

CUSTOMERS



THE CHALLENGE



Sales Cost



Servicing Cost

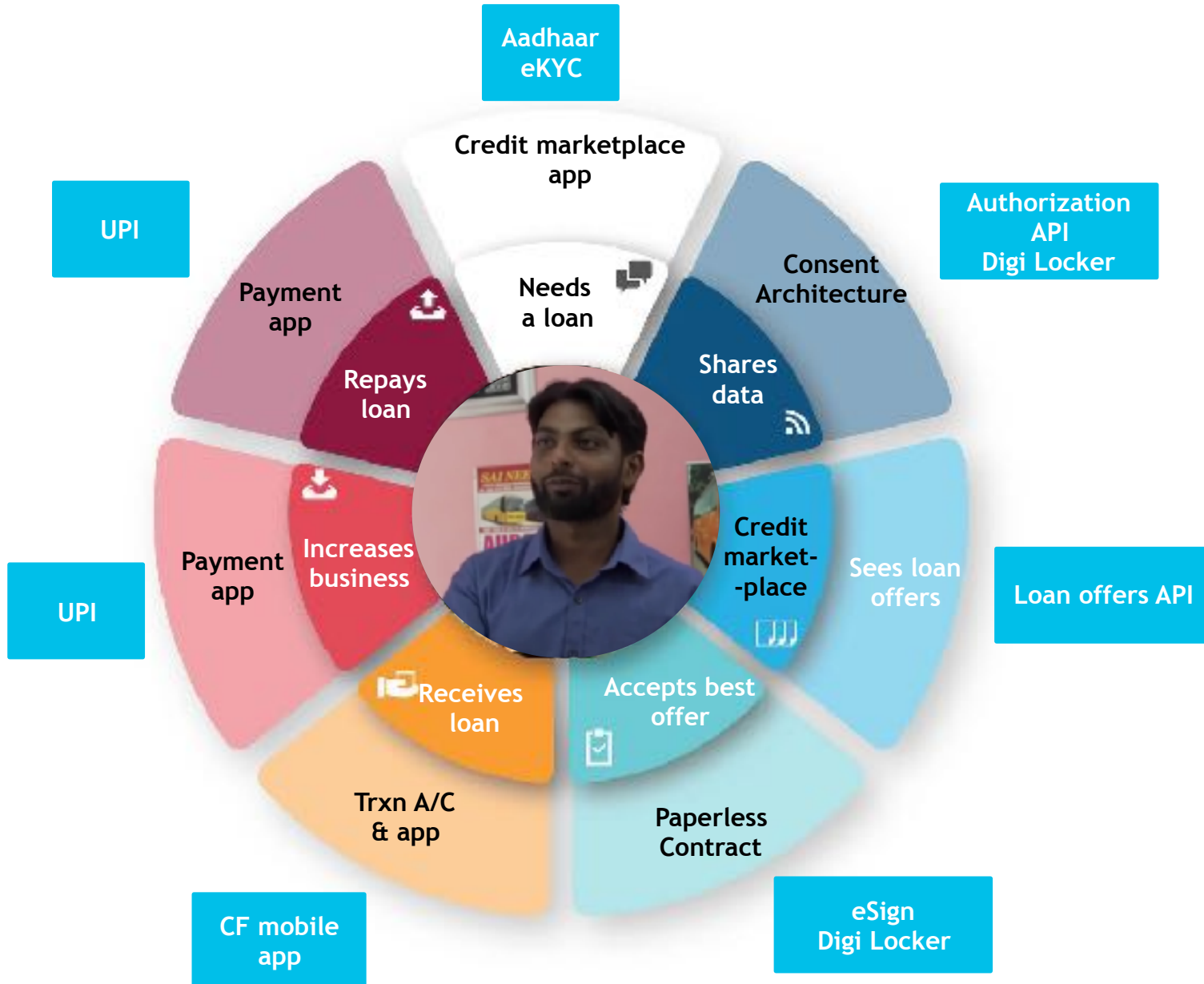


No Credible data



DENIED

THE SOLUTION



FASTEST LOAN DISBURSAL IN INDIA



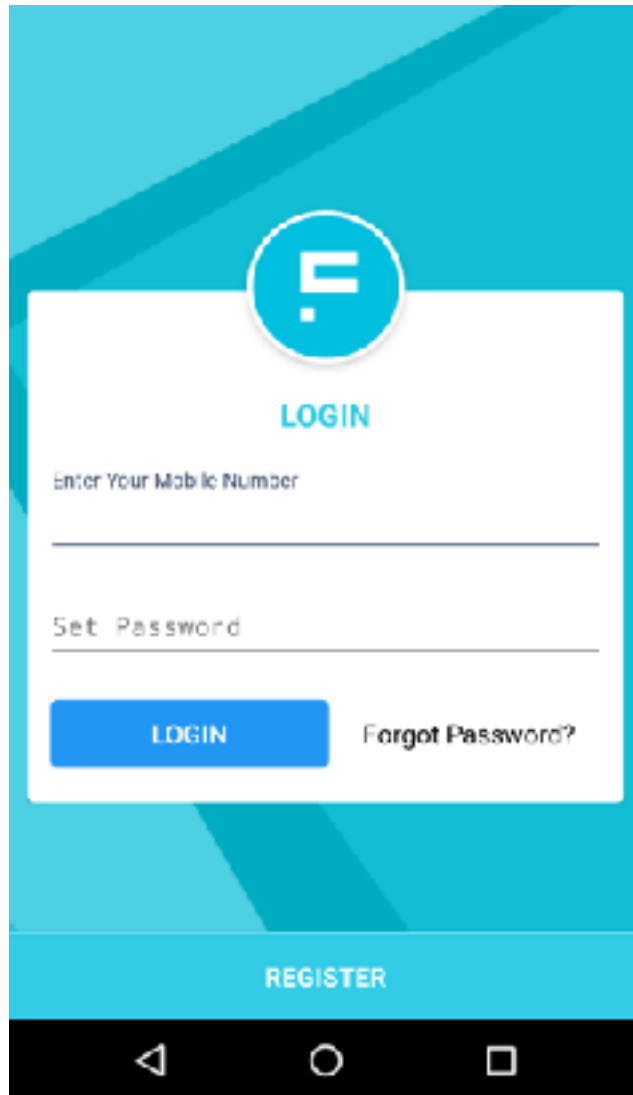
00:10:00

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:00:00



