

February 15, 2018

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001 Company Code No.: 539807	National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Company Symbol: INFIBEAM
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Dear Sir/ Madam,

Sub: Investors Presentation on Unaudited Financial Results for the quarter and nine months ended on December 31, 2018

In compliance of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investors Presentation on Unaudited Financial Results for the quarter and nine months ended on December 31, 2018.

The same has been displayed on the website of the Company.

Please take the same on records and acknowledge the receipt.

Thanking you,

Yours faithfully,

For Infibeam Avenues Limited
(Formerly known as Infibeam Incorporation Limited)


Shyamal Trivedi
Vice President & Company Secretary



Encl: As Above

INFIBEAM AVENUES LIMITED

(Formerly known as Infibeam Incorporation Limited)

Regd. Office: 28th Floor, GIFT Two Building, Block No. 56, Road-5C, Zone-5, GIFT CITY, Gandhinagar,
Taluka & District - Gandhinagar - 382 355, **CIN: L64203GJ2010PLC061366**
Tel: +91 79 67772204 | **Fax:** +91 79 67772205 | **Email:** ir@ia.000 | **Website:** www.ia.000



Infibeam Avenues Limited



**CAPITALISING ON THE
E-COMMERCE REVOLUTION INTELLIGENTLY**

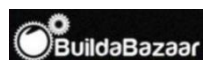
**Q3 FY19 (Oct-Dec 2018)
15 February 2019**

Disclaimer

This presentation contains certain words and statements concerning Infibeam Incorporation Limited (“the Company”) and its prospects, and other statements relating to the Company’s expected financial position, business strategy, the future development of the Company’s operations and the general economy in India & global markets, are forward looking statements. Such statements involve known and unknown risks, uncertainties and other factors, which may cause actual results, performance or achievements of the Company, or industry results, to differ materially from those expressed or implied by such forward-looking statements. Such forward-looking statements are based on numerous assumptions regarding the Company’s present and future business strategies and the environment in which the Company will operate in the future. Actual results could differ materially for a variety of reasons, including fluctuations in foreign exchange rates, changes in global economic conditions and consumer spending, world events, the rate of growth of the Internet and online commerce, the amount that Infibeam invests in new business opportunities and the timing of those investments, the mix of products sold to customers, the mix of net sales derived from products as compared with services, the extent to which we owe taxes, competition, management of growth, potential fluctuations in operating results, international growth and expansion, the outcomes of legal proceedings and claims, risks of inventory management, seasonality, the degree to which the Company enters into, maintains, and develops commercial agreements, acquisitions and investment of strategic transactions, payments risks, and risks of warehouse and logistics productivity. The other important factors that could cause actual results, performance or achievements to differ materially from such forward-looking statements include, among others, changes in government policies or regulations of India and, in particular, changes relating to the administration of the Company’s industry, and changes in general economic, business and credit conditions in India. The information contained in this presentation is only current as of its date and has not been independently verified. No express or implied representation or warranty is made as to, and no reliance should be placed on, the accuracy, fairness or completeness of the information presented or contained in this presentation. None of the Company or any of its affiliates, advisers or representatives accepts any liability whatsoever for any loss howsoever arising from any information presented or contained in this presentation. Please note that the past performance of the Company is not, and should not be considered as, indicative of future results. Furthermore, no person is authorized to give any information or make any representation which is not contained in, or is inconsistent with, this presentation. Any such extraneous or inconsistent information or representation, if given or made, should not be relied upon as having been authorized by or on behalf of the Company. The Company may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any person of such revision or changes. Persons should consult their own financial or tax adviser if in doubt about the treatment of the transaction for themselves. Certain financial and operational figures and related statements provided in this presentation including certain quarterly information in relation to subsidiaries of the Company are management representations based on internal financial information system of the Company and subsidiaries of the Company.

Infibeam Avenues Limited – Standalone

Overview of Businesses – India



GeM & more

End-to-end platform to set up and manage online marketplace for sale of services & VAS

CC-Avenue®

Online payment gateway platform



Domain registry & identity management solutions

Bill-Avenue®

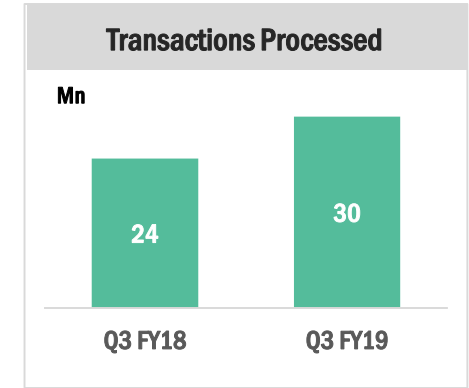
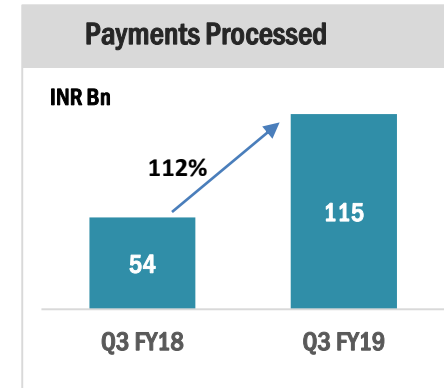
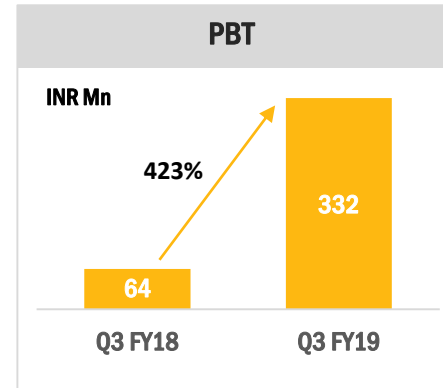
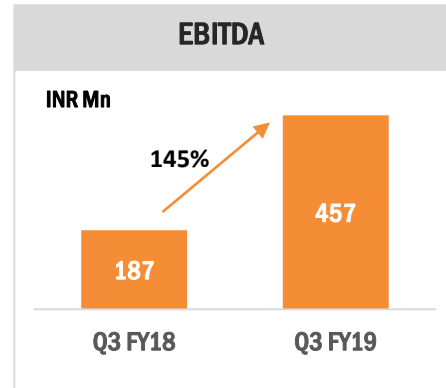
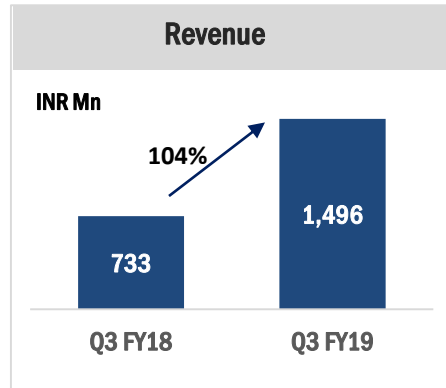
Interoperable bill payment solution built on BBPS infrastructure

