

A blue-tinted background image showing a group of people in a meeting. A woman on the left is smiling and looking down. Two men in the center and right are looking at documents on a table. A child is visible in the background. There are coffee cups on the table.

niyogin

Investor Presentation
May-2018

We are niyogin

Sanskrit for “**empowerment**”, Niyogin is born out of a deep understanding of the real problems faced by small businesses every day - beginning with collateral free access to credit. We are a passionate team of people who are **re-imagining the future of small businesses in India by applying technology, data, analytics and human understanding**□

Our Vision

Our vision is to be the country’s **best small business centric organization**, empowering customers through an ecosystem of products, partnerships, technology and exceptional customer experience.

Our Mission

Our mission is to **give small businesses access to a holistic support system**, through cost efficient, innovative technology and a committed network of partners□



The niyogin business model is being built on 4 key components with partnerships at the heart of our strategy

- Publicly listed NBFC providing permanent access to equity capital
- Leverage equity to expand balance sheet capacity
- Co-lending/risk participation partnerships with banks/alternate capital providers



CAPITAL



TECHNOLOGY & DATA

- Intuitive client and partner UI which streamlines onboarding
- Automated credit decisioning platform using multiple scorecards
- End to end paperless journey, including Aadhar based document execution

- Multi-Channel - Digital and Physical
- CA network provides last mile physical connectivity
- “Moral suasion” and product customization due to community presence of the CA network



HYBRID DISTRIBUTION



SOLUTIONS & PARTNERSHIPS

- Platformification by providing access to services/products beyond credit
- Create access through strategic partnerships delivered through the niyogin platform
- New business verticals through white labeled solutions/platform

MSME Credit

CAPITAL

Promoter contribution of \$5m and acquisition of M3 Global

Capital raise of \$35m through preferential allotment and name change to Niyogin Fintech Limited

Earnings from our capital raise defray our build opex and capex requirements

TECHNOLOGY & DATA

Mobile first approach to accelerate “Go to market” supported by web interface

UI interface built in house while establishing partnerships for the core banking systems and decisioning engine

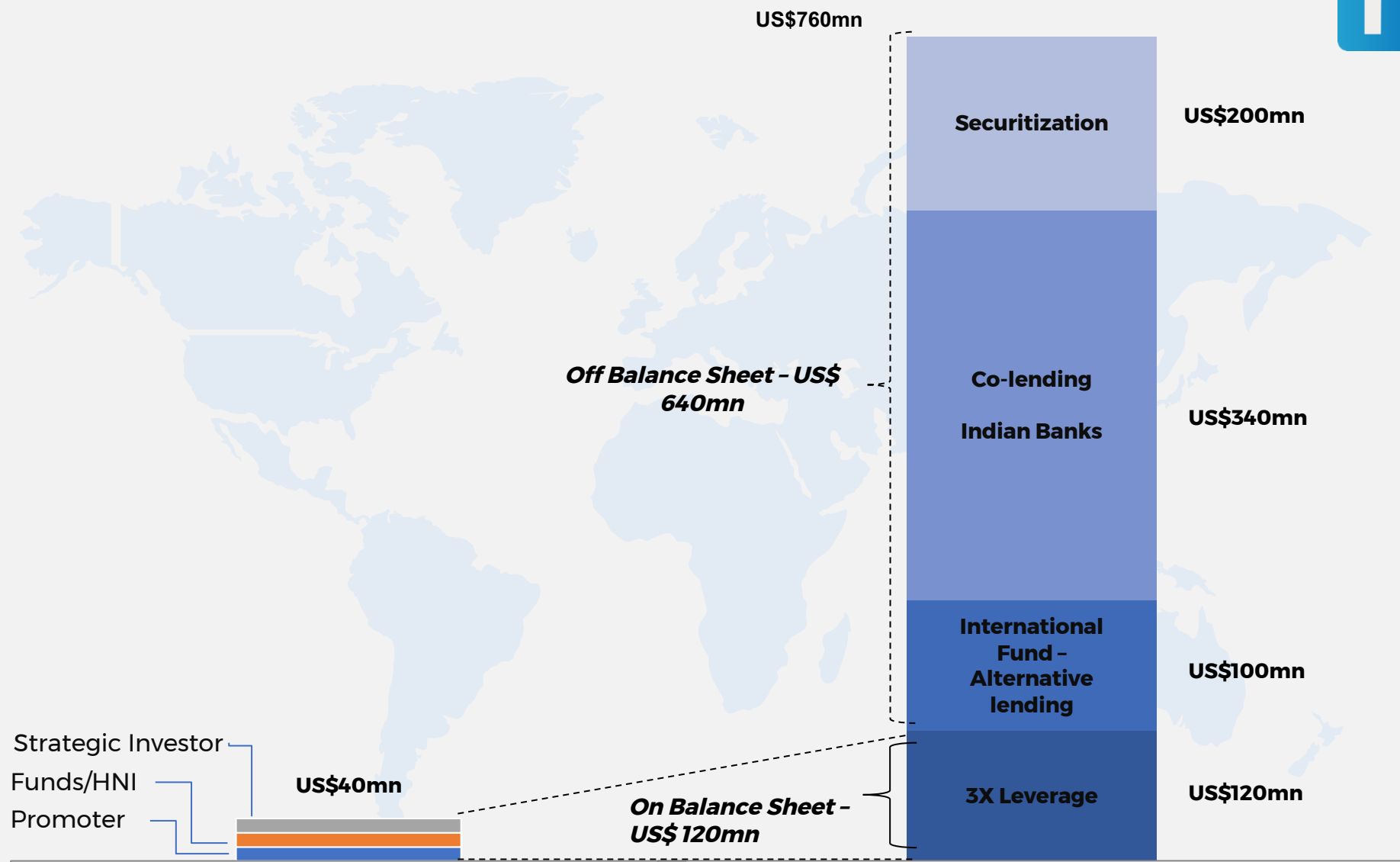
42 applications integrated by building an open source API driven middleware (Service oriented architecture)



