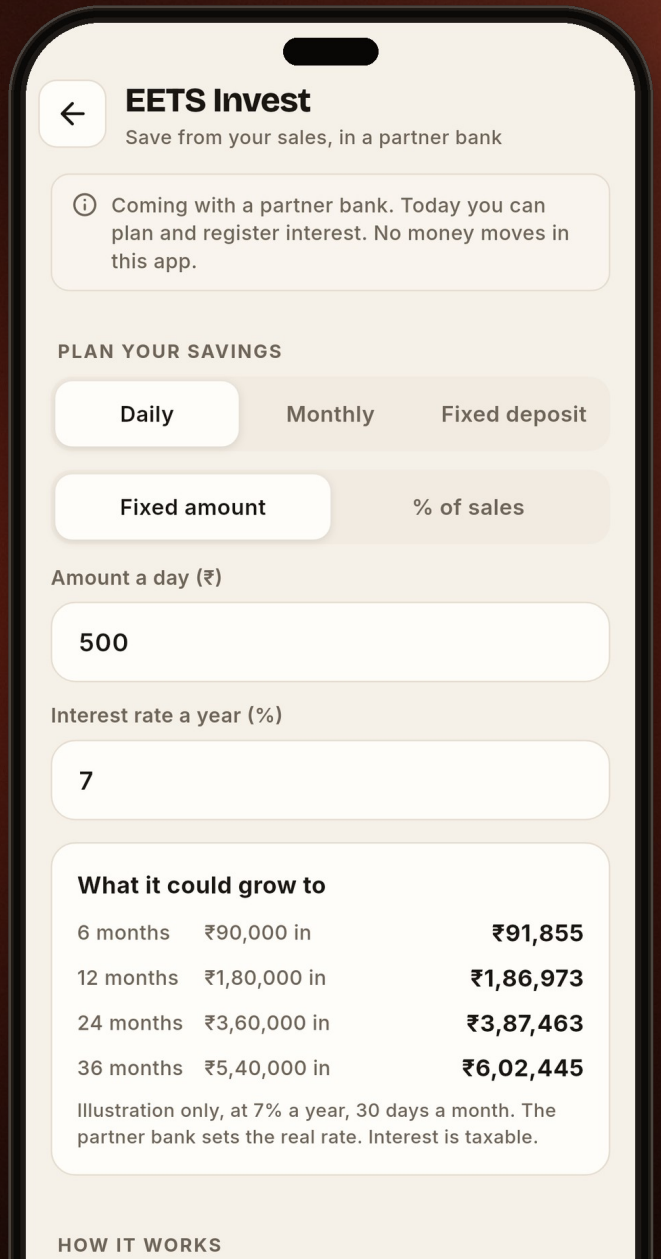
EETS

EETS INVEST · A PARTNERSHIP PROPOSAL FOR BANKS

Every restaurant closes its till at night. Let it *open a deposit.*

Daily savings, recurring and fixed deposits from your bank, offered inside the billing app restaurants already run on.



Provantic Technologies Pvt Ltd · Bengaluru · November 2026

Banks are lending faster than they are *raising deposits*

17.9%

vs 16.6%

Bank credit vs deposit growth, year on year, fortnight to 15 Oct 2026

802 mn

UPI payments a day

September 2026. Restaurants are among NPCI's top UPI merchant categories

96%

of UPI merchant payments

are ₹2,000 or less: small, frequent, predictable — exactly what daily saving needs

The deposits banks need already flow through restaurant counters *every day, in small UPI tickets.*

Sources: RBI data via PTI (30 Oct 2026); NPCI data via StartupTalky (5 Oct 2026); NPCI UPI ecosystem statistics; NPCI via Telangana Today (22 Sep 2026).

A ₹5.7 lakh crore sector that still *saves like it's 1928*

₹5.69 lakh cr

Food-services market, FY24; ₹7.76 lakh cr by FY28

85.5 lakh

People employed directly, 2024

~56%

Still unorganised: cash-heavy, under-banked

	PIGMY, SINCE 1928	EETS INVEST, 2026
Collection	Agent visits the counter	**UPI AutoPay after day close**
Cash	Agent carries cash	**No cash, no agent**
Record	Paper memo, weekly receipt	**Bank statement in the app**
Amount	Fixed, set at opening	**Fixed, or a share of the day's sales**
Reach	Where agents can walk	**Every restaurant on EETS**

Sources: NRAI India Food Services Report 2024 via MediaBrief (12 Jul 2024); Syndicate Bank history; Bellary DCC Bank pigmy deposit terms.

