

Thursday February 11, 2021

Ref. No.: CIFL/BSE-55/2020-21

To,  
The Manager – Listing,  
BSE Limited,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai- 400001

**Sub.: Submission of Corporate Presentation in compliance with Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**Listing Regulations**”), we would like to submit the corporate presentation of Capital India Finance Limited for the information of the investors.

Kindly take the aforesaid on record and oblige.

Thanking you,  
Yours sincerely,

For **Capital India Finance Limited**

**Rachit Malhotra**  
Company Secretary & Compliance Officer  
Membership No.: A39894

Encl: As above.

Corporate office :  
A-1402, One Bkc, 14th Floor,  
G - Block, Bandra Kurla Complex,  
Bandra (East) Mumbai,  
Maharashtra- 400051

P : +91 22 4503 6000  
E : info@capitalindia.com  
CIN No: L74899DL1994PLC128577  
( Capital India Finance Ltd - Formerly known as Bhilwara Tex-Fin Ltd )

Registered Office :  
2nd Floor, DLF Centre,  
Sansad Marg,  
New Delhi - 110001

P : +91 11 4954 6000  
W : www.capitalindia.com





**CAPITALINDIA**

Rediscover Business

# Overview



Empowering India With Bespoke  
Financial Solutions

- Providing an array of financial services and funding solutions to Small and Medium Enterprises providing SME – Secured and Unsecured loans, also providing Equipment and Supply Chain financing

SME  
Focused

₹5.1 Bn\*  
Loan Book

Acute A-  
Rating  
for debt up to ₹5 Bn

₹5.6 Bn\*  
Net Worth

## Our Focus and Business approach

01 Value creation for our customers and shareholders

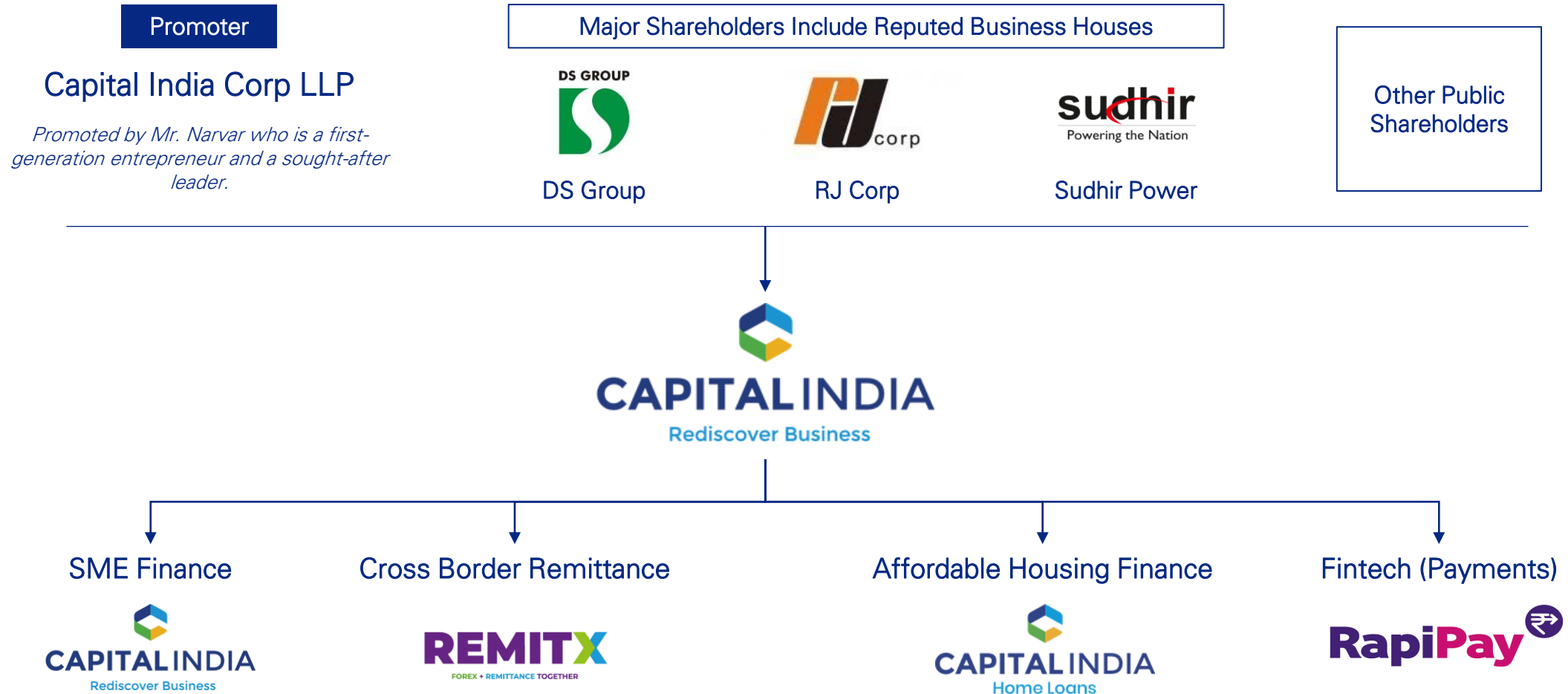
02 Customized financing and payment solutions

