



Digital Banking for the Average Indian Family

TRAPEZA

A Neobank for the average Indian Family

PITCH PRESENTATION | JULY
2021



COMPANY PURPOSE

TRAPEZA IS BUILT TO EMPOWER EVERY MEMBER OF THE AVERAGE INDIAN FAMILY.

Trapeza aims to be the '**neo-bank of the country**'.

We target—the average Indian family—who lack the exposure and opportunity to avail the latest technological advancements in financial services.

Our ethos is to open doors to the right banking services to every member of the family;
We will achieve this by offering Customisable/Targeted services to each individual



Integrating latest technology, data, AI, voice interfaces and local networks to provide the best user experience



Multi-level app catering to the entire family

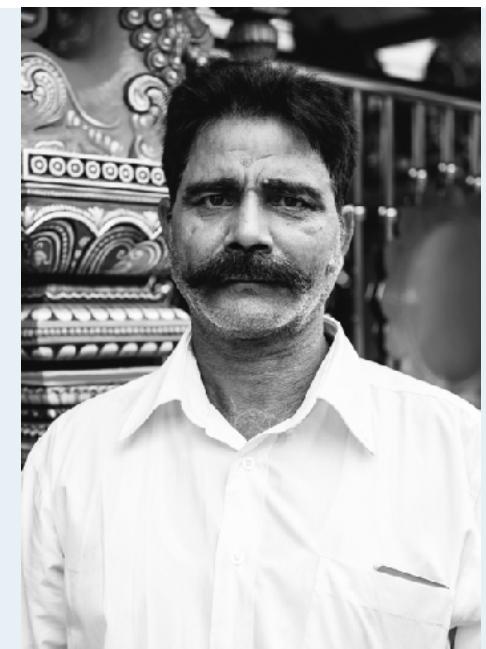


Removing difficulties to acquire the right financial services

PROBLEMS

ONLY THE PRIVILEGED CLASS HAVE ACCESS TO TRUSTWORTHY AND PERSONALIZED BANKING SOLUTIONS.

- 01 The middle class, do not have access to custom and targeted financial services.
- 02 Lending in this sector is un-organised ,expensive and a tedious process.
- 03 Banking System recognises only the earning member of the family and not other members



OUR SOLUTION

TRAPEZA'S MULTI-LEVEL APP FUNCTIONALITY CATERSTO THE NEEDS OF EVERY MEMBER OF THE FAMILY ALONG WITH GIVING A MASTER CONTROL TO THE BREAD-WINNER.

- 01 Customised individual apps and payment instruments to each member of the family.
- 02 Vernacular voice search & recognition.
- 03 **Easy fund transfer** between users **trustworthy investment schemes** for every member of the family
- 04 Remote customer service/Door step services through a **network of 350K BCs**.



UNIQUE SELLING PROPOSITION

TRAPEZA'S TARGET IS THE BIGGEST AND MOST IGNORED SEGMENT IN THE INDIAN POPULATION.



