



FINANCE BUDDHA

FINBUD FINANCIAL SERVICES LIMITED

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CIN # U67190KA2012PLC064767 GST # 29AACCF0339C1Z1

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Plot No. C/1,
G Block, Bandra Kurla Complex,
Bandra (E), Mumbai – 400051

2nd December, 2025

Company Code : FINBUD
ISIN : INE0EDU01014

Sub: Investor Presentation under Regulation 30 read with Para A of Part A of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/Madam,

Pursuant to Regulation 30 read with Para A of Part A of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015. Please find enclosed herewith the "Investor Presentation" for the half year ended 30th September, 2025 of the Company. The aforementioned presentation has been uploaded on the company's website <https://www.financebuddha.com/>.

You are requested to kindly take the same on your records.

Thanking you,
Yours faithfully,

For FINBUD FINANCIAL SERVICES LIMITED

VIVEKANAND
A UDAYA
BHANDARKAR
Digitally signed by
VIVEKANANDA UDAYA
BHANDARKAR
Date: 2025.12.02
14:18:01 +05'30'

Vivekananda Bhandarkar Udaya
Company Secretary & Compliance Officer
Membership No.: 52278



Finance Buddha

Finbud Financial Services Ltd

India's Hybrid Loan Aggregator



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About the Company



Finance Buddha NSE Listing Ceremony



Finance Buddha Got Listed on NSE SME Platform On Nov 13,2025





Finbud Financial Services Ltd (Finbud – At a Glance)



Incorporated in 2012, led by a **seasoned founding team** (Ex Citi Bank) over five decades of cumulative experience : across retail lending, credit risk, digital banking



Retail loan aggregation platform in India that helps people get **personal loans, business loans, and home loans** from banks and non-banking financial companies



The only major player to have a hybrid business model - **conventional lending i.e., Agent channel and Digital Lending i.e., Digital Channel**



Capital efficient business model with low operating costs, aids in **High Returns on Capital**. Backed by marquee Investors like Ashish Kacholia, Bandhan MF and Shankar V (Part of TCA)

Robust Financials

FY 2025 Disbursals
₹7,267 Cr

FY 2025 Revenue
₹223 Cr

Lender Partners
100+

4.5 Cr+ Customers
30,000+Cr Disbursals till date

Distribution and Reach

Geographic Reach **PAN INDIA**

States Covered **30+**

Master Agents **2,500+**

Pin Codes Covered **19,000+**

Capital Efficiency Metrics

Return Metrics - 2025

ROE **23.6%**

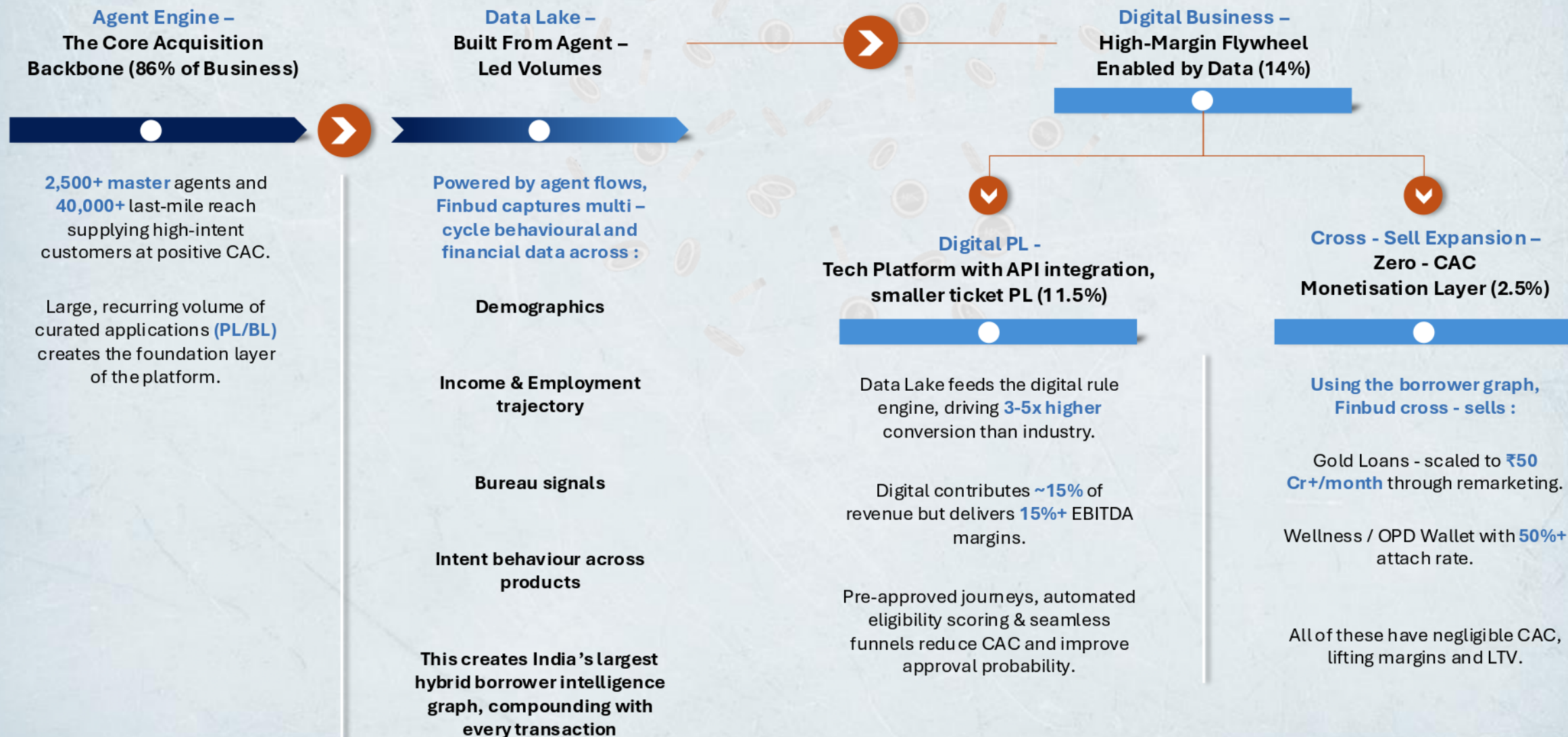
ROCE **32.1%**





Business Model - Integrated Growth Engine : From Agent Engine → Data Intelligence

→ Digital Scaling → Multi - Product Cross - Sell (1/2)

