



May 29, 2024

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001
Scrip Code- 534597

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex
Bandra (East),
Mumbai-400 051
RTNINDIA

Sub: Investors Presentation

Dear Sir/Ma'am,

Please find attached herewith a copy of the Investors Presentation.

Please take the same on your records.

Thanking you,

Yours faithfully,
For **RattanIndia Enterprises Limited**

Rajesh Arora
Company Secretary

Encl : as above

RattanIndia Enterprises Limited

CIN: L74110DL2010PLC210263

Registered Office: 5th Floor, Tower-B, Worldmark 1, Aerocity, New Delhi -110037
Website: www.rattanindia.com, E-mail: rel@rattanindia.com, Phone: 011 46611666



RattanIndia
ENTERPRISES

Investor Presentation

May 29, 2024

Disclaimer

This document contains certain forward-looking statements based on current expectations of RattanIndia Enterprises (REL) management. Actual results may vary significantly from the forward-looking statements in this document due to various risks and uncertainties.

These risks and uncertainties include the effect of economic and political conditions in India, and outside India, volatility in interest rates and in securities markets, new regulations and government policies that might impact the business of RattanIndia Enterprises, the general state of the Indian economy and the management's ability to implement the company's strategy. RattanIndia Enterprises doesn't undertake any obligation to update these forward-looking statements.

This document does not constitute an offer or recommendation to buy or sell any securities of RattanIndia Enterprises or any of its subsidiaries or associate companies. This document also doesn't constitute an offer or recommendation to buy or sell any financial products offered by RattanIndia Enterprises.

RattanIndia Enterprises – Featured in the Fortune Magazine in the 500 largest companies in India, securing the #388 spot



Clockwise from top left: Vijay Shekhar Sharma, founder & CEO, Paytm; Deepinder Goyal, CEO, Zomato; Hari Menon, co-founder, BigBasket; Anjali Rattan Nashier, business chairperson, RattanIndia Enterprises; and Falguni Nayar, founder & CEO, Nykaa



Business chairperson Anjali Rattan Nashier attributes technology as the key differentiator between traditional companies and new-age ones. “Imagine you are sitting on data wherein you know how the driver is using the bike, what speed he is driving at. Is he servicing the bike or not? We can even predict what sort of insurance he would require,” says Nashier. For instance, Big Data and advanced Machine Learning algorithms keep Cocoblu on top of the complexity that comes with stocking two million SKUs. Fintech arm WeFin has tied up with nearly 35 banks and NBFCs to offer financing plans and hassle-free personal loans, two-wheeler loans and credit cards.

“We have the first-mover advantage. Environmental awareness is growing. People have started realising why sustainability is so important. Also, when they see they are able to save money, they tend to stick,” says Nashier.

Key Quarterly Highlights

- ❖ FY24 Total Income: Rs. 6,192 Cr vs Rs. 4,138 Cr in FY23 (**Increase of 50%**), PAT for FY24 : Rs. 424 Cr vs Loss of Rs 286 Cr in FY23
- ❖ Q4FY24 Total Income : Rs 1,301 Cr vs Rs 1,109 Cr in Q4FY23 (**Increase of 17%**)
- ❖ Q4 FY24 loss is primarily driven by unrealized notional loss of Rs 80 Cr (on MTM movement on investment in shares of RattanIndia Power Ltd)

cocoblu

- ❖ Q4 FY24 Revenue : Rs.1,273 Cr vs Rs 1,056 Cr in Q4 FY23
- ❖ FY24 Revenue : Rs. 5,506 Cr vs Rs. 4,079 Cr in FY23 (**Increase of 35%**)
- ❖ ~10.7 Cr orders served in FY24 (**~3.4 orders per second**)
- ❖ Over 20,000 pin codes served in FY24
- ❖ 1000+ active vendors in Q4 FY24 (Q4 FY23 880+ vendors)
- ❖ Achieved an avg 5-star rating on Amazon Platform (60k+ reviews)
- ❖ 50 lakhs+ unique items offered

neobrand

- ❖ All private labels (Fyltr, Pump'd and Ink'd) have achieved the status of "Amazon top brands" within a short span of operations
- ❖ Fyltr (smart casual wear), brand store @ www.amazon.in/fyltr
- ❖ Ink'd (denim), brand store @ www.amazon.in/inkd
- ❖ Pump'd (athleisure), brand store @ www.amazon.in/pumpd
- ❖ Revolt (merchandise), brand store @ www.amazon.in/revolt



REVOLT

- ❖ India's no.1 electric motorcycle for 6 years
- ❖ Launched a new model RV400 BRZ with 5 color choices & 4 additional color options in RV400
- ❖ The number of dealer stores rose to 115, **marking a 4x increase YoY**, forming a vast pan-India network across 97 cities covering 20 states
- ❖ Launched a nationwide marketing campaign, with coverage in 33 national television channels such as Aaj Tak, Star Plus, Zee etc [\(Television Ad link\)](#)
- ❖ Strongly focused on increasing ground presence - strategically placed over 250 billboards in more than 60 cities

NEOSKY

- ❖ NeoSky deployed a fully-autonomous AI / ML, powered Drone solution for Indian Army
- ❖ TACT & DOPO – Our lead products now come with a 'Wireless charging solution'
- ❖ Launched Drone training classes, summer camps for School & College kids
- ❖ A Neosky trained pilot , flew a drone in the presence of the Honourable Prime Minister in Delhi
- ❖ Delegates from Royal Airforce Oman visited NeoSky for UAV's

wefin

- ❖ 41+ lender Partners comprising of Top Banks and NBFC's offering personal and two-wheeler loans
- ❖ Disbursed 33,170+ loans till date with a value of Rs 530+ Cr
- ❖ We continue to partner with multiple insurance companies in India

Digital ecosystems will be key drivers in India's aspirations to be \$5 trillion economy

Enablers of India's digital economy



1.4
billion

People onboarded on
Aadhaar stack

Aadhaar has evolved into a world-class digital service delivery platform



86%

Estimated Smartphone
Penetration

Majority of the population will have a smartphone by 2028



2.2
billion

Bank Accounts

Led by largest financial inclusion scheme in the world



1
billion

Aspiring Indians

Large population in income range of Rs. 2.5 – 14 lac per annum



\$354
billion

Estimated fintech
market opportunity

Fintech industry is expected to grow at 42% CAGR from 2022 -28

REL will capitalize on businesses with cutting edge technologies which have the potential to transform the lives of billion plus Indians

Note:

1. <https://www.ibef.org/industry/banking-presentation>
2. <https://www.ibef.org/news/india-likely-to-have-900-million-active-internet-users-by-2025-report>
3. [Care Industry Report](#)

Our business interests



Invested in the future

E-commerce
100% subsidiary

Electric Vehicles
100% shareholding

Drones
100% subsidiary

Fintech
100% subsidiary

cocoblu

REVOLT

NEOSKY

wefin

neobrands

TAS¹
Future Mobility Redefined

Matternet²



Residual equity holding - RattanIndia Power
19.81% shareholding

Note:

1. NeoSky holds 60% stake in TAS
2. Strategic investment approved by Shareholders

Our governance

**50% of Board
is independent**

**Statutorily
audited by
Walker
Chandiok & Co
LLP (GT)**

**Governance
committees
headed by
Independent
Directors**

Audit, Nomination and Remuneration,
Corporate Social Responsibility (CSR)
Stakeholders' Relationship

**Robust
regulatory
compliance**

**Guided by
qualified and
competent
Advisory Board**

Our philosophy on business

- New Age businesses
- ESG compliant
- Direct to consumer engagement
- Staying away from debt-heavy businesses
- Low capex
- Clean tech focus
- Rapid scalability
- Aiming to be amongst the leaders

REL is a family of strategic growth platforms

Advisory Board of eminent professionals



**Mr. Arun
Duggal**

Chairman of ICRA
(A Subsidiary of Moody's
USA) and ex-Chief
Executive Officer of Bank
of America – India



**Mr. Yashish
Dahiya**

Co-founder and Group
CEO of Policybazaar



**Mr. Ranu
Vohra**

Co-founder and
Executive Vice
Chairman, Aventus
Capital



**Mr. Jan
Preiss**

Co-founder and CEO of
Oxford Latinitas, UK



**Mrs. Anjali Rattan
Nashier**

Co-founder & Co-
Chairperson, RattanIndia
Enterprises



**Mr. Rajiv
Rattan**

Co-founder & Chairman,
RattanIndia Enterprises

Advisory board entrusted with:

- Building investment strategy
- Reviewing investment proposals
- Monitoring performance of investee companies and subsidiaries
- Assisting the management with external relationships

A highly experienced management team



Mr. Jayant Khosla

Chief Executive Officer

- He has three decades of experience at diverse consumer businesses across emerging markets including South Asia, the Middle East, Africa, and Russia
- In his last stints, he was the CEO at VLCC (a global leader in beauty, skincare, and wellness) & CEO at the Landmark Group (a renowned retail player)



