



February 14, 2022

Scrip Code- 534597

RTNINDIA

BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
MUMBAI - 400 001

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

**Sub: Investors Presentation**

Dear Sirs/ Madam

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

A handwritten signature in blue ink, appearing to read "Rajesh Arora", with a horizontal line underneath.

Rajesh Arora  
Company Secretary



Encl : as above

**RattanIndia Enterprises Limited**

(formerly RattanIndia Infrastructure Limited)

CIN: L74110DL2010PLC210263

**Registered Office Address:** H.No. 9, First Floor, Vill. Hauz Khas, New Delhi - 110016

**Website:** [www.rattanindiaenterprises.com](http://www.rattanindiaenterprises.com) **E-mail:** [rel@rattanindia.com](mailto:rel@rattanindia.com) **Phone:** 011 46611666



**RattanIndia**  
ENTERPRISES

# Investor Presentation

February 14, 2022

## 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.*

# Our philosophy on business

New age portfolio

ESG compliant

Leadership attributes & rapid scalability

Direct to customer engagement

# Our business interests

## RattanIndia Enterprises

*Invested in the future*



**NeoTec Enterprises**  
100% subsidiary

**Cocoblu Retail**  
100% subsidiary

**NeoSky –Drones**  
100% subsidiary

**Matternet**  
Approved by shareholders

**Revolt-EV Mobikes**  
Rs. 150 crore<sup>1</sup>, 43% shareholding



RattanIndia Power Limited

**Residual equity holding - RattanIndia Power**

*Rs. 592 cr., 22.07% shareholding*

**Note:** 1. Including Rs. 50 cr. to be invested against already allotted warrants

# Our governance

50% of Board is independent

Statutorily audited by Grant Thornton

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

## Advisory Board of eminent professionals



**Mrs. Anjali Rattan Nashier**

Co-founder & Business Chairperson, RattanIndia Enterprises



**Mr. Rajiv Rattan**

Co-founder & Chairman, RattanIndia Group



**Mr. Arun Duggal**

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



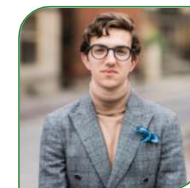
**Mr. Yashish Dahiya**

Co-founder and Group CEO of Policybazaar



**Mr. Ranu Vohra**

Co-founder and Executive Vice Chairman, Avendus Capital



**Mr. Jan Preiss**

Co-founder and CEO of Oxford Latinitas, UK

**Mrs. Anjali Rattan Nashier will chair the Advisory Board**

### Advisory board entrusted with;

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



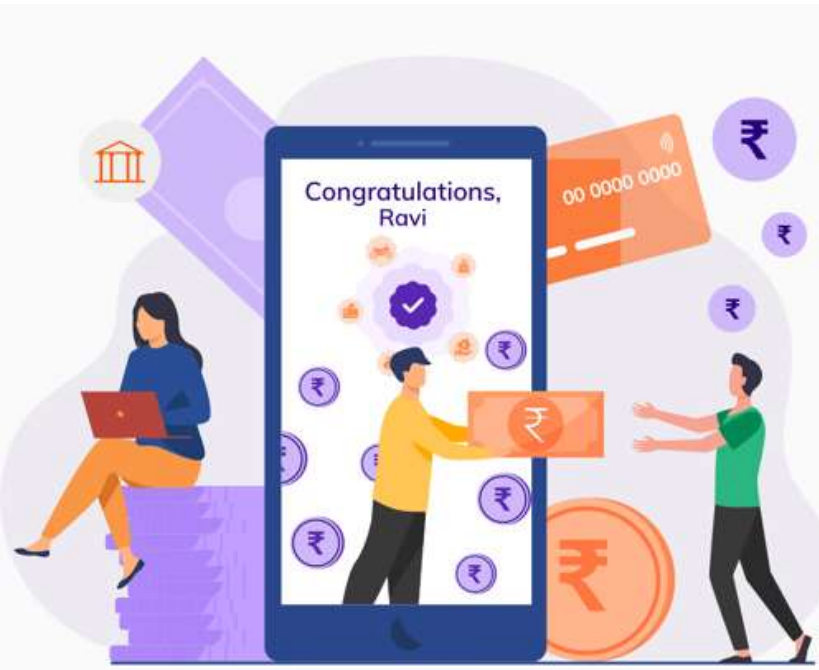
**RattanIndia**  
ENTERPRISES

# Businesses of the future

Smarter take on opportunities







**Unveiling the brand and launch of fintech business by NeoTec Enterprises Ltd.**

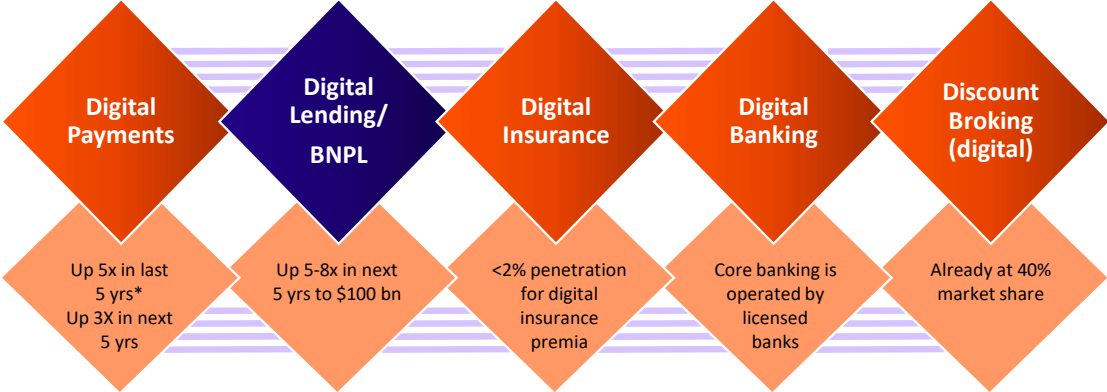
# Driving opportunity in a digital first ecosystem



**900 mn** Bank accounts representing 90% of population above 15 yrs in FY21

**720 mn** 4G enabled smartphone users in FY21

**1,304 mn** Aadhar Cards holders as on end FY21



Further traction from robust GDP CAGR of 11.8% through FY26

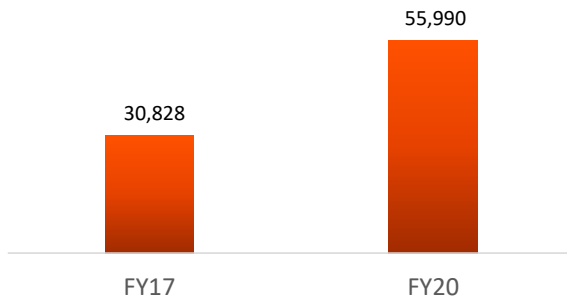
Clearly defined regulation + India data stack

Array of banking/NBFC partners with diversity of focused digital intermediaries

# Opportunity is ripe for digital first models



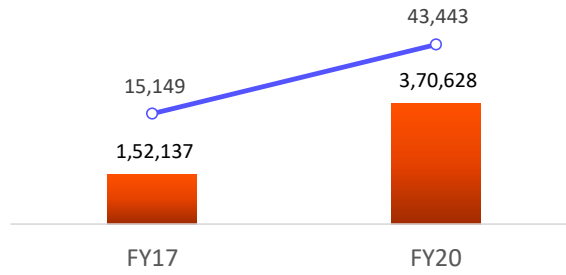
2W loans in INR Cr.



