Date: September 14, 2020

To
BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeeboy Towers,
Dalal Street, Mumbai – 400001
BSE Scrip Code: 538772

Dear Sir/Madam,

Sub: Investor Presentation – September 2020

Pursuant to Regulation 30 (6) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “Listing Regulations”) read with Part A of Schedule III of the Listing Regulations, we are enclosing herewith the Investors’ Presentation for September 2020.

Pursuant to Regulation 46 (2) (o) of the Listing Regulations, the aforesaid information is also being made available on the website of the Company i.e. www.niyogin.com

Thanking You,
Yours faithfully,
For Niyogin Fintech Limited
Neha Agarwal
Company Secretary & Compliance Officer
ACS 41425

Encl: a/a
Public Market Access to Fintech Ecosystem in India

Key Principles

- **Digital Ecosystem**: Create Ecosystems which are transaction driven digitally and supported by ground distribution.

- **Corporate Governance**: Highest Standards of Governance and entrepreneurial management team.

- **Partnerships**: Work with the financial system to solve problems together create a network of partnerships.

- **Listed Entity**: Used Listing to augment business model by working with like minded entrepreneurs synergistically.

**Founders Vision**

Right structure to drive growth.
Transaction models scaling better than pure lending fintechs

Founders
Vision

Transaction driven platform

Payments
✓ Paypal
✓ Square

Wealth
✓ Schwab
✓ Robinhood

Business Services
✓ Intuit
✓ Xero

Credit

Business Services

Payments

Wealth-Tech
niyogin

Full-Stack Fintech Platform

Payments ✓
Wealth ✓
Credit ✓
Business Services ✓

Executing the vision

MARKET ACCESS
PAYMENTS
WEALTH
BUSINESS SERVICES
TRANSACTION LED CREDIT
ADDRESS UNDESERVED
NEXT BILLION

niyogin + isu + moneyfront
**Company Overview**

- A full stack fintech company focused on underserved rural communities
- Rural neighborhood retail stores offer Financial services – Payments, cash, remittances and other financial products
- Leveraging the Jan Dhan – Aadhar – Mobile (JAM) infrastructure for product and service delivery

**Services Offered**

- Cash Access
- Credit Access
- Domestic Money Transfer
- Payment & Recharge

**USP for Stakeholders**

- **For Partners**
  - Reduction in cash conversion cycle
  - Network monetisation
- **For Merchants**
  - Additional source of Income
- **For Banks and financial Services companies**
  - Market access and product delivery

**Key Highlights - (FY 20*)**

- **INR 223 Mn** Revenue
- **US$ 500M +** Transaction Value
- **PAT +ve** Profitability

* Provisionals – FY20
Empowering local store

Business Model

Flow of financial products through the company's extensive network of channel partners
Market Trends

- Rural & migrants – Underserved
- AEPS 3 Yr GTV CAGR – 273%
- AEPS size (1QFY21 annualized) – ~US$30B+
- Domestic remittance size - ~US$ 15 B +

AEPS Platform
Enabling Inclusion

Source : NPCI, RBI. Note # Q1 - Annualised

* Provisionals – FY20

AEPS – Strong volumes

Source : Company*. Note # Q1 - Annualised

ISU GTV (INR B)
Moneyfront

B2C Analytics Treasury

One-stop digital platform for wealth advisory and analytics

Products Offered
- Financial Planning
- PMS
- Bonds
- Corporate Deposits
- NPS
- P2P referral
- LAS

B2C Platform
- 15,711 Registrations
- 22,725 MN Invested Amt (INR)

Analytics
- LIVE Product Status
- 2 Clients Onboarded

Product → Enterprise B2B
Leveraging our ML based analytics stack for external enterprise wealth managers

Treasury
- LIVE Product Status
- 2 Clients Onboarded

Product → SMEs & VCs
Digital B2B SaaS treasury management platform for SMEs/Startups/VC

Serving clients across 784 cities in India and across 16 countries
B2BC Partner Trends

SaaS model
Launched in Q1FY21

Value Proposition

- SaaS based wealth platform for partners
- Low cost & full stack digital transaction and knowledge platform
- Partners leverage their existing customer relationships

Early Trends

- 800+ Partners
- 1000+ Customers
- 25%+ Adoption
- 30%+ Active

Partner Trends
Retail AUM Mix

- MF
- Gold Bond
- Corporate FD
- Other Bonds

Adoption

1000+

25%+

30%+

1000+
Business Services

Value Proposition

- SME’s own e-commerce site
- Business efficiency tools and embedded credit
Retail Network

Engage & Grow

Why Financial professionals?
- Trust based relationship
- Hyper-local connect
- ~ 600 K MSMEs connect

Journey so far
- 42% QoQ growth
- 200+ locations
- ~ 30% activation in Q1FY21

Scaling the network
- Simplify - SAAS based
- Monetize - Full stack fintech solution
- Engage - User generated content

2733 Partners

Key learnings
- Referral based sales
- Digital immigrants
- Customer retention critical
Retail Distribution

Empowering local connects with a digital first approach

Grow the network multifold + Product led approach

Scaling and deepening market access

- Solve “for” the partner and not “through”
- Unified platform led delivery
- Fee & Usage based revenue
- ISU reach complementary - presence in our white spaces

Footprint
- High
- Medium
- Low/None

Partners 4000+ FY21E
Cities 200+
Customer/Partner 150

Empowering local connects with a digital first approach
Credit

Exit generalized credit

Focus on collections

Strong provisioning coverage

Provision as % of POS

GNPA

Collection Efficiency (%)

Disbursements (INR M)

Loan Book (INR M)

* QTD Numbers are Unaudited provisional

Note: Data As of June 2020. DPD frozen due to moratorium
Execution Update

niyogin

Scalable & Profitable

Financials

Market Access

Transaction Platform led

Impact - Profit with Purpose

No Burn

• Platform Customers - 80,000
• Villages Covered - 25,000
• Pincodes Served - 16,000

• Payments
• Wealth
• Business Services

• Optimized Cost
• Net Cash Balance Sheet

• Pro-forma Revs INR 660M* Q1FY21
• Non-GAAP PAT +ve Q1FY21

• Driving financial inclusion

* 1QFY21 Pro-forma annualised including iServeU
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