DreamFolks
Your Airport Experience Amplified !

Dreamfolks Services Ltd.
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Sector-65, Gurugram - 122018
Haryana, India | 0124-4037306
www.dreamfolks.in | info@dreamfolks.in
CIN : L51909DL2008PLC177181

Date: August 08, 2024

To,	To,
Corporate Relationship Department BSE Limited P, J. Tower, Dalal Street Mumbai – 400001 **Scrip Code:** 543591	National Stock Exchange of India Limited Exchange plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051 **Script Symbol:** DREAMFOLKS

Dear Sir/Madam,

Sub: Investor Presentation on Unaudited Quarterly Financial Results for the quarter ended June 30, 2024

Dear Sir/ Madam,

Pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in continuation to our letter dated August 08, 2024 intimating the outcome of the Board Meeting held today, Investor Presentation for the Investors' call scheduled for today i.e. August 08, 2024 at 05:00 P.M. on the Unaudited Quarterly Financial Results of the Company for the quarter ended June 30, 2024 is attached herewith this letter.

This is for your information and records.

Thanking You
For **Dreamfolks Services Limited**

Rangoli

Dreamfolks Services Limited

Rangoli Aggarwal
Company Secretary & Compliance Officer
Encl: A/a

DreamFolks Services Limited

Q1FY25 | Investor Presentation

August 2024

Contents

1. Q1FY25 | Performance Highlights
2. About DreamFolks and The Way Forward
3. Key Strengths
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Q1FY25 | Performance Highlights

1

Q1FY25 Performance highlights

DreamFolks

Declaring the results, Liberatha Kallat , Chairperson and Managing Director, commented:

"We are pleased to announce a strong start to FY25, marked by a notable Revenue growth of 20.5% YoY in Q1FY25. Our commitment to margin enhancement has yielded positive results, with gross margins rising to 11.7% this quarter, up from 10.7% in Q1FY24. Our initial two quarters see a margin compression compared to H2 and we expect the margins to witness an expansion in the later quarters, owing to seasonality and contract renewal cycle. However, on a full-year basis, the Gross Margins would remain in the 11-13% range, as per our guidance. We witnessed a growth of 2.8% YoY in DreamFolks' pax, to reach 2.7 million paxes, despite implementation of the spend-based models by most of the clients.

We have been focusing on increasing the share of services beyond the "India Airport Lounge" offerings, and I'm pleased to report that these services have gained significant traction. Our golf services, in particular, are seeing strong demand. In the domestic market, we have launched golf programs at new locations and added six new clubs that provide access to golf games, lessons, or both. We have also expanded existing services by adding new products such as Medicine on Call and Doctor Consultation through our partnerships.

With all our allied industries expected to witness solid momentum, coupled with our continuous strategic efforts towards achieving our vision, as well as our proprietary state-of-the-art technology platform; we have positioned ourselves correctly and are confident will continue to deliver positive results in future."

Q1FY25	**3,208** Revenue * (Rs. Mn)	**20.5%** Revenue Growth Y-o-Y

** Revenue from Operations*

Consolidated Financials

Q1FY25 Performance highlights

DreamFolks

	Revenue **	Gross Profit & Margin	Adjusted EBITDA & Margin*	PAT & Margin	Net Worth
Q1FY25	**Rs. 3,208 Mn** ↑ 20.5% Y-o-Y	**Rs. 376 Mn** ↑ 32.2% Y-o-Y **Margin 11.7%**	**Rs. 258 Mn** ↑ 30.3% Y-o-Y **Margin 8.0%**	**Rs. 172 Mn** ↑ 32.3% Y-o-Y **Margin 5.3%**	**Rs. 2,545 Mn** ↑ 42.6% Y-o-Y
Q1FY24	**Rs. 2,663 Mn**	**Rs. 284 Mn** **Margin 10.7%**	**Rs. 198 Mn** **Margin 7.4%**	**Rs. 130 Mn** **Margin 4.9%**	**Rs. 1,784 Mn**

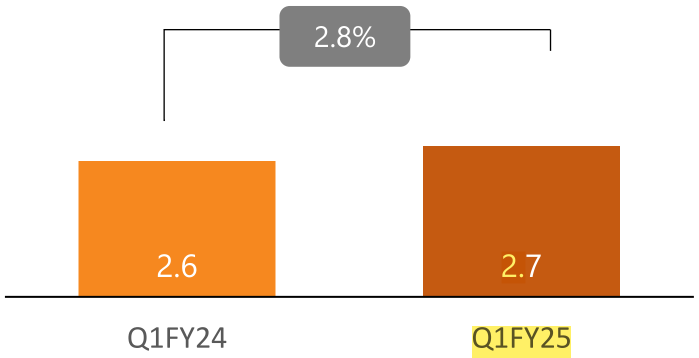
*** Revenue from Operations*

**After adjusting for non-cash ESOP Expenses of Rs. 60.1 Mn in FY24 and Rs. 11.8 Mn in Q1FY25*

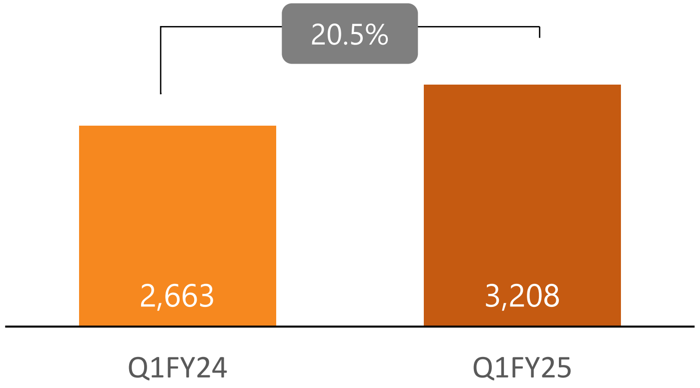
Consolidated Financials

Key Operational Metrics & Financials

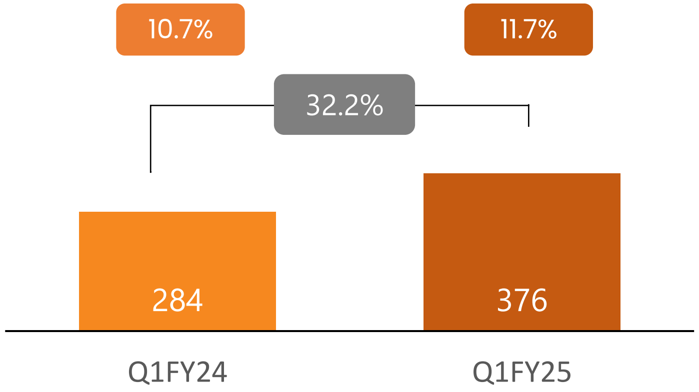
DreamFolks Pax
(Count in Mn, YoY growth in %)



