



# Digital Housing Finance

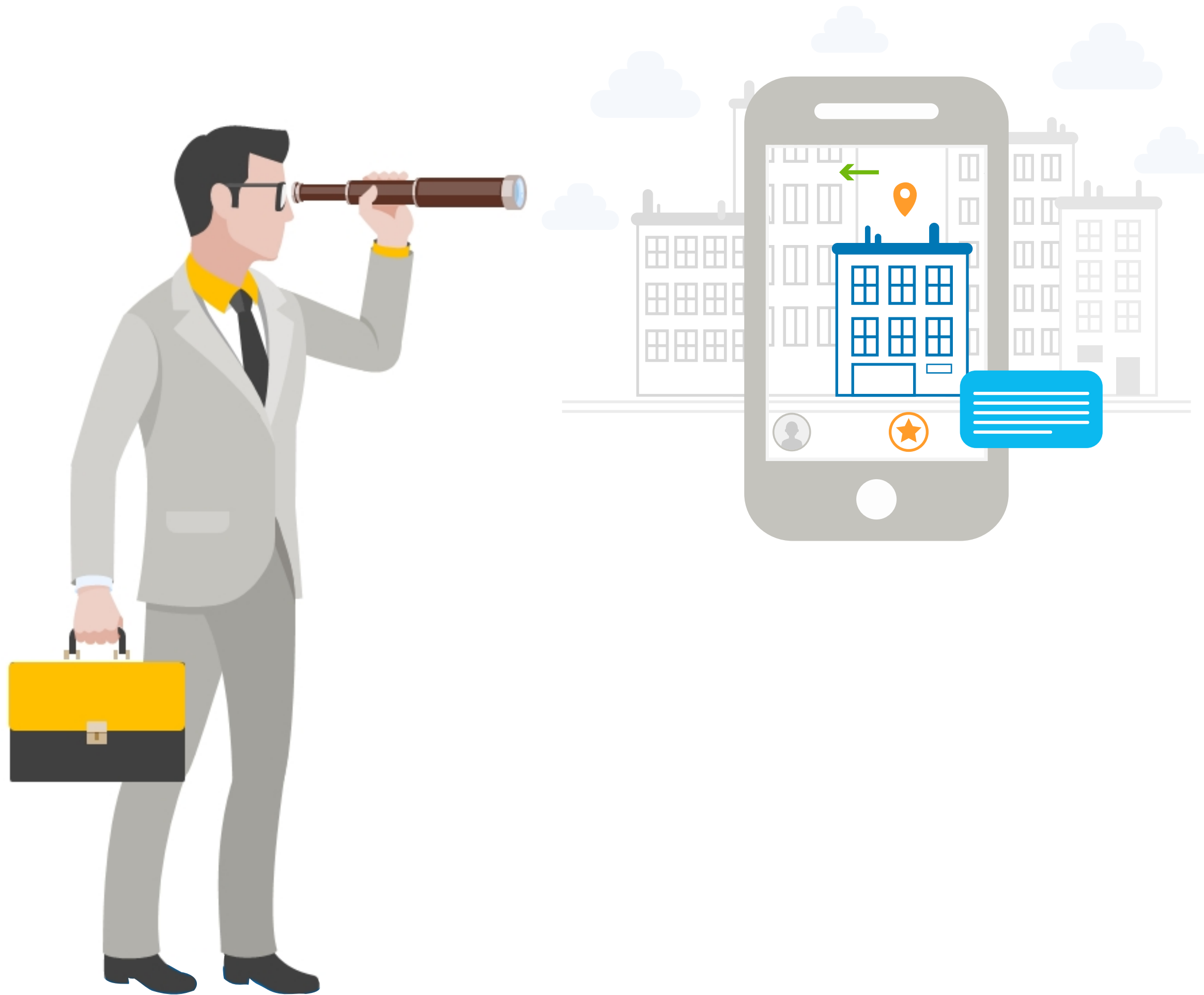
# About Us

Fincity - Digital Housing Finance

## Digital Housing Finance

Fincity is primed to become the preferred Operating System for Mortgages/Housing Finance across the globe. we are a technology company offering a SaaS-based product suite that delivers:

# What we do



1

Digital Housing Finance Platform for both Consumers and Businesses across India

2

Artificially Intelligent SaaS based Banking Product Suite for various Financing needs

3

Combination of B2C & B2B channels providing total transparency of banking practices

4

Digital Integration among Home buyers, Financing Institutions and Real Estate Developers

