

CASHe Raises ₹140 Cr, V Raman Kumar Talks About Growth Ahead | Startup Street | CNBC-TV18

CASHE product pipeline

1. CASHe was started as a small ticket loan lending company
2. We have added personal loan, credit loan, BNPL
3. Along with it, we have distributed insurance
4. Our pipeline is be flexible with that customers want
5. The ultimate idea is to get long term value we provide to the customer
6. We have small components of core lending
7. But most of the business is done on balance sheet

How do you plan to sale up the loan book?

1. The Loan we are running is for 1400 crores for current year
2. We grew from 700 crores in 2021 and expecting double in 2022 year
3. It is very reasonable target to reach Rs.2400 crores in 2022-2023
4. It's an achievable target

What lead to growth over the last year? What segments are leading it?

1. There was a huge update on credit lines and BNPL
2. Inside CASHe

Registered Users	Over 15 millions
Users with thin file data	Over 9 millions
Loans disbursed	Over 3,000 crores
Active customers	Over 4 lakhs
Repeat customers	70%

3. Idea of CASHe is lending, spending, investment and insurance

How do you use AI to grow the business?

1. This is a young team
2. It's about young customers
3. We have embedded Amazon, Gpay, Flipkart
4. We have approximately 6000 applications
5. The amount of loan the millennial and GenZ acquire, that number keeps coming down