



## 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



**Mr. 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.

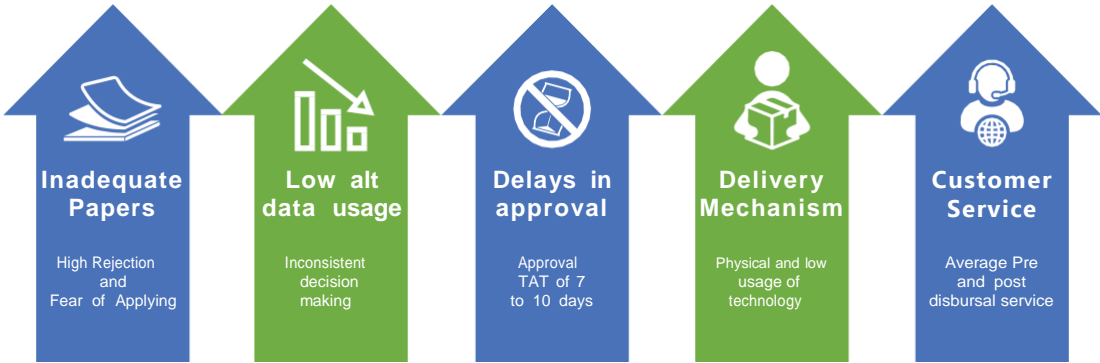


**Mr. Hormuzda Bomi Davar**

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 PMAI focus



Strong & robust distribution network of Hub & Spokes

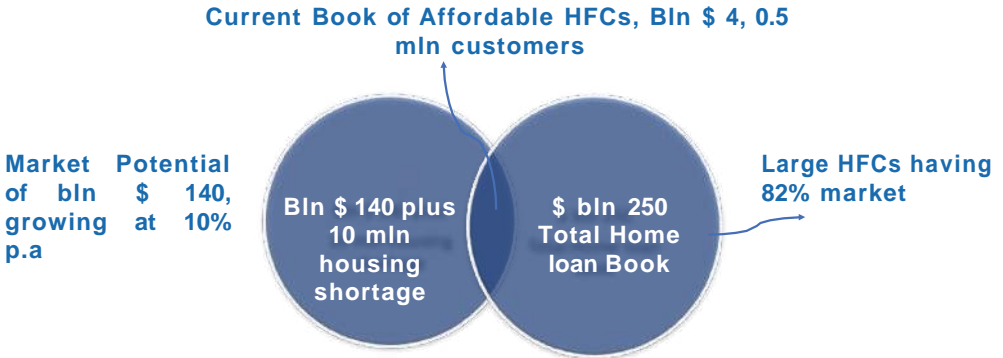


Alternate data, Family Income & Profile focused lending



Mobility for superior customer experience, higher Productivity

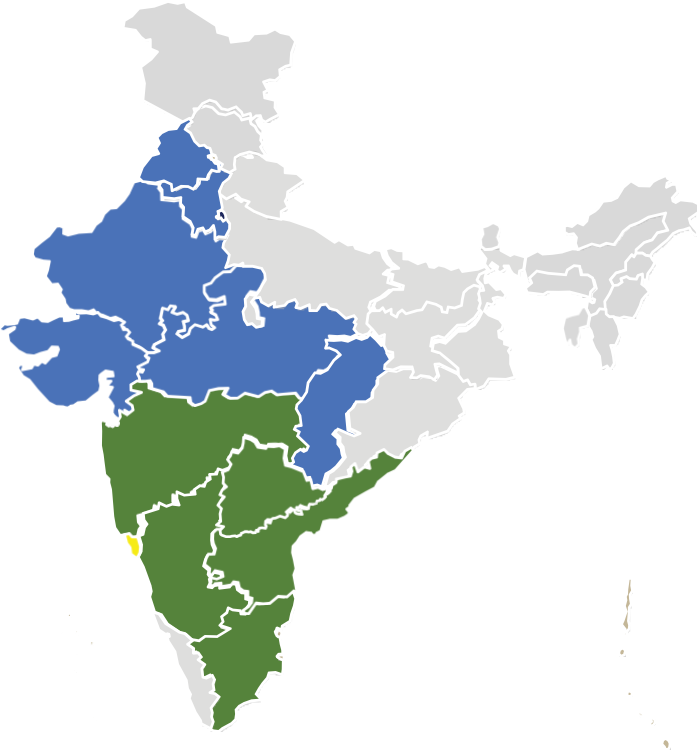
## Urban Affordable Housing Finance Opportunity



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 along 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



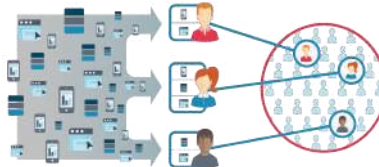
### ALTERNATE DATA



### 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 Payments      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 and  
Interactive



### FINANCIAL INCLUSION

Literacy on cash  
flow, investment, habits



Customer  
Service



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

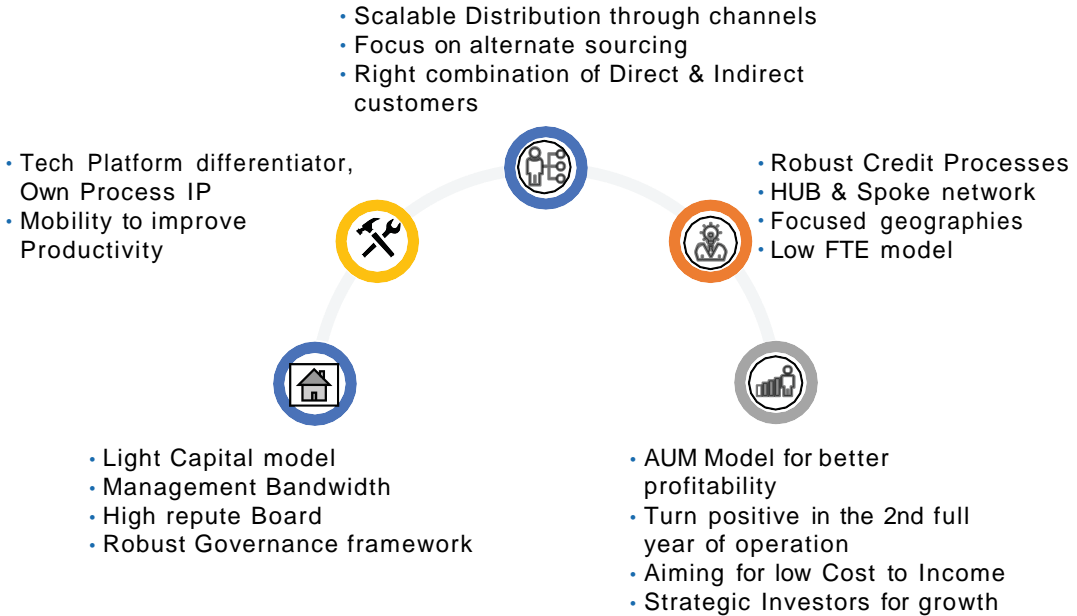


### ENGAGE

Facilities of Top-up,  
Wealth



## Scalable Business Model



## Contact Us



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