

FINTECH

FUSION OF FINANCE AND TECHNOLOGY



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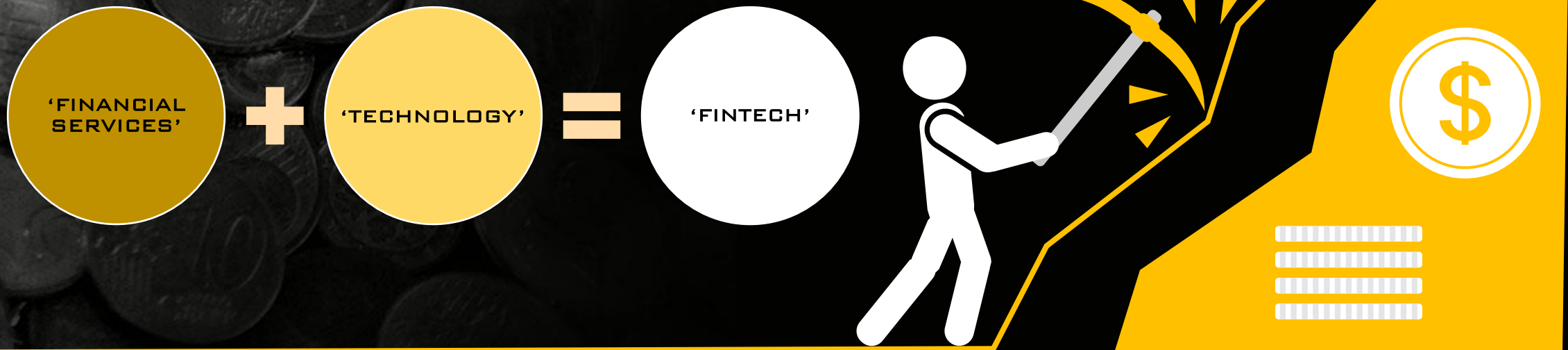
INTRODUCTION



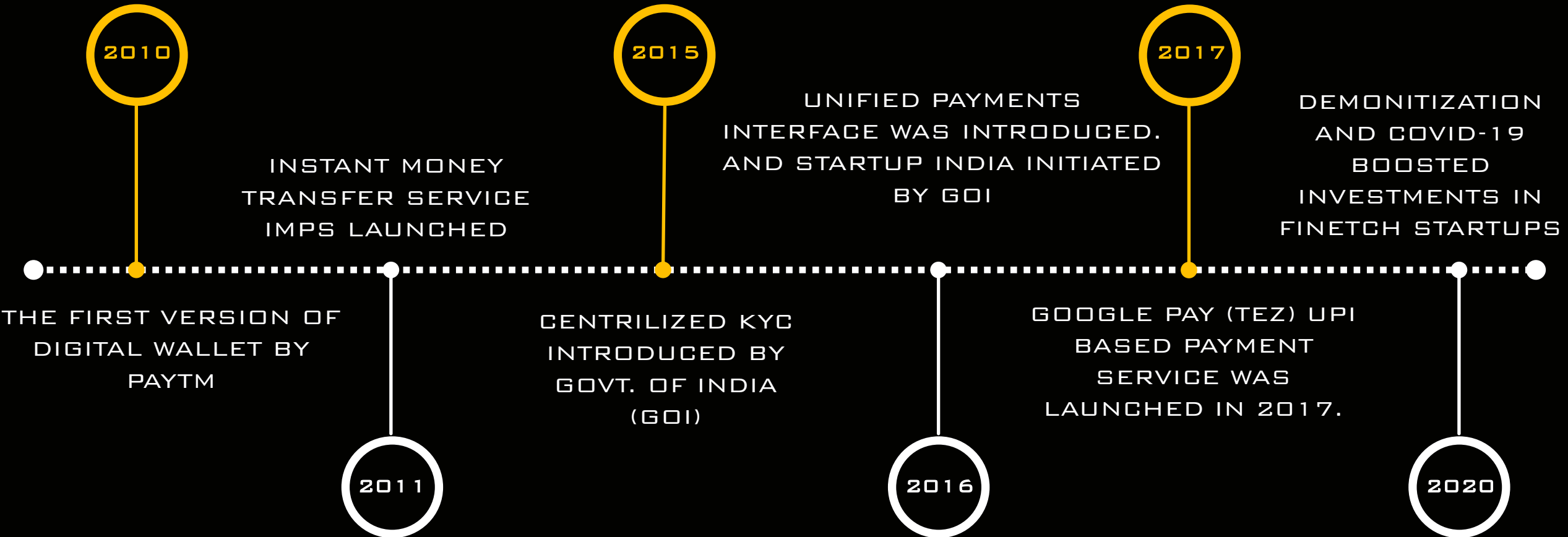
WHAT IS FINTECH?

FINTECH IS A BLEND OF THE WORDS "FINANCE" AND "TECHNOLOGY," AND IT REFERS TO ANY COMPANY THAT EMPLOYS TECHNOLOGY TO IMPROVE OR AUTOMATE FINANCIAL SERVICES AND OPERATIONS.

THE PHRASE REFERS TO A FAST EXPANDING INDUSTRY THAT SERVES BOTH CONSUMERS AND CORPORATIONS IN A VARIETY OF WAYS. FINTECH OFFERS A SEEMINGLY LIMITLESS NUMBER OF USES, RANGING FROM MOBILE BANKING AND INSURANCE TO CRYPTOCURRENCY AND INVESTMENT APPS.



HISTORY OF FINTECH IN INDIA



PHASES OF FINTECH



IN FINANCIAL SECTOR, FINTECH TECHNOLOGY HAS PLAYED A KEY ROLE. ACCORDING TO A PAPER BY GAA ANALYSIS, THE PHASES ARE AS FOLLOWS :



FINTECH
(1866-1967)

1.0

FINTECH
(1967-2008)

2.0

FINTECH
(2008-2016)

3.0

FINTECH
(2016-CURRENT)

