Date: November 26, 2026 **Ref. No.: MMFL/49/2026-27**

To,
Listing Compliance Department
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

NSE Symbol: MYMUDRA

Subject: Intimation under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") – Presentation for Conference Call to discuss the Q2 and H1FY27 results.

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI Listing Regulations read with Part A of Schedule III of the Listing Regulations, please find enclosed the "Presentation" of the Company for Conference Call to discuss the financial results of the Company for the quarter and half-year ended September 30, 2026.

The same will also be made available on the website of the Company at www.mymudra.com as required under Regulation 46 of Listing Regulations.

We request you to kindly take the above information on record.

Thanking you,

Yours Sincerely,
For My Mudra Fincorp Limited

Vaibhav Kulshrestha
Digitally signed by Vaibhav Kulshrestha
Date: 2026.11.26 18:10:46 +05'30'

Vaibhav Kulshrestha
Chairman & Managing Director
DIN: 06979149

MY MUDRA

BHAROSE KA DUSRA NAAM

My Mudra Fincorp Limited

Investor Presentation



Safe Harbour Statement

MY MUDRA
BHAROSE KA DUSRA NAAM

This presentation and its accompanying materials (collectively, the "Presentation") have been prepared by My Mudra Fincorp Ltd (“My Mudra Fincorp," "the Company," or "we") for informational and discussion purposes only. This Presentation does not constitute an offer to sell or solicitation of an offer to purchase any securities, investment advice, or recommendation, nor should it be relied upon as the basis for any investment decision or contractual commitment. Any securities offering by the Company will be made exclusively through formal offering documents containing complete information about the Company, its business, and associated risks.

While the information contained herein has been compiled from sources the Company believes to be reliable, the Company makes no representations or warranties, express or implied, regarding the accuracy, completeness, or fairness of the information presented. This Presentation may not include all material information concerning the Company, and any reliance on this information is entirely at the recipient’s own risk. The Company expressly disclaims all liability for any errors, omissions, or inaccuracies contained herein.

This Presentation contains forward-looking statements concerning the Company's business prospects, market opportunities, and strategic outlook based on current expectations and assumptions. These statements are subject to significant risks and uncertainties, and actual results may differ materially from those expressed or implied. Various factors may cause actual outcomes to vary, including economic conditions in India and internationally, industry trends and competitive dynamics, execution of business strategies, technological developments, revenue variability, market acceptance, regulatory changes, and other business risks. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

Any forward-looking statements, projections, or opinions attributed to third parties included in this Presentation are not endorsed by the Company, and the Company assumes no responsibility for their accuracy or reliability. By reviewing this Presentation, recipients acknowledge that they have read, understood, and agree to be bound by the terms of this disclaimer.

My Mudra Fincorp Limited is a technology-enabled, asset-light financial distribution company offering a diversified range of financial solutions across India. The Company operates through a phygital business model, combining an extensive physical distribution network with digital capabilities to connect individuals, professionals and businesses with leading banks, NBFCs and other financial institutions.

The Company's product portfolio spans secured and unsecured loans, insurance, mutual funds and digital lending solutions, catering to evolving financial needs across diverse customer segments. Its revenue model is primarily driven by commissions earned through the distribution of financial products, without directly undertaking the credit underwriting activities of lending institutions.

6,500+
Digital Referral Agents

Pan-India
Operational presence

165+
Branches across India

70+
Banking & NBFC Partners

ISO 9001:2015
Certified

IRDA
Licensed

AMFI
Certified

20+
Insurance Partners

2013
Established

ISO 27001:2022
Certified

Journey Of Growth & Platform Evolution

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2013
Foundation
Established as a financial distribution platform connecting customers with lenders.

2015–2018
Partner Network Expansion
Strengthened lender partnerships and expanded customer reach.

2019–2021
Scaling Distribution
Expanded branch presence and referral partner network across India.

2022–2023
Digital Transformation
Enhanced technology capabilities and streamlined customer onboarding.

2024
NSE Emerge Listing
Successfully listed on NSE Emerge in September 2024.

FY26
Digital Transformation & Financial Services Expansion
- Expanded into insurance and mutual fund distribution through IRDAI and AMFI registrations.
- My Mudra One App Launch
- HDFC Bank Digital Integration

MY MUDRA

BHAROSE KA DUSRA NAAM

My Mudra Fincorp Limited

Business Overview



Asset-light Financial Distribution Model

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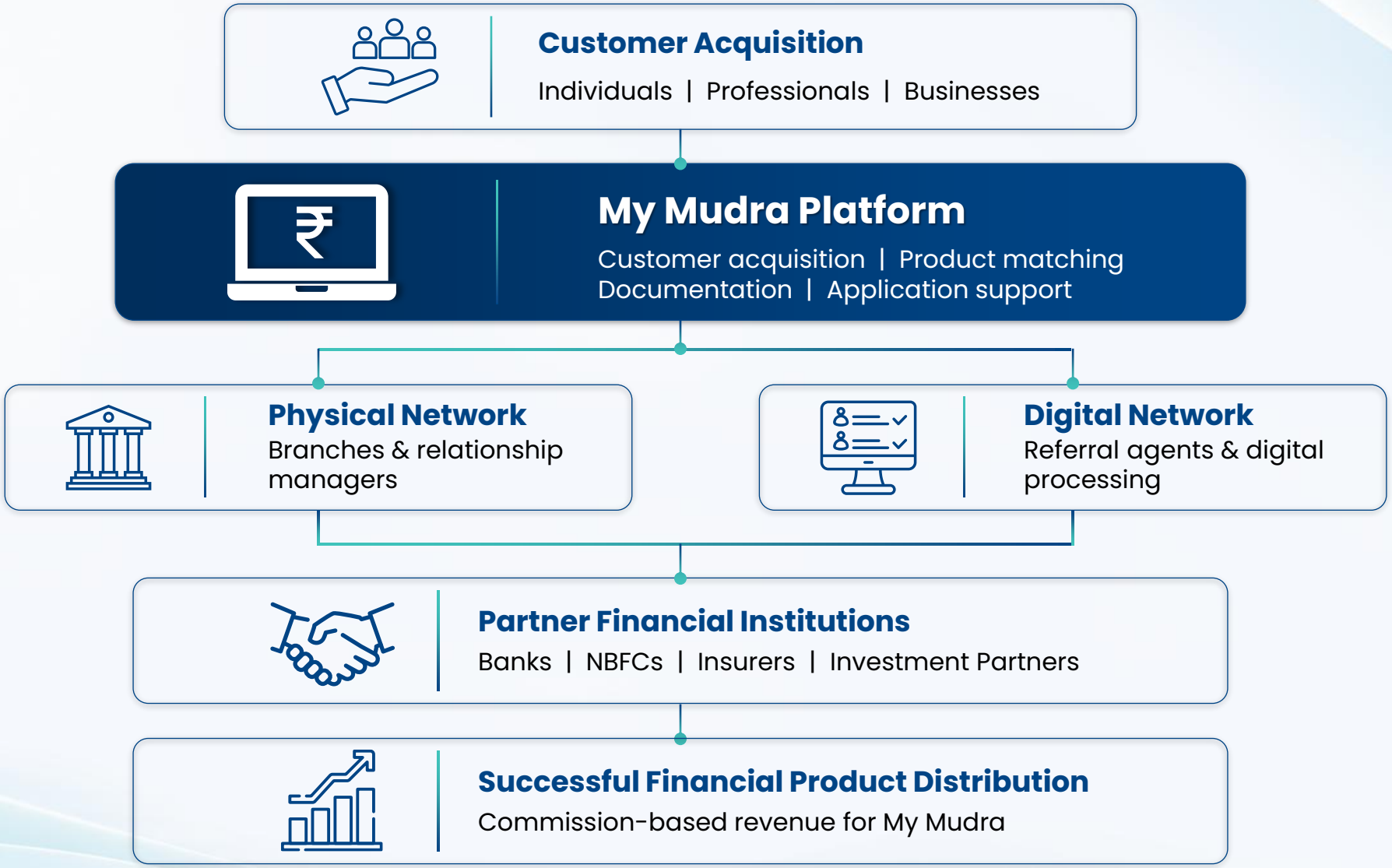

