

Date: May 28, 2022

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400001 BSE Scrip Code: 543451	To, National Stock Exchange of India Limited, Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400051 NSE Scrip Symbol: AGSTRA
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Sub: Intimation under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 30 of the Listing Regulations, please find enclosed, the Investor Presentation on Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and year ended March 31, 2022.

You are requested to kindly take the same on your record.

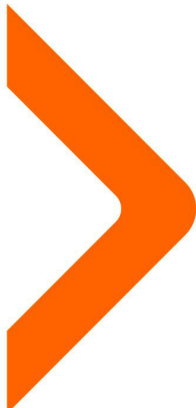
Thanking You,
Yours Sincerely,

For AGS Transact Technologies Limited

Sneha Kadam
Company Secretary and Compliance Officer
(Mem No: ACS 31215)

Place: Mumbai

Enclosure: As above



AGS Transact Technologies Ltd.

www.agsindia.com

REGISTERED OFFICE

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Kamala City, Senapati Bapat Marg,
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CORPORATE OFFICE

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One International Centre,
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Prabhadevi (W), Mumbai - 400 013
Phone: +91-22-7181 8181



Payment Solutions (Cash & Digital) | Banking Automation Solutions | Other Automation Solutions

AGS TRANSACT TECHNOLOGIES LIMITED

INVESTOR PRESENTATION MAY 2022

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Certain matters discussed in this Presentation may contain statements regarding the Company’s market opportunity and business prospects that are individually and collectively forward-looking statements. Such forward-looking statements are not guarantees of future performance and are subject to known and unknown risks, uncertainties and assumptions that are difficult to predict. These risks and uncertainties include, but are not limited to, the performance of the Indian economy and of the economies of various international markets, the performance of the industry in India and world-wide, competition, the company’s ability to successfully implement its strategy, the Company’s future levels of growth and expansion, technological implementation, changes and advancements, changes in revenue, income or cash flows, the Company’s market preferences and its exposure to market risks, as well as other risks. The Company’s actual results, levels of activity, performance or achievements could differ materially and adversely from results expressed in or implied by this Presentation. The Company assumes no obligation to update any forward-looking information contained in this Presentation. Any forward-looking statements and projections made by third parties included in this Presentation are not adopted by the Company and the Company is not responsible for such third-party statements and projections.

KEY HIGHLIGHTS OF THE QUARTER

A decorative graphic consisting of a solid orange horizontal bar on the right, with a yellow diagonal line on the left side that tapers to a point, creating a dynamic, modern look.



Ravi B. Goyal

Chairman & Managing
Director

“FY22 has been a significant year for AGS Transact Technologies in terms of the stock exchange listing, launch of our digital platforms & solutions, expansion of ATM Networks, and conceiving & delivering numerous automation solutions.

During the year ended March 31, 2022, we successfully expanded our operations servicing approximately 465,000 customer touch points across 2200 cities & towns in India. We delivered a steady financial performance in FY22 with total income of Rs. 17,973 mn.

With a strong pipeline of new RFPs from leading public and private sector banks, we are very optimistic for our ATM outsourcing segment. The ATM outsourcing segment has got a shot in the arm with RBI’s proposal to set up 75 Digital Banking Units (DBUs) in 75 districts of the country by Scheduled Commercial Banks. As per RBI guidelines, banks are free to adopt an in-sourced or out-sourced model for operations of DBUs. We are looking forward to tap this opportunity. Additionally, the RBI’s circular on interoperable cardless withdrawal on ATMs (ICCW), i.e., cardless cash withdrawal from ATM via UPI, will encourage overall transactions on ATM by providing a faster & more secure form of cash withdrawal. AGS Transact pioneered this solution in 2019 with the introduction of QR-based cardless cash withdrawal on a leading public sector bank’s ATM.

Our longstanding relationship with our customers across industries puts us in an advantageous position for new business and cross-selling opportunities and enhances our market reputation.

Our near-term objectives are to grow and scale up our digital business, and pivot from payment-as-a-service, to payment-as-a-convenience through the Ongo Card and ecosystem. We will continue to add more merchants to our Ongo ecosystem, with focus on OMCs, and offer customised digital solutions in addition to the integrated payments platform via Ongo PoS terminals.”

₹ Mn

Total Income

Adj EBITDA

Adj PBT

26.7% 26.7%

4.7% 4.8%

Annual

17,972 17,973

4,796 4,790

853 869

FY21 FY22

FY21 FY22

FY21 FY22

Total Income

Adj EBITDA

Adj PBT

35.1% 27.0% 28.6%

26.3% 6.5% 3.6%

Quarterly

5,583 4,848 4,050

1,962 1,329 1,160

912 323 147

Q4FY21 Q3FY22 Q4FY22

Q4FY21 Q3FY22 Q4FY22

Q4FY21 Q3FY22 Q4FY22

- Q4FY22 was a muted quarter due to lower total income which was primarily on account of:
 - Drop in our ATM outsourcing business driven by decline in total number of transactions because of Omicron wave in January through early February, amongst other factors
 - our other business segments were impacted to a certain extent due to spill over of our orderbook
- The other expenses in the quarter as well as financial year were higher due to the following non-recurring expenses (details given on page 6 below)
 - Impairment loss / Service level adjustments on trade receivables
 - Forex Loss due to devaluation of currency of Sri Lanka
 - Expenses incurred for IPO
- During FY22, AGS redeemed outstanding NCDs worth ₹ 5,500 Mn, which was part of the Objects of the Offer. As per the main objective of the OFS in the IPO, the promoter of AGS, Mr. Ravi B. Goyal sold shares and the net proceeds (₹ 6,500 million) were infused into the company by buying the CCPS from company. This led to the following non-recurring expenses (details given on page 6 below)
 - Interest on Listed NCDs
 - Prepayment Charges on Loans and NCDs closures

Consolidated Statement of Profit and Loss

(In ₹mn)	Q4FY22	Q4FY21	YoY	Q3FY22	QoQ	FY22	FY21	YoY
Revenue from operations	3,988	5,427		4,848	-18%	17,719	17,589	
Other income	62	156		82		254	382	
Total income	4,050	5,583	-27%	4,930	-18%	17,973	17,972	0.0%
Expenses								
COGS	355	766		748		2,280	2,630	
Employee benefit expenses	606	662		658		2,547	2,749	
Other expenses	1,929	2,193		2,195		8,356	7,797	
Adjusted EBITDA	1,160	1,962	-41%	1,329	-13%	4,790	4,796	-0.1%
Adjusted EBITDA Margin	28.6%	35.1%		27.0%		26.7%	26.7%	
ESOP Expenses	37	6		51		113	23	
Non-recurring expenses	308	0		3		314	5	
Reported EBITDA	814	1,956	-58%	1,276	-36%	4,363	4,768	-8.5%
Finance costs	719	390		609		2,502	1,331	
Depreciation and amortization expense	654	655		650		2,519	2,596	
Share of net profit (loss) of associate	0	(4)		0		(8)	(16)	
Profit before tax	(559)	906	nm	18	nm	(666)	824	
Total tax expense	(76)	287		112		159	276	
PAT	(483)	620	nm	(94)	nm	(825)	548	nm
Cash PAT (including ESOP expenses, D&A)	208	1,280	-84%	606	-66%	1,807	3,167	-43%
Earnings per equity share								
Basic earnings per share (₹)	(4.06)	5.23		(0.80)		(6.93)	4.62	
Diluted earnings per share (₹)	(4.06)	5.14		(0.80)		(6.93)	4.55	

Include non-recurring expenses (Rs mn)

Interest on Listed NCDs:

- FY22: 1,034
- Q4FY22: 293
- Q3FY22: 252

Prepayment Charges on Loans and NCDs closures

- FY22: 74
- Q4FY22: 67

Adjusted EBITDA and PBT Bridge

(In ₹mn)	Q4FY22	FY22
Reported EBITDA	814	4,363
Add: ESOP Expenses	37	113
Add: Non-recurring items		
Impairment loss on trade receivables	247	247
Expenses incurred for IPO	13	13
Forex Loss due to devaluation of currency of Sri Lanka	49	54
Adj EBITDA	1,160	4,790
Less: Total finance costs	(719)	(2,502)
Less: D&A	(654)	(2,519)
Less: Share of net profit (loss) of associate	0	(8)
Add: Non-recurring items included in finance cost		
Interest on Listed NCDs	293	1,034
Prepayment Charges on Loans and NCDs closures	67	74
Adj PBT	147	869

COMPANY OVERVIEW

A decorative graphic consisting of a large orange trapezoidal shape on the right, with a thin yellow diagonal line on its left side, extending from the top right towards the center of the page.