Res-Avenue®

Reservation, distribution cum payments platform for hospitality industry

Standalone Q3 FY 2019 – Key Highlights

Strong quarter due to growth in payments business and contribution from GeM



Key Business Developments

- Received Tier III design certification from Uptime Institute for the **upcoming data centre at the GIFT City, Gandhinagar, Gujarat**
- **Collaborated with IBM India** to bring developer tools, high speed compute infrastructure and capabilities to clients for **building blockchain applications** on company's upcoming cloud data center
- Infibeam marketplace has entered into **merger alliance with Suvidhaa Infoserve** to form omni-channel (online and offline) marketplace
- **Divestment of ownership** with control in wholly-owned-subsiidiary i.e. Infinium (India) Ltd to Ingenius E-commerce Pvt Ltd
- Signed an **agreement with Sintex Group** for developing & managing digital platform

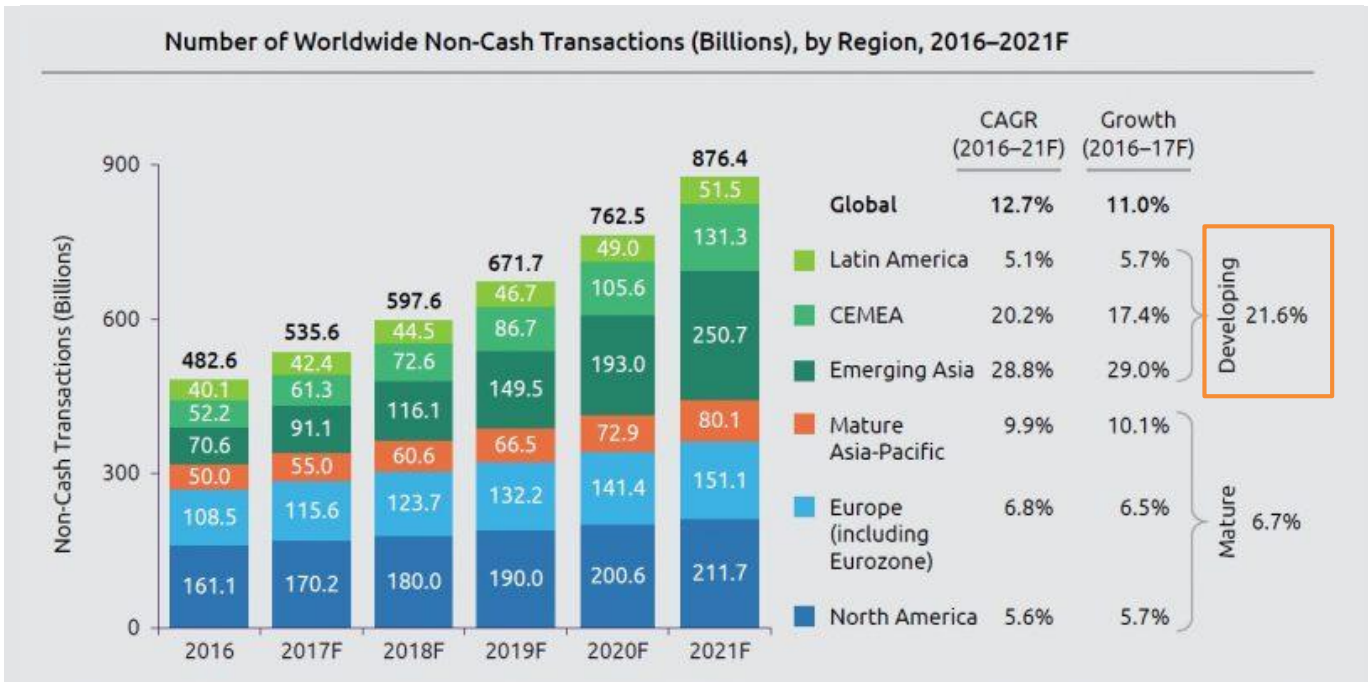
INR 34,725 Cr
Payments processed in
nine months till 31-
Dec-2018

600,000+
Active
Merchants

PLATFORMS & PAYMENTS

Digital Payments

Global Trends – digital payments, successfully thriving



Global non-cash transaction volumes grew at 10.1% in 2016 to reach 482.6 billion. Emerging Asia (25.2%) and CEMEA (17.1%) were the chief drivers of this growth. Growth rates accelerated in developing markets to reach 16.5%, fueled by governments' efforts to increase financial inclusion, and the increasing adoption of mobile payments, particularly in India (33.2%), China (25.8%) and South Africa (15.1%). Mature markets including mature APAC, North America, and Europe witnessed a stable growth rate of 7.1%.

Non-cash transactions are estimated to accelerate at a compound annual growth rate (CAGR) of 12.7% globally with emerging markets growing at 21.6% from 2016-21. Emerging markets that now account for about one-third of global non-cash transaction volume are expected to contribute nearly half of the global volume in 2021 by growing at a rate of close to three times that of mature markets. Emerging Asia is expected to witness a stellar CAGR of 28.8% from 2016-21, driven mainly by sustained digital innovation, adoption of mobile payments, and financial inclusion initiatives.

World Payments Report 2018 (Report by Capgemini & BNP Paribas)

- Non-cash transactions to grow at a CAGR of 12.7% through to 2021, following a growth of 10.1% in 2015-16, which saw the total volume of non-cash transactions reach 482.6 billion.
- The non-cash boom is being driven by developing markets, with Russia (CAGR of 36.5%), India (33.2%) and China (25.8%) as notable movers during 2015-16.
- India is reported as one of the most promising markets, with high potential for growth in non-cash transactions especially due to NPCI's efforts and financial inclusion measures by the government
- Four APAC countries; China, S.Korea, Australia & Japan accounted for four of the five fastest growing markets in top 10, in number of non-cash transactions.
 - India is expected to overtake Australia (No. 10) by 2018 and Canada (No. 9) by 2019.

