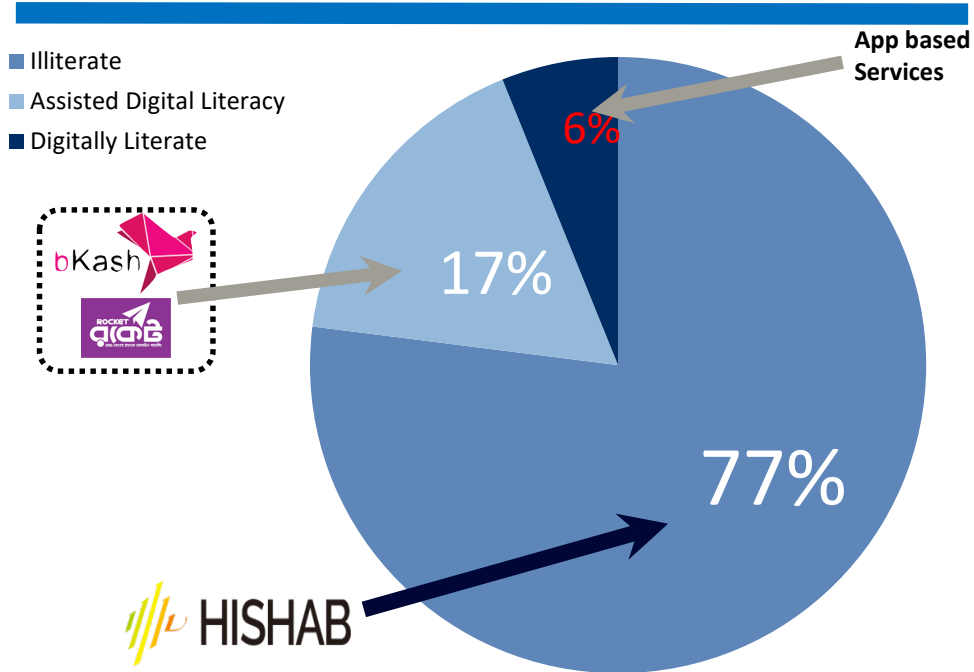


Conversational AI from **Any Phone**; No INTERNET, Zero Learning

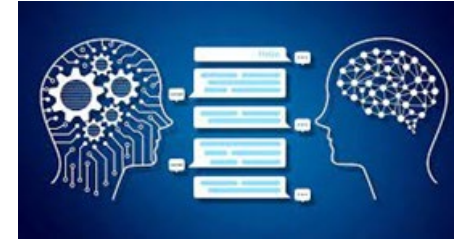
Industry Positioning



Partner	Products	Traction
Padakhep Manabik Unnayan Kendra	HiPay PIA HiRemind	2.2 M borrowers
UDIPPAN	HiPOS HiProd	4 M MSE user
PRAN-RFL	HiAd HiSurvey	\$10.5 M funding
MGI	Customer-Engagement	

Strengths of the Service Business

Innovation



Hishab enjoys **MONOPOLY** business in conversational AI

The company has 18 patents on Voice Banking from Telephony network, Automated Call-center, and Voice Commerce in 27 countries including INDIA and JAPAN.

No Learning Curve



Hishab's technology requires

NO INTERNET: Functions fully over telenetworks, available across all telecom-covered areas in BD

NO SMARTPHONE: Functions on feature phones and smartphones in the same way, providing full digital access to all of BD's population with mobile phones

Product-Market Fit



Hishab's product lines are built for **digitally challenged** populations, functioning over voice commands and conversational AI.

Hishab's products include HiPay for payments, PIA for assistance and customer engagement, HiProd for order management, HiPOS for POS & sales, HiLoan & HiRemind for loan provision and payment reminder, HiSurvey for market feedback, and HiAd for voice-ad placements.