LAXMI INDIA FINANCE LIMITED
(Formerly Known as Laxmi India Finance Private Limited)

Ref. No.: LIFL/SLC/2026-27/26
Date: August 12, 2026

To,
Listing Compliance Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street
Mumbai – 400 001(Maharashtra)
Scrip Code: 544465

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (East)
Mumbai-400051(Maharashtra)
Symbol: LAXMIINDIA

Sub.: Investor/Earnings Presentation under Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

With reference to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI LODR"), please find enclosed herewith the copy of the Investor/Earnings Presentation for the quarter ended June 30, 2026.

In compliance with Regulation 46 of the SEBI LODR, the Investor Presentation will also be available on the website of the Company at www.lifc.co.in.

This is for your information and appropriate dissemination.

Thanking you,

Yours faithfully,

For Laxmi India Finance Limited
(Formerly known as Laxmi India Finance Private Limited)

SOURABH MISHRA
Digitally signed by SOURABH MISHRA
Date: 2026.08.12 23:37:37 +05'30'

Sourabh Mishra
Company Secretary & Chief Compliance Officer
M. No.: A51872

Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India
18001217747 8265826531 0141-4031166 CIN: L65929RJ1996PLC073074
www.lifc.co.in info@lifc.in, customerhelpdesk@lifc.in

LAXMI INDIA FINANCE LIMITED

"**Sapne dekho** bade dekho, Hamare sath unhe **pura hote dekho**"

Q1 FY27 Investor Presentation

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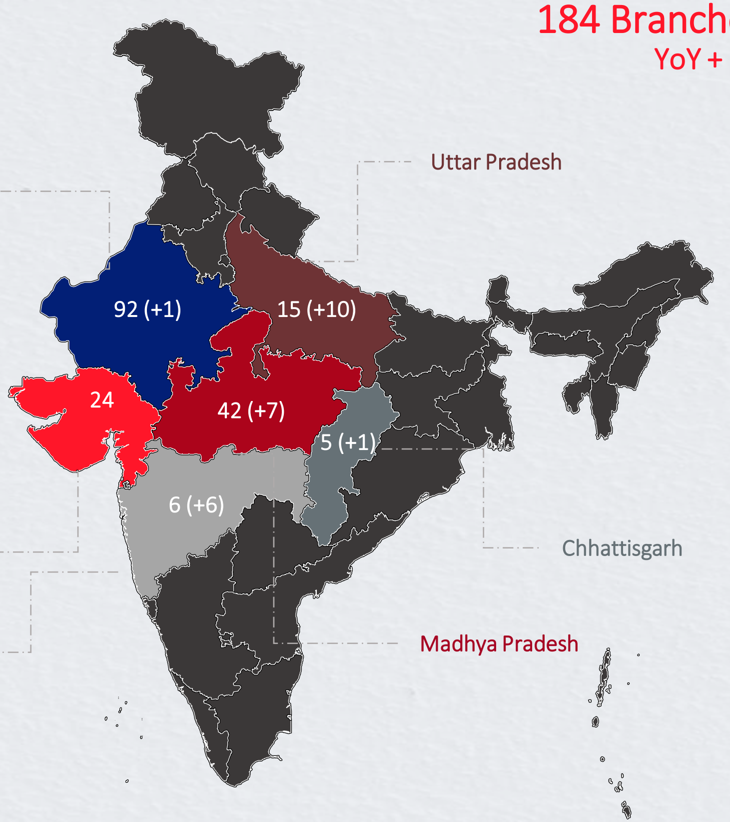
Q1 FY27 Financial & Operational Highlights

Q1 FY27 Operational and Financial Snapshot



(+) Represents YoY Increase in Branches

Branches in

Asset Quality

Gross NPA	2.08%
Net NPA	0.93%
PCR	55.22%

Assets Under Management (AUM)
₹ 1,721.74 Cr.
27.91%
(June'25: ₹ 1,346.05 Cr.)

Profit Before Tax (PBT)
₹ 21.91 Cr.
71.64%
(June'25: ₹ 12.77 Cr.)

Profit After Tax (PAT)
₹ 16.43 Cr.
70.23%
(June'25: ₹ 9.65 Cr.)

Return On Net Worth
13.86%

Own Book
₹ 1,626.90 Cr.
31.74%
(June'25: ₹ 1,234.89 Cr.)

Cost Of Borrowing (COB)
10.66%
67 bps
(June'25: 11.33%)

Return on Assets
3.45%

Net Interest Income (NII)
₹ 47.06 Cr.
38.99%
(June'25: ₹ 33.86 Cr.)

Capitalization (CRAR)
Total CRAR – 25.32%
Tier I CRAR – 24.82%
Tier II CRAR - 0.50%

External Credit Rating (Acuite)
External Credit Rating
Acuite
"A / Stable Outlook"

Employee Base
1,870

Net Worth
₹ 482.79 Cr.
79.81%
(June'25: ₹ 268.50 Cr.)

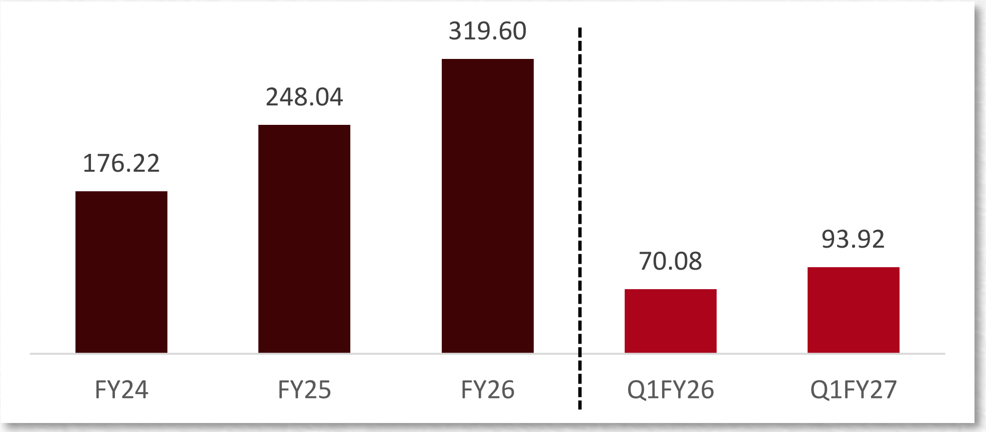
Debt Equity Ratio
3.10

Net Equity Ratio
2.57*

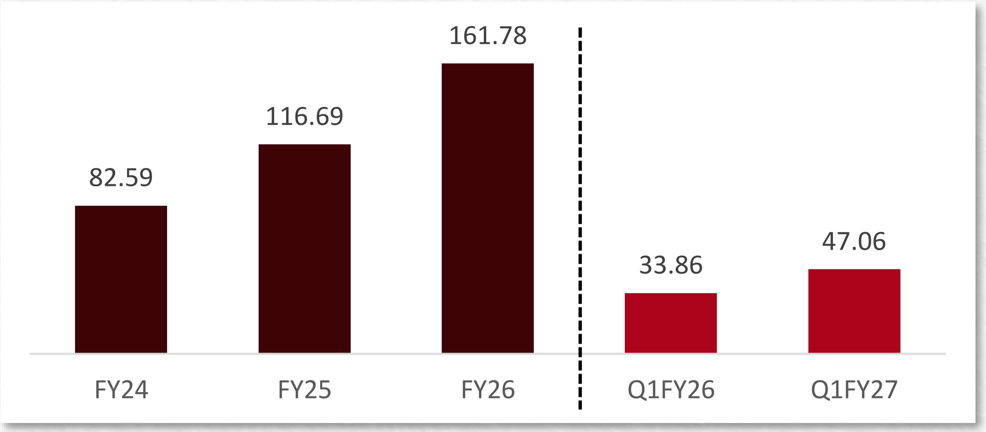
** Note-1 : As of June 30, 2026, the Company's total liquidity stood at ₹255.87 crore, while total borrowings were ₹1,496.79 crore, resulting in a net debt-to-equity ratio of 2.57x.*
Note-2 : Ratios & figures are annualized wherever required.

Consistent NII and PAT Growth Trajectory

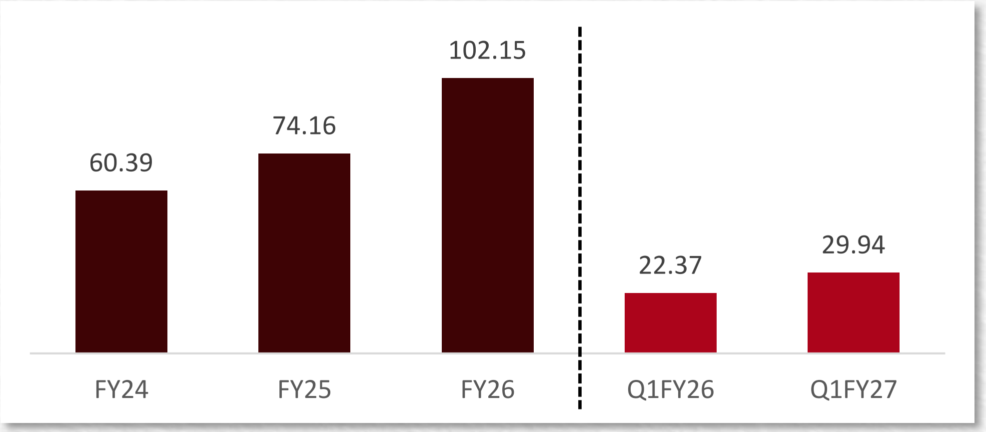
Revenue (In Cr.)



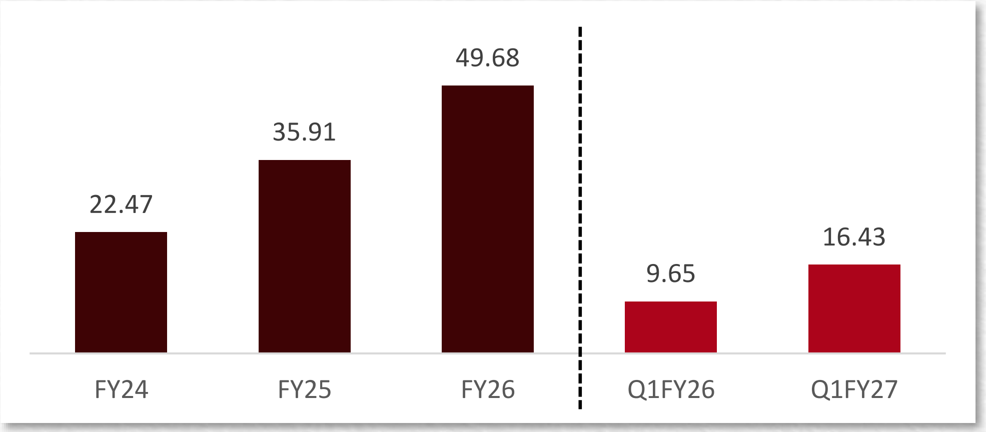
Net Interest Income (NII) (In Cr.)



Operating Expense (In Cr.)

