

## **CLIQUE – Experience Luxury At Convenience**





## Clique – The Opportunity under Truevibez Umbrella

Clique is premium service offered to our finest customers & business partners, to mutually benefit through means of microfinancing services.

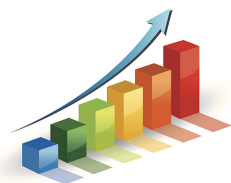


### Dine Now, Pay Later

For customer expecting an event to visit restaurant but without available liquid funding, Clique will open up a line of credit in handshake with a lender (NBFC). The customer can request this restaurant-focused credit line and once approved, use it at any partner restaurant.

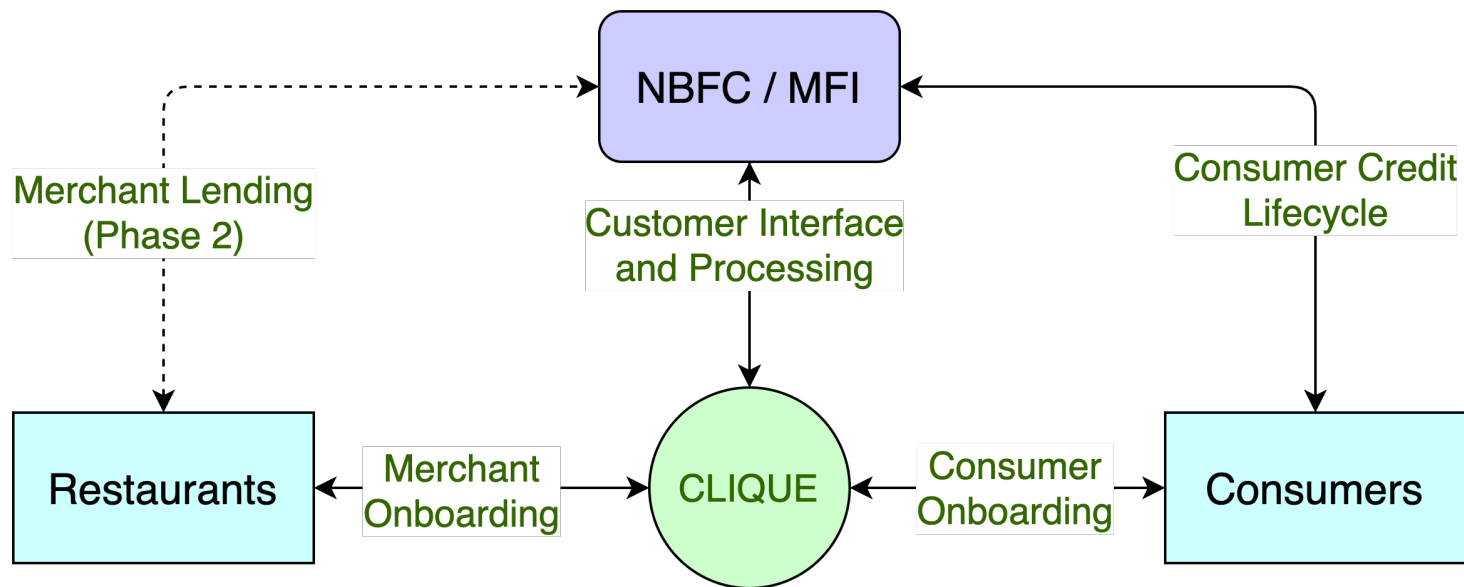
### Merchant Employee Lending

Restaurant staff currently face many challenges in requesting loans from banks and NBFCs however from recommendation of a partner merchants, a lo-medium size credit pool will be made available to them with flexible repayment options.



With microfinance market anticipated to grow with CAGR of 40% through 2025, NBFC-MFIs will be its greatest beneficiaries. In F&B segment, unbanked microlending has only reached 12-15% of the prospective market.

