

# ASIT C. MEHTA FINANCIAL SERVICES LTD.

Registered Office: 'Nucleus House', Saki Vihar Road, Andheri (East), Mumbai 400072. • Tel.: +91-22 61325757 / 28583333

Email Id: [investorgrievance@acmfsl.co.in](mailto:investorgrievance@acmfsl.co.in) / [compliance@acm.co.in](mailto:compliance@acm.co.in) / [accounts@nucleusservices.com](mailto:accounts@nucleusservices.com)

Website: [www.acmfsl.com](http://www.acmfsl.com) • CIN: L65900MH1984PLC091328

August 08, 2022

To,  
BSE Limited,  
Listing Department,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai - 400001.

Scrip Code - 530723

Sub: - Submission of Investor Presentation June, 2022.

Dear Sir/Madam,

We are enclosing herewith, the Investor Presentation June, 2022 pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Kindly take the same on records and acknowledge the receipt of the same.

Yours Faithfully,

On Behalf of Board of Directors  
For Asit C. Mehta Financial Services Limited

  
Gauri H. Gokhale  
Company Secretary & Compliance Officer





**Asit C. Mehta**  
FINANCIAL SERVICES LTD.

New Generation Brokering & Fintech Investing

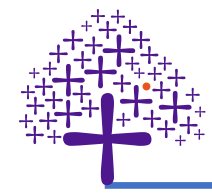
**INVESTOR  
PRESENTATION  
June 2022**

Focusing on growth

Building scale

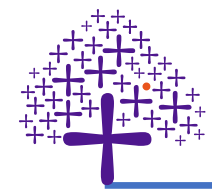
Investments in fintechs

Transforming investment complexity into compounding value

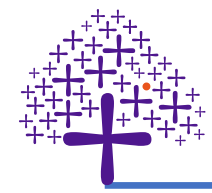


- COMPANY OVERVIEW
- OUR STRATEGIC HOLDINGS
- KEY MILESTONES
- AWARDS: ILLUSTRATIVE LIST
- THEORY OF BUSINESS
- GROWTH STRATEGY APPROACH
- OPPORTUNITES
- COMPREHENSIVE COVERAGE:GROUPCOMPANIES
- DIVERSIFIED BUSINESS MODEL
- OUR STRENGHTS
- MANAGEMENT & TEAM
- GROUP PRODUCTS & SERVICES
- SUBSIDIARIES
- ASIT C. MEHTA INVESTMENT INTERRMEDIATES LTD.
- EDGYTAL FINTECH INVESTMENT ADVISORY SERVICES PVT. LTD.
- PENTATION ANALYTICS PVT. LTD.
- PROMOTERS
- FINANCIAL PERFORMANCE