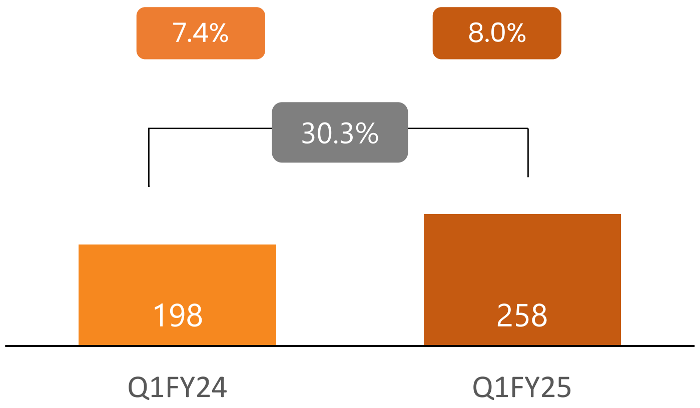
Revenue
(Rs. Mn, YoY Growth in %)



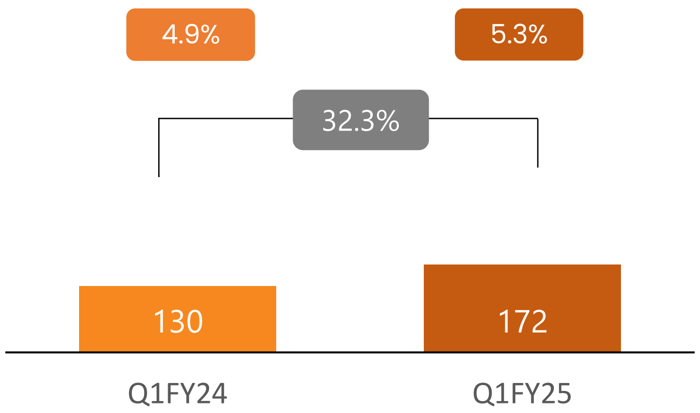
Gross Profit & Margin
(Rs. Mn, Margin in %, YoY Growth in %)



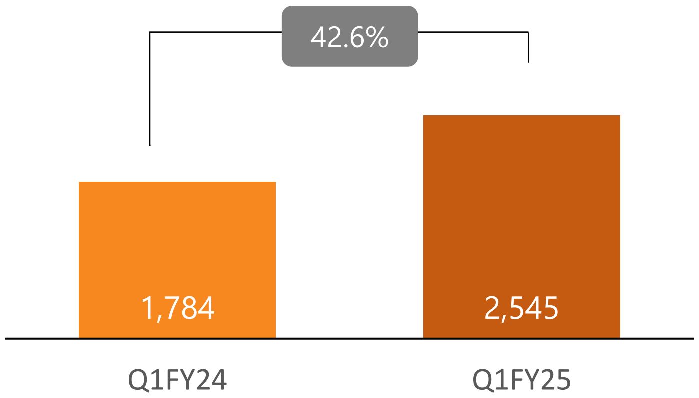
Adjusted EBITDA & Margin*
(Rs. Mn, Margin in %, YoY Growth in %)



PAT & Margin
(Rs. Mn, Margin in %, YoY Growth in %)



Net Worth
(Rs. Mn, YoY Growth in %)



Consolidated Financials

**After adjusting for non-cash ESOP Expenses*

Consolidated Profit & Loss Statement Q1FY25

DreamFolks

Particulars (Rs. Mn)	Quarter ended		Year ended	
	30/06/2024	30/06/2023	31/03/2024	31/03/2023
Revenue from operations	**3,208.0**	**2,663.2**	**11,350.1**	**7,732.5**
Other income	17.5	10.7	33.3	33.0
Total income	**3,225.5**	**2,673.9**	**11,383.4**	**7,765.5**
Cost of Services	2,832.4	2,379.1	9,981.7	6,453.8
Employee benefits expenses	103.7	74.9	284.9	178.3
Other expenses	43.1	33.0	143.6	111.2
Adjusted EBITDA*	**258.0**	**198.1**	**1,033.4**	**1,046.1**
Adjusted PBT *	**246.2**	**187.4**	**984.6**	**998.3**
Profit After Tax	**171.5**	**129.6**	**686.4**	**725.3**

Consolidated Financials

**After adjusting for non-cash ESOP Expenses (Rs. 11.8 Mn in Q1FY25, Rs. 11.2 Mn in Q1FY24)*

Q1FY25 Business Updates (1/2)
New Enterprise Clients

Onboarded prominent names in Loyalty, Travel, Hospitality and Events solutions

Evolve Brands

- Evolve Brand is a decade old Loyalty Programs service provider . They manage flagship accounts across industries like IT, FMCG, Automobile, etc. by providing services like Loyalty, CRM, Rewards, etc.

Signature Journeys

- A&S Signature Journeys specializes in offering customized travel and tour services. Their luxury itineraries are tailor-made to meet individual tastes and desires for a truly memorable holiday.

Tahini Hospitality

- Tahini Hospitality manages lifestyle membership for leading 5-star hotels in Maharashtra.

Story Experiences

- Incorporated in 2007, STORY is a MICE & loyalty company led by loyalty program & experiential marketing experts. They have created over 1500+ world-class events and manage loyalty programs for major MNCs.

Q1FY25 Business Updates (2/2)
New Services added along with few touch points

New Airport Lounges additions to our network during the quarter

India

- 5 New Lounges at Domestic terminals of the Nagpur, Vizag, Ranchi, Bagdogra, and Gwalior Airport
- 1 New Lounge at International terminal at Amritsar Airport

Outside India

- Added 41 Global lounges in the portfolio

Added 2 new spa location at Airports

- 1 at the International terminal of Cochin Airport
- 1 at the International terminal of Lucknow Airport

Added New Products under Healthcare services

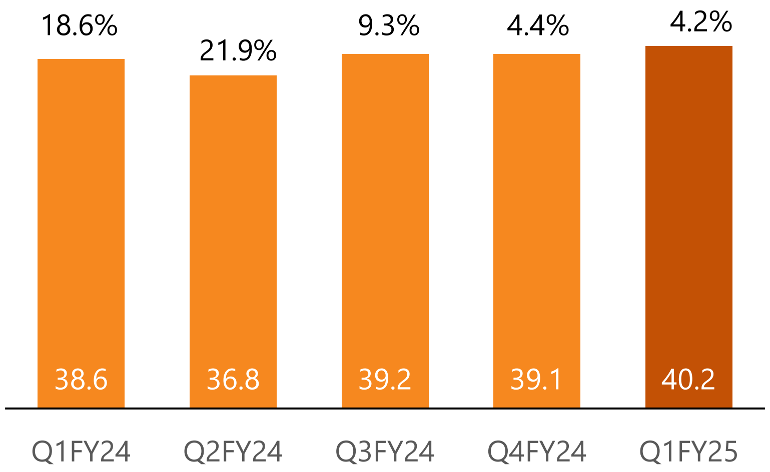
- Online delivery of Medicines
- Online Doctor Consultancy

