



Ref No.: NACL/07/JAN/2025-26

January 30, 2026

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 <b>Scrip Code: 544260</b>	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 <b>Scrip Symbol: NORTHARC</b>
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**Sub: Investor Presentation on the Unaudited financial results for the third quarter ended December 31, 2025.**

**Ref: Our Intimation letter Ref No. NACL/04/JAN/2025-26 dated January 27, 2026, pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

With reference to the above intimation, please find enclosed the presentation to be presented before the investors/analysts in the Earnings Conference call / meet to be held on Friday, January 30, 2026, at 18:00 hours (IST) in connection with the unaudited financial results for the third quarter ended December 31, 2025.

This Investor Presentation is also available on the website of the Company at <https://www.northernarc.com/financial-results>

**For Northern Arc Capital Limited**

**Prakash Chandra Panda**  
**Company Secretary & Compliance Officer**

**CC:**

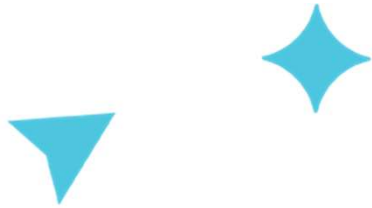
Catalyst Trusteeship Limited,  
GDA House, Plot No.85,  
Bhusari Colony (Right),  
Paud Road,  
Pune 411 038.

**Northern Arc Capital Limited**

**Registered Office:**

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CIN.: L65910TN1989PLC017021

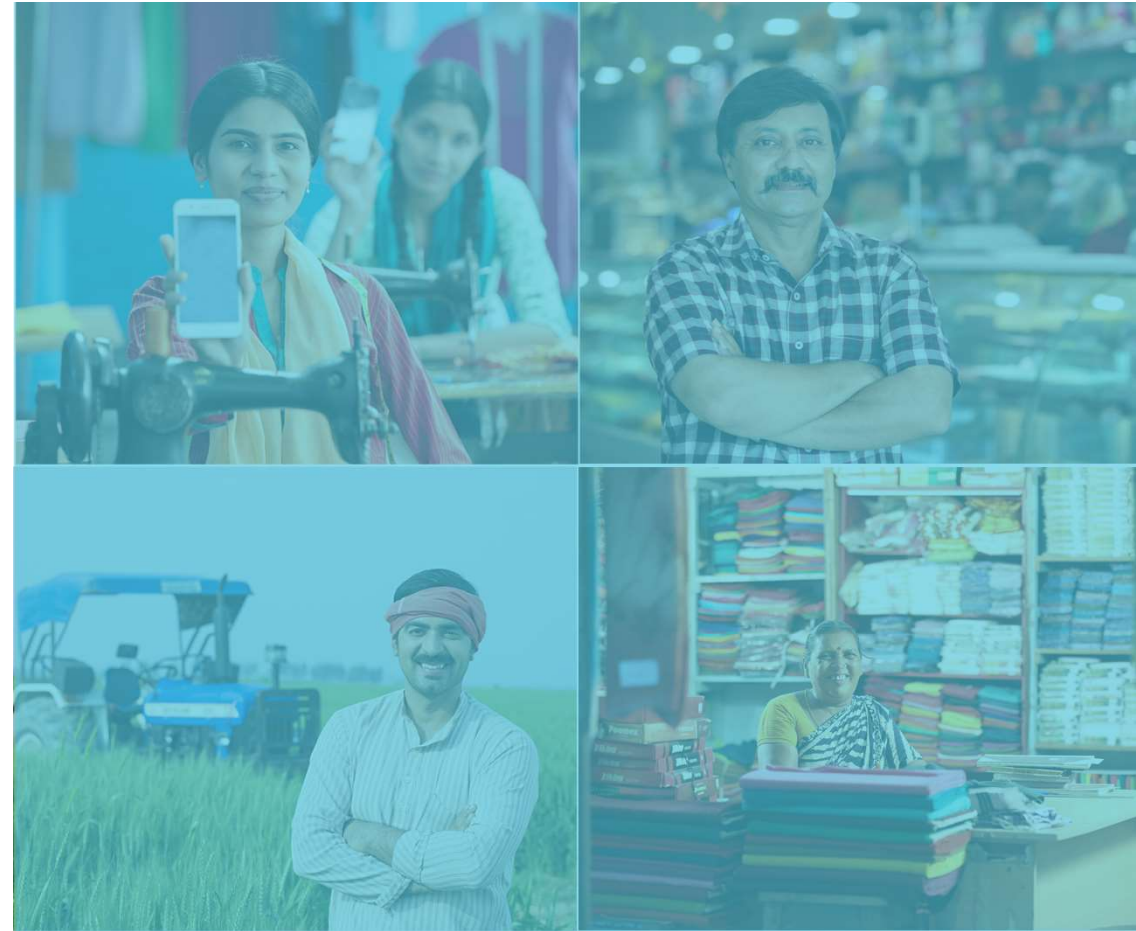


# NORTHERN ARC

Investor Presentation  
Q3FY26 / 9MFY26

**AA-(Stable)**

By ICRA Limited & India Ratings



Financing the Retail Credit Needs of India's  
Underserved Households & Businesses across  
focused sectors

# Disclaimer



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# **Business Overview**

## Business Matrix – Q3FY26



Gross Transaction Volume

INR 10,401 Cr

+33%

+18%

Lending AUM

INR 15,121

+23%

+7%



Direct to Customer Mix

56%

+255 bps

+239 bps



Fund AUM

INR 3,207 Cr

+15%

+0.3%



Placements

INR 3,669 Cr

+73%

+43%



Direct Customers

25,79,251

+27%

+15%



Branches

368

-5

-4



Digital Partners

55

+1

Flat



Origination Partners

357

+15

Flat

YoY growth

QoQ growth

## Financial Matrix – Q3FY26



PPoP

INR 265 Cr

+51%

+24%



NIM

9.9%

+150 bps

+61 bps



Opex (%)

3.7%

+13 bps

-7 bps



PAT

INR 101 Cr

+33%

+10%



RoA

2.7%

+32 bps

+5 bps



RoE

10.7%

+180 bps

+62 bps



Net NPA

0.69%

+33 bps

+13 bps



Net worth

INR 3,788 Cr

+11%

+3%



Book Value / Share

INR 235

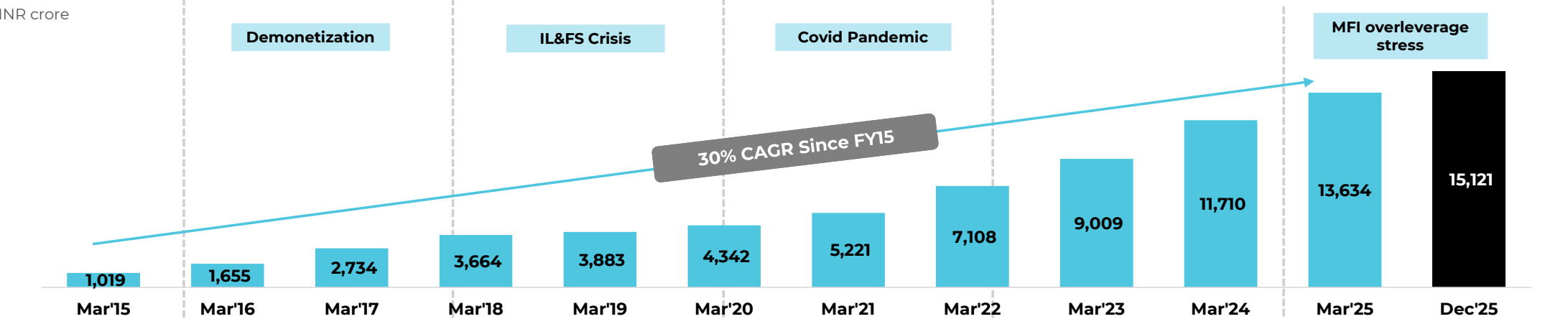
+11%

+3%

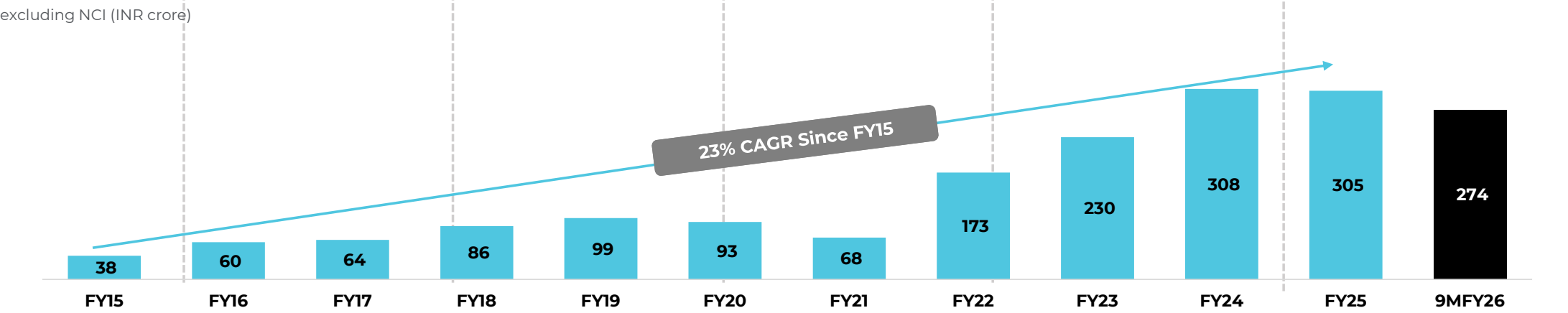
YoY growth    QoQ growth

# Demonstrating growth in AUM and profitability across business cycles

## Asset under management



## Profit After Tax



FY25 includes one time provision of INR 68 crore on account of DLG provision

# Northern Arc : Business Model

Financing the Credit Needs of India's Underserved Households & Businesses

Direct to Customer Lending



**Sectors**

MSME


Consumer


Rural


**Channels**


- Branches
- Digital

Lending – AUM INR 8,492 Cr

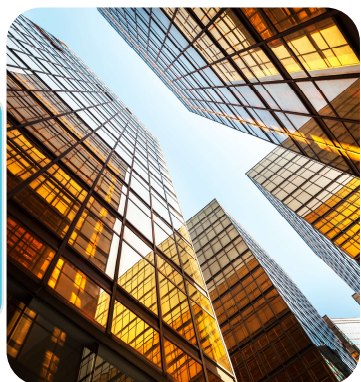
 **2.6 mn +**  
Customers

 **368**  
Branches

 **55**  
Digital Partners

  
Underwriting

Credit Solutions




**Solutions across focus sectors**


Lending – AUM INR 6,629 Cr

Fund Management – AUM INR 3,207 Cr





Placements – Volumes INR 9,068 Cr

Tech Solutions

 **357**  
Originator Partners

 **1,400+**  
Investor Partners

**Data & Tech platforms**

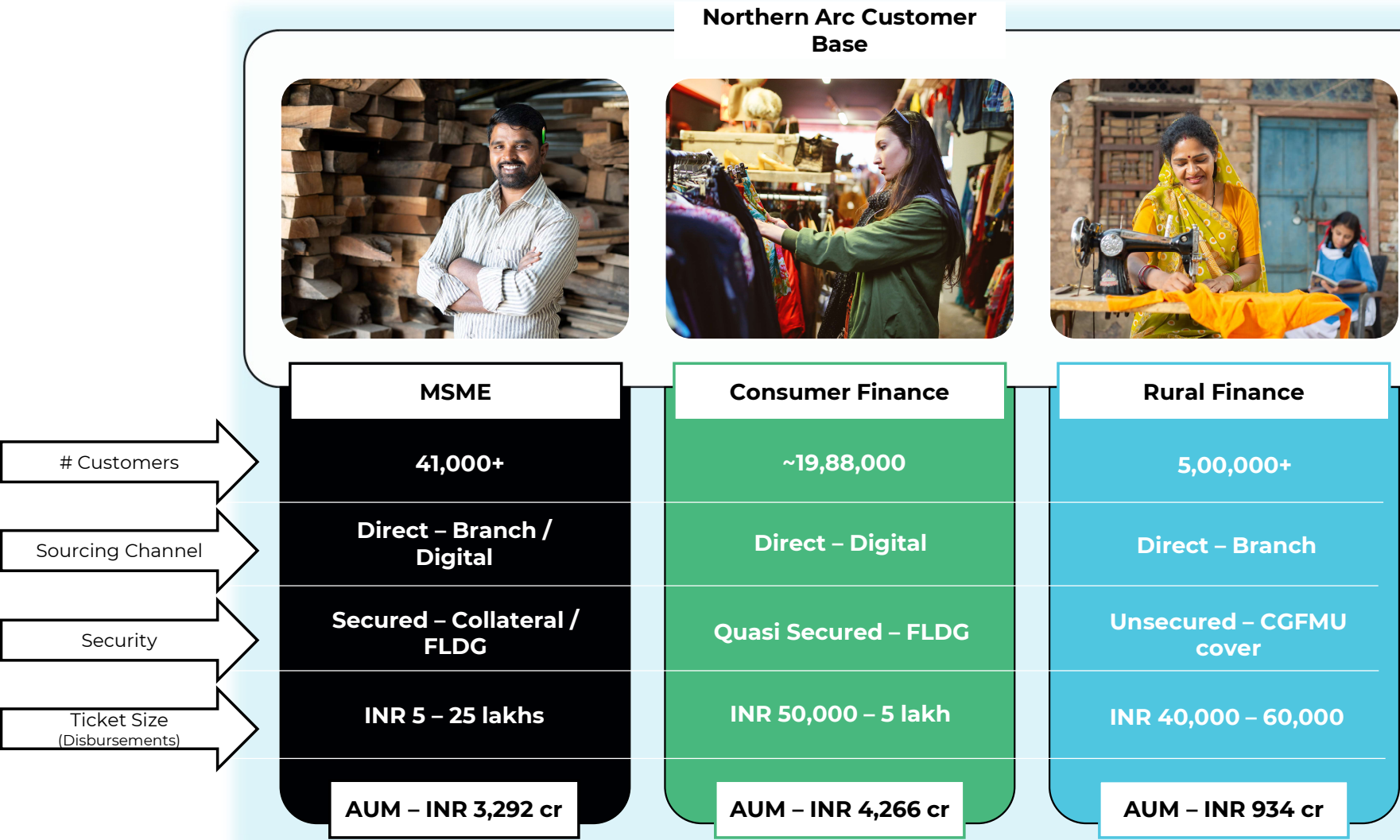
   

# **Direct to Customers Lending**

# Direct to Customers Lending: Built a strong retail engine

**Leveraged learnings** from the **IR business** to build :

- A strong D2C engine
- A robust underwriting and product program
- A seamless Digital journey, and
- A strong Collections Infrastructure