2W loans are catered to chiefly by NBFCs but also by some private banks. The typical industry practice does not permit real-time feature benefit analysis by prospective customers, rather limiting scope to single or few favored entities

BankSe's single stop solution aims to put the customer right at the heart of the process, making her/ him the key decision maker

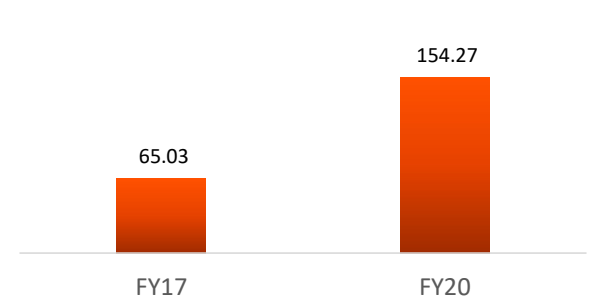
Personal Loan + Small Ticket Personal Loans (in INR Cr.)



Whereas the small ticket personal loans are the sole domain of NBFCs, personal loans are originated largely by PSU and private banks

BankSe offers a trustworthy and accessible alternative, giving customers the option of tailor-made products to meet specific requirements

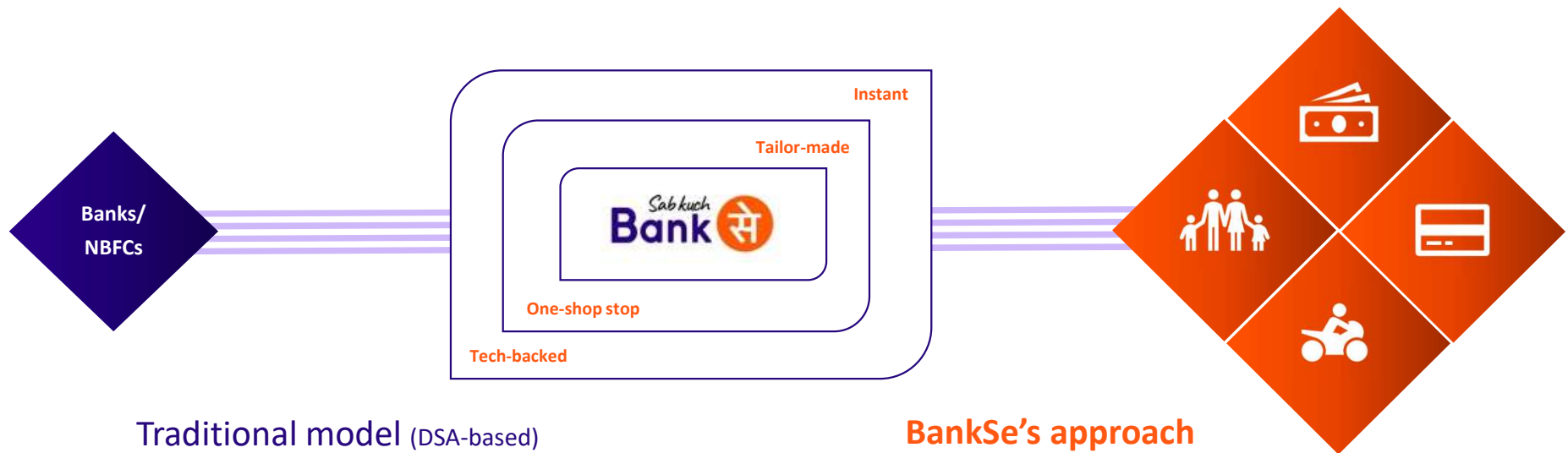
Credit Card Issuances in Lakhs



Private banks singularly are the largest originators of credit card products. 54% of new cards issued in FY21 were to borrowers below 35 yrs

BankSe endeavors to bring access to customers, a range of credit cards with host of user-friendly features and more favourable terms

## At the heart of the financial services ecosystem



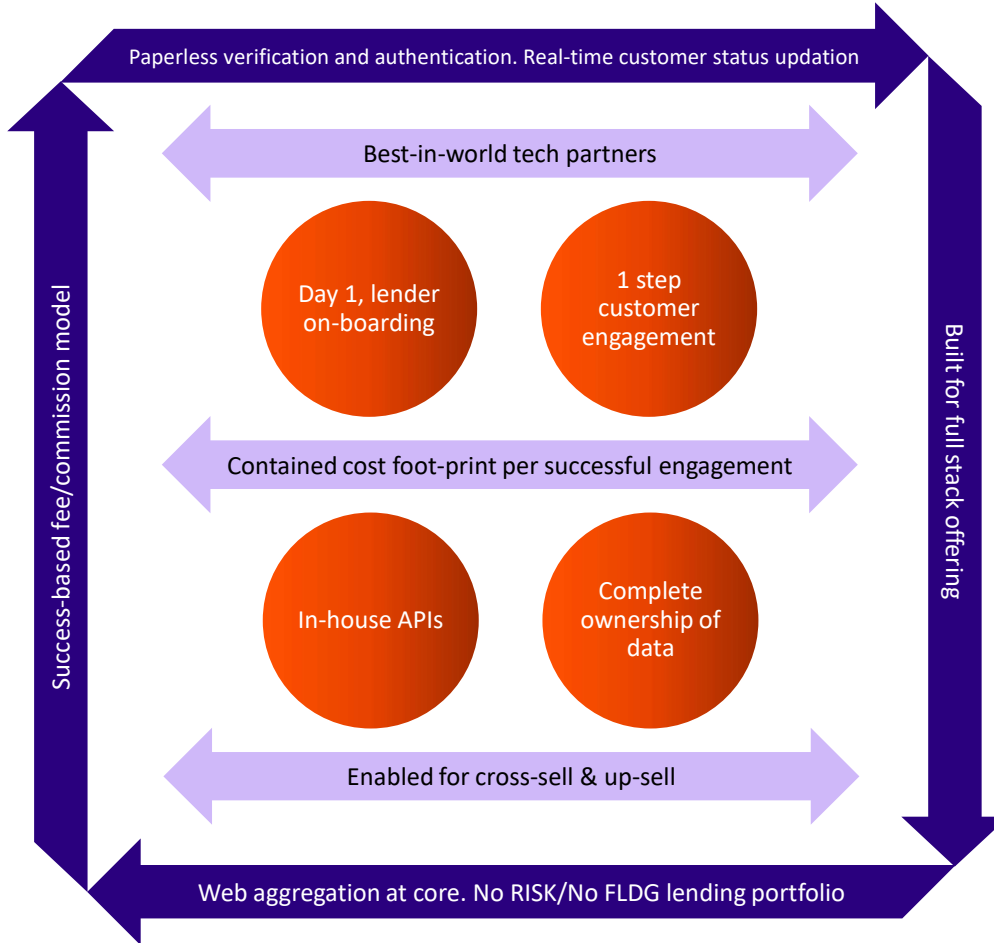
### Traditional model (DSA-based)

