SODHANI ACADEMY OF FINTECH ENABLERS LIMITED
(CIN- L67120RJ2009PLC028237)
Registered Office-Ground Floor, P No. C 373, C Block, Vaishali Nagar, Jaipur – 302021, Rajasthan
Branch Office: A-113, 1st Floor, Lodha Supremus, MIDC, Andheri East, Mumbai – 400093, Maharashtra
Email Id: -info@safefintech.in, Phone No.: - 0141 – 2358107 (JP), +91 86553-84250 (MH), Website: www.safefintech.in

November 18, 2026

To,
The Manager-Listing Department,
BSE Limited
Phiroze Jeejeebhoy Tower, Dalal
Street, Fort,
Mumbai-400001

Scrip Code: 544257; ISIN: INE0Q3401017; SYMBOL: SAFE

Respected Sir/ Ma'am,

Sub: Submission of Investor Presentation

We wish to inform you that the Company has prepared an Investor Presentation for the benefit of its investors, shareholders and other stakeholders. A copy of the same is enclosed herewith for your kind records and dissemination.

Thanking you,

Yours faithfully,

For SODHANI ACADEMY OF FINTECH ENABLERS LIMITED

MONIKA AGARWAL
Digitally signed by MONIKA AGARWAL
Date: 2026.11.18 15:59:27 +05'30'

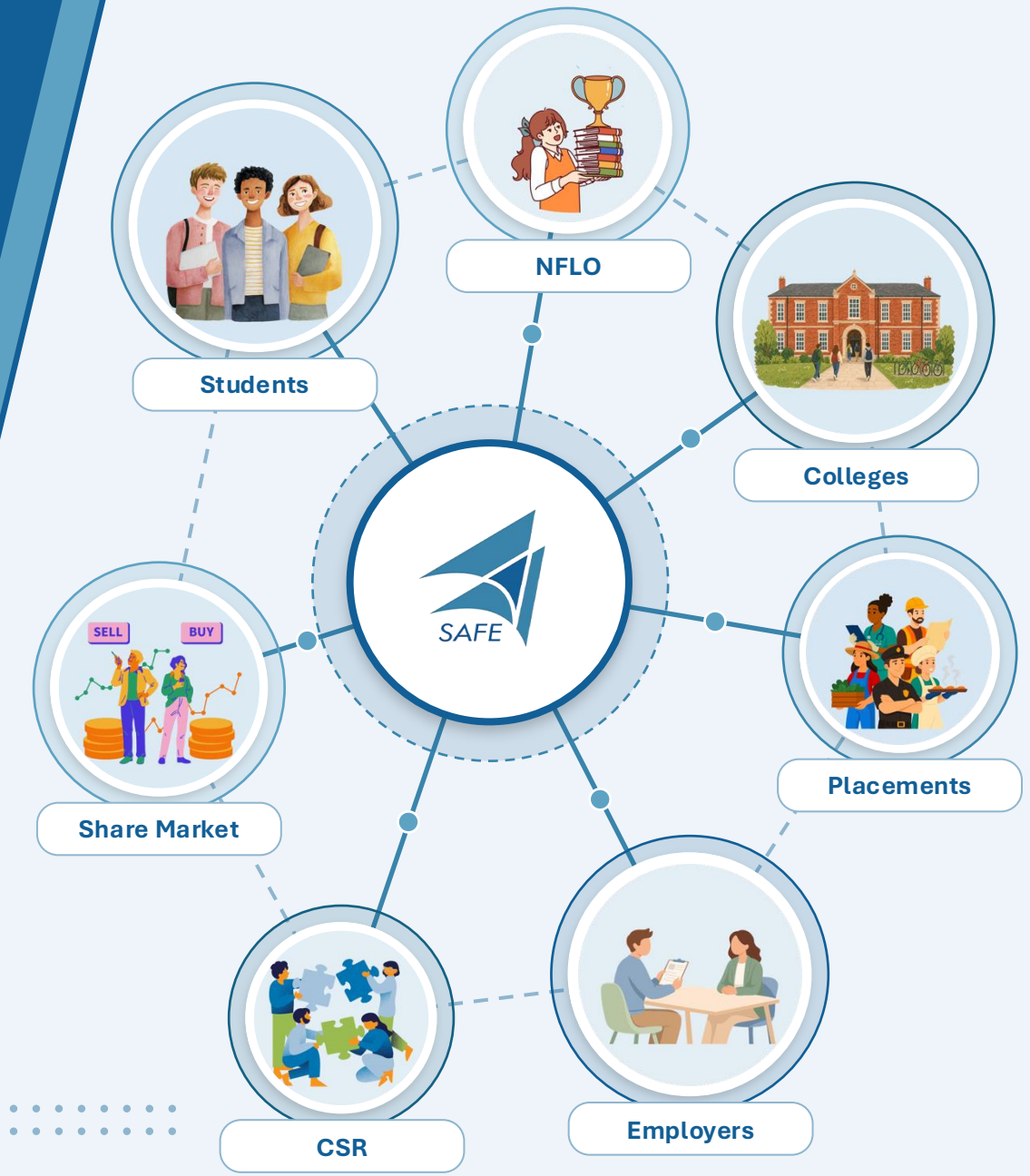
MONIKA AGARWAL
Company Secretary and Compliance Officer
M. No.: ACS A55546

