



SEYINSE

Embeddable Platform To
Catalyze Lending In Telco
Ecosystems

How Big is the Digital Lending Market?

Global investment in Alternate Lending poised to reach \$4.8B in 2018, 70% of it for consumer lending



Founded

2014
Beijing

Revenue
/Funding
\$706 M
Revenue

Market
Cap/Valuation
\$5.4 B
Valuation



2011
San Francisco

\$547 M
Revenue

\$4.4 B
Valuation



2012
Chicago

\$317 M
Revenue

\$2 B
Valuation



2007
San Francisco

\$575 M
Revenue

\$1.5 B
Market Cap

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Global investment in Alternate Lending poised to reach \$4.8B in 2018, 70% of it for consumer-lending



policybazaar

bankbazaar.com

LENDINGKART

CAPITAL
FLOAT

Founded

2009
Gurgaon

2008
Chennai

2014
Ahmedabad

2013
Bangalore

Revenue/Funding

\$346 M
Funding

\$109 M
Funding

\$156 M
Funding

\$117 M
Funding

Market Cap/Valuation

\$455 M
Valuation

\$280 M
Valuation

\$226 M
Valuation

\$200 M
Valuation

Why is Telco-based Lending Relevant?

75% of the world's mobile subscribers are pre-paid. Addressable market of 2B+ individuals

Facilitating credit using telco-data for risk assessment

Majority of world's pre-paid users are unbanked or NTC

SEYNSE
First-mover Advantage
ZERO Indian competitors
(half-a-dozen worldwide)

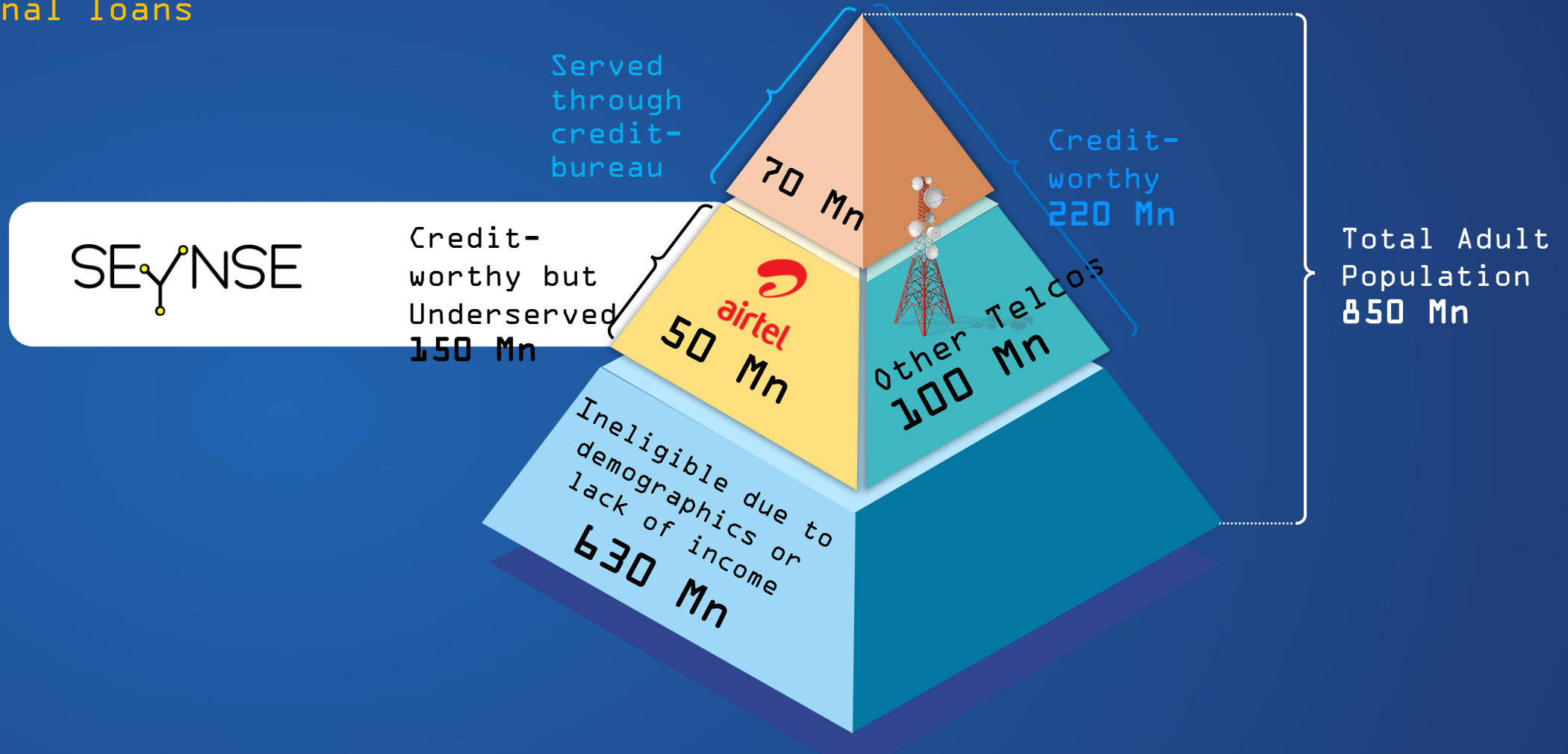
Gaining traction in Africa, Asia & LatAm
(developing, underbanked)

