Network People Services Technologies Ltd.
427/428/429, A-Wing, NSIL, Lodha Supremus II,
Near New Passport office, Road No. 22,
Wagle Industrial Estate, Thane (W) – 400604
Tel.: +91 22 61482100 | www.npstx.com

SYMBOL: NPST **Dated: July 24, 2024**
ISIN: INE0FFK01017

To,
The Manager-Listing Department,
The National Stock Exchange of India Limited,
Exchange Plaza, NSE Building, Bandra Kurla
Complex, Bandra East, Mumbai-400 0513
Fax: 022-26598237, 022-26598238

Subject: General Updates for quarter ended June 30, 2024 – Investor Presentation

Respected Sir/Madam,

Pursuant to the provisions of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed herewith Investor Presentation, general updates for quarter ended June 30, 2024.

Kindly take the same on your record.

Thanking You,
Yours Faithfully,
For Network People Services Technologies Limited

CHETNA AVINASH CHAWLA
Digitally signed by CHETNA AVINASH CHAWLA
Date: 2024.07.24 13:56:24 +05'30'

Chetna Chawla
Company Secretary and Compliance Officer

NPST Results

Providing digital technology across financial value chain

Q1 FY25 Investor Presentation

About NPST

NPST, is engaged in providing software and Digital payment solutions to the Banking and Fintech segment, primarily focusing on Payment solutions (UPI and IMPS), Mobile Banking, Merchant acquiring platform and API banking technology.

NPST is an authorized Merchant Payment Service Provider, approved by NPCI, providing payment solution to aggregators, merchants and users across various segments.

VISION

Provide Digital Technology Across Financial Value Chain

MISSION

- Strategically partner with financial institutions, banks, and service providers.
- Create largest network of technology enabled merchants and Users
- Achieve Top 5 position in digital transaction volumes in country.

NPST Today

NPST

#1

Sole Provider

Across financial value chain

126%

Net Profit Growth

CAGR 2020-24

500+

Merchant Locations PAN India

14

Banks

2M+

Bank Merchants

1BN+

Banking Txns per month

100+

Payment Aggregators

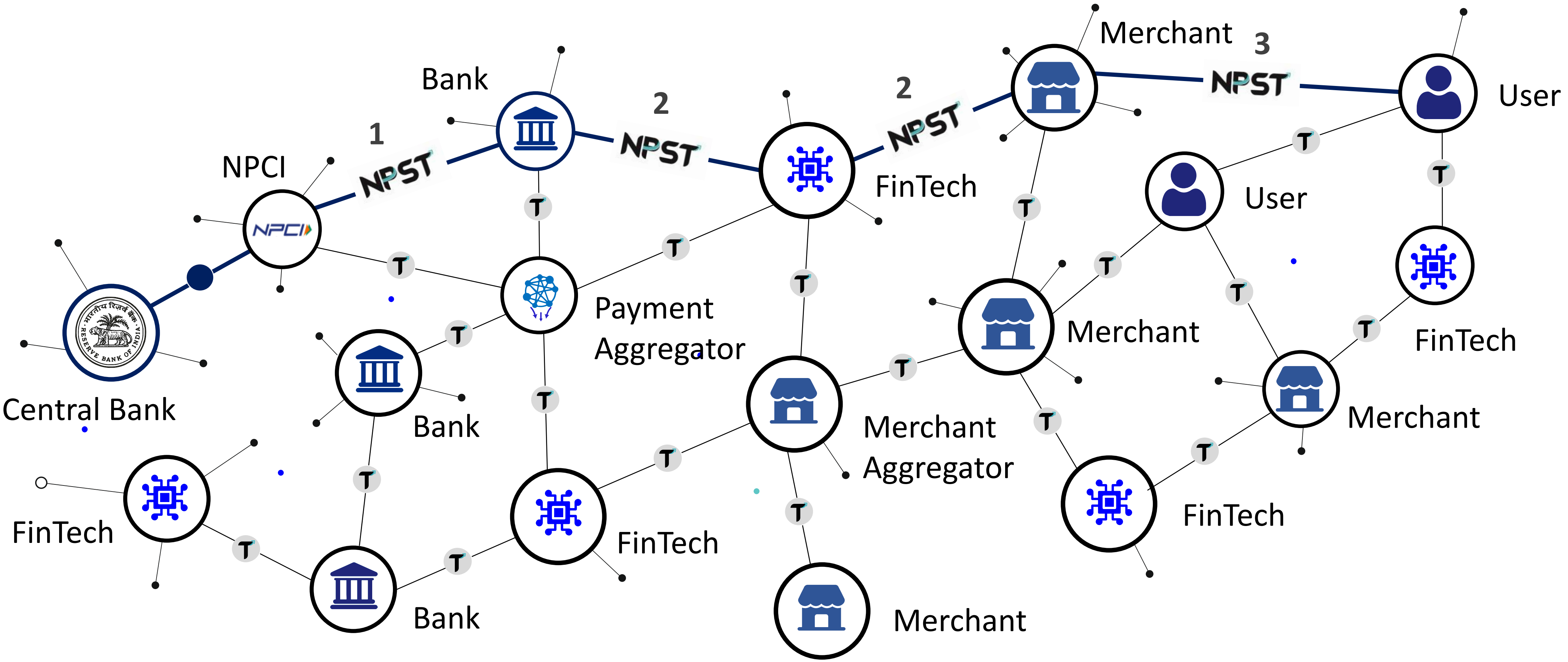
150K+

Sub merchants

300+

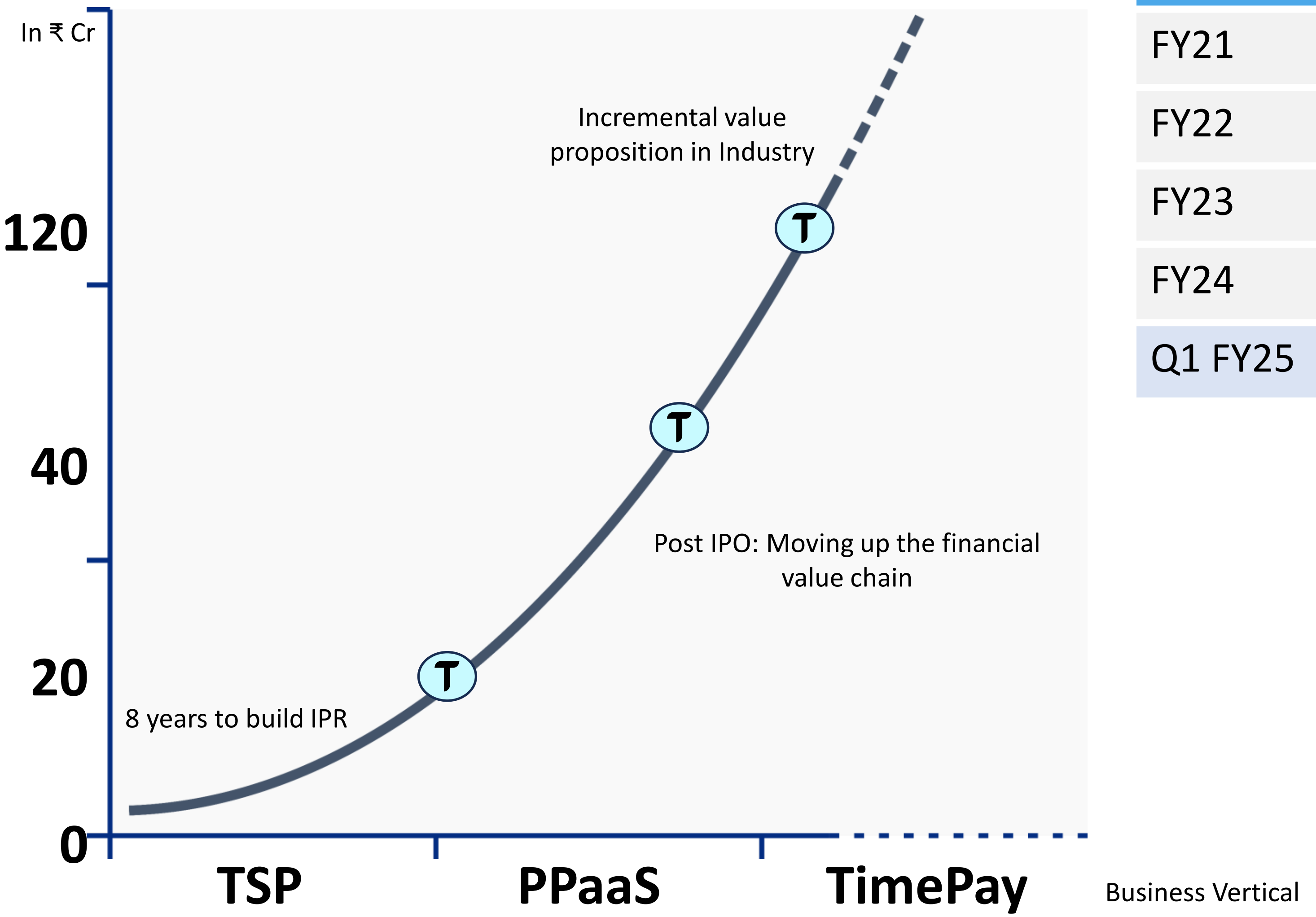
Dedicated Payment Associates

Simplifying Payment Complexity



Our Evolution

Delivering value across financial ecosystem



In ₹ Cr

Particulars	Total Revenue	Net Profit	EPS (In ₹)
FY21	15.27	1.07	2.38
FY22	19.49	1.49	2.31
FY23	41.13	6.52	3.36
FY24	130.08	26.71	13.78
Q1 FY25	60.19	15.62	8.06*

