



**LUHARUKA MEDIA
& INFRA LTD**

INVESTOR PRESENTATION

February 2025

For October To December 2024



LUHARUKA MEDIA & INFRA LTD – COMPANY PROFILE

ABOUT US

- ▶ Luharuka Media & Infra Ltd (LMIL), is a customer-focused digital platform offering flexible and timely financial solutions. Acquired by the current management, Luharuka Media & Infra Ltd (LMIL) is a reputable NBFC registered with the Reserve Bank of India. The company's primary focus is providing inter-corporate loans, personal loans, loans against shares & securities, loans against properties, mortgage loans, trade financing, bills discounting, and trading in shares & securities. LMIL is positioning itself between the organized banking sector and local money lenders.
- ▶ The company unveiled its brand, DhanSafal, featuring flagship products: Safal MSME Loans, Safal Sampati Loans and Safal Udyog Loans to retail MSME customers.
- ▶ The business operations of the company currently span across Maharashtra and Madhya Pradesh. With a focus on long-term growth, we are now expanding into Rajasthan and Telangana. This year, we are laying a strong foundation with key hub locations while strategically expanding through a spoke-location model to enhance our reach and operational efficiency

COMPANY JOURNEY

● **July, 1981**

Incorporated as Indus
Commercials Limited

● **September, 1991**

Renamed as Hindustan
Stockland Ltd.

● **May, 2002**

Rebranded as Splash
Mediaworks Ltd.

● **October, 2015**

Taken over by the current
management, it thereafter
adopted the name
Luharuka Media & Infra Ltd.

● **November, 2009**

Further rebranded as
Splash Media & Infra Ltd.

● **September 2024**

Luharuka Media & Infra Ltd. (LMIL) unveiled its
brand **DhanSafal** featuring flagship products
**Safal MSME Loans | Safal Sampati Loans |
Safal Udyog Loans**

Key Milestones Include:

- Assembled a skilled leadership team.
- Leveraged advanced technology for seamless onboarding and enhanced digital access.
- Established a corporate office in Mumbai with branches in Pune and Indore.
- Build a dynamic workforce of 35+ employees.

FORWARD LOOKING & CAUTIONARY STATEMENT

Certain statements in this report regarding Luharuka Media & Infra Ltd's future growth prospects are forward-looking statements. These involve risks and uncertainties that may cause actual results to differ materially from expectations. Factors include fluctuations in earnings, our ability to manage growth, evolving regulations in the financial and infrastructure sectors, intense competition, interest rate fluctuations, and economic conditions impacting credit demand and real estate investments. Other risks include our ability to attract and retain skilled professionals, manage operational and compliance challenges, secure financing as planned, and adapt to changes in government policies. Luharuka Media & Infra Ltd does not undertake to update any forward-looking statements made from time to time on its behalf.



BOARD OF DIRECTORS



Mr. Ankur Agrawal
Managing Director

Mr. Ankur Agrawal is a visionary second-generation entrepreneur with a diverse background, including qualifications as a CA, CFA and an MBA from ISB. With extensive experience in Commerce, Finance, Audit, and Accounts, Mr. Agrawal brings dynamism and exuberance to the Company, driving growth and fostering a culture of innovation and excellence.



Mrs. Apeksha Santosh Kadam
Non-Executive, Non-Independent Director

Mrs. Apeksha Kadam has been with the Company for over 17 years, starting her career as an executive in the BFSI sector within the Comfort Group. Her contributions significantly supported the group's growth. Appointed as a director in February 2021, she continues to leverage her financial expertise to drive strategic decisions and oversee operations, playing a key role in the Company's success.



Mr. Milin Jagdish Ramani
Non-Executive, Independent Director

Mr. Milin Jagdish Ramani, an Associate Member of ICSI, brings 8+ years of expertise in secretarial and regulatory compliance. Since August 2018, he has been a Non-Executive Independent Director, driving corporate governance and transparency across multiple boards, including listed companies.



