



**Date: September 14, 2020**

**To**  
**BSE Limited**  
**Corporate Relationship Department**  
25<sup>th</sup> Floor, Phiroze Jeejeeboy Towers,  
Dalal Street, Mumbai – 400001  
**BSE Scrip Code: 538772**

Dear Sir/Madam,

**Sub:** Investor Presentation – September 2020

Pursuant to Regulation 30 (6) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations") read with Part A of Schedule III of the Listing Regulations, we are enclosing herewith the Investors' Presentation for September 2020.

Pursuant to Regulation 46 (2) (o) of the Listing Regulations, the aforesaid information is also being made available on the website of the Company i.e. [www.niyogin.com](http://www.niyogin.com)

Thanking You,  
Yours faithfully,

**For Niyogin Fintech Limited**

**Neha Agarwal**  
**Company Secretary & Compliance Officer**  
**ACS 41425**

**Encl: a/a**

**Niyogin Fintech Limited**

(CIN L65910TN1988PLC131102)

**Regd office:** MIG 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu- 600042

**Corporate office:** Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kiroli Road, Vidyavihar (w), Mumbai – 400086

email : [info@niyogin.in](mailto:info@niyogin.in) | Website : [www.niyogin.com](http://www.niyogin.com)

The background image shows three people in a meeting. A woman on the left is smiling and looking down at a document. A man in the center is wearing glasses and looking at the same document. A man on the right is wearing a suit and glasses, pointing at the document. They are all sitting around a table with papers and a cup of coffee. The image is overlaid with a blue tint.