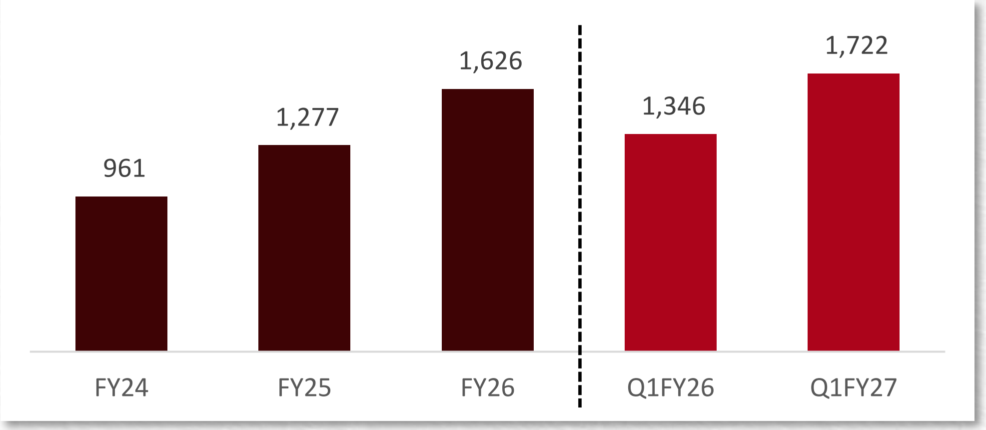


Profit After Tax (PAT) (In Cr.)

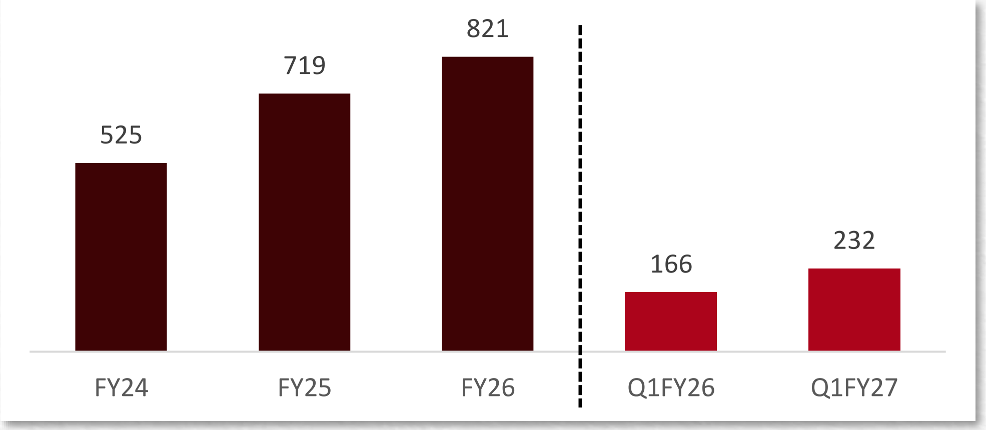


Strong Scale-Up Across AUM, Customers and Network

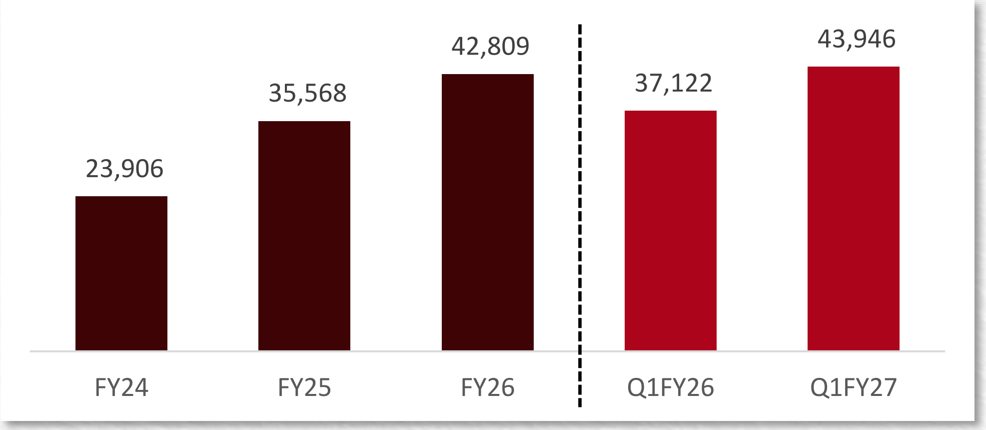
AUM (In Cr.)



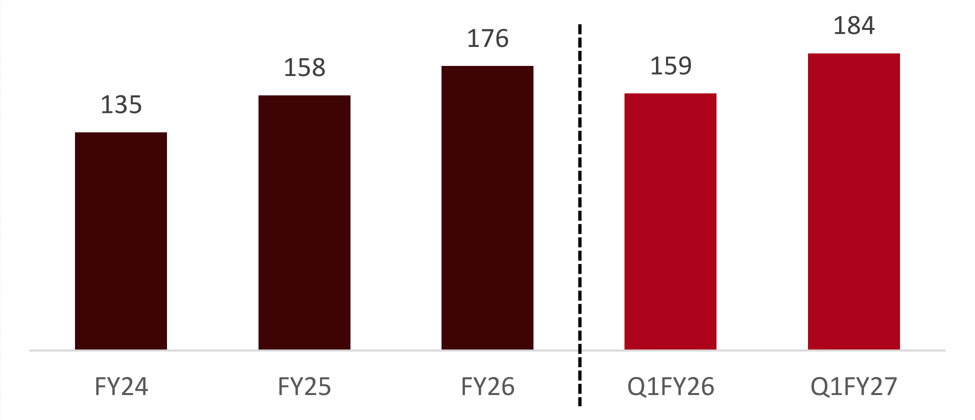
Disbursement (In Cr.)



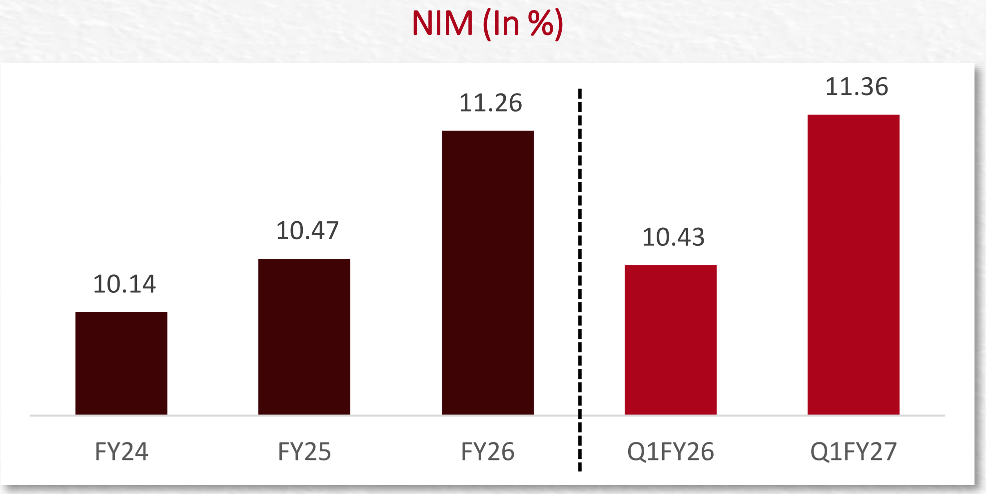
Customer Base (No. of Customers)

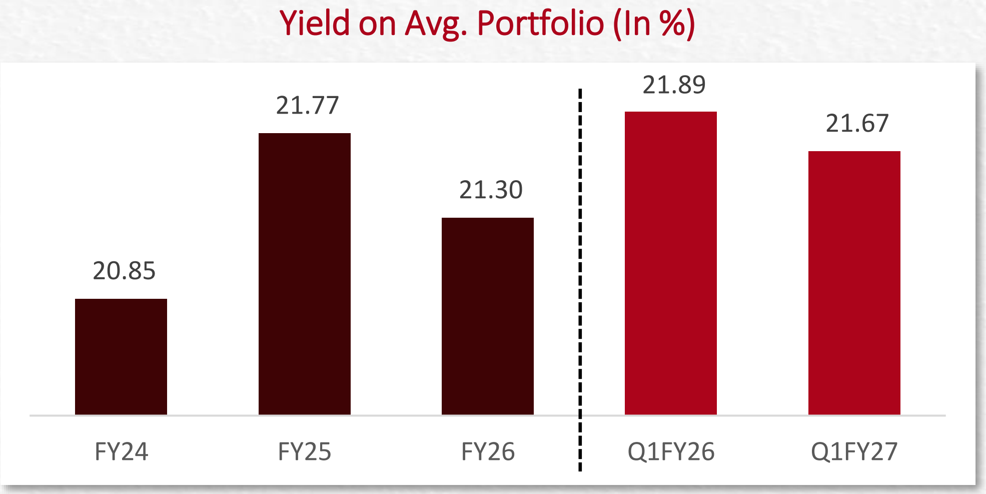


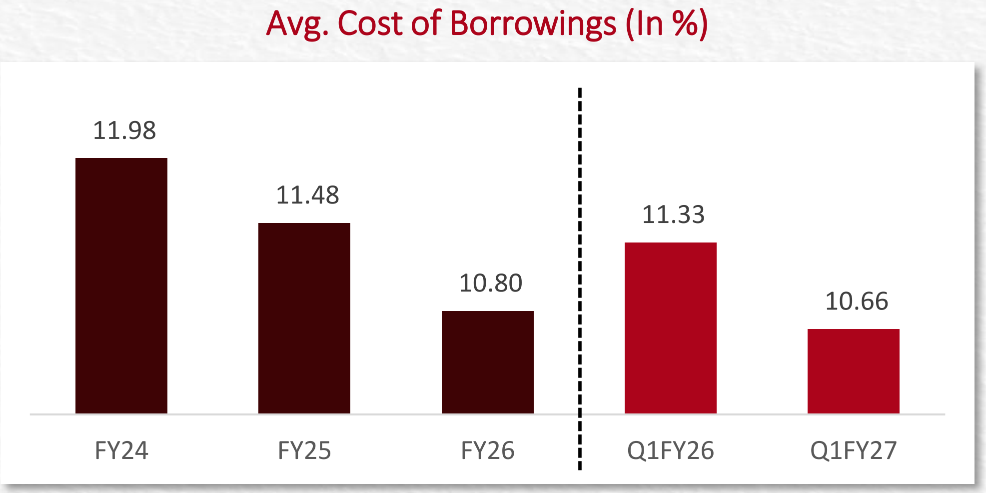
Branches (No. of Branches)

