



About Us

AGRIM –अग्रिम stands for First, Excellent, Best

The core mantra of our affordable home loan solutions is to deliver excellence through innovative products, services along with the pride of owning their own home.

We have taken upon ourselves to make this social impact to the last mile of the Indian Lower Middle-Class families so that 'Housing For All' is achieved.



Transparency



Simplicity



Trust

Vision

We envision being a lender of choice in affordable home loans with our guiding principles of Transparency, Simplicity and Trust. We intend to bring focus on financial inclusion by helping lower to middle-income households in fulfilling their aspirations of owning a home.

Mission

Our aim is to be a trusted home loan provider to and Lower to Middle income families in urban and semi urban areas of India.

We aim to create long term sustainable value for our shareholders by upholding ethical standards in order to make a social impact in the society

Our Founders



Devesh Sharma

Chairman & Co-founder

A Chartered Accountant with over 23 years of experience in risk management, Capital raising and treasury across India and Middle East with reputed banks like DCB, IDBI, Credit Lyonnais, Al Ahli, Kuwait International Bank. He is involved in digital transformation of banks, corporate governance and enterprise risk management consultancy.



Dr Malcolm Athaide

CEO & Co-founder

An Engineer, MBA and a doctorate in Micro lending from XLRI, Malcolm has over 23 years of experience with organizations like ICICI Bank, Tata Finance, Standard Chartered Bank, YES Bank. He is an expert in Mortgages, MSME, Agri lending Digital lending & Fraud Control Measures. In his last assignment with YES Bank as the Chief Risk Control and Head – Data Analytics, he was responsible for the US\$ 9 billion books of Retail, MSME, and Micro finance business. Malcolm is a keen marathoner.

Board Members



Devesh Sharma

A Chartered Accountant with over 23 years of experience in risk management, Capital raising and treasury across India and Middle East with reputed banks like DCB, IDBI, Credit Lyonnais, Al Ahli, Kuwait International Bank. He is involved in digital transformation of banks, corporate governance and enterprise risk management consultancy



Mr Pinak Pani Maitra

Mr Pinak Pani Maitra, a recipient of CFO of MENA region award in 2011 by ICA of England and Wales, from 2016 to 2018, he was named amongst the top Indian Business Leaders by Forbes Middle East. He is the group CFO with KIPCO, a Kuwait based conglomerate with Assets of US\$ 37 Billion.

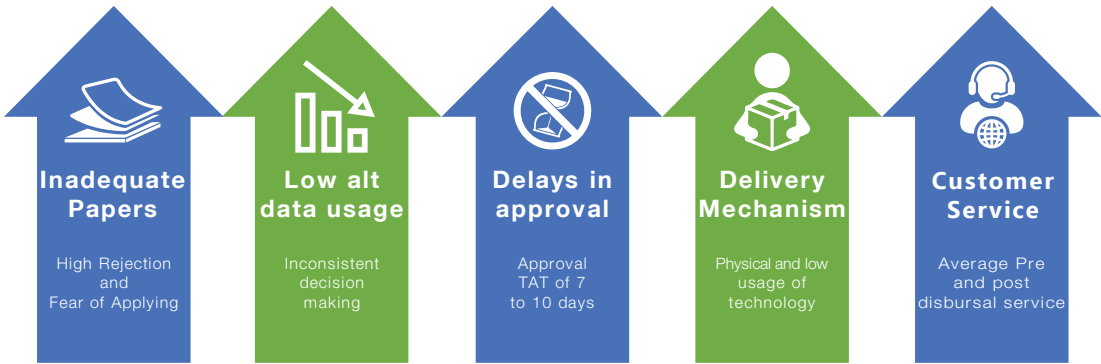


Mr Hormuzda Bomi Davar

Mr Hormuzda Bomi Davar, a CA with 32 years of professional experience in financial services, insurance, manufacturing, logistics & hospitality. Leads the Financial services, manufacturing and trading arm of a reputed Al Mulla group of Kuwait with 15000 employees across 8 Countries.

