

Date: May 30, 2024

<p>To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001</p> <p>BSE Scrip Code: 543451</p>	<p>To, National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400051</p> <p>NSE Scrip Symbol: AGSTRA</p>
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Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI (LODR) Regulations")

Pursuant to Regulation 30 of the SEBI (LODR) Regulations, please find enclosed, the Investor Presentation on Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and financial year ended March 31, 2024.

You are requested to kindly take the same on your record.

Thanking You,
Yours Sincerely,

For **AGS Transact Technologies Limited**

Sneha Kadam
Company Secretary and Compliance Officer
(Mem No: ACS 31215)

Place: Mumbai

Enclosure: As above



AGS Transact Technologies Ltd.

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AGS
Transact Technologies Ltd.



**DRIVING
OPPORTUNITIES**



**EXPANDING
HORIZONS**

Investor Presentation

May 2024

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Q4 & FY24 Performance





Ravi B. Goyal

**Chairman & Managing
Director**

*“FY24 was the year of consolidation, as **we are in the process of shifting gears towards high growth areas particularly on the digital payment side**, which is a key focus area for the company. As a result, we saw subdued performance with total income of Rs. 15,088 Mn and Adjusted EBITDA of Rs. 3,815 Mn. During the year, our operating cash flows improved to Rs. 3,492 Mn and net debt reduced to Rs. 5,707 Mn. The company intends to retire the entire debt over the next 5 years.*

At AGS Transact, we are anticipating a promising FY25 for our digital payments business with several exciting new launches in the pipeline. We are in the process of developing an asset-light digital business model focused on expanding our PPI infrastructure and leveraging our digital payment ecosystem, Ongo, through collaborations across the FMCG, Mobility, and Fuelling sectors, among others. This is expected to result in a high-growth segment, substantially improving the revenue and profitability over the next few years.

Furthermore, the rapid expansion of bank branches network and the widespread adoption of cash recycler machines (CRMs) are expected to further drive growth in AGSTTL’s core cash payments business. We are also actively working to further strengthen this segment through multiple contract renegotiations currently in the pipeline to improve profitability.”



Cash Management

Revenue*: Rs. 4,325 Mn

- Working on route optimization to reduce costs and improve overall efficiency
- Exploring cash pick business up in the retail channel



ATM Outsourcing Solutions

Revenue*: Rs. 7,737 Mn

- Expected completion of the order of 2,500 ATMs worth ~INR 1,100 Crore Over 7 Years from SBI, by Q3FY25
- Increasing penetration of CRMs for a better throughput
- In the process of renegotiating contracts and service agreements with the clients - shifting focus from pure transaction fee-based model to a mixed business model of fixed fee and transaction-fee, in addition to revision in the contract values

Banking Automation Solutions

Revenue*: Rs. 1,425 Mn

- Completion of the deployment of 1,350 ATMs from the State Bank of India (SBI) by H1FY25
- Increased revenue contribution for Service business to more than 90% in FY24



Digital Payment Solutions

Revenue*: Rs. 2,968 Mn

- Digital business – leveraging its PPI license and create a large user/ transaction base
- Strengthening the existing network on the acquisition side in collaboration with leading OMC players in India

Key Initiatives by the Government

- Enabling UPI for Cash Deposit Facility
- Enabling UPI on Prepaid Payment Instruments (PPIs) through Third Party Apps
- Enabling banks and prepaid companies to issue NCMC cards with a limit of Rs 3,000 without KYC verification, specifically for transit payments
- Distribution of Central Bank Digital Currency (CBDC) through Non-bank Payment System Operators
- The RBI has also encouraged the banks to actively participate in its FinTech initiatives and focus on increasing the penetration of the Digital Banking Units (DBUs) in the country
- Offline payments in UPI to increase the speed of small value transactions on UPI
- Expanding the scope and reach of e-RUPI vouchers
- Linking RuPay Credit Cards to UPI
- Interoperable Card-less Cash Withdrawal (ICCW) at ATMs

Highlights of the company

- Reached ~47,500+ users for RuPay-backed National Common Mobility Card (NCMC) for Bangalore Metro Rail Corporation
- Launched Ongo Open-loop Cobranded Prepaid Cards with a leading Indian FMCG conglomerate
- Commenced Pilot-testing of Open-loop Contactless Fuel Payment Solution on the Ongo App at Select Fuel Retail Outlets of one of the leading OMCs in Mumbai; Onboarded 580+ fleet vehicles in the pilot phase in Mumbai
- Won Order For 1,350+ ATMs from State Bank of India under our Banking Automation Solution Segment
- Won Order of ~INR 1,100 Crore Over 7 Years from State Bank of India for deploying 2,500+ ATMs under Outsourced Services Portfolio
- Completed the deployment of ~270 Dedicated Cash Vans of Order Value ~Rs. 2,500 mn over 5 years by wholly owned subsidiary, Securevalue India Limited

Digital Payment Solutions



- Enhanced Integrated Technology Payments Platform
- Established the Digital Payment Solutions Business including the POS, Integrated Payment Solution (IPS) and value-added services on the acquiring side. The focus is on strengthening the existing network in collaboration with leading OMC players in India



- Pivot from Payments-as-a-service to Payments-as-a-convenience through Ongo Card & Ecosystem
- Focus on growing the digital business on the issuance side by building an open-loop PPI infrastructure – cards/wallets

ATM Outsourcing and Cash Management



- Increase the penetration of CRMs
- Strengthen the ATMs / CRMs outsourced managed services with a continued focus on increasing the recurring revenues
- Strengthen Cash Management Services (offer robust infrastructure & services in compliance with MHA & RBI guidelines)

Performance Highlights – Q4 & FY24



Consolidated Statement of Profit and Loss

(In ₹mn)	Q4FY24	Q4FY23	YoY	FY24	FY23	YoY
Revenue from operations	3,492	4,247		14,706	16,713	
Other income	76	102		381	362	
Total income	3,568	4,349	-16%	15,088	17,075	-12%
Expenses						
COGS	248	500		1,164	1,782	
Employee benefit expenses	466	577		2,130	2,328	
Other expenses	1,919	2,041		7,979	8,058	
Total expenses before Interest, depreciation and amortization	2,633	3,119	-16%	11,272	12,168	-7%
Adjusted EBITDA	934	1,231	-24%	3,815	4,907	-22%
% Margin	26.2%	28.3%		25.3%	28.7%	
ESOP	2	8		23	75	
Non-recurring expenses	365	387		1,436	512	
Reported EBITDA	568	835		2,356	4,319	
Finance costs	367	391		1,477	1,437	
Depreciation and amortization expense	525	572		2,132	2,306	
PBT	(324)	(128)		(1,253)	576	
Share of net profit (loss) of associate	0	0		0	0	
Profit before tax	(324)	(128)		(1,253)	576	
Total tax expense	(280)	26		(453)	206	
PAT	(44)	(154)		(801)	370	
Cash PAT*	847	814		2,791	3,263	

*Cash PAT = PAT + Depreciation and amortization expense + ESOP + Non – recurring expenses.

