



# AARAMBH

CHOTE KADAM BADE BADLAV

# 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

# 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.

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## What We Do?

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

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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



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# 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

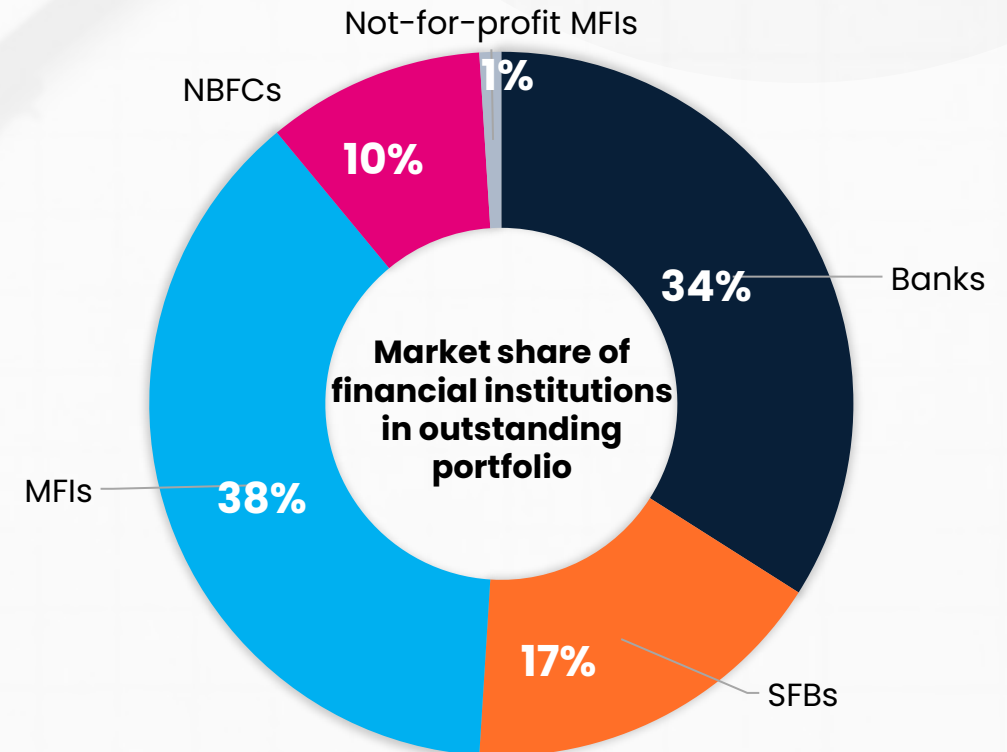
Despite a crowded microfinance landscape and established lending models, India's sizable low-income population presents a significant opportunity for the microfinance sector.