*Adjusted EBITDA

Strategic Areas of Focus

For Banks & Financial Institutions

1. Transaction Processing Engines IMPS | UPI | Mobile Banking I Merchant Acquiring
2. Super App – Banking and Lifestyle Services
3. Qynx – Offline Merchant Platform
4. Integrated Online Dispute Resolution

Technology Service Provider

NPST

Innovation in every byte

Evok Payments Platform As-a-Service

For Payment Aggregator & Merchants

1. Online API engine – Payin I Payout I AutoPay
2. Offline Payments – QR and SoundBox
3. Merchant UPI SDK - Plug-in

Unified Merchant Services I Auto Reconciliation I Dispute Management I Chargeback I Device Management I Compliance and Risk Management

Products and Innovations to Sustain Growth

First to Launch ODR

First to Launch Instant Merchant Refund

Enhanced API Gateway

Rolled out Merchant Experience Platform

Live Payment Monitoring Solutions

Offline Payments QR & Sound Box

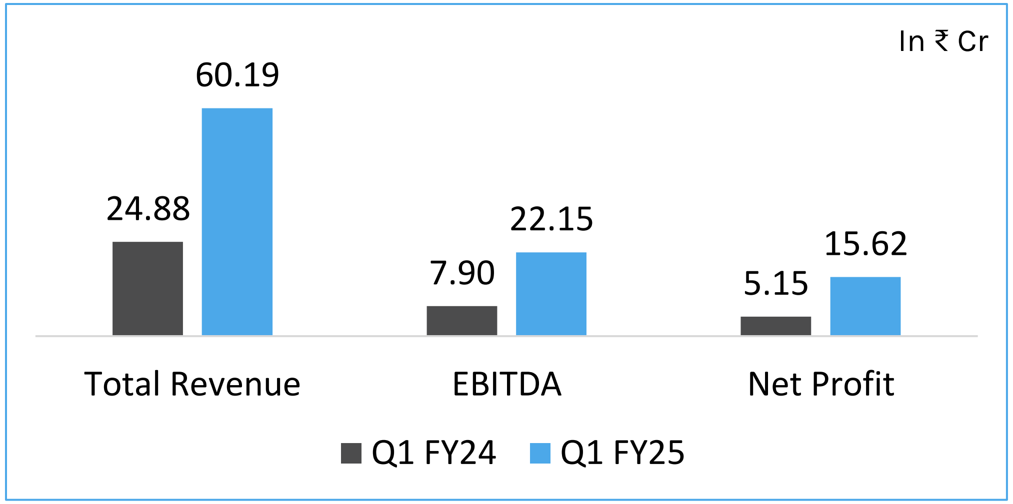
Launched TimePay

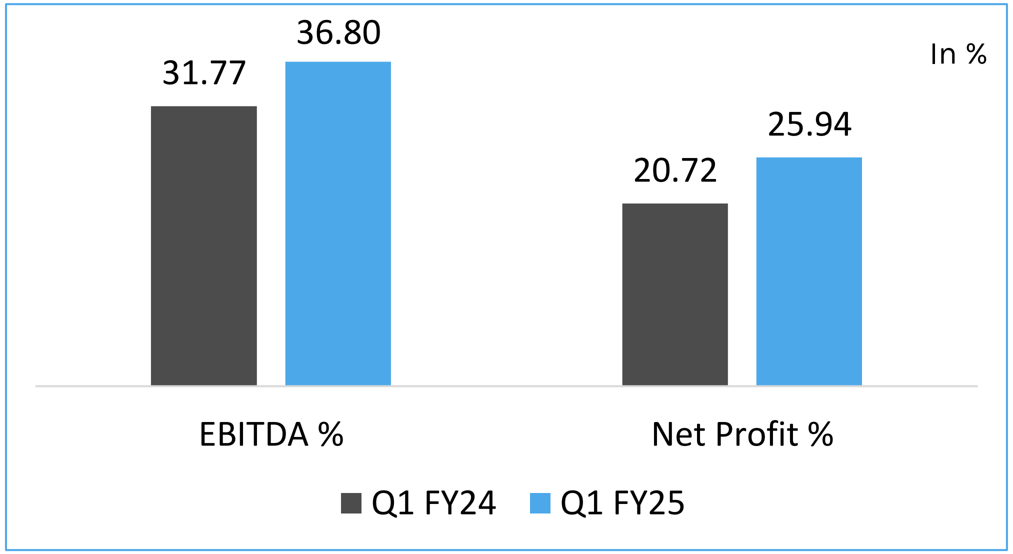
Q1 FY25 Standalone Key Financial Highlights

All Figures In ₹ Cr & Margin in %

Particulars	Q1 FY25	Q1 FY24	YoY Growth
Total Revenue	60.19	24.88	141.98%
EBITDA	22.15	7.90	180.32%
EBITDA (%)	36.80%	31.77%	503 Bps
Net Profit	15.62	5.15	202.96%
Net Profit (%)	25.94%	20.72%	522 Bps
Adjusted EPS (₹)	8.06	2.66	203.00%

Highest Quarterly Performance since its listing on NSE Emerge in August 2021.

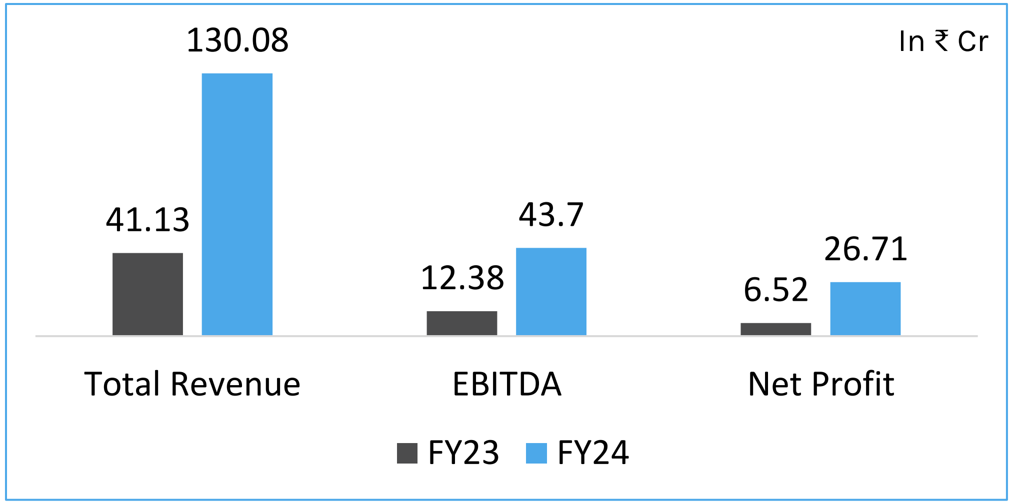


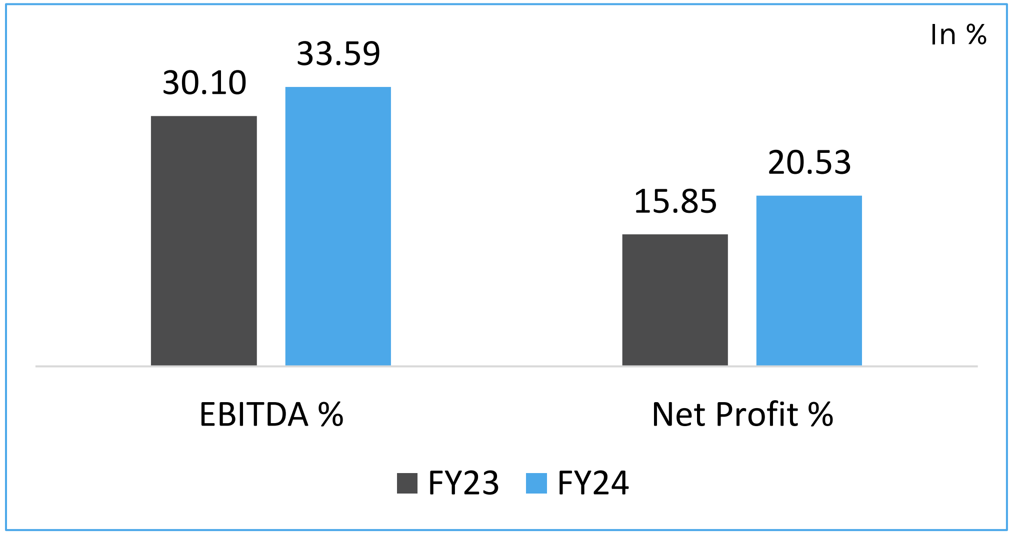


FY24 Key Financial Highlights

All Figures In ₹ Cr & Margin in %

Particulars	FY24	FY23	YoY Growth
Total Revenue	130.08	41.13	216.27 %
EBITDA	43.70	12.38	252.99 %
EBITDA (%)	33.59%	30.10%	350 Bps
Net Profit	26.71	6.52	309.66 %
Net Profit (%)	20.53%	15.85%	468 Bps
EPS (₹)	13.78	3.36	310.12 %





