

# CURRENT STATE



## B2C FIND MY HOME Market Place Aggregator

Apna Ghar Khoj (AGK) affordable housing search portal



Customers Looking for Affordable Homes



200 Builders

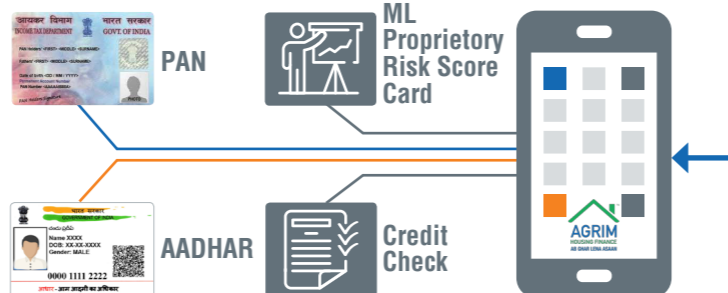
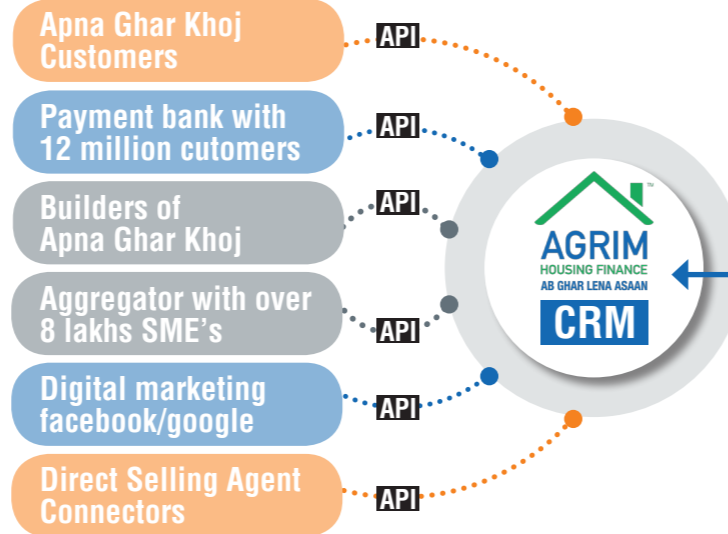
### USP's

- First affordable property portal with **properites between ₹5-50 lakhs**
- Self upload of property and **go live in 10 min**
- First portal to give **Green Rating to affordable properties**
- Opportunities for affordable housing builders to market properties to **EWS and LIG customers**



## B2C FINANCE & PROTECT MY HOME

### Sourcing Modes



**10** mins in principal approval of home loan

Payment Gateway

### OUTCOMES

- First HFC to give **instant pre-approval** for housing loans through digital access
- **More than 100%** increase in origination
- Our innovative digital propriety models increases access to credit for EWS and LIG customers in comprasion to traditional financial institution **by 74%**

