



TECHNOLOGY  
FOR THOSE WHO  
NEED IT MOST.

Intelligent Small Business Lending

Unlimit<sup>with</sup>  
Infosys<sup>®</sup> | Finacle



**THE BIGGEST NEED FOR FINANCE  
IS AMONGST THE SMALLEST  
ENTREPRENEURS**





ALWAYS A GAP BETWEEN  
THEIR FORMAL FOOTPRINT  
AND THEIR ASPIRATIONS





**YOUR LOAN OFFICER GOES RIGHT**

**TO THE CUSTOMER'S DOORSTEP.**

**DOES YOUR TECHNOLOGY DO THE SAME?**





**CUSTOMER DELIGHT IS STARTING WITH HER NEEDS RATHER THAN  
OUR PRODUCTS & CUSTOMIZING PARAMETERS TO SUIT HER**





\$300 Million disbursed

450,000 Small businesses assessed

Default rates < 1-2%



Artoo is one of the world's most impactful and sustainable financial service provider that puts "clients at the centre."

First Runner Up, Clients at the Centre Prize, 2016



Artoo is "Deepening financial inclusion"

First Runner Up, Metlife Inclusion Plus Award, 2017

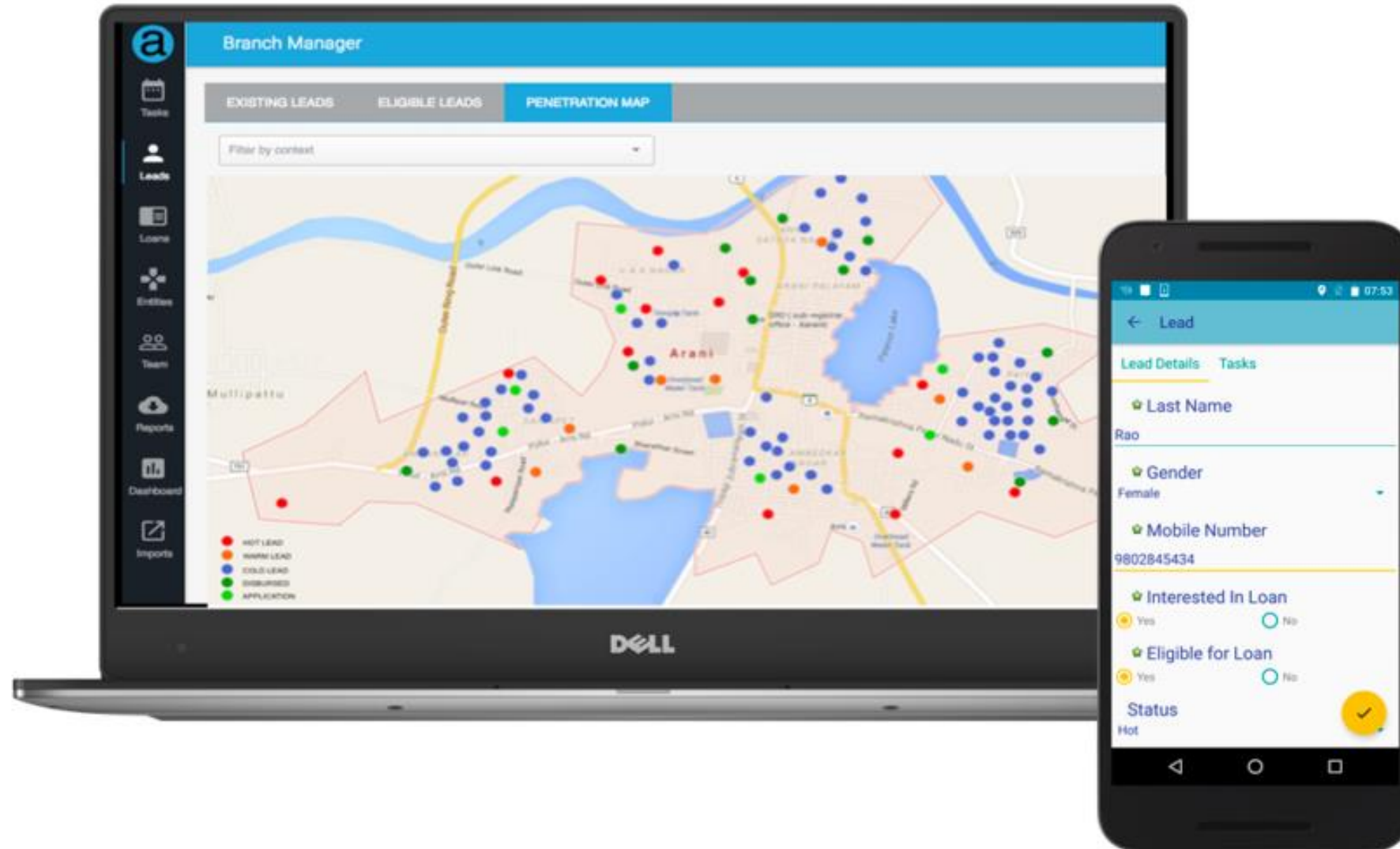


"Artoo is ushering a new era of loan origination with the use of technology and big data"

<http://www.bloombergquint.com/business/2017/01/07/tracking-fintech-using-technology-for-faster-smarter-lending-to-small-businesses>



# End to end digitalization





# Intelligent small business lending



Lead Generation



Customer Onboarding



Biometrics & e-Sign



Cashflow templates



Credit Policy



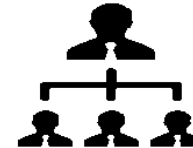
Predictive Models



Collections



Customer Engagement  
(App / Chat Bot)



Team Management



# Hassle free deployment



Credit Bureaus



LMS / CBS & CRM



BI Tools



Device & MDM



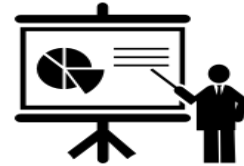
3<sup>rd</sup> Party Data Providers  
Wallets / Taxes / Identity



# Seamless user adoption



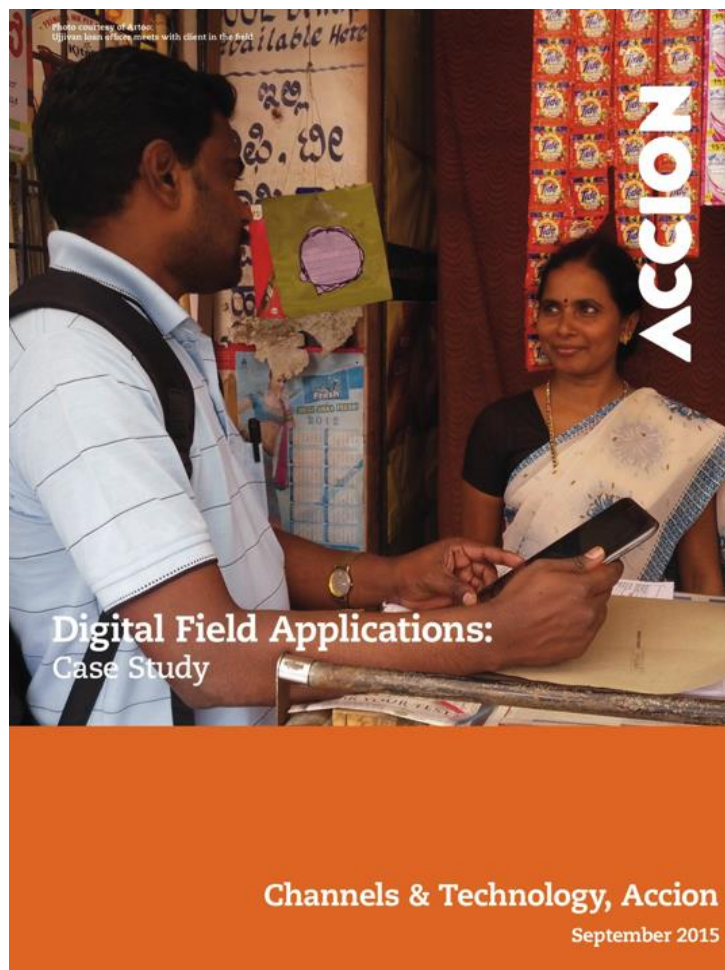
Multilingual Operational &  
Technical Support