One of the largest integrated omni-channel payment solutions provider in India¹ catering to banks & corporate clients² serving across diverse industries including retail, petroleum, ecommerce and fintech sectors

Established Leadership position in the Indian ATM Industry; second largest ATM managed service & cash management Company in India² with presence across **~2,200 cities and towns**

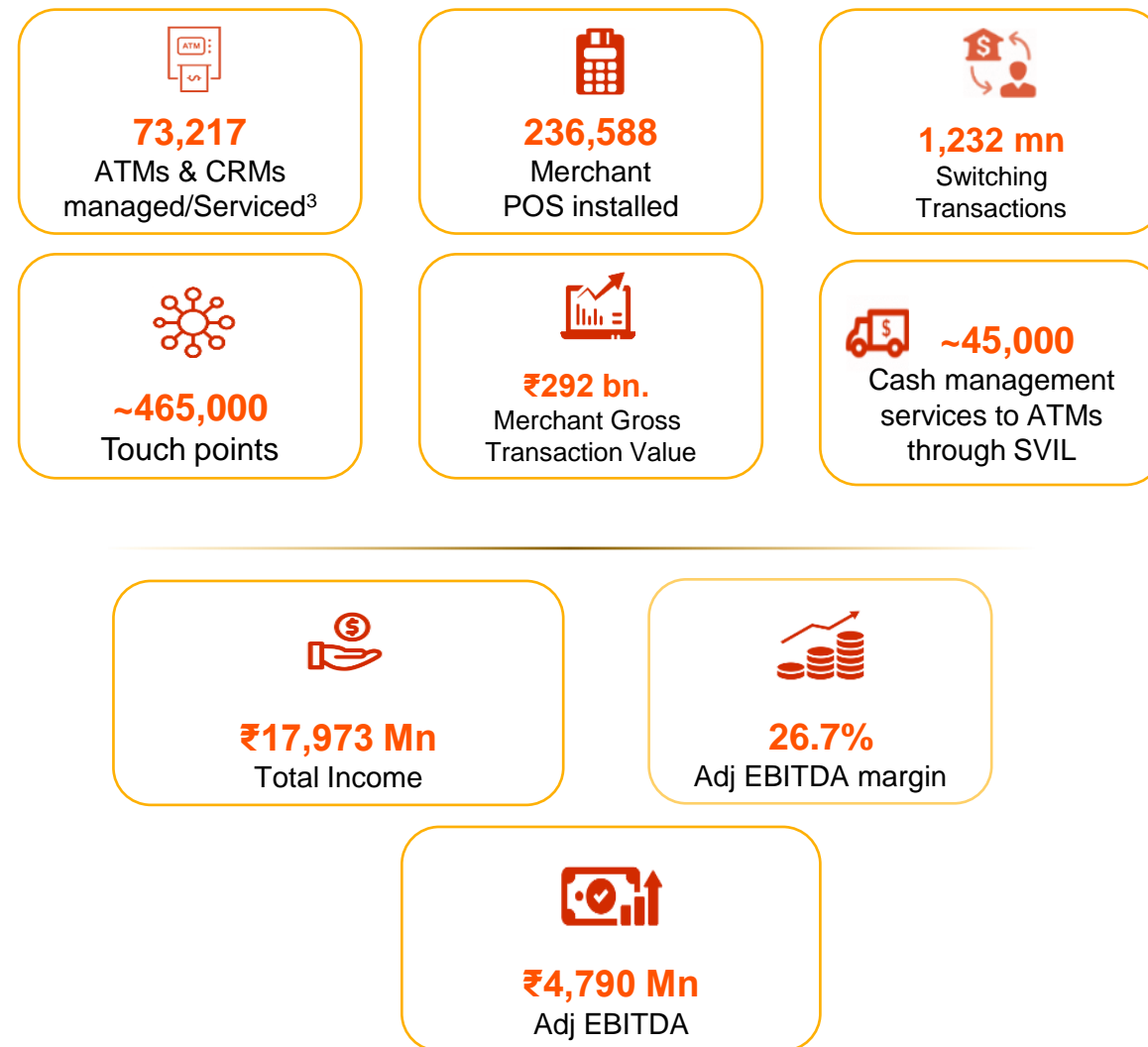
Built digital payment solutions such as **Ongo & Fastlane**; One of the largest deployers of POS terminals at petroleum outlets in India²

Dedicated in-house infrastructure & technology capabilities with ability to innovate and offer customized payment solutions

Established **track record of delivering robust financial performance** as well as continued growth

Strong management team with significant industry experience and established relationships with customers

Operational and Financial Snapshot (As of FY22)



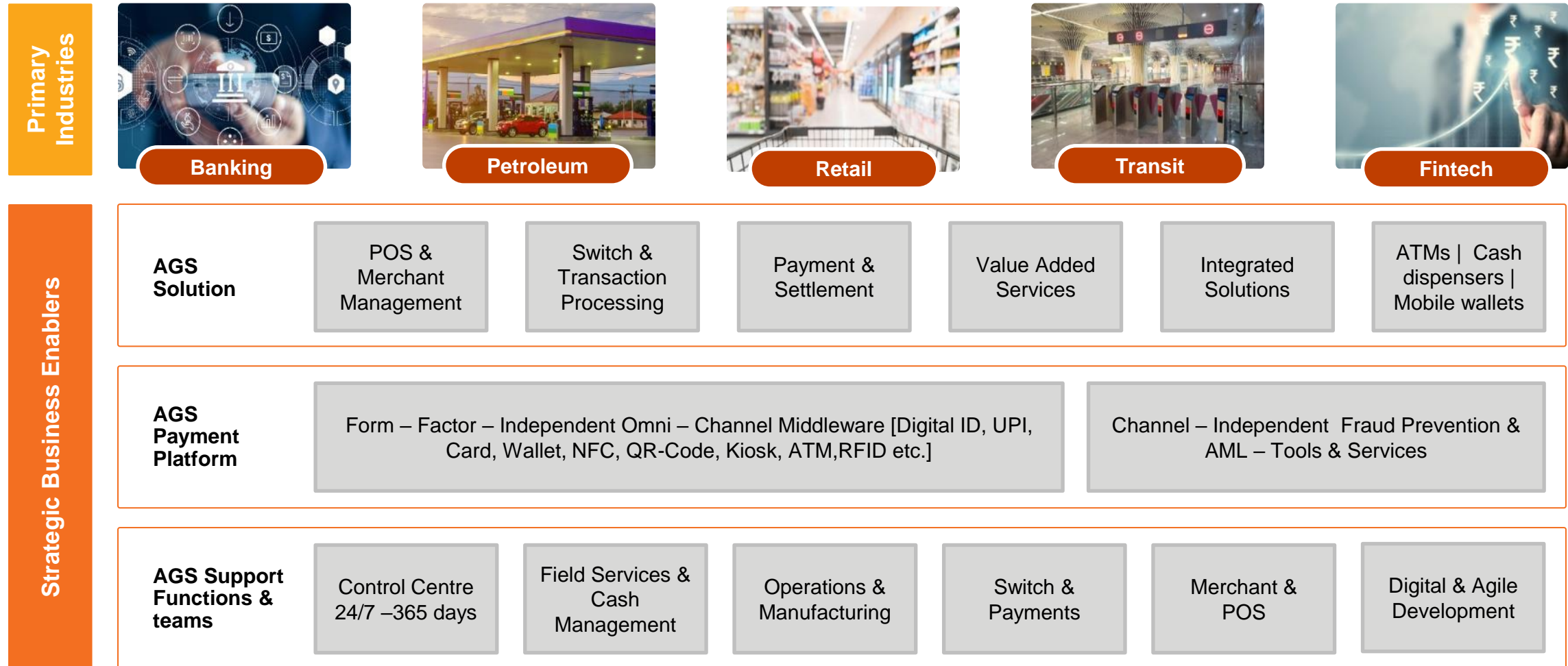
1. In terms of providing digital & cash-based solutions; 2. Source: Ken Research Report

3. Includes installed, maintained or managed ATMs

Integrated Omni-Channel Payment Solutions Provider (1/2)