- Download the Capital Float app from Play Store
- Register an account

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:00:45



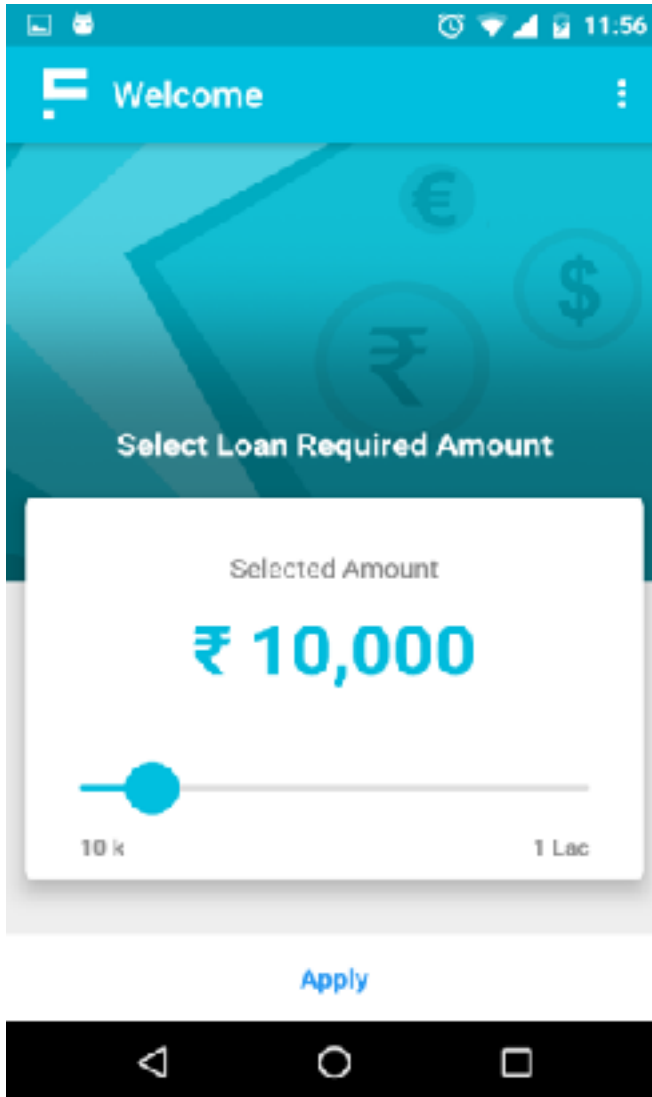
- Verify account via an OTP
- Get started with the loan application

