FinEzzy

First App to Onboard for Digital Journey in Secured Financial Assets

2022

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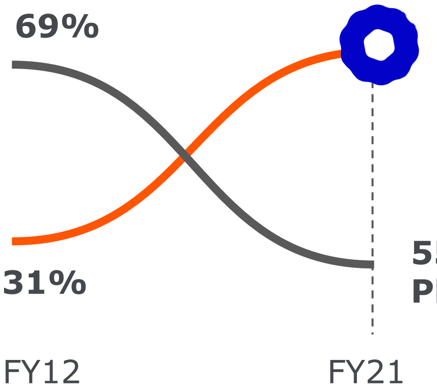
Indians and Investments

Behavioral Change Among Those Who Save

Households Gross financial savings stands at **31.1 lakh crore** in FY 20-21, increasing cumulatively by **8.5 lakh cr**.in last 2 years alone.

INCREASING FINANCIALIZATION OF SAVINGS

Physical Assets becoming less popular avenues of Savings



45% share of **Financial** Assets

55% share of Physical Assets

Increasing Participation witnessed by Retail Investors in Capital and MF's Markets.

Share in Total Turnover at NSE

25%

Increase from FY 16-17 to FY 21-22

Share of Individual Investors in MF AUM

21%

Increase from March 2014 to July 2022

**Bloomberg,AMFI,Economic Survey,SBI Ecowrap(TOI)*

Growing popularity of Equity based MFs amongst Millennials

There has been a **3.6x increase** in AUM in last 10 yrs.

Share of Equity based MFs stands at **61% in 2021-22** vs 28% in 2013-14

Asset Under Management stands at **37,56,682.57 crore** in 2021-22 with Individual Investor's share at 21,11,006 crores.

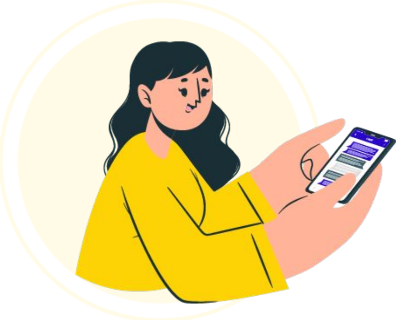
Increasing penetration seen in **Tier 2 and 3 cities**

70% of **Lower income group** (5 lac and below) contribute to **28%** of the Mutual Fund AUM

1.7 million of the new mutual fund investors on CAMS platform in FY18-19 were **millennials,** accounting for 47% of the 3.6 million total new accounts.

**AMFI,CAMS report,Ministry of Finance*

Highest Penetration at **54% among smartphone** users is in **Millennials category** that comprises of **31% of population at 434Mn.**



