



12th August, 2024

To,

The Manager
Department of Corporate Services
BSE Limited, 1st Floor
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai - 400001

Scrip Code: 532745

Dear Sir/Madam,

Sub: Investor Presentation on the unaudited financial results of the Company for the quarter and three months ended 30th June, 2024

Ref: Our Board meeting dated 6th August, 2024

With reference to the above, we are enclosing herewith the Investor Presentation on the unaudited financial results of the Company for the quarter and three months ended 30th June, 2024.

You are requested to take the same on your record.

Thanking you

Yours faithfully

For **Inditrade Capital Limited**

Jhuma Guha
Director
DIN : 00007454

Inditrade Capital Limited

Registered Address: Second Floor, M E S Building, Kaloor, Kochi, Ernakulam, Kerala, India - 682017 India
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Inditrade Capital Limited- Investor Presentation- June 2024



Let's Progress

little by little, bit by bit.

**One step, one day,
one person at a time.**

Uplift lives.

inditrade

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Disclaimer

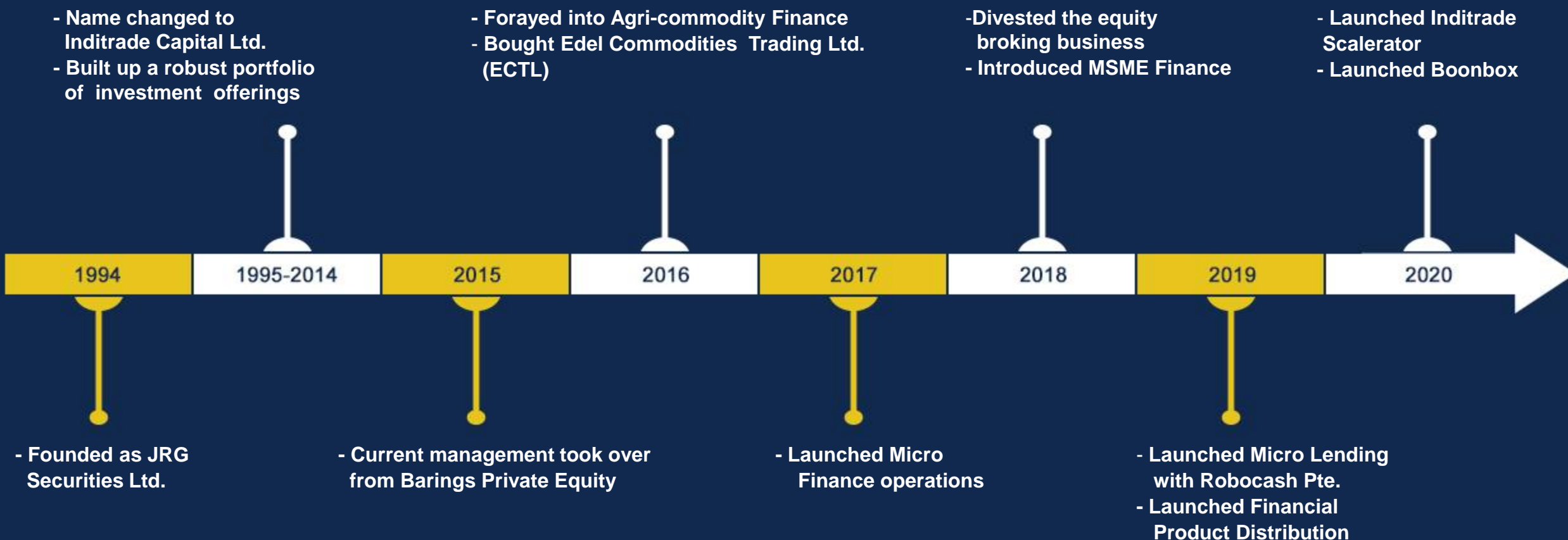
Certain statements in this document that are not historical facts are forward looking statements. Such forward looking statements are subject to certain risks and uncertainties like government actions, local, political or economic developments, technological risks, and many other factors that could cause actual results to differ materially from those contemplated by the relevant forward-looking statements. Inditrade Capital Limited will not be in any way be responsible for any action taken based on such statements and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.

