



Let's Progress

Little by little, bit by bit.

One step, one day,

One person at a time.

Uplift lives.

Where It All Started

THE NEED TO STRENGTHEN THE MSME ECOSYSTEM



THE NEED TO CREATE A LARGE RURAL DISTRIBUTION



THE NEED TO TAKE FINTECH TO BHARAT

THE NEED TO CREATE A SUSTAINABLE AGRI VALUE CHAIN

THE NEED TO LIVE OUR DREAMS

Progressing With The Economic Drivers

Agri-Commodity Finance - 2016

Micro Finance - 2017

MSME Finance (InCash) - 2018

Scalerator - 2020

Insurance - 2019

Micro Lending - 2019

Boonbox - 2020

Indikash - 2021

Recognition



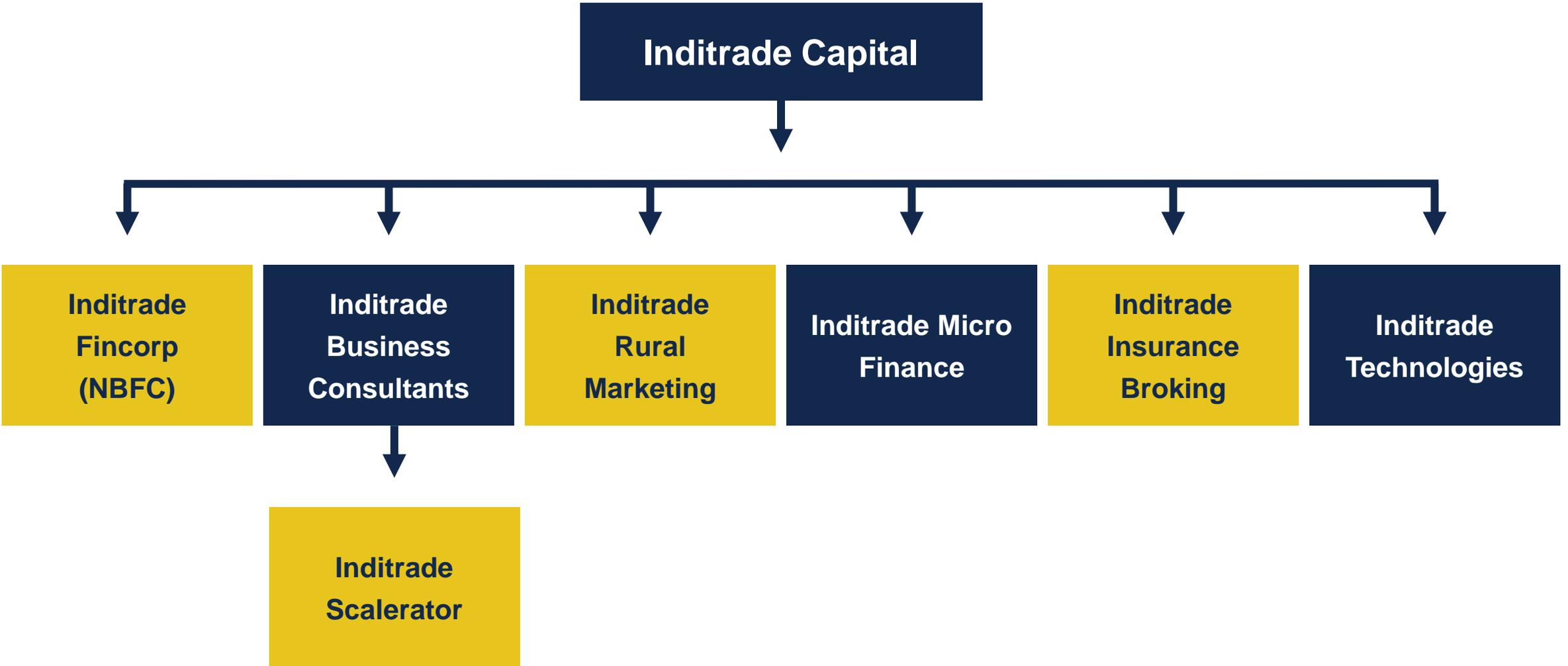
**E-auction Platform
recognized at
Finnoviti Awards, 2019**



**Rising Star MFI of the
Year at the India
NBFC Awards, 2019**



**Distinguished
NBFC Awards, For
Best Women Customer
Engagement
Initiative, 2021**



Indi Impact Through Our BUSINESS VERTICALS

Business Vertical: Agri-Commodity Finance

1

Agri-Commodity

business aims to create a sustainable agri-value chain by providing credit to market participants when the commodities arrive post harvest.



INR 1,020.28 cr.

Disbursed



26

Commodities Lent Against



04

Employees



Digitally Enabled Integrated Process

- **1 Appoint CMA***
For stock evaluation and management
- **2 Evaluation & Validation**
By internal risk team, warehouse as well as third party assessors
- **3 Stock Checking**
Stock, Price, MTM Monitoring and periodic Audits by Collateral Managers as well as internal risk team
- **4 Closure**
Loan payment and pledge release
- **5 Application**
For loan against commodity
- **6 Eligibility & Disbursement**
Determining the loan amount eligibility and margin, completion of documentation, pledge process and loan disbursement
- **7 Partial Withdrawals & Loan Extension**

* CMA = Collateral Management Agencies

Competitive Edge

Commodity Financing - Established niche for itself through its unique risk elimination → competitive edge over banks



Risk Elimination through Group Ecosystem

- Non-essential commodities
- Commodity on own books
- Hedging on exchange

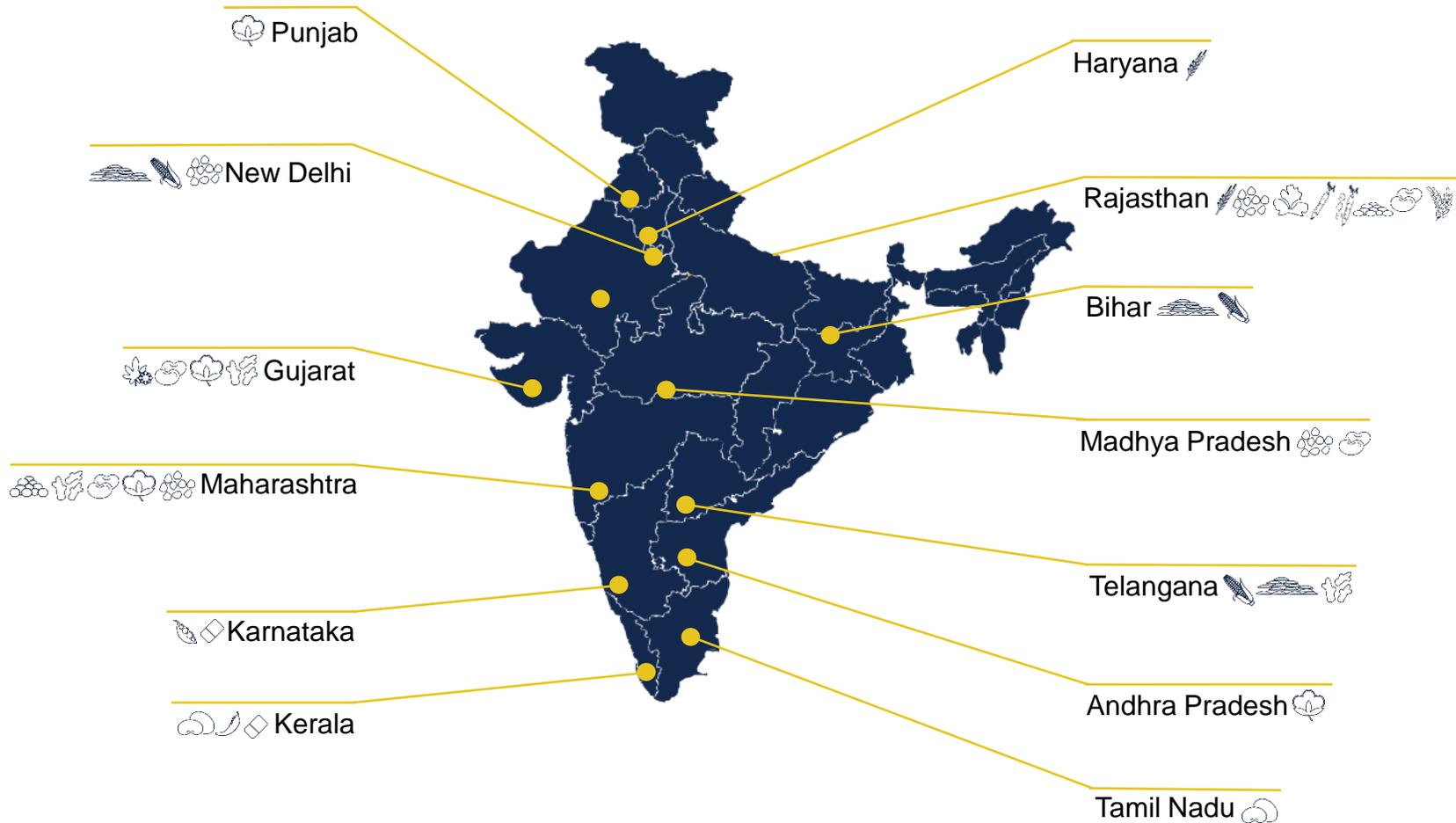


Enables
Higher LTV's
for customers



- LTV offered by Banks & other WHR finance NBFCs 70%
- **Inditrade is able to offer such loans at 90-95% LTV**

Commodities Lent Against



- BAJRA
- BARLEY
- CASTOR SEED
- CHANA
- COTTON
- COTTON SEED OILCAKE
- DHANIYA
- GUAR GUM
- GUAR SEED
- JEERA
- MAIZE
- MASOOR
- MENTHA OIL
- MUSTARD SEED
- RED CHILLIES
- RUBBER
- SOYA BEAN SEEDS
- TUR
- TUR DAL
- TURMERIC
- URAD
- WHEAT
- YELLOW LENTIL
- YELLOW PEA

Business Vertical: Micro Finance

2

Micro Finance

team works with women groups to cultivate a culture of entrepreneurship at the grass-root level supported by an end-to-end digital process.



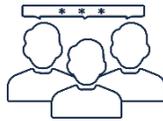
INR 1,225.29 cr.

Disbursed



INR 273.31 cr.

