

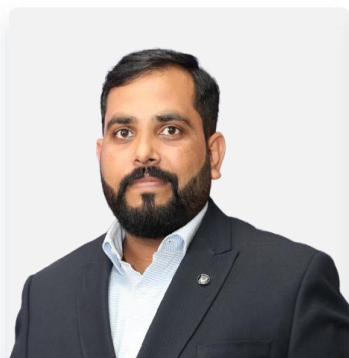


AARAMBH

CHOTE KADAM BADE BADLAV

Meet The Team

Board Of Members



**Raghvendra
Singh**

Founder & MD



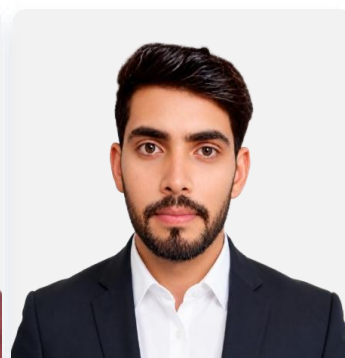
**Jignesh
Jutthani**

Co-Founder & CEO



**Dev Pratap
Singh**

Director



**Abhay Pratap
Singh**

Director



Komal JJ

Director



Deepti Dhawan

Director

Board Of Directors

What We Bring To The Table

Diverse Expertise: A decade blending finance and tech in public and private sectors.

Specialization: Crafts visionary strategies for organizational growth.

Passionate Cause: Dedicated to alleviating poverty via pioneering economic development and financial inclusion.

Educational Foundation: Holds a Mathematics degree for analytical acumen.

Active Engagement: Contributes to Rural Entrepreneurship Development Programs.



Raghvendra Singh

Founder & MD

Raghvendra's journey symbolizes the convergence of finance, technology, and an unyielding commitment to spearheading transformative change in development sectors, redefining the narrative of economic empowerment and social progress.

Professional Background: 30+ years of experience in Sales, Marketing, Business Development, Channel Development, and Management.

Business Leadership: Experienced in building teams and managing distribution networks from national stockists to last-mile retailers.

Financial Inclusion: Visionary behind "Digital Bano Tarraki Karo," driving digital financial services and financial inclusion across India.

Customer Focus: Strongly committed to understanding customer needs and delivering meaningful customer experiences.



Jignesh Jutthani

Co-Founder & CEO

Jignesh Jutthani brings over two decades of professional experience and strategic leadership across sales, marketing, business development, and distribution, contributing to Aarambh Microfinance's vision of expanding responsible financial services and financial inclusion across India.

Board Of Directors

What We Bring To The Table

Professional Background: 5+ years merging grassroots experience, MFIs, and banking.

Financial Management: Leads prudential norms, business planning, and system development.

Education: Holds a Mathematics degree, employing analytics for innovation.

Rural Development: Actively drives Rural Entrepreneurship Development Programs for grassroots progress



Dev Pratap Singh

Director

Dev Pratap epitomizes a professional equipped with a dynamic skill set, blending practical grassroots experience with financial acumen, ultimately contributing significantly to fostering inclusive financial systems and rural development initiatives.

Experience: 3+ years in North India's grassroots, specializing in rural & organizational development.

Sector Involvement: Projects in public-private sectors.

Education: Holds a Biology degree.

Engagement: Actively contributes to Rural Entrepreneurship Development Programs.



Abhay Pratap Singh

Director

Abhay Pratap's narrative exemplifies a blend of grassroots experience, strategic vision, and a fervent commitment to empowering rural areas, underscoring his role as a driving force for transformative change in the developmental landscape.

Board Of Directors

What We Bring To The Table

Distinct Perspective: Essential for a director's role, bringing a unique viewpoint.

Key Strengths:

Multitasking & Decision-making: Strengthens leadership with multitasking and tough decision-making.

Communication & Team Management: Proficient in fostering positive work environments, and managing teams adeptly.

Organizational Excellence: Ensures streamlined operations with high organization and attention to detail.

Adaptability & Determination: Known for adaptability, perseverance, and navigating market changes.

Passion-to-Business: Native of Lucknow, turned passion into a successful venture.

Education: Holds Commerce degree, nurturing her business acumen.

Business Acuity: Recognized for astute observations and deep business understanding.

Financial Mastery: Excels in financial management, systems development, and prudential norms oversight.