Phygital Ecosystem – Driving Scalable Growth



PHYSICAL

- Nationwide Branch Network
- Dedicated Relationship Managers
- Personalized Customer Support
- Strong Local Market Presence
- Tailored Financial Guidance



DIGITAL

- Seamless Digital Onboarding
- Streamlined Documentation
- Real-Time Application Tracking
- Integrated Banking Partnerships
- Faster Application Processing

PHYGITAL

My Mudra's phygital model supports market expansion, customer acquisition and operational efficiency, enabling scalable growth through its asset-light distribution network.

My Mudra One - Mobile App



Digital Loan Solutions

Access to personal, business, professional and home loan products through a simplified digital application process.

Insurance Distribution

Access to health and term insurance solutions designed to meet individual and family protection needs.

Mutual Fund Investments

Access to mutual fund investments and Systematic Investment Plans (SIPs) through a single digital platform.

Financial Planning Tools

Credit score monitoring, EMI calculators and investment planning tools to support informed financial decisions.

Integrated Financial Solutions

Seamless Digital Onboarding

AI-Powered Assistance

Credit & Financial Planning Tools

Pan-india Distribution Footprint

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Distribution Network & Business Strengths

165+
Branches

6,500+
Digital Referral Agents

Technology
Enabled Operations

Asset-light
Business Model

Phygital
Strong Presence

Strategic Tie Up And Partners

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NBFC Partners

- SHRIRAM Finance
- BAJAJ FINSERV
- Piramal Capital
- SMFG IndiaCredit — Pragati Ki Navi Pehchaan
- Muthoot Finance
- UGRO CAPITAL
- equitas Small Finance Bank
- L&T Finance

Insurance Partners

- care HEALTH INSURANCE
- HDFC ERGO — Take it easy!
- HDFC Life — Sar utha ke jiyo!
- ICICI Lombard GENERAL INSURANCE
- MAX LIFE INSURANCE
- SBI general INSURANCE — SURAKSHA AUR BHAROSA DONO
- ZURICH General

Bank Partners

- ICICI Home Finance
- ICICI Bank
- HDFC BANK
- pnb Housing FINANCE LIMITED
- kotak Kotak Mahindra Bank
- YES BANK
- punjab national bank ...the name you can BANK upon!
- KVB Karur Vysya Bank — Smart way to bank
- AXIS BANK
- RBL BANK
- standard chartered

Strategic Growth Roadmap



Geographic Expansion

Deepening presence in existing markets while expanding into new geographies.

Partnership Expansion

Broadening collaborations with banks, NBFCs, insurers and investment partners.

Operational Excellence & Sustainable Growth

Maintaining disciplined expansion, strengthening operational processes and focusing on long-term value creation.

Product Diversification

Expanding financial solutions to address evolving customer requirements.

Technology Enhancement

Strengthening digital capabilities to improve efficiency and customer experience.

Experienced Management



Mr. Vaibhav Kulshrestha

Chairman & Managing Director

16+ Years of Experience

An accomplished entrepreneur, Vaibhav Kulshrestha has spearheaded My Mudra's growth into a fintech-enabled financial distribution platform, leading strategic expansion, institutional partnerships and technology-driven innovation.



Mr. Pushpendra Mehru

Chief Executive Officer

20+ Years of Experience

A seasoned BFSI professional with 20+ years of experience across Citi Financial, ICICI Prudential, Fullerton India and Aditya Birla Capital, bringing expertise in multi-state operations, strategic growth and financial services leadership.



Mr. Vidit Jindal

Chief Financial Officer

14+ Years of Experience

A qualified Chartered Accountant, Vidit Jindal oversees the Company's finance, accounting, taxation, audit and regulatory compliance functions, supporting its long-term financial strategy.

