



niyogin

Results Presentation

Quarter 1 | FY 2020 -21

Q1FY21 HIGHLIGHTS

Financial



P&L Update – Q1 FY21

- Revenues for the quarter at INR 79 M, up 22% YoY
- Active Cost management – Total operating costs at INR 84.9 M, - 16% YoY
- Cash costs at INR 49 M , - 27% YoY and – 15.5% QoQ
- ECL provisioning INR 18.8 M, down 74% QoQ
- ESOP charge for the quarter at INR 8.3 M
- Non-GAAP (ex - ESOP) PAT of INR 2.5 M

Balance Sheet Update

- Loan book stood at INR 1,370 M , up 104% YoY . Disbursements of INR 36 M in the quarter
- GNPA at 4.99% - fully provided for
- Focus on collections and keeping the burn in check.
- We remain zero debt and net cash company
- Improving collections through Q1FY21- June efficiency better than May

Q1FY21 HIGHLIGHTS

Business



Distribution Build

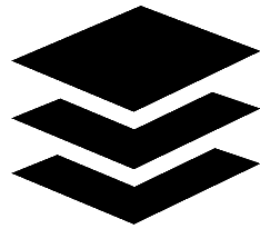
- 808 retail partner added – highest ever in a quarter
- Retail partner base at 2,733, up 42% QoQ
- Covid-19 driving digital platform adoption within our retail network
- Highest single month activation rate in the month of June – 4x of 6 month average.
- Platform users stood at 19,853, up 34% QoQ

Product Update

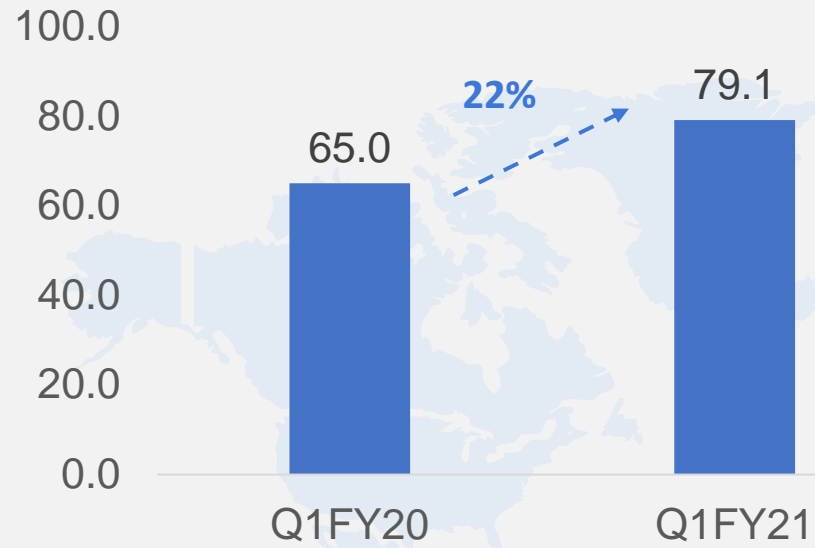
- SaaS based wealth tech platform launched end of April 2020.
- SaaS WealthTech partner activation rates already ahead of UBL credit product within 2 months of launch
- Partner led mortgage platform offering now live

