Ref No.: NACL/09/JULY/2025-26

July 29, 2025

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 **Scrip Code: 544260**	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 **Scrip Symbol: NORTHARC**

Sub: Investor Presentation on the Unaudited financial results for the first quarter ended June 30, 2025.

Ref: Our Intimation letter Ref No. NACL/06/JULY/2025-26 dated July 24, 2025, 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 Tuesday, July 29, 2025, at 18:30 hours (IST) in connection with the unaudited financial results for the first quarter ended June 30, 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.

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INDIA

NORTHERN ARC

Investor Presentation
Q1FY26

AA-(Stable)
By ICRA Limited & India Ratings

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

Disclaimer

"This presentation and accompanying slides (the “Presentation”) has been prepared by Northern Arc Capital Limited (“Company”) to be presented during the analyst call as required under Regulation 46 (2)(o) of the SEBI (LODR) Regulations, 2015, and is not for release, distribution or publication, whether directly or indirectly, in whole or part, into or in any jurisdiction in which such release, distribution or publication would be unlawful, without the prior consent of the Company. Neither the Company nor any of its directors, affiliates, advisers or representatives accepts any liability whatsoever for any actual or consequential loss or damages howsoever arising from the provision or use of any information contained in this Presentation. By attending this presentation, you agree to be bound by the trailing restrictions. Any failure to comply with these restrictions may constitute a violation of applicable laws. No money, securities or other consideration is being solicited, and, if sent in response to this presentation or the information contained herein, will not be accepted. This presentation does not constitute or form part of any advertisement, invitation or inducement to sell or issue, or any recommendation to purchase or subscribe to, any securities of the Company. This Presentation has not been and will not be reviewed or approved by any regulatory authority, or by any stock exchange, in India, or any other jurisdiction.

Content...

Business Overview

Business Matrix – Q1FY26

Gross Transaction Volume

INR 7,411 Cr

-3%

Placements

INR 2,838 Cr

10%

Direct to Customer Mix

53%

+103 bps

Lending AUM

INR 13,351

12%

Fund AUM

INR 3,174 Cr

15%

Direct Customers

21,60,652

14%

Branches

369

26

Retail Lending Partners

54

3

Origination Partners

353

18

■ YoY growth

Financial Matrix – Q1FY26

PPoP

INR 207 Cr

18%

NIM

8.9%

-22 bps

Opex (%)

3.5%

-57 bps

PAT

INR 81 Cr

-13%

RoA

2.4%

-72 bps

RoE

9.3%[1]

-540 bps

Net NPA

0.56%

+45 bps

Networth

INR 3,532 Cr

27%

Book Value / Share

INR 219

12%

■ YoY growth

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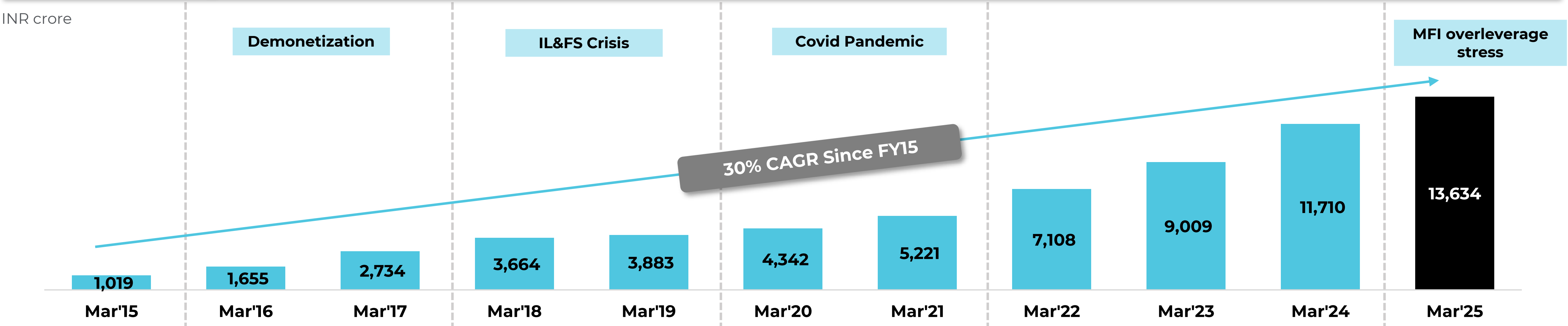
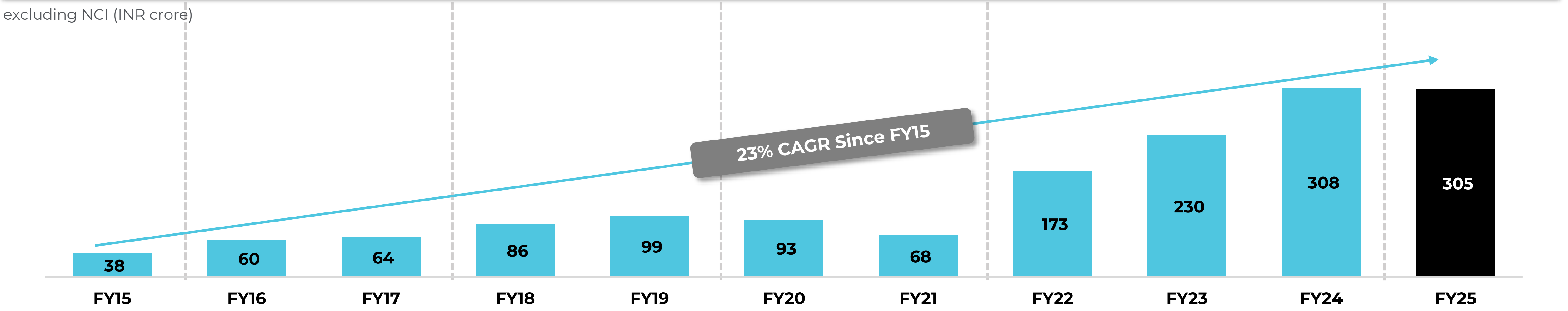
(1) Raised INR 500 Crores of Equity Capital

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
- Partnership

Lending – AUM INR 7,142 Cr

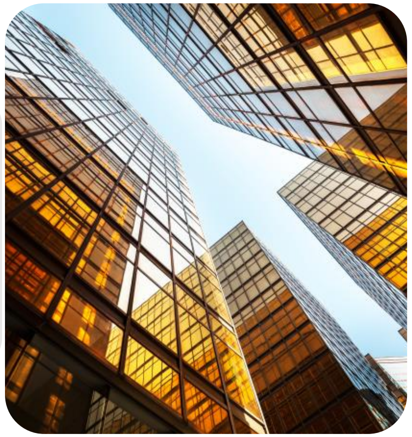
2 mn +
Customers

369
Branches

54
Retail Lending Partners

nu score By Northern Arc
Underwriting

Intermediate Retail Credit Solution



Solutions across focus sectors

Lending – AUM INR 6,209 Cr

Fund Management – AUM INR 3,174 Cr

Placements – Volumes INR 2,838 Cr

Tech Solutions

₹ 2.2 lakh crore +
Credit enabled

353
Originator Partners

1,400+
Investor Partners

Data & Tech platforms

nimbus by NORTHERN ARC nPOS Altifi by NORTHERN ARC nu score By Northern Arc

Direct to Customers

Lending

Direct to Customers Lending: Built a strong retail engine

<u>Leveraged learnings</u> from the **<u>IR business</u>** to build :

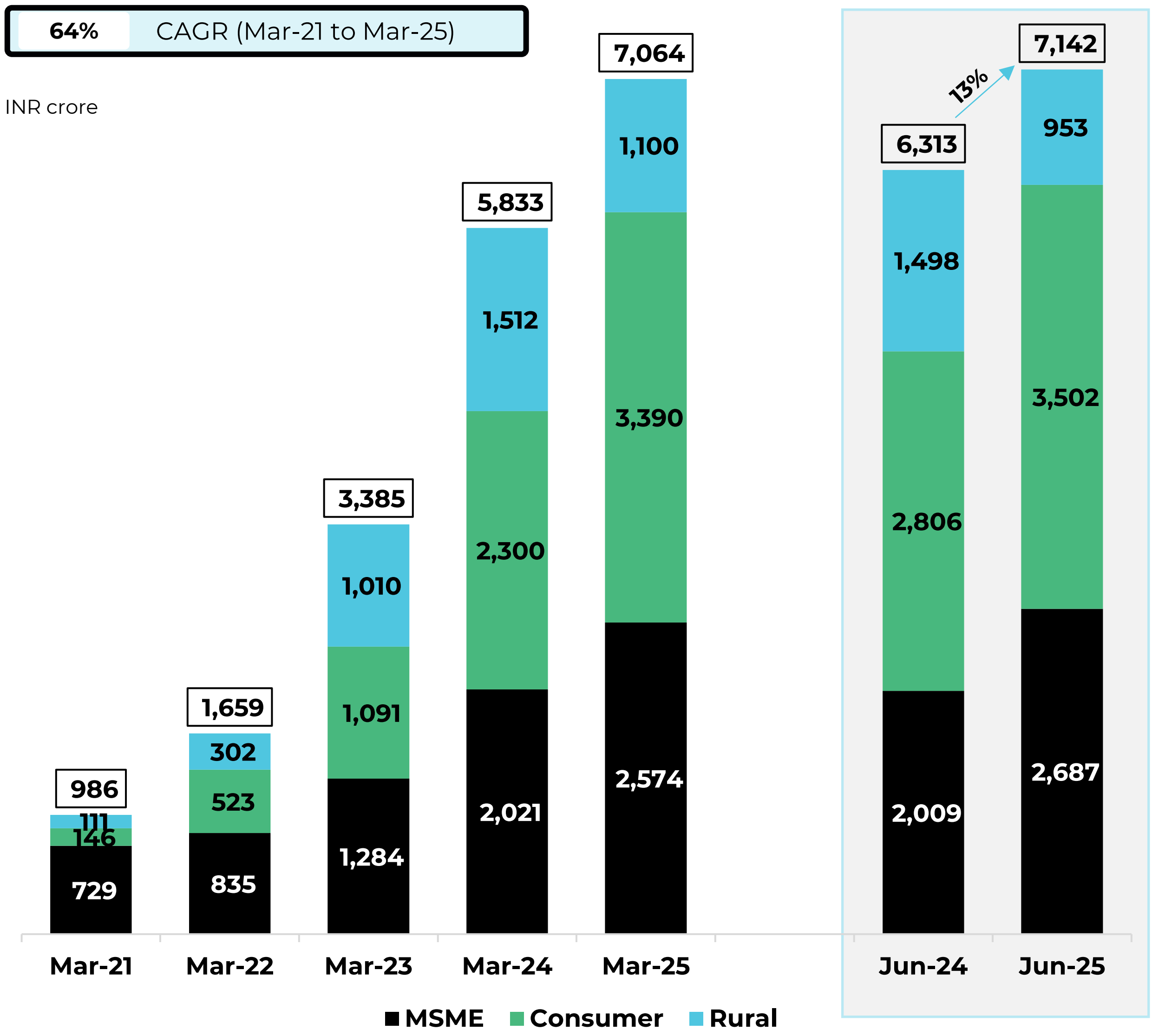
- A strong D2C engine
- A robust underwriting and product program
- A seamless Digital journey, and
- A strong Collections Infrastructure

