



# Veefin Solutions Limited

(Formerly Known as Veefin Solutions Pvt. Ltd.)

CIN: L72900MH2020PLC347893

---

Date: April 30, 2025

To,  
BSE Limited  
The Corporate Relationship Department  
Phiroze Jeejeebhoy Towers,  
1<sup>st</sup> Floor, Dalal Street, Mumbai – 400 001

**Ref: Scrip Code: 543931**  
**ISIN: INE0Q0M01015**

**Sub: Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Revised Investor Presentation**

Dear Sir/ Ma'am,

Please find attached the Revised Investor Presentation in accordance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. This presentation highlights the financial results of the Company for the half-year and year ending March 31, 2025.

Kindly take the above information on record.

The information in the above notice is also available on the website of the Company [www.veefin.com](http://www.veefin.com).

Thanking you,

**For Veefin Solutions Limited**  
**(Formerly Known as Veefin Solutions Private Limited)**

**Urja Thakkar**  
**Company Secretary & Compliance Officer**  
**ACS 42925**



# Annual Results Presentation

FINANCIAL YEAR **2024-25**

28<sup>th</sup> April 2025

Revenue Growth  67%



EBITDA

 99%

PAT

 104%

Annualised EPS

 37%

EBITDA %

19% 

PAT %

 24%

New Deals Signed

 25

New Go-Lives

 21

DSO

 -6%

Disbursement  
ARR

₹ 325K (Cr)



