



Description of the Company

- Registered NBFC-MFI that provides loans and financial support to underprivileged sections with **special focus on poor women from rural & urban areas**
- Headquartered in Rajasthan, the company has branches in more than 80 districts covering states like Madhya Pradesh, Himachal Pradesh, Punjab & Haryana, Uttarakhand, and Uttar Pradesh
- Current Active borrowers are around 2,50,000
- Partnered with SIDBI under scheme of direct credit to clients named 'PRAYAAS' scheme.
- Comprehensive MFI Grading: M2C1 from CARE
- Long Term Credit Rating: BBB+ Stable by Brickwork
- Total loan portfolio of around USD 125.49 Mn as on March 31, 2022. Loan disbursement in 2022 was USD 91 Mn.
- Developed a special APP to reach the low-density population area with major focus on remote areas to provide financial support to rural people especially women at lower cost.
- Managed by industry veterans who have 25+ years' experience in retail financing and banking sector.

Business & Financial Highlights FY 2021-2022

States	8
Number of Branches	183
Total Borrowers	307,901
Number of Employees	2,067
Total Portfolio	USD 125.49 Mn
Total Income	USD 26.37 Mn
PAT	USD 5.13 Mn
NNPA	0.90%



Company Offerings

The company offers two types of loans one of which is specifically for women in rural / urban areas to help them generate income.

1. **Group Loan:** Small Unsecured loan only for women in groups (5-20 members) amounting between USD 200-1000 @ 20-24%
2. **Individual Loan:** Small Unsecured loan for men & women for expansion of their business. The loan size ranges between USD 1000-1500 @ 20-24%



Transaction

The company is seeking to raise funds through debt of USD 12Mn to expand their business geographically and providing income generating loans and business development services to women, the company help them build productive microenterprises, thereby contributing to the development of sustainable communities.



About Us

We are an investment banking firm called ILO Consulting, a Delhi based boutique firm with an exclusive tie up 'OneToOne Corporate Finance', a Madrid headquartered investment banking firm with over 200 partners, covering 23 countries worldwide www.iloconsulting.in **Should you have any queries, please contact us:**

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