



Date: June 23, 2020

To
BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeeboy Towers,
Dalal Street, Mumbai – 400001

Scrip Code: 538772

Sub: Investor Presentation – June 2020

Dear Sir/Madam,

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 June 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

Thanking You,
Yours faithfully,

For Niyogin Fintech Limited

Makarand Patankar
Whole- Time Director
DIN: 01584128

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 | Website : www.niyogin.com

A blue-tinted background image showing a group of people in a meeting. A woman on the left is smiling and looking down. Two men in the center and right are looking at documents on a table. A child is visible in the background. The overall scene is professional and collaborative.

niyogin

Investor Presentation

June 2020

We are niyogin

Our Vision



Our Mission



Sanskrit for “**empowerment**”, niyogin is born out of a deep understanding of the real problems faced by small businesses every day - beginning with collateral free access to credit. We are a passionate team of people who are **re-imagining the future of small businesses in India by applying technology, data, analytics and human understanding** .

Our vision is to be the country’s **best small business centric organization**, empowering customers through an ecosystem of products, partnerships, technology and exceptional customer experience.

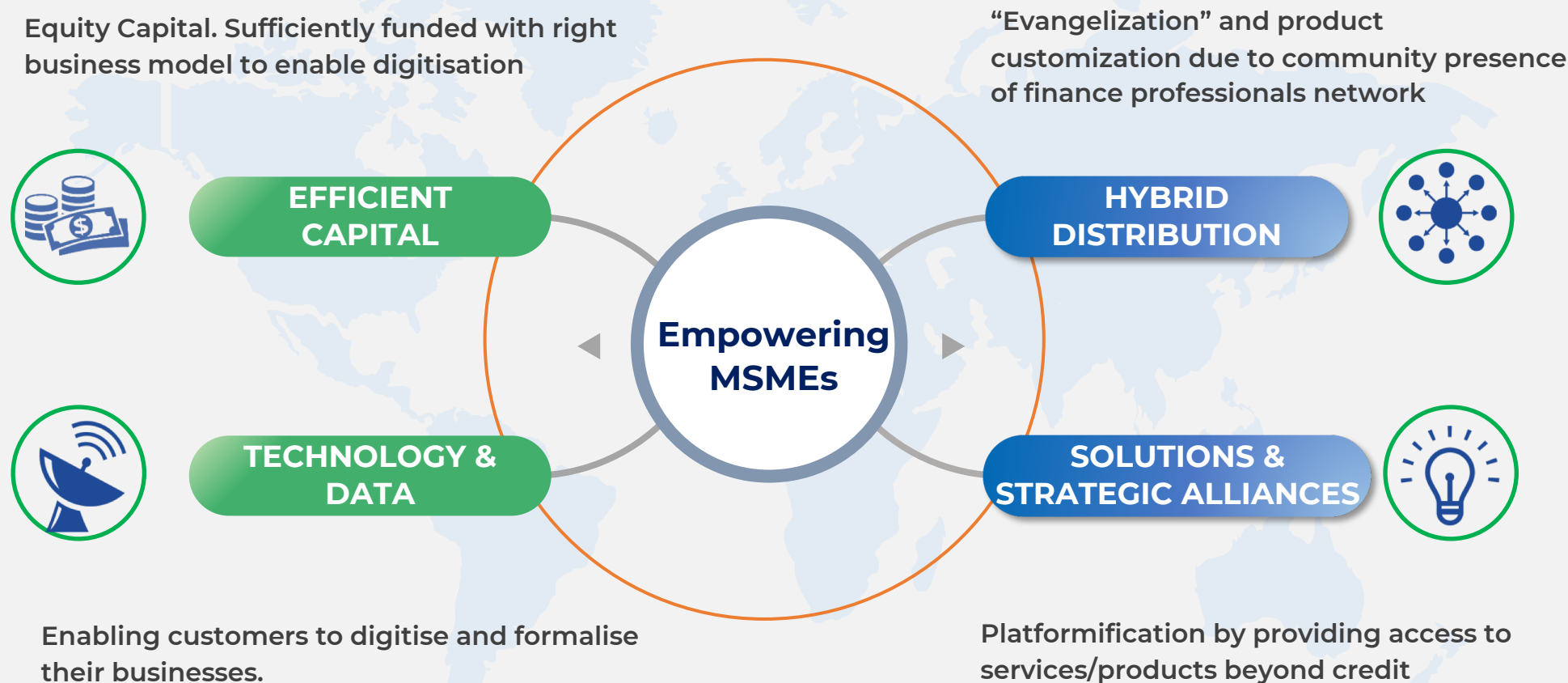
Our mission is to **give small businesses access to a holistic support system**, through cost efficient, innovative technology and a committed network of partners .