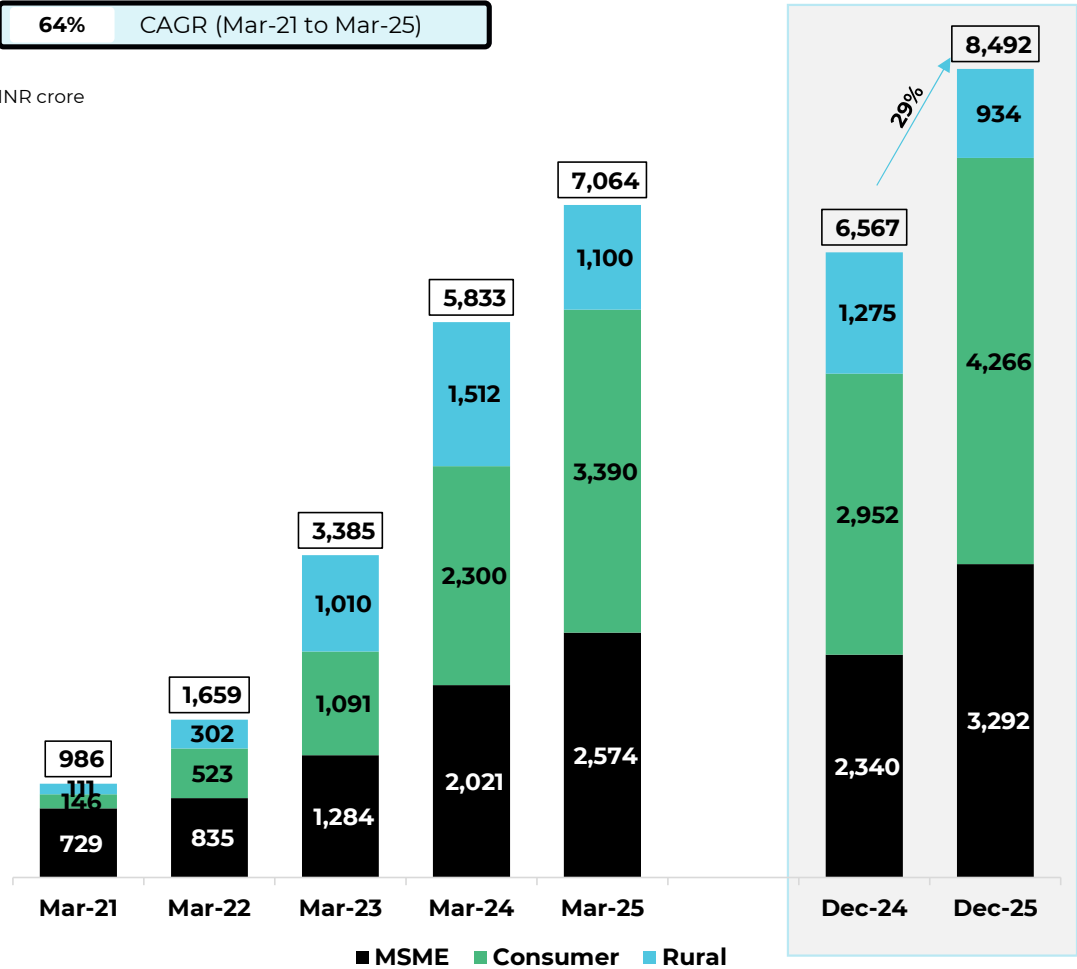


# Growth : Strong growth led by expansion and partnerships

## Assets under Management

64% CAGR (Mar-21 to Mar-25)

INR crore



## Multi-channel Distribution Model

 368  
Branches

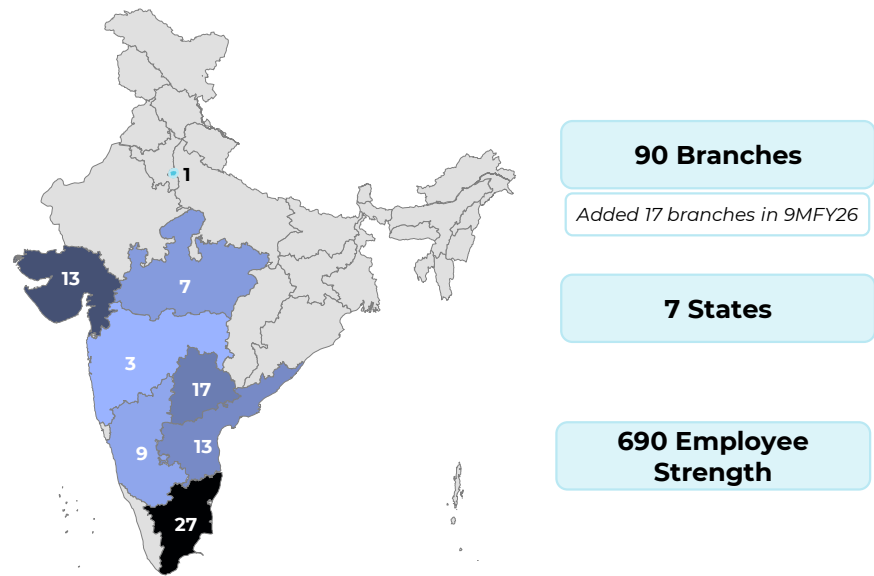
 55  
Digital Partners

## Backed by robust Underwriting & Technology

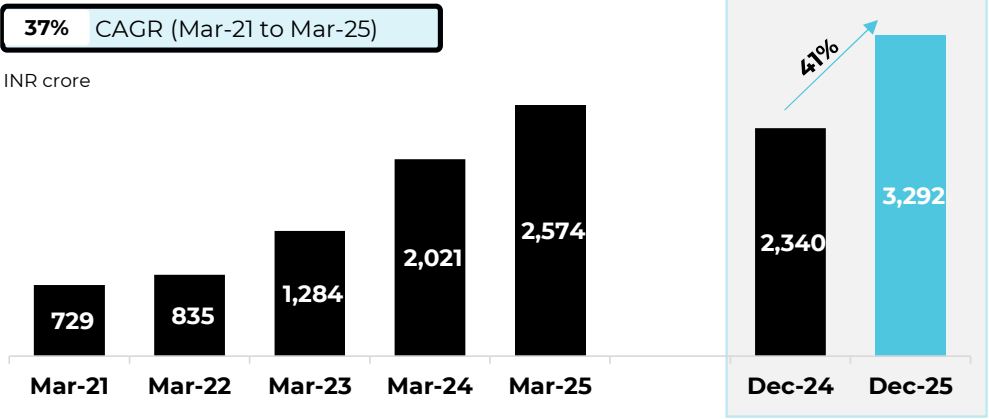
  
By Northern Arc  
Underwriting

  
Co-lending & On-Lending Platform







Building strong footprint to scale granular portfolio



Assets under Management



Northern Arc's Value Proposition

 End to end digital journey	 Competitive pricing
 Ease of documentation	 Handholding till loan closure
 Strong in-house collections Infrastructure	 Average Bureau – 600+

Secured LAP Product Characteristics

<b>ATS – INR 11-15 Lakhs</b>	<b>Average Yield – 17% - 20%</b>
<b>Average LTV – 48%</b>	<b>Average Tenure – 10+ years</b>

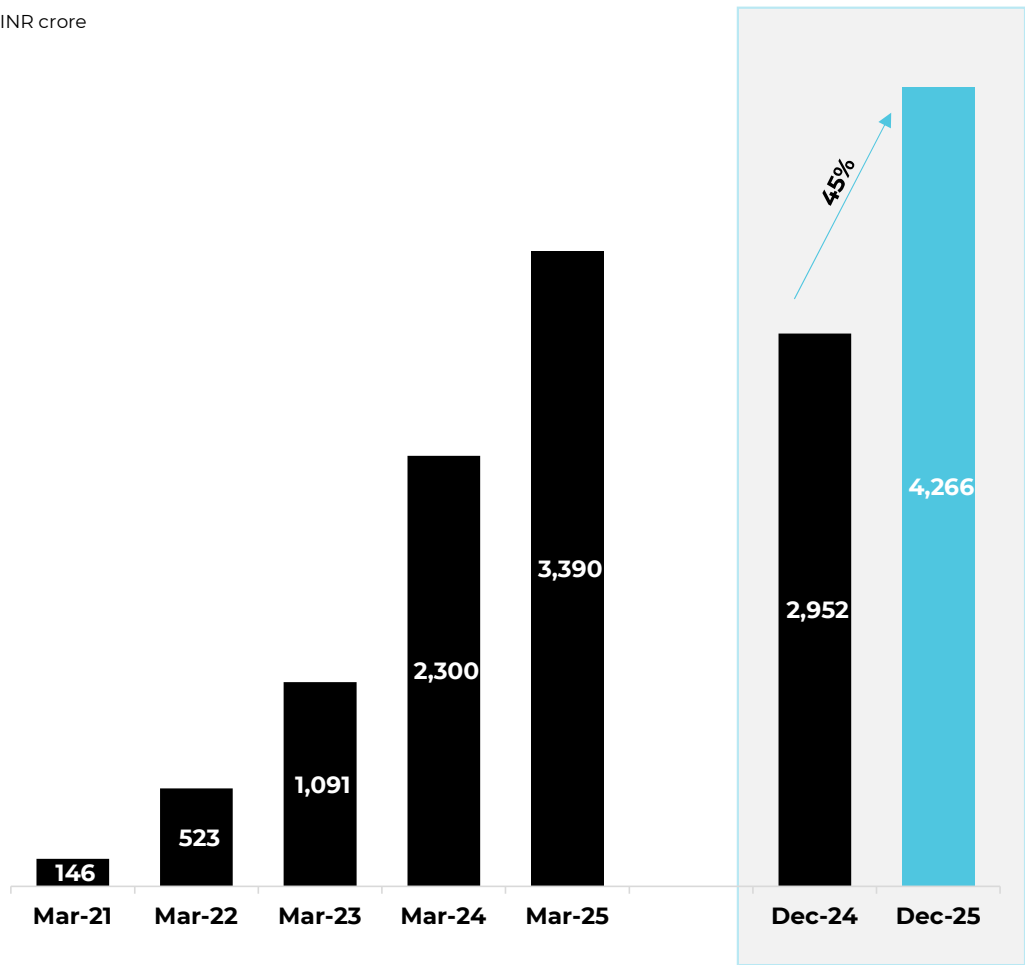
# Consumer Finance



## Assets under Management

120% CAGR (Mar-21 to Mar-25)

