



August 14, 2025

To, The General Manager Department of Corporate Services BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001. <u>Scrip Code: 540268</u>	To, The Manager Department of Corporate Compliance National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. <u>Scrip Code: TRU</u>
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Subject: Earnings Presentation

Dear Sir/Madam,

Please find enclosed herewith the Business Presentation for TruCap Finance Limited. The same is uploaded on the website of the Company i.e. www.trucapfinance.com.

We request you to take the above on record.

Thanking You,

Yours faithfully,
For TruCap Finance Limited

Sonal Sharma
Company Secretary & Compliance Officer
Encl: As above



TruCap Finance Limited

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TruCap Finance Ltd



Lender to MSMEs with a
thrust on Sustainability and
Financial Inclusion

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Business Highlights

Particulars (INR Mn)	Q1 FY'25	Q1 FY'26
AUM	10,627	5,986
No of branches	128	110
Active Customer (Count)	100,674	43,201
Total Income	524	420
Finance Cost	261	195
Operating Cost	231	277
Provisions	10	103
Profit / Loss After Tax	14	(89)
Net Borrowings	7,000	4,074
Net Worth	2,307	1,422
Debt/Equity (x)	3.0	2.9

Decline in AUM due to stress & caution seen in MSME & small ticket lending environment.

Decline in branch count due to consolidation of certain branches in MP & Delhi NCR.

Product Mix Catering to MSMEs

TruCap believes in providing financial access through a diverse range of product offerings to underserved MSMEs. The company is a one-stop solution for all Credit requirements, categorized and customized as per the customer's needs. The products are easily accessible without any hassles with transparent processes and affordable interest rates.



