



August 12, 2024

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code- 534597

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East),
Mumbai-400 051
RTNINDIA

Sub: Investors Presentation

Dear Sirs/Madam,

Please find attached herewith a copy of the Investors Presentation.

Please take the same on your records.

Thanking you,

Yours faithfully,
For **RattanIndia Enterprises Limited**

Rajesh Arora
Company Secretary

Encl : as above

RattanIndia Enterprises Limited

CIN: L74110DL2010PLC210263

Registered Office: 5th Floor, Tower-B, Worldmark 1, Aerocity, New Delhi -110037
Website: www.rattanindia.com, E-mail: rel@rattanindia.com, Phone: 011 46611666



RattanIndia
ENTERPRISES

Investor Presentation

Aug 12, 2024

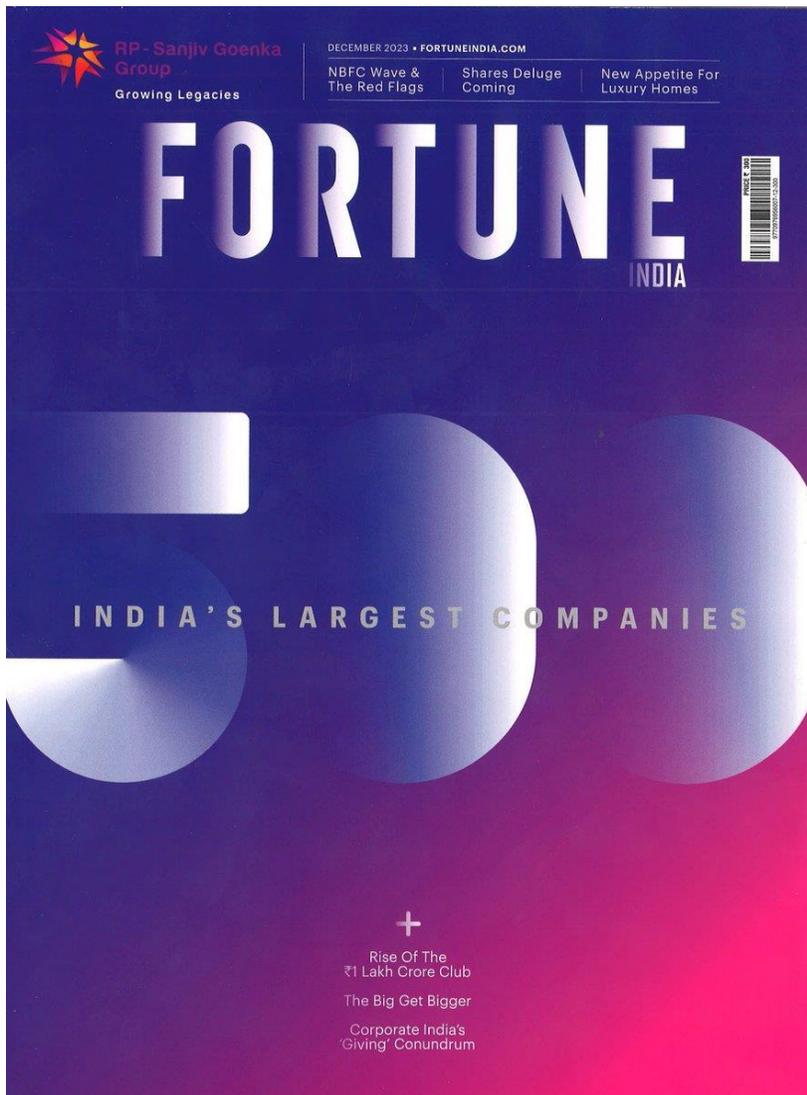
Disclaimer

This document contains certain forward-looking statements based on current expectations of RattanIndia Enterprises (REL) management. Actual results may vary significantly from the forward-looking statements in this document due to various risks and uncertainties.

These risks and uncertainties include the effect of economic and political conditions in India, and outside India, volatility in interest rates and in securities markets, new regulations and government policies that might impact the business of RattanIndia Enterprises, the general state of the Indian economy and the management's ability to implement the company's strategy. RattanIndia Enterprises doesn't undertake any obligation to update these forward-looking statements.

This document does not constitute an offer or recommendation to buy or sell any securities of RattanIndia Enterprises or any of its subsidiaries or associate companies. This document also doesn't constitute an offer or recommendation to buy or sell any financial products offered by RattanIndia Enterprises.

RattanIndia Enterprises – Featured in the Fortune Magazine in the 500 largest companies in India, securing the #388 spot



Clockwise from top left: Vijay Shekhar Sharma, founder & CEO, Paytm; Deepinder Goyal, CEO, Zomato; Hari Menon, co-founder, BigBasket; Anjali Rattan Nashier, business chairperson, RattanIndia Enterprises; and Falguni Nayar, founder & CEO, Nykaa



Business chairperson Anjali Rattan Nashier attributes technology as the key differentiator between traditional companies and new-age ones. “Imagine you are sitting on data wherein you know how the driver is using the bike, what speed he is driving at. Is he servicing the bike or not? We can even predict what sort of insurance he would require,” says Nashier. For instance, Big Data and advanced Machine Learning algorithms keep Cocoblu on top of the complexity that comes with stocking two million SKUs. Fintech arm WeFin has tied up with nearly 35 banks and NBFCs to offer financing plans and hassle-free personal loans, two-wheeler loans and credit cards.

“We have the first-mover advantage. Environmental awareness is growing. People have started realising why sustainability is so important. Also, when they see they are able to save money, they tend to stick,” says Nashier.

Key Quarterly Highlights

- ❖ Q1FY25 Revenue from Operations : Rs 2,494 Cr vs Rs 1,472 Cr in Q1FY24 (Increase of 70%)
- ❖ Q1FY25 PAT : Rs 851 Cr vs Rs 178 Cr in Q1FY24 (Increase of 378%)

cocoblu

- ❖ Q1 FY25 Revenue : Rs.1,444 Cr vs Rs 1,212 Cr in Q1 FY24
- ❖ Increase of 19% in Revenue over Q1 FY24
- ❖ ~2.8 Cr orders served in Q1 FY25 (~3.6 orders per second)
- ❖ >21 Cr orders serviced since inception in Mar'22
- ❖ Ability to serve 100% PIN codes in the country
- ❖ 1000+ active vendors in Q1 FY25 (Q1 FY24 : 880+ vendors)
- ❖ Consistently achieved an avg 5-star rating on Amazon platform
- ❖ ~50 lakhs unique items offered.

neobrand

- ❖ All private labels (Fyltr, Pump'd and Ink'd) have achieved the status of "Amazon top brands" within a short span of operations
- ❖ Fyltr (Western Clothing), brand store @ www.amazon.in/fyltr
- ❖ Ink'd (denim), brand store @ www.amazon.in/inkd
- ❖ Pump'd (athleisure), brand store @ www.amazon.in/pumpd
- ❖ Revolt (merchandise), brand store @ www.amazon.in/revolt

REVOLT

- ❖ Revolt Motors secured approval for EV subsidies from the Govt. of India, making it eligible for the current EMPS 2024 scheme and the subsequent FAME III subsidy, which is expected to follow EMPS
- ❖ Revolt to receive Rs. 10,000 per bike sold, as per Electric Mobility Promotion Scheme (EMPS), 2024
- ❖ The number of dealer stores rose to 123, marking a 2.5x increase YoY, forming a vast pan-India network across 113 cities covering 20 states
- ❖ RV400 & RV400 BRZ are each available in 6 & 5 attractive colors respectively
- ❖ Revolt Motors made its presence felt at Srilanka EV Auto Show 2024 with its electric bikes

NEOSKY

- ❖ Developed a foldable version of L15 Cargo drone which is compact & easy to transport
- ❖ TACT surveillance drone significantly enhanced with autonomous flying, precision landing & wireless charging solutions
- ❖ Developed a range of AI & ML solutions such as crowd monitoring for Law enforcement, vehicle tracking for traffic and fire & smoke detection for Disaster mgmt.
- ❖ Delegates from Kyrgyzstan and Congo visited Neosky for UAV Solutions

wefin

- ❖ 44+ lender Partners comprising of Top Banks and NBFC's offering personal and two-wheeler loans
- ❖ Disbursed 33,543+ loans till date with a value of Rs 564+ Cr
- ❖ We continue to partner with multiple insurance companies in India

- ❖ Revolt Motors, India's top electric motorcycle company, announced on August 1, 2024, that it has received official approval for the Government of India's EV subsidy schemes from the Ministry of Heavy Industries
- ❖ **All past issues related to FAME II subsidies stand fully resolved**
- ❖ Revolt Motors, as a responsible corporate citizen, had earlier proactively paid back the previously availed subsidies in August 2023 under the FAME-II subsidy regime
- ❖ Revolt Motors is now eligible for the current ongoing Electric Mobility Promotion Scheme (EMPS) 2024 subsidy for electric two wheelers but also the subsequent FAME III subsidy scheme
- ❖ **As part of current EMPS 2024 subsidy scheme Revolt Motors will be eligible for Rs. 10,000 per motorcycle as subsidy from Govt. of India**



Revolt Motors joins a select group of manufacturers dedicated to driving the nation towards a greener and more energy-efficient future

Digital ecosystems will be key drivers in India's aspirations to be \$5 trillion economy

Enablers of India's digital economy



1.4
billion

People onboarded on
Aadhaar stack

Aadhaar has evolved into a world-class digital service delivery platform



86%

Estimated Smartphone
Penetration

Majority of the population will have a smartphone by 2028



2.2
billion

Bank Accounts

Led by largest financial inclusion scheme in the world



1
billion

Aspiring Indians

Large population in income range of Rs. 2.5 – 14 lac per annum



\$354
billion

Estimated fintech
market opportunity

Fintech industry is expected to grow at 42% CAGR from 2022 -28

REL will capitalize on businesses with cutting edge technologies which have the potential to transform the lives of billion plus Indians

Note:

1. <https://www.ibef.org/industry/banking-presentation>
2. <https://www.ibef.org/news/india-likely-to-have-900-million-active-internet-users-by-2025-report>
3. [Care Industry Report](#)

Our business interests



Invested in the future

E-commerce
100% subsidiary

Electric Vehicles
100% shareholding

Drones
100% subsidiary

Fintech
100% subsidiary

cocoblu

REVOLT

NEOSKY

wefin

neobrands

TAS¹
Future Mobility Redefined

Matternet²



Residual equity holding - RattanIndia Power
19.81% shareholding



Note:

