

NEOGROWTH[®]

Lending simplified. Growth amplified.



CORPORATE BROCHURE

#Keepingitsimple

May' 24

ABOUT US

NeoGrowth Credit Private Limited (NeoGrowth) is a new-age, digital lender focusing on Micro, Small and Medium Enterprises (MSMEs). These enterprises represent the growth engine of the Indian economy. We are a Systemically Important, Non-Deposit taking Non-Banking Financial Company (NBFC-ND-SI).

We offer a wide range of products tailored to the dynamic needs of small businesses. We have served and engaged with 1,50,000+ businesses and supported them in their growth ambitions. As of March 31, 2023, we stand at an AUM of INR 1850 Crore. With innovation at the forefront, we have consistently served our customers with curated products and seamless processes, offering them several benefits and accelerating their growth.

Our digital payments-based lending, modular product suite, analytics-based underwriting, and flexible repayment options are the key attributes that led to our emergence as a leading player in the digital lending space. Our proprietary lending model assists in identifying the credit worthiness of small businesses and helps our customers in unlocking their true potential. Founded by industry veterans, our Board of Directors comprises experts, who guide the leadership team towards our strategic goals.



Mission

To fund small businesses by leveraging the digital ecosystem. Our financing not only helps our clients grow but also creates a positive social impact.



Core values

NeoGrowth is driven by strong core values which are part of our DNA. All our products, processes and services encompass these values. This provides us with a competitive edge.



Accountability

Goes hand in hand with empowerment and brings in a sense of ownership in all that we do



Customer Focus

All our actions need to have a positive impact on the customer



Innovation

We are a new-age financial services company and innovation is in our DNA

PILLARS OF NEOGROWTH





Dhruv Khaitan (Founder)

Serial entrepreneur having successfully founded and divested 2 previous companies.

Established an industrial automation start-up which evolved into a joint venture and eventually a divestment to the Fortune 500 Rockwell International of USA.

Founder & Chairman of Venture Infotek, India's leading payment processing company until divestiture.



Piyush Khaitan (Founder & Chairman)

Seasoned operating executive who has successfully founded a number of businesses and operated them to high levels of success.

He has worked closely with Card Networks, RBI and IBA in framing policies and giving direction to the card payments industry in India.

Founder & Managing Director of Venture Infotek, India's leading payment processing company until divestiture.



Arun Nayyar (Managing Director & Chief Executive Officer)

Arun is a seasoned finance professional with over 20 years of diversified experience in the domain of commercial and consumer lending.

Arun, a Chartered Accountant, was earlier with Edelweiss where he was heading the SME Lending business of the group.

Prior to Edelweiss, Arun held several key positions across Business Development and Risk Management with Citibank India. He has also worked at CRISIL early on in his career.

LEADERSHIP TEAM



Arun Nayyar
Managing Director &
Chief Executive Officer



Deepak Goswami
Chief Financial Officer (CFO)



Manmeet Singh
Chief Business Officer



Amol Deherkar
Chief Product Officer



Vikas Dhankhar
Chief Technology Officer



Ravikant Shekar Anchan
Head - Collections



Yogesh Nakhwa
EVP - Operations,
Customer Service and
Business Excellence



Gauri Shah
SVP - Risk & Credit Policy



Vasudha Chaudhry
SVP - Credit



Vikas Kumar Kortalwar
SVP- Human Resources



Kapil Bhalthandra Talati
SVP - Internal Audit
and Controls

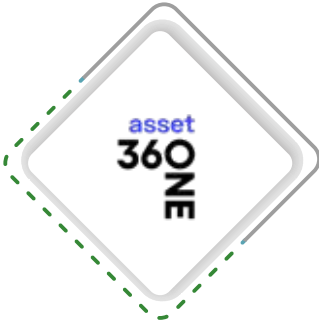


Sanjay Rawat
Chief Compliance Officer

INVESTORS



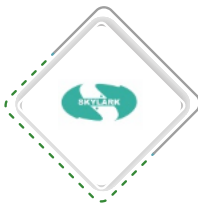
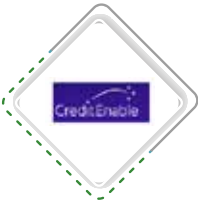
INVESTORS