Your deposits, *one tap away* from the day's closing

EETS Partner is the billing, captain-ordering, kitchen and QR-ordering app a restaurant runs all day. EETS Invest sits inside it, under More › Grow.

Where the owner already is

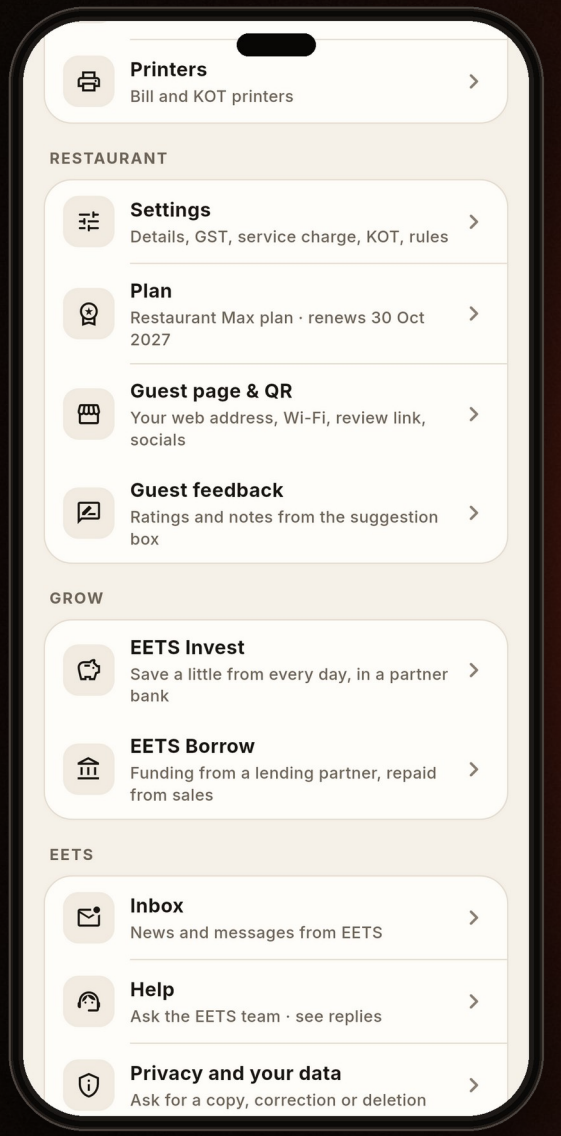
No new app to download, no branch visit to start.

Planned from real sales

EETS knows the average day, so the plan fits the business.

Interest, then the bank

With consent, the request goes to your team to open the account.



Three ways to save, *all held by your bank*

I

Daily save

₹500

a day, fixed

Pigmy reimagined: a set amount every day by auto-debit. For cafés, tiffin centres and small eateries.

II

Save from sales

2%

of each day's sales

Moves with the business: more on busy days, less on slow ones. Calculated by EETS after day close.