FINANCIAL METRICS

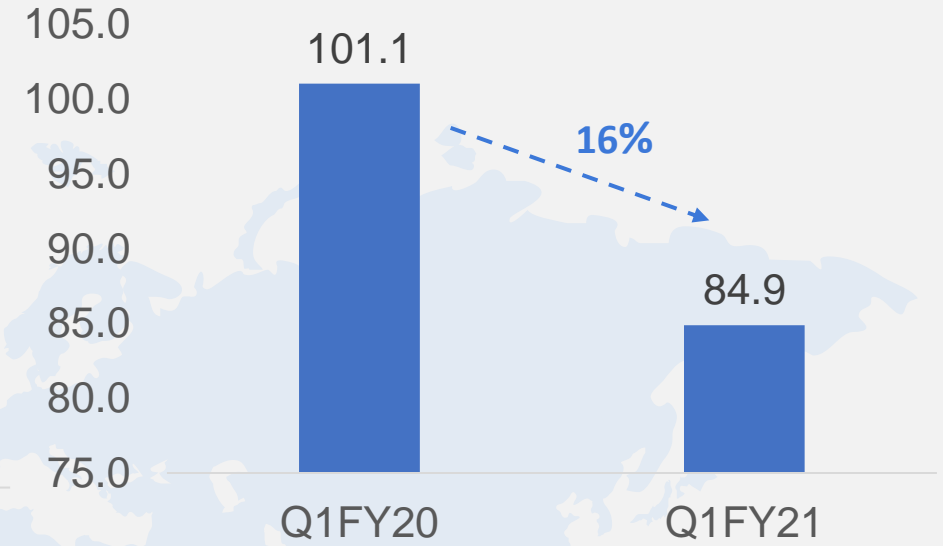
Q1'21 vs Q1'20



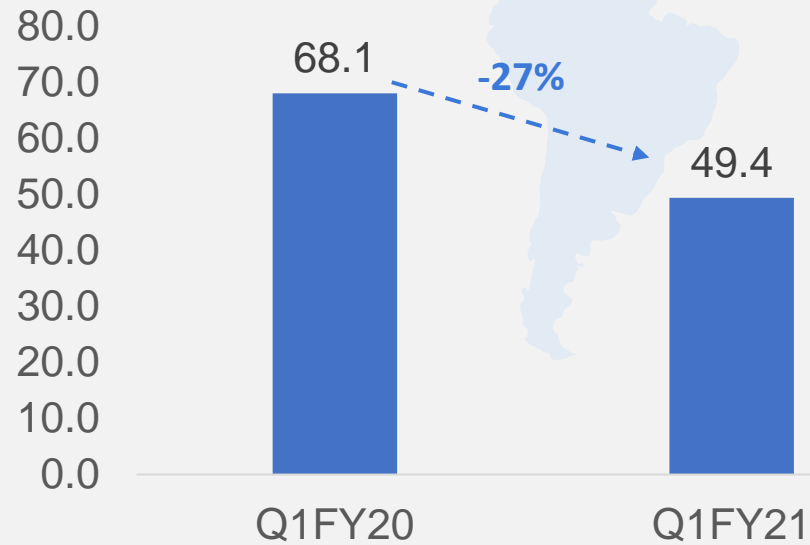
Revenues (INR M)



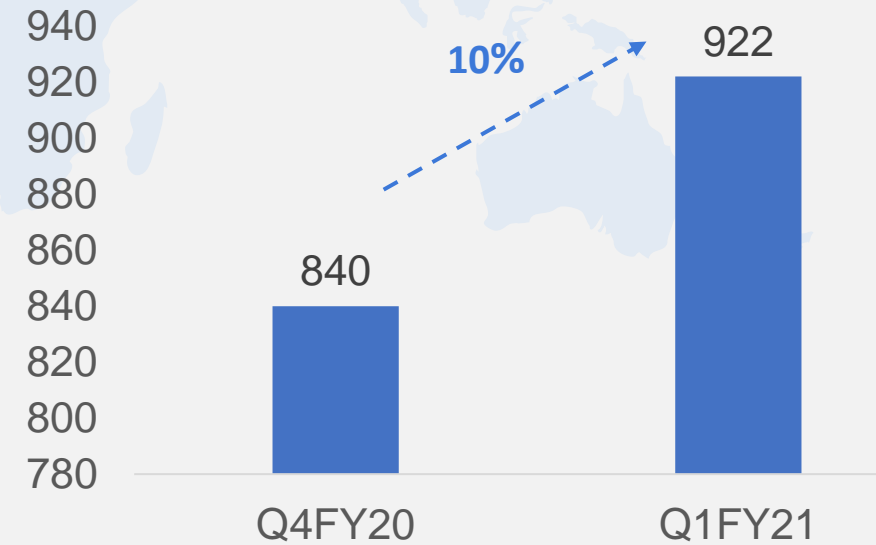
Operating Costs (INR M)



Cash Operating Cost (INR M)