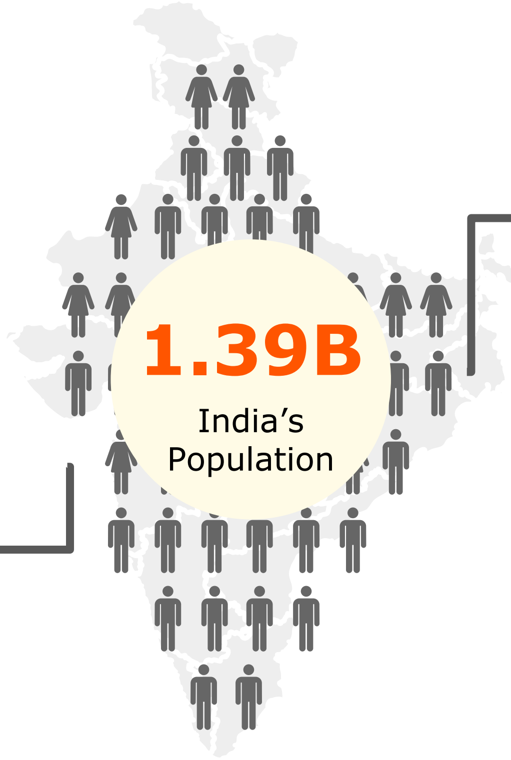
750.5M

Smartphone Users

65%

Smartphone Penetration

As of June 2021-Newzoo's Global Market Report



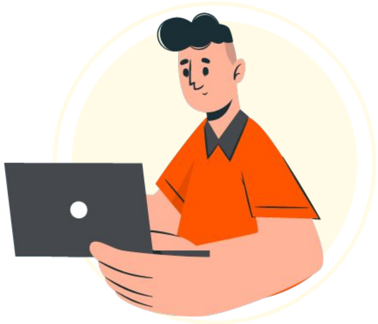
45%

Of All Loan originations come from Fintech NBFC's

78%

Users of Fintech are Millennials

TransUnion Cibil Data



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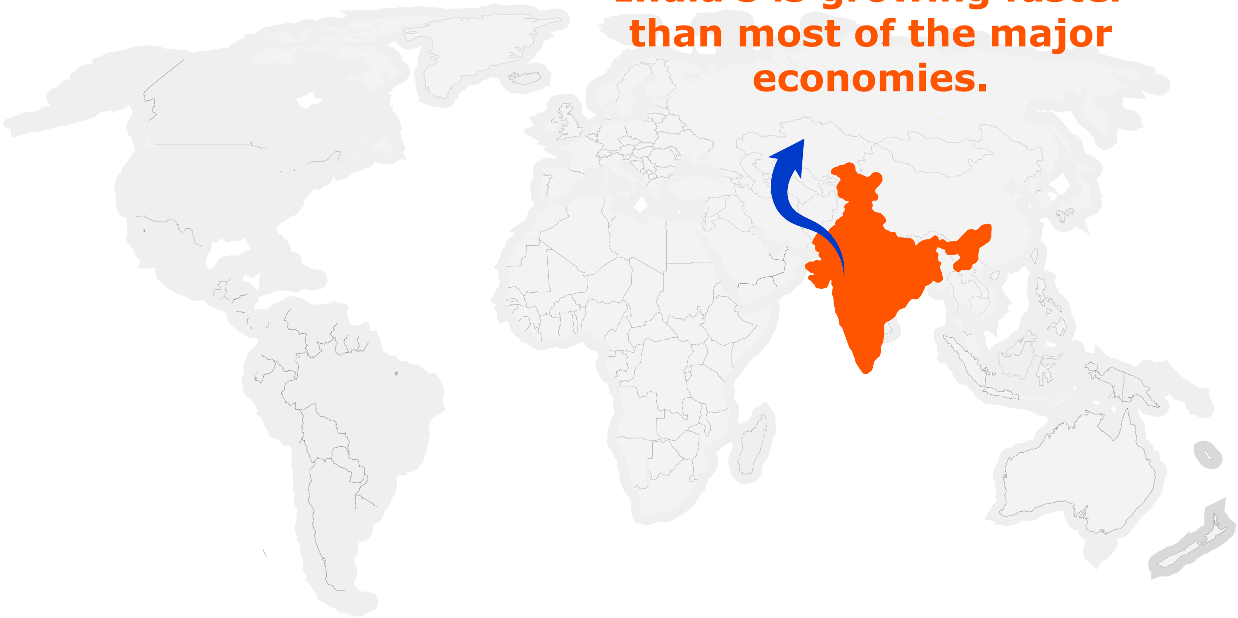
In 2022, **India's AUM as % of GDP though rose to 15%** compared to the world average of 75%. Still India is highly underpenetrated market.

India's is growing faster than most of the major economies.



- AUM projected to grow over 5 years at CAGR of 14% from Mar20 to Mar25.
- 11% projected growth in nominal GDP
- Economic growth coupled with rising income and savings
- Retirement planning still untapped market which can be channeled through MF leading to better penetration.

**AMFI,World Bank,Jefferies*

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Total Lending Market

₹156.9 lakh Cr.

