



money
rabbit

Credit Wellness & Financial Inclusion for **half a billion Indians**



or log on to:
www.moneyrabbit.com

Executive Summary



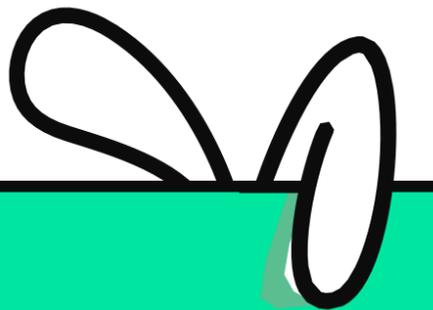
- First of its kind vernacular & simplified credit health and financial well-being platform for less sophisticated borrowers enabling financial inclusion and literacy.
- Potential addressable market over the long term is 500 million Indians.

- Company's core business is traditional lending, leading to natural and deep focus on risk mitigated underwriting, especially on the digital side.
- We think of profitable scale up of Asset under Management with superior capital efficiency.

- **Proprietary Alternate Data Engine** and in-house LOMS to extrapolate proven **'Collaboration & FLDG*'** model in the digital lending domain.
- Proof of Concept to be delivered with own Balance Sheet, post which **platform will be open for other lenders as a marketplace** to make the product highly ROA accretive.

- B2B2C distribution focus with direct B2C customer acquisition a minority contributor to business. Minimize burn rate and significantly lower cost of customer acquisition (CAC).

'What' is Money Rabbit



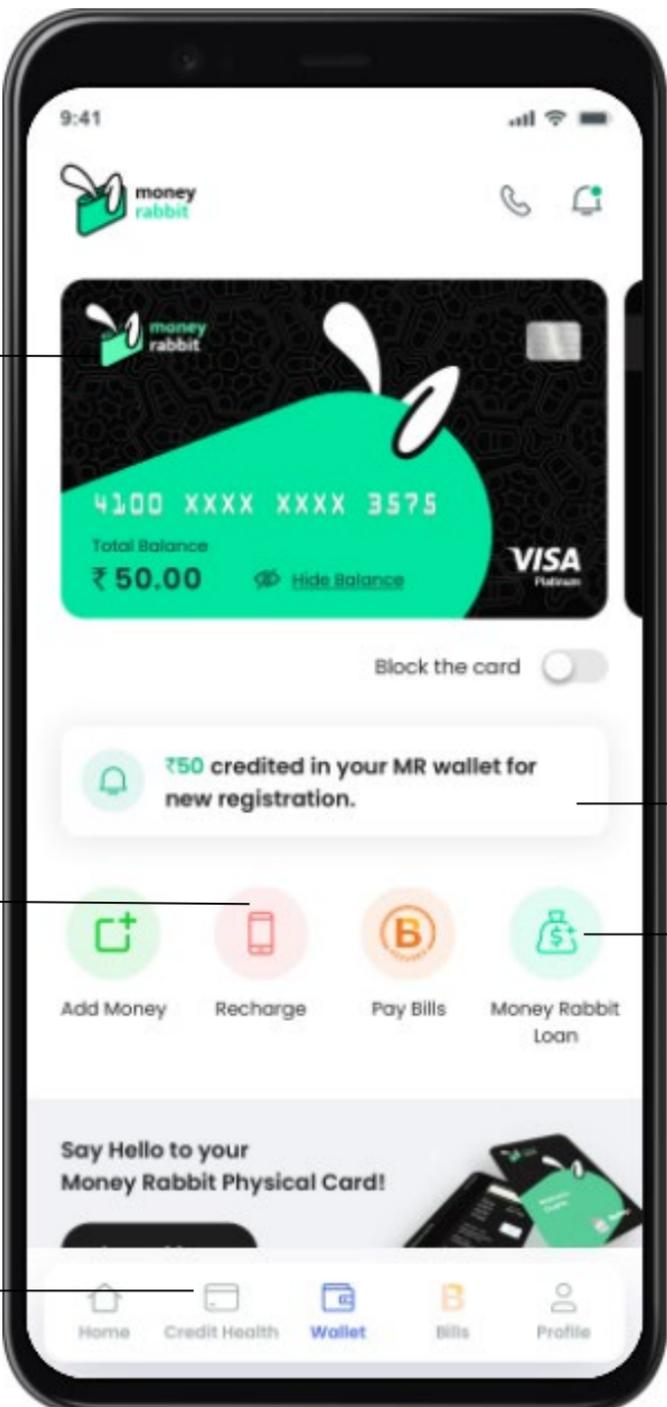
Omni Channel Digital Platform for Financial Inclusion

