

Rubique

THE 'UBER' OF FINANCIAL SERVICES

A leading online financial matchmaking platform, established in 2014, with an objective to fulfil the customer's financial aspirations in the simplest, shortest and speediest way through a wide range of loan and credit cards. Built on an AI-based recommendation engine, Rubique's multi-sided lending platform provides real-time processing and online approvals to the customers

To help overcome the challenges of the current industry for financial products in India, Rubique's unique Online PLUS model creates a technology-driven ecosystem that supports the entire loan journey from sourcing till fulfilment through advanced technology interventions and makes it simpler & faster for the customer.

FINANCIAL MATCHMAKING PLATFORM AND END TO END FULFILMENT

Built on a proprietary matchmaking algorithm,

Rubique's matchmaking platform has been integrated with financial institutions' systems for real-time processing and providing online approvals to the customers.

The platform has paperless-focused features that transform the loan approval and processing – through e-KYC, bank statement analysis, and real-time status tracking – into an optimized and efficient system taking up minimal time and greatly increasing accuracy. The platform has also been integrated with CIBIL where

the customer can check his/her credit score.

Data analytics performed on hundreds of data points on Rubique's platform assesses the creditworthiness of customers (loan origination qualification) bringing predictability by giving him eligible offers to choose from. Unlike any other online platform, Rubique has worked on credit policy digitization & deep integration with financial institutions systems. All credit policies are fed into matchmaking algorithm which does the base level underwriting checks on the platform before passing them to FI's system.

Taking a step ahead in distribution & adding the PLUS to overall online proposition, Rubique is reaching out to influencers (like CAs, insurance advisors, financial consultants etc) and other such entities to help do fulfilment and take care of the documentation part as well as to reach out the risk-averse customers, especially MSMEs, on digital platform, taking them offline to online.



Rubique has developed technology solutions for these influencers i.e. SPOT (Single Point Of Truth) empowering them to become financial entrepreneurs offering them benefits like a wide range of products, real-time status tracking, extra earning opportunity through cross-selling. Rubique offers the best of both worlds – a marketplace for the customer to get choices (eligible) as well as an end to end fulfilment support just like any lender.

Amidst all the fintech firms operating in the country today, Rubique stands out as one of the few success stories driving India's rapidly-growing digital financial services sector.

