Registered Office: A-109 Express Apartments, Lakdi ka Pool, Hyderabad - 500004
Corporate Office: 5th floor, Prestige Phoenix, 1405, Uma Nagar, Begumpet, Hyderabad - 500016
+91 8688825013 • info@bankabio.com • www.bankabio.com • CIN: L90001TG2012PLC082811
An ISO 9001-2015-14001-2015-45001-2018 Company

BBL/SECT/67/2024-25

Date: 14 February 2025

To,
The Listing Department,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai- 400 051

NSE Symbol: BANKA

Sub: Investor Presentation on the financial results for the quarter and nine months ended 31 December 2024

Dear Sir/Madam,

Pursuant to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the investor presentation on the financial results for the quarter and nine months ended 31 December 2024.

We request you to kindly take note of the same in your record.

Thank you,

For Banka BioLoo Limited

Nitika Lakhotia
Digitally signed by Nitika Lakhotia
Date: 2025.02.14 15:19:17 +05'30'

Nitika Lakhotia
Company Secretary & Compliance Officer

Encl: As above

BANKA BIO
CONSERVING YOUR FUTURE

BLUE & BEYOND:
NAVIGATING THE FUTURE OF SANITATION, WATER & SUSTAINABILITY

INVESTOR PRESENTATION
(QUARTER 3, FY 2024-25)

Banka BioLoo Limited
5th floor, Prestige Phoenix,
Begumpet, Hyderabad - 500016
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www.bankabio.com



Safe Harbour

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About Us

Business Segment Overview

Financial Performance

About Us

Banka Bioloo Limited (BBL) is a social impact organization that strives to improve lives by bringing innovation in the water, sanitation and hygiene (WaSH) facilities, through research, design, partnerships, and education.

Our unique selling points include innovative bio-digester technologies, comprehensive operations and maintenance (O&M) services for Indian Railways, and the "footloo," a foot-operated, low-water flush system. We provide economical and durable packaged sewage treatment plants and Geobag-based Faecal Sludge and Septage Management (FSTPs) systems. Additionally, we offer Compostica, a bio-based, fully compostable biopolymer.

We are committed to social impact, addressing socio-economic inequalities, and enhancing the quality of life for marginalized communities. Through various projects and initiatives, we empower individuals, promote inclusivity, and improve community well-being.

Banka Bioloo business' majorly focuses on

1. Banka Railways
2. Banka WaSH
3. Banka Green

Name: **Banka BioLoo Limited**
Established : 2012-13
Headquarters: Hyderabad, India

Mission: To touch lives of 10 million+ people globally by creating innovative and sustainable solutions and services for the future.

Vision: Save and improve lives by providing sustainable water and sanitation solutions to one and all.

At a Glance:

- Bio Toilets: **25,000+** units
- Railways O&M: **25,000+** systems daily
- Treated **> 9 MLD** of Fecal sludge
- Treated **> 1000** MLD of used water
- **1000+** employees on roll
- Presence across **07 zones** of Indian Railways
- 1st NSE listed sanitation company (NSE : BANKA)

We are solving for the water crisis..

Globally, 3 Billion people are experiencing inadequate sanitation and depleting water quality.






Solution:

Banka Bioloo curates waste & wastewater treatment technologies for businesses & communities to give a sustainable solution.

- **Banka Rail** : Bio Toilets O&M and equipment's for Railways.
- **Banka WaSH**
  - **EPC** : Bio Toilets (DRDO Partnership)
  - **EPC** : Packaged Sewage Treatment Plant (PSTPs) – from 1 to 100 KLD (kilo liter per day)
  - **EPC** : Large Scale Urban Sewage Treatment Plants. – Above 100+ KLD
  - **BOOT** : UrbanSaaS (STP-as-a-service) for residential/commercial/industrial requirements.
  - **EPC/HAM** : Fecal Septage Plant Treatment Plant (FSTPs)
- **Banka Green** : Compostica, a bio-based, fully compostable biopolymer.

Banka Bio is building portfolio in WaSH & sustainability...

Banka Rail

- AMOC (annual maintenance & operation contracts) – bio toilets
- "+" - POH (periodic overhauling) – periodic stripping of wagons, and bogie upgradation
- QWS (quick watering system)
- "+" - Supply of engineering products for coach upgradation
- "+" - Furnishing, carpentry, plumbing & passenger amenity works (UGM)
- "+" - Packaged water & wastewater systems.

