

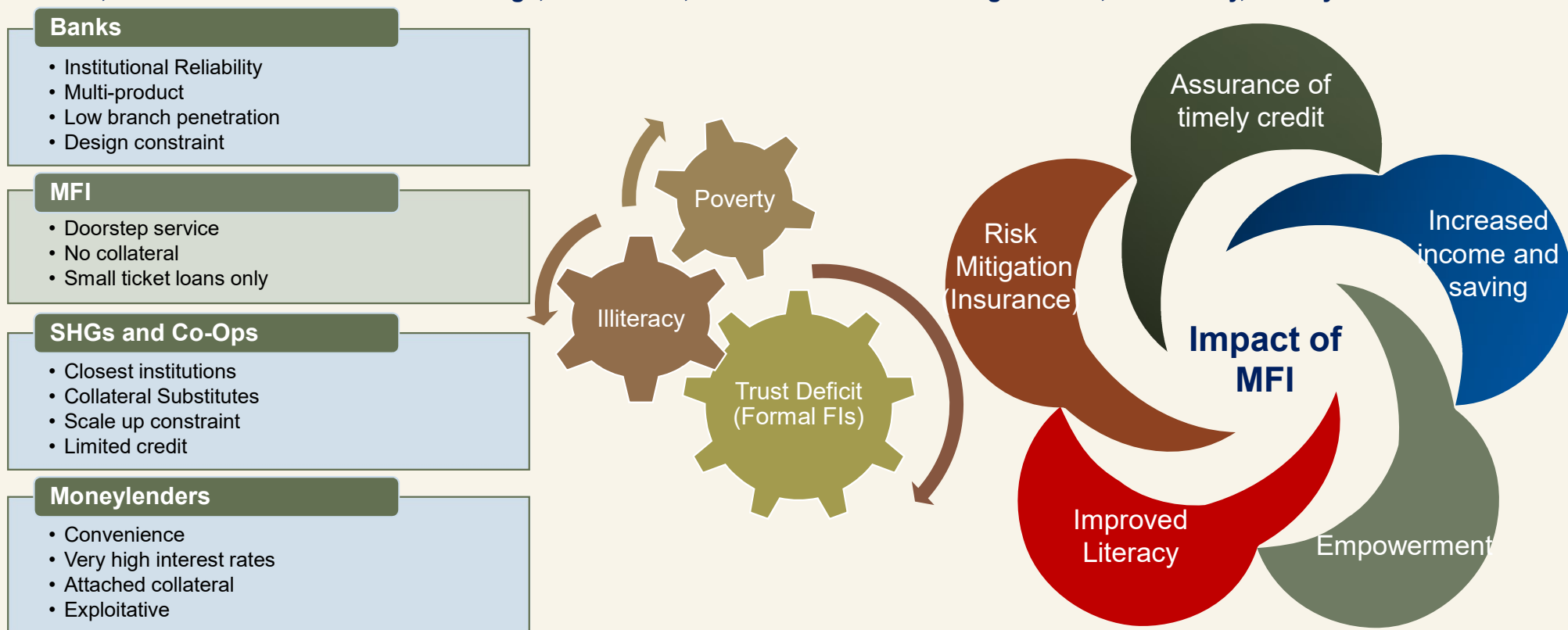


BUILDING A DIFFERENCE
TO MAKE A DIFFERENCE

SATIN | INTERNAL

Microfinance Through Window of Relevance

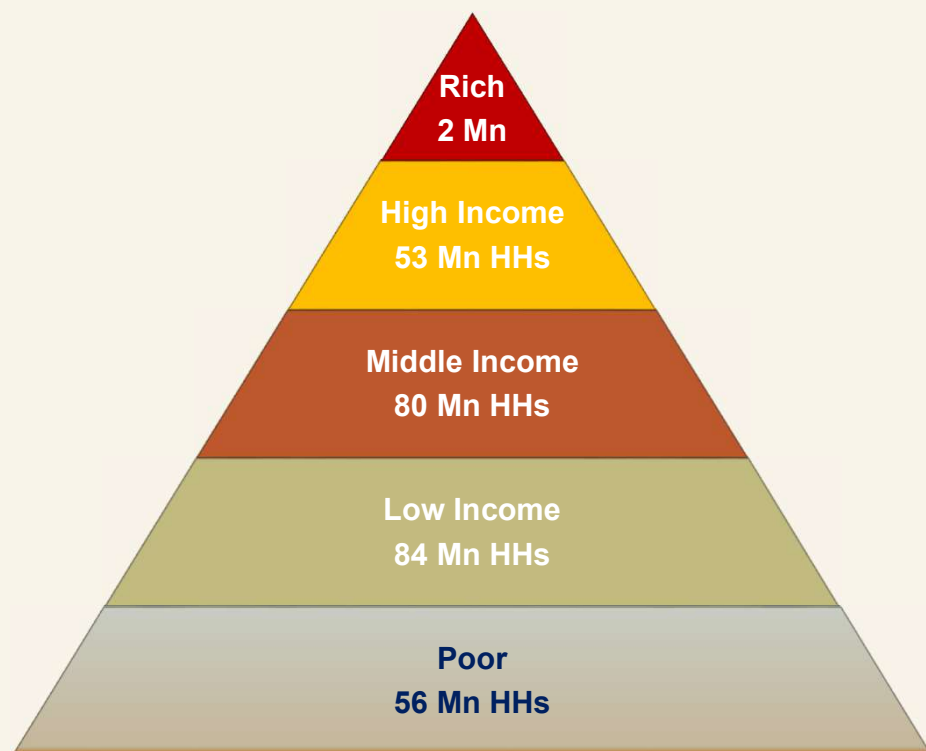
Microfinance is a way to promote economic development, employment and growth through the support of micro-entrepreneurs and small businesses; it has emerged as a powerful tool for women empowerment which helps in gaining greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making at home, community, society and nation level.



