

November 12, 2024

BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai - 400 001 Company Code No.: 539807	National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 Company Symbol: INFIBEAM
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Dear Sir / Madam,

Sub: Investors Presentation on Unaudited Financial Results for the quarter and half year ended on September 30, 2024

In compliance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Investors Presentation on Unaudited Financial Results for the quarter and half year ended on September 30, 2024.

The same has been displayed on the website of the Company i.e. www.ia.ooo.

Kindly take the same on your records.

Thanking you,

Yours faithfully,

For Infibeam Avenues Limited

Shyamal Trivedi
Sr. Vice President & Company Secretary

Encl.: As above

INFIBEAM AVENUES LIMITED

Regd. Office: 28th Floor, GIFT Two Building, Block No. 56, Road-5C, Zone-5, GIFT CITY, Gandhinagar,
Taluka & District - Gandhinagar – 382 355, **CIN: L64203GJ2010PLC061366**

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Q2 FY25

Earnings Presentation

12th November 2024

This presentation contains certain words and statements concerning Infibeam Avenues Limited (“the Company”) and its prospects, and other statements relating to the Company’s expected financial position, business strategy, the future development of the Company’s operations and the general economy in India & global markets, are forward looking statements. Such statements involve known and unknown risks, uncertainties and other factors, which may cause actual results, performance or achievements of the Company, or industry results, to differ materially from those expressed or implied by such forward-looking statements. Such forward-looking statements are based on numerous assumptions regarding the Company’s present and future business strategies and the environment in which the Company will operate in the future. Actual results could differ materially for a variety of reasons, including fluctuations in foreign exchange rates, changes in global economic conditions and consumer spending, world events, the rate of growth of the Internet and online commerce, the amount that Infibeam invests in new business opportunities and the timing of those investments, the mix of products sold to customers, the mix of net sales derived from products as compared with services, the extent to which we owe taxes, competition, management of growth, potential fluctuations in operating results, international growth and expansion, the outcomes of legal proceedings and claims, risks of inventory management, seasonality, the degree to which the Company enters into, maintains, and develops commercial agreements, acquisitions and investment of strategic transactions, payments risks, and risks of warehouse and logistics productivity. The other important factors that could cause actual results, performance or achievements to differ materially from such forward-looking statements include, among others, changes in government policies or regulations of India and, in particular, changes relating to the administration of the Company’s industry, and changes in general economic, business and credit conditions in India. The information contained in this presentation is only current as of its date and has not been independently verified. No express or implied representation or warranty is made as to, and no reliance should be placed on, the accuracy, fairness or completeness of the information presented or contained in this presentation. None of the Company or any of its affiliates, advisers or representatives accepts any liability whatsoever for any loss howsoever arising from any information presented or contained in this presentation. Please note that the past performance of the Company is not, and should not be considered as, indicative of future results. Furthermore, no person is authorized to give any information or make any representation which is not contained in, or is inconsistent with, this presentation. Any such extraneous or inconsistent information or representation, if given or made, should not be relied upon as having been authorized by or on behalf of the Company. The Company may alter, modify or otherwise change in any manner the contents of this presentation, without obligation to notify any person of such revision or changes. Persons should consult their own financial or tax adviser if in doubt about the treatment of the transaction for themselves. Certain financial and operational figures and related statements provided in this presentation including certain quarterly information in relation to subsidiaries of the Company are management representations based on internal financial information system of the Company and subsidiaries of the Company.11

EARNINGS PRESENTATION

FINANCIAL PERFORMANCE AND OUTLOOK

- First Listed Fintech in India

➤ NCLT Approval for Scheme of Arrangement

The National Company Law Tribunal (NCLT) approved Infibeam's Composite Scheme of Arrangement involving Infibeam Avenues, Odigma Consultancy Solutions, and Infibeam Projects Management. This scheme addresses corporate restructuring among the companies, enhancing operational efficiency and alignment with regulatory requirements.

Odigma has filed the application with the BSE Limited and National Stock Exchange of India Limited for their approval for listing and trading and the same is under process.

➤ Update on Wholly Owned Subsidiary

Infibeam has established a wholly owned subsidiary, IA Fintech IFSC Private Limited, to operate as a Payment Service Provider. This strategic move by company is expected to enhance Infibeam's footprint in the fintech domain and drive growth in digital payment services.

➤ Strategic collaborations during the quarter

- **CCAvenue SoundBox Max:** The first-of-its-kind all-in-one SoundBox, enhancing payment experiences with support for dynamic and static UPI QR codes, NFC Tap, EMV dip, and Pin entry.
- **LazyPay:** Partnering with LazyPay to bring BNPL solution to CCAvenue's payment gateway! This collaboration will empower thousands of merchants to offer flexible payment options, enhancing the checkout experience and boosting growth for Indian e-businesses.

➤ Strategic collaborations at Global Fintech Fest (*Continue*)

- **Loylty Rewardz:** Partnership with Loylty Rewardz will enable merchants to offer customers reward points as a payment option.
- **Chalo:** Introduced a new feature with ChaloApp, allowing Rupay NCMC recharges directly from NFC-enabled phones.
- **TTOD Solution:** Unveiled India's first PCI MPoC-certified Tap to Own Device Solution, converting retail ecommerce apps into secure POS terminals on NFC-enabled phones. (*Note: This is a proof of concept; commercial launch pending regulatory approval.*)
- **Citi India:** Partnership with Citibank introduces eNach payment option to recurring payment suite, to enable merchants for seamless direct debit for subscription payments.
- **Karnataka Bank:** Alliance with Karnataka Bank will provide merchants with white label solution of CCAvenue's secure payment gateway suite with over 200+ payment options and host of features.
- **ShopSe Digital Finance:** Partner with ShopSeIndia, offering a BNPL payment option to our merchant network & expand our affordability suite.