INR crore



**Live Partners**  
23

**Ticket Size**  
Rs. 50,000 – 5,00,000

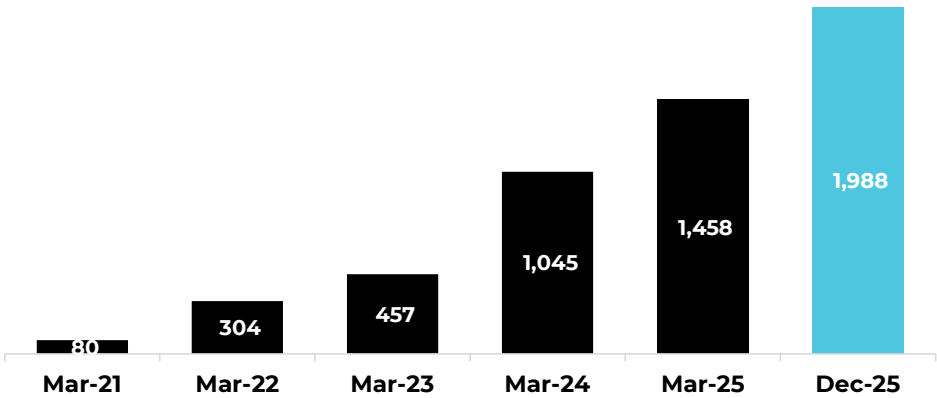
**Net Yield**  
15% - 16%

**Average Tenure**  
12 – 48 months

**Repeat Customers**  
~70%

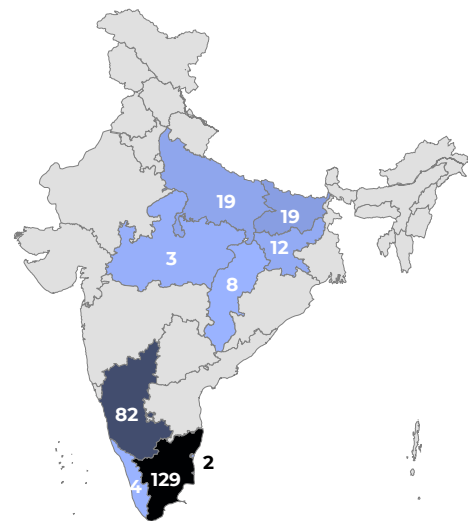
**CIBIL Score**  
650+

# Customers ('000)



# Rural Finance

## Pan India Presence



278 Branches

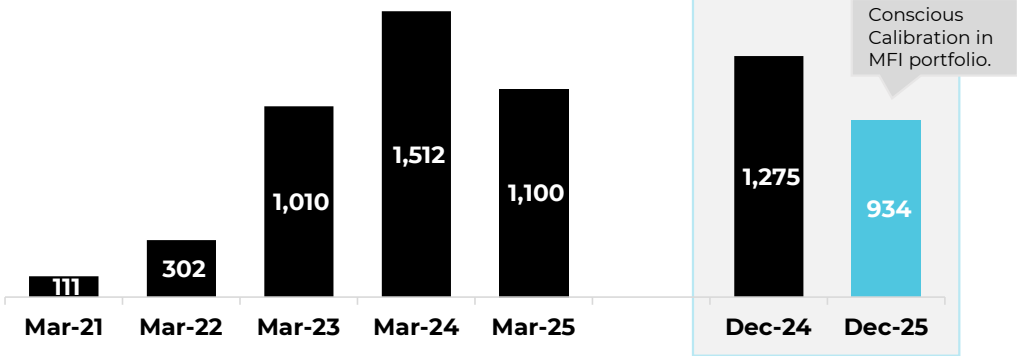
8 States and 1 UT

Total Employees – 1,801

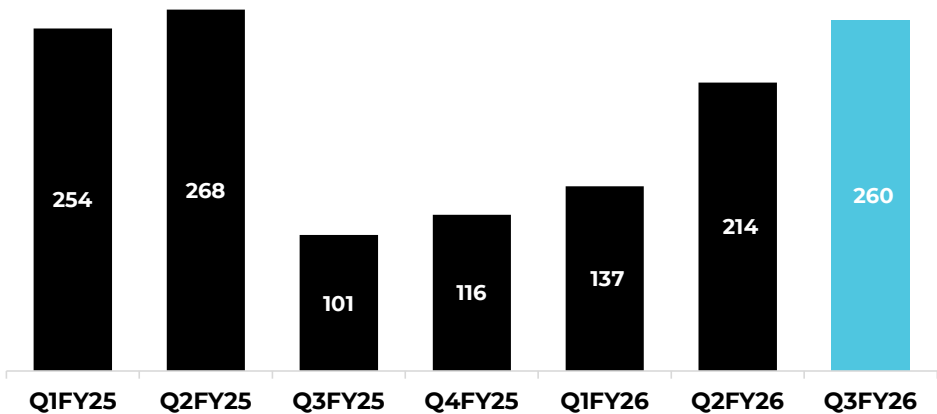
Strong Collection team  
200+ employees

## Assets under Management (INR crore)

77% CAGR (Mar-21 to Mar-25)

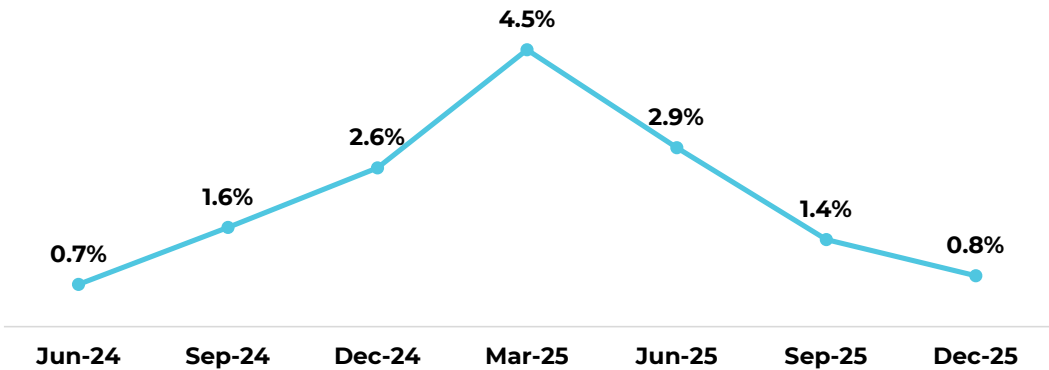


## Disbursements run rate reached pre-stress level



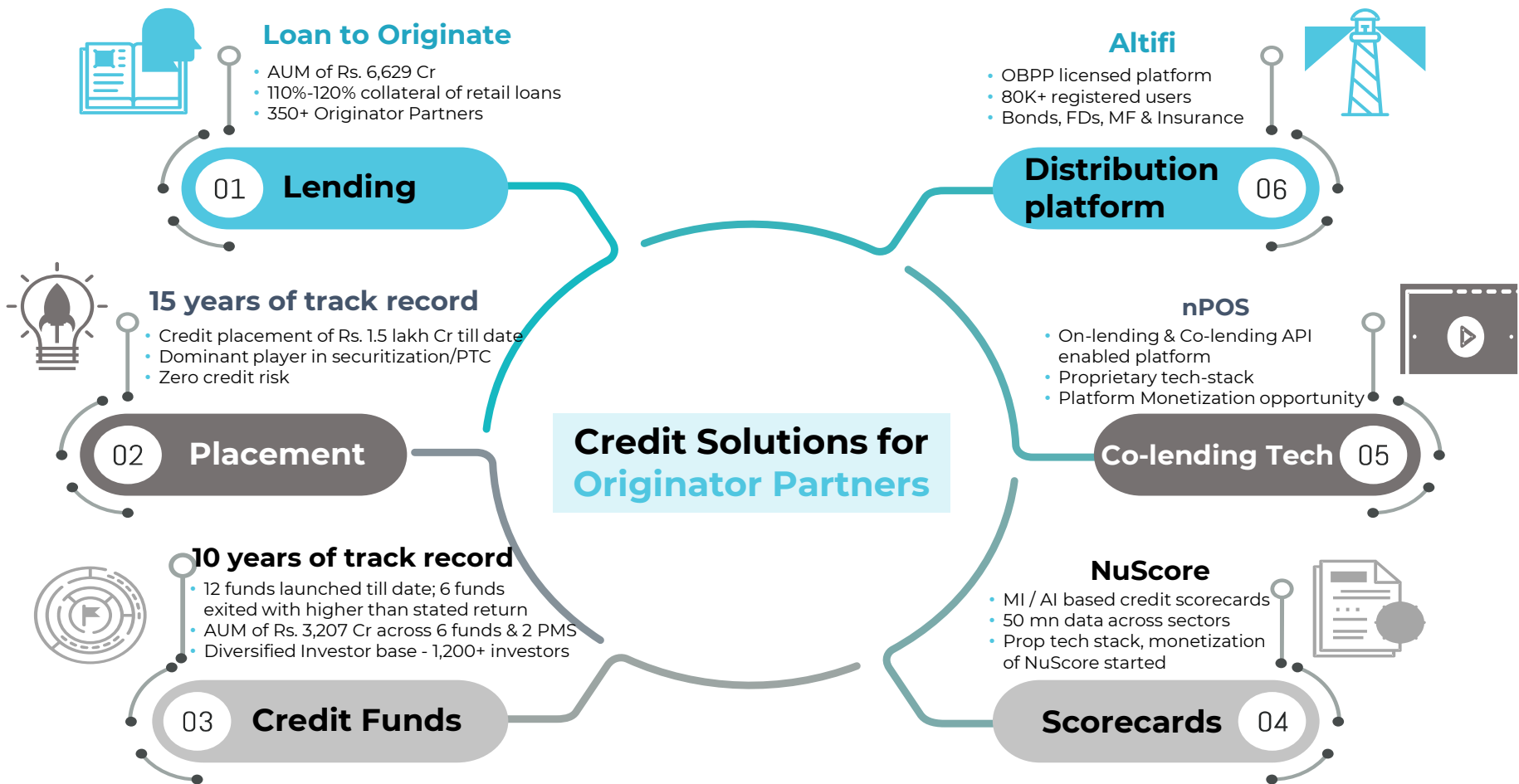
All new disbursements w.e.f. March 25 covered under CGFMU

One of the lowest PAR 30+% among MFI peers



# Credit Solutions

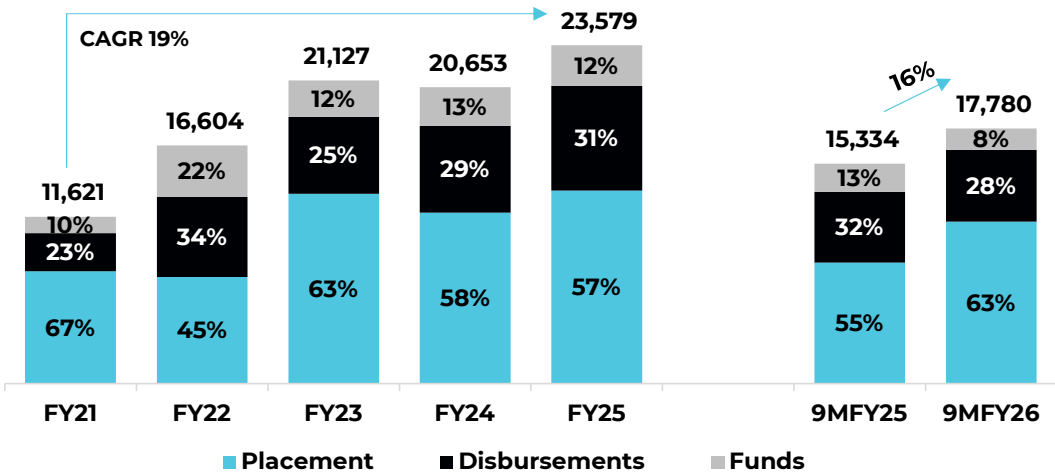
# Credit Solutions – Powering Originator Partners Across the Full Credit Continuum



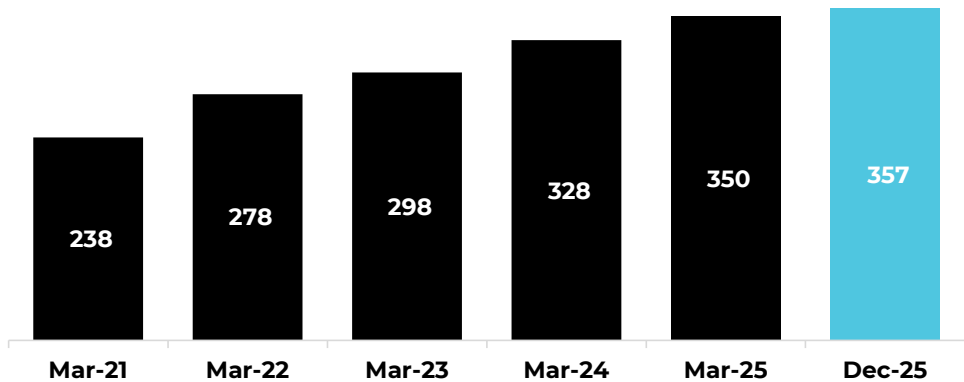
# Credit Solutions – Focus on overall credit fulfilment of Originator Partners

