

RADHYA MICRO FINANCE

PRIVATE LIMITED

Investor Presentation | Data as on September 2026



RBI-Licensed NBFC



₹11 Cr Promoter Capital



4 Branches · UP

Empowering Women · Enabling Communities · Expanding Inclusion

RBI NBFC-MFI · Est. 2023

Key Management Personnel



Aditya Kothiwal
Founder & Director

Doon School alumnus; Computer Engineering graduate from Drexel University, USA. Leads fund raising and heads Radhya's finance function.



Anant Kothiwal
Founder & Director

Doon School alumnus; Finance & International Business, Monash University. Heads operations across Radhya's branches and field teams.



Ritvik Kothiwal
Founder & Director

Doon School alumnus; Computer Engineering graduate from HKUST. Oversees IT, compliance and accounts.



Dhruv Kothiwal
Founder & Director

Doon School alumnus with 15+ years of microfinance experience. Heads risk and audit, safeguarding credit quality across the portfolio.



Gunjan Gupta — Company Secretary

Associate Member, ICSI. Handles all regulatory compliance, statutory filings and board matters.

Our leadership combines microfinance expertise, banking experience and entrepreneurial vision to guide Radhya towards long term sustainable impact. The management comes from decades old experience in retail finance in the Western UP market

Gramo Fin Pvt. Ltd.



Group company: Our Business Correspondent (BC) operations for partner banks and SFBs are carried out by our sister concern, Gramo Fin Pvt Ltd.



Sudhanshu Shekhar

Promoter & Chief Executive Officer

Over 22 years of senior managerial experience, including 17+ years dedicated to microfinance across Direct MFI and BC operations.

Education: PGDRM (XIM Bhubaneswar), BA (JNU), PGCPIB Investment Banking (IIM Indore).

Track Record: Leadership roles at Humana Financial Services, M-CRIL, BASIX Microfinance, Intellectap, Kas Foundation, GE Capital; extensive BC track record with IDBI, Yes Bank, CSB Bank, and Jana SFB.

Mission & Vision

OUR MISSION

Advance Financial Inclusion

Beyond inclusion, towards leadership

Radhya exists to empower the next generation of rural entrepreneurs. We combine uncompromising underwriting with digital-first operations to deliver a superior financial experience that sets a new standard for sustainability and ethical impact in the MFI industry.

- ✍ Beyond Inclusion: We focus on integration—moving borrowers from basic access to long-term financial leadership
- ✍ Operational Integrity: Our tech-stack is our backbone, reducing risk and maximizing institutional efficiency from day one.
- ✍ Ethics by Design: Building a "quality-first" book that serves as a trusted foundation for all stakeholders.

OUR VISION

Empower Women-Led Communities

To be the undisputed gold standard of microfinance in the region, recognized for integrity, technological excellence, and strong credit discipline, and to be the most trusted and ethically grounded financial partner for all stakeholders.

- ✍ Become the lender of choice for rural Western UP micro-entrepreneurs
- ✍ Leverage cutting-edge technology to create a "zero-leakage" ecosystem
- ✍ Fortress Underwriting: We don't just lend; we empower through precision. By maintaining the most rigorous underwriting standards in the market

"Driving financial inclusion across underserved rural communities."

Our Presence – Uttar Pradesh

Our Active Branch Network — Western Uttar Pradesh

Chandpur

First operational branch marks the beginning of lending activities

Since: November 2024

Najibabad

Strategic location serving multiple rural clusters

Since: February 2025

Chandausi

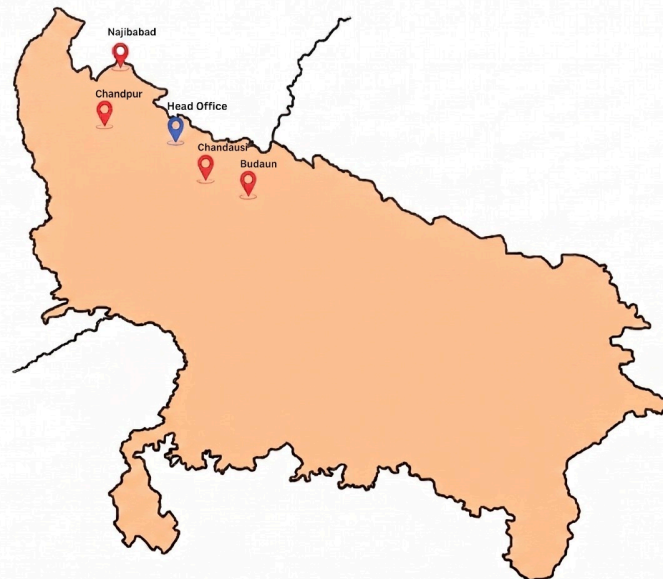
Access to additional customer segments and market opportunities

Since: October 2025

Budaun

Further geographic diversification within the region

Since: December 2025



Geographic Focus

Four strategically located branches serve a diverse customer base across multiple districts in Western Uttar Pradesh, enabling cross-selling opportunities and operational synergies.