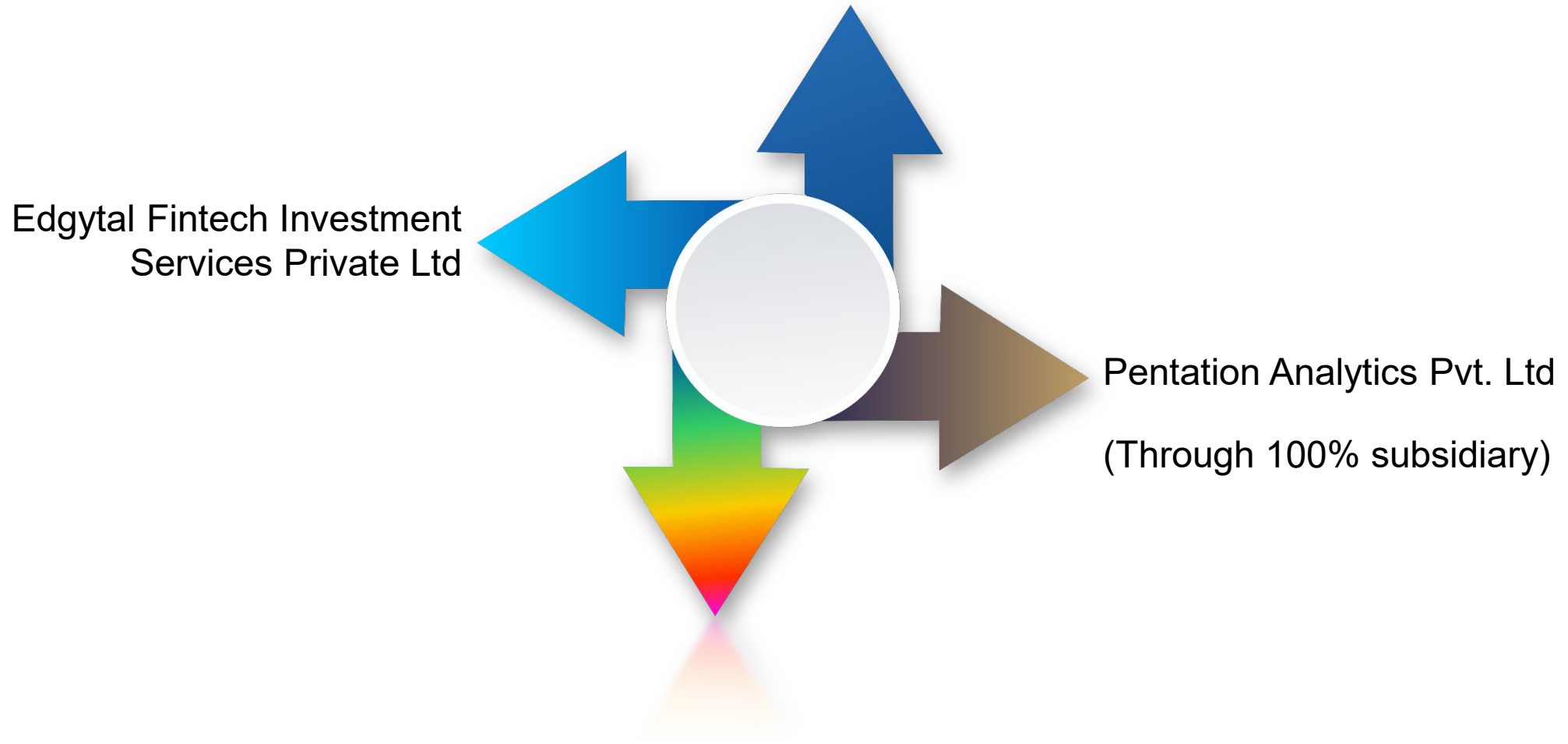




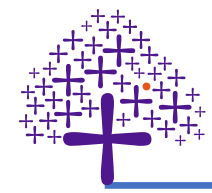
- We offer appropriate financial products, services and solutions to Indian investors .
- We hold 93% of brokerage and investment banking services company Asit C. Mehta Investment Intermediates Ltd.
- We also hold 73% of Edgytal Fintech Investment Services Pvt. Ltd –a Fintech Company offering various WealthTech Solutions to Indian Investment Services Enterprises.
- We are also holding 17% shares (through 100% subsidiary) in AI and Big Data company Pentation Analytics Pvt. Ltd.
- We also provide advisory services in the field of corporate finance to various SMEs.
- We also provide furnished office space on lease to Business users in our Building Nucleus House at Andheri East, Mumbai



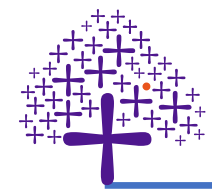
## Asit C. Mehta Investment Intermediates Ltd.







- Started as Sole Proprietary Brokerage Company on 1987
- Became a leading Government Securities Broker by 1990
- Empaneled by Reserve Bank in 1991
- Among the first batch of members of OTC Exchange, NSE, CDSL
- First Limited Liability Corporate member on stock exchanges
- First to use Franchisee model to ensure an asset light model
- Among the First Broking company to get ISO 2001 certification
- First Broker to get CRISIL Broker Rating
- Part of the key group of 5 members for computerization of BSE
- Among first few women Member to enter Trading ring of BSE and first to be elected on Board of BSE
- First Lady member to head the BSE as Vice-President and President
- Chairman Capital Market Committee of Indian Merchants Chamber for 6 years
- Participated in various SEBI and BSE committees on capital markets
- Represented Industry interests before various JPCs and Finance Ministers of Center and States



### **Deena Mehta - Managing Director**

- 1) Outstanding contribution in field of Banking & Finance by Indian Merchant Chamber – Ladies Wing.
- 2) JITO Pehchan award 2022 for contribution to business.
- 3) Ten outstanding citizens award of India – Indian Jaycees.
- 4) Distinguish Alumini Award 2011 – NM Institute of Management Studies
- 5) One of highest tax payer of Mumbai city – Institute of Chartered Accountant – WIRC
- 6) Exceptional Women Achiever Award – FICCI Flo

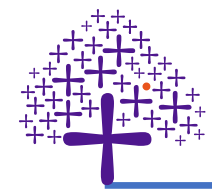
### **Distribution Awards – These awards are given for achieving distribution targets.**

- 1) AK Capital 2017
- 2) India Bulls MF
- 3) Tata MF
- 4) Reliance Mutual Fund,
- 5) HDFC Mutual Fund
- 6) Sundaram Mutual Fund

### **Pentation Analytics Ltd.**

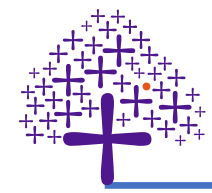
- 1) Express IT Awards (2018) for analytic solution category and maximum nominations.
- 2) Other awards in slide no....

**Appreciation for performance at PMS & AIF Summit 2018 by PMS Bazar & ET Now.**

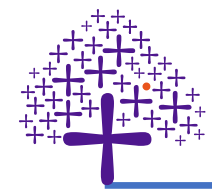


- Every Household needs to and must save and invest their savings in a basket of asset classes to protect their financial future.
- Every business entity needs capital and advice in their path to growth and wealth creation.
- Complexity of investments , capital and volatility make it a difficult and an expensive task in terms of time and other costs for an entity to do the task efficiently.
- A trustworthy and professional financial house can assist and add value in these tasks to every household or entity.
- For products of mass usage, it is a precondition to exploit technology to keep costs low and to ensure easy access to markets and knowhow .
- For high value clients, personal advisory is preferred delivery mechanism.

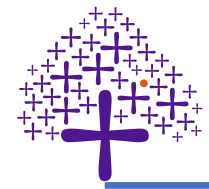




- We ride on both the ends :Retail as well as High value by offering products and solutions for mass as well as class.
- We keep costs low by proprietary technology-based solutions coupled with experienced team for high end clients.
- We provide most products under one roof to compound value add to our clients.
- We use easily understood product like Gold and mutual funds to acquire clients in mass market and graduate them to other products and asset classes.
- We use experienced team in Class market to acquire high end clients using our institutional credentials.



- Rapidly growing economy and GDP
- Rapid growth in per capita income
- Rapid growth in digital access
- Low interest rates to savers coupled with inflation forces households to prefer financial assets
- Need for Diversified asset classes call for skill and time to monitor the same
- Immediate Addressable market is estimated at about 15 crore investors/3 crore households, Medium Term Total Addressable Market ( 5-7 years) is of about 40 Crores investors or 8 crore households @ ~30% of population and longer term addressable market size is about 60 crore investors with about 15 crore households. Duration of investor life cycle is about 25 years on average.
- High number of HNIs will also need advisory and management of their assets
- Integration with international economies will further create demand for these and International financial assets.
- High threshold costs for providing Financial services are forcing consolidation in the industry bringing inorganic growth opportunities.
- High throughput capability coupled with high knowledge and low costs can create a formidable player in market place.



