

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
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**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**

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CIN: L65910TN1989PLC017021



# 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



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# **Business Overview**



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

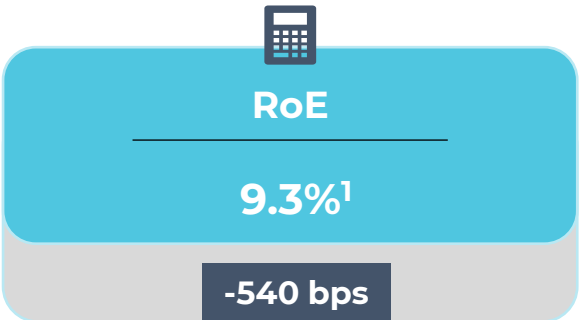
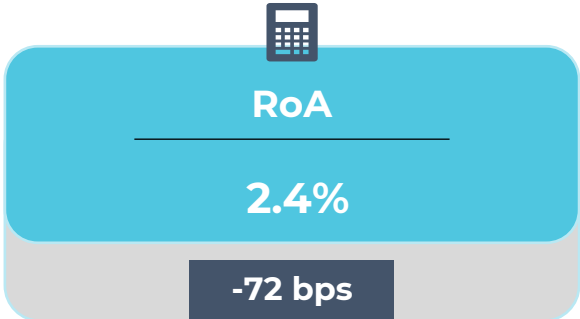
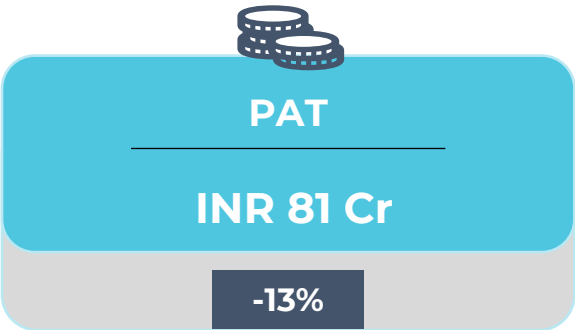
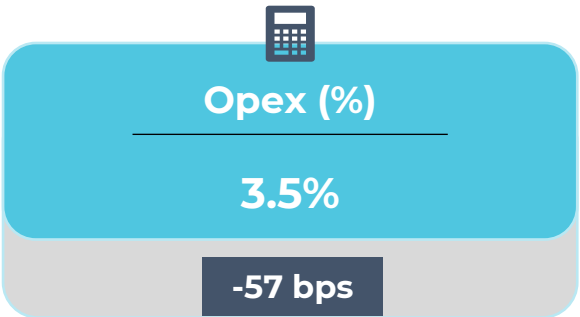
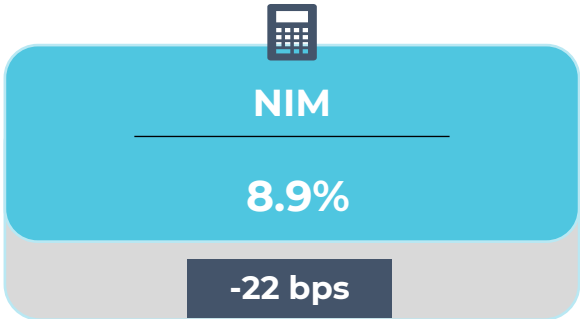
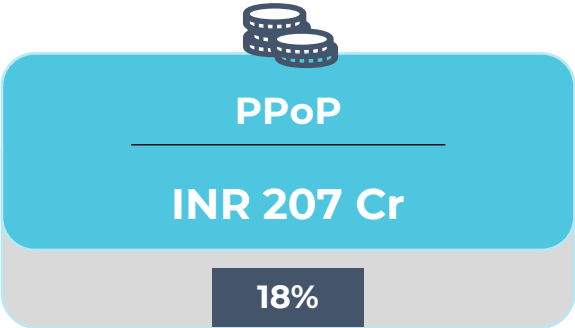
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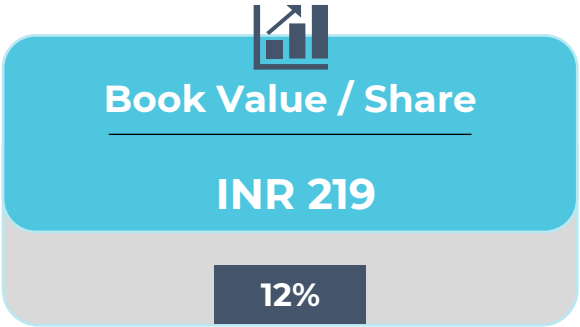
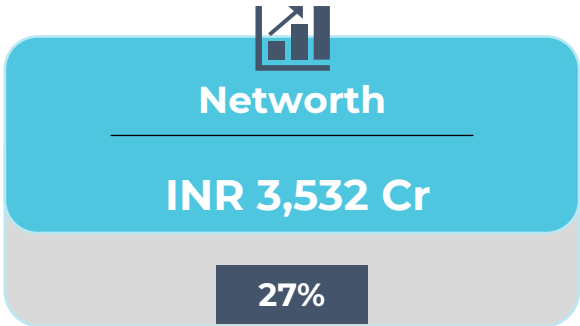
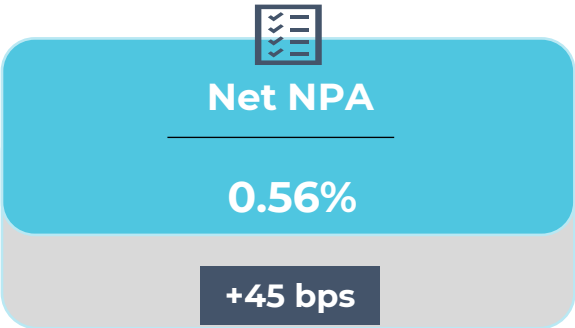
Origination Partners