Strong Early-Stage Portfolio with Disciplined Growth

All figures as on 30th September 2026**2750+**

Active Borrowers

Across all branches

₹14 Cr+

Total Disbursed

Cumulative since Nov 2024

₹8.5 Cr+

Portfolio Outstanding

Active principal balance

<1%

NPA Ratio

Across all branches

Portfolio Quality Indicators

PAR 31-60 (Portfolio at Risk 31 -60 days)

0.28%

PAR 61-90 (Portfolio at Risk 61-90 days)

0.16%

PAR 90+ (Portfolio at Risk >90 days)

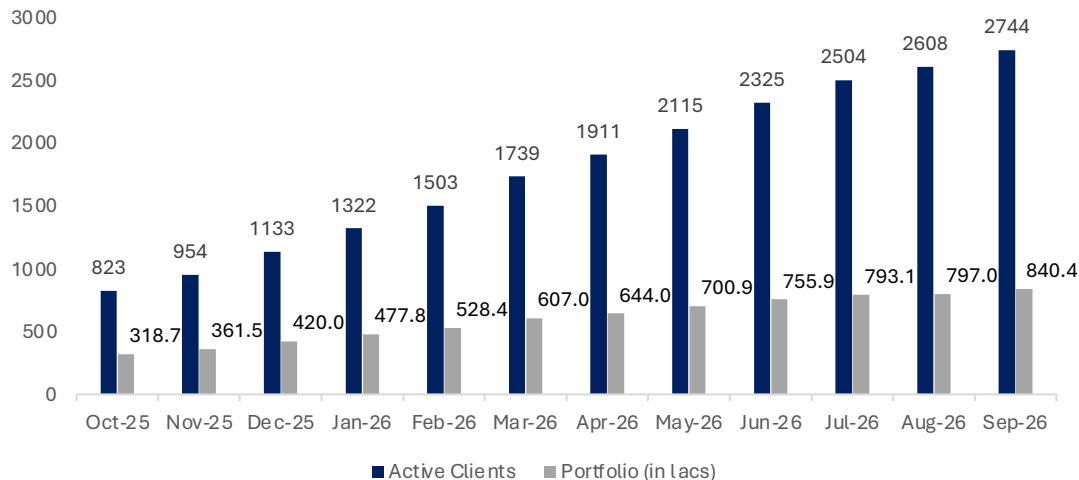
0.94%

Performance Highlights

- ✓ Disciplined growth with intensive field monitoring
- ✓ Detailed HHI & Credit Check on every borrower
- ✓ Proactive collection practices & early warning systems
- ✓ Group-lending model reduces individual default risk
- ✓ 2750+ active borrowers — high-quality selectivity

Current Scale & Portfolio Metrics

Radhya Growth · Oct 2025–Sep 2026



Quality Indicators

Portfolio quality metrics demonstrate effective risk management systems including household income assessment, credit bureau checks, and proactive collection practices. Strong repayment discipline reflects careful borrower selection and ongoing monitoring.

2,744

ACTIVE CLIENTS

₹8.40 Cr

PORTFOLIO
OUTSTANDING

2.6×

12-MONTH GROWTH

We have been consistently profitable despite market turbulence.

The portfolio reflects disciplined growth, strong monitoring mechanisms, and commitment to maintaining asset quality.

Radhya: USP

AI-powered backend · Physical last-mile presence · Zero documentation burden on borrowers

Phygital Last-Mile Model

Fully AI & tech-enabled backend with physical last-mile field presence — Ensure seamless customer onboarding and doorstep banking services.

AI & Automation

Automated loan approval system operational since Day 1 — removing manual bottlenecks and reducing turnaround time significantly.

Paperless Loan Underwriting

End-to-end digital and paperless loan underwriting process for faster loan processing with zero physical documentation.

