



Date: November 10, 2020

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

Ref.: Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015.

Sub: Investor Update – Half year and quarter ended September 30, 2020

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), we are enclosing herewith the Investors' Presentation for Half year and quarter ended September 30, 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

Niyogin Fintech Limited

(CIN L65910TN1988PLC131102)

Regd office: MIG 944, Ground Floor, TNHB Colony, 1st Main Road, Velachery, Chennai, Tamil Nadu- 600042

Corporate office: Neelkanth Corporate IT Park, 311/312, 3rd Floor, Kirod Road, Vidyavihar (w), Mumbai – 400086

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Results Presentation

Quarter 2 | FY 2020 -21

Q2FY21 HIGHLIGHTS

Financial



P&L Update – Q2 FY21

- Revenues for the quarter at INR 75 mn, up 21% YoY
- Cash costs at INR 49 mn , down 28% YoY
- ECL provisioning INR 9.8 mn, down 48% QoQ
- ESOP charge for the quarter at INR 7.1 mn
- Non-GAAP (ex - ESOP) PAT of INR 7.6 mn – second consecutive quarter

Balance Sheet Update

- Loan book stood at INR 1126 mn , up 57% YoY . Disbursements of INR 16 mn in the quarter
- Reported GNPA at 5.3% - fully provided
- September month UBL collection efficiency at 86%#.
- We remain zero debt and net cash company