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My Mudra Fincorp Limited

Services Offered



Diversified Financial Products & Services

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Personal Loans



Business Loans



Professional Loans



Home Loans



Loan Against Property



MSME Loans

Diversified Financial Products & Services

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Credit Cards



Overdraft Loans



Solar Loans



Mutual Funds



Machinery Financing



Insurance

Emerging Growth Verticals & Revenue Diversification

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Emerging Financial Services Opportunities

Mutual Fund Distribution

Investment and wealth creation solutions

Insurance Distribution

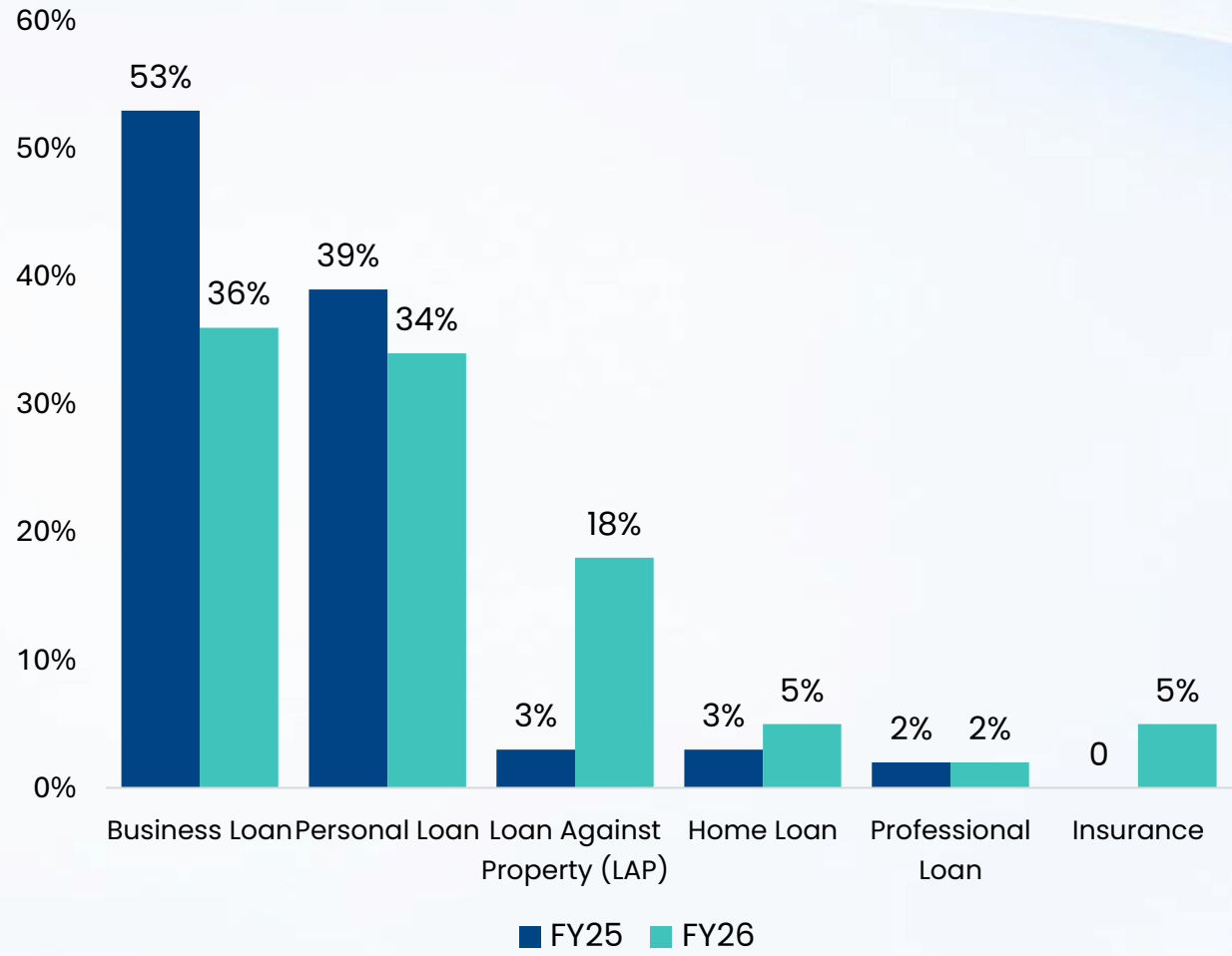
Life, Health & General Insurance Solutions

Emerging Financing Products

New-age and customer-specific financing solutions

Diversifying Revenue Beyond Core Unsecured Lending , while LAP increased from 3% to 18%. Reflecting a more diversified revenue mix.

Product-wise Revenue Composition



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My Mudra Fincorp Limited

Industry Overview



Accelerating Growth In Key Lending Segments

Rising Institutional Credit Demand Supports Scalable Financial Distribution Platform