Infibeam Avenues Ltd to own up to 54.07% majority stake in Rediff.com India Limited

➤ Enhancing User Experience through Rediff Super App

- Transition of 70 million Rediff email users to a super app.
- Integration of Rediffpay as the primary payment solution, with a focus on UPI.
- Offering a seamless financial management experience, with various financial products available on a trusted platform.

➤ Launch of RediffOne: Empowering Enterprises

- Scheduled release launch by end of Q4/FY-25 early Q1/FY-26.
- RediffOne to offer ERP, CRM, and HRMS functionalities with enterprise emails.
- Addition of enterprise-grade email services for a comprehensive business toolkit.

➤ Leveraging Rediff's Extensive User Base

- Over 55 million monthly visitors and 70 million registered users.
- Opportunities to accelerate financial services aggregation (e.g., insurance, lending) through Rediffpay.
- Trusted Rediff brand aiding in user adoption and engagement.

➤ Unlocking New Revenue Streams

- Cross-selling financial products via advanced data insights and AI.
- Projected revenue contribution of 2%-4% this year, potentially reaching 10% in the future.

➤ Building a Unique Digital Ecosystem

- Integration of Rediff's digital infrastructure, including cloud-based enterprise email, storage, and content services.
- Expanding digital payment capabilities and improving user engagement.
- Creating a comprehensive ecosystem that strengthens Infibeam's position as a leader in digital transformation solutions.

AI Update: Phronetic AI Advancements

➤ Monetization of Video AI Model

- **AI Business Manager (ABM):** Successfully monetized across various industries.
- **Use Cases:** Field jobs SOPs, operational efficiency, safety, and security improvements.
- **Industries:** Fuel Stations, Hospitals, Warehouses, Weighbridges, and Retail.

➤ Theia AI: Real-Time Video AI Platform

- **Deepfake Detection:** State-of-the-art results; successful pilots with major video KYC providers.
- **Video Summarization and Clip Generation:** High demand from Sports and Edtech sectors.
- **Competitive Advantage:** Native video handling and integration of activity recognition with vision-language models.

➤ Future Directions and Innovations

- **Human-Computer Interface (HCI):** Developing a video-based HCI for natural, human-like interaction, enhancing customer support and experience.
- **AI in Sports:** Exploring AI coaches and umpires for deeper human activity understanding.
- **Agentic Capabilities:** Models becoming more adept at handling software tools and desk jobs.

➤ Application-First Approach

- **Flexible Model Orchestration:** Works with any Large Language Model to deliver applications.
- **Full-Stack Deployments:** Continue to explore new use cases and end-user applications in video AI.

International Expansion Highlights

➤ Capital Raised in UAE Payments Subsidiary

- Successfully raised capital from family offices and investors in UAE step down subsidiary.
- Achieved a post-money valuation of USD 100 million for the UAE payments subsidiary.
- Process AED 1.5bn per month across more than 7,000+ merchants in UAE.

➤ New Market Entry in Saudi Arabia

- Granted PSP (Payment Service Provider) license in Saudi Arabia.
- Initiated merchant onboarding in the Saudi market. Expect to touch SAR 1bn processing per month in the next 12-18 months.

Q2 FY25 Performance At A Glance

Profitable Growth and Healthy Returns

Business Performance (% change YoY)	10+ mn No. of merchants	INR 2.04 tn + 14% TPV ¹	11.3 bps + 21% Payments NTR
Financial Performance # (INR million)	10,166 * + 29% Gross Revenue	854 + 26% EBITDA ³	550 + 43% PAT ³
Margin Profile #	INR 1,343 mn + 24% YoY Net Revenue ²	64% ⁴ EBITDA margin ⁴	41% ⁴ PAT margin ⁴

¹ Total TPV from; CCAvenue (India + International incl. non-MDR payment options) + BillAvenue (Bill Payments) + Go Payments + Platform GMV

² Net Revenue = Gross Revenue - Operating Expenses (Optg exp = Payment processing charges and direct expenses related to Platforms business)

³ Adjusted or excluding the impact from MTM and or FV gain / (loss)

⁴ Margins are calculated as a percentage of Net Revenue

* No GeM Platform revenue included during the quarter.

Figures are restated to take into account the impact of Scheme of Arrangement

Financial Performance Snapshot – Q2 FY25

Growth Across All Key Parameters

Q2FY25 v/s. Q2FY24 Consolidated

(Standalone + International Payments + Go Payments + Majority owned subsidiaries + Other associates)

Particulars (in INR million)	Q2 FY25	Q2 FY24 #	YoY (%)
Transaction Processing Value (TPV, in INR billion) ¹	2,038	1,785	14%
Payments NTR (bps) ²	11.3	9.3	21%
Gross Revenue	10,166	7,870	29%
Net Revenue (NR)	1,343	1,081	24%
EBITDA ³	854	677	26%
EBITDA % of NR	64%	63%	-
Profit After Tax (PAT) ³	550	386	43%
PAT % of NR	41%	36%	-

1 TPV includes Payments TPV of MDR-based and Zero-MDR based payment options + GeM TPV

2 Payments NTR is only from MDR based payment options

3 EBITDA and PAT are adjusted or excluding the impact from MTM and or FV gain / (loss)

* No GeM Platform revenue included during the quarter.

