



01st December, 2025

To, BSE Limited, Listing Department, P.J. Towers, Dalal Street, Mumbai – 400 001 Scrip Code: 532694	To, National Stock exchange of India Limited, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Symbol: ASMS
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Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on 1st December, 2025

Pursuant to Regulation 30 and other applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform that the Board of Directors of the Company at its meeting held today, i.e. **1st December, 2025** has inter-alia considered and approved the following items:

1. Approval of Strategic Business Plan for Agri-Tech Division (Project AVIO):

The Board reviewed and approved to venture into the Agri-Tech Business and approved the Agri-Tech Business plan including the launch of Project AVIO – Unified Rural Platform, comprising:

- i. A multi-layer rural technology ecosystem integrating financial services, agriculture, rural commerce and climate-linked solutions.
- ii. Phased rollout of Agri-Tech offerings including farm inputs, digital advisory, embedded finance, carbon services, market linkage and supply chain support.
- iii. Leveraging the Company’s presence across ~5,000 villages to develop a national rural super-network.

2. The Board approved the enhanced long-term Vision and Mission, including:

- i. To build India’s largest Rural Operating System and rural data infrastructure enabling agriculture, climate, commerce and digital health solutions.
- ii. To digitally enable farmers, establish a network of Smart Agri Stores, and develop a unified platform for agriculture, climate, health-tech and rural commerce.

3. Approval of 3-Year Growth Plan & Key Performance Milestones:

The Board approved the 3-year growth roadmap for the Agri-Tech division, including:

- i. Digital on-boarding of up to 20 million farmers.
- ii. Establishment of up to 1,000 Smart Agri Stores across rural India.

BARTRONICS INDIA LIMITED

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Tel : 040 49269269 CIN: L62099TG1990PLC011721, Email : Info@bartronics.com www.bartronics.com



- iii. Enabling rural commerce and agri-value chain transactions targeting USD 1 billion GMV.

4. Approval for Engagement in Strategic Partnerships, Investments & Potential Acquisitions:

The Board approved the Company's proposal to explore partnerships, strategic investments and potential acquisitions in the following areas:

- Agri-Tech platforms, rural AI solutions, supply-chain digitization and marketplace operators.
- Technology solution providers for warehousing, input output aggregation and rural commerce.
- Early-stage and established technology companies aligned with the Company's Agri-Tech and Health-Tech roadmap.

The management is authorized to undertake diligence, discussions, and present final proposals to the Board or its committees.

5. Approval of Strategic Expansion into the Health-Tech Division:

The Board approved the Company's strategic entry into the Health-Tech business, to be operated through a separate subsidiary.

6. Approval of Diversified Multi-Vertical Strategic Structure:

The Board approved the Company's strategic plan to operate through two high-growth verticals:

- i. Financial Inclusion + Agri-Tech Division
- ii. Health-Tech Division

In this regard, the management presented a detailed strategic presentation, attached herewith as **Annexure-A**.

The meeting commenced at 5:00 p.m. and concluded at 6:00 p.m.

You are requested to kindly take the above information on record.

Thanking You,

**Yours Faithfully,
For Bartronics India limited**

DIKSHA OMER Digitally signed
by DIKSHA OMER
Date: 2025.12.01
18:17:56 +05'30'

**Diksha Omer
Company Secretary**

BARTRONICS INDIA LIMITED

BARTRONICS INDIA LIMITED

The background features a stylized landscape with rolling green hills. A wind turbine is positioned on a hill in the middle ground. The foreground shows a field of crops, possibly corn, with rows of plants. The sky is light green with a few stylized clouds.