Agrim Business Model

The Problem Statement



Agrim Value Proposition



First Home Buyers with PMAY focus



Strong & robust distribution network of Hub & Spokes

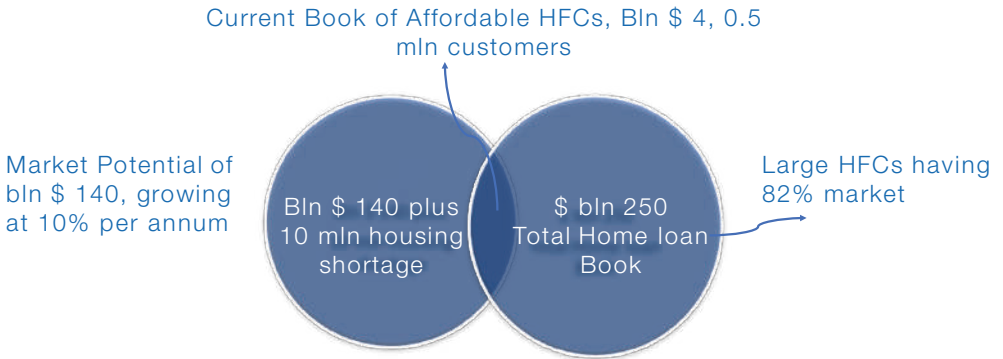


Alternate data, Family Income & Profile focused lending



Mobility for superior customer experience, higher Productivity

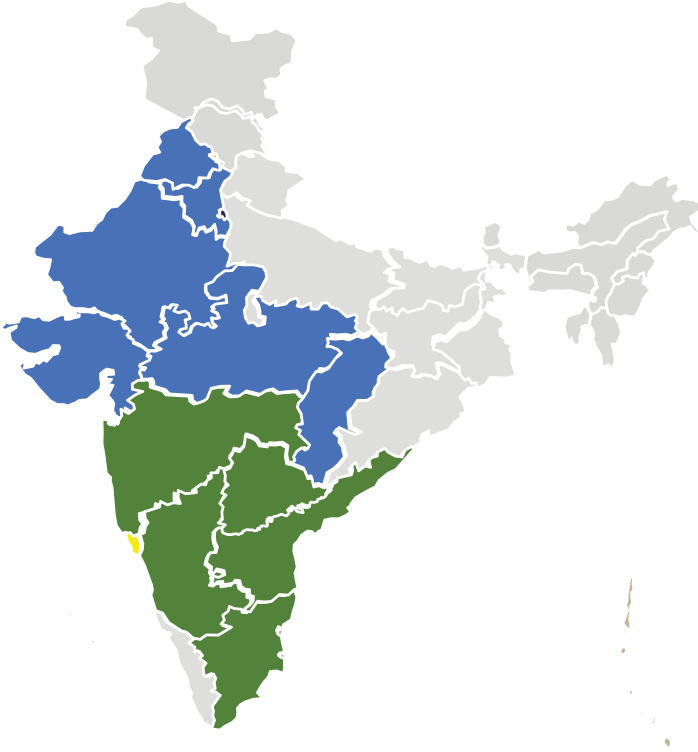
Urban Affordable Housing Finance Opportunity



Affordable HFC Portfolio of Bln \$ 4, around 0.5 mln plus customers viz a viz urban housing shortage of 2 mln, only 50% of shortage considered for Market potential.0

NHB report 2018 on share of HFCs, PNB HFC report, all figures in USD, USD @ INR 70, Affordable HFCs – Focused players considered without PSU and Private banks

Our Business Geography



- ✓ High in Per Capita growth over a long period of time
- ✓ High in GSDP, moderate FD
- ✓ High Industrialization, urban markets
- ✓ High Mobility, internet and robust TW markets
- ✓ Steady portfolio performance across HFCs

