



Legacy *Loans*

TABLE OF CONTENTS

- 1 COMPANY OVERVIEW
- 2 OUR COMMITMENT
- 3 STRATEGIC VISION AND LEADERSHIP
- 4 MANAGEMENT DISCUSSION & ANALYSIS
- 5 STRATEGIC PARTNERSHIP
- 6 FINANCIAL PERFORMANCE
- 7 STRATEGIC ROADMAP
- 8 ELIGIBILITY CRITERIA
- 9 CONNECT WITH US

COMPANY OVERVIEW

Legacy Loans was conceptualized with a focused intent — to bridge the longstanding gap between traditional financial systems and the unique credit requirements of India's Small and Medium Enterprises (SMEs). Recognizing the structural challenges SMEs often face in obtaining capital, Legacy Loans positions itself as a responsive and reliable financial facilitator.

We are committed to transforming the lending experience through efficient processes, tailored solutions, and professional guidance. At our core, we believe in building sustainable relationships with enterprises that are poised for growth but require the right financial support to unlock their potential.

Certified, Transparent, and Result-Oriented

As a certified and dependable financial institution, Legacy Loans operates on the principles of reliability, transparency, and straightforward lending. Our solutions are designed to align with an SME's operational model, financial health, and scalability objectives — ensuring clarity, efficiency, and long-term benefit.

Strategic Banking Partnerships

Legacy Loans maintains strategic alliances with leading private sector banks in India, enabling access to capital with minimal friction and maximum compliance. These partnerships ensure that our borrowers receive competitive interest rates, fast loan approvals, structured and compliant documentation processes, and a secure and credible borrowing environment.

Beyond Capital: Enabling Business Continuity and Growth

Our approach extends beyond disbursing loans — we strive to function as an integral partner in our clients' financial ecosystem. Whether businesses seek to:



Expand
infrastructure



Manage working capital
cycles



Upgrade operational
machinery



Consolidate existing
liabilities

Legacy Loans provides a streamlined and consultative loan experience that supports immediate needs and long-term financial stability.

VISION

To be recognized as a premier financial enabler for Small and Medium Enterprises nationwide, driving inclusive economic development through timely, structured, and responsible credit solutions. Legacy Loans aspires to redefine access to capital by removing traditional barriers and enabling a level playing field for every growth-focused enterprise.

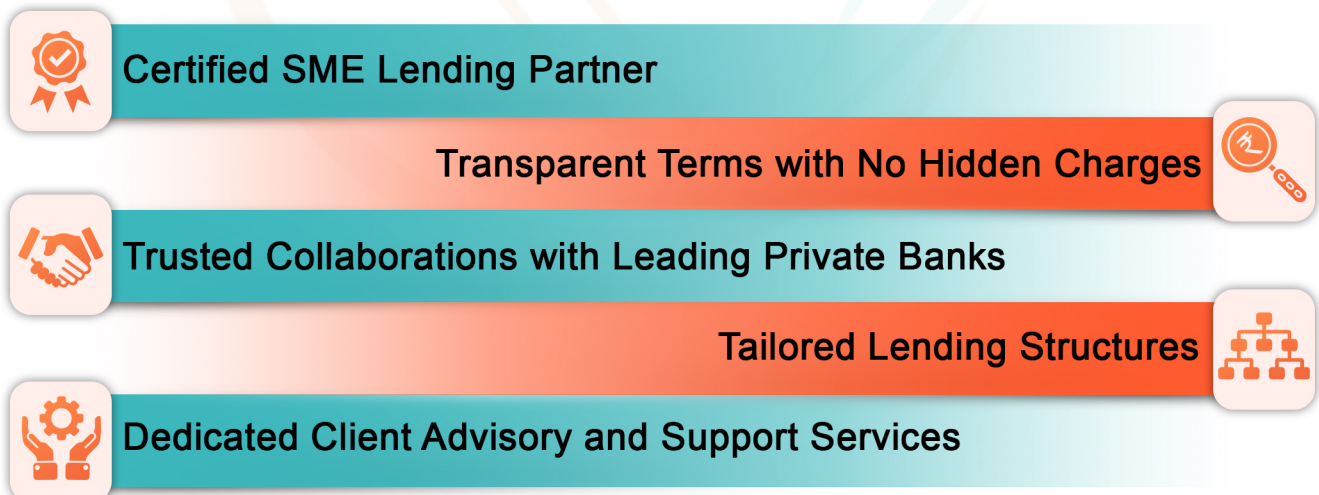
MISSION

Our mission is to strengthen the SME ecosystem by delivering targeted financial products that are adaptive, transparent, and strategically aligned with diverse business models. We are committed to:

- **Bespoke Financing Solutions** – Designed with precision to address sector-specific demands and growth trajectories.
- **Seamless Processing Framework** – Ensuring expedited credit delivery through simplified and technology-driven processes.
- **Clarity in Engagement** – Upholding principles of fairness with clearly defined terms and full disclosure at every stage.
- **Enduring Client Partnerships** – Acting as a proactive financial advisor and collaborator beyond the disbursement of credit

We aim to enhance credit access, strengthen financial awareness, and drive measurable impact across India's SME sector.