Intuitive, Empathetic and Noise-free Experience



Virtual & Physical Card

Personalized Ru-pay card which can be used at any online/offline merchants



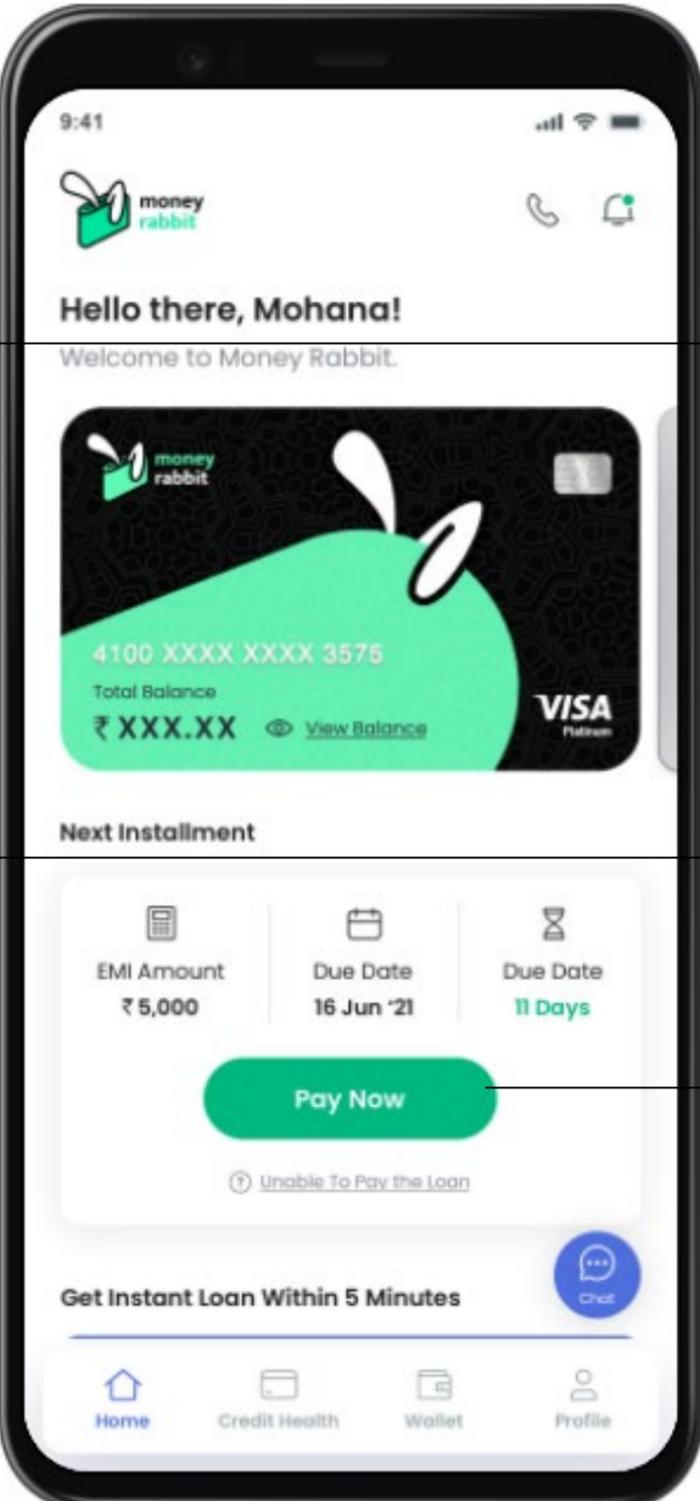
Bill Payment, Recharges and Money Transfer

Transfer money or pay using our seamless Wallet



Credit Health Check Tool

Subscription-Based model – giving an insight on latest Bureau Score along with analysis, suggestions and offers in customer's preferred language



Cashbacks & Rewards

Get Rewarded at every instance while using Money Rabbit



Micro Loans

Get Loans up-to \$350 in ~10 minutes, hassle free & completely paperless



Easy Tracking and Repayment

Seamless EMI tracking & easy option to pay them on time

Promoting Financial Literacy

Engaging content to demystify financial jargons through everyday examples in vernacular

*Apka Apna** Finance Guide

Concept that sets us apart: Money Rabbit is a multilingual fintech application to connect with our Target Audience.

We will simplify complex financial terms for our target audience, employing gamified & illustrative content delivered in vernacular.

We will empower each customer to make their own financial decisions & not have to depend on anyone else.