SIZE OF TARGET CUSTOMERS

The middle-class family segment in India



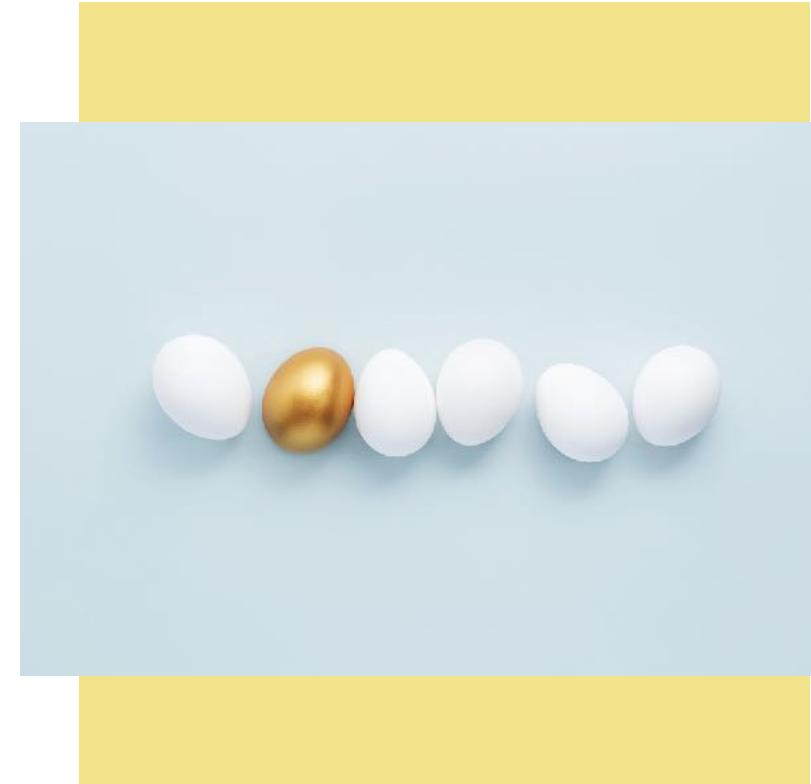
LARGEST CSP NETWORK IN THE COUNTRY

350K support/KYC points exclusive for Trapeza



PRODUCT FEATURES

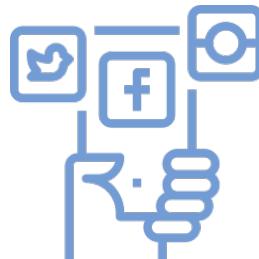
Multi-level app catering to each family member and multi-lingual capabilities with voice recognition catering to the illiterate



GO TO MARKET STRATEGY

TRAPEZA WILL ACQUIRE ONE MILLION USERS BY PENETRATION THROUGH HUGE BC NETWORK, INBOUND AND OUTBOUND MARKETING CAMPAIGNS, AND STRATEGIC TIE-UPS.

SOCIAL MEDIA



448 M

Estimated social network users in India. Trapeza will make use of the right **digital marketing strategy** to tap into its target audience with the help of social media.

DIRECT ACQUISITION



350 K

Trapeza has a network of **350 K** BC agents to acquire customers at point of contact.

STRATEGIC PARTNERSHIPS

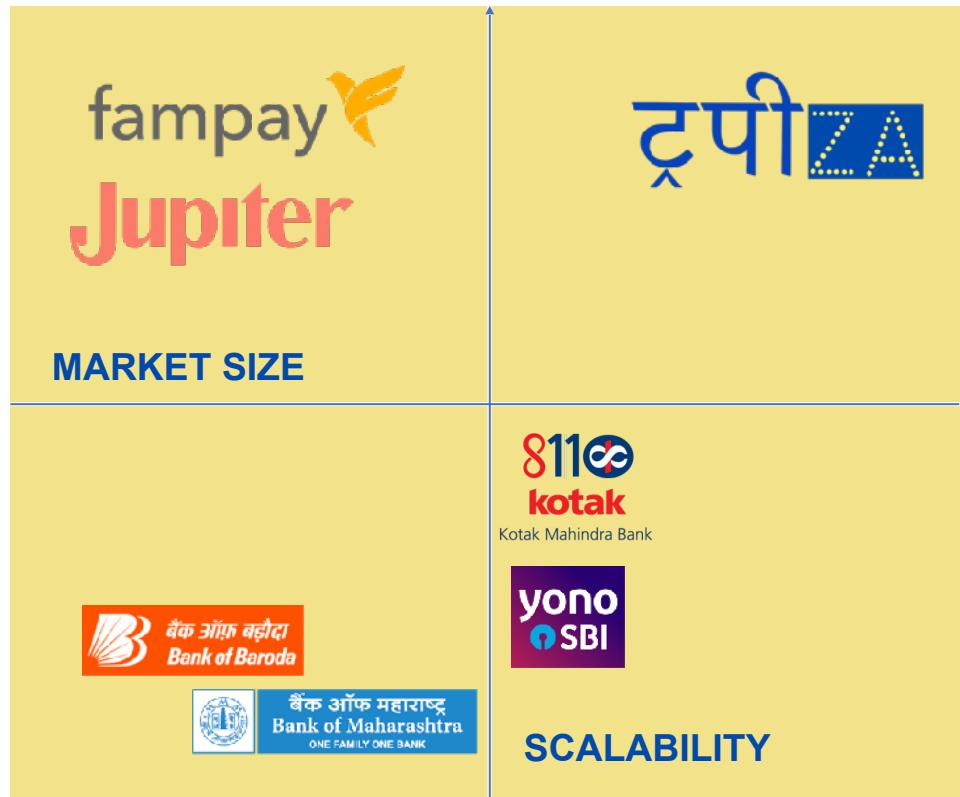


FPOs/KIRANAS

To increase reachability, we form **strategic tie-ups** with FPOs, Kiranas, subscription-based delivery services, colleges, entertainment hubs, restaurants and more.