NIYOGIN CAPITALISING ON THE OPPORTUNITY

Externalizing the 4 key
components to create
an enabling platform

On-going pandemic to
accelerate digitisation



IMPACT

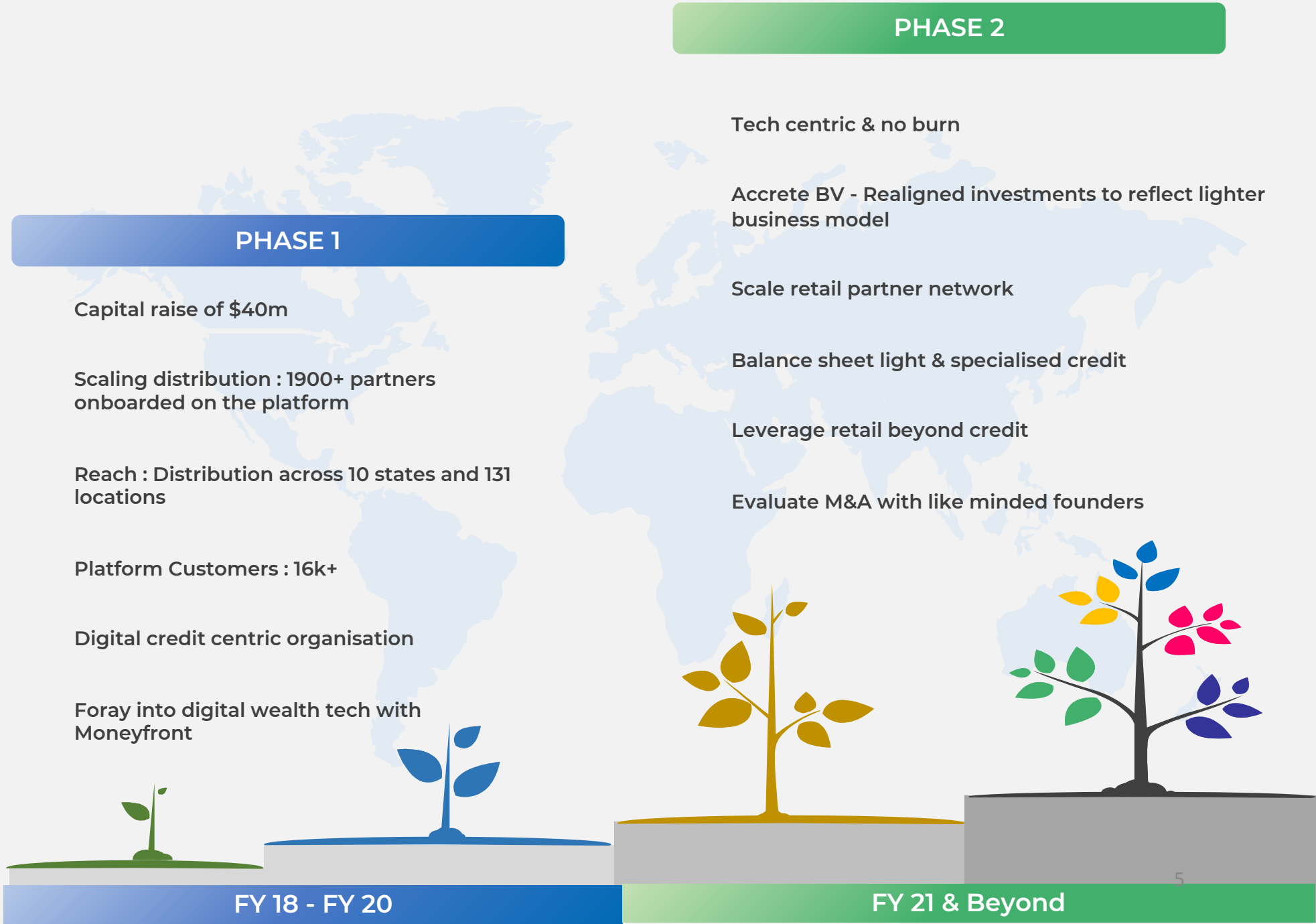
niyogin aims to have a positive impact in every sphere possible



THE JOURNEY

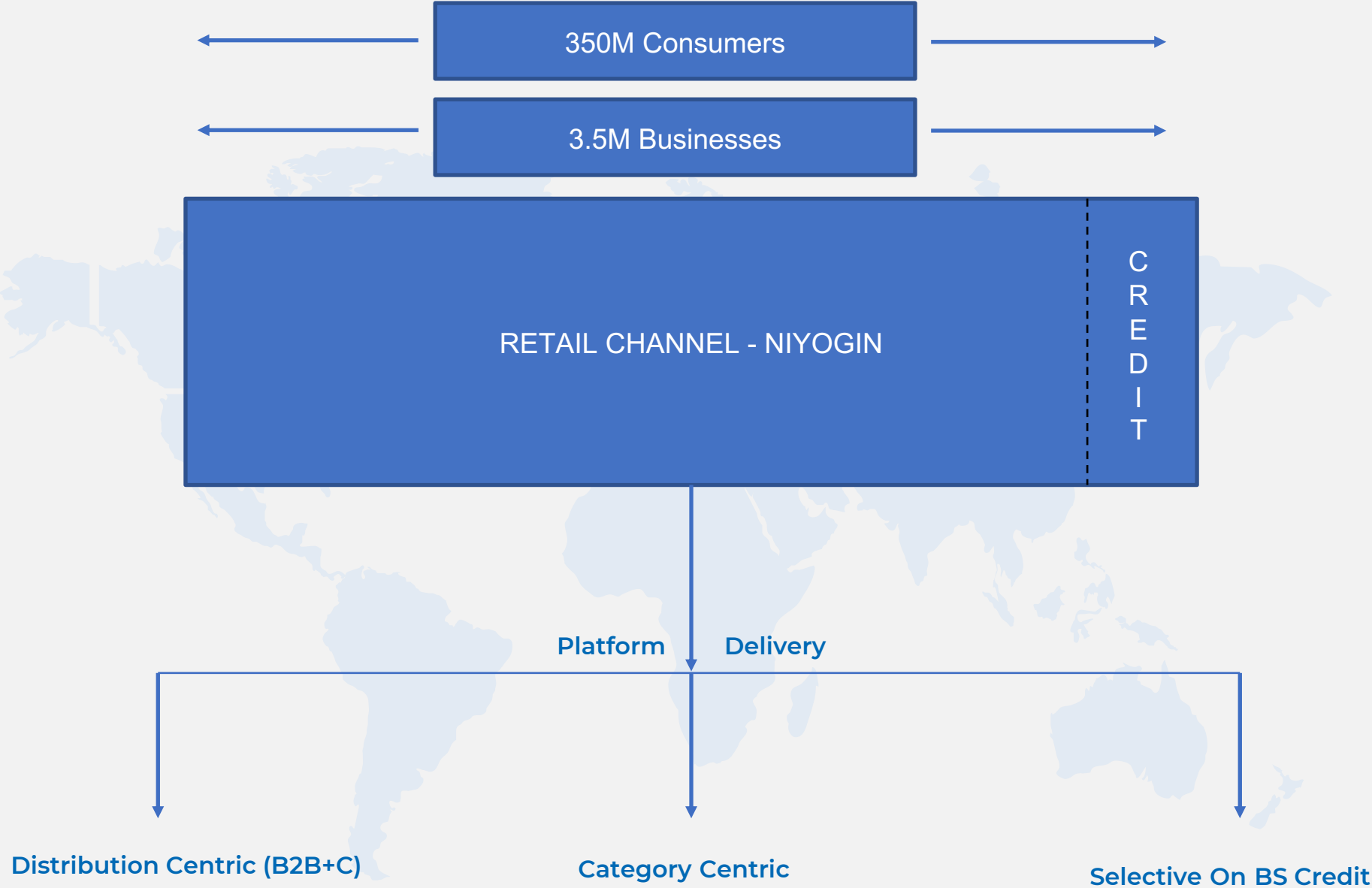
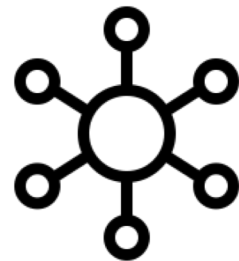
Phase 1 - Credit centric