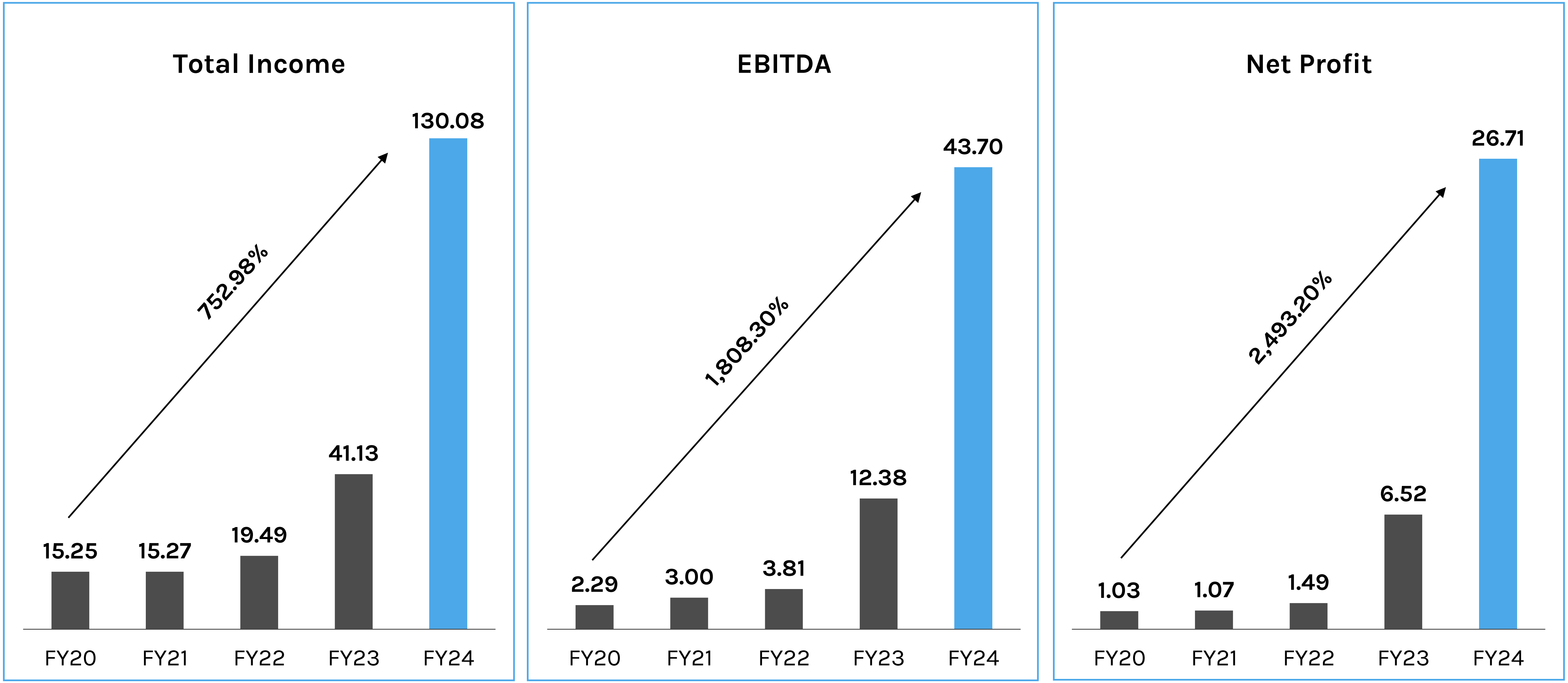
Quarter On Quarter Key Metrics Comparison

All Figures In ₹ Cr & Margin in %

Particulars	Q1 FY24	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25
Total Income	**24.88**	**28.42**	**32.07**	**44.71**	**60.12**
Income Growth (Q-o-Q)	16.18%	14.26%	12.82%	39.43%	34.47%
EBITDA	**7.89**	**9.50**	**10.98**	**15.31**	**22.15**
EBITDA Growth (Q-o-Q)	19.08%	20.30%	15.61%	39.44%	44.68%
EBITDA Margin (%)	31.74%	33.42%	34.24%	34.24%	36.80%
Net Profit	**5.15**	**5.00**	**6.53**	**10.02**	**15.62**
Net Profit Growth (Q-o-Q)	34.23%	-2.97%	30.49%	53.53%	55.89%
Net Profit Margins (%)	20.72%	17.60%	20.35%	22.41%	25.94%
EPS (₹)	**2.66**	**2.58**	**3.37**	**5.17**	**8.06**
EPS Growth (Q-o-Q)	34.28%	-2.97%	30.49%	53.57%	55.90%

Key Financial Highlights – FY24

All Figures In ₹ Cr



Updates Business Verticals

Technology Service Provider

- Secured order for our new product BBPS Bill aggregation switch from two banks
- Secured PO for ODR solution from one bank
- Received incermental order for Qynx offline payment product adding over 20000 merchants across 500 locations
- Processing over 1 billion digital payment transactions every month
- Managing 20 million user base for banking super app and 2.5 million merchants on Merchant acquiring platform
- Empaneled with Indian Bank as Fintech

Payment Platform as a Service

- Increased API penetration with 10000 additional merchants for PA PG clients
- Initiated Payout POC under bank's guidance
- Strengthened compliance with proactive measures in Fraud and Risk monitoring.

Other Update

New Milestone Achieved: We're in the Top 4000 for Market Capitalization!

Included in top 1,000 companies by market cap

Technoviti Innovation Award 2024 for its EvoK Payment Platform as a Service (PPaaS).

Best Fintech Startup (Silver)" at the 4th BW Businessworld Festival of Fintech Awards 2024

Achieved 46% of FY24's Total Income & 58% of the Total Net Profit of FY24's in Q1 FY25.

Secured a 3 years contract from Kerala Gramin Bank and Karnataka Gramin Bank

Awarded Best technology Service Provider and Best Digital Payment Platform for Evok PPaaS organized by Kamikaze B2B Media