OUR COMPETITIVE ADVANTAGE

TRAPEZA HAS A CLEAR ADVANTAGE OVER ITS COMPETITORS OWING TO TARGET SEGMENT, ACCESSIBILITY AND PRODUCT USABILITY.



Higher reach but caters to a smaller privileged user segment

Traditional banks are open to a wide audience but lacks focus on segmentation. Scalability is difficult, almost impossible.

Digital banking apps of banks help make banking easier, but more for educated users. Scalability depends upon the parent banks.

Trapeza caters specifically to the largest segment in the Indian population and is scalable based on investment parallel to increase in number of users.

MARKET SIZE AND OPPORTUNITIES

MIDDLE-CLASS FAMILIES MAKE UP MOST OF THE INDIAN POPULATION.

Nearly **55%** of the Indian population is expected to join the ranks of the middle class. In fact, India's middle class could be the largest in the world (in terms of number of people) by 2025.

Source: Financial Express March 31, 2021



INTERNET PENETRATION

June 2021, internet penetration has reached a mark of **299 million** in rural India. *Source: Internet & Mobile Association of India (IAMAI) Nielsen – June 2021*



FARMER FAMILIES

Indian Government counted **145 million** farmer families while provisioning for PM-KISAN Yojana

Source: PM Kisan Yojana



MIGRANT POPULATION

India's migrant population amounted to about **550 million** in 2020.

Source: The Indian Express



BANKING TRANSACTIONS

~5 Billion no of transactions per year is the potential Total Available Market (TAM).
~2.5 Billion no. of transactions per year is the serviceable Available Market (SAM).
~1 Billion no. of transactions per year is the serviceable Obtainable Market (SOM).

Source: Financial Express March 31, 2021

REVENUE MODEL

*TRAPEZA'S REVENUE COMES FROM THREE DIFFERENT SOURCES INITIALLY.
WE TARGET AN AVERAGE REVENUE OF INR 1/CLICK POST PHASE 2.*



TRADITIONAL REVENUE MODEL

Trapeza generates revenue from sources such as transfer charges, account acquiring fee, MDR, loan fees, custom planning charges, and deposit value interest.



DIGITAL AWARENESS

Trapeza becomes a platform to push various other revenue services and platforms to a huge segment that currently don't have access to. Revenues from integration of such services.



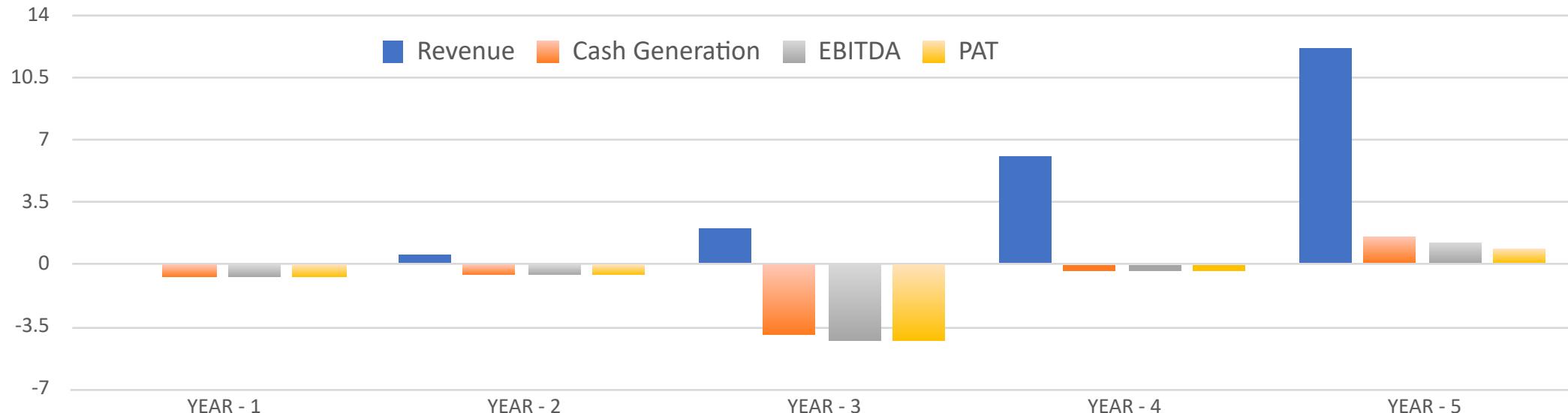
WEALTH MANAGEMENT

User fee for special and customised services for wealth management.