1. NeoSky holds 60% stake in TAS
2. Strategic investment approved by Shareholders

Our governance

**50% of Board
is independent**

**Statutorily
audited by
Walker
Chandiok & Co
LLP (GT)**

**Governance
committees
headed by
Independent
Directors**

Audit, Nomination and Remuneration,
Corporate Social Responsibility (CSR)
Stakeholders' Relationship

**Robust
regulatory
compliance**

**Guided by
qualified and
competent
Advisory Board**

Our philosophy on business

- New Age businesses
- ESG compliant
- Direct to consumer engagement
- Staying away from debt-heavy businesses
- Low capex
- Clean tech focus
- Rapid scalability
- Aiming to be amongst the leaders

REL is a family of strategic growth platforms

Advisory Board of eminent professionals



**Mr. Arun
Duggal**

Chairman of ICRA
(A Subsidiary of Moody's
USA) and ex-Chief
Executive Officer of Bank
of America – India



**Mr. Yashish
Dahiya**

Co-founder and Group
CEO of Policybazaar



**Mr. Ranu
Vohra**

Co-founder and
Executive Vice
Chairman, Aventus
Capital



**Mr. Jan
Preiss**

Co-founder and CEO of
Oxford Latinitas, UK



**Mrs. Anjali Rattan
Nashier**

Co-founder & Co-
Chairperson, RattanIndia
Enterprises



**Mr. Rajiv
Rattan**

Co-founder & Chairman,
RattanIndia Enterprises

Advisory board entrusted with:

- Building investment strategy
- Reviewing investment proposals
- Monitoring performance of investee companies and subsidiaries
- Assisting the management with external relationships

A highly experienced management team



Mr. Jayant Khosla

Chief Executive Officer

- He has three decades of experience at diverse consumer businesses across emerging markets including South Asia, the Middle East, Africa, and Russia
- In his last stints, he was the CEO at VLCC (a global leader in beauty, skincare, and wellness) & CEO at the Landmark Group (a renowned retail player)



Mr. Ashok Kumar Sharma

Chief Financial Officer

- Rich experience of more than 30 years in Finance, Operations & Compliance in diverse verticals like Financials, Tax, Due-Diligences, FDI, SEBI, RBI Compliances, and many more.
- Has been associated with the group for more than 23 years



Mr. Rajesh Arora

Company Secretary

- A qualified Company Secretary as well as Law Graduate from University of Delhi, Mr. Arora brings over 28 years of Secretarial and Legal experience across different industries
- Previously associated with large conglomerates such as Britannia Industries, M&M Ltd etc



Mr. Davinder Dogra

Head – Investor Relations

- Over 24 years of experience in sectors like FMCG, Telecom & Retail Sector with expertise in partnering with business to achieve corporate goals
- Previously worked in renowned organisations like DLF, Future Group, Airtel, PepsiCo and Pernod Ricard



RattanIndia
ENTERPRISES

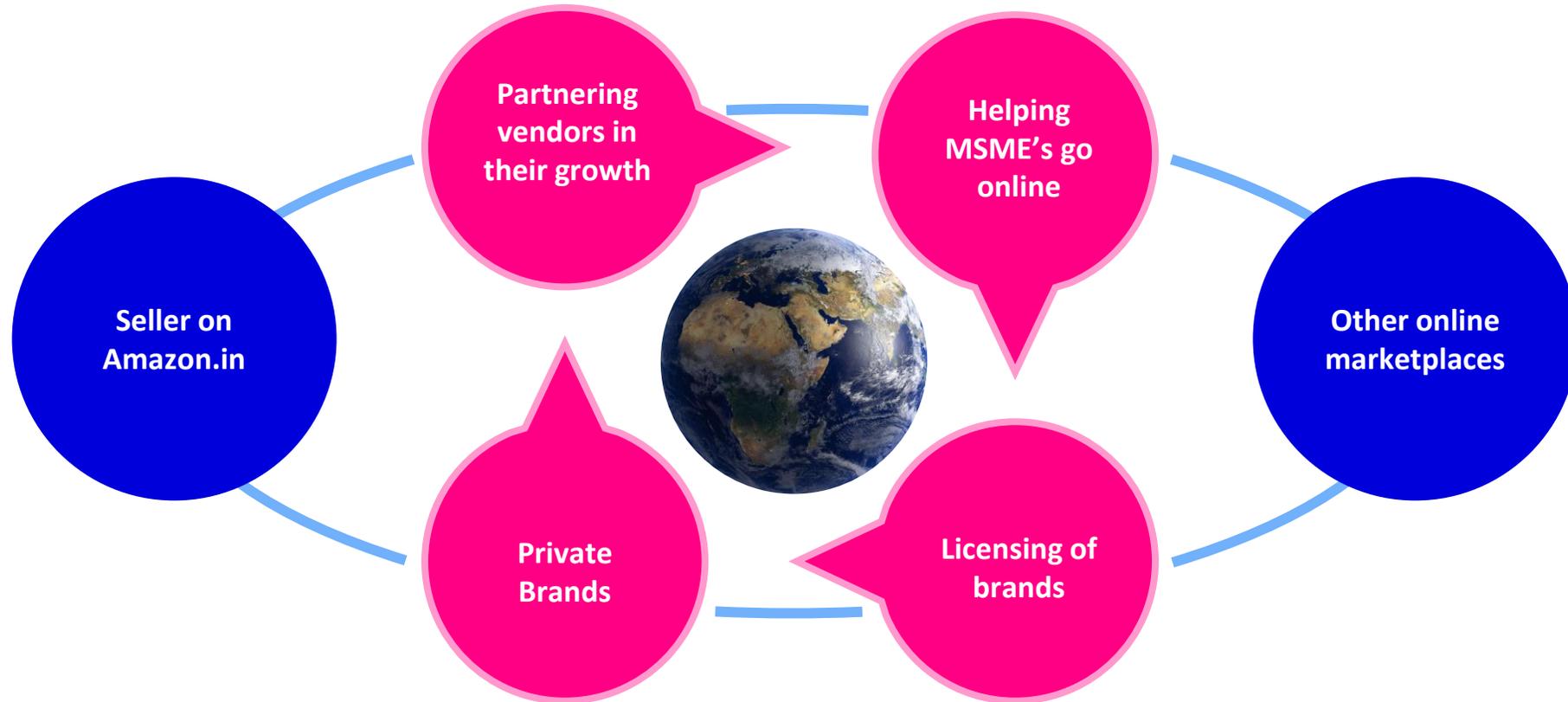
Businesses of the future

Smarter take on opportunities



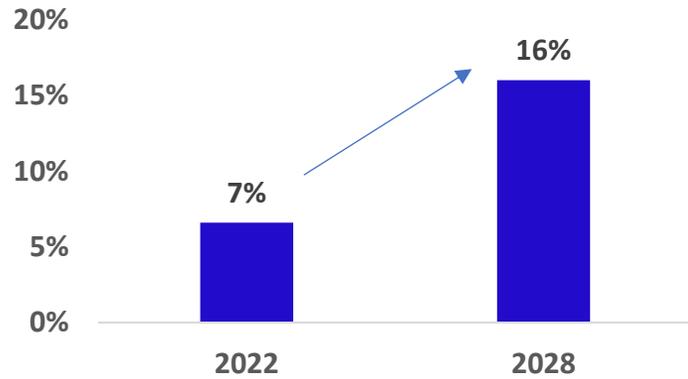
E-commerce



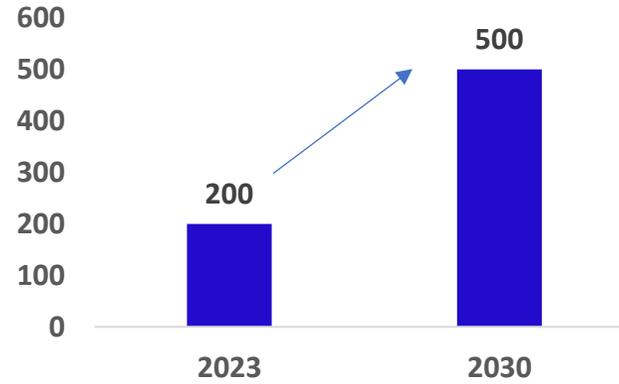


Capitalizing on full potential of e-commerce universe through multi-faceted foray
Drivers of growth: a) Robust IT infrastructure, b) Strong physical setup, c) 1000+ brands

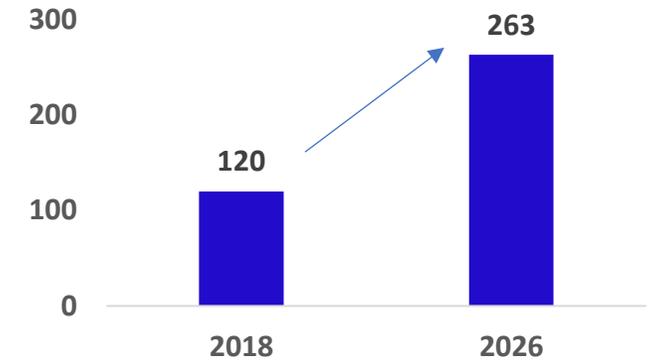
Opportunity of a lifetime



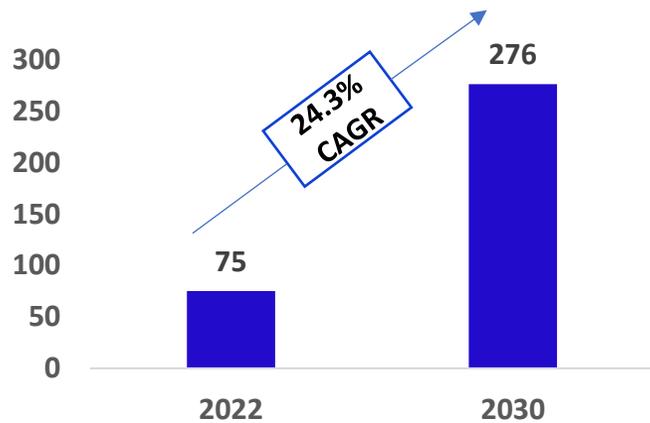
E-Commerce Market Penetration



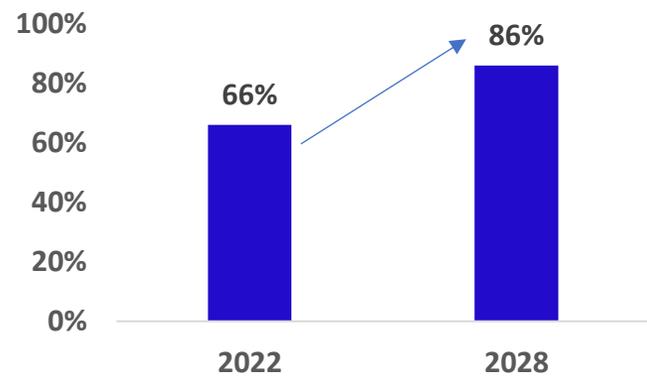
E-Commerce User Base (In millions)