03 Partner with new age businesses and entrepreneurs

04 Build relationships with customers and participate in their growth story

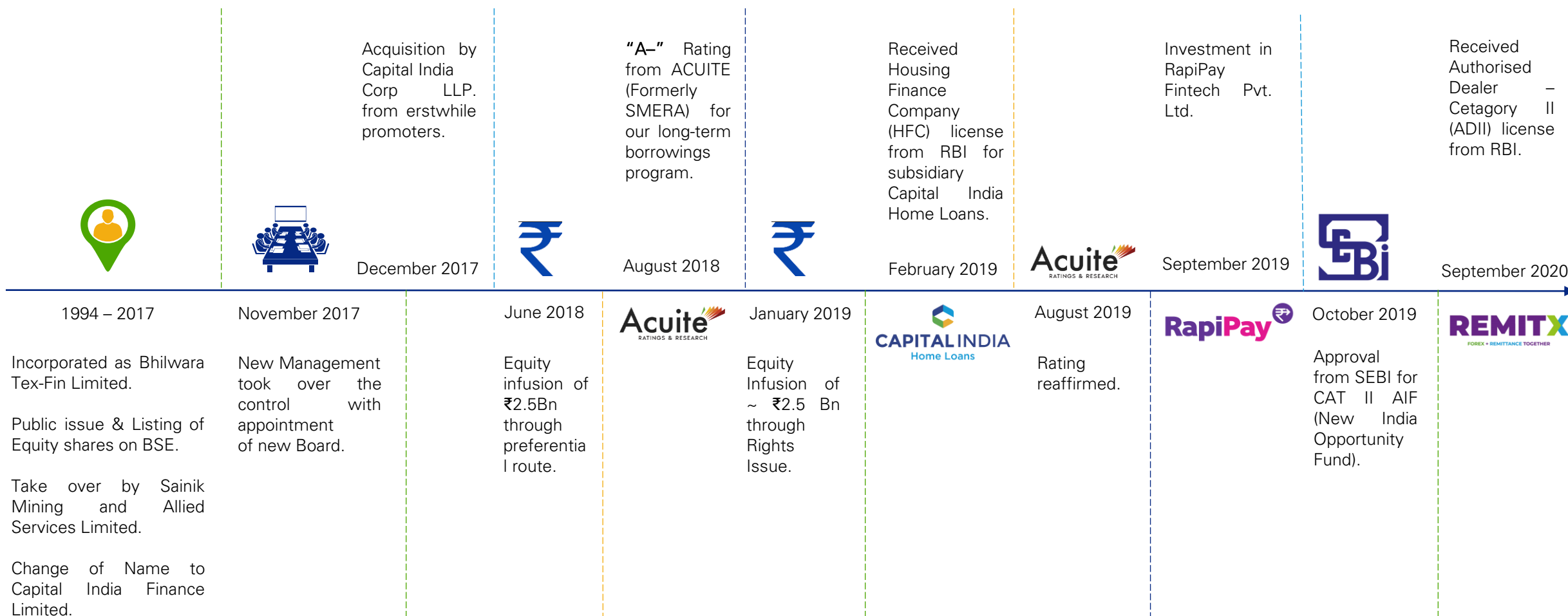
\*Standalone Figures; as on 31<sup>st</sup> Dec 2020

# Group Structure



*\*CIFL is the first listed NBFC to get AD II license from RBI  
In addition, we are also in process to launch our own digital lending platform "RapiMoney"*

# Our Journey

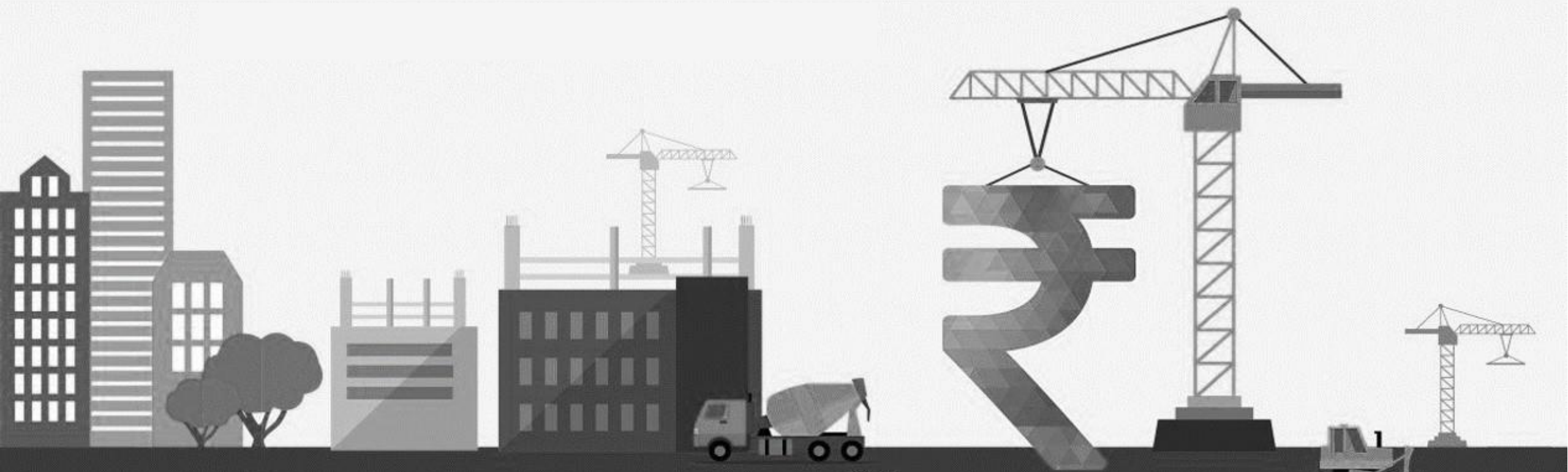


# Capital India Finance Limited (CIFL)

## Our NBFC

### Rediscover Business

CIFL is an India-focused, integrated financial services platform. We partner small and medium businesses with customized and retail finance solutions.





