

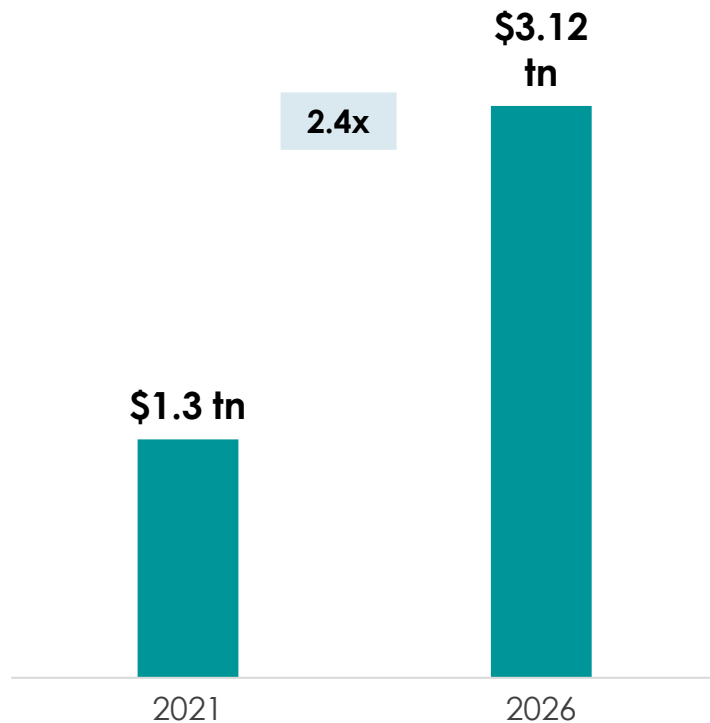


Opportunities in Debt Financing

Very large addressable market with an immediate need for deepening

Large opportunity reflected in growing TAM

India debt market



With an urgent need for intervention



- A fast growing market with a large base
- Majority of the entities needing debt are underserved by incumbents

But the market is currently broken and faces significant challenges

Challenges for Borrower



Accessing lenders is difficult

Market dominated by organizations at top of the credit curve



Long deal execution timeline

High wait times leading to financial losses for the business



Opaque pricing

No availability of pricing information to make an informed choice



Lack of product options

Very few products available irrespective of the actual debt need

Debt Market

Challenges for Investors

Scarce credit information

Constraints the ability of investors to evaluate newer credits



Long deal execution timeline

Highly manual credit evaluation and memo preparation



Managing portfolio is difficult

Limited options for actively managing portfolio, given an illiquid secondary market



Limited discovery of new clients

Majority private placements and limited outreach currently



Key debt products addressing >95% of the debt needs of an enterprise

Loans

Digital loan processing platform for corporates & lenders

- Plain vanilla term loan
- Working capital loan
- Promoter funding
- Acquisition financing
- Structured financing



\$1 Bn

Value of Loans raised

Supply Chain Finance

Trade & supply chain finance platform for corporates & lenders

- Vendor / dealer finance solutions
- Dynamic discounting
- Factoring (Off balance sheet structure)
- Trade receivables securitization
- Anchor financing solutions



300+

No. of invoices Discounted daily

Bonds

Fixed income securities platform for corporates & capital market investors

- Commercial Paper
- Non-convertible debenture (NCDs)
- Credit Enhanced NCDs
- Market Linked Debentures (MLDs)



\$ 2 Bn

Value of Bonds raised

Co-lending

Loan co-origination platform for banks, NBFCs & FinTechs

- Fully integrated platform stitching partnerships for loan co-origination across 10+ products
- One-time API integrations to power discovery, credit evaluation, operations, monitoring and reporting