Komal J J

Director

Komal JJ as a director brings a wealth of fresh ideas, diversity, and an unwavering focus on achieving organizational success.



Deepti Dhawan

Director

Deepti's journey epitomizes the fusion of passion, astuteness, and strong financial prowess, culminating in her role as an entrepreneurial trailblazer.

From the desk of Founder

Aarambh, our flagship microfinance institution, epitomizes our commitment to empowerment across diverse sectors. Operating on the joint liability group (JLG) model, we focus on providing micro-loans to women in rural and urban communities. These women, organized in groups of four to ten, receive tailored financial assistance to boost entrepreneurship and foster inclusive growth. Aarambh isn't just a financial entity; it's a catalyst for transformative change, driving economic resurgence in the heartlands of India. Join us on this journey, where empowerment knows no bounds, and progress is synonymous with the upliftment of every woman we touch.

Raghvendra Singh
Founder & MD



From the desk of Co-Founder

At Aarambh, we envision a future where financial access becomes a foundation for dignity, independence, and sustainable progress. Our focus is on reaching individuals and families who often remain outside the mainstream financial ecosystem, particularly women and small entrepreneurs across rural and semi-urban India.

For us, Aarambh is not simply about financial services; it is about building confidence, enabling possibilities, and creating lasting economic participation. Together, we are working towards an India where opportunity reaches every doorstep and every small beginning can lead to a stronger tomorrow.

Jignesh Jutthani

Co-Founder & CEO



Microfinance

Driving
Sustainable
Growth



Enhancing access to financial services stands as a pivotal driver for achieving the Sustainability Development Goals. Microfinance has spearheaded the movement toward financial inclusion, deeply penetrating rural India. Its capacity to grant women entry to financial services and guide them toward sustainable livelihoods holds the potential to nurture balanced progress, fostering advancements in poverty alleviation, job generation, gender parity, and food security. Over recent years, the microfinance sector has witnessed promising expansion, riding on the wave of India's swiftly growing economy. This sector has played a pivotal role in extending formal credit to marginalized low-income households and micro, small, and medium enterprises (MSMEs), thereby amplifying the contribution of these sectors to India's overall GDP.



India: Women Entrepreneurship Driven Landscape

85% of the microfinance borrowers being women, there is a pressing need to provide them access to credit, access to information, rights to financial decision-making, and assistance in varied entrepreneurial pursuits.



Women-driven entrepreneurial ventures ensure reliable repayments for microfinance lenders.



Women entrepreneurs act as influential channels, fostering higher credit penetration.



Financial empowerment enables women to make impactful financial decisions for their households



Empowered women drive overall business growth for microfinance players by addressing consumption-based needs effectively.



Market Overview

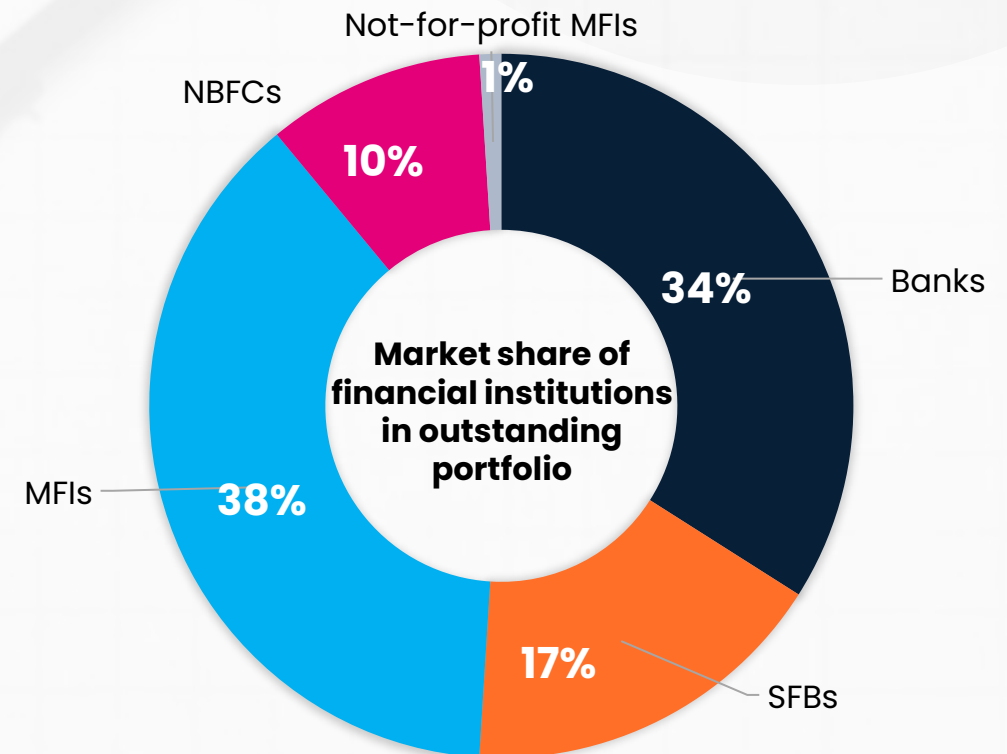
Despite a crowded microfinance landscape and established lending models, India's sizable low-income population presents a significant opportunity for the microfinance sector.