Telco-based lending capitalizes on this unique opportunity



What's the Addressable Market?

68% of "credit-worthy" adults in India cannot avail traditional loans



Addressable base of **150+ Mn** through the Telco Ecosystems in India alone

How are we Different?

By addressing the complete digital lending lifecycle, we build a

competitive moat

Name	JUMO	C88	Juvo	fuse	cignifi	SEYINSE
Founding year	2015	2013	2014	2015	2010	2015
Telco Partner	telcelor airtel MTN	TELSTRA	Sprint Telefonica MILLICOM Deutsche Telekom Cable & Wireless Tune Talk	Globe	airtel Uganda airtel Ghana	airtel
Relation with Telco	Partner	Investor	Partner	Promoter	Partner	Investor
Number of Subscribers of Telco	NA	18 Mn	~500 Mn	65 Mn	17 Mn	300+ Mn
Business Model	Scoring and lending	Marketplace for loans	Scoring	Scoring and lending	Scoring	Integrated LaaS platform with telco scoring
Total Funding	\$90 Mn	\$45 Mn	\$54 Mn	NA	\$12 Mn	\$ 6 Mn
Countries operational	Africa	Indonesia & Philippines	4 Continents {South America, Africa, Asia & North America} + 25 countries	Philippines	Africa	India

ONLY one of its kind from India!

Why Will We Win?

1. Local expertise - Natural barrier to entry from Global competitors

Digital lending is governed by local dynamics (law & regulation, infrastructure, lender relations, consumer trust).

2. First-mover advantage

A ready pre-approved base of 28+ M customers vis-à-vis new entrants (Trusting Social, Cignifi)

3. Vertically Integrated LaaS stack

Built to manage the complete lifecycle of digital lending - from origination to recovery - not just credit scoring.



What Was Our Goal?

To create a **scalable consumer micro-lending** business with **near zero CAC & minimal Opex**



What Have We Achieved?