असली
मतलब

(noun)

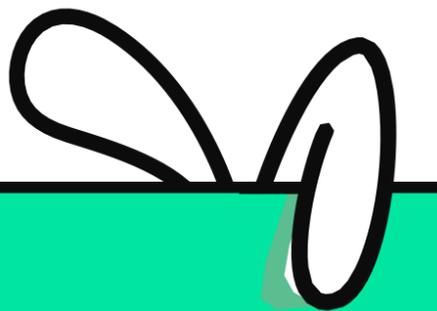
**ARGIM
BHUGTAAN**

Meaning:

The amount of money a buyer pays in the early stages of purchasing something expensive or unaffordable to them.

Example: We have enough money to make a down payment on the car.

Understanding the 'WHY' or 'Raison d'être'



Target Addressable Market (TAM)

of MSMEs and Blue-Collar Work Force



63 Mn MSMEs in India

- 99%+ are Micro enterprises, with investment in P&M < \$0.3 mn
- 29% of India's GDP
- 36% in Trade activity
- MSMEs employ 111 mn+ people



340 mn Blue & Grey Collar Workers

- 200 mn pure blue-collared, with 140 mn grey-collared
- Delivery boys, Cabbies, Mechanics
- Almost all own smartphones
- Earn < \$350 per month

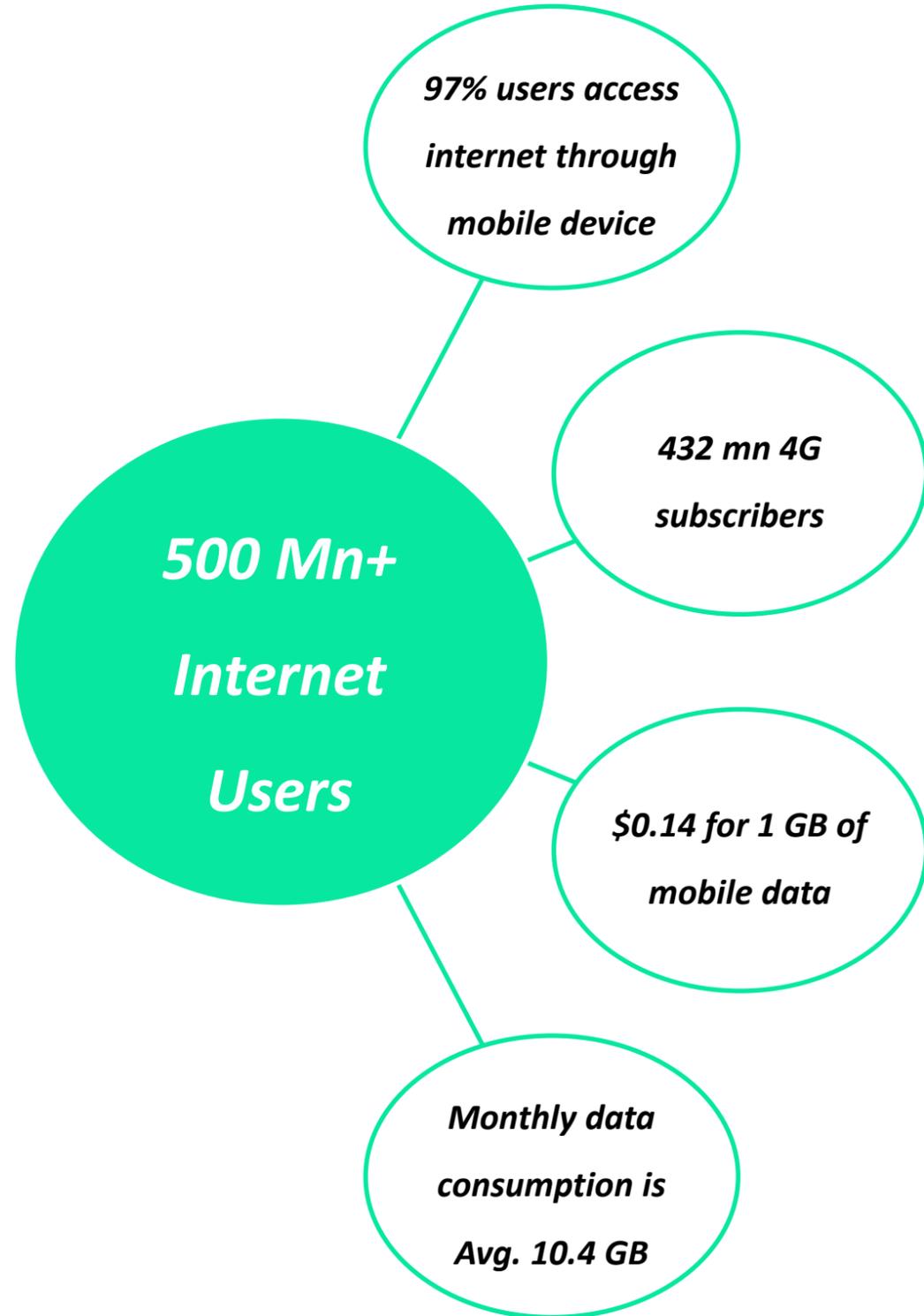
Opportunity to empower over 500 million Blue & Grey Collared and MSME customers