# Our Products & Services



## Home Loans



## Loan Against Property

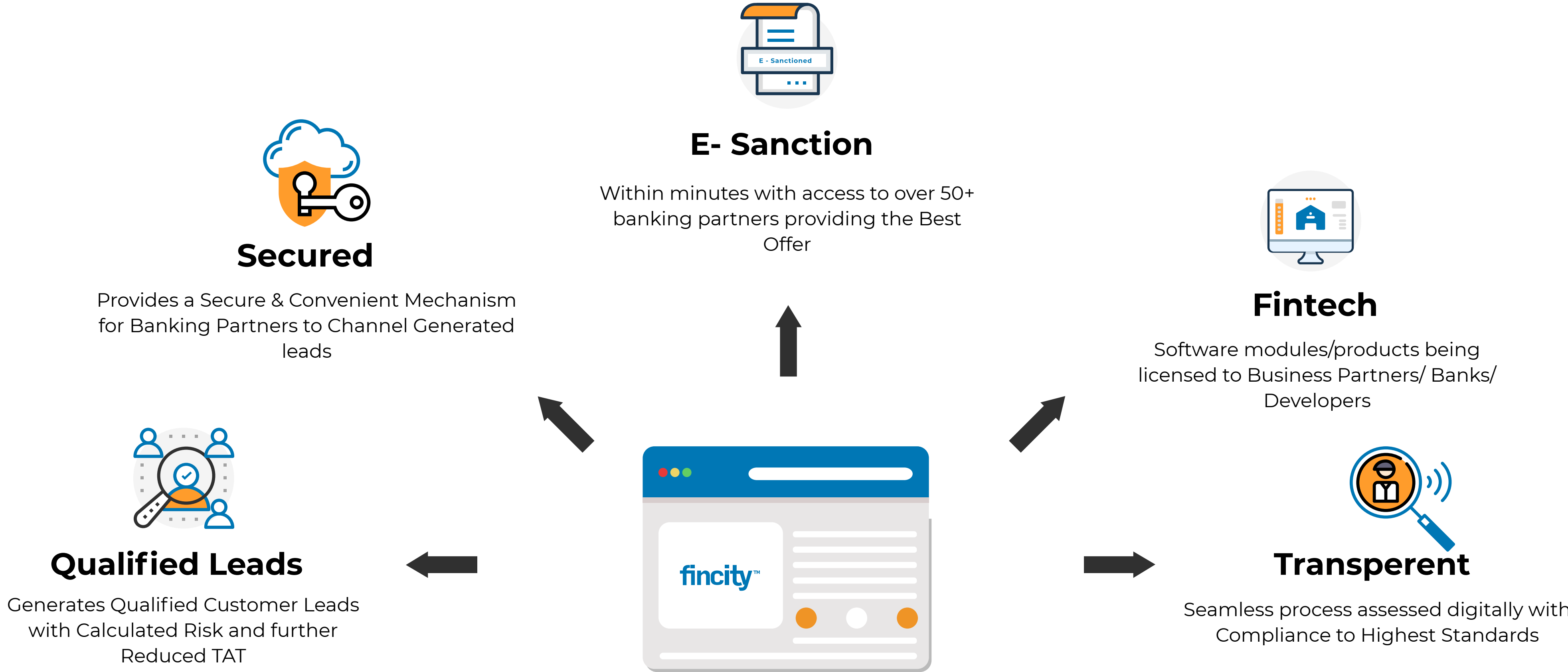


## Real Estate Developer Loan

- Comprehensive Digitally integrated Business Partner Network for sourcing volume leads
- Benefits of PAN-INDIA coverage and Best commissions in the industry with faster sanctions
  - Direct Access to over 50+ Banking institutions with complete transparency and support
  - Free of Cost Software modules licensed for Customer service and management

# Our Features

Fincity - Digital Housing Finance





# Product Roadmap

 Fincity Lending lifecycle

1

## Visitor w/wo co-applicant

Lead comes to fincity from Web, Mobile App or Partner Eco System, along with the Co-applicant





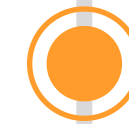
## Free Credit Score

Powered By



## Intiates Loan Application

Applicant fills digital form in order to check his eligibility



Combination of traditional and non-traditional data by create new predictive features using artificial intelligence. So that, Decisions are made instantly at low cost



4

## Hassle Free E - KYC

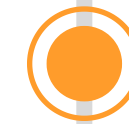
Quick and hassle free Verification of PAN, Aadhaar, Credit Score and more



5

## Statement Analyser

Fincity Statement Analyzer, is AI-driven, leaving no scope for individual preferences or errors. The technology that enables us to digitalize the entire loan processing lifecycle.



 Bank Statement Analyser





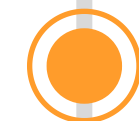
**ff** Predictive Analysis



## Dashboard or On Demand API for Banks

6

We provide comprehensive Dashboard view for all your credit summary such as existing, previous loans and enquiries and predictive analysis of your financial health



## Policy Automation & Reverse Loan Calculation

7

The calculation that intelligently finds your perfect reverse mortgage. Fincity calculates eligibility, compares rates & offers expert program advice. 100% Free.

8

## 256-bit Hashed & Encrypted Digital Sanction Letter

most secure encryption methods after 128- and 192-bit encryption.

Finish



SSL and Multi-factor Authentication

# Transaction Summary



GO

[click here for more information](#)

# Bank Statement Analyser

The technology that enables us to digitize the entire loan processing lifecycle.



## Identify

fraudulent or  
missing information



## Accurate & Real time

information on customer's  
financial worthiness.

