Ref No.: NACL/03/NOV/2026-27

November 03, 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 second quarter ended September 30, 2026.

Ref: Our Intimation letter Ref No. NACL/03/OCT/2026-27 dated October 29, 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 Tuesday, November 03, 2026, at 18:30 hours (IST) in connection with the unaudited financial results for the second quarter ended September 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: 2026.11.03 18:15:39 +05'30'

Northern Arc Capital Limited MUMBAI 400 051

Prakash Chandra Panda
Company Secretary & Compliance Officer

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

Great Place To Work. Certified FEB 2026-FEB 2027 INDIA

NORTHERN ARC

Investor Presentation
Q2FY27

AA-(Stable)
By ICRA Limited & India Ratings

Outstanding
ICRA ESG 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...

01 Business Overview

02 Direct to Customer

03 Credit Solutions

04 Risk Management

05 Robust Technology Stack

06 Strong Liability Franchise

07 Financials

08 Board & Management

09 Sustainability

10 Brand Engagement

Business Overview

Key Highlights – Q2FY27

Lending AUM
INR 19,003
+34% | +13%

Direct to Customer Mix
66%
+1,202 bps | +191 bps

Net Interest Income
INR 425 Cr
+32% | +8%

PPoP
INR 286 Cr
+32% | +9%

Credit Cost
2.6%
-10 bps | -5 bps

Net NPA
0.5%
-4 bps | +1 bps

PAT
INR 129 Cr
+41% | +13%

RoA
2.8%
+19 bps | +12 bps

RoE
12.4%
+229 bps | +88 bps

YoY growth QoQ growth

Key Highlights – H1FY27

Gross Transaction Volume
INR 22,303
+38%

Branches
446
+74

Net Interest Income
INR 819 Cr
+32%

PPOP
INR 549 Cr
+30%

Credit Cost
2.6%
-26 bps

PAT
INR 244 Cr
+41%

RoA
2.75%
+24 bps

RoE
12.0%
+226 bps

Book Value per share
260
+15%

YoY growth

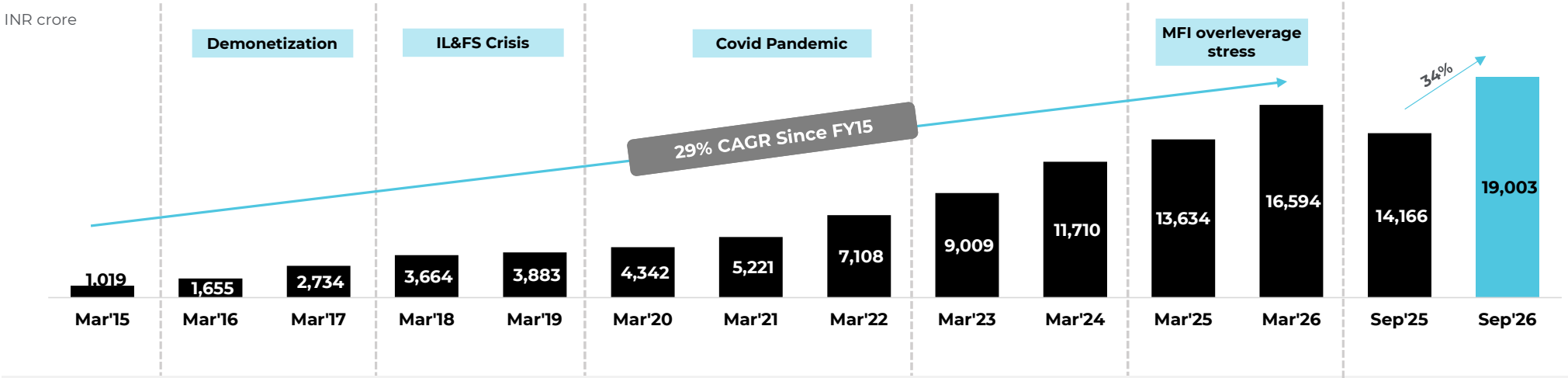
Executive Summary – Q2FY27

NORTHERN ARC

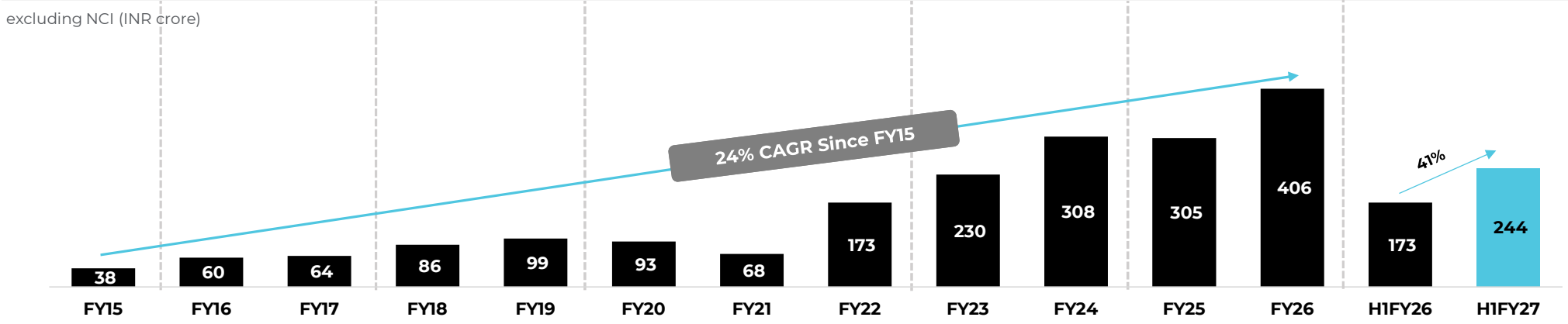
- Total AUM grew by 34% YoY to INR 19,003 Cr
- Direct customer base surpassed 30 lakh, with AUM of INR 12,502 Cr & D2C contribution of 66%
- New Altifi.ai website launched
- Reported record quarterly profit after tax in history of Northern Arc
- Successfully redeemed seventh Private Credit AIF, India Impact Fund, with gross return of 14.6%
- Achieved first closed of INR 400 Cr for Diversified Debt Fund with fund size of INR 2,000 Cr
- Launched first open-ended Private Credit Fund i.e Savings Plus fund

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 : Dual engine credit ecosystem

Financing the Credit Needs of India's Underserved Households & Businesses through two-pronged strategy

Engine 1

Credit Solution for Originator Partners

Where the credit know-how is built

Multiple pools of capital

- Balance Sheet
- Placements
- Private Credit Fund
- Retail Bond Platform

Credit enable till date - **Rs. 2.1 lakh+ crore**

Strong Relationship network

382 Originator Partners (NBFCs)

1,500+ Investors

Learning, Leveraging, Scaling

Engine 2

Direct to Customer Lending

Leveraging learnings from Credit Solution

Rs. 12,502 Cr D2C Lending AUM

32 lakh+ Customers

446 Branches

28 Digital Partners (live)

Sectors

- MSME
- Consumer
- Rural

Powered by proprietary 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



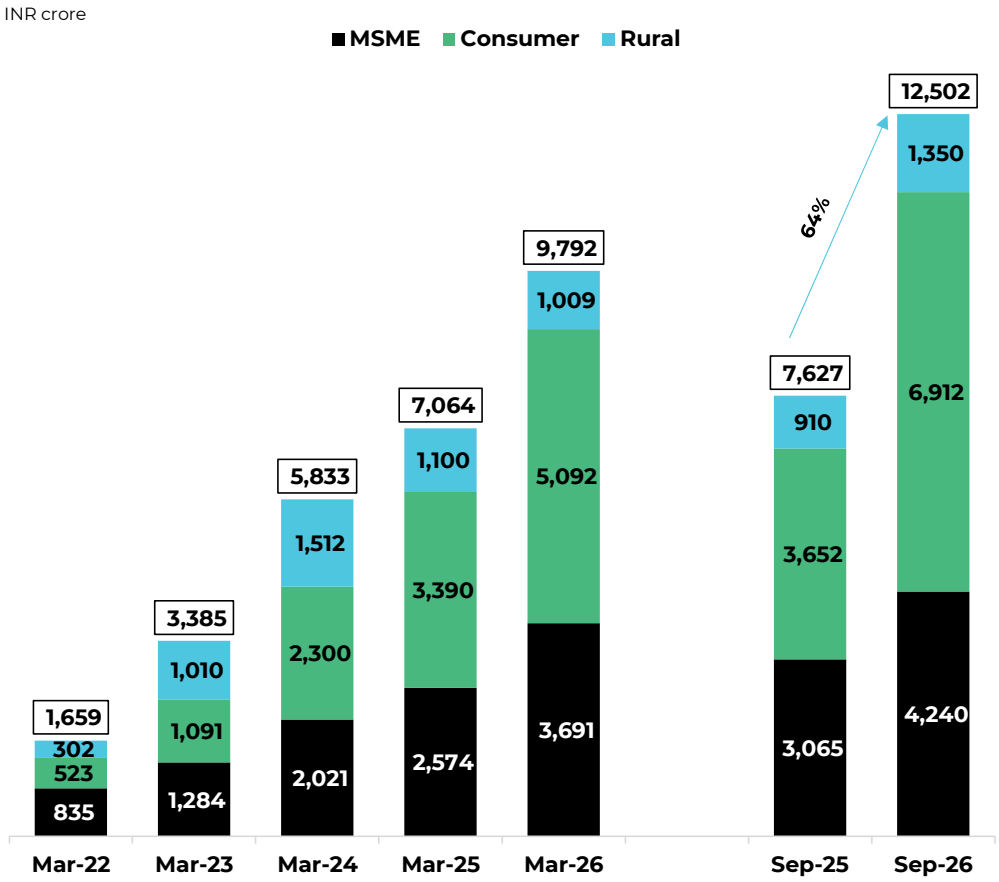




	MSME	Consumer Finance	Rural Finance
# Customers	60,000+	~27,50,000	5,00,000+
Sourcing Channel	Direct – Branch / Digital	Direct – Digital	Direct – Branch
Security	Secured – Collateral / FLDG	Quasi Secured – FLDG	Unsecured – CGFMU cover
Ticket Size (Disbursements)	INR 5 – 25 lakhs	INR 50,000 – 5 lakh	INR 40,000 – 60,000
	AUM – INR 4,240 cr	AUM – INR 6,912 cr	AUM – INR 1,350 cr