Northern Arc Customer Base

	MSME	**Consumer Finance**	**Rural Finance**
# Customers	40,000+	~16,00,000	5,20,000+
Sourcing Channel	Direct – Branch / Partner Led	Partnerships – Tech Led	Direct – Branch Led
Security	Secured – Collateral / FLDG	Secured – FLDG	Unsecured
Ticket Size (Disbursements)	INR 5 – 25 lakhs	INR 50,000 – 5 lakh	INR 40,000 – 60,000
	AUM – INR 2,687 cr	**AUM – INR 3,502 cr**	**AUM – INR 953 cr**

Growth : Strong growth led by expansion and partnerships

Assets under Management



Multi-channel Distribution Model

369

Branches

54

Retail Lending Partners

Digital Partnership

Backed by robust Underwriting & Technology

nu score By Northern Arc

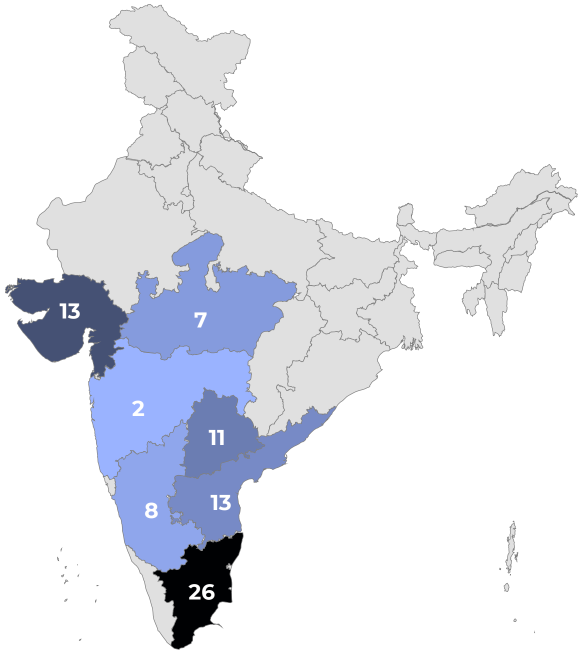
Underwriting

nPOS

Co-lending & On-Lending Platform

MSME

Building strong footprint to scale granular portfolio



84 Branches

Added 11 branches in Q1FY26

7 States

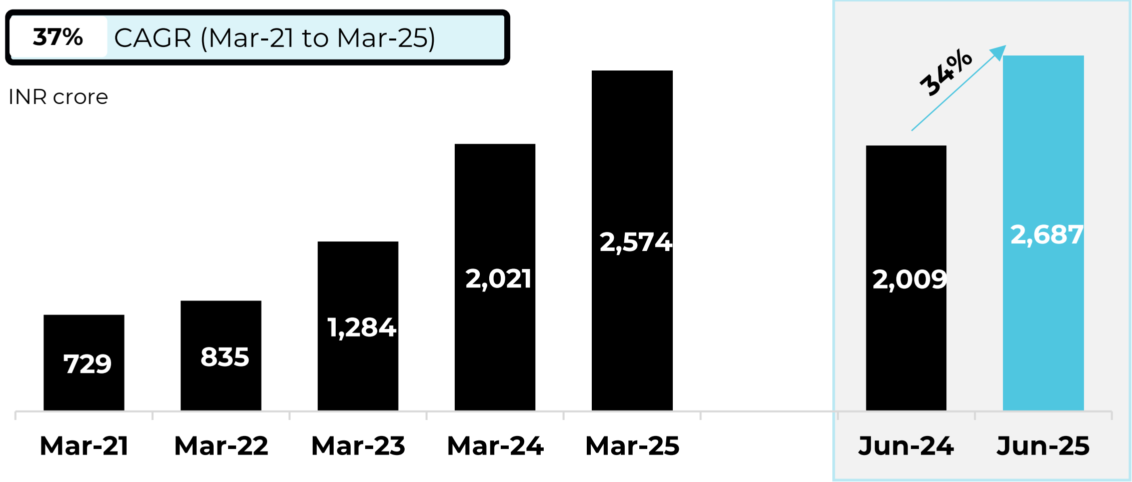
600+ Employee Strength

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+

Assets under Management

37% CAGR (Mar-21 to Mar-25)