Phase 2 – Tech centric



PLATFORM PLAY
RETAIL

Moving from narrow
credit to wider tech
centric model

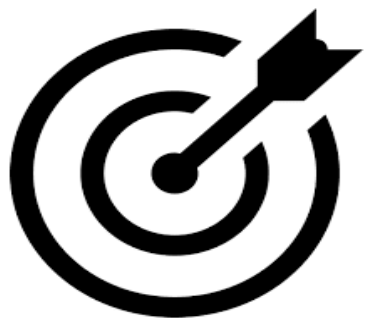


EXECUTION
FOCUS

Accelerate digital

BV accretion

Managing risk



Culture

Idea meritocracy

Tech centric



Cross-Sell

SaaS wealthtech - live

Secured loan partnership - live



Collections

Active foreclosure and collections
program for high risk (current)
customers



BV accretion

Aggressively cut burn

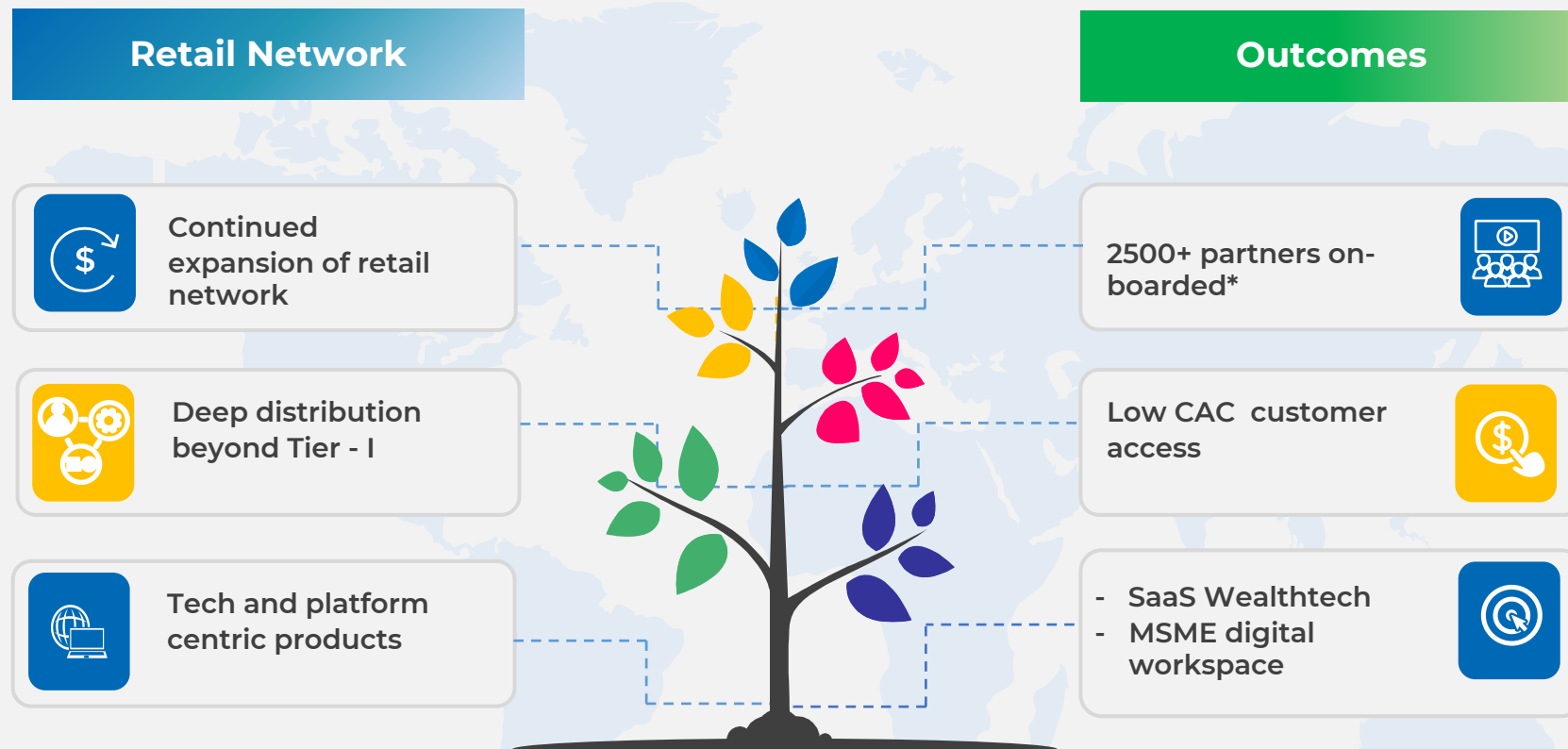
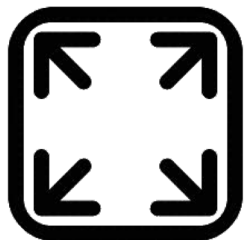
Realigned costs – full impact from Q2FY21

