

December 05, 2025

To,  
**BSE Limited**  
Listing Compliance Department  
P. J. Towers, Dalal Street,  
Fort, Mumbai-400001.

**Ref: Scrip Code: 511577**  
**Scrip ID: SAVFI**

Dear Madam/Sir,

**Subject: Intimation for publication of a Presentation-deck on the website of the Company.**

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, We would like to inform you the enclosed Presentation deck has been placed on the website of the Company at <https://mantracapital.in>, for the information of investors and stakeholders.

Kindly take the above on your record.

Thanking you.

Yours faithfully,

**For Mantra Capital Limited**  
**(Formerly Savani Financials Limited)**

**Deepa Tracy**  
**Managing Director**  
**(DIN-00516615)**

**Place: Mumbai**  
**Encl: As above**





## **Strategic Growth Snapshot**

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**Mantra Capital Limited**  
(Formerly Savani Financials Limited)

A professionally managed NBFC focusing on credit solutions for businesses across trade, logistics and mobility

December 2025



# Who We Are



Mantra Capital Limited (formerly Savani Financials Limited) is a BSE-listed, RBI-regulated NBFC building access to credit for India's most ambitious entrepreneur-led businesses.

Headquartered in Mumbai, and growing across high-potential markets in South India and Delhi-NCR, we design sharp, risk-calibrated financial solutions for general trade and the fast-rising logistics & mobility economy.

## Disclaimer:

*Statements in this document relating to future status, events, or circumstances, including but not limited to statements about plans and objectives, the progress and results of research and development, potential project characteristics, project potential, and target dates for project-related issues are forward-looking statements based on estimates and the anticipated effects of future events on current and developing circumstances. Such statements are subject to numerous risks and uncertainties and are not necessarily predictive of future results. Actual results may differ materially from those anticipated in the forward-looking statements. The company assumes no obligation to update forward-looking statements to reflect actual results, changed assumptions or other factors.*



# Sharp Market Segment Focus

## I. High-Growth States - Karnataka, Telangana, Andhra Pradesh

**Contributes to nearly 30% of GDP**

Among India's fastest-expanding growth corridors with a strong need for income-generating finance.

**Deep distribution and sector expertise in high-potential markets.**

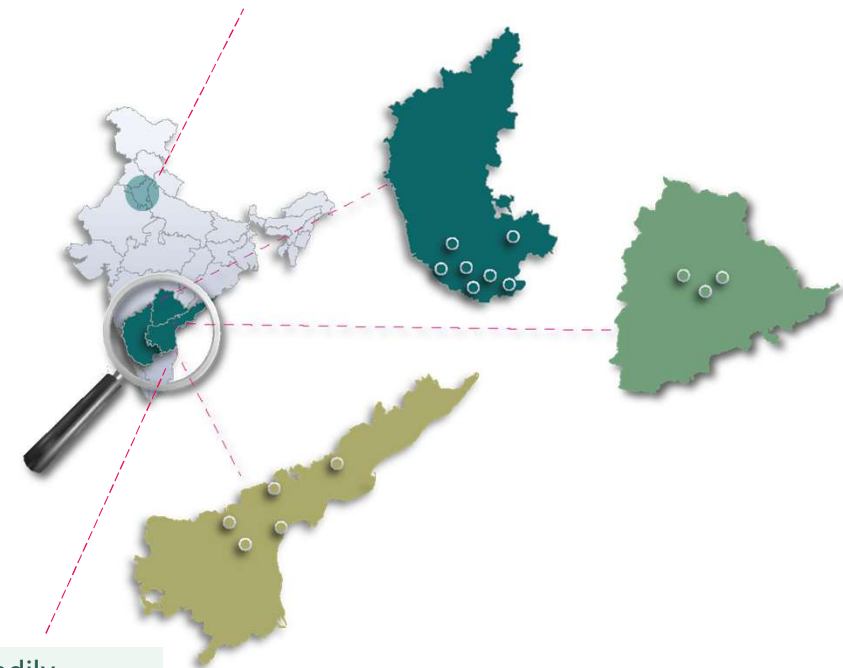
Delhi NCR is a recognized growth market, where a strong presence is being established for lasting impact.

## II. Rising Mobility & Logistics Economy

**Contribution to GDP @ 13-14%**

Powers India's daily commerce & last-mile logistics with a fast-growing need for accessible credit

**55%+ of all 3-Wheeler registrations are EVs**



Steadily strengthening presence in **Tamil Nadu**

## III. Climate-Aligned Growth

**EV Financing Opportunity to grow @ 19.9 Billion by 2030**

India's shift toward low-carbon, cost-efficient mobility increases the need for climate-aligned credit.

