

A man in a grey suit, white shirt, and striped tie is smiling while looking at a tablet. The background is a city skyline at sunset, with a prominent building and mountains in the distance. The scene is framed by a large orange and blue curved graphic element.

InCred!Premier

Rise. With Confidence.

CORPORATE PROFILE

InCred Premier (Mvalu Technology Services Private Limited) is an AMFI registered Mutual Fund Distributor under ARN: 275918. Some services are offered through group companies. InCred Premier is also registered with APMI having registration no: APRN00175. Mutual Funds & Securities are subject to market risks, please read all your scheme/securities related documents carefully before investing.

InCred Capital



Wealth Management

Aim to build one of India's leading wealth management platforms with a client-centric model, focused on giving high quality investment ideas.



Investment Banking

Aim to be a market leading investment bank providing corporate finance, M&A advisory, private equity fundraising, structured credit as well as bond & loan syndication services to clients.



Asset Management

Aim to be India's leading alternative asset manager, focused on differentiated financial products which create significant risk-adjusted returns for clients.



Equity Research

Vision is to be India's best institutional platform with a strong market presence.

InCred Retail



Consumer Loans

Includes personal loans and education loans.



MSME Loans

Includes loans to educational institutions, unsecured business loans, and supply chain financing.

Key Investors in InCred Finance

KKR



ADIA
 جهاز أبوظبي للاستثمار
 Abu Dhabi Investment Authority

INVESTCORP



memg
 manipal education and
 medical group

InCred Group - At a glance

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| | | | | | | |
|---|--|---|---|--|--------------|--|
| Lending Business | Loan Book 7,481 cr | ROA 5.1 % | Equity 2,623 cr | 350K Borrowers | NNPA 1.2% | 2000+ employee |
| Investment banking & Structured Finance: | 215 + Deals | ~\$7bn transaction volume | | | | |
| Debt Broking and Capital Markets: | \$25bn Debt Markets Volume | 50% + Market Share in Secondary Trade in Credit Instruments | Top 3 Debt-Broker across all segments | | | |
| Institutional Equities Research and Broking | 200+ Clients Served | 188 Companies Covered | Global Distribution Direct access and collaborative presence | | | |
| Wealth Management | Founded in 2020 | 25,000 cr AUM | UHNI clients across 50+ cities in India and 10+ countries | 3,500+ Clients | 100+ RMs | InCred Global Wealth Presence in India, Singapore, Dubai & UK |
| Asset Management | 3 AIFs and 6PMSs across listed Indian equities and alternative credit | | Founded in 2021 | Strategies include multi-cap healthcare, value and growth and emerging businesses | | |
| InCred Premier | Launched in 2023 | | | | | |



BHUPINDER SINGH

Founder & Group CEO, InCred

Bhupinder Singh founded InCred Group in 2016 with InCred Finance starting in March 2016, InCred Capital- Wholesale Banking starting in September 2018, InCred Wealth starting in December 2019 and InCred Asset Management starting in September 2020.

He has a global track record of identifying and building successful businesses across Fixed Income, Credit, Equities and Investment Banking.

Prior to InCred, he worked at Deutsche Bank for 16 years in various capacities, in London and Singapore

Most recently, he co-headed the Corporate Banking and Securities ('CB&S') of Deutsche Bank for the Asia Pacific region, based out of Singapore. In this capacity, he managed Deutsche Bank's Fixed Income, Equities and Investment Banking divisions and was a member of the global CB&S executive committee.

He was also the Head of Corporate Finance division for Deutsche Bank in the Asia Pacific region managing the bank's corporate coverage, investment banking, capital markets, advisory and treasury solutions businesses.

Prior to his move to Asia, he was the Global Head of Deutsche Bank's Fixed Income Structuring business based in London, covering all aspects of fixed income product structuring.



REWARDS & RECOGNITION

2022 - 23
WINNER



*These awards have been given to InCred Finance

Why InCred Premier?

Holistic Approach



InCred Premier takes a proactive partnership approach, providing trusted insights, and solutions tailored to your financial objectives.

Innovative Technology



With our cutting-edge application, you have access to a wide range of financial products and can seamlessly manage your investments, stay updated with market trends, and make informed decisions.

Personalized Service



Our dedicated team works closely with you to understand your unique financial journey and delivers customized investment services.

Customer Centricity



At InCred Premier, our clients are at the forefront of everything we do. We believe in putting you first and understanding your unique needs, aspirations, and desires. Our customer-centric approach ensures that you receive the highest level of service, tailored to your financial journey.



Executive Team that brings unique blend of decades of **both global and domestic experience** in financial services and capital markets.



Growing team of **Relationship Managers** with extensive years of experience in the industry.