Q2FY21 HIGHLIGHTS

Business



Distribution Build

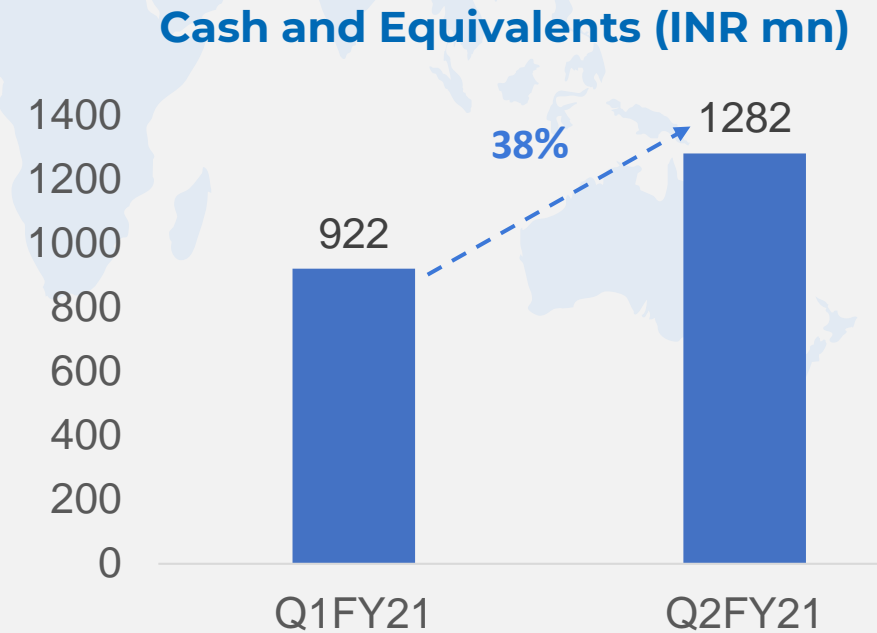
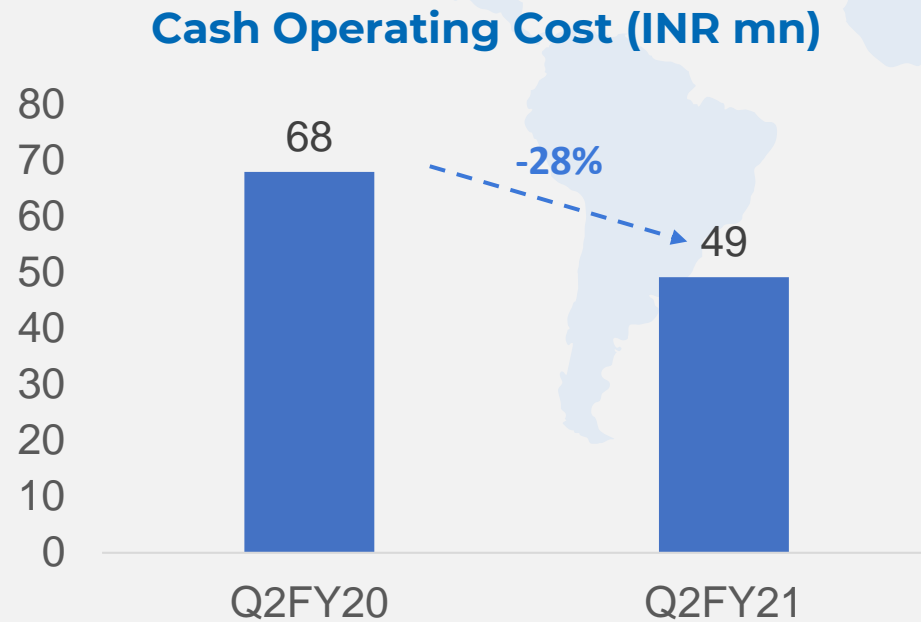
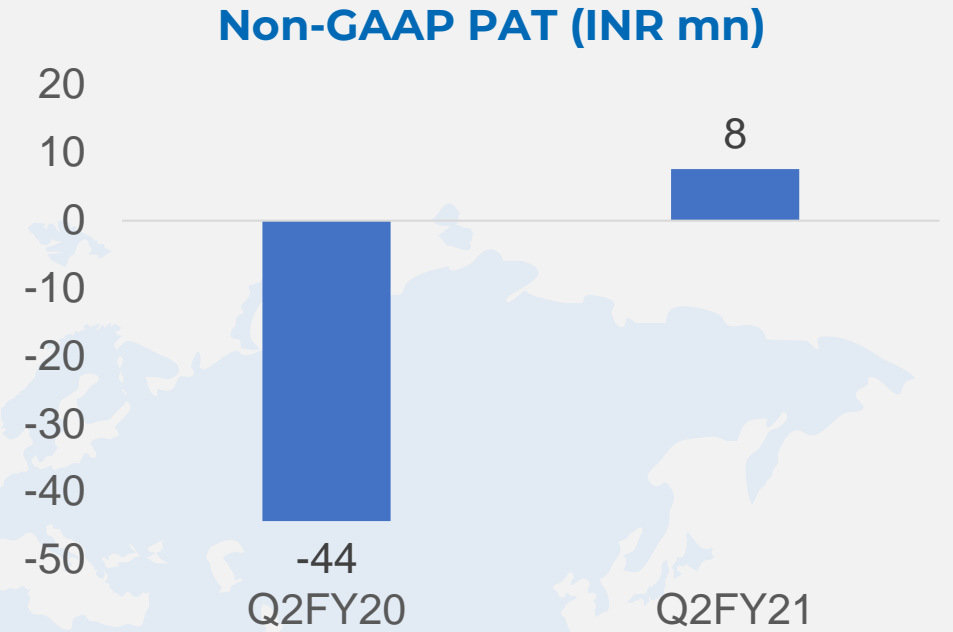
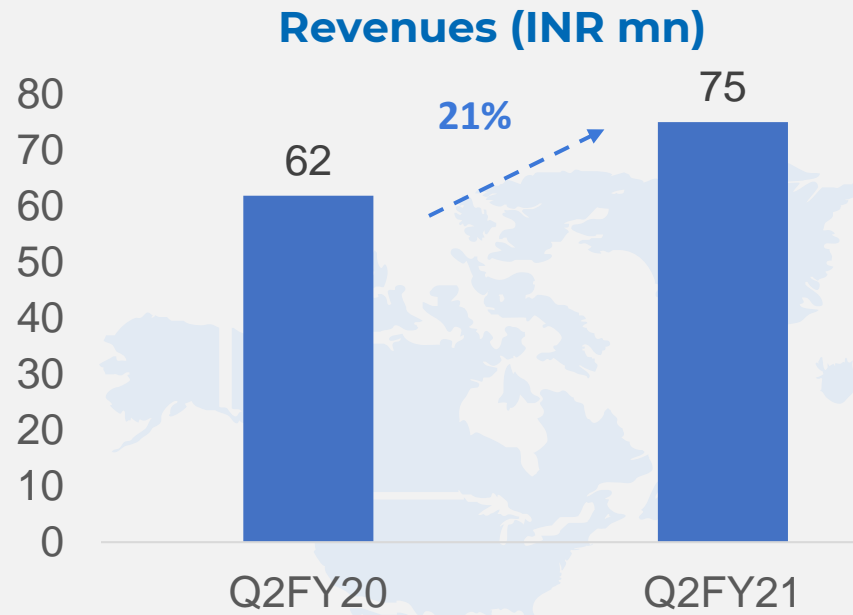
- 508 retail partner added in a quarter
- Retail partner base at 3,241, up 18.6% QoQ
- SaaS based wealth tech platform adoption crosses 30%+ of our base
- Activation rate for the quarter at 24% vs. 13% in Q1FY21.
- Platform users stood at 21,313, up 7.5% QoQ