Growth : Building granular book with D2C AUM increasing to 66%

D2C AUM Growth Aligned with Stated Strategy



Multi-channel Distribution Model

446
Branches

28
Digital Partners (Active)

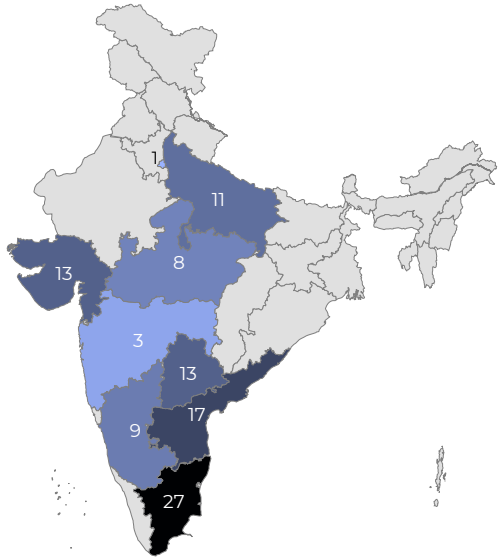
Backed by robust Underwriting & Technology

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



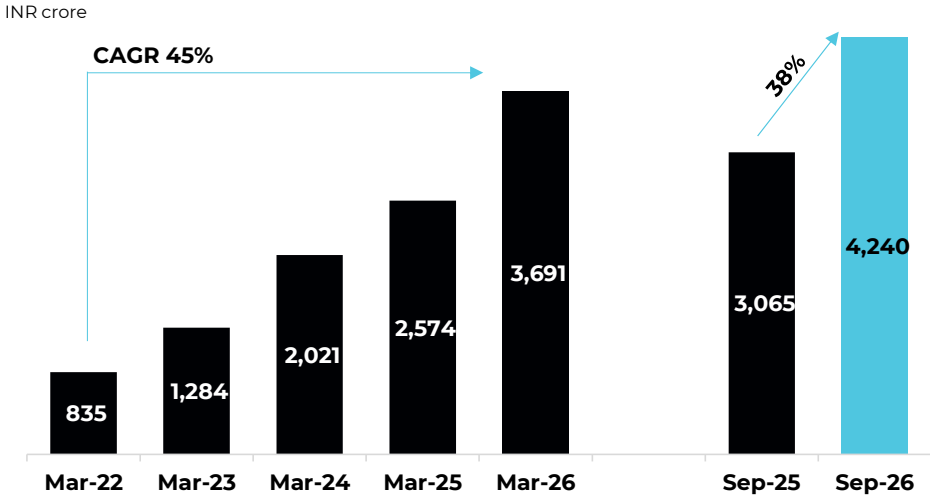
102 Branches

Added 12 branches in Q2FY27

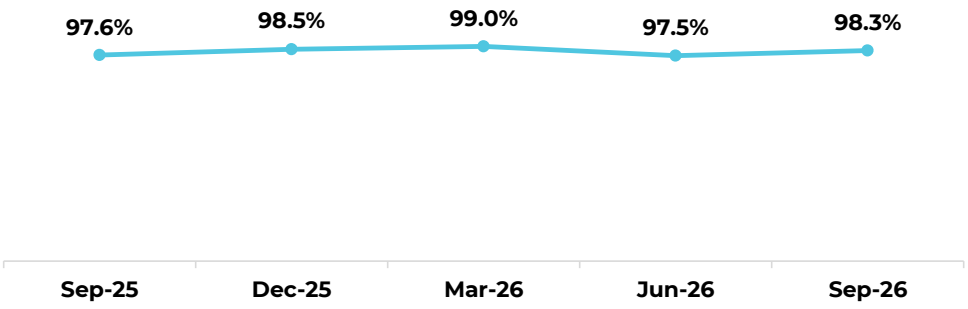
8 States & 1 UT

740+ Employees

Sustained Growth Momentum in MSME AUM



LAP Collection Efficiency (X-Bucket)



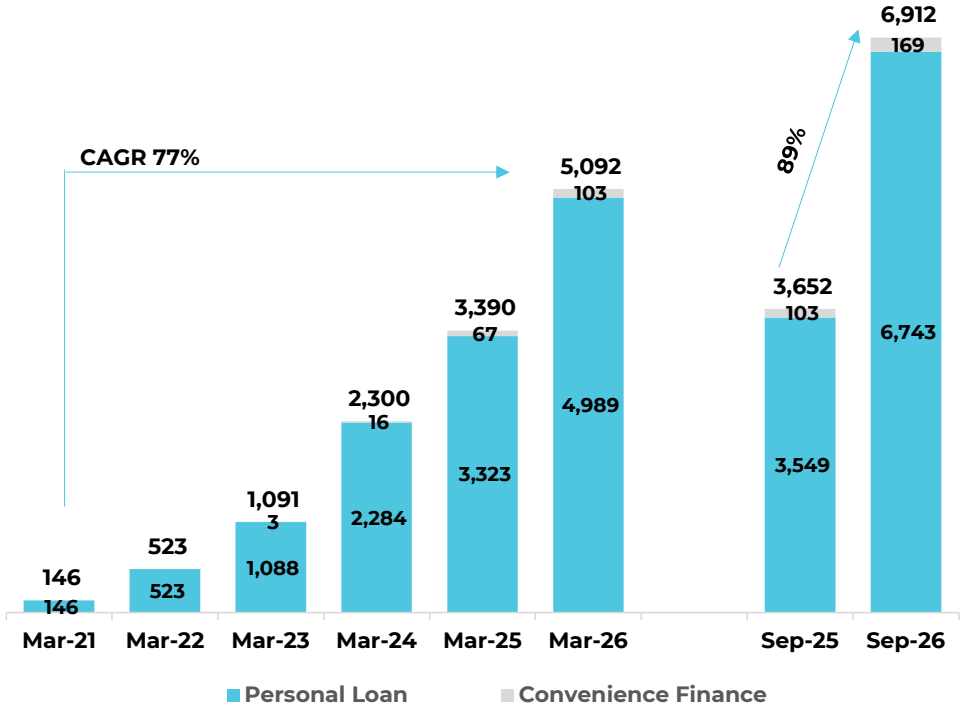
Secured LAP Product Characteristics

Average Ticket Size INR 11 -12 lakh	**Average Yield** 17% - 19%
Average LTV 47%	**Udyam Aadhar Registered** 84%

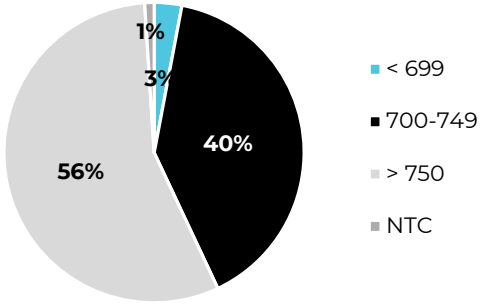
Consumer Finance – Sustained Momentum in Consumption Demand

Assets under Management

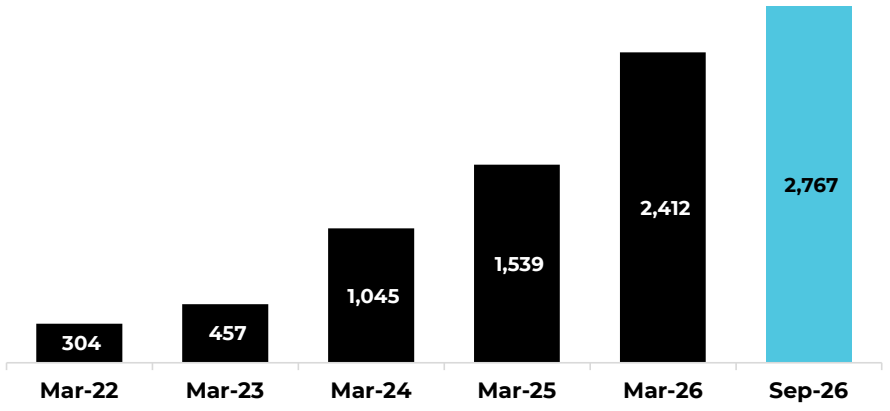
INR crore



96% of customers with bureau score 700 & above



Customers ('000)



