



Stablecoins | Fiat | Deposit Tokens | CBDC



GROWTH OF REAL WORLD ASSETS ON BLOCKCHAIN

Tokenization of Real World Assets on-chain is the next frontier for the Democratization of Finance and is a powerful revolution, that is recognized by leading Bankers and Regulators globally.

\$16TN
OF ASSETS TO BE
TOKENIZED BY 2030

Source: BCG, ADDX

“ We really believe that [in] the future, you will have [a] co-existence of different digital assets, you will have CBDCs, you will have stablecoins, you will have crypto, you will have tokenized deposits, and possibly other things.

”

Umar Farooq, CEO. Onyx by J.P Morgan

Tokenization of Real World Assets come with Several Benefits



Instant Settlement

Tokens representing RWAs can be transferred and settled almost instantly anywhere around the world 24/7.



Fractionalization of Illiquid Assets

Can be programmed to represent small chunks of large illiquid assets, making them more affordable.



Peer-to-Peer Transfer

Direct transfer between the buyer and seller, eliminating the need for third-party intermediaries.

BANKS AND FINANCIAL INSTITUTIONS HAVE POINTED TO FOLLOWING BENEFITS OF BLOCKCHAIN & TOKENIZATION

A. Increased liquidity (for Previously illiquid assets)

Institutional investors seek new, fast-growing markets. Interoperable digital asset networks unlock market access across ecosystems, fostering inclusive growth in the tokenized economy.

Many trade finance assets across banks can be tokenized into digital tokens providing access to a global pool of investors seeking returns.

Blockchain simplifies cross-network & cross-geography token transfers, reducing intermediaries to establish global standards.

B. Programmability of Money

Programmable money leverages smart contracts to automate actions in blockchain, streamlining payment flows & transactions without intermediaries.

Smart contracts enable digital currencies to integrate payment & trade data, evolving into new trade finance instruments (e.g., India CBDC).

Tokens serve as collateral, unlocking financing once smart contract conditions are met.

C. Shortened settlement cycles reduce risks and costs while enhancing capital efficiency with lower counterparty risks thanks to atomic settlement functionality of blockchain.

D. Reduced intermediary and compliance costs with embedded transactional data and automated processes.

INTRODUCING VAYANA DEBT PLATFORM (VDP) YOUR BRIDGE TO ON-CHAIN LENDING, TOKENIZATION OF SECURITIES, TOKENIZATION OF CROSS BORDER TRADE DOCUMENTS



Offered as white labelled/private labelled SaaS with requisite customizations & regular feature updates



Minimal upfront investment in expensive tech. Let VDP handle it all for you




Developed by a diverse team of bankers & tech specialists with decades of lending experience



Simple UI/UX with enterprise grade security



Deployable on multiple public, private and permissioned blockchains of your choice
Preferred Chain: -  Hedera



Supports multiple digital currencies such as CBDCs, Deposit tokens, Stablecoins (USDC, USDT, DAI etc.) as well as FIAT

