



Newsletter Jan 2022

“ One Mind, One Heart, One Soul  
&  
Two Hands at a Time,  
That’s how Dhanvarsha Helps  
Build Businesses, Livelihoods & Lives ”



25,000+

Borrower's Lives  
Impacted

125,000+

Livelihoods  
Improved

18,000+

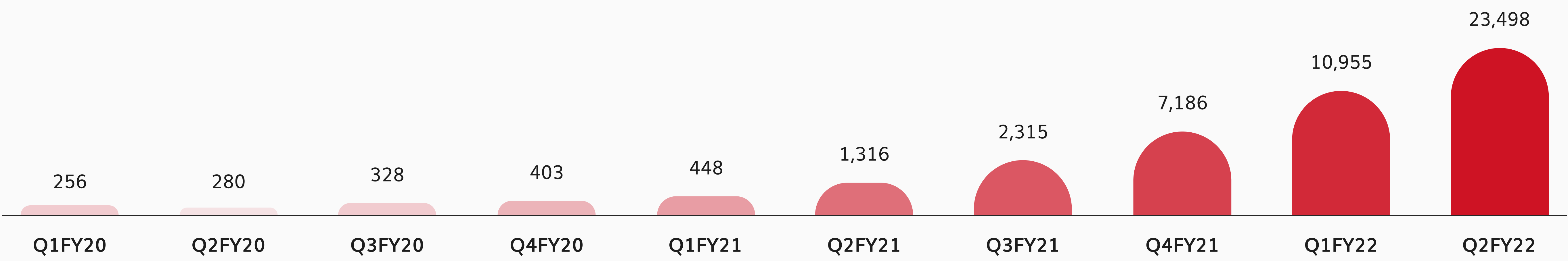
Businesses  
Strengthened



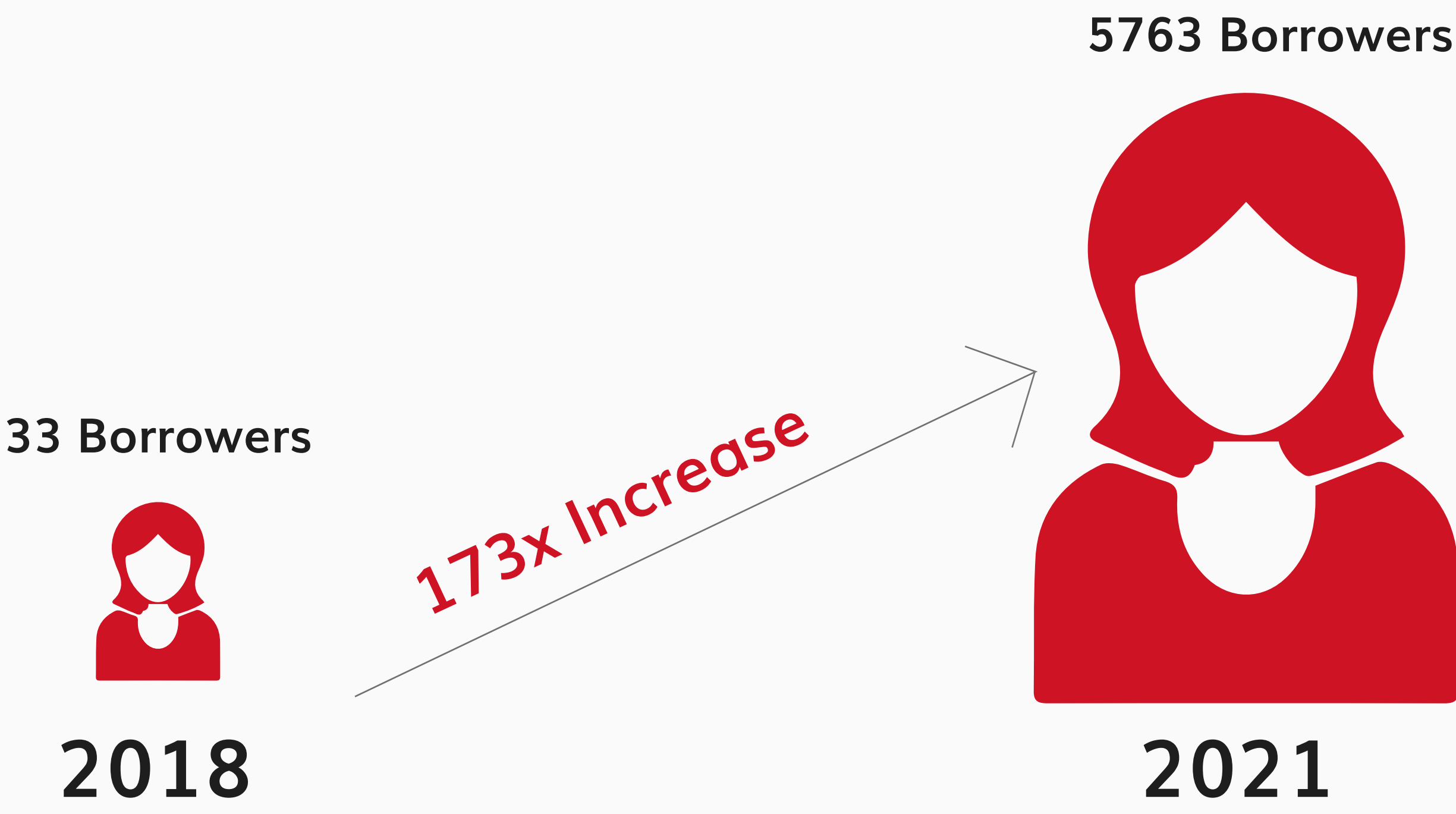
# Scaling Distribution and Reach

Dhanvarsha has a massive opportunity in the underserved MSME market with a curated product suite to address latent credit demand. Technology and an omni-channel distribution strategy have enabled it to rapidly grow business & effectively address challenges in the new normal, post COVID-19 pandemic.

Growth in Borrowers Served by Dhanvarsha Quarter-on-Quarter



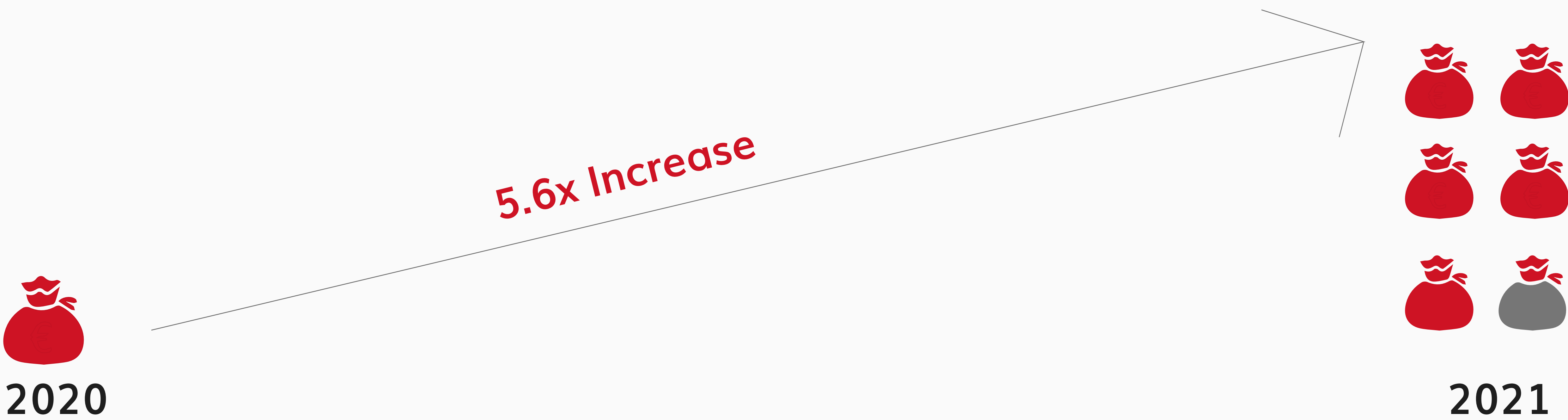
173x Increase in Women led Businesses in last 4 years



5.5x Increase in Representation of Tier 2/3/4 cities in last 4 years



5.6x Growth in Business Loans since last year

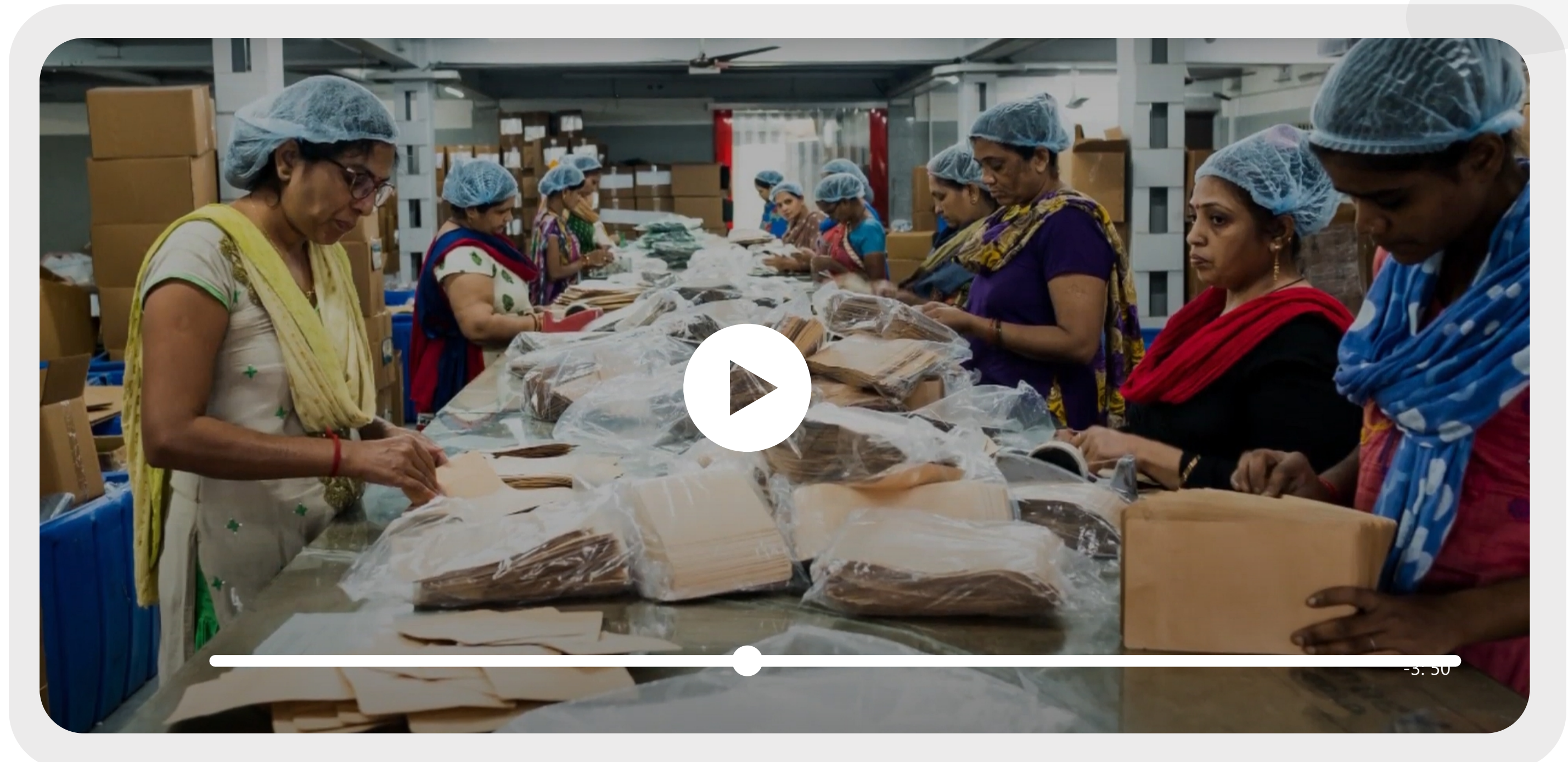




# Transforming Lending through Technology

 **New & upgraded suite of technology assets at Dhanvarsha**

 **Positive impact on lives & livelihoods**



 **Making Fintech Inclusive**

- Unique credit health & financial wellness platform to serve latent needs of underserved users
- Offerings and content delivered in a gamified and vernacular manner to de-jargonize benefits and risks covering credit health tool, micro-loans, wallet & card and rewards