Investor Presentation – Dec 2025

Disclaimer

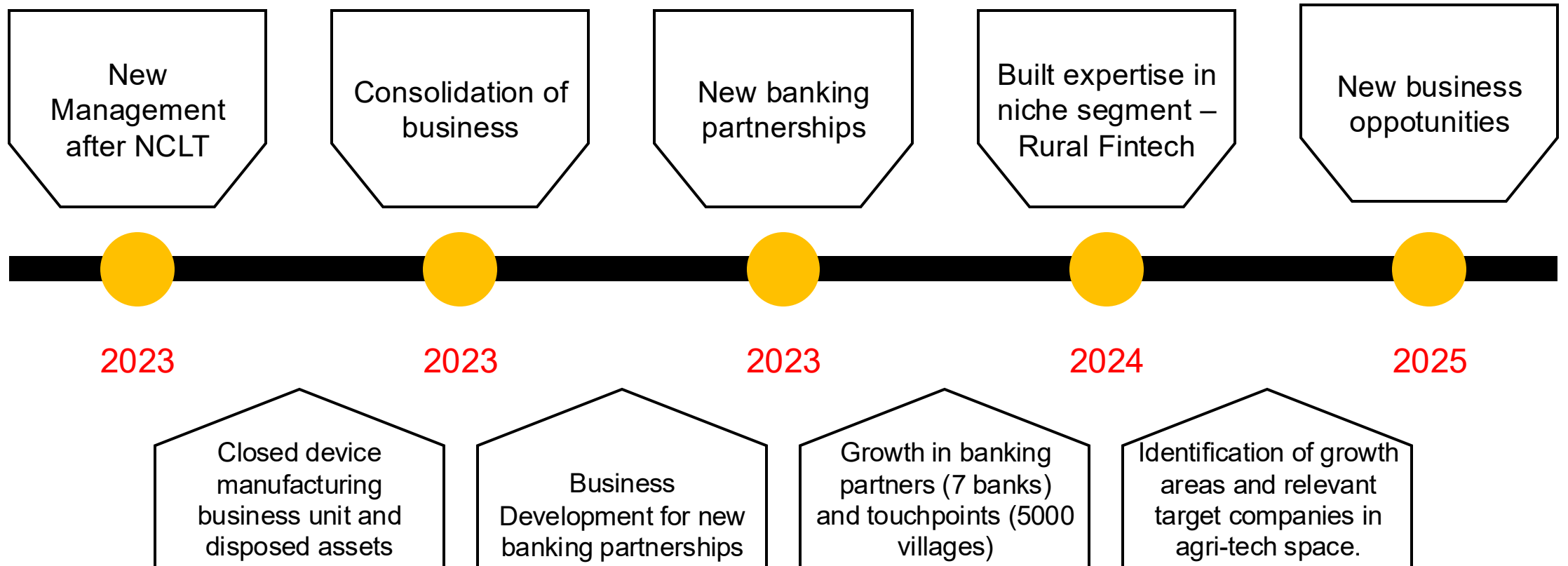
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Our story



Today, we are a financial inclusion company with pan-India presence.

- Bartronics India Limited is a **system integrator** operating in the domain of **financial inclusion**.
- We serve India's most underserved – **millions of farmers in the country's farthest reaches**.
- We partner with **Public Sector Banks and Regional Rural Banks** to offer banking services in about 5000 villages with access to a combined rural population of ~40 million.