III

Recurring or fixed deposit

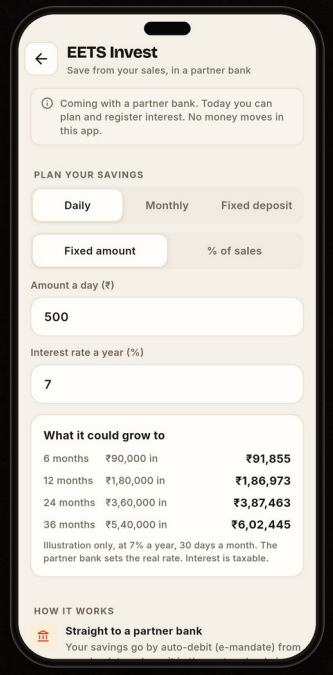
₹2 lakh

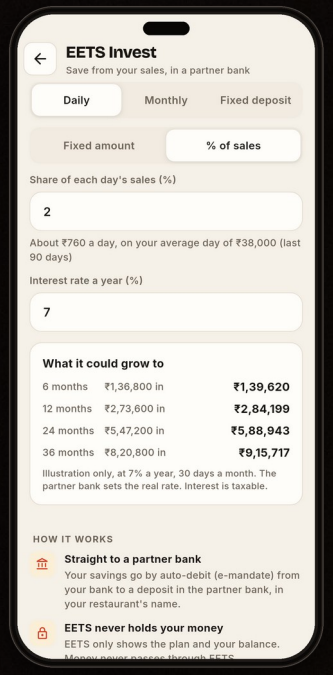
for a goal

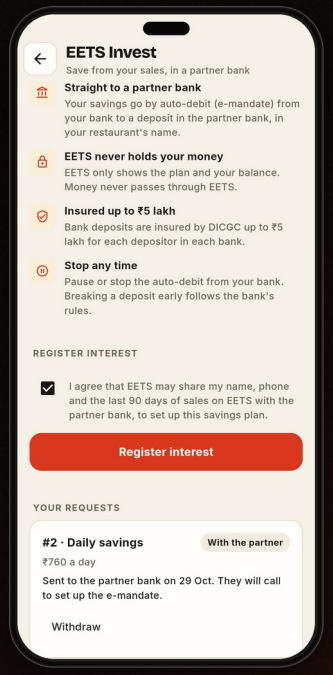
Monthly instalments or a lump sum for festival stock, renovation or a second outlet.

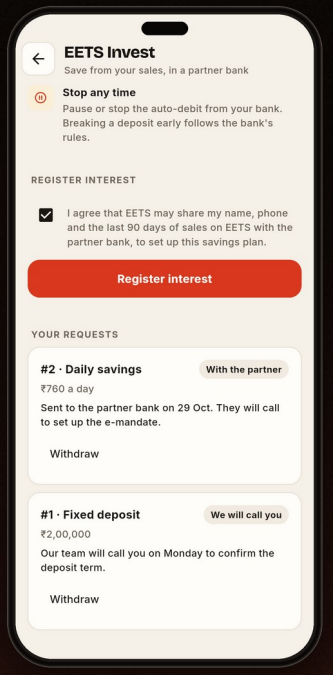
Figures are examples. Products, rates, tenures and premature-withdrawal terms are set by the partner bank; EETS displays them and never sets them.

From idea to bank request *in four screens*









01 **Choose a plan**

Daily, monthly or FD; a fixed amount or a share of sales.

02 **See it grow**

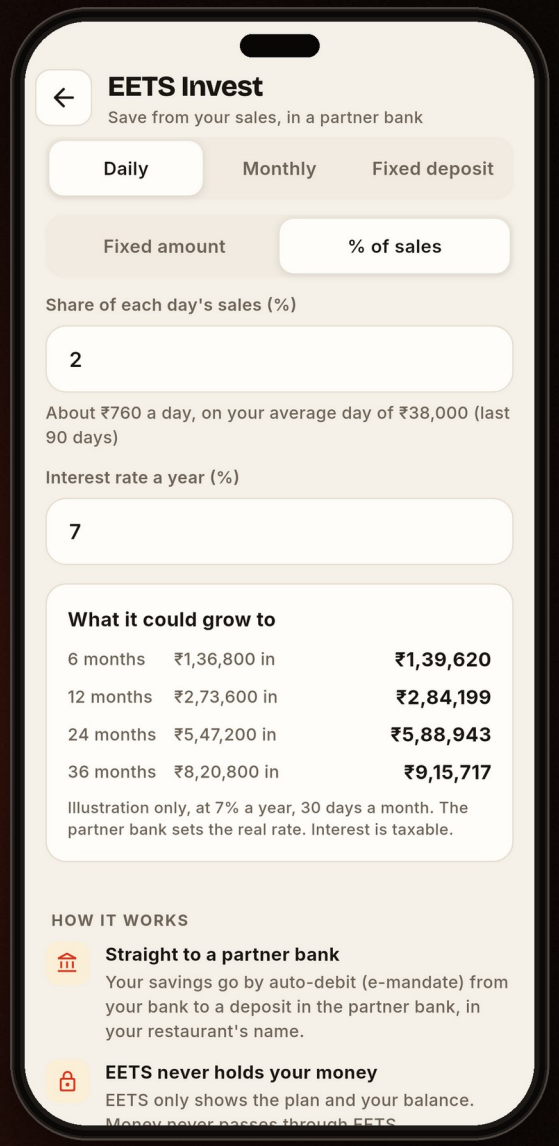
A projection from the restaurant's own average day.

