



# ANAND RATHI

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G L O B A L F I N A N C E

*Corporate Profile*

## ABOUT OUR COMPANY

Anand Rathi Global Finance Limited was incorporated on February 3, 1982. The Company is a subsidiary of Anand Rathi Financial Services Ltd. The Company is registered with Reserve Bank of India (RBI) as non-banking finance company (NBFC) and classified as a Credit and Investment Company and categorized under the Middle Layer as per the Scale-Based Regulatory Framework. The Company is also registered with Insurance Regulatory and Development Authority of India (IRDAI) as a Corporate Agent for distribution of insurance products.

The Company offers a broad suite of financial products such as Loan against Property, Loan against securities (including Shares, Mutual Funds, Bonds, ESOPs and other liquid collaterals), financing to other NBFCs/Financial Institutions and real estate finance to developers. ARGFL also maintains an active treasury portfolio, primarily comprising government securities, along with other fixed income and equity instruments. ARGFL has ambitious plans to expand its fund based activities primary to provide value added products / services to small & medium enterprise (“SME”), corporate clients and retail clients.

Armed with a team of qualified professional with diversified industry exposure, the company has witnessed dynamic market cycles, policy changes and evolution of the financial markets. The NBFC arm has been the backbone of the entire group and is growing exponentially.

# Promoters & Directors

**Anand Rathi**



**Founder & Group Chairman**

- Gold medalist Chartered Accountant (1966)
- 27 years of industry experience with Aditya Birla Group before starting Anand Rathi Group (1994)
- Youngest President of Indian Rayon Ltd
- Instrumental in setting up some key businesses of Birla Group ; like Birla Global Finance, Birla Mutual Fund
- BSE President for two terms
- Driving force behind setting up BSEs BOLT
- Set up the Trade Guarantee Fund and CDSL

**Pradeep Gupta**



**Co-Founder & Group Vice Chairman**

- 30+ years of experience in financial markets
- Pivotal role in setting up brokerage business
- Key role in the Group's network expansion and pan India growth
- Valuable contribution towards professionalizing the management of the Group
- Alumni of Harvard Business School

**Priti Rathi Gupta**



**Non-Executive Director**

- MBA from SPJIMR
- Advanced Management Programme from Harvard Business School
- Set up the Commodity & Currency Trading and Forex Advisory Business
- Leads the advisory team for Commodities and Global Exchanges
- Launched LXME to promote women's financial literacy & investment access
- Set up Ishka Films and produced two films
- Awarded "Woman of the Year" (Financial Category) and "Women on Top" by NDTV Profit (2011)

# Directors

**Vinod Kathuria**



**Non-Executive Director**

- Ex-ED of Union Bank of India
- 38+ years of rich banking experience
- Earlier was with Punjab National Bank for 36 years at various leadership positions
- M.Com, CAIIB from Indian Institute of Banking & Finance

**Sharad Bhutra**



**Independent Director**

- More than 20 years of experience in the field of Real Estate and Construction Industry
- Holding membership of The Institute of Chartered Accountants of India.

**Suresh Jain**



**Independent Director**

- Served as an Executive Director of Union Bank of India
- Prior to Union Bank of India, he has served as General Manager, National Banking Group-Western India at Bank of India



# LEADERSHIP

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- Jugal Mantri, Executive Director and CEO of Anand Rathi Global Finance (ARGFL)
  - Instrumental in setting up NBFC Business from scratch to Rs 19500 cr Balance Sheet Size
  - Spearheads strategic vision, business expansion, fund raising, managing risk with strong focus on technology and Digital transformation
  - Rank-holder Chartered Accountant with over 30 years of experience
  - Career started at Haribhakti & Co. and Tata Finance Ltd.
  - Completed the Senior Management Programme at IIM Ahmedabad
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**Jugal Mantri**



**CEO & Executive Director**

# MEET THE TEAM

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*CEO LAP & Retail Business*

**Simranjeet Singh**

- With the Group since 2018
- 25+ years of experience in retail lending across leading institutions
- Drove 45%+ YoY portfolio growth and expanded footprint in metro & Tier 1 cities
- Held leadership roles at SMFG India Credit, Barclays, GE Money, ICICI Prudential & Cholamandalam Investments



*Head – LAS Direct*

**Leon Shallom**

- 21 Years of Experience in Financials Services
- Post Graduate in Management from IMDR Pune
- Experience across Product Management and Sales - Primarily in capital Markets lending - Worked in Marquee Groups such as HSBC, Axis, Aditya Birla Capital and ICICI Bank
- Last Stint with HSBC Investdirect



*Head - CF*

**Abhijit Barase**

- 20 years experience in real estate finance field,
- With technical & finance background, handled various assignments in Venture Capital Funds, Lenders & IPCs
- Also worked with Edelweiss, Brescon, and others beyond his long tenure at AR Group
- Experience in debt/ private equity syndication, restructuring, consulting and Asset Management in RE sector



*Head - FIG*

**Rishab Baid**

- Extensive experience across institutional lending, corporate banking, risk analysis, and business development
- Previously held key roles at Kotak Mahindra Bank, RBL Bank, and SBM Bank India
- Chartered Accountant and MBA in Finance from Symbiosis, Pune