Management Overview

Board Of Directors

Mr. Deepak Chand Thakur
Chairman & Managing Director

Mr. Ashish Aggarwal
Joint Managing Director

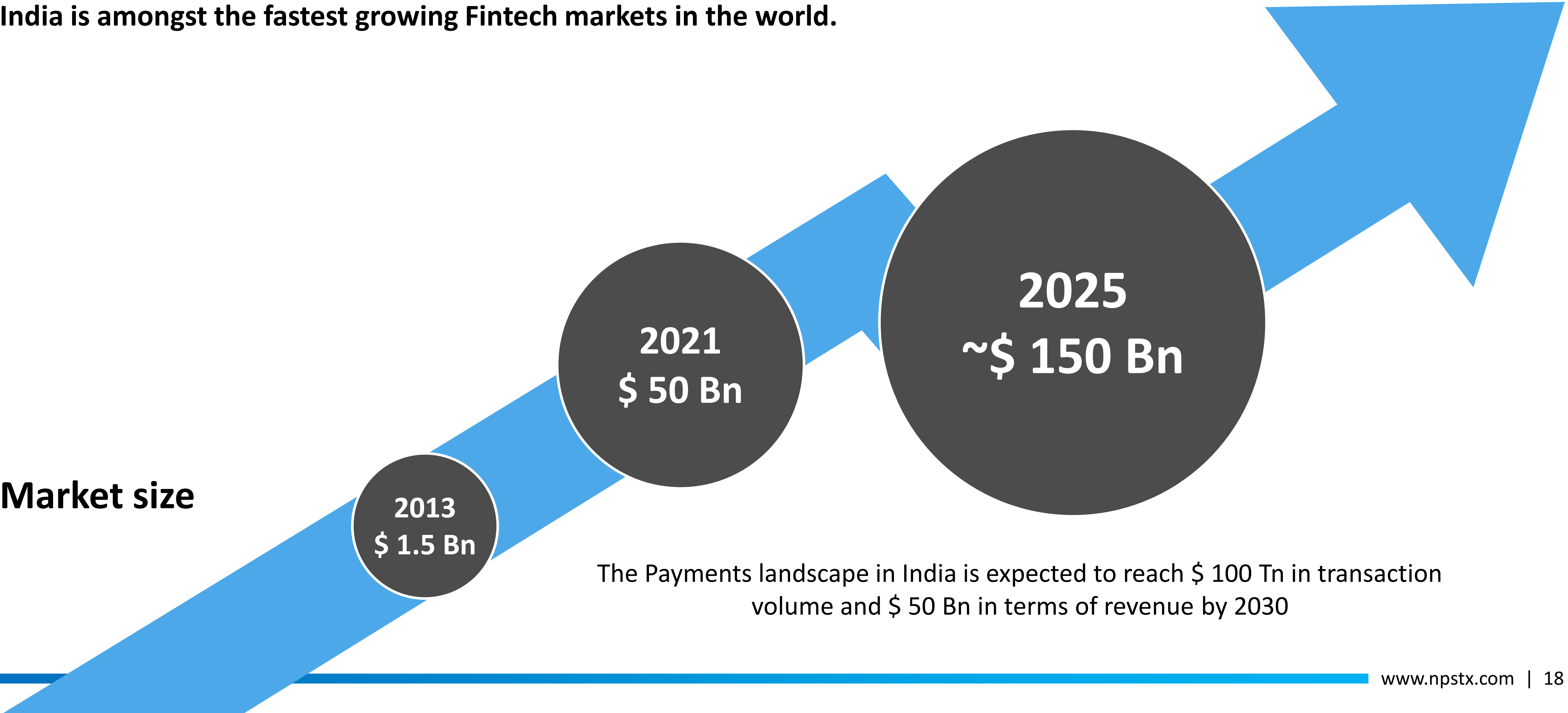
Mrs. Savita Vashist
Executive Director

Industry Overview

Fintech in India

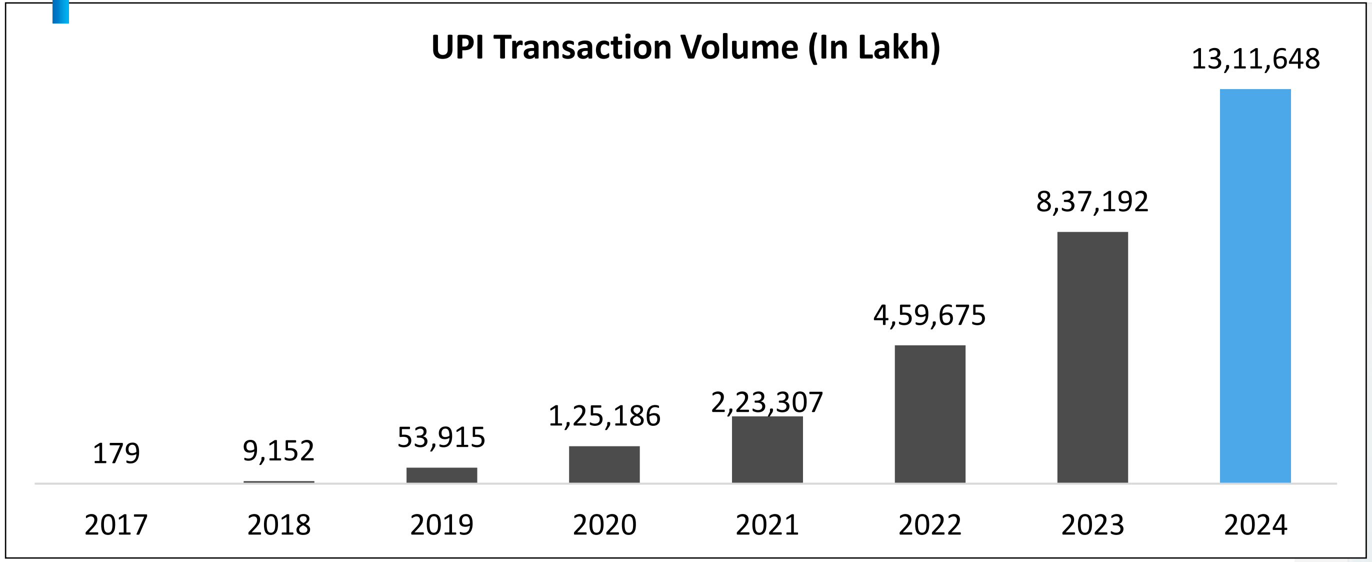
India is amongst the fastest growing Fintech markets in the world.

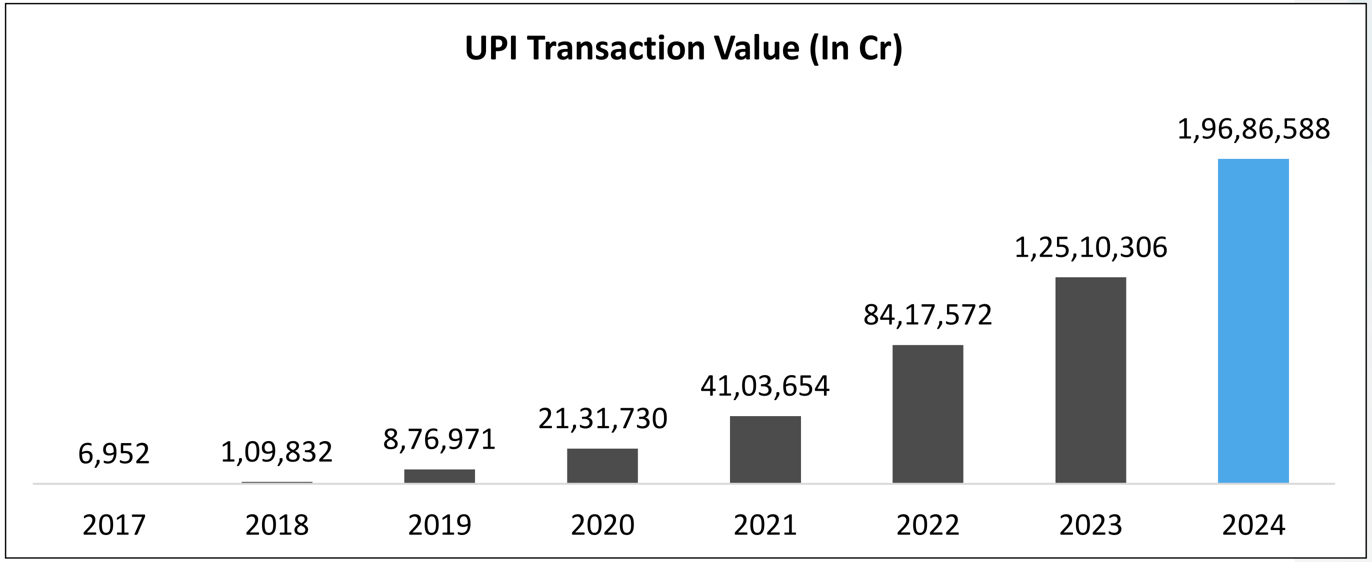
Market size



The Payments landscape in India is expected to reach $ 100 Tn in transaction volume and $ 50 Bn in terms of revenue by 2030

