



Do Good.

Investment Update

Deal 1:

Resilient Innovations Private Limited

| Borrower Profile

BharatPe is a leading Indian fintech platform focused on empowering small merchants and kirana stores by enabling UPI-based interoperable QR payments. QR codes are deployed all over India and Merchants are monitored and assessed by transaction volumes and size, and hence, these merchants are offered with POS and Speaker machines and merchant loans.

The company has presence of marquee investors like Peak XV, Insight Partners, Ribbit, Coatue, Tiger, Steadview, etc. and the company is run by a professional management with ex senior bankers on board including Nalin Negi, Rajnish Kumar, etc.

| Recent Updates

- The subsidiary, Trillionloans NBFC has recently got a rating of BBB+ from Fitch
- Current Balance sheet includes Net Current assets of ~400cr
- Current total debt as of Feb 2025, is at ~500cr along with a monthly Consolidated EBITDA run rate of ~10cr.
- Active metrics have improved including a merchant base of 24L and a Total Payments value of ~15,000 cr.

| Investment Summary

Instrument

Non-Convertible Debentures

Make Whole

12 Months

Tenure

2 years

Collateral Description

**Charge on all current and non-current assets of the company excl. investments in Trillion Loans NBFC and Unity SFB. Negative lien on pledge of stake in Unity SFB
Security Cover $\geq 1.0x$**

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