Figures are restated to take into account the impact of Scheme of Arrangement

Profitable revenue growth with high operating and profitability margins

Financial Performance Snapshot – H1 FY25

Growth Across All Key Parameters

H1FY25 v/s. H1FY24 Consolidated

(Standalone + International Payments + Go Payments + Majority owned subsidiaries + Other associates)

Particulars (in INR million)	H1 FY25 #	H1 FY24 #	YoY (%)
Transaction Processing Value (TPV, in INR billion) ¹	4,015	2,968	35%
Payments NTR (bps) ²	11.3	8.9	26%
Gross Revenue	17,617	15,270	15%
Net Revenue (NR)	2,508	2,046	23%
EBITDA ³	1,560	1,237	26%
EBITDA % of NR	62%	60%	
Profit After Tax (PAT) ³	1,052	706	49%
PAT % of NR	42%	35%	

1 TPV includes Payments TPV of MDR-based and Zero-MDR based payment options + GeM TPV

2 Payments NTR is only from MDR based payment options

3 EBITDA and PAT are adjusted or excluding the impact from MTM and or FV gain / (loss)

* No GeM Platform revenue included during the quarter.

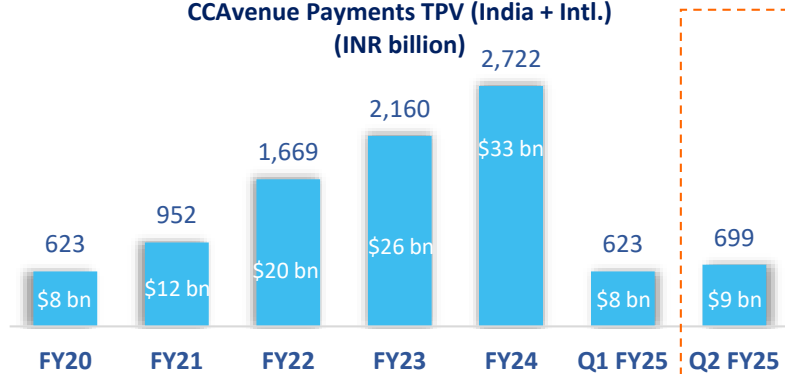
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Profitable revenue growth with high operating and profitability margins

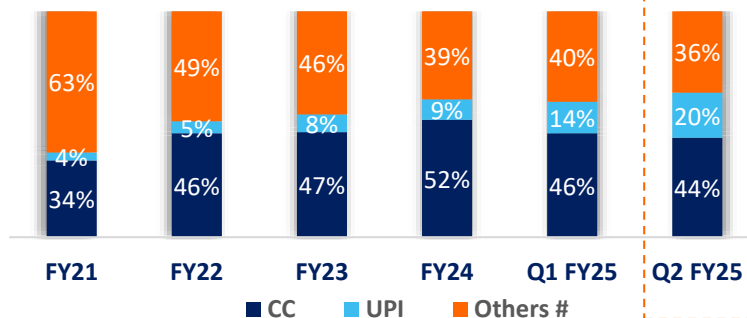
CCAvenue (India + Intl.) Payments Business

Payment business on a Strong Footing

CCAvenue Payments TPV (India + Intl.)
(INR billion)



Payment Options' TPV Contribution - India



Others largely include debit options like Net Banking, Debit Card, NEFT-RTGS, etc.

CCAvenue India

~ 2,100+

Avg. daily merchant
addition in Q2FY25

CCAvenue International

>AED 18 billion

Q2FY25 annualised
TPV run-rate

45%

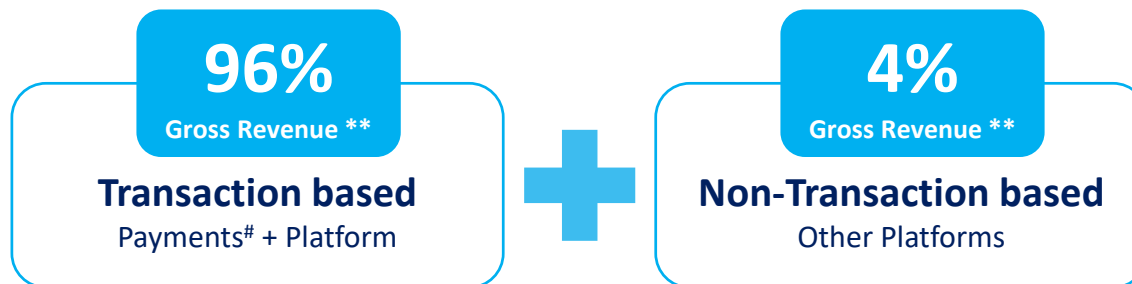
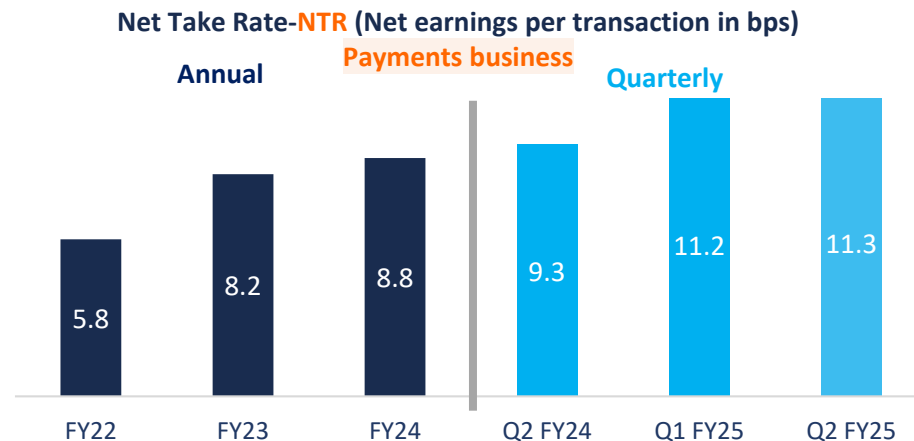
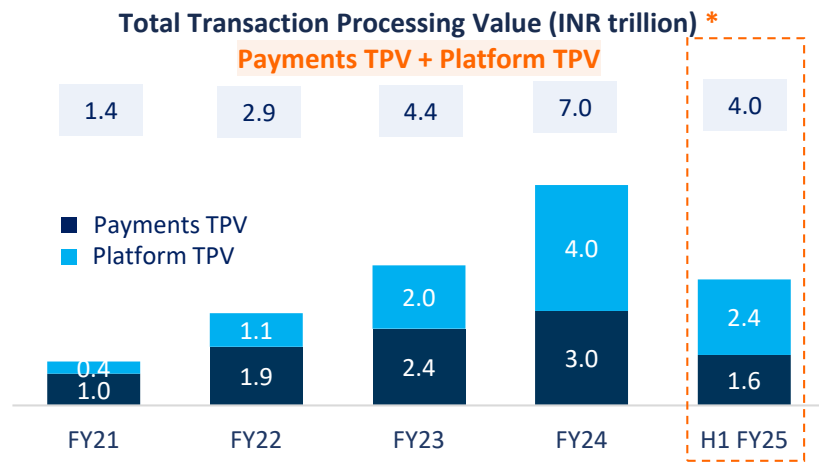
Q2FY25 YoY
TPV growth