**Powering social impact capital**

Source: IBEF, NITI Ayog, ET Energy World, Mordor Intelligence



# Product and Growth Strategy



## Emerging Small Business

### Secured Business Loan (SBL)

Expanding access and smooth on-ramps into India's formal credit system.

### Trade Mobility & Logistics

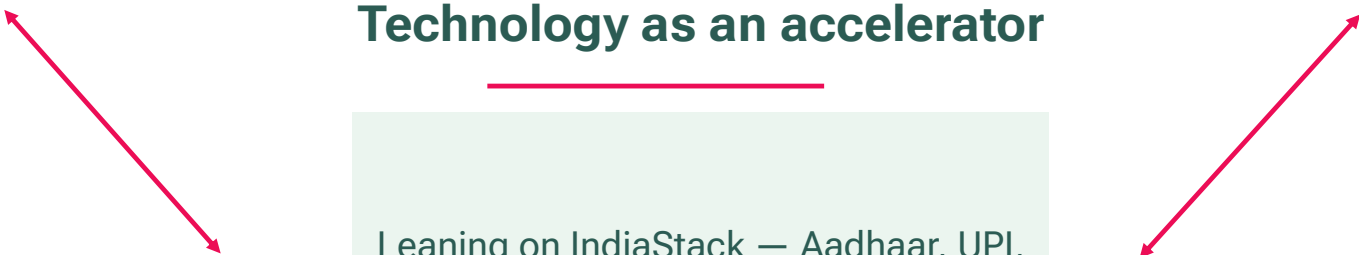
## Climate

### Secured Green Loan (SGL)

Financing climate-aligned solutions and enabling sustainable growth through EV and green ecosystem credit.