Mr. Ashok Kumar Sharma

Chief Financial Officer

- Rich experience of more than 30 years in Finance, Operations & Compliance in diverse verticals like Financials, Tax, Due-Diligences, FDI, SEBI, RBI Compliances, and many more.
- Has been associated with the group for more than 23 years



Mr. Rajesh Arora

Company Secretary

- A qualified Company Secretary as well as Law Graduate from University of Delhi, Mr. Arora brings over 28 years of Secretarial and Legal experience across different industries
- Previously associated with large conglomerates such as Britannia Industries, M&M Ltd etc



Mr. Davinder Dogra

Head – Investor Relations

- Over 24 years of experience in sectors like FMCG, Telecom & Retail Sector with expertise in partnering with business to achieve corporate goals
- Previously worked in renowned organisations like DLF, Future Group, Airtel, PepsiCo and Pernod Ricard



RattanIndia
ENTERPRISES

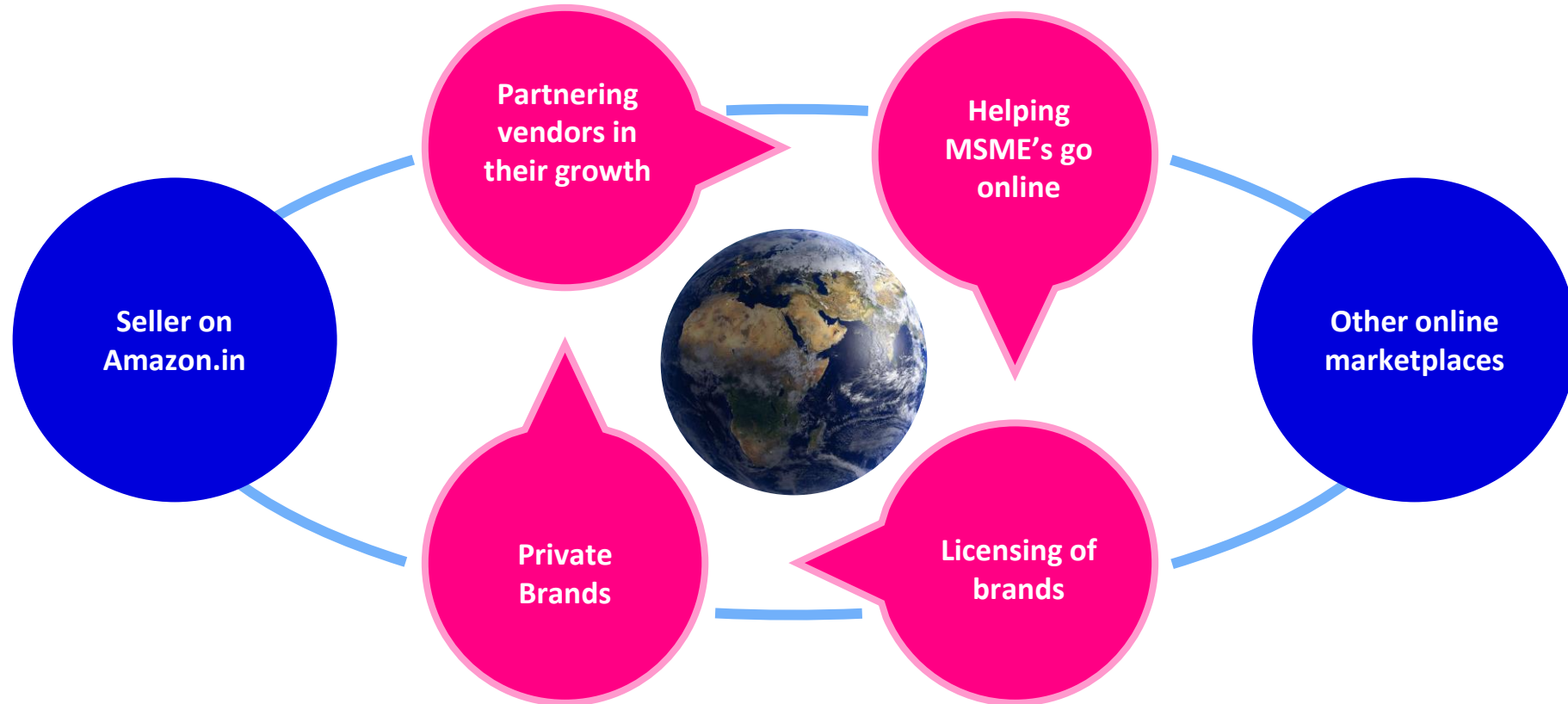
Businesses of the future

Smarter take on opportunities



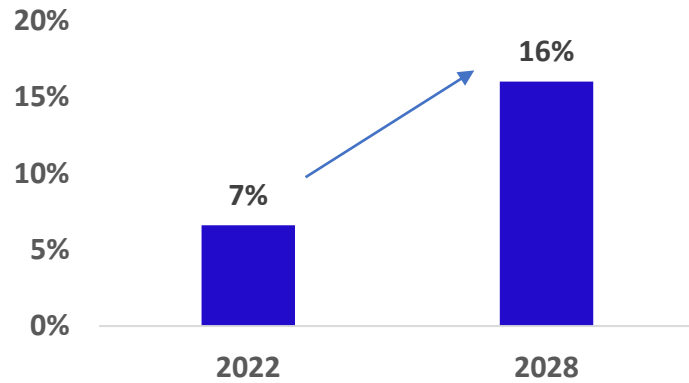
E-commerce



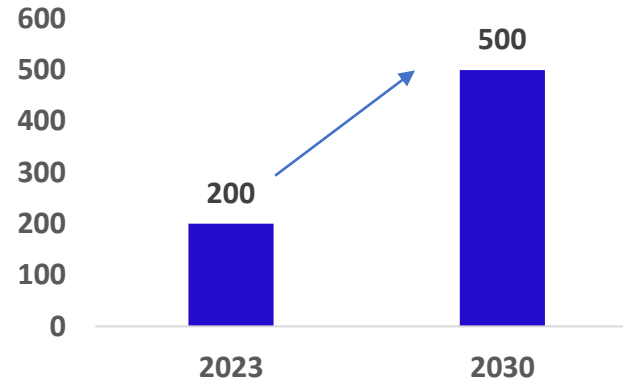


Capitalizing on full potential of e-commerce universe through multi-faceted foray
Drivers of growth: a) Robust IT infrastructure, b) Strong physical setup, c) 1000+ brands

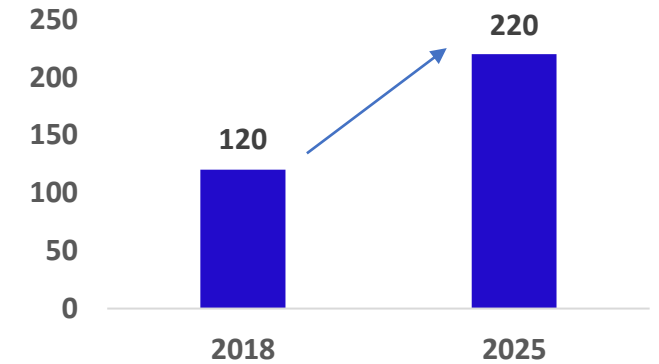
Opportunity of a lifetime



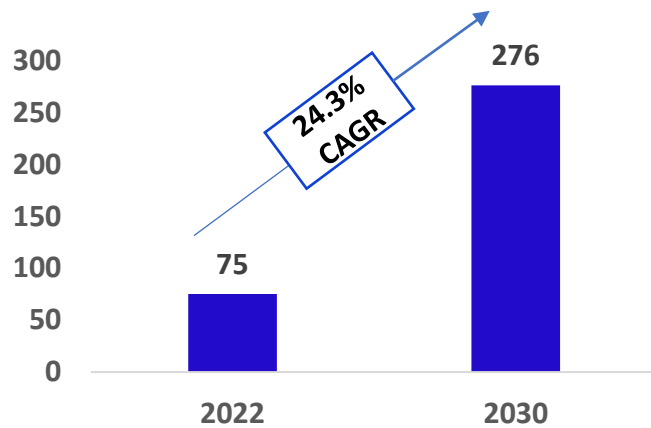
E-Commerce Market Penetration



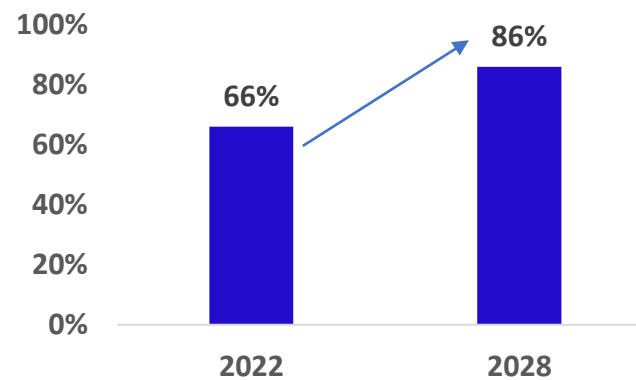
E-Commerce User Base (In millions)