Strong **Product Innovation** culture.



Fin-tech at heart, with access to a strong technology team.



FINANCING SOLUTIONS

Access to in-house NBFC with a loan book of INR 7000 Cr+ alongside external lenders



ASSET MANAGEMENT

Provide differentiated products covering multiple strategies



INVESTMENT BANKING*

Offer M & A, fundraising and debt syndication services across sectors



INSTITUTIONAL EQUITY & DEBT SUPPORT

Access to specialised institutional equity research & debt support



PRODUCT INNOVATION

Introduce first to market fund managers and investment ideas to create innovative products



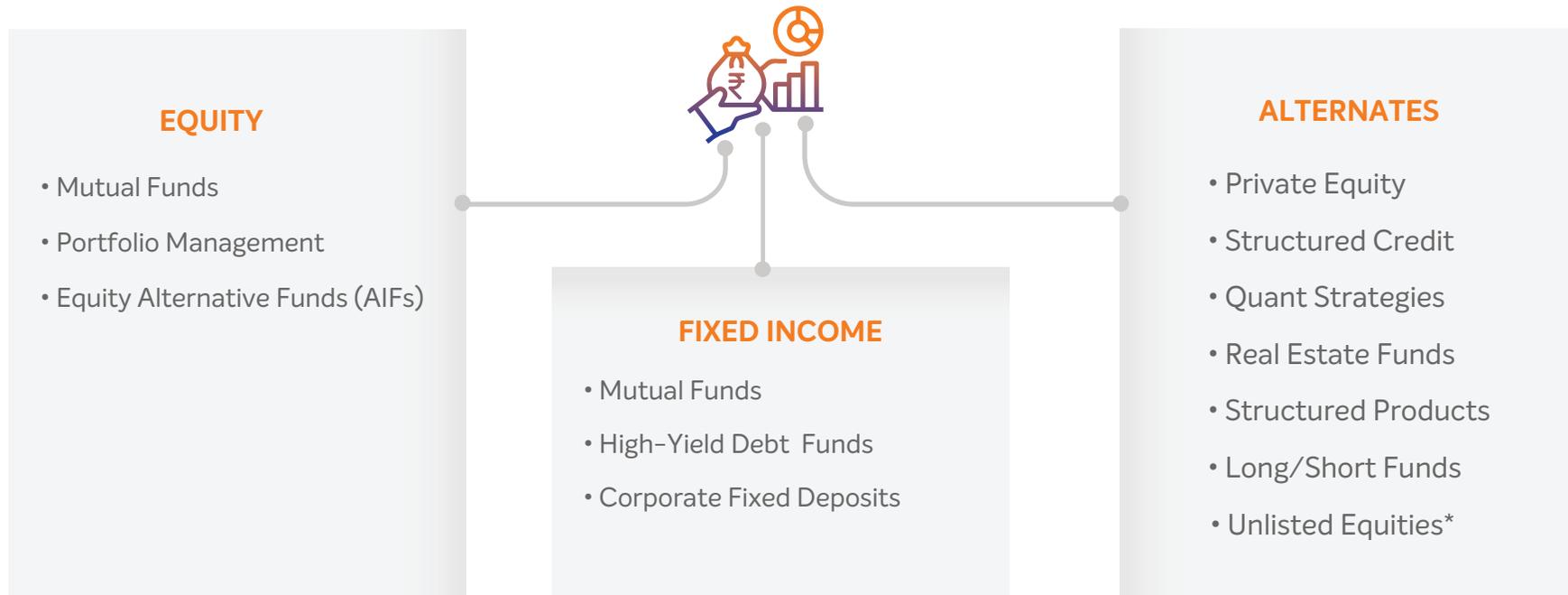
SUCCESSION PLANNING

Provide access to cross-border estate planning capabilities

*Regulatory licenses awaited. **The mentioned services are available through InCred Group/affiliate entities or such third parties with whom InCred Premier shall have tie-ups.

INVESTMENT PRODUCTS

DOMESTIC INVESTMENTS



*The above service are available through InCred Group/affiliate entities





RESEARCH BASED PRODUCT SELECTION

- High frequency data-based score cards and asset allocation models
- Product selection is based on the research.



TIMELY DECISION MAKING

- Early identification of trends using in-house models
- This influences the recommended product list as trends shift.



CLIENT ENGAGEMENT

- Engaging with clients to share and discuss our view.



PRODUCT COMMITTEE OVERSIGHT

- Product committee comprising of senior management to vet the research ideation which drives the product selection.