# niyogin

**Investor Presentation**

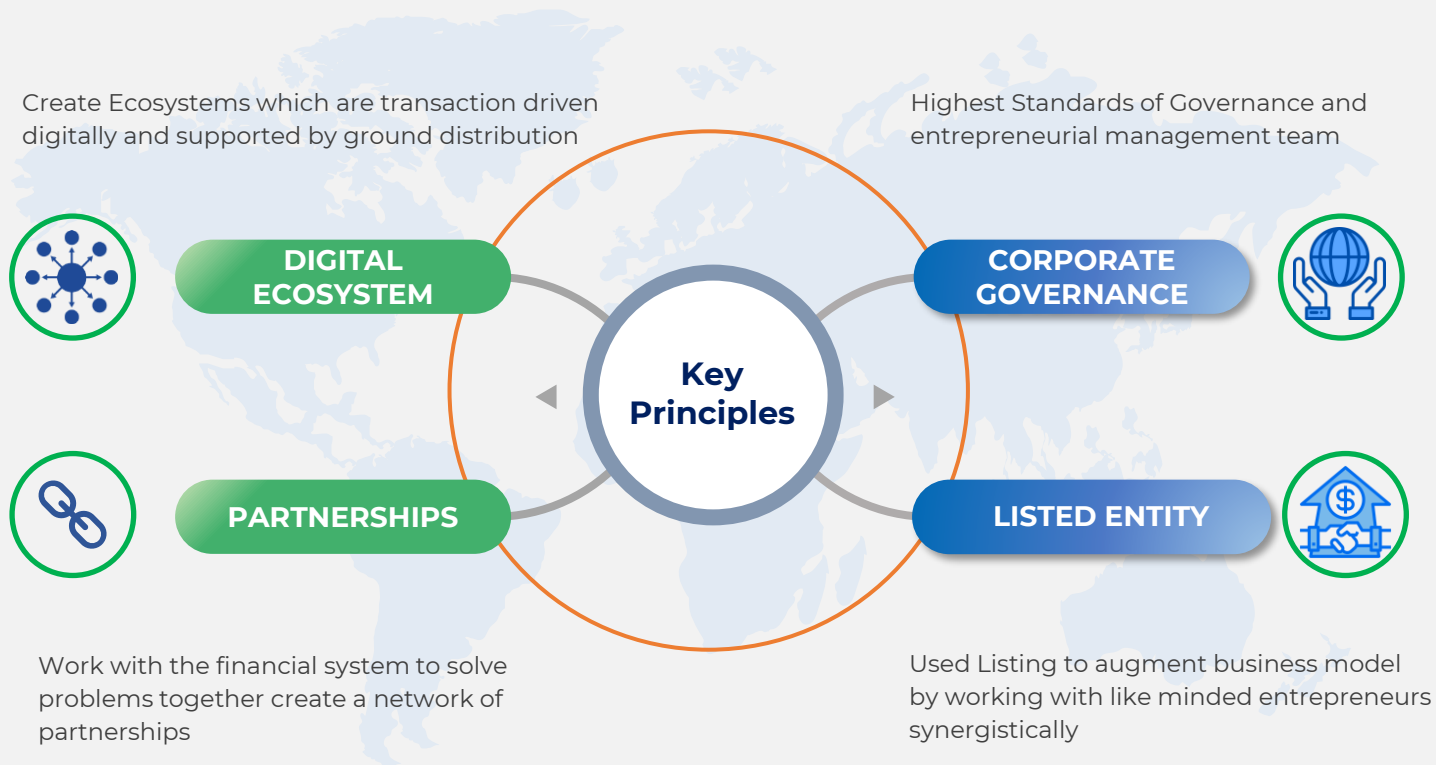
**September 2020**

## Founders Vision

Right structure to  
drive growth



## Public Market Access to Fintech Ecosystem in India

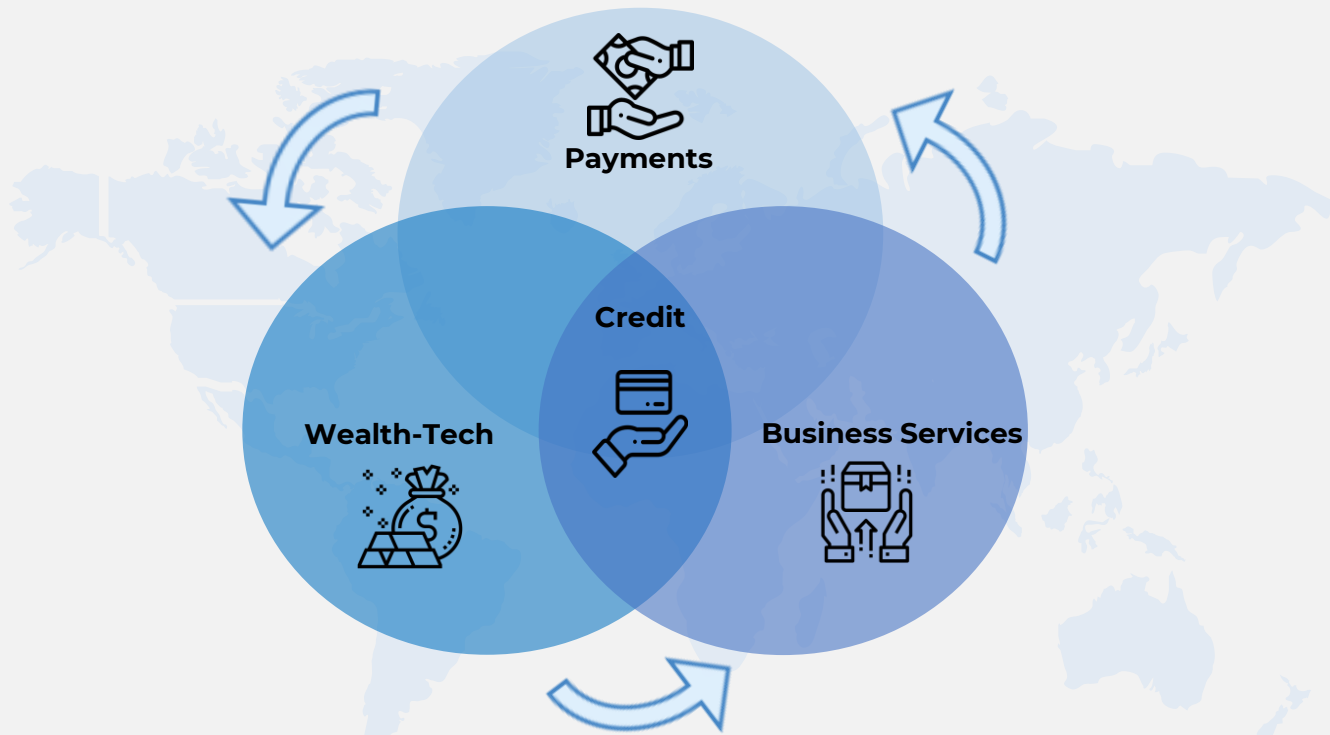


## Founders Vision

Transaction driven  
platform



Transaction models scaling better than pure lending fintechs



Payments

- ✓ Paypal
- ✓ Square



Wealth

- ✓ Schwab
- ✓ Robinhood



Business Services

- ✓ Intuit
- ✓ Xero



Lending

- ✗ Lending Club
- ✗ Ondeck

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## Full-Stack Fintech Platform