- Multi-tier burdensome paperwork
- Prolonged, opaque, outdated processes
- Preferred partner typically gets pushed
- One-size fits all approach. No scope for personalized innovation

### BankSe's approach

- Paperless authentication and on-boarding
- Instant approval status
- Live comparison across suitable options
- Tailor made products with accent on convenience

# First mover, lasting advantage platform



## Getting the customer right



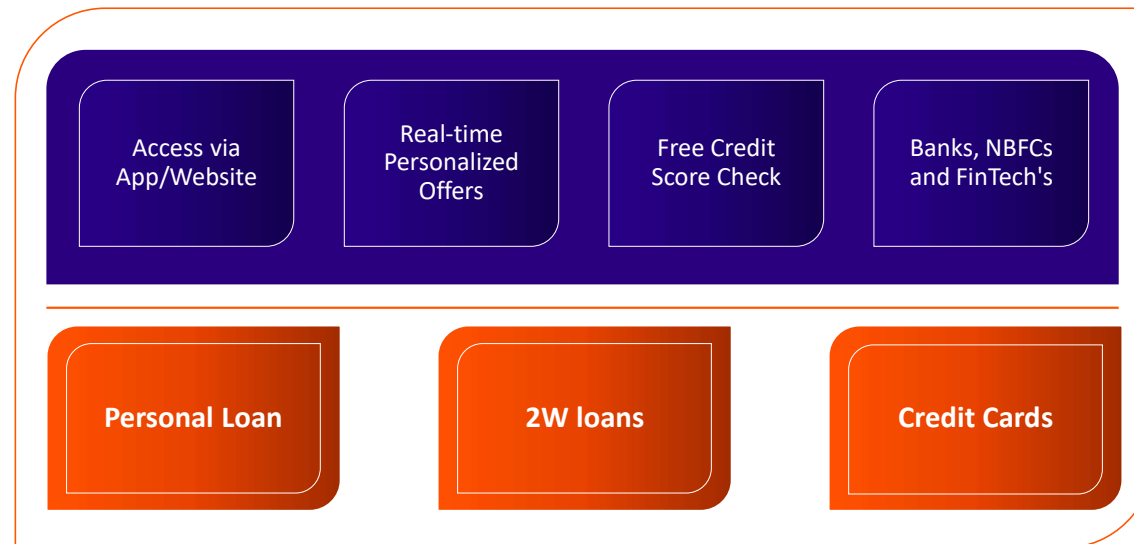
Individual with INR 1.8  
lakh starting annual  
income

Self-employed +  
Salaried

Businesses with INR 5  
lakh base annual  
turnover

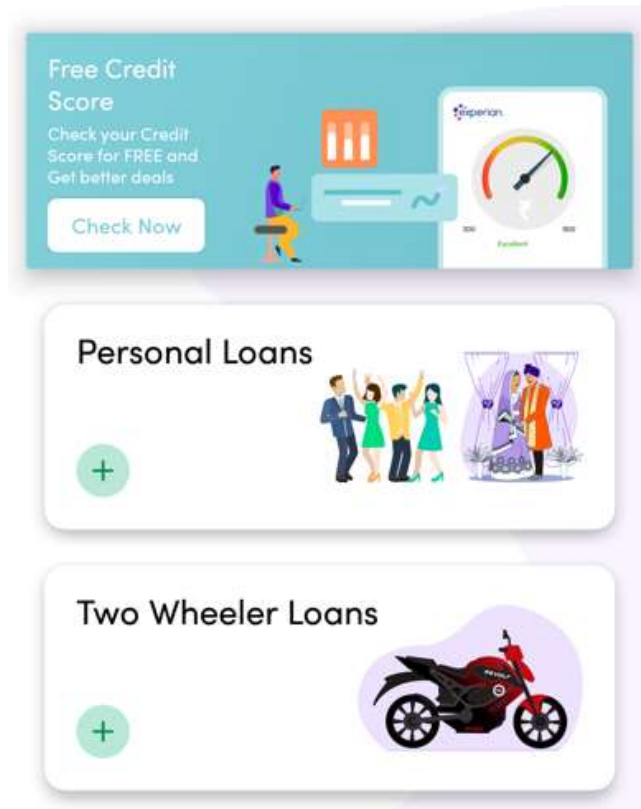
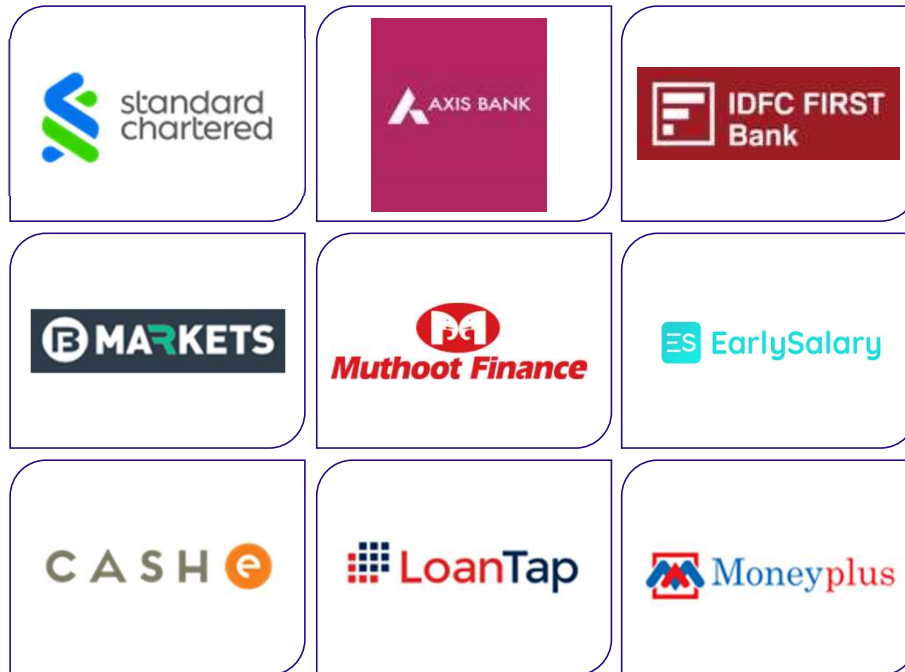
Accessible to all Indians with a smartphone