Portfolio Outstanding



Over 2,71,399

Registered Customers



09

States



135

Branches



723

Employees



Digitally Enabled Integrated Process

1



Survey

Identify semi-urban industrialized areas that cultivate a culture of entrepreneurship

2



Group Formation

Create groups of customers from within the same clusters

3



Application & Sanction

Online filling of the application and loan approval

4



House Verification

Verification of place of residence by the BM and disbursement through bank account

5



Identification

Identify customers who need our loans

6



KYC & Credit Check

Identify customers who need our loans

7



Training

Explain how the loan works, individual responsibility, group responsibility, money management

8



Group Recognition Test and Disbursement

Verification of place of residence by the BM and disbursement in the bank account

Remaining Competitive: Despite Conservative Underwriting

Peer MFIs offer comparatively higher ticket size loans even in the cycle, as compared to Inditrade

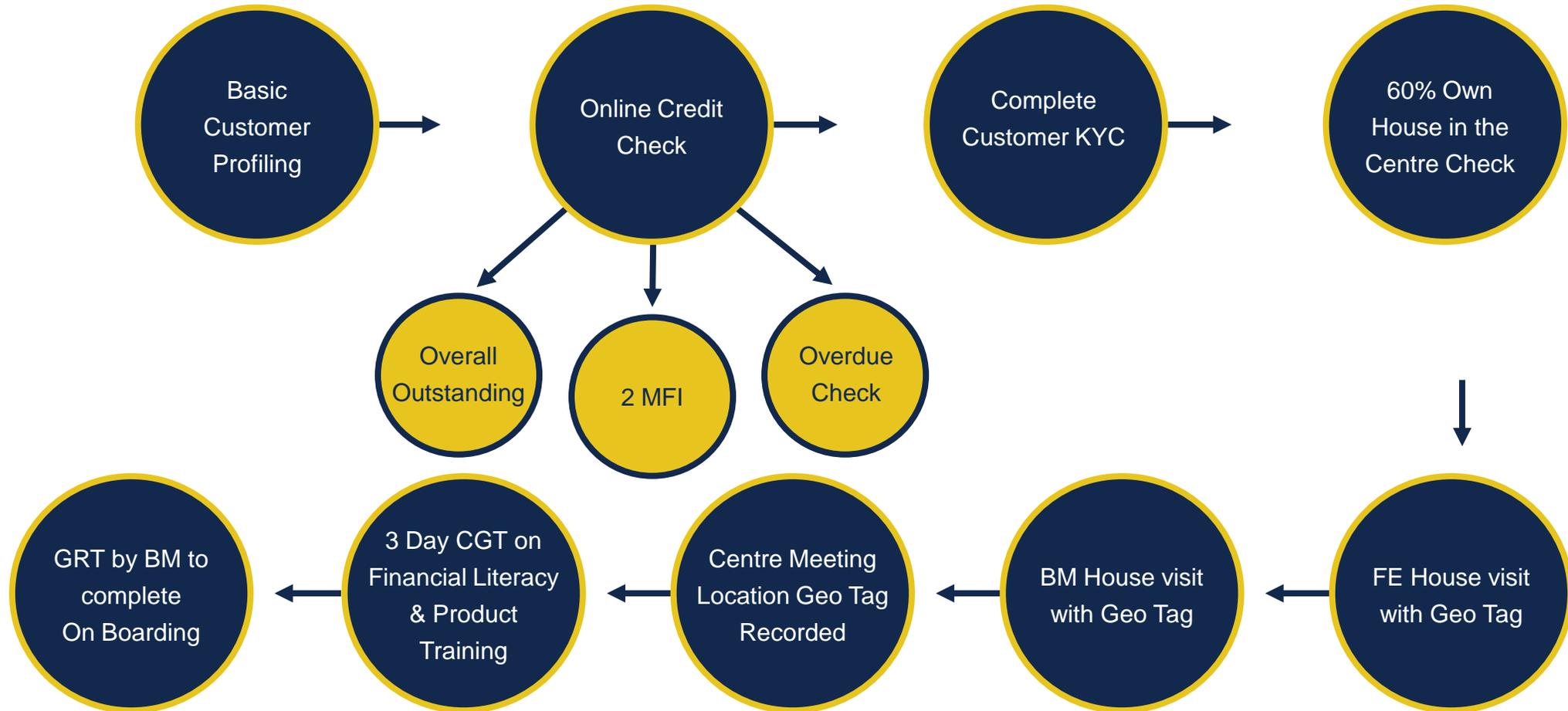


Inditrade's Competitive Edge:

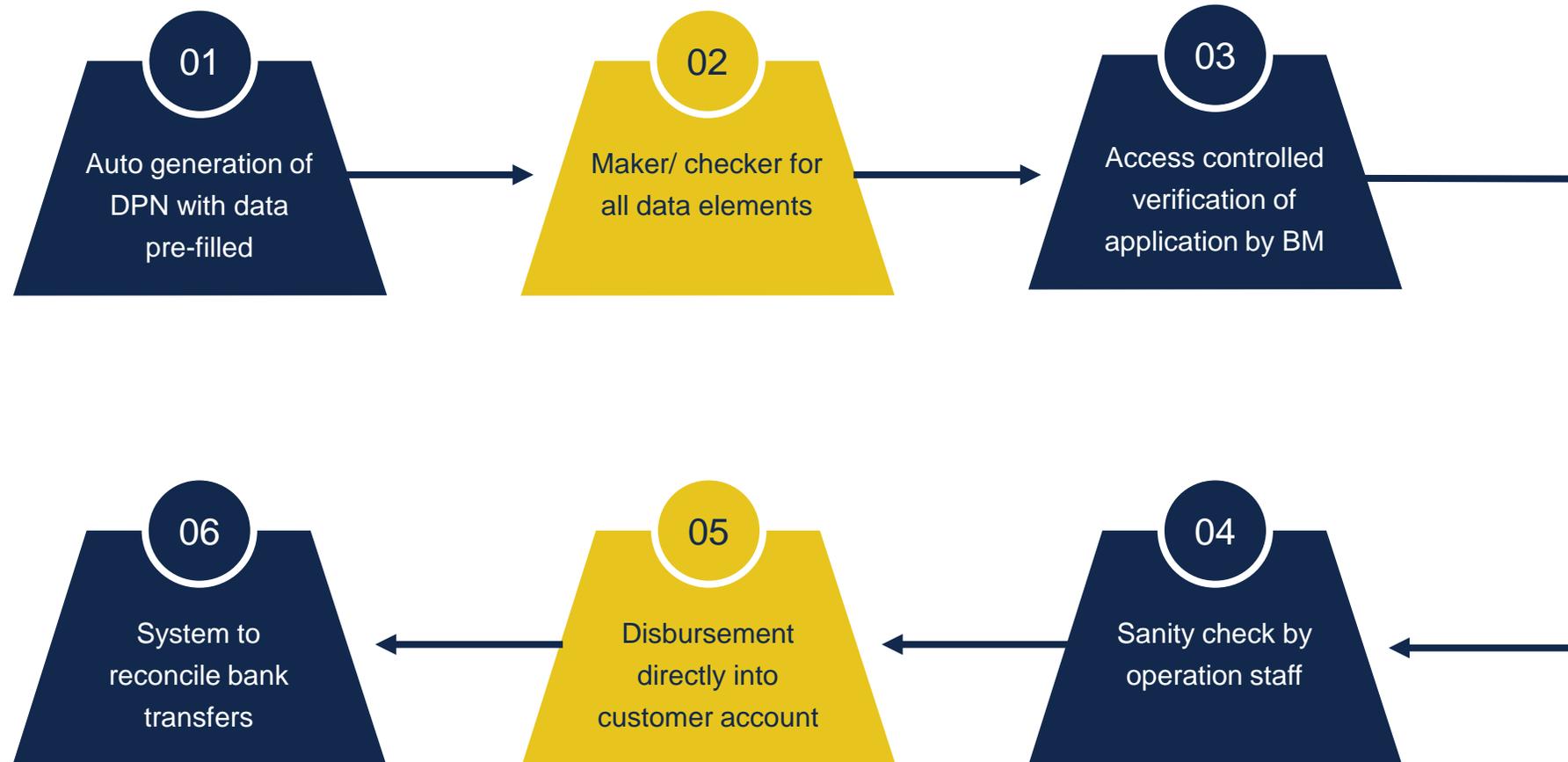
'Middle loans' (top-up loans) offered after successful repayment of **50%** instalments, enabling higher customer retention as well as higher control over asset quality



