

Ref No: DFL/SEC/2025-26/45

Date: November 14, 2025

To,
The Manager,
Department of Corporate Services,
BSE Limited,
Phirozee Jeejeeboy Towers,
Dalal Street, Fort,
Mumbai - 400 001.
Scrip Code: 512048

Dear Sir/Madam,

Subject: Investor Presentation for Quarter – II Business Operations of the Company.

Pursuant to the Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), Regulations, 2015 ("SEBI Listing Regulations") and in relation to the captioned subject, we are submitting herewith the Investors Presentation for Quarter – II on the business operations of the Company.

The aforesaid information is also available on the website of the Company www.dhansafal.com.

This is for your information and records.

Yours faithfully,

For DhanSafal Finserve Limited

Nishi M. Shah
Company Secretary and Compliance Officer

Encl: A/a

DHANSAFAL FINSERVE LIMITED

Formerly known as Luharuka Media & Infra Limited

Registered Address

G- 1402, Lotus Corporate Park, Jay Coach Area, Goregaon East, Mumbai - 400063

 +91 8879 911 311 | +91 22 6894 8508/09



 **DhanSafal**TM

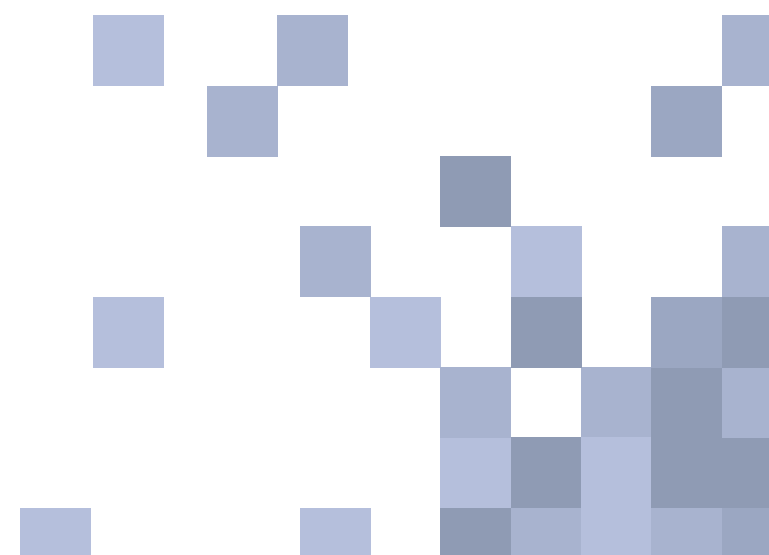
Jeevan safal with DhanSafal

INVESTOR PRESENTATION
QUARTER II FY 25-26

Disclaimer

Certain statements in this report relating to the future growth and performance of DhanSafal Finserve Limited are forward-looking statements based on current expectations and assumptions. These statements involve known and unknown risks, uncertainties, and other factors that may cause actual results, performance, or outcomes to differ materially from those expressed or implied. Factors that could influence such results include fluctuations in earnings, the Company's ability to manage growth effectively, regulatory changes in the financial and infrastructure sectors, competitive pressures, interest rate volatility, and overall economic conditions affecting credit demand and real estate investments. The Company also faces challenges in attracting and retaining skilled professionals, addressing operational and compliance requirements, securing planned financing, and adapting to evolving government policies.

Any forward-looking statements contained in this report are subject to these risks and uncertainties and should not be regarded as assurances of future performance. Projections, forecasts, and industry data made by third parties and included herein have not been independently verified or adopted by the Company, and DhanSafal Finserve Limited assumes no responsibility for such third-party information. The Company undertakes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.



About Us

DhanSafal Finserve Limited (Formerly Known as Luharuka Media & Infra Limited) is a listed NBFC registered with the Reserve Bank of India. The company offers retail financial services with a growing focus on MSME lending, including loans against property for business expansion and working capital.