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:01:30



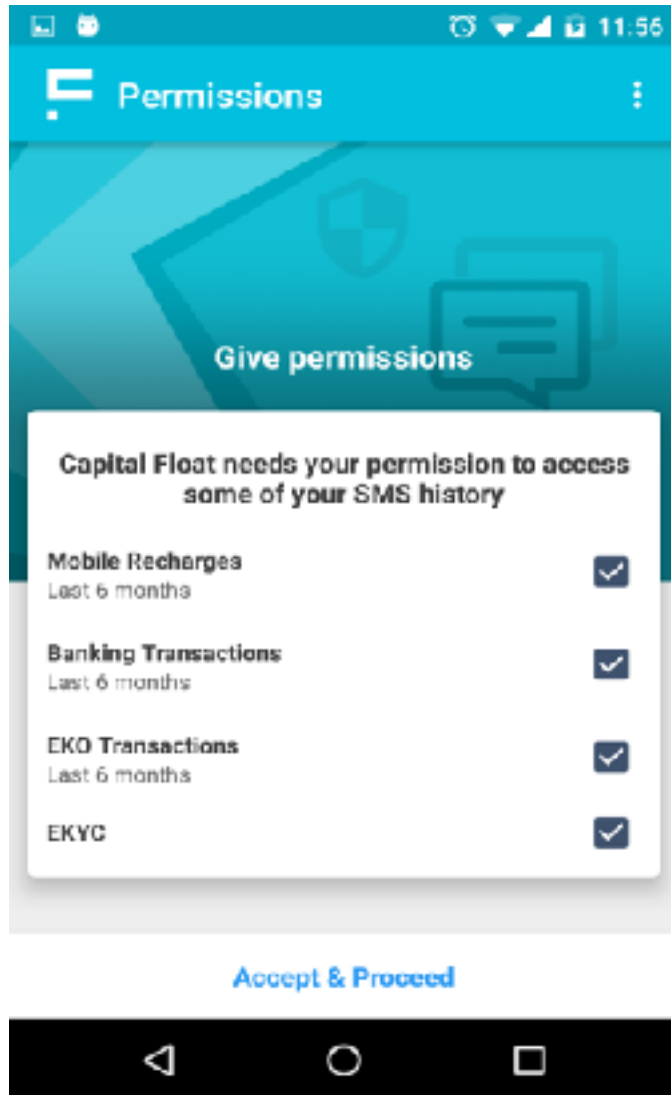
- Select the loan amount, as per the business requirement

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:02:15



- Give consent so data can be analysed for loan eligibility check

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:03:00

A screenshot of a mobile application interface. At the top, there is a blue header with the ISTACK logo and the text "Aadhaar Details". Below the header, the background is a teal gradient with a faint illustration of an Aadhaar card. The main text reads "Please provide your Aadhaar details for KYC". There are two input fields: "Aadhaar Number" and "Full Name (as per Aadhaar)". At the bottom of the form area, there is a blue button labeled "Request OTP". The Android navigation bar is visible at the very bottom.