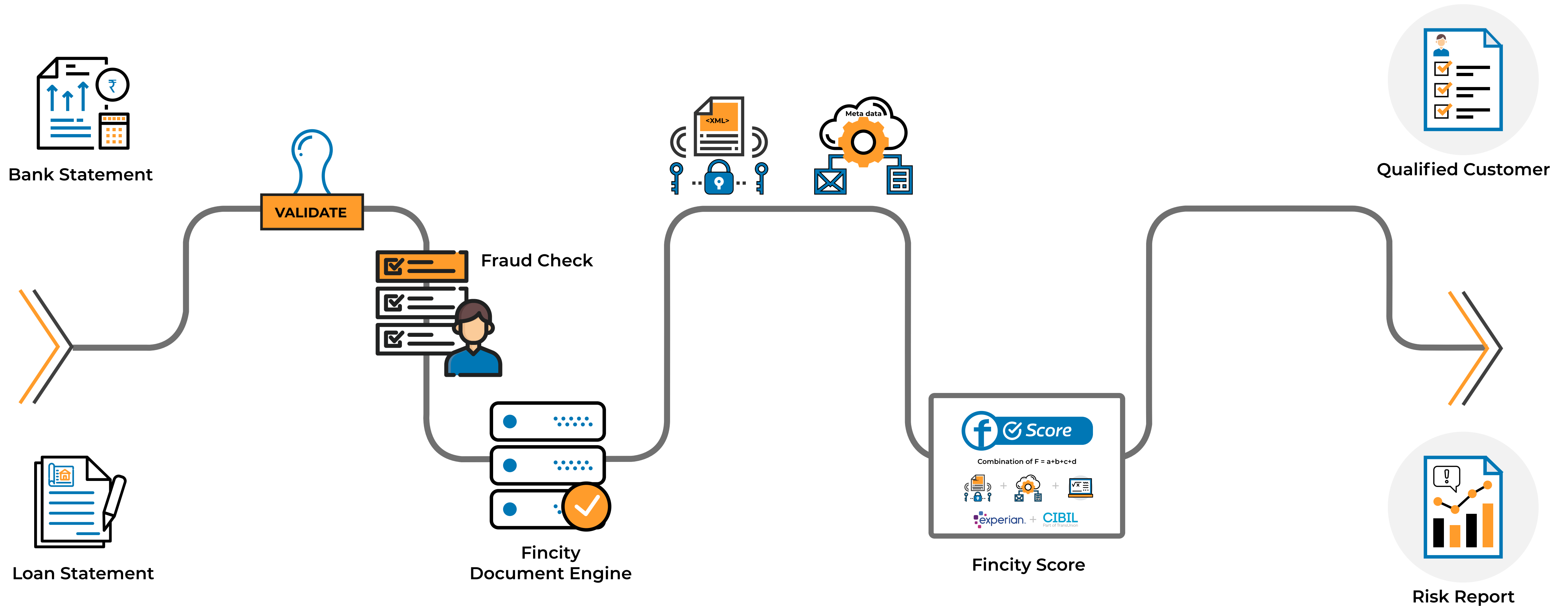


## Safe and Secure

We ensure your data is absolutely  
safe and secure with us

# Bank Statement Analyser

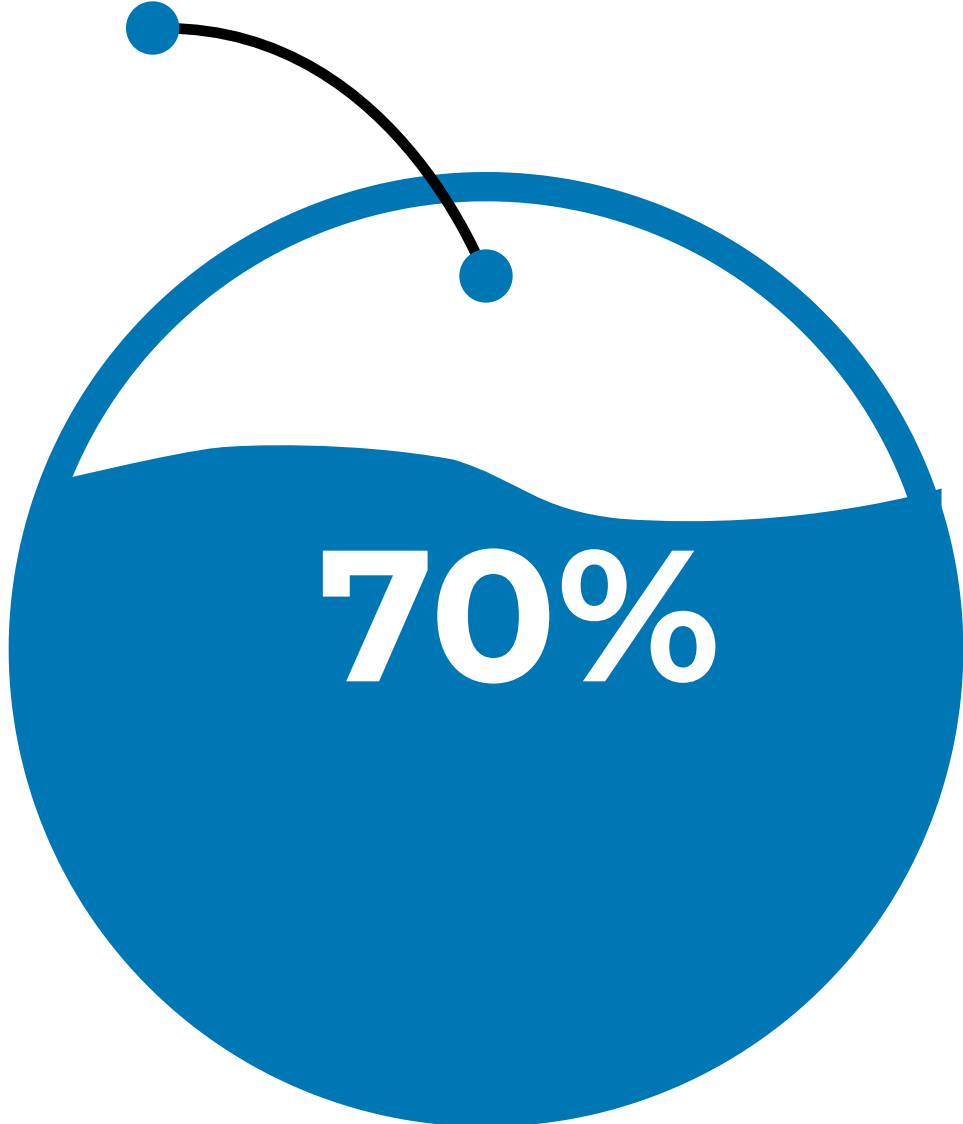
Our decisioning platform analyzes PDF documents from top financial institutions.