3.5

- > **GEOGRAPHY**
- > **KEY ELEMENTS**
- > **SHIFT ORIGIN**

- > **GLOBALLY UNDEVELOPED**
- > **INFRASTRUCTURE/ MANUAL INPUTS**
- > **LINKAGE**

- > **GLOBAL DEVELOPING**
- > **TRADITIONAL/ INTERNET**
- > **DIGITALIZATION**

- > **DEVELOPED**
- > **MOBILE/STARTUP/ NEW ENTRANTS/ GOV. INITIATIVES**
- > **2008 FINANCIAL CRISIS/SMART PHONE**

- > **EMERGING/ DEVELOPING**
- > **MOBILE/START UP/NEW ENTRANTS**
- > **DEMONETIZATION AND COVID-19**



GLOBAL SCENARIO

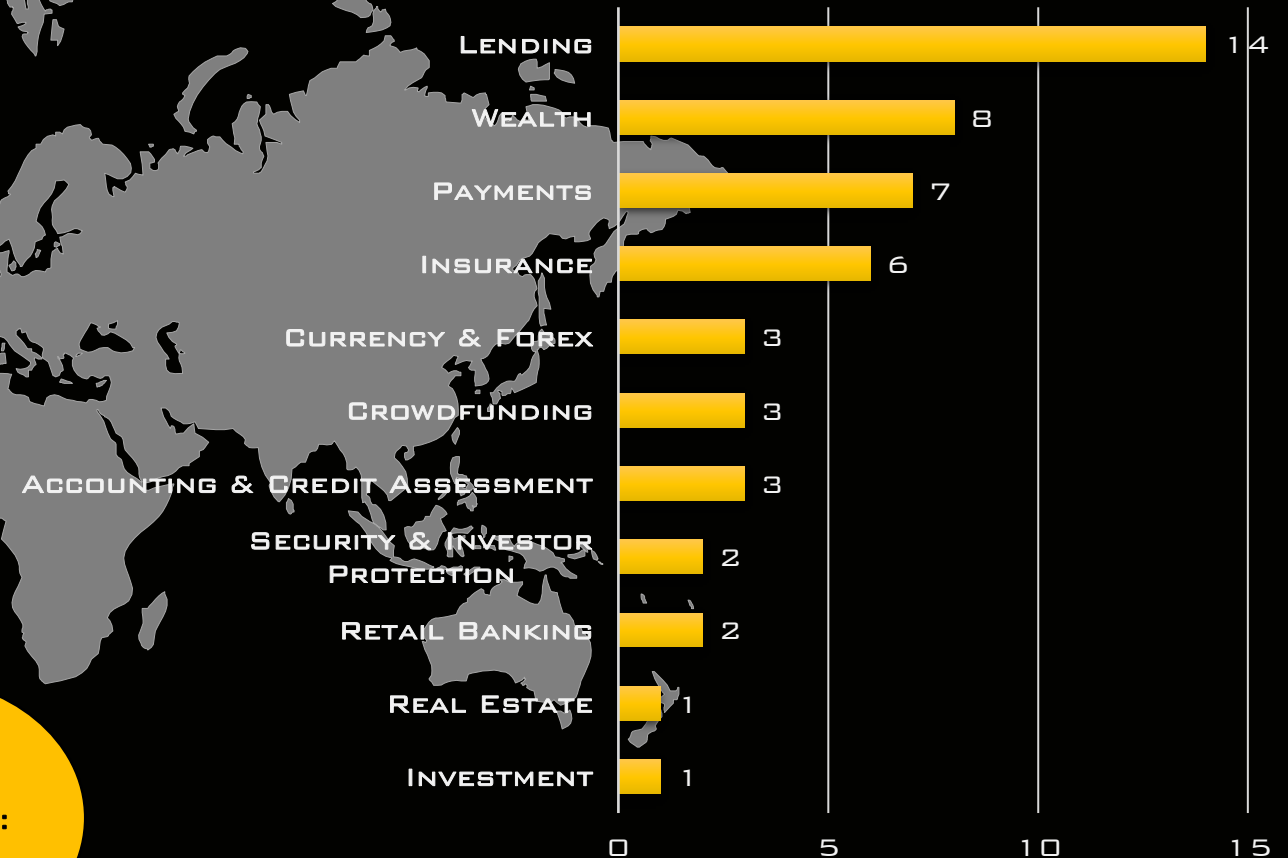
DISTRIBUTION



DISTRIBUTION OF THE WORLDS TOP 50 FINTECH COMPANIES BY SECTOR AND CUSTOMER FOCUS

WHEN WE LOOK AT THE MOST PROFITABLE FINTECH COMPANIES BY SECTOR, IT'S CLEAR THAT LENDING IS THE MOST PROFITABLE. LENDING IS REPRESENTED BY 28 PERCENT OF THE TOP 50 FINANCIAL TECHNOLOGY FIRMS. WEALTH, PAYMENTS, AND INSURANCE ARE THREE MORE POPULAR SORTS OF FINTECH ENTERPRISES. THESE INDUSTRIES EMPLOY EIGHT, SEVEN, AND SIX OF THE TOP 50 CORPORATIONS, RESPECTIVELY.