Through access to easy, affordable and sustainable credit solutions

Explosion in Internet Access driven by Competitively Priced Smartphones and Mobile Data Plans



Globally lowest data access pricing



Critical enablers to drive adoption

- 35% growth in smart phone users in rural India
- Robust Entry level smartphones available from \$19
- Vernacular user size is almost double of English users with Govt. mandate to support 22 official languages
- **Aadhar as digital identity covers almost 99.9% of the population**
- Govt. initiatives like the **Unified Payments Interface (UPI)** have revolutionized digital adoption amongst MSMEs.
- More than 72% MSMEs prefer to transact digitally instead of cash.

Problem of Credit Health Awareness & Affordable Access

The Devil is indeed in the details!



Gap One: Lack of 'Formal & Affordable' Small Loan Access Platforms

- *Small borrowers habituated to borrowing cash from local loan sharks*
- *Rates as high as 5-10% per month in informal markets*
- *Strong arm collections*



Gap Two: Technical & opaque credit scores, including their impact

- *Credit reports are highly technical and very intimidating for small borrowers*
- *Multiple platforms offer credit reports, but no one decodes it for users*
- *Small borrowers are aware of credit score, but do not understand its power or consequences to align their financial well-being*

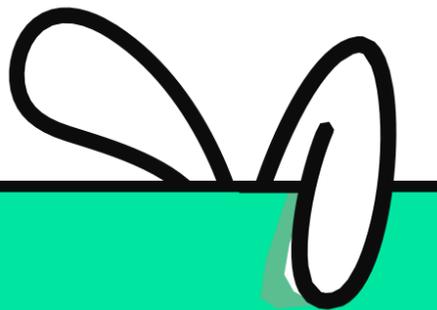


Gap Three: Structural inefficiencies in loan pricing for the segment

- *Lack of awareness creates dependency on expensive loan touts and fly by night payday loan apps*
- *Such agents do not want small borrowers to become financially literate or aware of where, when and how to access affordable credit*
- *Sell the best margin product and not what the customer needs*