Digital Payments

Strong growth continues with high future potential

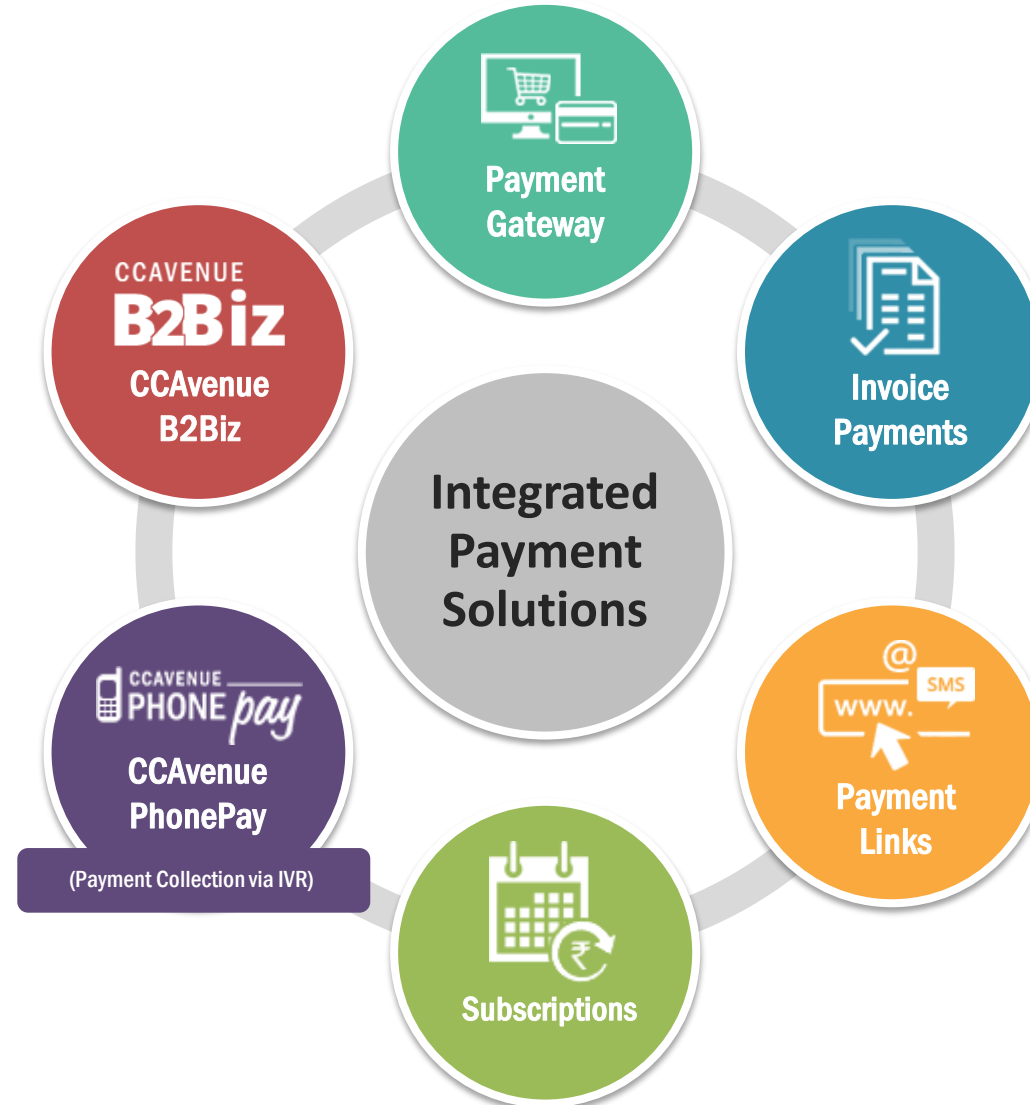
CC + DC + m-Wallet + PPI Cards + Mobile Banking	Vol	Val	Val / txn	Vol	Val	Val / txn	Vol	Val	Val / txn
	Mn.	INR bn.	INR	% Change	% Change	% Change	Change in million	Change in INR billion	Change in INR
FY15	1,909	4,335	2,271	-	-	-	-	-	-
FY16	3,096	8,496	2,744	62%	96%	21%	1,187	4,161	473
FY17	6,426	20,498	3,190	108%	141%	16%	3,330	12,001	445
FY18	10,079	25,326	2,513	57%	24%	-21%	3,653	4,828	-677
FY18 (Apr-Nov)	6,169	17,360	2,814	-	-	-	-	-	-
FY19 (Apr-Oct)	10,058	24,929	2,479	63%	44%	-12%	3,889	7,569	-335

- Digital payment transactions **volume** between FY15 to FY18, based on above categories, has increased 5x while **value** has increased 6x
- In eight months of FY19 the volume has increased by 63% and value has increased by 44% over the same period last year
- Data for FY19 shows CC spend per transaction is on an average 2.5x higher than DC spends and 2.1x higher than UPI spend per transaction
- Based on current run-rate from Apr-Nov 2018, transaction volume in FY19 could be in the range of 14-15 bn; 40-50% higher than FY18
- Absolute transaction volume change in FY18 (3.7 bn) is higher than FY17 (3.3 bn) which will be even higher in FY19 (est: 4-5bn)
- Based on current run-rate from Apr-Nov 2018, **Digital payment transactions VALUE for FY19 would be around US\$ 530 bn**
- UPI payments' value crossed a record INR 1 tn in Dec 2018 and volumes reached 620 mn *versus* a value & volume of INR 131 bn & 145 mn respectively in Dec 2017
- BBPS volume touched 40 mn in Dec 2018 worth INR 10 bn vs. 3 mn transactions worth INR 2 bn in Dec 2017.

Broad Spectrum of Payment Solutions for Merchants

Core Functionalities *

- 240+ payment options
- Processing in 27 currencies
- Multi channel
 - Website, Mobile, In App, Email/SMS, Social Network, Offline Media
- Social Network In-stream Payments (S.N.I.P.)
- Proprietary Fraud & Risk Management (F.R.I.S.K.)



