



Business | Investment Opportunity



We Cultivate Agri| Entrepreneurs



About Us



Banks



IRDA

BANKING 4.0 — Brett King Philosophy

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.

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.*”



The Team

Mr. Ryali V Ramakrishna

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

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. Satish Kumar C

- 10 years ex. CA
- Finance

Mr. Jitendra Kochar

- 25+ years exp. (BCom, [H])
- Channel Management

Mr. Bharavi Gade

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

Mr. Jeremy Boddy

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

Mr. Christopher Ho

- 25+ years ex.
- Asia (Business)

Fintech Marketplace



Neo Bank Revolution

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

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

Intellectual Property

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

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

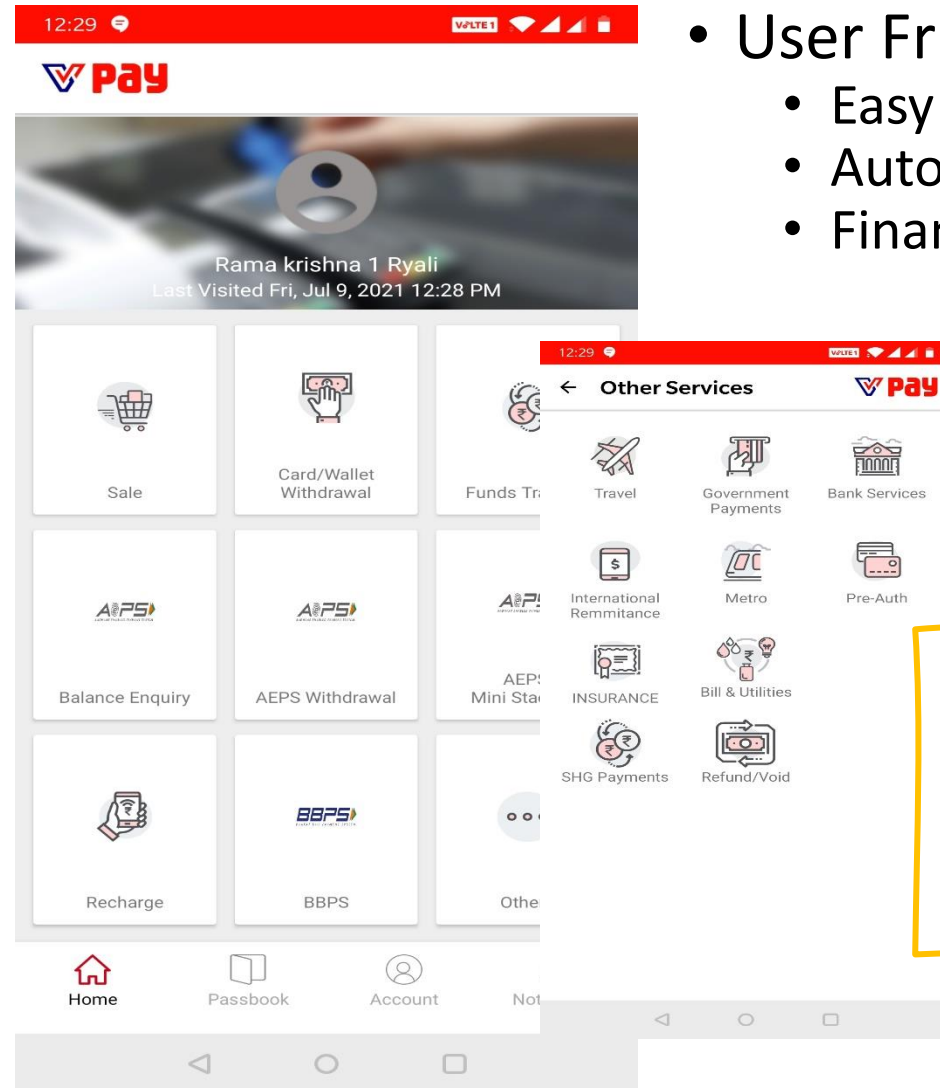
Hosted Neo Banking platform in partnerships in Asian markets like Singapore, Bangladesh, Myanmar, Vietnam, GCC

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

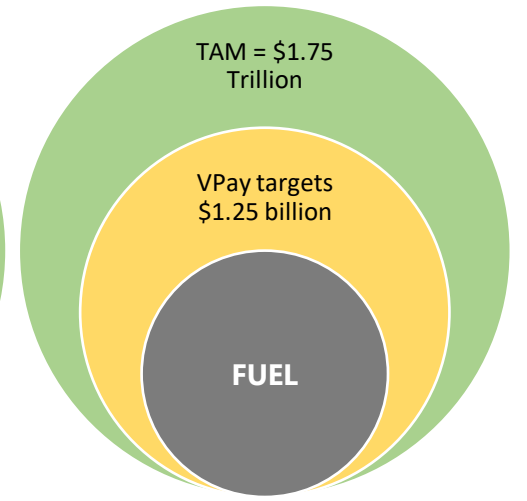
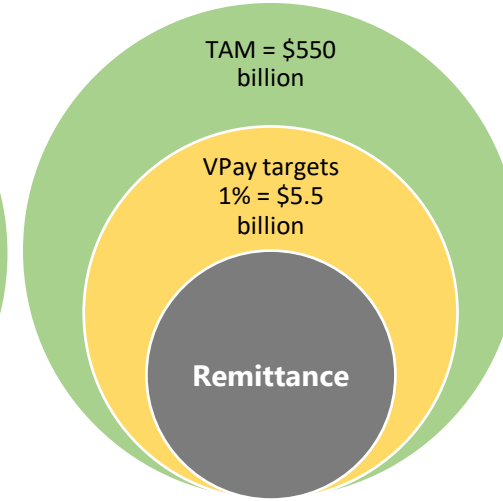
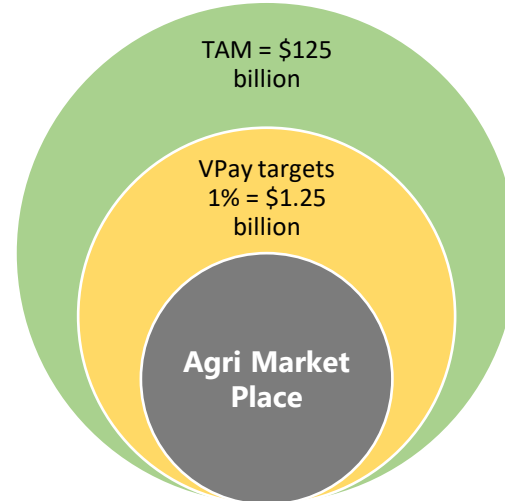
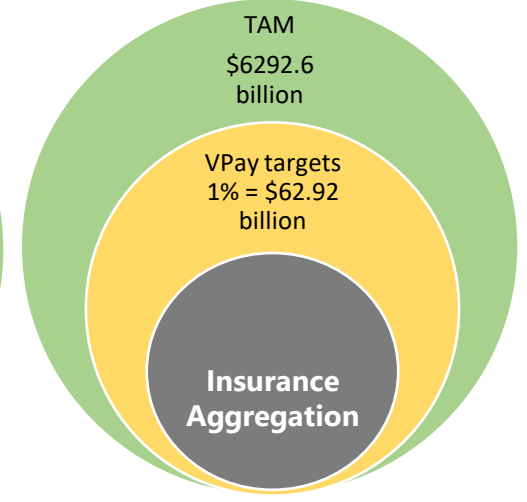
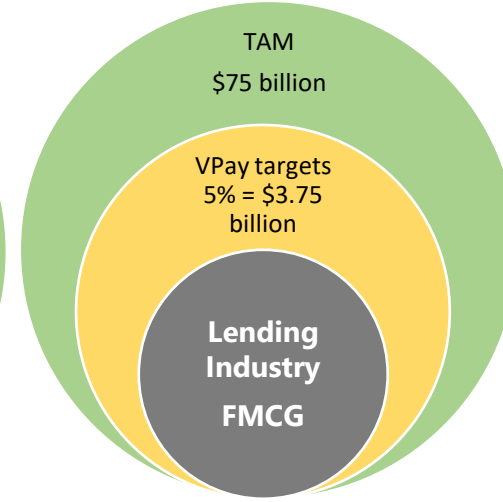
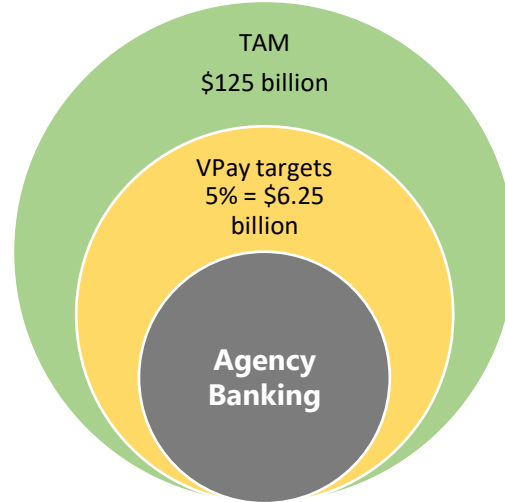