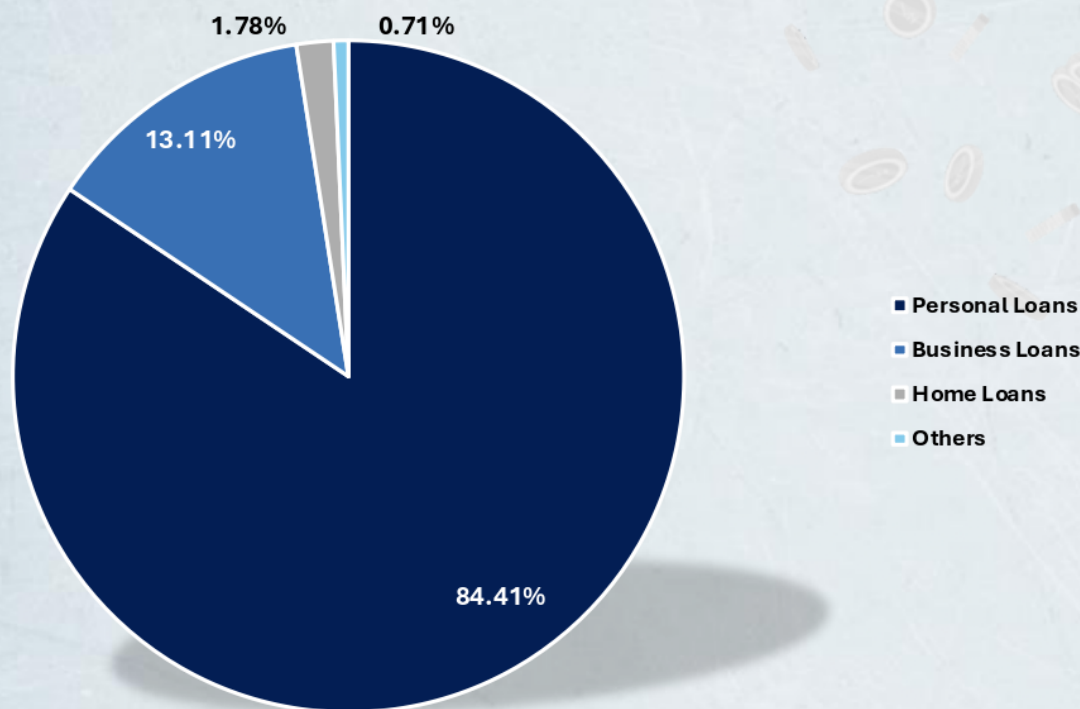




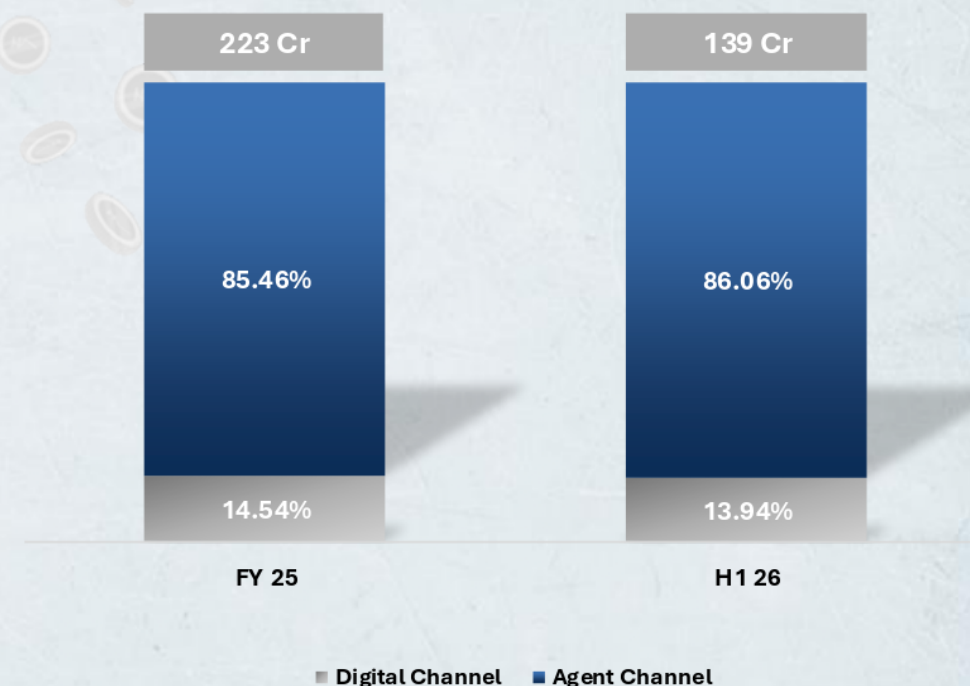
Business Model - Integrated Growth Engine : From Agent Engine → Data Intelligence → Digital Scaling → Multi - Product Cross - Sell (2/2)