NUMBER OF COMPANIES



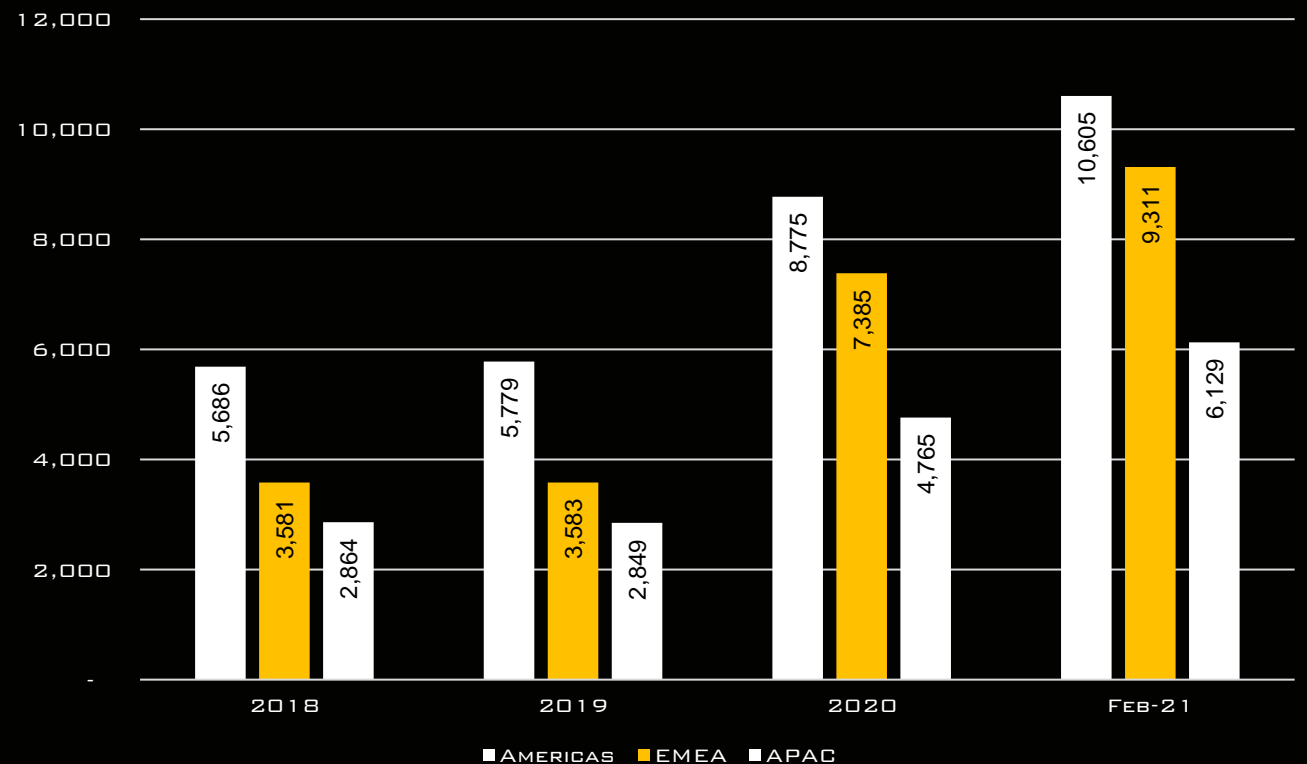
**B2B
COMPANIES:
12**

**B2C
COMPANIES:
30**

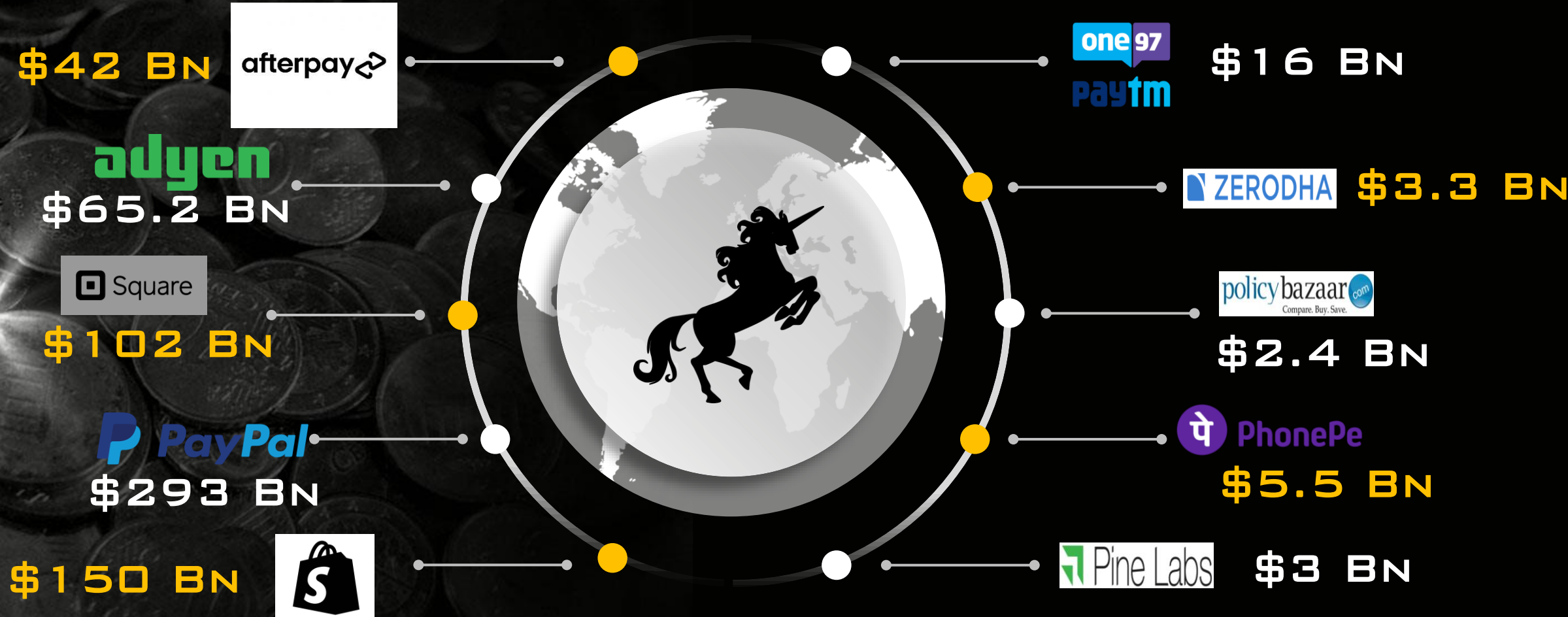
**B2B, B2C
COMPANIES:
8**

NUMBER OF FINTECH STARTUPS BY REGION

BY REVENUE, ASIA BOASTS LEADING FINTECH COMPANIES, MOST NUMBER OF FINTECH STARTUPS ARE IN NORTH AMERICA. ACCORDING TO FINTECH STATISTICS, THERE ARE 8,775 FINANCIAL SERVICES STARTUPS IN NORTH AMERICA. IN EMEA, THERE WERE 7,385 WHILE IN APAC, THERE WERE 4,765. IT'S FASCINATING TO SEE HOW THE NUMBER OF FINTECH STARTUPS INCREASED DRAMATICALLY IN 2020. IN BOTH 2018 AND 2019, THERE WERE AROUND 5,600, 3,500, AND 2,800 NEWLY CREATED FINTECHS IN NORTH AMERICA, EUROPE, AND ASIA PACIFIC, RESPECTIVELY.



FINTECH UNICORN AND THEIR VALUATIONS



TOP REASONS FOR USING FINTECH GLOBALLY

RATE AND FEES

39%

TRUST IN THE
PROVIDERS TEAM AND
THEIR REPUTATION

31%

RANGE OF
FUNCTIONALITY AND
FEATURES

66%



COMPATIBILITY WITH
DAILY OPERATIONS AND
INFRASTRUCTURE

38%

EASE IN SETTING UP,
CONFIGURING AND
USING THE SERVICES

53%

AVAILABILITY OF
SERVICES 24 HRS A
DAY, 7 DAYS A WEEK

55%



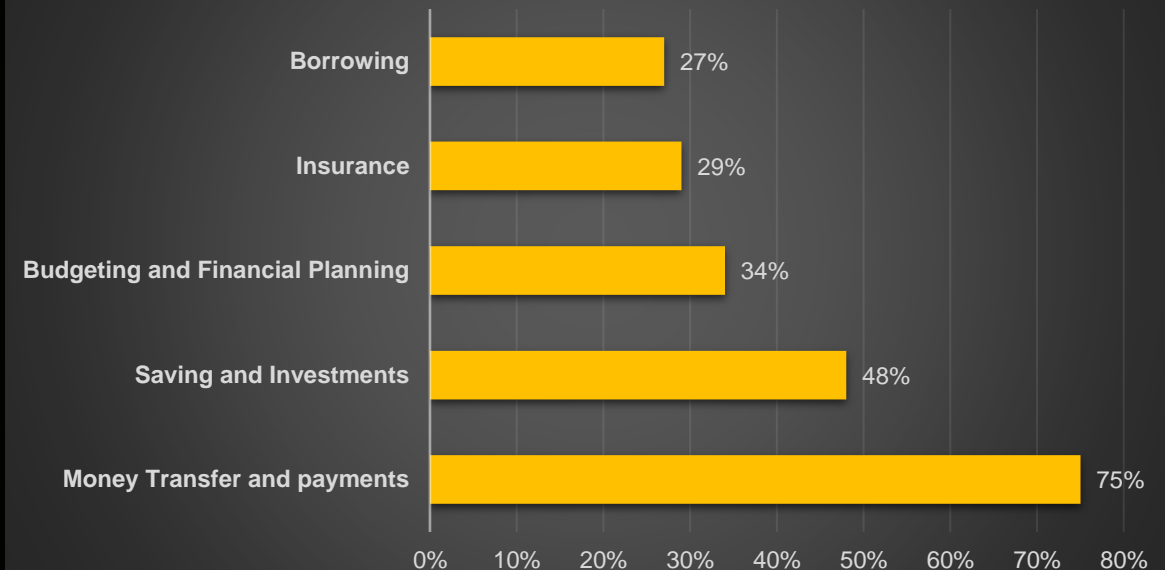
ADOPTION RATE OF FINTECH CATEGORY

WHILE LENDING IS MORE POPULAR WITH INVESTORS THAN OTHER TYPES OF FINANCIAL TECHNOLOGY, DIGITAL PAYMENTS ARE THE MOST POPULAR.

THE MONEY TRANSFER AND PAYMENTS INDUSTRY HAD A 75 PERCENT ADOPTION RATE, WHICH WAS SIGNIFICANTLY GREATER THAN THE BORROWING SECTOR'S 27 PERCENT ADOPTION RATE. LET'S LOOK AT THE ADOPTION RATES OF THE LESS-POPULAR FINTECH SERVICES NOW THAT YOU KNOW WHICH ONE IS THE MOST POPULAR.