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.**



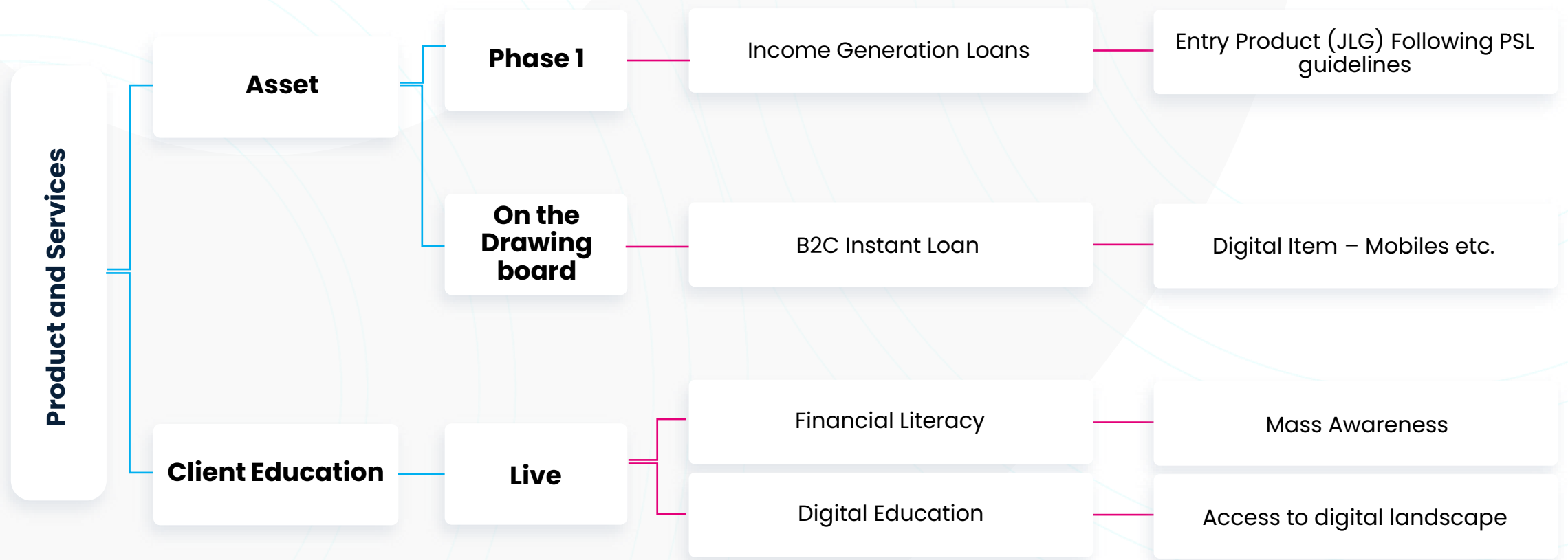
<https://startuptalky.com/microfinance-models-india/>

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# 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: 26%
- Tenure: 12-24 months
- LPF: 2%
- Insurance premium as actual.
- Repayment Frequency: Fortnightly



## B2C Instant Loan

- 2000-20000
- Solar product, Induction
- Co-terminus with an existing loan.
- ROI 26%
- Tenure: 06-12 months
- LPF: 2%
- Insurance premium as per actual.
- Repayment Frequency: Fortnightly / Monthly