- Industry is

- + 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

Agency Banking Services

Bill Payment services

Insurance Services

FLDG Loan Services

Prepaid Instruments

Merchant Aggregator services

Revenue Streams

Cash Deposits, Cash Withdrawal, savings | Current Accounts, Fixed Deposits, Recurring Deposits

BBPS (Member of Bharat Bill payment services

Insurance Sales, Processing, Claims Management

Loan Sales, Processing, Collections

Debit Cards, Fuel Cards, Co-Branded NHIA Cards Etc

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

Agency Banking Services

Merchant Acquisition

Insurance Services

Lending Services

Rural Market Place

Fuel Aggregation

Platform-as-a-services (PAAS)

Competition

FINO, Fingpay, Spice money, Paytm, Money-on-mobile, Mahagram, Instant Pay

Easypay, Ingenico, Verifone, Worldline, Paytm, PhonePe, BharatPay

All PPI, Paytm, Fino, Spice Money, Insurance Bazar, Loan Bazar

Loan Sales, Processing, Collections

Unorganised and dominated by FMCG players

Few corporate players

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

Go-To-Market

2022 - 23

Scale

2024 - 25

Expand

2025 - 26

Upgrade the Mobile APP

Accelerate Transaction Services

40 Cr Fund Raise

Build access to FLDG Funds

Partners Engagement & Training

Human Capital Adaptation

Full Scape technology Implementation

Extend Enterprise Integrations

Launch Payment Hub

Full-fledged sales and operations

Market orientation to Tejari

FMCG & Transport Hub Services

Fund Raise 200 Cr

Expansion in vertical technologies

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

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

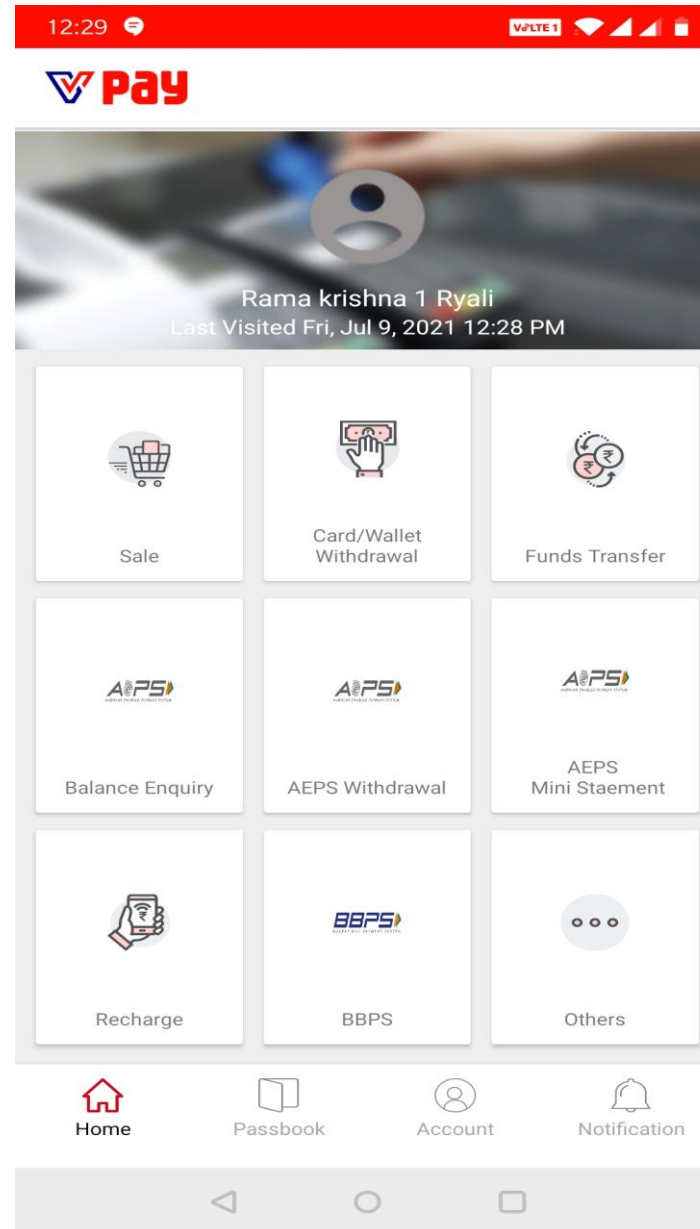
Application interfaces

Neo Bank

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

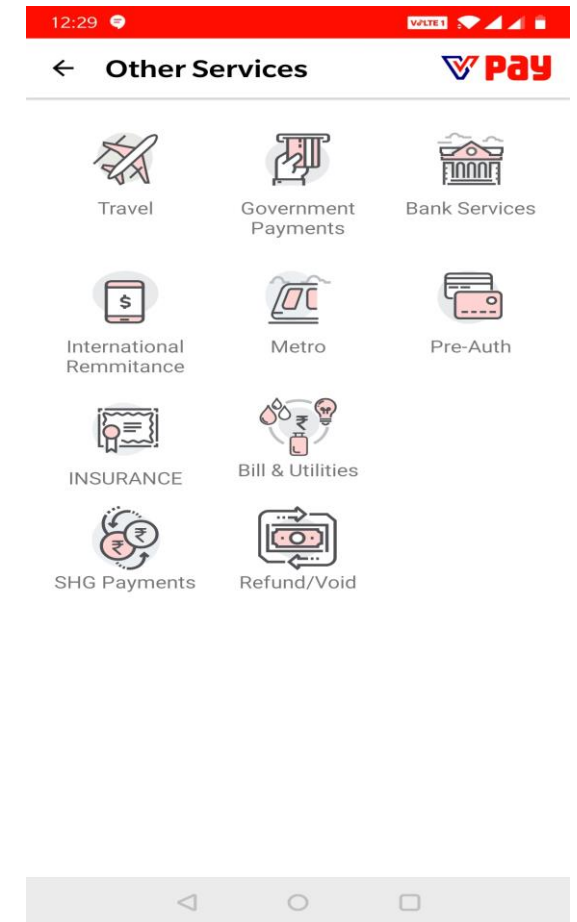
Stakeholder

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)

FUNDERS

Banks | NBFC
Investors | Corporate

Trusted Financial Interface
Payments Settlement Agency
Merchant Aggregation UPI, UPI QR

SERVICES

Transport Market Place
Close Loop Credit Cards
FMGC Payment Market Place
Intl Remittance services
Agency Banking | Merchant Services
Fuel Aggregation

PORTFOLIO

1000 Cr
1000 Cr
500 Cr
1 Billion
25000 Cr
5000 Cr

Tejari

Financial Inclusion

100000 Villages
Agri Market place
1 Million Merchants
Loan Portfolio 1500 Cr
5000 Cr. Fuel Aggregation
Rural Transactions 220 Cr- 25000 Cr

Deep-tech Enterprise business

- Neo Banking for Enterprises, cooperative banks, Credit Societies
- Verticals – FMGC, Agri-market places, Transportation, Urban Rural bridge
- Financial Float aggregation In partnership with ,NBFC, Banks, Enterprises
- International Payments Platform Hub Services

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?

