



VAYANA
DEBT PLATFORM



RUN YOUR OWN REAL WORLD ASSETS DEBT FINANCING MARKETPLACE ON-CHAIN

Stablecoins | Fiat | Deposit Tokens | CBDC



Disclaimer: Vayana is only a technology service provider and provides technology for on-chain RWA. Use of digital currencies on VDP would be subject to the licensor having obtained regulatory permission to operate the same in their own jurisdiction and the licensor is responsible for ensuring that the transactions conducted on VDP and the participants are adhering to the laws of the relevant jurisdiction.

GROWTH OF REAL WORLD ASSETS ON BLOCK CHAIN

Tokenization of Real World Assets on-chain is the next frontier for the Democratization of Finance and is a powerful revolution, that is recognized by leading Bankers and Regulators globally.

\$16TN
**OF ASSETS TO BE
TOKENIZED BY 2030**

Source: BCG, ADDX

“ We really believe that [in] the future, you will have [a] coexistence of different digital assets, you will have CBDCs, you will have stablecoins, you will have crypto, you will have tokenised deposits, and possibly other things. ”

Umar Farooq, CEO. Onyx by J.P Morgan

Tokenization of Real World Assets come with Several Benefits



Instant Settlement

Tokens representing RWAs can be transferred and settled almost instantly anywhere around the world 24/7.



Fractionalization of Illiquid Assets

Can be programmed to represent small chunks of large illiquid assets, making them more affordable.



Peer-to-Peer Settlement

Direct settlement between the buyer and seller, eliminating the need for third-party intermediaries.

INTRODUCING VAYANA DEBT PLATFORM YOUR BRIDGE TO ON-CHAIN LENDING



Offered as white labelled/private labelled SaaS or one-time acquisition with requisite customizations and regular feature updates



Zero upfront investment in expensive tech
Let VDP handle it all for you



Developed by a diverse team of bankers and tech specialists with decades of lending experience



Simple UI/UX with enterprise grade security



Deployable on multiple public, private and permissioned blockchains of your choice



Supports multiple digital currencies like Stablecoins, Fiat, Deposit Tokens and CBDC



Reliable support and assistance through detailed flowcharts, SOPs and training



Comes with a complete package of credit enablement services such as borrower referral services, credit risk consultancy, facilitation of legal documentation and co-ordinating debt collection via partners

Who can benefit from VDP?



Banks



Family Offices



Impact Funds



Hedge Funds



Alternate Investors



Private Debt Funds



FinTechs

BENEFITS OF USING VDP



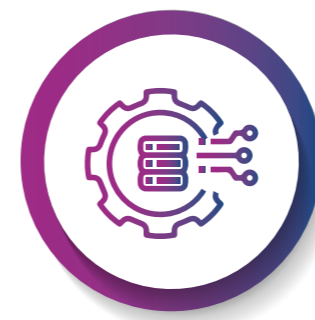
Access to a highly experienced team Of technologists and bankers. Vayana has a Technology Development Center at Vadodara housing 100+ engineers with in-house blockchain specialists



100% Data confidentiality assured. We work with 20 regulated banks and non bank lenders in India offering them a wide suite of SCF management products and services



Access our ecosystem of world class partners for KYC, on and off ramps, custody wallets, legal services and collection support



Continuous innovations and upgrades. New features such as First Loss Capital Collection, Loan Tranching and Structured Tokenised products available



