

lendfoundry Meets The 10 Point Agenda Outlined By BCG To Seize The \$1 Trillion Opportunity For Lenders In India

ACCELERATION OF INNOVATION IS GROWING EXPONENTIALLY



Growth at the rate of **5X** in next 5 years



Digital lending market to hit **\$1 Trillion** by 2023

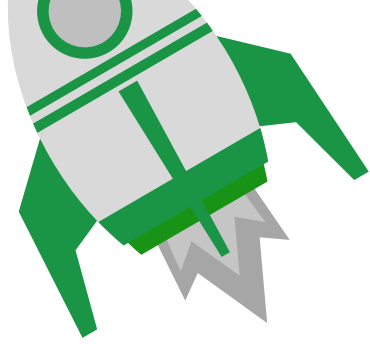


LendFoundry as a platform aligns with this agenda and can provide the Lenders the "tech" to power their FinTech ambitions, quickly launch and massively scale digital lending programs.

1

RE-IMAGINING CONSUMER JOURNEYS, SIMPLIFY ONBOARDING

LendFoundry provides out-of-box borrower portal, it is possible for lenders to create custom experiences using the LendFoundry API's. This allows for an Omni-channel onboarding via the web, mobile, CRM's – when, how and where the borrower wants and seek help only when needed.



Consumers want an end to end frictionless experience and seamless onboarding

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DRIVE PERSONALIZATION; ONE SIZE DOES NOT FIT ALL

2

Personalize customer experience basis their individual needs and context.

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LendFoundry provides a Data Extractor to make available the data in a Data Warehouse, where it can be combined with any other data sources and consumed by Lenders who want to use it.



3

CREATE A DATA MINDSET

GENDER: Male
AGE: 34
OCCUPATION: Entrepreneur



LendFoundry believes that the borrower experience has to be based on borrower demographics and be controlled by the borrower. Hence, along with an out-of-box borrower portal, it is possible for lenders to create custom experiences using the LendFoundry API's. This allows for an Omni-channel onboarding via the web, mobile, CRM's – when, how and where the borrower wants and seek help only when needed.

It is imperative to demonstrate commitment from the top and make data an organization wide "movement"

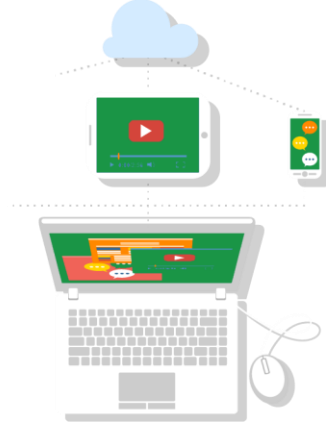
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DEVELOP ROI ORIENTED TECH PLATFORM

4

It is critical to build a stable tech but at same time, equally critical to stage gate investments with a ROI mindset

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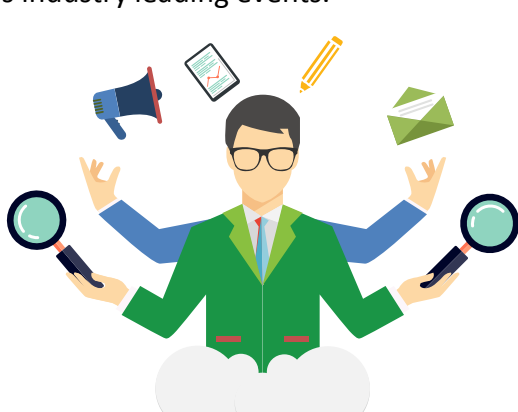


LendFoundry technology is built keeping these guiding principles in mind. Build on micro-services architecture, with horizontal scaling and in-built failover mechanisms. The platform has been built keeping SOC guidelines in mind and is continuously evolving. LendFoundry enables to effortlessly scale the infrastructure need for varying demands, which are very common in this industry.

5

CREATE A CONTROLLED ENVIRONMENT FOR INNOVATION

LendFoundry is very well plugged into the ecosystem and is a thought leader in the industry. We invest time to attend and participate in various industry leading events.



A 'sandbox' approach will provide an enabling environment to lenders to experiment while containing the consequences of the failure

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PARTNER, PARTNER, PARTNER

6

Multiple types of partnership are crucial – bank-fintech partnerships, partnerships with eco system and even lender-lender partnership

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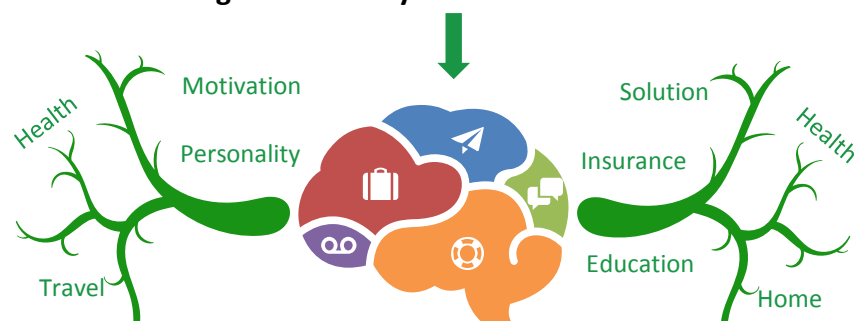
LendFoundry platform facilitates and collaborates between various entities in the ecosystem – Originators, Credit Agencies, Data Providers, Capital Intermediaries – in a seamless and secure manner while respecting the privacy of consumer data.



7

MULTIPLE IMPACT VIA INDUSTRY WIDE PLATFORMS

LendFoundry provides 50+ worldwide integrations to data providers, allowing all this data to be aggregated, triangulated and referenced for lending. With a rules-driven decision and scoring engine, this data can be used to validate eligibility and makes it easier to use the power of machine learning to constantly evolve the models.



Multiple types of partnership are crucial – bank-fintech partnerships, partnerships with eco system and even lender-lender partnership

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BUILD THE DIGITAL READY ORGANIZATION

8

Lenders need to balance technical skill of the new with business judgement and experience of the old.

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LendFoundry recognizes this and offers services to our clients which they need to be the winners. With an experience of working with Lenders globally who have originated and serviced Billions of Dollars of loans; we are a great resource to our clients, with technical teams spread across India and US.

9

GO AGILE@SCALE, BREAK THE SILOS

LendFoundry team has years of expertise in sprint based delivery model and software development. We can now help Lenders go live with Digital Lending initiatives in weeks/months instead of years and also constantly deliver innovation on an ongoing basis.



Lenders need to create cross functional squads and iterate rapidly to create minimum viable products that can be tested by the users

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MANAGE CULTURAL TRANSFORMATION

10

Shape of the organization will change, power centers will shift to technology & digital data. Winning lenders will be the ones that handle this change well

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The 'Digital' Lending Opportunity is "here and now". With digital Time-to-market would be a key determinant for Lenders. LendFoundry provides an end-to-end scalable digital platform which can help lenders transform their lending processes and go-to-market upto 6 times faster at 1/5th of the costs



lendfoundry is ready – are you?

REQUEST FOR ONLINE DEMO TODAY

YOU CAN READ THE FULL BCG REPORT HERE

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