

Achievers Group

One Stop Financial Solutions

Corporate Presentation-March 2019





“Growth has no limit, keep revising your vision. Only when you can dream it, you can do it. If you have a dream to make it big, Achiiivers is the partner you have been looking for it. We will not only help you conquer your dream but also make the journey simple, comfortable and unique.”

Suman Chakraborty
 Founder, MD and CEO

ABOUT US

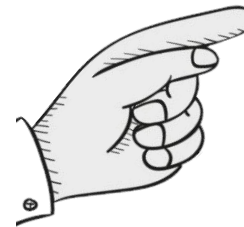
Achiiivers Group is an operation since last nineteen years, formed with an objective to provide **ONE STOP FINANCIAL SOLUTIONS** to its customers. We aim to provide comprehensive financial service to our stakeholders under the single umbrella of **“ACHIIEVERS”**. The services are offered under total confidentiality and integrity with the sole purpose of maximizing return to clients.

“It is our vision to be one of India’s leading financial conglomerates, offering complete financial solutions that encompass every sphere of life”. We seek to be trusted, admired and respected among all the stakeholders, customers, employees, regulators, share holders and the community at large. **We wish to achieve our vision by only doing what’s right.**

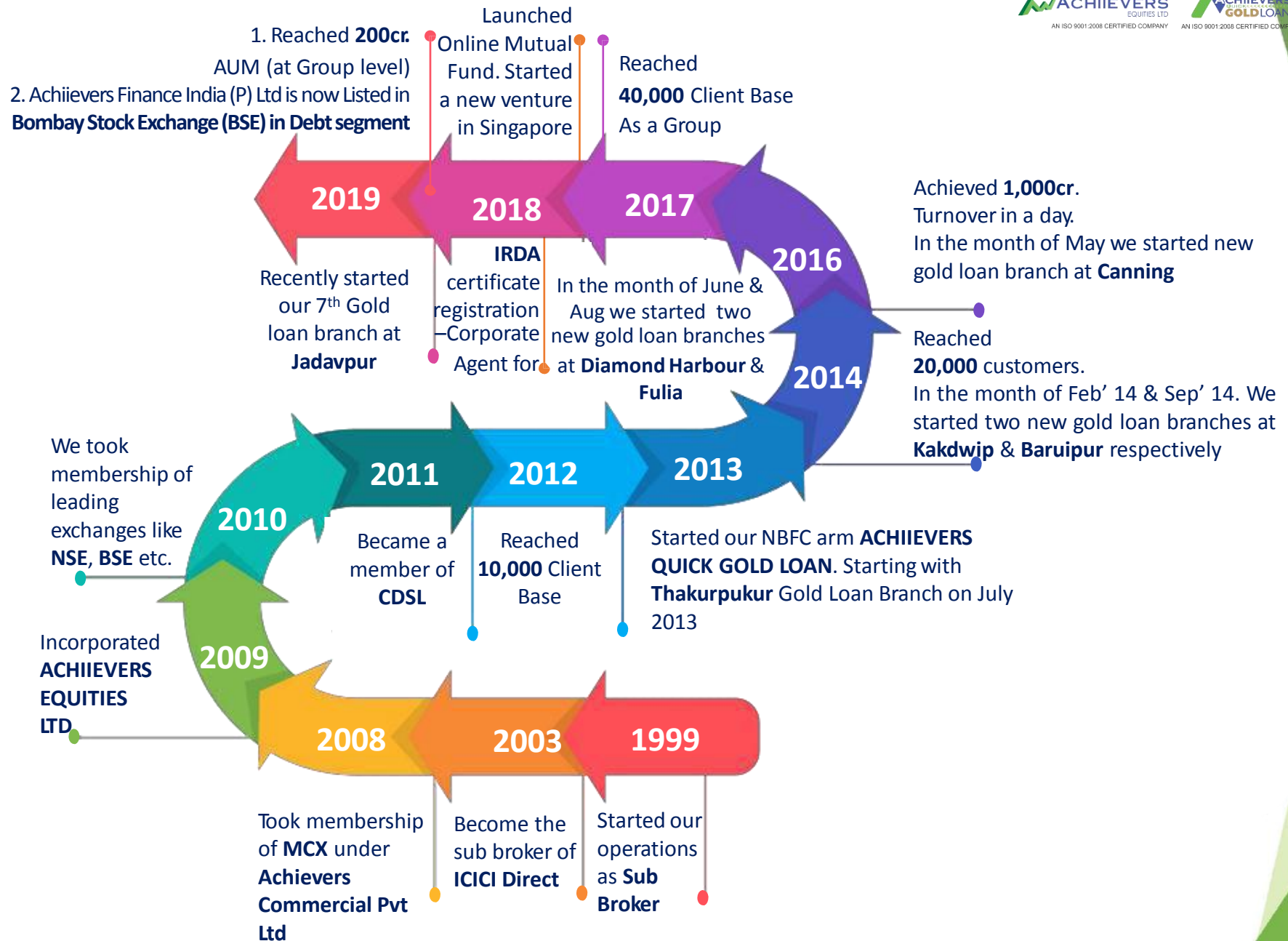
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Mutual Funds
- 
Equities
- 
Commodity
- 
Gold Loan
- 
24*7 Support
- 
Derivatives
- 
SIP
- 
Insurance
- 
IPO
- 
Currency

