



# Business | Investment Opportunity



We Cultivate Agri | Entrepreneurs



## About Us



Banks

To enable key stakeholders the strongest , most reliable technology to enable Banking 4.0 \* across Served/underserved businesses or customers and build a marketplace to aggregate Platform-as-a-service (PAAS) and SDKPAAS for direct interoperability.

Bundling lending & investing stakeholders together with marketplace through Technology and creating market opportunities for open Casa arbitrage and earnings for stakeholders.

Bringing Banks, Financial institutions, Enterprises, Consumers, merchants, commerce, Insurance, Supply Chain, transport, under an Umbrella with Banks as the **“Primary Trusted Partner”** for businesses or services.

NPCI  
NATIONAL PAYMENTS CORPORATION OF INDIA

**Digital payments marketplace.** Uses its indigenous Business and Operations Framework enabling *Regulators, Financial Institutions, Social enterprises, Transport, Service Providers, Aggregators, Market Places, Intermediaries/Customers/Merchants/Business Correspondents* seamlessly building *Social Impact-based entrepreneurs & Agripreneurs in the rural Market place.*”

IRDA

# BANKING 4.0 – Brett King Philosophy



## The Team

### Mr. Ryali V Ramakrishna

- 25+ years exp. (B.Com, PGDCA)
- Founder, Technology Architect. Business & Financial Strategist

### Mr. Satish Kumar C

- 10 years ex. CA
- Finance

### Mr. Raja Manzoor Ali Khan

- 25+ years exp. (MBA, Marketing)
- Sales & Marketing

### Ms. Rachna Mittal R

- 9+ years exp. (MBA-XLRI)
- Co-founder, HR & Operations

### Mr. Jeremy Boddy

- 25 years ex. (MSc Eng.)
- United Kingdom (Business)

### Mr. Christopher Ho

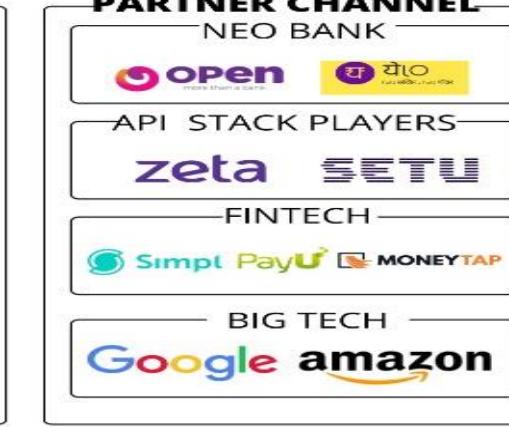
- 25+ years ex.
- Asia (Business)

### Mr. Bharavi Gade

- 25+ years exp. (IIT K)
- Mentor (Technology)

# Fintech Marketplace

TECH PROVIDER



CREDIT BUREAU | KYC/AML/RISK MANAGEMENT | BANKING DATA MANAGEMENT | ALTERNATE CREDIT PLATFORM



# Neo Bank Revolution

## Intellectual Property

### Neo Banking Retail

Financial Inclusion  
Bill payment Services  
Merchant Acquiring – POS/UPI  
Prepaid/Credit Cards – b2b only  
Floating Loans – b2b only  
Fuel Aggregation – b2b & b2c

In –house developed plug play payments Platform Infrastructure, ready for consumption with little tweaking for plethora of payment services.

Ability to mold the Platform to independent business units with multitenant capability to build revenue channels to Tag along with other business verticals adding reach at no cost.

Ability to mold the business model from Bottom line model to topline model.

## Approvals and Licenses

**Neo Banking:** extended banking platform to verticals like FMGC, Transportation, Supply Chain ....

**Identity Management:** Authentication user Agency | E-KYC User Agency,  
Acquiring BIN to facilitate own POS, QR, NFC based services.

**Merchant Acquiring:** multiple Banks on UPI, POS/MPOS, Prepaid /Credit Cards

**PAYFAC Services:** Payment Facilitation including mediation, recon, billing and Settlement services

**Agency Banking:** National Partner to Banks for Financial Inclusion

**FLDG Loans:** Credit Facilitation for supply chain in various businesses

### Neo Banking Vertical Hub

Financial Inclusion  
Biller Aggregation  
Merchant Hosting – POS/UPI  
Prepaid/Credit Cards – Host  
Floating Loans – CASA aggregation  
International Service Hosting  
Cross Border Hub  
Platform as a service

## International and Domestic Opportunities

**Technology Partnerships** to launch payment services in launching “The Wallet”, QR Code based Payments, digital lending, International Remittances. In the US and Mexico markets.

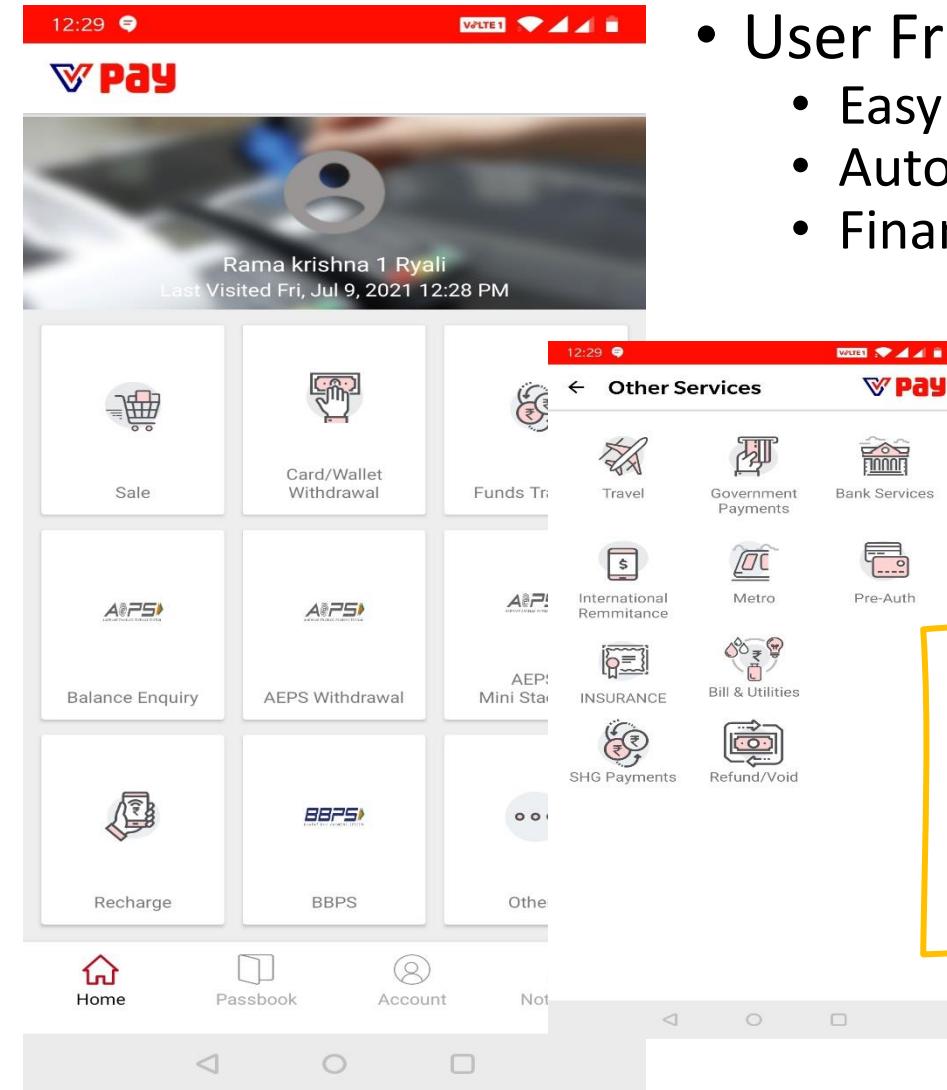
**Technology Hosting & PAYFAC Services** in “Universal identity Management”, “Stakeholder mapping”, “Mediation”, “Clearing”, “Settlements” and “billing” for Enterprises, non NPCI banks, credit Societies

**Hosted Neo Banking platform** in partnerships in Asian markets like Singapore, Bangladesh, Myanmar, Vietnam, GCC

## Super App by VPay



- Financial Super APP
  - SDK Platform-as-a-Service (SDK-PaaS).
- Identity | RBAC
  - API/ web services.
- Neo Bank
  - Powered application with ease of financial information.
- Data, including
  - Transaction ledgers, GST, TDS matching the bank statement.
- Stakeholder
  - Security based access to sub-applications, products and services UX & UIs.