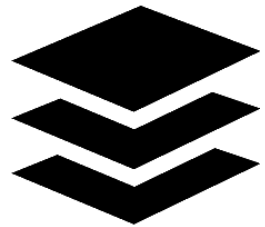
Cash and Equivalents (INR M)



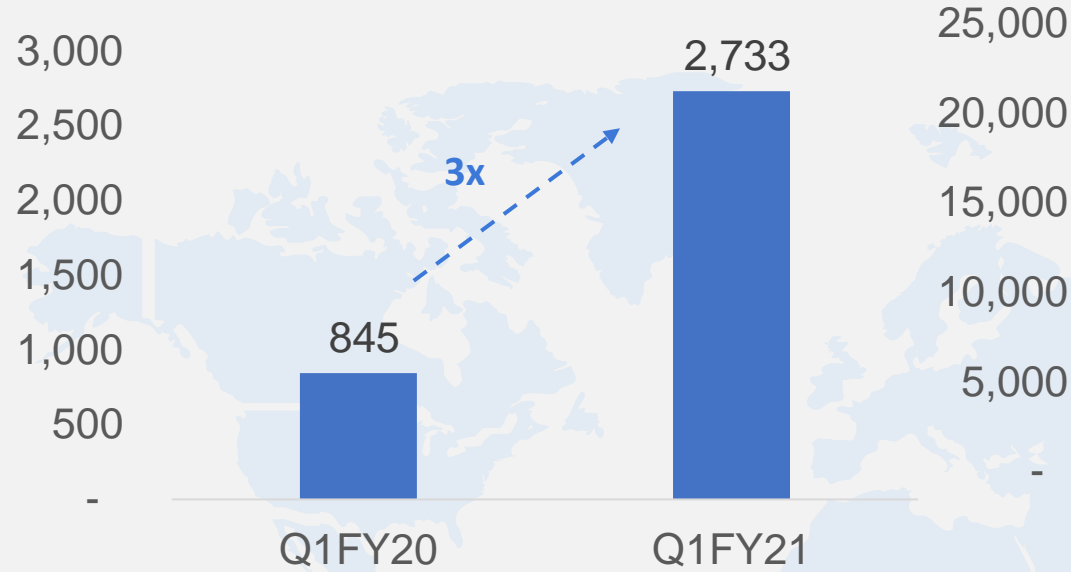
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PLATFORM METRICS

