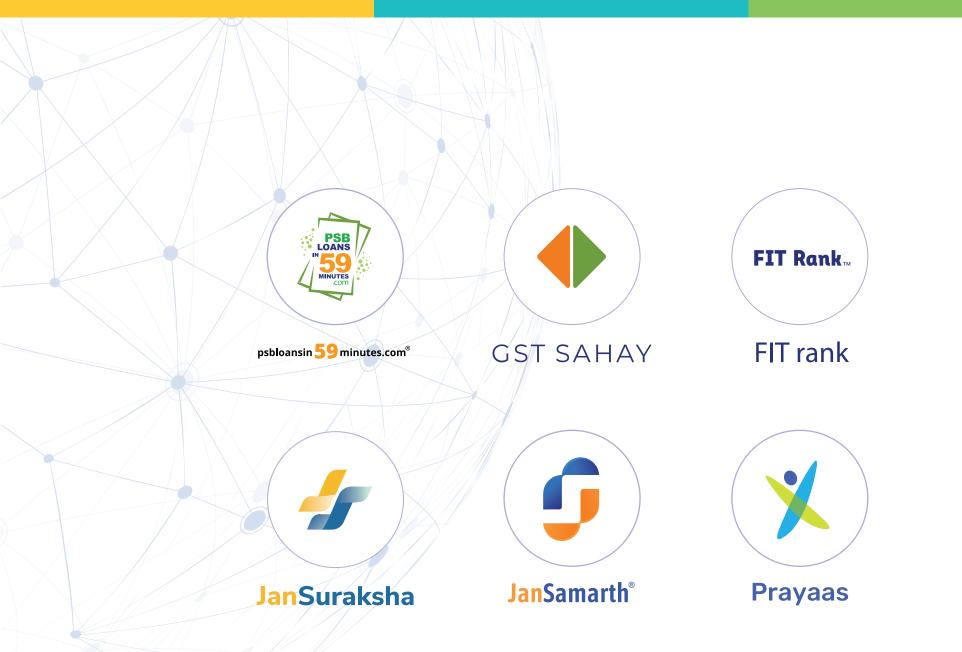


innovation is good.

www.oplinnovate.com

EMBRACING THE POWER OF FINANCE AND TECHNOLOGY PROVIDING CREDIT SOLUTIONS TO BORROWERS AND LENDERS



Reimagining credit through technology

OPL is India's most advanced one-of-its-kind digital infrastructure company that provides revolutionary solutions for making India's credit ecosystem future-ready through end-to-end automation and in turn, empowering financial institutions, corporates, and clients to stay ahead of times and achieve next-level efficiency and growth.

OPL combines cutting-edge technology, analysis-backed data, zero-error processes, unparalleled expertise and innovative thinking to deliver financial and credit needs solutions that are customized, comprehensive, reliable, agile, scalable, affordable and accessible, with the fastest turnaround time.

A one-stop-shop for all financial technology requirements, OPL offers innovation-led, digital solutions that range from custom-created white label products, unique platforms, and customer assessment systems based on credit data to MSMEs, financial institutons, and individuals alike.



Page.04

Why OPL?



Micro Services Architecture

Flexible, composable, complete services that securely communicates via APIs | Easy to build and maintain apps that facilitate faster module development and independence | Independent modules allow flexibility of language and coding.



Scalable Solutions

Micro services ensure integration of complexity of functional and non-functional requirements | Distributed and Adaptable library design for horizontal scalability | Seamless scaling is always aligned to traffic and estimated delta for availability.



Secure Technology

'Defence-in-Depth' mechanism for all micro services level & APIs are 'Gateways' | Fully secure AWS layers; encrypted data storage & communication | SSL with server-side security for network level security.



Enhancing Efficiency

Template-based configurations | Secure API-based integrations for all data points | Data-based validation of borrower profile | Proprietary business rule engines | Algorithms based credit decision models, lending & borrower profiling | Lender centric aligned with LMS & LAS.



Whitelabel Solutions

White-label solutions custom created for automating credit system | Innovative solutions that fast-track all processes | Automated credit report generation | Digital monitoring | Analysis based forecasting | Reduces operational cost.



