Ref. No.: LIFL/SLC/2026-27/49
Date: November 13, 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 Listing Regulations"), please find enclosed herewith the copy of the Investor/Earnings Presentation for the quarter and half year ended September 30, 2026.

In compliance with Regulation 46 of the SEBI Listing Regulations, 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

SOURABH MISHRA
Digitally signed by SOURABH MISHRA
Date: 2026.11.13 13:43:20 +05'30'

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

LAXMI INDIA FINANCE LIMITED

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



Q2 and H1 FY27
Investor Presentation

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

LAXMI INDIA FINANCE LIMITED

Q2 and H1 FY27

Investor Presentation



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1 Q2 and H1 FY27 Financial & Operational Highlights

2 Strategic Priorities & Competitive Strengths

3 Business Model & Operating Engine

4 Technology, Credit & Collections

5 Customer & Product Profile

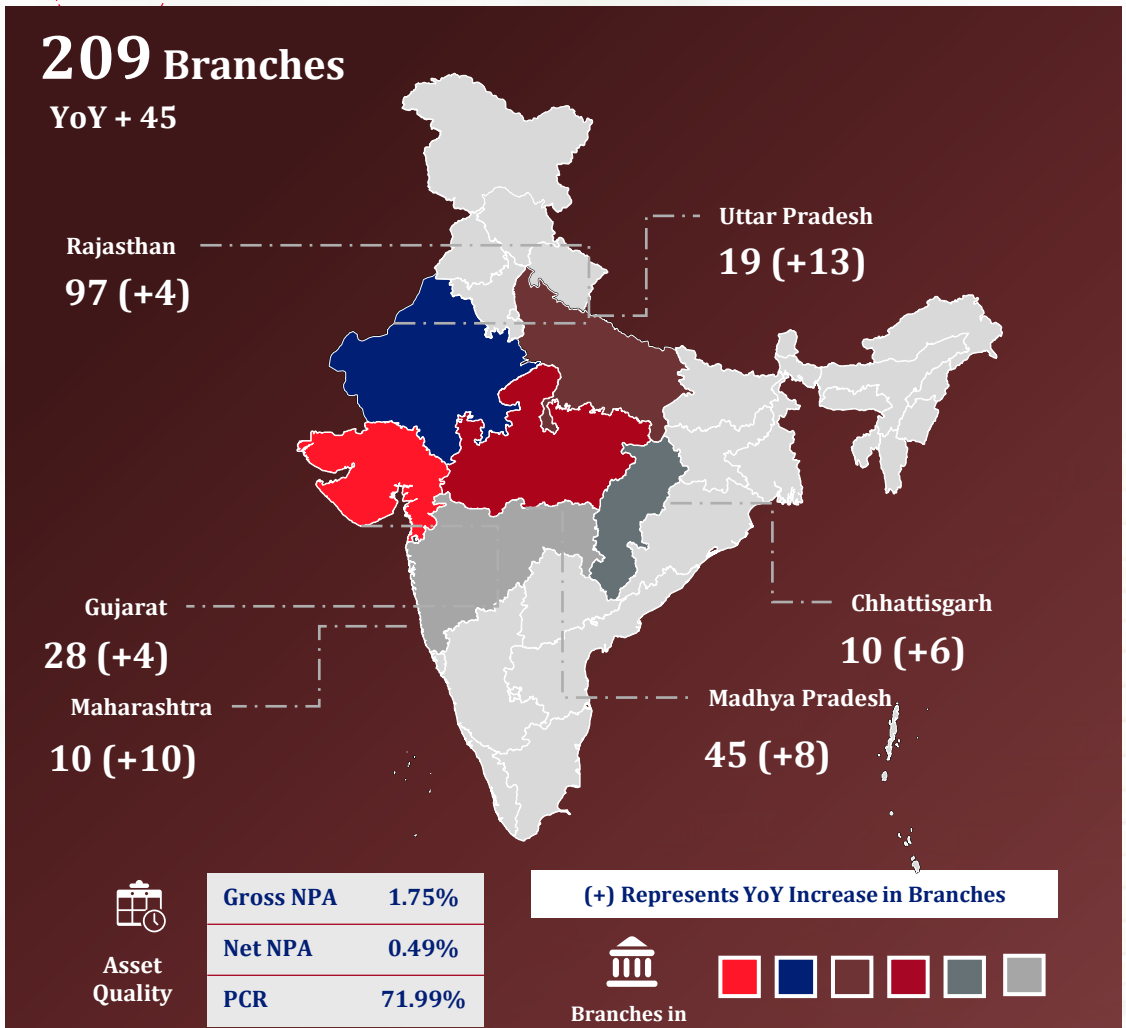
6 Governance, Management & Capital Confidence

Table of Content



Q2 and H1 FY27 Financial & Operational Highlights

H1 FY27 Operational and Financial Snapshot



Assets Under Management (AUM)
₹ 1,843.89 Cr.
32.99%
(Sep'25: ₹ 1,386.49 Cr.)

Profit Before Tax (PBT)
₹ 42.35 Cr.
65.80%
(Sep'25: ₹ 25.54 Cr.)

Profit After Tax (PAT)
₹ 31.71 Cr.
66.35%
(Sep'25: ₹ 19.06 Cr.)

Return On Net Worth
13.16%
(Sep'25: 11.00%)

Own Book
₹1,761.49 Cr.
36.67%
(Sep'25: ₹ 1,288.90 Cr.)

Cost of Borrowing (COB)
10.59%
51bps
(Sep'25: 11.10%)

Return on Assets
3.18%
(Sep'25: 2.56%)

Net Interest Income (NII)
₹96.83 Cr.
35.01%
(Sep'25: ₹ 71.72 Cr.)

Capitalization (CRAR)
Total CRAR – 22.95%
Tier I CRAR – 22.54%
Tier II CRAR – 0.41%

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

Employee Base
2,060

Net Worth
₹498.56 Cr.
14.57%
(Sep'25: ₹ 435.16 Cr.)

Debt Equity Ratio
3.31

Net Equity Ratio
2.72*

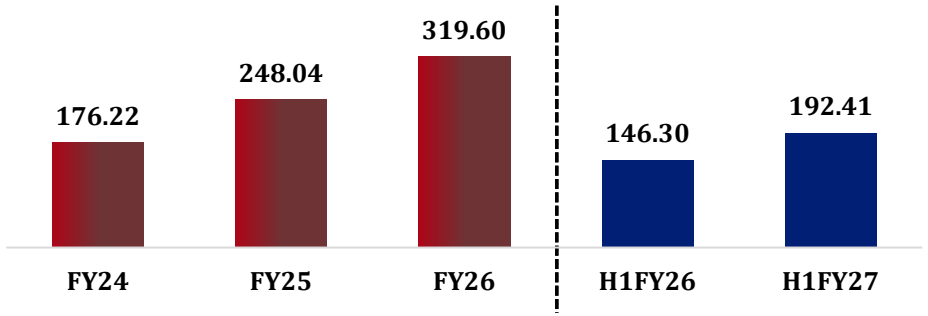
* *Note-1 : As of Sept. 30, 2026, the Company's total liquidity stood at ₹292.25 crore, while total borrowings were ₹1,648.26 crore, resulting in a net debt-to-equity ratio of 2.72x.*

** *LIFL had created provision to the tune of upto ₹ 17.64 crore (90% of ₹19.60 crore) against a direct assignment (secured against Vehicle) that LIFL had purchase from UP Money Limited that had turned to NPA. Out of the total provision of ₹17.64 crore, ₹5.88 crore was recognised during the current financial year. PAT, ROE and ROTA are post considering this factor.*

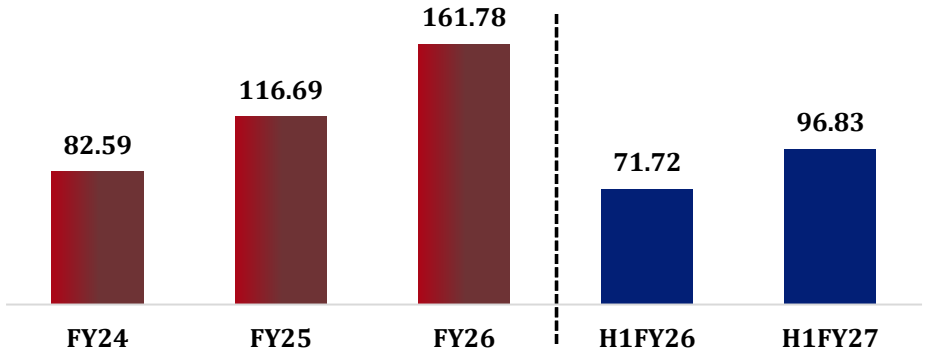
*** *Note-2 : Ratios & figures are annualized wherever required.*