Exponential UPI Growth Since Inception



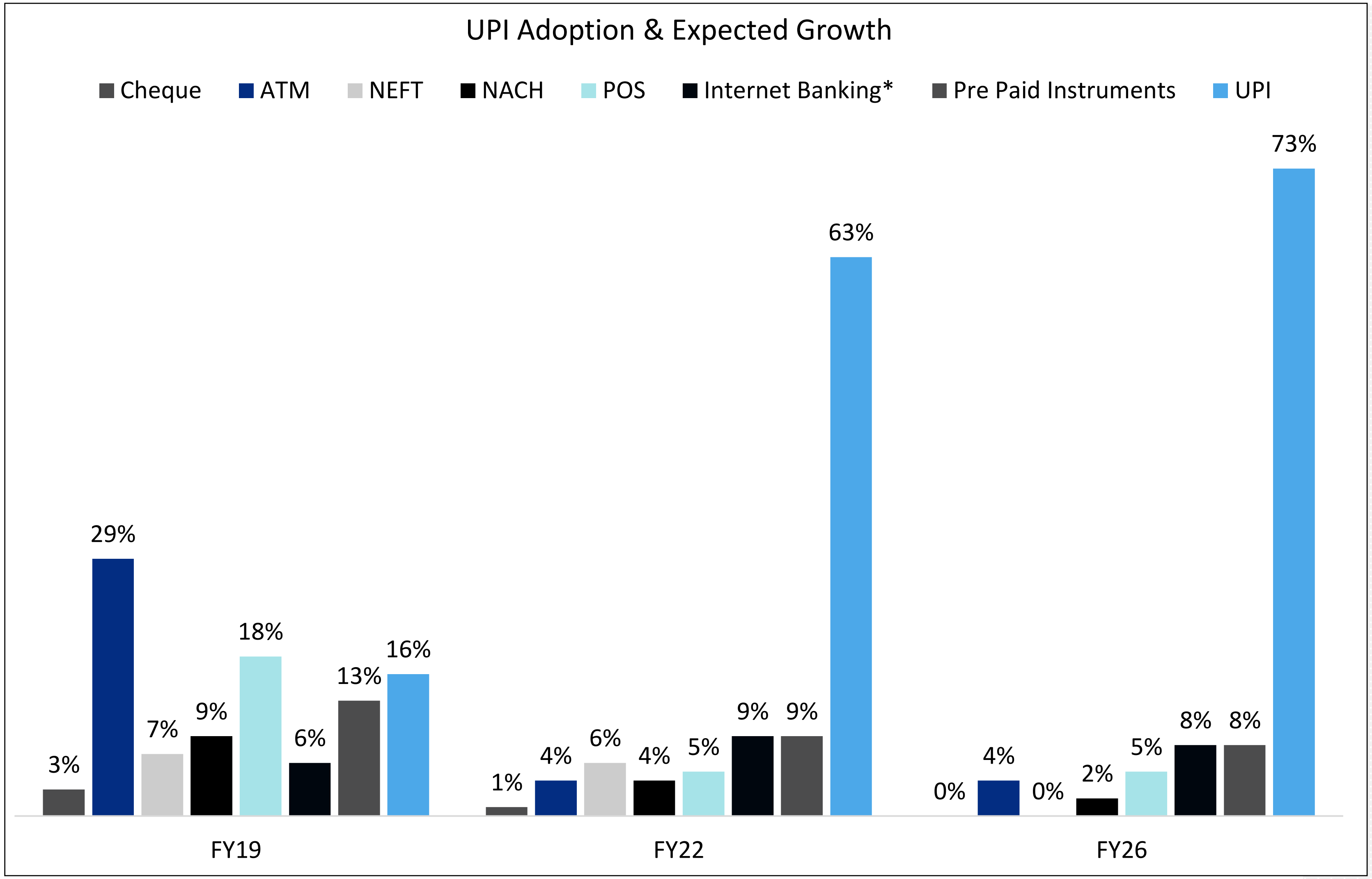


NPST is one of the Technology partners in NPCI's UPI ecosystem managing payment processing engine for banks.

NPCI has an aim to achieve 1 Bn transaction volume per day. At the current rate, it looks like the numbers will breach very soon, as it crossed 13 Bn monthly volume in March 2024.

Source: NPCI data

Accelerated Migration To Digital Led By UPI



UPI saw about 9x transaction volume increase in past 3 years, increasing from **500 Cr** transactions in FY19 to about **4600 Cr** transactions in FY22

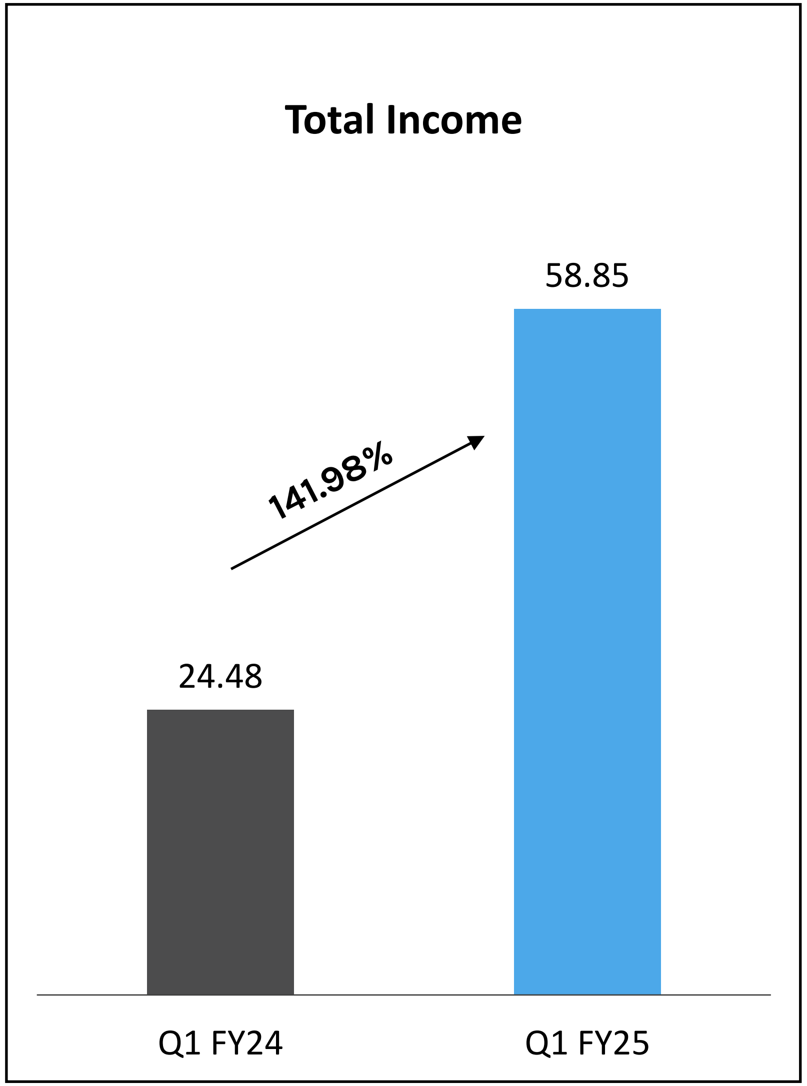
UPI is estimated to grow and drive **~75%** of total digital transaction volumes in five years

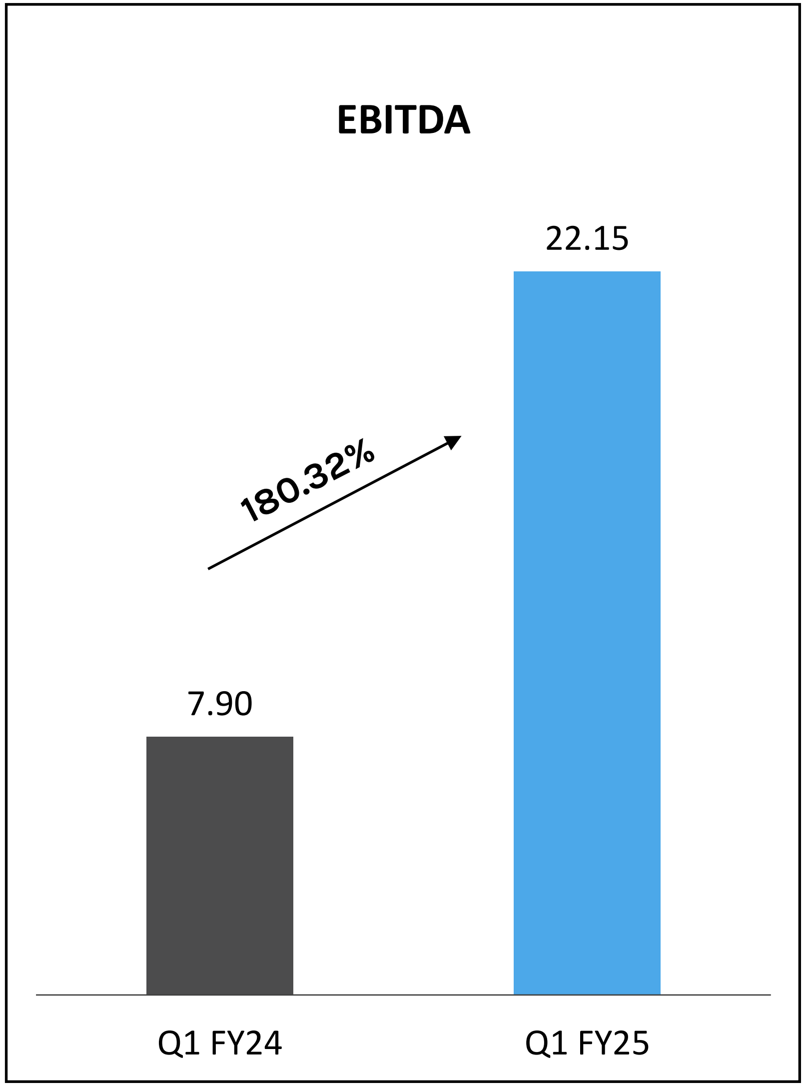
Source: RBI data, NPCI, BCG Analysis.
*Internet transactions include aRTGS, AePS, ABPS, NETC, and IMPS financial transactions. ATM includes financial transactions only
Note: Total may not sum to 100 because of differences due to rounding off

