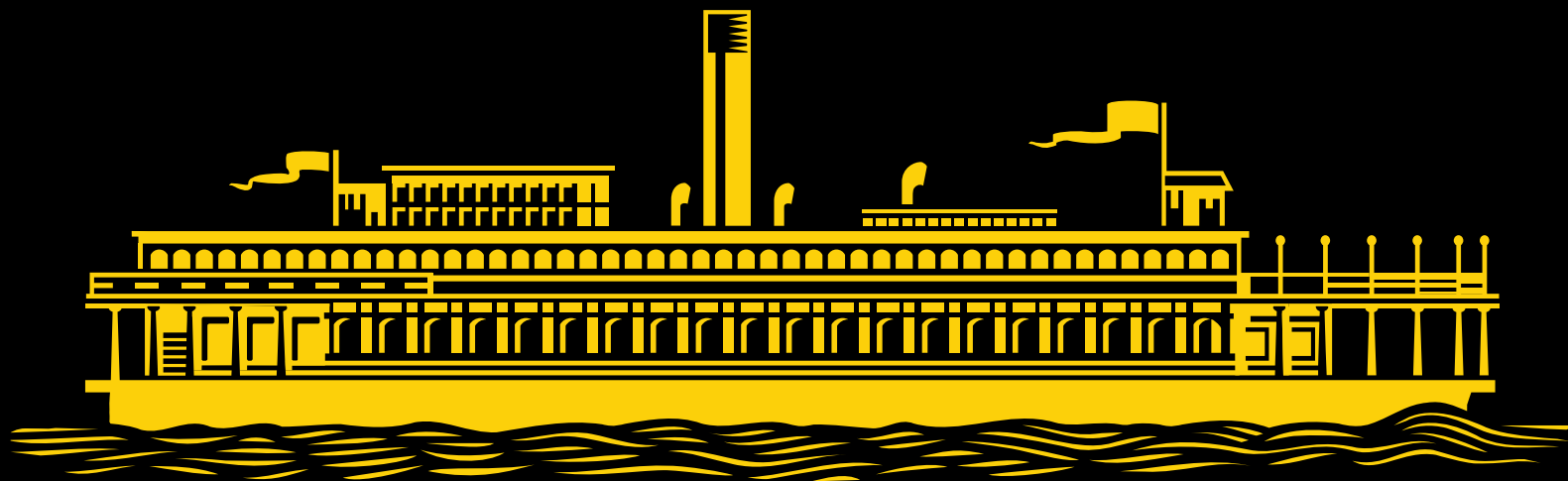


IFMR Capital NewCo BDP

November 2017



Why we exist

We channel capital where it's needed.

Our brand idea

Compass

Distinguishing beliefs

Mission-Focused: Our passion for financial inclusion grows everyday.

Purpose and Profit: We serve the bankable underbanked to take care of our own business goals, and those of our clients.

Generating Value: By being conscious of the impact of our decisions we create value across our relationships.

Pioneer: Inventing new ways to serve the underbanked creates new industry standards.

Connections: We go further on the strength of our warm relationships.

Behaviours

- Focus-driven
- Nimble-footed
- Thinking out of the box
- Taking bold steps

Brand Narrative

The underbanked have limited access to finance, no credit-worthiness and no data on income or transactions. In this space IFMR Capital is a pioneer. We have discovered the huge demand for capital in the last mile. Sure there are other players in the market. But they are new and lack experience, or focus more on business. IFMR Capital's difference is the approach. We think it's our business to financially back the underbanked.

We put our underbanked clients at the front and centre of everything. They don't come to us, our officers go to them. We have conversations, we observe their workings. Our funding lends finance, but also credibility. When investors put their money in our innovative financial instruments, they yield profitable returns.

We enjoy seeing our stakeholders thrive. The once-excluded are now included in the fold of financial profitability. Originators and investors profit on a cause. Our employees are an active part of India's growth story just by working with us.

By investing in non-risk, high-enterprise people we show, rather than tell, how much we value our relationships.

Think of us as circuit breakers. We have stopped the negative cycle of: No Lending-No Credit History.

Brand idea options (to think further)

Compass – IFMR Capital points true north for all stakeholders.

Conduit – IFMR Capital channels capital where it's needed.

The Sun / Dawn – IFMR Capital sheds a new light on old assumptions.

Unearthing the Underbanked – IFMR Capital sees them and gives them a boost where no other formal institution does. It unearths their potential.