 **Sustainable Subscription-based Business Model**

- Users subscribe to a simplified & gamified credit report, backed by empowering analysis on financial impact for a large under-served target audience

 **Proprietary Business and Alternate Data Engine**

- Enables real-time assessment of loan applications to determine borrowers' eligibility through leveraging technology

 **Proprietary Business and Alternate Data Engine**

- Mandatory bank account authentication and verification via penny drop
- E-Nach mandates and In-App repayment options supported for all users

 **Full-stack Payment Management for Users in Tier 2 and beyond Locations**

- Users can seamlessly repay loans, pay utility bills, manage expense & purchase, complete bank transfer of funds through their app or via an aspirational offline card

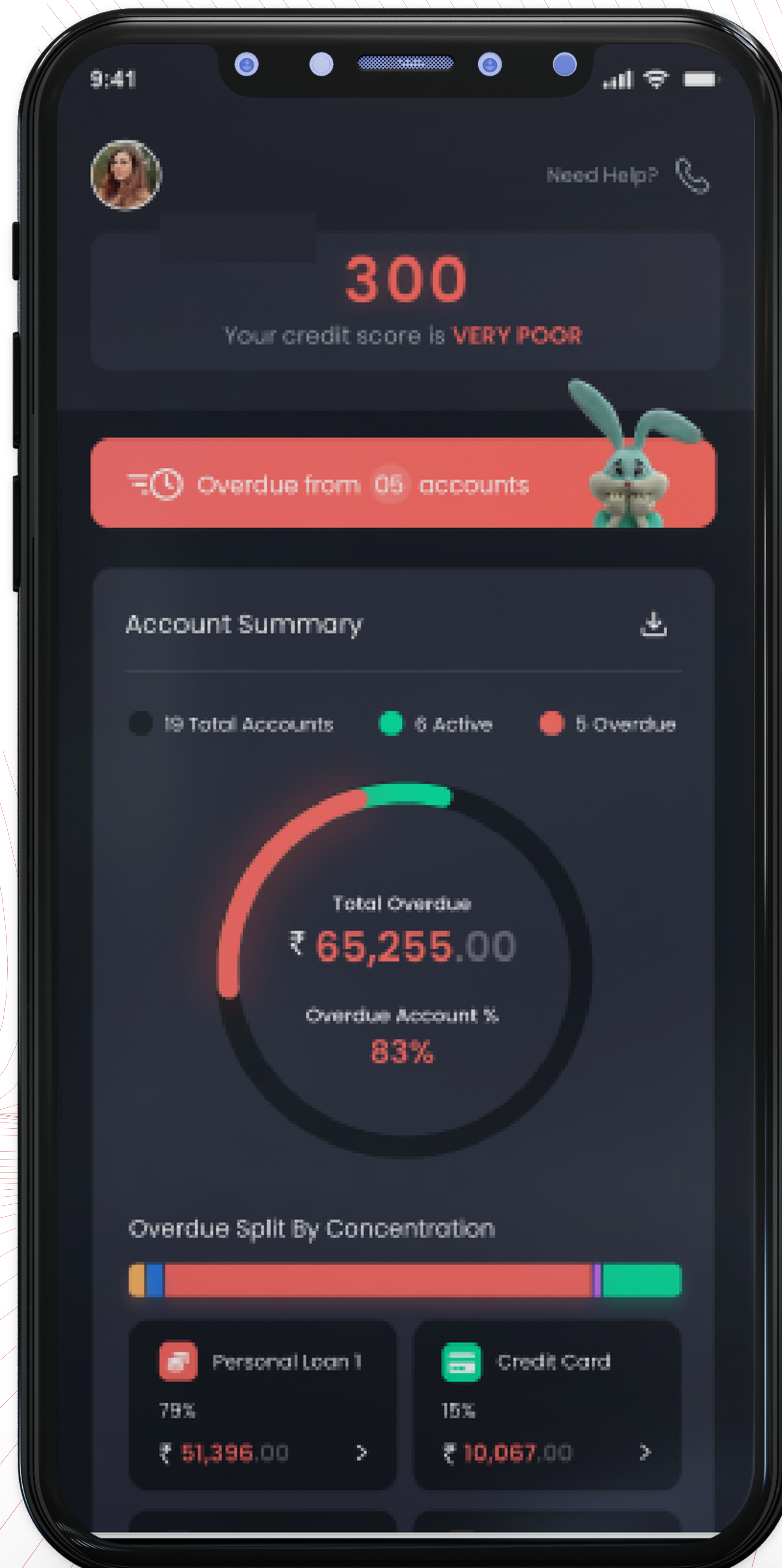
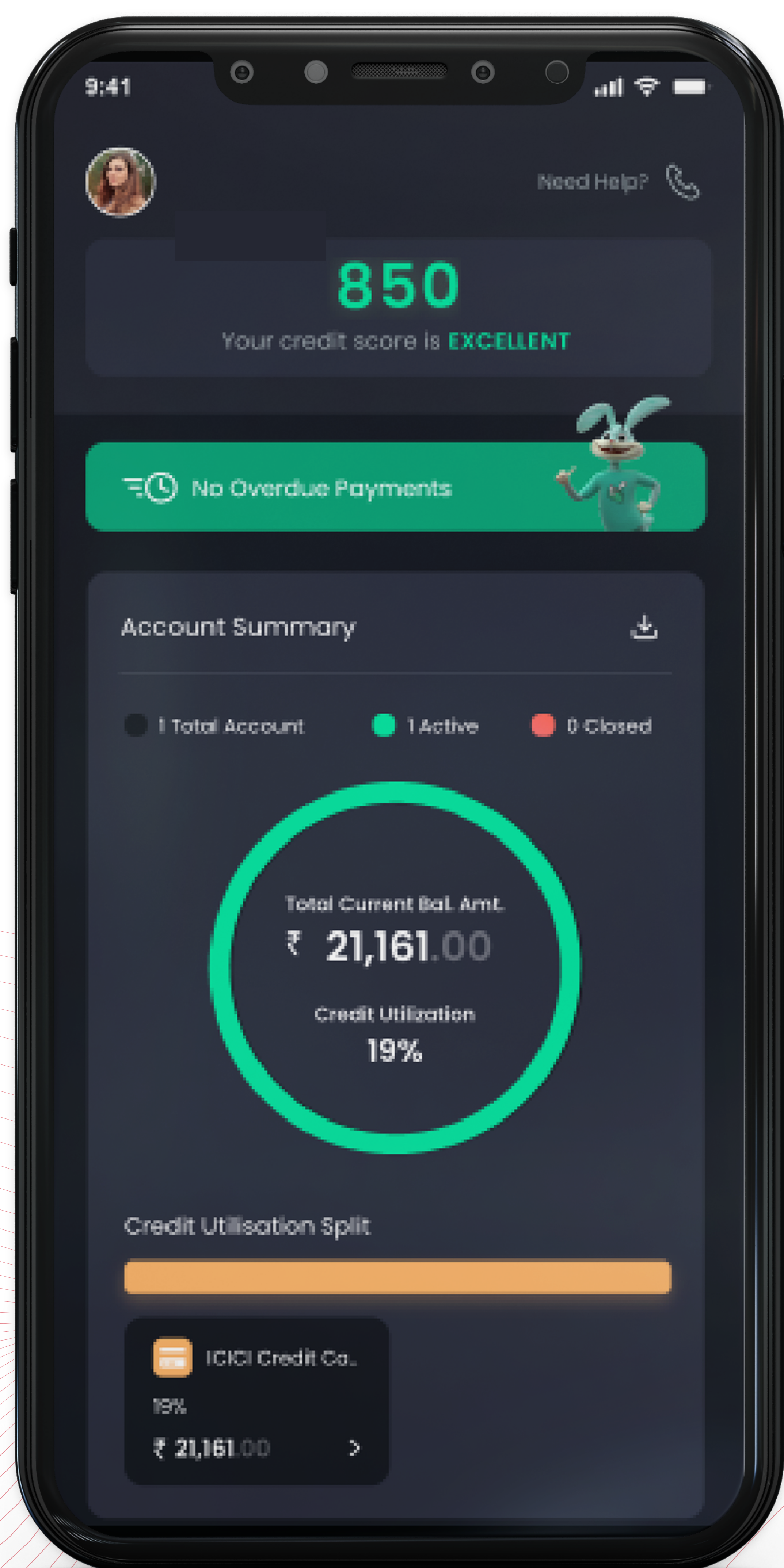
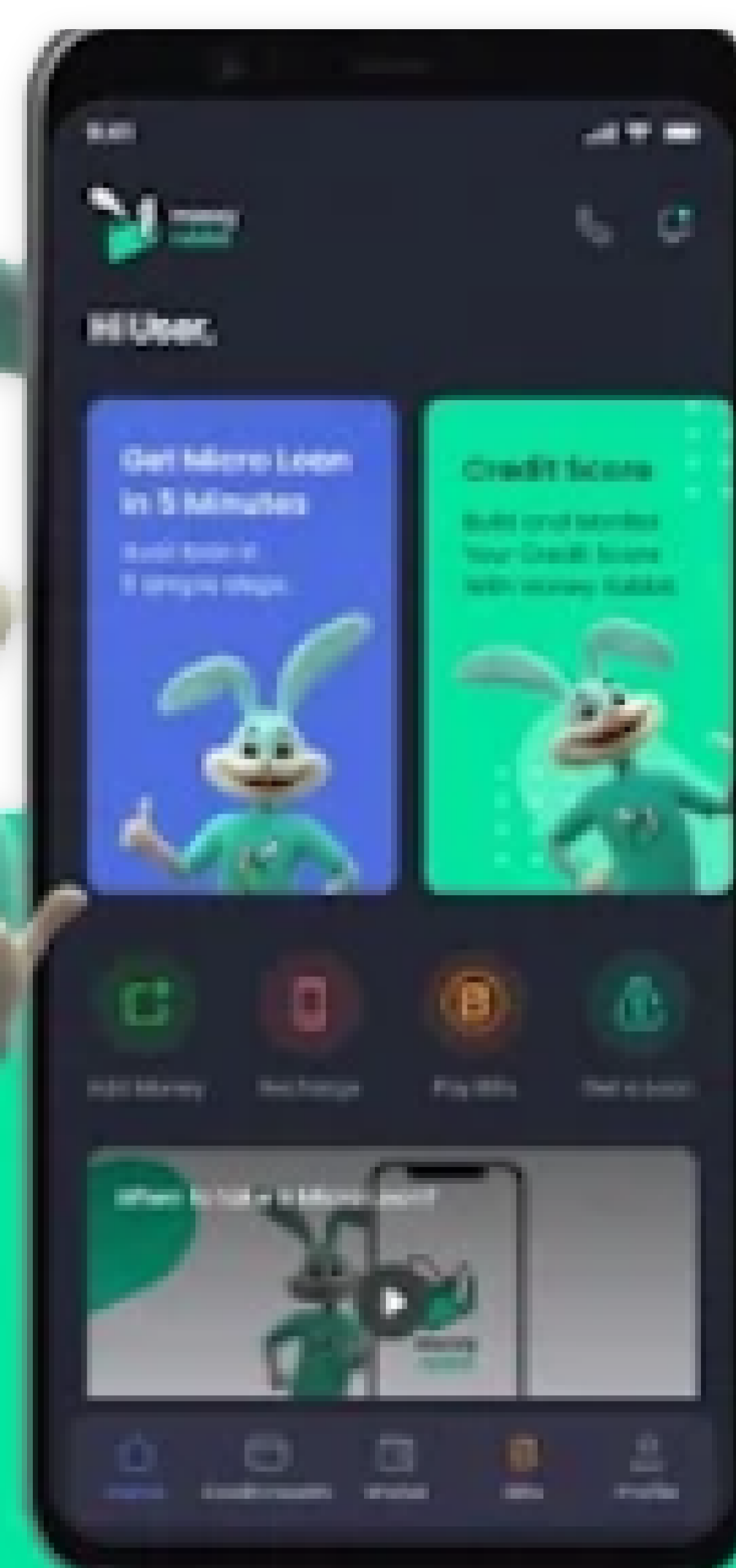
 **Risk Mitigated B2B2C User Acquisition Strategy**