Strategically positioned between the organized banking sector and local money lenders, DhanSafal provides accessible, flexible, and customer-centric credit solutions across diverse borrower segments. Through ethical practices, innovative digital platforms, and a customer-first approach, the company aims to bridge the gap between traditional banking and underserved communities, driving financial inclusion and empowerment across India.



Board Of Directors



Mr. Ankur Agrawal

Managing Director

Ankur Agrawal combines solid financial credentials—CA, CFA, and ISB MBA—with a sharp strategic mindset. He has extensive experience across leadership, business development, and operations. His vision-driven approach continues to strengthen and scale the organisation.



Mrs. Apeksha Santosh Kadam

Non-Executive, Non-Independent Director

Mrs. Apeksha Kadam entered the group through the BFSI vertical of the Comfort Group. Her role has been pivotal in strengthening the organisation. Appointed Director in February 2021, she leads strategic and operational efforts with a sharp financial perspective.



Mr. Devendra Lal Thakur

Non-Executive, 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.

Mr. Harsh Kedia

Non-Executive, Independent Director

Mr. Harsh Kedia is a finance expert with deep capabilities in taxation, M&A, restructuring, and governance. With qualifications including CA, CPA (USA), MBA, M.Com, and DISA, he offers a robust technical foundation. He currently serves as an Independent Director on a BSE-listed board, guiding cross-border tax strategy, compliance, and risk oversight.



Mr. P. N. Raghunath

Non-Executive, Independent Director

Mr. P. N. Raghunath, retired Chief General Manager of RBI, brings over three decades of experience in banking supervision and financial regulation. He has represented the Reserve Bank of India at various global policy forums, contributing to regulatory discussions and international standards. He holds an MSc in Agricultural Economics, an MBA in Banking & Finance, CAIIB, and specialized diplomas in international banking and finance.



Experienced Key Management Team



Mr. Bobby Singh Chandel

Chief Executive Officer

Mr. Bobby Singh Chandel is a seasoned banking professional with expertise in retail lending, operations, and project management. He focuses on scaling growth and enhancing revenue performance. His broad industry experience supports DhanSafal's long-term expansion plans.



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. Pravin Gupta

Chief Financial Officer

Mr. Pravin Gupta is a finance and broking professional who guides the company's financial strategy and long-term growth agenda. His thoughtful leadership has played a vital role in the company's advancement. His dedication to continuous improvement remains central to our sustained success.