Encl: As mentioned above

Investor Presentation

Sodhani Academy of Fintech Enablers Limited

H1 FY27 | Half Year ending September 30, 2026



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Section 01

H1 FY27 Highlights

01

Business progress and financial performance for the half year ending September 30, 2026

Building new growth engines ahead of peak season

Financial performance for the half year

- Revenue from Operations stood at ₹**81** Lakhs in H1 FY27, compared with ₹207 Lakhs in H1 FY26.
- EBITDA stood at ₹**21** Lakhs with a margin of **26.2%**.
- Profit After Tax (PAT) stood at ₹**374** Lakhs, including other income of ₹**464** Lakhs (mostly investment gains).
- H2 is our peak season, with about 75% of our training business typically coming in Q4.

Strong progress across our growth verticals

- NFLO 2026, our national financial literacy Olympiad, reached 1 lakh+ students; our team visited 1,500+ schools and colleges.
- Launched our first placement-linked training batch with about 20 students.
- Training & placement is our next growth vertical, with ~150 BFSI vacancies (mainly NBFCs) already in hand.
- Signed MOUs with 6 colleges, including Bharati Vidyapeeth, Mumbai; 10–15 more college MOUs are in the pipeline.
- Mumbai operations are running; our training mobile app is in trial, with launch targeted by 31 Dec 2026.

Strategic investment

- Invested ₹1 Crore for a 1% stake in CredArc Technologies, an ESG technology company (September 2026).

Key Performance Snapshot H1 FY27

Financial Performance

Revenue from Operations

₹81 Lakhs

vs ₹207 Lakhs in H1 FY26

EBITDA & Margin

₹21 Lakhs | 26.2%

vs ₹82 Lakhs | 39.6% in H1 FY26

Profit After Tax

₹374 Lakhs

vs ₹204 Lakhs in H1 FY26

Operational Performance

1 lakh+

Students reached by NFLO 2026

1,500+

Schools & colleges visited for NFLO

6

College MOUs signed; 10–15 more in pipeline

~150

Open BFSI vacancies in hand, mainly NBFCs

~20

Students in first placement-linked batch

₹1 Cr

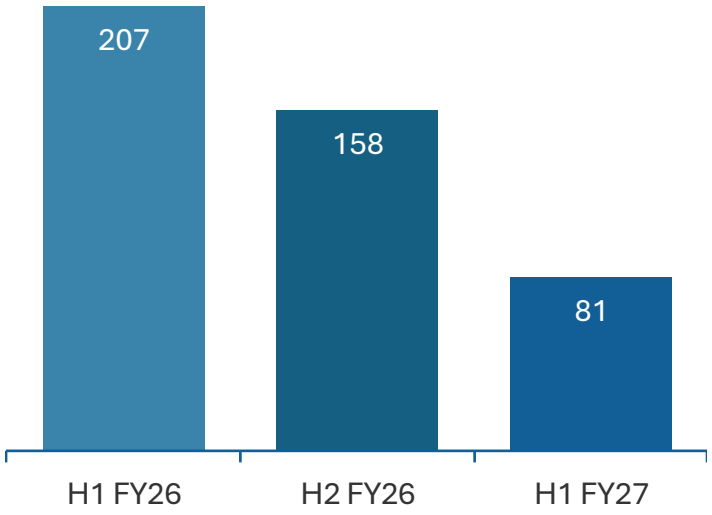
Strategic investment in CredArc (1% stake)