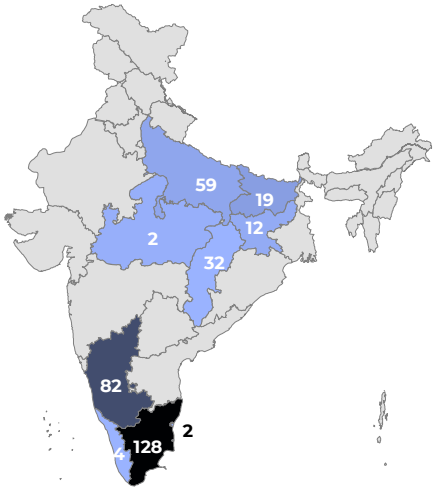
Backed by FLDG from Partners

Digital Partners
18 (Live)

Net Yield
15% - 16%

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

Pan India Presence

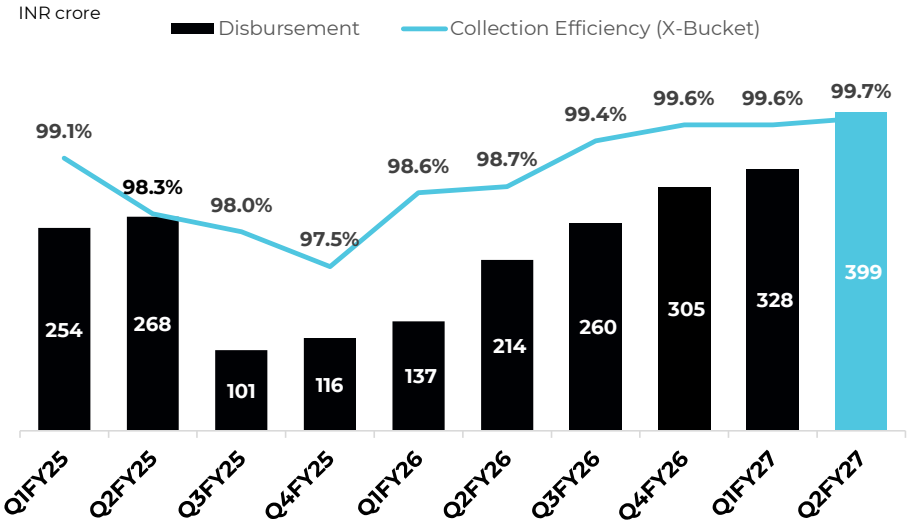


344 Branches

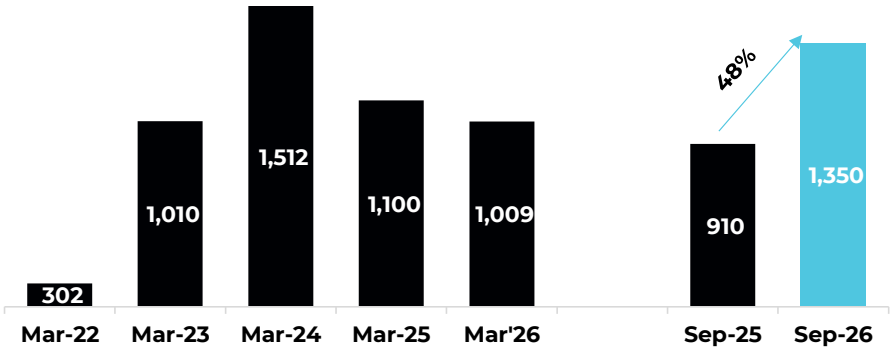
8 States and 1 UT

2,278 Employees

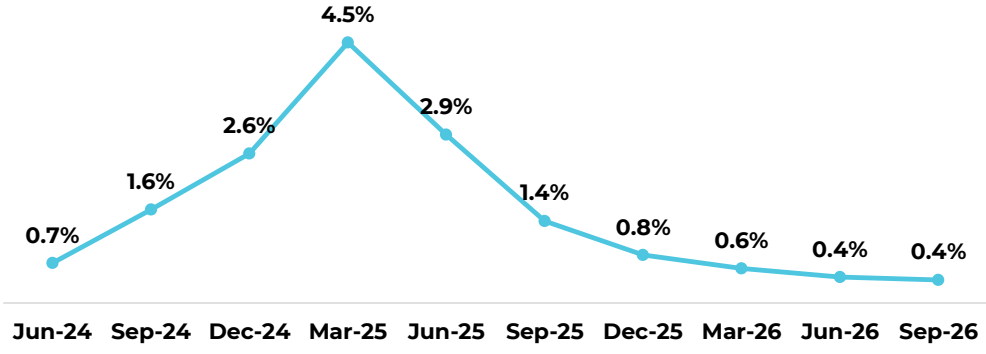
Disbursements continued to maintain strong momentum