10
States



5000
Villages



7
Banks

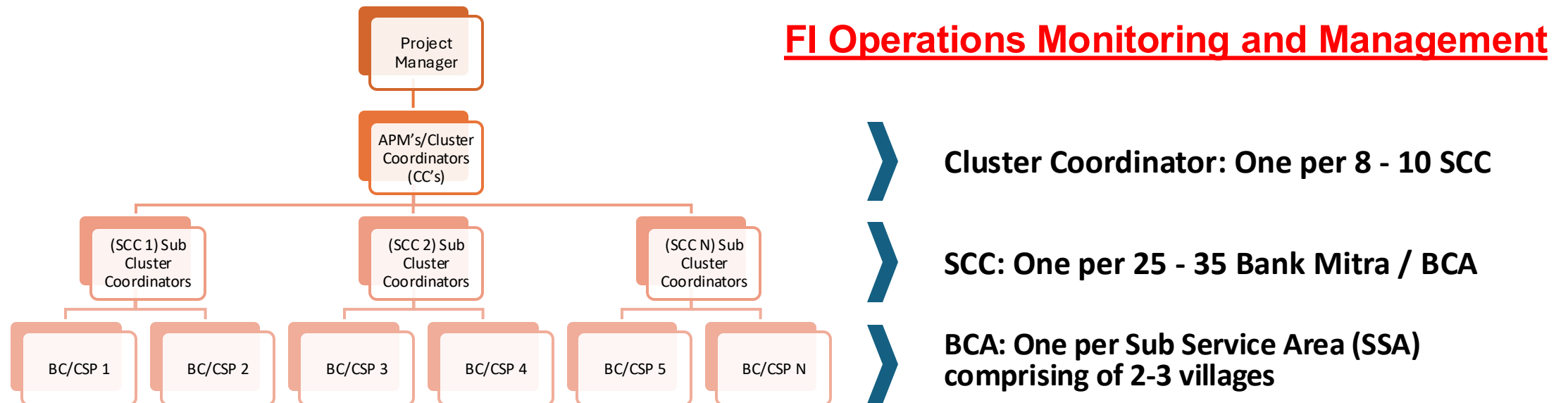


40 Mn
Farmers



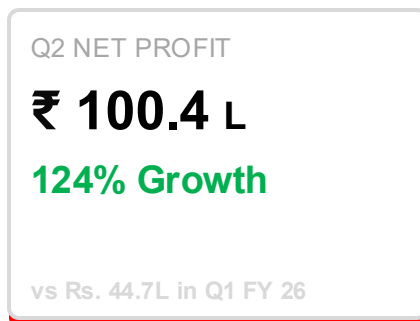
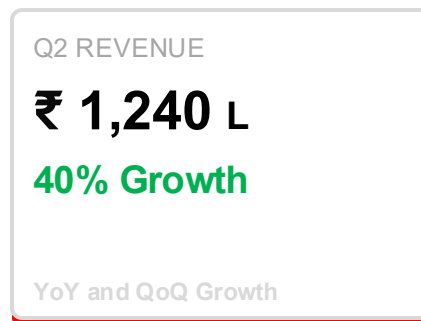
We have built trustworthy operations

BIL has built trust within the communities that we serve. Banking correspondents are the backbone of our operations and the trust we have built. We have a multi-tier management and monitoring mechanism to ensure smooth functioning of banking transactions.

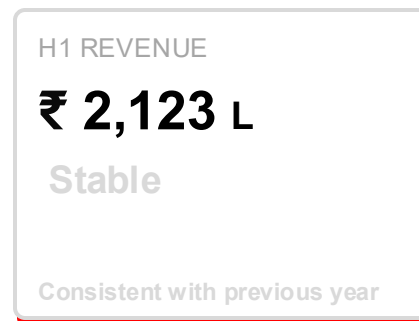


Half Year Performance

Q2 FY 26



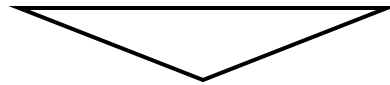
H1 FY 26



- **Expanded Outreach:** Increased sourcing of PMJDY, APY, PMSBY, and PMJJBY accounts via Gram Panchayats collaboration.
- **Re-KYC Momentum:** Sharp uptick in Re-KYC completions, supported by revised commission structures.
- **Operating Leverage:** Disciplined cost management ensuring field activity translates efficiently into profit.

BIL transformation to drive future growth...

Bartronics is a financial inclusion company that serves farmers in far fetched areas of the country.



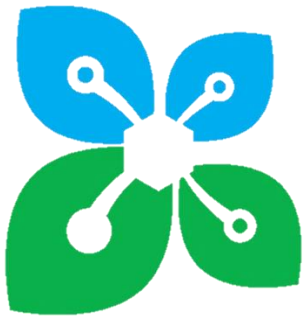
Bartronics is transforming from financial inclusion for agri to a full fledged agri-tech company through technology, AI and rural commerce



Introducing – Project Avio: A Unified Rural Platform



Strategically aligned
companies operating in
Agri-tech space



BIL AGRITECH – PROJECT AVIO

Creating a national rural super-network integrating financial services, agriculture, marketplaces and climate-linked income streams



Digital Inflection: Rural India has become digitally accessible, transactable, and onboardable for the first time in history.



Massive Smartphone Reach

- Surging smartphone penetration among rural adults.
- Mobile-first usage dominates (video, WhatsApp, commerce).
- Farmers actively digitally reachable at national scale.



Deep Last-Mile Connectivity

- ~95% of India's villages covered by 3G/4G networks.
- Enabling real-time advisory, onboarding, payments, and supply-chain coordination.



Robust Public Infrastructure

- JAM Trinity (Jan Dhan + Aadhaar + Mobile) and UPI rails established.
- Frictionless identity, payments, subsidies, and micro-transactions.



Normalized Digital Behavior

- UPI payments, YouTube learning, app-based interactions are everyday life.
- Eliminating the earlier adoption barrier.