Steady on-ground growth across NFLO, training and institutional reach

H1 FY27 Financials

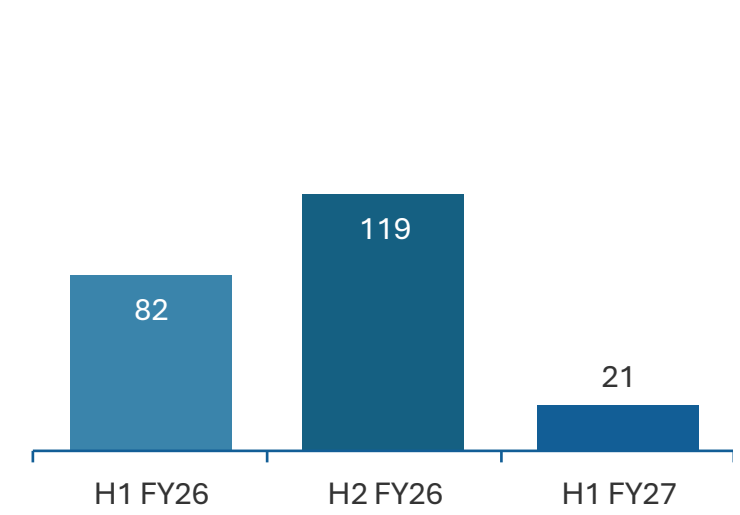
Revenue[1] from Operations

In INR Lakhs



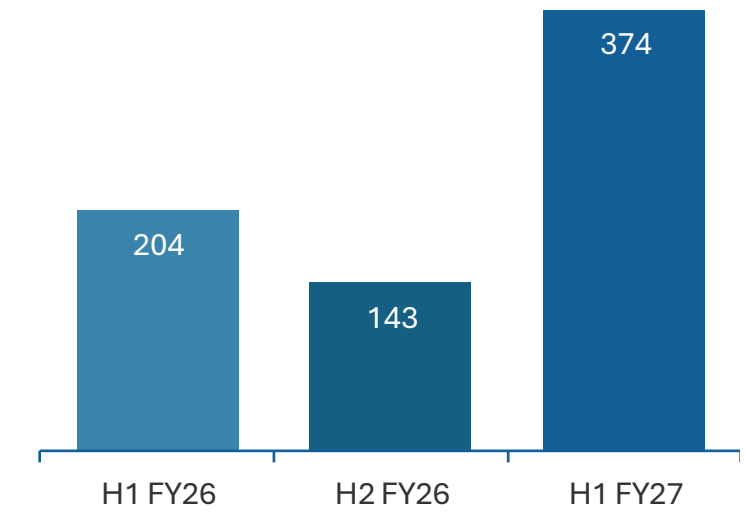
EBITDA[1] and Margins

In INR Lakhs



PAT and Margins[2]

In INR Lakhs



Peak season ahead: ~75% of training business comes in Q4; new verticals scaling up

1. Excludes other income 2. Includes other income of ₹181 Lakhs in H1 FY26, ₹56 Lakhs in H2 FY26 and ₹464 Lakhs in H1 FY27; PAT margin = PAT / total income

Profit and Loss Statement

Particulars (in INR Lakhs)	H1 FY26	H1 FY27	YoY	H2 FY26	HoH[2]
Revenue from Operations	**206.56**	**80.92**	**-60.82%**	**158.32**	**-48.89%**
Expenses					
Employee Benefits Expenses	29.98	34.32		24.83	
Other Expenses	94.80	25.36		14.36	
EBITDA	**81.78**	**21.24**	**-74.03%**	**119.13**	**-82.17%**
EBITDA Margin	**39.59%**	**26.25%**		**75.25%**	
Depreciation and Amortization Expenses	11.45	23.47		13.87	
EBIT	**70.33**	**-2.23**		**105.26**	
Finance Costs	0	0.06		0	
Other Income[1]	181.26	464.29		55.64	
Profit Before Tax	**251.59**	**461.99**		**160.90**	
Income Tax Expense					
Current Year	49.20	78.29		18.80	
Earlier Year	-1.03	0		0	
Deferred Tax	-0.78	9.45		-0.51	
Profit After Tax	**204.20**	**374.25**	**83.28%**	**142.61**	**162.43%**
PAT Margin[3]	**52.65%**	**68.64%**		**66.65%**	
Earnings per equity share of face value of Rs. 10 each					
Basic EPS (In Rs.)	3.59	6.57		2.50	
Diluted EPS (In Rs.)	3.59	6.57		2.50	