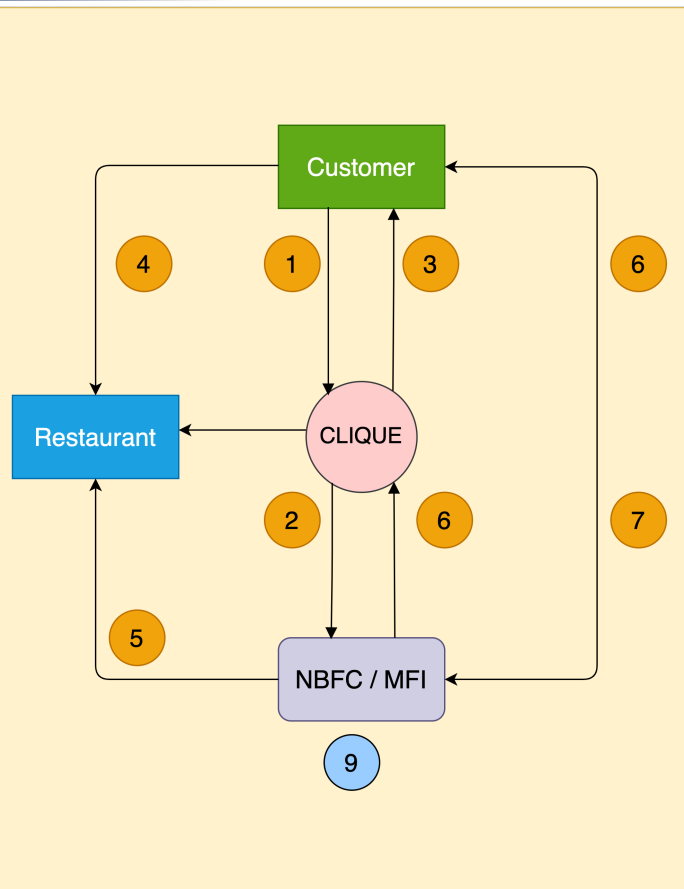
# Clique – High Level System Flow



## CASE STUDIES

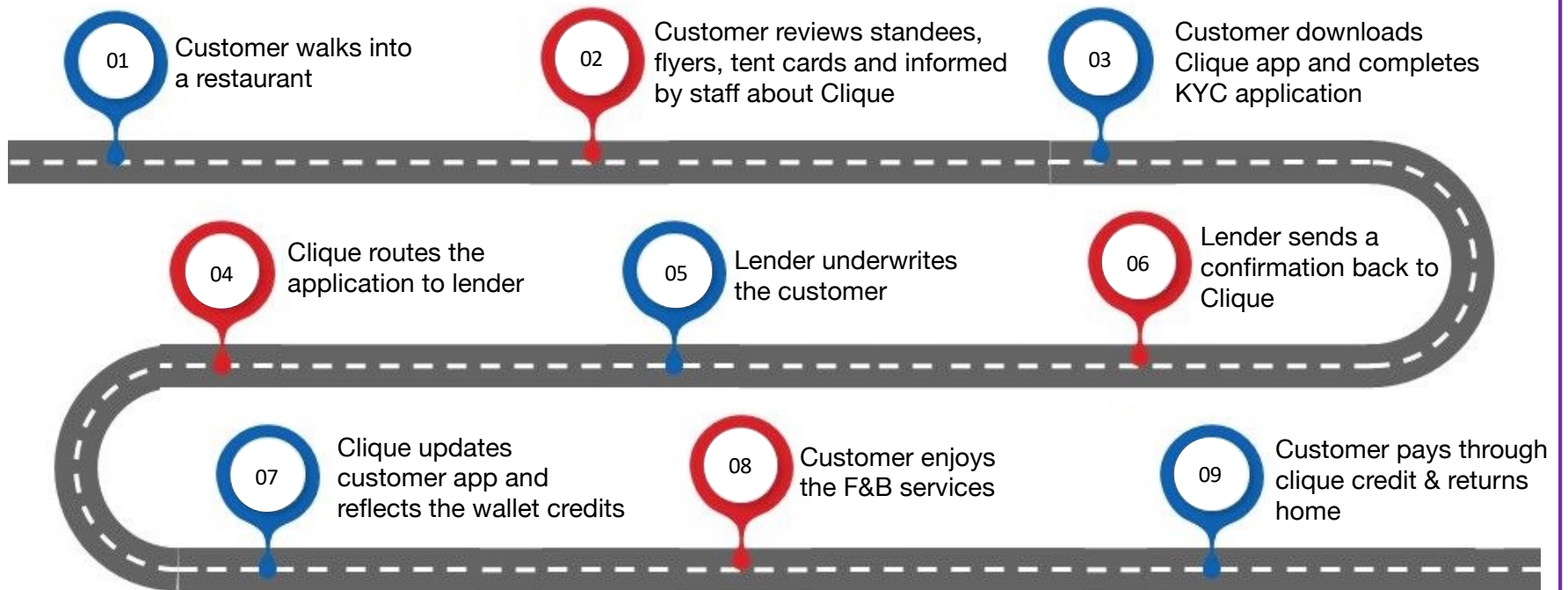
- ❖ Zomato, in partnership with InCred, to lend Rs 1L to 50k restaurants, developing loan book of 500CR
- ❖ PAYO (Australia) – Launched ENPL service in July-21 & already has 500+ restaurant partners

