



Veefin Solutions Limited

(Formerly Known as Veefin Solutions Pvt. Ltd.)

CIN: L72900MH2020PLC347893

Date: October 29, 2024

To,
BSE Limited
The Corporate Relationship Department
Phiroze Jeejeebhoy Towers,
1st Floor, Dalal Street, Mumbai – 400 001

Ref: Scrip Code: 543931
ISIN: INEQ0M01015

Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Investor Presentation

Dear Sir/ Ma'am,

Please find attached the Investor Presentation in accordance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This presentation highlights the financial results of the Company for the half-year ending September 30, 2024. It was presented during the Earnings Conference call following the Board of Directors' meeting held on October 28, 2024.

Kindly take the above information on record.

The information in the above notice is also available on the website of the Company www.veefin.com.

Thanking you,

For Veefin Solutions Limited
(Formerly Known as Veefin Solutions Private Limited)

Urja Thakkar
Company Secretary & Compliance Officer
ACS 42925

Veefin Solutions

Working Capital Simplified



H1 Earnings & Updates

www.veefin.com



Agenda



1 About Veefin

2 Performance Overview

3 What's Next?

Who we are?



Veefin Solutions

The world's first onboarding-to-underwriting-to-transaction management-to-loan management SCF platform
A no-code lending software that manages the entire lending lifecycle - from loan origination, loan management, to collections.
(Veefin Dubai & Veefin Bangladesh)

Veefin Capital

Trade Securitisation: Will create new asset classes through securitisation and broaden the investor base to provide MSMEs with essential financial support

Infini System

Fraud & Risk - A suite of solutions that significantly lowers the cost and ease the complexity of onboarding and underwriting

NityoTech - Digital Transformation & Custom Solutions

Banks

Corporates

Banks +
Corporates

GlobeTF

Cash Management

Provides banks with enhanced visibility and control over their cash flows, enabling efficient liquidity management

Trade Finance

Enables international trade by providing short-term financing solutions & mitigating risks associated with cross-border transactions

Estorifi Solutions

PSB Xchange

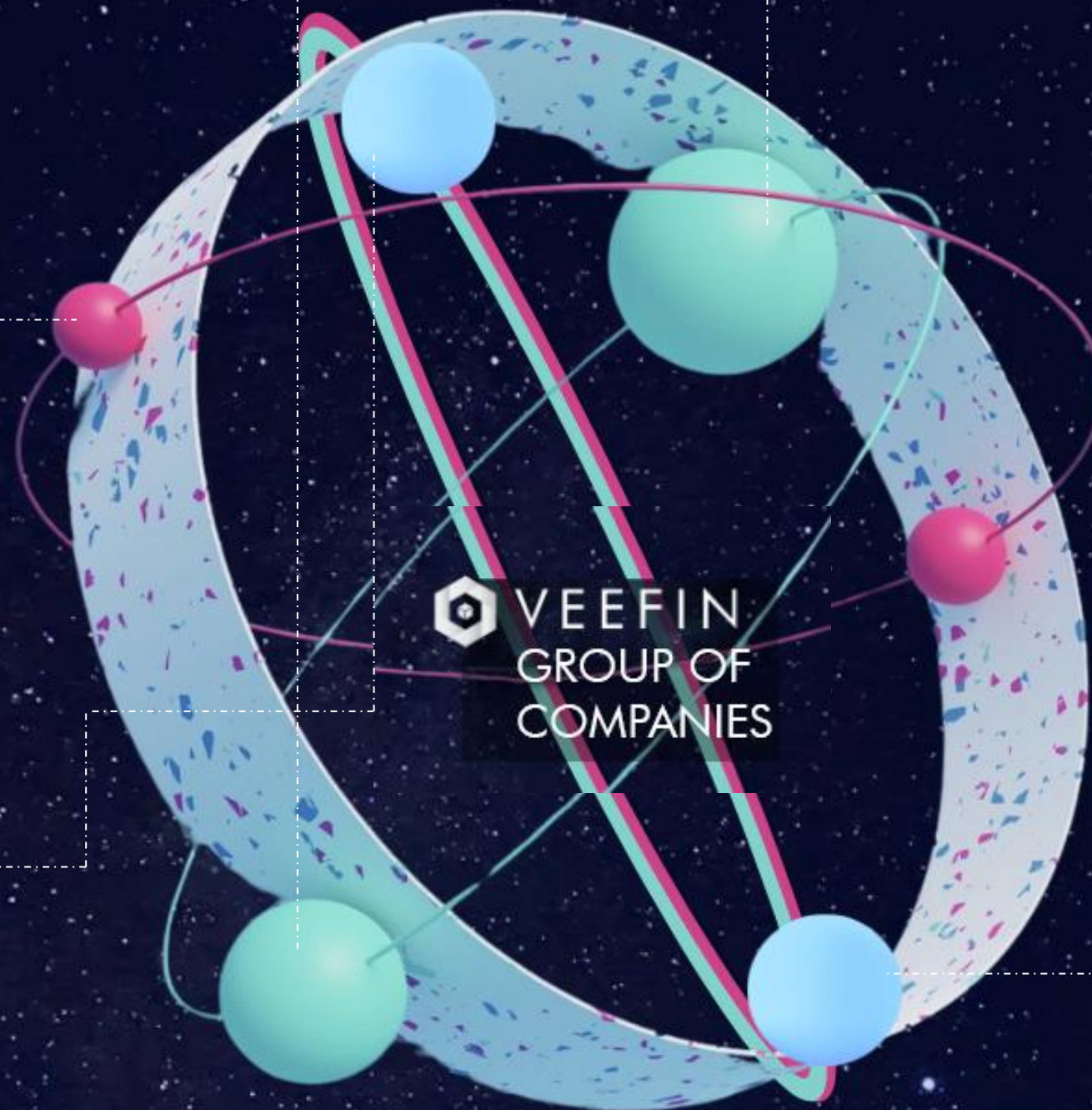
World's Largest SCF ecosystem.
This platform is the common technology bridge for financiers to provide small business loans

