WAIU – Experience Luxury At Convenience

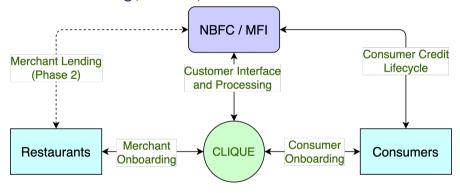




Launch Services & Planned Offerings

- 1. Dine Now, Pay Later: Microfinance services for restaurant customers

 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.
- 2. Restaurant Staff Lending: Flexible borrowing options for those underprivileged
 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.



Phase Two:

- Broadcast & Live Streaming of finest artist performances
- Logistics & Governance to fix some of restaurant's major pain areas
- Guaranteed discounts on F&B services
- Gift F&B services to Friends & Family
- Socializing & Gaming in premises of restaurant
- Pre-paid Point Based Services (PBS)



Corporate Partnerships & Focus Areas

Corporate Partnerships:

Suniel Shetty: As restaurant owner, influencer in Shetty restaurant association, media house partner, brings a great value to our board

TOI, Pune Mirror: As media partners to help promote our platform to both restaurant & consumers

Sanjay Phadke: Fintech specialist and financial consultant for strategic planning

Harun Rashid Khan: Ex. Deputy Governor RBI, to help procurement of PPI license, with KPMG

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

Restaurant Selection Parameters: For premium coverage and uphold innovative appeal

☐ Restaurant Features:

- √ 3 years of operations
- ✓ Family section & Kids friendly
- √ 150+ seater with lounge
- ✓ Parking & valet service
- ✓ Website & online reservations
- ✓ A/C & hygiene conscious

☐ Restaurant Types:

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



Cosmos Bank Partnership (Current & Future)

Exciting Value-added Service

For bank customers to enjoy, in addition to banking services

Multi-Geography Coverage

WAIU to be launched in all states where Cosmos Bank is operational

Dine Now, Pay Later

Cosmos Bank can offer BNPL service to their deposit customers at WAIU restaurants

Additional Discounts An added cashback/discount will be

An added cashback/discount will be offered to Cosmos Bank customers

Merchant Accounts with Cosmos

To continue their quality service & more to existing customers without any additional expense

Future Lending Options

Customer & Merchant lending for ticket size ranging 20K to 50L

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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	!80 CR	310 CR	425 CR

Category	Value	Notes	
Customer Count	10000	Assumes low conversion rates	
Ticket Size	5000	Average credit wallet offered	
Cash Movement	5 CR	In one cycle	

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



BNPL - Present & Future

BNPL Business in India

- **❖** Banks are top businesses using BNPL to expand their consumer base & capital rotation in market
- **BNPL** is to rise 10 times to \$35 Billion by FY26
- 93% of India does not have access to BNPL services today
- ❖ Repeat rate and average ticket size have grown 220% in 2021
- Generation Z and Millennials are biggest consumers of BNPL
- Current BNPL limits are low but still new customers account for 64% of BNPL business

Restaurant Business in India

- Shrank by 53% in FY21, but is expected to react and grow at pace of 10% CAGR
- Average count of dining out is expected to grow from 2 to 6 by 2025
- Unorganized sector is standing at 64% of the market, therefore offering a huge potential of standardization
- Average disposable income of household has grown 4 times in last decade and still growing strongly





Question & Answers