Retail Loans constitute 50%

	Retail Loans	Auto Loans	Home Loans	Personal Loans	Consumer Durable Loans
Under 30	49%	32%	21%	65%	48%
Outside Tier 1	71%	74%	60%	68%	63%
Growing Females	24%	15%	31%	22%	25%

Diversified Face of New Customers

Increasing Demand for **Unsecured Loans** dominates the market with its **share at 85% (FY20) increasing by 15% from FY18 to FY20.**

Behavioral shift in consumers spending leading to increase demand for **small ticket size personal loans** to fund d lifestyle needs such as Consumer Durables, auto loans etc.

**TransUnion and Experian*

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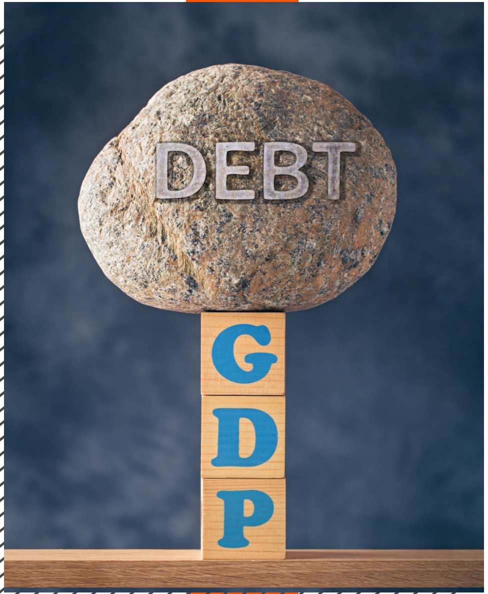
India's **household debt% GDP is one of the lowest** across major economies



Demand side Accelerations for Credit Growth

- Higher Proportion of young population driven by lifestyle needs.
- Increasing economic development
- Potential to meet growing unmet demand from informal economy or first time buyers

Supply side Accelerations for Credit Growth

- Government initiatives- Jan Dhan Yojna, Digital India, India Stock
- Technology advancements coupled with increasing Internet & Mobile penetration.
- App Based NBFCs

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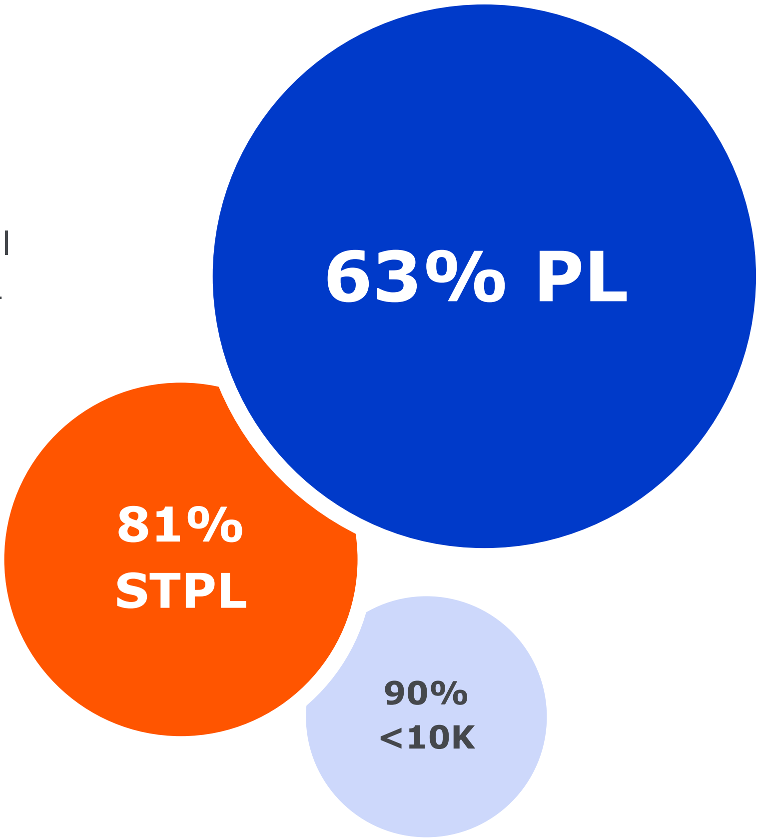
Are we sitting on bubble?

