



Ref No.: NAEL/01/OCT/2024-25

October 01, 2024

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544260	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: NORTHARC
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Dear Sir/Madam,

**Sub: Investor Presentation on the Unaudited financial results for the first quarter ended June 30, 2024.**

**Ref: Intimation pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.**

With reference to above intimation, please find enclosed the Investor Presentation of the Company on the Unaudited Financial Results for the first quarter ended June 30, 2024.

This Investor Presentation is also available on the website of the Company at <https://www.northernarc.com/financial-results>

You are requested to take the above on record.

Thanking you,

**For Northern Arc Capital Limited**

**Prakash Chandra Panda**  
**Company Secretary & Compliance Officer**

CC:  
Catalyst Trusteeship Limited,  
GDA House, Plot No.85,  
Bhusari Colony (Right),  
Paud Road,  
Pune 411 038.

**Northern Arc Capital Limited**

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CIN.: U65910TN1989PLC017021



# NORTHERN ARC

Investor Presentation – Q1FY25

Listed at



*Financing the Retail Credit Needs of India's  
Underserved Households & Businesses  
across focused sectors*



MSME



MFI



CF



VF



AHF



Agri

**AA- (Stable)**

By ICRA Limited and India Ratings

# Disclaimer

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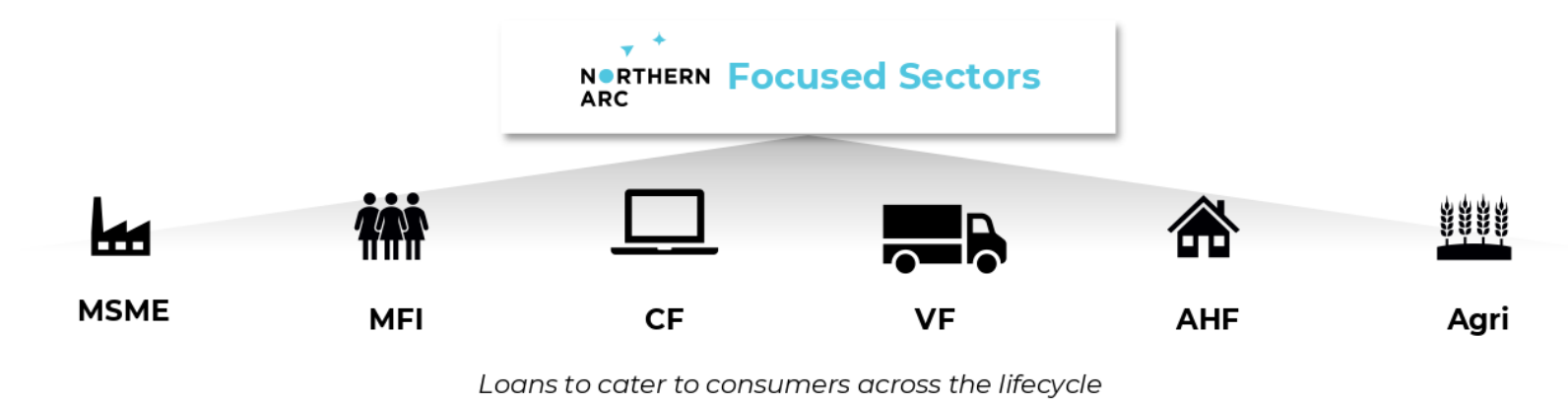
# Northern Arc

*At a glance...*

# Differentiated & Unique Platform Play in India's Retail Credit Market



Financing the Retail Credit Needs of India's **Underserved Households & Businesses**



Reaching the end customer through a **Multi-Chanel Approach to credit...**

Lending

Placements

Fund Management

...Through Tech & Data enabled Platforms in an **Efficient & Scalable manner**











# Diversification at the core of our business



## Sector & Product Diversification provides Resilience to the Northern Arc Platform

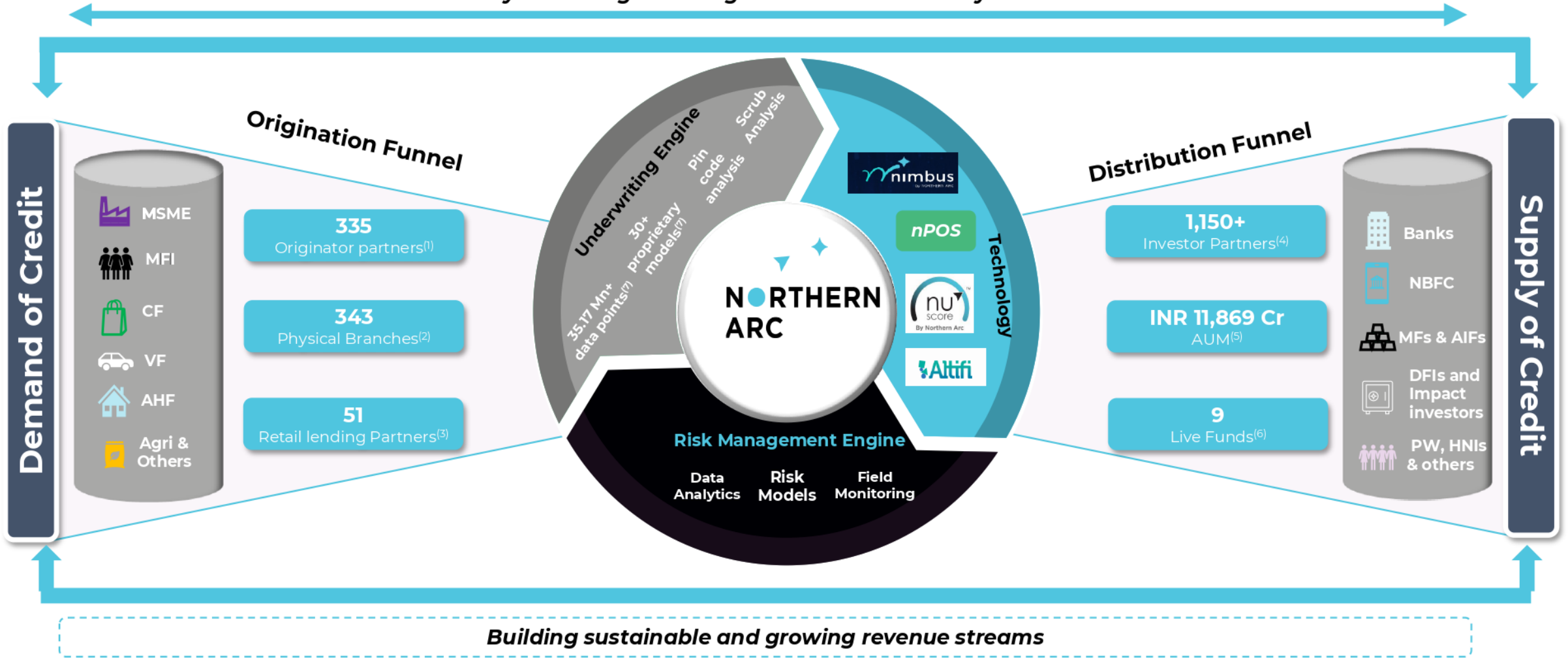
	 MSME	 MFI	 CF	 VF	 AHF	 Agri
<b>AUM</b>	INR 4,579 Cr	INR 2,604 Cr	INR 3,441 Cr	INR 713 Cr	INR 380 Cr	INR 152 Cr
<b>Target Customer</b>	Self-employed customers, wholesale & retail dealers, merchants, and service providers	Micro-entrepreneurs in joint liability group format	Salaried, Self Employed (Professional & Non-Professional)	Salaried and self-employed individuals	Salaried, Self Employed (Rural & Urban)	Farmers & Farmer Producer Organizations, in rural and semi-urban areas
<b>Range of Loan</b>	INR 50,000 to INR 50 Cr	INR 10,000 to INR 1,25,000	INR 1,000 to INR 5,00,000	2W: INR 40,000 to INR 1,00,000; Used CV loans: INR 250,000 to INR 1 million New CV loans: INR 0.8 million to INR 5 million	INR 2,00,000 to INR 50,00,000	INR 1,00,000 to INR 50,00,000
<b>Average Tenor</b>	24 -84 months	Up to 24 months	Up to 48 months	Up to 60 months	Up to 180 months	3-12 months



# Data and Collection Platform which creates strong network effects

Multi-channel approach that has impacted over 101 million+ lives across focus sectors through a 'digital & data first' approach

A flywheel re-generating flows across the ecosystem



Notes: (1) Represents the cumulative number of Originator Partners onboarded since Fiscal 2009 as of June 30, 2024 (2) Number of branches that are operated for Direct to Customer lending as of June 30, 2024 (3) Represents Retail Lending Partners through whom loans are extended directly to Direct to Customer borrowers as of June 30, 2024 (4) Represents the cumulative number of investors with whom credit has been enabled through Placements business for Originator Partners and/or have invested across Northern Arc's funds as of June 30, 2024 (5) AUM represents aggregate of loans and investments in debentures, securitized assets (including loans assigned), units of AIF funds, loans assigned by Northern Arc and guarantees outstanding as of June 30, 2024. (6) Number of live funds represents the number of AIF funds and PMS funds that are in existence or have outstanding investments as of June 30, 2024, Fund 2 has been considered as a live fund as on June 2024, only due to the recoveries in progress from investees (7) Data as on March 31, 2024.



