



QUANTMAC

Capital Solutions Private Limited

TRUST • INTEGRITY • ANALYSIS

We Analyse
You Achieve



Market Simplified India Limited(MSIL)

Built for Experience | Exceptions | Scale

Industry : FinTech & Artificial Intelligence (AI)



Presentation Roadmap

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India - A global FinTech Superpower

Industry Overview

- India is not only fastest growing economy of the world but an undoubtedly emerging as one of the fastest-growing FinTech hotspots.
- **Growth Potential:** The Indian Fintech market was valued at \$ 50-60 Billion in FY20 and is estimated to touch ~\$ 150 billion mark by 2025, at a CAGR of 25%.
- The Indian economy saw a tremendous growth on the Digital Payments front, clocking a monthly volume of over 5.7 Billion transactions worth ~\$2 Trillion in September 2021.
- Apart from the above, the new age Fintech Companies are engaged in creating an AI based Trading software. Robo Advisory, an automated algorithm-based portfolio management advice for retail investors, is another goody in their technology basket.
- The Fintech sector has 1,860 startups. As of December 2021, India has over 17 Fintech companies, which have gained 'Unicorn Status' with a valuation of over \$1 billion.
- Some of the Fintech Unicorns in India are BharatPe, Paytm, Groww, Cred, upGrad, Coin DCX, Digit Insurance, etc.

(Source: Invest India, Inc42)

www.quantmac.com



About MSIL

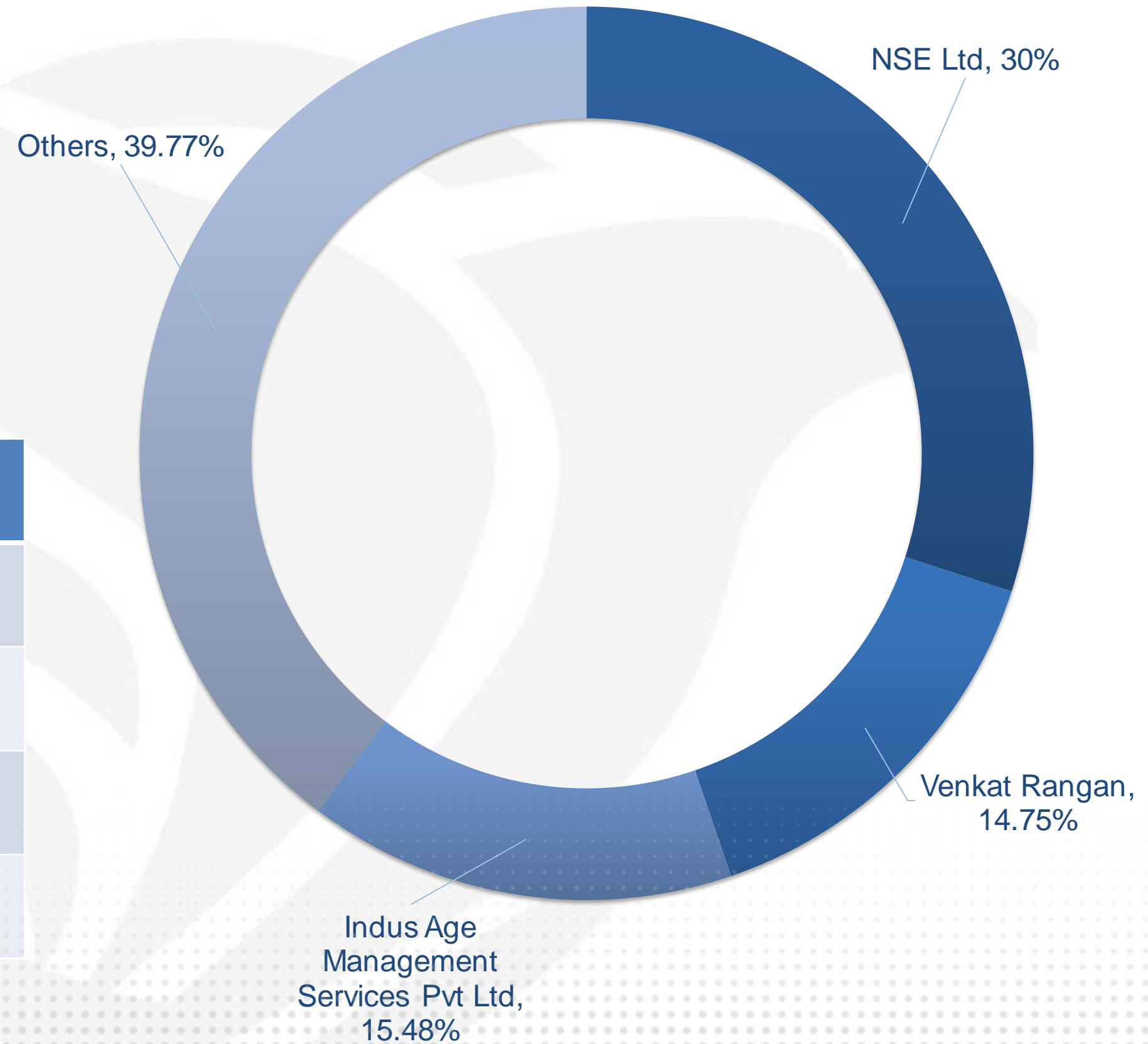
ISIN : INE931L01015
CIN: U72900TN2000PLC045869
Face value: ₹ 10 per share
MCAP: ₹ 329.39 Crores

