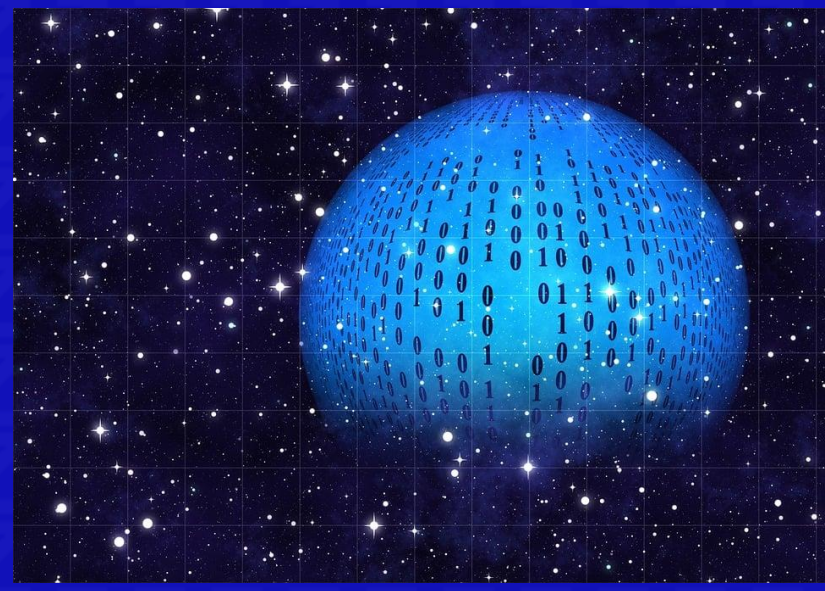
WINREV

Digital Stack for Lending

Supercharging lending business
with speed and agility