# Northern Arc

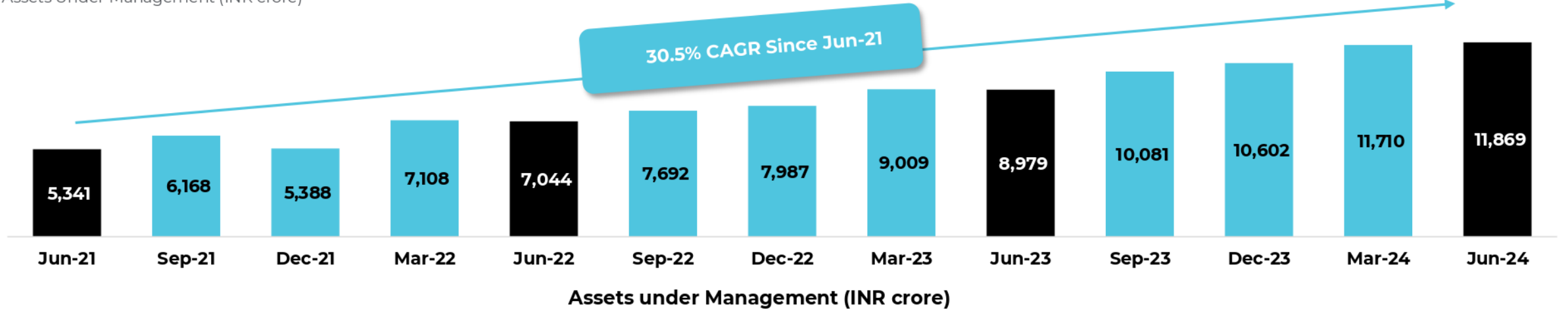
## *Business Growth...*

# Demonstrated consistent growth in business and profitability



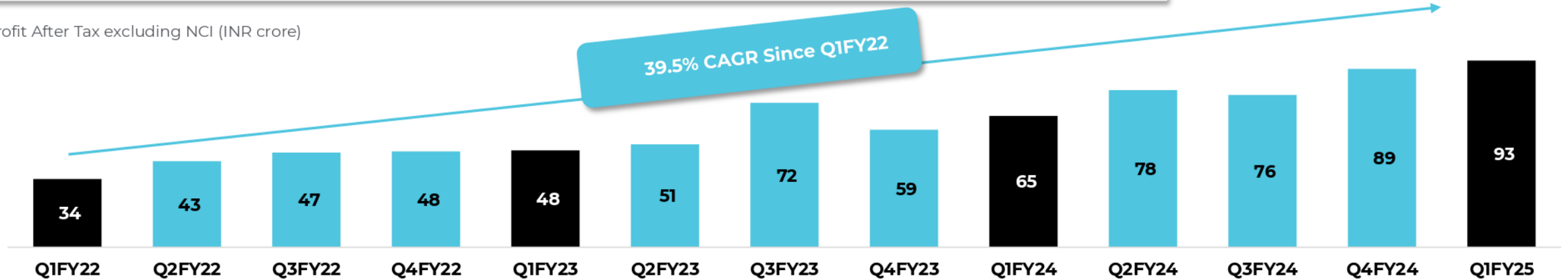
## Robust growth in Balance sheet with focus on granularization

Assets Under Management (INR crore)



## Consistently Profitable Quarter on Quarter

Profit After Tax excluding NCI (INR crore)



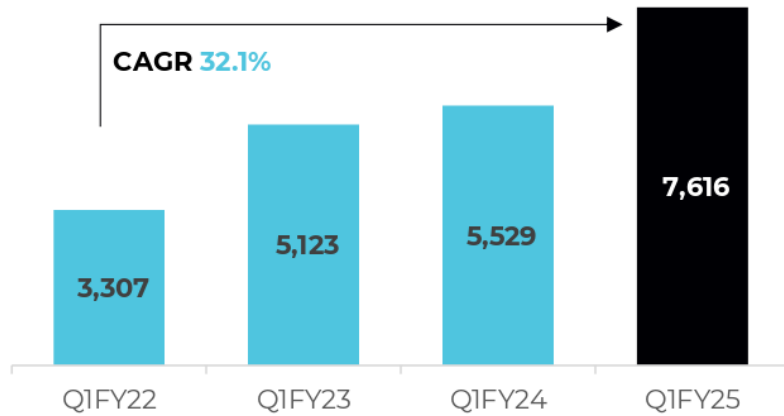
# Northern Arc - High Performing Matrix



# Across multiple channels of the business

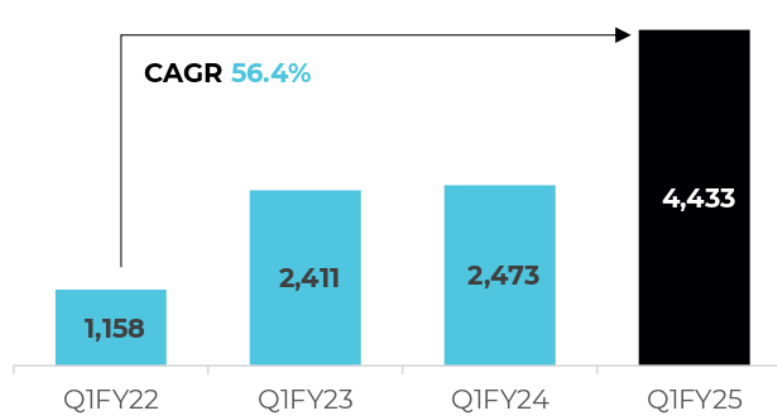
## Gross Transaction Volume

Gross Transaction Volume (INR crore)



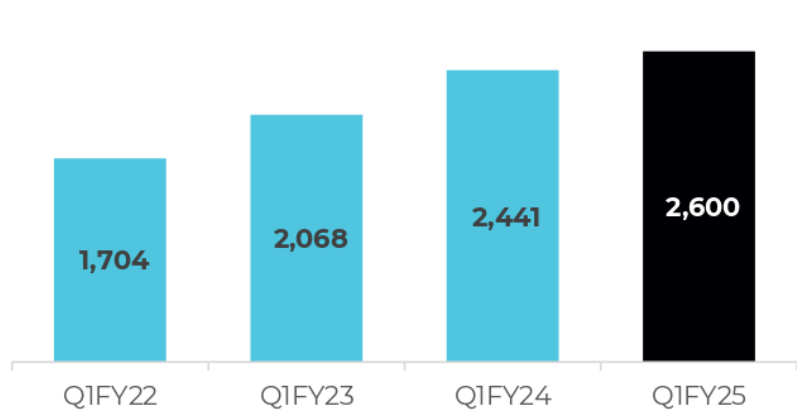
## Growth in Disbursements

Disbursements (INR crore)



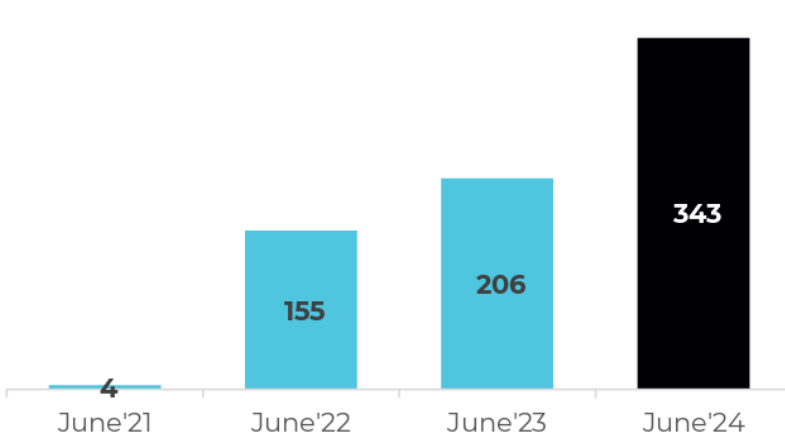
## Placements Volume

Placements Volume (INR crore)