NBFCs continues to dominate Small pocket Personal Loans by both volume and value from FY18 to FY21

- Banks lagging behind or deliberately conscious of catering to this segment.
- **59% and 68% increase in credit delinquencies** of 180+% in Personal Loans and Consumer Durables from FY 20 to FY 21
- **~4X increase in 91-180 Credit Delinquency** Rate in Small Ticket Personal Loans (Ticket Size<1 Lakh) from FY 19 to FY21

% Market share of NBFC's in FY21 by origination Volume



**TransUnion Report*

WHY LAMF?

Why **LAMF should be the obvious choice** for Individual Investors for Investment a well as for taking Loans.

	Loans	Cost of Loans	LTV	Liquidity	Predictability of Annualised Returns (at least 10 years or more)	Probability of Loss/Risk	Cost of Ownership/ Ticket Size
Secured Loans	Property	8 to 14%	65-75%	Very Low	2 to 10%	High	Very High
	Insurance Policies	11- 12%	~80% of the surrender value	Low	3-4%	Low	Low
	Physical Gold	8-24%	~75%	High	5.50%	Low Moderate	High
	Equity shares	9.5 -13%	~50%	Very High	14%(Benchmark NIFTY)	Very High	Low
	Fixed Deposits	8-9 %	~90-95%	High	6 - 7%	Very Low (Banks) High in case of corporate FD	Low
Sweet Spot	Mutual Funds	10 -14%	50-80%	High	12 to 20%	Very low for long duration	Low
Unsecured Loans	Personal	13 to 24%					
	Business	13 to 24%					
	Credit Cards	40-50%					

- Leverage on your holdings by borrowing in a fallen market and reinvest to earn when the tide turns
- Save on implication of tax on redemption and exit loads

- *Google*

There is kind of Overlap in composition of growth on Investment and Lending Side, which can be married through **LAMF** as a product. Since both Investment and Lending side Markets are very much underpenetrated and structural , macroeconomics and technological and behavioural aspects looking positive , **India is ready for the quantum leap and there lies great potential.**

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Welcome Finezzy

FinEzzy

Organize | Analyze | Realize

Your Greatest companion and Mentor in Journey for Financial Well Being.

WELCOME FINEZZY

Meet The Co-Founders

Atul Garg

Atul drives the primary aspect of business – designing innovative advisory solutions and delivering them in the most simple and efficient manner to the end user of the platform.

He has rich experience of 23 years in dealing in Wealth Management space and is one of the founder members and currently non-executive director of "Moneyboxx Finance Limited" a BSE listed RBI regulated NBFC. He has played an instrumental role in bringing the company from the ground up to a market cap of 300+ crore.

He has completed Senior Management Program from IIM Kozhikode and MBA degree holder from Amrita Vishwa Vidyapeetham.

Manoj Bansal

Manoj Bansal by virtue of being a Chartered Accountant, brings to the table his expertise of detailed data analysis, be it complex financial statements or 'seemingly simple' bank statements. Manoj has an uncanny ability to identify patterns in users credit behaviour which are of immense use in designing the Credit Underwriting Model. Manoj additionally leads a wholesale lending NBFC "Grow Money Capital Private Limited" which has an outstanding AUM of 500+ crore. He has been dealing with large institutions but has a passion to make credit available to retail investors through innovative credit models.