75K+

No. of loans originated daily

Securitization

End-to-end securitization platform for banks and NBFCs

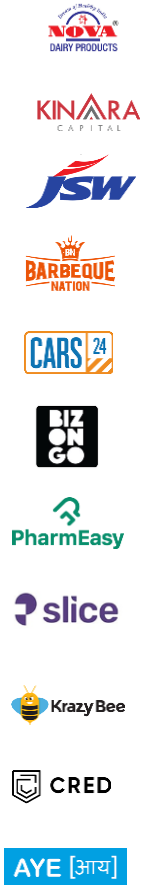
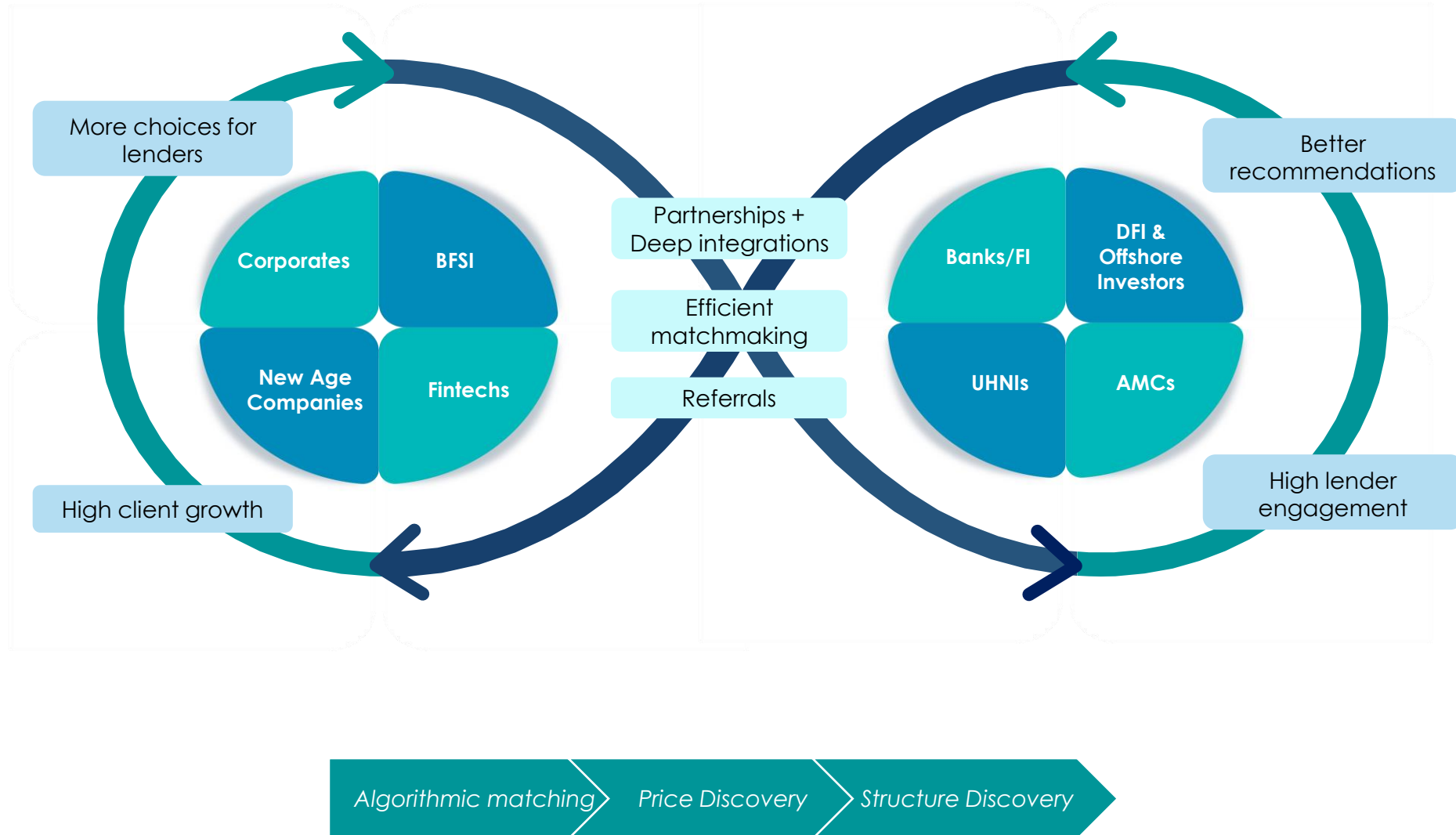
- Asset-backed securities (ABS / MBS)
- Pass Through Certificates (PTCs)
- Direct Assignment (DAs)



\$1 Bn

Value of Pool transactions

Technology Intervention to create enterprise lending a seamless experience



Thank You