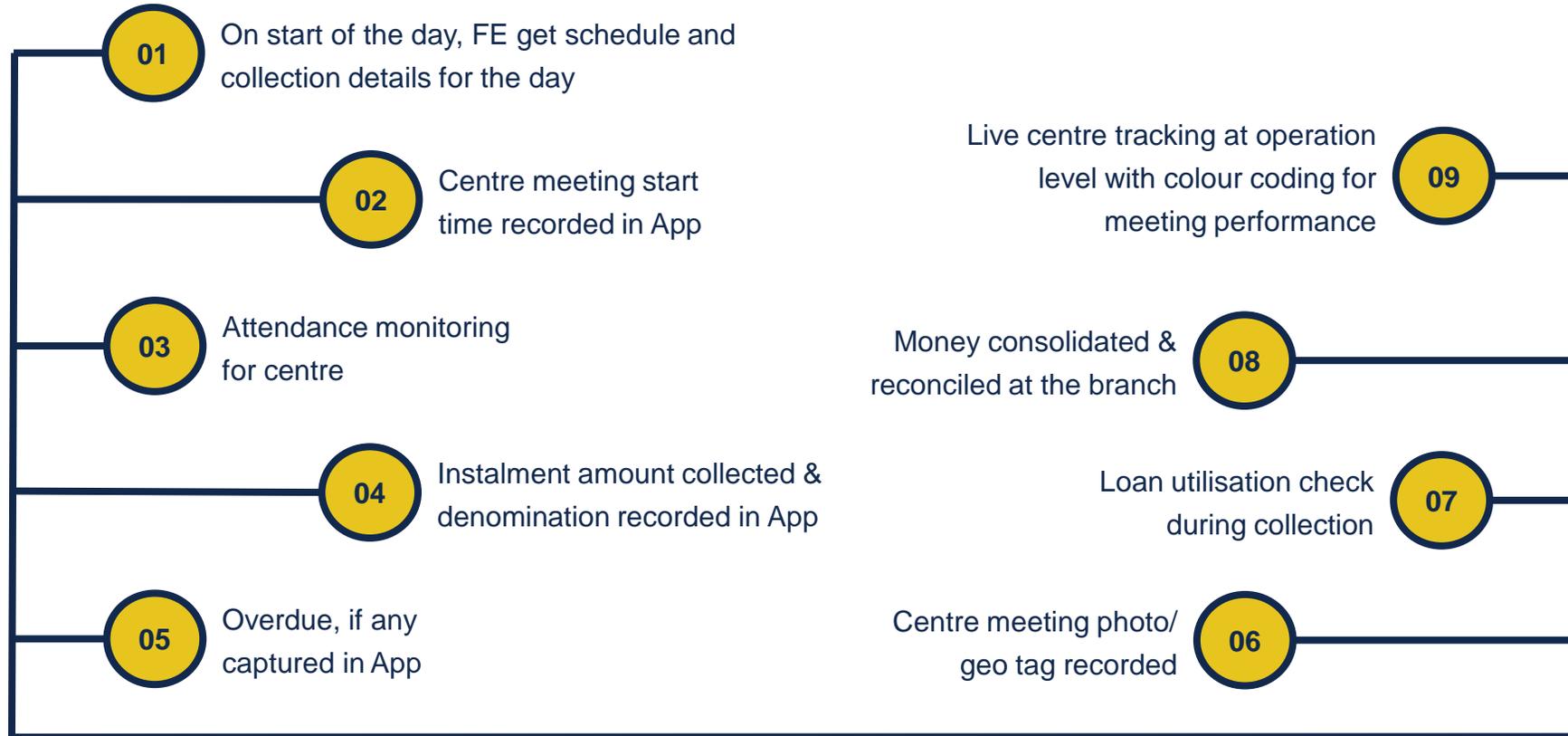
Digital On-Boarding



Digital Sanction and Disbursement

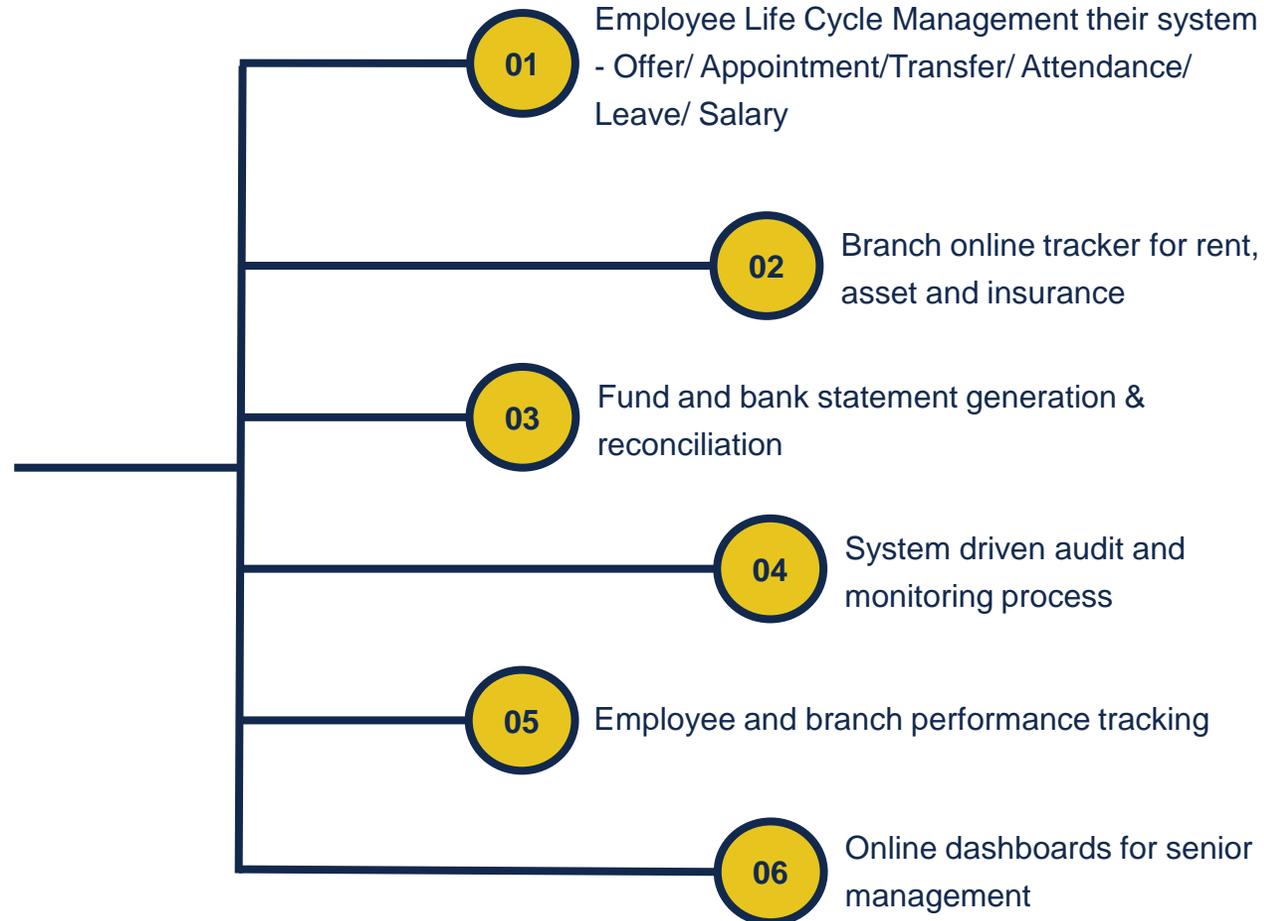


Digital Collections

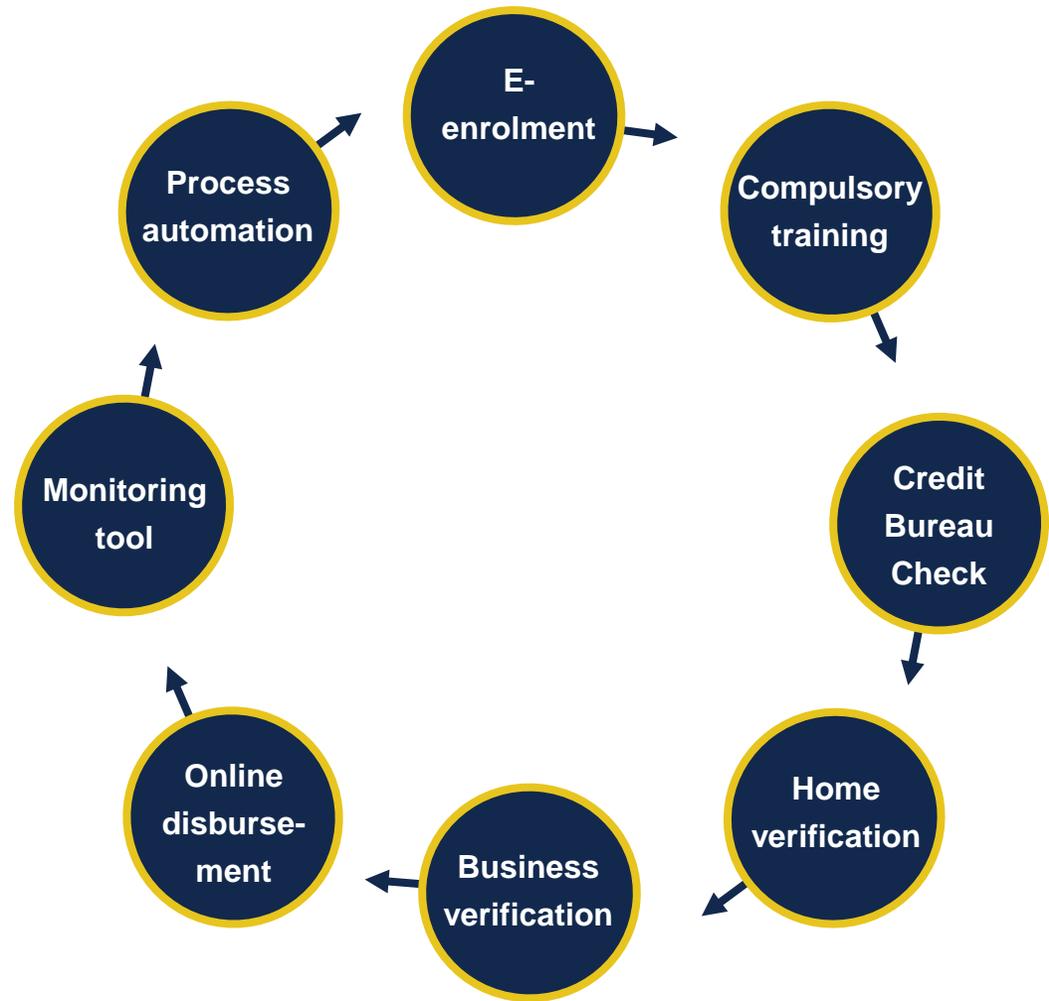
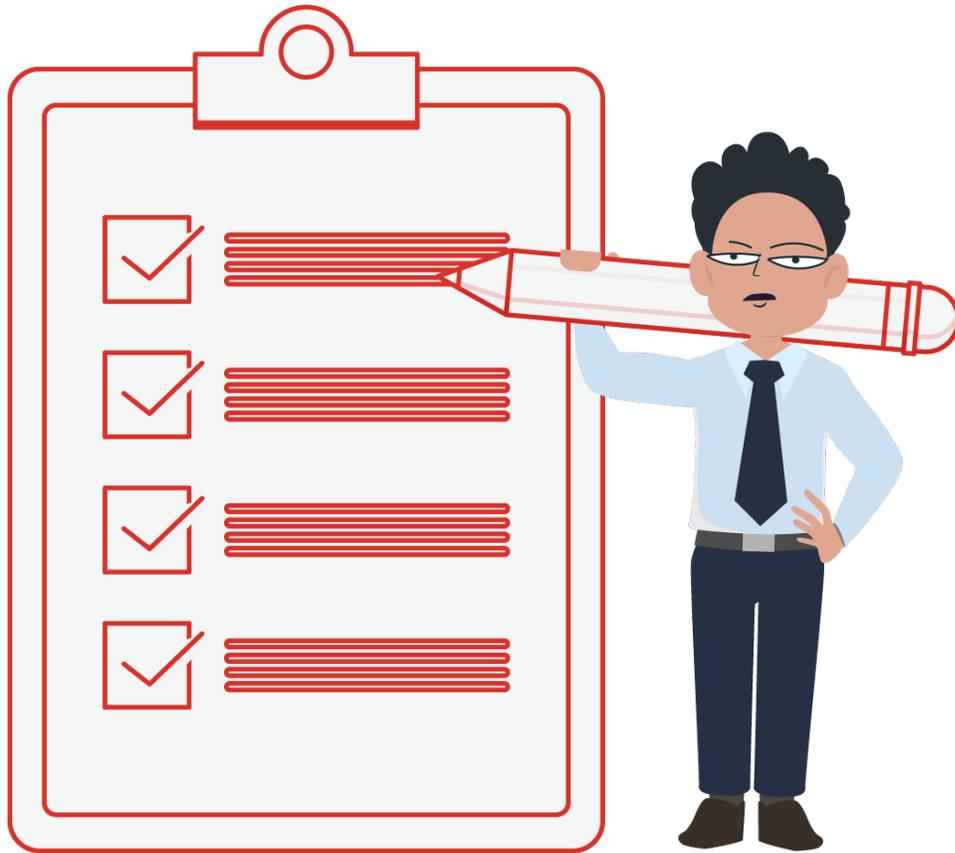


Digital Operations

Seamless Process



Risk Mitigations



Product Offerings

UJWAL

an income generation loan,
catering to new customers.