# CIFL Overview

- Capital India Finance Ltd (CIFL) is a Systemically Important Non-Deposit Taking NBFC (NBFC-ND-SI), providing sector specific tailored loan products to SMEs
- Our products are designed to provide the necessary funding to small business owners directly impacting their business
- We use technology and analytics to enhance our lending capabilities

## Our Products



Loan Against Property



Equipment Finance



Supply Chain Finance



Secured Term Loan

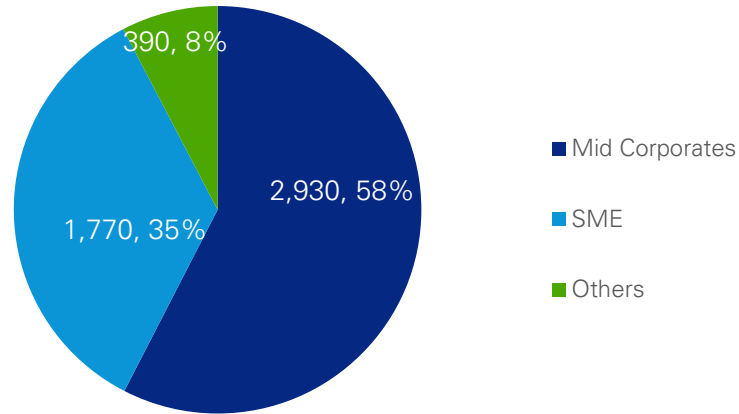
## Advantage Capital India Finance Limited

- Dedicated senior management team, with significant experience in the banking, financial services, retail and SME finance
- Minimum exposure to risk, as the business is based on secured, fully collateralized and cash flow-based funding
- Enterprise-wide loan management system
- Localized, tailored approach to finance
- Addressing customer's problems through deep professional understanding and trusted relationships

# CIFL Loan Book Overview\*



Book Break-up Across Segments (₹ Mn)



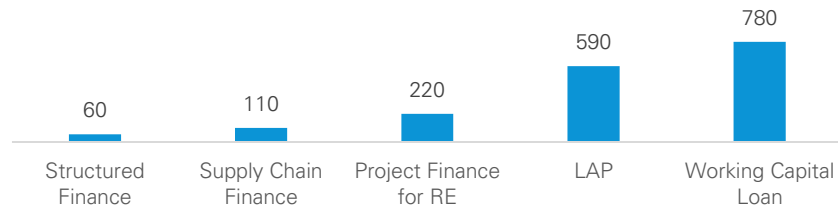
₹118 Mn  
Average Ticket Size

₹5.1 Bn  
Book Size

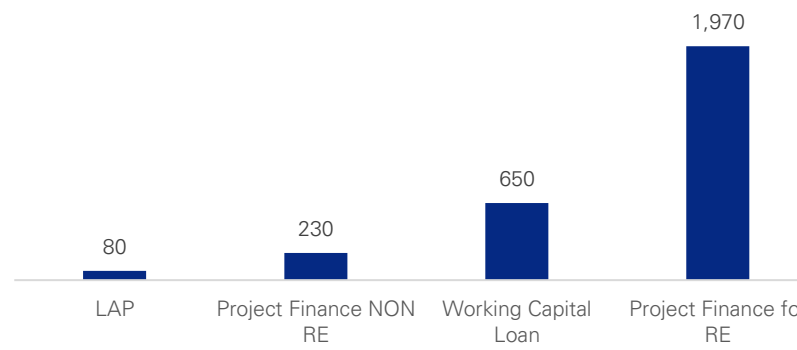
66.1 Months  
Wt. Average Tenure

₹16.2 Bn  
Cumulative Disbursal Since Jan '18

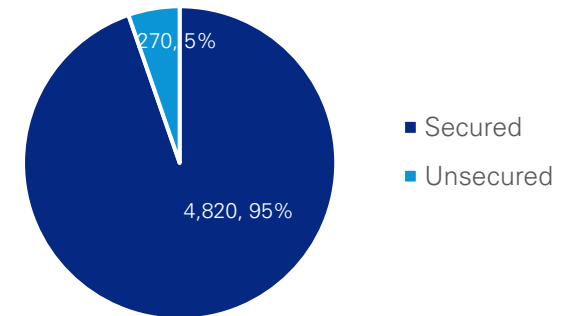
SME Book – across products (₹ Mn)



Mid-Corporates Book – across products (₹ Mn)



Secured vs Unsecured (₹ Mn)