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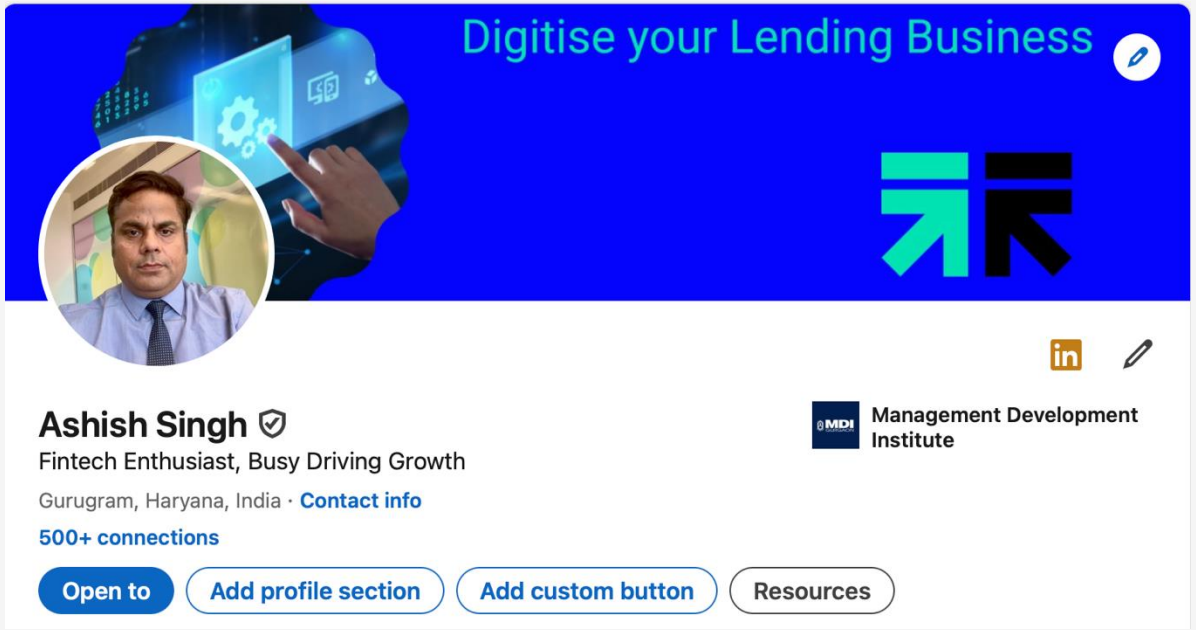
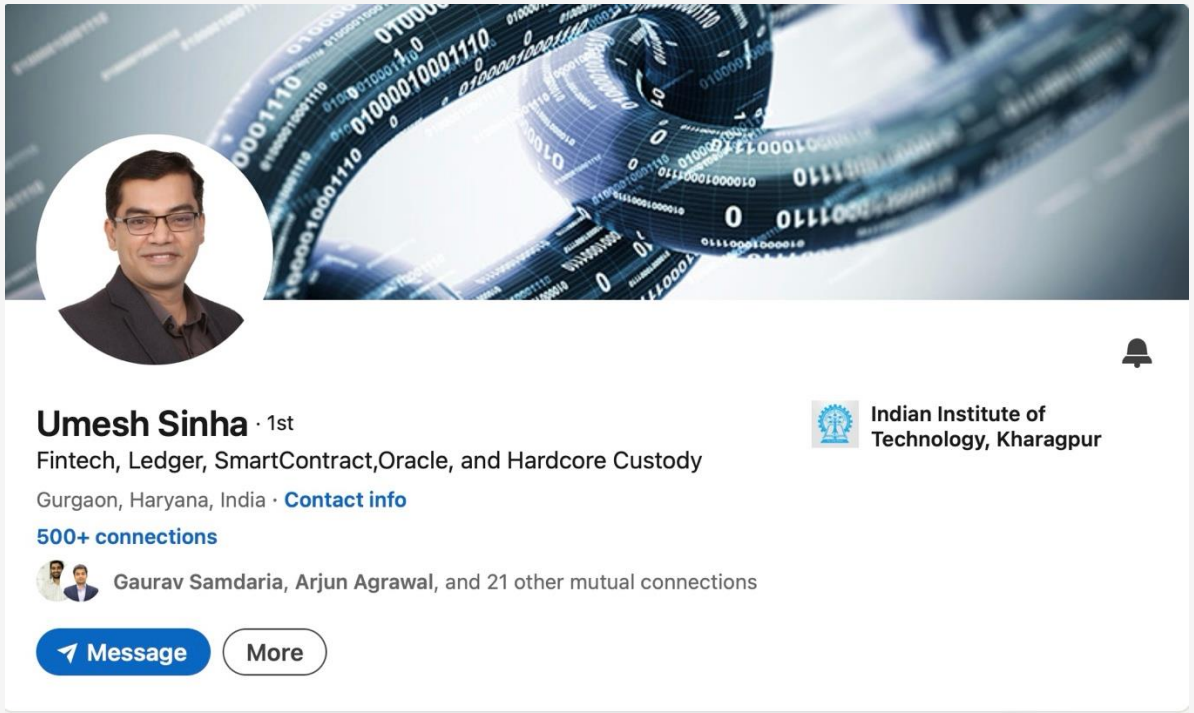
Who we are

