

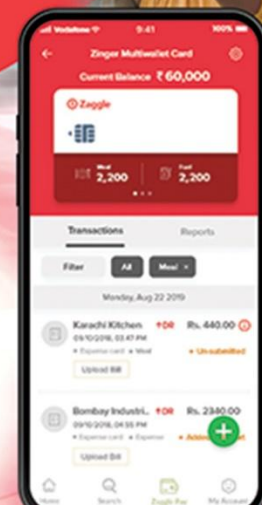


Spends Simplified.

Investor Presentation

Zaggle Prepaid Ocean Services Limited

Q3 and 9MFY25



Safe harbor

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Raj P Narayanam
Founder and Executive
Chairman

“This has been a milestone quarter for us with our highest ever quarterly & nine monthly performance in terms of Revenue, Adjusted EBITDA and PAT.

During Q3FY25, the company delivered a topline of INR 3,364 Mn, growing by 69% YoY basis, adjusted EBITDA of INR 315 Mn, increasing by 38% compared to Q3FY24. The Adjusted EBITDA margins stood at 9.4%. The PAT increased by 33% YoY to INR 202 Mn.

We successfully completed our QIP of Rs. 5,950 Mn in line with our growth strategy of inorganic expansion.

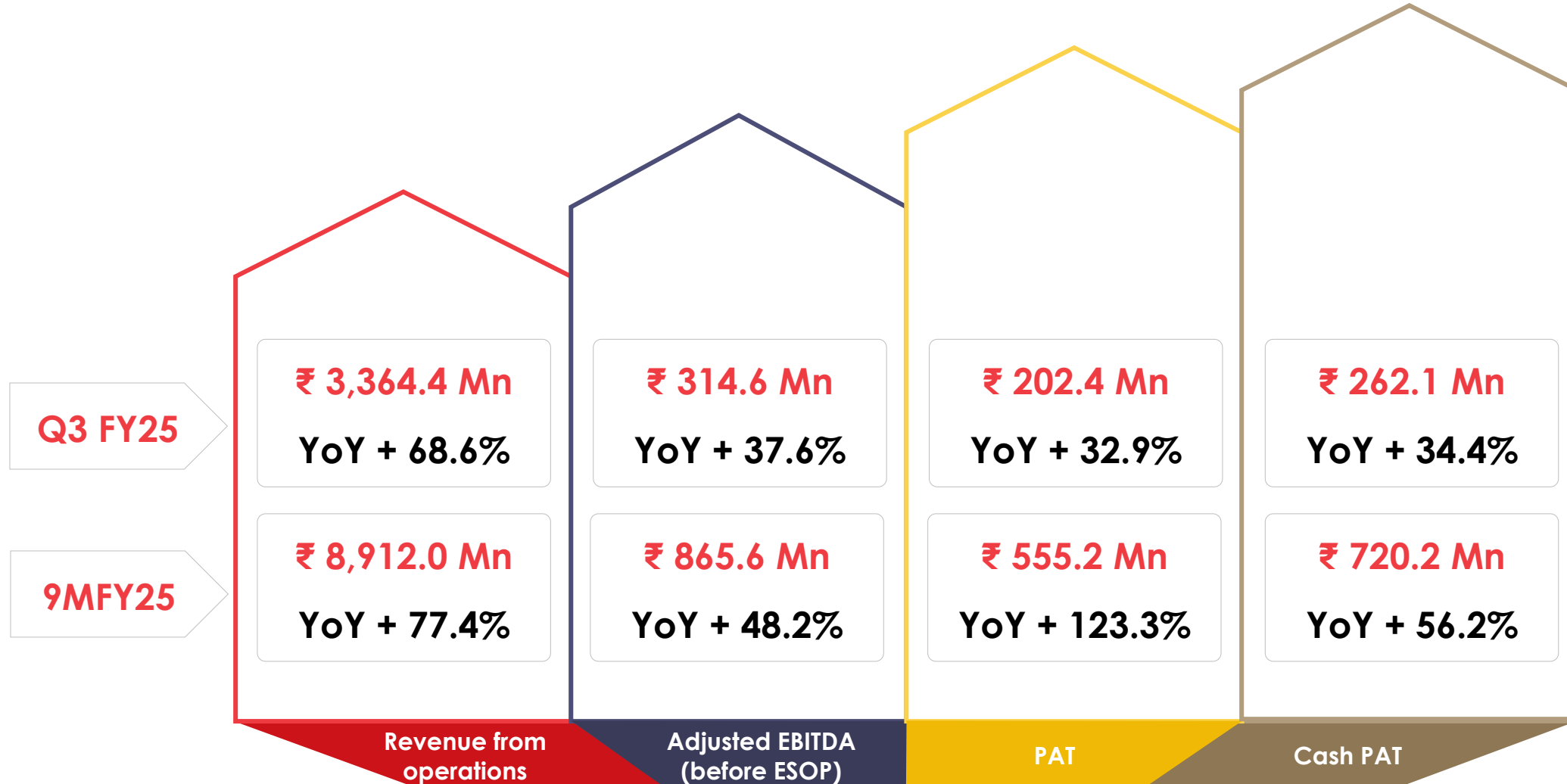
With respect to strategic collaborations, we signed a 3-year partnership with the largest private bank in India, HDFC Bank, to provide the credit card solution. Additionally, we stitched a long-term referral partnership program with Mastercard, which will extend our reach in the market.

Banking on our comprehensive product portfolio, we expanded our customer base to 3,300+ and signed contracts with several major brands including Blinkit, CanFin homes, BigBasket, Mumbai Metro One, Mahindra First Choice Wheels, and Hitachi India.

For FY25, we are confident of achieving a 58-63% growth in our top line. We are also evaluating inorganic growth opportunities to expedite this growth and the discussions are at advanced stages.”