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# Performance



❖ **Total Clients: 341+**

❖ **Total Disbursed: 1.55+ Cr**

❖ **Total NPA: 0.02 Cr, (1.37%)**

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# Way Forward



## **Strategic Expansion of MFI Branches for Women Empowerment**

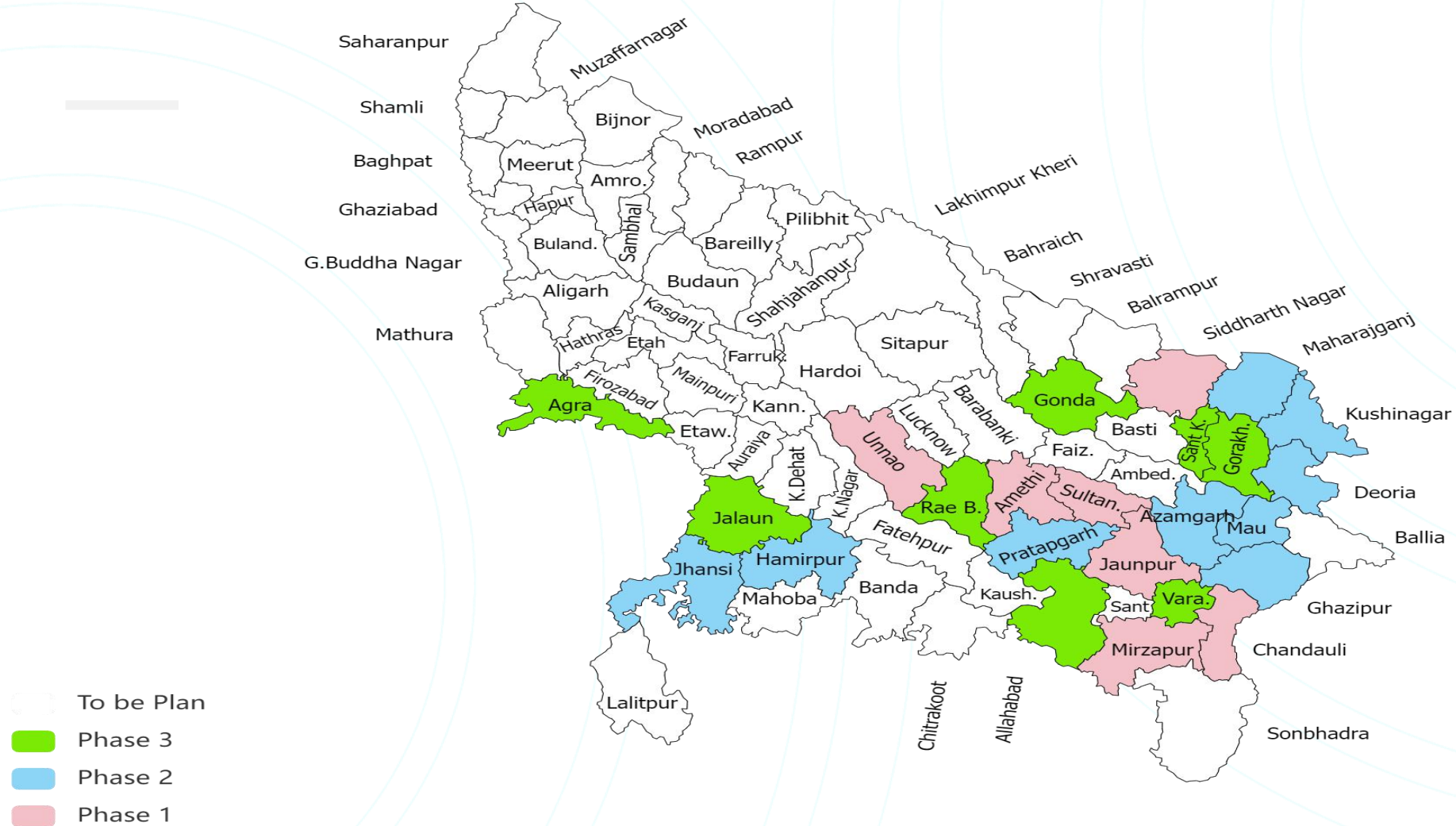
**100 Branches Across UP, Gujarat, Maharashtra, and MP**