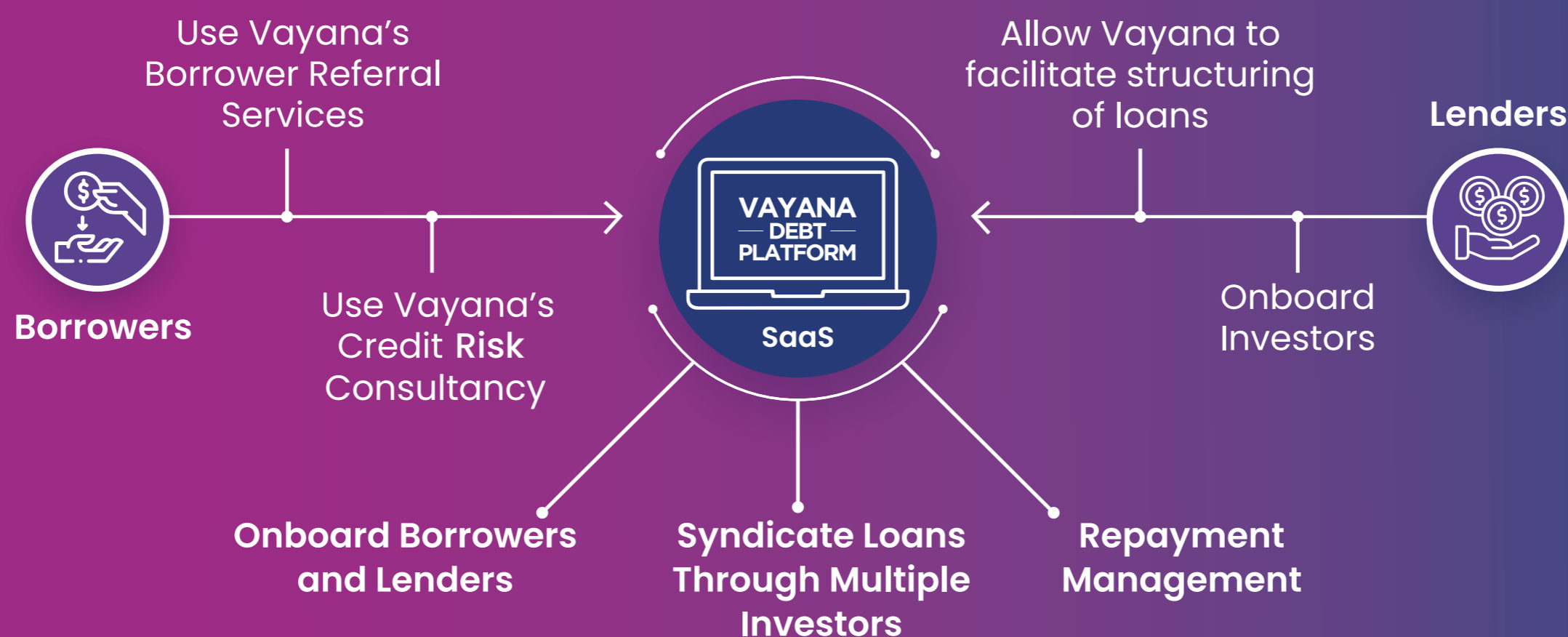
A set of powerful smart contracts for conducting various activities such as access control, recording loan contributions, managing loan repayments, NPAs and write offs