Train the  
Trainers



# Radical business results



ROI of 800% in 1<sup>st</sup> Year

500% Increase in Productivity

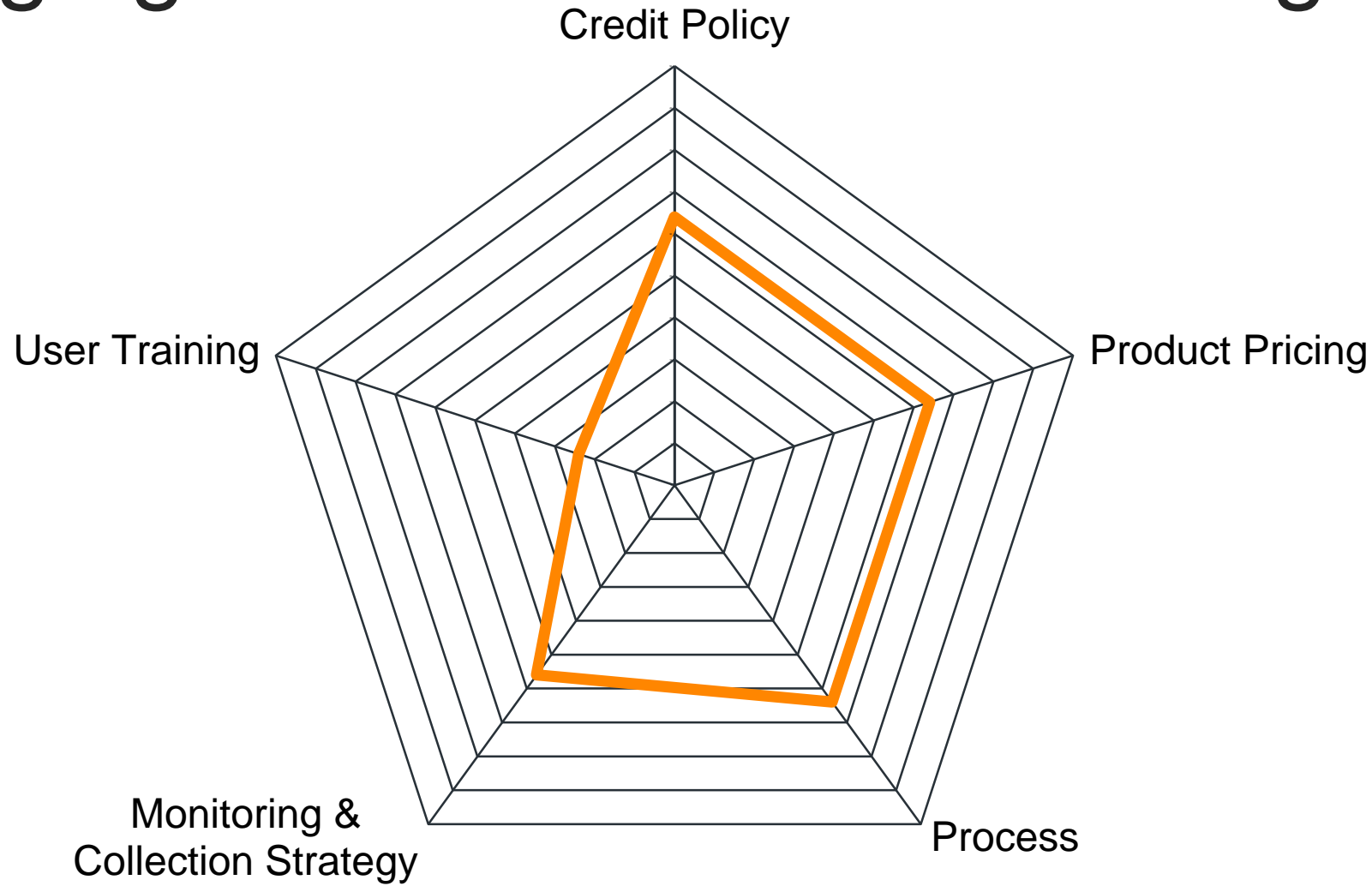
40% Decrease in TAT

45% Decrease in Customer Acquisition Cost

Proven results published in Accion Case Study -

[https://www.accion.org/sites/default/files/ujjivan\\_dfa\\_study.pdf](https://www.accion.org/sites/default/files/ujjivan_dfa_study.pdf)

