# **WAIU – Experience Luxury At Convenience**

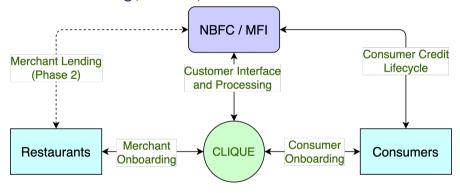




## Launch Services & Planned Offerings

- 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

#### **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**