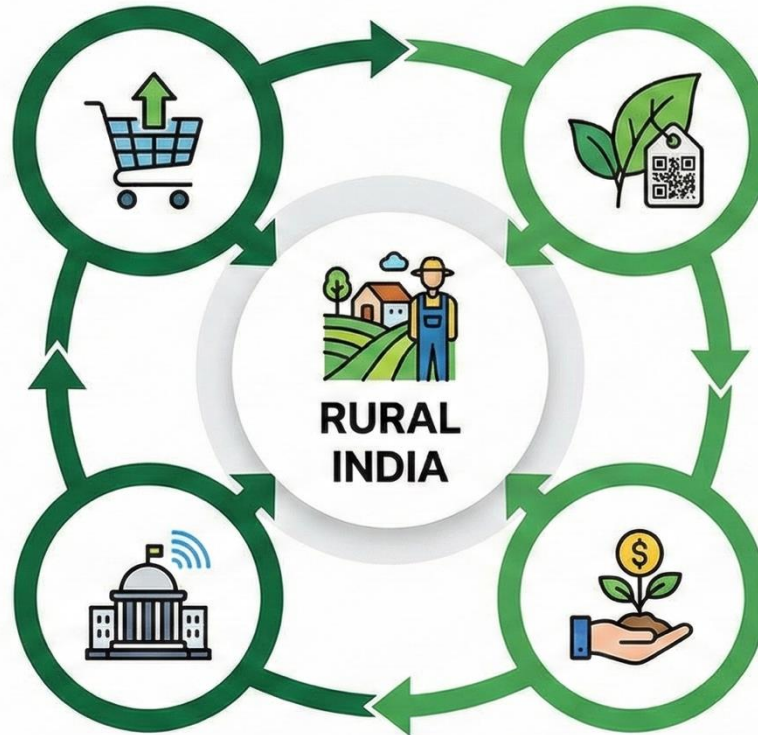
Economic Inflection: Rural India is evolving from a production economy to a digital market-linked and climate-aligned powerhouse

RISING, ASPIRATIONAL CONSUMPTION

Demand for quality, branded goods & advisory. Strengthening marketplaces.

POLICY FAVOURS FORMAL & DIGITAL

FPO push, e-NAM, ONDC, digitized subsidies. Structured economy.



PREMIUM FOR ORGANIC & TRACEABLE

Urban/export buyers pay more. Farmers benefit from formal supply chains.

SUSTAINABILITY AS INCOME SOURCE

Regenerative farming, carbon credits, new monetization layers.



The digital and economic inflection points create a \$12 Billion opportunity for Agri-tech market in India



(~\$2B)

AgriTech & Digital Advisory

Precision advisory, input optimization, yield prediction, and traceability services.

Capturable share from paid SaaS subscriptions, API services, and advisory-linked input sales.



(~\$4B)

Agri Credit, & Insurance

Rural credit gap exceeds \$60B

Capturable share through AI-based credit scoring, embedded loans, crop insurance, and rural payments



(~\$3B)

Carbon Credits & Climate Services

India's carbon market projected at \$10B by 2030

Monetization potential from 1 Cr+ verified credits via biochar, regenerative farming, and dMRV systems.



(~\$3B)

Rural Commerce & Output Marketplaces

Domestic + export market access with traceability premiums.

Source: [1](#), [2](#), [3](#), [4](#), [5](#), [6](#), [7](#), [8](#), [9](#), [10](#), [11](#)



We are uniquely placed to ride the wave of digital and economic inflections in rural India to create a super network.

