

SATSURE

Unlocking Value For the BFSI Sector

*Making Credit Access a Reality using Satellite Earth
Observation + Location Intelligence*

Bangalore, India
London, UK
Philadelphia, USA

www.satsure.co

Data Stack: Vertical Integration

**Data
Generation**



KaleidE0

**Data
Refinery**



SATSURE
SPARTA

**Data
Solutions**



SATSURE
SAGE

SATSURE
SatSure
Sage
SKIES

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



Confidential

Credit Access: A Global Problem for Small Holder Farmers



A Global Problem

Challenges with the Traditional Lending System



Farmers

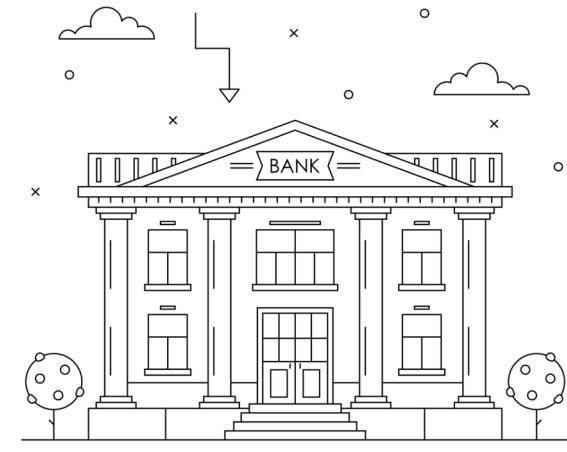


- Lack of necessary documentation
- Manual application and verification by Banks
- High turn around time
- Proximity to banks and MFIs



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

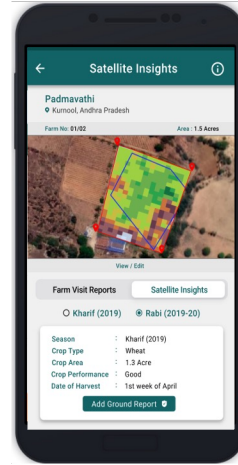
Making Technology Accessible for Enabling Credit Access with Geospatial Solution

SATSURE
SAGE



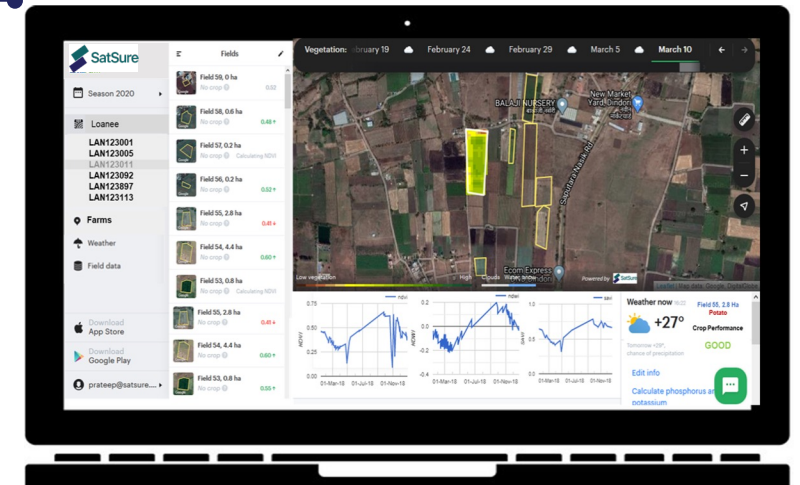
SatSure Sage for Agriculture Lending

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

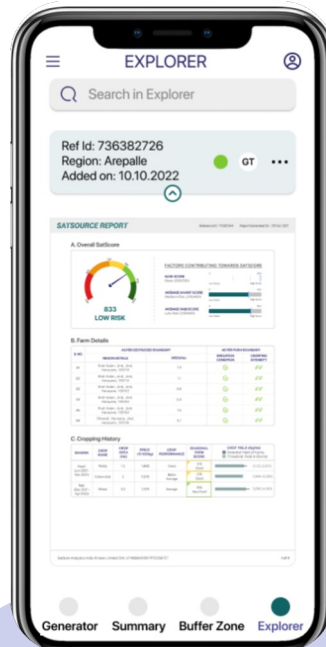


03

Farm Monitoring/Renewal
SaaS-based web terminals for loan monitoring at individual and portfolio level