PARTNERSHIPS & ALLIANCES



PARTNERSHIPS & ALLIANCES



Many more

FACTS & FIGURES (FY 2022-23)



FACTS & FIGURES

2013
First Loan Disbursed



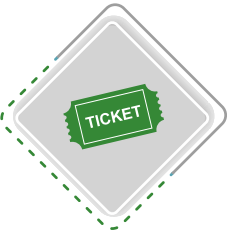
25,000+
Live Borrowers



25+
Cities



₹ 1850 Cr.
AUM

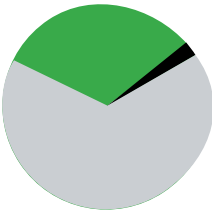


₹ 15.40 lakhs
Average Ticket Size



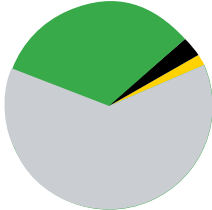
2,000+
Channel Partners

PRODUCT WISE AUM (%)



61% Retail Finance 37% Supply Chain Finance
2% Plus loan

PRODUCT WISE DISBURSEMENT (%)



63% Retail Finance 30% Supply Chain Finance
6% PLPF 1% Plus Loan

CORPORATE IDENTITY

FUNDING ASPIRATIONS, CREATING IMPACT.

Milestone moments of our journey

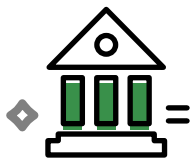
2013

- Disbursed our first loan
- Raised Seed Stage Equity INR 35 Crore raised from Founders, Omidyar.



2014

- Established presence in top metros: Delhi, Mumbai, Bengaluru, Hyderabad, Chennai and Pune
- Raised Seed Stage Equity INR 10 Crore raised from Aspada



2015

- Expanded into megacities Jaipur, Chandigarh, Ahmedabad & Kolkata
- Raised Series A funding ₹45 Crore raised from Quona Capital, Omidyar, Aspada and Khosla Impact.



2019

- Rolled out NeoGrowth's re-branded identity
- Launched Purchase Finance, NeoCash Express and Vendor Finance Express



2020

- Established Product Bouquet for Retail and Supply Chain Finance
- Clocked ₹1,300 Crore AUM*



2018

- Reported ₹1000 Crore AUM
- Launched Vendor Finance
- Raised Series C funding ₹300 Crores raised from LeapFrog, Accion and Aspada



2017

- Opened 11 new branches
- Expanded to Tier-II cities
- Launched Pay Later



2016

- Raised Series B funding ₹107.8 Crore raised from IIFL Seed Venture Fund I and other investors.

2021

- Launched Insta Business Loan
- Entered secured lending space with launch of 'Plus Loan'
- Raised ₹66.3 crore from existing shareholders



2022

- Clocked highest-ever AUM at ₹1,559 crore
- Achieved profitability in Q3 & Q4
- Launch of Accelerator
- Raised INR 50 crores from Founders, Leapfrog and CEO.
- Raised ~ INR 160 Cr. from FMO



2023

- Opened 2 new branches



CREATING POSITIVE SOCIAL IMPACT



Catalyzing Emerging Small Businesses:

48% loans by volume extended to businesses with vintage <=5 years



Gender inclusive lending:

24% loans extended to women borrowers



Promoting Healthcare:

86% customers availed health insurance



Driving Economic Growth:

26% loans by value to customers in tier II cities



Catalyzing Bharat's Entrepreneurs:

35% loans advanced to young entrepreneurs (<35 years)

AWARDS & RECOGNITIONS



Best MSME Lending Company of the Year' at Quantic India's 2nd Annual NBFC & FinTech Excellence Awards 2023