Preferred partner for cash and digital payment solutions

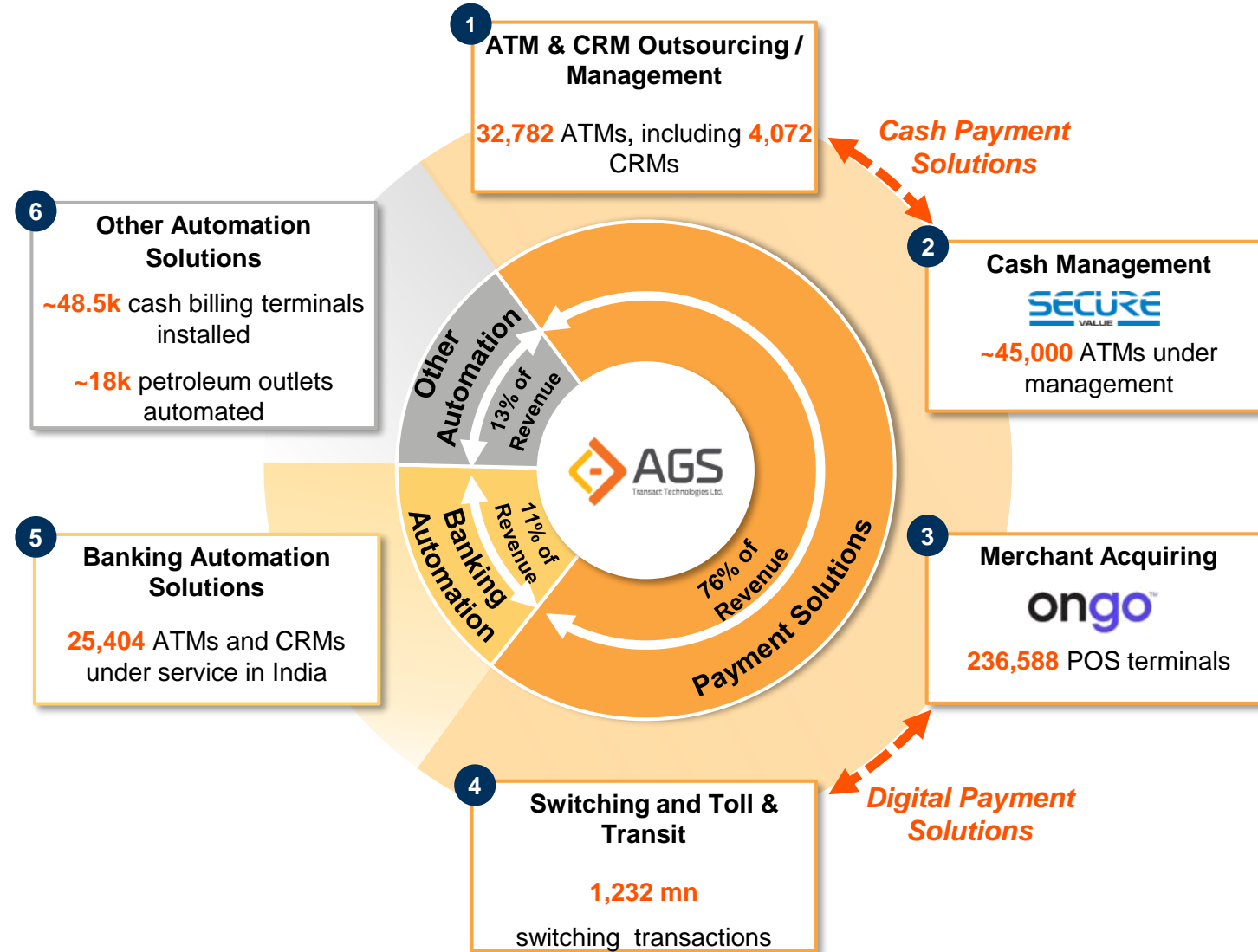
AGS offers end-to-end Cash & Digital Payment solutions across industries supported by inhouse service teams and technology platform



Integrated Omni-Channel Payment Solutions Provider (2/2)

Preferred partner for cash and digital payment solutions

End-to-end cash and digital payment solutions and technology provider with a dominant presence across India (As of FY22)



S.no.	Revenue Mix	% of sales FY22
1.	Payment Solutions	76%
	i. Cash Payment Solutions	61%
	ii. Digital payment solutions	15%
2.	Banking Automation Solutions	11%
3.	Other Automation Solutions	13%
	Total	100%

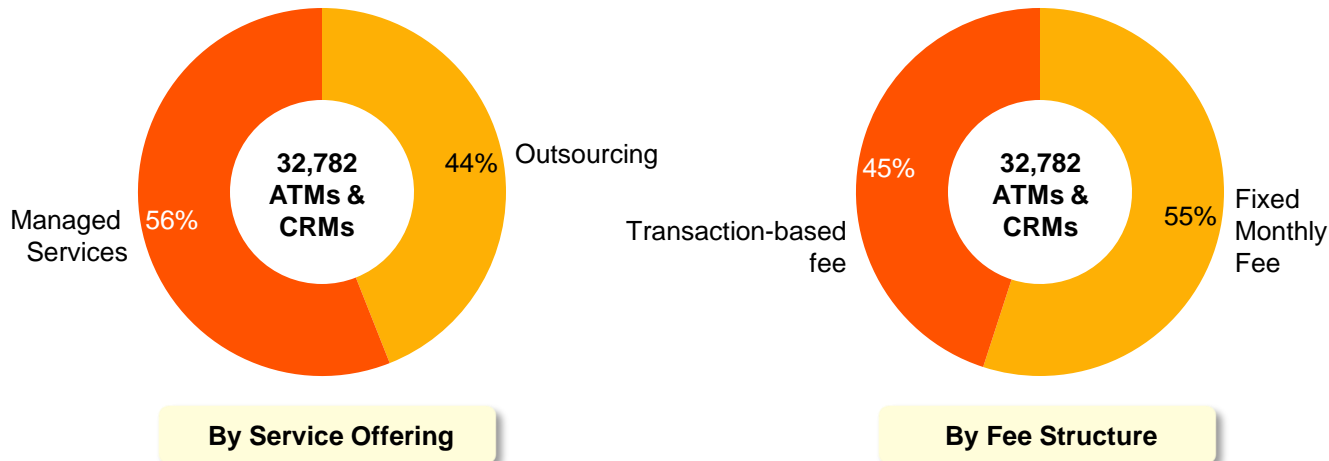
End-to-End Provider of Cash Payment Solutions

Established Leadership Position in the ATM Industry

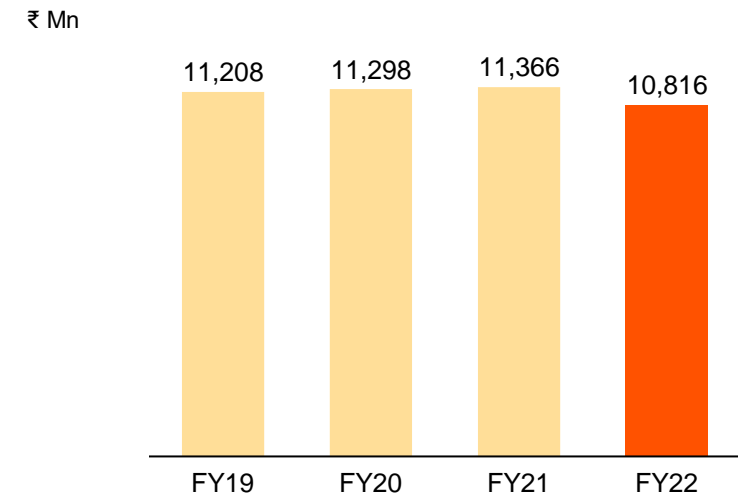
“Only” company in India to provide the full range of services in the ATM managed services market*



Breakdown of ATMs & CRMs as on March 2022



Cash Payment Solution Revenues



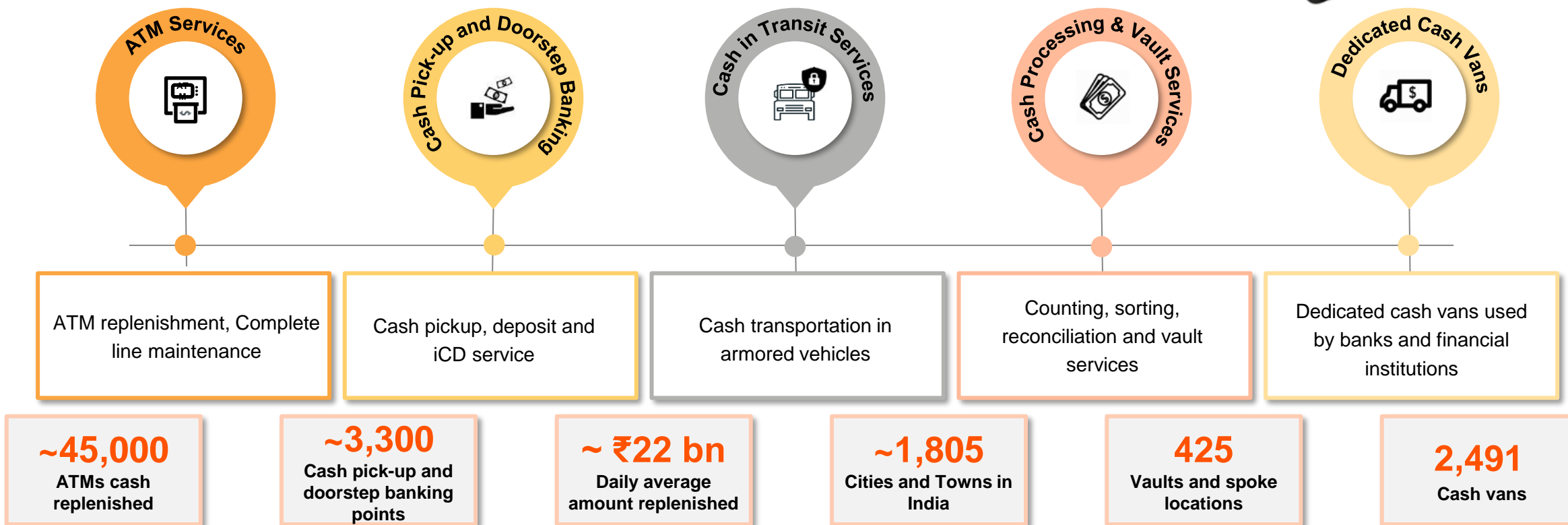
*As per Ken Research



End-to-End Provider of Cash Payment Solutions

In-House Cash Management Capabilities

SVIL | Second largest cash management company in India, in terms of revenue from cash management and number of ATMs replenished¹



✓ **Only cash management company** that has followed Ministry of Home Affairs (“MHA”) guidelines dated August 8, 2018, and RBI guidelines dated April 6, 2018, on a pan-India basis¹

