



Market Leading NBFC- Account Aggregator



Cookiejar Technologies Pvt Ltd



WHO ARE WE

About us



**One of earliest NBFC
AA license awardee
from RBI, Finvu is a
funded company,
currently growing with
multiple partners.**



Early adopters with active participation in various working groups in the account aggregation ecosystem, including ReBIT and Sahamati.



Strong founders with 50+ years of collective experience in banking technology and commercial lending processes

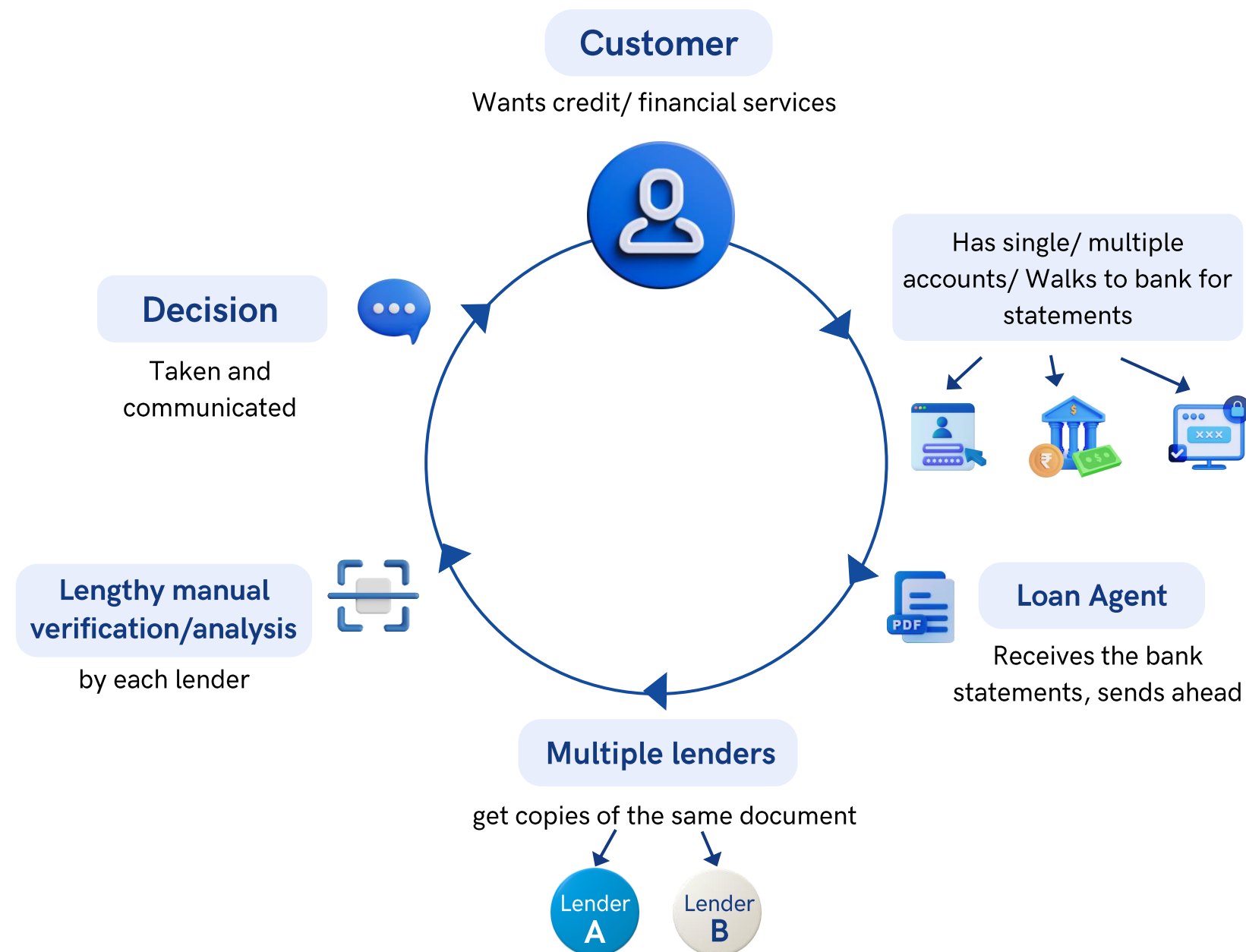


Empowering Indian finance and banking sectors stakeholders with easy access to financial data