Gross Transaction Volume

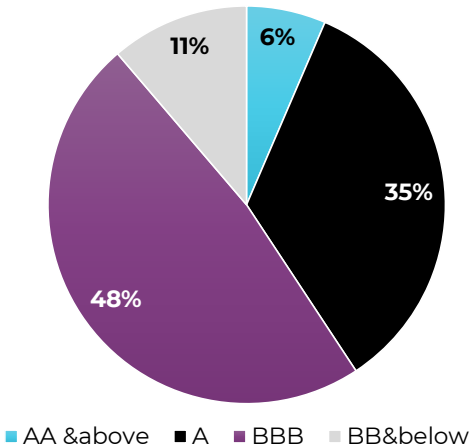
INR crore



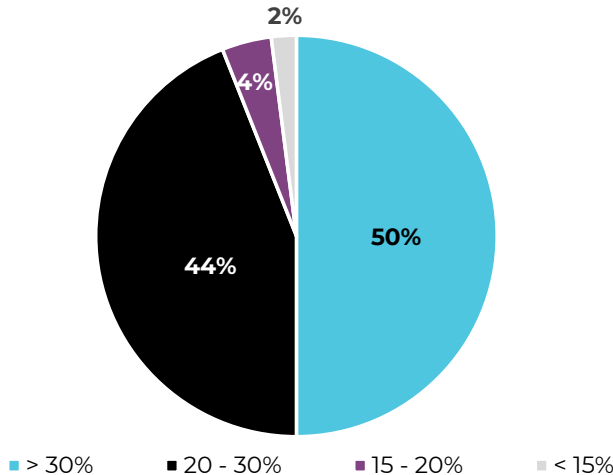
Originator Partners



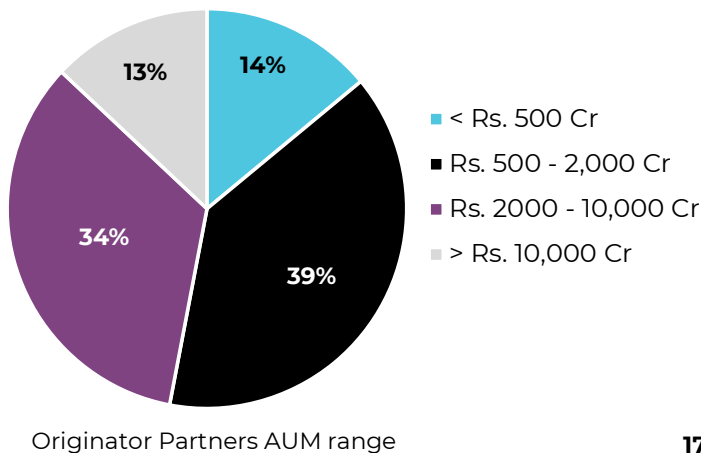
89% of Partners are BBB & above rated



94% of Partners have CRAR of 20%+

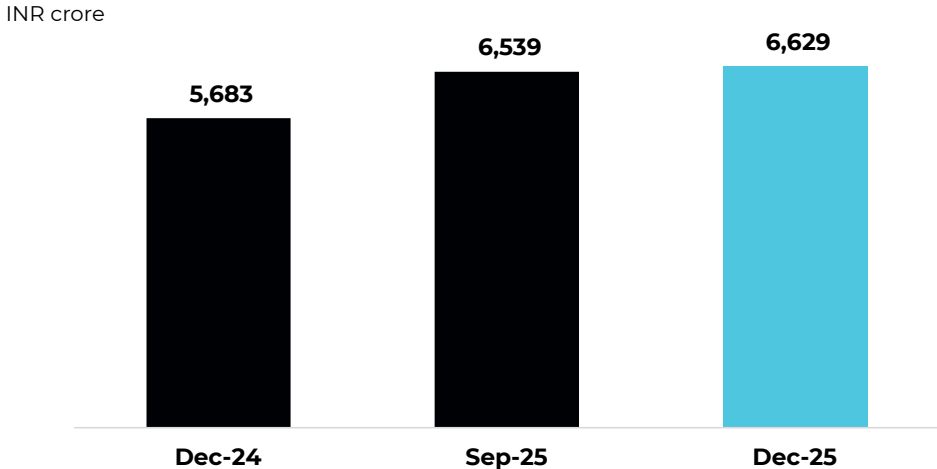


Enters Partnership at early stage

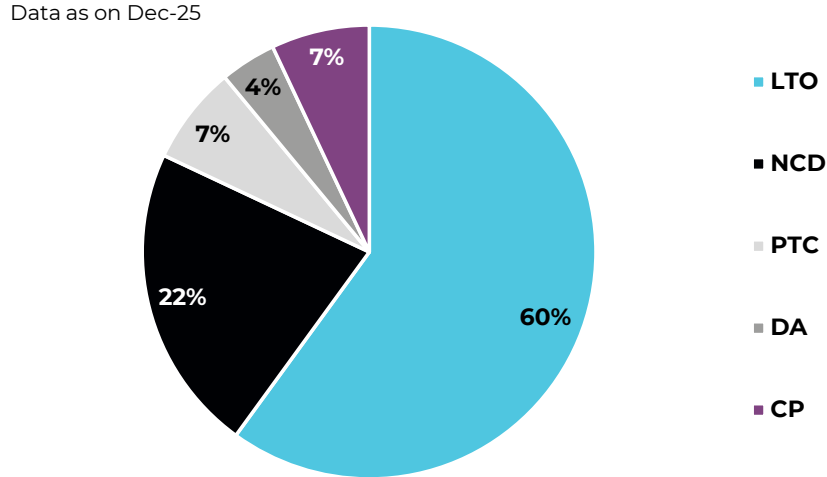


# Lending – Judicious use of Balance Sheet to foster relationships

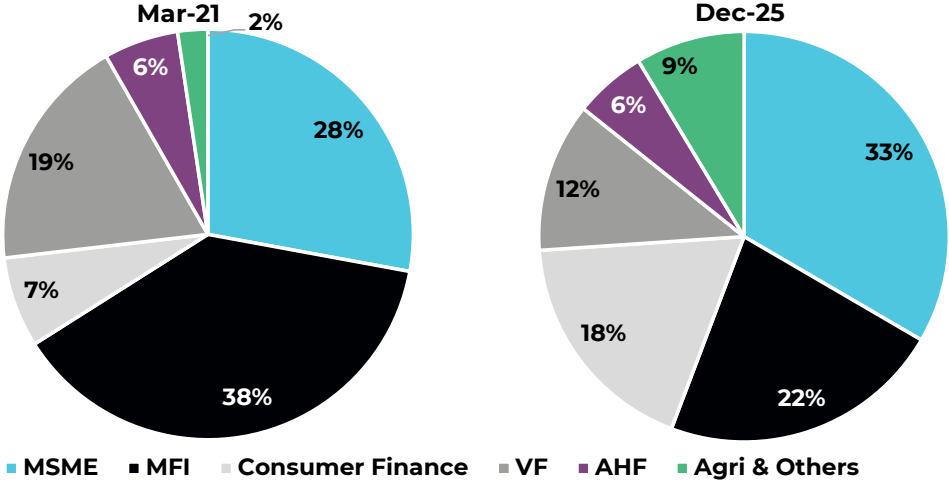
Calibration in Lending AUM with more focus on Fee based businesses