IPO to fund technology, customer insights and analytics and growth

Product Portfolio Mix H1 FY 26



Revenue Mix- Channel

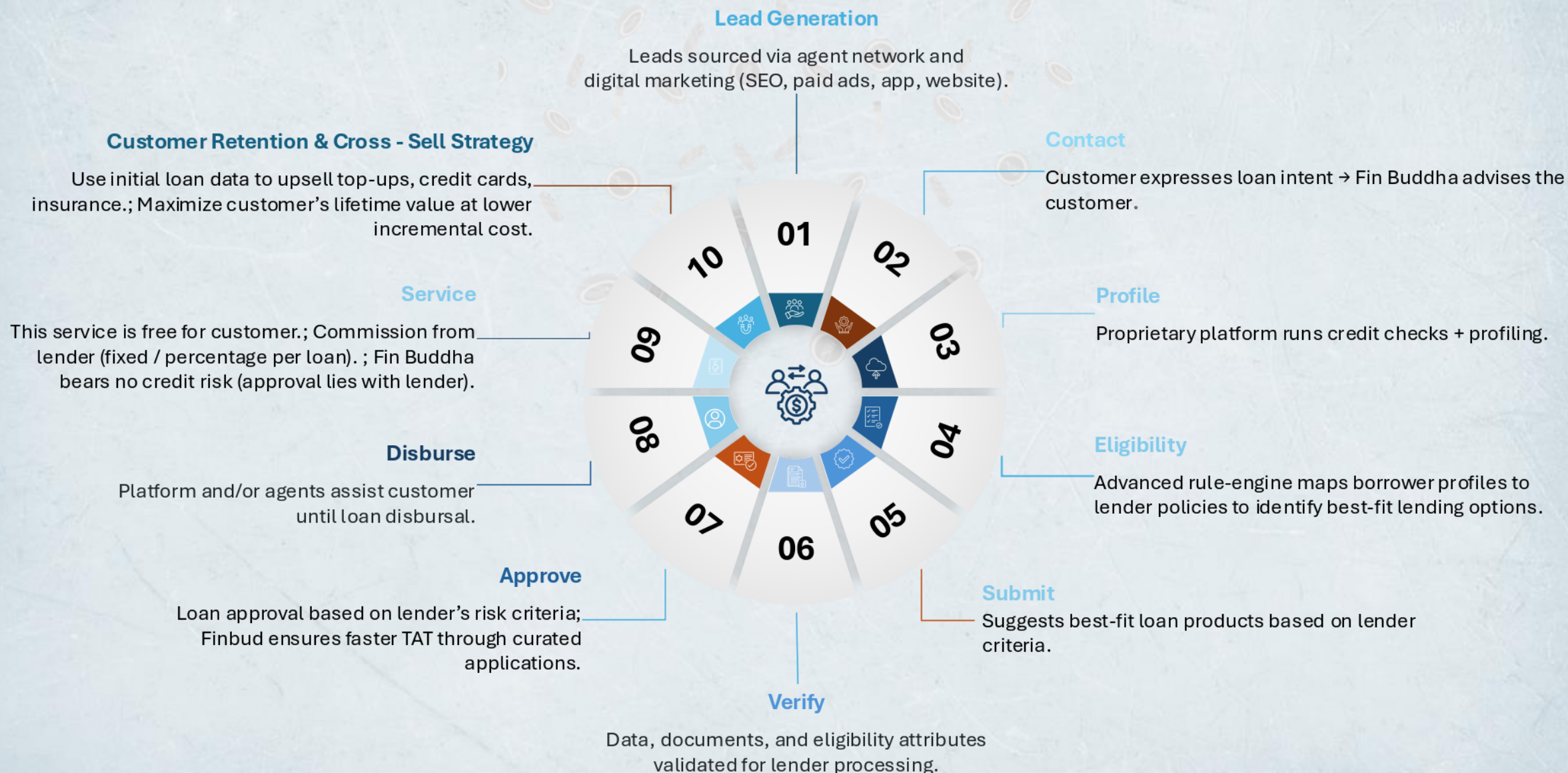


Finbud's agent-led scale creates a rich data lake → powering high-margin digital conversions → enabling multi-product cross-sell → delivering a diversified, compounding financial-services platform.





Finbud's End-to-End Business Process – Creating Value at Every Step





Unique Competitive Positioning - Why This Isn't Just Another Loan Aggregator

No direct comparable - hybrid model with structural advantages

Player	Scale (Disbursals)	Data Control	CAC Economics	NBFC Strategy
Offline DSAs	₹1L+ Cr	With Franchisees	Low Margin	No
Digital Aggregators	~₹28 k Cr to 30k Cr Loan disbursals ARR	Full Digital	High CAC (Negative)	No
Finbud	₹10,000 Cr ARR	Full Central Control	Positive	Yes

Finbud's Competitive Advantage

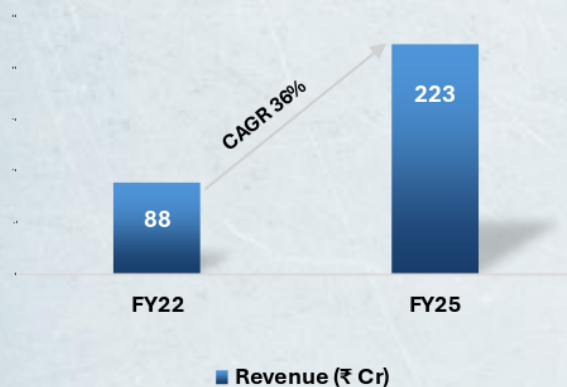
- 01**
Captures multi-cycle borrower behaviour
- 02**
Uses demographics, income, bureau updates, intent signals
- 03**
Through its Integrated agent, digital, and NBFC platforms
- 04**
Creating a unique proprietary data moat
- 05**
With digital funnels Achieving 3-5x higher conversion rates and deliver over 15% EBITDA
- 06**
Cross-sells products(gold loans , used car loans, wellness products) without CAC, enabling structurally higher margins



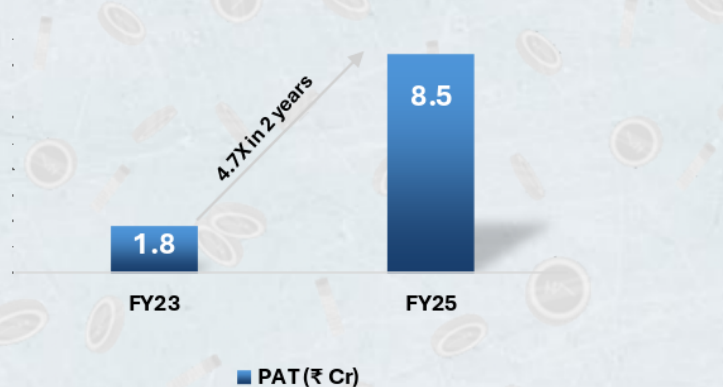


Key Financial and Operating Metrics

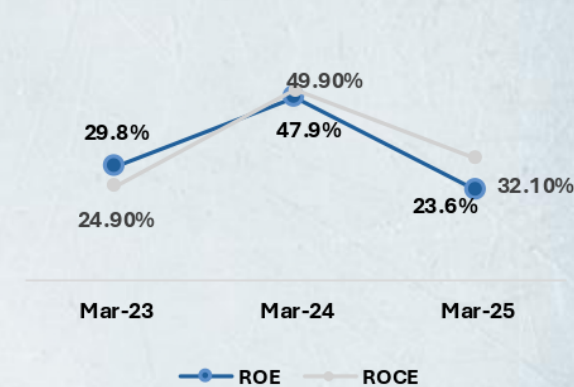
Revenue Growth



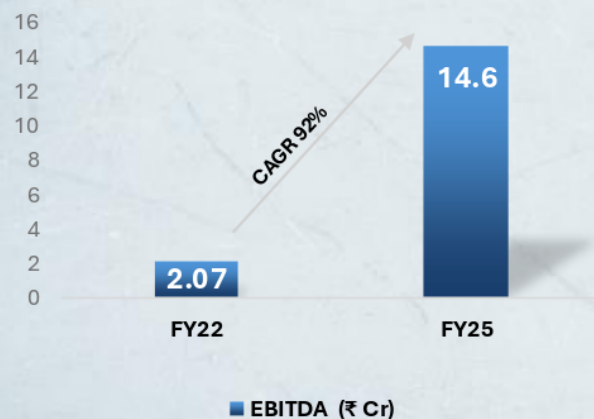
PAT Growth



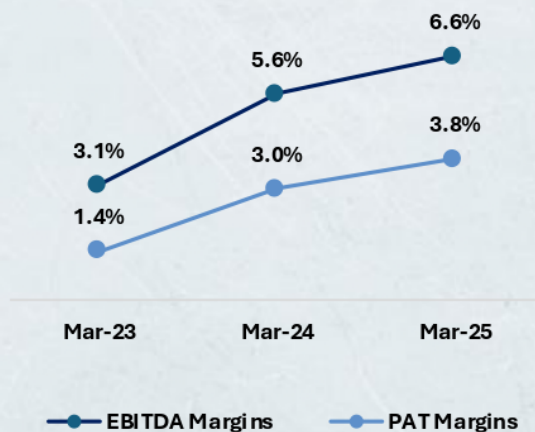
Capital Efficiency Metrics



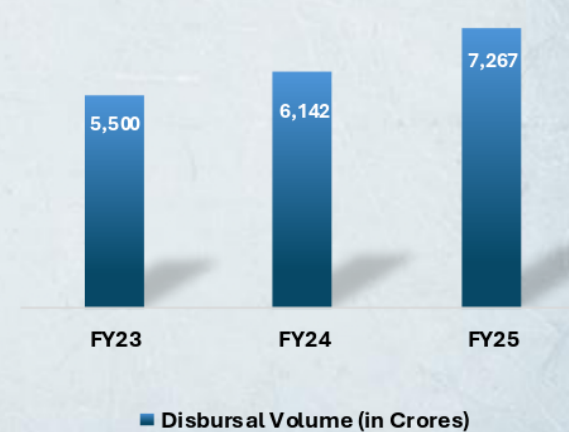
EBITDA Growth



Profitability Margins



Disbursal Volume (in Crores)