Assets under Management grew by 12% QoQ

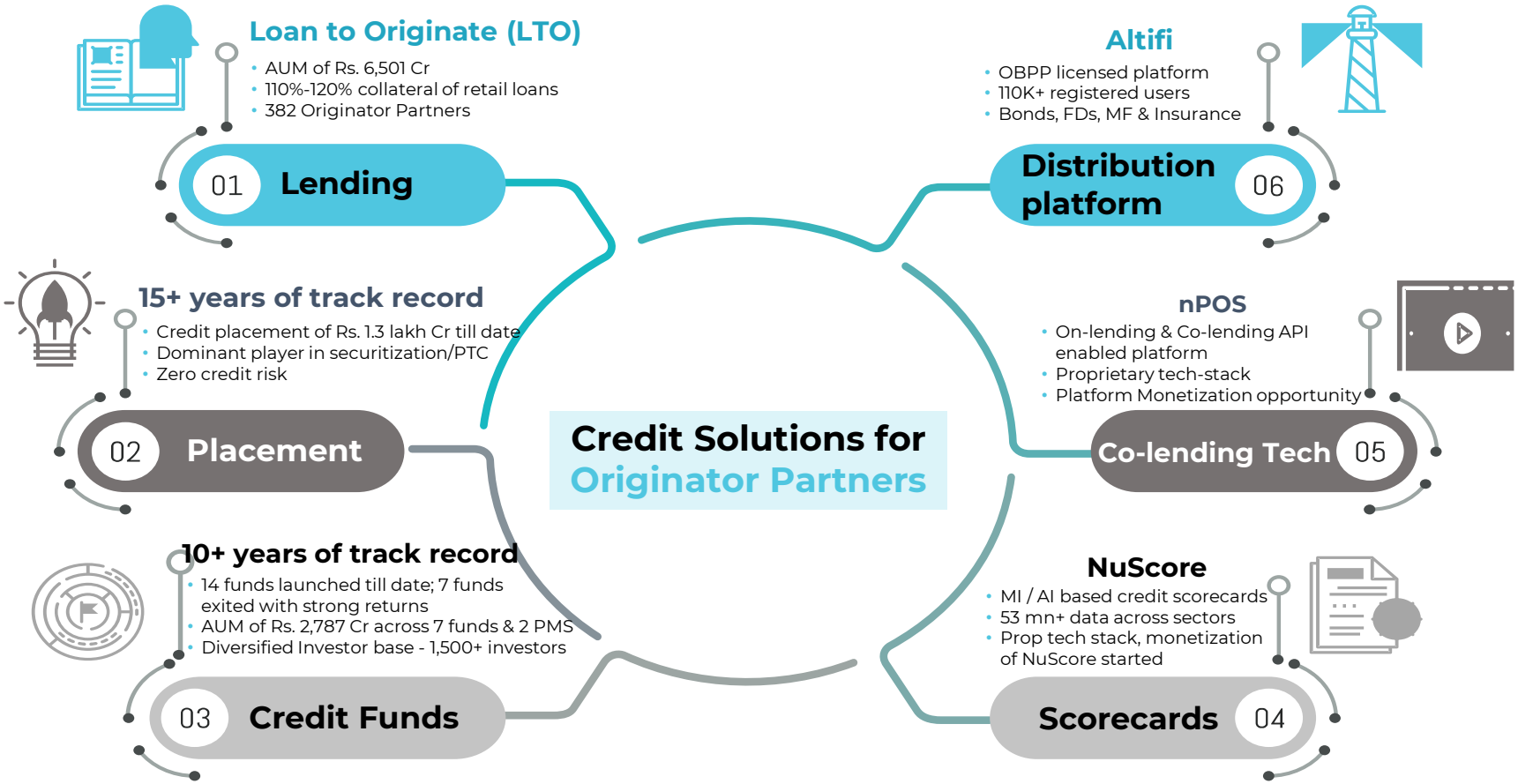


One of the lowest PAR 30+% among MFI peers



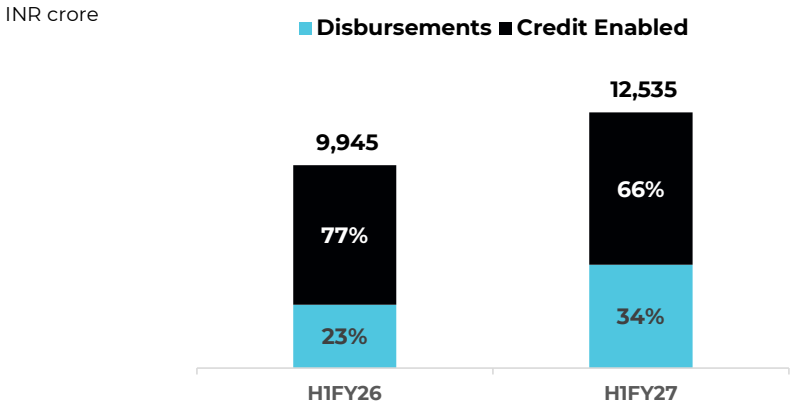
Credit Solutions

Credit Solutions – Powering Originator Partners Across the Full Credit Continuum

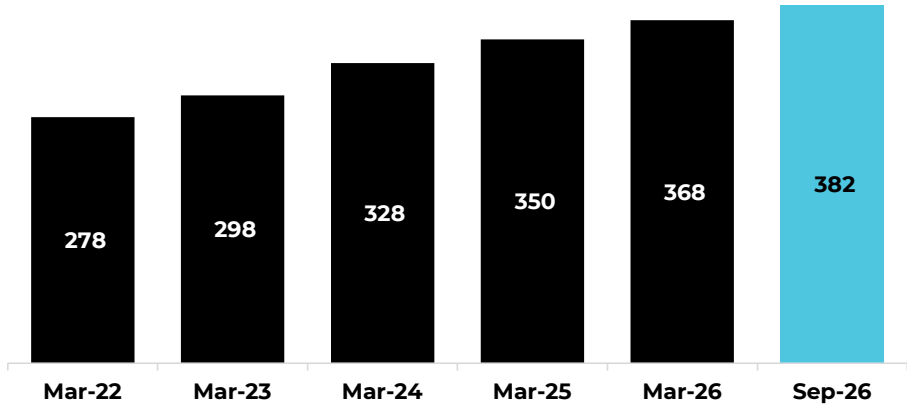


Credit Solutions – Focus on overall credit fulfilment of Originator Partners

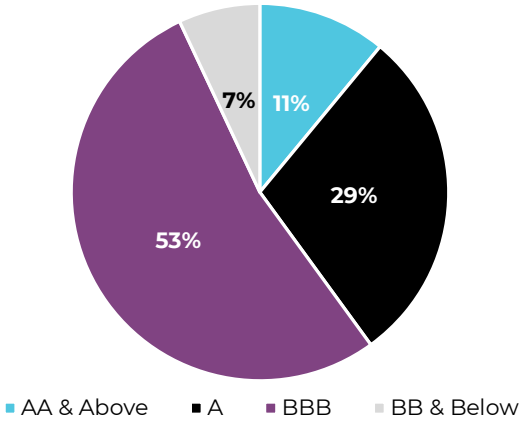
Gross Transaction Volume



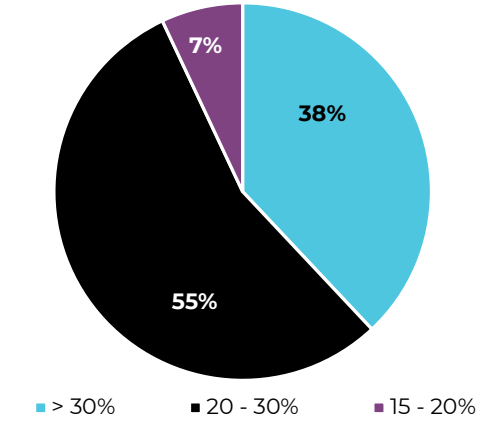
Originator Partners



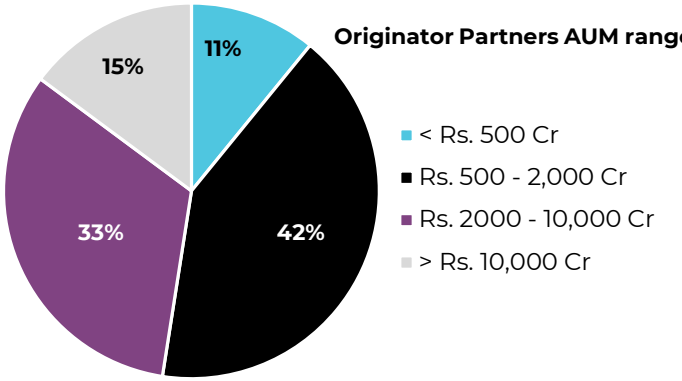
93% of Partners are BBB & above rated



93% of Partners have CRAR of 20%+



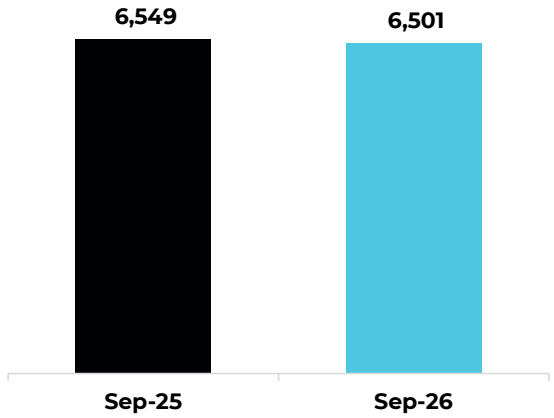
Enters Partnership at early stage



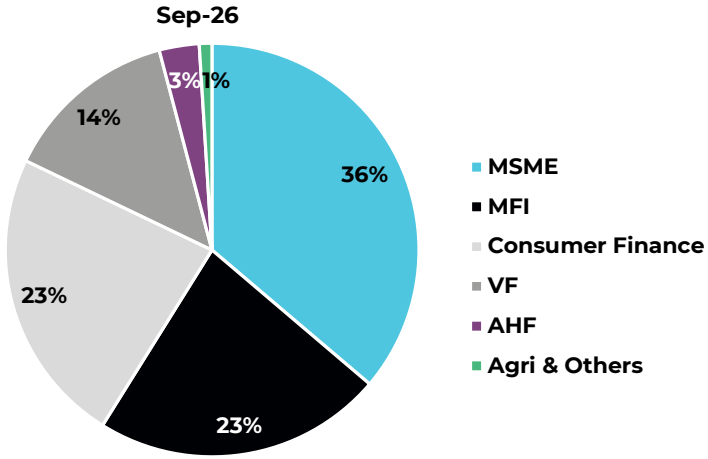
IR Lending – Judicious use of balance sheet to foster relationships

Calibration in Lending AUM with more focus on Fee based businesses

INR crore

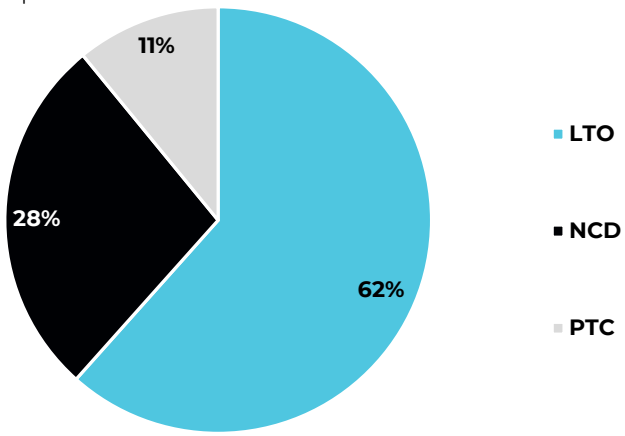


Building diversified Sector mix



Lending AUM - by Product %

Data as on Sep-26



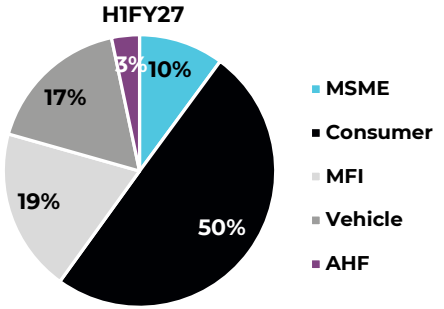
Leveraging the IR balance sheet to expand credit offerings for partners via