INR 10,000-INR 30,000
with 25 fortnightly
Instalments

SULABH

is a consumption loan for home
& business appliances.

INR 5,000- INR 15000 with 25
Fortnightly Installments

VIKAS

is a top-up loan.

INR 5,000 – INR 15,000 with
53 fortnightly Instalments



SHIKSHA

is an education loan for
family up bringing.

INR 5,000 with 25
fortnightly Instalments

PRAGATI

is a booster 2nd cycle income
generation loan for existing
consumers with a good track record.

INR 20,000 – INR 60,000 with
53 fortnightly Instalments

Business Vertical: MSME Finance - InCash

3

MSME Finance - InCash

provides hassle free, collateral free, quick and flexible loans to MSMEs, thus progressing towards an inclusive entrepreneurial society.



INR 242.4 cr.

Disbursed



04

States



INR 67.51 cr.

Portfolio Outstanding



05

Branches



Over 1,565

Customers

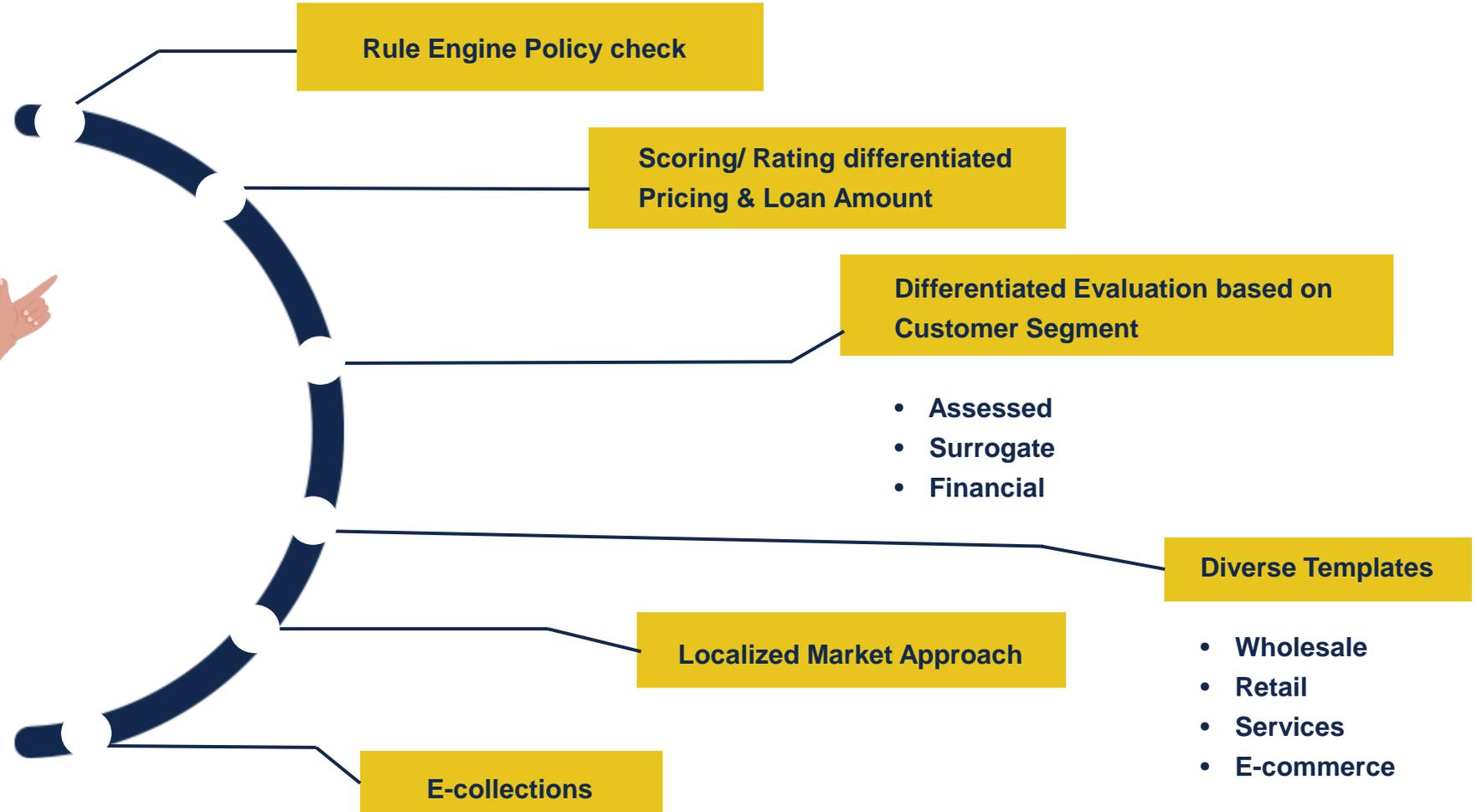


62

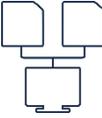
Employees



Differentiated Lending Approach



iBoss: A Digital First System

1  **Source**

- Website
- App
- Partner portal

2  **Eligibility**

- KYC
- Dedupe
- Basic Level Checks

3  **Score Card**

- Traditional Data
- Digital Cash Flow
- Alternate credit & social scoring

4  **Approval & Disbursement**

- Digital Documents
- Invoice Generation

5  **Validation**

- OTP
- Data Capture

6  **Data Mashup**

- Credit Bureau
- Negative Lists
- Fraud Check

7  **Credit Decision**

- Underwriting
- Exception Overrides
- Assigning Limits
- Offer Matching

8  **Post Disbursement**

- Digital Flexible Repayment & Collection
- Cross-Sell

Alternate Credit Assessment

- **Credit assessment is a huge challenge in the segment**
- **Inditrade's Competitive Edge:**

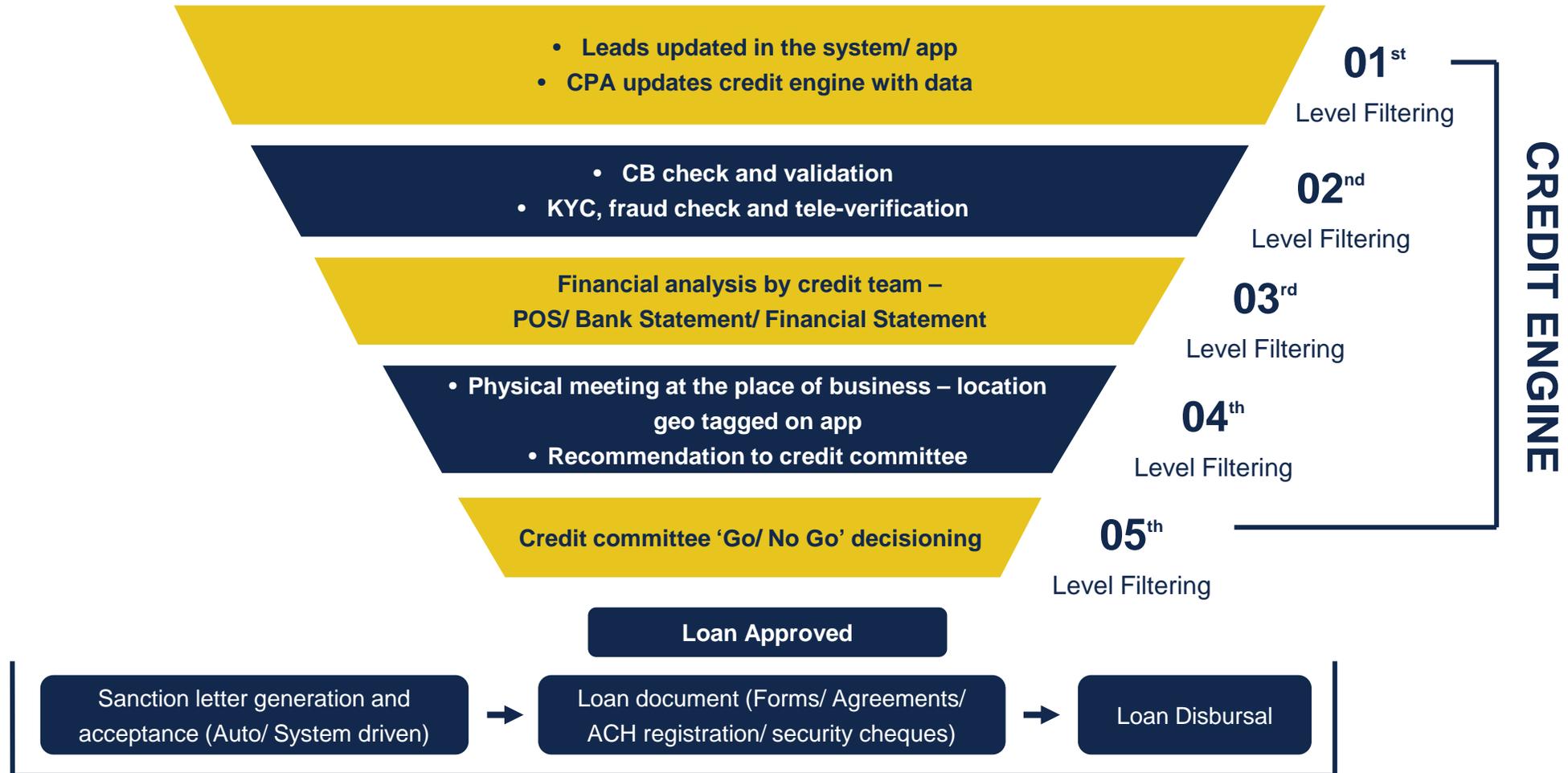
Use of surrogates:

'**Capability to pay**' assessed through electronically transaction data (GST, POS, e-commerce transactions) capture

'**Intent to pay**' assessed through alternate credit & social scoring methodology (social platform & mobile usage patterns)



Credit & Risk Management



Risk Mitigation through Group Loan Insurance

Mobility Led Service Delivery



Access provided to sourcing partners



Application through app



Score/ Eligibility known upfront



Credit underwriting through tradition as well as alternate means



PD/ CPV/ Other checks through mobile with geo tagging



Loan status known at all times



Target servicing to customer through mobile

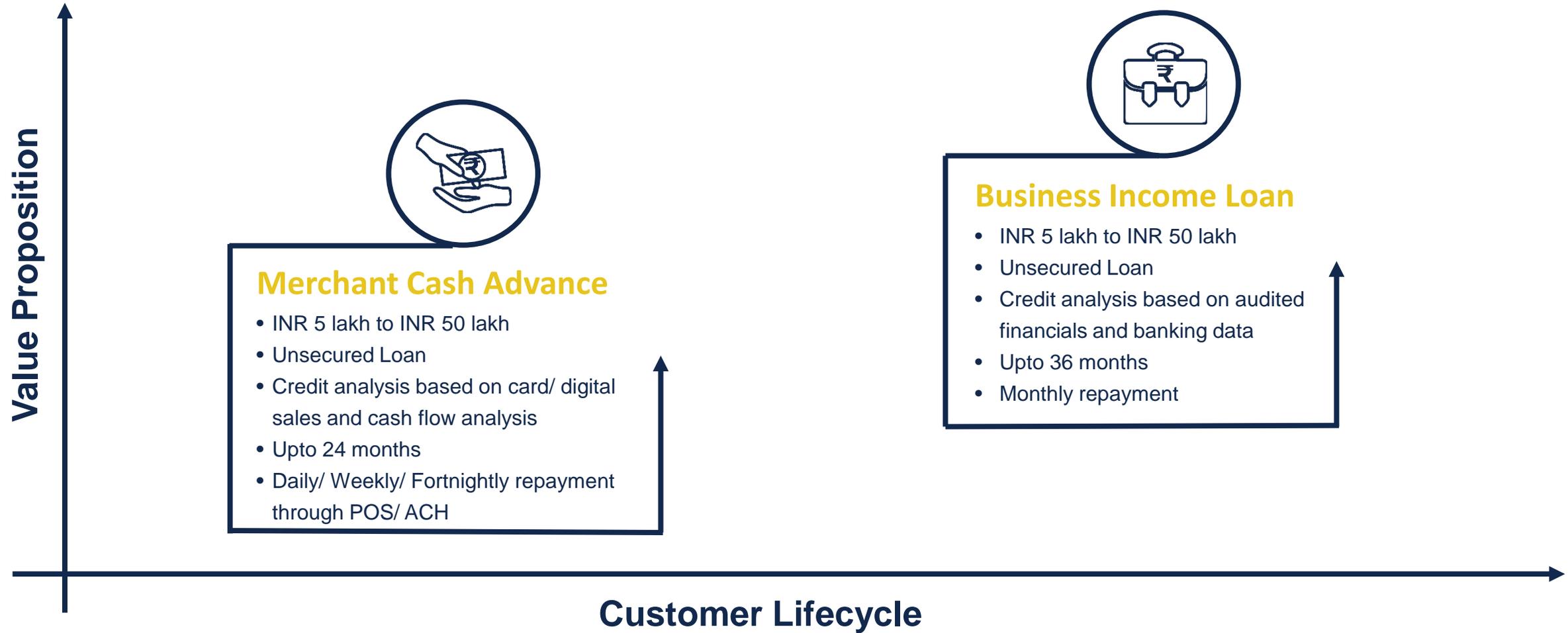


Self help features such as statement of account, downloads



Top-up/ OD facility* with click of button

Product Offering



Freedom to Focus on Business



Healthcare Facility



Continental Restaurant



Mobile Store Chain



Petrol Pump



Retail Mart



Fruit and
Vegetable Wholesaler



Online Accessories
Vendor



Jewellery Store

Business Vertical: Robocash, India

4

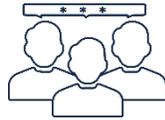
Micro Lending

business extends cash support to the masses who want to fulfil their aspirations by analyzing multiple financial and social data points in a matter of minutes.



INR 90.76 cr.

Disbursed



62,236

Registered Customers



1,75,417

Loan A/c's



05

States



30

Employees



inditrade

Robo in Action



Completely digital automated process – no physical interaction with customer

Credit Bureau assessment to check customer history

Scoring Model leading to automatic credit decision making

Over 500 data points analyzed for early detection of fraud such as facial match, IP address screening etc.

Instantaneous 24 X 7 disbursement and repayment option



Business Vertical: Insurance

5

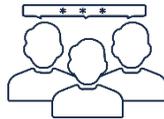
Insurance

provides our customers a wide range of Life, Health, and General Insurance solutions from multiple partners accessible via online and physical channels.



4,185

Insurance Policies Sourced



16,382

Presentations Conducted

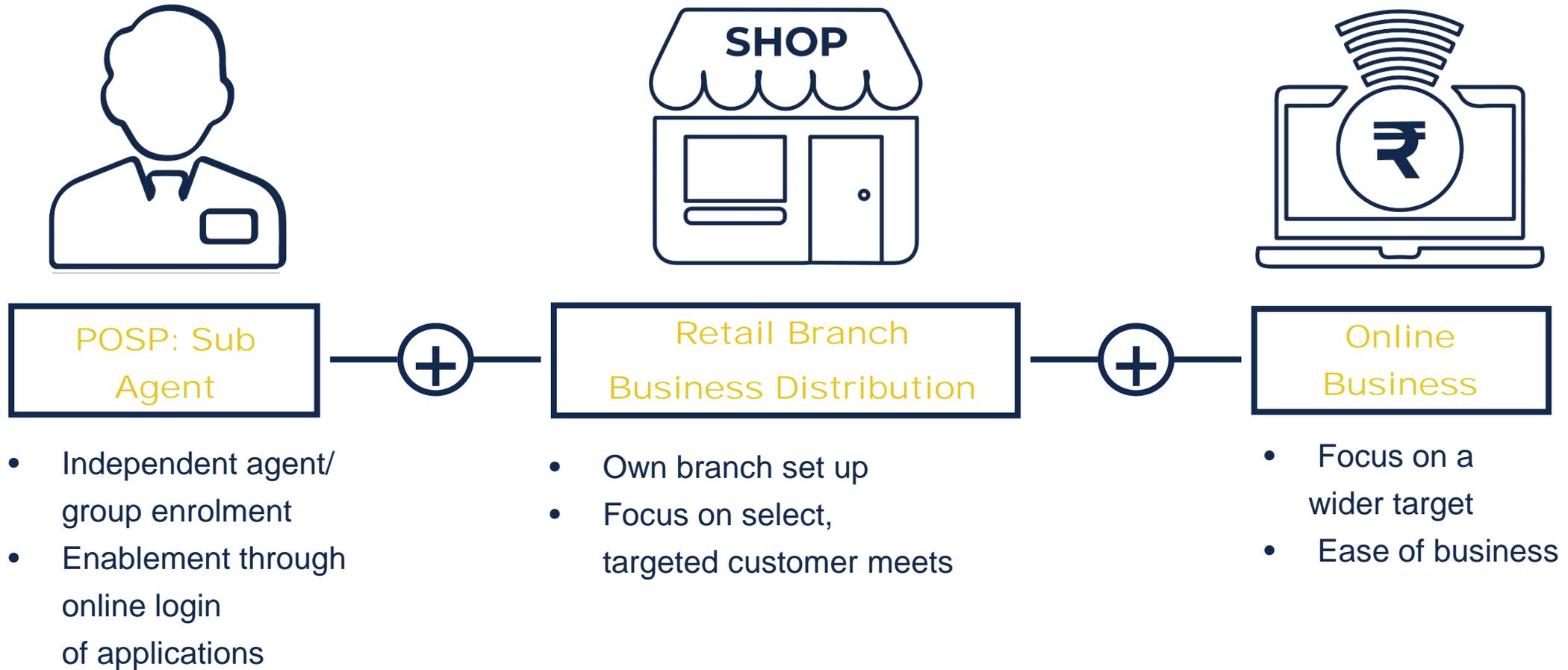


11

Location



Distribution Mix



Partners



Bajaj Allianz Life Insurance Co. Ltd.



Business Vertical: Scalerator

6

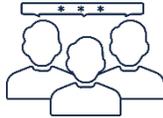
Scalerator

provides hassle free, collateral free, quick and flexible loans to MSMEs, thus progressing towards an inclusive entrepreneurial society.



INR 167.5 cr.