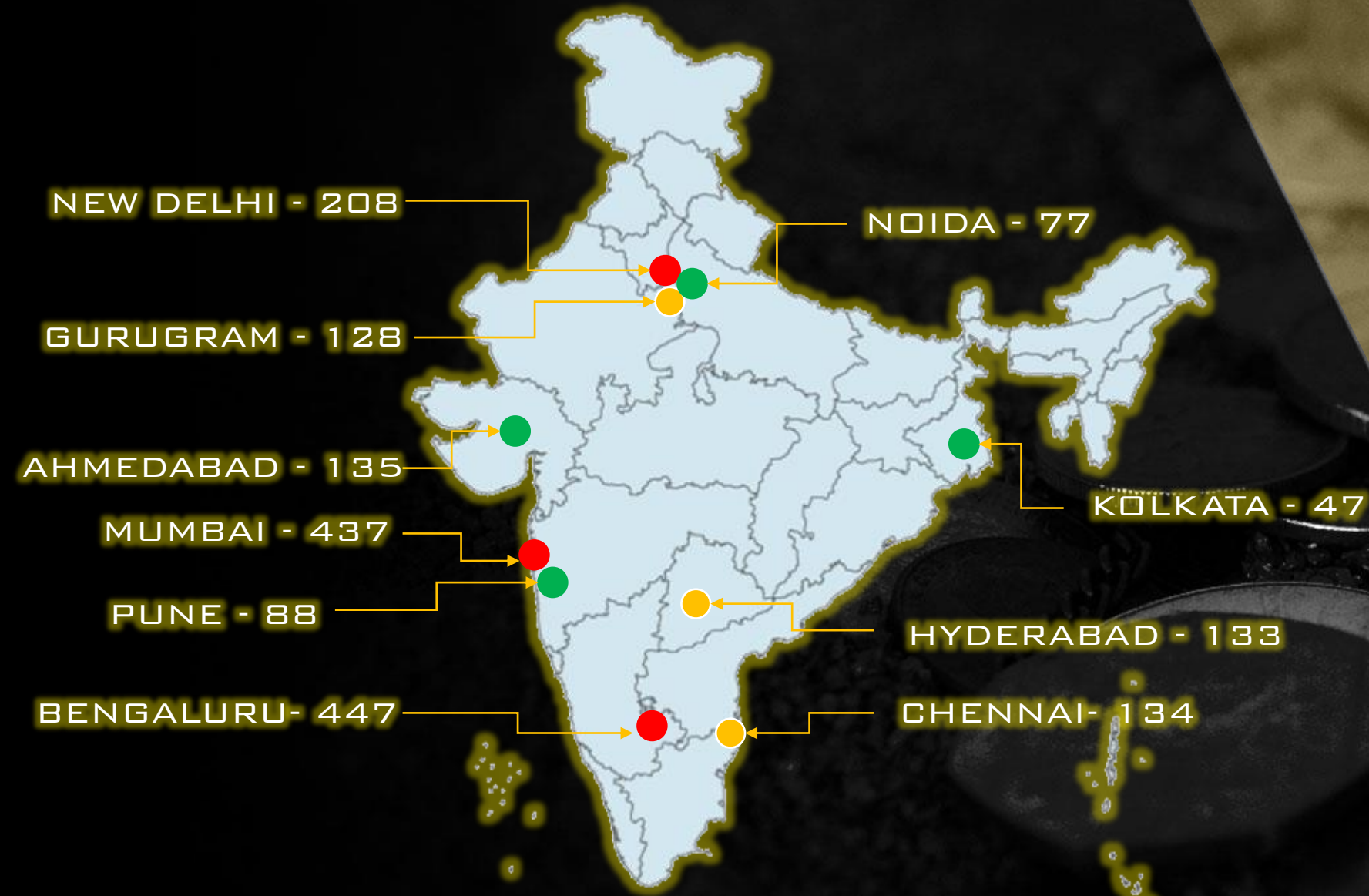
ACCORDING TO EY FINANCIAL STATISTICS, SAVES AND INVESTMENTS ARE ADOPTED AT A RATE OF 48 PERCENT, WHILE BUDGETING AND FINANCIAL PLANNING ARE ADOPTED AT A RATE OF 34 PERCENT. WITH A 29 PERCENT ADOPTION RATE, INSURANCE IS THE LEAST POPULAR FINTECH PRODUCT CURRENTLY AVAILABLE.

Category wise adoption Rate



INDIAN SCENARIO

NUMBER OF FINTECH STARTUPS IN INDIA



GOVERNMENT SUPPORT AND RBI INITIATIVES



JAM SCHEME (JAN DHAN YOJANA, AADHAAR, MOBILE)

FINANCIAL INCLUSION HAS GROWN SIGNIFICANTLY THROUGHOUT THE COUNTRY DUE TO PM JAN DHAN YOJANA. THE PREVIOUSLY UNBANKED NOW BENEFIT FROM DIRECT TRANSFER OF GOVERNMENT BENEFIT SCHEMES, INSURANCE & OVERDRAFT FACILITIES. AADHAAR IS THE BIOMETRIC BASED INDIAN EQUIVALENT OF THE BELGIAN NATIONAL IDENTITY CARD.

INDIAN STACK

INDIA STACK IS A SET OF API'S (APPLICATION PROGRAMMING INTERFACE) THAT BRINGS GOVERNMENTS BUSINESS, STARTUPS, DEVELOPERS & CONSUMERS INTO THE DIGITAL INFRASTRUCTURE. ESSENTIALLY IT IS A PRESENCE-LESS (AADHAAR), PAPER-LESS (AADHAAR EKYC, E-SIGN AND DIGITAL LOCKER) & CASHLESS LAYER (UPI & AADHAAR ENABLED PAYMENT SYSTEM.)



UNIFIED PAYMENT INTERFACE (UPI)

UPI IS A MOBILE APPLICATION INTERFACE DEVELOPED BY THE NATIONAL PAYMENT CORPORATION OF INDIA. THE OBJECTIVE IS TO ALLOW EXCHANGE OF PAYMENT ACROSS BANKS & WALLETS IN A REAL TIME ENVIRONMENT. 29 BANKS IN THE COUNTRY HAVE INTEGRATED UPI WITH THEIR OWN MOBILE APP. ONCE ONE CREATE A UPI ID, TRANSFERRING OR REQUESTING FOR MONEY IS EASY.

PAYMENT AND SMALL FINANCE BANKS

ELEVEN PAYMENT BANKS AND TEN SMALL FINANCE BANKS HAD RECEIVED A LICENSE FROM RBI TO START BANKING OPERATIONS IN INDIA. SMALL FINANCE BANKS PROVIDE BASIC SERVICES LIKE DEPOSITS & WITHDRAWAL. PAYMENTS BANKS CAN ACCEPT A RESTRICTED DEPOSIT UP TO 1 LAKH PER CUSTOMER

INDIA'S STACK POWERED DIGITAL ECOSYSTEM

INDIA STACK APPLICATIONS:

1. DBT
2. UPI
3. APB
4. AEPS
5. ESIGN
6. DIGITAL LOCKER
7. ACCOUNT
AGGREGATION
8. NETC

CONSUMER & BUSINESS DEVICES

1. TABLETS
2. SMARTPHONES
3. IRIS SENSORS
4. MICRO ATM
5. CHECK-IN-DEVICE
6. FINGER-PRINT
SCAN

INDIASTACK



**GOVERNMENT
SCHEMES**
EazyGov



**FINANCIAL
INCLUSION**
Krishiyog



TRANSPORTATION
Journee



PAYMENTS
Gpay, Phonepe



LENDING
Capital Float



HEALTHCARE
CancerRegis

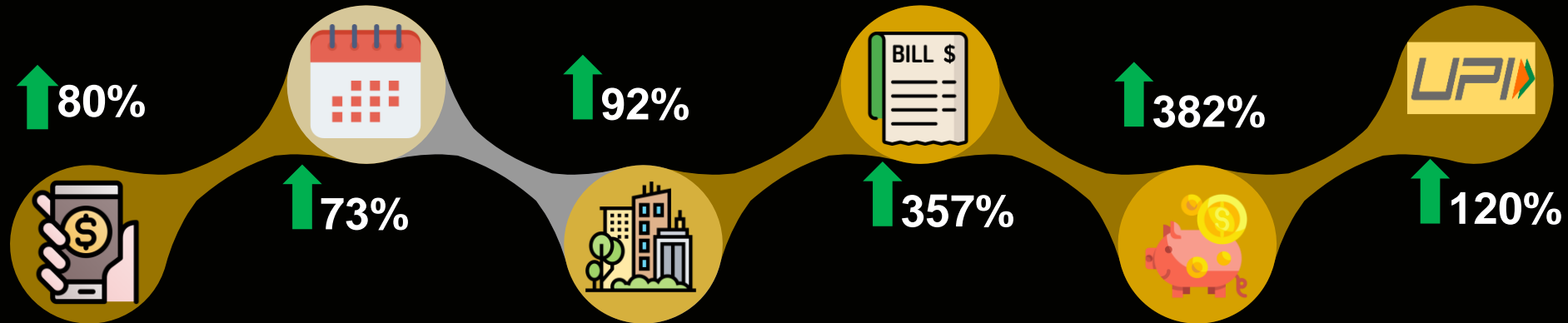
THE COVID ERA OF RISING FINTECH



THE LATTER SIX MONTHS OF 2020 CONTRIBUTED SIGNIFICANTLY TO THIS GROWTH, AS BUSINESSES IN A FEW SECTORS GRADUALLY BEGAN TO SHOW SIGNS OF STABILITY. BETWEEN JULY AND DECEMBER 2020, DIGITAL PAYMENTS GREW BY 73%.