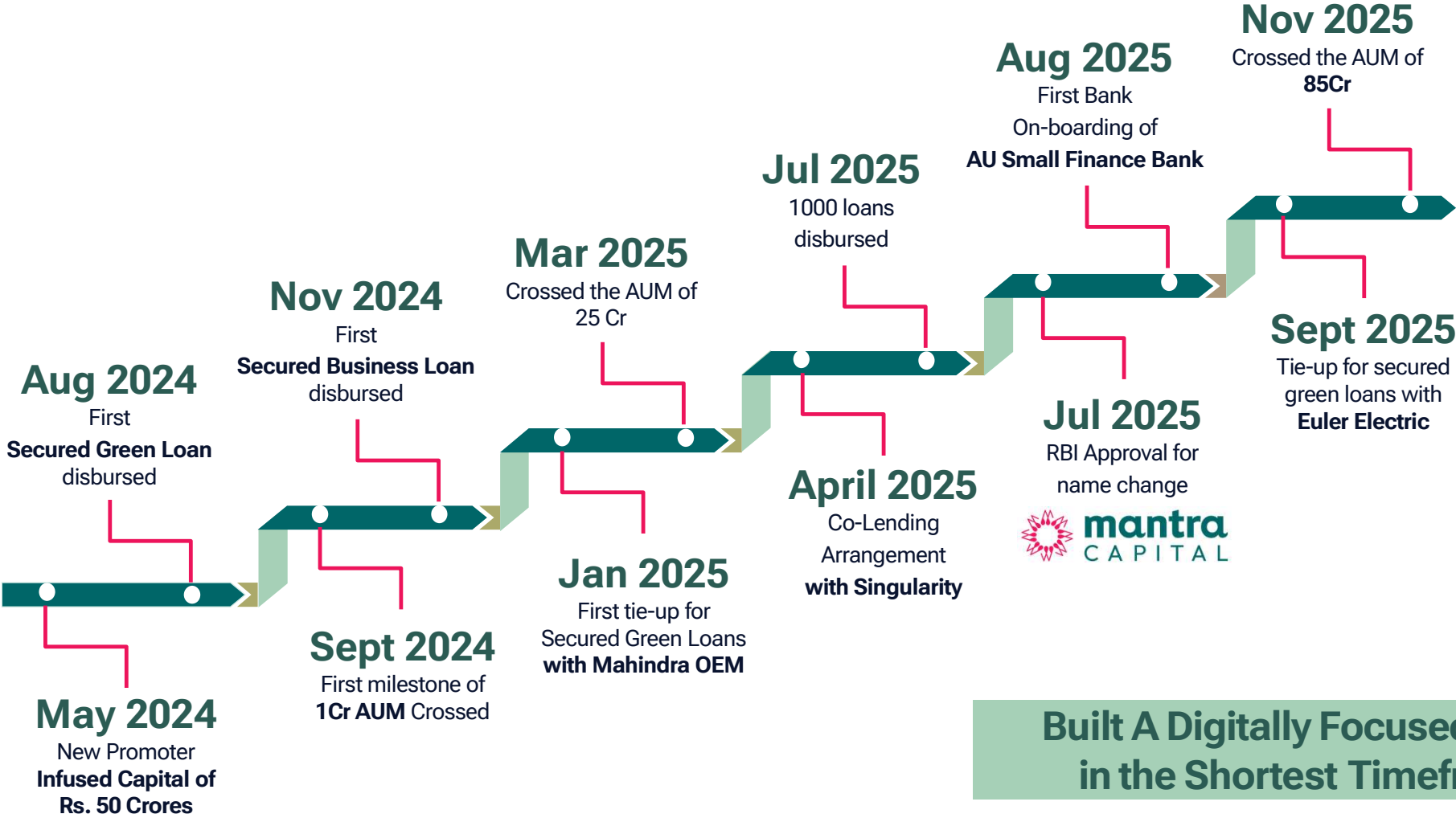
## Technology as an accelerator

Leaning on IndiaStack — Aadhaar, UPI, CKYC, DigiLocker — to build future-ready, digitally scalable systems.





# Rapid Expansion



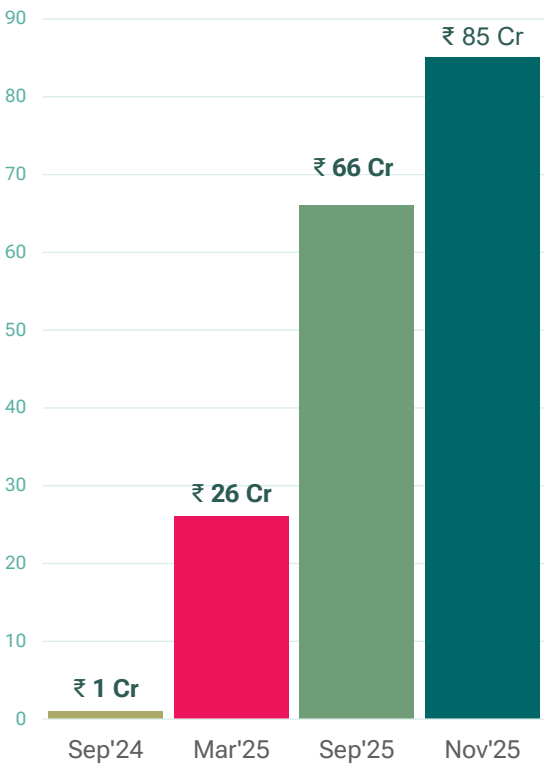
**Built A Digitally Focused NBFC  
in the Shortest Timeframe**



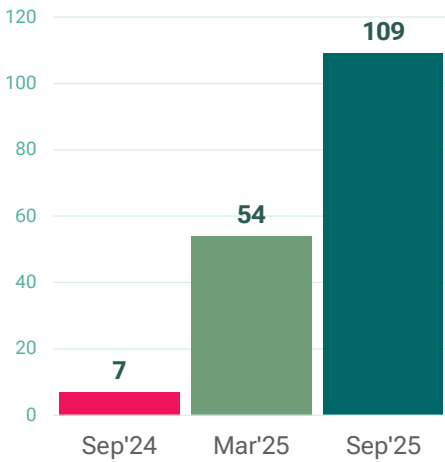
# Our Milestones....



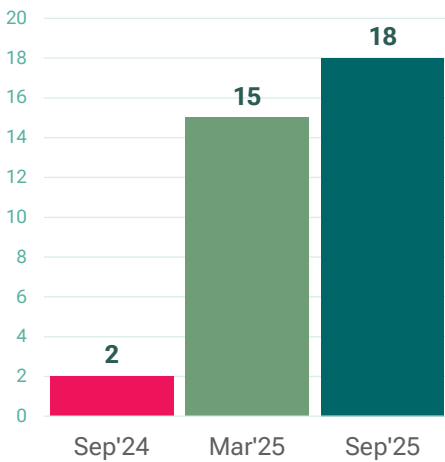
Total AUM (In Crores)