# MEET THE TEAM

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*Chief Financial Officer*

**Shailendra Bandi**

- Chartered Accountant with 20 years of experience
- With the group for 7+ years overseeing all the group businesses during the tenure
- Manages Finance and Investments
- CFO for the Group Holding Company also
- Ex-Deloitte (12 years) with extensive experience across top financial institutions



*Head-Structured Products*

**Nirmal Chandak**

- Chartered Accountant with 16+ years of experience across corporate finance, restructuring, and NBFC regulations
- Strong background in system design, process optimization, and business management
- Brings 14+ years of in-house leadership experience across multiple industries



*Head – Treasury (Debt)*

**Harsimran Sahni**

- 12+ years of experience in capital markets across fixed income, equity, and FX
- Built treasury operations from scratch at ARGFL
- Ex-Union Bank, Kotak Mahindra, Edelweiss with deep expertise in liquidity management
- CFA Level 3, FRM certified; MBA from IIFT and B.Tech from Thapar University

# MEET THE TEAM



*Chief Risk Officer*  
**Sajal Mishra**

- CA with 20+ years in banking & financial services; 18+ years in asset-side roles
- Expertise in risk management, underwriting, automation, and regulatory compliance
- Strong product knowledge across LAP, HL, Micro LAP, Affordable Housing, Rural lending, Gold, TW, and CF
- Ex–Yes Bank, IDFC FIRST Bank, Standard Chartered, Bajaj Finserv, and HDFC Bank



*Head - Legal*  
**Abhishek Chand**

- 22+ years of legal experience across recovery, compliance, litigation, and policy
- Ex–TATA Motors Finance, Mahindra Group & Volkswagen Finance
- Recognized as General Counsel of the Year (NBFC) – India Legal Awards
- Featured in Forbes Legal Powerlist; awarded Lex Talk Falcon Award in Dubai



*Chief Compliance Officer*  
**Bipin Khanna**

- 39+ years of experience with Bank of Baroda across Risk, Compliance, Internal Audit, and Credit
- Deep expertise in banking operations, risk governance, and regulatory compliance
- Holds a B.Sc. in Physics, Chemistry & Mathematics, M.A. in Economics, and is a Certified Associate of Indian Institute of Bankers (CAIIB)



*Head – Internal Audit*  
**Krutesh Shah**

- 15+ years of experience in audit & assurance
- Ex-Barclays (8 yrs) and ICICI Bank (6 yrs); led audits in corporate banking, wealth management, AML, risk, trade finance, KYC & regulatory compliance
- CA, CFA (USA), and FRM; cleared all levels in first attempt
- B.Com graduate from Narsee Monjee College



*Company Secretary*  
**Pravin Jogani**

- 15+ years experience across financial services, manufacturing, retail, telecom & ITES
- Expert in Company Law, governance, IPO & fund-raising & compliance
- Ex-JP Morgan, DCB Bank, L&T Finance, Raymond, Prince Pipes, Tata Teleservices & NPCI International
- BMS (Finance), CS, and LLB – Mumbai University



# MEET THE TEAM

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*Head – Family Office*

**Naveen Vyas**

- 19+ years of experience in capital markets & equity investments
- Ex–LN Bangur Group & Microsec Wealth (Sastasundar Group)
- Bloomberg No. 1 Analyst for FMCG companies; Zee Award nominee – Midcap
- MBA in Finance from VTU Bangalore



*Head - Collection*

**Maheshwar Singh**

- 29+ years in banking & financial services, with 24+ years in Collections & Recoveries
- Ex-Kotak (15 yrs); expert in risk identification, recovery strategy, and asset management
- Skilled in managing P&L, budgeting and cost optimization



*Chief Technology Officer*

**Arjun Sen**

- 23+ years in BFSI tech leadership, driving automation and operational efficiency
- Heads technology strategy at ARGFL, enhancing sales, service, and control systems
- B.E. in Electronics & Telecom; Advanced Management diploma
- Ex–SMFG Credit, Axis Finance, Aditya Birla Finance, TCS, HDFC Life, ICICI Prudential



*Head – Human Resource*

**Shraddha Kamat**

- MBA/PGDM in Finance from BITS Pilani
- 18+ years experience in HR, finance, and operations
- Expertise in talent acquisition, employee engagement & HR strategy
- Worked with Capital India Finance, Sahyog Homes, Wadhwa Group & IIFL

# PRODUCTS & SERVICES

## LAP:

LAP lending was launched in the year 2017 for lending to businessmen, traders, proprietors, manufacturers and professionals. ARGFL began the LAP Lending business in Mumbai and has now expanded its footprint in markets like Delhi, Bengaluru, Jaipur, Pune, Jodhpur, Thane, Vashi, Ghaziabad, NSP — Delhi, Kalyan, Kammanhalli — Bengaluru and Surat.