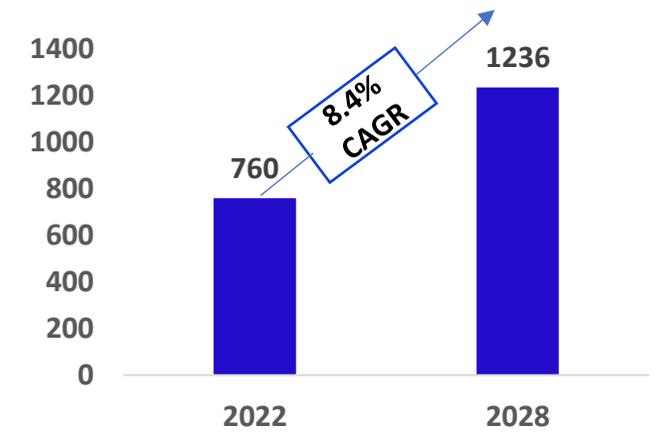
Online Shoppers (In millions)



E-Commerce Market Size (In \$Billions)

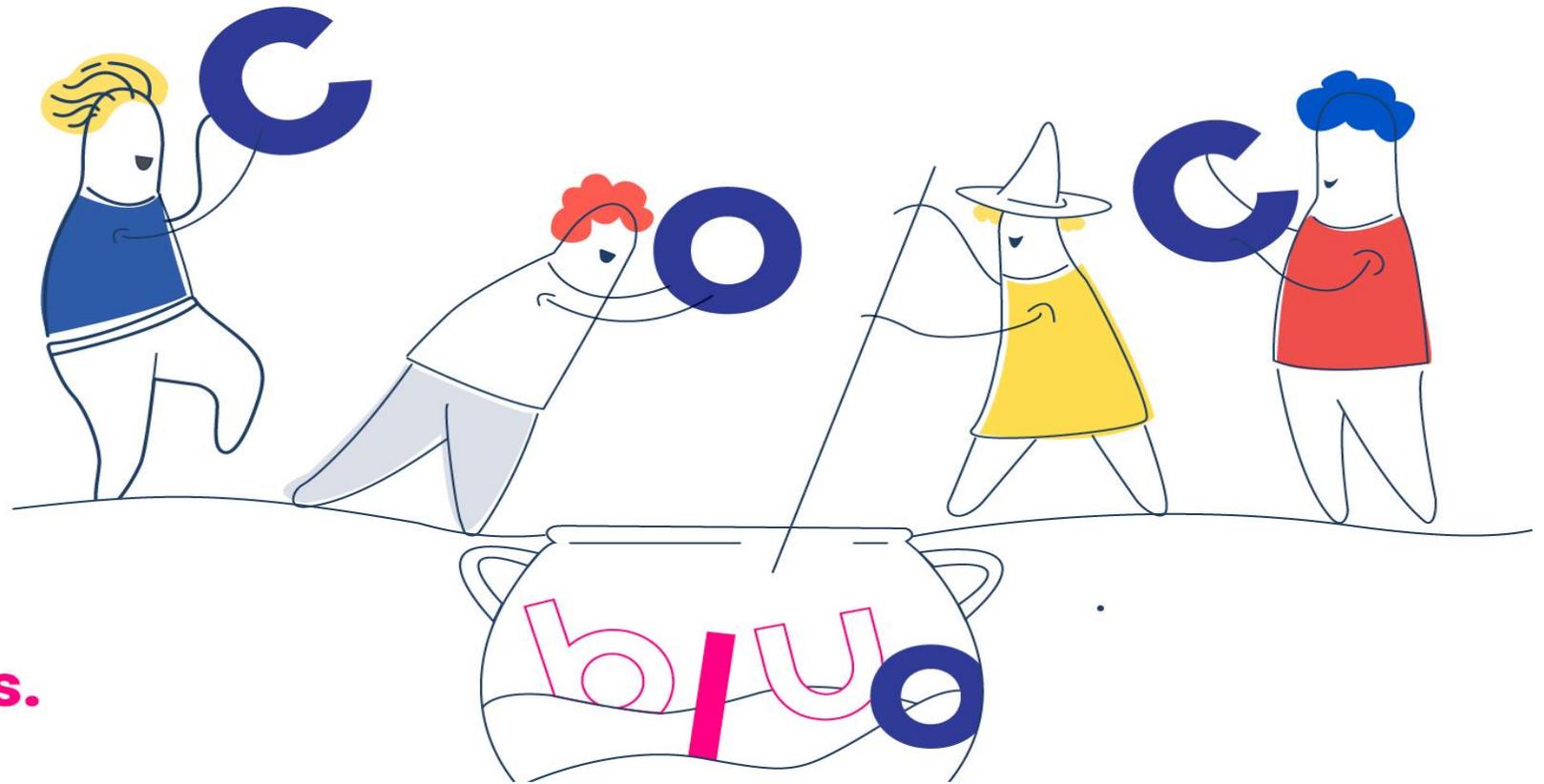


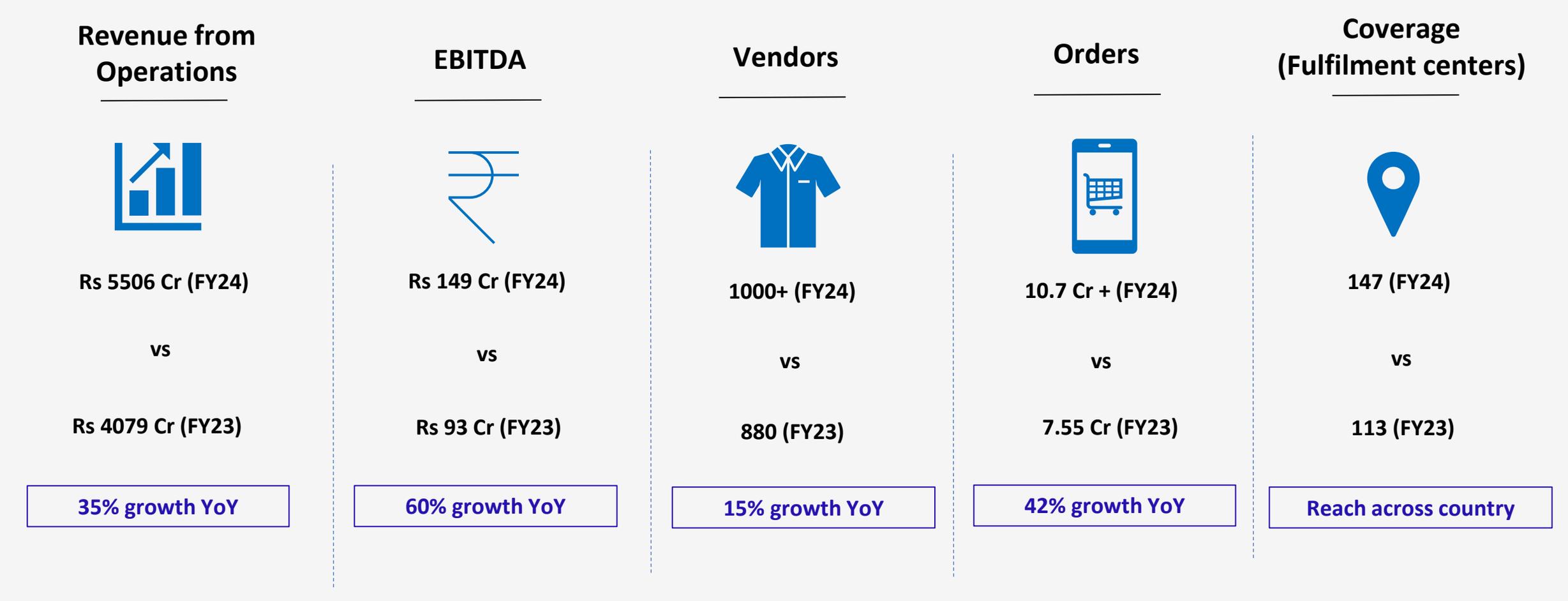
Smartphone Penetration



Indian Retail Market Size (In \$Billions)

You've got
the recipe,
**Cocoblu has
the ingredients.**





Ambition: To continue growing at a pace similar to that which we have demonstrated

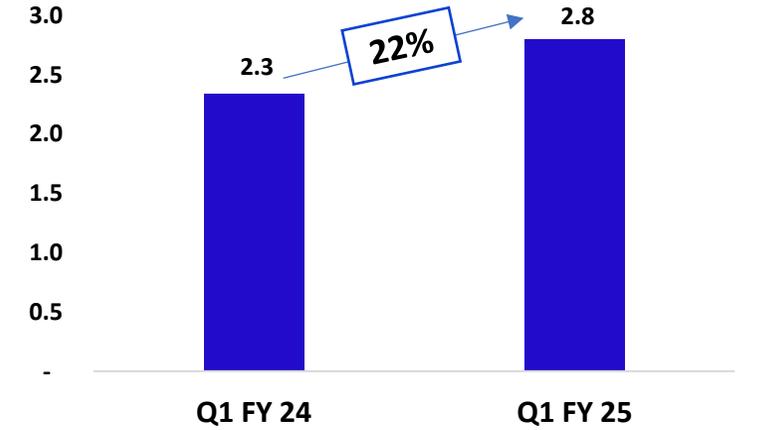
Cocoblu Retail has achieved the rare feat of reaching revenues of Rs 5,500+ Crores within only 2 years of operations, much faster than other new age businesses

	Cocoblu Retail	Brand #1	Brand #2	Brand #3
Revenues	Rs 5,506 Cr	Rs 6,386 Cr	Rs 7,079 Cr	Rs 7,098 Cr
Years of Operation*	2 years	12 years	15 years	10 years
Sector	E-Commerce	E-Commerce	Food Delivery	Online Supermarket