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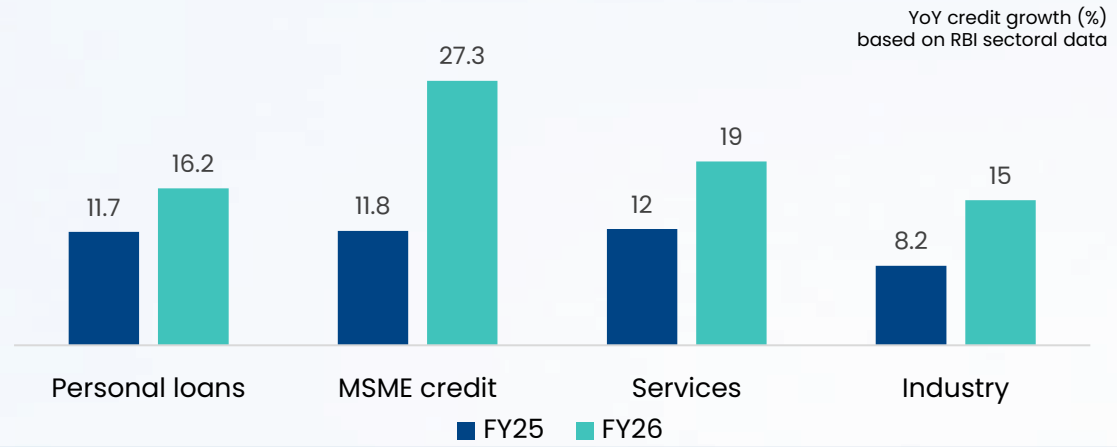
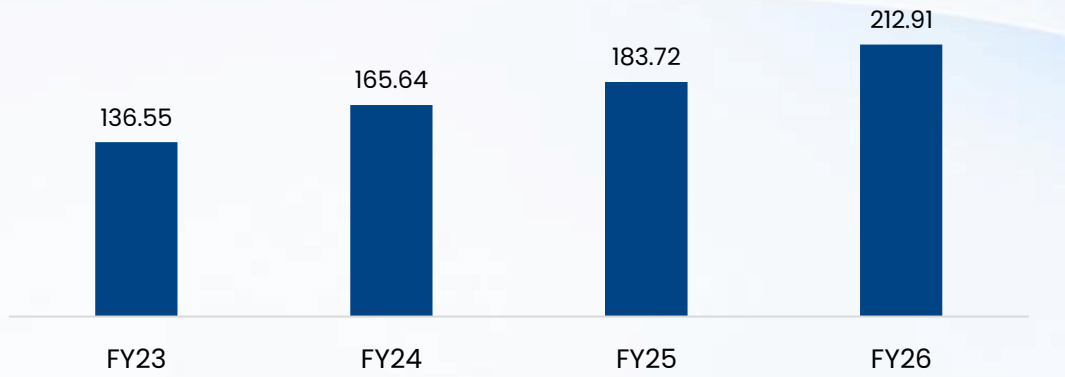
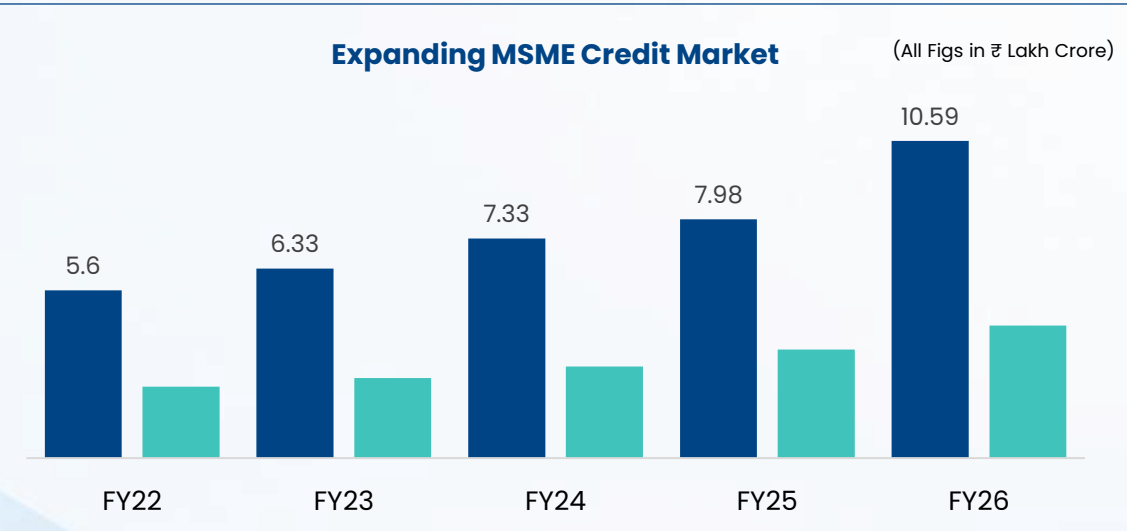
Credit Growth Accelerated Across Major Lending Segments



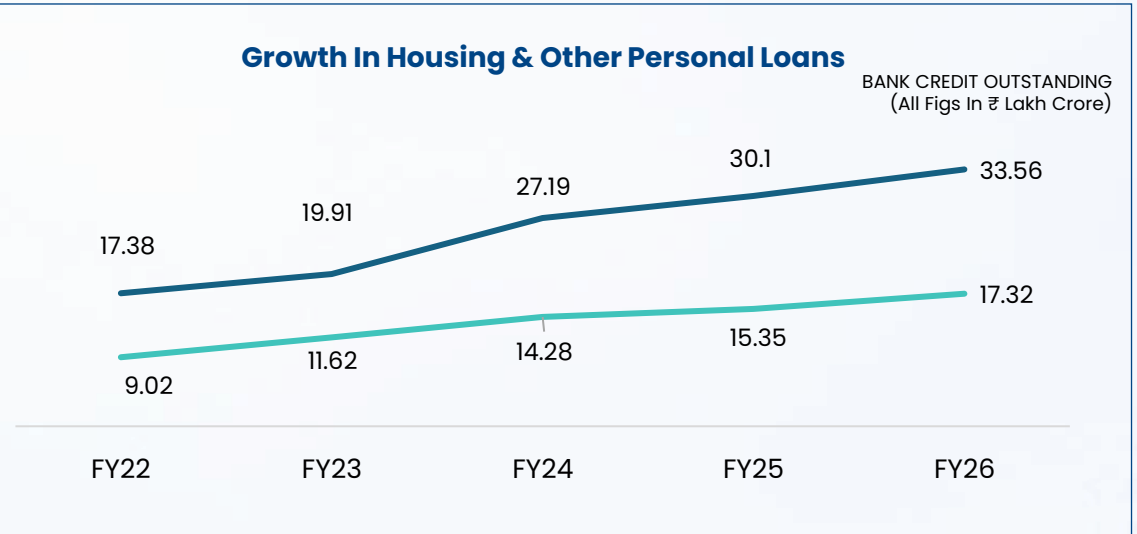
Indian Non-food Bank Credit Outstanding



Expanding MSME Credit Market



Growth In Housing & Other Personal Loans



Source: RBI

Structural Growth Drivers Across Key Lending Verticals

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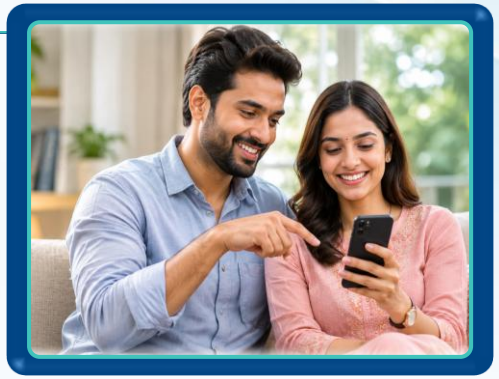
Business Loans

- Rising MSME financing requirements for business expansion and working capital.
- Increasing formalisation of enterprises and access to institutional credit.
- Growing availability of credit through banks, NBFCs and digital lending platforms.



Personal Loans

- Rising household consumption and demand for consumer financing.
- Greater access to formal credit through digital onboarding and loan distribution channels.
- Improving lending accessibility and faster processing through technology -enabled platforms.



Loan Against Property (LAP)

- Increasing demand for property-backed financing among MSMEs and self-employed borrowers.
- Ability to leverage owned property to access higher-value, longer-tenure financing.
- Growing lender focus on secured business loans and collateral-backed credit products.



Home Loans

- Sustained residential real estate activity and demand for homeownership.
- Housing finance demand across urban and emerging residential markets.
- Improved borrowing affordability following reductions in lending rates.