RETAIL BEYOND CREDIT

Scale Retail

&

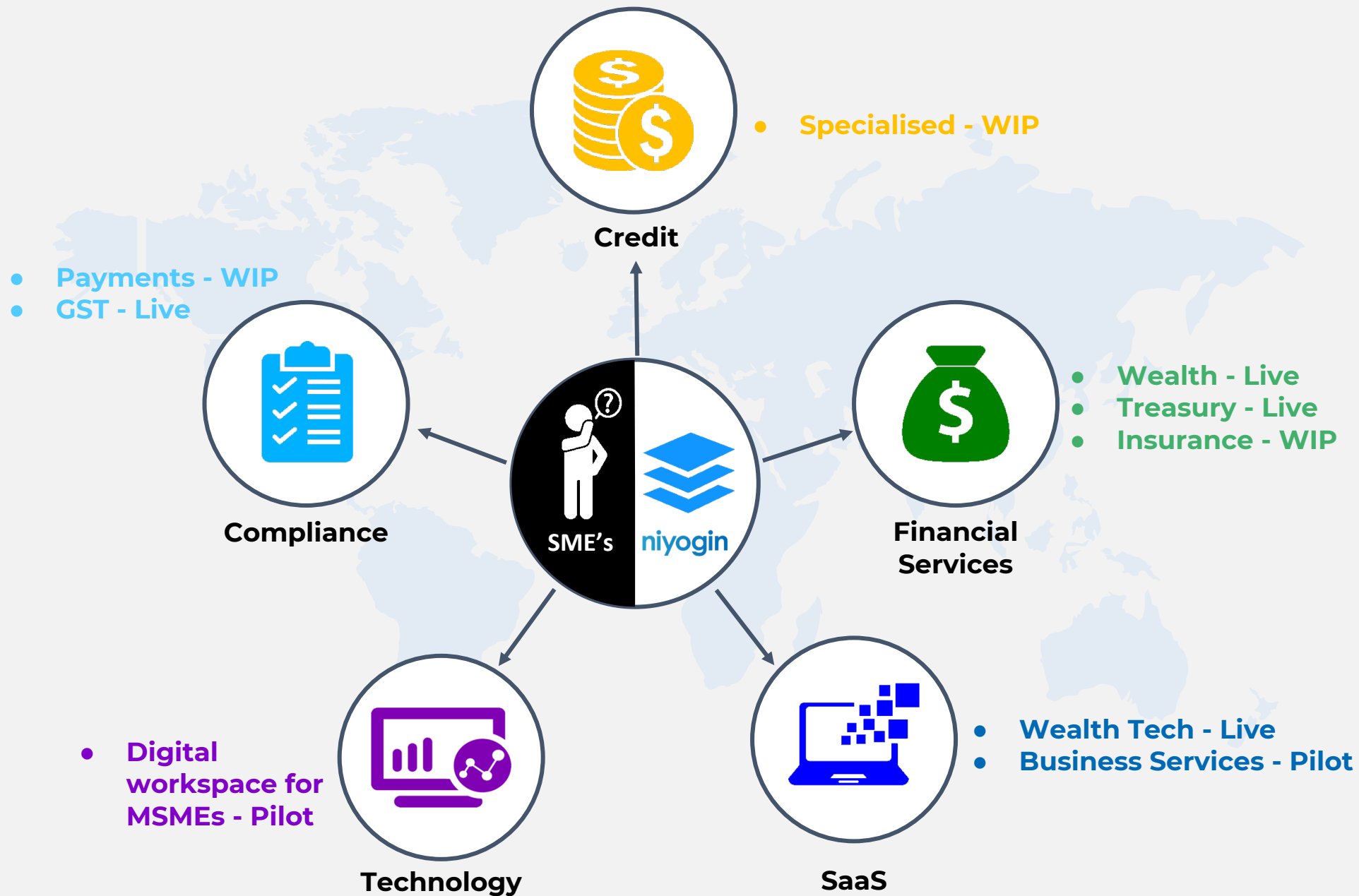
Actively leverage
beyond on-balance
sheet credit