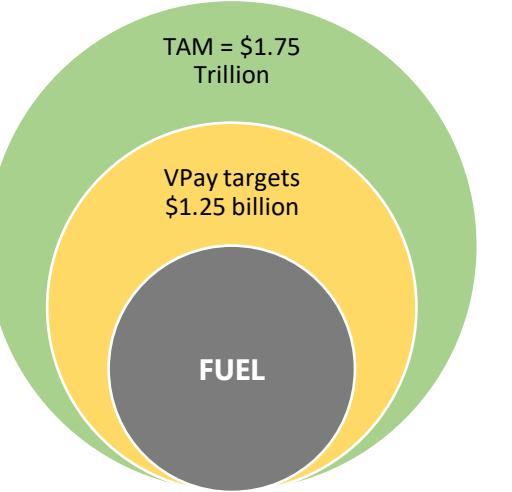
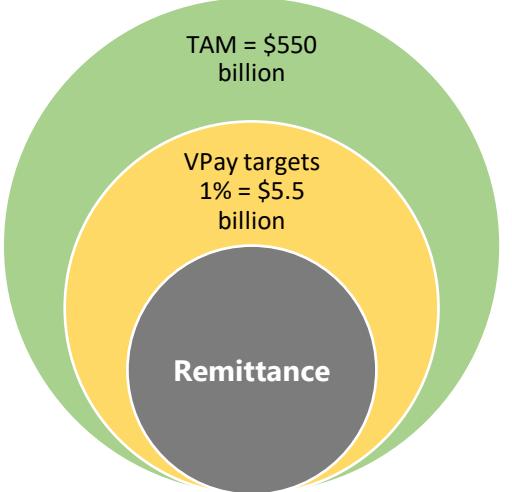
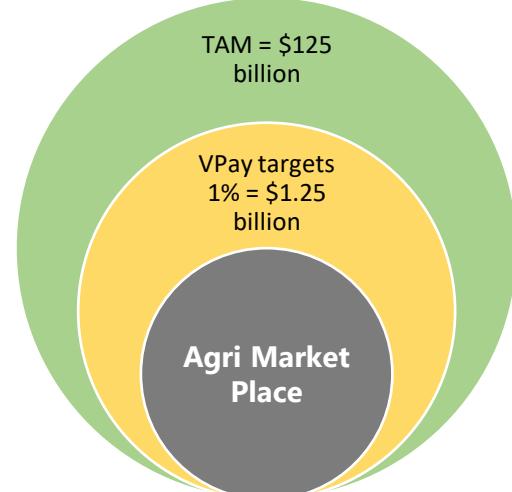
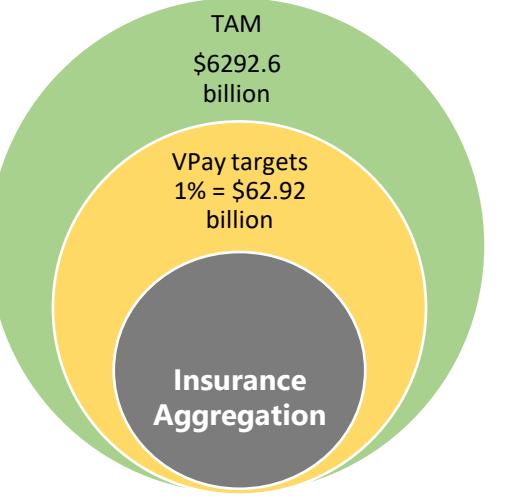
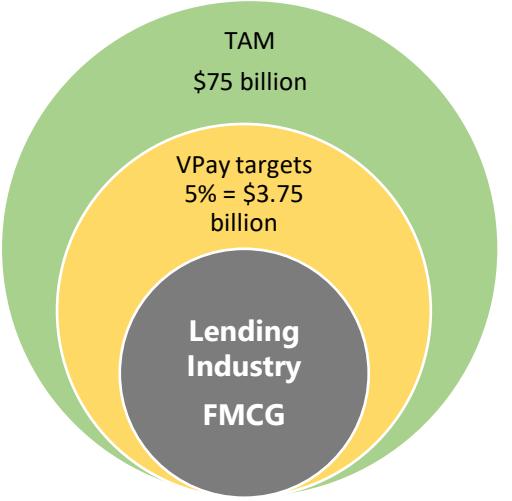
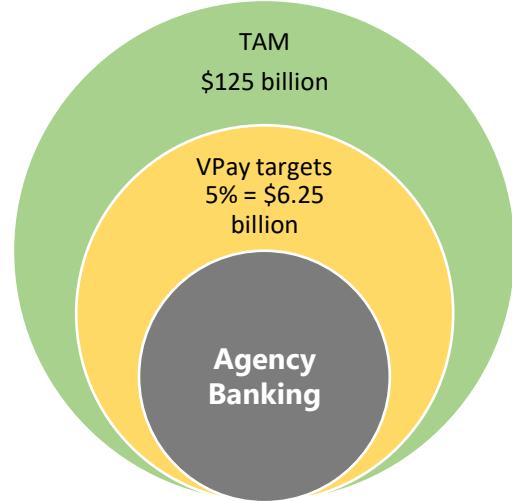


- User Friendly
  - Easy to use.
  - Automated workflows.
  - Financially transparent.

Neo Banking  
Revolution

# Market Size

- 6 pillars
  - See 
- Industry is
  - + US \$ 7169 billion
  - Worldwide
  - Compound annual growth rate (CAGR) of 7%.
- Our Market Cap
  - Size: c. US \$ 70 billion
  - Location: India
  - Market Share: 0.5 – 1%
  - Revenue 2.5%: US \$ 1.75 billion
  - CAGR of over 12% through 2025.



## How Market Favours Us

- **Sustaining Bottom of the pyramid**

- Easy access to finances moving away from traditional interest-based economy to profit share.
- Financial Inclusion, FMCG, Transportation, Fuel, Agri Market place in the Ecosystem
- Financial Institutions as financial security & trade security agency
- Financial Transparency

- **Constructive from Top of the Pyramid**

- there is no oligopoly in the markets due to defragmented economics
- One of its Kind marketplace for Rural business
- Banks, Impact investments, NBFC, Enterprises as financial partners
- Financial marketplace to support producers, FPO's, FMC's, Farmers
- Technology platforms, IOT's, AI/ML Driven Realtime information across all stakeholders.

# Competition

Services	Revenue Streams
Agency Banking Services	Cash Deposits, Cash Withdrawal, savings   Current Accounts, Fixed Deposits, Recurring Deposits
Bill Payment services	BBPS (Member of Bharat Bill payment services
Insurance Services	Insurance Sales, Processing, Claims Management
FLDG Loan Services	Loan Sales, Processing, Collections
Prepaid Instruments	Debit Cards, Fuel Cards, Co-Branded NHIA Cards Etc
Merchant Aggregator services	UPI, Sale transactions or Gateway Transaction services

## The Key to defending our VALUE

Stay in front of the market, aggregating enterprises, relationships, build trusted Identity for finances.

Establish strong aggregation service and positioning the niche would create larger opportunities.

Provide extended banking services to Rural markets, connecting and binding the enterprises to rural marketplace

Services	Competition
Agency Banking Services	FINO, Fingpay, Spice money, Paytm, Money-on-mobile, Mahagram, Instant Pay
Merchant Acquisition	Easypay, Ingenico, Verifone, Worldline, Paytm, PhonePe, BharatPay
Insurance Services	All PPI, Paytm, Fino, Spice Money, Insurance Bazar, Loan Bazar
Lending Services	Loan Sales, Processing, Collections
Rural Market Place	Unorganised and dominated by FMCG players
Fuel Aggregation	Few corporate players
Platform-as-a-services (PAAS)	FIS, FSS

**Market Size** is more than 50 Trillion, there is huge opportunity for new entrants.

“**Platform-as-a-service (PAAS)**” and “**SDK Platform-as-a-Service (SDK-PAAS)**” to use business aggregation is sticky especially when Technology platforms are part of the enterprise business at no cost to the customer.

**Competitors** may find it difficult to change positioning due to continuous architectural changes. Existing competitors are locked in restrictive business relationship the best examples being world-pay, FSS Global, FIS Global ....

The IOT, AI, BI from the financial marketplace opening the economics of the markets to build self sufficient sustainability

# Road Map or Path

## Proven Concept

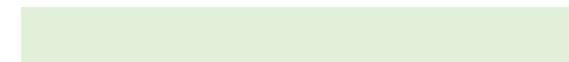
2021 - 22



Upgrade the Mobile APP

## Go-To-Market

2022 - 23



Extend Enterprise Integrations

Accelerate Transaction Services

Launch Payment Hub

40 Cr Fund Raise

Full-fledged sales and operations

Build access to FLDG Funds

Market orientation to Tejari

Partners Engagement & Training

FMCG & Transport Hub Services

Human Capital Adaptation

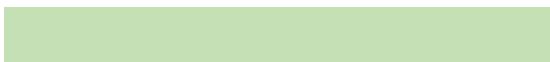
Fund Raise 200 Cr

Full Scape technology Implementation

Expansion in vertical technologies

## Scale

2024 - 25



Transactions 25000 Cr

Loan portfolio 2000 Cr

1 million Transacting Merchants

Operations in 100 districts

Launch Rural Market place

10 Cr Customer serviced

IPO Preparation

## Expand

2025 - 26



Vertical Expansion

Grow Market Portfolio

Regulatory licensing for self servicing

Lateral expansion to businesses

Become one stop Neo banking hub with mesh network expansion to various business verticals technologically

Launch IPO

## Mobile Application

### Financial Super APP

SDK Platform-as-a-Service (PAAS)