The technology and data platform build has facilitated upfront automation of our credit, operations, collections and teleservice processes..



...while our capital strategy is focused on keep our balance sheet light through risk participation while enabling cost-effective extension of credit



The Niyogin capital model enables flexible alignment of institutional risk appetite to appropriate target segments

Leveraging our architecture and process build , we are now accelerating the execution on the next 2 components of our strategy

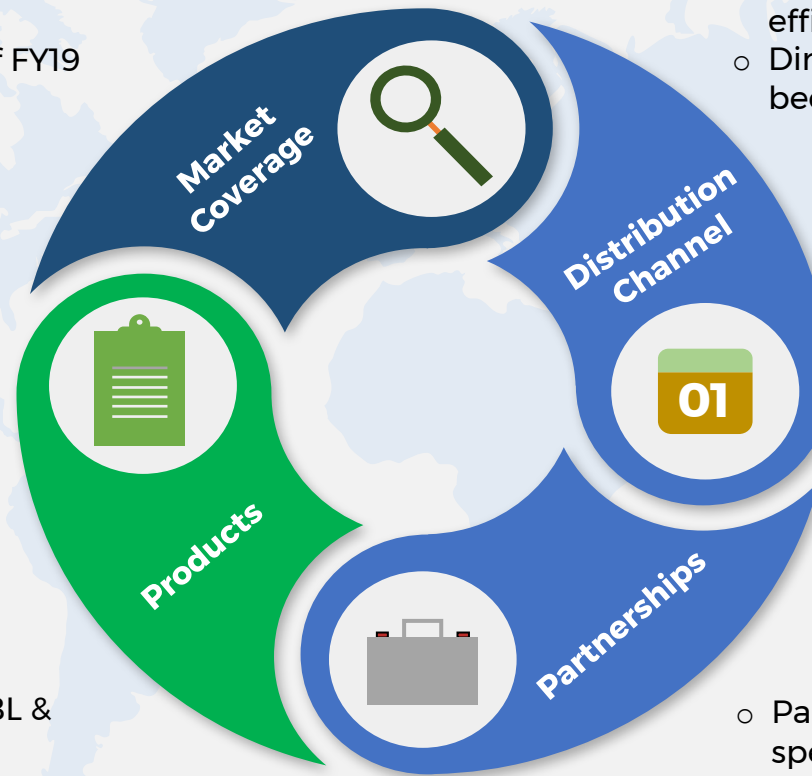
Distribution and Partnerships to steadily grow our customer acquisition and loan origination funnel