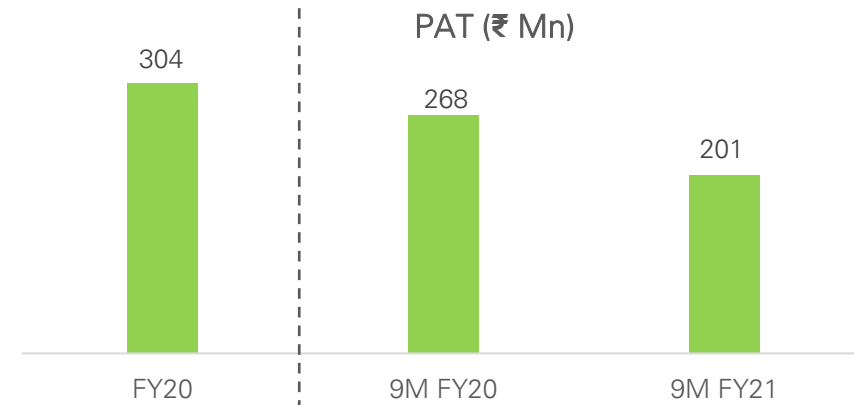
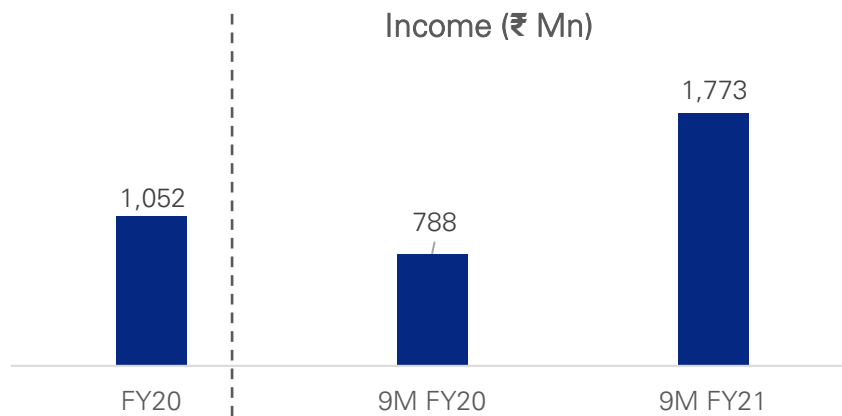
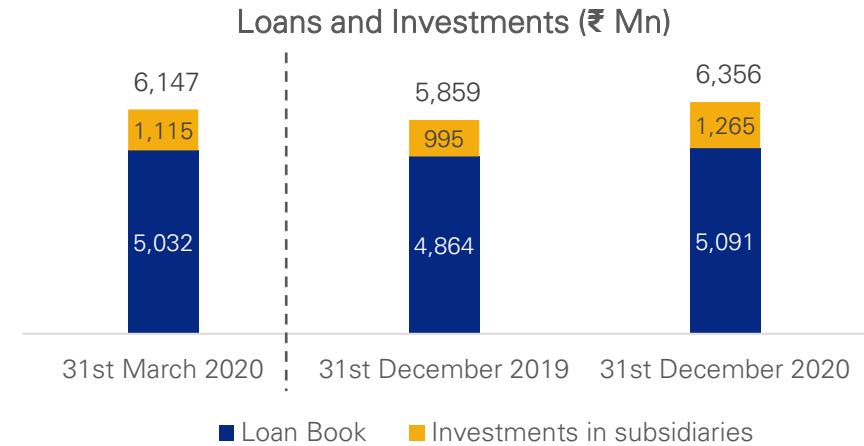
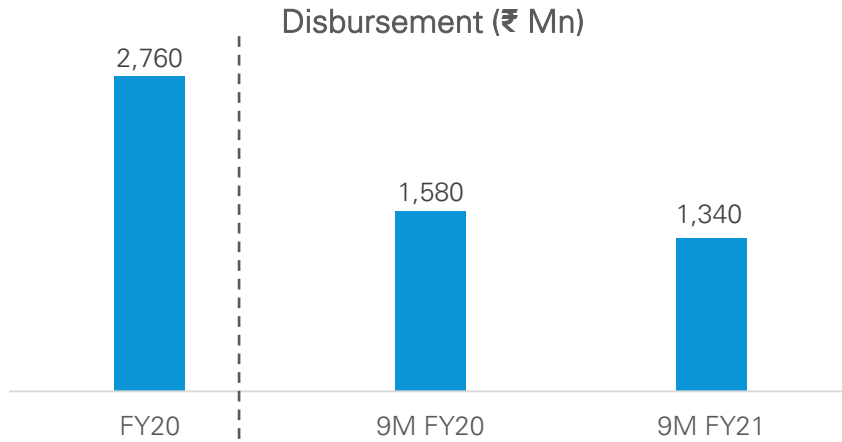


>2x Security on secured portfolio

\*All figures as on 31st Dec 2020



# CIFL Performance



Capital adequacy remain strong at **68.66%**

# Capital India Home Loans (CIHL)

## Our HFC

घर आपका साथ हमारा

CIHL is a wholly owned subsidiary of Capital India Finance Limited. Our focus is on offering seamless loan solutions to home buyers in India. Leveraging technology, we make the process of taking loans simple, fast and transparent.



# CIHL Overview



- CIHL started its operations in Mar'19 as a subsidiary of CIFL
- CIHL is a new-age housing finance company, providing home loans in the affordable housing segment
- It caters to the emerging urban population in metro and tier 1 cities with semi-formal incomes; largely unattended by large HFCs/Banks



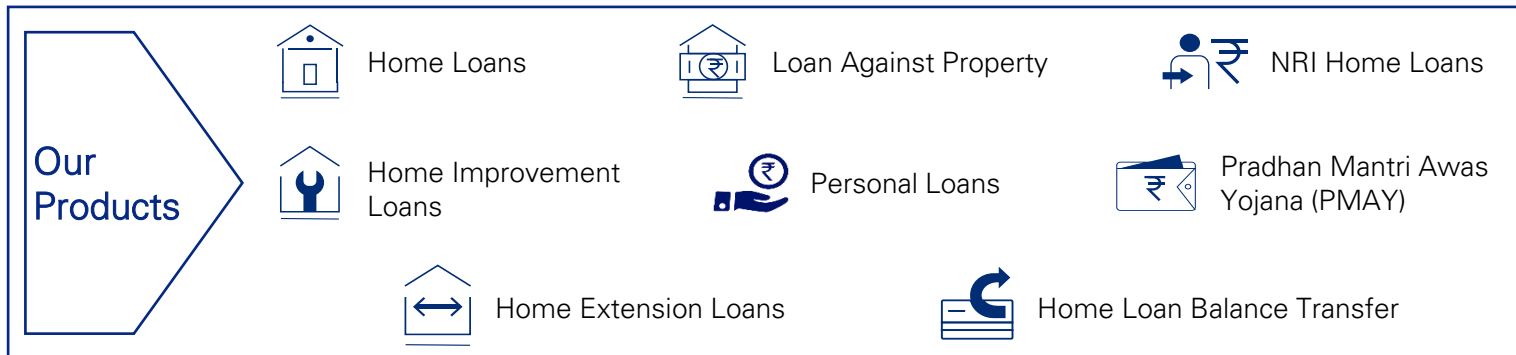
6 Locations

Delhi, Mumbai, Kalyan, Virar, Jaipur and Noida



4,000+

Customers Served



# Adoption of Technology and Strict Risk Assessment and Evaluation During Entire Loan Cycle



## OmniFin Loan Management System

API Integrations

In House Data Management

- Customer profiling
- Financial analysis of customers bank account and income

- Instant PAN verification
- System integrated CIBIL check and verification

- dMACQ document management system
- Hosting at Netmagic Public Cloud Mumbai
- Elastic Scale up model to support increased load