Among the top
payment cos. in
the UAE

- 85% contribution from MDR based payment options
- Healthy mix of Credit (CC, EMI, BNPL) and Debit (Net Banking, DC) payment options with low contribution from the zero-MDR UPI option allows to improve margins
- ~80% contribution in International market from Credit Card payment option
- Company yet to receive UPI dues from banks

Company's Revenue Model

Growth Focused Revenue Model (Mix of Transaction-Based And Annuity)



* Total TPV from; CCAvenue (India + International incl. non-MDR payment options) + BillAvenue (Bill Payments) + Go Payments + Platform GMV

Includes Gross Revenue from CCAvenue (India + International) + BillAvenue + ResAvenue + Go Payments

NTR = Net Take Rate (net earnings per transaction after payment processing charges)

** No GeM revenue included during the quarter.

Gross Revenue

INR **39,000 – 42,000** million
(up 23% - 32% YoY)

Net Revenue

INR **4,500 – 5,000** million
(up 5% - 17% YoY)

EBITDA

INR **2,750 – 3,000** million
(up 9% - 19% YoY)

PAT

INR **1,750 – 2,000** million
(up 18% - 35% YoY)



CORPORATE PRESENTATION

COMPANY OVERVIEW & INDUSTRY OUTLOOK

- First Listed Fintech in India



About Infibeam Avenues

[Click to watch video](#)

A Payment Infrastructure and eCommerce Software Platforms Company

- **India's First listed fintech company (listed in 2016)** with a consistent **PROFITABLE** track record
- **A Payment Infrastructure company;** Offering omni-channel and full-stack B2B Digital Payments solutions (Payments), enterprise eCommerce Software Platforms (Platforms) and Lending Solutions (Finance); with two decades experience
- **PAN India** Presence (among the **top three**) with global footprint; expanded to i) Middle East in Jun'18 (became second largest non-bank private player in UAE in 18 mts), ii) USA in 2020, and iii) Oman in 2020.
- **India's digital payments market share - ~8%***; Annualized TPV run-rate of INR 8.0 trillion
- Part of MSCI and FTSE small cap indices
- Marquee customers across sectors: Indigo, Vistara, Taj, Oberoi, ITC, makemytrip, Yatra, HUL, Bisleri, Jio, Airtel, Myntra, Firstcry, Podar education, Govt of India, Burj Khalifa At The Top, Emaar, Damac, Nakheel, and many more.

Key Highlights

India's First Retail
Payment Gateway

India's First Enterprise
eCommerce Marketplace
Software Platforms

~INR 8 trillion
Annualised TPV run-rate

10+ mn Merchants
Avg. 2,100+ daily addition

Top 3 in India
among B2B online Payment
Gateways

Top 2 in UAE
among non-bank private
payment companies

800+
Employees

250+
Domain Experts

- In 2007, became first Indian PA to achieve **PCI-DSS compliance** and the first to become a **MasterCard Member Service Provider**
- In 2008, was the first to be **certified by American Express** for global currency processing
- In 2010, launched **India's first ecommerce technology platform** for enterprise for large-scale eCommerce implementations
- In 2013, the first **RuPay debit card** transaction was processed through CCAvenue
- In 2014, was the first to offer **Social Network In-stream Payments** for social media platforms
- In 2015, incubated **Fable Fintech** in our office offering cross-border payments platform to 9 of the top 10 private banks in India across 150+ international corridors
- In 2016, first fintech to get **listed**
- In 2017, was the first **RBI licensed Bharat Bill Pay operating Unit (BBPOU)** to onboard billers and agents across India
- In 2018, launched **B2B payments** for corporates offering Vendor Management, Collections and Payouts
- In 2022, launched among the world's **most advanced omni-channel payments app**, featuring **India's first pin-on-glass Soft PoS solution** – CCAvenue TapPay
- In 2023, became India's first online payment player to process **CBDC (eRupee)** transactions for online retail payments
- In 2023, received RBI's Final Authorisation for Payment Aggregator License
- In 2023, received RBI's Final Authorisation for perpetual Bharat Bill Pay System (BBPS) License
- In 2024, launch a complete all-encompassing POS device for offline payments.