Contents

- **Company Overview**
- **Performance Update – Q1 FY 2024-25**
- **Business Verticals Update**

Company overview

Our Milestones



Products Snapshot

MSME Finance

- Business Loans
- Upto INR 50 lakh
- Processed within 72 hours
- Credit underwriting through alternate means

Micro Finance

- Micro business loans
- Upto INR 10,000 to 60,000
- Joint liability group based lending
- Diversified product range to suit all requirements

Agri-commodity Finance

- Loan against non-essential commodities
- Upto INR 5 crore
- Evaluation through exchange accredited warehouses
- Price hedged in exchange

Scalerator

Customer centric offers through Third Party

- Business loans
- Personal loans
- Insurance
- Health loan
- Gold loan

Boonbox

- End to end of rural E-commerce
- Rural customers with household income < 1 lakh p.a.
- Customer acquisition through affiliates
- Delivering the product to the customer
- Product installation and 1st level customer support

Digital Approach

Lending Partners

Bank Borrowings



Non-Bank Borrowings



Securitization/
DA/ BC Partner



Financial Performance update – Q1 FY 2024-25

FY 2024-25 – Key Business Update

Particulars	Quarter ended 30.06.24 (Rs. in Cr)	Quarter ended 31.03.24 (Rs. in Cr.)	Quarter ended 30.06.23 (Rs. in Cr.)	Year ended 31.03.24 (Rs. in Cr.)
Disbursement	26.11	141.91	123.36	535.15
AUM	687.35	747.64	676.42	747.64
Collection efficiency	91.48%	95.26%	96.94%	95.26%
Lending Rate	22.50%	22.50%	23%	22.50%
Cost of Funds	14.11%	13.43%	13.19%	12.18%
Regular POS	95.27%	94.86%	94.99%	94.86%
PAR>0	4.73%	5.14%	5.01%	5.14%
Net worth	193.56	193.61	193.73	193.61
No. of branches	164	164	176	164
No. of employees	1108	1108	1225	1108

Disbursement Data

Particulars	Microfinance (Amount in cr)	Fincorp (Amount in cr)
April-23	29.89	2.94
May-23	40.49	7.78
June-23	39.69	2.57
July-23	38.37	1.24
August-23	45.50	3.56
September-23	45.85	1.16
October-23	52.35	8.92
November-23	55.34	0.63
December-23	33.15	6.83
January -24	47.32	4.93
February-24	32.40	5.32
March-24	32.68	19.26
April- 24	2.83	4.90
May- 24	1.22	7.87
June - 24	-	9.28

Consolidated Inditrade Capital Limited

Particulars	Quarter ended 30.06.24	Quarter ended 31.03.24	Quarter ended 30.06.23	Year ended 31.03.24
	(Rs. in Cr.)	(Rs. in Cr.)	(Rs. in Cr.)	(Rs. in Cr.)
Total Revenue	30.17	45.38	45.37	177.44
Cost of Goods Sold	3.99	4.78	11.45	33.49
Operating Expenses	2.01	5.19	2.87	12.85
Employee Cost	10.28	9.54	13.57	48.71
Admin & Other Expenses	3.80	8.23	8.90	33.62
Finance Cost	5.27	5.92	8.14	27.37
Total Expense	25.36	33.66	44.93	156.05
PBT	4.81	11.72	0.44	21.40
Provisions for loans				
- IMFL	3.51	5.10	1.61	10.61
- IFL	-0.43	-2.70	-6.08	-8.41
Bad debts				
- IMFL		-	1.54	1.54
- IFL	1.16	6.55	2.44	10.91
Extra ordinary items	4.24	8.95	-0.49	14.65
Adjusted Profit before Tax	0.57	2.76	0.92	6.74
Tax expense	0.43	1.46	0.51	3.82
Profit /(Loss) after Tax	0.14	1.30	0.41	2.92
Share of profit from Associate	0.06	0.08	0.06	0.19
Profit for the year	0.20	1.38	0.47	3.11

June 2024 – Consolidated Balance Sheet

ASSETS	June-24 (Amount in cr)	March-24 (Amount in cr)
<u>Financials Assets</u>		
Cash & Bank Balance	35.94	42.40
Receivables	70.02	64.83
Loans & Advances	184.84	180.64
Investments	13.68	13.84
Other Financial Assets	26.14	25.89
Total Financial Assets	330.62	327.59
<u>Non- Financials Assets</u>		
Inventories	2.43	2.83
Current & Deferred Tax Assets (Net)	10.59	9.87
Property, Plant and Equipment	0.60	5.56
Intangible assets & Goodwill on consolidation	24.36	22.41
Right to Use Asset	1.91	1.97
Other non financial assets	29.36	34.09
Total Non- Financial Assets	69.25	76.73
Total Assets	399.87	404.32