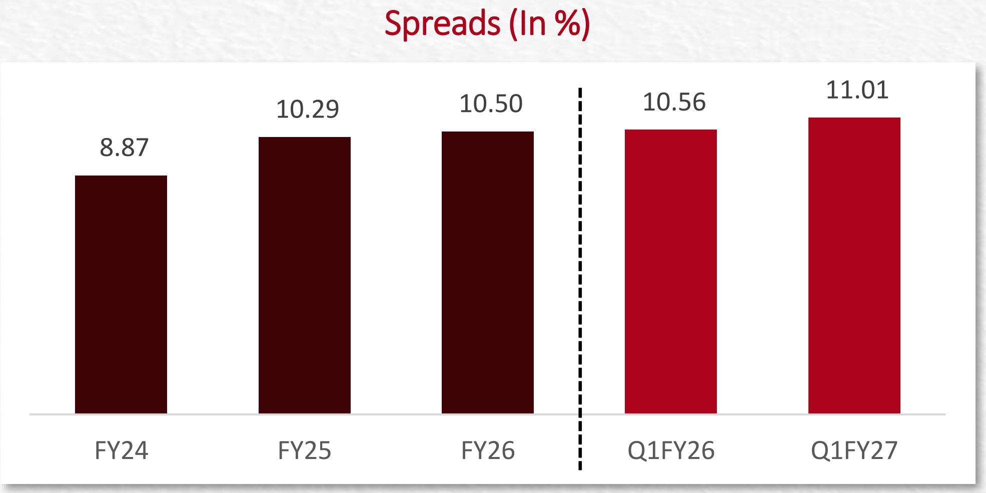


NIM and Spreads Expand on Better Pricing Discipline



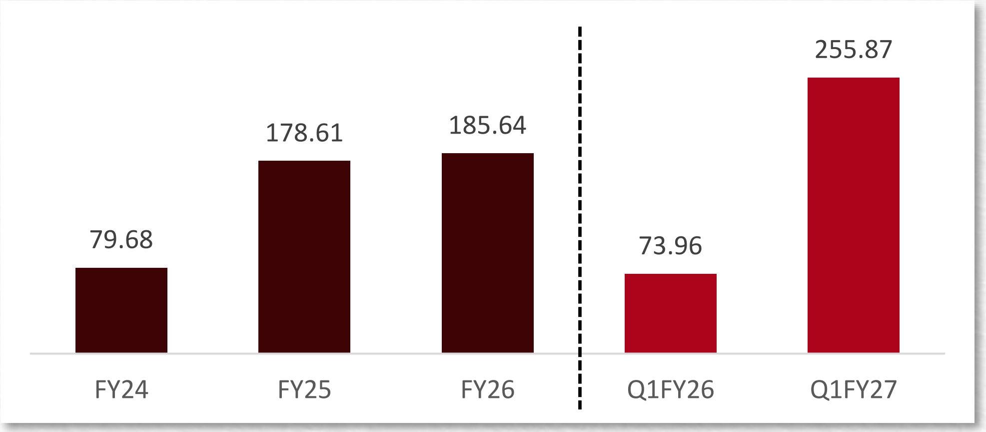




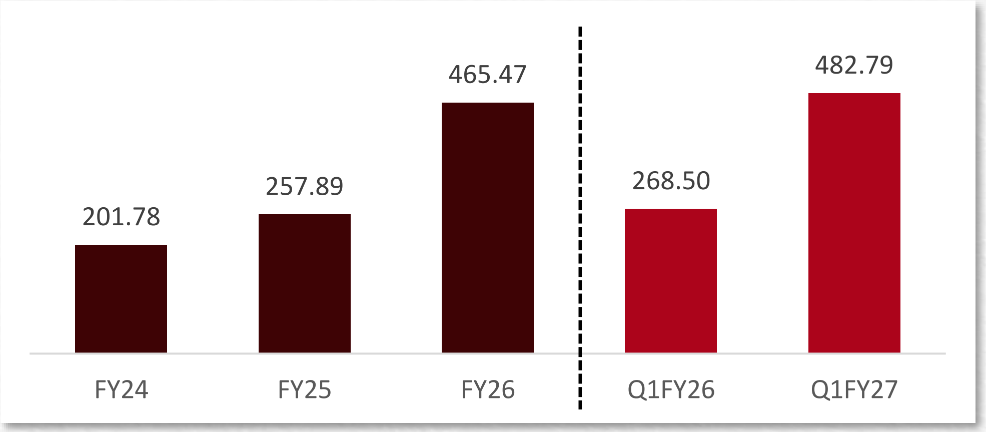


Strong Liquidity Position with Stable Return Metrics

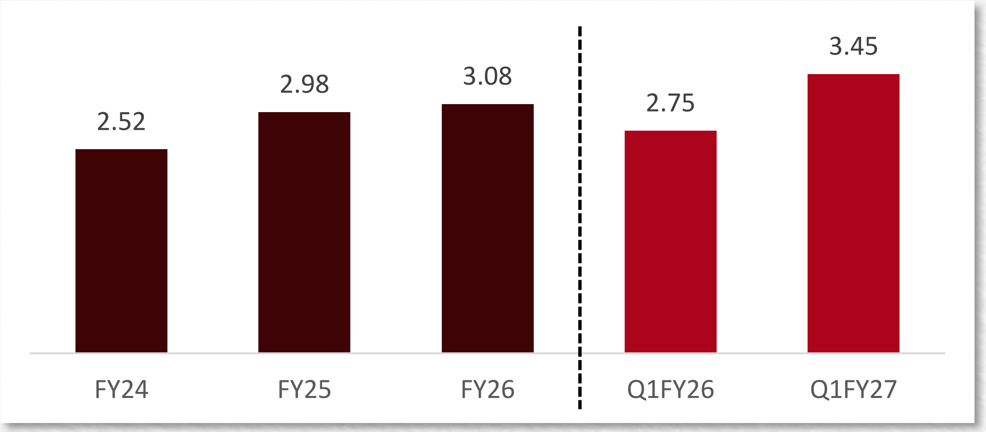
Liquidity (In Cr.)



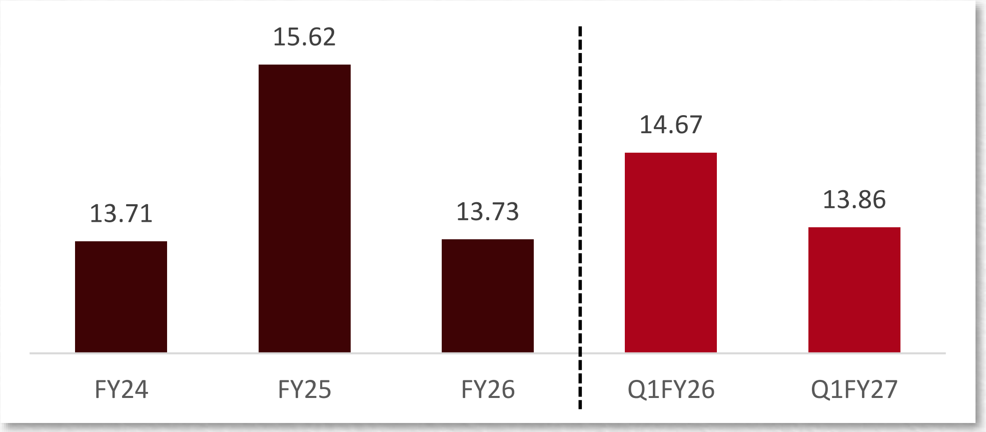
Net Worth (In Cr.)



Return on Total Assets (In %)

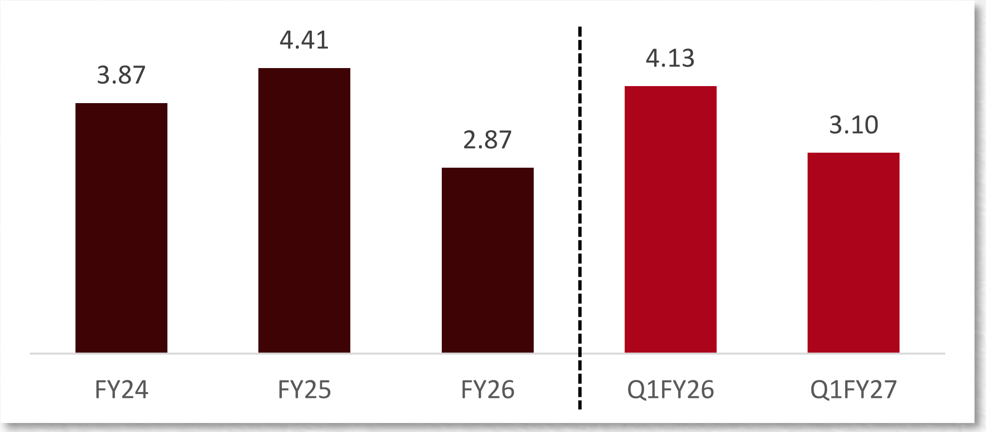


Return on Avg. Net Worth (In %)