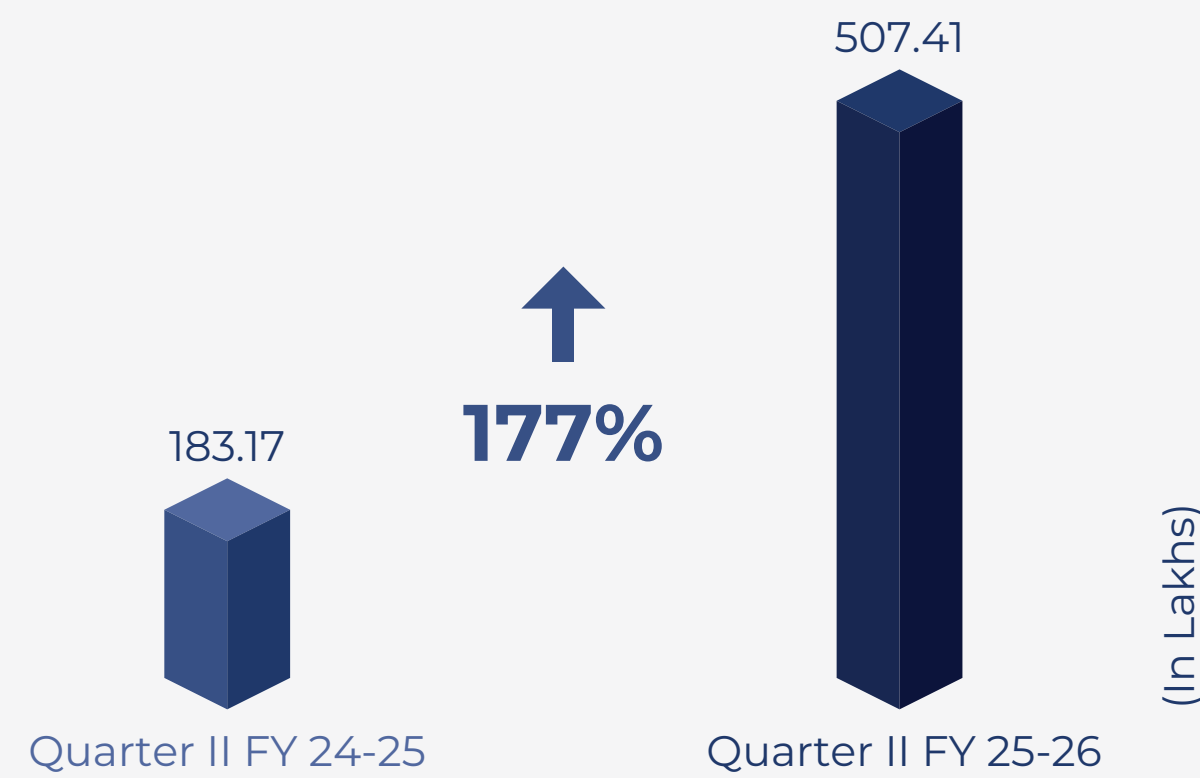
Ms. Nishi Shah

Company Secretary & Compliance Officer

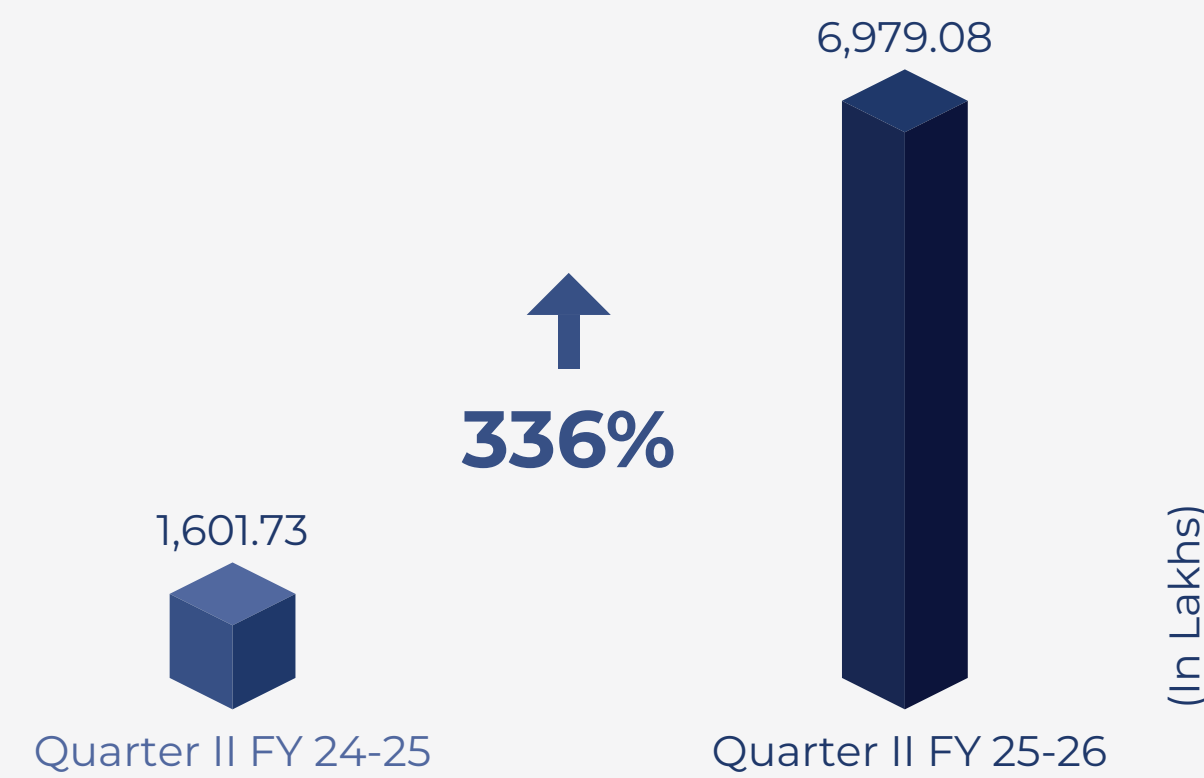
Ms. Nishi M. Shah, an Associate Member of ICSI with degrees in Commerce and Law, brings strong expertise in corporate governance, secretarial functions, and regulatory compliance. Her proactive approach ensures transparent and compliant corporate operations.

