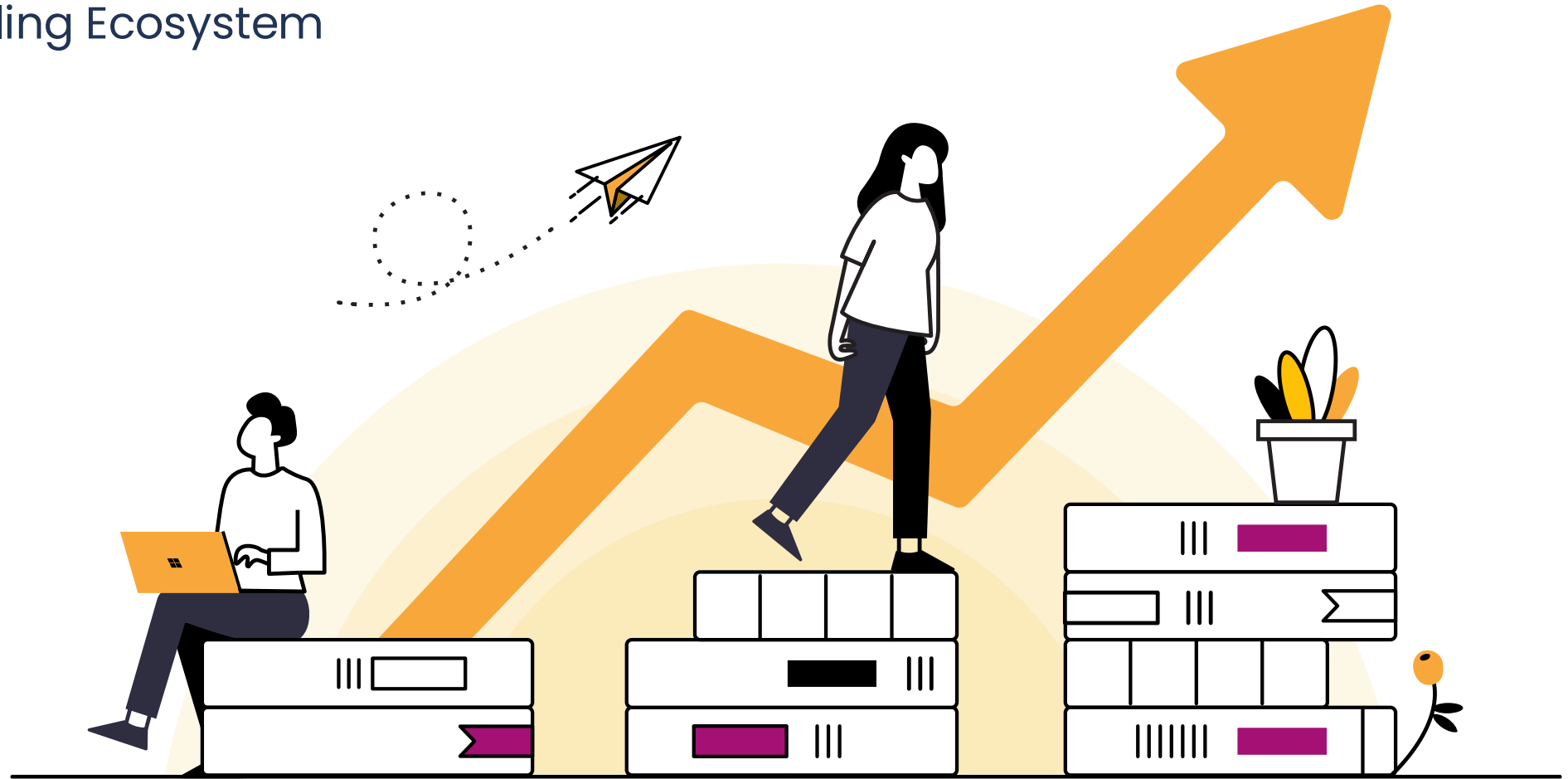


Eduvanz

The Ultimate Skilling Ecosystem



Overview

- Founded in 2016, Eduvanz provides '**Zero-to-Low**' **cost education financing** to students looking to upskill themselves.
- Average **ticket size of a loan is ~Rs 1.5L for a tenure of ~24 Months**. Gross Yield on such loan's ranges ~18% p.a.
- Eduvanz captures the **full lifecycle of a student starting from K-12 > test preparation > upskilling > higher education**; By getting involved in the early stages of learning, Eduvanz builds a relationship with the borrower ensuring a sticky repeat borrower base.
- Eduvanz has carved a niche in **upskilling loans**, leveraging a database of courses, institutes, placement rates, and salary hikes. This data-driven approach enhances underwriting, leading to higher approval rates for prospective borrowers.
- Learning Institutes subvent the course-fee by 7 to 10% leading to Eduvanz's IRR of ~18%. Eduvanz also earns **lead generation revenue** from Institutes.
- Over the last 12 months, **Eduvanz has focused its energies to build a consumer facing (both B2B2C/B2C) platform called WiZR**. WiZR aims to be a comprehensive aggregator platform for all things upskilling.