353

18

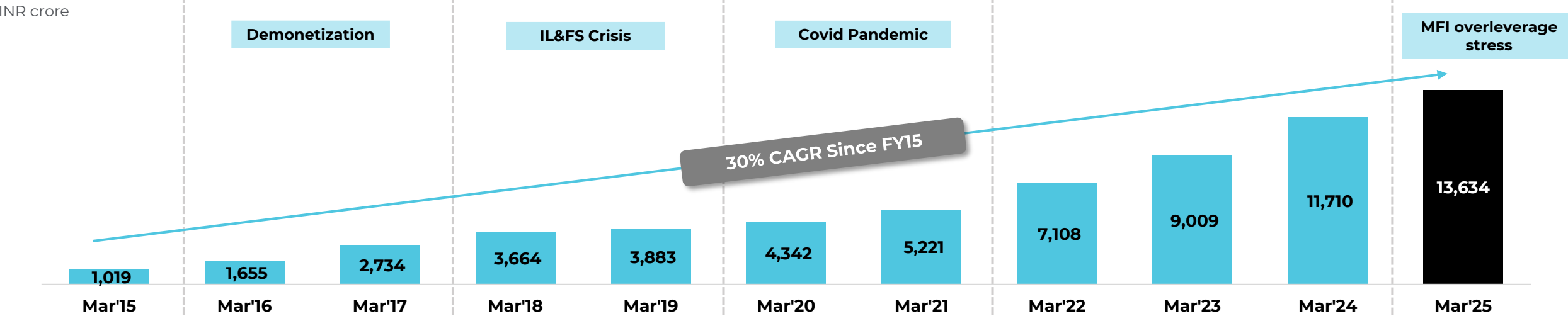


(1) Raised INR 500 Crores of Equity Capital

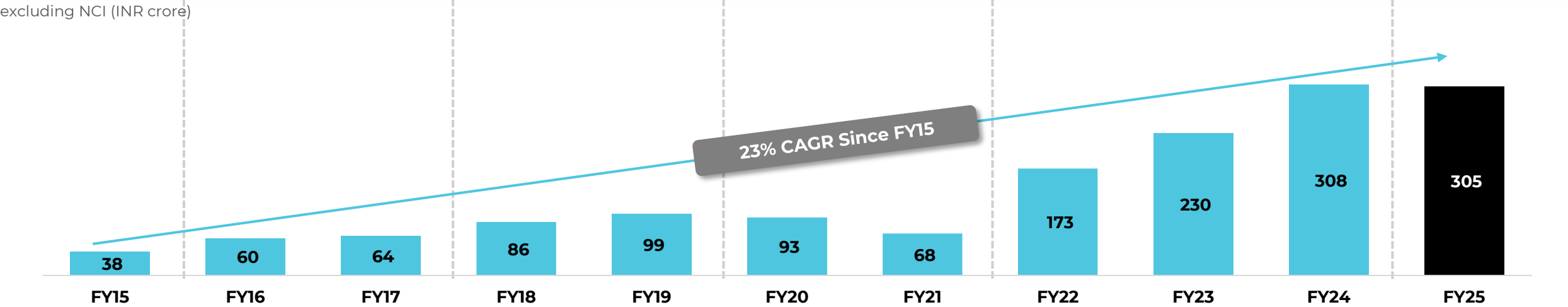


# Demonstrating growth in AUM and profitability across business cycles

## Asset under management



## Profit After Tax



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



## 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



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



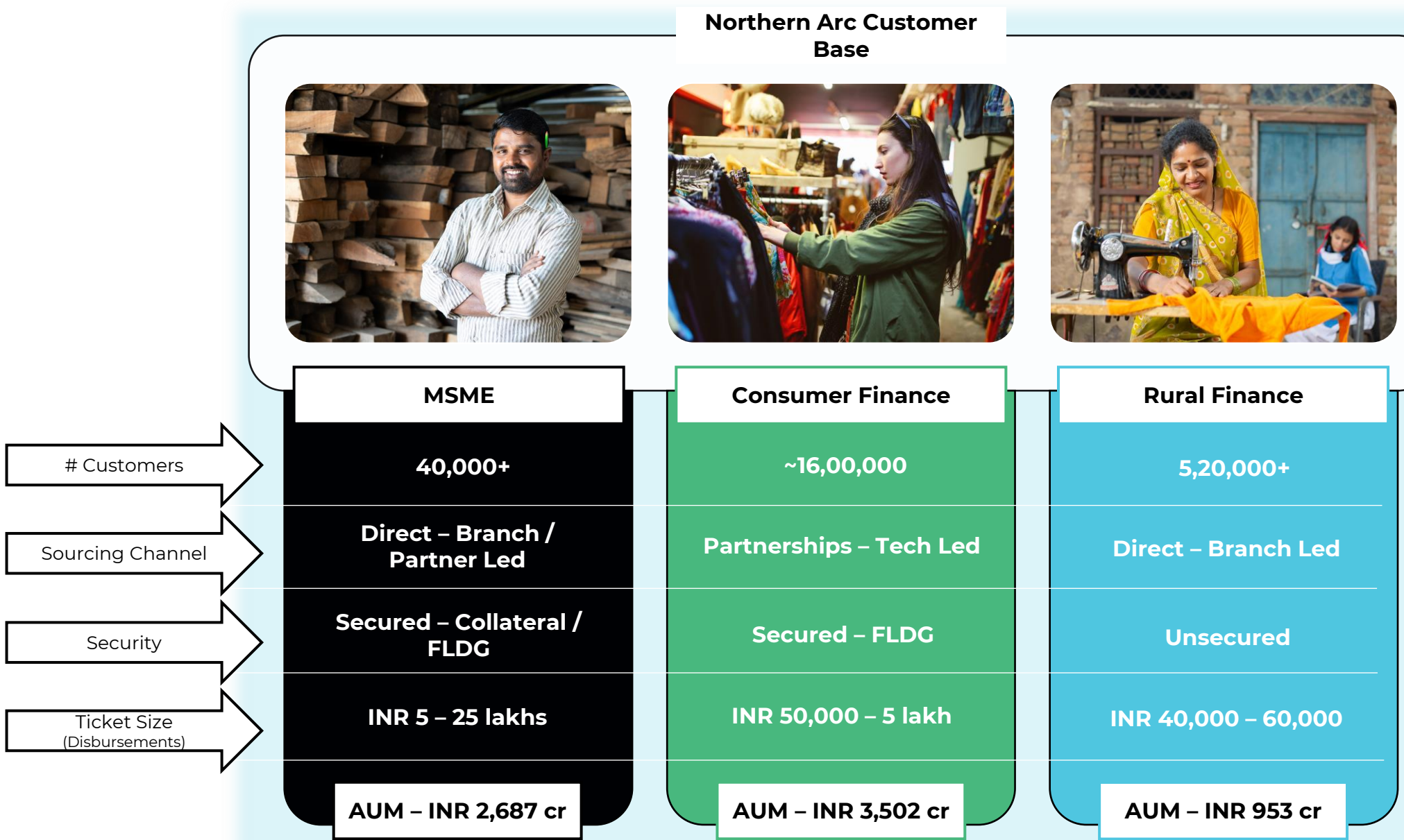
# Direct to Customers

## Lending

# Direct to Customers Lending: Built a strong retail engine

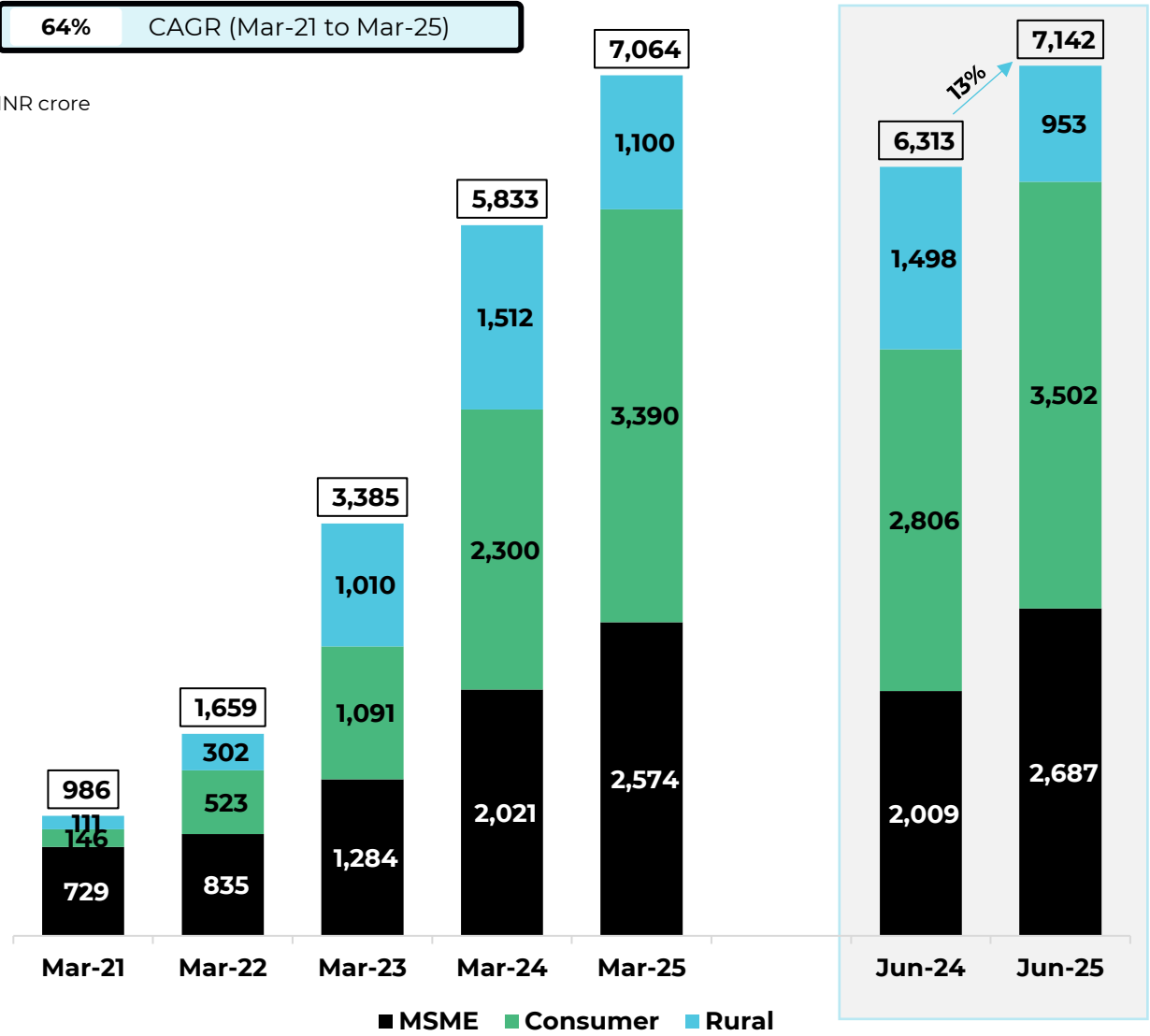
**Leveraged learnings**  
from the **IR business**  
to build :