GolfKlik Highlights

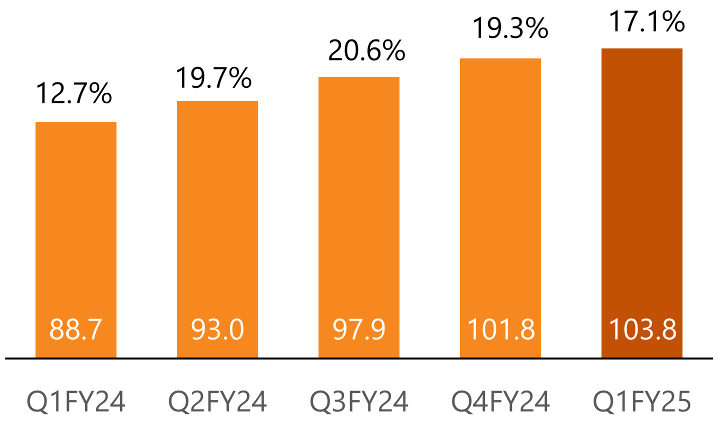
- 6 new Golf clubs added in India
- Started Golf programs at new locations for a major client In India

Q1FY25 Key Industry Parameters

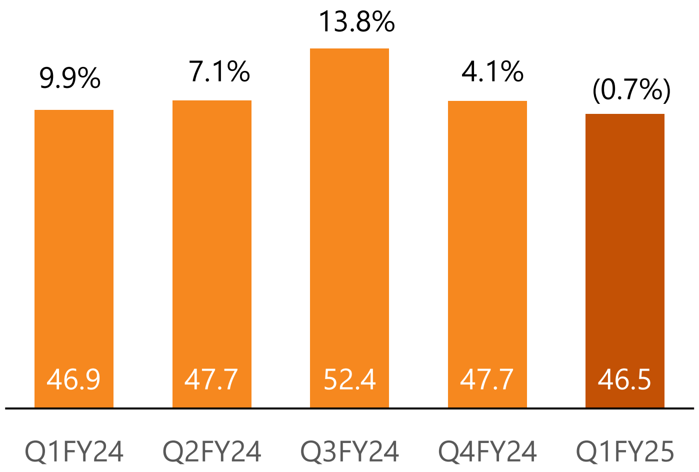
Domestic Passenger Traffic [1]
(Count in Mn, YoY growth in %)



Credit Cards in Circulation (As at end of Quarter) [2]
(Count in Mn, YoY growth in %)



Average Spend Per Credit Card [2]
(Rs. Thousand, YoY Growth in %)



Source: 1. DGCA 2.RBI

About DreamFolks and The Way Forward

2

DreamFolks : More than just a Lounge Services Provider

DreamFolks

DreamFolks is India's leading Lifestyle Services Aggregator providing services through an in-house proprietary technology platform ensuring scalability and customized solutions to clients such as Banks, Card Networks, Airlines, OTAs and Enterprises

The Pioneer of Lounge Access Industry

100%
Coverage across Airport & Railway lounges In India

~11 Mn
Passengers accessing lounge services through DreamFolks in FY24

- Manages Lounge Benefits for Top Banks & Network Providers in India
- Global Coverage in 100+ Countries
- 1,500+ Touchpoints

Focused on becoming a Travel and Lifestyle services provider

Unlocking new avenues of growth by providing additional services:

- Meet & Assist
- Spa & Wellness
- Airport Transfer
- Golf Games & Lessons
- Visa services
- E-Sim

& Other services

Key Financials

Rs. 11,350 Mn	Rs. 1,033 Mn	Rs. 686 Mn	38.1%	34.9%
FY24 Revenue*	FY24 Adjusted EBITDA**	FY24 PAT	FY24 ROCE	FY24 ROE

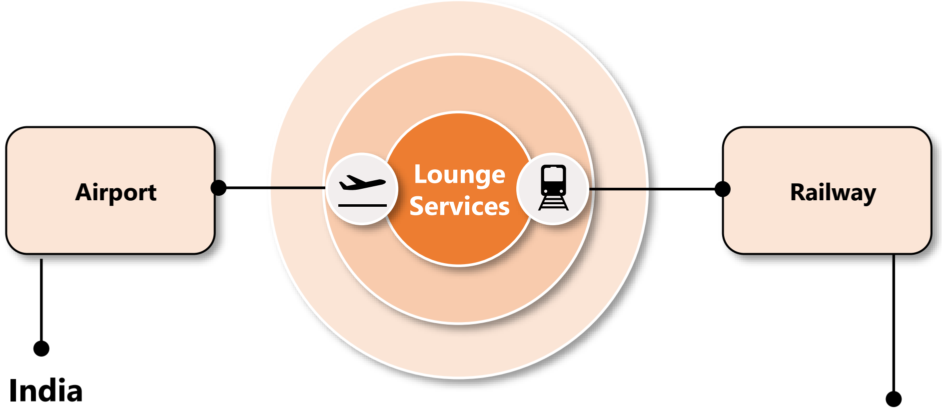
** Revenue from Operations*

***After adjusting for non-cash ESOP Expenses*

Dominant Player in Airport & Railway Lounge Services

DreamFolks

DreamFolks is the leading player in the Indian lounge aggregation industry, with a 100% Coverage in both Airports & Railway



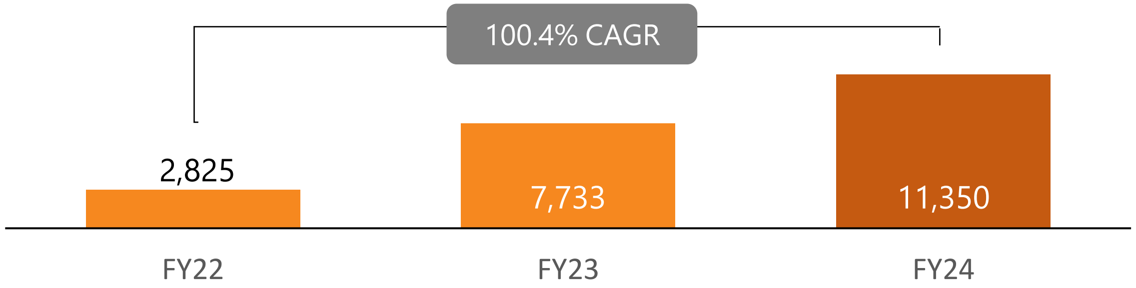
India

- **71** Lounges in Q1FY25 (100% Coverage)
- **95%** Market Share in Card-based Lounge Access*
- **68%** Market Share in Overall Lounge Access*
- **77:23** Domestic : International Mix ^
- **295** Lounges – Target by 2040

Railway

- **14** Lounges in FY24 (100% Coverage)
- Started in **FY22**
- Revenue grew by **3.5x** between FY23 to FY24

Revenue from Operations (Rs. Mn, CAGR in %)



Strong Industry Tailwinds

# of Credit Cards (Mn)	102	FY24	339	FY30E
# of Debit Cards (Mn)	965	FY24	1,586	FY30E
Passenger Traffic (Mn)	153	FY24	290	FY30E
# of Operational Airports	148**	FY23	235	FY30E
# of Airport Lounges	65	FY24	150	FY30E