1. Source: Ken Research Report
2. As of March 2022



End-to-end digital payment solutions provider

Comprehensive Suite of Merchant Solutions

Payment Acceptance (Device-based and device-less)



Integrated Payments Solution (IPS)



Merchant Application and Portal

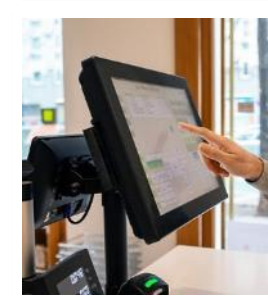


Value Added Services

Loans Against Card Receivables



Billing Software



CUG Prepaid & Loyalty



Financial and Operational Metrics for Merchant Services

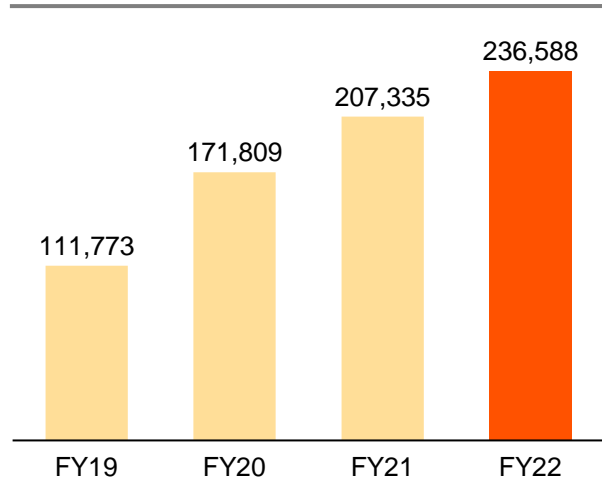
Petroleum

- One of the largest deployers of POS terminals at petroleum outlets in India¹
- Pioneered IPS with OMCs¹

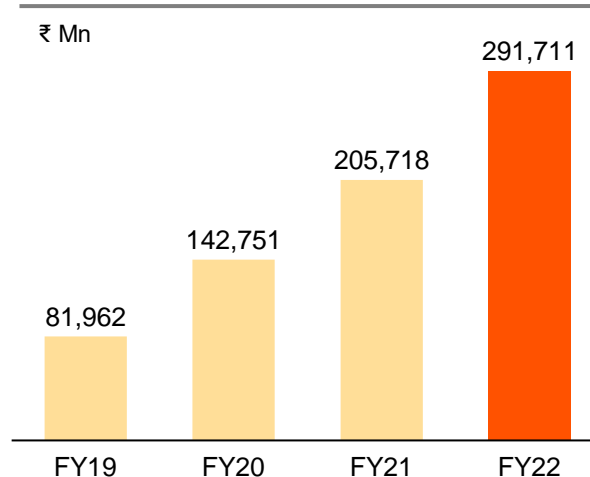
Banking

- 86 bank partnerships catering to the POS

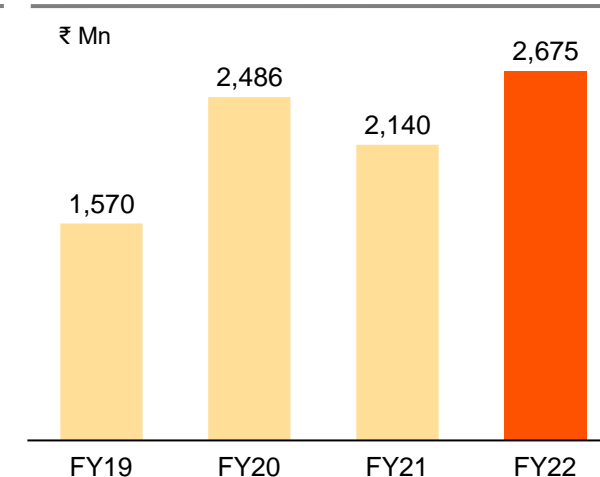
Number of PoS Terminals



GTV through POS



Digital Payment Solution Revenues



1. Source: Ken Research Report

End-to-end digital payments platforms

Offering Value Added Services to Monetize POS Network

Continue to monetise POS network to cross-sell VAS to merchants



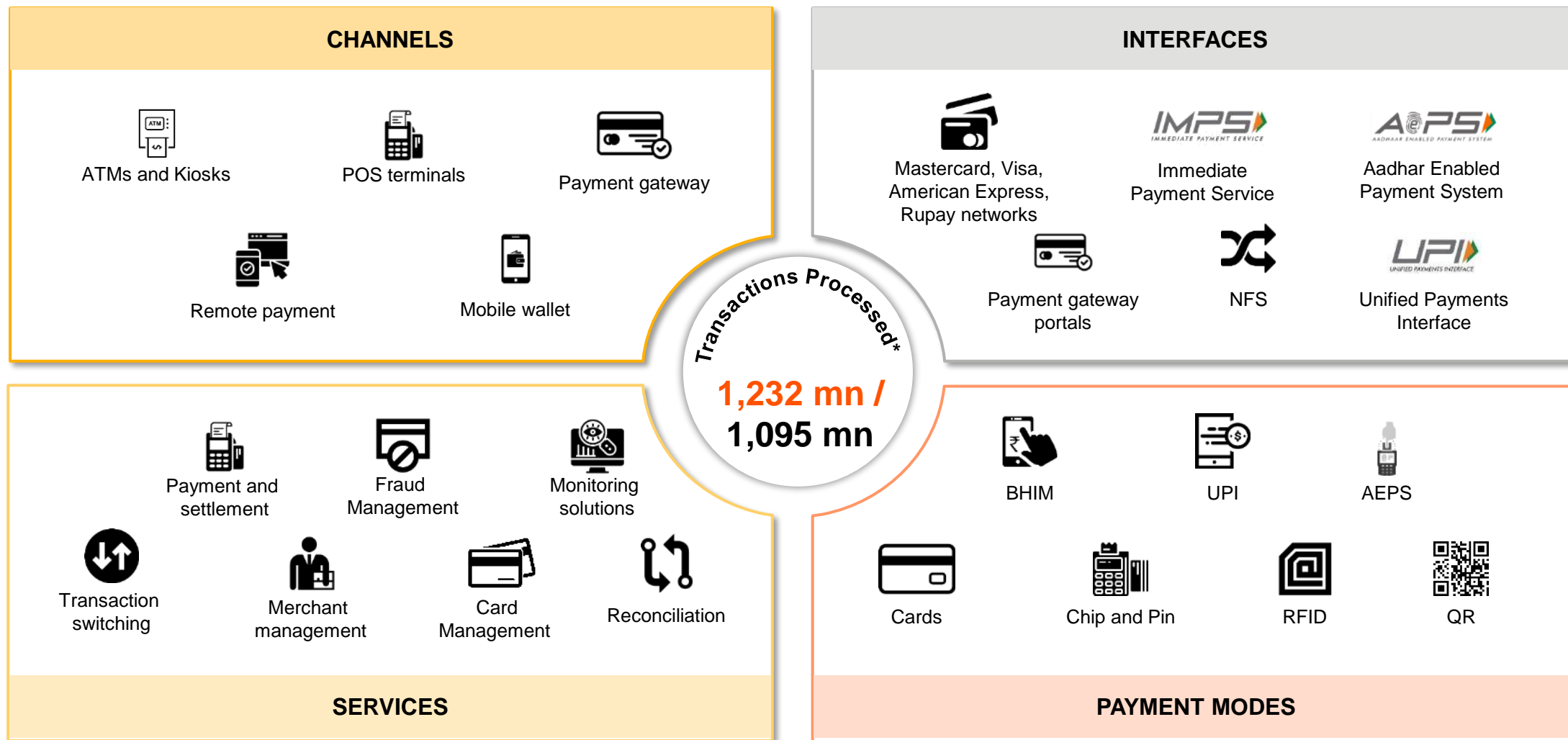
Continue to expand Ongo ecosystem and provide a larger suite of VAS that rely on mobile payments & other digital-based services and application



End-to-end digital payment solutions provider

Ability to innovate and offer digital payment solutions

Built Omni Channel Payment Platform Capabilities



Board of Directors and Senior Management Team



Ravi B. Goyal
(Chairman & Managing Director)

- **One of the Promoters** of the Company
- Responsible for the management of the overall operations of our Company and our Subsidiaries
- Prior to establishing AGS, founded Advanced Graphic Systems, a proprietary concern, to market computer-aided textile designing software
- **26 years of experience in the field of technology**

Board of Directors



Sudip Bandyopadhyay
Independent, Non-Executive Director

- Serves as a director on the boards of the company's subsidiaries, ITSL and SVIL



Vijay Chugh
Independent, Non-Executive Director

- Over 32 years of experience at RBI
- Serves as a director on the boards of ITSL and SVIL



Rahul Narain Bhagat
Independent, Non-Executive Director

- Over three decades of experience in consumer banking



Subrata Kumar Mitra
Independent, Non-Executive Director

- Experienced in the fields of management and finance



Anupama R. Goyal
Non-Independent, Non-Executive Director

- Director on the boards of company's Subsidiaries, ITSL and SVIL



Stanley Johnson P
Executive Director

- >26 years of experience in the payment industry strengthened & expanded our banking outsourcing operations