‘HOW’ Money Rabbit offers
timely, dependable &
user-centric solutions



Ecosystem for Financial Inclusion, and Credit Health & Wellness



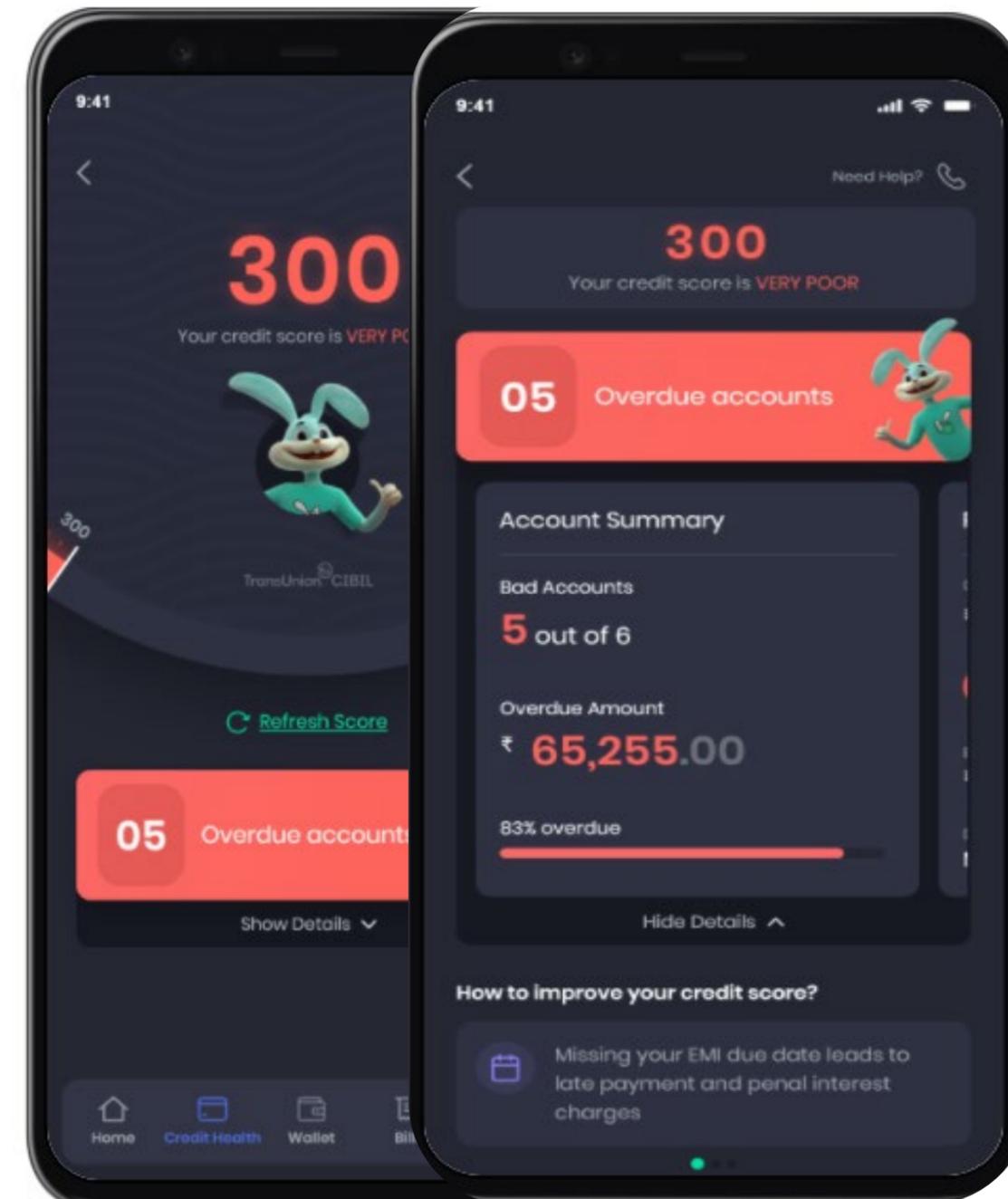
- First of its kind, super slick, aesthetic and high-tech omni-channel credit health and financial wellness platform built for **small borrowers**.
- Offers a Credit health tool, Micro Loans, integrated Wallet & card and cashback and rewards program.
- **Credit health reporting in a simple, gamified and vernacular manner on a very low-cost, monthly subscription model is the flagship offering.**
- Micro loans are powered by a **proprietary Business & Alternate Data Engine** for providing fast offers to our underserved target audience.
- Seamless micro-lending and wallet experience where customers avail of loans, plus utilize the wallet to load, transact and shop using the Money Rabbit Physical or Virtual Card.
- **Distribution strategy geared around the B2B2C model to reach our target of engaging with half a billion potential customers at the lowest CAC.**

Credit Health Check and Financial Wellness

The heart of the MoneyRabbit platform



- Complimentary report for a month followed by Subscription model powered by a D2C bureau pull, which would not adversely affect the credit score of our customers.
- Focus on gamifying & simplifying complex credit reports in a clean & vernacular manner for our large, underserved target audience.
- Financial education and simplified awareness campaigns will form the heart of our marketing efforts.
- Subscription would start from \$1.5 onwards where customers can either pay Monthly/Half-Yearly or annually.
- Our proprietary Alternate Data Engine would be utilized to derive more insights & monitor spends of a consumer.
- These derived insights would be developed into an algorithm to refine customer assessment and prospective offers.
- Further, data backed loan level insights would help educate the customer to improve their credit score.
- Algorithm(s) will be developed and tested jointly with our bureau partner.
- Focus on tie-ups with several fintech & offline distributors to maximize subscriptions & maintain a rational customer acquisition cost.



Risk Mitigated Micro Loans

Convenient credit available in an express delivery mode



- Micro Loans up-to \$350; disbursed in 10 minutes.
- Underwriting process driven by proprietary Alternate Data Engine that gathers **real-time** behavior, insights & scrubs data during the journey of the customer.
- Convenient EMI-driven repayment product to be launched at inception to encourage regular repayment behavior.
- Proprietary AI-driven engine will be constantly upgraded basis user insights garnered with each incremental loan processed in the system.
- **In Phase 2, we propose to allow other lender partners to co-lend with us on the platform. Thereby, resulting in significantly higher ROA accretion for the company & allowing us to serve a much larger audience.**
- **User Acquisition driven by B2B2C model to mitigate risk, through downside protection.**

9:41

Need Help?

Get a Loan in 5 Simple Steps

To proceed, we need some details

Step 1:

Enter Your PAN Card Number

PAN Card Number
YU7BE6Y7GHN

First Name
Suresh

Middle Name
Sura] (Optional)

Last Name
Gupta

I confirm that the above PAN card details are correct.

→

9:41

Need Help?