- 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



## Multi-channel Distribution Model



369

Branches



54

Retail Lending  
Partners



Digital  
Partnership

## Backed by robust Underwriting & Technology

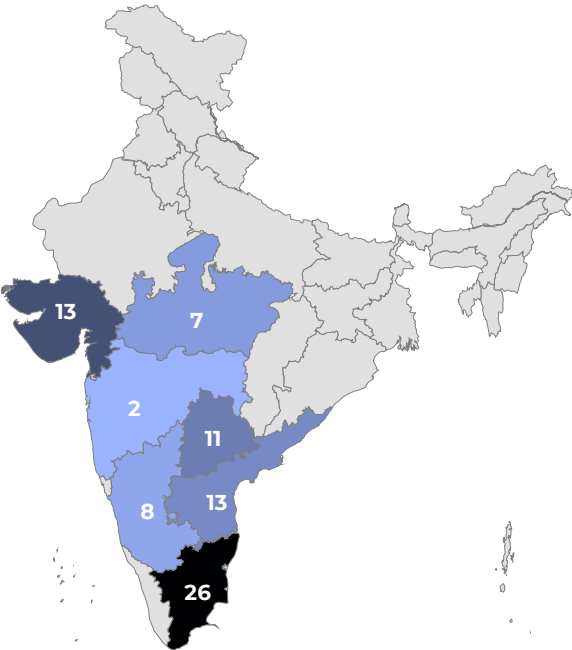


Underwriting



Co-lending & On-  
Lending Platform

Building strong footprint to scale granular portfolio



84 Branches

Added 11 branches in Q1FY26

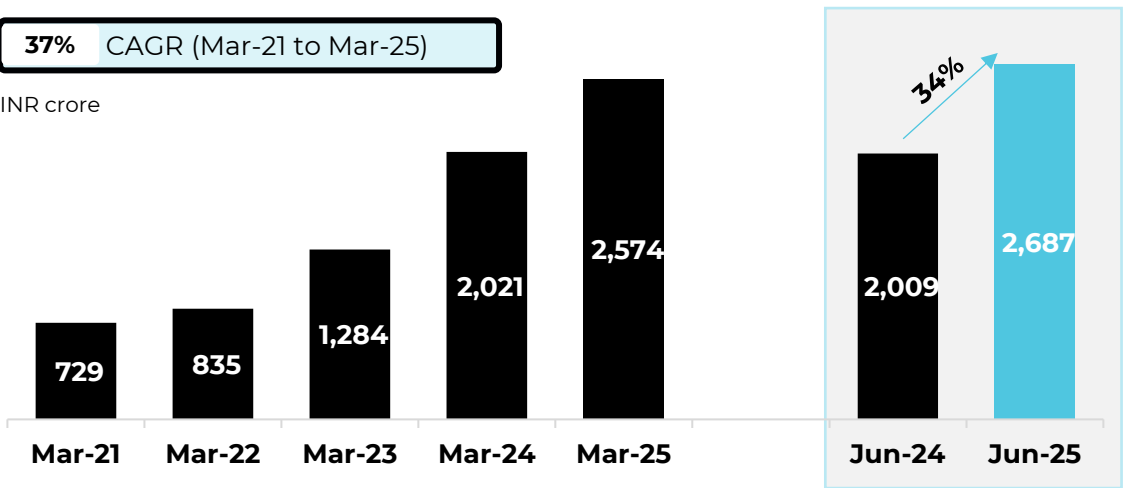
7 States

600+ Employee Strength

Assets under Management

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

INR crore



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

ATS – INR 11-15 Lakhs

Average Yield – 17% - 20%

Average LTV – 48%

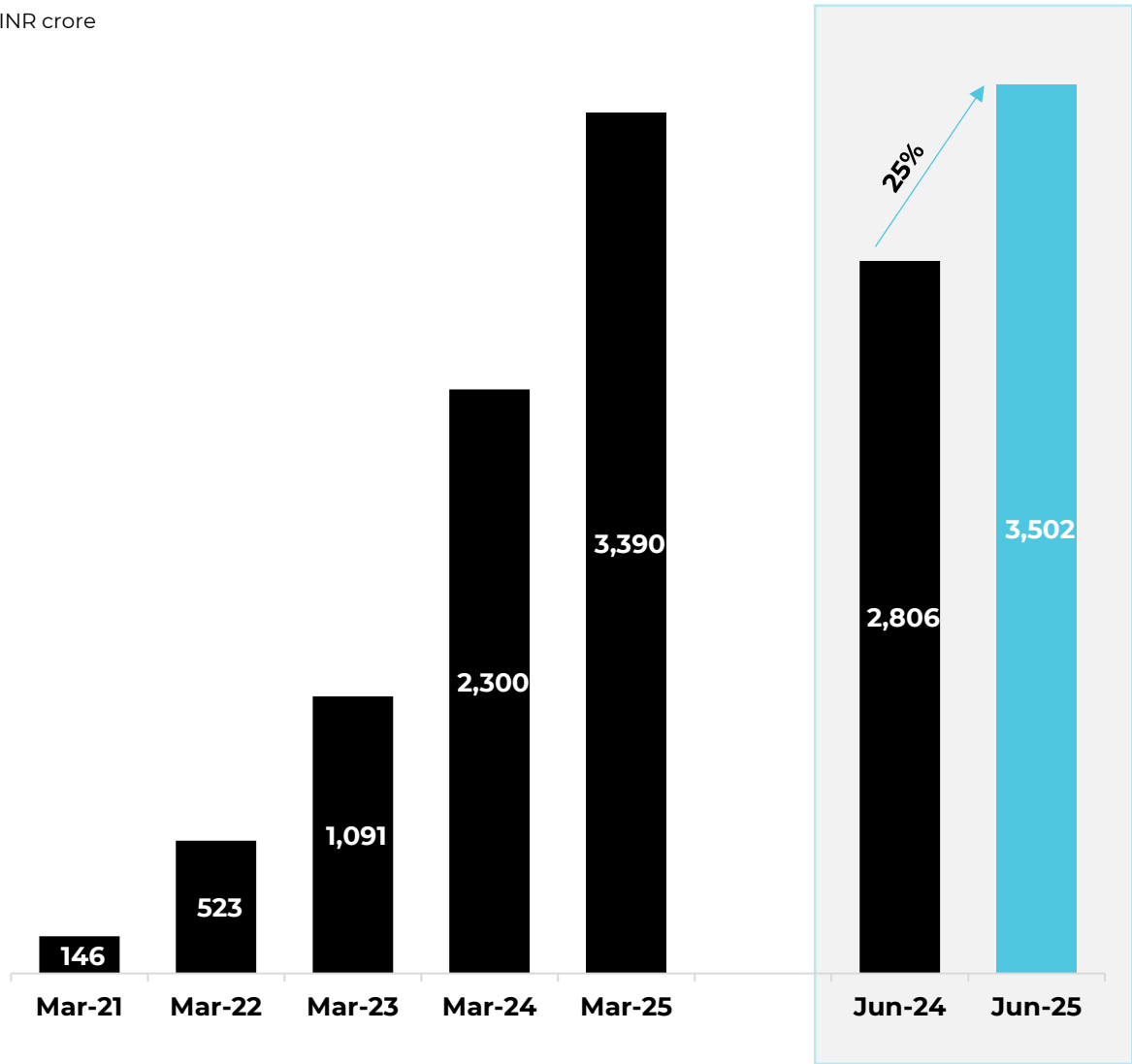
Average Tenure – 10+ years



## Assets under Management

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

INR crore



**Live Partners**  
23

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

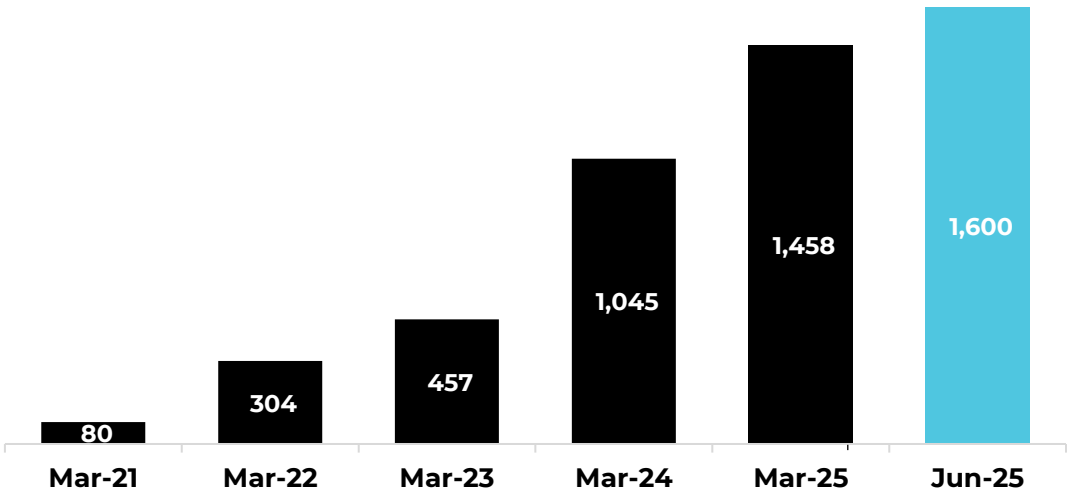
**Net Yield**  
15% - 17%

**Average Tenure**  
12 – 48 months

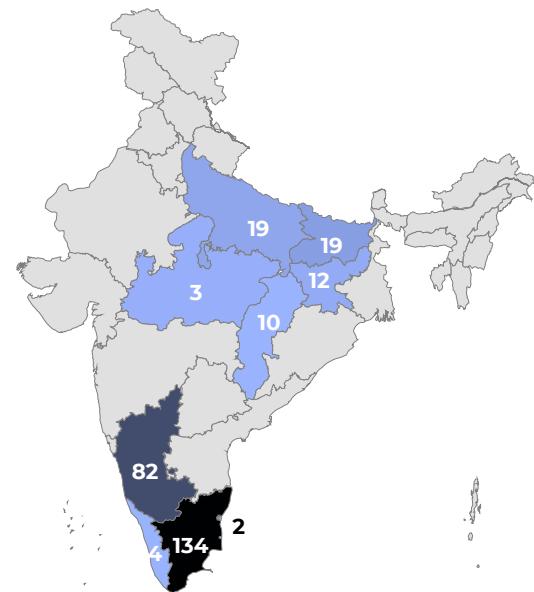
**Repeat Customers**  
70%

**CIBIL Score**  
650+

## # Customers ('000)



## Pan India Presence



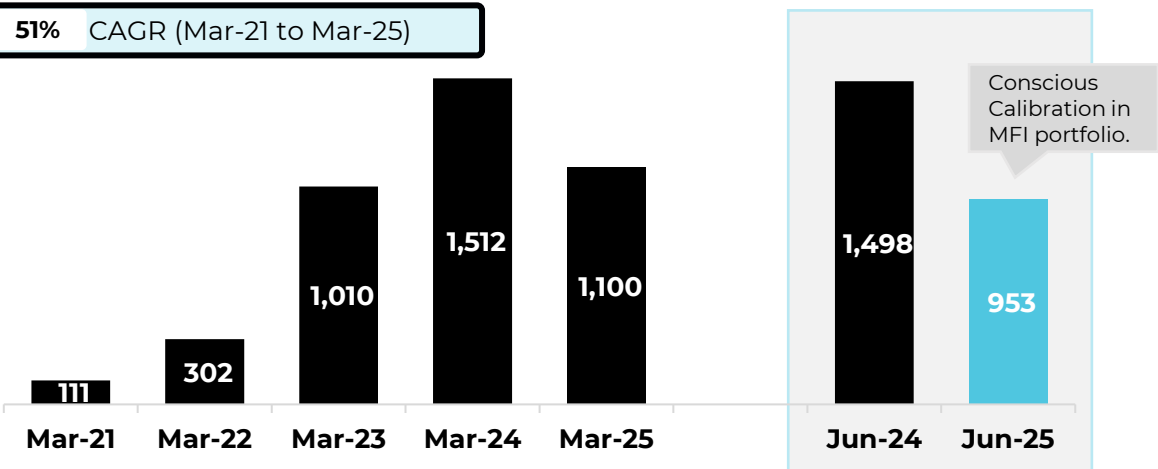