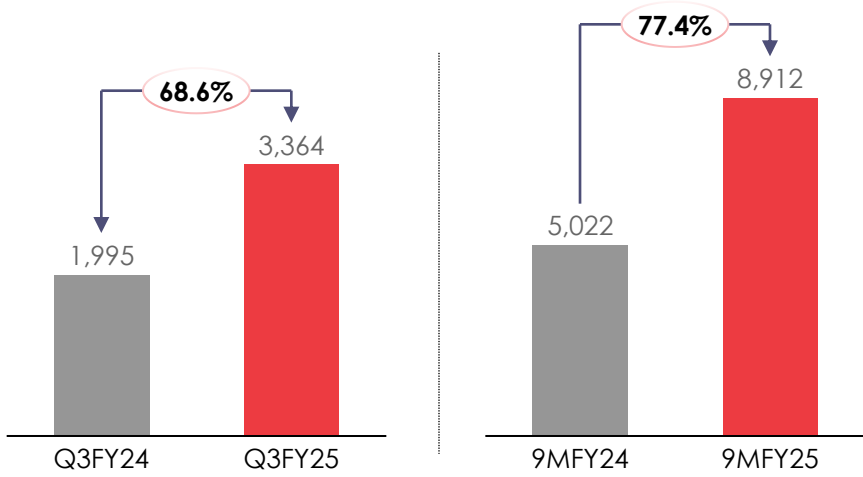
Performance Highlights

Highest ever performance across metrics

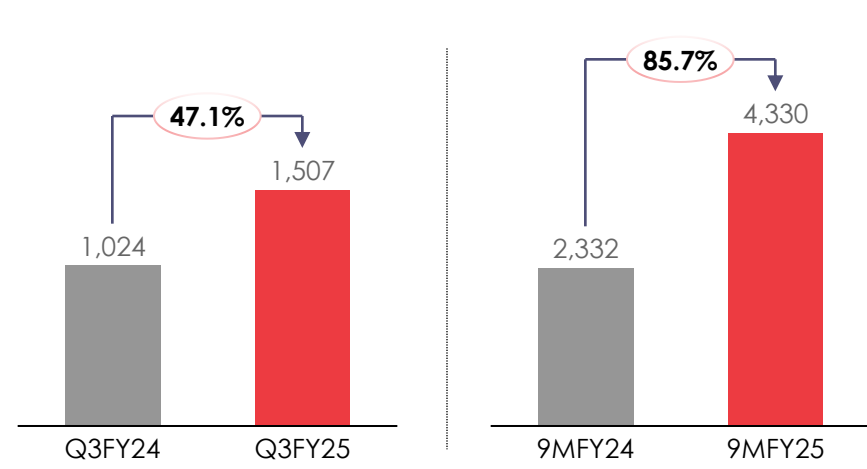


Quarterly financial highlights

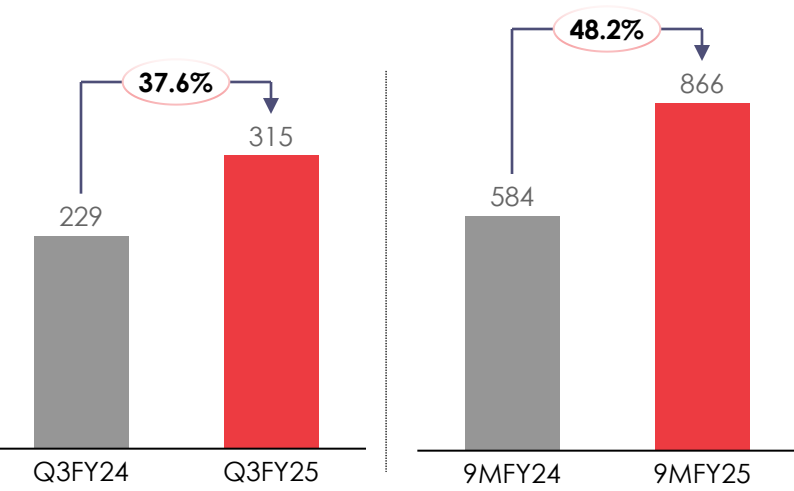
Revenue from operations (₹ Mn)



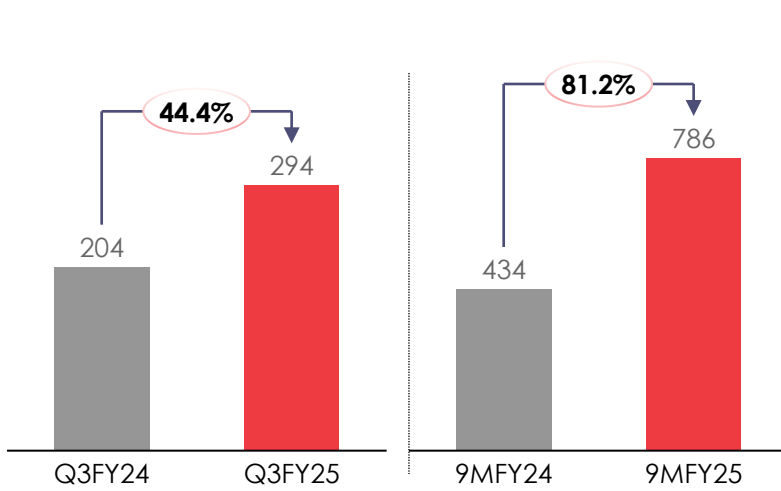
Gross Profit (₹ Mn)



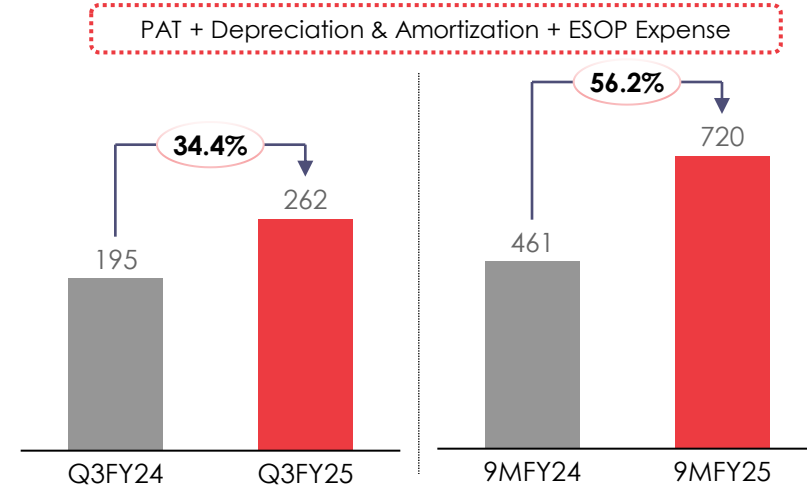
Adjusted EBITDA (₹ Mn)



Reported EBITDA (₹ Mn)*



Cash PAT (₹ Mn)



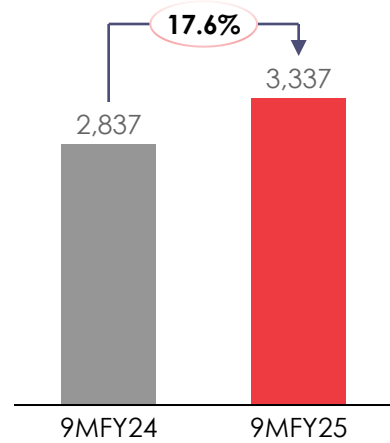
PAT + Depreciation & Amortization + ESOP Expense

- Reported EBITDA is after reducing the ESOP expenses
- Above performance represents standalone financials

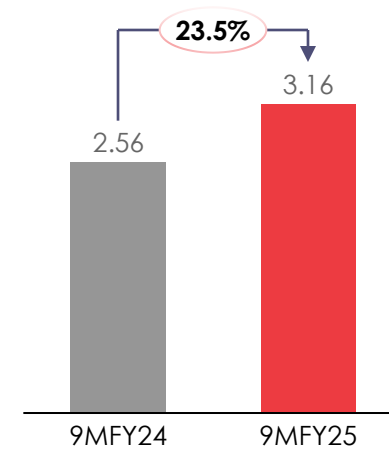
Key operational performance indicators

KPIs

Total customers catered to (number)

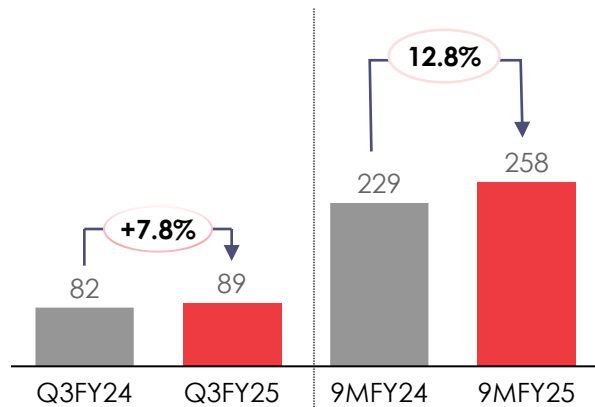


Aggregate users on the platform (million)

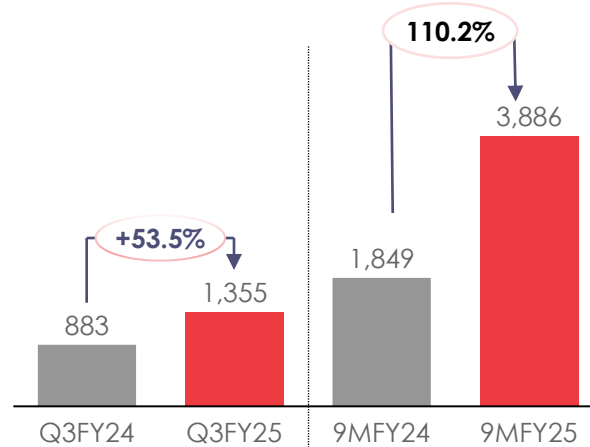


Revenue Mix (₹ Mn)

