



HUMANA
FINANCIAL SERVICES PRIVATE LIMITED

EMPOWERING

THE UNDERPRIVILEGED

Activate Windows
Go to Settings to activate Windows.

Executive Summary

Products – Loans under Joint Liability Group Model

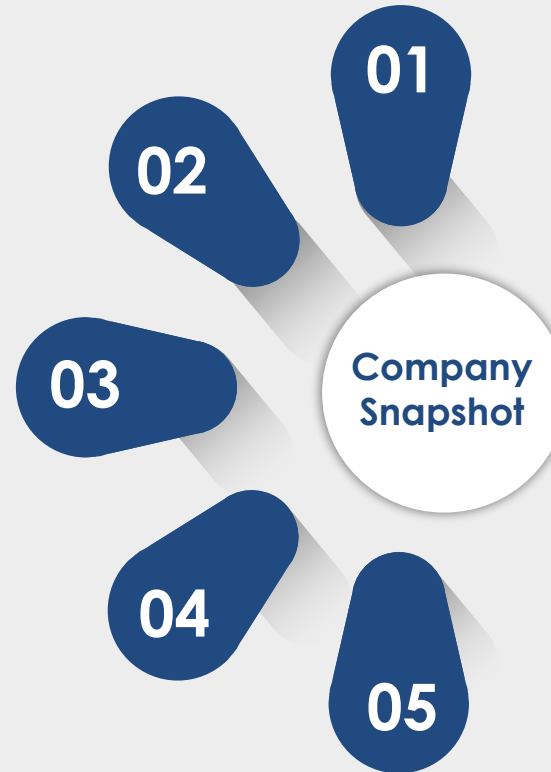
- Income generation loans
- Water & Sanitation Loan
- Yes Bank & CSB Bank Portfolio under BC Model

Customer Focus

- Underserved customers
- 1st time loan takers mainly women who are economically active

Portfolio – INR 148.54 Crores

- 56k+Number of active borrowers.



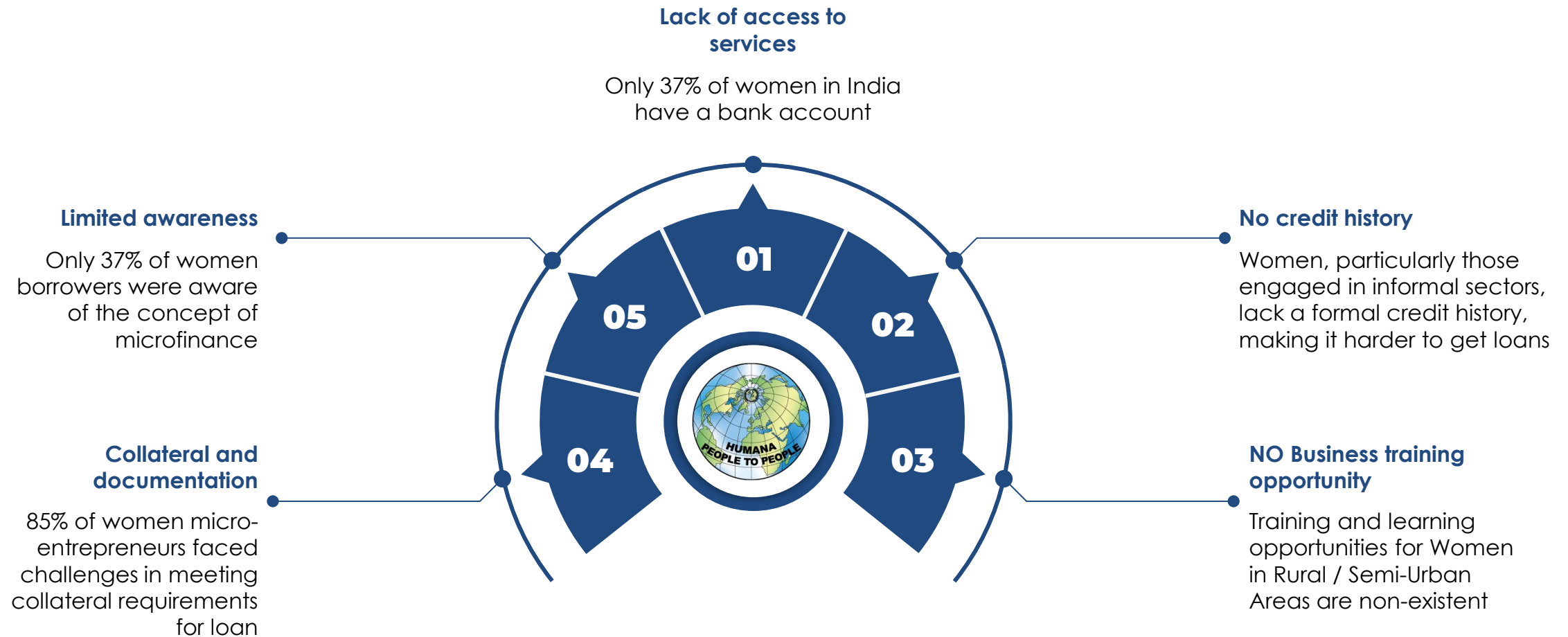
Company

- Delhi based NBFC-MFI aiming to empower women
- Qualified & Professional Management
- Operating in three States namely Rajasthan, Uttar Pradesh and Haryana August 2017
- Exclusively for Women



