



# Overview of our business



## Gaurav Kumar

Founder and CEO

- 15+ years of experience in financial services,
- Founded and scaled 3 companies – Vivriti Capital, Vivriti Asset Management and Yubi
- Leadership role at Northern Arc

**Marquee  
Investors**

SEQUOIA



**INSIGHT**  
PARTNERS



**Lightspeed**



Led by an experienced leader and backed by marquee investors along our winning journey so far

## India's 1st Full-Stack Integrated Debt Platform

2018

Launched Securitization Platform

\$3Bn+ transaction volume

2019

Launched Credit/  
Loans Platform

Launched Institutional  
Bond Platform

Launched  
Fulfillment Platform

\$5Bn+ transaction volume

2020

Launched SCF &  
Co-lending Platforms

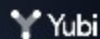
Launched  
Retail Bonds Platform

**Raised \$90 Mn Series A Equity**

400+ Employees & 4 offices

2021

**Raised \$127 Mn Series B  
Equity**



| [www.yubi.com](http://www.yubi.com)

# Yubi is World's First Possibility Platform

Powering the discovery, execution and fulfilment of credit with a comprehensive product suite catering to every stage of the debt lifecycle



Marquee Investors on Yubi Platform

SEQUOIA

lightrock

Lightspeed

TVS CAPITAL FUNDS (P) LIMITED



B Group

DRAGONEER

## We offer Full Product Stack for Banks



India's Largest Corporate Loan marketplace

- Plain vanilla term loan
- Working capital loan
- Promoter Funding
- Structured Funding
- Acquisition Financing

**\$1.7 Bn**

Value of Loans raised



India's Largest non-TReDS Supply Chain Finance Platform

- Vendor / dealer finance solutions
- Factoring (off balance sheet structure)
- Trade receivables
- Securitization
- Dynamic discounting
- Anchor financing solutions

**10k+**

Invoices discounted



India's Leading Fixed Income Investment platform

- Commercial Paper
- Non-convertible debenture (NCDs)
- Credit Enhanced NCDs
- Market linked Debentures (MLDs)

**\$2.2 Bn**

Value of bonds raised



India's Largest Co-lending marketplace

- Fully integrated platform stitching partnerships for loan co-origination across 10+ products
- One-time API integrations to power discovery, credit evaluation, operations, monitoring and reporting

**150+**

No. of loans originated monthly



End-to-end securitization platform for banks and NBFCs

- Pass Through Certificates (PTCs)
- Direct Assignment (DAs)

**\$2.5Bn**

Value of Pool Transactions



Digital collections platform for early, mid and late-stage delinquent buckets for retail loans



**CORPOSITORY**

Deep data stack for credit decisioning and portfolio risk monitoring



# Best-in-class digital collections stack to improve collection efficiency and reduce cost for retail portfolio



25+

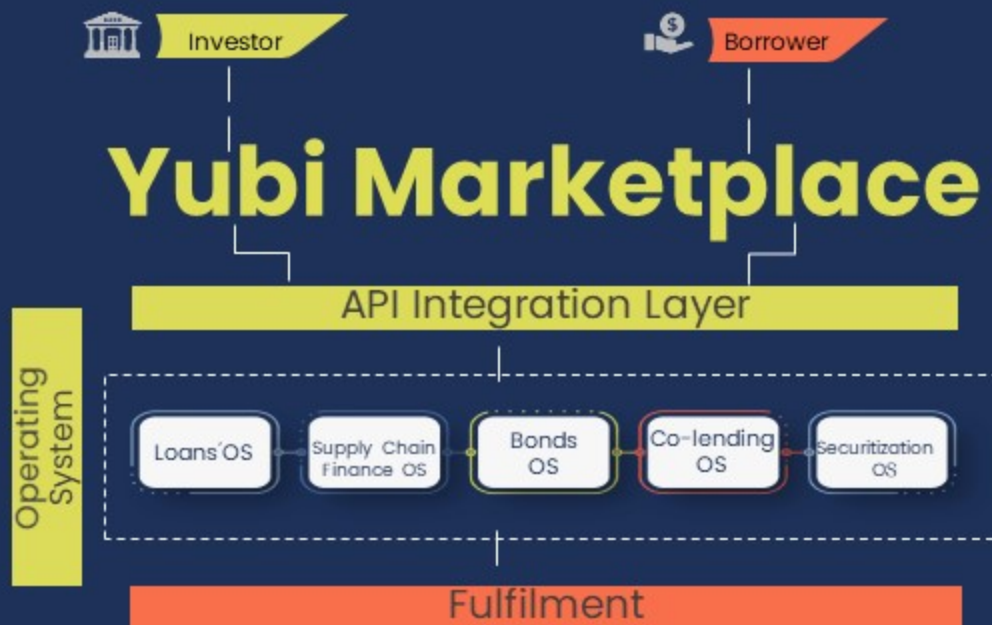
Active customers  
in India & Middle  
East