285 Branches

8 States and 1 UT

1,500+ Employee Strength

## Assets under Management (INR crore)

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



## Product Characteristics

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

ATS – INR 45,000

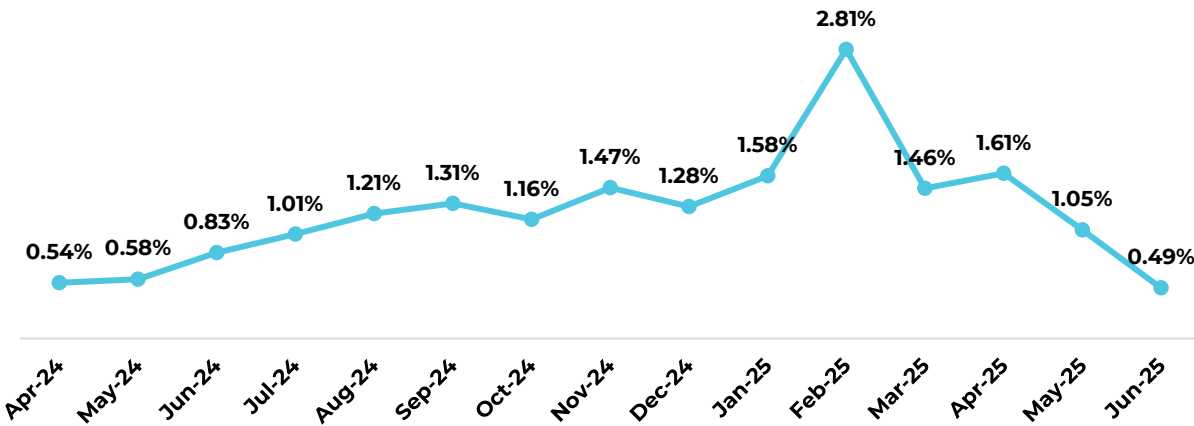
Yield – 24% - 25%

Average Tenure – 24 months

JLG Product & Individual loans

All new disbursements wef April 25 covered under CGFMU

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



# **Intermediate Retail**

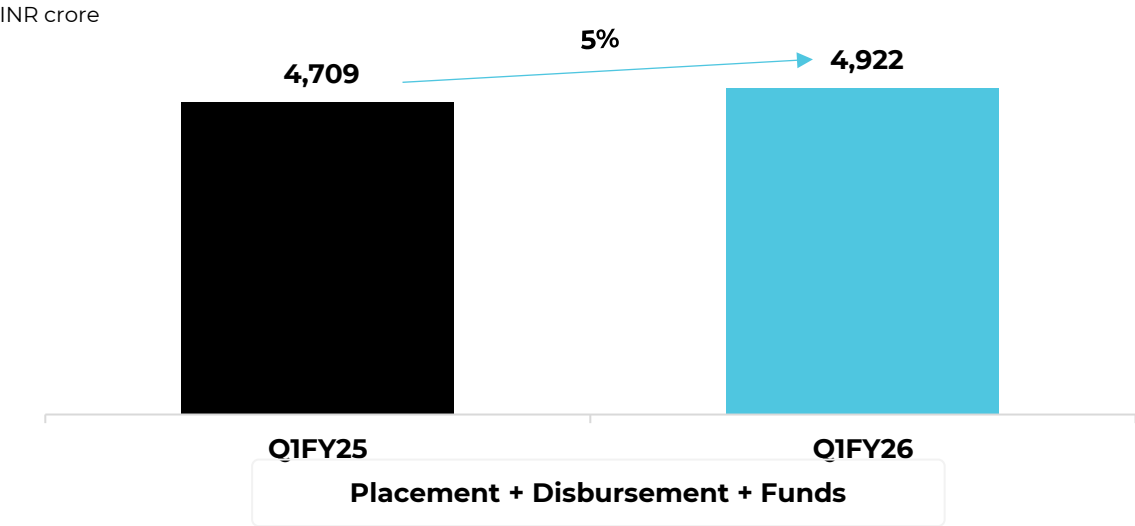
## **Credit Solution Business**



# Lending to Intermediate Retail Partners

## Gross Transaction Volume

353 Originator Partners

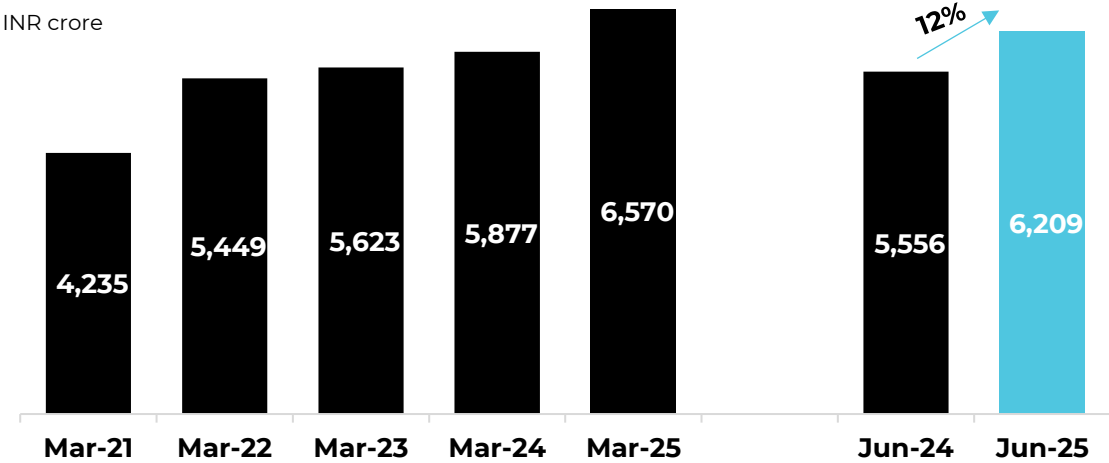


## Diversity & Depth

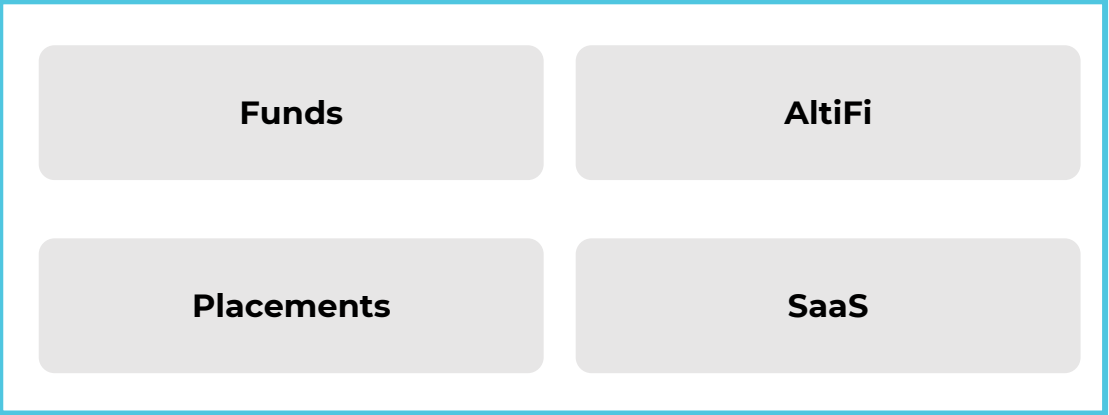
Parameter	Details
Sectoral Diversity	<b>Across focused sectors such as -</b> MSME, Consumer, MFI, Vehicle, Affordable Housing, Agriculture & Climate
Product Depth	<b>Product Depth &amp; Innovations beyond term loans -</b> Innovative and structured credit solutions to meet the requirements of the market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