## Loan against Securities:

Loan against Shares offers the instant liquidity. It helps in sourcing funds for any personal requirements or to increase holding/ investment in listed collaterals and a person does not have to sell their securities

## Construction Finance:

Launched in the year 2016, the Construction Finance arm of ARGFL lends to real estate builders who are in need of funds to complete an ongoing project. We have presence in markets of Mumbai & Pune.

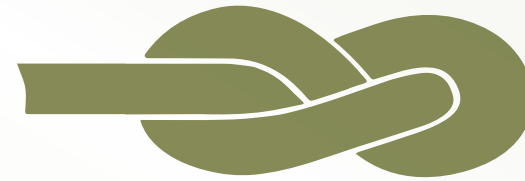
## Financial Institution Lending (FIG):

Launched recently in Jan 2025 with focus on financing term loans to the credit worthy NBFCs including MFI/Non-MFI/HFC/others which will be used for onward lending by these NBFCs

## Treasury:

ARGFL has an active treasury consisting of fixed income and equity instruments. The treasury portfolio majorly comprises of Government securities. ARGFL has direct SGL membership with RBI and is one of the leading NBFC present in the G-Sec market.

# Network Strength



**Footprint**

**13 Branches**



**Employee Base**

**500+**



**Client Reach**

**16,000+**

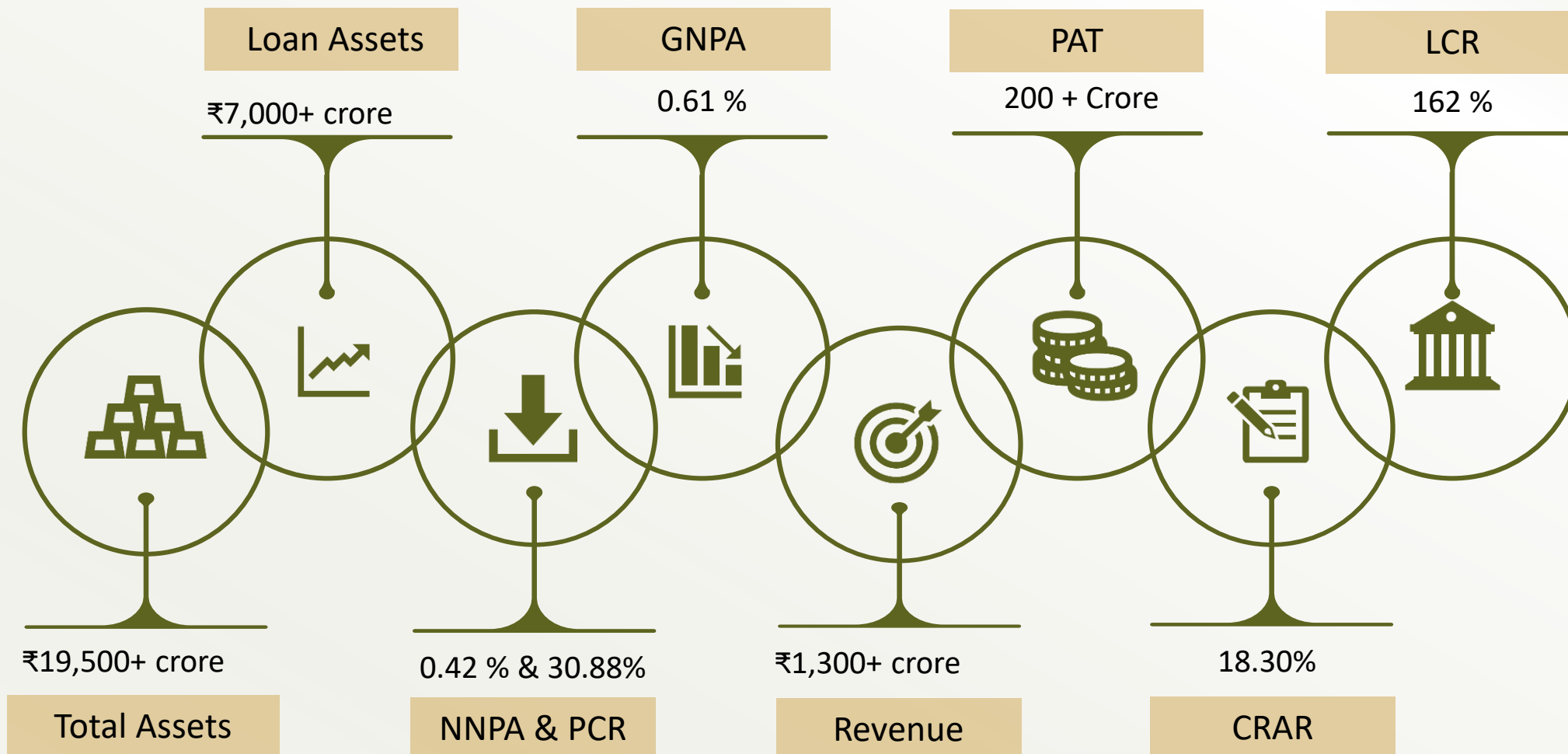


**Channel Partners**

**1600+**

*\*As on 31<sup>st</sup> March 2025*

# Key Performance Highlights – FY25

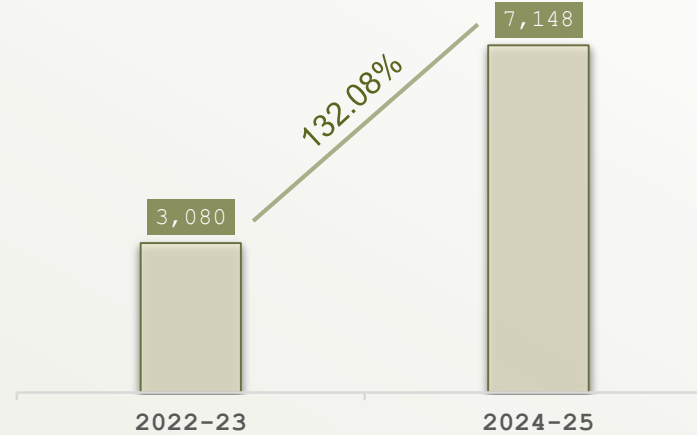




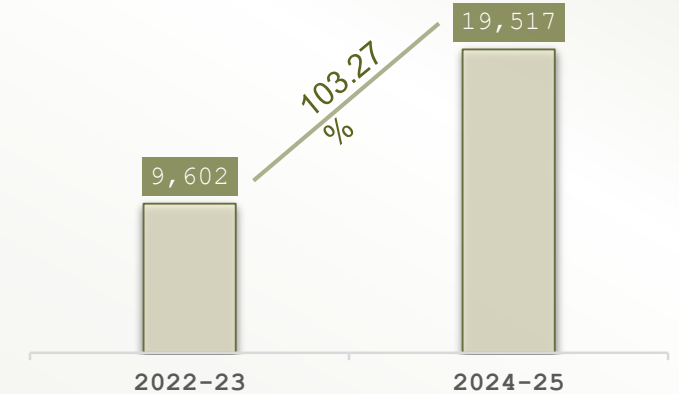
## Performance Progression: 3 -Year View

- Strong and consistent growth across revenue, profit, and assets over the 2-year span.
- PAT outpaced income → improved profitability
- AUM & assets doubled → expanding scale & customer base
- Loan book growth (132%) outpaced total asset growth (103%), indicating a higher focus on loan asset expansion
- Performance collectively indicates a healthy, efficiently managed, and rapidly expanding business