Disbursed



2,500

Registered Customers



04

Branches



165+

Locations



90

Employees



50

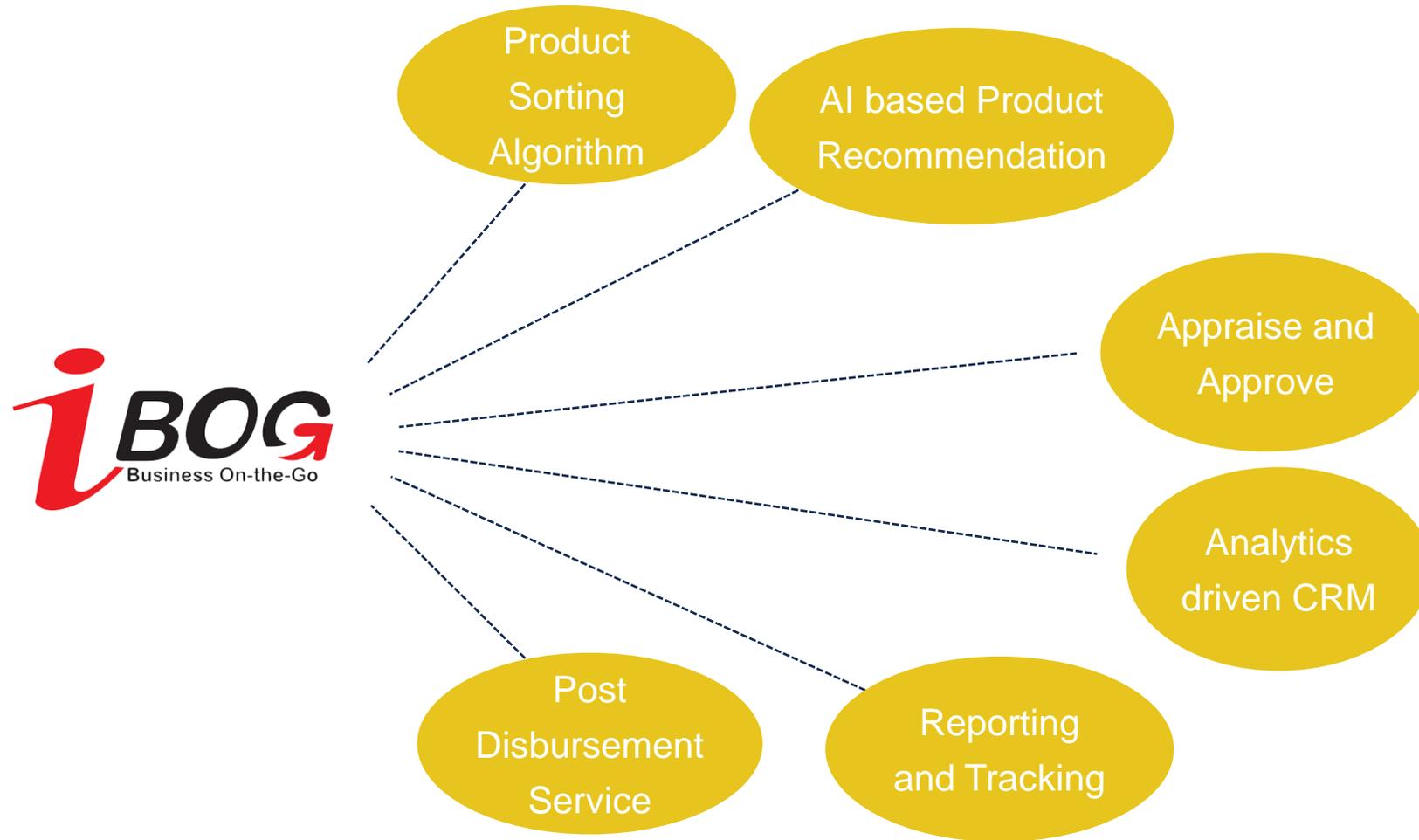
Industries



Powering The Next Retail Revolution



Real-time Matching Of Offers With Customers



Product Offering

Personal Loans

Loan size < 1 lakh



Health Loan

Patient Financing /
Health Care Loans



Business Loans

(Unsecured and
Secured)



Insurance

Top 3 or 4 products
where insurance can be
offered Immediately

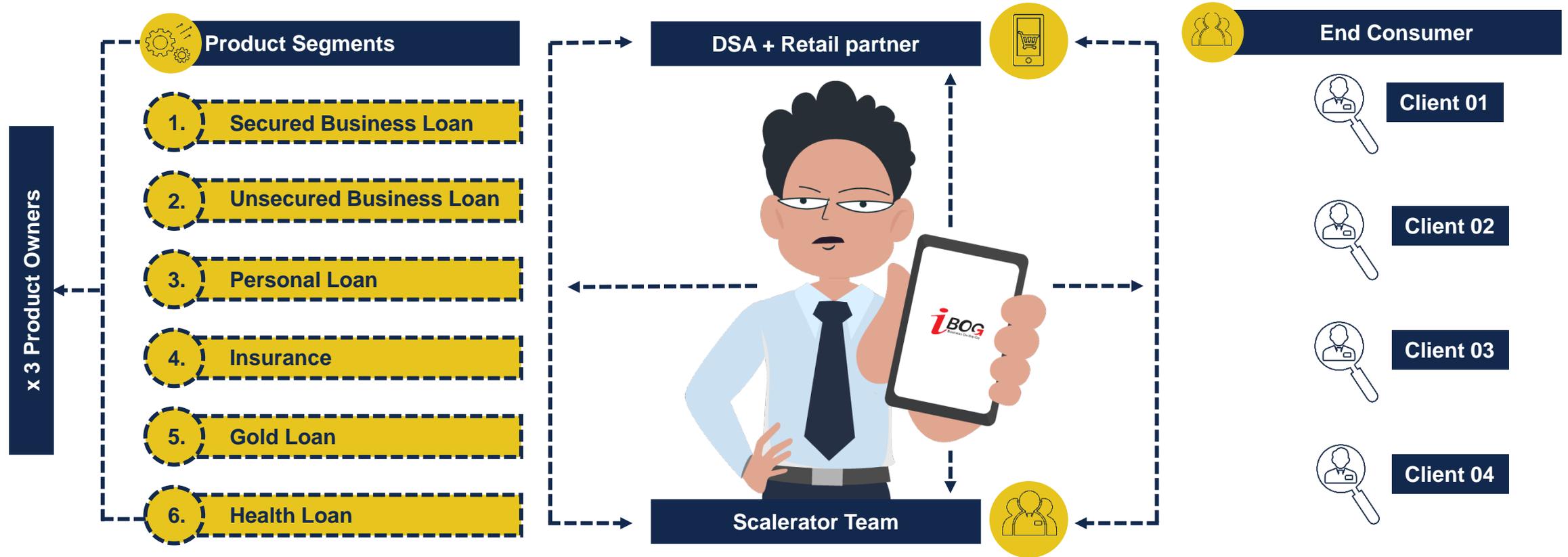


Gold Loan

Loan at Home and
Branch, supported by
IBOG



Connecting Product Owners with Customers



iBOG - Seamless, integrated assisted process through interface on Web + App

Industries Served



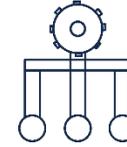
Transport
and Logistics



Interior
Decorators



Industrial
Products



FMS



Food



IT/ Software



Iron/ Steel/
Cement



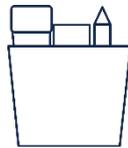
Manufacturing



Retail



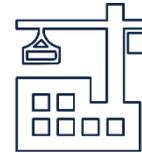
Automobile



Printing and
Stationery



Hardware



Construction



Textile



Distribution



FMCG



Telecom



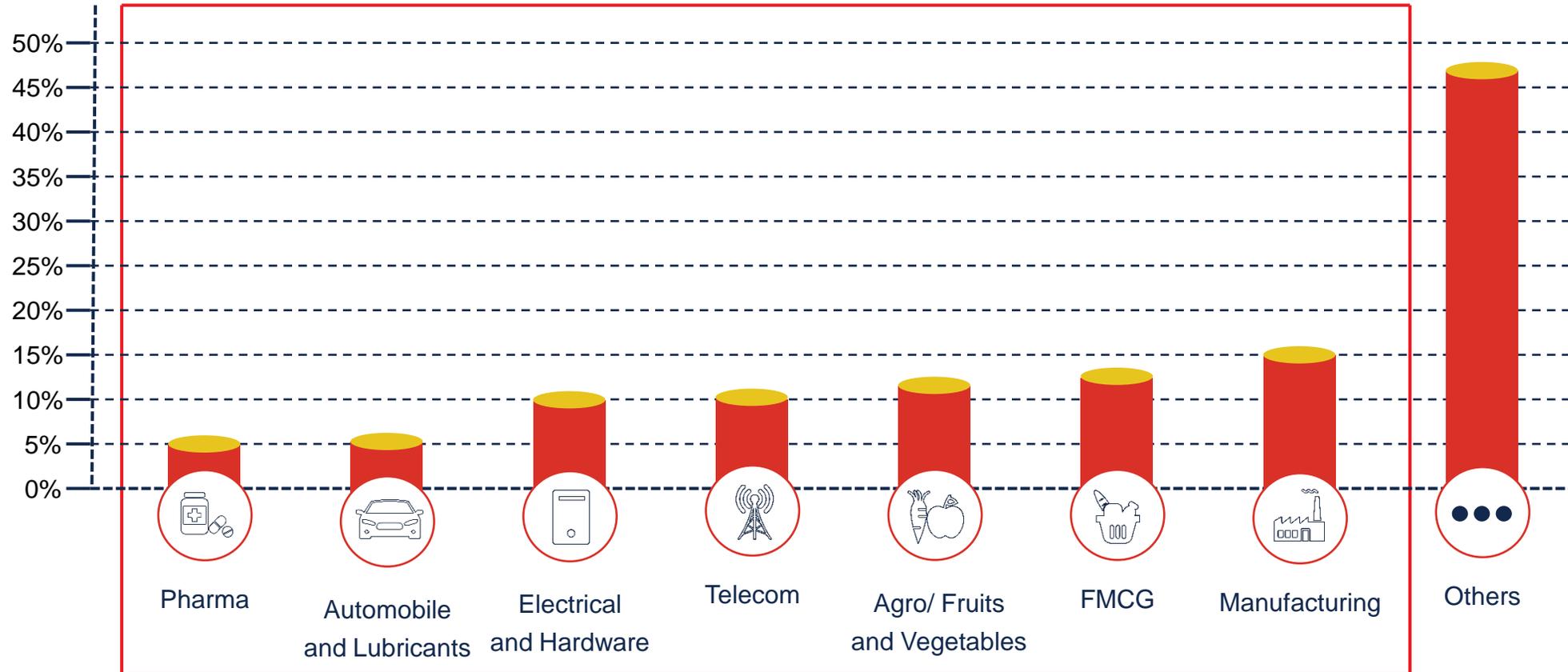
Fruits and
Vegetables



Pharma

Industries Spread

Top 7 industries contributing to 50% of the overall business spread



Product Partners



Secured Loans



Unsecured Loans



Gold Loans



Personal Loans



Business Vertical: Boonbox

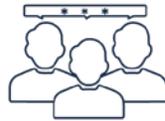
7

Boonbox

is creating the largest integrated rural distribution platform by facilitating access, financing, and rural logistics.



INR 57.77 cr.
Disbursed



73,000+
Registered Customers



1.60 Lakh
Villages



21
Brands



11
Partners

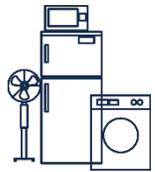


Presence



Categories

Existing Categories



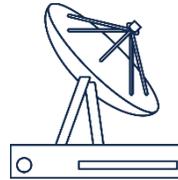
Consumer
Electronics



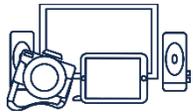
Mobiles &
Tablets



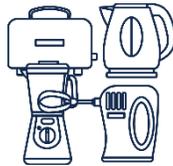
Luggage



DTH



Home
Appliances



Kitchen
Appliances



Kitchenware



Mobile
Accessories

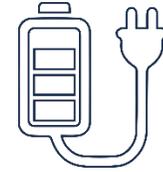
New Categories



Furniture



Fashion



Electronic
Accessories



FMCG



Back to School

Brands



Associated with
over 75 brands
across Electronics, Kitchen
and Home Appliances

Business Vertical: Indikash

8

Indikash

is a digital only personal loan platform entirely built in-house at the forefront of innovation.

