



# CreditEnable

**Using smart technology, data analytics and AI  
to enable faster, more profitable SME lending, and  
better outcomes for SME borrowers.**

**CreditEnable** is a global credit insights and technology solutions company.

We apply **proprietary data analytics, deep learning and AI** to build solutions to the world's biggest financial challenges.

We build from experience and expertise. Our senior team has over **100 years** of experience in technology, credit risk and SME equity and credit across most major developed and emerging markets and we've built technology platforms for most of the world's global financial institutions.

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# ABOUT CREDITENABLE

# CREDITENABLE TEAM

Global management team deeply experienced in credit analytics and technology solutions.



## Nadia Sood

Group CEO & Co-Founder

- More than 20 years experience debt and equity investment.



## Dr. Philip Hua

Credit & Technology & Co-Founder

- 25 years experience in financial services in IT, credit and risk investment banks and asset management houses including [Deutsche Bank](#) and [Merrill Lynch](#)



## Varun Sahni

COO & Co-Founder

- Built & operated successful companies over 20 years in emerging and developed markets in financial services, healthcare and high technology.



## Dynshaw Italia

CFO

- More than 20 years experience developing fast growing consumer and technology brands.



## Derek Rego

CTO

- Derek's career includes 25 years at [Citi](#), with his most recent role as Managing Director and Global Head of Technology for Treasury and Trade Solutions, ICT and O&T



## Rolf Hickmann

Head of Data Insights & Predictive Analytics

- Rolf was founder and CEO of the [pH Group](#), now part of Experian, where he pioneered the use of databases enabling a detailed drill into SME behaviour.



## Akbar Khan

CEO India & Head of Global Sales

- Previous Akbar was the CEO and Board Member of [Intellegrow](#) where he was responsible for setting the strategic direction and managing the day to day operations.



## Abhijit Sen

Chairman India

- Abhijit serves on the Boards of [IDFC Bank](#), [IndiaFirst Life Insurance](#), [Trent Limited](#), [Ujjivan Financial Services Pvt Ltd](#), [Kalyani Forge Ltd](#), [Cashpor Microcredit](#) and [Grameen Impact Investments](#).



## Chris Justice

Non-Executive Director

- Previous Head of Europe & Chief Operating Officer, and Hong Kong-based Head of Strategic Initiatives, for [Janus Capital's](#) International business across the world.

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# A FULLY TECHNOLOGY ENABLED MANAGED MARKETPLACE

CreditEnable's technology platform allows for fully digital origination through automated screening, algorithmic credit assessment and algorithmic matching of borrower credit profile to lenders' specific credit risk parameters, and product, sector and geographic fit requirements.

We also guide borrowers through the entire underwriting process.

**ZERO HASSLE. BIGGER MORE PROFITABLE  
LOAN BOOKS. LOWER RISK.**

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# LENDERS GO FROM THIS



# TO THIS!

CreditEnable

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Grow **SME** loan book without increasing Operating Expenses. Generate new credit-assessed opportunities by borrower, by location, by sector. Optimise existing resources to focus on the most relevant opportunities.

# CreditEnable

CreditEnable's proprietary loan eligibility reports show you how much debt a company can absorb according to your credit parameters, within seconds.

Admin ▾ Company Profiles Loan Analytics ▾ **Origination** Portfolio

### Origination

Quickly identify pre-qualified leads that match your credit requirements.

Choose Your Preferred Origination Parameters:

Choose the Sector(s) you want to lend to: **MANUFACTURE OF TEXTILES**

Choose the State(s) you want to lend in: **PUNJAB**

Specify the location: Enter Address

Loan Size (Crores): From **0.05** To **125**

Tenure (Years): **3**

Revenue (Crores): From **0** To **10000**

Revenue CAGR over the last 3 yrs (%): From **0** To **100**

Max Debt to Revenue (%): From **0** To **500**

Max Debt to Equity (%): **500**

Interest Rate (%): From **8** To **24**

Debt Service Coverage Ratio (Multiple): **1**

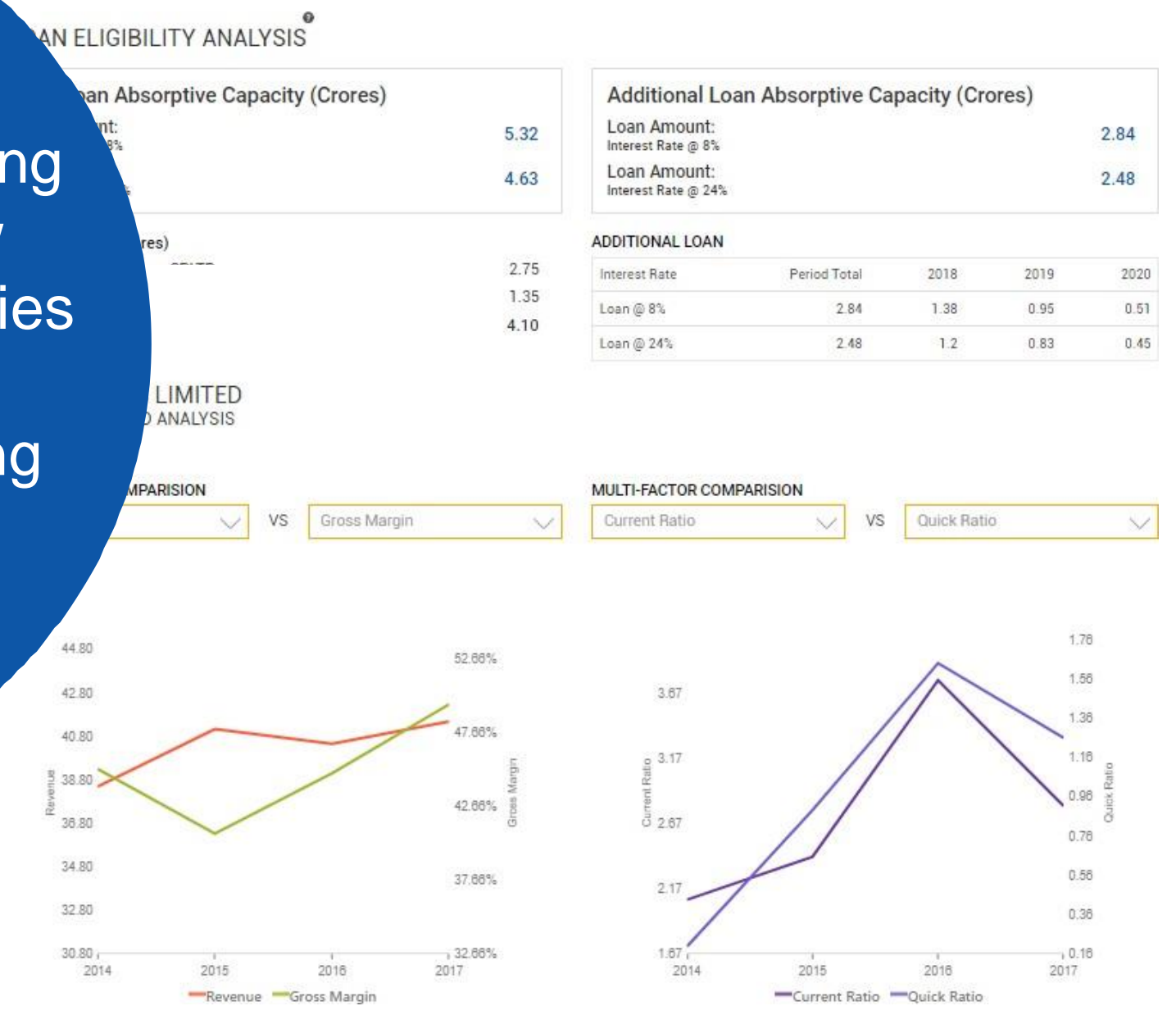
Additional Loan Capacity Credit Parameters: **Long term borrowings + CPLTD**

**GENERATE LEADS** **SAVE** **RESET**

See below for your targeted lead list which matches your credit parameters.