Payments ✓

Wealth ✓

Credit ✓

Business Services ✓



Executing the vision

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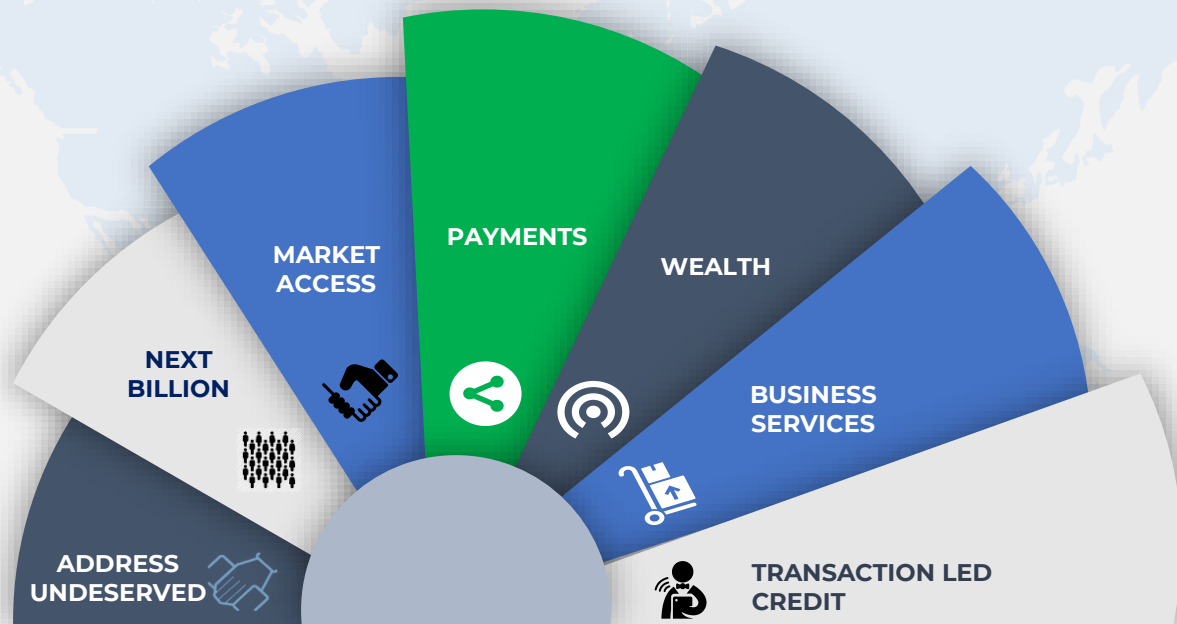
+



+



moneyfront



# Digital Rural Financial Inclusion

## Company Overview

- A full stack fintech company focused on underserved rural communities
- Rural neighborhood retail stores offer Financial services – Payments, cash, remittances and other financial products
- Leveraging the Jan Dhan – Aadhar – Mobile (JAM) infrastructure for product and service delivery