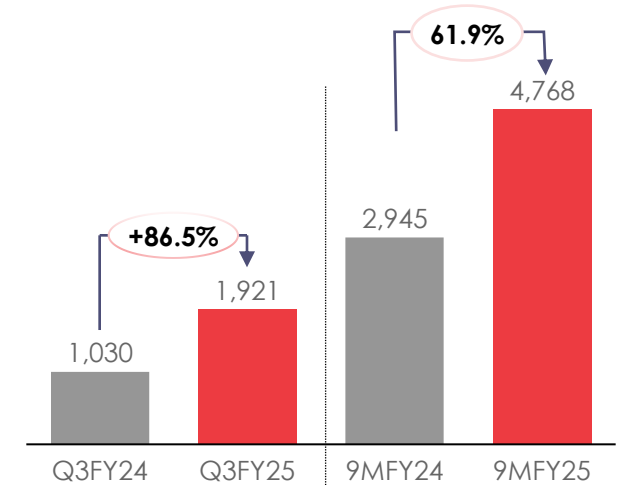
Software Fees



Program fees



Propel platform revenue



• Above performance represents standalone financials

Profit and loss statement (standalone)

Particulars (₹ Million, unless stated otherwise)	Q3FY25	Q3FY24	YoY	Q2FY25	QoQ	9MFY25	9MFY24	YoY	FY24
Revenue from operations	3,364.4	1,995.1	68.6%	3,025.6	11.2%	8,912.0	5,022.3	77.4%	7,756.0
Cost of point redemption / gift cards	1,854.0	968.0		1,617.5		4,572.2	2,682.1		3,797.2
Consumption of cards	3.9	2.9		1.8		9.7	8.4		12.3
Gross Profit	1,506.5	1,024.1	47.1%	1,406.3	7.1%	4,330.2	2,331.8	85.7%	3,946.5
Gross Profit Margin	44.8%	51.3%		46.5%		48.6%	46.4%		50.9%
Employee benefits expense	145.2	86.8		150.9		405.6	279.9		363.1
Incentive and cash back	828.9	562.6		789.7		2,515.1	1,070.3		2,168.3
Other Expenses	217.7	146.2		170.4		543.9	397.6		559.5
Adjusted EBITDA	314.6	228.6	37.6%	295.2	6.5%	865.6	584.0	48.2%	855.7
Adjusted EBITDA Margin	9.4%	11.5%		9.8%		9.7%	11.6%		11.0%
ESOP Cost	20.1	24.7		28.2		79.8	150.3		149.8
Reported EBITDA	294.4	203.8	44.4%	267.1	10.3%	785.8	433.7	81.2%	705.9
Reported EBITDA Margin	8.8%	10.2%		8.8%		8.8%	8.6%		9.1%
Other Income	35.3	44.7		37.4		117.8	65.9		112.7
Depreciation	39.5	18.1		24.4		85.3	62.1		83.6
EBIT	290.2	230.4	25.9%	280.1	4%	818.3	437.5	87%	735.0
EBIT Margin	8.6%	11.6%		9.3%		9.2%	8.7%		9.5%
Finance Cost	22.5	21.4		22.1		65.2	99.3		137.2
Profit before Tax	267.6	209.0		257.9		753.1	338.2		597.8
Tax	65.3	56.8		72.3		197.9	89.6		157.6
Profit After Tax	202.4	152.2	32.9%	185.6	9.0%	555.2	248.6	123.3%	440.2
PAT Margin	6.0%	7.6%		6.1%		6.2%	5.0%		5.7%
Cash PAT (PAT+DA+ESOP)	262.1	195.0	34.4%	238.2	10.0%	720.2	461.1	56.2%	673.6
Cash PAT Margin	7.8%	9.8%		7.9%		8.1%	9.2%		8.7%
EPS - Basic	1.65	1.47		1.51		4.51	2.39		4.06
EPS - Diluted	1.64	1.45		1.50		4.49	2.36		4.03

Q3FY25 – Key Highlights

- Highest ever quarterly and nine month ended Revenue, Adjusted EBITDA and PAT.
- The YoY growth in the topline is attributed to :
 - A 54% notable rise in program fees resulting from an expanded portfolio of prepaid and credit cards along with rise in clients spending
 - Strong 87% growth in the propel revenue platform, fueled by increased redemptions on account of festive season
- The rise in employee costs is primarily due to an expanded workforce aimed at supporting business growth
- The increase in incentives, cash-back expenses, and operational expenditures aligns with the overall expansion of the business
- The total ESOP expenses in FY25 are expected to be approx. INR 95-100 Mn

Quarterly revenue contribution

Q3 & Q4 are higher revenue quarters in the business

Contribution to annual revenues

16.0%

23.5%

26.7%

33.8%

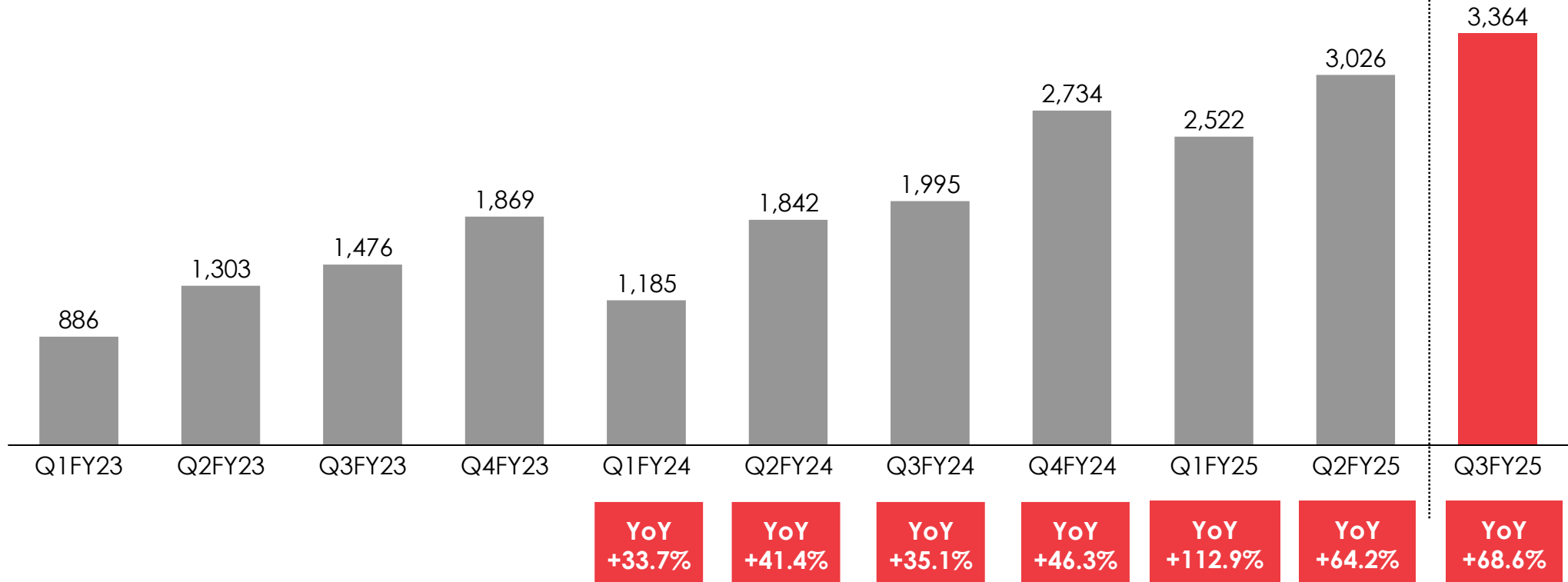
15.3%

23.8%

25.7%

35.2%

Revenue from operations (₹ Mn)