# Best-in-class digital collections stack to improve collection efficiency and reduce cost for retail portfolio



Strong product-led interoperability supported by unified technology architecture







One time API integration powering multiple complex workflows across debt products

**40%+**

of the investors on our platform have transacted on more than one product

- **Quick Time to Market (TTM):**  
Quickly build new plugins, adaptor and self serve to quickly install existing adaptor or use CA integration APIs through developer portal.
- **Integrate and Interoperate:**  
Interoperate with multiple financial / debt product and multiple entities (originators or investors)
- **Multi experience:**  
Easily create features in web, mobile, voice and chatbot experiences using APIs.
- **Agility:**  
"Outer API" and "Inner API" abstraction helps in quick development
- **Security and resiliency:**  
API integration layer ensures strong security and resiliency

# We understand the key impediments & problems

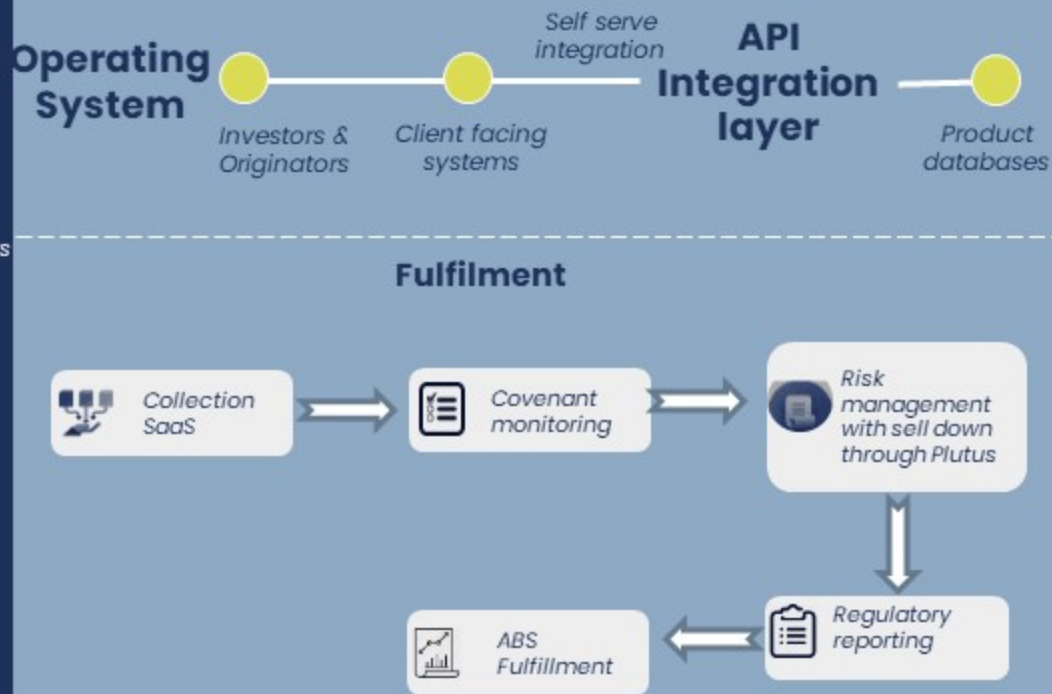
Categories	Key Impediments
 Integration	<b>Selecting &amp; onboarding the right Partner:</b> PSL requirements, economics and target segment mix
	<b>IT systems integration:</b> Field mapping for Bank & NBFC LOS & LMS system, with a plug and play architecture
 Operations	<b>Operating model &amp; ownership sharing alignment:</b> Lack of clarity on ownership of customer
	<b>Defining SOPs and governance for multiple partner management:</b> Adherence to process standards, monitoring portfolio risk
 Policy and Risk	<b>Defining credit and risk guardrails:</b> Risk-rewards sharing basis Bank's risk appetite
	<b>Alignment of accounting methodologies:</b> Interest calculation based on 360/365/actual days
 Reconciliation and Reporting	<b>Legal and compliance:</b> <ul style="list-style-type: none"><li>• Misalignment in KYC &amp; underwriting standards</li><li>• Ownership of NBFC's co-lending book in case of solvency</li></ul>
	<b>Escrow Account management</b>