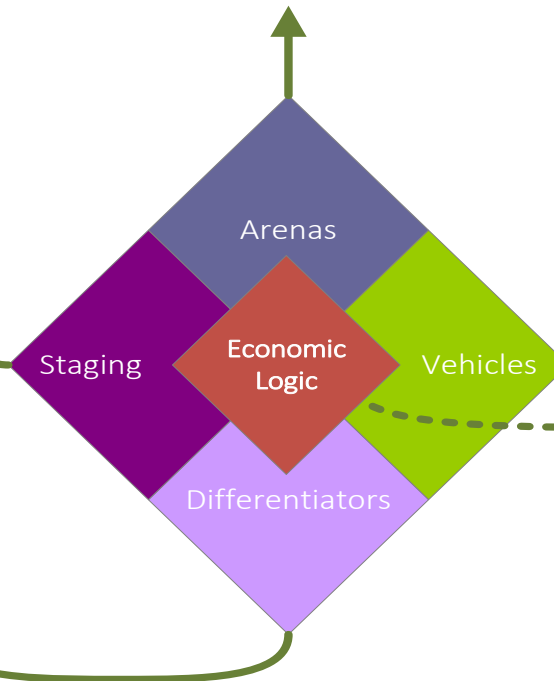
- Create Trusted Identity
- Better Support
- Fast fulfillment
- Value Supply Chain

How will we get there?

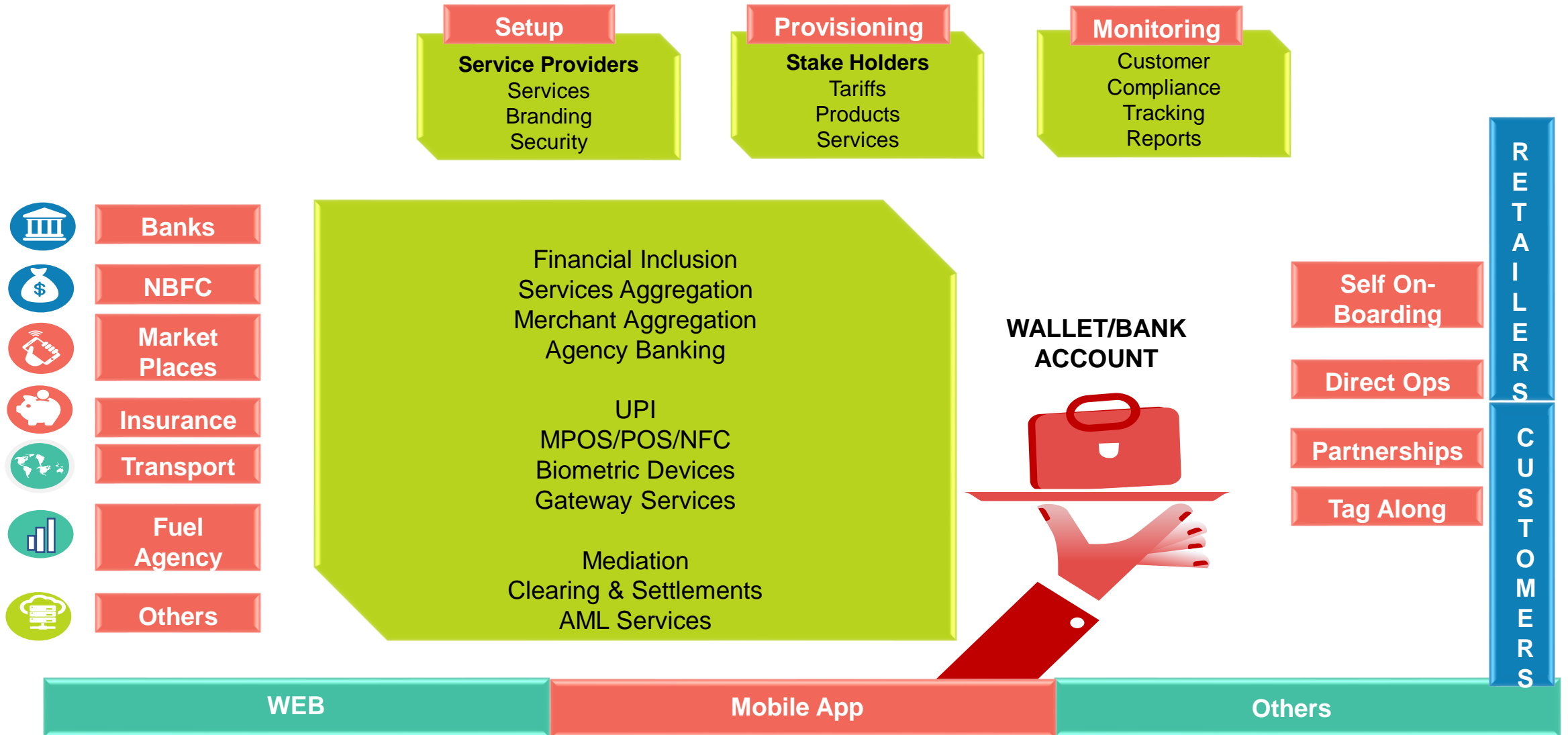
- Organic Expansion
- Distribution, Partnerships & Joint Ventures
- Enterprise Inclusion
- Impact investment leverage

How will we achieve our returns?