Meet The Co-Founders

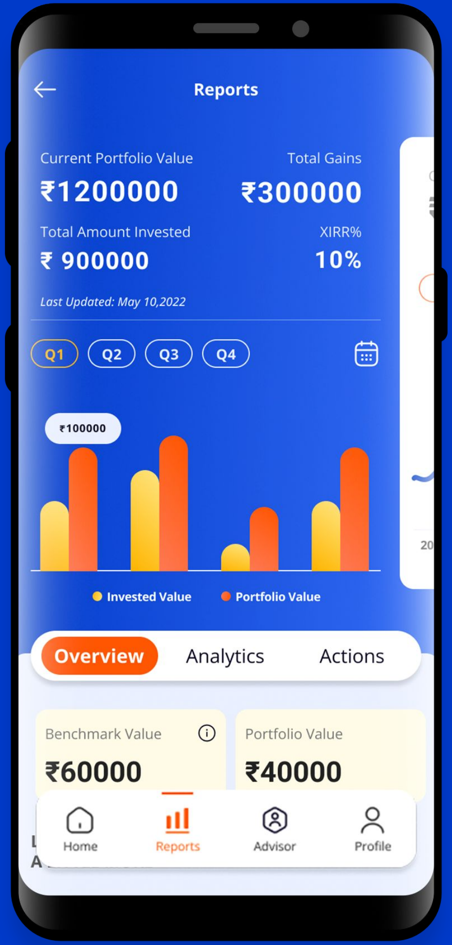
Rajiv Goel

Rajiv is a Chartered Accountant with a 20 years of experience in forecasting and investigating finance and account issues. Track record of success reviewing the company's systems and analysing risks, along with a great insight in maintaining accounting records and management informations. Also worked as elected vice - chairman and secretary of NORTHERN REGION of the INSTITUTE Of CHARTERED ACCOUNTANTS of INDIA

Govind Gupta

A practicing Chartered Accountant with 20+ years of experience in the field of statutory & internal audit, taxation and company law matters. Senior partner, since 2002 with Shyam Goel & Associates, a CA firm based at New Delhi.

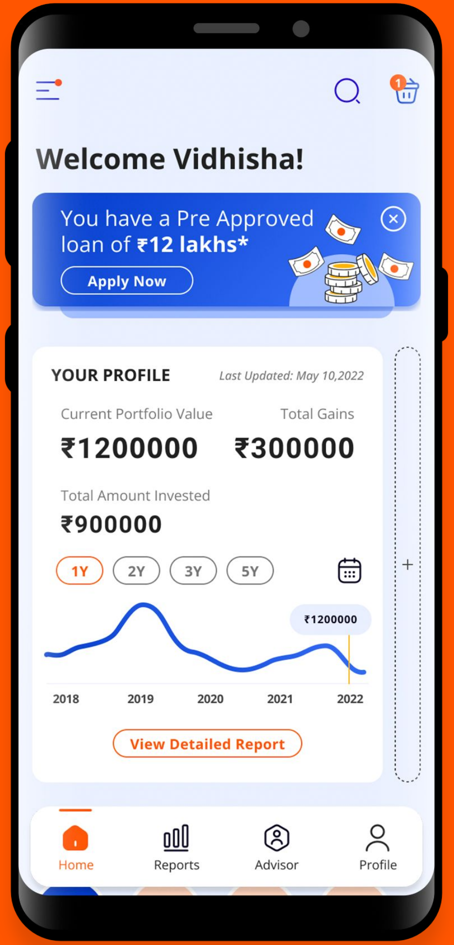
Having rich experience of managing and running NBFC. Promotor & Co-founder of Moneyboxx Finance Limited (A listed fast growing NBFC). Board members of other companies