** Beta launch stage*



Financial Snapshot

INDITRADE CAPITAL

Inditrade Capital: At A Glance

Particulars	FY 19-20	FY 20-21	FY 21-22 H1
Branches	206	206	164
States	12	12	12
Districts	79	79	79
Employees	1,659	1,112	1,076
AUM	455.8	361.4	397.5
Debt O/s	206.9	205.4	255.6
Net Worth	187.6	197.7	202.0



Particulars	FY 19-20	FY 20-21	FY 21-22 H1
Income	137.7	182.6	78.1
Expenses	116.9	170.2	75.5
PBT	20.8	12.4	2.6
Tax	6.3	3.9	1.1
PAT	14.4	8.5	1.5

Key Business Update: FY 2021-22

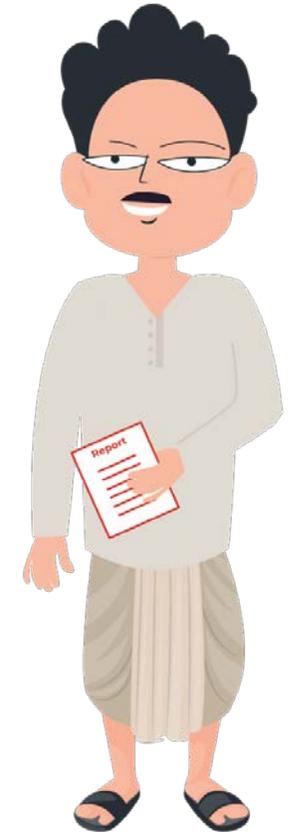
Particulars	FY 21-22 Q1	FY 21-22 Q2
AUM	333.3	397.5
Disbursements	16.7	137.0
Funds Raised	6.0	101.0
Profit Before Tax	1.2	1.4
Profit After Tax	0.4	1.1



*Consolidated in INR cr.

Financial Snapshot

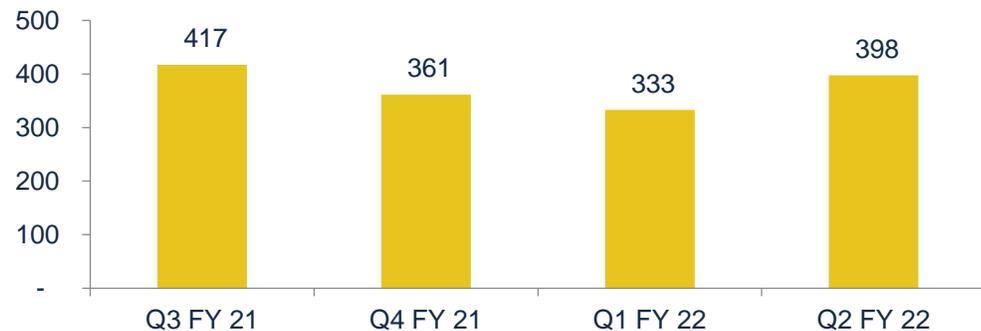
Particulars	FY 18-19	FY 19-20	FY 20-21	FY 21-22 H1
Total Revenue	82.0	137.7	182.6	78.1
Expenses	60.7	116.9	170.2	75.5
Profit before Tax (PBT)	21.31	20.8	12.4	2.6
Profit after Tax (PAT)	15.96	14.4	8.5	1.5
Net worth	175.6	187.6	197.7	202.0
Borrowing	156.1	206.9	205.4	255.6
Debt Equity Ratio	0.89	1.12	1.04	1.27



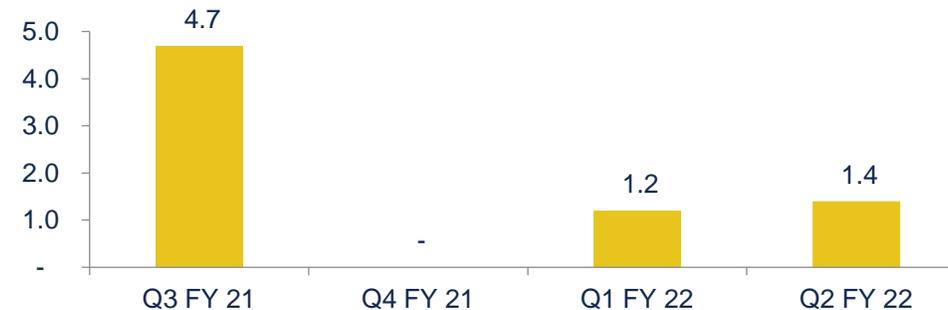
*Consolidated in INR cr.

Performance Update: FY21-22 QoQ

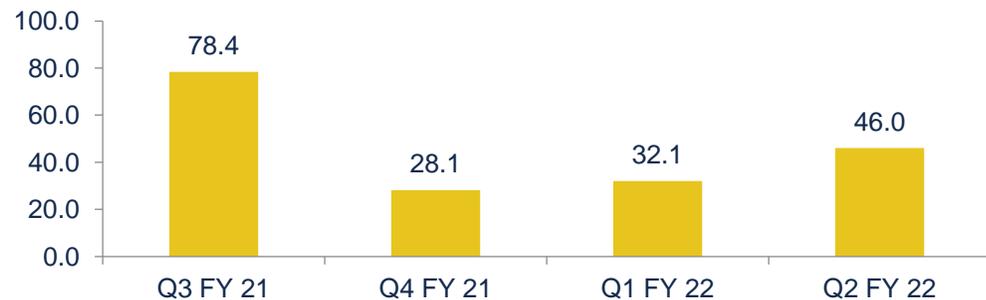
AUM



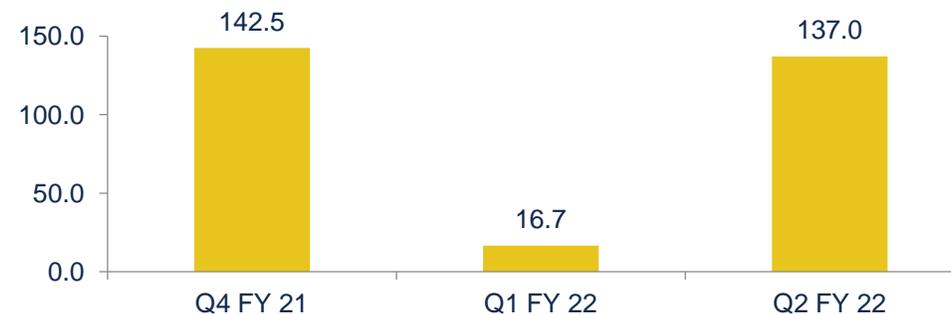
PBT



Gross Total Income



Disbursements



*Consolidated in INR cr.

Disbursements: FY 2021-22

Particulars	Micro Finance	MSME
April-21	3.06	0.66
May-21	0.00	0.00
June-21	1.88	0.12
July-21	18.02	5.85
August-21	30.45	9.72
September-21	31.43	9.61
October-21	60.00	11.50

*In INR cr.



Cost of Borrowings

Segment-wise	
Micro Finance	10.97%
MSME Finance	12.33%
Agri-Commodity Finance	7.74%