Comprehensive Underwriting, Monitoring And Collection Process

<ul style="list-style-type: none"> <li>▪ Evolving operating model competent to evaluate income &amp; repayment capability of non-salaried individuals</li> <li>▪ Employee driven appraisal systems and recovery</li> </ul>	<ul style="list-style-type: none"> <li>▪ Proprietary Credit scoring system; data from field visits to residence &amp; workplace and personal interviews</li> <li>▪ In-house technical team to underwrite values of collateral</li> <li>▪ Technical verification to assess marketability and compliance to local byelaw</li> <li>▪ Legal assessment to determine free, clear and marketable title</li> </ul>	<ul style="list-style-type: none"> <li>▪ 100% NACH / PDCs collection</li> <li>▪ Dedicated Collection Executives at each of the branches</li> <li>▪ Branch manager also responsible for collections</li> </ul>
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# Our Fintech Venture

**RapiPay** 

RapiPay is a customer centric Fintech company providing an array of transactional services to the underbanked via a country wide network of “RapiPay Saathi”.





# RapiPay Overview

- RapiPay is a leading player in banking and financial services like Domestic Remittance, AePS and Micro ATM (MATM)
- RapiPay provides comprehensive, secure, assisted payment solutions to the nation via its pan-India retail agent network of RapiPay 'Saathis'



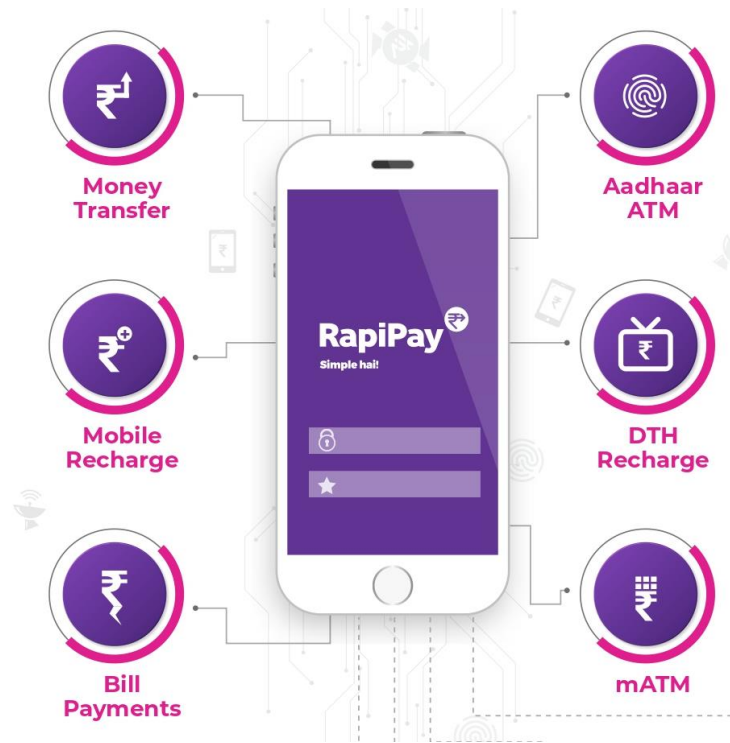
**c. 1,50,000**  
RapiPay Saathis



**₹1 Billion+**  
Daily Transaction Volume



**99.96%**  
Transaction Success Rate



## FUTURE SERVICES



- RapiPay is present in c.15,000 locations and has a strong sales force of around 800 employees
- RapiPay has recently launched its own MATM device



**Low Cost MATM Device**

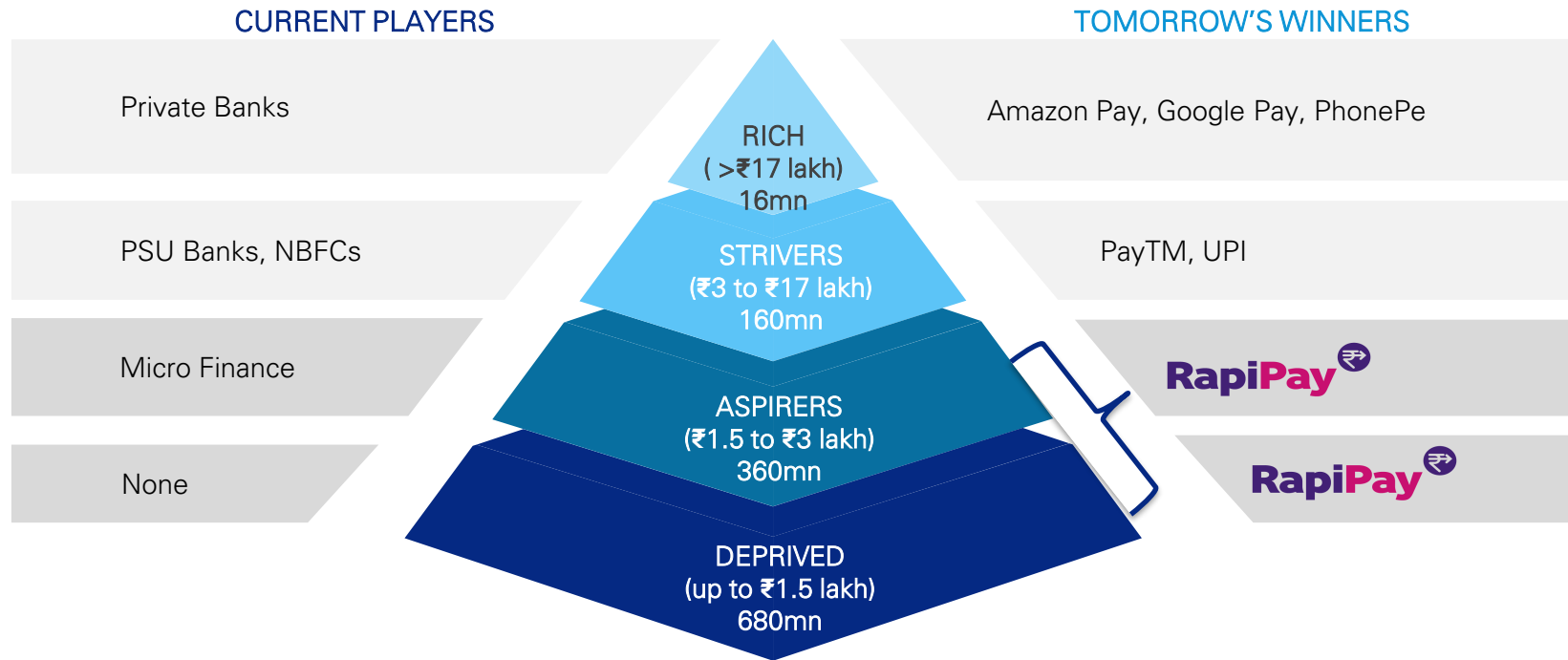
- NFC Enabled
- POS + MATM
- Bluetooth
- VISA/Master card certified