The FinEzzy Edge

CLIENTS

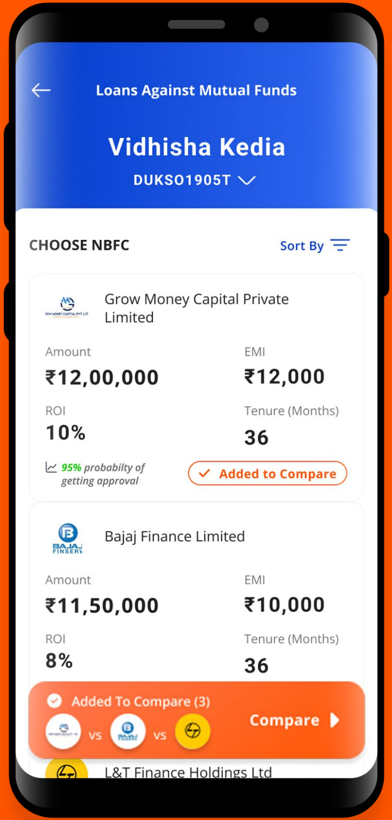
- Completely Digital Mobile App Based journey with OTP based consents.
- Aggregation of existing investments and insurance portfolio - Unified Dashboard to give one snapshot view
- Easy access to credit and **end to end onboarding to disbursal in less than 5 minutes**
- All Proposed Solutions have an Advisory Bedrock



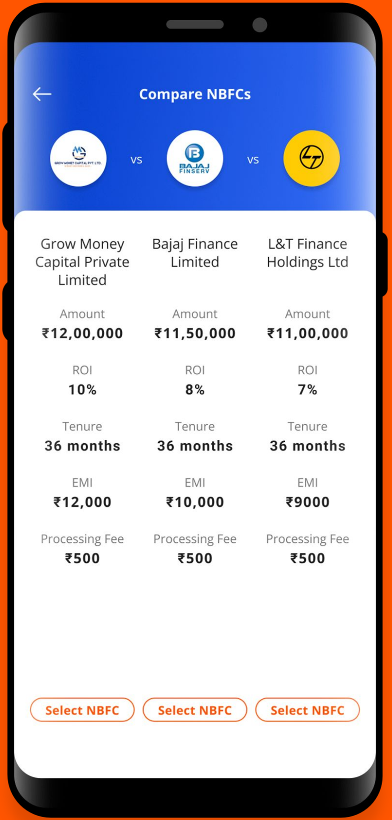
The FinEzzy Advantage

NBFCs

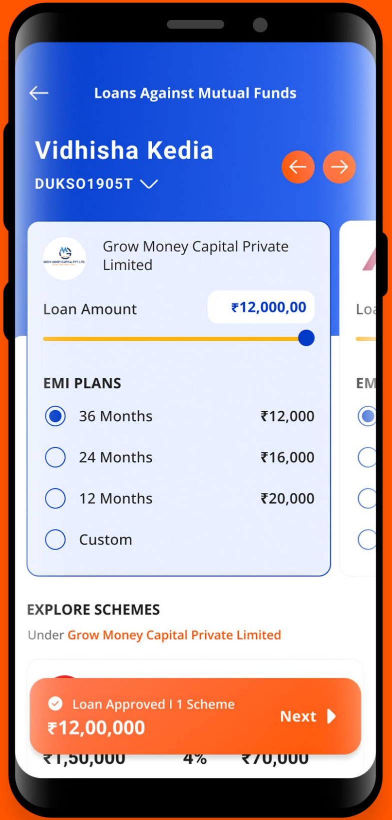
- Clients on a platter
- Data rich analytics for prudent credit underwriting
- Paperless KYC, compliance and disbursement
- Portfolio tracking vis a vis LTV & corrective actions