Adjusted EBITDA and PBT Bridge

<i>(In ₹mn)</i>	Q4FY24	Q4FY23	Q3FY24	FY24	FY23
Reported EBITDA	568	835	678	2,356	4,319
Add: ESOP Expenses	2	8	9	23	75
Add: Non-recurring items					
Loss allowance on trade receivables	365	387	346	1,161	492
Forex loss due to devaluation of currency of Sri Lanka	-	-	-	-	20
Commitment Payment	-	-	(120)	275	-
Adjusted EBITDA	934	1,231	913	3,815	4,906
Less: Total finance costs	(367)	(391)	(376)	(1,477)	(1,437)
Less: D&A	(525)	(572)	(530)	(2,132)	(2,306)
Adjusted PBT	43	268	7	206	1,163

Company Overview



Major Business Segments:

1) Payment Solutions



Prepaid Cards, Ongo ecosystem, switching transactions, AFC & Toll solutions



Cash management, DCV services, doorstep banking, maintenance, cash processing and vaulting



Equipment provision, Cash management, Monitoring & Incident management and Second Line maintenance

2) Banking Automation Solutions



ATM/CRM, currency technology solutions, self-service kiosks

3) Other Automation Solutions



Billing terminals and automation software to customers across multiple sectors

Group Companies



Business Overview

Omni-channel

One of the largest integrated omni-channel payment solutions providers catering to banks & corporates across industries

Ongo & Fastlane

Built digital payment solutions - Ongo & Fastlane; One of the largest deployers of POS terminals at petroleum outlets in India

In-house Tech

Dedicated in-house infrastructure & technology capabilities with ability to innovate and offer customized payment solutions

Track record

Established track record of delivering robust financial performance as well as continued growth

Leadership

Leader in Indian ATM Industry; 2nd largest ATM servicing & cash management company in India - presence across ~2,200 cities & towns

Key Metrics

75,361

ATMs / CRMs Managed / Serviced

2,48,585

Merchant POS installed

4,86,403

Touch points

₹218 bn

Merchant Gross Transaction Value

38,418

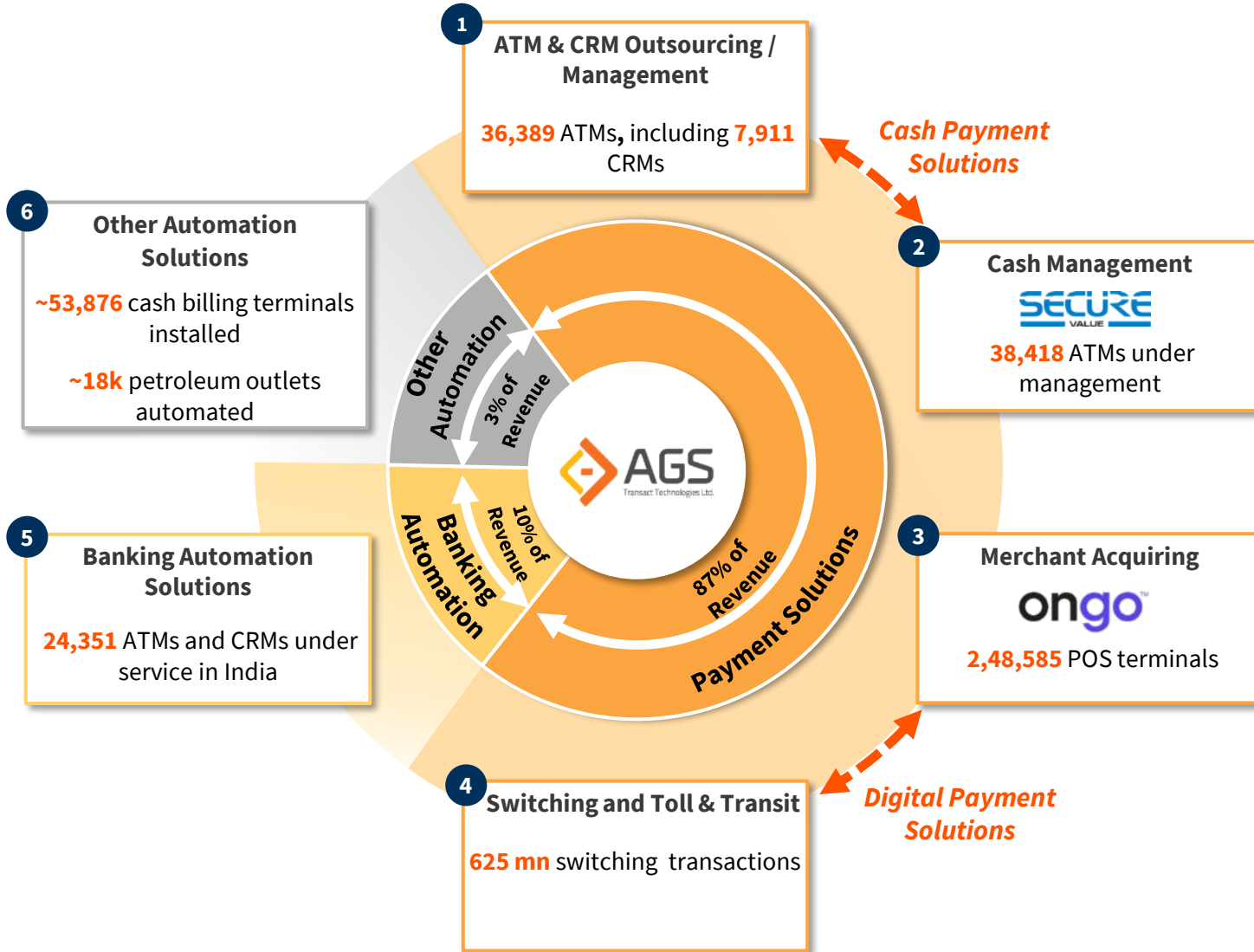
Cash management services to ATMs through SVIL

Awards & Recognitions



Integrated Omni-Channel Payment Solutions Provider

Preferred partner for cash and digital payment solutions



Sr. No.	Revenue Mix	% of sales FY24
1.	Payment Solutions	87
i.	Cash Payment Solutions	67
ii.	Digital payment solutions	20
2.	Banking Automation Solutions	10
3.	Other Automation Solutions	3
Total		100%

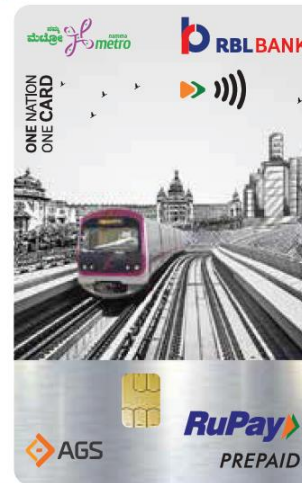


1. Vast network of POS to cross-sell VAS to merchants, with focus on OMC

2. Expansive Ongo ecosystem providing a larger suite of VAS that relies on mobile payments & other digital-based services.

4. Ongo Open-loop PPI platform

- Commenced Pilot-testing of open-loop Contactless Fuel Payment Solution on Ongo app.
- Issued cobranded PPI cards with a leading FMCG conglomerate.



3. National Common Mobility Card (NCMC)

- RuPay enabled prepaid card allows seamless commuting across NCMC enabled metro stations, buses, water metro etc. in the country.
- Can be used across retail, fuel, toll & parking as well as offline contactless transactions

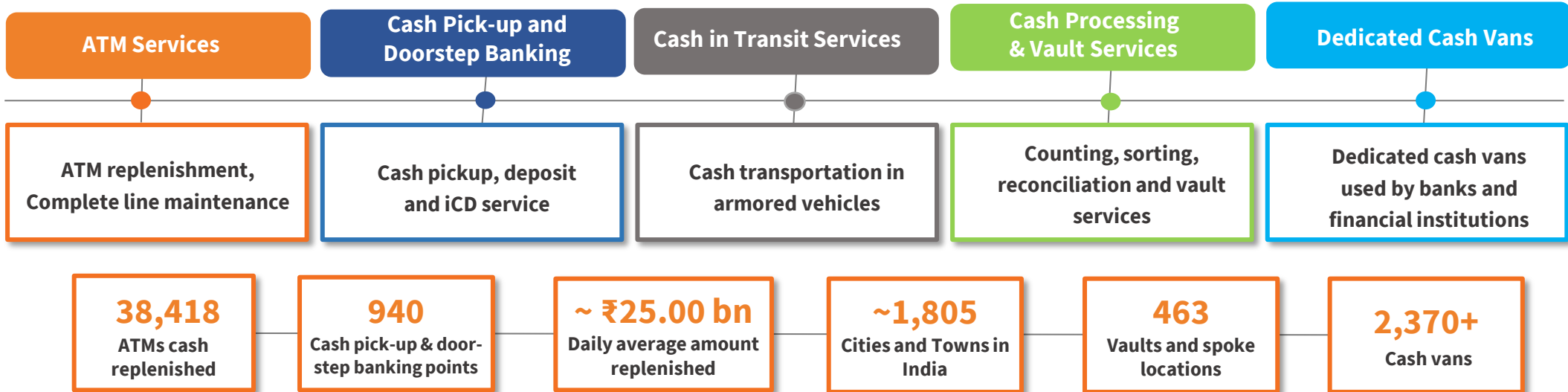
Omni-Channel, End-to-end Cash Payments Solutions