1. Other income represents returns on investments 2. HoH: H1 FY27 compared with H2 FY26 3. PAT margin = PAT / total income (revenue from operations + other income)

Section 02

Company Overview

02

Who we are, our journey and the people who lead us

About SAFE



SAFE Skill Development Centre

From money awareness to meaningful jobs

Sodhani Academy of Fintech Enablers Limited (SAFE) is a BSE-listed company founded by **Mr. Rajesh Kumar Sodhani**. We teach students and young adults how money works, train them in practical skills for banking and finance jobs, and connect them with employers. Our share market courses are at the heart of what we offer.

90,000+	700+	2	BSE
learners reached	training programmes	hubs: Jaipur & Mumbai	listed | 544257

Our Vision

Leading India in financial skills

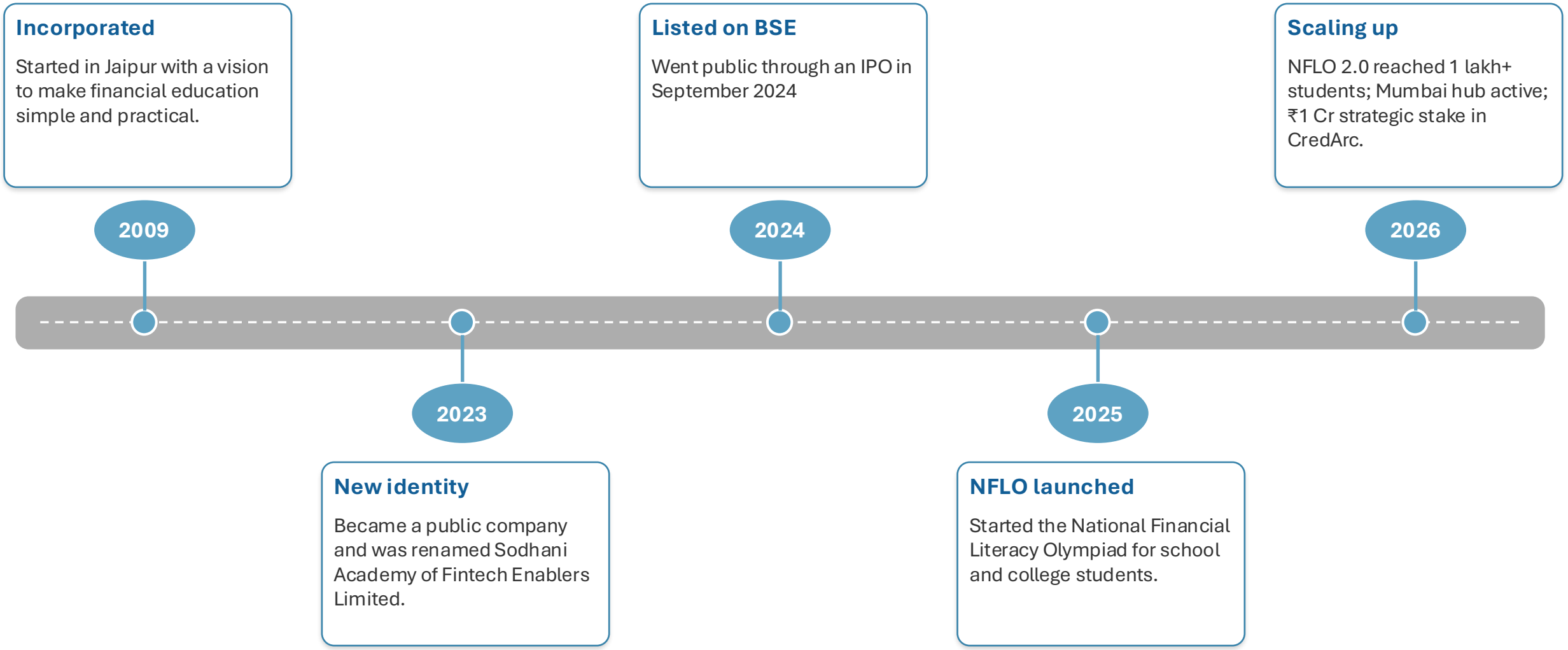
- Equip the workforce with essential financial skills
- Bridge the gap between education and industry
- Encourage new ideas in banking & finance