### Identity | RBAC

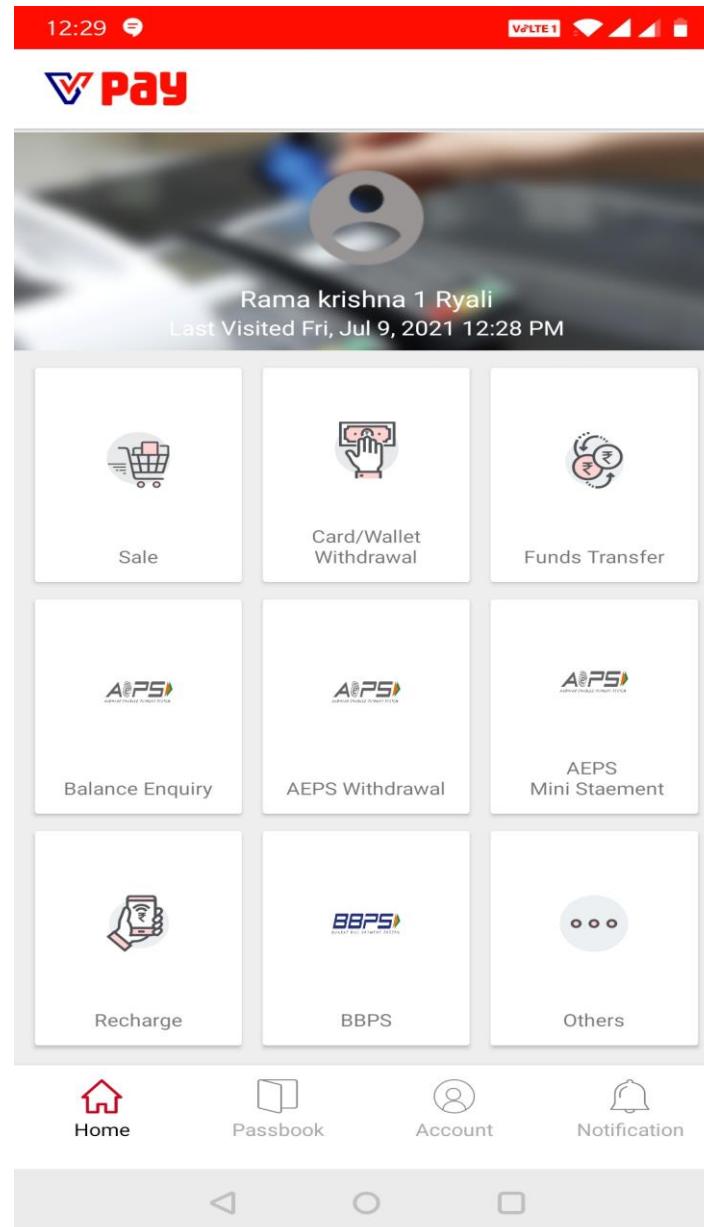
Application interfaces

### Neo Bank

Powered application with ease of financial information with data including Transaction ledgers, GST, TDS matching the bank statement.

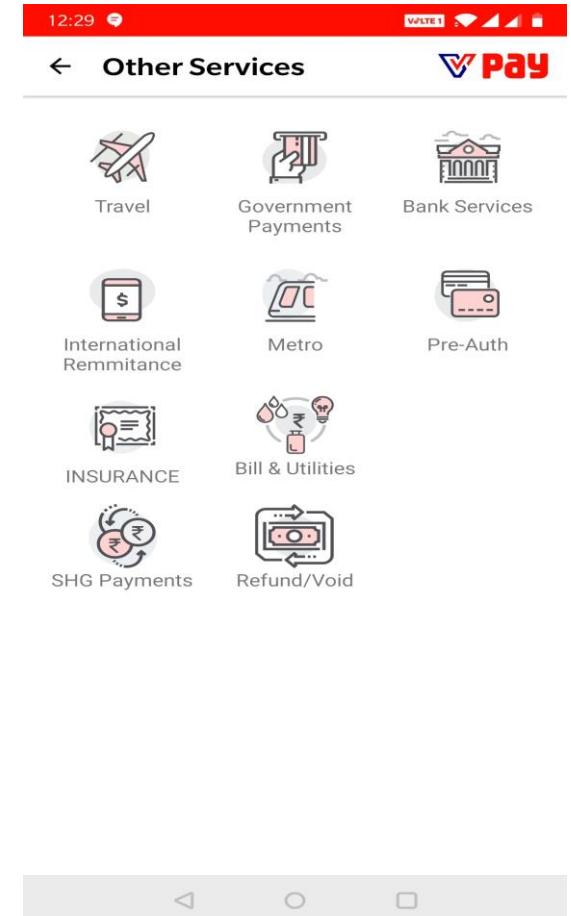
### Stakeholder

based access to sub-applications on the services, products and custom interfaces

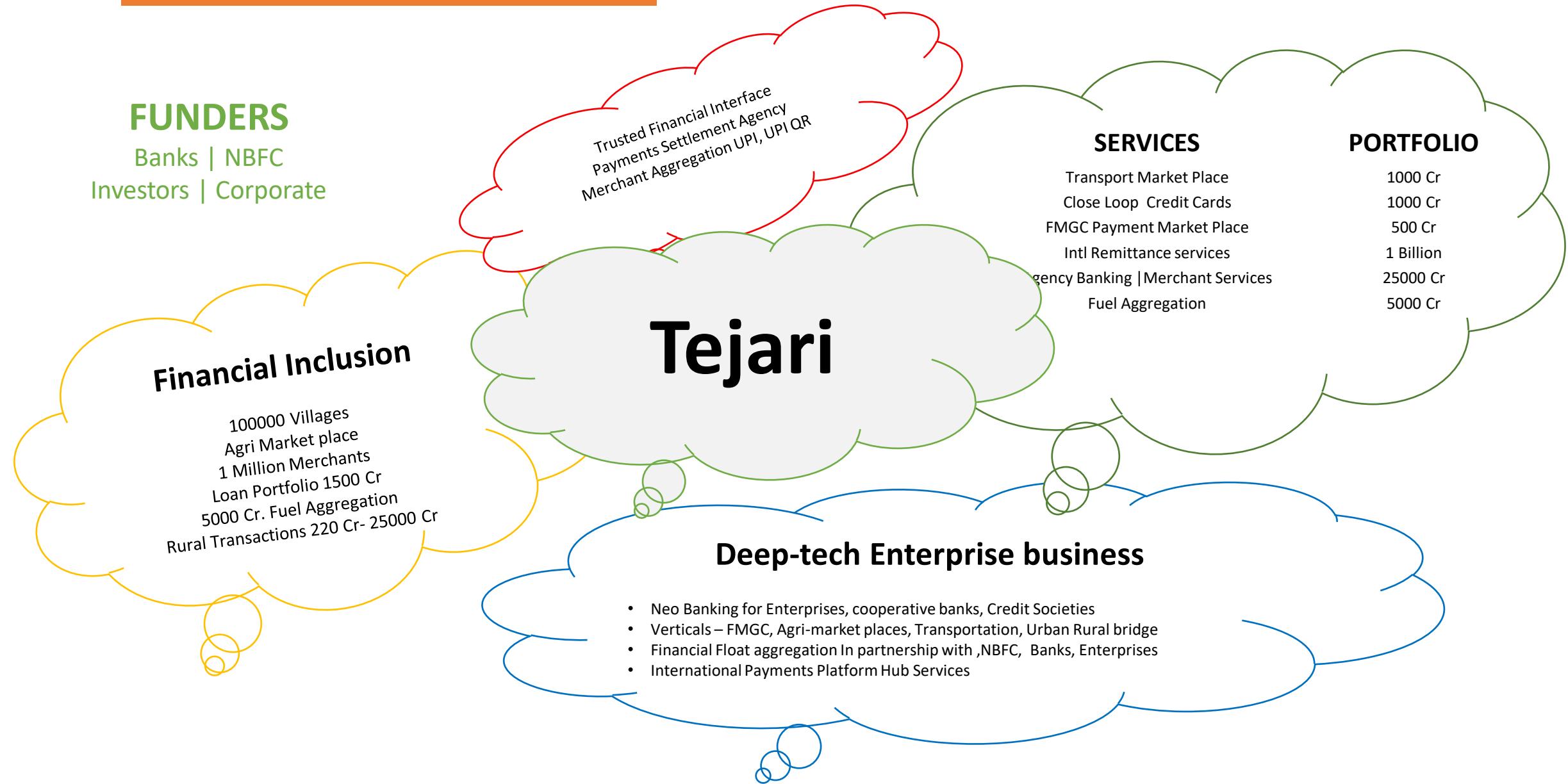


## User Friendly

Easy to use  
Automated Workflows  
Financially transparent



## Platform-as-a-service (PAAS)



# Business Mapping

## Where will we be active?

### Product Categories

- Financial inclusion
- Merchant Services
- Float Lending Solutions
- Rural Supply Chain
- Agri Market Place
- Fuel aggregation
- Transport Solutions

### Market Segments

- Semi Urban
  - Taluka
- Villages

### Geographic Markets

- 100 Districts
- 4000 Talukas
- 100000 Villages

### Core Technologies

- OSS (Operating Support System)
- BSS (Business Support System)
- Core Payments Stack
- Recon and settlements

### Value Creation Stages

- Hassle free experience
- Better Services
- Wider products and services coverage

## What speed/ sequence of moves?

- Rapid expansion, in high identified markets
- Build and Train operational teams
- Enable First mover advantage
- Build Peer Hub Relationships