Providing full range of services in the ATM managed services market

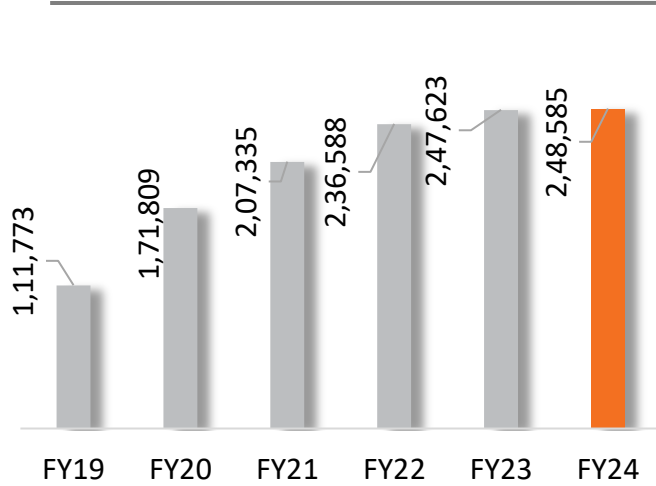


SVIL | Second largest cash management company in India, in terms of revenue from cash management and number of ATMs replenished¹

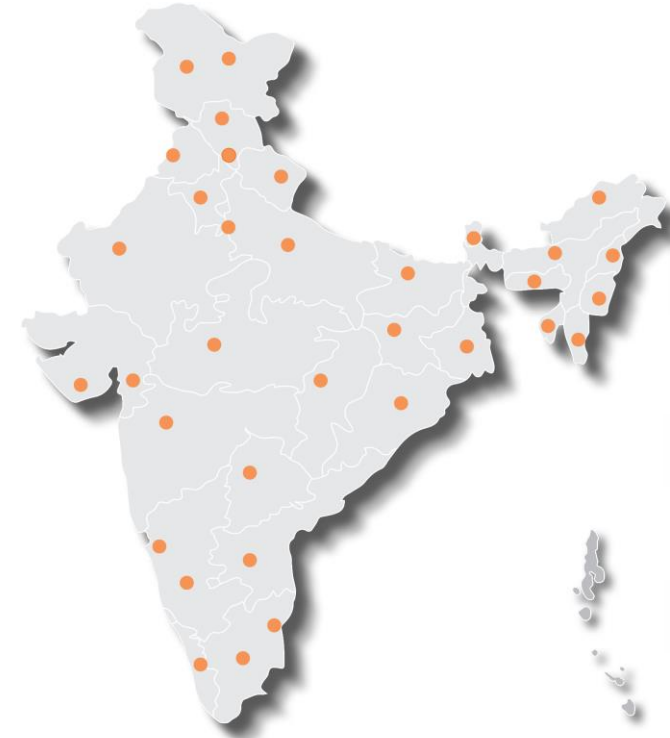
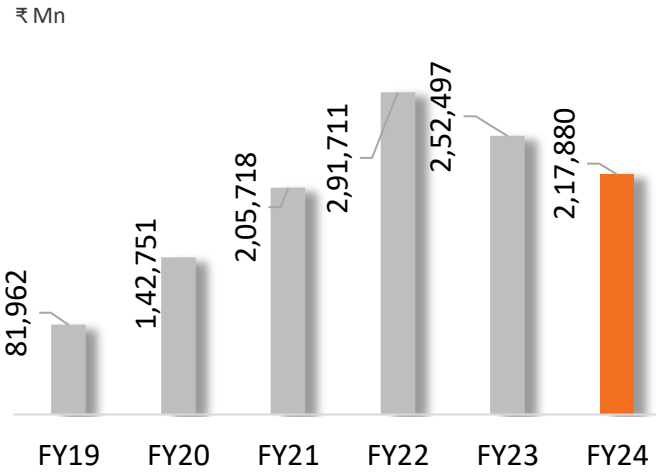


1. Source: Ken Research Report
2. As of March 2024

Number of PoS Terminals



GTV through POS



2,200+
Cities

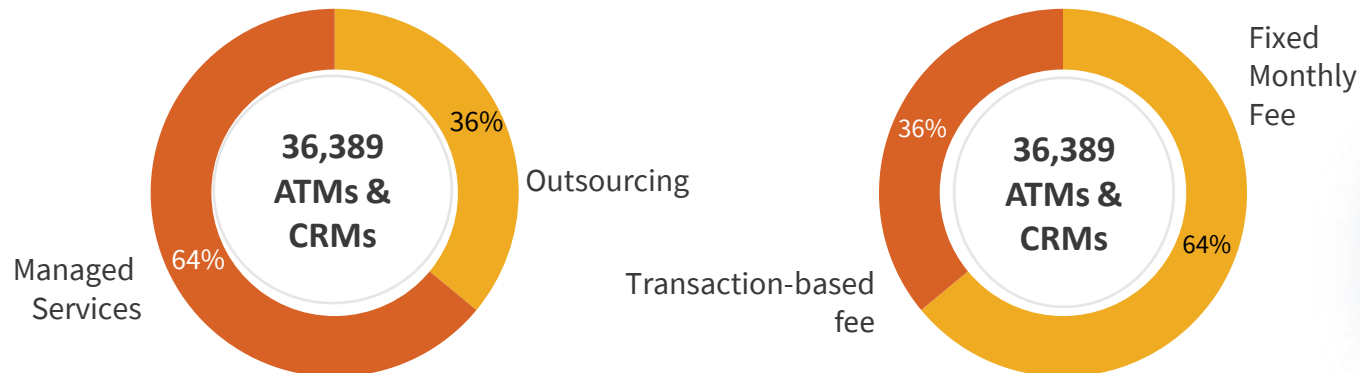
35
Office Locations

75+
Banking Partners

9,300+
Human Capital

2.48 Lakhs+
Payment touch-points

Breakdown of ATMs & CRMs as on March 31, 2024



Petroleum

- One of the largest deployers of POS terminals at petroleum outlets in India
- Pioneered IPS with OMCs

By Service Offering

By Fee Structure

1. Source: Ken Research Report
 2. Maps not to scale. All data, information, and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.