AI-Enabled Centre Meetings

AI-powered attendance tracking and centre meeting scheduling ensures 100% meeting compliance and real-time field monitoring.

Minimal risk and fraud

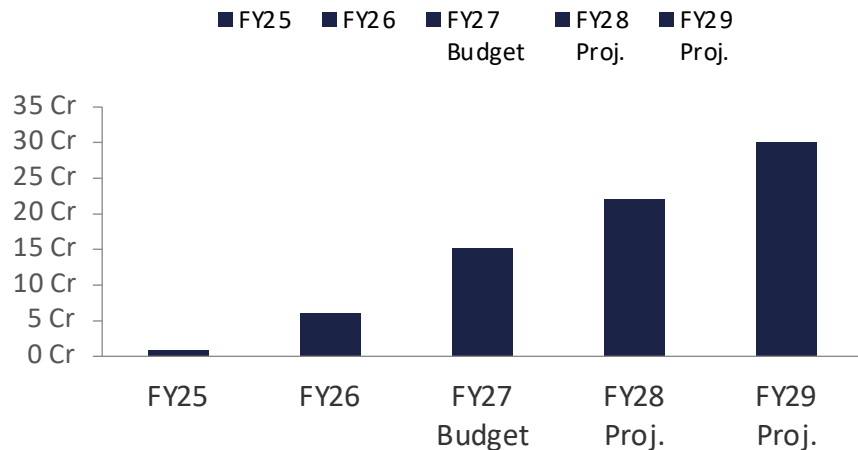
With fully Digital KYC process, AI powered onboarding and strong tech infrastructure chances of fraud and risks are drastically reduced

Experienced Promoters & Management

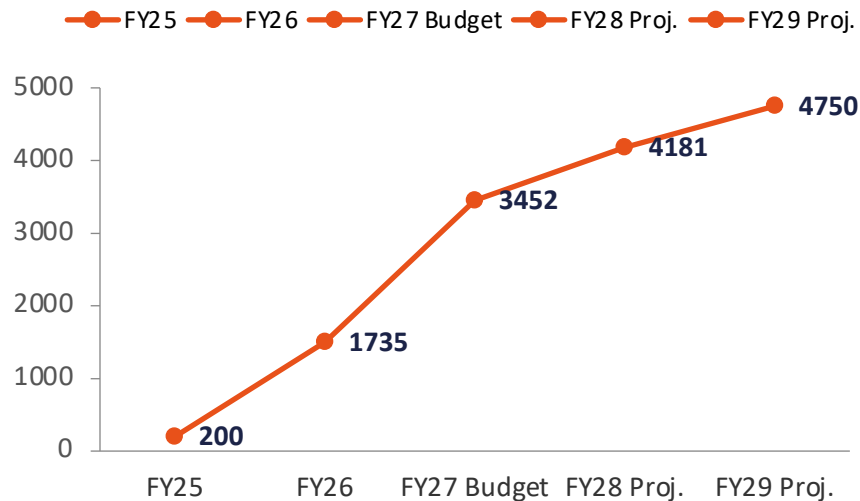
Promoters and the management come from decades old legacy retail lending business with deep understanding of the rural finance market in UP.

Clear Path to Profitability & Scale — FY 2026–2029

AUM Growth (₹ Crore)



Active Borrowers



The portfolio reflects disciplined growth, strong monitoring mechanisms, and commitment to maintaining asset quality.

Strategic Roadmap: FY 2026–2028



Geographic Expansion

- Strategic entry into underserved rural districts of Western UP and bordering states,
- Focus on established Joint Liability Group (JLG) ecosystem with high community trust.



Branch Network Growth

- Plan to scale to 10+ Branches over the next 3 years.
- Emphasis on branch productivity and sustainable client acquisition over aggressive scaling.



Controlled AUM Growth

- Prioritizing asset quality over rapid growth through strict risk parameters.
- Digitized underwriting process with automated risk-tracking and early warning



Governance & Compliance

- Strengthening board oversight with independent reviews and MFIN/RBI compliance.
- Regular internal audits, policy reviews and governance frameworks enhancement.

Why Invest in Radhya Micro Finance?



RBI-Licensed & Fully Compliant

NBFC-MFI license granted July 2024. Full compliance with RBI norms, MFIN code, and state lending acts.



Strong Capital Foundation

₹11 Cr 100% promoter-funded paid-up capital. Zero external debt at launch—clean balance sheet. Promoters to infuse equity when required.