*There are c.25,000 active RapiPay MATM devices in the market within few months of its launch*



# Target Segment

RapiPay Targets **80% Of India's Population** As Its End Customers




RapiPay has competitive advantage of its partners DS Group & RJ Corp. to address the targeted segment:

- Through their all over India reach via a large base of 7 million retail touch points across India
- Their understanding of the end customer base and demographics of rural India is well established and unparalleled


# RapiPay's Proprietary Tech Platform Is Enabled With AI/ML Capabilities To Analyze Data From Multiple Sources And Automate The Entire Transaction Cycle




### Artificial Intelligence Based Agent Onboarding



- Real time face recognition and match with Aadhar
- Fetch Aadhar details for eKYC
- Entire process in minutes




Pan verification from NSDL



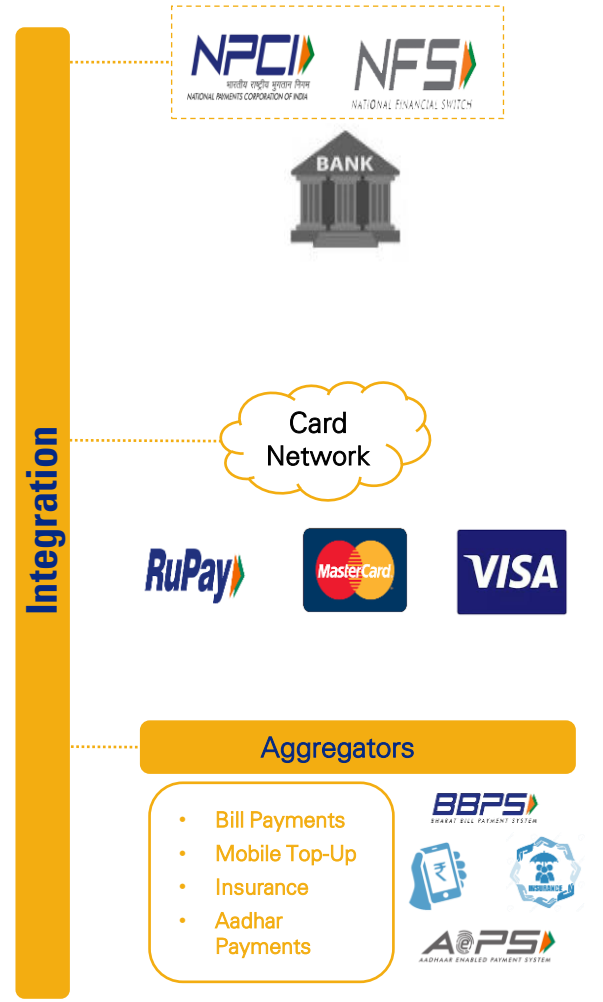
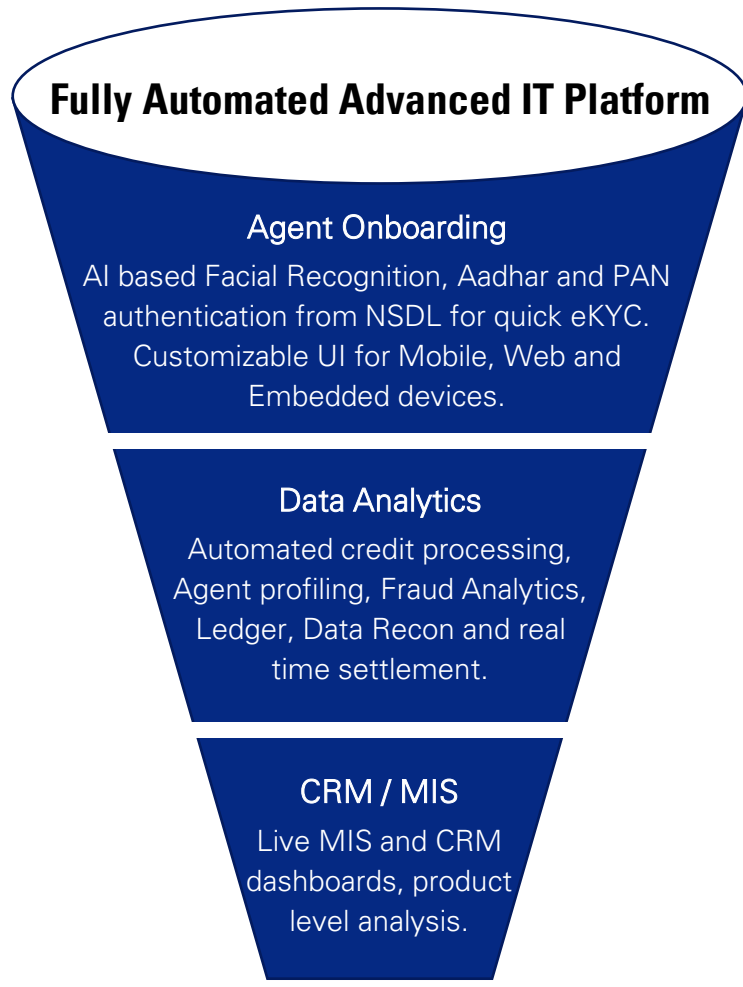
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### Fraud Analytics