Our Mission, Vision & Core Values

01 Mission “We aspire to become a pioneering and forward-looking organization that is collaborative, nimble, innovative and responsive to the changing needs of our clients.”	02 Vision “It is our vision to be one of India’s leading financial conglomerates, offering complete financial solutions that encompass every sphere of life.” We wish to achieve our vision by only doing what’s right.
03 Core Value “We conduct our business fairly with transparency & honesty. With full responsibility and sensibility we achieve highest possible standard in our day to day work. We are compassionate and respectful towards customers.”	04 As a Group We envision to reach every 2 nd household in the country in the next 10 years



Our journey & Success Stories



Business of ACHIEVERS GROUP

Achievers Group

has two verticals

Lending against Gold Jewellery

- Achievers Finance India (P) Ltd

Financial Service and Solutions

- Achievers Equities Ltd
- Achievers Commercial Pvt Ltd
- R N Advisory Services Pvt Ltd
- Achievers Wealth Advisors Pvt Ltd
- Achievers Infrastructure Pvt Ltd
- Achievers PTE Ltd (Singapore)

THE ACHIEVERS GROUP



“Facts don’t lie, you can trust the reasons why our clients stay with us.”

850



Cities, towns, and villages, pan India

1,000⁺
Cr



Turnover/day in retail

300⁺



Trading centers & Branch's

500⁺



years of collective experience

40,000⁺



Client base across the country

380⁺



Business partners & Agent's throughout India

200⁺
Cr



Asset under Management

Achievers Finance India (P) Ltd

A Lending Arm of Achievers Group



Empowering Rural India

Values in Lakhs

	2015-16	2016-17	2017-18	CAGR* (%)
Revenue	138	152	232	56
EBITDA	70	67	121	74
Operating Profit (EBIT)	65	63	115	79
Profit After Tax (PAT)	19	22	26	162
Capital Adequacy Ratio (%)	40	69	47	
Asset Under Management (AUM)	551	674	1,007	70
Collateral Value of Gold	890	1,201	1,709	364

- NBFC based out of the state West Bengal, Kolkata. Built on the solid foundations of complete transparency, safety & honesty in all it's business dealings. The Company promotes financial inclusion by facilitating lending to the poorest poor in India's Eastern heartland
- The business operates out of 7 standalone branches in and around Kolkata.
- The Business offers a massive EBITDA margin of approx. 52% with a huge margin of safety to protect against any business risk.
- Business is professionally managed with an impeccable team. All regulatory rules & norms set out by the RBI are followed thoroughly.
- The Company at individual level have surpassed INR 1000 Lakhs AUM in a short span of time.
- The Company is in Profitability since Inception with almost zero NPA. Key Financial Terms & Ratios are very much appreciable in the industry

Achievers Equities Ltd

India's Innovative Discount Broker

Achievers Equities Ltd (AEL) revolutionized the broking industry with our principles of transparency, honesty, and integrity. We are customer centric, innovative, unique and responds to the changing needs of our clients. With an objective of being a full-service brokerage house and to provide comprehensive advisory services to its clients, which enables managing complete financial planning needs.