Step 1:

Your Loan Summary

Loan Amount :	₹ 10,000
Loan Term :	2 Months
Additional charges : <small>Deducted from credit amount</small>	₹ 1,300
Interest Rate <small>5% on total amount</small>	₹ 500
Processing Fee <small>3% on total amount</small>	₹ 300
GST <small>5% on total amount</small>	₹ 500
Disbursal Amount :	₹ 8,700

Continue

9:41

Need Help?

Congratulations!

You are eligible to avail a loan of amount

₹ 10,000

Accept Offer

[Go back to home screen](#)

Wallet, Cards and Rewards

Acquiring customers for life

- Full stack wallet services including availing loan disbursement, wallet top-ups, transfers to bank or other Money Rabbit wallet users.
- Consumers can also pay their bills & recharge through Utility Bill Payment services, powered by Bharat Bill Pay.
- Money Rabbit's Virtual and Physical Card is **easy to use & issued instantly**; fulfills an aspirational need for small borrowers.
- Accepted both **Online & Offline across maximum merchants** which enables high level of customer engagement.
- Seamless enablement of Loyalty & Cashback programs to ensure **high volume repeat usage & customer stickiness**.
- **Rewards & cashback program will be largely linked to good repayment & credit behavior** demonstrated by the customer, creating an incentive for financial prudence.



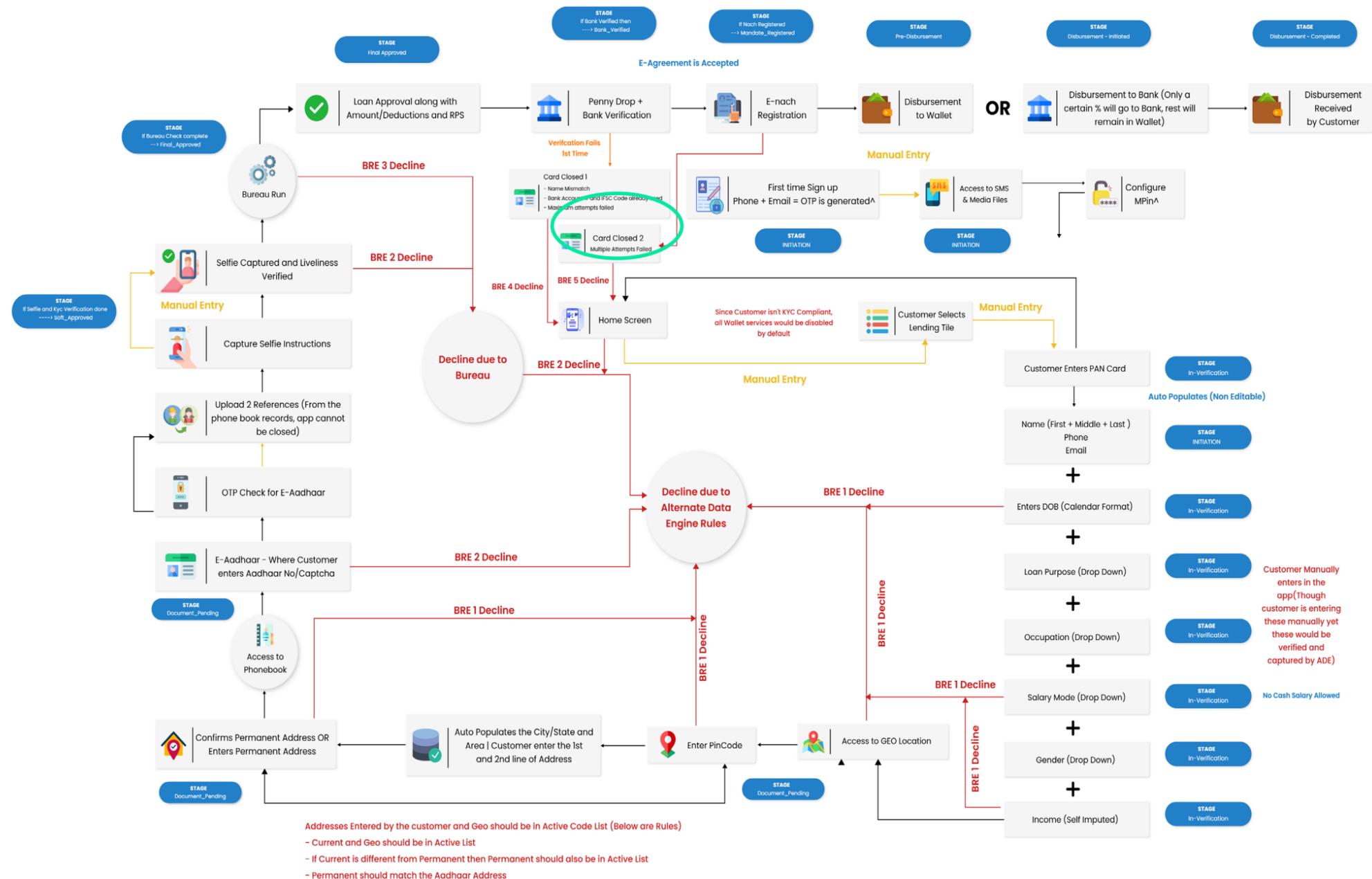
AI Driven Proprietary Alternate Data Engine