Show 10 ▾

| Company Name | CIN No                 | Sector                  | View Company Profile and Borrowing Schedules | Address  | Map | Revenue CAGR (%) over last 3 years | Loan Eligibility Report | Financial Statements | Download Original Statutory Filings |
|--------------|------------------------|-------------------------|--|--|-----|------------------------------------|-------------------------|----------------------|-------------------------------------|
|              | U17219PB1993PLC012984  | MANUFACTURE OF TEXTILES | 👁  | E 459 PHASE VIFOCAL POINT LUDHIANA PUNJAB PUNJAB INDIA   | 📍   | 19.35                              | 👁                       | 👁                    | 📄                                   |
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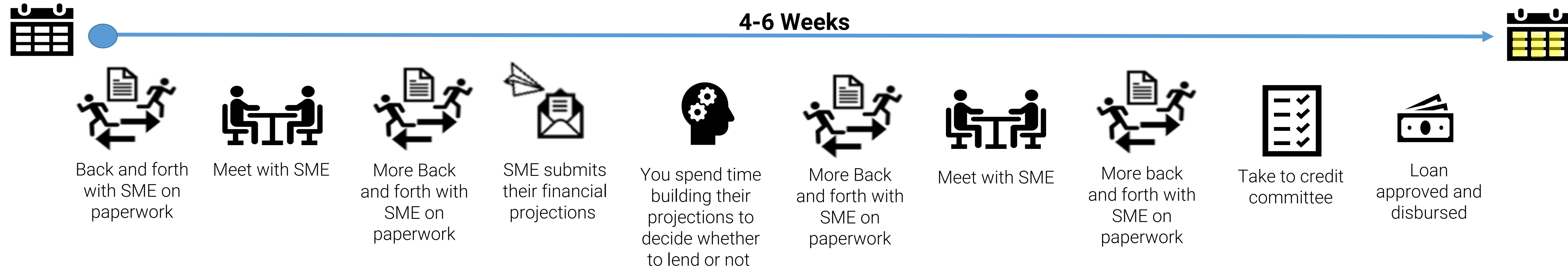