Funds	AltiFi
Placements	SaaS

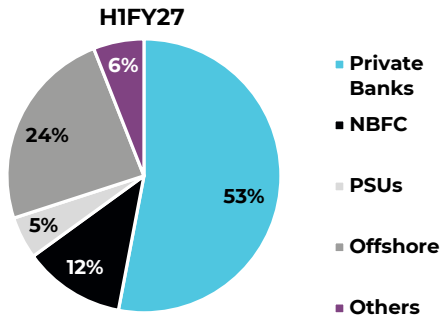
Risk free, fee-based businesses

Placement volumes seeing good traction — *INR 5,699 Cr*

Diversified Sector mix



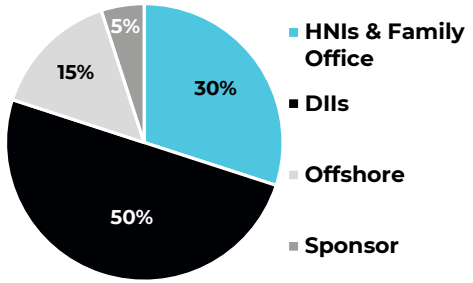
Investor mix



Credit Funds – Strong track record of 11 years — *AUM - INR 2,785 Cr*

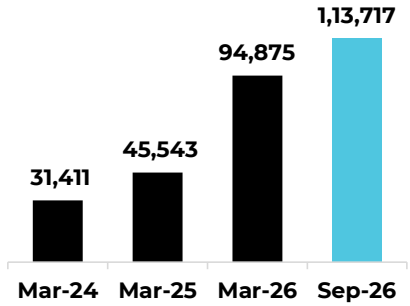
INR 16,500 Cr+	Funds Deployed
14.57%	XIRR in 7 exited funds, without default/delay
7 AIFs 2 PMS	Active Funds
250+	Unique portfolio companies

Diversified Investor base (AUM)

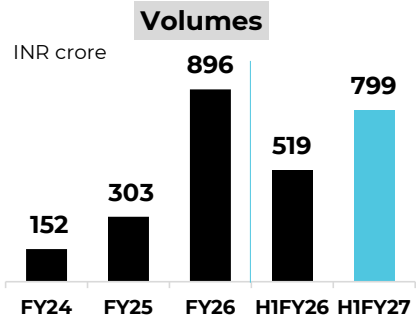


Altifi By Northern Arc — SEBI licensed, Retail Bond platform

Registered Users



Volumes





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

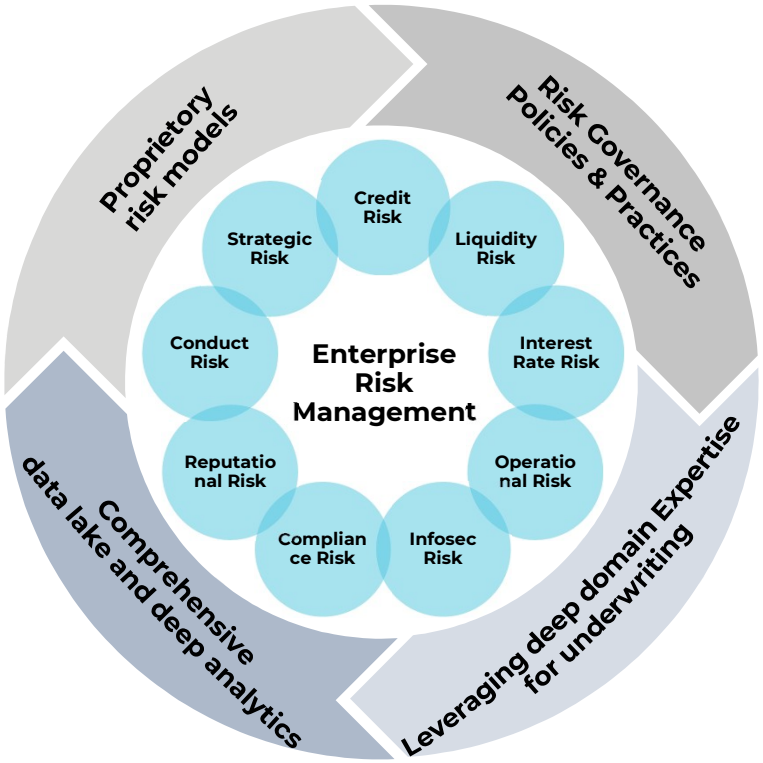
SCAN HERE
To know more

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
- **53 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

Intelligent, Multi-Tiered, Digital Collections Architecture

HIGH | MEDIUM | LOW

RISK-BASED CADENCE

1 SEGMENT — Risk classification

2 STRATEGISE — DPD and risk-based rules

3 ORCHESTRATE — Digital coms, dialer, agentic bot, field and legal

4 COLLECT — Payment links, aggregator and LMS posting

5 OPTIMISE — Learn best channel and contact time

PRE-DUE (D-3)	DPD 0	DPD 1–30	DPD 30–60	DPD 61–90	90+ DPD
Pre-Due Campaign	**NACH & Bounce Monitoring**	**Early Field Intervention**	**Continued Field Intervention**	**Intensive Recovery & Legal Escalation**	**Legal Enforcement**
Via AI / BOT / Call-Centre on 100% customers	NACH debit and real-time bounce tracking	Automated FOS Allocation Based on Collection Dispositions	Legal Actions (138/25) & Loan Recall Notices	Intensive calling and field visits, cheque deposits, skip tracing and legal escalation.	Court proceedings, arbitration and SARFAESI-led recovery for eligible exposures.

100% NACH & UPI Mandate Availability

95% Digital Collections

400+ Collection Field Team

Sector wise asset quality – **Remains stable amid macroeconomic uncertainty**

INR Crores / %	AUM	NNPA (%)		Credit Cost		
		Jun-26	Sep-26	H1FY27	FY26	FY25
Intermediate Retail	6,501	0.2%	**0.3%**	**1.0%**	1.1%	1.5%
MSME	4,240	1.8%	**1.7%**	**2.9%**	3.1%	2.4%
Consumer	6,912	0.1%	**0.1%**	**3.8%**	4.9%	6.0%
Rural	1,350	0.01%	**0.01%**	**4.0%**	4.8%	6.7%
Total	**19,003**	**0.5%**	**0.5%**	**2.6%**	**2.8%**	**3.2%**

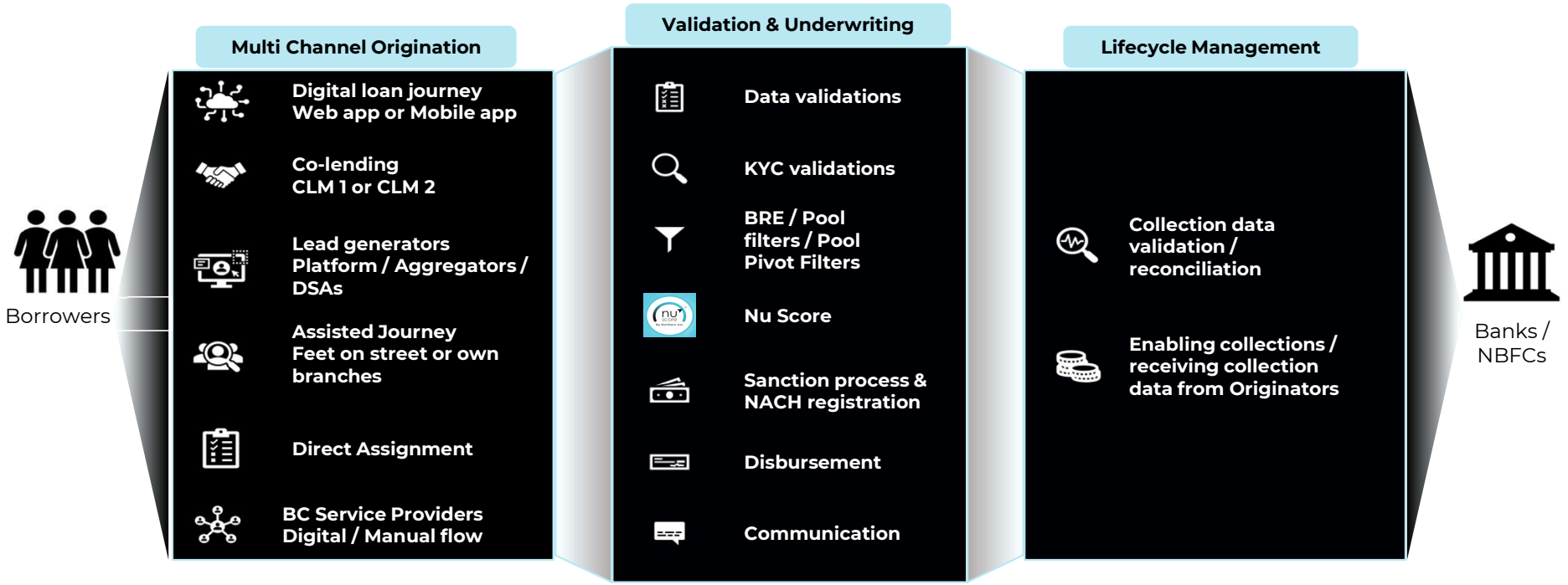
Portfolio Quality

INR crore/%	Assets under Management					Assets under Management (%)					ECL : Expected Credit Loss					ECL % : provision coverage for each stage				
By Staging	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Sep'26**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Sep'26**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Sep'26**	**Sep'25**	**Dec'25**	**Mar'26**	**Jun'26**	**Sep'26**
Stage I	13,031	13,905	15,424	15,756	17,781	96.2%	96.8%	97.3%	97.4%	97.0%	252.1	272.0	285.3	335.8	318.0	1.9%	2.0%	1.8%	2.1%	1.8%
Stage II	359	261	232	264	317	2.6%	1.8%	1.5%	1.6%	1.7%	83.5	62.3	27.8	28.7	54.7	23.3%	23.9%	12.0%	10.9%	17.3%
Stage III	163	205	194	162	238	1.2%	1.4%	1.2%	1.0%	1.3%	84.6	100.1	86.3	78.8	139.9	51.9%	48.9%	44.5%	48.5%	58.9%
Total On-Book	**13,553**	**14,370**	**15,850**	**16,193**	**18,336**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**420.2**	**434.5**	**399.3**	**443.4**	**512.6**	**3.1%**	**3.0%**	**2.5%**	**2.7%**	**2.8%**
Assigned Assets	613	751	744	662	667															
Overall AUM	**14,166**	**15,121**	**16,594**	**16,855**	**19,003**															