Our Mission

Empowering growth through skill & experience

- Spread financial literacy
- Deliver high-quality, career-focused training
- Improve employability through hands-on learning

From a Jaipur academy to a BSE-listed company



An experienced team with deep roots in finance

Board of Directors



Rajesh Kumar Sodhani
Managing Director & Founder



Priya Sodhani
Non-Executive Director & Chairperson



Dinesh Saboo
Non-Executive, Non-Independent Director



Jagadeesh Atukuri
Independent Director



Shilpa Maheshwari
Independent Director



Chanchal Pabuwal
Independent Director

Key Managerial Personnel



Deepti Maheshwari
Chief Financial Officer



Dr. Prashant Madan
Chief Operating Officer



Ankit Tinker
Chief Technical Officer



Monika Agarwal
Company Secretary & Compliance Officer



Binit Singh
Head - Maharashtra & Institutional Alliances

Section 03

Business Overview

03

The problem we solve, how our model works and our five business verticals

Three gaps between students and finance jobs

Financial Literacy Gap

The problem

Many students never learn practical money skills like saving, investing, planning or spotting fraud.

How SAFE solves it

We teach money lessons from school level, through NFLO and awareness programmes.

Financially aware young people

Employability Gap

The problem

Many graduates need practical training before they are ready for banking and finance jobs.

How SAFE solves it

We run job-focused courses in share market, BFSI and practical work skills.

Job-ready candidates

Hiring Gap

The problem

Banks, NBFCs and mutual fund firms need trained freshers; training them in-house costs time and money.

How SAFE solves it

We build a pipeline of trained, screened candidates for employers.

Faster, easier hiring

Our opportunity: one connected path – from money skills, to job skills, to employers

How a school student becomes job-ready

Stage 1	Stage 2	Stage 3	Stage 4	Stage 5	Stage 6
					
Reach	**Awareness**	**Enrol Learners**	**Build Skills**	**Help Get Jobs**	**Earn Revenue**
Meet school students through financial literacy programmes and NFLO	Become a trusted name for students, parents, schools and colleges	Interested college students and graduates join our paid courses	Share market, BFSI and professional skill training	Connect trained candidates with banks, NBFCs and fund houses	Course fees, placement-linked fees, institutional and CSR projects

Our edge: literacy brings reach • training builds job-ready talent • employer links create income

Note: This is the intended path. Not every student reached through NFLO becomes a paying learner.

Five businesses, one path from class to career

Vertical 1	Vertical 2	Vertical 3	Vertical 4	Vertical 5
				
Financial Literacy & NFLO	**Training & Skill Development**	**College Partnerships**	**BFSI Employer Partnerships**	**CSR Projects**
Money-awareness programmes and the national Olympiad (NFLO) for school and college students	Share market, BFSI and job-skill courses, with a placement-linked fee model	MOUs with colleges and universities to train students on campus	Hiring tie-ups with banks, NBFCs and mutual fund companies	Financial literacy and education projects run for corporate and government partners
Builds reach and brand	**Our key income engine**	**Low-cost student access**	**Turns training into jobs**	**Funded social impact**

Each vertical feeds the next – from a student's first money lesson to their first job

Money awareness from Class 6 to college



Who we reach

School students: Classes 6 to 12

College students: UG & other higher education

What we do

- Financial literacy sessions and awareness campaigns
- Programmes inside schools and colleges
- Simple lessons on saving, investing basics, markets and fraud awareness
- Large-scale engagement through NFLO, our national Olympiad

What we aim for

- Make SAFE a trusted name in financial literacy
- Build relationships with schools and colleges across India
- Create a long-term pipeline of students for our courses
- Support financial inclusion and awareness

90,000+
learners reached

700+
training programmes

NFLO puts SAFE in front of 1 lakh+ students

Our flagship platform for financial awareness – and a powerful way to build the SAFE brand

1 lakh+
students reached through social media and outreach

1,500+
schools & colleges visited on the ground

Class 6+
from Class 6 students to college learners



NFLO 2026 certificate distribution

Our NFLO journey

2025 — **NFLO 2025**
First edition launched

2026 — **NFLO 2026 (NFLO 2.0)**
Second edition with wider outreach and on-ground engagement

Why NFLO matters

- National-level visibility and direct access to schools & colleges
- A natural path into our financial education and skill courses
- A yearly platform for sponsorships and partnerships

Investor note: NFLO builds the brand and engages students. Reach numbers are not paid enrolments.