Vinayak R. Goyal
Executive Director

- Drives strategic and business initiatives
- Non-executive director on board of ITSL

Management Team



Saurabh Lal
CFO of AGS and our Subsidiary, SVIL

- >15 years of experience in the financial service Industry



Ricardos El Khoury
CEO & Director of Novus SGP (Subsidiary)

- 28 years of experience in information technology sector



Satish Zope
Head - Petroleum Business

- > 25 years of experience in sales & business development



Sanjiv Tewari
Head – Banking Service

- > 23 years of experience in sales & service of consumer electronics/appliances & fintech company



Shailesh S Shetty
Managing Director of SVIL (Subsidiary)

- > 25 years of experience in the fields of supply chain and after-sales service



P K Rajnarayan
Head –Retail Sales Business

- >27 years of experience in sales



Nikesh Samaiya
Executive Vice President – Technology

- > 18 years of experience in IT & software development



Ashish Mehta
Head – IT and Infrastructure

- > 21 years of management & technical experience in banking and payment Industry



Sudheer Parappurath
Head – Risk & Operations of Subsidiary, ITSL

- > 26 years of experience in payment industry

WAY FORWARD





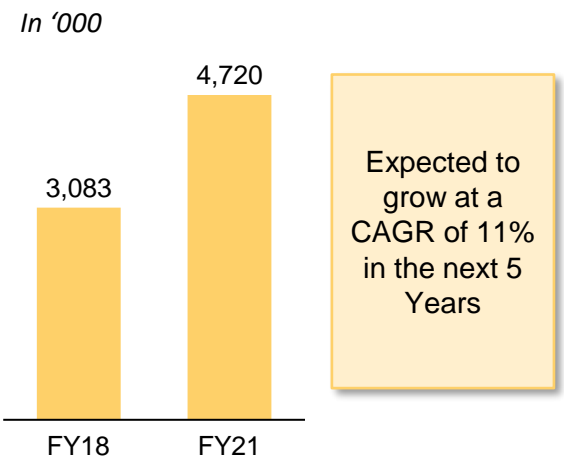
Fast Growing Digital Payments Industry

Digital Payments growth momentum expected to continue

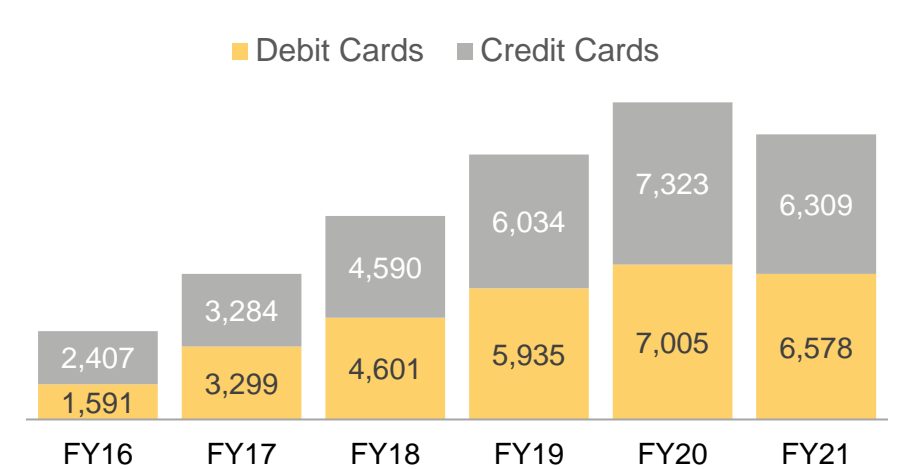
Extraordinary growth in Indian digital payment space in the last few years

Digital Payment Industry

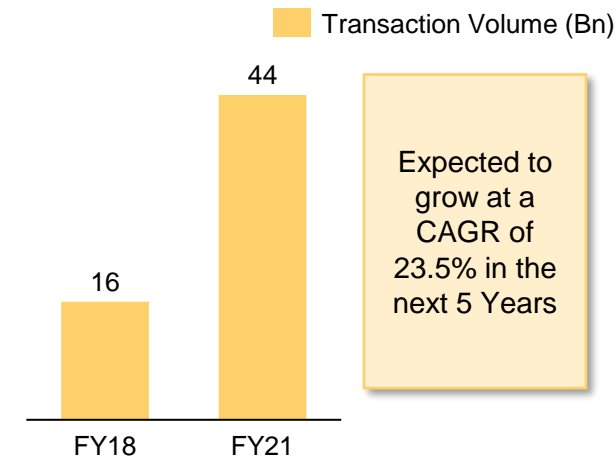
Number of PoS Terminals



Transaction Value on POS (₹ Bn)

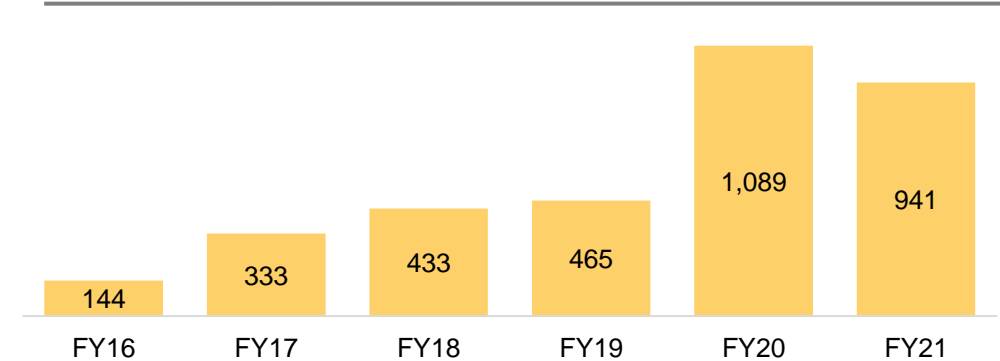


Payment Services Market



Payment Modes	Number of Transactions in FY21 (Mn)	Growth FY21
UPI	22,331	78.4% ▲
IMPS	3,278	27.1% ▲
AePS	3,921	68.3% ▲
BHIM App	251	24.7% ▲

Number of Prepaid Cards Issued (Mn)

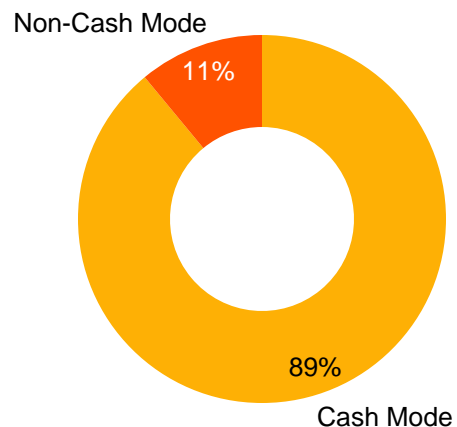


Strong Growth in the Cash Payments Industry

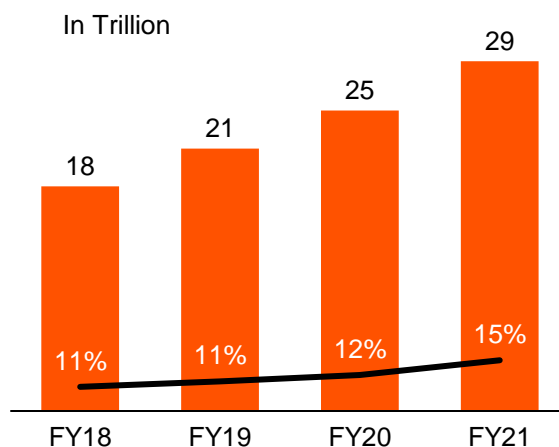
Despite the growth of cashless transactions, people in India rely heavily on cash transactions in their day-to-day life

Cash Payments Industry

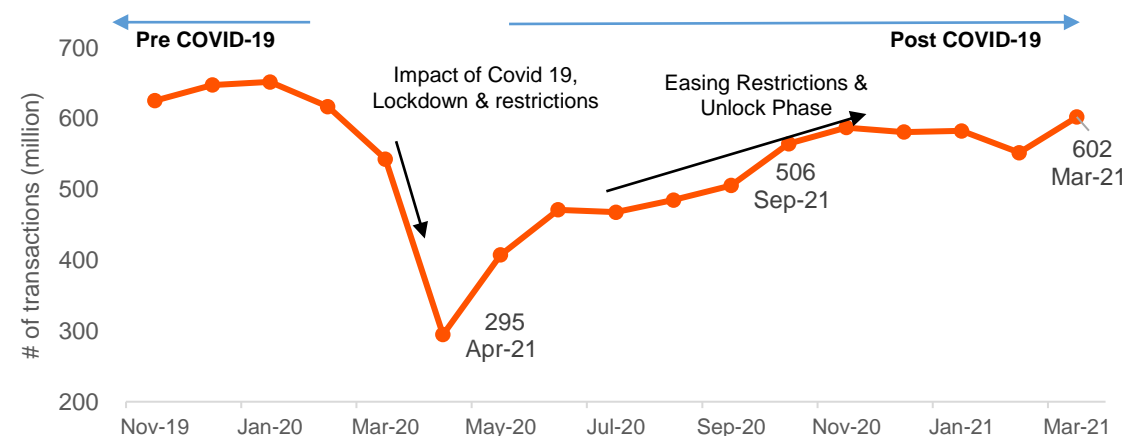
Cash Transactions account for 89% of all transactions (FY21)