We have expertise in Mutual Fund, Bonds, IPO, Corporate Fixed deposit, Insurance. The organization is registered with almost all the prominent Exchanges in India like NSE, BSE, MCX, ACE, USD.

The company introduced innovative **Zero Brokerage Plan** to say goodbye to traditional brokerage plans and change the rules of the game in the market and since then has shaken up traditional brokerage market.

Key Financials

- Revenue for the year March, 2017 & 2018 stands at Rs.244.50* Lakhs & Rs.245.04* Lakhs respectively.
- During the FY 2017-18, EBITD has increased by 120% from Rs.19.49* Lakhs (March 2017) to 35.75* Lakhs (March 2018)

AEL at individual level serves over 20,000 & more clients, including corporate and institutions, high net worth families and individuals, and retail investors.

It operates with the network of 300+ trading centers through out India and all these activities are coordinated from corporate office located at Kolkata, West Bengal.

*Audited figures of financial services group are considered

Social Impact

“We look to deliver profit with positive social impact which is embedded in each of our ventures or partnered with”



- I. Reduce poverty and vulnerability among the poor
- II. Extend appropriate financial services to underserved areas or to persons previously excluded from the banking sector
- III. Support micro and small enterprises
- IV. Contribute to gender equity
- V. Help bring marginal groups into mainstream society
- VI. This business fulfills the financial inclusion, priority of the business and helps convert a non-productive asset into an economy driver.

Membership & Registration



National Stock Exchange of India Limited.
Cash REG.NO.-INB231395832
Currency REG.NO.-INE231395832
F&O REG.NO.-INF231395832



Member/ Registration Metropolitan
Stock Exchange of India
Limited REG.NO.-INE261395839



Member/ Registration Bombay Stock Exchange
Limited.
Cash REG.NO.-INB011395838
Currency REG.NO.-INE011395838
F&O REG.NO.-INF011395838



Member/ Registration Multi Commodity Exchange Ltd.
FMC NO.-MCX/TM/CORP/1610



RBI registered Non-Banking Financial Company
Registered no. :B-05.04264



Member/ Registration of Association of mutual
fund in India
ARN holder No.: 40616
ARN holder No. : 93373