* Partner count as of June 2020

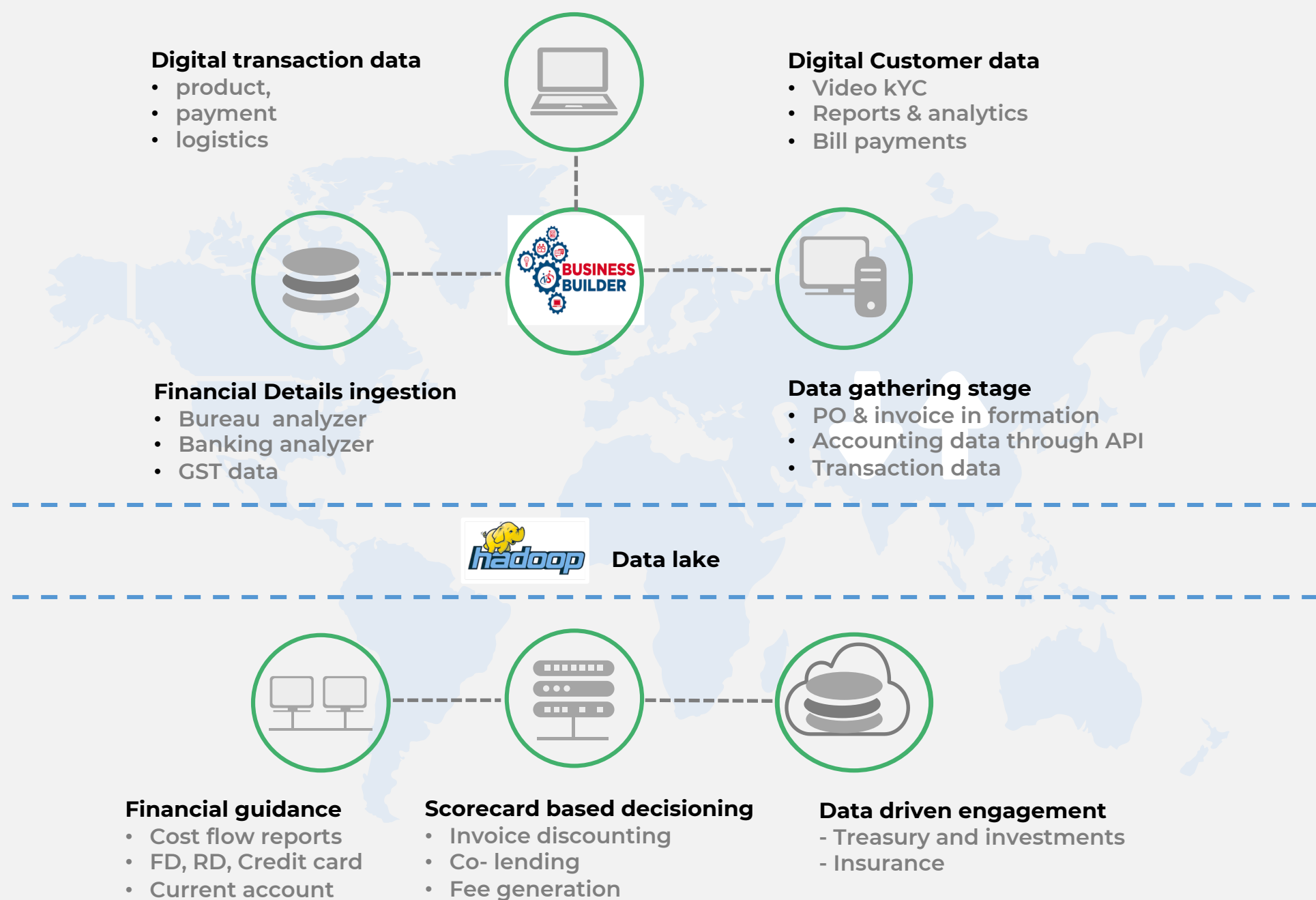
PRODUCT VIEW

Our aim is to be the
“Go to platform” that
addresses business
needs



DATA DRIVEN PRODUCTS

Constant data engagement with customers



niyogin

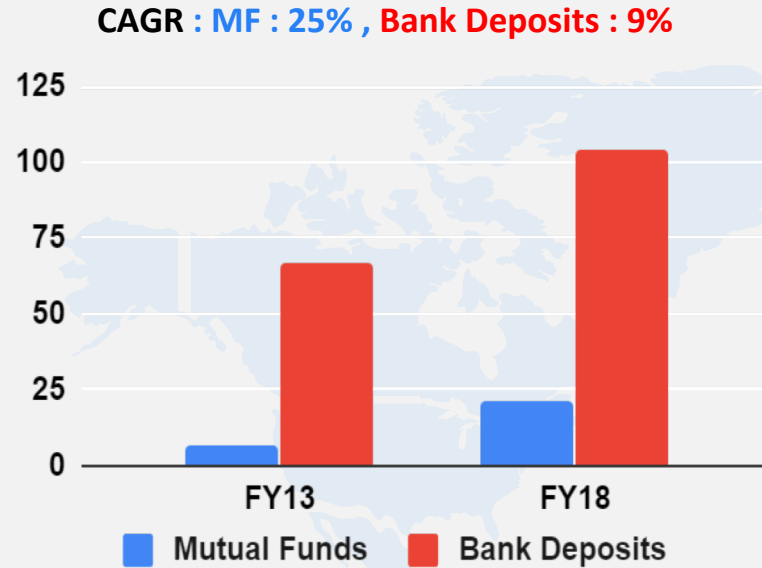
WEALTH TECH
MARKET
OPPORTUNITY

Niyogin's Approach

- SaaS centric model
- Digital D2C
- Moneybot Advisory

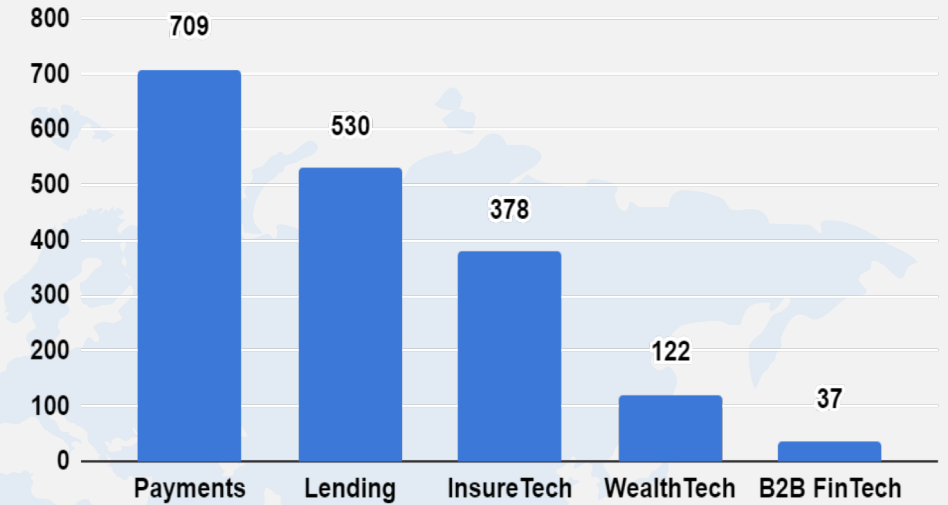


Wealth AUM India (INR .trn)



Increasing
Individual Wealth

VC/PE Funding India (\$ mil)