Mr. Devendra Lal Thakur
Non-Executive, Non-Independent Director

Mr. Devendra Lal Thakur is a highly accomplished Chartered Accountant with over 40 years of comprehensive experience in financial management. A seasoned professional, he has consistently demonstrated expertise in overseeing and optimizing diverse finance functions while ensuring alignment with organizational objectives.

EXPERIENCED KEY MANAGEMENT TEAM



Mr. Bobby Singh Chandel
Chief Executive officer

Mr. Bobby Singh Chandel, with 20+ years in Banking, Retail Lending, and Project Management, specializes in growth, revenue maximization, and operations. His expertise in listed and unlisted financial firms positions him to drive DhanSafal's expansion.



Mr. Shailendra Kumar Gupta
Chief Operating officer

Mr. Shailendra Kumar Gupta, with 23+ years in banking and finance, specializes in strategy, credit risk, and portfolio management. An MBA and Executive MBA from IIM Lucknow, his leadership drives innovation and excellence in mortgage finance, strengthening DhanSafal's vision.



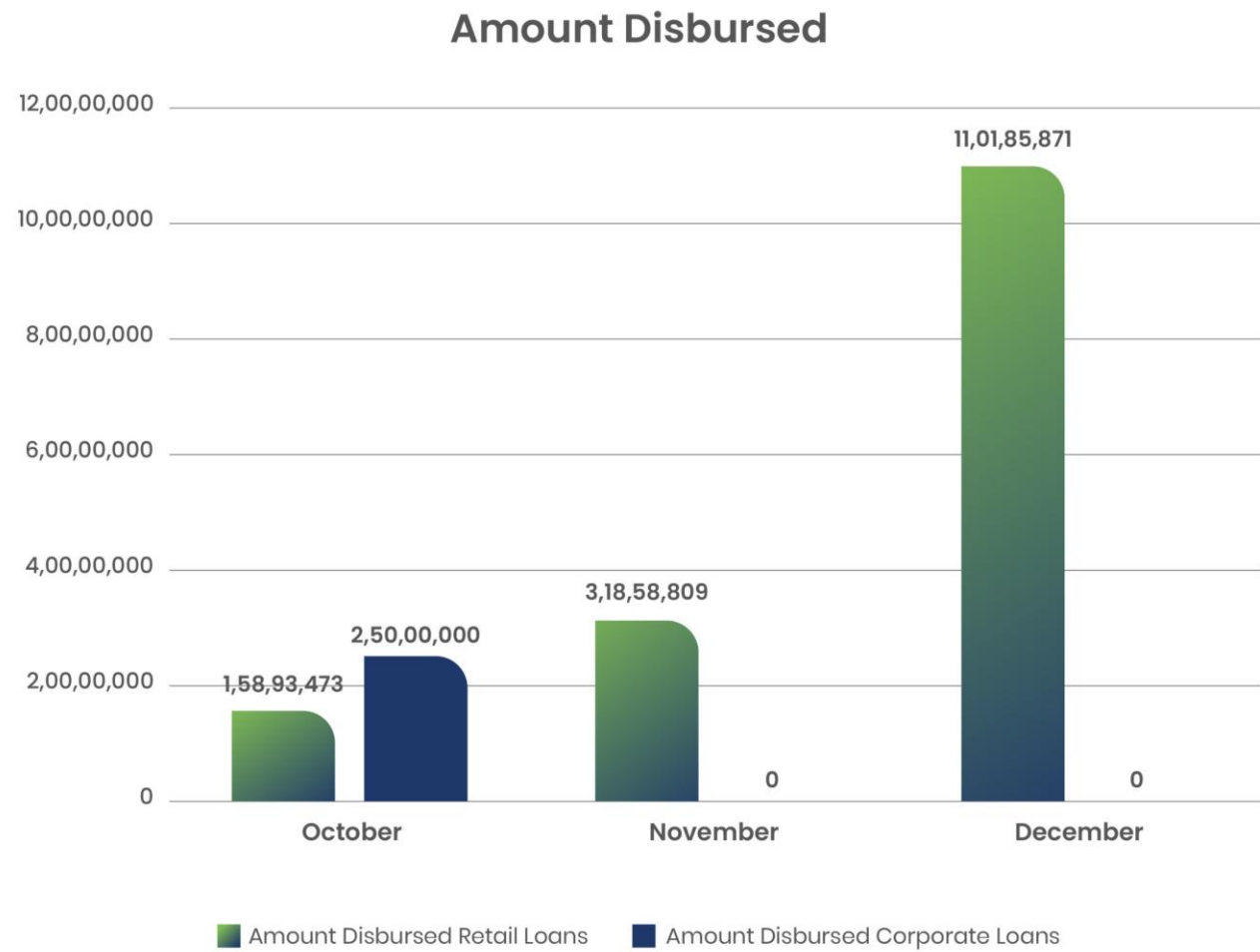
Mr. Deepak Ojha
Head Credit & Ops

Mr. Deepak Ojha has 25+ years of experience in Credit Risk & Assessment with top banks in India. He holds an Engineering degree and an MBA, specializing in asset lending and mortgage transactions. His expertise in small-ticket mortgage lending will enhance DhanSafal's vision.