Additional Features *

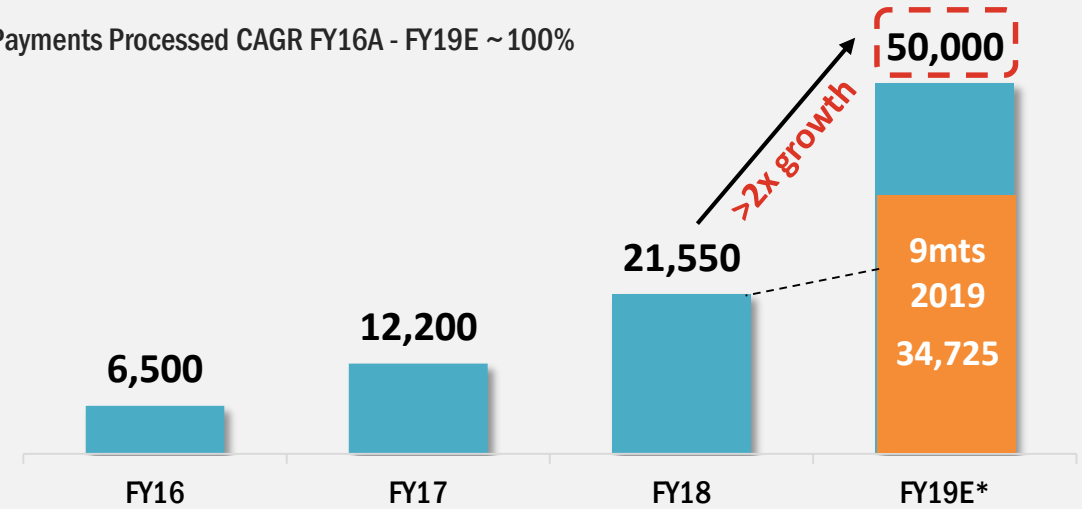
- Dynamic event notification
- Marketing tools
- Shopping cart plugins
- Storefront
- Multilingual Checkout
- Analytics

Transaction-based Revenue Model

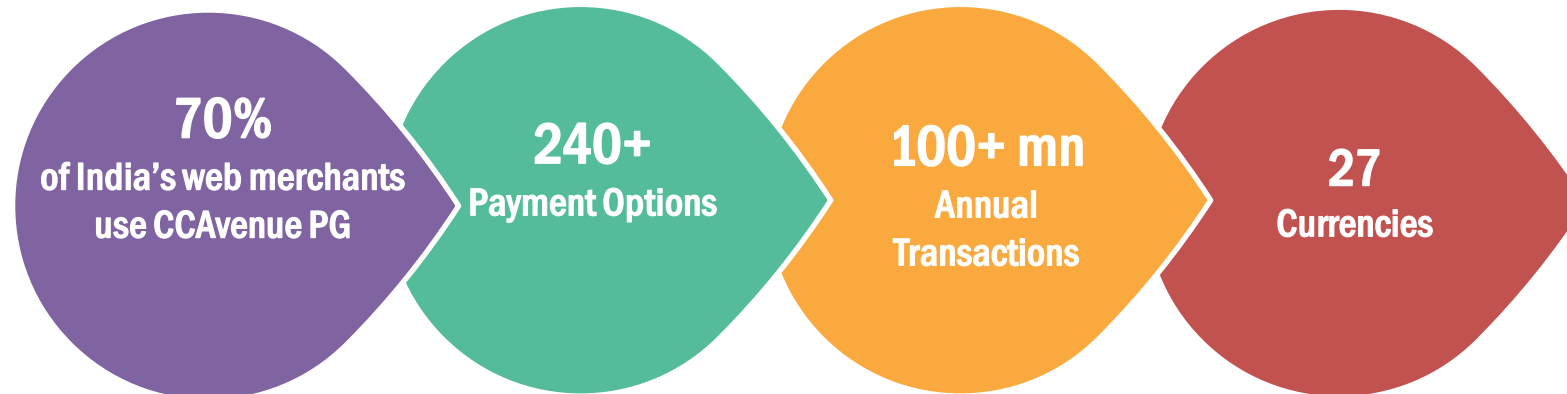
- We are among the top three online payment gateway service providers in India, in terms of revenue market share
- One of India's largest direct debit engines
- Multi-channel & multi-currency payment collections capability
- Integrated with over 100 core banking solutions, wallets, etc.
- Q3 FY19 payments processed: INR 11,470 crore (INR 115 billion)
- 9mts FY19 payments processed: INR 34,725 crore (INR 347 billion)
- FY19E payments processed based on current run-rate: INR 50,000 cr (INR 500 bn)

Successful Payments Processed (INR crore)


Payments Processed CAGR FY16A - FY19E ~ 100%



* Projected based on current run-rate

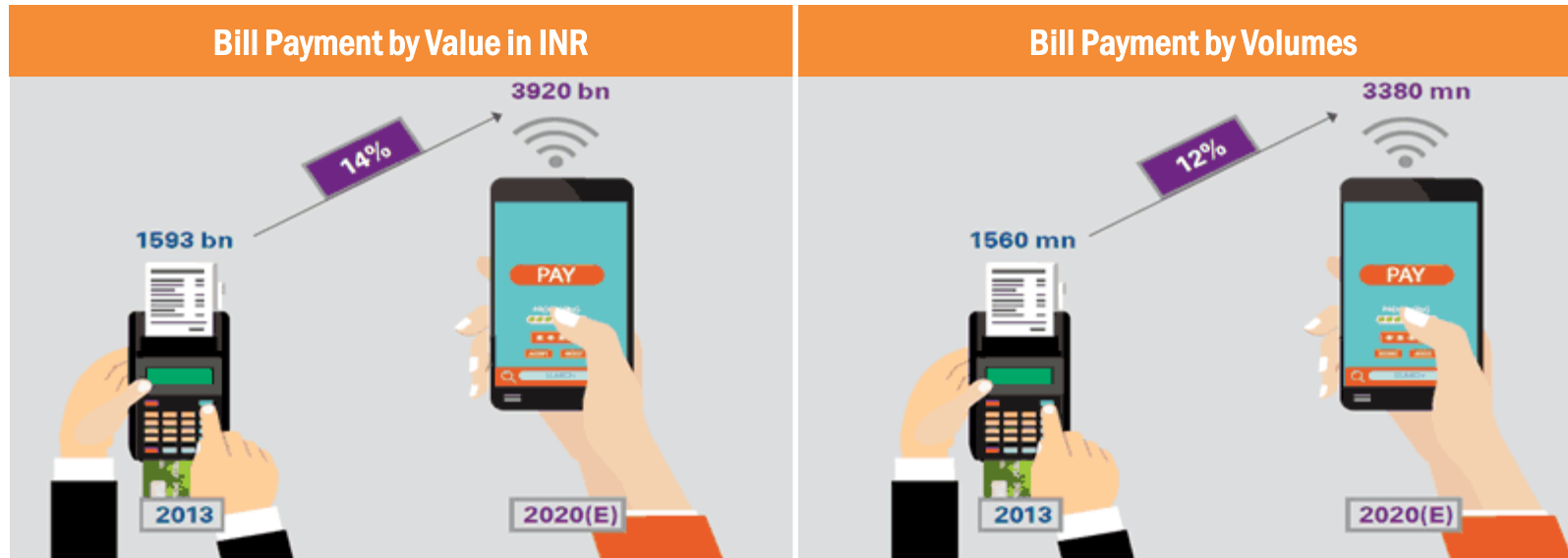


We work with most of the top companies

Key merchants added this quarter

Torrent Power	Shriram General Insurance	Army Welfare Society	SSPMS Sri Sri Ravishankar	St. Mary's Education Society
Fragrances and Flavours Association of India	Swami Keshavnand Institute of Technology	Our Lady of Fathima School	Blue Bells Preparatory School	Nagindas Khandwala College
eSEVA Govt. of Telangana	DMI Finance Pvt. Ltd.	Canadian Centre for Success	Happynest Andhra Pradesh Capital Region Development Authority (APCRDA)	Admissions Regulating Authority Govt. of Maharashtra
KrazyBee Services Small Finance	Kerala State Chalchitra Academy	Shree Swaminarayan Gurukul	BML Munjal University	Bajaj Auto Finance
Thakur International School	B R Ambedkar National Institute of Technology	Calcutta Girls High School	NIFT Tea Knitwear Fashion Institute	Teacher Recruitment Exam UPSC