FINANCIALS

TRAPEZA'S TENTATIVE FINANCIAL PROJECTIONS (IN USD MILLIONS)



DETAILS	YEAR - 1	YEAR - 2	YEAR - 3	YEAR - 4	YEAR - 5
Revenue	0.0325	0.6071	2.0605	6.0606	12.1927
Cash Generation	-0.7176	-0.5642	-3.8974	-0.3601	1.5652
EBITDA	-0.7176	-0.6019	-4.3238	-0.364	1.1895
PAT	-0.7176	-0.6019	-4.3238	-0.364	0.8801
PAT %	-2.8704	-0.1287	-0.273	-0.0078	0.0091
EBITDA %	-2.8704	-0.1287	-0.273	-0.0078	0.013

PRODUCT AND TIMELINE

TRAPEZA WILL ACHIEVE ITS EXPECTED POTENTIAL IN THREE PHASES.

PHASE 1: BUILD

- ✓ Zero balance savings bank account
- ✓ Online account opening
- ✓ Multiple linked wallets for the family
- ✓ Prepaid card with cash withdrawal
- ✓ Bill payments integrated/PG/credit card pay
- ✓ Multi-level app
- ✓ Gold loans and
- ✓ special savings

ASSOCIATED BRANDS

- ✓ MOBIKWIK
- ✓ YES BANK
- ✓ DVARA GOLD
- ✓ AWS/Azure
- ✓ NSDL payments bank

Feb 2021

June 2022

Pilot 10,000 users

50,000 users

PHASE 2: UPGRADE

- ✓ Credit facility
- ✓ UPI integrated/UPI credit line
- ✓ Cash Management
- ✓ Vernacular language, TalkBack-based UI

ASSOCIATED BRANDS

- ✓ Various NBFCs
- ✓ Niki.ai
- ✓ Various Analytics partners
- ✓ Credit Under - writing partners
- ✓ Visa- Mastercard
- ✓ NPCI

Sept 2022

2023

Product Market Fit
100,000 users

1,000,000
USERS

PHASE 3: LICENSE

- ✓ Get licensed and be a full-fledged bank

ASSOCIATED BRANDS

- ✓ RBI
- ✓ PSU Banks
- ✓ International Banks

2023 - 24

LICENSED NEOBANK

THE TRAPEZA TEAM

TRAPEZA IS POWERED BY A TEAM OF HIGHLY EXPERIENCED, TALENTED AND ENTHUSIASTIC TEAM. AND BACKED BY THE MENTORSHIP OF INDUSTRY STALWARTS IN ADVISOR ROLES.



FINNY JOSE K
CEO, Founder

With over a decade of total experience in managing roles from sales to product development, four were directing a leading fin-tech to make it the market leader in the financial inclusion space.



FAIRUZ RAHIM
Tech Lead

Fairuz has an MS from the University of Nottingham, UK with immense experience in IT and related product development.



KRISHNA KUMAR DAGA
Finance Lead

A stellar CA of the 2012 batch with over 10+ years of experience with firms like L&T, Tech Mahindra, Swan group (SA), Segnora.



MR. MOHAMMAD MUSTAFA (IAS)

Former Chairman and Managing Director at SIDBI, NHB and CERSAI, Ex DFS, Ex MOF

Mr. Mustafa was the Chairman and Managing Director of the Small Industries Development Bank of India (SIDBI). Having more than 23 years of experience, he is an expert in areas such as general administration, rural developmental initiatives, monetary economics, public finance, policy making, infrastructure development and international trade.

HE ADVISES/MENTORS TRAPEZA IN MATTERS OF INVESTMENTS, BANKING ALLIANCES, GOVERNMENT POLICIES AND RELATIONS WITH THE RBI.



ASIF BASHEER

Advisor

An MBA graduate from Madras University Batch '99, Asif Basheer has been associated with large MNCs like the Tata Group, Outsource Partners International, EXL to name a few for more than two decades, with accolades including the best Sales in-charge, the Best Initiative Award and the most innovative marketing campaign. Asif is passionate about business and is a serial entrepreneur. He sold his previous venture Chayowo Technologies to a US company.