- MSIL's journey in Fintech space is in sync with the evolution of the Industry itself.
- Established in 2005, MSIL is a thought leader in revolutionizing and digitizing products for financial institutions through continuous innovation and simplification.
- With an uncluttered promise of 'Simplifying the Financial Landscape', MSIL is now the go-to option for many Government, Public Limited and Private Organizations.
- MSIL's vast experience in front end interface development and the user experience strategy is a result of continuous innovation that has been taking place in the labs over a decade.
- The Company has Digital Growth Partnership with many brands of repute such as Kotak Mahindra Bank, IndusInd Bank, Upstox, Angel Broking, Edelweiss, Indiabulls, Samco, SBICAP Securities, Charles Schwab, Maybank, Ally Financial, to name a few.
- The National Stock Exchange of India is a strategic investor with over 30% Stake in the Company.



Shareholding Pattern

| NAME OF THE SHAREHOLDER | HOLDING |
|--|---------|
| National Stock Exchange Investment Ltd | 30.00% |
| Venkat Rangan | 14.75% |
| Indus Age Management Services Pvt Ltd | 15.48% |
| Others | 39.77% |



Leadership and Management



G Venkat Rangan
Founder & CEO



V Praveen Kumar
Chief Evangelist



Raghavan S
Chief Experience Officer