- Facilitates low customer acquisition cost
- Enables fast app adoption through pre-existing community of users acquired through business partners

 **Lending-as-a-Service through an evolving Technology Stack**

- Dhanvarsha will deliver proof of concept by lending through its balance sheet and then offer access to other lenders in the ecosystem to use the platform
- Thereby, making the product highly ROA accretive, with potential to emerge as a profitable SAAS offering

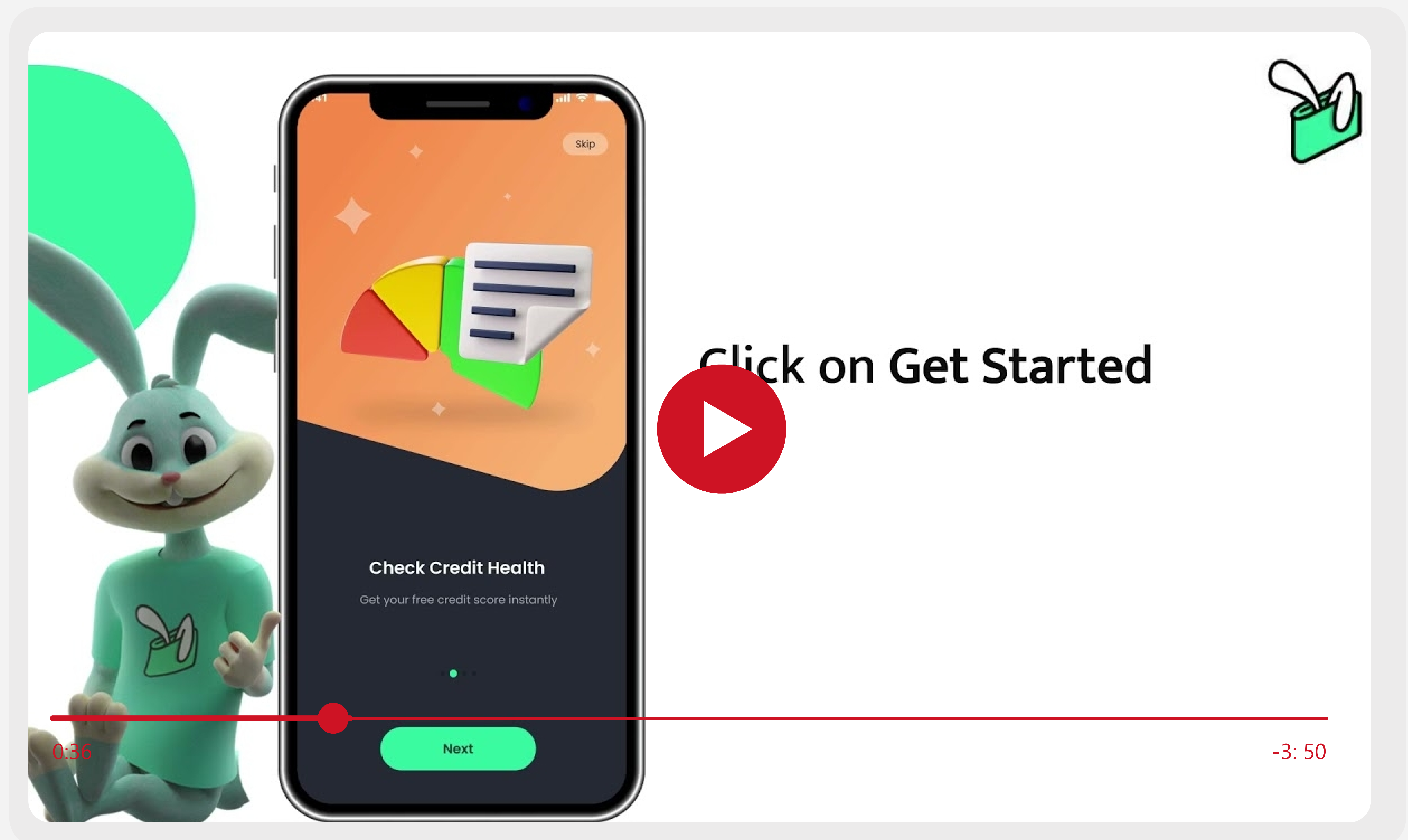




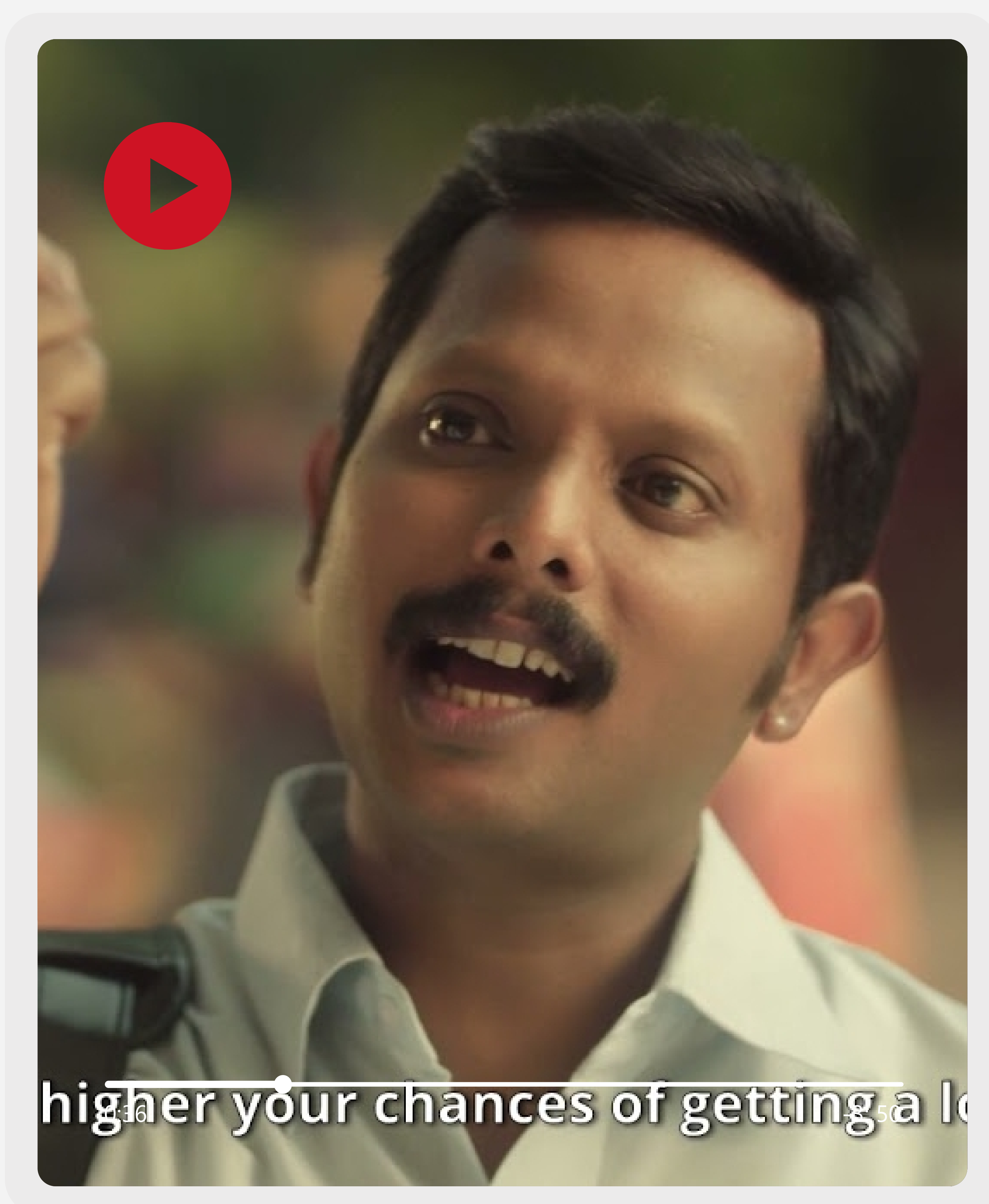


# Money Rabbit

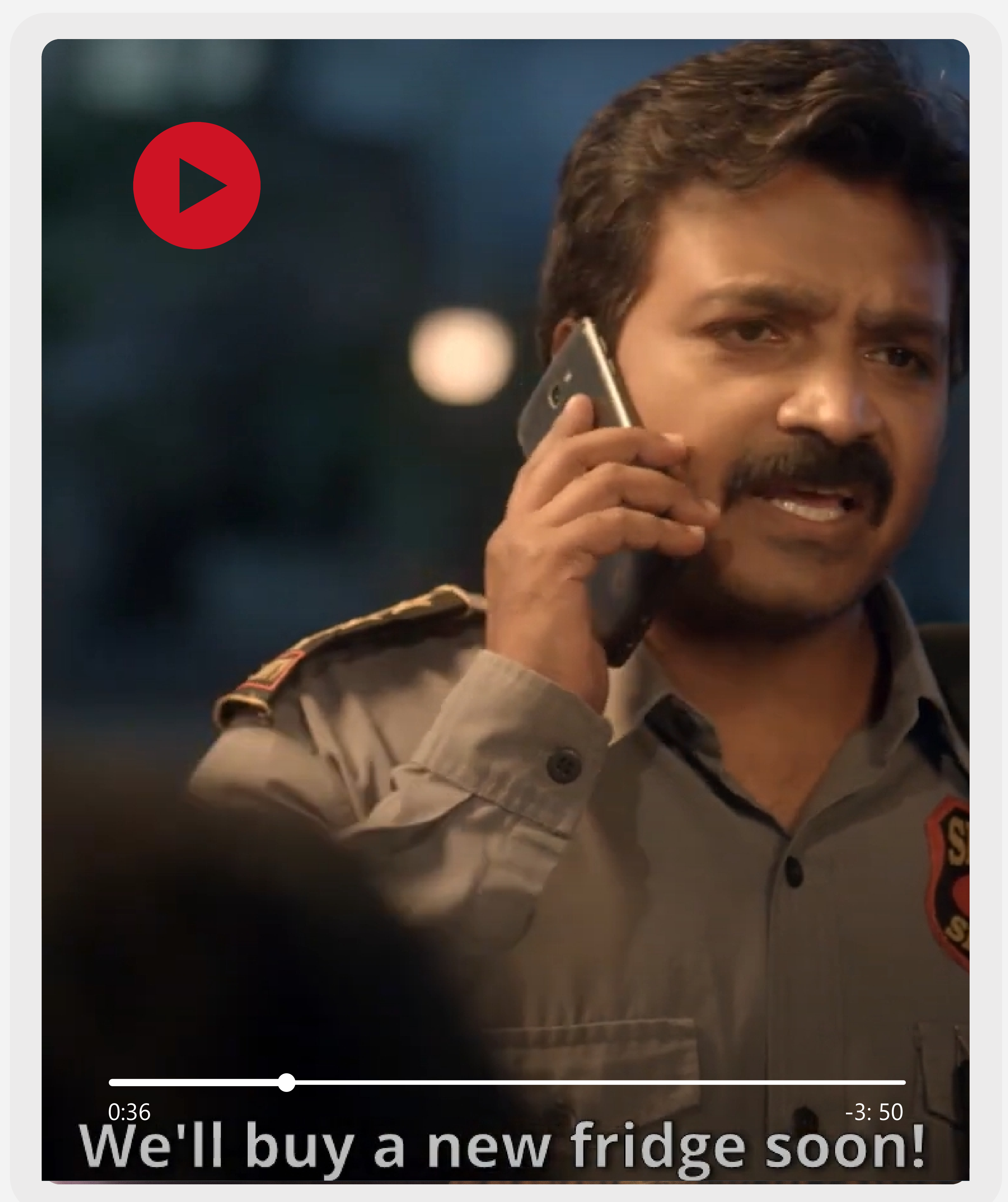
Promoting Financial Inclusion, Demystifying Credit Score & Democratizing Lending



## Money Rabbit – An Overview



Digital Commercial – Credit Health



Digital Commercial – Micro Loans



# The Gap

## Chapter 1



### THE GAP

Lack of timely and affordable financial assistance to the lower middle-income segment due to limited knowledge about credit solutions.

Ever wondered how will your watchman get a loan in time of need?