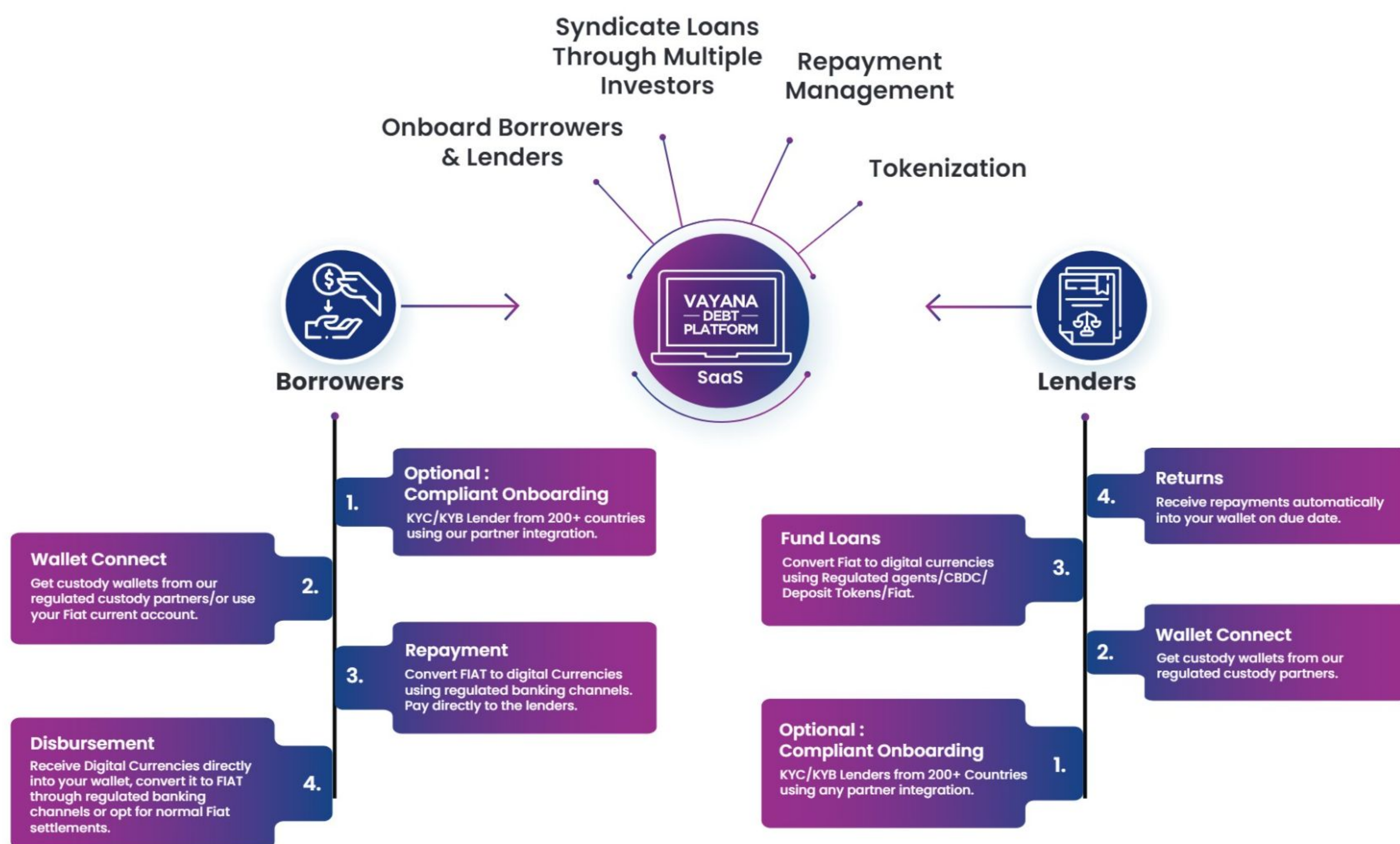


Reliable support and assistance through detailed flowcharts, SOPs and training



Most comprehensive CMTA standards (Swiss) tokenizing engine for bonds, equity & cross-border trade documents (MLETR)

DETAILED OVERVIEW: DIRECT LENDING



BENEFITS OF USING VDP



Access to a highly experienced team of technologists and bankers. Vayana has a Technology Development Center at Vadodara housing 100+ engineers with 10+ in-house blockchain specialists



100% Data confidentiality assured. We work with 20 Banks and Financial Institutions offering them a wide suite of SCF management products and services



Access our best-in-class partner network who can provide services beyond technology



Continuous innovations and upgrades. New modules such as tokenized debt, equity, tokenized cross-border trade documents to be available soon



A set of powerful smart contracts for conducting various activities such as access control, recording loan contributions, managing loan repayments, NPAs and write-offs

SOME USE CASES FOR BANKS & FINANCIAL INSTITUTIONS:

■ Use Case 1.

Lending using Digital currencies (Banks + Private Credit)

Private credit lending has adopted DeFi rails, with leading domestic and multinational banks developing digital asset strategies.

Few advantages of using digital currencies for lending include:

Fewer intermediaries compared to the correspondent banking system.

Automated escrows via smart contracts, ensuring exporters that importers have committed funds.

Reduced risk for importers, as digital currencies are released upon receipt of the bill of lading when goods arrive.