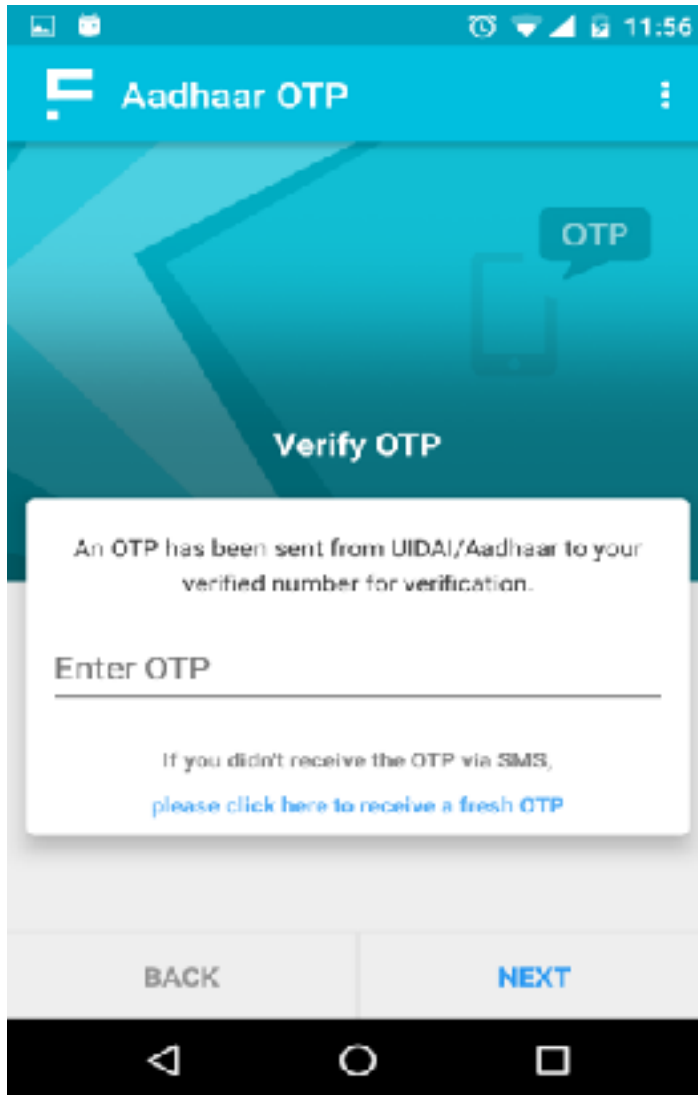
- eKYC check done with Aadhaar through the app

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:03:45



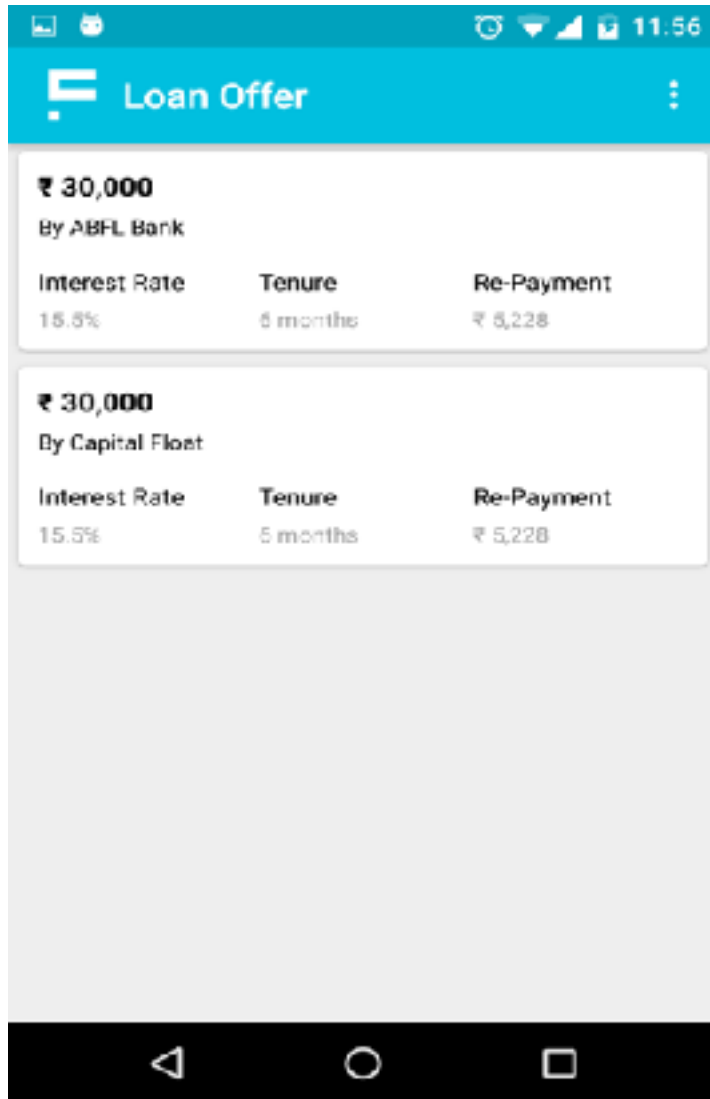
- OTP from Aadhaar sent to registered mobile number for KYC verification