Qualified Institutional Placement



The company has raised a sum of INR 5,950 Mn through QIP in Dec-24

The management is thankful to all the investors for showing confidence in the company's growth story

The proceeds from the QIP will be used for future inorganic expansion, repayment of debt and general corporate purpose

Strategic Alliances

	Contract brief	Duration
Mastercard Technology	MasterCard to recommend Zaggle SaaS platform, Payment and Card Products to Corporate Customers and other ecosystem entities on a referral basis	7 Years
HDFC Bank	HDFC Credit cards bundled with Zaggle Software to be offered to corporate customers across industries	3 Years
Strada India (Strada)	Zaggle shall offer its SaaS platform, Payment and Card products to Corporate customers of Strada	Perpetual
TBO TEK Ltd.	To create Zaggle's native SBT	2 years

Recent customers wins for growth

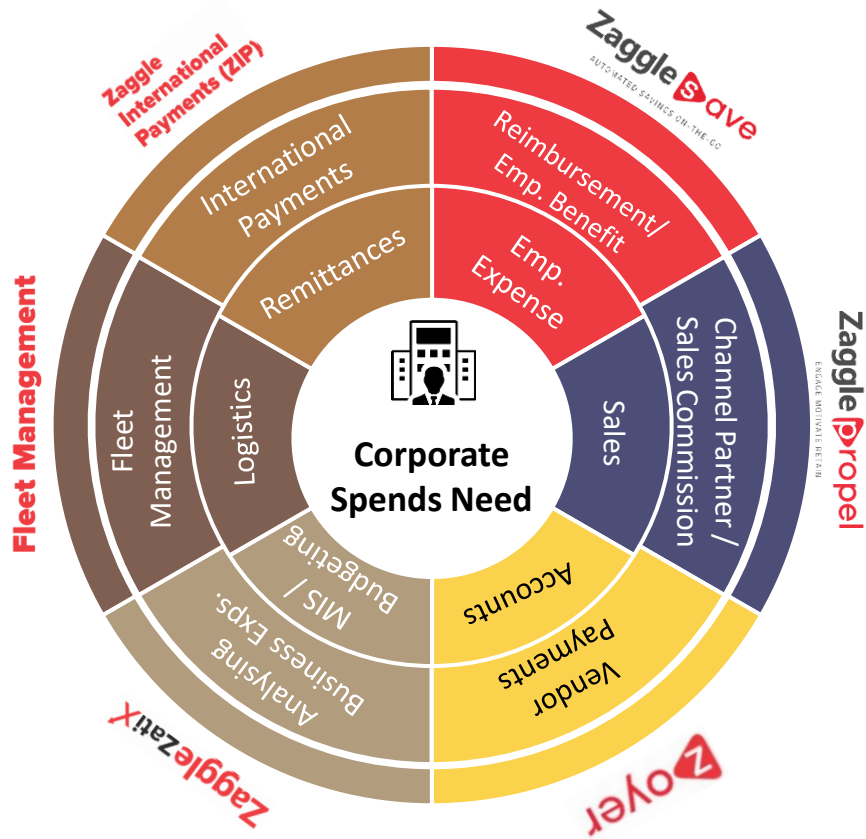
	Contract brief	Duration
Mahindra First Choice Wheels	Zaggle would provide Mahindra First Choice Wheels, the Zaggle Propel reward platform	1 Year
AGP City Gas	Zaggle Fleet Program for AGP City Gas	5 Years
Blink Commerce (Blinkit)	Zaggle would provide Blink Commerce (Blinkit), the Zoyer Solution	2 Years
Can Fin Homes Limited	Zaggle would provide Can Fin Homes Limited, Zaggle Zoyer Petty cash & Zaggle Save (Employee expense management & benefits) propositions.	2 Years
BigBasket	Zaggle would provide BigBasket with the Zaggle Save (Expense management platform & benefits) solution	3 Years
Mumbai Metro One	Zaggle would provide Mumbai Metro One, the Zaggle Propel reward platform which empowers Mumbai Metro One to create reward programs for its employees, partners and travellers	1 Year
Hitachi India Private Limited	Zaggle would provide Hitachi India Private Limited, the Zaggle Propel reward platform	1 Year

What we do

Zaggle: #1 Spend Management company in India



Spends Simplified.



What we have built

- 3,300+ Corporates** ($< 1.5\%$ Churn)
- 3.0 Mn+ Users**
- 50 Mn+ Cards issued**
#1 Prepaid Card issuer in country
- 15 Bank partners**
- 400+ Employees**



- Multilingual interface
- GDPR Compliant
- Products are customizable

Omni-Channel offering with a combination of payment instruments, mobile application and API integrations

	Robust Numbers		
FY24	Revenue from operations (standalone)	Adjusted EBITDA (standalone)	Profit After Tax (standalone)
	Rs. 7,756.0 Mn ▲ 40.1% (YoY)	Rs. 855.7 Mn ▲ 36.9% (YoY)	Rs. 440.2 Mn ▲ 92.2% (YoY)
9MFY25	Rs. 8,912.0 Mn ▲ 77.4% (YoY)	Rs. 865.6 Mn ▲ 48.1% (YoY)	Rs. 555.2 Mn ▲ 123.6% (YoY)