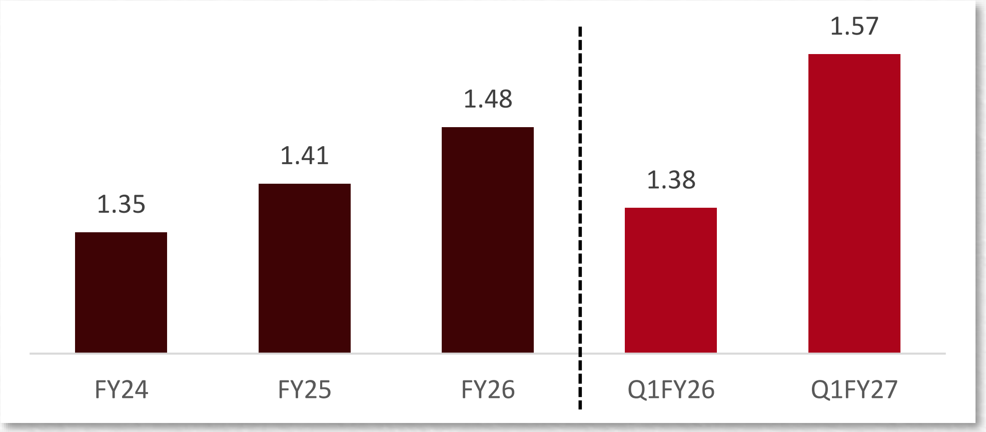


Well Positioned to Capture Future Growth…

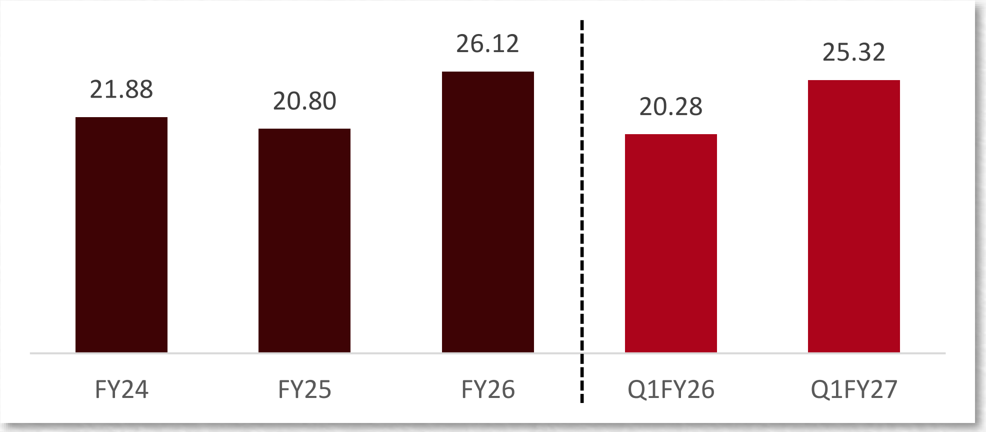
Debt Equity Ratio



Interest Coverage Ratio



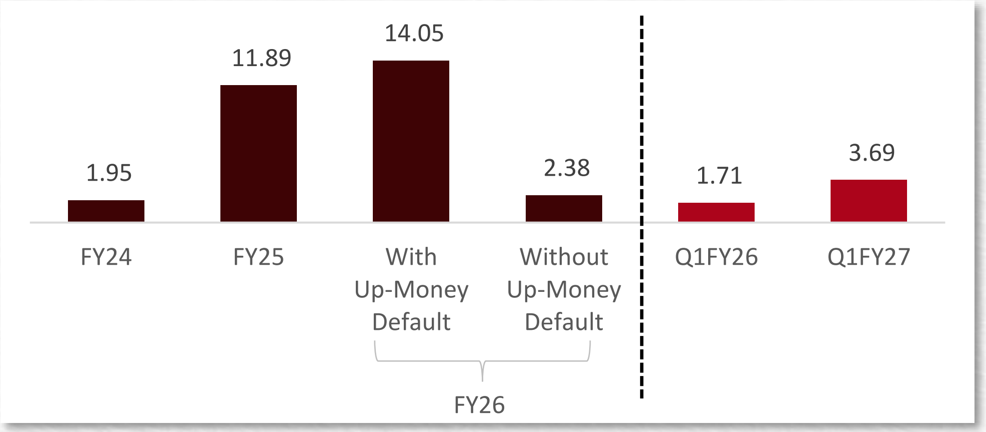
Capital Adequacy Ratio (In %)



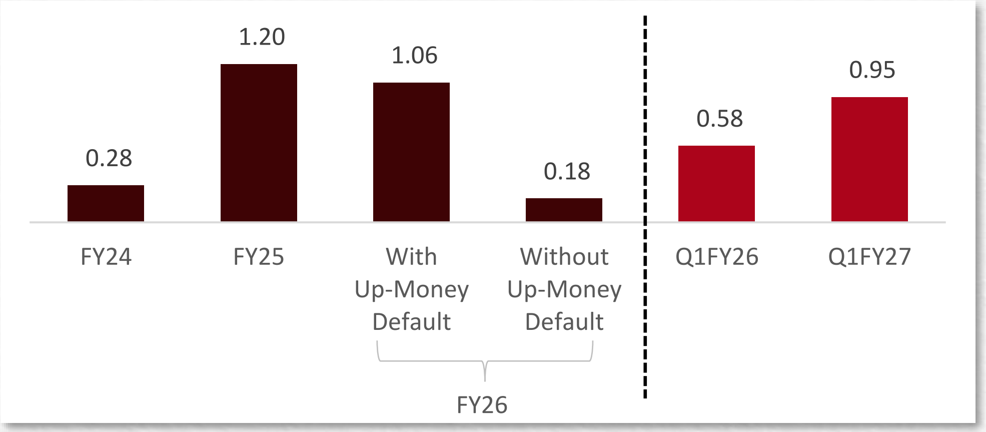
Note: CRAR for FY 2026 would be 26.91% if unencumbered surplus liquidity is parked in form of FDs instead of Corporate Bonds

Asset Quality Update

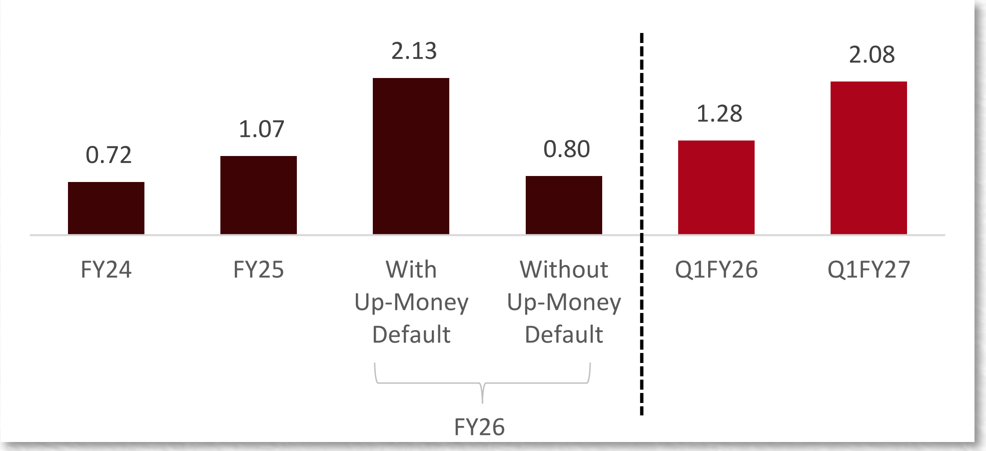
Credit Cost (In Cr.)



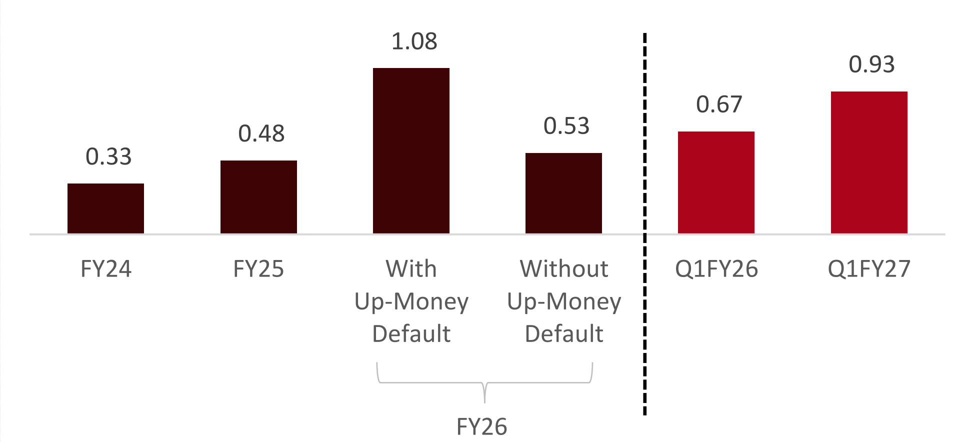
Credit Cost (In %)



GNPA (In %)



NNPA (In %)



Stage Wise Movement of Loans

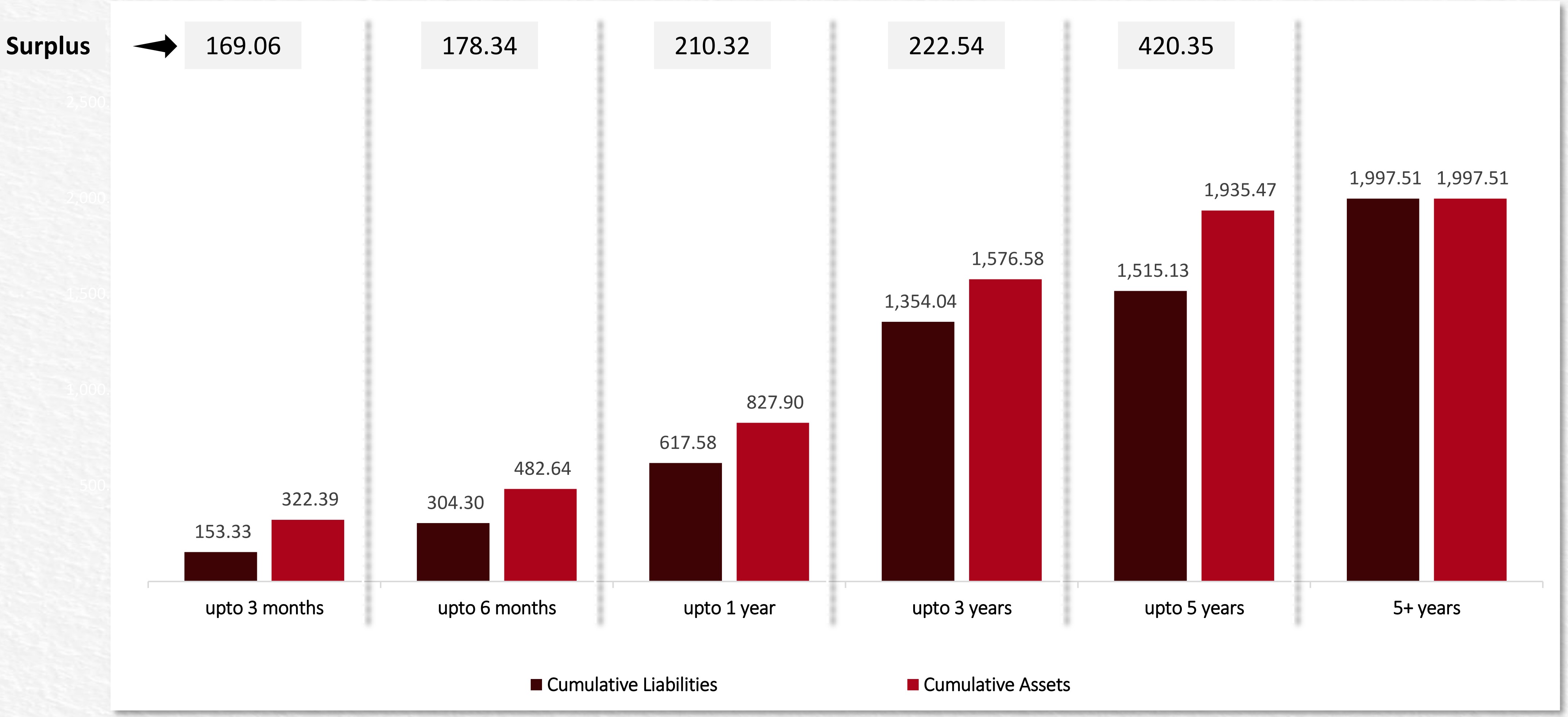
Amount in Crores

Stage Wise Movement as on 30th June 2026				
Particulars	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Gross carrying amount as at Apr 1, 2026	**1,423.92**	**46.59**	**32.03**	**1,502.53**
New assets originated or increase in existing assets	200.99	1.23	0.01	202.24
Assets Closed or repaid	(89.98)	(2.72)	(0.71)	(93.41)
Transfers from Stage 1	(21.98)	21.64	0.35	0.00
Transfers from Stage 2	19.81	(22.71)	2.91	0.00
Transfers from Stage 3	0.08	0.00	(0.08)	0.00
Sold to ARC	0.00	0.00	0.00	0.00
Write offs	0.00	0.00	(1.01)	(1.01)
As at June 30, 2026	**1,532.83**	**44.03**	**33.49**	**1,610.36**