## Wealth Tech

- Chhota Niivesh Gold
- Chhota Nivesh
- “Investmentz” Apps
- Multi-lingual
- For Retail and GenZ investors

## Artificial Intelligence (AI)

- Using both structured and unstructured data
- Incorporated in products, services
- Acknowledged by Microsoft

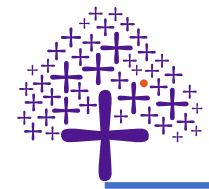


## FinTech

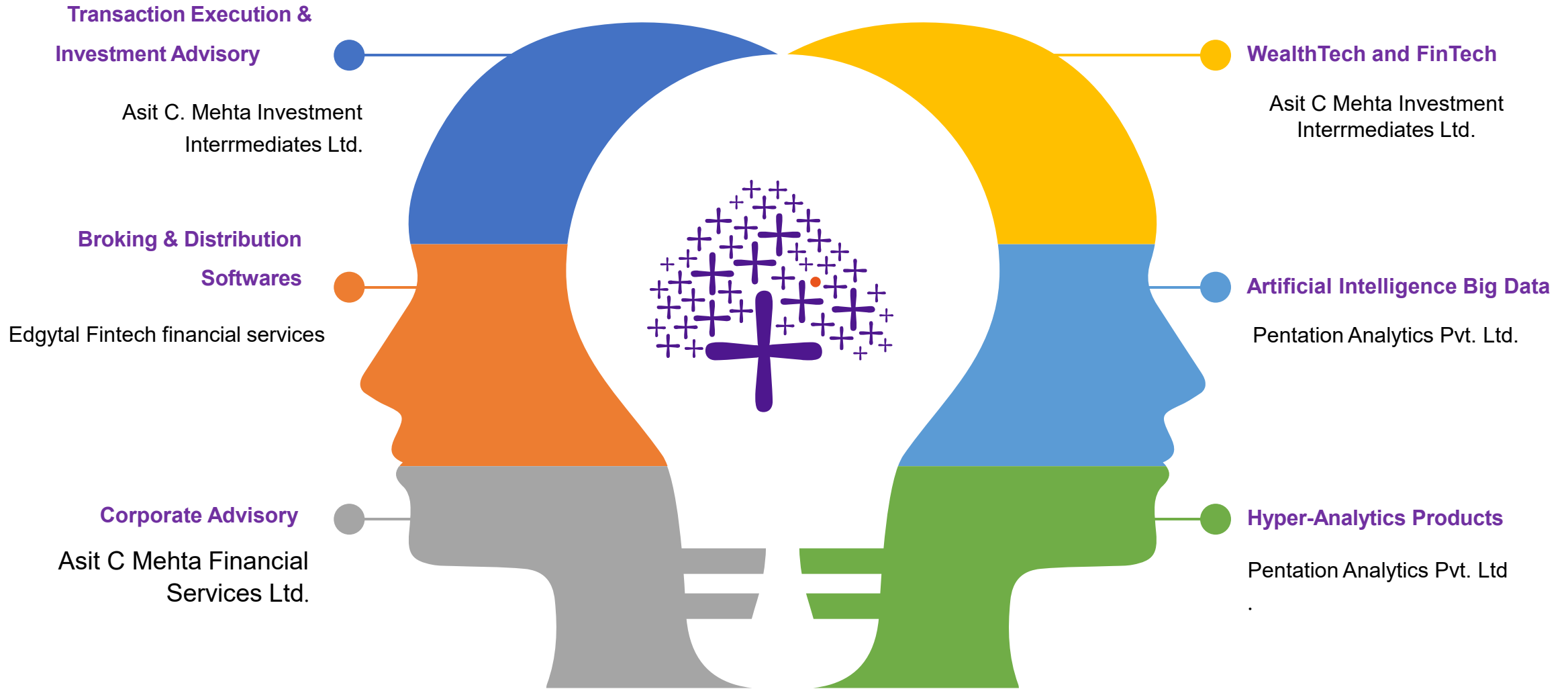
- All-in-one-solution for Brokers (B2B)
- Encompassing front-end, middle layer and back-end
- Single platform App for trading and investments

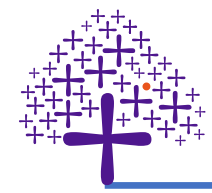
## Big Data Tech

- Automation, Data Science
- Rapid Digital Adoption
- New Solutions related to Data security and privacy
- Blockchain
- Metaverse

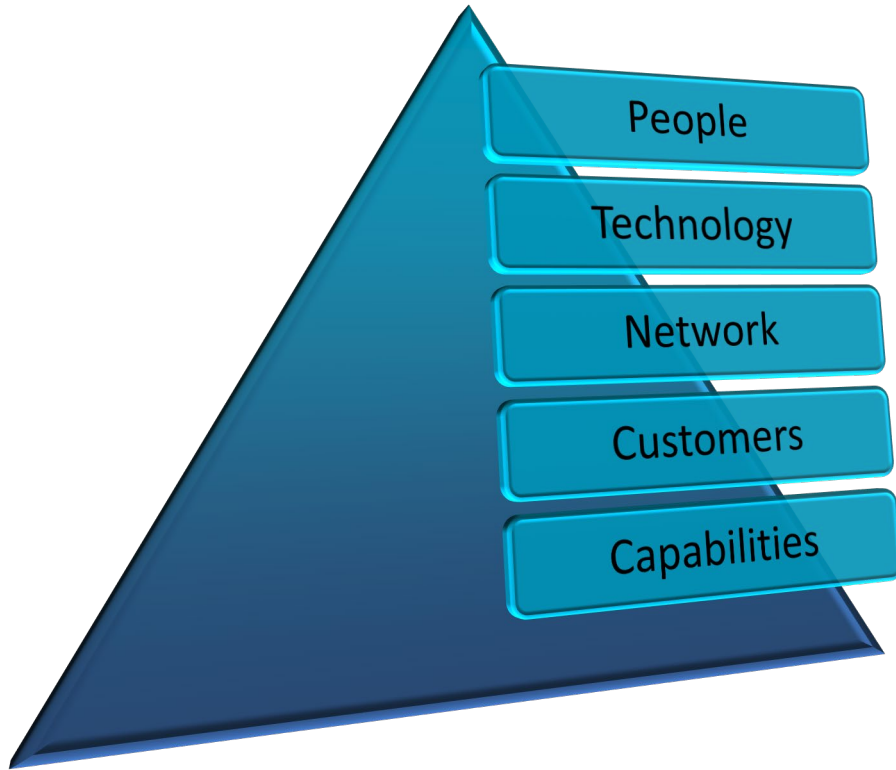


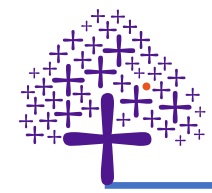
## New Generation Broking & Fintech Investing