Industry Overview

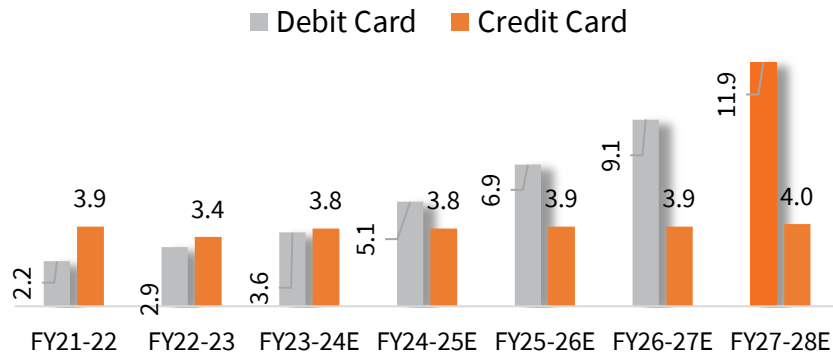


Fast Growing Digital Payments Industry

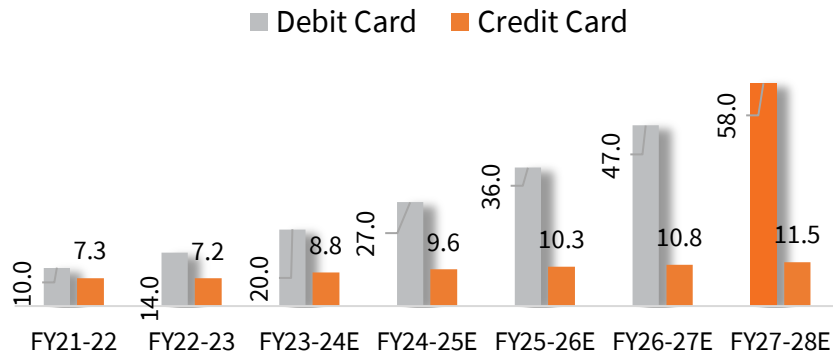
Digital Payments growth momentum expected to continue

Digital Payment Industry

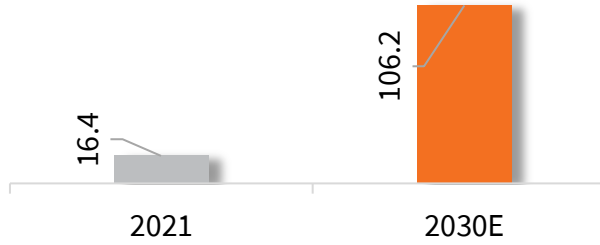
Transaction Volume of Cards (in Bn)



Transaction Value of Cards (in Rs. Tn)



Payments industry expected to be \$106 Tn inflows and \$50Bn in revenue terms in 2030



India stack powering digital ecosystem



- Payments through Virtual Payment Address (VPA)
- Enabling P2P, B2B, and P2M transactions

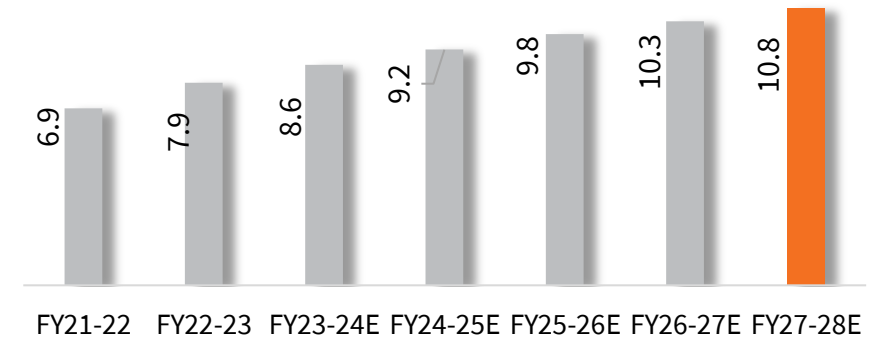


- Enabling transactions at POS and micro-ATM using Aadhaar
- 135 banks live
- 371.9 million approved transactions with 24.2 million eKYC

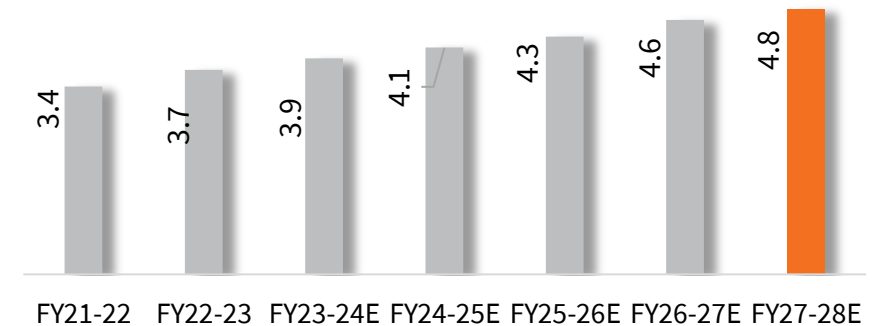


- Paytm, PhonePe use eKYC to upgrade their wallet users
- Eliminating insecure paper based process and streamlining the delivery process

Transaction Volume of PPIs (in Bn)



Transaction Value of PPIs (in Rs. Tn)

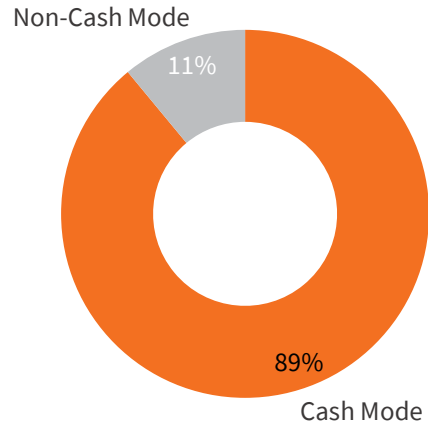


Strong Growth in the Cash Payments Industry

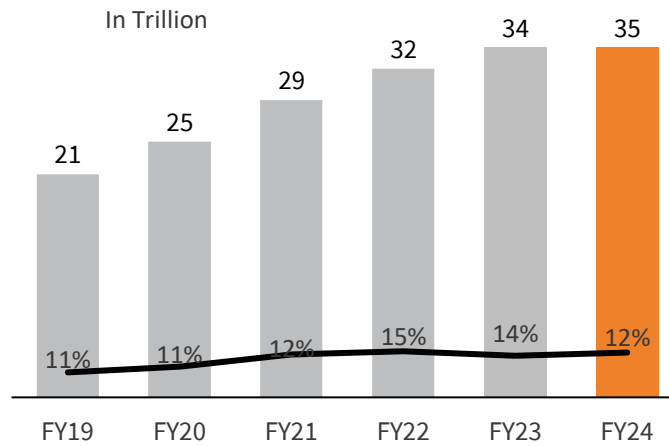
Despite growth of cashless transactions, people in India rely heavily on cash transactions

Cash Payments Industry

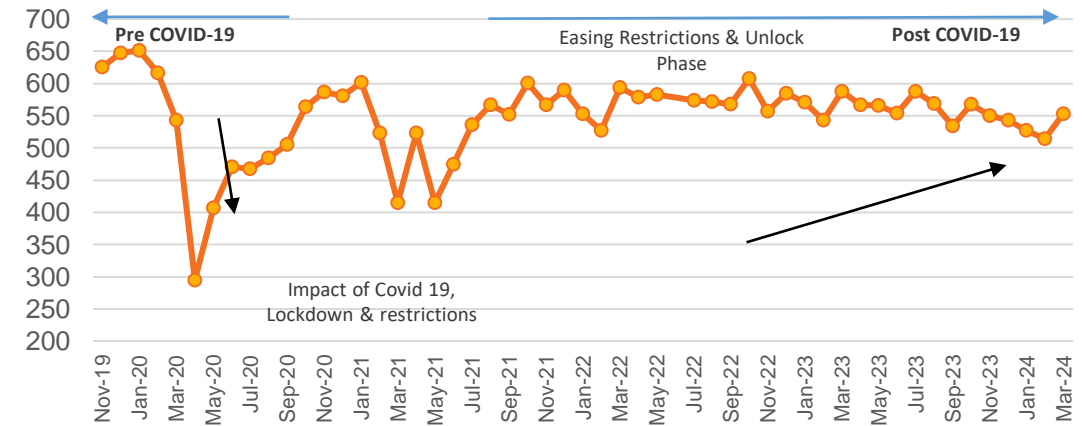
- Cash Transactions account for 89% of all transactions (FY22)