Reliable Service

Developed 40+ solutions | 270+ strong team | Key Management personnel with a cumulative experience of 250+ years | Management team has broad-ranging expertise across 17+ domains.



We strive to make lending quicker and easier through technological interventions.

Jignesh Mirani (Vice President, IT)



OPL's infra-driven products



The largest online lending fintech platform in India ensures seamless digital loan approval in 59 minutes. The platform psbloansin59minutes was developed to eliminate time-consuming and tedious lending processes and save significant time, energy, and cost. As the name implies, the platform has set a new benchmark by providing digital approval for Business (MSME) Loans, and Retail (personal, home, and auto) Loans in 59 minutes from anywhere, at any time, without the need to visit the bank. This is the only lending marketplace in which all major banks and financial institutions have been integrated into a single platform, empowering both Borrowers and Lenders. The platform distinguishes itself from other players by allowing users to select their preferences for funding.

This is the only platform having a Banker Interface for bankers covering Branch Level Integrations for real-time user management, creating real-time product and scoring models, credit appraisal and decision-making in accordance with their existing credit regulations, as well as real-time reporting and monitoring.

Key Accomplishments





Integrated with CGTMSE (collateral free loan)

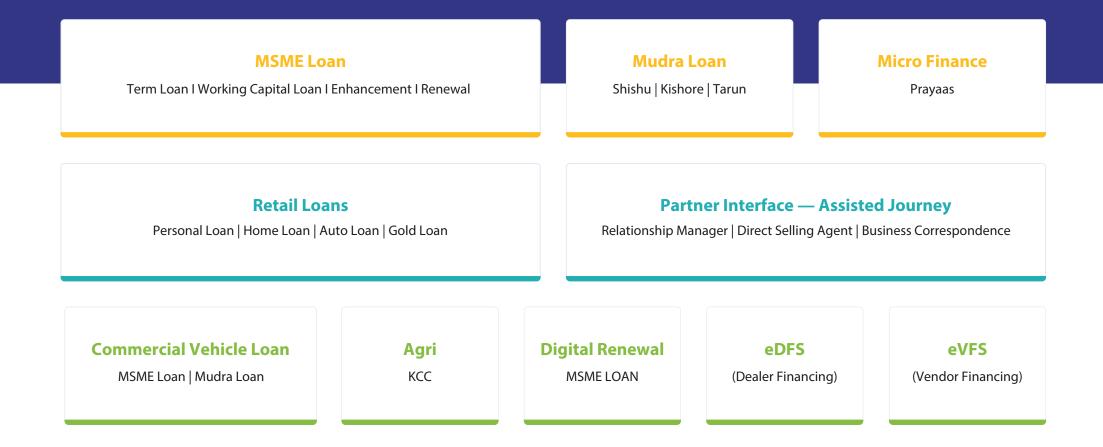


Minimum turnaround time



365 days online customer support

STP Products - White Label





FIT Rank is an innovative AI/ML based credit rank for MSMEs that's based on finance, income, and transaction data. FIT Rank combines Goods and Services Tax (GST), Bank Statements, and Income Tax Returns (ITR) to create a reliable ranking for MSMEs, enabling banks and financial institutions to make confident, faster lending decisions. FIT Rank grades MSMEs on a scale of 1 to 10, with FIT Rank 1 being the least risky MSME and FIT Rank 10 being the most at-risk MSME.

OPL's FIT Rank uses machine learning algorithms to predict the probability of an MSME, including probabilities of loss or whether there's a chance of it becoming a non-performing asset (NPA) in the next 12 months. Also, this is the first time that a credit default predictor based on financial, income, and trade data has been created in association with TransUnion CIBIL under the mentorship of SIDBI.





Our top priority is to create intuitive interfaces that caters to all our end-users.

Somnath Dey (Associate Vice President, Product)



A first-of-its-kind national portal for credit-linked Government schemes, JanSamarth integrates 14 community/self-empowerment schemes into a single lending platform that offers end-to-end coverage of all linked processes to facilitate easy access for all beneficiaries and stakeholders.