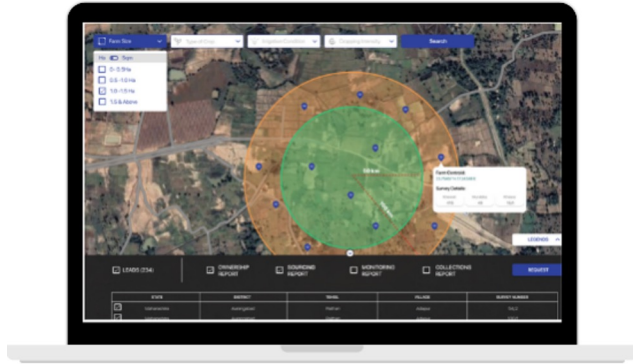
Underwriting
Asset (land) scoring and 22 historical farm metrics through instant report generation to improve TAT in crop loan processing



01

02

SatSure Sage for Micro-market Analysis



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

04



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

05



Portfolio Planning at Village Level

Use historical risk profiles with current season insights to drive directed market planning.

06





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 farmer 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 **disbursal time** and appraisal cost.

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

[▶ KNOW MORE HERE](#)

.....*Confidential*..... www.transunioncibil.com

Case Study: ICICI Bank

Internal Process Innovation Powered by SatSure



The Need & Challenges

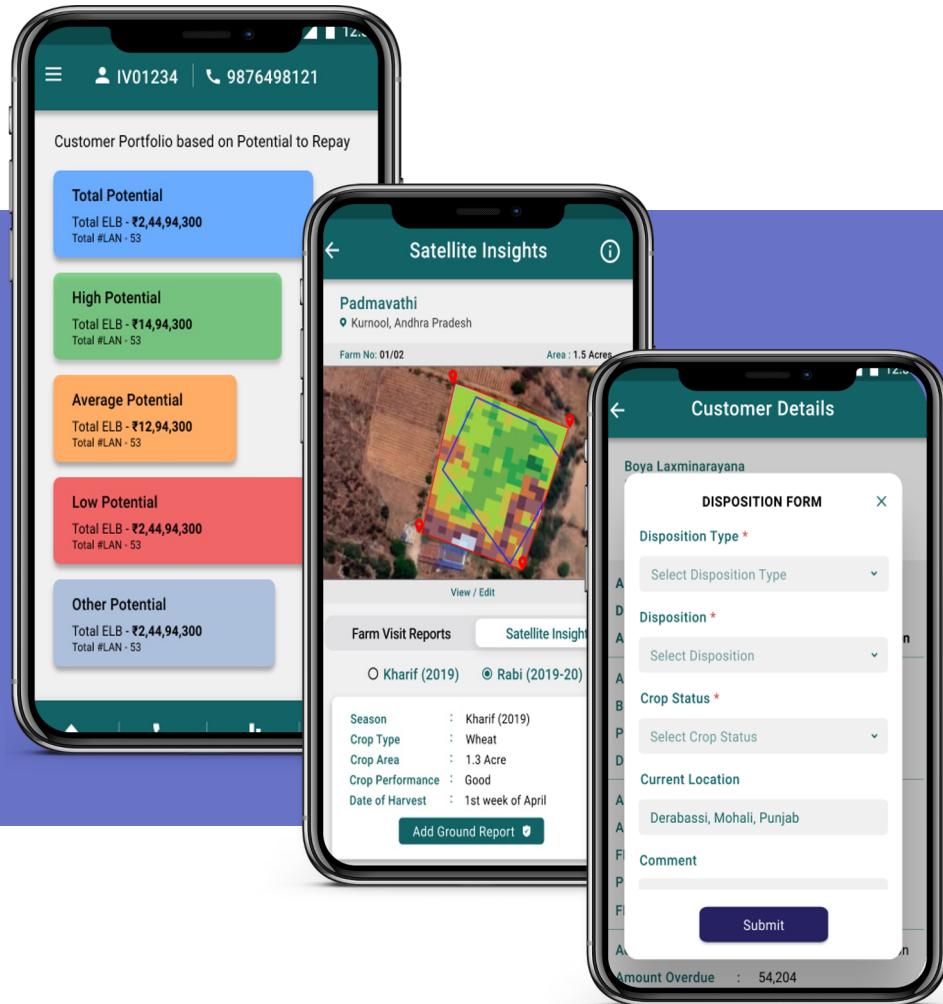
- Resource Allocation
- Cost Effectiveness
- Bottom-Up Approach
- Information leak & Feedback delay

