



CRED AVENUE (YUBI)

<https://www.go-yubi.com/>

*Created By
Altius Investech*



About The Company

Credavenue is a financial-technology company that through its online platform supports corporate borrowers and debt investors to interact. The Company delivers an integrated enterprise debt platform and a one stop solution for prospecting, evaluating, executing and monitoring debt.

They facilitate roughly 10,000 loans per day and the business can achieve a run rate of one lakh loans per day in three years.

₹14000Cr+	17000+	6200+
Credit Facilitated	Active Enterprise	Investors



SEGMENTS

YubiLoans

Corporate loan marketplace for enterprises and banks

₹10000Cr+
**Amount of Loans
Disbursed**

3000+
**Active
Borrowers**

750+
**Active
Lenders**

YubiFlow

Supply chain finance platform that offers trade financing to lenders and corporates

15000+
**Invoices
Discounted**

₹1500Cr+
**Amount of Loans
Disbursed**

12+
**Sectors
Covered**



Mobile app interface showing loan approval details:

- Checkmark icon and **₹1.5 Crore** Loan approved
- Facility Limit: [Input field]
- Tenor: [Input field]
- Preferred Disbursement Date: [Input field]

YubiInvest

Fixed income Investment platform for bond issuance and investment for investors

₹22000Cr+
Investments
Facilitated

45% Market Share
in Fixed Income
Instruments

5 - 12%
Yield
Range

YubiPools

End-to-end securitisation management system for banks & NBFCs

450+
Transactions

27000Cr+
GTV Enabled

75000Cr+
Portfolio Managed

✓ ₹1.5 Crore
Loan approved

Facility Limit

Tenor

Preferred Disbursement Date

SEGMENTS

YubiCoLend

End-to-end co-lending ecosystem offers discovery, operations, & monitoring modules to help extend credit to MSMEs in a simple and secure manner



A mockup of the YubiCoLend app interface. It features a dark grey background with white and yellow text. At the top, there is a green checkmark icon followed by the text '₹1.5 Crore' and 'Loan approved' in yellow. Below this is a dashed line. Further down, there are three input fields: 'Facility Limit', 'Tenor', and 'Preferred Disbursement Date'. The 'Tenor' field is divided into three sub-fields.

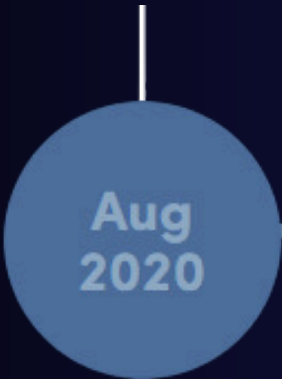
₹10000Cr+
**Amount of Loan
Disbursed**

10 Lac+
Retail Clients

500+
**Partners
OnBoard**

TIMELINE

CredAvenue
founded with the
Securitization and
Loans Platform



Launched
Institutional
Bond Platform



Launch of the
Co-Lending
Platform



Launch of
the SCF
Platform



Raised Series A
round of funding
of \$90 M



Beginning the
journey as Yubi



Launched Yubi
Build, a one-stop
Real Estate &
Infrastructure
Financing platform



Acquired
Corpository, a
SaaS-based Credit
Underwriting
firm



Became India's
Fastest Fintech
Unicorn with
Series-B raise of
\$137 Mn



Acquired Spocto,
the digital debt
collections
leader





GAURAV KUMAR
Founder & CEO



VINEET SUKUMAR
**Founder &
Director**



HARSH MITTAL
Chief Technology Officer

SUBSIDIARIES

**Credavenue Securities
Private Limited**



Arranger in domestic debt capital markets and provide merchant banking services.

**Spocto Solutions
Private Limited**



Engaged in the business of providing technology based digital debt codetection campaign solution / services to tenders.

**Bluevine Technologies
Private Limited**



Dedicated SaaS Solutions powered with stream of decision grade data for point in time and continuous Lending and investment Decisions

Corpository



SaaS-based products are used to evaluate, underwrite and monitor corporate credits using publicly available data from more than 50 sources

CredAvenue raised a **\$137-million** in a round led by:

- Insight Partners \$75 Mn
- B Capital Group \$30 Mn
- Dragoneer, Sequoia Capital, Lightspeed Ventures, TVS Capital and Lightrock

The round values CredAvenue at **\$1.3 billion (2023)**, up from about **\$410 million in September, 2022** when it raised a **\$90-million Series A round** led by Sequoia Capital.

They has allocated a total of **1,05,90,170 Series B CCPS** and 10 equity shares to six of these investors.

SEQUOIALightspeedlightrockTVS CAPITAL
FUNDS (P) LIMITEDB
Capital
GroupDRAGONEER
INVESTMENT GROUPINSIGHT
PARTNERS

SHAREHOLDING
PATTERN

Shareholders	Holding
Vivriti Capital Private Limited	49%
Gaurav Kumar	6.53%
Vineet Sukumar	6.46%
SCI Growth Investments III	7.56%
Insight Luxembourg XII S.a	5.75%
TVS Shriram Growth Fund 3	3.87%
CredAvenue ESOP Trust	3.27%
Lightspeed India Partners III, LLC	2.88%
B Capital GF III Holdco I Pte Ltd	2.27%
Others	12%

INDUSTRY OUTLOOK

- The global digital lending platform market was valued at approximately **\$7.1Bn in 2020** and is projected to reach around **\$20.5Bn by 2026**, growing at a CAGR of about **19.6%**
- The size of the debt market in India is **60% of the GDP** whereas it is **160% in the USA**
- The size of the global debt market is **\$120Tn**. India's is just **\$2Tn** at the moment. The digital lending market in India is projected to grow with a **CAGR of 36%**
- According to a report by the RBI, the total credit demand in India stood at **\$1.62Tn in 2021** and is expected to increase due to economic growth and increased borrowing by MSMEs
- In India, less than 10% of loans are securitized, compared to more than 30% in the United States

FINANCIALS

Particulars	31st Dec, 2023	31st March, 2023	31st March, 2022
Revenue	334	391	178
EBITDA	-253	-412	-28
PBT	-328	-532	-59
PAT	-328	-510	-58

VALUATION

Particulars	March 31st, 2024
Share Price	₹1115
Outstanding shares	10,20,69,308
MCAP	11380 Crs
P/E Ratio	-22.32
P/S Ratio	29.11
P/B Ratio	8.62
Book value per share	129.32

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