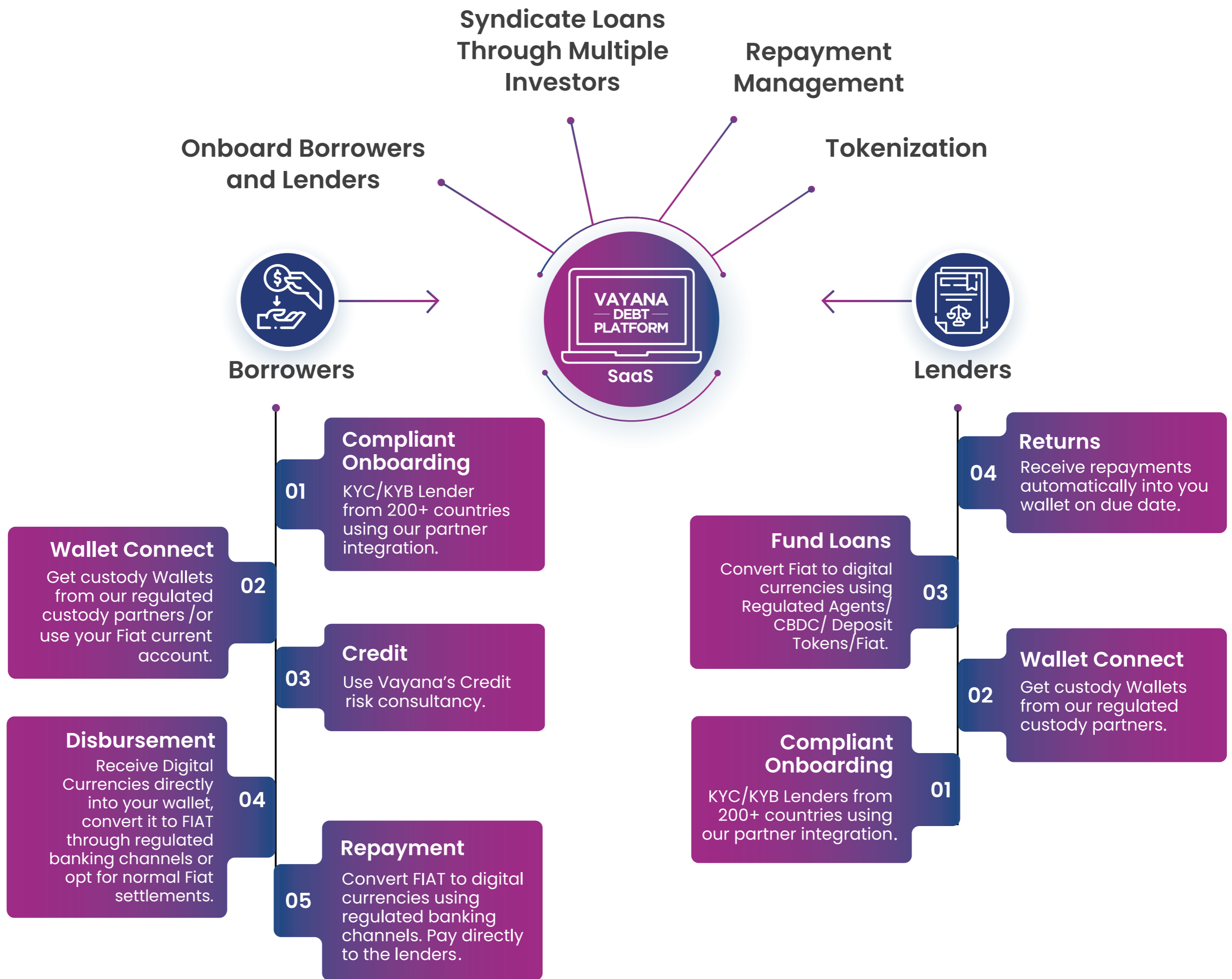
New features based on Tokenization and Debt Capital Markets coming shortly

How VDP works?