Demand for Micro-Credit in India



About 220 mn Households and USD 44 bn market size



Average monthly income of Households (HHs) in USD: Rich ~1,450; High Income 460; Middle Income ~200; Low Income ~115; Poor is less than USD 55 per month

* Based on MFIN Micrometer Issue-29-Q4-FY-18-19,

**NBFC-MFIs + SFBs+ Non profit MFIs
= USD 26.7 bn, as of Mar'19***

**Micro
Finance
Customer
base**

- ~220 mn households in the poor to middle income category
- Assuming that even 50% of the households can be financially supported
- Potential market size assuming basic lending at ~USD 400 per HH
- **An estimated market opportunity of USD 44 billion**

Women-Centric Sustainable Development : Microfinance



Women constitute the core fabric of microfinance and are also the critical success factor



Women are often among the most vulnerable and poorest members of low-income societies

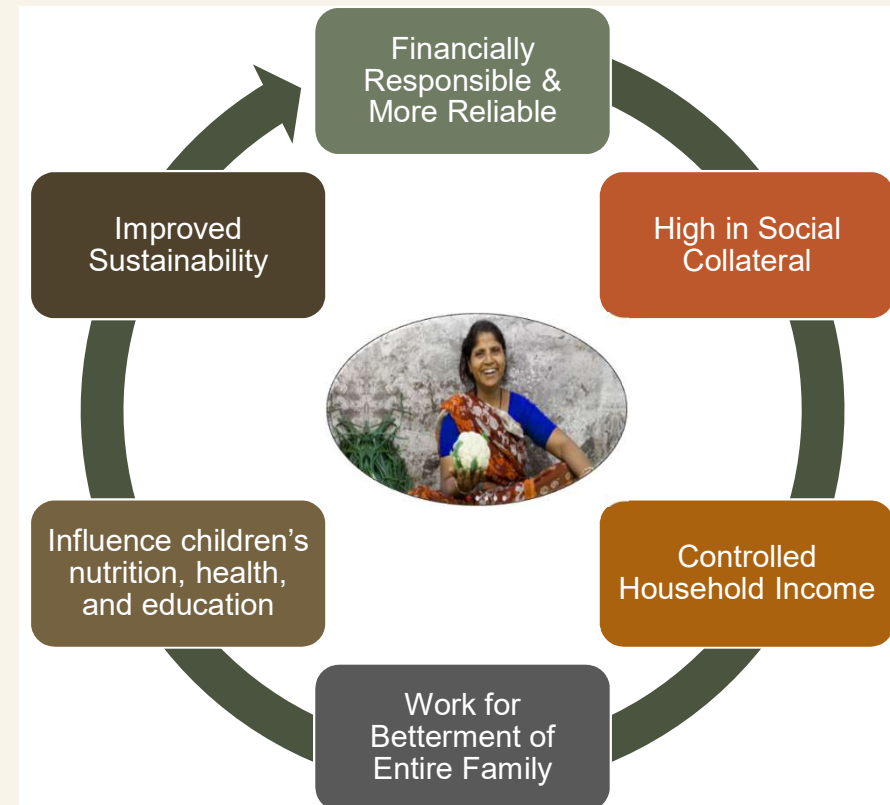
70% of the world's poor are women

Microfinance is a powerful instrument of social change, particularly for women



Obvious economic and social benefits to involving women in microfinance programs

Women are the family nucleus, that is vital for societal improvement and progress



SCNL's Model of Microfinance

SCNL has adopted the Joint Liability Group (JLG) Model for microfinance

Group Formation

- 4-6 women come together to form a **homogeneous group**
- Formed on the basis of **Social Collateral**
- A Group Leader is chosen from amongst the group members