Content Marketing Award for Social Impact at Mint Marketing Award 2022



Best Analytics Implementation at Quantic India Technology Excellence Awards 2022



Excellence in Customer Centricity at Elets 12th NBFC100 Tech Awards 2022



Quantic India's NBFC and Fintech Excellence Awards 2022 - Best SME Finance Company



Best Brand Campaign Award by Banking Frontiers



Great Place to Work - March 2022 to March 2023 (Third time in a row)



Top 30- India's Best Workplaces in BFSI 2022



Great Place to Work, 2021



"Best Financial Tech" at the India Digital Enabler Awards 2020 by Entrepreneur India



'Best Marketing Campaign of the Year' at Global Marketing Excellence Awards, 2020



Great Place to Work, March 2020



Best Lending Fintech at KPMG Business Today Awards, 2020



Best Lending Tech of the Year at ET Now Awards, 2020



Awarded Best Lending Fintech at Business Today - Money Today Financial Awards 2020



Best Fintech SME-Connect at India Banking Reforms BFSI Awards, 2019



Best Tech Company at D&B SME Business Excellence Awards, 2019

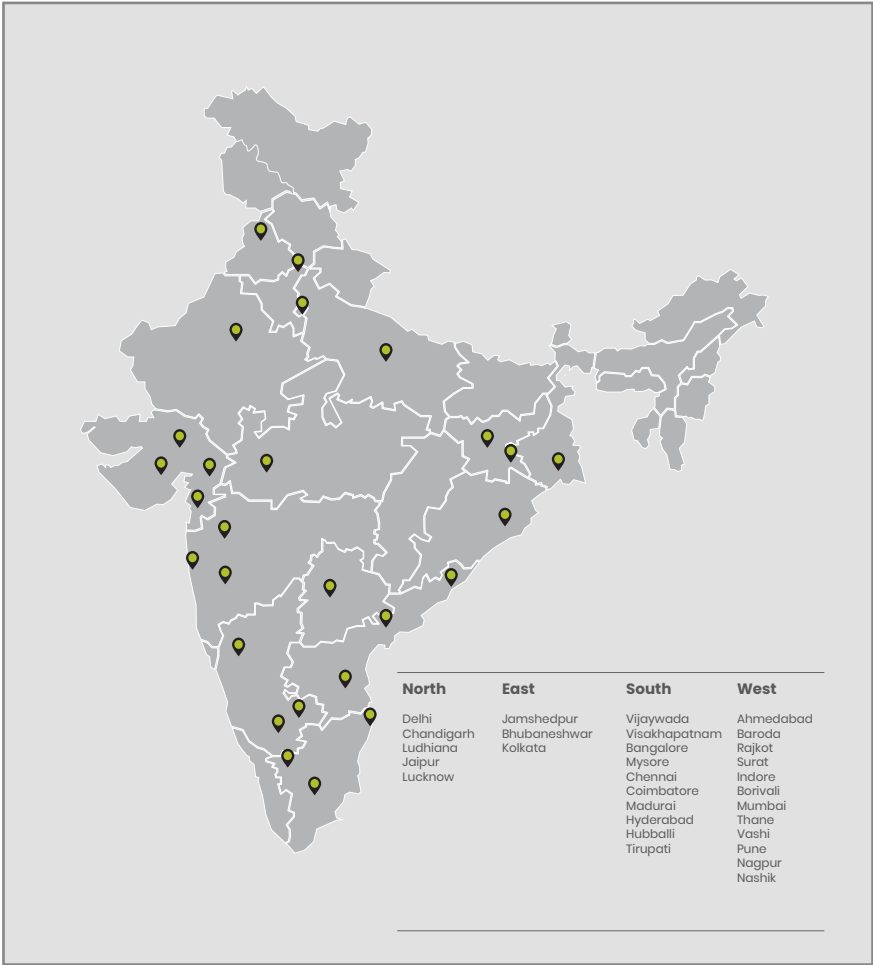


Most Innovative Fintech Product at ABP News BFSI Awards 2019



10 Most Inspiring CEOs in India by Insights Magazine, 2019

PAN INDIA PRESENCE



DIGITAL ASSETS

PLATFORM	STAKEHOLDER	PURPOSE
Younite	Younite Partners	<ul style="list-style-type: none"> • Vendor management services • Initiates and completes Insta journeys without assistance • Manages pay-outs to Younite partners
Merchant portal	Customers	<ul style="list-style-type: none"> • Gathers all loan-related information and raises queries • Raises fund requests and registers ENach process
Alliance portal	Alliance partners	<ul style="list-style-type: none"> • Generates lead and makes conversions through alliance partners
Sales compass	Sales team	<ul style="list-style-type: none"> • Manages sales performance and Tracks loan applications
DiGibizz	Customers	<ul style="list-style-type: none"> • Digital solutions to upgrade their business

OUR PRODUCT OFFERING



PRODUCT SUITE

INNOVATIVE APPROACH TO STEP UP GROWTH

There are around 63 Million micro, small and medium size enterprises (MSMEs) operating in India today. We cater to MSMEs and provide funds for a variety of business needs such as working capital requirements, business expansion, among others. We facilitate loans to even businesses with low vintage, as our automated underwriting considers digital payment data to evaluate credit eligibility. We also offer unique repayment facilities, including daily repayment option.

WHY NEOGROWTH?

- **Customised repayment solutions**

