kredX®

# Providing Working Capital Solutions for Businesses

# Top KredX Clients

cloudnine

motherhood

RIVIGO
MAKING LOGISTICS HUMAN

ninjacart

balco

TVS ELECTRONICS

udaan

NYKAA
Your Beauty. Our Passion.

CARDEKHO

TAFE

BOULT AUDIO

BYJU'S
The Learning App

vedanta

EATON

And many more..

# Introducing KredX

Founded in 2015, KredX is India’s leading integrated cash flow solutions provider for enterprises and their suppliers bridging the gap between payables, receivables and financing requirements through its innovative suite of products. KredX is backed by major private equity companies like Sequoia Capital, Prime Ventures and Tiger Global.

# Businesses Are Plagued By A Number Of Challenges

Rising Demand & Competition from Emerging Markets

Lag between payables and receivables, impacting working capital

Getting liquidity from the financial institutions at attractive price with ease

Supply Chain Management

Debt, impacting balance sheet

High Capital & Operational Cost

Operational challenges/ manual end-to-end process

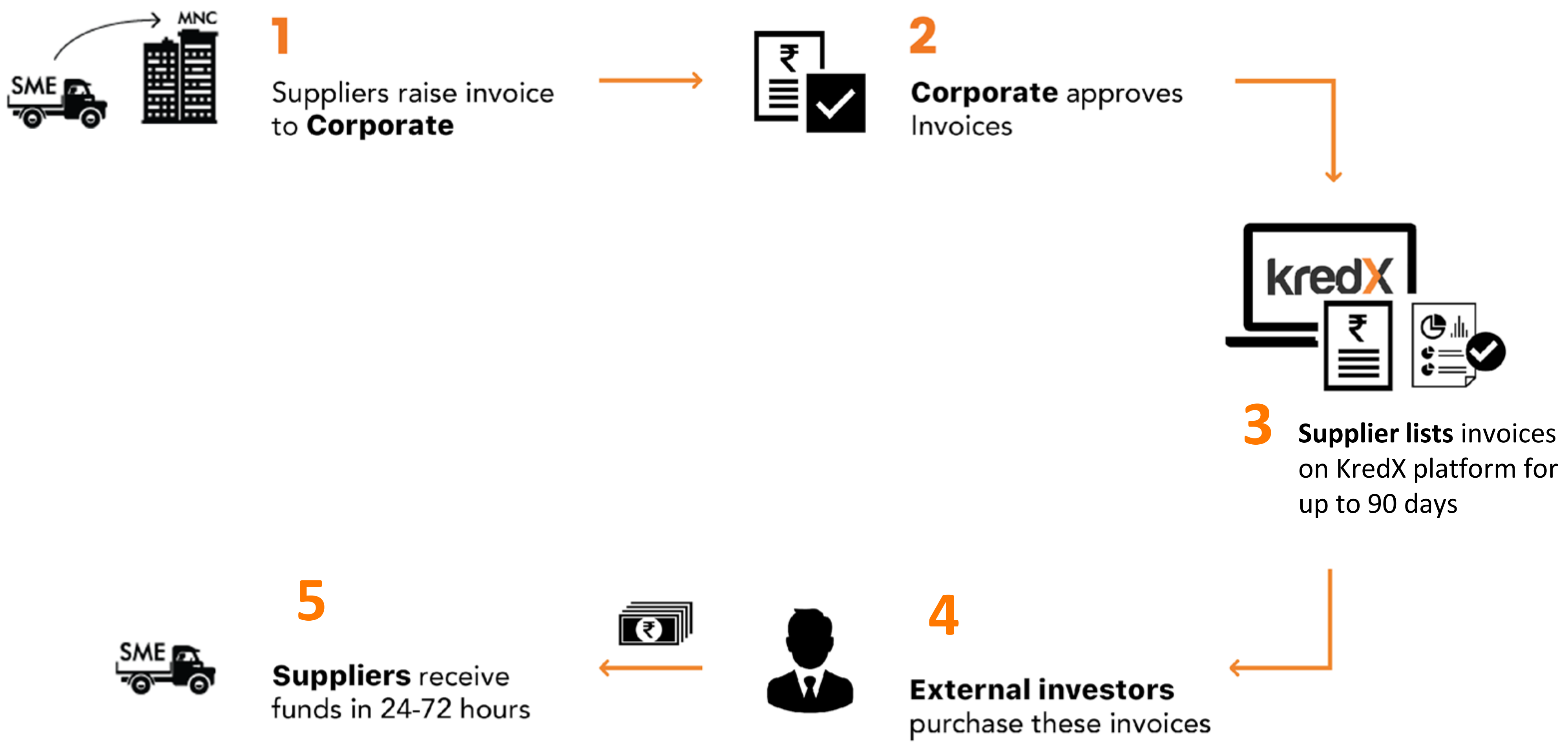
Vendor & Supplier Relationship Management