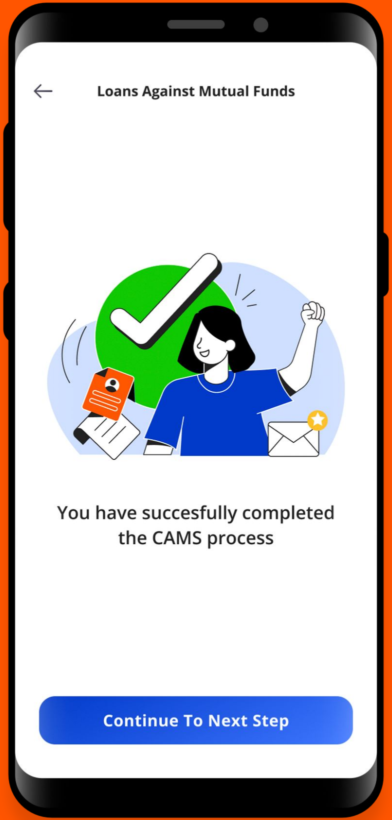
Easily Select your preferred NBFCs



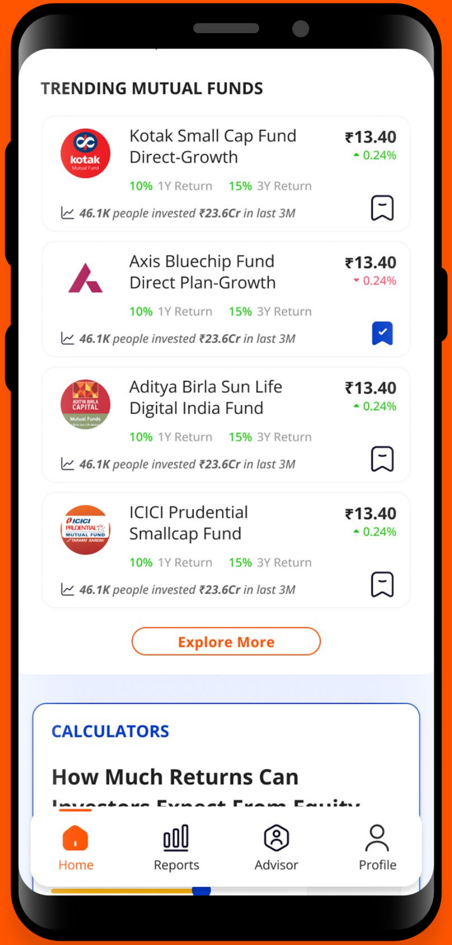
Compare the NBFCs on the go for better decisions



Select you preferred EMI plans and schemes



And Voila! That’s how easy it is to get your personal loan



The FinEzzy Advantage

FINANCIAL ADVISORS

- Access to loan products
- Easy leveraging of assets
- Works like a redemption insurance
- Cross selling and additional revenue opportunity as the current portfolio continues to get trail income

Competitive Landscape

- Ind Money - User Base of 60 Lakhs in span of 3 years
- Groww - User Base of 200 Lakhs in span of 5 years
- Zerodha - User Base of 63 lakhs in span of 2 years
- Paytm Money - User Base of 720 Lakhs in span of 12 years

Our Target/Vision

- Conservatively 50 Lakhs User Base in span of 2 years
- Approx .75% of Smartphone User Base

Expected Loan Book Size

- **11 K Crores** in span of 2 Years
- Avg. Ticket Size of Loan - **Rs. 45,000** (65% LTV out of 70K average MF portfolio account held by individual investor - As per AMFI Data dated Sep 2022)
- Users for Loans -**25 Lakhs** (50% of expected user base)

"The smartphone market is expected to reach **1 billion smartphone users by 2026**," according to Deloitte's 2022 Global TMT

VERTICALS OF FINEZZY

FinEzzy

Data Driven Decisioning and Advisory Insights

ORGANIZE - ANALYZE - REALIZE

Credit

- Loan Against Mutual Funds (LAMF)
- Loan Against Shares (LAS)
- Loan Against Insurance (LAI)
- Loan Against Bonds (LAB)

Investments

- MFs through Direct Plans
- Fixed Deposits, Bonds
- Direct Equities, Derivatives, Global Stocks
- P2P Products, Alternate Fixed Income Products
- Digital Gold
- Cryptocurrency
- Loans
- Fractional/Tokenized Investments

Insurance

- Demat of Existing Insurance Policies,
- Distribution of Insurance Products (Life, Health, Motor and Travel)

FinEzzy

Thank you