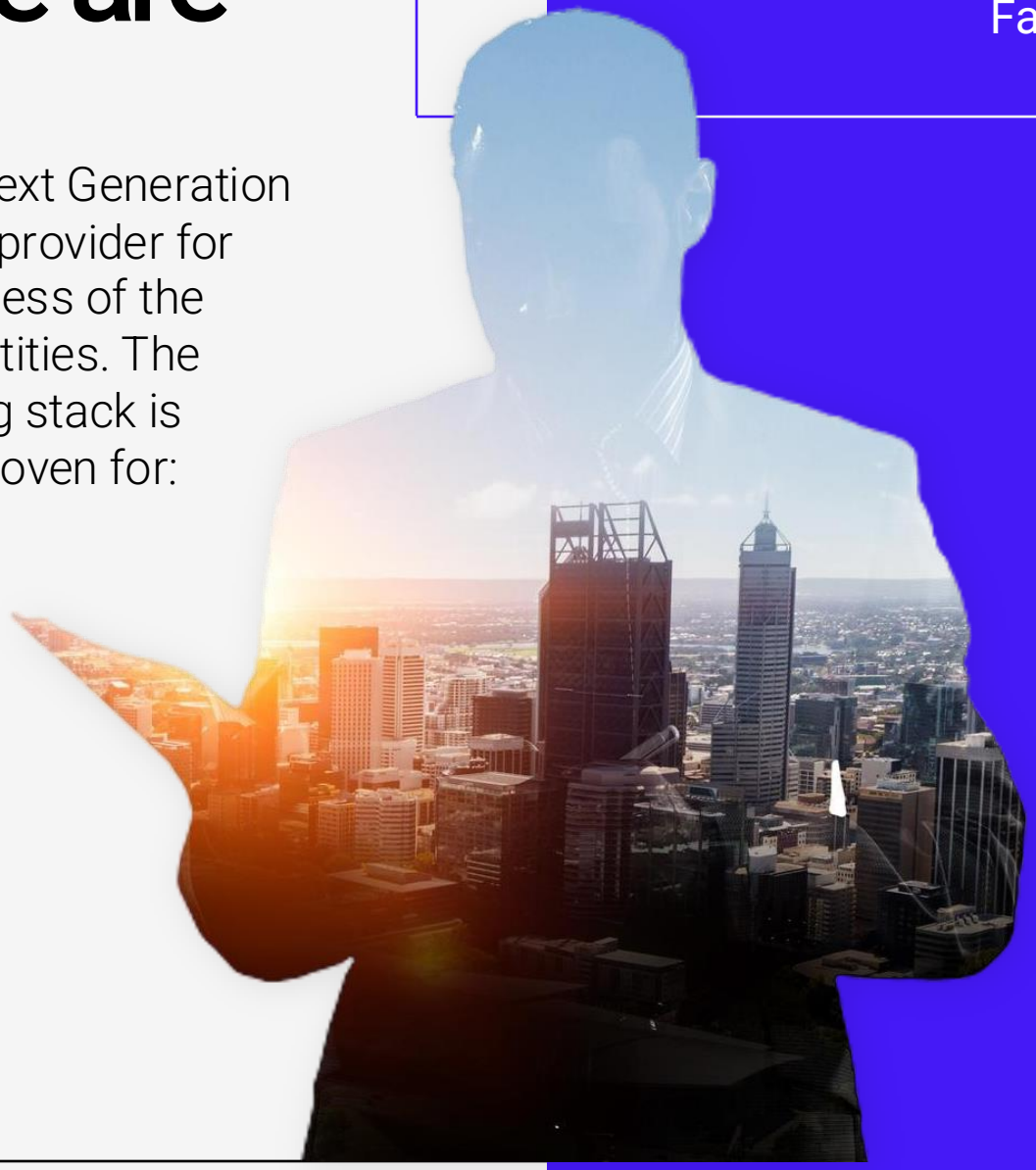

Digitise your Lending Business
Ashish Singh
Fintech Enthusiast, Busy Driving Growth
Gurugram, Haryana, India · Contact info
500+ connections
Management Development Institute
Open to
Add profile section
Add custom button
Resources


Umesh Sinha · 1st
Fintech, Ledger, SmartContract,Oracle, and Hardcore Custody
Gurgaon, Haryana, India · Contact info
500+ connections
Gaurav Samdaria, Arjun Agrawal, and 21 other mutual connections
Indian Institute of Technology, Kharagpur
Message
More

Who we are

We are the Next Generation Digital Stack provider for lending business of the Regulated Entities. The digital lending stack is tested and proven for:

1. Scalability
2. Flexibility
3. Reliability



Facilitates, the regulated entities by

1. Fast “time to market” reduction of 30 to 40% from current time frame.
2. Addressing the implementation of the ”Change requests” by making it smooth, thereby accommodating the changing business scenario and compliance requirements from the RBI.
3. Creation of the new Journeys are minimum 50% faster from current industry practice,
   - Enabling new business launch a breeze.
   - Eliminating the need of evaluating new business partner.
4. Industry first, the most comprehensive integration platform for all data providing partners and APIs with effective dashboarding and performance analysis.
5. Intelligent use of AI to facilitate the client in efficient decision making.