Benchmark SME against the relevant sector, industry or sub-industry

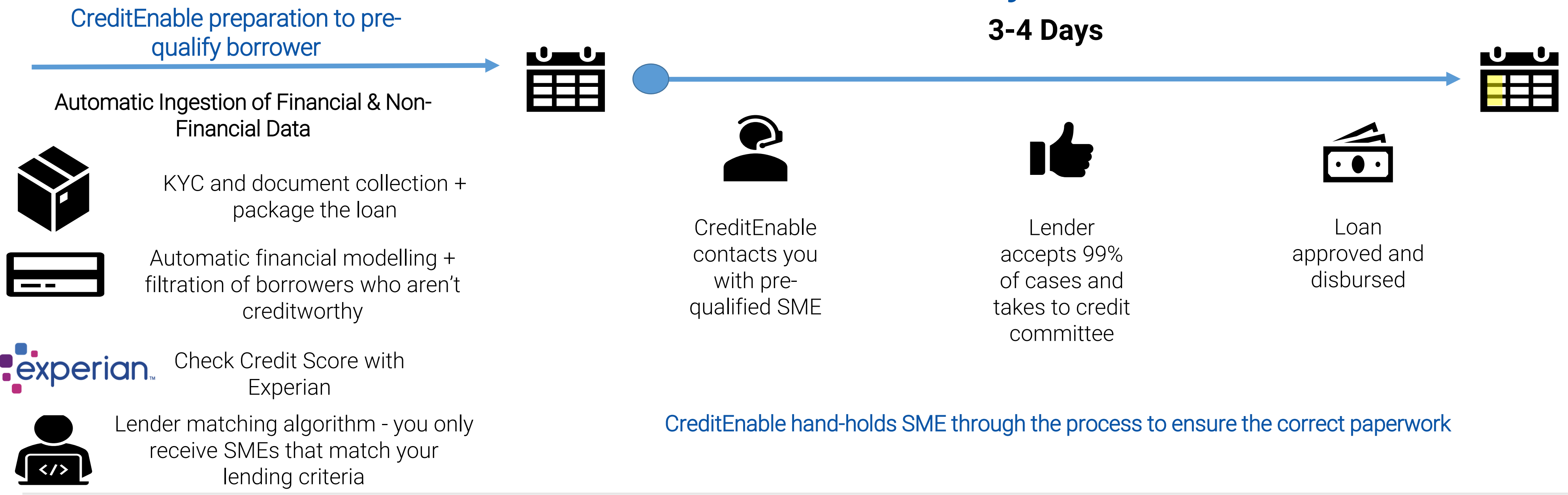


# CHANGING THE LENDER JOURNEY

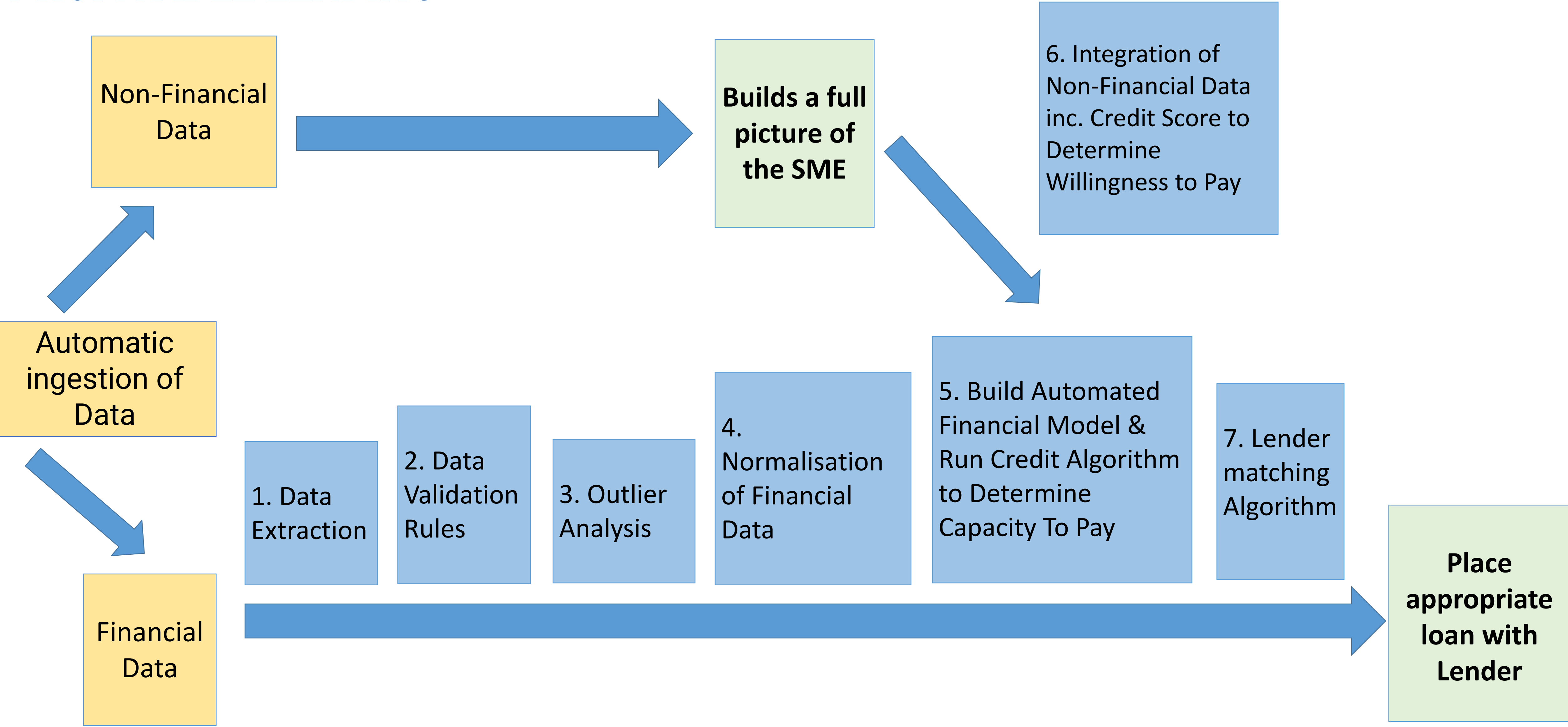
## Underwriting SME Loans Using Traditional Methodology