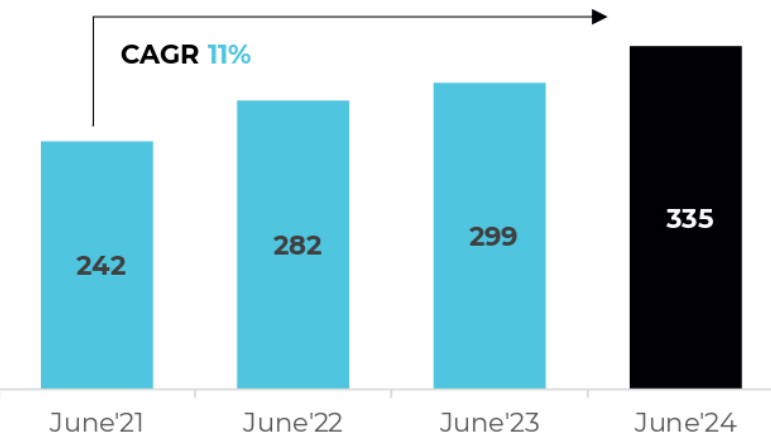
## Large Distribution Network

Own Branches



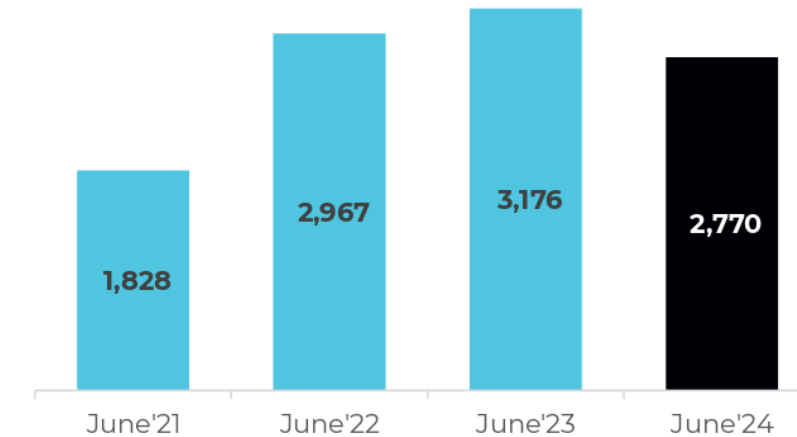
## Consistently Growing Partner Ecosystem

Originator Partners



## Fund AUM

Fund AUM (INR crore)

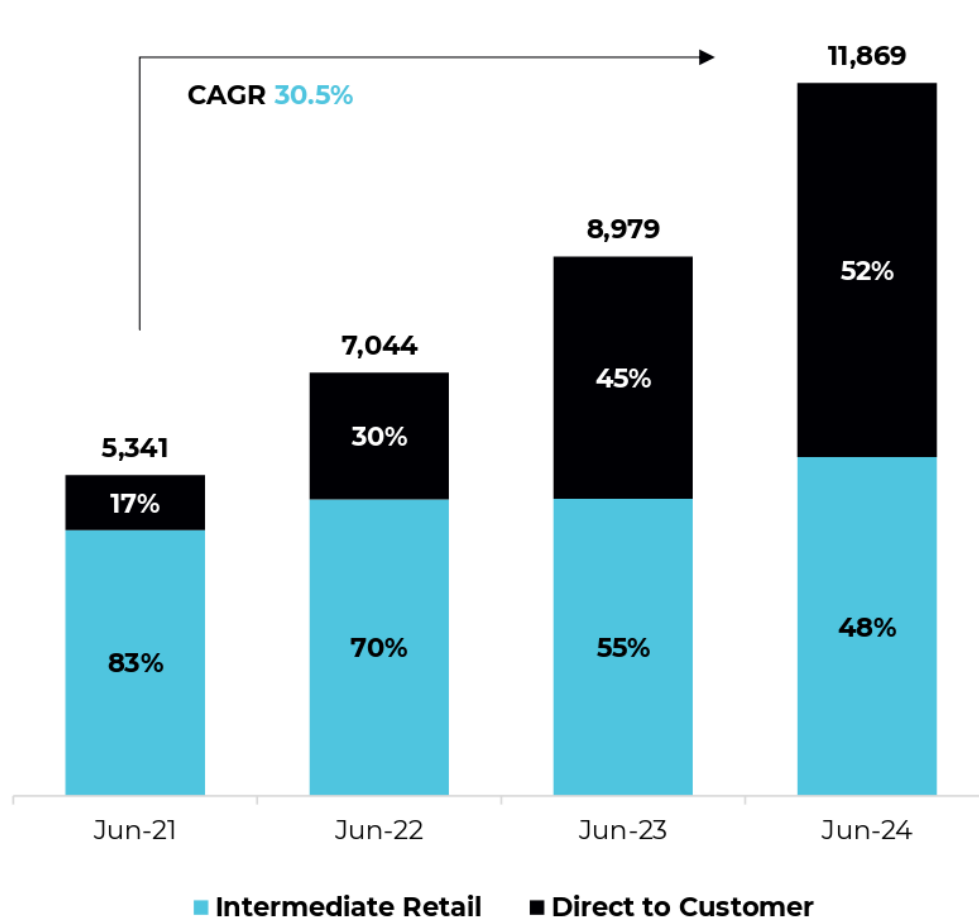


# Balance Sheet Growth led through diversification and granularization



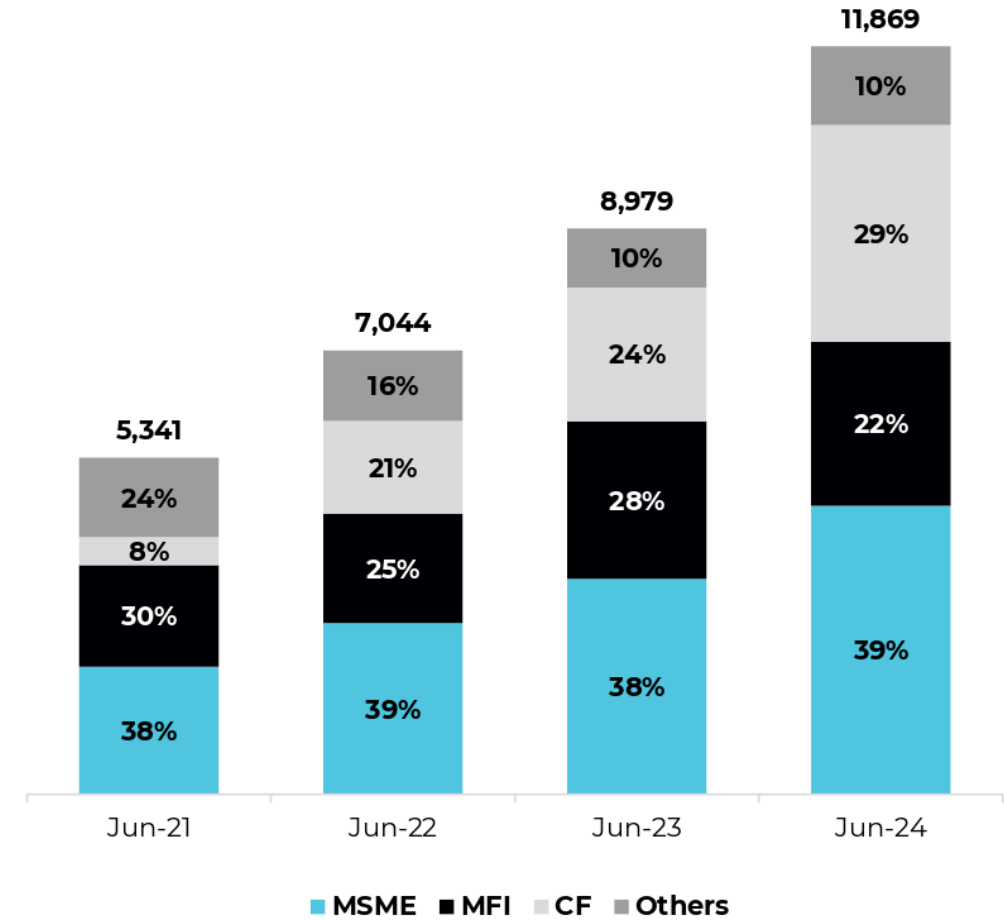
## Assets under Management – By Source

INR Crore / %



## Assets under Management – By Sector

INR Crore / %



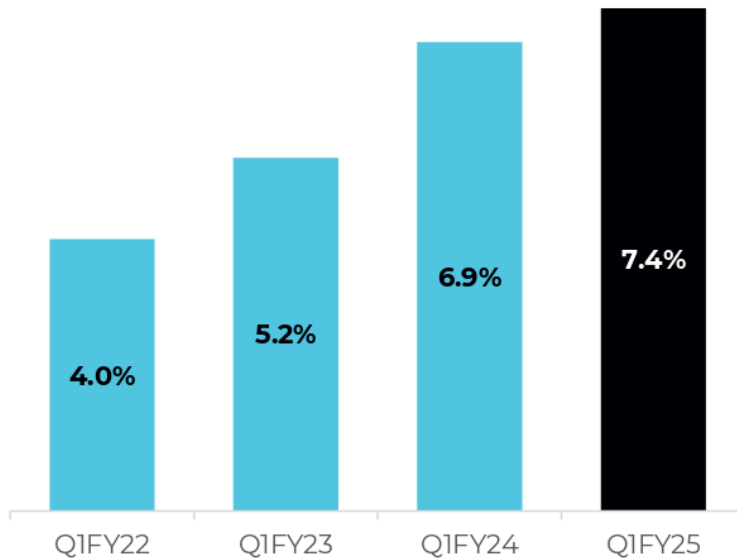
# & Enhanced Efficiency for better profitability