Source: KPMG

BBPS Industry – CY 2018		
Volume (mn)	Value (Rs. bn)	Value / transaction (Rs.)
226	68	301

India has:

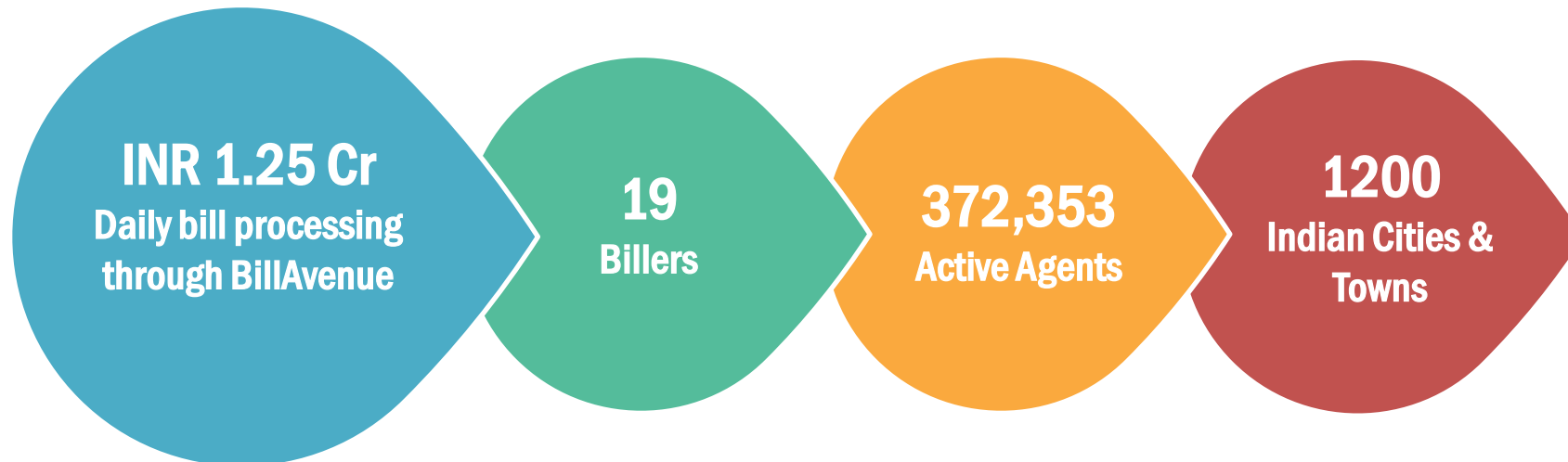
- More than 36.1 lakh PNG connections
- More than 6.3 crore active DTH connections
- More than 120 crore mobile connections (Including prepaid & postpaid)
- More than 32.4 crore active broadband subscribers
- Power sector generates more than 18 crore bills per month, but only 10 per cent of the total payment received is through a digital channel

- BBPS is looking at expanding both the number of channels through which bills can be paid as also the number of biller categories that are plugged into the system.
- BBPS will soon add nearly two million agents across India to further expand bill payments network.
- NPCI plans to enroll agent institutions – money transfer agents, business correspondents, common service centers and cooperative banks – and plug them into the central unit and provide assisted payment to those who are not tech savvy or do not have access to electronic platforms.

Bharat Bill Pay opens multiple avenues for fintech companies by ending the monopoly of a select few aggregators (KPMG)

Transaction based revenue model

- Market share expansion in India by entry into Bill Payments
- Infibeam Avenues is licensed by RBI to operate as a Bharat Bill Payment Operating Unit (BBPOU)
- BillAvenue can accept bill payments both online and offline
- **Existing Bill Payment Categories** enabled on BBPS: Mobile & Landline, Electricity, Gas, DTH, Credit Cards & Insurance
- **Emerging Categories:** Education, Club, Housing Societies, Taxes and B2B Invoicing



	Live	Consent Letters Received
Agent Institutions	89	131
Agents	372,323 (Q2: 358,985)	500,000+ (potential)

Key Agent Institutions

Sr. No	Billers Names
1	Municipal Corporation of Gurgaon
2	Joister
3	Sabarmati Gas Limited
4	Unique Central Piped Gases Pvt. Ltd.
5	Gail Gas Limited
6	Dish TV
7	Vadodara Gas Limited
8	D-Vois Communications Pvt. Ltd.
9	Soibam Technology Pvt. Ltd.
10	Videocon DTH
11	TTN Networks Pvt Ltd
12	Municipal Corporation Jalandhar
13	Municipal Corporation Amritsar
14	Ranchi Municipal Corporation
15	Ahmedabad Municipal Corporation
16	Act Broadband
17	Hindustan Petroleum Corporation limited
18	Kalyan Dombivali Municipal Corporation
19	Silvassa Municipal Corporation

Direct Connect: Complete Central Reservation Solution (CRS)



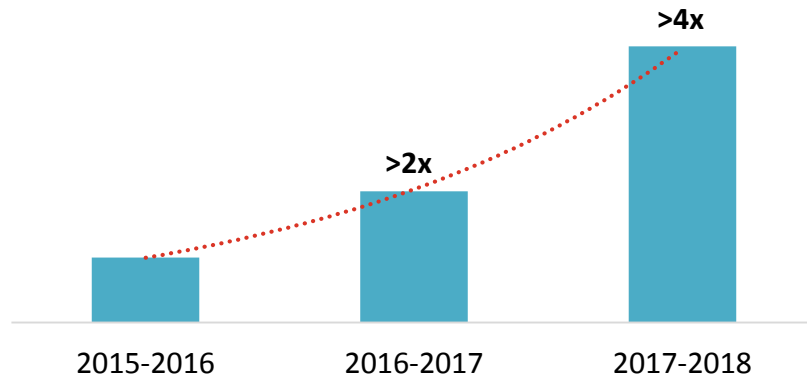
Channel Connect: Technologically Advanced Channel Management Solution

