

# BARTRONICS INDIA LIMITED

The background of the slide is a stylized green landscape. It features rolling hills with diagonal lines representing furrows or rows of crops. In the foreground, there is a field of small green plants. A light blue wind turbine stands on a hill in the middle ground. The sky is white with a few light blue clouds. The text is overlaid on semi-transparent grey boxes.

Investor Presentation – Q3 FY 26 Update

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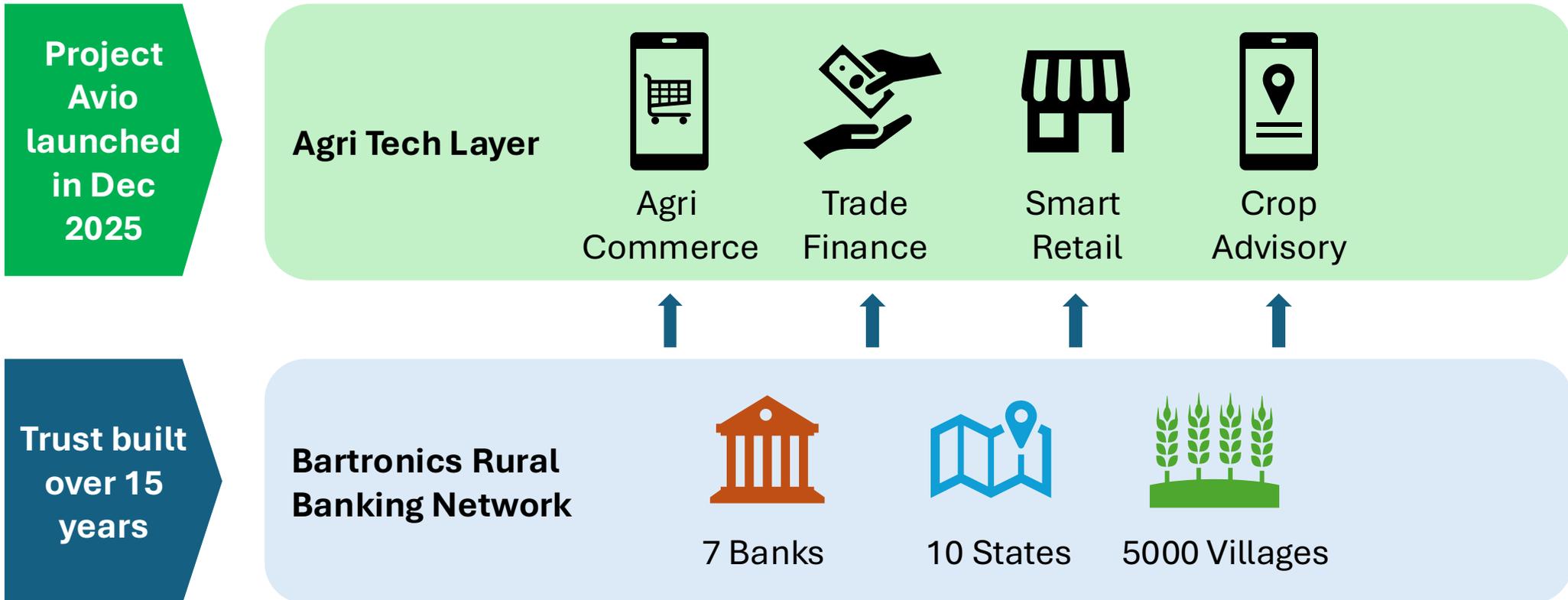
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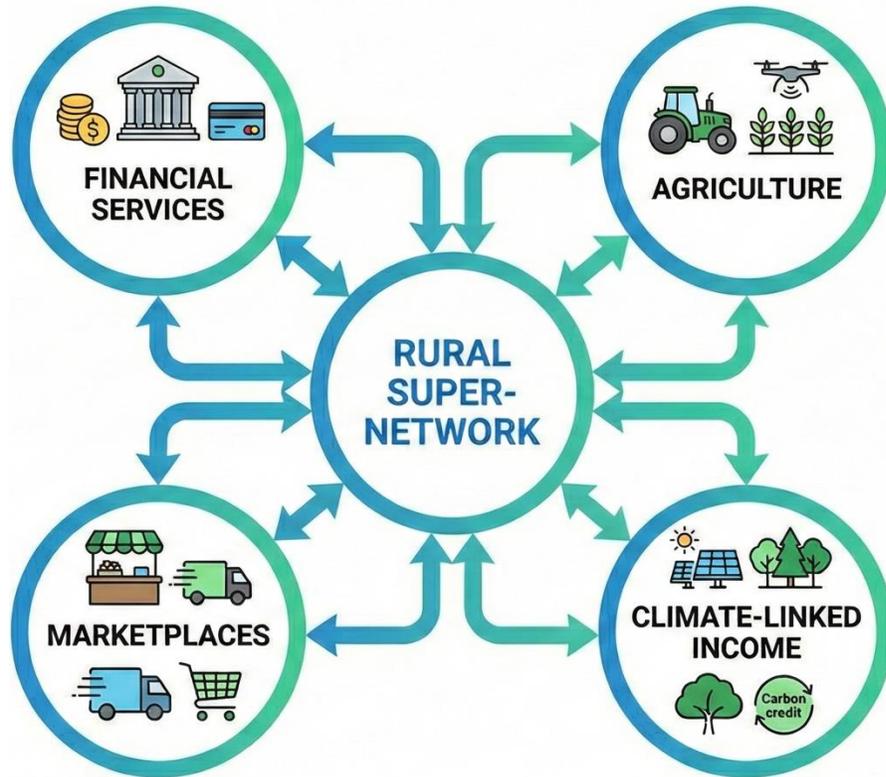


