purple FINANCE

Ahead Together

Digitally Enabled Secured Lender for MSMEs

Our Company

Four like-minded professionals came together with a singular mission: build a large, enduring institution for India's underserved MSME segment.

Founded 1993

Three decades of institutional legacy

Retail Lending

MSME retail lending launched in 2022

Listed

BSE Limited in 2024

130+ Years

Cumulative founder experience

Founders

Amitabh Chaturvedi

Founder & Executive Chairman

30+ years of experience. BFSI veteran, specialist in transforming startups into large companies.

Rajeev Deoras

Co-Founder & President

37+ years in Corporate Banking, credit, risk, and private equity. A benchmark in building banking franchises.

Sabyasachi Rath

Co-Founder, ED & CEO

27+ years across the full credit spectrum — Corporate, SME, and Retail. Specialist in distribution networks and automation.

Souvik Dasgupta

Co-Founder & Deputy CEO

23+ years in secured lending, international payments, and foreign exchange management. Specialist in distribution and turnaround.

MSME Market: Immensely Large

96% of MSMEs have annual revenue under ₹1 Cr.

Micro

Up to INR 5 Cr annual revenue

Small

INR 5–75 Cr annual revenue

Medium

INR 75–250 Cr annual revenue

63.4M

Total MSMEs

Across India (MSME Ministry, 2024)

43.6M

Trade & Services

MSMEs in trade and services segments

14M

Retail Outlets

Formal retail outlets nationwide

⚠ Only **11%** of microenterprises have access to credit — and only **30%** of their demand is met.

Source: MSME Ministry Annual report 2024

Unbanked MSME Market: A Compelling Investment Opportunity

India's MSME credit gap represents one of the most attractive fintech opportunities in emerging markets. Despite government interventions, the small and medium enterprise segment remains chronically underserved.

Credit demand will drive a matching equity demand of **USD 1.7 Bn** with an IRR of **15%**

$726B	$289B	64%
Credit Demand	**Unmet Credit Gap**	**In Small Cities**

Source: Avendus Report on MSME Lending

Our Vision & Mission

Become a Small Finance Bank

Aspire to grow into a small finance bank serving India's underserved MSME segment at scale.

Drive Impact Through ESG-Led Practices

Embed environmental, social, and governance principles into every aspect of our operations and lending decisions.

Build a Trusted, Future-Ready Institution

Create a financial institution that is resilient, technology-forward, and trusted by customers and stakeholders alike.

Create Long-Term Value Across Stakeholders

Deliver sustainable returns for investors while creating meaningful economic impact for borrowers and communities.

Board of Directors

Amitabh Chaturvedi
Founder & Executive Chairman
30+ years in organization building, driving entrepreneurial vision and culture across the enterprise.

Sabyasachi Rath
Co-Founder, ED & CEO
28+ years in scaling lending businesses with strong credit discipline.

Sandeep Jindal
Executive Director
25+ years in lending & operations; scaling growth with credit discipline.

Rajan Bhat
Non-Executive Director (Ind.)
Seasoned business leader with 50+ years of experience in the financial services and consulting sector.

Sriram Kalyanaraman
Non-Executive Director (Ind.)
36+ years across private sector banking, credit bureaus and regulatory institution.

Sumeet Sandhu
Non-Executive Director (Ind.)
22+ years in investments & insurance; value creation from the ground up

Amit Sonawala
Non-Executive Director (Ind.)
30 years in corporate law, compliance & governance; IICA certified

Minal Chaturvedi
Non-Executive Director
25+ years of expertise in business development and strategic initiatives.