State	Region	CAGR	YOY Growth		
		Apr'20 to Mar'22	Apr'20 to Mar'21	Apr'21 to Mar'22	Apr'22 to Mar'23
Bihar	East & NE	13.2%	11.0%	22.1%	37.3%
Tamil Nadu	South	7.5%	-1.3%	14.7%	26.9%
Uttar Pradesh	North	16.6%	18.0%	29.4%	41.3%
West Bengal	East & NE	0.3%	23.0%	-13.1%	-5.0%
Karnataka	South	10.5%	9.2%	16.0%	29.9%
Maharashtra	West	10.5%	10.9%	18.2%	25.7%
Madhya Pradesh	Central	9.3%	15.6%	10.5%	22.3%
Odisha	East & NE	8.7%	11.7%	13.3%	20.1%
Rajasthan	West	11.2%	20.0%	13.7%	24.5%
Kerala	South	7.3%	3.2%	13.5%	21.4%

Source: Equifax

<https://www.thehindubusinessline.com/money-and-banking/microfinance-industry-adds-80-lakh-new-women-clients-to-its-fold-in-fy23/article67536455.ece>

India's Microfinance industry had a Gross Loan Portfolio of Rs 3,48,339 Cr as of 31st March 2023, benefiting around 6.6 Cr customers, mainly women.



<https://startuptalky.com/microfinance-models-india/>

Emerging Need Of Microfinancing Ecosystem

53%

The executives of financial institutions believe that access to affordable funding will enable them to move towards a sustainable business model. (As per PWC's microfinancing lenders survey)

60%

Borrowers have indicated a preference for taking microloans from MFIs compared to banks and other financial institutions.

30%

Borrowers claim that their preference for MFIs and NBFCs was due to instant access to credit.

Our Philosophy

Our Mission

Implementing cutting-edge industry practices across our organization to position ourselves as the preferred financial services provider for 300,000 families in Uttar Pradesh and adjoining regions.



Our Vision

Offering a diverse array of financial solutions and services tailored to empower economically marginalized entrepreneurial communities, facilitating their seamless integration into the mainstream economy while propelling socio-economic progress.

Our Values

TRANSPARENCY

INTEGRITY

TEAMWORK

INNOVATION

PASSION

CUSTOMER
CENTRICITY

What We Do?