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

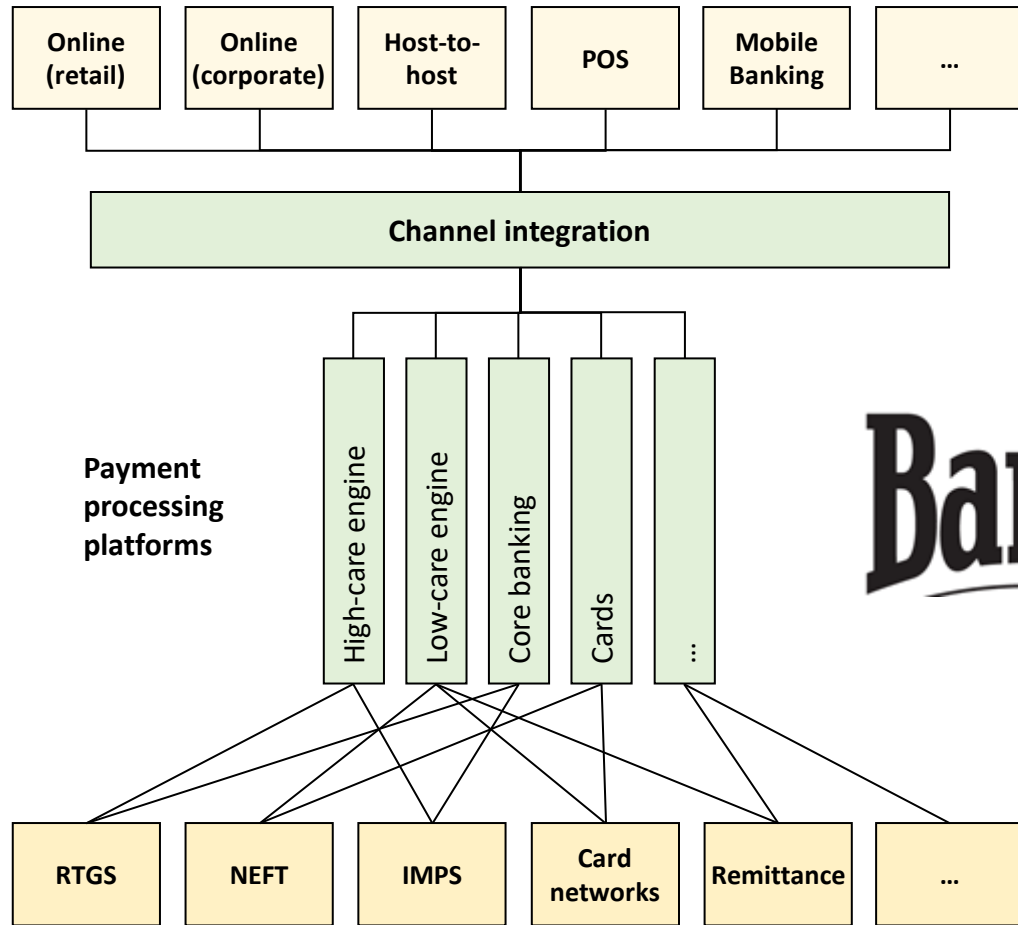


The Platform

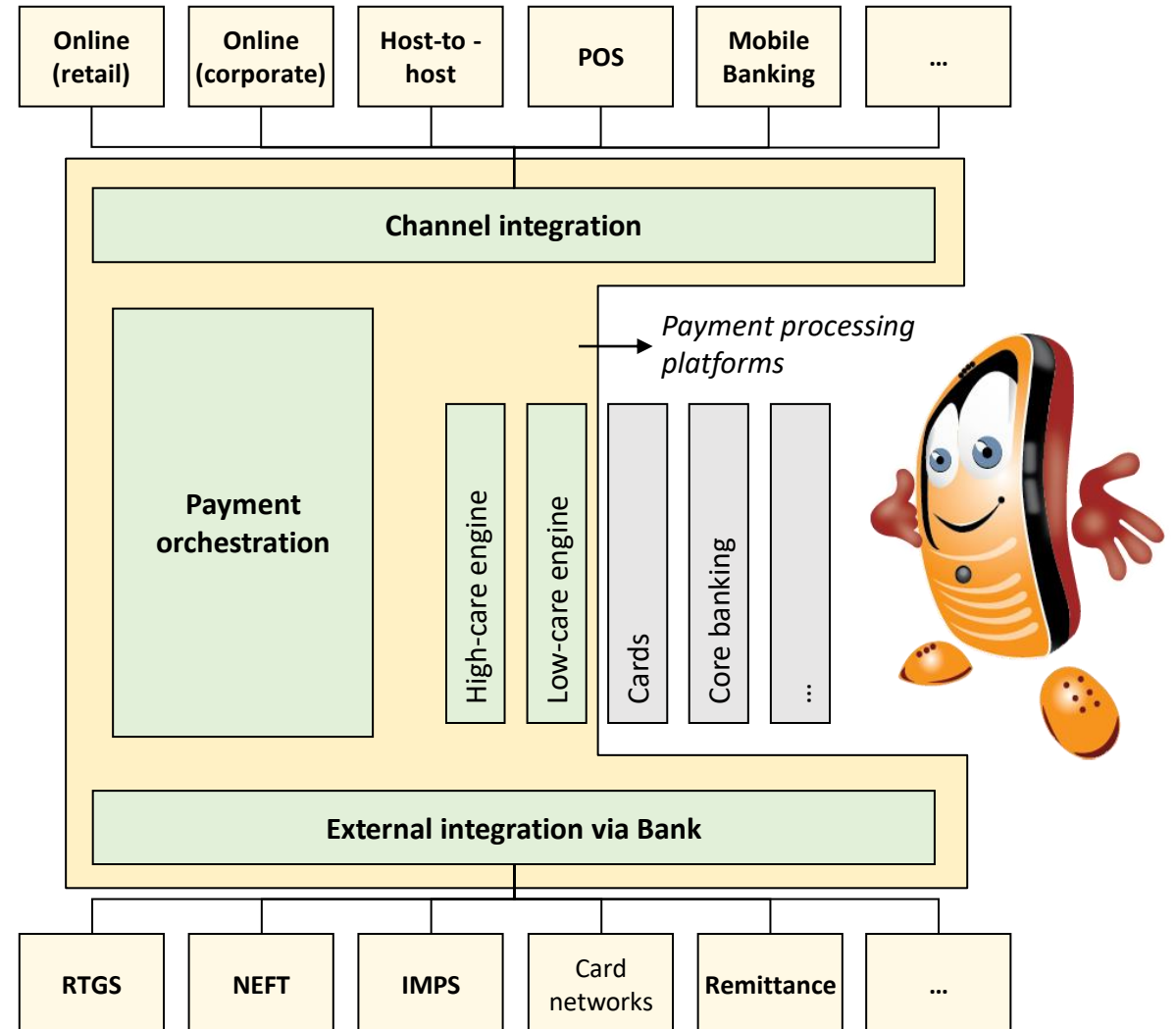


Neo Bank

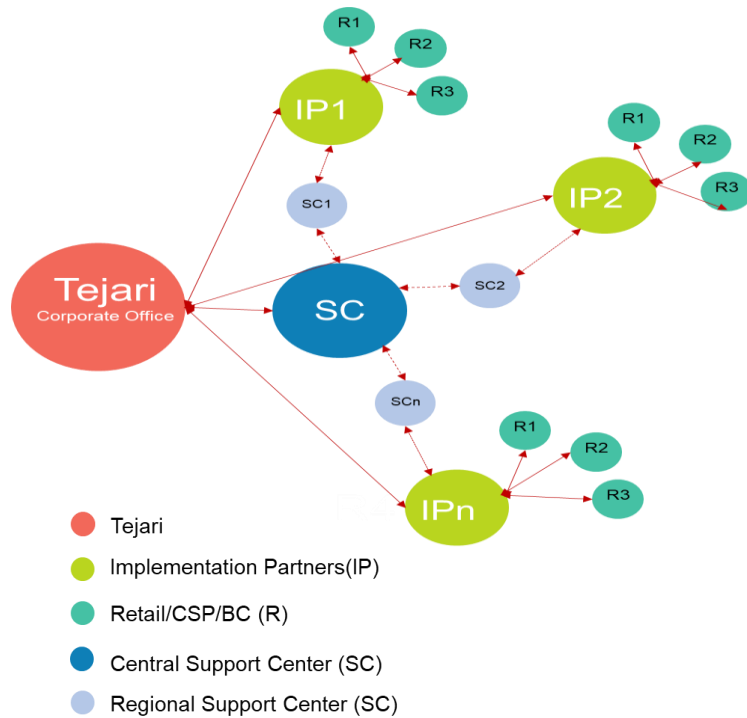
Channels



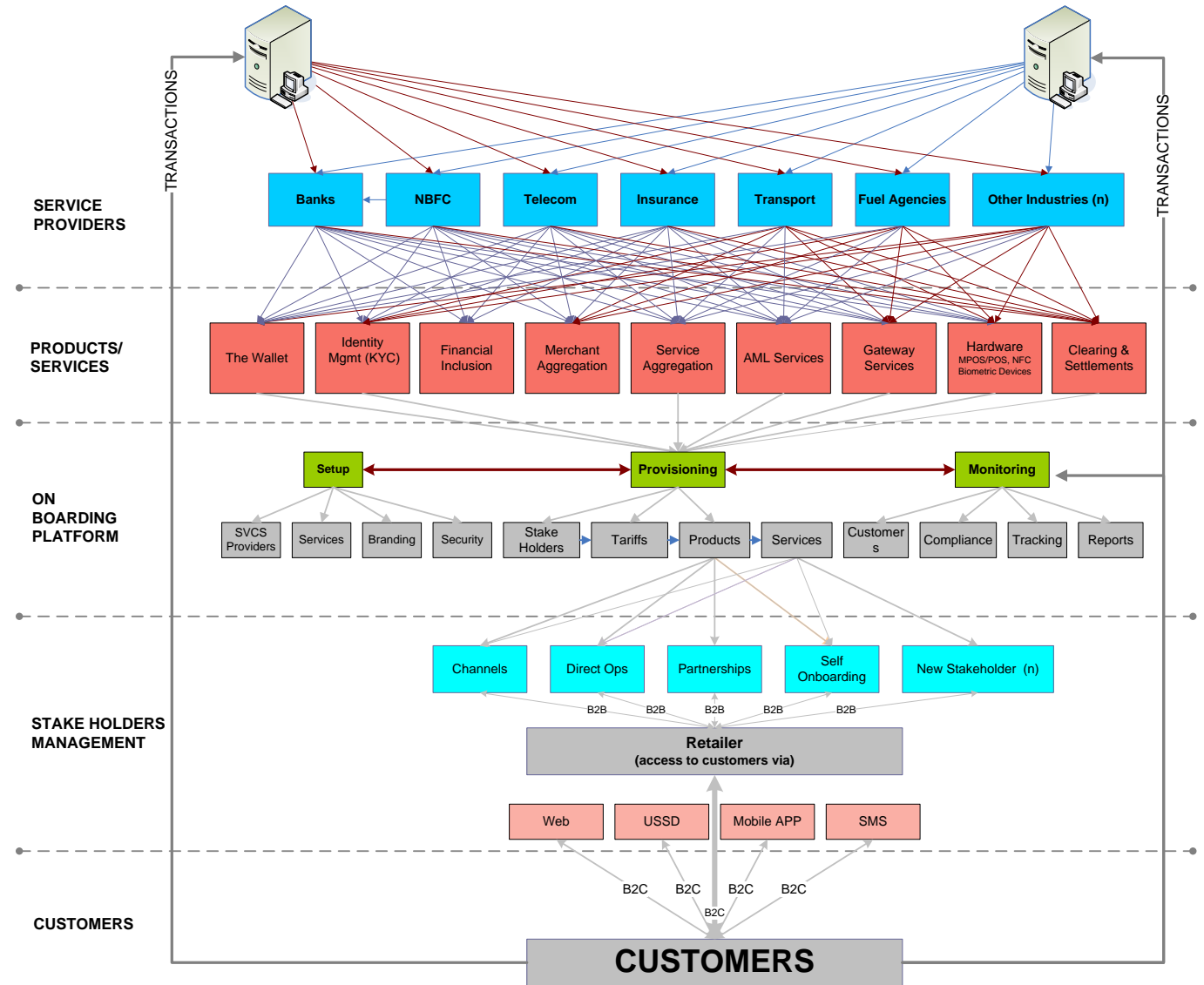
