

WAIU – Experience Luxury At Convenience





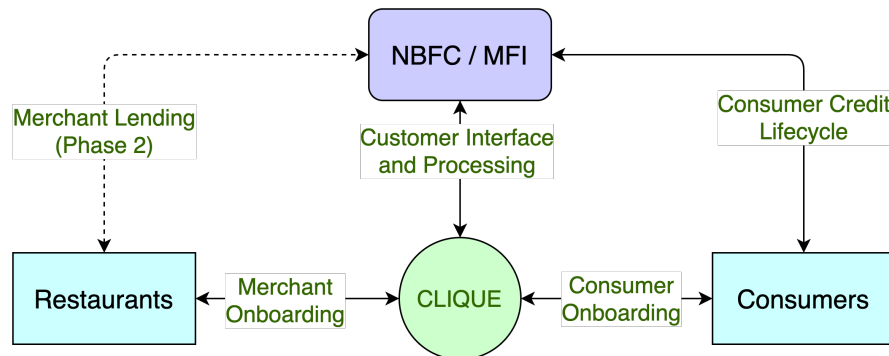
Launch Services & Planned Offerings

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)

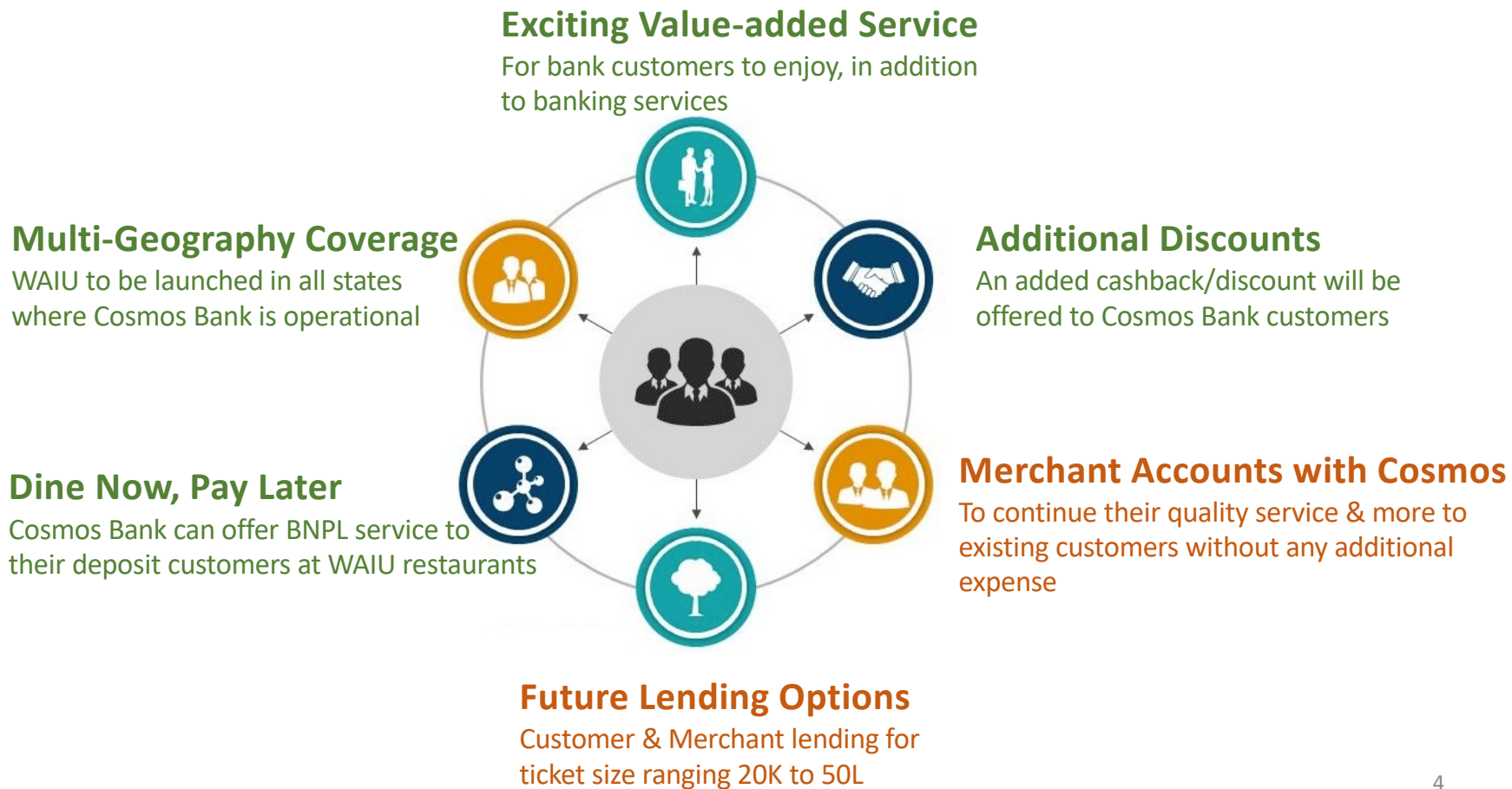


SonyLiv, Stratacache (SCALA): Broadcast and livestream partners for online content

- ✓ 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**)





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

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



- ❖ 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

- ❖ 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

Fiscal Year	Amount
2016-17	\$81M
2017-18	\$124M
2018-19	\$193M
2019-20	\$280M

Question & Answers



Confidential and Proprietary. Copyright (c) by TrueVibez 2020