Low Credit Card Penetration in India

5.5%

Low Air Travel Propensity

India	USA
1	28x

Lounge Penetration

1% In FY13 → 7% In FY24

* Source: Frost & Sullivan Report   ^ Mix for Lounge Access in Indian Airports at Domestic and International Terminals   ** pib.gov.in

Increasing Wallet Share with Clients

DreamFolks

Identifying cross-selling opportunities within our diversified set of services

Our services cover the entire consumer journey... **From doorstep to the airport, and beyond**

House → **Airport** → **Check-in** → **Security** → **Immigration** → **To Destination** → **And beyond**

- House / Airport: Airport Transfer
- Airport / Check-in: Meet & Assist
- After Security:
  - Lounge Access
  - Spa & Wellness
  - Duty Free
  - F&B Offers
  - Sleeping Pods / Transit Hotel
- To Destination:
  - Airport Transfer
  - Transit Hotel
- And beyond:
  - Golf Games & Lessons
  - Railway Lounges
  - E-Sim
  - Beauty & Grooming
  - Gifting Services

& Other services

Revenue from "Other Services" other than India Airport lounge **increased by ~14x from FY22 to FY24**

Contribution of "Other Services" other than India Airport lounge **increased to 6% in FY24** from less than 2% in FY22

Aiming to increase the share of "Other Services" other than India Airport lounge **to 15-20%** in the **next 4-5 years**

Deep Focus on Growing Other Services, through Tie-ups

DreamFolks

Acquisition of **GolfKlik** to allow access to **golf games & lessons** at golf clubs in India & globally

Strategic partnership with **RedBeryl** to provide **ultra-luxury experiences** including access to 3000+ exclusive members-only club across 150+ countries, and many more luxury experiences

Expanded **Airport Transfer services** through partnership with **Eco Mobility**

Added **E-Sim services** through partnership with **Matrix**, one of the largest network providers

Added **Pathology Testing services** through our partnership with **Healthians**

Added Salon Services through partnership with **Looks Salon** chain offer beauty and grooming services to its clients

Added access to **Premium Lounges at VFS Visa Centres** across the country along with Visa at your Doorstep Services

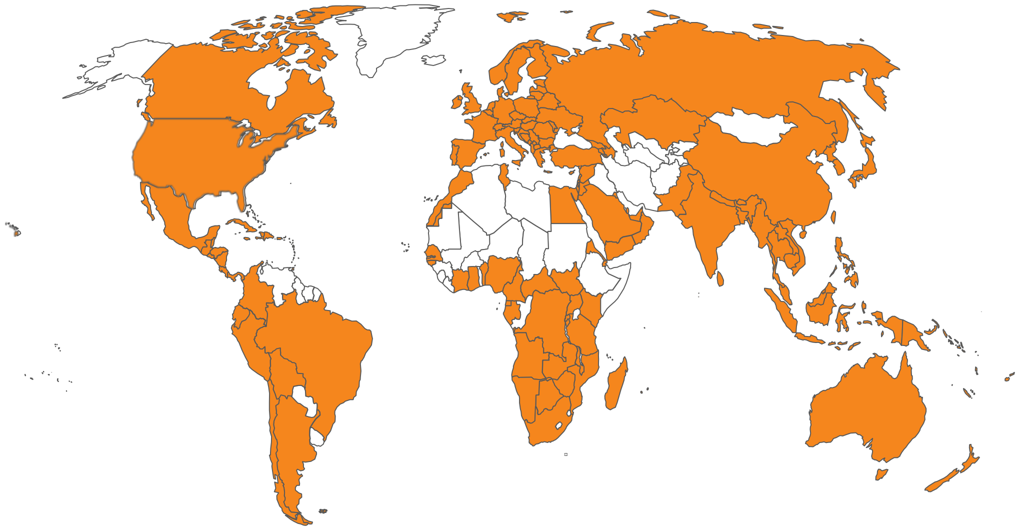
Added **Gifting Services** though our collaboration with **My Flower Tree**, allowing customers to send flowers, cakes, planters, etc.

Expanding Footprints in New Geographies

DreamFolks

100+ Countries Covered

1,000+ Cities



Countries where DreamFolks operates

PLAZA PREMIUM GROUP

Strategic partnership with Plaza Premium Group , to include 340+ Plaza Premium Lounges in 70+ major airports into the DreamFolks network

Entered Malaysia and on-boarded one of the key players in airport lounge space by **offering technology** w.r.t. card-based lounge benefit management

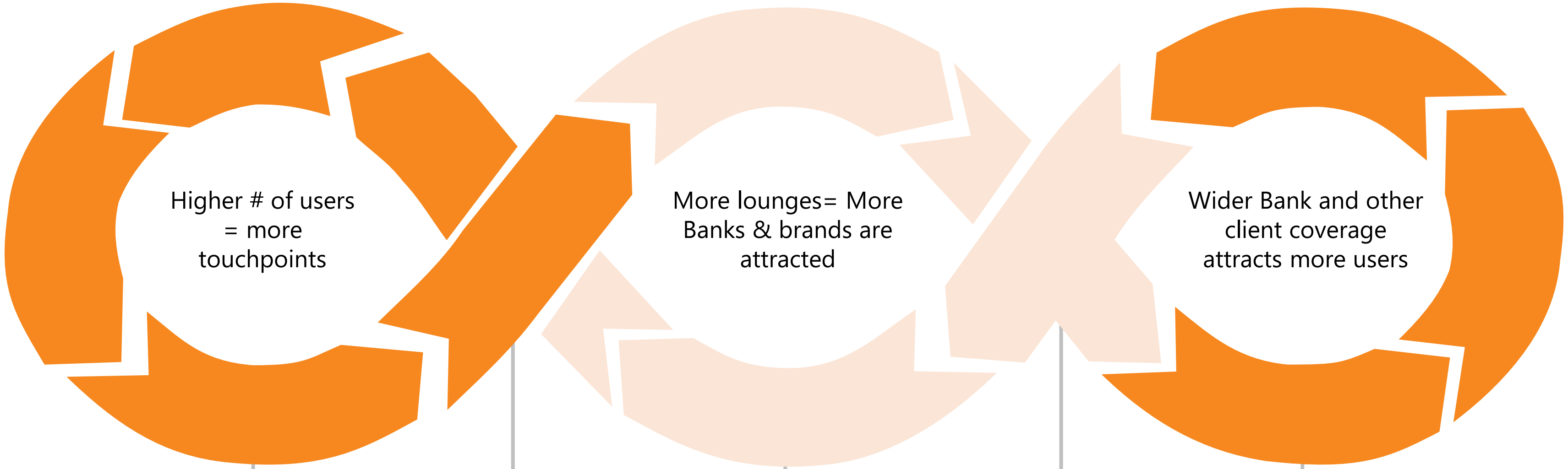
Looking to expand into new geographies

- Replicating our deep knowledge of the industry, technology innovation, process expertise, and business model across new high growth markets.
- Leveraging our well-entrenched relationships with our global Clients for expanding our footprint
- Targeting CEMEA and South-East Asia