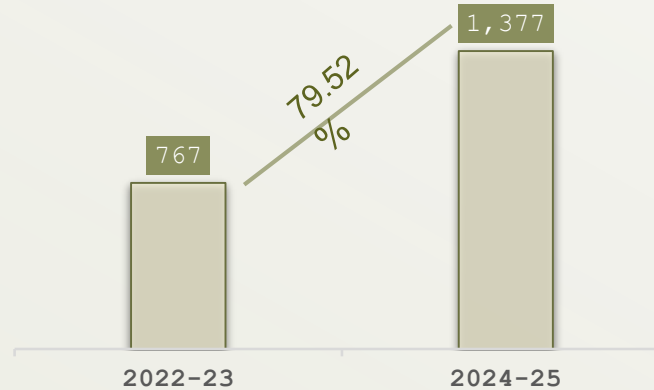
### Loan Assets



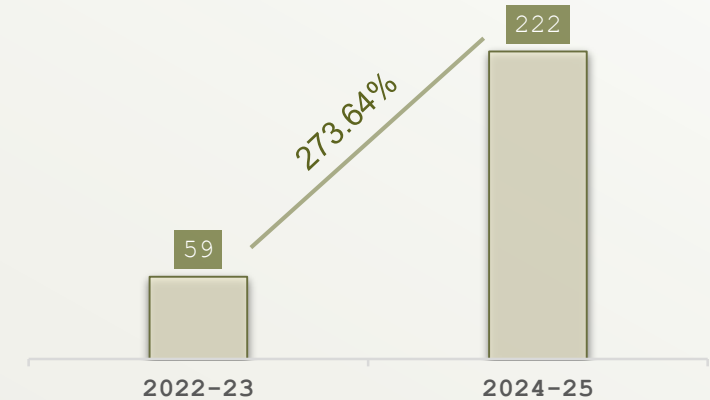
### Total Assets



### Total Income