## Schematics of consumer lending and phased scale up



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

## Initial partners





## Led by industry veteran



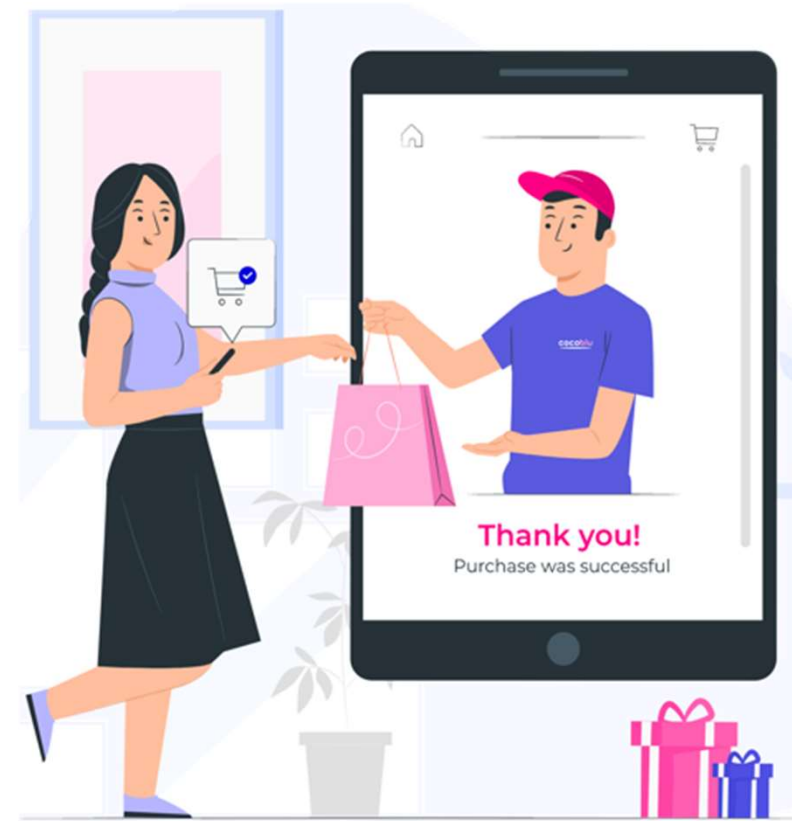
### Mr. Amitav Panigrahi, CEO

- Is a veteran banker, previously associated in renowned organizations like Citibank, HSBC, ICICI and Yes Bank
- Brings deep knowledge of financial products and digital solutions in the sector
- Expertise in setting and scaling up of businesses and digital transformations

*Supported by 55 employees with decades of experience in reputed Banks, NBFCs, fintechs*