## Lending Book

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



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

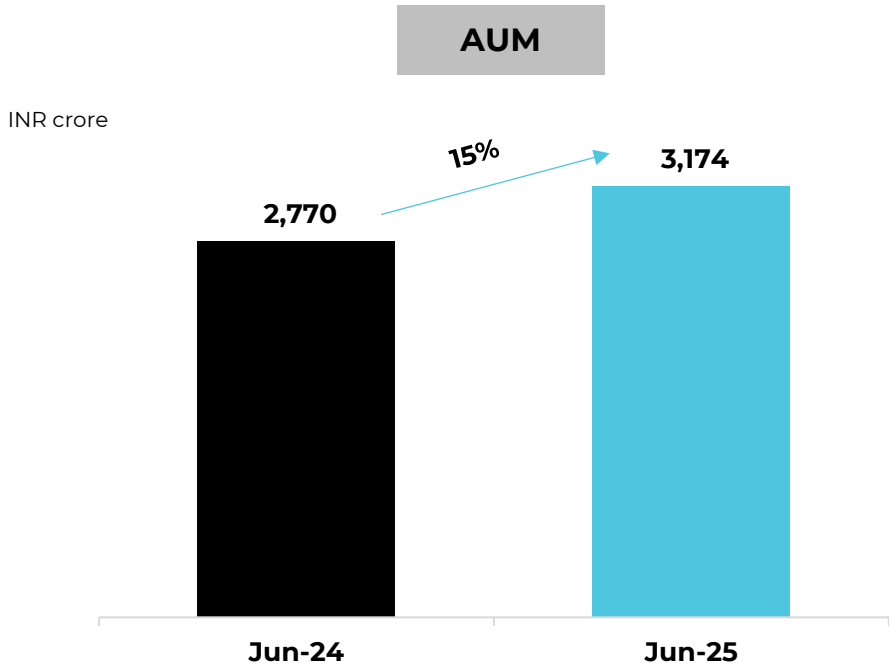




## Northern Arc's Unique Fee Franchise

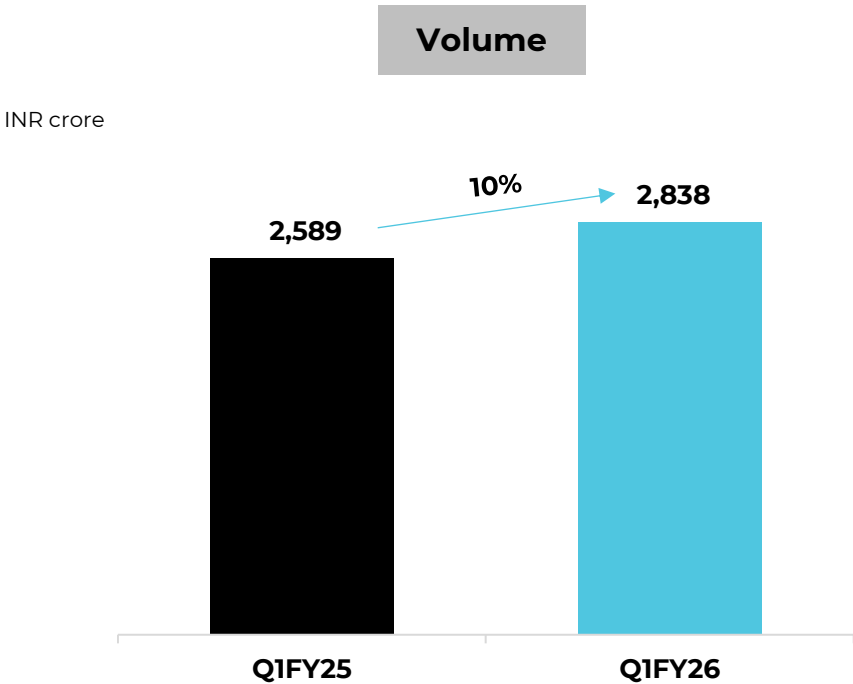
### Fund Management

- 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**



### 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**

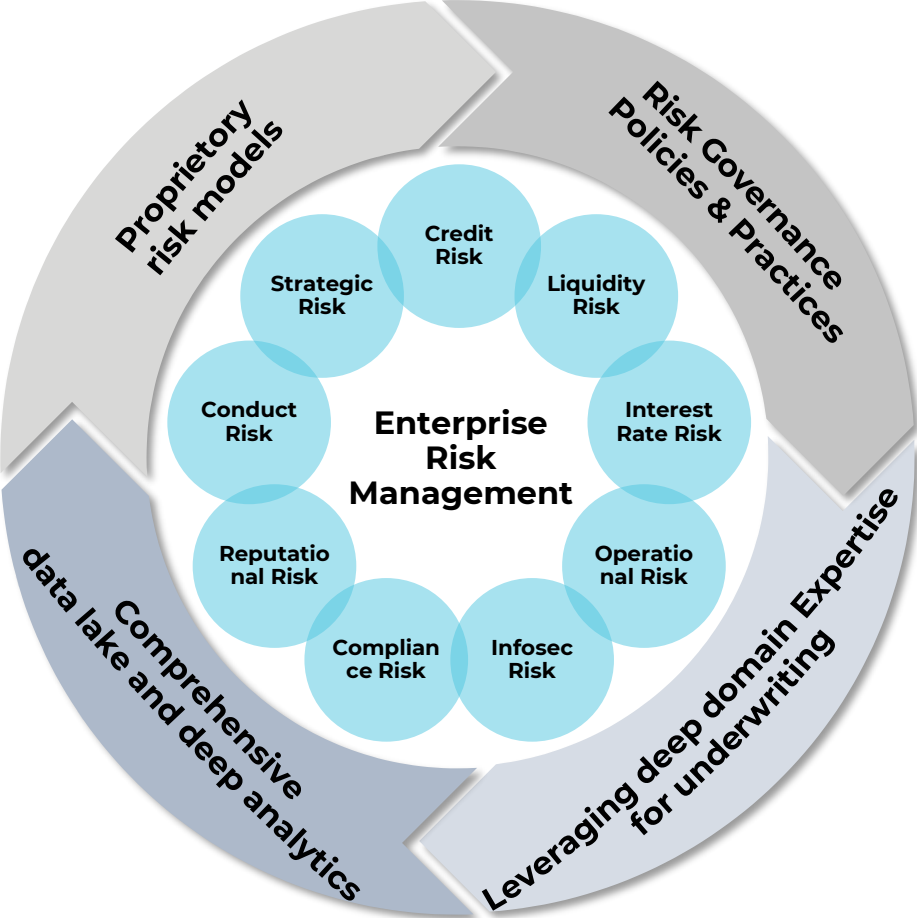


# **Risk Management**

# 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

**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 **ailable/ non-ailable warrants**





INR Crores	AUM <sup>1</sup>	GNPA (%)	Credit Cost (%) <sup>2</sup> 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%
<b>Total</b>	<b>13,351</b>	<b>1.13%</b>	<b>3.0%</b>

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

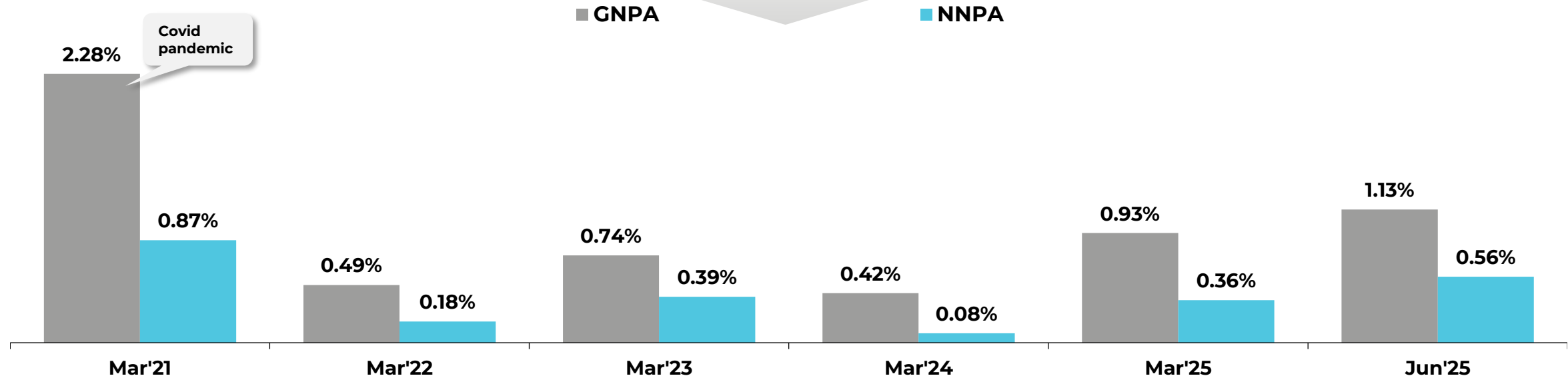
Proprietary **Scorecards** for Underwriting

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**





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															

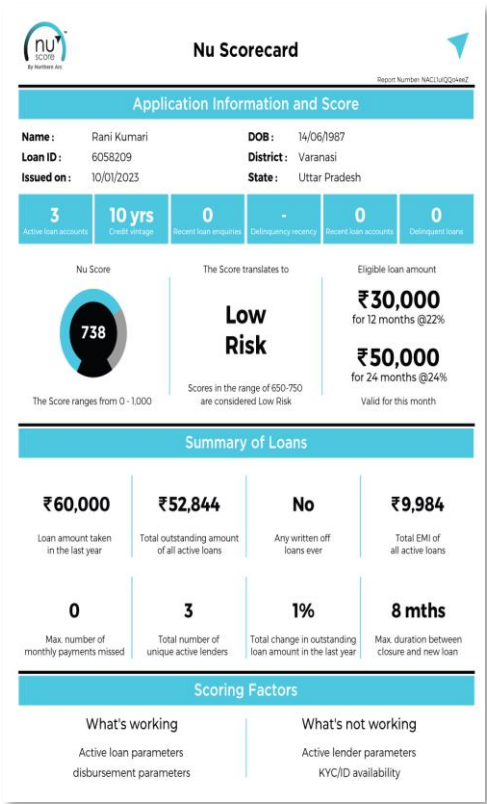
The change in DLG accounting guidance issued by the RBI led to an additional good book provision of INR 91 crore under Stage I and Stage II assets