Business Operations

Revenue from Operations



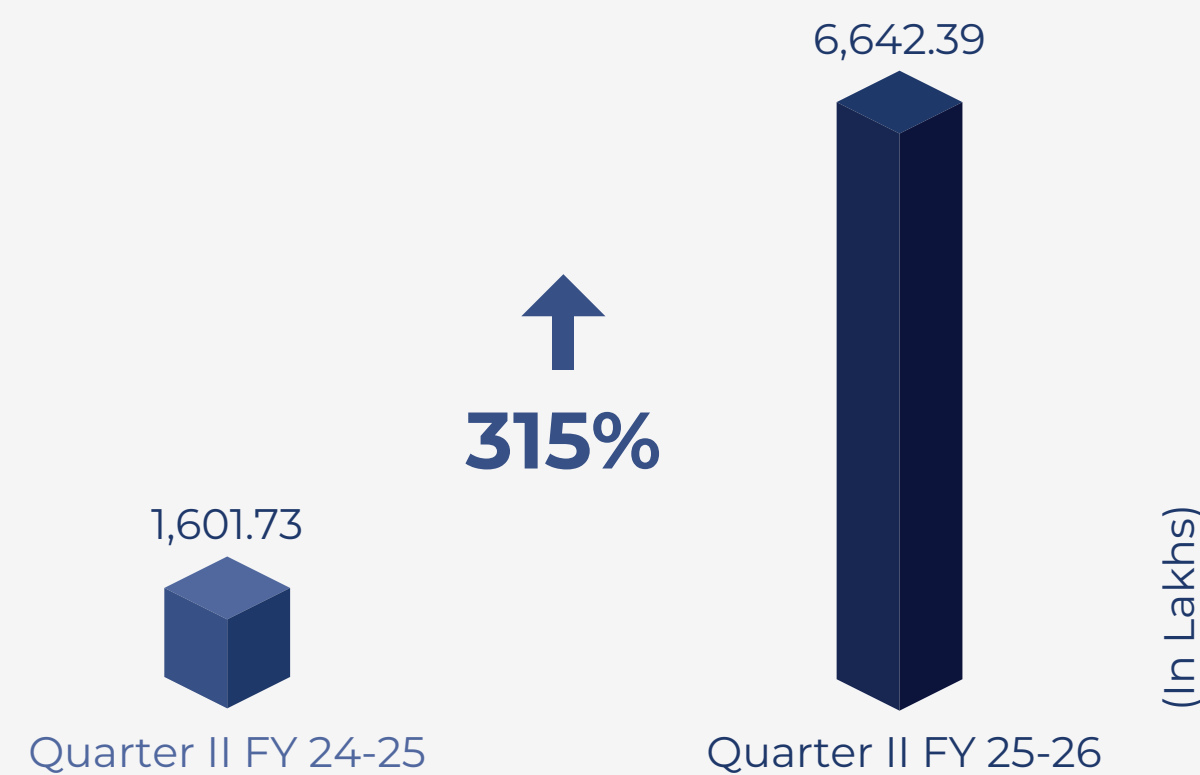
AUM



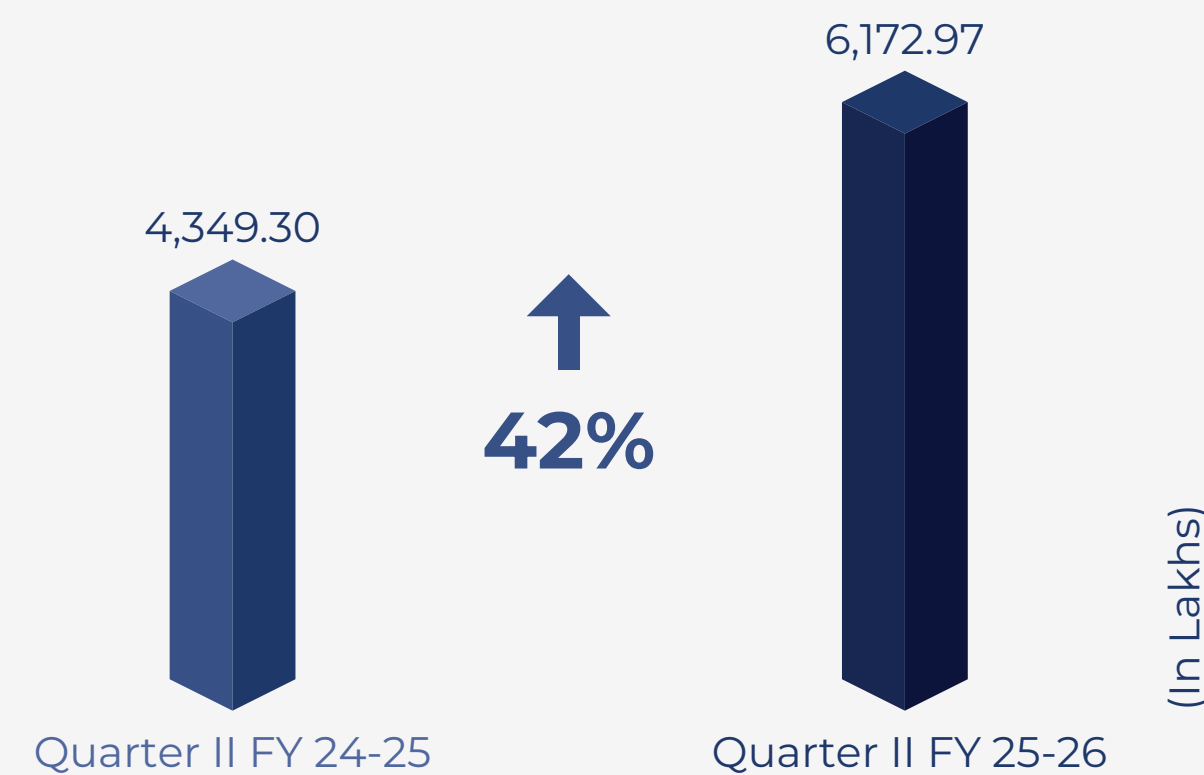
Revenue rose from ₹183.17 lakh to ₹507.41 lakh, marking a strong 177% growth.

AUM increased from ₹1,601.73 lakhto ₹6,979.08 lakh, reflecting an exceptional 336% expansion.

Loan Book



Networth



Loan book grew from ₹1,601.73 lakhto ₹6,642.39 lakh, delivering a robust 315% increase.

Networth improved from ₹4,349.30 lakhto ₹6,172.97 lakh, recording a steady 42% growth.

Key Performance Metrics

- Interest income has shown steady growth, supported by the strong and consistent expansion of the Company's loan book.
- The Company achieved a 60% increase in AUM during the half year, reaching ₹6,979 lakh, reflecting strong business traction.
- Operations are now spread across nine locations, with branch presence in Maharashtra, Rajasthan, Uttar Pradesh, and Madhya Pradesh.
- The Company's net worth has strengthened significantly, rising from ₹4,349 lakh to ₹6,172 lakh, marking a substantial improvement.
- Disbursement volume has seen notable growth, increasing from 281 cases as of March 31, 2025, to 546 cases as of September 30, 2025.



Product Portfolio



Safal Udyog Loans

Flexible financing solutions to meet your business short-term capital needs and fuel business growth.



Safal Sampati Loans

Unlock the value of your property assets with our Loan Against Property (LAP) solutions for business expansion, investment, or debt consolidation.