# Very Healthy Pipeline

Active Pursuits  
as on  
1st April 2025

---

253

Number of  
Pursuits Won

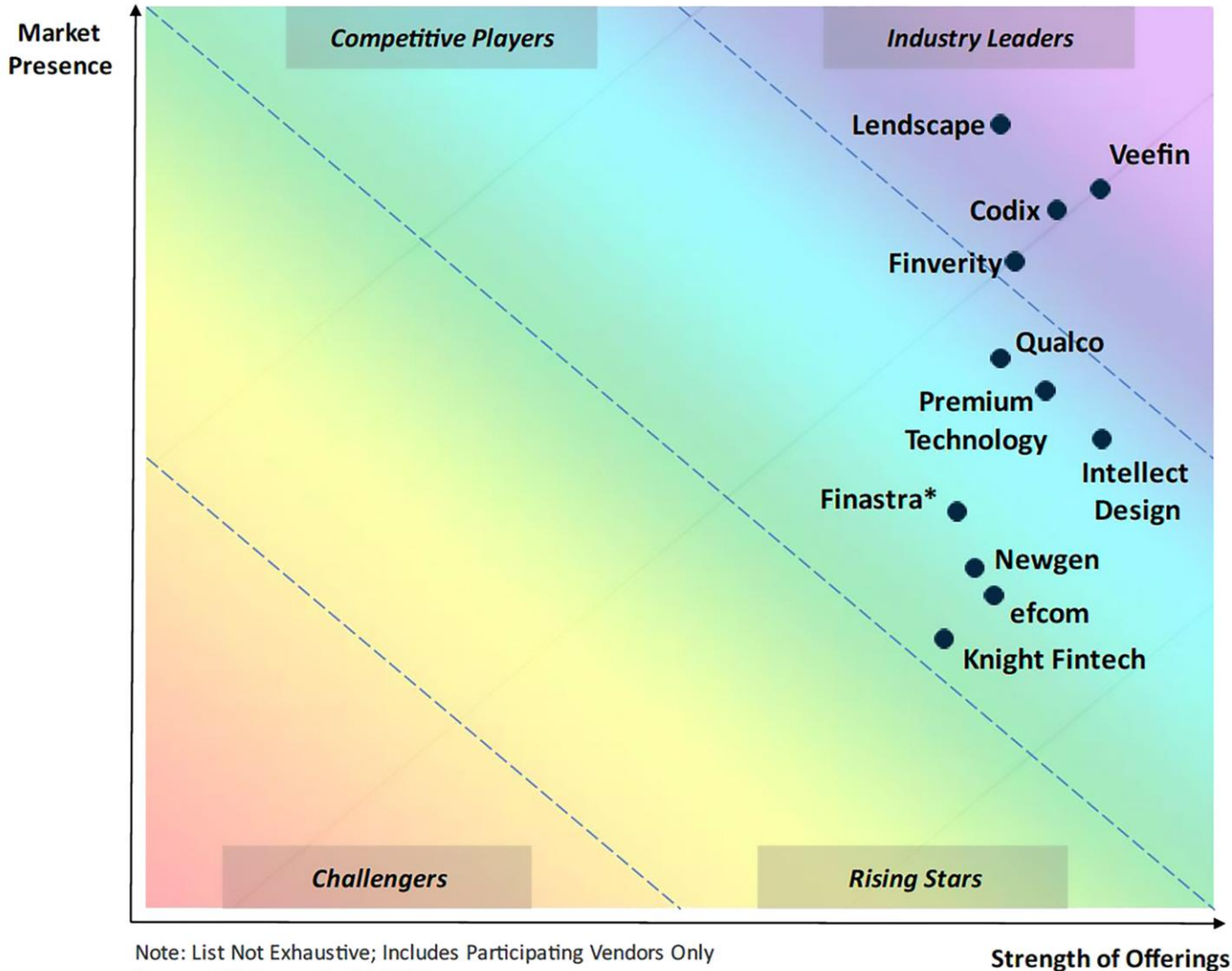
---

23

Number of  
Pursuits Lost

---

23



Note: List Not Exhaustive; Includes Participating Vendors Only

Source: IBSi Research, Q1 2025

\* Finastra has a partnership/integration with CredAble for their SCF solution



# GLOBAL INDUSTRY LEADER

## FOR THE SECOND STRAIGHT YEAR



Best Performer  
SME Company



Best Digital Lending  
& Collections  
Implementation



dun & bradstreet

India's Leading  
Fintech Companies  
2024 - 2025

ET THE ECONOMIC TIMES



#1 Sales League  
Table, Wholesale  
Transaction  
Banking



Best Supply  
Chain Finance  
Implementation



The Best  
Supply Chain  
Finance Software

Veefin is Great Place to Work  
Certified Three Times in a Row



# A Clutch of Awards...





First multi-country implementation across 5 countries  
(Kenya, Malawi, Lesotho, Eswatini & Uganda)