Problem - MFI loans are only extended to 5% of the country's population

of the country's population



MFI Is A Huge Market Opportunity Growing

At Fast Pace

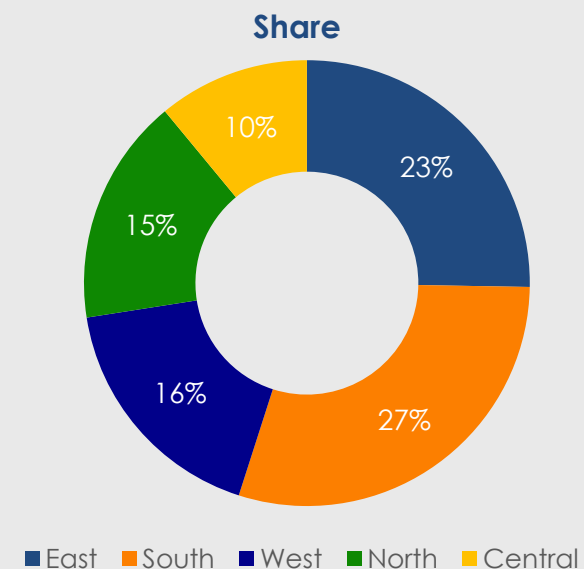
MFI portfolio increased by 23.5%



- 6 crore unique borrowers
- 11.8 crore loan accounts
- Tamil Nadu, Bihar and West Bengal have the largest loan portfolios
- INR 400 Crore sanitation loans with MFI's

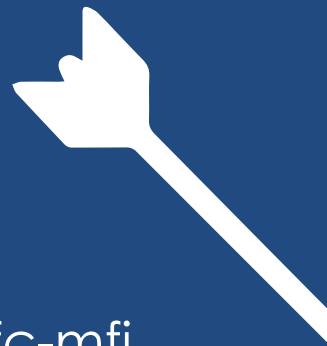
Loan providers	Loan portfolio	% of overall portfolio
Banks*	₹1.12 lakh crore	38.4%
Microfinance NBFCs	₹1.02 lakh crore	35%
Small finance banks	₹49,646 crore	16.9%

Region	Share of portfolio
East	23%
South	27%
West	16%
North	15%
Central	10%



Humana Financial Services

Is A Growing Nbfc-mfi
Helping Create A Self-
sufficient India



Mission

To provide access to affordable financial services to 5 lakh economically under-served households for social and economic development by 2030

Vision

To secure life of dignity to poor, especially women and under privilege section of the society by providing financial services in the most efficient manner

Objectives

To empower poor especially women in skills to handle the credit funds in a judicious manner and contribute to employment and income generation

Humana Currently Offers

2 Types Of Loan Products



Income Generation Loans

- Amount – Rs. 20-60K
- Tenure – 12, 18, 24 Months
- Interest – 26%
- Loan Purpose - For income generating purposes like Agriculture, Transportation, Trading, and Production.



Water & Sanitation Loans

- Amount - Rs. 20-60K
- Tenure - 12, 18, 24 Months
- Interest – 26%
- Purpose - Enhance quality of life of members with loans for safe water & sanitation facilities



