



## 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.



**Technology**



**Transparency**



**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**

Fulfilling dreams of aspiring families, having informal income to own their first home, to lead better lives at the click of a button.

## Our Founders



**Mr. Devesh Sharma**  
Co-Founder & Chairman

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**  
Co-Founder & CEO

An Engineer, MBA and a doctorate in Micro lending from XLRI, Malcolm has over 23 years of experience with Siemens and Tatas, Private Banks in ICICI Bank and Yes Bank, and MNC Banks in Scotiabank and Standard Chartered Bank. He is an expert in Mortgages, MSME, Digital lending & Fraud Control Measures. He has been instrumental in building books of \$3 bn and \$10 bn in his past 2 organisations at low default. His experience is primarily in retail loans specifically affordable housing loans, data analytics models and fintech. Malcolm is keen marathon runner.

## Board Members



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## Board Members



**Mr. Pinak 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.



**Mrs. Anuja Saraf**

Anuja Saraf, is a Certified Public Accountant, Singapore, member of the Association of Chartered Certified Accountants, UK, and of the Institute of the Institute of Singapore Chartered Accountants. Anuja is based in Singapore; with over 15 years of experience in statutory Audit and taxation of various industries ranging from start-ups to listed Companies and provides advisory/consulting/mentoring/IFRS to Fintechs and Start-ups grow to a regional / global scale.

## Board Members



**Mr. Arijit Chanda**

A Chartered and Cost Accountant with 30 years of experience in Financial services and Management Consulting covering Business Strategy and Risk Management in Citibank and Tata group. Arijit founded Samvit Insights, a Management Consulting and Corporate Training firm focused on Banking and Financial Service in 2009. He is also associated with International Finance Corporation (World Bank Group, Washington DC) and Asian Development Bank (ADB, Manila) in consulting capacity specialising in MSME, Affordable Housing, Retail, Supply Chain, Embedded finance and Banking on Women across Asia Pacific.



**Mr. Varun Sharma**

Varun is an MBA from the Indian Institute of Management, Ahmedabad, India (1984), a Chartered Accountant (India) and a Chartered Management Accountant (UK). After completing a professional career spanned over 38 years, including 36 years with Ernst & Young in India and the Middle East, Varun took retirement from full time employment in April 2022 and is now a freelance advisor and consultant to company boards and C-suite executives. Varun specializes in business strategy, M&A, transaction evaluation and support, business and asset valuations, business viability assessment and business planning and led scores of engagements for private and public sector clients in India and almost all countries within the Middle East.