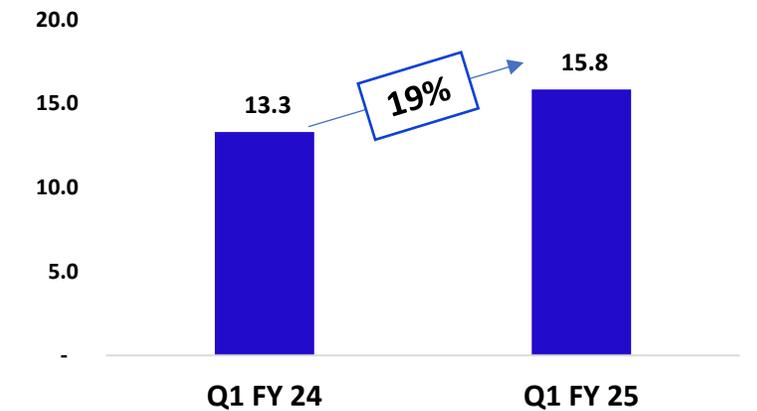
*Years of operation to reach Rs 5500+ cr revenues

Key Operational Metrics – Experiencing Strong Growth

- ❖ Q1 FY25 Revenue : Rs. 1,444 Cr vs Rs. 1,212 Cr in Q1 FY24 (**Increase of 19%**)
- ❖ Q1FY25 EBITDA : Rs 40 Cr
- ❖ Q1 FY25 Average daily sales run rate of Rs 15.8 Cr in vs. Rs 13.3 Cr in Q1 FY24 (**Increase of 19%**)
- ❖ ~2.8 Cr orders served in Q1 FY25 (**~3.6 orders served every second**)
- ❖ Serviced more than 21 Cr orders since inception
- ❖ Have tied up with ~151 Amazon fulfilment centres which enables to deliver across the country
- ❖ 1000+ active vendors in Q1 FY25 (Q1 FY24 880+ Vendors)
- ❖ Achieved an avg 5-star review ratings on Amazon Platform (61k reviews)
- ❖ Robust processes built on best-of-breed tech tools help in managing the details of retail
- ❖ Big data and advanced ML algos keep Cocoblu on top of the complexity that comes with dealing with an assortment of ~50 lakh unique items

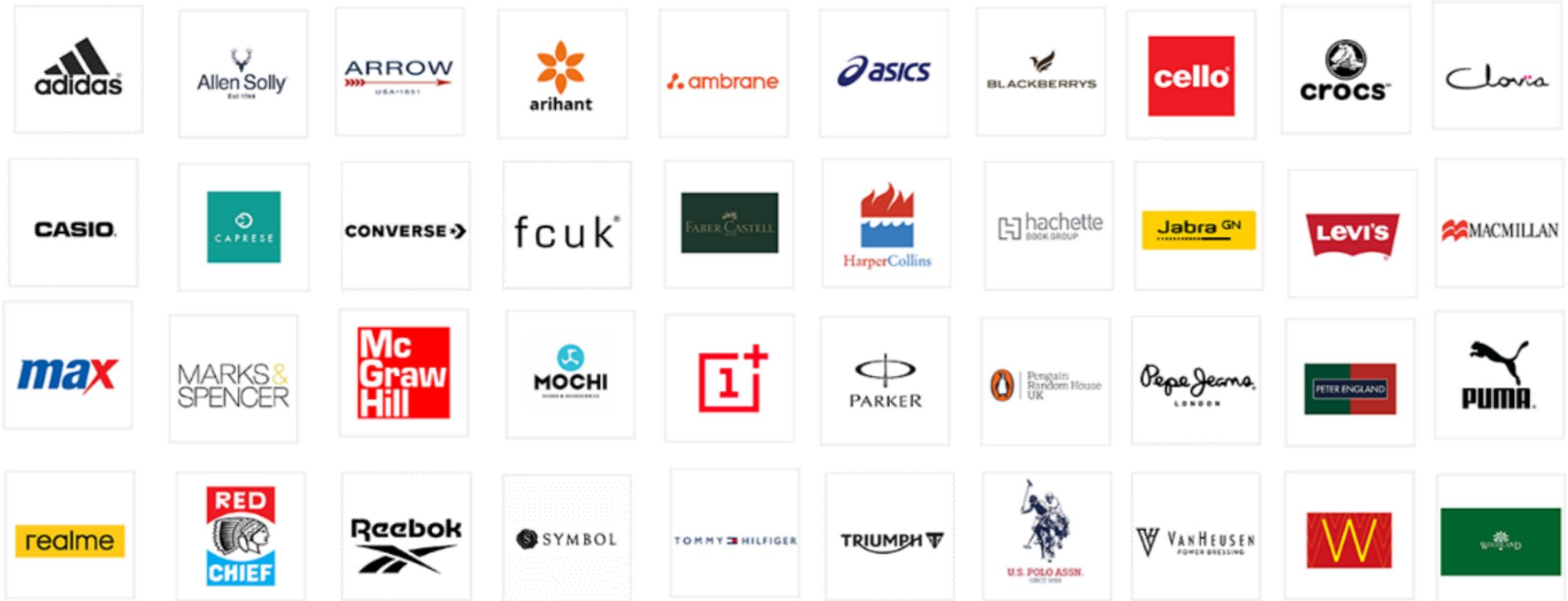


No. of Orders (In Crores)



Daily Sales Run Rate (In Rs. Crores)

Revenues	Q1 FY25	Q1 FY24	Growth%
in Rs. Crore	1,444	1,212	19



and many more.....



Mr. Mouli Venkataraman, CEO

- Alumnus of prestigious IIT Madras and IIM Lucknow
- Previously Category Leader at a leading retail house
- Vast experience in retail companies like Cloudtail India, Arvind Lifestyle Brands, Nokia and Asian Paints

Housed in 32,712 sq. ft. office space in Bangalore

255+

Team members
With 950+ years of experience in retail

With deep expertise in scaling up brands in e-commerce



AJIO

lifestyle



TITAN

Flipkart



SHOPPERS STOP

Top B-Schools/
Firms

Deeply
proficient in
technology

Rich
execution
capabilities



Mr. Archit Patwari, CFO

- A qualified Chartered Accountant and Company Secretary
- 15 years of rich experience having worked at organizations like Deloitte, Goldman Sachs, Cloudtail, Jumbotail
- In his last stint, he was heading the finance function for Jumbotail, leading a 50-member team

Strong team, IT and other infrastructure in place to support growth

neobrand

New Brands, New Beginnings





Active Wear



Casual Clothing



Denim Wear



Biking Lifestyle
Inspired Official
Merchandise



- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Lifestyle denim- wear brand with ~90 style colors
- ❖ For Men and Women
- ❖ Range of denim bottoms with a wide range of fits, denim jackets & shirts
- ❖ Priced between INR 599 to 999
- ❖ Available exclusively on amazon at amazon.in/inkd



About Our Brands - Fyltr

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ A Western wear brand offering a wide range of options in solid colours
- ❖ A range of T-shirts, Shirts, Tops, Shorts, Khakis, Winter Wear and more for both men and women with more than 220 style colors
- ❖ Colours and fits tailored to Indian consumers’ palette and body types
- ❖ Priced between INR 399 to 1699
- ❖ Available exclusively on amazon at the brand store amazon.in/fyltr

fyltr



About Our Brands – Pump'd

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Active wear brand with over 50 style colors
- ❖ Tank tops, workout t-shirts, leggings, track pants, capris and more for men and women
- ❖ Made with new age fabrics that are both soft & lightweight
- ❖ Priced between INR 349 to 899
- ❖ Available exclusively on amazon at the brand store amazon.in/pumpd





Licensing – Range of Biking Lifestyle Inspired t-shirts



Neobrand : A house of private labels

neobrand





India's no. 1 electric motorcycle company for 6 years



Revolt Motors, India's largest electric motorcycle company, captivated audiences at Sri Lanka's first Electric Vehicle Motor Show 2024, held from June 28 to 30 at the Bandaranaike Memorial International Conference Hall (BMICH)



Key technical features

Mobile touch-based operations: Start, Stop, Locate, Lock, Unlock, Hazard alert

Geofencing alerts

Historical ride data – past rides, kilometres, routes, battery usage etc.

High strength cradle frame

Centre of Gravity & Weight distribution/ strategically positioned battery pack

Voice command-based bike operations - start, stop, find my bike, hazard alert

Battery status on mobile app

Customized 4 Engine Sounds to suit your mood

USD (Upside Down) front forks suspension used only in premium bikes.

State of art Ergonomics and Adjustable riding positions

Entire remote key is now on mobile

Charging status on mobile app

Artificial Intelligence

Adjustable rear monoshock

Ground clearance of 215mm highest in the segment

More than 478 million+ kms driven on Revolt RV400

Revolt RV400 - In Six Fabulous Colours



Existing Colors (FY23)



Mist Grey



Cosmic Black

New Color launches (FY24)



Eclipse Red



Stealth Black



India Blue



Lightning Yellow

Product offerings - RV400 BRZ



Battery

Lithium Ion (removable)
NMC – Pouch (removable)
3.24 kwh

Price

Attractively priced at Rs.
1.28 lakhs* (ex showroom)



Motor

3KW (Mid drive)
85 kmph with max torque of 50Nm
3 modes (Eco, Normal, and Sports)



Charging time

0-75% in 3 hours
0-100% in 4.5 hours
Detachable battery,
charging does not require
a docking station



Range
150kms



Rebel Red



Colors

-  Lunar Green
(Matte Finish)
-  Pacific Blue
(Matte Finish)
-  Cosmic Black
-  Rebel Red
-  Dark Silver

