



OUR MISSION

***“Making education universally accessible
by providing easy, transparent and speedy
financial assistance using innovative
technology solutions”***



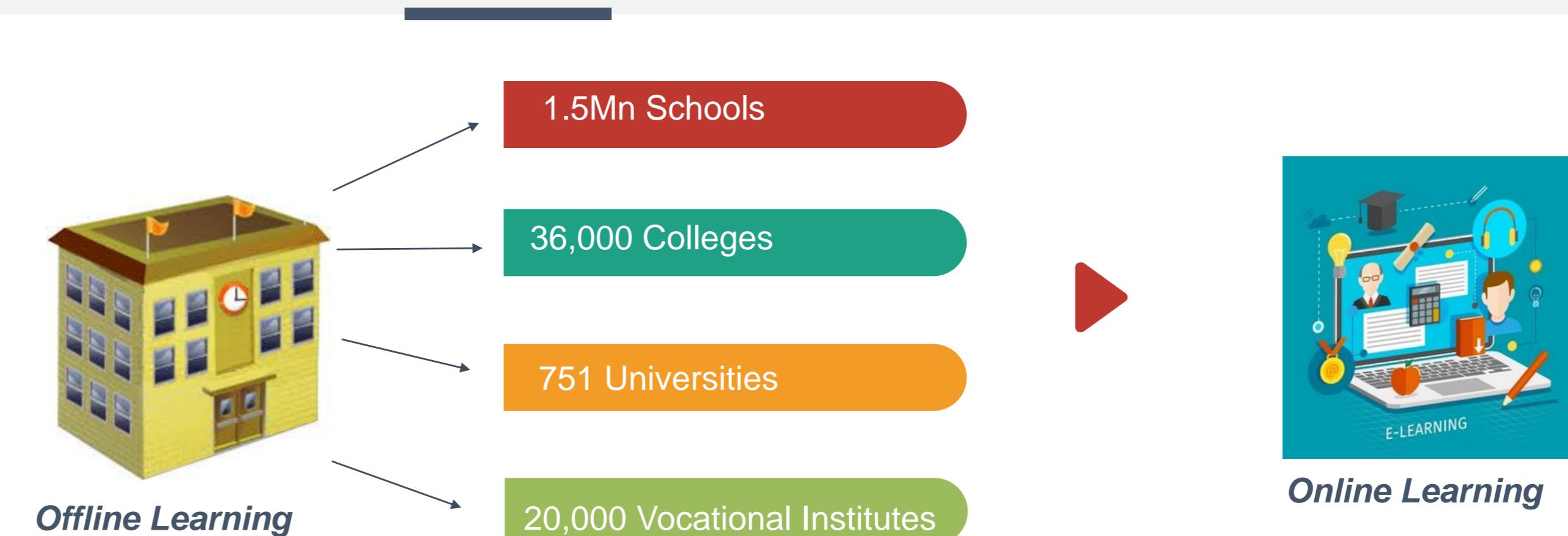
Meet “Eduson” – Your Edvisor

Education Market in India

How Big is the Education Market in India ?



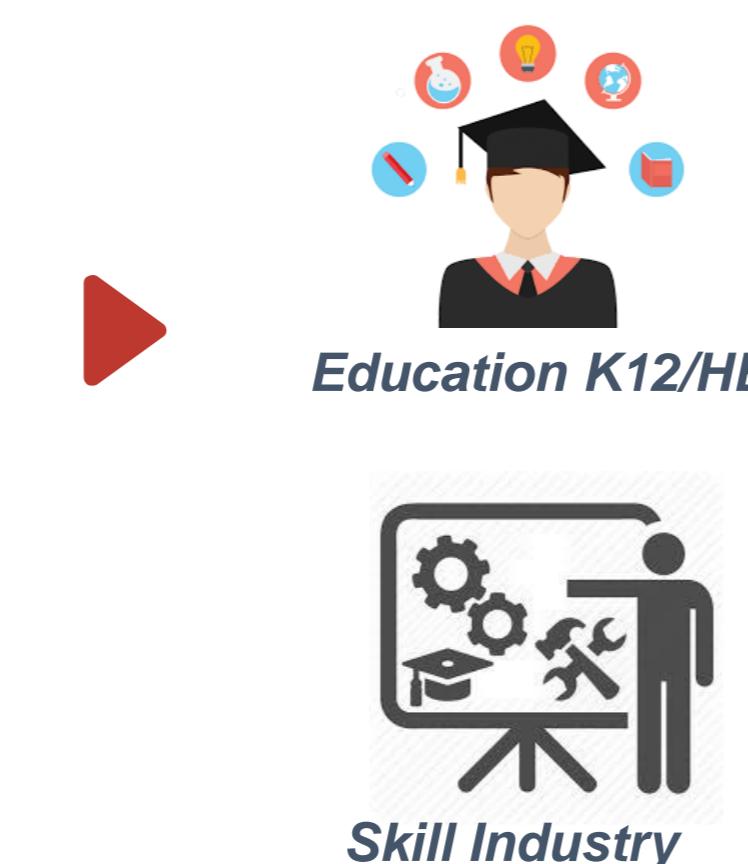
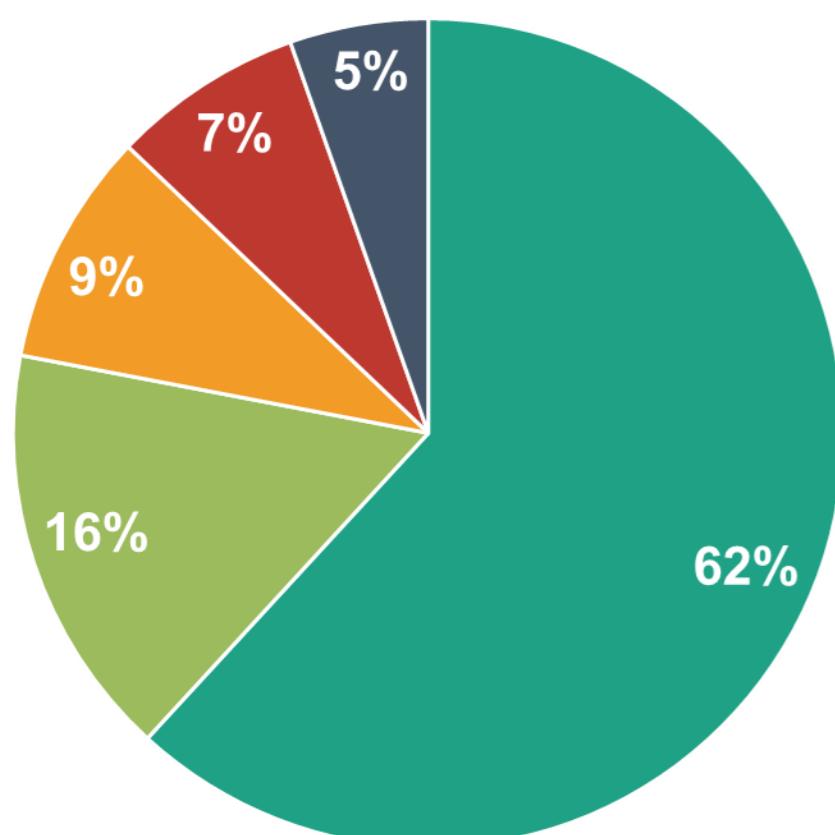
Figures in billion and USD



By 2021

- Set to grow to USD 2 bn
- 10 mn users
- 52% CAGR y-o-y from 2016
- Reskilling and online certification the biggest category today