Transformational AA Ecosystem

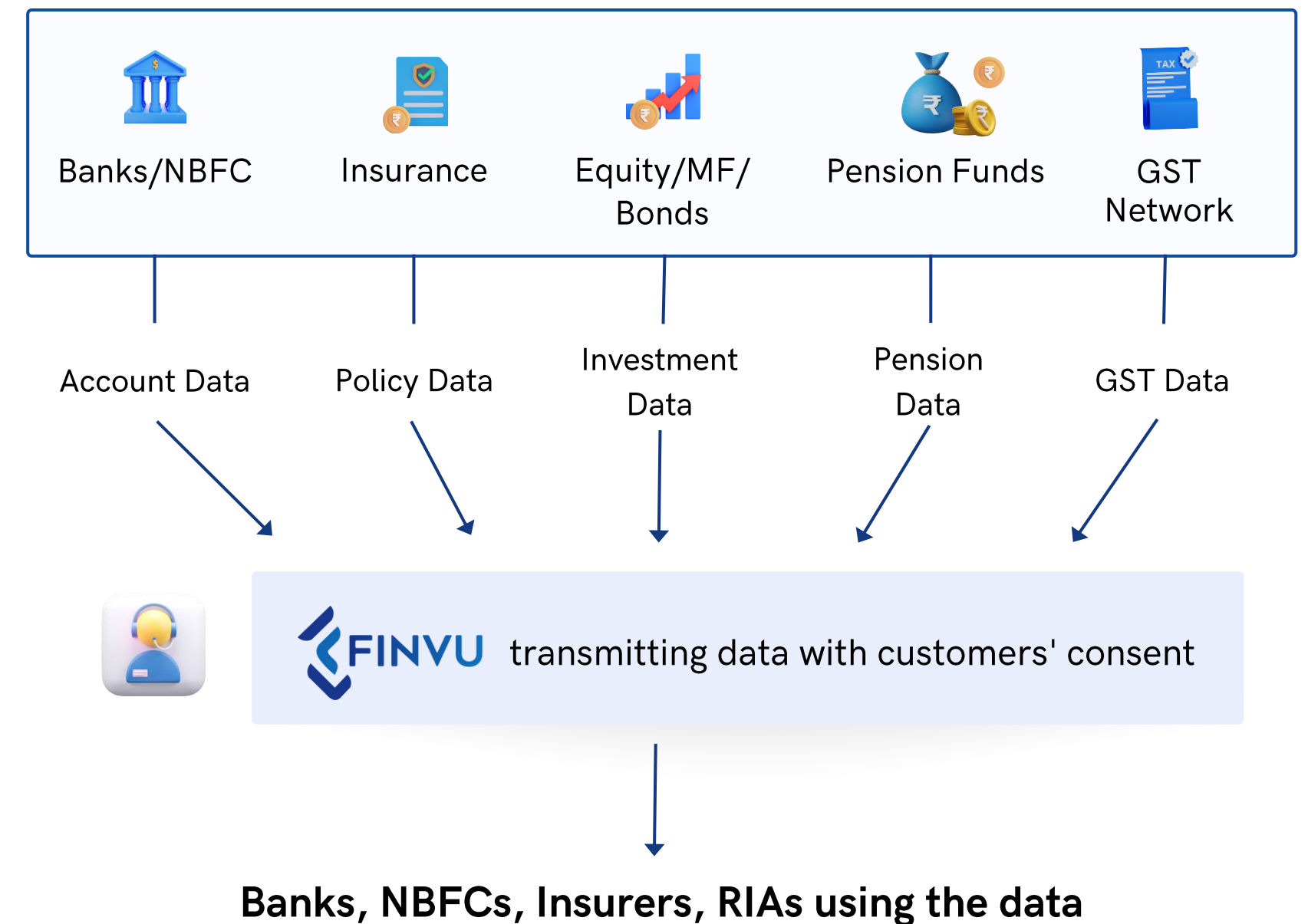
Current System

Slow, costly, less efficient

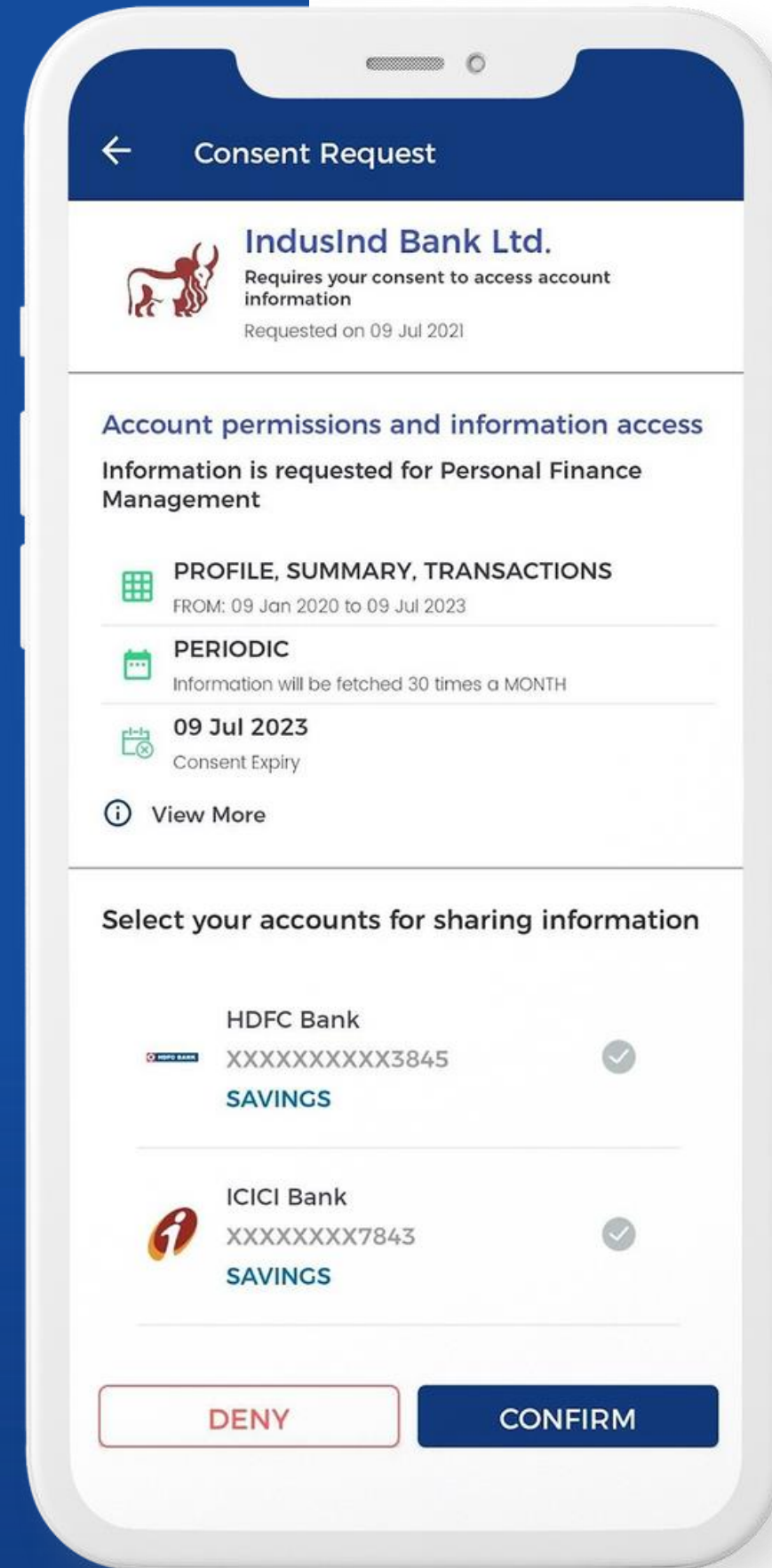


Finvu's Systems

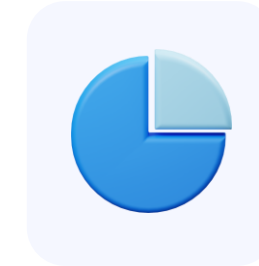
Quick, cost-friendly, efficient



Features of Account Aggregators



01



Seamless Data Accessibility

Instant, real-time access to accurate data

02



Sensitive Personal Information Safeguarded

Advanced encryption technologies for security

03



Power to the users