- Operating Markets – Maharashtra, Gujarat, Rajasthan, Delhi, Mumbai & Chennai – Covered 50+ Cities
- Planned Markets – Karnataka, Tamil Nadu & Telangana
- Cover 120+ markets by end of FY19

- Partners onboarded – 120+
- Target – 500+ Partners to be onboarded by FY19
- Hybrid Operating models for better efficiency
- Direct to Customer (D2C) Channel will become key contributor

- Current Product Offering – UBL & STBL
- Creating blocks to build hyper localized products

- Partnership will help with sector specific knowledge
- Partnerships to enhance client acquisition and enable product customization



Our aim is the establishment of an “Uber” like platform for finance professionals who interface within the small business segment...



Partner Onboarding -

- Takes 5 Minutes and you are good to go...
- Easy to Scale

Distribution Network -

- The Network is growing fast
- Expected to have 500+ partners by end of FY19

Hyper Localization -

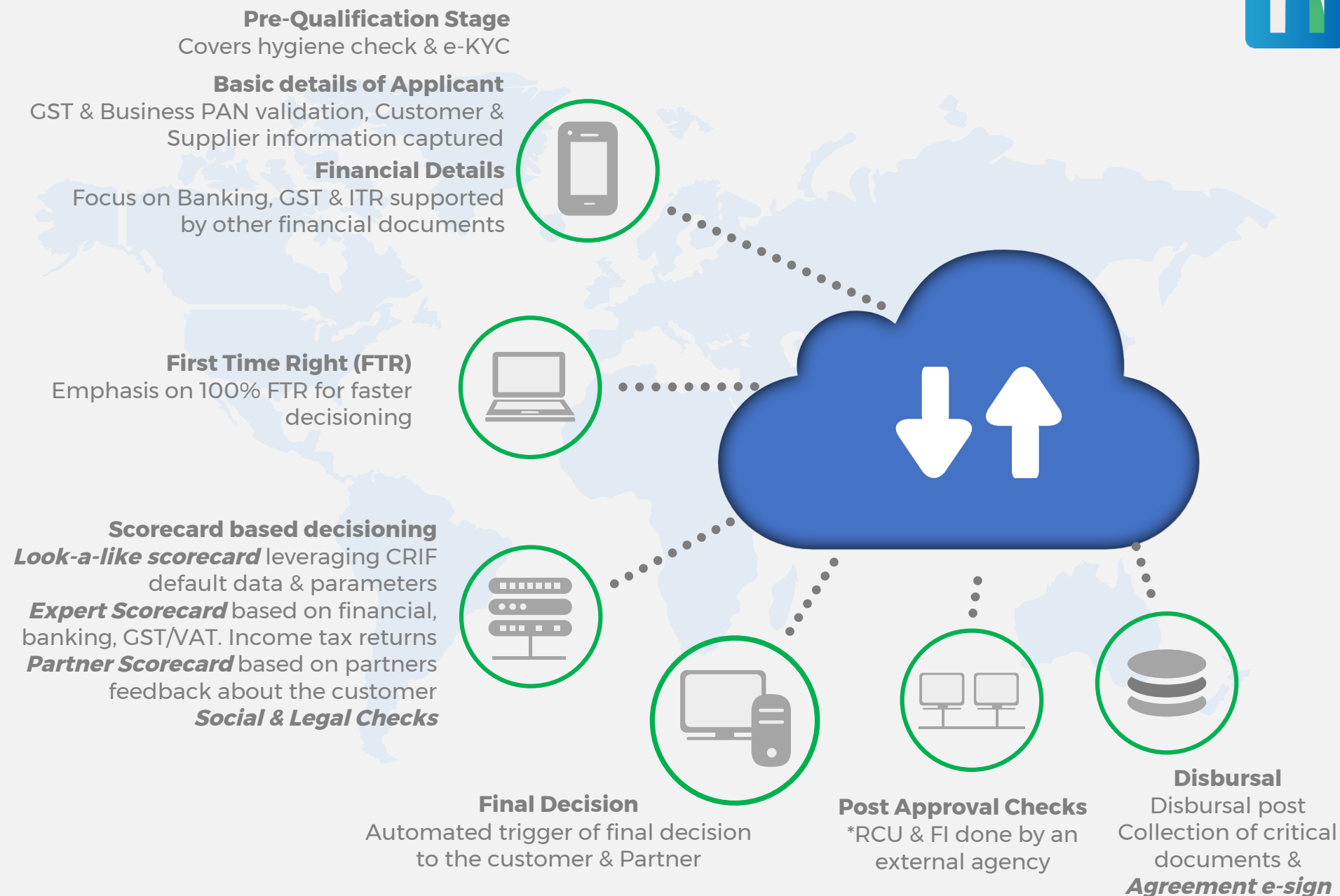
- Unique products as per local tastes is need of the hour
- Faster Customization & adaptability