Overall Disbursal
300Mn USD



Balance Sheet + Platform Partners
20+



Borrowers
~ 185,000



Number of Partnered Institutes
~ 900+ Across 15 domains



On Book: Off Book Portfolio Split
70:30



90 + Bucket for Skill Loans
1% of disbursement

Deep Social Impact

Empowering Learners, Transforming Futures

Supporting Economically Disadvantaged Groups



Borrowers from Bottom of the Pyramid (BoP)

40%

Family income < 300USD/month

Nationwide Reach and Regional Development



End to End coverage

28 states + 8 UT

Focus on Underserved Areas



Borrowers from Tier II cities

77%



Promoting Financial Inclusion



First-time borrowers

27%

Gender Equality and Women's Empowerment



Women borrowers

26%

Catching them young: 'Gen Z' consumer



consumers between 18-28 years of age

48%

Lending Success

Digital Infrastructure with unique Underwriting Methodology



Risk Assessment

Outcome based Underwriting
Institute / Course Success
Mapping



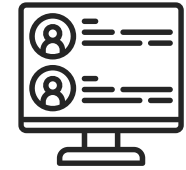
Lending Partnerships

Banks + NBFC + Global Funds
Co Lending Partners



Product Innovations

No-Cost EMIs /
Multi Tranche
lending



Technology

Deep tech integration
with ecosystem

Capital Partners

Partnership with top Banks and NBFC for lending support

Debt Partners



Off Book Lending Partners



*in progress



EQ Investors



Unique capabilities acquired while running the Lending business.....



Proven Underwriting: Strong underwriting experience with skill loan NPA <1.5%



Extensive Institute Network: Access to a nationwide network of 900+ trusted training & educational institutes



Targeted Course Matching: Precise course recommendations based on advance assessment tools to ensure outcomes



Seamless Engagement Platform: Integrated lending and engagement platform leads to better customer delight



Reduced Turnaround Time: Quick TAT on loan approvals due to paperless processes as opposed to 3-7 days for bank loans

... enabled the Launch of World's first dedicated platform for learning with embedded finance



Transitioning from a **Lending Platform** to a **Comprehensive AI backed Skilling Ecosystem** by *integrating*

- *Talent Assessment*
- With *Continuous Learning, Upskilling, and Reskilling,*
- Supported by *Flexible Financing Options,* and
- Connecting Learners to *Industry-Relevant Opportunities.*

Key Features of the Wizr Platform

DISCOVER

Comprehensive Dynamic Assessments for job and function fitment

Gamified Skill identification for new job seekers



LEARN

Personalized Learning path

Matching needs to relevant courses



FINANCE

No Cost EMI across courses

Instant credit line



GROW

Embedded Job Opportunities

Guidance and mentoring

Target content



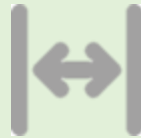
Comprehensive
Course
Marketplace



An Unbiased
Recommendation
Engine



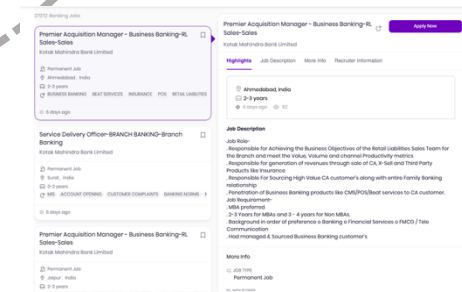
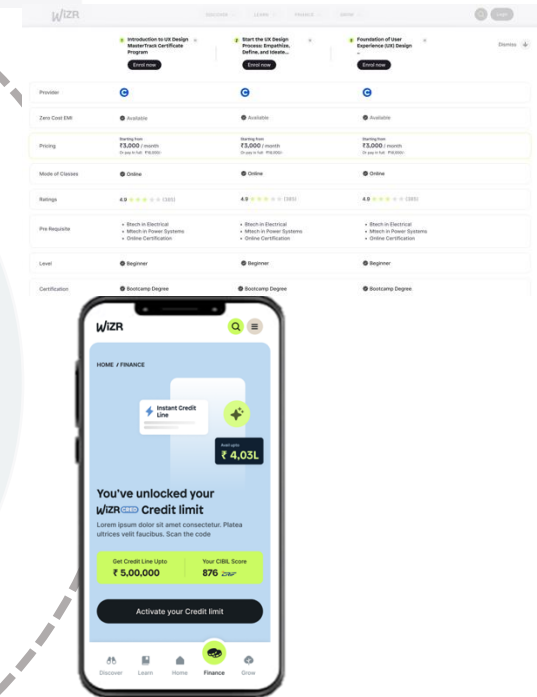
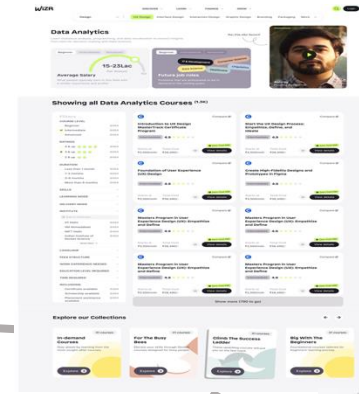
Avail
Zero-Cost
Finance