# Our Key Strengths





**Asit C Mehta** – Chairman - Overall Management of Group

**Deena Mehta** – Managing Director – Asit C Mehta Investment Intermediates Ltd.

**Kirit Vora** – Whole Time Director – In charge of Property Management

**Pankaj Parmar** – COO – In charge of Stock Market Operations & Group Finance

**Purvi R Ambani**- Head of Investment Banking and Corporate Advisory

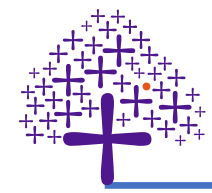
**Santosh Nair** – Head of HR, Looks after group Recruitments, Performance Appraisals & HR Development.

**Arpit Trivedi** – CTO – In charge of all development and maintenance of IT systems

**Anirban Roy** – CEO – Pentation Analytics Pvt Ltd.

**Amitabh Sinha** – CEO – Pentation Analytics Pvt Ltd.



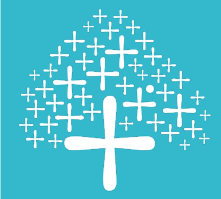


## Financial:

- Transaction Execution Services
- Investment Advisory Services
- Investment Banking Services
- Corporate Advisory Services
- Portfolio advisory and management Services
- Investment Research Products
- Stock basket Products
- Third party Distribution Products
- Lease rental of furnished office space

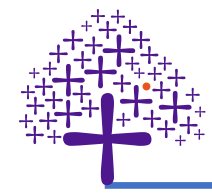
## Technology:

- CTCL for Brokers
- Web based Applications for transactions
- App for mobiles for various products
- AI and Big Data based cutting edge Technology
- Rapid data handling with flexibility in formats



# Asit C. Mehta

INVESTMENT INTERMEDIATES LTD.



M/s Asit C. Mehta was established in 1987 with a vision to become a trusted intermediary in the Indian financial markets. It was promoted by Mr. Asit C. Mehta, CA and Mrs. Deena A. Mehta, CA and MMS. Subsequently the business was transferred to a us by forming this limited liability company in 1994. Our headquarter is in Mumbai, India.

## **Our Vision**

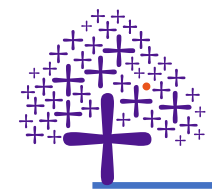
To be a Trusted Financial Intermediary

## **Corporate Purpose**

To reach appropriate Financial products, services and solutions to every Indian Entity

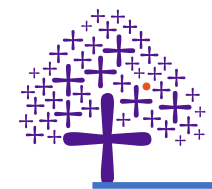
## **Our Beliefs**

- That every household can, should and will need to participate in the financial markets directly or indirectly to protect their financial interests
- The Regulatory /legal compliances ensure economic sustainability
- That transparency and fairness are corner stones of all dealings
- That knowledge rather than capital is key driver of this business
- That product, process and technology led innovations are necessary preconditions for continuously adding value to all our constituents

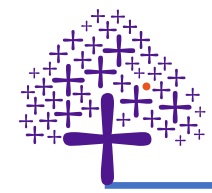


- **Trading services**
- Derivatives Trading
- Currency Trading
- Commodity Trading
- Equity Trading
- **Investment Advisory**
- I Baskets
- Retail Research advisory
- Systematic investment Plan
- Portfolio Management Service
- **Fixed Income**
- Corporate Fixed Deposit
- NCD/Bonds
- Liquid Funds
- RBI Floating Rate Bonds

- **Initial Public offers**
- New Fund Offer
- Fully automated IPO
- Exchange Traded Funds
- **Taxation Planning**
- ELSS funds
- Capital Gain Bonds (54EC)
- National Pension Scheme (NPS)
- **Others**
- Offer for Sale
- Offer for Buyback
- Financial Planning

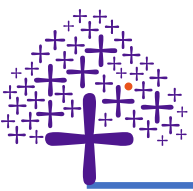


- We have presence in 23 states of India through our Business associates and investor base
- We have 350 active Business Associates ( Registered sub-brokers) and marketing agents for Mutual funds and other financial products
- We have 85% of our revenue coming form Semi-urban and rural areas
- About 90% of our brokerage revenue comes form Cash segment and 60% from Delivery business
- Only about 10% of our brokerage revenue comes form Derivatives segment
- We have 50,000+ active customers in various segments
- In all we have 1,20,000+ CKYC complaint customers
- Our Depository has an AUM of Rs. 3607 crore (31-05-22) in various companies
- Our Mutual fund has AUM of Rs. 270 crore (31-05-22) in various companies
- Our advisory services have AUM of about Rs.50 crores in various companies
- We are empanelled with many financial institutions including Insurance companies, Banks and Mutual funds



- This platform provides universal access to existing clients and Business Associates for their investment needs.
- Full service Platform providing research calls, investment reports, after sales, tax calculations etc.
- Caters to investors needing hand holding through out their investment journeys and careers.
- Easy access to markets, account opening, Payment gateways, IPOs, BuyBacks etc.
- Multi platforms –permits access by all channels –physical, digital or combination thereof.
- Multi products and ready made iBaskets in equities with easy rebalancing, self made baskets etc.
- Will provide cross assets baskets in future.