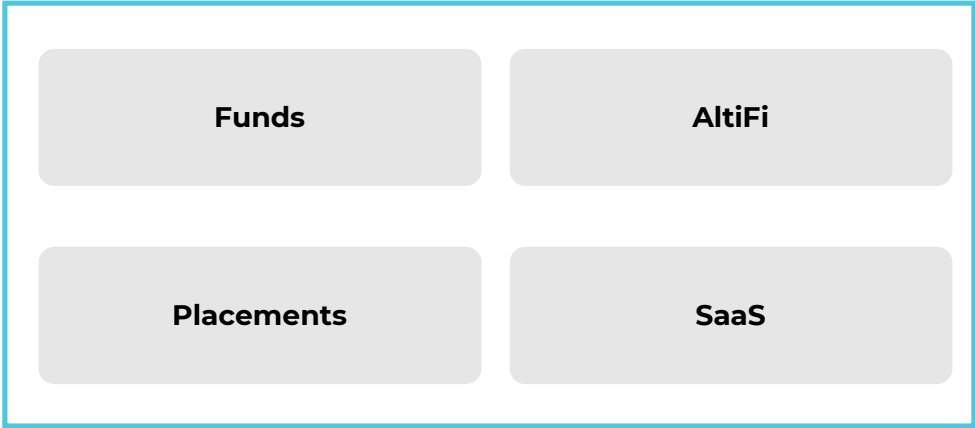
Lending AUM - by Product %



Building diversified Sector mix

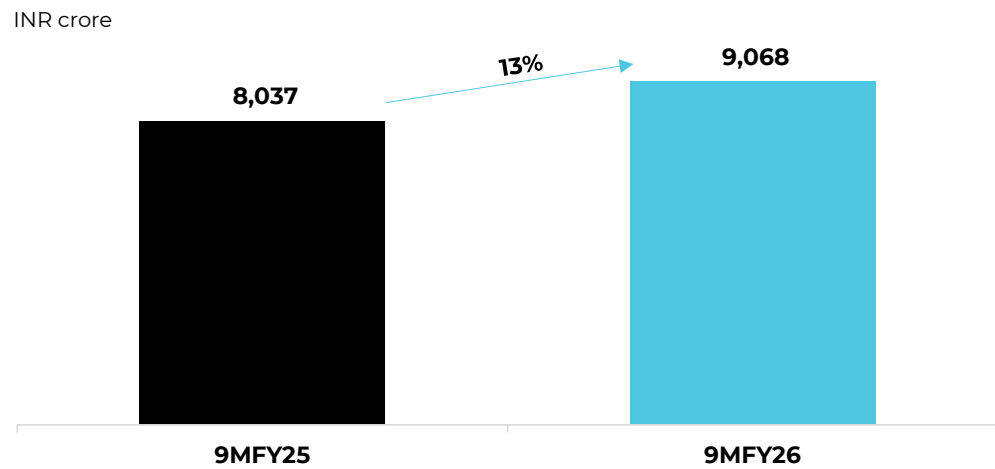


Leveraging the IR balance sheet to expand credit offerings for partners via

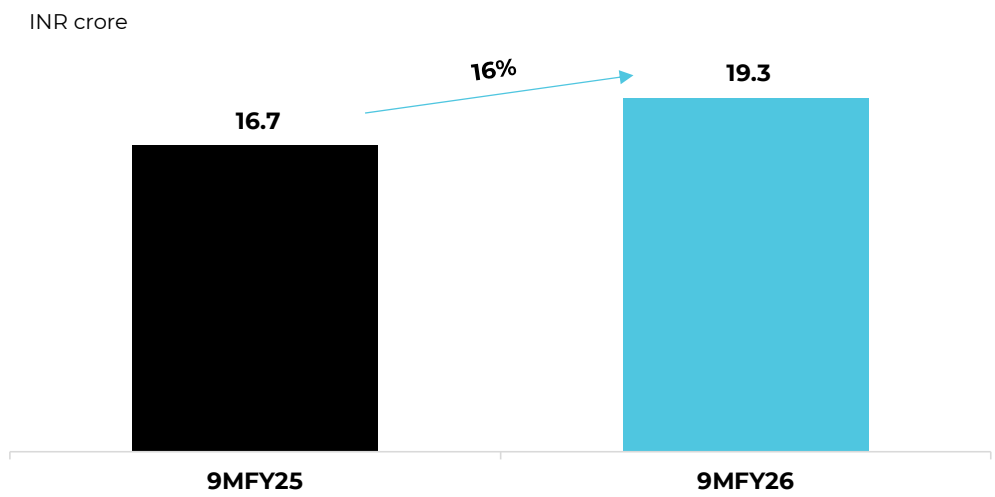


# Placements – Risk free credit enablement

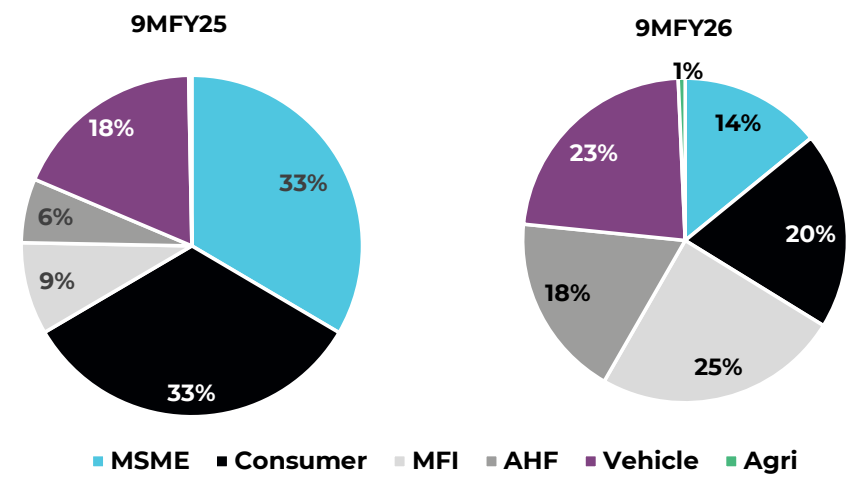
Placement volume



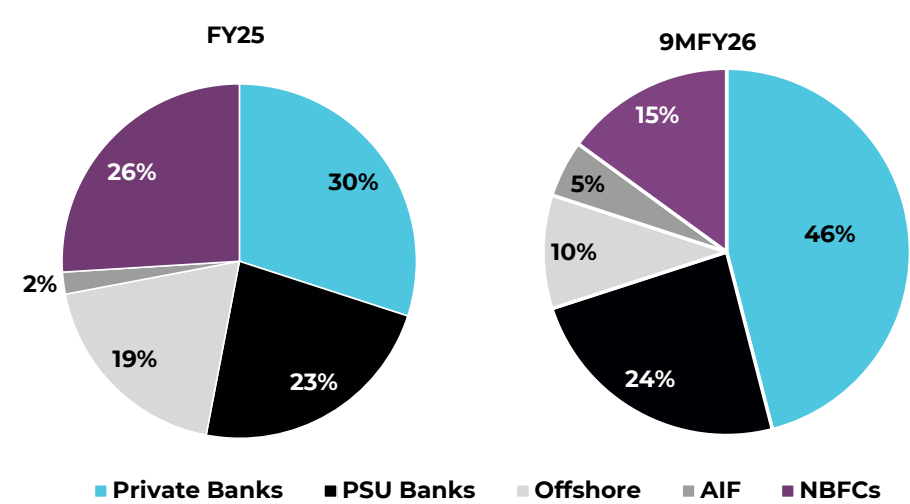
Placement Fee income



Sector mix % – Contribution of MFI started improving

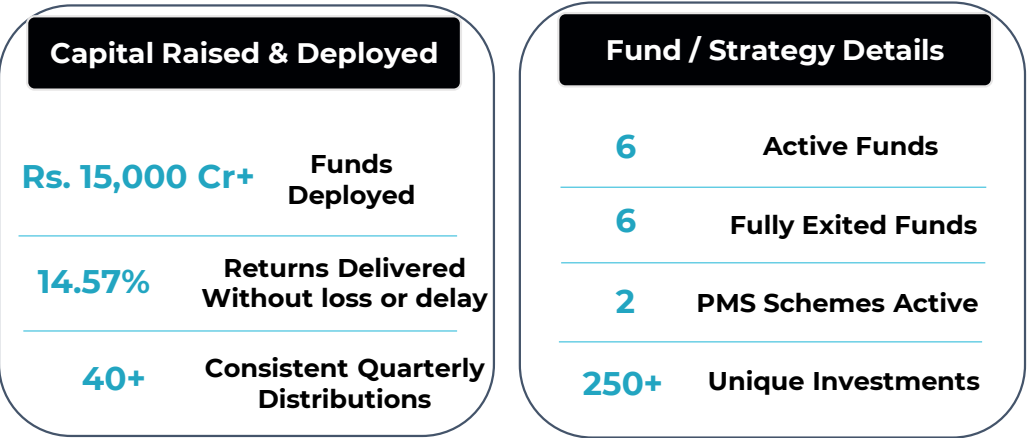


Foreign participation subdued



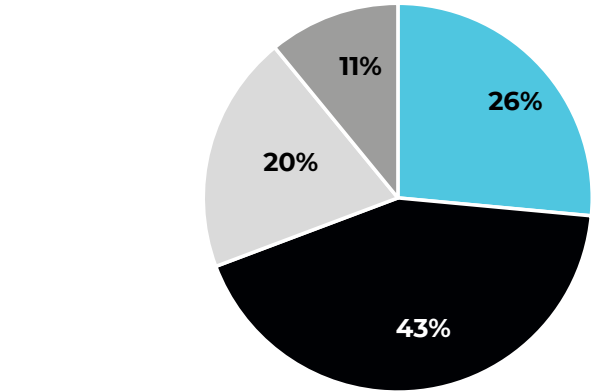
# Credit Funds – Strong track record of ~10 years

## Background



## Diversified Investor base

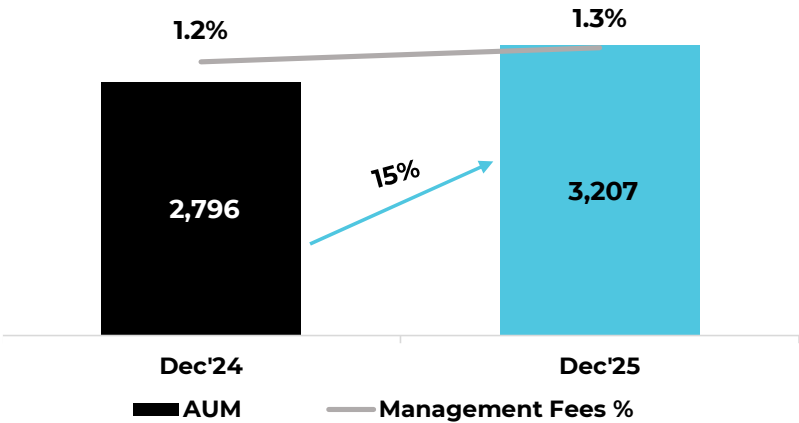
Data as on Dec'25



■ HNIs & Family Office ■ DII ■ Offshore ■ Sponsor

## Credit Funds AUM

INR crore



## Marquee Investors

Offshore

GMO

QEB

BIO  
Investing in a Sustainable Future

DII

kotak  
Life Insurance

State Bank of India

sidbi

HNIs & Family Office

Azim Premji Foundation

AAMIR KHAN  
PRODUCTIONS PVT. LTD.

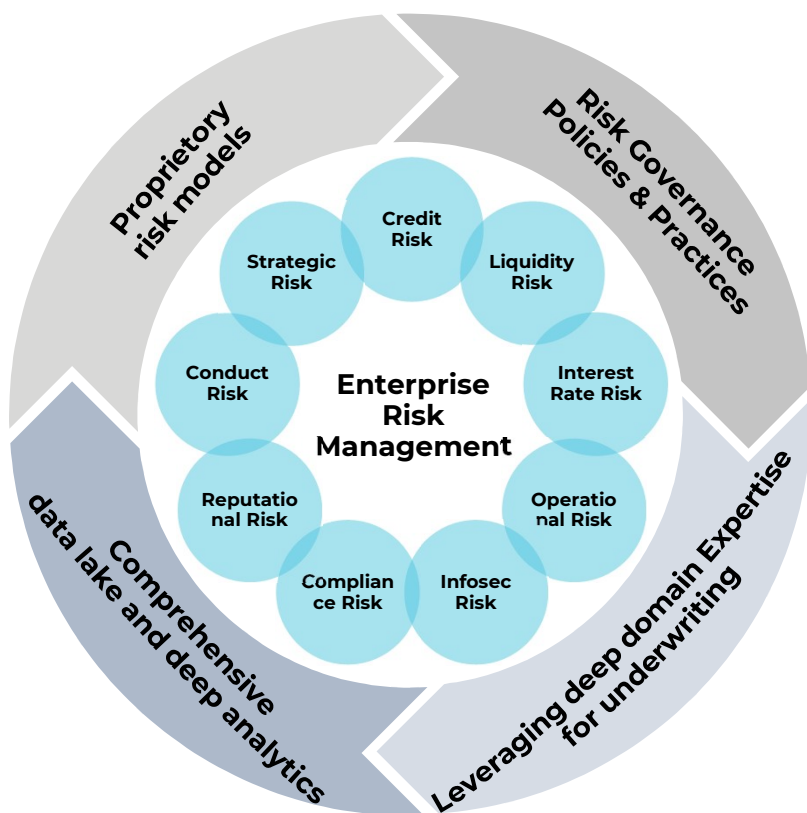
raintree

# **Risk Management**

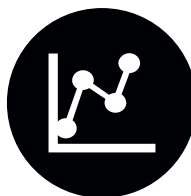
# Robust Risk Management Framework

Robust risk management framework based on sector expertise, ground-level insights, extensive data analytics and proprietary risk models

## Manage organizational risks



## Using our Suite of Risk Analysis Tools



Transaction  
Loss Modelling



Portfolio  
Scrub Analysis



Pin code  
Analysis



Descriptive  
Analysis

## Through

**Deep Domain Knowledge** and Qualitative **Field-Level** Insights

**Proprietary underwriting models** built using ML techniques

**Predictive models** on borrower behavior & geo-risk management

**50 mn loan data** collected over 10+ years extensively analyzed

**Risk Monitoring teams** that onboard and monitor each originator and geography

**Strong Collection Team** that can work as back-up servicing partner

# Deep focus on collections



**Pro-active monitoring to contain stress**



**Use of Data & Analytics across Collections lifecycle**



**Omni-channel payments infrastructure**



**Legal Cell covering all relevant laws**

## Pre-Delinquency Management

Predicting Bounce likelihood

Proactive Outreach

**Pre-due reminders** sent to customers through SMS



## X Bucket Collection

Immediate customer connect

Digital Reach  
Tele-calling  
Field Collection

Follow up through **tele-calling**



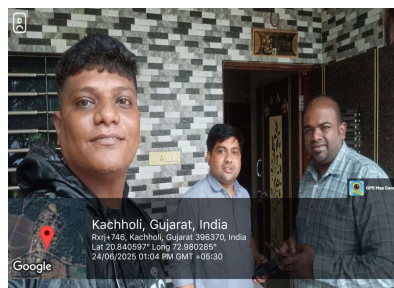
## Initial – Mid Buckets

Focus on asset protection and normalization

Behavioural data for roll back

Initiate **on-field collections process** along with tele-calling

**Legal action** through Section 25



## Deep Buckets

Focus is on amicable settlements & repossessions

Prioritize collection activities

Recovery through legal action initiated:

- **Section 138**
- **SARFAESI**
- **Section 25**
- **Arbitration**
- **Lok Adalat**



## Write-off Recoveries

Emphasis on Loss Reduction

Settlement / Possession Model

Actions initiated to take **physical possession and liquidate collateral**

Issue of **bailable/ non-bailable warrants**



## Sector wise asset quality

INR Crores / %	AUM <sup>1</sup>	GNPA (%) <sup>1</sup>	Credit Cost (%)		
			Q1FY26	Q2FY26	Q3FY26
Intermediate Retail	6,629	0.50%	0.7%	1.3%	0.4%
MSME	3,292	4.61%	1.8%	1.8%	2.9%
Consumer	4,266	0.46%	6.1%	4.9%	6.5%
Rural	934	0.08%	7.7%	5.1%	5.3%
<b>Total</b>	<b>15,121</b>	<b>1.36%</b>	<b>3.0%</b>	<b>2.7%</b>	<b>2.9%<sup>2</sup></b>

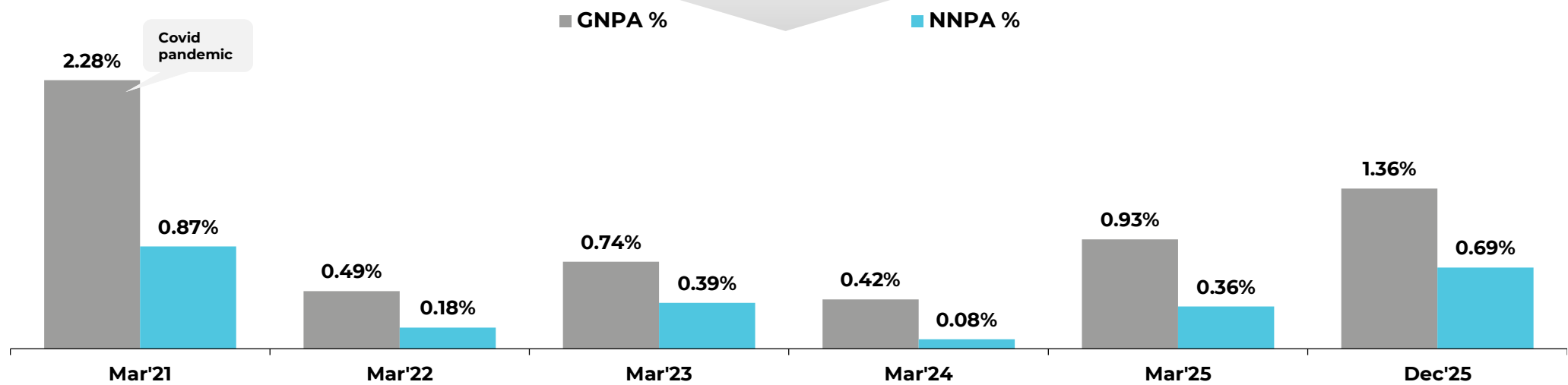
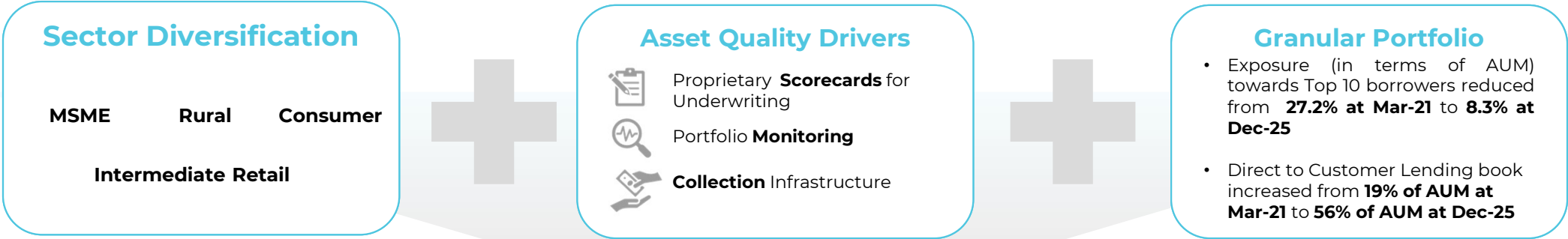
1. Data as on December 31, 2025

2. Excludes impact on account of internal reassessment of ECL for Digital business resulted in recognition of one-time credit cost of Rs. 23 Cr equivalent to 0.6% on annualised basis.