# Way Forward

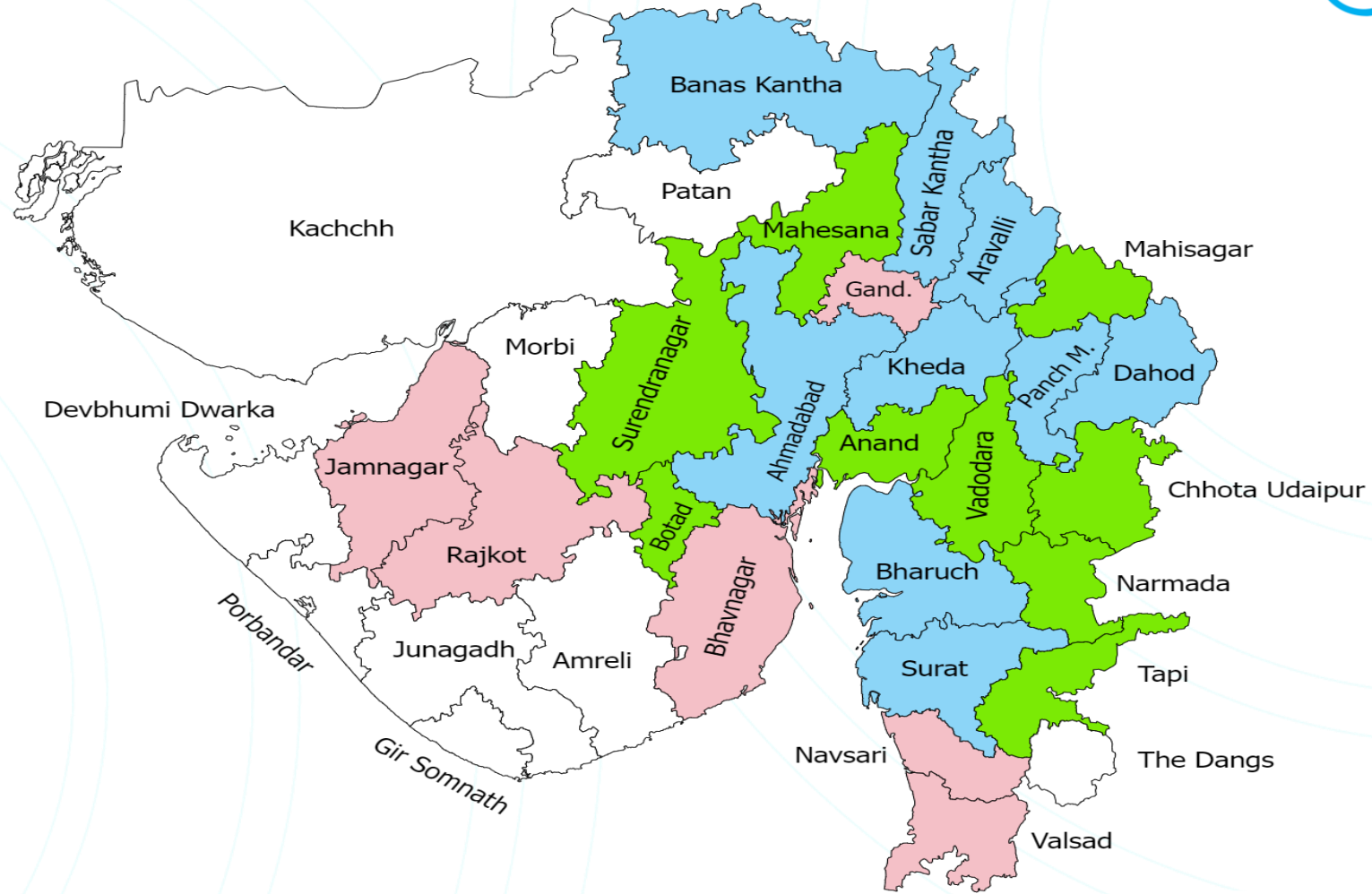
Details	FY'26-27	FY'27-28	FY'28-29	FY'29-30	FY'30-31
No. of Branches	24	60	96	144	192
Branch Capex	0.92	11.26	11.63	12.10	12.50
Branch Opex	1.51	7.20	27.49	85.52	199.31
Interest rate	1.64	16.86	77.39	260.48	638.33
Processing fee	0.39	2.44	9.38	27.21	55.82
Insurance Processing fee	0.59	3.66	14.07	40.81	83.73
Loan Disb. Own Funds	16.80	42.00	67.20	100.80	134.40