# Invoice Discounting In A Nutshell

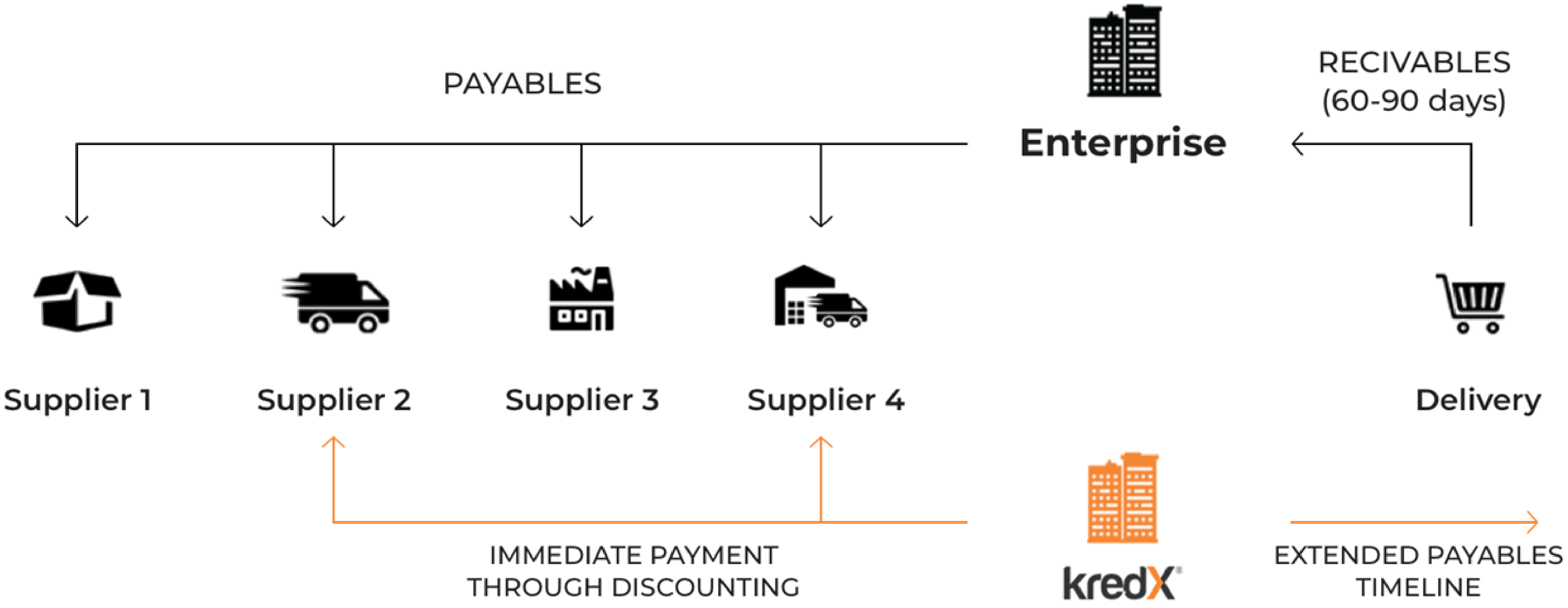
Invoice discounting is an invoice financing facility that allows business owners to leverage the value of their sales ledger. When the invoice is sent to the customer, a proportion of the total amount becomes available from the lender, providing an invaluable source of working capital throughout the period.

