



MIND MULTIPLIES MONEY

M3 Global Finance

Mission is to make it simple for MSMEs to access capital

Execute through a hybrid model of technology driven partnerships

Objective:

Democratize credit for the MSME sector in India via efficient access, effective origination, diligent monitoring and a market based pricing framework. Effectively leverage knowledge of the MSME segment via strategic proprietary investments.

Unique Operating Model:

- **3i relations:** Our process would leverage a culture of strong credit discipline driven by our 450 strong network of partners across the country. The 3i network services ~15,800 MSME's with an aggregated revenue base of US\$25 billion for their various needs. This team has worked together for over 17 years, and has serviced/originated for top tier global banks including Citi, HSBC, Standard Chartered etc.
- **Listed NBFC:** RBI regulated entity which will leverage the network created by 3i to originate loan assets. The entity gains from a seasoned and trusted network of partners which can catalyze the growth of business.



Strategy to build core capabilities to engage clients

Deliver using partners' core competencies while building long-term customer relationships

Capital

- Publicly listed NBFC providing permanent access to equity capital
- Funding line from a global aP2P lending investment fund to accelerate time to market
- Co-lending partnerships with Indian private sector banks to reduce cost of funding for MSME customers

Tech and Data

- Automated credit management platform leveraging AI and machine learning
- Data integration – KYC, e-commerce retailers, transportation, hospitality and travel, payment providers
- Intuitive client and partnership UI supported by robotics

Hybrid Distribution

- Online, mobile and physical
- CA network provides last mile physical connectivity
- Enhanced origination and monitoring vs DSA model
- “Moralsuasion” and product customization due to community presence of the CA network