03 **Consent and register**

The owner agrees to share name, phone and 90 days of sales.

04 **Track the request**

Status updates from the bank arrive in the app and inbox.



06 · SAVE FROM SALES

Savings that *rise and fall* with the day's takings

2% of sales ≈ ₹760 a day

on the sample restaurant's ₹38,000 average day over the last 90 days, read straight from its EETS bills.

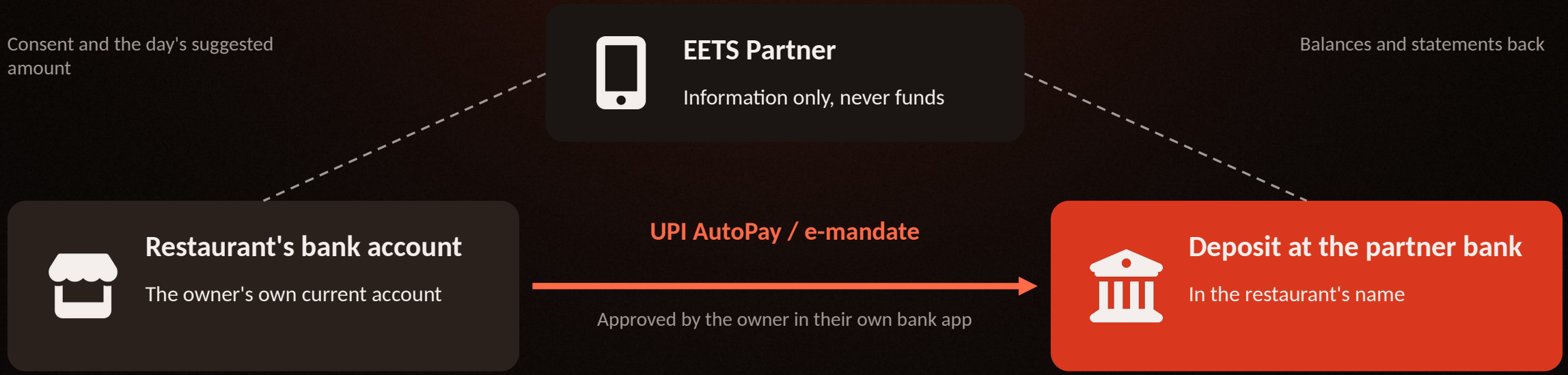
₹9.16 lakh in 36 months

projected at an illustrative 7% a year, against ₹8.21 lakh saved. The bank sets the real rate.

No guesswork, no over-promise

Every projection is labelled as an illustration; interest is shown as taxable.

Money moves bank to bank. *EETS only moves information.*



01 Owner picks a plan and consents

02 Bank completes KYC, opens the account

03 Owner approves the mandate in their bank app

04 EETS sends the day's amount; the bank debits

05 Bank shares balances back to the app

Built so EETS can *never* become a deposit-taker

No money held

EETS never receives funds with a promise to return them: outside the Banning of Unregulated Deposit Schemes Act, 2019.

Bank-led KYC

RBI lets BCs collect small-value deposits; KYC and AML stay with the bank, under its BC and outsourcing policy.

Mandates within RBI rules

Debits up to ₹15,000 need no extra authentication, with pre-debit notice and free cancellation (RBI, 21 Apr 2026).