# **Robust Technology Stack**

## 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

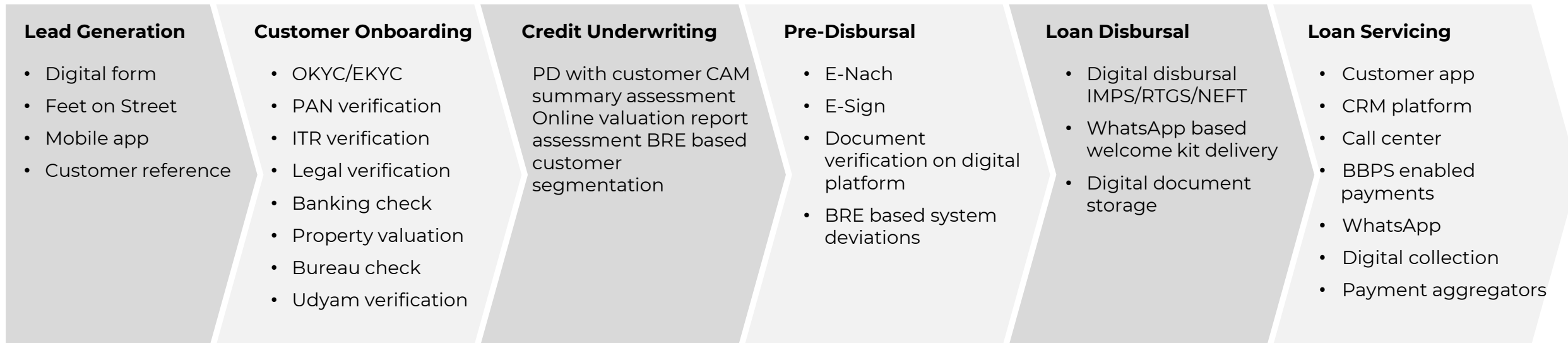


Machine learning-driven risk assessment



Straight Through Processing of loans

# Leveraging Technology Stack

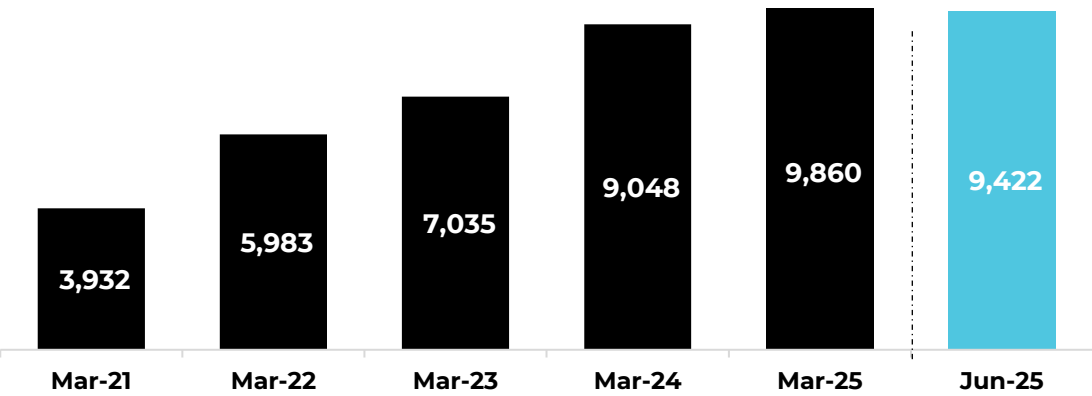


# **Strong Liability Franchise**

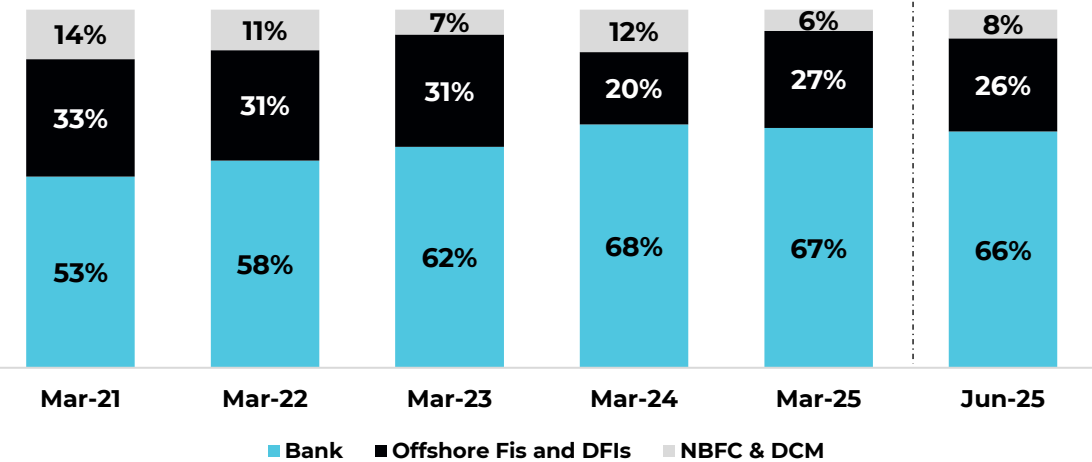
# Diversified sources of funding...

## Borrowings

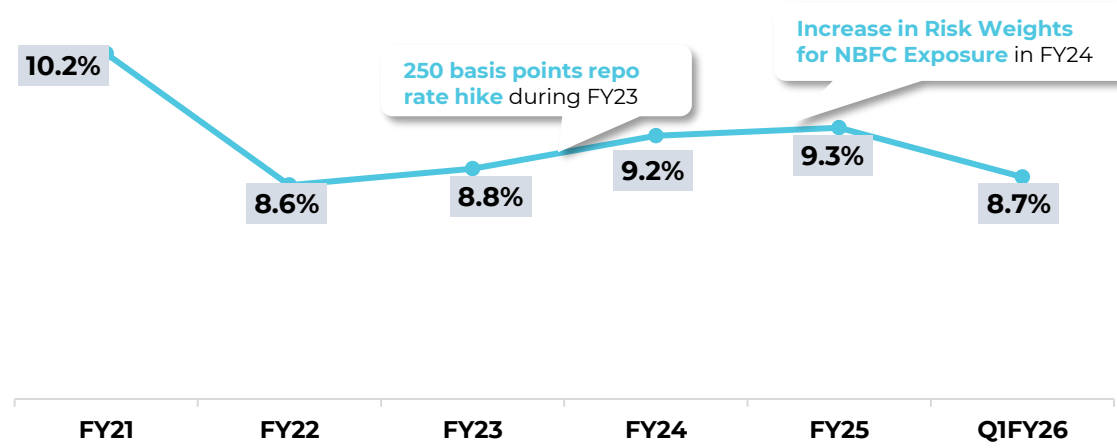
INR crore



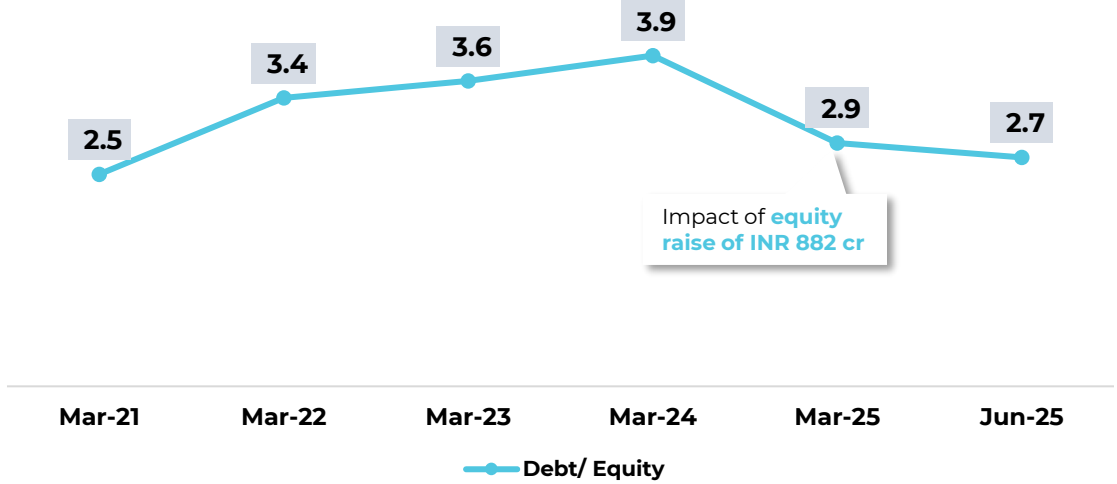
## Borrowing Mix%



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



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

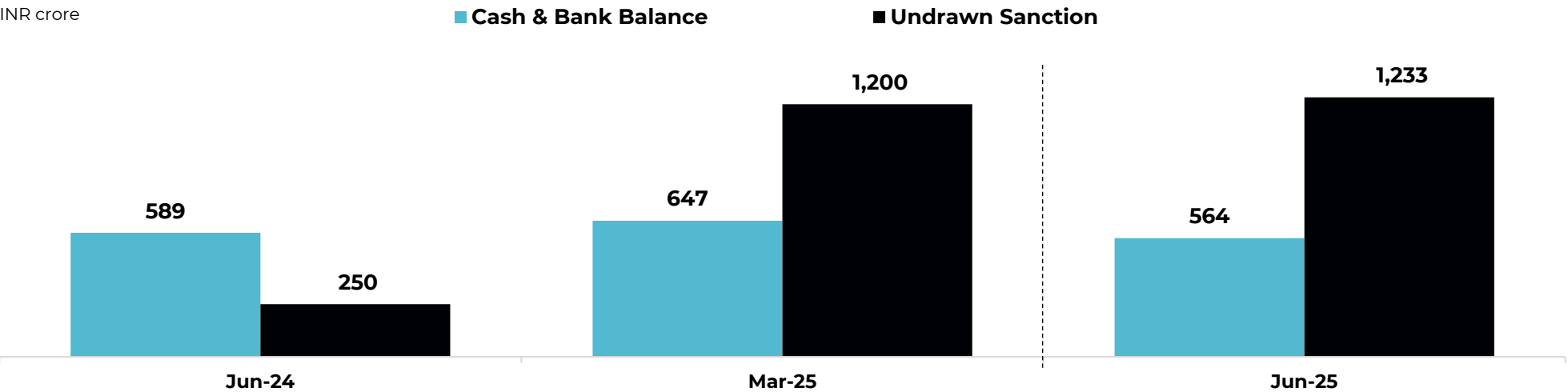


Notes: 1. Cost of Funds is based on Quarterly Average borrowings 2. Debt / Equity ratio: Equity includes NCI portion..