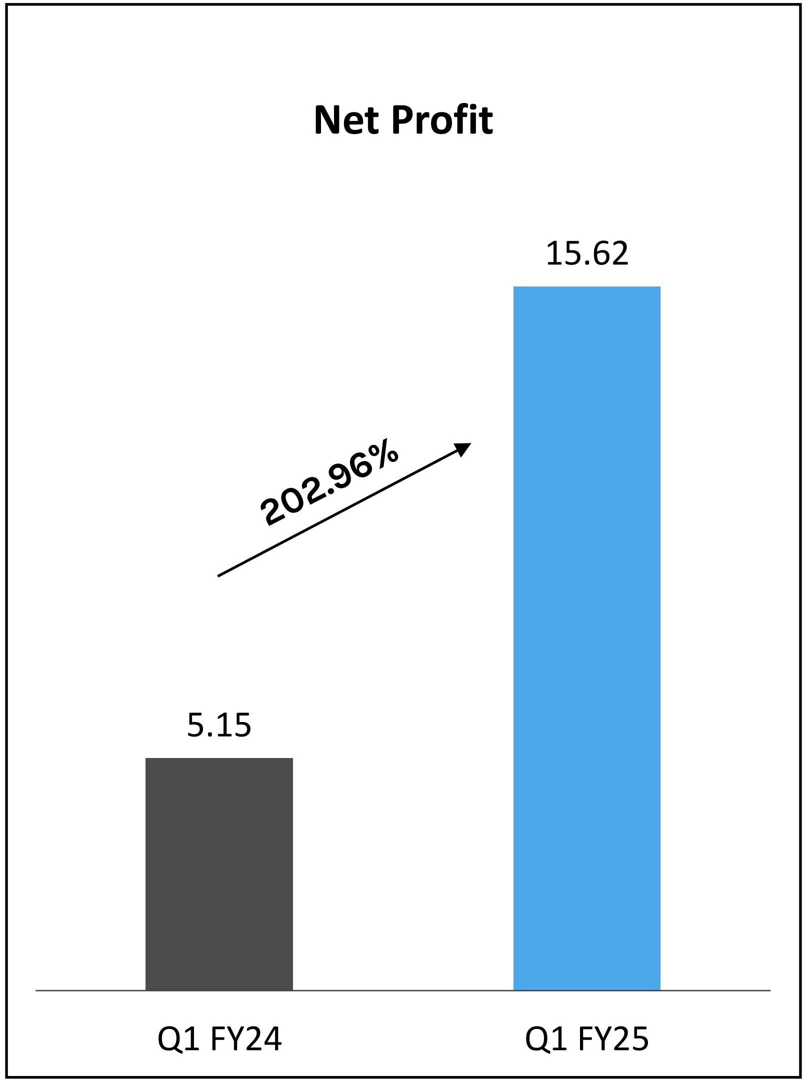
Financial Overview

Q1 FY25 Standalone Performance Highlights

All Figures In ₹ Cr & Margin in %







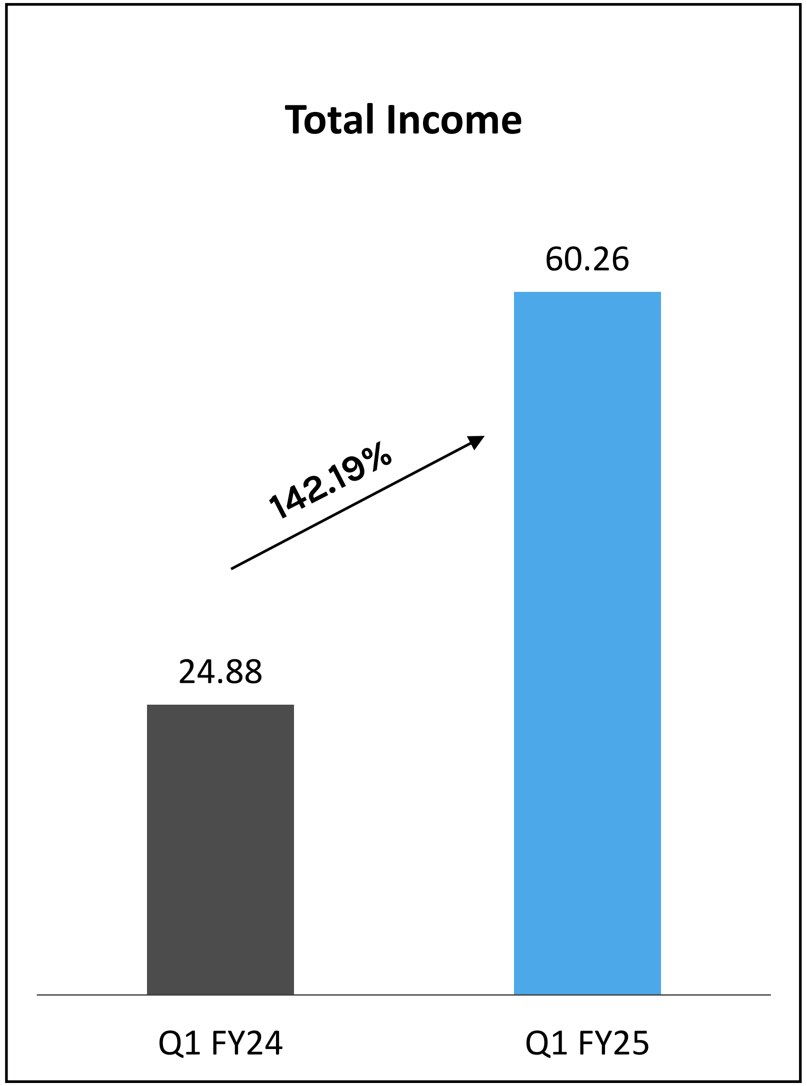
Q1 FY25 Standalone Result Highlights

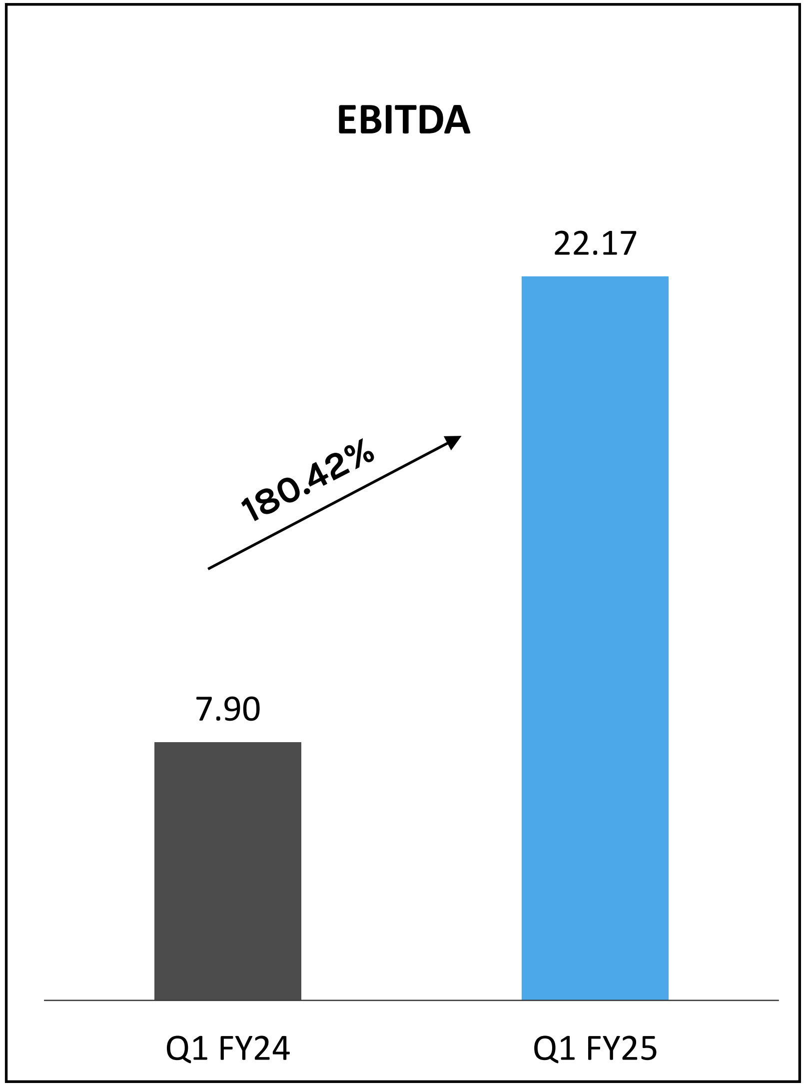
All Figures In ₹ Cr & Margin in %

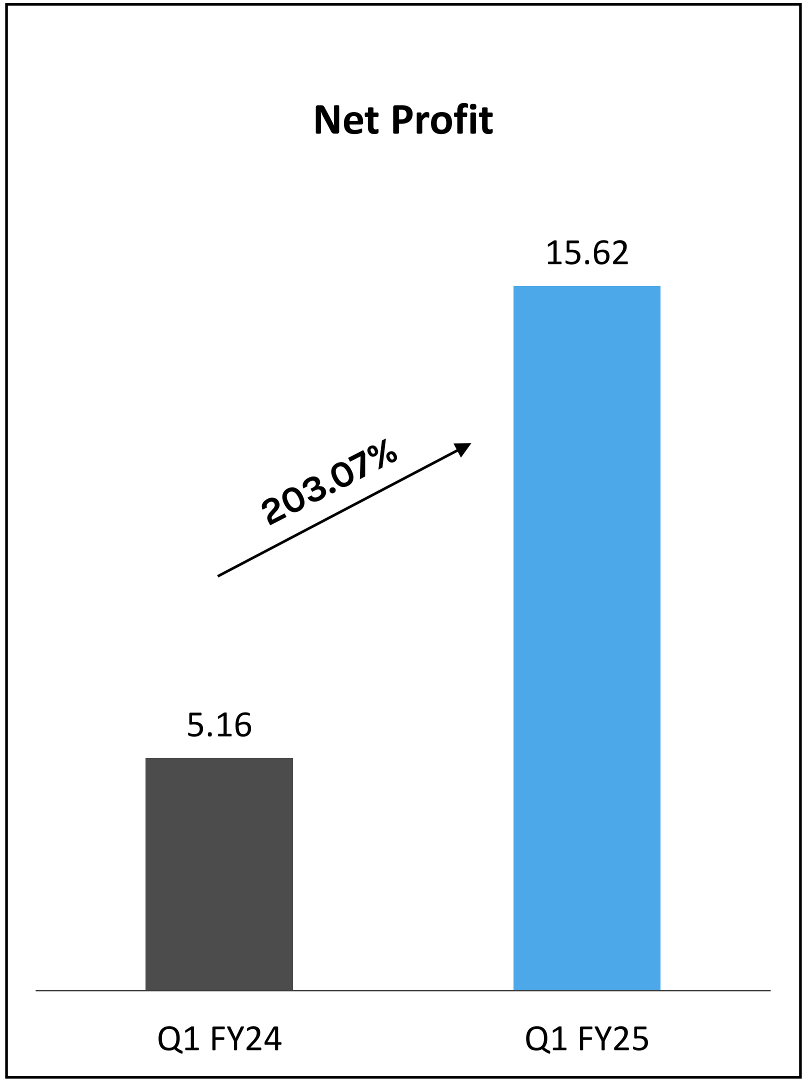
Particulars	Q1 FY25	Q1 FY24	Y-O-Y
Revenues	58.85	24.48	
Other Income	1.34	0.40	
Total Income	**60.19**	**24.88**	**141.98%**
Raw Material costs	21.34	8.54	
Employee costs	12.78	6.80	
Other expenses	3.92	1.63	
Total Expenditure	38.04	16.97	
EBITDA	**22.15**	**7.90**	**180.32%**
EBITDA %	**36.80%**	**31.77%**	**503 Bps**
Finance Costs	0.00	0.01	
Depreciation	1.09	1.69	
PBT	**21.06**	**6.21**	
Tax	5.44	1.05	
Net Profit	**15.62**	**5.15**	**202.96%**
Net Profit %	**25.94%**	**20.72%**	**522 Bps**
Adjusted EPS (₹)	8.04	7.98	**1.00%**
EPS (Adjusted After Bonus Effect)	8.06	2.66	**203.00%**

Q1 FY25 Consolidated Performance Highlights

All Figures In ₹ Cr & Margin in %







Q1 FY25 Consolidated Result Highlights

All Figures In ₹ Cr & Margin in %

Particulars	Q1 FY25	Q1 FY24	Y-O-Y
Revenues	58.86	24.48	
Other Income	1.40	0.40	
Total Income	**60.26**	**24.88**	**142.19%**
Raw Material costs	21.30	8.54	
Employee costs	12.79	6.80	
Other expenses	4.00	1.63	
Total Expenditure	38.09	16.97	
EBITDA	**22.17**	**7.90**	**180.42%**
EBITDA %	**36.78%**	**31.77%**	**501 Bps**
Finance Costs	0.00	0.01	
Depreciation	1.09	1.69	
PBT	**21.07**	**6.21**	
Tax	5.45	1.05	
Net Profit	**15.62**	**5.15**	**203.07%**
Net Profit %	**25.93%**	**20.72%**	**521 Bps**
Adjusted EPS (₹)	8.06	7.98	**1.00%**
EPS (Adjusted After Bonus Effect)	8.06	2.66	**203.00%**

Profit & Loss Statement – FY24

All Figures In ₹ Cr & Margin in %

Particulars	FY22	FY23	FY24
Revenues	19.16	40.79	127.51
Other Income	0.33	0.34	2.57