Two types of Lending Models

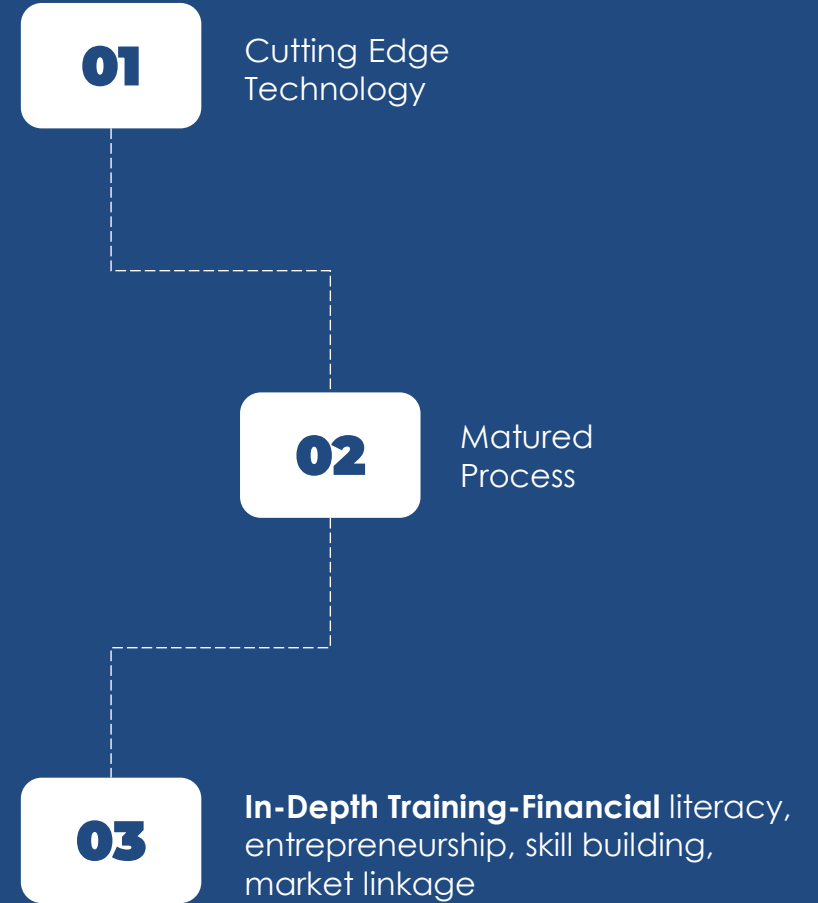
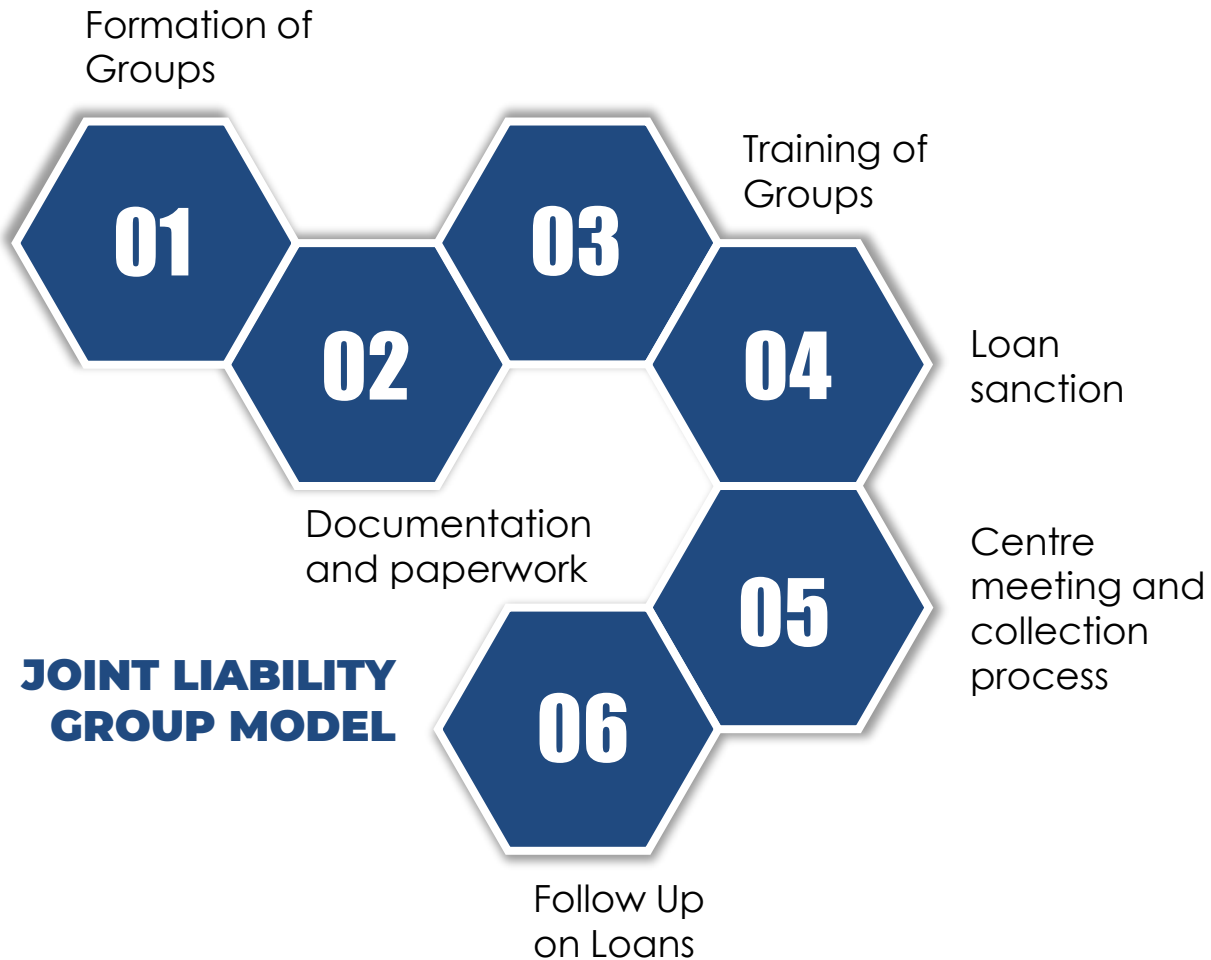
- Own Books – 53%
- Business Correspondence (BC) Model in partnership with Yes Bank – 47%