## How will we win?

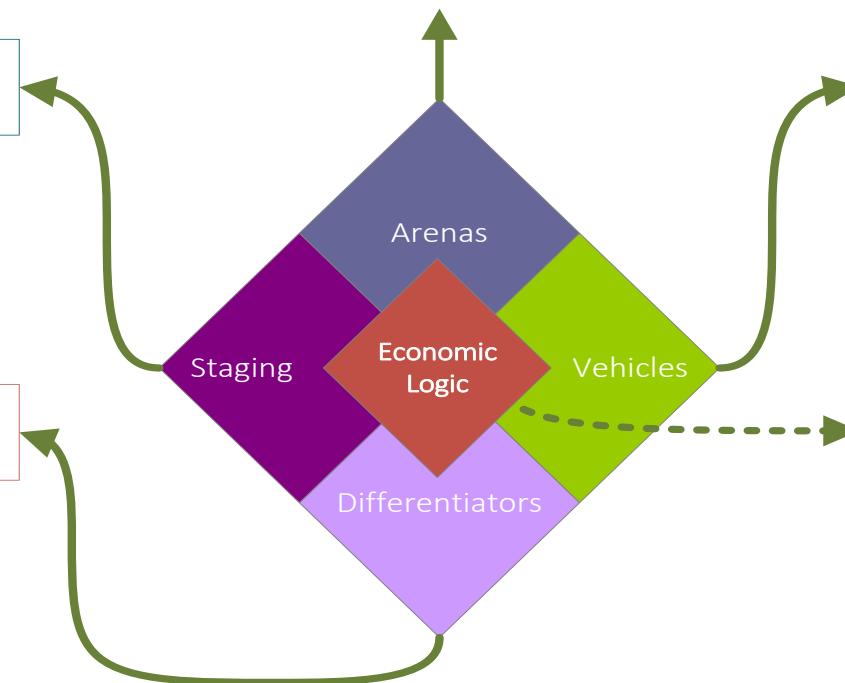
- Create Trusted Identity
- Better Support
- Fast fulfillment
- Value Supply Chain

## How will we get there?

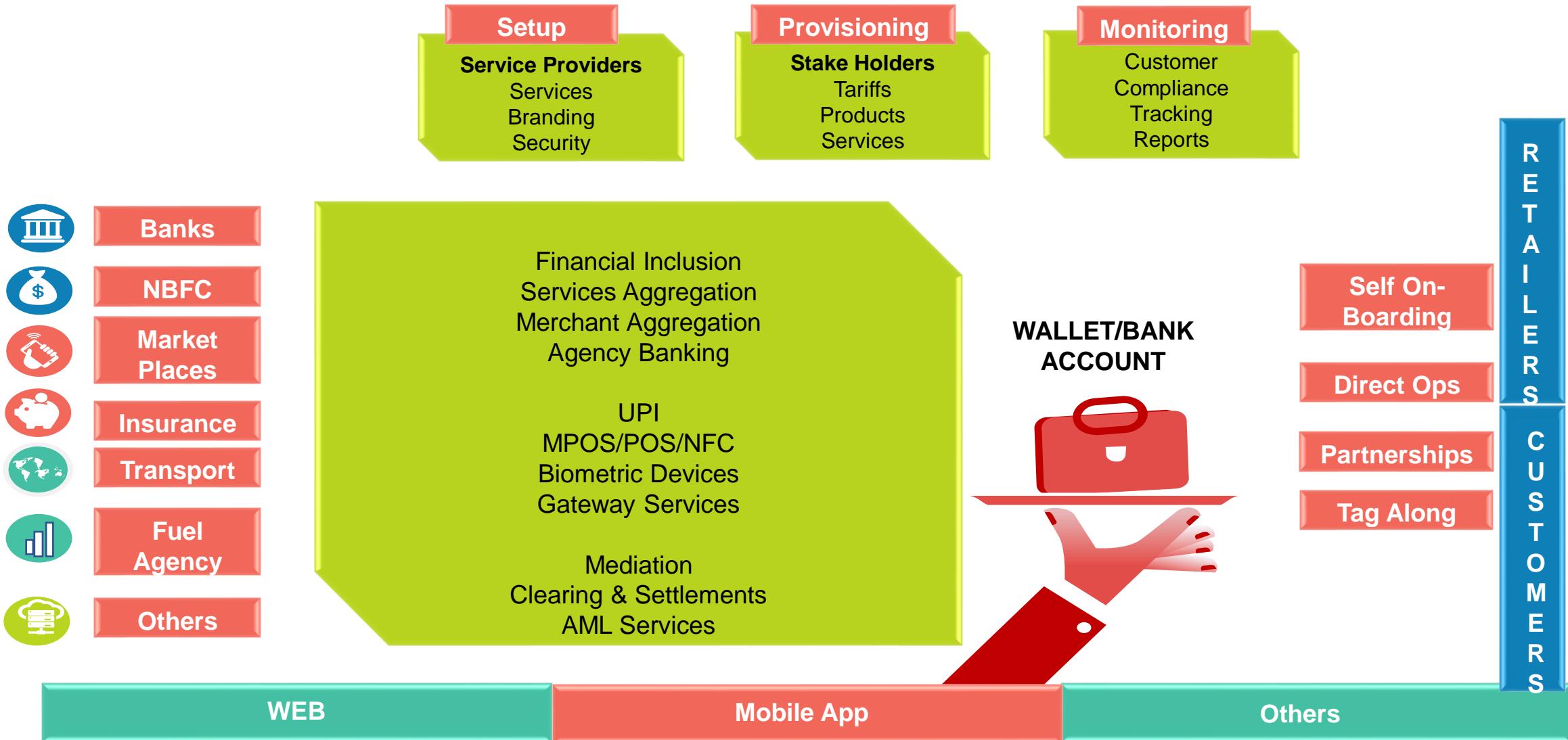
- Organic Expansion
- Distribution, Partnerships & Joint Ventures
- Enterprise Inclusion
- Impact investment leverage

## How will we achieve our returns?

- Sales scalability with large market potential
- Easy product acceptance (high market need)
- Aggregation advantages being Banking Program Managers