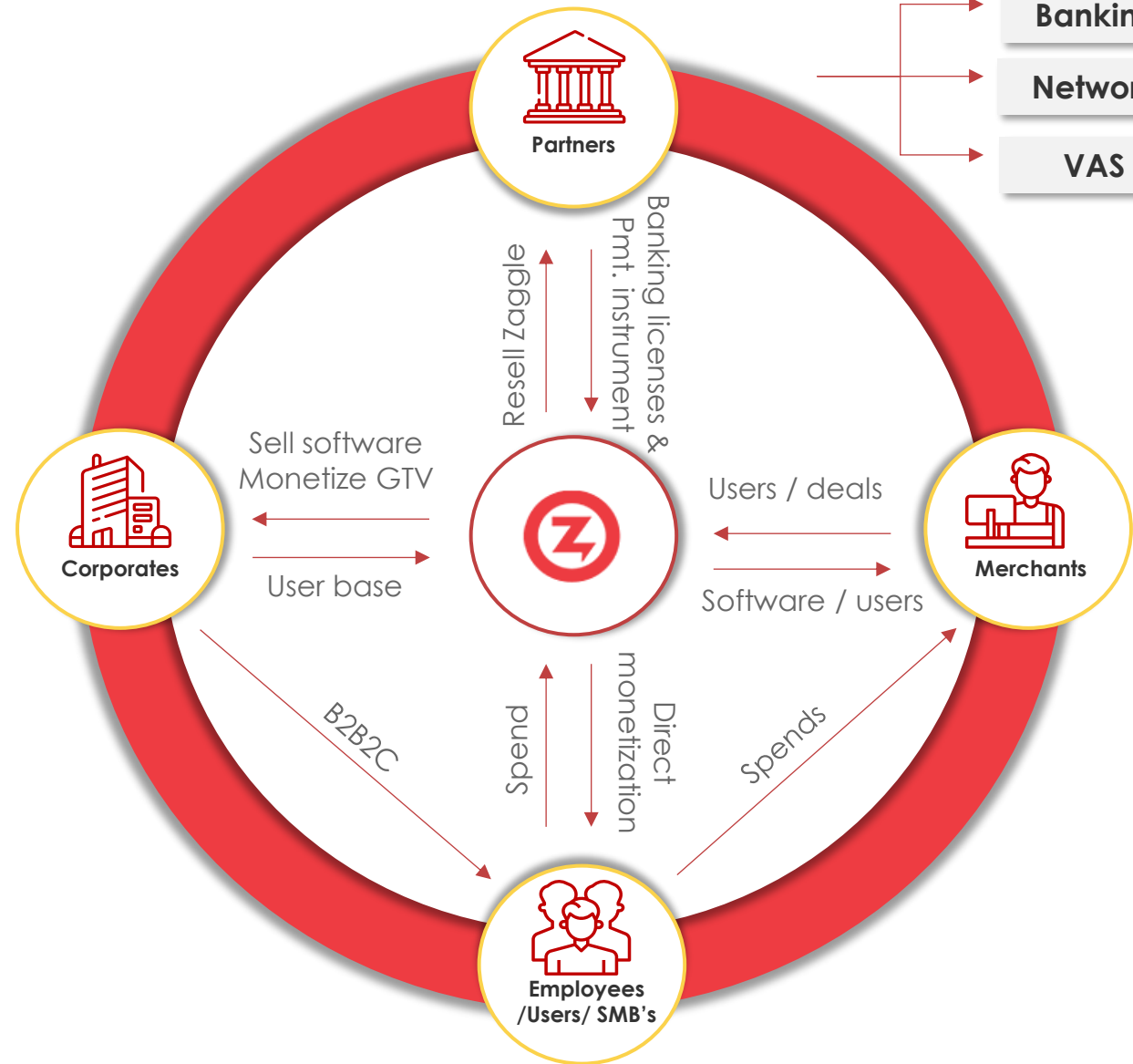
... with strong network effect

Key Partners

- Banking Partners
- Network Partners
- VAS Partners



Key customers



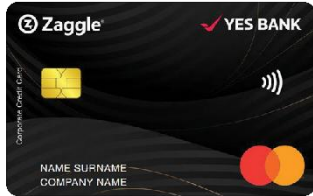
Comprehensive Monetization

- Partners - Program fees
- Business - SaaS fees for software
- Employees/User/ SMB's – VAS Fees (From Lending and other BFSI products)
- Merchant – Merchant Commission

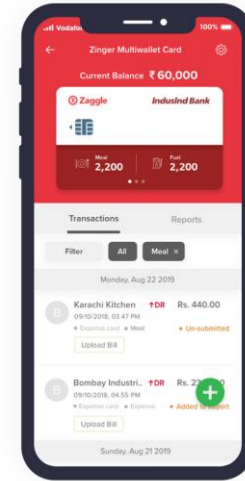
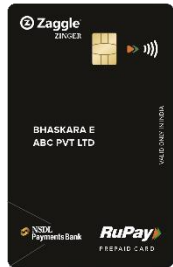
Note: The Brand Names and Logos mentioned are the property of their respective owners and are used here for identification purposes only

Omni Channel Offerings

Offering a combination of payment instruments, mobile application and API integrations



Co – Branded Cards with Banks



Zaggle App to Manage Spends

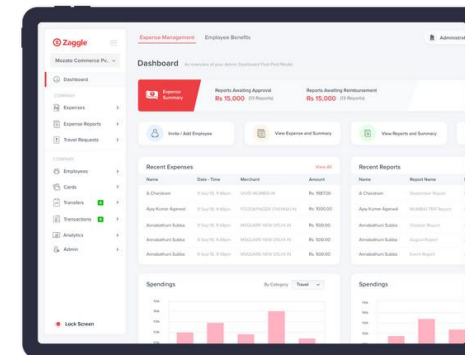
Omni Channel Offerings



Multiple Banks & network partners



Dashboard to manage reporting & analytics



Innovative Product Offerings

Comprehensive suite of products for a large & growing addressable market

Zaggle **propel**

Rewards & recognition platform
Channel rewards and incentives
Employee rewards and recognition

Zaggle **save**

Employee expense management & benefits
Expense Management
Employee Reimbursements
Employee tax benefits

Zaggle **zoyer**

Embedded-finance
Integrated data-driven business spend management platform with embedded finance capabilities

Zaggle **ZatiX**

Empower businesses with full control over spends through dashboard and corporates

Zaggle

Fleet Management

Fleet Payment solution for fleet owners as well as Oil Marketing Companies (OMC) / Compressed Natural Gas (CNG) providers











Zaggle International Payments (ZIP)

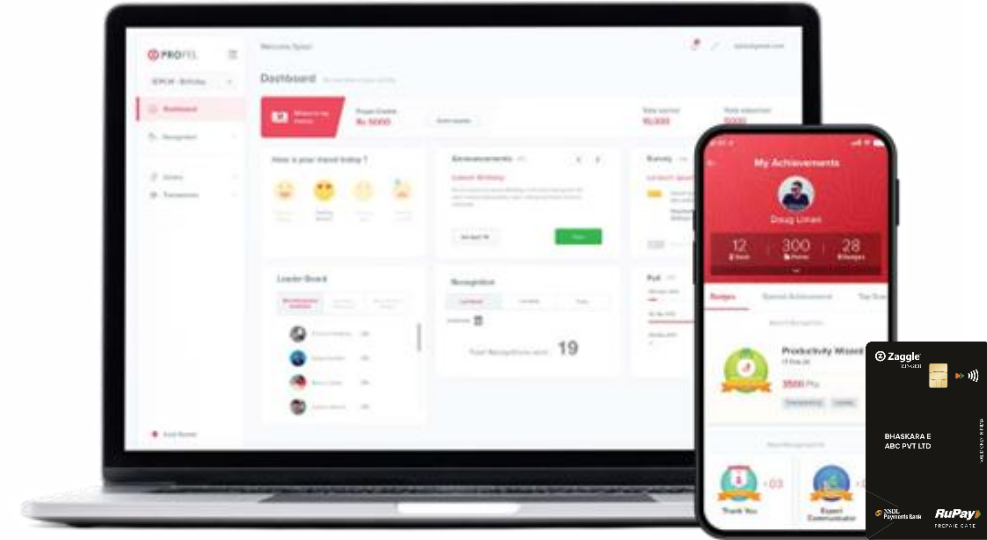
Simplifying international payments with complete compliance and transparency

Live Products at the time of IPO

Continuing innovation

Key Features

-  Seamless Partner Onboarding
-  Scheme Management
-  Campaign Management - QR Scan & Earn, Scratch & Win
-  Metric-Based Incentive Computation
-  Lead Management
-  Leaderboards and Achievements
-  Automated Claim Management
-  Performance Management
-  Redemption
-  Reports and Analytics



Payments / Redemption Solutions

Prepaid Cards

Merchant Vouchers

Revenue Streams

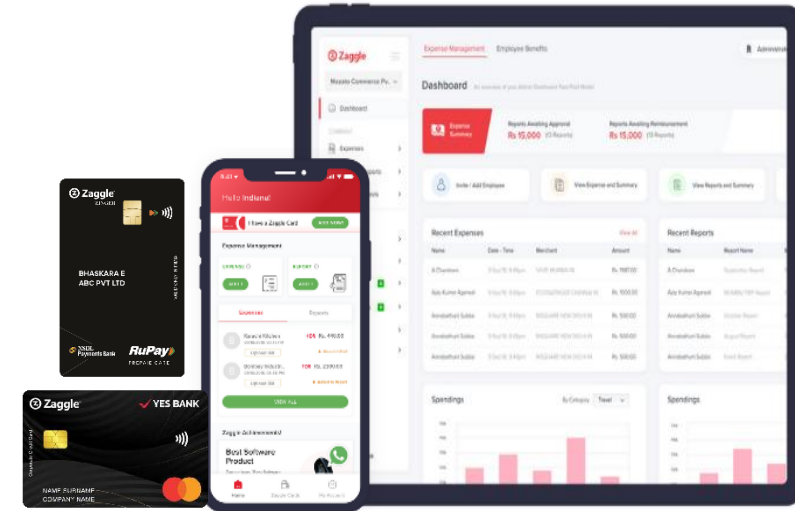
Interchange fee share from banks (Program Fees)

Merchant commission (Sales – Purchase value of vouchers)