2020 - Split of India's Education Market

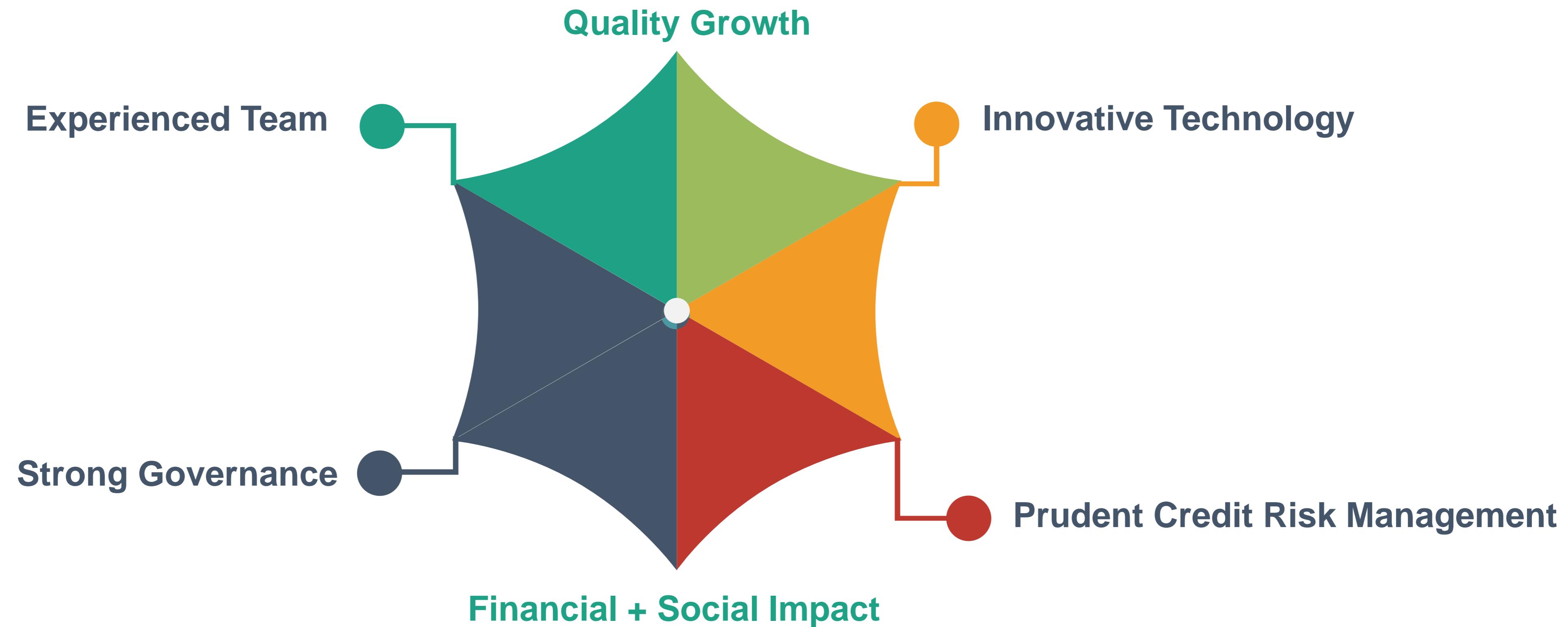


- Urbanization (31% in 2011, expected to reach 40% by 2030), Education spend of 10% per household and rising per-capita income (growing at 6%* between 2010-2015)
- Government has a target Gross Enrolment Ratio of 30 per cent by 2020, which will add another 100mn students for enrolment

- India will need 700 million skilled workers by 2022 , while only 10% of the total workforce in the country receives skill training.
- NSDC Board has approved proposals for 38 Sector Skill Councils to play a crucial role in the skill development ecosystem in India.

Who We Are

*Eduvanz is a new age, technology led **NBFC** focusing on **Skill building** and **Education Loans**. We leverage innovative technological solutions to improve customer experience in the lending industry to make credit assessment & end to end loan process, quicker, simpler and more efficient.*



Our Product Coverage

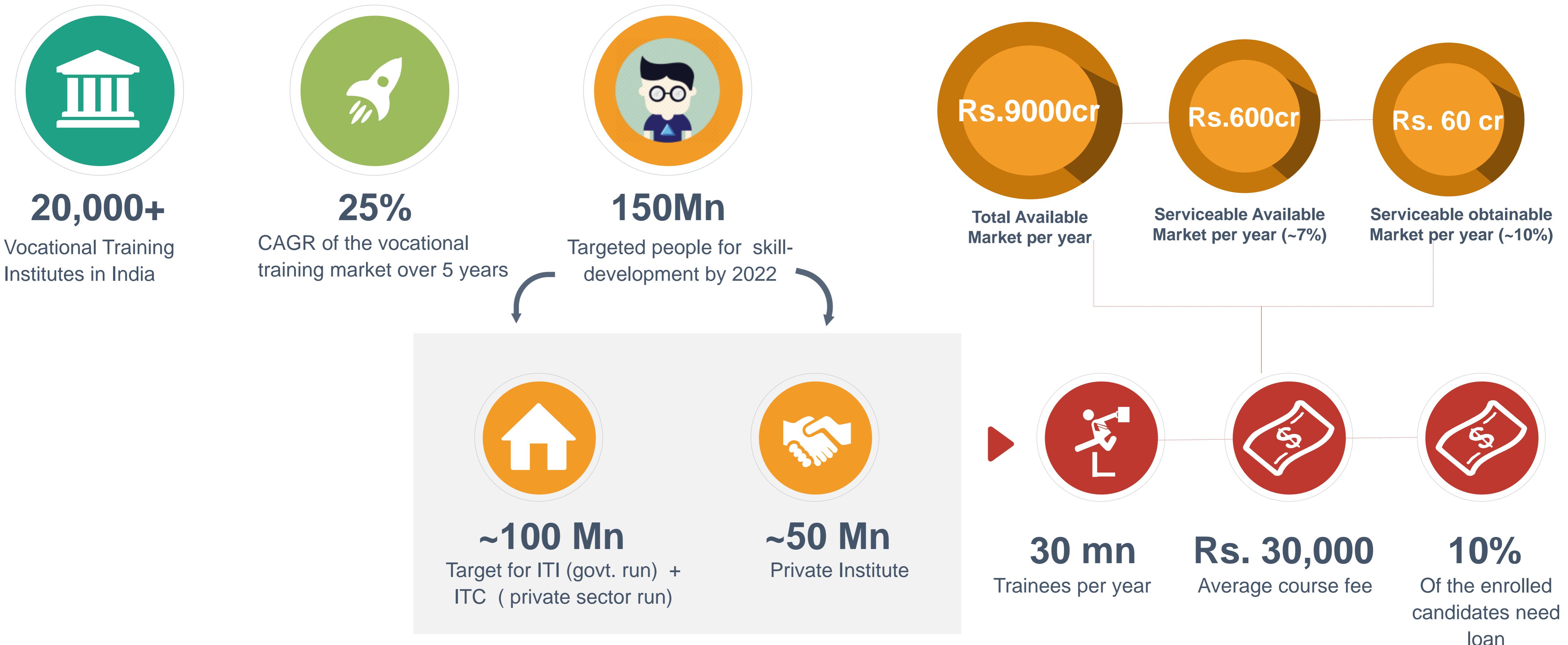


		Vocational - Skills			B2B Loans
		CSR	Retail	Certificate	Institutes
a	Potential Market in Crores	12K	10K	3K	48k
b	Expected Growth by 2020	12%	15%	10%	15%
1	Institutes	Vocational	Skill	Certifying like CPA,SAS,SAP	Schools/ Colleges/ Vocational Institutes/ Tutorials
2	Sourcing	B2B2C	B2B2C / B2C	B2C	B2B
3	Loan Amount	Rs 5k to Rs 25k	Upto Rs 4 Lakhs	Upto Rs 4 Lakhs	Rs 10 Lakhs+
4	Loan Tenure	3 Months to 12	3 Months to 24	3 Months to 36	2-10 year
5	Credit Guarantee	Yes	Yes	No	No
6	Co-Borrower Required	Yes	Maybe	No	Yes
Phase 1					

NOTE:

- Currently the Phase 1 Loan Products are being financed by our partnered NBFC's.
- We have applied for our NBFC license with RBI , the approval is awaited

Phase 1 :Target Market – Skill Courses





Institute Partnered Retail Loans

Eduvanz partners with skill institutes to provide loans to students looking for skill course enrollment. **Key features** -

- Credit Guarantee and Discounts on course fee is treated as Interest on Loans
- KYC requirements integrated with institute admission process to ease documentation process for borrower and assist faster processing