Sources: Reserve Bank of India, TransUnion CIBIL

india's growing financial services ecosystem

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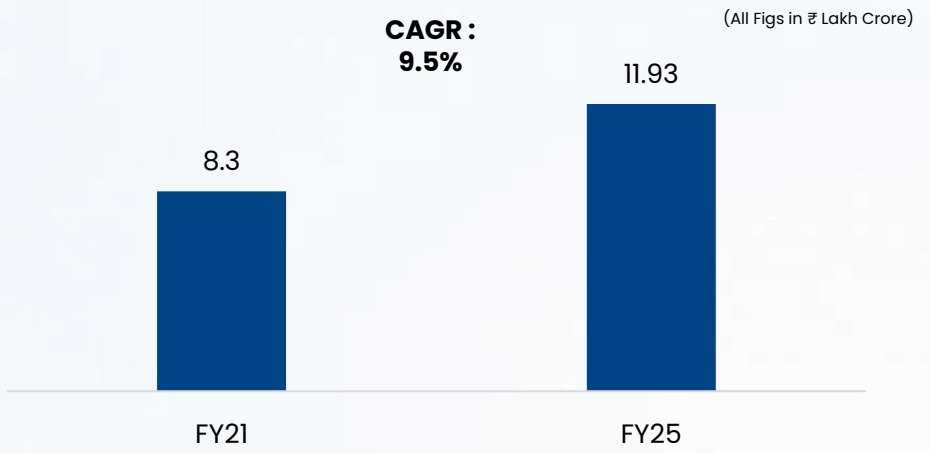
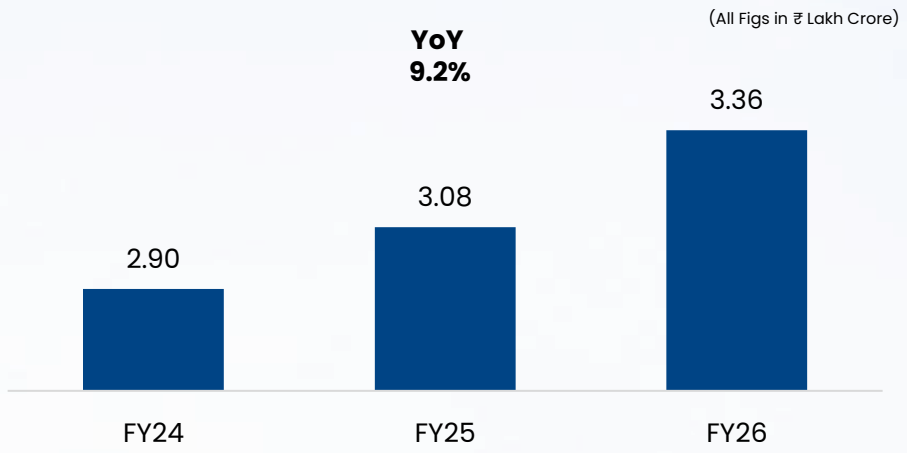
Growth In India's Insurance Premium Market

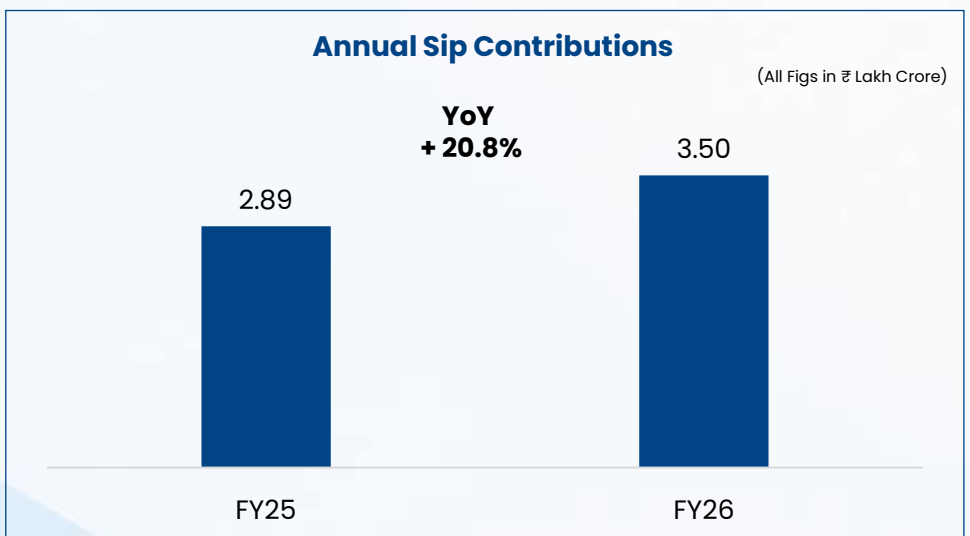


Non-life Insurance Premiums — India

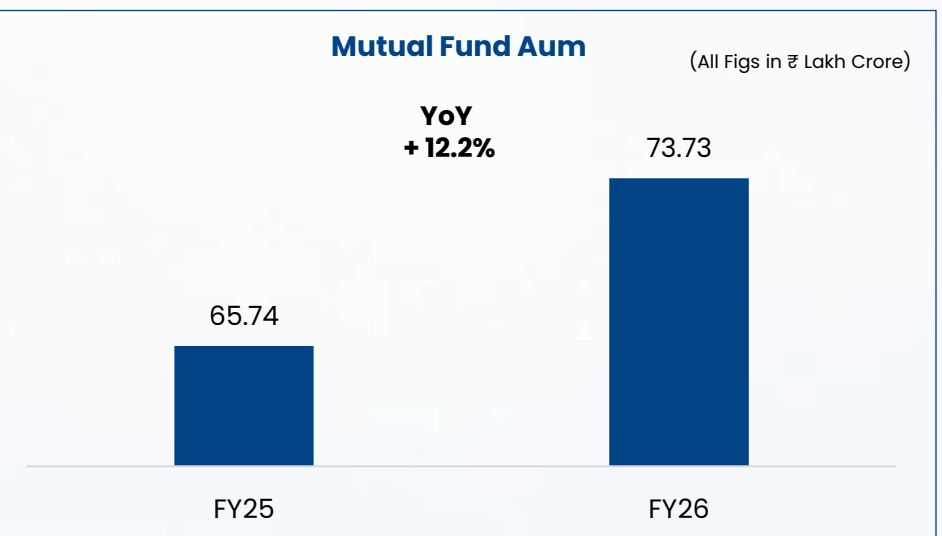


Rising insurance premiums across life and non-life segments reflect growing demand for financial protection, creating opportunities for insurance distribution platforms.

