Ref No.: NACL/11/JUL/2026-27 July 27, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 **Scrip Code: 544260**	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 **Scrip Symbol: NORTHARC**

Sub: Investor Presentation on the Unaudited Financial Results for the first quarter ended June 30, 2026.

Ref: Our Intimation letter Ref No. NACL/04/JULY/2026-27 dated July 21, 2026, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

With reference to the above intimation, please find enclosed the presentation to be presented before the investors/analysts in the Earnings Conference call / meet to be held on Monday, July 27, 2026, at 18:30 (IST) in connection with the Unaudited financial results (Standalone and Consolidated) for the first quarter ended June 30, 2026.

This Investor Presentation is also available on the website of the Company at https://www.northernarc.com/financial-results

For Northern Arc Capital Limited

PRAKASH CHANDRA PANDA

Digitally signed by PRAKASH CHANDRA PANDA
Date: 2026.07.27 17:21:10 +05'30'

Prakash Chandra Panda
Company Secretary & Compliance Officer

Encl: Investor Presentation Q1 FY 26-27

CC:
Catalyst Trusteeship Limited,
GDA House, Plot No.85,
Bhusari Colony (Right),
Paud Road,
Pune 411 038.

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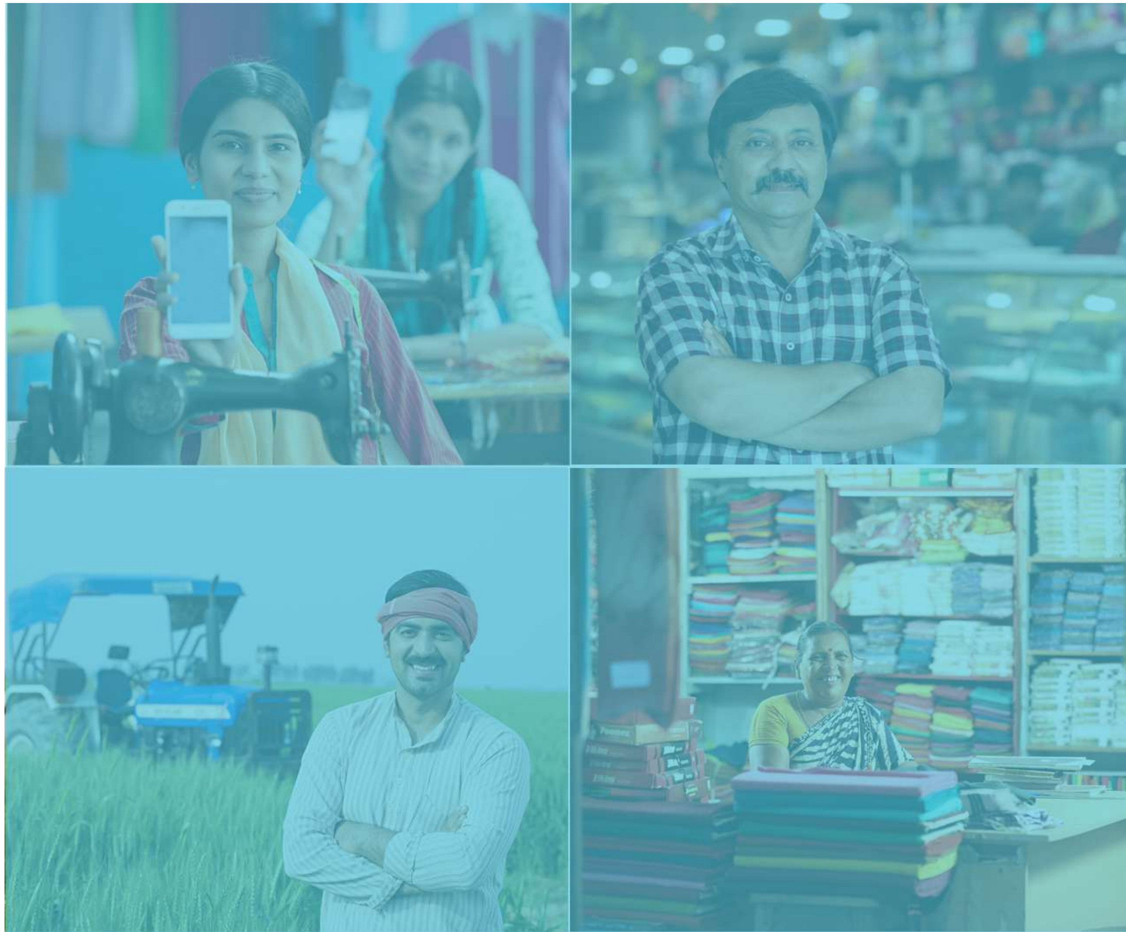
NORTHERN ARC

Investor Presentation
Q1FY27

AA-(Stable)
By ICRA Limited & India Ratings



Financing the Retail Credit Needs of India's Underserved Households & Businesses across focused sectors

Disclaimer

"This presentation and accompanying slides (the "Presentation") has been prepared by Northern Arc Capital Limited ("Company") to be presented during the analyst call as required under Regulation 46 (2)(o) of the SEBI (LODR) Regulations, 2015, and is not for release, distribution or publication, whether directly or indirectly, in whole or part, into or in any jurisdiction in which such release, distribution or publication would be unlawful, without the prior consent of the Company. Neither the Company nor any of its directors, affiliates, advisers or representatives accepts any liability whatsoever for any actual or consequential loss or damages howsoever arising from the provision or use of any information contained in this Presentation. By attending this presentation, you agree to be bound by the trailing restrictions. Any failure to comply with these restrictions may constitute a violation of applicable laws. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted. This presentation does not constitute or form part of any advertisement, invitation or inducement to sell or issue, or any recommendation to purchase or subscribe to, any securities of the Company. This Presentation has not been and will not be reviewed or approved by any regulatory authority, or by any stock exchange, in India, or any other jurisdiction.

Content...

Business Overview

Key Highlights – Q1FY27

Lending AUM
INR 16,855
+26%

Direct to Customer Mix
64%
+1,038 bps

Branches
430
+61

Net Interest Income
INR 394 Cr
+32%

Credit Cost
2.6%
-44 bps

Net NPA
0.5%
-6 bps

PAT
INR 114 Cr
+41%

RoA
2.7%
+29 bps

RoE
11.5%
+220 bps

YoY growth

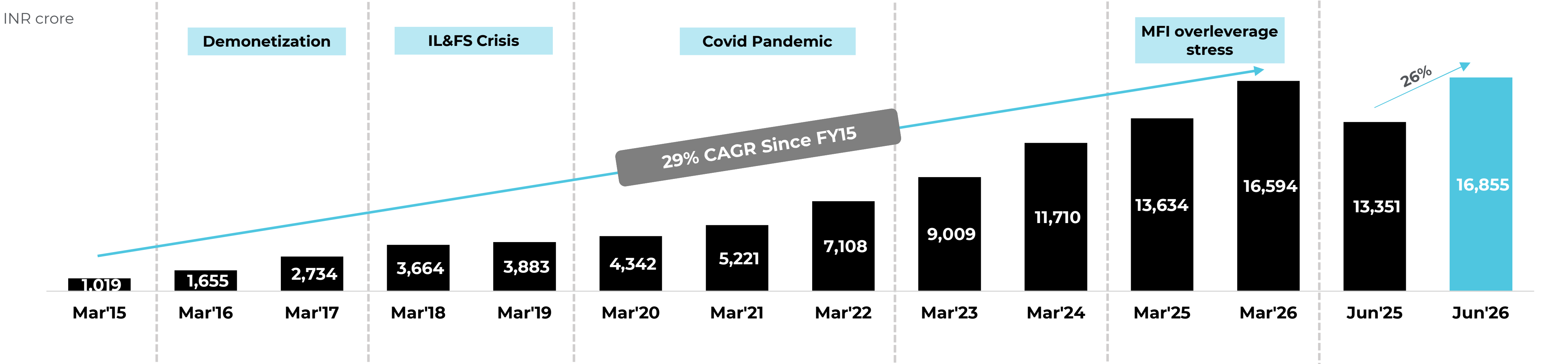
Key highlights – Q1FY27

- Total AUM grew by 26% YoY to INR 16,855 Cr
- Crossed D2C AUM crossed INR 10,000 crores milestone
- Received SEBI approval for 2 performing credit funds
- Reported highest ever Q1 profit after tax in history of Northern Arc
- ICRA assigned Outstanding ESG Impact Rating with score of 81
- Entered MOU with Yes Bank to accelerate Inclusive Credit for Viksit Bharat 2047
- 94% of MFI AUM covered under CGFMU scheme

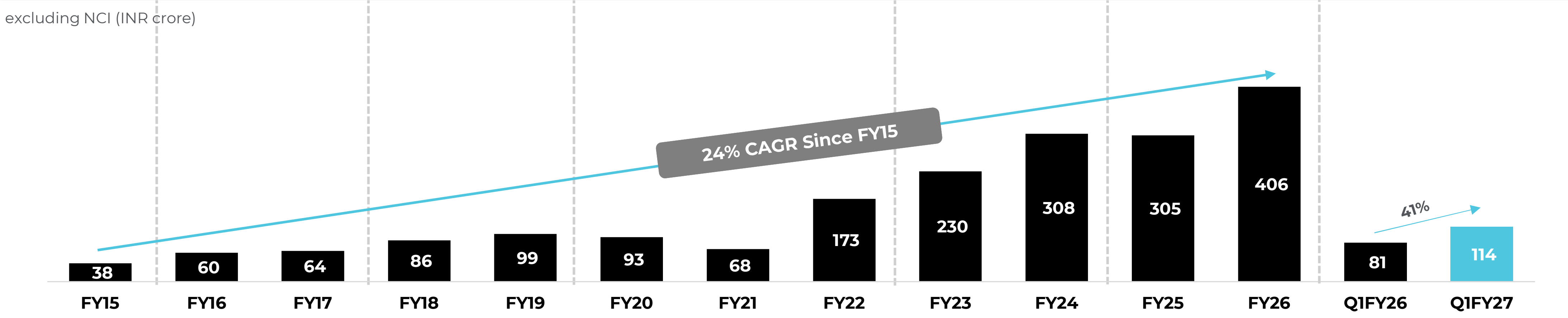
NORTHERN ARC

Demonstrating growth in AUM and profitability across business cycles

Asset under management



Profit After Tax



FY25 includes one time provision of INR 68 crore on account of DLG provision

Northern Arc : Business Model

Financing the Credit Needs of India's Underserved Households & Businesses

Direct to Customer Lending

Sectors

MSME | **Consumer** | **Rural**

Channels
- Branches
- Digital

Lending – AUM INR 10,766 Cr

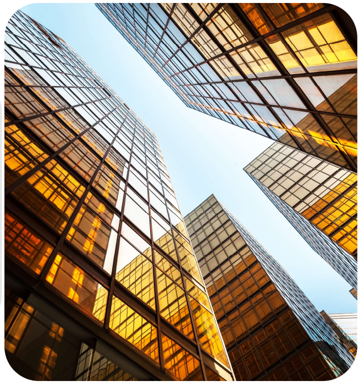
3.0 mn + *Customers*

430 *Branches*

30 *Digital Partners (Active)*

nu score By Northern Arc — *Underwriting*

Credit Solutions



Solutions across focus sectors

Lending – AUM INR 6,089 Cr

Fund Management – AUM INR 2,988 Cr

Placements – Volumes INR 1,611 Cr

Tech Solutions

373 *Originator Partners*

1,500+ *Investor Partners*

Data & Tech platforms

nimbus by NORTHERN ARC | nPOS | Altifi by NORTHERN ARC | nu score By Northern Arc

