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Laxmi India Finance Posts 45.77% PAT Growth in Q1 FY26

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New Delhi, India, August 16, 2025: Laxmi India Finance Limited (formerly Laxmi India Finance Private Limited), a prominent Non-Banking Financial Company (NBFC), reported strong financial results for the first quarter of FY26, posting a 45.77% year-on-year growth in profit after tax (PAT). The company's performance reflects robust disbursements, improved asset quality, and healthy profitability across its key business segments.

With a widespread presence across multiple states in India, Laxmi India Finance specializes in providing credit solutions for secured micro, small, and medium enterprises (MSMEs), vehicle loans, and personal and business loans. The company emphasizes responsible lending practices and customer-centric services.

“Our Q1 FY26 results underscore the resilience of our business model and the trust our customers and stakeholders place in us,” said Mr. Deepak Baid, Managing Director of Laxmi India Finance Limited. “The growth in our assets under management, profitability, and network expansion highlights our commitment to building a diversified and robust credit portfolio while maintaining strong asset quality.”

The company’s strategy focuses on leveraging technology, expanding geographically, and enhancing financial inclusion. During the quarter, Laxmi India Finance strengthened its secured MSME and vehicle finance portfolios while adopting advanced risk management practices to safeguard asset quality.

Laxmi India Finance also continues to target underserved markets, aiming to bring formal financial solutions to areas with limited access to credit. Its diversified funding base, combined with a strong balance sheet and prudent financial management, positions the company to sustain its growth momentum in the coming quarters.

According to the company, technological adoption remains a key enabler for operational efficiency and customer service improvements. Digital platforms have been expanded to streamline loan processing and enhance customer engagement, supporting Laxmi India Finance’s broader mission of financial inclusion.

“The positive outlook and robust credit rating reaffirm our ability to consistently deliver value to customers, investors, and stakeholders,” Mr. Baid added. “As we move forward, we remain focused on expanding our reach, innovating product offerings, and contributing to India’s broader financial inclusion journey.”

Industry analysts note that the strong Q1 performance reflects both the company’s disciplined approach to lending and the broader resilience of India’s NBFC sector. With macroeconomic conditions remaining favorable, Laxmi India Finance is expected to maintain its growth trajectory through continued portfolio diversification and operational efficiencies.

As NBFCs play a crucial role in providing credit to segments often underserved by traditional banks, Laxmi India Finance's expansion and performance contribute to the broader financial ecosystem in India, particularly by supporting MSMEs and individual borrowers seeking structured financial solutions.