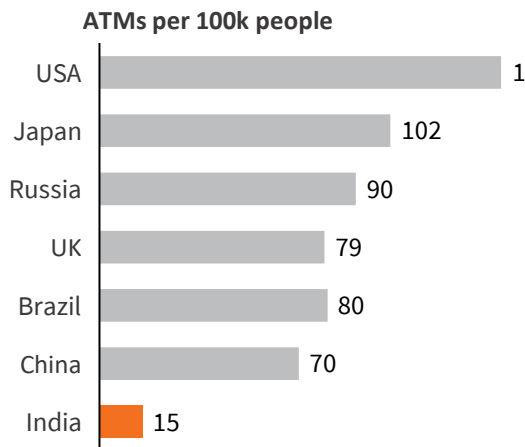
Cash in circulation as a % of GDP*



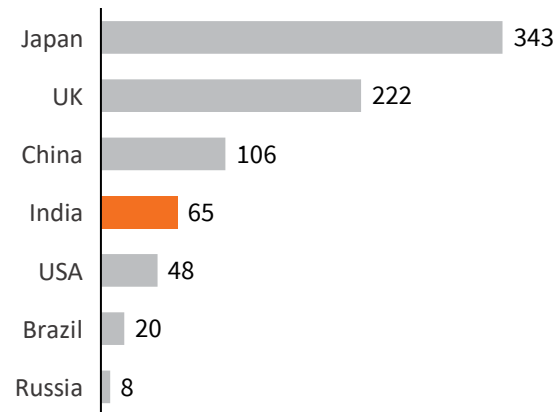
Cash withdrawal from ATMs back to PreCovid levels



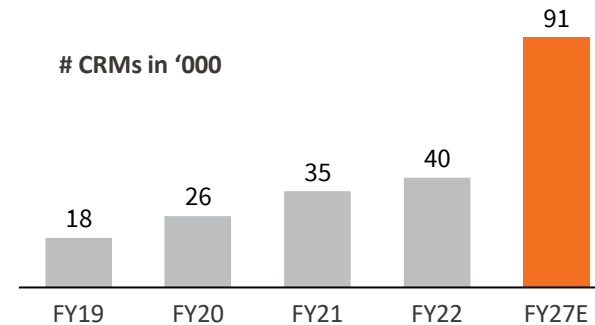
- ATM Penetration (2022)



ATMs per 1000 sq. km.



Number of ATMs are expected to grow driven by CRMs



Cash deposit interoperability to give a boost to CRMs. CRMs are expected to grow at a CAGR of 23% to in the next 5 Years

Increase in interchange fee per transaction from ₹15 to ₹17 for financial transactions by RBI (effective from August 1, 2021) to enhance margins

1.1% Interchange fee on PPI-based UPI Transactions imposed by NPCI from April 1, 2023

With additional scope of service there is an increase revenue per ATM per month with implementation of RBI & MHA guidelines and Cassette swap

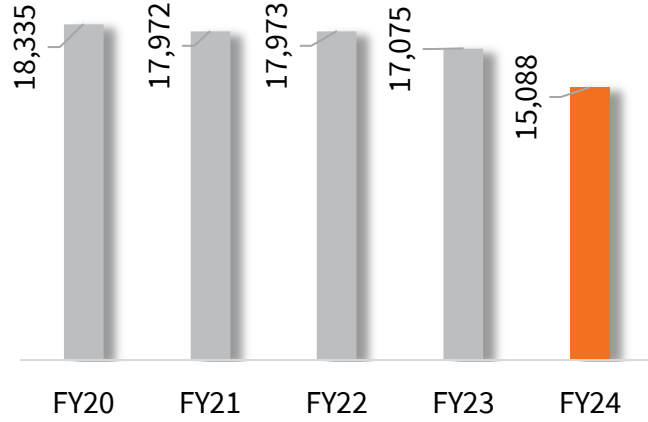
Source: Ken Research Report; * RBI Report

Historical Financials

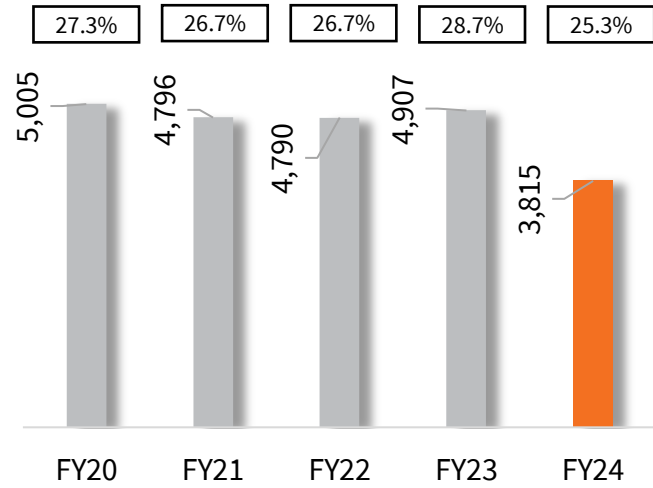


₹ Mn

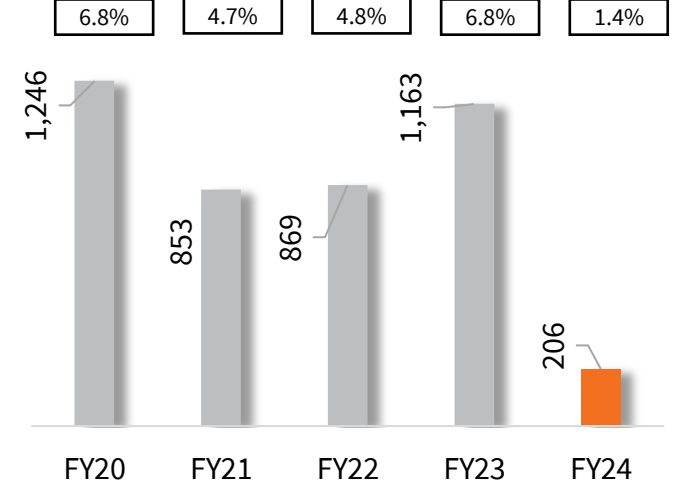
Total Income



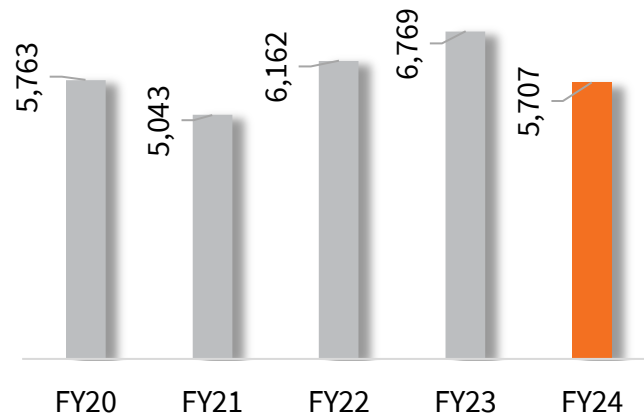
Adjusted EBITDA & EBITDA Margin



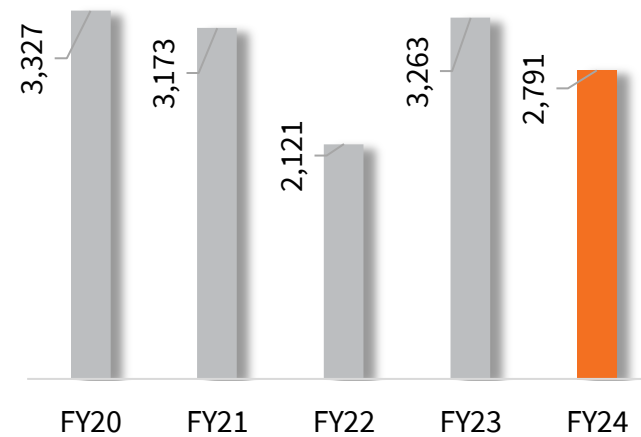
Adjusted Profit Before Tax & Margin



Net Debt Levels



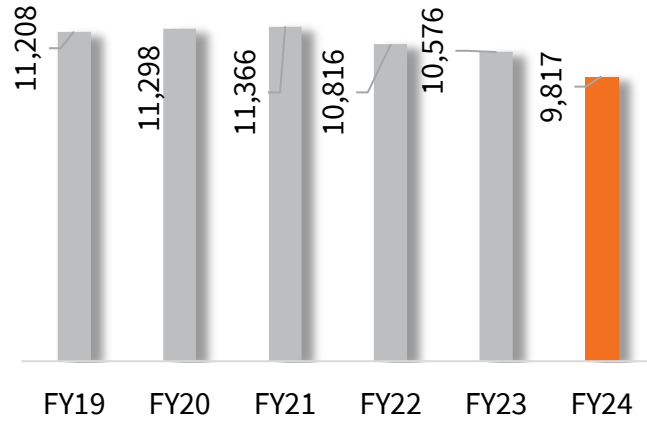
Cash Profit After Tax



Notes: 1. Amount in ₹ million; Certain figures have been rounded off to the nearest million (mn) with zero or one decimal