**Dashboard** DISHA UMESHKUMAR DOSHI Valuation 586.08

NEW SGB 2021-22 Series IV : View open issues

**Indices >**

<b>SENSEX</b> 52589.07 216.38 (0.41%)	<b>NIFTY 50</b> 15756.8 64.2 (0.41%)	<b>NII</b> 353 195
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**Watchlist >**

<b>HDFC</b> NSE ( CASH ) 2508.7 31.75 (1.28%)	<b>HDFCBANK</b> NSE ( FUT ) 1494.05 0.6 (0.04%)	<b>NII</b> NSI 157 59.1
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**Positions >** Total P&L -0.10

Qty 1 <b>IFCI</b> AVG Price 14.60 -0.10 LTP 14.50 (0.35%)	Qty 1 <b>IFCI</b> AVG Price 14.64 0.00 LTP 0.00 (0.00%)
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**Pending >**

NO PENDING ORDERS [PLACE ORDER](#)

**Holdings >**

Qty 2 <b>GMRINFRA</b>	Qty 9 <b>IDEA</b>	Qty <b>IFCI</b>
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**DASHBOARD** Cut-off timings for Mutual Fund transactions has been revised. For details, please [Click here](#).

**ABSOLUTE RETURNS**  
6.84% **RS. 877.46**

**INVESTED AMOUNT**  
Rs. 12,820.58

**CURRENT VALUE**  
Rs. 13,698.04

**RECOMMENDED FUND**

**EQUITY Large Cap**  
**AXIS BLUECHIP FUND - REGULAR GROWTH-GR**

3y	NAV	SIP / LUMP SUM
8.38%	42.4200	500 / 5,000

**EQUITY Large Cap**  
**ICICI PRUDENTIAL BLUECHIP FUND - GROWTH-RET**

3y	NAV	SIP / LUMP SUM
-2.15%	58.4200	100 / 100

[VIEW ALL](#)

**NFO**

**DEBT**  
**ITI DYNAMIC BOND FUND - REGULAR PLAN - ANNUALLY IDCW PAYOUT**

ISSUE PERIOD	SIP / LUMP SUM
Jun 25, 2021 To Jul 09, 2021	500 / 5,000

[DASHBOARD](#) [RECOMMENDED](#) [FAVOURITES](#) [PORTFOLIO](#) [MORE](#)

**Baskets** [CREATE YOUR OWN BASKET](#)

**ACE-Midcap**  
10 Stocks **15,116.25** min.

[BASKET DETAIL](#) [Know More](#)

**ACE-Largecap**  
10 Stocks **14,393.40** min.

[BASKET DETAIL](#) [Know More](#)

**ACE- Small Cap**  
10 Stocks **15,095.80** min.

[BASKET DETAIL](#) [Know More](#)

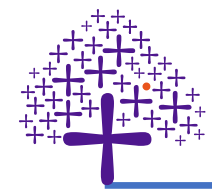
**ACE-Bharat Defence**  
8 Stocks **9,730.75** min.

[BASKET DETAIL](#) [Know More](#)

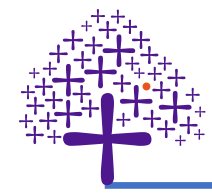
**ACE-Super Dividend**  
10 Stocks **4,756.10** min.

[BASKET DETAIL](#) [Know More](#)

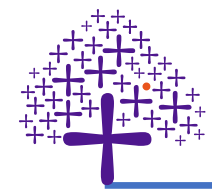
[DASHBOARD](#) [BASKETS](#) [PORTFOLIO](#) [REPORTS](#) [MORE](#)



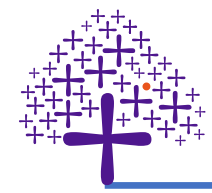
- Chhota Nivesh (CN) is a proprietary and low cost platform of software and hardware combination. This will make it possible to fight deep pockets in price war scenario.
- Pricing: CN will follow a subscription based model rather than a transaction based model.
- The platform is designed to service the core need for saving and investments of savers.
- Differentiated target customers of small and middle class investors with financial savings of Rs1,000 to Rs. 50 lacs with capacity of growth in savings in future.
- Chhota Nivesh will reach its customers in 11 regional languages including Hindi & English.
- Chhota Nivesh will facilitate cross product baskets across wealth management asset classes.
- Chhota Nivesh will provide easy access and evaluation of one's portfolio.



- This is a unique concept that combines the physical and digital solution. Most new investors need hand holding in enrolling on digital platforms, decision making and after sales. We will appoint Saathi (guides) to handhold investors.
- Chhota Nivesh Saathi will be appointed all over the country in every pin code.
- An intelligent IVR system will divert the calls to local Saathi based on location and language preferences.
- The agent will render 4 main services, answer casual calls, register customers, give information on products and help close investment decisions and answer to queries/after sales, if any.
- These agents will be paid per call, depending on content and also a yearly charge based on AUMs of clients serviced by her.
- This will make the entire customer services cost variable and customer will get service in language of their choice
- This project will require development of education material and product videos



- This App is being created for professional investors and traders wishing to trade in derivatives markets.
- This will be high end platform providing state of the art multi legged trade execution capabilities.
- It will also provide near real time risk and analytical data on positions and portfolios.
- It will be self help discount brokerage platform.
- It will also target High value Family offices wishing to manage risks of their investments and provide advisory as an additional free service.
- Total Addressable Market is estimated at 50 lac traders/investors currently and may go up to 3 crores in five year.
- Family offices market is estimated at 50,000 offices as of now and may go up to 2 lacs in five years or so.



## Investmentz.com

A core platform containing products such as Trading, Distribution of investment products namely MF, IPO, NPS, Bonds and Corporate Fixed Deposits, Advisory products including PMS, Stock Baskets and Research services. The target customers are organised sector employees which understand technology and investment.