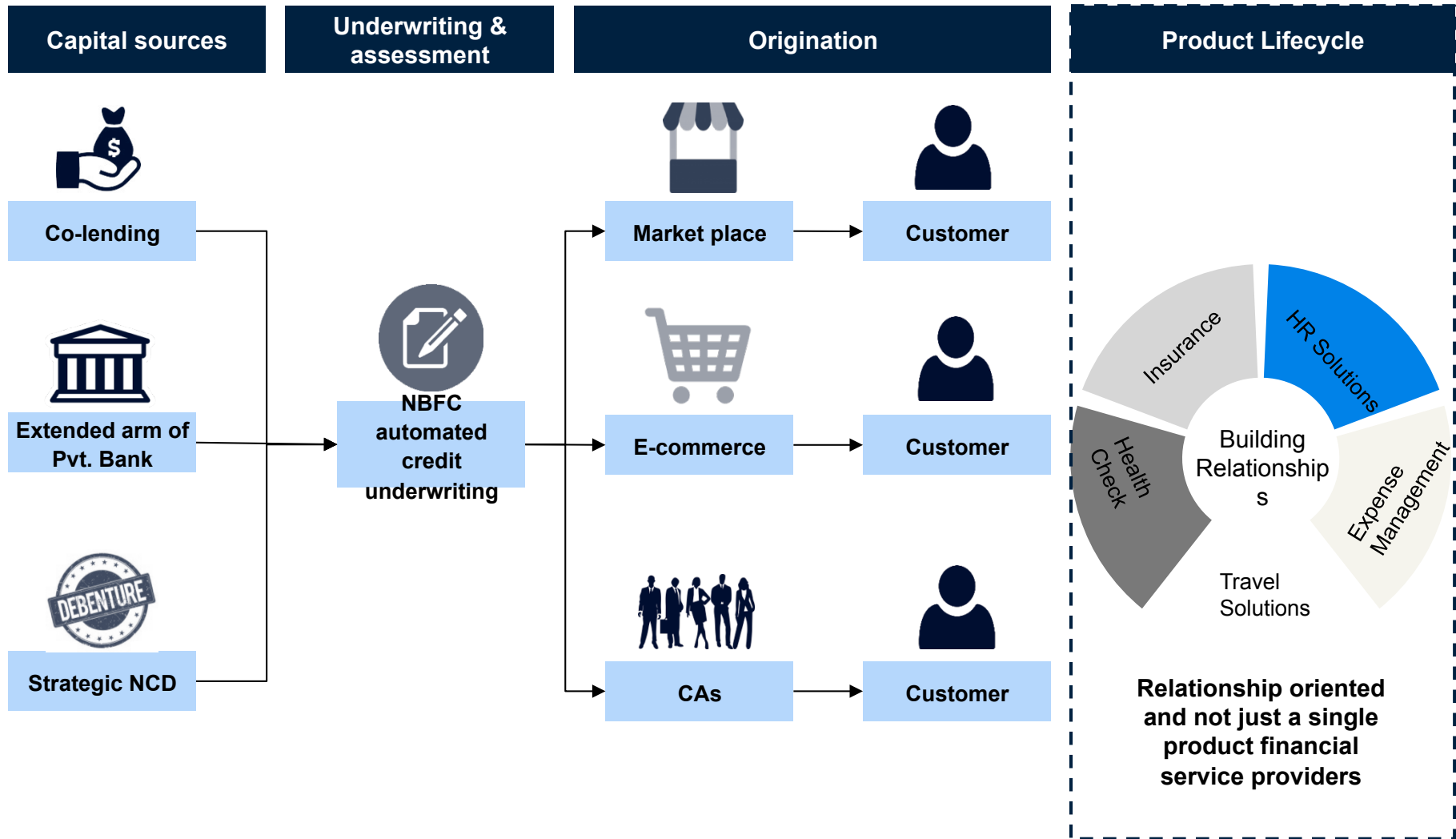
Solutions

- Build core hook products around MSME lending
- Expand solutions through API integration - insurance, expense management, etc.
- New business verticals through white labeling with international fintech players



Differentiated and flexible Operating Model

Hybrid model which effectively combines the old with the new



Our process for the core lending product

Bridges the gap between traditional NBFCs and the new age fintech lenders

- **Lead Generation:** Leads generated by partners on the ground and through online presence; partner incentive structure to be largely back ended based on credit performance of origination
- **Quantitative Assessment:** Proprietary credit framework enable underwriting/pricing/sizing credit
- **Qualitative Assessment:** SME specialists qualitatively evaluate the loan post quantitative assessment
- **Assets (Use of Funds):** Part of the loan book generated by the Target may be securitized in compliance with prevailing RBI policies
- **Liabilities (Source of Funds):** Founders have already committed to infuse INR 320mn into the Target while raising an additional INR 2500mn; further sources of debt and equity will be evaluated over a period of time
- **Technology:** Use technology for lead generation, client engagement, credit delivery and customer servicing

The Acquirer intend to grow the loan book to >INR 5bn over the next 5 years



Our founders

Are experienced and well known FI investors with an established track record

Amit Rajpal (<https://www.linkedin.com/in/amit-rajpai-60890aa>)

- Amit has over 20 years of experience in the financial services industry.
- Currently CEO of Marshall Wace Asia and in the past he also served as a Managing Director of Morgan Stanley.

Gaurav Patnakar (<https://www.linkedin.com/in/gmpatankar>)

- Gaurav has over 14 years of experience in the financial services industry.
- Currently Managing Director at The Boston Company Asset Management and previously worked with Lockheed Martin Investment Management and Citigroup



Our Management Team is being built

Will be led by two individuals through a co-president structure

1. Arnab Bhattacharya

- Co-President : Niyogin responsibility encompasses risk, technology, finance and investor relations, partnerships and strategy.
- Key roles include of Head of Commercial Banking, Greater China for ANZ and Head of Global Banking, South India for Citibank.

2. Parag Chopde

- Co-President : Niyogin responsibility encompasses sales, network management and operations, marketing and channel development.
- Key roles include Head of MSME Finance for RBL Bank Head Risk – Agri Business, Development Banking & Financial Inclusion Group, Commercial Banking for RBL Bank and Head Risk – Commercial Banking & E for Citibank.

3. Himanshu Rajpal

- Niyogin responsibility encompasses marketing, branding and channel partnerships
- Key roles include Director SMB- Channels, Platforms & Marketplaces for Paypal India and Director Sales and Marketing- Euronet India



Thank You



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