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:04:30



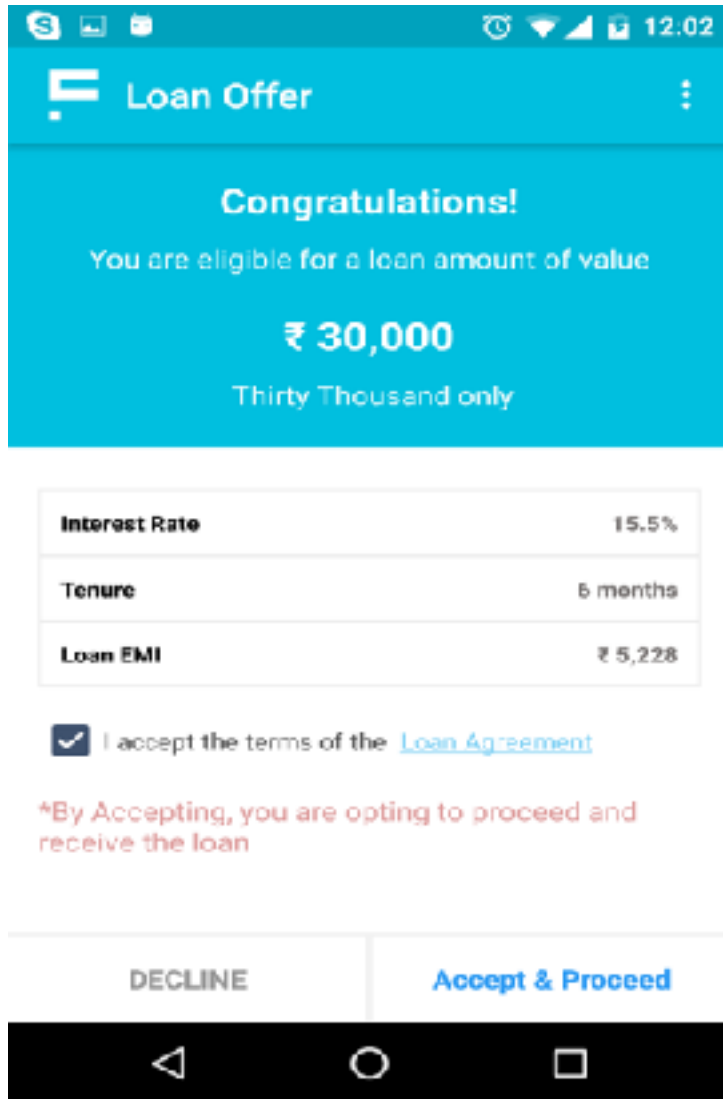
- Choose an offer from multiple banks and NBFC's instantly