KEY HIGHLIGHTS -Q3 FY 2024-25

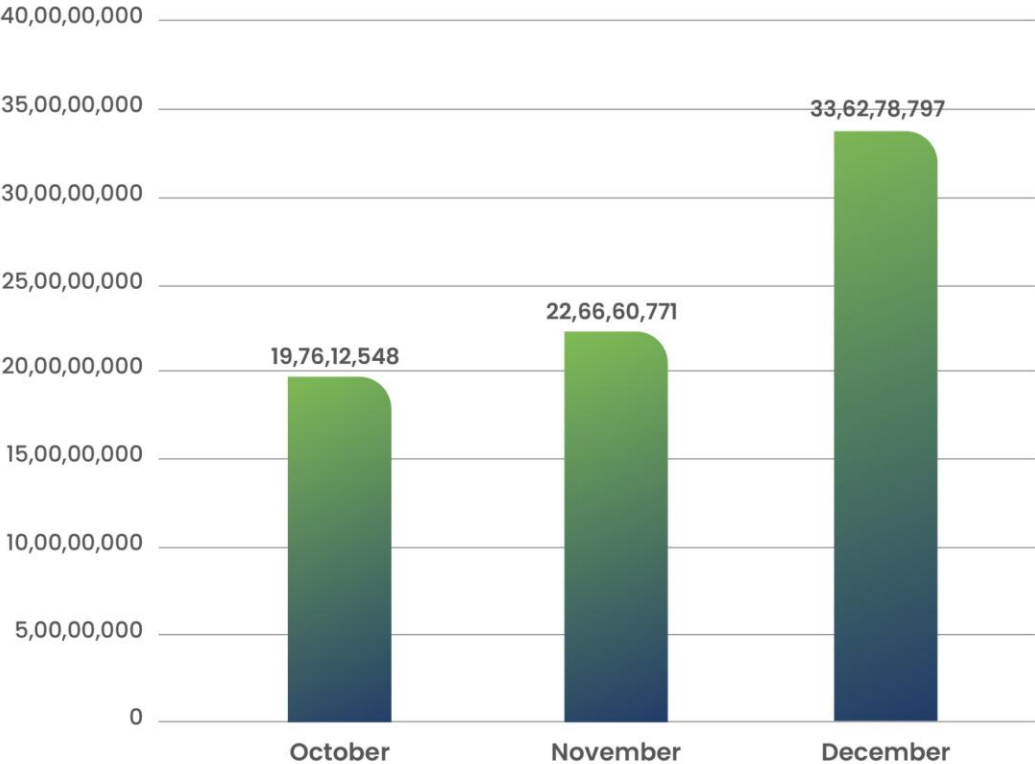
- ▶ Over the last quarter, Luharuka Media & Infra Limited has experienced consistent growth in processing and disbursement.
- ▶ Company processed 215 files, disbursed 126 files, and achieved a gross disbursal of ₹15.79 crore in Retail Loans and ₹2.50 crore in Corporate Loans in this quarter. These milestones reflect our commitment to providing reliable financial solutions and driving growth. We look forward to continuing this momentum in the next quarter.
- ▶ Total AUM as on 31st Dec 2024 is 33.62 Crore against AUM of 18.17 crore as on 30th September 2024, which is 85% growth.
- ▶ Implemented Loan Origination & Management System for seamless customer onboarding.
- ▶ Integrated APIs for Aadhaar, PAN, CIBIL, and bank statement verification to assess credit profiles.
- ▶ Appointed legal, technical, FI, and RCU agencies for thorough customer evaluation.
- ▶ Partnered with Bima Mandi to provide insurance coverage for customers and their properties.
- ▶ We have successfully collected all the dues in the same month and not a single case is in overdue stage.
- ▶ Unlocking new opportunities for cross selling loan products by improving customer experience and integrated system thus expanding product offering.