SaaS



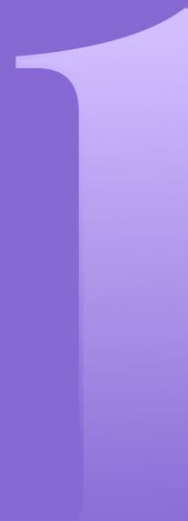
First Banking Client in the UAE

SaaS



First place where new non-SCF LMS deployed

SaaS



Largest bank in Rwanda. First Ezee-VeeFin joint implementation

SaaS



First bank through PSB Xchange to sign up for the entire stack

SaaS



First Global MNC Bank

SaaS



# What's New!!





# Drivers of Future Growth



January 2025



**KYC & KYB API  
GATEWAY**

February 2025



**VEEFIN  
SCF 4.0**

May 2025



**SECURITIZATION  
PLATFORM**

June 2025



**CO-LENDING**

September 2025



**ASSET  
DISTRIBUTION  
ENGINE**

October 2025



March 2025



**PSB XCHANGE**

April 2025



**GenAI  
AT WORK**

July 2025



**TRADE  
FINANCE**

August 2025



**ISLAMIC  
FINANCE**

November 2025

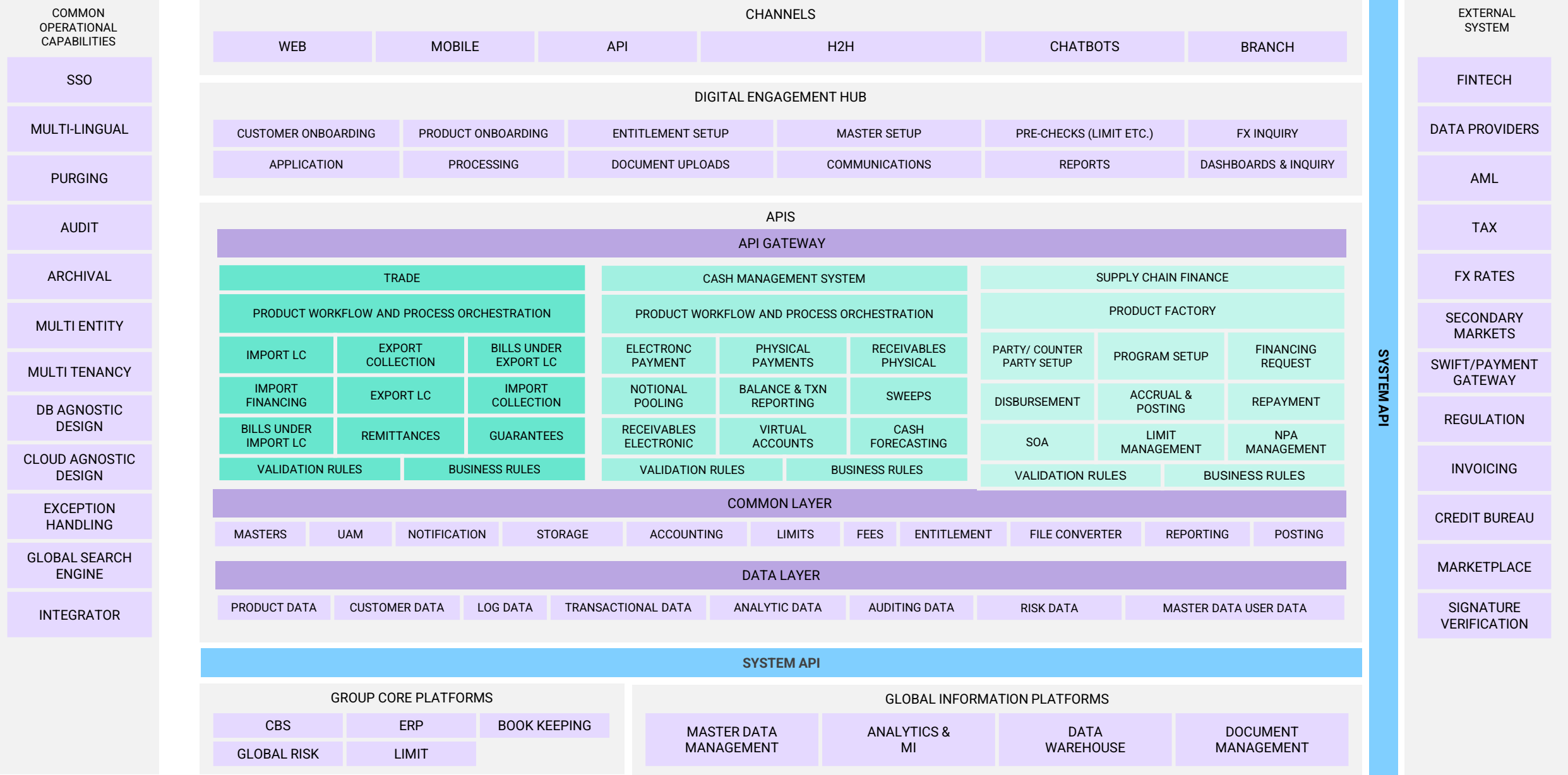


**CASH  
MANAGEMENT**

December 2025



# Veefin 4.0 Functional Architecture – Single Chassis



## CUSTOMER ACQUISITION CHANNEL

- 1 SCF Onboarding Fintechs
- 2 Procurement Tech Platforms
- 3 Accounting Platforms/ERPs
- 4 B2B Marketplaces
- 5 IRP/Treasury Tech Platforms