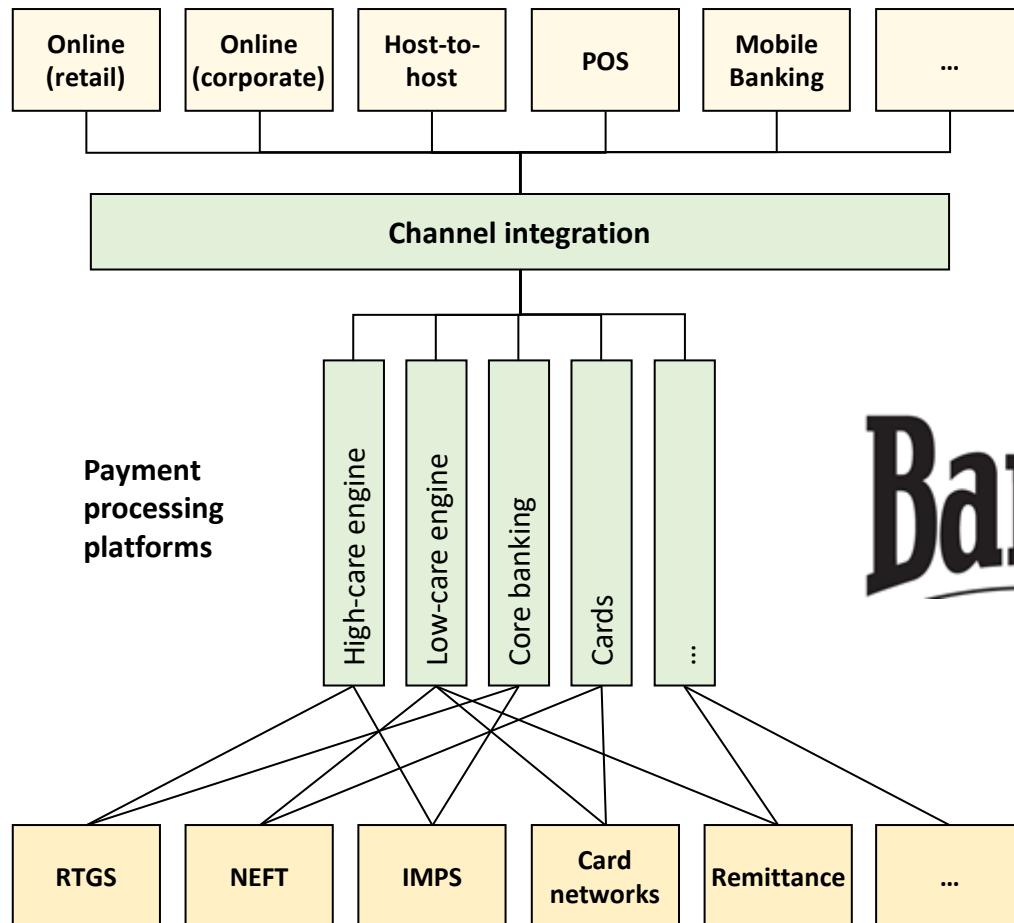


# The Platform

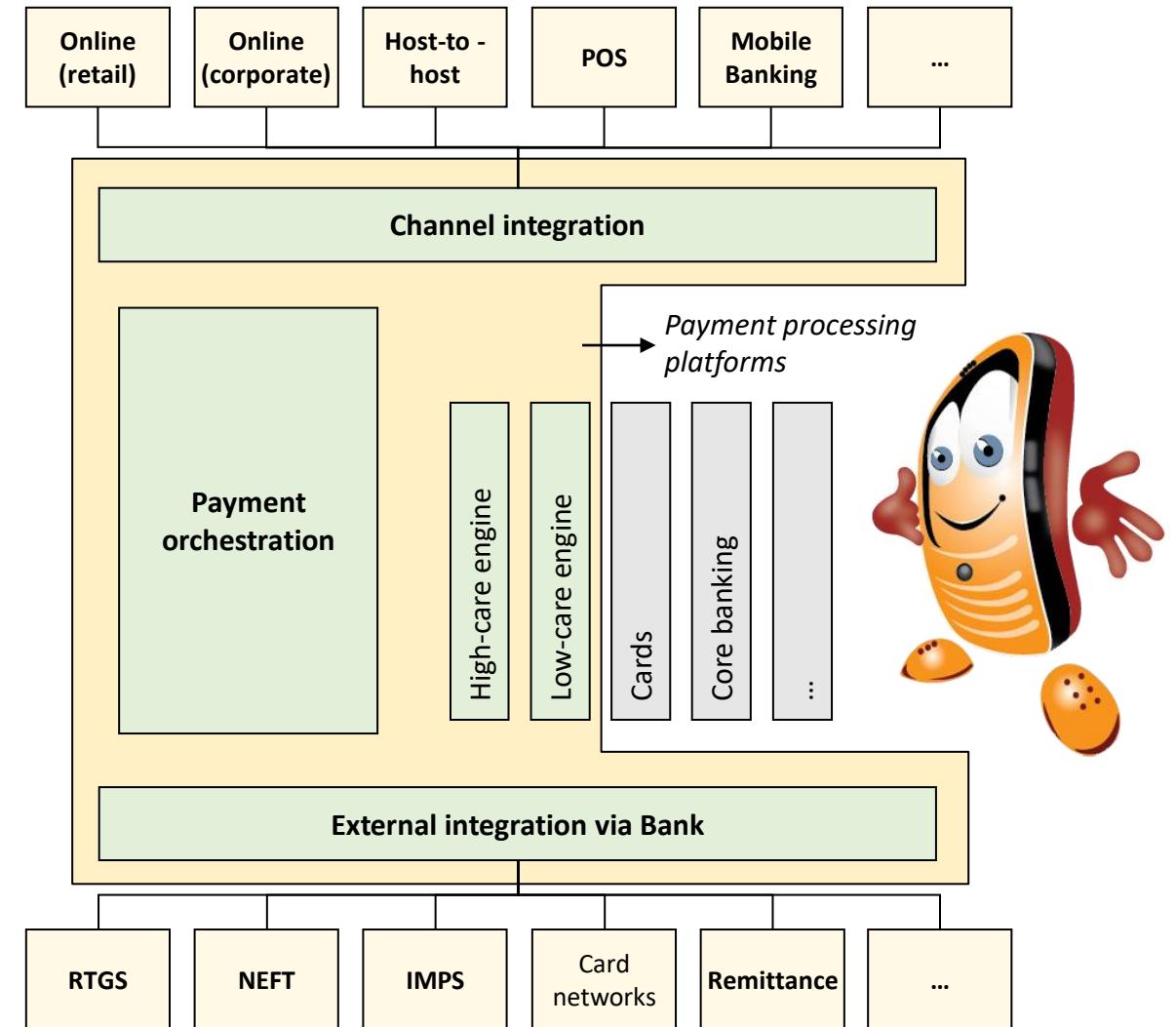


# Neo Bank

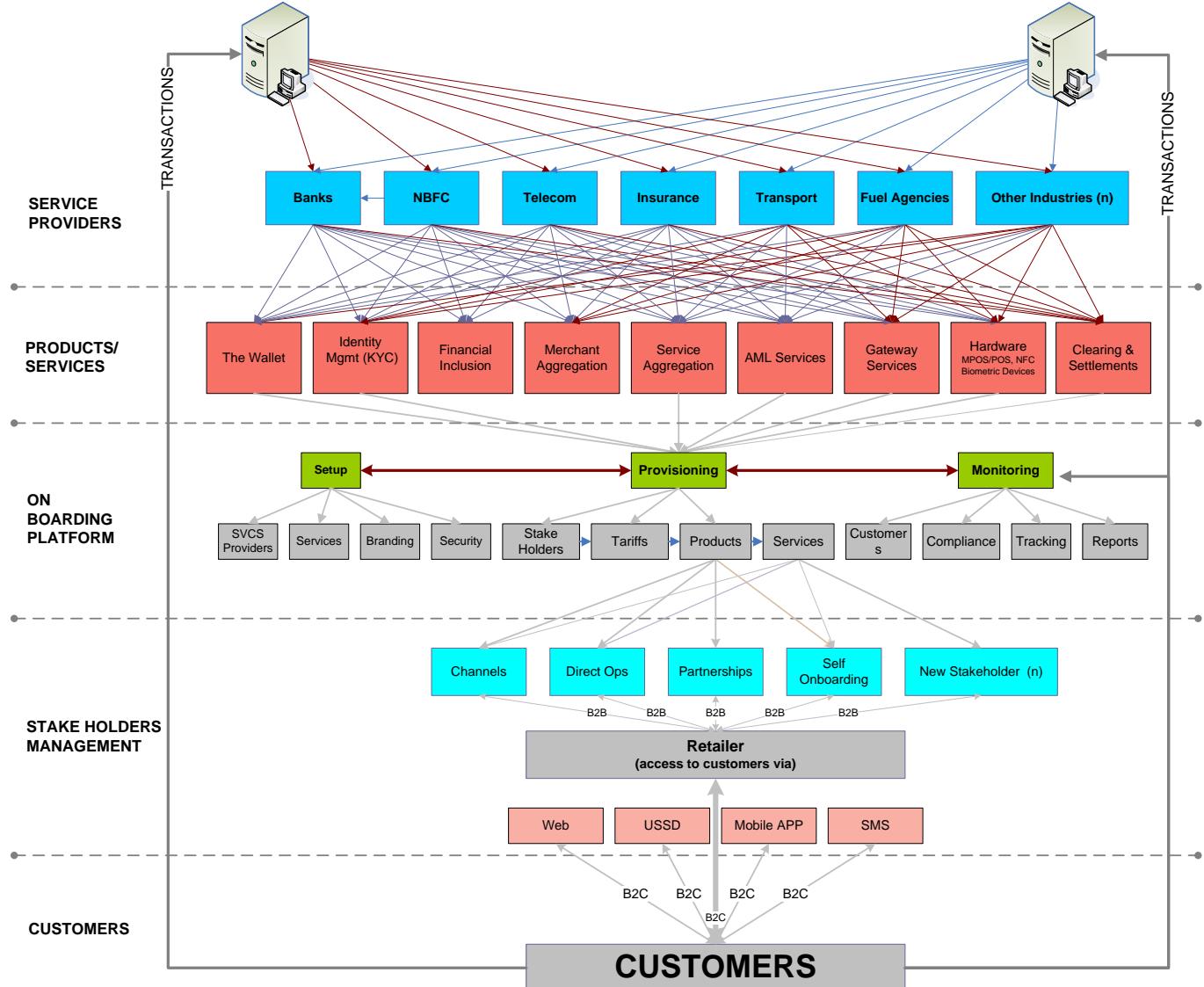
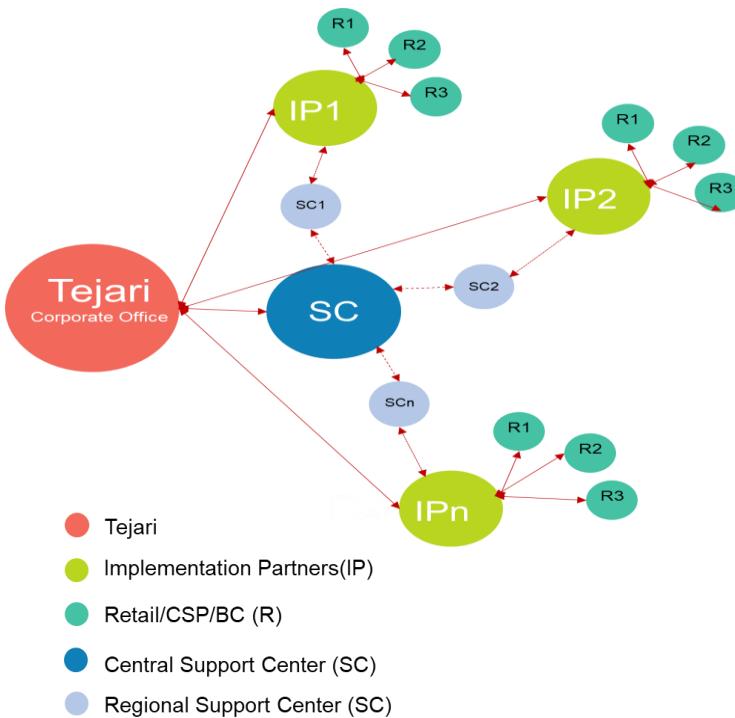
## Channels