Key Statistics



150Mn

Targeted people for
skill-development by
2022



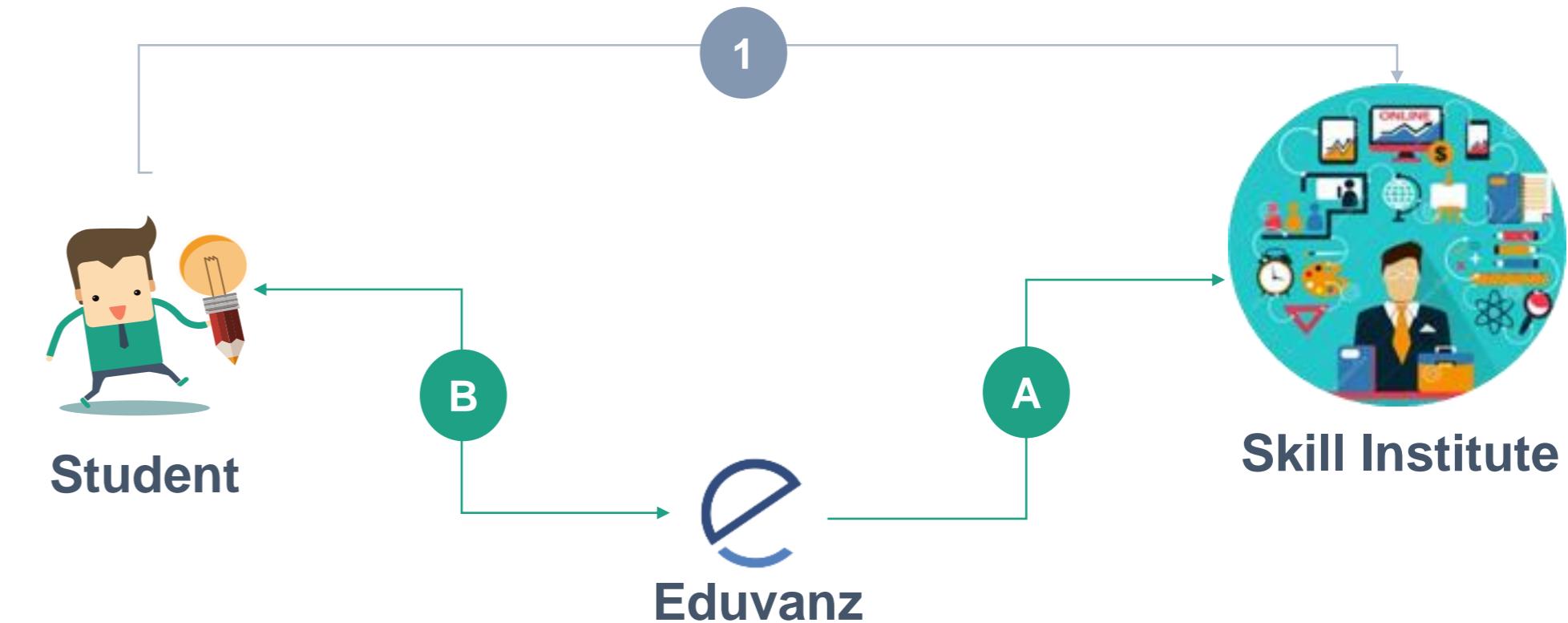
20,000+

Training Institutes



USD 1.2Bn

Total Available
Market per year for
skill loans



Some of Our Partners



- 1 . Students get a choice - Pay upfront course fee OR
2. Take loan from Eduvanz, where
 - a. Eduvanz pays the fee to institute using innovative credit sharing models
 - b. Students make repayment in easy **interest free EMI**

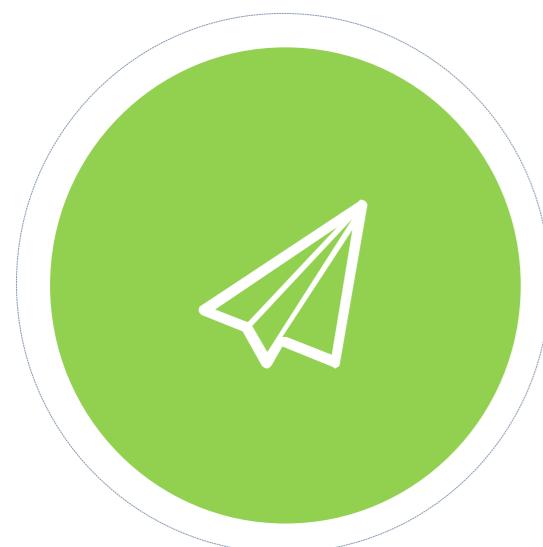


Professional Certification Loans

Eduvanz partners with certification institutions to pay the certification fees on behalf of individuals who are either employed or will get employed by the partnered Corporate

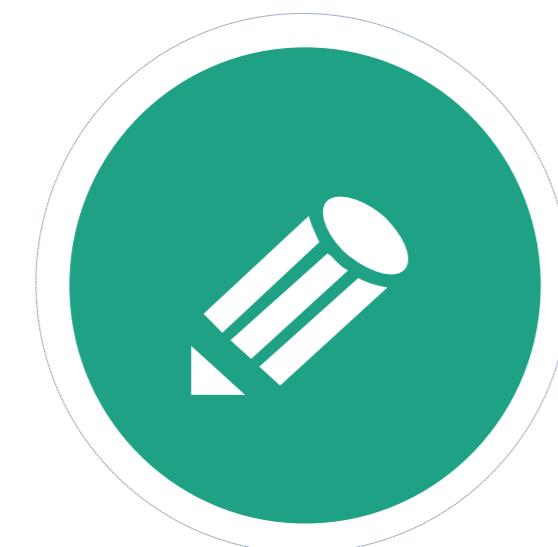
- By providing easy and fast financial assistance, Eduvanz ensures higher training enrollment and supports corporate vision of hiring skilled employees
- The partnered corporate act as a co-borrower by ensuring regular EMI repayment on behalf of trainee employees thru direct salary debit or internal L&D funds