HE ADVICES TRAPEZA ON BUSINESS STRATEGIES, TECHNOLOGY PARTNERSHIPS AND BANK ONBOARDING.



SIMRAN SINGH

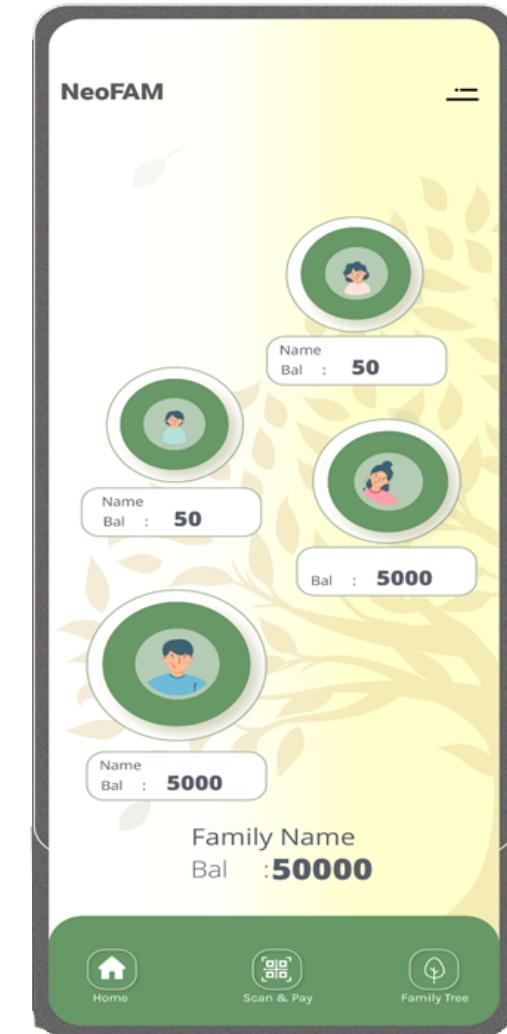
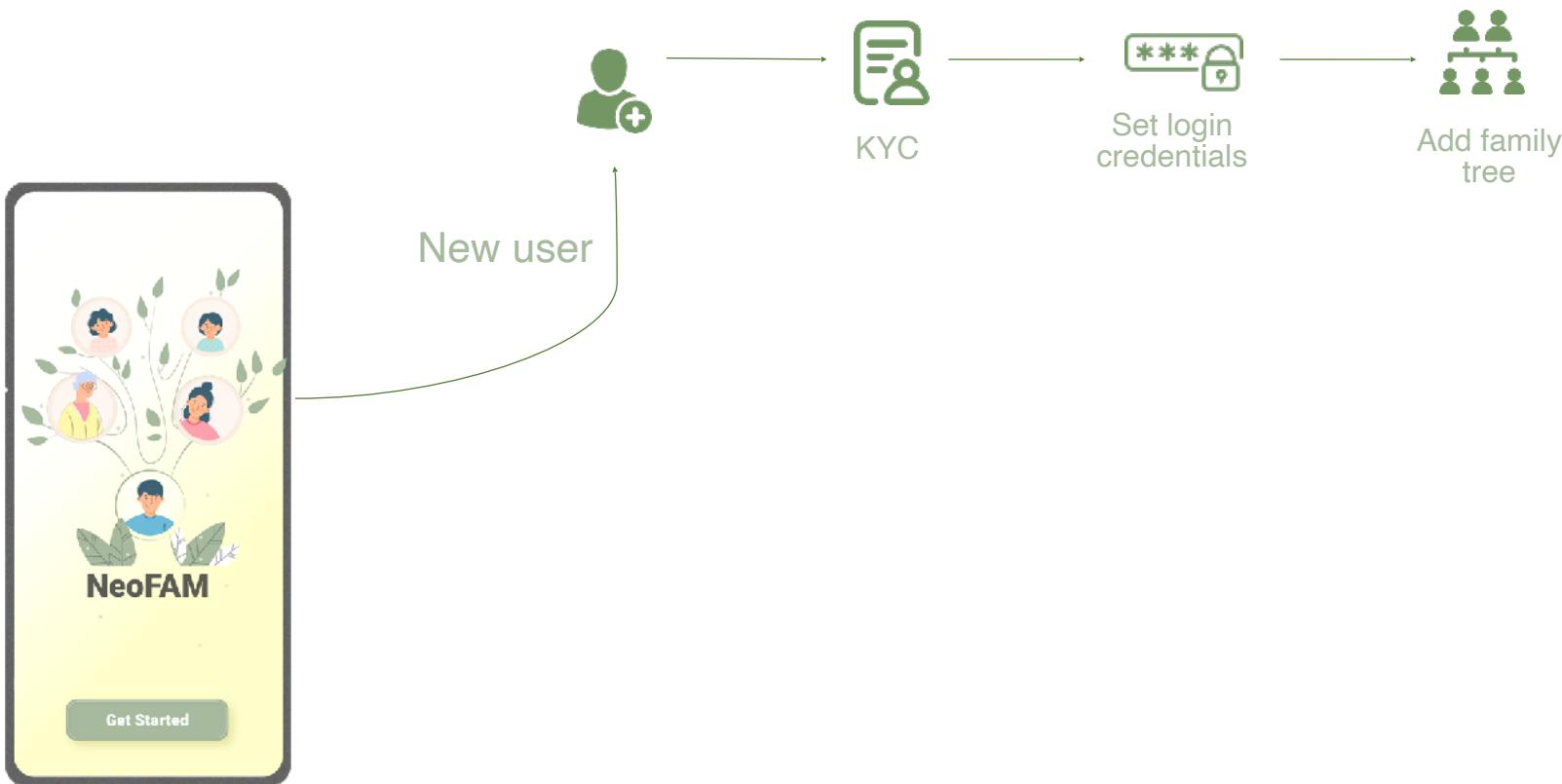
Advisor