Expansion in Risk adjusted NIMs driven by proactive risk management and granularization of portfolio

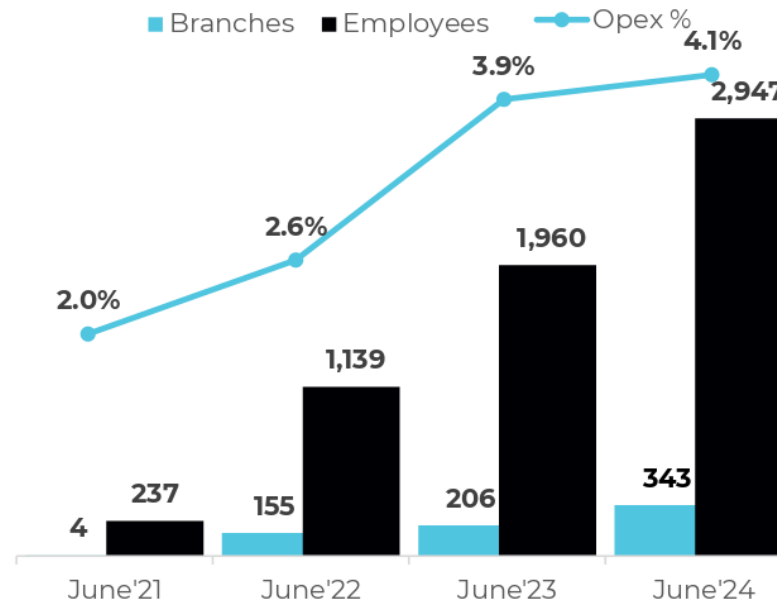
Retail expansion coming at a marginal increase in cost

Robust Growth in Profitability and superior return matrix

Risk Adjusted NIMs<sup>(1)</sup>



No. of Branches, No. of employees and Opex %



PAT

INR **93Cr**

3Y CAGR - 39.5%

ROA

**3.1%**

~70 Bps increase from Q1FY22

ROE

**14.7%**

~610 Bps increase from Q1FY22

Notes: (1) Interest income (adjusted for fee and commission expense) less interest expense and credit cost



# **Northern Arc** *Risk Management*



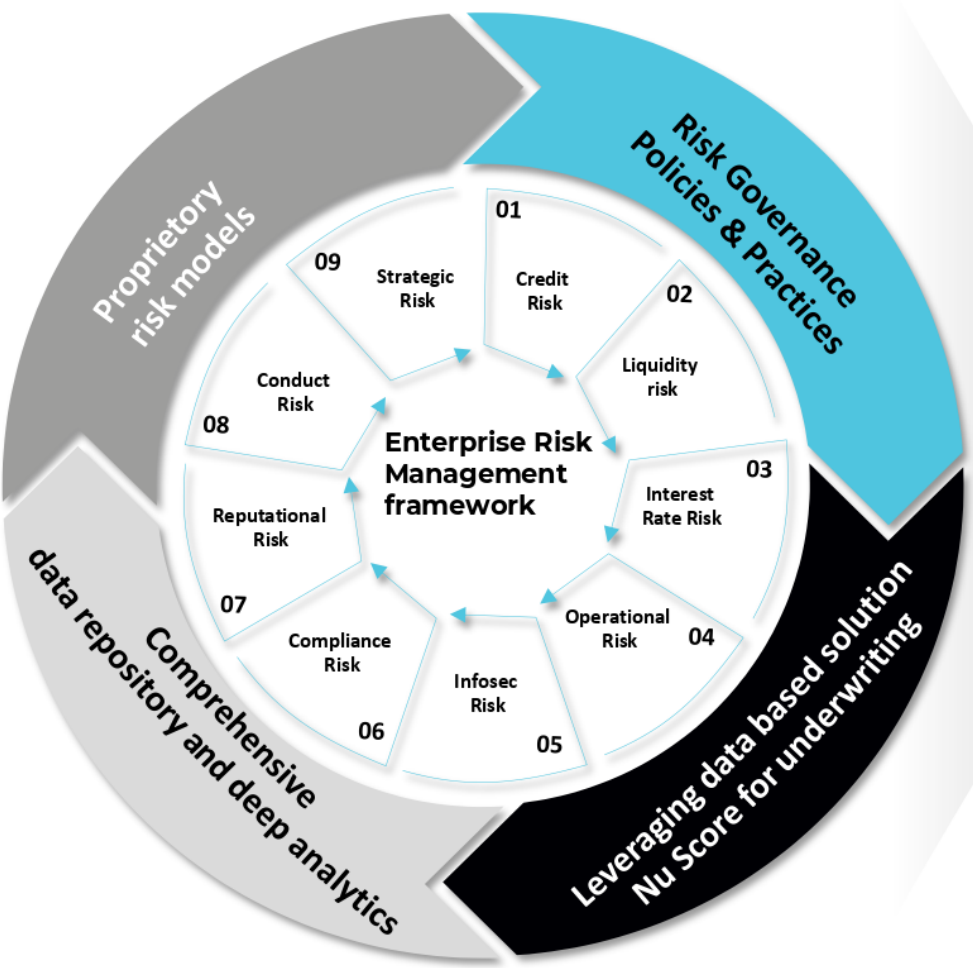
# Robust Risk Management Framework and in-house collections infrastructure



## Multi-dimensional Risk Management Practice

## Supported by Independent collections ecosystem

## & Analytics and Risk Modelling



- 0 Pre due reminders to the customers
- 0-15 DPD Follow up through calling
- 15+ DPD Initiating on field collections process along with tele-calling
- 30+ DPD Recovery and legal action initiation
- 90+ DPD Steps to liquidate collateral

35.2mn data points<sup>(1)</sup> collected over a decade

+

Transaction level data

+

Financial and operational data of Originator Partners

+

Qualitative insights on Originator Partners

Notes: (1) As of March 31, 2024.

# Driving Quality Portfolio with One of the Lowest Industry-wide NPAs



Diversification augmented by proprietary tools and portfolio granularity driving asset quality & low credit costs

## Sector Diversification

MSME      MFI      Vehicles  
 Consumer   Housing   Agri



## Asset Quality Drivers

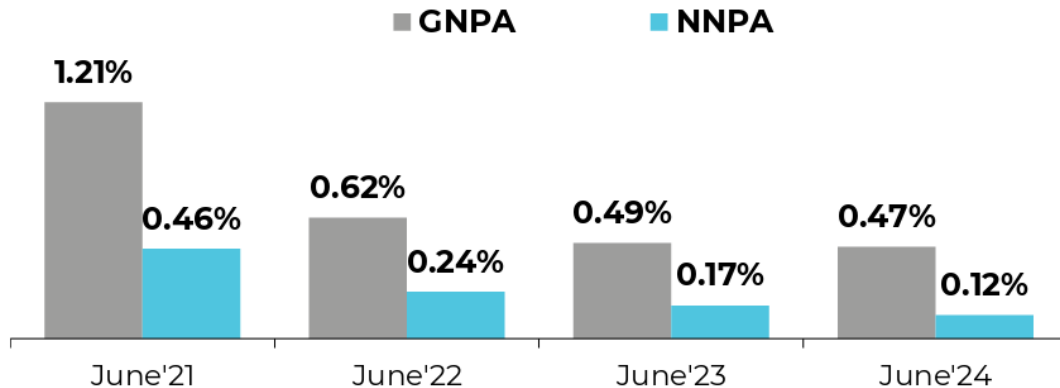
- Proprietary **Scorecards** for Underwriting
- Portfolio **Monitoring**
- Collection** Infrastructure



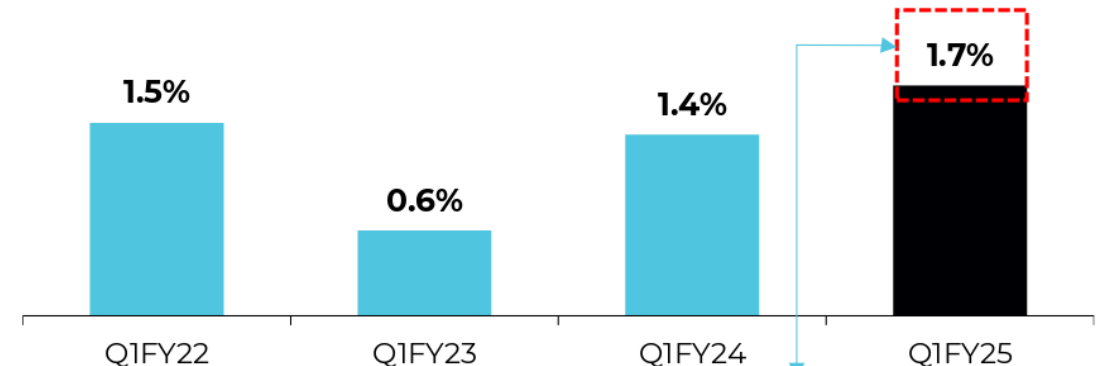
## Granular Portfolio

- Exposure (in terms of AUM) towards Top 10 borrowers reduced from **19.5% at Jun-21** to **11.9% at Jun-24**
- Direct to Customer Lending book increased from **17% of AUM at Jun-21** to **52% of AUM at Jun-24**

## Asset Quality



## Credit Costs (% of Quarterly Average Total Assets)



1.7% includes 0.6% on account of change in ECL methodology from flow rate to static pool model. Sans which credit cost would have been at 1.1%



# Northern Arc

## *Robust Technology Stack*

# Leveraging Technology Stack

Empowering Multifold growth through...

