



Jeevan safal with DhanSafal

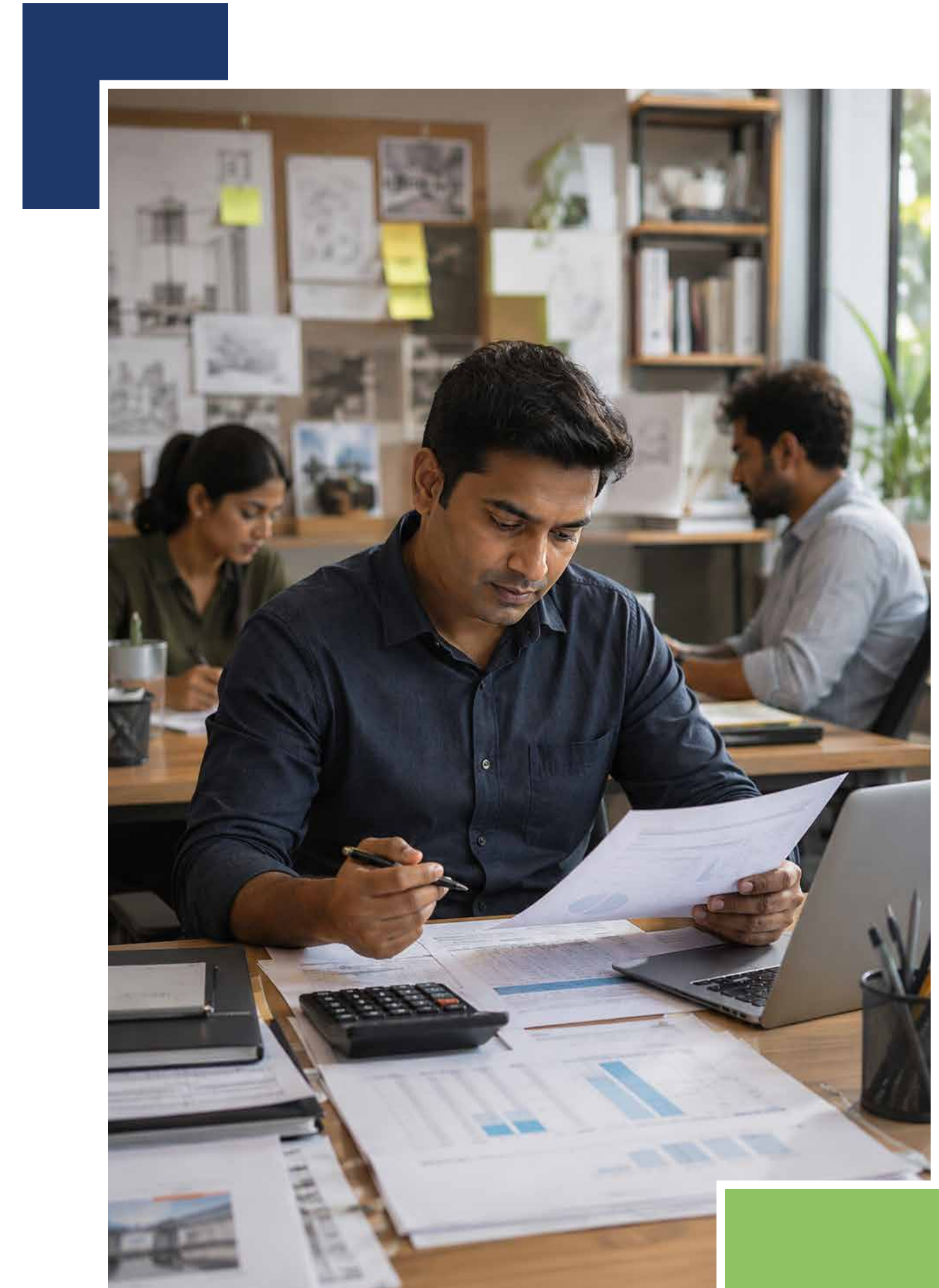
INVESTOR PRESENTATION QUARTER I FY 26-27



