



TRUST FINTECH LIMITED

25

Years of
Experience In
IT Solutions



Financial Updates

H1 FY 2024-2025

Quality Approach Towards Technical Innovations

About Us

Trust Fintech Limited (TFL) was established in 1998. TFL has been involved in providing Software Solutions and Services in the field of **Banking Software, ERP Implementation and Customized Software Solutions Development, SAP B1 and Offshore IT services.**

Our team is committed to provide IT Services with **Quality, Latest Technology, Innovation**, 24 x 7 Support 365 days. We are committed to provide development and tech-support services from our State of the art development centers based in **Nagpur, Pune & Mumbai** in India.

Trust Fintech Limited, Is Widely Recognized For Its Excellent Service, Client Dedication And Commitment.

Certifications & Recognitions



CMMi Level 5
Certified Company



ISO 27001
Certified Company



Authorized GST Suvidha (GSP) Provider in India.



CRISIL rated the company "2A" for high performance capability & strong financial strength



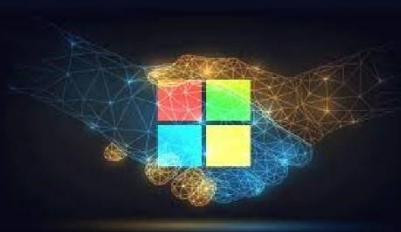
Microsoft Gold Partner AS a "Independent Software Vendor (ISV)"



Empanelled with Govt. of Maharashtra as IT Service Provider for state-wise computerization



Empanelled by NeGD as agency for Integration of Different Applications with e-Governance system (Under Digital India).



Microsoft Gold Partner: Recognized As An ISV For Excellence In Software Solutions.



SAP Channel Partner: Delivering Implementation & Customization Services For SAP Business One.



Intel Software Partner: Collaborating On Advanced Solutions.