# Diversified & Granular portfolio resulting in GNPA within desired range



Diversification augmented by proprietary tools and portfolio granularity driving asset quality



# Portfolio Quality



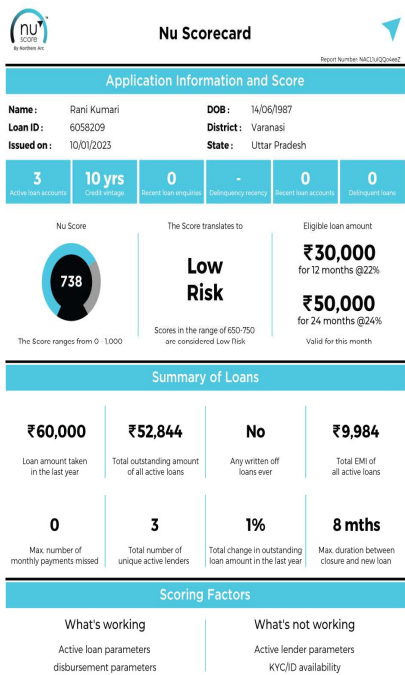
INR crore/%	Assets under Management					Assets under Management (%)					ECL : Expected Credit Loss					ECL % : provision coverage for each stage				
By Staging	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25
Stage I	11,247	12,529	12,141	13,031	13,905	97.0%	97.2%	96.7%	96.2%	96.8%	124.6	232.6	246.5	252.1	272.0	1.1%	1.9%	2.0%	1.9%	2.0%
Stage II	231	239	263	359	261	2.0%	1.8%	2.1%	2.6%	1.8%	44.0	59.3	89.8	83.5	62.3	19.0%	24.8%	34.1%	23.3%	23.9%
Stage III	110	126	151	163	205	1.0%	1.0%	1.2%	1.2%	1.4%	66.2	76.9	75.8	84.6	100.1	60.2%	61.1%	50.2%	51.9%	48.9%
<b>Total On-Book</b>	<b>11,588</b>	<b>12,894</b>	<b>12,555</b>	<b>13,553</b>	<b>14,370</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>234.8</b>	<b>368.8</b>	<b>412.1</b>	<b>420.2</b>	<b>434.5</b>	<b>2.0%</b>	<b>2.9%</b>	<b>3.3%</b>	<b>3.1%</b>	<b>3.0%</b>
Assigned Assets	662	740	796	613	751															
<b>Overall AUM</b>	<b>12,250</b>	<b>13,634</b>	<b>13,351</b>	<b>14,166</b>	<b>15,121</b>															

# **Robust Technology Stack**

# SaaS Offerings :

## NuScore

A Machine-Learning-Based Solution to Aid Originators in their Underwriting



Borrower level assessment along with a detailed analytics report

Custom-built for every lending institution

Sector-specific insights over different economic and credit cycles

Integrated easily through APIs

Expand NuScore Offering to not just MFIs, but also to NBFCs, SFBs, Consumer Durables, etc.

## nPOS

Connecting banks & financial institutions through APIs, enabling swift data exchange & straight through processing of loans



### Universe

### One Platform

### Offering solutions



Fully integrated with Bharat stack



Cloud-based



Seamless end-to-end journey



Robust Credit Assessment and Risk Analysis

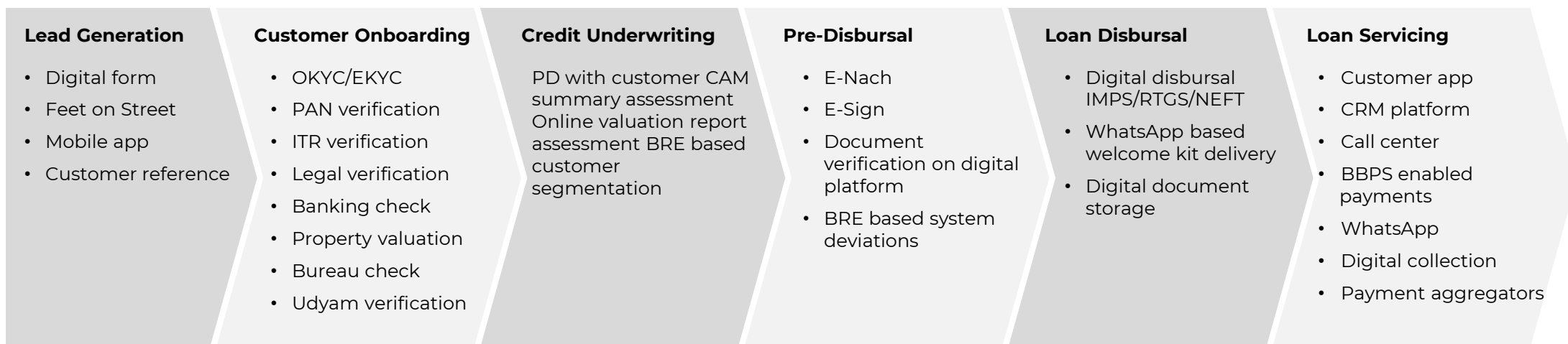


Machine learning-driven risk assessment



Straight Through Processing of loans

# Leveraging Technology Stack

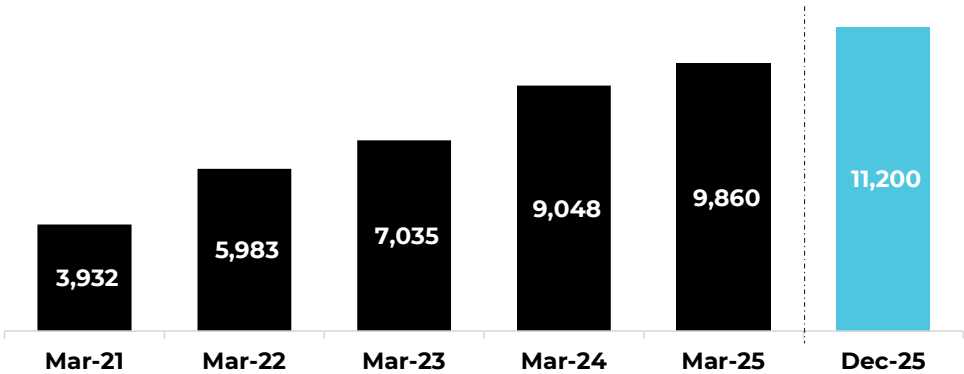


# **Strong Liability Franchise**

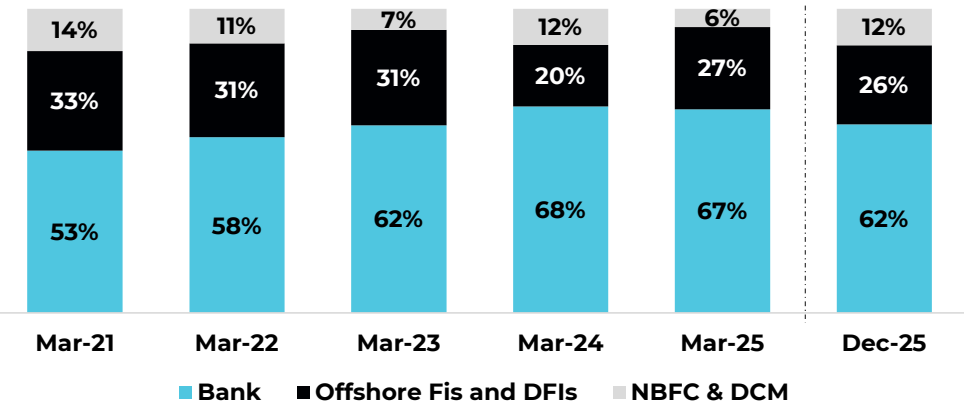
# Diversified sources of funding...

## Borrowings

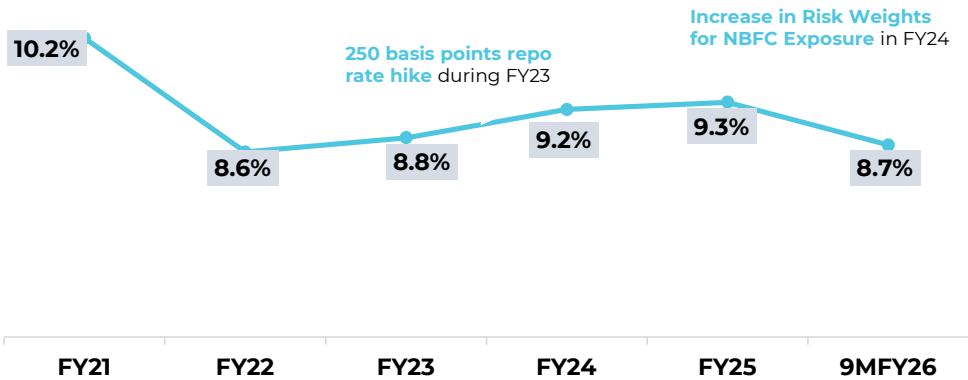
INR crore



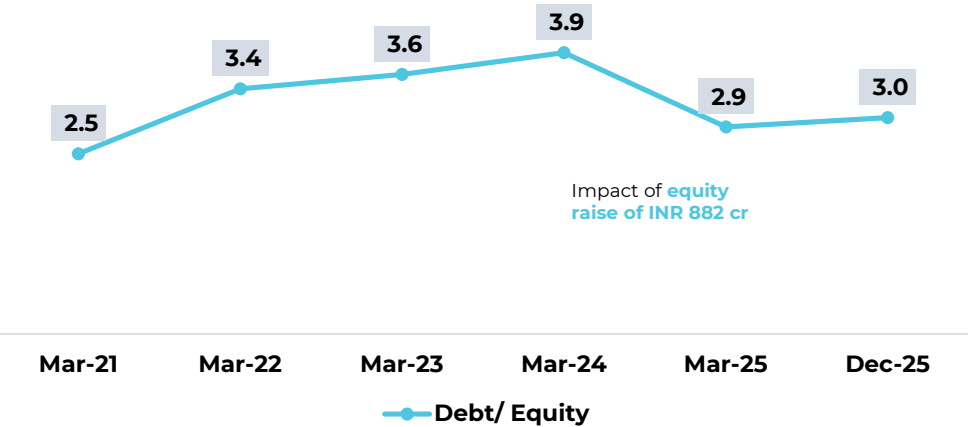
## Borrowing Mix %



## Incremental Cost of Funds <sup>(1)</sup>



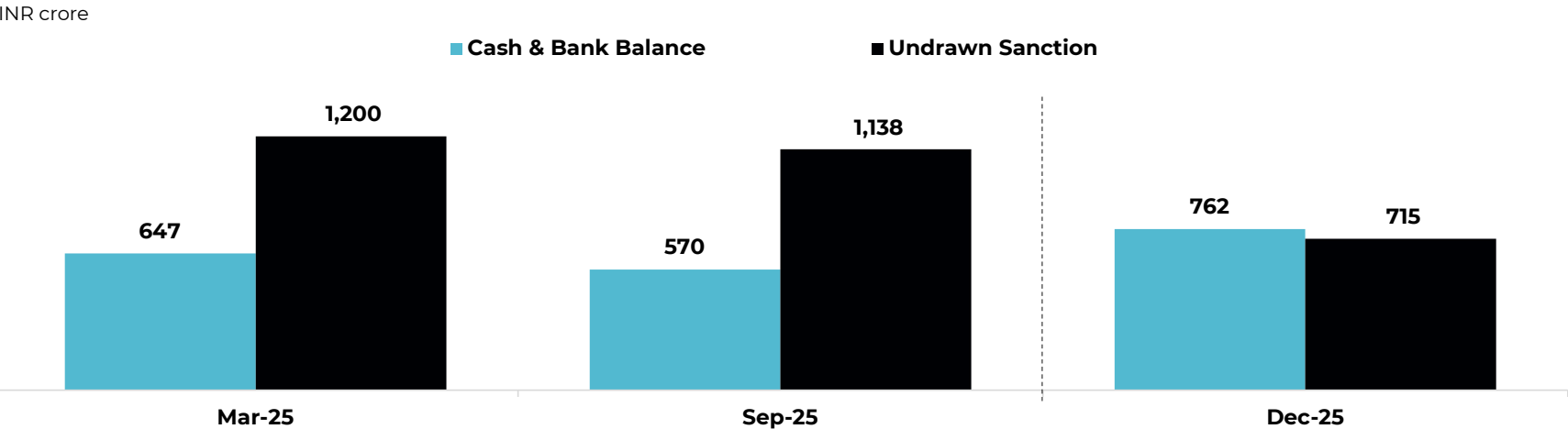
## Leverage levels <sup>(2)</sup>



Notes: 1. Cost of Funds is based on Quarterly Average borrowings 2. Debt / Equity ratio: Equity includes NCI portion..