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. Harsh Kedia

Non-Executive, Independent
Director

M. 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.

Product Portfolio



Safal Udyog Loans

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



Safal Sampati Loans

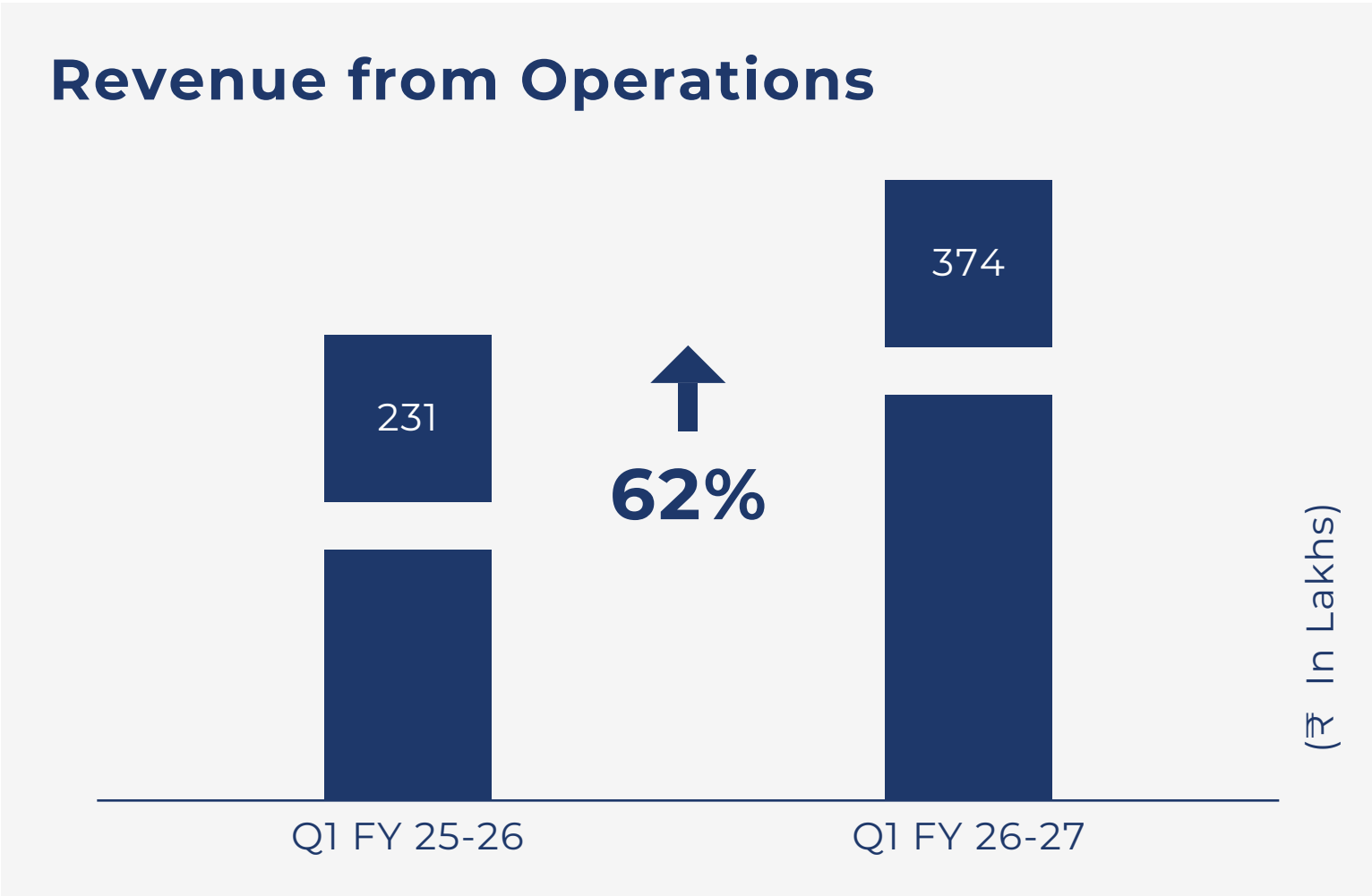
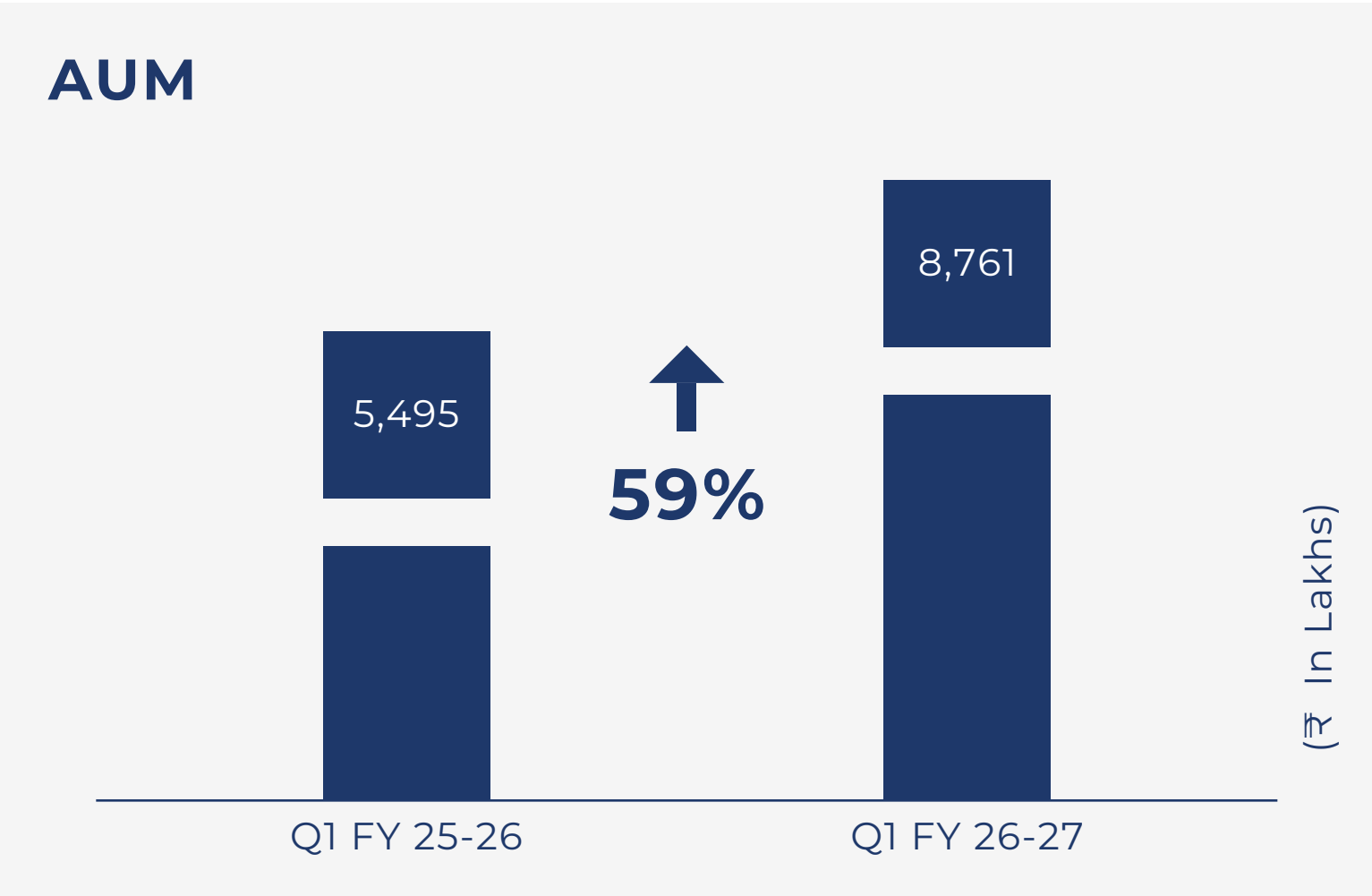
Unlock the value of your property assets with our Loan Against Property (LAP) solutions for business expansion, investment, or debt consolidation.



