



RAAMA FINANCE LIMITED

Date: June 03, 2026

To,
Bombay Stock Exchange Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai – 400001.

Scrip Code No: 538540
Scrip Symbol: RLFL
ISIN: INE516P01015

Dear Sirs,

Sub: Investor Presentation for the fourth quarter and year ended on 31 March 2026

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 please find enclosed herewith Investor Presentation, encompassing an overview of the Company, its operations and the financial performance for the fourth quarter and year ended 31 March 2026.

Kindly take the same on your records. This intimation and the earnings presentation are also being uploaded on the website of the Company.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Raama Finance Limited
(Formerly Known as Ramchandra Leasing & Finance Limited)

DHIRAJ KUMAR Digitally signed by DHIRAJ
KUMAR JHA
JHA Date: 2026.06.03 19:22:34
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Dhiraj Kumar Jha
Company Secretary & Compliance Officer



RAAMA FINANCE LIMITED

Performance Highlights FY26
Audited Financial Results for Q4 & FY 26 Ended 31st March 2026

Raama Finance Limited (Formerly Ramchandra Leasing & Finance Limited) Delivers a Historic FY26 — Revenue at Rs. 12.13 Crores, PAT at Rs. 3.24 Crores, Total Assets Scale to Rs. 43.96 Crores; FastSalary Crosses Rs. 35 Crores in Disbursements and 9000+ Customers in Year One

Demonstrates accelerating momentum in digital lending, disciplined capital deployment, and a strengthened balance sheet.

Rs. 35+ Cr FastSalary Total Disbursements	9000+ Customers Served	Rs. 24.87 Cr Outstanding Loan Book	Rs. 12.13 Cr FY26 Total Income	26.7% PAT Margin
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Noida, India, June 3rd 2026: Raama Finance Limited (Formerly Ramchandra Leasing and Finance Limited) (BSE: 538540), a BSE-listed, RBI-registered Non-Banking Financial Company, announced its Audited Standalone Financial Results for the quarter and year ended 31st March 2026. The Board of Directors approved the results at its meeting held on 29th May 2026.

The Company reported **Total Income of Rs. 12.13 Crores** for FY2025-26, a 30-times increase over Rs. 0.4 Crores in FY2024-25, driven by the rapid scale-up of its digital lending platform FastSalary (www.fastsalary.com). **Profit After Tax stood at Rs. 3.24 Crores** at a PAT margin of 26.7%. Q4 FY26 was particularly strong — contributing **Rs. 9.69 Crores in revenue and Rs. 2.63 Crores in PAT**, representing 80% and 81% of full-year performance respectively.

FastSalary crossed Rs. 35 Crores in cumulative disbursements and onboarded **over 9,000 customers** in its first year of operations, establishing a tangible customer franchise that underpins the Company's growth trajectory into FY27.

Key Performance Metrics:

Particulars (Rs. Crores)	Q4 FY26	Q4 FY25*	Y-o-Y	FY26	FY25	Y-o-Y
Total Income	9.69	0.03	969x	12.13	0.40	30x
Interest Income	7.05	0.03	—	8.60	0.40	21.5x
Fee & Commission Income	2.58	—	—	3.46	0.00	New
Total Expenses	6.17	0.02	—	7.84	0.40	19.6X
Profit Before Tax	3.52	0.01	—	4.29	0.02	214.5x
Profit After Tax (PAT)	2.63	0.01	—	3.24	0.02	162x
PAT Margin	27.1%	—	—	26.7%	4.0%	+2,270 bps
Basic EPS (Rs.)	0.32	0.00	—	0.40	0.00	Turnaround

* Q4 FY24-25 standalone breakout not separately filed; full-year FY24-25 total income was Rs. 0.4 Crores

Particulars (Rs. Crores)	FY2025-26	FY2024-25	Y-o-Y
FastSalary Operating Metrics			
Cumulative Disbursements	>35.00	N/A	New
Customers Served	>9,000	N/A	New
Outstanding Loan Book	24.87	0.69	36x
Interest Income	8.60	0.40	21.5x
Fee & Commission Income	3.46	0.00	New
Cash & Equivalents	3.30	0.02	226x
Return Metrics			
PAT Margin	26.7%	4.0%	+2,270 bps
Return on Assets (ROA)	7.4%	—	New
Return on Equity (ROE)	11.0%	—	New
Debt / Equity Ratio	0.10x	0.05x	Healthy leverage
Basic EPS (Rs.)	0.40	0.00	Turnaround