## Chhota Nivesh

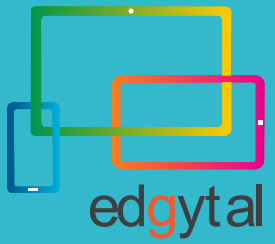
A Wealthtech platform for small investors. It's an advisory platform only. This app is available in 11 languages covering most of the investor population of India. The target customers are Novice/New Investors and Rural Investors.

## Easytradez

This is the Discount trading platform. It will be in the form of an App and IBT. The app has all segments namely BSE, NSE cash segments, BSE and NSE Derivatives segment, NSE currency, BSE Commodity segment (*under development*) MCX commodity (*under development*). The target customers are Traders and Speculators.

## Offline Broking

ACMIIL has a network of 350 Business Associates across 23 states, there are also HNI customers serviced directly by the Head office. A call and trade desk services those customers who are not tech savvy. We have tie up with Bank of India, wherein a direct link is provided with the bank server to block cash and shares. Institution Desk services such clients



# EDGYTAL FINTECH INVESTMENT ADVISORY SERVICES PRIVATE LIMITED

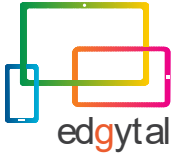




- Fully integrated with Computer-to-Computer Link (CTCL), Internet Based Trading (IBT) and Mobile Application
- Seamless choice for user / client to opt for Bricks and/or Clicks for any investment
- Proprietary API keep us in complete control and flexibility to meet rapidly changing demands of markets and regulators.
- Software and Apps provide all investment options on a single platform i.e. Mutual Funds, IPO, ETF, Sovereign Gold Bond, GSecs, Stock baskets, direct equity, Derivatives, Commodity and Currency trading on a single platform. (Commodity is currently under development).
- Fully automated workflow processes for customer servicing such as E-KYC, Payment gateways, Online Depository, Account maintenance, CRM etc..
- These platforms are connected to API's of Bill Desk, IBSS platform of BSE, CKYC, CVL KRA, UCC platform of Exchanges, Star MF , E Sign, etc.. This provides seamless connectivity to external providers
- Platform is developed in house at a very competitive cost.
- The entire software is hosted at YOTTA Private cloud- one of the largest cloud and hosting platforms. It has a high level of 99.9999 redundancy. Low cost of ownership and highly scalable operations as additional processing power, bandwidth, memory and internet bandwidth are all available on the fly and increase in customer numbers and volumes can be handled seamlessly.



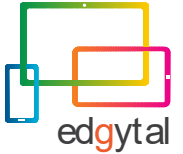
# Market Potential / Challenges



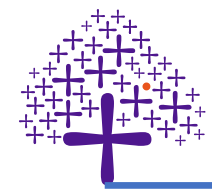
- Today about 800 brokers on all India basis are active in Indian markets
- We believe 25 are big, about 100 are medium sized and another 400 are small brokers. Others mainly do proprietary trades.
- Total Addressable Market is about 200 brokers over next 3 years time period. Over next six months, the software can be further strengthened to cover additional links/modules to go to market.
- Vendor registration with exchanges is in process. Pending the same, the software is to be sold as in house development for brokers.
- Strong after sales service will be created to service the clients in mission critical mode.



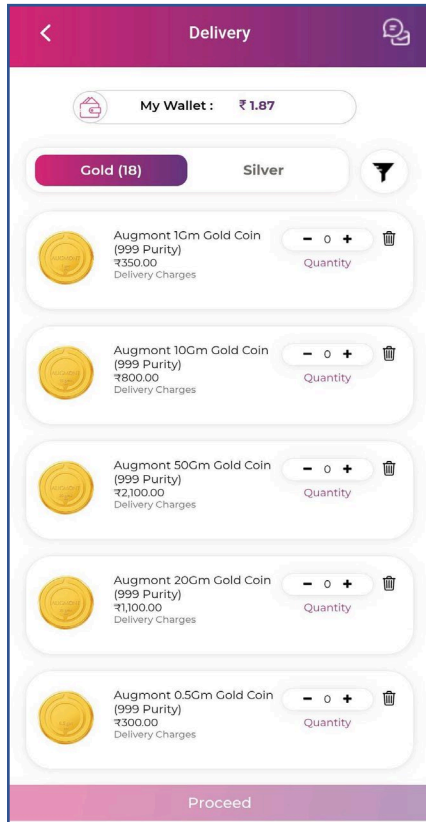
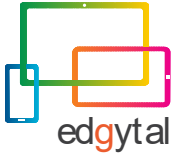
# Digital Gold – Chhota Nivesh Gold app



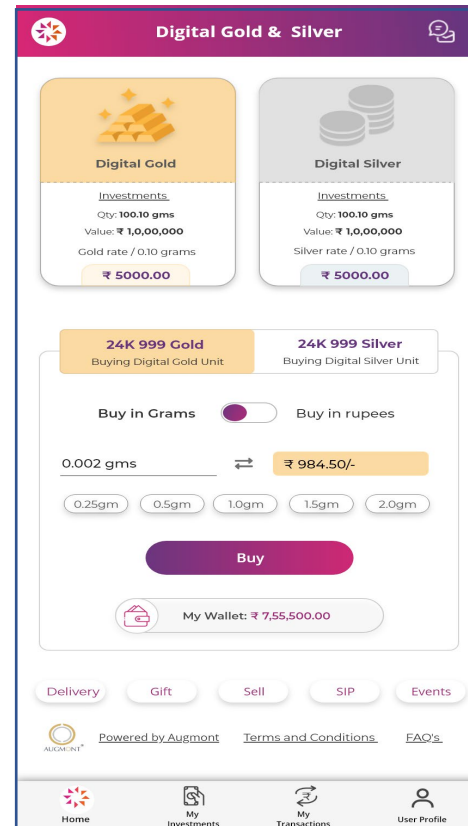
- The Chhota Nivesh Gold app is an easy-to-use, secure and smart platform for a diverse category of investors- from businessmen to housewives, from students to working professionals, and from urban investors to the rural dwellers.
- Regardless of financial position, education or knowledge about the financial markets, the Chhota Nivesh Gold app is designed for use by all categories of investors!!
- Chhota Nivesh Gold app helps in providing a simple and easy means of starting your investment journey!
- Chhota Nivesh Gold is for everyone. There is no lower limit to start an investment.
- Chhota Nivesh Gold app, one can invest as little as Rs. 10 to start their investment journey. Furthermore, one does not need to keep making regular investments.
- Total addressable market can be said to be about 50 crore individuals who have any savings at all in a bank account. Life cycle of investor is estimated at about 25 years.