Eligibility Criteria

- Annual household Income up to 3 lakhs.
- Maximum monthly loan repayment obligation (incl. applied loan) \leq Rs.12500
- Focus on Women

Enhanced Joint Liability Group Model



1. Cutting-edge Digital

Structure For Scaling And Diversifying

01

Real time, on-line / off-line CB report, Geo-tags, Bio-metric enabled transactions, scoring linked assessment

02

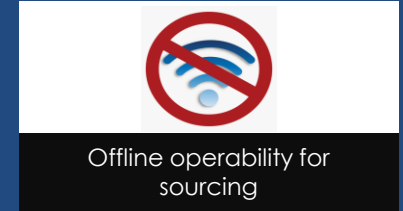
Digitized client life-cycle management including post disbursement checks with Geo- tags, photos etc

03

Digitized Internal Audit, Centre Quality Check and Compliance



KYC using QR code



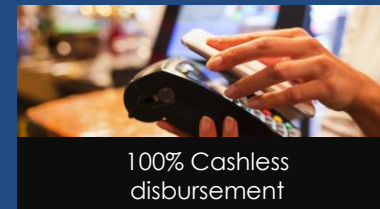
Offline operability for sourcing



Geotagging of centre meeting place



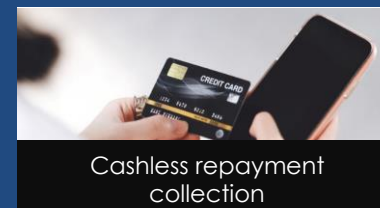
Real time credit bureau check



100% Cashless disbursement



Loan utilization check with geotagging



Cashless repayment collection



IVRS calls at various stages



Client concern redressals



Digitized audit and access to partners

2. Matured Process – Pre-Sanction

I -KYC Sourcing

- **I -KYC Sourcing**
- **Aadhar QR Reader, Auto Population, auto de-dupe, File Tracking is triggered**
- **Auto check**
 1. a. Last time CB check?
 2. b. In case of renewal clients, checks eligibility
 3. c. The client has been rejected/pending in other groups

II-Tele-calling

- All clients are called, verified through cross questioning
- Tele-calling decides independently to accept/reject, MIS is blocked for rejected followed by auto mailers
- Additional responsibilities:
- Calls for any OD case, same day directly to the client
- Staff motivational calls
- Target Achievement calls

III- Group Formation

- Group Formation of Eligible clients
- Pre-Populated LAF printing in branch, which minimise discrepancies
- Pre-Populated means all the entries are checked before printing and it saves time

2. Matured Process –

Sanction, Disbursement & Collection

IV- Sanction & Disbursement

- Sanctioning process/SND Upload
- Disbursement Date, First EMI date update by branch, Veri Pay Solution
- Disbursement in MIS, Repayment Schedule is generated along with demand sheet

V- Collecting & posting

- Group Formation of Eligible clients
- Pre-Populated LAF printing in branch, which minimise discrepancies
- Pre-Populated means all the entries are checked before printing and it saves time

VI- Monitoring

- Audit Module, Internal Audit has information of every Centre, Group and Client
- Centre Visit update in MIS
- LUC update in MIS, HR module for Incentive, Automatic Data submission to credit bureau, Insurance Data

3. In-Depth Training Program – Project “DISHA”

Operational
in 10 districts
of 3 states,
namely,
Haryana,
Rajasthan
and Uttar
Pradesh



Project 'Disha',
an initiative of
Humana People
to People India
(A Section 8
NGO- associate
company of
HFSPL) which
provides
entrepreneurship
development
programs for
poor women



MULTIFOLD BENEFITS

- Low chances of fund diversion by borrower
- Maximizes the chances of Business Success hence loan quality
- Helps in Lead Generation

3. Program Details

& Impact of "DISHA"



Program Details

Impact

For	Reporting Quarter	Year	To Date	(YTD)		
Activity	1st	January to March 2023	31st	1st	June 2021 to March 2023	to 31st
	Target	Result	%	Target	Result	%
36,000 women will enhance their understanding on entrepreneurship information, livelihood opportunities and setting up of new business and their growth	3500	3460	99%	27500	25382	92%
7,200 women will receive intensive entrepreneurship development training and business development support	700	644	92%	4033	4530	112%
Creation and Expansion of 4,800 new Nano Enterprises	500	331	66%	2475	2191	89%

Our Journey so far

Since then



May 1998

HPPI incorporated for the holistic development in the field of Education, Health and sanitation, Livelihood and environment

2007

Microfinance operations started, established branches and

2013

Started BC loan portfolio with YES bank

FY2016-17

HFSPIL incorporated, received Rs5.1 Crs by HPPI as grant through a **Trust-** Humana Trust for Financial Inclusion and Development- (HTFID)

Aug 2017

RBI license received. Soon after in Feb 2018 first loan disbursement was made

FY2019-20

The entity raised equity of Rs3.43 crs from Humana Planetaid and Finance (HPAF) in FY 2019 and Rs7.30 crs from HTFID in FY2020.