# ...With proactive liquidity management



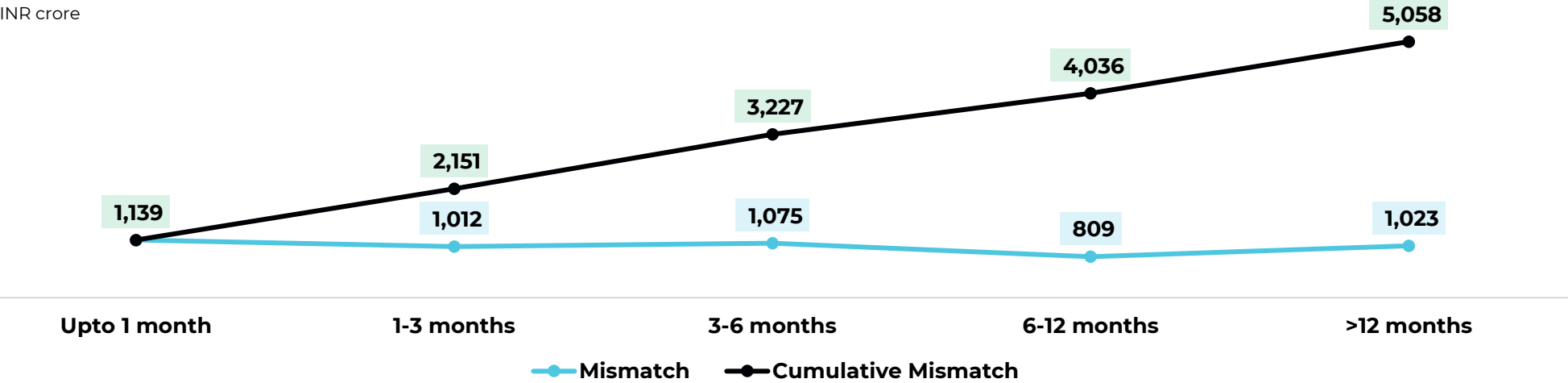
## Liquidity position



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 30-Jun-25

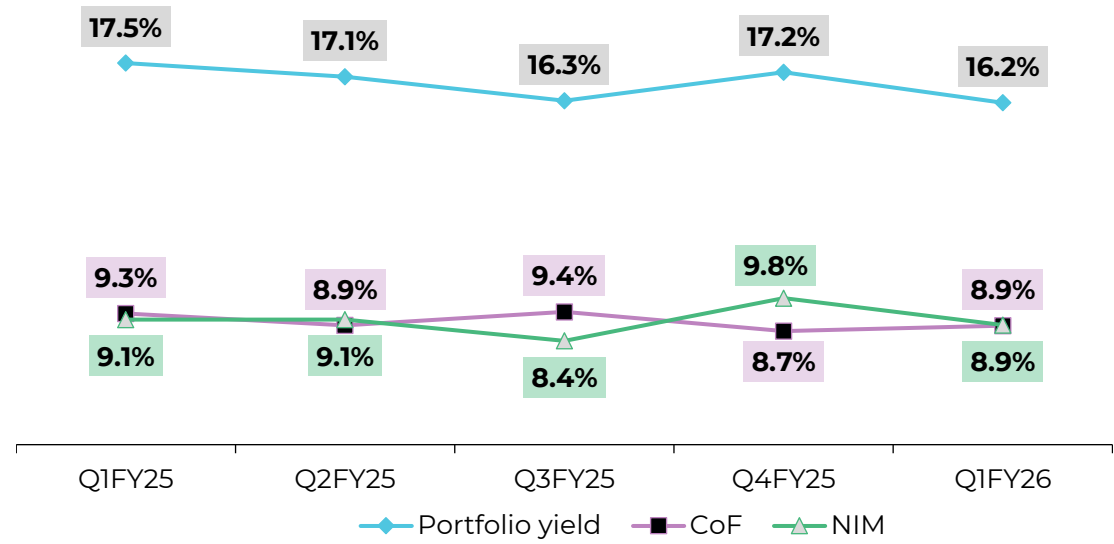
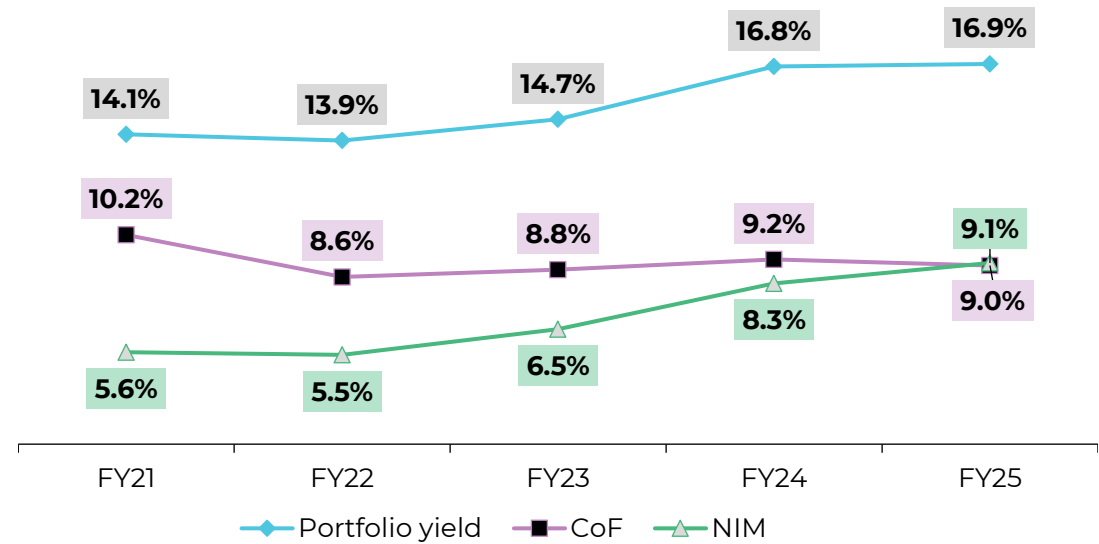


**Asset Liability Committee of the Mgmt (ALCO)** tracks ALM closely every month

# Financials

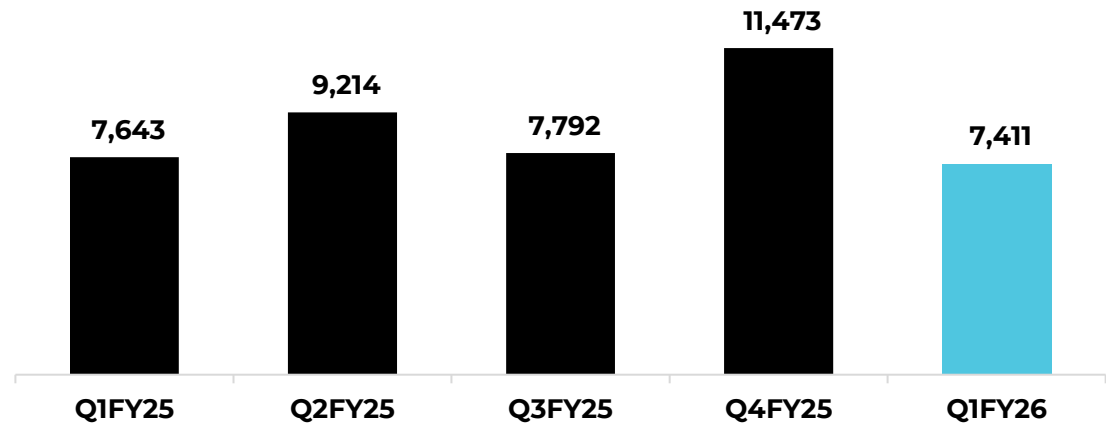
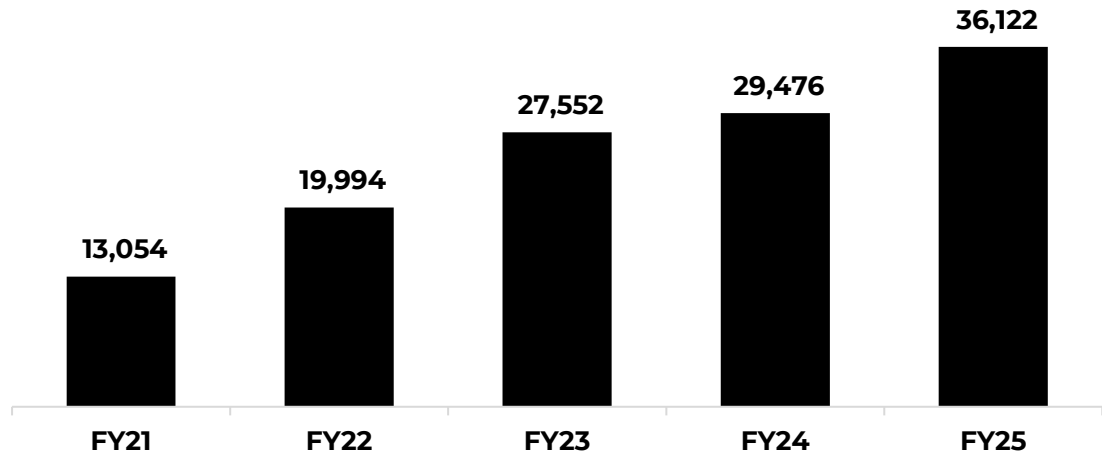
# Strong Operating Parameters