Vertical Payment Hub



The Platform Complexities



BUSINESS and OPERATIONS MANAGEMENT



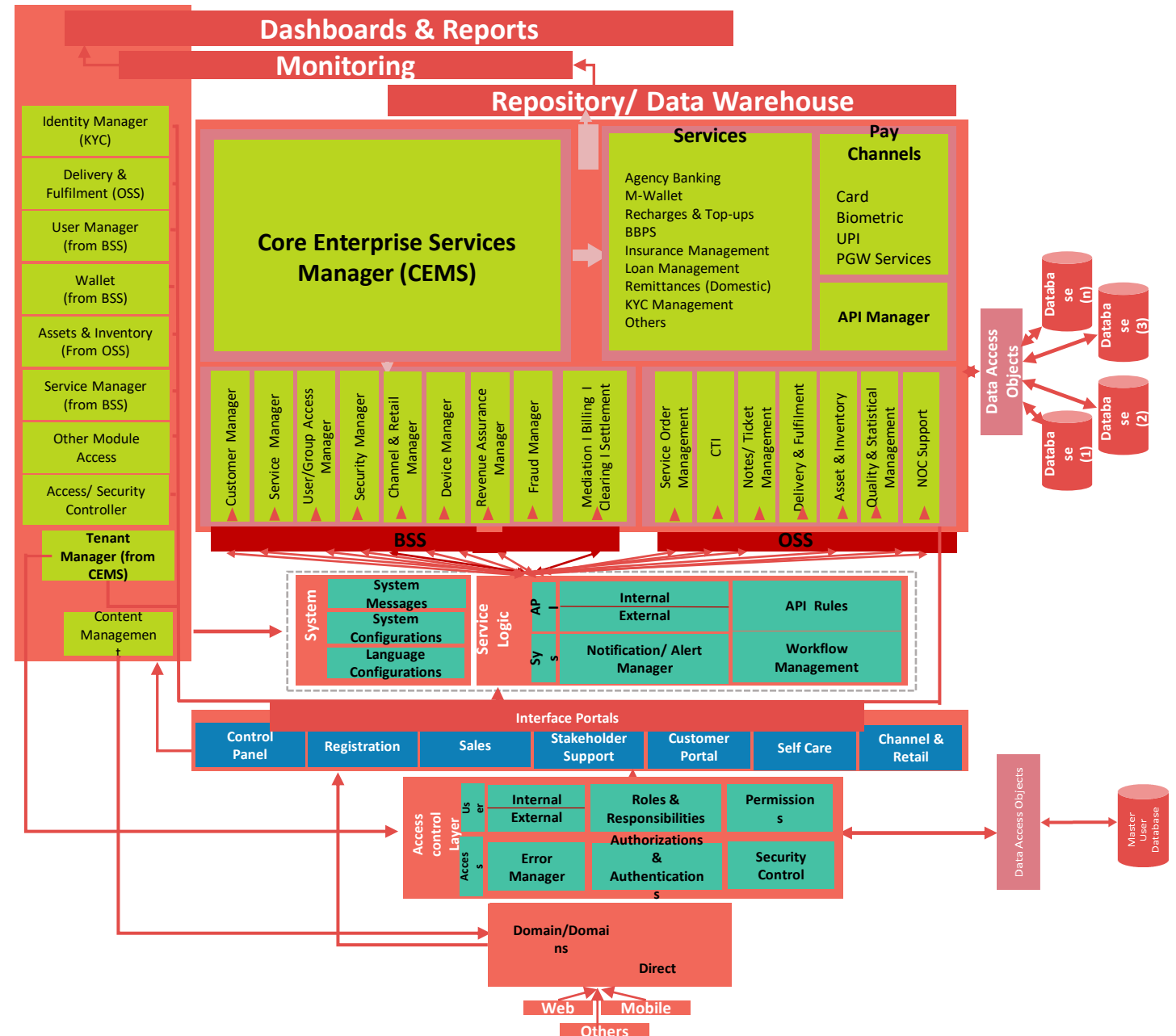
The Uniqueness

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



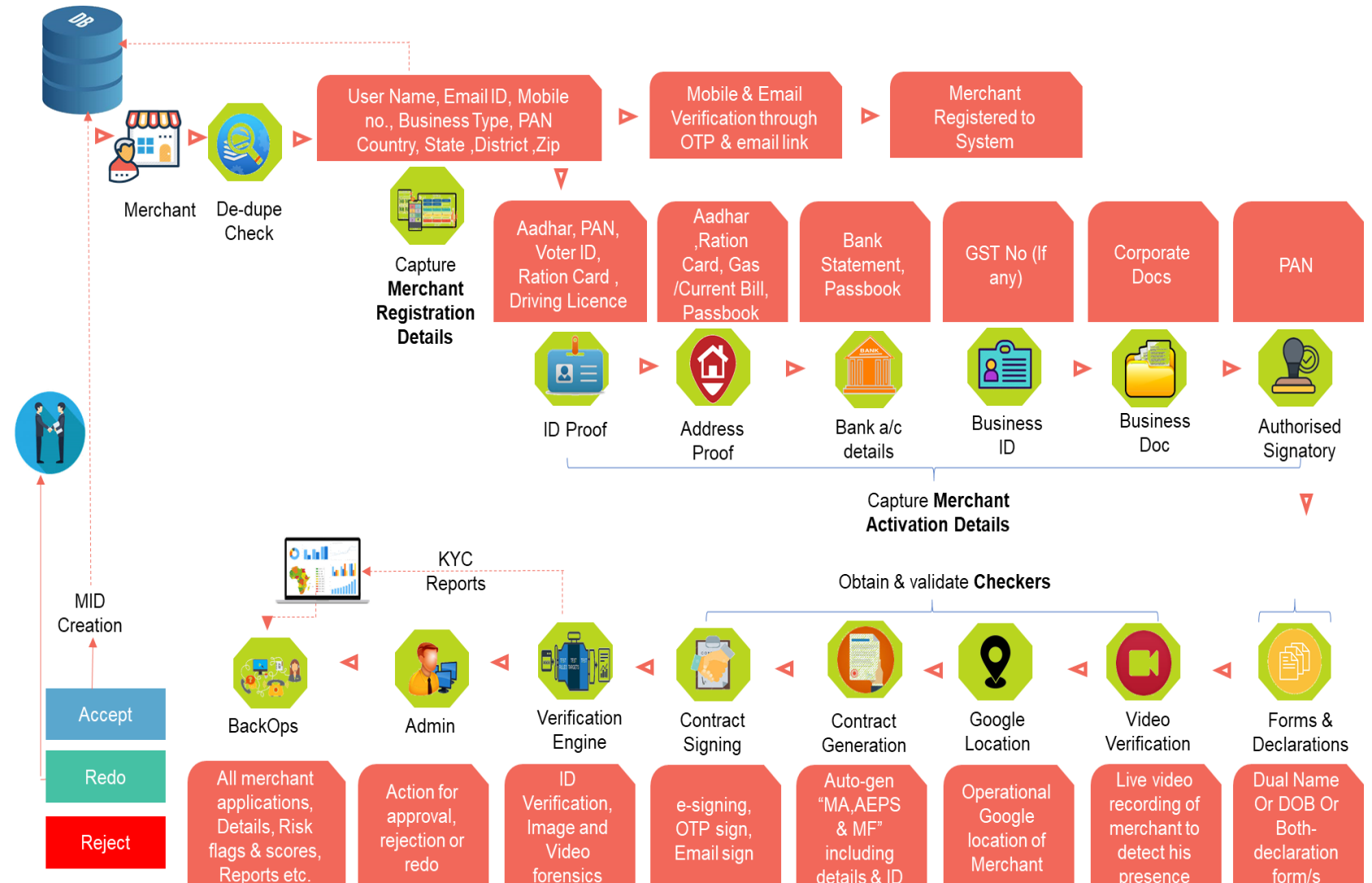