May 1998

2007

2013

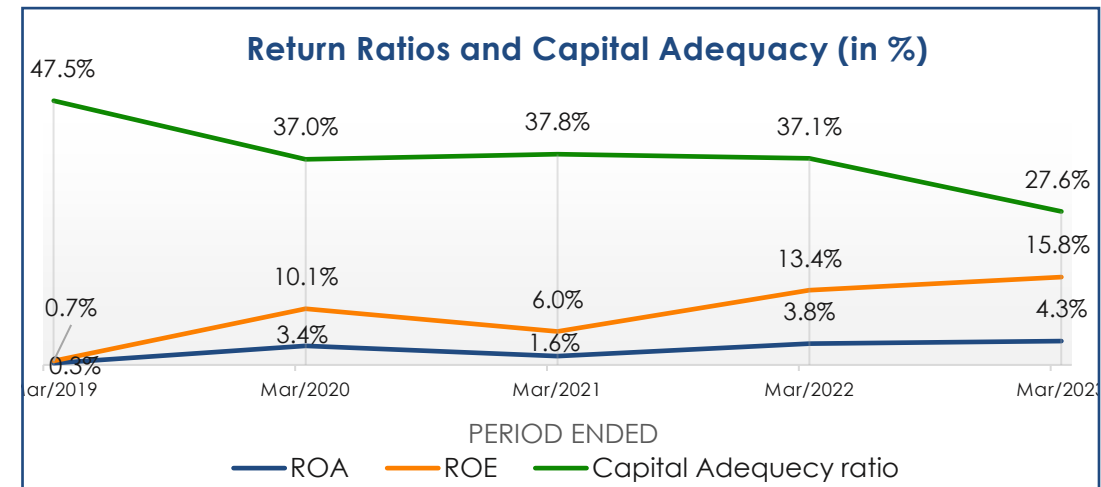
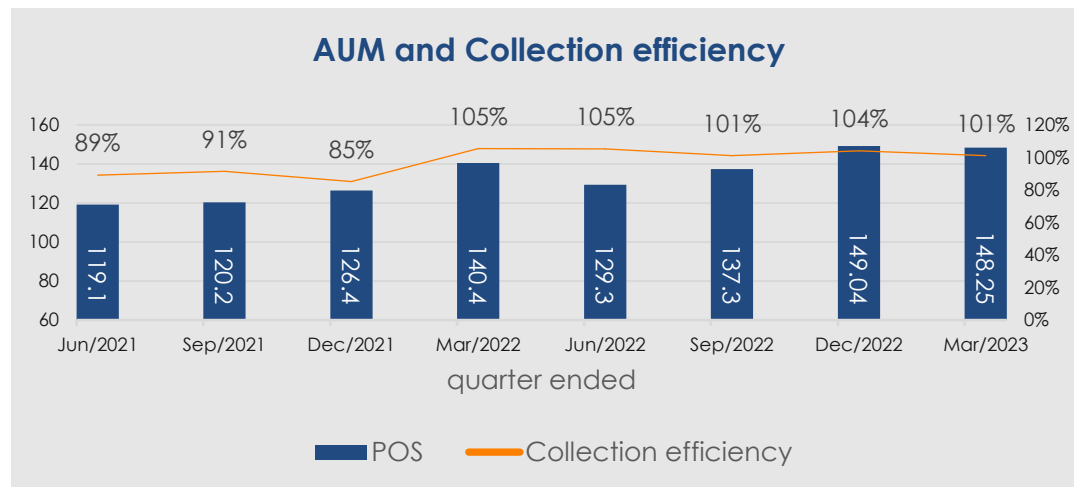