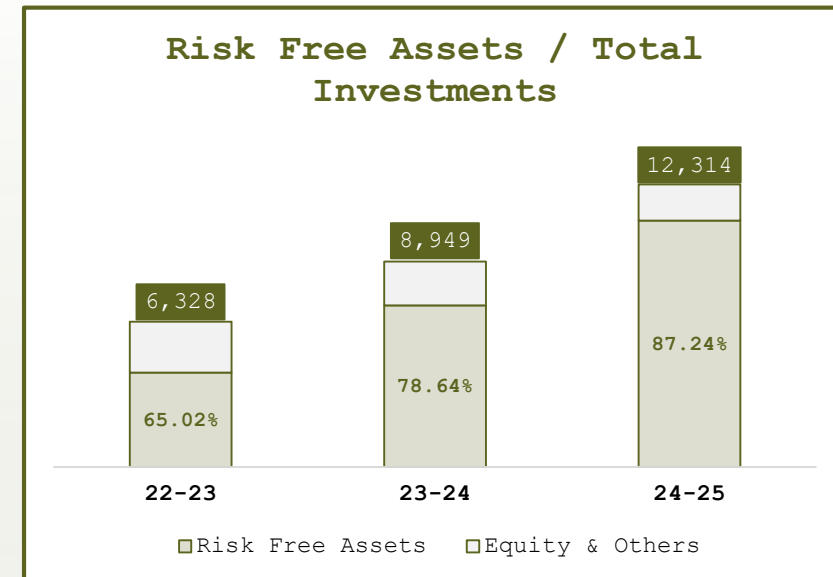
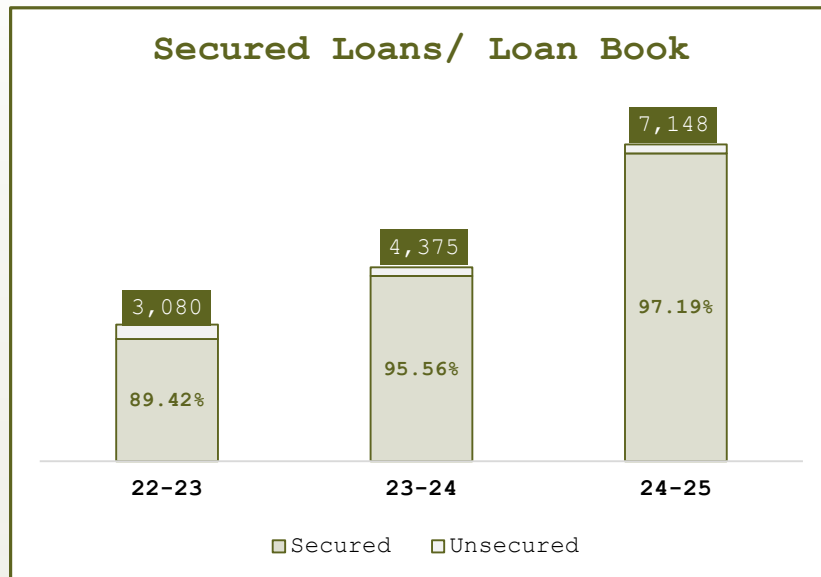
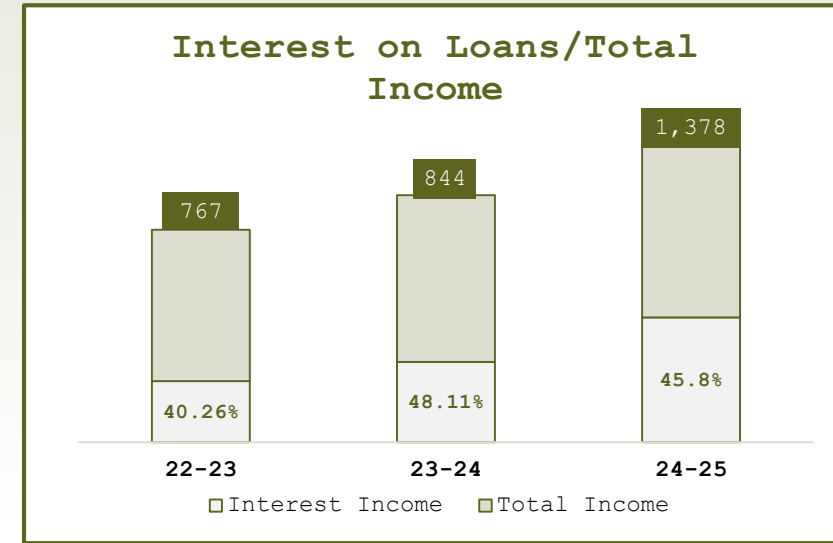
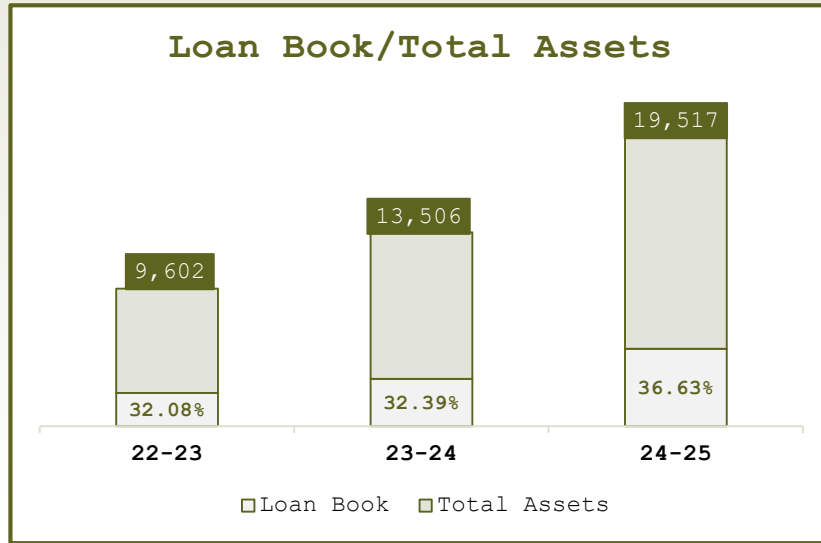