<p>Rate/Inventory Management</p>	<p>Bulk Updates</p>	<p>Room Mapping</p>
<p>Competitor Analysis</p>	<p>Room-Rate Linkage</p>	<p>Booking Updates</p>
<p>Allocation Alerts</p>	<p>Intuitive Dashboard</p>	<p>Reports & Analytics</p>
<p>Yield Management</p>	<p>PMS Lite</p>	<p>Promotions</p>

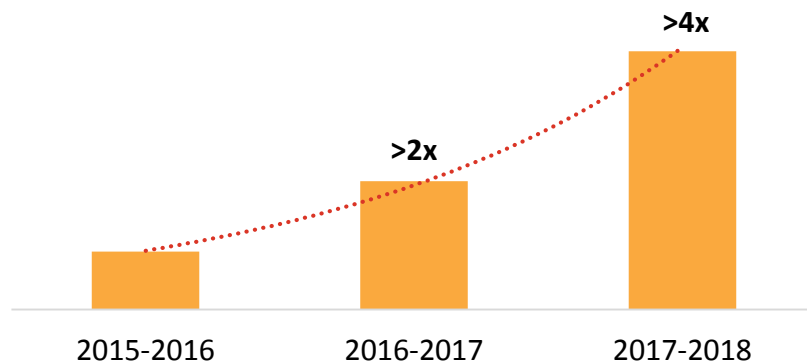
1000+ Hotels Live with ResAvenue, integrated with major Online Travel Agents (OTA)

Subscription + Transaction based revenue model

YOY Growth of Booking Amount ResAvenue



YOY Growth of Bookings on ResAvenue



Channel Manager Q3 FY19

- Bookings generated for our hotel clients of INR 737 million (up 17% QoQ)
- Room nights 138,500 (Q2: 136,300) for our 444 hotels (Q2: 316)

Internet Booking Engine Q3 FY19

- Bookings generated for our hotel clients of INR 91 million (up 42% QoQ) for our 904 hotels (Q2: 836)

1000+
Hotels

Integrated
with major
OTAs

1500+
room nights
booked
everyday

Government e Marketplace (GeM)

Slated to become India's largest online marketplace

Transaction-based Revenue Model

About GeM

- End-to-end online marketplace for products, services & project works for Central & State Govt. Ministries
- Provides tools of e-bidding, reverse e-auction and demand aggregation, user ratings, online payment system, etc. to facilitate government users achieve best value for their products or services sold on GeM
- Infibeam Avenues is a key technology partner; GeM is built on BuildaBazaar platform

Opportunity

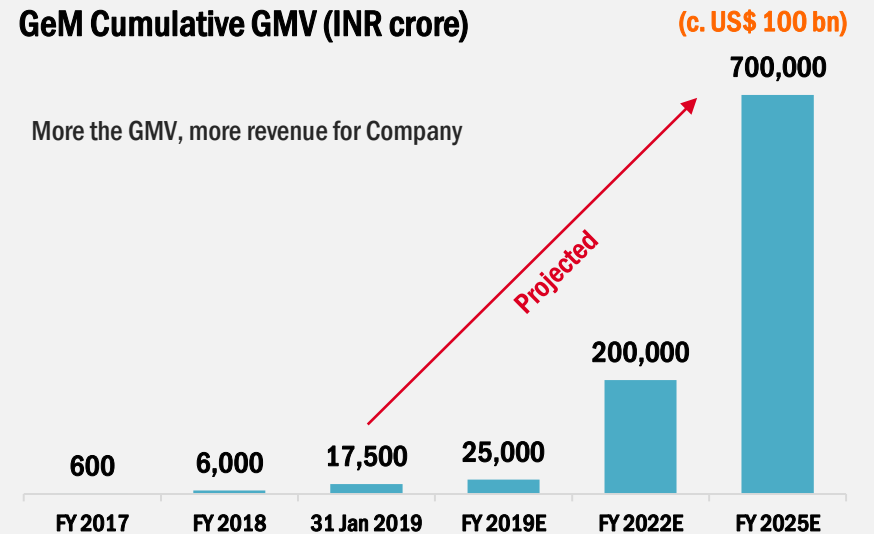
- Currently used by Central Government; State and Local governments to follow (23 States and 5 Union Territories have signed MOU)
- GeM on-boarded start-ups
- Indian railways has committed INR 10,000 crore worth of procurement in FY20
- GeM platform is also being used to place orders for World Bank projects
- Government to open it up for private sector companies for their procurement

“GeM will be doing transactions worth \$25 billion in three years and \$100 billion in seven to eight years”

Mr. Suresh Prabhu

India Commerce & Industry Minister

GeM Cumulative GMV (INR crore)



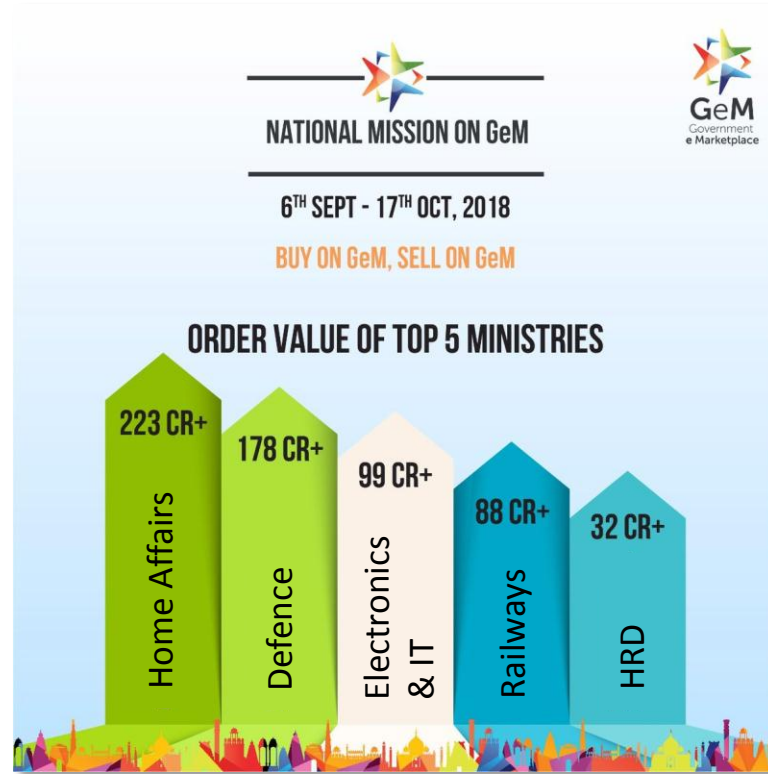
Source: www.gem.gov.in, Livemint, Business Line, ET

