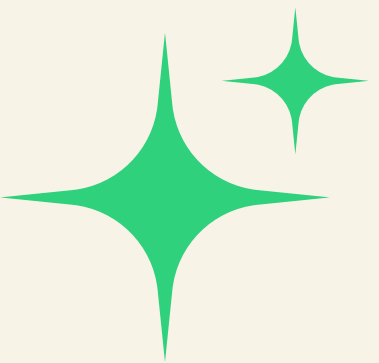


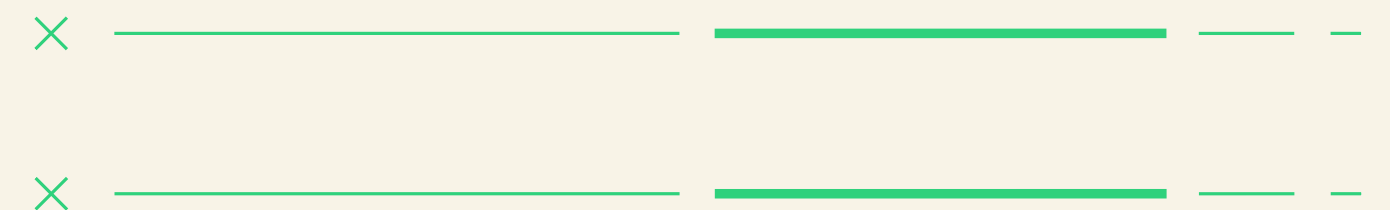
PRODUCT SHOWCASE

INVOICE

DISCOUNTING



By Avinash Agarwal



What is Amplio?

Target returns

12%

IRDAI insured

100%

Liquidity

High

Deal flow

Proprietary

Exposure

Diversified

Governance

Institutional

Amplio offers institutional-grade access to senior secured debt across Asia-Pacific, with a focus on capital preservation and delivering consistent, risk-adjusted returns — ~85% of which is exposure to senior secured loans for mid-market enterprises.

We bridge the gap left by traditional lenders through short-duration, invoice-backed, and fully insured private credit, transforming verified receivables into yield-generating, investable assets for the 64 million MSMEs in India.

With \$360M+ financed, \$145M AUM, and a 0% default record, Amplio aims to consistently deliver 12–13% annual returns backed by institutional governance, data-driven discipline, and real-economy impact.

Our edge – we’re fully insured

Amplio benefits from institutional-grade protection backed by Universal Sompo General Insurance with global reinsurance support. We are the first in India to integrate receivable-level insurance into private credit at scale.

The insurance is underwritten by Universal Sompo General Insurance, a joint venture including Sompo Japan, which adds global credibility and reinsurance backing.

Coverage Limit

90–95% of invoice value

Insurer



Universal Sompo General Insurance (A-rated) Backed by global reinsurers

Trigger Event

Non-payment beyond 60–90 days

Eligibility

Portfolios above USD 60M as per insurer standards

How coverage works

1

Invoice Creation

A verified receivable is raised by a creditworthy anchor (e.g., Tata, Axis Bank) and validated under pre-approved limits.

2

Insurance Attachment

The receivable is covered under the master trade credit policy as eligible insured exposure.

3

Investor Funding

Investors fund the insured receivable; all details are internally mapped and audited.

4

Repayment / Default

If paid on time, coverage expires. If delayed beyond 60–90 days, a claim is filed.

5

Claim Settlement

Once validated, the insurer pays 90–95% directly to the trustee account; any recoveries revert to the insurer.

Our deals are from anchor institutions

Corporate Anchors

Sourcing receivables from Tier-1 corporates (FMCG, logistics, manufacturing).

Anchor-led validation ensures payment reliability.

Corporate Anchors

Partnering with established NBFCs for co-lending and participation deals.

Corporate Anchors

Strong network of mid-market borrowers vetted through internal scorecards.

Pipeline Strength

Active deal pipeline: >\$1.2B
 Proprietary origination share: ~70%
 Weighted average tenor: ~90 days

Our receivables portfolio is built around transactions with established corporate anchors and leading blue-chip enterprises, ensuring high-quality counterparties and consistent repayment behaviour.