## Configurable Workflows and Processes

- *Seamless End to end Journey*
- *Integrated LMS*
- *Fully customizable BREs*
- *Personalized workflows*

## Credit Assessment and Risk Analysis

- *Multiple credit bureau integrations*
- *Proprietary Nu Score*
- *ML driven Risk Scoring*
- *STP and non-STP flow*

## Security & Scalability

- *256b AES based end-to-end encryption*
- *Scale on-demand*

## Data, Dashboards, and Reports

- *Data driven insights powered by Lake*
- *Configurable reports*
- *Customizable dashboards*
- *Proactive alerts and notifications*

## Immersive Customer Experience

- *Intuitive user interfaces*
- *Integrated Sales & Service*
- *Multi-channel user engagement*
- *Multi-lingual customer support*



# Northern Arc

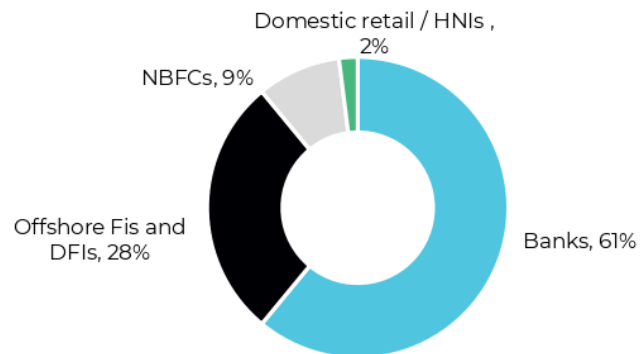
## *Liability Franchise*

# Diversified Sources of Funding and Proactive Liquidity Management

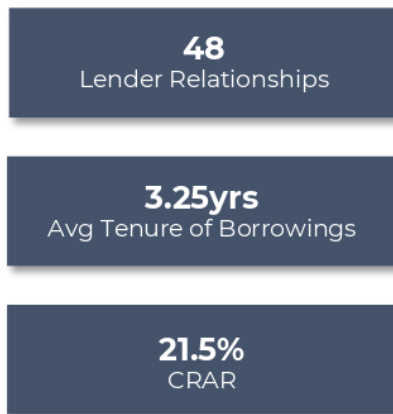
## Well-diversified funding profile

Total Borrowing Mix as on June'24

Data as of June 30 2024

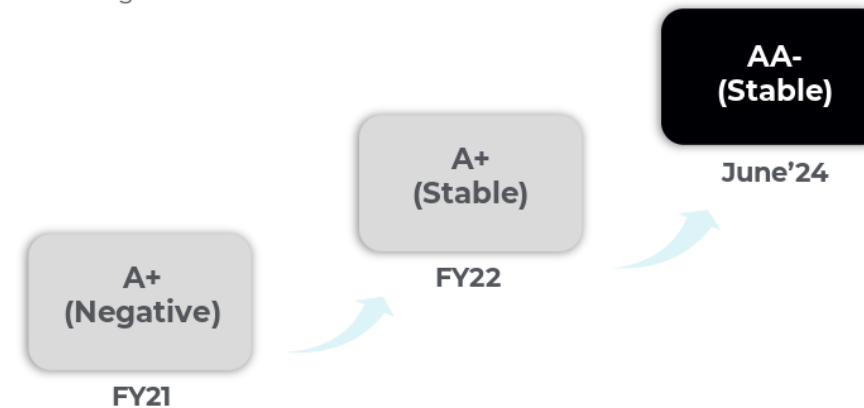


**Established Lender Relationships**



## Credit Rating Upgrades

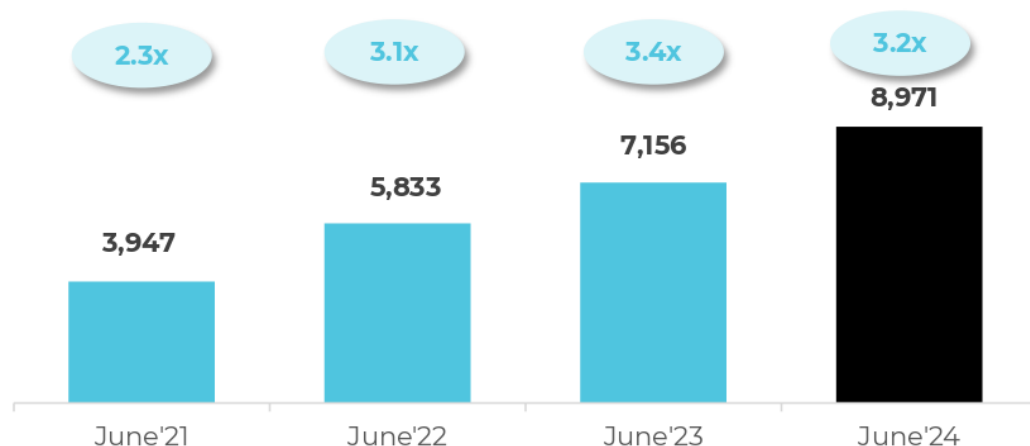
ICRA Credit Ratings



## Leverage Levels <sup>(1)</sup>

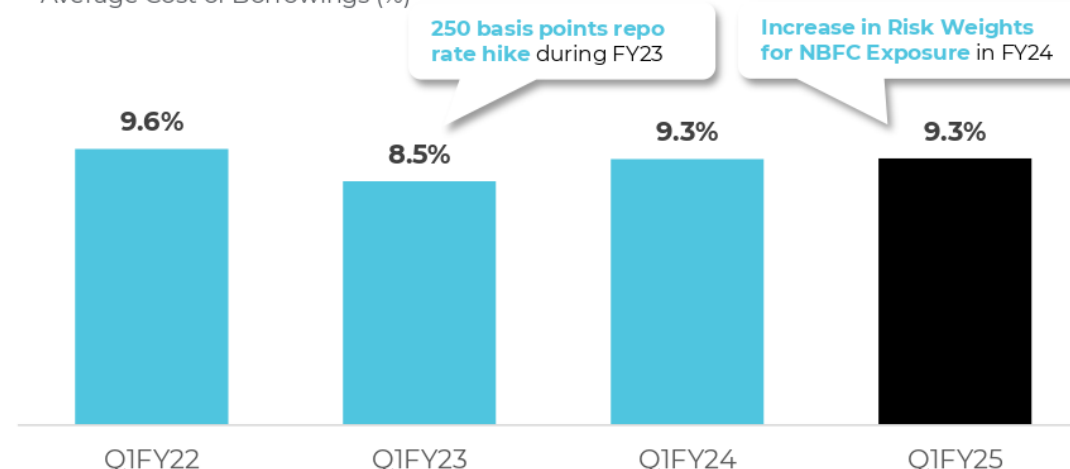
Total Borrowings (INR Cr)

Debt / Equity



## Cost of Funds <sup>(2)</sup>

Average Cost of Borrowings (%)



Notes: 1. Debt / Equity ratio: Equity includes NCI portion.  
2. Cost of Funds is based on Quarterly Average borrowings.