Distribution through HUB & Spokes

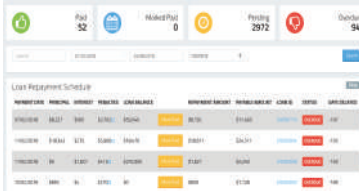


Geography - 30 Kms in Tier I & 50 Kms in Metros

Sound Credit decision making

SOLVING FOR INADEQUATE PAPERS

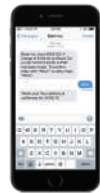
CREDIT BUREAU VARIABLES



BANKING ANALYSIS



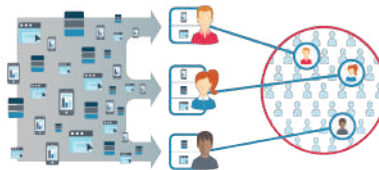
ALTERNATE DATA



BEHAVIOURAL TRAITS




DEMOGRAPHIC DATA



UTILITY DATA

Financial alternative data

Data which are not traditionally used by the national consumer reporting agencies but have financial characteristics.



Examples: On-time rental property payments, utility payments, cash flow statements.

Rental Property Utility Cash flow

Superior Customer Experience

SOLVING FOR DELIVERY MECHANISM

ACCESSIBILITY

Through Agrim HUBs, digitally, Assisted



FASTER APPROVALS

Download App, upload details for faster approval, disbursal



TRACKING

Transparent & Interactive



FINANCIAL INCLUSION

Literacy on cash flow, investment, habits



Customer Service All



Relationship for life



First Home



SOLVING FOR SERVICE

MONITORING

Customer behavior, Pending Title Documents



DASHBOARD

EMI Schedule, Insurance, PMAY, Interest Certificate



REPAY

Repayment Reminders, Payment Gateway

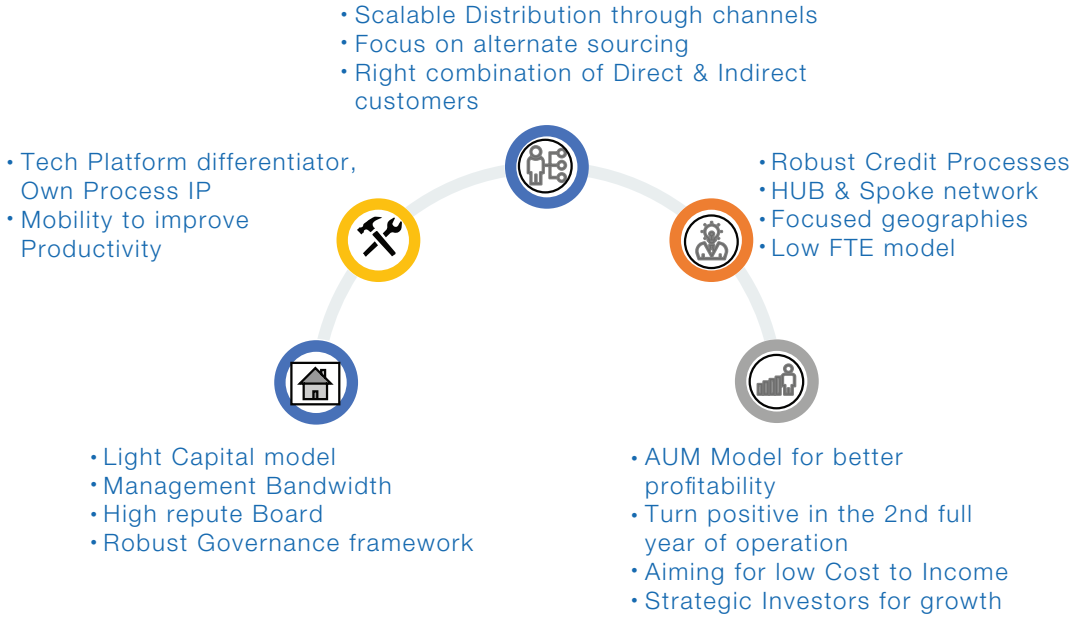


ENGAGE

Facilities of Top-up, Wealth,



Scalable Business Model



Contact Us



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