Annual Sip Contributions



Mutual Fund Aum



Growing mutual fund assets and rising SIP contributions reflect increasing retail investment participation, supporting long-term growth in mutual fund distribution.

Sources: AMFI, Ministry of Finance, The Financial Express

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Financials Overview



Half Yearly Key Financial Indicators

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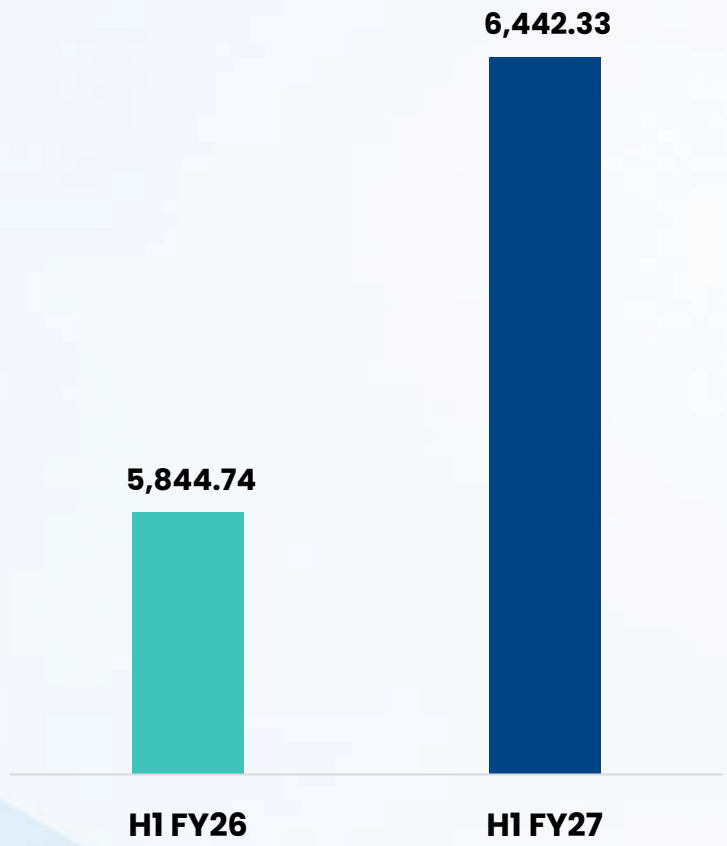
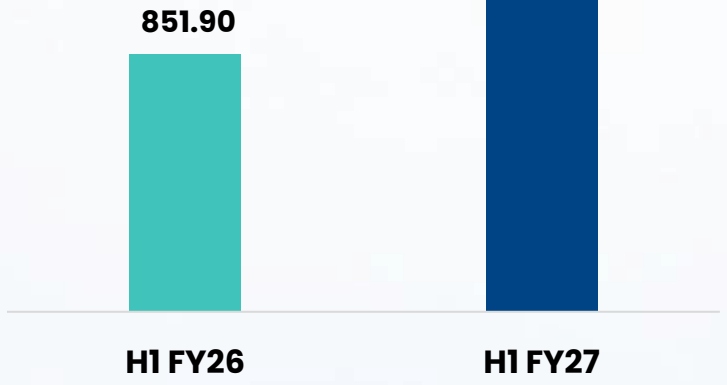
(All Figures In ₹ Lakhs)

Revenue From Operations



EBITDA



Net Profit



Income Statement

MY MUDRA
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(All Figures In ₹ Lakhs and Margins in %)

Income Statement	H1 FY27	H1 FY26	YOY
Revenue from Operations	6,442.33	5,844.74	10.2%
Other Income	25.59	21.17	
Total Revenue	**6,467.92**	**5,865.91**	**10.3%**
Employee Benefit Expense	568.35	398.47	
Other Expenses	4,908.71	4,615.54	
Total Expenses	5,477.06	5,014.01	
EBITDA	**990.86**	**851.90**	**16.3%**
EBITDA MARGINS	**15.3%**	**14.5%**	**8 BPS**
Depreciation	81.48	75.86	
EBIT	**909.38**	**776.04**	**17.2%**
Finance Costs	106.03	70.88	
Profit Before Exceptional and Extraordinary Items and Tax			
Exceptional Items			
Profit Before Tax	**803.35**	**705.16**	**13.9%**
Current Tax	202.20	177.49	
Deferred Tax	(3.64)	(9.76)	
NET PROFIT	**604.79**	**537.43**	**12.5%**
NET PROFIT MARGIN (%)	**9.4%**	**9.2%**	**2 BPS**
EPS (Diluted)	**5.31**	**4.72**	**12.5%**

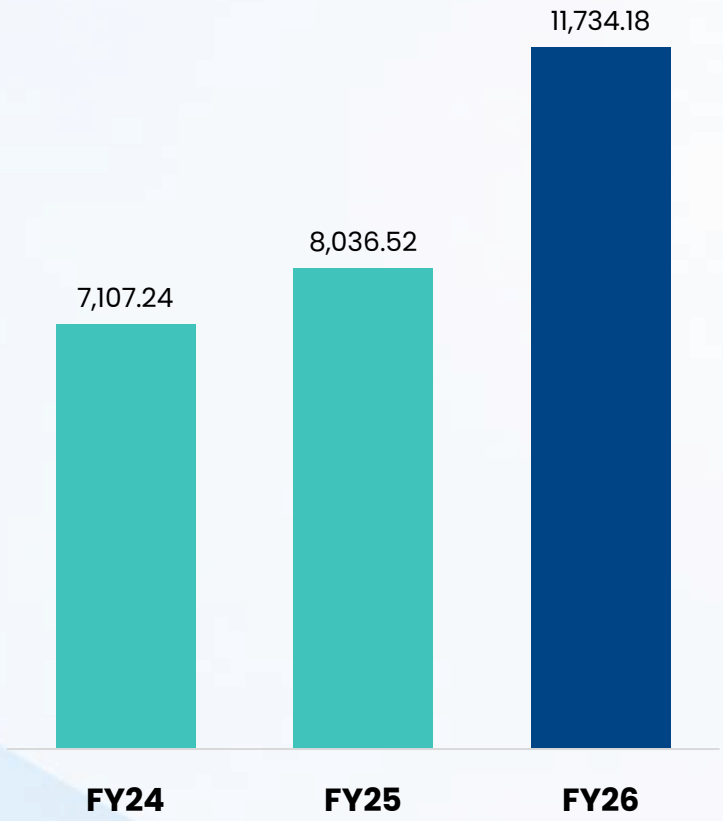
Key Financial Indicators

MY MUDRA
BHAROSE KA DUSRA NAAM

(All Figures In ₹ Lakhs)