Key Statistics



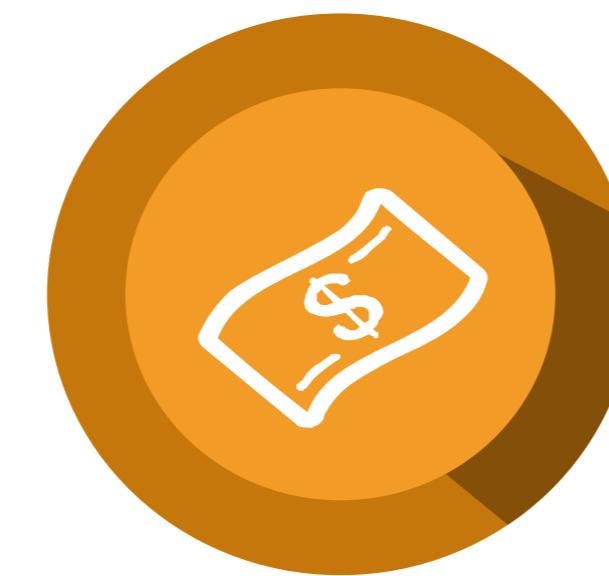
8%

the turnover being used towards learning, development and Upskilling budgets



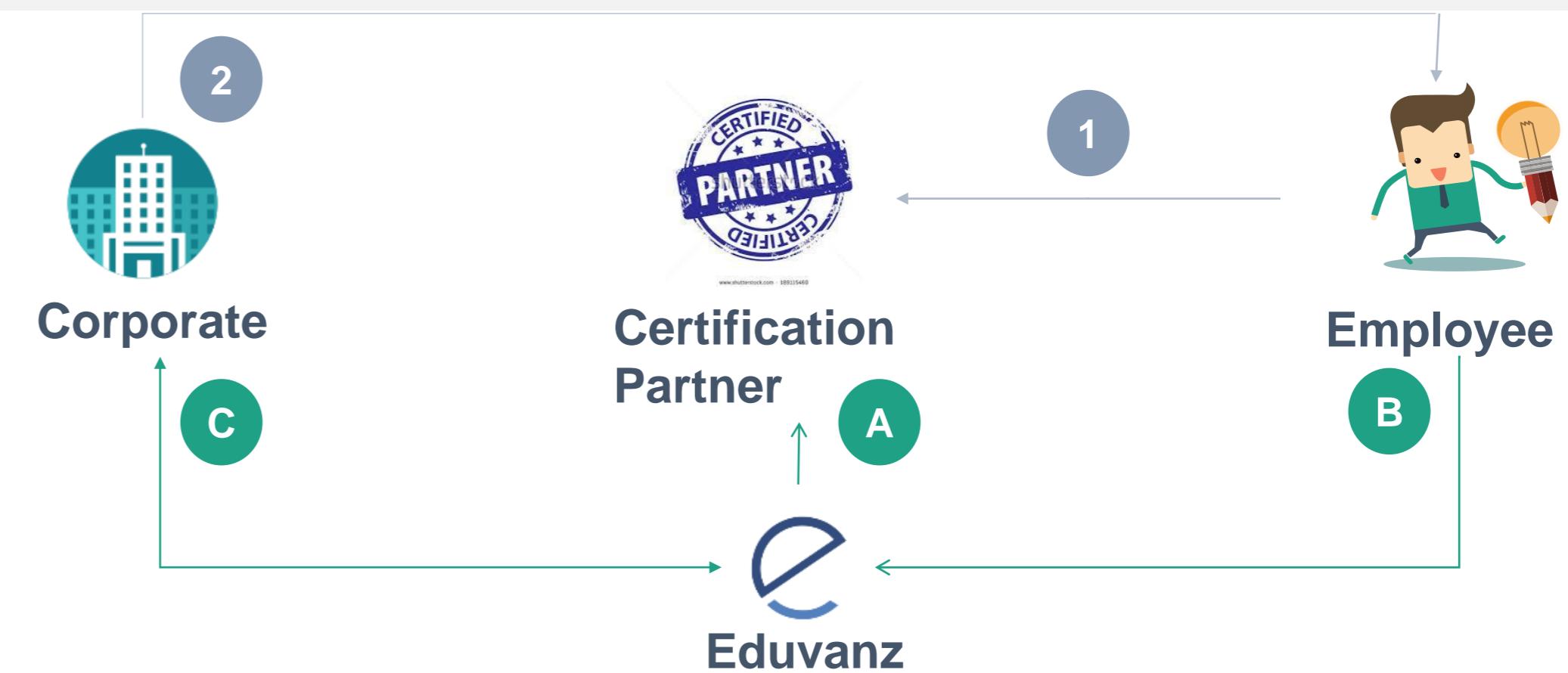
USD 438 mn

Spend of Top 5 IT in upskilling their new or existing employees in 2016



USD 1,300

average spent per employee on training and development.



- 1 Potential/ Existing Employees & Employer had to pay upfront course fee for training of individuals who they plan to recruit or upskill
- 2 Employer will reimburse the course fee to employees over a period of time

Eduvanz Partnership

Individual enrolls for the Certification program which are linked to guaranteed job placement or required for upskilling by their employers

- A. Eduvanz pays a pre-agree fee to certification partners on behalf of trainees
- B. Individual completes the training program , start making repayment directly from their salary accounts.



Deutsche Bank



CSR Backed Loans

Eduvanz works in partnership with Training institutes and CSR divisions of Trusts/Corporates , to provide loans to individuals for a predefined skill or entrepreneurial programs.

- Eduvanz ensures that the risk profiles for both borrower and training partner are clearly defined to ensure that the loans are provided as per the targeted segment / industry of the CSR division.
- Revolving fund structure ensures bigger social impact with limited fund spend by CSR partner
- Greater control and visibility is provided to CSR partner as they have complete control on the loan disbursals and recovery

Key Statistics



USD 296 Mn

spend of the top 250 listed companies on their Education and Skilling CSR initiatives in 2016

39%

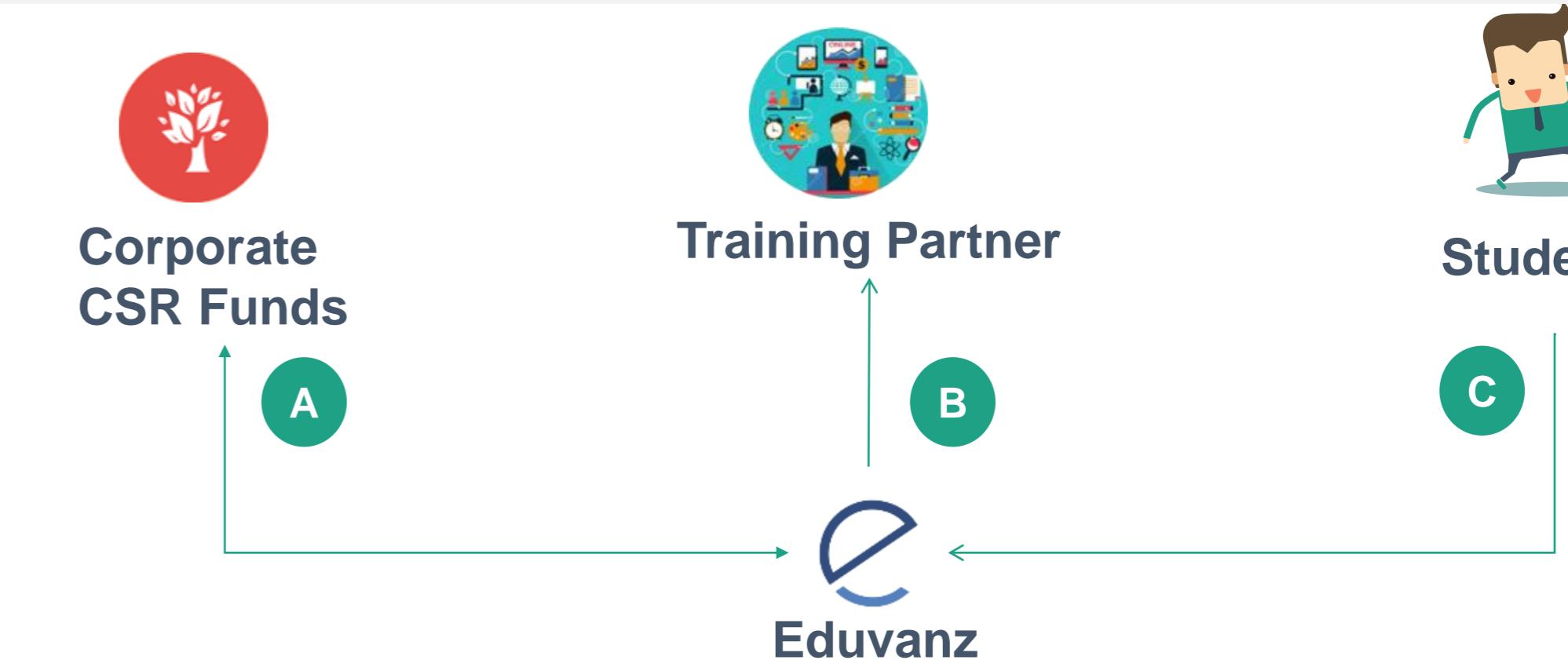
Education & Skilling accounts for an aggregate of 39% of total CSR projects in India (1189/3047)

>16,000

Corporates will be required to undertake CSR projects incl Skill and Education building

Some of Our Partners

McKinsey Social Initiative



- A. Eduvanz partners with Corporates for CSR fund guarantee
- B. Eduvanz establishes partnerships with institutes with good track record to ensure quality trainings and placements
 - All defines the risk and sourcing criteria for each trainee ensuring direct impact on the targeted sector
- C. Eduvanz pays the fee to institute for each candidate and collects repayments as per the loan product either thru its NBFC or directly from the CSR account.
 - In case of loan default, repayment for the loan is done using the CSR fund



B2B Loans

Eduvanz offers quick access to business loans to educational institutes to help them grow and improve. Loans ranging from 5 lakh onwards for a tenure of 1 - 10 years are given to partnered institutes to help them create better infrastructure, resolve their working capital requirements and for their new projects . We identify institutes committed to providing accessible quality skill education and understand their requirements and work with the management to structure a loan that fits the context



Eduvanz

How are we making it better



Why Eduvanz

Financial as well as **Social Return**



Attractive Returns

High expected IRR's due to customize lending terms for borrower and Institute



Risk Management

Detailed & Robust assessment by Skilled Experts leveraging unique industry specific algorithm-driven decision models



100% Credit Protection*

Innovative credit sharing models with industry participants ensuring 100% principal credit protection for most of our programs