# Changing the economics of lending





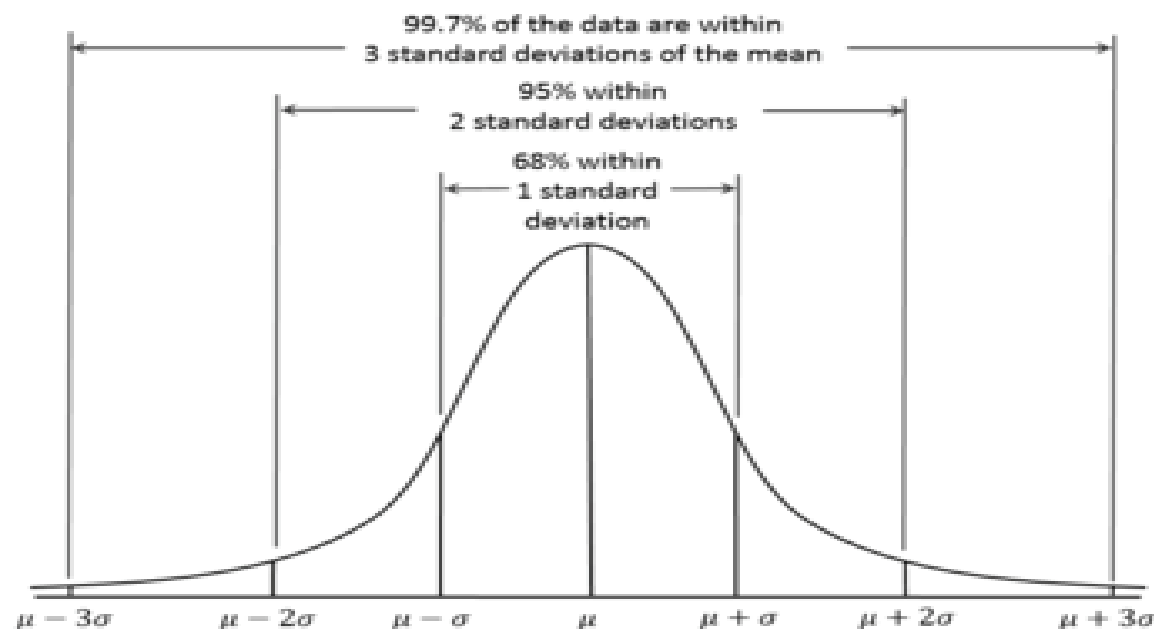
# Intelligence that works

- **Peer Comparison**
- **Dialogue Tree or Contextual Questions**
- **Insights**
- **Behavioral Science**

# Peer comparison models

Measure of authenticity of self reported data

- Demographics, Standard of Living, Sales & Purchase patterns, Location



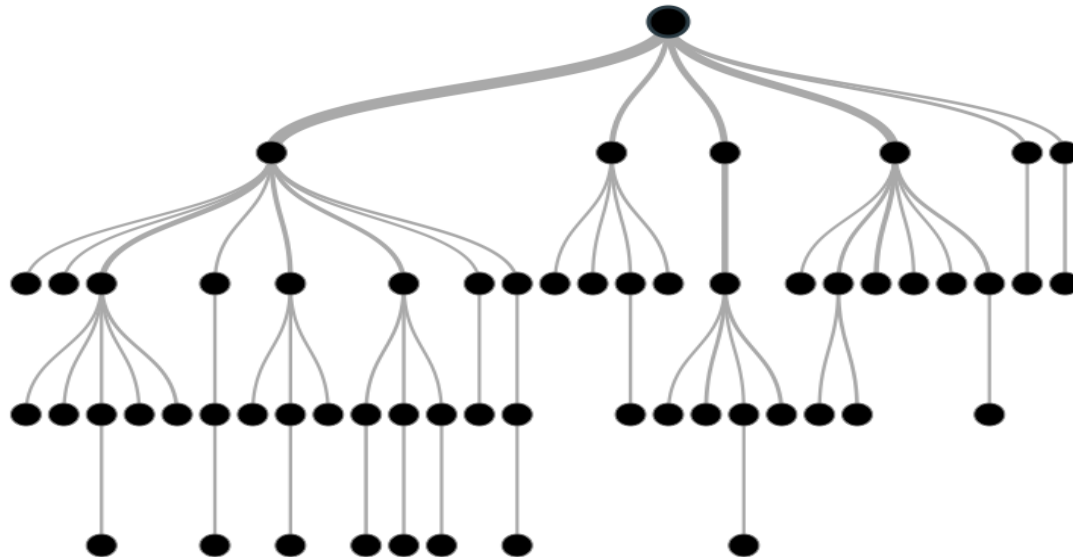
Is the borrower exaggerating his income or under-reporting his expenses?