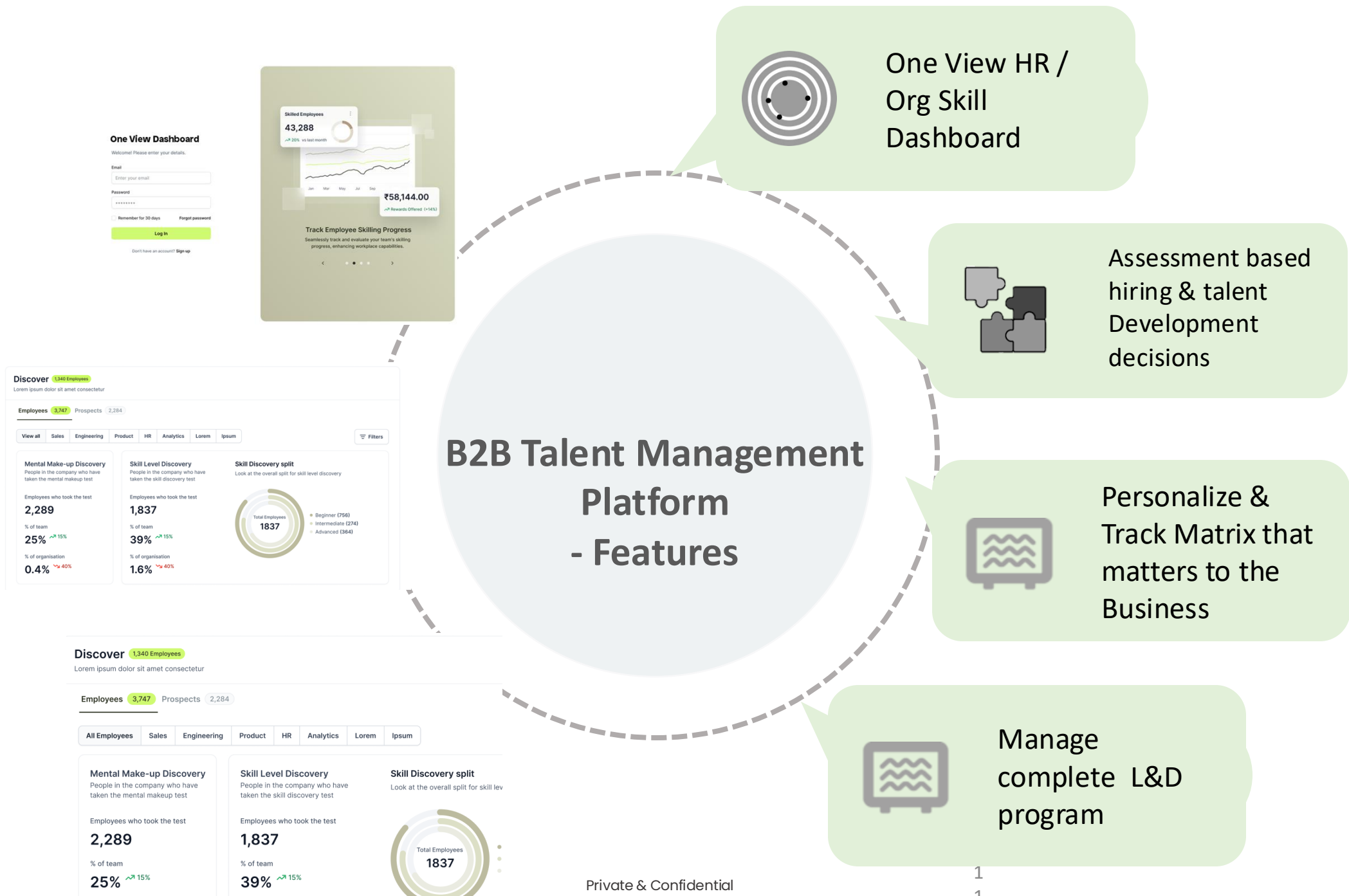
Embedded
Job
Opportunities*



B2C Platform - Features



*Integrated service



Our Skill Coverage

20 Domains covering over 150 skills in partnership with 500+ institutes with 10,000+ courses



Partnered Institutes



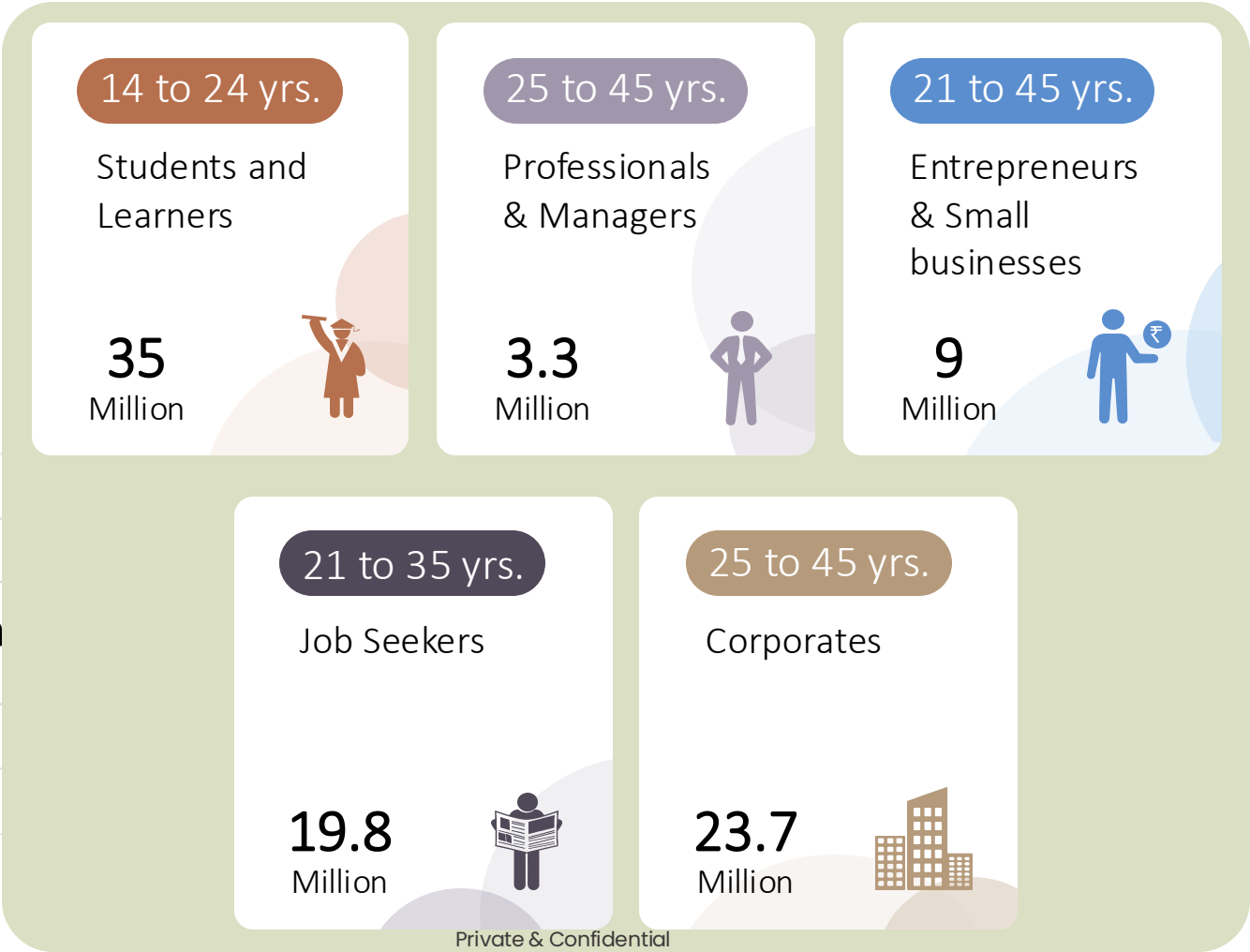
Market Opportunity

India and Beyond

Key Cohorts

A Comprehensive Platform Targeting

91 MILLION
Potential Learners in India



Private & Confidential

Key Business Highlights – Top Institutes

jaro education



asai

upGrad

NXT
WAVE



Balance Sheet + Platform Partners



Co-Founders

Varun Chopra

CEO & Co-Founder



16+ years experience
Nomura, Deutsche
IIT-Madras

Raheel Shah

CBO & Co-Founder



16+ years experience
Accenture, TCS
IIM-Ahmedabad

Parth Upadhyay

CPO & Co-Founder



8+ years experience
Riverhead Capital
Electrical Engineer

Investors