1 Business

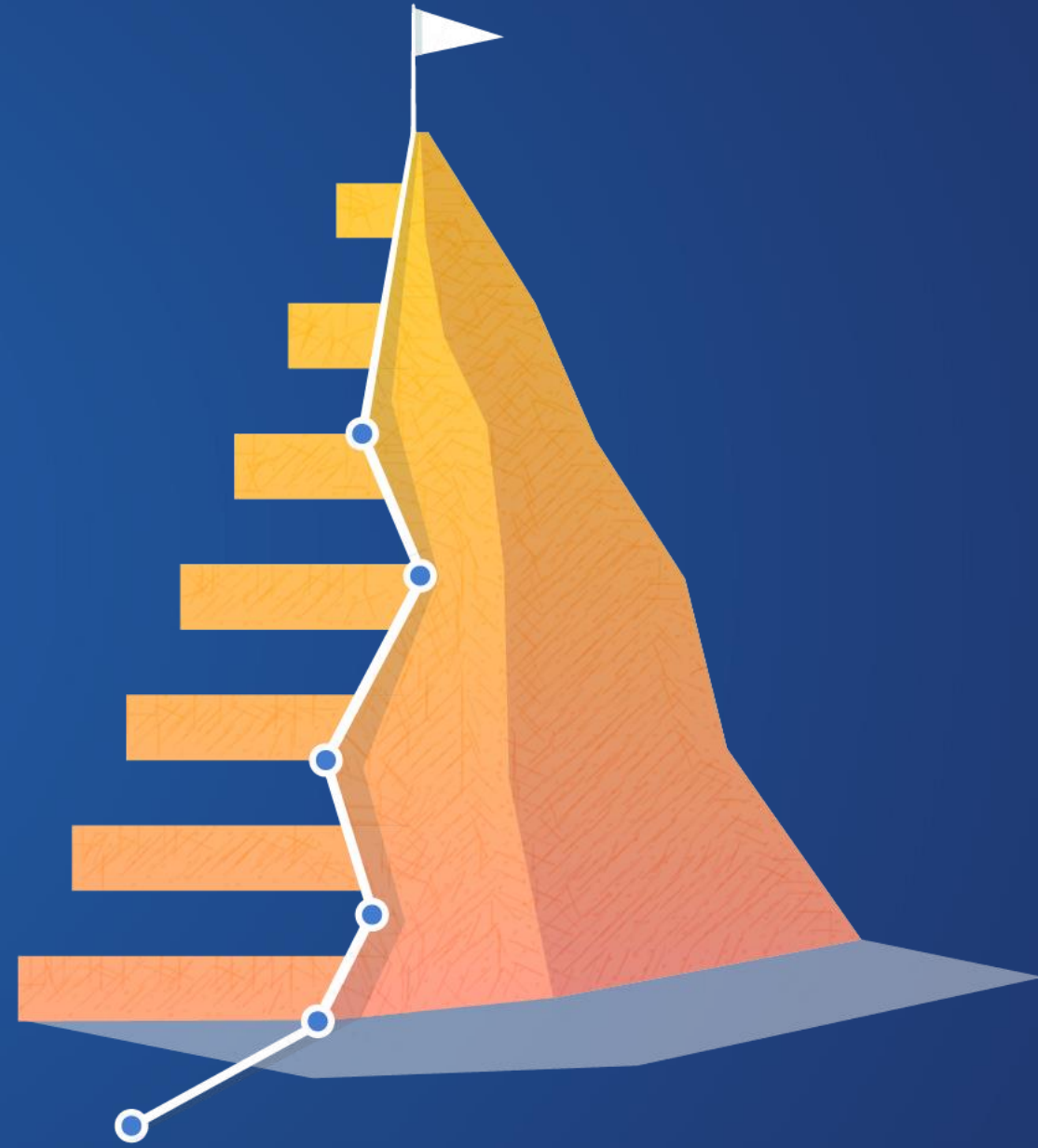
- 25K+ loans disbursed (200K+ applications, Rs.100 Cr+ disbursement value)
- Gross disbursements and revenue doubling every 6 months
- 6 live device partners (22 SKUs)
- Rs.400 Cr+ lender-commit (3 live; 2 more near closure)

2 IP (Credit-Scoring)

- Patent-pending model (Telco-data based credit-rating)
- ML-enabled (Self-improving model using 70+ user-parameters)
- Replicable & Scalable (Can handle data of 75M+ users)