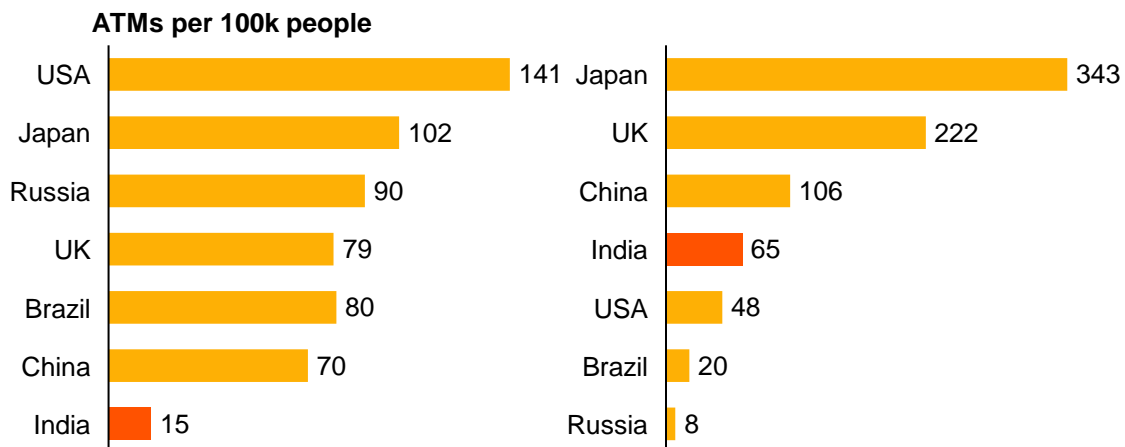
Cash in circulation as a % of GDP



Cash withdrawal from ATMs back to PreCovid levels

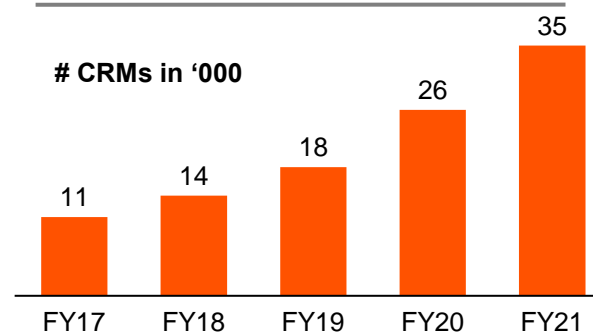


ATM Penetration (2020)



ATMs per 1000 sq. km.

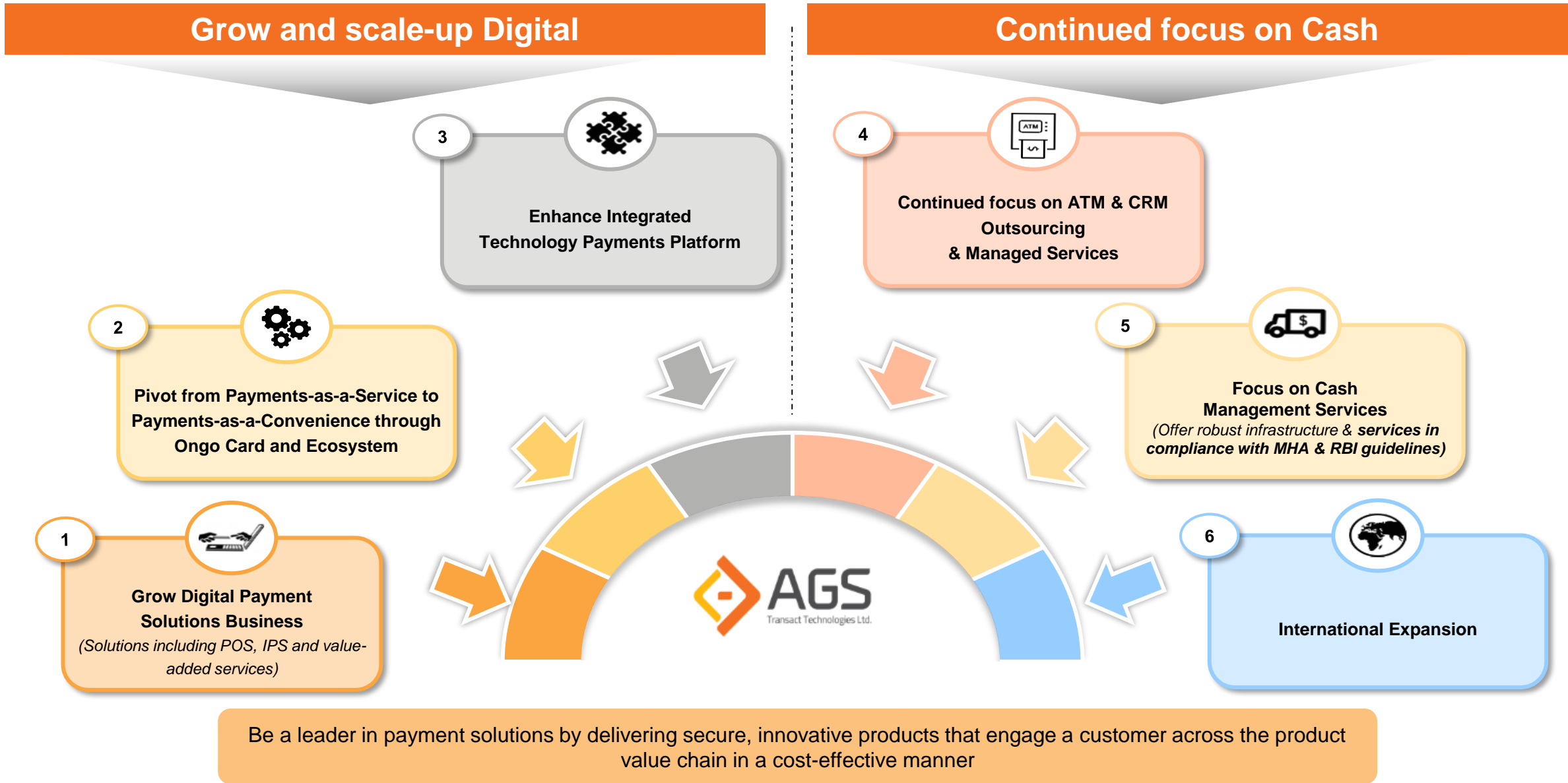
Number of ATMs are expected to grow driven by CRMs



Increase in interchange fee per transaction from ₹15 to ₹17 for financial transactions by RBI (effective from August 1, 2021) to enhance margins

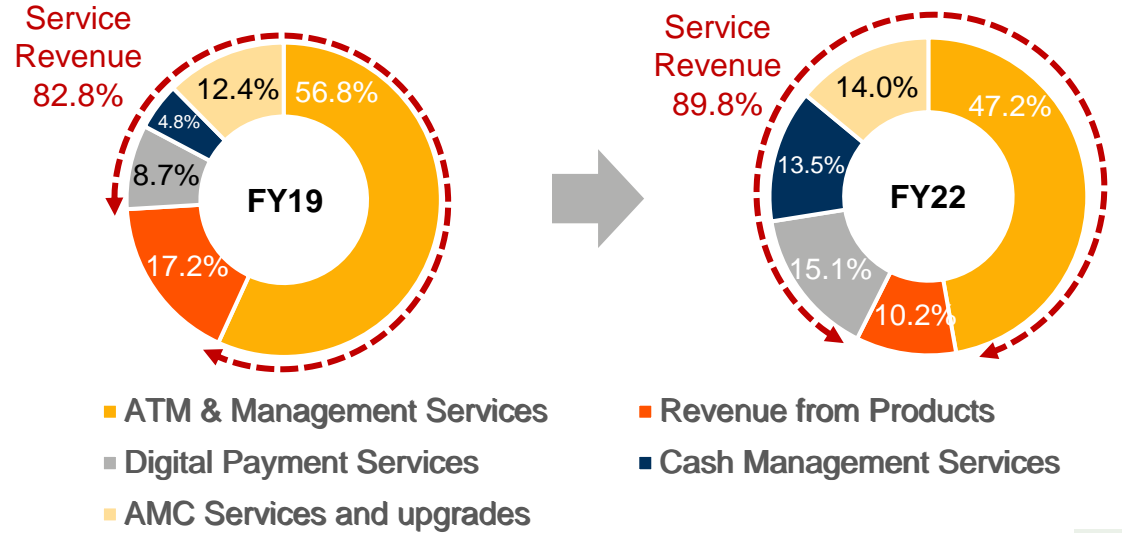
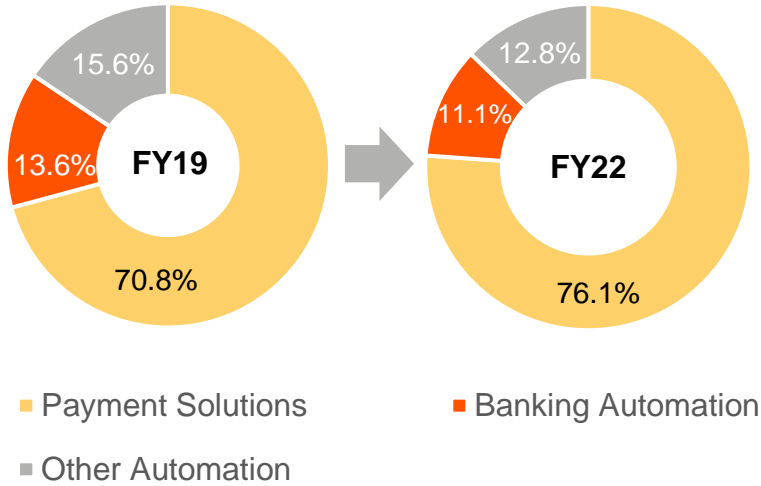
Cash deposit interoperability to give a boost to CRMs. CRMs are expected to grow at a CAGR of 23% to in the next 5 Years