Half Yearly Performance



Key Financial Performance highlights

H1FY26 Financial Performance Metrics

Total Revenue
₹139Cr
↑ 36% YoY

EBITDA
₹ 9Cr
↑ 37% YoY

EBITDA Margin
6.5%

PAT
₹5.1Cr
↑ 34% YoY

PAT Margin
3.7%

Net Debt/Equity
0.43x

FY 25 Financial Performance Metrics

Total Revenue
₹223Cr
↑ 17.4% YoY

EBITDA
₹ 14.6Cr
↑ 38% YoY

EBITDA Margin
6.6%

PAT
₹8.5Cr
↑ 50% YoY

PAT Margin
3.8%
+80bps

Net Debt/Equity
0.29x





Operational Highlights H1 2026



H1FY26 Operational Performance Metrics

01

- H1-26 Disbursals ₹ 4247 Cr
- Annualised Expected FY 26 DISBURSALS ~ ₹ 9700 Cr

02

Network Expansion

- Added 350 new master agents and onboarded ~7500+ last-mile agents, strengthening reach across Tier-1/2/3 markets.

03

Ticket Size

- Digital – Rs 1,40,000
- Non Digital – Rs 14,50,000

Top 10 lenders contributed ~70% of total disbursals (Top 5 lenders like HDFC Bank, ICICI Bank, Bajaj Finance, Axis Bank, L&T Finance accounted for 51%), demonstrating diversified yet focused partner engagement





Flexi Care Plan



www.slyve.health Download App



Introduction of New Products – Gold Loan & Wellness Products

Rolled out **gold loans** with Muthoot Finance and DBS

- 01
- Scaled rapidly to **₹50 Cr+ monthly disbursements within ~6 months.**
 - **Zero incremental CAC** - entirely driven by remarketing to the existing PL funnel.
 - Strengthens secured - product mix and enhances customer stickiness.

Introduced a **wellness plan** covering doctor consultation, diagnostics & pharmacy purchases

- 02
- Acts as a low-cost engagement layer improving repeat behaviour and cross - sell potential.
 - **50 lac + monthly premium collection** on Health and wellness product
 - Achieving **50%+ attachment rates** on digital flows - serves as both a **margin enhancer** and an **engagement layer.**





Strategic Highlights H1 2026 (2/2)



Successful IPO Listing – Performance Overview

01

The company completed a **successful SME IPO listing**, reflecting strong investor confidence in the hybrid loan-aggregation model.

02

Listed at a 10.56 % **premium to issue price**, supported by healthy subscription across investor categories.

03

The IPO size was ~**₹71.68 crore**, fully fresh issue of ~50.48 lakh shares, subscribed ~4.2x .






Consolidated Profit & Loss – H1FY26 - Unaudited

Particulars (Rs Mn)	H1FY26	H1FY25	% Change
Revenue From Operation	139.0	102.4	
Other Income	0.1	0.0	
Total Income	139.1	102.4	35.8%
Employee Benefit Expenses	13.7	10.4	
Other Expenses	116.2	85.3	
EBITDA	9.1	6.6	37.0%
EBITDA Margin	6.5%	6.5%	
Depreciation and Amortisation Expenses	1.02	0.7	
EBIT	8.1	5.9	36.7%
EBIT Margin	5.8%	5.8%	-
Finance Cost	1.1	0.7	
Profit Before Tax	7.12	5.2	33.3%
Tax Expense	2.0	1.5	
PAT	5.12	3.7	33.5%
PAT Margin	3.6%	3.6%	-





Consolidated Balance Sheet in Crores

EQUITY AND LIABILITIES				
Particulars	Sep,2025	March,2025	March,2024	March,2023
1. Shareholders' Funds				
(a) Share Capital	14.00	14.00	0.02	0.02
(b) Reserves and Surplus	27.25	22.13	11.77	6.11
Total Shareholders' Funds	41.25	36.13	11.79	6.13
2. Non-current Liabilities				
(a) Long-term Borrowings	2.23	3.40	5.25	6.19
(b) Long-term Provisions	1.87	1.55	1.29	1.04
Total Non-current Liabilities	4.10	4.95	6.54	7.23
3. Current Liabilities				
(a) Short-term Borrowings	32.59	15.11	7.17	1.21
(b) Trade Payables - MSMEs	0.12	0.01	0.03	-
(b) Trade Payables - Others	5.95	4.49	12.69	8.41
(c) Other Current Liabilities	5.25	4.56	4.13	4.01
(d) Short-term Provisions	5.94	3.84	2.62	0.48
Total Current Liabilities	49.85	28.01	26.64	14.11
Total Equity and Liabilities	95.20	69.09	44.97	27.47

ASSETS				
Particulars	Sep,2025	March,2025	March,2024	March,2023
1. Non-current Assets				
(a) Property, Plant & Equipment	3.06	2.80	2.43	2.18
(b) Intangible Assets	0.00	0.00	0.00	0.00
(c) Deferred Tax Assets (net)	1.30	1.28	1.13	0.96
(d) Long-term Loans and Advances	1.88	2.94	1.43	0.74
Total Non-current Assets	6.24	7.02	4.99	3.89
2. Current Assets				
(a) Trade Receivables	42.16	35.14	27.15	15.34
(b) Cash and Cash Equivalents	17.07	8.09	2.51	2.39
(c) Short-term Loans and Advances	23.78	13.14	7.03	4.66
(d) Other Current Assets	5.95	5.70	3.29	1.19
Total Current Assets	88.96	62.07	39.98	23.58
Total Assets	95.20	69.09	44.97	27.47



Metric	FY25	FY26 Outlook
Total Disbursals	₹7200 Cr	~₹9700 Cr
Revenue	₹222 Cr	~₹300 Cr+
Digital Mix	15%	~15%
EBITDA Margins	6.7% (blended)	~6.7% (blended)
Customer Base (Cumulative)	4 Cr+	~4.5Cr +
Agent Network	2,500+ master agents	3000+ master agents

Company Expected to grow between 35-50% in FY27 with improving Digital Mix





Key Growth Strategies



VISION 2030- INDIA'S # 1 HYBRID FINANCIAL SERVICES AGGREGATOR

01

Revenue Mix Shift Toward High-Margin Digital Lending

- Shift from 85% Agent / 15% Digital → **70% / 30% mix by FY30.**
- Higher proportion of pre-approved programs, signal-driven targeting, native loan platform and end to end loan journeys.
- Lowers overall CAC, increases margins and customer retention/ engagement.