# Customer Segmentation

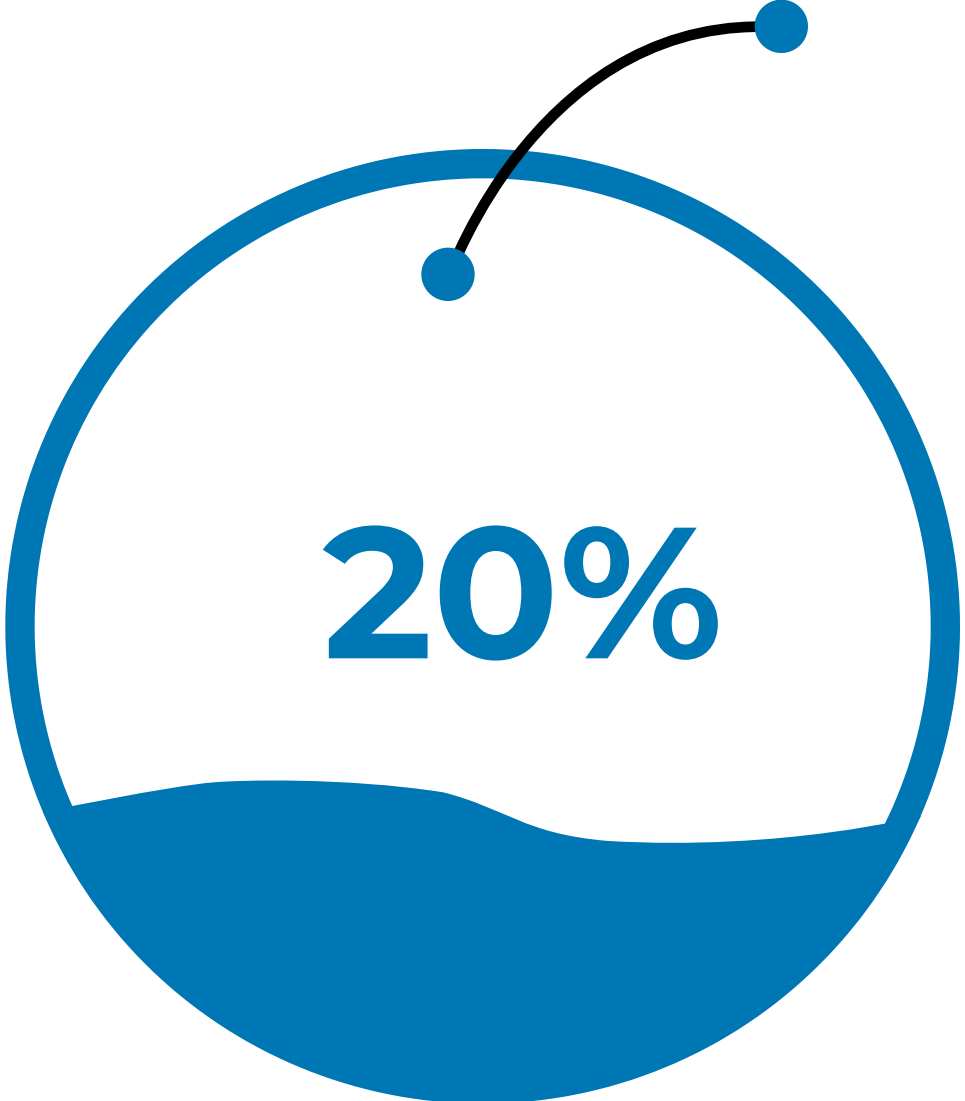
## Customer Profiling - Home Loans

Salaried Professional



Self Employed Non-Professional

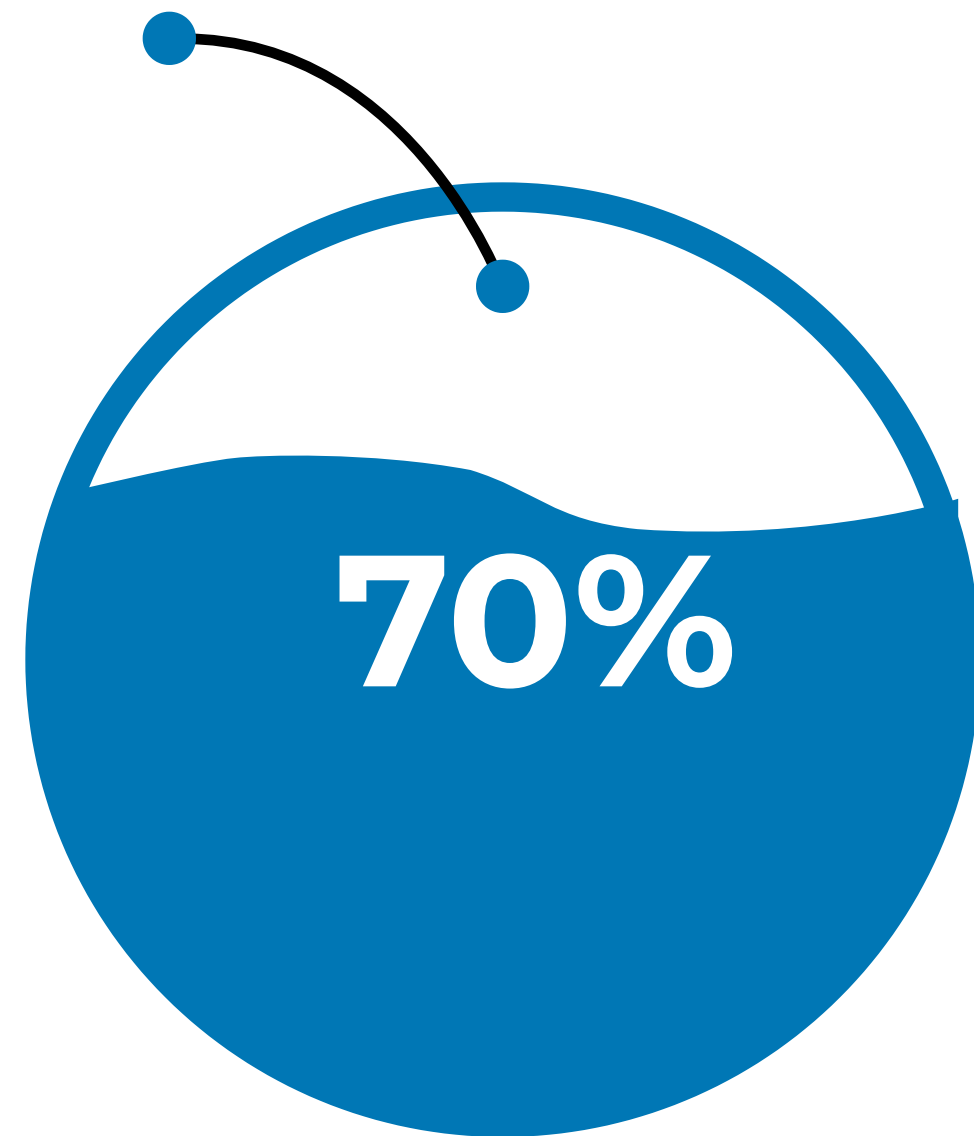
Self Employed Professional



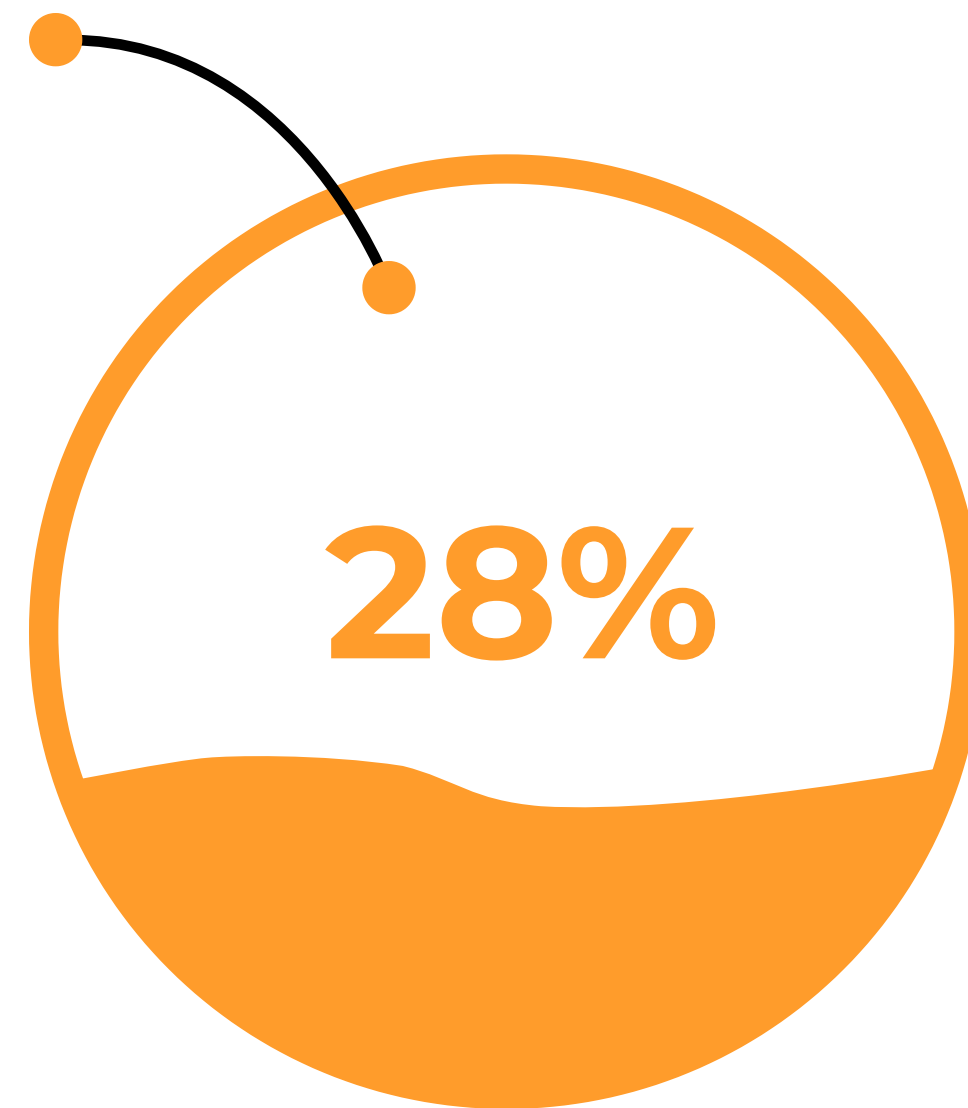
# Customer Segmentation

## Customer Profiling - Loan Against Property

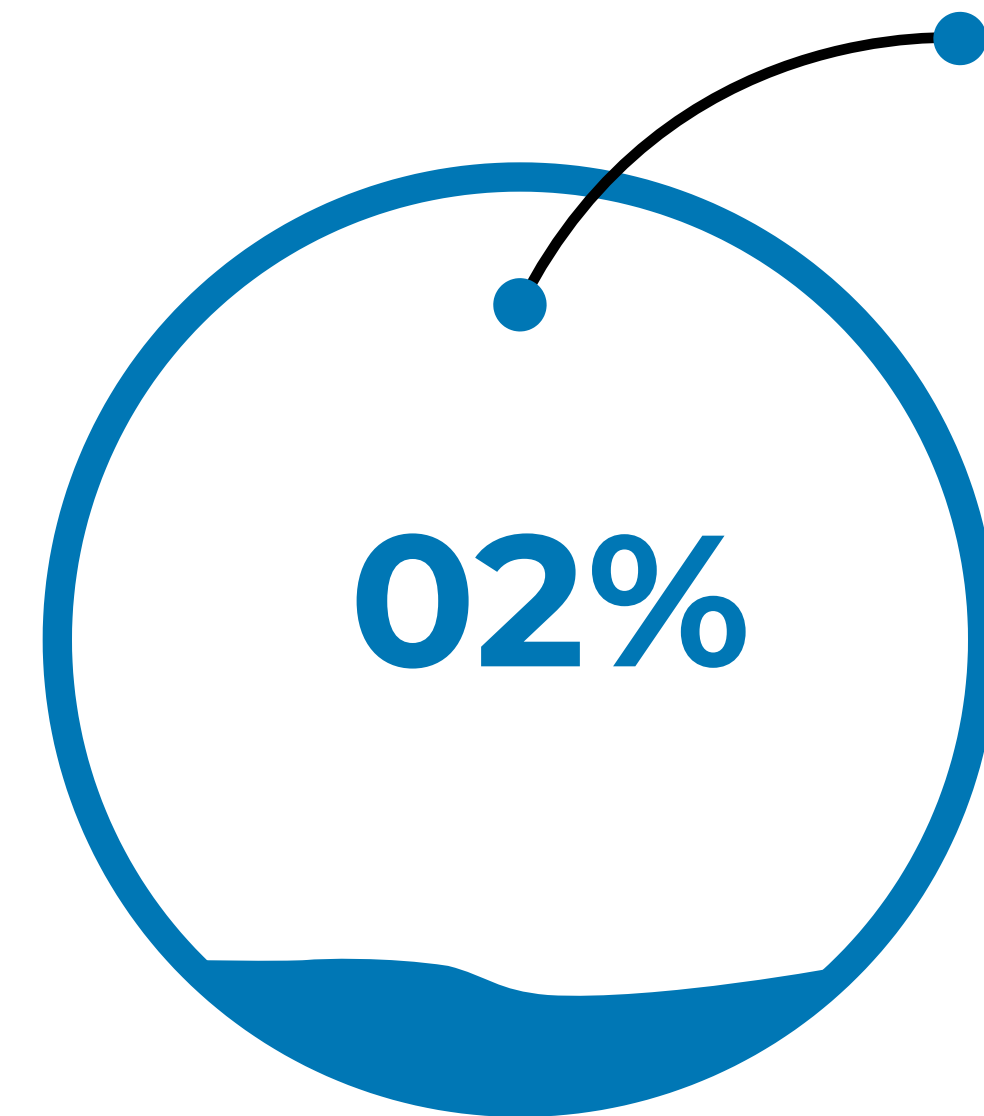
Self Employed



Self Employed Professional



Salaried Professional



# Customer Origination

Our decisioning platform analyzes PDF documents from top financial institutions.

## Direct Customer (Via Fincity.com)

Queries sourced directly via website login & Digital marketing activities through Social Media, SEO, EDMs etc.