Consistent NII and PAT Growth Trajectory

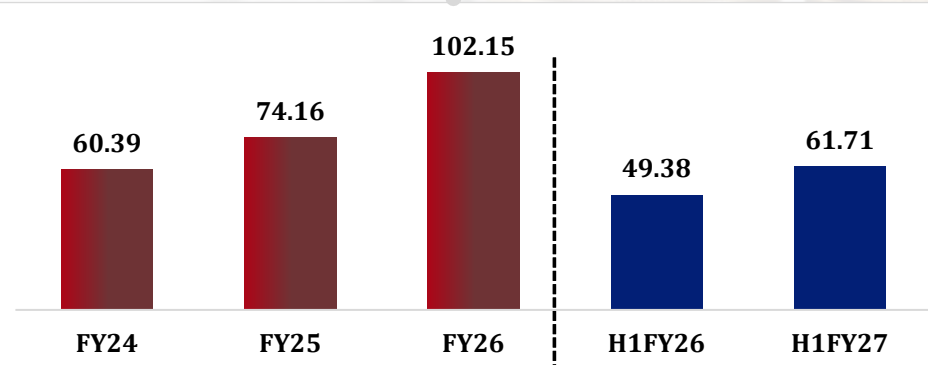
Revenue (In Cr.)



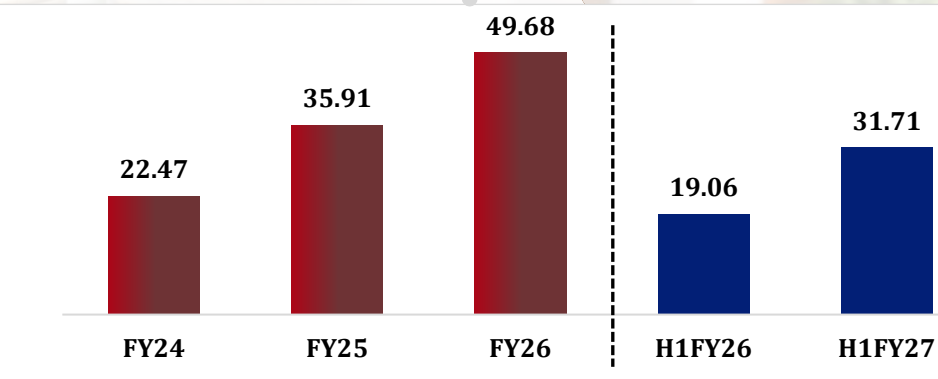
Net Interest Income (NII) (In Cr.)



Operating Expense (In Cr.)

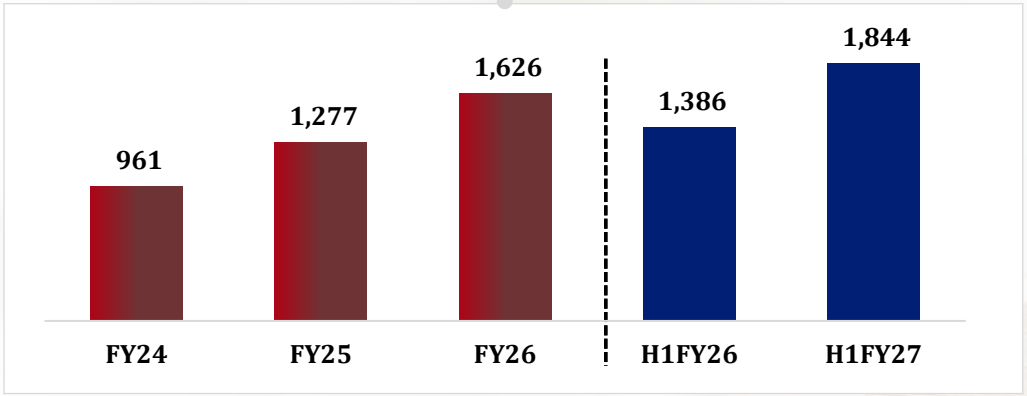


Profit After Tax (PAT) (In Cr.)

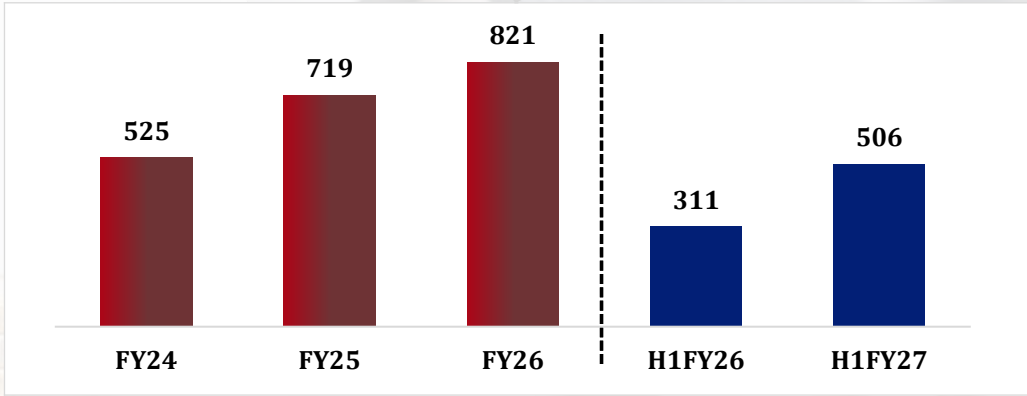


Strong Scale-Up Across AUM, Customers and Network

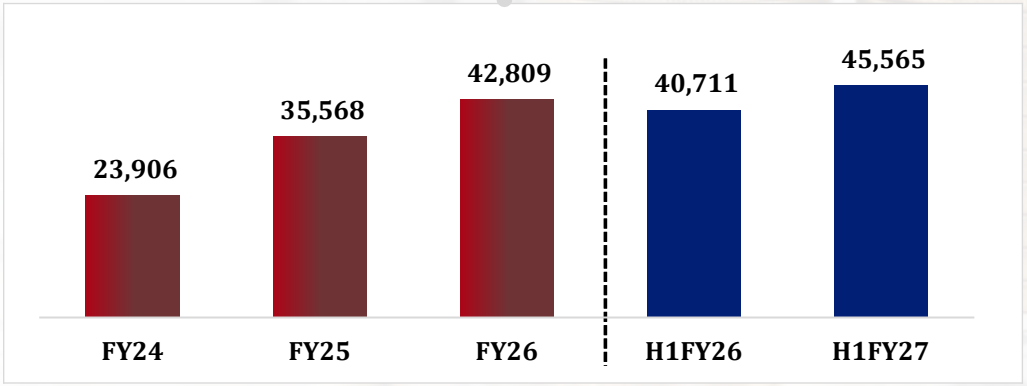
AUM (In Cr.)



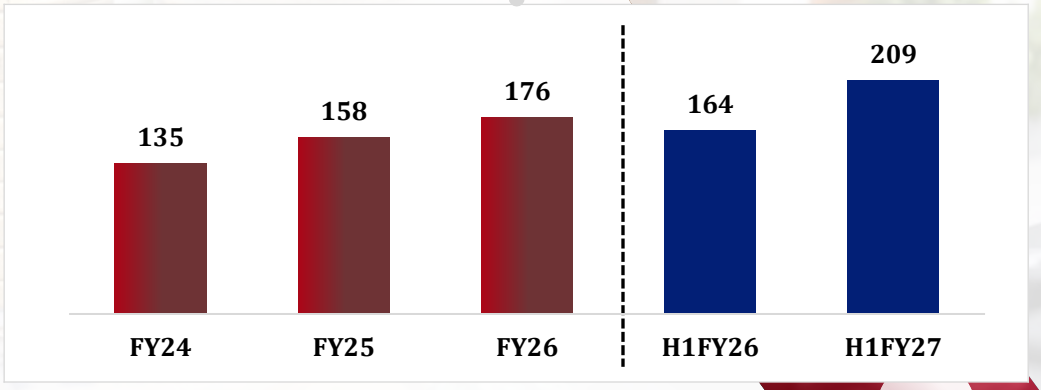
Disbursement (In Cr.)