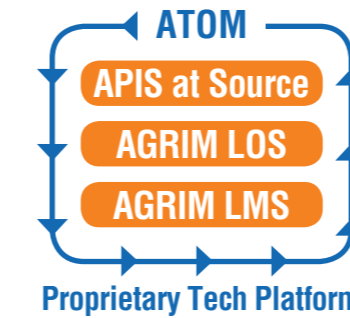
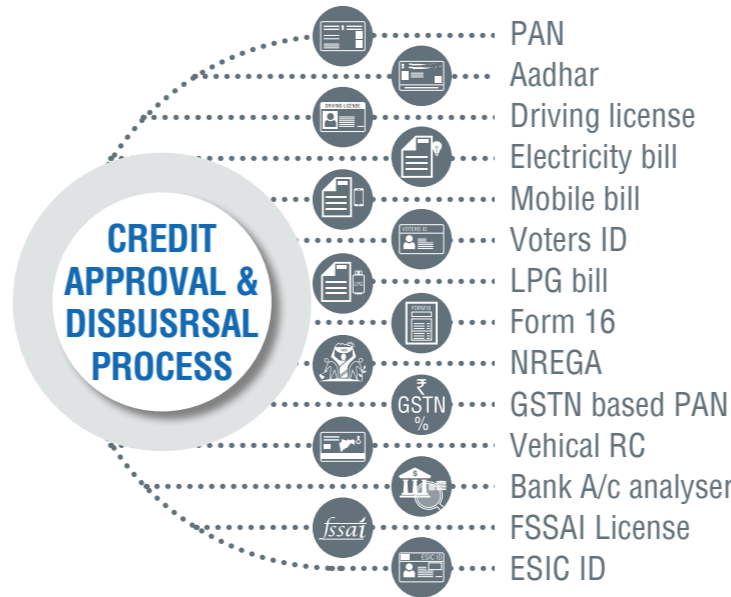
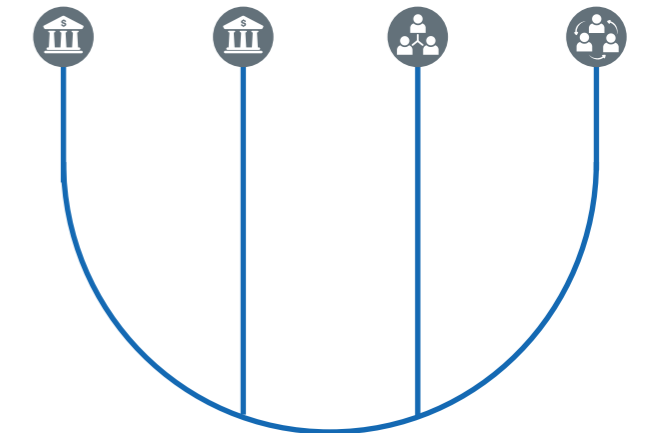
### Strong ESG focus

- Water & energy conservation
- Plant for the planet
- Girl child education
- Stop use of plastic
- Health & nutrition



## B2B AGRIM HFC AS A LENDING AGGREGATOR

Own Book Private Sector Banks NBFCs' HFC's



### SUPPORTED BY

- Asset Valuation
- Video PD
- Field Investigation
- Digital Legal valuation in seconds

CREDIT APPROVAL & DISBURSEMENT

INSURANCE API PROTECT MY HOME



### OUTCOMES

- Low default rate by **70%**
- Use of our innovative proprietary scorecards powered by **Artificial Intelligence & Machine Learning** to accurately minimise risk
- Helping Government of India to **accelerate disbursement under Pradhan Mantri Awas Yojana (PMAY)**

### OUTCOMES

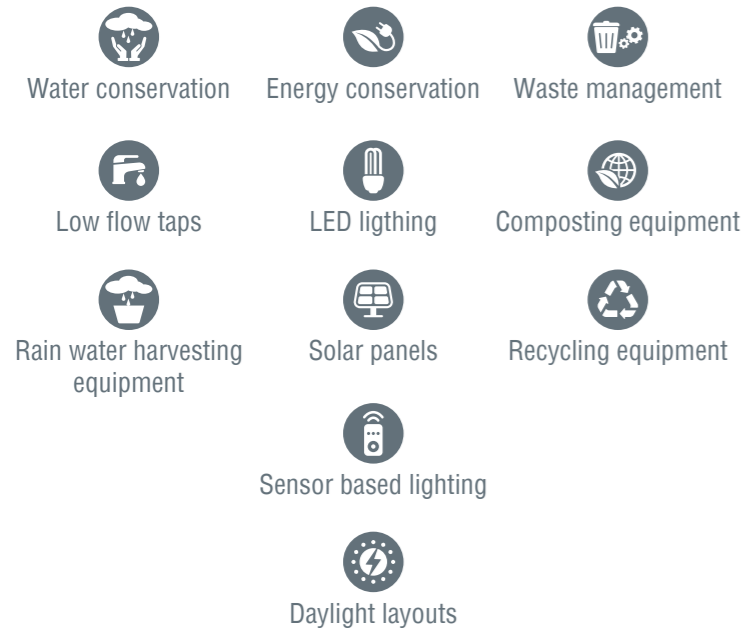
- Digitally reaching millions of affordable housing customers and **enabling financial inclusion**
- Increase access to credit: **5 x Banks + 2 x NBFCs**
- In sync with Government of India: **'Housing for All by 2022'** vision
- Digitally enabling **priority sector lending**