Leadership Team

Amitabh Chaturvedi
Founder & Executive Chairman

Rajeev Deoras
Co-Founder & President

Sabyasachi Rath
Co-founder, Executive Director & CEO

Souvik Dasgupta
Co-Founder & Deputy CEO

Meghana Lale
Chief Financial Officer

Saurabh Lall
Head of Credit

Asim Padhi
Head of Product & Policy

Vinay Patel
Head of Operations

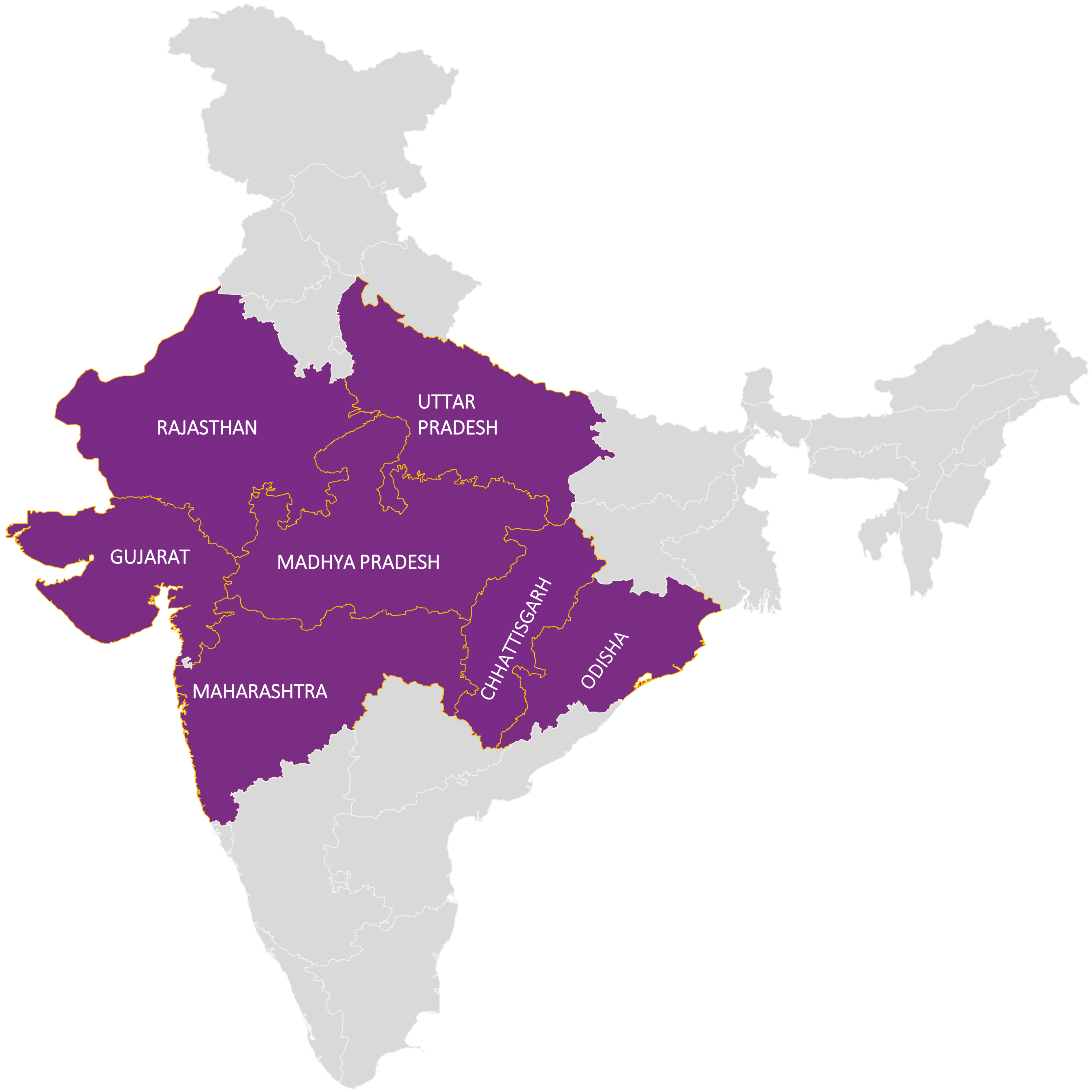
Prashant Pandey
Chief Technology Officer