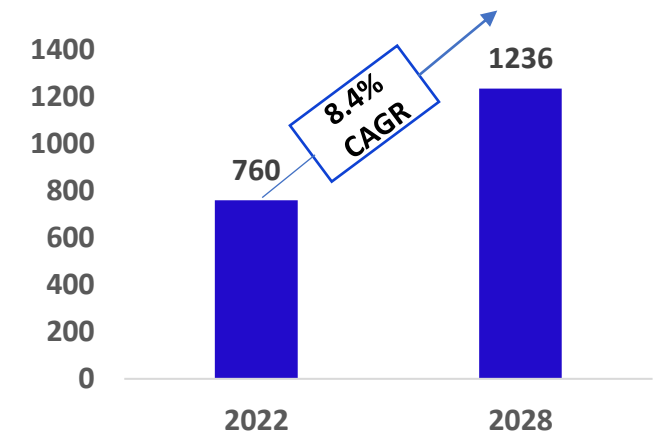
Online Shoppers (In millions)



E-Commerce Market Size (In \$Billions)

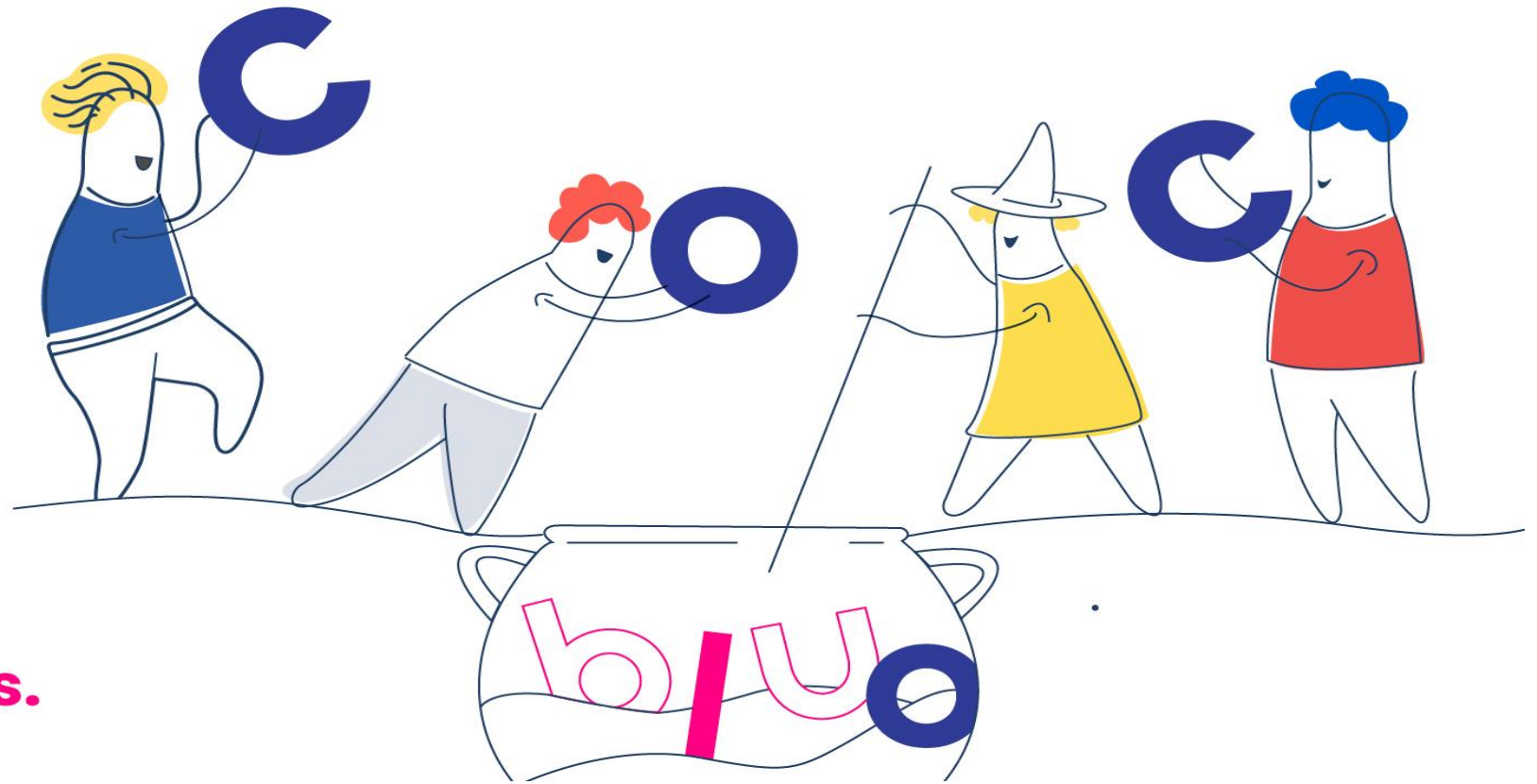


Smartphone Penetration



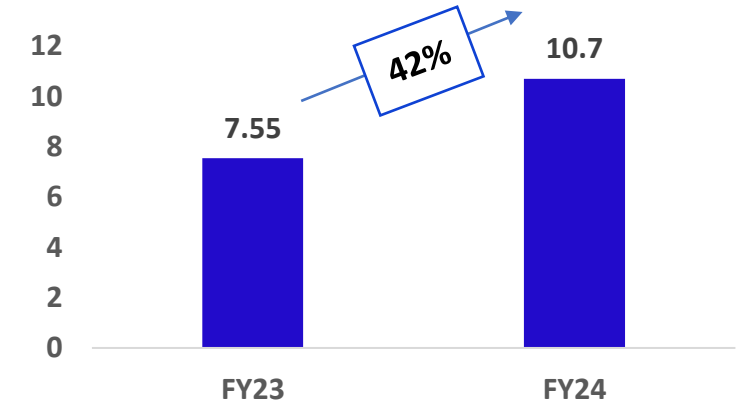
Indian Retail Market Size (In \$Billions)

You've got
the recipe,
Cocoblu has
the ingredients.

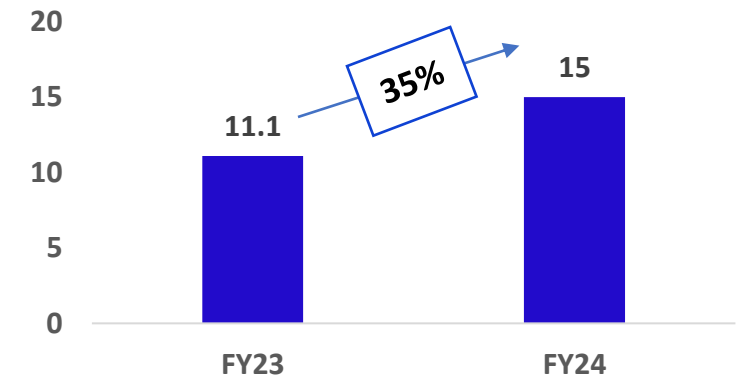


Key Operational Metrics – Experiencing Strong Growth

- ❖ FY24 Revenue : Rs. 5,506 Cr vs Rs. 4,079 Cr in FY23 **(Increase of 35%)**
- ❖ FY24 EBITDA : Rs 149 Cr vs Rs 93 Cr in FY23 **(Increase of 60%)**
- ❖ Q4 FY24 Revenue : Rs. 1,273 Cr vs Rs. 1,056 Cr in Q4 FY23 **(Increase of 21%)**
- ❖ FY24 Average daily sales run rate of Rs 15 Cr in vs. Rs 11.1 Cr in FY23 **(Increase of 35%)**
- ❖ 10.7 Cr+ orders served in FY24 (**~3.4 orders served every second**)
- ❖ Have tied up with ~147 Amazon fulfilment centres and servicing over 99% Pin codes across India
- ❖ 1000+ active vendors in Q4 FY24 (Q4 FY23 880+ Vendors)
- ❖ Achieved an avg. 5-star review ratings on Amazon Platform (60k reviews)
- ❖ Robust processes built on best-of-breed tech tools help in managing the details of retail
- ❖ Big data and advanced ML algos keep Cocoblu on top of the complexity that comes with dealing with an assortment of 50 lakh+ unique items



No. of Orders (In Crores)



Daily Sales Run Rate (In Rs. Crores)

Revenues	Q4 FY24	Q4 FY23	Growth %	FY24	FY23	Growth %
in Rs. crore	1,273	1,056	21%	5,506	4,079	35%



and many more.....



