WAIU – Experience Luxury At Convenience





Launch Services & Planned Offerings



Discounted dining service at premium restaurants

Inexpensive service for all customers at 200+ partner restaurants in Pune, as pilot. After proving & stabilizing the platform in Pune, it will be launch across 10 cities nationally.



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: Innovative services for

- 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

Future Lending Options

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

Additional Discounts

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

Dine Now, Pay Later

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



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