Banka WaSH

- EPC in Urban water & wastewater
  - Re-cycle and re-use
- "+" – OpEx/BOOT in Urban water & wastewater
  - 06 project operation
- Bio-toilets (DRDO partnership) for on-site treatment of black water.
- Faecal septage treatment (FSTP)

Banka Green

- "+" - sustainable/ compostable plastics (DRDO partnership)

…delivered through various business model

- Engineering, Procurement & Construction (EPC)
- Annual Operation & Maintenance (O&M)
- "+" - Design, Built, Operate & Transfer (BOOT)
- Hybrid Annuity Model (HAM)

"+" : New Initiative

Partial Client List

APIIC – Moulali, Andhra Pradesh.

NTPC

Dalmia Bharat Group
newthink! cement! sugar! refractories! power!

BHEL

Penna Cement

INDIAN RAILWAYS

LARSEN & TOUBRO
It's all about Imagineering

Shapoorji Pallonji ENGINEERING & CONSTRUCTION

AMALGAMATED PLANTATIONS
Greener Ideas Changing Lives

Shapoorji Pallonji ENGINEERING & CONSTRUCTION

INTERNATIONAL PAPER

Hiranandani Upscale
Scale up your expectations

K MV Group

MY HOME GROUP

Piramal
knowledge action care

AMARA RAJA
Gotta be a better way

GAIL

ClubMahindra

BGR ENERGY

TATA

Holiday Inn

TAJ

KALPA-TARU

ManipalHospitals
LIFE'S ON

HAVELLS

GAIL

teri

IKEA

Raymond

ADITYA BIRLA GROUP

BANKA BIO
CONSERVING YOUR FUTURE

Business & Financial Overview



Q3 FY 24-25 Highlights and order bookings..

Income at **INR 1430.18 Lacs** | EBITDA at **INR (33.55) Lacs**

Banka Railways Order:

- Total new orders received in **YTD FY 24-25** : **~28 crs (+6 crs in Q3),** with good pipeline under evaluation.
- Totalling unexecuted order for the Railways business stands at **~ 56 crs** as YTD.

Notable Wins

- New contracts for QWS, and MTGH (metal trough).

Banka WaSH Order:

- Total new orders received in **YTD FY 24-25** : **~35 crs (+6 crs in Q3),** with good pipeline closure in Q4.
- Totalling unexecuted orders for the WaSH business stands at **~ 60 crs** as YTD.

Notable Wins

- 1 MLD retail STP re-engineering order with top retailer with 10 year comprehensive O&M contracts.
- Multiple orders for bio-toilet from Kerala, and other CSR supported projects.