Platform can be extended for D2C journey -

- With minimum modifications the platform can be extended to direct customers

The **niyogin** credit underwriting and disbursal process is unique

Automated scorecard decisioning for MSME lending versus a manually intensive judgmental decisioning and a paper intensive documentation process



01 Unsecured Credit

Our entry product for the MSME client base is unsecured loans

02 Other Financial Products

Become the gateway for other financial products like secured credit, wealth advisory, insurance

03 Opportunities

IT Solutions, Payroll solutions, Tax & Audit Consultation, market place ,etc.

Partnerships & Alliances 04

Mutually beneficial relationships leveraging each other's strengths - distribution, customer base, process

Heterogeneous Product base 05

Hyperlocalization of products/services based on geography, industry, buying behaviors .

Customer stays forever 06

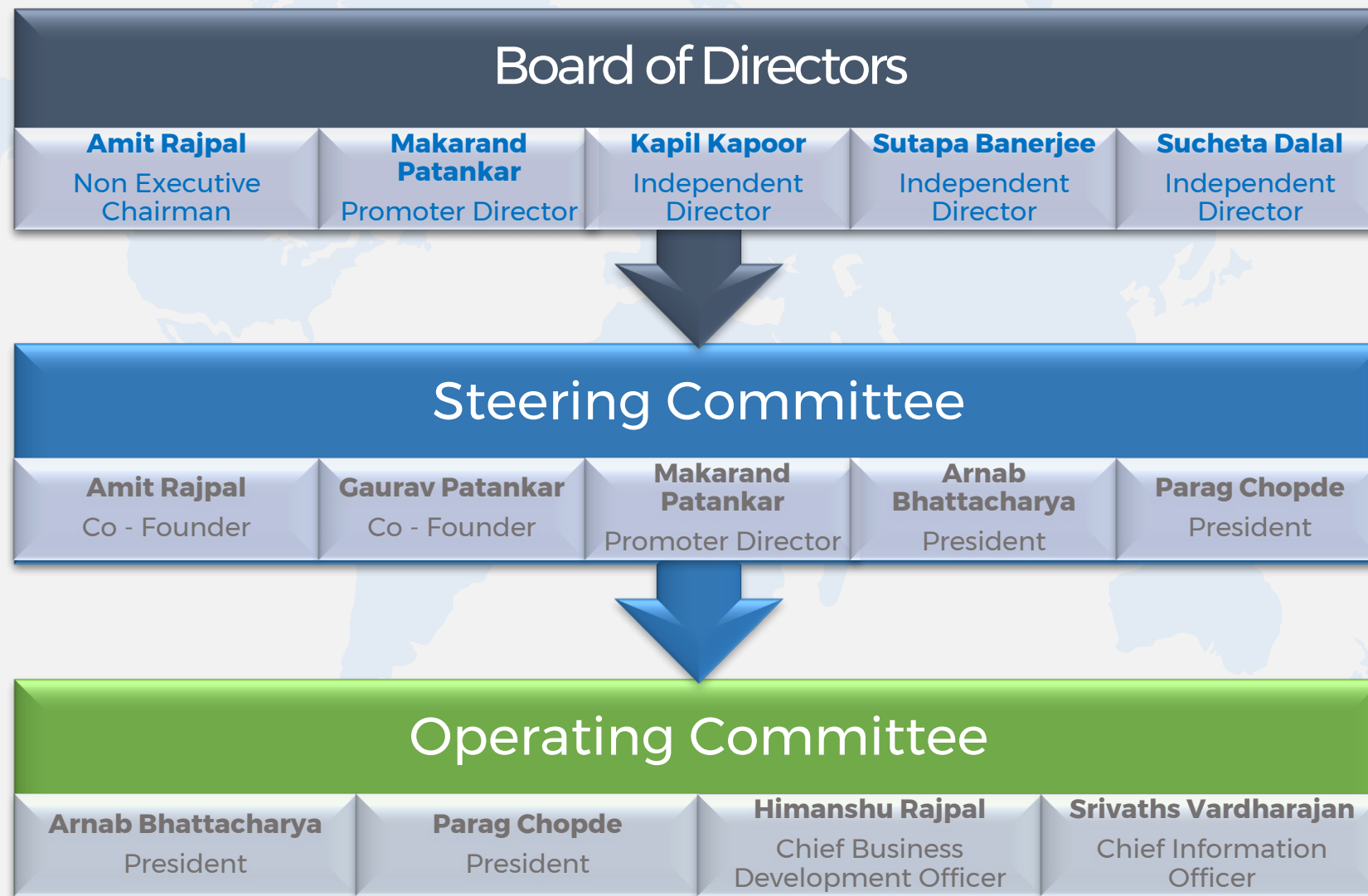
Customer sees niyogin as a one stop shop for most of their business solutions