Stage Wise Movement as on 31st March 2026				
Particulars	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Gross carrying amount as at Apr 1, 2025	**1,086.47**	**41.59**	**12.18**	**1,140.24**
New assets originated or increase in existing assets	712.07	5.35	12.37	729.79
Assets Closed or repaid	(316.48)	(17.02)	(1.53)	(335.03)
Transfers from Stage 1	(59.02)	41.90	17.12	0.00
Transfers from Stage 2	14.64	(15.55)	0.91	0.00
Transfers from Stage 3	2.61	0.17	(2.78)	0.00
Sold to ARC	(16.36)	(9.74)	(1.83)	(27.93)
Write offs	(0.01)	(0.10)	(4.42)	(4.53)
As at Mar 31, 2026	**1,423.92**	**46.59**	**32.03**	**1,502.53**

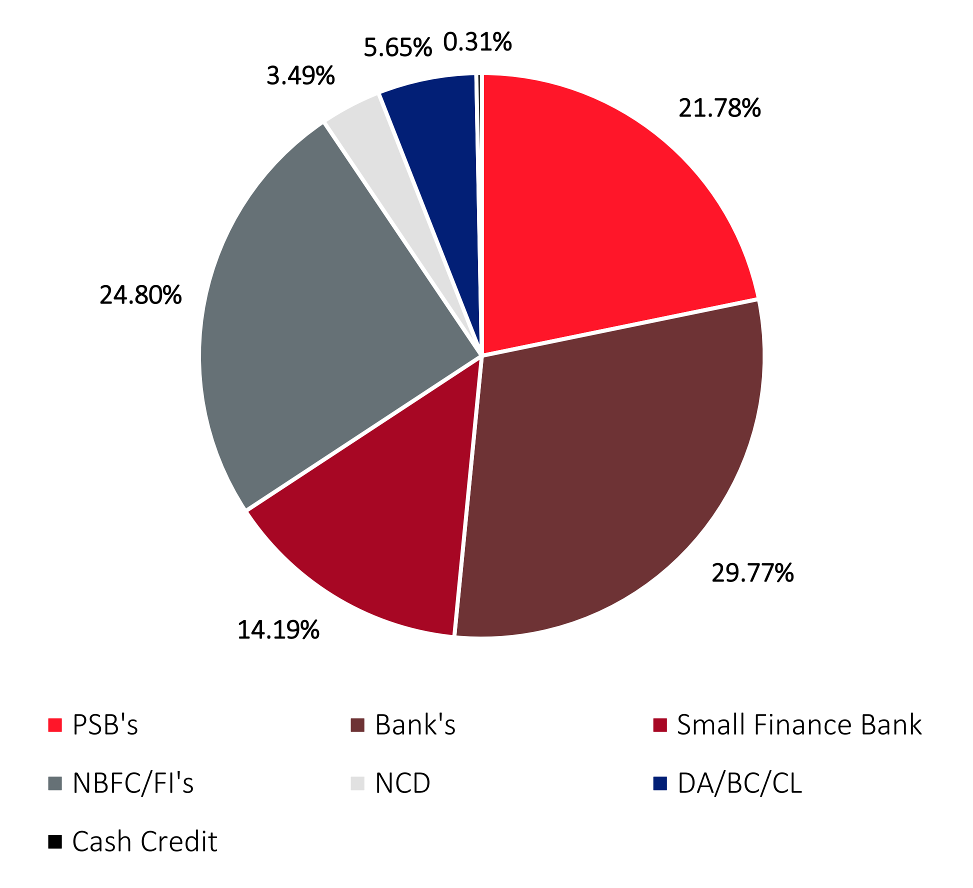
ALM Position as on 30th June 2026

Amount in Crores

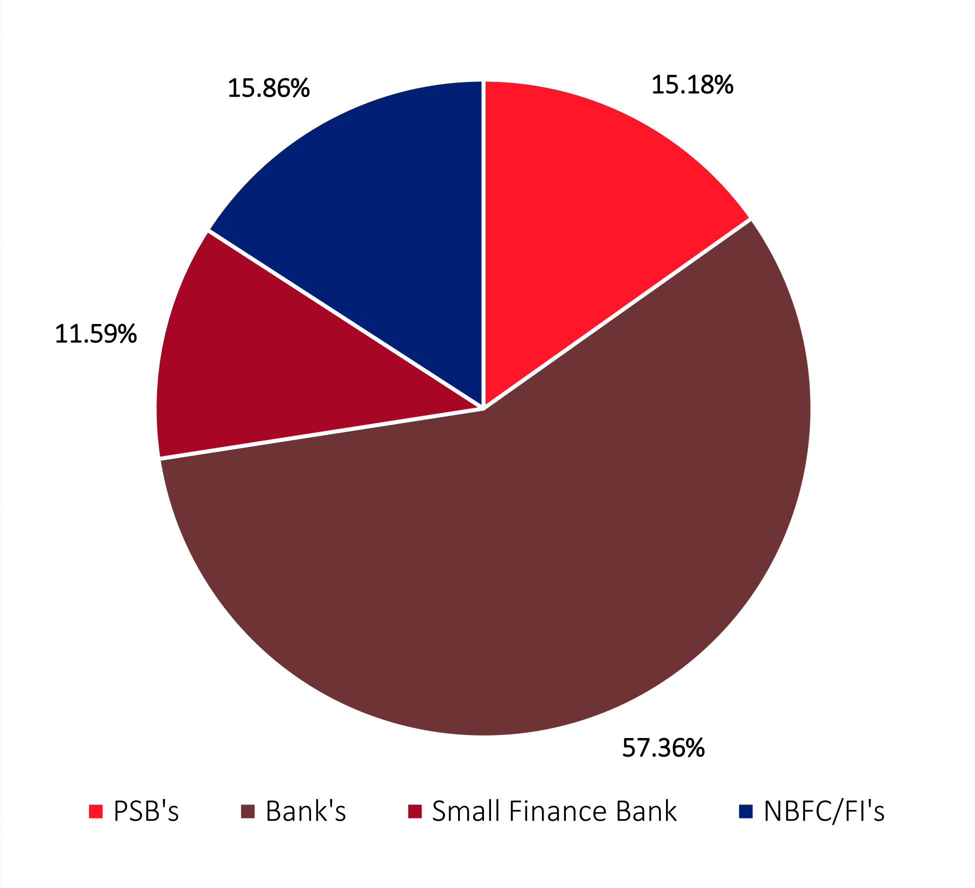


Diversified and Scalable Borrowing Profile

Borrowing Mix



Incremental Borrowing Mix During Q1 FY27



Profit & Loss Statement

Amount in Crores

Particulars	Q1FY27	Q1FY26	Y-o-Y (%)	Q4FY26	Q-o-Q (%)	FY26	FY25	YoY (%)
Interest Earned	85.44	67.10	27.34%	88.37	-3.32%	299.12	231.31	29.32%
Interest Expenses	38.38	33.23	15.48%	36.25	5.88%	137.34	114.63	19.81%
Net Interest Income	**47.06**	**33.86**	**38.97%**	**52.11**	**-9.69%**	**161.78**	**116.69**	**38.65%**
Other Income	8.48	2.98	184.29%	5.1	66.27%	20.47	16.73	22.38%
Total Income (Net of Interest Expense)	55.54	36.85	50.73%	57.21	-2.92%	182.25	133.41	36.61%
Employee Cost	22.12	16.28	35.89%	19.17	15.38%	72.51	54.03	34.20%
Other Expense	7.82	6.09	28.42%	8.42	-7.07%	29.64	20.14	47.20%
Operating Exp	29.94	22.37	33.85%	27.59	8.53%	102.15	74.16	37.73%
Profit Before Impairment & Tax	**25.60**	**14.48**	**76.82%**	**29.62**	**-13.58%**	**80.10**	**59.25**	**35.20%**
ECL Provision	3.01	0.79	281.61%	1.53	96.69%	10.81	9.12	18.53%
Write –off	0.68	0.92	-25.88%	1.02	-32.93%	3.24	2.77	17.01%
Total Provision	**3.69**	**1.71**	**115.79%**	**2.55**	**44.84%**	**14.05**	**11.89**	**18.18%**
Profit Before Tax	**21.90**	**12.76**	**71.59%**	**27.08**	**-19.11%**	**66.05**	**47.36**	**39.48%**
Tax	5.34	2.99	78.49%	6.56	-18.64%	16.29	11.35	43.51%
Implied Tax Rate	24.37%	23.42%		24.24%		24.66%	23.97%	
Other Comprehensive Income	-0.14	-0.12		0.06		-0.08	-0.09	
Profit After Tax & OCI	**16.43**	**9.65**	**70.17%**	**20.58**	**-20.19%**	**49.68**	**35.91**	**38.34%**

Balance Sheet Statement

Amount in Crores

Particulars	Q1FY27	Q1FY26	YoY (%)	Q4FY26	QoQ (%)
Paid-up Equity	26.20	20.91	25.30%	26.13	0.24%
Reserves and Surplus	456.60	247.59	84.41%	439.34	3.93%
Total Equity	**482.79**	**268.50**	**79.81%**	**465.47**	**3.72%**
Borrowings	1441.74	1088.50	32.45%	1275.75	13.01%
Debt Securities	55.05	19.85	177.28%	61.56	-10.58%
Other Liabilities and Provisions	17.93	15.74	13.89%	14.99	19.56%
Total Equity & Liabilities	**1997.51**	**1392.59**	**43.44%**	**1817.78**	**9.89%**
Loans	1584.90	1208.53	31.14%	1480.10	7.08%
Non-Financial Assets	26.26	26.05	0.78%	24.76	6.06%
Other Financial Assets	386.35	158.01	144.51%	312.93	23.46%
Total Assets	**1997.51**	**1392.59**	43.44%	**1817.78**	9.89%

Strategic Priorities & Competitive Strengths

Strategic Priorities (Medium-Term Focus)

Operating Leverage & Profitability

Optimisation of leverage to structurally improve returns, **with a targeted ROA of 3.50% - 3.75% and ROE of 13.50% - 14.00%,** driven by scale benefits, improved asset mix and operating efficiency.

Diversified Borrowing & Liability Strategy

Diversification of borrowing profile by exploring **new funding avenues such as ECBs and consolidation of borrowing mix with larger Private & Public Sector banks**, improving cost of funds, tenor mix and balance sheet resilience.

Geographic Diversification & Branch Expansion

Geographic diversification through calibrated expansion into new and adjacent markets. Branch additions to support deeper penetration, improved sourcing and **achievement of targeted ~30% AUM CAGR.**

Technology-led Execution & Turnaround Efficiency

Technology advancement across sourcing, underwriting and servicing **to reduce turnaround time (TAT),** enhance customer experience and improve operating scalability.

WHY US?

01

Digital – First Operations

Various tech tools incl. Tab – based LOS, Synofin LMS/LOS, Synno CRM; reduced TAT, automated workflows, CKYC, and NPA Management.

02

Laxmi Mitra referral App

This app enables real - time tracking and minimal acquisition cost.

03

Experienced Team

1,850+ employees with leadership averaging 10+ years NBFC experience.

04

Focus on Inclusion

25% of borrowers are rural / semi - rural women entrepreneurs.

05

Strong Lender Network

50+ PSU, SFB, FI & NBFC partners; zero delays / defaults.

06

Diversified Reach

9 products, ~43,950 customers across **6 states;** Tier- I/III city focus; aligned with Make in India.