■ Use Case 2.

Securities tokenization on blockchain using VDP

A BIS study on China's adoption of blockchain for asset-backed security analysed 5,000 issuances and found blockchain reduces issuance costs by 25 bps due to:

Enhanced transparency, with blockchain serving as a single source of truth.

Reduced intermediaries through smart contract automation.

Creation of fractionalized loan menus, allowing investors to pick and choose.

Efficient replenishment process when assets are tokenized.

Automating flows simplifies data management and reconciliation. Each token, linked to a receivable, enhances status monitoring & minimizes manual errors.

Programmability streamlines ownership transfer, enhancing transaction efficiency.

(Source: www.bis.org)

Originate-to-Distribute and return on equity strategies for banks

Basel IV reforms reshape bank risk-weighted asset calculations by 2025.

Blockchain-based originate-to-distribute models enable asset derecognition from balance sheets, lowering regulatory capital.

Tokenization aids trade finance instrument distribution to capital and digital assets markets.

Digital originate-to-distribute strategies boost banks return on equity, funding diversity, & net interest revenue.

■ Use Case 3.

Tokenized asset management platform by white labelling VDP

Investment banking and advisory services verticals of banks can facilitate access to tokenized securities via dedicated marketplace for their clients. They can white label the entire platform.

■ Use Case 4. *

MLETR based tokenization module of VDP

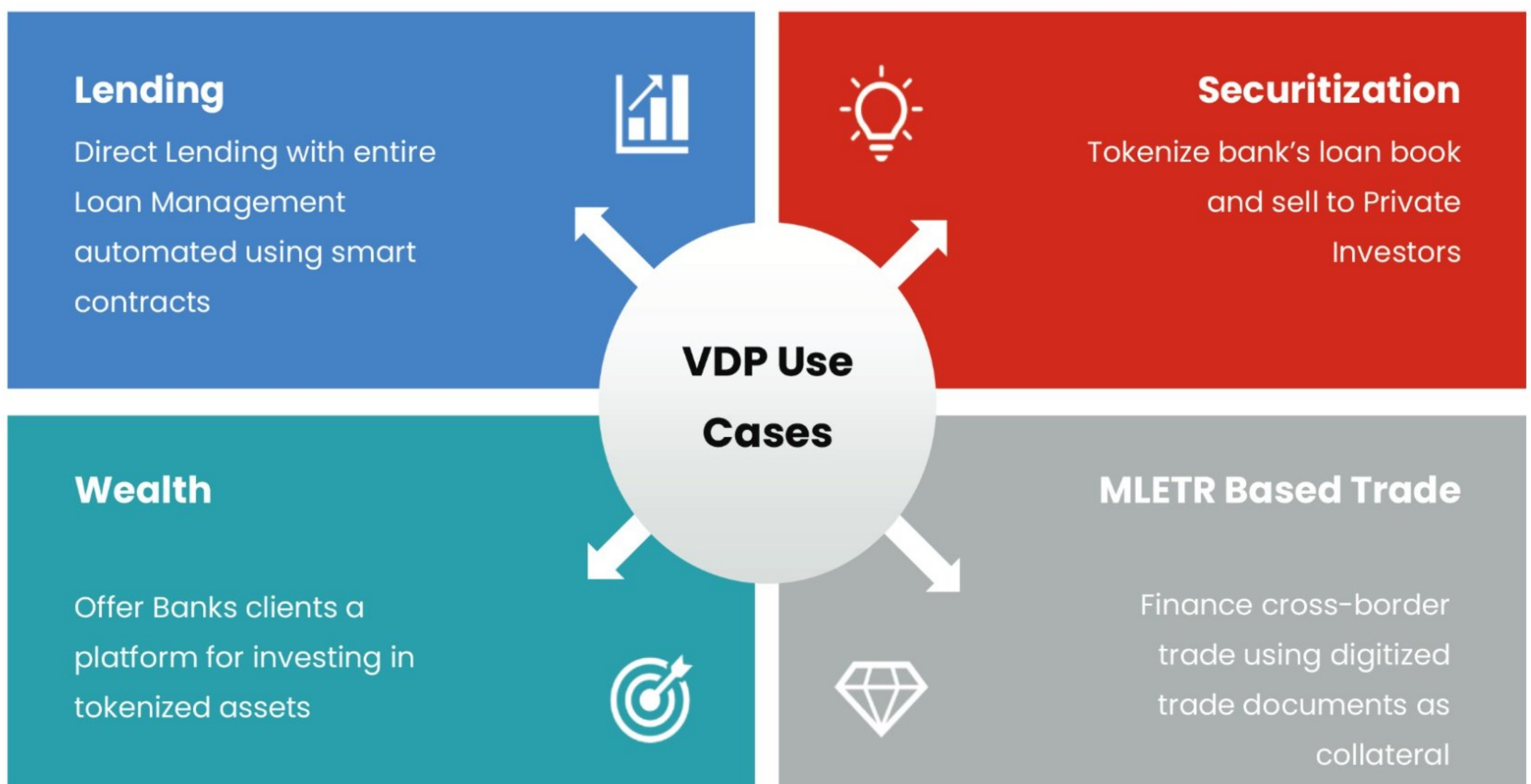
MLETR aims to harmonize legal recognition of electronic transferable records in cross-border transactions.