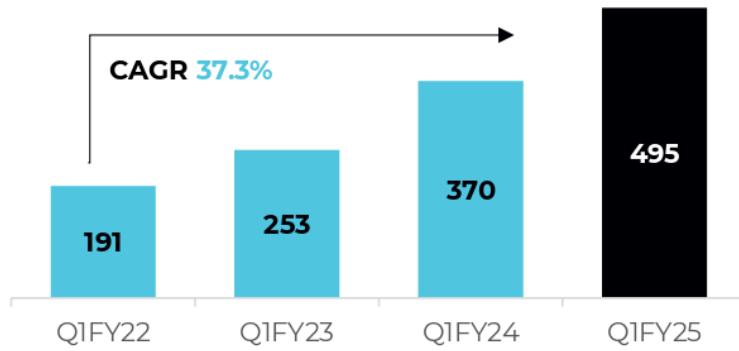
# Northern Arc

## *Financial Performance*

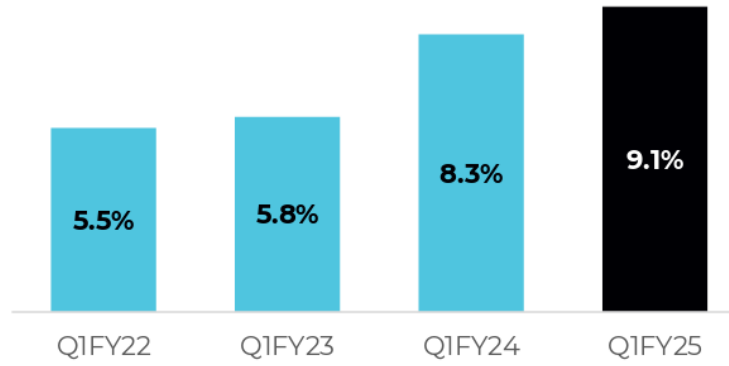
# Key Financial Matrix

## Revenue From Operations <sup>(1)\*</sup>

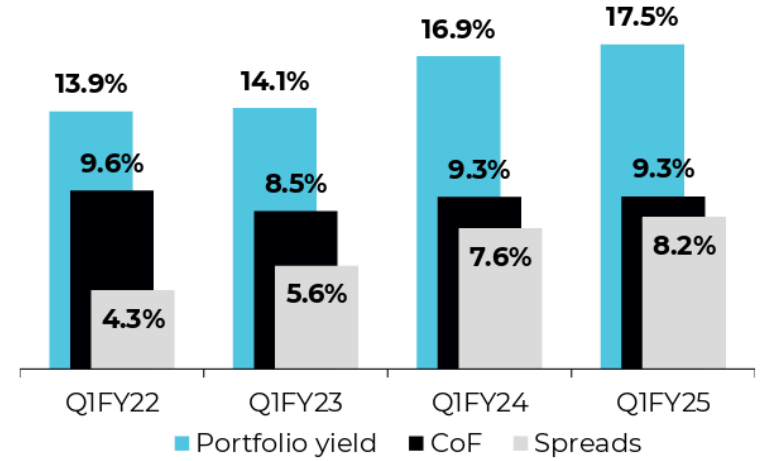
Revenue from Operations (INR crore)



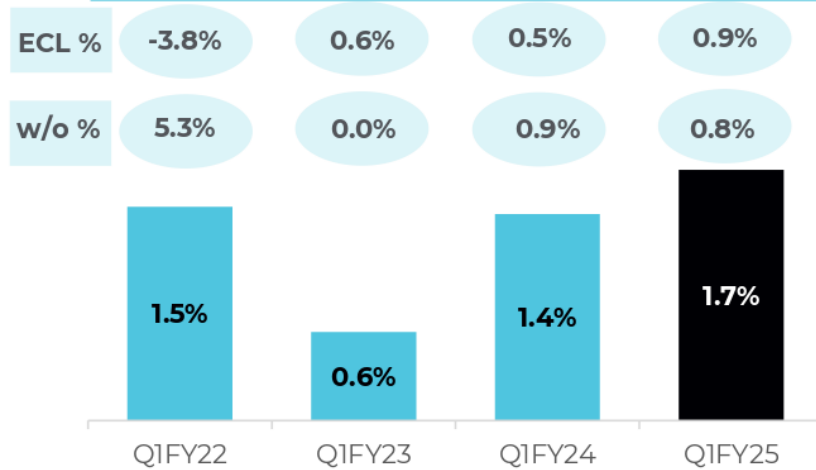
## Net Interest Margin <sup>(2)\*</sup>



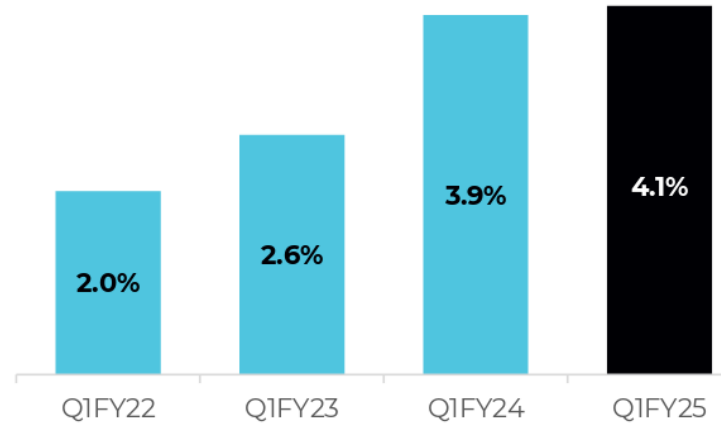
## Yields, COF, Spreads <sup>(3)\*</sup>



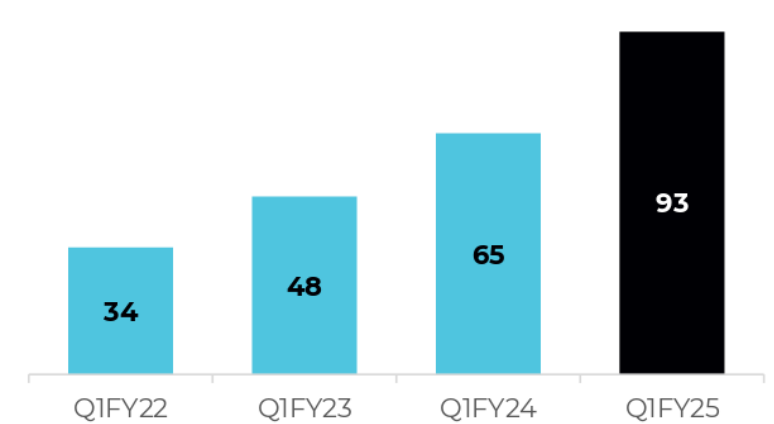
## Credit Cost % <sup>(4)</sup>



## Operating Cost % <sup>(5)</sup>



## Profit After Tax (excluding NCI) (INR Cr)



Notes: \* Adjusted for fees and commission expense

(1) Revenue from Operations is Interest Income and Fee Income

(2) NIM Ratio of 'Adjusted Interest Income net of Interest Expense' to 'Quarterly Average Total Assets'

(3) Yields: Ratio of 'Adjusted Interest Income' to 'Quarterly Average Earnings AUM'. Cost of Funds (CoF): ratio of 'Interest Expense' to 'Quarterly Average Borrowings'

(4) Credit Cost %: Ratio of Credit cost to Quarterly Average Total Assets.

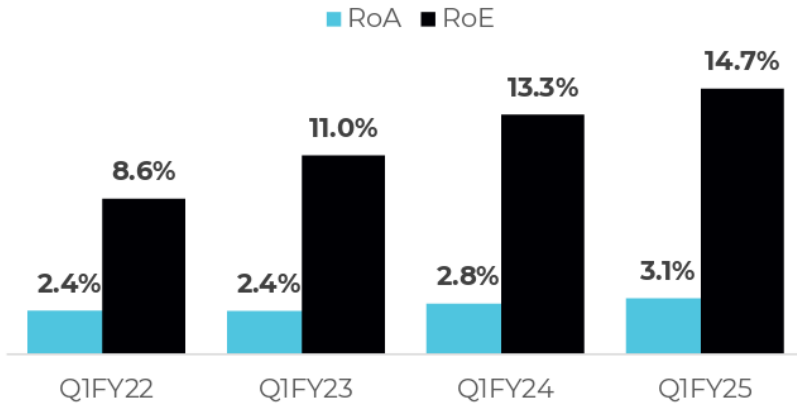
(5) Operating Cost %: Ratio of Operating cost to Quarterly Average Total Assets.



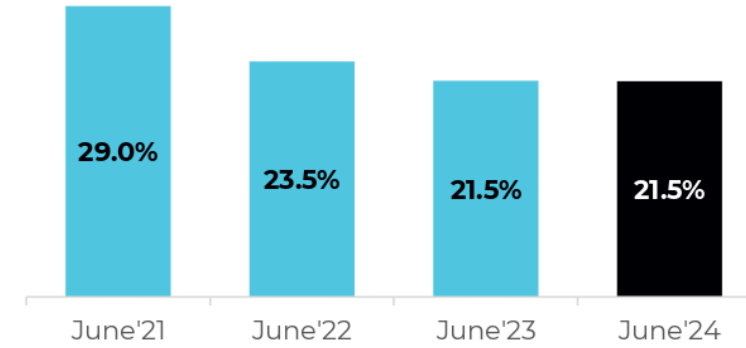
# Key Financial Matrix

## Improving Return Ratios <sup>(1)</sup>

Return Metrics (ROA, ROE)