## The Lender Journey with CreditEnable



# HOW WE USE DATE TO ENABLE FASTER AND MORE PROFITABLE LENDING





# VALUE TO LENDERS

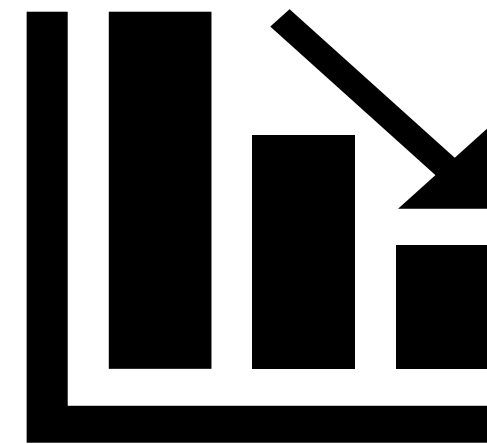
*Up to 70% of all SME loan applications are rejected every year by Indian Lenders. Processing these loans also isn't quick. On average it takes between 4-6 weeks.*

- Source World Bank, RBI



**From 70% rejection rates to  
99% approval rates**

Automatic pre-approved candidates – CreditEnable's Credit Algorithm and robust credit checking process means leads come pre-qualified and fully packaged.



**From 4-6 weeks to do a disbursal to  
just 3-4 days**

Borrower leads exactly aligned to lenders risk profile – CreditEnable's Lender matching algorithm mean lenders only receive leads that match their lending criteria.



# OUR COVID RESPONSE

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# REAL TIME ADAPTION TO COVID

**Our platform adapts real time to credit risk parameter changes + external changes, so that we automatically adjust to get lenders the best loans given the situation at hand**

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# WE MOVE FORWARD

## We Move Forward Campaign

An initiative to support SMEs and keep their businesses safe and thriving during the COVID crisis. This initiative will help SMEs to gauge their business stability and assist them in accessing working capital to meet their business needs.



Interested businesses can apply [here](#).

View a video demo here:

<https://www.youtube.com/watch?v=-1MetOfd4EI&t=1s>

The image features a solid dark blue background on the left side, which transitions into a series of overlapping, semi-transparent circles in various shades of blue on the right side. The circles are arranged in a way that they appear to be part of a larger, abstract composition. The text 'THE FUTURE' is centered in the dark blue area.

THE FUTURE

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# THE FUTURE

- Increased integration with AI

*“The promise of AI in SME lending is not merely one of technological advances, but of shifting assumptions and convictions: a shift that is allowing rapid and robust decision-making to occur in the service of delivering credit as a way of fundamentally improving the health of entire economies for the benefit of all.”*

CreditEnable has a long-term partnership in place with Cambridge University Centre for Alternative Finance



**UNIVERSITY OF  
CAMBRIDGE**

- ML models are being jointly developed to facilitate ingestion of non-structured financial and other data critical to credit underwriting.
- ML models are also being developed for highly targeted marketing based on borrower and lender behavior.

## Learn More About AI and SME Lending: The AI Book

Giving a complete take on the future influence of AI on global SME credit markets and how CreditEnable will be at the heart of this technological revolution.