Diversifying Client Base to reduce Customer Concentration

DreamFolks

DreamFolks Flywheel



Card Network

VISA, RuPay, American Express, mastercard, Diners Club International

Card Issuers

Axis Bank, SBI card, HDFC Bank, kotak, ICICI Bank, बैंक ऑफ़ बड़ौदा Bank of Baroda

Corporates

IndiGo, inter miles, Hettich, AirAsia, Club Mahindra, Vi, Go First, EaseMyTrip, Fyp

Not an exhaustive List of clients

Key Strengths

3

Robust Business Model backed by State-of-the-art Technology Platform

DreamFolks

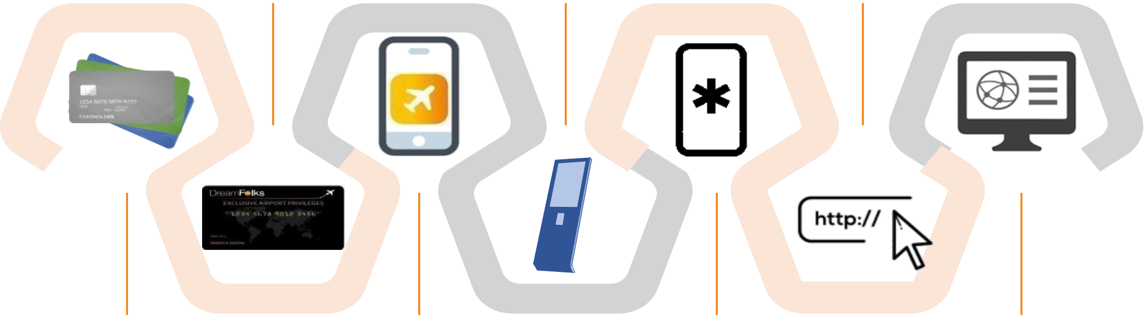
Robust Business Model

Clients
(Card Issuers/ Card Network Providers/ Airlines/ OTAs/ Enterprises)
tie-up with DreamFolks

...to enable their end-Consumers access services via

Omni-Channel Mode through Hybrid Model

DreamFolks Card | **Self check-in Kiosk** | **Issuer's Website**



Issuer's Physical Card | **DreamFolks App** | **Issuer's App** | **Web check-in**

...to get multiple services during their journey at the Airport

State-of-the-art Technology Platform

In-house proprietary technology

Offering technology solutions

Multiple options for access

Client-centric customised products

Deeper client integration

Certifications

- ISO/IEC 27001 (international standard to manage information security)
- PCIDSS version 4 (Payment Card Industry Data Security Standard)
- SOC1 Type 2; SOC2 Type 2, SOC2 Type 1
- LEED Gold Certification

Experienced & Able Leadership Team

DreamFolks

Liberatha Peter Kallat

Promoter, Chairperson and Managing Director

- With company since 2014
- 24+ Years of Experience
- Worked at Organisations like Taj GVK Hotels & Resorts, PepsiCo India, Pernod Ricard India

Mukesh Yadav

Promoter & Non-Executive Director

- With company since 2011
- 30+ Years of Experience
- Worked at organisations like Whistling Heights Resorts Pvt. Ltd., Urban Land Management Pvt. Ltd., and Yashna Infratech Pvt. Ltd.

Dinesh Nagpal

Promoter & Non-Executive Director

- With company since 2011
- 30+ Years of Experience
- Worked at organisations like Ankur Propmart Pvt. Ltd., Urban Land Management Pvt. Ltd., and Yashna Infratech Pvt. Ltd.

Balaji Srinivasan

Chief Technology Officer & Executive Director

- With company since 2019
- 26+ Years of Experience
- Worked at organisations like Genpact and Fareye

Giya Diwaan

Chief Financial Officer

- With company since 2021
- 24+ Years of Experience
- Worked at organisations like PwC, Times Internet, Itz Cash Card (now EBIX Cash), and Deloitte Sub.

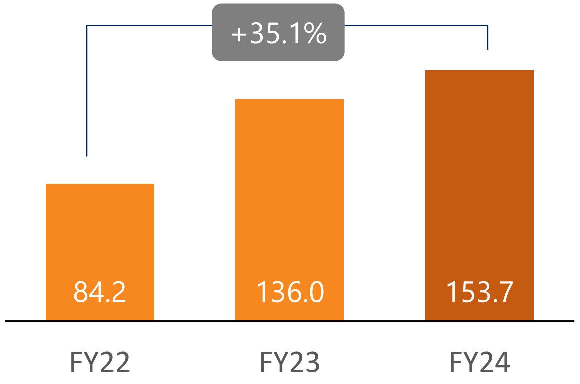
Sandeep Sonawane

Chief Business Officer

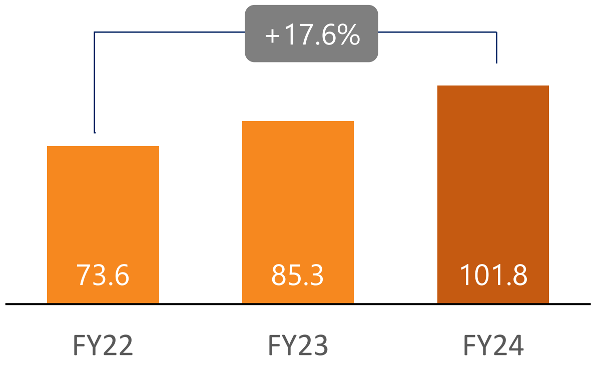
- With company since 2023
- 26+ Years of Experience
- Worked at organisations like Adani Airport Holdings, Pernod Ricard, PepsiCo India, Dabur India

Strong Industry Tailwinds

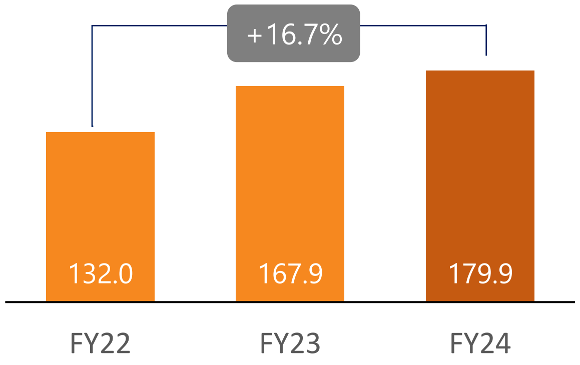
Domestic Passenger Traffic [1]
(Count in Mn, CAGR Growth in %)



Credit Cards in Circulation (As at end of Year) [2]
(Count in Mn, CAGR Growth in %)



Average Spend Per Credit Card [2]
(Rs. Thousand, CAGR Growth in %)



