

NEPAL'S MULTI-BANK LOAN MARKETPLACE

One application. A marketplace of banks.

Apply once through Satya and reach all participating partner banks. Review available offers and counteroffers together while each bank keeps control of its own lending decision.



CORE PROPOSITION

Apply once. Reach multiple participating banks.

SATYA MARKETPLACE

One connected opportunity



01

Complete one application

Tell us about your loan needs and provide the required information once.

02

Reach all partner banks

Your consented application is shared with all participating partner banks.

03

Receive offers and messages

Banks can offer, counteroffer, or send questions and updates through Satya.

04

Compare and respond

Review available terms together, then accept or decline the offer that suits you.



Each bank retains lending decision control.

INTRODUCING SATYA

Modern lending works better when opportunity can move.

Satya is a Nepal-focused financial technology company building modern digital lending infrastructure.

Borrowers can submit one application to multiple participating banks. Banks can respond with offers, counteroffers, and messages while retaining control of verification, pricing, policies, and final approval.

Satya is designed to complement existing banking systems through secure integrations and institution-led workflows.

THE CHALLENGE

Lending is digital. The journey often is not.

Borrowers expect clarity and speed. Banks need structured information and accountable processes.

01

Lengthy loan application and review cycles

02

Repeated forms, paperwork, and document collection

03

Fragmented conversations between borrowers and banks

04

Limited visibility across the lending journey

05

Rising expectations for clear, digital financial services

DIGITAL ORIGINATION

A clearer application journey

Guided onboarding, structured information, document management, status visibility, and communication help organize the lending journey without transferring decision authority away from the bank.

MULTI-BANK MARKETPLACE

More opportunity from one connection

A single borrower-submitted request can reach multiple participating banks, creating space for discovery, offers, counteroffers, messages, and informed choice.

VALUE ACROSS THE ECOSYSTEM

Designed around the people and institutions lending serves.



FOR BORROWERS

More reach. Less repetition.

- ✓ Complete one application
- ✓ Reach all partner banks
- ✓ Receive bank offers
- ✓ Respond to counteroffers



FOR FINANCIAL INSTITUTIONS

Structured opportunities. Institutional control.

- ✓ Discover structured opportunities
- ✓ Offer with flexibility
- ✓ Contact borrowers through Satya
- ✓ Stay in control



FOR POLICYMAKERS AND PARTNERS

Innovation that remains accountable.

- ✓ Clearer digital processes and market participation
- ✓ Marketplace-level trends for informed development
- ✓ Institution-led governance and lending decisions
- ✓ A more connected financial ecosystem

TECHNOLOGY AND INTELLIGENCE

Intelligence that helps people focus on what matters.

Satya uses modern, scalable financial technology to turn application and marketplace information into clearer signals —without exposing proprietary methods or replacing institutional judgment.



AI-assisted application insights



Data analytics and marketplace dashboards



Data science for trends and planning



Secure integration capabilities



Modern, scalable architecture



Configurable, bank-controlled workflows

OUR VISION

A trusted digital lending ecosystem for Nepal.

We envision a secure, accountable, and intelligent ecosystem connecting participating banks and financial institutions across Nepal –making access to credit faster, simpler, and more inclusive.



DECISION AUTHORITY STAYS WITH THE INSTITUTION

Satya supports origination. Banks make lending decisions.

Every participating bank applies its own verification, pricing, credit policies, risk standards, and final approval process.

LET'S BUILD THE FUTURE OF LENDING

Start a partnership conversation.

Request a platform demonstration or introductory meeting with Satya.



Banks:
partner with
Satya

satyafinancial.com/onboarding/banks

Roopali Bista
9843419433
roopali@satyafinancial.com

IMPORTANT

Satya is a financial technology marketplace, not a bank or lender. Offers and approvals remain subject to each bank's policies, verification, pricing, and final decision.