Regime Tax Solutions

PayInvoice - Helping corporates in automate their Accounts Receivables (AR) and Accounts Payables (AP)

Ezee.ai

Ezee offers a no-code business process management platform that is used to create a no-code Loan Origination System, and Collections Management System.



Numbers that speak for themselves

5+

Years

500+

Clients

1000+

Team

Awards



2022 ▪ 2023 ▪ 2024

- ◆ Sales League Table - Rank #1 Wholesale Transaction Banking (2023 & 2024)
- ◆ Best Customer and Program Impact (2024)
- ◆ Best Digital Lending & Collections Implementation (2023)
- ◆ Best Trade Finance Implementation (2022)



Select 200 Companies with Global Business Potential



2023 ▪ 2024

- ◆ Most Innovative Fintech Product of the Year
- ◆ Fintech Brand of the Year
- ◆ Fintech Product of the Year



2023 ▪ 2024

- ◆ Fintech Leader of the Year
- ◆ Technology Leader of the Year



- ◆ Most Innovative Supply Chain Finance Solution



Supply Chain Finance Community

- ◆ Highly Commended in the FMCG Category of the Supply Chain Finance Awards



and many more..

Recognized by **Industry Experts**



IBS intelligence has ranked Veefin Solutions as an Industry Leader in their latest IBSi Supply Chain Finance Spectrum Report, 2023.



IBSi Spectrum Matrix for Supply Chain Finance Platforms.

Source: IBSi Research, Q4 2023

“Veefin is a comprehensive SCF technology provider, offering an end-to-end product stack that unifies various requirements into a single platform. Its solution comprises components such as customer onboarding, underwriting, and transaction management, which can be seamlessly integrated with the bank's core banking system. The system can leverage third party APIs for features like eKYC, client data retrieval, and OCR.”

“Veefin's low code workflow manager allows banks to customize workflows for various SCF products, ensuring flexibility and easy modifications to changing market and regulatory requirements at no additional spending for the financial institution. Veefin's recent partnership with the Public Sector Bank Alliance in India provides banks and non-banking financial corporations (NBFCs) streamlined access to SME customers across various platforms, enhancing efficiency and positioning Veefin as one of the industry leaders.”