# cocoblu

Partners for success



## Marketplace for leaders

cocoblu

<5% e-comm penetration

Largest pools of Gen Z & Millennials

2nd largest internet enabled population



Driving vibrant consumption

3<sup>rd</sup> largest e-comm consumer base

2021 vs 2025  
e-comm sales vs e-comm sales

## Scaling up brands on e-commerce channels

**cocoblu**



Focused on selling exclusively on online marketplaces

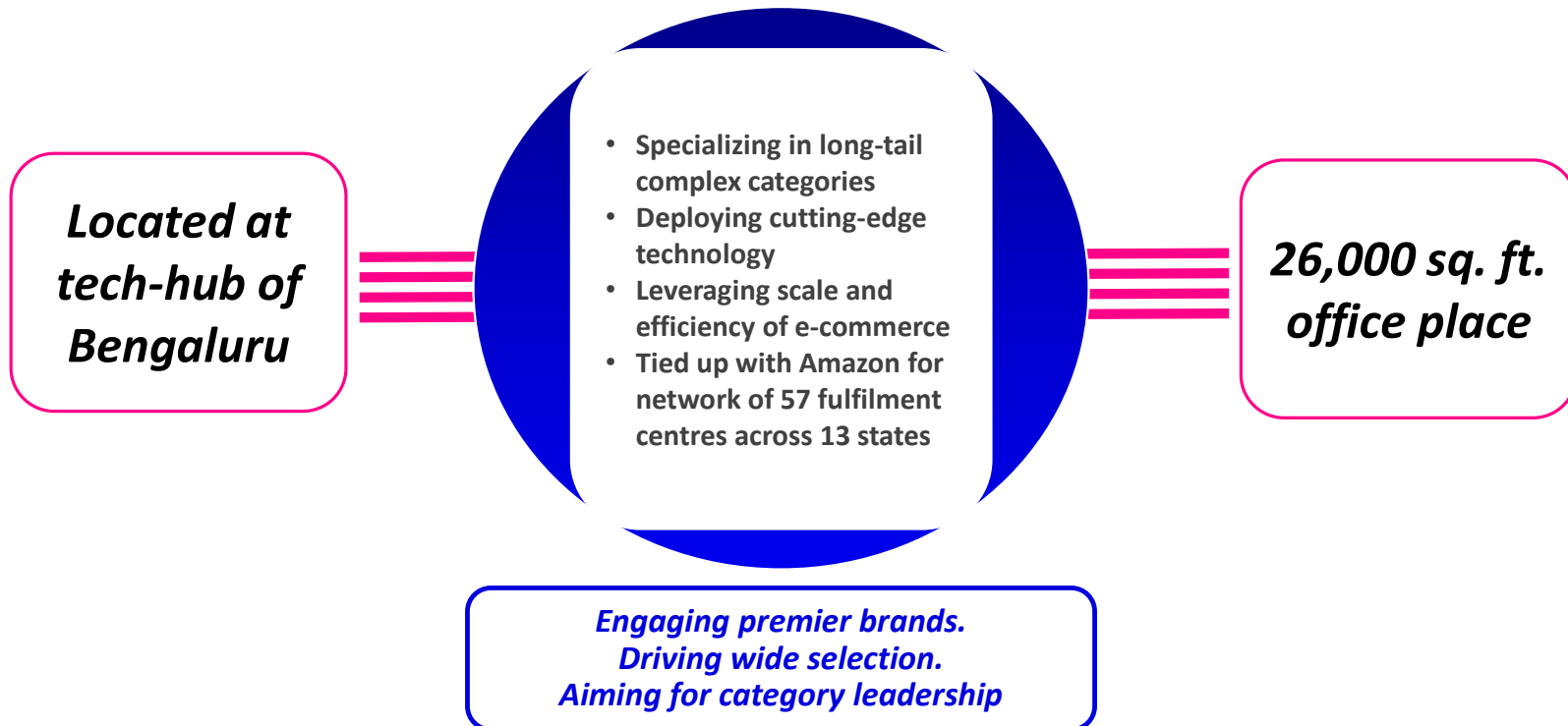
**cocoblu**

Seller on Amazon

Brand owners

Scale up your brands

cocoblu

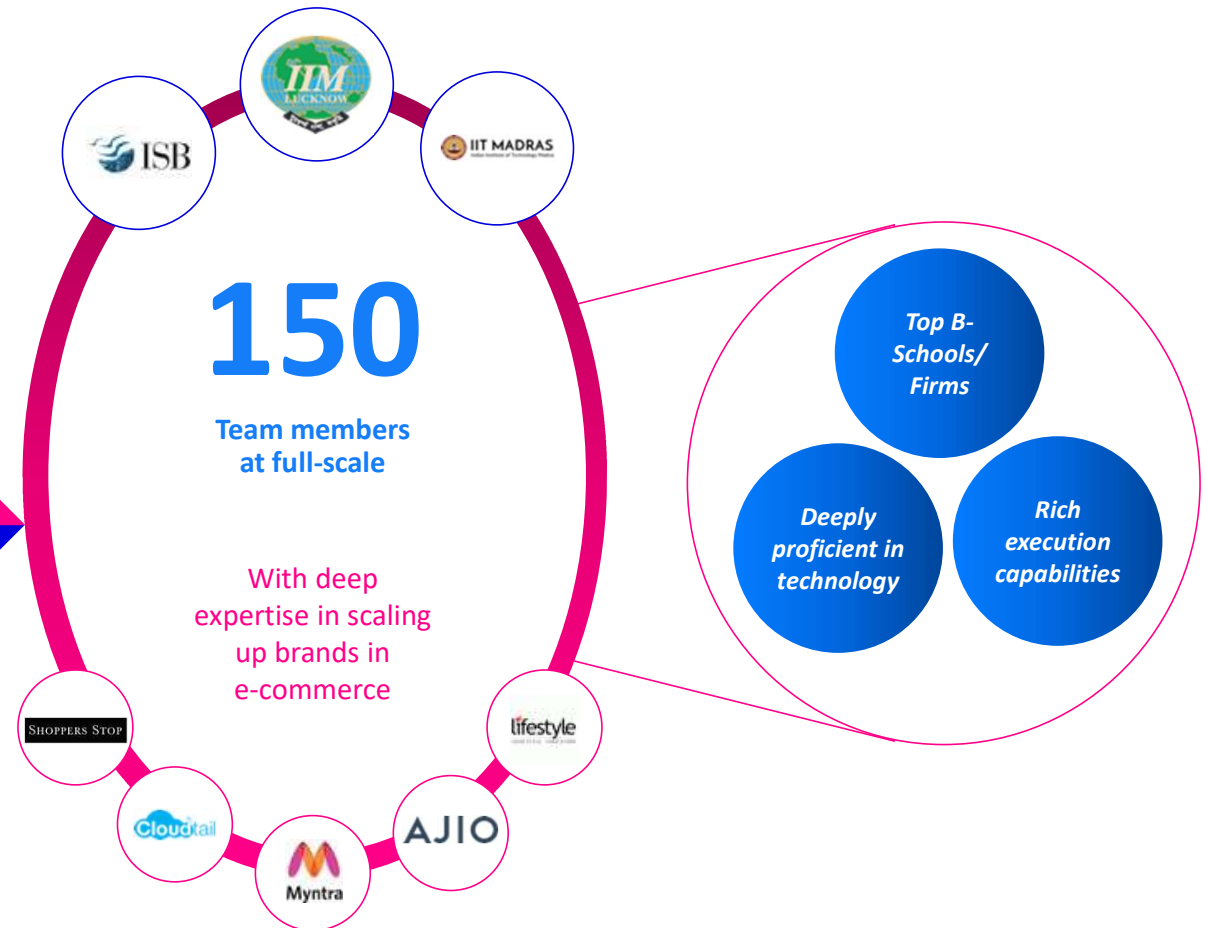
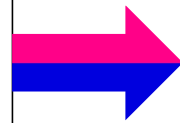


