purple FINANCE

A New Age

Phygital NBFC

Building a reliable, technology-enabled financial institution for MSME owners



Ahead Together

Company Overview

Purple Finance was institutionalized in 2022 by four industry veterans with over 150 years of combined experience to bridge the credit gap for underserved entrepreneurs and emerging businesses across India. The company was listed in 2024.

Built on deep expertise in lending, risk management, and operations, the company has a scalable, technology-enabled platform focused on delivering responsible and accessible financial solutions.

Through its unique phygital distribution model, growing branch network, and strategic partnerships, Purple Finance is expanding its presence in emerging markets, making finance simpler and faster for MSMEs and self-employed individuals.

Guided by a customer-centric approach and strong execution capabilities, Purple Finance is deeply committed to enabling enterprise growth and advancing financial inclusion across India.





CHAIRMAN'S MESSAGE

A Defining Quarter for Purple Finance

"What makes me most proud is not just the scale of growth, but the strong foundation we have built across the business."

— Amitabh Chaturvedi, Founder & Executive Chairman

₹373 Cr

Cumulative disbursements crossed — a landmark milestone

Launch of 3 new products

Purple SARAL, Saksham LAP and NBFC Growth Loan

Clear Path Ahead

Disciplined growth, stronger asset quality, sustainable profitability

Founders



Amitabh Chaturvedi

Founder & Executive Chairman

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



Rajeev Deoras

Co-Founder & President

43+ 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



Meghana Lale
Chief Financial Officer



Saurabh Lall
Head - Credit



Asim Padhi
Head - Product & Policy



Vinay Patel
Head - Operations



Prashant Pandey
Chief Technology Officer



Lalit Semwal
Head - Collections



Gunjan Mishra Browne
Head - Human Resources