- Machine learning based Fund velocity check for fraud detection
- Data reconciliation on daily basis to check discrepancy

- New business solutions layered for ancillary services
- Capable of processing **6,000 business transactions/minute**
- Frameworks for risk, compliance, liquidity management
- Private cloud infrastructure meeting **auto-scalability needs** and country localization guidelines
- **API / VPN and H2H Connectivity** with Banks / Payment Switch
- mPOS devices and switch connectivity





## Our Forex Division

**REMITX**

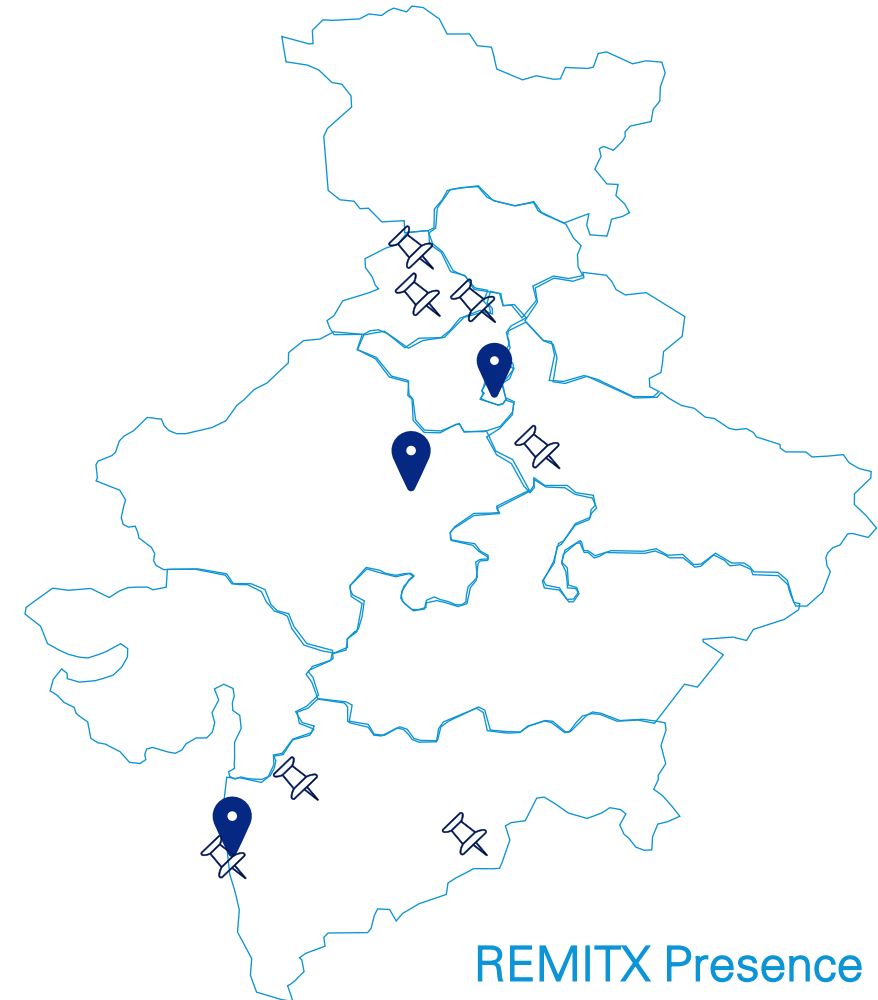
**FOREX + REMITTANCE TOGETHER**



# REMITX Overview

- A new business line of Capital India Finance Limited (CIFL), REMITX is an integrated Foreign Exchange Service Provider offering comprehensive forex solutions to various customer segments in India
- CIFL, under the brand name of REMITX, holds AD II license from RBI to conduct foreign exchange business
- Led by industry's successful leaders, REMITX echoes the CIFL group's commitment to provide innovative financial services leveraging technology
- The Focus Of REMITX Is To Provide End To End B2C Forex Solutions Leveraging Technology

	<b>Regional Offices</b>	New Delhi, Mumbai and Jaipur
	<b>Branches</b>	Nasik, Nagpur, Thane, Ahmedabad, Chennai, Jalandhar, Patiala, Ludhiana, Agra





# REMITX Positioning

- REMITX envisions widespread presence across all major markets in India in coming years

Target segments:

## Retail Consumers

Through wide branch network

## Corporate Houses

Through Strategic Tie-ups

## Overseas Education

Through customized student solutions

## Banks

Through Empanelment

## Tour Operators

Through strategic tie-ups

## Money Changers

Through wholesale channels

*Technology enabled seamless transaction focus ,To Help Our Clients Avail Quicker Forex Solutions*



# Product Offerings



## Blocked Account

- Mandate by Govt of Germany to open Blocked Account by every non-European traveler going to Germany.
- REMITX has exclusive tie-up with Eco-Escrow Pan India & Non-EU countries to facilitate opening of Blocked Account.



## Send Money Abroad

- Comprehensive and seamless outward remittance process to send money abroad.
- Remittance towards Education, Medical Treatments, Business Travel, VISA Fees, MICE etc.



## Foreign Currency Notes

- Buying and selling foreign currency bank notes
- Trained and skilled staff to identify and provide genuine currency notes



## Foreign Currency Demand Draft

- REMITX offers Foreign currency Demand Drafts.
- Hassle-free process for issuance of Demand Drafts.