JanSamarth portal, harnesses the power of technology, smart analytics and data to promote inclusive growth and development of the society through wealth creation and financial empowerment. JanSamarth makes accessing Government credit schemes an extremely easy, simple and hassle-free process by automating the entire lending process with the support of digital verifications. Equipped with intuitive guidance capabilities, this platform also helps beneficiaries choose the best suited scheme, based on their requirements and credentials.

Livelihood Loans

 Deendayal Antyodaya Yojana - National Rural Livelihood Mission

Renewable Energy

 Roof Top Solar Installation Financing (SOLAR)

Agri-Infrastructure Loans

- Agriculture Infrastructure Fund
- Agricultural Marketing Infrastructure
- Agri Clinics and Agri Business Centers Schemes

e-Kisan Upaj Nidhi

• e-Kisan Upaj Nidhi (EKUN)

Agri Loans

- Kisan Credit Card (KCC)
- Kisan Credit Card-Fisheries (KCCFIM)

Business Activity Loans

- Stand Up India Scheme
- Weaver Mudra Scheme
- Pradhan Mantri Mudra Yojna
- PM Street Vendor's AtmaNirbhar Nidhi Scheme
- Prime Minister's Employment Generation
 Program
- Self-Employment Scheme for Rehabilitation of Manual Scavengers



9+ Ministries

10+ Nodal Agencies











A unified platform for Government sponsored social security insurance schemes, JanSuraksha platform aims to empower the underprivileged by digitizing the process. Banks and insurers are on a single platform to cater to the insurance needs through digital integration. JanSuraksha not only makes it easy and simple for beneficiaries to access, apply and avail these insurance schemes, but also assists banks in the enrolment and claim process. JanSuraksha's digital platform integrates various subsidised insurance schemes towards providing affordable universal access to essential social security protection in a convenient manner linked to auto-debit facility from the bank account of the subscriber. The purpose of JanSuraksha portal is to facilitate policy issuance and claim remittance online. Various Stakeholders involved with the schemes of PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) and PMSBY (Pradhan Mantri Suraksha Bima Yojana) will come together to form a repository of their data to avoid issuance of duplicate policies. With API-based processes ranging from OTP generation/verification and customer record validation to premium enrolment and claim, this platform makes the lives of beneficiaries as well as banks easier by digitising the entire process through multiple vendor integration.

- Simplifies the process of availing Government insurances
- Information validation support for banks
- Faster assessment and disbursal of claims
- Digital verification for hassle-free enrolment
- Digitisation helps reach out to the community more







An initiative by SIDBI in association with Micro Finance Institutions, Prayaas is a digitised, easy to access platform created for micro entrepreneurs and women to help them avail small business loans ranging from Rs.50,000 to Rs. 5,00,000 for self-employment or any livelihood, which will be disbursed through partnerships with MFIs/NGOs.

- Enhanced Efficiency
- Improved Accuracy in Decision-Making
- Increased Accessibility
- Data-Driven Insights
- Cost Savings
- Scalability

UDYAM ASSIST PLATFORM

OPL has been positioned as a development partner and technical service provider, playing a pivotal role in the development and management of the Udyam Assist Portal. Across various phases, from the onboarding of DA to certificate sharing, OPL contributes significantly. The involvement spans across requirement finalization, design, development, testing, deployment, and implementation processes.

- Digital Onboarding | Assistance to SIDBI
- Dashboard Development | Data Management
- Records Processing | URN Generation
- Certification Generation | Certificate Transfer
- Management Information System (MIS)





^{प्रधानमंत्री} भारतीय **जन औषधि प**रियोजना

OPL's JanAushadhi Kendra is a digital lending platform designed to fund JanAushadhi Kendra's (JAK), providing affordable medicines and promoting health. It allows existing and new JAK stores to access short-term working capital and long-term loans under the Mudra Yojana. With the OPL infrastructure, all the JAK's are connected to a single IT enabled system (SAP) to ensure monitoring at every step in the process i.e., from placing the order of medicines to manufacturers, till the supply of drugs reaches the store's doorstep. The JanAushadhi Kendra Financing is in line with the Open Credit Enablement Network (OCEN) specifications. OPL integrations in place with most Account Aggregators would enable fetching of bank statements digitally.