No data collection without explicit consent

04

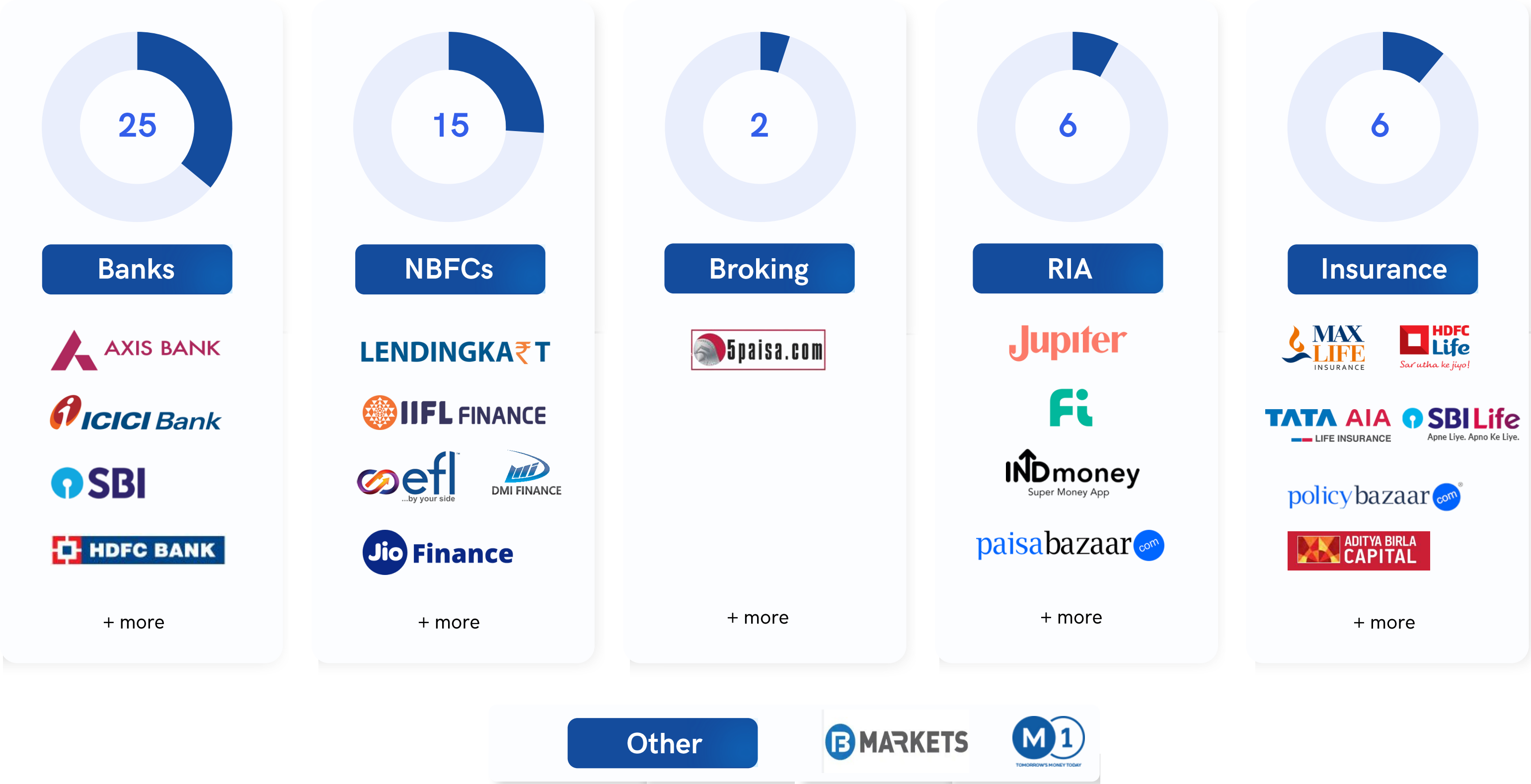


API Based Access

User-friendly API for consolidated data access

OUR PARTNERS

50+ partners in the BFSI industry



28 FIPs onboarded on our AA platform

Public Sector Banks

Bank of Baroda
Bank of India
Bank of Maharashtra
Canara Bank
Central Bank of India
Indian Bank
Indian Overseas Bank
Punjab National Bank
Punjab & Sind Bank
State Bank of India (SBI)
UCO Bank
Union Bank of India

Private Sector Banks

AU Small Finance Bank
Axis Bank
Federal Bank
Fincare Small Finance Bank
HDFC Bank
ICICI Bank
IDFC First Bank
IndusInd Bank
Karnataka Bank
Karur Vyasa Bank (KVB)
Kotak Bank
Yes Bank

Insurance Companies

HDFC Life Insurance
ICICI Prudential Life Insurance
SBI Life Insurance Company
TATA AIA Insurance

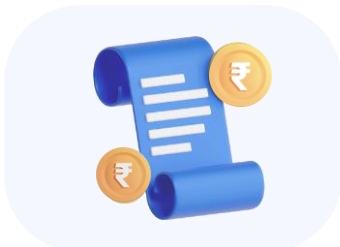
USE CASES

Multiple applications across verticals



Digital lending

Enable digital journey and offer instant auto loan, personal loan.