Gold Backed Loans

Loan Range - INR 0.1-5 Mn

Loan Tenure - 12 months

Average Ticket Size - INR 0.1 Mn

Interest Rate - 15-21%

LTV - 60-75%

Basis of Credit Approval – Purity 22 Karat



Green Energy Finance

Loan Range – Up to INR 0.2 Mn

Loan Tenure - 12-24 months

Average Ticket Size - INR 0.12 Mn

Interest Rate - 16-20%

LTV - Up to 75%



Business Loans

Loan Range - INR 0.1-5 Mn

Loan Tenure - 12-36 months

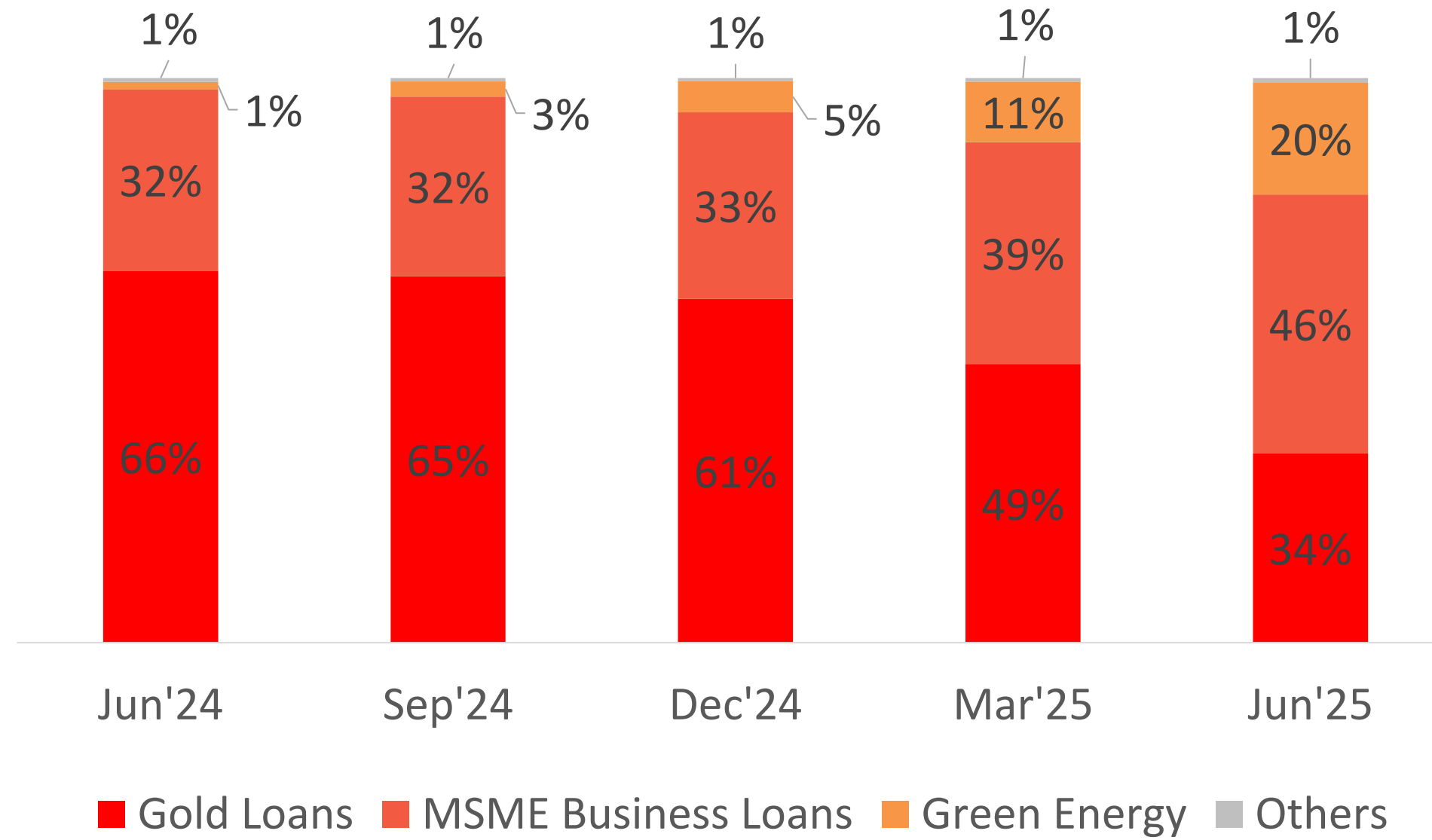
Average Ticket Size - INR 0.1 Mn

