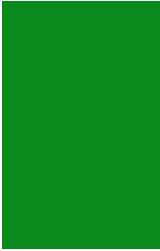




## Arthimpact Digital Loans Private Ltd

A technology-powered social impact venture delivering access to basic financial services to the MSME segment in India





## ARTH - KHUSHIYON KI NAYI PEHCHAN

Technology Led Approach to Micro-enterprise Collateral Free Credit in India

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Arthimpact Digital Loans (ARTH) is a registered Non-Bank Finance Corporation (NBFC) with the objective to improve access to micro-credit. ARTH provides access to credit to micro-enterprises who are first time formal borrowers, thus enabling financial inclusion & driving large scale impact using advanced technology.

ARTH is leveraging technology for credit assessment and risk management thereby offering an alternate new-age lending model, to address three key impact objectives:



Micro-entrepreneurship  
Empowerment



Livelihood  
Enhancement



Hyper Local Economy  
Development

Over time, it has built a healthy and diversified loan book comprising of both rural and urban customers. It currently offers three key credit products i.e. group livelihood loans, individual micro-enterprise loans and, MSME Digital loans. ARTH has offices in Mumbai with regional offices in Gurgaon and Lucknow. Our field teams primarily are spread across the National Capital Region (NCR), Maharashtra, Uttar Pradesh, Rajasthan & Haryana.

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## OUR BUSINESS MODEL IS WELL ATTUNED TO THE CHANGING LANDSCAPE OF MICRO-ENTERPRISE LENDING IN INDIA

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### Multi-sectoral Focus

The micro-credit market is hugely underserved, across sectors, and requires an innovative approach with alternate credit models & digital processes.



### Optimal Mix of Digital & Physical Channels

There is an emergence of a new class of digitally enabled borrowers with rising formalization & digitization of processes.



### Leveraging Machine Learning in Credit Underwriting

Developing innovative credit solutions enabled by a confluence of data and technology.



### Instant Processing with Intrinsic Application of Technology

Fully digitized loan origination & management system using digital information & payments including API.

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# ROBUST INTEGRATION OF TECHNOLOGY FOR SEAMLESS BUSINESS WORKFLOW



## Customer Registration

- Automated e-KYC
- Digital customer onboarding process



## Loan Application Process

- Business income assessment
- Credit Bureau Check via API integration  
ML based credit underwriting model



## Loan Approval

- Centralized approval system
- Automated final loan approval
- Disbursement pre-calling



## Loan Disbursement

- Take the information of guarantors and witnesses
- Signing of Loan Agreement, eNACH
- T&C Confirmation
- Direct to bank account disbursement
- Post-disbursement confirmation



## Loan Repayment

- Repayment via NACH/eNACH
- Customized repayment
- Reporting to CIBIL and Highmark



## Loan Monitoring

- Real-time data monitoring via dashboards & widgets
- Continuous customer engagement via SMS and call

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## OUR COLLATERAL FREE MICRO-CREDIT PRODUCT OFFERINGS

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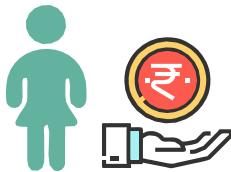
### MSME Digital Loans

- Process: 100% Digital & Paperless
- Loan Amount: Up to INR 200,000 (USD 2,500)
- Tenure: 90 & 180 Days
- Advanced data & bureau led credit underwriting
- Customer Segment: Micro merchants, E-retailers, Customer Service Centre & Banking Agent



### Individual Micro-Enterprise Loan

- Process: 100% Digital Process
- Loan Amount: Up to INR 100,000 (USD 1,250)
- Flexible Tenure: 6 months - 24 months
- Advanced data & bureau led credit underwriting
- Customer segment: Early stage micro- entrepreneurs



### Agri Loans

- Process: 100% Digital Process
- Loan Amount: Up to INR 200,000 (USD 2,500)
- Tenure: 90 & 180 Days
- VLE based model



### Group Livelihood Loans

- Process: Technology integrated branch based
- Loan Amount: INR.10,000- INR 40,000 (USD 150 – 600)
- Flexible Tenure: 12 months – 24 months
- Customized repayment structure
- 100% women borrowers



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## OUR CUSTOMER PROFILE

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### Credit offered: Individual Micro-enterprise Loan