Risk-based Decisioning

Customized Service Plan for Customers

High Propensity to Pay	Medium Propensity to Pay	Low Propensity to Pay
<p>Usage of low cost model (Call Centre Model) working at High Account to Collector (ACR) ratio to create faster Coverage & Intensity</p>	<p>Allocation to Debt Service Management field team to connect with the customer and ensure collection of interest cycle payments.</p>	<p>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).</p>

Taking Information for Last Mile Decision Making



- ✓ 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

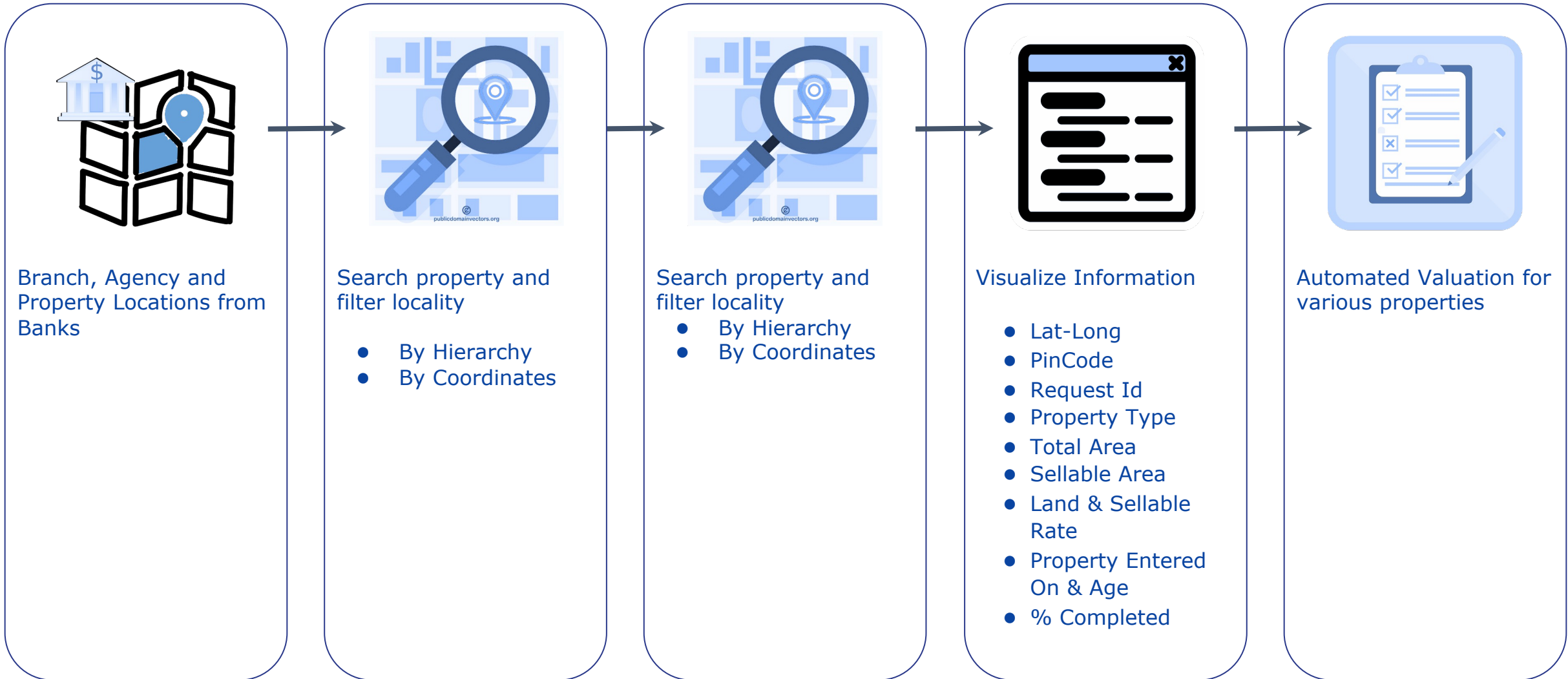


- Small Business Digital Banking
- 'Model Risk Manager' in the 'Data,



- Best Fintech Adoption
- Best Use of AI, ML & Data Analytics

Use Case: SatSure Sage for Mortgage Lending



Use Case: SatSure Sage for Mortgage Lending

- 1. Search based on Coordinates
- 2. Search based on Region

The screenshot displays the 'RAPID Realtime Appraisal of Property In Digital Mode' interface. On the left, a map shows a circular search area over Raichur, Karnataka, with numerous property icons in orange and blue. A legend at the bottom identifies property types: Commercial, Industrial, Residential, and CRFG Properties. The right side of the interface features two panels of search filters. The top panel includes 'Bank Location' and 'Agency Location' toggle switches, both set to 'On'. Below this, there are two search method options: 'Search based on Coordinate' and 'Search based on Region'. The 'Search based on Coordinate' panel includes input fields for Latitude (16.2054) and Longitude (77.3552), a 'Circle of