High Tech
Adoption Rate



Low Penetration
Levels

niyogin

WEALTH TECH IN RETAIL CHANNEL

SaaS model

Launched in Apr 2020

Encouraging early
adoption trends

Focus on scaling and
AUM activations



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



Partners converting and
building new digital wealth
practice



Healthy early conversion
rate from existing partners

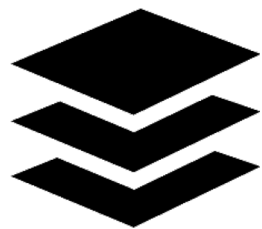


Positive trends on AUM
activation rates post
adoption

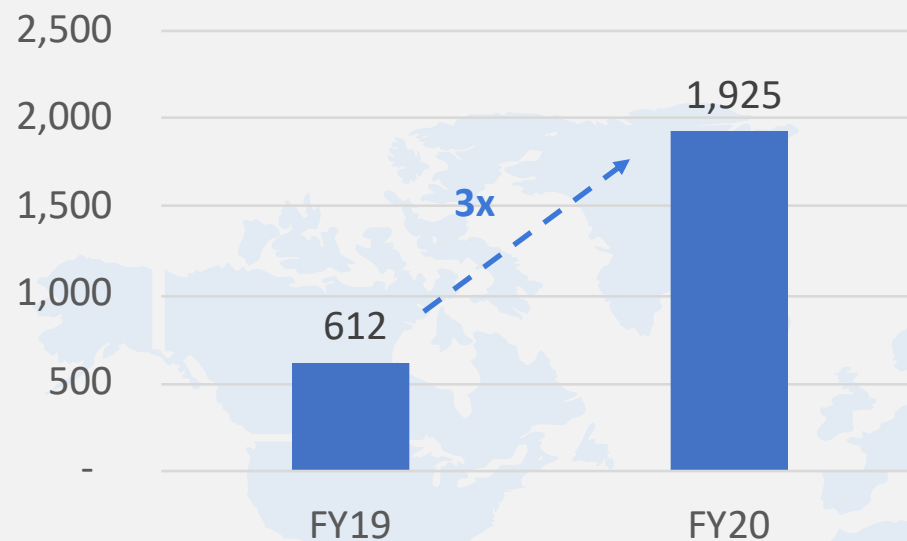
niyogin

PLATFORM METRICS

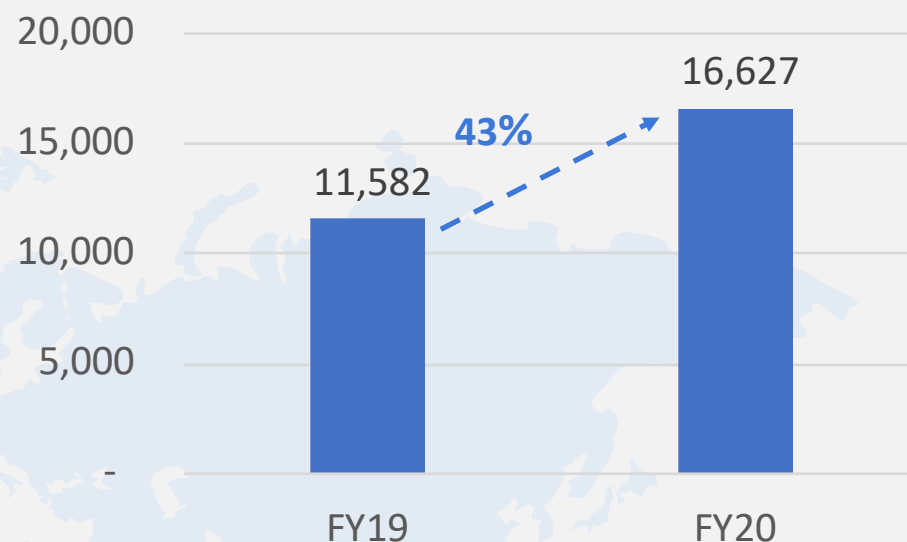
FY20 vs FY19



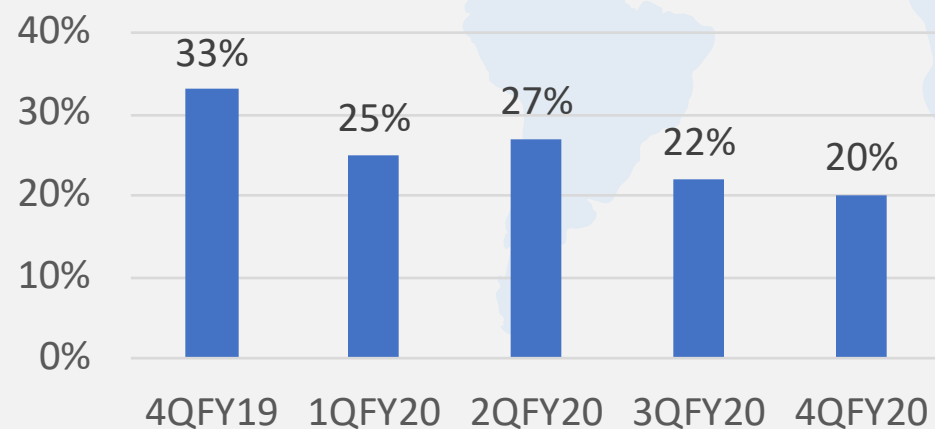
Retail partners



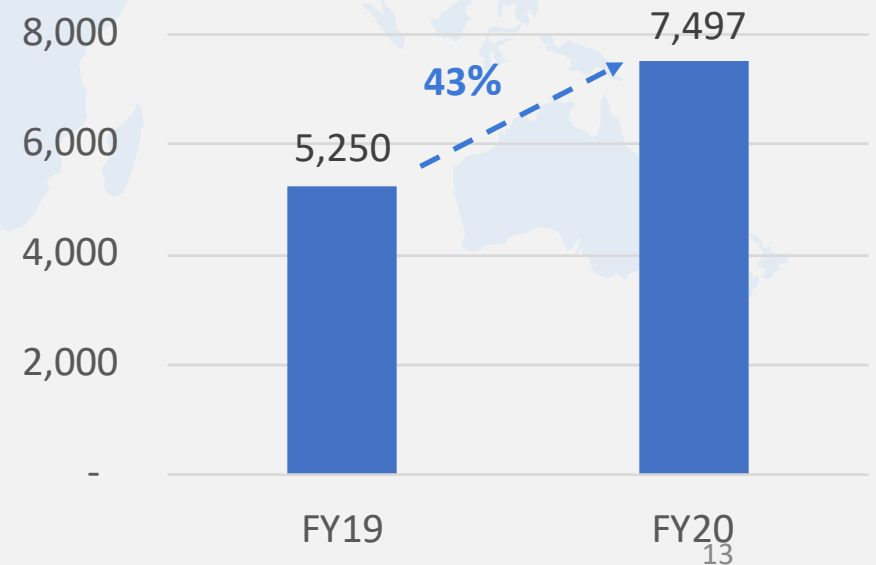
Platform customers (L-F-L)



Credit activation rate (%)



Wealth AUM (INR M)