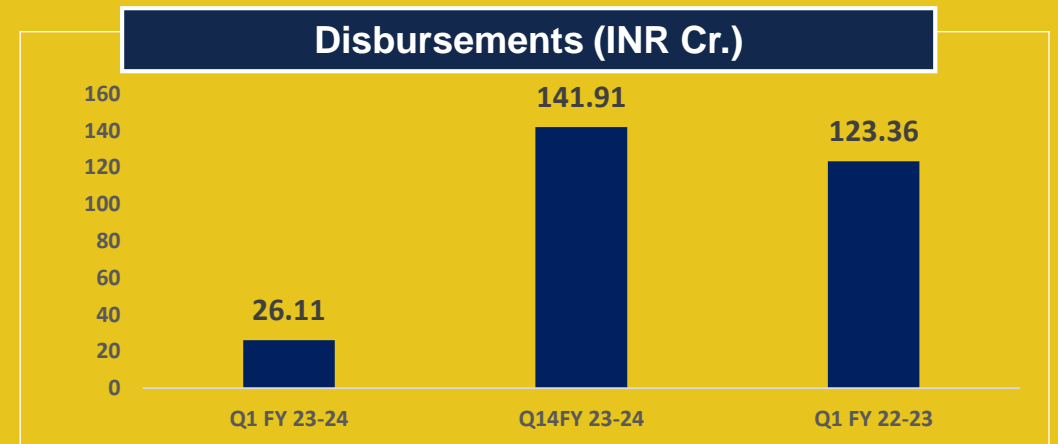
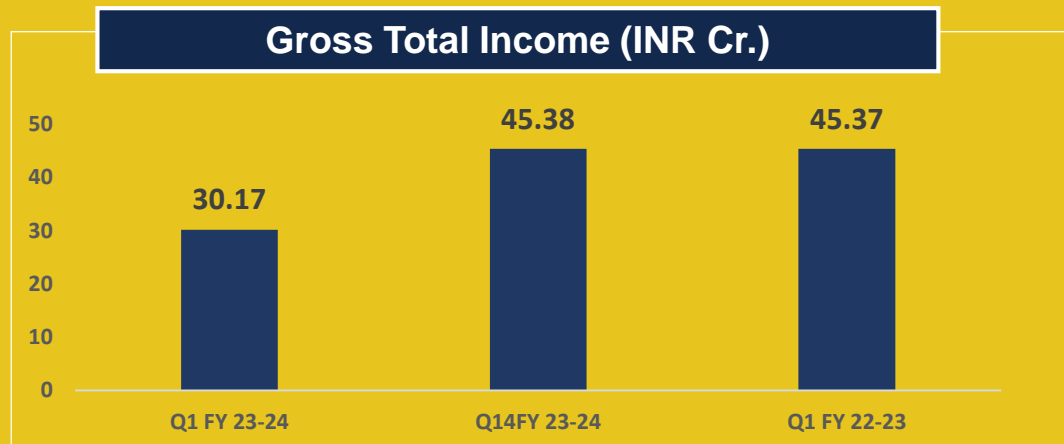
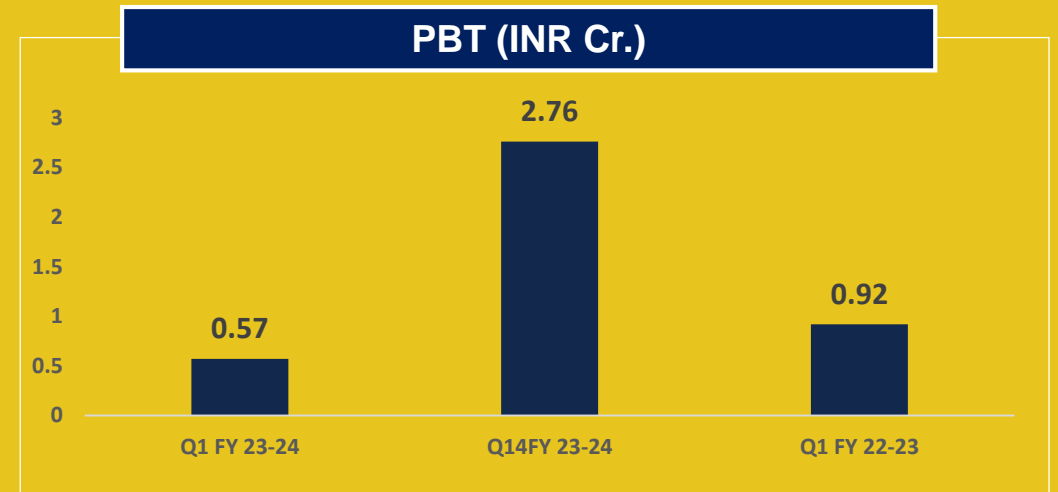
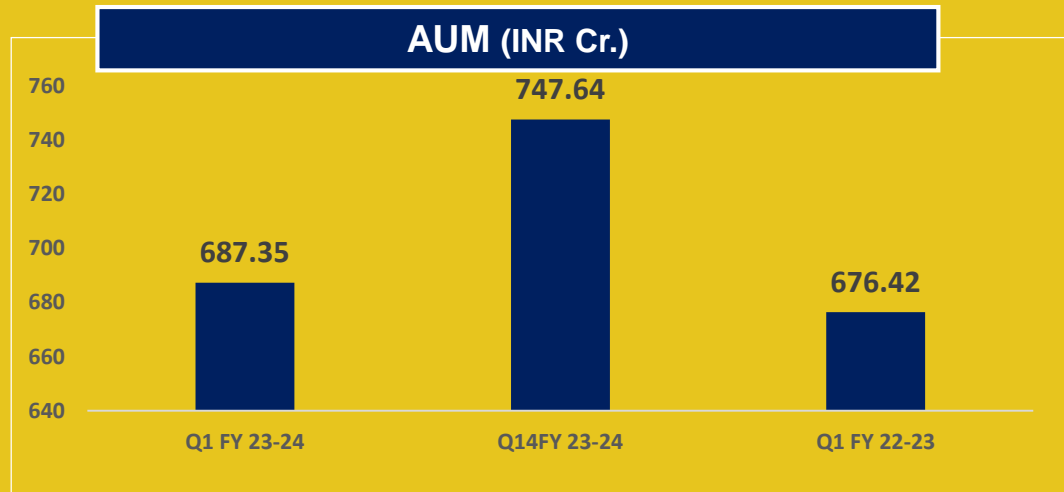
June 2024 – Consolidated Balance Sheet