# Clique – High Level Transaction Process Flow



1. Customer walks into a restaurant & applies for the wallet credit through Clique App
2. Clique receives customer application & send it to the lender for underwriting & respond with approval or rejection
3. Customer app wallet is credited with approved funds & signs NACH mandate
4. Customer utilises the wallet credit at the restaurant e.g., **Rs 5000**
5. Lender pays the merchant (less the operational charges) based on merchant's billing cycle e.g., **Rs 4000**
6. Lender pay the commission to Clique e.g., **Rs 800** based on payment reconciliation, on agreed frequency
7. Customer pays lender later based on agreed T&C, including interests, delay charges etc.
8. Once paid, even if partially, lender updates Clique to reset customer's wallet for calculated funds for further utilisation
9. Lender keeps the balance i.e., **Rs 200**, for their services

# Clique – Customer Onboarding Journey







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## Key Commercial Assumptions

S. No.	Assumptions
1	No processing fees to be applied to customers
2	Zero interest payments in 3 installments at 45, 60 & 75 days
3	Delay charges applied at Rs 10/day, to a maximum of 45 days
4	Credit costs (Default & NPA) to be covered under FLDG process.
5	Customer wallet to be credited by EMI amount once EMI is paid.
6	Rotation / Utilization of partial credits for customer to be allowed & managed as BAU
7	Bureau & payment gateway costs are built into subvention
8	Delay fee to be entirely owned by lender
9	Customer wallet credit to be calculated based on credit score
10	Initial customer screening to be done by Clique
11	Process design to be open for onboarding multiple lender in future
12	An overall conservative model is assumed for reference purposes
13	Until API integration is complete, e2e process to run based on Clique transferring customer to Lender's QEC.

# PAYO (Australia) – A case study

## About PAYO

PAYO is an Australian company who have launched the world's first Eat Now, Pay Later service in July 2021.

The are backed by an existing lender with substantial customer base in the operational regions.

Being the World's first ENPL app, they have favorably placed themselves as market disrupters, driving investor's interest & confidence.



Within 3 months of launch, **700+ merchants in 4 cities** & growing at the pace of 200 merchants every month



All payments are divided across **4 interest free EMIs, with only a quarter of payment to be made upfront.**



Top performing 50 restaurants have received thousands of transactions with recorded **order value increase of 60%**



Diners can discover restaurants, filter by preferences, call restaurant, book table and receive range of offers & deals.