>180,000

SELLERS & SERVICE PROVIDERS ON GeM

**INR
c.150,000**

AVERAGE ORDER VALUE OF EACH SALE ON GeM



National Mission on GeM – 6th Sept – 17th Oct 2018

- 57% growth in average daily transaction volume
- 1.26 times growth in average daily transaction of the States
- Registered Buyers and Sellers – 3662 and 18611 respectively

Jan-Dec 2018

- 186% growth in the number of users on GeM
- 772% increase in volume terms and 599% in value terms
- saving of approximately 25% on an average across categories

STRATEGIC UPDATES

KEY BUSINESS DEVELOPMENTS

Launching Tier III Data Center in 2019

Will host high compute mission critical applications

- Received the Tier III Design Certification from Uptime Institute for its Data Centre at GIFT City, Gandhinagar
- Will launch the data center with 1MW capacity by early Q1 FY20
- Data centre is built on highly resilient, high-speed processors, and designed to be the backbone of the interconnected data-driven era
- Through this data centre, the Company will be able to host high compute mission critical applications that require high-resiliency and high-speed processing - the backbone of the digital economy
- It will also enable increased efficiency and adaptability in search processes, ensure faster and more user-friendly user interfaces and deliver effective, customized, personalised and more relevant search results for our customers
- Own technologically advanced data centres will enable the company to exercise increased control over proprietary technology and customer information, better manage customer and market analytics, ensure superior confidentiality and security protection and also provide disaster recovery support infrastructure
- Tier 3 Data Centre is designed to have an uptime of 99.982% (no more than 95 min of downtime per year)
- Company will soon shift its data from other cloud service providers to its own data center and plans to use it for third party as well going forward

Collaboration with IBM India

for building blockchain applications on company's upcoming cloud data center

Details

- Entered into an agreement with IBM India which will enable Infibeam Avenues to develop, implement and promote blockchain capabilities on LinuxONE in India.
- This will be a first of its kind in India on LinuxONE, and Infibeam Avenues will utilize this opportunity for delivering multiple services across industry verticals on their upcoming state of the art Cloud Data center in GIFT City, Gandhinagar.
- Infibeam Avenues' data centre combines the best of Linux and open technology with the best of enterprise computing in one platform. Built on highly resilient, high-speed processors, it is designed to be the backbone of the interconnected data-driven era, setting new standards in transaction volume, speed, and trust.

Opportunity

- Blockchain has the potential to redefine open and shared economy across areas such as payments, trade finance, know your customer, frauds reduction, clearing and settlement. Many financial institutions, in association with fintech firms, are establishing consortiums to co-create development. *
- In India, it is estimated that blockchain has the potential to generate up to US\$ 5 billion in business value over the course of the next five years *

* Source: KPMG report

Strategic Alliance with Suvidhaa Infoserve

Creating an Omni-Channel Marketplace

Deal Details

- Investment of INR 250 mn for acquisition of 5% of Equity Stake with control of NSI Infinium Global (NSI), a Wholly Owned Subsidiary of Infibeam Avenues Limited (IAL), by Suvidhaa Infoserve Pvt. Ltd. (Suvidhaa)
- Transfer of Equity stake held by NSI in DRC Systems, a subsidiary Company of NSI to Infibeam Avenues
- Subsequently, merger of NSI with Suvidhaa through a Scheme of Amalgamation

Resultant Company Structure

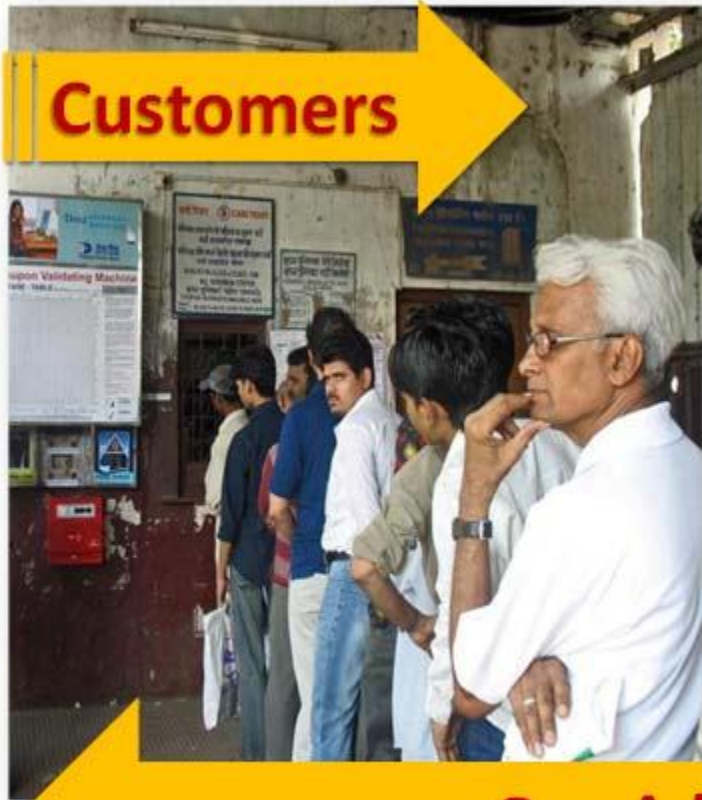
- Focus will be on the Omni Channel and merchant services to customers

New Business Model

- Suvidhaa will leverage its existing offline capabilities to scale the product business of NSI and focus on niche product verticals
- IAL will leverage the physical retail locations of Suvidhaa to offer services like utility payments through Suvidhaa Omni channel and also last mile delivery across the country.

Creating Long Term Value for the Shareholders

- IAL will receive shares of Suvidhaa post full merger of NSI with Suvidhaa at a future date
- Infibeam marketplace with omni-channel will be accretive and profitable



Suvidhaa model... bridging the gap!