03

End to End Agent Management Ecosystem

- Wide array of products & partnerships.
- Agent super app- Ability to access cross sell ecosystem, product offer engine, data and CRM services will make FB # 1 destination for agents across products.
- Strengthens agent stickiness and increases margins.

05

Entering new Categories- Full Stack Financial Services Powerhouse

- Evaluate and enter new categories like Insurance and Investments etc.
- End to end customer lifecycle management.
- Leverage tech / data & AI to create a next best product (NBP) framework for all customers.

02

Multi Product cross-Sell Monetization Across the Customer Lifecycle

- High margin Cross sell: **Gold Loans, Car Loans, Health & Wellness Plans, Housing Loans, Loans Against Property, Cards etc.**
- Higher LTV through repeat loans, refinances, and product adjacencies.
- Margin Expansion via a basket of product approach for customers.

04

Strategic Investments- FB Value Enhancers

- Investments in NBFC will unlock significant value for FB, along with better funnel conversions and customer engagement.
- Use data & insights to create a separate monetizable FB Insights business.
- Identify multiple acquisition and roll up opportunities to enhance FB value.



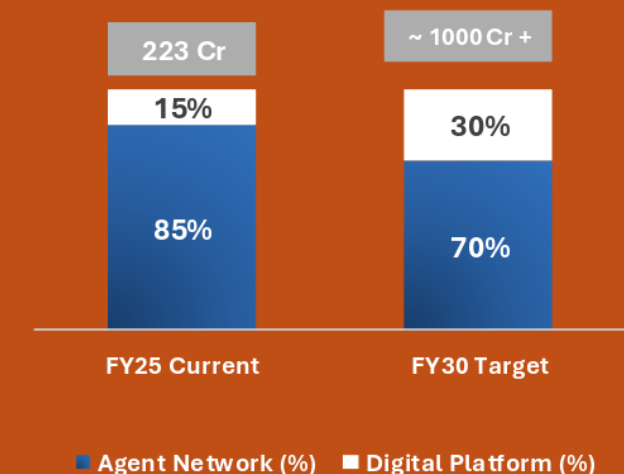
Strategic Outcome → Revenue Expansion + Margin Expansion

Higher-quality funnel through digital intelligence → **better conversions** ; Cross-sell + product adjacencies → **incremental revenue per customer** ; Digital shift + agent bundle → **operational leverage and EBITDA expansion** ; Diversified portfolio → **more resilient, stable growth** ; Strategic Investments & New Categories- **Clear differentiation.**

LONG - TERM VISION (FY30 Projected)

~₹35,000 Cr+	~₹1000 Cr+/10% EBITDA	~30%
Hybrid Disbursal Engine	Annual Revenue & Margin Franchise	Digital Revenue Mix

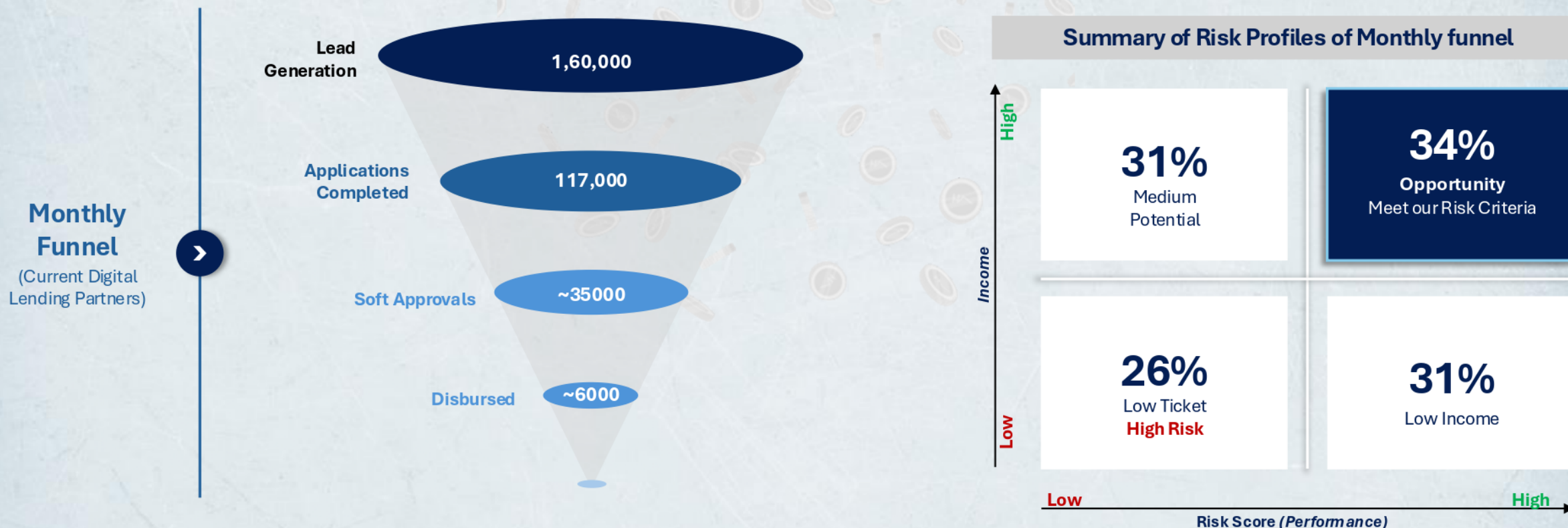
Business Mix - Evolution





LTCV Credit (FinBud's NBFC arm) "Strategic Value Unlocking"

The NBFC arm serves a dual purpose - (1) optionality value and (2) improved funnel conversion - by acting as a controlled fallback engine, funnel optimization and enabling FinBud to capture deeper lifecycle monetisation from its 4.5 Cr+ customer base.



Current
Funnel



Proprietary
Risk model



Technology
(Fully integrated product Journey)



Disbursal Opportunity; 300 Cr. Monthly ;
Growing at 30% CAGR

Enhanced funnel efficiency unlocks a potential of 2.5x ramp-up over the current disbursals





Annexures



The problem statement – We are Addressing Across Consumers, Agents and Banks

Borrowers' Pain Points :



- Limited options when approaching a single bank
- Lengthy paperwork
- High rejection rates for many
- Slow disbursals

Agents'/Partners' Pain Points :



- Independent loan agents face slow commission payments (90+ days) can only offer one bank's products

Banks' Pain Points :

High Cost of Customer Acquisition (CAC) : High cost to acquire retail customers



- Banks' traditional CAC structure is mostly fixed.
- Fintech platforms like Finbud offer **variable - cost CAC** - i.e., banks pay **only on successful disbursals**, making cost more efficient.