We offer direct deductions from your sales, so repayments don't have to be manually done by you

- **Doorstep service**

We work constantly to keep them as low as possible for you.

- **Extensive product suite**

Collateral-free and secured loan products for diversified needs of our customers

- **Easy top-up loans**

Existing customers with satisfactory repayment record are offered top-up facility with minimum documentation.

WHO DO WE CATER TO?

Right from the modest neighbourhood kirana store, to the upcoming eateries, to the chic salon operator – our products and services fuel the true spirit of entrepreneurship in the new India.



Fashion & apparel



Auto & Ancillaries



Consumer Durables



Restaurants



Footwear



General Stores



Groceries



Hospitals



IT Services



Manufacturers



Petrol pumps



Pharmacies



Spa & salon

RETAIL FINANCE



NEOCASH REGULAR

These are collateral-free loans for online/offline retailers who are looking for new-age, easy-to-obtain loan products. Retailers with very limited or no credit history can also be eligible for these loans. NeoCash is a short-term loan for customer-facing SMEs having Point of Sale Machines and/or Online Sales.

₹ 1-75 Lakhs **2** years
Ticket size Minimum business age¹

18-36 months
Loan Tenure

NEOCASH EXPRESS

NeoCash Express is a no-frills loan product. It is specifically designed for MSMEs looking for a standard, small ticket loan with a quick turnaround time. These are fixed-tenure loans with low daily repayment option.

₹ 16 - 25 Lakhs **2** years
Ticket size Minimum business age¹

Upto **24** months
Loan Tenure

NEOCASH INSTA

Loan for customer-facing SMEs (Retailers) with Instant Online Approval and speedy disbursal.

₹ 1 - 15 Lakhs **2** years
Ticket size Minimum business age¹

500 & 720 days
Loan Tenure

SUPPLY CHAIN FINANCE



VENDOR FINANCE

Vendor financing is a term loan offering, targeted to the manufacturers and suppliers of large corporates². Working relationship with large corporates acts as one of the enablers for these loans. Easy sanctioning and quick disbursements are USPs of these loans.

₹25 – 75 Lakhs
Ticket size

3 years
Minimum business age¹

18 – 36 months
Loan Tenure

PURCHASE FINANCE

Purchase financing is our latest offering for traders, manufacturers and service providers purchasing their goods from large corporates². It is an easy sanction product, with an additional PayLater Open option. This feature splits the loan and provides maximum flexibility – whereby 50% of the amount is disbursed as a term loan and another 50% is a credit limit, which can be utilised, based on need.