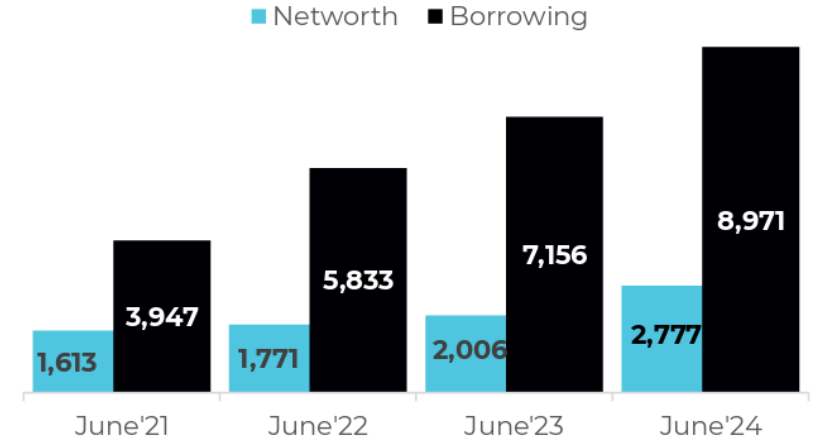


## Capital Adequacy

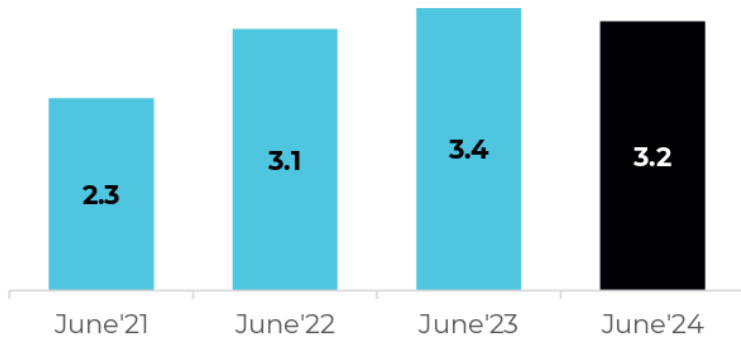


## Net worth & Borrowings

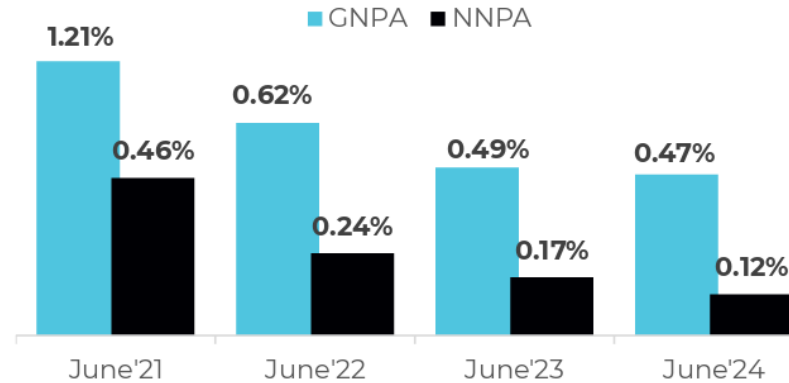
Net worth and Borrowings (INR crore)



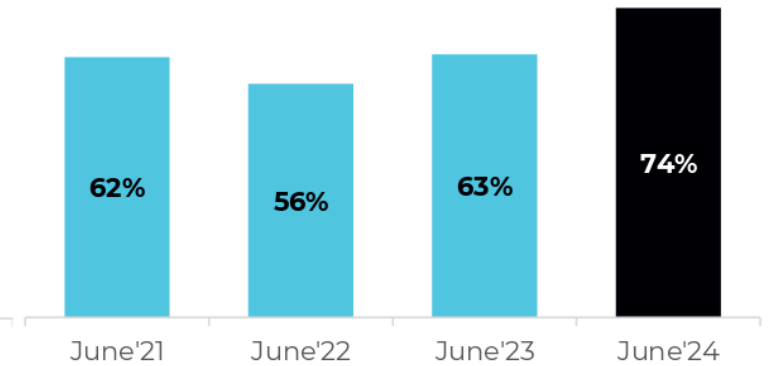
## Debt Equity Ratio <sup>(2)</sup>



## GNPA & NNPA



## Provision Coverage Ratio <sup>(3)</sup>



Notes: (1) RoA and RoE are computed as ratio of 'Profit attributable to owners' to 'Quarterly Average Total Assets' and 'Quarterly Average Equity attributable to owners' respectively

(2) Debt / Equity ratio: Equity includes NCI portion

(3) Provision Coverage Ratio is computed as ratio of Stage 3 ECL Provision to Stage 3 Exposure At Default

# Portfolio Quality



INR crore / %	Assets under Management				Assets under Management (%)				ECL : Expected Credit Loss				ECL % : provision coverage for each stage			
	By Staging	Jun-21	Jun-22	Jun-23	Jun-24	Jun-21	Jun-22	Jun-23	Jun-24	Jun-21	Jun-22	Jun-23	Jun-24	Jun-21	Jun-22	Jun-23
Stage I	5,114	6,881	8,545	11,053	95.9%	97.7%	98.6%	98.0%	47	60	75	94	1.0%	0.9%	0.9%	0.9%
Stage II	153	122	78	168	2.9%	1.7%	0.9%	1.5%	10	9	27	40	6.6%	7.5%	35%	24%
Stage III	65	38	43	53	1.2%	0.6%	0.5%	0.5%	40	21	27	39	62%	56%	63%	74%
<b>Total On-Book</b>	<b>5,332</b>	<b>7,041</b>	<b>8,666</b>	<b>11,274</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>97</b>	<b>90</b>	<b>129</b>	<b>173</b>	<b>1.91%</b>	<b>1.28%</b>	<b>1.54%</b>	<b>1.55%</b>
Assigned Assets	9	3	313	595					NA	NA	NA	NA				
<b>Overall AUM</b>	<b>5,341</b>	<b>7,044</b>	<b>8,979</b>	<b>11,869</b>												

**Stage I** – Consistent Stage 1 ECL% over the past three years. The Stage 1 coverage is higher than the regulatory requirement of standard asset provisioning (0.4%) by 50 bps and covers our expected losses for the next 12 months (stage 1 PDs are 12-month PDs).

**Stage III** – Decrease in Stage 3 exposure (GNPA) from 0.6%→0.5% →0.47% & Increase in stage 3 ECL% (PCR) from 56%→63%→74%

**Stage II** –Stage 2 ECL% has changed due to different lifetime of assets in stage 2 and SICR (stage 1 to stage 2) done due to Covid in the past.

# Consolidated Income Statement



INR crore	Q1 FY22	Q1 FY23	Q1 FY24	Q1 FY25	Growth	Growth%	Q4 FY24	FY24
Interest income*	173	240	358	481	123	34%	427	1,582
Interest expense	95	125	164	209	45	28%	204	725
<b>Net Interest Income</b>	<b>79</b>	<b>115</b>	<b>194</b>	<b>272</b>	<b>77</b>	<b>40%</b>	<b>224</b>	<b>857</b>
Fee & Other Income	21	17	19	25	7	36%	42	103
<b>Net Revenue</b>	<b>99</b>	<b>132</b>	<b>213</b>	<b>297</b>	<b>84</b>	<b>40%</b>	<b>265</b>	<b>961</b>
Credit Costs	21	13	32	51	19	61%	24	122
<b>Net Revenue post Credit Cost</b>	<b>79</b>	<b>119</b>	<b>181</b>	<b>245</b>	<b>65</b>	<b>36%</b>	<b>242</b>	<b>838</b>
Employee Costs	20	34	54	70	17	31%	67	242
Operating Costs	9	18	37	51	14	38%	60	176
<b>Total Operating Costs</b>	<b>28</b>	<b>52</b>	<b>91</b>	<b>122</b>	<b>31</b>	<b>34%</b>	<b>128</b>	<b>418</b>
<b>Profit before tax</b>	<b>51</b>	<b>67</b>	<b>90</b>	<b>123</b>	<b>34</b>	<b>37%</b>	<b>114</b>	<b>420</b>
Tax expense	13	17	21	30	9	43%	28	103
<b>Profit after tax</b>	<b>37</b>	<b>50</b>	<b>69</b>	<b>94</b>	<b>25</b>	<b>35%</b>	<b>86</b>	<b>318</b>
<b>Profit after tax (excluding NCI)</b>	<b>34</b>	<b>48</b>	<b>65</b>	<b>93</b>	<b>28</b>	<b>43%</b>	<b>89</b>	<b>308</b>

Profitability Matrix	Q1 FY22	Q1 FY23	Q1 FY24	Q1 FY25	Q4 FY24	FY24
Yield %	13.9%	14.1%	16.9%	17.5%	16.5%	16.7%
Cost of Funds %	9.6%	8.5%	9.3%	9.3%	9.5%	9.2%
Spreads %	4.3%	5.6%	7.6%	8.2%	7.0%	7.5%
CRAR	29.0%	23.5%	21.5%	21.5%	18.3%	18.3%
Debt to equity	2.3	3.1	3.4	3.2	3.9	3.9