Total Income	**19.49**	**41.13**	**130.08**
Raw Material costs	-1.28	12.5	46.76
Employee costs	6.57	12.72	31.30
Other expenses	10.39	3.53	8.32
Total Expenditure	15.68	28.75	86.38
EBITDA	**3.81**	**12.38**	**43.70**
EBITDA %	**19.94 %**	**30.10 %**	**33.59%**
Finance Costs	0.05	0.01	0.03
Depreciation	1.78	3.63	8.30
PBT	1.97	8.73	35.37
Tax	0.48	2.21	8.67
Reported Net Profit	**1.49**	**6.52**	**26.71**
Net Profit %	**7.78 %**	**15.85 %**	**20.53%**

Balance Sheet – FY24

All Figures In ₹ Cr & Margin in %

Equities & Liabilities	FY22	FY23	FY24
Equity	6.46	6.46	19.39
Reserves	15.59	22.11	38.14
Net Worth	**22.05**	**28.57**	**57.52**
Non-current Liabilities			
Long-term borrowing	0.00	0.14	0.07
Deferred tax Liabilities	0.00	0.00	0.00
Other long terms Liabilities	0.14	0.18	0.23
Long-term provision	0.85	1.04	1.49
Total Non-Current Liabilities	**0.99**	**1.36**	**1.79**
Current Liabilities			
Short-term borrowings	0.00	0.07	0.07
Trade payables	4.22	0.83	3.85
Other Current Financial Liabilites	0.00	0.00	0.00
Other current liabilities	2.92	8.09	12.18
Short-term provision	0.12	0.08	0.63
Total Current Liabilities	**7.26**	**9.07**	**16.73**
Total Liabilities	**30.30**	**39.00**	**76.05**

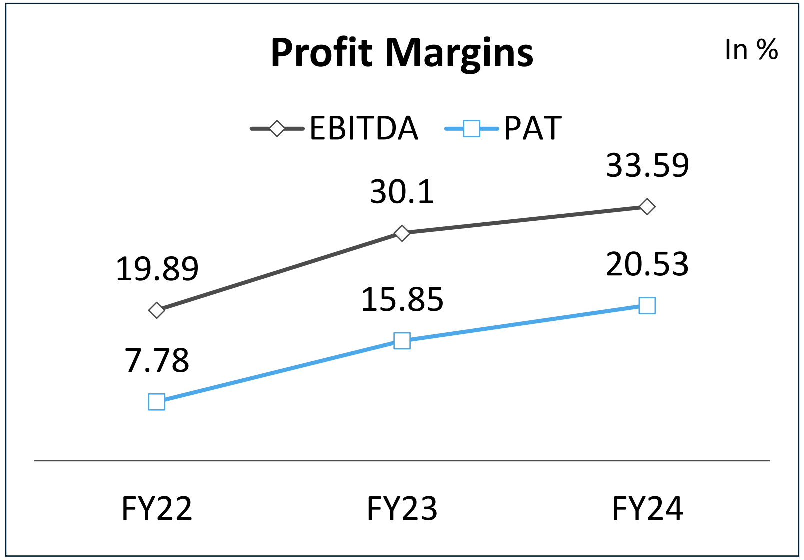
Assets	FY22	FY23	FY24
Non Current Assets			
Fixed assets	10.62	13.06	6.94
Non-current investments	0.01	0.77	4.26
Long Term Loans & Advances	0.88	0.01	1.81
Other non-current assets	0.28	0.31	1.35
Total Non Current Assets	**11.79**	**14.15**	**14.35**
Current Assets			
Inventories	2.73	2.99	0.51
Trade receivables	4.99	0.89	0.98
Cash & Bank Balance	0.97	19.31	58.41
Short Term Loans & Advances	0.76	0.71	0.44
Current Tax Assets (Net)	0.00	0.00	0.00
Other current assets	9.06	0.95	1.35
Total Current Assets	**18.52**	**24.85**	**61.69**
Total Assets	**30.31**	**39.00**	**76.05**