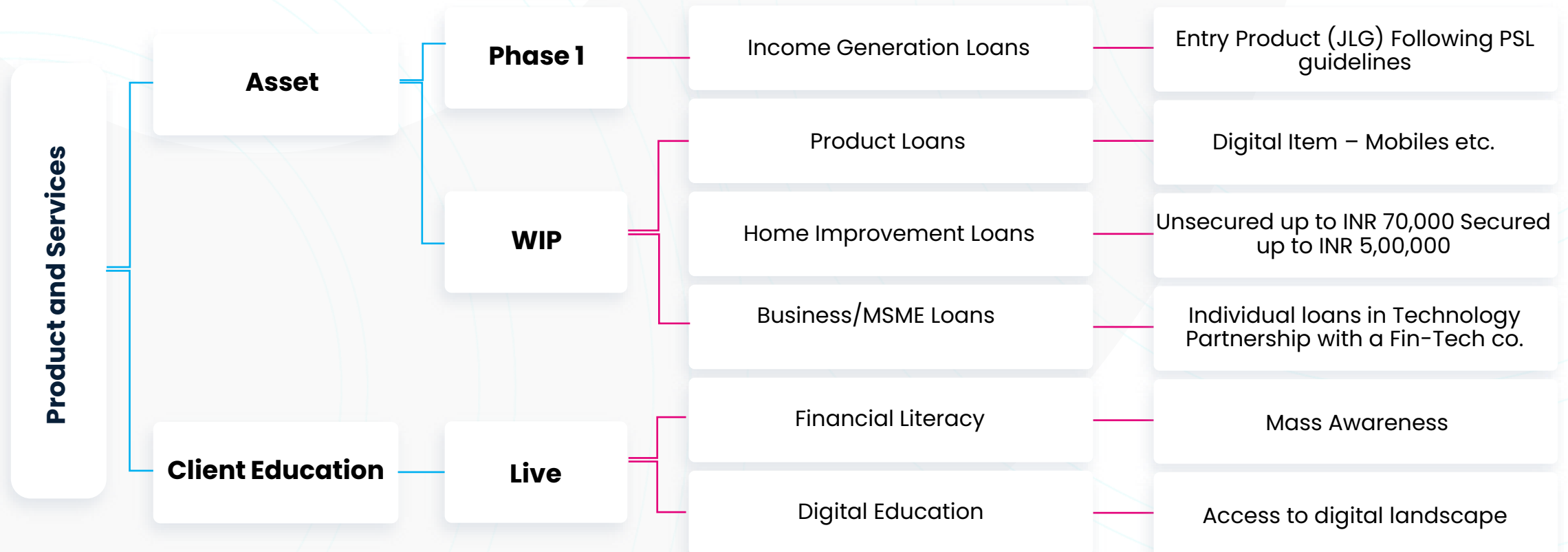
Our organization empowers rural women entrepreneurs through specialized micro-loans catering to their diverse business needs.

These loans offer crucial financial support for working capital, capital expenditures, and other essential requirements, providing flexibility for investment in inventory, equipment, infrastructure, and skill development. Beyond financial aid, we create a supportive ecosystem that encourages entrepreneurship, drives economic empowerment, and contributes to the overall socio-economic development of their communities, creating a pathway for sustained growth and inclusion. empowers rural women entrepreneurs through specialized micro-loan catering

Leading To Rural Women Empowerment



Product & Services: MFI



Aarambh Credit Products



Income Generation Loans

- 10000-50000 (Multiples of 5000).
- Livestock, vegetable, vending, Family, enterprises, Artisans, etc.
- ROI: 28%
- Tenure: 12-24 months
- LPF: 2%
- Insurance premium as actual.
- Repayment Frequency: Fortnightly



Product Loans

- 2000-20000
- Solar product, Induction
- Co-terminus with an existing loan.
- ROI 28%
- Tenure: 12 months
- LPF: 2%
- Insurance premium as per actual.
- Repayment Frequency: Fortnightly / Monthly



Home Improvement Loans

- 50000-75000 (Multiples of 10000)
- Toilet & Bathroom repair, roofing, Building staircase, Flooring, Doors & Windows for House, House plastering and painting Interior or exterior fully or partial, Borewell, etc.
- ROI: 28%
- Tenure: up to 36 months.
- LPF : 3%
- Insurance premium as actual.
- Repayment Frequency: Monthly



Business / MSME Loans

- 70000-500000
- Business enterprise Vintage > 2 years
- Residence Vintage > 3 years.
- ROI : 28 %
- LPF : 3% of the loan amount.
- Repayment Frequency: Monthly.

Join The Revolution

Who

Lend affordable loans to farmers, artisans, and entrepreneurs. Enable Progress + Earn Returns



Why

86% of India's eligible population does not have access to formal credit. You can change that!



How

Choose who you want to fund from our community of verified investees. Track your investment. Get Repaid.



Our Track Record



Total Clients :

350+



Amount Disbursed:

Rs. 1.65+ Cr



NPA:

0.02 Cr, (1.37%)



Advanced Technology Architecture for Scaling and Diversifying



Offering Customer Friendly Financial Service



Transparency equals trust

At Aarambh, transparency is paramount. We prioritize in pricing, credit eligibility, and business performance to foster trust with our clients, empowering them to make informed financial choices.