Risk Analysis

Universal Identity Management

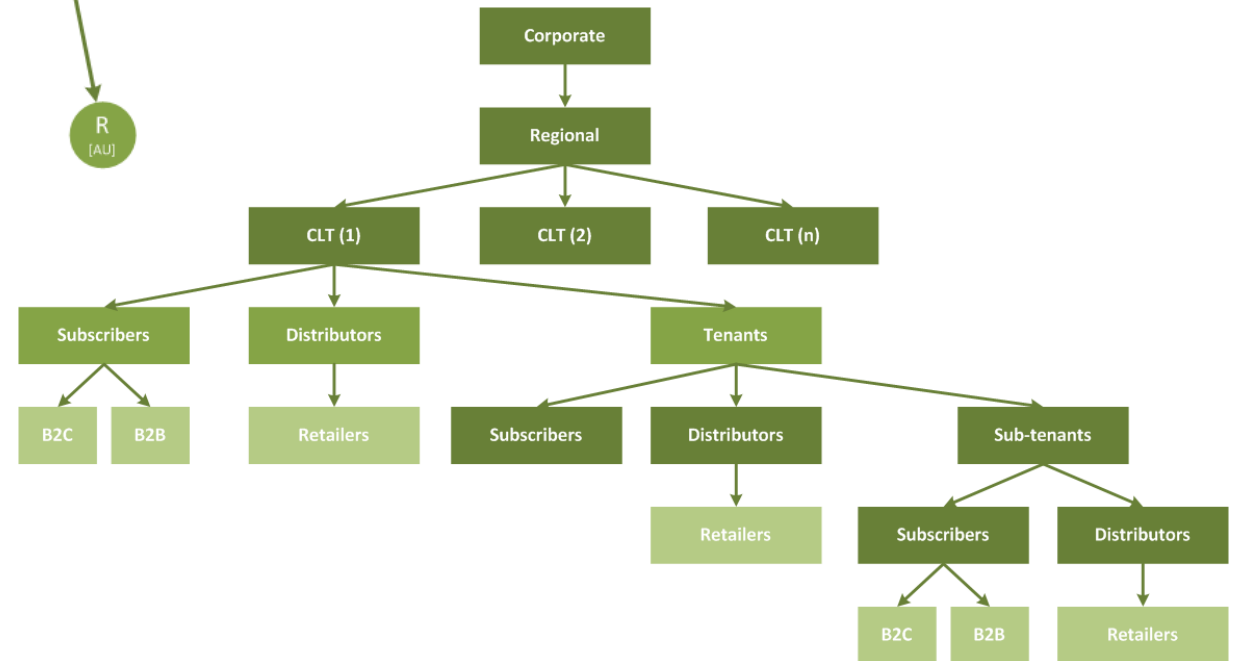
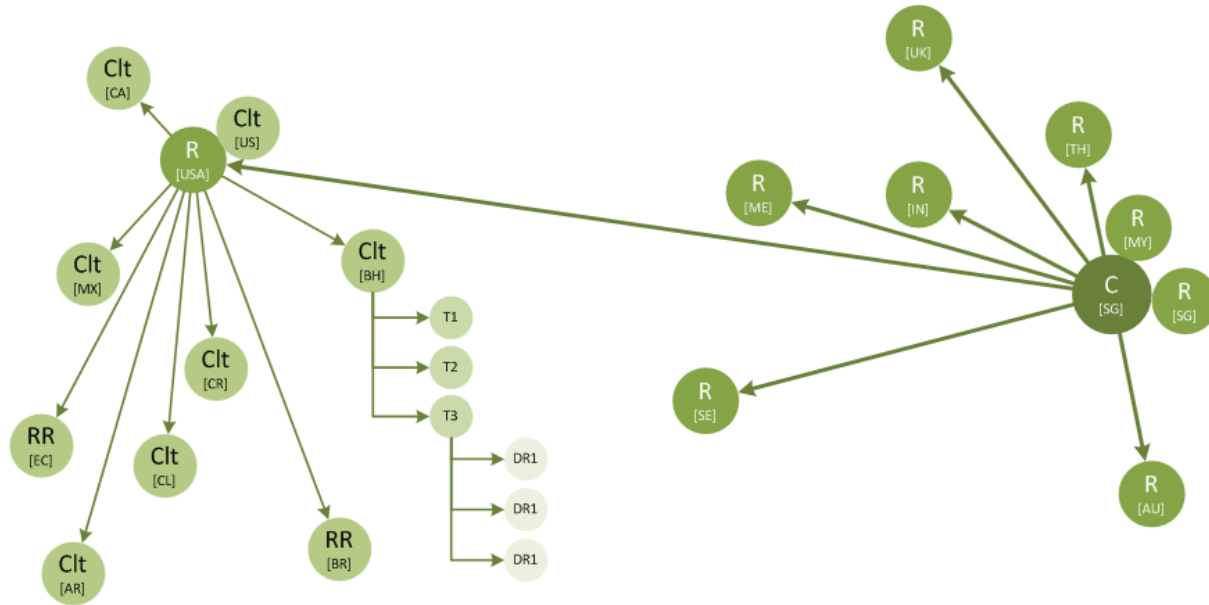
- Banking
- NBFC
- Payment Hub
- Market Place
- FMCG Hub
- Agri Market place
- Digital Market place

