IBL FINANCE®

CIN NO.: L65999GJ2017PLC098565

IBL FINANCE LIMITED
(Formerly Known as IBL Finance Private Limited)

Corp. Office: - 2002, The Junomoneta Tower, Opp. Pal RTO, Nr. Rajhans Cinema, Pal, Surat-395009, Gujarat, India.

Date: May 1, 2025

To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra East, Mumbai – 400051.

Respected Sir/Ma'am,

Subject: **Press Release titled "IBL Finance Limited Accelerates AUM Growth with Strategic Partnerships"**

Trading Symbol: **IBL Finance Limited (Symbol: IBLFL)**

Pursuant to the captioned subject, please find enclosed a copy of the press release titled "IBL Finance Limited Accelerates AUM Growth with Strategic Partnerships."

The press release outlines the Company's significant milestone of achieving an Assets Under Management (AUM) exceeding ₹ 100 crores, attributed to its continued focus on forging and strengthening strategic partnerships with Non-Banking Financial Companies (NBFCs) across the country.

This disclosure is being submitted for your kind information and records.

Thanking You,

Yours faithfully,
For, IBL Finance Limited

CHAUHAN DILIPBHAI CHUNILAL
Digitally signed by CHAUHAN DILIPBHAI CHUNILAL
Date: 2025.05.01 12:03:33 +05'30'

Dilipbhai Chauhan
Company Secretary

Place: Surat

Encl: Press Release

IBL Finance Limited Accelerates AUM Growth with Strategic Partnerships

Achievement of AUM Exceeding ₹ 100 Crores

Expanding Reach Through Collaborations with 36 NBFCs Nationwide

Surat, India – May 2025 – IBL Finance Limited (IBLFL), a fintech-driven NBFC listed on the NSE Emerge, continues its aggressive expansion strategy with the successful onboarding of 36 Non-Banking Financial Companies (NBFCs) for onward lending. This milestone marks a significant step in IBLFL's mission to become a leading pan-India retail MSME lender, ensuring financial inclusion with a data-driven approach.

About IBL Finance Limited

Established in 2017, IBL Finance Limited leverages Artificial Intelligence (AI) and Data Analytics to deliver fast and seamless lending solutions. The company caters to both individuals and NBFCs, offering a diversified range of financial products. With its headquarters in Surat, IBL has built a strong nationwide presence and a robust underwriting platform that ensures high credit quality.

As of March 31, 2025, IBL has disbursed loans amounting to ₹ 254.98 crores, serving over 1.86 lakh customers across the country.

Strategic Business Expansion: A New Lending Vertical

Following its listing on the NSE Emerge and fresh capital infusion, IBLFL has launched a new vertical focused on lending to profitable and well-established NBFCs. This strategic move aligns with the company's long-term vision of becoming a sustainable and profitable MSME-focused lender.

By extending credit to NBFCs, IBLFL gains insights into diverse retail loan portfolios across various geographies, ensuring lower credit costs and enhanced asset quality. As of March 31, 2025, the company has successfully disbursed ₹ 154.00 crores under this initiative.

Growth in Assets Under Management (AUM) & Strong Asset Quality

IBL Finance has demonstrated strong AUM growth, with figures for FY 2022-23, FY 2023-24, and FY 2024-25, standing at ₹ 17.85 Crore, ₹ 56.18 Crore, and ₹ 104.99 Crore respectively. This growth highlights the company's expanding market presence and strengthening financial stability.

As part of its lending portfolio, IBL Finance has achieved a significant milestone by crossing ₹100 crores in AUM by the end of FY 2024-25, driven largely by its strategic partnership initiative with another NBFCs.

Furthermore, the company has maintained a strong asset quality, with net NPA levels recorded at 3.94%, 1.90% and 1.99% for FY 2022-23, FY 2023-24, and FY 2024-25, respectively. The partnership with NBFCs has supported IBL's asset-light business model while mitigating NPA risks.

Growth-Oriented Borrowing Strategies

To fuel its expansion and increase AUM, IBL Finance plans to raise additional funds through various debt instruments, including term loans, non-convertible debentures (NCDs), bonds, and commercial papers. These funds will be sourced from banks, financial institutions, and various investors.

In the FY 2024-25, IBL has already secured ₹ 49.46 crores through term loans and NCDs, reinforcing its financial position and growth trajectory.

Looking Ahead: Continued Growth & Milestones

With a solid business model, strategic partnerships, and a commitment to innovation, IBL Finance Limited remains on track to achieve sustained growth. The company continues to explore new opportunities and expand its footprint in the lending sector.

As IBL Finance moves forward, it remains dedicated to its mission of delivering seamless, technology-driven financial solutions while maintaining robust asset quality and profitability.

For details please contact:

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