Safal MSME Loans

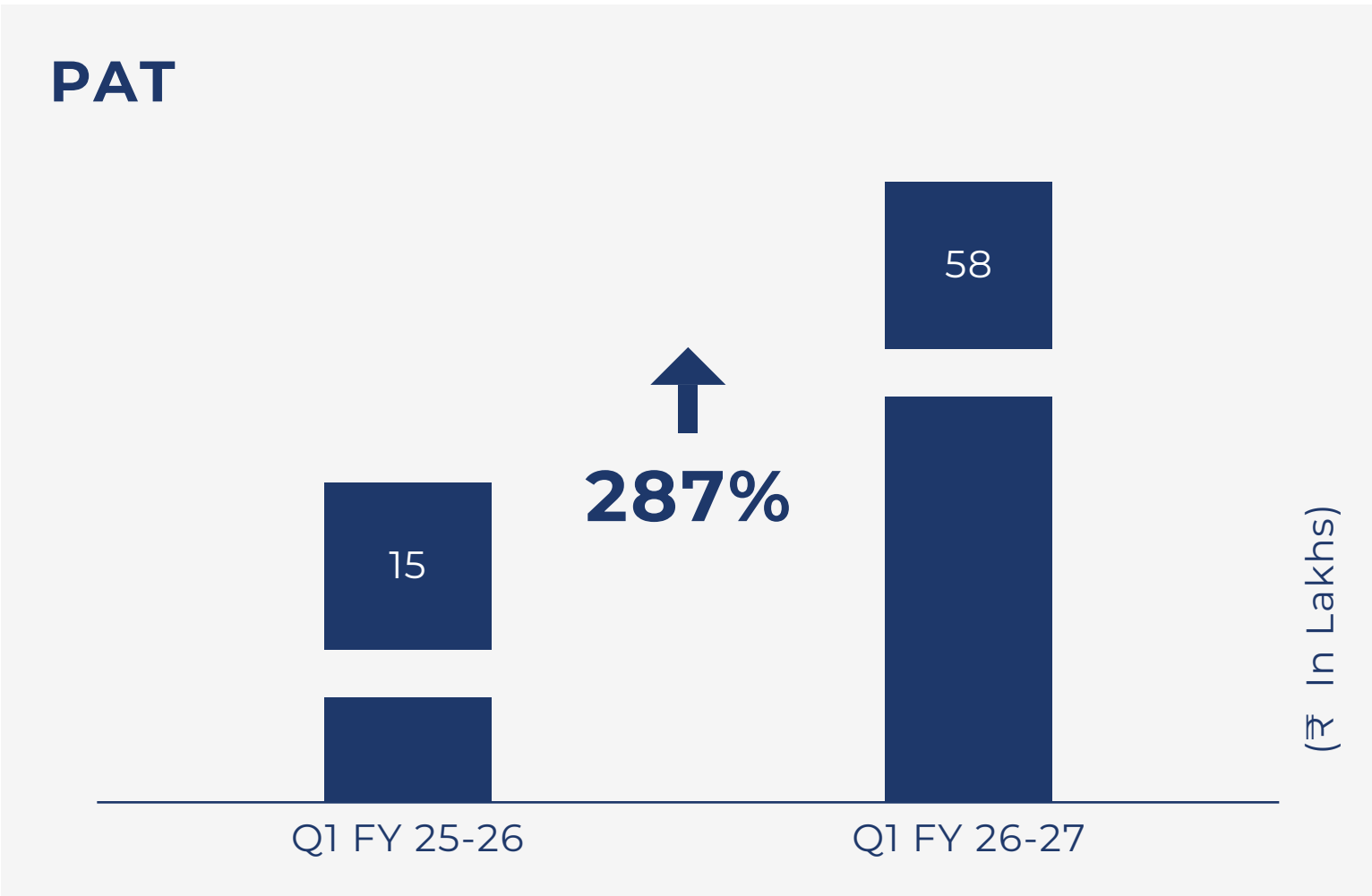
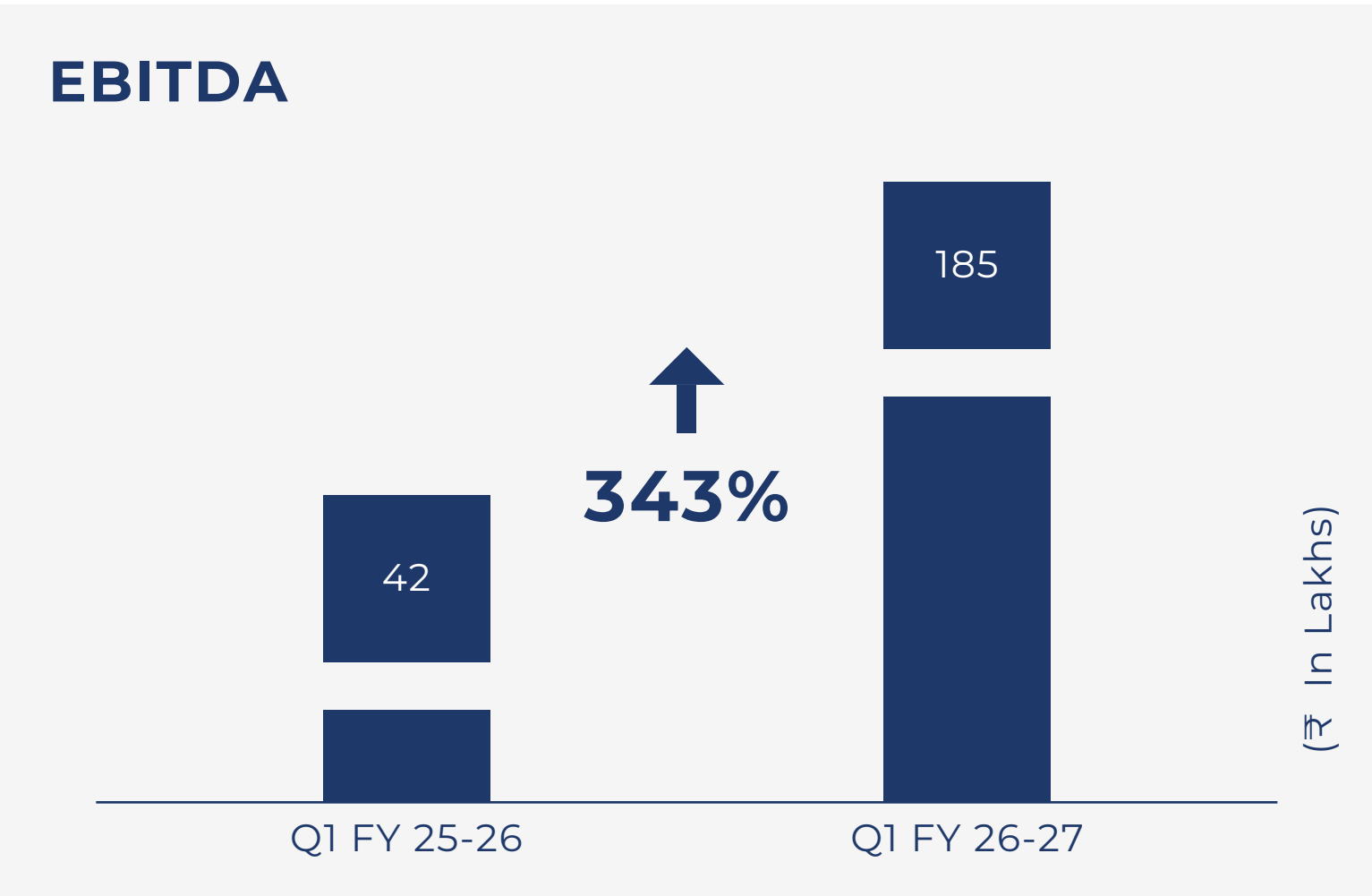
Tailored loan products designed to support the growth and development of Small and Medium Enterprises (MSMEs).