Direct to Customers Lending

Direct to Customers Lending: Built a strong retail engine

Leveraged learnings from the **Credit Solution business** to build :

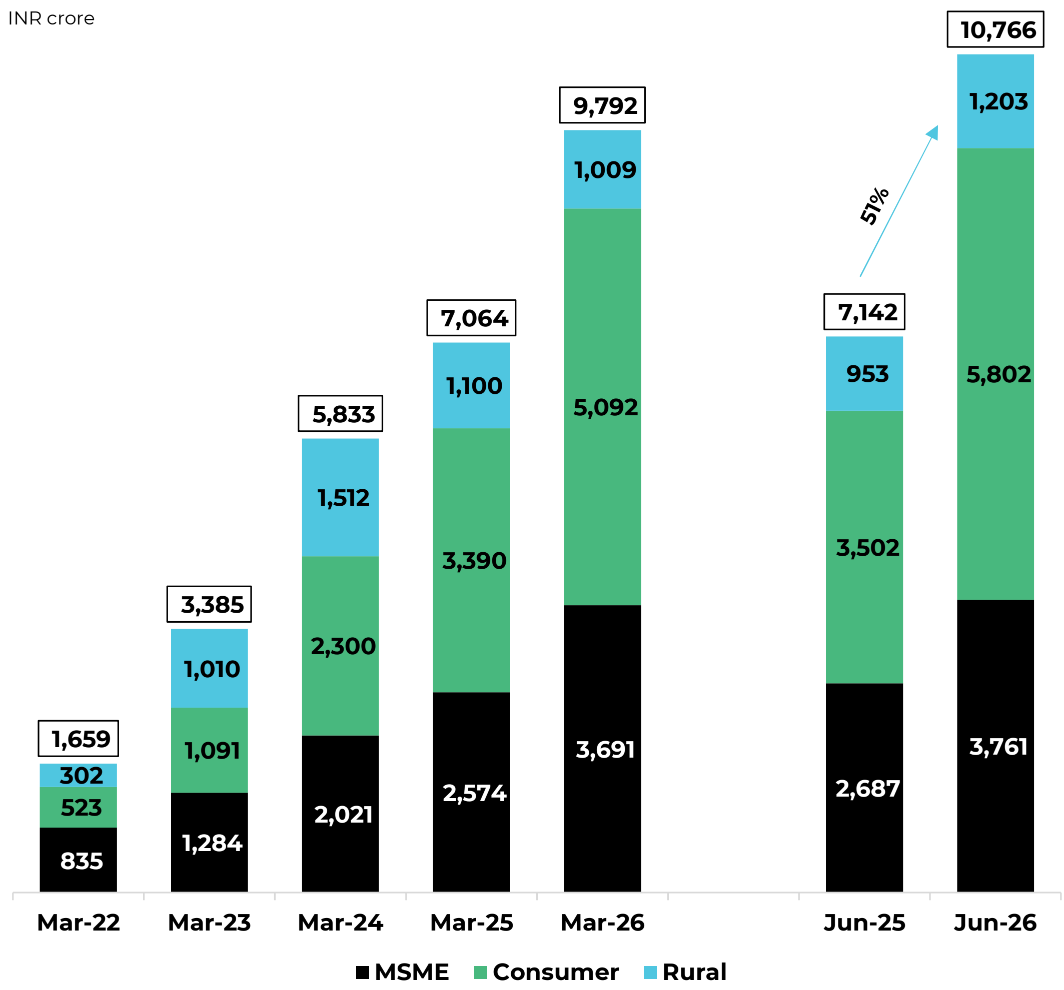
- A strong D2C engine
- A robust underwriting and product program
- A seamless Digital journey, and
- A strong Collections Infrastructure

Northern Arc Customer Base

	MSME	Consumer Finance	Rural Finance
# Customers	47,000+	25,52,000+	4,73,641
Sourcing Channel	Direct – Branch / Digital	Direct – Digital	Direct – Branch
Security	Secured – Collateral / FLDG	Quasi Secured – FLDG	Unsecured – CGFMU cover (94% of AUM)
Ticket Size (Disbursements)	INR 5 – 25 lakhs	INR 50,000 – 5 lakh	INR 40,000 – 60,000
	AUM – INR 3,761 cr	AUM – INR 5,802 cr	AUM – INR 1,203 cr

Growth : Building granular book with D2C AUM increasing to 64%

D2C AUM Growth Aligned with Stated Strategy



Multi-channel Distribution Model

430
Branches

30
Digital Partners (Active)

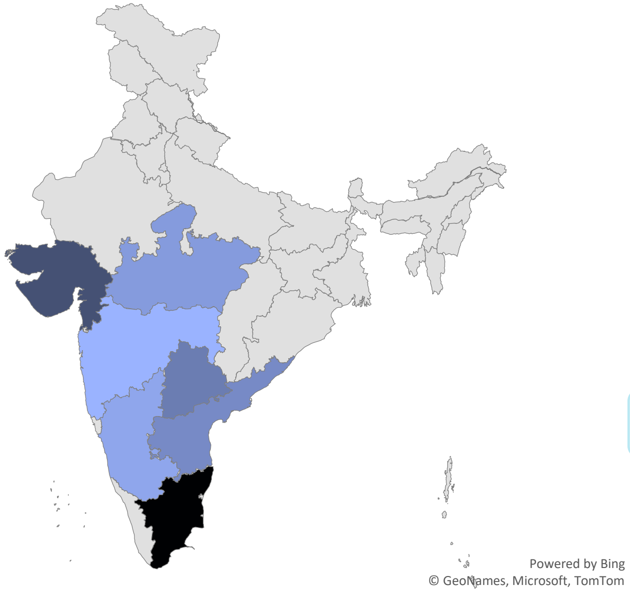
Backed by robust Underwriting & Technology

nu score By Northern Arc
Underwriting

nPOS
Co-lending & On-Lending Platform

MSME – Fulfilling business credit needs through Phygital model

Building strong footprint to scale granular portfolio



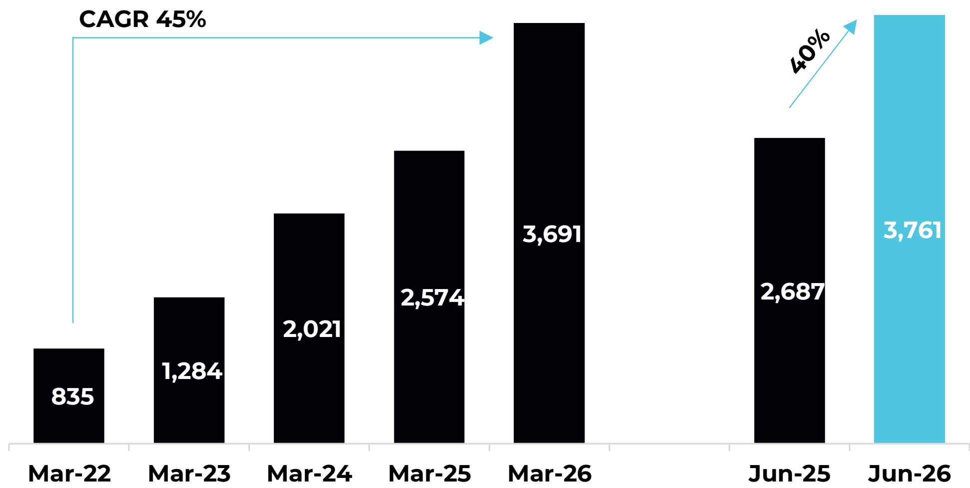
90 Branches

7 States & 1 UT

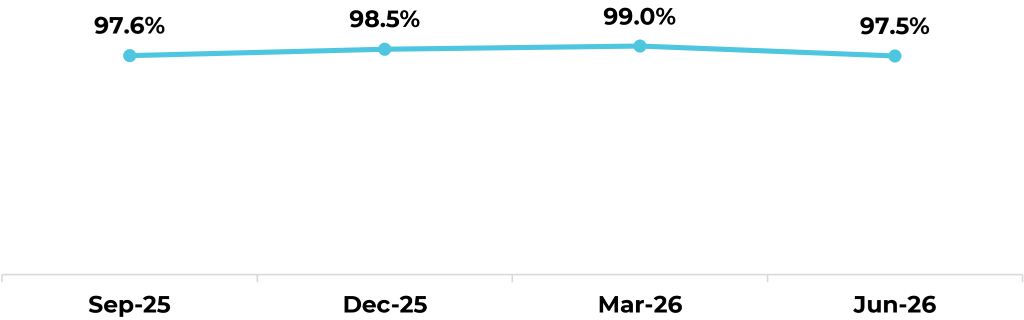
662 Employees

Sustained Growth Momentum in MSME AUM

INR crore



LAP Collection Efficiency (X-Bucket)