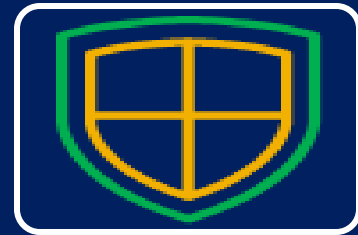


Prashanth E G
Chief Operating Officer



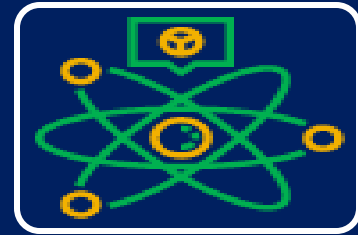
Products and Services

Products



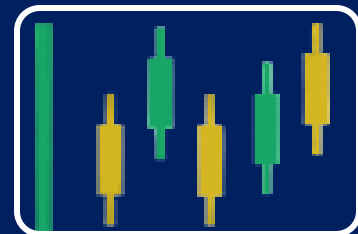
Shield

- An Alert and Notification Engine for Brokers



Myflow.ai

- Conversational AI platform



MSXtream

- Real-time Chart Streaming solution



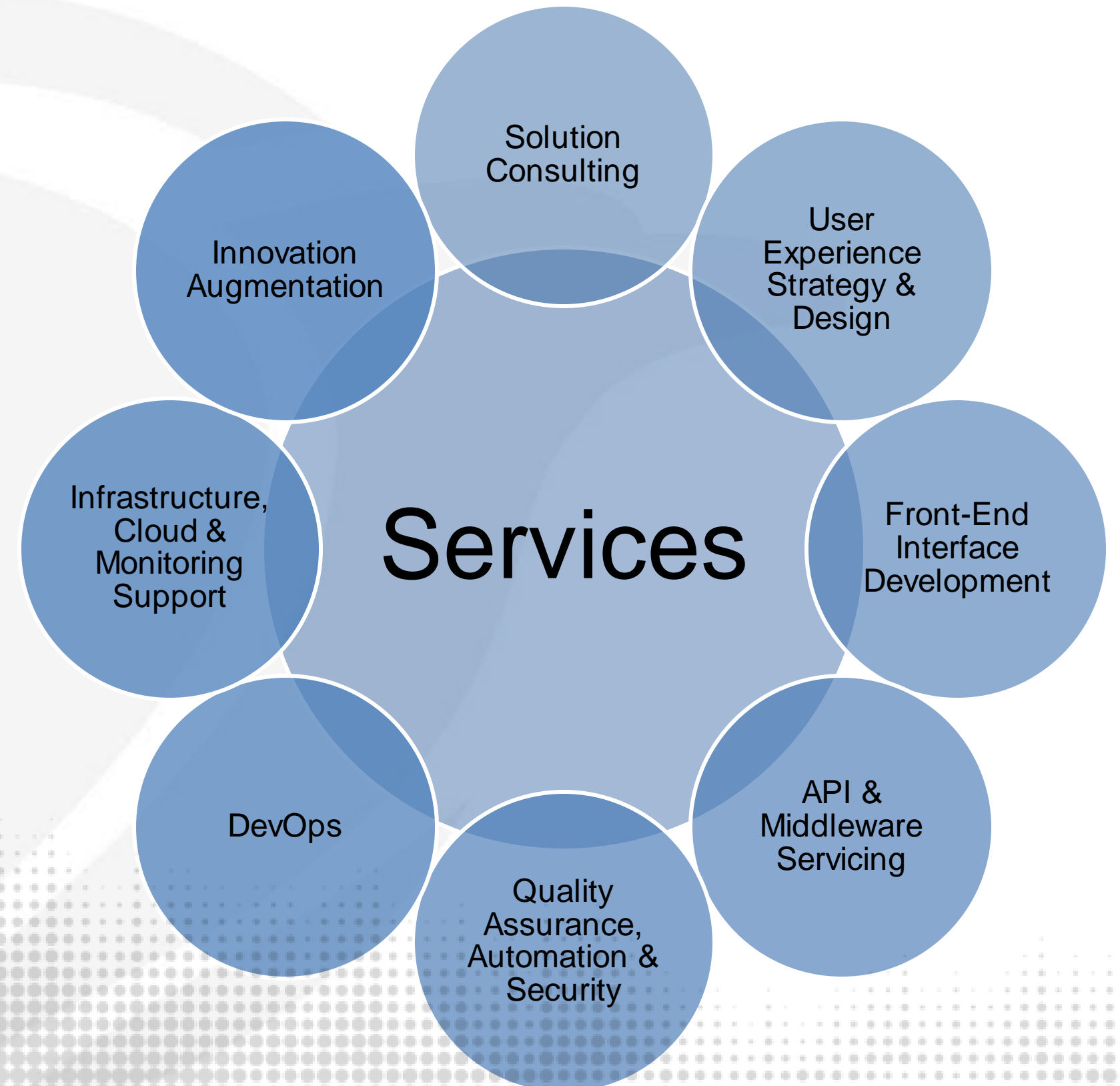
MSXTEND

- Investment And Trading Platform



MSDataalytics

- Data Gathering Platform



Solutions Delivered



BANKS

- Mobile Banking
- Conversational AI Platform (myflow)
- KYC Digital On-boarding
- Mobile Channel Management
- Platform Console
- User Experience Consulting
- User mpin management



Brokerages & Wealth Management

- Mobile & Web Trading
- Conversational AI Platform
- Facebook Messenger Bot
- Community Chabot
- Community portal
- Alerts Engine (Shield)
- KYC-Digital On-boarding
- Symbol search
- Option Chain
- Advanced Orders
- Create your index-CYI



NBFC

- Digital On-boarding
- Agricultural / Farmer Loan
- Housing Loan
- Jewell loan
- SME Loan
- Invoice Factoring



List of Marquee Clients

| | | | | | |
|--------|--|--|--|--|--|
| India | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| USA | | | | | |
| | | | | | |
| APAC | | | | | |
| Others | | | | | |