Business Update

- Business services (commerce platform and digital workspace) product goes into pilot
- 2 new enterprise logo wins in the wealth analytics business
- Adding 2 new mortgage partners on the platform. Origination trends from channel for partner led mortgage platform offering sees strong adoption
- iServeU transaction closure awaiting relevant approvals

FINANCIAL METRICS

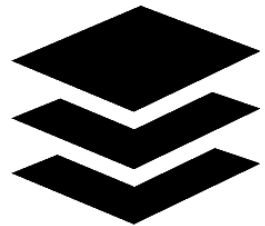
Q2'21 vs Q2'20



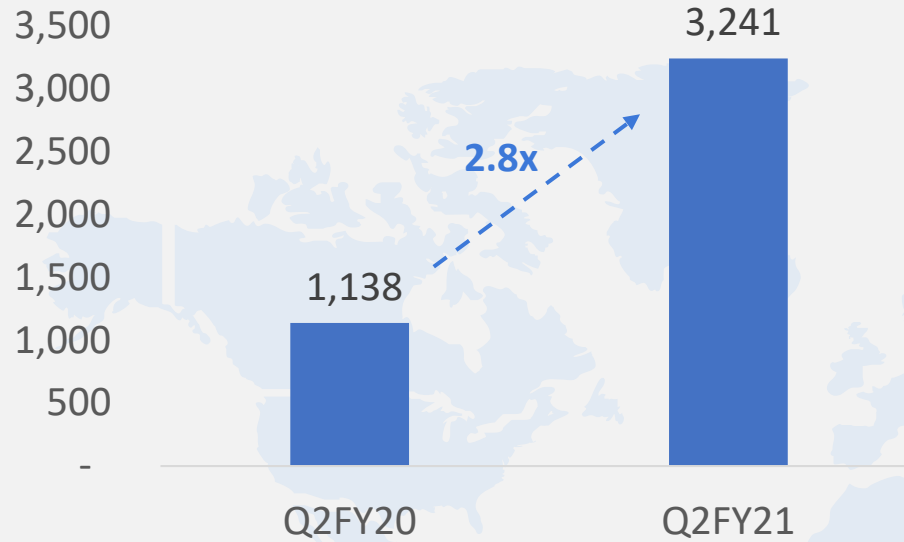
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PLATFORM METRICS