Key Highlights

- India has seen a strong rise in demand for domestic travel driven by growing middle class and increase in disposable income
- The country's attractiveness as a global travel destination has been further enhanced by its geopolitical stability, world-class infrastructure, and the government's renewed focus on expanding tourism sector
- For our clients like banks, card issuers, card network providers, providing lounge access to their consumers is increasingly becoming a key aspect of their customer acquisition and loyalty programs
- India has witnessed a remarkable increase in digital payments, driven by factors such as demonetization, government initiatives and the proliferation of smartphones, which has been instrumental in driving the growth of the card industry
- The Average Spend per Credit Card, which is an important criteria for being eligible for lounge access, has been rising for the last few years, which also showcases the growing adoption of Credit Cards in India

The global lounge industry is expected to grow at a CAGR of 7.5% from 2023-2033, as per Spherical Insights Report (Jan'24)

Source: 1. DGCA 2.RBI

The MOATS that will help DreamFolks achieve its vision

DreamFolks

A dominant player in the Indian lounge aggregation industry with strong tailwinds

Deep-rooted relationships with marquee Clients developed on the back of long-term associations

Proprietary technology platform providing scalability and tailor-made client solutions

Ability to leverage an expanding consumer base without direct acquisition costs

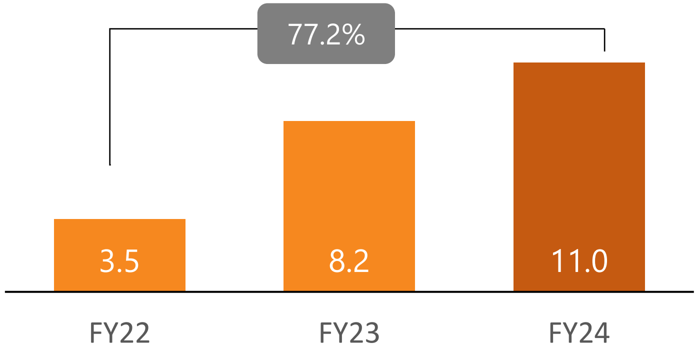
Annual Financial Highlights

4

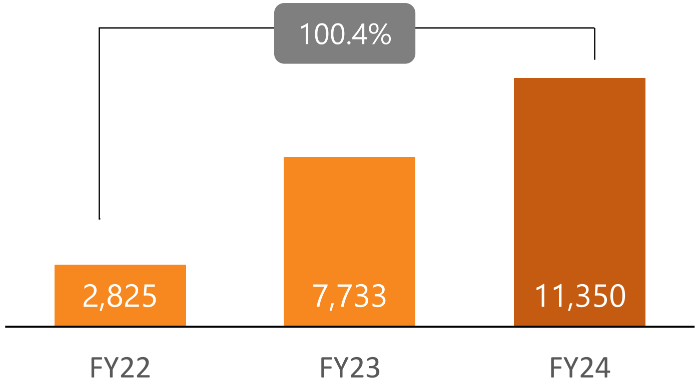
Key Operational Metrics & Financials

DreamFolks

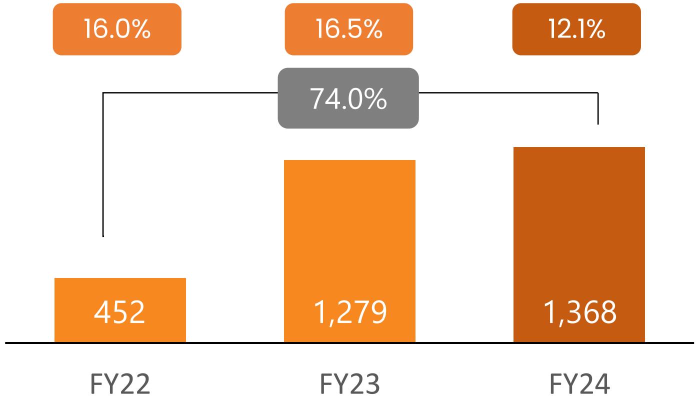
DreamFolks Pax
(Count in Mn, CAGR growth in %)



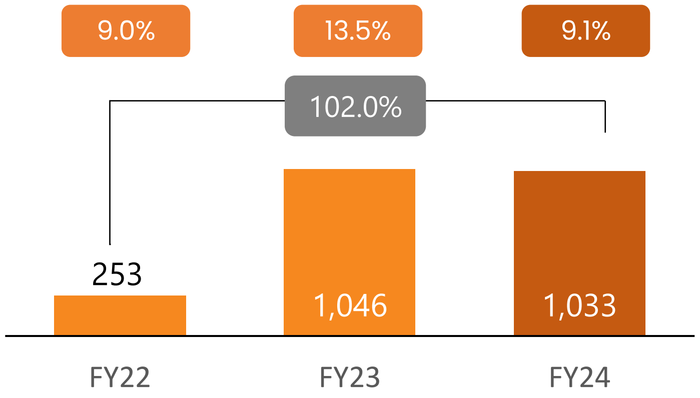
Revenue
(Rs. Mn, CAGR Growth in %)



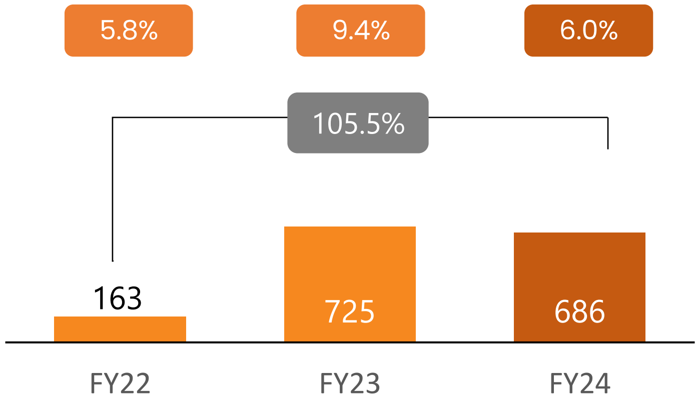
Gross Profit & Margin
(Rs. Mn, Margin in %, CAGR Growth in %)



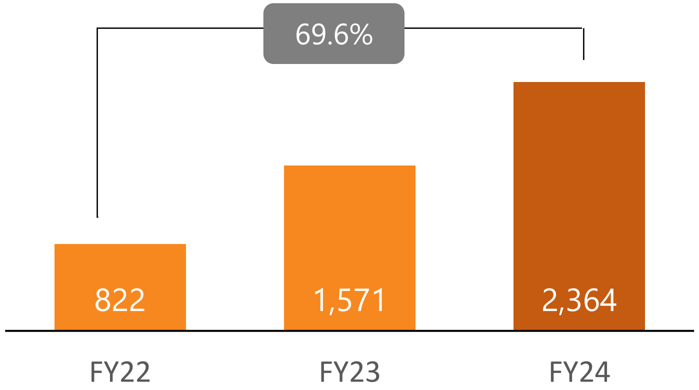
Adjusted EBITDA & Margin*
(Rs. Mn, Margin in %, CAGR Growth in %)



PAT & Margin
(Rs. Mn, Margin in %, CAGR Growth in %)