Robust Technology Stack

nPOS – Digital Lending proprietary platform

nPOS has been **built and operated by lending practitioners**, not just technology teams
Deployed, stress-tested, and refined across **multiple lending cycles and regulatory changes**



62
Digital Partners

24 x 7
Disbursement Readiness

INR 48K+ Cr
Cumulative Disbursements

7,00,000+
Monthly Transaction

3.3 Cr+
No of loans Disbursed

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

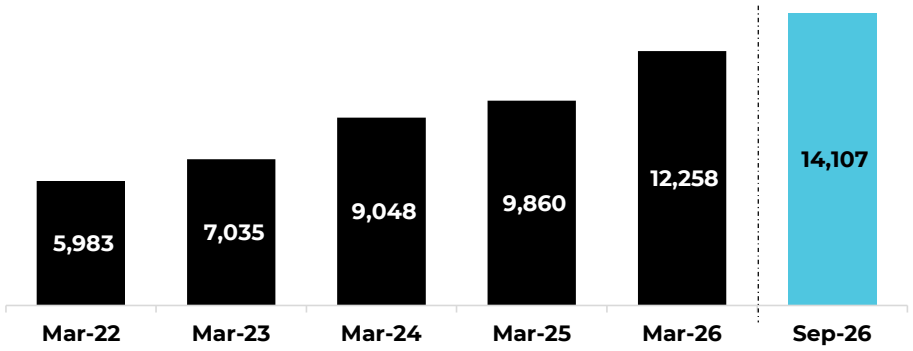
Credit Rating: ICRA A MOODY'S INVESTORS SERVICE COMPANY, India Ratings & Research A Fitch Group Company

Strong Liability Franchise

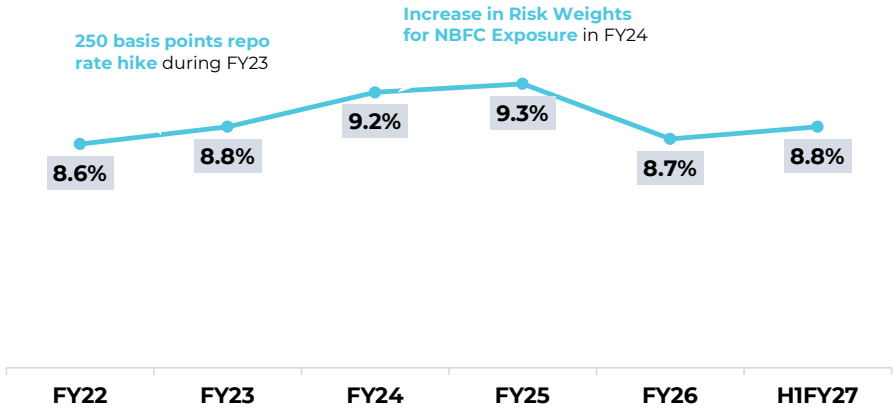
Diversified sources of funding...