Technology Enabled

E2E tech platform providing instant credit assessment , e-KYC, digital documentation signing



Complete Ecosystem

Partnership done with best training Institutes, Industry players to ensure support beyond financial need



Social Impact

Huge social impacts by providing equal financial opportunities to all

*For most of our loan products , our Training partners or corporate partner provide the upto 100% credit protection on the outstanding principal loan amount incase of trainee dropout or no job placement)

Benefits of our Loans



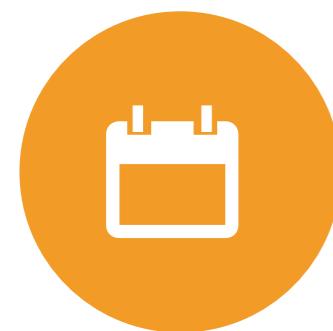
Students



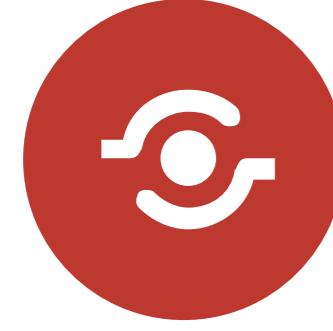
Interest Fee EMI's – Avail Loan upto 100% of the Course fee with no extra charge



Fast Decision – Know the loan eligibility at the point of admission at our partnered institute



Easy Documentation – One time submission of KYC/Loan documentation as part of your Enrollment in the program or training



Flexible Pay Schedule – with weekly/monthly collection



Skilling Institutes



More Enrollments – Students love Interest free EMIs compared to bulk payment



Reduced Acquisition cost – by increasing enrollment and less dropouts



Competitive Advantage – over institutes that can't offer fast interest free EMIs facilities on their fees



Revenue and Working Capital - collect full course fee as per or earlier than your payment schedule

Competitive Landscape

How are we better positioned to offer value to education loan sector



	Banks	P2P/NBFC	Eduvanz
<i>Advance Credit Risk Management</i>			 Enables Credit access to deserving people who are funneled out by others
<i>Skill based Lending</i>			 Eduvanz continues to lend to Variety of Untapped placement linked Skill Development Courses
<i>Fast and Efficient Process</i>			 Tech enabled E2E loan cycle process from lending to repayment
<i>High ROI</i>			 Higher ROI than market as Eduvanz serves clients underserved by mainstream financiers
<i>Customer Engagement</i>			 No Hidden fee for borrowers, minimum documentation and quick lending cycle
<i>Complete Education Product Portfolio</i>			 Plans to launch all education related loan products over next 3 yrs

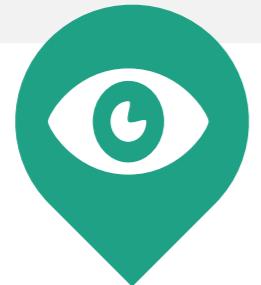
Eduvanz – Risk Management

Mixing Tradition with Technology



Credit Risk Algo– Industry Specific

Proprietary Credit Risk Algorithm – Mapping Borrower, Institute and Industry



Borrower Profile

- 18+ year old, Indian Resident
- Availability of Strong social, behavior, financial data that can be verified
- Academic background
- KYC Compliant



Financial– Ability and Intent

- Salaried or Student
- Ability to payback in 3-12 EMI
- Monthly household income > 1.5 loan amount
- No prior loan defaults, CIBIL etc
- Co-borrower availability if needed



Institute

- Strong Industry/Corporate Partnerships
- Must have 3+ Years of existence
- Full Time Qualified Faculty is a must
- Must have an alumni of 500+ students
- Placement record /Employer partnerships
- Associations/ Certification partnerships



Macro Economic Factors

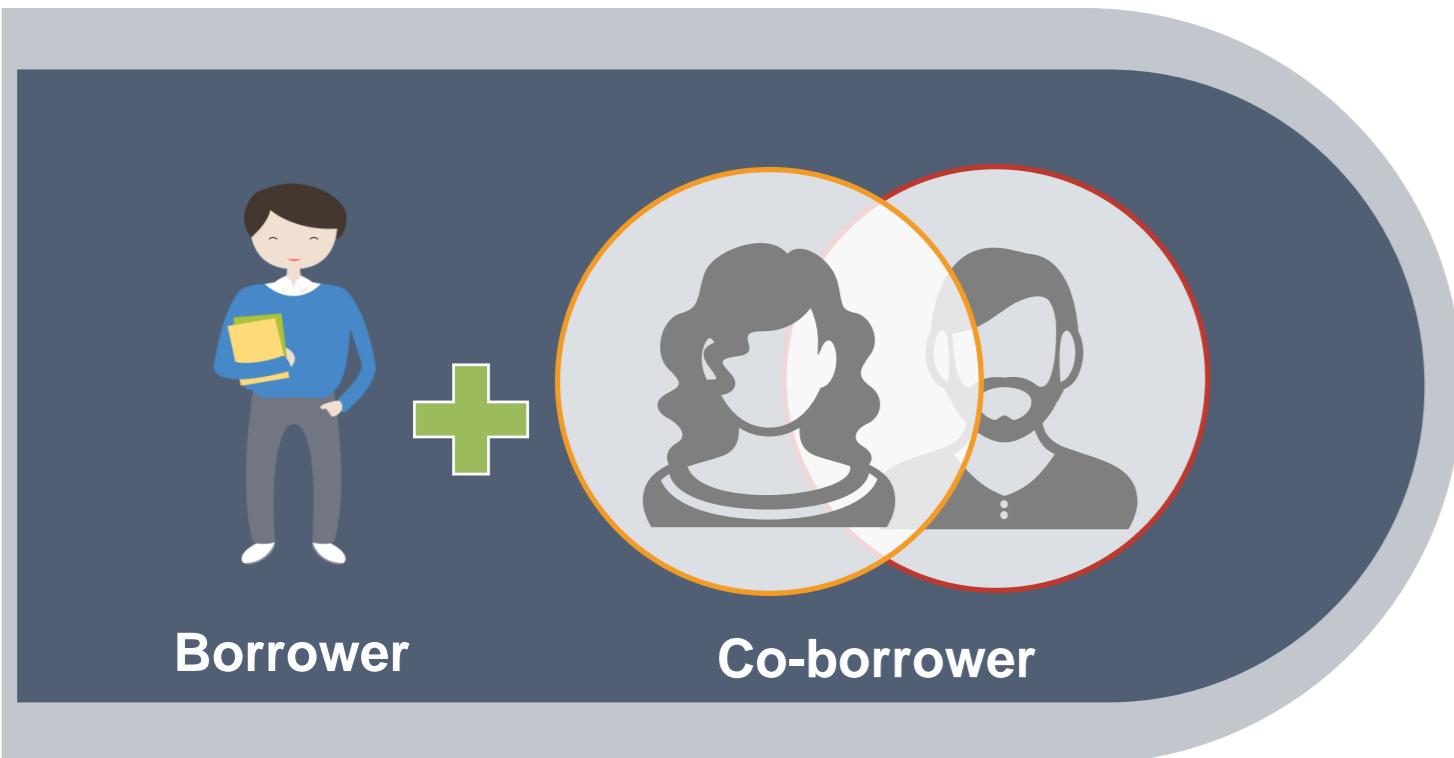
- Sectors with High availability of Jobs
- Growth of the sector
- Performance of companies across the sector
- Stability across policies, regulations etc in the sector

How our Credit Scorecard Works

A Simple *Risk score* is created for each application



Industry Score – created using our propriety algorithm which tracks 16 different sector basis placement criteria's, company performances, salary expected, regulations etc.