With additional scope of service there is an increase revenue per ATM per month with implementation of RBI & MHA guidelines and Cassette swap

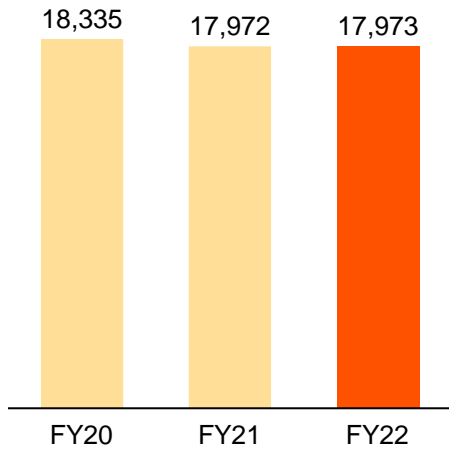


HISTORICAL FINANCIALS

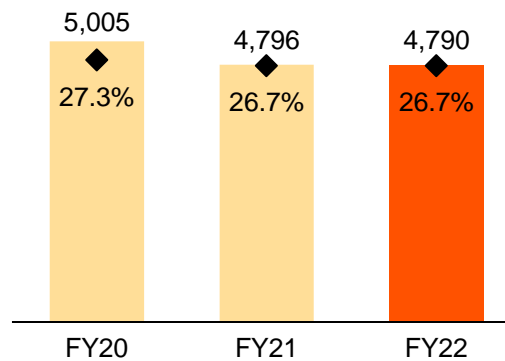
Revenue from operations Breakdown



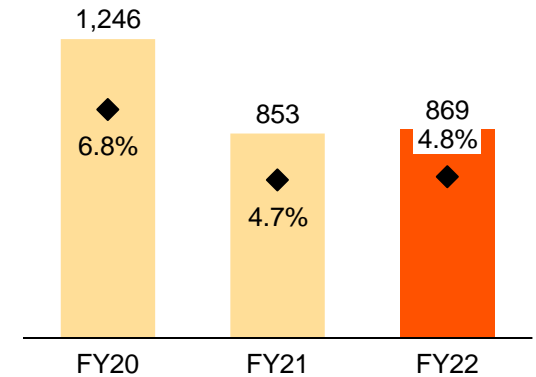
Total Income



Adjusted EBITDA & EBITDA Margin



Adjusted Profit Before Tax & Margin



₹ Mn

Notes: 1. Amount in ₹ million; Certain figures have been rounded off to the nearest million (mn) with zero or one decimal

Consolidated Statement of Profit and Loss

(In ₹mn)	FY22	FY21	YoY	FY20
Revenue from operations	17,719	17,589		18,004
Other income	254	382		331
Total income	17,973	17,972	0.0%	18,335
Expenses				
COGS	2,280	2,630		2,742
Employee benefit expenses	2,547	2,749		2,750
Other expenses	8,356	7,797		7,838
Adjusted EBITDA	4,790	4,796	-0.1%	5,005
ESOP	113	23		50
Non-recurring expenses	314	5		0
Reported EBITDA	4,363	4,768	-8.5%	4,955
Finance costs	2,502	1,331		1,304
Depreciation and amortization expense	2,519	2,596		2,447
Share of net profit (loss) of associate	(8)	(16)		(9)
Profit before tax	(666)	824		1,195
Total tax expense	159	276		365
PAT	(825)	548	nm	830
Cash PAT	1,807	3,167	-43%	3,327
Earnings per equity share				
Basic earnings per share (₹)	(6.93)	4.62		7.00
Diluted earnings per share (₹)	(6.93)	4.55		6.90

Include non-recurring expenses (Rs mn)

Interest on Listed NCDs:

- FY22: 1,034

Prepayment Charges on Loans and NCDs closures

- FY22: 74

Consolidated Summary Statement of Assets and Liabilities

(In ₹mn)	FY22	FY21	FY20
Non-current assets			
Property, plant and equipment	5,425	6,032	5,997
Right – of – use Asset	3,210	3,207	4,054
Capital work-in-progress	435	469	867
Goodwill	27	25	24
Other intangible assets	439	383	441
Intangible assets under development	3	113	23
Financial assets			
Investments	0	8	24
Other financial assets	948	769	824
Deferred tax assets (net)	551	559	539
Other non-current assets	219	615	712
Other non-current tax assets (net)	431	175	339
Total non current assets	11,687	12,355	13,845
Current assets			
Inventories	649	720	639
Financial assets			
Investment	0	97	0
Trade Receivables	7,224	4,905	4,565
Unbilled Receivables	1,923	3,183	1,595
Cash and cash equivalents	300	5,923	106
Bank balances other than above	506	1,019	653
Other financial assets	110	244	199
Other current assets	1,127	644	708
Other current tax assets (net)	0	48	104
Total current assets	11,840	16,784	8,569
Total assets	23,527	29,138	22,414

(In ₹mn)	FY22	FY21	FY20
Equity and liabilities			
Equity			
Equity share capital	1,202	1,186	1,186
Other equity	3,616	4,401	3,804
Total Equity	4,818	5,587	4,990
Non-current liabilities			
Financial liabilities			
Borrowings	4,597	8,662	3,449
Lease Liabilities	2,576	2,588	3,282
Other financial liabilities	5	32	102
Provisions	265	262	223
Other non-current liabilities	26	61	79
Total non-current liabilities	7,469	11,604	7,135
Current liabilities			
Financial liabilities			
Borrowings	2,523	3,668	3,300
Lease Liabilities	1,345	1,306	1,519
Trade payables			
Total outstanding dues of MSEs	497	92	138
Total outstanding dues of creditors other than MSEs	4,605	4,176	3,483
Other financial liabilities	910	810	801
Other current liabilities	1,193	1,689	776
Provisions	167	207	231
Total current liabilities	11,241	11,947	10,249
Total equity and liabilities	23,527	29,138	22,374

Consolidated Summary Statement of Cash Flows

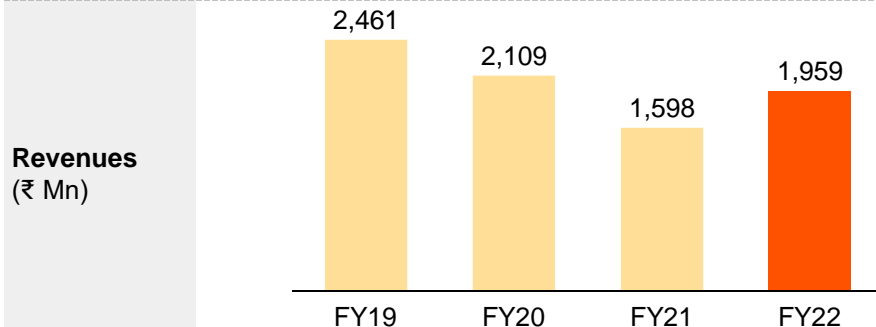
(In ₹mn)	FY22	FY21	FY20
(A) Cash flow from operating activities			
Net restated profit/(loss) before tax	(666)	824	1,195
Adjustments:	5,159	3,687	3,657
	4,494	4,511	4,852
Changes in working capital :			
Decrease / (increase) in inventories	48	(81)	280
(Increase) / decrease in trade receivables	(1,175)	(1,925)	(539)
Decrease / (increase) in loans and other financial assets	56	36	15
(Increase) / decrease in other current assets	(269)	97	(302)
Decrease in other non-current assets	22	99	13
Increase in trade payables	828	644	(77)
Increase in other current liabilities	(318)	946	416
(Decrease) / increase in other non-current liabilities	(62)	(88)	(13)
Increase in provisions	(17)	11	58
Cash generated from operations	3,608	4,251	4,702
Direct taxes paid (net)	(362)	(75)	(242)
Net cash flow generated from operating activities (A)	3,245	4,176	4,460
(B) Cash flow from investing activities			
Net cash (used in) investing activities (B)	(121)	(1,563)	(2,907)
(C) Cash flow from financing activities			
Net cash (used in) / generated from financing activities (C)	(8,748)	3,205	(1,718)
Net increase / (decrease) in cash and cash equivalents (A+B+C)	(5,623)	5,817	(164)
Cash and cash equivalents at the beginning of the year	5,923	106	270
Cash and cash equivalents at the end of the year	300	5,923	106