Financial Risk

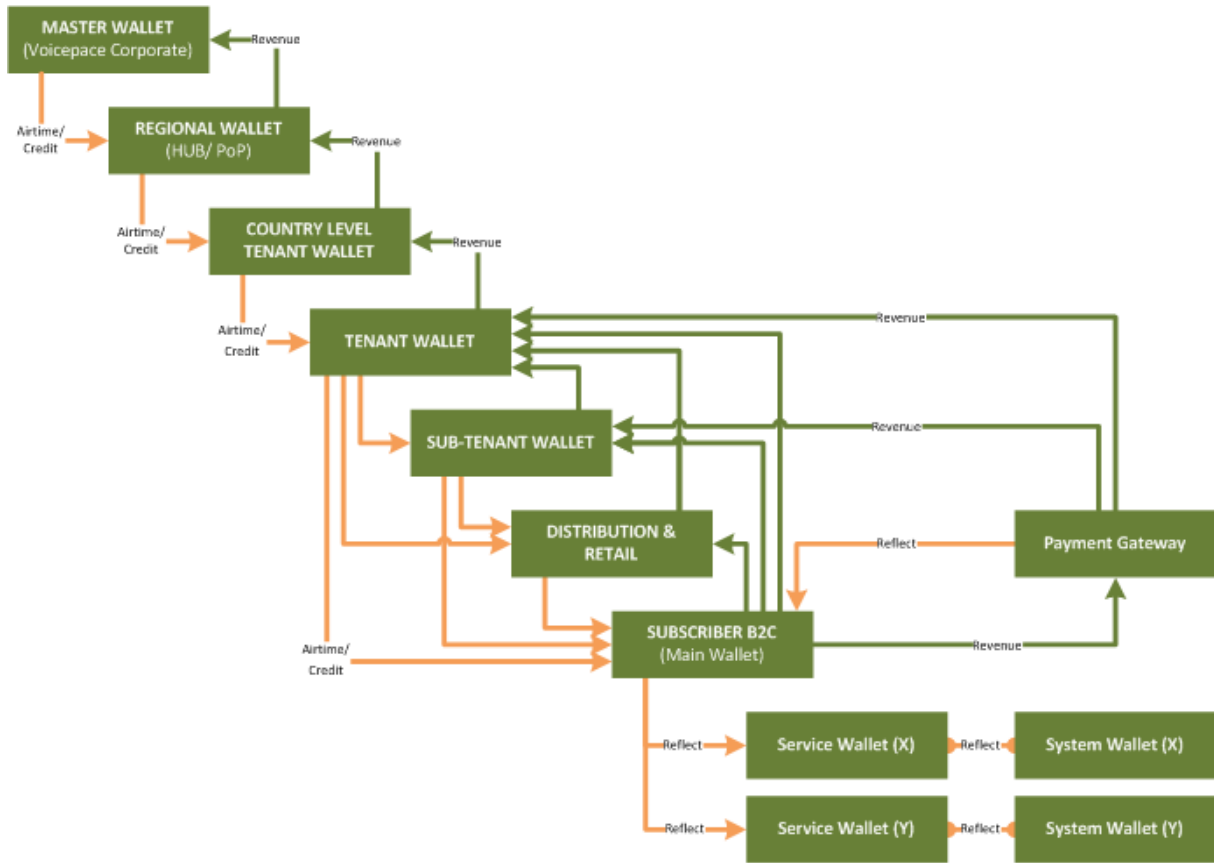
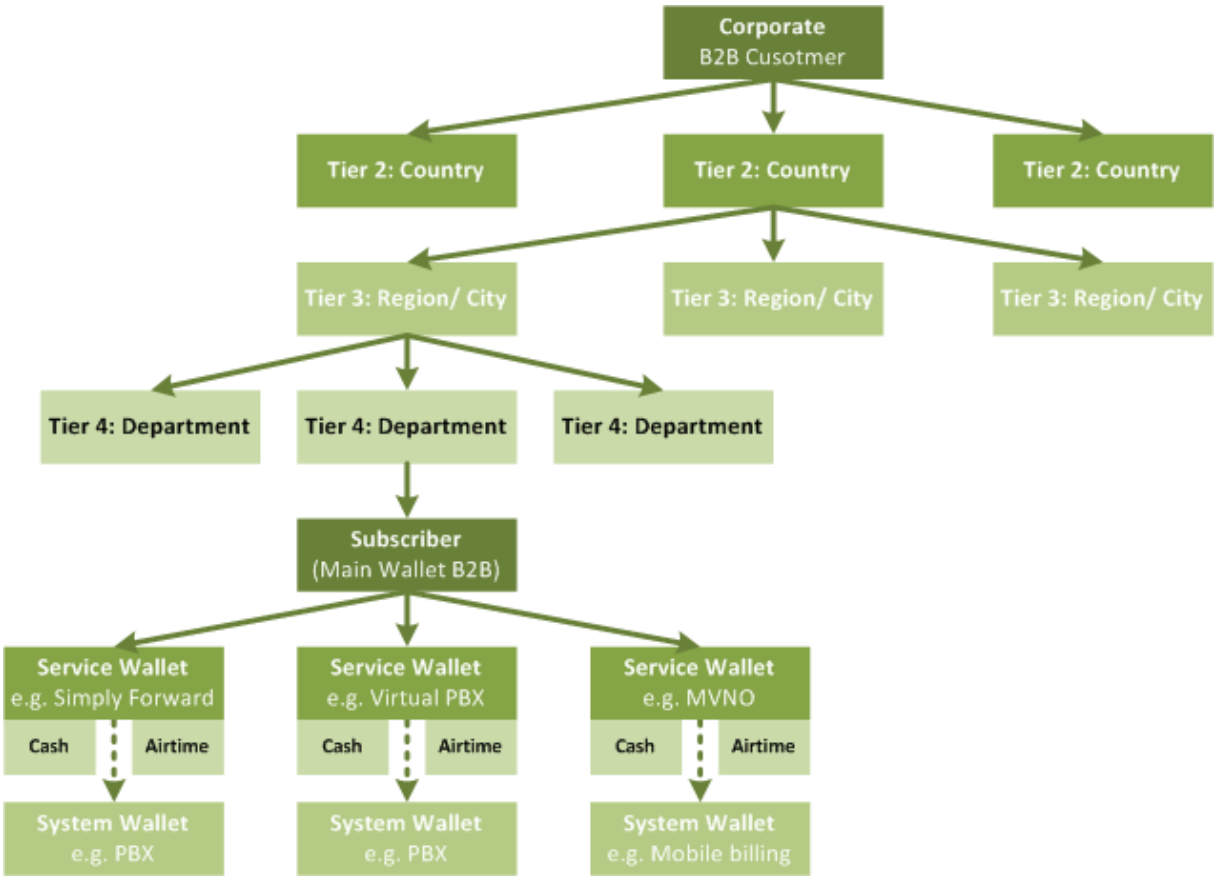
- Credibility
- Peer Reference
- Market Reference
- Legal Reference