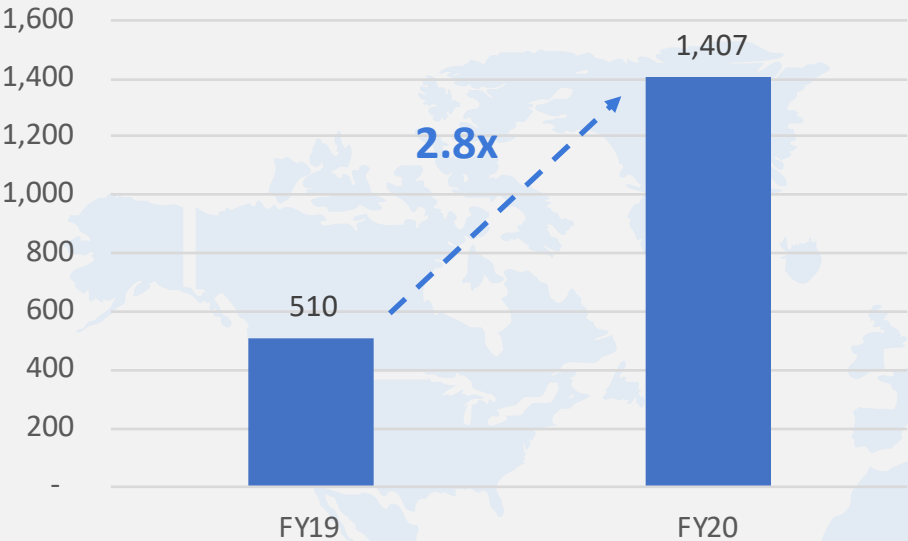


CREDIT METRICS

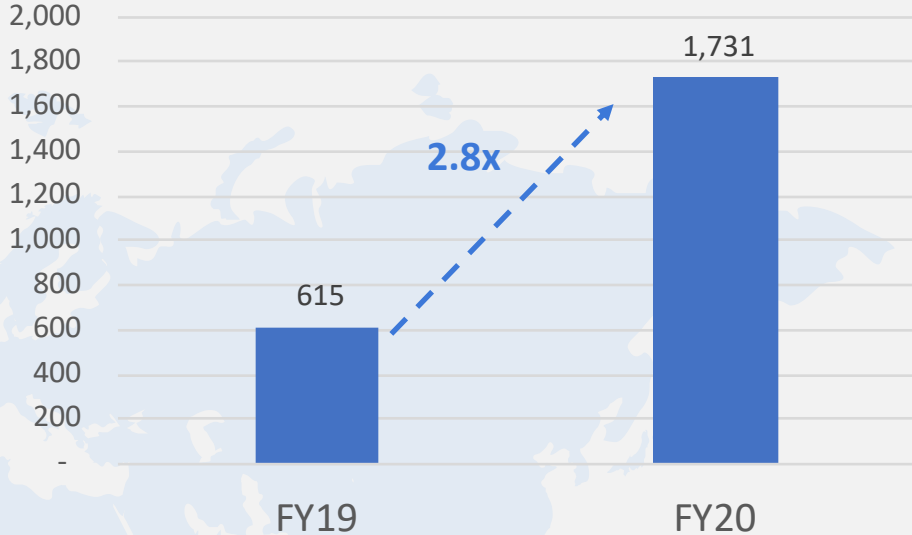
FY20



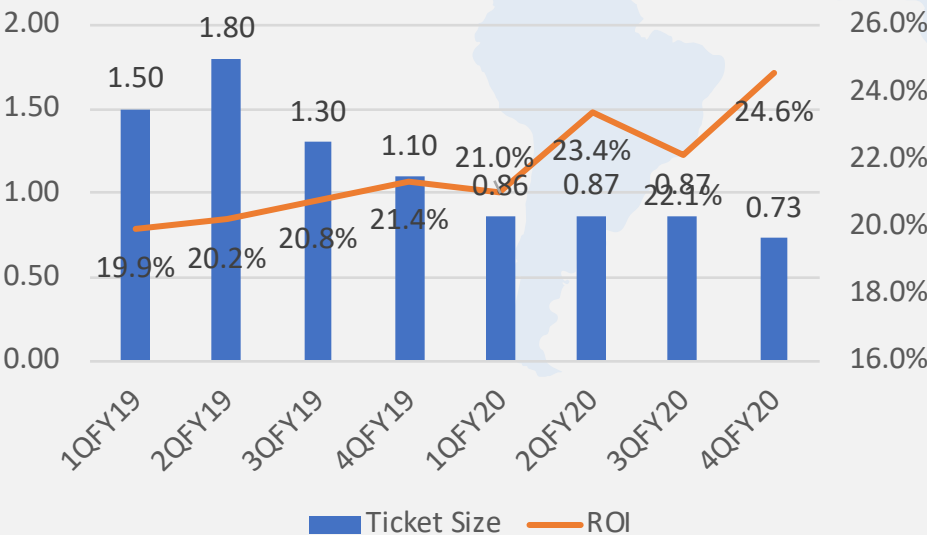
AUM (INR M)



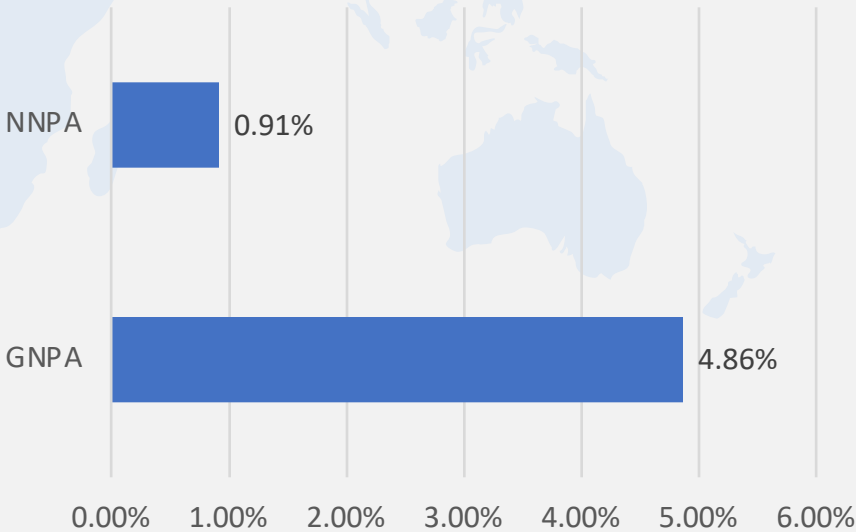
Disbursals (INR M)



Ticket Size (INR M) & ROI (%)



Asset Quality (%)



FINANCIAL SNAPSHOT

Q4'20 vs Q4'19



Standalone (INR M)	Q4FY2020 (31 Mar 2019)	Q4FY2019 (31 Mar 2018)	YoY Change
Total Income	81.9	62.1	31.9%
Total Expenses (excl. ECL)	72.9	77.9	-6.4%
ECL	71.5	21.4	234.1%
Reported Profit/(Loss)	-62.4	-37.2	NM
Depreciation and amortisation	8.5	8.4	1.2%
ESOP	5.9	15.9	-62.9%
Cash Profit/(Loss)*	15.9	-12.9	NM
Adjusted Profit/ (Loss)*	1.7	-37.2	NM

Note: * Pre estimated COVID-19 ECL charge of INR64.1M (GDP + Management Overlay)