# Agrim Business Model

## The Problem Statement



### Inadequate Papers

High Rejection and Fear of Applying



### Low alt data usage

Inconsistent decision making



### Delays in approval

Approval TAT of 7 to 10 days



### Delivery Mechanism

Physical and low usage of technology



### Customer Service

Average Pre and post disbursement service

## Agrim Value Proposition



First Home Buyers with PMAY focus



Strong & robust distribution network of Hub & Spokes

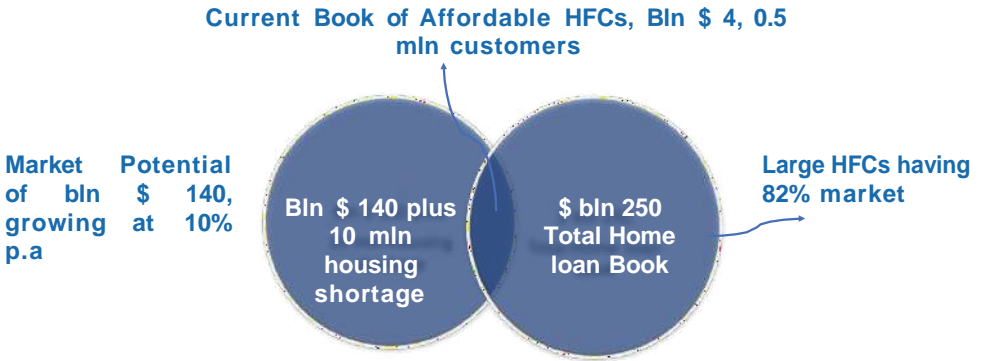


Alternate data, Family Income & Profile focused lending



Mobility for superior customer experience, higher Productivity

## Urban Affordable Housing Finance Opportunity

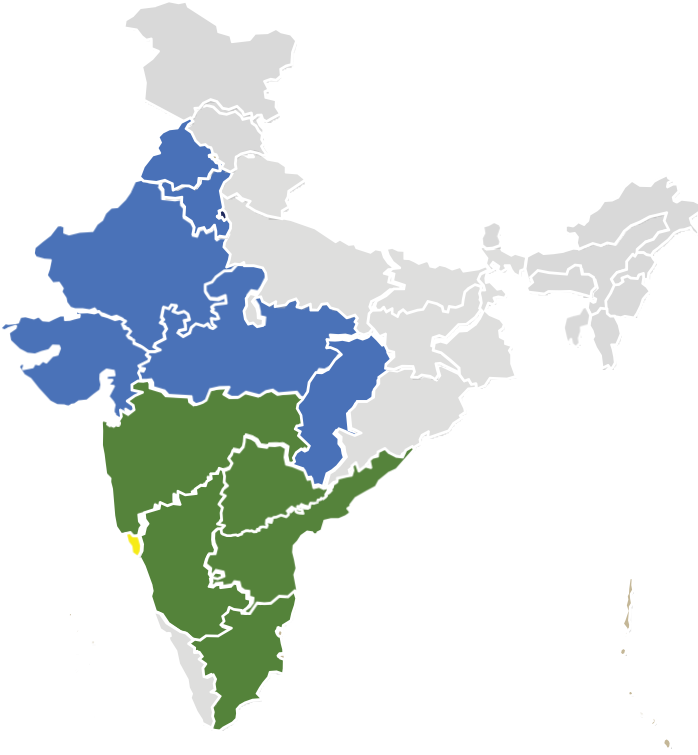


Affordable HFC Portfolio of Bln \$ 4 , around 0.5 mln plus customers viz a viz urban housing shortage of 2 mln, only 50% of shortage considered for Market potential.0

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 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  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

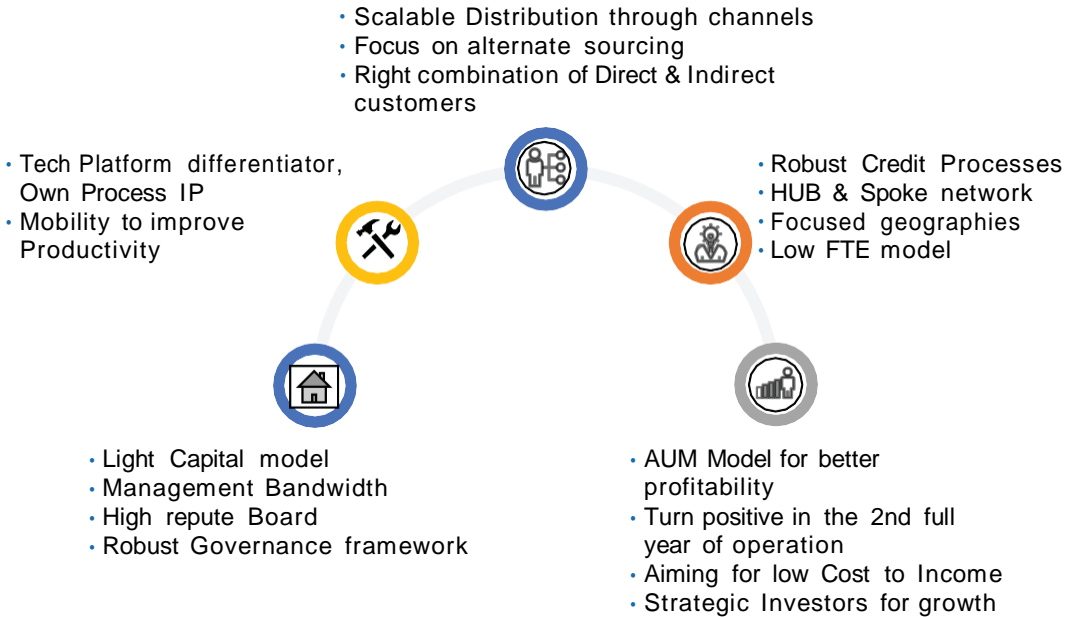


### ENGAGE

Facilities of Top-up,  
Wealth



## Scalable Business Model



## Contact Us



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