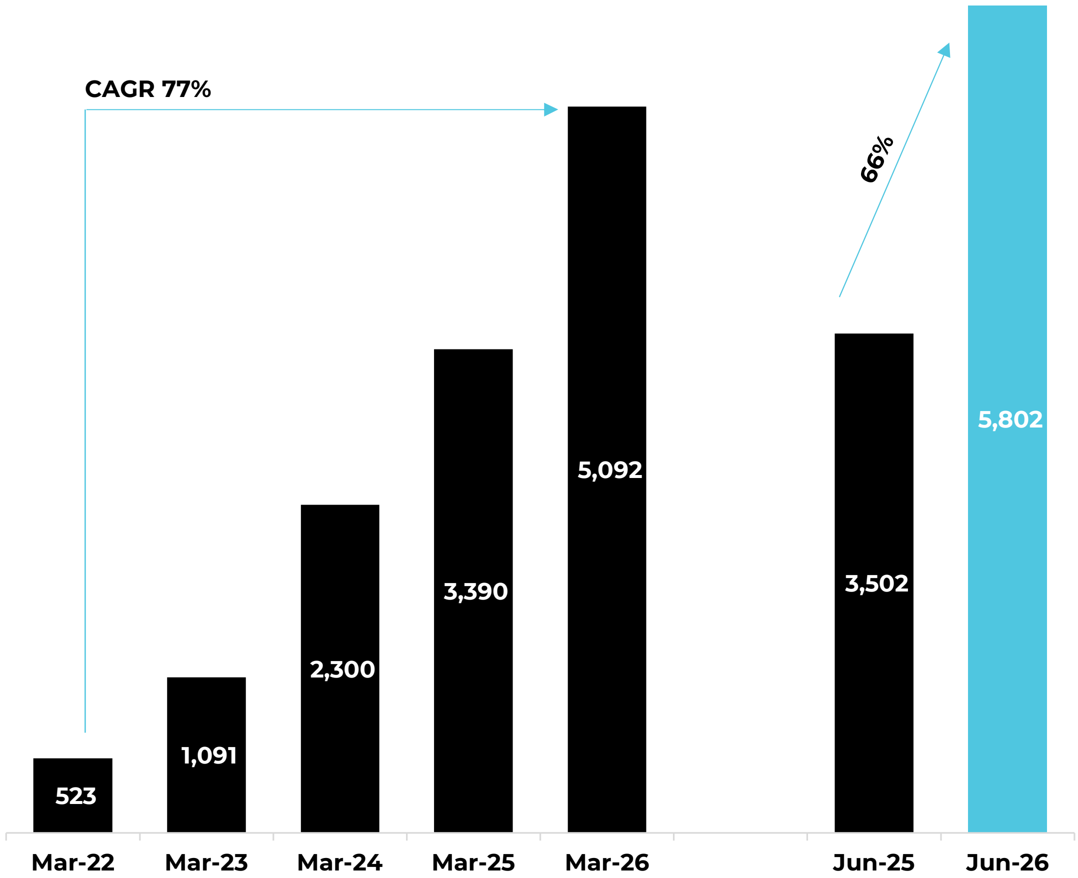
Secured LAP Product Characteristics

ATS INR 11-15 Lakhs	**Average Yield** 17% - 19%	**CIBIL Score** 650+
Average LTV 46%	**Average Tenure** 10+ years	**NACH Payment** 100%

Consumer Finance – Sustained Momentum in Consumption Demand

Assets under Management

INR crore



Live Partners
19

Ticket Size
Rs. 50,000 – 5,00,000

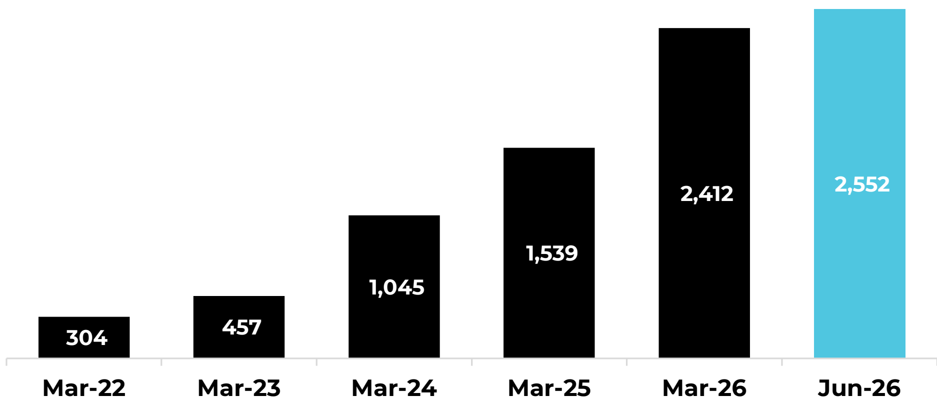
Net Yield
15% - 16%

Average Tenure
12 – 48 months

Backed by FLDG from Partners

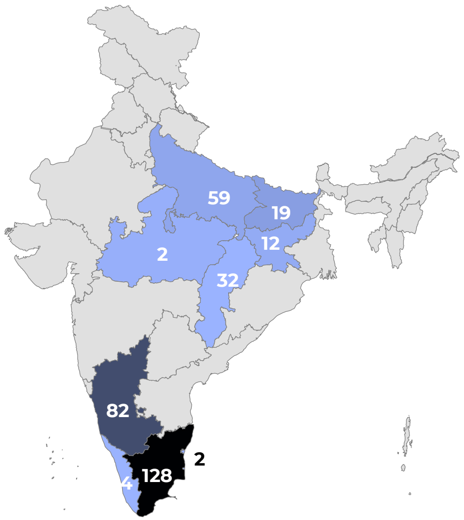
CIBIL Score
650+

 # Customers ('000)



Rural Finance – Gaining AUM momentum following a period of conscious calibration

Pan India Presence

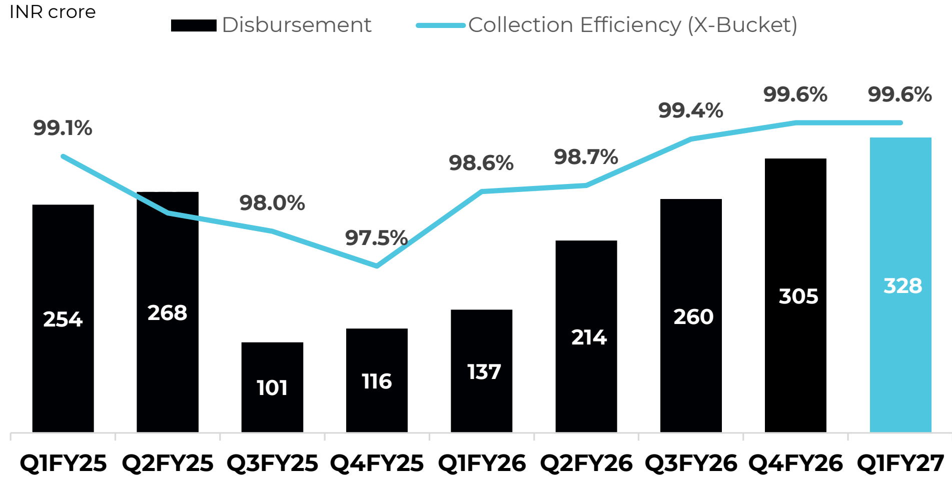


340 Branches

8 States and 1 UT

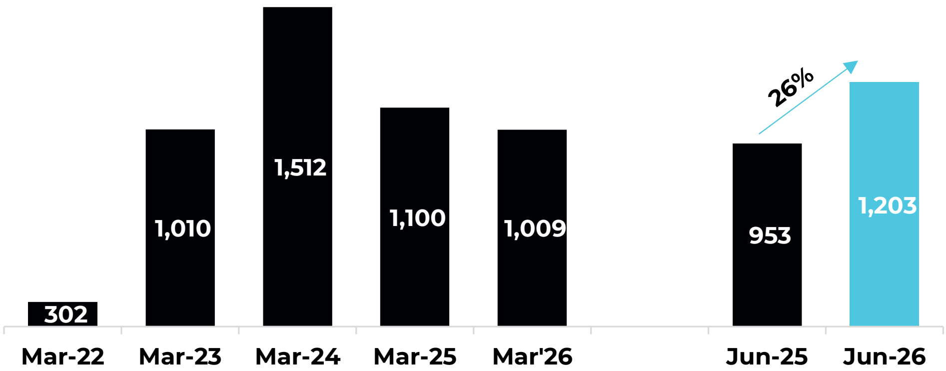
2,219 Employees

Disbursements gaining momentum

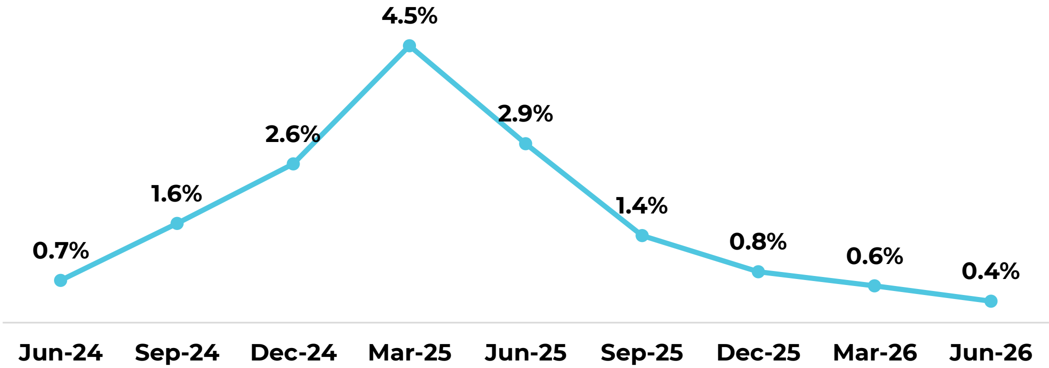


94% of portfolio covered under CGFMU

Assets under Management grew by 19% QoQ



One of the lowest PAR 30+% among MFI peers



Credit Solutions

Credit Solutions – Powering Originator Partners Across the Full Credit Continuum

Credit Solutions for Originator Partners

01 Lending

Loan to Originate
- AUM of Rs. 6,104 Cr
- 110%-120% collateral of retail loans
- 373 Originator Partners

02 Placement

15 years of track record
- Credit placement of Rs. 1.3 lakh Cr till date
- Dominant player in securitization/PTC
- Zero credit risk

03 Credit Funds

10 years of track record
- 12 funds launched till date; 6 funds exited with higher than stated return
- AUM of Rs. 2,988 Cr across 6 funds & 2 PMS
- Diversified Investor base - 1,500+ investors

Scorecards 04

NuScore
- MI / AI based credit scorecards
- 51 mn+ data across sectors
- Prop tech stack, monetization of NuScore started