Transparency



Quick and easy online process

We eliminate any unnecessary steps, offering a seamless experience anytime, anywhere

Simplicity

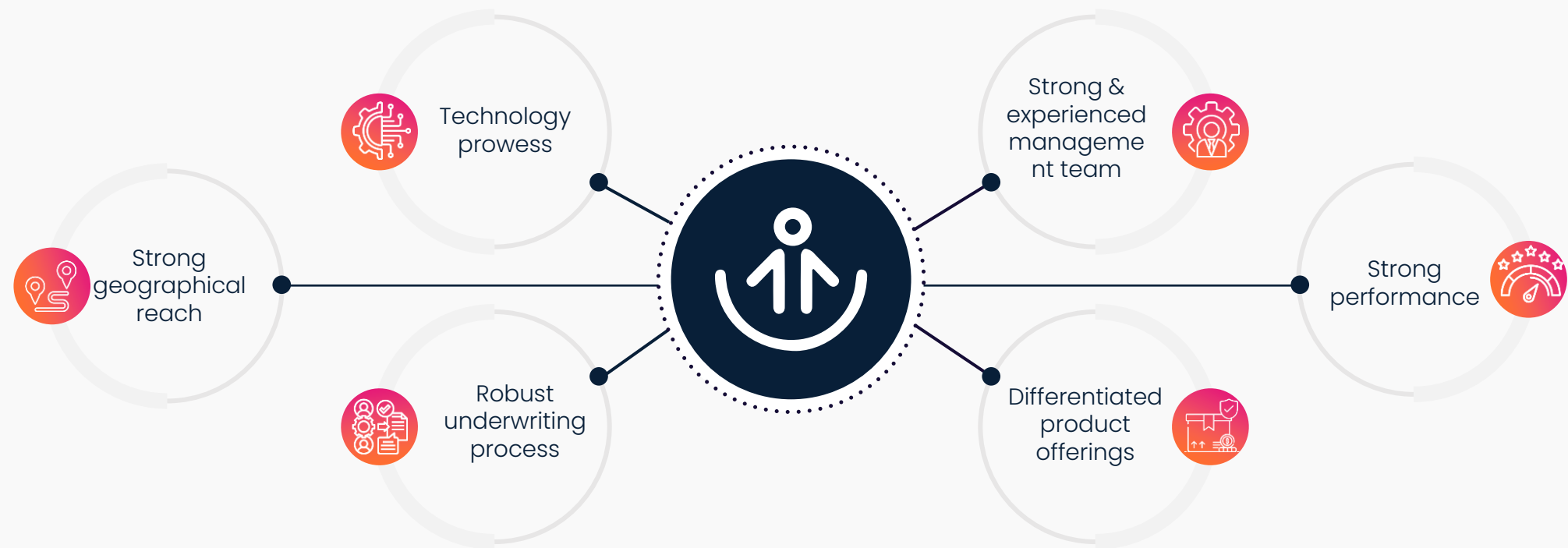


Quick and easy online process

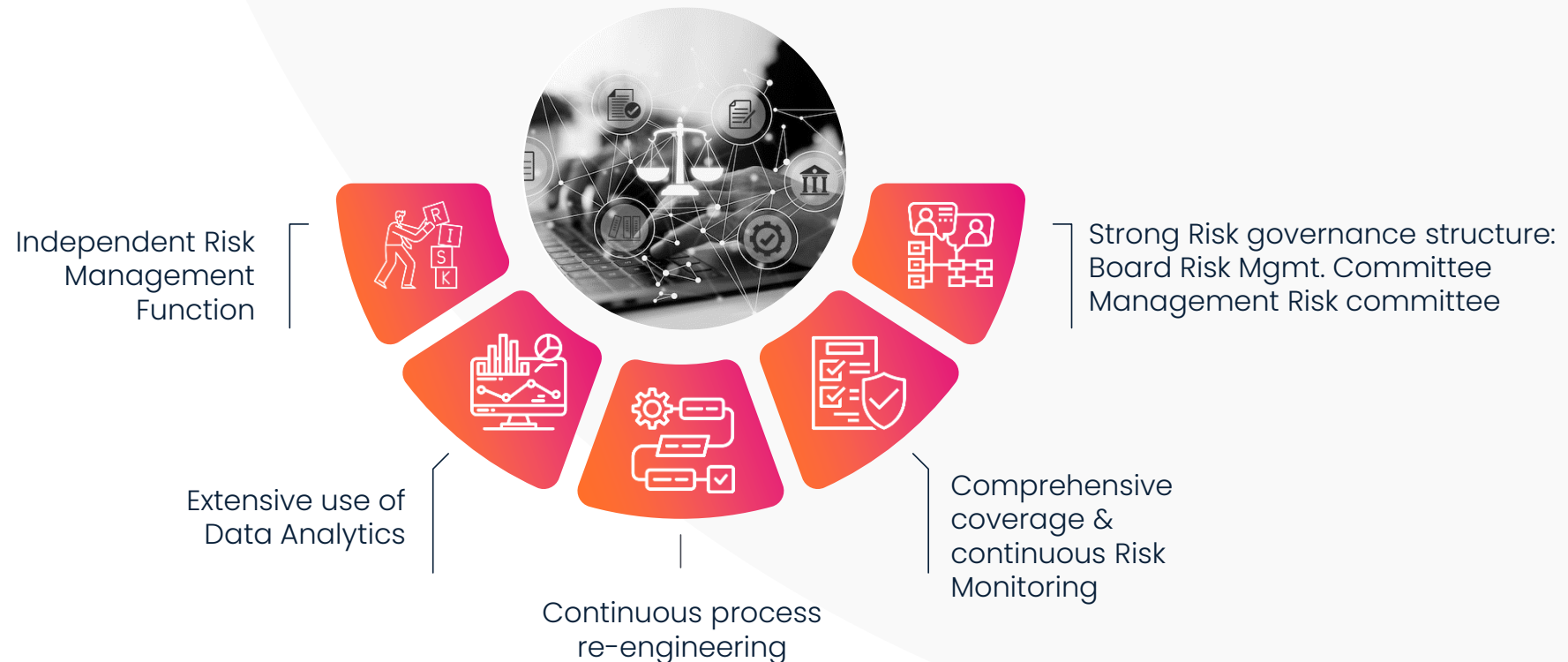
Aarambh has the perfect solution for over-indebtedness, blacklisting, judgments, and debt review. Our product provides financial stability and a fresh start. Regain control of your finances today!

Empowerment

What Makes **Aarambh** A Compelling Investment Story



Key Strength: Risk Mitigation & Strong Governance



How We Do It?



Identification

Identify rural women customers who benefit from loans through detailed surveys.



Formation

Field officers create groups of 5-12 women customers



Training

Conduct workshops on financial literacy to help develop Money management skills



Group Appraisal

Detailed application process to shortlist potential customers.



