



Ref: PFL/ BSE/2026-27/21

May 26, 2026

To,
BSE Limited
The Corporate Relationship Department
P.J. Towers, 1st Floor,
Dalal Street,
Mumbai – 400 001

	Equity	Debt			
Scrip Code	544191	977452	977715	977718	977748
Scrip ID	PURPLEFIN	1225PFL28	1250PFL31	PFL06426	12PFL28

Sub: Intimation under Regulation 30 and Regulation 51 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015- Investor Presentation

Dear Sir/Madam,

Pursuant to Regulation 30 and Regulation 51 read with Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith the Investor Presentation of our Company. The same has also been placed on the website of the Company i.e. www.purplefinance.in/.

This is for your information and records.

Thanking You,

Yours faithfully,

For Purple Finance Limited

Ruchi Nishar
Company Secretary & Compliance Officer

Encl: A/a

Purple Finance Limited

Registered Office: 11, Indu Chamber, 349/353, Samuel Street, Masjid Bunder West, Mumbai – 400003.

Corporate Office: 705/706, 7th Floor, Hallmark Business Plaza, Sant Dnyaneshwar Marg, Opp. Guru Nanak Hospital, Bandra (E), Mumbai- 400051

Tel. No.: +91-22 6916 5100 | www.purplefinance.in | CIN No. L67120MH1993PLC075037 | customersupport@purplefinance.in



Ahead Together

Digitally Enabled Secured Lender for MSMEs



Our Company

Four like-minded professionals came together with a singular mission: build a large, enduring institution for India's underserved MSME segment.

Founded 1993

Three decades of institutional legacy

Retail Lending

MSME retail lending launched in 2022

Listed

BSE Limited in 2024

150+ Years

Cumulative founder experience

Founders



Amitabh Chaturvedi

Founder & Executive Chairman

30+ years of experience. BFSI veteran, specialist in transforming startups into large companies.



Rajeev Deoras

Co-Founder & President

37+ years in Corporate Banking, credit, risk, and private equity. A benchmark in building banking franchises.



Sabyasachi Rath

Co-Founder, ED & CEO

27+ years across the full credit spectrum – Corporate, SME, and Retail. Specialist in distribution networks and automation.



Souvik Dasgupta

Co-Founder & Deputy CEO

23+ years in secured lending, international payments, and foreign exchange management. Specialist in distribution and turnaround.

MSME Market: Immensely Large

96% of MSMEs have annual revenue under ₹1 Cr.

Micro

Up to INR 5 Cr annual revenue

Small

INR 5–75 Cr annual revenue

Medium

INR 75–250 Cr annual revenue

63.4M

Total MSMEs

Across India (MSME Ministry, 2024)

43.6M

Trade & Services

MSMEs in trade and services segments

14M

Retail Outlets

Formal retail outlets nationwide

⚠️ Only **11%** of microenterprises have access to credit – and only **30%** of their demand is met.

Unbanked MSME Market: A Compelling Investment Opportunity

India's MSME credit gap represents one of the most attractive fintech opportunities in emerging markets. Despite government interventions, the small and medium enterprise segment remains chronically underserved.

✔ Credit demand will drive a matching equity demand of **USD 1.7 Bn** with an IRR of **15%**

\$726B

Credit Demand

\$289B

Unmet Credit Gap

64%

In Small Cities

Source: Avendus Report on MSME Lending

Our Vision & Mission

Become a Small Finance Bank

Aspire to grow into a small finance bank serving India's underserved MSME segment at scale.

Drive Impact Through ESG-Led Practices

Embed environmental, social, and governance principles into every aspect of our operations and lending decisions.

Build a Trusted, Future-Ready Institution

Create a financial institution that is resilient, technology-forward, and trusted by customers and stakeholders alike.

Create Long-Term Value Across Stakeholders

Deliver sustainable returns for investors while creating meaningful economic impact for borrowers and communities.

Board of Directors



Amitabh Chaturvedi

Founder & Executive Chairman

Distinct entrepreneurial style, leadership of large teams.



Sabyasachi Rath

Co-Founder, Executive Director & CEO

Seasoned financial services professional with extensive experience in building and scaling lending businesses.