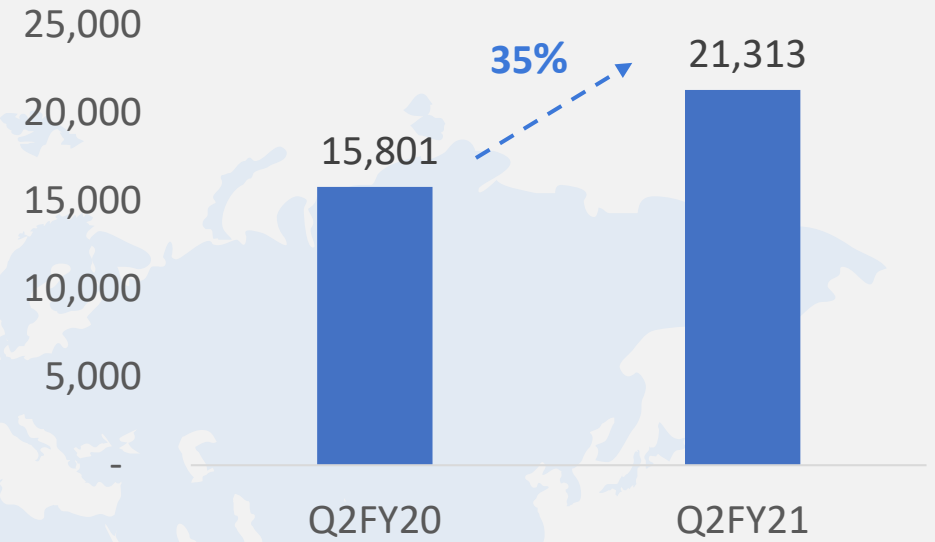
Q2'21 vs Q2'20



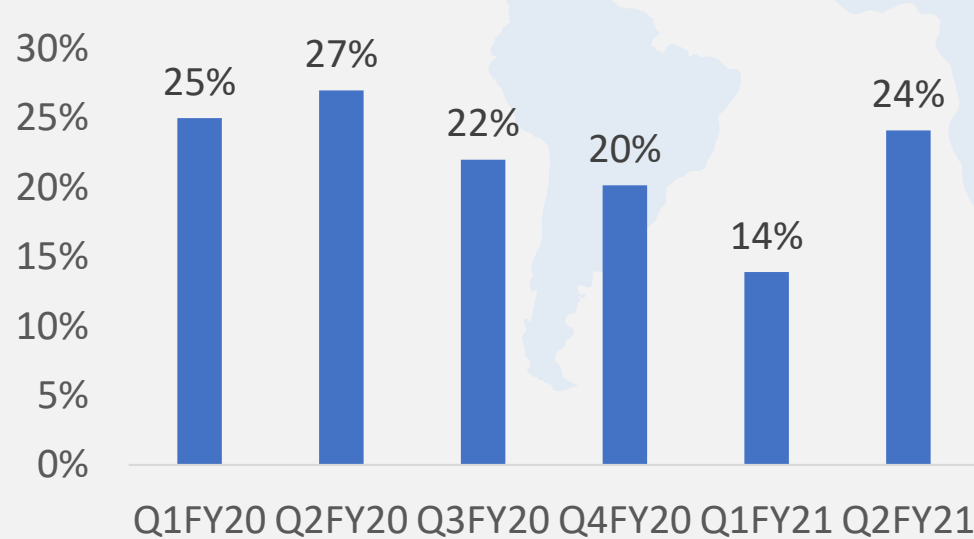
Retail partners



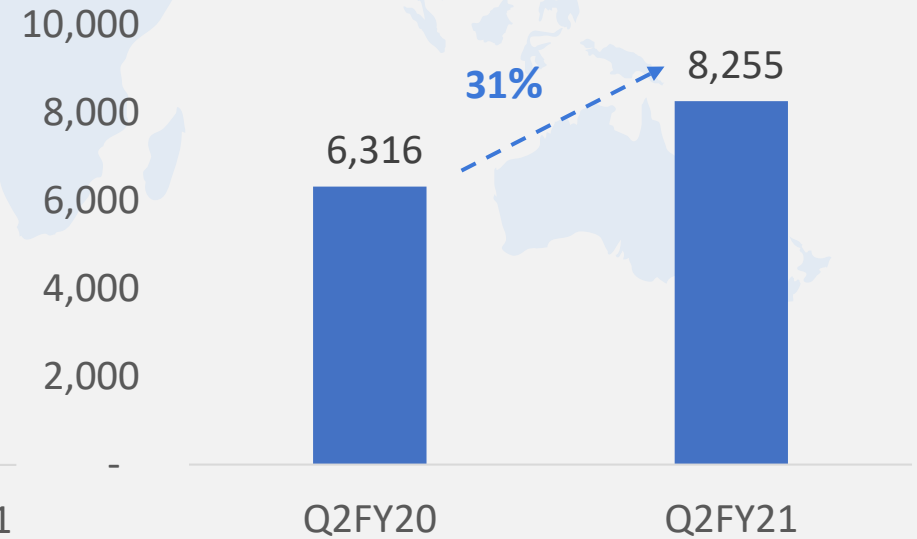
Platform Users (L-F-L)