## Vertical Payment Hub



# The Platform Complexities



**BUSINESS and OPERATIONS MANAGEMENT**

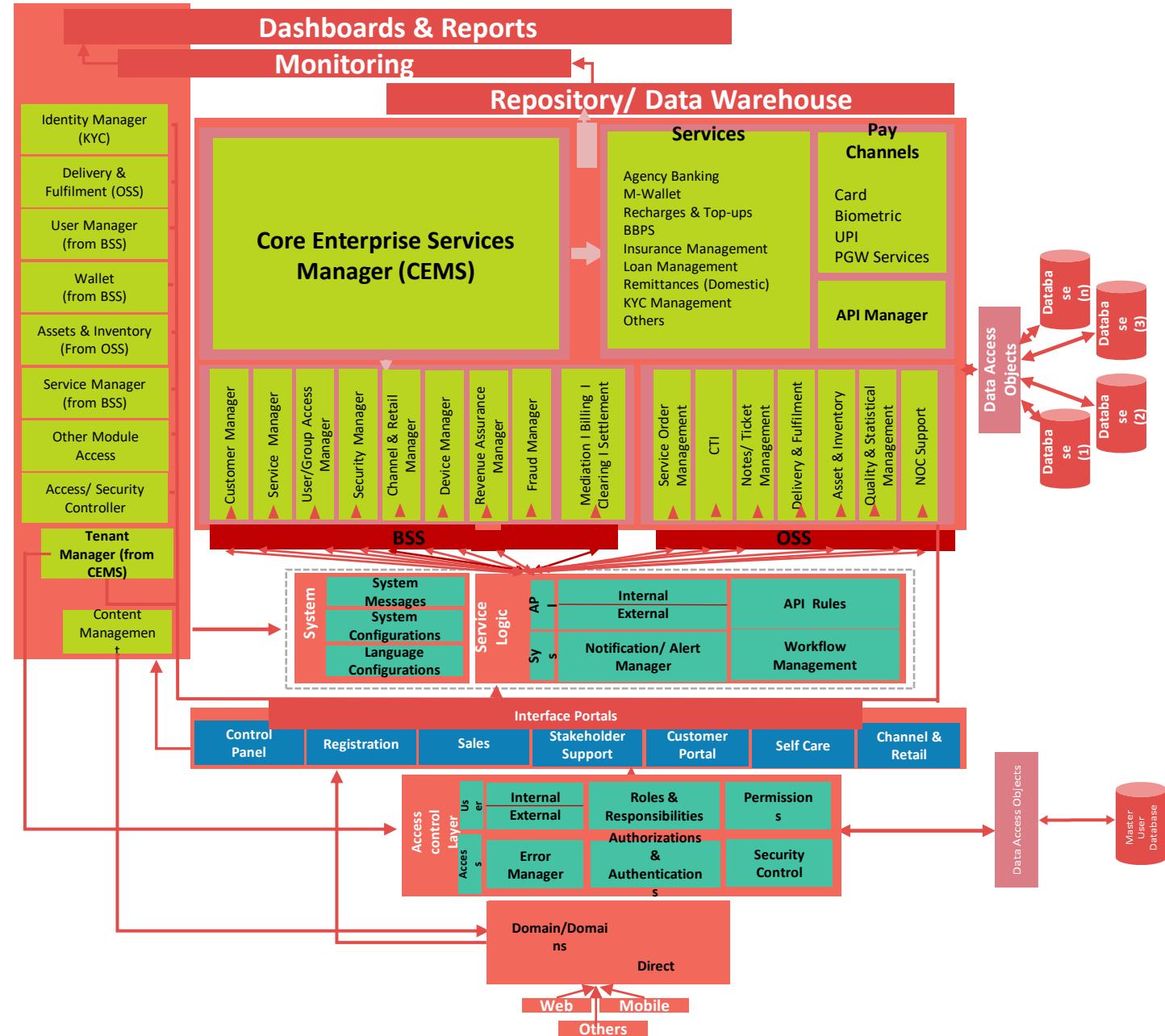
# The Uniqueness

Ability to transform the technology framework to one platform

- Banking
- NBFC
- Payment Hub
- Market Place
- FMCG Hub
- Agri Market place
- Digital Market place

Impact advantage through

- Scalability
- Speed to market
- Reach
- Patents or technology bundling creates market lead



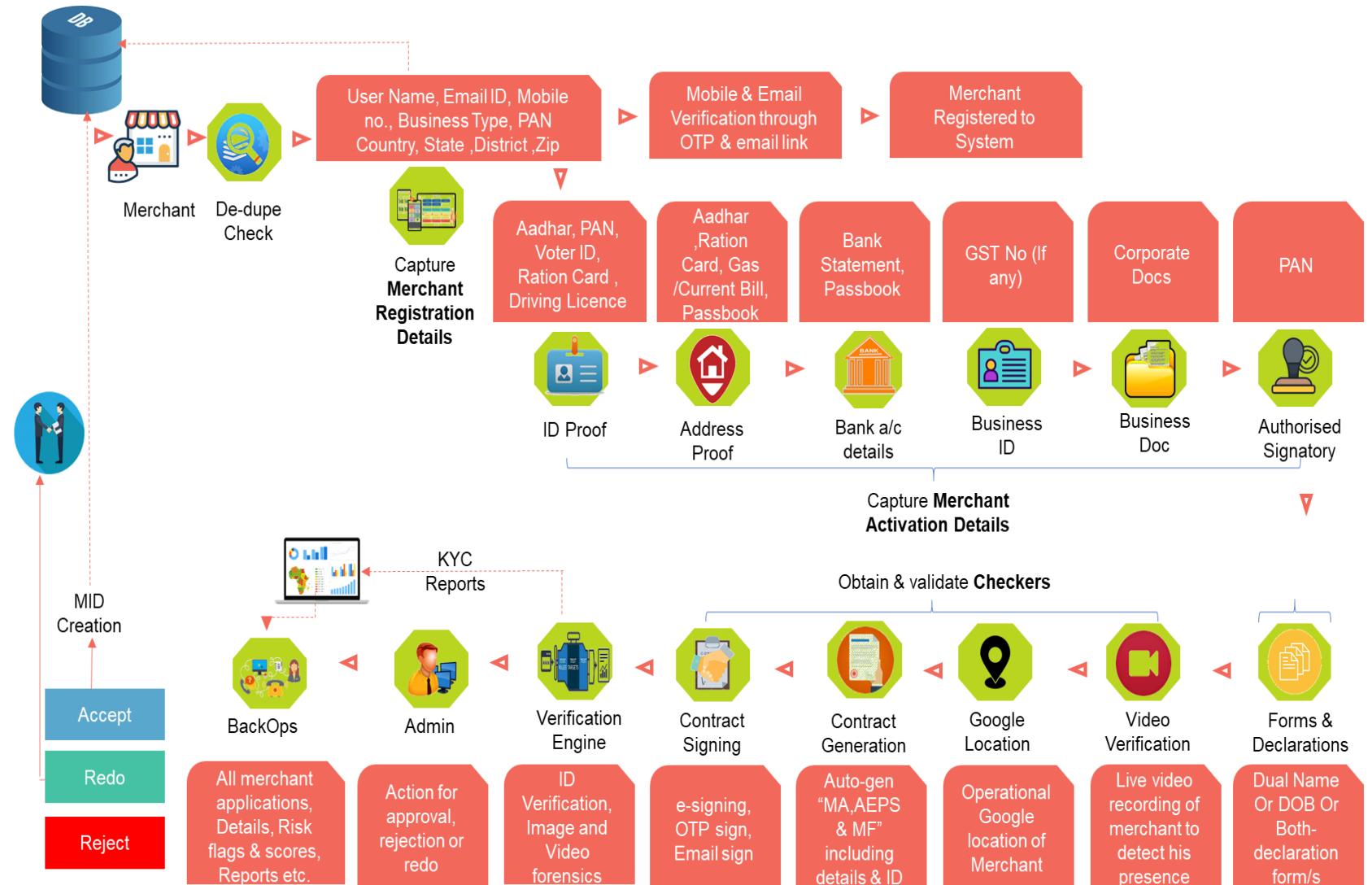
# Risk Analysis

## Universal Identity Management

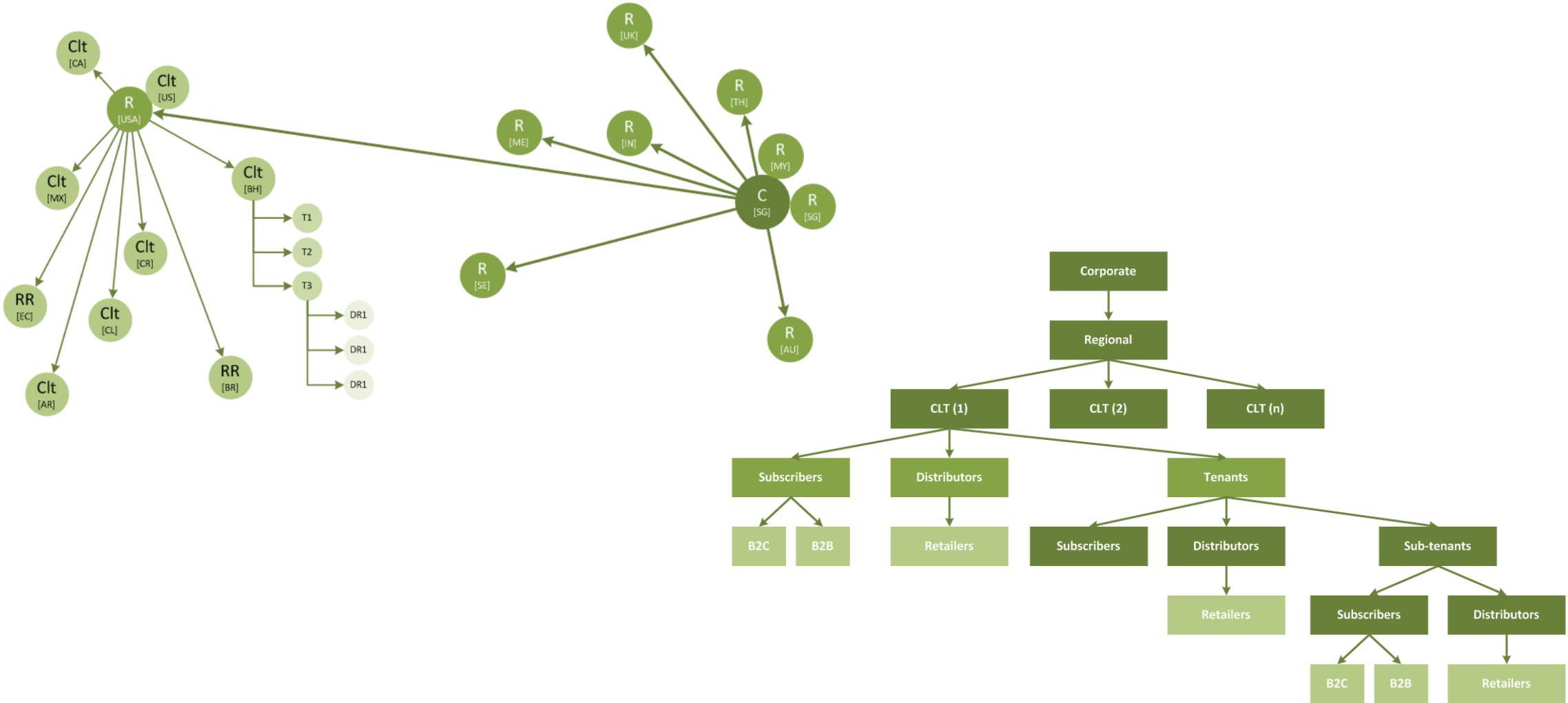
- Banking
- NBFC
- Payment Hub
- Market Place
- FMCG Hub
- Agri Market place
- Digital Market place

