



Driving the experience economy



Our Team

Passionate and experienced young team, building for young India



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Evolving Indian **Experiential Economy**



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When was the last time you....

Walked to a grocery store?

Cooked a meal at Home?

Called a travel agent to book a holiday?

Drove yourself.. for a night out in the city?

Met a matchmaker to find a match?

Paid in cash for something you bought?

Went to a store to buy gadgets or clothes?

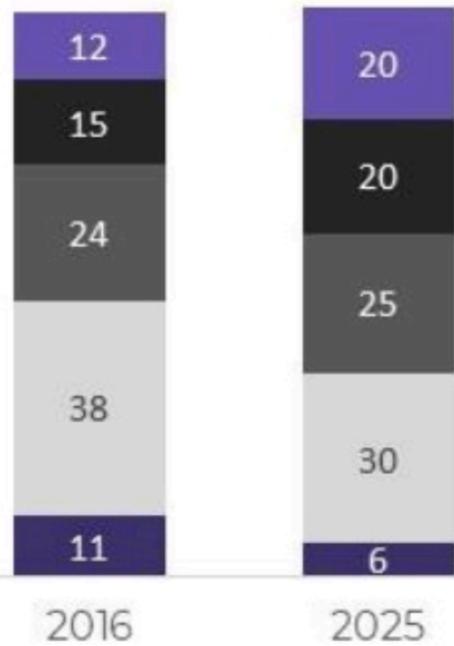
Looked up numbers for a plumber?



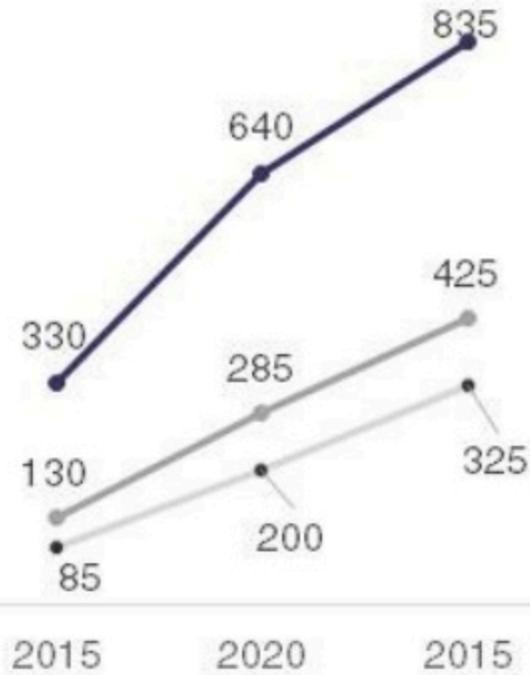
A young inspired, emotional, driven, aspirational consumer looking for value and superior customer experience along with price and quality of product and service

Changes Driving **the Economy**

Annual Gross Household Income (\$thousands)



- Elite (>30.8)
- Affluent (15.4-30.8)
- Aspirers (7.7-15.4)
- Next billion (2.3-7.7)
- Strugglers (<2.3)



- Internet users
- Online shoppers
- Digitally influenced shoppers



Rising Household Income coupled with growing online consumption driven by changing trends in technology, millennials and GenZ's preferences and the way they discover and consume

Different Priorities

- Loyal to Brands
- Engage with Brands on Social Media
- Not influenced by Ads
- Review before Purchasing
- Authenticity

Spend Differently

- Subscription vs Purchasing
- Experience vs Asset
- Aspirational & Impulsive Spends
- Online vs Offline
- Driven by friend's recommendation