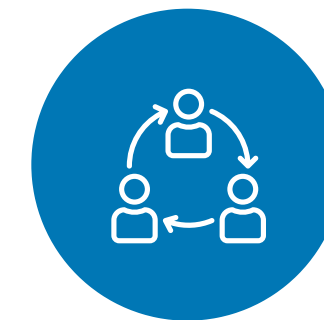


## Corporate Tie-Ups

Tie-ups with corporates by offering best proposals for their employees for loan requirements

## Business Partner Network

Sourcing done by our extensive network of affiliate partners, by providing them best commission rates and ease of business



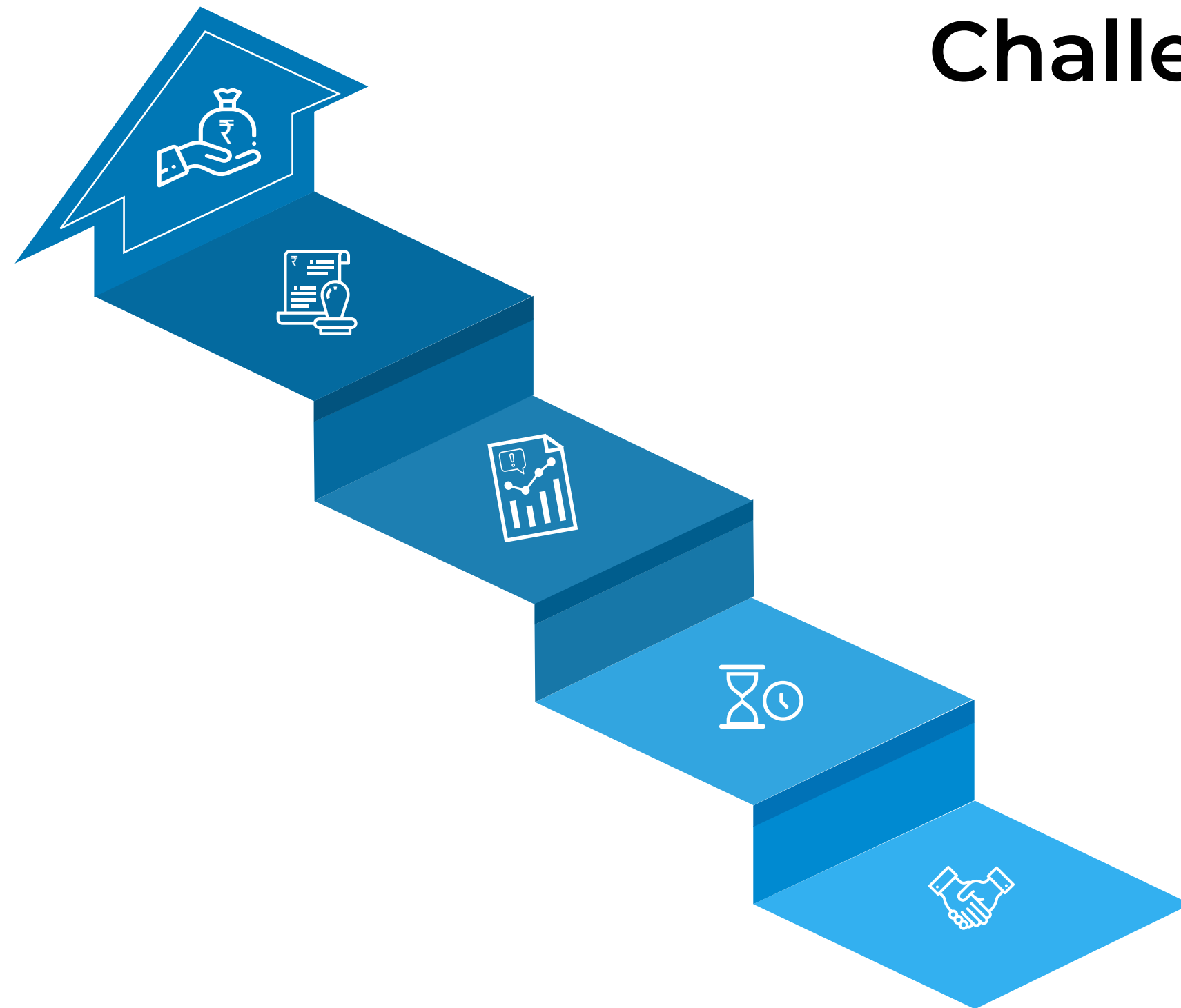
## Network of Real Estate Developers

Leads sourced from our existing Developer Network & also by showcasing their property listings