## Financial Risk

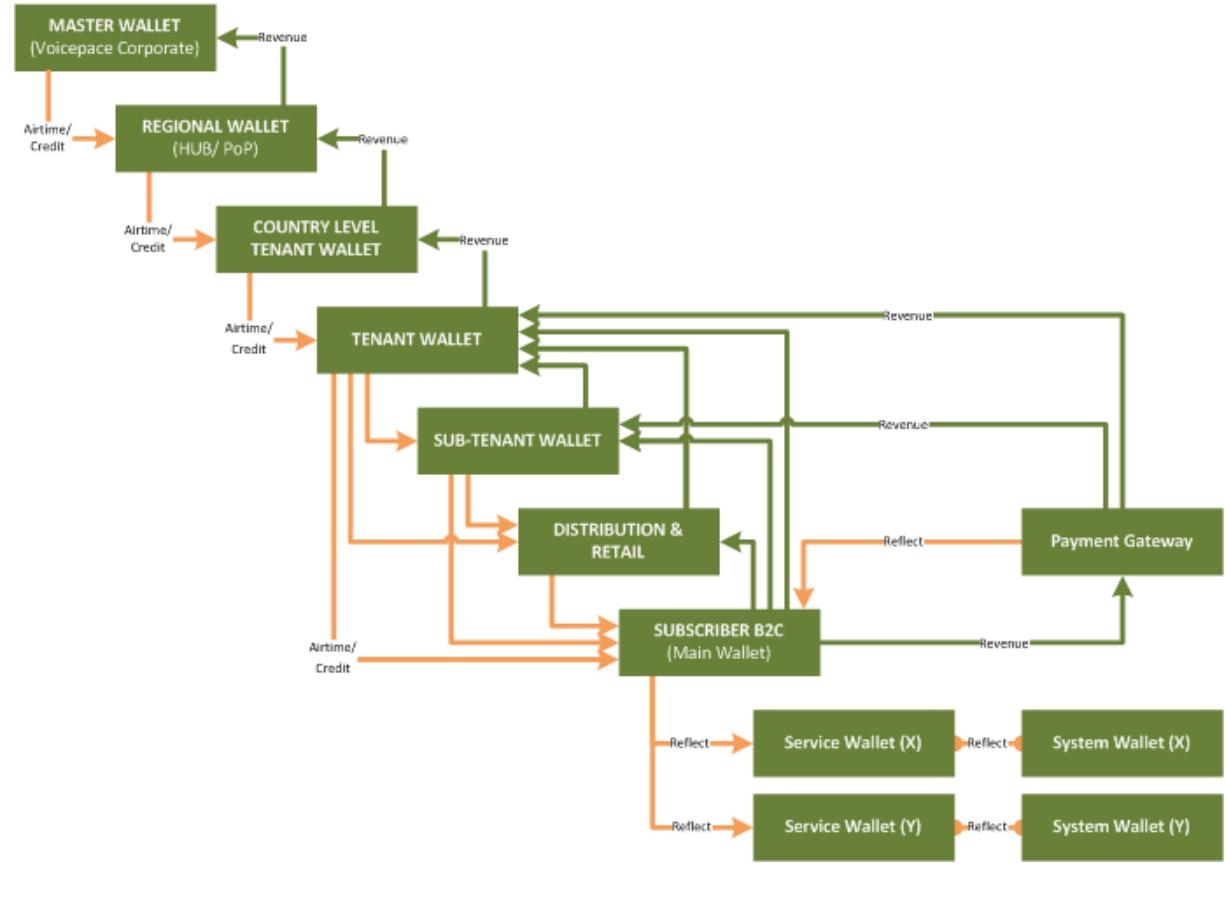
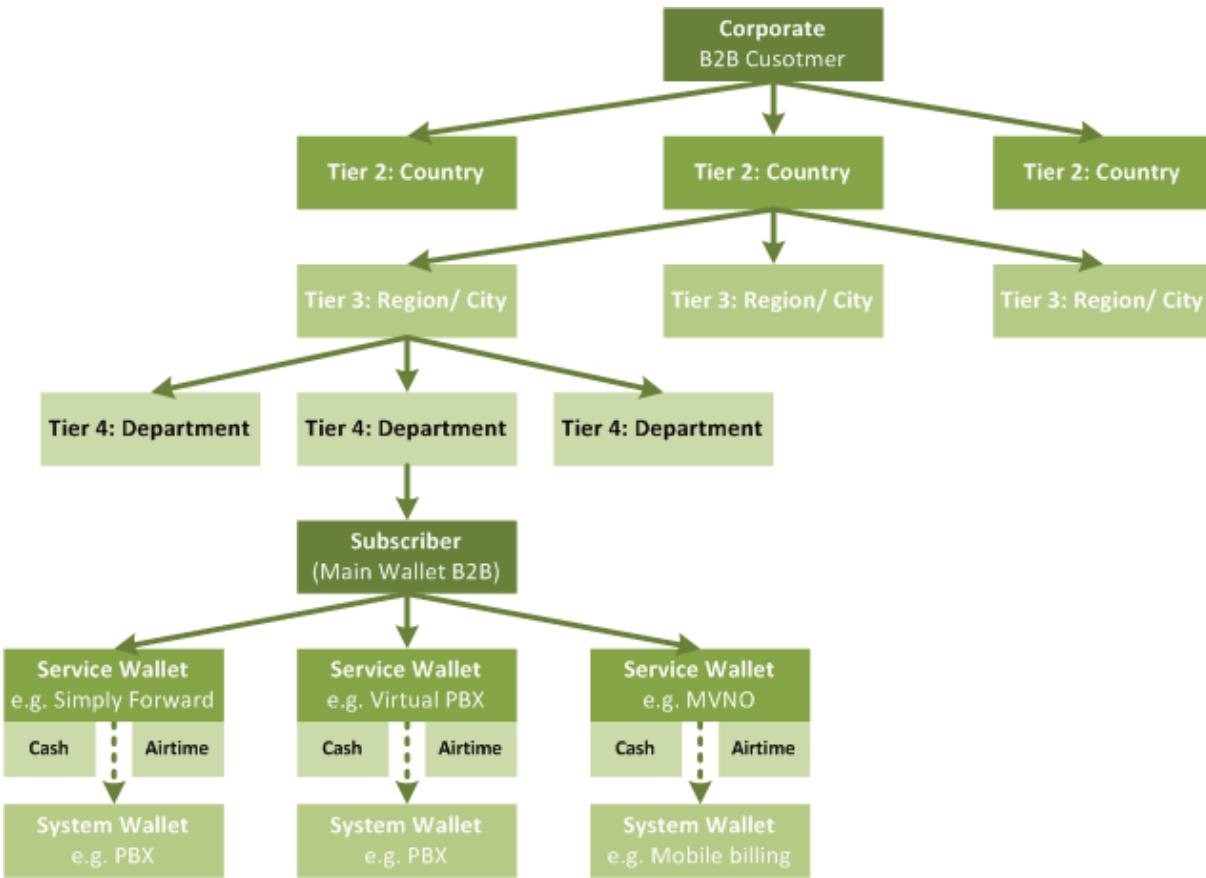
- Credibility
- Peer Reference
- Market Reference
- Legal Reference



# Multi- Tenancy



# Wallet Structure



# Current Affairs



## Funders FLDG Pipe

Agreement	Portfolio
Ready	50 Cr
(Pipelined)	400 Cr
(IMPACT Investments)	1000 Cr

Funds for Use → Agency Banking Services



## Consumer Gain

Services	Gross Merchants
UPI	
UPI QR	
FLDG Credit Cards	
MPOS   MPOS	10 million
FMCG	

Pays for the Transactions →

← Pays Working Capital

## Partnerships

Agreement	Bank Merchants
Direct Operations	2000
Distribution Signed	75000
Intended Direct Ops	10000