07

Secure, Scalable Infrastructure

184 Branches On Real-time Systems; Digital Collections (E-NACH, Auto Dialler, M-collection); End-point Security For Remote Connectivity.

Business Model & Operating Engine

Company Overview and Operating Footprint

01

Founded in 1993-94

as Deepak Finance and Leasing Company (DFL) in Jaipur; initially focused on vehicle financing.

02

2011 - Acquired RBI-registered NBFC

Laxmi India Finleasecap Pvt. Ltd.; merged DFL operations; portfolio ~Rs. 32 Cr, 4 branches.

03

Today – 184 Branches

across Rajasthan, Gujarat, MP, Chhattisgarh, UP & Maharashtra; serving rural, semi-urban & urban markets.

04

Diverse Portfolio

Secured MSME/SME Loans, Mortgage Loans, Business Loans, LAP, Personal Loans,

Commercial & Non-Commercial Vehicle Loans, Tractor Loans, Two-Wheelers, Electric Vehicles, Wholesale Lending.

05

Tech-enabled Operations

Centralised control from Jaipur HQ with online LMS & LOS systems for efficiency and scalability.

Consistent Scale-Up Across AUM, Profitability and Footprint

Crossed AUM of ₹ 200 Cr.

External credit Rating "BB+"

Equity Infusion of ₹ 16.87 Cr.

Branch Network crossed to 65

Forayed in new geography i.e. Gujarat

Crossed AUM of ₹ 400 Cr.

Forayed in new geography i.e. Madhya Pradesh

External credit Rating "BBB+"

Listed NCD on BSE at WDM

Upgrade in external credit rating to "A-"

Crossed Net-worth of ₹ 125 Cr.

Branch network crossed 100.

Forayed in new geography i.e., Chhattisgarh.

Equity Infusion of ₹ 26.66 Cr.

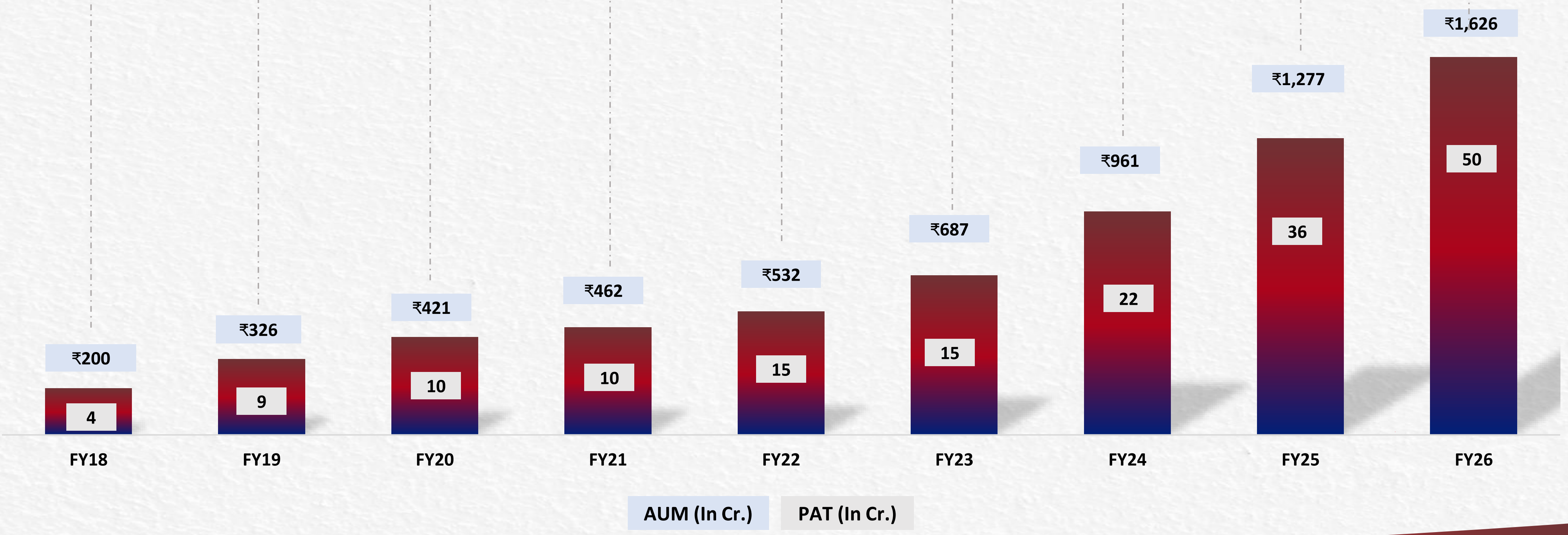
AUM crossed ₹ 1,000 Cr.

Forayed in new geography i.e., Uttar-Pradesh

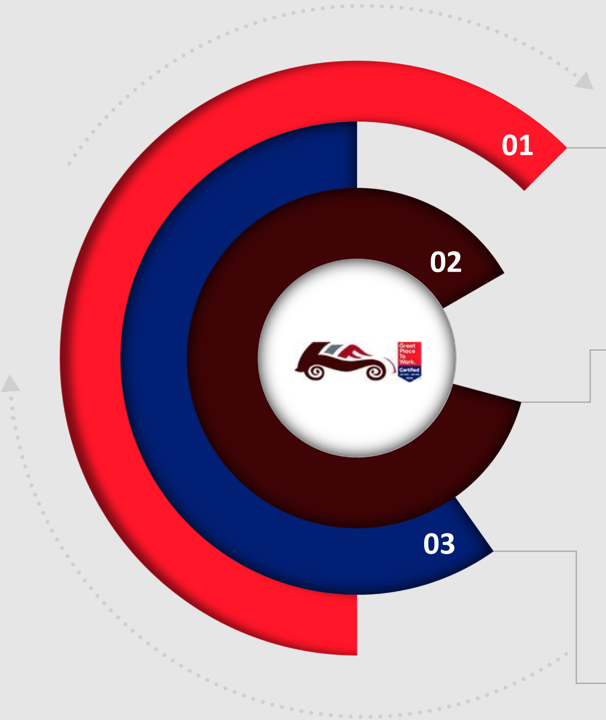
Successfully completed IPO in August 2025; AUM crossed ₹ 1,600 Cr.

External Credit Rating had been upgraded from "A-" to "A"/Stable

Forayed in new geography i.e., Maharashtra



Branch-Led, Relationship-Driven Operating Model



COLLECTION CENTRE

Village-level points for deposits and collections

HUB BRANCHES

Major city centres handling routing and oversight

SPOKE BRANCHES

District towns providing transactions and support

01 ***Distribution at Scale***

- 184 touchpoints across Tier I, II & III base
- Deep presence in rural & semi-urban India
- Cluster-based branch expansion model

02 ***Focused Customer Segments***

- Small traders & shop owners
- MSME & self-employed borrowers
- Vehicle loan customers & transport operators
- Largely informal / underbanked profiles

03 ***What Differentiates Our Offering***

- Fast approvals with low documentation
- Cash-flow based, risk-aligned pricing
- Digital-first journey with branch-level support

Strong relationships with funding partners enabling cost-effective capital sourcing and financial flexibility

High Income Customers

Middle Income Customers (Our customers)

Low Income Customers (our customers)

Unique Strengths & Differentiated Advantages (USP)

01 Branch-Led, Relationship - Driven Model

Deep presence across Tier II & III markets with branch-embedded Relationship Managers driving sourcing, underwriting, and collections, resulting in superior customer connect and asset quality.

02 Technology - Enabled, Low - TAT Operations

End-to-end digital ecosystem including LOS/LMS, vehicle valuation tools, e-NACH, CRM, auto-dialler, and digital collections enabling faster turnaround times (24 - 48 hours for CV loans; 7 - 10 days for MSME).

03 Conservative & Centralised Credit Framework

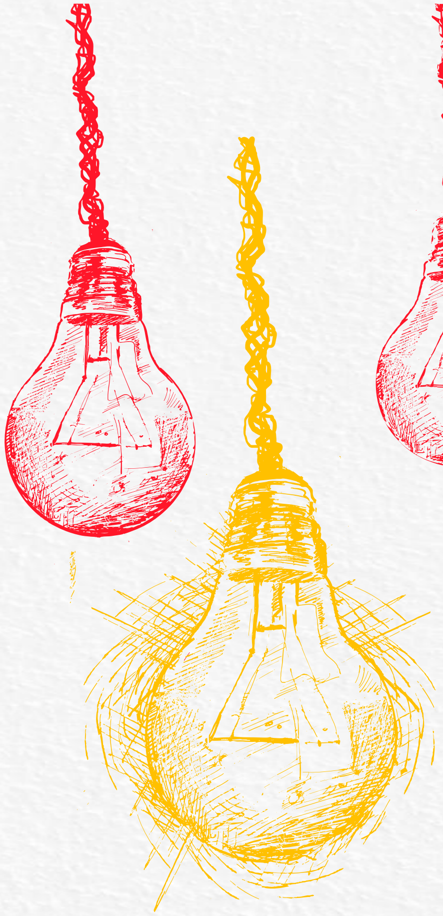
Cash-flow based underwriting with collateral backing, conservative LTVs, and centralized credit appraisal ensuring consistency, strong governance, and low delinquencies.

04 Strong Lender & Capital Franchise

Zero repayment delays since inception, trusted relationships with 50+ lenders, and a strong capital base with ~28% of the portfolio funded through net worth and internal accruals.

05 Proven Semi - Urban & Rural Franchise

Diversified product suite across MSME, business, and vehicle loans serving underbanked borrowers, including ~25% women borrowers and 37% first-time borrowers.



Technology, Credit & Collections

End-to-End Digital Platform Powering Scalable Lending

01 Lead Generation	02 Customer Onboarding	03 Credit Underwriting	04 Pre - Disbursal	05 Loan Disbursal	06 Loan servicing
Tab/ Mobile based sourcing by FOS (Feet on Street) Real time fetching of bureau check & preparing CAM MNRL Check	OKYC/EKYC. Pan / ITR Verification Legal Verification Banking Check Property Valuation Bureau Check Udyam Verification	Personal discussion with customer CAM summary assessment Title / Ownership chain check of property EWS & AML	E-Nach E-Sign **(Upcoming)**	Digital disbursal IMPS/RTGS/NEFT WhatsApp based welcome Kit delivery Digital / Physical document storage. External Agency for storing the original property documents.	Customer App ; CRM Platform ; Call Center; WhatsApp ; Digital Collection ; Collection App-CLU ; Automatic Processes ; Payment Aggregators i.e. Paytm, Pay-u, Airtel Payment Bank.