Notes: \* Interest income is adjusted for fees and commission expense

# Financial Dupont



Particulars	Q1 FY22	Q1 FY23	Q1 FY24	Q1 FY25	Q4 FY24	FY24
Interest Income*	12.2%	12.2%	15.2%	16.2%	15.2%	15.3%
Interest Expense	6.7%	6.4%	7.0%	7.0%	7.2%	7.0%
<b>Net Interest Income</b>	<b>5.5%</b>	<b>5.8%</b>	<b>8.3%</b>	<b>9.1%</b>	<b>8.0%</b>	<b>8.3%</b>
Fee and Other Income	1.4%	0.8%	0.8%	0.8%	1.5%	1.0%
<b>Net Revenue</b>	<b>7.0%</b>	<b>6.7%</b>	<b>9.0%</b>	<b>10.0%</b>	<b>9.5%</b>	<b>9.3%</b>
Credit Costs	1.5%	0.6%	1.4%	1.7%	0.9%	1.2%
<b>Net Revenue post Credit</b>	<b>5.5%</b>	<b>6.0%</b>	<b>7.7%</b>	<b>8.3%</b>	<b>8.6%</b>	<b>8.1%</b>
Employee Costs	1.4%	1.7%	2.3%	2.4%	2.4%	2.3%
Operating Costs	0.6%	0.9%	1.6%	1.7%	2.1%	1.7%
<b>Total Operating Expense</b>	<b>2.0%</b>	<b>2.6%</b>	<b>3.9%</b>	<b>4.1%</b>	<b>4.5%</b>	<b>4.0%</b>
<b>Profit Before Tax</b>	<b>3.6%</b>	<b>3.4%</b>	<b>3.8%</b>	<b>4.2%</b>	<b>4.1%</b>	<b>4.1%</b>
Tax	0.9%	0.9%	0.9%	1.0%	1.0%	1.0%
<b>Profit after tax (excluding NCI)</b>	<b>2.4%</b>	<b>2.4%</b>	<b>2.8%</b>	<b>3.1%</b>	<b>3.2%</b>	<b>3.0%</b>
<b>Return on Equity</b>	<b>8.6%</b>	<b>11.0%</b>	<b>13.3%</b>	<b>14.7%</b>	<b>15.8%</b>	<b>14.6%</b>
<b>Cost to income Ratio</b>	<b>28.4%</b>	<b>39.5%</b>	<b>42.7%</b>	<b>41.1%</b>	<b>48.1%</b>	<b>43.5%</b>
<i>as a % of Quarterly Average Total Assets</i>						

Notes: \* Interest income is adjusted for fees and commission expense

# Balance Sheet



INR crore	Q1 FY22	Q1 FY23	Q1 FY24	Q1 FY25	FY24
<b>Assets</b>					
Financial assets					
Cash and bank balances	483	618	642	589	408
Loans	3,812	5,447	7,205	9,651	9,210
Investments	1,327	1,563	1,433	1,661	1,785
Other financial assets	15	65	116	107	164
Non-financial assets	72	147	140	125	141
<b>Total assets</b>	<b>5,709</b>	<b>7,841</b>	<b>9,537</b>	<b>12,133</b>	<b>11,708</b>
<b>Liabilities and equity</b>					
Financial liabilities					
Borrowings & Debt Securities	3,947	5,833	7,156	8,971	9,048
Other financial liabilities	39	103	203	313	287
Other non-financial liabilities	20	43	59	65	53
Equity	1,613	1,771	2,006	2,777	2,314
Non-controlling interest	90	91	112	7	6
<b>Total liabilities and equity</b>	<b>5,709</b>	<b>7,841</b>	<b>9,537</b>	<b>12,133</b>	<b>11,708</b>
Quarterly Avg. earning Assets	5,012	6,854	8,534	11,040	9,476
Quarterly Avg. total assets	5,703	7,907	9,454	11,920	10,373



# Northern Arc

## *Board & Management*

# Experienced and Professional Management Team



**Ashish Mehrotra**  
Managing Director  
& Chief Executive Officer

30+ years of experience ,  
9 + years of experience as CEO and  
MD



**Pardhasaradhi Rallabandi**  
Group Risk Officer & Governance  
Head  
21 Years of experience



**Gaurav Mehrotra**  
Chief Technology Officer  
23 years of experience



**Amit Mandhanya**  
EVP – Partnership Based  
Lending  
11+ years of experience



**Bhavdeep Bhatt**  
Chief Executive Officer – Northern  
Arc Investment Managers  
25+ years of experience



**Atul Tibrewal**  
Chief Financial Officer  
23 years of experience



**Gaurav Ajit Shukla**  
Chief Business Officer –  
Intermediate Retail  
23+ years of experience



**Prakash Chandra Panda**  
Company Secretary  
15 years of experience



**Kalyansundaram C**  
Chief Internal Audit Officer  
25+ years of experience



**Saurabh Jaywant**  
Chief Legal Officer  
19+ years of experience



**Umasree Parvathy Pratap**  
Chief People Officer  
20+ Years experience



**Jagadish Babu Ramadugu**  
Managing Director & CEO  
(Pragati)  
25+ years of experience



**Vipin G S**  
Chief Compliance Officer  
25+ years of experience



# Distinguished Board and Marquee Investors Driving Strong Governance



**Mr. P S Jayakumar**  
Chairman & Non-Executive  
Independent Director

Former MD & CEO,  
Bank of Baroda  
~30 years of experience



**Ms. Anuradha Rao**  
Non-Executive  
Independent Director

Former MD & CEO  
SBI Funds Management  
~36 years of experience



**Mr. Ashutosh Arvind Pednekar**  
Non-Executive  
Independent Director

Practicing Chartered Accountant  
30+ years of experience



**Mr. Arunkumar N.T.**  
Non-Executive  
Independent Director

PG from XLRI  
Formerly associated with  
ITC, Pepsico India, Polaris Software



**Mr. Ashish Mehrotra**  
Managing Director &  
Chief Executive Officer

Former MD & CEO, Max Bupa  
Health Insurance  
MD & Retail Bank Head, Citibank  
India



**Dr. Kshama Fernandes**  
Non-Executive, Non-Independent  
Director and Vice-Chairperson

Northern Arc Capital  
~25 years of experience



**Mr. Michael Jude Fernandes**  
Non-Executive Nominee Director



Co-lead  
Leapfrog Investments, South & SEA  
~20 years of experience



**Mr. Vijay Chakravarthi**  
Non-Executive Nominee Director



MD – Affirma Capital  
Former Executive Director,  
Private Equity at Standard Chartered Bank



**Mr. T S Anantharaman**  
Non-Executive Nominee Director

Formerly associated with CSB Bank,  
Motilal Oswal Financial Services

Independent Director

Nominee Director

Others



# ESG Focused Business Model Positively Impacting 101 Mn+ Lives



**IVCA Award**  
for Social Impact  
in 2023

**Impact Assets 50**  
Featured Consistently  
since 2021

## UNSDG<sup>(1)</sup> Alignment Built into the Business Model

## Robust ESG Framework with Effective Tools & Regular Monitoring



Note: (1) United Nations Sustainable Development Goals



# Northern Arc

## *Way Forward*

## Financing the Credit Needs of India's Underserved Households & Businesses by

### A Diversified Platform

- ❖ **One of the leading players** in the retail lending ecosystem
- ❖ Expansion via **organic and inorganic growth** to continue to be one of the leading diversified NBFC's in India
- ❖ **Ecosystem approach** in engaging with clients and investors
- ❖ Extending coverage to **newer classes of investors**

### Broad-based Franchise

- ❖ Expand presence in **Direct to Customer Lending** to enhance risk adjusted returns
- ❖ Broad-base and **deepen relationships**, serving customers through life-cycle
- ❖ **Leverage rural finance** and technology by introducing new products and providing larger value loans
- ❖ **AltiFi** democratizing access to fixed income investments
- ❖ Expand the **Fund Management** business by adding **new products** such as thematic funds and launching of **PMS**

### Credit-first and Customer-Centric Culture

- ❖ Focus on improving credit quality through **'credit first' approach**
- ❖ **Focus on ESG** - Explore opportunities to participate in the climate and sustainability sector
- ❖ Continue to **invest, build and enhance incremental risk monitoring**, analytical and collection capabilities

### Data and technology driven

- ❖ Managing customers through the life-cycle using **predictive data-driven decisioning** with real-time portfolio actions
- ❖ Empower Investor Partners with **tailor-made solutions**
- ❖ Increase deployment of machine learning techniques and **deepen our data repository**

# Mission and Vision



## VISION

Our Vision is to be a trusted platform that enables the flow of finance from capital providers to users in a reliable and responsible manner.



## MISSION

To enable access to finance for the underbanked in an efficient, scalable and reliable manner

## Our Values



Ethical



Responsive



Innovative



Empathetic



Resolute

## Summary

**Addressing a Large Addressable Market** and Underpenetrated Market with **Strong Sectoral Expertise**

Large Ecosystem of Partners and Data and Technology Platform Creating **Strong Network Effects**

**Proprietary Technology Product Suite** Transforming the Debt Market Ecosystem

**Robust Risk Management** Driving Asset Quality

**Diversified Sources Of Funding** and Proactive Liquidity Management

Track Record of **Consistent & Resilient Performance**

**Professional Management** Team backed by Experienced Board & Marquee Investors and **Strong ESG Framework**

**Thank You**