Excerpt from the IBS Intelligence study

Performance Overview



— Strong Growth (consolidated) (in lakhs)



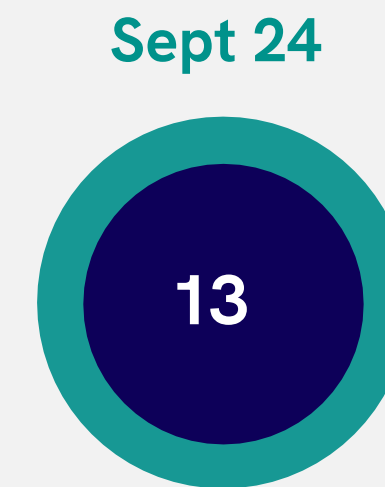
Revenue



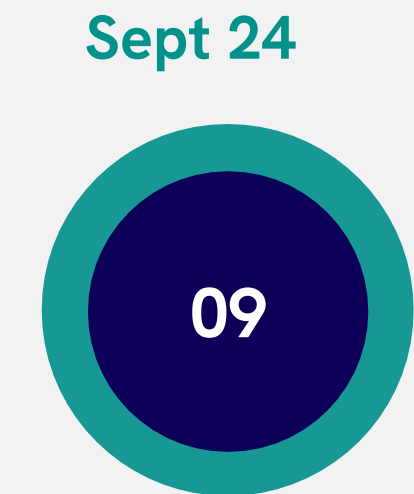
Annualized EPS



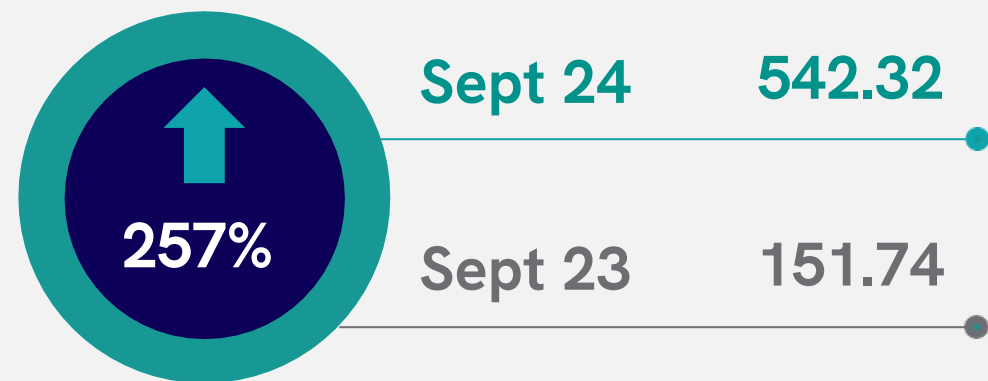
Deal Wins



Go-Lives



EBIDTA



EBIDTA %



Net DSO



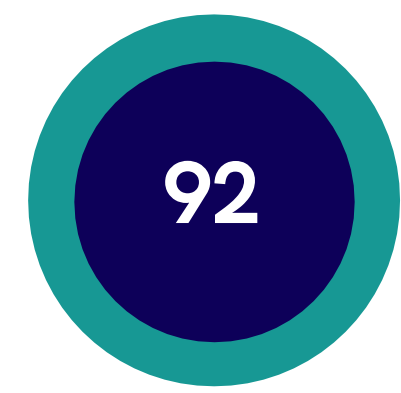
PAT



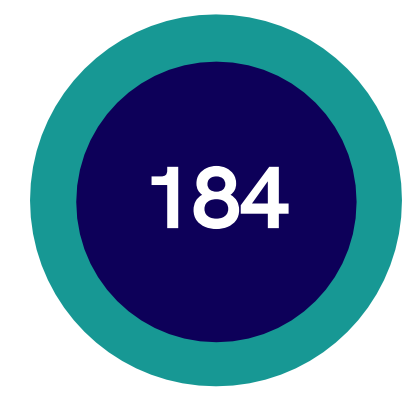
PAT %



— A very healthy Pursuits pipeline



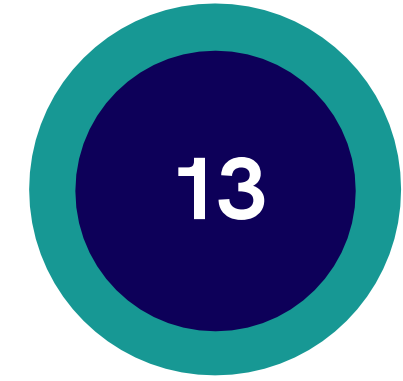
Total Pursuits at the beginning of H1



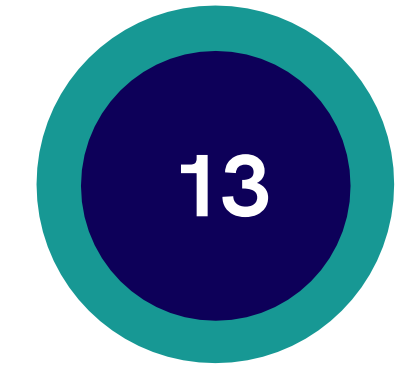
Active pursuits as of 1st Oct 2024



New Pursuits added during H1



Pursuits LOST



Pursuits WON

— Profit & Loss Statement (Consolidated)



Rs. In Lakhs				
Particulars	Half Year Ended			Year Ended
	September 30, 2024 (Unaudited)	March 31, 2024 (Audited)	September 30, 2023 (Unaudited)	March 31, 2024 (Audited)
I Revenue From Operations	1,908.88	1,591.79	905.42	2,497.20
II Other Income	14.43	0.23	1.99	2.22
III Total Income (I+ II)	1,923.31	1,592.02	907.41	2499.42
IV Expenses:				
Employee Benefits Expense	554.66	375.14	240.16	615.29
Software Resource Outsource Charges	22.74	13.08	8.09	21.16