Lalit Semwal
Head of Collections

Gunjan Mishra Browne
Head of Human Resources

Ruchi Nishar
Company Secretary & Compliance Officer

Our Current Presence



Gujarat

Ahmedabad | Himmatnagar | Palanpur | Jetpur | Bayad | Rajkot | Botad | Jamnagar

Maharashtra

Mumbai HO | Nashik | Kalyan | Yeola | Virar | Sangamner | Bhandara | Wani | Nagpur | Palghar | Gondia | Shrirampur | Hinganghat | Panvel | Umred

Madhya Pradesh

Indore | Sanawad | Dewas | Shamgarh | Manasa | Shujalpur | Mandsaur | Jaora | Khandwa

Uttar Pradesh

Lucknow | Raebareli | Kanpur | Varanasi | Prayagraj | Hardoi

Odisha

Bhubaneswar | Nayagarh | Angul | Panikoili

Rajasthan

Jaipur | Sikar | Kotputli

Chhattisgarh

Bhilai | Rajnandgaon

Secured MSME Loans

Who we target

A micro & small enterprise
Annual turnover does not exceed Rs 5 Cr

Sector agnostic
Manufacturers, traders, wholesalers, and services

Loan purpose
- Business expansion
- Asset purchase
- Construction/renovation of business/residential premises
- Working capital requirement

Product features

- Loan up to Rs. 30 Lakh
- ROI 18% to 24%
- Door to door tenor of up to 10 years
- Flexible repayment schedule
- Can be availed by First Time Borrowers
- Cash flow based assessment

Selection methodology

01 **Declared Income Assessment**
Financial Statement and ITR etc.

02 **Surrogate Assessment**
Bank Balances, Credit into Banks, Value of Installment paid

03 **Liquid Income Assessment**
Personal Discussion and Business Assessment

04 **Alternate Lending Assessment**
Psychometric Scoring, alternate data sources

3 Key Pillars of Purple Execution

01

Differentiated strategy
to enter the market and operate

- Single product & focused geography
- Aspire to be become a small finance bank
- 360-degree customer engagement program

02

Tech-as-an-enabler
for lean and agile operations

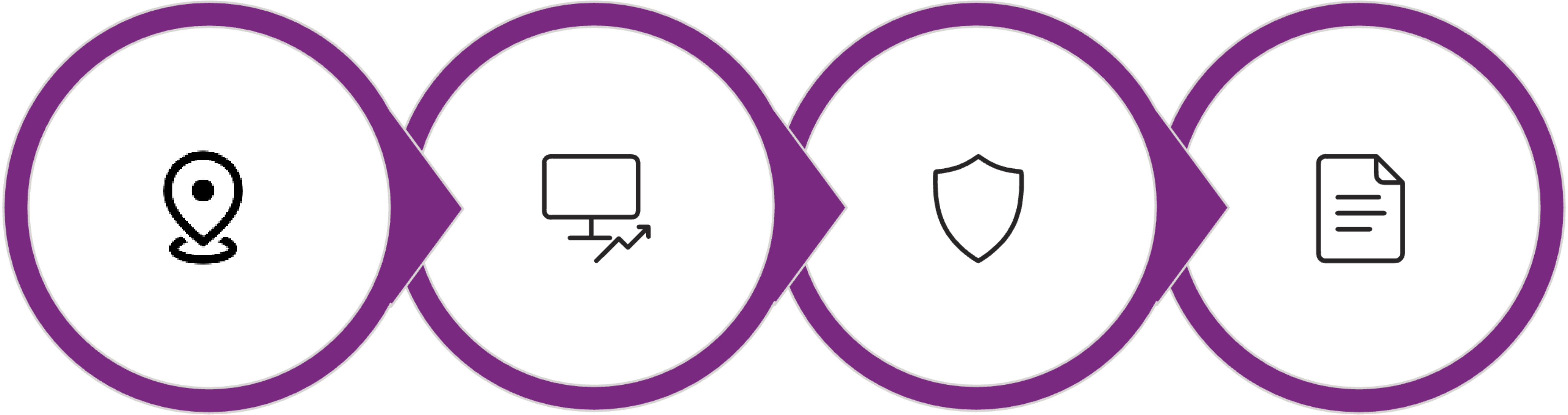
- Clear go /no go decision in < 5 hours
- Uberization of customer journey
- Customer interface in vernacular