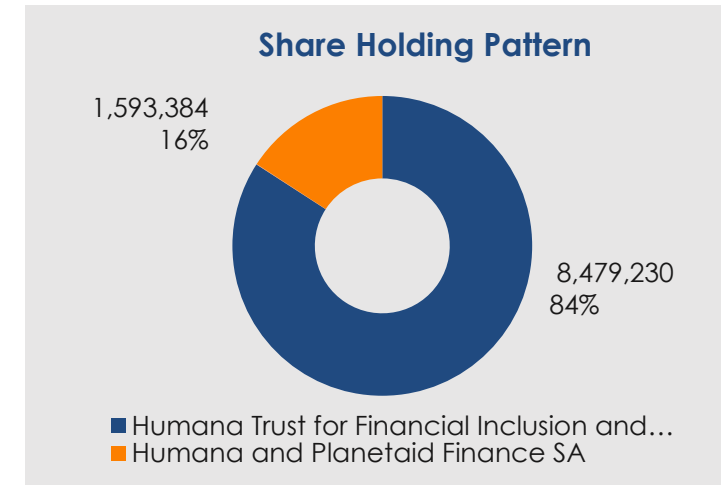
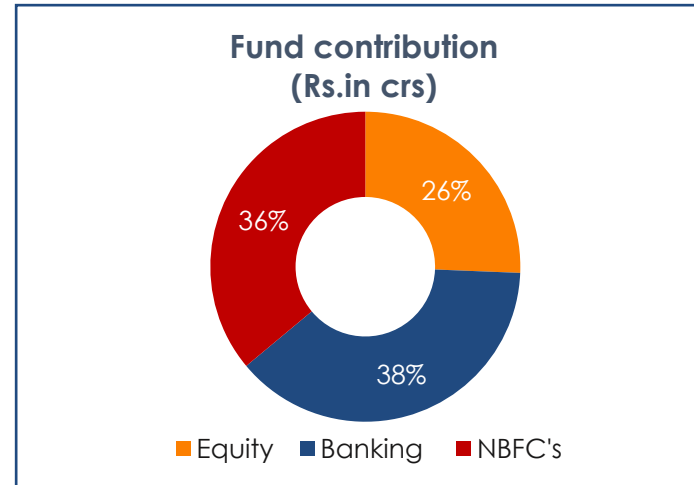
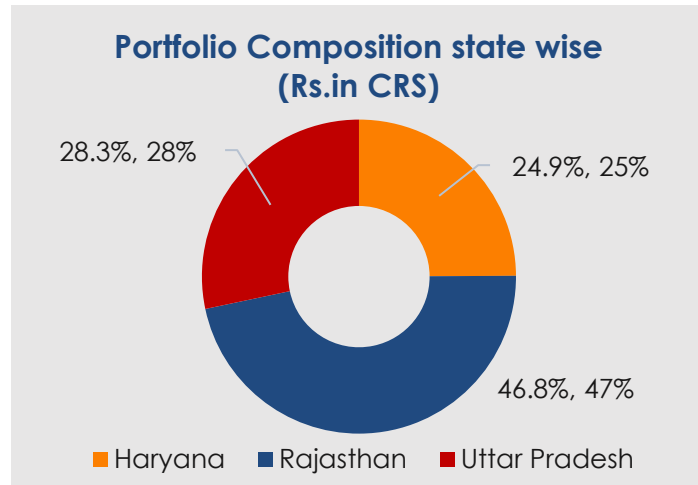
2016