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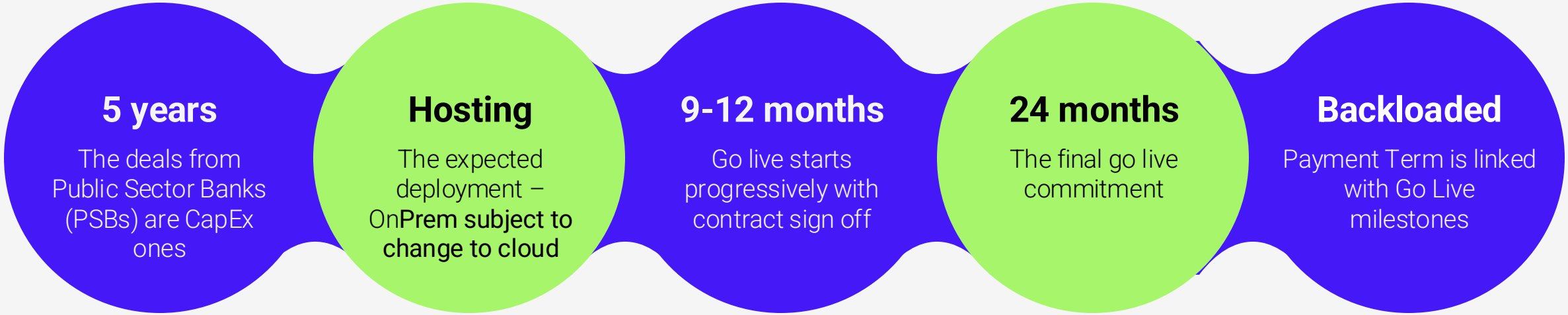
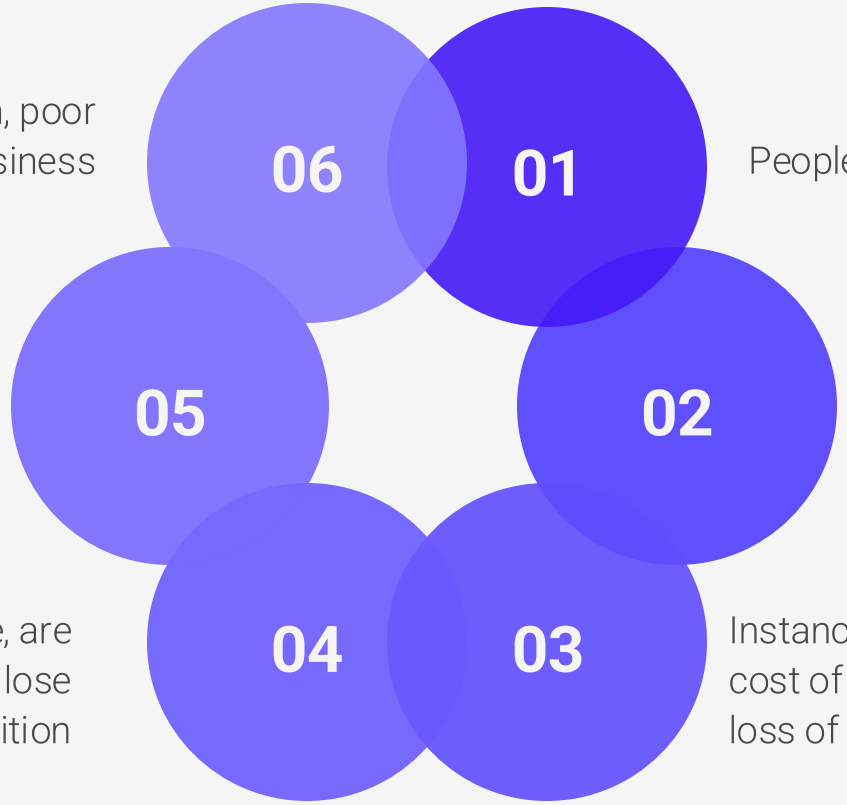
Current scenario

The largest Digital Lending Platforms RFPs over past few years – a summary



Causing



Extremely high interaction, poor relationship resulting in loss of business

People heavy deployment

Banks incur more cost on Change Requests to accommodate changes from the time of order