Activation rate (%)



Wealth AUM (INR mn)

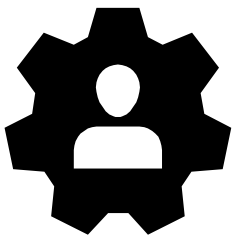


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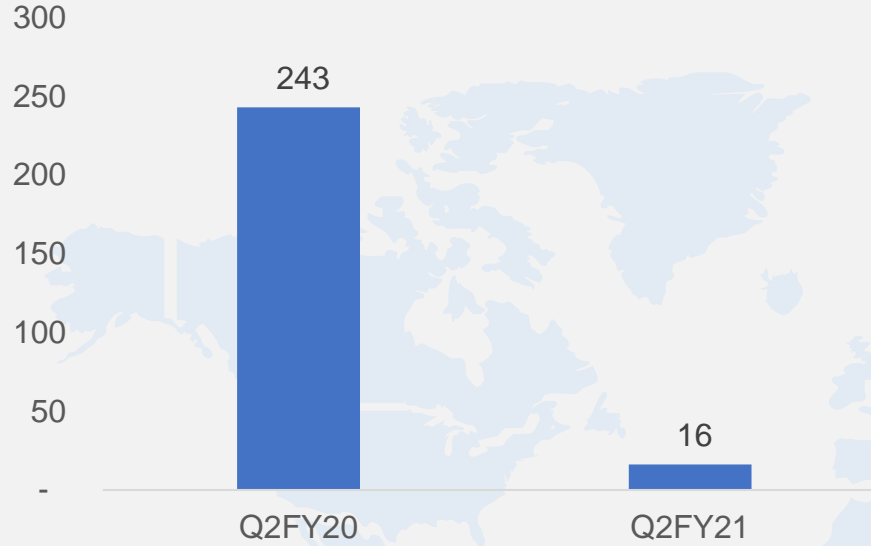
CREDIT SNAPSHOT