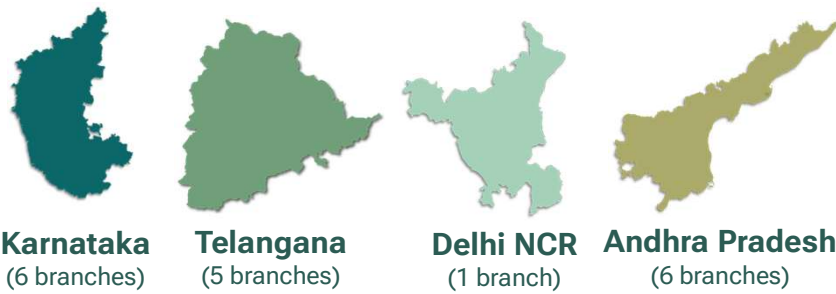
Direct customer-facing team



Total branches



State-wise branch breakup



(Data is as of end of the mentioned period)

OEM Partnerships



Lenders





# ...With Leading Metrics

## Financial Inclusion & Access



**~22.7% borrowers  
brought into formal credit**

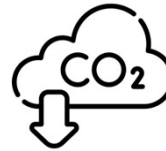
~14.5% (SBL) and ~25.5% (SGL)



**100% secured  
Loan book**

Risk-calibrated approach

## Climate Impact



**1,924.91 tonnes  
CO2 abated**

through Secured Green Loans



**13,474+ trees  
equivalent impact**

Green impact value created

## Customer-Centric Delivery



**100% digital  
onboarding**

Tech-and-touch enabled



**Presence across 18  
locations**

in Tier II, III & IV India



# Key Foundational Strengths



## Origination

- ✓ Preferred Partnership Status with major OEMs (Mahindra, Euler & Greaves)
- ✓ Lower ticket size strategy (~ATS of 7.5 lacs)
- ✓ 80% focus in Tier 3 & Tier 4 cities

## Processing

- ✓ Proprietary Score' as a viable replacement for the Bureau Score
- ✓ Digital – Physical Interplay
- ✓ Best-in-class processing TATs

## Servicing

- ✓ Hub-Spoke Model ensuring proximity of collection
- ✓ Deep technology integration with partners
- ✓ Strong on-ground relationship management



# 3 Year Horizon: Focused Value Creation with Fiscal Parameters



**~4x to 5x**

**Equity Value**

Driven by scalable  
business economics

**~10% to 11%**

**ROE**

Supported by prudent  
balance sheet deployment

**~3% to 3.2%**

**ROA**

Reflecting strength of underwriting and  
operational efficiency

**~2 to 2.2x**

**Debt to Equity Ratio**

Enabling strong leverage efficiency with ample  
headroom for growth, resilience and risk



# Backed By Strong Management Team & Board Governance



## Founding Team With Strong Domain Expertise



**Deepa Tracy**  
Managing Director

A **first-generation entrepreneur** with **25+ years of experience** in organically building successful businesses.

Founded **Mantra Exports** and Trustee of **Mantra Foundation**.



**Jatinder Shah**  
Chief Executive Officer

A **financial services leader** with **25+ years of experience** in scaling financial solutions across India's top institutions.

Previously with **ICICI Bank, ABN AMRO, GE Money, Neo Growth**



**Anil Arjun**  
Advisory to the Board of Directors

A **cross-industry leader** with **25+ years of experience** blending finance, media, & global insights to turn ideas into impactful outcomes.

Worked with **ICICI Bank, Reliance Group** across different businesses

## Supported By An Experienced Management Team

- Successfully attracted seasoned professionals from leading corporates and start-ups at an early stage
- Top-class CAs, engineers and MBAs
- **Average 20** years of work experience



## Experienced Board of Directors

**Deepa Tracy**  
Managing Director

**R. Ravishankar**  
Independent Director

**Vikrant Ponshe**  
Independent Director

**Purvi Ambani**  
Non-Independent Director

**Ajay Patadia**  
Independent Director

**Jitendra Negandhi**  
Independent Director



# Key Investment Highlights



## Proven Execution

₹1 Cr → ₹85 Cr AUM in 15 months



## EV Mobility Tailwinds

USD 2.37 Billion TAM growing at 53.15% CAGR | 55% EV penetration + 3-wheeler



## Path to ₹300+ Cr AUM

Growth driven with value creation | 4-5x equity value creation | Strong ROE/ROA profiles



## Differentiated Market Position

Tier 3/4 reach, Strategic OEM partnerships ,100% Secure Loan,



## Technology Led Operational Advantage

Digital-Physical Interplay, Proprietary Scoring Model, Underwriting Integration, Digital Green Loan Eco-System Play



## Let's connect:

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