MLETR facilitates seamless exchange of digital originals via existing channels, distinguishing itself from closed user group blockchain solutions.

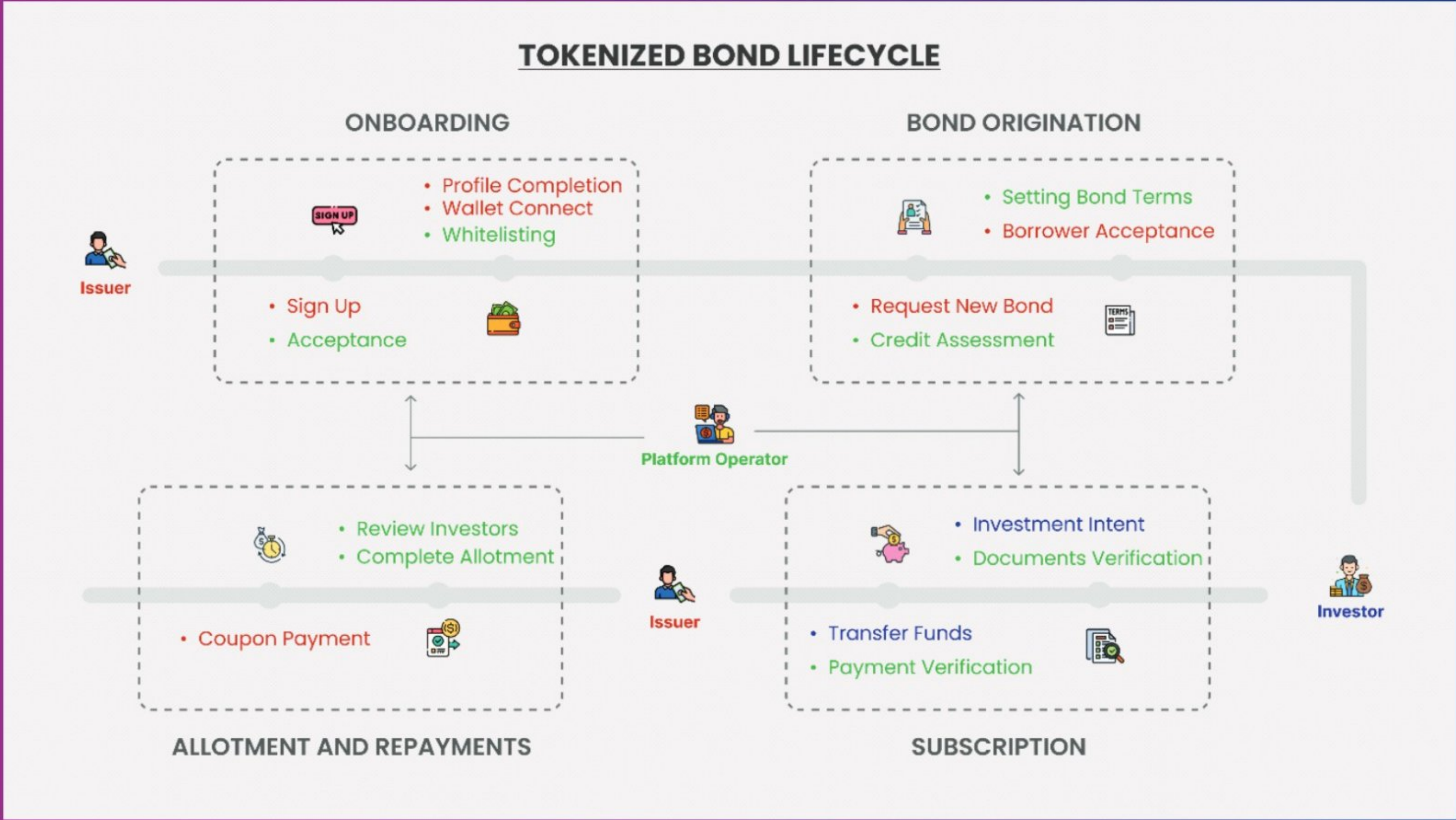
MLETR-compliant solutions ensure seamless interoperability across platforms.