Business Operations



AUM increased from ₹5,495 lakh as of June 2025 to ₹8,761 lakh as of June 2026, registering a strong 59% year-on-year growth.

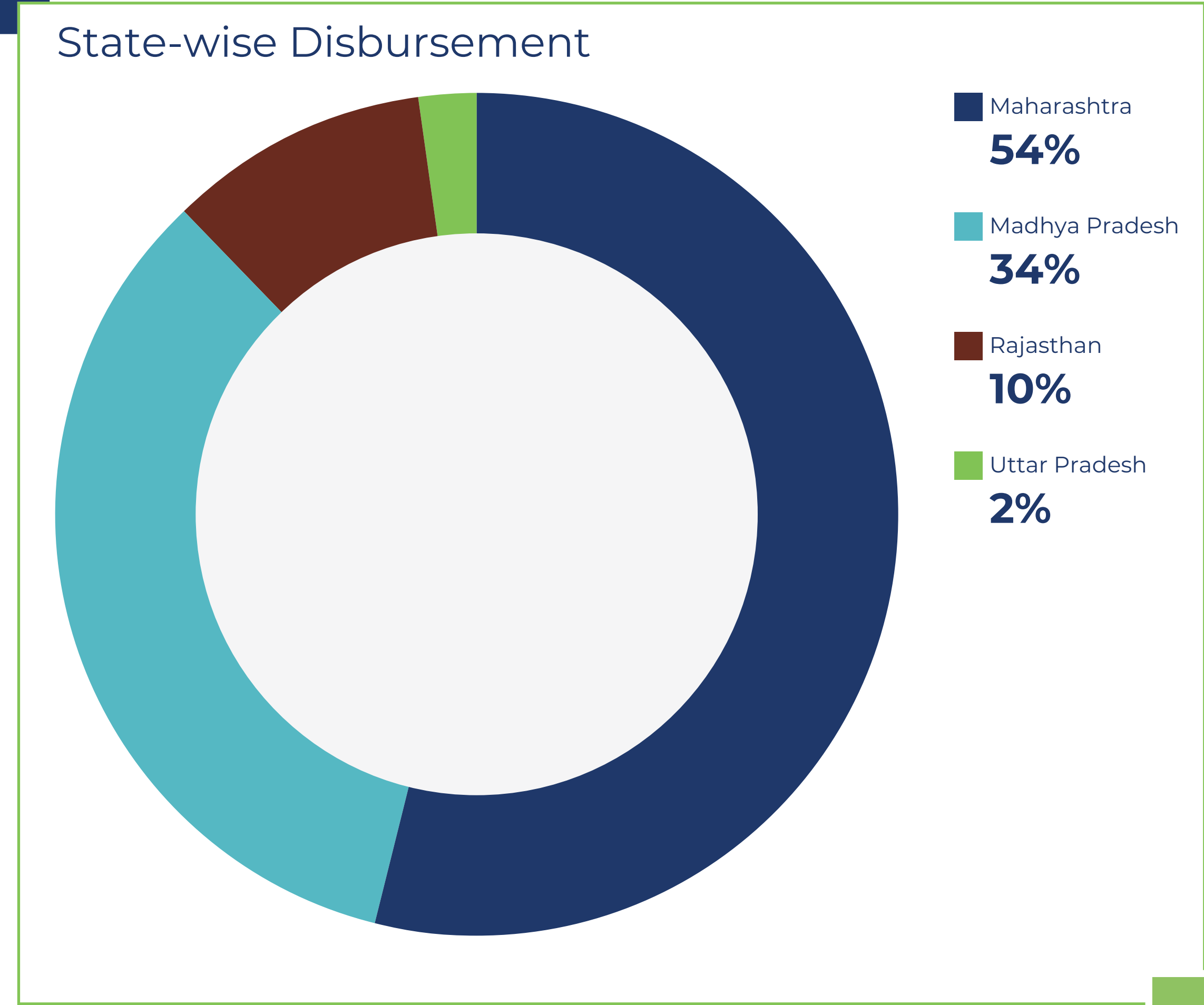
Revenue from Operations increased from ₹231 lakh to ₹374 lakh, delivering a 62% year-on-year growth.