aligned with Business



Comprehensive Automation to deploy risk models efficiently and effectively

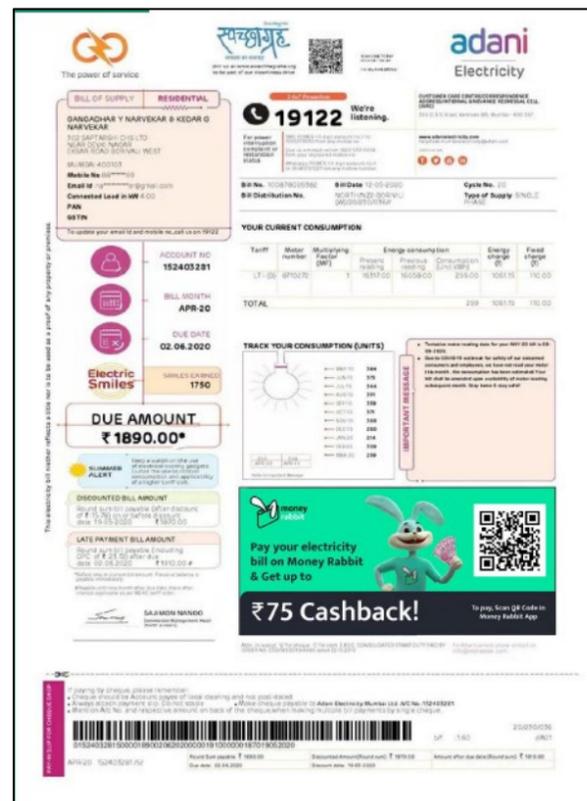
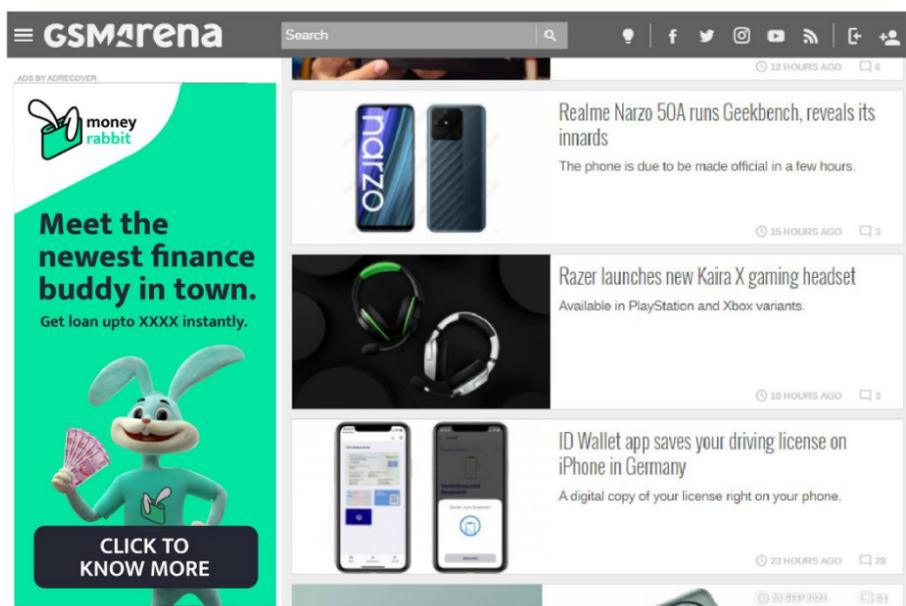
- Proprietary AI driven alternate data engine is designed to facilitate a fully automated customer journey in <~10 mins.
- Features such as comprehensive KYC checks, Geo Location tagging, and loan underwriting happens on a real time basis while users their complete loan application journey
- Mandatory Bank Account Verification via Penny Drop & E-Mandate Setup process to mitigate risk & ensure regular EMI payments with minimal delinquency rates.
- Entire Loan Management System & proprietary AI driven alternate data engine have been designed in-house, allowing for scale driven updates or product/policy configurations to be deployed on a real time basis. Eventually, it has the potential to be bundled as an independent S-a-a-S product globally.