Net Worth
(Rs. Mn, CAGR Growth in %)

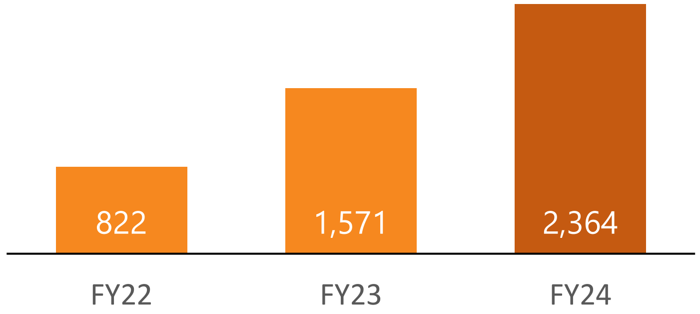


Consolidated Financials

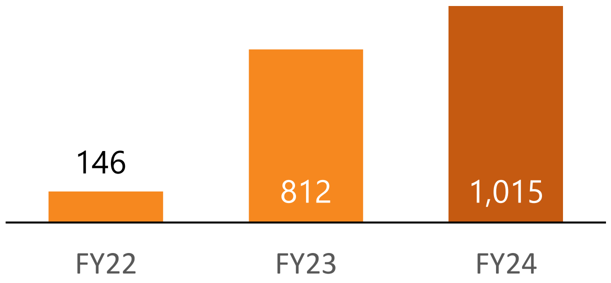
**After adjusting for non-cash ESOP Expenses*

Key Ratios

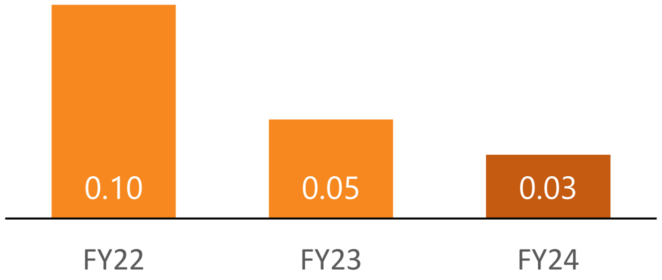
Net Worth
(Rs. Mn)



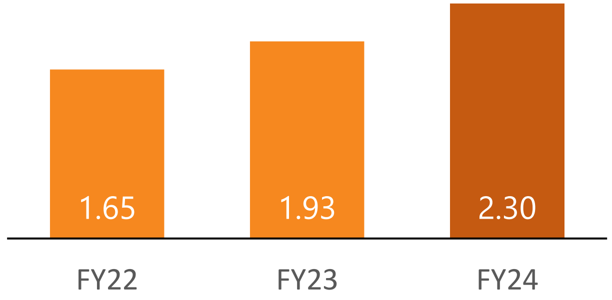
Cash & Cash Equivalents ^
(Rs. Mn)



Debt to Equity Ratio
(times)



Current Ratio
(times)



^ Includes Cash & Case Equivalents, Other Bank Balances and Short-term Investments

Consolidated Financials

Profit & Loss statement

DreamFolks

Particulars (Rs. Mn)	FY2022	FY2023	FY2024	CAGR
Revenue from operations	**2,825.0**	**7,732.5**	**11,350.1**	**100.4%**
Other income	14.9	33.0	33.3	
Total income	**2,839.9**	**7,765.5**	**11,383.4**	**100.2%**
Cost of Services	2,372.7	6,453.8	9,981.7	
Employee benefits expenses	165.5	178.3	284.9	
Other expenses	61.0	111.2	143.6	
Adjusted EBITDA *	**253.3**	**1,046.1**	**1,033.4**	**102.0%**
Adjusted PBT *	**217.4**	**998.3**	**984.6**	**112.8%**
Profit After Tax	**162.5**	**725.3**	**686.4**	**105.5%**

Consolidated Financials

**After adjusting for non-cash ESOP Expenses – Amounting Rs.. 12.6 Mn in FY22, Rs. 23.9 Mn in FY23 and Rs. 60.1 mn in FY24*

Balance Sheet

Particulars (Rs. Mn)	As at 31/03/2024	As at 31/03/2023
ASSETS		
Property, plant and equipment	31.2	30.5
Capital work in progress	-	0.4
Intangible assets	18.6	30.9
Right of use assets	43.7	52.9
Investment property	16.2	17.1
Goodwill	8.9	8.9
Other financial assets	43.3	39.0
Deferred tax assets (net)	45.1	24.8
Other non-current assets	1.9	5.9
Total non - current assets	**208.9**	**210.3**
Investments	438.7	444.1
Trade receivables	2,649.9	2,018.9
Cash and cash equivalents	284.0	189.6
Other bank balances	292.3	178.7
Other financial assets	105.6	131.6
Other current assets	109.6	42.0
Current tax assets (net)	97.0	13.9
Total current assets	**3,977.2**	**3,018.8**
Total assets	**4,186.1**	**3,229.2**

Particulars (Rs. Mn)	As at 31/03/2024	As at 31/03/2023
EQUITY AND LIABILITIES		
Share capital	106.1	104.5
Other equity	2,257.7	1462.6
Non-controlling Interest	0.3	4.0
Total equity	**2,364.1**	**1,571.1**
Non - current liabilities		
Borrowings	2.1	8.8
Lease Liabilities	48.3	56.7
Provisions	41.4	29.4
Total non - current liabilities	**91.8**	**94.9**
Financial liabilities		
Borrowings	2.3	1.4
Lease Liabilities	8.4	6.1
Trade payables		
(i) Total outstanding dues of M&SE	77.1	718.1
(ii) Total outstanding dues of creditors other than M&SE	1,552.5	675.1
Other financial liabilities	21.0	89.5
Other current liabilities	64.9	70.6
Provisions	4.0	2.4
Total current liabilities	**1,730.2**	**1,563.2**
Total equity and liabilities	**4,186.1**	**3,229.2**

Consolidated Financials

Cash Flow Statement

Particulars (Rs. Mn)	**Period ended 31/03/2024**	**Period ended 31/03/2023**
Cash Flow from Operating Activities		
Profit / (loss) before tax	924.5	974.4
Adjustments for Non-Operating Items	78.6	46.9
Operating Profit before Working Capital changes	**1,003.1**	**1,021.2**
Changes in Working Capital	(444.8)	(337.3)
Cash (used)/generated from Operating	**558.3**	**683.9**
Less: Direct Tax paid	(339.1)	(187.8)
Net Cash from Operating Activities	**219.2**	**496.1**
Net Cash from Investing Activities	(149.6)	(302.0)
Net Cash from Financing Activities	24.7	(20.6)
Net increase / (decrease) in cash & cash equivalents	**94.3**	**173.5**
Cash and cash equivalents at the beginning of the period	189.6	10.9
Add: Cash and Cash Equivalents on acquisition of Subsidiary	-	5.2
Cash and cash equivalents at the end of the period	**283.9**	**189.6**

Consolidated Financials

5 Annexures

Journey to being the Leading Airport Services Aggregator

DreamFolks

Initial Phase

2013
- Launch of flagship 'Lounge Access Programme' with one of world's largest Card Networks

Expansion Phase

2016
- Tied up directly with prominent Indian Card Issuers for lounge programs
- Got ISO 27001 & PCI DSS certification for the first time
- Tied up with prominent Indian Corporate Clients including a prominent airline company

2018
- DreamFolks' Membership card unveiled as part of the Global lounge program with a prominent Card Issuer

2019
- Launched our in-house technology platform
- Launched real time voucher issuance through APIs
- Launched first program for a prominent telecom company with complimentary lounge benefits as part of mobile billing plan.