We are a financial inclusion company, progressively building agri-tech capabilities on our existing platform.





Bartronics is building India's largest rural platform spanning finance, agriculture, commerce and climate, reaching 5,000 villages (1/2)



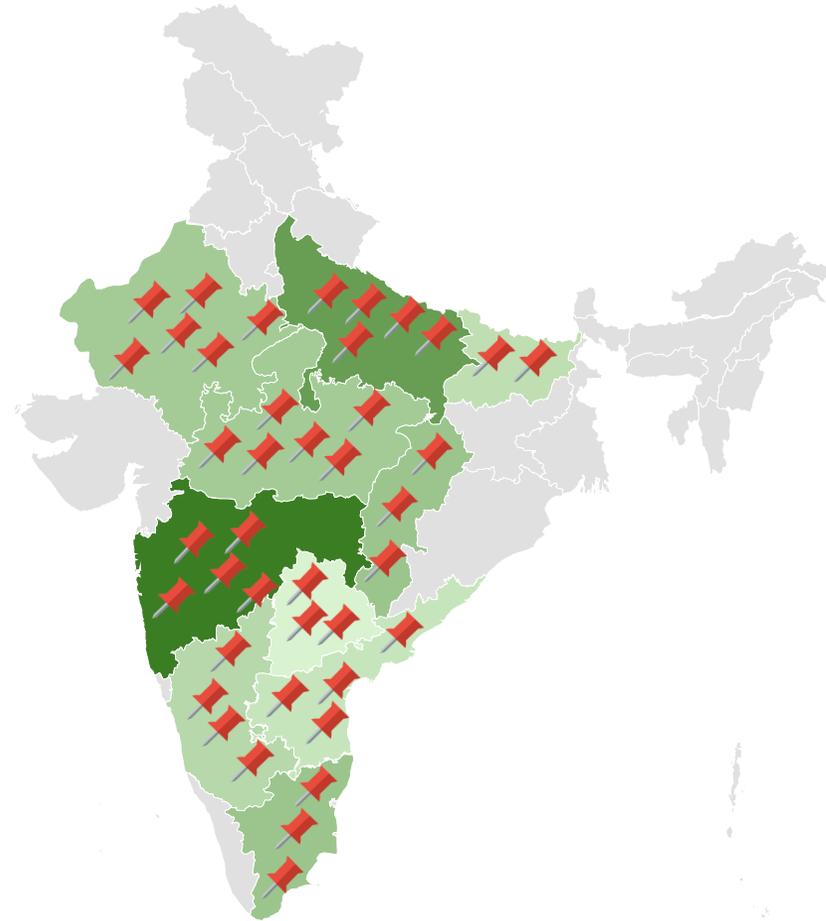
Our Vision –

The Rural Operating System:

Build the world's largest agriculture data company and unified operating system powering food, climate and rural commerce across India



Bartronics is building India's largest rural platform spanning finance, agriculture, commerce and climate, reaching 5,000 villages (2/2)



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## Our Mission:

Digitize every farmer, enable 5,000 Smart Agri-stores, and transform agriculture into a profitable, technology-driven, globally connected rural industry.



# Project Avio – 3 Year Agri Tech Goals

Over the next three years, we intend to pursue the following strategic priorities<sup>[#]</sup>..



Digitally onboard **20 million farmers** of the 40 million farmers we service today



Open **1,000 smart agri-stores** for agri-input retail and agri-output aggregation



Facilitate transactions with a **GMV of USD 1 Billion** through rural commerce, sale of agri-inputs and market access for produced commodities

[#] subject to market conditions and regulatory approvals



## The financial inclusion business anchors our rural presence, enabling efficient rollout and monetisation of agri-tech offerings.