Experienced Leadership

50+ years combined experience in lending business. Kothiwal family brings 5 decades of microfinance heritage.



Early-Stage, Institutionally Built

Built from Day 1: Professional governance, tech-first operations and scalable processes



Differentiated Phygital Model

AI-powered backend + physical doorstep presence. Built for efficiency and last-mile impact.



High Social Impact, Low Risk

Group-lending model, credit bureau checks, women-focused lending with 90%+ income reinvestment.

Anamika's Story: Recognized Across 24 Publications

24

PUBLICATIONS

May–June 2025
Print & Digital

Front Page
Coverage

Dainik Bhaskar

Hindi Daily · May 27, 2025

राष्ट्रिय माइक्रो फाइनेंस ने ग्रामीण उत्तर प्रदेश में अनामिका की आत्मनिर्भरता की यात्रा को सशक्त बनाया

भारत में माइक्रोफाइनेंस जमीनी स्तर पर विकास के लिए उपर्युक्त बना हुआ है, जो देश भर में वित्तिय सहायता मिलाने की क्षमता को उत्साह करता है। अनामिका-वैदेशीय प्रमुख माइक्रोफाइनेंस प्राइवेट लिमिटेड जैसी संस्थाएं, अपने मूल मंत्र 'आपकी उन्नति हमारा संकल्प' के मार्गदर्शन में, कम आय वाले परिवारों को सुलभ, आजीविका-वैदेशीय ऋण प्रदान करके वित्तीय समावेशन को आगे बढ़ाने में महत्वपूर्ण भूमिका निभा रही हैं। परिवर्तन की ऐसी ही एक कल्पना उत्तर प्रदेश के अनामिका से आती है, जहां 22 वर्षीय अनामिका ने एक माइक्रोफाइनेंस को सशक्त के सपने में बदल दिया। अपने पति की मजदूरी से क्या दैनिक आय की अनिश्चितता का सामना करते हुए, अनामिका ने अपने परिवार के लिए अधिक सुरक्षित भविष्य बनाने का दृढ़ संकल्प लिया। अपनी मां से सिलाई का हुनर सीखने के बाद, उसने अपने परिवार को आजीविका में बदलने का असर देखा - लीनन शुरू करने के लिए उपर्युक्त पैसा जितने जल्दी जमाने में। अनामिका ने राज्य माइक्रोफाइनेंस की तुलना से सिलाई सीख और अपनी सफल खरीद विस्तार उसकी स्थिति बदली इससे दूरता के साथ अपने नए की महिलाओं को सिलाई सेवारत देन शुरू किया, और धीरे-धीरे एक सफल ब्रांड बन गया।



Jansandesh Times

Regional Hindi · May 27, 2025

राष्ट्रिय माइक्रो फाइनेंस ने ग्रामीण उत्तर प्रदेश में अनामिका की आत्मनिर्भरता की यात्रा को सशक्त बनाया

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Rashtriya Sahara

National Hindi · May 27, 2025

राष्ट्रिय माइक्रो फाइनेंस ने ग्रामीण उत्तर प्रदेश में अनामिका की आत्मनिर्भरता की यात्रा को सशक्त बनाया

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Social Impact:

Women borrowers reinvest 90%+ of income into family welfare, education, and healthcare

Every rupee lent creates compounding community impact.

Key Partnerships

Credit Bureau & SRO

CIBIL
Part of TransUnion

CRIF HIGH MARK
Together to the next level

EQUIFAX

experian

mfin powering responsible finance
MICROFINANCE INDUSTRY NETWORK

Insurance partners

m-swaslh
Assuring Swasthya, for Security for Swasth

CreditAccess
Grameen

MICRO
N'SURE

Technology partnerships



TRACKOFIELD
TRACK EVERY TASK



PhonePe



PETPOOJA
PAYROLL



Fino Payments Bank
फिनो पेमेंट्स बैंक



emudhra
Trust Delivered

Perfios



REDWISE FINTECH PRIVATE LIMITED

THANK YOU

for your confidence and trust in Radhya Micro Finance

Your support strengthens our commitment to responsible growth and financial inclusion across rural India.



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CIN: U64910UP2023PTC183189 · RBI NBFC License: July 2024

For us, '**Aapki Unnati Humara Sankalp**' is not just a motto, but a promise to grow collaboratively with our clients and partners.