TIMELY DISSEMINATION OF VIEW AND DECISION MAKING



Monthly
outlook



Coverage of key economic
events and data releases

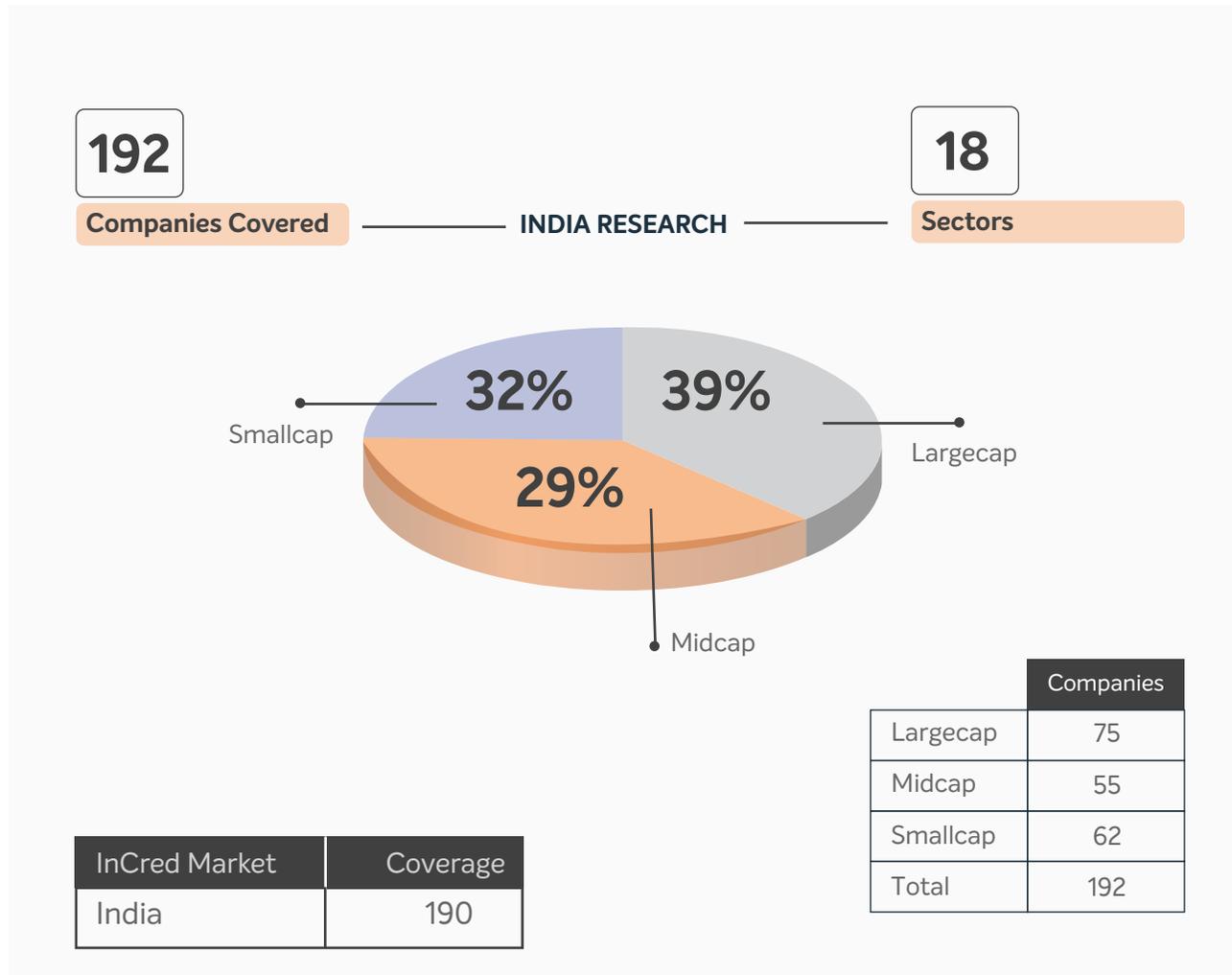


Thematic
pieces



Asset Allocation
model

The InCred Equities Institutional Research team produces world-class research reports across 18 sectors & 192 companies by sector specialists, led by senior analysts rated by both local and international fund managers.