Lending Partners

Bank Borrowings



Non-Bank Borrowings

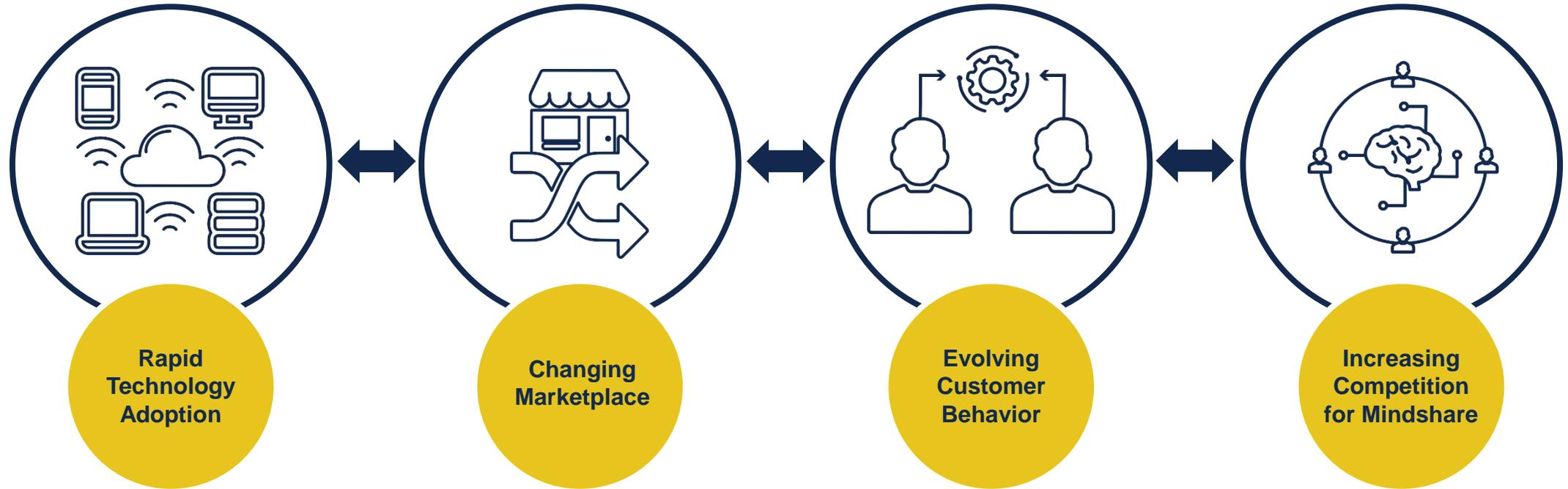


Securitization/ DA/ BC Partner



Enabling Foundation THROUGH TECHNOLOGY

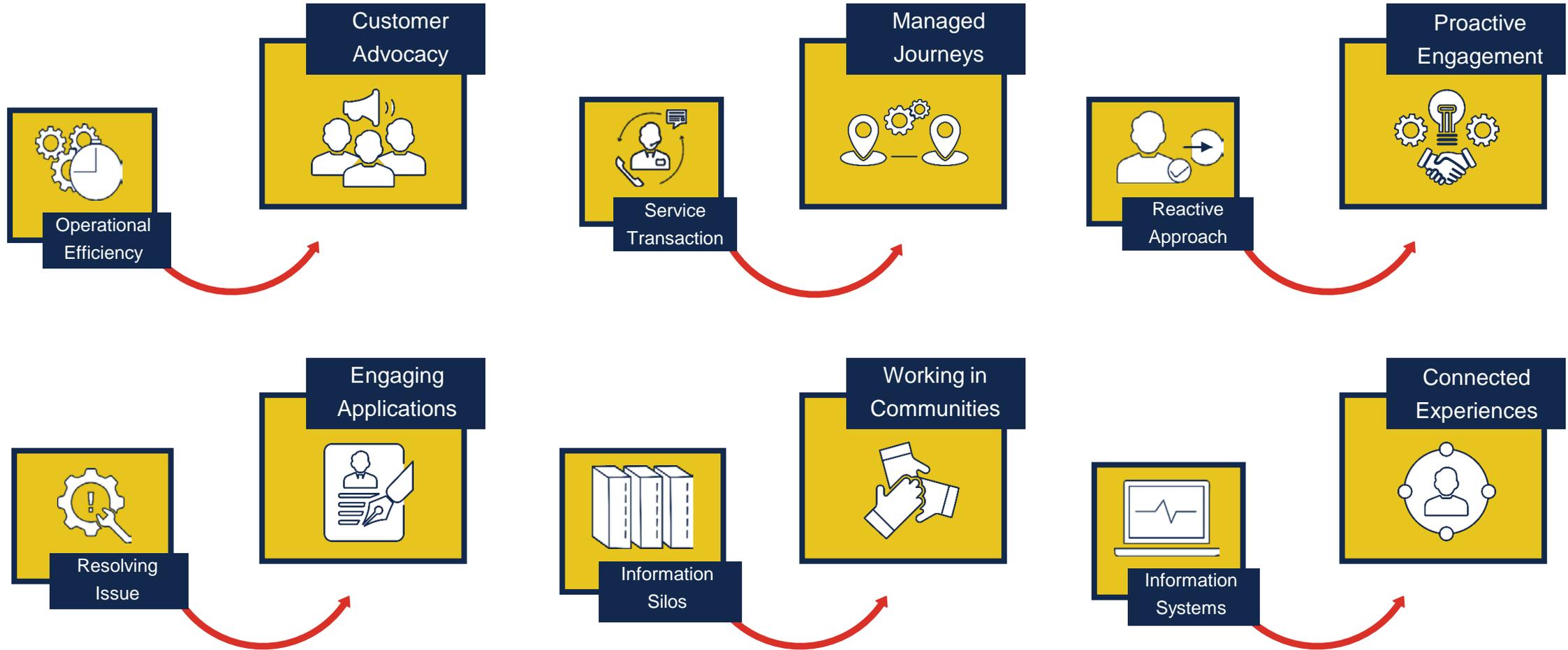
Forces At Play



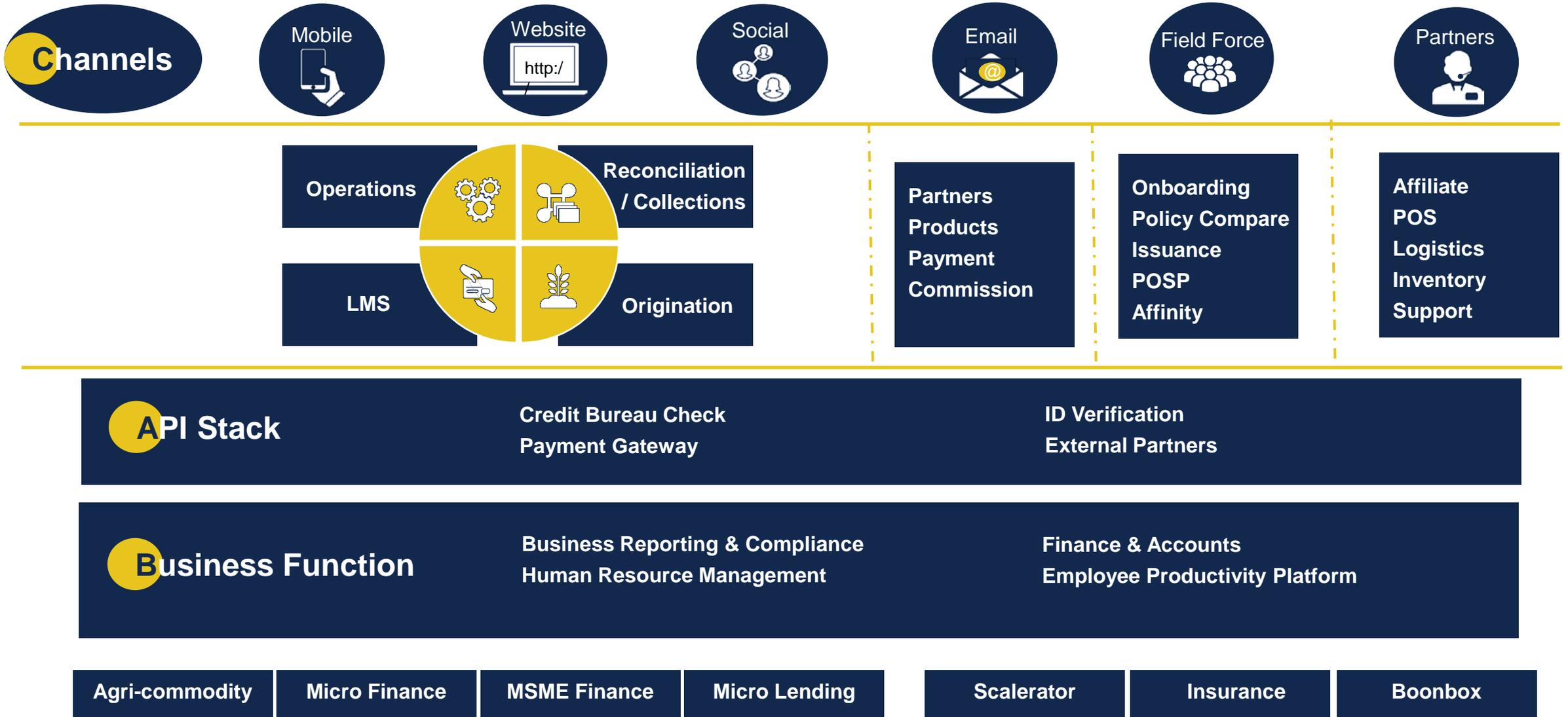
Maximize Intersection



The Progression



Technology Landscape



Powering Peepul

THE TEAM

Bringing Peepul Together With A Purpose



Bringing Peepul Together With A Purpose



People First Approach



**Performance Driven
Culture**



Agile and Flexible Outlook



Learning Orientation



Future Ready Workforce

Independent Directors: Part Of Our Board Members



KA Somasekharan

Ex: United India Insurance; Reliance General Insurance



Radhakrishnan Nair

Ex-Member, IRDAI; ED, SEBI; MD, CorpBank Securities



D Sivanandhan

Ex-Member special task force in NSC Secretariat (PMO); Security Advisor, RBI; DGP, Maharashtra



Subroto Chattopadhyay

Ex: RPG Enterprises; Pepsi Food, Hindustan Lever, ITC Ltd.



Brij Gopal Daga

Ex-AGM, RBI; ED, UTI; MD, CDSL



Sudhangshu Shekhar Biswal

Director PHD Chamber of Com. & Industry and Member of Managing Committee & Board of Advisors of CYL



Vijay Chugh

Ex: RBI, Industrial Investment Bank of India



SK Mitra

Ex-Standard Chartered, American Express, GIC Mutual Fund, Aditya Birla Group



Management Team



Sudip Bandyopadhyay

Ex-Head Treasury, ITC; MD&CEO, Reliance Securities; MD&CEO, Destimoney Securities



Jhuma Guha

Ex-ITC; Dy. CEO, Reliance Securities; President, Destimoney Securities



Anand Maliwal

Chief Digital Officer
Ex-Destimoney Securities, Network Stock Broking, Cognizant, Polaris



Naveen Jain

Chief Financial Officer
Ex-Destimoney Securities, WWIL



Vignesh R

Micro Finance
Ex-Maximal Finance, SWAWS Credit Co-operation



Abhishek Mehra

MSME Finance (InCash)
Ex- IntelleCash, Citi, HSBC



Rajib De

Digital Lending
Ex- GIC Housing Finance, Citi



Arun Ajmera

Micro Lending (Robocash India)
Ex-Essel Finance, Manappuram Finance, Wall Street Finance



Rajiv Sinha

Insurance Distribution (Retail)
Ex- IIFL, BMA Wealth Creators



Suresh Kumar

Inditrade Scalerator
Ex- Sistema JSFC Group, Bharti Airtel, Sterling Holiday Resorts



R Ramanathan

Boonbox
Ex- Intree Access, TVS Finance, RPG, ICICI

LET'S PROGRESS

LITTLE BY LITTLE, BIT BY BIT.

ONE STEP, ONE DAY, ONE PERSON

AT A TIME.

UPLIFT LIVES.

LET'S MAKE PROGRESS INCLUSIVE

WITHOUT BIAS, WITHOUT EXCEPTIONS,

WITHOUT FILTERS, WITHOUT QUESTIONS.

BELIEVE IN THE HUMAN POTENTIAL.

GO HIGHER, FURTHER, WIDER THAN CONVENTION.

LET'S MAKE PROGRESS FOR ALL

NOT JUST FOR A FEW HANDFUL,

BUT ALSO FOR THE SMALL,

THE UNDERESTIMATED, THE UNDERSERVED,

THE OFTEN IGNORED.

LET'S MAKE PROGRESS ACCESSIBLE

NOT JUST FOR CITY FOLKS,

FOR EVERY VILLAGE, SMALL TOWN OR SUBURB.

TAKE IT TO THE REMOTEST POSSIBLE PLACE,

FROM NORTH TO SOUTH, COAST TO COAST.

LET'S PROGRESS TOGETHER

IT IS THE ONLY WAY

AND THERE IS A LONG WAY TO GO.

WHEN WE MOVE FORWARD TOGETHER,

WE TRULY GROW.