Overview of the 3rd quarter

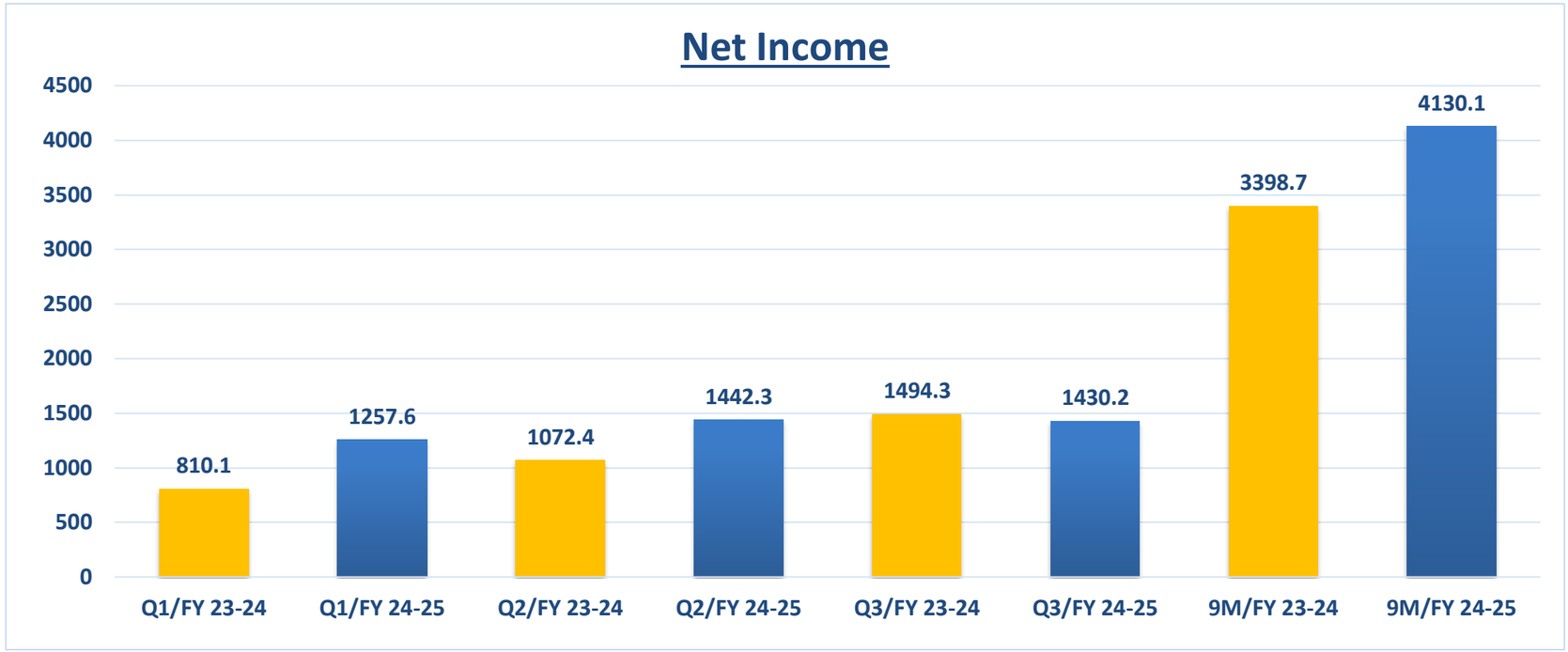
- **Rail** execution slowdown due to fund crunch at the Railways.
  - Led to higher salary outgo,
  - Increase in minimum wage and material price revision translating to higher costs, that hit our margins, and
  - New/inefficient system implementation increased contract