Unmatched Rural Reach

40 million farmers, 5,000 villages, 10 states

Deep Banking Infrastructure

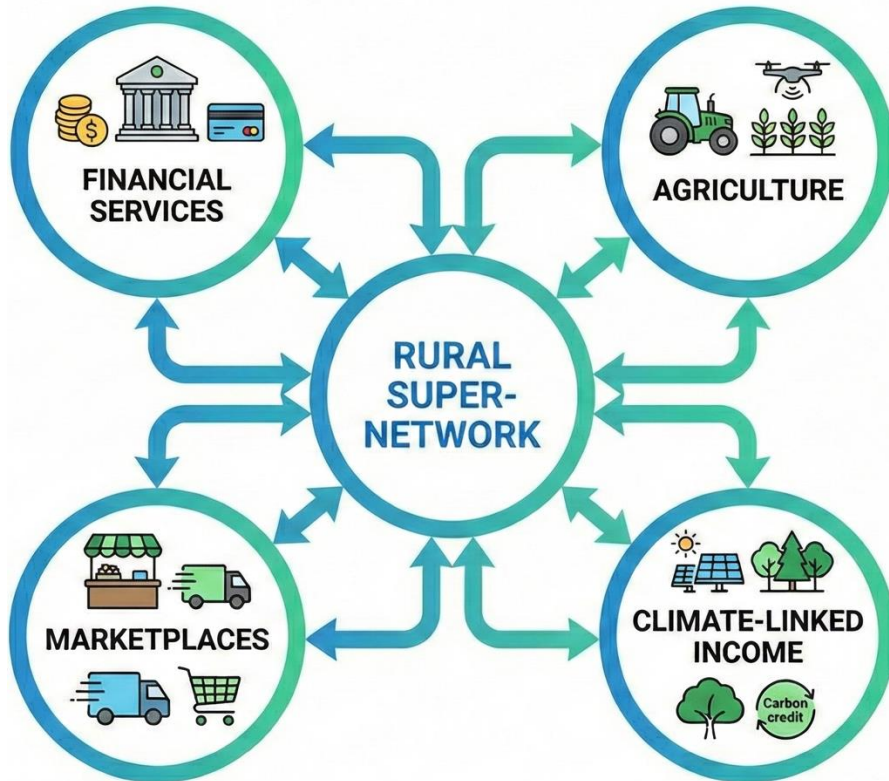
7 PSB and Regional Rural Bank partnerships

High-Trust Last-Mile Workforce

Multi-tier BC/CSP network with village-level entrepreneurs



Bartronics is building India's largest rural platform spanning finance, agriculture, commerce and climate, reaching 5,000 villages (1/2)



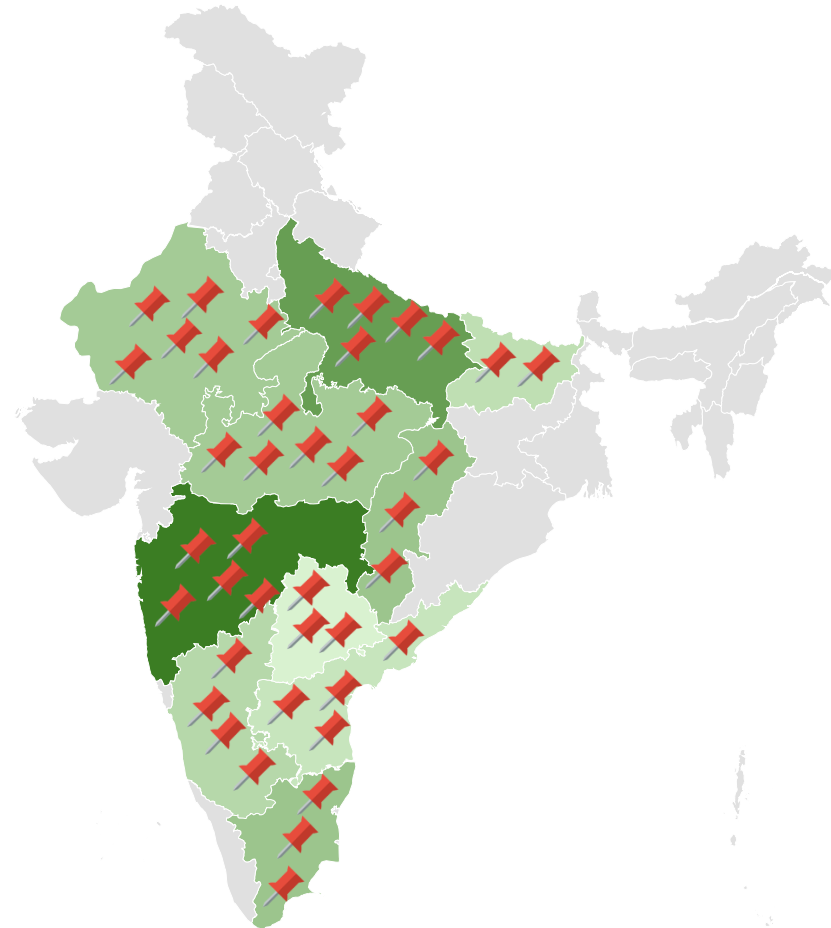
Our Vision –

The Rural Operating System:

Build the world's largest agriculture data company and unified operating system powering food, climate and rural commerce across India



Bartronics is building India's largest rural platform spanning finance, agriculture, commerce and climate, reaching 5,000 villages (2/2)



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Our Mission:

Digitize every farmer, enable 5,000 Smart Agri-stores, and transform agriculture into a profitable, technology-driven, globally connected rural industry.