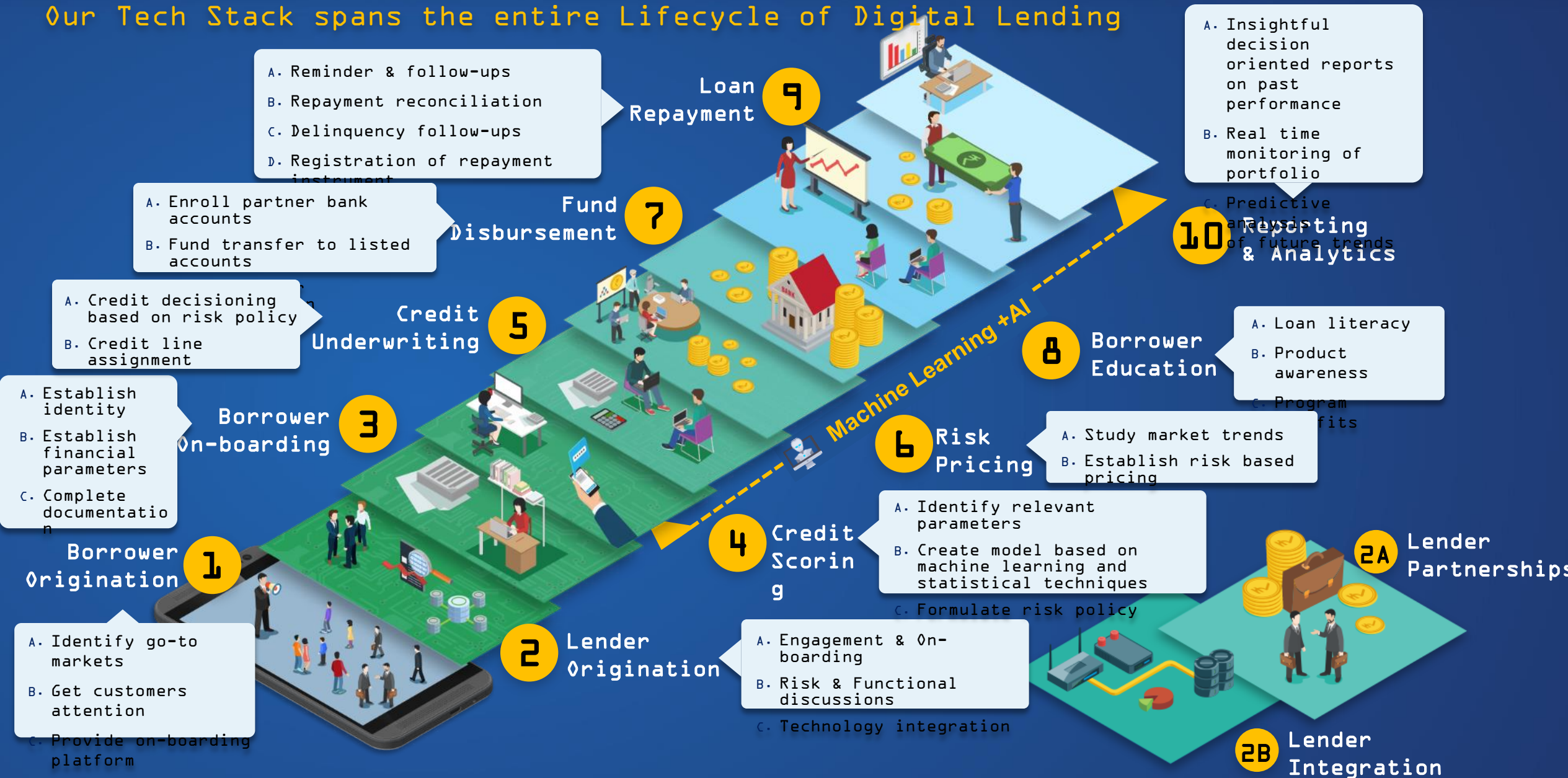
3 Portfolio Performance

- Multiple Pre-approved bases (Telco | Credit Bureau | Partner Banks)
- Superior Scoring (4X more accurate than conventional under-writing)
- Lower Delinquency (Telco base is 3X better than CIBIL or bank base)
- Minimal Write-offs (Overall 90dpd + telco write-offs under 5-bps)
- Primed for Pre-paid (90% of the addressable market)



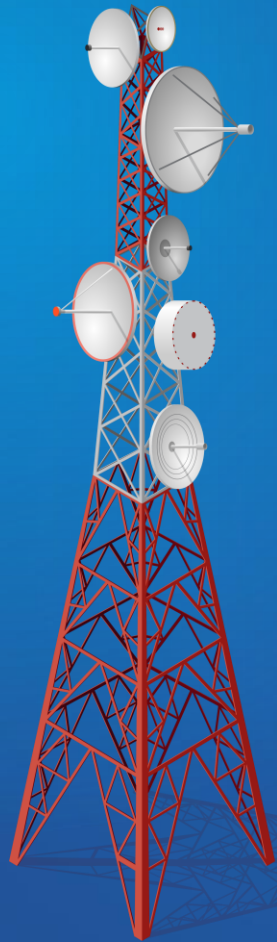
What have we Built?