Food



Fashion



Gadgets



Entertainment



Services

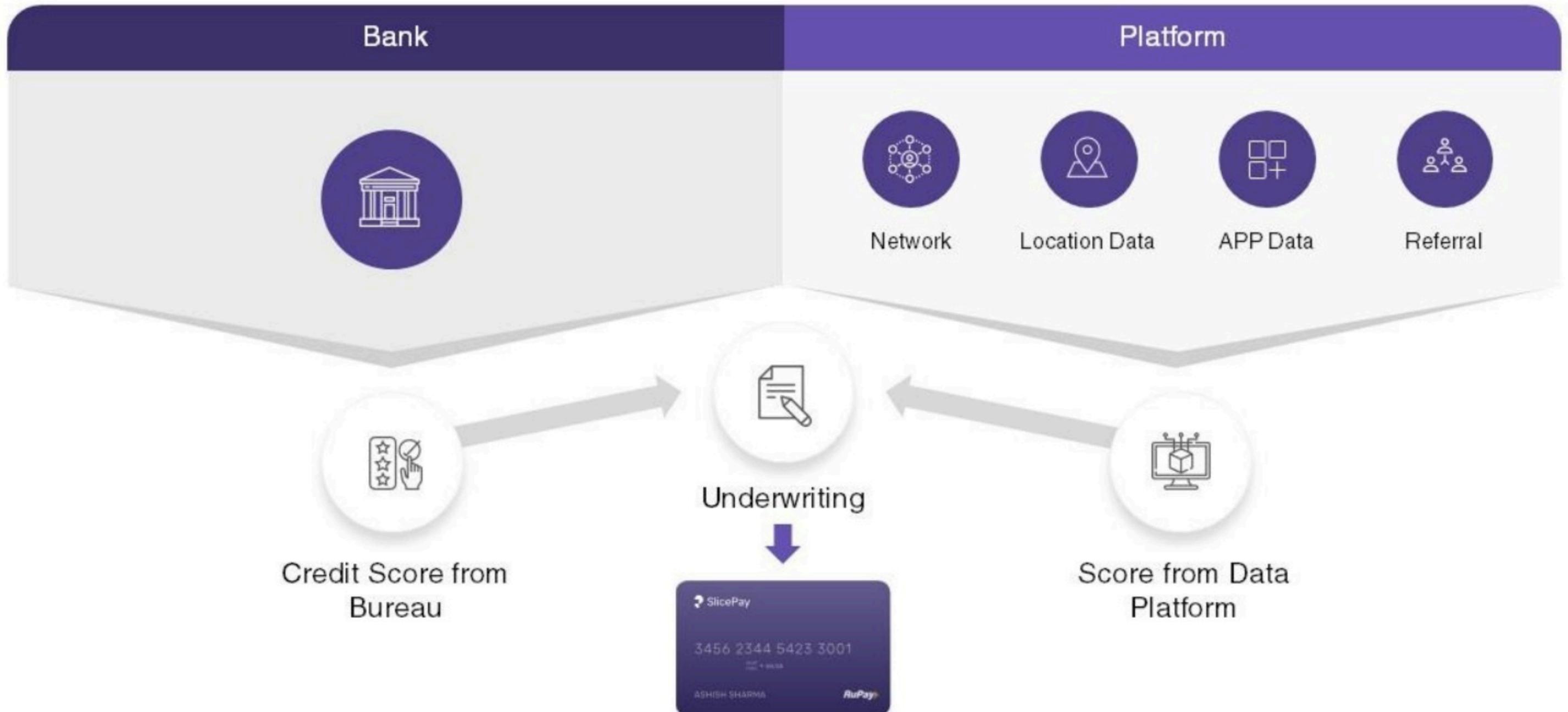


Travel

SlicePay-Transforming the landscape digitally



Business Model





Where **We are**



Phygital Payments

Use your card or mobile app anywhere for all your transactions

No Cost EMIs, long term EMIs

Merchant Partnerships



Loans

Micro cash loans through UPI

Instant transfer through mobile app

Larger ticket personal loans



Products

Spending recommendations

One click checkout, micropayments

Incentives for social sharing



The only highly engaged network and platform for India
With-out Credit history



Designed in Partnership with RuPay to enable you to pay anywhere and anytime



Access to brands and a large networks of online & offline across 5mn+ merchants



Personalized offerings with Pre-Approved Credit Lines

Ties that Bind

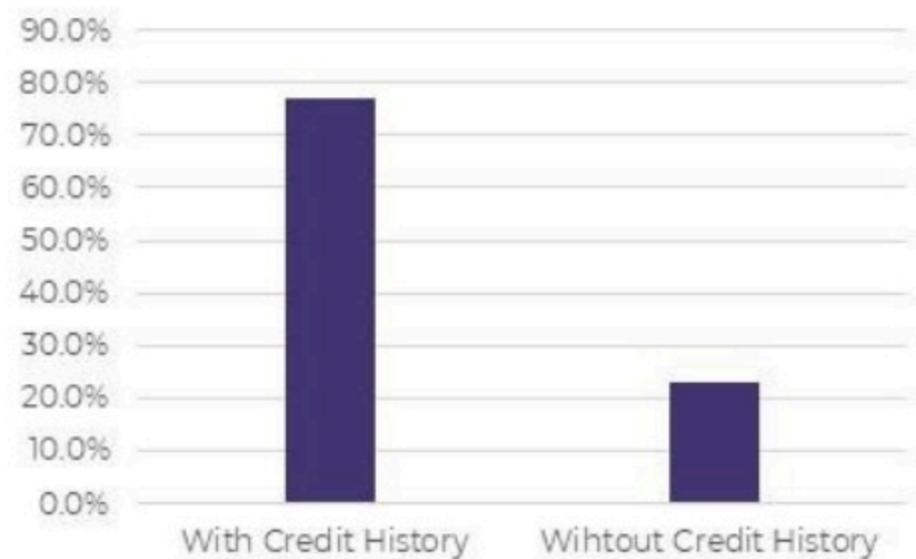
Repeatedly delivering value along with a personalized experience