level penalties, Railways is solving this issue to mitigate misuse.

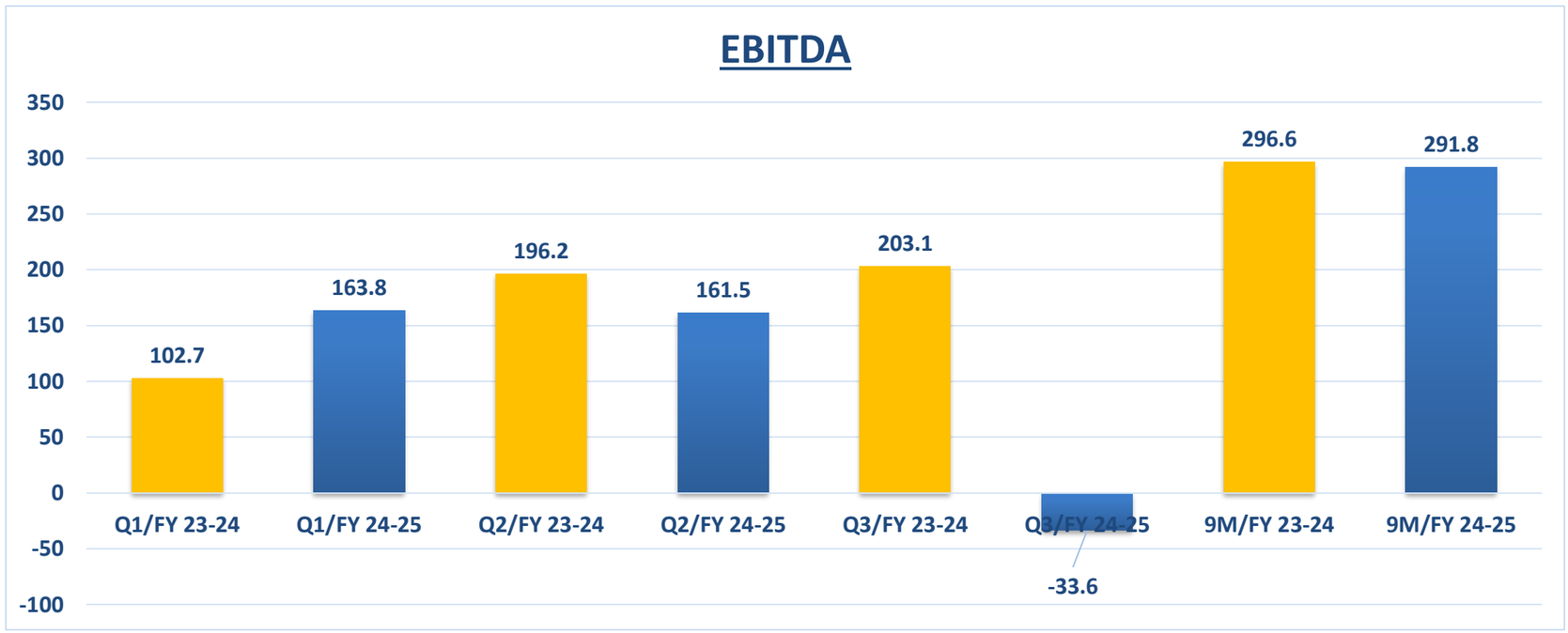
- **WaSH execution delays :** the execution momentum slowed down in this quarter
  - Leading to increase expense towards on-going project expenses,
  - Payments delays affecting the cashflows, and
  - Higher financing expenses.