Mr. Mouli Venkataraman, CEO

- Alumnus of prestigious IIT Madras and IIM Lucknow
- Previously Category Leader at a leading retail house
- Vast experience in retail companies like Cloudtail India, Arvind Lifestyle Brands, Nokia and Asian Paints

Housed in 32,712 sq. ft. office space in Bangalore

255+

Team members
With 950+ years of experience in retail

With deep expertise in scaling up brands in e-commerce



AJIO

lifestyle



TITAN

Flipkart



SHOPPERS STOP

Top B-Schools/
Firms

Deeply
proficient in
technology

Rich
execution
capabilities



Mr. Archit Patwari Head, Finance

- A qualified Chartered Accountant and Company Secretary
- 15 years of rich experience having worked at organizations like Deloitte, Goldman Sachs, Cloudtail
- In his last stint, he was heading the finance function for Jumbotail, leading a 50-member team

Strong team, IT and other infrastructure in place to support growth

neobrand

New Brands, New Beginnings





Active Wear



Casual Clothing



Denim Wear



Biking Lifestyle
Inspired Official
Merchandise



SHOP INKD



SHOP FYLTR



SHOP PUMP'D

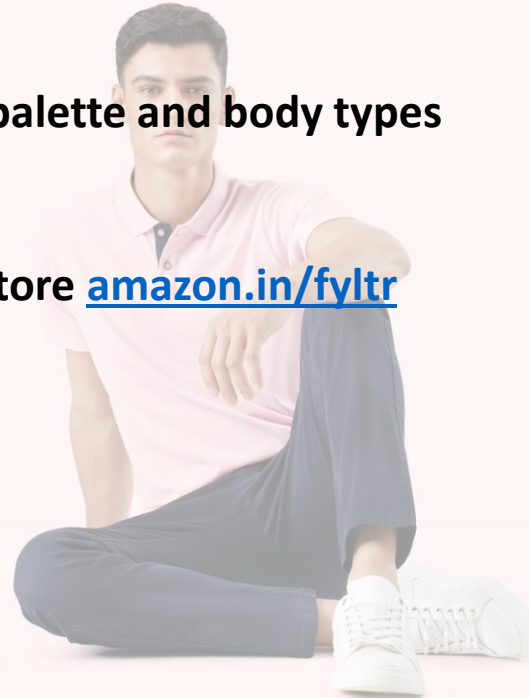
- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Lifestyle denim- wear brand with ~90 style colors
- ❖ For Men and Women
- ❖ Range of denim bottoms with a wide range of fits, denim jackets & shirts
- ❖ Priced between INR 599 to 999
- ❖ Available exclusively on amazon at amazon.in/inkd



About Our Brands - Fyltr

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ A casual brand offering a wide range of options in solid colours
- ❖ A range of T-shirts, Shirts, Tops, Shorts, Khakis and more for both men and women with more than 220 style colors
- ❖ Colours and fits tailored to Indian consumers’ palette and body types
- ❖ Priced between INR 399 to 999
- ❖ Available exclusively on amazon at the brand store amazon.in/fyltr

fyltr



About Our Brands – Pump'd

- ❖ Achieved the status of an “Amazon Top Brand” within a short span of time
- ❖ Active wear brand with over 150 style colors
- ❖ Tank tops, workout t-shirts, leggings, track pants, capris and more for men and women
- ❖ Made with new age fabrics that are both soft & lightweight
- ❖ Priced between INR 299 to 899
- ❖ Available exclusively on amazon at the brand store amazon.in/pumpd





Licensing – Range of Biking Lifestyle Inspired t-shirts



Neobrand : A house of private labels

neobrand





India's no. 1 electric motorcycle company for 6 years



Key technical features

Mobile touch-based operations: Start, Stop, Locate, Lock, Unlock, Hazard alert

Geofencing alerts

Historical ride data – past rides, kilometres, routes, battery usage etc.

High strength cradle frame

Centre of Gravity & Weight distribution/ strategically positioned battery pack

Voice command-based bike operations - start, stop, find my bike, hazard alert

Battery status on mobile app

Customized 4 Engine Sounds to suit your mood

USD (Upside Down) front forks suspension used only in premium bikes.

State of art Ergonomics and Adjustable riding positions

Entire remote key is now on mobile

Charging status on mobile app

Artificial Intelligence

Adjustable rear monoshock

Ground clearance of 215mm highest in the segment

More than 442 million+ kms driven on Revolt RV400

Revolt RV400 - In Six Fabulous Colours



Existing Colors (FY23)



Mist Grey



Cosmic Black

New Color launches (FY24)



Eclipse Red



Stealth Black



India Blue



Lightning Yellow

New Product offering - RV400 BRZ launched in Jan'2024



Battery

Lithium Ion (removable)
NMC – Pouch (removable)
3.24 kwh

Price

Attractively priced at Rs.
1.28 lakhs* (ex showroom)



Motor

3KW (Mid drive)
85 kmph with max torque of 50Nm
3 modes (Eco, Normal, and Sports)

Charging time

0-75% in 3 hours
0-100% in 4.5 hours
Detachable battery,
charging does not require
a docking station



Range
150kms



Rebel Red

Colors

-  Lunar Green
(Matte Finish)
-  Pacific Blue
(Matte Finish)
-  Cosmic Black
-  Rebel Red
-  Dark Silver

Revolt RV400 BRZ – Launched in 5 new colors



Lunar Green
Matte Finish



Pacific Blue
Matte Finish



Rebel Red



Dark Silver



Cosmic Black



[Click here for the Revolt Ad link](#)