Co-lending Tech 05

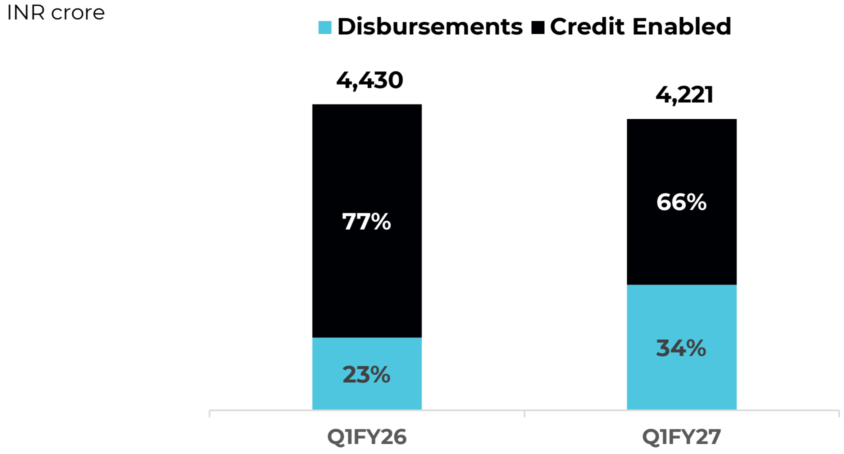
nPOS
- On-lending & Co-lending API enabled platform
- Proprietary tech-stack
- Platform Monetization opportunity

Distribution platform 06

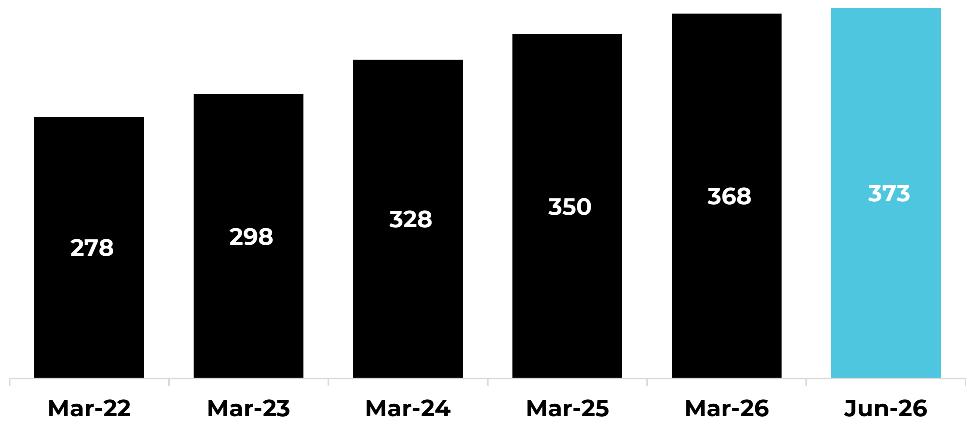
Altifi
- OBPP licensed platform
- 100K+ registered users
- Bonds, FDs, MF & Insurance

Credit Solutions – Focus on overall credit fulfilment of Originator Partners

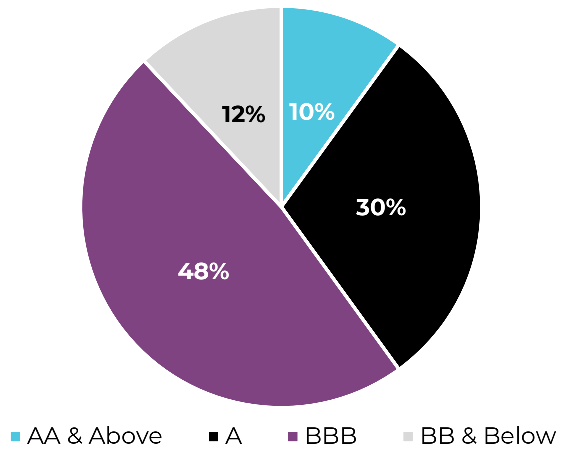
Gross Transaction Volume



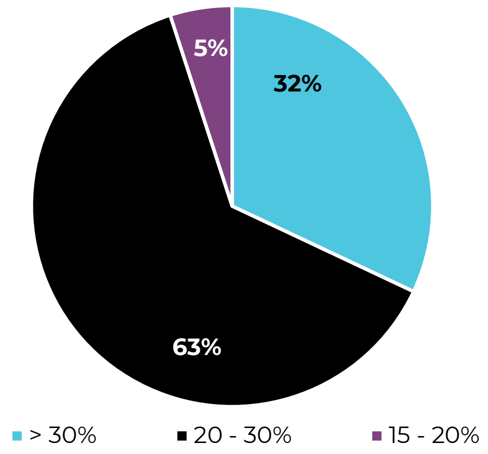
Originator Partners



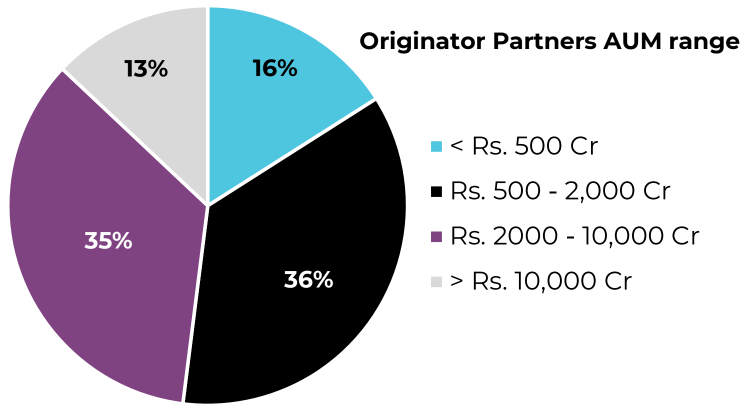
88% of Partners are BBB & above rated



95% of Partners have CRAR of 20%+

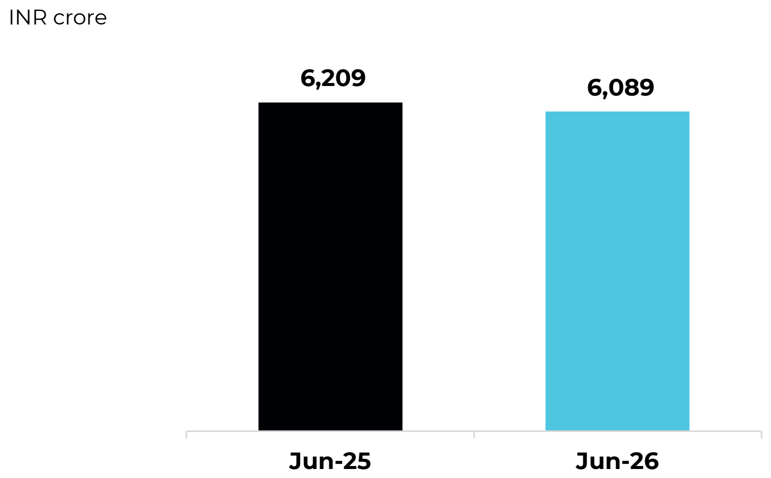


Enters Partnership at early stage

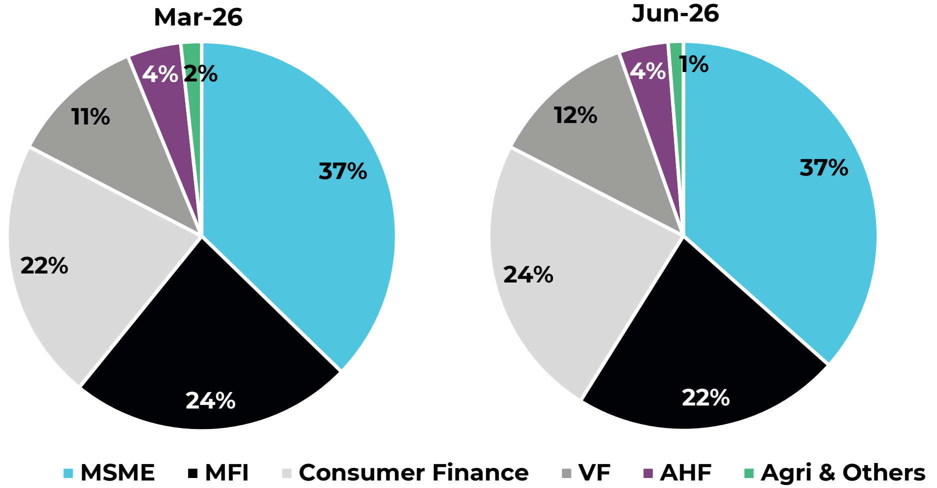


IR Lending – Judicious use of balance sheet to foster relationships

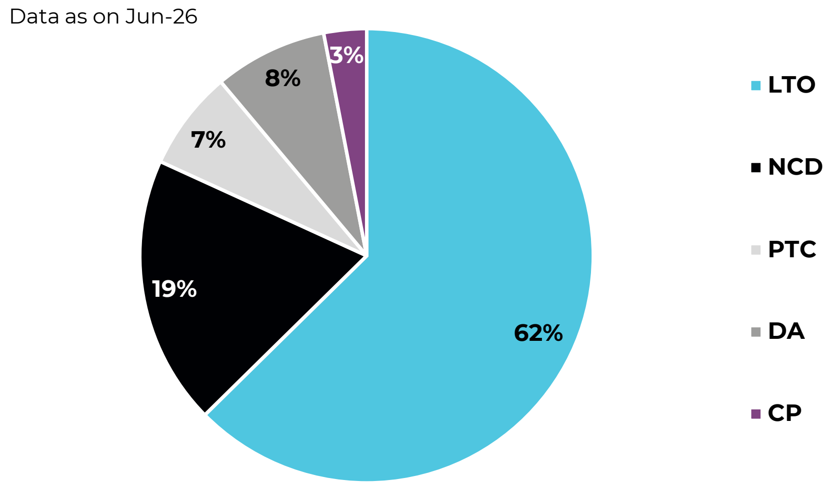
Calibration in Lending AUM with more focus on Fee based businesses



Building diversified Sector mix



Lending AUM - by Product %



Leveraging the IR balance sheet to expand credit offerings for partners via

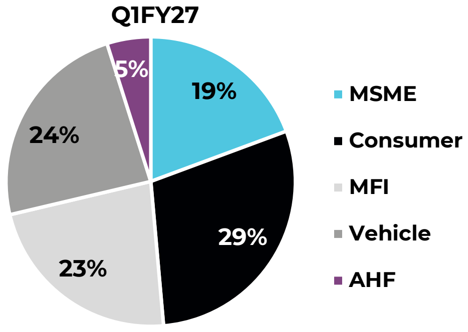
Funds	AltiFi
Placements	SaaS

Risk free, fee-based businesses

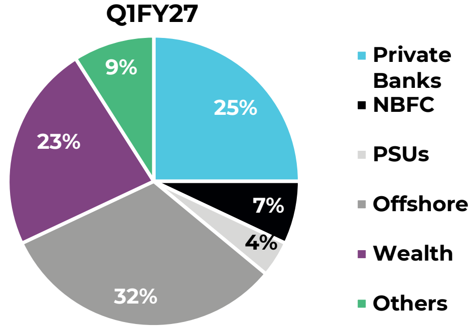
Placement volumes subdued in midst of geopolitical tension