SaaS Fee

Key Features

-  Automatic Expense Reporting
-  Mobile-First Experience (Intuitive App with Smart OCR)
-  Seamless Transaction Reconciliation against Scanned Receipts
-  Set Up Policies & Limits Easily
-  Consolidated Statement for the Admin and Individual statement For Every User
-  Multiple Billing Cycles To Match Corporate Expense Management Requirements
-  Controls at MCC, MID & Transaction Type Level Wide Acceptance
-  100% RBI and Income Tax Regulations Compliant Powerful Dashboard With Advanced Analytics & Reporting
-  Real-Time Expense Approval
-  100% Policy Enforcement



Payments / Redemption Solutions

Prepaid + Corporate Credit Cards

Revenue Streams

Interchange fee share from banks (Program Fees)

SaaS Fee

* OCR – Optical Character Recognition
 MID - Merchant Identification Number
 MCC - Merchant Category Code

Key Features

- Seamless Petty Cash Management Through The Mobile App & Corporate Credit/Prepaid Card
- Consolidated Statement for The Admin and Individual Statement for Every User
- Multiple Billing Cycles to Match Corporate Expense Management Requirements
- Controls At Merchant Category Codes, Merchant Identification Number & Transaction Type Level
- Automated Invoice Processing
- Integrated Payables and Credit Cards
- Multiple Payment Options via Zoyer Pay
- Utility Payments Powered by BBPS
- Real-Time Payment Alerts and Self-Service App
- Seamless ERP and Accounting Integration



Payments / Redemption Solutions

Corporate Credit Cards

Revenue Streams

Interchange fee share from banks (Program Fees)

SaaS Fee

Recent innovations

ZaggleZatiX

Intelligent Spend Analytics Platform

Newly launched analytics platform, designed to empower businesses with greater cost efficiencies. Available as part of a bundled solution offered by banks, combining corporate credit cards with cutting-edge SaaS technology

Fleet Management

Managing Fleet Expenses Efficiently

Fleet program offers a spend management system tailored for fleet management

Zaggle

International Payments (ZIP)

Simplifying Global Transactions

ZIP ensures seamless international payments with full compliance and transparency

Key Features

Full control over spends through dashboard for corporates

Digital journey for employee card

Granular level visibility of employee card

Download customize transaction reports

Self-servicing tools for corporates

Dashboard & analytics for Fleet owners as well as oil marketing companies/CNG providers

Advanced Spend Controls for fleet owner

Automated Approval Workflow

Live FX Rates with Timestamps

Foreign Remittance Certificate Issued

Multi-currency Forex Cards for Individuals and Corporates

Segregate business and personal forex spends

Seasoned management team and board (1/2)

Leadership



Dr. Raj P Narayanam
Founder and Executive Chairman

- Founded Zaggle in 2011 with a vision to simplify corporate spends
- Honorary Doctorate Degree (D. Litt) by Chitkara University, Punjab
- Completed post-graduate diploma in business management with specialization in finance from the FORE School of Management - New Delhi
- He has experience in the technology and fintech industry. He has made varying levels of investments in certain companies at different points in time. Has served on the board of the company since 2012



Avinash Ramesh Godkhindi
Managing Director and CEO

- Leading Zaggle's growth ; Served on the board of the company since 2012
- Holds a bachelor's degree in engineering from Bangalore University, Bengaluru, and MBA from the University of Chicago, Chicago
- Has served on the board of the company since 2012
- Awarded the "Inspiring CEO" award by the Economic Times in 2022
- He has experience in the banking industry Prior to joining Zaggle, Avinash worked with Citibank in India

Board of Directors



Aravamudan Krishna Kumar
Independent Director

- Non-Executive Chairman at UCO Bank
- He retired in 2014 from State Bank of India as MD
- Holds a bachelor's degree in arts and economics (honors course) from the University of Delhi
- Certified associate of the Indian Institute of Bankers
- Directorships: MTAR Technologies, TVS Wealth, Sathguru Catalyser



Virat Sunil Diwanji
Non – Executive, Non – Independent Director

- 30+ years of experience in building, managing and growing Retail Consumer Businesses cutting across Liabilities and Assets;
- Successfully managed JVs with international partners (Ford Credit International) and executed the merger of mid-size bank – ING Vysya International) and executed the merger of mid-size bank – ING Vysya
- Served as Non-Executive Director, for over 9 years, on Board of Kotak General Insurance Limited from its inception stage
- Prior to joining Kotak Group, he has worked with management consultancy division of A. F. Ferguson & Co for 6 years handling assignments cutting across Private and Public sector enterprises in India and UAE

Seasoned management team and board (2/2)

Board of Directors



Abhay Deshpande Raosaheb
Independent Director

- 20+ years of experience in Financial banking
- PhD Economics and engineering from the Dr. Babasaheb Ambedkar Marathwada University, Aurangabad, Maharashtra
- Directorships: Rapidue Technologies, Payswiff Technologies, Recykal Foundation, Anubhuti Welfare Foundation, Sarvah Incubation Foundation, Musika Solutions Private Limited, Apr Reality Llp
- Co-founder of Markjack which he exited post sale to Capillary



Purna Tandon
Independent Director

- Holds a master's degree in business administration from the Panjab University, Chandigarh
- She worked as the Vice President – operations at Infosys BPO Limited & Vice President – productivity & digitization leader at Genpact India



Arun Vijaykumar Gupta
Independent Director

- Holds a bachelor's degree in commerce from the P.D. Lion's College of Commerce and Economics, University of Bombay
- Directorships: Route Mobile, Absolute Sports Private Limited

Key Managerial Personnel

Aditya Kumar
Chief Financial Officer



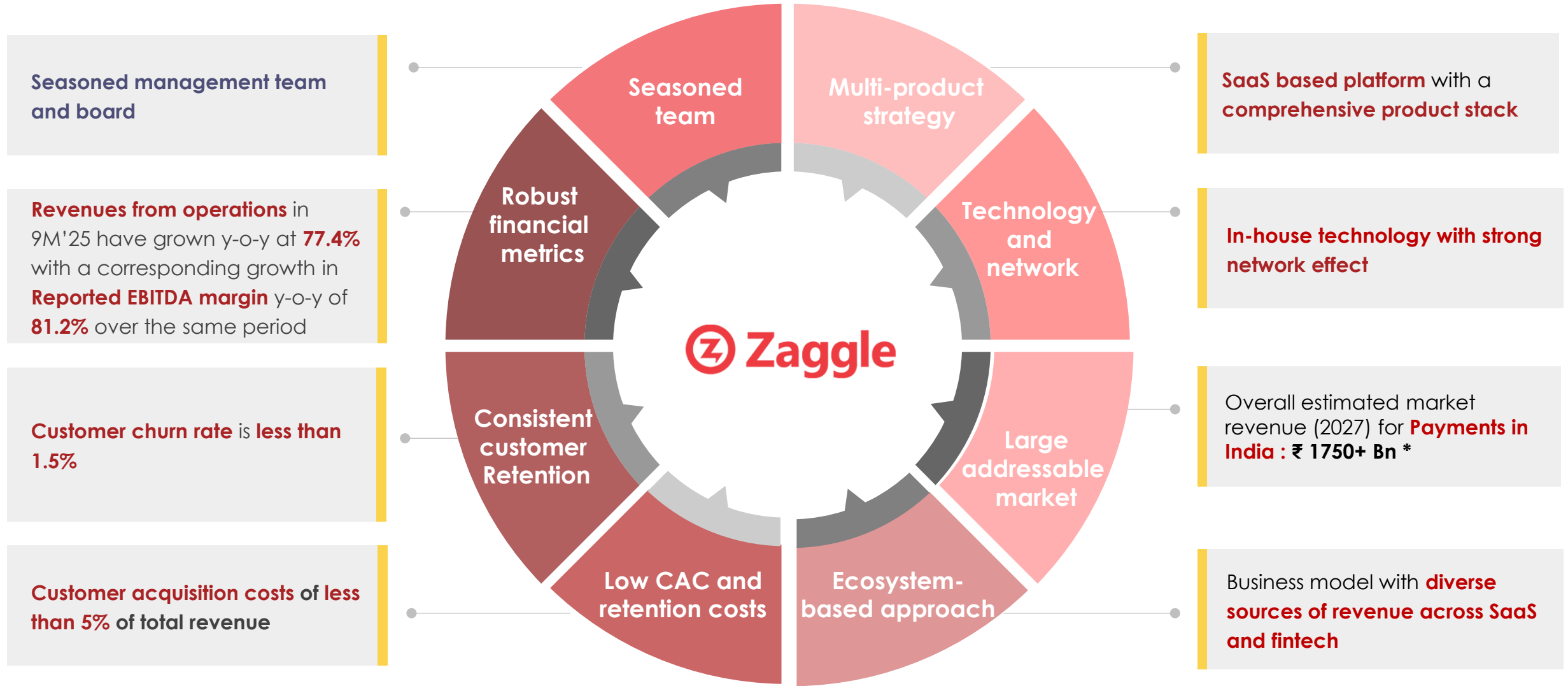
- Member of The Institute of Chartered Accountants of India, New Delhi
- He has experience in the financial services industry
- Prior to joining Zaggle, he worked at Spandana Sphoorty Financial Limited as Vice President Investor Relations-Finance