## Key Highlights - (FY 20\*)

**INR 223 Mn**

Revenue

**US\$ 500M +**

Transaction Value

**PAT +ve**

Profitability

## Services Offered



Cash Access



Credit Access



Domestic Money  
Transfer



Payment & Recharge

## USP for Stakeholders

### For Partners



- Reduction in cash conversion cycle
- Network monetisation

### For Merchants



- Additional source of Income

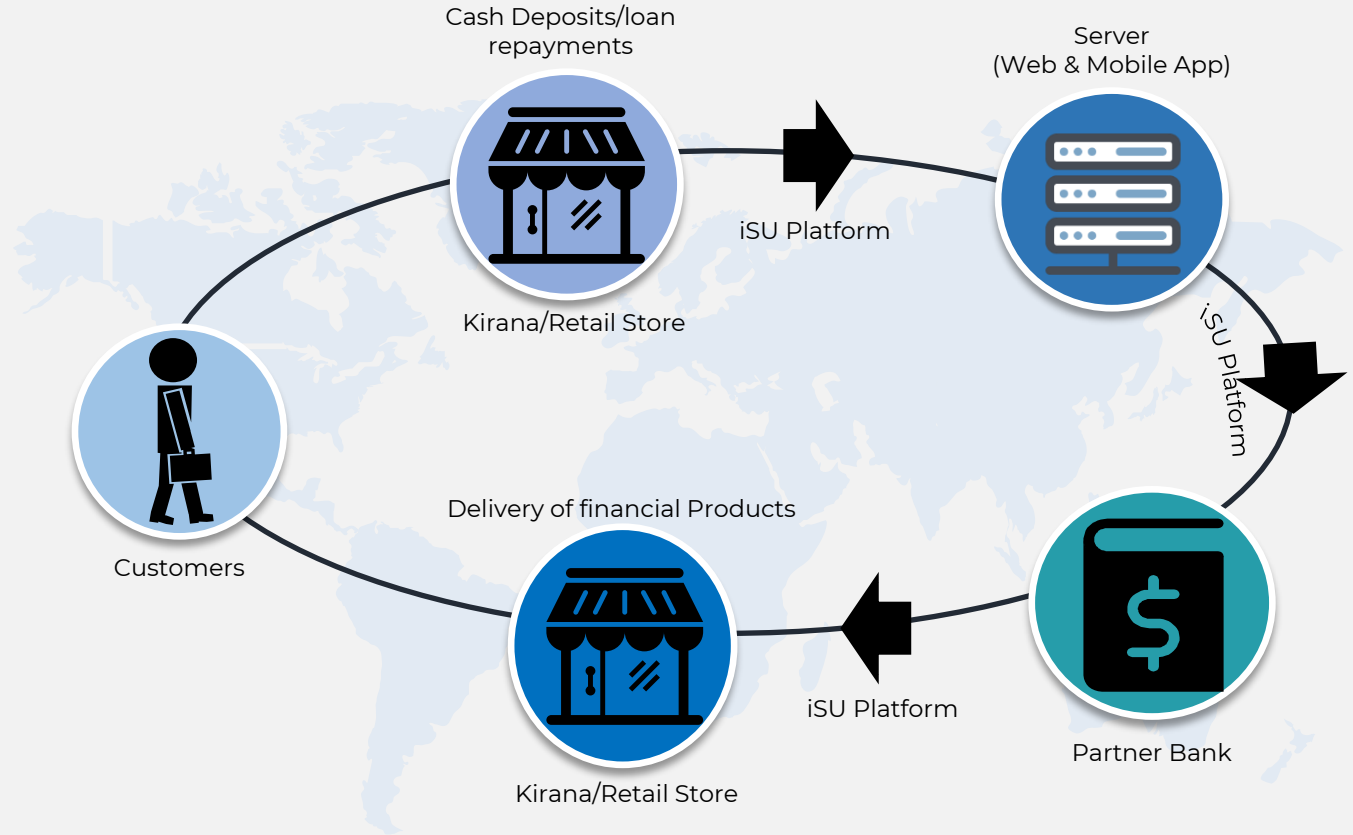
### For Banks and financial Services companies



- Market access and product delivery

## Business Model

Empowering local store



Flow of financial products through the company's extensive network of channel partners

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iServeU

JAM

AEPS Platform

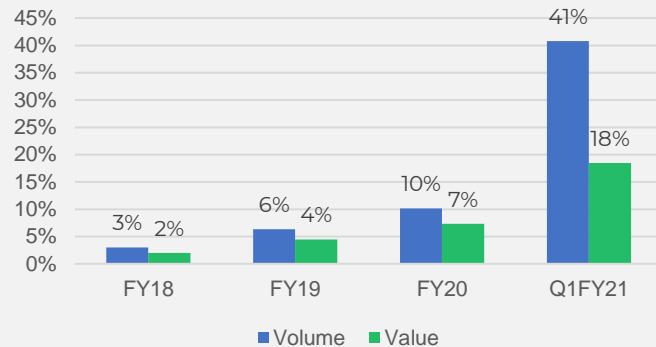
Enabling Inclusion



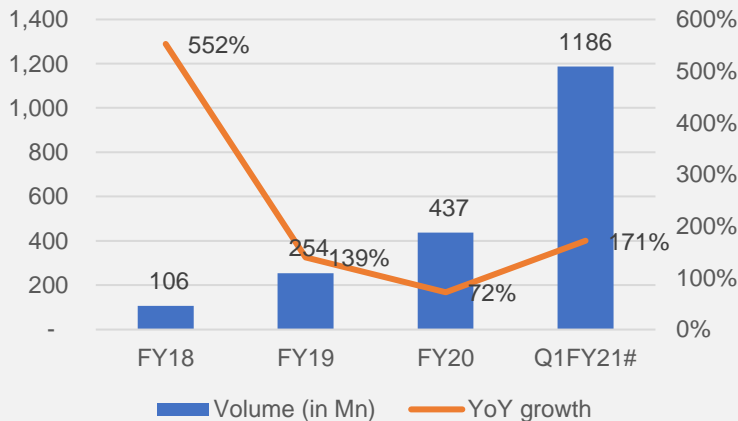
## Market Trends

- Rural & migrants – Underserved
- AEPS 3 Yr GTV CAGR – 273%
- AEPS size (1QFY21 annualized) – ~US\$30B+
- Domestic remittance size - ~US\$ 15 B +