₹15–75 Lakhs
Ticket size

3 years
Minimum business age¹

24–36 months
Loan Tenure

ACCELERATOR

Collateral free term loan for Manufacturers, Distributors, Traders, Dealers & Service Providers with GST registration.

₹15, 20 & 25 Lakhs
Ticket size

3 years
Minimum business age¹

24 & 30 months
Loan Tenure

PLUS LOANS



PLUS LOANS

Loans targeting businesses, which are at early stages of digitisation; offers unique eligibility basis LIP. Loan can be availed against Residential, Commercial, Industrial, Warehouse, or Vacant Land.

₹ 15 Lakhs - 50 Lakhs

Ticket size

3 years

Minimum
business age¹

84 months

Loan Tenure

1. Minimum business age is the eligibility for the minimum number of years that the business must complete

2. We define large corporates as companies with annual turnover > 250 Crore

MULTI-CHANNEL DISTRIBUTION



DISTRIBUTION APPROACH

YOUNITE PARTNER PROGRAM

Younite Partner Program is a part of NeoGrowth's holistic approach towards 360-degree engagement with our Younite Partners. It establishes deeper market coverage and a partnership approach to channel engagement, enabling insightful decision-making. Under the program, the Younite Partners are equipped with a tech-drive Younite Portal for effective communication, tracking, seamless processing, and digital payouts. We ensure deep relationship management through a partner-based approach with Sales Leadership Connect and field-level tracking.

D2G (DIRECT 2 GROWTH)

Direct to Growth initiative helps enhance the direct reach to customers with an upliftment in the direct business acquisition.

I.) BTL

We conduct monthly BTL activities in Tier 1 & Tier 2 cities under 'Business Loan Carnival' for enhanced customer connect and loan leads. The loan approvals are fast-tracked with instant approval with priority underwriting, merchant referrals, and customer recognition.

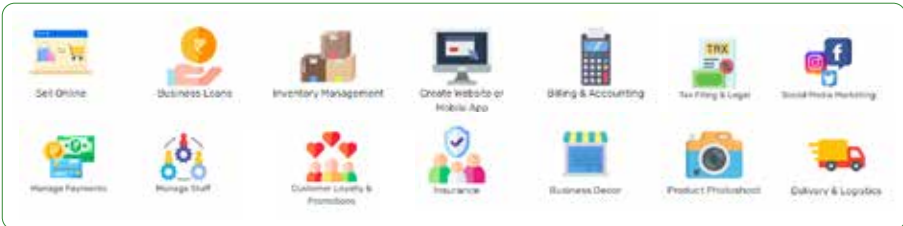
II.) DIGITAL FOOTPRINT

NeoGrowth actively engages with its audience across social media channels like Facebook, Instagram, LinkedIn, Twitter, and the website. We focus on building a strong community and driving customer engagement activities like educational initiatives, financial knowledge, awards and recognition, and product information with a customized approach across handles.

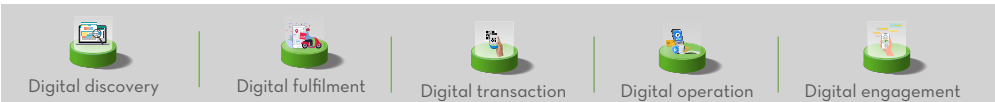
TRANSFORMING BUSINESSES. EMPOWERING LIVES.



DiGibizz is a simplified new-age platform catering to emerging needs of small businesses. A technology and partnership driven platform to holistically meet commercial needs of small businesses by leveraging data driven customer insights. The key objective is to partner with small businesses intending to upgrade across various service categories and handhold them in their transformation journey.