NFLO 2026 winners, from Mumbai to Jhalawar

Our Rank 1 toppers in each category



Class 11th, 12th & College

Anuj Pawar

Mumbai, Maharashtra

Award: Scooty



Class 9th & 10th

Naksh Medatwal

Jaipur, Rajasthan

Award: Laptop



Class 6th to 8th

Mayank Nagar

Jhalawar, Rajasthan

Award: Laptop

Rewards for students

- Scooty
- Laptops
- Tablets
- Mobile phones
- Scholarships
- Certificates

Our associate partners

- Visionary Career Counselling
- IBIS Hotels
- Cinepolis
- RKCL (Govt of Rajasthan)

Share market courses are our key income engine



Share Market Me Pehla Kadam

A first step into the stock market – the basics, explained simply

Zero to Hero

Takes learners from basic to advanced market skills

Technical Analysis

Reading price charts and trends to understand market moves

Fundamental Analysis

Judging a company by its business, numbers and value

Why it matters

- A major source of income for SAFE
- Reaching more learners in Rajasthan with support from RKCL, a Government of Rajasthan organisation
- New course types in the share market space are being explored
- Builds a strong base for BFSI training and placement

Building new growth streams

~150 BFSI vacancies in hand, mainly NBFCs

6 college MOUs signed; 10–15 more in pipeline

31 Dec 2026 target launch of our training app

Training built around real entry-level jobs

What we train in

- **Banking, financial services & insurance (BFSI)**
- **Financial markets & share market**
- **Mutual funds & investments**
- **Practical, job-oriented skills**
- **Employer-specific modules**

Our approach – five simple steps

1. **Identify** – Find real entry-level job needs
2. **Train** – Structured learning modules
3. **Assess** – Test skills against the role
4. **Connect** – Introduce eligible candidates to employers
5. **Track** – Follow up on placements and outcomes

Built around real jobs and industry needs – not just classroom theory

A fee model built on placements, not just promises

Students pay a small amount upfront – most of the fee is paid only after they get a job

Step 1: Register

₹1,000

paid upfront

Step 2: Train

15–30 days

structured programme

Step 3: Get placed

Support

matched with employers

Step 4: Pay balance

₹19,000

after placement

Total fee

₹20,000

subject to final contract terms

Where we are

- First batch launched
- About 20 students in the first batch
- ~150 BFSI vacancies in hand, mainly NBFCs

Several batches planned for the upcoming months

Why this model works

- Lower upfront cost for students
- Keeps everyone focused on getting the student a job
- A clear way to attract job-seeking graduates
- Can grow across cities and college tie-ups

Colleges bring our training straight onto campus

How it works

1. **Sign MOU with college**
2. **Run awareness sessions**
3. **Deliver courses on campus**
4. **Pick students for job training**
5. **Connect them to employers**

Mumbai – current focus

Bharati Vidyapeeth

- MOU signed
- Training started
- Financial market & BFSI courses

Chetana College

- MOU signed
- Training programmes started
- Placements running full-fledged

Rajasthan – growing pipeline

- Partnerships such as **Vishwakarma Skill University**
- Many more MOU discussions underway
- New tie-ups being pursued in Jaipur and nearby regions

Across SAFE: **6** college MOUs | **10–15** in pipeline

Why it matters: more colleges • repeat relationships • low-cost student access • campus-to-job path

Turning trained freshers into BFSI hires

The industry need

- Employers want freshers who already understand the role
- Many graduates need extra practical training
- Role-ready candidates make hiring faster and cheaper

SAFE's solution

1. Understand each employer's hiring needs
2. Find freshers through colleges and other channels
3. Train them for the role
4. Screen and assess candidates
5. Refer suitable candidates
6. Track interviews, offers and joining

Where we stand

- **~150 open vacancies** in hand, mainly from NBFCs
- **Several MOUs with large BFSI companies** in hand
- **Some partnerships active**; more in the pipeline

Roles we can prepare candidates for (as per employer needs)