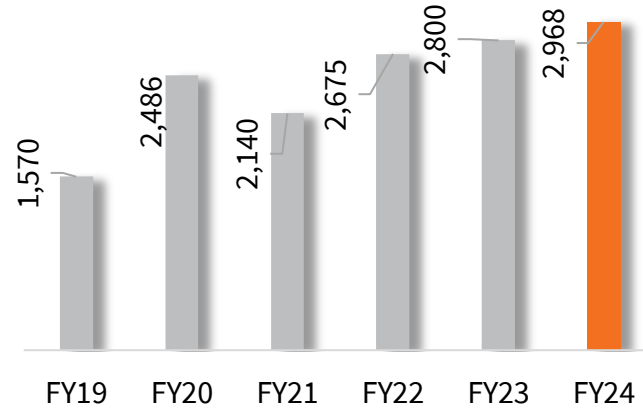
₹ Mn

Cash Payment Solution Revenues



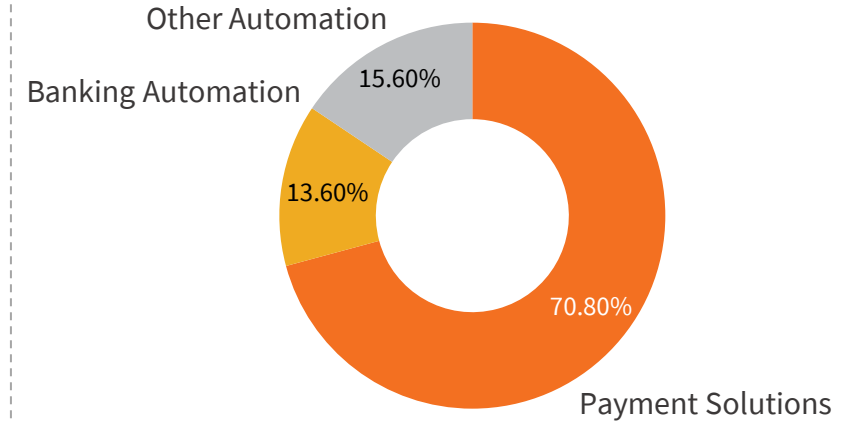
₹ Mn

Digital Payment Solution Revenues



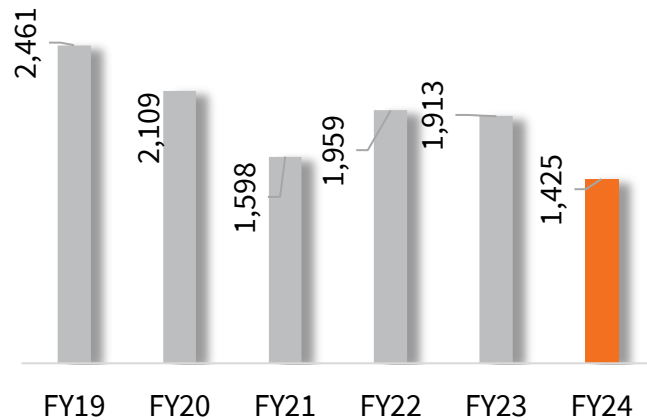
Revenue from operations Breakdown

FY2018-19



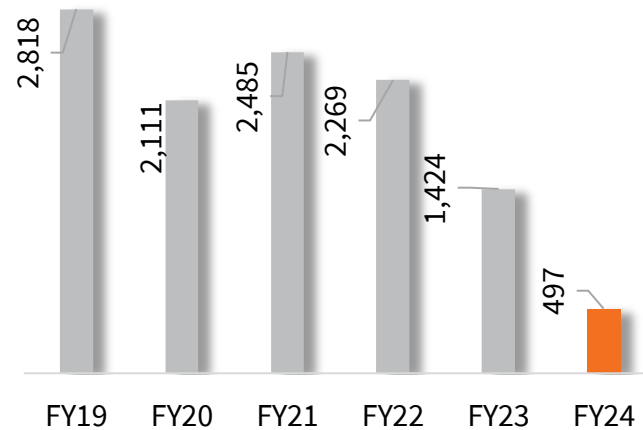
₹ Mn

Banking Automation Solutions

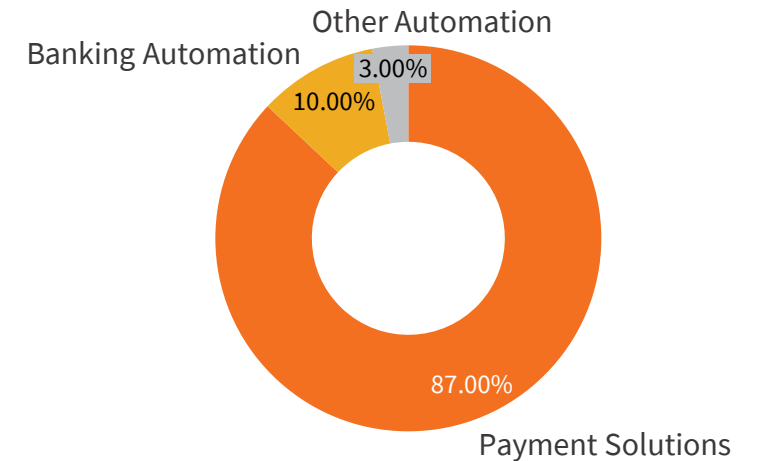


₹ Mn

Other Automation Solutions



FY2023-24



Consolidated Statement of Profit and Loss

(In ₹mn)	FY24	FY23	YoY	FY22	FY21
Revenue from operations	14,706	16,713		17,719	17,589
Other income	381	362		254	382
Total income	15,088	17,075	-12%	17,973	17,972
Expenses					
COGS	1,164	1,782		2,281	2,630
Employee benefit expenses	2,130	2,328		2,547	2,749
Other expenses	7,979	8,058		8,355	7,797
Adjusted EBITDA	3,815	4,907	-22%	4,790	4,796
ESOP	23	75		113	23
Non-recurring expenses	1,436	512		314	5
Reported EBITDA	2,356	4,319	-45%	4,363	4,768
Finance costs	1,477	1,437		2,502	1,331
Depreciation and amortization expense	2,132	2,306		2,519	2,596
Share of net profit (loss) of associate	0	0		(8)	(16)
Profit before tax	(1,253)	576		(666)	824
Total tax expense	(453)	206		159	276
PAT	(801)	370	NM	(825)	548
Cash PAT*	2,791	3,263		2,121	3,173
Earnings per equity share					
Basic earnings per share (₹)	(6.64)	3.07		(6.93)	4.62
Diluted earnings per share (₹)	(6.64)	3.01		(6.93)	4.55

*Cash PAT = PAT + Depreciation and amortization expense + ESOP + Non - recurring expenses.