Revolt RV400 BRZ – In 5 fabulous colors



Lunar Green
Matte Finish



Pacific Blue
Matte Finish



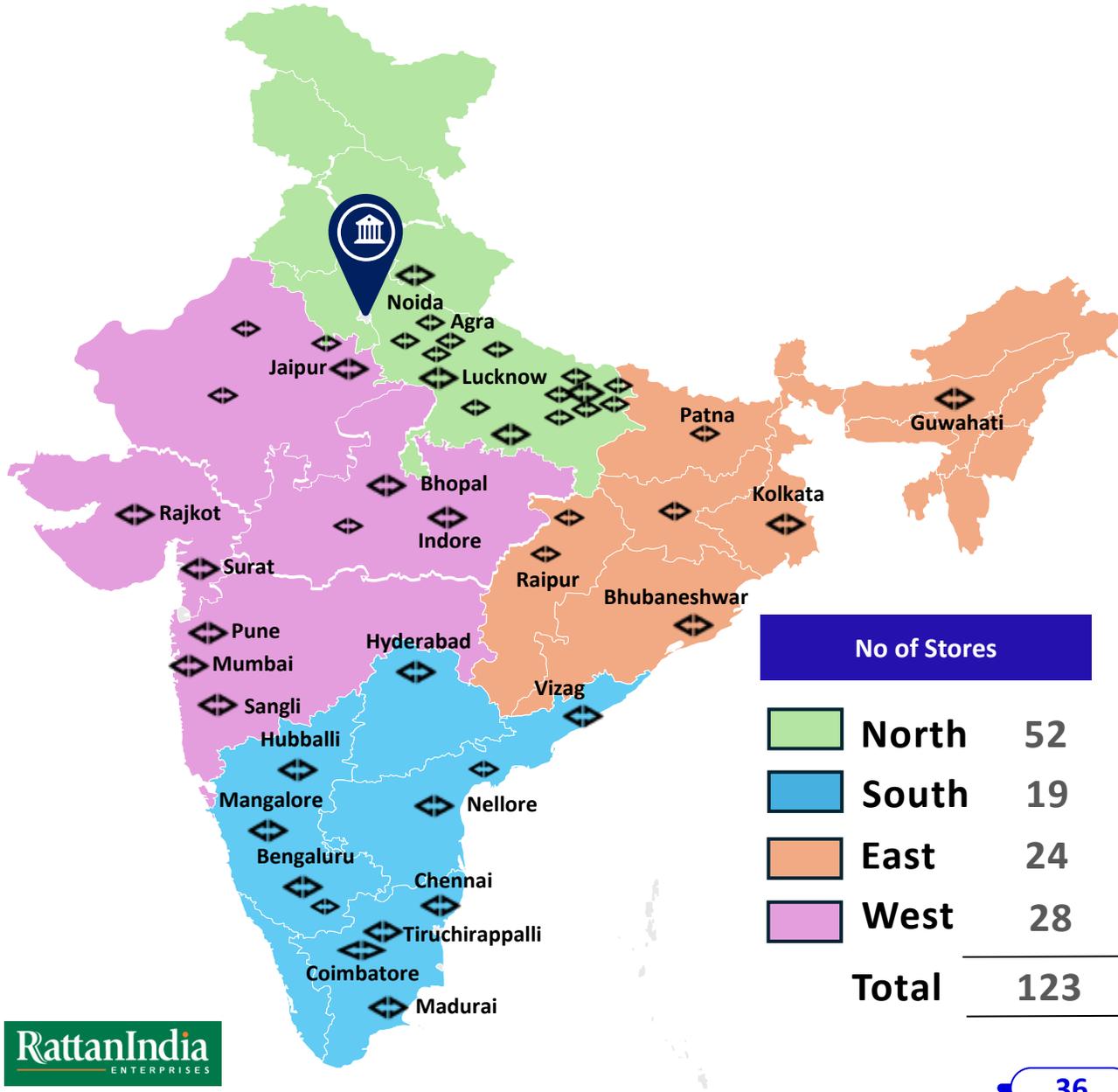
Rebel Red



Dark Silver



Cosmic Black



- ❖ The number of dealer stores is now 123, marking a 2.5x increase YoY
- ❖ Reach has now expanded to 113 cities, with presence in 20 states across the country
- ❖ With the growing demand for electric vehicles across the country, there is potential to add 5 times more dealerships that can cater to the needs of the ever-expanding customer base

Targeting multifold increase in dealerships by Mar'25

123 dealers across the country – growing at an exponential pace



Revolt's Company owned, Company operated experience hubs



Karol Bagh, New Delhi

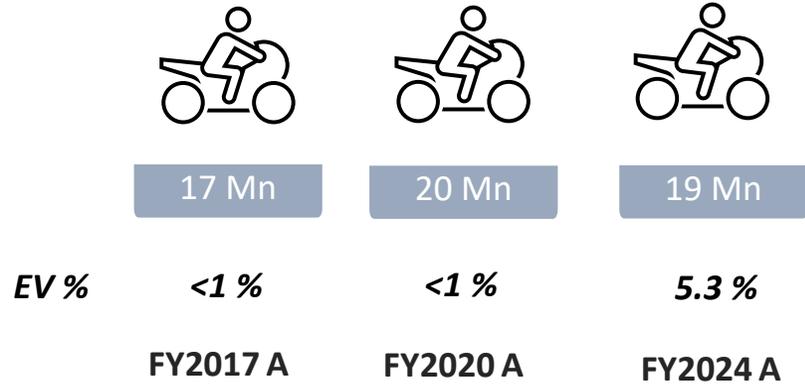
Location

Revolt targets a substantial growth in COCO stores for an unparalleled customer experience

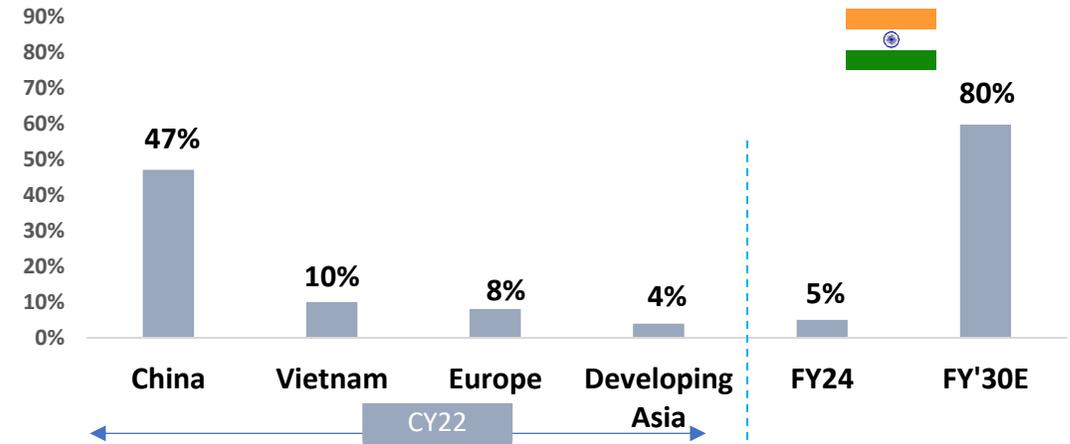
Gujranwala Town, New Delhi

Location

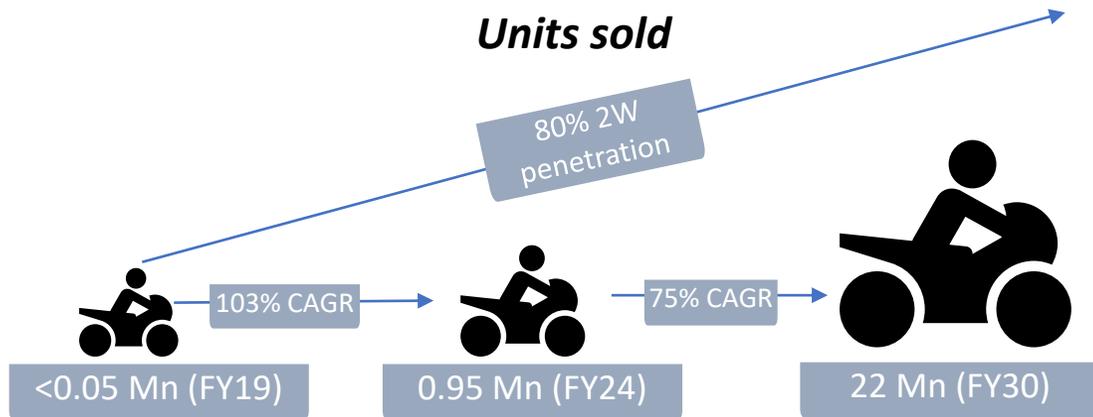
Unit 2W Sales – Historical Volumes



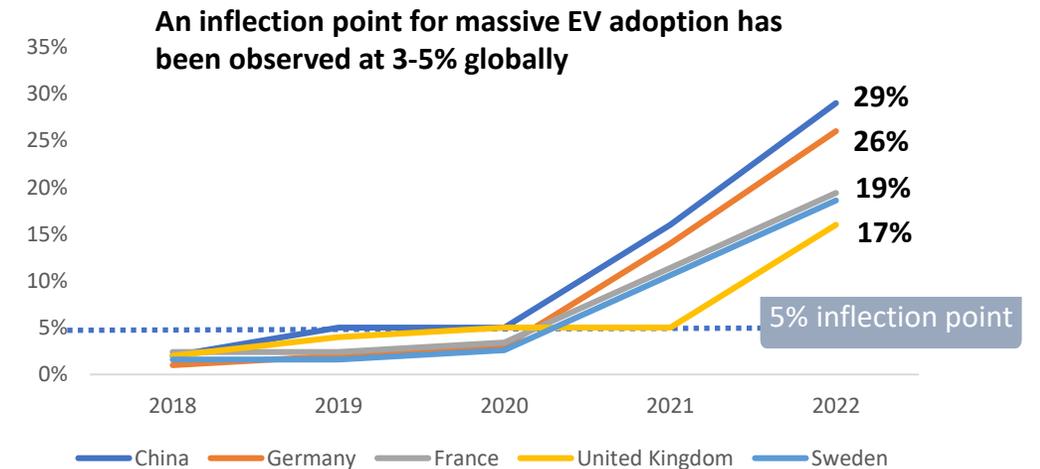
Global EV 2W Penetration – India is lagging behind



Indian Electric Two-Wheeler Market (Projected)



Mature Market trends of rapid adoption



Hugely favorable Total cost of ownership



Lack of innovation for decades led to high fuel costs

ICE Comparable	100CC to 150CC	150CC to 200CC	200CC+
On Road Price (in Rs)	1,00,217	1,29,190	1,61,120



Fuel Cost for 5 years (In Rs)	1,91,625	2,01,711	2,39,531
Total Cost (In Rs)	2,91,842	3,20,815	4,00,651

Make & Model	Revolt RV400	Revolt RV400 BRZ
On Road Price (In Rs.)	1,52,624	1,40,398
Fuel Cost for 5 years (In Rs.)	20,075	20,075
Total Cost (In Rs.)	1,72,699	1,60,473