Value Proposition at a Glance



OUR COMMITMENT

At Legacy Loans, we are deeply committed to fostering financial resilience and growth among small and medium businesses. Our objective is not limited to facilitating capital — it extends to creating enduring economic value, promoting responsible borrowing, and supporting the entrepreneurial spirit that fuels India's development.

Strategic Vision and Leadership

It is with great pride and purpose that I present to you the vision and foundation of Legacy Loans — an institution born out of the realization that India's Small and Medium Enterprises (SMEs) are not just businesses, but the true drivers of the nation's economic engine.

Over the years, we have witnessed how limited access to structured credit and a lack of tailored financial support continue to restrain the growth trajectory of this sector. Legacy Loans was established to address this fundamental challenge — by offering reliable, transparent, and agile financial solutions that are designed exclusively for SMEs.



At the heart of our operations lies a commitment to integrity, clarity, and client-centricity. We do not merely facilitate loans; we build strategic financial partnerships that empower businesses to thrive in dynamic market conditions. Our objective is to bridge the critical financing gap while upholding the highest standards of regulatory compliance, governance, and operational excellence.

We are proud to partner with some of India's most respected banking institutions and technology providers, enabling us to offer fast, secure, and scalable financial services. These collaborations further reinforce our credibility and help us deliver consistent value to our clients, stakeholders, and investors.

As we move forward, Legacy Loans remains focused on innovation, efficiency, and customer trust. Our goal is to ensure that every entrepreneur, regardless of scale, can access the capital and guidance needed to realise their business ambitions with confidence.

I extend my sincere gratitude to our partners, employees, and clients who continue to believe in our mission. Together, we are not just financing growth — we are shaping legacies.

Sunil Mittal

Managing Director

Legacy Loans

MANAGEMENT DISCUSSION & ANALYSIS

Overview of Legacy Loans

Legacy Loans has strategically positioned itself as a key player in the SME financing landscape, addressing the financing gaps faced by small and medium enterprises across India. As we continue to scale our operations and enhance our service offerings, we remain committed to providing fast, reliable, and transparent financial solutions that empower businesses to grow sustainably.

Over the past year, Legacy Loans has experienced significant growth, driven by an expanding customer base, an evolving product portfolio, and deepened partnerships with India's leading private sector banks. Our operational efficiency, coupled with our tailored financial solutions, has allowed us to extend vital capital to businesses that would otherwise face significant challenges in accessing traditional financing.

Key Performance Highlights

- **Loan Disbursement Growth:** We have seen a year-over-year increase in loan disbursements, reflecting the growing demand for customized financing solutions among SMEs.
- **Customer Acquisition:** Our client base has grown significantly, with many businesses choosing Legacy Loans for their transparency, speed, and ease of access.
- **Operational Efficiency:** Through technological advancements, we have streamlined our loan processing systems, reducing approval times and enhancing the customer experience.
- **Strategic Partnerships:** Our partnerships with top-tier banks have been instrumental in maintaining liquidity and ensuring secure loan approval frameworks.

Business Strategies

The future of Legacy Loans is built on the following core strategic pillars:

1. **Expansion of Product Offerings:** We continue to diversify our product suite to meet the specific needs of SMEs, focusing on flexible loan terms, low-interest rates, and innovative financial products that align with market demands.
2. **Technological Integration:** We are investing in advanced technology to improve data analytics, enhance decision-making, and expedite loan processing. Our digital platform enables us to reach a larger number of businesses, providing them with quick access to credit.
3. **Customer-Centric Approach:** We remain focused on strengthening our relationships with customers by offering personalized financial advice, greater transparency, and constant support throughout the loan lifecycle.
4. **Geographical Expansion:** In line with our growth strategy, we are expanding our footprint to cover more regions across India, ensuring that SMEs nationwide have access to reliable financing options.