Centre Formation

- 3-5 such Groups come together to form a Centre
- Hence a Centre has 12-30 members
- A Centre Leader is chosen
- All members of a Centre are **jointly liable** to repay on behalf of defaulting members

Disbursement and Repayment

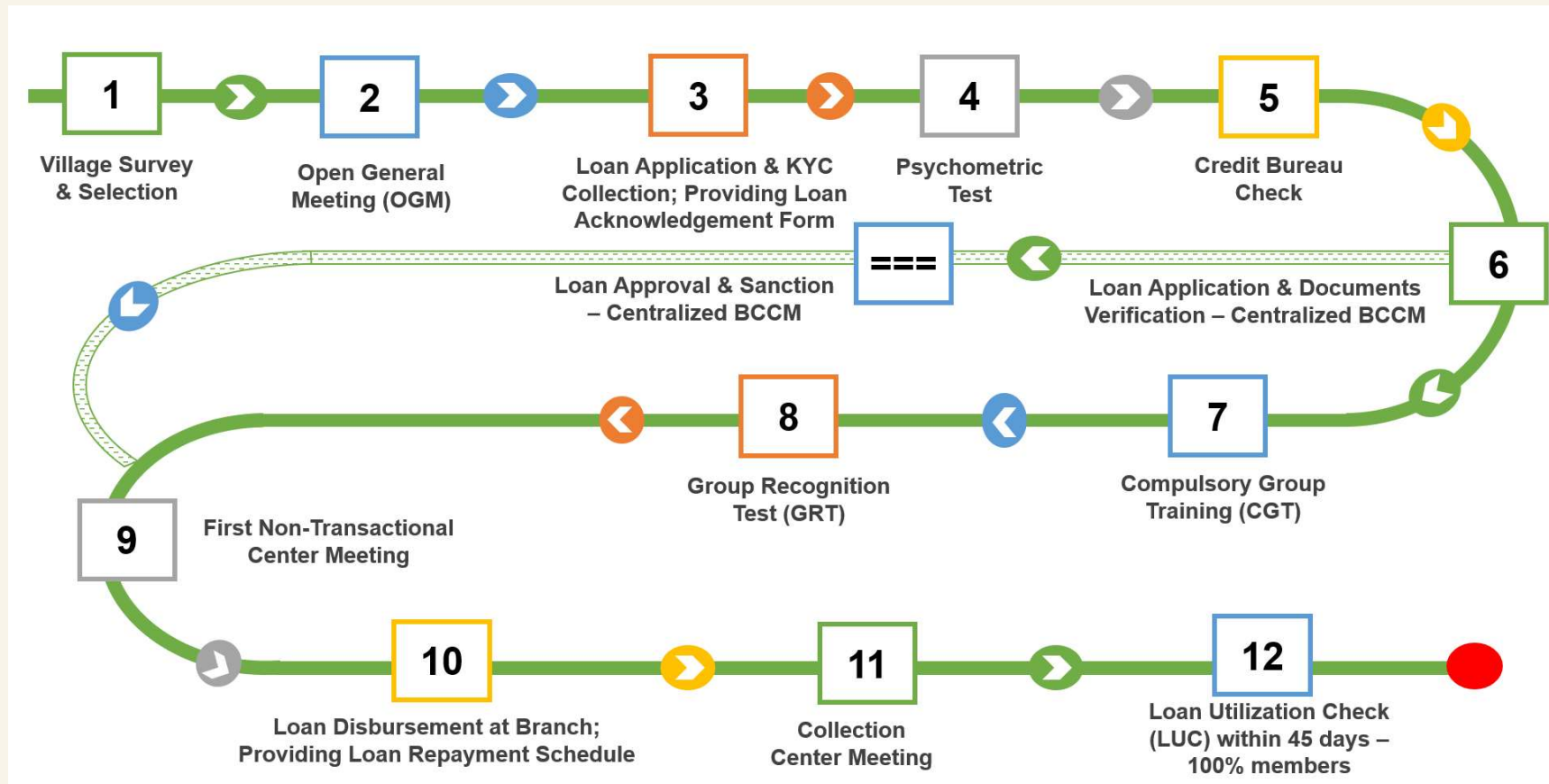
- Post KYC check and Credit Bureau check, loans are disbursed to each of the members belonging to a particular Centre
- On specific repayment dates Centre members come together to repay the amount due

... providing Differentiated Product Offerings



	MFI	Business Correspondent services	Housing Finance	SME
Product features as on Jun'19	SCNL	Taraashna Financial Services Ltd	Satin Housing Finance Ltd	Satin Finserv Limited (SFL)
Start Date	May'08 (JLG)	May'12 ⁽³⁾	Feb'18	Mar'19
Ticket Size Range	Upto Rs. 50,000	Upto Rs. 50,000 (JLG - Microfinance)	Rs. 100,000 – 4,000,000	Rs. 100,000 – 100,000,000
Tenure	12 - 24 months	12 - 24 months	24 - 240 months	12 - 120 months
Frequency of Collection	Bi-Weekly	Bi-Weekly / 2 Bi-Weekly	Monthly	Monthly