The KredX invoice discounting platform provides businesses and their suppliers with quick access to working capital. As an off-balance sheet solution, the KredX invoice discounting platform allows businesses to use unpaid invoices as a collateral to get immediate access to working capital, thereby helping in growth and expansion.

# Invoice Discounting



# How KredX Can Help?




Enterprise's partner raise invoice, payable within a specific timeline → Enterprise can upload these invoices on the KredX platforms as per requirement → External KredX investors purchase Invoices & payment is made to enterprise's suppliers

# Reverse Discounting For Corporates

For any corporation, it becomes difficult to make the payment to each of its vendors upfront. KredX can help with its Reverse discounting option wherein payment can be arranged to vendors upfront on behalf of the corporation against the invoices raised for up to 90 days and the repayment can be made within the credit period. KredX can also help extend the current credit cycle by up to 180 days.

## Additional benefits of Reverse discounting from KredX

- Vendors get funds on or before time, and the corporate gets an extension of credit duration
- Flexibility in selecting credit duration against each vendor
- Quick turnaround in arranging the credit to the vendor’s accounts due to the automated process
- No financial assessment of the vendor required to arrange the payment
- Dedicated RM support for day to day transactions for both corporate and their vendors
- Overall limit to be set at corporate level which can be used for any vendor at anytime
- Manage your cash flow better during seasonal fluctuations
- Seamless collaboration with your supplier on a digital platform

# MOU Based Financing

- With the MOU based understanding, the corporate assures to pay all approved invoices into the vendor Escrow account on or before the agreed due date.

- This model is best suitable for large corporations which are looking to help their vendors in getting the payment early so that they can supply goods or services on time and can also solve their working capital problem by maintaining the liquidity.

## Key Benefits

- Detailed and independent credit evaluation of the individual vendors
- Limit is sanctioned at the individual vendor level
- Vendor to get the payment up-front
- Get access to all the transaction details on KredX portal
- Dedicated RM support for day to day transactions

## Additional Benefits To The Enterprise

- Arrange funds to the vendors with Zero Cost to the enterprise
- No recourse on the Enterprise
- Provide uniform discounting charges across the vendors
- KredX to take care of the end to end on-boarding process for the vendors

## Additional Benefits To The Vendor

- Upload invoices through KredX’s self-serve module and track status in real-time
- Become a verified business on our platform & access funds in 24-72 hours
- Seamless service from the time invoices are generated to fund disbursal
- Off Balance Sheet funding

## What Is kredX Early

KredX Early is a zero-risk Dynamic Discounting Product tailor-made to help you prepay your own supplier's invoices using our patent-pending technology. It provides an alternative option to earn more in a risk-free way using one's own /borrowed funds.

**5,00,000+**

**Invoices Discounted till date**

**3000+**

Suppliers

**200+**

Corporates Live on Platform

# Introducing kredX Early

An Early Payments Technology providing an alternative option to corporate treasuries to deploy surplus funds for profits at zero risk through dynamic discounting.

16-30%
Average Yield

Zero risk Investment

Complete control
on Earnings

Advanced
analytics & MIS

Safe & Secure, Cloud-Based with Smart Algorithms

100% Supplier Satisfaction

100+

Corporates live
on platform

Global
Presence

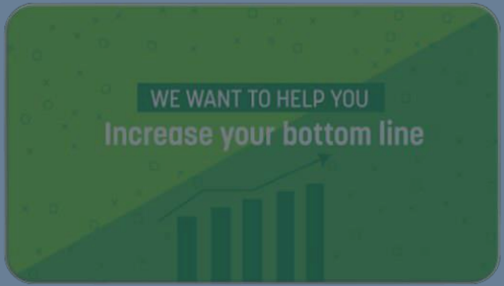
# Why Choose KredX Early?