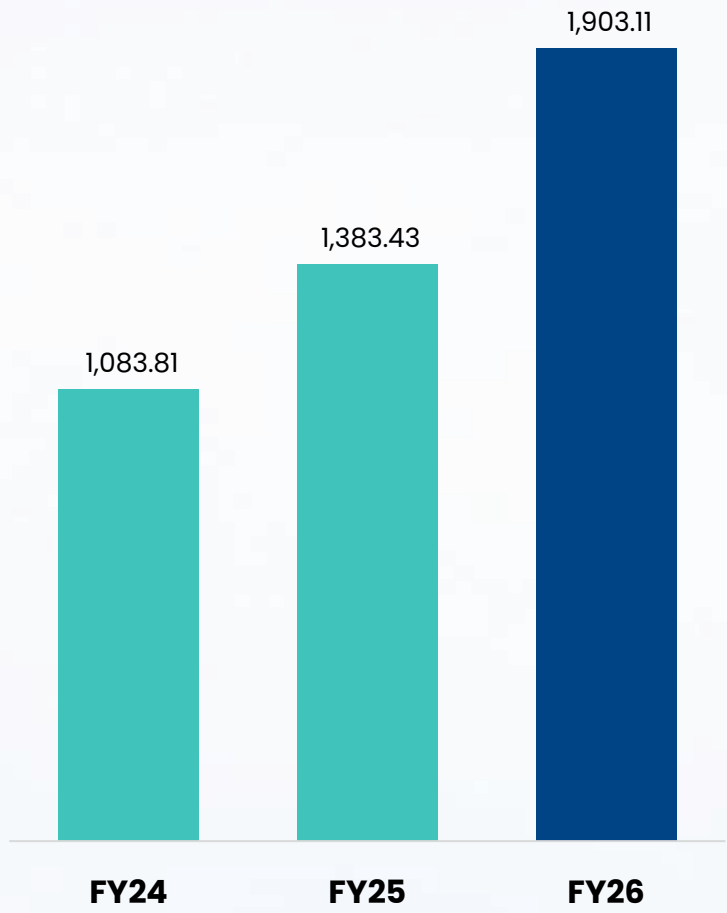
Revenue From Operations

28.49 %
CAGR



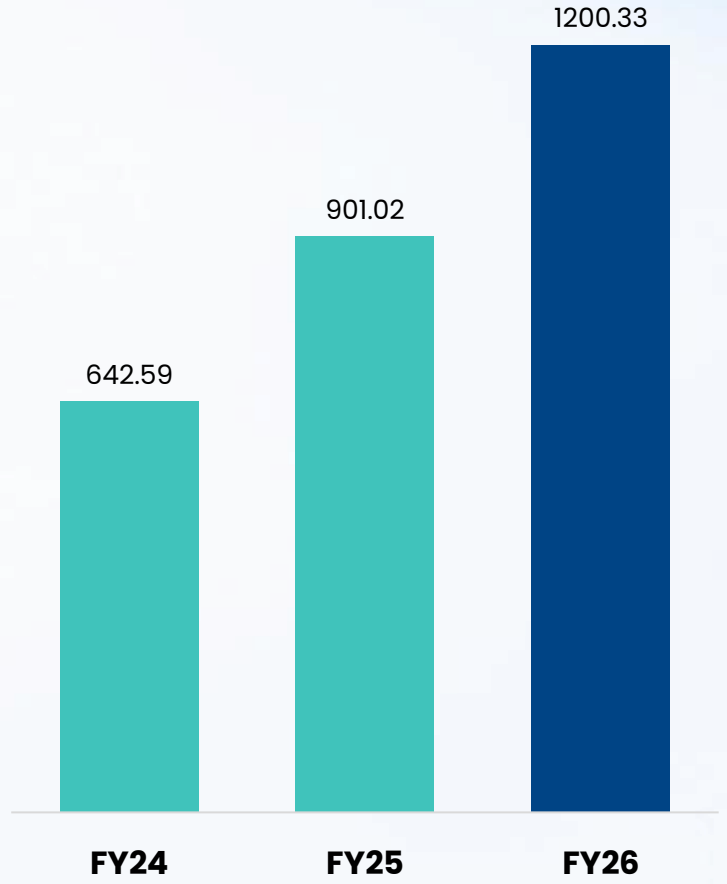
EBITDA

32.51 %
CAGR



Net Profit

36.67 %
CAGR



Historic Income Statement

MY MUDRA
BHAROSE KA DUSRA NAAM

(All Figures In ₹ Lakhs and Margins in %)

Particulars	FY26	FY25	FY24
Revenue from operations	11,734.18	8,036.52	7,107.24
Other income	45.21	30.53	7.11
Total income	**11,779.39**	**8,067.05**	**7,114.36**
Employee benefits expense	936.10	689.63	674.83
Other expenses	8,940.18	5,993.98	5,355.72
Total Expenses	9,876.28	6,683.61	6,030.55
EBITDA	**1,903.11**	**1,383.43**	**1,083.81**
EBITDA margin (%)	16.22%	17.21%	15.25%
Depreciation and amortisation expense	153.89	84.52	60.79
EBIT	**1,749.22**	**1,298.91**	**1,023.02**
Finance costs	142.86	87.57	110.01
Profit before tax	**1,606.36**	**1,211.34**	**913.01**
Tax expense			
Current tax	420.18	318.30	290.06
Short / (excess) provision for earlier years	-	-	0.32
Deferred tax (credit) / charge	(14.15)	(7.98)	(19.96)
Net Profit	**1,200.33**	**901.02**	**642.59**
Net Profit margin (%)	10.23%	11.21%	9.04%
EPS	10.54	9.96	5,432.75

Historic Balance Sheet

MY MUDRA
BHAROSE KA DUSRA NAAM

(All Figures In ₹ Lakhs)