### PAT

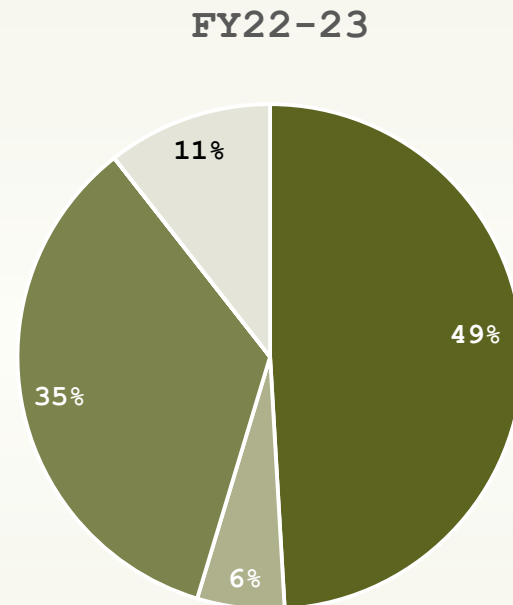


In Crore

# Key Financial Metrics

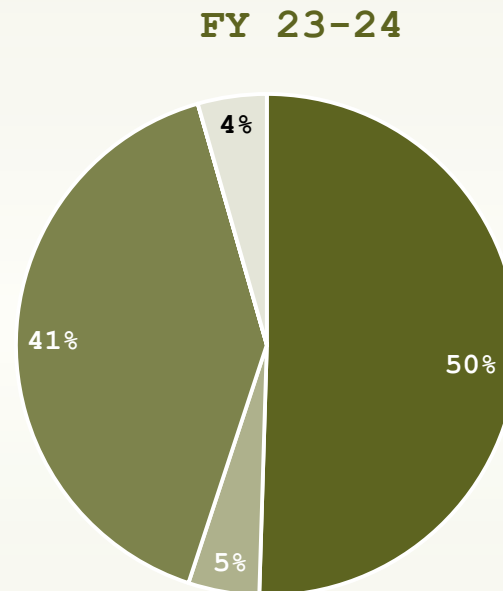


# Loan Asset Composition



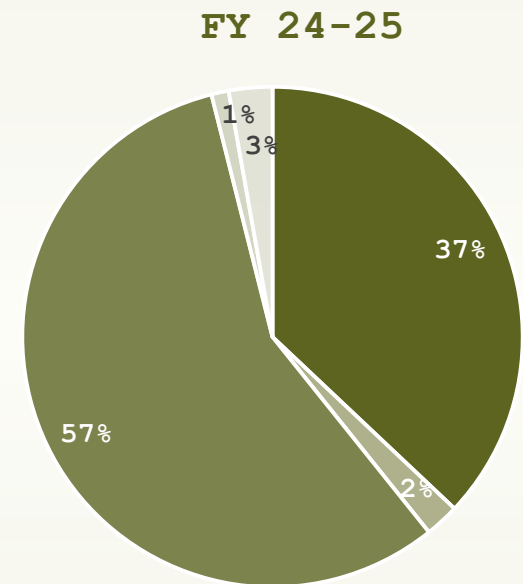
■ LAP ■ CF ■ LAS ■ Others