# ...With proactive liquidity management

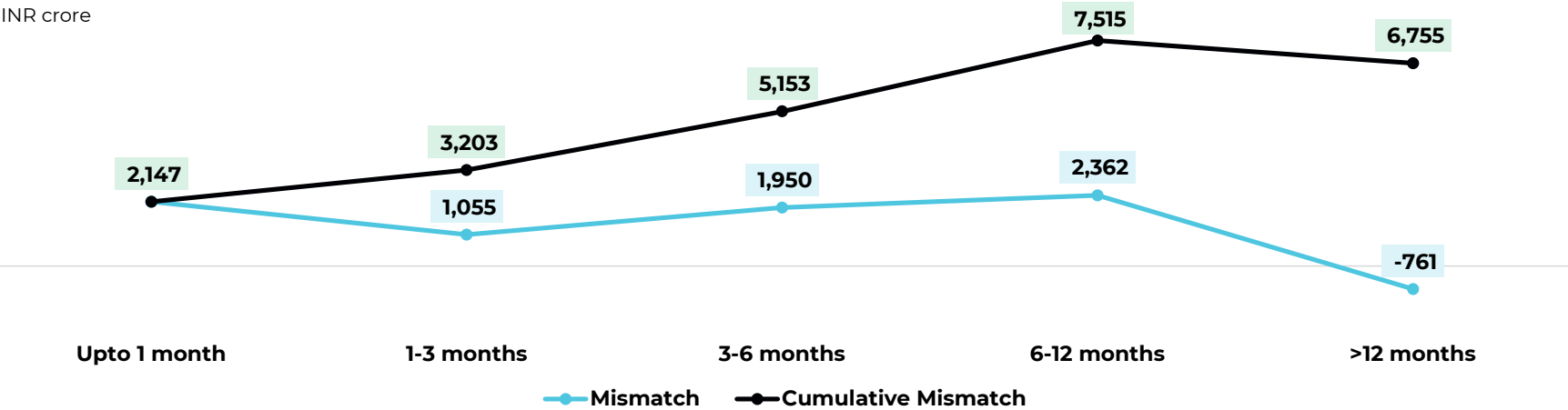
## Liquidity position



Consistently adhered to all **RBI norms** as well as **ALCO guidelines** clearly reflecting strong Asset Liability position

**No negative cumulative mis-match** across all buckets (well below prescribed 15% limit)

## ALM Profile as on 31-Dec-25

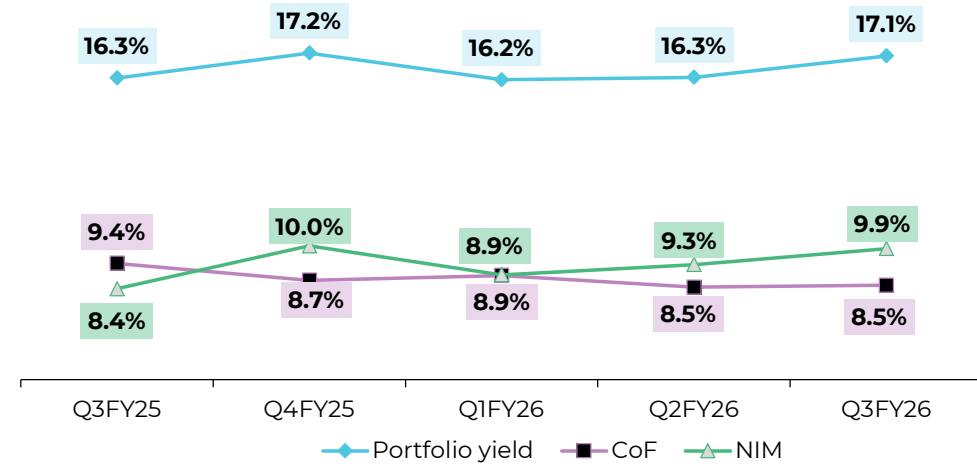
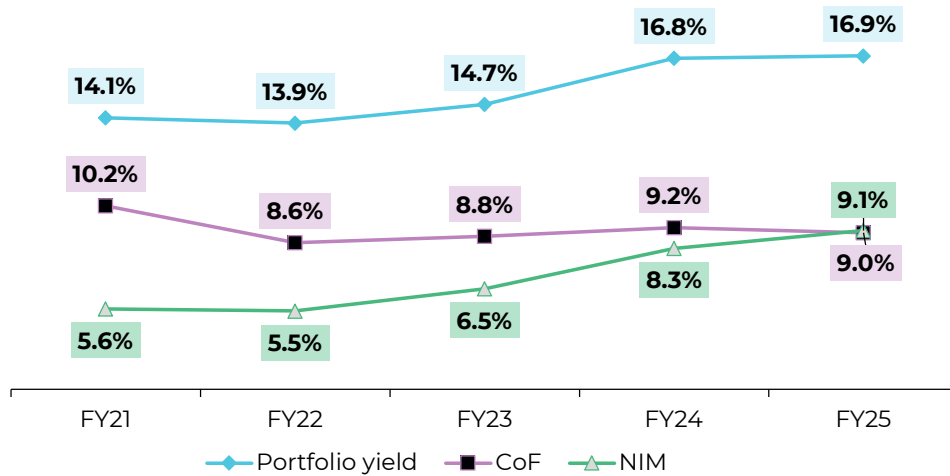


**Asset Liability Committee of the Management (ALCO)** tracks ALM closely every month

# Financials

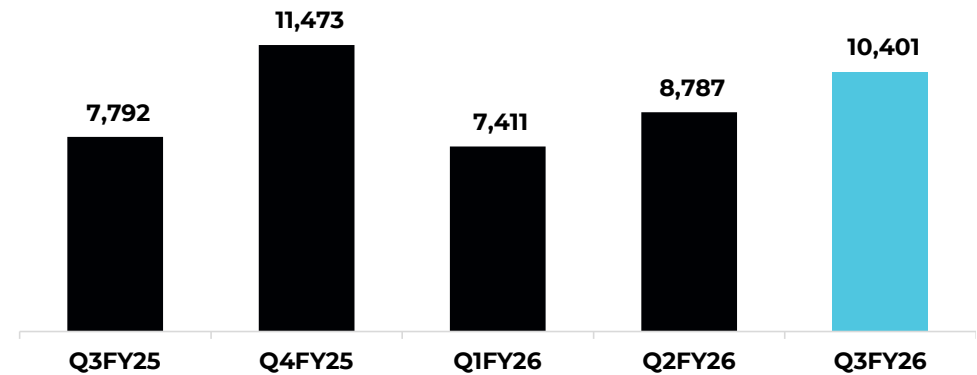
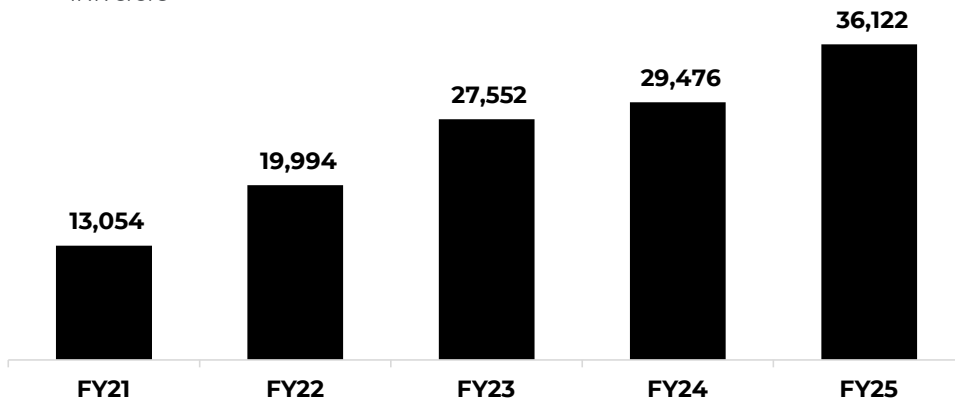
# Strong Operating Parameters

Portfolio Yield % and Cost of Funds %\*



Gross Transaction Volume

INR crore

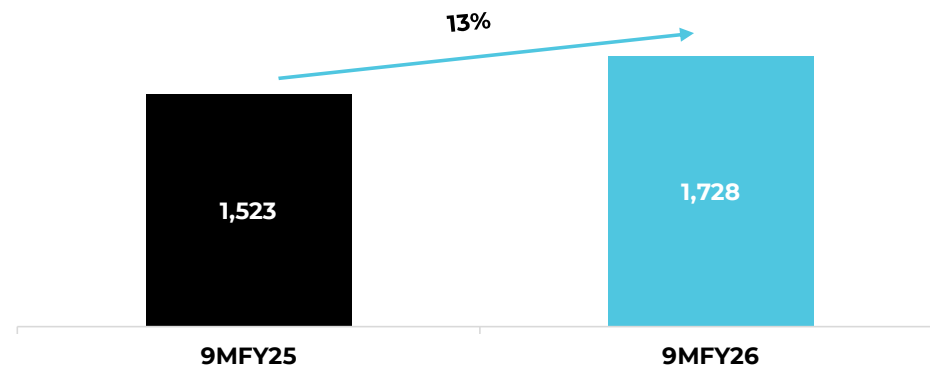
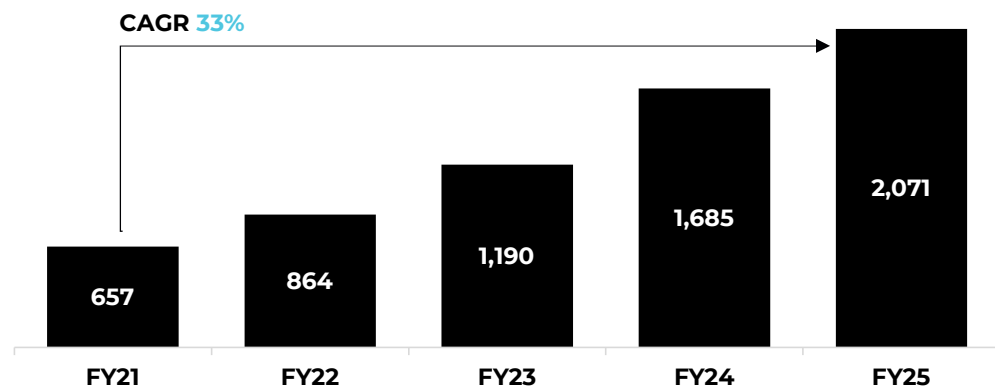


Notes: \* Portfolio yield is adjusted for fees and commission expense to Digital Partners  
Yield: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'  
(I) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average Total Assets'.

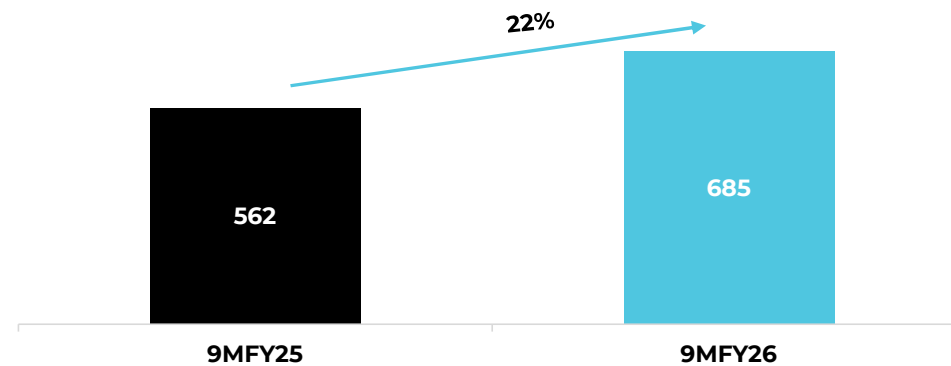
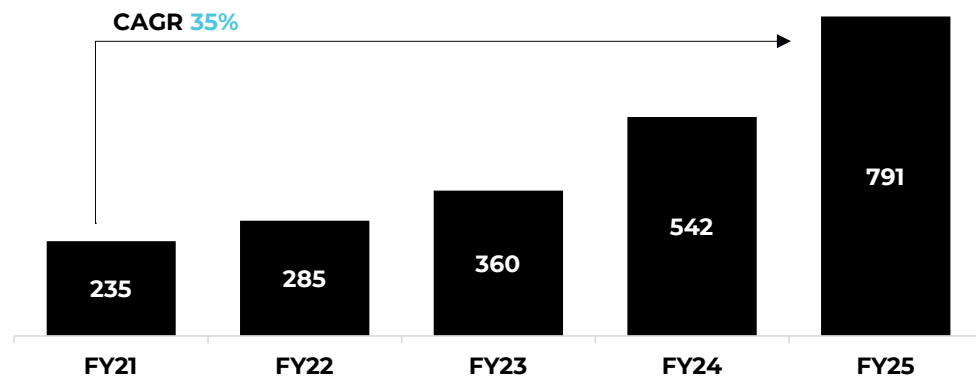
# Sustainable growth in profitability

## Revenue From Operations \*

INR crore



## Pre-Provisioning Operating Profit (PPoP) (INR Cr)



Notes:\* Adjusted for fees and commission expense  
Revenue from Operations is Interest Income and Fee income

# Consolidated Income Statement

INR crore	Q3FY25	Q2FY26	Q3FY26	YoY %	QoQ %	9MFY25	9MFY26	YoY %
Interest income <sup>1</sup>	478	533	602	26%	13%	1450	1,647	14%
Interest expense	211	211	231	10%	10%	624	657	5%
<b>Net Interest Income</b>	<b>267</b>	<b>322</b>	<b>371</b>	<b>39%</b>	<b>15%</b>	<b>826</b>	<b>990</b>	<b>20%</b>
Fee & Other Income	21	21	32	49%	50%	72	81	11%
<b>Net Revenue</b>	<b>288</b>	<b>343</b>	<b>403</b>	<b>39%</b>	<b>17%</b>	<b>898</b>	<b>1,071</b>	<b>19%</b>
Employee Costs	74	84	85	15%	1%	216	245	13%
Operating Costs	39	46	53	34%	15%	120	141	17%
<b>Total Operating Costs</b>	<b>113</b>	<b>130</b>	<b>138</b>	<b>22%</b>	<b>6%</b>	<b>336</b>	<b>386</b>	<b>15%</b>
<b>Pre-Provision Operating Profit (PPoP)</b>	<b>175</b>	<b>213</b>	<b>265</b>	<b>51%</b>	<b>24%</b>	<b>562</b>	<b>685</b>	<b>22%</b>
Credit Costs	81	92	130	60%	41%	211	325	54%
<b>Profit before tax</b>	<b>94</b>	<b>121</b>	<b>135</b>	<b>43%</b>	<b>11%</b>	<b>351</b>	<b>360</b>	<b>3%</b>
Tax expense	21	30	33	58%	10%	88	89	1%
Profit after tax	73	91	102	39%	12%	263	271	3%
<b>Profit after tax (excluding NCI)</b>	<b>76</b>	<b>92</b>	<b>101</b>	<b>33%</b>	<b>10%</b>	<b>267</b>	<b>274</b>	<b>3%</b>