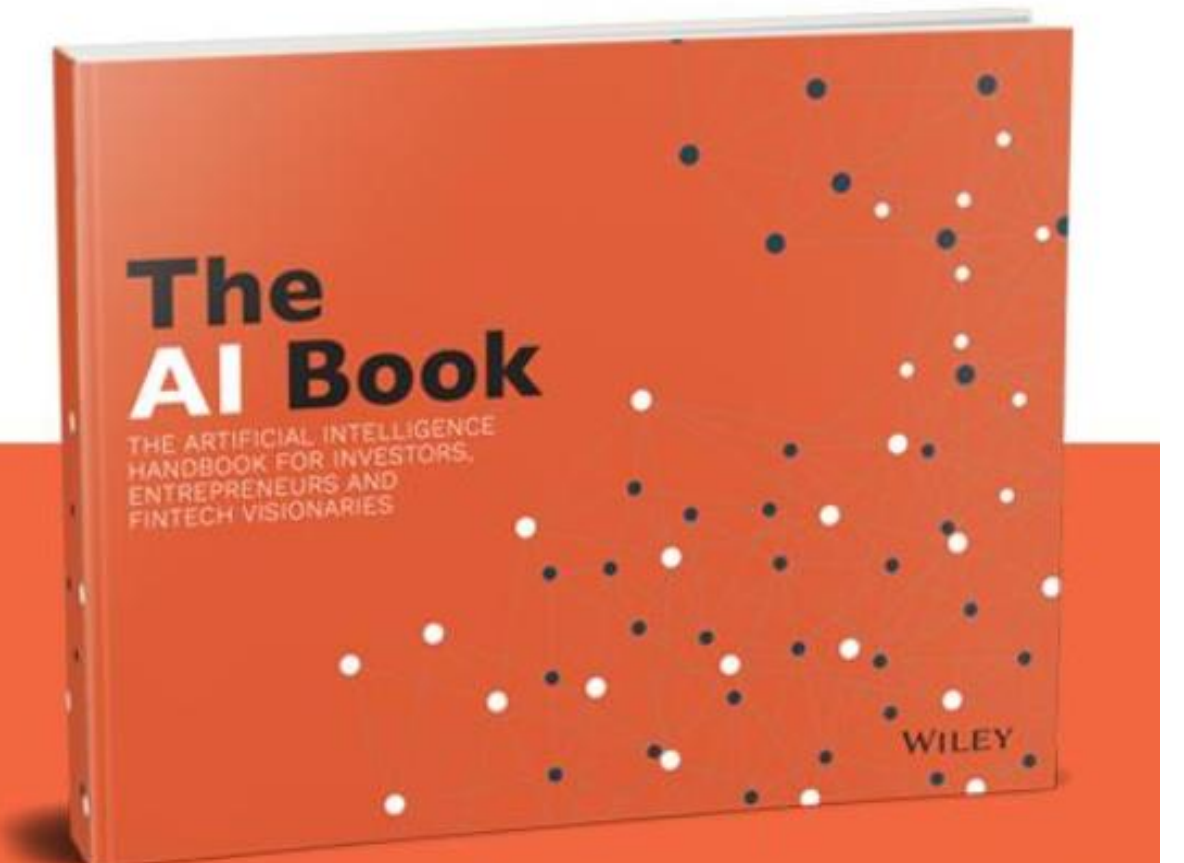
<https://fintechcircle.com/ai-book/>



CO-AUTHOR

**Nadia Sood**

CEO and Founder, CreditEnable



[www.FINTECHCircle.com/AI-Book](http://www.FINTECHCircle.com/AI-Book) | [in](#) [TheAIBook](#) [#AIBook](#)

WILEY



**THANK YOU**

The image features a minimalist design with a white background on the left and a blue-toned abstract graphic on the right. The graphic consists of several overlapping circles and semi-circles in various shades of blue, from a deep navy to a light, airy periwinkle. A thin, dark blue border frames the entire composition. The text 'THANK YOU' is centered in the white area in a bold, blue, sans-serif font.

**QUESTIONS**





# **APPENDIX**

## **Press & Accolades**

- [Feature in The Hindu Business Line](#)
- [CEO Nadia Sood & Advisor/Investor Aditya Ghosh article in Live Mint](#)
- [CEO Nadia Sood & Advisor/Investor Aditya Ghosh in Forbes India](#)
- [CEO Nadia Sood interviewed on BBC World News](#)
- [Featured in Harpers Bazaar article](#)
- [CEO Nadia Sood special guest FinTech Futures podcast](#)
- [Feature article in Forbes](#)
- [Featured in RBS International Content Live](#)
- [IFC Annual Report](#)
- [Major India newspaper publications](#)
- [Feature in FinTech Futures Banking Technology Magazine – Jul 19](#)
- [FinTech Futures Banking Technology Magazine – Oct 19](#)
- [FinTech Futures Banking Technology Magazine – Nov 19](#)

## How CreditEnable's Nadia Sood Is Helping 70 Million Businesses In India To Transform Themselves



**John Welsh** Contributor 

**Leadership Strategy**

*I write about leaders who solve problems like yours*

# AWARDS

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- [Named in the list of the world's top 200 Revolutionists in Fintech](#)
- [Named one of the Most Influential Financial Technology Companies 2020](#)
- [Winner Inclusive FinTech50](#)
- [Winner FinTech Power 50s Ones To Watch](#)
- [Finalist at Accenture FinTech innovation Lab](#)
- [Winner of AI book competition, key contributor in published AI book](#)
- Shortlist for AI X Prize



**Inclusive**Fintech  
Emerging fintechs for financial inclusion **50**





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