- **New Business :** the pace of new business is expected to pick-up in the next fiscal, and company is positioned to bag order for orders from its Rail and WaSH business.

Financial highlight of Q3-FY24-25 : Standalone

(Figures in Lakhs)



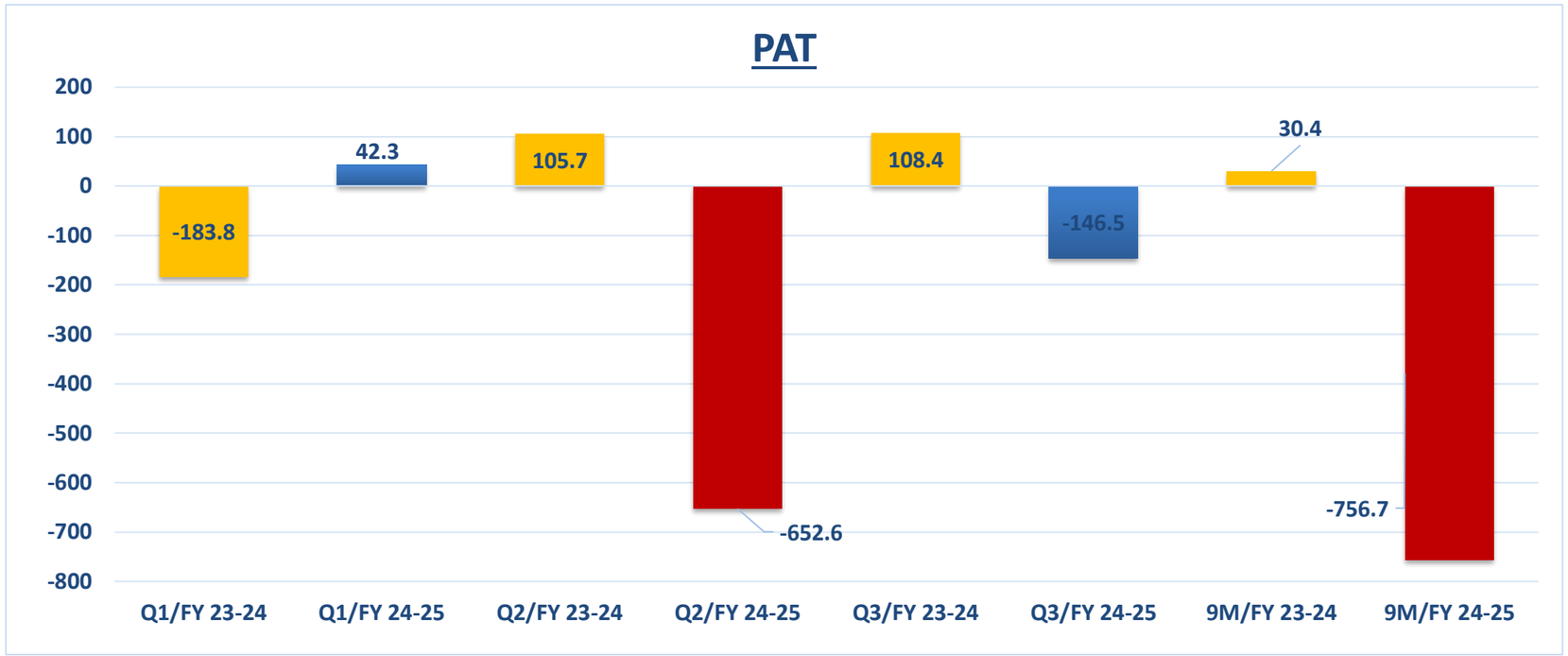


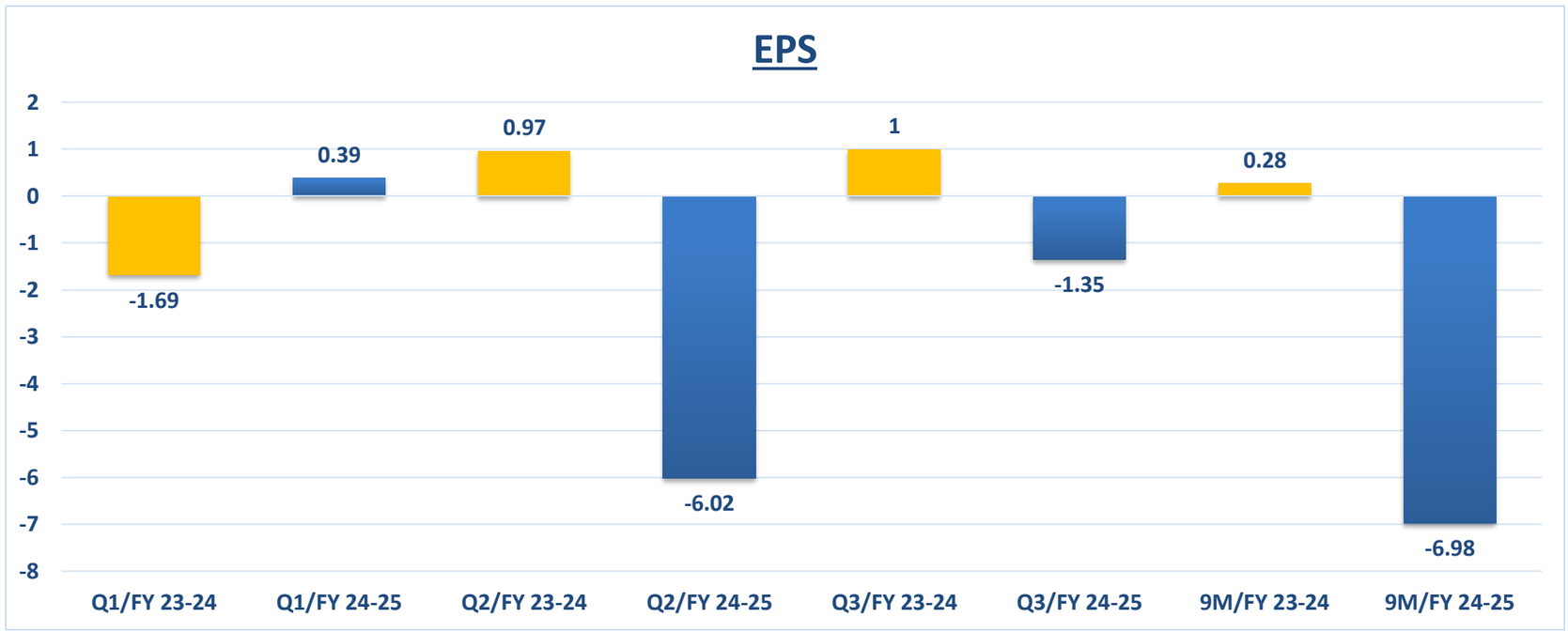
- **Total Order Booking**
  - YTD order booking of ~ INR 63 crs

- Focus on internal cashflows and expenses management across segments.

