



DIGITAL BANO, TARRAKI KARO

Date: 31/05/2023

To,  
Listing & Compliance Department,  
National Stock Exchange of India Limited  
Exchange Plaza, Plot No. C/1, G Block,  
Bandra - Kurla Complex,  
Bandra, Mumbai- 400051.

**Sub: Investor Presentation / Investor Release**

**Ref: Stock Symbol: MOS**

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, please find enclosed an Investor Release dated May 30, 2023, with respect to the comments on audited financial results for the half year and year ended March 31, 2023.

You are requested to kindly take the information on your record.

Thanking You,

**For MOS Utility Limited**

**Mansi Bhatt**  
**Company Secretary & Compliance Officer**

**MOS Utility Limited**

12th floor First Avenue, Goregaon - Mulund Link Rd, Malad West, Mumbai, Maharashtra 400064

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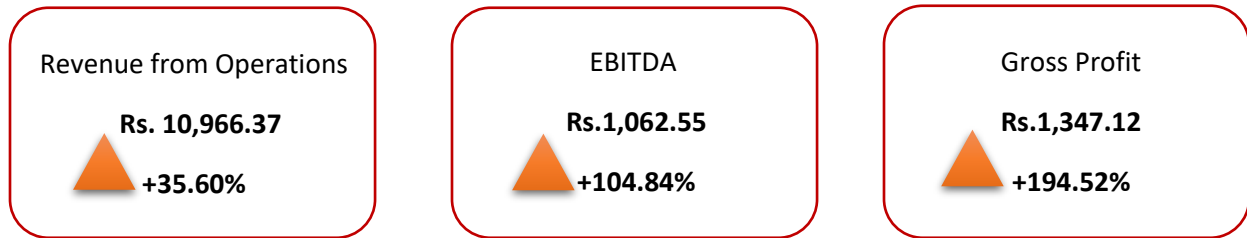
CIN NO. U66000MH2009PLC194380

Investor Release

**Mumbai, 30th May 2023** - MOS Utility Limited, one of India's leading technology-enabled providers of digital products and services in the B2B, B2B2C, B2C and financial technology arena announced its Audited Financial Results for the half year and year ended March 31, 2023.

**Key Financial Highlights:**

**FY23 Performance (Y-o-Y) (figures in lakhs)**



Particulars (Rs. In lakhs)	Half year ended 31.03.2023	Half year ended 31.03.2022	Y-O-Y	For the year ended on 31.03.2023	For the year ended on 31.03.2022	Y-O-Y
Revenues	5,530.96	4,731.68	16.89%	10,966.36	8,087.47	35.60%
EBITDA	670.44	345.45	94.08%	1,062.53	518.72	104.84%
EBITDA Margin (%)	12.12%	7.30%	66.03%	9.69%	6.41%	51.17%
Profit Before Tax	463.42	209.16	121.56%	732.36	304.07	140.85%
Profit after Tax	372.22	234.24	58.91%	568.06	329.15	72.58%
PAT Margins (%)	6.73%	4.95%	35.96%	5.18%	4.07%	27.27%



**Commenting on the results, Ravi Ruparelia, Managing Director said,**

MOS Utility Limited, which is a leading Indian financial technology (fintech), reported revenue of Rs.10,966.36 lakhs in FY 23 and the company's achievement of 35.60% revenue growth as compared to FY 2022 which is undoubtedly impressive. Such a substantial increase in revenue indicates that the company has been successful in attracting more customers, expanding its market presence. This growth rate demonstrates the company's ability to effectively capitalize on the opportunities within the fintech industry.

And the EBITDA for the FY 23 is Rs.1,062.53 lakhs which is an EBITDA margin of 9.69% is also noteworthy. The previous year, i.e., EBITDA was Rs.518.72 lakhs which indicates a y-o-y growth of 104.84%. It suggests that the company has been able to manage its operating expenses efficiently while generating a healthy level of earnings from its core operations. This margin indicates that the company has a good handle on cost control measures, which is essential for sustained profitability and long-term growth.