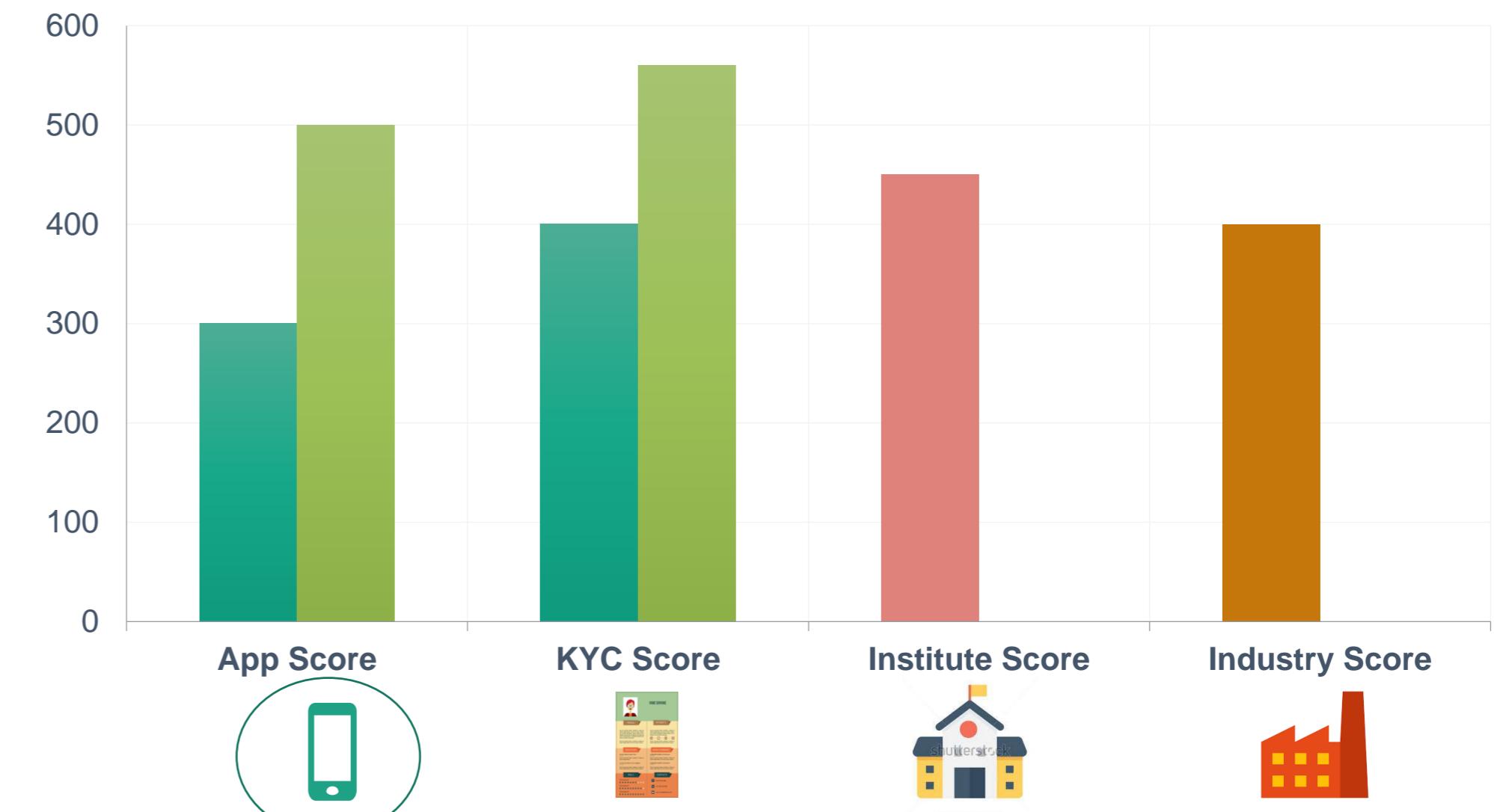


Social Score – creating using presence on Social Media

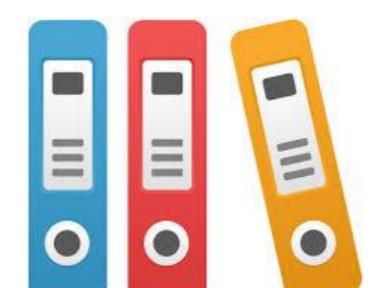


APP Score

- **Behaviour Score** - calling history, browser history
- **Financial Score** – created using smses
- **Stability Score** - interaction with contacts
- **Location Score** – presence of individual/device at locations marked as office/home



Institute Score – score assigned to each score basis onboarding and due-diligence result .



KYC Score – traditional score given basis documentation provided (ID proof, address proof, financial proof) & their verification result



Final Score – 193/600 (Low Risk)

Final Credit Risk Score out of 600 will be provided for each application , with high score showing lower chance of credit default



Rahul Singh

Applying for Business Analysis Course @ ABCD Institute , Mumbai Centre

CONTACT

ADDRESS

123, Goregaon,
Mumbai

DATE OF BIRTH

17. November 1983

PHONE

+987545221

E-MAIL

email@email.com

ABOUT Borrower

2 year experience
Looking for change in career opportunity
Monthly Salary Rs. 20,000
Will pay Rs.2500 (5%of course fee) upfront
Travel abroad recently with Family
Mother housewife
Dad has a retail shop generating Rs.30,000 pm
All Identity documents verified
ITR Statement for 2 years verified
No credit card - No existing Loans
Rented house in Dahisar - verified

Hobbies



WORK EXPERIENCE

2010-2011	Class XII, St. Xavier School
2011-2014	Graduate Bcom, Mumbai University
2014-2016	Assistant Manager, Accounting ,WNS

Credit Scorecard - B+



Approved

Loan Parameters



EDUCATION



Sample Use Case - 1

We track large set of data, and use our propriety algorithms to assign a credit score to the borrower.

The applicant has good financial score owing to stable monthly household earning, recent travel exposure and no prior loans. Existing job income along with relevant course profile make him a good borrower to lend.



The overall Credit Scorecard comprises of behavior, social , financial and personal data scores

Using data science, machine learning and inputs from experienced professionals, we generate the perfect match of credit risk and the terms of the loan

Rahul Singh - APPROVED

- Overall Credit Score – B+
- RoI – 20%
- EMI - 6 Months
- Co-borrower – Yes, Available

Risk Medium





Pankaj Kapoor

Applying for Analytics course @ ABCD Institute

CONTACT

ADDRESS

123, Dahisar
Mumbai

DATE OF BIRTH

13 December 1993

PHONE

+924 646 221

E-MAIL

email@e

REJECTED

ABOUT Borrower

No Job currently
Looking for a career opportunity in BA
Monthly household income INR 25,000
No upfront payment
Available ID documents
Mother housewife
Dad deployed with Courier Agency DHL
All Identity documents verified
No credit card - No existing Loans
Rented house in Dahisar - verified
No Passport
Low social presence

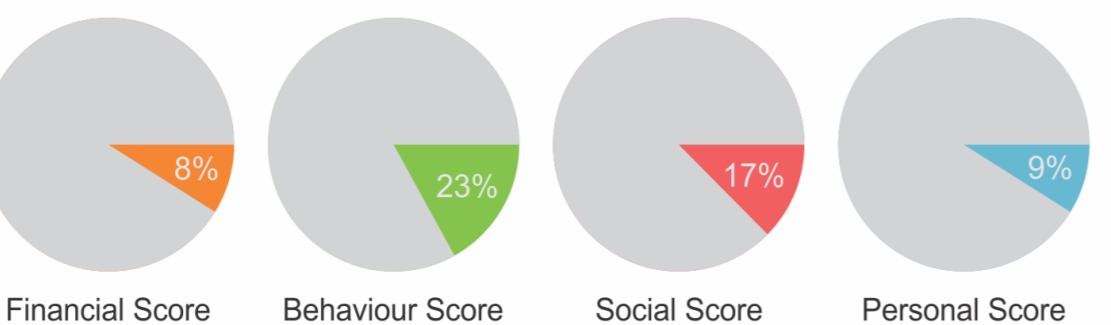
WORK EXPERIENCE

Not Employed

Loan Requirement

INR 47,500 for a 2 month Business Analysis Course

CREDIT SCORECARD - C-



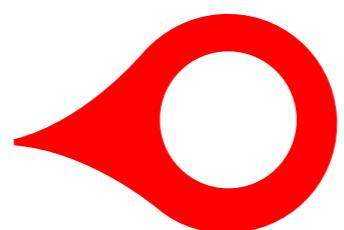
Sample Use Case - 2

Red Alert - the candidate is not employed, has no co-borrower and the course enrolled doesn't align with the career positioning



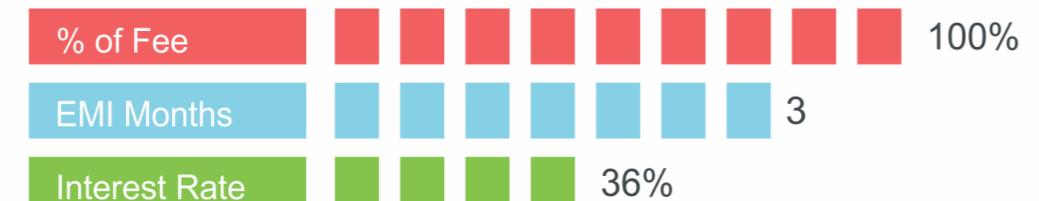
Pankaj Kapoor - NOT APPROVED

- Overall Credit Score – **C-**
- Co-Borrower – **Required but Not Available**
- Low – Financial and Social Score**



Post analyzing the entire data set - Low credit rating of C- is allocated , which makes the probability of default high.

