

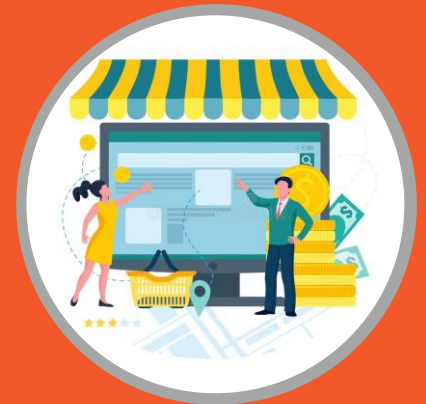


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*A tech-focused impact-first  
investment bank*



## RBI widens norms to help NBFCs cut risk on big loans



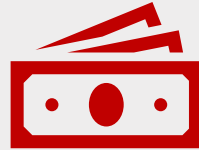
- The RBI is now allowing middle and bottom layer NBFCs to use credit risk transfer instruments to offset their exposures, aligning them with the upper layer NBFCs
- This aims to reduce risks associated with concentrated exposure to single entities or groups

## RBI extends Prompt Correction Action (PCA) framework to govt. NBFCs



- The framework, initially for banks and finance companies, will now include govt. NBFCs starting October 1, 2024
- Its objective is to allow timely supervisory intervention and prompt implementation of remedial measures to restore financial health

## PSU banks told to tighten loan risk assessment



- After RBI flagged signs of stress in retail loan segment, govt. asked PSU banks to strengthen their loan risk assessment parameters
- It has also asked them to focus on the acquisition of high-quality current and savings accounts
- The govt. nominees on the bank board will also ensure that such stress analysis reports are part of the agenda and are discussed in all relevant board meetings

## Some numbers from the latest financial stability report of the RBI

- Bank retail loans:
  - ✓ witnessed a CAGR of 24.8% from March 2021 to March 23,
  - ✓ constituted one-third of gross advances
  - ✓ with the share of unsecured retail loans increasing to 25.2% from 22.9% for the period

## SEBI forms Industry Standards Forum



- SEBI invites **industry associations** to create an Industry Standards Forum, pioneering a new approach to regulation implementation
- This paradigm shift will **allow industry experts to shape implementation standards** for various regulations in collaboration with SEBI and stock exchanges

## SEBI updates guidelines on anti-money laundering norms



- SEBI has **revised** anti-money laundering standards, now defining beneficial owners as partners with a **10% stake, down from the previous 15%**
- This change aligns with an **amendment to the Prevention of Money Laundering Rules** made by the government in September

**Fund raise: Series B | ₹53 Cr**



**Grainbank at Farmgate:** Digital Marketplace for Agri-Commodities and Finance, that empowers farmers to digitize their grains into fungible, tradeable assets, store them securely at farmgate level Grainbanks

**~160K+**  
Registered  
farmers

**70%**  
Credit  
access of  
stored  
grain

**200+**  
Grainbanks

## Founders



**Kishor Jha**

18+ years of experience in Rural Marketing, Supply Chain, and Channel Sales, with a family background in agriculture



**Praveen Kumar**

19+ years of experience in HR Recruitment with on-ground experience in managing Agricultural land for crop cultivation in Bihar

## Investors

**Abler Nordic**



Sector	Market Capitalization #	% Change*
<b>Finance</b>		
• Housing	105,569	2.58%
• NBFC's	1,035,517	4.22%
• Lending^	181,774	16.04%
<b>Agriculture</b>	266,649	0.58%
<b>Climate</b>		
• Power	1,005,072	-1.38%
• Oil and Gas	2,167,109	-3.24%
• Plastics	177,990	1.96%

#Market capitalization based on top 5 companies listed in BSE within the sector

\*% Change from 15/09/2023-16/10/2023

^Does not include private banks

Company	Funding raised/ Stage
Adani Enterprises	\$84.1 Mn: Post IPO
InsuranceDekho	\$60 Mn: Series B
Bizongo	\$50 Mn: Series E
OnSurety	\$24 Mn: Series B
BOLT	\$20 Mn: Series B
The Good BUG	\$3.5 Mn: Seed
DPDzero	\$3.3 Mn: Seed
Qube Health	\$3.0 Mn: Seed
Raptee	\$3.0 Mn: Seed

Select fundraises from Mid September to Mid October 2023

Thank You

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