Is the demographic or self reported data consistent with the peer group?



# Contextual questions

What question can we ask that give us a better sense of the creditworthiness of the borrower and faster.



# Demo

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MONTESSORI HOUSE OF CHILDREN

|| CHOWDESWARI DEVI PRASANNA ||

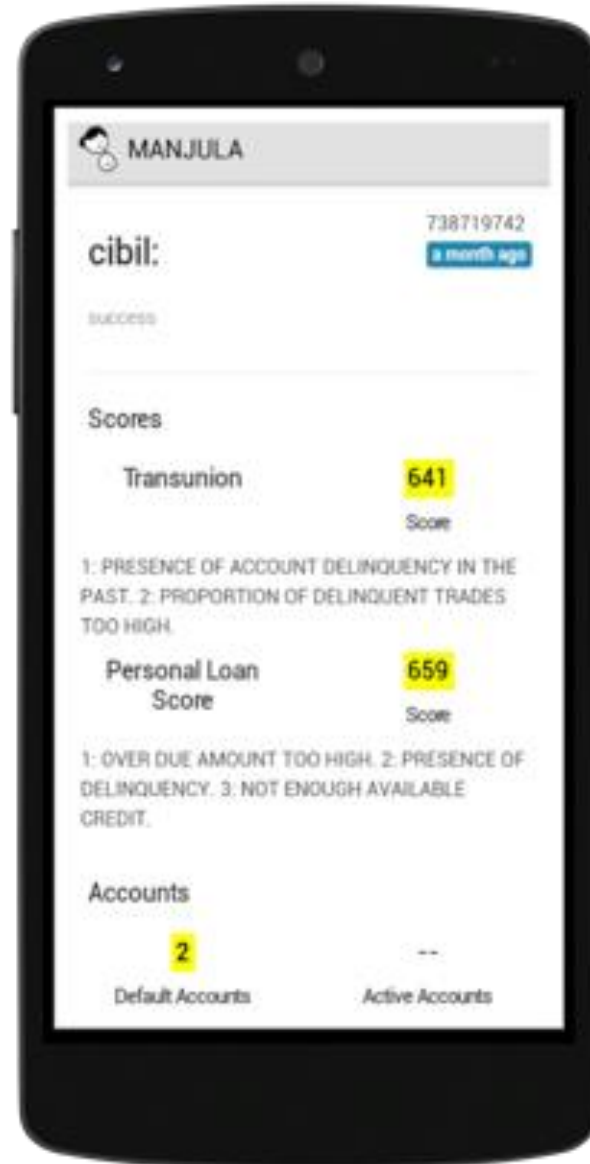
ಸಾಯಿ ಶಕ್ತಿ ಮೆಡಿಕಲ್ಸ್

**SAI SHAKTHI MEDICALS**  
**CHEMIST & DRUGGIST**

NO.312, 28TH MAIN, 37TH 'B' CROSS, JAYANAGAR, BANGALORE-560 069