# Yubi is a full stack debt platform for borrowing enterprises



## End to end integrated highway for flow of deal and audit related information



# Six-layer fool-proof security system to protect your data

## Data Privacy

Authentication and Authorization solutions implemented to safeguard sensitive personal information residing within the cloud.

## IT Governance

IT Governance framework to ensure compliance with statutory regulations and organization requirements.

## Regulatory Compliance

Implemented required controls and processes to ensure compliance with statutory regulations

## Data Integrity

Implemented appropriate technical controls to ensure PII (personally identifiable information) /SPI (sensitive personal information) is not modified by unauthorized users.

## Protect Classified Data

Protect Classified Data implemented SSL and AES 256 Bit Encryption to protect classified data which is beyond the data center boundaries within cloud environment.

## Data Protection Program

Develop and implement comprehensive data protection program based on client requirements to safeguard data.



## Key lenders active on Yubi Platform



## Key Originators on Yubi Platform





# We have made large investments in Tech Infrastructure; Cleared multiple audits by various banks for their internal risk assessment

- Compliant to RBI guidelines and NIST CSF
- Incorporated with the security controls from IT Act 2000.
- ISO 27001:2013 and ISO 22301:2019 certified.
- SSAE 18 / SOC 2 (Type 2) External Audit in progress.



- **Secure Development Lifecycle** with Process level & Memory level attack protections.
- Next Gen CASB, NG SWG, Privilege Access Management, SOAR, KMS Endpoint Full dis encryption, Secure tunnel for data transfer etc. to ensure **Platform Security**.
- **Protect Information**, discover, Classify automatically, user control management, integration with DLP.
- **Security Operations Management**, Cloud-native SIEM+SOAR for simplifying advanced detection.
- **Secure managed endpoints** throughout the lifecycle & **Endpoint Detection and Response** breach detection.

- Multiple Banks have carried out independent Audits on the platform.
- CredAvenue has cleared all those audits conducted by the Big 4 & other audit firms.



Deloitte.