Hari Priya
Company Secretary & Compliance Officer

- Member of the Institute of Company Secretaries of India, New Delhi and bachelor's degree in law from Osmania University,
- Prior to joining Zaggle, she worked at Spandana Sphoorty, Gayatri Projects and Axis Clinicals

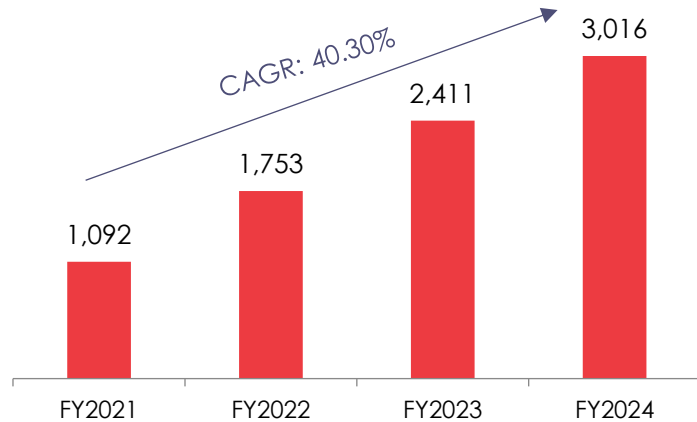
Zaggle in a nutshell



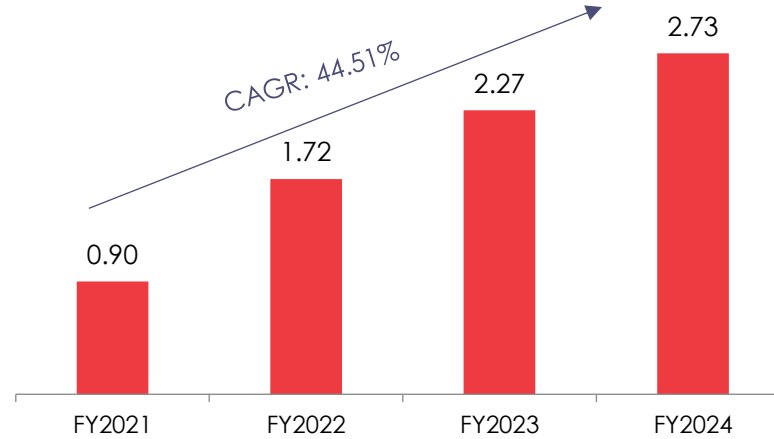
Historical financials

Historical financial and operating metrics

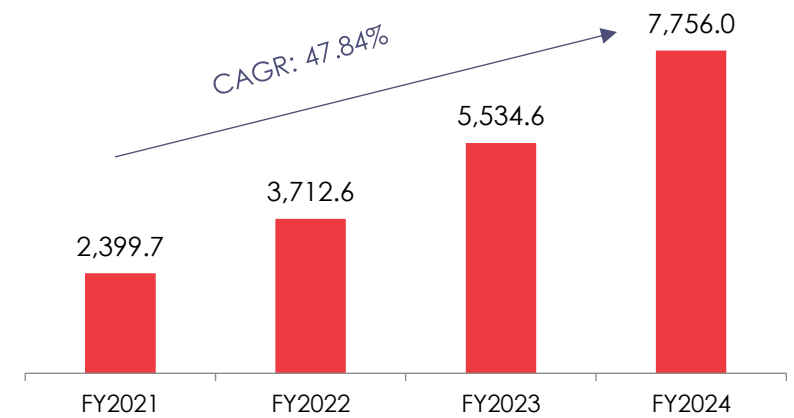
Corporate customers



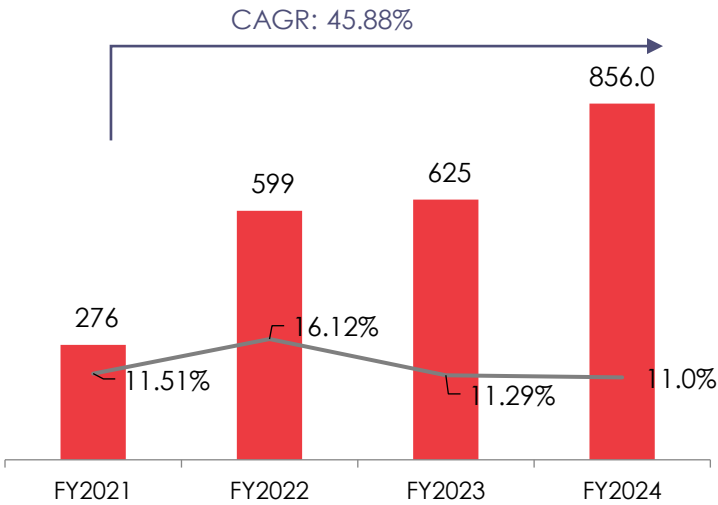
Aggregate users ⁽¹⁾ (Mn)



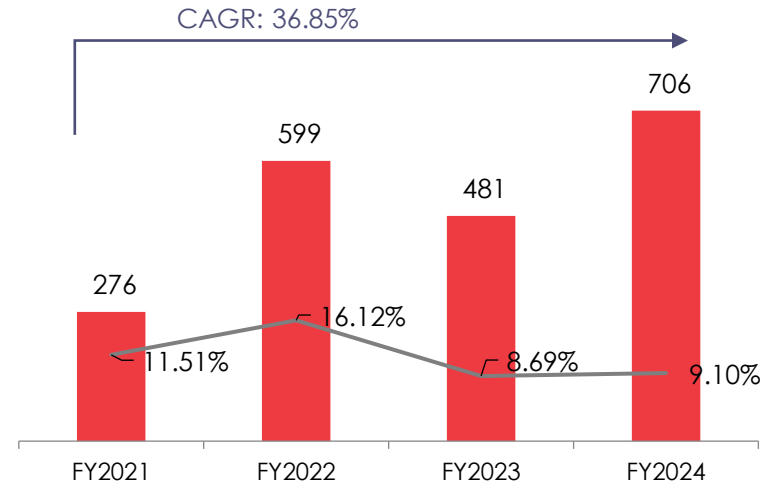
Revenue from operations (₹ Mn)