Customer Base (No. of Customers)

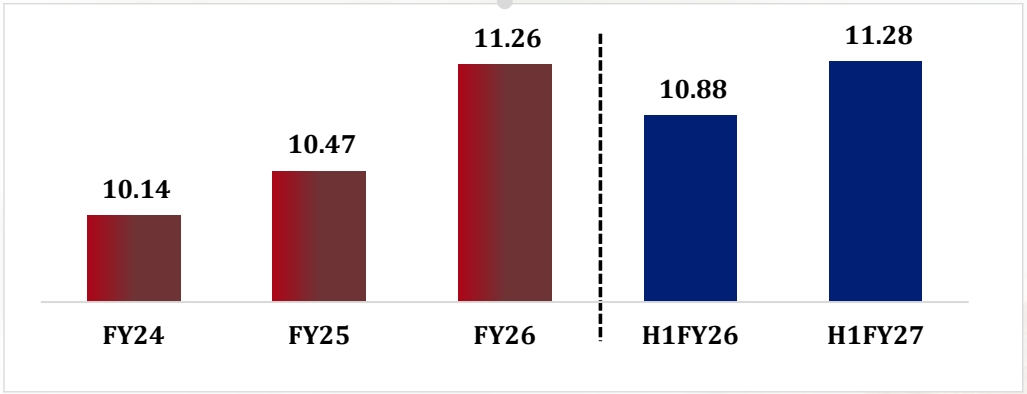


Branches (No. of Branches)

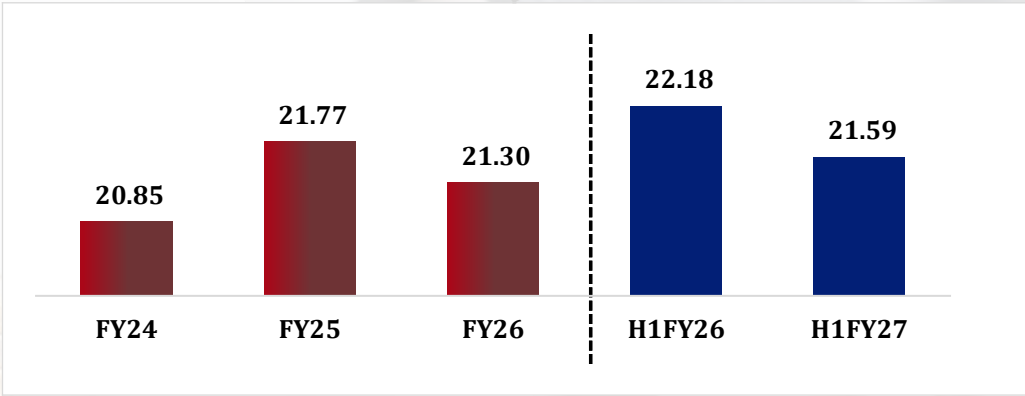


NIM and Spreads Expand on Better Pricing Discipline

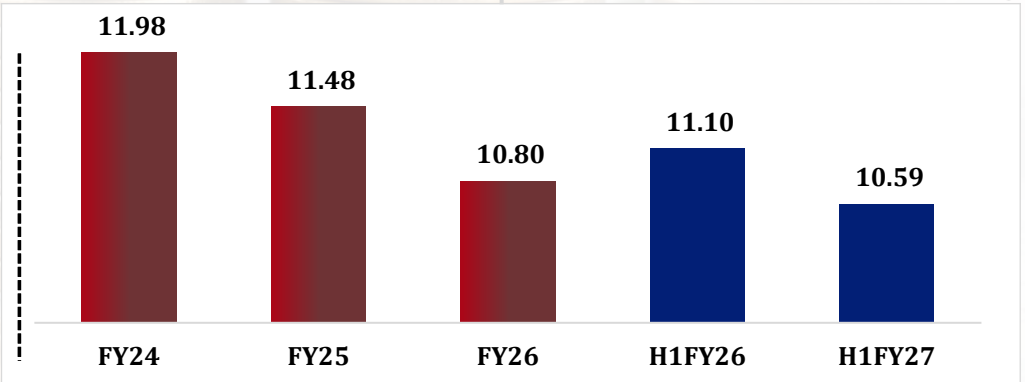
NIM (In %)



Yield on Avg. Portfolio (In %)

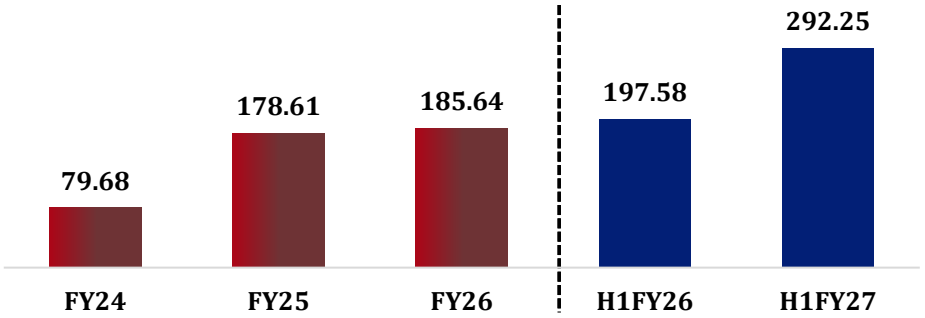


Avg. Cost of Borrowings (In %)

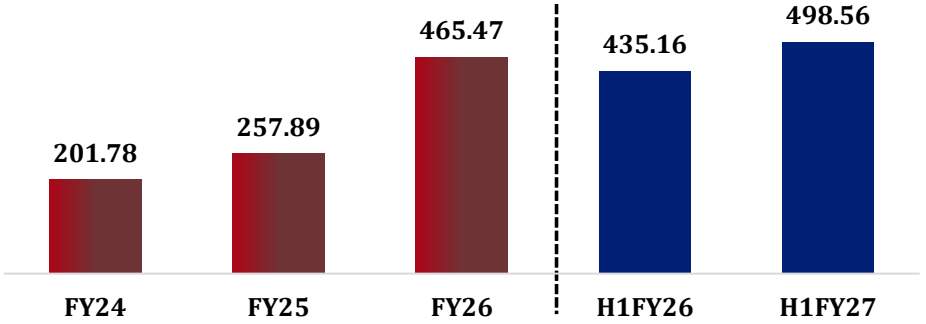


Strong Liquidity Position with Stable Return Metrics

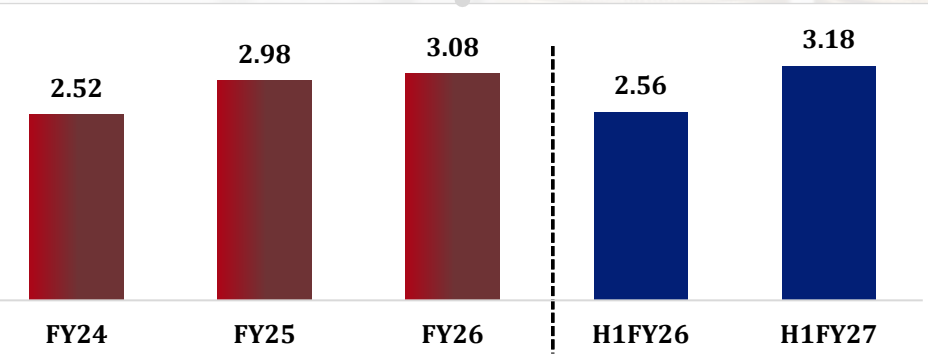
Liquidity (In Cr.)



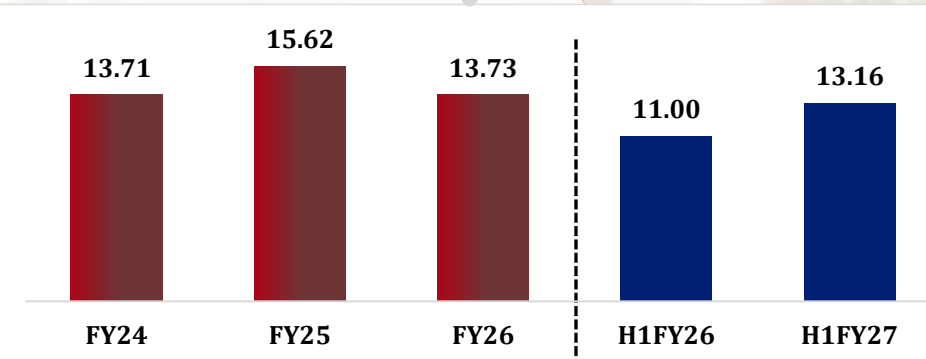
Net Worth (In Cr.)