Aired On



Strong focus on increasing ground presence – 250 billboards across 60 cities



Ahmednagar



Raipur



Amroha



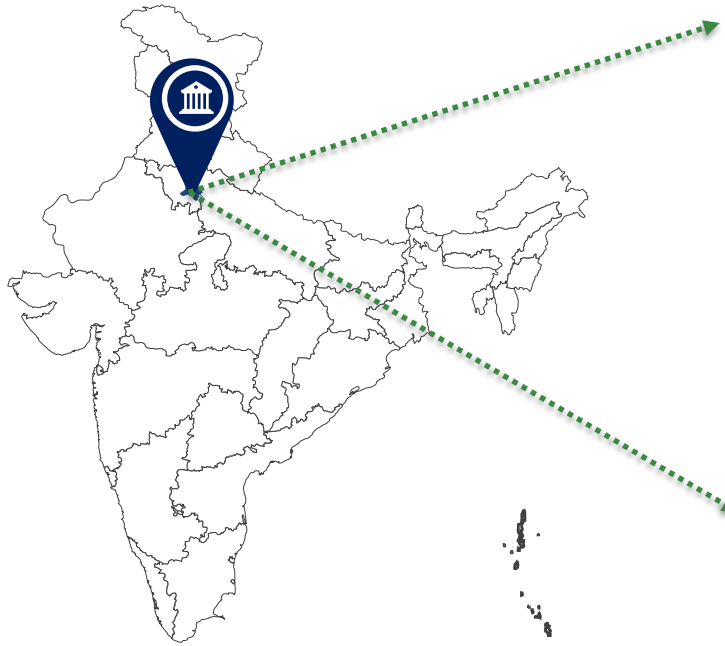
Indore



Hyderabad



Nanded



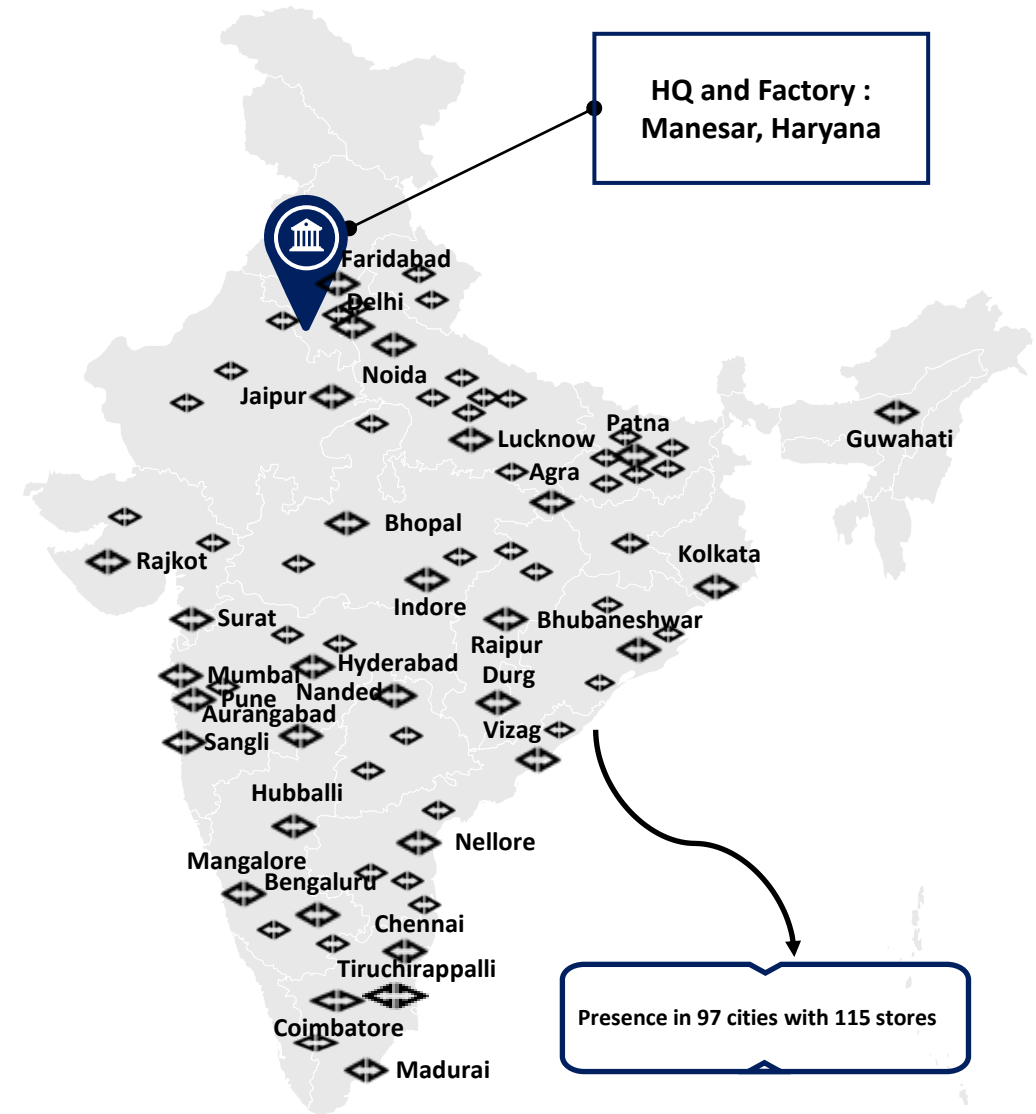
Karol Bagh, New Delhi Location

Targeting a substantial growth in COCO hubs going forward on a pan India basis for an unparalleled customer experience



Aggressive growth in dealerships

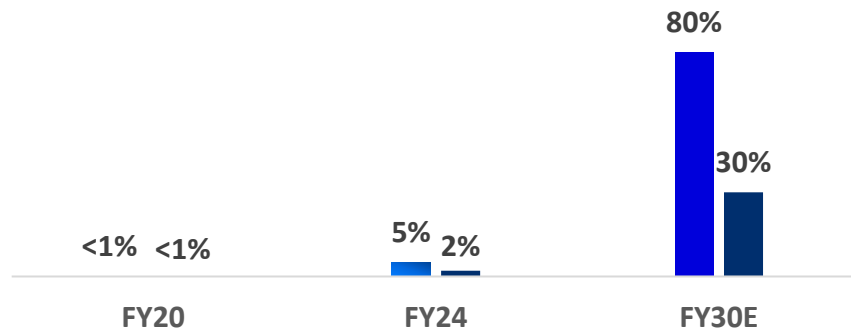
- ❖ The number of dealer stores is now 115, marking a 4x increase YoY
- ❖ Reach has now expanded to 97 cities, with presence in 20 states across the country
- ❖ With the growing demand for electric vehicles across the country, there is potential to add 5 times more dealerships that can cater to the needs of the ever-expanding customer base, as well as offer a platform for prospective buyers to explore and experience Revolt Motors' cutting-edge products first hand.



115 dealers across the country – growing at an exponential pace



India's EV penetration



EV 2W penetration has increased to 5% in FY24 from <1% in FY20, reaching a total volume sales of 9.5 lakhs in FY24

- Domestic Market for 2Ws is huge, and expected to double by 2030E; 70% of all 2Ws sold are Motorcycles
- EV Penetration is expected to reach 80% by FY'30E – translating to ~17 million units' sales
- Upfront costs of EV continue to go down with advancements in battery technology and economies of scale
- Data from global sources have shown that penetration increases exponentially once the EV penetration reaches 5%

India tracking tremendous scale up in electric two-wheeler sales during this decade

Hugely favorable Total cost of ownership



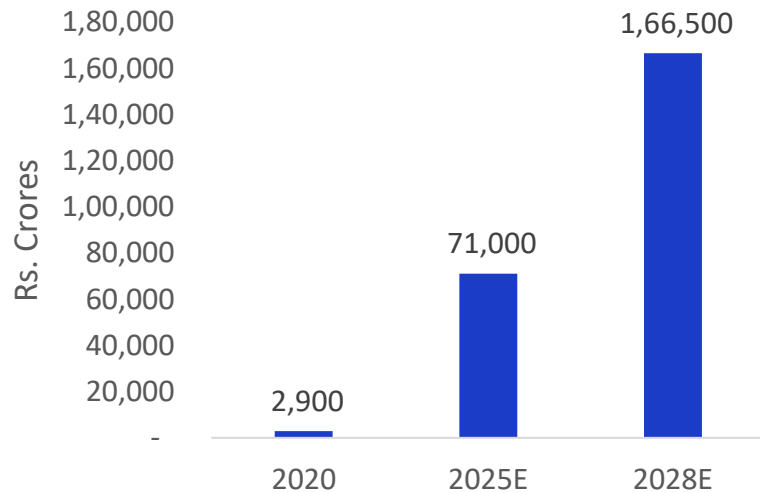
Make & Model	Comparable Petrol Bike	Revolt RV400
On Road Price	Rs. 1,00,217	Rs. 1,52,624
Range (Per litre & per full charge)	50	150
Fuel Cost (Per litre petrol and Rs 10 per unit power)	Rs. 105	Rs. 32.4
Per km Fuel Cost	2.1	0.22
Range covered in 5 years (in kms) - Assuming 50 kms per day	91,250 km	91,250 km
Fuel Cost for 5 years	Rs. 1,91,625	Rs. 20,075
Total Cost	Rs. 2,91,842	Rs. 1,72,699

Total Cost of ownership of petrol bike is ~70% more expensive than Revolt RV400



Sky-High Opportunity





Drone Market Growth

Market Size :
Drone market is projected to be Rs. 1,66,500 by FY2028.

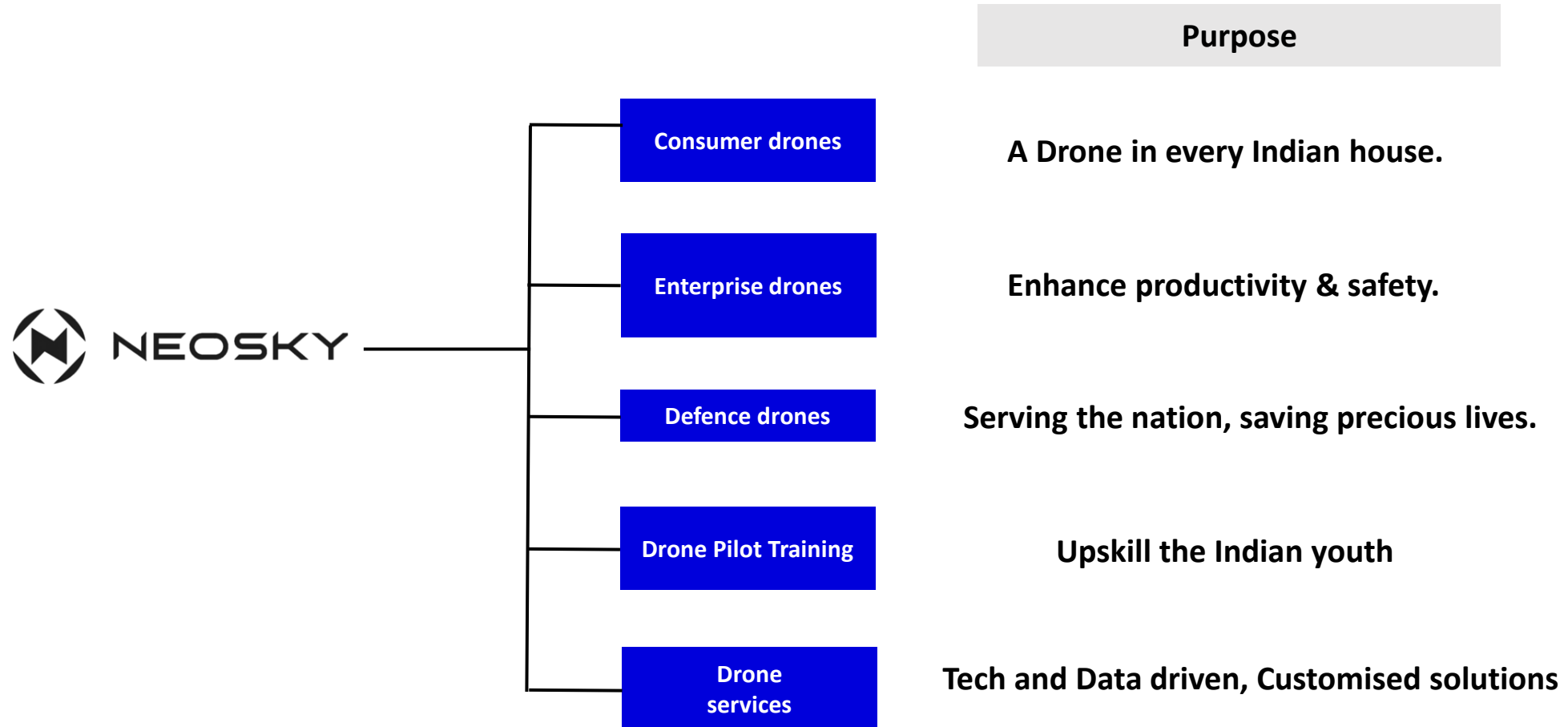
Global Hub:
Govt. aims to create India a global hub by 2030 for not only drone manufacturing, but also drone service sector.