ANNEXURE



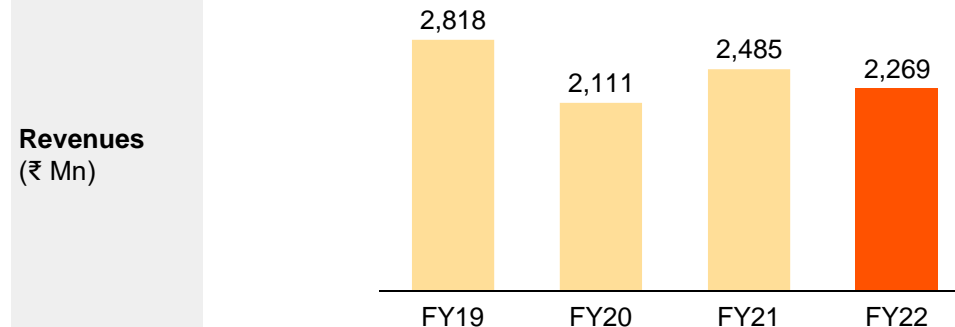
Banking Automation Solutions

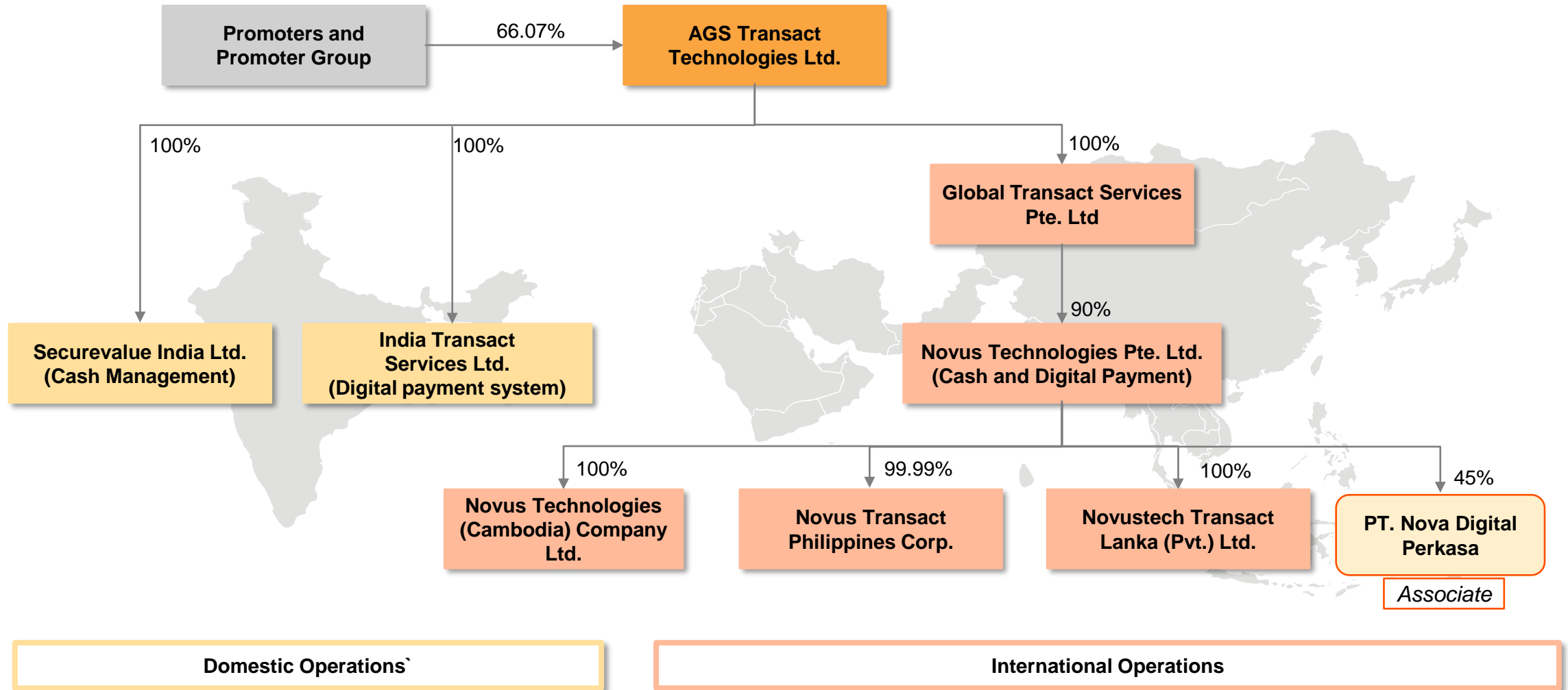
- Products**
- **ATMs and Cash Dispensers:** Enable customers to access their bank accounts to make cash withdrawals (or credit card cash advances), fund transfers, check balances etc.
 - **CRMs:** Allow a bank's customer to make deposits which are sorted into various denominations and are used for cash dispensing
 - **Banking Transaction Terminals:** Includes a variety of self serving banking platforms like automated cheque deposit terminals and multifunction self-service kiosks
 - **Note Sorters:** Authenticate and classify banknotes, and can perform functions such as note counting, value counting and sorting notes by denomination etc.
- Services**
- **Annual Maintenance:** Second line maintenance for ATMs and CRMs
 - **Upgrades and Software:** Hardware and software upgrades services for ATMs and CRMs
 - **Spare Parts:** Stocks spare parts of ATMs and other automated products

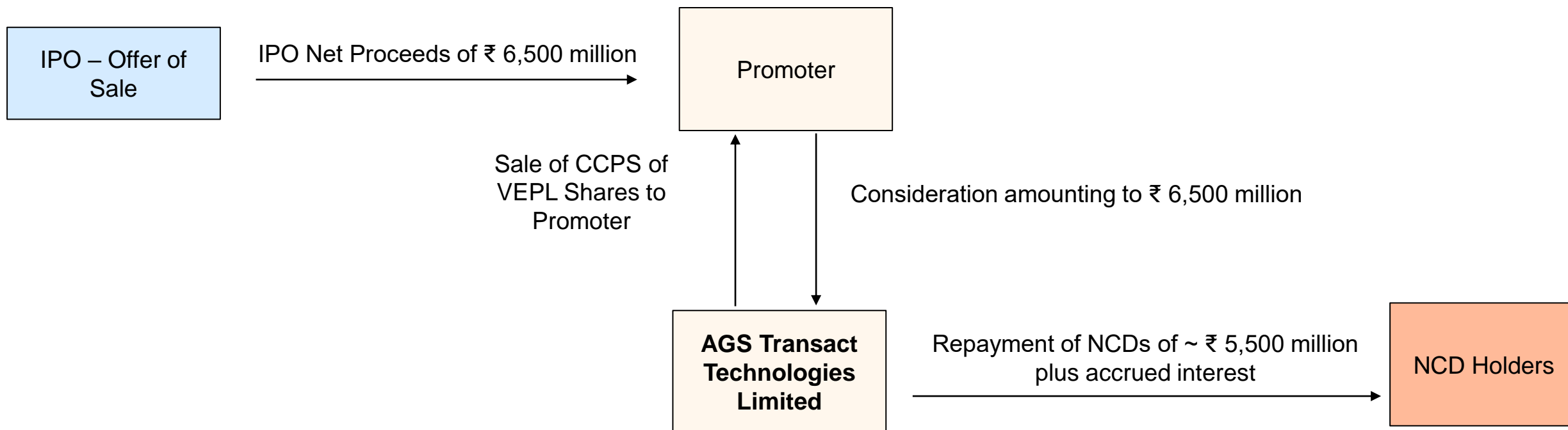


Other Automation Solutions

- Retail Sector Operations**
- **Cash Billing Terminals:** Offers cash billing terminals and solutions to retail establishments, such as supermarkets, multiplexes, etc.
 - **Digital Signage Software:** To manage customized marketing and information messages, scheduling, logs & alerts etc.
 - **Services:** Provides maintenance services, software customization, hardware upgrades and spare parts for repairs of POS terminals and other automation equipment
- Petroleum Sector Operations**
- **Products:** Offers "forecourt controller", a device which interfaces with various dispensers and tanks in the outlet
 - **Services:** (1) Operational implementation & support services; (2) maintenance support; (3) helpdesk & remote support; (4) software upgrade & customization
- Colour Sector Operations**
- Offers automatic paint dispensers to deliver the right shade of colour
 - Manages the entire lifecycle of the machines including deployment, implementation and maintenance







The Company has redeemed outstanding NCDs, which was part of the Objects of the Offer. The main objective of the OFS in the IPO was that the promoter of AGS, Mr. Ravi B. Goyal will sell shares but the net proceeds (₹ 6,500 million) will be infused into the company by buying the CCPS from company. This has been fulfilled on January 29, 2022, even before the listing. As a result, the company will save around ₹ 1,000 Mn in interest costs which will be reflective in FY23

THANK YOU



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CIN: L72200MH2002PLC138213

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SGA Strategic Growth Advisors

Strategic Growth Advisors Pvt Ltd.
CIN: U74140MH2010PTC204285

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