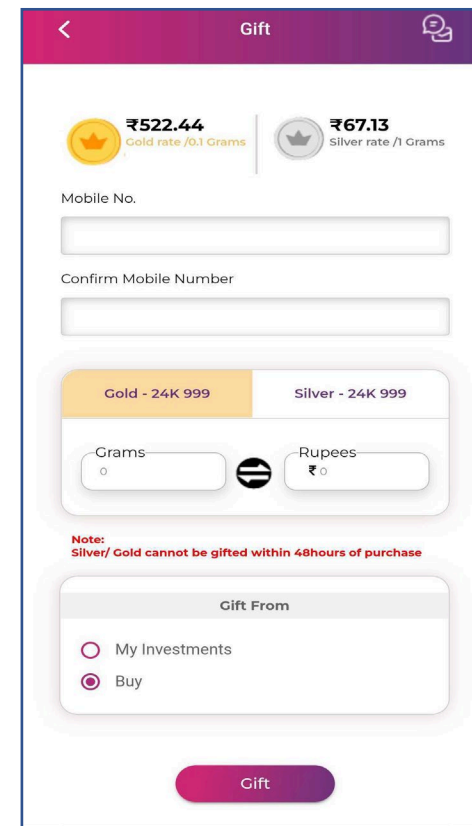
# Chhota Nivesh Gold APP



Login



Invest



My Transaction



**Pentation** Analytics



## Product and Product-led-services Play

**Insurance Analytics Suite** – Being converted to an **Industry Agnostic Analytics Suite**.

### Salient Features:

- A Smart Data Lake
- Industry specific algorithms and algorithm libraries.
- Business Intelligence Visualization tool.
- Reporting Automation tool.
- Other Automations like – Campaign Management, Sales CRM etc.

**Client: Large Financial Houses and Insurance companies of India**

**Reportage** :A combination of a Smart Data lake, Elastic Big Data pipeline, Data Visualations, BI Tool and Reporting Automation.

Partnering with Ingram Micro (the biggest IT seller) for the SAAS model

**Client: 150 year old plumbing company of USA**

**Divaa** : So far developed Applications / products for Unstructured Data:

**-Digital Broker. -Transaction Automation,-Document Comparison**

Advance level partering with Microsoft Azure

**Client: US Govt supported Non-Profit sector**

**AI and Computer Vison** as a Skill set - which facilitates **Data Extraction, Validation, Authentication and Workflow Management**

from unstructured data sources like – Documents & Images; followed by AI & ML driven analytics & automation on the same.