Key Partnerships



Integration



Strategic Consulting



Business



App analytics tools



Current Client Portfolio



| Client Name | Product Name | Deliverables | Product Details |
|-------------------------|----------------------------|--------------------------------------|--|
| National Stock Exchange | NSE | Mobile Trading App | Mobile trading app which offers real time streaming quotes, charts, market depth, and the ease to trade hassle free across all asset classes |
| Indiabulls Securities | Shubh – Trading made easy. | Web Trading App + Middleware | To overcome real time web socket streaming with real time charts |
| Samco Securities Ltd. | Stock Note & Stock basket | Mobile Trading App + Web Application | Stock Note: Trading Application Stock Basket: Trading platform to invest in baskets of expert selected stocks |
| Edelweiss | Edelweiss mobile trading | Mobile Trading App | The new-age, smart, stylish, and a super speedy mobile trading app |
| Kotak Securities | Kotak Stock Trader | Mobile Trading App | the mobile trading app in native platform, which helped in speedy execution of transactions. |

Current Client Portfolio



| Client Name | Product Name | Deliverables | Product Details |
|---------------------|----------------------|--|---|
| SBI Securities | SBISmart Money | Mobile and Tablet Trading Application | UI Ux for Trading Application |
| Kotak Mahindra Bank | 811 & Mobile Banking | Mobile Banking App | The mobile banking application and it is recognized among the top 5 apps worldwide. |
| Indusind Bank | IndusMobile | User Centered Design+ Mobile Banking App | MSIL is the dedicated design partner for the mobile banking application |
| Karur Vysya Bank | SME/ Retail loans | Retail Loan Application | MSIL digitalized all the front end modules like SME loans, home loans, two wheeler loans, loan against property, crop loan etc. |
| Rakuten Trade | Rakuten Trade | Web application | Web app for Rakuten trade. |

Key Financial Metrics



In ₹ Crores

| Metrics | 2021 | 2020 | Y-o-Y Change |
|------------------------|--------|--------|--------------|
| Market Capitalisation* | 329.39 | - | - |
| Net worth | 20.89 | 17.15 | 21.81% |
| Total Revenue | 35.98 | 31.54 | 14.09% |
| EBITDA | 7.78 | 5.95 | 30.60% |
| Net Profit | 3.74 | 3.77 | (0.80%) |
| Basic EPS | 2.49 | 2.51 | (0.80%) |
| Book Value Per Share | 13.91 | 11.42 | 21.80% |
| Debt to Equity Ratio | 0.22 | 0.21 | 5.74% |
| ROE | 19.66% | 24.63% | -20.18% |
| Current Ratio | 3.33 | 3.36 | (0.98%) |

* The Company issued Fresh 3.57 Crores Equity Shares of Face value ₹ 10 in 2021



Key Investment Considerations

- MSIL has strong positioning as a leader in capital market solutions and custom development with a strong Client base.
- MSIL built AI conversation platform **Myflow.ai** is widely used by many marquee clients like National Stock Exchange, UBS, Kotak Group, Edelweiss, IndusInd Bank, Rakuten, etc.
- MSIL has developed **MSXtend**, a simple, fast and reliable trading platform to cater for the requirements of small and mid-size brokers in India.
- **MSXTend** is connected to BSE BOLT+ and will be accepted by around 250 small and mid-size brokerage houses.
- **MSXtream** a reliable, high performance and low latency Real-time Streaming solution has helped Brokers reduce the Bandwidth and Hardware costs by up to 75% during the pandemic
- With the High Demand for Data Analytics in the industry, MSIL is coming up with **MSDataLytics** which is a state-of-the-art analytics platform that gathers data from thousands of sources and presents it to the users in an easy to read and action interface.



Key Investment Considerations

- MSIL has made it to the Deloitte Technology Fast 500 companies of Asia-Pacific region.
- The Net worth of the MSIL has Increased at the rate of 21.81% to ₹ 20.89 Crores in FY'21 from ₹ 17.15 Crores in FY'20.
- The Total Assets have increased by 23.13%.
- MSIL's Current Ratio of 3.32(x) indicates a strong liquidity position.
- The Debt to Equity ratio is 0.22 indicating that MSIL is nearly debt free.
- The Total revenue increased at the rate of 14.09% Y-o-Y to ₹ 35.98 Crores in FY'21 from ₹ 31.54 Crores in FY'20.
- Profit before Tax of MSIL stood at ₹ 5.28 Crores for FY'21. (40.12% Y-o-Y increase)
- The increase in Depreciation and Employee Benefit Expenses has resulted into a minute decrease in Net Profit by ~1% as compared to Previous year.

Risk Disclosure



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