Interest Rate - 15-22%

Basis of Credit Approval – Cash Flow Analysis

Granular Portfolio Mix

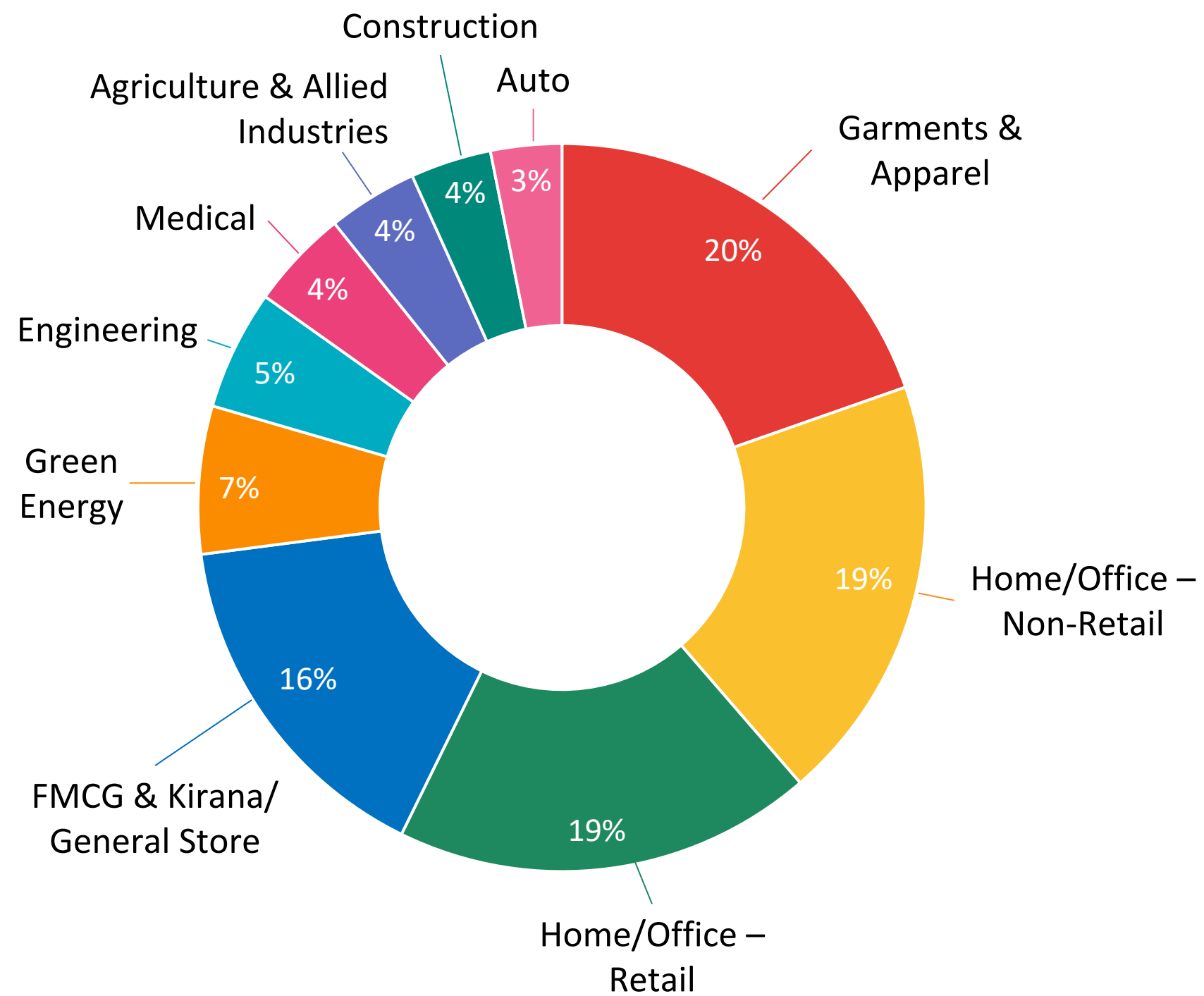
AUM Split*



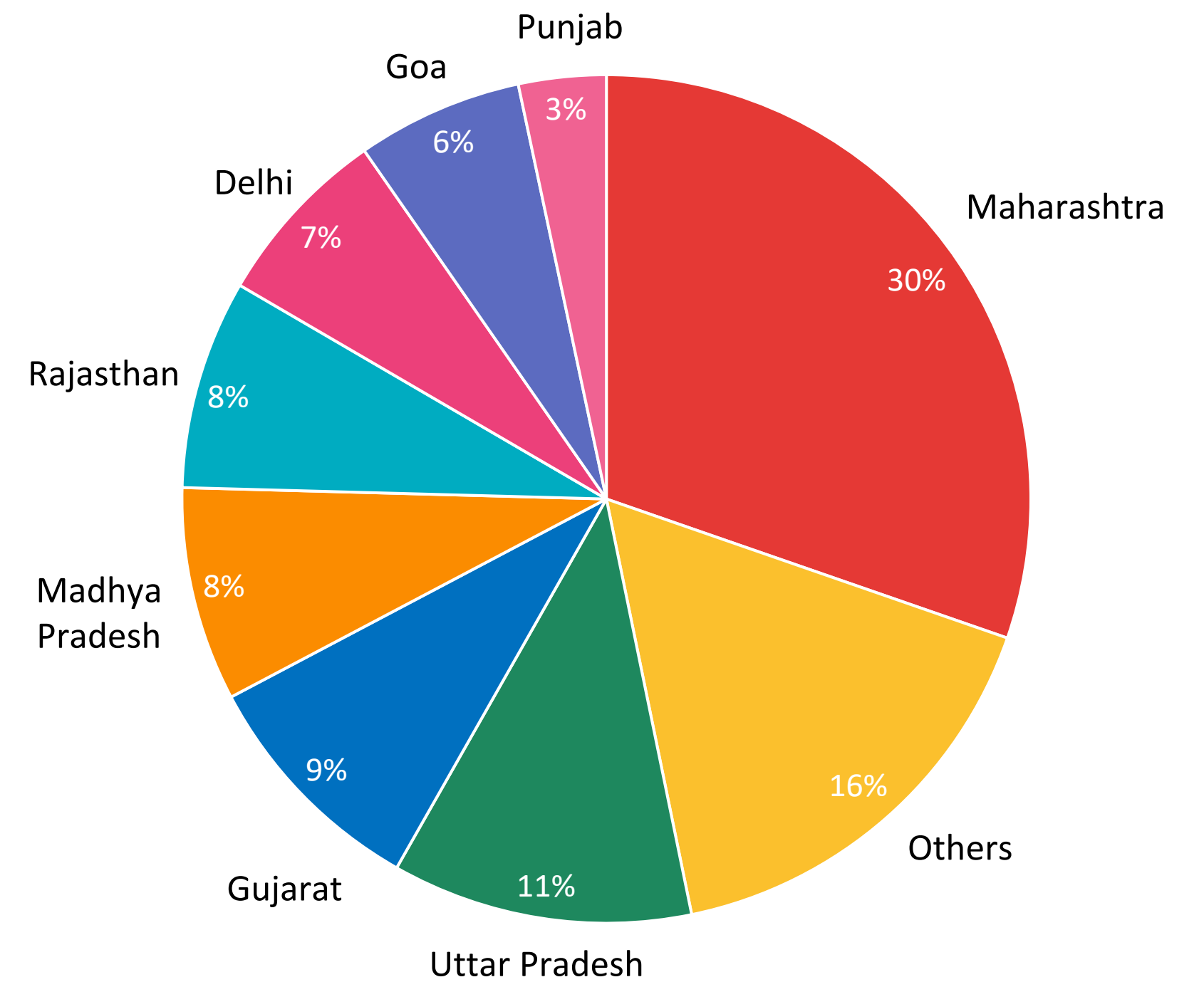
*Gold Loan AUM split reduced due to portfolio run-off.