Limited Reach Beyond Metros & Tier 1 Cities:-

- Branch networks are expensive to set up and maintain in low-density or semi-urban areas.
- Disconnected systems (e.g., CRM not integrated with credit policy engines) lead to poor lead quality filtering.

Finbud Advantage



Multi-lender access (100+ partners) with policy-based matchmaking, increasing approval probability and ensuring best-fit offers.



Digitised journeys, API-integrated rule engines, and instant documentation workflows, reducing disbursement time drastically.



Instant payouts & upfront financing, helping agents reinvest and scale their business without capital strain.



Access to **entire multi-lender stack**, digital training, CRM, curated leads and full processing support.



Variable-CAC model, API-driven funnels & deep reach into Tier-2/3 markets.

Finbud brings **policy-aligned screening, curated funnels, and real-time rule runs**, drastically improving lead quality.





Long-Standing Partnerships with 100+ Banks NBFCs and Fintechs

Total Lending Partners 100+

Major Banks :



Top NBFCs :



Fintech Partners :





Key Milestones of Finbud Financial Services Ltd



2015

Entered multiple geographies; opened office in Delhi.

2016

Equity investment received from The Chennai Angels (TCA) consortium.

2022

Invested significantly in building digital and tech teams.

2023

Significant revenue growth of 54% in FY2023. Surpassed ₹ **100 Cr** topline.

2024

Company became profitable with ₹593.1 lakh profit in FY2024.
Converted to a Public Ltd Co in July.
Received equity investment from marquee investors like Ashish Kacholia.

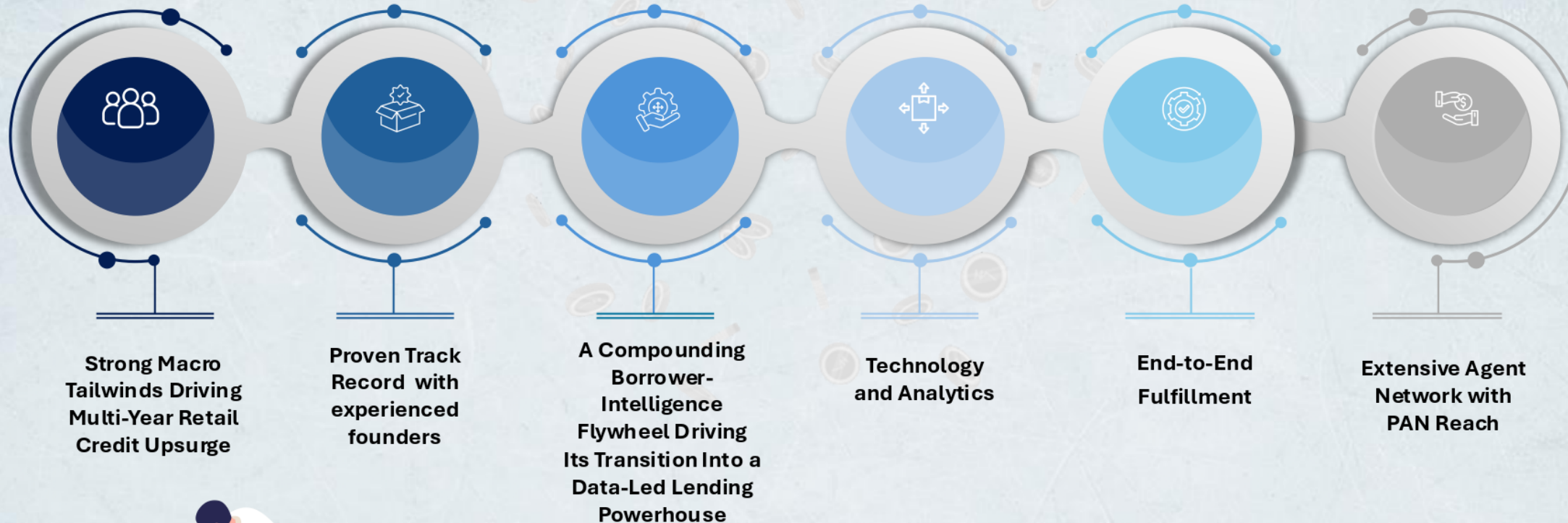
2025

Surpassed ₹ 200Cr topline
Listed on NSE Emerge in Nov 2025.
Received Anchor Investment from Bandhan AMC





Key Investment Highlights



Finbud (Finbud Financial Services Ltd) is a retail loan aggregation platform that connects consumers seeking loans with partner banks and NBFCs. **A Full-stack loan fulfillment model from lead to disbursement. Zero credit risk, earns commissions on successful disbursals. Average commission ~ 3 to 3.5% of the loan amount . Supports onboarding to post-disbursement service.**



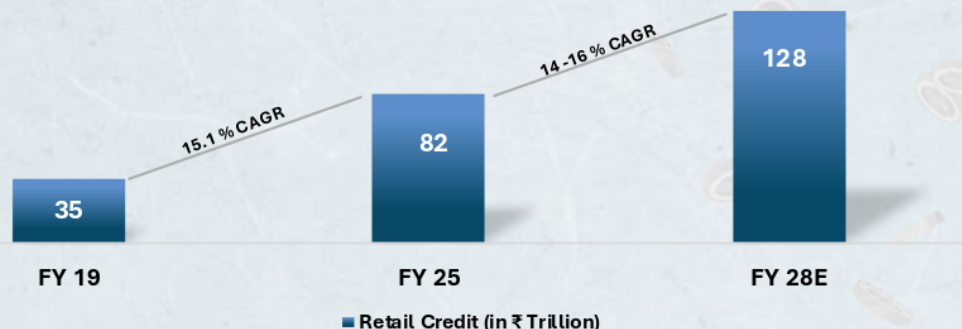


Macro Momentum : Expanding Credit, Rising Digital Engagement, Strong Disbursal Growth

India is a large Consumer Credit Market

India continues to be one of the world's most underpenetrated credit markets

Retail credit in India, covering housing, vehicles, gold loans, education, personal loans, credit cards, and microfinance, reached Rs. 82 trillion in FY25.



With an increasing share of Digital*

Digital payments have witnessed substantial growth

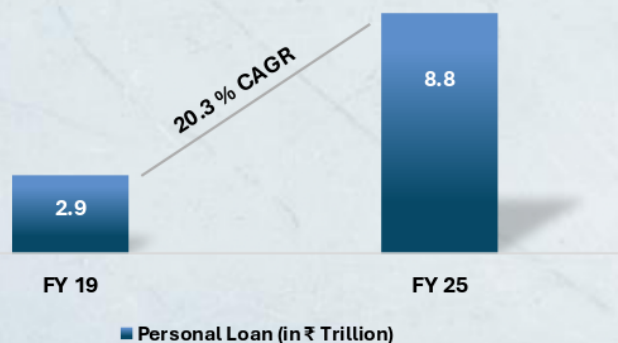


Transaction volume increased significantly from 43.7 billion to 222.0 billion @ CAGR of 50 % between FY21 and FY25.