- 32% YoY revenue growth
- Cash profit adjusting for Covid-19 ECL charge

FINANCIAL SNAPSHOT

FY20 vs FY19



Standalone (INR M)	FY2020 (31 Mar 2019)	FY2019 (31 Mar 2018)	YoY Change
Total Income	276.3	228.5	20.9%
Total Expenses (excl ECL)	339.2	288.6	17.5%
ECL	170.0	21.7	683.4%
Reported Profit/(Loss)	-232.9	-81.8	NM
Depreciation and amortisation	34.5	30.8	12.0%
ESOP	38.9	37.4	4.0%
Cash Profit/(Loss)*	-95.4	-13.6	NM
Adjusted Profit/ (Loss)*	-168.8	-81.8	NM

Note: * Pre estimated COVID-19 ECL charge of INR64.1M (GDP + Management Overlay)

niyogin

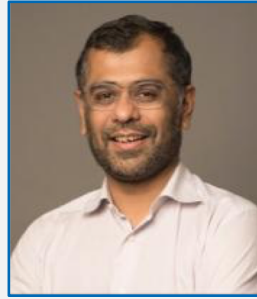
FOUNDERS

Our founders are
proven Financial
Institutional
Investors



KEY INVESTORS

Our investor base
comprises of well
established
institutional funds
and HNWI



Amit Rajpal

Amit is the CEO of Marshall Wace Asia and is an expert in the area of financial services, investing and research with 20+ years of experience

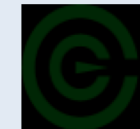


Gaurav Patankar

Gaurav is the CIO of Atharva A&C an OCIO and a Family office advisor and in that capacity advises several institutional investors. He is also the contributing EM strategist at Bloomberg. Over the last 20 years, Gaurav has been an activist investor focused on emerging markets having worked at Bank of America, BNY Mellon, Citigroup, Millennium Partners and Lockheed Martin. He started his career as the co-founder of Information Interface India (niyogin's parent). Gaurav is an engineer and an MBA and completed his PhD in Political Science and Social Economics.



WF Asian Reconnaissance Fund Limited



Carmignac Emerging Portfolio



Alchemy India Long Term Fund Ltd



Strategic India Equity Fund



Vikasa India EIF I Fund

niyogin

BOARD OF DIRECTORS

Esteemed board to calibrate growth of niyogin in a responsible manner



Number of Independent Directors

4

Amit Rajpal

Amit is an expert in the area of financial services investing and research with 20+ years of experience with Morgan Stanley and Marshall Wace. He is credited with being the youngest Managing Director in Morgan Stanley at the age of 30

Makarand Patankar

Mr. Patankar has over 40 years of experience in strategic and financial roles across financial services, pharmaceutical, healthcare and retail sector companies and has pioneered 3i

Kapil Kapoor

Kapil is the Chairman of Infoedge India limited and has been serving on their Board of Directors since 2002. Kapil has an MBA from IIM Ahmedabad and a bachelors degree in Economics Honors from the Shri Ram College of Commerce, Delhi University

Sutapa Bannerjee

Sutapa has 24 years of experience in financial services across multinational banks - ANZ Grindlays and ABN AMRO. Sutapa was voted as the 'Top 20 Global Rising Stars of Wealth Management' by the institutional investor group in 2007 and as the top '50 most Powerful Women by Fortune India in 2012

Eric Wetlaufer

Eric Wetlaufer provides counsel as a director, advisor and investor to a range of large public to smaller private companies with a particular focus on technology and financial sectors. He currently serves on the Board of Directors of the TMX Group and of Soulpepper Theatre Company and is an advisor to GrainDiscovery, CryptoNumerics and Aion Foundation

Subhasri Sriram

Subhasri has close to three decades of professional experience, including 15 years in CFO role of leading Financial Services businesses. She has won the award for "Best Performing CFO in the NBFC Sector" for 2013. Ms. Sriram is a Fellow Member of the Institute of Cost and Management Accountants of India and Institute of Company Secretaries of India. She also holds a Post Graduate Diploma in Cyber Laws .

niyogin

LEADERSHIP

Capable team brings
best practices from
established
organizations



Himanshu Rajpal
Chief Business
Officer



Parag Chopde
Chief Risk
Officer



Srivaths Vardharajan
Chief Information
Officer



Runit Dugar
Head - Finance,
Strategy &
Products



Mohit Gang
CEO - Moneyfront



Noorallah Charania
Chief Operations
Officer



Raghvendra Somani
Deputy CFO -
Finance & Accounts



**Devanand
Chaudhary**
Head of Retail
Sales



Andrews Rajan
Head of Wholesale
and Anchor
Partnerships

The leadership team has a combined experience of 200+ years, having worked for companies such as:



Disclaimer



This presentation has been prepared by Niyogin Fintech Limited (the “Company”) solely for your information and for your use.

This presentation is for information purpose only and should not be deemed to constitute or form part of any offer or invitation or inducement to sell or issue any securities, or any solicitation of any offer to purchase or subscribe for any securities of the Company, nor shall it or any part of it or the Fact of its distribution form the basis of, or be relied upon in connection with, any contract or commitment therefore. The financial information in this presentation may have been reclassified and reformatted for the purposes of this presentation. You may also refer to the financial statements of the Company before making any decision on the basis of this information.

This presentation contains statements that may not be based on historical information or facts but that may constitute forward-looking statements. These forward looking statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties and actual results may differ from those in such forward-looking statements as a result of various factors and assumptions which the Company presently believes to be reasonable but these assumptions may prove to be incorrect. Any opinion, estimate or projection constitutes a judgment as of the date of this presentation, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company

No representation, warranty, guarantee or undertaking, express or implied, is or will be made as to, and no reliance should be placed on, the accuracy, completeness, correctness or fairness of the information, estimates, projections and opinions contained in this presentation. Potential investors must make their own assessment of the relevance, accuracy and adequacy of the information contained in this presentation and must make such independent investigation as they may consider necessary or appropriate for such purpose. This presentation does not constitute and should not be considered as a recommendation by the Company that any investor should subscribe for, purchase or sell any of Company’s securities. By viewing this presentation you acknowledge that you will be solely responsible for your own assessment of the market and the market position of the Company and that you will conduct your own analysis and be solely responsible for forming your own view of the potential future performance of the business of the Company. None of the Company, their affiliates, agents or advisors,, promoters or any other persons that may participate in any offering of any securities of the Company shall have any responsibility or liability whatsoever for any loss howsoever arising from this presentation or its contents or otherwise arising in connection therewith.

Thank You