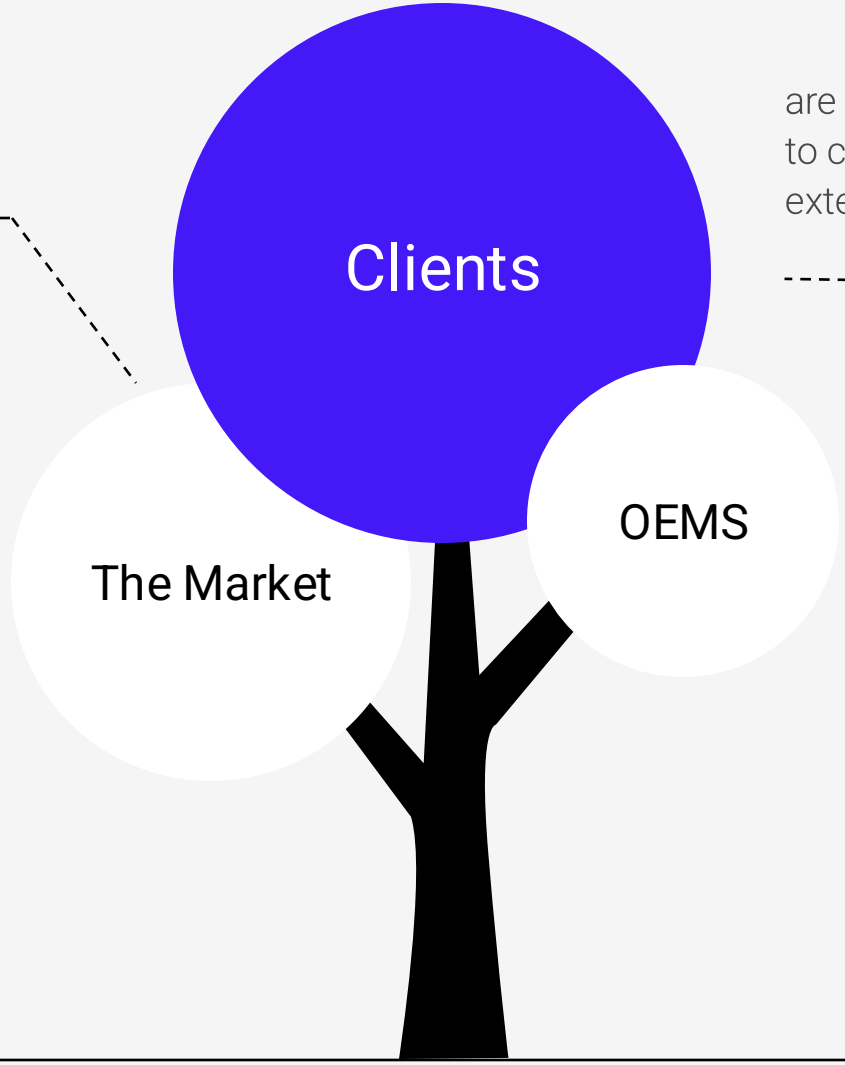
Slow speed of Go Live only opens back n forth due to change in business scenario causing more delay

Banks risk poor brand name, are termed slow responders and lose market share to competition

Instances of the bidder paying the cost of OEM's failure – Demurrage, loss of reputation

The thesis...

is ripe of a more mature product situation



are eager to lap up faster go live easy to configure products to address external and internal changes.

will have to disrupt the product design and re-engineer to accommodate the evolving market requirements

The Platform Udbhav

A robust platform

A journey is an intertwined collection of components and workflows, therefore, creating them on platform is at max only as robust as the platform

Modular design

Component based journey design enables easy to configure, change and tweak the journey to accommodate changing market needs.

A components library

is created and by using them a journey can be created very fast, tweaked and tested for sometime before going live..

Our Offerings

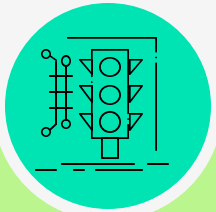
Digital Lending Stack

Udbhav Loan Origination System

Platform

Pre Configured Loan Journeys

Loan Journey Builder



Ekam Integration System

Most comprehensive API integration Engine

Maintenance of API Library

Capability to manage the Data Pipeline.