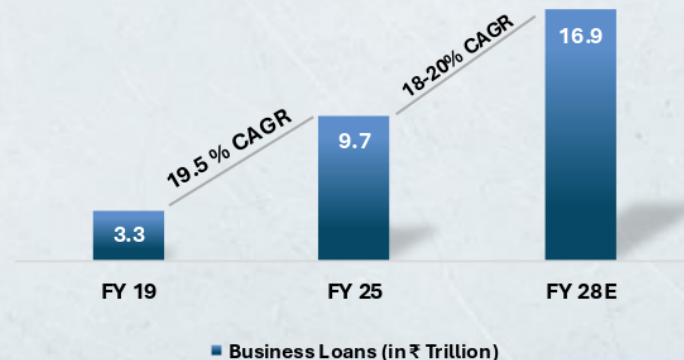


During the same period transaction value expanded from Rs. 1,414.6 trillion to Rs. 2,862.0 trillion.

Personal Loan Disbursement was ₹8.8 trillion as of Fiscal 2025, witnessing a CAGR of approximately 20.3% from Fiscal 2019



Unsecured Business Loans witnessed a CAGR of approximately 19.5% from Fiscal 2019-2025



Gold loan disbursement witnessed a CAGR of approximately 36% from Fiscal 2019 to Fiscal 2025, with disbursement in Fiscal 2025 at ₹17.5 trillion.





Proven Track Record with experienced founders



Parth Pande

(Whole-Time Director)

Ex-VP at Citibank, 18+ years

in retail lending and credit cycle management; managed a \$1 Bn portfolio at Citi. Leads digital business, marketing, and analytics at Finbud.



Parag Agarwal

(Whole-Time Director & Chief Financial Officer)

18+ years of experience in investment life cycles; co-leads agency business and oversees finance, strategy, and market expansion.



Vivek Bhatia

(Whole-Time Director)

20+ years of experience as distribution partner for Citibank; co-leads agency business and oversees partnerships, admin, and HR.

13-year track record with experienced founders with profitability



Scaled to **₹10,000 Cr** ARR disbursements on minimal capital



Built **4.5 Cr** borrower data asset with full processing control



Launched digital platform in **2021-2022**, scaled to **15%** of revenue with **15%+** margins





The Hidden Engine : A Borrower-Intelligence Flywheel Transforming Finbud Into a Data-Led Lending Powerhouse

A 10+ Year Borrower Memory Bank

Finbud's hybrid engine (agent + digital) has created a **dynamic borrower graph** with :

- Demographics
- Income evolution
- Employment trajectory
- Multi-lender approval/rejection histories
- Intent signals
- Bureau refresh data
- Product upgrade cycles
- Repeat loan behaviour
- Regional risk patterns



This is *not* a one - event customer snapshot - it is a **multi-cycle behavioural signature**, giving Finbud an unmatched predictive edge.



Finbud is building **India's most powerful Borrower Graph** - an asset that **compounds with every transaction, creating a data moat that enables unmatched underwriting intelligence, superior conversions, and multi-cycle monetisation across products, lenders, and channels**

Creates a Compounding Advantage : "Accuracy = Margin Expansion"

As the Borrower Graph deepens, Finbud's :

- **Digital CAC drops**
- **Conversion rates rise**
- **Lender dependency reduces**
- **NBFC book quality improves**
- **Marketing efficiency multiplies**
- **Agent productivity increases 20–25%**
- **Product expansion accelerates**
- This becomes a **self-reinforcing loop** - data → accuracy → margin → scale → more data.

Strategic evolution from distributor → intelligence platform

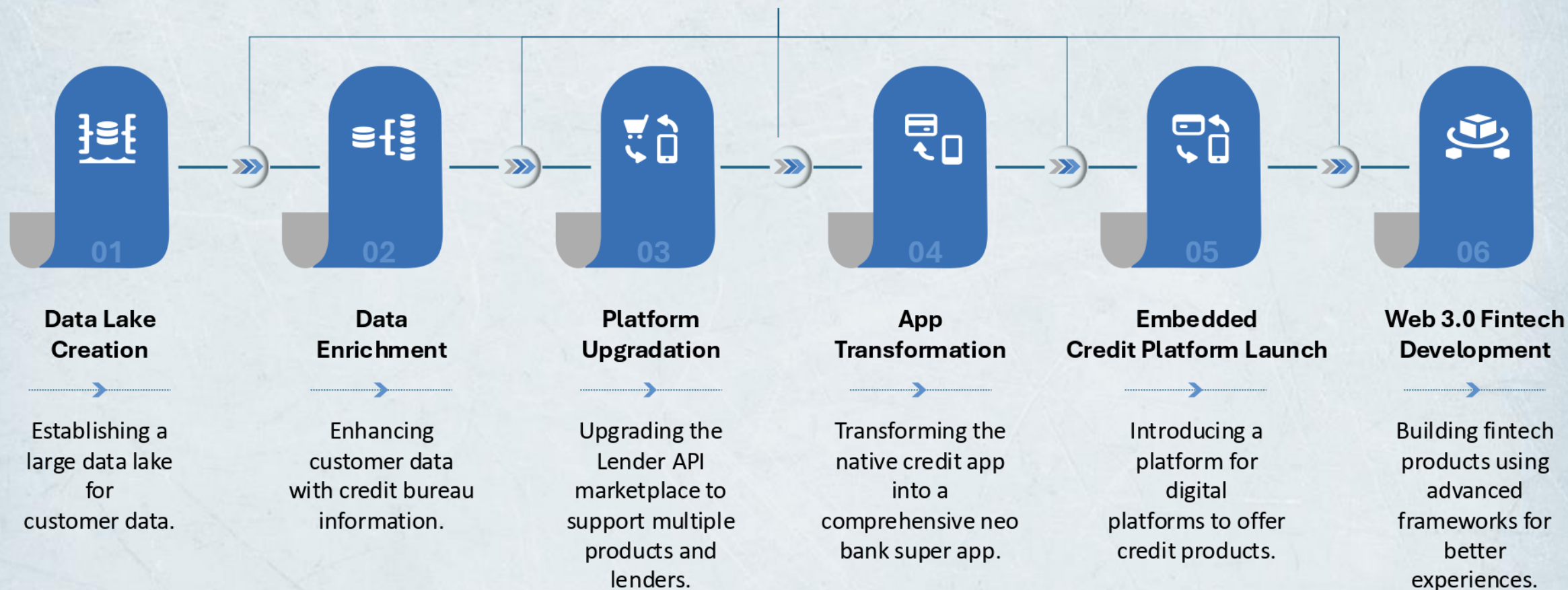
Positions Finbud as India's most informed, efficient and future-ready credit origination partner - creating long-term enterprise value





Technology and Analytics – Our Backbone

Technology Roadmap: Digital Lending



Investment in technology will enable the company to monetize its data pool of 4crore+ customers with low customer acquisition cost, efficient lending process and better approval rates.