Values in Cr

# 13 Uttar Pradesh

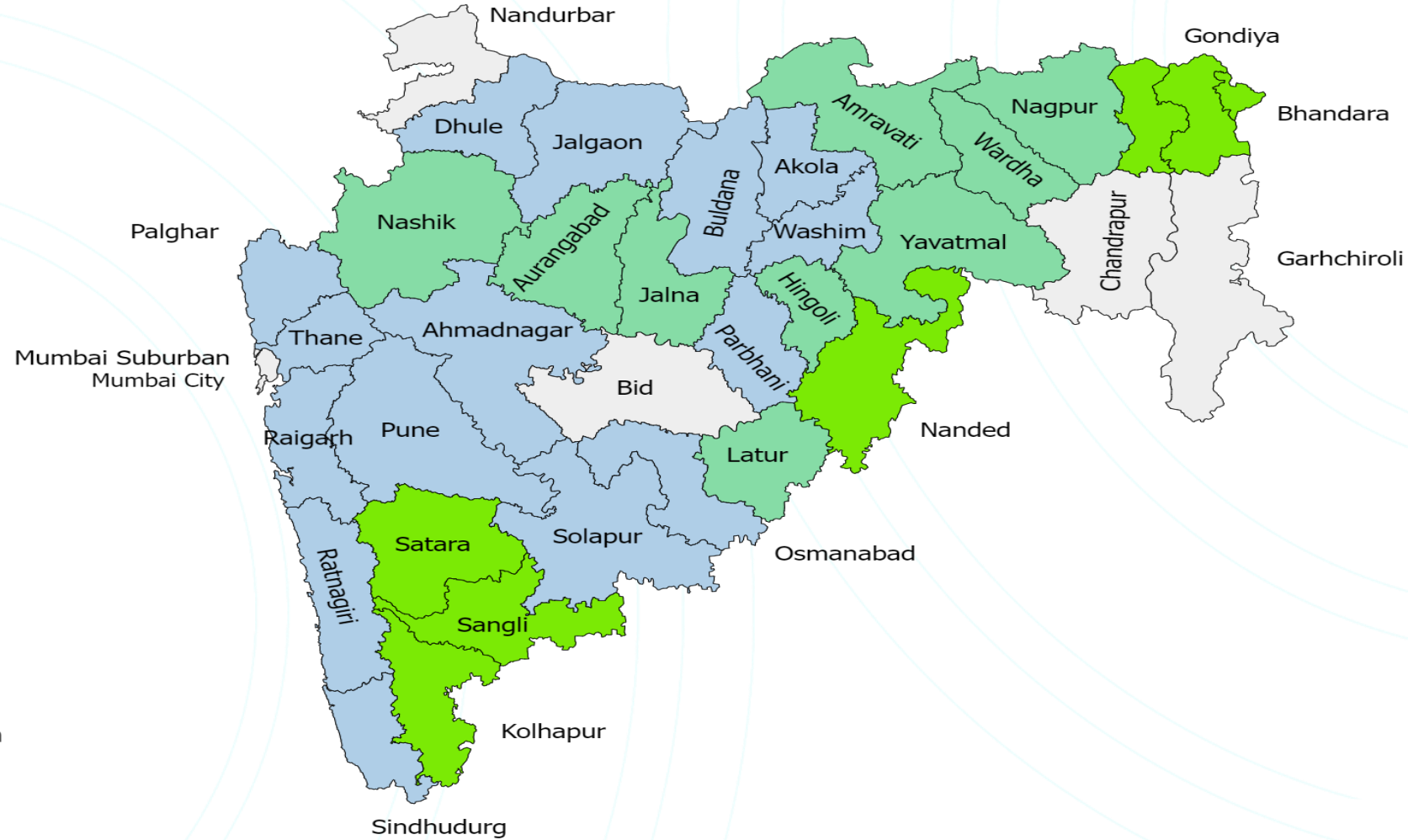