Challenges and Risk Management

As we grow, we are mindful of the challenges inherent in the SME lending space. Key risks include economic volatility, changes in regulatory frameworks, and the evolving needs of the SME sector. To mitigate these risks, Legacy Loans adheres to a robust risk management framework that includes:

- **Comprehensive Credit Assessment:** We employ a stringent risk evaluation process to assess the creditworthiness of borrowers, ensuring prudent lending practices.
- **Regulatory Compliance:** We maintain full compliance with all regulatory requirements, adapting swiftly to changes in financial regulations.
- **Market Diversification:** Our diversified portfolio allows us to manage sector-specific risks and reduce exposure to any single market segment.reliability.

Outlook for the Future

Looking ahead, Legacy Loans is well-positioned to capitalize on the growing demand for SME credit in India. We anticipate continued growth in loan disbursements, along with increased market penetration and stronger brand recognition.

Our focus will remain on empowering businesses by providing tailored financial solutions, enhancing operational efficiencies, and exploring new avenues for growth. We remain optimistic about the future, committed to supporting SMEs as they navigate the dynamic business landscape.

STRATEGIC PARTNERSHIP

At Legacy Loans, we know that the right collaboration can transform the lending journey for businesses. That's why we're proud to join hands with Thar Commercial Finance Private Limited, formerly India Advantage Finance Pvt. Ltd., CIN: U65999MH2008PTC185082 as our registered lending partner. As a RBI-regulated NBFC, Thar Commercial Finance brings decades of financial expertise and a robust compliance framework to our platform.

Together serves as a key enabler in our mission to deliver faster, smarter, and more secure loan disbursement experiences to GST-registered businesses across India. Through this partnership, Legacy Loans has integrated next-generation technology that enhances loan origination, risk assessment, and borrower onboarding — creating a seamless and highly efficient lending ecosystem.

Key Advantages of the Partnership:

- **Rigorous Credit Evaluation:** Leveraging Thar's deep underwriting experience, we tailor each loan by accurately assessing borrower profiles and extending customized financing solutions.
- **Rapid Disbursals:** Streamlined NBFC processes and digital integrations cut out manual bottlenecks, so you receive your funds in record time.
- **Strengthened Risk Management:** Thar's mature fraud-detection and compliance systems reinforce operational integrity, ensuring every transaction is safe and fully regulated.

- **Expanded Reach:** With Thar Commercial Finance's extensive support, Legacy Loans scale operations digitally and tap into underserved SME clusters that require access to formal credit.

Partnership combining fintech innovation with established NBFC, creating an inclusive, transparent, & future-ready lending. Through our alliance with Thar Commercial Finance, Legacy Loans is powering the growth of Indian businesses with confidence.

FINANCIAL PERFORMANCE

Legacy Loans has demonstrated consistent financial growth, backed by strong business fundamentals, a prudent lending approach, and a deep understanding of the SME market. Our financial performance is a reflection of our ability to generate sustainable revenue while maintaining the highest levels of risk management and operational efficiency.

Revenue Growth:

Legacy Loans has achieved a steady increase in revenue, driven by the growing demand for SME loans and the expansion of our client base. Our diversified loan products and tailored financial solutions have positioned us as a trusted partner.

Loan Disbursement Volume:

We have consistently grown our loan disbursements, achieving double-digit growth in the past fiscal year. Our ability to maintain a robust loan book, with minimal defaults, underscores the quality of our underwriting and risk management practices.

Profitability:

The company has reported strong profitability metrics, maintaining a healthy net profit margin while optimizing operating expenses. This has been achieved through strategic cost management and operational improvements that enhance overall efficiency.

Return on Assets (ROA):

Legacy Loans has posted an impressive ROA, indicative of our ability to generate returns from our assets effectively. This metric reflects our efficient use of capital to drive business growth and value creation.

Capital Adequacy:

The company continues to maintain a solid capital base, ensuring financial stability and the ability to withstand market fluctuations. We have proactively raised capital through equity and debt instruments to support our growing business needs.

Loan Portfolio Quality:

Our portfolio remains strong with a low level of non-performing assets (NPAs), thanks to our rigorous credit evaluation procedures and disciplined loan origination practices.

Debt to Equity Ratio:

Legacy Loans maintains a balanced debt-equity ratio, ensuring a prudent capital structure that supports growth while safeguarding financial stability.

Legacy Loans financial discipline, coupled with strategic investments in technology and expansion, provides a strong foundation for sustained growth and profitability. Moving forward, we remain focused on enhancing operational efficiency, expanding our loan portfolio, and improving customer acquisition strategies to ensure continued financial success.