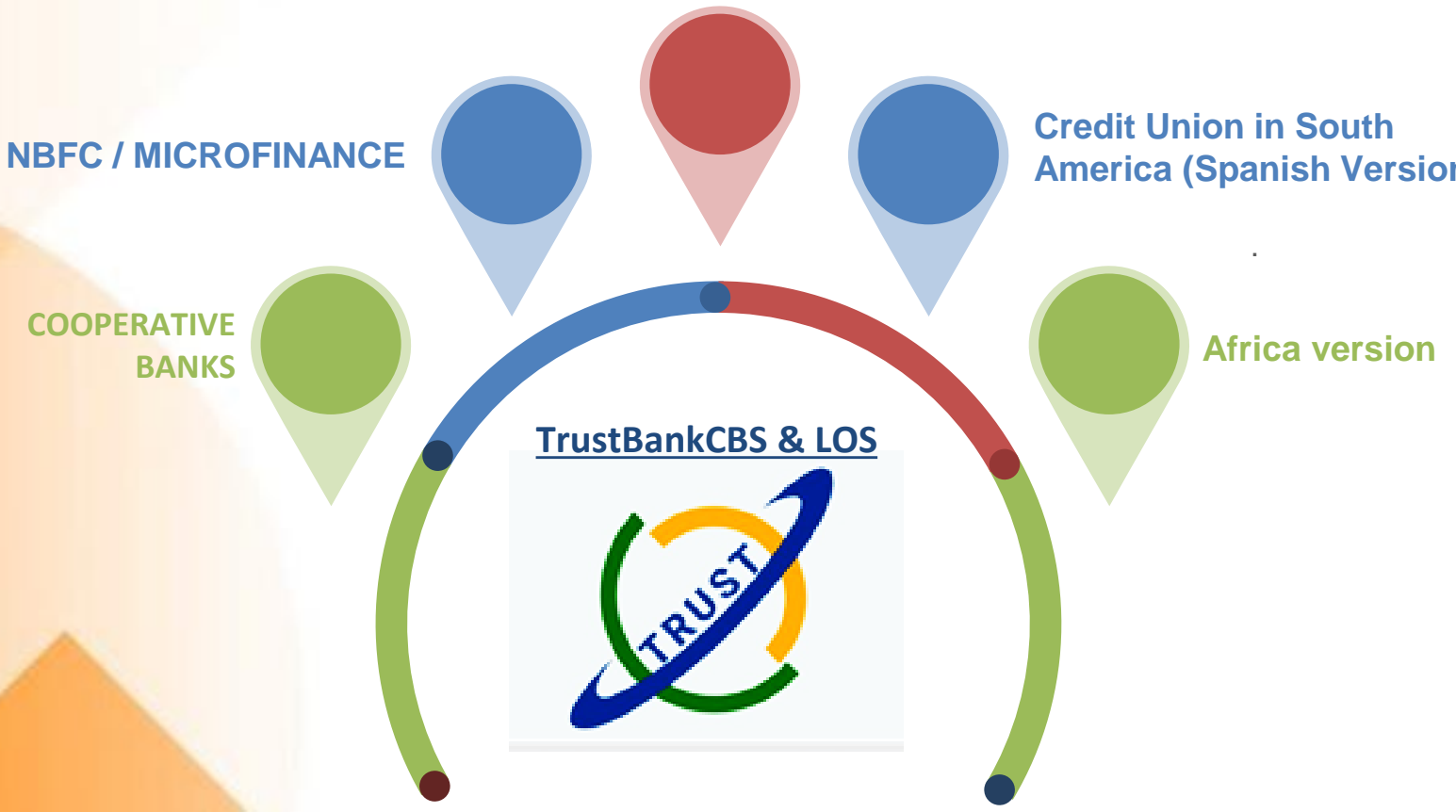


Top Core Banking Solution Provider: Globally Ranked For Our Expertise.

TFL Technical Expertise



Credit Union in USA



TFL Technical Expertise



TFL Stock Performance Snapshot



₹ 493.54 Cr

Market Capitalization

(Rs. In Cr) (As on 30th
Sep, 2024)



39.4

PE

(Post Results, H1
FY24-25)



₹ 316

52-week High Price

(As on 30th Sep, 2024)