Generalized UBL credit de-focussed

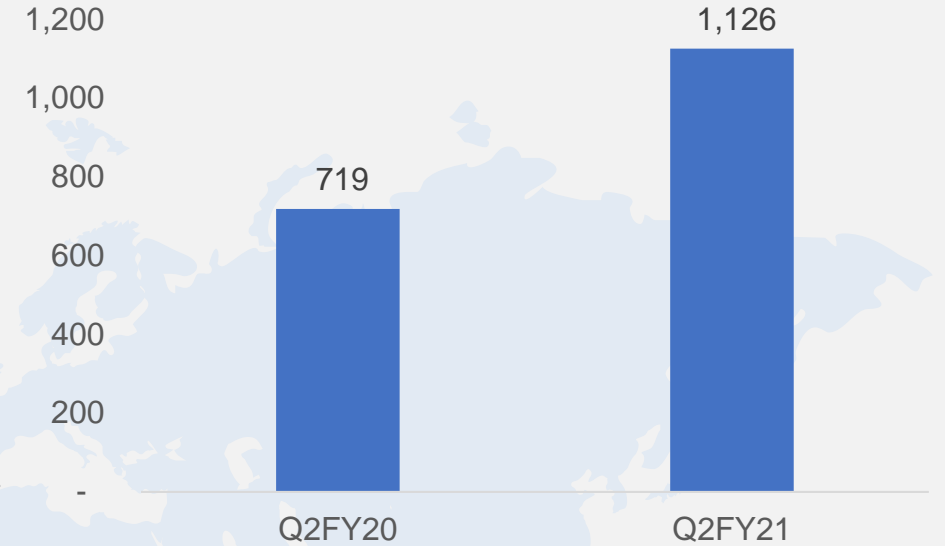
Focus on driving collection efficiency



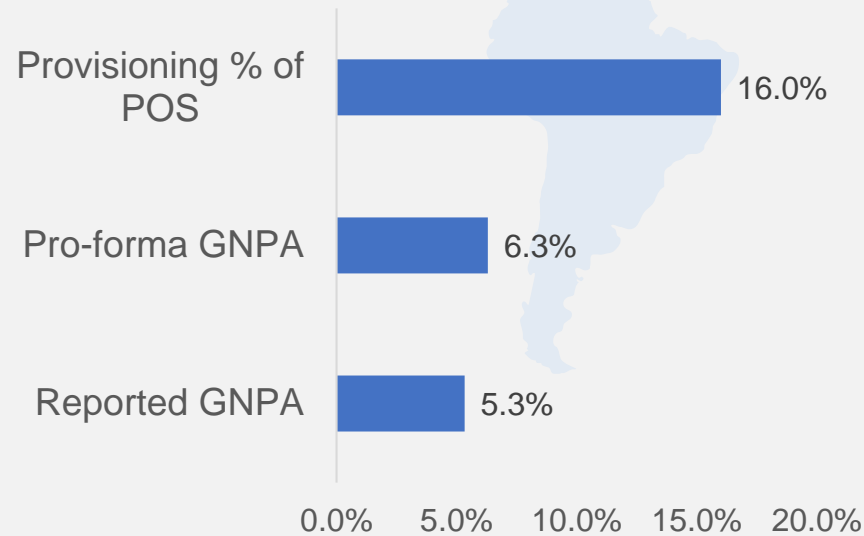
Disbursement (INR mn)



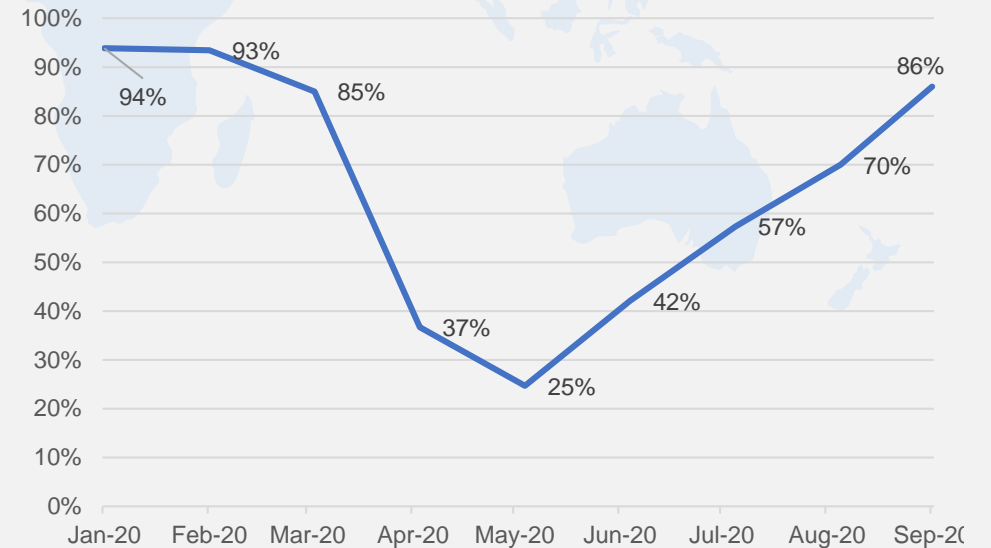
Loan Book (INR mn)



Asset Quality* and Coverage



UBL Collection Efficiency#



Note: * Data As of Sep 2020. NPA asset classification frozen on account of SC order