End to End Fulfillment Model



Most peers are :

Either **conventional lenders** with no digital lifecycle management **Or** **pure digital players** with high CAC and thin margins even after multiple years of existence



Finbud's Hybrid Approach :

- Agent model focuses on reaching a large number of customers with lower profits per loan (**EBITDA Margin ~ 6%**)
- Digital model focuses on fewer customers but with higher profits. **EBITDA Margin ~ 16%**
- **Digital + Agent leads → Lending match → Disbursal → Commission → Cross-sell**
- Retains customer **for lifetime cross-sell (cards, insurance, NBFC)**
- **Result : Lower CAC + better margins + repeat monetization**



This hybrid strategy sets Finbud apart in India's loan distribution space

Lead Gen



Eligibility

Evaluating financial preparedness

Match

Identifying appropriate loan choices



Docs

Gathering required documents



Lender Submission

Sending an application to the lender



Approval

Approval of loan application

Disbursal

Money allocated to the borrower



Post - loan Support

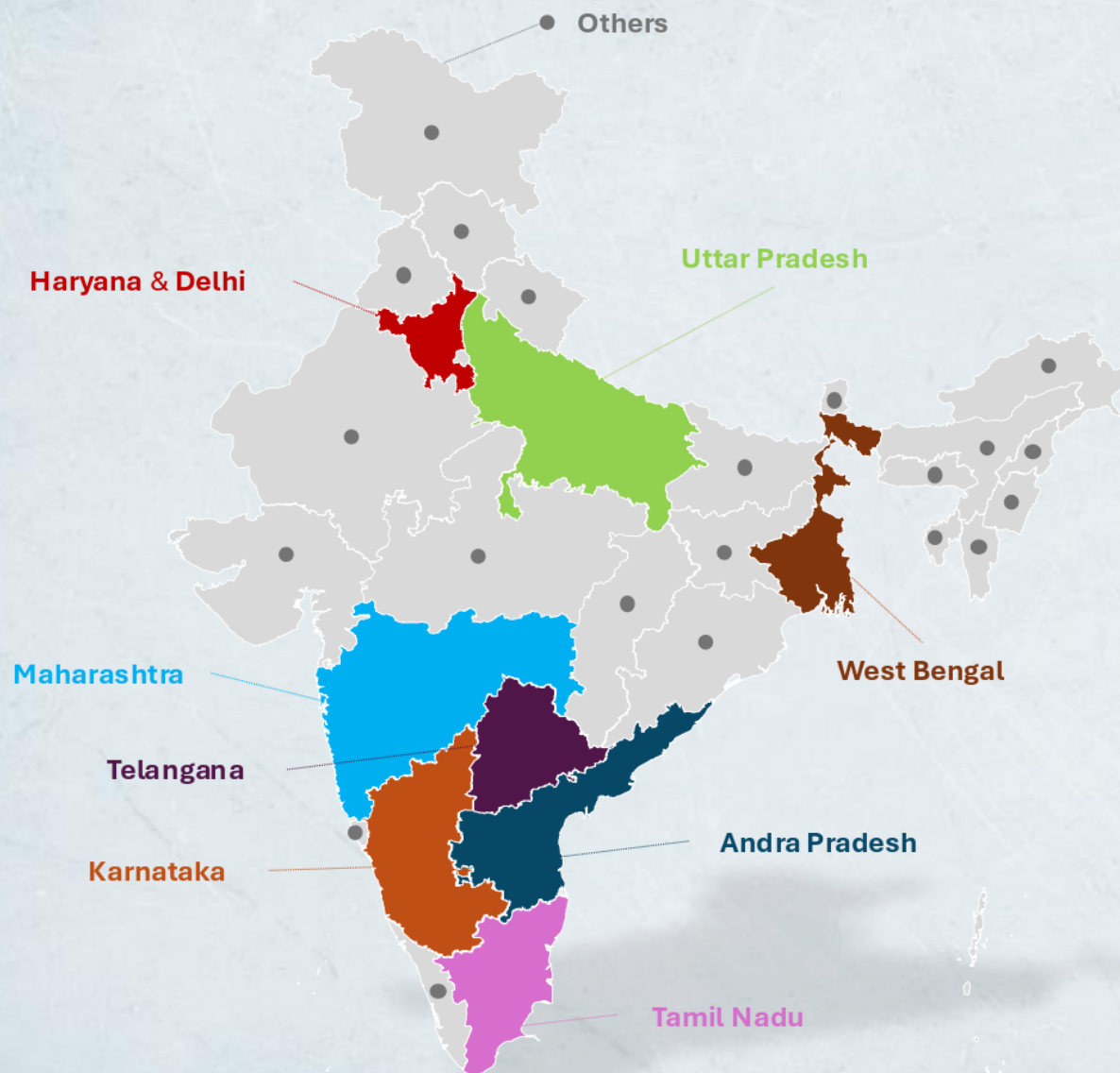
Continuous support and advice

IPO valuation reflects high earnings quality and sustainable growth, offering strong upside vs sector peers.





Extensive Agent Network with PAN Reach



Karnataka : 29%

Maharashtra : 16%

Telangana : 12.9%

Tamil Nadu : 8%

Delhi : 7%

Uttar Pradesh : 3.2%

Haryana : 3.2%

Andra Pradesh : 3.2%

West Bengal : 6.4%

● Others : 8.9%

Agent distribution spans all major regions, demonstrating Finance Buddha's PAN-India operational reach."



Consolidated Profit and Loss in Crores			
Particulars	March,2025	March,2024	March,2023
Revenue from Operations	223.28	190.24	135.48
Other Income	0.22	0.04	0.09
Total Income	223.50	190.28	135.57
Expenses			
Employee Benefit Expenses	22.54	18.15	14.45
Finance Costs	1.41	1.15	0.98
Depreciation and Amortization Expenses	1.52	1.45	0.90
Other Expenses	186.08	161.50	116.79
Total Expenses	211.55	182.25	133.13
Profit before Tax	11.95	8.02	2.44
Current Tax	3.68	2.54	0.42
Deferred Tax	-0.22	-0.17	0.18
MAT Credit Entitlement	0.00	0.00	0.00
Tax Expenses	3.45	2.37	0.60
Profit after Tax	8.50	5.66	1.84



Particulars	Sep,2025	March,2025	March,2024	March,2023
CASH FLOW STATEMENT				
Net Cash (Used in)/Generated from Operating Activities	-5.10	-13.33	-2.09	2.69
Net Cash (Used in)/Generated from Investing Activities	-1.11	-1.46	-1.66	-1.46
Net Cash (Used in)/Generated from Financing Activities	15.21	20.37	3.87	0.83
Net Increase/(Decrease) in Cash and Cash Equivalents	8.99	5.58	0.12	2.06
Opening Balance of Cash and Cash Equivalents	8.09	2.51	2.39	0.33
Closing Balance of Cash and Cash Equivalents	17.07	8.09	2.51	2.39





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Thank You

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