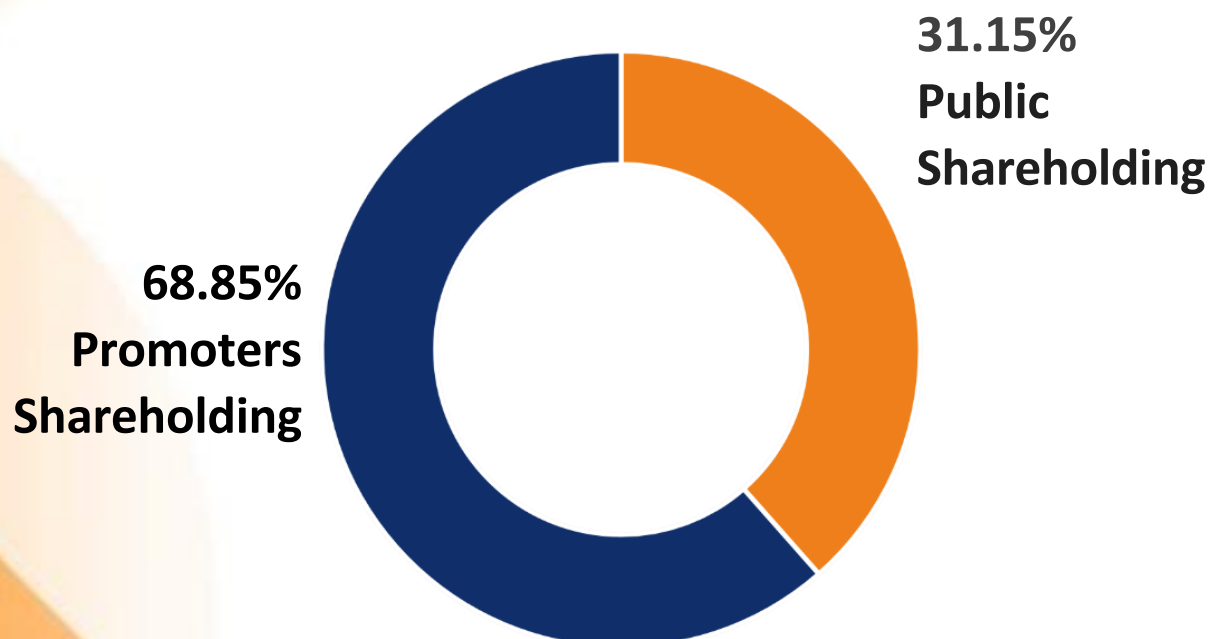


2.04

EPS

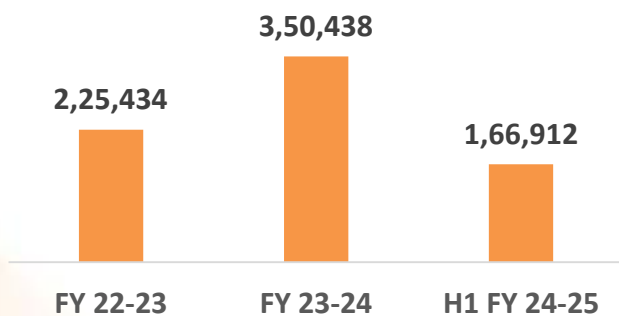
(Post Results, H1
FY24-25)

Shareholding Pattern

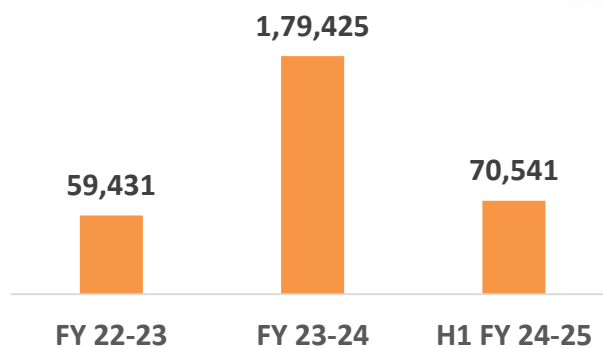


Key Financial Parameters Highlights

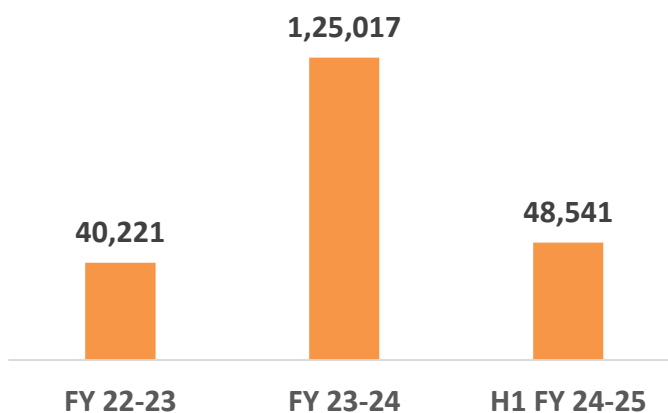
Revenue (Rs.in '000)



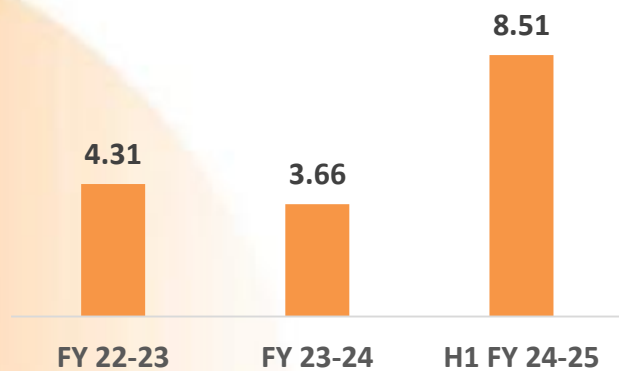
EBITDA (Rs.in '000)



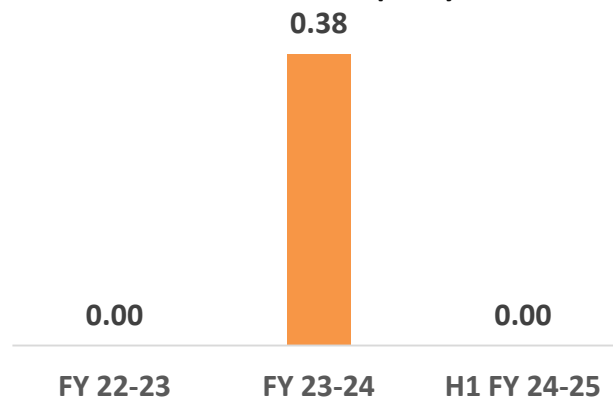
PAT (Rs.in '000)