INR 1,611 Cr

Diversified Sector mix



Investor mix

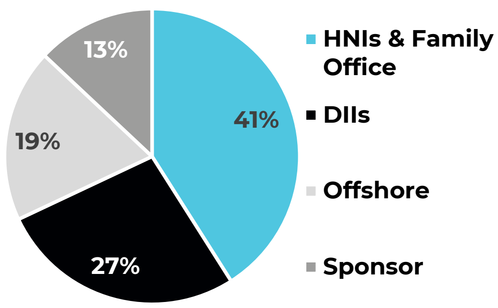


Credit Funds – Strong track record of 11 years

AUM - INR 2,988 Cr

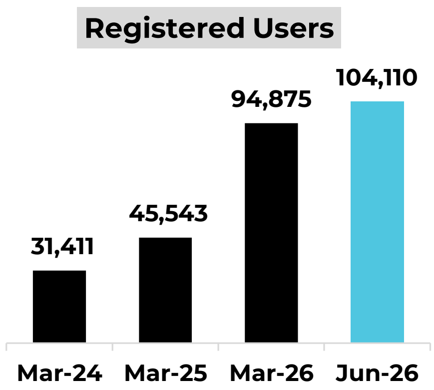
Rs. 16,500 Cr+	Funds Deployed
14.57%	XIRR in 6 exited funds, without default/delay
6 AIFs 2 PMS	Active Funds
250+	Unique portfolio companies

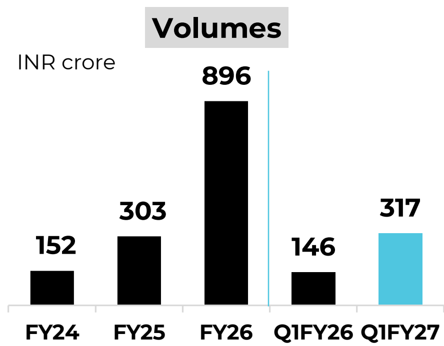
Diversified Investor base (AUM)

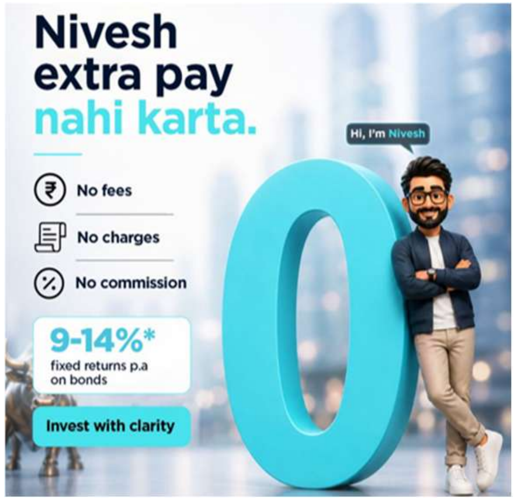


Altifi By Northern Arc

SEBI licensed, Retail Bond platform







- Access to 50-plus listed bonds across AAA to BBB+ ratings
- Options ranging from 3 to 30 months
- Minimum investment of INR 10,000

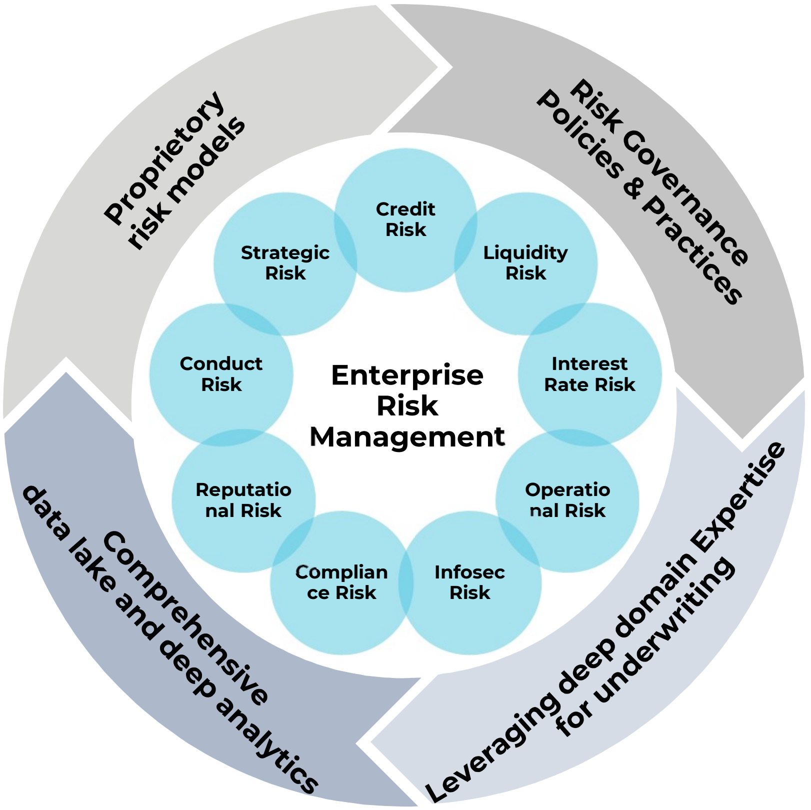
SCAN HERE
To know more

Risk Management

Robust Risk Management Framework

Robust risk management framework based on sector expertise, ground-level insights, extensive data analytics and proprietary risk models

Manage organizational risks



Through

- **Deep Domain Knowledge** and Qualitative **Field-Level** Insights
- **Proprietary underwriting models** built using ML techniques
- **Predictive models** on borrower behavior & geo-risk management
- **51 mn+ loan data** collected over 10+ years extensively analyzed
- **Risk Monitoring teams** that onboard and monitor each originator and geography
- **Strong Collection Team** that can work as back-up servicing partner

Using our Suite of Risk Analysis Tools

- **Transaction Loss Modelling**
- **Portfolio Scrub Analysis**
- **Pin code Analysis**
- **Descriptive Analysis**

Deep focus on collections

AI Native Comprehensive Debt Collection platform

Pro-active monitoring to contain stress

Use of Data & Analytics across Collections lifecycle

Omni-channel payments infrastructure

Legal Cell covering all relevant laws

Pre-Delinquency Management

Predicting Bounce likelihood

Proactive Outreach

Pre-due reminders sent to customers through SMS

X Bucket Collection

Immediate customer connect

Digital Reach
Tele-calling
Field Collection

Follow up through **tele-calling**

Initial – Mid Buckets

Focus on asset protection and normalization

Behavioural data for roll back

Initiate **on-field collections process along with tele-calling**

Legal action through Section 25

Deep Buckets

Focus is on amicable settlements & repossessions

Prioritize collection activities

Recovery through legal action initiated:

- **Section 138**
- **SARFAESI**
- **Section 25**
- **Arbitration**
- **Lok Adalat**

Write-off Recoveries

Emphasis on Loss Reduction

Settlement / Possession Model

Actions initiated to take **physical possession and liquidate collateral**

Issue of **bailable/ non-bailable warrants**

Sector wise asset quality – Consistent improvement seen across sectors

INR Crores / %	AUM	GNPA (%)		Credit Cost	
		Mar-26	Jun-26	Q1FY26	Q1FY27
Intermediate Retail	6,089	0.7%	**0.8%**	0.7%	**1.5%**
MSME	3,761	3.5%	**2.6%**	1.8%	**0.9%**
Consumer	5,802	0.3%	**0.2%**	6.1%	**5.0%**
Rural	1,203	0.04%	**0.02%**	7.7%	**3.5%**
Total	**16,855**	**1.2%**	**1.0%**	**3.0%**	**2.6%**

Portfolio Quality

INR crore/%	Assets under Management					Assets under Management (%)					ECL : Expected Credit Loss					ECL % : provision coverage for each stage				
By Staging	**Jun'25**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Jun'25**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Jun'25**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Jun'25**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**
Stage I	12,141	13,031	13,905	15,424	15,756	96.7%	96.2%	96.8%	97.3%	97.4%	246.5	252.1	272.0	285.3	335.8	2.0%	1.9%	2.0%	1.8%	2.1%
Stage II	263	359	261	232	264	2.1%	2.6%	1.8%	1.5%	1.6%	89.8	83.5	62.3	27.8	28.7	34.1%	23.3%	23.9%	12.0%	10.9%
Stage III	151	163	205	194	162	1.2%	1.2%	1.4%	1.2%	1.0%	75.8	84.6	100.1	86.3	78.8	50.2%	51.9%	48.9%	44.5%	48.5%
Total On-Book	**12,555**	**13,553**	**14,370**	**15,850**	**16,193**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**412.1**	**420.2**	**434.5**	**399.3**	**443.4**	**3.3%**	**3.1%**	**3.0%**	**2.5%**	**2.7%**
Assigned Assets	796	613	751	744	662															
Overall AUM	**13,351**	**14,166**	**15,121**	**16,594**	**16,855**															

Robust Technology Stack

nPOS – Digital Lending proprietary platform

Connecting Banks & Fintechs through APIs, swift data exchange & straight through processing

Fintechs / Merchants ❯ ***nPOS*** ❯ **Banks / NBFCs**

Built and operated by lending practitioners, not just technology teams

164
Merchants / Fintechs
Extensive network of partners

438Bn+
Cumulative Disbursements
Total value processed on the platform

29.0Mn+
Loans Disbursed
Cumulative retail loans across channels

700K+
Monthly Transactions
High-volume processing capacity

5+ years
Vintage
Matured platform with proven execution

24x7
Disbursement Readiness
Ensuring constant operational uptime

Stress-tested & refined across **multiple lending cycles and regulatory environments**

Industry Recognition

ET Edge Best Digital Lending Platform – 2025

Best Digital Lending Platform – 2025 (Bharat NBFC & Fintech Awards)

Leveraging Technology Stack

Lead Generation
- Digital form
- Feet on Street
- Mobile app
- Customer reference

Customer Onboarding
- OKYC/EKYC
- PAN verification
- ITR verification
- Legal verification
- Banking check
- Property valuation
- Bureau check
- Udyam verification

Credit Underwriting
PD with customer CAM summary assessment Online valuation report assessment BRE based customer segmentation

Pre-Disbursal
- E-Nach
- E-Sign
- Document verification on digital platform
- BRE based system deviations

Loan Disbursal
- Digital disbursal IMPS/RTGS/NEFT
- WhatsApp based welcome kit delivery
- Digital document storage