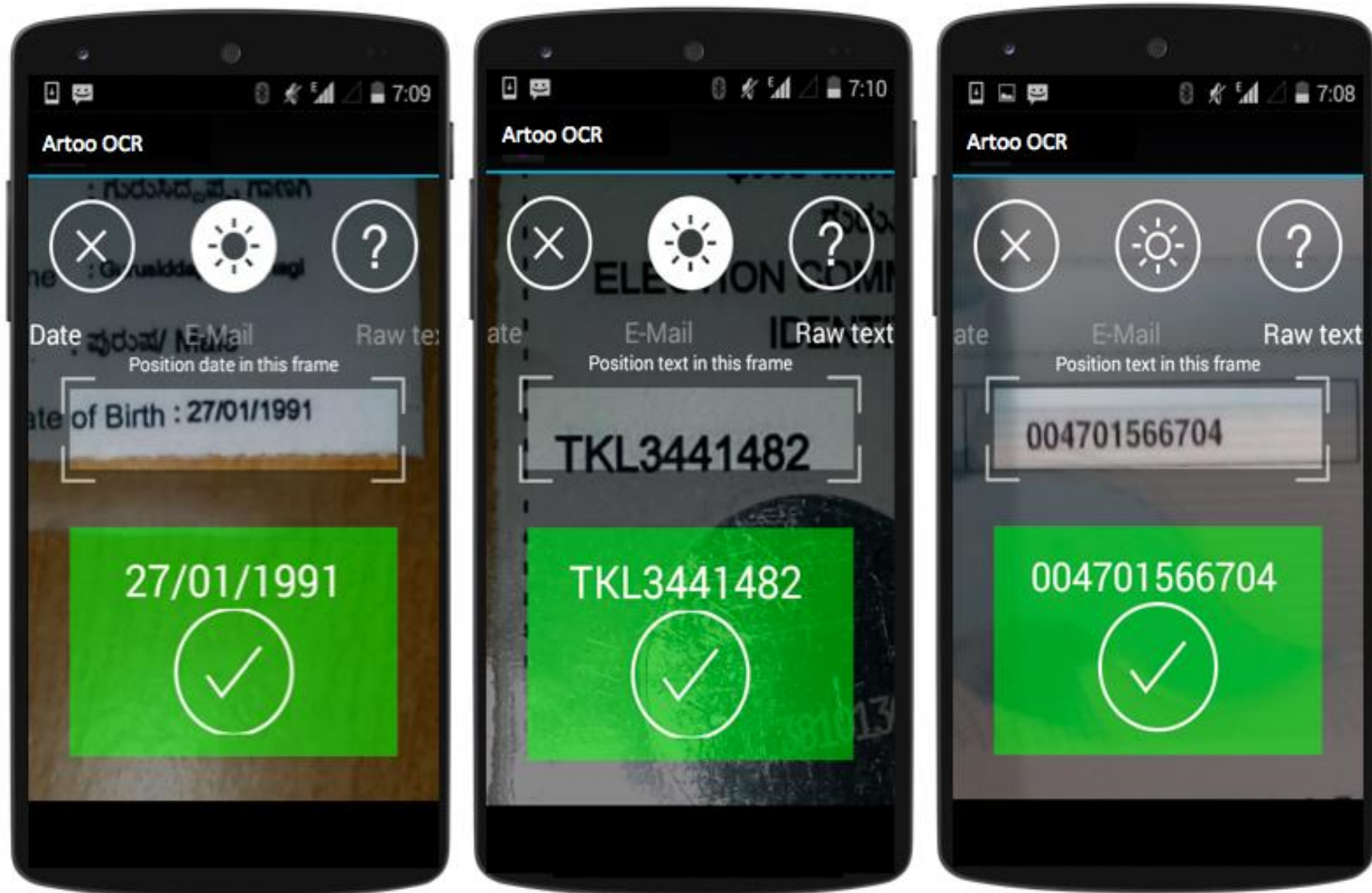


# Credit bureaus and other sources

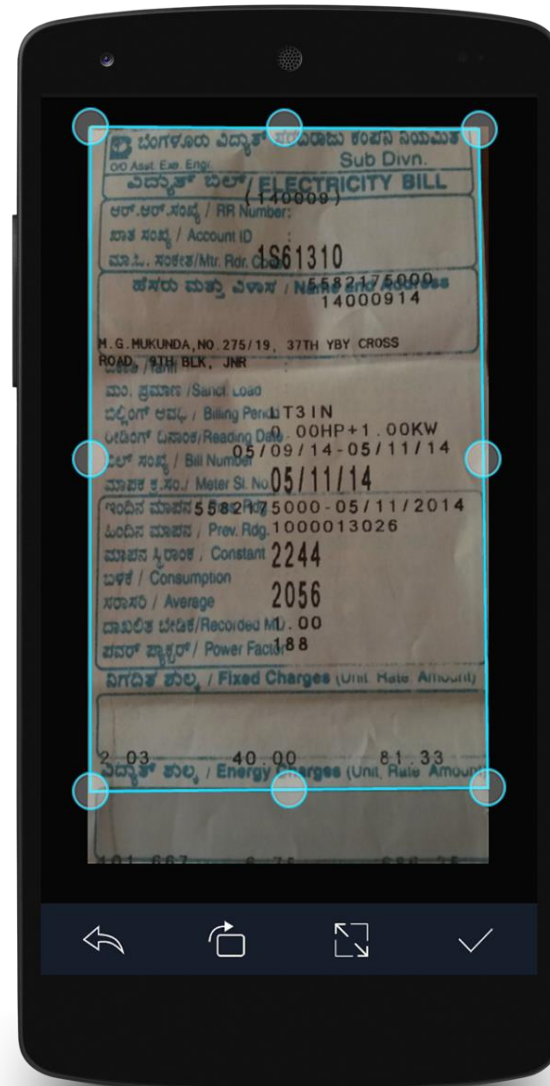




# Offline realtime OCR



# Capture anything else





# Occupation based cash flow templates

S - VAT B - ITR S - DECLARED SALES S - YEARLY SEASON

Days

Weeks

Good 3000

Regular 2000

Bad 1000

First Week

Good Regular Bad N/A

Second Week

Good Regular Bad N/A

Third Week

Good Regular Bad N/A

Forth Week

Good Regular Bad N/A

Declared Sales

Product Name Materials +