#BunnyhaitohMoneyhai



# The Need

## Chapter 2



### THE NEED

- ♦ Awareness about their Credit health
- ♦ Timely solution for their immediate financial needs



**#BunnyhaitohMoneyhai**



# The Idea

## Chapter 3



### THE IDEA

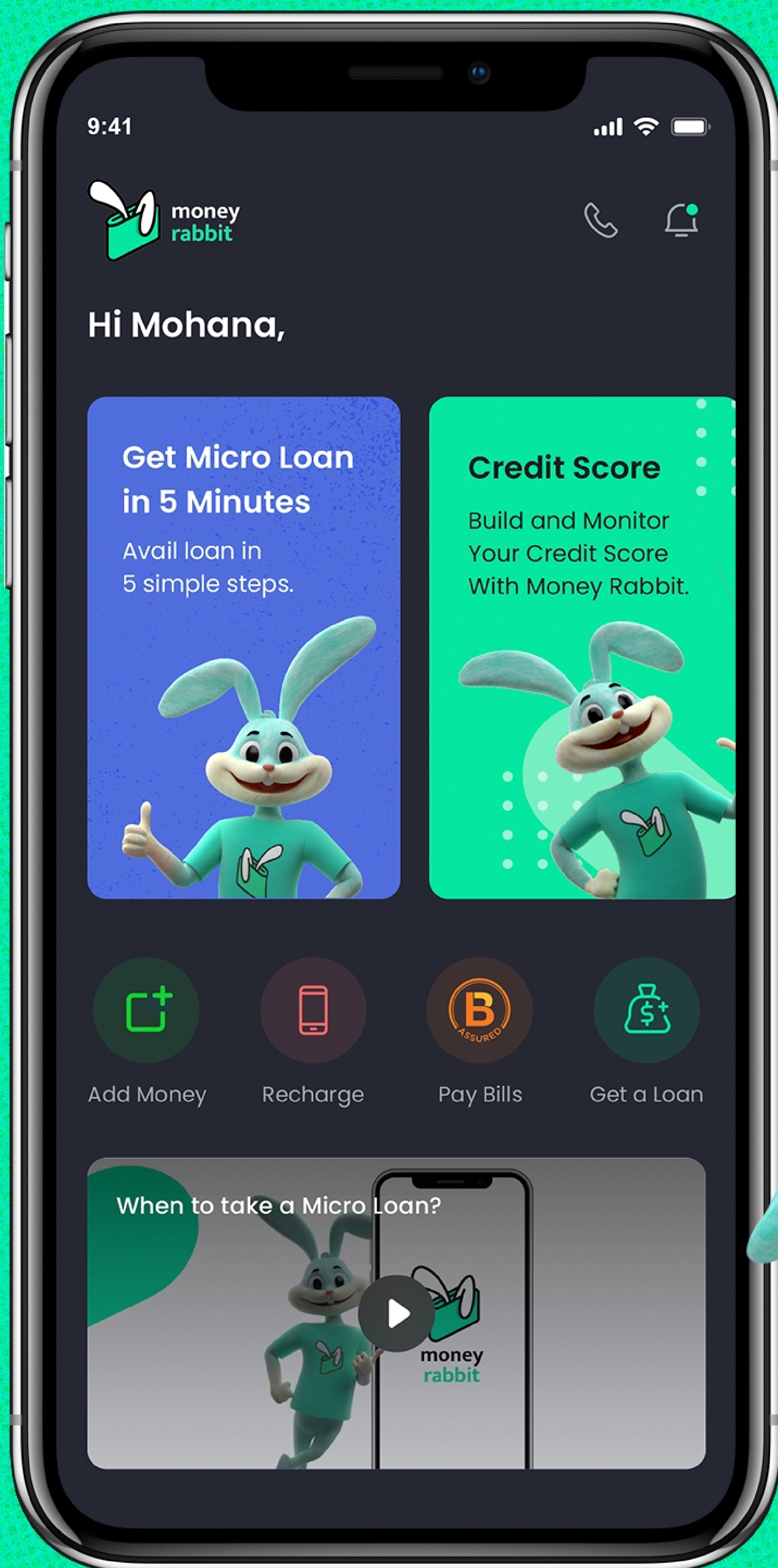
A platform to bridge the financial gap of this under-served segment by enabling them to become credit worthy through a credit health tool; and providing them with instant loans in time of need.

**#BunnyhaitohMoneyhai**



# Our Product

## Chapter 4

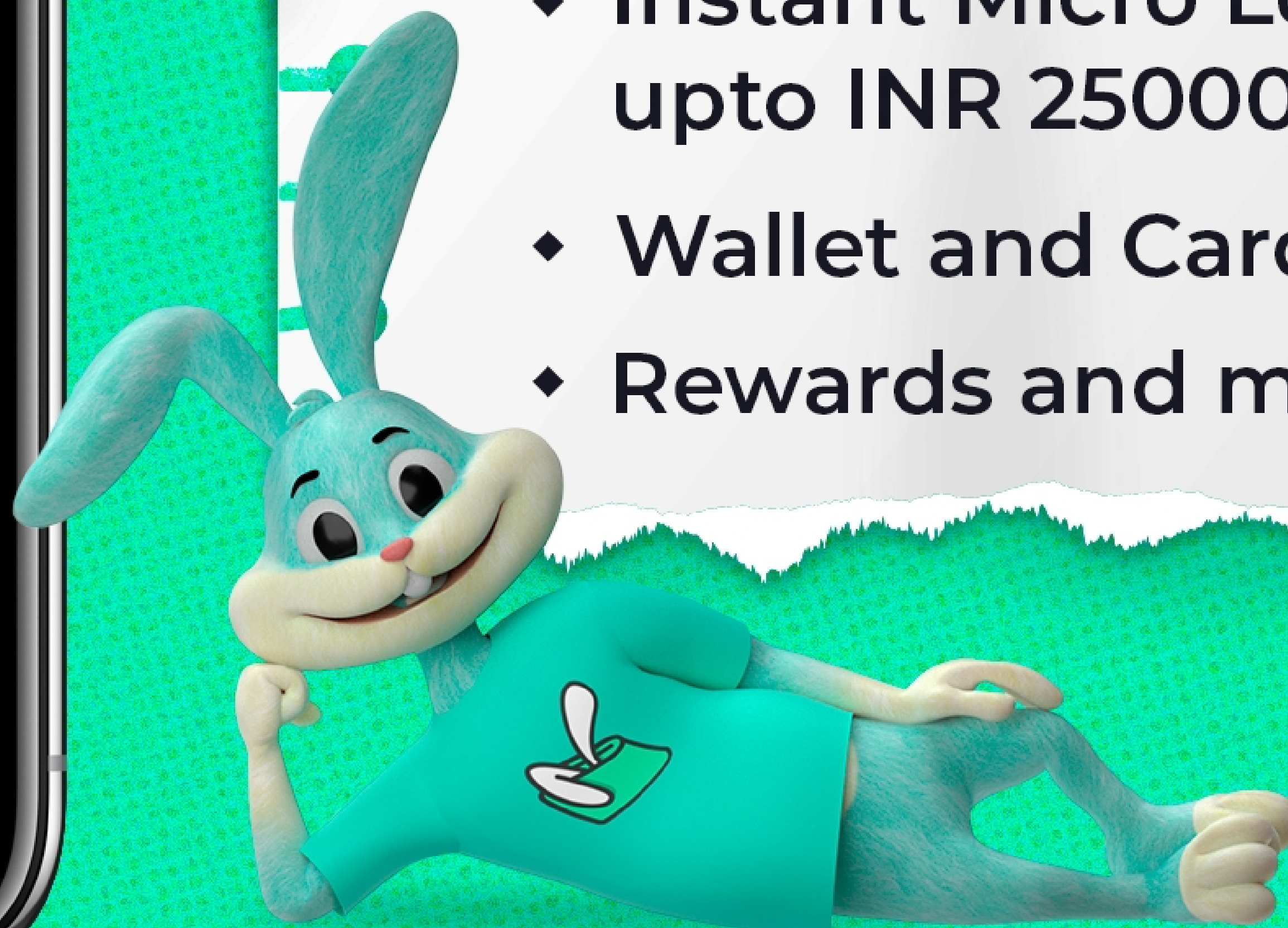


## OUR PRODUCT



We officially launched Money Rabbit (app) - A financial buddy that offers

- ◆ Credit Health Subscription
- ◆ Instant Micro Loans upto INR 25000
- ◆ Wallet and Cards
- ◆ Rewards and much more



#BunnyhaitohMoneyhai



# Journey Has Just Begun

## Chapter 5



### JOURNEY HAS JUST BEGUN

After a successful launch, we are spreading awareness about Credit Health among our customers and make them credit worthy.