Cloud Services

Compliance & Regulatory

Security Layer

Web Layer

Monitoring & Logging

Data / DMS & Presentation Layer

Accounting / LOS / LMS

Data Backup Server

API Integration Layer

Customer Acquisition Model Anchored in Local Presence

Branch Led Sourcing

Loan origination is primarily driven through a wide branch network of 184 branches

Branches act as local sourcing, credit assessment, and collection hubs

Dense presence in core semi-urban markets

Relationship Driven Origination

Dedicated Relationship Managers (RMs) embedded at the branch level

Single-point ownership: sourcing, assessment & engagement

Higher repeat business and lower delinquency risk

Local Sourcing Advantage

Deep understanding of local borrower profiles, cash flows, and collateral values

Use of local intelligence and references for underwriting and collections

Faster decisions and stronger asset quality

Semi - Urban Branch Model

Cluster-based expansion in underserved markets

Lower operating costs and high customer stickiness

Strong community connect limits competitive intensity

Conservative and Structured Credit Appraisal Framework

01
Product selection
Experience of more than a decade in AFC market

02
Conservative Documentation and Field Verification
Neighbourhood and reference checks; Strict scrutiny of KYC, collateral and vehicle/property documents

03
Credit Infrastructure
Hub-based credit teams covering 2–3 branches each; 50+ dedicated credit professionals ensuring consistency

04
Cash-Flow Based Underwriting
Assessment of borrower earning capacity and repayment ability; Field investigation and CAM-based validation

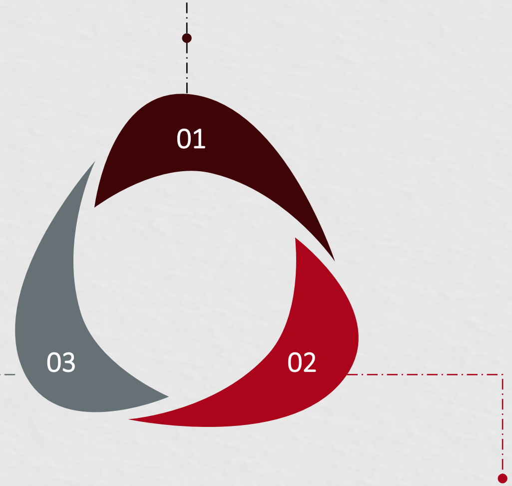
05
Technology-Assisted Underwriting and Valuation
Integrated bureau, KYC and document verification systems; Independent external valuation for collateral

06
Multi-Level Credit Assessment and Approval
Dual assessment at branch and HO levels; Credit approvals by authorised committees

Structured MSME Credit Assessment and Approval Framework

Property & Collateral Verification

- CM/BM visit to residence and business premises
- Independent valuation, legal title check and CERSAI registration



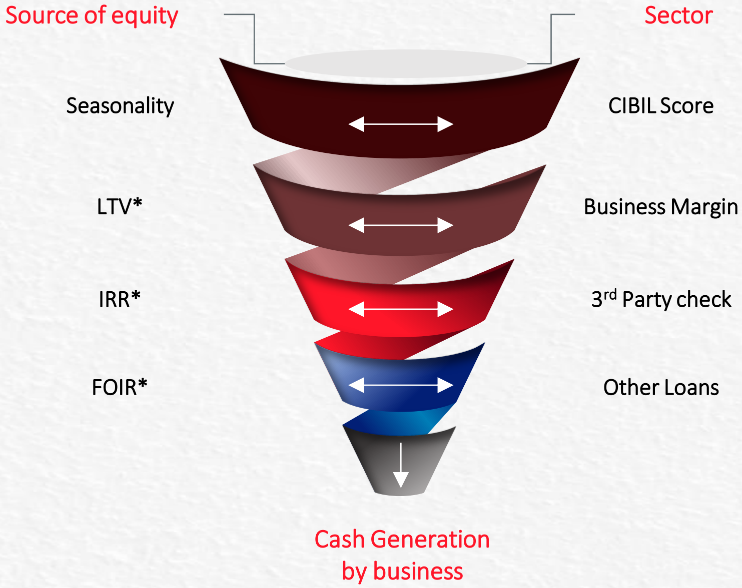
Business & Cash Flow Assessment

- CM/BM assessment of business cash flows and margins
- End-use verification and negative list screening

Field & Reference Checks

- Neighbourhood and reference verification
- Bureau check, bank statement review and obligation assessment

Inputs from assessment used to generate Credit Score



Loan Ticket Size	Approval Decisions Structure
up to ₹ 5,00,000	Credit Manager
More than ₹ 5,00,000-up to ₹ 10,00,000	Area credit Manager
More than ₹ 10,00,000-up to ₹ 15,00,000	Regional Credit Manager
More than ₹ 15,00,000-up to ₹ 20,00,000	Zonal Credit Manager
More than ₹ 20,00,000-up to ₹ 25,00,000	National Credit Manager
More than ₹ 25,00,000	Credit Committee*

*Credit Committee: Managing Director, Risk Head , Credit Head , Business Head & Collection Head

End-to-End Credit Appraisal Process for Vehicle Finance

Field → **Branch** → **Head Office**

Field

Lead Generated

FOS evaluates suitability of lead as per the product policy of the company

Geographic Screen
Sector Screen
Occupation Screen

FOS visits customer & obtains :
Application Form ; KYC ; Bank Statement

FOS submit customer KYC at Branch

Branch

Bureau Check | Field Investigations | Valuation

Branch Manager / Credit Manager / Cluster Head / Area Sale Manager to visit the customer to assess the over all case.

Accept
Reject

Credit Manager or Branch Manager recommends case to approving Authority

Head Office

Telephonic Review (TVR) from Head Office (HO) :

Fixed Obligation ; Vehicle Details ; Prior Experience ; Income Level

The Operations team evaluates the file and check the approval in the light of :

Client's industry default levels ; Valuation under grid ; Vehicle is moving in the market

Asset Quality Supported by Branch-Led Collections Framework

01 Field-Intensive, Branch-Led Collections
- High branch density in core markets
- Frequent on-ground borrower engagement
- Relationship-based recovery & early warning identification

02 Early Delinquency Detection and Preventive Action
- Branch-level monitoring of repayment behaviour
- Regular field follow-ups and physical verification
- Focus on prevention vs post-default recovery

03 Conservative Credit and Underwriting Framework
- Conservative underwriting
- Collateral-backed lending
- Local credit expertise

04 Adequate and Prudent Provisioning
- Provisions aligned with RBI ECL framework
- Controlled Stage-3 exposure
- Net NPAs remain low due to adequate buffers

Provisioning Coverage Snapshot (Q1 FY27)

PCR Stage 3: 55.22%

PCR Stage 2: 2.26%

PCR Stage 1: 0.39%

Customer & Product Profile

Core Customer Segments And Target Profiles

Salaried Segment

Salaried professionals in Tier II & Tier III cities, including government and private sector employees

Stable monthly income profiles supporting small-ticket, secured / cash-flow backed loans

Self-employed Business Owners

Traders and service providers in Tier II & III cities

Working capital and expansion loans

Relationship-led, repeat borrowing profile

MSME Customers

Micro-enterprises and SHGs in semi-urban & rural areas

Small-ticket, secured loans with flexible structures

Strong alignment with financial inclusion

Vehicle Owners

Income-generating commercial assets

CVs, tractors, 3-wheelers & 2-wheelers

High visibility cash flows supporting credit quality

- **37.1% first-time borrowers**, reflecting focus on under-served segments
- Multi-channel sourcing through branches, direct sales associates, and **Laxmi Mitra app**

Diversified Lending Profile

MSME Prime

Ticket Size: ₹ 25 Lakhs to ₹ 50 Lakhs

Purpose: Business development, working capital, Business expansion

Security: Commercial & Residential Property

Two - Wheeler

Ticket Size: up to ₹ 1.5 lakhs

Purpose: Personal Use

Security: Vehicle

Commercial Vehicle Loan

Ticket Size: up to ₹ 25 lakhs

Purpose: Transportation & commercial use

Security: Vehicle

Business Loan

Ticket Size: up to ₹ 200 lakhs

Purpose: Business Development, working capital, business expansion

Unsecured Product

Electric Vehicle Loan

Ticket Size: up to ₹ 4 lakhs

Purpose: Extended to three wheelers for transportation and commercial use

Security: Vehicle

Construction & LAP Loan

Ticket Size: up to ₹ 25 lakhs

Purpose: Purchase property, House Construction/Renovation

Security: Residential Property

MSME

Ticket Size: up to ₹ 25 lakhs

Purpose: Working Capital Limit & Business expansion

Security: Commercial/Residential property

Wholesale Lending

Ticket Size: ₹ 25 lakhs - ₹ 500 lakhs

Purpose: On-lending to individual/Groups for MSME & Vehicle Loan

Security: Loan Portfolio

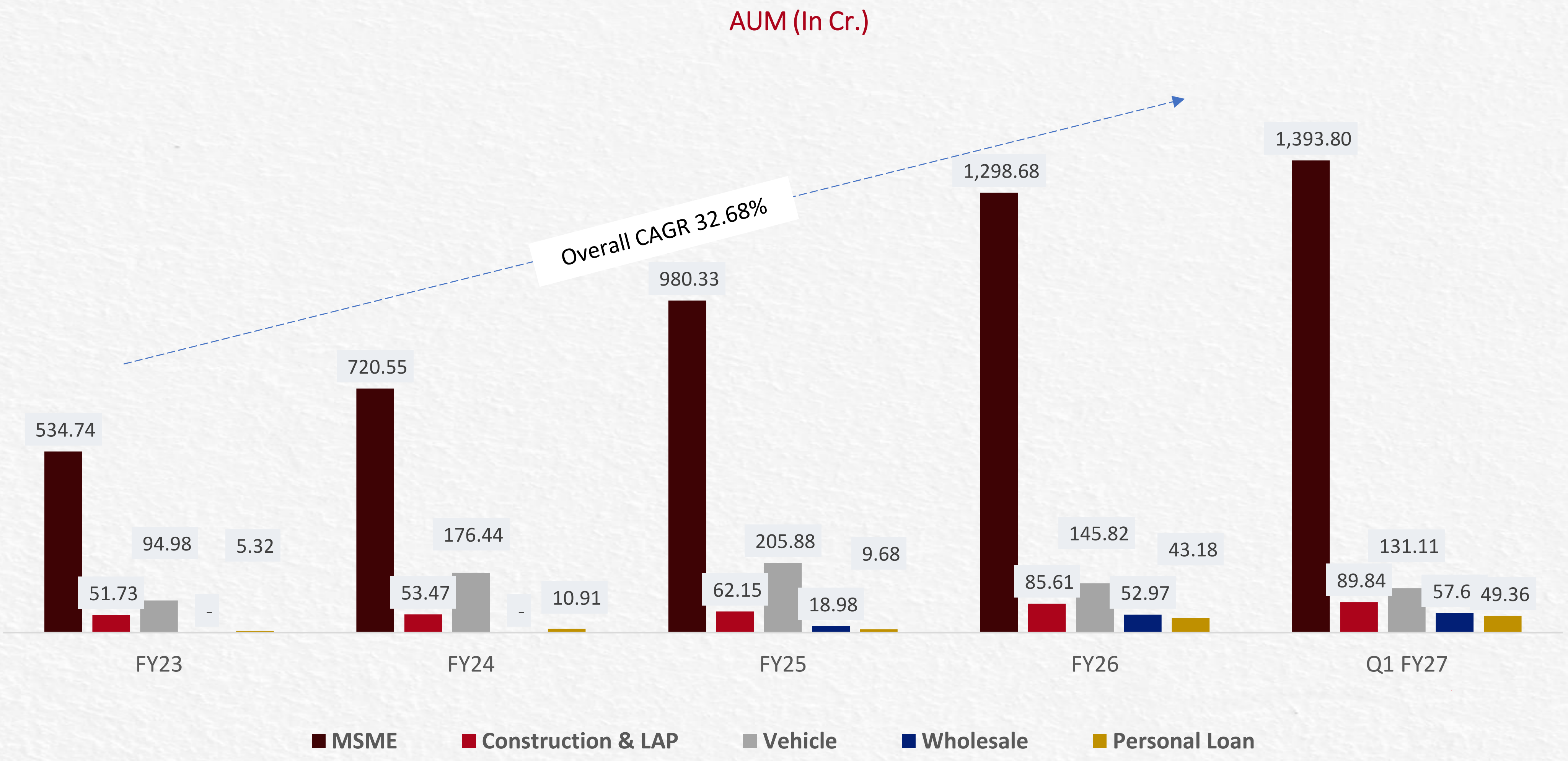
Personal Loan

Ticket Size: up to ₹ 200 lakhs

Purpose: Personal Use

Unsecured Product

Vertical Wise AUM Split



Governance, Management & Capital Confidence

Promoter Profile and Leadership Overview

Mr. Deepak Baid
Managing Director

First-generation entrepreneur with **over two decades of experience** in the financing sector