## "OPTIMISATION OF RETURNS ON TREASURY FUNDS"

- Smart Algorithms helping you Maximize Returns (16-30%)
- Zero Risk
- Flexibility to decide on the rates by the Treasury

## "CLOUD BASED ENTERPRISE SYSTEMS WITH SEAMLESS INTEGRATION"

- No change in the existing systems or process
- Seamless Integration with the existing ERP
- Cloud based product with minimal on-boarding time




## "VENDOR ENGAGEMENT, COST CONTROL & FLEXIBILITY"

- Engage with Strategically Important vendors helping them never run out of Cash
- Reduces Enterprise's resource utilization on Vendor discount negotiations
- Enterprise can pick & choose which vendor, which invoice to discount & when

# Challenges Faced By Dealers & Distributors

- Distributors are unable to obtain financing or have very limited access to financing option
- Dealers and Distributors need to submit and sign huge pile of docs. before they get the approval of financing
- Working capital gap between the purchase of inventory and payments received from its customers
- Distributors have very limited credit availability from the traditional banking sources

# Dealer & Distributor Invoice Discounting

Our Dealer financing product seeks to enable working capital solutions for dealerships with the support of the enterprise

## Multifold benefits for Anchor Brands include

- Better collection
- Improved sales
- New market expansion
- Need-based assistance to distributors & dealers via revolving short-term financing
- Increase in brand reputation, etc.

# KredX’s Dealer & Distributor Approach

**Stage 1**

Anchor raises invoice to distributor

**Stage 2**

Invoice is approved

**Stage 3**

Invoices are listed on the KredX platform for funding

1. KredX's network of external financiers purchase the invoices
2. Anchor receives funds in 24-72 Hrs
3. Parties benefit from faster cash cycles

# Comfort The Anchor Can Extend To KredX For The Best Possible Proposal

- Stop Supply of Material
- Integration with ERP System for Live Data Flow
- First Loss Default Guarantee (FLDG)
- Assignment of Deposits of Dealer with Anchor*
- Buy-back guarantee*
- Loss Share Guarantee at a pre-defined ratio*
- Trade Credit Insurance Protection against defaults by Dealer*

**Note: the options with * are optional and can be worked into on case to case basis**

# Our Banking Partners

ICICI Bank

DBS

YES BANK

# Our Investors

SEQUOIA

PRIME VENTURE PARTNERS

TIGERGLOBAL

# Media Coverage

CNBC

ET NOW

YOUR STORY | INSPIRE INNOVATE IGNITE

Inc42 MAGAZINE

Bloomberg TELEVISION

News Corp VCCiRCLE

Business Standard

NextBigWhat

The Economic Times

live mint

# Awards And Recognitions

SKOCH GROUP
GROWTH | LIVELIHOODS | EQUITY

Leading Global Fintech Innovators

STARTUP 50 by smart CEO

Smart CEO

BusinessEx.com MOVE AHEAD Presents Entrepreneur INDIA 2017

SUPERSTARTUPS ASIA 2019

**Silver Winner**

SutraHR because people matter

Top 100 Startups to Watch

KPMG

Leading Global Fintech Innovators

siliconindia

SiliconIndia Startup Of The Year - Discounting Platform

# The Core Team

**Manish Kumar**
CEO
IIT, Citi, HSBC, Capital One

**Anurag Jain**
COO
IIT, Oracle, HSBC

**Devang Mundhra**
CTPO
BITS Pilani, Stanford, Oracle

## Advisory Board

**Dr. R B Barman**
Chairman of Research Advisory Committee of IDRBT, Advisor to NPCI, Former Executive Director of RBI

info@kredx.com 1800 419 4919 www.kredx.com

## Bangalore- Head Office

Ground floor, Tower A, Salarpuria Softzone, Wing 'A,
Outer Ring Rd, Bellandur, Bangalore – 560103
Contact Person- Mr. Gaurav Pansari
E-mail Id- gaurav@kredx.com
Mob-+91-95136-29334

## Delhi- Corporate Office

Contact Person- Mr. Manish V
E-mail Id- manish.v@kredx.com
Mob-+91-79876-02763

## Mumbai

Contact Person- Ms. Vishaka Sharma
E-mail Id- vishaka@kredx.com
Mob-+91-95139-24024

## Kolkata

Contact Person- Mr. Himangshu Agarwal
E-mail Id- himangshuagarwal@kredx.com
Mob-+91-98643-34906

## Hyderabad

Contact Person- Ms. Prajakta Jaiswal
E-mail Id- prajakta@kredx.com
Mob-+91-87900-32223

## Indore

Contact Person- Mr. Prateek Bohra
E-mail Id- prateek.bohra@kredx.com
Mob-+91-99200-03092