KPMG

protiviti  
Elevate the Future with Confidence

pwc

accenture

EY

Atos



**Yubi Pools Platform  
Solutions for Securitization/  
Direct Assignment**

# Largest Platform for Securitization/Direct Assignment – Yubi Pools

Trusted by the best in the market

## ■ 10% Market share

> 650 Transactions  
INR 75,000 Cr Volume

## ■ Implementation Experience INR 75,000+ Cr in Portfolio Monitoring

> 650+ Transactions  
IRAC, NPA reporting compliant

## ■ RBI Compliance ready

New guideline + NPA guideline ready  
End to end integration ready

## ■ Data Security – Bank Compliance ready

3rd party audit– KPMG  
Certifications – Done CISO – Done

### Investors

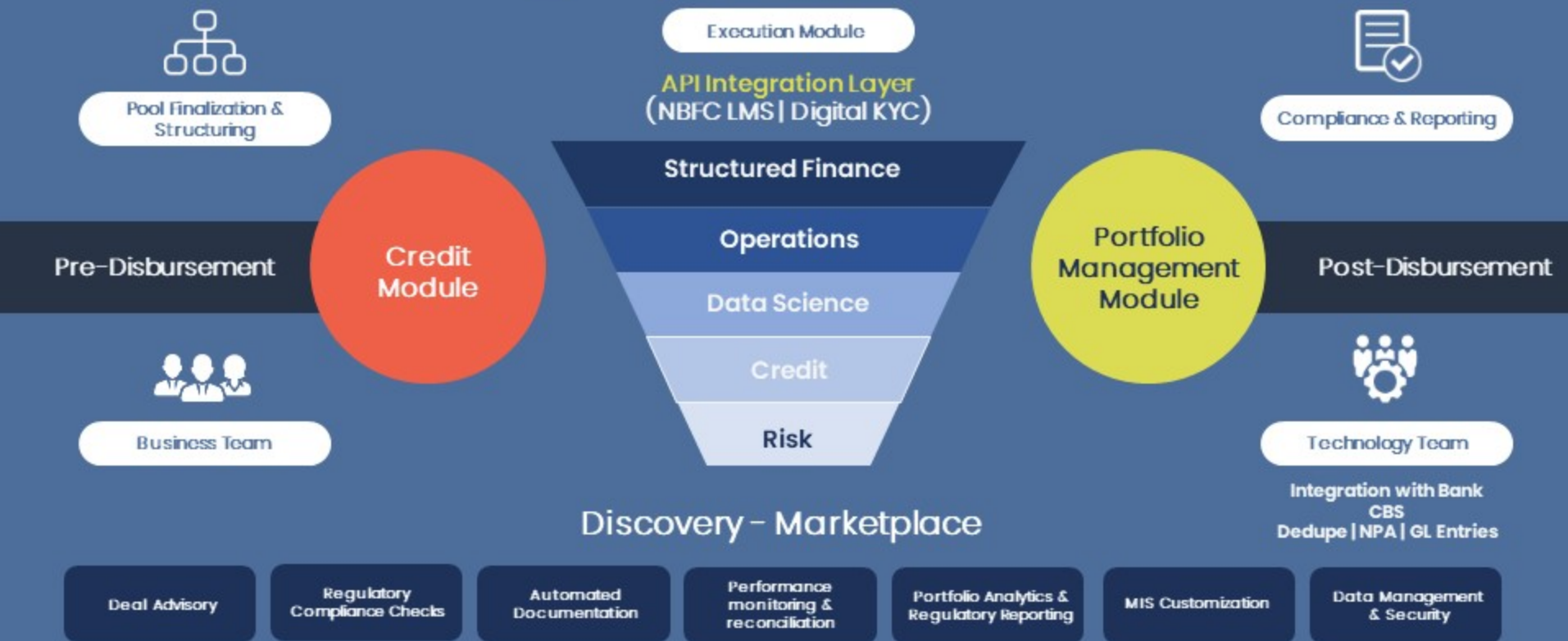


### Originators



# Yubi Pools – Design Framework

Quick Implementation – 2 Months







# Challenges and Solutions in Pre-Disbursement

## Challenges in Pre Settlement



### Pool Selection

Asset Eligibility, MHP  
Manage huge data sets - Excel



### Structuring

MRR, MHP changes  
Scrub, KYC, Loss estimate



### Execution

1/3<sup>rd</sup> min- Audit  
Due diligence



### Documentation

Prone to errors, Version control -  
missing



## Solution on CredPool

### Ability to handle 10 lakh + contracts

Pool selection - concentration analysis



### New guidelines compliant

KYC Check, Vaahan, Bureau integrated  
Penny drop analysis  
Loss estimation, Iterative Structuring



### Due Diligence

In built KYC verification tool  
Internal auditor module  
Account level collateral - DMS



### Collaborative Execution

All counterparties can interact  
Documentation - Trustee/Counsel  
Auto generated documents



Efficient and effective pool selection, structuring, error free execution  
Ability to handle complex and innovative structures  
**Due diligence - Solution to the big challenge**

# Challenges and Solutions in Post Disbursement

## Challenges in Post Settlement



### Regulatory Compliance

IRACP norms for NPA reporting  
Securitization guidelines for Loan Level



### Portfolio Monitoring

Monthly Servicer report and payout tracking, Manual MIS reporting



### Reconciliation and Audit

Challenges in reconciliation between CBS & servicer reports  
Availability of data for audit



### Data Standardization

multiple formats across clients  
Data inconsistency



## Solution on CredPool

### Auto-generated Regulatory Reports

NPA, GL entry, SMA reports  
Loan level virtual mirror account SOA



### Deal performance dashboards

Auto-generated MIS reports for risk monitoring and accounting  
Automated payout reminder