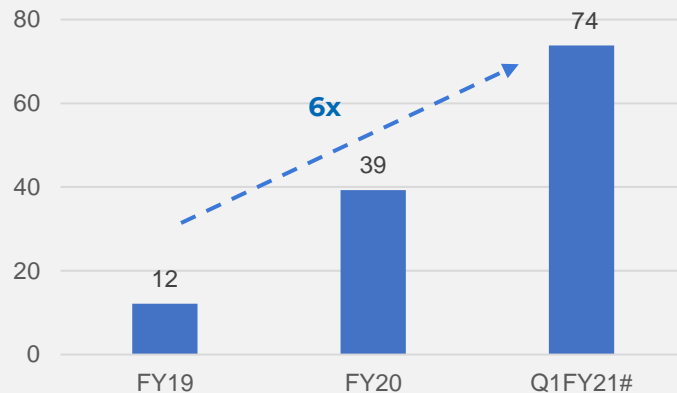
## AEPS % of total market



## AEPS – Strong volumes



## ISU GTV (INR B)



Source : NPCI, RBI. Note # Q1 - Annualised

Source : Company\*. Note # Q1 - Annualised

\* Provisionals – FY20

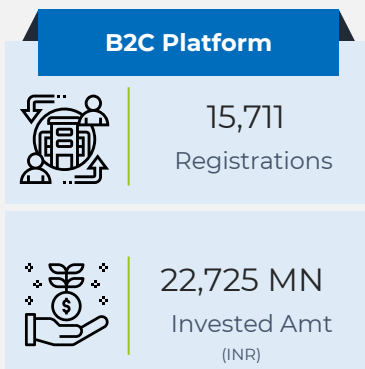


Moneyfront

B2C

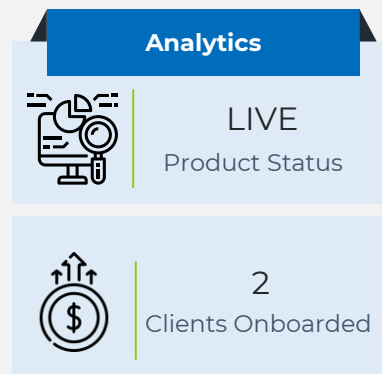
Analytics

Treasury



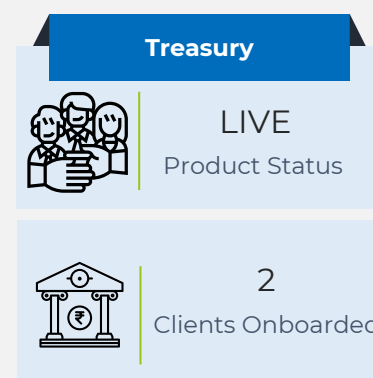
#### Products Offered

- Financial Planning
- PMS
- Bonds
- Corporate Deposits
- NPS
- P2P referral
- LAS



#### Product → Enterprise B2B

Leveraging our ML based analytics stack for external enterprise wealth managers



#### Product → SMEs & VCs

Digital B2B SaaS treasury management platform for SMEs/Startups/VC

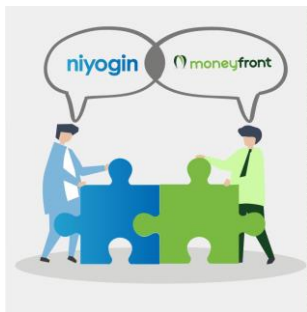
Serving clients across 784 cities in India and across 16 countries

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B2BC

SaaS model

Launched in Q1FY21



## Value Proposition



SaaS based wealth platform for partners

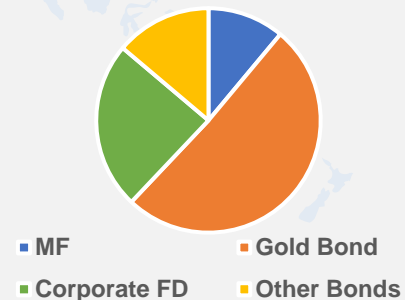
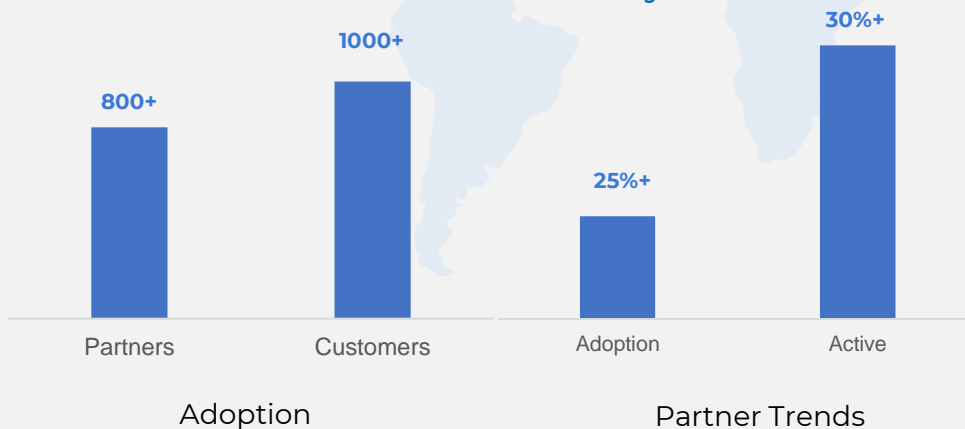