Current Ratio



Debt to Equity



Proposed Profit Centers for H2 FY 2024

LOS IN INDIA

LOS IN AMERICA (SOUTH & NORTH)

CBS & LOS FOR AFRICA

LOS ON ONDC

NBFC-ERP (LOS, LMS,
ACCOUNTS, COMPLAINTS, COLLECTION)

UNIVERSAL DIGITAL RECONCILIATION
(ATM/IMPS/UPI/POS/E-COMMERCE)

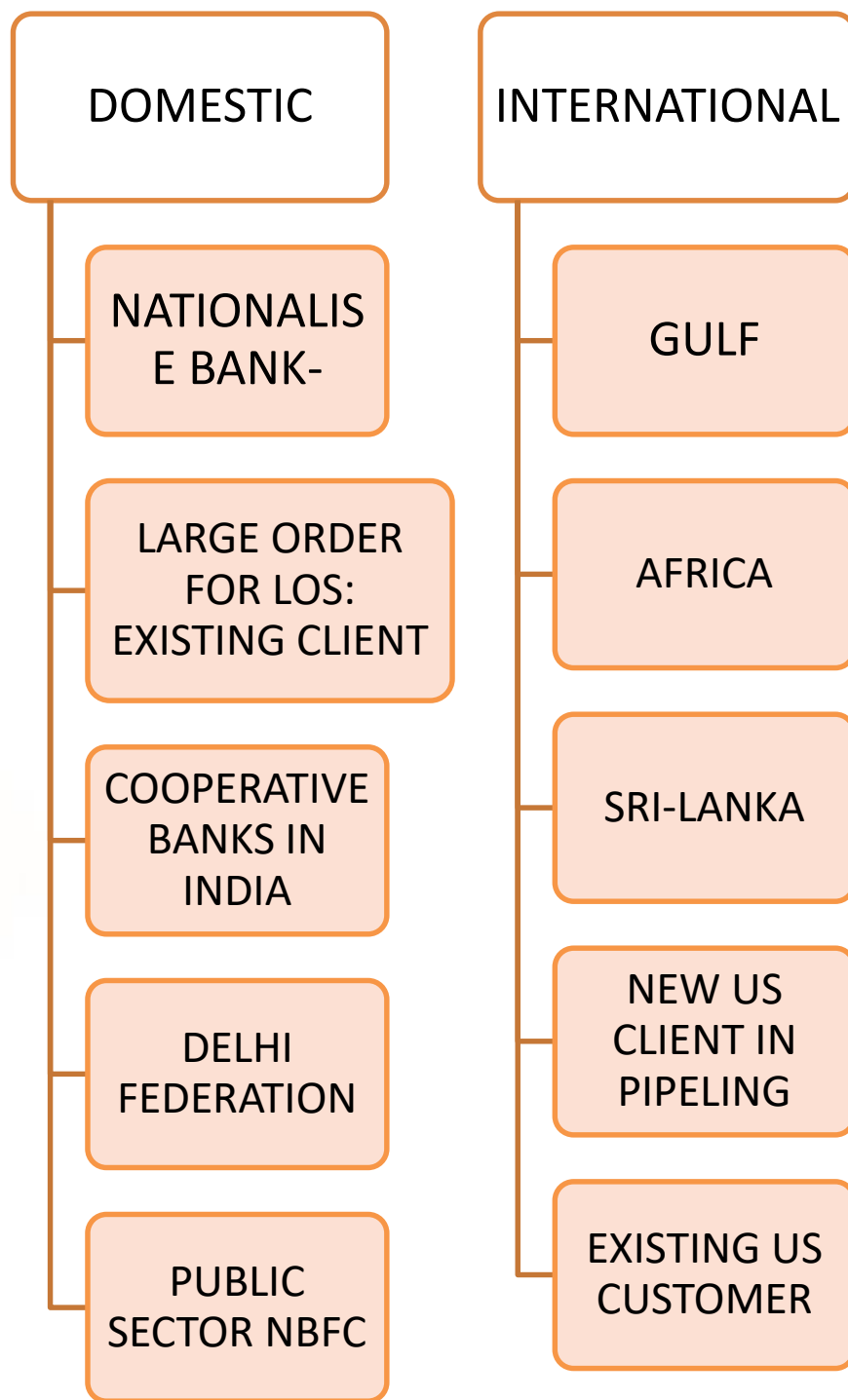
CBS FOR CREDIT UNION IN US

GST FOR BFSI

EXISTING TRUSTBANKCBS

“In the second half of the year, we anticipate revenue from each profit center to be between 6 to 8 crore, with expectations of doubling this amount in the following year”.