**Mar 23: 3,081**  
Cr



■ LAP ■ CF ■ LAS ■ Others

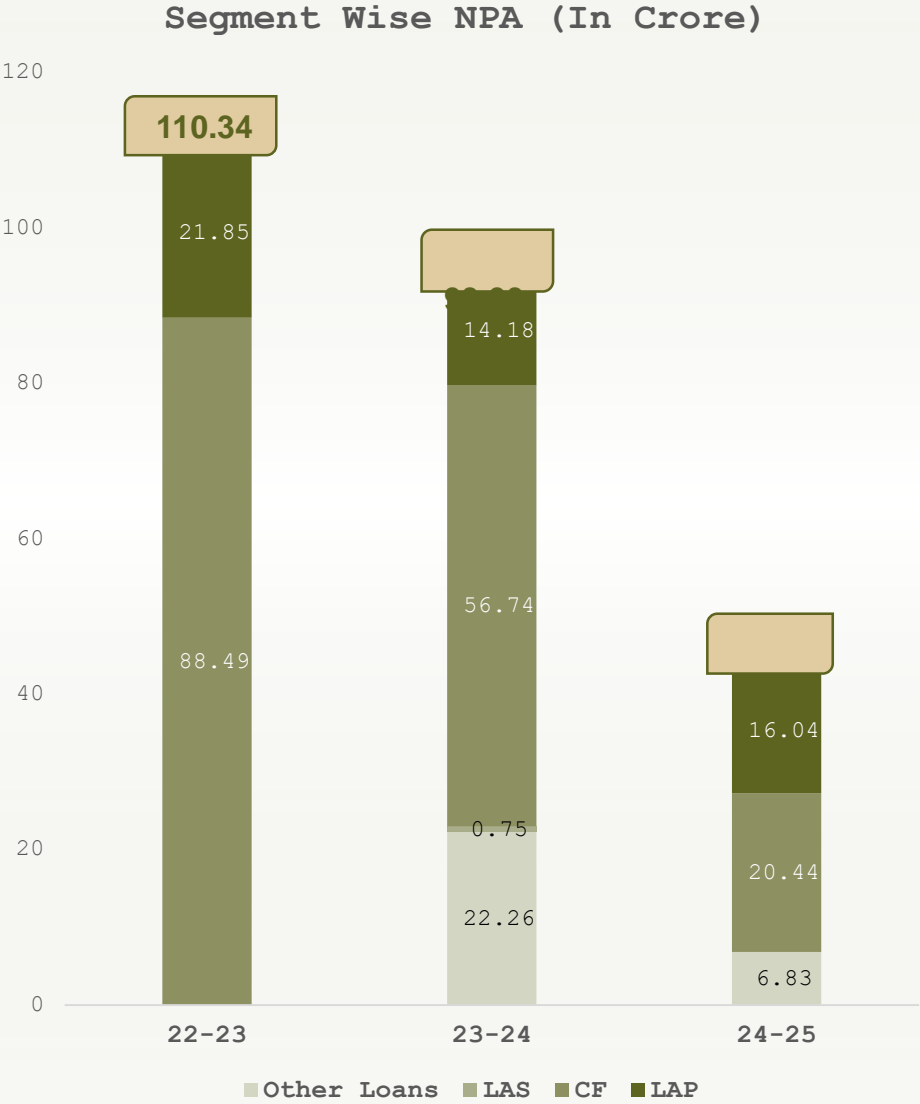
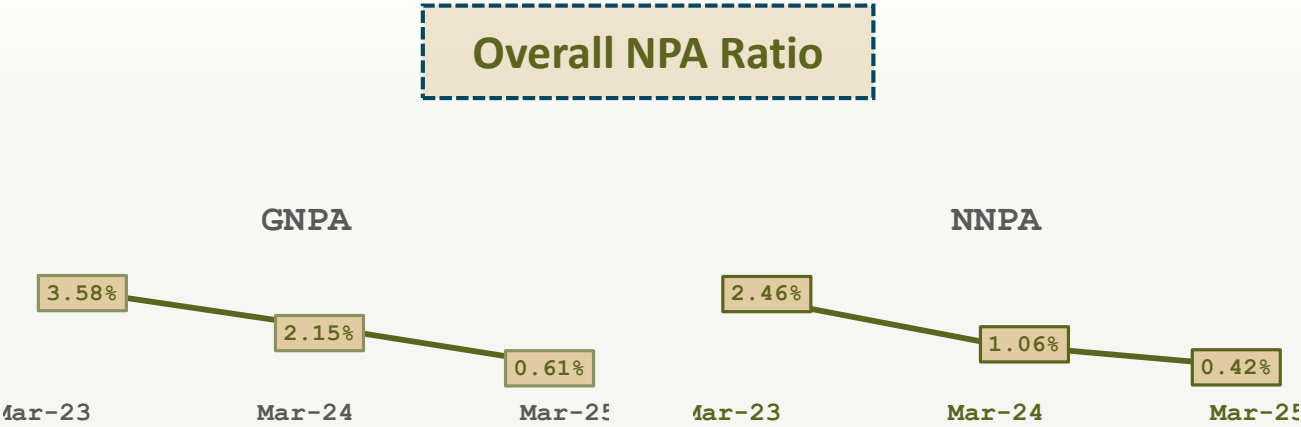
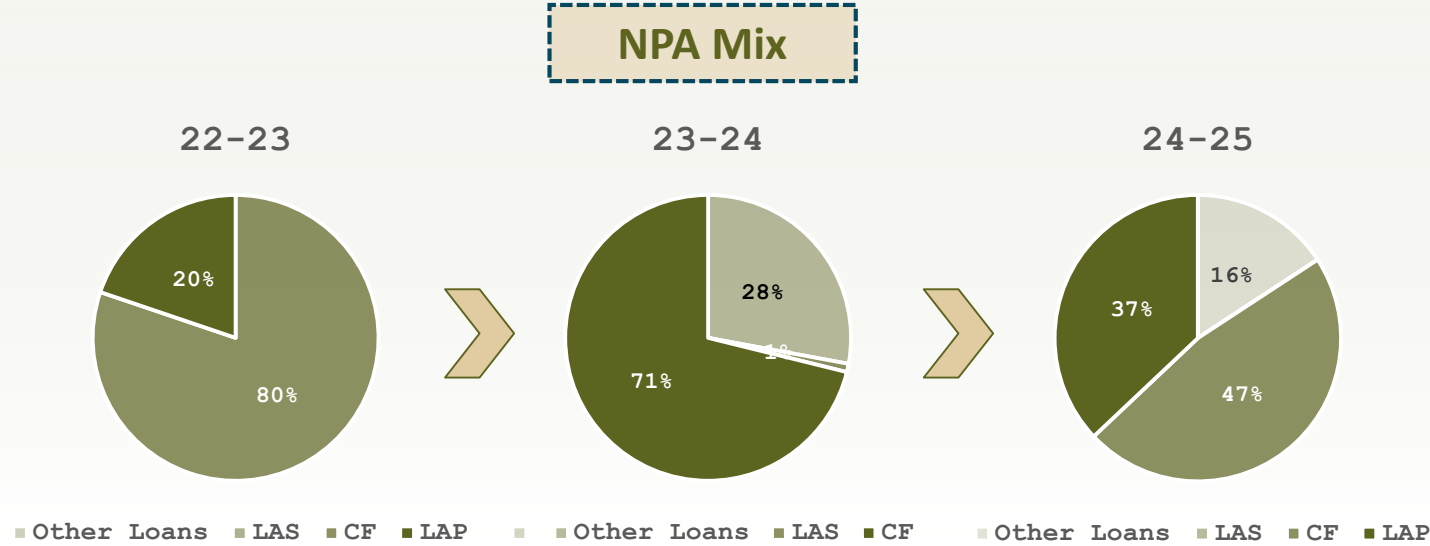
**Mar 24: 4,375**  
Cr