90,000+ Retailer Partners

- Across Metros, Urban & Semi-Urban areas (30,000+ engaged as BC - Agents)
- Manned & Trained Touchpoints
- Equipped with PC/Tab/Mobile, Printer, Broadband Connection
- 2000+ touchpoints equipped with biometric scanner for Aadhaar-based eKYC Authentication

Fully Compliant, Robust & Customizable Technology Platform

- Home-grown proprietary platform - capable to transact upto 45mn TRXs / month
- Real-time & near real-time transaction fulfilment
- Configurable System Validations, Velocity Checks & SMS Alerts
- Value Add: Multiple Delivery Platforms @ Mobile & Tab - Multiple Payment Options: Cash, Card & Wallets

Customer Support

- 24x7 Call Center Infrastructure
- In-house Quick Resolution Team (QRT), Customer Support & Tech Support Teams supported by robust CRM
- About 85% (Industry Avg. 40%) of Wrong A/c Transfers resolved & refunded to senders

Customer Base

- Over 40 mn Unique Customers (predominately unbanked & underbanked)

Divestment of Infinium (India) Ltd.

Focus on core business; platforms and payments

Deal details

- Divestment of wholly-owned subsidiary, Infinium (India) Ltd (IIL), to Ingenius E-commerce Pvt Ltd for INR 600 million

About Ingenious

- Ingenius E-commerce owns and operates B2B aggregator portal Tradohub for industrial goods
- tradohub.com is world's first global e-distributor of industrial goods and expanding into other categories
- It is a leading integrated supplier of food & agriculture, chemicals, pharma, polymers & additives and other industrial raw materials globally

Reason for divesting (use the wordings from press release)

- To focus on the core e-commerce and payment solutions including Government e Marketplace (GeM), BaB for Enterprise, Payment Gateway services, BBPS, .OOO and international expansion of these web services

Investment in Instant Global Paytech

Tap and strengthen offline payments in smaller towns and cities

Deal details

- Rs. 6 crore investment for 48% stake in Instant Global Paytech Private Limited (IGPL), to enable access of digital payment platform for unbanked and underbanked individuals with deeper penetration of digital payment capabilities

About IGPL

- IGPL offers money transfer, mobile recharges, bill payments, travel booking and BBPS
- Company largely caters to Tier II and Tier III markets and plans to further penetrate these markets as cash transactions in these markets are relatively higher
- It will use the infused capital to acquire customers and merchants, to ramp up its technology as well as strengthen its team

Opportunity

- An estimated 90% of the transactions in the country are still cash-based and >700 million people who fall into the category has access to cash and digital instruments but are not comfortable transacting in the digital world

PERFORMANCE

Financial & Operational Summary – Q3 FY 2019

Strong revenue growth led by strong performance by payment solutions business

Standalone only Particulars (INR mn)	Q3 FY2019	Q2 FY2019	QoQ Growth	Q3 FY2018	YoY Growth
Revenue	1,503	1,348	11%	736	104%
EBITDA	457	131	248%	187	145%
EBITDA Margin	30.4%	9.8%	-	25.3%	-
Profit Before Tax	332	7.5	4324%	64	422%
Profit After Tax	266	-45	-	19	1294%

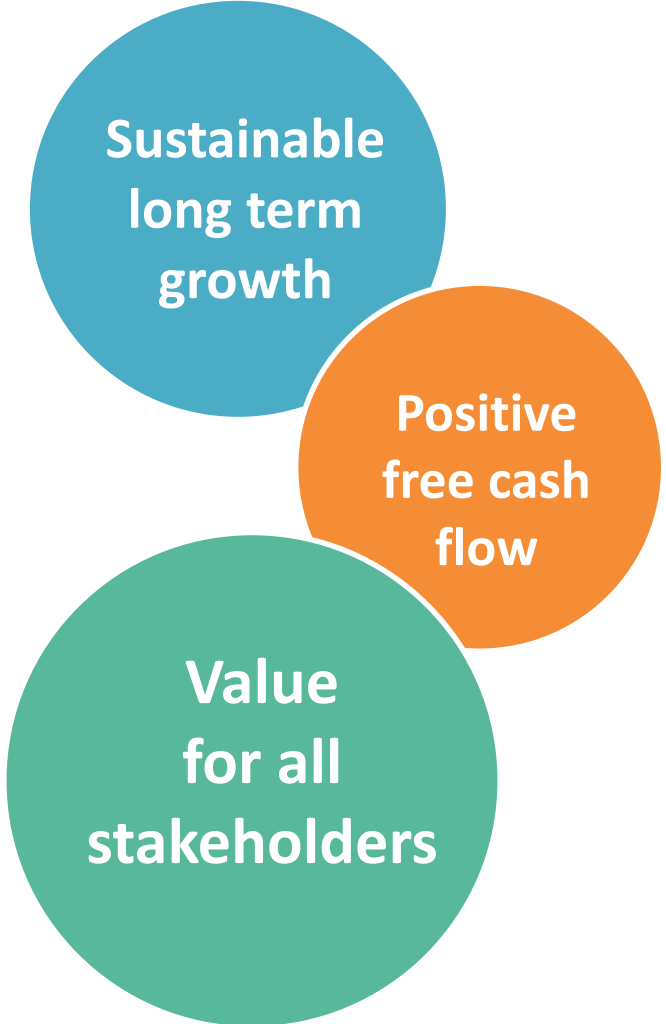
Key Metrics – Web Services	Units	Q3 FY2019	Q4 FY2018
Merchants excl. “.000”	Nos.	>600,000	>400,000
Value of Payments Processed	INR Bn	115	70.6
Successful Payments Transactions	Mn	30	22

STRATEGY & OUTLOOK

COMPANY GROWTH STRATEGY

Transactional revenue model	End-to-end solutions	Customised solutions	International expansion	Focus on profitability
Focus on Transaction based revenue model to scale business further	Offer end-to-end e-commerce platforms and payment solutions and go deeper in the value chain	Build customized solutions to expand across industry verticals (example: ResAvenue)	Expand internationally, particularly in high-growth emerging markets	Focus on profitability to generate positive cash flows and reinvest in growth

- **We expect to achieve strong growth during FY 2019**
 - Continued growth of ecommerce industry in India and in the International markets we operate in
 - Growth in transaction based revenue streams including
 - growth in order value on Government e-Marketplace
 - growth in Bill Payments through BBPS
 - Growth of Payments Solutions business in Middle East
 - Addition of Unicommerce helping us to strengthen our end-to-end offering
 - Ability to cross-sell our solutions under web services to existing merchants
- **Lower capex for the full year, excluding any M&A, as we are forward invested**



Sustainable
long term
growth

Positive
free cash
flow

Value
for all
stakeholders

Strong performance by the Company

Focus on profitability to create wealth for shareholders

Strong e-commerce market growth in India in the long-term, supported by Government's digital initiatives

End-to-End offering to merchants will improve customer stickiness

Strong Business Model with transactional-based revenue model to help business to scale

International expansion will fuel growth and improve margins

Diversified customer base and verticalized web-services solutions to offer broad scope for growth

Strong core founding team with long-term vision



THANK YOU



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