**Both restaurants & customers are incentivized** for referring more paying users to the platform



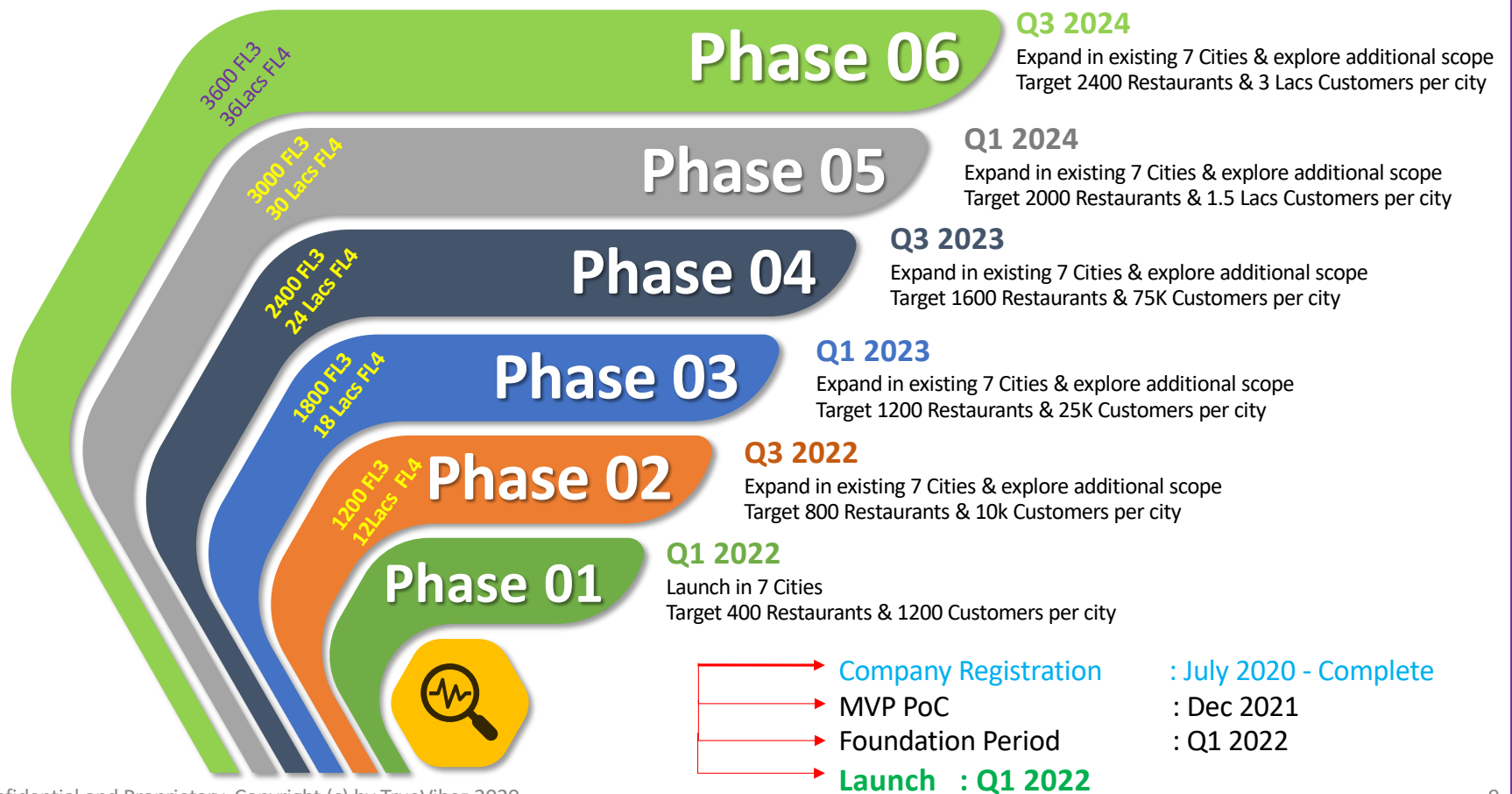
All payments are via PAYO app via QR codes with options for customer to recommend for PAYO business



**Instant approval & discreet process** has given PAYO an edge over other modes of payments, eliminating need to carry wallets



# Project Plan – 6 Phased



# Our Team

## Promoters

Rajesh Karandikar



Alok Sambuddha

## Board Of Directors



Suhas Gokhale : Managing Director, COSMOS Bank, Pune



Rahul Renavikar : Managing Director, Acuris Advisors (GST & Government Policies) – Ex. Big 4 & Tata Motors



Shrikant Chatur; Governance Consultant (ex. VP Commercial - Cummins)



Chetan Oswal : Accounts & Legal Counsel

## Corporate Partners



NPCI (Nth Reward), Pune Mirror (TOI)  
Staratacache (SCALA) – Broadcasting & Livestreaming Infrastructure Partner  
Krios Info Solutions, Sazinga Digital

## Question & Answers



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