Secured LAP Product Characteristics

ATS – INR 11-15 Lakhs

Average Yield – 17% - 20%

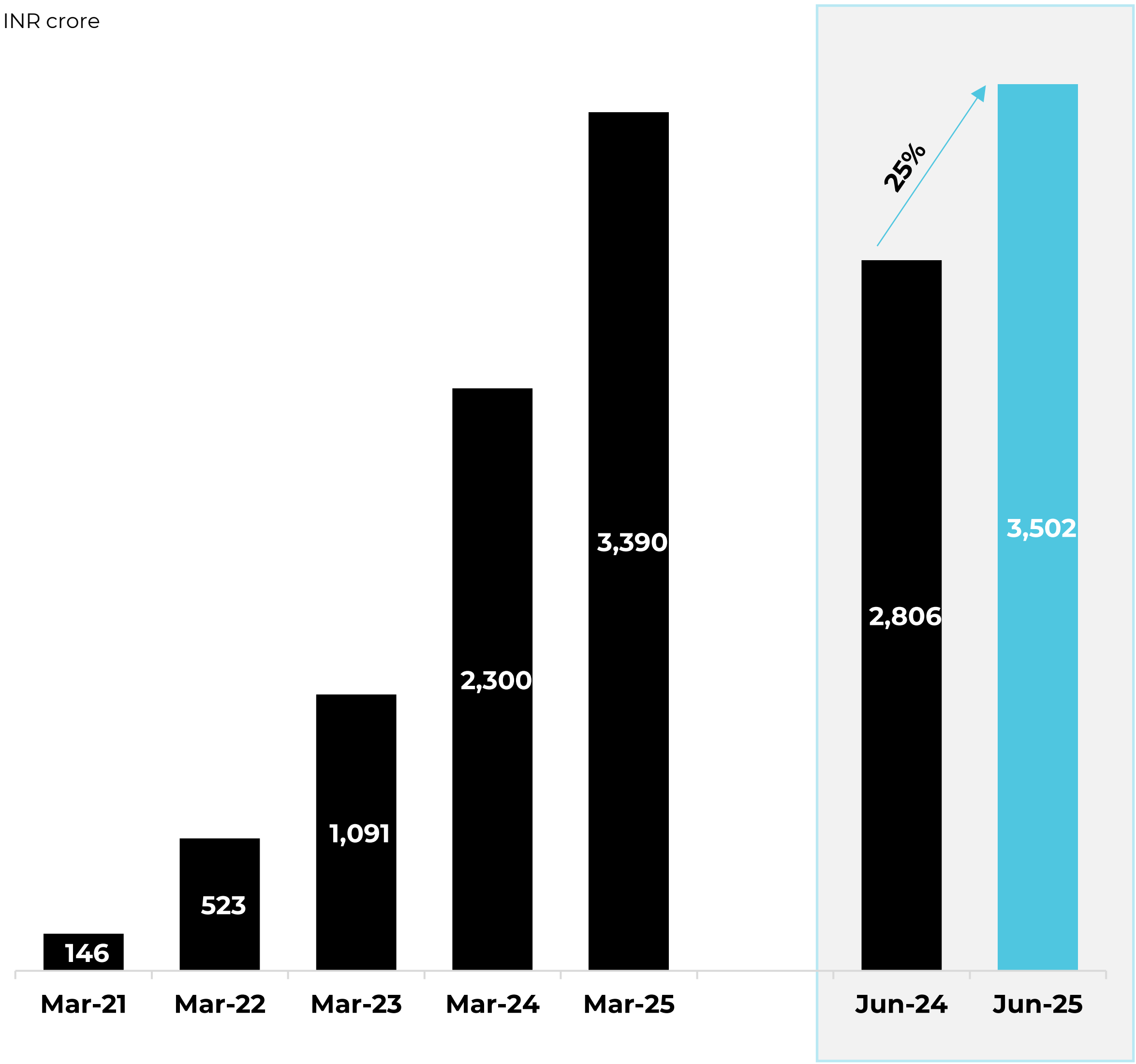
Average LTV – 48%

Average Tenure – 10+ years

Consumer Finance

Assets under Management

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



Live Partners
23

Ticket Size
Rs. 50,000 – 5,00,000

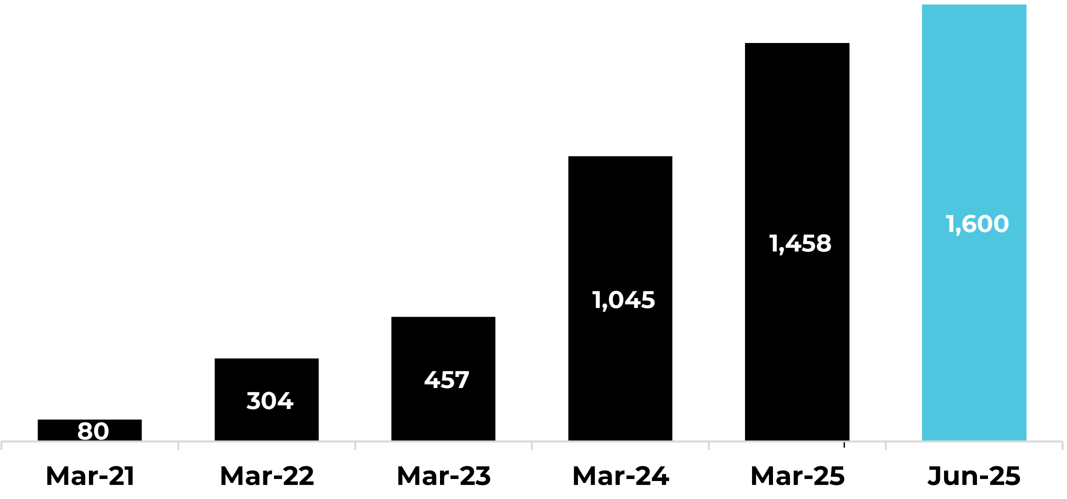
Net Yield
15% - 17%

Average Tenure
12 – 48 months

Repeat Customers
70%

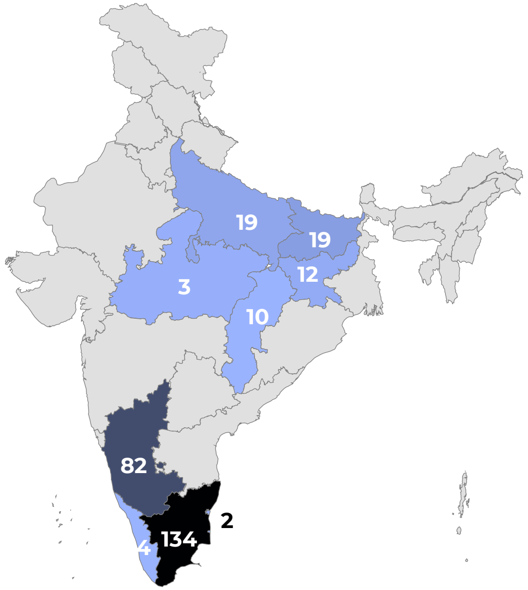
CIBIL Score
650+

Customers ('000)



Rural Finance

Pan India Presence



285 Branches

8 States and 1 UT

1,500+ Employee Strength

Product Characteristics

Digitally led journey throughout sourcing, risk, credit with live collections and monitoring modules.

ATS – INR 45,000

Yield – 24% - 25%

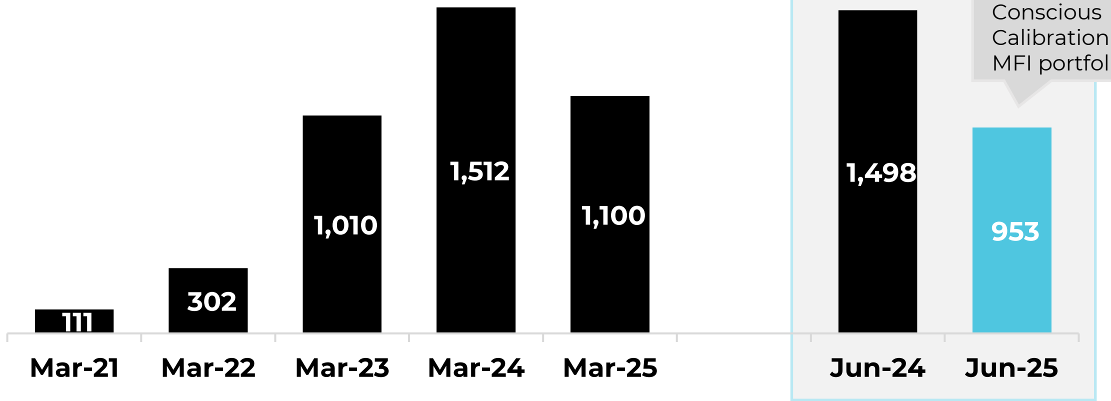
Average Tenure – 24 months

JLG Product & Individual loans

All new disbursements wef April 25 covered under CGFMU

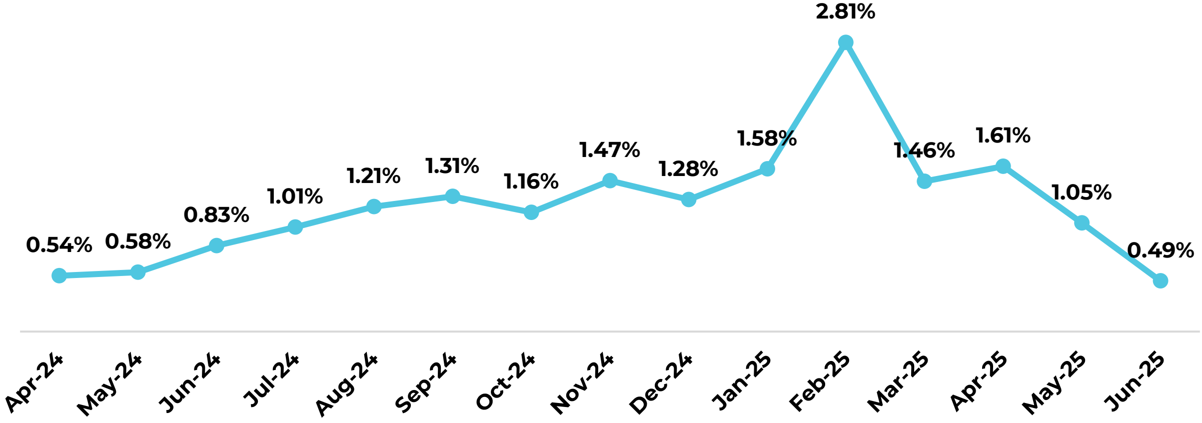
Assets under Management (INR crore)

51% CAGR (Mar-21 to Mar-25)



Conscious Calibration in MFI portfolio.

PAR 0+ Accretion in Jun-25 reached to Apr-24 levels



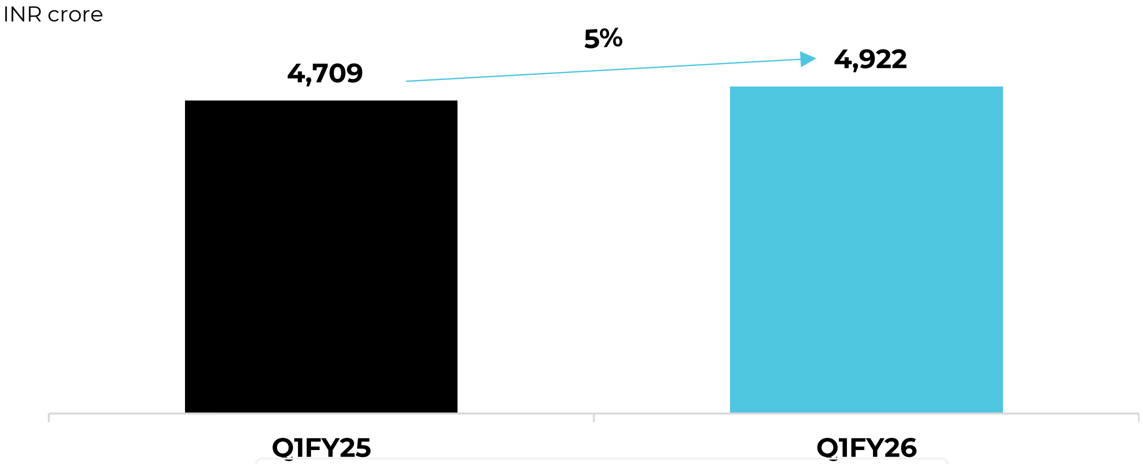
Intermediate Retail

Credit Solution Business

Lending to Intermediate Retail Partners

Gross Transaction Volume

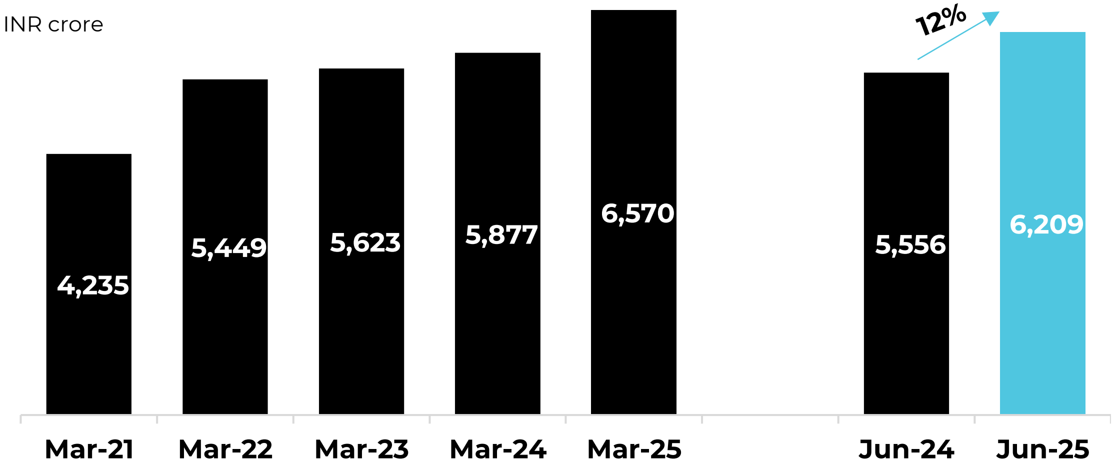
353 Originator Partners



Placement + Disbursement + Funds

Lending Book

12% AUM CAGR (Mar-21 to Mar-25)