Sectoral and Geographical Split of Loan Portfolio

Top 10 Sectoral Mix as on Jun'25



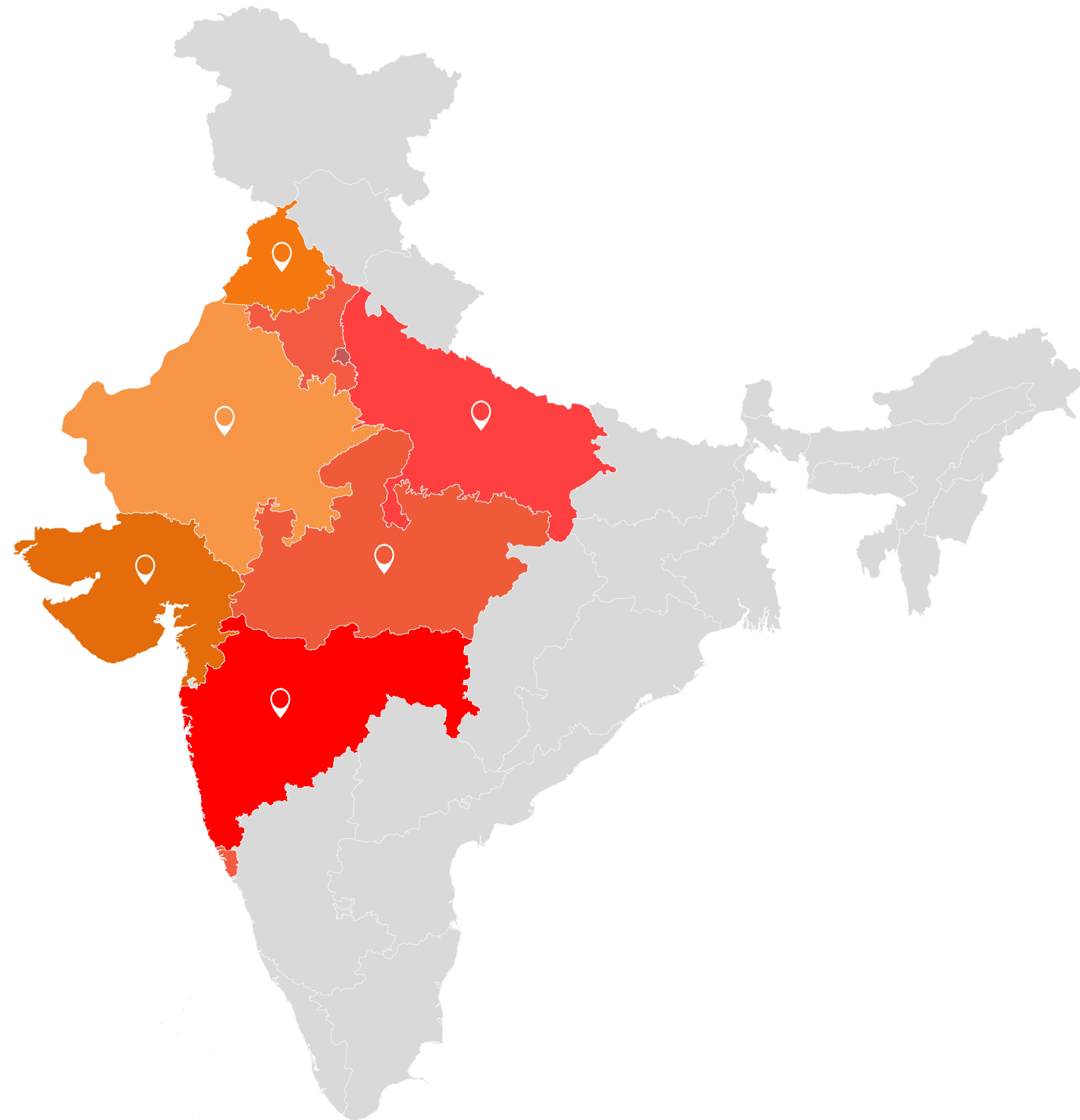
Geography



Home/Office - Retail refers to retail cash and carry shops like hardware stores, furniture shops, etc.

Home/Office - Non Retail refers to wholesale manufacturers and distributors of home appliances.

Cluster-based Distribution Network...



110 Experiential Centers

- 31 Maharashtra
- 19 Rajasthan
- 16 Madhya Pradesh
- 14 Delhi NCR/ Haryana
- 14 Gujarat
- 8 Punjab
- 8 Goa

The states of Maharashtra, Gujarat, MP, Haryana and Delhi-NCR comprise 35% of MSME enterprises.

68% of our Experiential Centers are located in these geographies which are the hub of micro and small enterprises units.

...Focused Largely in Tier II/III/IV Locations

Branch additions		FY'21	FY'22	FY'23	FY'24	Total Branches
Tier I	Maharashtra	1	4	5	1	17
	Delhi NCR/Haryana		3	3		
	Goa					
	Madhya Pradesh					
	Gujarat					
	Rajasthan					
	Punjab					
Tier II/III/IV	Maharashtra	4	3	5	8	93
	Delhi NCR/Haryana	3	1	2	2	
	Goa		2	4	2	
	Madhya Pradesh		5	11		
	Gujarat			5	9	
	Rajasthan				19	
	Punjab				8	

Network Strength



110 branches
across 8 states in
India



85% of our branches are located
in MSME hubs of Tier II, III, IV
cities



Generating significant
local employment
opportunities



Expected to lead the
next phase of economic
growth

Portfolio Performance & Asset Quality

Particulars (INR Mn)	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25
Gross NPA	165	315	322	307	393
Gross NPA %	1.5%	2.6%	2.7%	3.1%	5.5%
Net NPA	104	227	223	181	242
Net NPA %	0.9%	1.9%	1.9%	1.8%	3.4%

The increase in NPA percentage is primarily due to stress in MSME lending coupled with decline in AUM due to portfolio run-off and limited disbursements.

Prudent and conservative provisioning and write-off policy.

Income Statement

Particulars (INR Mn)	Q1 FY'25	Q1 FY'26
Interest Income	432	280
Less: Finance Cost	261	195
Net Interest Income	171	85
Fee & Other Income	92	139
Total Net Income	262	225
Operating Expenses	231	277
Provisions	10	103
Profit / Loss Before Tax	21	(156)
Less: Tax	7	(67)
Profit / Loss After Tax	14	(89)

Thank You

For further information, please contact

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