Additionally, the company's PAT (Profit after Tax) for the FY 23 is of Rs.568.06 lakhs and a PAT margin of 5.18% indicates that it has been able to effectively manage its tax obligations and generate reasonable net profits. While the PAT margin may seem lower compared to the EBITDA margin, it's important to consider that taxes and other factors such as interest expenses could impact the final profitability of the company.

Overall, achieving such revenue growth, along with healthy EBITDA and PAT margins, demonstrates the fintech company's ability to navigate the competitive landscape successfully. These numbers highlight the company's strong financial performance, indicating that it has developed a sustainable business model and possesses the necessary skills to capitalize on market opportunities. However, it's important to analyze these figures in conjunction with other metrics, such as the company's cash flow, customer retention, and market position, to gain a comprehensive understanding of its overall performance.

In terms of the fintech industry trend, it continues to experience robust growth and innovation. Fintech companies are leveraging technology and data analytics to offer a wide range of financial services, such as digital payments, travel, utility, and insurance. These companies are often more agile and customer-centric than traditional financial institutions, attracting a growing customer base seeking convenient and tech-enabled solutions.

Furthermore, regulatory frameworks have been evolving to accommodate fintech advancements, promoting a favorable environment for industry growth. Fintech companies are increasingly partnering with banks and established financial institutions to leverage their infrastructure and expand their reach. This collaboration between fintech and traditional finance is driving innovation and creating new business models.

### **About MOS Utility Limited**

We are a technology-enabled provider of digital products and services in the B2B, B2B2C, B2C, and financial technology arena through an integrated business model via our online portal i.e. [www.biz-solutionz.com](http://www.biz-solutionz.com). We provide business opportunities for shopkeepers, retailers, students, housewives, professionals, and insurance agents to start their own futuristic online e-commerce business with the intention to promote the government's "Vocal for Local" campaign.

We have a "phygital" strategy (i.e. physical and digital) that combines over 1.7 Lakhs + network partners which include agents, distributors, and master distributors for payment solutions, remittance, utility, travel, and insurance products, etc. throughout PAN India as of March 31, 2023, with a digital online platform for our offerings. This results in a business model which is intended to provide a smooth customer experience regardless of product, service, or location. Our network size and diversity, converging front-end distribution channels with back-end technology function provide us with a competitive edge.

### **India's Digital Payments Market**

Digital payments have grown sharply in the past few years and the payments industry in India. The pandemic gave a strong boost to the Indian digital payments industry and increasingly more users are switching to digital modes every day. With the fintech industry gaining a solid footing in the Indian market, more innovative and better payment modes will hit the market in the future. The industry will bring more safety and efficiency into digital transactions. India is already adopting blockchain technology. Machine Learning, Artificial Intelligence, and cloud-based payment facilities are slowly being recognized.

With the ongoing digital transformation and increasing adoption of mobile devices, the fintech industry is poised for further growth. As technology continues to advance, we can expect more disruptive solutions and enhanced customer experiences. Fintech companies that can effectively leverage emerging technologies like artificial intelligence, blockchain, and open banking will likely remain at the forefront of this evolving industry. Overall, the future looks promising for both the fintech company achieving impressive revenue growth and the broader fintech sector.

As part of aggressively working towards achieving a digital economy, the government of India has launched various initiatives to promote the use of digital payments. The DigiDhan, Di initiative, and Cashless India are some of the schemes launched with the aim of accelerating digitalization. In anticipation of growth in the adoption of crypto currencies, the Indian government, in its recent budget, announced the acceptance of crypto currency, with a solid tax regime in place. Furthermore, for the proper regulation of alternate currencies, the government plans to launch its own digital currency, named central bank digital currency (CBDC), which would add more impetus.

### **Contact Details**

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### **Safe Harbor**

Any forward-looking statements about expected future events, financial and operating results of the Company are based on certain assumptions which the Company does not guarantee the fulfilment of. These statements are subject to risks and uncertainties. Actual results might differ substantially or materially from those expressed or implied. Important developments that could affect the Company's operations include a downtrend in the industry, global or domestic or both, significant changes in the political and economic environment in India or key markets abroad, tax laws, litigation, labour relations, exchange rate fluctuations, technological changes, investment and business income, cash flow projections, interest, and other costs. The Company does not undertake any obligation to update forward-looking statements to reflect events or circumstances after the date thereof.