# FUTURE STATE

## MARKET PLACE FOR BUILDERS



### To source ecofriendly building material and latest technology



**APNA GHAR KHOJ**



Find my home

India's first Affordable housing marketplace powered by AGRIM HFC

Self uploading of property by builders to go live in 10 mins

**AGRIM**  
HOUSING FINANCE  
AB GHAR LENA ASAAN



Finance and protect my home

India's first HFC to give instant pre approval for housing loan for EWS & LIG segment

Innovative & digital proprietary machine learning model and use of non conventional data for credit assessment enabling 100% increase in origination & 74% increase in access to credit as compared to traditional FI's



Strong ESG focus

Plant for the planet  
Stop plastic usage

Water & energy conservation  
Girl child education  
Health & Nutrition



AGRIM HFC as a lending aggregator

Tie ups with private sector banks / NBFCs / HFCs for loan origination and co-lending

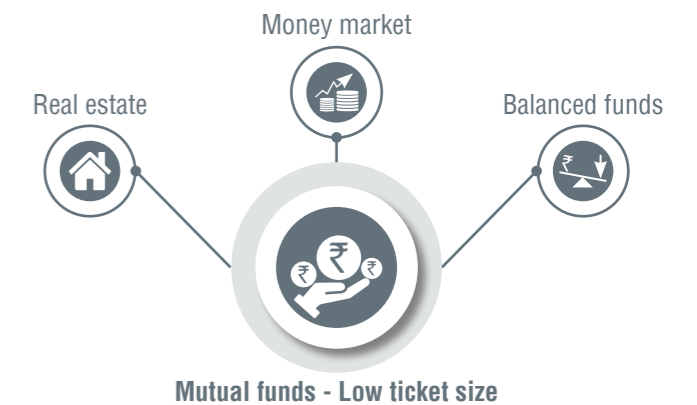
## DIGITAL ACCESS TO LIG & EWS SEGMENT

Improving livelihoods

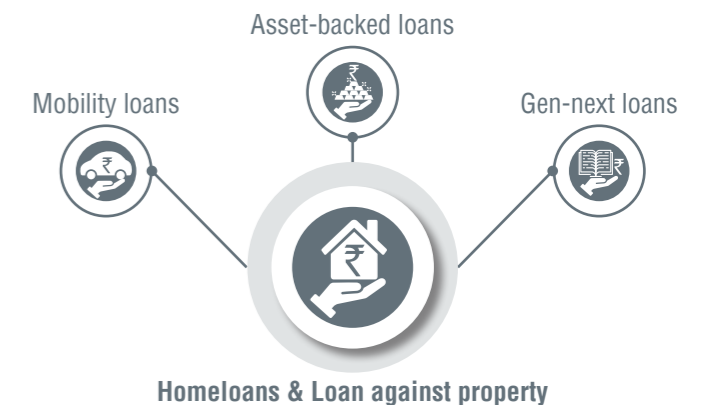


Creating marketplace for connecting selfemployed customers to prospective clients & increasing their income level

Digital wealth creation for EWS and LIG



Extending existing digital housing loan model for other loans



### OUTCOMES

- AGRIM HFC's digital market place for affordable builders for sourcing sustainable building materials and access to state-of-the-art technology
- Promote green buildings
- Direct access to suppliers at competitive rates

### OVERALL OUTCOMES

- Creating a marketplace for our customers in the EWS & LIG segment to increase their income
- Extending our digital home loan module to other loans such as asset-backed loans, gen-next loans (educational loans etc for the childrens of our customers) and mobility loans (all type of vehicle loans)
- Making low risk investment options digitally available for EWS & LIG segment