## Led by expert retail professionals

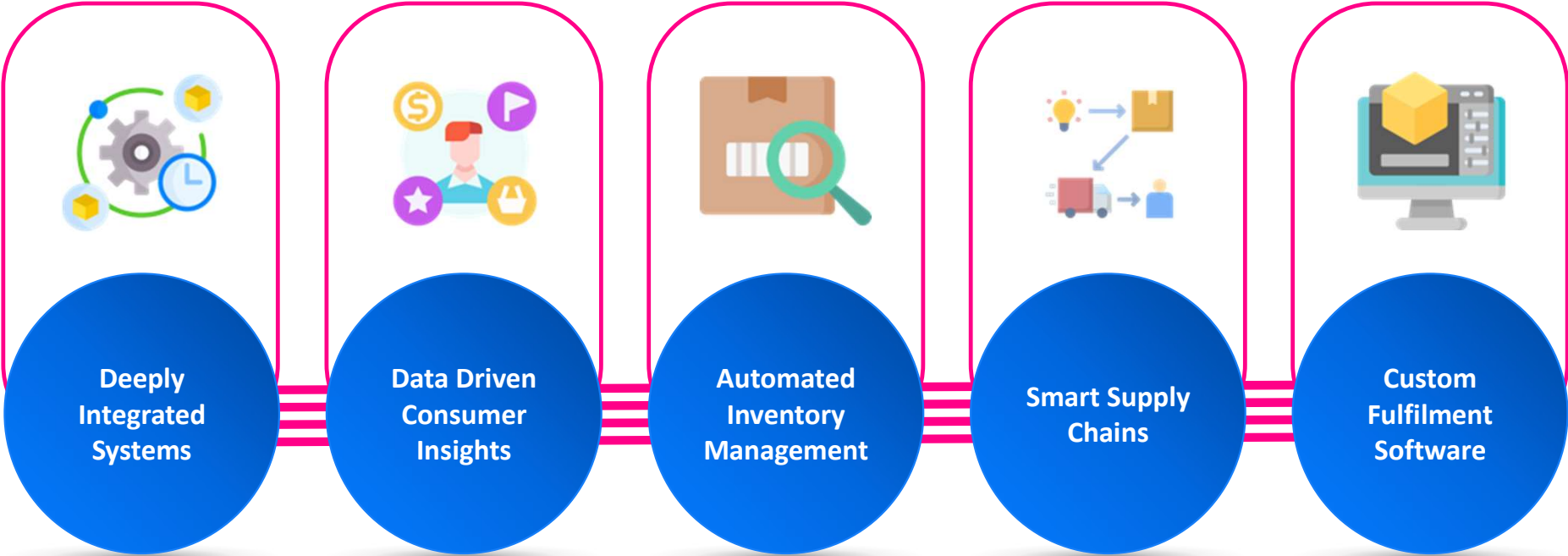


**Mr. Mouli Venkataraman, CEO**

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



Backed by technology



# NEOSKY

Sky-high opportunity





## Scalability of opportunity

NEOSKY

Visionary Central Government policy

Drone as a service

Designated drone corridors



Invested in Matternet, world-leader in drone deliveries

Best suited to service large, dense urban agglomerations

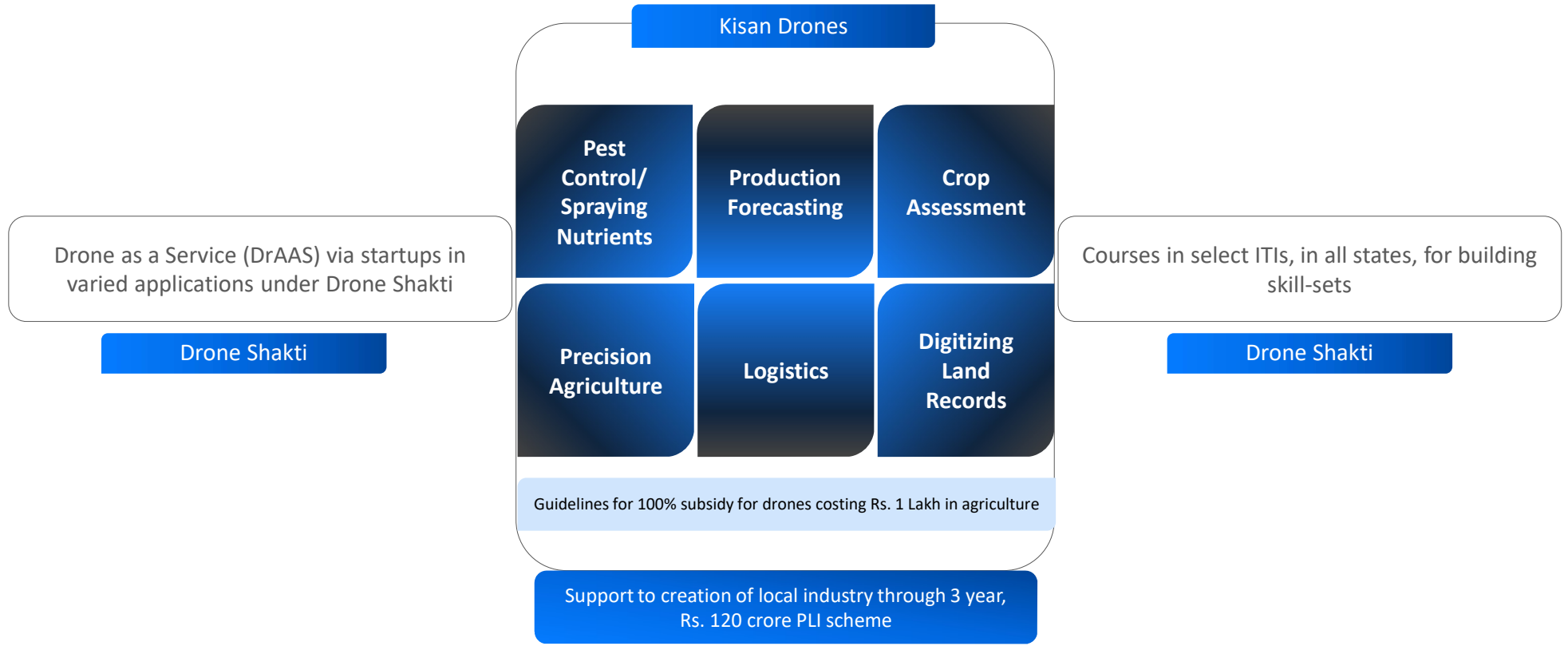
Multi-industry applicability

Drone business to be pursued via wholly owned subsidiary NeoSky India Limited



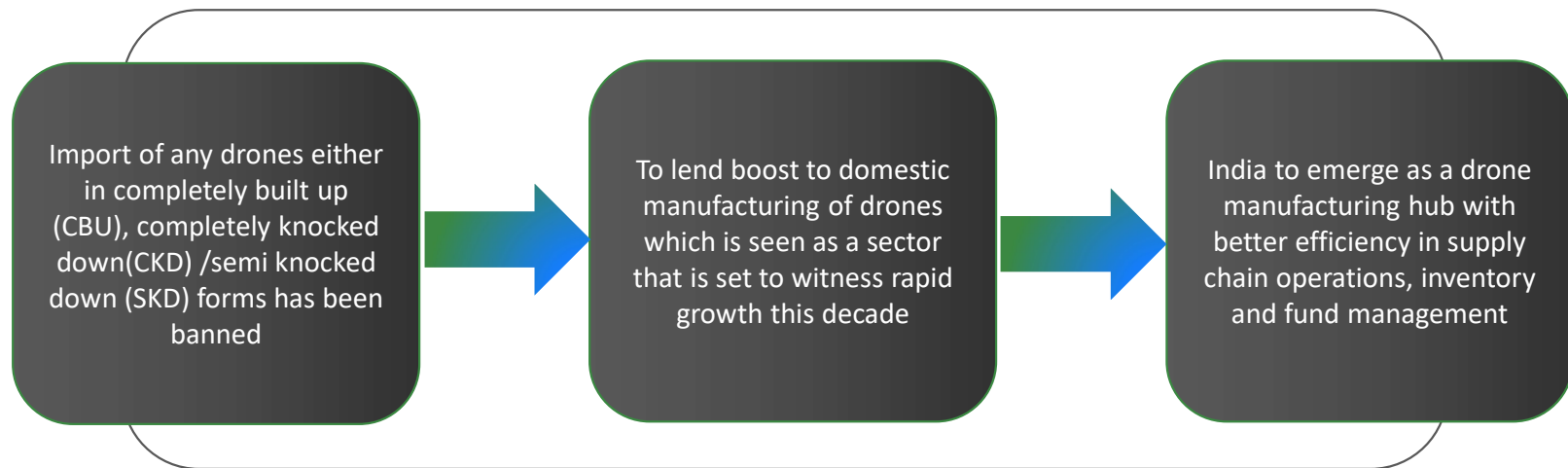
NeoSky employing proven technology and local manufacturing to deliver class leading solutions