# 14 Gujrat



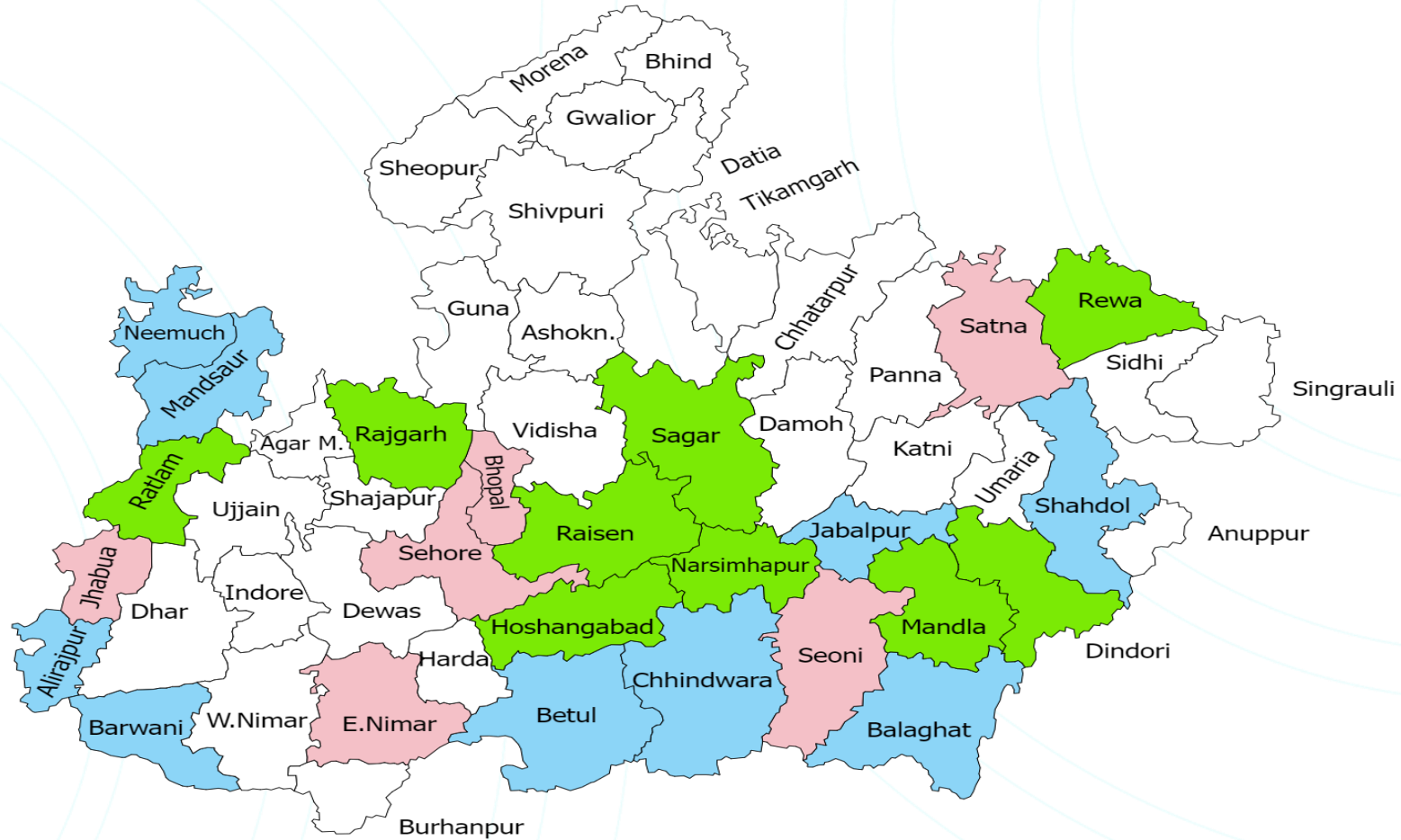
- To be Plan
- Phase 3
- Phase 2
- Phase 1