### Loan level Reconciliation reports

Yield and servicer fee reconciliation  
Reversal GL entry report  
Audit logs for every action



### Client Agnostic Data Processing

Data sorting, validation, standardization  
Generation of error files with reasons



- Seamless monthly servicer report processing and generation of regulatory reports
- NPA identification, classification, provisioning & regulatory reporting as per regulatory requirements
- Loan level monitoring of underlying accounts as per the latest regulations



# Yubi Pool Platform Proposition

## End to end deal execution

- **Seamless Customized pool selection**
- **Customer Due Diligence**
  - eKYC
  - Dedupe
  - Vahan
  - Bureau Scrub Analysis
- **Stress Testing**
- **Deal Structuring**
- **Documents auto generation**
- **Rating upgrade eligibility**

## Solving Originator's and Investor's regulatory compliance

- **Latest TLE & Securitization guidelines compliance**
  - **Loan Level account booking and monitoring**
  - **Reconciliation**
  - **Risk Weightages & capital computation**
- **Latest Income Recognition, Asset Classification and Provisioning (IRACP) norms compliance to**
  - **NPA recognition and provisioning**

## Portfolio Monitoring

- **Auto-preparation of Servicer reports from Originator's LMS dump**
- **Regulatory reports auto generation with every servicer report (NPA, SMA, Overdue, RBI Annex, GL entry, MIS reports)**
- **Data Standardization and validations**



# Two-sided Marketplace for Investors and Borrowers

Powered by multi-layered infrastructure to digitize credit delivery



## 1.1. Discovery

Evaluate and choose who you want to partner with using our AI/ML engine

- Personalized recommendations – Data-backed algorithmic suggestions for suitable match making
- Configure credit criteria in the system as agreed by the lenders
- Policy Filter
- Credit filter setup
- Document checklist
- 360-degree view of the partner profile
- Ready credit profile



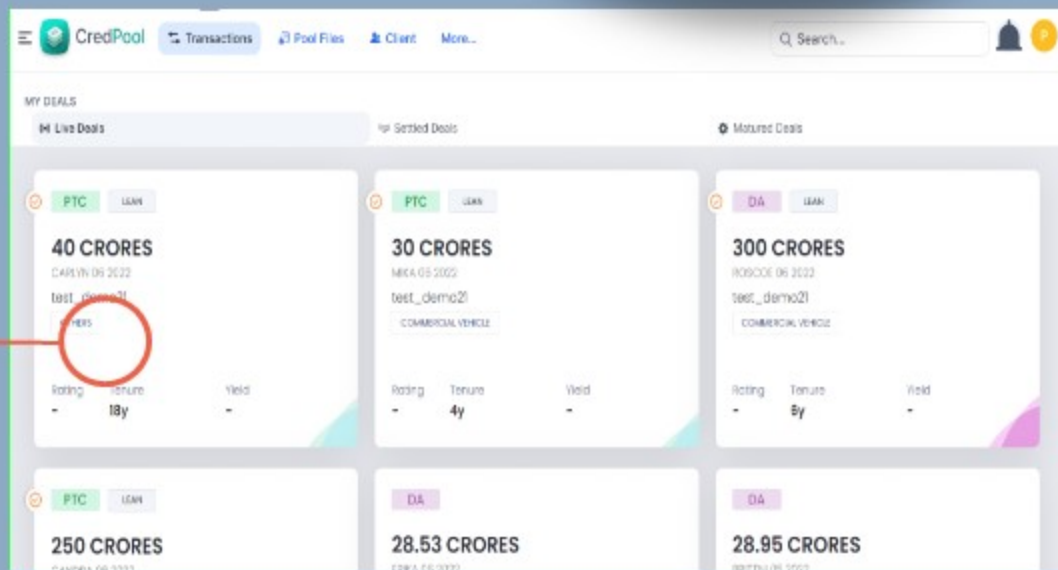
Platform Demo: [link](#) (Click)

Email :

[rbladmin@credavenue.com](mailto:rbladmin@credavenue.com)