PUTTING SAFETY FIRST, INDIANS CONSCIOUSLY OPTED TO MAKE ALL PAYMENTS ONLINE GIVING THE UTILITIES/BILL PAYMENT SECTOR A WHOPPING 357% GROWTH IN 2020.

FROM BEING THE SECOND MOST PREFERRED PAYMENT METHOD IN 2019, UPI WAS THE FAVORITE OF ALL IN 2020, OVERTAKING CARDS, NET BANKING AND WALLETS BY A STEP 120% GROWTH.



2020 INDICATED A MASSIVE SHIFT TOWARDS DIGITAL PAYMENT BY BUSINESSES AND CONSUMERS ACROSS TIER-1, 2 AND 3 CITIES. IN COMPARISON TO 2019, ONLINE TRANSACTIONS GREW BY 80%.

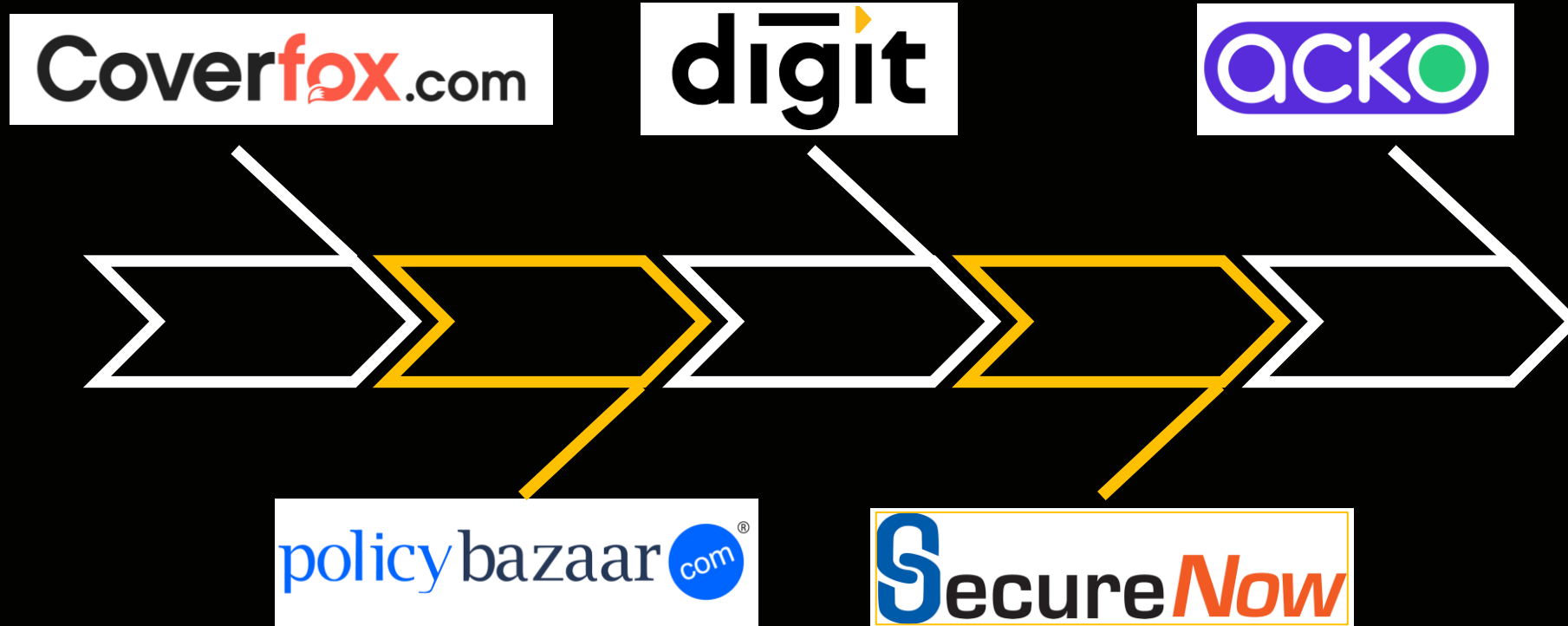
TIER-2 AND TIER-3 CITIES CONTRIBUTED TO MORE THAN HALF, THAT IS 54% OF 2020'S DIGITAL TRANSACTIONS, DEMONSTRATING A 92% GROWTH IN JUST ONE YEAR.

MUTUAL FUNDS INCREASED BY 382% IN A YEAR, DEMONSTRATING THAT IT WAS A GOOD TIME TO INVEST SINCE CUSTOMERS SAW MARKET CORRECTIONS AS AN OPPORTUNITY RATHER THAN A THREAT.

MAJOR PLAYERS-INSURANCE



THE INSURANCE SECTOR IS BEING DISRUPTED BY FINTECH, SHIFTING CUSTOMER BEHAVIOR, AND MODERN TECHNOLOGIES. THROUGH ADVANCES IN UNDERWRITING, ON-THE-SPOT PURCHASING, ACTIVATION, AND CLAIMS PROCESSING, AND TECHNOLOGY ENTREPRENEURS CONTINUE TO ALTER CUSTOMER EXPERIENCE.



MAJOR PLAYERS - LENDING

THE PROCESS OF OFFERING LOANS OVER THE INTERNET IS KNOWN AS DIGITAL LENDING. YOU CAN APPLY FOR THESE LOANS ONLINE USING YOUR LAPTOPS OR CELLPHONES. THERE IS NO NEED TO VISIT A BANK BECAUSE THE ENTIRE LOAN LIFETIME IS COMPLETED ONLINE. IN INDIA, THE DIGITAL LENDING BUSINESS IS EXPLODING.



NeoGrowth



FAIRCENT.com
EVERY % COUNTS



rubiqueTM
Mining possibilities



Money ViewTM



MAJOR PLAYERS - INVESTMENT

IF FINANCIAL TECHNOLOGY ACHIEVES THE TYPE OF SUCCESS THAT IT HAS THE POTENTIAL TO, THOSE WHO INVEST NOW, IN ITS FORMATIVE YEARS, STAND TO MAKE A MASSIVE PROFIT. THIS IS WHY BIG MONEY INVESTMENTS AND VENTURE CAPITAL FIRMS ARE ESPECIALLY INTERESTED IN FINTECH.



TRADE FASTER. TRADE SMARTER



amigobulls.com



MAJOR PLAYERS - PAYMENTS

FINTech IS THE "FUSION OF FINANCE AND TECHNOLOGY", THESE INCLUDE DIGITAL BANKING, E-COMMERCE PAYMENTS, CRYPTOCURRENCY TRADING, STOCK MARKET INVESTMENTS, FINANCIAL LOANS. HERE ARE SOME FEW PAYMENT LEADERS ACROSS THE MARKET.



CHALLENGES IN FINTECH



CHALLENGES IN FINTECH



LACK OF INDULGENCE

UNTIL NOW, CUSTOMERS ARE NOT ABLE TO TRUST THESE TECH PRACTICES AND THEY DEDICATEDLY FOLLOW CONSERVATIVE PRACTICES ONLY.

ADOPTION

IT'S NOT EASY FOR EVERY TYPE OF BUSINESS TO ADOPT FINTECH, WHICH MAY CAUSE HARM TO THEIR PRODUCTIVITY. IT IS COMPLICATED FOR AN ECONOMY LIKE THAT OF INDIA'S WHICH IS DOMINATED BY MSMEs. GOING DIGITAL FOR PAYMENTS CAN BE COMPLICATED.

UNCERTAINTY IN REGULATION

THERE IS A REQUIREMENT OF FULL-FLEDGED REGULATORY FRAMEWORK WHICH CAN CONTAIN THE RISKS TO MITIGATE THE POTENTIAL RISKS. THERE IS A GROWING NEED TO FORMULATE POLICIES.

LACK OF AWARENESS

MORE THAN 70% POPULATION OF INDIA LIVE IN THE VILLAGES AND USE OF THESE DIGITAL PAYMENT PLATFORMS ARE DONE BY MOST OF THE URBAN PEOPLE. THIS SECTOR NEEDS ITS WAY THROUGH AWARENESS IN RURAL INDIA.