Benchmark against other asset class

Asset Class	Return (p.a.)	Tenure	Risk Level	Liquidity	Collateral /Backing	Regulation
Fixed Deposits (RBI)	4–7%	1–5 yrs	Low	High	Govt / bank	RBI
Government Bonds (G-Secs)	6–8%	3–10 yrs	Low	Medium	Sovereign	RBI
Debt Mutual Funds (SEBI)	6–10%	1–5 yrs	Moderate	High	Market securities	SEBI
Corporate Bonds (SEBI)	8–10%	1–7 yrs	Moderate	Medium	Issuer credit	SEBI
Amplio Invest	12–14%	30–120 days	Low	High	Receivables / escrow / PG	RBI + SEBI

Who Invests with Amplio and Why

Investor Type	Their Problem	Why Amplio
Individuals & HUFs (HNI / UHNI)	Low post-tax returns, FD-heavy exposure	Access to institutional fixed-income structures used by banks
Family Offices	Concentration risk, market volatility	Diversification via predictable, short-tenure cash flows
Private Limited Companies	Idle surplus, limited treasury options	Efficient deployment into bank-used credit structures
Wealth Funds / Investment Vehicles	Inconsistent fixed income, lack of standardisation	Repeatable, scalable credit exposure

The Difference

Banks actively deploy these credit structures, but access is rarely extended to investors. Amplio enables structured, regulated participation with predictable income outcomes.



Case study

RNFI Services Limited

Category	Investor returns <small>Gross IRR</small>	Investor returns <small>Net IRR</small>	Interest Coverage	Revenue
Banking & Insurance	13% <small>Annualized</small>	12%	1.5x	\$112M
Debt/Equity	ROE	ROCE	PAT	EBITDA
1.1X	16%	29%	\$1.1 M	\$1 M

Founders



Nitesh Kumar

Co-founder and CTO
RNFI Services Pvt. Ltd.



Ranveer Khyaliya

MD
RNFI Services Ltd.

Company Overview

Listed B2B fintech and payments enablement platform offering AEPS, bill pay, remittance, and micro-ATM services. Listed entity status ensures strong governance and transparent disclosures, supported by audited financials. FY2024 consolidated revenue stood at \$112 million, with consistent profitability and a growing net worth.

Testimonial

“Amplio’s team brought institutional-grade discipline to an otherwise complex credit process. Everything – from documentation to disbursement – was transparent and timely.”

Nitesh Kumar



Amplio Invest

Portfolio structure

Total Asset Value

\$30.8M

Net Asset Value (NAV)

\$15.01M

Senior Secured Exposure

90%

Number of Industries

22

Number of Positions

155

Average Loan Tenor

30–120 days



Amplio Invest

Origination process

1

2

3

4

5

Origination proposal

Preliminary risk screening

Financial analysis & credit scoring

Legal & compliance validation

IC approval

Post IC approval - Disbursement through trustee-controlled accounts.



Amplio Invest

Expected returns

Metric	Benchmark (Global Private Credit)	Amplio Invest
Target Yield (XIRR)	8–10% p.a.	12.0% p.a.
Distribution Frequency	Quarterly	Quarterly (expected)
Default Rate	1.5–2% globally	0% historical (insured portfolios)
Insurance Coverage	Partial or none (typical)	100% IRDAI-regulated default insurance
Average Loan-to-Value (LTV)	70–80% (global average)	60%

End-to-end overview

Sales Intake

One-pager review, eligibility filter, buyer validation, and CEO/CFO interface.

Data Collection & Validation

GST data fetch (GSTR1/3B), 36-month billing history, imports/exports, customer overlap.

Credit & Compliance Checks

CIBIL, EPF, litigation, CERSAI verification, and management validation.

Financial Analytics

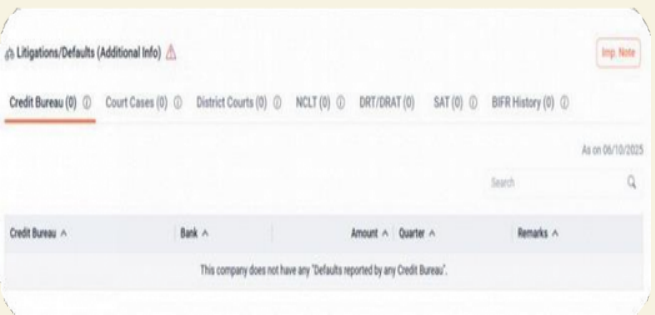
Bank statement analysis (Accum BSA) – EMI tracking, liquidity trend, hidden liabilities.

Continuous Monitoring

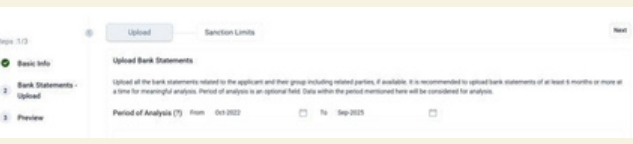
Post-onboarding alerts, repayment tracking, compliance signals.



GST Consent



Litigation Dashboard



Bank Upload



Final Request