BUSINESS OPERATIONS - Q3 FY 2024-25



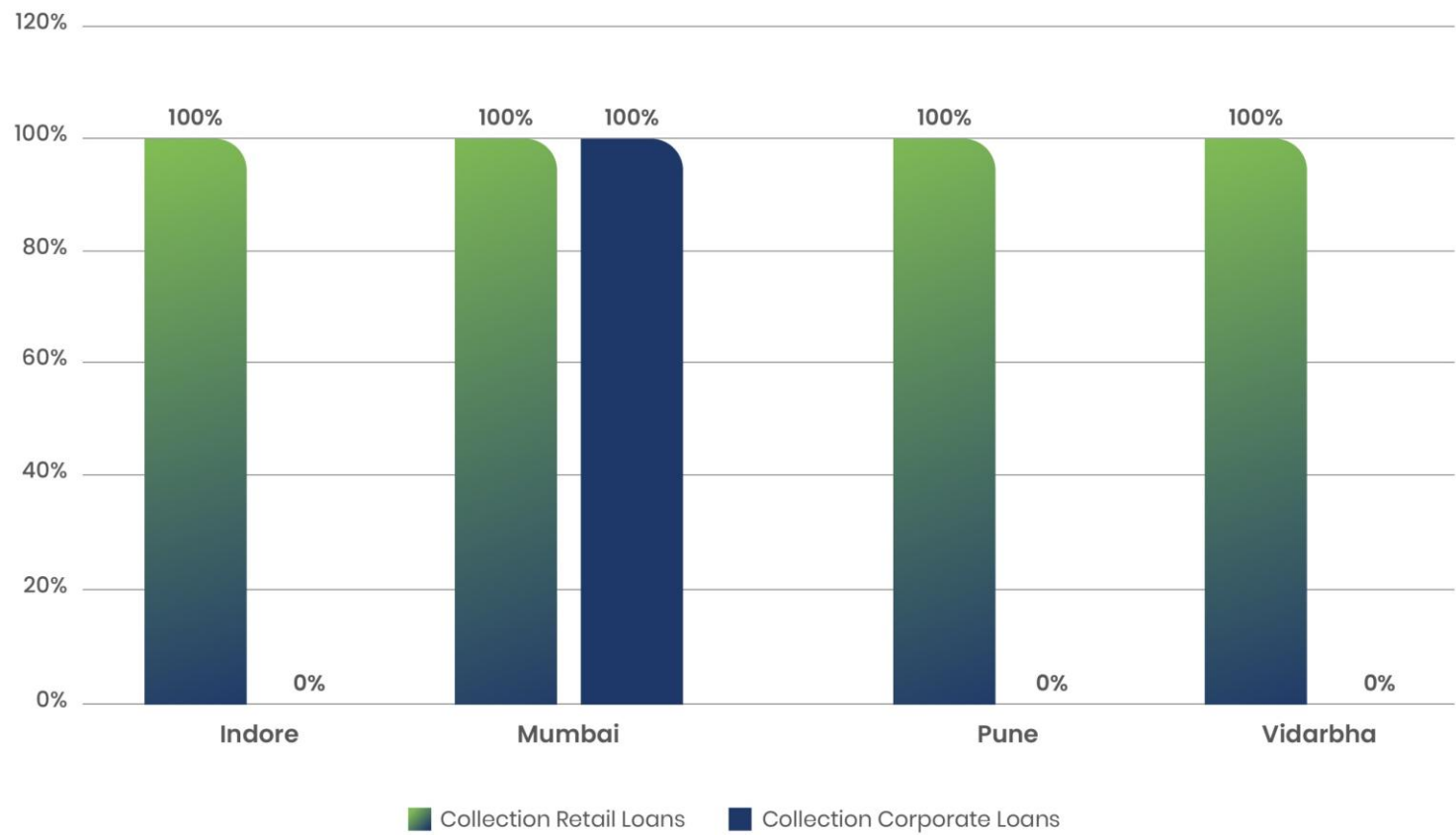
BUSINESS OPERATIONS - Q3 FY 2024-25

AUM

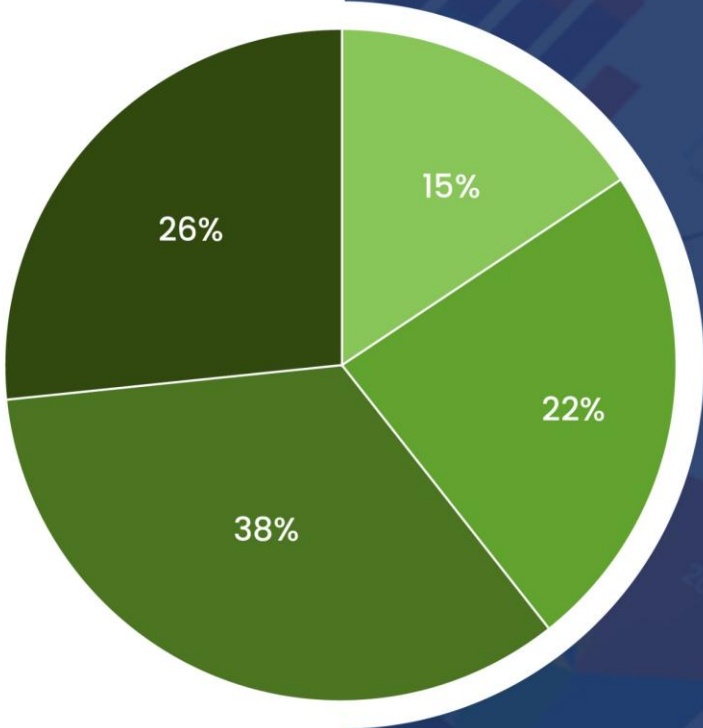
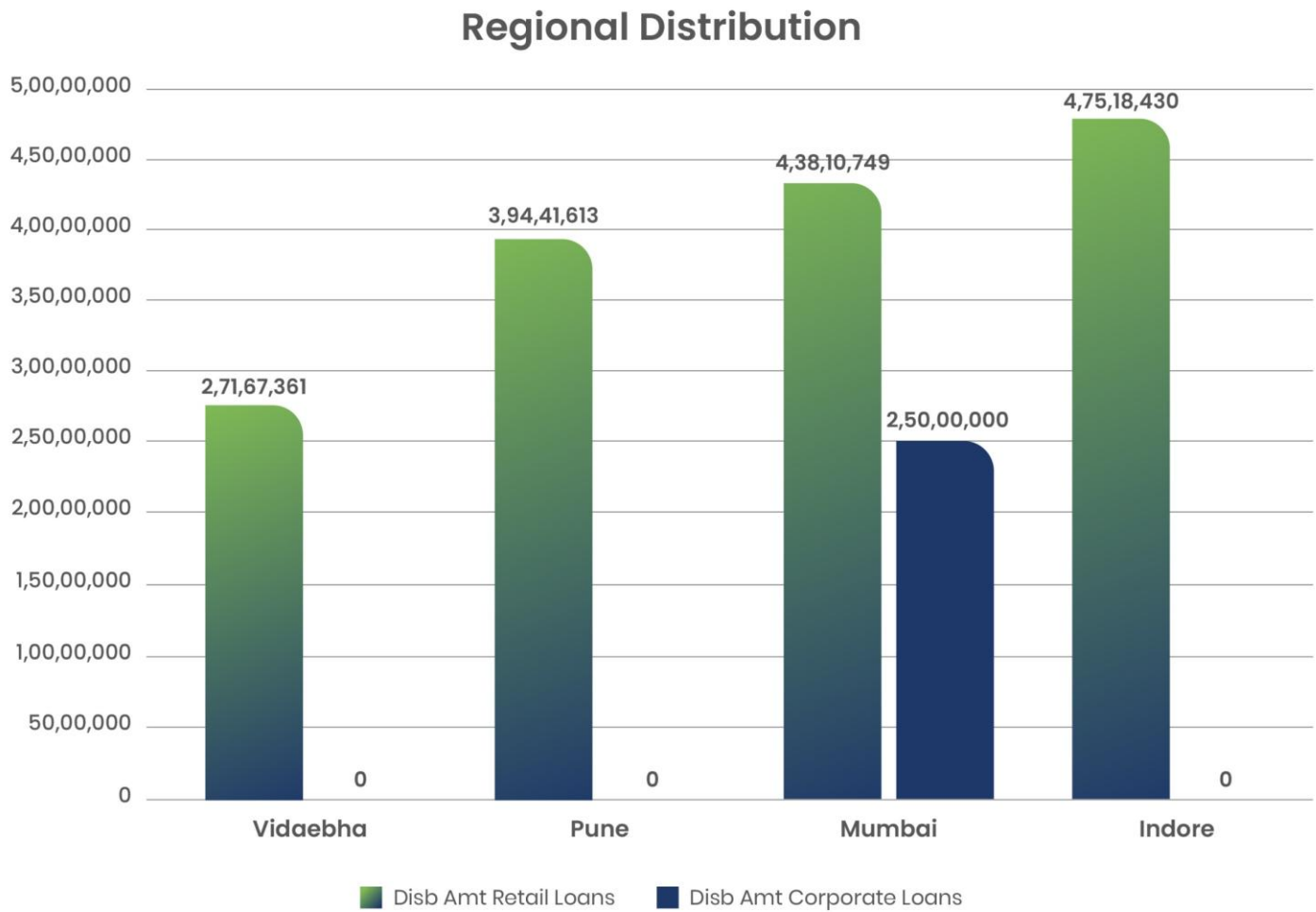


BUSINESS OPERATIONS - Q3 FY 2024-25

Collection Overview



REGIONAL DISTRIBUTION - Q3 FY 2024-25



- Vidarbha
- Pune
- Mumbai
- Indore

FUTURE OUTLOOK

AREA	FUTURE OUTLOOK
Geographic Expansion	Strengthening our reach, we are expanding into Madhya Pradesh, Maharashtra, Rajasthan, and Telangana. Our focus this year is on establishing hub locations, followed by a strategic spoke expansion next year.
Customer Experience	To elevate customer satisfaction, we are introducing a Welcome Kit along with enhanced communication channels for seamless support.
Technology Integration	We are implementing full system integration to streamline and optimize our processes, ensuring seamless coordination across all functions. This will enhance operational efficiency, improve accuracy, and enable faster decision-making, ultimately leading to a more effective and customer-centric experience.
Cross-Selling Opportunities	By improving customer experience and integrating our systems, we're creating new opportunities to cross-sell loan products. This will help us offer more tailored solutions and expand our product offerings.



**LUHARUKA MEDIA
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