DATA SECURITY & PRIVACY RISK

AS WE ALREADY KNOW, DATA IS THE NEW OIL. IN FINTECH THERE'S A BIG DATA INVOLVED AND EVERYTHING IS DONE VIRTUALLY, THERE'S A LOT OF RISK OF DATA THEFT, FRAUDS AND OTHER SECURITY ISSUES.

DISCOVERY AND DISTRIBUTION OF CONTENT

IN INDIA ALONE, THERE ARE OVER 600 FINTECH START-UPS, AND THAT DOES NOT INCLUDE THE FINTECH BEHEMOTHS. DEVELOPING A REPUTATION AMONG THE HERD IN ORDER TO STAND OUT IS A DIFFICULT TASK.



SOWT ANALYSIS



- STRONG R&D EXPERTISE AND TEAM
- IT/SOFTWARE EXPERTISE
- HIGHLY INNOVATIVE
- HIGHLY AUTOMATED SYSTEMS
- HIGHLY AGILE
- ADAPTIVE TO CHANGE
- DIGITAL MARKETING EXPERTISE
- SUCCESS IN ENTERING NEW MARKETS
- SUPERIOR PRODUCT DESIGN
- ATTRACTING MANY NEW CUSTOMERS

- LOW BRAND AWARENESS
- PRODUCT-CENTRIC STRATEGY
- FLUCTUATING MARKETING SUCCESS
- PRODUCTS SEEN AS HARD-TO-USE
- MANY PRODUCTS GAP
- POOR SHARE-OF-CUSTOMER
- LIMITED MARKET SHARE
- HIGH-COST STRUCTURE
- MANY EMERGING NEW ENTRANTS

- GROW CUSTOMER LOYALTY/RETENTION
- ATTRACT NEW CUSTOMERS THROUGH SPECIAL OFFERS
- RAISE CAPITAL FUNDING TO INVEST IN NEW VENTURES
- DEVELOP AN INNOVATION CULTURE
- LEAP-FROG COMPETITOR'S TECHNOLOGY
- DEVELOP STRATEGIC ALLIANCES
- BECOME A FIRST-MOVER IN AN EMERGING MARKET
- DEVELOP NEW PRODUCTS FOR INTERNATIONAL MARKETS

- POTENTIAL NEW PRODUCT FAILURES
- INABILITY TO GROW THE CUSTOMER BASE LONG-TERM
- SLOWER GROWTH DUE TO THE INABILITY TO RAISE FUNDS
- INCREASED OPERATING/TECHNOLOGY COSTS
- INEXPERIENCED STAFF
- UNPREDICTABLE TRENDS AND DISRUPTION
- RAPID TECHNOLOGICAL CHANGE
- BREACH OF DATA/PRIVACY ISSUES
- MORE EFFICIENT COMPETITORS, COMPETING ON PRICE

FUTURE OUTLOOK

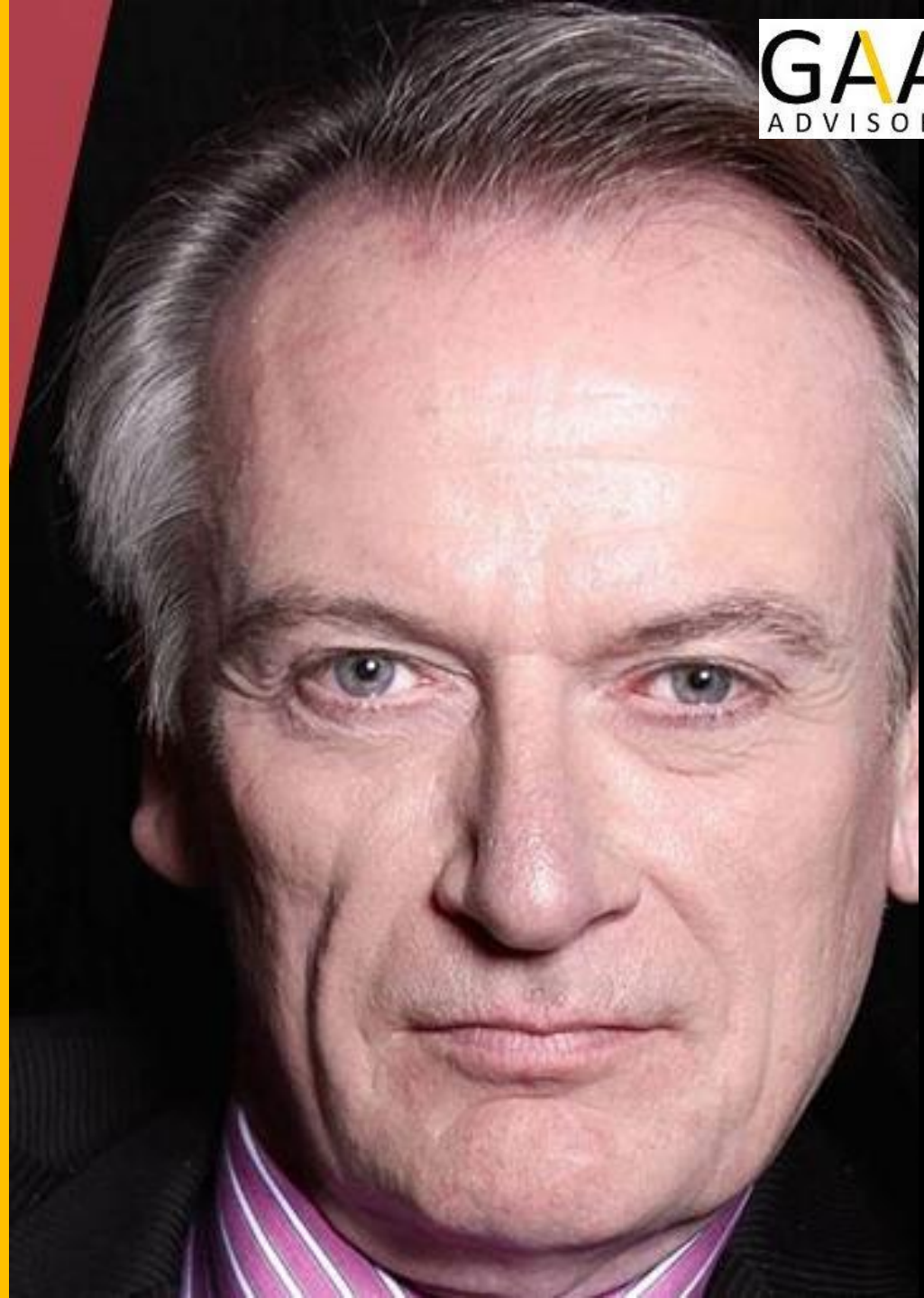


CHRIS SKINNER

CEO OF THE FINANSER LTD.

CHAIRMAN OF THE FINANCIAL SERVICES CLUB

NOW WE'RE SEEING WHAT I CALL 'THE COMPLETE OPEN SOURCING OF FINANCIAL SERVICES' THROUGH APPS, API AND ANALYTICS. SO, THE FRONT OFFICE RELATIONSHIP IS IN AN APP. THE MIDDLE OFFICE PROCESSING IS THROUGH AN API AND THE BACK OFFICE IS ALL ABOUT ANALYTICS. AND ALL OF THAT IS BEING DONE BY A LOT OF SPECIALIST COMPANIES THAT HAVE NARROW FOCUS, WHICH ARE THESE FINTECH STARTUPS.