Password: **Think@123**

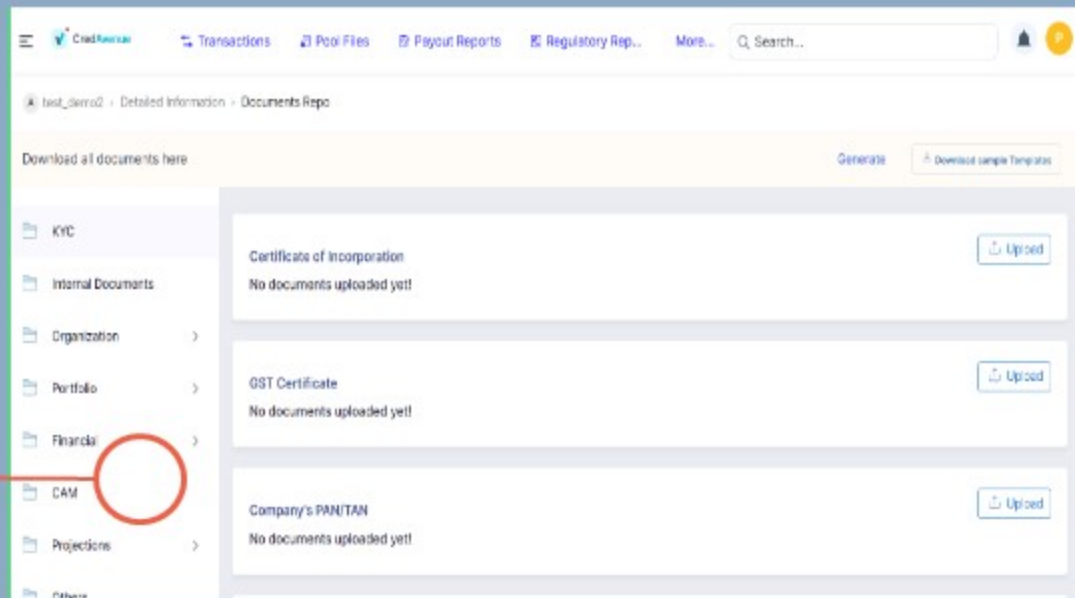
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## 1.2. Execution

Execute deals 5X faster by seamlessly stitching all workflows online

- One-time API integrations for both originators and lenders
- Third-party integrations with Equifax, CIBIL, NSDL, Perfios & more
- Credit underwriting – CB integrations, KYC verifications, collateral evaluation, GST analysis, score cards, video PD, collateral evaluation, etc.
- Operations – Auto RS generation, wallet setting disbursement and collection tracking modules
- Program building– Finalizing the credit policy, setting up the filters & document checklist









# Integration Approach

## API Based Go live within ~8 Weeks with all lenders

API based integration  
with Originator LMS/CBS

Yubi platform processing  
of servicer reports and  
generation of NPA & GL  
entries

API based update to  
Investor CBS/LMS for MIS  
and regulatory  
reporting

## File Based implementation within ~2 weeks with all lenders

Integration with SFTP  
folder where Originator  
LMS pushes excel files

Yubi platform reads from  
SFTP and process servicer  
reports to generate NPA  
& GL entries

API/File based update  
to Investor for reporting

## Yubi Advantages :

- Yubi can integrate with Banks and NBFCs Core system for real-time NPA identification/reporting and support Banks in meeting the latest IRACP guidelines
- API Based integration for NPA identification / reporting and GL entry posting
- Real-time 21 unique data validations performed on every servicer/payout report
- Multiple Servicer report formats can be processed on the platform and provide in investor's MIS reports
- Most efficient TAT for implementation for both Investor and Originators