& many more

## THIRD PARTY DATA PROVIDER UNDERWRITING

GSTN AML MCA Financials  
ITR BSA Financial Screening

API  
INTEGRATION

## CUSTOMER ONBOARDING MODULE

Lenders Set  
Gating Criteria

## UNDERWRITING MODULE

## SCF LOAN MANAGEMENT MODULE

On-Prem  
Cloud Deployment

API  
INTEGRATION

## THIRD PARTY DATA PROVIDER UNDERWRITING

Credit Bureaus Director Verification  
eNach eSigning & eStamping

## CORE BANKING SYSTEM



& many more

LENDERS



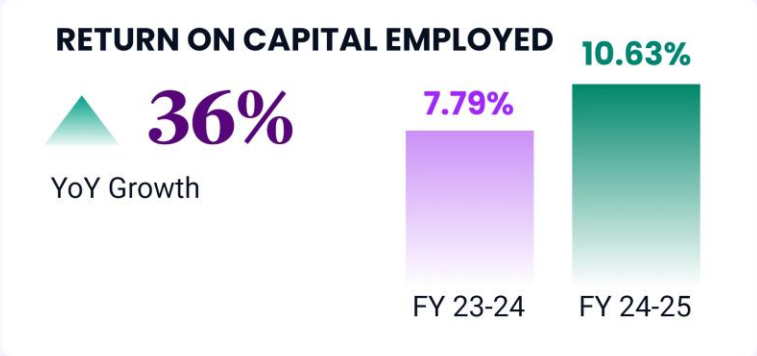
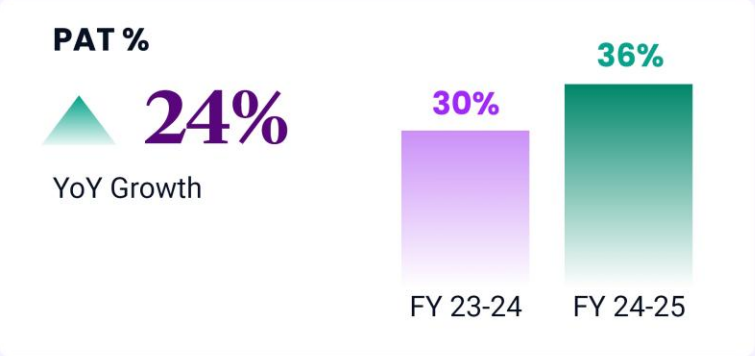
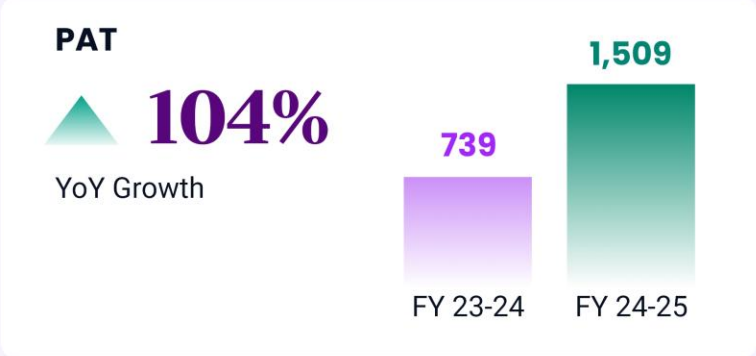
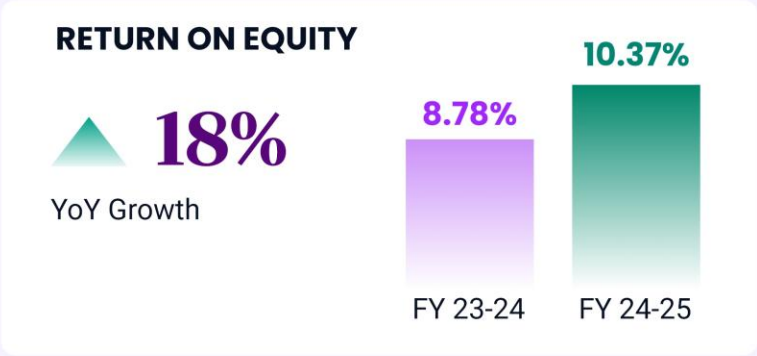
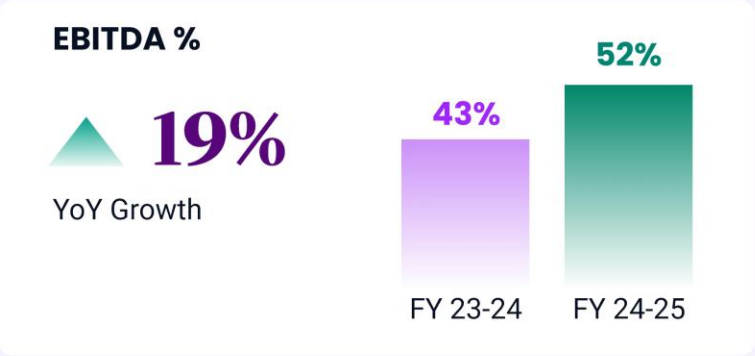
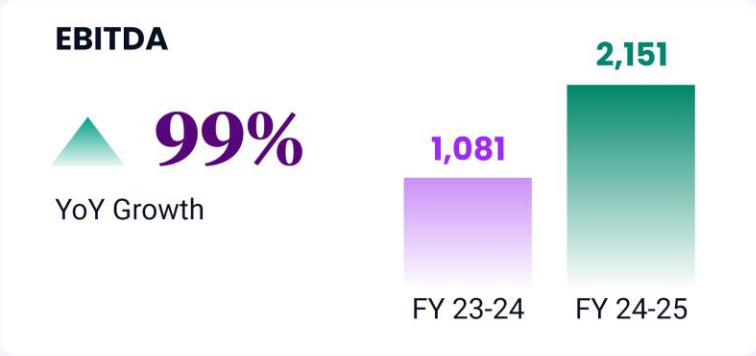
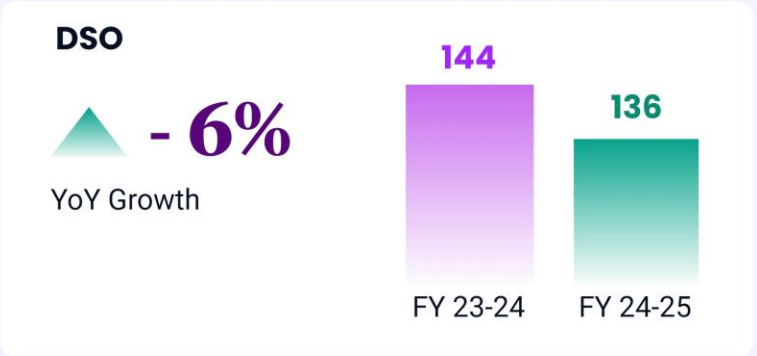
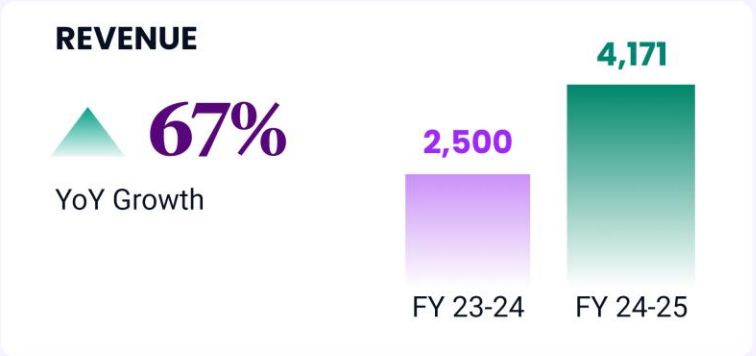
# PSB Xchange goes live with multiple Public Sector Banks





# Financial Performance





The full impact of the acquisitions will be seen next year

ALL FIGURES IN ₹ LAKHS

| PARTICULARS                   | CONSOLIDATED |              |              |
|-------------------------------|--------------|--------------|--------------|
|                               | REVENUE      | EBITDA       | PAT          |
| VSL                           | 3,571        | 1,647        | 1,017        |
| VSL Dubai                     | 326          | 262          | 262          |
| VSL BG                        | 274          | 241          | 229          |
| <b>Veefin Solutions TOTAL</b> | <b>4,171</b> | <b>2,151</b> | <b>1,509</b> |
| Nityo                         | 3,250        | 564          | 471          |
| Estorifi                      | 20           | (126)        | (306)        |
| Infini                        | 2            | (108)        | (55)         |
| GlobeTF                       | -            | (190)        | (104)        |
| Regime                        | 140          | 41           | (77)         |
|                               |              |              |              |
| Other Subsidiaries            | 277          | 284          | 189          |
| <b>TOTAL</b>                  | <b>7,860</b> | <b>2,615</b> | <b>1,626</b> |



# Q&A



We are now happy to take your **questions**