Unlocking Value For the BFSI Sector

*Making Credit Access a Reality using Satellite Earth Observation + Location Intelligence*
Data Stack: Vertical Integration

Data Generation

Data Refinery

Data Solutions
We are a Global Deep Tech Company

Our vision is to solve the toughest problems on Earth using data from space

150 team | 8 countries in world | $20M Capital Raised | 1M+ sqkm weekly monitoring

5 patents applied in the areas of satellite remote sensing and AI.
3 patents received (U.S. and India)

Key Investors:

- Baring Private Equity Partners India
- ADB Ventures
- ICICI Bank
- TransUnion
- Omidyar Network
- promus ventures
- HDFC
- Kotak Mahindra Bank
- HDFC Capital Advisors Limited

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Credit Access: A Global Problem for Small Holder Farmers

450 Million

Approximately 450 million small holder farmers in the world.

$ 170 Billion

Funding gap for small holder farmers in Asia, Africa and Latin America

90%

Comprise of 90% of these farmers reside in Asia and Africa

$ 50 Billion

The total financial market for smallholder farmers
Challenges with the Traditional Lending System

**Farmers**
- Lack of necessary documentation
- Manual application and verification by Banks
- High turn around time
- Proximity to banks and MFIs

**Banks & MFIs**
- Limited climate risk assessment
- Lack of credit history
- Manual verification
- High processing cost
- High turnaround time
Challenges in Agri Lending: An Indian Context

Challenges

Information Gaps
- Loan Application with Documents
- Land Record Verification
- Credit Verification
- Scale of finance on Govt Records

High Turnaround Time
- Physical Verification
- Up to 30 days

High Cost
- 5% of the total cost with Farmer
- High servicing costs
Making Technology Accessible for Enabling Credit Access with Geospatial Solution
SatSure Sage for Agriculture Lending

**01**

**Underwriting**
Asset (land) scoring and 22 historical farm metrics through instant report generation to improve TAT in crop loan processing.

**02**

**Loan Collections**
Analytically drive field force management to reach customers intelligently and collect efficiently.

**03**

**Farm Monitoring/Renewal**
SaaS-based web terminals for loan monitoring at individual and portfolio level.
SatSure Sage for Micro-market Analysis

Lead Generation Tool
Generating an extensive list of farms and villages to expand the Agri Lending portfolio

Portfolio Analysis at Farm, Village or PinCode Level
Historical and in-season data analysis to monitor the lending portfolio on the performance and quality of farms in a region

Portfolio Planning at Village Level
Use historical risk profiles with current season insights to drive directed market planning.
Joint Product Development for Improving Credit Access

Presenting CIBIL Credit and Farm Report

Give your agricultural lending mission a boost with TransUnion CIBIL and SATSURE.

Now get the dual advantage of TransUnion CIBIL’s credit data analytics and SATSURE’s scientifically driven Crop/Agri information.

Reach the maximum potential in the farming sector through our technologically advanced solutions that help fast track the formal agriculture lending process.

Key features

- Address key challenge for farmers to get ‘Access to timely credit’ and for credit institutions to assess ‘Credit Risk along with Production and Market Risk’.
- Helps credit institutions in getting the easy to consume Crop, Land Ownership & Credit parameters at single place.
- Reduce the loan disbursement time and appraisal cost.

Here’s to taking a leap towards the financial inclusion of millions of farmers.

> KNOW MORE HERE

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www.transunioncibil.com
Case Study: ICICI Bank

Internal Process Innovation
Powered by SatSure

Traditional Collections

Logical, Predictive & Proactive strategy with technology

The Need & Challenges

- Resource Allocation
- Cost Effectiveness
- Bottom-Up Approach
- Information leak & Feedback delay
### Risk-based Decisioning

**Customized Service Plan for Customers**

<table>
<thead>
<tr>
<th>High Propensity to Pay</th>
<th>Medium Propensity to Pay</th>
<th>Low Propensity to Pay</th>
</tr>
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<tbody>
<tr>
<td>Usage of low cost model (Call Centre Model) working at High Account to Collector (ACR) ratio to create faster Coverage &amp; Intensity</td>
<td>Allocation to Debt Service Management field team to connect with the customer and ensure collection of interest cycle payments.</td>
<td>Allocation at Lower Account to Collector (ACR) Ratio to the Debt Service Management field team, so as to ensure Hand Holding, Counselling methodologies (alternate income for collection).</td>
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Taking Information for Last Mile Decision Making

Predict the likelihood of account resolution and roll rate using a combination of satellite image intelligence, financial delinquency data exchanged with the bank, and call behavior data collected through mobile app usage.

- Incremental improvements, big gains by designing and executing effective collection strategies
- Predict the likelihood of account resolution and roll rate using a combination of satellite image intelligence, financial delinquency data exchanged with the bank, and call behavior data collected through mobile app usage.
Results

- Automation of entire RIBG Architecture
- Structured and uniform feedback
- Better management of Manpower and resources
- Ease of R-Strategy Architecture Implementation
- Ease of access for team
- Stronger review mechanism
- Real Team Information & Data Consolidation
- High quality data analysis

28.7%
Collection Efficiency
Increased, moving the delinquency from 3.75% to 1.8% over $3.2B portfolio
By the end of the second year of using the SatSure Sage Collections Analytics & Application

- Small Business Digital Banking
- ‘Model Risk Manager’ in the ‘Data,
- Best Fintech Adoption
- Best Use of AI, ML & Data Analytics

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Use Case: SatSure Sage for Mortgage Lending

Branch, Agency and Property Locations from Banks

Search property and filter locality
- By Hierarchy
- By Coordinates

Search property and filter locality
- By Hierarchy
- By Coordinates

Visualize Information
- Lat-Long
- PinCode
- Request Id
- Property Type
- Total Area
- Sellable Area
- Land & Sellable Rate
- Property Entered On & Age
- % Completed

Automated Valuation for various properties
Use Case: SatSure Sage for Mortgage Lending

1. Search based on Coordinates
2. Search based on Region
Use Case: SatSure Sage for Mortgage Lending

Property Search Based on Location Intelligence
Use Case: SatSure Sage for Mortgage Lending

Project Evaluation

Valuation Request Form

- **Market Value**: 6,100 as of year 2021
- **Market Value (in INR)**: 75,27,400 (Seventy Five Lakh Twenty Seven Thousand Four Hundred Rupees Only)
- **Date of Report**: 1/19/2023

Market Trend

Avg. Unit rate trend of the project

Map View

Map and Satellite view of the location.
Creating a Global Impact

- **4 million Farmer Loans**
  4 Million Farmer Loans Disbursed Through SatSure Sage

- **400,000 Claims**
  400,000 Farmer Claims Settled Using SatSure’s Insurance Services

- **12,000 Civilians**
  12,000 civilians rescued during 2018 Kerala Floods Using SatSure’s Solutions

- **3 Patents**
  4 Patents Applied in Areas of Remote Sensing and Data Science
  Two patents have been received

- **Confidential**
Thank You