Cash flow lending (MSME)

Lending for MSMEs based on cash flow and GST invoices



Loan Monitoring (Early Warning)

Get early warning signals by monitoring bank account



Income verification

Verification of income during loan disbursal

Personal Finance Management



Customers can track expenses, investments in single place



Analysis of financial health of a customer



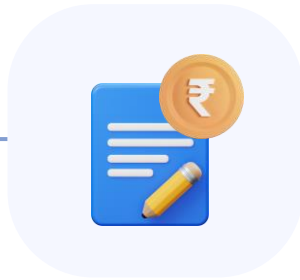
- Allow customer to move surplus fund
- Nudge customer to transfer loan

Benefits for all stakeholders



Risk Management

Enables risk management teams of financial institutions to monitor financial transactions of borrowers, and predict and mitigate risks of loan defaults.



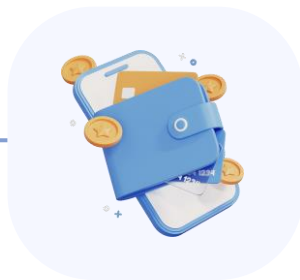
Underwriting

Use comprehensive financial data to complete due diligence, risk evaluation of an applicant's profile, and assess profit or loss ratios.



Sales & Business

Relevant data to the sales departments to tailor product offerings, and shorter loan disbursement cycles through easy access to all relevant documents.



Product Team

Finvu API can be seamlessly integrated with existing fintech products and softwares for providing enhance services and user experience.



Consumers

With shorter TATs, greater control over their information, and the authority to revoke their consent any time, you can expect higher NPS

DIFFERENTIATING FACTORS

Finvu is different. And better.