Diversity & Depth

Parameter	Details
Sectoral Diversity	**Across focused sectors such as -** MSME, Consumer, MFI, Vehicle, Affordable Housing, Agriculture & Climate
Product Depth	**Product Depth & Innovations beyond term loans -** Innovative and structured credit solutions to meet the requirements of the market participants

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

Funds

AltiFi

Placements

SaaS

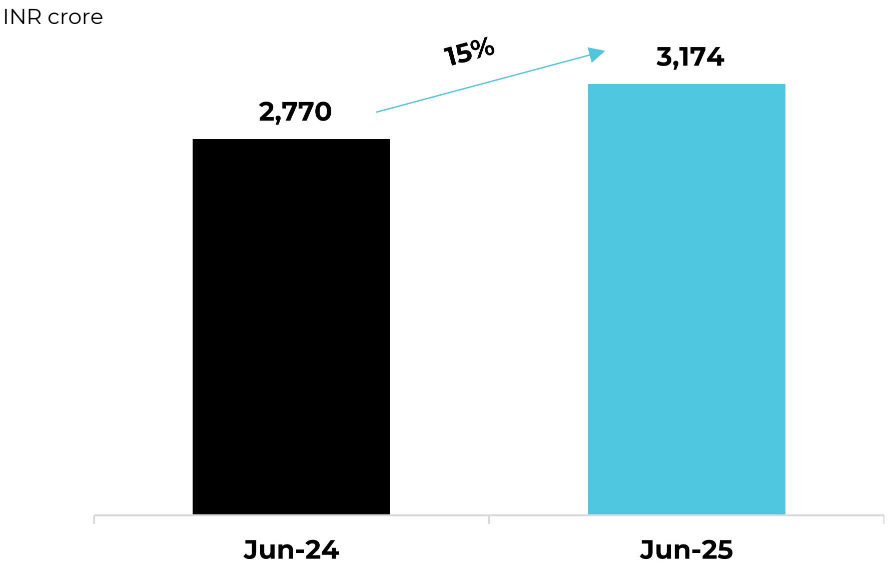
Strong Fee Volumes

Northern Arc's Unique Fee Franchise

Fund Management

- Managed 12 funds and 3 PMS with successful exit of 6 Funds
- 6 Funds + 3 PMS currently active
- **Net management fee of 100-110 bps**

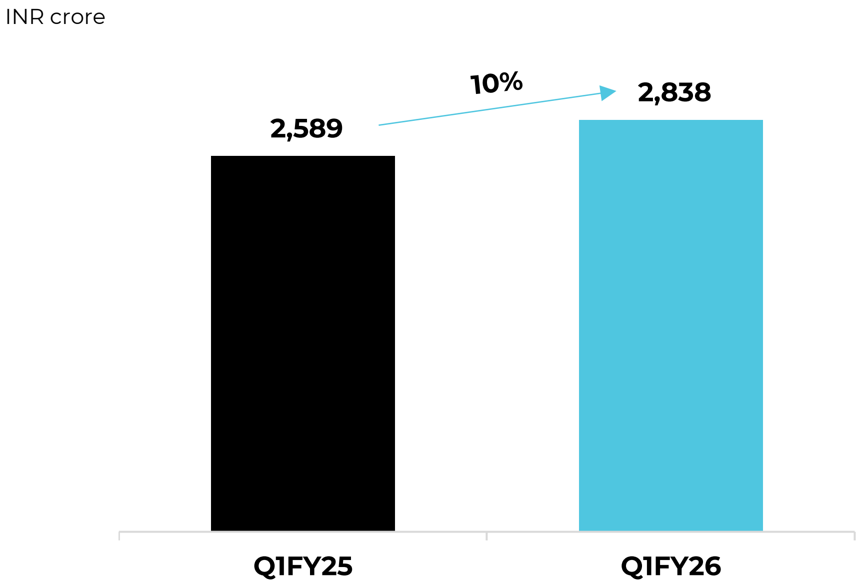
AUM



Placements

- Offers structured and syndicate financing for our Originator Partners
- **200+ investor partners**, **INR 1 trillion+** of placements volume since inception
- **Net fee of 20-25 bps**

Volume

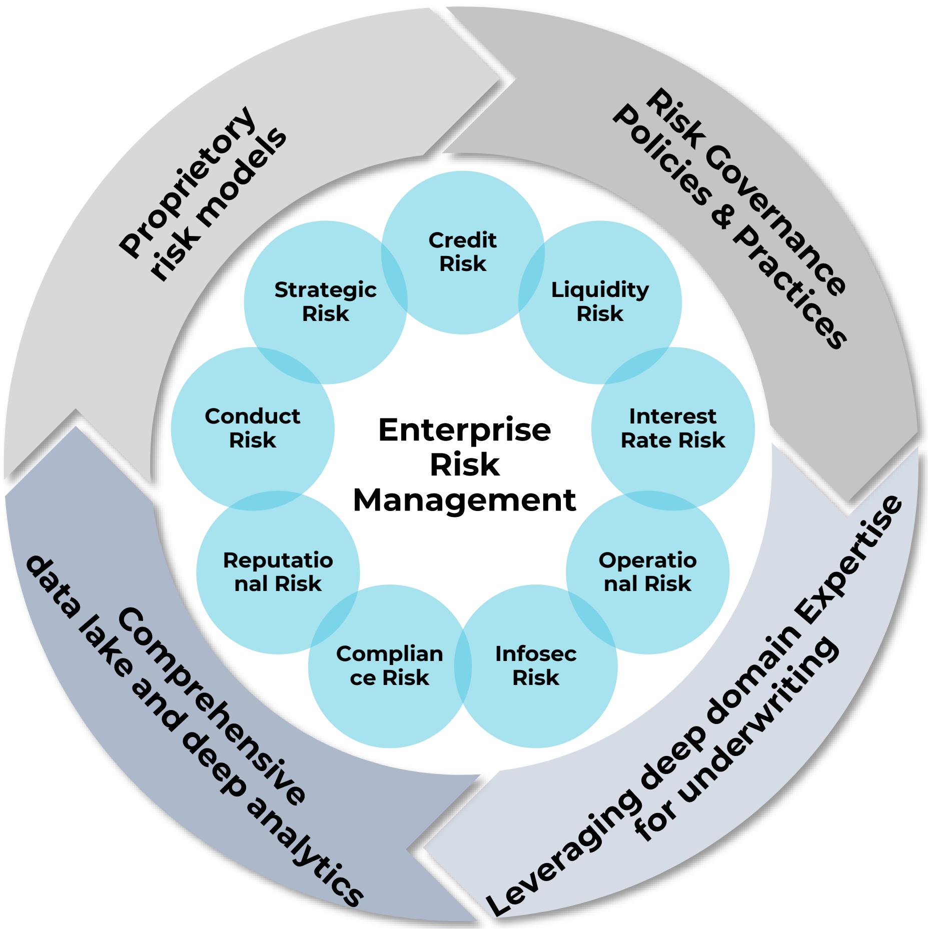


Risk Management

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



Proprietary risk models

Risk Governance Policies & Practices

Leveraging deep domain Expertise for underwriting

Comprehensive data lake and deep analytics

Enterprise Risk Management

- Credit Risk
- Liquidity Risk
- Interest Rate Risk
- Operational Risk
- Infosec Risk
- Compliance Risk
- Reputational Risk
- Conduct Risk
- Strategic Risk

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
- **48 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

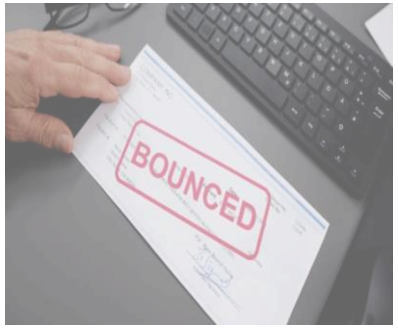
Legal Cell covering all relevant laws

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**

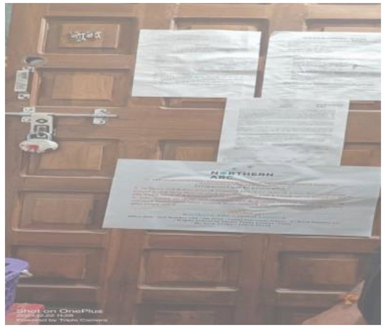
Write-off Recoveries

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[1]	GNPA (%)	Credit Cost (%)[2] Q1FY26
Intermediate Retail	6,209	0.65%	0.7%
MSME	2,687	3.56%	1.8%
Consumer	3,502	0.39%	6.1%
Rural	953	0.13%	7.7%
Total	**13,351**	**1.13%**	**3.0%**

Includes good book provision of Rs. 19 Cr on account of change in DLG accounting. Excluding that credit cost stands at 4.8%

---

1. Data as on June 30, 2025

Diversified & Granular portfolio resulting in GNPA within desired range

Diversification augmented by proprietary tools and portfolio granularity driving asset quality