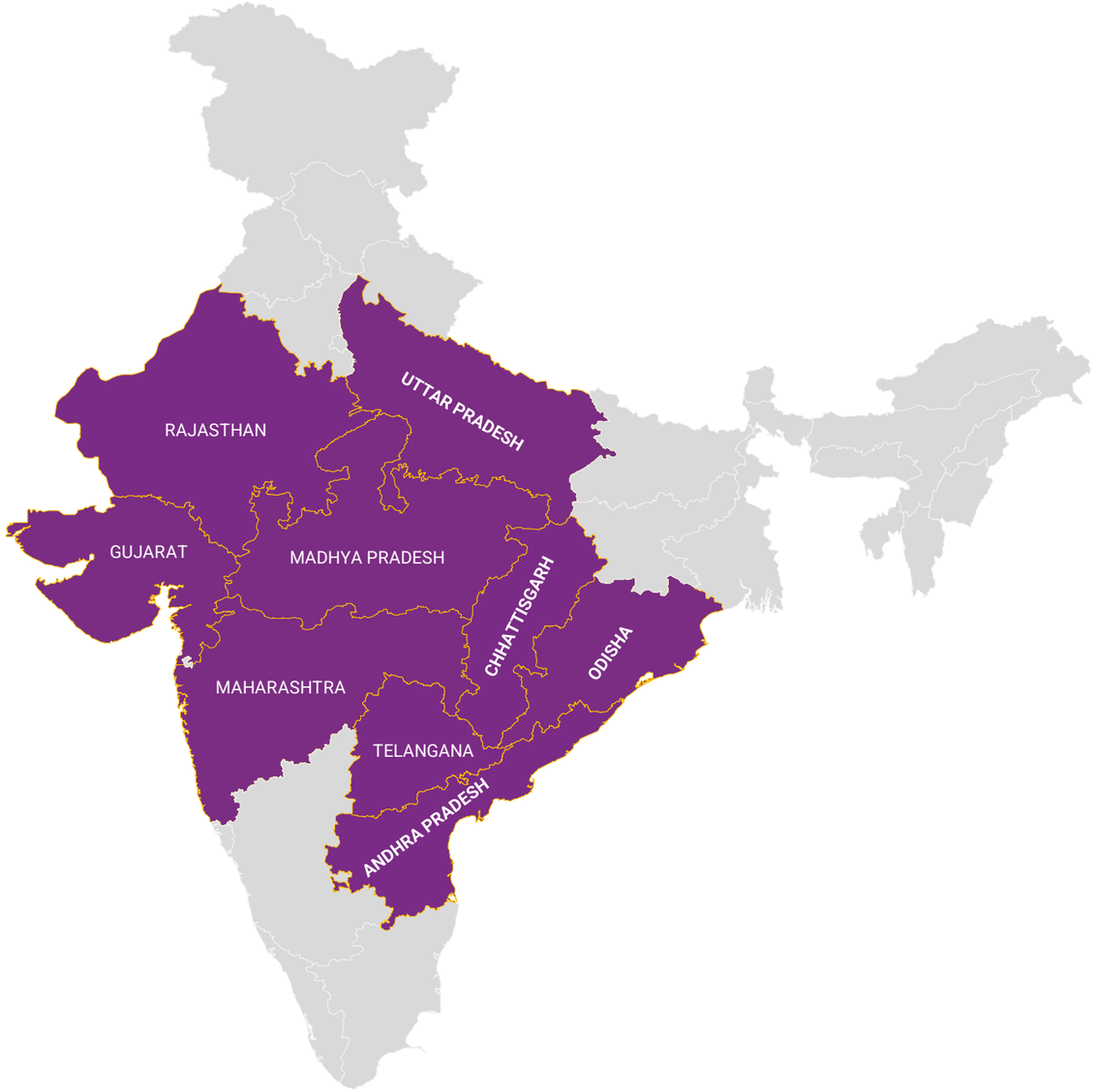


Ruchi Nishar
Company Secretary &
Compliance Officer



Savita Kathaith
Marketing Lead

Our Current Presence



Gujarat

Botad | Jamnagar | Rajkot | Valsad | Ahmedabad | Palanpur | Himmatnagar | Modasa | Bayad

Maharashtra

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

Madhya Pradesh

Indore | Dewas | Manasa | Mandsaur | Sanawad | Shamgarh | Jaora | Shujalpur | Dhamnod | Barnagar | Shajapur | Khandwa

Uttar Pradesh

Lucknow | Raebareli | Kanpur | Varanasi | Prayagraj | Hardoi

Odisha

Bhubaneswar | Nayagarh | Balasore | Panikoili | Balangir | Pattamundai

Rajasthan

Jaipur | Sikar | Kotputli | Chirawa

Chhattisgarh

Bhilai | Rajnandgaon

Andhra Pradesh & Telangana

Kukatpally | Sadashivpet

Our Products

MSME Secured loan

Loan up to

₹50 Lakh

ROI

18% to 24%

Door to door tenor up to

10 years

Who we target

Sector agnostic: Manufacturers, traders, wholesalers, and services

Loan purpose: Business expansion, asset purchase, construction/renovation of business/residential premises, working capital requirement.

Product features

- 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

Saksham LAP

Loan up to

₹4 Lakh

ROI

22% to 26%

Door to door tenor up to

5 years

Who we target

Sector agnostic: Manufacturers, traders, wholesalers, and services

Loan purpose: Business expansion, asset purchase, construction/renovation of business/residential premises, working capital requirement.

Product features

- Flexible repayment schedule
- Cash flow based assessment

Selection methodology

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Psychometric Scoring, alternate data sources

Purple SARAL

Loan up to

₹2 Lakh

ROI

24% to 28%

Door to door tenor up to

3 years

Who we target

Sector agnostic: Manufacturers, traders, wholesalers, and services

Loan purpose: Business expansion, asset purchase, construction/renovation of business/residential premises, working capital requirement.