Mr. Simran Singh is an industry veteran in the financial inclusion space. He has built and managed one of India's largest Business Correspondent network single handedly without any external financial support. He is also a noteworthy angel investor to more than a dozen startups in the Medtech, Fintech, Edutech and other domains. Apart from investments, he supports these startups with much needed industry know-hows and GTM strategies.

HE ADVICES TRAPEZA ON THE ENTIRE GTMS, NETWORK BUILDING AND CUSTOMER ACQUISITION.

PRODUCT INTRODUCTION NeoFAM

SEAMLESS TRANSACTION FLOWS WITH MINIMUM CLICKS



PRODUCT INTRODUCTION NeoFAM

SEAMLESS TRANSACTION FLOWS WITH MINIMUM CLICKS



Existing user

Log in with credentials



Family tree with balances



Master (Dad)
Access to all details



Co-Master (Mom)
Access to all, except master's



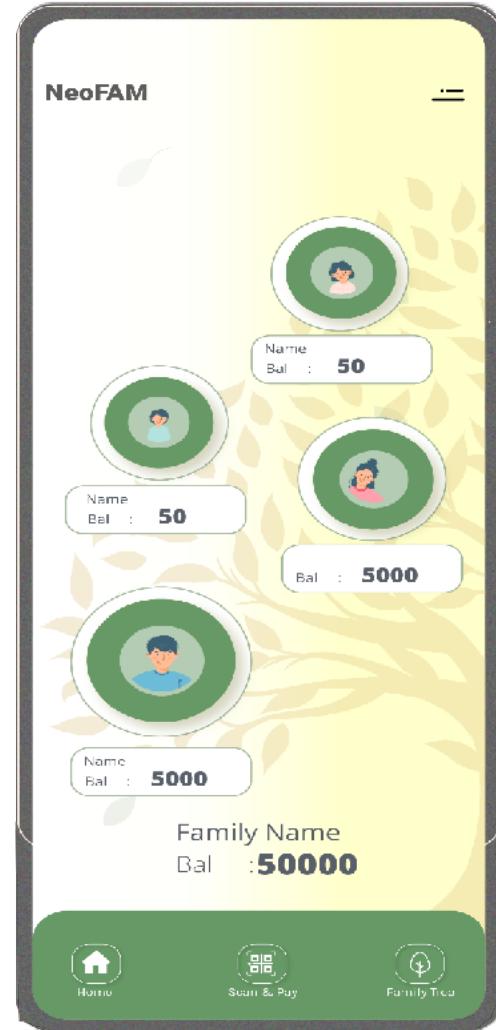
Pull money to savings



Outward services

PPI
Debit
Withdraw
UPI
BBPS
Transfer

Children
Access only to self



FUND USAGE

The estimated need of funds in the period of 18 months is ~2M\$





Digital Banking for the Middle Class

THANK YOU!