Software and Server Charges	27.99	34.96	29.27	64.22
Finance Costs	20.46	30.82	3.54	34.36
Depreciation and Amortization Expense	165.83	71.03	23.07	94.10
Other Expenses	714.66	225.29	478.16	703.45
Total Expenses	1,506.34	750.32	782.28	1,532.59
V Profit before exceptional and extraordinary items and tax (III-IV)	416.97	841.70	125.13	966.83
VI Exceptional Items	-	-	-	-
VII Profit before extraordinary items and tax (V - VI)	416.97	841.70	125.13	966.83
VIII Extraordinary Items	-	-	-	-
IX Profit before tax (VII- VIII)	416.97	841.70	125.13	966.23
X Tax expense:				
(1) Current Tax	-	-	-	-
(2) Deferred Tax	3.62	200.14	27.35	227.49
XI Profit (Loss) for the period from continuing operations (IX - X)	413.35	641.56	97.78	739.34
XII Profit/(loss) From Discontinuing Operations	-	-	-	-
XIII Tax Expense of Discontinuing Operations	-	-	-	-
XIV Profit/(loss) from Discontinuing operations (after tax) (XII-XIII)	-	-	-	-
XV Profit (Loss) for the period before Minority Interest (XI+ XIV)	413.35	641.56	97.78	739.34
XVI Minority Interest	60.95	(0.75)	-	(0.75)
XVII Profit for the year	352.40	642.31	97.78	740.09
XVIII Earnings per equity Share				
Basic	1.56	3.10	0.50	3.60
Diluted	1.43	2.79	0.50	3.29

WHAT'S NEXT?