Ajay Kumar Pandey

Non-Executive Director (Independent)

Arbitration, strategy, telecommunications, infrastructure, and urban planning.



Rajan Bhat

Non-Executive Director (Independent)

Leadership at American Express, Tata Capital, and Western Union. Risk management specialist.



Minal Chaturvedi

Non-Executive Director

Oversees business development and strategic initiatives.



Sumeet Sandhu

Non-Executive Director (Independent)

22+ years in investments and insurance. Building businesses from the ground up with value creation.



Amit Sonawala

Non-Executive Director (Independent)

30 years in corporate law, compliance, and corporate governance. IICA certified.



Sandeep Jindal

Non-Executive Director (Independent)

25+ years of experience in lending and operations, with a demonstrated ability to scale growth while preserving credit discipline.

Leadership Team



Rajeev Deoras
Co-Founder & President



Sabyasachi Rath
Co-founder, Executive Director & CEO



Souvik Dasgupta
Co-Founder & Deputy CEO



Meghana Lale
Chief Financial Officer



Vinay Patel
Head of Operations



Saurabh Lall
Head of Credit



Gunjan Mishra Browne
Head of Human Resources



Asim Padhi
Head of Product & Policy



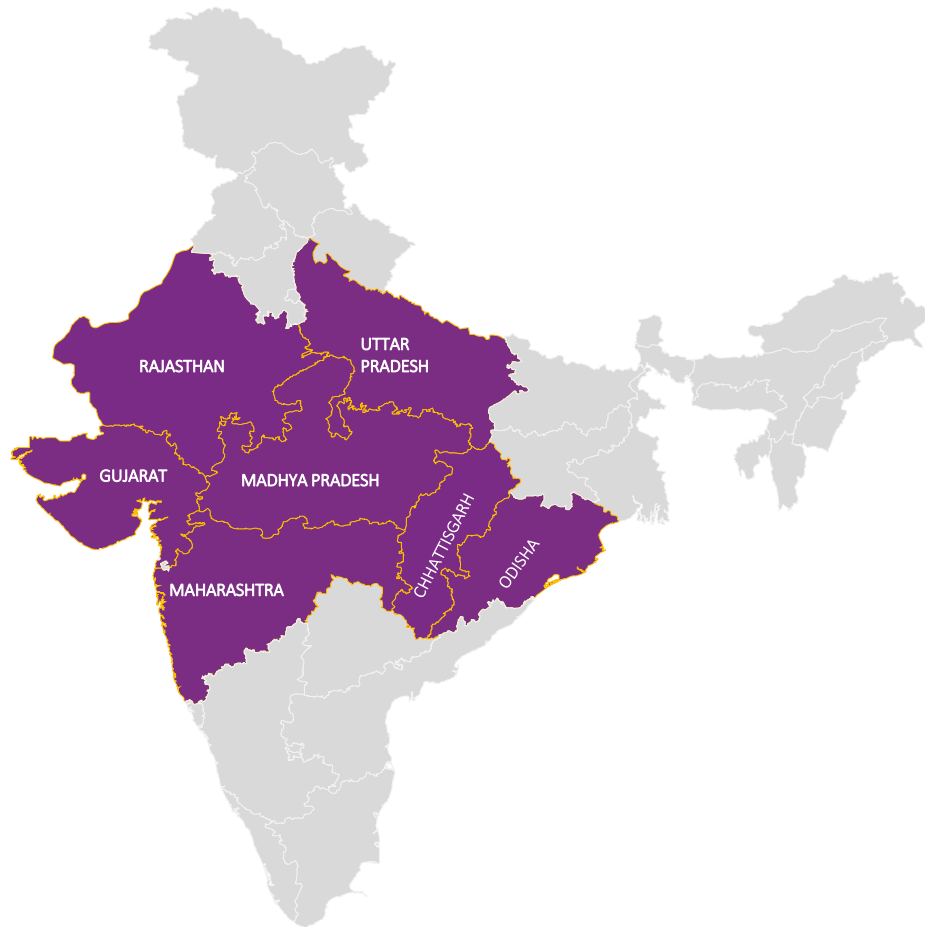
Prashant Pandey
Chief Technology Officer