Consolidated Balance Sheet

(In ₹mn)	FY24	FY23	FY22	FY21
Non-current assets				
Property, plant and equipment	4,595	4,975	5,425	6,032
Right – of – use Asset	2,186	2,619	3,210	3,207
Capital work-in-progress	218	345	435	469
Goodwill	29	29	27	25
Other intangible assets	366	417	439	383
Intangible assets under development	70	51	3	113
Financial assets				
Investments	0	0	0	8
Other financial assets	607	627	948	769
Deferred tax assets (net)	1,036	504	551	559
Other non-current assets	391	434	219	615
Other non-current tax assets (net)	406	674	431	175
Total non-current assets	9,906	10,675	11,687	12,355
Current assets				
Inventories	879	740	649	720
Financial assets				
Investment	21	9	0	97
Trade Receivables	5,488	7,030	7,224	4,905
Unbilled Receivables	1,824	2,008	1,923	3,183
Cash and cash equivalents	343	158	300	5,923
Bank balances other than above	820	782	506	1,019
Loans	0	306	110	244
Other financial assets	296	289	202	644
Other current assets	1,021	836	925	48
Other current tax assets	315	0	0	0
Total current assets	11,006	12,159	11,840	16,784
Total assets	20,912	22,834	23,527	29,138

(In ₹mn)	FY24	FY23	FY22	FY21
Equity and liabilities				
Equity				
Equity share capital	1,210	1,205	1,202	1,186
Other equity	3,406	4,146	3,616	4,401
Total Equity	4,617	5,351	4,818	5,587
Non-current liabilities				
Financial liabilities				
Borrowings	4,230	5,494	4,597	8,662
Lease Liabilities	1,780	2,188	2,576	2,588
Other financial liabilities	0	0	5	32
Provisions	241	245	265	262
Other non-current liabilities	18	18	26	61
Total non-current liabilities	6,269	7,945	7,469	11,604
Current liabilities				
Financial liabilities				
Borrowings	2,843	2,375	2,523	3,668
Reverse Factoring	1,126	916	0	0
Lease Liabilities	1,216	1,336	1,345	1,306
Trade payables				
Total outstanding dues of micro and small enterprise	316	322	497	92
Total outstanding dues of creditors other than MSEs	2,985	3,348	4,605	4,176
Other financial liabilities	892	809	910	810
Other current liabilities	500	274	1,193	1,689
Provisions	149	158	167	207
Total current liabilities	10,027	9,538	11,241	11,947
Total equity and liabilities	20,912	22,834	23,527	29,138

Consolidated Cash Flow Statement

(In ₹mn)	FY24	FY23	FY22	FY21
(A) Cash flow from operating activities				
Net restated profit/(loss) before tax	(1,253)	575	(666)	824
Adjustments:	4,620	3,981	5,159	3,687
	3,366	4,557	4,494	4,511
Changes in working capital :				
Decrease / (increase) in inventories	(178)	(96)	48	(81)
(Increase) / decrease in trade receivables	577	(256)	(1,175)	(1,925)
Decrease / (increase) in loans and other financial assets	49	114	56	36
(Increase) / decrease in other current assets	(250)	128	(269)	97
Decrease in other non-current assets	23	10	22	99
Increase in trade payables	(148)	(473)	828	644
Increase in other current liabilities	178	(1,063)	(318)	946
(Decrease) / increase in other non-current liabilities	0	(13)	(62)	(88)
Increase in provisions	4	(10)	(17)	11
Cash generated from operations	3,621	2,896	3,608	4,251
Direct taxes paid (net)	(129)	(404)	(362)	(75)
Net cash flow generated from operating activities (A)	3,492	2,493	3,246	4,176
(B) Cash flow from investing activities				
Net cash (used in) investing activities (B)	(152)	(1,262)	(121)	(1,563)
(C) Cash flow from financing activities				
Net cash (used in) / generated from financing activities (C)	(3,156)	(1,373)	(8,748)	3,205
Net increase / (decrease) in cash and cash equivalents (A+B+C)	185	(142)	(5,623)	5,817
Cash and cash equivalents at the beginning of the year	158	300	5,923	106
Cash and cash equivalents at the end of the year	343	158	300	5,923

Annexures



AGS

Transact Technologies Ltd.

Banking Automation Solutions

Other Automation Solutions

Products

- **Cash Dispensers:** Enable customers to access their bank accounts to make cash withdrawals (or credit card cash advances), fund transfers, check balances etc.
- **CRMs:** Cash Recycling Machine or CRM allows a bank’s customer to make deposits which are sorted into various denominations and are used for cash dispensing
- **Banking Transaction Terminals:** Includes a variety of self-serving banking platforms like automated cheque deposit terminals and multifunction self-service kiosks
- **Note Sorters:** Authenticate and classify banknotes, and can perform functions such as note counting, value counting and sorting notes by denomination etc.

Services

- **Annual Maintenance:** Second line maintenance for ATMs and CRMs
- **Upgrades and Software:** Hardware and software upgrades services for ATMs and CRMs
- **Spare Parts:** Stocks spare parts of ATMs and other automated products

Retail Sector Operations

- **Cash Billing Terminals:** Offers cash billing terminals and solutions to retail establishments, such as supermarkets, multiplexes, etc.
- **Digital Signage Software:** To manage customized marketing and information messages, scheduling, logs & alerts etc.
- **Services:** Provides maintenance services, software customization, hardware upgrades and spare parts for repairs of POS terminals and other automation equipment

Petroleum Sector Operations

- **Products:** Offers “forecourt controller”, a device which interfaces with various dispensers and tanks in the outlet
- **Services:** (1) Operational implementation & support services; (2) maintenance support; (3) helpdesk & remote support; (4) software upgrade & customization

Colour Sector Operations

- Offers automatic paint dispensers to deliver the right shade of colour
- Manages the entire lifecycle of the machines including deployment, implementation and maintenance

Board of Directors and Senior Management Team



Ravi B. Goyal
(Chairman & Managing Director)

- **One of the Promoters** of the Company
- Responsible for the management of the overall operations of our Company and our Subsidiaries
- Prior to establishing AGS, founded Advanced Graphic Systems, a proprietary concern, to market computer-aided textile designing software
- **Over 27 years of experience in the field of technology**

Board of Directors



Sudip Bandyopadhyay
Non-Executive, Non-Independent Director

- Over 35 years of rich and diverse experience in various areas of finance and financial services. His area of expertise includes lending, capital markets, commodity and currency markets, wealth management, asset management, insurance, etc



Subrata Kumar Mitra
Non-Executive, Independent Director

- Experienced in the fields of management and finance



Preeti Malhotra
Non-Executive, Independent Director

- Over 30 years of global experience in top leadership positions
- Expertise in Business Strategy & development, Corporate Affairs, Fund Raising, Project management



Jhuma Guha
Non-Executive, Independent Director

- Expertise in Corporate Affairs, Compliance, Financial Management, M&A, Strategic Management
- Over three decades in the field of financial services



Sivanandhan Dhanushkodi
Non-Executive, Independent Director

- Expertise entails Security Advisory
- IPS officer with an illustrious career spanning 36 years



Stanley Johnson P.
Executive Director

- Over 27 years of experience in the payment industry strengthened & expanded our banking outsourcing operations



Vinayak R. Goyal
Executive Director

- Drives strategic and business initiatives
- Non-executive director on board of ITSL
- Over 4 years of experience in the fields of investment banking, business strategy and fund raising

Management Team



Saurabh Lal
CFO of AGS and our Subsidiary, SVIL

- Over 16 years of experience in the financial service Industry



Ricardo El Khoury
CEO & Director of Novus SGP (Subsidiary)

- Over 29 years of experience in information technology sector



Satish Zope
Advisor - Petroleum Business

- Over 26 years of experience in sales & business development



Shailesh S Shetty
Managing Director of SVIL (Subsidiary)

- Over 25 years of experience in the fields of supply chain and after-sales service



Ashish Mehta
Head – IT and Infrastructure

- Over 21 years of management & technical experience in banking and payment Industry



