

WAIU – Experience Luxury At Convenience





As BNPL is becoming widely popular among, WAIU is launching a Eat Now, Pay Later service for restaurants. It will be available to all 200+ partner restaurants in Pune, as pilot.

Flexible lending options for restaurant staff during times of need like medical, household. Comfortable repayment options and low interest rates for those times in need e.g., medical, household etc.



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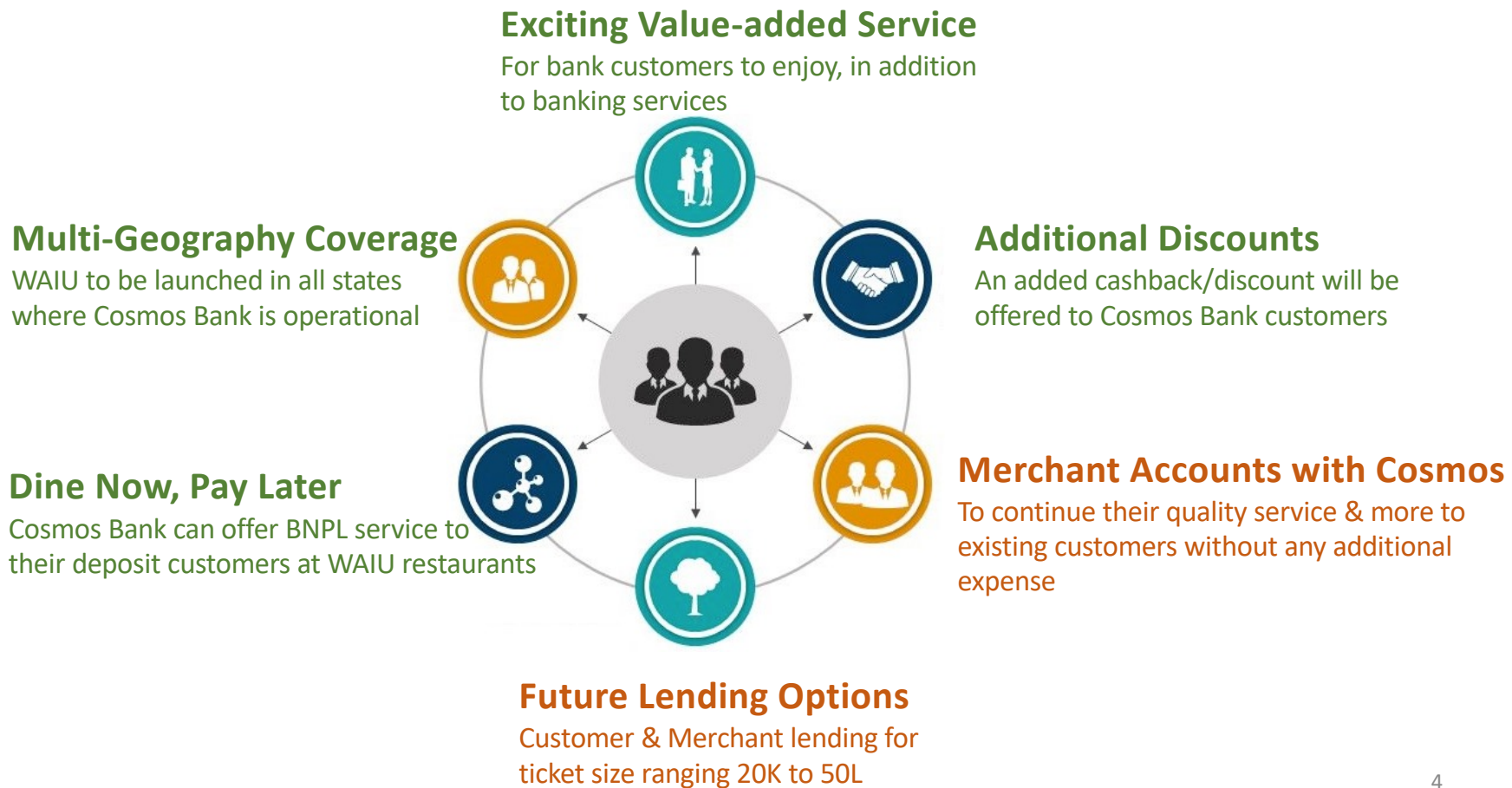


SonyLiv, Stratacache (SCALA): Broadcast and livestream partners for online content

- ✓ Fine Dining: 24K Kraft Brewzz, Incognito
- ✓ Casual Dining: Urban Foundry, The Tenth Floor
- ✓ Specialty Restaurants: Wadeshwar, 360 Degree
- ✓ Multi-location chains: Barbeque Nation, Kwaliti
- ✓ Hotel Restaurants: Pasha, Ukiyo, Zeta



Cosmos Bank Partnership (**Current** & **Future**)





Commercial Potential & Growth Areas

Phase 1 (2022) : F&B Service & Staff Lending

Phase 2 (2022-23) : Pay Later & NBFC License

Phase 3 (2023) : Gaming, Gifting & Events

Phase 4 (2023-24) : Governance & Broadcast

S. No.	Revenue Stream	Year 1	Year 2	Year 3	Year 4	Year 5
1	Merchant Count	2000	3500	5000	7000	10000
2	Customer Count	2 L	6 L	12 L	20 L	25 L
3	Dining Services	7 CR	70 CR	177 CR	300 CR	400 CR
4	Staff Lending	2.5 L	60 L	3 CR	10 CR	25 CR
TOTAL		7 CR	70 CR	180 CR	310 CR	425 CR

Future Potential

1. **Cross-Industry Lending** : To expand selective services across industries like Real Estate, Colleges, MFG
2. **Restaurant Rating & Home Services** : Standardization & enhanced customer comfort
3. **Subscription Services & Corporate Tie-Ups** : Priority services, event collaboration & partner advertisements
4. **Data Science & Analytics** : Data engineering & AI/ML support for customized solutions
5. **International Launch** : Overseas launch with international partners/investors
6. **Personalized Service & OTT** : On-Demand services and potential OTT/TVC for restaurant services

Question & Answers



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