# of (b) usiness #smartfinancing

OFB Tech Pvt. Ltd. | OXYZO Financial Services Pvt. Ltd. (RBI Licensed NBFC)

# Material and Financing Solutions for SMEs in India





Sale Bill Discounting



Business Loan



Raw Materials supply on Credit







TMT



Diesel



Cement

100 % Paperless evaluation | 3 days T.A.T

Get more than 2% savings on Raw Materials





# **Competitive Sourcing of Products**

OfBusiness is a competitive sourcing platform for all Infrastructure units. OfBusiness works with many manufacturers and competitive prices can be provided for all your Primary TMT, Secondary TMT, Bitumen, Diesel and Cement requirements.

Pan-India Sourcing: Strong Operations across 12 +States & Industrial Clusters

Hassle-free Fulfilment: Complete ownership of fulfilment with tracking updates

**Competitive Pricing:** Across multiple brands in Steel, by using our bidding engine for last mile rate negotiations

**Delivery Schedule:** Phased out as per requirements

Credit for Procurement: Procurement against LC / BG of flexible tenures like 90 / 120 days, etc



## **SME focused Credit products from OfBusiness**

**Unsecure Credit Lines**: OfBusiness can provide unsecure credit lines for the purchase of Steel and other raw materials. Where in you only pay for limit used, as per pro rata basis

Limit and Tenure Enhancement: Through our financing lines we can provide higher unsecure limits and also longer tenures (Eg. 120 days)

**Bidding Engine for Steel:** Due to the strong partnership with many primary and secondary manufacturers, OfBusiness can also provide competitive pricing for the purchase of Raw Materials across the Country. This material can be procured on Advance, LC (Interest between 9.5-10% for discounting) and BG

**1.25X – 1.5X coverage against BG/LC:** Eg Against a BG of 50L, OfBusiness can provide material for INR 75L. This will provide higher coverage, and also reduce the cost of credit.



### **Customers Overview**



















































oand many more...

### **Channel Partners**

























































## **Media Coverage – In News**



OfBusiness unanimously made it to The Smart CEO-...





OfBusiness Targets focussed growth

**Business Standard** 



OfBusiness Aims to Raise \$25M in Series C Fundin...





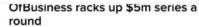
Asish Mohapatra featured on Rising Stars (BTVi)





SME Lending Startup OfBusiness Raises \$29.2 Mn I...







fBusiness, a three-month-old online marketplace for business-to-business (B26) commerce, has related \$5 million in its first round of funding led by Matrix Pertners India. The fund-relating comes at a time when the size of series A cheques is shrinking after the highs of last year. Ola's co-founder & CEO Bhavish Aggarwal and Apoorva Patrii of the Patrii family, along with a bunch of other angels, have also come on board the Gungaen-based startup.

Catering largely to small- and medium-sized enterprises (SMEs), OfBusiness is operational in 10 states across the two verticals of construction and manufacturing,

OfBusiness racks up \$5M series A round





FINTECHASIA

Fintech India: OfBusiness