## Portfolio Yields % and Cost of Funds %\*



## Gross Transaction Value

INR crore



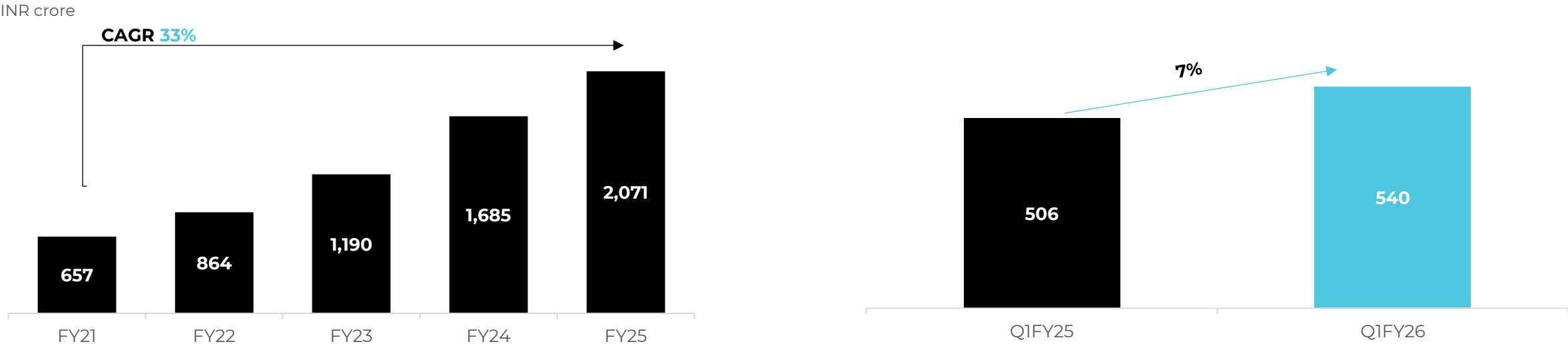
Notes: \* Adjusted for fees and commission expense  
Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'  
(1) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly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



# Sustainable growth in profitability



## Revenue From Operations \*



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

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



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

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



INR crore	Jun'24	Mar'25	Jun'25
<b>Assets</b>			
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
<b>Total assets</b>	<b>12,133</b>	<b>13,638</b>	<b>13,257</b>
<b>Liabilities and equity</b>			
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
<b>Total liabilities and equity</b>	<b>12,133</b>	<b>13,638</b>	<b>13,257</b>
Quarterly Avg. earning Assets	11,040	11,652	12,702
Quarterly Avg. total assets	11,920	12,563	13,448

# Strategy



## 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

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

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



**Mr. Vijay Chakravarthi**

Non-Executive Nominee Director

  
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





**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



**Amit Mandhanya**  
**EVP – Partnership Based**  
**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



**Atul Tibrewal**  
**Chief Financial Officer**

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



**Gaurav Shukla**  
**Chief Business Officer**

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



**Prakash Panda**  
**Company Secretary and**  
**Compliance Officer**

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



**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



**Umasree Parvathy Pratap**  
**Chief People Officer**

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



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

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



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

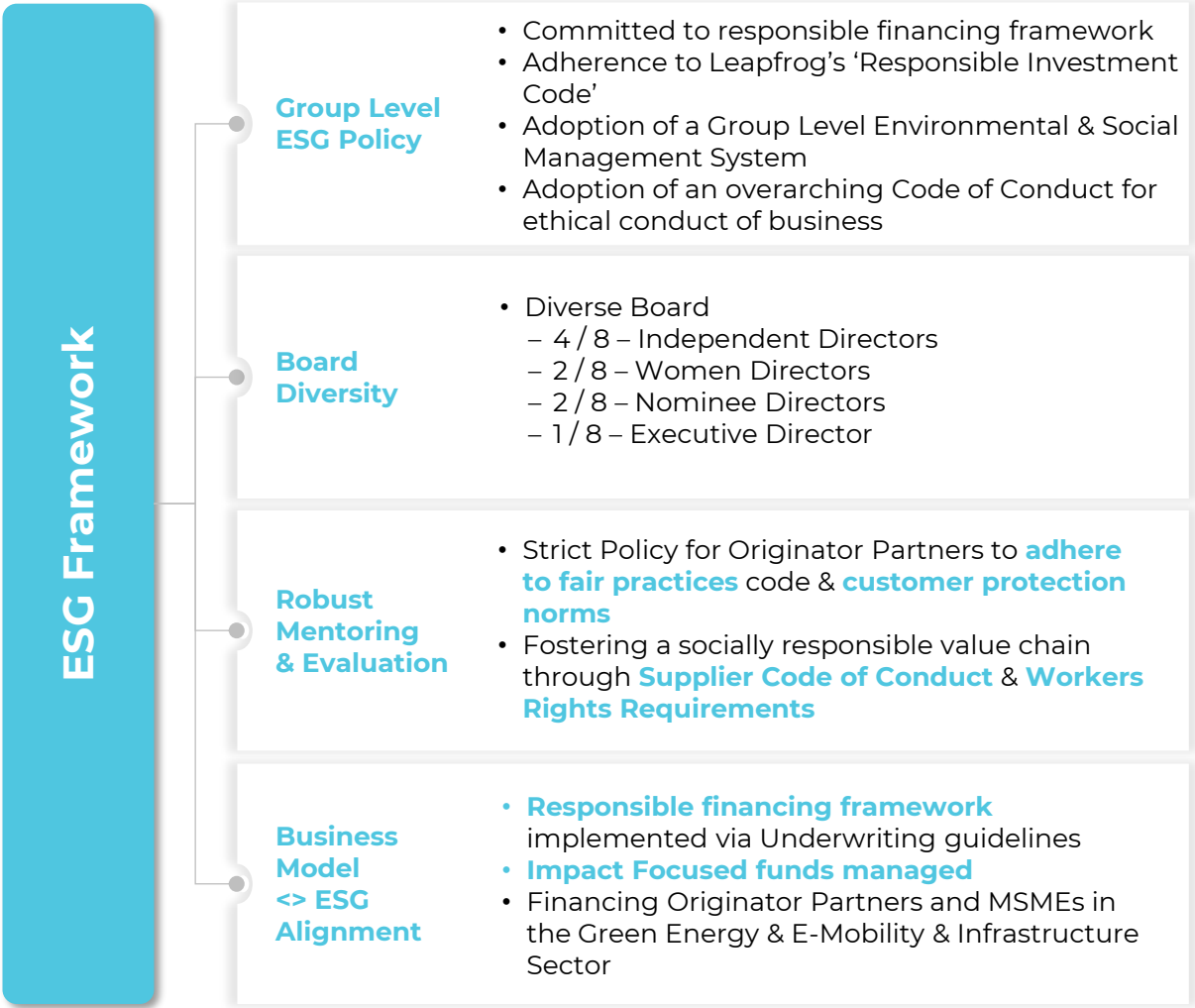


Note: (1) United Nations Sustainable Development Goals

### 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.

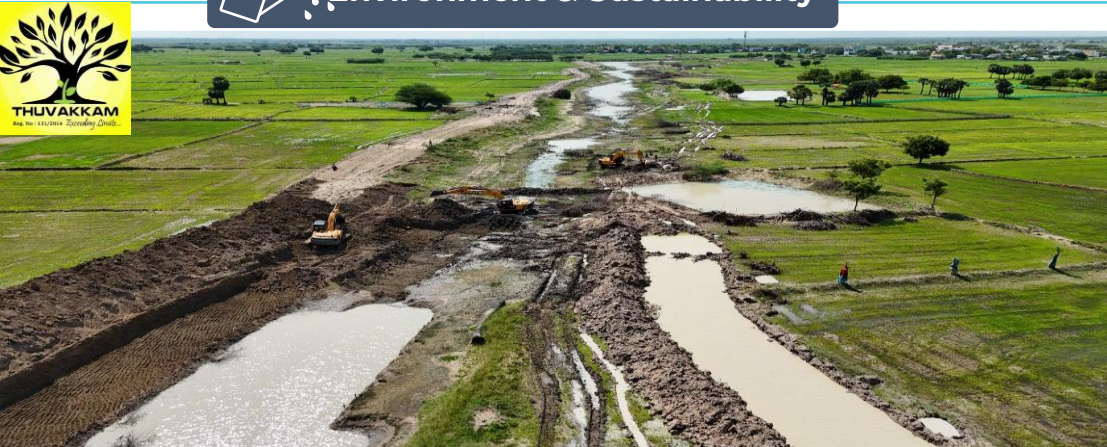


## Education



**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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