Lalit Semwal
Head of Collections



Our Current Presence



Gujarat

Ahmedabad | Himmatnagar | Palanpur | Jetpur | Bayad | Rajkot |
Botad | Jamnagar

Maharashtra

Mumbai HO | Nashik | Kalyan | Yeola | Virar | Sangamner | Bhandara | Wani |
Nagpur | Palghar | Gondia | Shrirampur | Hinganghat | Panvel | Umred

Madhya Pradesh

Indore | Sanawad | Dewas | Shamgarh | Manasa | Shujalpur | Mandsaur
| Jaora | Khandwa

Uttar Pradesh

Lucknow | Raebareli | Kanpur | Varanasi | Prayagraj | Hardoi

Odisha

Bhubaneswar | Nayagarh | Angul | Panikoili

Rajasthan

Jaipur | Sikar | Kotputli

Chhattisgarh







Bhilai | Rajnandgaon

Secured MSME Loans

Who we target

- A micro & small enterprise**
Annual turnover does not exceed Rs 5 Cr
- Sector agnostic**
Manufacturers, traders, wholesalers, and services
- Loan purpose**
 - Business expansion
 - Asset purchase
 - Construction/renovation of business/residential premises
 - Working capital requirement

Product features

-  Loan up to Rs. 30 Lakh
-  ROI 18% to 24%
-  Door to door tenor of up to 10 years
-  Flexible repayment schedule
-  Can be availed by First Time Borrowers
-  Cash flow based assessment

Selection methodology

- 01 Declared Income Assessment**
Financial Statement and ITR etc.
- 02 Surrogate Assessment**
Bank Balances, Credit into Banks, Value of Installment paid
- 03 Liquid Income Assessment**
Personal Discussion and Business Assessment
- 04 Alternate Lending Assessment**
Psychometric Scoring, alternate data sources

3 Key Pillars of Purple Execution

01



Differentiated strategy
to enter the market and operate

-
- Single product & focused geography
 - Aspire to become a small finance bank
 - 360-degree customer engagement program

02



Tech-as-an-enabler
for lean and agile operations

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- Clear go /no go decision in < 5 hours
 - Uberization of customer journey
 - Customer interface in vernacular