**Client: Top ten Technical Consulting and Accounting firm**



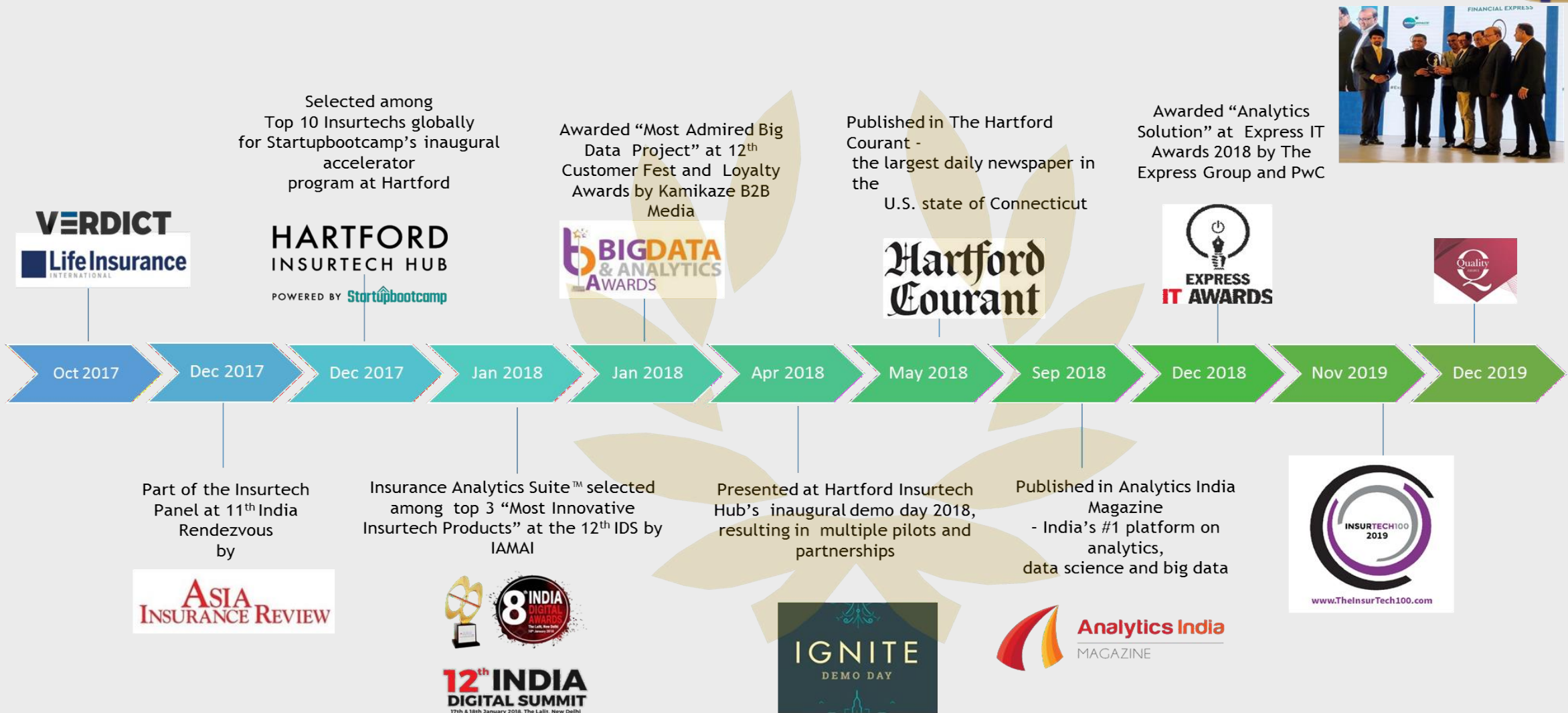


## Thought Leadership

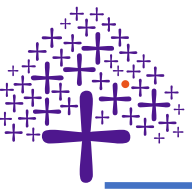
- Selected by **Microsoft for their Prestigious AI Innovate** Cohort among the 8 companies from Fintech.
- Selected by the US State of Connecticut among top 10 out of 3900 InsurTech companies of the world for the **Startup Bootcamp's Inaugural Accelerator Program at Hartford**.
- Big Data Lake implementation at **the payment switch company of India** ~ scaled to handle 2 billion+ payment transactions per month.
- Publish **annual statistics for the Non-Life Insurance Industry**
  - under aegis of the General Insurance Council of India (statutory government body)
- Developed **app for COVID19 claims daily reporting across Insurers (~30) and comprehensive of the data** – under aegis of the General Insurance Council of India. Analytics Reports for the Ministry of Finance
- **Annual Report for the General Insurance Industry for the last 6 six years** (from the General Insurance Council of India)
- Creating a platform to keep repository of compliance data of the industry players as per the RBI mandate for one of the regulation SRO's



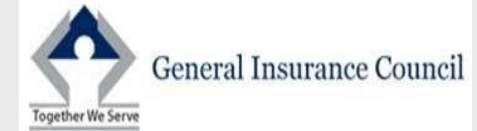
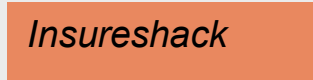
# Recognitions



\* 2021 : Selected by MICROSOFT AZURE for AI INNOVATE Cohort



# A few notable Domestic Clients





# Leadership Team



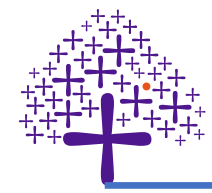
**Anirban Roy**  
**Co-Founder, Director & CEO**

- Member, Innovation Panel at Ergo for over a decade
- 22+ Years in Insurance business & operations
- IIM Lucknow, Saint Xavier's Calcutta Economics graduate
- International experience



**Amitabha Sinha**  
**Co-Founder & COO**

- 22+ years with Fortune 500 companies in US, Europe & Singapore
- Multiple Global Award wins in varied forums and events
- 5 International Patents with IBM & 11 publications in International Journals
- IIM B, Carnegie Melon (USA), IIT D (President's Gold Medallist)



**Mrs. Deena Mehta** is a financial markets professional for about 4 decades. She is a Chartered Accountant, Master's in Management Studies (Finance) and Fellow Member of Securities

and Investment Institute London. She is the promoter of Asit C Mehta group of companies. She is on the Board of Reliance ARC Limited, Fino Payments Bank Limited as Independent Director.

Mrs. Mehta has been honoured as the first woman Director on Board of BSE as well as first woman President. She has served on the Board of NPCI for 6 years during the initial formative years as Chairperson of various committees.



**Mr. Asit C. Mehta** is a Seasoned Capital Market Professional. He is a qualified Chartered Accountant of 1984 batch and holds a Post Graduate Diploma in Securities

Law from Government Law College, Mumbai.

Currently he is heading the Investment Banking and Strategic advisory for Small and Medium Enterprises. He was associated in creating systems and operating of Global Custodian for the OTC exchange, this was a first such initiative in India. His background of systems, workflow, process automation, IT, finance, investment banking and management lends him unique insights into risks and opportunities that enterprises need to address.





(Rs. In Cr)

Particulars	22-23 - Q1	2021-22	2020-21	2019-20	2018-19
	Unaudited	Audited	Audited	Audited	Audited
Revenue	7.36	41.54	39.24	31.09	45.73
Total Expenses	10.38	39.95	36.15	40.77	42.44
Profit Before Tax	-3.01	1.59	3.09	-9.68	3.29
Tax	0.04	0.82	0.83	0.97	0.51
Profit from Discontinued Operation	-	0.70	-	-	-
Profit After Tax	-3.06	1.46	2.26	-8.71	2.78
Other Comprehensive Income	-0.16	0.34	-	-3.32	0.10
Total Comprehensive Income for the year (net of tax)	-3.22	1.89	2.26	-12.03	2.88
Earnings per Share (EPS) (Rs.)	-6.31	3.02	4.67	-18.02	5.75
Share Holders' Funds *	6.83	10.05	28.53	26.27	37.41
Borrowings *	54.21	53.90	35.43	31.50	34.74
Capital Employed	61.04	63.95	63.96	57.77	72.15
Return of Networth	-47.14%	14.55%	7.92%	-33.15%	7.43%
Return on Capital Employed	-1.08%	14.88%	15.63%	-2.08%	14.22%

Post acquisition of additional shares of ACMIIL borrowing has increased and Goodwill is reduced from Shareholders' Funds. The Company expects growth of 15% to 20% subject to successful infusion of funds

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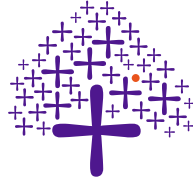
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# Thank You!