# Interim (Secured) Offers

## Challenges with existing Credit Reports -



**Lower**

population penetration



**Requires 6 months**

of Credit Card / Existing loan  
before generating report



# Interim (Secured) Offers



**An Eligibility Factor on a Scale of 1 to 10;  
1-5 for high Risk to 10 for min-risk**



Credit Score Reanalyzed with Humane Factors

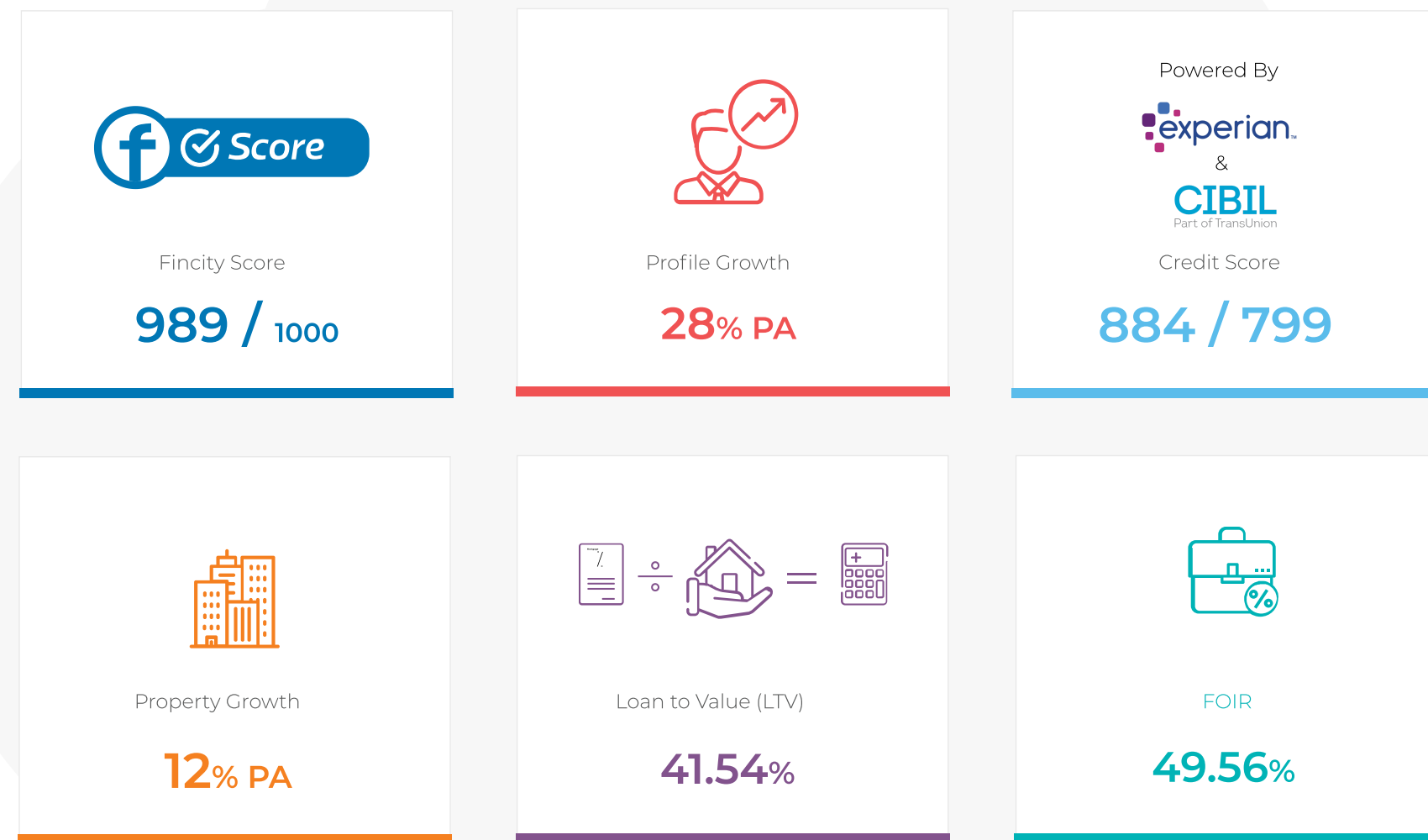


Re-compared and mapped EMI payments after a strict comparison of CIBIL, Experian records vs. actual Bank Account Statements submitted



Data Confidentiality, Integrity and Availability Further Enhanced

# Interim (Secured) Offers



2

## Better Formulae

to Calculate Projected Possible Payment- Bounced and compared against defaulting behavior of Actual Loan Defaulters (Global Users) - > Then a general formulae to Create a Set of 3 Offers for 10, 15 and 20 Years

3

## Banking Partner Gets

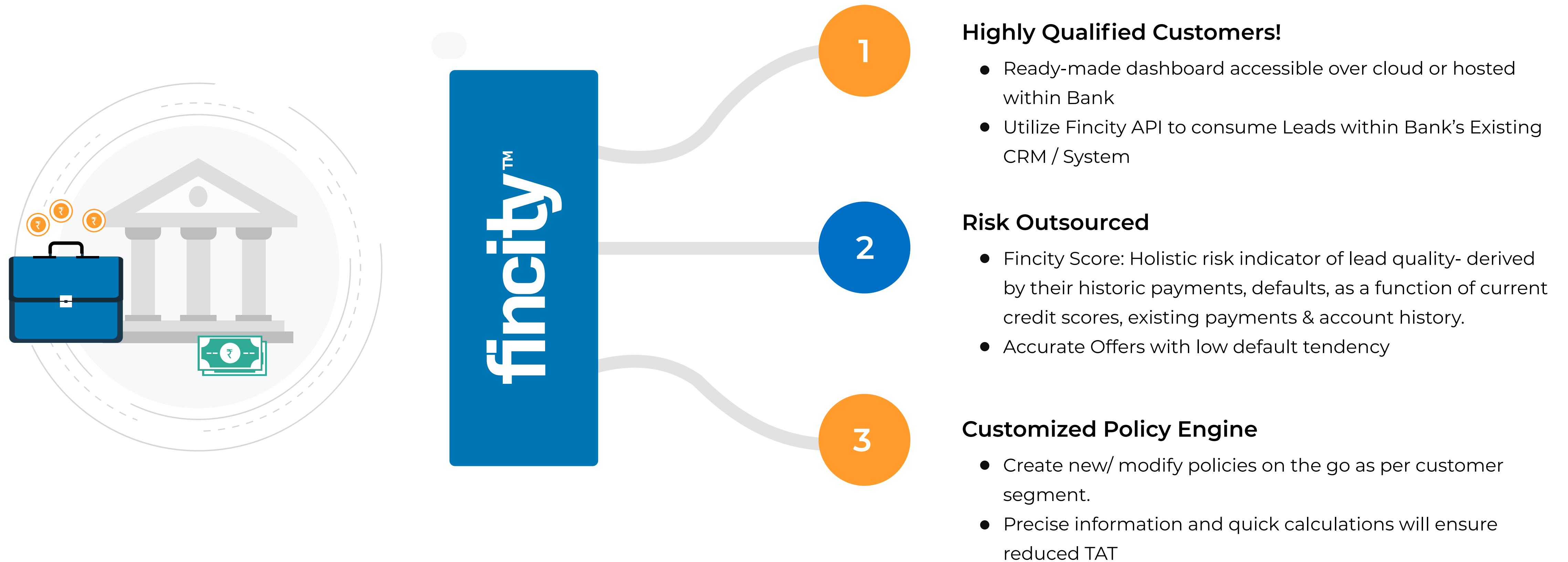
Detailed Review of User in the form of Complete Digital File in order to Generate Accurate offer

4

## Users Gets

Fincity Report along with Free Credit Reports and Instant Sanction Letter

# Offerings for Banking Partners



Highly Secure & Encrypted Environment to Preserve Data Integrity, Confidentiality and Availability

End to End Operations- Access to a Complete customer digital File for Loan disbursement