— Whats' Next



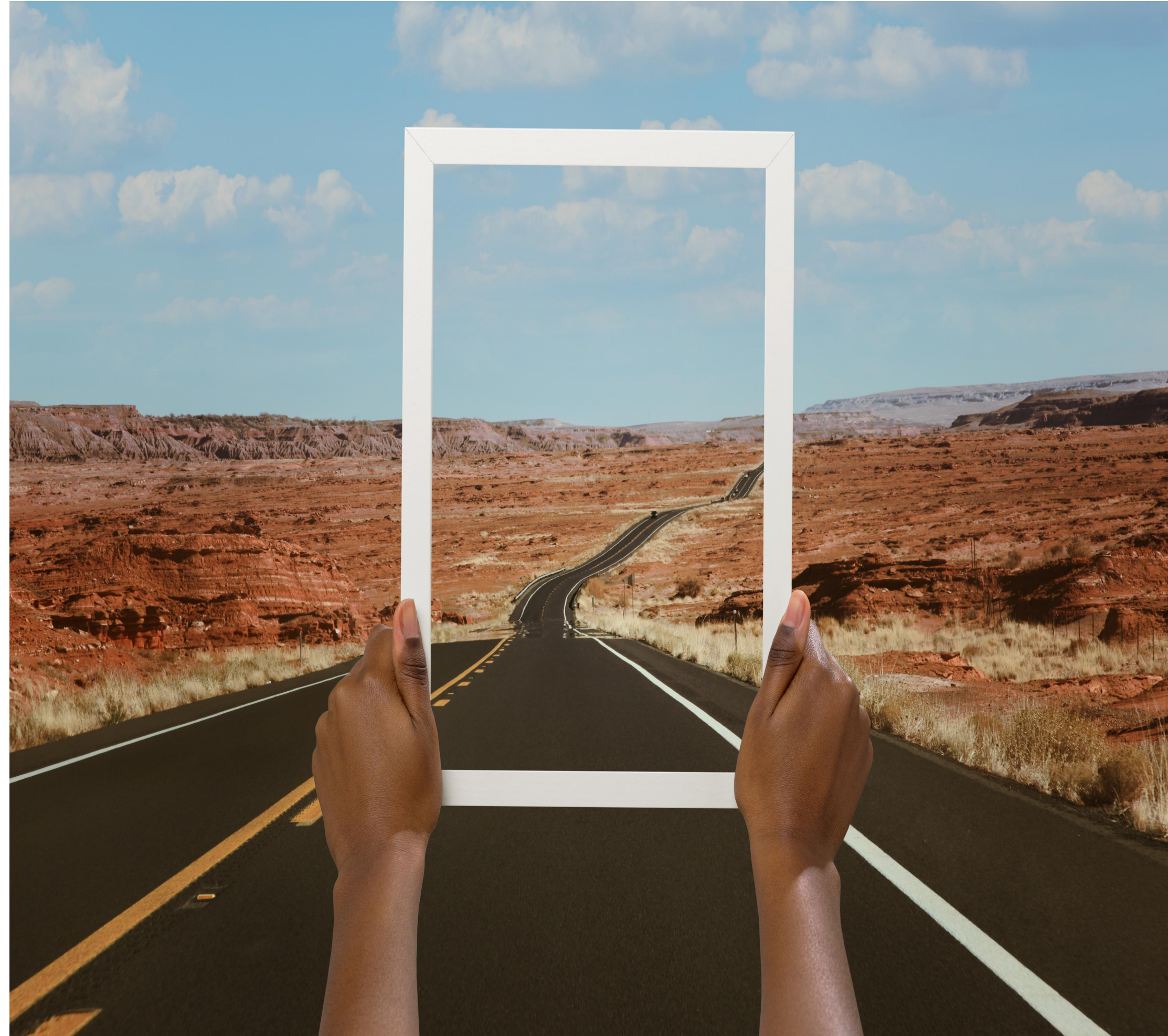
As we move forward, we are dedicated to pursuing both organic and inorganic growth avenues. Our acquisition strategy will be anchored by three critical metrics:

Intellectual Property Strength: We will prioritize acquiring firms that possess valuable intellectual property, enhancing our competitive edge and innovation potential.

High Revenue Focus: Our target will be revenue-first companies, emphasizing those that exhibit strong financial performance and market demand.

Profitability: We will seek out profit-positive companies, ensuring that our investments yield financial benefits and support our overall growth trajectory.

To ensure that our acquisitions align with our strategic objectives, we will focus on companies that meet at least one of these three metrics to the fullest, positioning us for sustainable success and enhanced shareholder value.



Contact

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