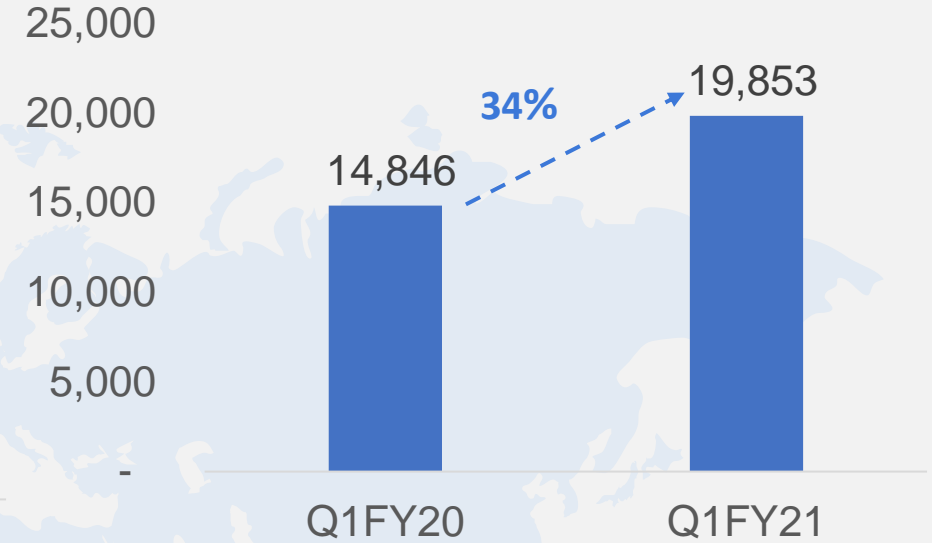
Q1'21 vs Q1'20



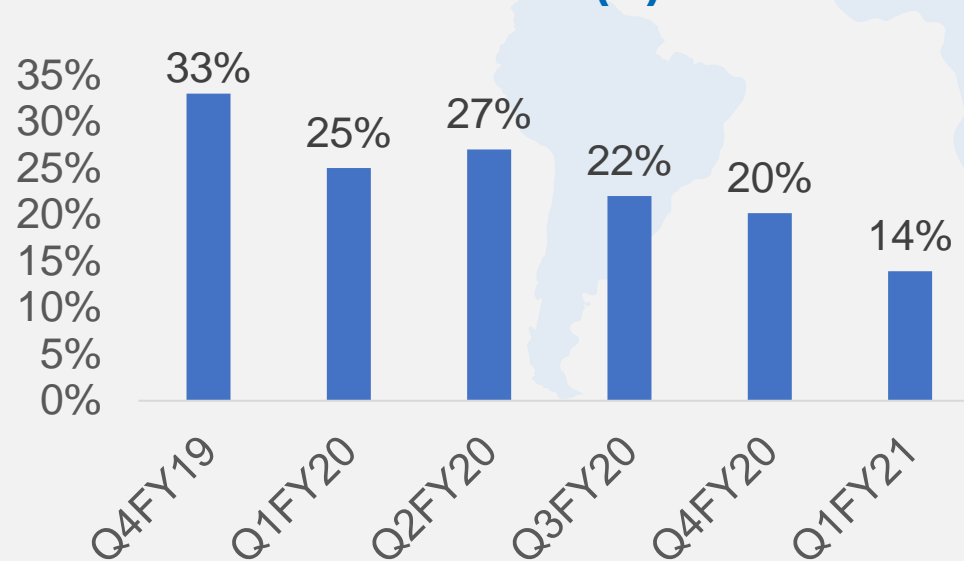
Retail partners



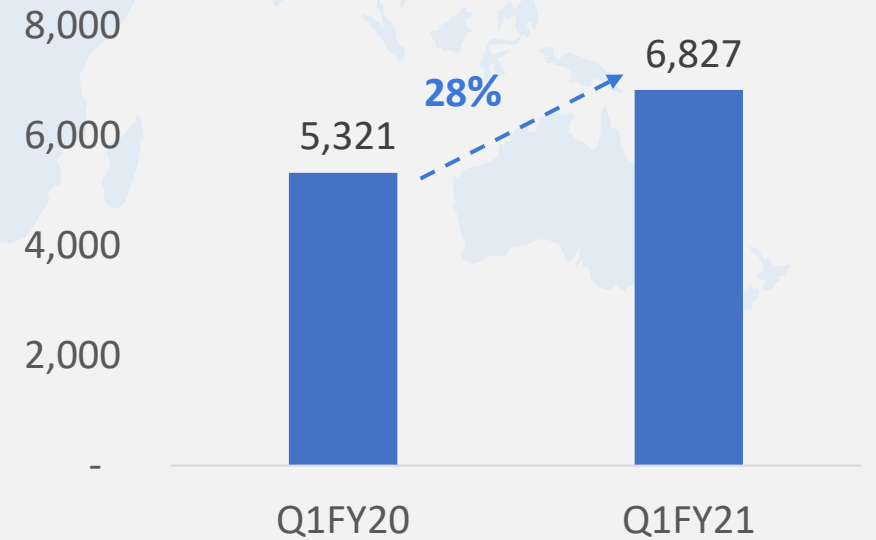
Platform Users (L-F-L)



Activation rate (%)



Wealth AUM (INR M)