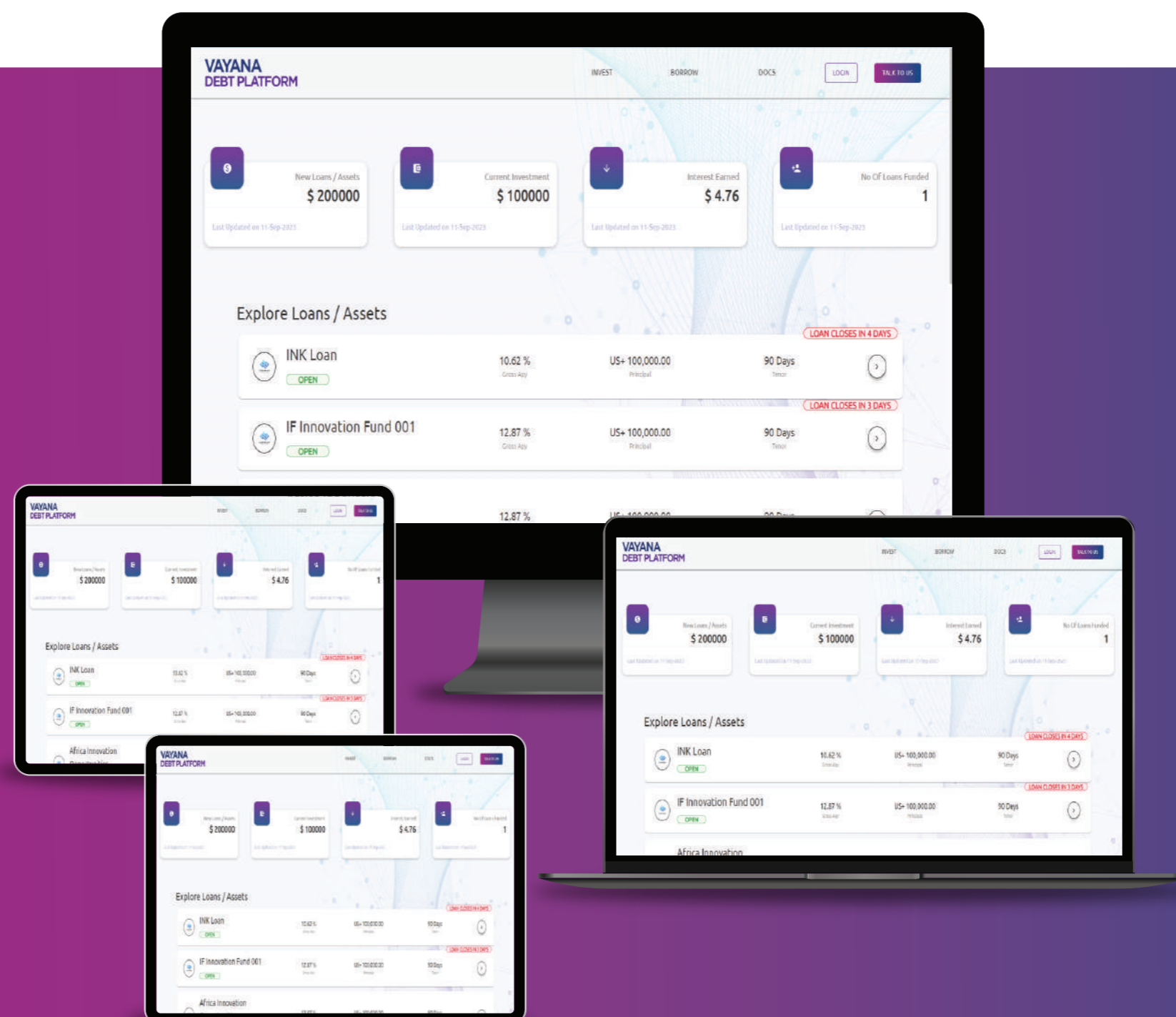
High Level Overview



Detailed Overview



EASY-TO-NAVIGATE AND HIGHLY INTERACTIVE DASHBOARD



MORE FEATURES. MORE ADVANTAGES. GET MORE WITH VDP.



Create flexible loan structures

Offer customized Principal and Interest repayment structures



Automated collections

Auto credit all repayments on the due date. No manual intervention needed



Onboard business borrowers globally with full compliance

Conduct complete KYC/KYB AML and OFAC checks on borrowers from 200+ countries through our partner integration



Manage complex repayment scenarios

Handle complex pre-payments and overdues with ease through our powerful repayment module



Pledge based disbursements

No locking of funds in smart contracts. Money leaves the investors wallet only on actual disbursement of loans



Real-time notifications

Get real-time notifications of every activity sent on registered email ID



Maker/approver for every important action

Set up maker/approver matrix for all key decisions as needed



Wallet connect integrated

VDP supports all major self custody wallets through wallet connect library (Applicable only in case of digital currencies)



Automated NPA identification

Real-time updates on all loan status and their performance



Stress-tested codes

VDP's smart contracts are tested with a near 100% code-coverage



Direct integration with regulated custodian wallets

Get single click access to a regulated custodian wallet directly through the app



No unauthorized access

Protected by multi-layer authorization checks at UI/API and smart contract layers

VAYANA'S LEGACY

Vayana is India's largest B2B Trade Credit Infrastructure and has emerged as the fastest growing fintech and technology provider of choice for 20 Banks and Non Banking lenders in India and overseas. Through its infrastructure, Vayana enables USD 14 Bn+ in financing to over 300,000+ enterprises

INDIA'S LARGEST TRADE CREDIT INFRASTRUCTURE



\$14 Bn+

facilitated each year



6 Bn+

API compliance calls processed



300K+

enterprises served



2,000+

supply chains covered

AWARDS & ACCOLADES



Best Fintech Business lender
by IFTA, Nov 2022



Best Trade Finance Implementation
(South India Bank) by IBSi Global
Fintech Innovation Awards,
November 2022



The Most Innovative Fintech
of the Asia Pacific Region by
Global Finance magazine,
May 2022



Outstanding innovation in
supply chain finance (Vayana LMS)
by Global Finance magazine,
May 2022



Bank and Fintech Collaboration of
the year by Rfix, May 2022



Fintech Company of the year by
Digital Fifth @ Bharat FinTech
Summit, Feb 2023



Most Effective Bank Fintech
Partnership - IBSi Global fintech
innovation awards 2021
(Vayana and Federal Bank) -
Nov 2021



Best new application of
technology in SCF - Global
Finance Magazine Annual
SCF Awards 2022 - Feb 2022

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