

# Investor Presentation

Results Updates for Q2 FY 2019 - 2020

13<sup>th</sup> November 2019

# Company Milestone

1995-2014

- Name changed to Inditrade Capital Ltd.
- Built up a robust portfolio of investment offerings.

2016

- Forayed into Agri-commodity Finance
- Bought Edel Commodities Trading Ltd. (ECTL)

2018

- Divested the equity broking business
- Introduced MSME Finance
- Applied for Housing Finance



1994

- Founded as JRG Securities Ltd.

2015

- Current management took over from Barings Private Equity

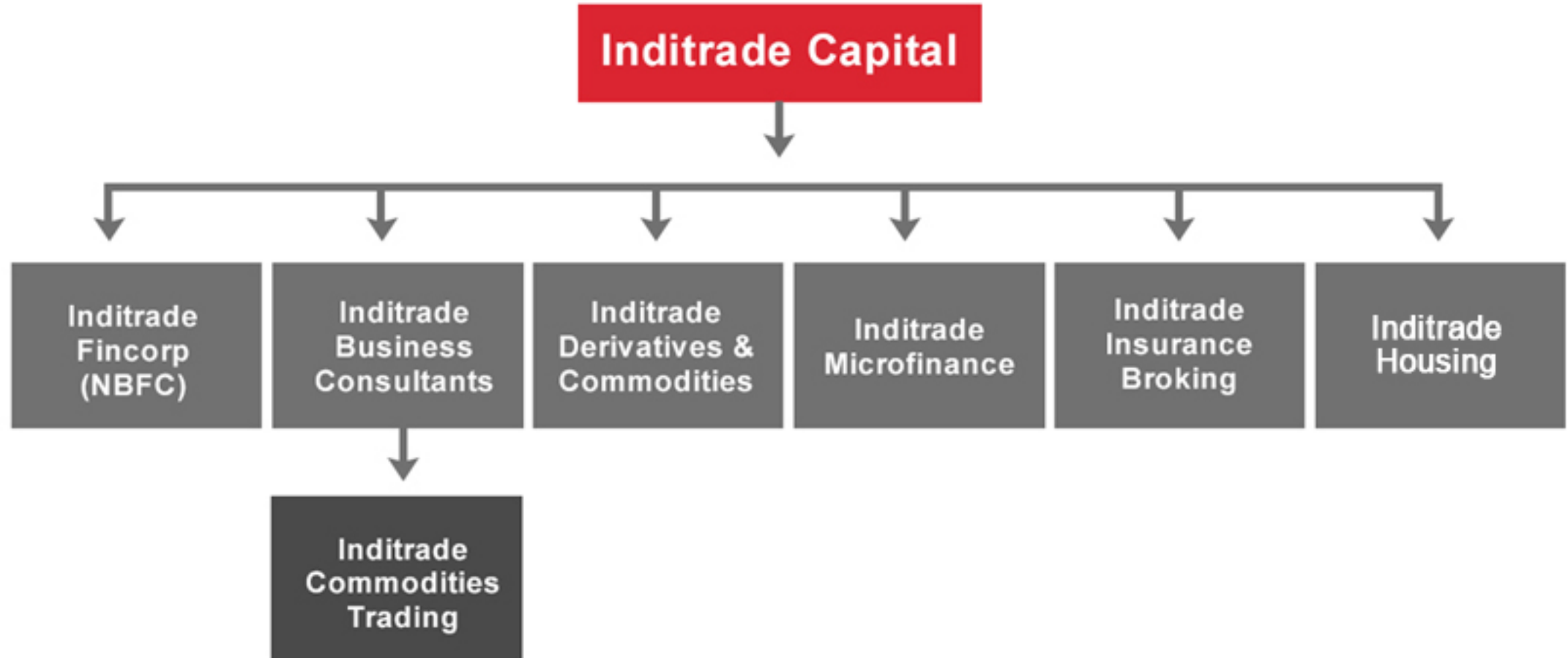
2017

- Launched Micro Finance operations
- Launched commodities e-Auction

2019

- Launched Micro Lending with Robocash Pte.

# Group Structure



# Group Products

**FINANCING  
PROGRESS**  
THROUGH IMPACT LENDING

Agri-commodity Finance

Micro Finance

MSME Finance

Housing Finance\*

Micro Lending

**Phygital Approach**  
(Physical + Digital)

#NationalProgress

#CommunityProgress

#IndividualProgress

# 1. Agri Commodity Finance, since 2016



Only **12-18%** of the  
**INR 4 Lakh Crore**  
agri-commodity market is served  
by banks and financial institutions



We facilitate  
**Post-Harvest Finance**  
for non-essential,  
exchange-traded commodities



**25 Commodities**  
lent against



**Auction Services**

## 2. Micro Finance, since 2017



Almost  
**98%** Women-Owned  
Businesses are currently  
micro-enterprises which are  
under served.

COMPLETELY DIGITIZED PROCESS, A COMPLETELY CONFIDENT BUSINESS



Identification, KYC  
and Credit Checks



Sanction &  
Disbursement



Collection &  
Servicing

### 3. MSME Finance, launched in 2018



A large portion of the **63.3 million MSMEs** in India do not have access to organised financial services





## 4. Housing Finance, to be launched soon

Housing finance,  
primarily for  
affordable housing  
launched in 2018

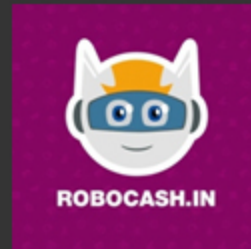
Over **96%** of the **1.9 crore**  
houses expected under the Housing for All  
– 2022 are for LIG\* and EWS\*\* groups



\*LIG - Lower Income Groups \*\*EWS - Economically Weaker Sections



# 5. Micro Lending



Digital lending in India will reach **US\$ 1 trillion** by 2023 driven by the five-fold rise in the digital disbursements\*

# Financials

Particulars	Quarter ended		Half Year ended	
	30-Sep-19	30-Jun-19	30-Sep-19	30-Sep-18
Income from Operation	31.17	25.75	56.94	46.79
Other Income	2.08	1.07	3.13	1.83
<b><u>Total Revenue</u></b>	<b>33.25</b>	<b>26.82</b>	<b>60.07</b>	<b>48.62</b>
Selling, General & Admin Exp	18.01	13.45	31.46	31.63
<b><u>EBITDA</u></b>	<b>15.24</b>	<b>13.37</b>	<b>28.61</b>	<b>16.99</b>
Finance Cost	9.24	7.82	17.06	10
<b><u>EBDTA</u></b>	<b>6.00</b>	<b>5.55</b>	<b>11.55</b>	<b>6.99</b>
Depreciation	0.62	0.27	0.89	0.27
<b><u>PBT</u></b>	<b>5.38</b>	<b>5.28</b>	<b>10.66</b>	<b>6.72</b>

# Company Info

- 1. Net Exposure SBU wise – as on 30<sup>th</sup> Sept 2019

SBU	Amount in Cr
Microfinance	283.00
MSME	76.34
Agri Commodities	104.23
Micro Lending	4.35
<b>Total</b>	<b>467.92</b>

- 2. Average Cost of Borrowings -13.76%
- 3. Company-wise Cost of Borrowings –
  - Inditrade Microfinance Limited – 14.75%
  - Inditrade Fincorp Limited – 11.31%

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