■ LAP ■ CF ■ LAS ■ FIG ■ Others

**Mar 25: 7,148**  
Cr

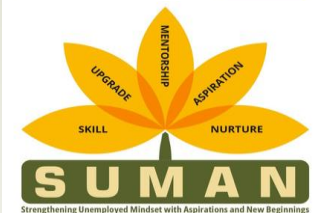
# 3 - year NPA Trend





# Social Impact

Project  
Suman



Project Suman (2023-2025), an initiative focused on strengthening agriculture-based livelihoods, water resource management, and skill development in Jawadiya Gram Panchayat, Giradada, Pali district, Rajasthan. Implemented by Ambuja Foundation with the support of Anand Rathi Global Finance, the project spans across five villages—Baldo Ki Dhani, Bhato Ki Dhani, Jawariya, Gulabpura, and Giradara—covering 927 households and a total population of 4,563. Through targeted interventions, the project works to enhance water security, improve farming practices, and create sustainable livelihood opportunities for rural communities.



## Objectives

1

Doubling Farmers  
Income

2

Soil Fertility  
Enhancement

3

Efficient Water  
Management

4

Livestock Health  
Improvement

5

Strengthening  
Financial Inclusion

6

Women Empowerment  
Program (WEP)

7

Skill Development &  
Employment Linkages

8

Community Awareness  
& Capacity Building

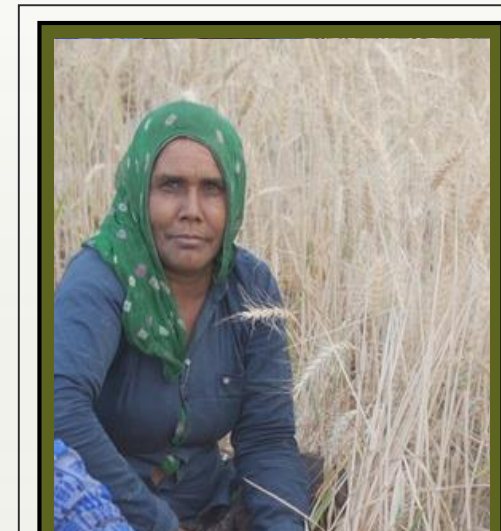
# Initiatives & Key Interventions

- 16 Roof Rain Water Harvesting System + 6 farm ponds → combined storage capacity of 236,224 liters.
- Installed drip irrigation for 5.3ha and sprinkler irrigation for 38.5 ha, optimizing water usage.
- Conducted 28 camps benefiting 910 farmers and treating 25,906 animals.
- Installed 5 solar pumps with ₹1.75L support each—farmers availed ₹7.04L in subsidies and contributed ₹5.69L, reducing reliance on conventional energy.
- 60 women empowered through revival of 5 defunct SHGs .
- Skill Centre Launched, 17 Youth certified, 14 placed in reputed companies like Dela Resort Lonavala & TCS Hyderabad, securing stable jobs with salaries, food, and accommodation benefits.

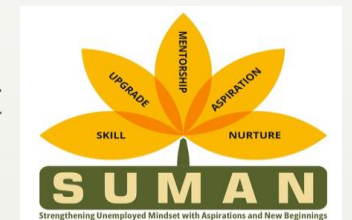


## Impact Narrative

Project SUMAN is effectively channeling CSR capital to build water resilience, boost farm profitability, and drive inclusive growth in Pali's semi-arid villages. By improving irrigation, promoting climate-smart farming, reviving women's SHGs, and skilling rural youth, the project is fostering sustainable livelihoods and positioning the community for long-term prosperity beyond 2025.



**Project  
Suman**



# Thank you!

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**Corporate Address**

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[www.anandrathiglobal.com](http://www.anandrathiglobal.com)