Return on Total Assets (In %)

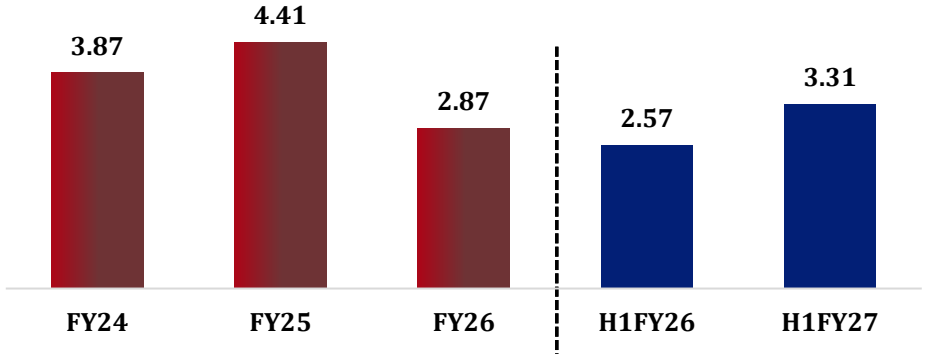


Return on Avg. Net Worth (In %)

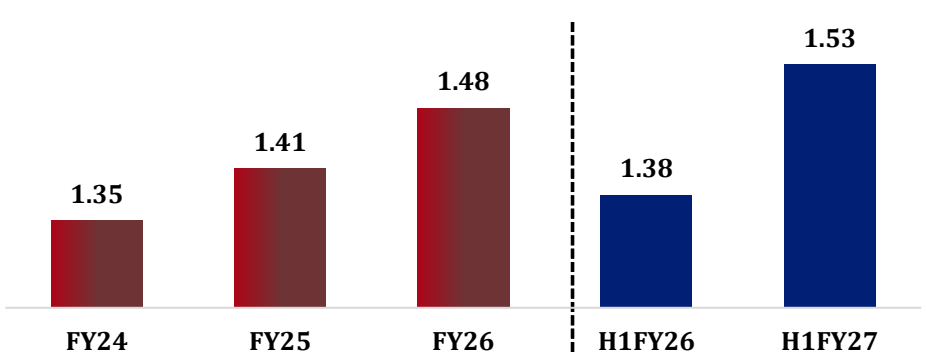


Well Positioned to Capture Future Growth...

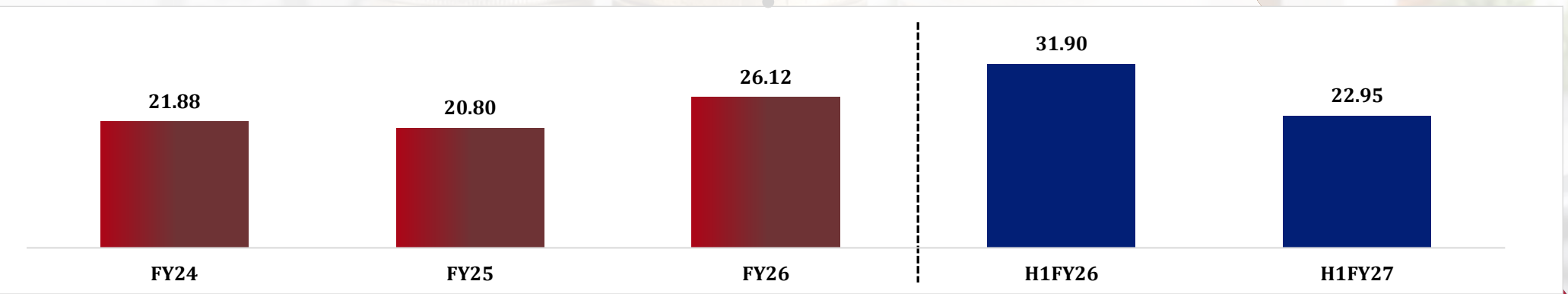
Debt Equity Ratio



Interest Coverage Ratio



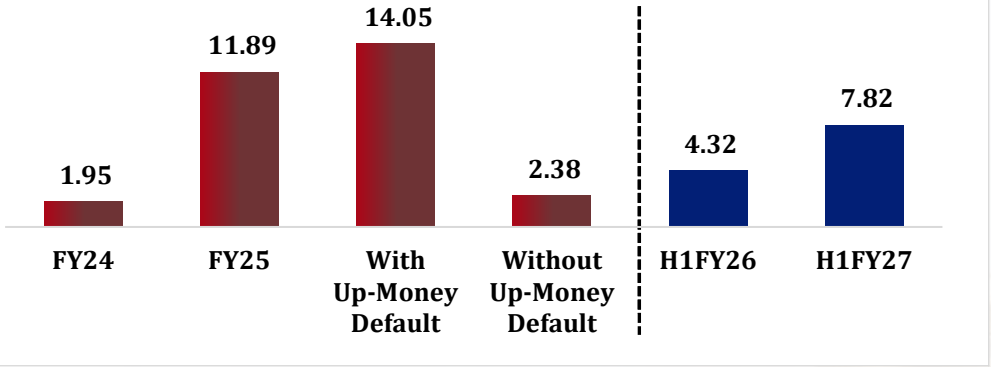
Capital Adequacy Ratio (%)



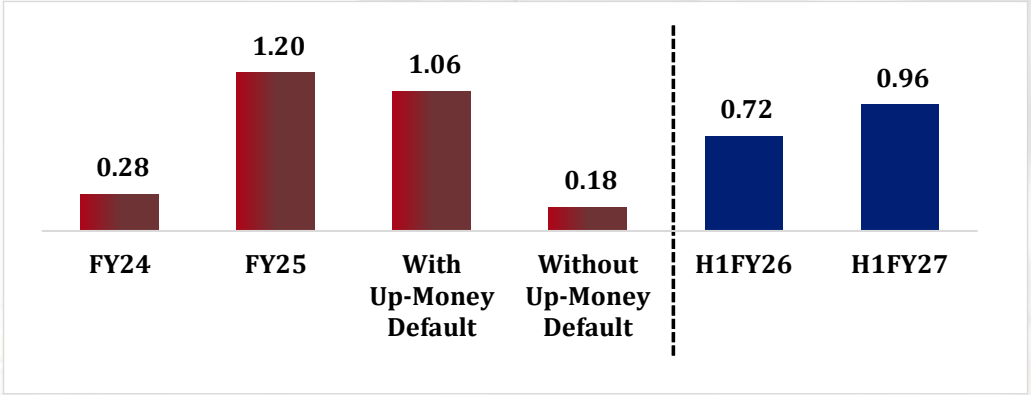
Note: CRAR for FY 2026 would be 26.91% if unencumbered surplus liquidity is parked in form of FDs instead of Corporate Bonds

Asset Quality Update

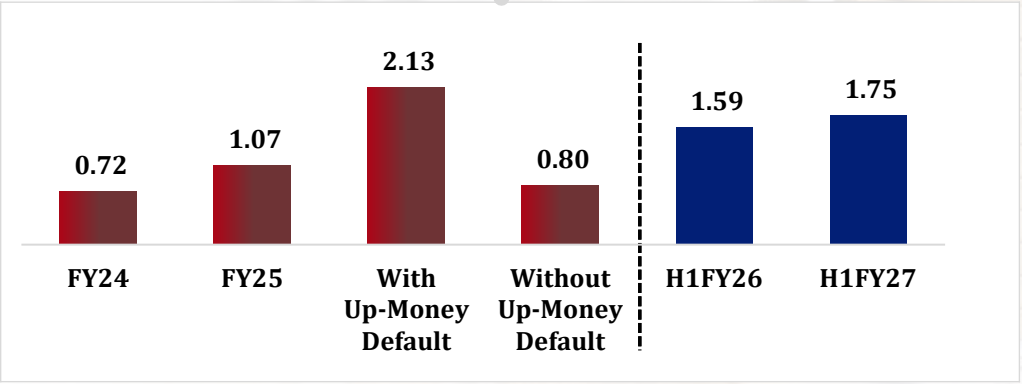
Credit Cost (In Cr.)