Consent first

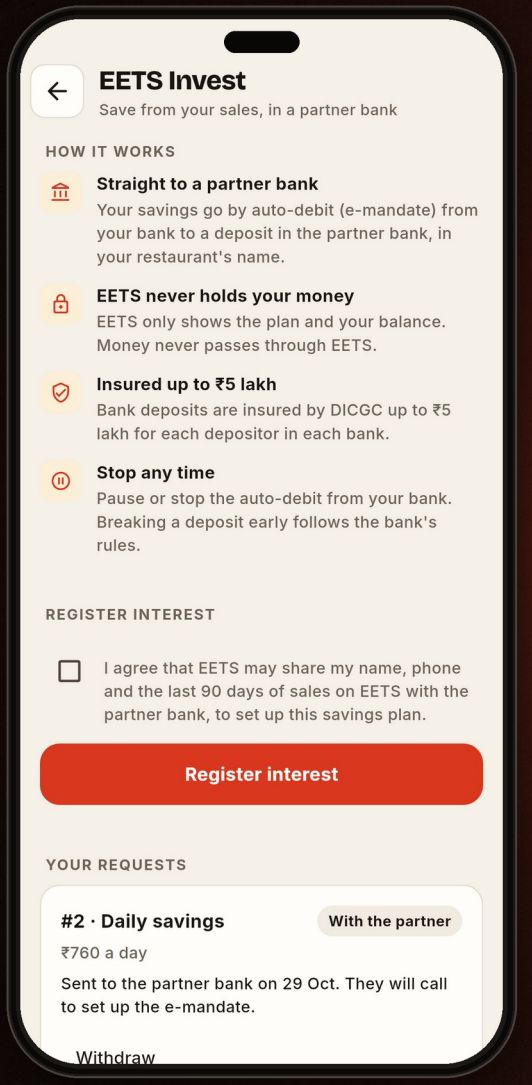
Data goes to the bank only after the owner agrees, logged under the DPDP Act 2023 and Rules 2025.

Data in India

EETS data is stored in India, in Supabase's Mumbai region.

Audit trail

Every instruction sent and status received is logged and open to the bank's auditors and RBI.



Every screen says: insured up to ₹5 lakh by DICGC.

A new deposit segment, *without a branch or an agent*

Granular retail deposits

Daily, small-ticket inflows from an owner segment few banks reach, spread across thousands of accounts.

No field cost

No collection agent, no cash handling, no end-of-day reconciliation of pigmy collections.

Consented sales data

90 days of verified takings at sign-up, shared with consent, to tailor the product and limits.

A path to credit

Deposit history today becomes underwriting for working capital tomorrow, against a ₹30 lakh crore MSME credit gap.

PROOF THE MODEL WORKS

Daily RD over UPI AutoPay went live for *consumers* in August 2026.

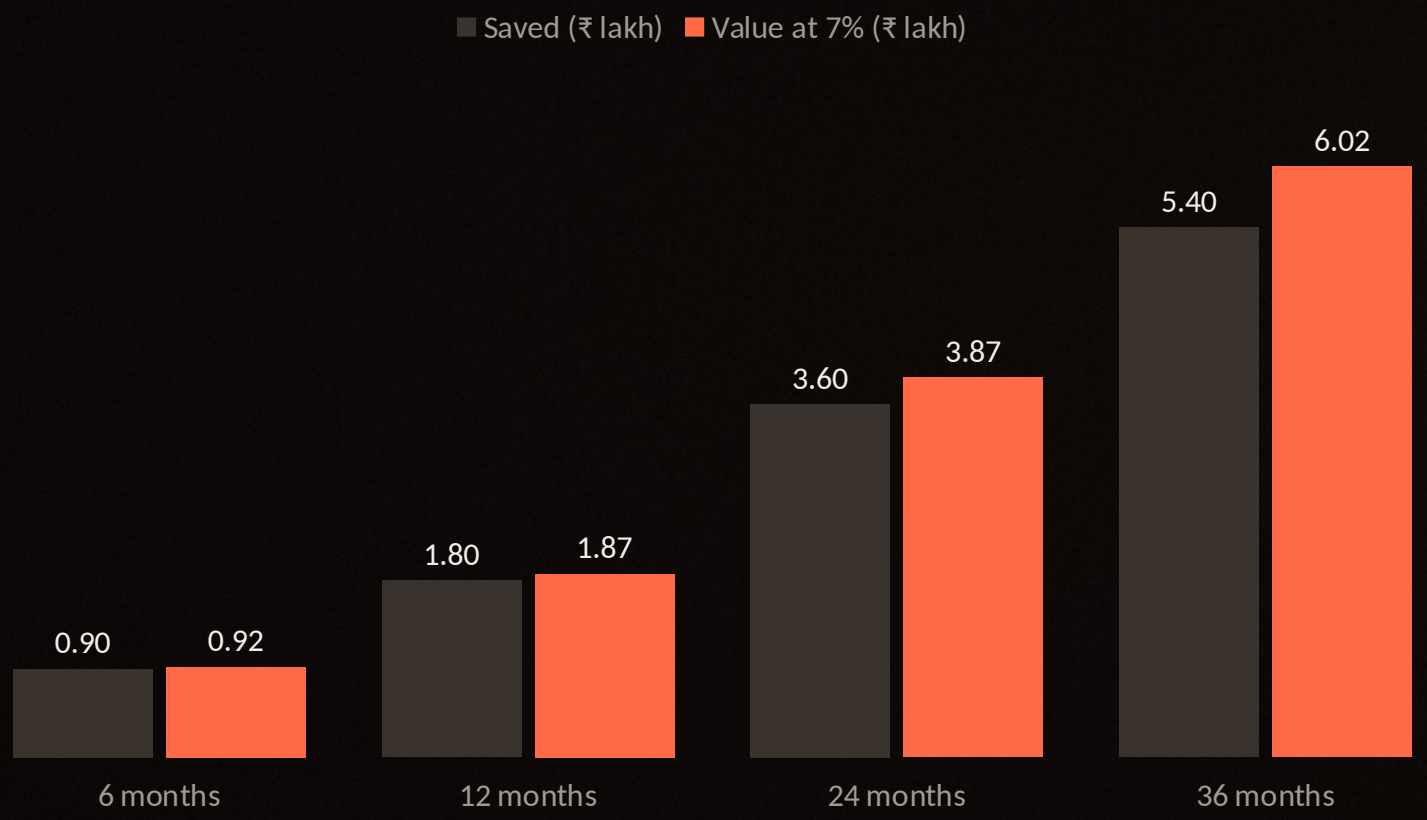
PhonePe with Shivalik SFB: ₹100–₹1,000 a day. The merchant version, built on real sales, is still open.