Response is quite positive! The audience is befriending their new financial buddy and in less than one month, we received 100K+ downloads and counting.



**#BunnyhaitohMoneyhai**

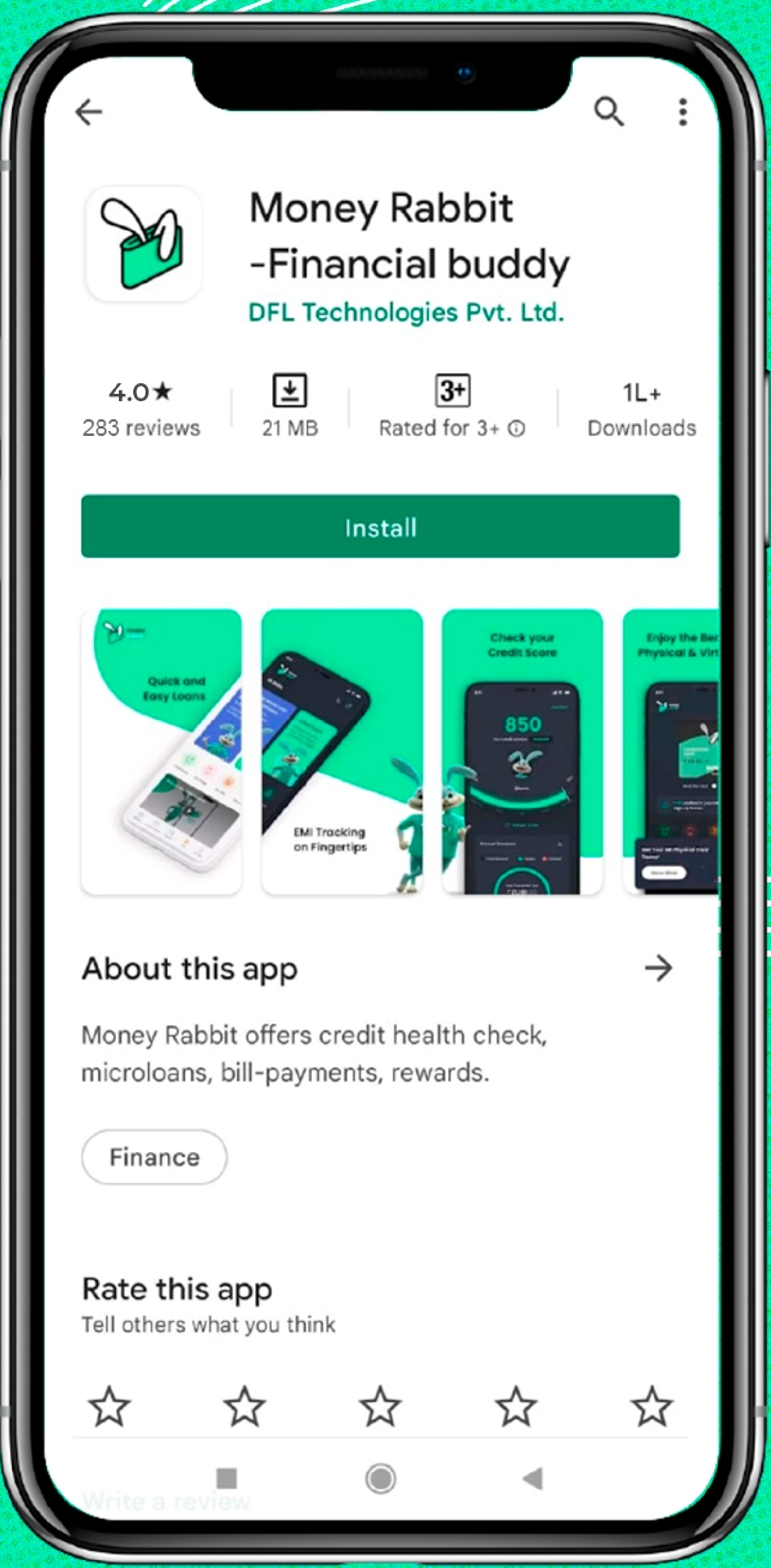
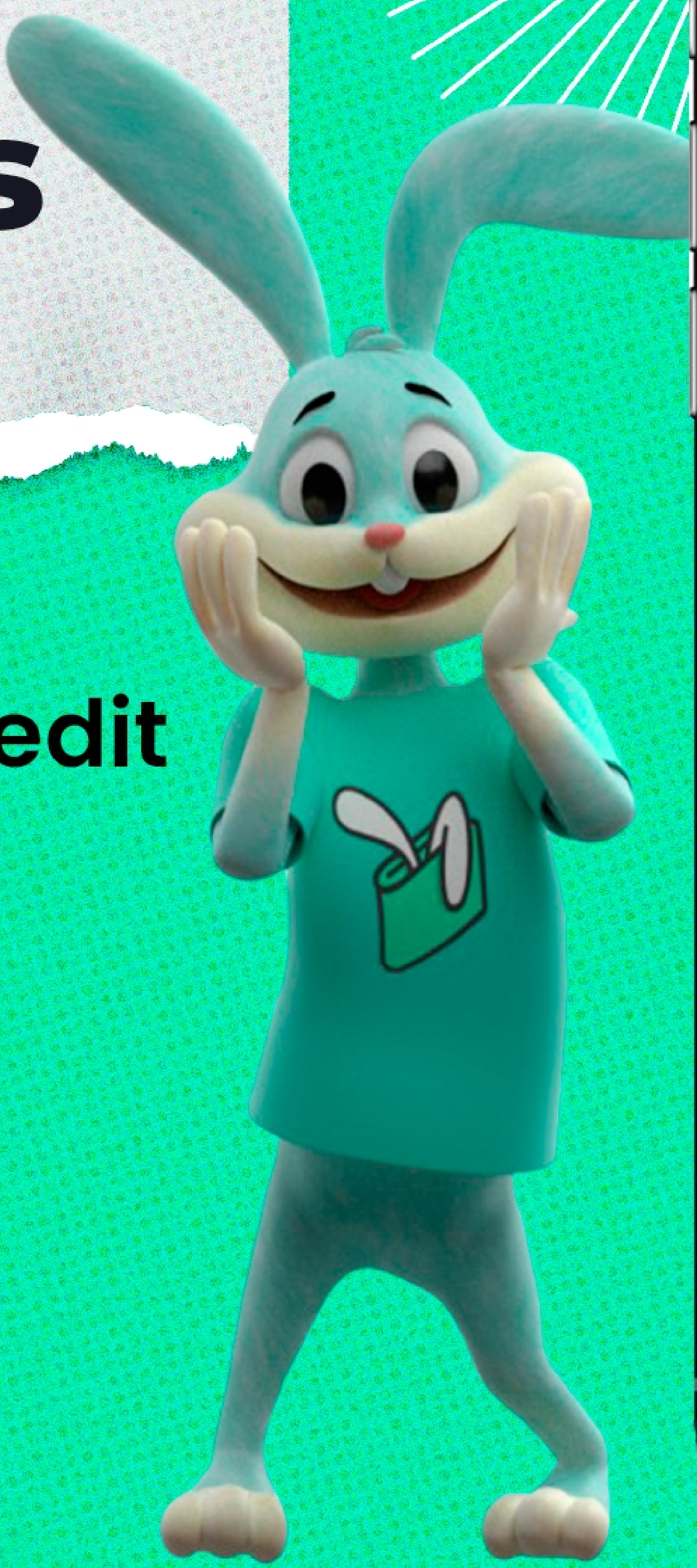


# Thank You For 100K+ Downloads



## Thank you for 100K+ Downloads

Do you know why & how we built this Credit Health and Micro Lending platform?



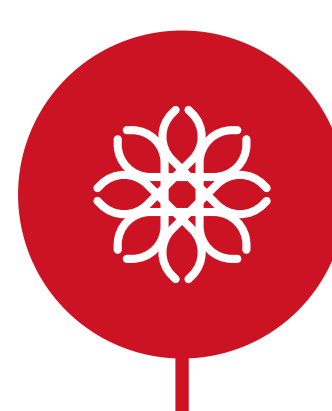
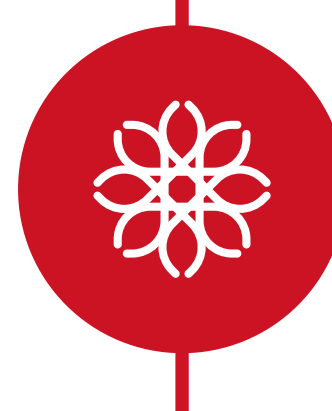
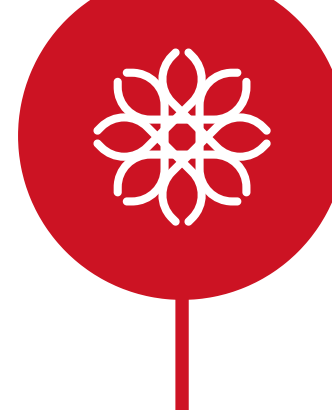
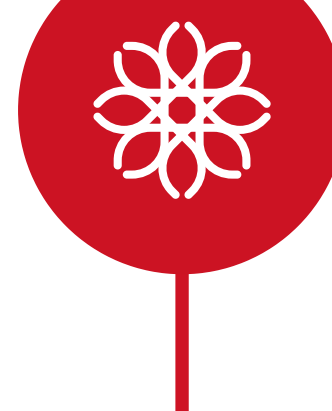
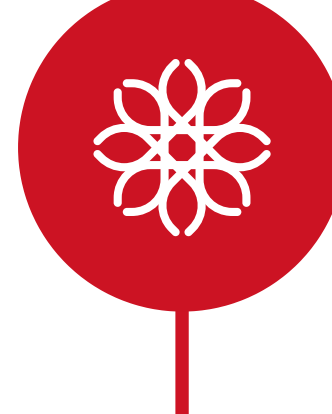
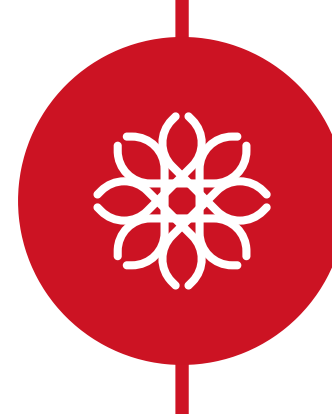
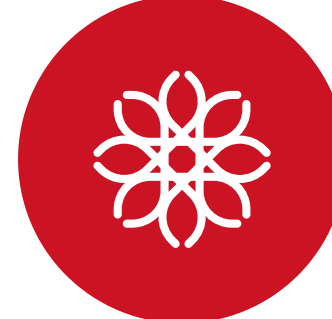