Borrowings

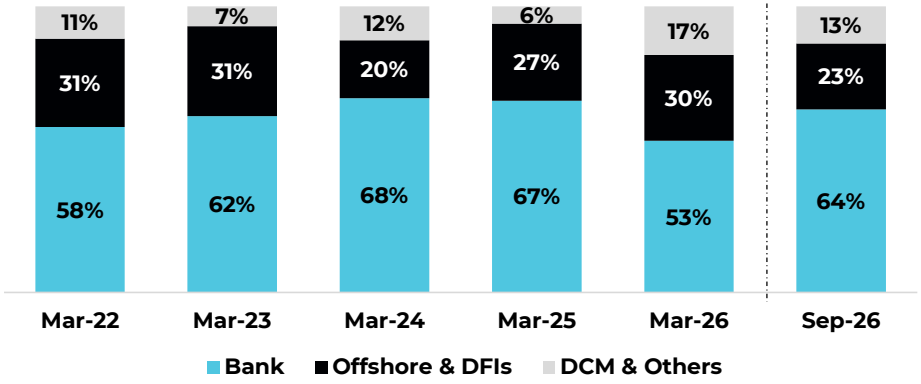
INR crore



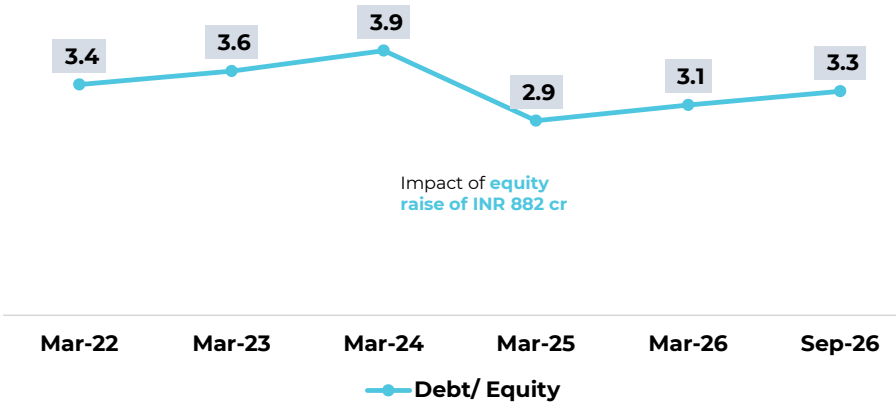
Incremental Cost of Funds



Borrowing Mix %

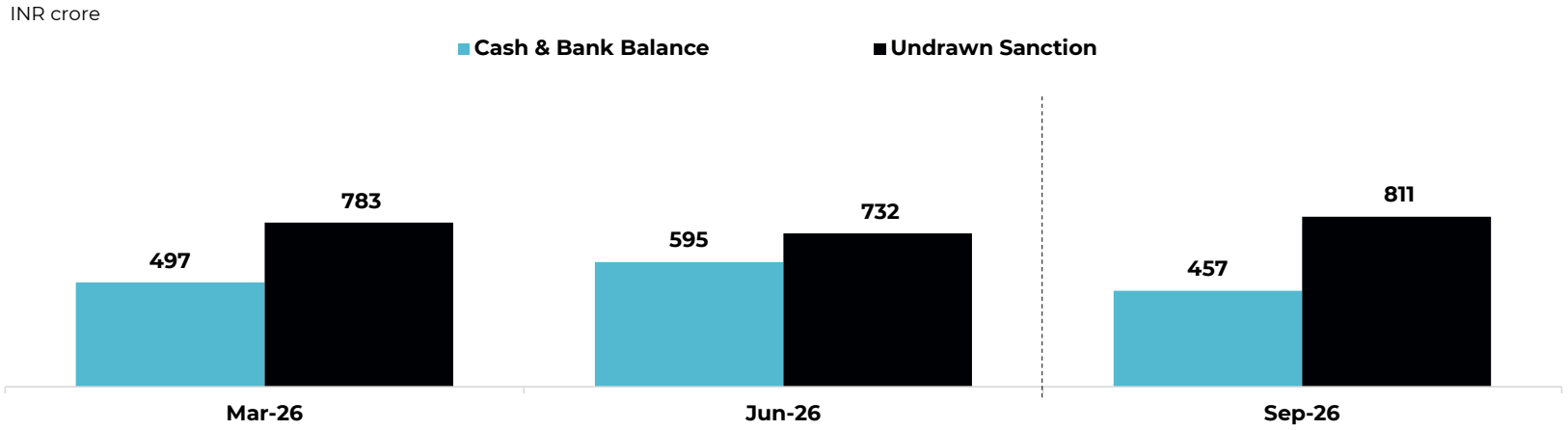


Leverage levels

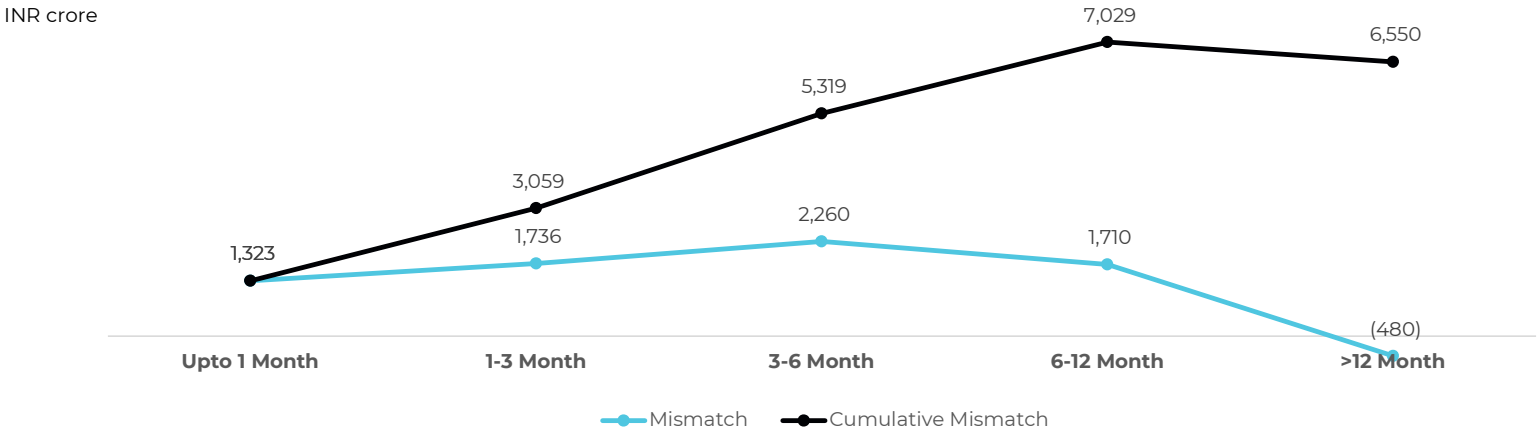


...with proactive liquidity management

Liquidity position



ALM Profile as on 30-Sep-26



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

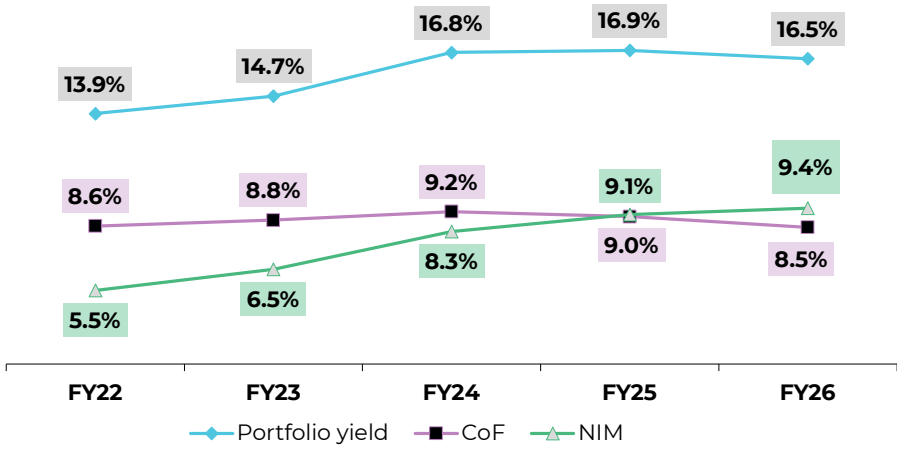
No negative cumulative mis-match across all buckets (well below prescribed 15% limit)

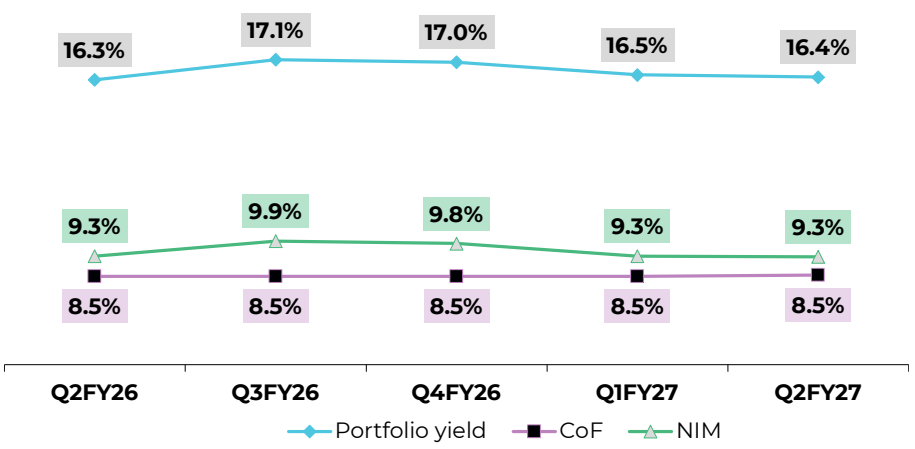
Asset Liability Committee of the Management (ALCO) tracks ALM closely every month

Financials

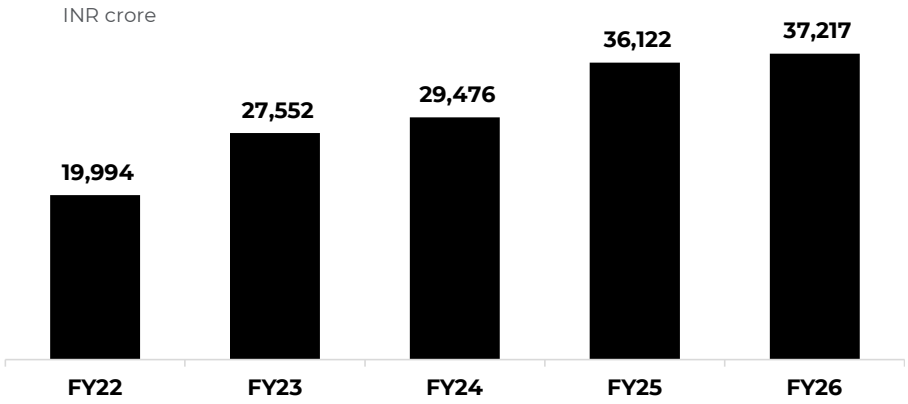
Operating Parameters

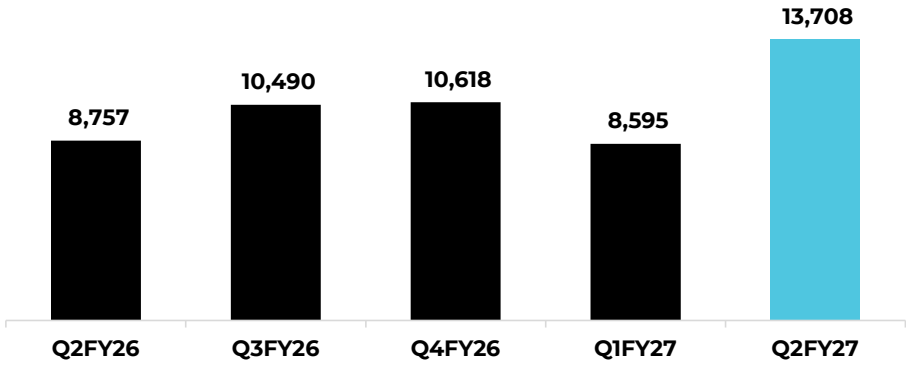
Portfolio Yields % and Cost of Funds %*





Gross Transaction Value



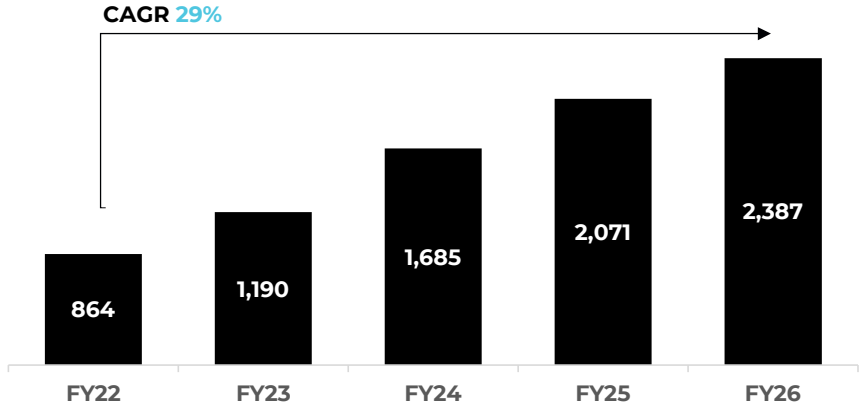


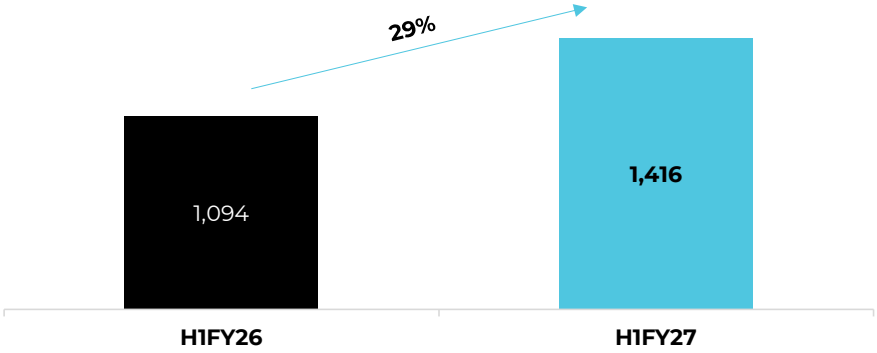
Notes:* Adjusted for fees and commission expense
Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'
(1) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average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