Strategic And Competitive Advantages

Invested across entire
payments ecosystem

(Acquiring + Issuance + Network + Remittance)¹

Omnichannel ² offerings

(digital payments + software platforms)

Payment Aggregator license ³ +
BBPOU (bill payment) license ⁴

(Awaiting retail payment network license)

Banks' payment
infrastructure partner

(India and Intl. markets) ⁵

200+ payment options with a
profitable mix incl. for offline

(Highest in India)

Best-in-class products and
high service SLA deliveries

Capability to build services and
micro-services architecture

Enterprise software framework deployed across clients and
geographies with proven track record to manage scale

¹ Acquiring (thru CCAvenue), Issuance (thru majority owned subsidiary Go Pay), Network (thru subsidiary SoHum Bharat), Remittance (Domestic thru Go Pay and Intl. thru Fable Fintech)

² Online + Offline for both Digital Payments and Software Platforms

³ in-principle approval received from RBI

⁴ Received perpetual license from RBI

⁵ Top private sector banks in India: HDFC, ICICI, Kotak, Axis, JPMC India, Yes Bank (thru Go Pay); UAE - Mashreq Bank; top 3 Oman banks: Bank Muscat, Bank Dhofar & Sohar Intl.

Building A Long-term Scalable And Sustainable Business

Company's long-term plans to create superior shareholder value

Building a sustainable business model

- Focus on profitable revenue growth
- Processing profitable transactions
- Increasing net take rate through cross-sell and up-sell
- Building high margin business around core payments

Leading thru industry first world-class technology solutions

- Building vertical-based solutions (hospitality, bill payments, auto insurance, B2B, infra., etc) for deeper merchant penetration and sticky relationship
- Launched no/low-cost omnichannel app-based payment acceptance solution allowing merchants to accept credit card transactions including those above RBI's INR 5000 limit
- First to process Digital Rupee for online retail payments. Ready to go live with more banks
- Offering bank-grade payments infrastructure globally

Building synergistic business across portfolio

- Creating synergies across payments businesses
- Generating cross-sell and up-sell opportunities
- Comprehensive merchant solutions under one roof (payments, software platforms & finance)