Egg rice INR 17

Quantity Sold 25

Selling Price 30

Frequency 30

Total Sales 22500

Direct Wages 0

Packing Items(Direct) 0

Rice

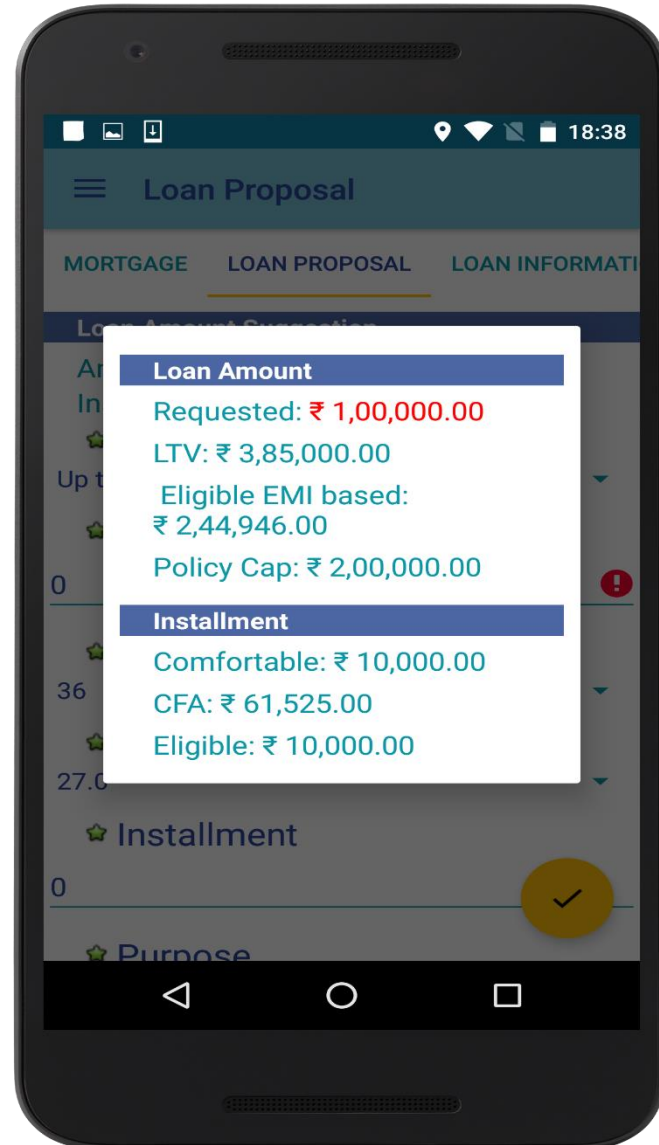
Egg

Vegetable

Others

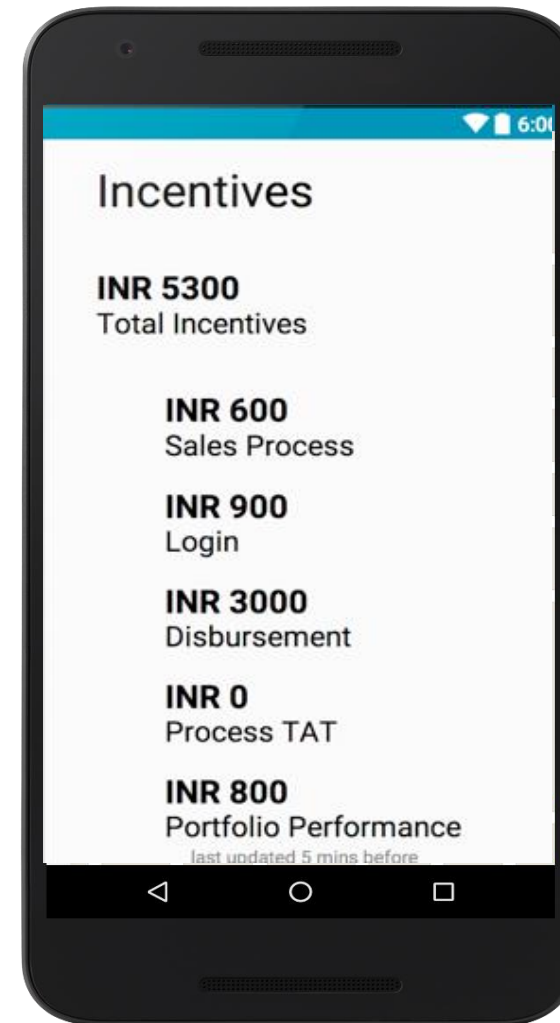
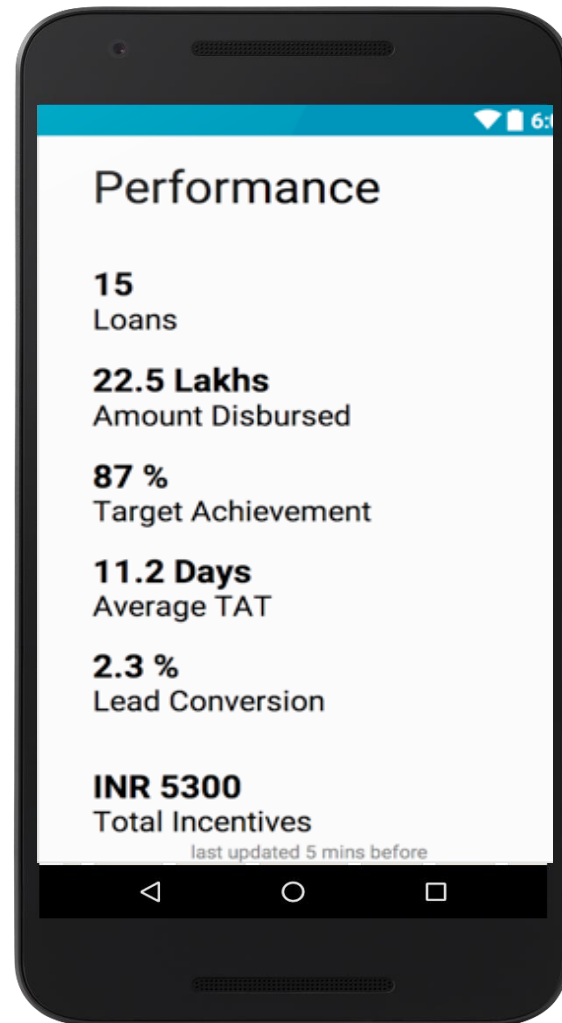
Product Estimate

# Loan offers – Risk adjusted + CLTV





# Personal dashboard & incentives





CAM

BUSINESS

PEOPLE

DOCUMENTS

HISTORY

DECISION

TASKS

SUMMARY

CREDIT SCORING

Krishna Mohan  
(Applicant)

Household



Business

## Loan

Loan Proposed is ₹ 58,000 for 24 month with monthly installment ₹ 3,183.53, leaving surplus of ₹ 7,65,626.17  
Disbursement in 1 tranche

Request Amount

₹ 58,000

Policy Range

₹ 51,000 - ₹ 1,00,000

CFA

₹ 62,000

Loan based on LTV

₹ 70,000

## Financial Ratios

Gross Business Income

₹ 798 k

Gross Margin

69 %

60 - 64 %





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[www.artoo.com](http://www.artoo.com)

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