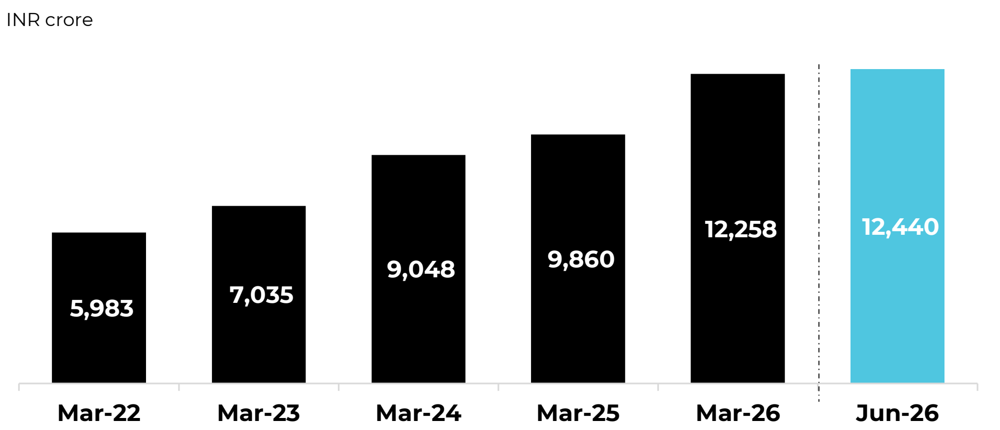
Loan Servicing
- Customer app
- CRM platform
- Call center
- BBPS enabled payments
- WhatsApp
- Digital collection
- Payment aggregators

Cloud Services	ORACLE FUSION APPLICATIONS, Azure, peoplestrong
Security Layer	Microsoft Defender, Microsoft Intune, FORTINET
User Engagement	salesforce, AMEYO, CleverTap
Data management & visualization	Power BI, tableau, AI/ML modelling, elastic
Compliance and Regulatory	AICPA SOC, pwc, Deloitte.
Monitoring and Logging	SentinelOne, ELK Stack
API Integrations	CIBIL, Karza, NACH, AADHAAR, Digitap, experian, Perfios, SaveRisk, EQUIFAX, CRIF, CAMSPay
Credit Rating	ICRA A MOODY'S INVESTORS SERVICE COMPANY, India Ratings & Research A Fitch Group Company

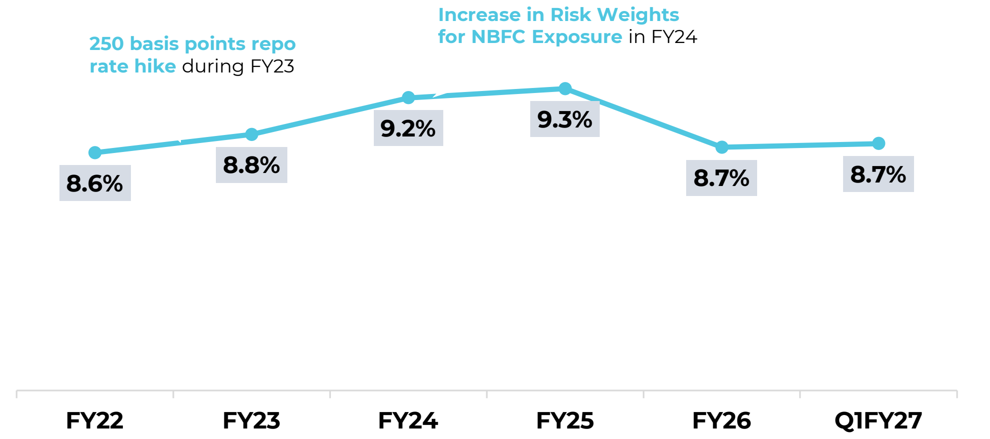
Strong Liability Franchise

Diversified sources of funding…

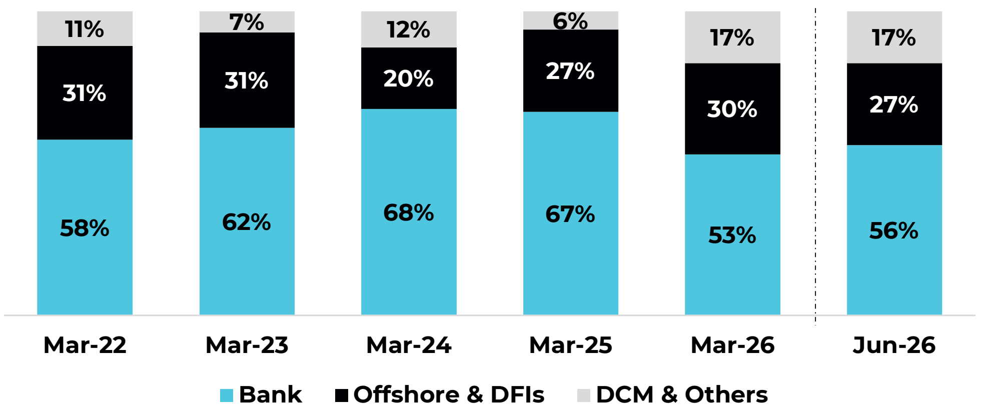
Borrowings



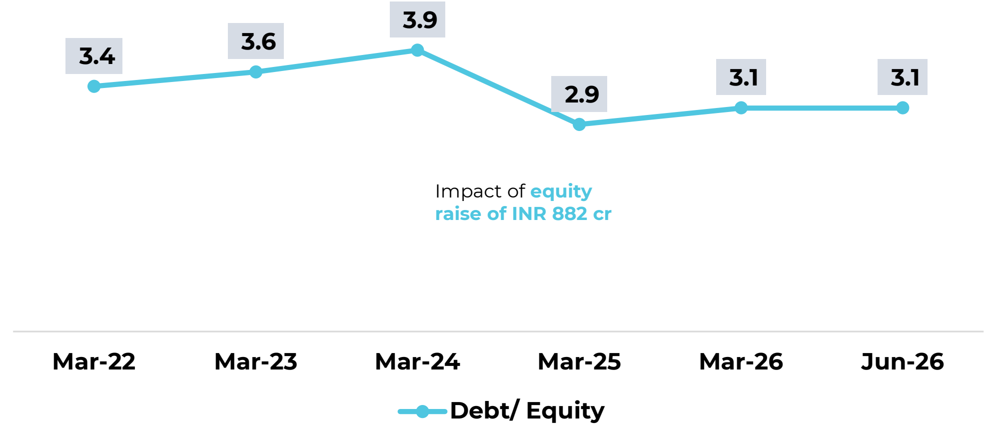
Incremental Cost of Funds



Borrowing Mix %

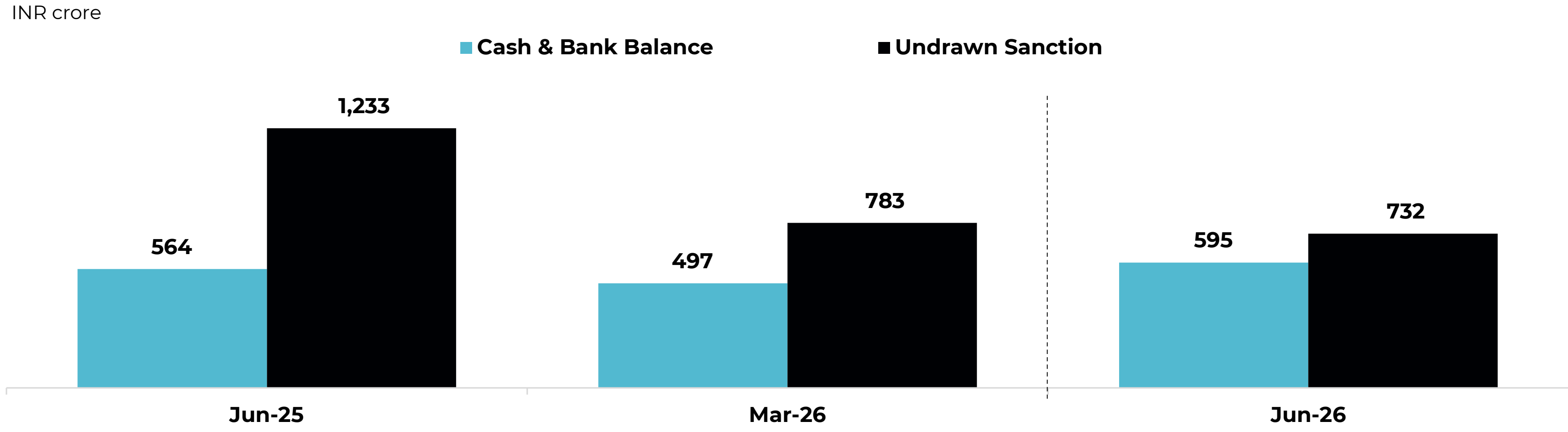


Leverage levels

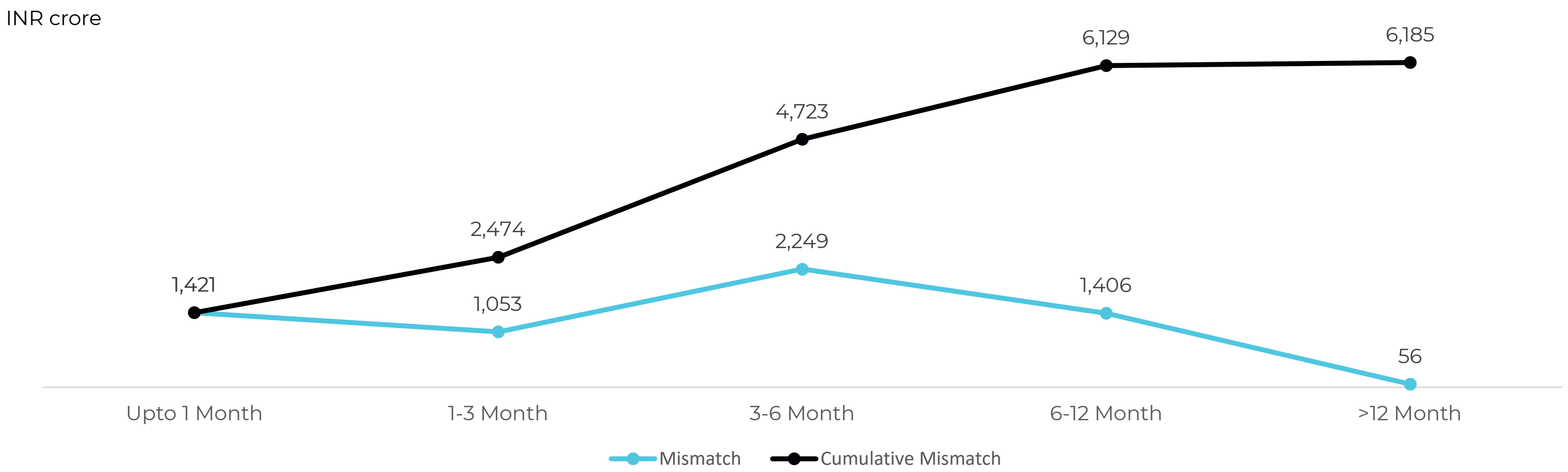


...with proactive liquidity management

Liquidity position



ALM Profile as on 30-Jun-26



Consistently adhered to all **RBI norms** as well as **ALCO guidelines** clearly reflecting strong Asset Liability position