Nikesh Samaiya
Executive Vice President – Technology

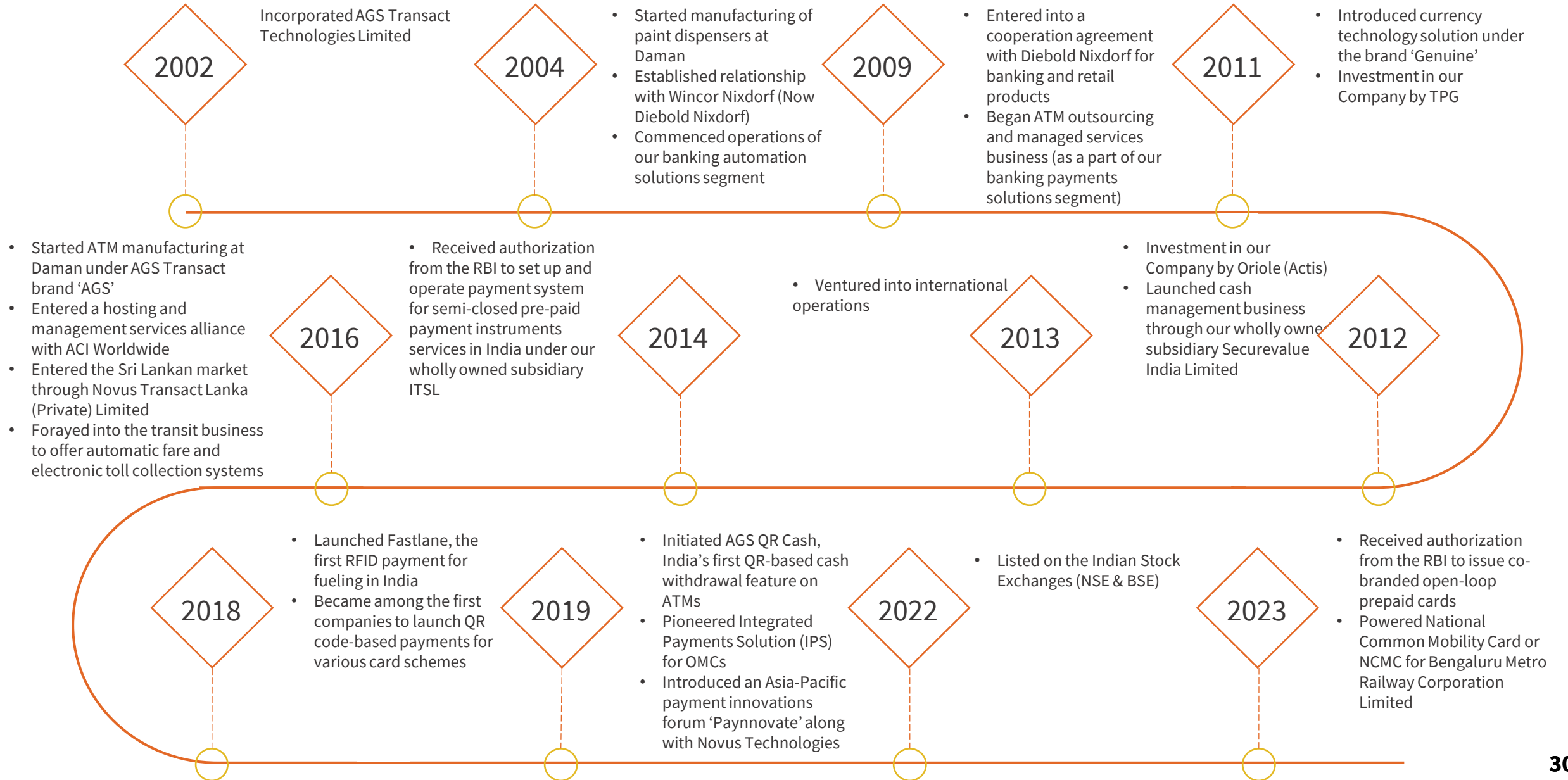
- Over 19 years of experience in IT & software development



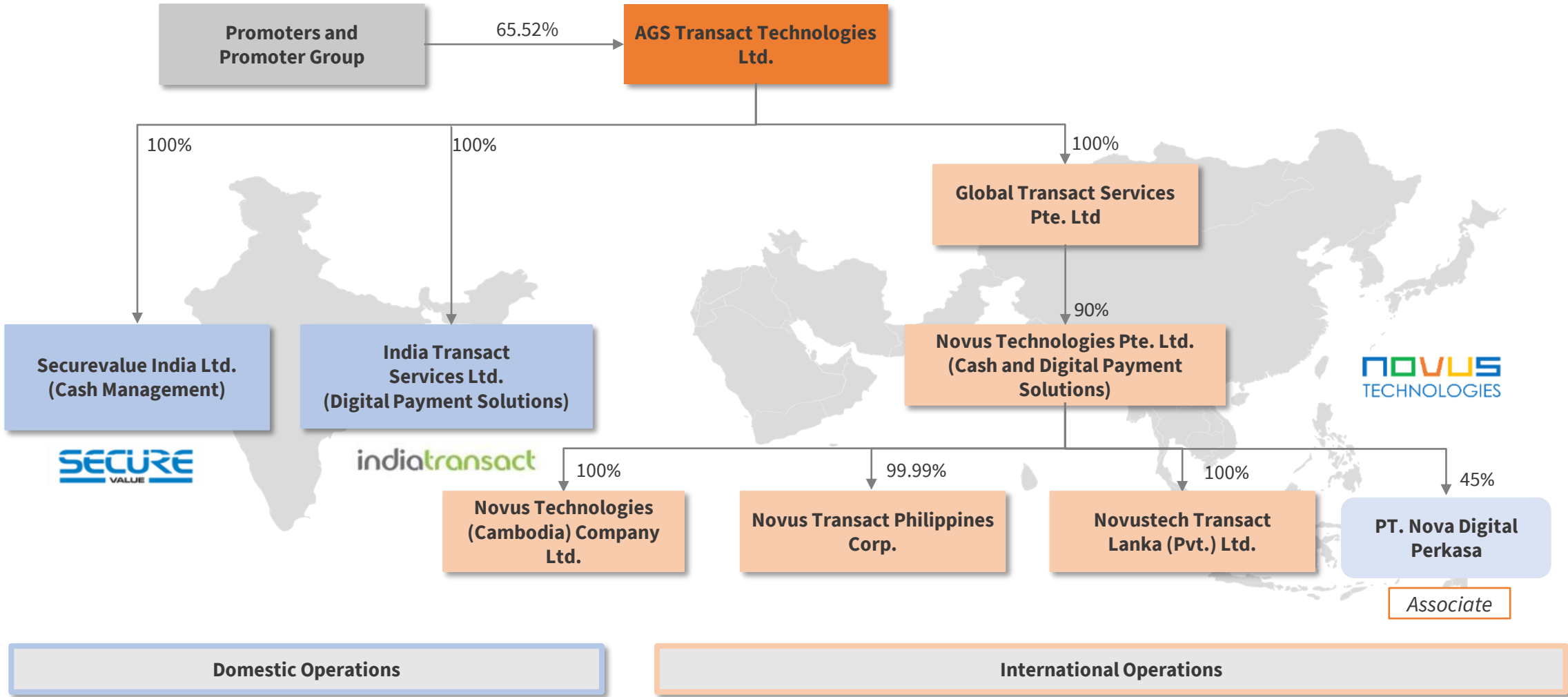
Sudheer Parappurath
Chief Operating Officer - ITSL (Subsidiary)

- Over 27 years of experience in payment industry

Journey / Key Milestones



AGS Transact Technologies - Corporate Structure





THANK YOU



AGS Transact Technologies Limited

CIN: L72200MH2002PLC138213

Ms. Sneha Kadam

Company Secretary & Compliance Officer

Email id: companysecretary@agsindia.com

Tel No: 022 - 71818181

SGA Strategic Growth Advisors

Strategic Growth Advisors Pvt Ltd.

CIN: U74140MH2010PTC204285

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