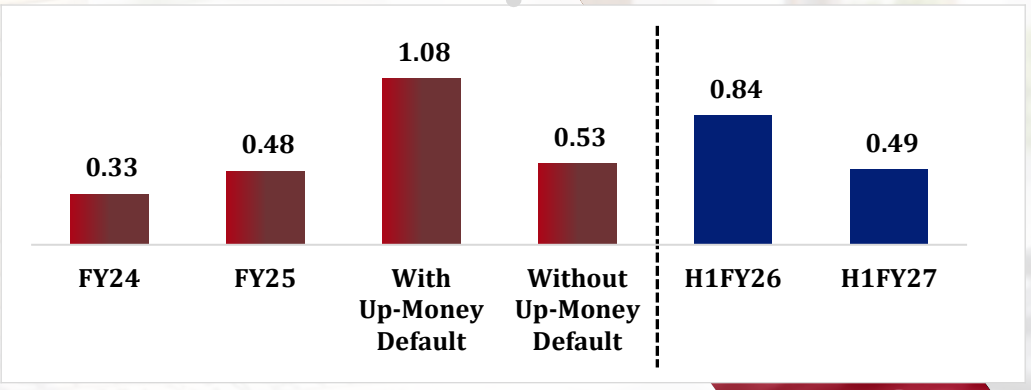
Credit Cost (In %)



GNPA (In %)



NNPA (In %)



Note: With Up-Money Default and Without Up-Money Default data refers to FY26

***LIFL had created provision to the tune of upto ₹ 17.64 crore (90% of ₹19.60 crore) against a direct assignment (secured against Vehicle) that LIFL had purchase from UP Money Limited that had turned to NPA. Out of the total provision of ₹17.64 crore, ₹5.88 crore was recognised during the current financial year. PAT, ROE and ROTA are post considering this factor.*

Stage Wise Movement of Loans

Stage Wise Movement as on 30th Sept 2026

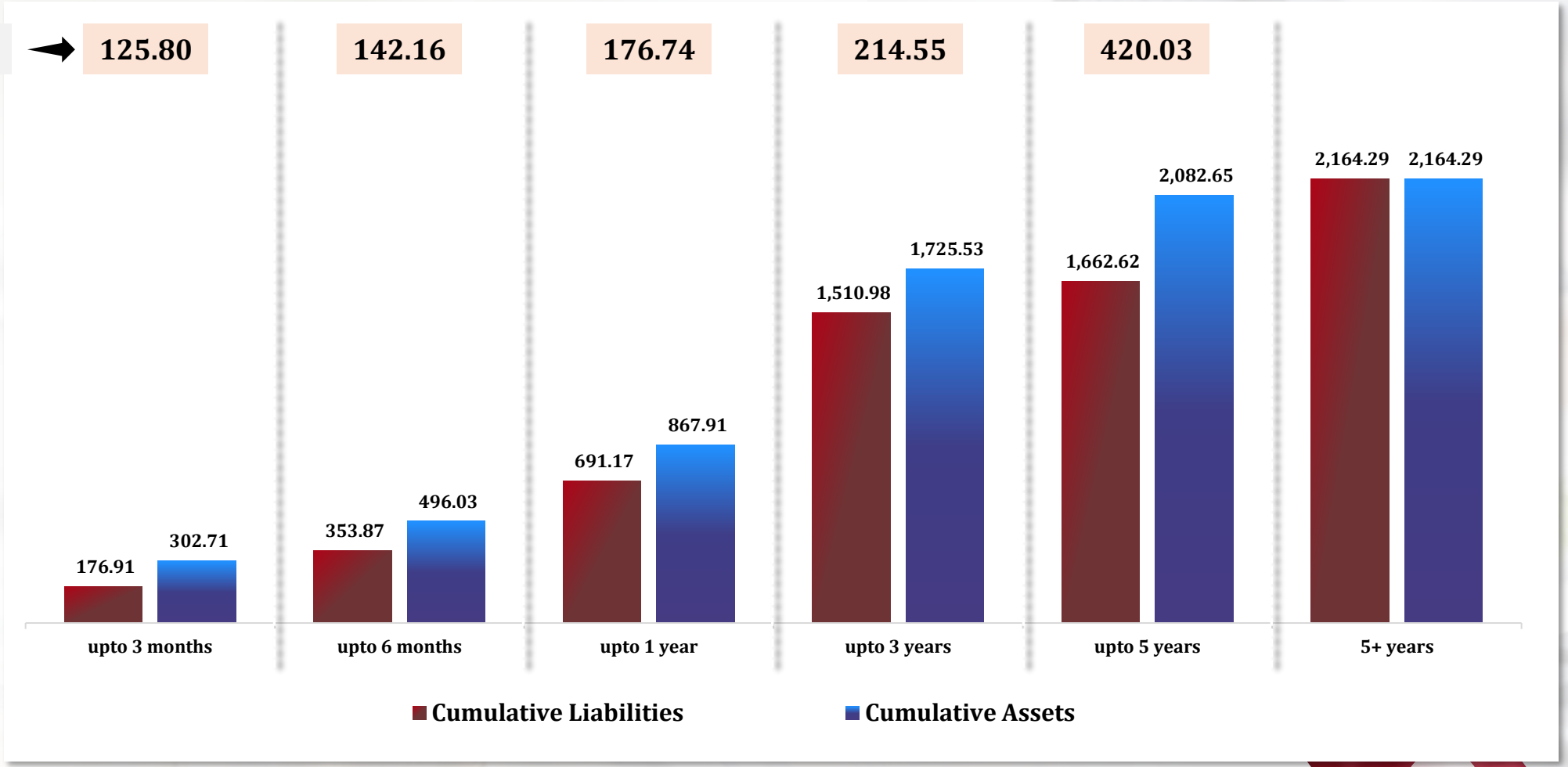
Particulars	Stage 1	Stage 2	Stage 3	Total
Gross carrying amount as at Apr 1, 2026	**1,423.92**	**46.59**	**32.03**	**1,502.54**
New assets originated or increase in existing assets	448.03	0.13	0.01	448.17
Assets Closed or repaid	(196.17)	(6.76)	(3.22)	(206.15)
Transfers from Stage 1	(29.99)	28.76	1.23	0.00
Transfers from Stage 2	17.74	(20.50)	2.76	0.00
Transfers from Stage 3	0.56	0.00	(0.56)	0.00
Sold to ARC	0.00	0.00	0.00	0.00
Write offs	(0.01)	(0.02)	(1.82)	(1.84)
As at Sept. 30, 2026	**1,664.07**	**48.21**	**30.44**	**1,742.72**