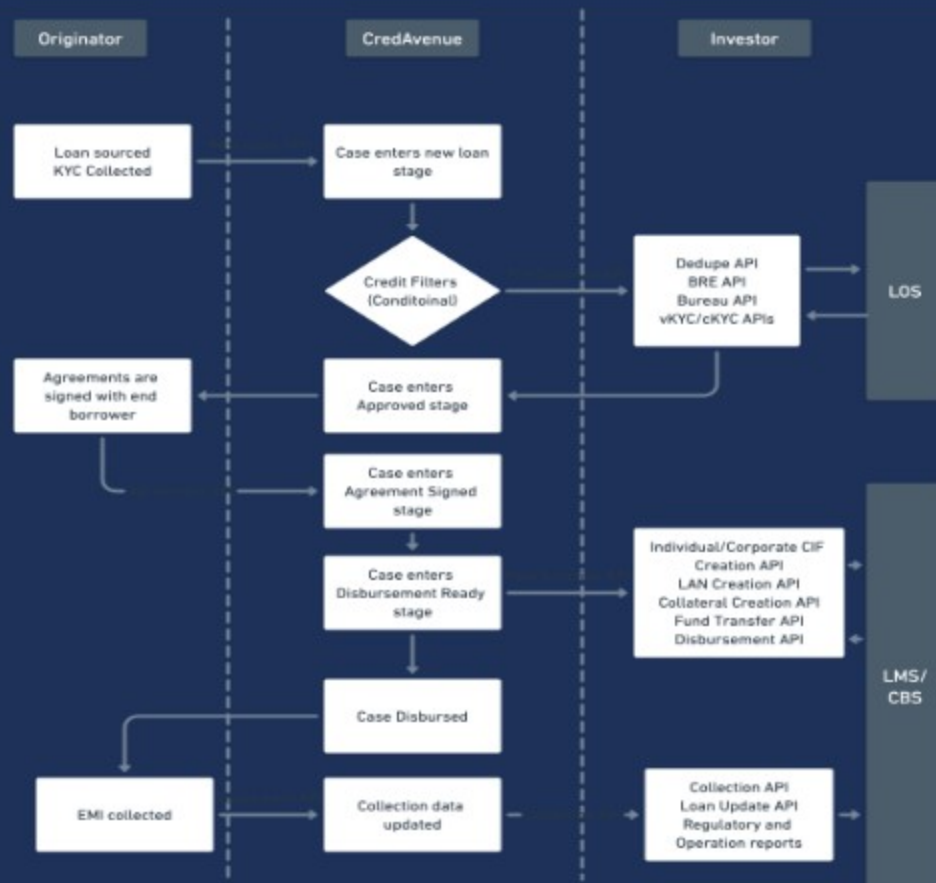
# Integration Stack: Our E2E structured integration process enables seamless real time data flow between NBFC (Originator) – Platform – Bank's CBS/LMS/LOS systems

## Integration with NBFC to facilitate:

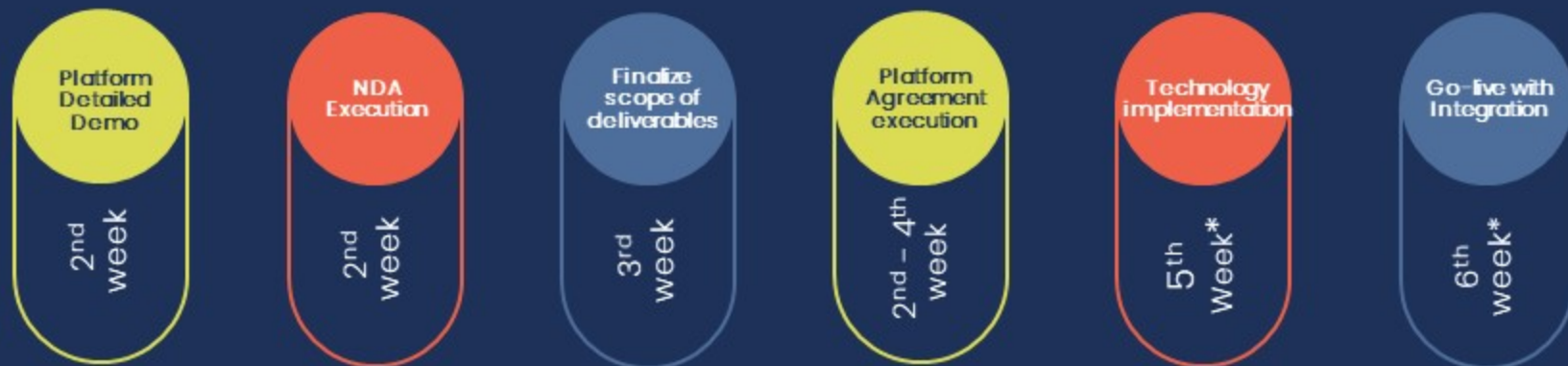
- Receiving leads and documents
- Discrepancies and Queries resolution
- Sharing documents & details
  - Repayment schedule, Loan IDs, PAN, Payment status
- Demand and collection management
- Invoice coordination