Niyaman Business Rule Engine

Most reliable and scalable Business Rule Engine

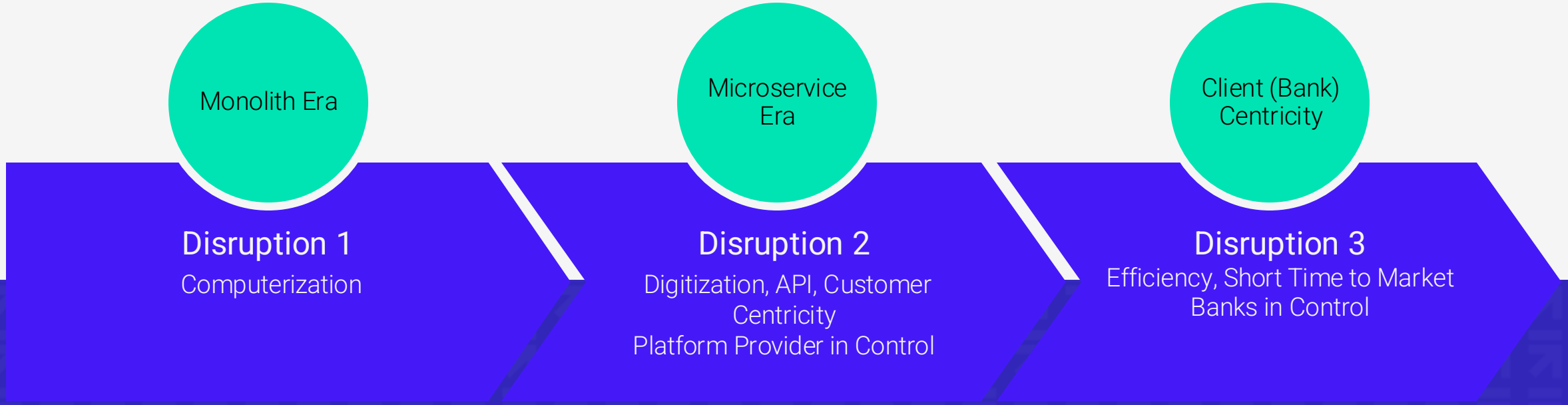
Intelligently AI integrated platform

Business rule Audit Trail management

Unk

Unique Data Analytics platform

LoS Evolution Journey



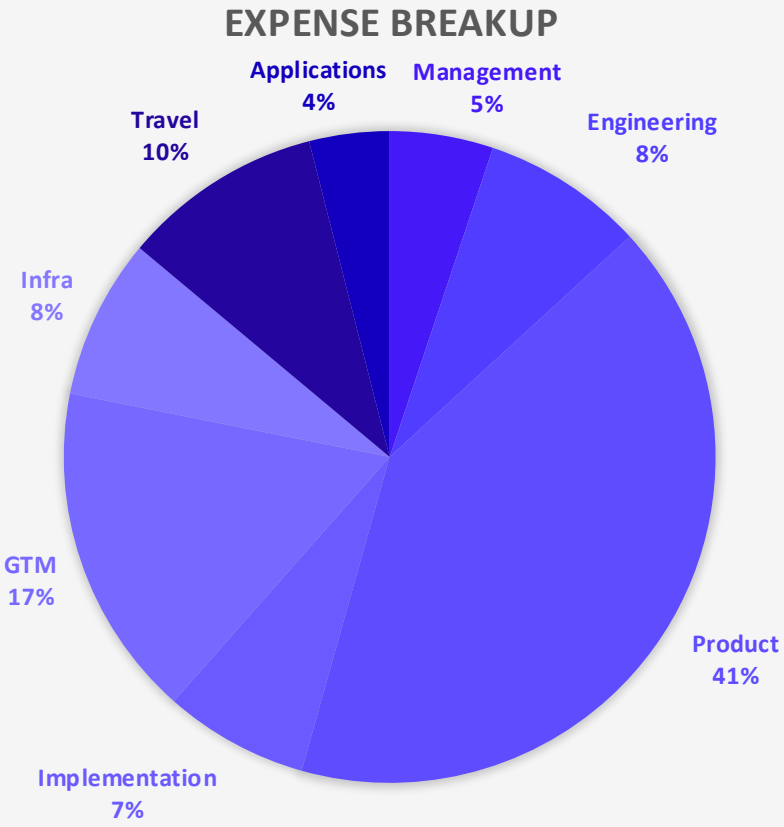
Current Pipeline

Sl No	Client Identifier	Order Value Estimated		Stage	Timeline
		One Time	Yrly Recurring		
1	Large Bank in Neighboring Country	90000000.00	27000000.00	RFP Stage	April'25
2	State Co Operative Banks x 3	90000000.00	27000000.00	RFP Stage	April'25
3	Multistate Co Operative Bank (Private)	10000000.00	2500000.00	Ordering	March'25
4	New Age Used Car Market Place Company	5000000.00	1500000.00	BD	April'25
5	UP HQ Small Finance Bank - Multiple	30000000.00	2000000.00	BD	May'25
6	Mumbai HQ Private Bank – Gold Loan	1000000.00	2500000.00	BD	March'25