Exports:
Drone Market (including exports) is projected to be Rs 1,94,000 crores by FY 2028.

Preference:
Drones from China pose data related security concerns. Hence sourcing from alternative countries is expected to increase

Revenue Projection:
Civil aviation ministry expects the industry to achieve Rs 120-150 billion turnover cumulatively by 2026.

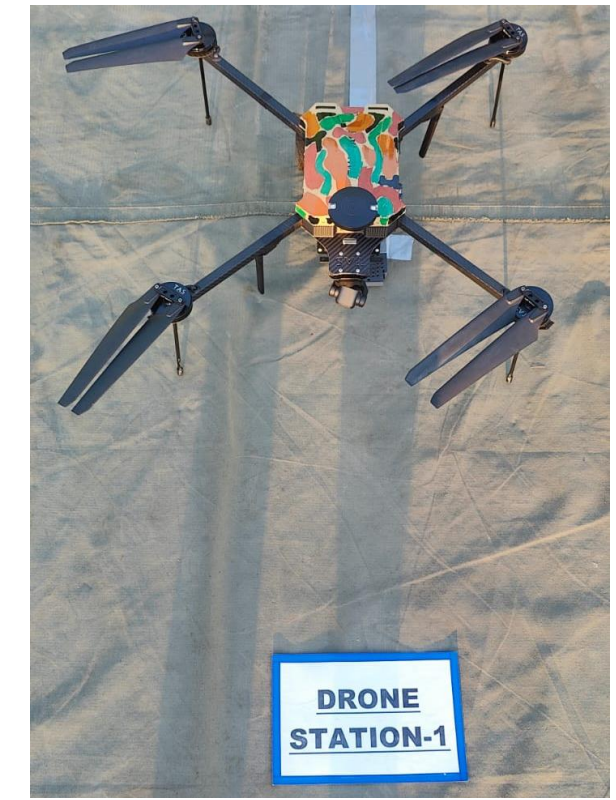
Non Defence Applications:
Drone applications in non-defence sectors is on the rise due to govt. initiatives



NeoSky's vision is to provide full 360-degree drone solutions to customers with Drones as a Product (DAAP - drone hardware), Drone As a Service (DAAS – drone service solutions) and Software as a service (SAAS – drone software)

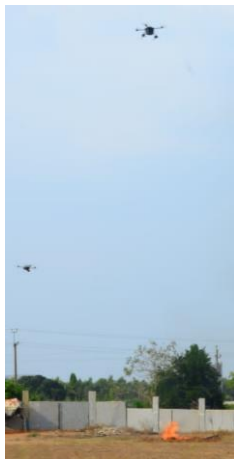
Autonomous solutions deployed for Indian Army

- ❖ 'Intruder detection solution' is fully autonomous. Drone takes off to the location, when there is an alert
- ❖ The solution includes Patrolling on a regular basis, Intruder tracking, Wireless charging, Live feed relay & many more
- ❖ TACT, Our Surveillance warhorse is deployed for this project, along with out AI / ML solutions
- ❖ Expecting to scale up this solution to many other locations / customers soon



Royal Airforce of Oman (RAFO) visiting NeoSky

- ❖ NeoSky hosted delegates from Royal Airforce of Oman (RAFO) recently
- ❖ Delegation showed a lot of interest in our UAV solutions
- ❖ A wide range of demonstrations have been showcased – Autonomous, AI / ML-Based, Surveillance, Fire extinguisher, Cargo, Anti-Drone and many more



NeoSky at the Indian Army and Indo-US events to expand reach

- ❖ NeoSky and TAS participated in the Army & Industry interaction event and Indo-US (IIRF) events
- ❖ We showcased our Solutions, Drones to all the delegates
- ❖ Interacted with GOC-DB, US delegates, Industry experts and other senior officials and shared valuable inputs on the challenges & requirements of the end-user



TACT & DOPO come with Wireless charging solution

- ❖ TACT and DOPO – Both the products are now integrated with a ‘Wireless charger solution’. A first by NeoSky & TAS!
- ❖ This is a big step in our journey to create a complete autonomous solutions
- ❖ This is a significant boost in ensuring that our drones can do multiple autonomous missions within a day



'Drone Didi' trained by NeoSky flying high before the Hon'ble PM

- ❖ Hon'ble Prime Minister handed over Drones to 'Didis' from Self Help Groups (SHG) on 11th March'2024
- ❖ We are proud that one of our students, Mrs. Arpita has flown the Agri drone in the presence of the Honourable Prime Minister of India in Delhi
- ❖ This is a testimony of the personalised training that we deliver to our students

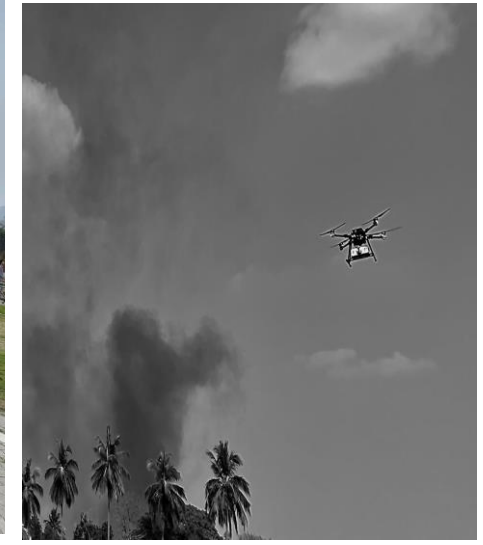


NeoSky starts School & College training programs & summer camps

- ❖ NeoSky expands drone training program to schools & colleges
- ❖ This is an attempt to ignite the minds of the Indian youth – Catch them young!
- ❖ This customised program is a mix of theory and flying. Kids had lots of fun and were able to fly toy drones during this program. Summer camps are on-going
- ❖ This program is launched with 'Narayana health'. Padma Bhushan Dr. Devi Shetty launched the program with NeoSky



Making further in-roads



Drone Demos, POC's, Deployment – IIT's, GIS companies, Police, forests, Coastal, Army & many more. Pictures include night surveillance



TACT

- ❖ Surveillance, Disaster management
- ❖ Endurance of up to 60 minutes
- ❖ Live transmission is 9 kilometres
- ❖ Cruise speed of 24 meters / second
- ❖ Autonomous solutions
 - ❖ Wireless charger
- ❖ Customisable payloads (Camera, Sensors) up to 2kg



Nimble-i

- ❖ Surveillance, Private security
- ❖ Light weight. Under 1.8 kgs
- ❖ Endurance of up to 35 minutes
- ❖ Live transmission is 3 kilometres
- ❖ Day , Night / Thermal payloads available
- ❖ Single person operations



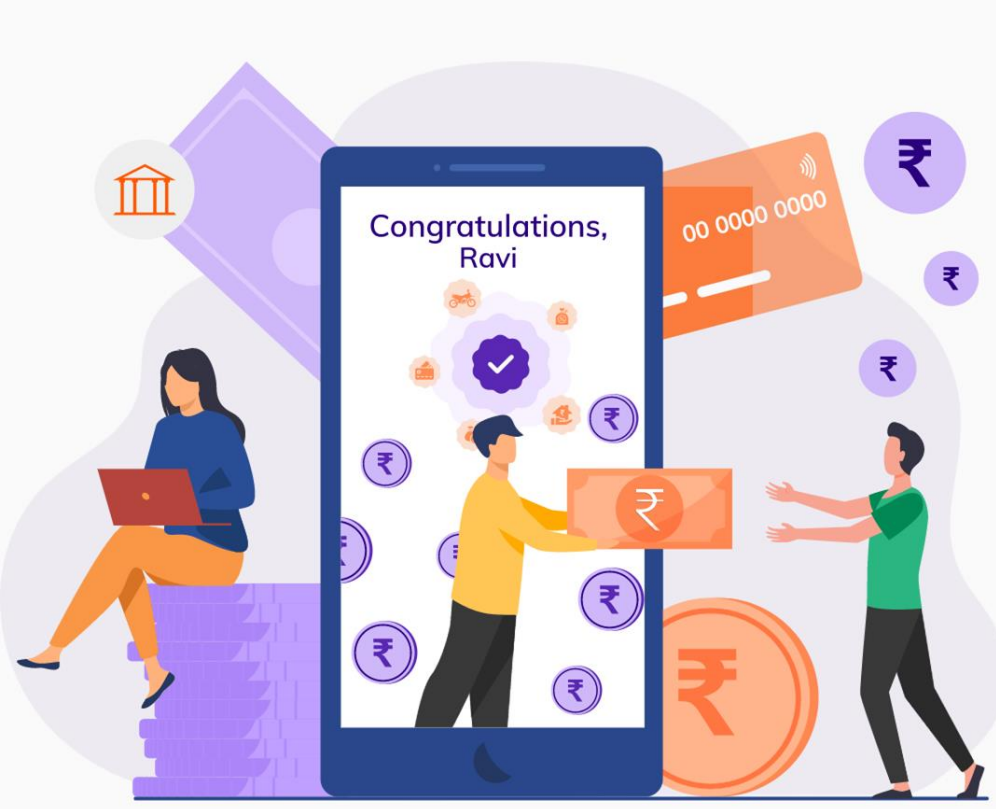
DOPO

- ❖ DGCA-Type Certified.
- ❖ Survey, Mapping, Inspection, Disaster management.
- ❖ 4.7kgs. Endurance up to 49mts.
- ❖ Mapping 1.5 Sq kms in a single flight.
- ❖ Temperature up to 50* C. 32,000mAh battery.
 - ❖ ADTi camera.