Our Tech Stack spans the entire Lifecycle of Digital Lending



Current Business

Future Plans



Telco

● Present
● Pre-approved
25 Mn

● Use Case 1
Device Finance

● Use Case 2
**Small Ticket
Personal Loan**

Next Fiscal

● **100 Mn**
Pre-approved
borrowers

(P)

● **2,500+ Crore**
Potential annual
loan disbursements



Trigger for growth

- More Telco Partners
- More Use-cases within the Telco
 - **Personal loans for telco customers**
(Year 1 Potential: Rs. 750 - 1,250 Cr)
 - **Working Capital for Retailers**
(Year 1 Potential: Rs. 400 - 500 Cr)
 - **Virtual Credit Cards**
(Year 1 Potential: 1M+ users)
- Expanding existing use-case (Device Finance)
 - **Grow Pre-approved customer base**
75M by March 2019; 100M+ thereon
 - **Create new 'Triggers'**: more plans, offline distributions (Year 1 Potential: Rs.500 Cr)
 - **Onboard new Device Partners**
Live: Apple, Google, Samsung, Oppo, Vivo,

In pipeline



Lenovo



- Expanding Target Market: Africa & SEA

Why Should Airtel Invest ?

1 Higher Valuation multiple
Portfolio gains realized will be much higher than through a in-house or owned business

2 Start-up Pace
Relative freedom from regulatory oversight and corporate red tape, we can move faster and accelerate GTM

Ready Availability of Talent

4 We can quickly attract key hires from tech, data science and digital lending, to scale this business quickly.

Critical Growth-lever for Consumer Business

5 Additional revenue stream; Higher Customer retention;
Serving your next 100M customers

Own Horse in the Game

Every leader has its own horse in critical race. (Reliance & JioMoney; Amazon &



Team

Amitabh Anand Head: Credit Risk

Amitabh brings more than 18 years of experience in the retail Assets sector. His longest stint has been with HSBC from 2008 till 2018, as Vice President-Risk Appetite, handling sub functions within RBUM risk.

Janmit Singh Head - Alliances & Partnerships

Over 14 years of rich experience in business development. He specializes in alliances and new initiatives. He has held leadership positions at MobiKwik and PayU India.

Hetal Sonpal Head - Business

Hetal has an incredible journey of more than 20 years. He went on to play key Leadership roles at Microsoft, LinkedIn

Manish Misra Head - Sales

More than 15 years of work experience in corporate sector and consultancy business. Held important positions in Bajaj Finance, LendingKart and ICICI Bank.

Siddharth Misra Head - Operations

Siddharth is a PGDM holder in Agri Business and a recurrent regional winner of TATA Crucible with 10 years of experience in Business Strategy and Operations Management. Worked with SKS Microfinance, Travel Khana and founded Sanchetna Financial Services.



Ashutosh Kumar Lead - Data Science

Alumnus of IIT Kharagpur, Headed the analytics division of Capillary Technology building the entire analytics team and leading it. 10+ years of experience in data science and machine learning in Pharmaceutical, Retail and

Vijay Natarajan Head - Product

Alumnus of IIT Delhi and IIM Calcutta, Vijay first worked at companies like American Express and ICICI Bank, before turning entrepreneur and becoming co-founder of ClearMyDues

Vinod Easwaran COO

Held board-level and strategic positions at with Beiqi Foton Motor Co, ICICI Bank, BPL Telecom and ITC Hotels. Pursued his Management Development Programme from University of Michigan and has over 21 years of work experience

Manish Kumar Head - Technology

Steered technology & product team for various organizations at Ecolibrium, SkillKindle, Clickable, and Oracle. Alumnus of IIT Kanpur with over 18 years of work

Anuj Saraf Lead - FI Alliances

Previously worked with S&P Capital IQ and Sepam, Saudi Arabia, Anuj has 8+ years of work experience. He holds an MBA from ISB, Hyderabad and B.Com for

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