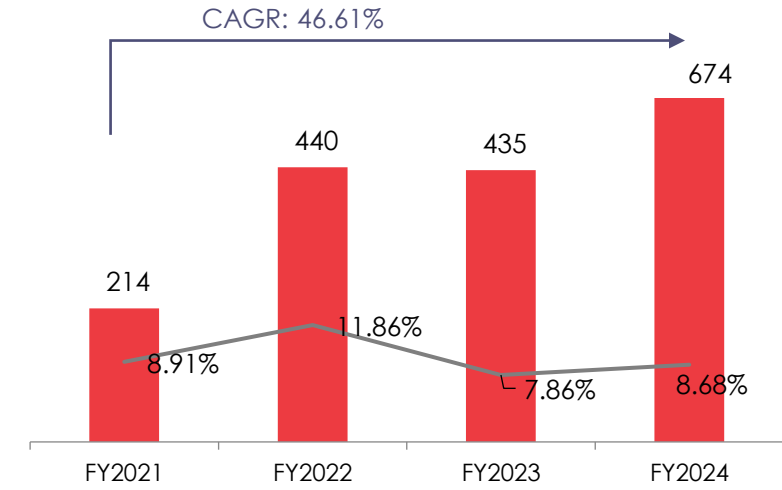
Adjusted EBITDA & EBITDA margin (₹ Mn)



Reported EBITDA* & EBITDA margin (₹ Mn)



Cash PAT & Cash PAT margin (₹ Mn)



Note: (1) Total number of users (Employees, channel partners, and customers of Customers) served by the company, FY: As of and for the year ended March 31

* Reported EBITDA –after ESOP expense ₹144.13 in FY23 and ₹150.3 in 9MFY24

Above performance represents standalone financials

Historical profit and loss statement (standalone)

Particulars (₹ Million, unless stated otherwise)	FY24	FY23	FY22	FY21
Revenue from operations	7,756.0	5,534.6	3,712.5	2,399.6
Gross Profit	3,946.5	2,328.3	2,259.6	2,087.8
Gross Profit Margin	50.9%	42.0%	60.8%	87.0%
Employee benefits expense	363.1	291.7	154.3	124.6
Incentive and cash back	2,168.3	1,002.0	1,176.4	1,380.3
Other Expenses	559.5	409.5	330.4	306.6
Adjusted EBITDA	855.7	625.0	598.5	276.2
Adjusted EBITDA Margin	11.0%	11.2%	16.1%	11.5%
ESOP Cost	149.8	144.1	-	-
Reported EBITDA	705.9	480.9	598.5	276.2
Reported EBITDA Margin	9.1%	8.6%	16.1%	11.5%
Other Income	112.7	11.1	4.0	3.2
Depreciation	83.6	61.9	20.9	20.4
EBIT	735.0	430.1	581.6	259.0
EBIT Margin	9.5%	7.7%	15.6%	10.8%
Finance Cost	137.2	113.7	69.8	77.1
Profit before Tax	597.8	316.3	511.7	181.9
Tax	157.6	87.3	92.5	(11.3)
Profit After Tax	440.2	229.0	419.2	193.3
PAT Margin	5.7%	4.1%	11.2%	8.0%
Cash PAT (PAT+DA+ESOP)	673.6	435.1	440.1	213.7
EPS - Basic (₹)	4.06	2.48	4.57	2.11
EPS – Diluted (₹)	4.03	2.46	4.57	2.11

The Parent Company had incorporated a wholly owned subsidiary, Zaggle Technologies Limited ("ZTL"), a private Company in the UK in Jan-23, as a subscriber to the memorandum. ZTL had not commenced any business, operations or activities. In Aug-23, the board decided to strike off ZTL's name off the register in compliance with applicable provisions of the UK laws. Hence, all numbers presented are on standalone basis

Historical balance sheet (standalone)

Particulars	FY24	FY23	FY22	FY21	Particulars	FY24	FY23	FY22	FY21
ASSETS					EQUITY AND LIABILITIES				
Non-current assets					Equity				
Property, plant and equipment	25.32	23.48	19.77	9.51	Equity share capital	122.49	92.22	1.80	1.80
Right-of-use assets	119.10	196.73	55.15	36.75	Other equity	5,631.33	395.29	-37.38	-457.31
Intangible assets	81.56	68.90	44.29	26.97	Total equity	5,753.82	487.51	-35.58	-455.51
Intangible asset under development	498.63	108.68	15.00	0	Liabilities				
Financial assets					Non-current liabilities				
(i) Investments	259.83	4.85	0	0	Financial liabilities				
(ii) Other financial assets	46.12	14.69	7.3	4.13	(i) Borrowings	154.73	513.29	483.27	376.92
Other non-current assets	11.00	29.77	21.38	0	(ii) Lease liabilities	87.57	158.65	51.04	31.89
Income-tax assets (net)	27.60	119.01	123.59	74.70	Provisions	16.40	11.43	7.22	5.66
Deferred tax assets (net)	27.22	23.1	24.59	106.88	Total non-current liabilities	258.70	683.37	541.53	414.47
Total non-current assets	1,096.38	589.21	311.07	258.94	Current liabilities				
Current assets					Financial liabilities				
Inventories	3.58	0.97	1.12	2.69	(i) Borrowings	581.29	697.44	161.45	313.92
Financial assets					(ia) Lease liabilities	42.68	44.10	7.35	7.85
(i) Investments	5.20	12.32	0	0	(ii) Trade payables				
(ii) Trade receivables	1,746.21	1026.59	429.51	226.81	- Total outstanding dues of micro and small enterprises	6.53	9.63	7.77	0.08
(iii) Cash and cash equivalents	79.40	195.89	7.11	27.89	- Total outstanding dues of creditors other than micro and small enterprises	13.10	82.56	99.58	190.96
(iv) Bank balances other than (iii) above	2,713.67	30.07	29.00	5.00	(iii) Other financial liabilities	21.11	23.7		
(iv) Other financial assets		0	0	0	Provisions	0.95	0.22	0.14	0.11
(v) Other financial assets	30.40	1.15	0	0	Other current liabilities	281.77	294.96	144.29	148.92
Other current assets	1,286.52	491.39	148.72	99.47	Current tax liabilities (net)	1.41	47.80	0	0
Total current assets	5,864.98	1,758.38	615.46	361.86	Total current liabilities	948.84	1,176.71	420.58	661.84
Total assets	6,961.36	2,347.59	926.53	620.8	Total liabilities	1,207.54	1,860.08	962.11	1,076.31
					Total equity and liabilities	6,961.36	2,347.59	926.53	620.8

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Annexure

Key awards, accreditations and recognitions



FINIXX 2024 - Best use of Customer Loyalty Program & Best use of Print Ad



Telangana Best Employer Brand Awards 2024



Transformation Tech Award” at Deloitte Technology Fast 50, 2024 INDIA



International Startup Festival: Lifetime Achievement Award to Dr. Raj P Narayanam, 2024



BW Businessworld Festival of Fintech Conclave Awards: Fintech Leader of the Year, 2024



Govt of Telangana: Recognized Pride of Telangana, 2024



BW Businessworld Festival of Fintech Conclave Awards: Fintech Brand of the Year, 2024



Best Digital Expense Management Platform (India) 2024 by CFI.co - Capital Finance International



11th Payments Industry Awards: Best Spend Management System Provider, 2024



11th Payments Industry Awards: Best Card Initiative for Zaggle ZatiX Provider, 2024



Top 50 Indian Digital Finance Influencers 2024: Promoter Raj Narayanam was awarded for his visionary contributions persistently guide the FinTech revolution in India.



Global Banking & Finance Award: Excellence in Innovation Business Spend Management Software India 2023



10th Payments Industry Awards: Best B2B Payment Solution Provider, 2023



BW Businessworld Festival of Fintech Conclave Awards: Winner – Best Payments Solutions of the Year, 2023



Thank you



Company

Zaggle Prepaid Ocean Services Limited

CIN: L65999TG2011PLC074795

Hari Priya, Company Secretary & Compliance Officer

Email id: Investor.Relations@zaggle.in

SGA Strategic Growth Advisors

Investor Relations Advisor

Strategic Growth Advisors Pvt Ltd.

CIN: U74140MH2010PTC204285

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