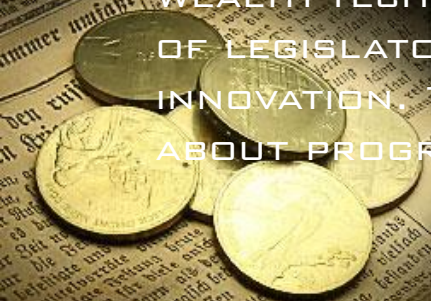
FUTURE OUTLOOK OF FINTECH

EARLY 2020 FORECASTS THAT THE MATURE SECTOR WILL CONTINUE TO EXPAND IN 2020 PROVED TO BE JUST PARTIALLY CORRECT. INTEREST RATE REDUCTION AND THE CORONAVIRUS-INDUCED ECONOMIC ROLLER COASTER, ACCORDING TO GAA, HAVE UPENDED INDUSTRY BELIEFS ABOUT FINTECH'S IMMEDIATE FUTURE.

BUSINESS AND BANKING CUSTOMERS ARE INCREASINGLY RELYING ON TECHNOLOGY TO HELP THEM NAVIGATE THEIR FINANCIAL LIVELIHOODS. AS PER GAA, AN ECONOMIC RECOVERY WILL GO HAND IN HAND WITH NEW OPPORTUNITIES FOR FINTECH.

HERE ARE A FEW TOP EXPECTED ONES WHICH MAY DEFINE FINTECH BETTER IN THE COMING YEARS.

1. CONTACTLESS PAYMENT IS THE NEW PAYMENT MODEL
2. EMBEDDED FINANCE WILL FIND MANY TAKERS
3. FINANCIAL INCLUSION AS A NECESSARY PART OF THE INDUSTRY
4. NEWER PARTNERSHIPS
5. CRYPTOCURRENCY ACCEPTANCE
6. REG-TECH AND WEALTH-TECH ARE THE NEXT BIG THINGS AFTER FINTECH. FINTECH, WHICH MEANS FOR FINANCIAL TECHNOLOGY, WILL SEE THE EVOLUTION OF REG-TECH, WHICH STANDS FOR REGULATORY TECHNOLOGY, AND WEALTH-TECH, WHICH STANDS FOR WEALTH MANAGEMENT TECHNOLOGY. IT NECESSITATES THE COLLABORATION OF LEGISLATORS, REGULATORS, FINANCIAL INSTITUTIONS, AND TECHNOLOGICAL FIRMS IN ORDER TO ENCOURAGE INNOVATION. THESE THREE INDUSTRY PLAYERS ARE EXPECTED TO COLLABORATE AS THREE PILLARS TO BRING ABOUT PROGRESSIVE TRANSFORMATION IN THE SECTOR.



WAY FORWARD TO FINTECH



APART FROM ESTABLISHING TECHNOLOGICAL SAFEGUARDS, EDUCATING CUSTOMERS TO SPREAD AWARENESS ABOUT THE BENEFITS OF FINTECH AND GUARD AGAINST CYBERATTACKS, IT WILL HELP IN DEMOCRATIZATION OF FINTECH



EDUCATING CUSTOMERS

CURRENTLY, INDIA RELIES IN IMPORT OF OFFENSIVE AS WELL AS DEFENSIVE CYBERSECURITY CAPABILITIES. GIVEN THE GROWING SCALE OF ADOPTION OF TECHNOLOGY, IT IS IMPERATIVE FOR INDIA TO ATTAIN ATMA-NIRBHARTA (SELF-SUFFICIENCY) IN THIS DOMAIN.



GUARDING AGAINST CYBERCRIMINALS

FINTECH COMPANIES HAVE TO DEVELOP PRODUCTS FOR EACH SEGMENT RATHER THAN ONE CONSOLIDATED ITEM



CATERING TO VARIOUS INDIAN MARKETS

ESTABLISHED FINTECH SANDBOXES BY RBI TO EVALUATE THE IMPLICATIONS OF TECHNOLOGY IN THE SECTOR IS A STEP IN THE RIGHT DIRECTION. HOWEVER, THERE IS A STRONG REQUIREMENT FOR A STRONG DATA PROTECTION FRAMEWORK IN INDIA.



DATA PROTECTION LAW

KEY GROWTH DRIVERS OF FINTECH IN INDIA



WIDESPREAD IDENTITY FORMALIZATION (AADHAR):
1.2 BN ENROLMENT



HIGH LEVEL OF BANKING PENETRATION THROUGH
THE JAN DHAN YOJANA: 1+ BN BANK ACCOUNTS



HIGH SMARTPHONE PENETRATION: 1.2 BN MOBILE
SUBSCRIBERS



INDIA STACK: SET OF APIS FOR BUSINESS AND
STARTUPS



GROWING DISPOSAL INCOME OF INDIANS



KEY GOVERNMENT INITIATIVES SUCH UPI AND
DIGITAL INDIA



FINTECH AS A BUSINESS



FINTECH IS USED BY BANKS FOR BOTH BACK-END PROCEDURES, SUCH AS ACCOUNT ACTIVITY MONITORING, AND CONSUMER-FACING SOLUTIONS, SUCH AS THE APP YOU USE TO CHECK YOUR BALANCE. FINTECH IS USED BY INDIVIDUALS FOR ANYTHING FROM TAX CALCULATIONS TO MARKET SPECULATION, AND NO PRIOR INVESTING EXPERIENCE IS REQUIRED.

FINTECH IS USED BY BUSINESSES FOR PAYMENT PROCESSING, E-COMMERCE TRANSACTIONS, ACCOUNTANCY, AND, MORE RECENTLY, SEEKING GOVERNMENT AID THROUGH PROGRAMMES LIKE THE PAYROLL PROTECTION PROGRAM (PPP). AS A RESULT OF THE COVID-19 PANDEMIC, AN INCREASING NUMBER OF FIRMS ARE TURNING TO FINTECH TO OFFER FEATURES SUCH AS CONTACTLESS PAYMENTS AND OTHER TECH-DRIVEN TRANSACTIONS. CHATBOTS ARE ALSO USED BY SEVERAL WEBSITES FOR CUSTOMER SERVICE.

IN THE END, THE ANSWER TO HOW FINTECH AFFECTS YOUR LIFE IS A CASE-BY-CASE SITUATION. ASIDE FROM CHORES THAT HAVE BECOME ENGRAINED IN DAY-TO-DAY BANKING, SUCH AS ONLINE ACCOUNT MONITORING, THE IMPACT OF FINTECH ON YOUR LIFE IS A PERSONAL CHOICE, DETERMINED BY THE NUMBER OF SERVICES YOU CHOOSE TO CONNECT WITH. YOU CAN DELVE AS DEEP AS YOU WANT OR JUST STAY ON THE SURFACE.

CONCLUSION



SHIFTING PARADIGM



AFTER A BRIEF DECLINE OF 30% IN PAYMENT VOLUMES IN THE FIRST THREE MONTHS OF COVID ERA, THERE'S BEEN A RESURGENCE OF 40-50% GROWTH IN THE USE OF DIGITAL PAYMENT ACROSS SECTORS FROM SEPTEMBER ONWARDS, ESPECIALLY UTILITIES, E-COMMERCE, GAMING AND FINANCIAL SERVICES.

WITH A GROWTH OF >100% IN THE LAST FEW MONTHS, UPI CONTINUES TO GAIN SIGNIFICANT TRACTION.



CONCLUSION

CORONAVIRUS PANDEMIC WAS A WORLDWIDE TEST FOR ALL THE BUSINESSES TO UNDERSTAND THEIR MARKET STABILITY FOR SUCH A LARGE-SCALE DISRUPTIVE PHENOMENON. ITS GREAT THAT FINTECH INDUSTRY NOT EVEN WITHSTAND BUT ALSO RISES UP. THIS INDUSTRY REALISED THE IMPORTANCE OF DIGITIZATION AND TECHNOLOGY.

FINTECH HAS LITERALLY CHANGING OUR LIVES AND HABITS BY MAKING TRADE EASY, PHYSICAL INTERACTION IS NO LONGER NEEDED.