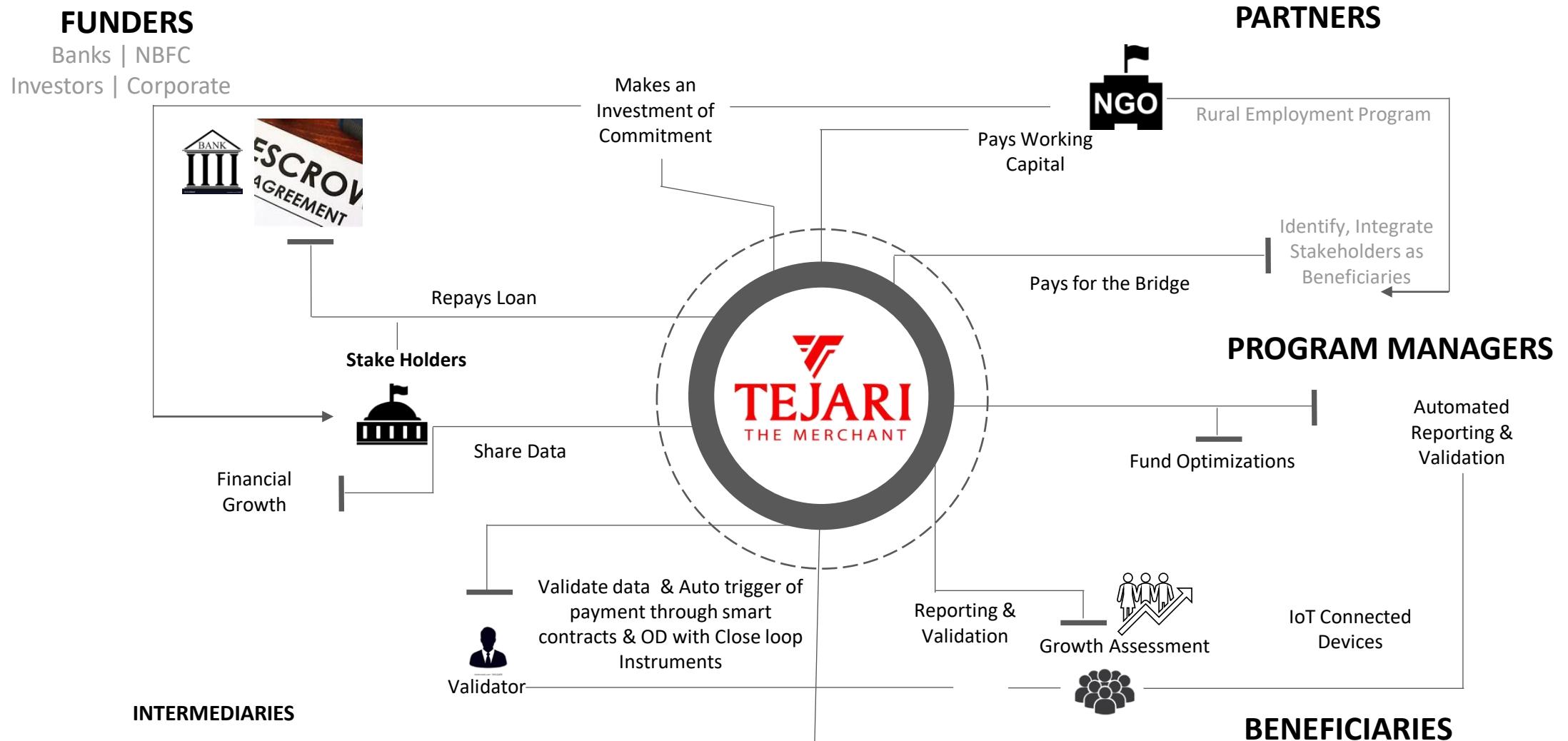
## API Aggregation

Services	Aggregation
Bill Payment services	4 Credit Cooperative Societies, 4 Consumer Applications, 2 Enterprise FMGC Groups, 3 large Trusts or Foundations
Insurance Services	
Prepaid Instruments	

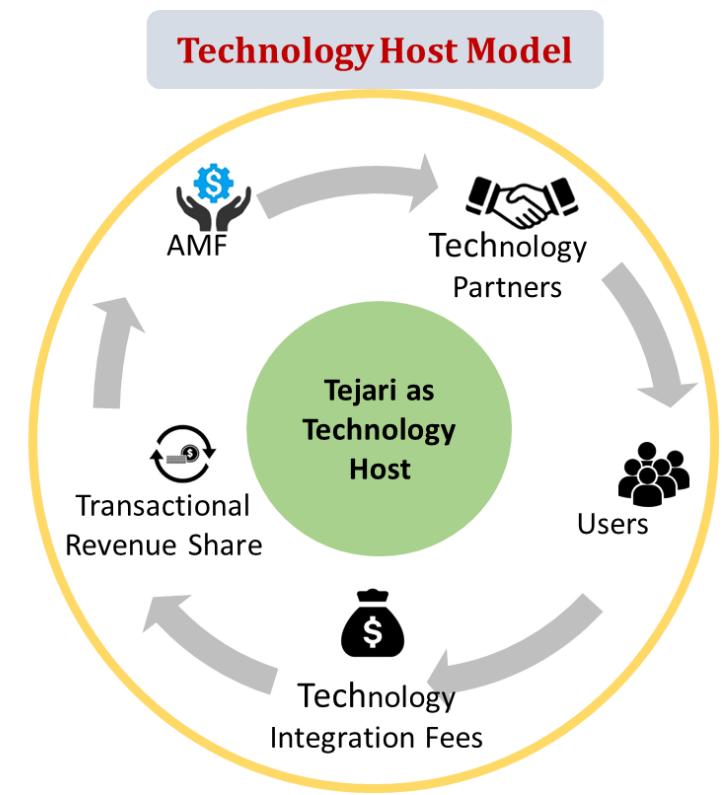
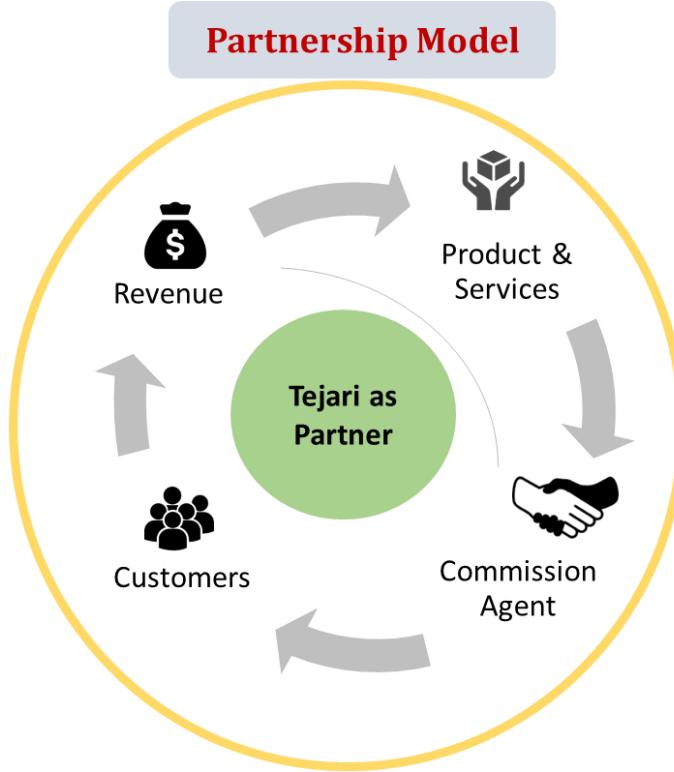
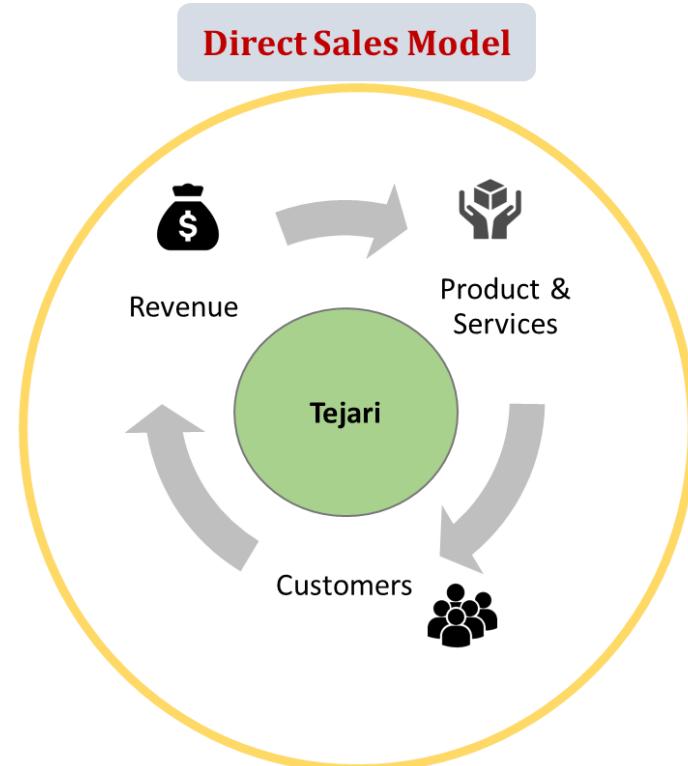
## Technology Aggregation

Agreement	Bank Merchants
Transport Market Place	60 Cr
(__ Group)	75 Cr
FMGC Distributors	1200
Retailers	1 million

# Impact Program



# Revenue Models



Income:

1. Onboarding Fee
2. Margin on Sale of Devices
3. Transaction Revenue

Income:

1. One time Project Management Fee
2. Shared Onboarding Fee
3. Margin on Devices purchased, if through Tejari
4. Transactional revenue share

Income:

1. One time Technology Setup fee
2. Ongoing Customisation fee
3. Technology operations fee
4. Transactional revenue share