Product features

- Flexible repayment schedule
- No Collaterals required
- 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

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Liquid Income Assessment

Personal Discussion and Business Assessment

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Alternate Lending Assessment

Psychometric Scoring, alternate data sources

NBFC Growth Loan

Loan up to

₹2 crore

ROI

15% to 16%

Door to door tenor up to

24 months

Who we target

Sector agnostic: Both into secured / unsecured business

Product features

Flexible repayment schedule

Loan purpose

For onward lending

Selection methodology

01

Process and Technology Driven Lending

02

Stable Portfolio and Financial Performance

03

Adherence to Regulatory Compliance

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

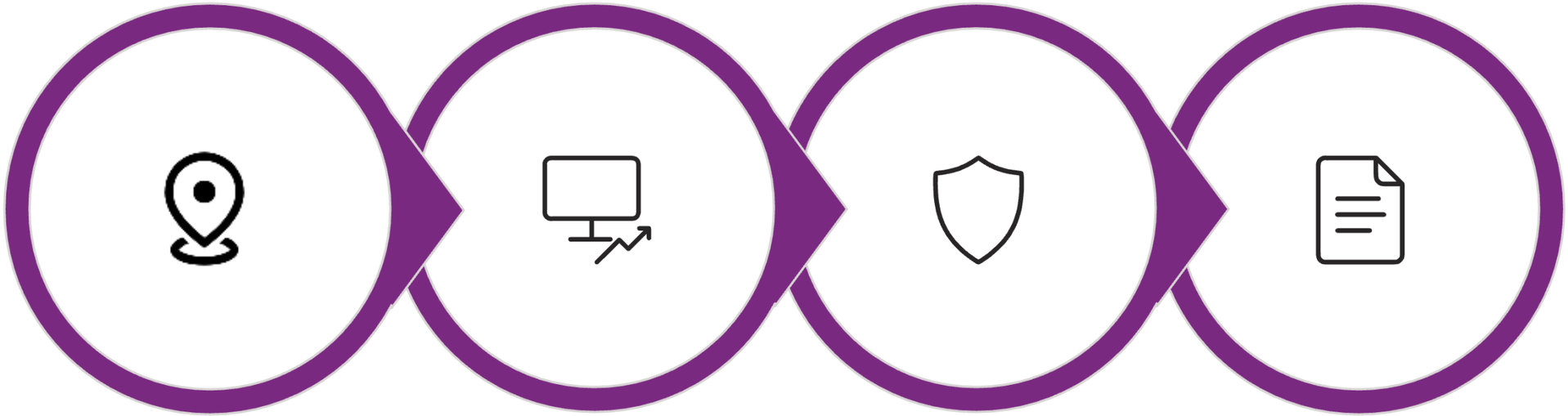
- Clear go /no go decision in < 5 hours
- Uberization of customer journey
- Customer interface in vernacular

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.

Private and Confidential | Purple Finance Ltd.

Industry First: Soft Approval in Under 5 Hours

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

Technology Partners































Journey So Far

Current Traction: 13,500+ Lives Impacted

₹373Cr

Disbursements

Total disbursements since inception

₹329Cr

AUM

Current assets under management

5480+

Customers

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

2.40%

Gross NPA

Strong asset quality maintained from day one

First Loan

19th October 2022

Footprint

62 branches · 300 district

People

620+ team members nationwide

Debt Raised

₹195Cr

**data as on Sept 2026*

Customer Profile

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.

purple FINANCE

SakshamGram

A Purple Finance Company

100% Subsidiary of Purple Finance Limited

Current Traction: Saksham Gram Credit Pvt. Ltd

₹1550+Cr Cumulative Disbursements	₹595+Cr AUM	164319 Customers
10 States	153 Branches	10607 Villages
32577 No. of JLG group	78 Districts	978 Talents

**data as on Sept 2026*

**AUM represents business sourced for Utkarsh Small Finance Bank, DCB Bank and Purple Finance Limited. The largest Business Correspondent for Utkarsh Small Finance Bank and DCB Bank in the MFI segment.*

Thank You

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

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