

Investors

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INVESTOR OPPORTUNITY

Invest in Bharat’s Financial Growth Story

Partner with Aarambh Microfinance and participate in creating real impact while earning stable and structured returns through our CD / NCD investment opportunities.

→ Express Interest

↓ Download Investment Deck

- Secure
- Transparent
- Structured Investment Opportunity

INVESTMENT SNAPSHOT

INSTRUMENT

CD / NCD

CREDIT ENABLED

₹1.5 Cr+

USER EMPOWERED

350+

YEARS OF TRUST

8+ Years

OUR EDGE

Why Investors Choose Aarambh



Ground-Level Presence

Strong foothold in underserved and emerging markets where credit demand continues to grow.



Proven Microfinance Model

A tested approach to responsible lending with demonstrable real-world impact and community outcomes.



Disciplined Collections

Focus on responsible lending practices with structured repayment systems and monitored portfolios.



Transparent Operations

Clear, structured financial processes with accountability at every step of the investment lifecycle.



Growing Bharat Demand

Rising credit appetite across rural and semi-urban India presents a significant and sustainable growth opportunity.

STRUCTURE

Investment Overview

PARAMETER	DETAILS
Instrument	CD / NCD
Tenure	36 Months
Returns	9% / 12% per annum
Minimum Investment	₹5000/-
Payout	Quarterly / Annual (as specified at issuance)
Investor Type	Individual, HNI, Corporate

Important: Returns are subject to prevailing market and regulatory conditions. Specific terms will be shared in the official offer document. Please consult your financial advisor before investing.

KEY BENEFITS

What You Get

1

Fixed Return Structure

Clearly defined payout schedule — quarterly — for predictable cash flow planning.

2

Structured Investment Instruments

Invest through formal CD / NCD instruments with defined tenure and documented terms.

3

Transparent Reporting

Regular updates on fund deployment, portfolio performance, and repayment status.

4

Real Impact, Real Returns

Your capital enables credit access for micro-entrepreneurs and rural households across Bharat.

PHILOSOPHY

Our Approach to Responsible Growth

We focus on disciplined lending, strong local networks, and transparent operations to ensure sustainable growth and lasting investor confidence.

Our model is built on understanding real needs and maintaining financial accountability at every step — from loan origination to full recovery.

- Disciplined, responsible lending practices
- Strong hyperlocal borrower relationships
- Financial accountability at every level
- Sustainable, long-term portfolio management

How We Operate

Our investment cycle — built for reliability



Investor Capital Raised

Structured through CD / NCD instruments with defined terms



Deployed to Verified Borrowers

Underserved micro-entrepreneurs and rural households



Disciplined Collections

Regular monitoring and structured repayment tracking



Returns Distributed to Investors

Monthly / quarterly payouts as per agreed schedule

IMPACT

Where Your Investment Makes a Difference

₹1.5 Cr+

Credit Enabled

350+

User Empowered

8+

Years of Trust

The Story Behind the Numbers

Your investment supports small entrepreneurs, women-led businesses, and rural households — creating livelihoods, strengthening communities, and driving inclusive growth across Bharat.

Women-Led Businesses

Rural Households

Micro-Entrepreneurs

Underserved Communities

“Invest not just in returns — but in real impact.”

Every rupee deployed through Aarambh goes toward building financial resilience in communities that need it most — while generating structured returns for our investors.

GET STARTED

Express Your Interest

Share your details and our team will reach out to guide you through the investment process.

Submit Interest

Your information is secure and will be handled with complete confidentiality.

DIRECT LINE

Prefer to Speak with Us Directly?

Our team is available to answer your questions, walk you through the investment structure, and help you make an informed decision.



CALL US
+91 78006 55861



EMAIL US
info@aarambhmicrofinance.com



OFFICE HOURS
Monday – Saturday, 10 AM – 6 PM

Regulatory Disclaimer: Investments in Certificates of Deposit (CDs) and Non-Convertible Debentures (NCDs) are subject to applicable laws, regulations, and market risks. Past performance is not indicative of future results. Returns mentioned are indicative and may vary. Please read all offer documents, terms, and conditions carefully before investing. This page does not constitute financial advice or a solicitation to invest. Consult a qualified financial advisor to assess suitability for your specific financial situation. Aarambh Microfinance complies with all applicable regulatory requirements.



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Aarambh Microfinance
(formerly known as Aarambh Micro Credit Forum)
CIN: U65990UP2017NPL095298

Registered Address: 20, Baunamau, Thana, Unnao, Uttar Pradesh, India - 209801
Corporate Address: Plot No. 269, Tower No. 2, 1002, Hex Blox Chs Ltd, Sector 10, Kharghar, Navi Mumbai, Maharashtra, India - 410210
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