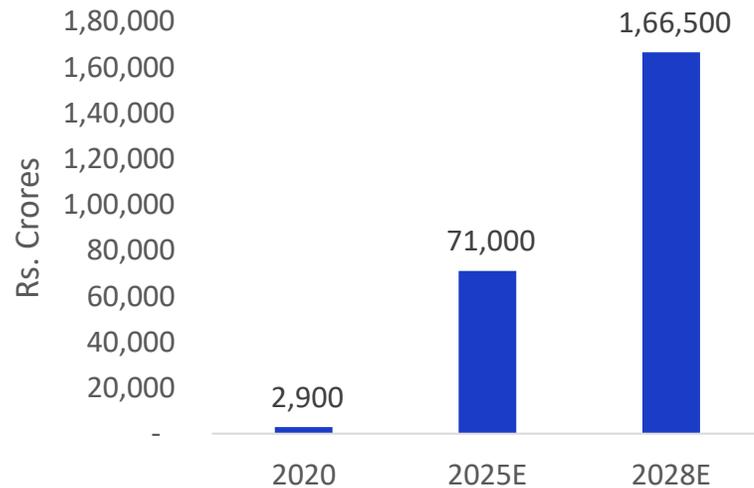
.....with the same upfront investment, and negligible running cost

Savings	Revolt
Fuel Cost	90% cheaper to run compared to an ICE Bike
Total Cost of Ownership	70% cheaper compared to an ICE Bike

With upto 70-90% lower Total Cost of ownership, EVs are bound to gain a significant market share

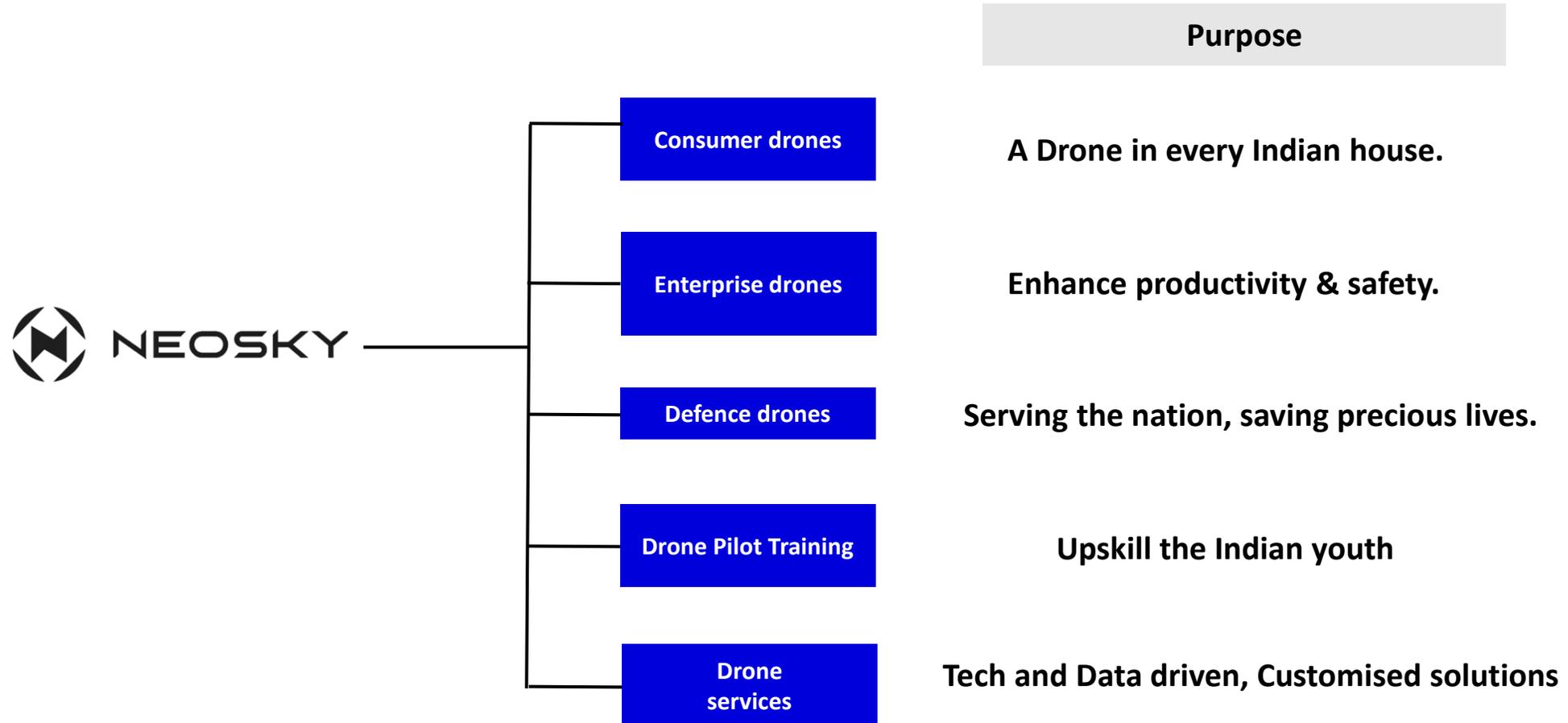


Sky-High Opportunity



Drone Market Growth

- ❖ **Market Size** : Drone market is projected to be Rs. 1,66,500 by FY2028.
- ❖ **Exports**: Drone Market (including exports) is projected to be Rs 1,94,000 crores by FY 2028.
- ❖ **Global Hub**: Govt. aims to create India a global hub by 2030 for not only drone manufacturing, but also drone service sector.
- ❖ **Preference**: Drones from China pose data related security concerns. Hence sourcing from alternative countries is expected to increase
- ❖ **Non-Defence Applications**: Drone applications in non-defence sectors is on the rise due to govt. initiatives
- ❖ **Revenue Projection**: Civil aviation ministry expects the industry to achieve Rs 120-150 billion turnover cumulatively by 2026.



NeoSky's vision is to provide full 360-degree drone solutions to customers with Drones as a Product (DAAP - drone hardware), Drone As a Service (DAAS – drone service solutions) and Software as a service (SAAS – drone software)

New product launch: L15 foldable cargo drone

- ❖ We have been working on the cargo drones since 2016, started with the 'MedCopter' series of drones for medical deliveries.
Conducted India's first BVLOS trails
- ❖ Launched a range of L-Series cargo drones for drone operations across Defence, eCommerce
- ❖ We have developed a foldable version of L15 Cargo drone which is compact, easy to transport
- ❖ The new variant also comes with 'Dual GPS', enhanced endurance of up to 45mts.



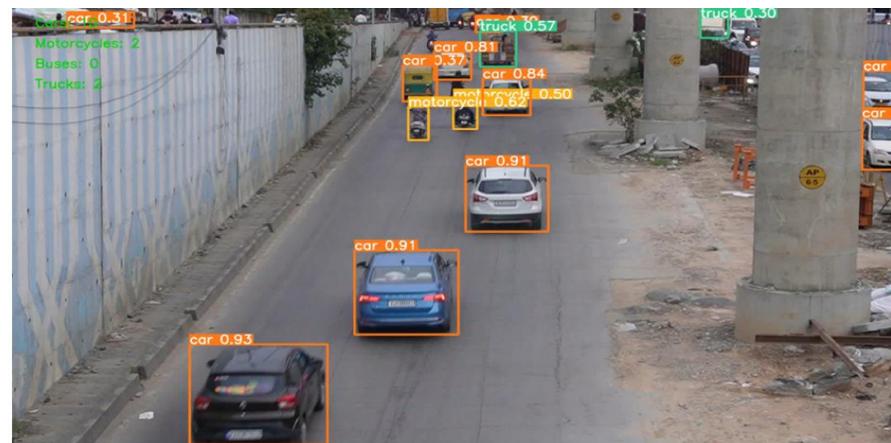
New product launch: Autonomous drones with precision landing

- ❖ TACT Surveillance drone is significantly enhanced with Autonomous flying, Precision landing and wireless charging solutions
- ❖ Drones can now fly autonomously, complete missions of 'Go-To' (to a given location) or Patrolling
- ❖ Precision landing , powered by IR, can help ensure the drone lands at the same base location
- ❖ Wireless charging solution helps in keeping the drone ready for the next mission when needed
- ❖ The above system can be integrated across the existing solutions of our clients



AI & ML Solutions for Drones

- ❖ Drone when powered by relevant AI (Artificial intelligence) & ML (Machine Learning) solutions can add a lot of value to the end-user
- ❖ We recently developed a range of AI, ML solutions which will improve the efficiency of our clients.
- ❖ The solutions include Crowd monitoring for Law enforcement & private security, Vehicle tracking for traffic, Fire & Smoke detection for Disaster management



Delegates from Kyrgyzstan visiting NeoSky

- ❖ A delegation from Kyrgyzstan visiting NeoSky for UAV solutions
- ❖ A wide range of solutions have been showcased , this includes Drone Hardware, Software, AI / ML solutions
- ❖ Delegation has shown keen interest in the solutions developed and demonstrated by us



Congo delegation with NeoSky

- ❖ NeoSky hosted an International delegation from Congo at their premise
- ❖ Key challenges faced by the client were discussed and relevant solutions were presented to the delegation
- ❖ This initiative is part of increasing the market reach for our UAV solutions

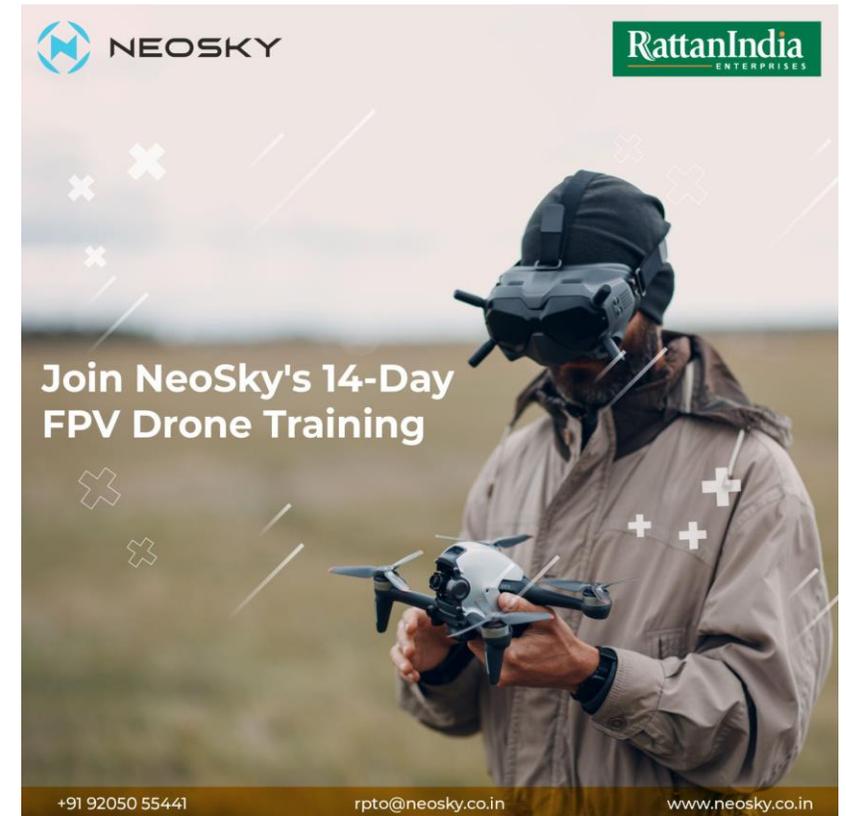


Engagements with the state police

- ❖ Drones are an integral part of modernisation of the Law enforcement agencies across India
- ❖ Our team successfully discussed the key challenges faced by Karnataka police and demonstrated the relevant drone solutions
- ❖ Conducted multiple drone training programs to the state police personnel