Loan Parameters

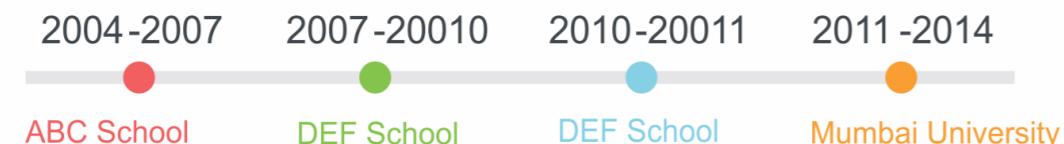


Based on the Credit rating , the borrower has been allocated a very high credit terms which will not be approved for lending

Risk High



EDUCATION



Hobbies



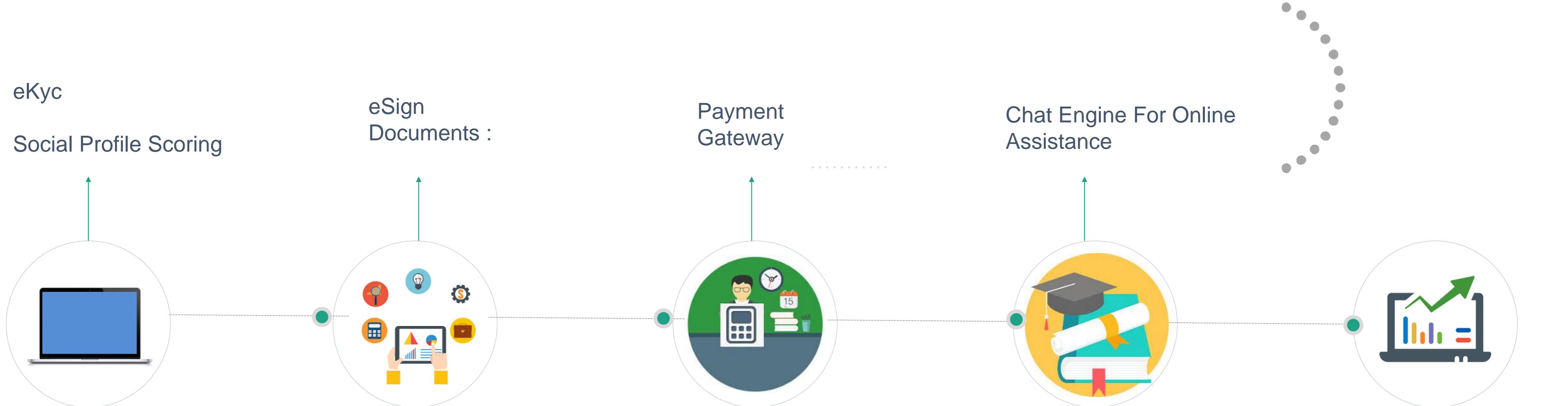
Eduvanz –Tech Backbone

Efficient, Fast and Innovative



E2E Tech Platform

Building **Innovative-Efficient-Fast** E2E Lending Platform



Eduvanz mobile app with mobile data scraping and social profile scoring

Instant Loan Approval

From Application to Disbursement



Discovery Phase

FINANCING YOUR FUTURE
Select the skill to start your loan application

APPLY FOR LOAN

Select Skill



Apply Online

NAME OF INSTITUTE
jetking Infotrain

NAME OF COURSE
Smartgrad+

NEXT

Leave a Message

Apply for Loan



Risk Assessment / KYC

Document Type	Document Name	Document Preview	Document Status	Action
User Photo			Document Verified	Actions
Photo ID Document	1498282502Document.pdf		Document Verified	Actions
Address Proof Document	1498282502Document.pdf		Document Verified	Actions
Signature Proof Document	1498282502Document.pdf		Document Verified	Actions
Salary Slip Document	1498282502Document.pdf		Document Verified	Actions
Bank Statement Document	1498282502Document.pdf		Document Verified	Actions
Any Other Document	1498282502Document.pdf		Document	Actions

eKYC



YOUR PROFILE STATUS
80%

ELIGIBILITY CHECK
BORROWER DETAILS
PERSONAL DETAILS
EDUCATION DETAILS
FINANCIAL DETAILS
COBORROWER DETAILS
DOCUMENTS UPLOADS
LOAN APPLICATION FORM
ACCOUNT SETTING
HELP

Eligibility Check
Loan Form
Docs Upload
KYC
Loan Approved

Hi Ram

Personal Details:
First Name: Ram
Last Name: Singh
Date of Birth: 06-06-2017
Marital Status: Married
Current Residence type: Owned By Self/Spouse/Parents/Sibling
Current address: Mumbai
Current City: Mumbai
Current State: Maharashtra

Education Details:
Placement: Assisted
Skills Category: Media, Photography, Computer

Professional & Financial Details:
Current address: Mumbai
Current City: Mumbai
Current State: Maharashtra

CoBorrower Details:
Name: Parth
Relationship: Co-Borrower
Address: Mumbai
Occupation: Software Developer
Employment Status: Full-time
Annual Income of CoBorrower: Rs. 12,00,000
Annual Income of Job Holder: Rs. 12,00,000

Documentation:
Aadhar Verified
Pan Verified
Residential Stability: Residential Stability

Loan Approved

Documentation



CoBorrower Details
Personal Details:
Name: Parth
Relationship: Co-Borrower
Address: Mumbai
Occupation: Software Developer
Employment Status: Full-time
Annual Income of CoBorrower: Rs. 12,00,000
Annual Income of Job Holder: Rs. 12,00,000
Financial Details:
Placement Opportunity: Placement assistance provided by Institutes
Placement Industry: IT & ITES
Course Duration (months): 12 Months
Course Overview:
This course empowers you to face real life challenges in the field of hardware and networking. It is designed to make you job ready from day one. With the help of Cloud Based Training and 100% digitized course content, it is possible for a student with non-technical background to understand the concepts of hardware and networking.

Leave a Message

eSign

Approval

You have successfully completed eligibility check
Congratulations!!! You are eligible for the loan



Eduvanz Tech
Product



Disbursement within 48hrs of Loan Application

Eduvanz – Team

Building Strong Foundation



Our Team



Varun Chopra

Co Founder & CEO



10+ Year experience
Nomura, Deutsche
IIT- Madras



Raheel Shah

Co-Founder & CMO



10+ year experience
Accenture
IIM-Ahmedabad



Atul Sashittal

Co-Founder & CTO



25+ year experience
Angel Broking, Birla
CISA, CISM



Dinesh Gehlot

COO



15+ year experience
Axis Bank, Avanse,
Credilla as Education
Loan specialist

Board of Advisors



Mr. Arvind Mathur is a pioneer of private equity and venture capital in the Asia-Pacific region.. He has over 25 years' global experience in private equity, venture capital, IPOs, mergers & acquisitions and investments. He led a team of multinational professionals in managing a portfolio of direct investments and over 30 private equity and venture capital funds at the Asian Development Bank , where he worked for over 20 years.

Mr Mathur was working as a President of IVCA to promote best practices & reforms in private equity and venture capital. He is also a member of the SEBI, Narayan Murthy-led Committee on Alternative Investment Funds along with KKR,TPG, Carlyle and others.'

