



Company Name: Finkurve Financial Services Limited
BSE Scrip Code: 508954

Arvog Finance Lending Portfolio

Digital Lending Products



School Fees Financing

Simplify cashflows for parents through a flexible school fee payment plan



Early Salary Loans

Emergency cash requirements
Advance Salary support



Gold Loans

Glittering a billion lives through the power of gold & making it accessible, affordable, useful, and manageable for all phases of life



Loans to Wallet Merchants

Merchant funding is an easy way to maintain a healthy cash flow, without providing any collateral to avail finance

CREDIT ENGINE

A high-performance, real-time credit decisioning system. AI-driven scoring models are trained using the customer's data and business goals to produce an API-accessible loan underwriting system that returns transparent credit decisions including grantable amount, interest rate, and term. Custom lending rules and policies are defined collaboratively with the lending partner and integrated accordingly.

Credit Engine Capabilities

Can combine multiple set of data to provide a credit decision, these data points help in evaluating the customer's credit worthiness but will also grow his/her credit footprint –

1) Demographic

- Identifiers (IDs, DOB, etc.)
- Personal (Gender, Marital status, etc.)
- Education & literacy
- Location

2) Non-Credit Transaction

- Wallet Transactions
- Purchases
- Utility payments
- Card Usage/transactions
- Digital Payment Transactions

3) Financial

- Personal
- Household
- Business

4) Credit / Saving History

- Requested loan facility (behavior)
- Internal to Lender
- Third party
- Credit Bureau
- Guarantees / contingent obligations

6) Economic

- Macro
- Micro
- Geopolitical
- Industry/Sector
- Commodities
- Forex/Currency

5) Alternate Digital Sources

- TELCO
- Phone Call/SMS History
- Location Services
- Social Media Data
- Internet Usage
- Installed Apps
- NLP and Images



Multi-dimensional Customer Profile created using any and all data available on a customer.



AI-driven methodology enables identifying all possible relationships between variables to create a comprehensive data profile.

LOAN ORIGINATION SYSTEM



Lending Plan

Stronger Data Analytics

To reach a more authentic credit score, more focus to be given to data analytics



Collaborations

More collaboration among Fintech start-ups, banks and NBFCs expected in near future



Offering Customized Solutions

Customized products like credit cards, accounts based on borrower's credit and profile



Full Stack Companies

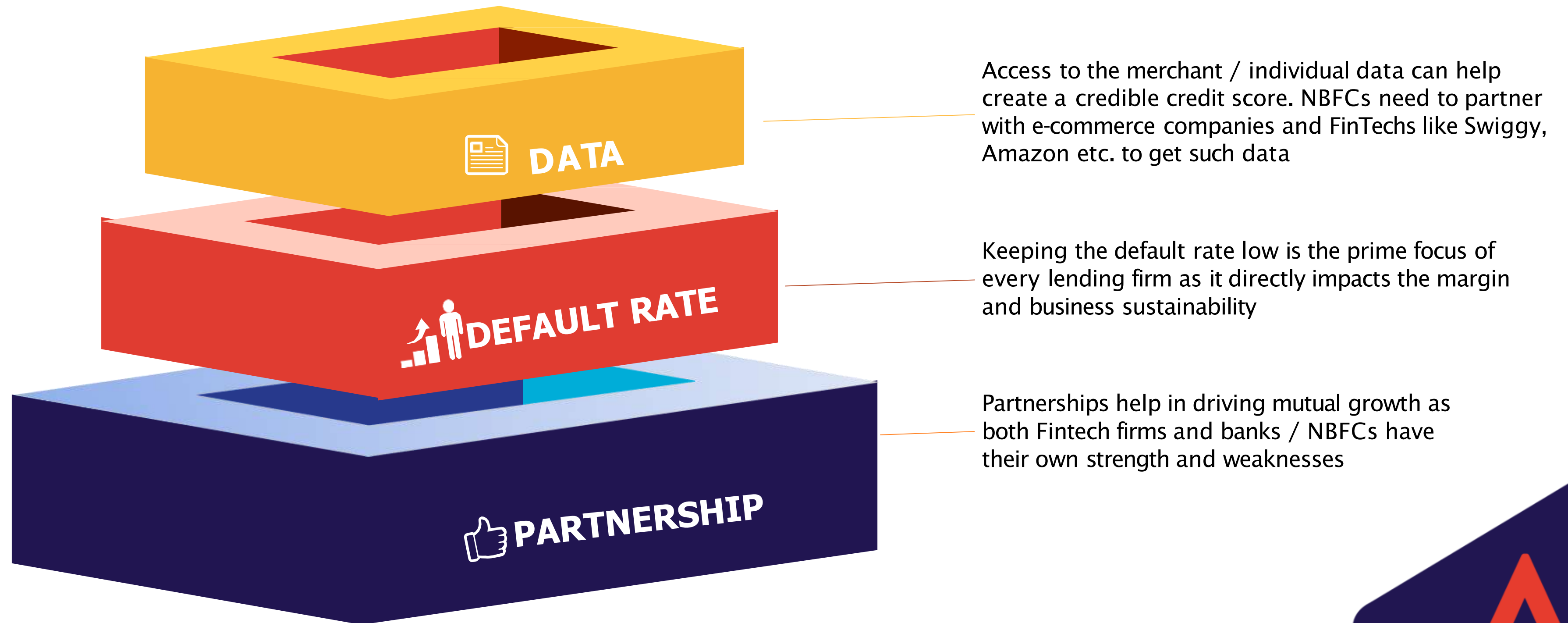
Lending companies to have in-house capability of offering loans, compliance, regulatory etc.

Democratizing Data

Allowing portability of trusted data between service providers under Data Empowerment and Protection Architecture (DEPA) architecture



Lending Success Factors-Establishing Partnerships for Market Access, Using Data to lower Default Rates



**OUR
TEAM**

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THANK YOU

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