- ❖ NeoSky currently conducts Drone training for the following courses : DGCA-Drone training, Agriculture, Mapping
- ❖ NeoSky introduced the following new courses: FPV training, Drone technician course
- ❖ This is an attempt to massify the offerings of NeoSky and help students be 'market-ready'



Making further in-roads





TACT

- ❖ Surveillance, Disaster management
- ❖ Endurance of up to 60 minutes
- ❖ Live transmission is 9 kilometres
- ❖ Cruise speed of 24 meters / second
- ❖ Autonomous solutions
 - ❖ Wireless charger
- ❖ Customisable payloads (Camera, Sensors) up to 2kg



Nimble-i

- ❖ Surveillance, Private security
- ❖ Light weight. Under 1.8 kgs
- ❖ Endurance of up to 35 minutes
- ❖ Live transmission is 3 kilometres
- ❖ Day , Night / Thermal payloads available
- ❖ Single person operations



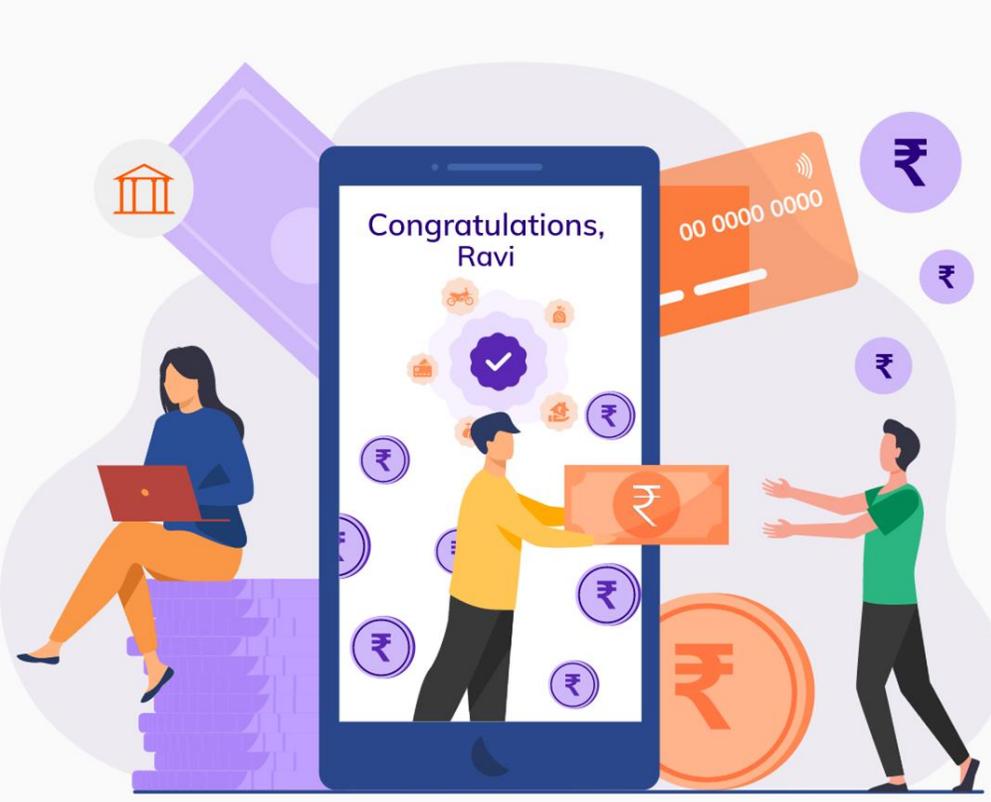
DOPO

- ❖ DGCA-Type Certified.
- ❖ Survey, Mapping, Inspection, Disaster management.
- ❖ 4.7kgs. Endurance up to 49mts.
- ❖ Mapping 1.5 Sq kms in a single flight.
- ❖ Temperature up to 50* C. 32,000mAh battery.
 - ❖ ADTi camera.



L20, L15, L10, L07

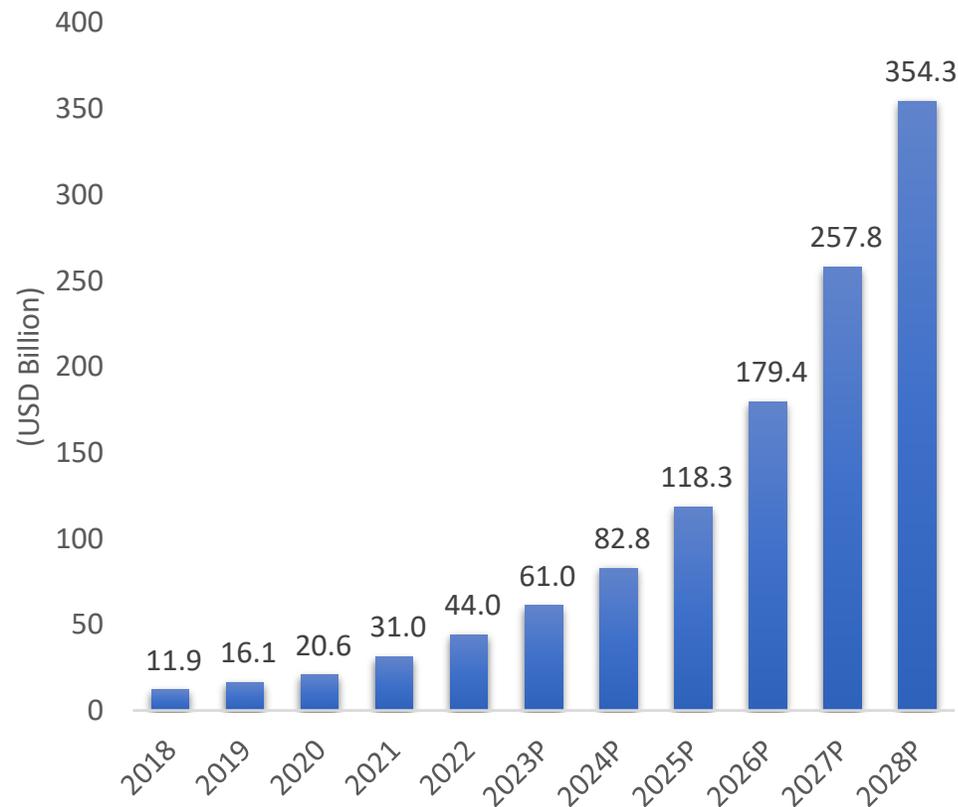
- ❖ Cargo delivery
- ❖ Payload of up to 20 kgs
- ❖ Endurance up to 30 minutes.
- ❖ Max launch altitude 3500 meters above MSL
 - ❖ Live transmission of 15 kilometre Autonomous-mode option
- ❖ In-built fail-safe features
 - ❖ Pre-flight checks



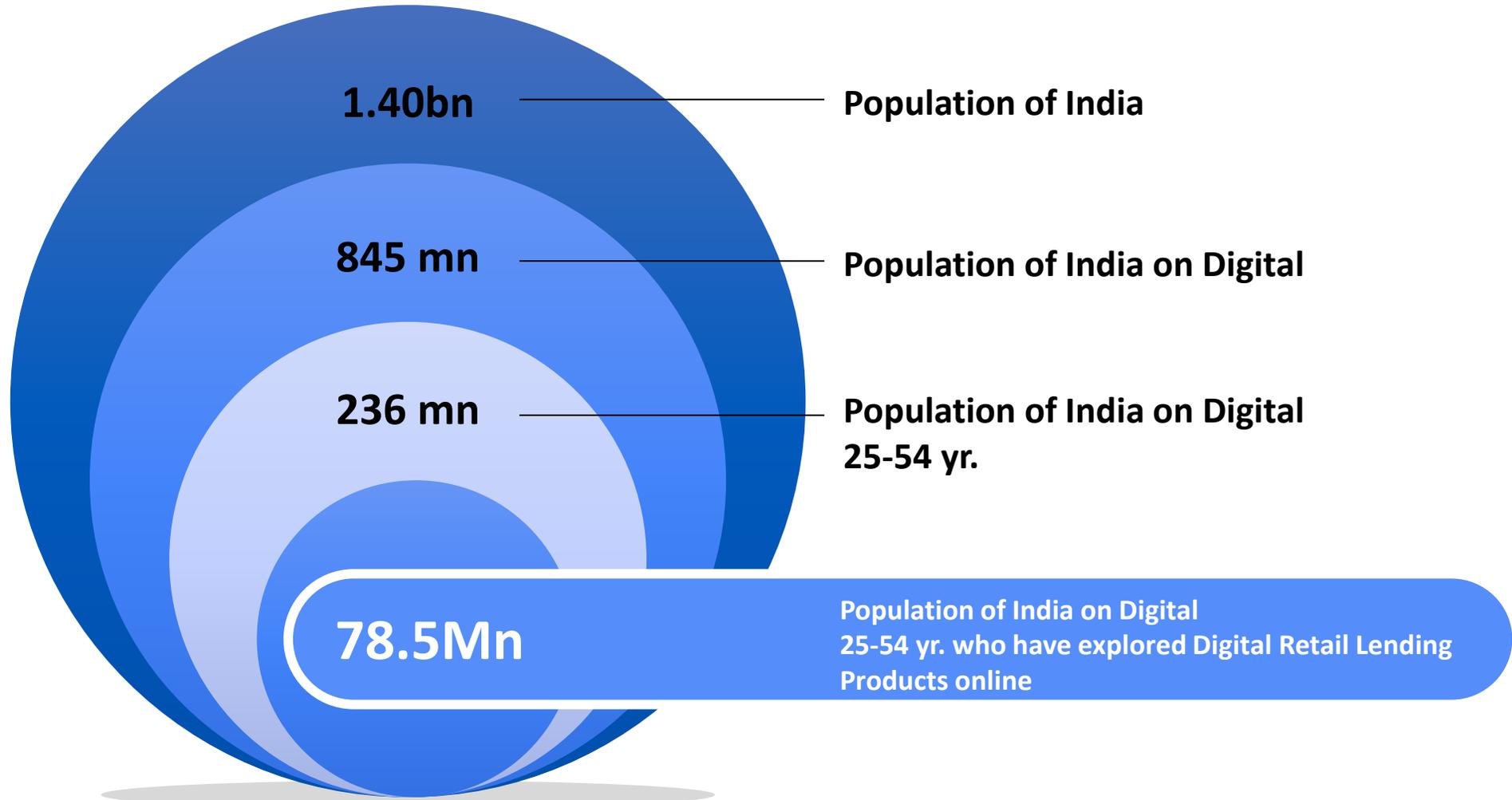
India's premier, all-digital, one-stop financial solution provider