STRATEGIC ROADMAP

Legacy Loans is committed to shaping the future of medium enterprise financing in India through a well-defined, milestone-driven strategy. Our roadmap outlines our trajectory towards scalable operations, advanced technological integration, and greater national reach — while maintaining our core focus on the evolving needs of medium-sized businesses

PHASE 1: ESTABLISHMENT & FRAMEWORK BUILDING (Year 1–2)

- Development of a secure lending architecture aligned with regulatory compliance.
- Strategic partnerships with leading private sector banks and fintech platforms.
- Launch of core loan products designed specifically for medium-sized enterprises.
- Geographic expansion into high-potential industrial zones and business corridors.
- Recruitment of experienced credit professionals and underwriting teams.

PHASE 2: TECHNOLOGICAL ENHANCEMENT & PROCESS AUTOMATION (Year 2–4)

- Implementation of AI-driven credit scoring and data-backed risk analytics.
- Deployment of an end-to-end digital loan origination and servicing platform.
- Integration of CRM and borrower lifecycle management systems.
- Automation of internal operations for improved turnaround times and compliance tracking.
- Enhanced client experience through secure, mobile-first loan access.

PHASE 3: PAN-INDIA PRESENCE & SEGMENTED PRODUCT GROWTH (Year 4–5)

- Expansion into all major business hubs across India.
- Introduction of industry-specific lending solutions (e.g., manufacturing, wholesale trade, logistics).
- Establishment of dedicated relationship management teams for mid-market borrowers.

PHASE 4: CAPITAL MARKETS PARTICIPATION & IMPACT EXPANSION (Year 5 and Beyond)

- Exploration of securitization and capital market instruments for portfolio diversification.
- Launch of Legacy Impact Fund to support underserved mid-market sectors
- Investment in regtech and advanced compliance systems.
- Potential expansion into select international markets with high SME penetration.

Legacy Loans' roadmap reflects its long-term vision to become a leading enabler of capital access, financial discipline, and operational support for India's growing mid-market economy. With innovation, responsibility, and scalability at our core, we are building the future of medium enterprise financing — one milestone at a time.

ELIGIBILITY CRITERIA

At Legacy Loans, we understand the unique characteristics and requirements of **Small and Medium Enterprises (SMEs)**. These businesses are essential to the economic landscape, driving innovation, creating jobs, and contributing significantly to national growth. Therefore, our eligibility criteria are designed to empower SMEs by offering tailored loan solutions that match their specific financial needs and operational capacities.



Business Type:

The applicant must be a legally registered medium-sized enterprise (SME) in India. This includes entities structured as Private Limited Companies, Limited Liability Partnerships (LLPs), or Partnerships, with a focus on businesses in the small & medium enterprise category.

Annual Turnover:

The business should demonstrate an annual turnover of INR 5 crores to INR 250 crores, which is typical for SMEs. This ensures that the applicant has sufficient business activity and capacity to repay the loan.



**Profitability and Cash Flow:**

SMEs must show evidence of consistent profitability over the past 12 months or provide a strong financial projection with a solid business plan for future growth. We assess the cash flow management to ensure that the business has the ability to service the loan without compromising day-to-day operations.

Credit Rating:

A satisfactory credit score (typically 650 or above on CIBIL or other recognized credit bureaus) is required to ensure that the business has a history of responsible credit management. However, businesses with slightly lower scores may still be considered depending on their overall financial health and repayment capacity.

**Purpose of Loan:**

The loan must be intended for business purposes such as working capital management, expansion, upgrading equipment, or other growth-related investments. We tailor our loan offerings to meet the distinct financial needs of SMEs across various sectors.

Documentation Requirements

Applicants must provide financial documents for the past two years, including balance sheets, profit and loss statements, tax returns, and bank statements, to demonstrate the business's financial health and capacity to repay.

**Legal Compliance:**

The SME must comply with Indian laws and regulations, including tax filings, business licenses, and industry-specific regulations. The business must be legally registered and adhere to all statutory obligations.

CONNECT WITH US

At Legacy Loans, we welcome conversations, collaborations, and opportunities to support growing enterprises. Whether you're an SME looking for financing solutions, an investor seeking reliable partnerships, or a stakeholder exploring growth with us — we're here to engage.

We believe that open communication and professional integrity lay the foundation of every successful relationship. If you wish to connect, inquire, or explore potential synergies, our team would be glad to assist

For Business Inquiries & Partnerships:

You can reach us at: contactus@legacyloans.in

“Behind every enterprise, there’s a legacy waiting to be built — and we’re proud to be part of that journey.”