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**

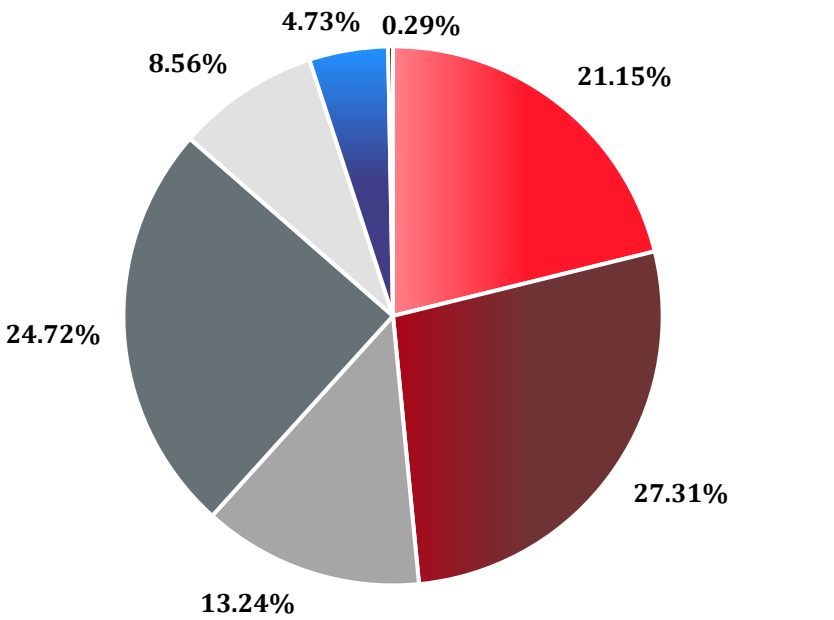
ALM Position as on 30th Sep 2026

Amount in Crores

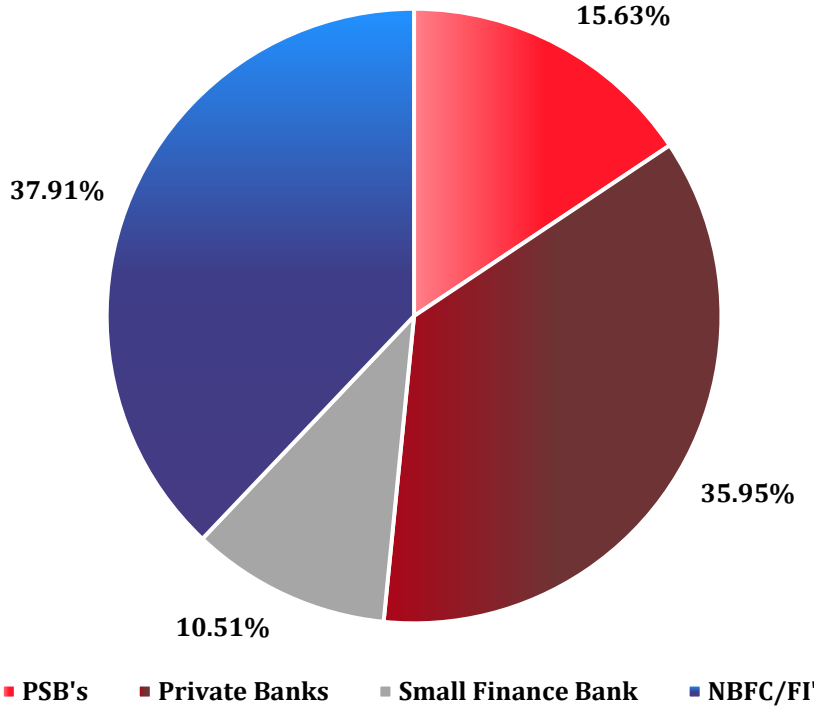


Diversified and Scalable Borrowing Profile

Borrowing Mix



Incremental Borrowing Mix During Q2FY27



Profit & Loss Statement

Particulars	Q2FY27	Q2FY26	Y-o-Y (%)	Q1FY27	Q-o-Q (%)	H1FY27	H1FY26	YoY (%)
Interest Earned	91.93	71.67	**28.27%**	85.44	**7.60%**	177.37	138.77	**27.82%**
Interest Expenses	42.16	33.82	**24.66%**	38.38	**9.85%**	80.53	67.05	**20.11%**
Net Interest Income	**49.77**	**37.85**	**31.49%**	**47.06**	**5.76%**	**96.84**	**71.72**	**35.02%**
Other Income	6.56	4.55	**44.18%**	8.48	**-22.64%**	15.04	7.53	**99.73%**
Total Income (Net of Interest Expense)	56.33	42.4	**32.85%**	55.54	**1.42%**	111.88	79.25	**41.17%**
Employee Cost	23.35	17.28	**35.13%**	22.12	**5.56%**	45.47	33.56	**35.49%**
Other Expense	8.41	9.73	**-13.60%**	7.82	**7.54%**	16.24	15.83	**2.59%**
Operating Exp	31.76	27.01	**17.57%**	29.94	**6.08%**	61.71	49.39	**24.94%**
Profit Before Impairment & Tax	**24.57**	**15.39**	**59.69%**	**25.60**	**-4.02%**	**50.17**	**29.86**	**68.00%**
ECL Provision	3.63	2.25	**61.33%**	3.01	**20.60%**	6.64	3.04	**118.69%**
Write –off	0.50	0.36	**38.00%**	0.68	**-26.94%**	1.18	1.29	**-8.78%**
Total Provision	**4.13**	**2.61**	**58.11%**	**3.69**	**11.84%**	**7.82**	**4.33**	**80.69%**
Profit Before Tax	**20.44**	**12.78**	**60.01%**	**21.91**	**-6.69%**	**42.35**	**25.53**	**65.86%**
Tax	5.03	3.37	**49.26%**	5.34	**-5.81%**	10.37	6.36	**63.05%**
Other Comprehensive Income	-0.13	0.00		-0.14		-0.27	-0.12	
Profit After Tax & OCI	**15.28**	**9.41**	**62.41%**	**16.43**	**-6.98%**	**31.71**	**19.06**	**66.41%**

Amount in Crores

Balance Sheet Statement

Particulars	Q2FY27	Q2FY26	YoY (%)	Q1FY27	QoQ (%)
Paid-up Equity	26.20	26.13	0.27%	26.20	0.00%
Reserves and Surplus	472.37	409.03	15.49%	456.60	3.45%
Total Equity	**498.56**	**435.16**	**14.57%**	**482.79**	**3.27%**
Borrowings	1,500.00	1,098.95	36.49%	1,441.74	4.04%
Debt Securities	148.26	17.39	752.56%	55.05	169.32%
Other Liabilities and Provisions	17.47	15.73	11.06%	17.93	-2.57%
Total Equity & Liabilities	**2,164.29**	**1,567.22**	**38.10%**	**1,997.51**	**8.35%**
Loans	1,713.73	1,260.00	36.01%	1,584.90	8.13%
Non-Financial Assets	28.66	23.53	21.80%	26.26	9.14%
Other Financial Assets	421.90	283.70	48.71%	386.35	9.20%
Total Assets	**2,164.29**	**1,567.22**	**38.10%**	**1,997.51**	**8.35%**

Amount in Crores



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

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**



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

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

2,060 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

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

06



Diversified Reach

9 products, ~45,500+ customers across **6 states**; Tier- I/III city focus; aligned with Make in India