# Drone Shakti announced in Union Budget for 2022-23



## Visionary policy support from Government of India

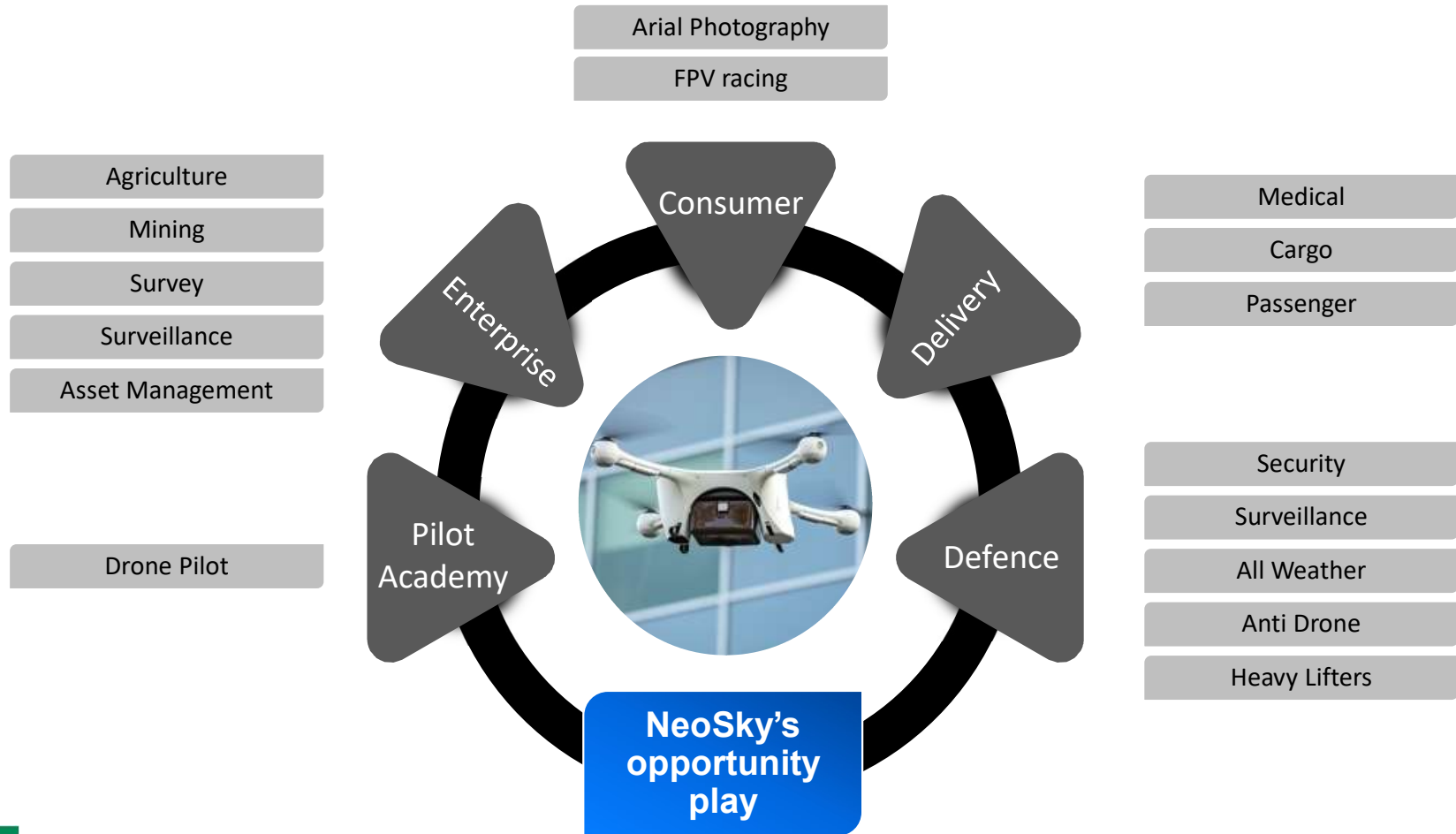
Π Ε Ο Σ Κ Υ



Considerably strengthens India's position and leadership in drone manufacturing and enterprise

## Rapid roll out

NEOSKY



# Shorter runway to ascent

- R&D facility
- Factory
- Manpower

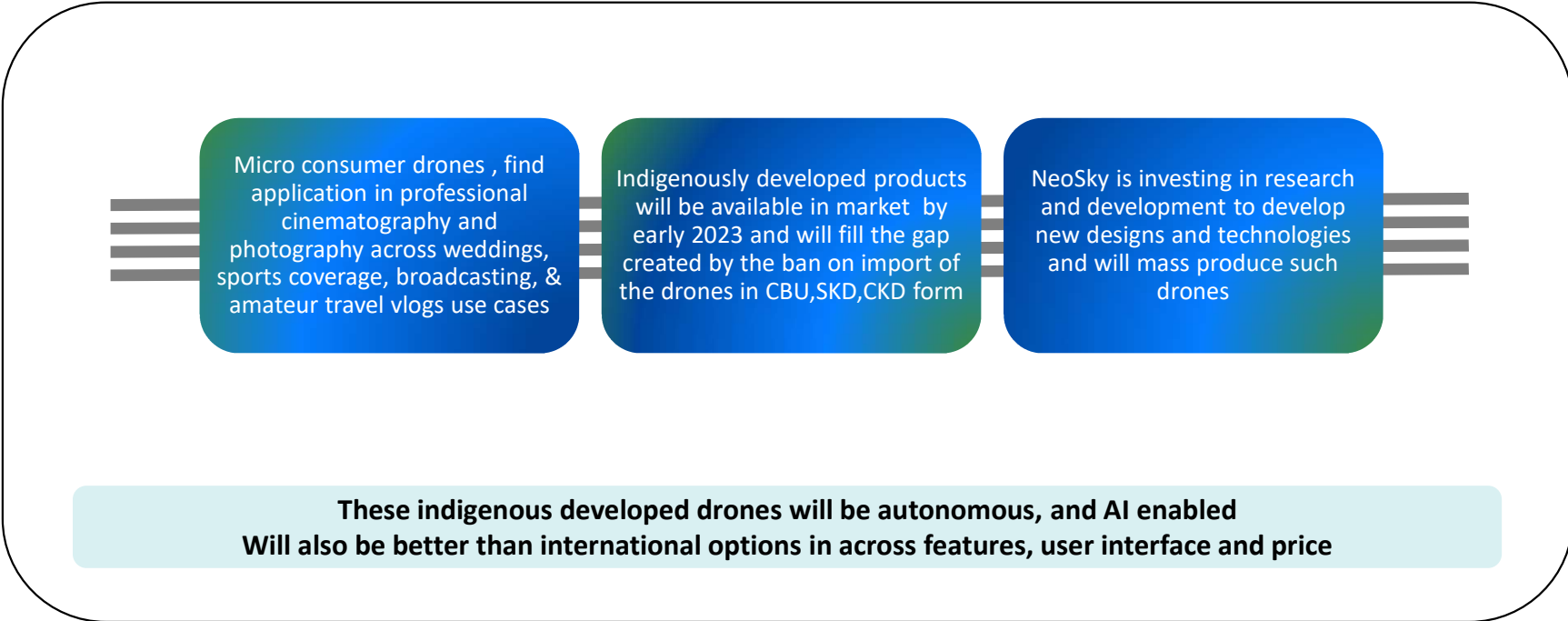
- Technology
- Products
- Production

Committing Rs. 100 cr organic Investment.  
Evaluating attractive external opportunities

**Differentiated GTM approach, as per segment**

|            |                                       |
|------------|---------------------------------------|
| Consumer   | 2-tier distribution and online portal |
| Enterprise | Direct sales approach                 |
| Defence    | Project basis, as per defined specs   |

# NeoSky is driving an aggressive plan to develop consumer micro drone





**Residual equity in historical business**





## Best-in-class operations



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



## Superior all-round performance

Robust Network of Rs. 5,139 Crore (standalone) as on 31.12.2021

For 9M FY 22 (Apr-Dec 21), Amravati Plant ranks as one of the best thermal power plants in Maharashtra in operating performance

Long term arrangements for procurement of coal and supply of power underlines sustained profits

Timely debt servicing, having repaid ~Rs. 2,001 cr. (including principal & interest) in last 8 quarters (Jan 2020 – Dec 2021), including Rs. 450 cr. as prepayment