96%

Gross Revenue
contribution

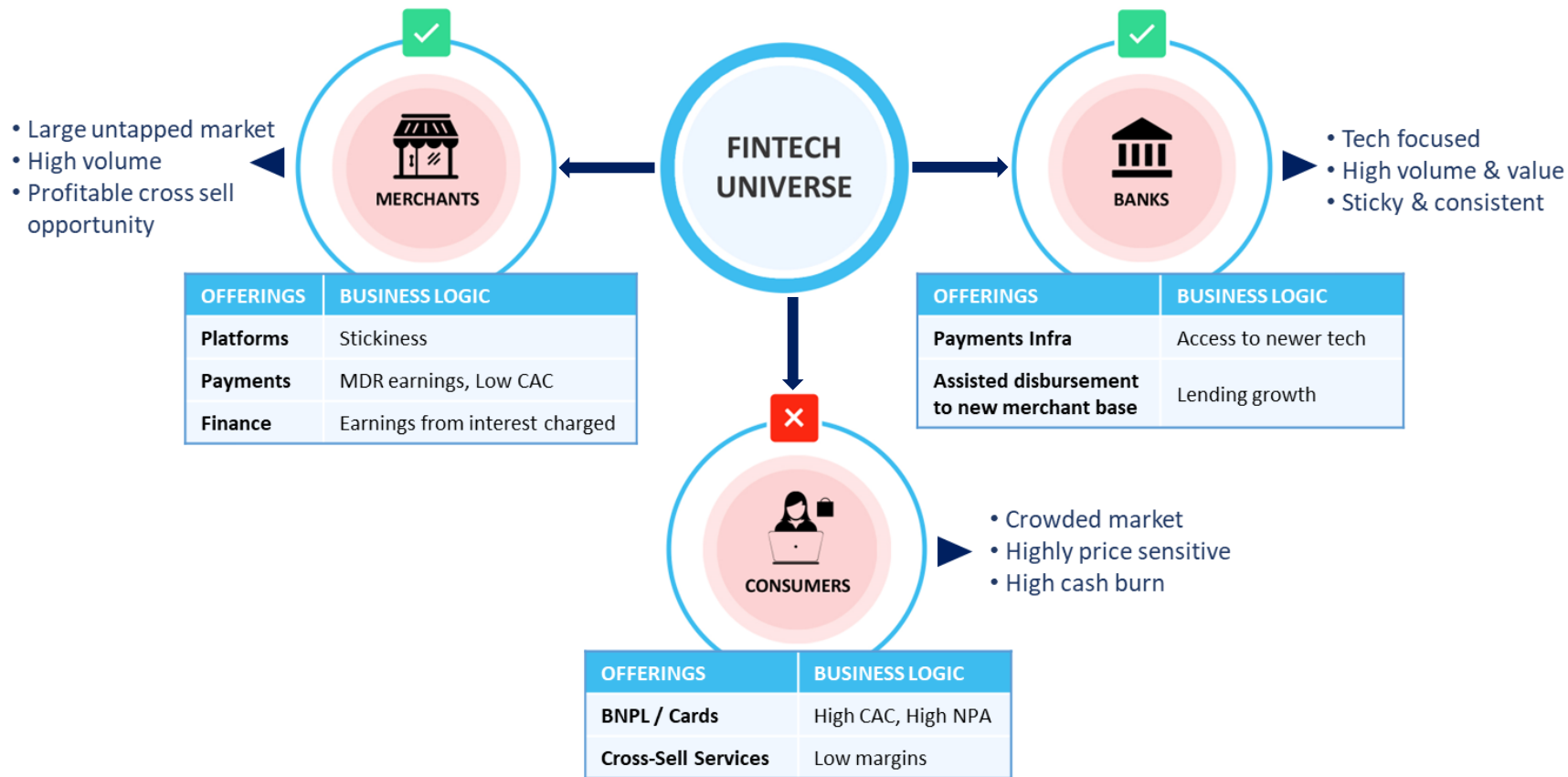
COMPANY OVERVIEW

Payments Business

- First Listed Fintech in India

The Fintech Universe And Business Models

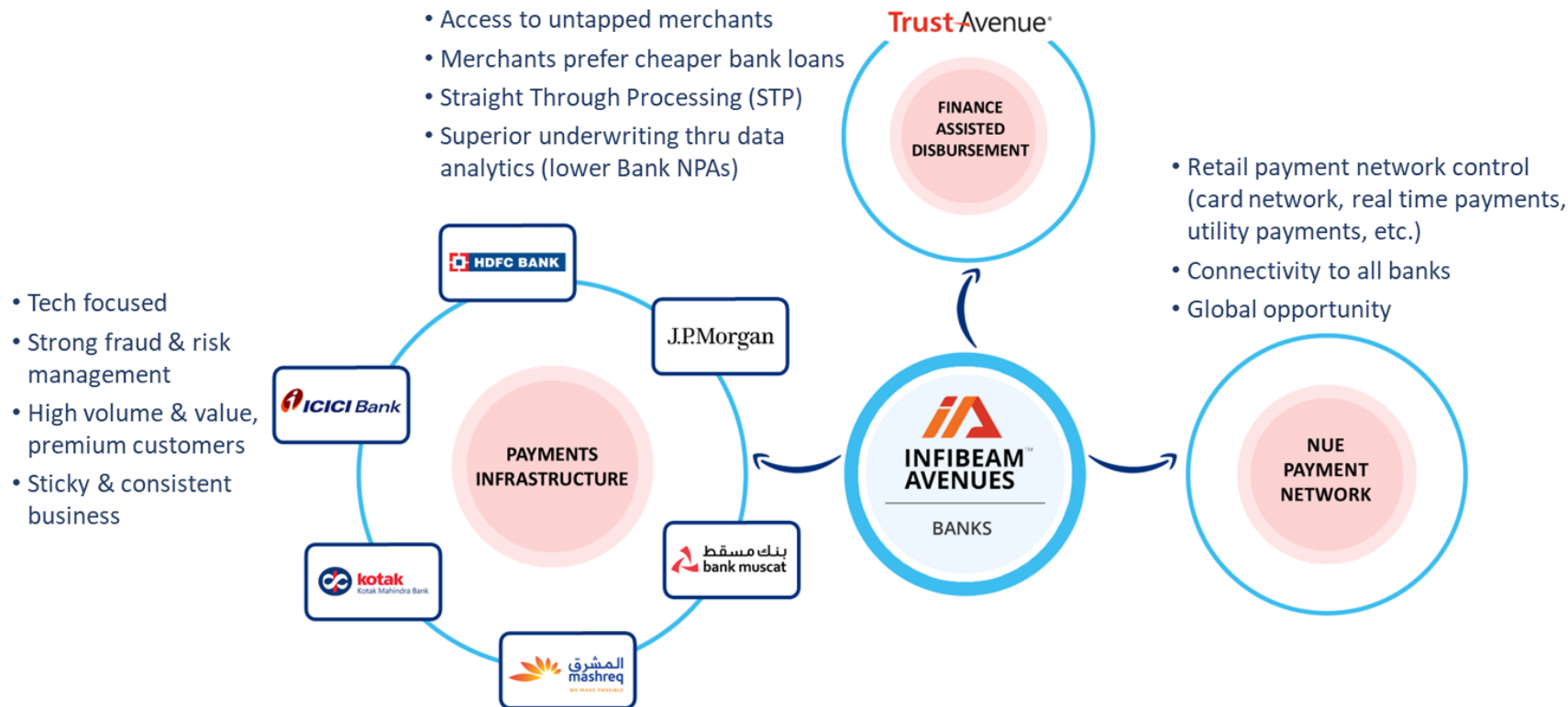
Company targets '**merchants and banks**' for scalable and sustainable growth



Company is focused on low-cost, stable, scalable and sustainable business from Merchants and Banks 22

Bank Centric Business Model (Building Payments Infrastructure)

De-risked and sustainable business model



Leveraging fintech expertise for global expansion

CCAvenue All in one POS device

A complete all-encompassing POS device that lets a merchant accept all type of payment modes through one device



- Tap and Pay NFC Card Transactions with PIN on pin pad for above INR 5000
- EMV Dip Card Transactions
- Static UPI Transaction
- Dynamic UPI Transactions
- EMI Transactions
- Keypad for amount and Pin entry
- Multilingual Sound Box
- Receipts displayed in App and sent through SMS/Email or Whatsapp
- Large Display Screen
- 4G / Wifi

CCAvenue Omnichannel Payment Solution

Among the worlds most advanced, featuring India's first pin-on-glass softPoS solution



- Payments on-the-go; anytime anywhere
- No/Low Cost Android-based mobile app
- Aligned with RBI's Payment Vision 2025 to increase payment acceptance through low cost solutions
- Globally deployable contactless payment solution
- 200+ payment options (highest in India)
- SDKs approved from Payment Network providers for integration into merchant app
- 'Tap-to-pay' for cards for transactions even above the RBI limit of INR 5000, with pin
- Single MIS
- Top notch security features

Opportunity

only **8.5 mn**

PoS terminals for
1400 mn Indians

Launched no/low-cost offline solution for penetration across India's hinterlands

BillAvenue (Bill Payments thru Bharat BillPay System / BBPS)

Bill payments platform to cater to the large untapped utility and recurring payments segment across India

- Built on the BBPS¹ infrastructure, BillAvenue is a unified, interoperable, online payments platform for Indian citizens
- Among select non-bank private players licensed by the RBI to operate as a BBPOU²
- Received perpetual license from RBI in Q3 FY23 as BBPOU for bill payments under BBPS