Entry-level sales



Customer relationship



Operations



Financial product distribution



Other BFSI roles

Delivering CSR programmes for corporates

Companies fund the programme; SAFE delivers it on the ground

Focus areas

- Financial literacy for school & college students
- **Financial education for women – followed by placement**
- Financial awareness & fraud prevention
- Educational workshops & structured learning
- Community-level financial awareness
- Other education & skill-development projects

Growth opportunity

- Bigger CSR pipeline – most companies run CSR work in Q3 and Q4
- Proposals matched to each company's CSR goals
- Wider reach through our institutional partners
- Better delivery, documentation and impact reporting

Last year

~₹20 Lakh

of CSR project work done with major corporates (as reported by management)

Major corporate partners

SK Finance, Shreeji Global FMCG, Sheetal Universal Ltd and many more

Peak season ahead: about 75% of our training business typically comes in Q4, and CSR work also peaks in Q3–Q4.

Section 04

Growth Strategy

04

How we earn, where we operate, what sets us apart and where we are headed

Strong in Jaipur and Mumbai, ready to expand

Jaipur

Head office | Vaishali Nagar, Jaipur

- Financial literacy and outreach, including NFLO and share market courses with RKCL (Govt of Rajasthan organisation)
- College partnerships and training delivery
- CSR project development
- Growing learners in share market courses; new courses planned

Mumbai

Branch office | Andheri East, Mumbai

- Operations now up and running
- Institutional partnerships
- College training at Bharati Vidyapeeth and Chetana College
- BFSI employer relationships – several MOUs with large BFSI companies in hand
- New institutional and placement opportunities

Our Growth Strategy

Grow our existing presence in Jaipur & Mumbai → **Partner with more colleges in Rajasthan** → **Add employers in high-demand regions** → **Enter new Tier 1 & Tier 2 cities**

One learning-to-earning path sets SAFE apart

1

Early student connect

NFLO and literacy programmes connect us with students and schools early

2

Own training content

In-house modules in share market, BFSI and job skills

3

Focused on jobs

Part of the student's fee is linked to getting placed

4

Campus access

College partnerships help us find learners and deliver training

5

Employer network

Links with NBFCs, banks and fund houses create job paths

6

CSR delivery

We run literacy and education projects for companies

One connected path – from financial awareness, to practical skills, to a job

Our goal: Rajasthan's own "Naukri.com"

Over the next 2–3 years, we aim to grow from a training provider into a regional jobs and talent platform

Build the foundation

- Show results from first batches
- Strengthen employer relationships
- Build a verified candidate database

Grow the network

- More colleges and training batches
- More NBFC, bank and fund house partners
- Stronger Jaipur and Mumbai teams

Regional talent platform

- Match employers and candidates through one database
- Digital tools to source, screen and track
- A large regional employer network

Possible future income: training • placement fees • employer-paid hiring • campus training • digital services

The next 24–36 months: prove, expand, scale

Phase 1 Prove the model

- Run the first training batches
- Measure completion, placements and fee collection
- Turn employer requirements into placements
- Understand programme costs and timelines

Phase 2 Expand delivery

- Launch more training batches
- Strengthen college tie-ups in Jaipur & Mumbai
- Add BFSI employers and CSR projects
- Grow sales, training and placement teams
- Launch our training mobile app, now in trial

Phase 3 Scale up

- Repeat what works in new locations
- Build a larger candidate and employer network
- Standardise training, assessment and placement
- Explore technology for candidate matching

Management expects the business to reach scale in FY 2027–28

Why SAFE is ready for its next stage of growth

1. **Reach**

   NFLO 2026 alone reached 1 lakh+ students across schools and colleges

2. **Income engine**

   Share market and BFSI courses are our main source of income

3. **Jobs focus**

   Placement-linked training, college MOUs and employer tie-ups turn learning into jobs

4. **Funded impact**

   CSR projects add a funded, repeatable growth stream

5. **Strong base**

   BSE-listed and debt-free, with a ₹2,042 Lakh equity base (Sep-26)



“From financial awareness to employability – building the next stage of SAFE’s growth.”

Sodhani Academy of Fintech Enablers
Mob No. 9057090999 / 9251667818
Email: info@safefintech.in

Thank You

For further details, please feel free to contact the Investor Relations Team:

Vogabe Advisors Private Limited
Himani Singla / Nitisha Jain
Mob No. 9569926021
Email: hs@vogabe.com / nj@vogabe.com