Bartronics will harness big-data and AI to digitize rural agriculture and unlock new revenue streams across carbon, commerce, and finance.



AVIO AGRI TECH OFFERINGS



Farm Inputs
(fertilizers,
pesticides, seeds,
biologicals)



Carbon Credits
and sustainable
agriculture



Rural Commerce &
Marketplace



Farm
Mechanization



Rural
Finance

PHASE 1

PHASE 2



Project Avio – 3 Year Agri Tech Goals

Over the next three years, we intend to pursue the following strategic priorities^[#]..



Digitally onboard **20 million farmers** of the 40 million farmers we service today



Open **1,000 smart agri-stores** for agri-input retail and agri-output aggregation



Facilitate transactions with a **GMV of USD 1 Billion** through rural commerce, sale of agri-inputs and market access for produced commodities

[#] subject to market conditions and regulatory approvals



We continue to evaluate potential partnerships and strategic opportunities in agri-tech, AI and rural supply chains.



MERGERS / ACQUISITIONS

1

Hyderabad based AI startup that is building AI agents, mobile app and marketplace for agri-commerce.

2

Ex-Cargill India Sr. Management, IIT-IIM Agri-commerce veteran-built Delhi-based company operating in multiple geographies with 250 Mn USD revenue



PARTNERSHIPS / ACQUI-HIRE

3

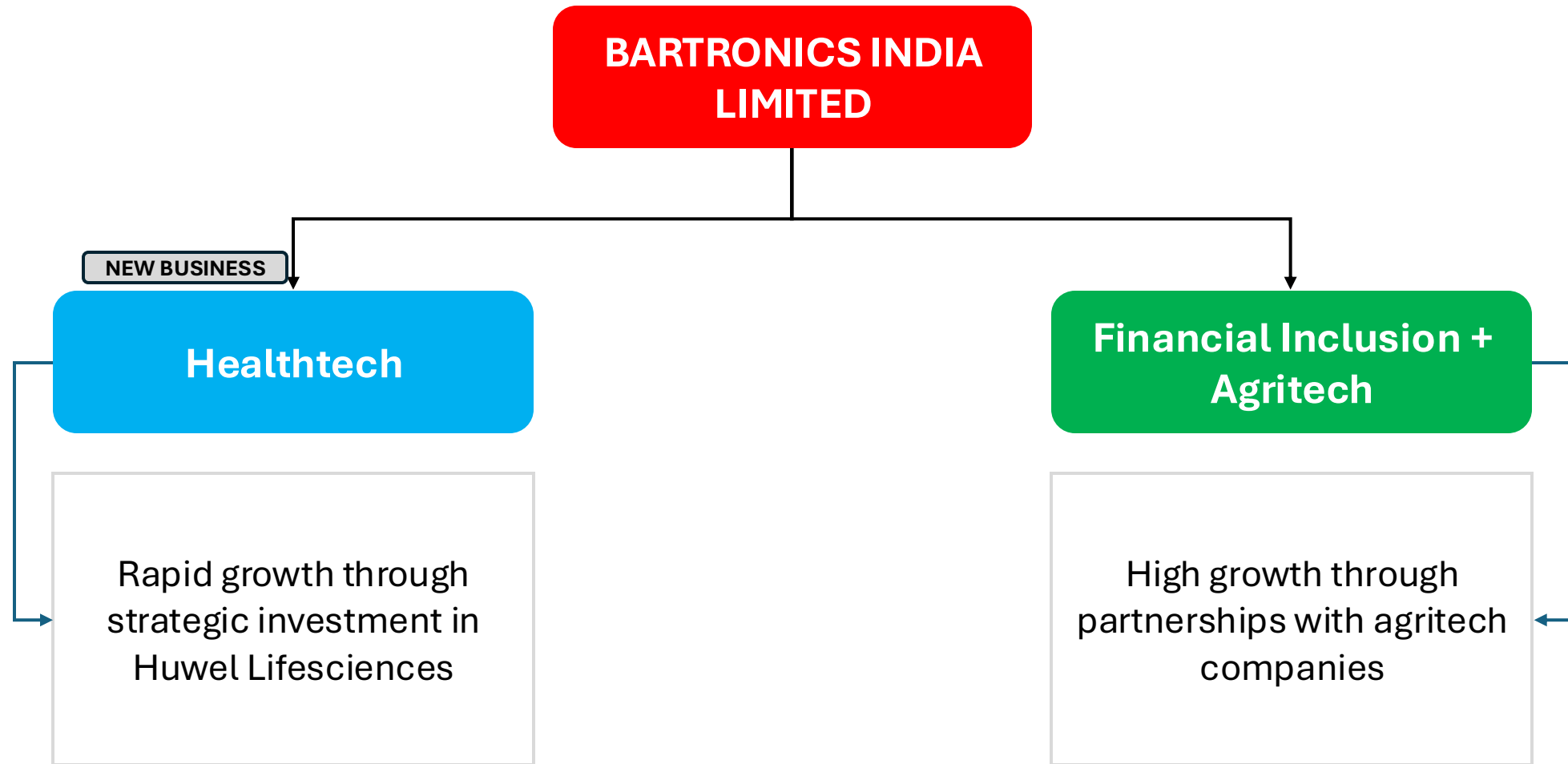
Bangalore based Agri-tech startup with expertise in agri supply chain across inputs and output across ~50 stores with INR 250 Cr revenue