Among Top 10

As per BBPOU volume ³

85%

of all billers on BBPS ⁴

> 1.2 mn

Agents across India

Few Merchants



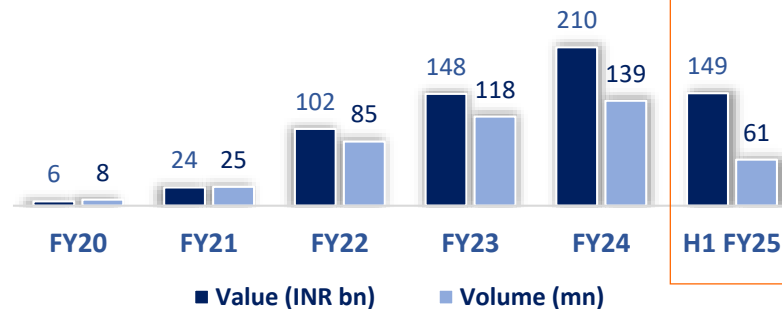
¹ Bharat BillPay System (BBPS)

² Bharat Bill Payment Operating Unit (BBPOU)

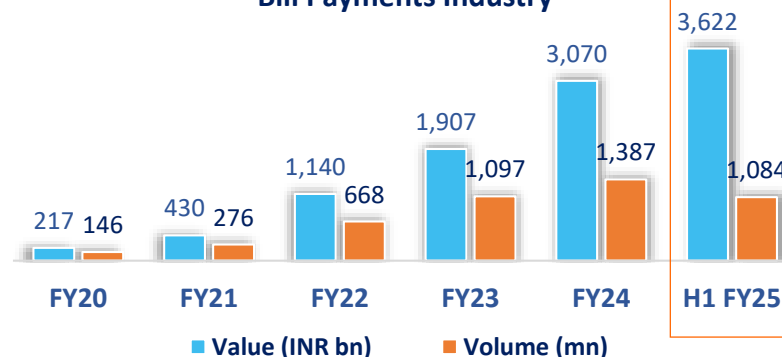
³ Source: Bharat BillPay website (Infibeam volume + ICICI Volume)

⁴ Direct billers + ICICI Bank billers. We are a TSP for ICICI Bank.

BillAvenue Business Performance



Bill Payments Industry



Go Payments (majority owned subsidiary)

Empowering unbanked to access digital financial services

- 'Instant Global Paytech Pvt. Ltd.', operating through the brand 'Go Payments' to provide **assisted commerce** services
- Launched **payment issuance infrastructure** for Banks in FY23
- **Target customers:** B2B; Corporates, MSMEs, Govt. organizations and Banks
- **110,000+:** Active agent network covering 10,000+ pin codes across India



MONEY TRANSFER



RECHARGE



TRAVEL



INSURANCE



CASH
COLLECTIONS



PREPAID CARDS
(OPEN LOOP
& CUG)

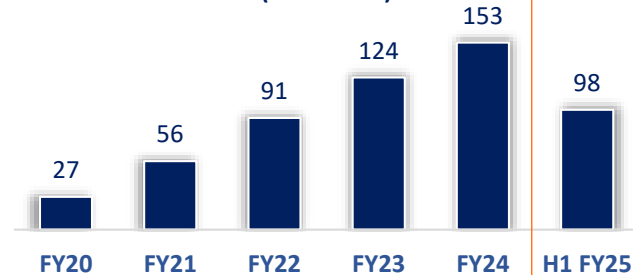


AADHAR ENABLED
PAYMENT SYSTEM
(AEPS)



BHARAT BILL
PAYMENT SYSTEM
(BBPS)

Go Payments TPV
(INR billion)



The Digital Ecosystem Is Expanding ...

... and the total addressable market continues to grow

New Flows Will Lead To Increasing TAM



Source: Visa and Company research

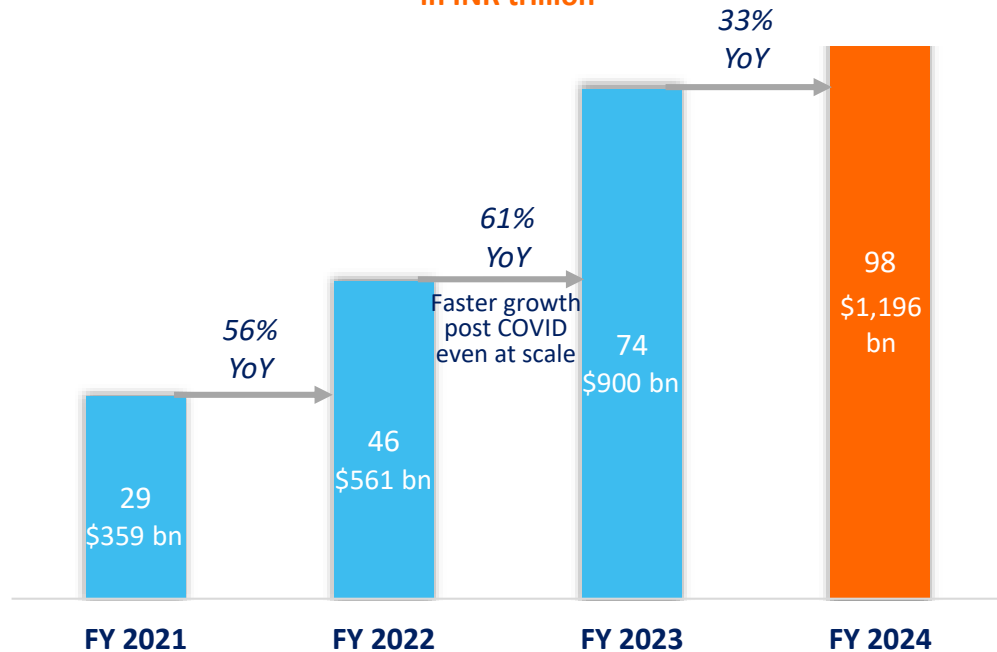
P2M Digital Payments in India to reach US\$ 3 trillion by 2028, growing at 25%