Low cost & full stack digital transaction and knowledge platform



Partners leverage their existing customer relationships

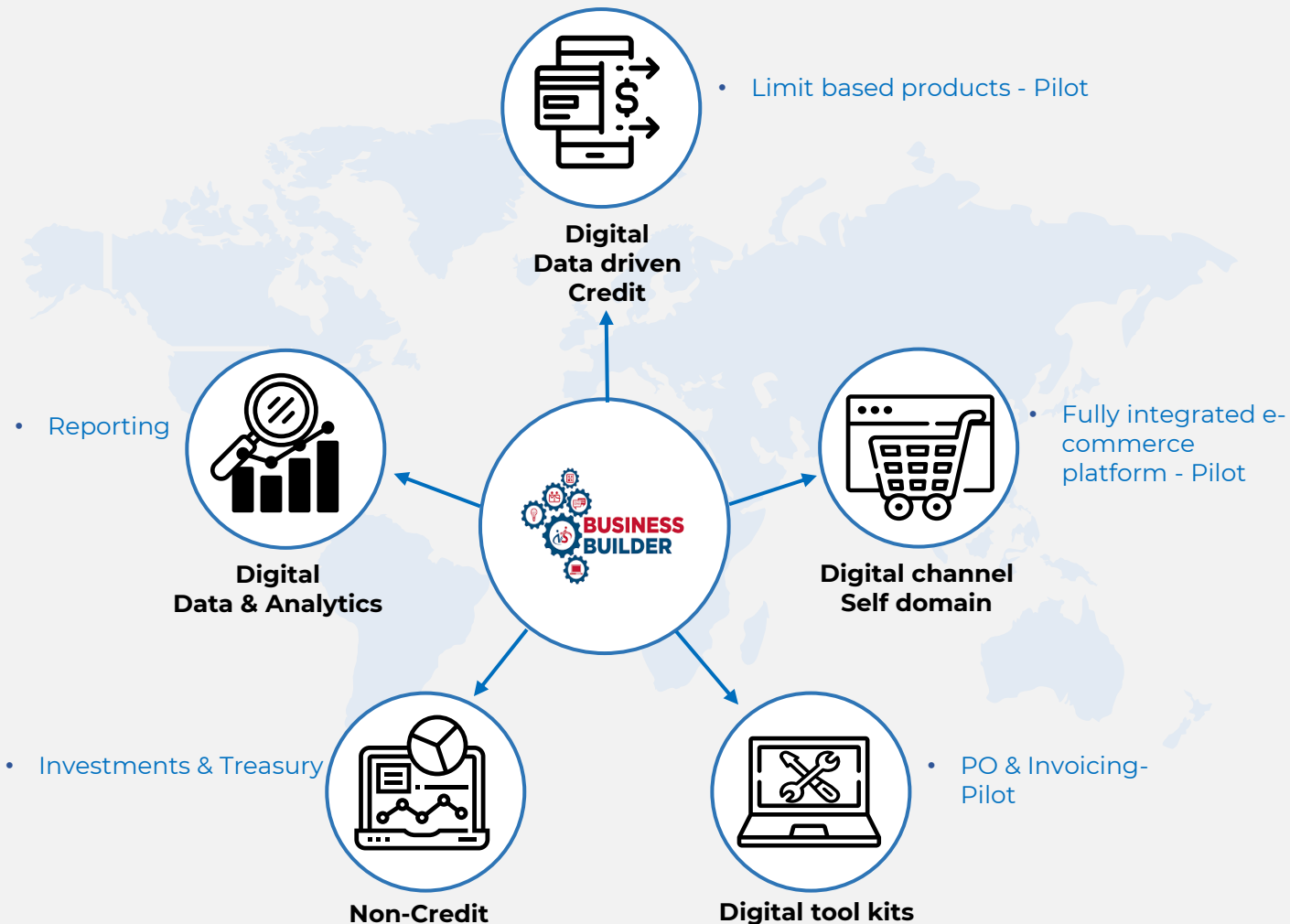
## Early Trends



## Business Services

### Value Proposition

- SME's own e-commerce site
- Business efficiency tools and embedded credit



# Retail Network

Engage

&

Grow



## Why Financial professionals?

- Trust based relationship
- Hyper-local connect
- ~ 600 K MSMEs connect



## Journey so far



- 42% QoQ growth
- 200+ locations
- ~ 30% activation in Q1FY21

## Scaling the network

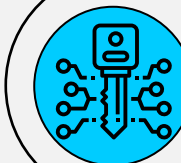
- Simplify - SAAS based
- Monetize-Full stack fintech solution