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:05:15

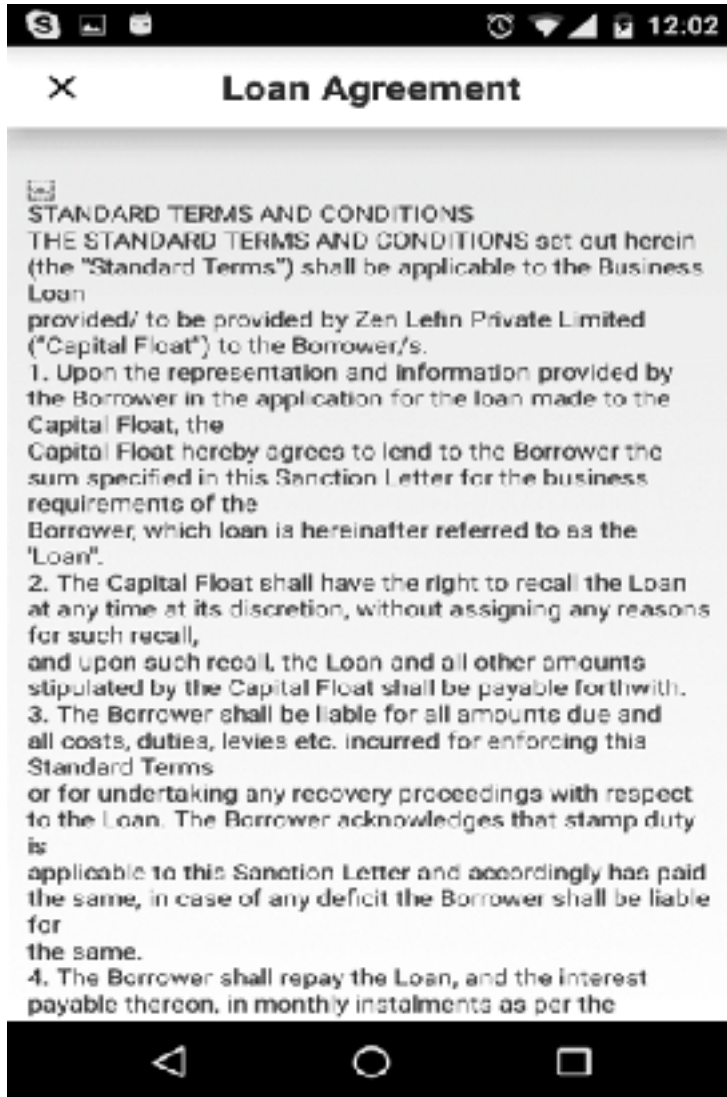


- Once the offer is selected, sign the loan agreement on the app itself

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app



00:06:00

- Loan agreement is viewable on mobile for reference

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:06:45

E-Sign

Please provide your Aadhaar details for eSign

Aadhaar Number

Full Name (as per Aadhaar)

Bank Details

Please provide your bank details to receive loan

Enter Account Number*

Enter IFSC Code*

BEGIN E-SIGN

- eSign the loan agreement and enter bank details for loan disbursement

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:07:30



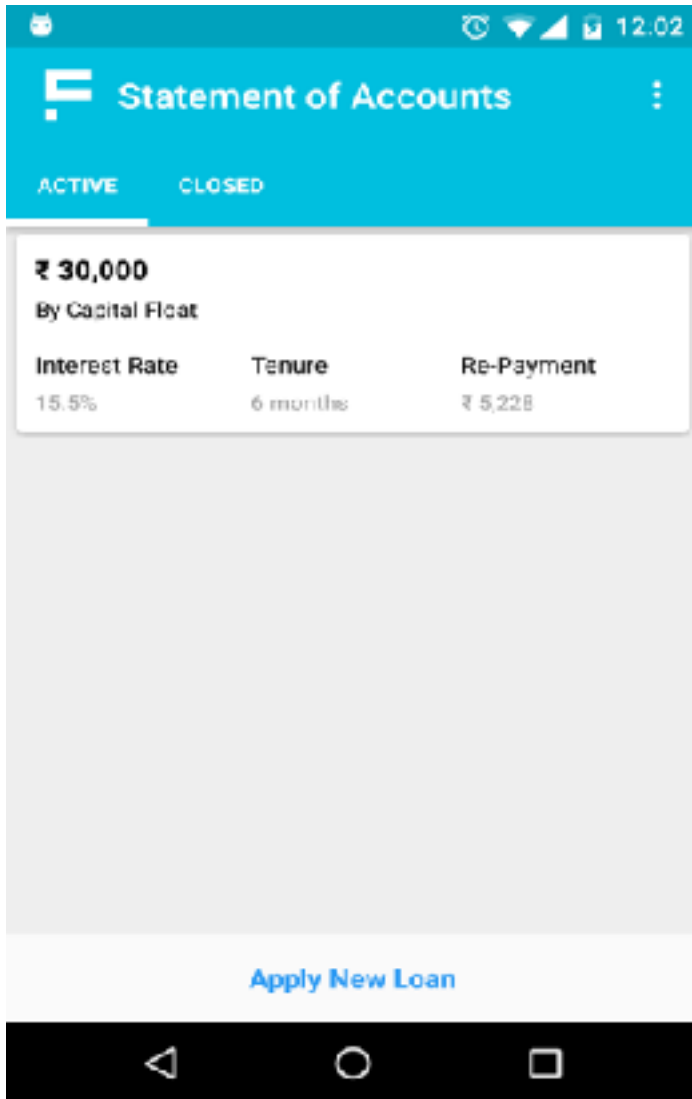
- eSign is verified with a certified signatory body like eMudhra

HOW ISTACK WORKS



“Money in bank” in less than 10 mins, using just a mobile app

00:08:00



- **LOAN DISBURSED!!**
- Monitor the loan on mobile once the funds are disbursed to account

BENEFITS



Driving lower costs

Traditional Lender

Operating Expense: 5-7%

OSV of KY

Printing Loan Agreement

FOS for agreement
execution

Physical document storage

Transaction Costs- NACH &
PDCs

Capital Float

Operating Expense: ~2%

Technology and business
model drive cost down



E-KYC

Digital Agreements

Cloud Storage of Docs

Transaction Costs - UPI