India's Digital Payments¹ Market To Become \$3tn By FY28 (Online + Offline)

Continued uptake in FY23 even post-Covid, suggesting growth to continue

Digital Payments¹ Industry Size & Growth – India

in INR trillion



Projected FY28 P2M Industry Size
(@25% 5yr CAGR)

~INR 225 tn (approx. \$3 tn)

3x from FY23

Estimated FY28 Industry
Revenue³

>INR 1 tn
(\$16.0 bn)

>20%

Estimated YoY FY25
'Credit Card' spends growth

Source: RBI's PSI Data and Company analysis

¹ Digital Payments comprise Credit Cards (CC), Debit Cards (DC), PPI (or Wallets), UPI P2M (Person to Merchant) and Net Banking ²

² Assumed, 2% of all Net Banking (NB) transactions are eCommerce transactions (Company offers ~60 Net Banking payment options to merchants which are among the most profitable payment options for company)

³ Only on per transaction excl. joining fee, AMC fee, late payments, revolver charges, etc. accruing to payment ecosystem partners

USD 1 = INR 82

Digital Payments' growth momentum to continue in FY25 and BEYOND

International Expansion Plans For Becoming A Global Fintech Player

Country-in-a-box strategy

**Targeting 12-15% international contribution
to Payment's Net Revenue by FY28**



All international businesses outside India to be managed from the UAE subsidiary

Plans to expand into multiple countries over the next 3-5 years

Few Marquee Clients

Marquee clients across industries

INDIA

GCC

10.0+ million total merchants; strong merchants addition in payment continues

4%

Gross Revenue
contribution

COMPANY OVERVIEW

Platforms Business

- First Listed Fintech in India

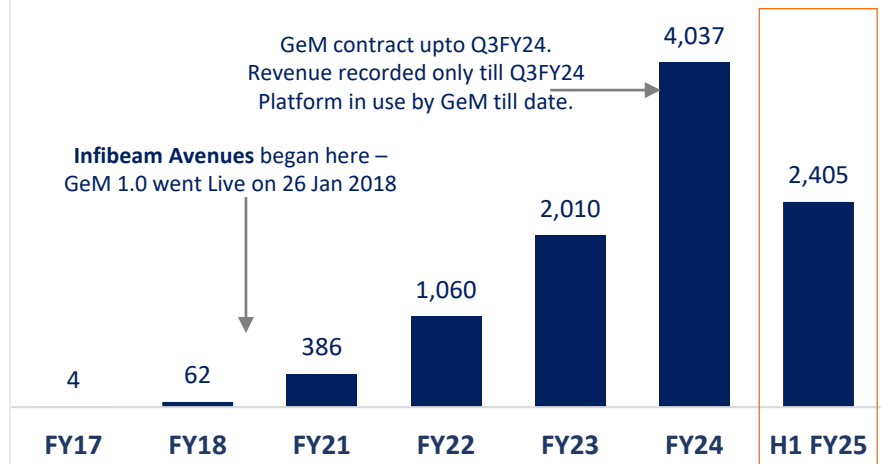
Enterprise Software Platforms and Infrastructure

An e-commerce marketplace platform/infrastructure built for large scale implementation

Business Overview

- A cloud-based, E2E SaaS platform allowing corporates to do large scale online business, manage the back-end (orders, inventory & logistics), allow digital payments, undertake online marketing & other VAS with 3P capability
- Transaction based revenue model with GeM and License / Annuity / Subscription based with the other enterprise customers

Platforms Transaction Processing Value (INR billion)



Other Software and Infrastructure services

Few enterprise customers using platform



SONY



Domain infrastructure services to begin merchants digital onboarding journey



Full-service digital marketing agency to serve small and large enterprises in India



Tier III storage and compute data center with blockchain capability at GIFT City






ANNEXURE

- **First** Listed Fintech in India

Revenue and Cost Drivers

Building a scalable business model

	 Payment Gateway	 Bill Payments	 eComm. platform
Businesses	<ul style="list-style-type: none"> • CCAvenue (India + Intl.) • CCAvenue TAPPay (SoftPoS) • ResAvenue • B2Biz • CPGS (Payment Infra for banks) 	<ul style="list-style-type: none"> • BillAvenue 	<ul style="list-style-type: none"> • Marketplace for Enterprise
Revenue model	<ul style="list-style-type: none"> • Transaction based <ul style="list-style-type: none"> ◦ Percentage ◦ Flat-fee 	<ul style="list-style-type: none"> • Transaction based <ul style="list-style-type: none"> ◦ Flat-fee 	<ul style="list-style-type: none"> • License fee • Maintenance fee • Development charges
Revenue drivers	<ul style="list-style-type: none"> • TPV growth • Volume growth • Take rates charged to merchants • Intl. growth • Business from partners • Industry mix • Payment mix 	<ul style="list-style-type: none"> • No of billers • Biller categories • Consumer using BBPS channels for bill payment • Agent institution network 	<ul style="list-style-type: none"> • Number of large enterprises • Renewal
Direct Cost drivers	<ul style="list-style-type: none"> • Bank TDR • Partner charges 	<ul style="list-style-type: none"> • Commission rates 	<ul style="list-style-type: none"> • Na



PAYMENTS | PLATFORMS

Thank You

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