Field Operation Process: SCNL



TARAASHNA SERVICES LIMITED



- Taraashna Services Limited (TSL) is an intermediary for promoting financial inclusion in the country. TSL facilitates access to finance by providing credit, micro- insurance and saving facilities to the unbanked clients in India.
- TSL started its journey in June 2012 and currently operating in six states of India, as a Business Correspondent (BC) partner/service provider for reputed commercial banks, NBFC's & Financial Institutions.
- TSL follows a customer centric approach and is a firm believer in enrichment of human capital through continued training. Technology is the key enabler in TSL's business model and innovation is a habit for TSL.



TARAASHNA SERVICES LIMITED-Business Model

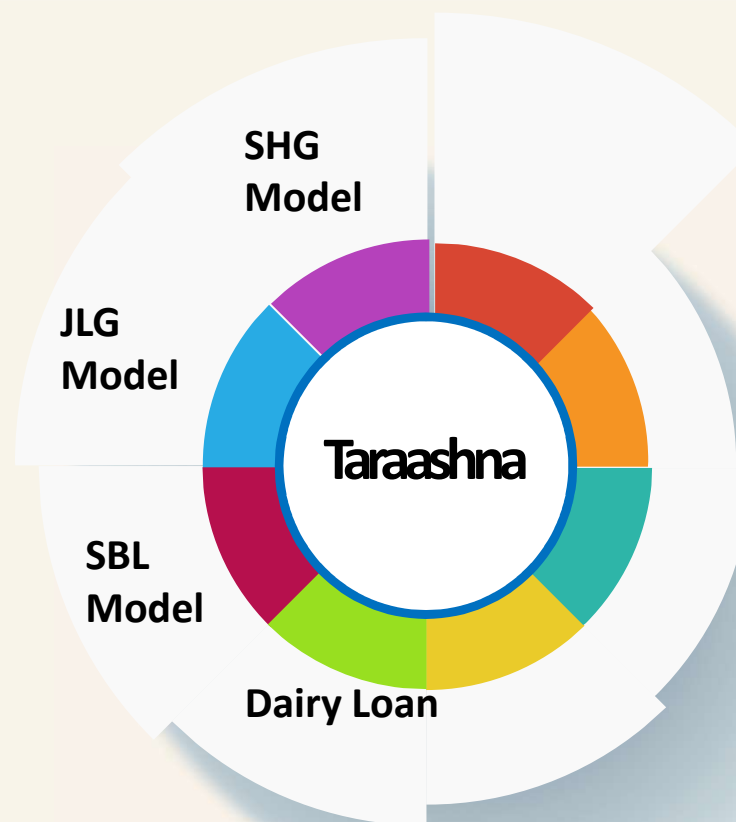


Self help group(SHG) is a small homogeneous group of micro-entrepreneurs who form the group for a common cause and interest

TSL facilitates the formation of Joint Liability Groups(JLGs). The JLG members come together and offer a mutual guarantee to the bank to avail bank loans.

Secured loans to small businesses as well as other entities engaged in income generation activities

TSL is facilitating dairy & animal husbandry industry through a joint venture with Dairy companies, facilitating small entrepreneurs/farmers by providing them with small & mid-sized ticket secured loans



SATIN HOUSING FINANCE LIMITED



Satin Housing Finance Limited (SHFL) is a newly incorporated on April 17, 2017 as a wholly owned subsidiary company of Satin Creditcare Network Limited (SCNL).



SHFL is engaged in providing long-term finance for purchase, construction, extension and repair of houses for the retail segment along with loans against residential property, commercial property and plots.



SHFL offers a suite of innovative and flexible loan products, in sync with customers' needs and at competitive pricing



Satin Finserv Limited



- ☐ Satin Finserv Limited is a Wholly Owned Subsidiary of Satin Creditcare Network Limited
- ☐ Company incorporated on 10-08-2018 and received NBFC License on 09-01-2019
- ☐ Commenced Business Operations from March 2019
- ☐ Provides Small Ticket MSME loans secured against collateral of property and Corporate loans NBFC MFI's
- ☐ Caters mainly to the MSME, SME & Self-Employed Segment
- ☐ Currently sourcing Business in Delhi, Haryana, Punjab, Gujarat, MP, Pune & Mumbai
- ☐ Management Team, with substantial experience in the Lending Business



Thank You

SATIN CREDITCARE NETWORK LTD.

Reaching out!

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