Aug 2017-2018

Feb 2019

Current Microfinance Operations

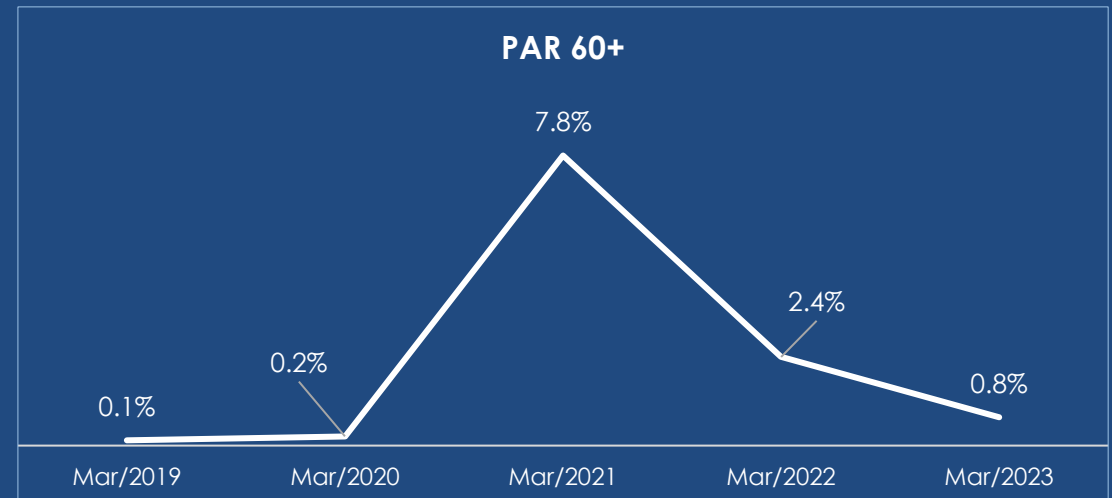
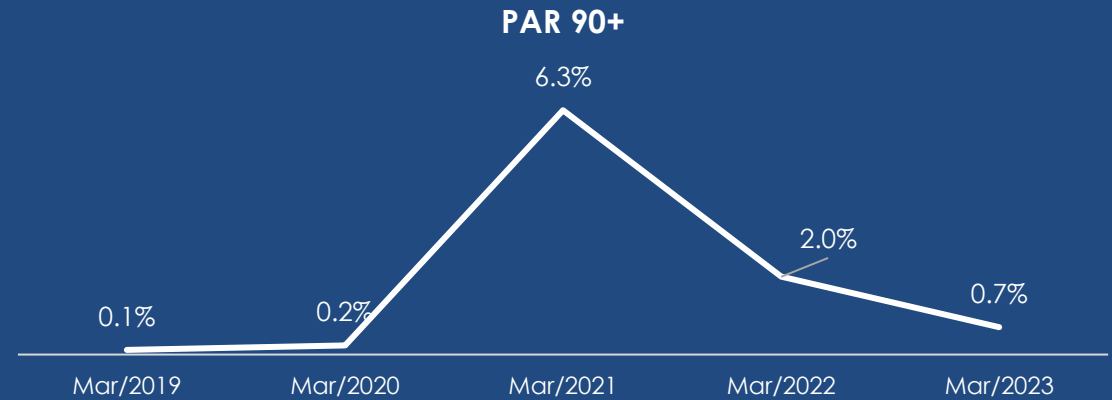
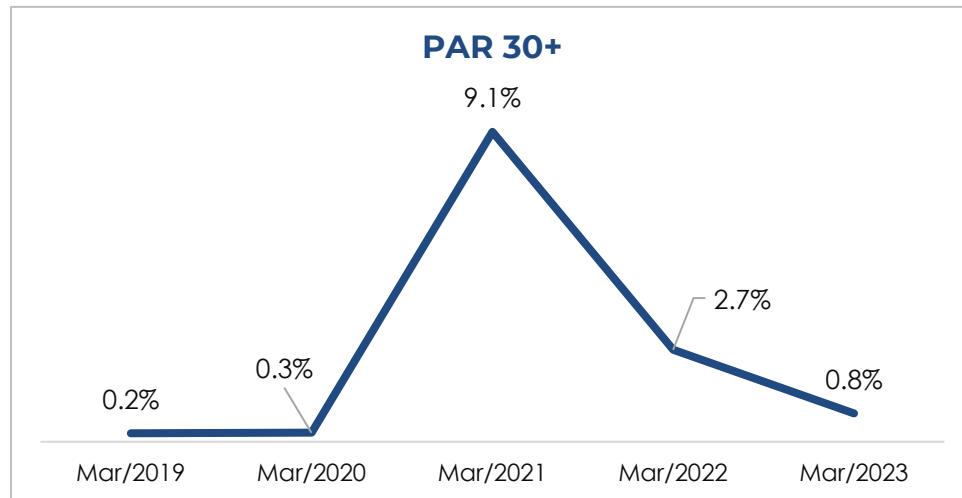
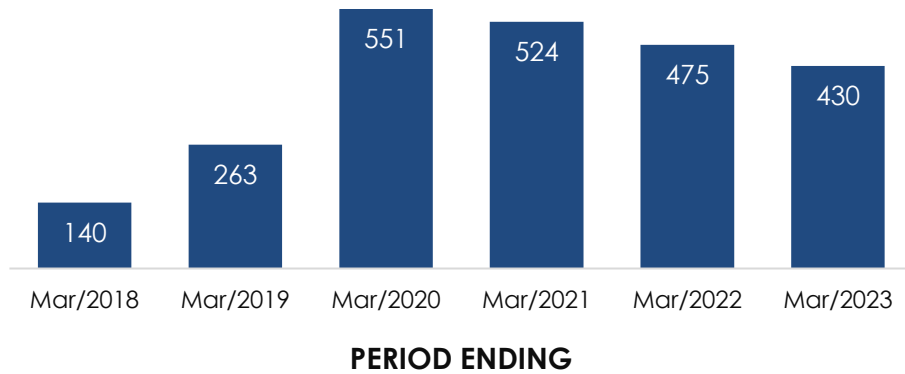
As on 31st March 2023