Sector Diversification

MSME

Rural

Consumer

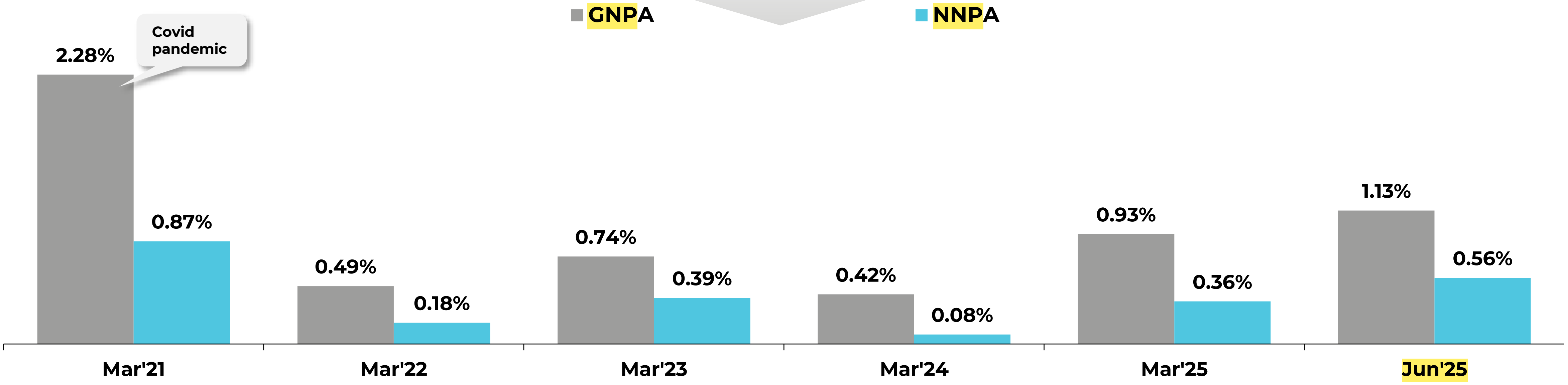
Intermediate Retail

Asset Quality Drivers

- Proprietary **Scorecards** for Underwriting
- Portfolio **Monitoring**
- **Collection** Infrastructure

Granular Portfolio

- Exposure (in terms of AUM) towards Top 10 borrowers reduced from **27.2% at Mar-21** to **9.3% at Jun-25**
- Direct to Customer Lending book increased from **19% of AUM at Mar-21** to **53% of AUM at Jun-25**



Portfolio Quality

INR crore/%	Assets under Management					Assets under Management (%)					ECL : Expected Credit Loss					ECL % : provision coverage for each stage				
By Staging	**Jun'24**	**Sep'24**	**Dec'24**	**Mar'25**	**Jun'25**	**Jun'24**	**Sep'24**	**Dec'24**	**Mar'25**	**Jun'25**	**Jun'24**	**Sep'24**	**Dec'24**	**Mar'25**	**Jun'25**	**Jun'24**	**Sep'24**	**Dec'24**	**Mar'25**	**Jun'25**
Stage I	11,054	11,480	11,247	12,529	12,141	98.0%	97.8%	97.0%	97.2%	96.7%	93.7	116.4	124.6	232.6	246.5	0.8%	1.0%	1.1%	1.9%	2.0%
Stage II	168	188	231	239	263	1.5%	1.6%	2.0%	1.8%	2.1%	40.0	30.5	44.0	59.3	89.8	23.9%	16.2%	19.0%	24.8%	34.1%
Stage III	53	68	110	126	151	0.5%	0.6%	1.0%	1.0%	1.2%	38.9	48.8	66.2	76.9	75.8	74.0%	71.8%	60.2%	61.1%	50.2%
Total On-Book	**11,274**	**11,736**	**11,588**	**12,894**	**12,555**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**100.0%**	**172.6**	**196.1**	**234.8**	**368.8**	**412.1**	**1.5%**	**1.7%**	**2.0%**	**2.9%**	**3.3%**
Assigned Assets	595	573	662	740	796															
Overall AUM	**11,869**	**12,309**	**12,250**	**13,634**	**13,351**															

The change in DLG accounting guidance issued by the RBI led to an additional good book provision of INR 91 crore under Stage I and Stage II assets

Robust Technology Stack

SaaS Offerings :

NuScore

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

Nu Scorecard

Report Number: NACL1uIQQo4eeZ

Application Information and Score

Name : Rani Kumari
DOB : 14/06/1987
Loan ID : 6058209
District : Varanasi
Issued on : 10/01/2023
State : Uttar Pradesh

3	10 yrs	0	-	0	0
Active loan accounts	Credit vintage	Recent loan enquiries	Delinquency recency	Recent loan accounts	Delinquent loans

Nu Score	The Score translates to	Eligible loan amount
738	Low Risk	₹30,000 for 12 months @22% ₹50,000 for 24 months @24%
The Score ranges from 0 - 1,000	Scores in the range of 650-750 are considered Low Risk	Valid for this month

Summary of Loans

₹60,000	₹52,844	No	₹9,984
Loan amount taken in the last year	Total outstanding amount of all active loans	Any written off loans ever	Total EMI of all active loans
0	3	1%	8 mths
Max. number of monthly payments missed	Total number of unique active lenders	Total change in outstanding loan amount in the last year	Max. duration between closure and new loan

Scoring Factors

What's working	What's not working
Active loan parameters disbursement parameters	Active lender parameters KYC/ID availability

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

Co-lending / Sole lending by Financial Institution (NBFCs / Fintechs)

nPOS

- **Investors**
- **Banks**

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

Lead Generation
- Digital form
- Feet on Street
- Mobile app
- Customer reference

Customer Onboarding
- OKYC/EKYC
- PAN verification
- ITR verification
- Legal verification
- Banking check
- Property valuation
- Bureau check
- Udyam verification

Credit Underwriting

PD with customer CAM summary assessment
Online valuation report assessment
BRE based customer segmentation

Pre-Disbursal
- E-Nach
- E-Sign
- Document verification on digital platform
- BRE based system deviations

Loan Disbursal
- Digital disbursal IMPS/RTGS/NEFT
- WhatsApp based welcome kit delivery
- Digital document storage

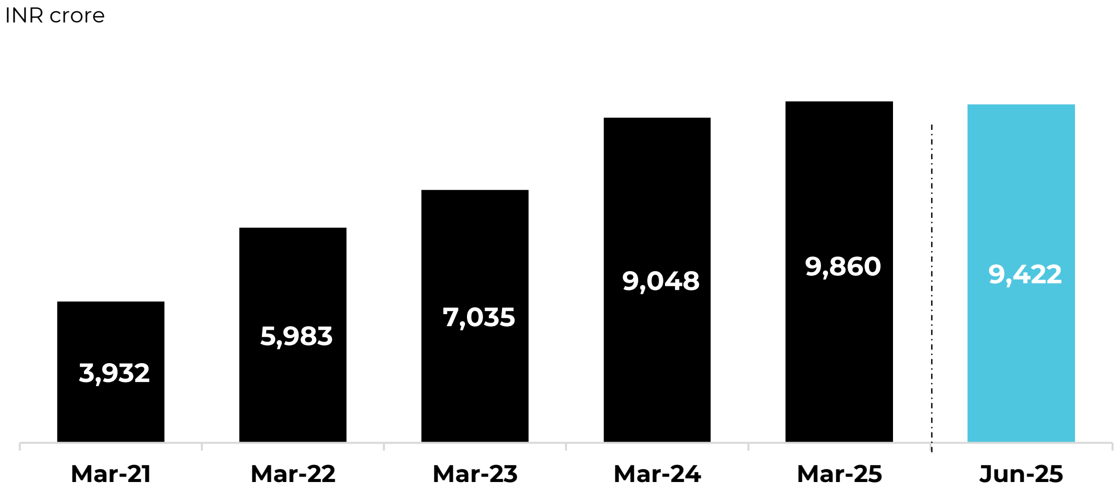
Loan Servicing
- Customer app
- CRM platform
- Call center
- BBPS enabled payments
- WhatsApp
- Digital collection
- Payment aggregators

Cloud Services	ORACLE FUSION APPLICATIONS Azure peoplestrong
Security Layer	Microsoft Defender Microsoft Intune FORTINET
User Engagement	salesforce AMEYO CleverTap
Data management & visualization	Power BI tableau AI/ML modelling elastic
Compliance and Regulatory	AICPA SOC pwc Deloitte.
Monitoring and Logging	SentinelOne Stack
API Integrations	CIBIL Karza NACH AADHAAR Digitap experian Perfios SaveRisk EQUIFAX CRIF CAMSPay
Credit Rating	ICRA A MOODY'S INVESTORS SERVICE COMPANY India Ratings & Research A Fitch Group Company

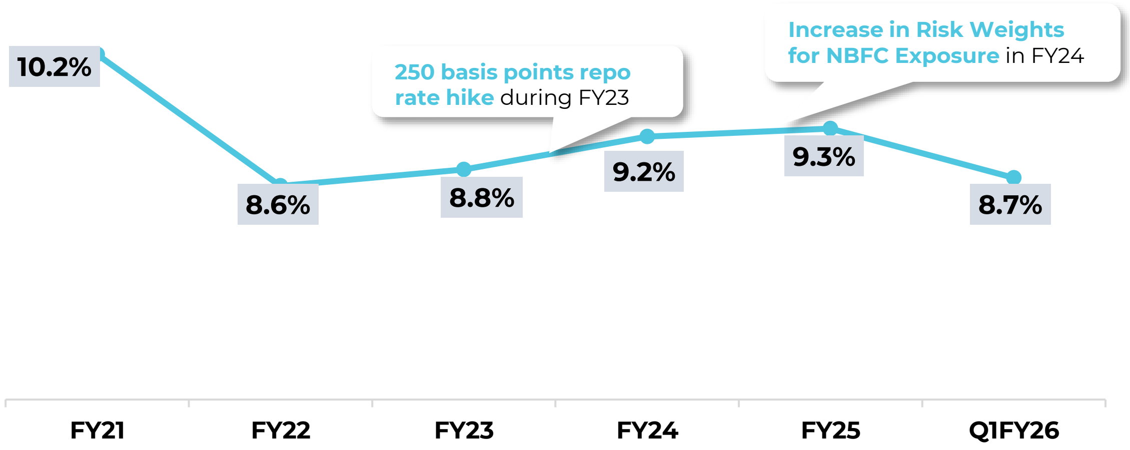
Strong Liability Franchise

Diversified sources of funding...