FINANCIAL
SNAPSHOT

Q1'21 vs Q1'20

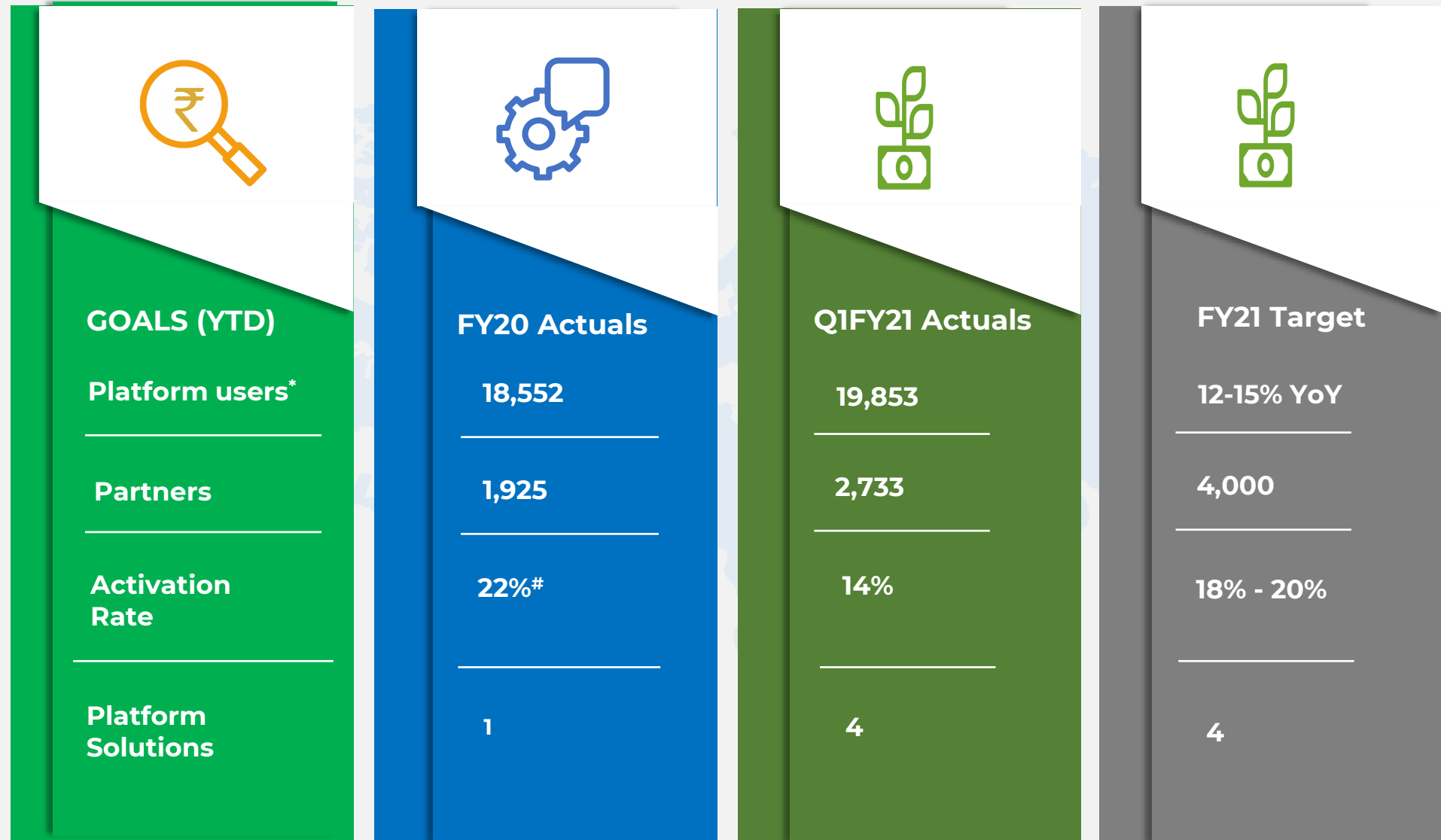


Standalone (INR M)	Q1FY2021	Q1FY2020	YoY Change
	(30 June 2020)	(30 June 2019)	
Total Income	79.1	65.0	22%
Total Expenses (excl. ECL)	66.1	88.0	-25%
ECL	18.8	13.1	44%
Reported Profit/(Loss) (A)	-5.8	-36.1	NM
Depreciation and amortisation	8.3	8.6	-3%
ESOP (B)	8.3	11.4	-27%
Cash Pre-Provisioning Profit	29.7	-3.0	NM
Non-GAAP PAT (C) = (A) + (B)	2.5	-24.7	NM

- 22% YoY revenue growth
- Cash profit and Non-GAAP PAT +ve

BUSINESS OUTLOOK

Expect to increase partner
count by more than 2x YoY



Note: * Defined as partners + customers on-boarded on the platform. # Average quarterly activation

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