ORDERS IN PIPELINE DOMESTIC / INTERNATIONAL



“Building on last year's performance, we're poised for an exciting leap with an anticipated overall growth of 100% in the coming year.”

Management Commentary for Trust Fintech Limited

Introduction

The past fiscal year has been a landmark period for Trust Fintech Limited, marked by our successful listing on the NSE Emerge Platform, substantial growth, innovative product developments, and strategic market expansion. Our commitment to cutting-edge financial solutions has been central to our success and has bolstered our market presence.

Financial Performance

- **Revenue Growth:** The revenue growth are in line with last financial year driven by demand for cloud-based solutions.
- **Net Profit:** The Net profit growth are in line with last financial year due to cost optimization and operational efficiencies.

Product Innovation

- **New Features:** Enhanced AI-driven analytics, improved cybersecurity, and a more user-friendly interface.
- **Client Feedback:** Positive responses, increased satisfaction, and higher retention rates.
- New changes as per RBI's requirement in CBS core product (CTS, RTGS/NEFT).
- Addition of OCR Reading capability.

Market Expansion

- **New Markets:** Expanding presence in Asia, the USA, Canada, the Middle East, and Africa.
- **Strategies:** Regional partnerships, new offices, and an expanded sales team.
- **Customer Success**
- **Program Launch:** LOS for USA. Digital transaction Reconciliation for India.
- **Results:** Expected geographical growth.

Strategic Partnerships

- **Alliances:** Collaborations with technology providers, Fintech companies, and consulting firms.
- **Impact:** Expanded product offerings, new revenue streams, and enhanced market opportunities.
- **Partnerships:** Partnership agreements signed with-
 - 2 partners in Africa.
 - 1 partner in Dubai.
 - 1 partner in USA.

Sustainability and Social Responsibility

- **Practices:** Adoption of eco-friendly operations and reduction of carbon footprint.
- **Community Initiatives:** Promoted digital literacy and responsible business practices.

Outlook

Looking ahead, we are optimistic about our growth prospects. We will continue investing in innovation, expanding our global footprint, and strengthening customer relationships. The evolving financial landscape presents both challenges and opportunities, and we are well-positioned to navigate them with agility and resilience

Strategic Priorities for the Upcoming Year:

- **AI and Machine Learning:** Enhance capabilities for more personalized and efficient banking solutions.
- **Cloud Infrastructure:** Improve scalability and security
- **Emerging Markets:** Grow through strategic partnerships and local investments.
- **Organizational Culture:** Foster continuous improvement and innovation.

Conclusion

We are proud of our progress and remain committed to delivering exceptional value to our customers, partners, and shareholders. We extend our gratitude to our dedicated employees and clients for their trust and support. Together, we look forward to another year of success and innovation.

Hemant Chafale
Trust Fintech Limited
Date: 18/11/2024

Introduction

As we approach the new fiscal year, Trust Fintech Limited is committed to sustainable growth, innovation, and enhancing customer satisfaction. We will focus on leveraging our strengths and capitalizing on opportunities within the financial technology sector.

Strategic Priorities

- **Product Innovation**
 - **AI and Machine Learning:** Enhance analytics and fraud detection.
 - **Cybersecurity:** Strengthen measures to protect client data.
 - **User Experience:** Improve platform usability

- **Market Expansion**
 - **Geographic Diversification:** Expand in Asia, Africa, USA, Canada, and the Middle East.
 - **New Customer Segments:** Target mid-sized and community banks.

- **Customer Support**
 - **Enhanced Services:** Provide 24/7 support and dedicated managers.
 - **Training:** Expand programs to improve platform use.

- **Operational Efficiency**
 - **Automation:** Streamline processes to reduce costs.
 - **Talent Development:** Invest in employee training.