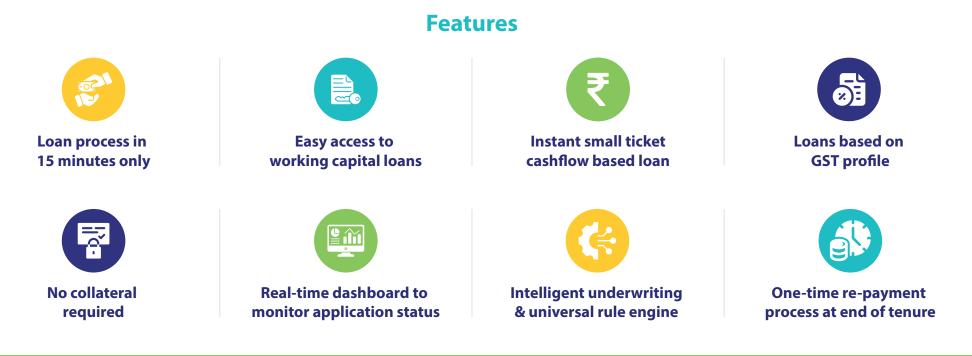
- Faster and smoother processing of Store's journey enhancing User Experience
- Real time credit appraisal and dynamic limit changes in accordance with lender's respective credit products
- Avoiding liquidity crunch Facilitate expansion

- One time limit: Enables better modus operandi and making funds available to stores as & when required
- Indian citizens to benefits from affordable medicines as the reach & Availability shall increase pursuant to this project
- One stop fund analysis for PMBI with Dashboard and MIS Report



An invoice-based lending platform which allows SMEs to compare loan offers from multiple lenders and choose the best one, OPL's GST-Sahay is essentially a financial facilitator to borrowers - the one that will urge them to take the best decisions by personally picking the best offers available, while keeping in mind their needs and interests.

For OPL, the future of lending lies in a collaborative association between multiple firms that individually focus on sourcing, distribution, identity verification, assessment, underwriting, capital arrangement and collection. GST-Sahay has been created to infuse life to businesses, which, in turn will empower borrowers and lenders with choices, and make the process of availing a loan as well as lending easier. GST-Sahay complies with Open Credit Enablement Network (OCEN) specifications.



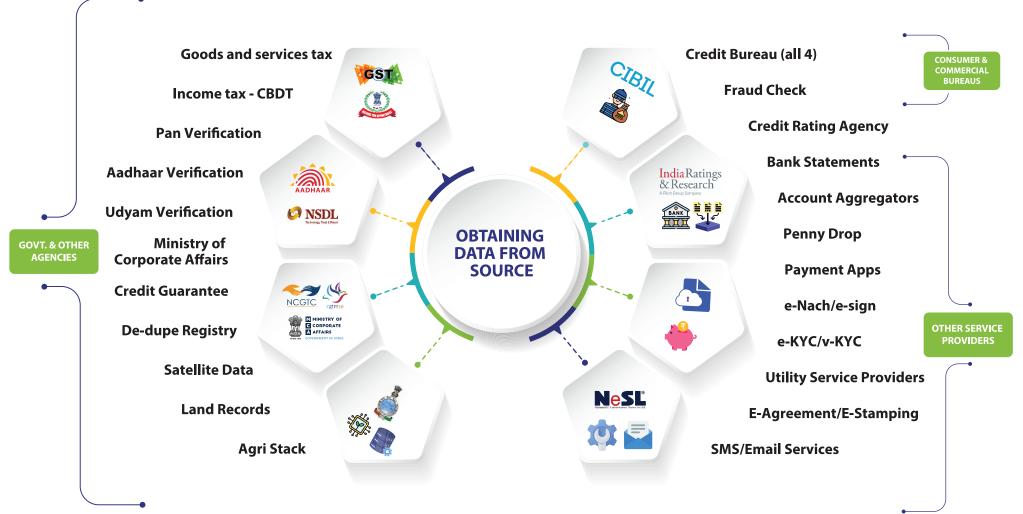


Through our platforms we are able to address the challenges in the lending ecosystem and simplify the process for our customers through advanced technologies.