With the diGibizz initiative, we assess small businesses on the following parameters based on our in-house recommendation engine "Digit-O-Meter":



Our proprietary algorithm prepares a scorecard to categorise customers into different categories based on the stage of digitisation. After taking responses from the customer, the algorithm evaluates the current digital score and provides customised analysis on the same based on the building blocks.

SIMPLIFIED NEW AGE PLATFORM CATERING TO EMERGING NEEDS OF SMALL BUSINESSES



CUSTOMER STORY



MS. RESHMA AMIT DEOKAR

Advait Medical & General Store (Pharmacy), Kokan Nagar, Bhandup, Mumbai

Business challenges : "There is growing competition in our vicinity today. I feel my business lacks the technological support, which other businesses have today in my area. Hence, I would like to upgrade and compete well with the online & hi-end pharmacies."

Transformation activities conducted :

- Social Media Marketing to enhance reach
- POS system for billing with barcode scanning with Redbook
- Security system installed by Pinnacle Management
- Creation of social media platforms, digital Ads in Bhandup, Mumbai
- Digital scrolling boards by Smartech
- Online orders & customer engagement with Magicpin
- Integration of Lemma tech for digital Ads revenue



MR. CHETAN SHAH & MS. NIKITA SHAH

NS Stores (Grocery Supermart), Ramkrishna Nagar, Khar West, Mumbai

Business challenges : "We are fairly new in Khar area and unfortunately came here during the pandemic. There is extreme competition in our vicinity today considering the old players.

I feel my business lacks the reach to customers in our vicinity which other businesses in my area have already established."

Transformation activities conducted :

- Established complete online presence
- POS system with barcode scanning from Snapbizz
- Online store creation on Near.Store with deliveries
- Tie-up with Udaan & BigBasket
- Created Google business account & SEO for the same



MR. YOGESH DALE

Redz Collection (Apparel Store), Tibetan Market, Nashik

Business challenges : "The complex where my shop is situated has over 200 similar retail apparel stores. This itself is a great competition for my shop. Also, most of them have started selling online as well which helps them generate more revenue, which my business lacks."

Transformation activities conducted :

- Established complete online presence
- Customized POS system
- Customer engagement on Social Media & WhatsApp
- Assistance on brand visibility items
- LED scrollers by Smartech
- Listing on E-commerce Platforms
- Assistance in digital payments

VOICE OF CUSTOMERS



THANGNEIKIM SERTO, IN STYLE SALON

Thangneikim Serto is a first-generation entrepreneur and a professionally trained beautician. She always wanted to be independent and took her first job at the age of 18. She had worked before but her belief in creating jobs rather than doing one led to starting her own beauty parlour. She had trained many aspiring beauty and hair enthusiasts through her workshops. Her beauty salon has six hair and beauty experts trained by her. After a year, she wanted to expand her salon and increase profits. She approached NeoGrowth for the expansion capital leveraging the fact that around 90% of her daily transactions are digital.

"I have been able to timely purchase stock because of the loan which has made my business more efficient. I am also able to invest in my employees, I pay them an annual incentive as well as regular training for their professional growth."

90%

of daily sales, on an average, is via digital modes

10%

increase in income after taking the loan

VOICE OF CUSTOMERS



VIJAY KUMAR, VK FASHION

Vijay Kumar started working when he was in the seventh standard as a helper in a garment shop to be able to support his family. Apart from completing his graduation, he got promoted and became the Sales Manger in the same shop. Few years later, he opened a garment shop in partnership with one of his friend but unfortunately it did not work out well. After several such trials in different types of businesses, he started V K Fashion with his wife with the help of some savings. As the business grew, he needed more capital to purchase stock and thus reached out to NeoGrowth for a loan where he found the process to be convenient, fast and easy. Because of the loan he was able to employ more people and increase the efficiency of the business.

"I will reach out to only NeoGrowth for another loan for opening more branches of my shop."

25%

increase in Income after
taking the loan



NEOGROWTH

Lending simplified. Growth amplified.

Registered and Corporate Office,

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