## Integration with Bank's system to facilitate:

- Pre-Sanction Checks with LOS– Dedupe, KYC, Bureau, BRE, CIF Checks
- Post Sanction Checks with CBS/LMS for Fintech Services, CIF / LAN / Collateral Creation
- Disbursements with Escrow Integration
- Accounting management with LMS / CBS Integration
- Document storage and management with DMS



## Tentative timelines and Stakeholders



- Simultaneously as API integration is in process, platform enables clients to transact with excel files and utilize all the solutions, post integration live reports to be pulled through API
- Any new regulatory requirements during the contract period shall be handled by Yubi within same scope/deliverable with no additional commercials

Action	Key stakeholder
Loan Processing/Underwriting	Ops/tech and Credit
Loan Management	Accounts Team, Finance Team
Process flow	Decision makers/SPOC/Ops and Credit
Integration	IT team
UAT	SPOC/Ops and Credit
Legal Agreements	Business & Legal



# Data Security – Ensuring Confidentiality

- Yubi is hosted on a Virtual Private Cloud on Amazon Web Services in a multi-tenant architecture
- Yubi's Information Security Management System is certified for its compliance with ISO/IEC 27001:2013
- 350+ strong Technology, Data Science, Product & Data Engineering team focused on delivering cutting edge solutions to clients and complaint to RBI's Cyber Crisis Management Plan and master directions for NBFC
- Association with KPMG as IT Security partner for enhanced security posture

## Data Privacy

Authentication and Authorization solutions such as multi-factor authentication implemented to safeguard personally identifiable and sensitive personal information residing within the cloud.

## Data Integrity

Implemented appropriate technical controls to ensure PII (personally identifiable information)/SPI (sensitive personal information) is not modified by unauthorized users.

## Protect Classified data

Implemented SSL and AES 256 Bit Encryption to protect classified data which is beyond the data center boundaries within cloud environment.

## Data Protection Program

Develop and implement comprehensive data protection program based on client requirements to safeguard data residing within the cloud.

## Regulatory compliance

Implemented required controls and processes to ensure compliance with statutory regulations such as RBI, preparation for India's Personal data protection bill.

## IT Governance

IT Governance framework to ensure compliance with statutory regulations and organization requirements.



Security is our top priority. We are committed to protect your data as equal as ours and more.



**Identity & access management**



**Information protection**



**Threat protection**



**Security management**



# Credentials for YubiPool Platform



PTC & DA -  
Underwriting,  
portfolio  
management,  
regulatory  
compliance,  
reconciliation, and  
reporting (NPA, GL,



Implemented end to  
end monitoring of  
Direct Assignment  
portfolio including

- Reconciliation
- NPA reporting
- loan level  
monitoring
- GL accounting
- MIS reporting



Engaged for credit  
assessment of their  
Institutional Finance  
clients (NBFCs &  
MFIs) and credit  
portfolio  
management on  
quarterly basis



YOUR PERFECT BANKING PARTNER

API integration with  
core banking system  
(Finacle) for NPA  
automation of Direct  
Assignment assets,  
thereby meeting IRAC  
norms and  
management of the  
entire Bank DA  
portfolio



Utkarsh Small Finance Bank  
Aapki Ummeed Ka Khaata



ASIAN DEVELOPMENT BANK

Engaging with ADB  
for credit  
assessment and  
monitoring of their  
Institutional Finance  
clients (NBFCs &  
MFIs) and portfolio  
management on  
quarterly basis

Yubi Platform enabled many financial institutions to scale business, seamless handling of securitization portfolio throughout the lifecycle, credit monitoring of their portfolio & comply to regulatory compliances  
Yubi platform is also in various stages of implementation & engagement with multiple Public sector, Private & Foreign Banks

## What customers are saying about YubiPool

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**FEDERAL BANK**

YOUR PERFECT BANKING PARTNER

"The bank, in partnership with Yubi, has effectively automated the end-to-end processes for direct assignments of retail portfolio. In Yubi, we have found a strong partner and look forward to expanding our relationship with them over the coming years"



**Shalini Warriar**

Executive Director & Head of Retail  
Business (Federal Bank)