Gaurav Vipani (Associate Vice President, Product)

State of the art digital infrastructure

INTEGRATION WITH ALL CRITICAL SOURCES



OPL Solutions



Micro - finance

Developed to facilitate affordable credit to micro enterprises. Under the scheme all credit processes including collection of application information, digital documentation, collections, etc. are made possible with faster credit delivery.



MSME loan

Digitised business loans by integrating multiple vendors to get authentic data from source and automation eliminates time-consuming & tedious processes. Proposals are processed with a rules-based engine built using banks' eligibility criteria. Lenders are aided in customer acquisition, disbursement & monitoring, ensuring deeper customer penetration & improved asset quality.



STP journey

Automating the entire lending cycle from application to disbursement makes it easier for lenders to process more loans and do so faster, focusing on more complex cases.



Digital renewal automates existing loans with predefined set parameters by banks. It allows bankers to renew existing loans quickly with minimal efforts. Bankers can track status of all renewal accounts with single dashboard. Quicker and resource efficient process with unbiased and accurate credit decision.



Cash flow based lending

Provides instant loan offers based on eligibility derived from GST Data, Income Tax return, Cash flows generated and BRE risk model. Digital process from application to disbursement leveraging OCEN and AA framework.



Agri-infra solutions

Digitised Agri loans by integrating with multiple vendors to get authentic data from source. Proposals are processed with a rules-based engine built using banks' eligibility criteria. An end-to-end digitized platform for borrowers for setting up Agri Clinics or Agri Business Centers.



Invoice based lending

A well-integrated strong financing solution that extends credit to MSME based on invoices. STP process, this solution is supplemented by fully integrated technology and analytics.



KCC and KCC renewal

A process that enables borrowers to apply for KCC without visiting the bank and helps bankers access real time assessment reports of the borrower improving efficiency. KCC renewal enables automated renewals of KCC limits with predefined bank parameters with minimal manual intervention.



Partner interface

A digital platform that allows partners to onboard and complete the journey on behalf of the customers. Best suited for CA's, DSA's, partner banks and through common service centers (CSCs).



Supply chain finance

A smart platform that provides short-term working capital for authorized vendors (e-VFS - Vendor Finance) and dealers (e-DFS - dealer finance). Powered by smart analytics, the platform determines the eligibility and loan amount quickly and efficiently, using 50+ parameters.



Digital monitoring

The platform optimizes lending patterns by providing higher limits to well-performing MSMEs and identifying early warning signals of low-performing ones, saving time and cost for both parties.

OPL Tech Stack

API based micro services framework

Digital lending infrastructure with micro services driven architecture. Each module is divided into micro services and can be equipped with the ecosystem of the lender partially or fully. Omni channel experience: entire platform is scalable and easily adaptable. Bank specific, exclusive whitelabel solutions to each lender that helps amp up competence and service. OPL has developed whitelabel solutions for India's leading banks like the SBI, Bank of Baroda and Federal Bank.

Al analysis-based assessment

Artificial-intelligence based algorithms & machine-learning based parameters that analyse 1000+ data points from various sources like IT returns, GST Data, Bank Statements, MCA, bureau and fraud database in real-time. Basic details captured using smart analytics. Proposals screened and processed with rule-based engine that's built using the bank's eligibility criteria. Mapped to latest lending processes for real-time data and monitor performance across branches, regions, and zones.

Embedded analytics

OPL employs Embedded Analytics which combines analytics and algorithms for Al/ML-based credit products that help banks to improve their lending performance. Most of India's top commercial banks are on OPL's platform which translates to a wealth of reliable industry data. High-end analytical tools to assess and share this information with banks. Market intelligence: ranking of banks in each product category including finer aspects like average time from application to disbursement. Empowers banks to make analysis-based decisions, reassess eligibility and improve performance.