Equity & Liabilities	FY26	FY25	FY24
Share capital	1,139.18	1,139.18	1.18
Reserves and surplus	5,402.40	4,202.07	1,639.96
TOTAL SHAREHOLDERS' FUNDS	**6,541.58**	**5,341.25**	**1,641.14**
Long-term borrowings	294.81	178.45	303.11
Long-term provisions	14.88	14.67	10.62
TOTAL NON-CURRENT LIABILITIES	**309.69**	**193.12**	**313.73**
Short-term borrowings	831.53	173.27	661.30
Trade payables - micro and small enterprises	5.78	1.17	5.74
Trade payables - other creditors	142.29	57.55	18.00
Other current liabilities	99.53	55.23	90.91
Short-term provisions	426.25	327.05	296.91
TOTAL CURRENT LIABILITIES	**1,505.37**	**614.26**	**1,072.85**
TOTAL EQUITY AND LIABILITIES	**8,356.64**	**6,148.63**	**3,027.73**

Assets	FY26	FY25	FY24
Total property, plant and equipment	1,785.45	1,123.99	562.74
Deferred tax assets (net)	40.03	25.88	17.91
Long-term loans and advances	782.72	529.80	350.11
Other non-current assets	7.20	9.60	-
TOTAL NON-CURRENT ASSETS	**2,615.40**	**1,689.27**	**930.75**
Current investments	-	-	25.49
Trade receivables	2,090.89	1,902.86	1,275.29
Cash and cash equivalents	1,487.19	1,709.87	193.06
Short-term loans and advances	2,148.25	845.73	601.08
Other current assets	14.90	0.90	2.05
TOTAL CURRENT ASSETS	**5,741.24**	**4,459.36**	**2,096.98**
TOTAL ASSETS	**8,356.64**	**6,148.63**	**3,027.73**

Historic Cash Flow Statement

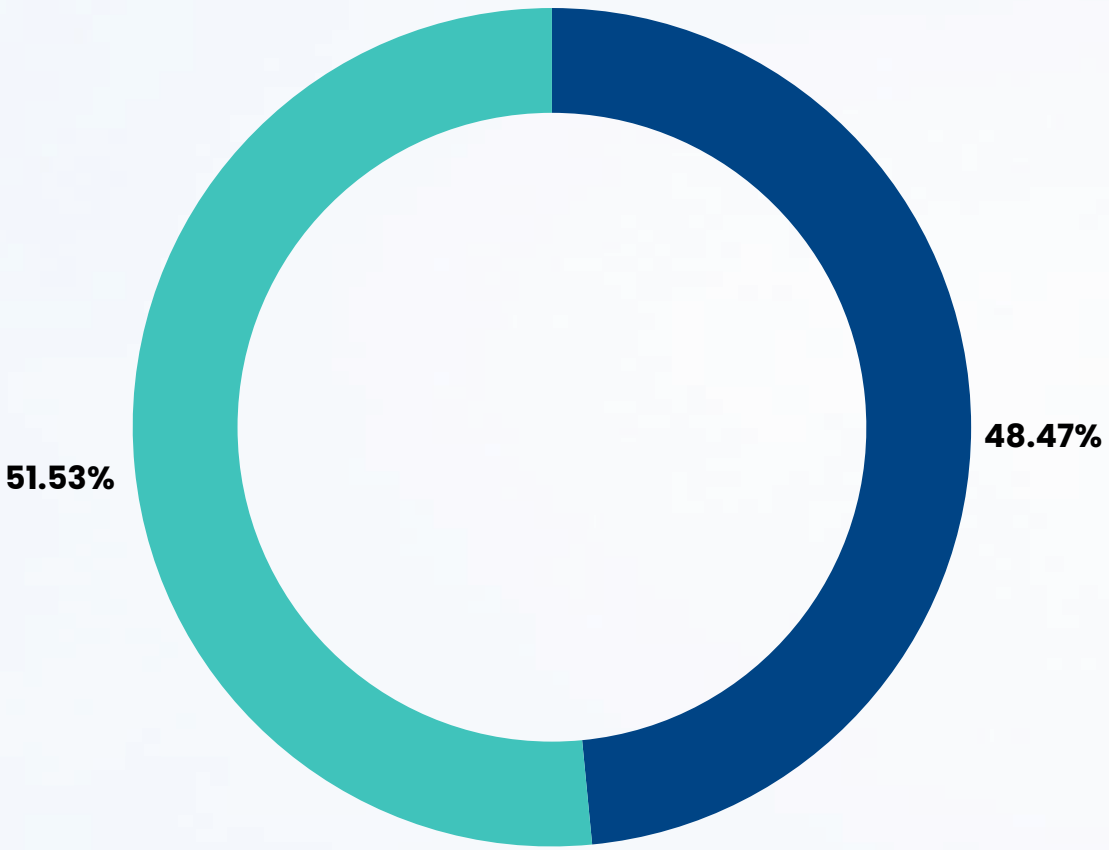
MY MUDRA
BHAROSE KA DUSRA NAAM

(All Figures In ₹ Lakhs)

Particulars	FY26	FY25	FY24
Net Cash Flow from Operating Activities	206.14	216.93	59.81
Net Cash Flow from Investing Activities	(1,068.27)	(799.98)	(435.42)
Net Cash Flow from Financing Activities	639.46	2,099.85	495.23
Net increase /(decrease) in Cash and cash equivalents (A+B+C)	**(222.68)**	**1,516.81**	**119.61**
Opening Cash & Cash Equivalents	1,709.87	193.06	73.45
Closing Cash & Cash Equivalents	1,487.19	1,709.87	193.06

MY MUDRA
BHAROSE KA DUSRA NAAM

Shareholding Pattern



Market Metrics

Current Market Price	₹68.55
52 Week High/Low	₹ 103.00/ 59.00
Market Capitalization	₹ 79.74 Cr
Face Value	₹10
NSE SCRIP CODE BSE-	NSE - SME: MYMUDRA

Market price data as of 25-November 2026

THANK YOU

MY MUDRA
BHAROSE KA DUSRA NAAM

My Mudra Fincorp Limited

Address: Second Floor, 17A/45, WEA, Karol Bagh, New Delhi, Delhi 110005.
Phone: +91 72919 19151
Email: info@mymudra.com
Website: http://www.mymudra.com/

ORIM® CONNECT

ORIM CONNECT
(Investor Relations Partner)

Address: 220, Corporate Avenue, Goregaon, Mumbai, Maharashtra 400063
Phone: +91 82085 63201
Email: letsconnect@orim.in
Website: www.orim.in/orim-connect/