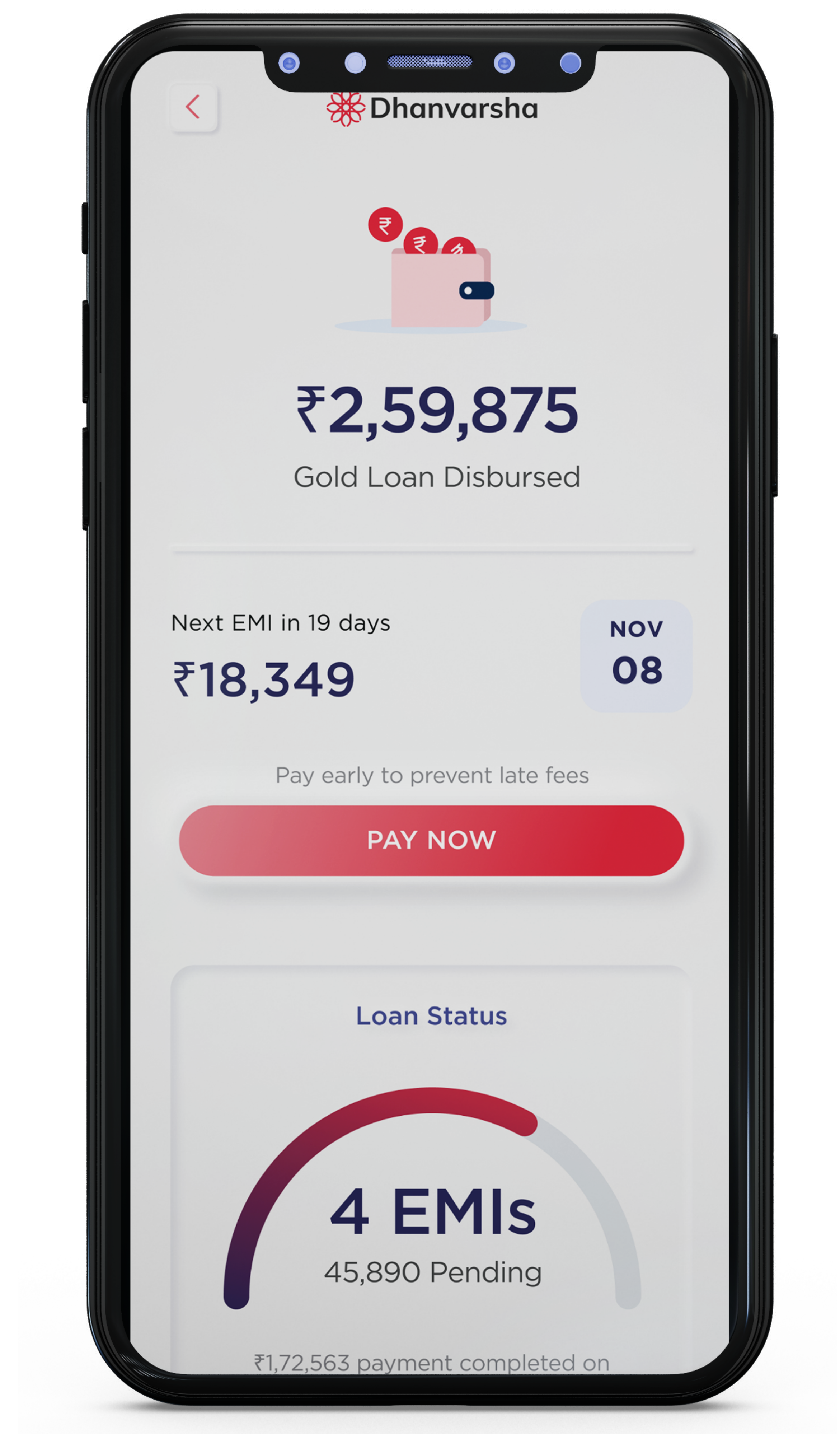
# Dhanvarsha B2C App

Access affordable Gold Loan or Business Loan through our user-friendly app in a fast & secure manner with hassle free documentation



## Bharosa Wahi Udaan Nayi

-  Gold loans disbursed within 15 mins without disrupting the borrower's daily routine.
-  Enabling MSME users to get loans without leaving their workplace.
-  Dhanvarsha to scale efficient organic user acquisition in underpenetrated markets & strengthen its distribution ability through an omni-channel strategy.
-  End to end loan origination to disbursement through 4 easy steps & multiple simplified repayment methods for customers.
-  Minimal human intervention in the loan journey, with deep technology integrations to actively ensure fraud prevention and improve collections.
-  Pivot the MVP to a neo-banking interface to offer complementary products through partnership with well capitalised but technologically challenged financial institutions.
-  Leverage technology to finetune balance between our secured and unsecured portfolio to serve a diverse & large market like India.





# DHAN SETU

## Channel Partner (B2B) App

Empowering channel partners and agents to bridge the gap between demand and supply of credit, while migrating to an end-to-end online business aimed to upgrade livelihood for all the stakeholders.



### An overview of DhanSetu



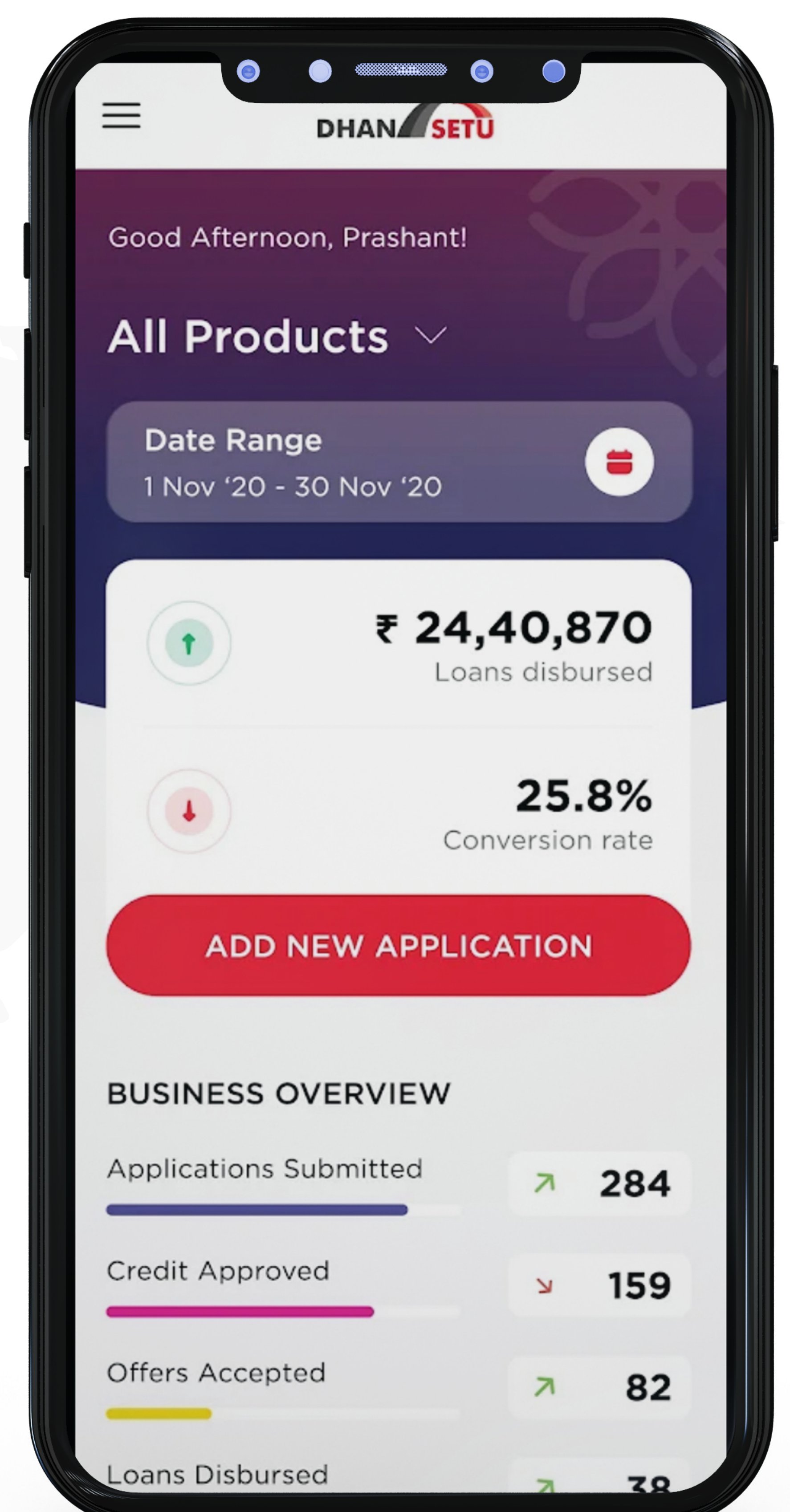
Building an ecosystem of Dhanvarsha Agents to promote access to affordable finance.



Adopt a digitally driven asset light robust online business managed wholly from a mobile device to track earnings and benefits in real-time.