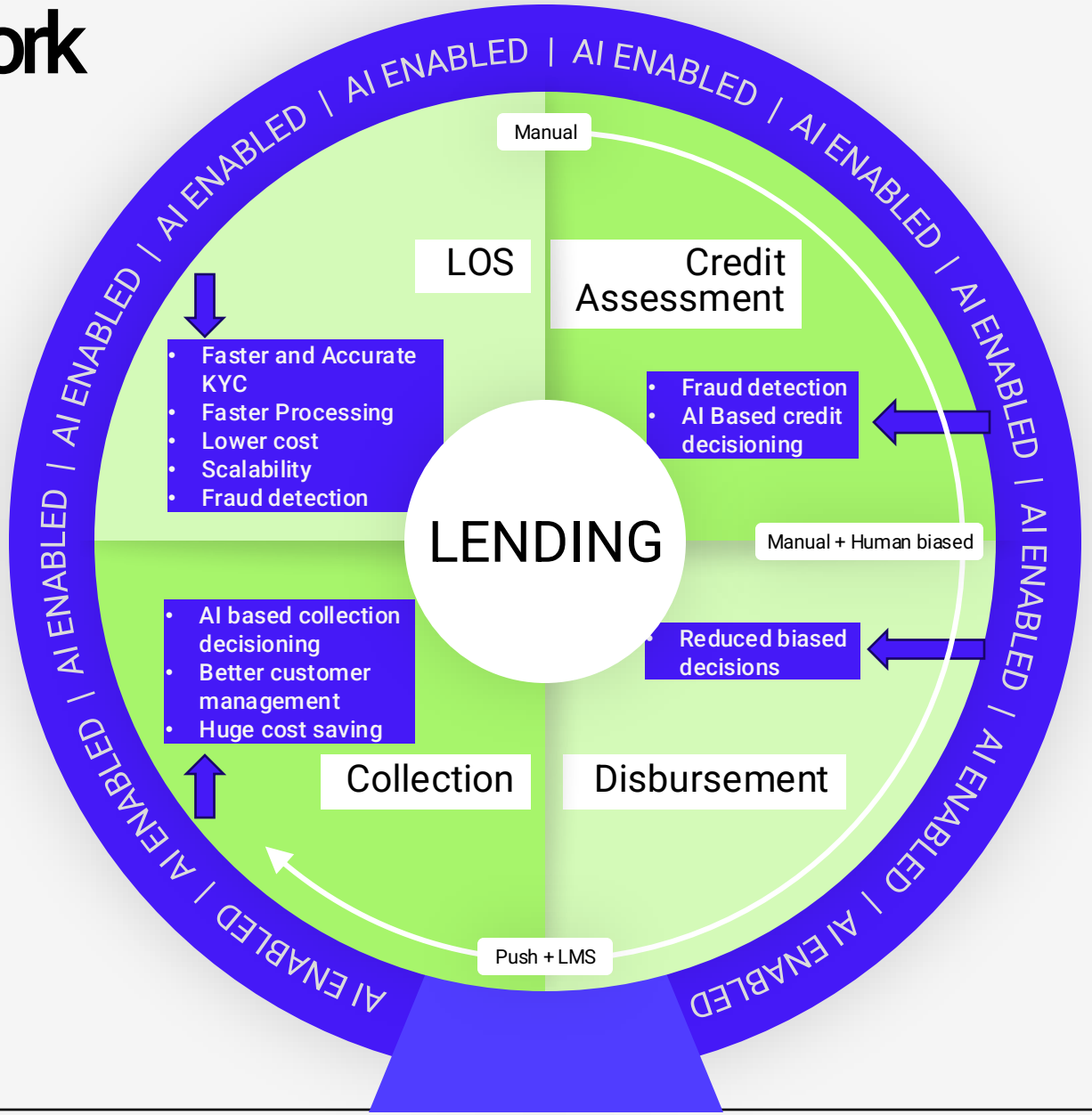
Ask

Seeking Equity Investment of Rs 5 Crores at valuation of 200 Cr.
To fund following set of activities

Expense Head	Value (In Lakhs)
Management	₹ 25.80
Engineering	₹ 40.50
Product	₹ 207.00
Implementation	₹ 36.00
GTM	₹ 83.50
Infra	₹ 40.00
Travel	₹ 50.00
Applications	₹ 20.00
Total	**₹ 502.80**



The AI Framework



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Thank
You