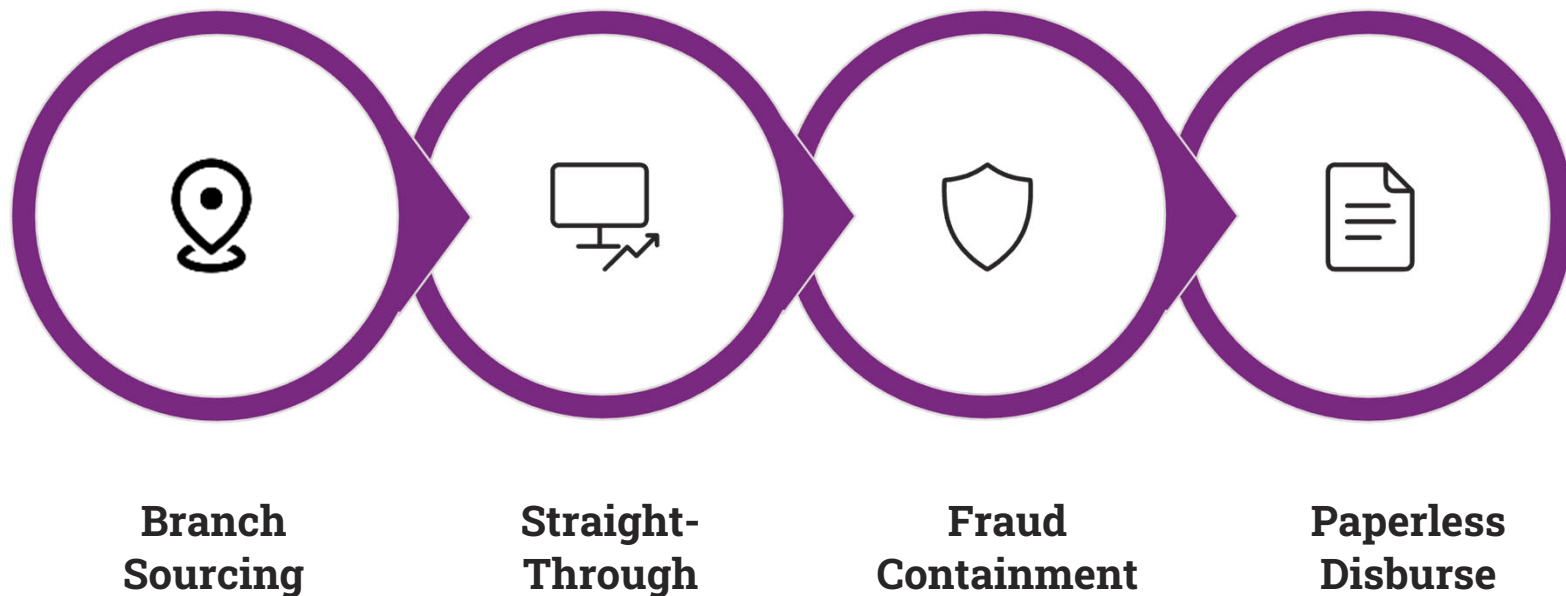
03



Strong risk & governance
for sustainability and profitability

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- High caliber board
 - Strong risk & governance as culture
 - AI based under-writing & early warning process

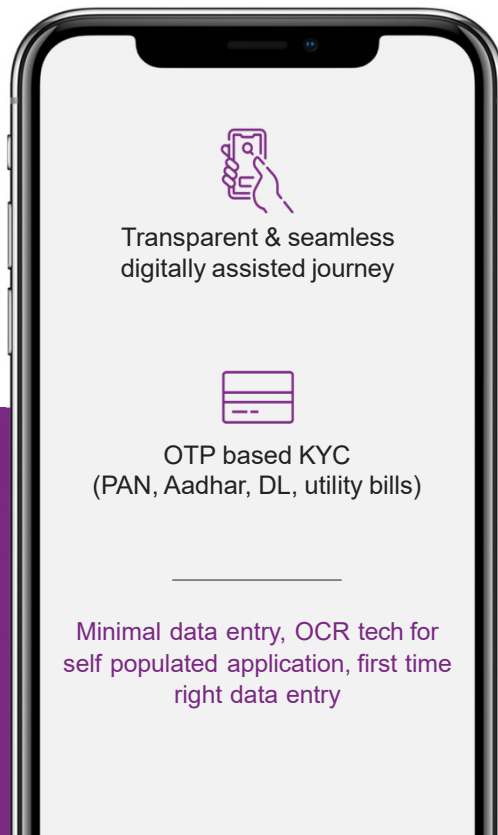
Digital End-to-End – But With High Touch



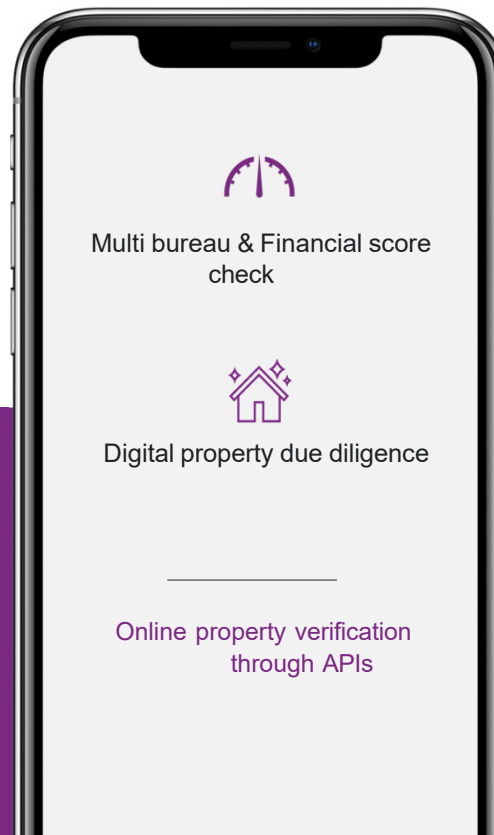
Branch presence builds trust. Technology drives speed. Together, they deliver a seamless, secure lending experience.