# 15 Maharashtra



- To be Plan
- Phase 3
  - Phase 2
  - Phase 1

# 16 Madhya Pradesh

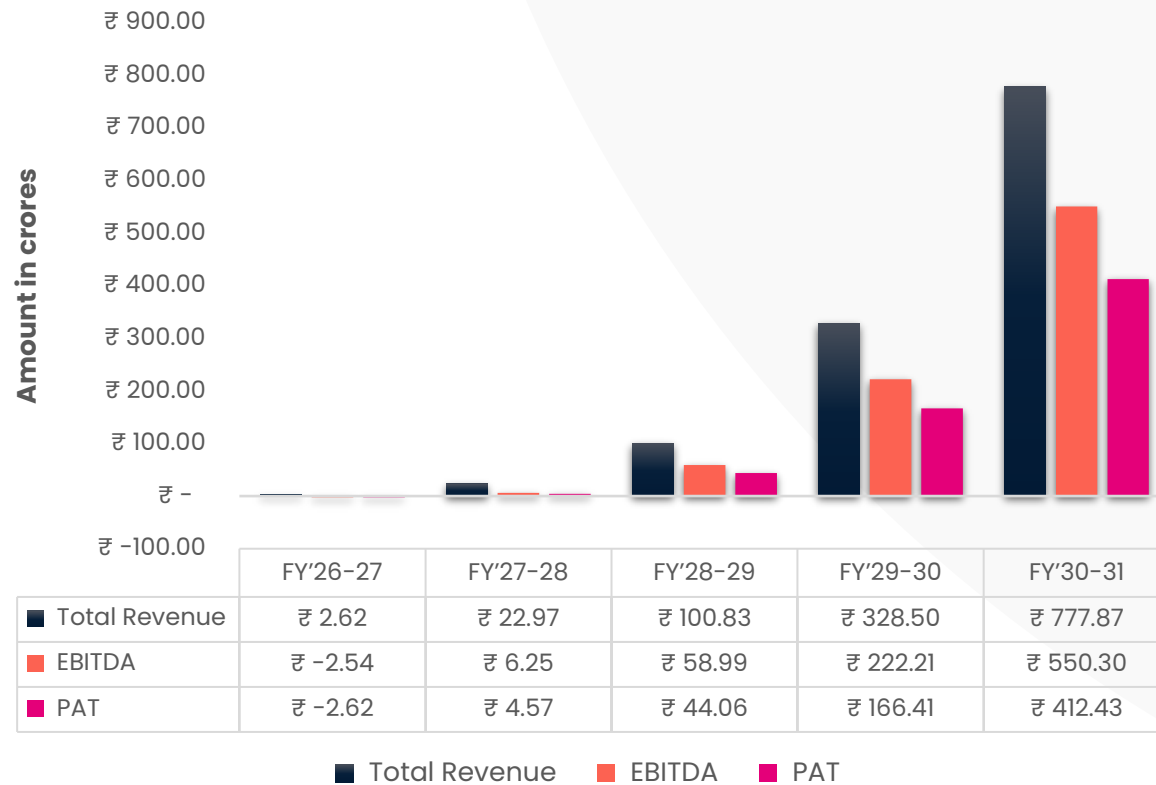


To be Plan

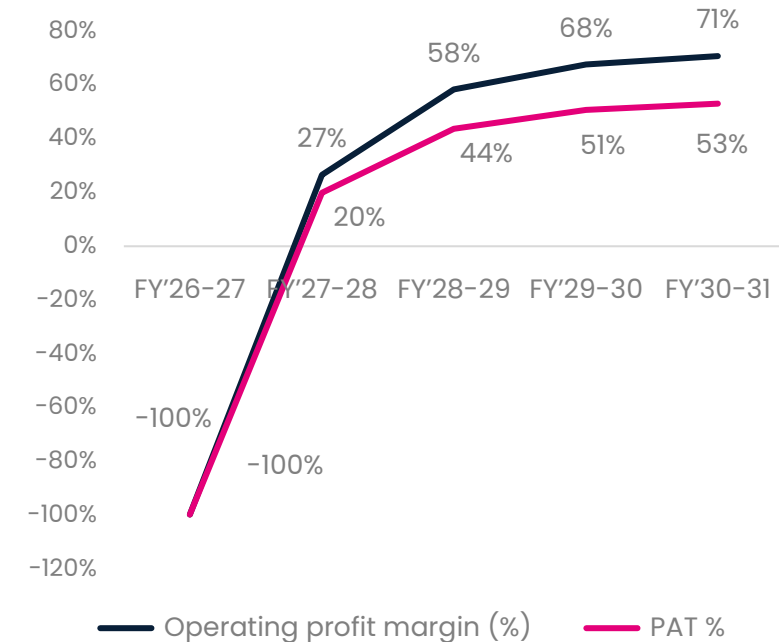
- Phase 3
- Phase 2
- Phase 1

# Financial Summary

## Key Financial Metrics



## Operational Efficiency



# Advanced Technology Architecture for Scaling and Diversifying



# 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**  
Managing Director



# Thank You



Registered Address :- H. No. 20, Baunamau, Thana, Unnao,  
Uttar Pradesh, India - 209801



+917800655861 / +919172111123



aarambhmicrofinance@gmail.com  
info@aarambhmicrofinance.com



[www.aarambhmicrofinance.com](http://www.aarambhmicrofinance.com)



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