EBITDA surged from ₹42 lakh to ₹185 lakh, registering an exceptional 343% year-on-year growth.

PAT increased from ₹15 lakh to ₹58 lakh, delivering an exceptional 287% year-on-year growth.

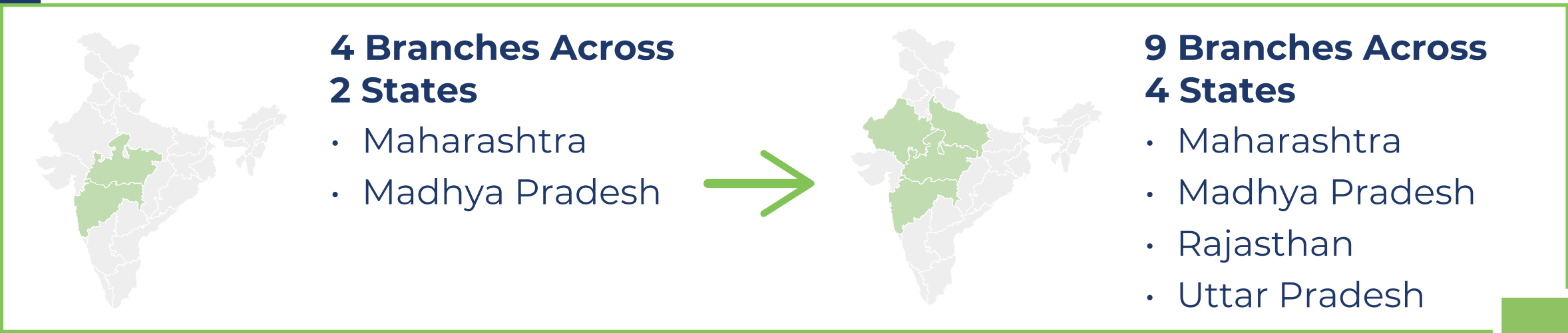
Geographic Expansion & Disbursement Growth



Total Gross Disbursement	POS Amount	Active Loan Account	DFL
₹98Cr	₹87Cr	753	681
			Co-Lending 72

Co-Lending Ecosystem

The Company is actively scaling its co-lending ecosystem through strategic partnerships with multiple financial institutions to enhance reach, optimise capital deployment, and strengthen its presence across emerging MSME lending markets.



Future Outlook



Accelerated Geographic Penetration

Deepening presence in Tier 2 and Tier 3 cities where formal credit access remains limited and demand is underserved

Co-lending & Institutional Tie-ups

Partnering with banks and larger NBFCs to co-originate loans, unlocking higher disbursement capacity with lower capital risk.

Digital Lending & Smart Underwriting

Enhancing mobile-first onboarding with digital KYC and data-driven underwriting to enable faster approvals, improve first-time borrower access, and strengthen credit quality through smarter risk assessment.

Short-Tenure Loan

Introducing short-tenure loan products to address evolving customer financing needs and drive higher credit accessibility.

Diversified Liability Mix

Broadening borrowing sources across NCDs and term loans to reduce cost of funds and duration mismatch.

Women-Led & Rural MSME Focus

Designing targeted loan products for women entrepreneurs and rural micro-enterprises to drive inclusive credit growth.



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