Sources: PhonePe press release (6 Aug 2026); SIDBI MSME credit-gap estimate via ANI (19 May 2025).

The bank owns the product. *EETS owns the experience.*

AREA	PARTNER BANK	PROVANTIC (EETS)
Product, rates, terms	Designs and owns them	Shows them exactly as given
KYC and account opening	Does it, via its own journey or BC channel	Hands over consented interest
Holding the money	Every rupee, in the depositor's name	Never touches funds
Auto-debit	Runs UPI AutoPay or e-mandate	Suggests the daily amount from sales
Statements	Shares balances by API or Account Aggregator	Shows them in the app, with reminders
Customer service	Owns deposit complaints	First-line help in the app; routes to the bank
Marketing	Approves all wording	Promotes inside EETS and at onboarding

₹500 a day becomes *₹6 lakh* in three years



₹6.02 lakh

after 36 months, from ₹5.40 lakh saved: ₹15,000 a month at an illustrative 7% a year, compounded monthly.

7% sits within today's market: SBI 1-year RD 6.80%, Post Office RD 6.7% (Jul–Sep 2026). The bank's own rate applies.

Illustration only. Reference rates: Business Today (20 Aug 2026). Deposits insured by DICGC up to ₹5 lakh per depositor per bank.

Free for restaurants. *Simple sourcing fees* for the bank.

₹0

Charge to the restaurant

Nothing from Provantic, ever, for saving.

Per account

One-time sourcing fee

Paid by the bank for each active deposit account opened through EETS.

Per year

Servicing fee

A small share of average balances while the account stays active through EETS.

Shared

Integration

Each side builds its own end; Provantic adapts to the bank's existing APIs.

Proposed and open: *final figures after the pilot* shows activation and retention.

Ninety days in Bengaluru to *prove the habit*

WEEKS 1–4

Set up

Agree product and wording. Connect sourcing, mandate and statement APIs. Test consent and mandate end to end.

WEEKS 5–8

Soft launch

Offer EETS Invest to restaurants already on EETS in Bengaluru, starting with THE NAAATI, our pilot restaurant.

WEEKS 9–12

Review

Accounts opened, mandates active, average daily saving, drop-off. Agree commercials and rollout.

SUCCESS MEASURES, AGREED BEFORE LAUNCH

Invited restaurants that open an account · Still saving after 60 days · Complaints per 100 accounts

Four things to *start in thirty days*

01

A savings product

Daily or sales-linked deposits, with digital KYC.

02

Access

Sourcing, mandate and statement APIs, or a BC arrangement.