Borrowings



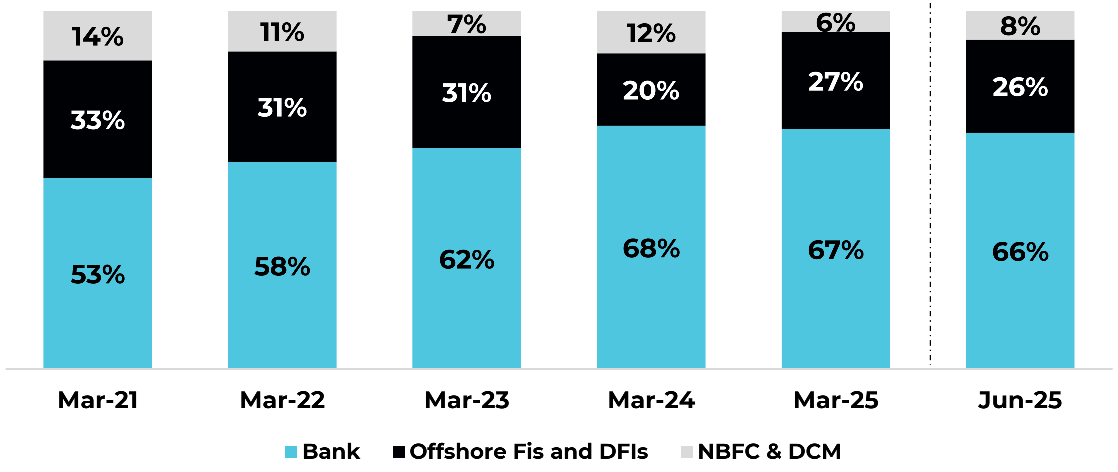
Incremental Cost of Funds (1)



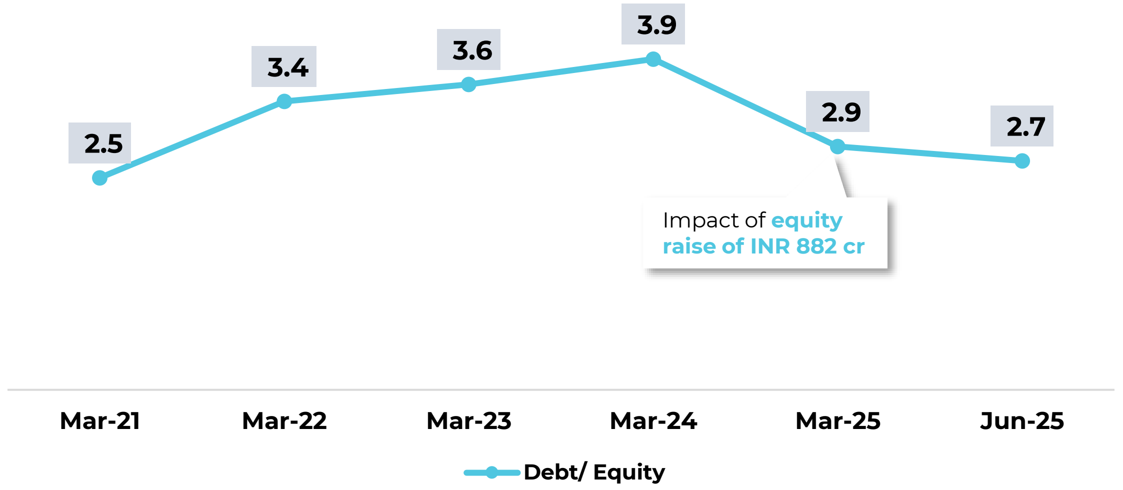
250 basis points repo rate hike during FY23

Increase in Risk Weights for NBFC Exposure in FY24

Borrowing Mix%



Leverage levels (2)

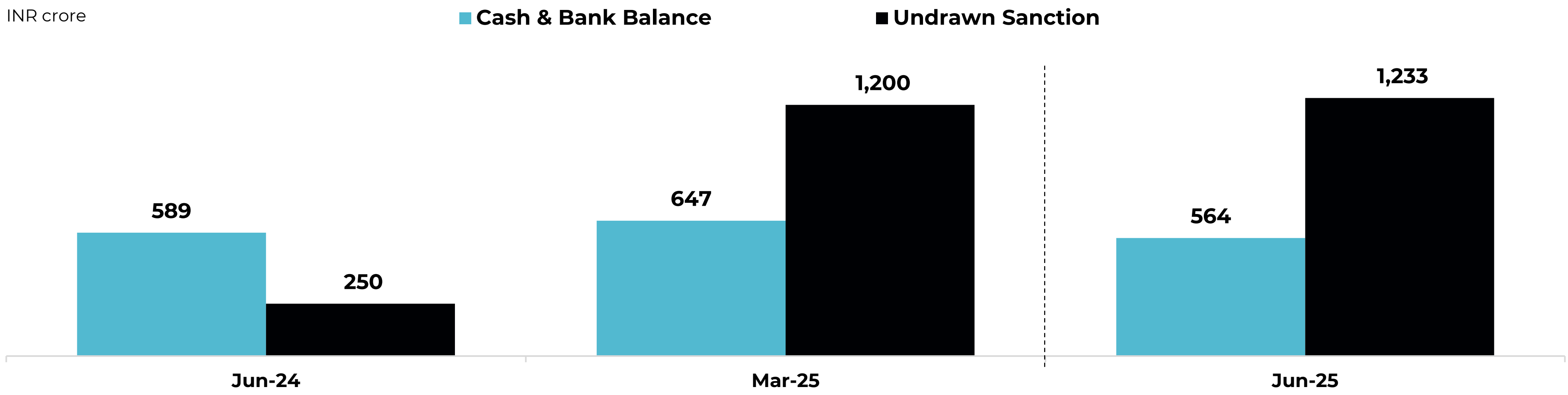


Impact of **equity raise of INR 882 cr**

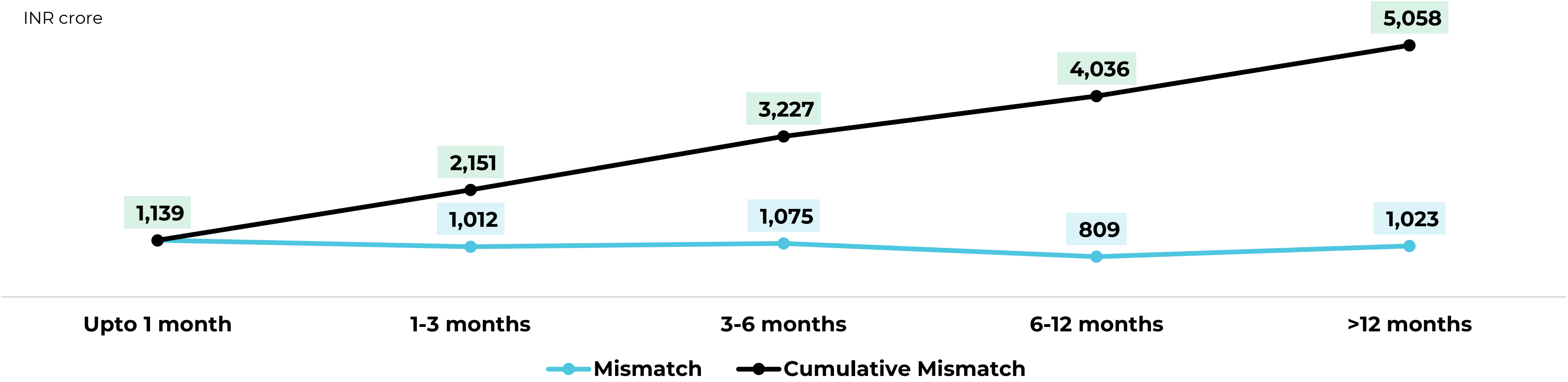
Notes: 1. Cost of Funds is based on Quarterly Average borrowings 2. Debt / Equity ratio: Equity includes NCI portion..

…With proactive liquidity management

Liquidity position



ALM Profile as on 30-Jun-25



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

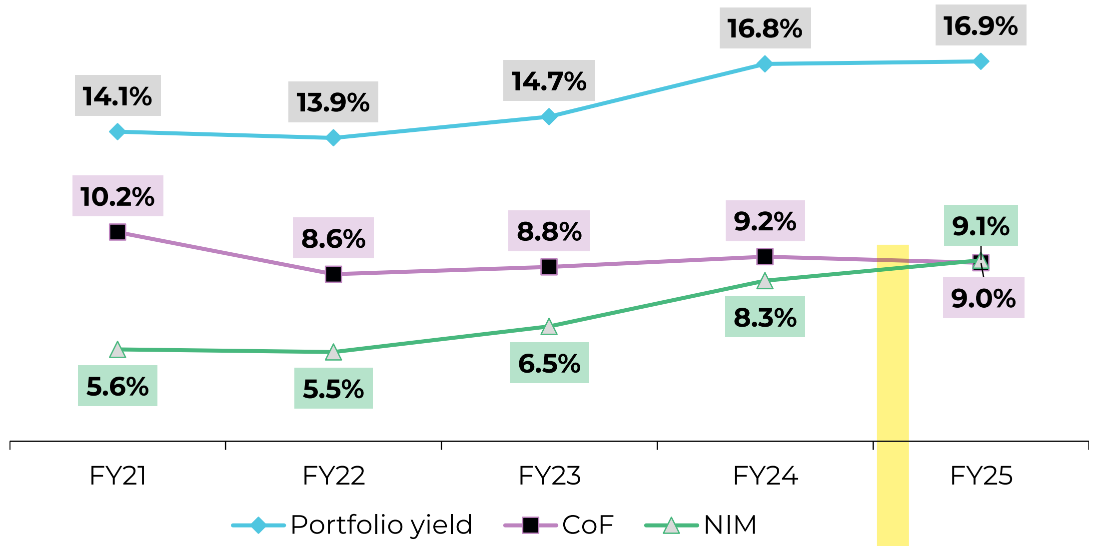
No negative cumulative mis-match across all buckets (well below prescribed 15% limit)