Note: #UBL EMI product current book

FINANCIAL
SNAPSHOT

Q2'21 vs Q2'20

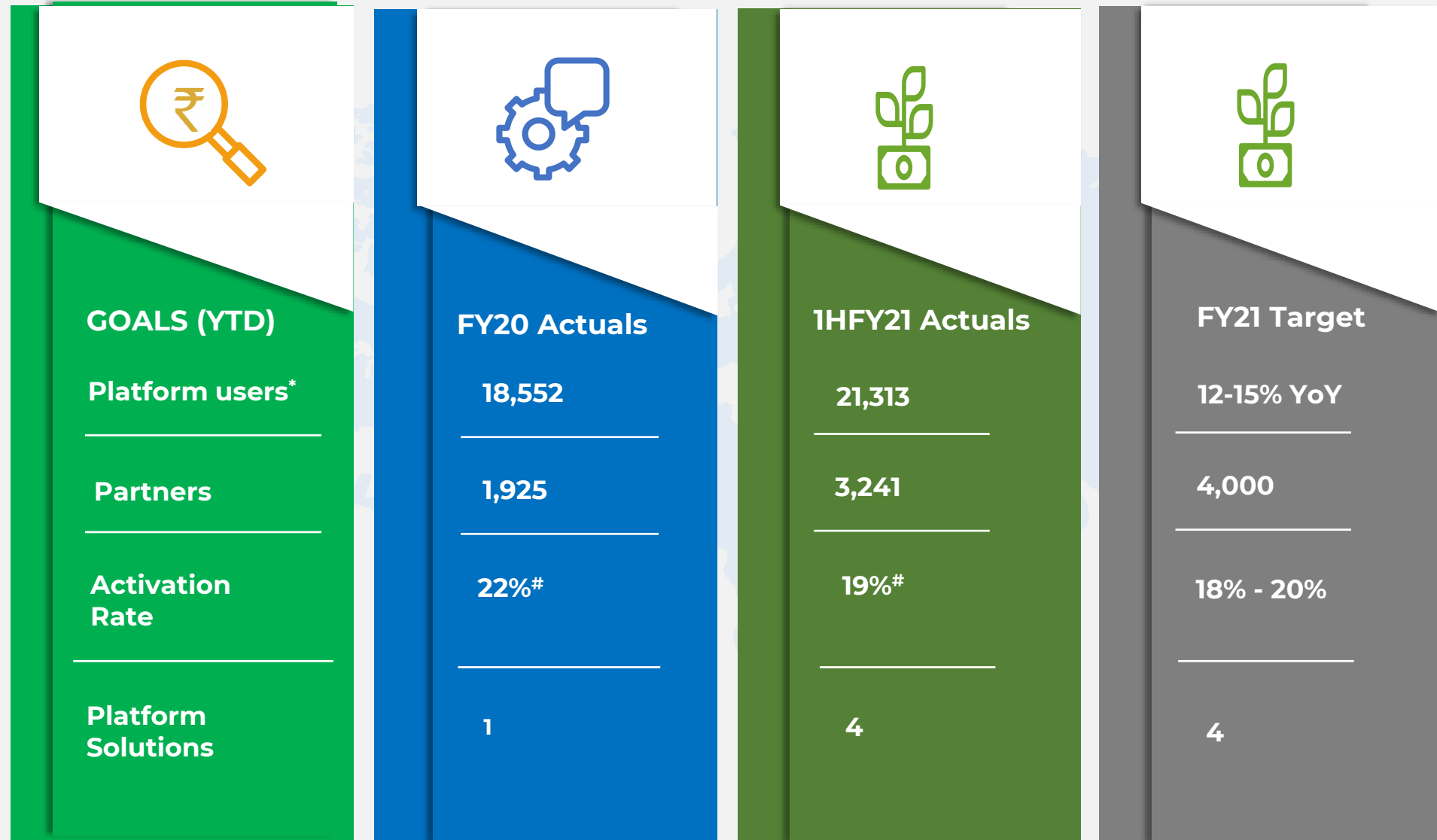


Standalone (INR mn)	Q2FY2021	Q2FY2020	YoY Change
	(30 Sep 2020)	(30 Sep 2019)	
Total Income	74.7	61.9	21%
Total Expenses (excl. ECL)	64.4	89.5	-28%
ECL	9.8	29.2	-66%
Reported Profit/(Loss) (A)	0.5	-56.8	NM
Depreciation and amortisation	8.1	8.7	-7%
ESOP (B)	7.1	12.5	-43%
Cash Pre-Provisioning Profit	25.5	-6.5	NM
Non-GAAP PAT (C) = (A) + (B)	7.6	-44.3	NM

- 21% YoY revenue growth
- Cash profit , Non-GAAP and Reported PAT +ve in the quarter

BUSINESS OUTLOOK

Focus on distribution
expansion and
activation



Note: * Defined as partners + customers on-boarded on the platform. # Average of Q1FY21 & Q2FY21

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