Safal MSME Loans

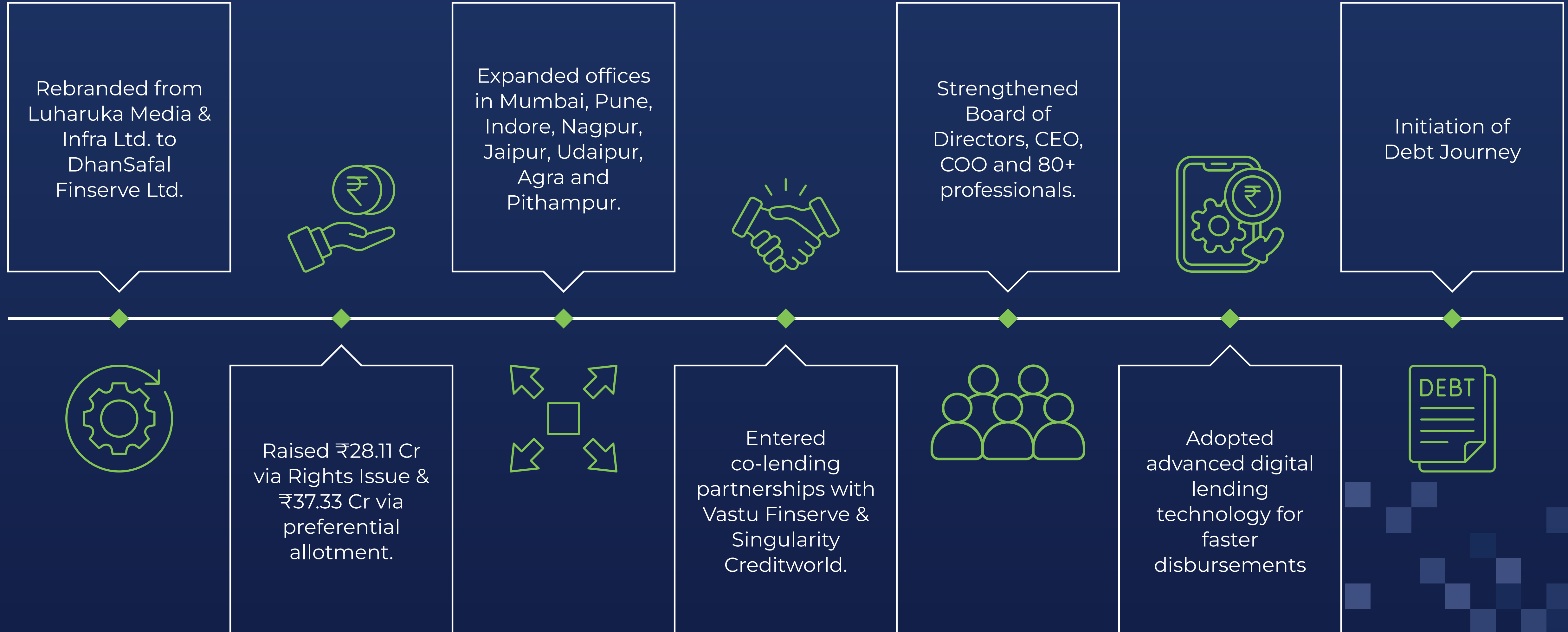
Tailored loan products designed to support the growth and development of Small and Medium Enterprises (MSMEs).

Market Presence

DhanSafal currently operates in Maharashtra, Madhya Pradesh, Rajasthan and Uttar Pradesh



Strategic Milestones



Future Outlook



Branch Expansion

New branches opened; further expansions planned across key upcoming locations.

Smaller Ticket & Tenure Loans

Introduce new products for mass customer segments.

Process Automation

Advancing LOS and LMS automation to improve efficiency and reduce errors.

Debt Initiation

Beginning debt journey to optimize capital and fund future expansion requirements.

Brand Building

Scaling marketing efforts to boost visibility and attract high-quality leads.



Jeevan safal with DhanSafal



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www.dhansafal.com