Sustainable growth in profitability

Revenue From Operations *

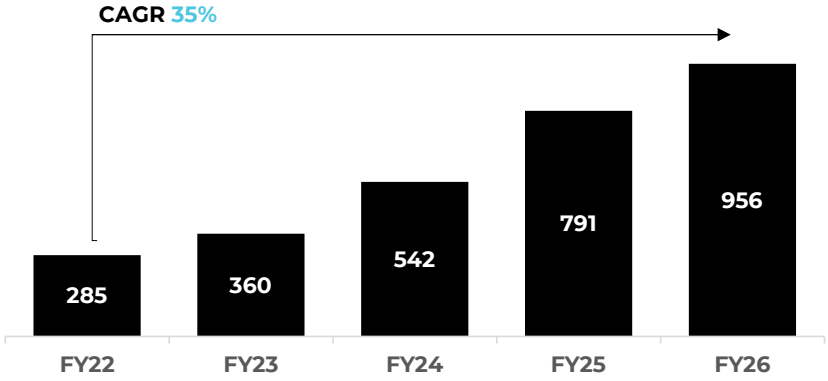
INR crore

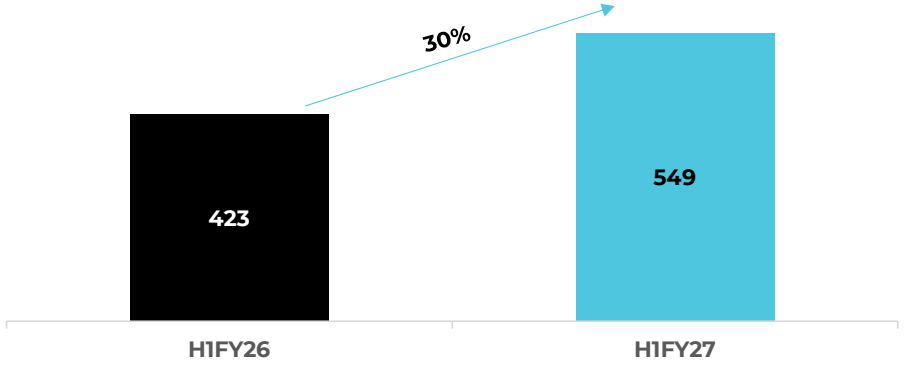




Pre-Provisioning Operating Profit (PPoP) (INR Cr)

INR crore





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

Consolidated Income Statement

INR crore	Q2FY26	Q1FY27	Q2FY27	YoY %	QoQ %	H1FY26	H1FY27	YoY	FY26
Interest income[1]	533	655	711	33%	9%	1046	1366	31%	2,279
Interest expense	211	260	286	36%	10%	425	546	28%	902
Net Interest Income	**322**	**394**	**425**	**32%**	**8%**	**620**	**819**	**32%**	**1,377**
Fee & Other Income	21	22	28	34%	29%	48	50	3%	108
Net Revenue	**343**	**416**	**453**	**32%**	**9%**	**669**	**869**	**30%**	**1,484**
Employee Costs	84	93	104	24%	13%	160	197	23%	331
Operating Costs	43	61	63	46%	4%	85	123	45%	198
Total Operating Costs	**127**	**153**	**167**	**32%**	**9%**	**246**	**320**	**30%**	**529**
Pre-Provision Operating Profit (PPoP)	**216**	**263**	**286**	**32%**	**9%**	**423**	**549**	**30%**	**956**
Credit Costs	92	110	117	27%	6%	195	227	17%	412
Profit / (Loss) on Associates	(3)	-	4	-	-	(3)	5	-	(8)
Profit before tax	**121**	**153**	**173**	**43%**	**14%**	**225**	**326**	**45%**	**536**
Tax expense	30	39	44	46%	13%	56	83	47%	132
Profit after tax	91	114	129	42%	14%	169	244	44%	404
Profit after tax (excluding NCI)	**92**	**114**	**129**	**41%**	**13%**	**173**	**244**	**41%**	**406**

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

Financial Dupont

Particulars	Q2FY26	Q1FY27	Q2FY27	H1FY26	H1FY27	FY26
Interest Income[1]	15.3%	15.5%	15.5%	15.2%	15.4%	15.5%
Interest Expense	6.0%	6.2%	6.2%	6.2%	6.2%	6.1%
Net Interest Income	**9.3%**	**9.3%**	**9.3%**	**9.0%**	**9.2%**	**9.4%**
Fee and Other Income	0.6%	0.5%	0.6%	0.7%	0.6%	0.7%
Net Revenue	**9.9%**	**9.8%**	**9.9%**	**9.7%**	**9.8%**	**10.1%**
Employee Costs	2.4%	2.2%	2.2%	2.3%	2.2%	2.3%
Operating Costs	1.3%	1.4%	1.4%	1.3%	1.4%	1.3%
Total Operating Expense	**3.7%**	**3.6%**	**3.6%**	**3.6%**	**3.6%**	**3.6%**
Pre-Provision Operating Profit (PPoP)	**6.2%**	**6.2%**	**6.3%**	**6.1%**	**6.2%**	**6.5%**
Credit Costs	2.7%	2.6%	2.6%	2.8%	2.6%	2.8%
Profit / (Loss) on Associates	(0.1)%		0.1%	-	0.1%	(0.1)%
Profit Before Tax[2]	**3.5%**	**3.6%**	**3.8%**	**3.3%**	**3.7%**	**3.6%**
Tax	0.9%	0.9%	1.0%	0.8%	0.9%	0.8%
Profit after tax (RoA)	**2.6%**	**2.7%**	**2.8%**	**2.5%**	**2.7%**	**2.8%**
Return on Equity	**10.1%**	**11.5%**	**12.4%**	**9.7%**	**12.0%**	**11.1%**
Cost to income Ratio	**37.1%**	**36.8%**	**36.9%**	**36.7%**	**36.8%**	**35.6%**
as a % of Quarterly Average Total Assets						

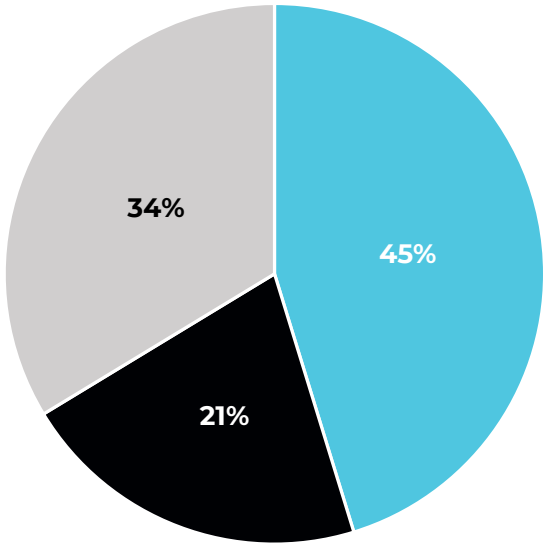
1. Interest income is adjusted for fees and commission expense
2. PBT after share of profit /(loss) of associates and taxes

Balance Sheet

INR crore	Sep'25	Jun'26	Sep'26
Assets			
Financial assets			
Cash and bank balances	570	595	457
Loans	10,816	13,555	14,804
Investments	2,409	2,233	3,049
Other financial assets	312	580	620
Non-financial assets	255	216	233
Total assets	**14,362**	**17,179**	**19,163**
Liabilities and equity			
Financial liabilities			
Borrowings & Debt Securities	10,331	12,440	14,107
Other financial liabilities	310	602	741
Other non-financial liabilities	55	75	94
Equity	3,663	4,056	4,213
Non-controlling interest	3	6	8
Total liabilities and equity	**14,362**	**17,179**	**19,163**
Quarterly Avg. earning Assets	13,003	15,947	16,722
Quarterly Avg. total assets	13,809	16,962	17,695

Board & Management

Diversified shareholders base



Key Institutional Investors

Affirma Capital	Leapfrog Investments	IFC – World Bank
SMBC	Morgan Stanley	Dymon Asia
HDFC Life Insurance	Motilal Oswal Mutual Fund	Kotak Life Insurance
JM Financial Mutual Fund	White Oak Capital	Canara HSBC Life Insurance
MK Cohesion	Enam Holdings	Ellipsis Partners LLC

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

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

Enabling access to credit in India



48 MN+
Lives impacted

Small Business Loan (Sole Proprietorship)



39 K+
Lives impacted

Education Loan



12 MN+
Lives impacted

Microfinance



32 K+
Lives impacted

Vehicle Finance

Brand engagement

Strategic brand engagement

7th edition of the Global Fintech Fest 2026, 8-11 Sep 2026







Panel Discussion on 'Co-Designing Responsible AI: BFSI, Regulators & the Future of Financial Innovation'

Participated as one of the exhibitors at GFF 2026





India Fintech Conclave 2026



VCCircle Finserv Investment Summit 2026



Thank you!

For any query, please contact :

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