

indi trade

**Financing Progress
INDITRADE CAPITAL LIMITED**

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CIN: L67120KL1994PLC008265

4th February, 2022

The Manager,
Department of Corporate Services
BSE Limited,
1st Floor, Dept. of Corporate Services,
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400001

Scrip Code: 532745

Dear Sir/Madam,

Sub: Investor Presentation on the Unaudited Financial Results for the Quarter and Nine months ended 31st December, 2021.

Ref: Our letter dated 25th January, 2022.

Further to the reference cited above, we are enclosing herewith the Investor Presentation on the Unaudited Financial Results for the Quarter and Nine months ended 31st December, 2021.

You are requested to take the same on your records.

Thanking You,

Yours Faithfully,

For Inditrade Capital Limited



Maya Menon
Company Secretary & Compliance Officer

Encl: A/a



Inditrade Capital Limited- Investor Presentation- Dec 2021



Let's Progress

little by little, bit by bit.

One step, one day,

one person at a time.

Uplift lives.

inditrade

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Disclaimer

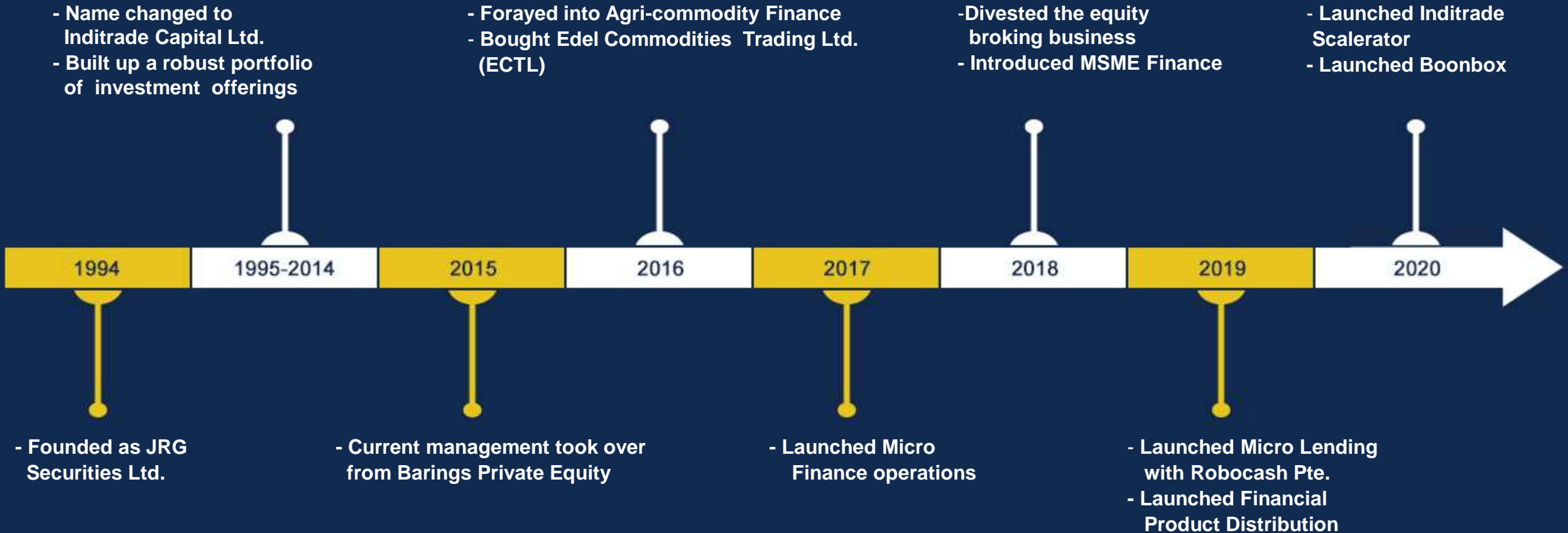
Certain statements in this document that are not historical facts are forward looking statements. Such forward looking statements are subject to certain risks and uncertainties like government actions, local, political or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Inditrade Capital Limited will not be in any way be responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

Contents

- **Company Overview**
- **Performance Update – Q3 FY21-22**
- **Business Verticals Update**

Company overview

Our Milestones



Products Snapshot

MSME Finance

- Business Loans
- Upto INR 50 lakh
- Processed within 72 hours
- Credit underwriting through alternate means

Micro Finance

- Micro business loans
- Upto INR 10,000 to 60,000
- Joint liability group based lending
- Diversified product range to suit all requirements

Agri-commodity Finance

- Loan against non-essential commodities
- Upto INR 5 crore
- Evaluation through exchange accredited warehouses
- Price hedged in exchange

Scalerator

- Customer centric offers through Third Party
- Business loans
 - Personal loans
 - Insurance
 - Health loan
 - Gold loan

Boonbox

- End to end of rural E-commerce
- Rural customers with household income < 1 lakh p.a.
- Customer acquisition through affiliates
- Delivering the product to the customer
- Product installation and 1st level customer support

Digital Approach

Lending Partners

Bank Borrowings



Non-Bank Borrowings



Securitization/ DA/ BC Partner



Financial Performance update – Q3 FY 2021-22

Q3 FY 2021-22 – Key Business Update

Particulars	Quarter ended 31.12.21 (Rs. in Cr.)	Quarter ended 30.09.21 (Rs. in Cr.)	Quarter ended 30.06.21 (Rs. in Cr.)
Disbursement	193.7	137.0	16.8
Fund raised	112.0	111.0	6.0
AUM	471.3	397.5	333.3
Collection efficiency	116.56%	98.41%	73.85%
Lending Rate	22.63%	22.97%	22.11%
Cost of Funds	11.26%	11.23%	12.05%
Regular POS	91.97%	73.90%	56.12%
PAR>0	8.03%	26.10%	43.88%
Net worth	209.6	202.0	200.8
PBT	2.7	1.4	1.2
No. of branches	165	171	173
No. of employees	1094	1081	1098