07



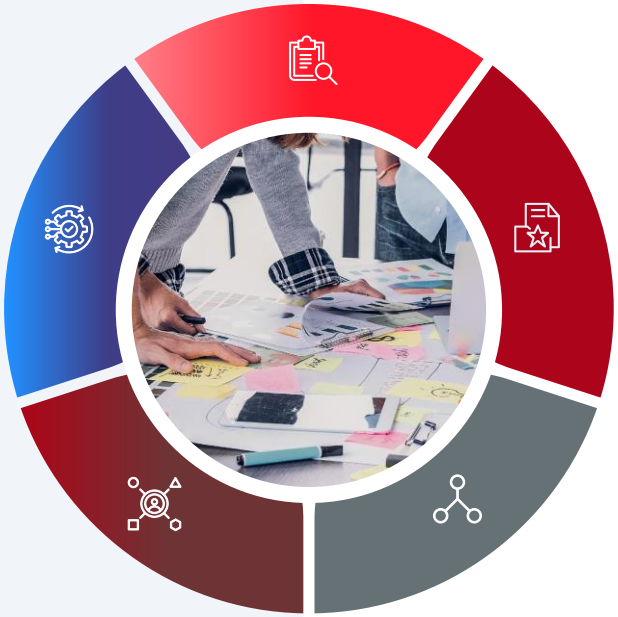
Secure, Scalable Infrastructure

209 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 – 209 Branches**

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

04 **Diverse Portfolio**

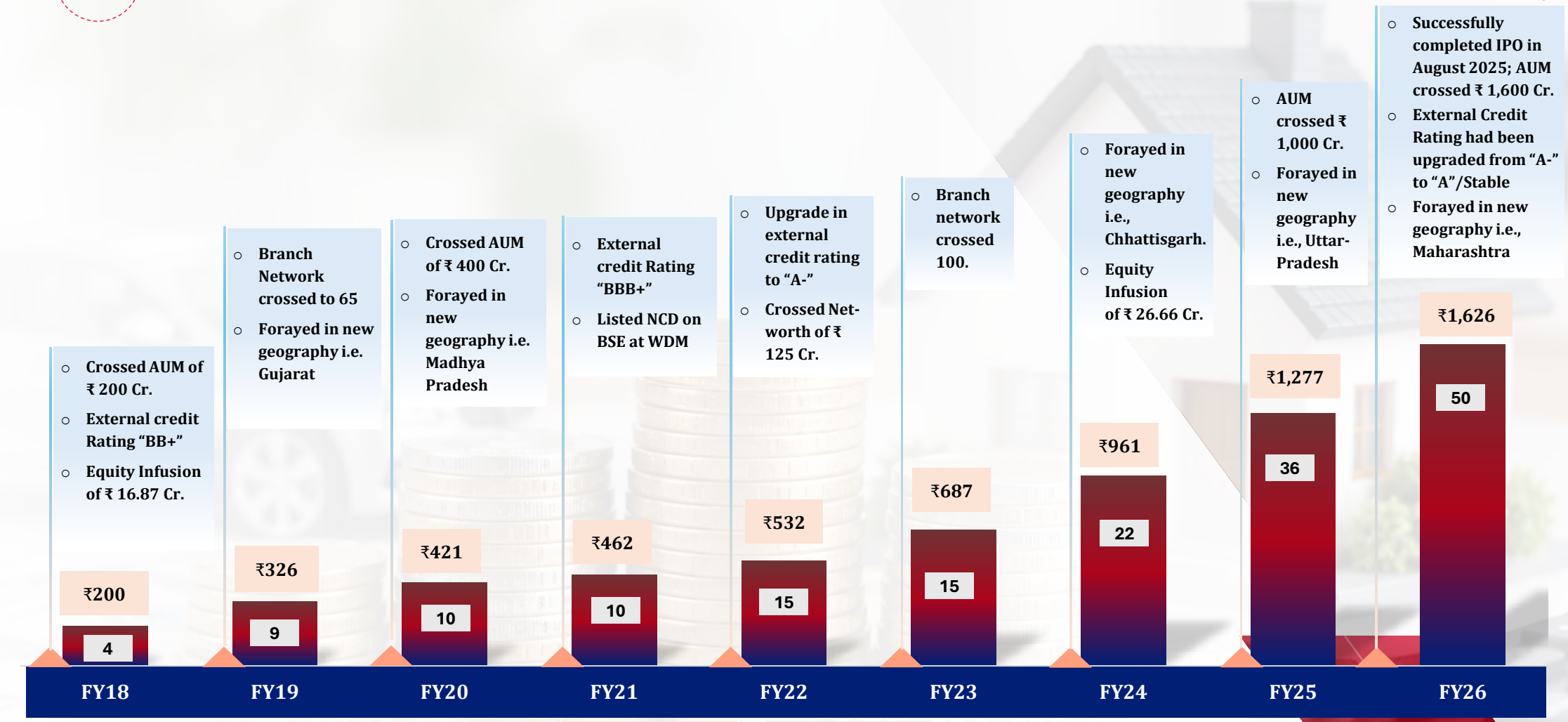
Secured MSME/SME Loans, Mortgage Loans, Business Loans, LAP, Personal Loans,

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

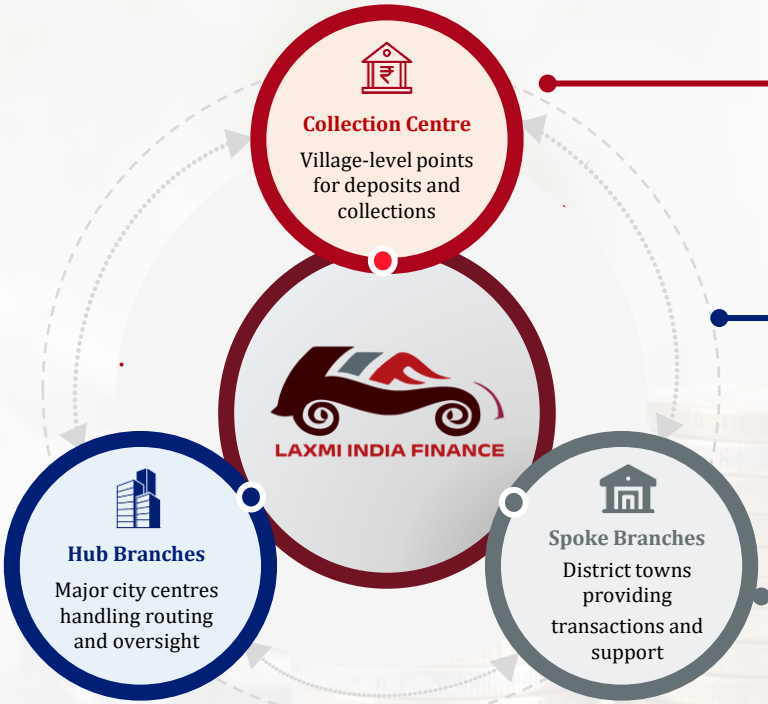
05 **Tech-enabled Operations**

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

Consistent Scale-Up Across AUM, Profitability and Footprint



Branch-Led, Relationship-Driven Operating Model



01

Distribution at Scale

- 209 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



Unique Strengths & Differentiated Advantages (USP)



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.

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 - 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).

Strong Lender & Capital Franchise

Zero repayment delays since inception, trusted relationships with 50+ lenders, and a strong capital base with ~27% of the portfolio funded through net worth and internal accruals.

Conservative & Centralised Credit Framework

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



Technology, Credit & Collections

End-to-End Digital Platform Powering Scalable Lending

Lead Generation	Customer Onboarding	Credit Underwriting	Pre-Disbursal	Loan Disbursal	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 — aws

Security Layer — CLOUDFLARE, SECRITE, FORTINET, cisco

Web Layer — React JS, spring boot

Data / DMS & Presentation Layer — MySQL

Compliance & Regulatory — ISO, SOC 2 TYPE II CERTIFIED

Monitoring & Logging — wazuh.

Accounting / LOS / LMS — SYNORIQ, Microsoft Dynamics 365

Data Backup Server — Synology

API Integration Layer — ZIGRAM, CIBIL (Part of TransUnion), CRIF, digio, DECENTRO, karza TECHNOLOGIES, PhonePe

Customer Acquisition Model Anchored in Local Presence



Branch Led Sourcing

Loan origination is primarily driven through a wide branch network of 209 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



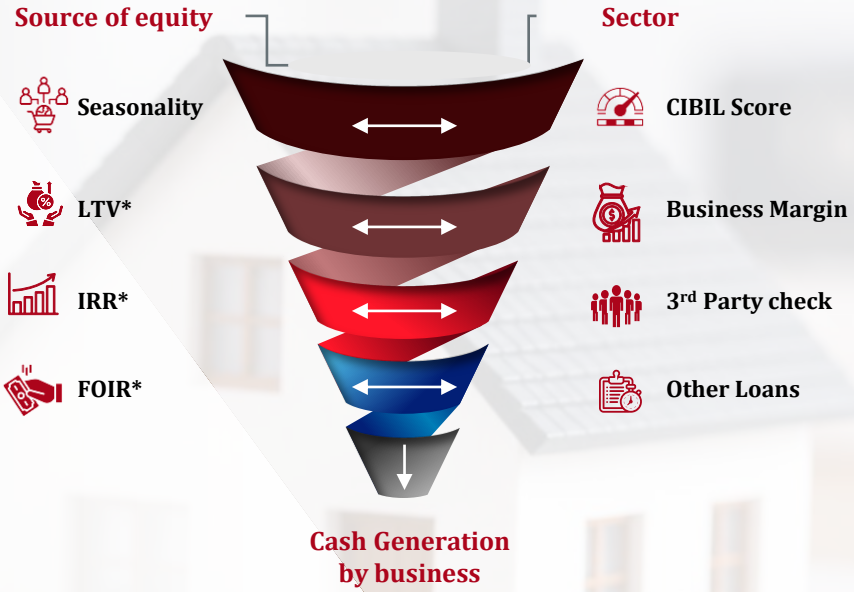
Business & Cash Flow Assessment

- 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

01 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

02 Branch

Document Verification & Checks



Bureau Check



Field Investigations



Valuation

Customer Assessment

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

Recommendation

Credit Manager or Branch Manager recommends case to approving Authority

03 Head Office

Telephonic Review (TVR) from Head Office (HO)

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

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 (Q2 FY27)