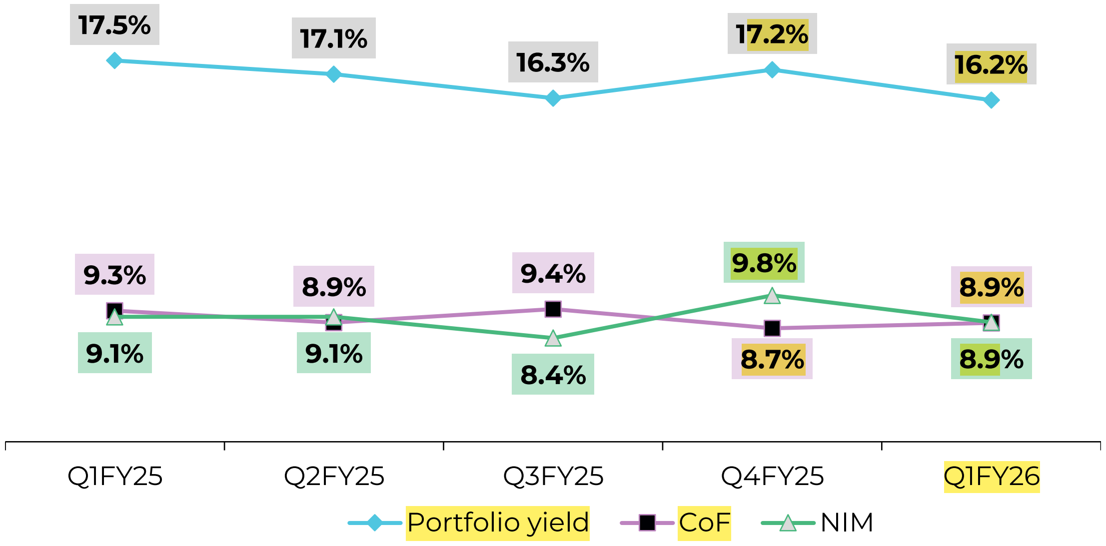
Asset Liability Committee of the Mgmt (ALCO) tracks ALM closely every month

Financials

Strong Operating Parameters

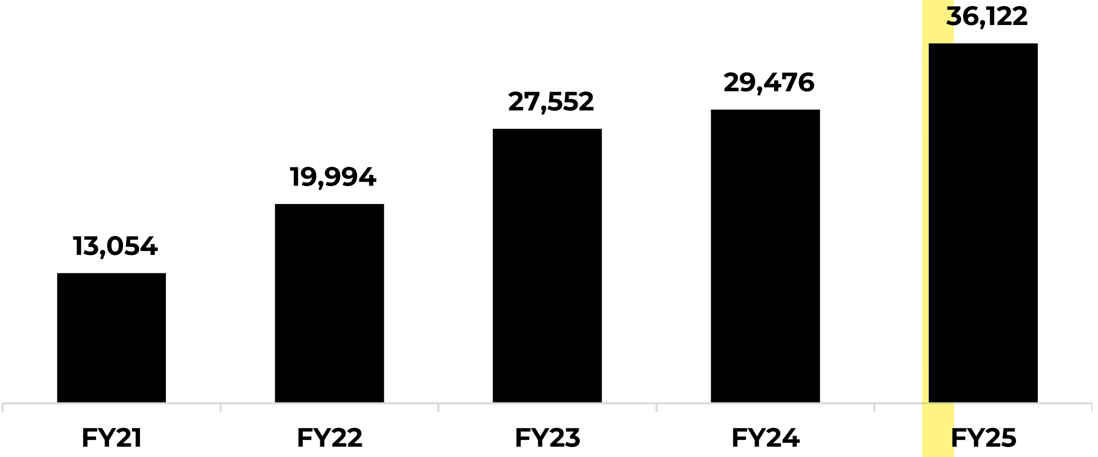
Portfolio Yields % and Cost of Funds %*

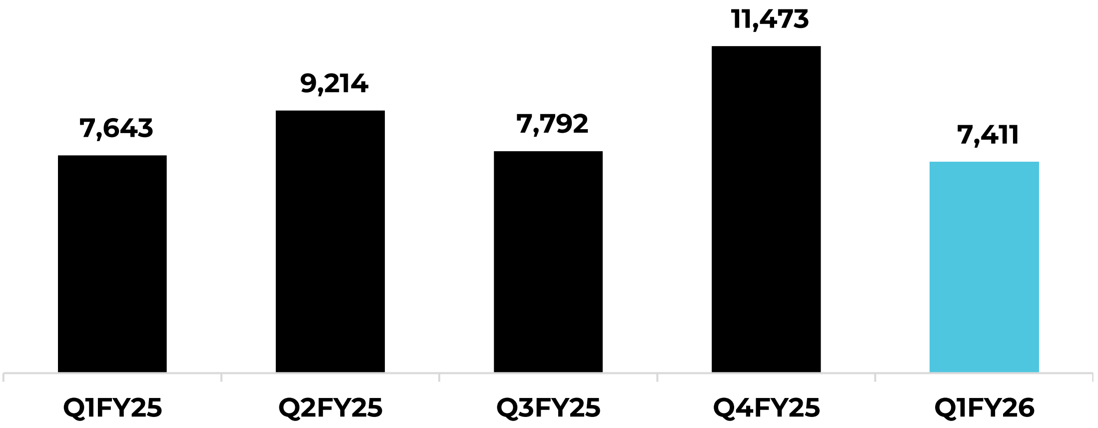




Gross Transaction Value

INR crore



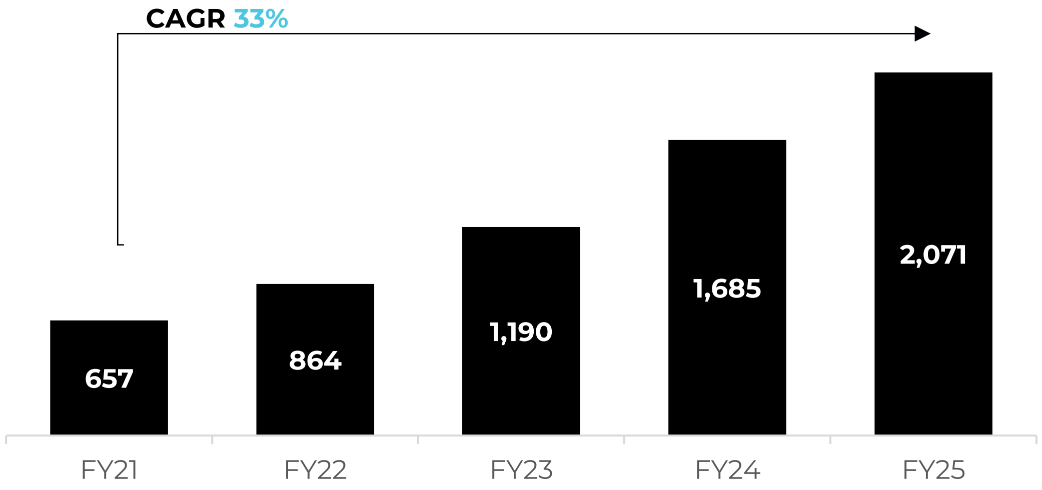


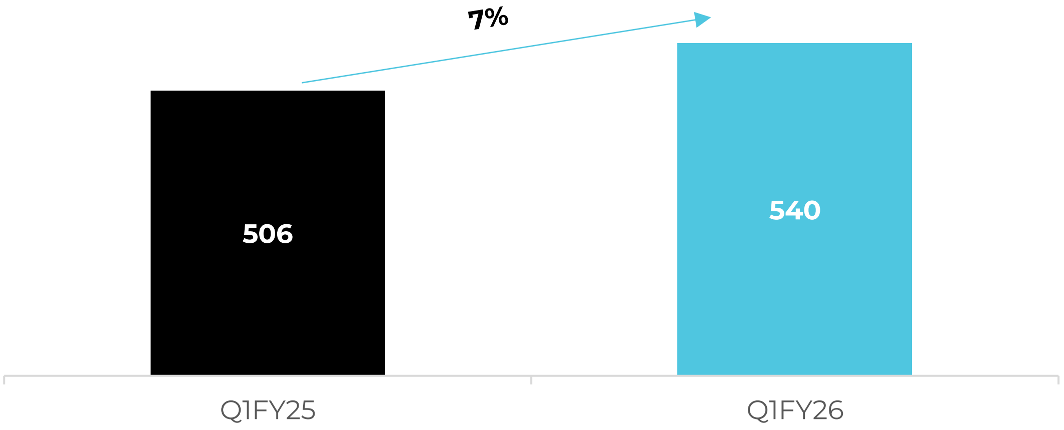
Notes:* Adjusted for fees and commission expense
Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'
(1) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average Total Assets'.