L20, L15, L10, L07

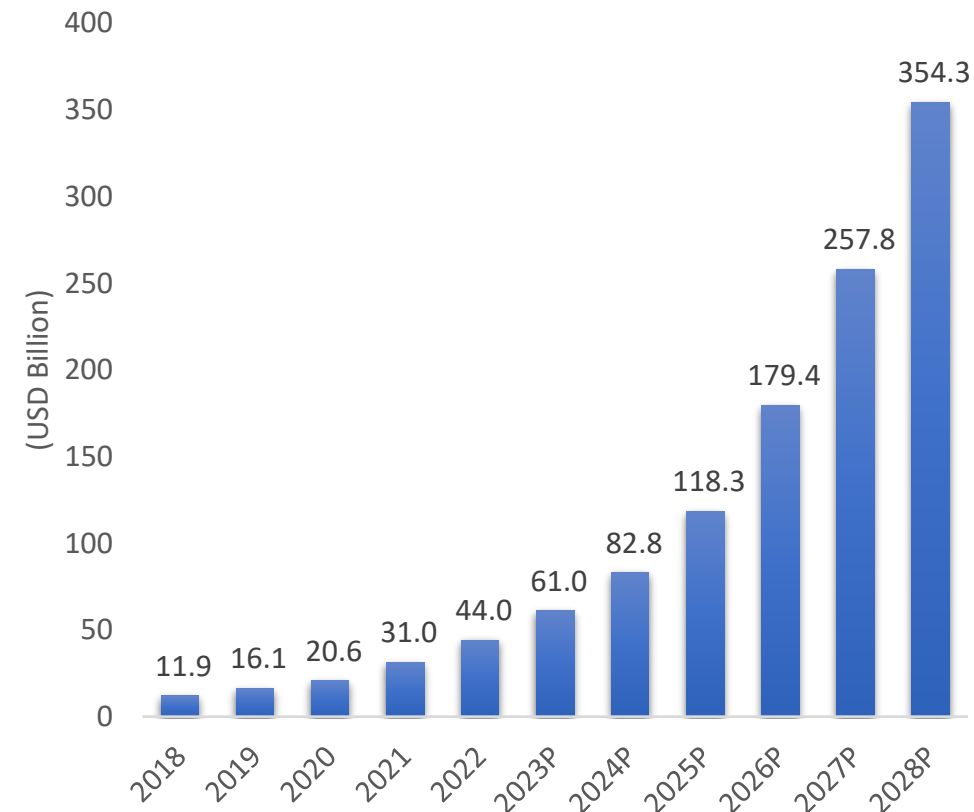
- ❖ Cargo delivery
- ❖ Payload of up to 20 kgs
- ❖ Endurance up to 30 minutes.
- ❖ Max launch altitude 3500 meters above MSL
 - ❖ Live transmission of 15 kilometre Autonomous-mode option
- ❖ In-built fail-safe features
 - ❖ Pre-flight checks



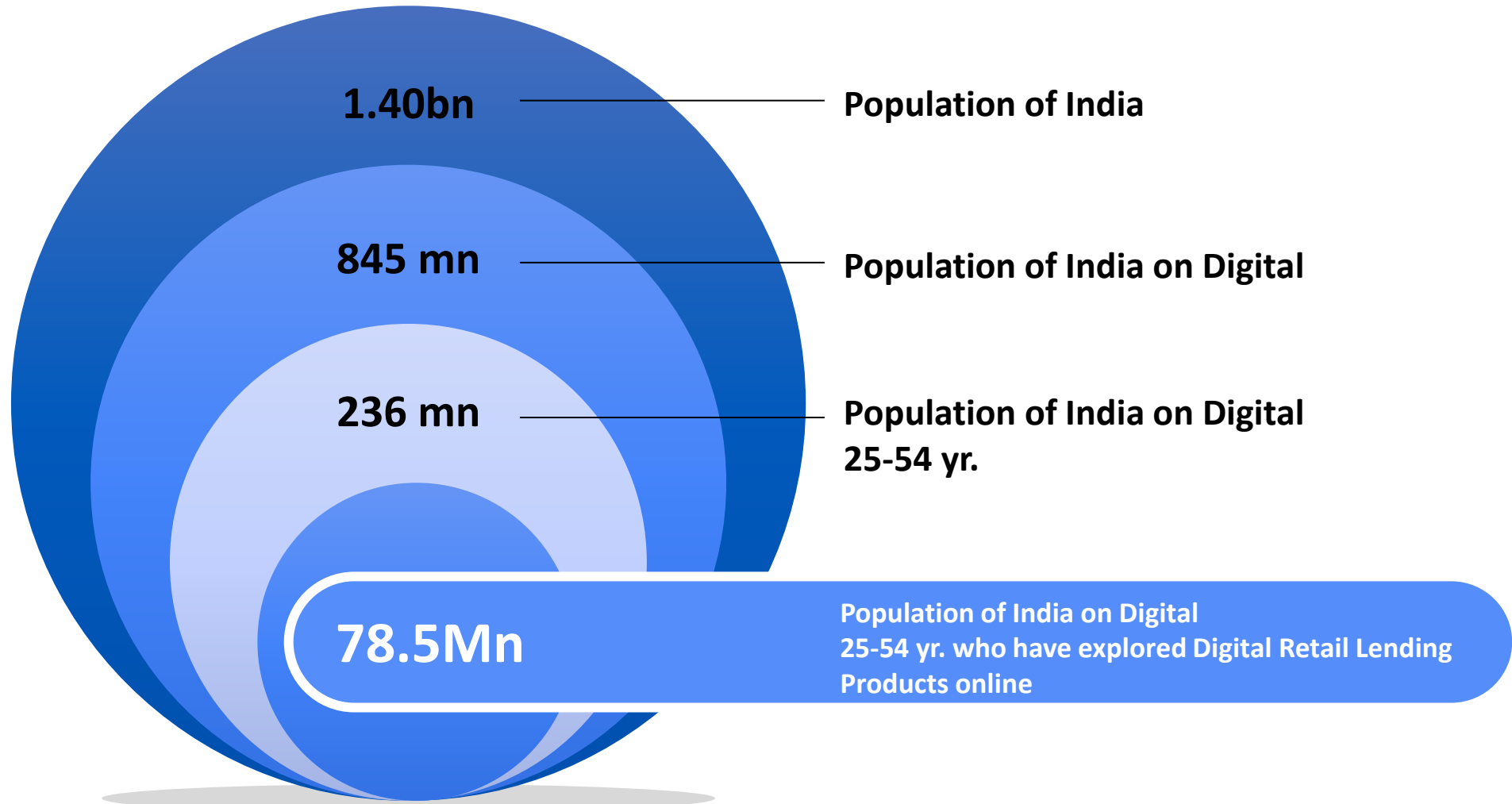
India's premier, all-digital, one-stop financial solution provider

Fintech Market opportunity

- ❖ Fintech industry is expected to grow at 42% CAGR from 2022 -28, crossing USD 350 billion
- ❖ India's Fintech industry has significant market potential due to low penetration of financial services in remote areas, rise in digital adoption and government initiatives
- ❖ The retail credit market for new to credit customers has crossed 550 USD billion and is expected to continue to grow in the coming years on the back of financial inclusion initiatives, quick credit approvals and customised loan products
- ❖ This growth is supported by an increase in availability of smartphones and internet connectivity, which has expanded access to digital platforms, making it easier for consumers to avail digital credit services
- ❖ In FY2022, digital retail credit crossed 250 USD billion indicating CAGR of 46.2% over CY2018. The total addressable market for digital retail credit is substantial and continues to grow