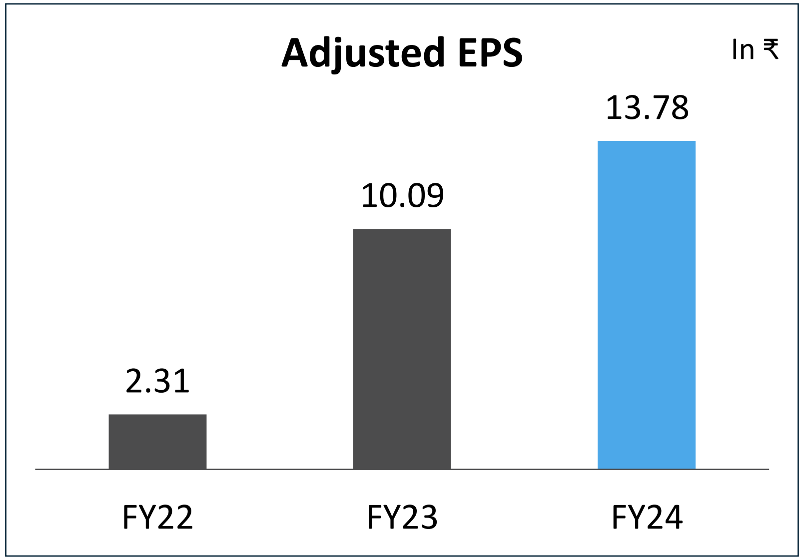
Cash Flow Statement – FY24

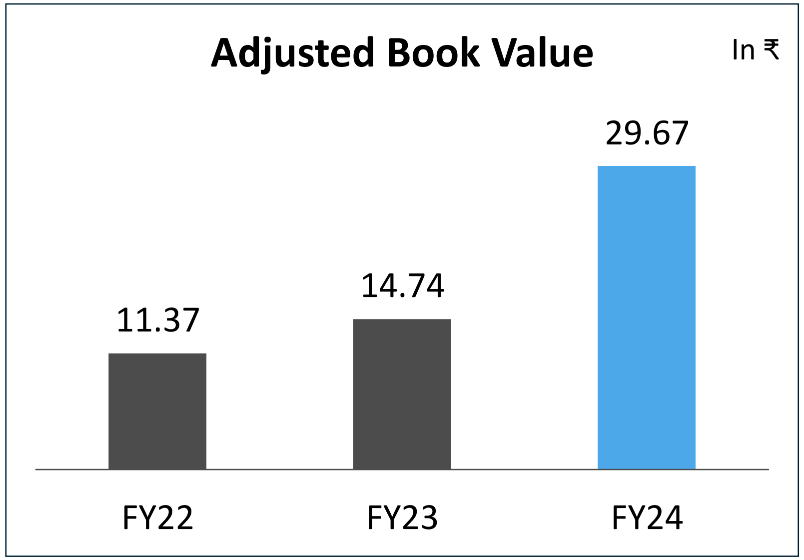
All Figures In ₹ Cr & Margin in %

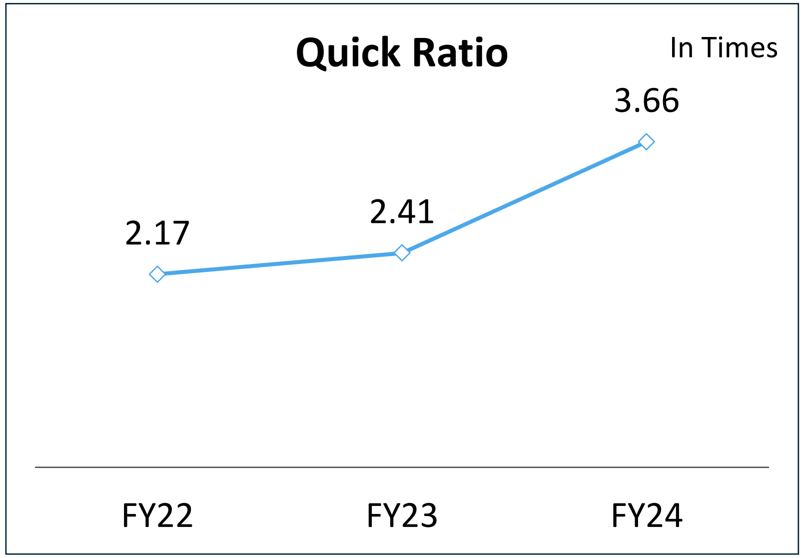
Particulars	FY22	FY23	FY24
Cashflow from Operations	-7.44	12.01	43.05
Cashflow from Investments	-5.49	-5.73	-3.86
Cashflow from Financing	13.45	0.19	-0.09
Net Cash flow	0.53	6.47	39.10
Opening Cash & Cash Equivalent	0.44	0.97	19.31
Closing Cash & Cash Equivalent	0.97	7.44	58.41

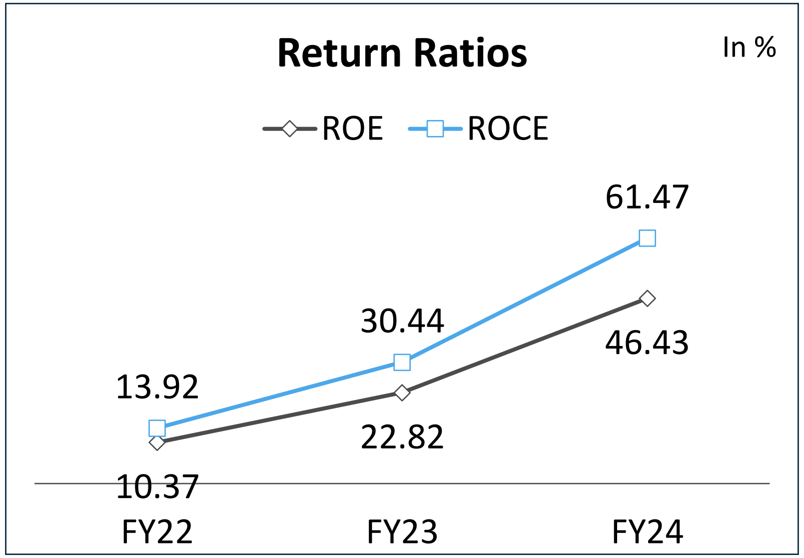
Key Ratios – FY24

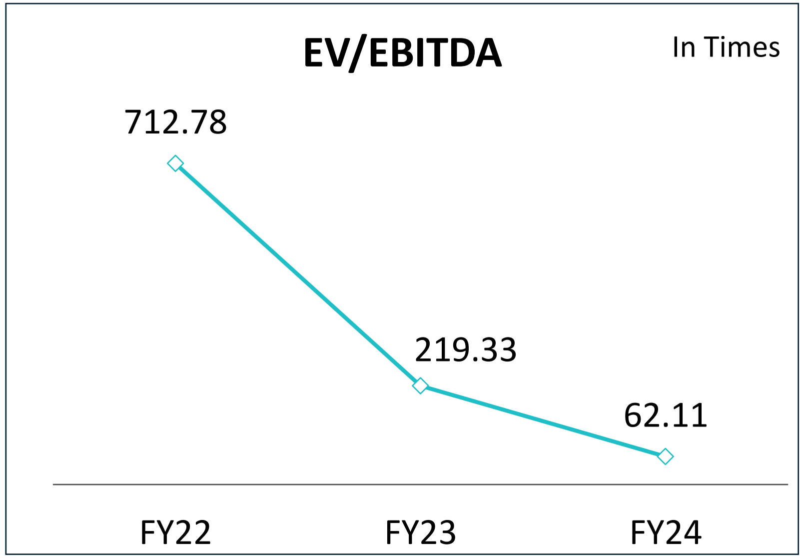












Stock Data

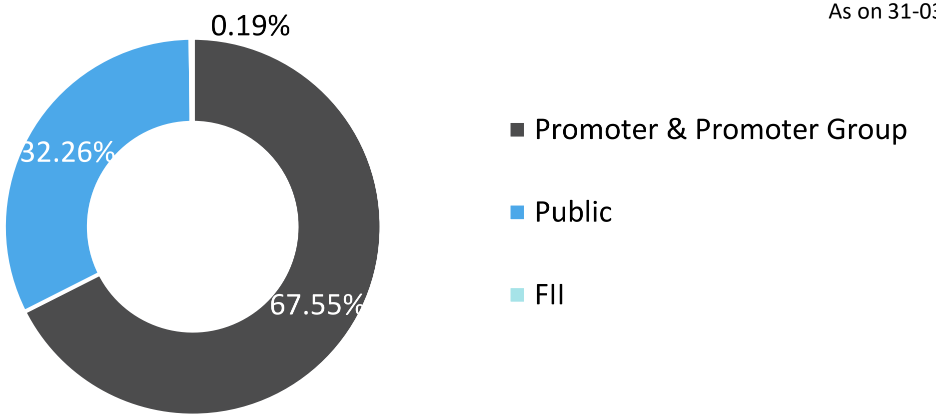
NSE: NPST ISIN: INE0FFK01017

As on 23-07-2024

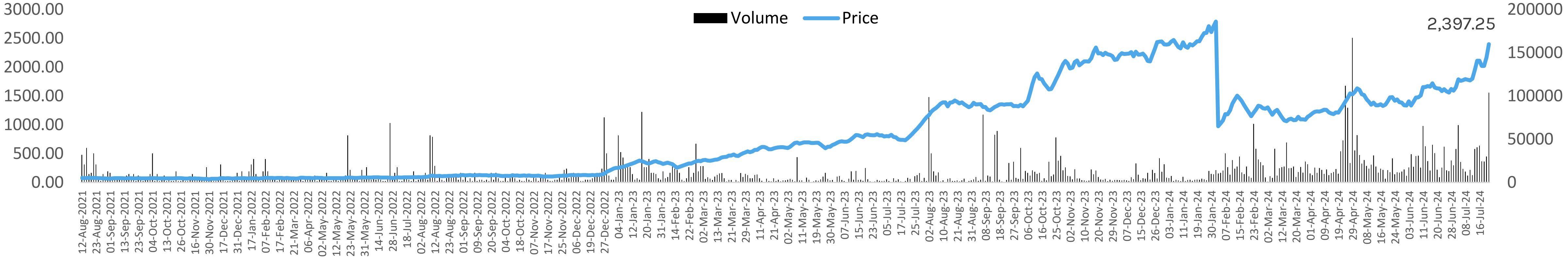
Share Price (₹)	2,397.25
Market Capitalization (₹ Cr)	4,647.31
No. of Shares Outstanding	1,93,86,000
Face Value (₹)	10.00
52 week High-Low (₹)	2,397.25 – 243.33

Share Holding Pattern

As on 31-03-2024



Share Performance From 10 August 2021 Till Date



Source - NSE

Note: 2:1 Bonus Issue, Record date – 2nd February 2024.

Thank You!