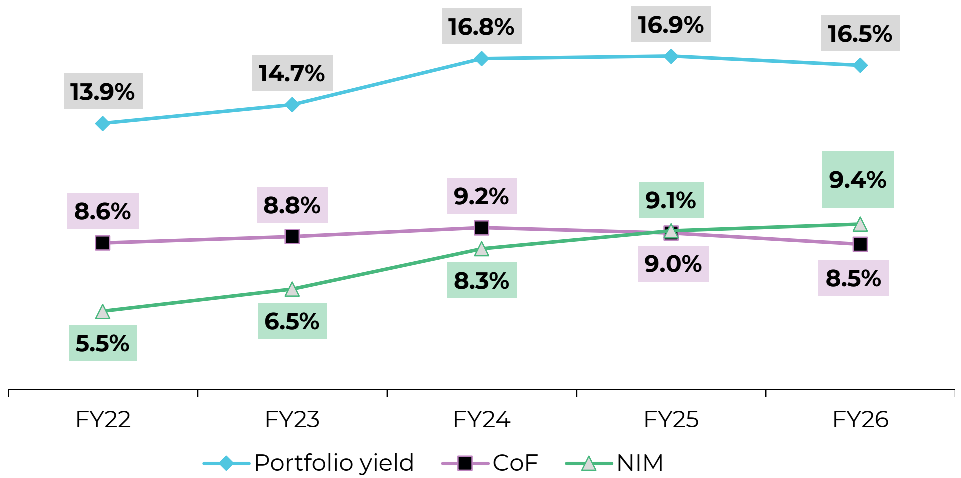
No negative cumulative mis-match across all buckets (well below prescribed 15% limit)

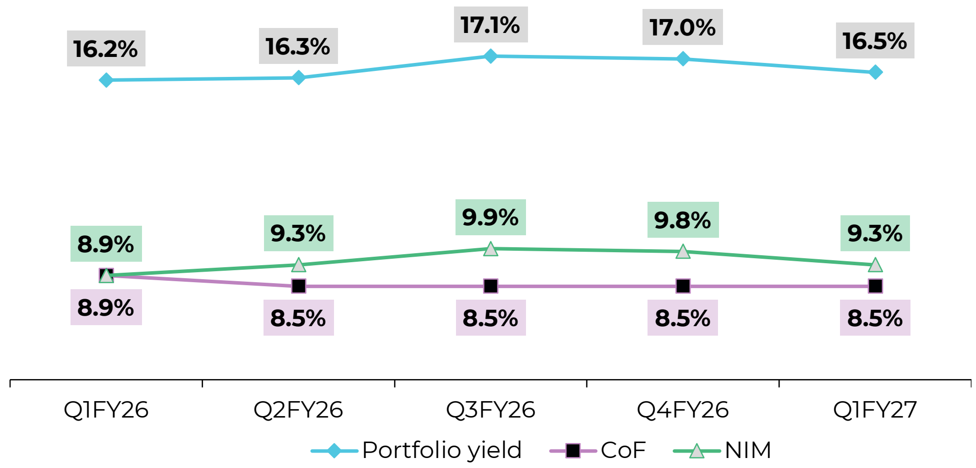
Asset Liability Committee of the Management (ALCO) tracks ALM closely every month

Financials

Operating Parameters

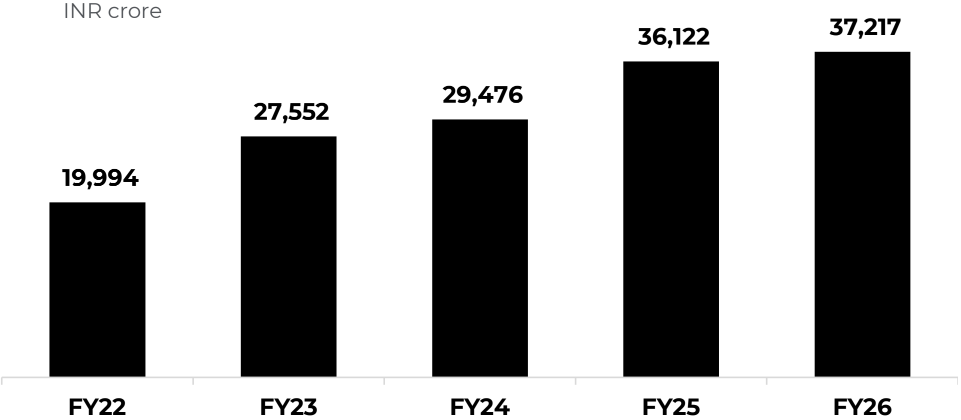
Portfolio Yields % and Cost of Funds %*

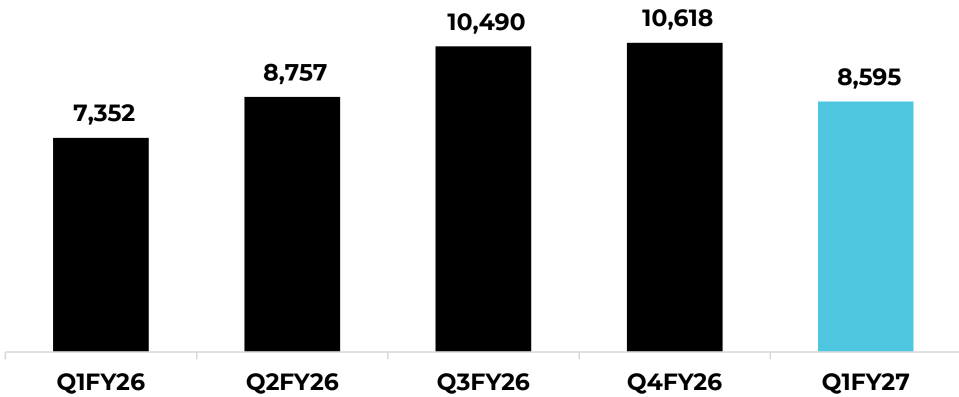




Gross Transaction Value

INR crore



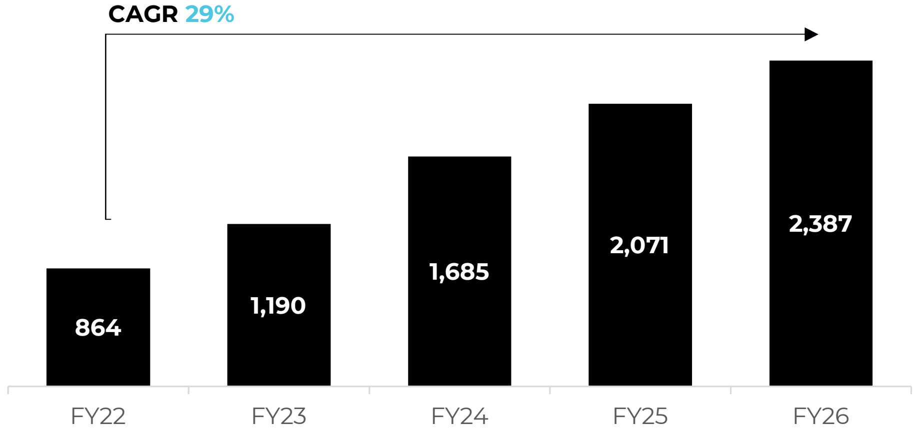


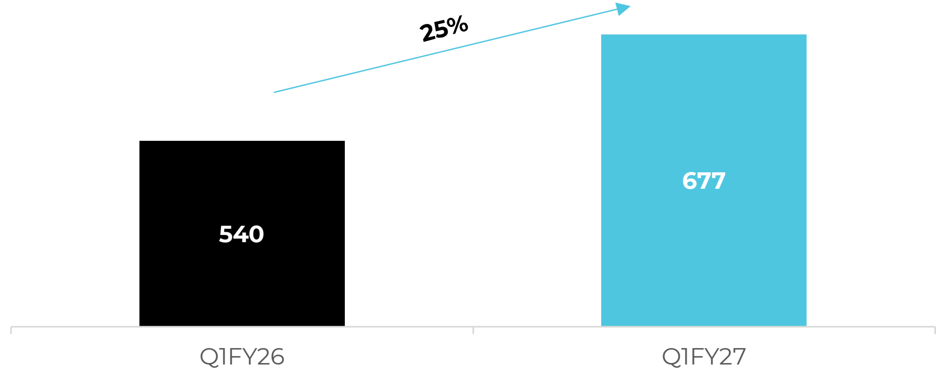
Notes:* Adjusted for fees and commission expense
Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'
(1) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average Total Assets'.