Disbursement

Paying out money for running their business

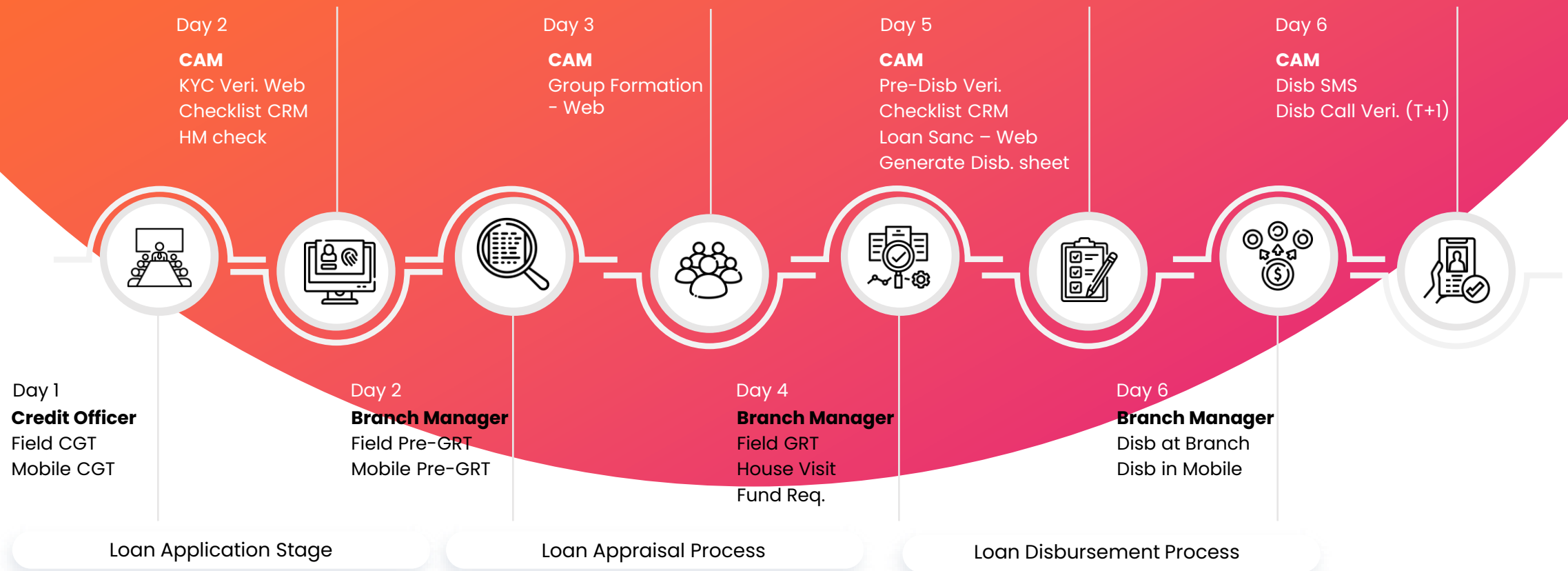


Repayment/Collection

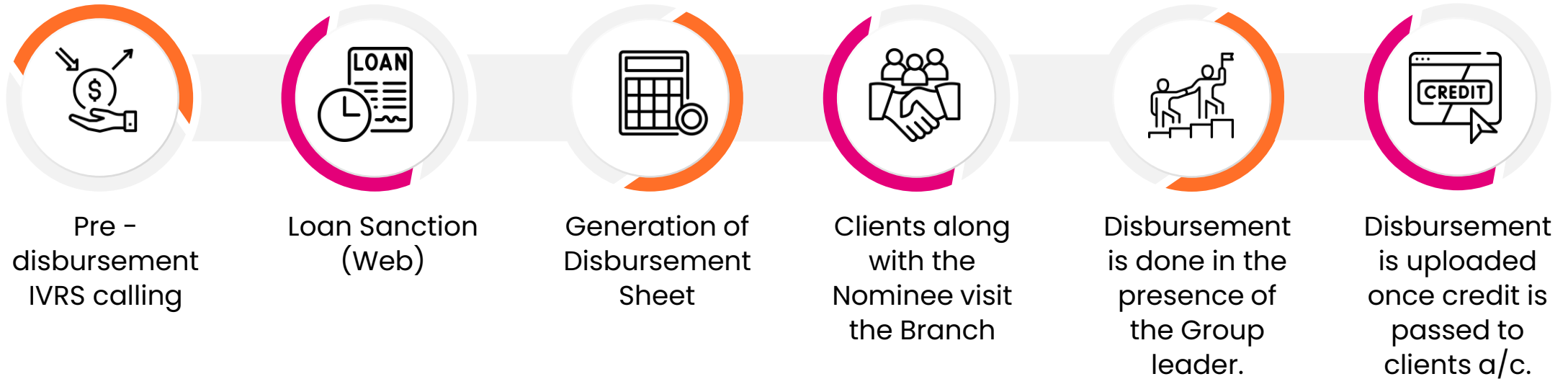
Offer timely guidance along with timely collection of the EMI

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Operation Process Flow



Loan Sanction & Disbursement Process



CAM – Credit Appraisal & Monitoring

Credit Officer / Credit/Branch Manager

SDGs In The Core Of Our Community Engagement Activities

Embracing the Sustainable Development Goals (SDGs) charts a transformative path toward global betterment. These 17 universal aspirations, birthed by the United Nations in 2015, aim to weave together societal, economic, and environmental solutions for a sustainable world. Here's how infusing the SDGs into our community's core unlocks a world of advantages:



Ultimately, weaving the SDGs into our community's fabric isn't just about transformation; it's about creating a resilient, inclusive, and sustainable haven, nurturing a brighter future for us all

ESG: Being A Responsible Financial Institution

As a trailblazing financial institution, we're orchestrating a symphony of Environmental, Social, and Governance (ESG) principles that resonate throughout our decision-making and operations. Here's a visionary dive into our commitment to responsibility:

Environmental

We're committed to sustainability by minimizing energy usage, reimagining waste, and investing in renewable energy and sustainable agriculture.



Social

We celebrate diversity and fuel community progress through fair practices, inclusive workplaces, affordable housing loans, and microfinance programs.



Governance

Our principles: transparency, accountability, ethics. Strong governance: diverse board, fair pay, risk management.



By infusing our operations with ESG's vibrant hues, we're not just redefining responsible investing but crafting a brighter, more sustainable tomorrow for all.

We remain committed to the cause of impact and inclusion

Thank You



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