- Engage- User generated content



2733 Partners

## Key learnings

- Referral based sales
- Digital immigrants
- Customer retention critical



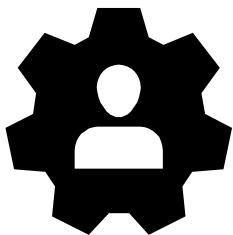
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Retail  
Distribution

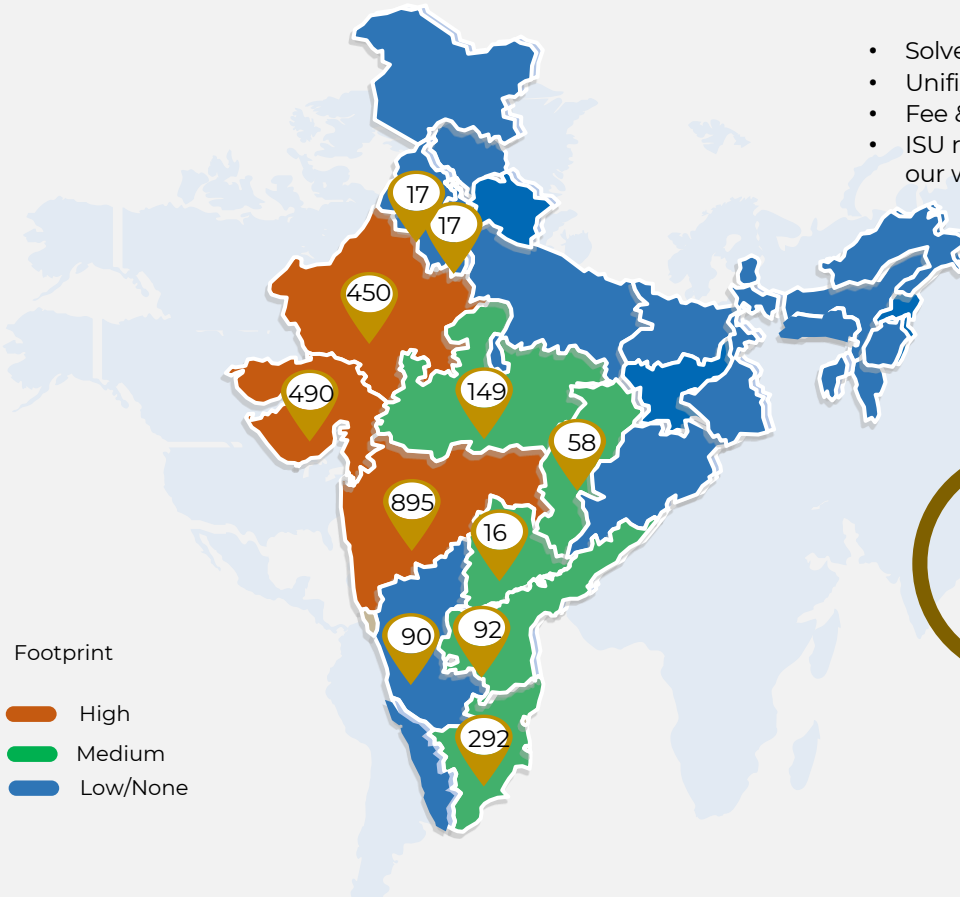
Grow the network  
multifold

+

Product led  
approach



## Scaling and deepening market access



- Solve “for” the partner and not “through”
- Unified platform led delivery
- Fee & Usage based revenue
- ISU reach complementary - presence in our white spaces



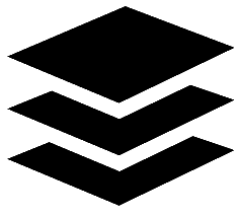
*Empowering local connects with a digital first approach*