Reference (km)' slider set to 3, and dropdown menus for 'Category Type' (Individual), 'Property Type', and 'Unit Type'. The 'Search based on Region' panel includes a search input field, dropdowns for 'State' (KARNATAKA) and 'City' (BANGALORE), and toggle switches for 'Grid' and 'Rate', both set to 'off'. A 'Zone' dropdown is also present.

Use Case: SatSure Sage for Mortgage Lending

Latitude :	12.973169166666668
Longitude :	77.63446083333334
Locality :	560038 Indiranagar (Bangalore)
Zone :	Northeast
Request Id :	REQ-19-494525
Property Type :	RESIDENTIAL
Unit Type :	LAND
Land Area :	600
Sellable Area :	1251
Land Rate :	0
Sellable Rate :	9000
Property Entered On :	2019-11-07
Property Age :	12
Percentage Completed :	100
Pincode :	560038

Property Search Based on Location Intelligence

Use Case: SatSure Sage for Mortgage Lending

Project Evaluation

Valuation Request Form

MARKET VALUE

UNIT RATE (INR/ sq.ft) : 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

Year	Unit Rate (INR/ sq ft)
2020	6150
2021	5621

Map View

Project Evaluation with Market Intelligence

Creating a Global Impact

SATSURE



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



2019: ADB Ventures Grant
Future Food Asia, 2019 -
Singapore



2018: Agriculture Grand
Challenge (Ministry of
Agriculture, India)



2019: Global Agriculture
InsureTech Challenge (World
Bank)



2019: MIT Inclusive Innovation
Challenge (Technology Access)



2017: Best AgTech Company
Award, in collaboration with
Govt. of Andhra Pradesh



Member of the World Economic
Forum's Global Innovator
Community

Thank You

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