Financial highlight of Q3-FY24-25 : Standalone

(Figures in Lakhs)





- Q2 provisioning of (712.5) Lakhs for Enzotech (subsidiary) as per provisions.
- Q3, has been challenging on account of following.
  - Railways execution, and payment delays, leading to higher salary and financing expenses.
  - [i] Payment delays from private clients led to higher financing costs, [ii] delay in project completion, and increased project expenses.
- Q4 the execution is expected to pick-up across segments.
- Company will continue to focus on cashflows and cost management across segments.

(Figures in Lakhs)

Financial highlight of Q3 FY24-25 : Standalone P&L A/c

Particulars	Q3 / FY24-25	Q3 / FY23-24	Y-o-Y (%)
Revenue from Operations	**1418.82**	**1474.87**	
Other income	11.36	19.38	
Total Income	**1430.18**	**1494.25**	**-4%**
• Cost of materials consumed	461.50	347.30	
• Changes in inventories of FG & WIP	(2.55)	125.51	
• Employee benefits expense	757.96	670.95	
• Finance costs	71.98	51.78	
• Depreciation & amortisation expense	46.22	42.84	
• Other expenses	246.81	147.44	
Total expenses	**1581.93**	**1385.81**	**+14%**
EBITDA	**-33.55**	**203.06**	
Exceptional Items (Provisions)	-	-	
Profit/(loss) before tax (PBT)	**-151.75**	**108.44**	
Tax expense			
(1) Current tax	-13.46	-	
(2) Taxes for earlier years	-	-	
(3) Deferred tax	8.16	-	
Total Tax expense	-5.30	-	
Profit after tax	**-146.45**	**108.44**	

* New Projects require initial expense towards equipment and machinery
** ESOP Provisions added

(Figures in Lakhs)

Financial highlight of Q3 FY24-25 : Consolidated P&L A/c

Particulars	Q3 / FY24-25	Q3 / FY23-24	Y-o-Y (%)
Revenue from Operations	**1404.13**	**1395.68**	
Other income	11.36	11.04	
Total Income	**1415.49**	**1406.69**	**+0.6%**
• Cost of materials consumed	394.92	228.94	
• Changes in inventories of FG & WIP	-2.55	122.41	
• Employee benefits expense	759.05	677.78	
• Finance costs	100.86	65.21	
• Depreciation & amortisation expense	62.94	56.50	
• Other expenses	249.98	188.62	
Total expenses	**1565.19**	**1339.46**	**+16.9%**
EBITDA	**14.10**	**188.94**	
Exceptional Items (Provisions)	-	-	
Profit/(loss) before tax (PBT)	**-148.78**	**67.33**	
Tax expense			
(1) Current tax	-13.46	-	
(2) Taxes for earlier years	-	-	
(3) Deferred tax	10.21	-1.71	
Total Tax expense	-3.24	**-1.71**	
Profit after tax	**-145.54**	**69.03**	

Abbreviation List

- ACF – Activated Carbon Filter.
- AMC- Annual Maintenance Contract.
- ECB - External Commercial Borrowings.
- EPC - Engineering, Procurement and Construction.
- ETP – Effluent Treatment Plant.
- FSM R&D - Faecal Sludge Management Research and Development.
- FSTP - Faecal Sludge Treatment Plant.
- GHMC – Greater Hyderabad Municipal Corporation.
- HH – Household
- KL – Kilo Litre
- KLD – Kilo Litre per Day
- LCC - Life Cycle Costing
- MBBR – Moving Bed Bio-reactor
- MBR – Membrane Bio-reactor
- MLSS - Mixed Liquor Suspended Solids
- NGT - National Green Tribunal
- WaSH – Water Sanitation & Hygiene
- NSE - National Stock Exchange.
- O&M – Operation and Maintenance.
- P&ID – Piping and Instrumentation Drawing.
- PA – Per Annum.
- PCB – Pollution Control Board.
- PPP - Public-Private Partnership.
- PSF – Pressure Sand Filter.
- RMBR – Rotating Media Bio-reactor.
- RWA - Resident Welfare Association.
- SBR - Sequencing Batch Reactor.
- STP – Sewage Treatment Plant.
- TTP – Tertiary Treatment Plant.
- UF – Ultra Filtration.
- VFD – Variable Frequency Drive.
- WTP – Water Treatment Plant.
- HAM – Hybrid Annuity Model

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Thank You !



Contact Us

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