Member/ Registration of Central Depository
Service(India) Limited
DPID: 73100



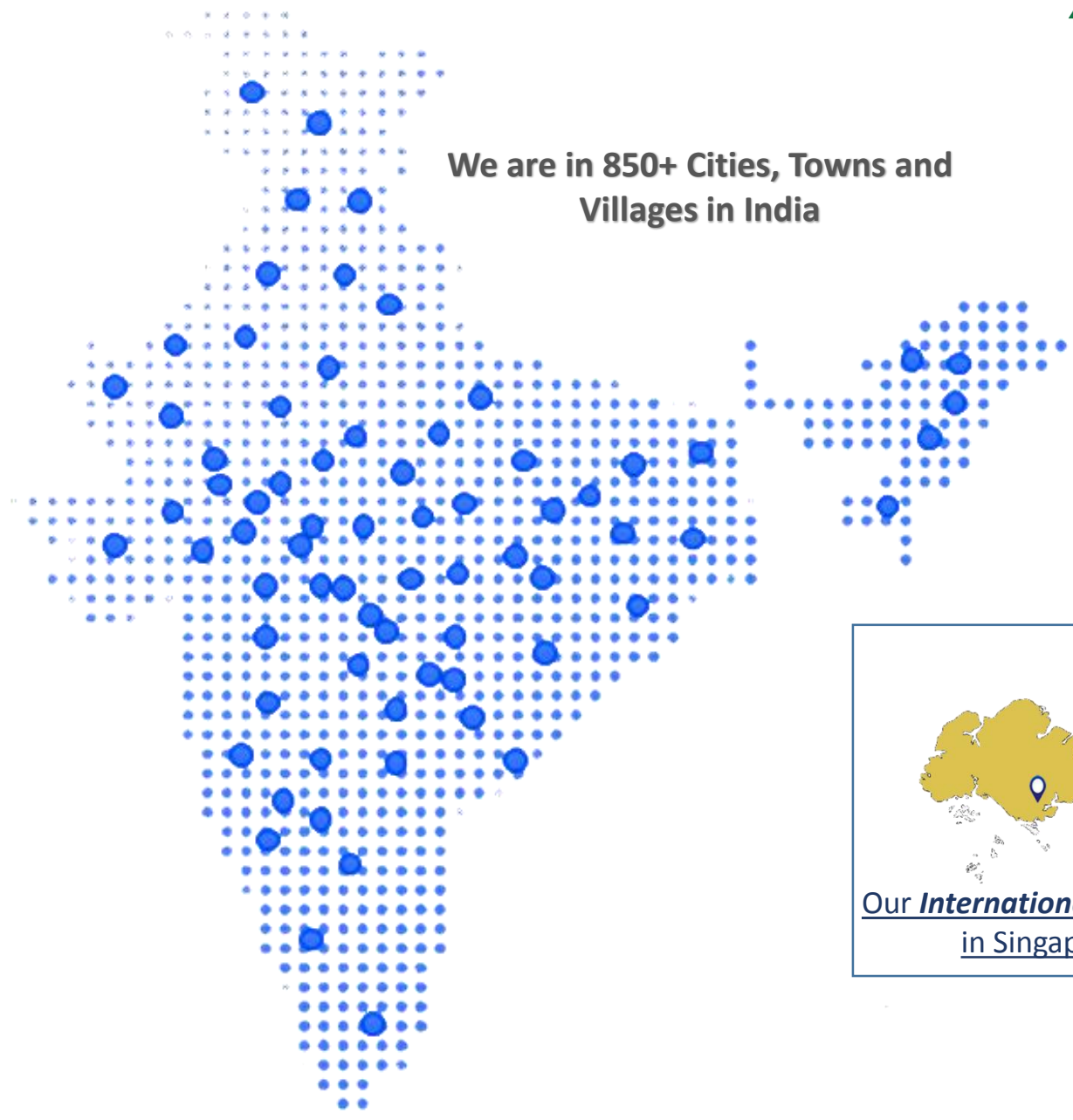
Register/ Registration of Corporate Agents
Registration No: CA0596



Member/ Registration Delhi Stock Exchange Ltd.
Exchange REG.NO.-INB051395839

OUR FOOTPRINTS

We are in 850+ Cities, Towns and Villages in India



Awards & Accolades



Best Financial Service Provider,
2015



The Bengal Entrepreneurship Award,
2015



Most Admired Brand for Financial
Advisory in West Bengal, 2016



Best SME of the Year, 2015



Most Admired Brand for Financial
Solutions in West Bengal, 2015



The Bengal Entrepreneurship Award,
2016 (Achievers Equities Ltd)

Awards & Accolades



Most Admired Brand for Gold Loan in West Bengal, 2016



The Bengal Entrepreneurship Award, 2016 (Achiivers Quick Gold Loan)



Order of Merit Year 2017



Doctor Of Philosophy In Management (HONORIS CAUSA) 2017



The 10 Most Admired Financial Leaders to Watch in 2017



Awarded as the CEO of The Month 'The CEO Magazine' 2016

Awards & Accolades



University of Engineering & Management
Award of Excellence 2017



Awarded by Multi Commodity Exchange in 2018



Achiievers Finance India (P) Ltd has been awarded for "Responsible Entrepreneurship in Finance Sector" by Asian-African Chamber Of Commerce & Industry.



Achiievers, ADP Premier of Bajaj Allianz
Achiievers Ranked No. 1 in Kolkata
Achiievers Ranked No. 1 in Eastern Region
Achiievers Ranked within top 5 across Pan India



25 Most Trusted Stock Broking Companies to watch in 2019 by renowned "The CEO Magazine".

Our Strength is Our Team



Achievers Group

Registered office: **32/A, Diamond Harbour Road, Shakerbazar, Kolkata 700008**

*Overseas office: **111 North Bridge Road #16-04, Peninsula Plaza, Singapore 179098**

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*ACHIEVERS PTE LTD (Singapore)