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

Partnerships

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



3rd Party



Validators



API Aggregation

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

Consumer Gain

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

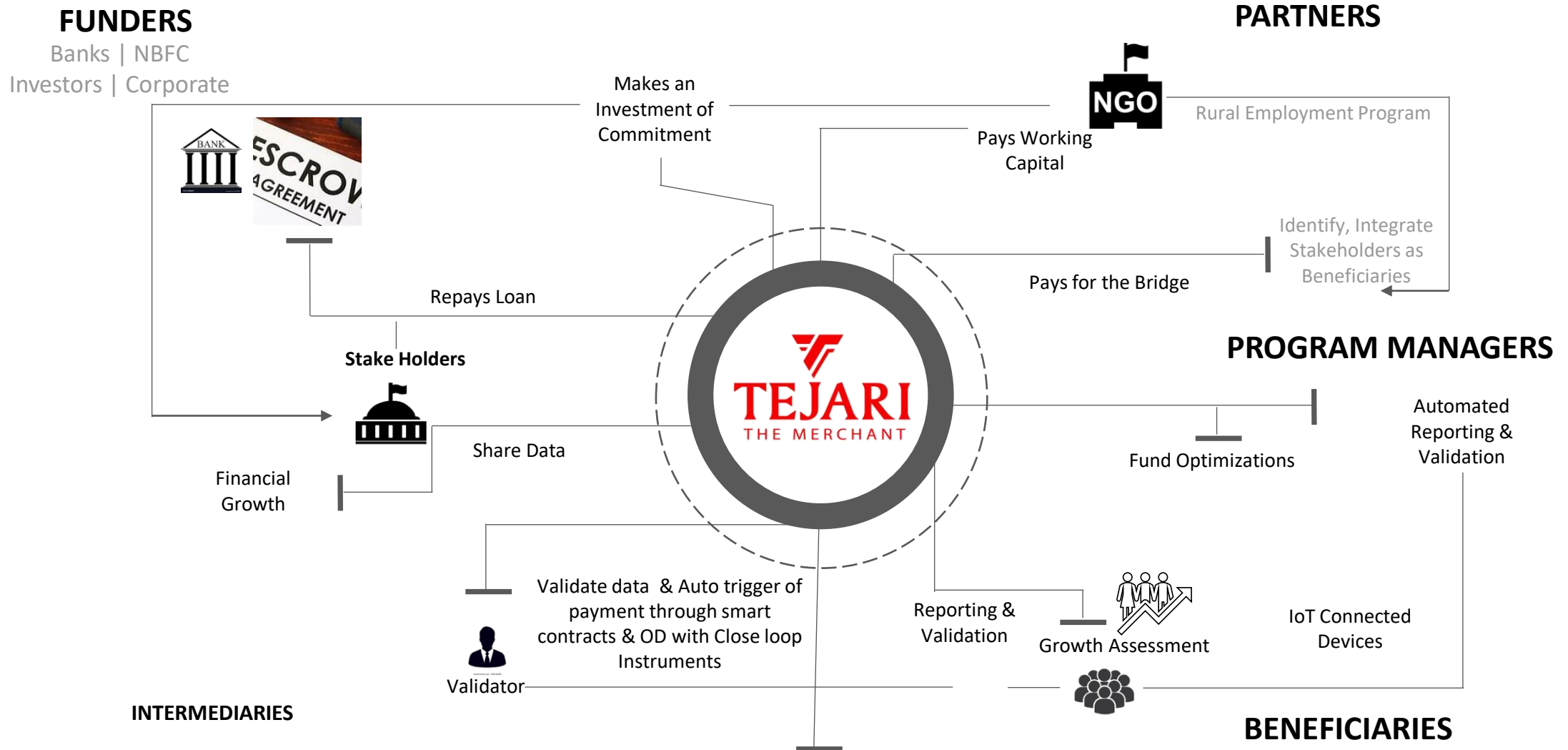
Pays for the Transactions

Pays Working Capital

Technology Aggregation

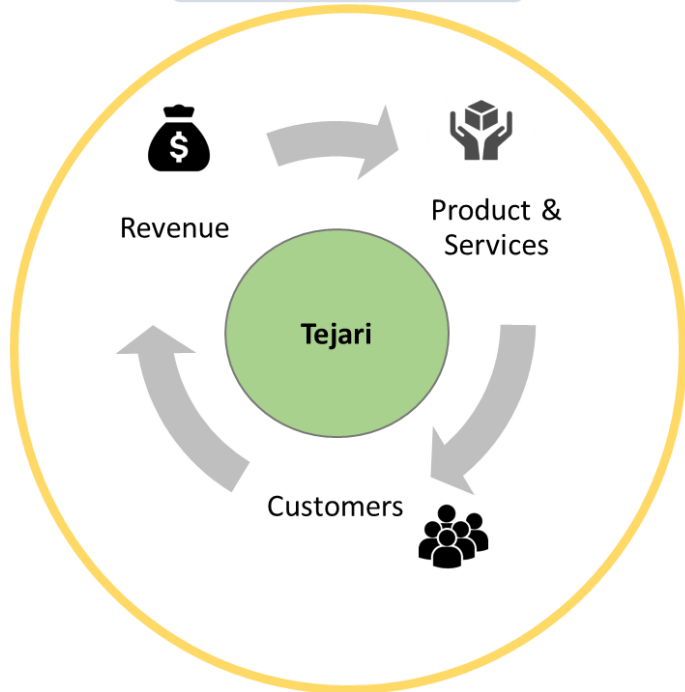
Agreement	Bank Merchants
Transport Market Place	60 Cr
(___ Group)	75 Cr
FMGC Distributors	1200
Retailers	1 million

Impact Program



Revenue Models

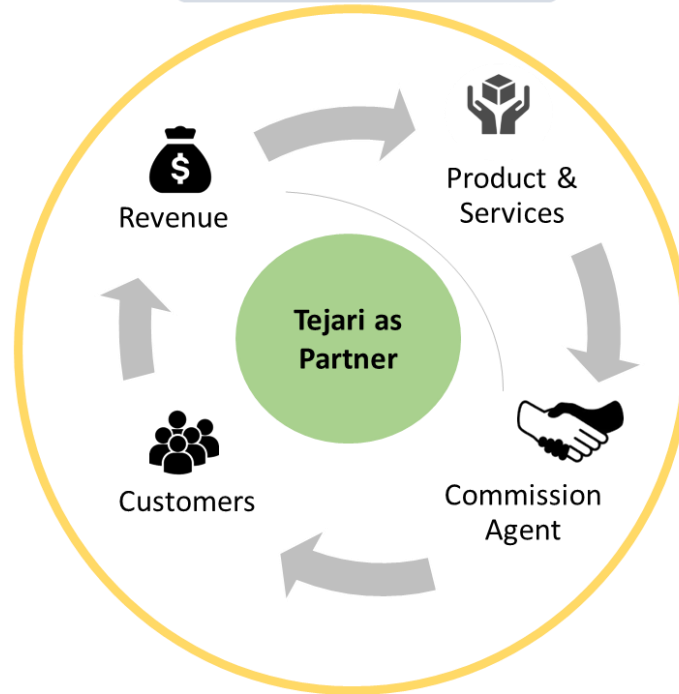
Direct Sales Model



Income:

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

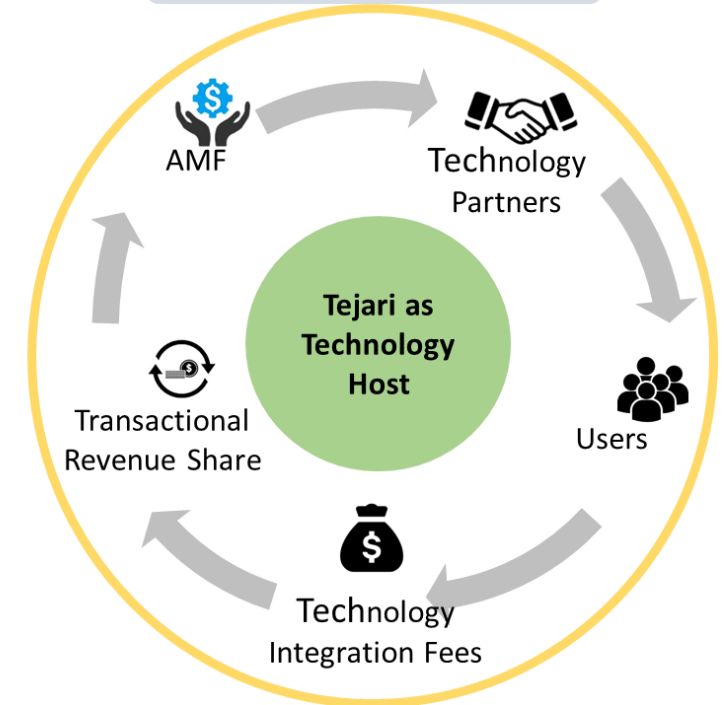
Partnership Model



Income:

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

Technology Host Model



Income:

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