Customer Onboarding Strategy driven by Risk Mitigated B2B2C Approach



Acquiring customers through trusted partnerships and community-driven networks



- Borrower onboarding to be largely driven through tie-ups with other fintech service providers and large offline business associates including digital payroll platforms, small investment advisors, DSAs, payment processors and trade associations.
- Loan customer generation split to be broadly as follows:
 1. **Guarantee backed B2B2C client: 60%**
 2. **Non-Guarantee backed B2B2C client: 30%**
 3. **Direct B2C client: 10%**
- Fintech partner sourcing to be done directly via in-app integration; such partners to get bottom-line accretion in both credit health subscription fees and loan level economics.
- Offline partner sourcing to be done via unique QR codes; these partners will largely source clients for the credit health & financial wellbeing service for a share of the subscription fee.

Disclaimer:

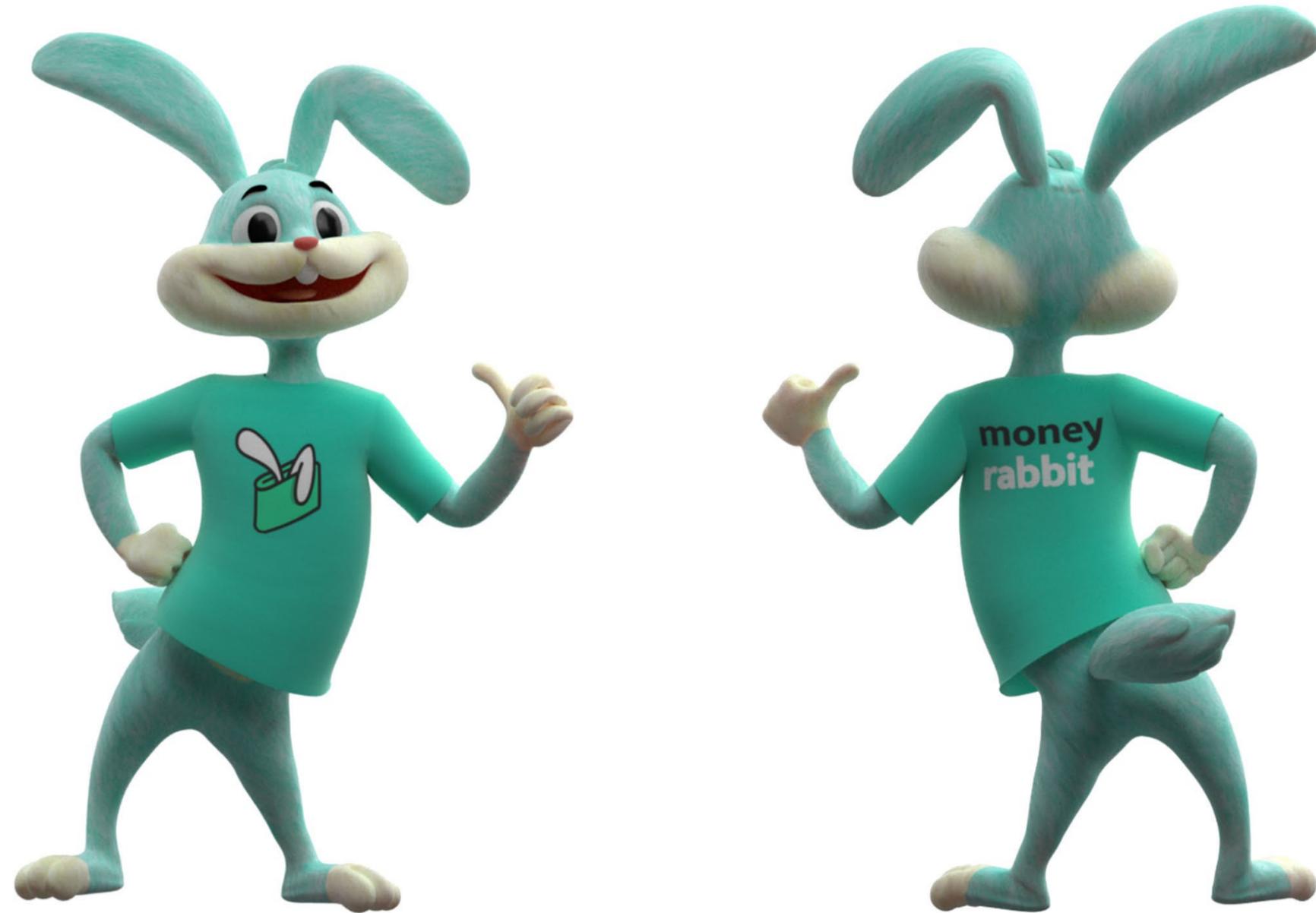


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Thank you! And... that's all folks