2020
- Expanded into a new global operating model with direct contracts with operators across the globe
- Launched first In-app integrated solution for Clients.

Growth Phase

2022
- Forayed into the railways sector to provide lounge access at 12 railway stations in India
- Listed on NSE and BSE

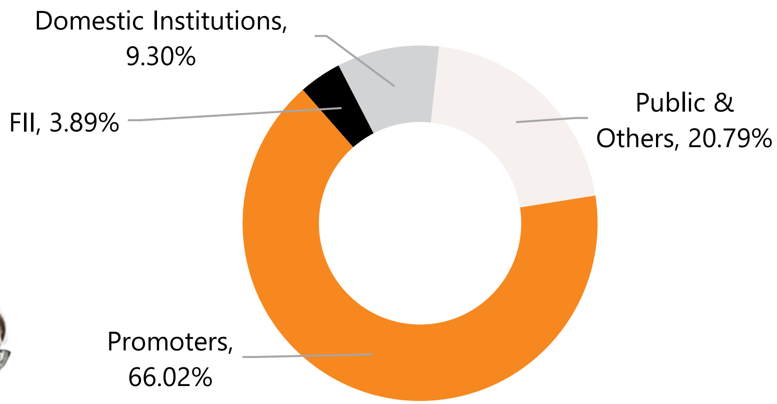
2023
- Launched Self check-in Kiosks at major Indian Airports
- Acquired Golfklik Private Limited to present golf services as premium segment offerings to clients
- Launched the 'web-access' tool that allows the end users to seamlessly check benefits and generate access QRs digitally.

2024
- Expanded our Global footprint by entering the Malaysia Market
- Launched our exclusive membership program – The DreamFolks Club
- Strategic Partnership with RedBeryl

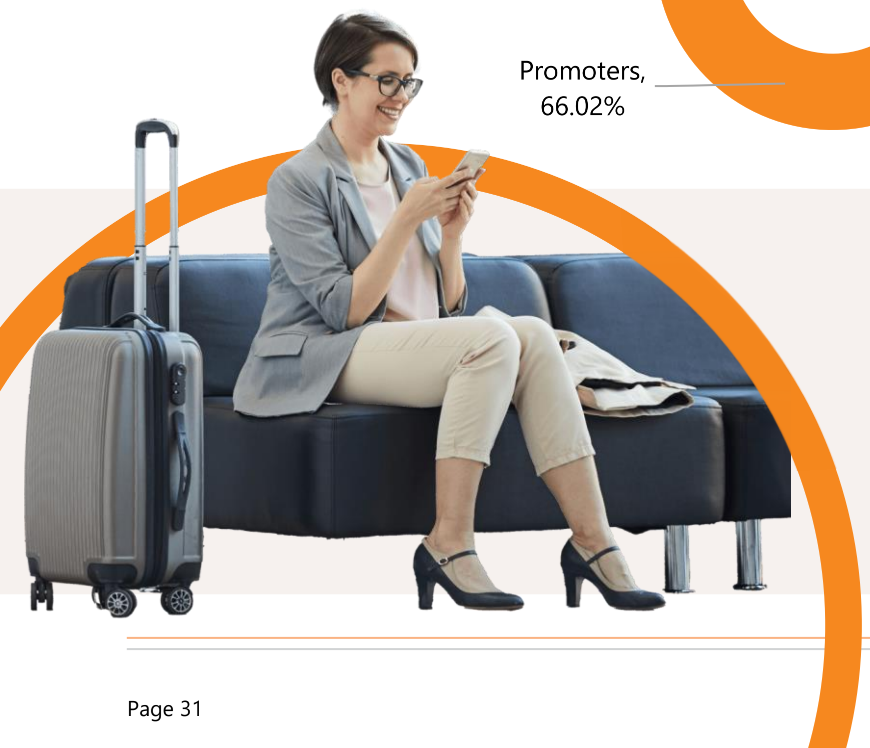
Shareholding Information

DreamFolks

Shareholding Pattern



Shareholder Information as on 30th June 2024	
BSE Ticker	543591
NSE Symbol	DREAMFOLKS
Market Cap (Rs Mn)	25,325.2
% Free- float	33.98%
Free Float Market Cap (Rs. Mn)	8,605.5
Shares Outstanding (Mn)	53.0
3M ADTV (Shares)	2,23,450
3M ADTV (Rs. Mn)	112.4



Top Institutions

- Motilal Oswal Mutual Fund
- Invesco India Mutual Fund
- Mobius Funds
- PNB MetLife India Insurance Company Ltd.
- Mirae Asset Funds
- Govt. of Singapore
- Abu Dhabi Investment Authority
- Kitara India Growth Fund

Awards and Accolades

DreamFolks

Best Banking Card Service Provider 2024	Best User Experience Solution Provider 2024	Most Promising Business Leaders Of Asia 2023-24	Top 20 India Tech Leaders 2023	Travel Retail Superstars 2023 – Star Team	Most Trusted Service Provider - BFSI Sector 2023
Payments Reloaded DreamFolks	**India Banking Summit & Awards** DreamFolks	**Economic Times** Liberatha Kallat, CMD	**Digital Transformation Summit** Balaji Srinivasan, ED & CTO	**The Moodie Davitt Report** DreamFolks	**India CX Summit & Awards** DreamFolks
India's Impactful CEOs 2023	World's Best Emerging Leader 2023	Most Promising Business Leaders Of Asia 2022-23	Business Leader of the Year 2023	Entrepreneur of the Year 2023	CX Leader of The Year 2023
Economic Times Liberatha Kallat, CMD	**WCRCINT Group** Liberatha Kallat, CMD	**Economic Times** Liberatha Kallat, CMD	**ET Ascent** Liberatha Kallat, CMD	**Indian Achievers' Forum** Liberatha Kallat, CMD	**India CX Summit & Awards** Liberatha Kallat, CMD
World's Best Emerging Brand 2023	Business of the Year 2023	Best Brands of 2023	Global FinTech Excellence in Leadership 2022	Woman Icon of the Year	Best Brands of 2022
WCRCINT Group DreamFolks	**ET Ascent** DreamFolks	**Economic Times** DreamFolks	**Elets Banking & Finance** Balaji Srinivasan, ED & CTO	**Women Empowerment Summit** Giya Diwaan - CFO	**Economic Times** DreamFolks

Safe Harbour

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DreamFolks

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