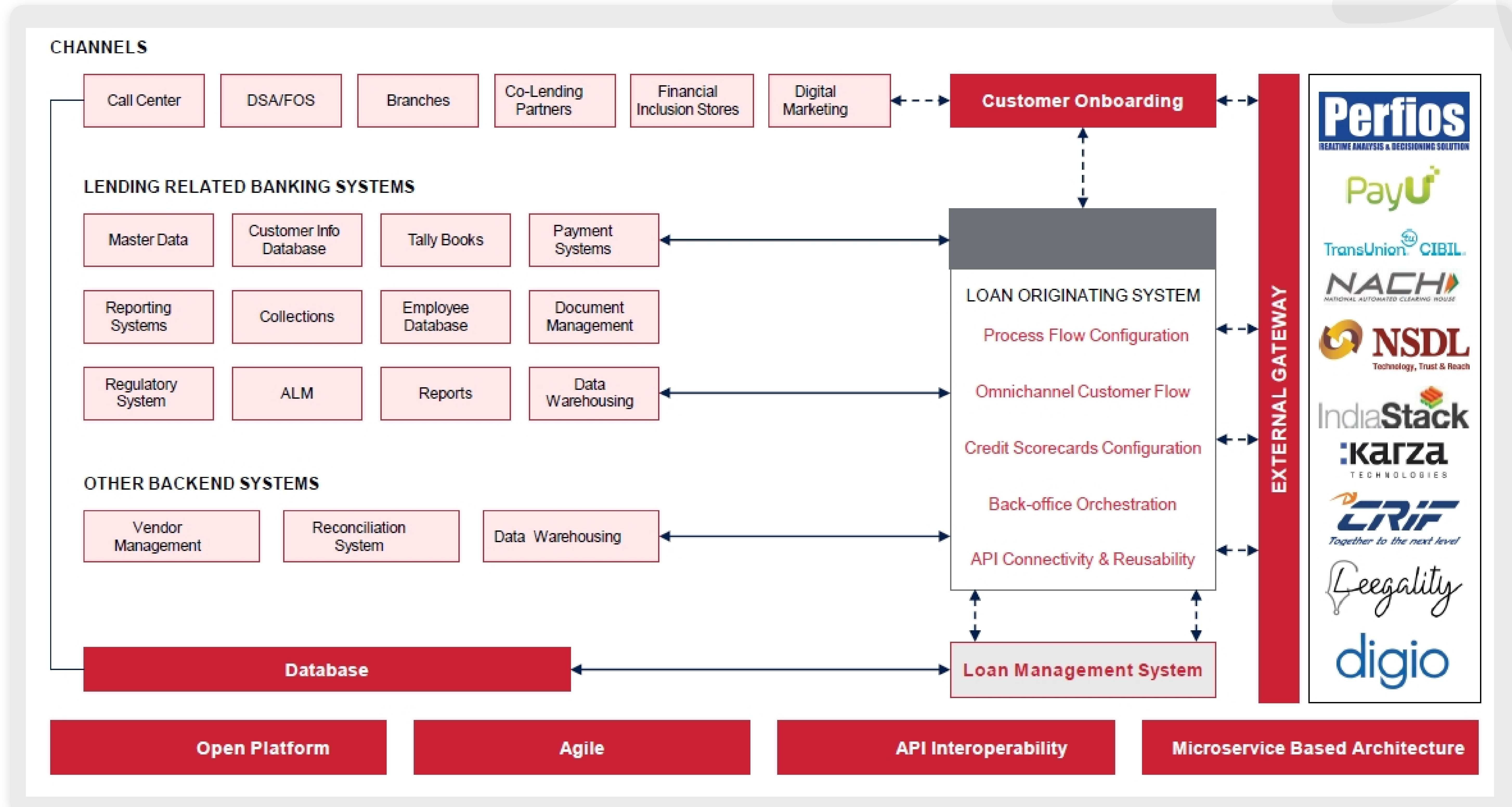
DhanSetu empowers its channel partners & builds distribution strength in the sourcing ecosystem. Thereby, emerging as a lender of choice.





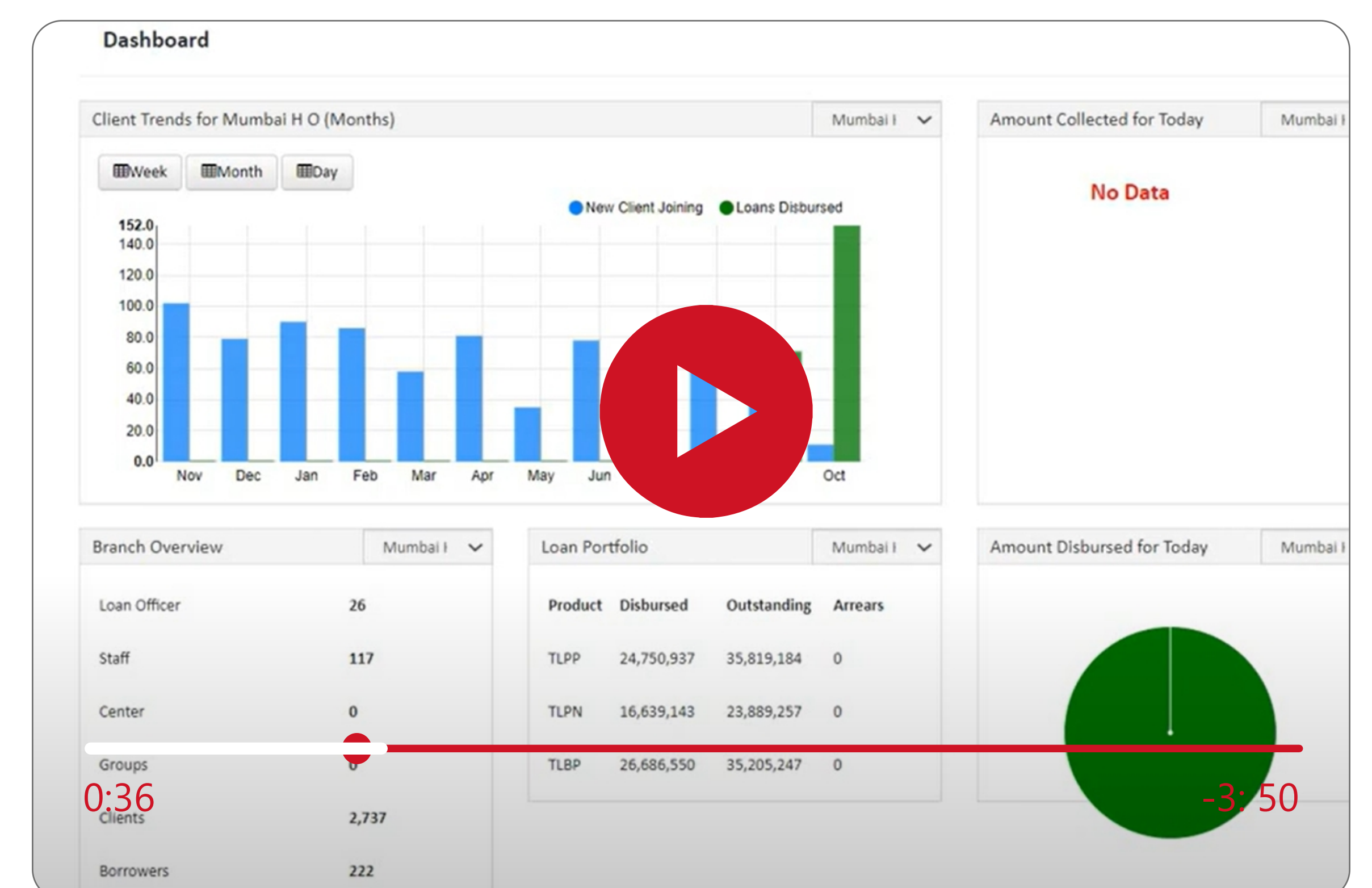
# Building Scale at Speed

## Upgraded & Integrated LOMS

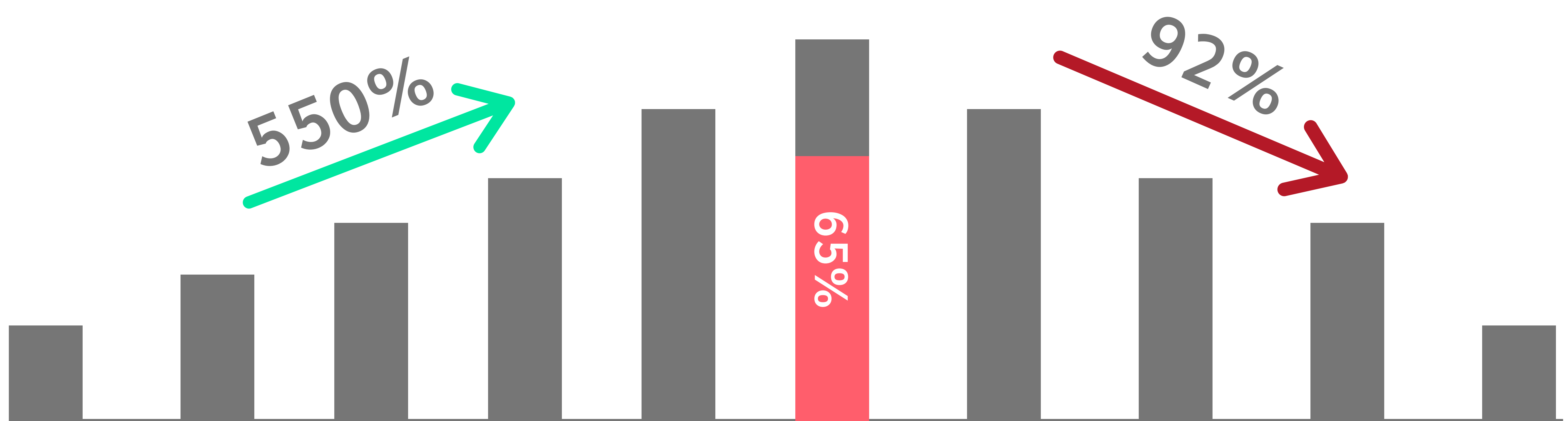


- Technology to prevent fraud.
- Removal of redundancies.
- More than 70% efficiency in origination to disbursement of loans.
- Time to disbursement improved by 5x through automation and removal of redundancies.
- Ability to configure new products within hours and layer vanilla offerings across product verticals with complementary offerings while, saving cost and time.
- Automated and configurable reporting system with real-time dashboards. Improved efficiencies in managing the loan lifecycle.