## Foreign Currency Prepaid Card

- Multi-currency Forex prepaid cards.
- Conveniently accepted at millions of Merchants and ATMs for POS and Cash withdrawal.



## Student Travel Insurance

- Travel insurance covering Medical Exigencies, Flight cancellations, loss of baggage, theft etc..
- Team of experts offer best consultation in selection of right policy customized to travelers' needs

## CIFL Financials

- Standalone
- Consolidated



# CIFL Financials (Standalone)



## Income Statement

Particulars (in ₹ Mn)	Year	Nine Months	
	FY20	9M'FY20	9M'FY21
<b>Income</b>			
Revenue from operations	1,052	788	1,773
Other income	-	-	-
<b>Total Income</b>	<b>1,052</b>	<b>788</b>	<b>1,773</b>
<b>Expenses</b>			
Employee benefit expenses	229	188	184
Finance costs	129	95	124
Depreciation & amortization costs	77	58	69
Other expenses	70	47	1,120
<b>Total expenses</b>	<b>505</b>	<b>387</b>	<b>1,497</b>
Operating profit	547	400	276
Impairment of financial assets	134	38	7
Tax	109	95	68
<b>PAT</b>	<b>304</b>	<b>268</b>	<b>201</b>
Other Comprehensive Income	1	-	-
<b>Total Comprehensive Income</b>	<b>305</b>	<b>268</b>	<b>201</b>

## Balance Sheet

Particulars (in ₹ Mn)	As at		
	31-Mar-20	31-Dec-19	31-Dec-20
Share capital	777	777	777
Reserves and surplus	4,619	4,593	4,814
<b>Net Worth</b>	<b>5,396</b>	<b>5,370</b>	<b>5,591</b>
Borrowings	1,165	905	2,241
Interest accrued but not due	14	20	46
Trade payables	8	16	13
Provisions	222	108	218
Other liabilities	136	153	320
<b>Total</b>	<b>6,941</b>	<b>6,573</b>	<b>8,429</b>
Property plant and equipment	129	127	132
Right of use assets	77	90	164
Investment in subsidiaries	1,115	995	1,265
Investment in other securities	-	-	547
Loans and advances	5,032	4,864	5,091
Cash and bank balance	326	190	884
Other assets	262	308	346
<b>Total</b>	<b>6,941</b>	<b>6,573</b>	<b>8,429</b>

# CIFL Financials (Consolidated)



## Income Statement

Particulars (in ₹ Mn)	Year	Nine Months	
	FY20	9M'FY20	9M'FY21
<b>Income</b>			
Revenue from operations	1,190	868	2,095
Other income	-	-	5
<b>Total Income</b>	<b>1,190</b>	<b>868</b>	<b>2,100</b>
<b>Expenses</b>			
Employee benefit expenses	382	286	367
Finance costs	167	114	159
Depreciation & amortization costs	115	86	106
Other expenses	142	82	1,268
<b>Total expenses</b>	<b>807</b>	<b>568</b>	<b>1,900</b>
Operating profit	383	300	200
Impairment of financial assets	139	52	16
Tax	105	92	63
<b>PAT</b>	<b>139</b>	<b>156</b>	<b>121</b>
Other Comprehensive Income	1	-	-
Total Comprehensive Income	140	156	121
Owners of the Company	173	176	0

## Balance Sheet

Particulars (in ₹ Mn)	As at		
	31-Mar-20	31-Dec-19	31-Dec-20
Share capital	777	777	777
Reserves and surplus	4,434	4,460	4,916
<b>Net Worth</b>	<b>5,211</b>	<b>5,237</b>	<b>5,693</b>
Non-Controlling Interest	55	33	326
Borrowings	1,219	939	2,788
Interest accrued but not due	14	21	50
Trade payables	18	30	33
Provisions	238	120	246
Other liabilities	595	595	1,227
<b>Total</b>	<b>7,350</b>	<b>6,975</b>	<b>10,364</b>
Property plant and equipment	233	228	241
Right of use assets	190	221	257
Investment in other securities	86	256	643
Goodwill	55	55	55
Loans and advances	5,737	5,329	6,178
Trade receivables	23	44	66
Cash and bank balance	692	444	2,195
Other assets	334	398	729
<b>Total</b>	<b>7,350</b>	<b>6,975</b>	<b>10,364</b>

# Our Leadership

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[Our Board](#)

[Our Management Team](#)





# Our Board



- Our Board includes some of the extremely reputed persons in the Industry with extensive exposure to Indian financial ecosystem



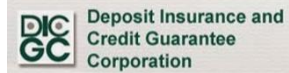
Ex. Chairman, NABARD

Carried out some major first of its kind institutional development initiatives under his leadership at various Government Institutes.

Dr. Harsh Kumar Bhanwala  
Executive Chairman



THE DELHI STATE  
COOPERATIVE  
BANK LIMITED



Deposit Insurance and  
Credit Guarantee  
Corporation



>20 years of experience in the finance and real estate sector

Have successfully closed real estate transactions involving leading developers.

Keshav Porwal  
Managing Director



Chartered Accountant

KG SOMANI & CO.



Vinod Kumar Somani  
Independent Director



IPS (1981 Batch)



Yogendra Pal Singh  
Independent Director



Ex. MD & CEO –  
IFCI Limited



Malay Mukherjee  
Independent Director



Ex. Regional Director  
RBI



Rachna Dikshit  
Independent Woman Director

# Our Management Team



**Amit Kulshreshtha**  
CEO | Capital India Finance Limited

>20 years of experience in M&A and Fundraise.  
Led Investment Banking practice at Yes Bank.



**Vineet Saxena**  
MD & CEO | Capital India Home Loans Limited

>25 years of experience in commercial and  
retail lending functions.



**Yogendra Kashyap**  
MD | RapiPay

30 years of experience in Technology and  
nurturing new businesses.



**Ravindra Menon**  
CEO | REMITX

>25 years of experience in foreign exchange  
business.



**Thank You**