Fintech Market Growth

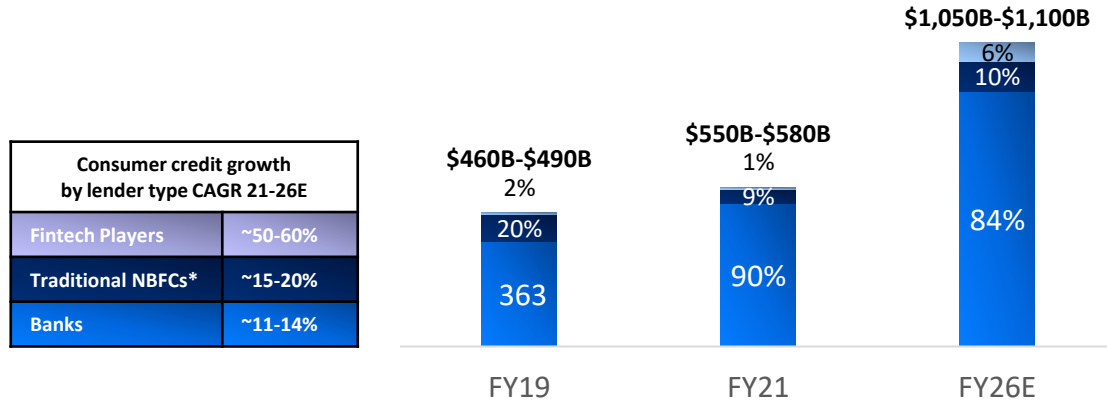


India uniquely poised to realize democratization in Financial Services

Opportunity is ripe for digital first models

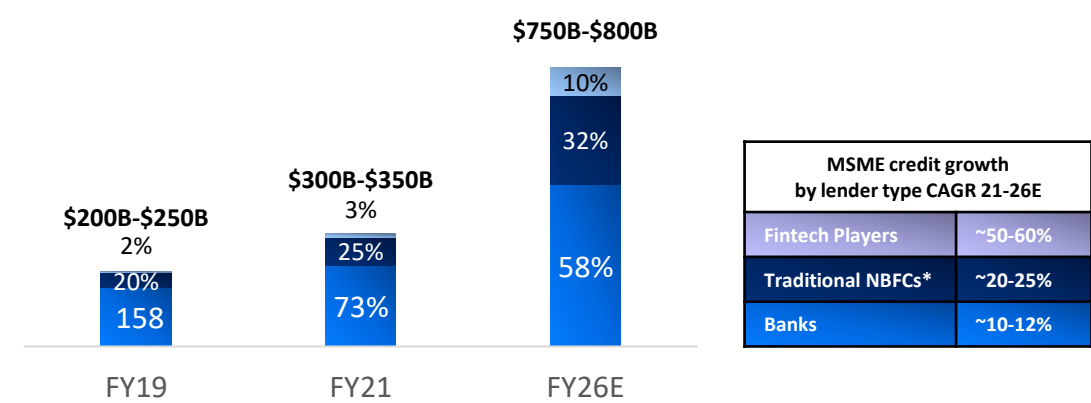
Consumer credit to grow at approximately 13% CAGR, partially contributed by growth in Fintech

Consumer credit - split by lender type (\$B)



NBFCs* & Fintechs^ to play role in increasing share of formal credit across MSME segments

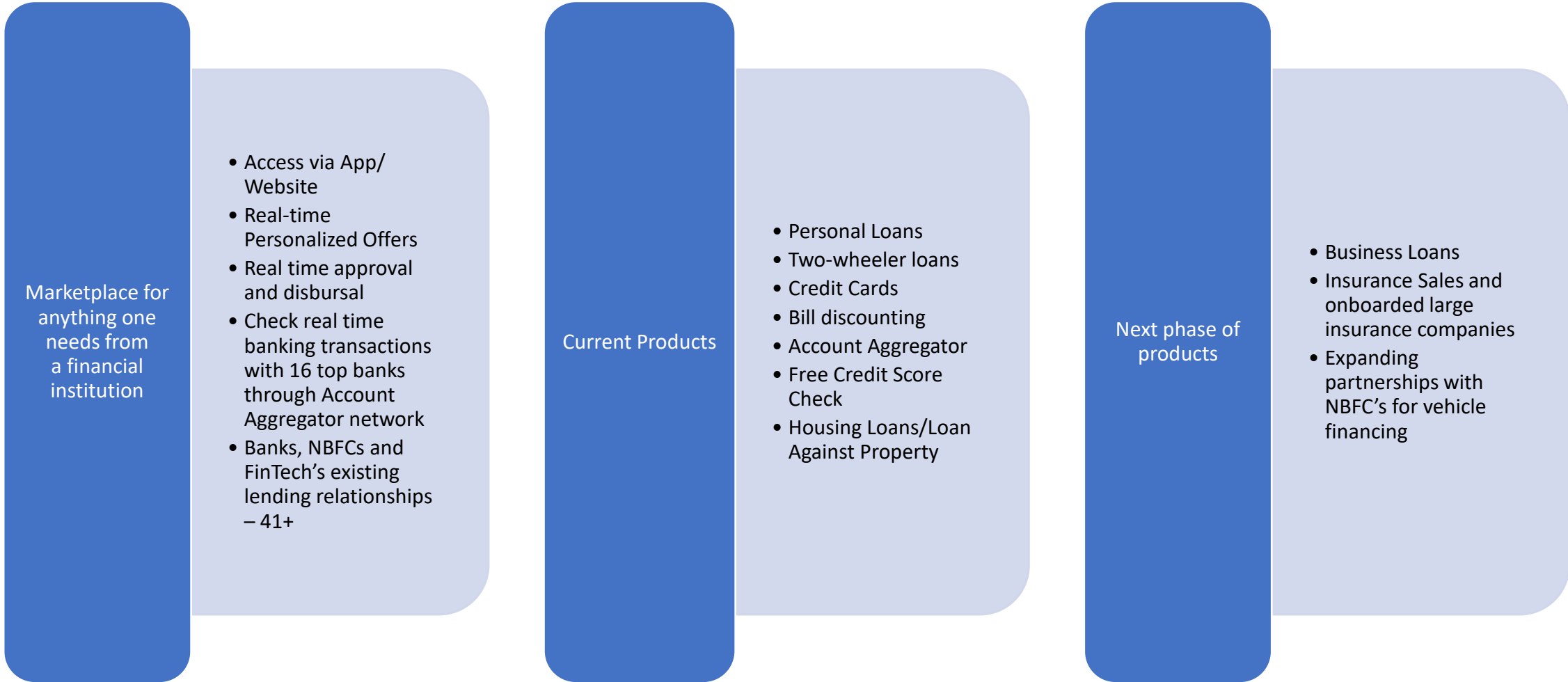
MSME credit - split by lender type (\$B)



■ Banks ■ Traditional NBFCs* ■ Fintech players

*Non-Banking Financial company

^Fintech NBFC lenders such as Lendingkart



Wefin will identify up-selling and cross selling opportunities for a wide customer base and create financial ecosystem opportunities with enhanced customer experience

- ❖ 41+ relationships with banks, NBFCs and Fintech integrated with Wefin
- ❖ Wefin provides two-wheeler loans for 34 OEMs having 1,444 models
- ❖ Registered Customers : 4,34,017+
- ❖ Number of Loans Disbursed till date: 33,170+
- ❖ Loan Disbursal Value till date: Rs. 530 crores+
- ❖ Integrated with Account Aggregator Network 7385 Real time banking transactions with 16 banks already live

Strengths of Wefin's business model

- No Capital at risk
- Progress at the speed of a click
- Built for sustained scale up
- Web aggregation at core



and many more.....



Residual equity in historical business





Fully functional, Amravati asset running profitably

Robust operational metrics

Current position in MOD stack ensures high PLF

Assured raw material linkages offer insurance against fluctuations



- The company has posted record profit of **Rs 10,666 Cr** on a consolidated basis for Q4 FY2024
- The company on a standalone basis continues to demonstrate strong financial performance and for FY 24 has posted:
 - Total income of **Rs 3,734 Cr**
 - EBITDA of **Rs 1,002 Cr**
- In FY2024, Amravati plant achieved following record milestones since commissioning in March 2015:
 - Highest ever **PLF of 82.29 %**
 - Received and unloaded **highest ever coal rakes 1645 nos. (i.e. daily average of 4.5 rakes)**
 - Highest ever collection of **Rs 4,011 Cr**
 - Highest ever Total Income of **Rs 3,734 Cr**
- Company has initiated sell of surplus power of 28 MW after obtaining the requisite approval from 15 Jan 2024 onwards
- Company has paid **Rs 4,060 Cr** (principal and interest) since Jan 2020 and as on date principal outstanding of secured senior external debt is reduced to **Rs 522 Cr**
- Net worth of the company is **Rs 4,580 Cr** (standalone basis) and **Rs 4,364 Cr** (consolidated basis) as on 31 March 2024

Investor connect

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RattanIndia
ENTERPRISES

Thank You