Industry First: Soft Approval in Under 5 Hours

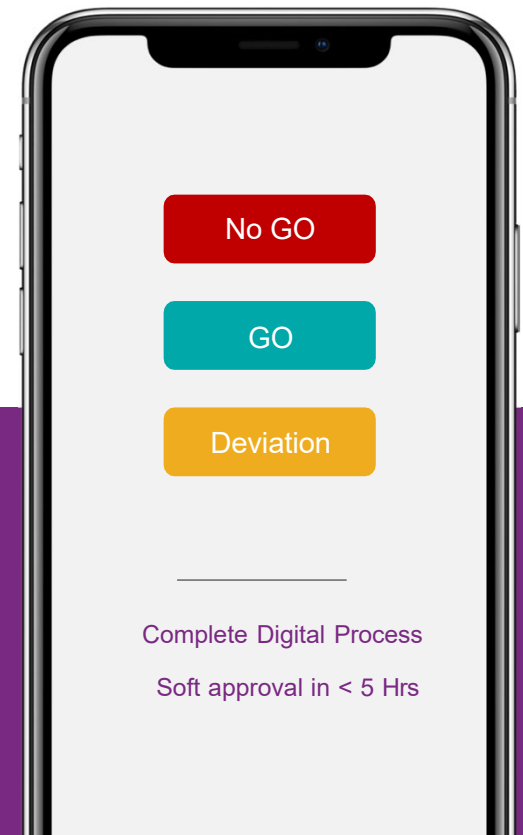
On-boarding



Verification



Result



Technology Partners





Journey So Far

From first loan in October 2022 to 11,500+ lives impacted – Purple Finance's rapid growth story.

Current Traction: 11,500+ Lives Impacted

₹281Cr

Disbursements

Total disbursements since inception

₹255Cr

AUM

Current assets under management

4300+

Customers

Active borrowers, all with women as borrower or co-borrower

1.48%

Gross NPA

Strong asset quality maintained from day one

First Loan

19th October 2022

Footprint

46 branches · 300 district

People

460+ team members nationwide

Debt Raised

₹140Cr

**data as on March 2026*

Customer Profile

Real borrowers. Real impact. Purple Finance serves the entrepreneurs who power India's economy — from kirana stores to dairy and farmers.

Who Our Customers Are

Customer Profile at a Glance

- Micro enterprises with turnover up to ₹40 lakh
- 100% have women as borrower or co-borrower
- Sector agnostic – trade, manufacturing, services
- Primary markets: tier-3 and tier-4 cities
- First-time or underserved formal credit borrowers

✔ Purple Finance is committed to **financial inclusion** – every loan carries a women borrower or co-borrower.

Customer Impact: Yearly Income Grew from ₹4.2L to ₹9.6L



Before Funding



After Our Funding



✔ Annual income more than **doubled** – from ₹4.2 lakh to ₹9.6 lakh per annum

Case Study I: Canteen & Tiffin Centre



The Story

A canteen and tiffin centre operator — serving hundreds of daily customers — needed working capital to scale operations but had no documented income history.

Purple Finance applied alternate data and liquid income assessment, enabling a secured loan against self-occupied commercial property.

Digitally processed · Alternate
assessment · Business revenue grew
post-disbursement

Case Study II: Hotel & Kirana Store



Samir Rambhau Padvale started his journey with a small Chinese food center in Palghar. While the business was running steadily, he always dreamed of expanding his source of income by opening a kirana store alongside his existing shop.

In November, he received a business loan of **₹4.95 lakhs**, which helped him expand his shop and successfully set up the kirana store. With the addition of the new business, his customer base increased and his overall monthly income grew from **₹60,000** to **₹90,000**.

Case Study II: Cattle Business



Devideen Verma, a cattle farmer from Lucknow, aimed to expand his cattle farming business and availed a loan of **₹9.80 lakhs**. Before the financial support, he owned 9 - 10 cattle, which has now grown to 43 cattle post expansion. With the scale-up of operations, his income increased 5X, leading him to further apply for a top-up loan to continue growing his business.

Thank You

Trust, technology, and social impact – together, we move forward.

Meghana Lale

CFO – Purple Finance

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Website

www.purplefinance.in