HOWEVER, THE FINANCIAL SECTOR FACES A NUMBER OF OBSTACLES TO OVERCOME, PARTICULARLY IN THE AREAS OF REGULATION AND DATA PROTECTION, IN ORDER TO GAIN CUSTOMER TRUST AND COMPLETELY OVERTAKE THE MARKET. WITH BIG DATA, BLOCKCHAIN, AI, AND A SLEW OF OTHER TECHNOLOGICAL ADVANCEMENTS ALREADY IN USE OR ON THE HORIZON, BUSINESS LEADERS SHOULD LOOK FOR WAYS TO INCORPORATE FINTECH APPLICATIONS INTO THEIR OWN BUSINESS MODELS IN ORDER TO GAIN TOMORROW'S CUSTOMERS..

WHILE 2020 WAS HIT BY THE COVID-19 PANDEMIC AND IT BROUGHT MANY SURPRISES FOR THE FINTECH PLAYERS AND OTHER FINANCIAL INSTITUTIONS OF INDIA, 2021 IS EXPECTED TO BE GROWTH YEAR FOR THE INDIAN FINTECH PLAYERS TO GROW AND INNOVATE FROM THEIR EXPERIENCES OF THE PAST YEAR AND SUCCEED IN BRINGING DIGITAL TRANSFORMATION IN THE 'NEW NORMAL' ERA.

WHILE THE FINTECH INDUSTRY IS STILL IN ITS EARLY ADOPTION STAGE, WE BELIEVE IT IS WELL-POSITIONED TO WITNESS LONG-TERM GROWTH IN THE COMING YEARS. THE CHANGES WILL BE MORE FOCUSED ON DIGITAL LENDING (ALTERNATIVE FINANCE) AND OPEN BANKING. FINTECH GROWTH WILL ULTIMATELY CREATE OUTSIZED OPPORTUNITIES FOR FIRMS AND HELP EMPOWER THEM IN THE DIGITAL AGE.



SERVICES



VALUATION

BUSINESS & BUSINESS INTERESTS

- ▶ BUSINESS & EQUITY VALUATION
- ▶ VALUATION OF START-UP / IPO / REIT / M&A, LEVERAGE BUYOUT VALUATION
- ▶ VALUATION OF ESOPs AND SWEAT EQUITY
- ▶ VALUATION FOR TAX, CAPITAL GAIN, TRANSFER PRICING
- ▶ VALUATION FOR FINANCIAL REPORTING, FAIRNESS OPINION, PURCHASE PRICE ALLOCATION (PPA) FOR M&A
- ▶ DETERMINATION OF SWAP RATIO UNDER MERGER AND DEMERGER
- ▶ VALUATION OF INVENTORY / STOCKS AND DEBENTURES / RECEIVABLES
- ▶ LITIGATION AND DISPUTE SUPPORT

INTANGIBLE ASSETS

- ▶ VALUATION OF BRANDS, GOODWILL, TRADEMARK, COPYRIGHT, PATENTS, OTHER INTANGIBLE ASSETS & INTELLECTUAL PROPERTY
- ▶ VALUATION FOR FINANCIAL REPORTING, FAIRNESS OPINION, PURCHASE PRICE ALLOCATION (PPA) FOR (M&A)
- ▶ IMPAIRMENT STUDIES OF INTANGIBLE ASSETS

FINANCIAL INSTRUMENTS

- ▶ VALUATION OF FINANCIAL SECURITIES, INSTRUMENTS & DERIVATIVES
- ▶ VALUATION FOR M&A TRANSACTION, UNDER INSOLVENCY & BANKRUPTCY CODE

IMMOVABLE ASSETS (REAL ESTATE)

- ▶ VALUATION OF LAND, BUILDING RESIDENTIAL / COMMERCIAL / INDUSTRIAL ESTATES
- ▶ VALUATION OF INFRASTRUCTURE ASSETS, EXPRESSWAYS / TOLL WAYS & SPECIALIZED ASSETS
- ▶ VALUATION FOR CAPITAL GAIN TAX, STAMP DUTY, LITIGATION & DISPUTE
- ▶ IMPAIRMENT STUDIES FOR FINANCIAL REPORTING, PPA, CASH GENERATING UNITS
- ▶ MINES, MINERAL ADVISORY AND VALUATION
- ▶ VALUATION UNDER INSOLVENCY & BANKRUPTCY CODE (IBC)
- ▶ MOVABLE ASSETS (PLANT & MACHINERY)
- ▶ VALUATION OF INDUSTRIAL ASSETS AND PLANT & MACHINERY
- ▶ VALUATION OF INFRASTRUCTURE ASSETS & SPECIALIZED ASSETS, POWER PLANTS
- ▶ FAIRNESS OPINION, PURCHASE PRICE ALLOCATION FOR M&A
- ▶ IMPAIRMENT STUDIES FOR FINANCIAL REPORTING, CASH GENERATING UNITS
- ▶ VALUATION UNDER INSOLVENCY & BANKRUPTCY CODE (IBC)

TRANSACTION ADVISORY

- ▶ BUY SIDE DUE DILIGENCE AND CLOSING DUE DILIGENCE
- ▶ VENDOR DUE DILIGENCE AND VENDOR ASSISTANCE
- ▶ SALE PURCHASE AGREEMENT (SPA) AND BUSINESS TRANSFER AGREEMENT (BTA)
- ▶ ASSISTANCE IN DEAL NEGOTIATION

SERVICES



RISK CONSULTING

STRATEGIC & RISK ADVISORY SERVICES

- ▶ TECHNO ECONOMIC FEASIBILITY STUDIES
- ▶ ECONOMIC VIABILITY & FINANCIAL APPRAISAL
- ▶ BUSINESS PLAN REVIEW

TECHNICAL SUPPORT SERVICES

- ▶ LENDER'S & INVESTOR'S / INDEPENDENT ENGINEER SERVICES
- ▶ TECHNICAL DUE DILIGENCE, TECHNICAL OPINIONS
- ▶ CHARTERED ENGINEERS OPINION & CERTIFICATION
- ▶ PROJECT COST INVESTIGATIONS
- ▶ PROJECT APPRAISAL & MONITORING

AGENCY FOR SPECIALIZED MONITORING (ASM)

- ▶ TERM LOAN MONITORING
- ▶ WORKING CAPITAL MONITORING
- ▶ CASH FLOW MONITORING

FINANCIAL & TREASURY RISK ADVISORY

- ▶ ASSESSMENT OF CREDIT RISK, MARKET RISK & INTEREST RATE RISK
- ▶ ASSETS QUALITY REVIEW & STRESS TESTING
- ▶ ASSESSMENT OF EXPECTED CREDIT LOSS
- ▶ ASSESSMENT OF ASSET LIABILITY MANAGEMENT & LIQUIDITY RISK

RISK CONSULTING

▶ M&A ADVISORY:

- SELL SIDE, BUY SIDE
- DOMESTIC & CROSS BORDER

▶ PARTNER, JOINT VENTURE & STRATEGIC ALLIANCES

▶ GOVERNMENT DISINVESTMENT & PRIVATIZATION

▶ FUND RAISING – EQUITY, MEZZANINE, STRUCTURE FINANCE & DEBT

▶ DISTRESS INVESTMENT BANKING – ONE – TIME SETTLEMENT, PRIORITY AND INTERIM FUNDING, RESCUE FINANCING AND BUYOUTS

DISPUTE & LITIGATION SUPPORT

▶ VALUATION SERVICES

▶ DAMAGES & LOSS OF PROFIT ASSESSMENT

▶ INDEPENDENT EXPERT TESTIMONY

▶ ANTI – TRUST & COMPETITION ADVISORY

▶ POST – ACQUISITION DISPUTES, JOINT VENTURE & SHAREHOLDER DISPUTES

▶ CIVIL & CONSTRUCTION DISPUTES, REAL ESTATE DISPUTES

▶ INTELLECTUAL PROPERTY RIGHTS DISPUTE

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A stack of several Euro coins is placed on a newspaper. The newspaper has German text, including the word 'Sonntag' and 'Politische Averbis'. The coins are of various denominations, including 1 Euro and 2 Euro. The background is a diagonal split between black and yellow.

THANK YOU