03

Strong risk & governance
for sustainability and profitability

- High caliber board
- Strong risk & governance as culture
- AI based under-writing & early warning process

Digital End-to-End — But With High Touch



Branch Sourcing

Straight-Through

Fraud Containment

Paperless Disburse

Branch presence builds trust. Technology drives speed. Together, they deliver a seamless, secure lending experience.

Industry First: Soft Approval in Under 5 Hours

purple FINANCE

On-boarding

Transparent & seamless digitally assisted journey

OTP based KYC
(PAN, Aadhar, DL, utility bills)

Minimal data entry, OCR tech for self populated application, first time right data entry

Verification

Multi bureau & Financial score check

Digital property due diligence

Online property verification through APIs

Result

No GO

GO

Deviation

Complete Digital Process

Soft approval in < 5 Hrs

purple FINANCE

Technology Partners

SOLUTIONS

Hotfoot
intelligent Lending Automatio

digi

Perfios
Lead Leap

aws

Pocket HRMS

CRIF

Novel Patterns
Redefining Limits

teal

TransUnion CIBIL

SENSEI
TECHNOLOGIES

techbulls

Journey So Far

From first loan in October 2022 to 12,700+ lives impacted - Purple Finance's rapid growth story.

Current Traction: 12,700+ Lives Impacted

₹312Cr

Disbursements

Total disbursements since inception

₹278Cr

AUM

Current assets under management

4700+

Customers

Active borrowers, all with women as borrower or co-borrower

1.89%

Gross NPA

Strong asset quality maintained from day one

First Loan

19th October 2022

Footprint

46 branches · 300 district

People

470+ team members nationwide

Debt Raised

₹150Cr

**data as on June 2026*

Customer Profile

Real borrowers. Real impact. Purple Finance serves the entrepreneurs who power India's economy — from kirana stores to dairy farmers.

purple FINANCE

Who Our Customers Are

Customer Profile at a Glance

- Micro enterprises with turnover up to ₹40 lakh
- 100% have women as borrower or co-borrower
- Sector agnostic — trade, manufacturing, services
- Primary markets: tier-3 and tier-4 cities
- First-time or underserved formal credit borrowers

Purple Finance is committed to **financial inclusion** — every loan carries a women borrower or co-borrower.

Case Study I: Hotel & Kirana Store

Samir Rambhau Padvale started his journey with a small Chinese food center in Palghar. While the business was running steadily, he always dreamed of expanding his source of income by opening a kirana store alongside his existing shop.

In November, he received a business loan of **₹4.95 lakhs**, which helped him expand his shop and successfully set up the kirana store. With the addition of the new business, his customer base increased and his overall monthly income grew from **₹60,000** to **₹90,000**.

Case Study II: Cattle Business

Devideen Verma, a cattle farmer from Lucknow, aimed to expand his cattle farming business and availed a loan of **₹9.80 lakhs**. Before the financial support, he owned 9 - 10 cattle, which has now grown to 43 cattle post expansion. With the scale-up of operations, his income increased 5X, leading him to further apply for a top-up loan to continue growing his business.

Thank You

Trust, technology, and social impact — together, we move forward.

Meghana Lale

CFO - Purple Finance

meghana.lale@purplefinance.in

investordesk@purplefinance.in

Website

www.purplefinance.in