Driving High engagement, Repeat and Trust

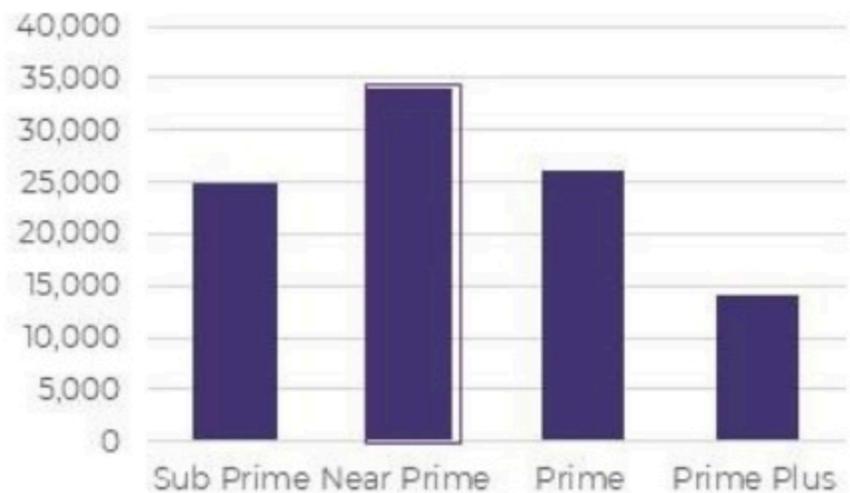


Driving Credit Card Market

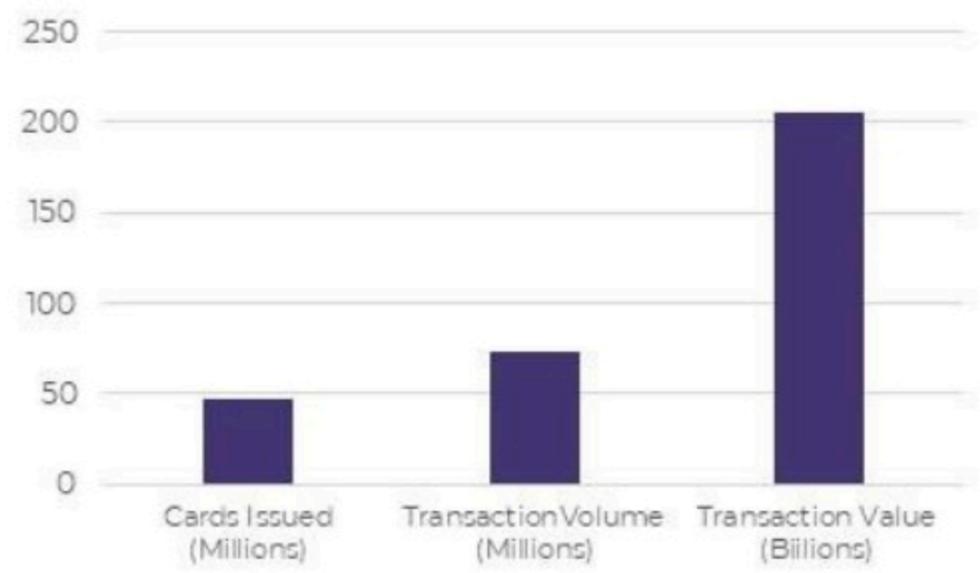
New Card Issuance by Origin Q3'2018



Average Balance by Risk Tier Q4'2018



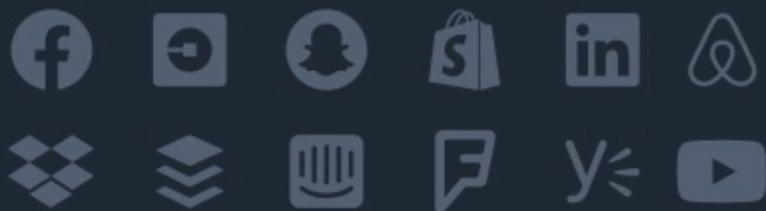
Credit Growth



-  **XXM**
Credit Cards
-  **XXXM+**
Target Credit cards
-  **X%**
Penetration mostly in Metros and Tier Cities



SlicePay Target



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