### LOMS Demonstration Walkthrough

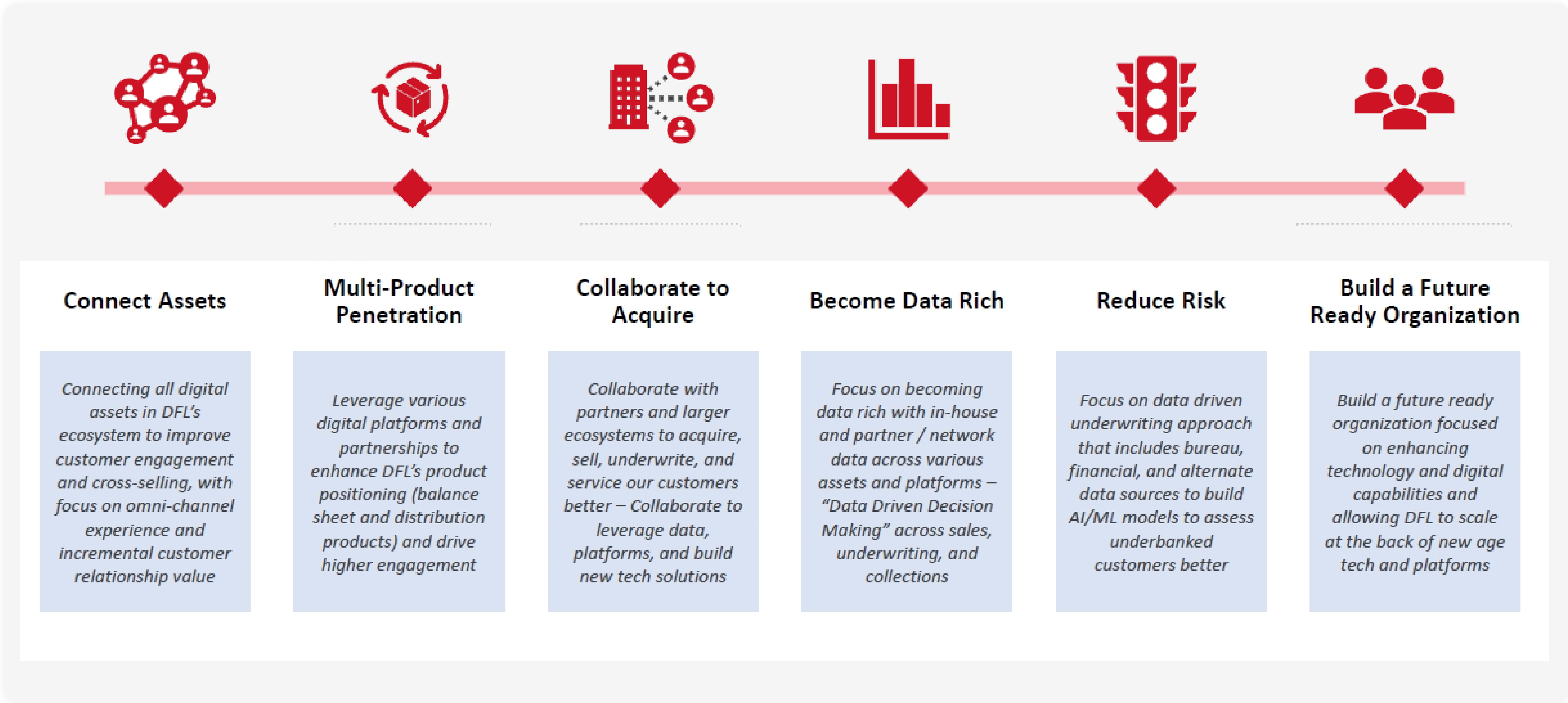
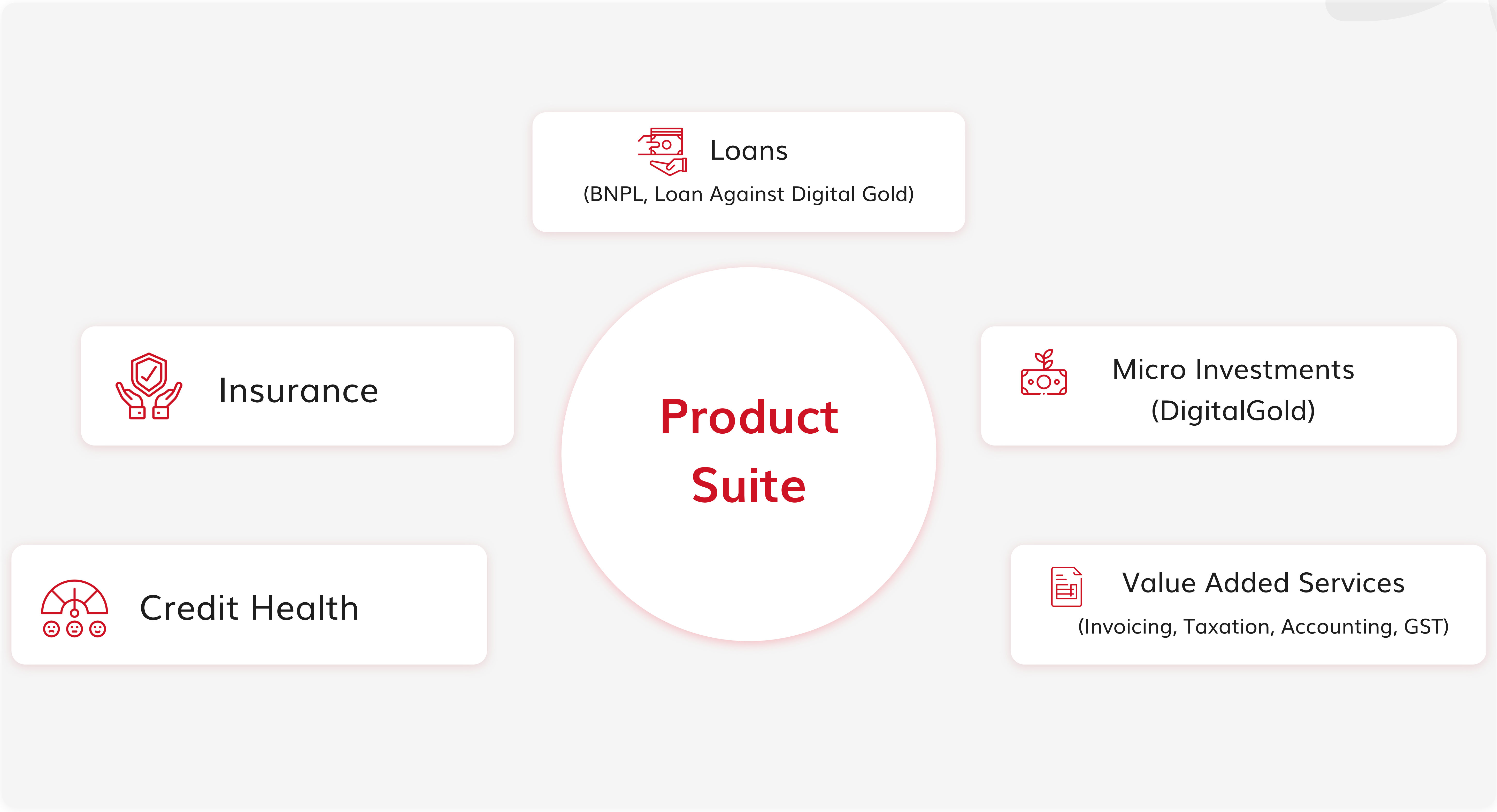


■ Improvement in File Disbursement Volume
 ■ Reduction in Time to Credit Approval
 ■ Reduction in Loan Processing Costs





# In Summary : Comprehensive Digital Strategy





# People Matters

Empowered Leaders Build Empowering Businesses

"Sport has the power to change the world. It has the power to inspire. It has the power to unite people in a way that little else does. It speaks to youth in a language they understand. Sport can create hope where once there was only despair."

- The Great Nelson Mandela

## Dhanvarsha Sports Day 2021

Strategizing to win!

All hands on deck and spirits aligned.



All work and more play makes DFL-ites flex their chops and enjoy camaraderie to forge deep bonds afforded by these informal spaces.



At Dhanvarsha, we believe that teams win matches and what better than a good sprinkle of sports and festivities for all folks to regroup and refuel.

Motivating each other to accelerate drivers of growth, onwards and upwards.





# People Matters

## A Glimpse Into Fun & Festivities



We derive strength through our diversity



# People Speak

Empowering our stakeholders in their journey of growth and supporting them in their professional development to build a strong ecosystem.

## Celebrating Our Employees

I started my journey with Dhanvarsha in October 2018. The organisation has given me a good platform to perform, learn and grow. I am happy to be a part of the Dhanvarsha family and excited for my journey ahead.



**Manish Variya**  
Senior Manager  
Accounts and Finance

## Celebrating our Superheroes

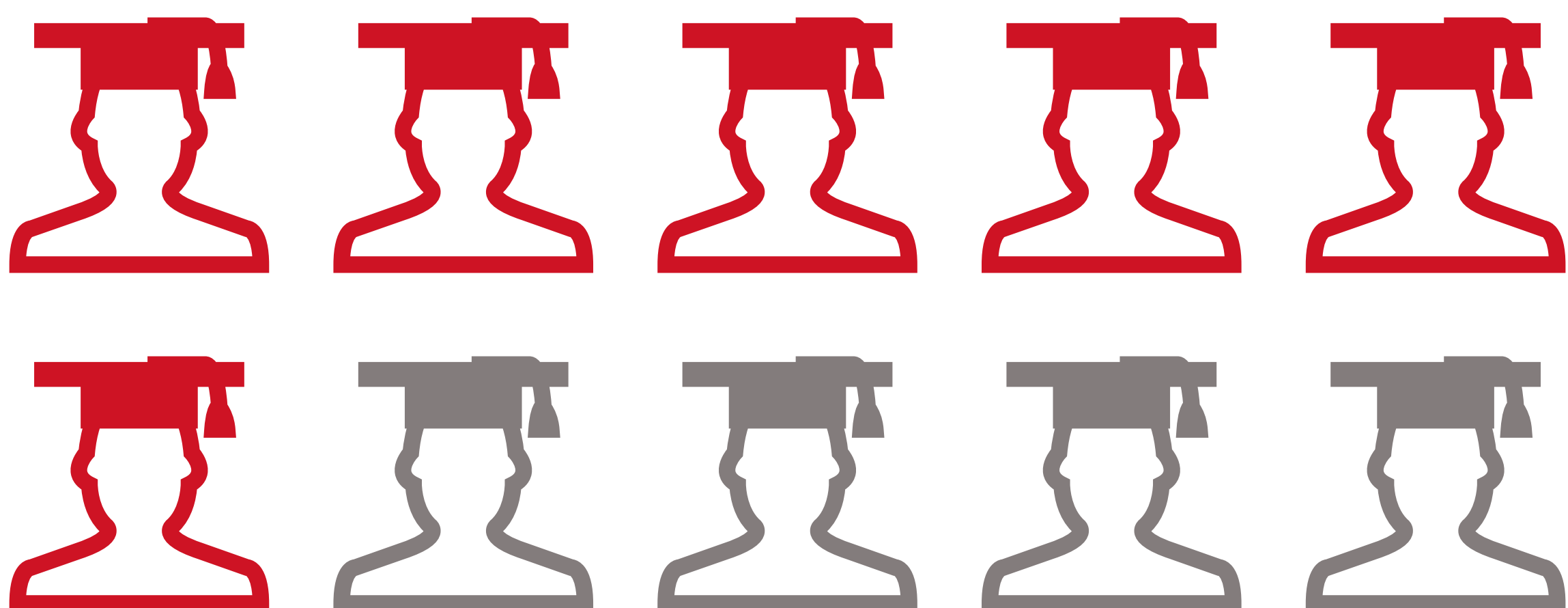
I had joined Dhanvarsha in 2018. My experience here has been great. On my first day I was very confused & worried about how it will be but later found that I was one of them. The people here are very caring. The management is very down-to-earth and humble. I enjoy each day at Dhanvarsha.



**Zakaria Laskar**  
Pantry Incharge  
Dhanvarsha HQ

In last 4 years, our people strength has multiplied by **13.5x**.

The average age of employees being **28 years**.



More than **60%** employees have a Master's degree & above



More than **95%** employees have completed a Bachelor's degree

## Celebrating Our Employees

It's been 2.5 years since I have joined Dhanvarsha. I joined as a fresher right after completing my MBA. Everything was completely new but I got the right mentors from the start which gave me an opportunity to undertake many projects. I thank Dhanvarsha for giving me a good pathway and growth in my career.



**Shradha Lal**  
Senior Executive - HCM

## Celebrating Our Employees

I completed 4 years at Dhanvarsha in October 2021 and the journey has been full of new learnings, opportunities and challenges. I joined as an Assistant Manager in the IT department and from there it was all about growing personally & professionally. In an organization one looks for guidance, growth and most importantly faith and I have been fortunate to have received it all. The best part about my job here is that I enjoy it and that is what matters! Thank you for having me as a member of this beautiful family!



**Rakesh Mishra**  
Deputy Manager - IT



# Health Matters

## Free Vaccination Drive for Dhanvarsha Employees & Stakeholders





[www.dhanvarsha.co](http://www.dhanvarsha.co)