**Name:** Nadia

**Age:** 42 years

**Profession:** Gift Shop Owner

**Annual Household Income:** INR 10 Lakhs (USD 15,000)

**Location:** Rae Bareilly, Uttar Pradesh

**Loan Process:** 100% Digital



### Credit Offered: Group Livelihood Loan

**Name:** Sudevi

**Age:** 38 years

**Profession:** Clay idol maker

**Annual Household Income:** INR 1.2 Lakhs (USD 1,600)

**Location:** Lucknow, Uttar Pradesh

**Loan Process:** Digital Process at Branch



### Credit Offered: Agri-Loans

**Name:** Raj Kiran

**Age:** 39 years

**Profession:** Farmer

**Annual Household Income:** INR 5 lakhs (USD 7,500)

**Location:** Mumbai, Maharashtra

**Loan Process:** 100% Digital Process



### Credit Offered: MSME Digital Loans

**Name:** Vijay

**Age:** 37 years

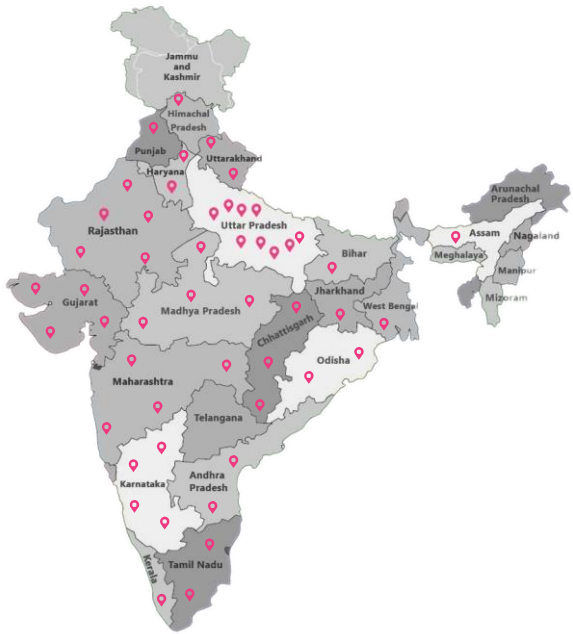
**Profession:** Medical Store Owner

**Annual Household Income:** INR 8 Lakhs (USD 11,000)

**Location:** Mumbai, Maharashtra

**Loan Process:** 100% Digital and Paperless Process

# OUR PRESENCE



**500+ Cities**



**13,000+ Pin Codes**



**188,000+ unique borrowers**



**500,000 total micro-loans disbursed**



**USD 20 Mn worth of micro-loans disbursed**



**71,000+ active borrowers**



**50% repeat borrowers**



**2% PAR>90**

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## FINANCIAL LITERACY FOR MICRO ENTREPRENEURS

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ARTH conducts skill & financial literacy workshops to educate women about the existing entrepreneurial opportunities, fundamental business principles and business finance, and to encourage them towards micro-entrepreneurship.

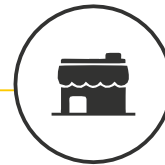


1,000+ women now understand

What is Entrepreneurship?  
How to start their own micro enterprise?  
What are the benefits of being engaged in an economic activity?



500 women are now implementing & practicing skills like stock & record keeping.



Empowering women through technology – introducing them to a mobile phone Chat Bot 'Khushi,' aimed at delivering information & addressing their basic queries in an easy and affordable manner.



## GOING BEYOND CREDIT

**अर्थ**  
**कल्पतरु**  
जानकारी से उन्नति

ARTH KALPATARU is a social welfare platform to provide last mile linkage to government welfare programs by converging all the information at a single point to achieve better access to development opportunities for our customers and the marginalized families. ARTH provides end-to-end support to receive government-sponsored social welfare services.



Databank of  
**~ 250**  
Government Schemes



**35,000+**  
Members Touched;  
1,100 Applications Assisted



**150**  
Community Meetings  
& Sakhee Sabhas



**800+**  
Direct Beneficiaries

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## ARTH SAMMELAN CELEBRATING MICRO ENTREPRENEURSHIP

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ARTH Sammelan is an annual event organized on International Women's Day to bring together women micro-entrepreneurs from rural communities who are transforming their lives and the rural economy at the grassroots level. The platform provides women with an opportunity to share their stories and experiences with fellow women micro-entrepreneurs. Through this platform, ARTH also recognizes and awards extraordinary women leaders – ARTH Champions, for their encouraging work and entrepreneurial journey.



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## SUPPORTING LIVELIHOODS OF RURAL WOMEN BY MAKING HOMEMADE HEALTH AND HYGIENE KITS

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The COVID-19 pandemic is affecting the community at large and the way we operate, including in India. But we are trying our best to make sure that these changes do not affect our ongoing commitment towards rural micro-entrepreneurs.

Project Suraksha is a livelihood initiative to support women to be economically engaged and be able to directly contribute to the needs of the community during the crisis. Many women are making hygiene kits from the safety of their homes. Virtual training is being provided to women for making standard masks and protective suits for local communities, medical centers, and healthcare workers.





Lucknow | Gurgaon | Mumbai

[www.arthdigital.net](http://www.arthdigital.net)