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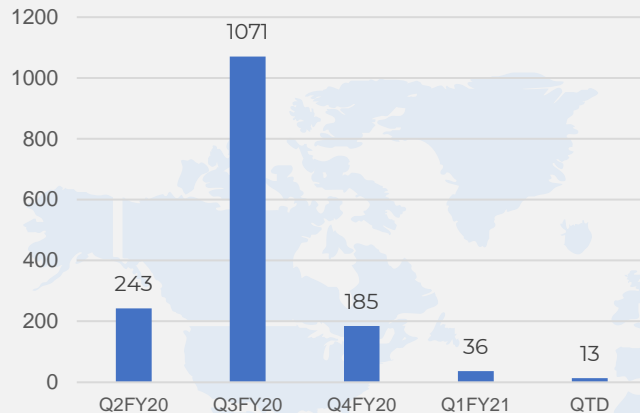
Credit

Exit generalized credit

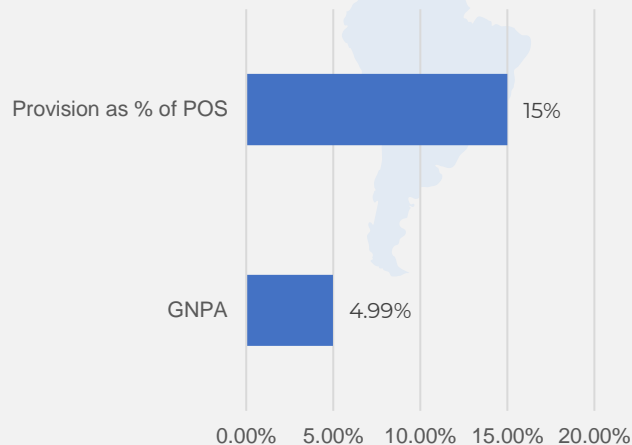
Focus on collections



## Disbursements (INR M)

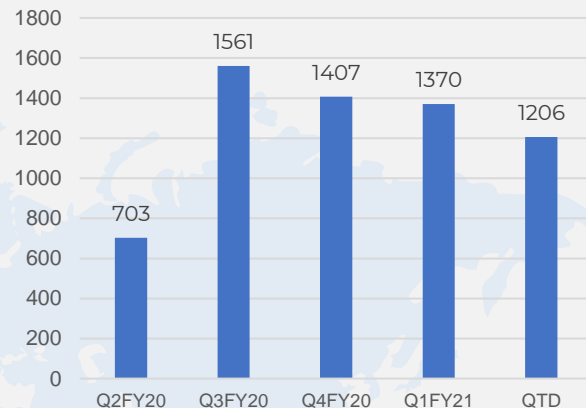


## Strong provisioning coverage

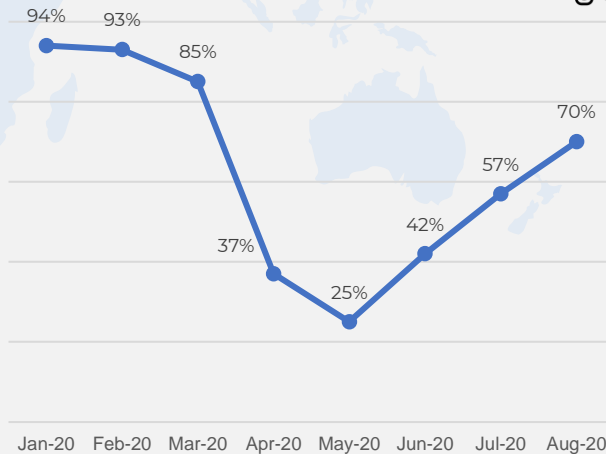


Note: Data As of June 2020. DPD frozen due to moratorium

## Loan Book (INR M)



## Collection Efficiency (%)



\* QTD Numbers are Unaudited provisional

## Execution Update

Scalable  
&  
Profitable

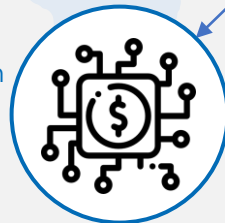


- Pro-forma Revs INR 660M\* Q1FY21
- Non-GAAP PAT +ve Q1FY21

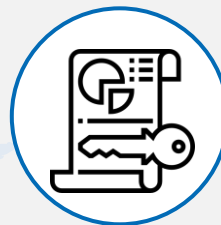
- Driving financial inclusion



Financials



Impact - Profit with Purpose



Market Access

- Platform Customers - 80,000
- Villages Covered - 25,000
- Pincodes Served - 16,000



Transaction Platform led

- Payments
- Wealth
- Business Services



No Burn

- Optimized Cost
- Net Cash Balance Sheet

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