They establish an open framework for electronic transferable records.

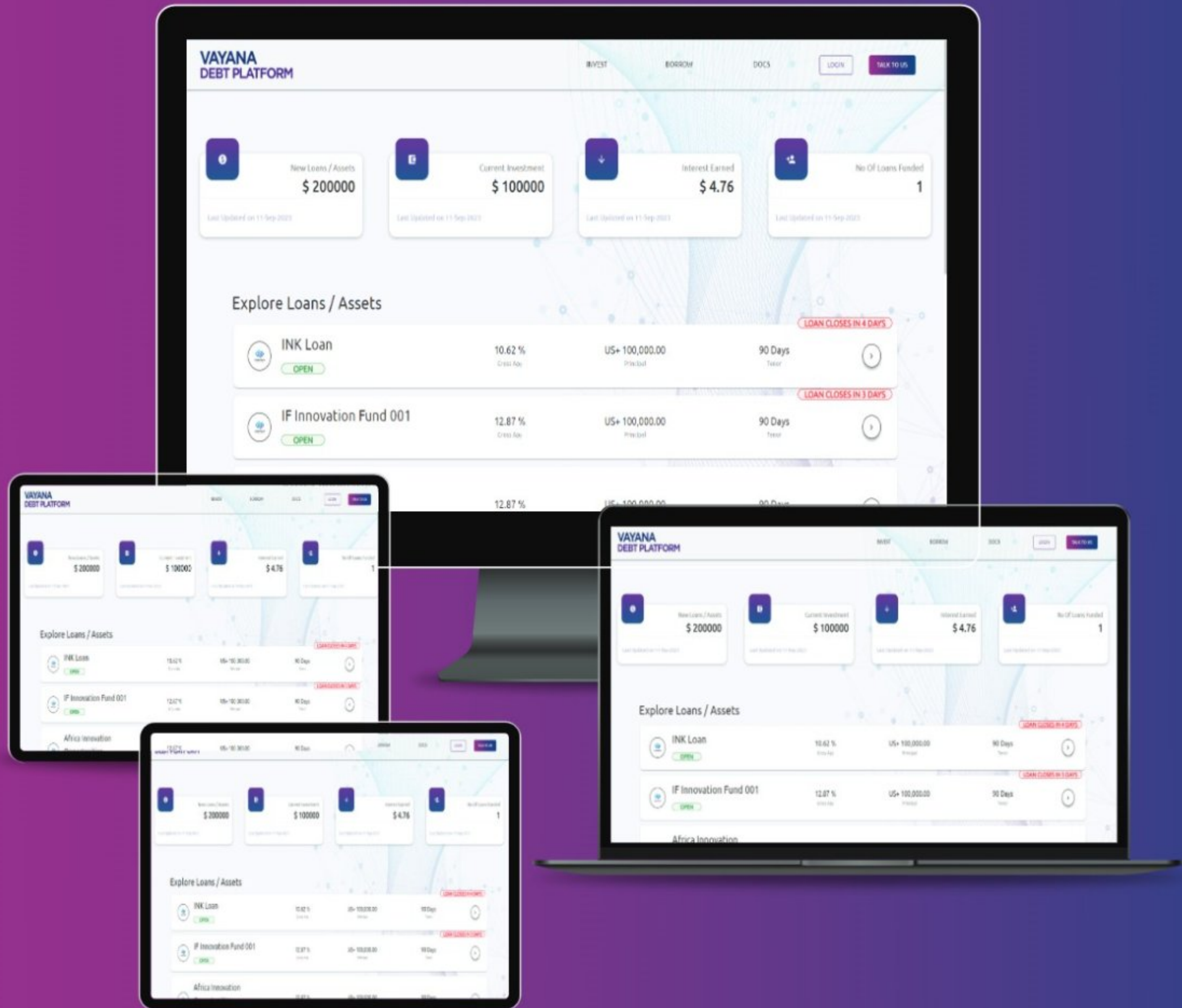
Financing Cross-Border Document NFTs marks a pivotal moment in the Export-Import Industry.