FY26 Performance Highlights

- **FastSalary — Rs. 35+ Crores Disbursed, 9,000+ Customers, Rs. 24.87 Cr Loan Book**

FastSalary (www.fastsalary.com), the Company's digital lending platform, exceeded **Rs. 35 Crores in cumulative disbursements** and served **over 9,000 customers** in its first year of operations — establishing a meaningful customer franchise from a standing start. Technology investment of **Rs. 0.26 Crores in intangible assets** and Rs. 0.76 Crores in CWIP underpins continued platform development.

- **Exceptional Profitability — 26.7% PAT Margin, ROE of 11.0%, ROA of 7.4%**

The Company delivered a **PAT margin of 26.7%**, **Return on Equity of 11.0%**, and **Return on Assets of 7.4%** in its first full year of scaled operations — benchmarks that compare favourably against established NBFCs. Q4 FY26 standalone PAT margin stood at **27.1%**, demonstrating improving operating leverage as the lending book and customer base scale.

- **Capital Augmentation — Rs. 23.17 Crores Deployed**

The Company raised **Rs. 23.17 Crores through financing activities** in FY26 — comprising Rs. 6.79 Crores in equity, Rs. 13.68 Crores in other equity instruments, and Rs. 2.70 Crores in borrowings — fully deployed into the loan book, investments, and technology infrastructure.

- **Pristine Balance Sheet — 0.10x D/E, Book Value Rs. 3.61 per Share**

Total equity stands at **Rs. 29.34 Crores** against borrowings of just **Rs. 3.01 Crores**, delivering a **Debt-to-Equity ratio of 0.10x** — providing substantial headroom to scale the loan book as warrant capital is progressively deployed. Book value per share stands at **Rs. 3.61**, and paid-up equity capital was expanded from Rs. 5.12 Crores to Rs. 8.12 Crores during the year through preferential allotments.

Looking Ahead

Raama Finance is well-positioned for accelerated growth in FY2026-27. With FastSalary having already disbursed over Rs. 35 Crores and acquired 9,000+ customers in its first year, the platform enters FY27 with strong momentum, a live technology infrastructure, and a validated product-market fit.

The Company will prioritise disciplined loan book expansion, deepening of its customer base, geographic diversification, and continued investment in technology to drive down cost-to-serve. Management is focused on sustained improvement in ROA, ROE, and EPS as operating leverage compounds through scale. The customer acquisition engine built in FY26 is the foundation — FY27 is where it accelerates.

About Raama Finance Limited (formerly Ramchandra Leasing & Finance Limited)

Raama Finance Limited (BSE: 538540 | CIN: L65910GJ1993PLC018912) is an RBI-registered Non-Banking Financial Company (Reg. No. 01.00109), incorporated in 1993, with its Corporate Office in Noida, Uttar Pradesh and Registered Office in Vadodara, Gujarat. Formerly known as Ramchandra Leasing and Finance Limited, the Company is engaged in leasing, hire purchase, secured and unsecured lending, and digital lending through its platform FastSalary (www.fastsalary.com). The Company is committed to responsible lending, governance excellence, and delivering sustainable returns to shareholders.

Media Contact

Investor & Media Relations – Raama Finance Limited

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Disclaimer: All financial figures are from audited standalone results for FY2025-26 per the XBRL Integrated NBFC Filing submitted to BSE on 29th May 2026. FY24-25 comparatives are from the prior year BSE NBFC filing. Disbursement and customer figures are management estimates. ROA and ROE computed on closing balance sheet figures. This document is for information purposes only and does not constitute an offer to buy or sell any securities. Forward-looking statements involve risks and uncertainties; actual results may differ materially. The company does not undertake to make any announcements in case any of these forward-looking statements become incorrect in future or update any forward-looking statements made from time to time on behalf of the company. This document has been prepared solely for informational and educational purposes and should not be construed as marketing material, promotional material, an offer to sell, solicitation of an offer to buy, or a recommendation to purchase or subscribe to any securities or financial instruments.