03

Wording approval

Every customer-facing line, approved by the bank.

04

A named team

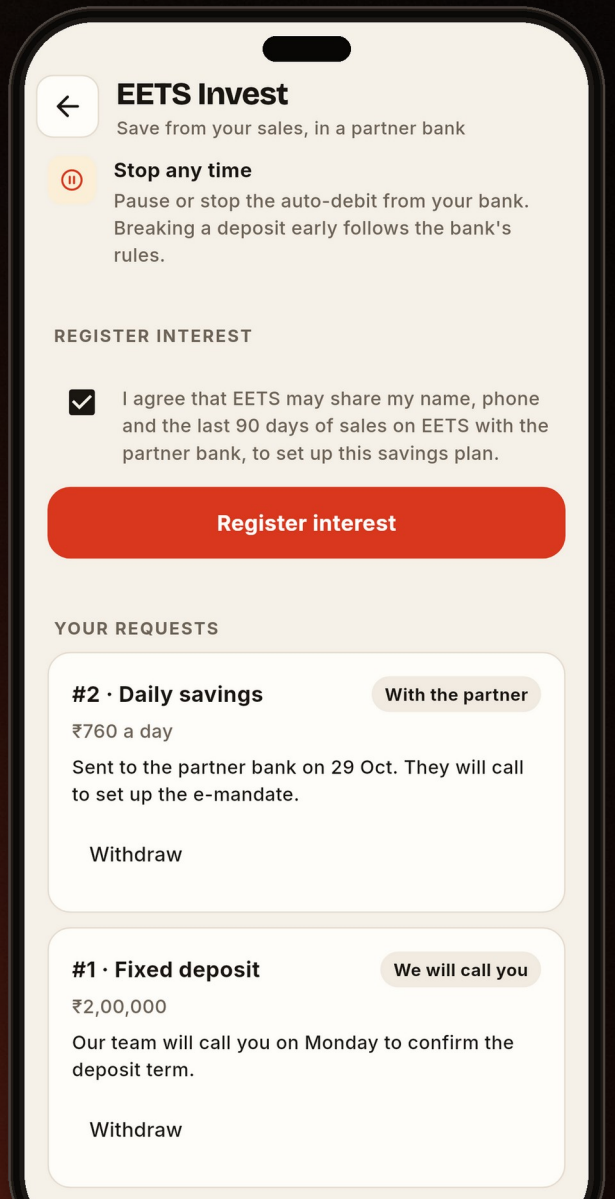
Product, compliance and tech owners for the 90-day pilot.

EETS

Let's make closing time *saving time.*

Provantic Technologies Pvt Ltd (CIN U47912KA2023PTC173443), Bengaluru, builds EETS Partner: counter billing, captain ordering, kitchen display and QR ordering on the Android devices a restaurant already owns. Live in Bengaluru, with THE NAAATI as the pilot restaurant.

Premkumar R
CEO, Provantic Technologies
eets.in



Sources, *as of 2 November 2026*

Bank credit 17.94% vs deposits 16.60% YoY, 15 Oct 2026 — PTI, citing RBI

UPI, September 2026: 24.07 bn transactions, ~802 mn a day — StartupTalky, citing NPCI

Restaurants among top UPI merchant categories — NPCI UPI ecosystem statistics

96% of UPI merchant payments ₹2,000 or less — Telangana Today, citing NPCI (22 Sep 2026)

Food services ₹5.69 lakh cr, 85.5 lakh jobs — NRAI IFSR 2024 via MediaBrief

Pigmy deposit started by Syndicate Bank in 1928

Pigmy deposit terms — Bellary DCC Bank

RBI e-mandate framework, 21 Apr 2026 — IANS

BC permitted activities incl. small-value deposits — RBI FAQ

DICGC cover ₹5 lakh per depositor per bank — DICGC

DPDP Rules 2025 notified 14 Nov 2025 — PIB

PhonePe Daily RD with Shivalik SFB, 6 Aug 2026 — PhonePe

MSME credit gap ~₹30 lakh crore — SIDBI via ANI (19 May 2025)

1-year RD rates: SBI 6.80%, Post Office 6.7% — Business Today (20 Aug 2026)

Banning of Unregulated Deposit Schemes Act, 2019