LIABILITIES	June-24 (Amount in cr)	March-24 (Amount in cr)
Equity Share Capital	23.29	23.29
Reserves & Surplus	94.95	94.92
Non controlling Interest	75.32	75.40
Total Shareholders Funds	193.56	193.61
<u>Financial Liabilities</u>		
Payables	33.84	25.09
Borrowing & Debt Securities	112.39	119.11
Subordinated Liabilities	30.81	30.41
Other financial liabilities	19.46	21.15
Total Financial Liabilities	196.49	195.76
<u>Non- Financial Liabilities</u>		
Current & Deferred tax liabilities	2.56	9.49
Provisions	3.45	2.11
Other non-financial liabilities	3.81	3.36
Total Non- Financial Liabilities	9.83	14.95
Total Liabilities & Equity	399.87	404.32

Portfolio Performance

Particulars	Micro Finance	Fincorp	Total
Outstanding Gross Portfolio as on 31 th March 2024	614.15	125.89	740.04
Interest Accrued	0.47	7.13	7.60
Gross Portfolio – 31 th March 2024	614.62	133.02	747.64
Disbursement	4.05	22.06	26.11
Interest Accrued	14.83	6.47	21.29
Restructured Interest Capitalized	-	-	-
Transfer/sale	-	-	-
Interest reversal	-	-	-
Transfer / reversal	-	-	-
Collection in Q1 FY 2024-25	-	-	-
Collection on account of Principal	83.24	8.01	91.25
Collection on account of Interest	7.63	7.55	15.17
Bad Debts / (Reversal)	-	1.16	1.16
Closing Portfolio	542.63	137.65	680.29
Principal Loan	534.96	138.60	673.56
Interest Accrued	7.67	6.23	13.90
Portfolio as on 30th June 2024	542.63	144.72	687.36

Q1 FY24-25 QoQ – Performance Update



Cost of Borrowings

Segment wise average cost of Borrowings	
Micro Finance	14.96%
Fincorp	13.26%

Provision on Portfolio

Segment	Gross NPA%	Net NPA %
Microfinance	14.91%	2.55%
Fincorp	3.95%	2.06%

Portfolio and Debt Details – ICL Consol

Particulars	June 2024 Amount (in Cr)	March 2024 Amount (in Cr)	March 2023 Amount (in Cr)
Own Portfolio	263.39	241.71	343.00
Managed Portfolio	423.96	505.92	296.89
Cash & Bank Balance	16.69	0.23	56.51
AUM (Including Cash & Bank Balances)	704.04	747.86	696.40

Term Loan	70.65	79.20	187.10
Sub-Ordinate Debt	30.81	30.41	29.00
Total Debt	101.46	109.61	216.10
DA,PTC &Co lending	423.26	505.92	296.89
Total Debt and DA,PTC,&Co lending	524.72	615.53	512.99

Net Owned Fund	193.21	193.61	193.58
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Debt Equity Ratio	0.54	0.56	1.12
Capital Adequacy ratio – Fincorp	79.31%	67.71%	49.67%
Capital Adequacy ratio – Microfinance	15.38%	28.41%	18.39

Portfolio – Detailed Breakup

Portfolio Segment Amount (in Cr)	Own Amount (in Cr)	Managed Amount (in Cr)	Total Amount (in Cr)
Microfinance	119.51	423.12	542.63
MSME	6.23	0.84	7.07
Agri & Other Loans	137.65	0.00	137.65
Total Portfolio	263.39	423.96	687.35

Portfolio Share	Percentage
Microfinance	78.95%
Others	21.05%

THANK YOU