Fintech Market opportunity

- ❖ Fintech industry is expected to grow at 42% CAGR from 2022 -28, crossing USD 350 billion
- ❖ India’s Fintech industry has significant market potential due to low penetration of financial services in remote areas, rise in digital adoption and government initiatives
- ❖ The retail credit market for new to credit customers has crossed 550 USD billion and is expected to continue to grow in the coming years on the back of financial inclusion initiatives, quick credit approvals and customised loan products
- ❖ This growth is supported by an increase in availability of smartphones and internet connectivity, which has expanded access to digital platforms, making it easier for consumers to avail digital credit services
- ❖ In FY2022, digital retail credit crossed 250 USD billion indicating CAGR of 46.2% over CY2018. The total addressable market for digital retail credit is substantial and continues to grow



Fintech Market Growth

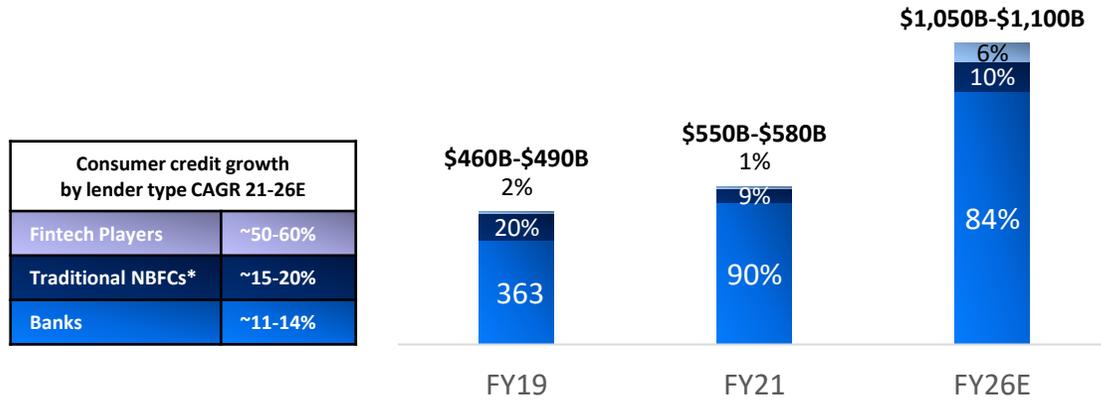


India uniquely poised to realize democratization in Financial Services

Opportunity is ripe for digital first models

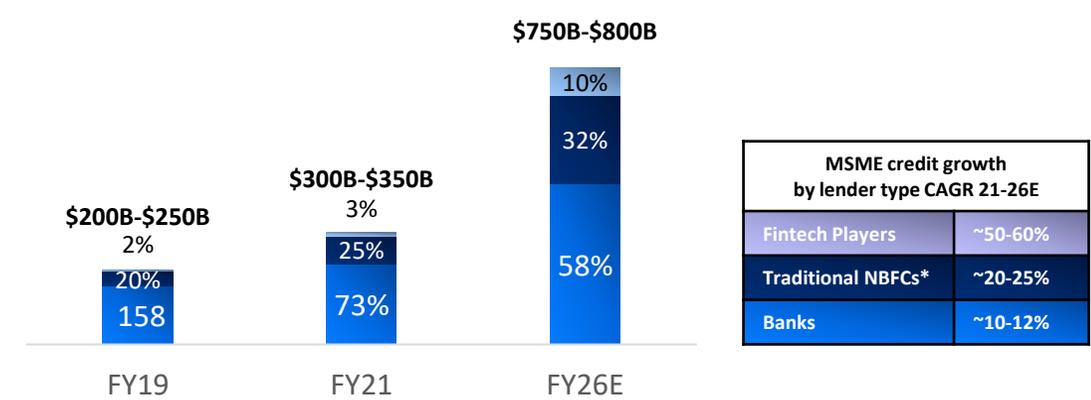
Consumer credit to grow at approximately 13% CAGR, partially contributed by growth in Fintech

Consumer credit - split by lender type (\$B)



NBFCs* & Fintechs^ to play role in increasing share of formal credit across MSME segments

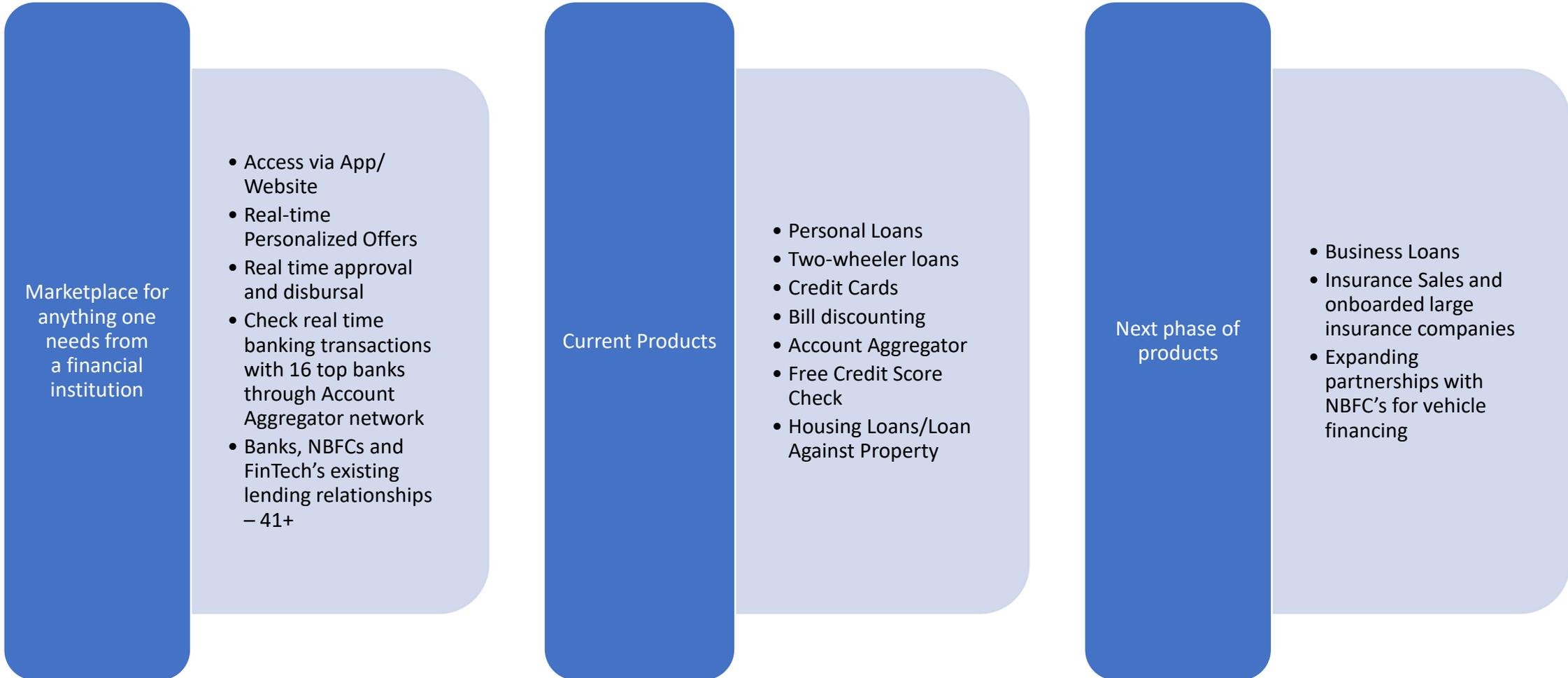
MSME credit - split by lender type (\$B)



■ Banks ■ Traditional NBFCs* ■ Fintech players

*Non-Banking Financial company

^Fintech NBFC lenders such as Lendingkart



Wefin will identify up-selling and cross selling opportunities for a wide customer base and create financial ecosystem opportunities with enhanced customer experience

Actualizing the opportunity

- ❖ 44+ relationships with banks, NBFCs and Fintech integrated with Wefin
- ❖ Wefin provides two-wheeler loans for 34 OEMs having 1,444 models
- ❖ Registered Customers : 4,38,331+
- ❖ Number of Loans Disbursed till date: 33,543+
- ❖ Loan Disbursal Value till date: Rs. 564 crores+
- ❖ Integrated with Account Aggregator Network 7385 Real time banking transactions with 16 banks already live

Strengths of Wefin's business model

- No Capital at risk
- Progress at the speed of a click
- Built for sustained scale up
- Web aggregation at core



and many more.....



Residual equity in historical business





Fully functional,
Amravati asset
running
profitably

Robust
operational
metrics

Current position
in MOD stack
ensures high PLF

Assured raw
material linkages
offer insurance
against
fluctuations

Key Financial Highlights

- ❖ The company continues to demonstrate strong financial performance
- ❖ Company clocked total income of Rs. 1,026 Cr in Q1FY25 against Rs. 942 Cr in Q1FY24
- ❖ Amravati Plant remains amongst the best performing plants in Maharashtra having achieved 92% PLF and 95% availability in Q1FY25
- ❖ During the quarter, CRISIL has reaffirmed Company Long term rating as BBB- / stable and CRISIL A3 for short term
- ❖ Continuous improvement in PLF since plant resumed generation in December 2020
- ❖ In FY24, Amravati plant achieved following record milestones since commissioning in March 2015:
 - ❖ Highest ever PLF of 82.29 %
 - ❖ Received and unloaded highest ever 1645 coal rakes (i.e. daily average of 4.5 rakes)

Investor connect

Investor-relations@rattanindia.com
davinder.dogra@rattanindia.com



RattanIndia
ENTERPRISES

Thank You