Sustainable growth in profitability

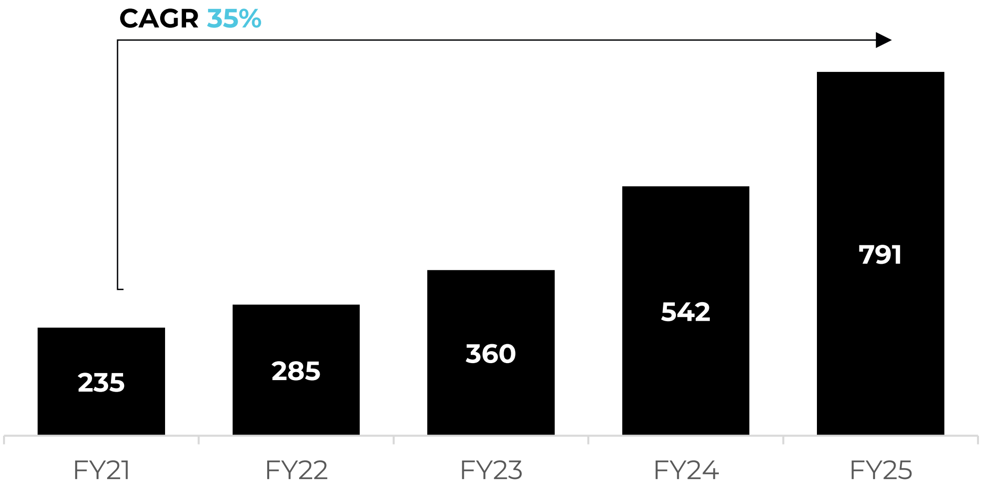
Revenue From Operations *

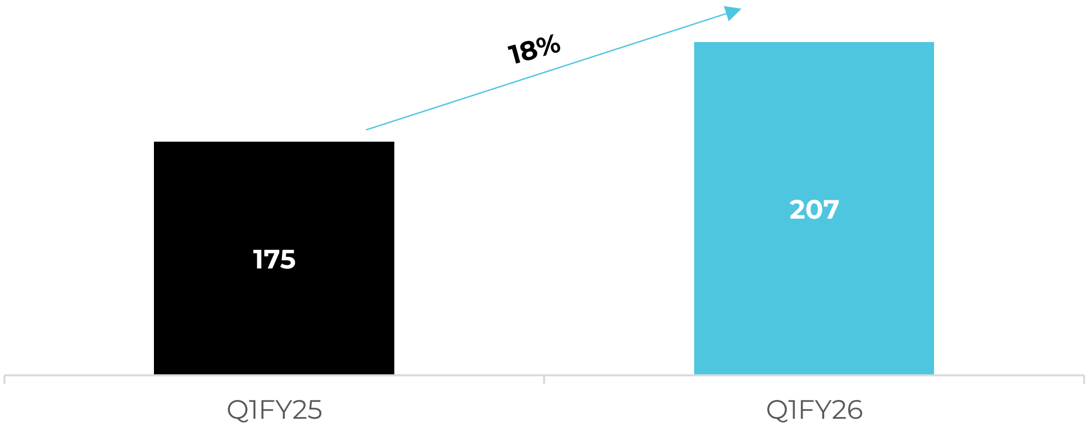
INR crore





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	Q1FY25	Q4FY25	Q1FY26	YoY %	QoQ %
Interest income[1]	481	519	513	7%	-1%
Interest expense	209	198	215	3%	8%
Net Interest Income	**272**	**320**	**298**	**10%**	**-7%**
Fee & Other Income	25	30	27	8%	-8%
Net Revenue	**297**	**350**	**325**	**9%**	**-7%**
Employee Costs	70	68	76	8%	11%
Operating Costs	51	53	42	-17%	-20%
Total Operating Costs	**122**	**121**	**118**	**-3%**	**-2%**
Pre-Provision Operating Profit (PPoP)	**175**	**229**	**207**	**18%**	**-10%**
Credit Costs	51	194	102	99%	-47%
Profit before tax	**124**	**35**	**105**	**-15%**	**198%**
Tax expense	30	-3	27	-12%	-
Profit after tax	94	38	78	-16%	104%
Profit after tax (excluding NCI)	**93**	**38**	**81**	**-13%**	**115%**

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

Financial Dupont

Particulars	Q1FY25	Q4FY25	Q1FY26
Interest Income*	16.2%	16.2%	15.3%
Interest Expense	7.0%	6.2%	6.4%
Net Interest Income	**9.1%**	**10.0%**	**8.9%**
Fee and Other Income	0.8%	0.9%	0.8%
Net Revenue	**10.0%**	**10.9%**	**9.7%**
Employee Costs	2.4%	2.1%	2.2%
Operating Costs	1.7%	1.6%	1.3%
Total Operating Expense	**4.1%**	**3.8%**	**3.5%**
Pre-Provision Operating Profit (PPoP)	**5.9%**	**7.1%**	**6.2%**
Credit Costs	1.7%	6.0%	3.0%
Profit Before Tax	**4.2%**	**1.1%**	**3.2%**
Tax	1.0%	-0.1%	0.8%
Profit after tax (excluding NCI) (RoA)	**3.1%**	**1.2%**	**2.4%**
Return on Equity	**14.7%**	**4.5%**	**9.3%**
Cost to income Ratio	**41.1%**	**34.5%**	**36.4%**
as a % of Quarterly Average Total Assets			

Notes: * Interest income is adjusted for fees and commission expense

Balance Sheet

INR crore	Jun'24	Mar'25	Jun'25
Assets			
Financial assets			
Cash and bank balances	589	647	564
Loans	9,651	10,572	10,349
Investments	1,661	2,052	1,927
Other financial assets	107	144	165
Non-financial assets	125	223	252
Total assets	**12,133**	**13,638**	**13,257**
Liabilities and equity			
Financial liabilities			
Borrowings & Debt Securities	8,971	9860	9,422
Other financial liabilities	313	273	242
Other non-financial liabilities	65	66	58
Equity	2,777	3,434	3,532
Non-controlling interest	7	5	3
Total liabilities and equity	**12,133**	**13,638**	**13,257**
Quarterly Avg. earning Assets	11,040	11,652	12,702
Quarterly Avg. total assets	11,920	12,563	13,448

Strategy

Strategy for Sustainable growth

Direct to Customer Lending

- Focus on MSME sector with meaningful growth
- Leverage Digital & Partnership channels to grow Consumer Finance
- Rural finance deepening with Individual underwriting and quasi-secured products
- D2C led growth resulting into AUM mix of more than 2/3 in next 3 years

Credit Solutions

- Harnessing Credit Solution Ecosystem for Intermediate Retail Partners with focus on overall credit enablement through Funds, Placement and Lending businesses
- Focus on generating fee income through growth in Funds and Placement businesses with judicious use of balance sheet to foster relationship
- Expect to improve fee income contribution by 30-40 bps to overall RoA

Risk Management

- Focus on strengthening policies and processes for credit underwriting across businesses
- Leveraging strong data analytics capability for credit decisioning
- Building granular Intermediate Retail Partner loan book
- Robust collection infrastructure for D2C lending to ensure efficient recovery and portfolio health
- Granular and diversified book will help in maintaining Net NPA in range of 0.5%-0.7%

Profitability

- Endeavoring to maintain the consistent and sustainable quarterly profitability demonstrated throughout the past decade
- Expect to improve interest yield due to change in AUM mix
- Build lean and efficient branch network aimed at maximizing productivity and operational efficiency
- Targeting RoA of 3.7%-4% and RoE of 16%-18% in next 3 years

Board & Management

Board of Directors :

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

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

Ms. Anuradha Rao
Non-Executive
Independent Director

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

Mr. Ashutosh Arvind Pednekar
Non-Executive
Independent Director

Practicing Chartered Accountant
30+ years of experience

Mr. Sandeep Dhar
Non-Executive
Independent Director
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35 years of experience in the BFSI
and IT services sectors

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 and Vice-Chairperson

Northern Arc Capital
~25 years of experience

Mr. Michael Jude Fernandes
Non-Executive Nominee Director
LeapFrog Investments

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

Mr. Vijay Chakravarthi
Non-Executive Nominee Director
AFFIRMA CAPITAL

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

Marquee Investors Driving Strong Corporate Governance Standards

LeapFrog Financial Inclusion India (II) Ltd	16.2%
Augusta Investments II Pte. Ltd	16.0%
Eight Roads Investments Mauritius II Limited	7.4%
International Finance Corporation	6.1%
Accion Africa-Asia Investment Company	4.0%
Sumitomo Mitsui Banking Corporation	3.8%
Dvara Trust	3.7%
Ashish Dhawan & Group	3.5%

Independent Director **Nominee Director** **Others**

Management :

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

Atul Tibrewal
Chief Financial Officer

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

Saurabh Jaywant
Chief Legal Officer

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

Gaurav Mehrotra
Chief Technology Officer

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

Gaurav Shukla
Chief Business Officer

27+ years of experience
Previously associated with Credit Suisse, Altico Capital & Standard Chartered Bank

Umasree Parvathy Pratap
Chief People Officer

37+ Years experience in HR
Previously associated with Matrimony, Invesys & Spencers

Amit Mandhanya
EVP – Partnership Based Lending

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

Prakash Panda
Company Secretary and Compliance Officer

16+ years of experience
Previously with Tamilnad Mercantile Bank & Apollo Hospital

Jagadish Babu Ramadugu
Managing Director & CEO (Pragati)

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

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

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

Vipin G S
Chief Compliance Officer

24+ years of experience
Previously associated with Manappuram Finance

Sustainability

ESG Focused Business Model Positively Impacting 124 Mn+ Lives

UNSDG(1) Alignment Built into the Business Model

Note: (1) United Nations Sustainable Development Goals

Our Sustainability Report

Robust ESG Framework with Effective Tools & Regular Monitoring

ESG Framework

Group Level ESG Policy

- Committed to responsible financing framework
- Adherence to Leapfrog's 'Responsible Investment Code'
- Adoption of a Group Level Environmental & Social Management System
- Adoption of an overarching Code of Conduct for ethical conduct of business

Board Diversity

- Diverse Board
  - 4 / 8 – Independent Directors
  - 2 / 8 – Women Directors
  - 2 / 8 – Nominee Directors
  - 1 / 8 – Executive Director

Robust Mentoring & Evaluation

- Strict Policy for Originator Partners to **adhere to fair practices** code & **customer protection norms**
- Fostering a socially responsible value chain through **Supplier Code of Conduct** & **Workers Rights Requirements**

Business Model <> ESG Alignment

- **Responsible financing framework** implemented via Underwriting guidelines
- **Impact Focused funds managed**
- Financing Originator Partners and MSMEs in the Green Energy & E-Mobility & Infrastructure Sector

Empowering community through CSR

Pratham
Every Child in School & Learning Well

Education

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

SEVA SAHAYOG

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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