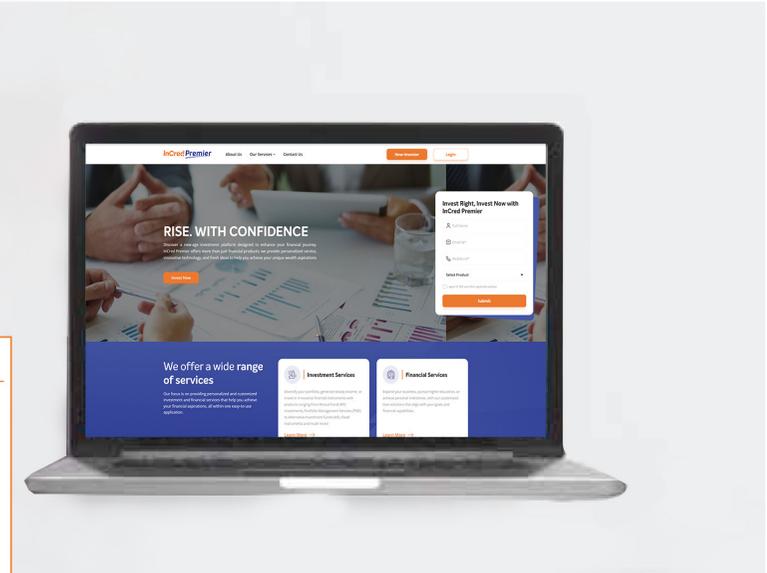
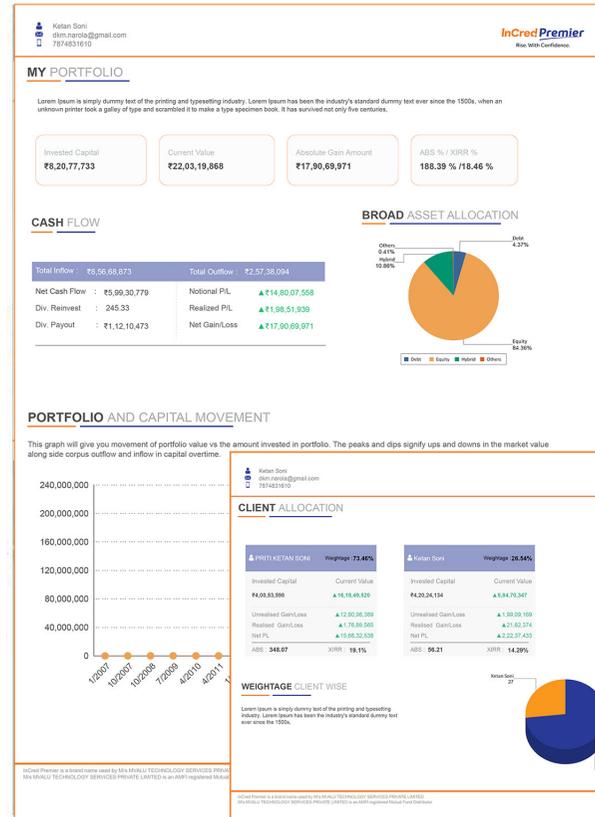
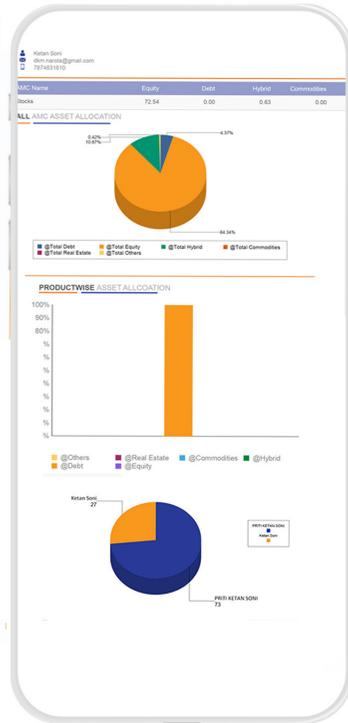
- Experienced equity team to review your portfolio and share ideas.
- Team of sound fundamental & technical analysts producing regular insights

Alpha Ideas: Monthly quality investment ideas for medium to long-term duration, diversified across sectors and market cap categories.

InCred Quant: Daily dose of statistical analysis on equity derivatives market and liquidity assessment.

Weekly Technicals: Weekly market trends and sectoral analysis along with the snippets on world markets

Techno Funda Call Report: Capsule of short term technical trigger in a fundamentally strong company.



A sophisticated and tech led platform that helps you in making transactions and tracking your investments in real time

Easy "On the Go" Access

Access to an interactive mobile app and desktop portal

Analytical Reporting

Comprehensive portfolio reports

Safety & Privacy

Backed by SSL to ensure data security

Disclaimer

Mvalu Technology Services Private. Limited ("InCred Premier"), is engaged in the business of distribution of third-party financial products or acts as a referral agent of third party financial products and services ("Investment Products"). InCred Premier may earn fees, commissions from the manufacturers of Investment Products.

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The risks associated with the Investment products are mentioned in the product documentation supplied by the manufacturer of the products. Please read the relevant disclosure documents or Team Sheet or investment agreement of offer documents or prospectus or scheme information document as applicable carefully before investing.

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Thank You