- We serve India's most underserved – **millions of farmers in the country's farthest reaches.**
- We partner with **Public Sector Banks and Regional Rural Banks** to offer banking services in about 5000 villages with access to a combined rural population of ~40 million.



**10  
States**



**5000  
Villages**



**7  
Banks**



**40 Mn  
Farmers**





Bartronics will harness big-data and AI to digitize rural agriculture and unlock new revenue streams across carbon, commerce, and finance.



**AVIO AGRI TECH OFFERINGS**



Farm Inputs  
(fertilizers,  
pesticides, seeds,  
biologicals)



Rural Commerce &  
Marketplace

**PHASE 1**



Carbon Credits  
and sustainable  
agriculture



Farm  
Mechanization



Rural  
Finance

**PHASE 2**



# 9M FY26 performance driven by FI network and high-margin agri transactions

## Q3 FY 26

Q3 REVENUE

**₹ 4,834 L**

**289% Growth**

QoQ Growth

Q3 NET PROFIT

**₹ 244.50 L**

**144% Growth**

vs Rs. 104 L in Q2 FY 26

## 9M FY 26

9M REVENUE

**₹ 6,957 L**

**123% Growth**

YoY Growth

9M NET PROFIT

**₹ 390 L**

**381% Growth**

vs Rs. 81L in 9M FY 25

- Revenue rose to ₹48.34 Cr in Q3 FY26, up ~5.5x YoY, and ~3x QoQ, driven by steady growth in the Financial Inclusion (FI) business and early monetisation from agri-trade and agri-tech activities.
- Financial Inclusion remains the backbone, with consistent transaction volumes across ~5,000 villages and 7 banking partners.
- Agri-trade activities – including farmer aggregation, rural commerce – have started yielding revenues within the same network.
- Net profit of ₹2.45 Cr reflects operating leverage from the FI network and incremental high-margin agri transactions layered onto the same rural footprint.



We pursue partnerships, collaborations and selective acquisitions to advance our agri-tech objectives and create long-term value

- 1 Acquisition announced in Jan 2025



**Shree NagaNarasimha Pvt. Ltd.**

- 2 MoU announced in Jan 2025





## Partnering with Ayou (SNN) has allowed us to rapidly convert our rural footprint into revenue by sourcing directly through our farmer and FPO network

Acts as BIL's on-ground agri-trade engine, converting rural reach and agri-tech strategy into immediate revenues, volumes, and scalable margins



- SNN runs a high-velocity fresh produce sourcing, processing, and supply operation with 500+ T/month throughput and clear scalability.
- SNN is an approved and trusted supplier to leading modern trade and quick-commerce players including **Swiggy Instamart, Zepto, Blinkit, Tata Trent, and BigBasket.**
- Strong farmer connect, quality grading, SKU management, and reliable modern-trade execution across staples and seasonal produce.
- Owns a 6,000 sq. ft. processing facility in Bengaluru and connect with multi-state farmer/FPO sourcing hubs.



The collaboration with Origo will enable Bartronics to scale Project Avio by combining last-mile reach with best-in-class post-harvest capabilities.

Origo is the only agri-tech company with proven large scale profitable execution capabilities in Govt. warehousing and is uniquely positioned to capture the ~60 Mn MT warehousing capacity



**2011**

Established market presence since 2011

**2Mn**

2 Mn MT Managed warehousing – Haryana, Maharashtra

**6,000 Cr**

Assets under management

- Origo runs an asset-light, pan-India post-harvest model combining warehousing, warehouse-receipt finance, and e-auctions
- Origo's warehousing and commodity finance plug into BIL's rural banking network for end-to-end agri trade execution
- BIL's deep rural sourcing and farmer access, when paired with Origo's warehouse-receipt-backed commodity financing, converts farm output into immediate liquidity and scalable, low-risk trade flows.



## The Road Ahead..

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- ❖ Project AVIO rollout progressing through agri-trade execution with AYOU / SNN
- ❖ Agri-trade and agri-tech beginning to contribute meaningfully to revenues
- ❖ Improved farmer engagement through integrated banking and trade workflows
- ❖ Operating leverage building as agri revenues scale on the FI backbone
- ❖ Origo partnership strengthening post-harvest, warehousing and trade-finance capabilities



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*“Our financial inclusion business continues to provide a strong foundation, while our agri-tech and agri-trade initiatives are now beginning to scale. With Project AVIO and the partnerships, we have put in place, we are focused on disciplined execution to convert our rural reach into sustainable growth and long-term value.”*

- N Vidhya Sagar Reddy, MD, Bartronics India Limited

**END OF PRESENTATION  
THANK YOU**

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