Management Guidance for Trust Fintech Limited

Key Initiatives

- 1.Cloud Transformation:** Optimize solutions for scalable and secure cloud services.
- 2.Partnership Ecosystem:** Strengthen ties with technology partners and consultants.
- 3.Regulatory Compliance:** Ensure solutions meet global standards.
- 4.Innovation Labs:** Foster collaboration and rapid development of new products.

Notable Developments

- USA Office:** Acquired 90% of TFL TECH INC, which will market and sell our products in the U.S. New launches include “LOS” and “CBS.”
- New Infrastructure : Sale deed for 2 Acer plot** in MIHAN-SEZ, Nagpur .

Conclusion

We are dedicated to innovation and growth, confident our strategies will drive success and deliver value to our stakeholders. We look forward to another successful year and thank our employees, customers, and partners for their support.

Hemant Chafale

Trust Fintech Limited

Date: 18/11/2024

Growth Strategy for Trust Fintech Limited

Introduction

As a leading provider of core banking software solutions, Trust Fintech Limited is committed to growth through innovation, market expansion, customer success, and operational excellence. This multifaceted strategy will reinforce our global position in financial technology.

Strategic Pillars

1. Product Innovation

- **AI and Machine Learning:** Enhance analytics, risk management, and fraud detection. Use AI to personalize banking experiences.
- **Cybersecurity:** Invest in advanced measures to protect client data and comply with evolving regulations.
- **User Experience:** Continuously improve platform usability based on customer feedback.
- **Open Banking APIs:** Expand API offerings to support open banking and integrate with third-party solutions.

2. Market Expansion

- **Geographic Diversification:** Enter high-growth regions such as Southeast Asia, Africa, the Gulf, and Eastern Europe with local offices and strategic partnerships.
- **New Customer Segments:** Target mid-sized banks, community banks, and credit unions with specialized solutions.

3. Customer Success

- **Support Services:** Provide 24/7 multilingual support and dedicated success managers.
- **Training Programs:** Offer comprehensive training including onsite sessions, webinars, and online resources.
- **Feedback Loop:** Implement a system for regular customer feedback to drive product improvements.

4. Operational Efficiency

- **Process Automation:** Use automation to streamline processes, reduce costs, and enhance service delivery.
- **Talent Development:** Invest in training and development to foster innovation and excellence.
- **Cost Optimization:** Identify and implement cost-saving measures while maintaining quality.

5. Strategic Partnerships

- **Technology Partnerships:** Form alliances with technology providers to integrate advanced solutions.
- **Consulting and Integration:** Collaborate with consulting firms and system integrators for comprehensive implementation services.
- **Fintech Collaborations:** Partner with fintech companies to create solutions for emerging market needs.

Conclusion

Our growth strategy leverages our strengths and focuses on innovation, efficiency, and strategic partnerships. We are confident that these efforts will drive sustained growth and reinforce our leadership position. We look forward to continued success and delivering exceptional value to our stakeholders.

USA Operations

- Acquired 90% stake in TFL Tech Inc.
- Sanjay Chafale: Ex Director at FISERV and promoter in TFL, join full time from 15th June 2024
- Office address: 920 Justison Street, Wilmington, DE 19801
- Full time sales team joined from: 5th August 2024
- 100% Customization in LOS for North America and Launched
- CBS for USA would be expected from 30th December 2024

Enhancement and Developing Products

Customization for Credit Union North America (USA)

- 75% completed (Estimated Completion by 30th December 2024)

CBS For Credit Union in South America Version (Spanish Version)

- 85% Completed and (Estimated Completion by 31st January 2025)

Universal Digital Reconciliation

- 100% Completed and Launched

Risk Management using AI

- 20% completed (Estimated Completion by 31st January 2025)

Loan Origination for North American Market

- 100% Completed and Launched

CBS Customization for NBFC's in INDIA

- 85% completed (Estimated Completion by 15th Dec 2024)

LOS (Loan Origination) on ONDC

- Buyer app : 100% completed
- Seller app : 30% completed (Estimated Completion by 30th December 2024)

RBI Compliance Report

- 90% Completed and (Estimated Completion by 15th Dec 2024)



Trust Fintech Limited

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