..while our partnerships will help us build on our core hook product of unsecured loan products

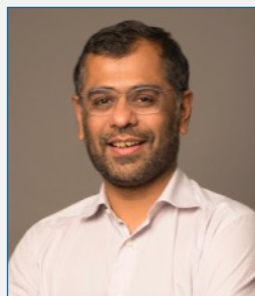
Strong governance
structure

To calibrate growth of
niyogin in a responsible
manner



Founders

Our founders are proven Financial Institutional investors



Amit Rajpal
CEO Marshall Wace Asia

Amit is an expert in the area of financial services investing and research with 20+ years of experience with Morgan Stanley and Marshall Wace



Gaurav Patankar

Gaurav is a private investor, formerly with BNY Mellon and Citigroup, focused on taking an engaged ownership approach across public and private investments.

Key Investors

Our investor base comprises of well established institutional funds and HNWI



WF Asian Reconnaissance Fund Limited



Carmignac Emerging Portfolio



Alchemy India Long Term Fund Ltd



Strategic India Equity Fund



Vikasa India EIF I Fund

niyogin

Management team

Our team brings best practices from established organizations



Arnab Bhattacharya
President



Parag Chopde
President



Himanshu Rajpal
Chief Business Development Officer



Srivaths Vardharajan
Chief Information Officer



Swaminathan Radhakrishnan
Chief Credit Officer



Sandeep Kumar
Chief Finance Officer



Mandar Godbole
Company Secretary



Noorallah Charania
Chief Operations Officer



Vijay Sankar
Head of Collections



Kapil Kini
Head of Sales

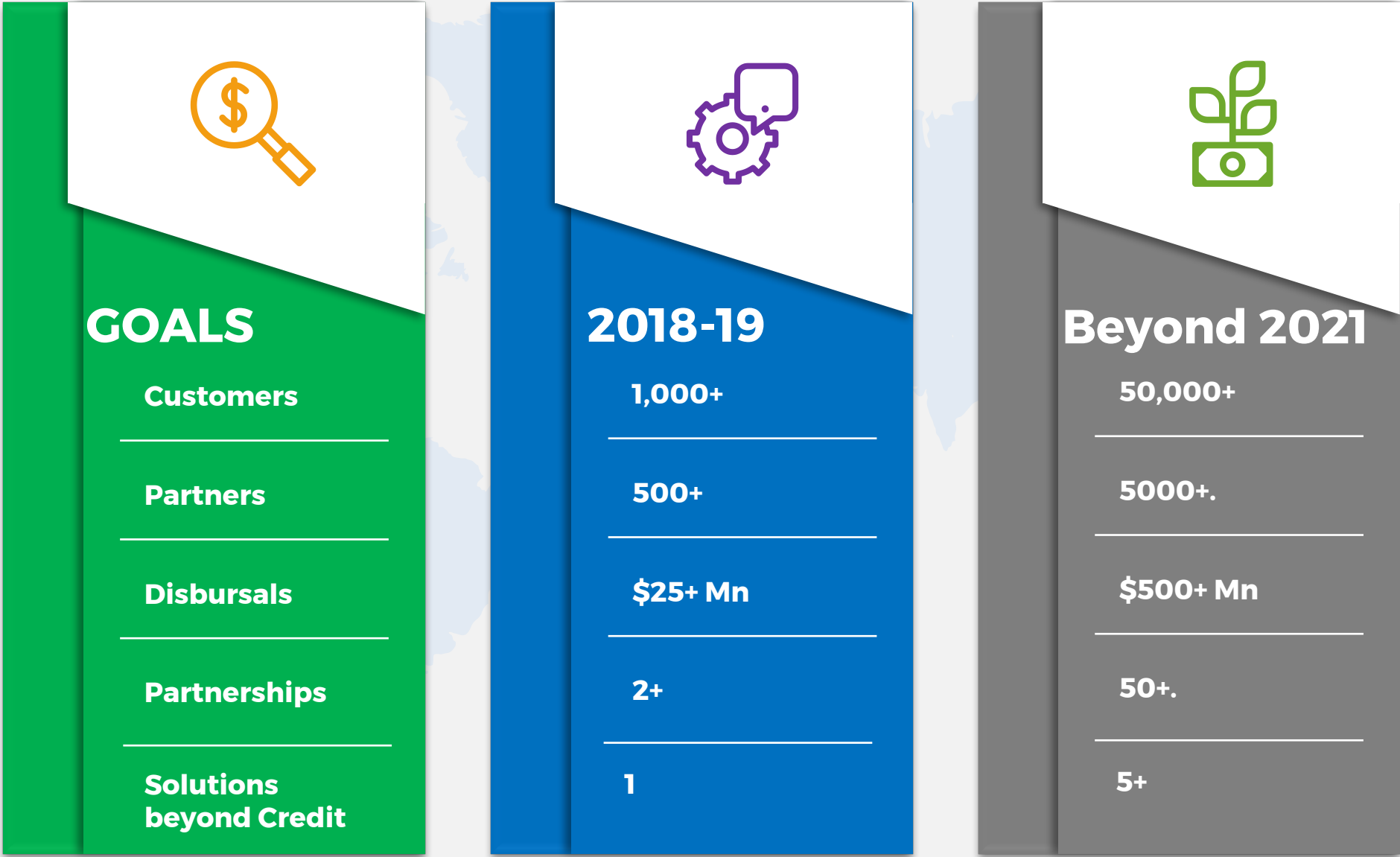
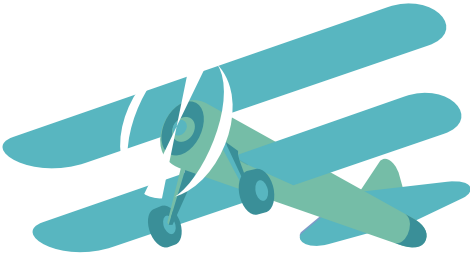


Arun Sharma
Head of Products

The leadership team has a combined experience of 200+ years, having worked for companies such as:



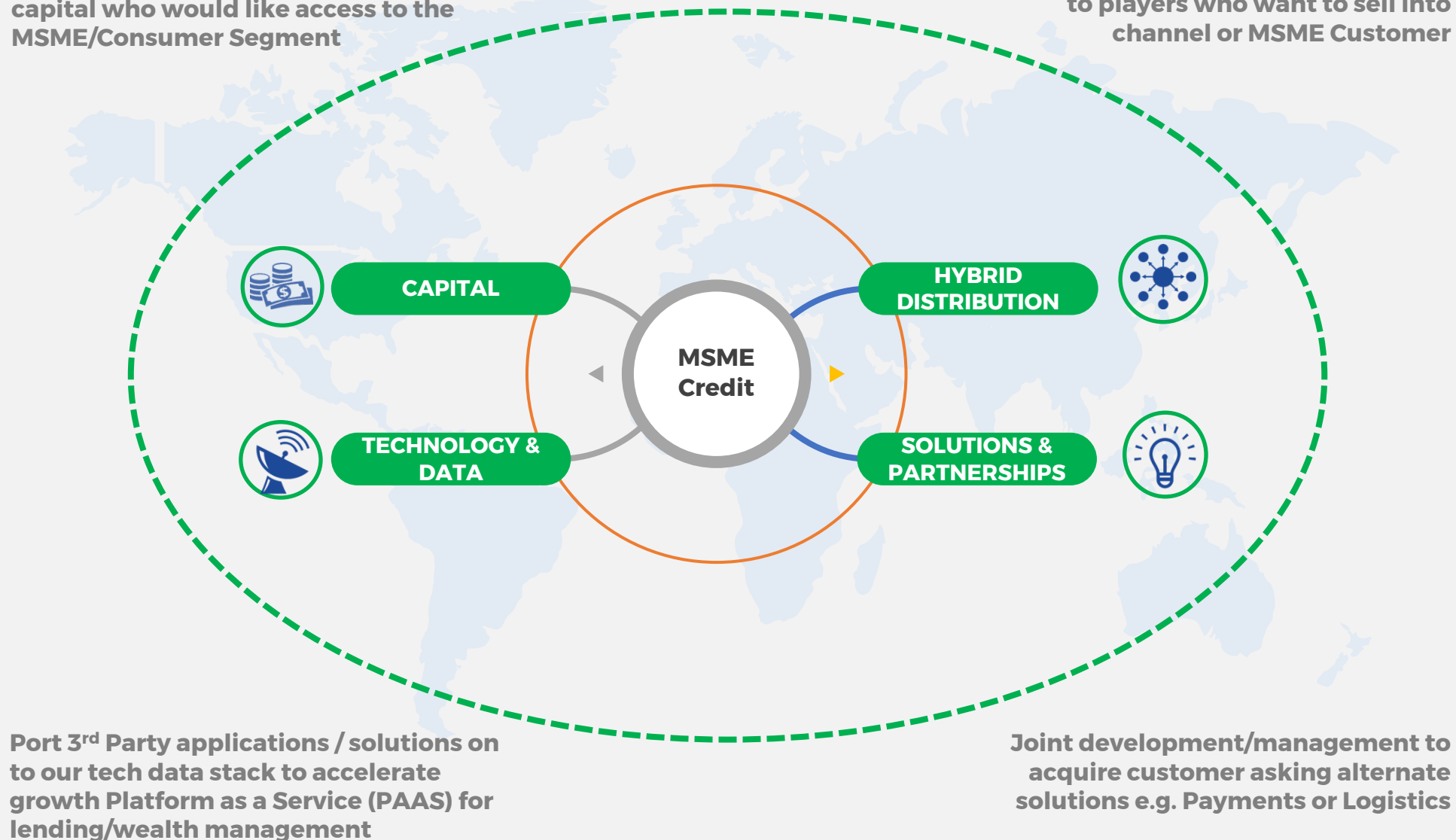
The disciplined execution of our strategy will deliver the outcomes we expect over the next 4 years



Externalizing the 4 key components beyond credit to create an ecosystem which enables multifaceted partnerships and engagement is the ultimate goal of niyogin.

Access point for international debt capital who would like access to the MSME/Consumer Segment

Extending our distribution channel to players who want to sell into channel or MSME Customer



Thank You