# More Integrations - In Process

1 PMAY



2 NSDSL



3 MCA



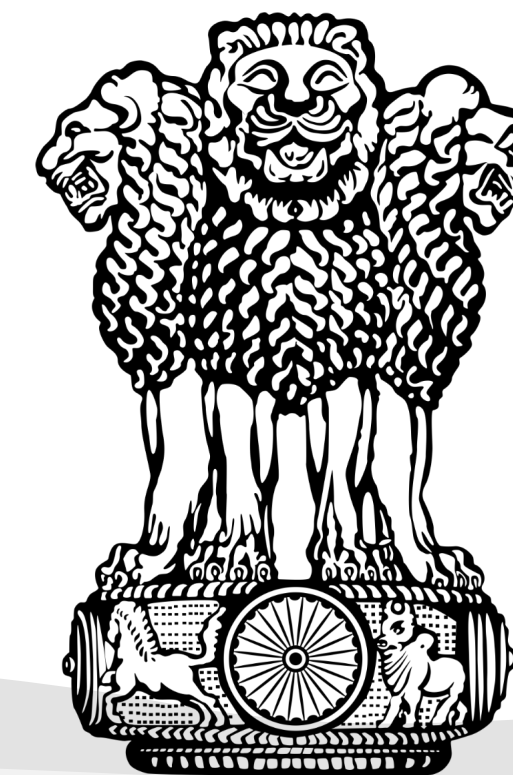
4 EPFO



5 GST



5 Fingerprint Based Aadhaar (For Door to Door KYC)



सत्यमेव जयते

# INDIA



**Bangalore**  
Headqauters



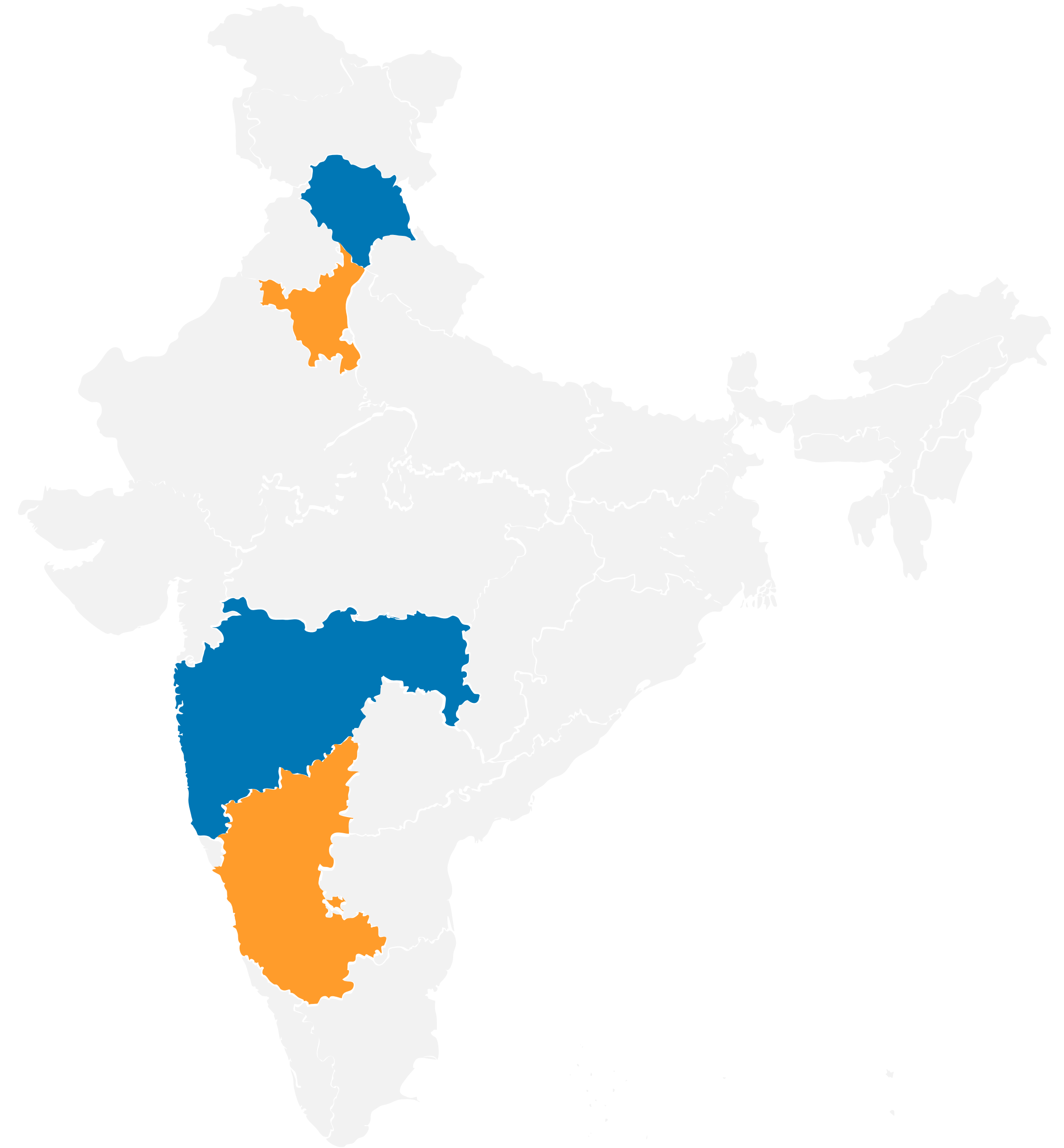
**Delhi**



**Gurugram**



**Mumbai, Pune**



# Our Banking Partners

Fincity provides you to engage with our extensive range of banking partners in one go and helps to get the best proposal for your customer!

# Meet Our Team

We are a bunch of seasoned professionals and the sharpest brains in the banking and real estate sector; an enviable combination of knowledge, extensive experience and an entrepreneurial spirit.



**Akash Gupta**  
Partner

20+ years of Investment Banking & Financial management; Ex-ED of Kotak Mahindra Capital. Managed multi-billion dollar businesses across continents. Previously worked with Barclays, Credit Suisse. MBA from Columbia University.



**Susheel Khera**  
SVP, Business Development

Over 40 years of Banking experience; managed varied portfolios in Real Estate infrastructure, Working Capital & LRD with more than 35 years experience in Credit across the country.



**Rizwan Khan**  
VP, Business Development

17 years of experience in BFSI . Previously worked with ICICI Bank Ltd, Max Life Insurance, Bajaj Finance Ltd, Kotak Life Insurance Ltd. Etc. Expert at developing dynamic sales teams, product and distribution networks.

# Meet Our Team

We are a bunch of seasoned professionals and the sharpest brains in the banking and real estate sector; an enviable combination of knowledge, extensive experience and an entrepreneurial spirit.



**Kanika Basra**

VP, Business Development

9 years of experience in Debt Capital Market. Previously worked with Caparo Financials, Kaizen Corporate Service, DHIR Associates. Etc. Expertise in handling Real Estate sector and Housing Finance



**Hitendra**

Legal Associate

3 years of experience in Real Estate and General Corporate Law. Previously has practiced in local courts of Bengaluru, Karnataka and thereafter have worked as In-House Counsel with Shriram Properties Private Limited, Bengaluru, Karnataka, India. Have handled real estate due-diligence and general



**Shashank Srivastava**

Software Engineer - II

6+ years of experience of Development in IT Industry. Handled no of successful projects, and worked with clients like Flipkart, KSP, Aadhya Gold, PeopleLogic, HireCraft, and many. Regular contributor to open source community



**Thank You**