Commerce graduate with active involvement in **social and community organisations**, including Jain Tera Panthi Samaj, Mother Teresa Home and Jain International Trade Organisations

Provides **overall leadership and management** of the Company's business operations, people and ventures

Responsible for **developing and executing business strategies** to achieve the objectives of the Board and shareholders

Maintains and strengthens relationships with **shareholders, stakeholders, business partners and regulatory authorities**

Promoter Profile and Leadership Overview

Co-founder member of LIFL and appointed as Director of the Company

Actively involved in **operations and human resource functions**

Has contributed to the **growth of the business since its inception**

Mrs. Aneesha Baid
Whole Time Director

Entrepreneur and businesswoman with over **two decades of experience**; has contributed to **multiple family businesses** in India in various roles

Actively involved in **CSR initiatives and strategic planning**

Associated with the **growth of the business since its inception**

Mrs. Prem Devi Baid
Whole Time Director

Independent Directors

Mr. Anil Patwardhan
(Independent Director)

Masters with Honours in International Finance and Banking from University of Mumbai

40 Years of Banking Experience with Reputed PSU Bank. Held various positions at Different levels with Leadership Role in different Parts of Country and Overseas Place.
- San Francisco USA.

Head of International Syndication Team and Head of large Corporate with Asset size of Rs 18000 Cr. Last Post was General Manager Large Corporate - Medium Corporate.

Mr. Brij Mohan Sharma
(Independent Director)

M.Com (Medallist) and CAIIB professional certification course offered by the Indian Institute of Banking and Finance (IIBF) to professionals working in the banking and financial services industry in India.

40 years of experience in the banking and financial services industry. He began his career with Oriental Bank of Commerce in 1983 and has held several senior positions at public sector banks such as Punjab National Bank and Canara Bank.

He has also been recognized by the Pension Fund Regulatory and Development Authority (PFRDA) with the "Splendid 7" award for outstanding performance in the Atal Pension Yojana.

Mr. Surendra Mehta
(Independent Director)

Qualification : Commerce graduate.

Contributes in the decisions making to improve the financial performance of the company.

He is having very rich knowledge of Finance and banking.

Mr. Kalyanaraman Chandra Choodan
(Independent Director)

Qualification : MCS and CAIIB professional certification course offered by the Indian Institute of Banking and Finance (IIBF) to professionals working in the banking and financial services industry in India.

Having 40 years of expertise in regulation, supervision, compliance, and payment systems. He has held key roles with the Reserve Bank of India (RBI), State Bank of India (SBI), international organizations, and non-banking financial institutions.

Prior Experiences :
General Manager- Credit Monitoring at BOI.
Sr. Director - BrickWorks Rating.

Prior Experiences :
Executive Director at Canara Bank.

Prior Experiences :
Director at Opus Biz Ventures Pvt. Ltd. &
BFL Asset Finvest Limited

Prior Experiences :
Regional Advisor in IMF; Deputed by RBI as
Director supervision with Bank of Mauritius.

Experienced Senior Management Team (1/2)

Mr. Gopal Krishan Sain
Chief Financial Officer

Experience : *12+ years*
Vintage in LIFC : *4+ years*
Qualification : *CA, B.com*

SK FINANCE
Pooja Finelease Ltd.

Mr. Piyush Somani
Chief Treasury Officer

Experience : *15+ years*
Vintage in LIFC : *7+ years*
Qualification : *FCA, B.com*

SK FINANCE
nbc CK BIRLA GROUP

Mr. Kuldeep Singh
Chief Business Officer

Experience : *18+ years*
Vintage in LIFC : *6+ years*
Qualification : *MBA & BE*

YES BANK
electronica
HINDUJA LEYLAND FINANCE

Mr. Sourabh Mishra
Chief Compliance Officer & Company Secretary

Experience : *7+ years*
Vintage in LIFC : *5+ years*
Qualification : *CS, M.Com*

Sourabh Mishra & Associate

Mr. Rohit Mathur
National Credit Manager

Experience : *12+ years*
Vintage in LIFC : *4+ years*
Qualification : *CA*

IndusInd Bank
DCB BANK
AU SMALL FINANCE BANK

Mr. Priya Kadyan
Associate Vice President - Audit

Experience : *14+ years*
Vintage in LIFC : *1+ years*
Qualification : *CA*

CAPRI GLOBAL CAPITAL LIMITED
unitech

Mr. Arun Sengar
Operation Head

Experience : *16+ years*
Vintage in LIFC : *2+ years*
Qualification : *BSC*

IDFC FIRST Bank
ICICI Bank
AXIS BANK

Experienced Senior Management Team (2/2)

Mr. Sanjay Ojha
National Collection Head

Experience : *15+ years*
Vintage in LIFC : *1.5+ years*
Qualification : *LLB*

GRIHUM HOUSING FINANCE

Mr. Yogesh Garg
VP – Human Resources

Experience : *18+ years*
Vintage in LIFC : *4+ months*
Qualification : *MBA*

AU SMALL FINANCE BANK
Aavas FINANCIERS LTD SAPNE AAPKE, SAATH HAMAARA
ICICI Securities
HDFC Life

Mr. Vinod Maheshwari
Chief Technology Officer

Experience : *15+ years*
Vintage in LIFC : *6 months*
Qualification : *MCA*

Midland microfin beyond microfinance
Kogta FINANCIAL

Mr. Shivam Bajaj
Vice President – Risk Department

Experience : *9+ years*
Vintage in LIFC : *1.5+ years*
Qualification : *CA*

HDFC BANK We understand your world
ICICI Bank
HeroFinCorp. Finance Made Easy

Our Lenders (1/3)

PSU (9)

भारतीय स्टेट बैंक
State Bank of India
हर भारतीय का बैंक
THE BANKER TO EVERY INDIAN

केनरा बैंक
Canara Bank

Union Bank of India

इंडियन बैंक
Indian Bank

बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम

इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

IDBI BANK
Bank Aisa Dost Jaisa

UCO BANK
(A Govt. of India Undertaking)
Honours Your Trust

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Private Banks (10)

CSB Bank
Formerly The Catholic Syrian Bank Ltd.

kotak
Kotak Mahindra Bank

DCB BANK

FEDERAL BANK
YOUR PERFECT BANKING PARTNER

SOUTH INDIAN Bank

Bandhan Bank
Aapka Bhala, Sabki Bhalai.

IDFC FIRST Bank
Always You First.

SBM bank

KVB Karur Vysya Bank
Smart way to bank

IndusInd Bank

ICICI Bank

Our Lenders (2/3)

Small Finance Banks (7)

NBFC & FI's (21)

Our Lenders (3/3)

NBFC & FI's (21)

NABKISAN FINANCE LIMITED (a subsidiary of NABARD)

Hero Housing Finance

BAJAJ FINSERV

sidbi FUND OF FUNDS

Paul Merchants

NORTHERN ARC

OIKO CREDIT investing in people

ANANDRATHI GLOBAL FINANCE

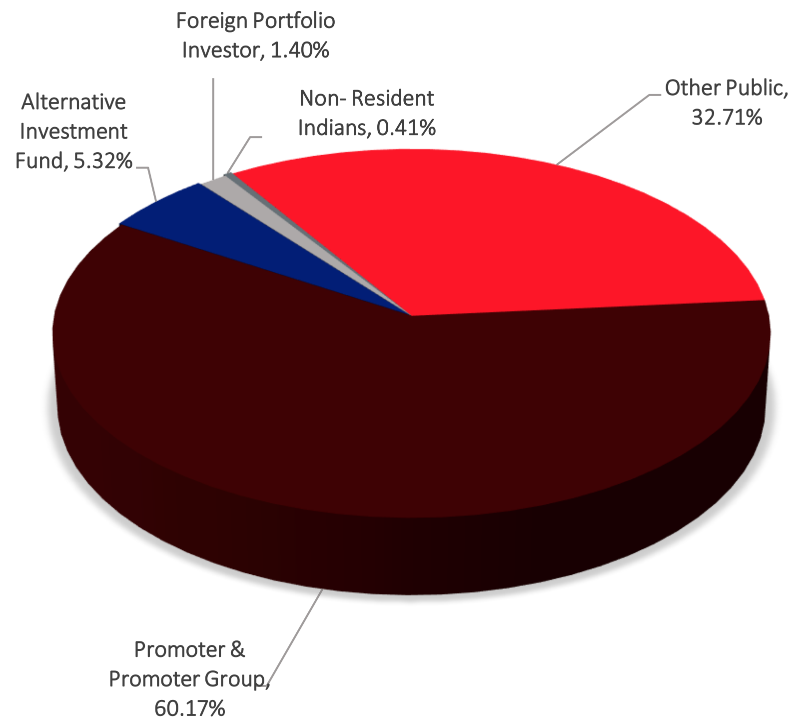
STCI Finance Limited

CAPITAL INDIA Rediscover Business

PFS PTC India Financial Services Limited

Shareholding Pattern – Q1 FY27

Category	As on June 30th, 2026			
	No. of Shareholder	No of Shares	Amount	%
• Promoter & Promoter Group	10	3,15,23,468	15,76,17,340	60.17%
• Other Shareholders - Public	29,581	2,08,69,610	10,43,48,050	39.83%
Alternative Investment Fund (AIF)	6	27,85,622	1,39,28,110	5.32%
Foreign Portfolio Investors	7	7,32,023	36,60,115	1.40%
Non-Resident Indians	221	2,16,219	10,81,095	0.41%
Other Public	29,347	1,71,35,746	8,56,78,730	32.70%
Total	29,591	5,23,93,078	26,19,65,390	100.00%



Note :- * Cumulative holding of promoter and promoter group stood at 60.17% and remaining 39.83% held by other shareholders.

Thank You

Investor Relations

Rajat Gupta

rajat@goindiaadvisors.com

+91 99718 9939