Data privacy & security

An ISO 27001 certified organisation, OPL treats customer data with a no compromise approach. Multiple internal security, partner and regulatory reviews for data protection. Compliance program for assessing and managing data privacy risks. Periodic audit reviews are created for various levels of Company Management. Securely scalable IT ecosystem. ISMS – ISO 27001 information security system with incident response mechanisms for incident management and redressal. Governed by regulations for personal data and PII protection. Infrastructure scalability

OPL works on a new-age Cloud technology infrastructure which gives OPL its unmatched technology edge in the form of scalability, customisability, availability, ease of operation, lower response times, rapid report generation, data safety compliance and integration of new age security tools, and performance delivery. The cloud approach provides help with legal, regulatory and contractual compliances. Configured with customised security approach and set-up over multi-availability zones to ensure 24 x7 redundancy and availability of services.

Data availability & integrity

OPL's cloud infrastructure ensures high data availability with multiple availability zones, which gives it the 'data advantage' across all products and services. The ISO 27001 Information security management system ensures that the data integrity is never compromised. Information including personal data is made available for role-based access only. Periodic reviews ensure that the systems defined and configured are working as per norms and requirements.

Risk management framework

Comprehensive Risk Management Framework for identification, measurement of all known risks. Periodic risk assessment activities to strengthen the three lines of defence in effective risk management. ISO 27001:2013 certified: compliance with international standards of 'Information Technology - Security Techniques - Information Security Management System' . Technical and manual controls for risk management. Multiple CI/CD pipelines for automated deployment of micro services in containers. Risk Committees for effective monitoring of internal controls, processes and compliances.

Pre - integrated stack

OPL's pre-integrated stack that includes APIs from various sources helps in faster rollout of whitelabeled solutions with less cost and shorter time to rollout project. The pre-integrated stack is API suite that combines GST, ITR, Bank Statement, Satellite data, Agri stack, 235+ lenders and NBFC's, UIDAI, Bureau, MCA and more.

-

Data localization

OPL, in line with BFSI requirements, is fully compliant with all the safety, security and operational laws and norms prescribed by the Government of India. Organisation data (both main and business continuity data) is handled, stored and safeguarded with a no compromise approach, in complete compliance with the data localisation regulations in India.

Page.17

OPL lives by its powerful philosophy, **'innovation is good**.' by combining futuristic technology, impeccable processes, and cutting-edge systems and talent to deliver new-age, customized, analysis-based, reliable solutions that are practical, scalable, affordable, accessible and does good for the client, community, people, and the company itself.

Our Team



A strong and diverse team of **270+ employees**



Young and dynamic workforce with an average age of **28 years**

Key Management Personnel hold a cumulative experience of 250+ years



Management team has extensive experience spanning across 17+ domains





Partner Banks

Xsidbi	9 SBI	ामि वैंक ऑफ़ बड़ौदा Bank of Baroda
इण्डियन ओवरसीज बेंक Indian Overseas Bank अवने जाने सर पत्न हो। Good people to grow with	Punjab & Sind Bank	Union Bank
✓ YES BANK	CREDIT SAIS©N INDIA	
Pup	र्रेडियन केंद्र 👧 Indian Bank <u>)</u> errore acausa	Bank of India
र्केन्ट्रल बैंक ऑफ इंडिया Central Bank of India	NABARD	यूको बैंक 👰 UCO BANK
FEDERAL BANK	(i) IDBI BANK	Øicici Bank
र्वेक ऑफ महाराष्ट्र Bank of Mark too we want to too एक बी <u>क</u> टूक ईव	केनरा बैंक Canara Bank 귲	HSBC
	HDFC BANK	

GET IN TOUCH

- +91 79 3500 3200
- info@oplinnovate.com

• Ahmedabad

First Floor, Ashwamegh Elegance - 3, Opp. SBI Corporate Office, SM Road, Ambawadi, Ahmedabad - 380015

• Mumbai

Unit No. 101, Centre Point, A.K. Road, J.B. Nagar, Andheri (East), Mumbai, Maharashtra-400059.

> Scan QR Code to know more