TOKENIZATION FLOW



EASY-TO-NAVIGATE AND HIGHLY INTERACTIVE DASHBOARD



MORE FEATURES. MORE ADVANTAGES. GET MORE WITH VDP.



Create flexible loan structures
Offer customized Principal and Interest repayment structures



Automated collections
Auto credit all repayments on the due date. No manual intervention needed



Optional: Onboard business borrowers globally with full compliance

Conduct complete KYC/KYB AML checks on borrowers from 200+ countries through our partner integration



Manage complex repayment scenarios
Handle complex pre-payments and overdues with ease through our powerful repayment module



Pledge based disbursements
No locking of funds in smart contracts. Money leaves the investors wallet only on actual disbursement of loans



Real-time notifications
Get real-time notifications of every activity sent on the registered email ID



Maker/approver for every important action
Set up maker/approver matrix for all key decisions as needed



Wallet connect integrated
VDP supports all major self-custody wallets through wallet connect library (Applicable only in case of digital currencies)



Automated NPA identification
Real-time updates on all loan status and their performance



Stress-tested codes
VDP's smart contracts are tested with a near 100% code-coverage



Direct integration with regulated custodian wallets
Get single click access to a regulated custodian wallet directly through the app



No unauthorized access
Protected by multi-layer authorization checks at UI/API and smart contract layers

ABOUT VAYANA:

INDIA'S LARGEST TRADE CREDIT INFRASTRUCTURE



\$33 Bn+
In Finance
Facilitated Till Date



8 Bn+
API Calls
Processed



300K+
MSMEs Engaged



1,300+
Corporates
Covered

AWARDS AND ACCOLADES



Vayana SCF Ecosystem recognized by Banking Frontiers, Technoviti Awards, June 2024



Special Mention under Best Fintech Category at Bharat Fintech Summit, Feb 2024



Best Initiative in Analytics Solution for SME Income Range Estimation & Financial Ratio Benchmarking by ET BFSI, Exceller Award, Nov 2023



Best Trade Finance Implementation (IDBI Bank) by IBSi Global Fintech Innovation Awards, November 2023



Global Innovator in Trade Finance by Global Finance Magazine, September 2023



Best Trade Finance Implementation (South India Bank) by IBSi Global Fintech Innovation Awards, November 2022



Fintech Company of the year by Digital Fifth @ Bharat FinTech Summit, Feb 2023



Best Fintech Business lender by IFTA, Nov 2022



The Most Innovative Fintech of the Asia Pacific Region by Global Finance magazine, May 2022



Outstanding innovation in supply chain finance (Vayana LMS) by Global Finance magazine, May 2022



Bank and Fintech Collaboration of the year by Rfix, May 2022



Most Effective Bank Fintech Partnership - IBSi Global fintech innovation awards 2021 (Vayana and Federal Bank) - Nov 2021



Best new application of technology in SCF - Global Finance Magazine Annual SCF Awards 2022 - Feb 2022

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