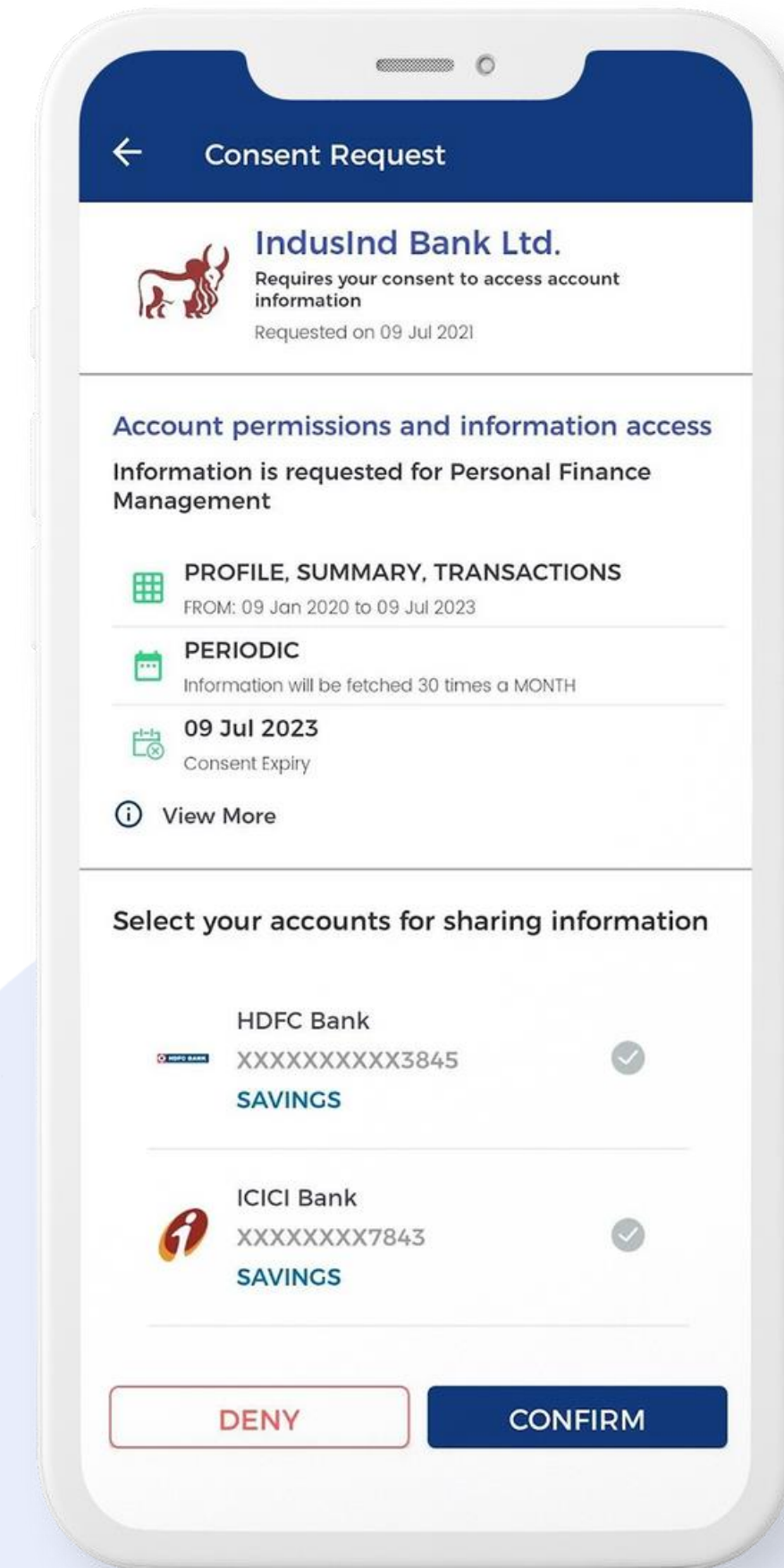
Scalable systems and tech

Better offerings for integration


Deep domain understanding

Access to data of many institutions


Among the industry pioneers




Finvu is leading the AA ecosystem




3.0 M
Linked accounts




50M+
API calls processed



<5%
Minimal rejection rate



~60k
Daily Consents received



50+
Institutional Partners

Consent requests till time



MULTIPLE INTEGRATION OPTIONS

Finvu adapts to *your system*

A flexible system created with an objective to **align to your processes**

We adapt and design your system as per **your product team's preference**



Standard Web

A simple web interface with redirection to Finvu's domain

Theme based

Reflect your brand through a customised look and feel



SDK

End-to-end seamless customer journey on your platform itself

Assisted Method

Human agent guiding your customer through the process

Our Unique AA offering



Build better experiences with insights from our FIP metrics APIs

Metrics API that provides performance metrics of the FIP, allows FIU to build better experience for their customers



Notifications per FIP

Our AA platform notifies the FIU as and when data is available. This increases on screen engagement of the PFM users as they can see their balance, transactions for their consented FIPs



SDK for custom integration

Custom SDK for integration in the FIU app to provide a seamless experience for the customers



“Fastrack” portal for FIUs

Portal for FIUs to track the consent and data delivery end to end right

TSP services for institutional users



ConnectHub

Platform for FIPs

- API Platform for banks, Insurance companies to quickly come on-board the AA ecosystem
- Flexible deployment on-premise or cloud for financial institutions
- AA agnostic: works with service providers other than Finvu, too!



Finsense

Platform for FIUs

- Flexible deployment options on-premise or cloud.
- AA agnostic and simple-to-use APIs
- APIs to get aggregated information based on certain data points

Our Platform Offering



Dashboard for FIU

FIU dashboard for tracking metrics like consent requests, data success, active consents, etc..



MIS Reports

Get reports for information on customer engagement with AA and usage



API for Multibank PFM

Multibank PFM APIs for integration in FIU app.

OUR SPECIALIZED TSP SERVICES

Data and Business Insights for Lending Use case

Credit underwriting
**analysis & Fraud
control indicators**

Loan monitoring
**analysis and loan
default indicators**

Business lending
credit analysis

Currently building

GST data for SME
lending **analysis**

OUR SPECIALIZED TSP SERVICES

Data and Business Insights for Wealth Management / PFM use case

Data usage for
customer insights

Derive business
value **from customer
data**



Enhanced Customer Experience

Seamless journey
Informed access to information
Simple API based access

Customer Goals

Personal & Family goals



Cross Sell

Deposits (Fixed & Recurring)
Loans
Investment Products

Customer Retention

Personalized offers
Relationship based pricing

Reach out to us

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App - Play Store

Finvu



Website

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