Arvind Mathur



Mr. Sandip Ghose is the Director of the National Institute of Securities Markets (NISM), an educational initiative of the Securities and Exchange Board of India (SEBI)

Prior to that, Mr. Ghose was Head of Human Resources in the Reserve Bank of India (RBI). A central banker by profession, he was Chief of Staff and Advisor to three successive RBI Governors - Dr. C. Rangarajan, Dr. Bimal Jalan, and Dr. Y.V. Reddy

During his career, he has received several prestigious awards including an Honorary Doctoral Degree by the Sikkim University.

Sandip Ghose



Mr. Amit Ratanpal serves as a Founder and Managing Director at Blinc Advisors. Prior to that , he was the Head at ICICI's Fund of Fund business and was involved in establishing the business from inception. He joined the International Banking Group at ICICI Bank Limited in 2005 and led the setup of its equity desk for global private banking clients and institutions.

He has about 16+ years of experience in Private Equity, Capital Markets, Asset management, and Investment banking.

Mr. Ratanpal holds an Executive MBA from the Narsee Monjee Institute of Management Studies and has been a part of the General Management program at Harvard Business School.

Amit Ratanpal
(Director/BoA)

Eduvanz – Journey So Far

Growth and Impact



Five Steps to Progress

Key Areas of Focus

Update

- ✓ 2000+ application received with over 18+cr INR loan request
- ✓ 350+ loans valuing ~2.5 Cr INR disbursed with ~0% NPA & IRR>40%
- ✓ 4 innovative Loan Products launched
- ✓ Strong focus on compliance from **Day 0** – Loan files, Institution Onboarding, Client MIS etc being regularly monitored and updated
- ✓ Winner of Wharton India Startup Challenge 2018
- ✓ Received our NBFC license on Dec'17 .
- ✓ Disbursals from our own book started Feb'18 – around 40 lakh INR worth of loans disbursed



- Additional products created to address specific market need
 - CSR Revolving Credit , Corporate Vocational , Corporate Employee Training Loans, B2B Loans for Partnered Institutes

Team

- Moved to strong 20+ Members .
- Key hiring positions filled via top colleges (IIT) or industry veterans

Technology

- Phase 2 system launched- Social Scoring/ e-KYC, digital signature etc
- Second version of the App launched
- Phase 3 in progress with AI integration for Risk Scoring

Strategic Partnerships

- Discussions with Global Social Funds and VC for Series A round in progress
- Co- lending with NBFC's partnerships – 2 more NBFC's being onboarded
- Co-branded Risk Scorecard with NSDC launched
- Part of Niti Ayog and PMO "Champions of Champion" committee to provide support to GoI on Digital India initiatives and Policy Making

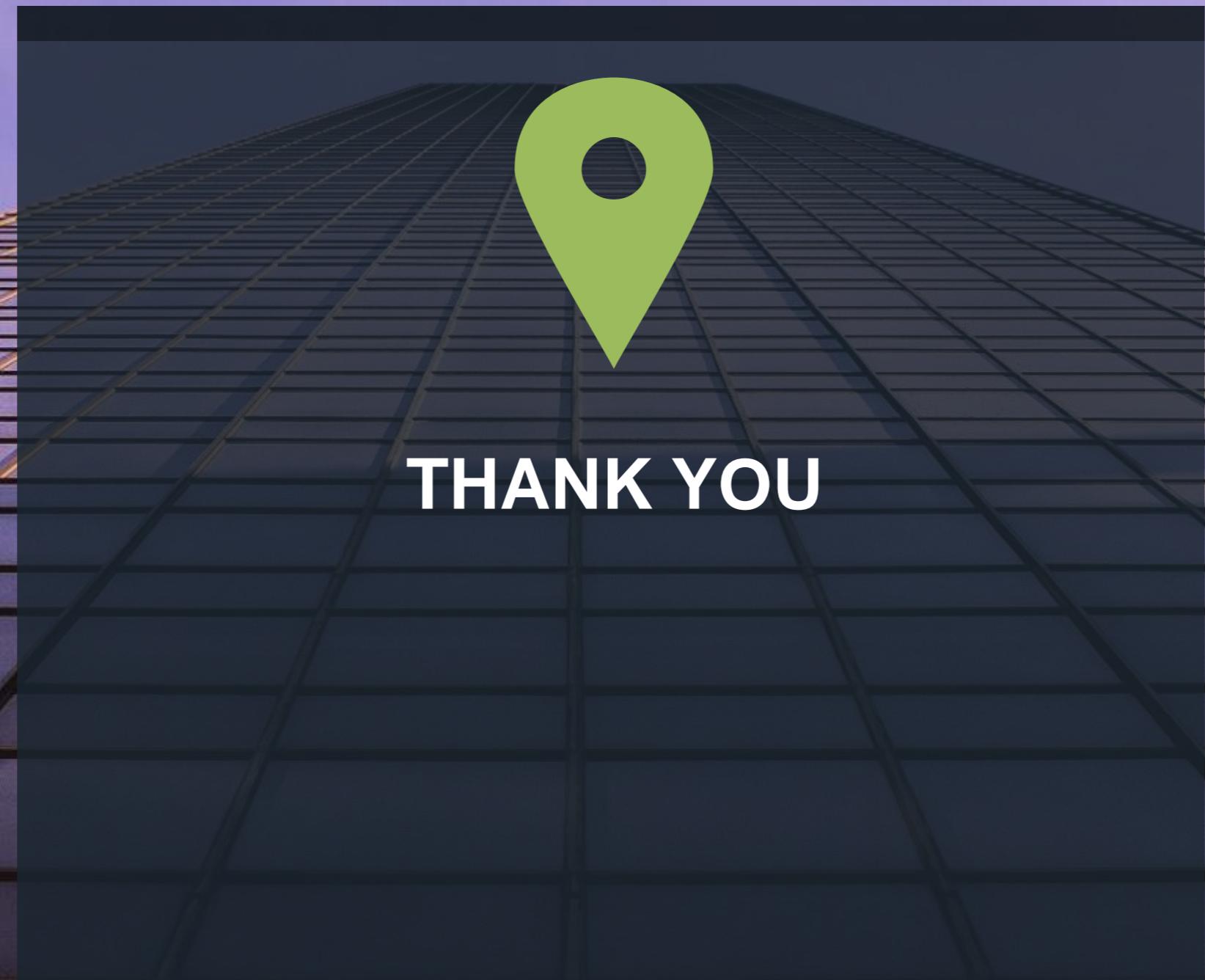
Client

- 40+ institute being on-boarded. 4 Corporate's on-boarded
- 2.5 cr+ Lakh INR loans approved/ disbursed . Another 40 lakh in pipeline
- All key sectors incl BFSI, Hospitality, Servicing, Retail , Tech etc.. engaged

Some of Our Client Partnerships

Analytics and Big Data		<ul style="list-style-type: none">Ranked among the Top 4 Analytics Training Institutes in India having trained over 12000 studentsAffiliated to over 85 leading organizations where Imarticus students have secured placements
Beauty & Fashion		<ul style="list-style-type: none">Over 50 Study Centres catering to 546 Outlets across 110 CitiesJawed Habib Salons are among India's largest chains of Beauty Salons
Health & Fitness		<ul style="list-style-type: none">Focussed on building India's largest chain of healthcare training institutesPresence multiple states across India
Services – Retail		<ul style="list-style-type: none">Winner of the Prestigious Best Vocational Training Provider by UK British Council & FICCILeading Provider of Skills across Automotive, Construction and Hospitality – Over 8000 trained
Travel & Tourism		<ul style="list-style-type: none">India's Largest and most Prestigious Travel and Tourism AcademyPan India Presence with associations across all leading T&T stakeholders
Multimedia		<ul style="list-style-type: none">Career oriented Animation and VFX courses with National level presence.Arena is recognized as one of India's best Animation institutes
International and Corporate		<ul style="list-style-type: none">61 Multi-skills institutes, 350+ skills schools across 21 sectors - Amongst India's Biggest PlayersOffering courses for placement across domestic, international and Corporate level
Corporate CSR		<ul style="list-style-type: none">CSR Initiative loans launched with McKinsey and Dr Reddy – targeting 10k loans per yearCSR Revolving credit product going live with Godrej

AND MANY MORE.....



Contact Us



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www.eduvanz.com