Sustainable growth in profitability

Revenue From Operations *

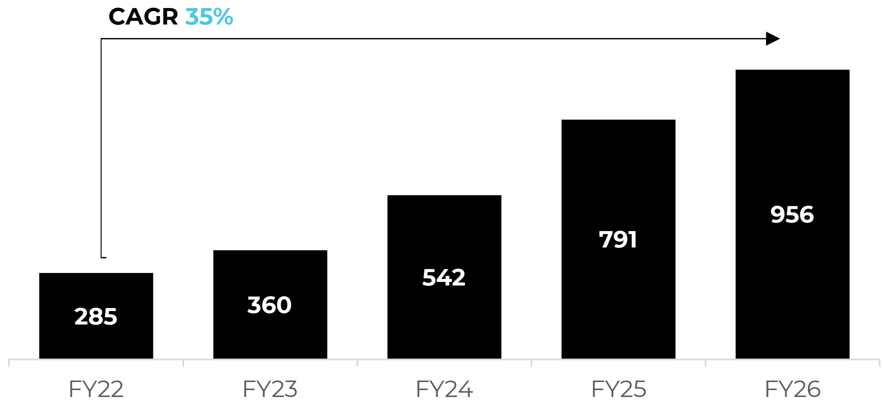
INR crore

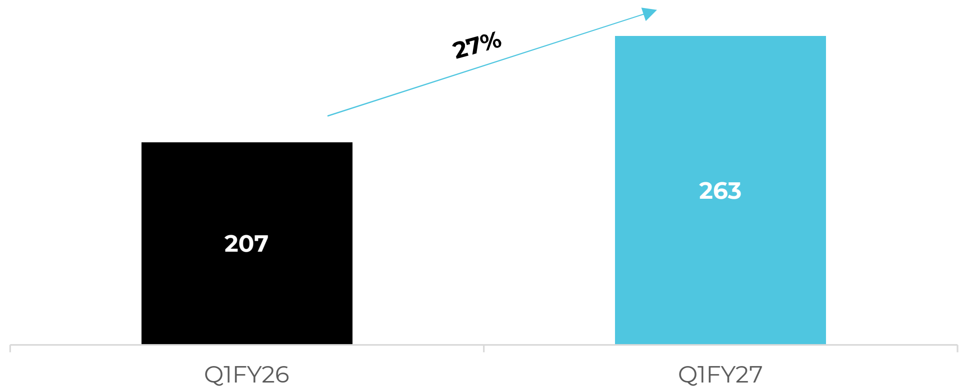




Pre-Provisioning Operating Profit (PPoP) (INR Cr)

INR crore





Notes:* Revenue from Operations is Interest Income and Fee income adjusted for fees and commission expense

Consolidated Income Statement

INR crore	Q4FY26	Q1FY26	Q1FY27	YoY %	FY26
Interest income[1]	632	513	655	28%	2,279
Interest expense	245	215	260	21%	902
Net Interest Income	**387**	**298**	**394**	**32%**	**1,377**
Fee & Other Income	27	27	22	-20%	108
Net Revenue	**414**	**325**	**416**	**28%**	**1,484**
Employee Costs	85	76	93	22%	331
Operating Costs	59	42	61	43%	198
Total Operating Costs	**145**	**118**	**153**	**30%**	**529**
Pre-Provision Operating Profit (PPoP)	**269**	**207**	**263**	**27%**	**956**
Credit Costs	87	102	110	8%	412
Profit / (Loss) on Associates	(6)	-0.3	0.3	-	(8)
Profit before tax	**176**	**105**	**153**	**46%**	**536**
Tax expense	43	27	39	49%	132
Profit after tax	133	78	114	46%	404
Profit after tax (excluding NCI)	**133**	**81**	**114**	**41%**	**406**

Notes: 1. Interest income is adjusted for fees and commission expense

Financial Dupont

Particulars	Q4FY26	Q1FY26	Q1FY27	FY26
Interest Income[1]	15.9%	15.3%	15.5%	15.5%
Interest Expense	6.2%	6.4%	6.2%	6.1%
Net Interest Income	**9.8%**	**8.9%**	**9.3%**	**9.4%**
Fee and Other Income	0.7%	0.8%	0.5%	0.7%
Net Revenue	**10.5%**	**9.7%**	**9.8%**	**10.1%**
Employee Costs	2.2%	2.2%	2.2%	2.3%
Operating Costs	1.5%	1.3%	1.4%	1.3%
Total Operating Expense	**3.7%**	**3.5%**	**3.6%**	**3.6%**
Pre-Provision Operating Profit (PPoP)	**6.8%**	**6.2%**	**6.2%**	**6.5%**
Credit Costs	2.2%	3.0%	2.6%	2.8%
Profit Before Tax[2]	**4.4%**	**3.2%**	**3.6%**	**3.6%**
Tax	1.0%	0.8%	0.9%	0.8%
Profit after tax (RoA)	**3.3%**	**2.4%**	**2.7%**	**2.8%**
Return on Equity	**14.0%**	**9.3%**	**11.5%**	**11.1%**
Cost to income Ratio	**35.0%**	**36.4%**	**36.8%**	**35.6%**
as a % of Quarterly Average Total Assets				

1. Interest income is adjusted for fees and commission expense
2. PBT after share of profit /(loss) of associates and taxes

Balance Sheet

INR crore	Jun'25	Mar'26	Jun'26
Assets			
Financial assets			
Cash and bank balances	564	497	595
Loans	10,349	12,493	13,555
Investments	1,927	2,943	2,233
Other financial assets	165	597	580
Non-financial assets	252	215	216
Total assets	**13,257**	**16,745**	**17,179**
Liabilities and equity			
Financial liabilities			
Borrowings & Debt Securities	9,422	12,258	12,440
Other financial liabilities	242	523	602
Other non-financial liabilities	58	63	75
Equity	3,532	3,896	4,056
Non-controlling interest	3	5	6
Total liabilities and equity	**13,257**	**16,745**	**17,179**
Quarterly Avg. earning Assets	12,702	15,078	15,947
Quarterly Avg. total assets	13,448	16,076	16,962

Board & Management

Board of Directors :

Mr. P S Jayakumar
Chairman & Non-Executive Independent Director

Former MD & CEO, Bank of Baroda
~30 years of experience

Mr. Ashish Mehrotra
Managing Director & Chief Executive Officer

Former MD & CEO, Max Bupa Health Insurance
MD & Retail Bank Head, Citibank India

Ms. Anuradha Rao
Non-Executive Non-Independent Director

Former MD & CEO
SBI Funds Management
~36 years of experience

Mr. Ashutosh Arvind Pednekar
Non-Executive Independent Director

Practicing Chartered Accountant
30+ years of experience

Mr. Sandeep Dhar
Non-Executive Independent Director

35 years of experience in the BFSI and IT services sectors

Mr. Michael Jude Fernandes
Non-Executive Nominee Director
LeapFrog Investments

Co-lead
Leapfrog Investments, South & SEA
~20 years of experience

Mr. Vijay Chakravarthi
Non-Executive Nominee Director
AFFIRMA CAPITAL

Partner – Affirma Capital
Former Executive Director,
Private Equity at Standard Chartered Bank

Ms. Vidya Krishnan
Non-Executive Independent Director

Former Deputy MD – IT with State Bank of India
~39 years of experience

Marquee Investors Driving Strong Corporate Governance Standards

LeapFrog Financial Inclusion India (II) Ltd	Augusta Investments II Pte. Ltd	Eight Roads Investments Mauritius II Limited	International Finance Corporation	Accion Africa-Asia Investment Company	Ashish Dhawan & Group	Sumitomo Mitsui Banking Corporation
16.2%	16.0%	6.9%	6.1%	4.0%	3.9%	3.8%

1. Shareholding as on June 30, 2026

Independent Director **Nominee Director** **Others**

Managed by experience leadership team

Ashish Mehrotra
Managing Director & Chief Executive Officer

Former MD & CEO, Max Bupa Health Insurance
MD and Retail Bank Head, Citibank India

Pardhasaradhi Rallabandi
Group Risk Officer & Governance Head

31+ years of experience in Banking
Previously associated with Standard Chartered Bank

Atul Tibrewal
Chief Financial Officer

22+ years of experience in finance
Previously associated with Magma Fincorp & Birla Corporation

Saurabh Jaywant
Chief Legal Officer

22+ years of experience in financial services companies
Previously associated with ICICI Bank

Gaurav Mehrotra
Chief Technology Officer

26+ years of experience in technology. Previously associated with JP Morgan, Goldman Sachs & Infosys

Jagadish Babu Ramadugu
Managing Director & CEO (Pragati)

28+ years of experience
Previously associated with Vaya Finserv, Hindustan Coca-Cola, Spencers & Asian Paints

Amit Mandhanya
Chief Business Officer – Digital Lending

17+ years of experience
Previously associated with Micro-Credit Ratings International Limited

Sandeep Singh
Head – Intermediate Retail

25+ years of experience
Previously associated with India Ratings & Research

Priyashis Das
Chief Executive Officer – Northern Arc Securities

25+ years of experience
Previously associated with DBS, Citibank, ABN and Tata AIA

Bhavdeep Bhatt
Chief Executive Officer – Northern Arc Investment Managers

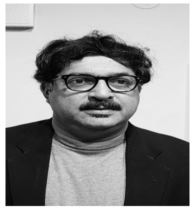
29+ years of experience
Previously associated with Aditya Birla Sunlife AMC, ICICI Prudential AMC & Kotak AMC

Moushumi Mandal
Chief People Officer

25+ years of experience
Previously associated with National Stock Exchange (NSE)

Chetan Tivary
Chief Internal Audit Officer

30 years of experience in Audit and Risk Management across Mashreq Bank, HSBC Ltd, DCB Bank and ABN AMRO Bank



Vipin G S
Chief Compliance Officer

24+ years of experience
Previously associated with Manappuram Finance

Sustainability

ESG Impact Rating – A Testament to Sustainable Growth

ICRA	ESG Impact Rating	81	Outstanding

Environment Impact (Score 78 – Good)

NACL's **resource-light financial services model** results in a low direct environmental footprint, with modest energy consumption and low Scope 1 and Scope 2 emissions.

Its environmental performance is supported by green-certified facilities, resource-efficient infrastructure and digitalisation, which has helped **conserve ~11 crore sheets of paper**.

A dedicated Environment & Climate Change Policy and ESMS framework further strengthen environmental risk management, reinforcing NACL's commitment to responsible and sustainable growth.

Social Impact (Score 87 – Outstanding)

NACL's social impact is driven by its **financial inclusion-led business model**, expanding access to credit for underserved households and enterprises. Through 432 branches, 57 digital partners and 368 Originator Partners, the Company has facilitated over INR 2.5 lakh Crore in financing, impacting 140 million lives across 680 districts.

Multilingual grievance redressal mechanisms further support accessibility, customer protection and responsible engagement across its diverse customer base.

NACL's social profile is strengthened by employee welfare, customer protection, human rights frameworks and diverse CSR initiatives.

Governance practices (Score 80 – Outstanding)

NACL's strong governance is reflected in ~95% Board attendance and a dedicated Board-level ESG Committee, providing oversight of ESG strategy, risk management, impact measurement and sustainable finance initiatives.

Robust risk and compliance frameworks, supported by ESMS, proprietary technology and automated monitoring systems, strengthen lending decisions, regulatory compliance and transaction oversight.

NACL's governance framework is strengthened by the participation of reputed development finance institutions and impact investors, reinforcing its focus on responsible finance, developmental impact and robust ESG practices.

Awards and Accolades (FY26)

ETBFSI – Best BFSI Brand

Deloitte India Tech Fast 50

Best Fund Management Company

Hurun India Future Unicorn Award

Great Place To Work®
Certified
FEB 2026-FEB 2027
INDIA
TM

Recognised Great Place to Work for 6 consecutive years

Thank you!

For any query, please contact :

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Chetan Parmar
Head Investor Relations
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