PCR Stage 3:	71.99%
PCR Stage 2:	2.06%
PCR Stage 1:	0.37%



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

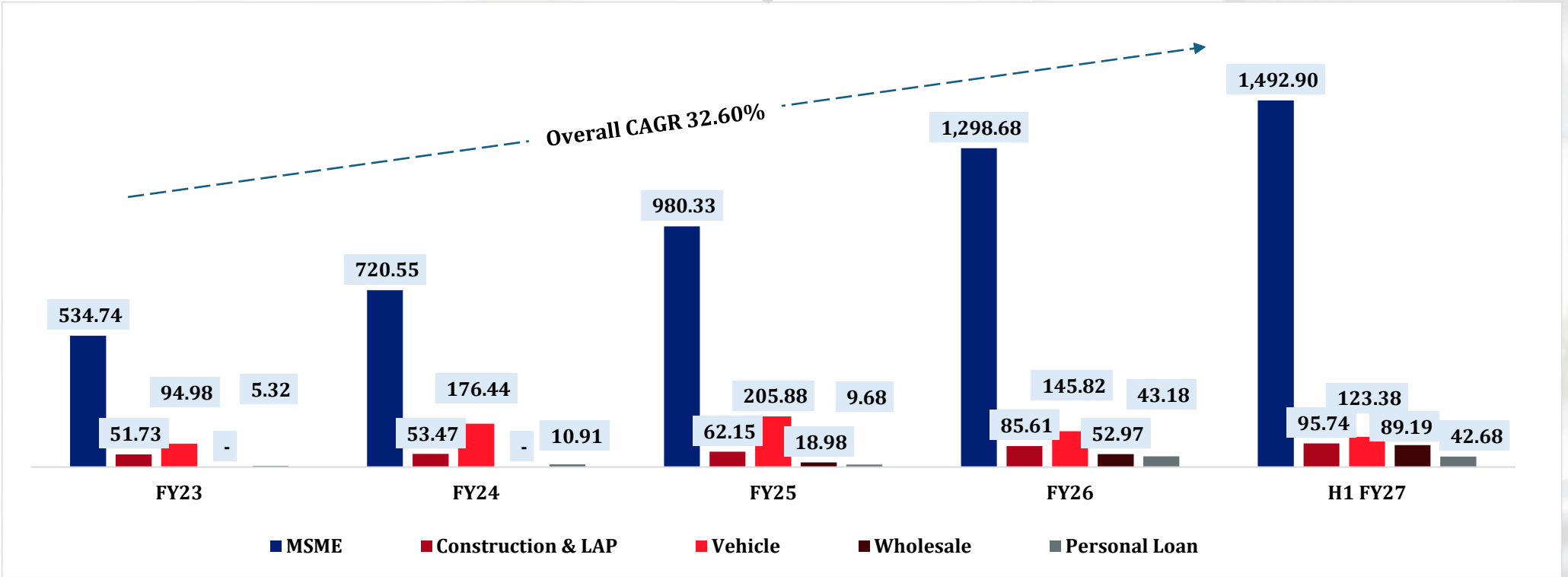
Ticket Size: up to ₹200 lakhs

Purpose: Personal Use

Unsecured Product

Vertical Wise AUM Split

AUM (In Cr.)





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.

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



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.

Prior Experiences :
Executive Director at Canara Bank.



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.

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



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

Experienced Senior Management Team



Mr. Gopal Krishan Sain
Chief Financial Officer

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



Mr. Piyush Somani
Chief Treasury Officer

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



Mr. Kuldeep Singh
Chief Business Officer

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



Mr. Sourabh Mishra
Chief Compliance Officer & Company Secretary

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



Mr. Rohit Mathur
National Credit Manager

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



Mr. Priya Kadyan
Associate Vice President - Audit

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



Mr. Arun Sengar
Operation Head

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



Mr. Sanjay Ojha
National Collection Head

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



Mr. Yogesh Garg
VP – Human Resources

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



Mr. Vinod Maheshwari
Chief Technology Officer

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



Mr. Shivam Bajaj
Vice President – Risk Department

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

Our Lenders

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
- 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
- बैंक ऑफ महाराष्ट्र Bank of Maharashtra — भारत सरकार का उद्यम

Private Banks (12)

- CSB Bank — Formerly The Catholic Syrian Bank Ltd.
- kotak Kotak Mahindra Bank
- Bandhan Bank — Aapka Bhala, Sabki Bhalai.
- DCB BANK
- IDFC FIRST Bank — Always You First.
- SOUTH INDIAN Bank
- FEDERAL BANK — YOUR PERFECT BANKING PARTNER
- IndusInd Bank
- ICICI Bank
- SBM bank
- KVB Karur Vysya Bank — Smart way to bank
- CUB CITY UNION BANK

NBFC & FI's (21)

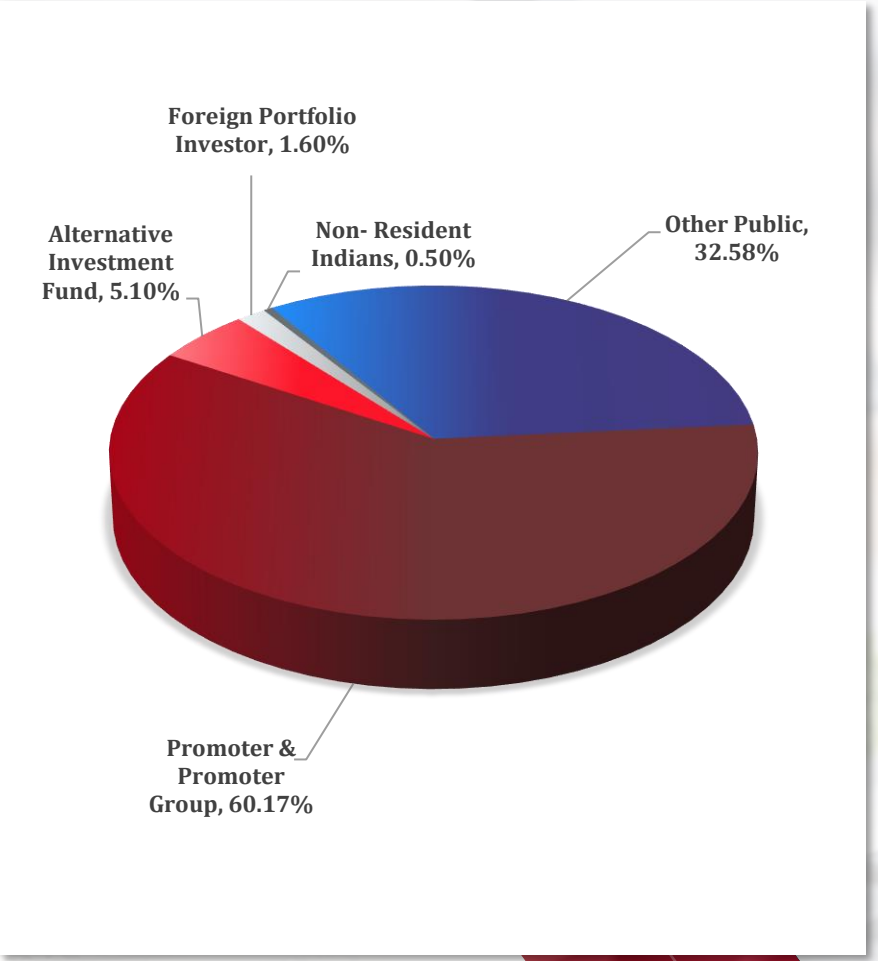
- MAS FINANCIAL
- POONAWALLA FINCORP
- ARKA FINCAP
- CREDIT SAISON INDIA
- AXIS FINANCE
- HINDUJA LEYLAND FINANCE
- SUNDARAM FINANCE — Enduring values. New age thinking.
- wint
- Protium FINANCE
- a.k.
- NABKISAN FINANCE LIMITED — (a subsidiary of NABARD)
- HeroHousing Finance
- BAJAJ FINSERV
- sidbi FUND OF FUNDS
- PAUL MERCHANTS
- NORTHERN ARC
- OIKO CREDIT — investing in people
- ANANDRATHI GLOBAL FINANCE
- CAPITAL INDIA — Rediscover Business
- STCI Finance Limited
- PFS

Small Finance Banks (7)

- AU SMALL FINANCE BANK
- Utkarsh Small Finance Bank — Aapki Umeed Ka Khata.
- Capital Small Finance Bank — Vishwas Se Vikas Tak
- equitas — micro finance. macro vision.
- JANA Jana Small Finance Bank
- ESAF ESAF SMALL FINANCE BANK — Joy of Banking
- SURYODAY — A BANK OF SMILES

Shareholding Pattern – Q2 FY27

Category	As on Sep 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**	**29,189**	**2,08,69,610**	**10,43,48,050**	**39.83%**
Alternative Investment Fund (AIF)	6	26,73,521	1,33,67,605	5.10%
Foreign Portfolio Investors	7	8,38,697	41,93,485	1.60%
Non-Resident Indians	242	2,88,109	14,40,545	0.55%
Other Public	29,934	1,70,69,283	8,53,46,415	32.58%
Total	**29,199**	**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

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