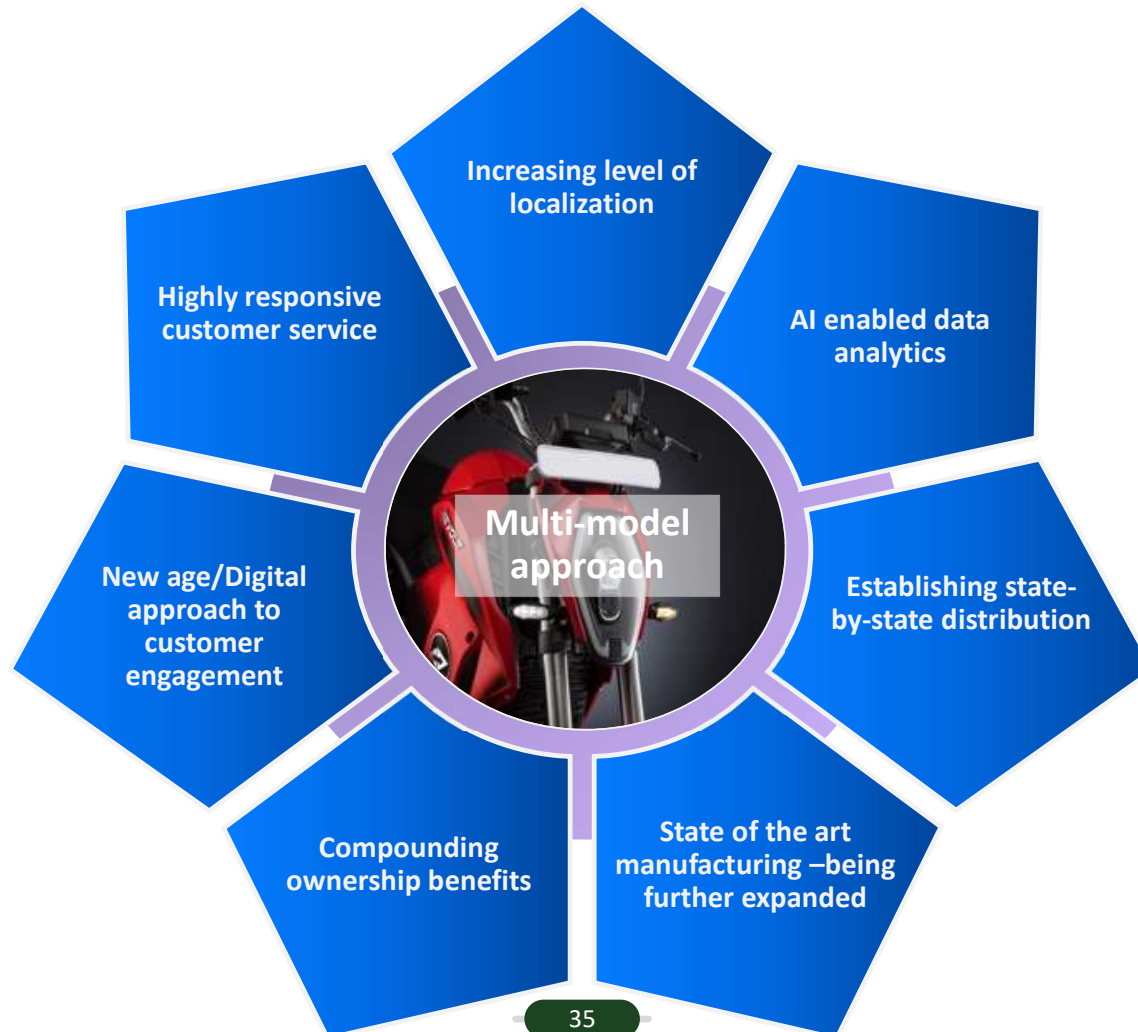
|                          | Q3 FY22 | Q3 FY21 | Q2 FY22 | 9M FY22 | FY 21  |
|--------------------------|---------|---------|---------|---------|--------|
| <b>EBITDA (Rs Crore)</b> | 298.72  | 259.36  | 230.04  | 826.75  | 988.23 |
| <b>PAT (Rs Crore)</b>    | 104.44  | 33.44   | 19.30   | 210.84  | 96.71  |

Company has shown sustained financial and operating performance in the third quarter of FY22



**Established foundation for India's no.1 electric motorcycle company**

First mover –India’s no. 1 electric motorcycle company



## India's most advanced AI enabled, nextgen electric motorcycle



More than 1.2 million data points processed on AI engine from more than 50 million + kms driven on Revolt bikes

## The Revolt advantage

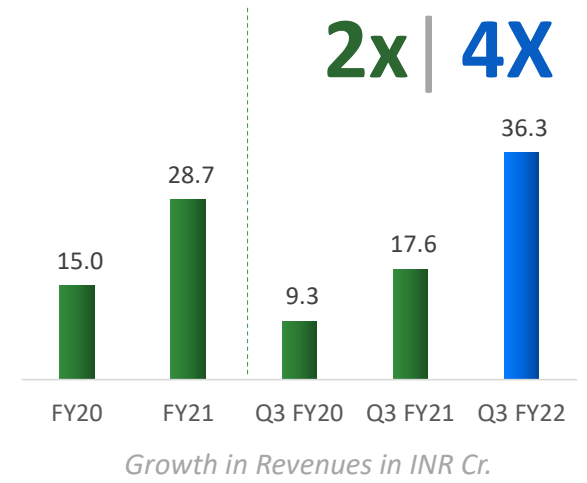
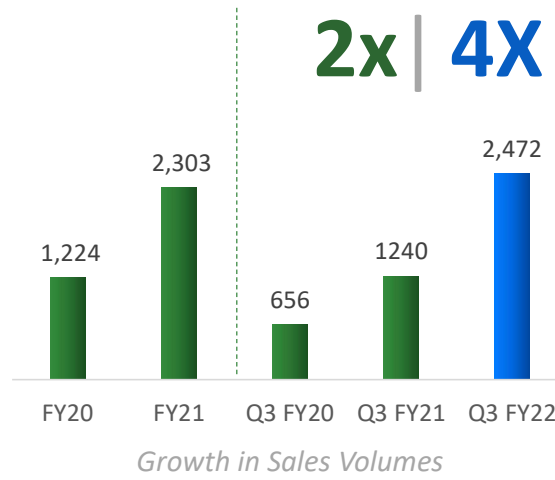
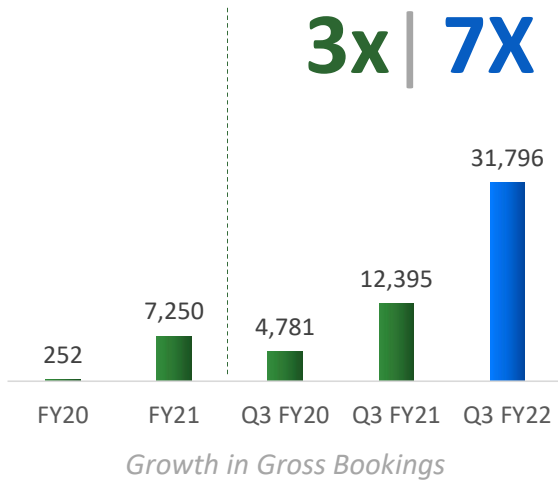


Natural transition from ICE motorcycles which account for > 60% share of 2Ws

Electric motorcycles are built sturdier for superior riding proposition

Electric motorcycles have long term cost advantages in comparison to ICE 2Ws

# Revving up the performance



**Quicker inflection to profitability anchored by rapid acceleration in sales**

# Electrifying India, a city at a time



HQ and Factory  
Manesar, NCR



- Presence in 16 cities with 21 stores
- New cities in the pipeline

Stores

\*Ahmedabad, Pune and Chennai have 2 stores  
\*\*Delhi has 3 dealership stores



## Key takeaways of business model

Scaling up ESG  
compliant  
opportunities

Positioned for  
leadership

Assured runway for  
execution

Investor connect

Siddharth Rangnekar / Nishid Solanki  
**CDR India**

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[nishid@cdr-india.com](mailto:nishid@cdr-india.com)



Thank You