4

Hyderabad based agri tech startup providing technology solutions to agri-warehouses across the country

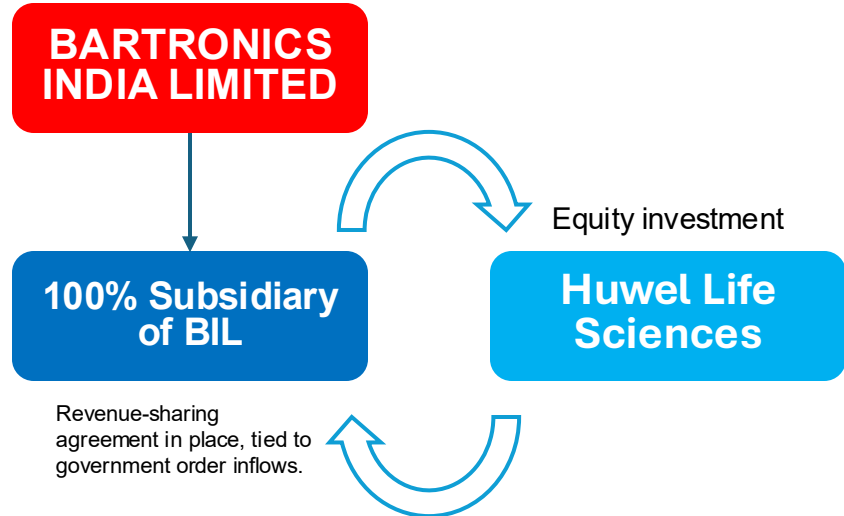


Apart from Agri-tech, BIL has ventured into high growth molecular diagnostics market and will operate as two distinct divisions.





Bartronics has strategically partnered with Huwel Lifesciences to capture the multi-thousand crore TB diagnostics market.



- ❖ The TB elimination mission is central to India's public health agenda and the **Prime Minister's vision of a 'TB Mukta Bharat' by 2025.**
- ❖ Huwel has developed the Quantiplus® TB Fast Detection Kit, a low-cost, open-system RT-PCR solution for TB confirmatory testing — **the only one of its kind in India.**
- ❖ QuantiPlus is approved by ICMR and was launched by the Union Health Minister.
- ❖ Beyond TB, Huwel's portfolio spans over 100 validated diagnostic products.

- India's TB molecular diagnostics market is rapidly expanding into a ₹10,000-crore opportunity
- Huwel has the potential to grow into a ₹5,000–10,000 crore valuation as NAAT volumes surge.
- Huwel Life Sciences is expecting orders worth around ₹300 crores for its TB diagnostics portfolio, led by its low-cost, ICMR-approved Quantiplus® TB Fast Detection Kit under national and institutional programs. [#]
- The designated life sciences subsidiary of BIL is projected to secure orders of approximately ₹120 crores. [#]

[#] subject to government orders and market dynamics

**END OF PRESENTATION
THANK YOU**

Contact

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