Notes: 1. Interest income is adjusted for fees and commission expense

# Financial Dupont

Particulars	Q3FY25	Q2FY26	Q3FY26	9MFY25	9MFY26
Interest Income <sup>1</sup>	15.0%	15.3%	16.1%	15.6%	15.4%
Interest Expense	6.6%	6.0%	6.2%	6.7%	6.1%
<b>Net Interest Income</b>	<b>8.4%</b>	<b>9.3%</b>	<b>9.9%</b>	<b>8.9%</b>	<b>9.3%</b>
Fee and Other Income	0.7%	0.6%	0.9%	0.8%	0.7%
<b>Net Revenue</b>	<b>9.0%</b>	<b>9.9%</b>	<b>10.8%</b>	<b>9.7%</b>	<b>10.0%</b>
Employee Costs	2.3%	2.4%	2.3%	2.3%	2.3%
Operating Costs	1.2%	1.3%	1.4%	1.3%	1.3%
<b>Total Operating Expense</b>	<b>3.5%</b>	<b>3.7%</b>	<b>3.7%</b>	<b>3.6%</b>	<b>3.6%</b>
<b>Pre-Provision Operating Profit (PPOP)</b>	<b>5.5%</b>	<b>6.2%</b>	<b>7.1%</b>	<b>6.1%</b>	<b>6.4%</b>
Credit Costs	2.5%	2.7%	3.5% <sup>2</sup>	2.3%	3.0%
<b>Profit Before Tax</b>	<b>3.0%</b>	<b>3.5%</b>	<b>3.6%</b>	<b>3.8%</b>	<b>3.4%</b>
Tax	0.6%	0.9%	0.9%	0.9%	0.8%
<b>Profit after tax (RoA)</b>	<b>2.4%</b>	<b>2.6%</b>	<b>2.7%</b>	<b>2.9%</b>	<b>2.6%</b>
<b>Return on Equity</b>	<b>8.9%</b>	<b>10.1%</b>	<b>10.7%</b>	<b>12.0%</b>	<b>10.1%</b>
<b>Cost to income Ratio</b>	<b>39.0%</b>	<b>37.6%</b>	<b>34.3%</b>	<b>37.3%</b>	<b>36.0%</b>
<i>as a % of Quarterly Average Total Assets</i>					

Notes: 1. Interest income is adjusted for fees and commission expense

2. Includes impact on account of Internal reassessment of ECL for Digital business resulted in recognition of one-time credit cost of Rs. 23 Cr equivalent to 0.6% on annualised basis.

# Balance Sheet



INR crore	Dec'24	Sep'25	Dec'25
<b>Assets</b>			
Financial assets			
Cash and bank balances	513	570	762
Loans	9,520	10,816	11,306
Investments	1,976	2,409	2,773
Other financial assets	183	312	333
Non-financial assets	210	255	232
<b>Total assets</b>	<b>12,401</b>	<b>14,362</b>	<b>15,406</b>
<b>Liabilities and equity</b>			
Financial liabilities			
Borrowings & Debt Securities	8,593	10,331	11,200
Other financial liabilities	334	310	372
Other non-financial liabilities	65	55	42
Equity	3,405	3,663	3,788
Non-controlling interest	4	3	5
<b>Total liabilities and equity</b>	<b>12,401</b>	<b>14,362</b>	<b>15,406</b>
Quarterly Avg. earning Assets	11,341	13,003	13,935
Quarterly Avg. total assets	12,294	13,815	14,884

# **Board & Management**

# Board of Directors :



**Mr. P S Jayakumar**  
Chairman & Non-Executive Independent Director

Former MD & CEO, Bank of Baroda  
~30 years of experience



**Mr. Ashish Mehrotra**  
Managing Director & Chief Executive Officer

Former MD & CEO, Max Bupa Health Insurance  
MD & Retail Bank Head, Citibank India



**Dr. Kshama Fernandes**  
Non-Executive, Non-Independent Director

Northern Arc Capital  
~25 years of experience




**Ms. Anuradha Rao**  
Non-Executive Non-Independent Director

Former MD & CEO SBI Funds Management  
~36 years of experience




**Mr. Michael Jude Fernandes**  
Non-Executive Nominee Director

Co-lead Leapfrog Investments, South & SEA  
~20 years of experience



**Mr. Ashutosh Arvind Pednekar**  
Non-Executive Independent Director

Practicing Chartered Accountant  
30+ years of experience




**Mr. Vijay Chakravarthi**  
Non-Executive Nominee Director

Partner – Affirma Capital  
Former Executive Director, Private Equity at Standard Chartered Bank



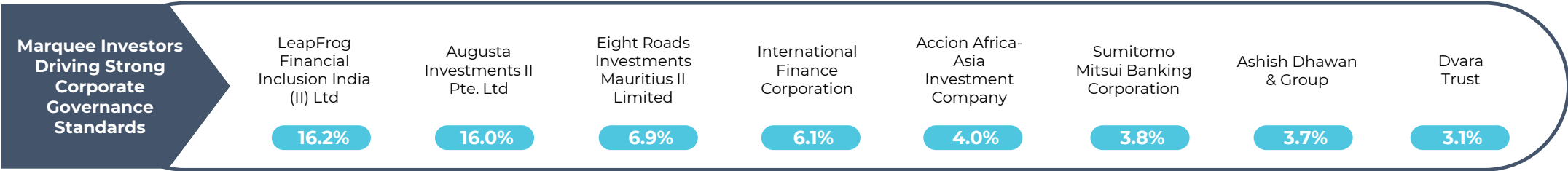
**Mr. Sandeep Dhar**  
Non-Executive Independent Director

35 years of experience in the BFSI and IT services sectors



**Ms. Vidya Krishnan**  
Non-Executive Independent Director

Former Deputy MD – IT with State Bank of India  
~39 years of experience



1. Data as on December 31, 2025

Independent Director
Nominee Director
Others

# Managed by experience leadership team



**Ashish Mehrotra**  
Managing Director  
& Chief Executive Officer

Former MD & CEO, Max Bupa  
Health Insurance  
MD and Retail Bank Head,  
Citibank India



**Pardhasaradhi Rallabandi**  
Group Risk Officer & Governance  
Head

31+ years of experience in Banking  
Previously associated with  
Standard Chartered Bank



**Gaurav Mehrotra**  
Chief Technology Officer

26+ years of experience in  
technology. Previously  
associated with JP Morgan,  
Goldman Sachs & Infosys



**Sandeep Singh**  
Head – Intermediate Retail

25+ years of experience  
Previously associated with India  
Ratings & Research



**Moushumi Mandal**  
Chief People Officer

25+ years of experience  
Previously associated with  
National Stock Exchange (NSE)



**Atul Tibrewal**  
Chief Financial Officer

22+ years of experience in finance  
Previously associated with  
Magma Fincorp & Birla  
Corporation



**Jagadish Babu Ramadugu**  
Managing Director & CEO  
(Pragati)

28+ years of experience  
Previously associated with Vaya  
Finserv, Hindustan Coca-Cola,  
Spencers & Asian Paints



**Priyashis Das**  
Chief Executive Officer – Northern  
Arc Securities

25+ years of experience  
Previously associated with DBS,  
Citibank, ABN and Tata AIA



**Chetan Tivary**  
Chief Internal Audit Officer

30 years of experience in Audit  
and Risk Management across  
Mashreq Bank, HSBC Ltd, DCB  
Bank and ABN AMRO Bank



**Saurabh Jaywant**  
Chief Legal Officer

22+ years of experience in  
financial services companies  
Previously associated with  
ICICI Bank



**Amit Mandhanya**  
Chief Business Officer – Digital Lending

17+ years of experience  
Previously associated with  
Micro-Credit Ratings  
International Limited



**Bhavdeep Bhatt**  
Chief Executive Officer – Northern  
Arc Investment Managers

29+ years of experience  
Previously associated with Aditya  
Birla Sunlife AMC, ICICI Prudential  
AMC & Kotak AMC



**Vipin G S**  
Chief Compliance Officer

24+ years of experience  
Previously associated with  
Manappuram Finance

# Sustainability

# ESG Focused Business Model Positively Impacting 130 Mn+ Lives

## UNSDG<sup>(1)</sup> Alignment Built into the Business Model

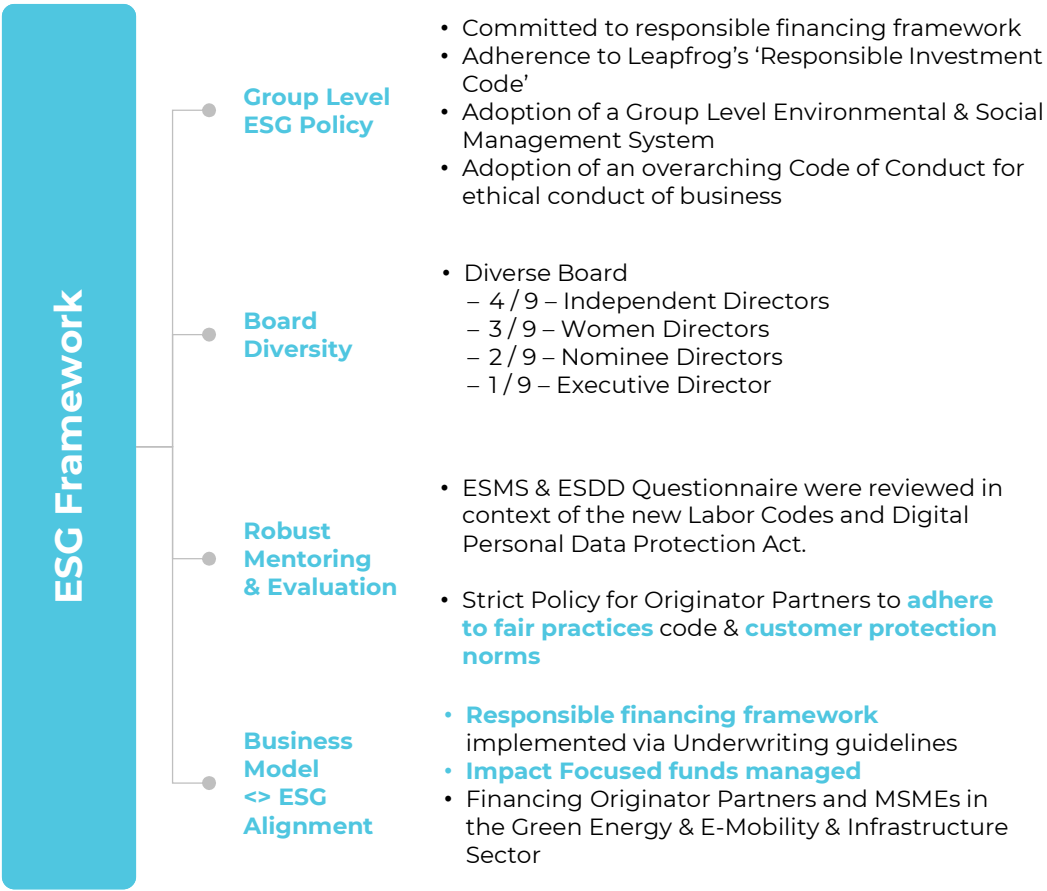


Note: (1) United Nations Sustainable Development Goals

### Our Sustainability Report



## Robust ESG Framework with Effective Tools & Regular Monitoring



# Empowering community through CSR



## Education



**Support elementary students in Andhra Pradesh, Karnataka, and Bihar** by providing learning and training materials to improve basic literacy and numeracy.



## Education



**Upgrading rural school infrastructure in Palghar district, Maharashtra.** These includes solar power, digital classrooms, sanitation, rainwater harvesting, and kitchen gardens



## Environment & Sustainability



**Renovating irrigation tanks** - Expect to enhances water retention in the semi-arid region, supporting agriculture post-monsoon while promoting water conservation and ecosystem restoration.



## Healthcare infra



**Donating Advanced Life Support ambulances** to government hospitals in Tamil Nadu to enhance emergency response and pre-hospital care

# Awards and Accolades



ET BFSI - Best Digital Lending Platform – nPOS



India NBFC Summit – Best Lending NBFC of the Year



ET Impactful CEO Award



Deloitte India Tech Fast 50



Hurun India Future Unicorn Award

# Thank you!

For any query, please contact :

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Chetan Parmar  
Head Investor Relations  
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