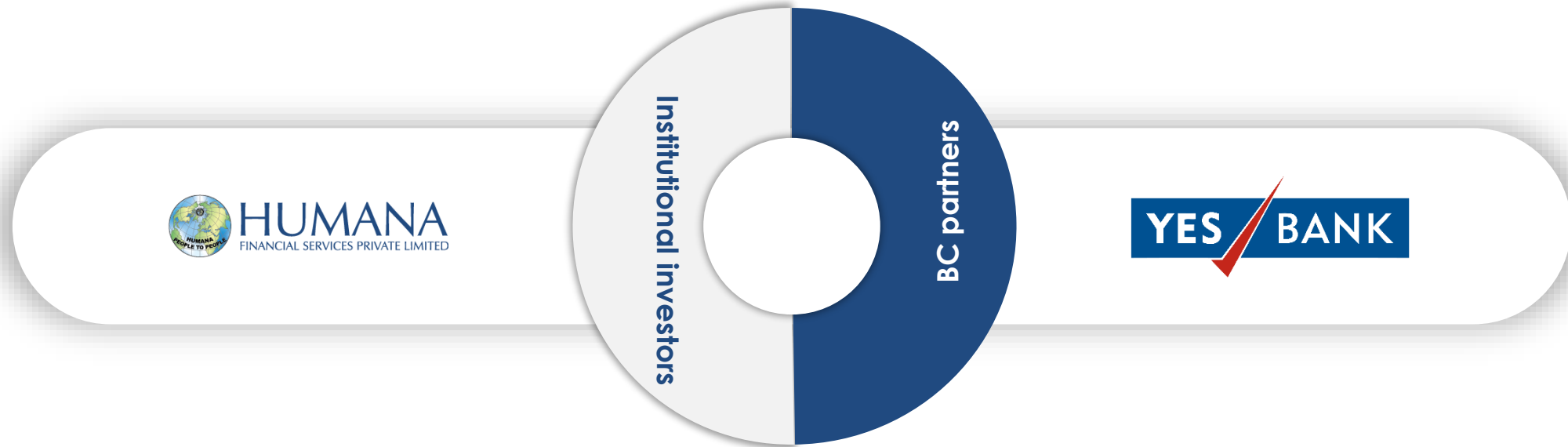
Operations

and NPA Analysis

Case load of clients per Field Executive



Powered By Solid Industry Partnerships



Domestic & International lending partners including Banks, DFIs, Funds and NBFCs



Unprecedented Value

Proposition & Impact to Borrowers


Impact **Created**

- 50% Lesser Interest-Rate than Money Lenders
- Super-Fast turnaround time for disbursement
- Minimum documentation requirement, no credit history needed
- Brings them into mainstream credit system
- Driving entrepreneurship
- Creates new job opportunities
- People to People Approach

Impact **Created**

 **1,14,208**
Loans Sanctioned

 **1,31,609**
Unique Women Borrowers

 **+4,800**
Nano Enterprises through
DISHA project

Competitive Advantage

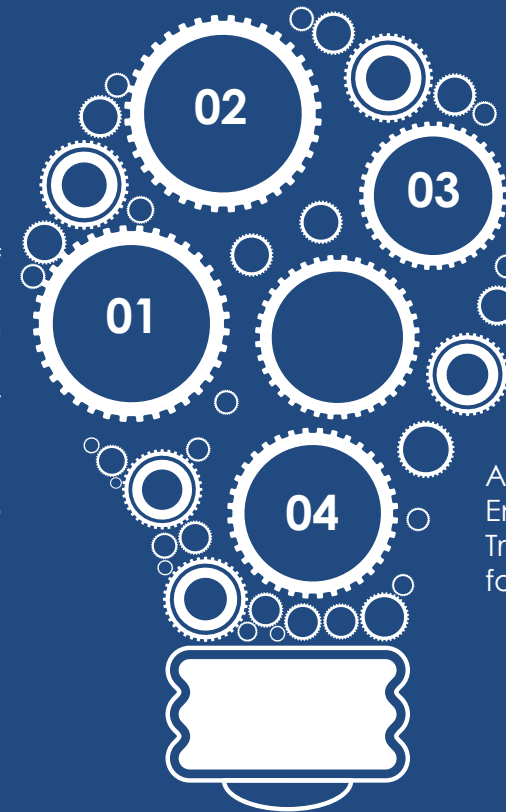


Higher quality loans with a very low GNPA of 1.1%

25 years of experience in promoting social development in financial inclusion and livelihood fields

Higher profitability (RoA) with 40% repeat customers

Advanced Entrepreneurship Training Programs for Clients



Board Of Directors



Kailash Khandelwal
Managing Director

56

A veteran in development sector with 21 years of experience. Kailash joined Humana People to People India in year 2000 as a Senior Program Officer in Community Development Project and joined the Board of Directors in 2012. One of the four board members of HPPI and a Vice Chairman for Humana People to People Microfinance, Kailash functions as a National Program Manager and working on complex projects in rural livelihood and community development with core focus on administration, economy overview, capacity building and partnership liaison with government



Sanjeev Bhatt
Director

53

Mr Sanjeev Bhatt serves as a director on the board of Humana People to People India since 2001. He is heading the Grant Administration team. his association with HPPI started in 1998 as a program officer for the first Community Development project in Alwar District, Rajasthan. Sanjeev was part of initiating the microfinance program in HPPI and then HFSP. He was commemorated with the Indian Achievers Award for Social Service for his outstanding voluntary contributions to social service at the 15th National Seminar on Emerging India.



Ashok Kumar Pahwa
Independent Director

69

More than 38 Years of distinguished service in Indian Overseas Bank with a business mix of more than Rs4,000 Crore. Business handled was large corporate, mid Corporate, SME & retail banking, Project Finance, Housing loans, Loans against property, Mortgages and business loans, Audit, Compliance, Operations and compliances



Ashish Kumar Gupta
Additional Independent Director

39

Mr. Ashish Kumar Gupta (39) has got a varied experience in the field of microfinance and livelihoods promotion while working in varying organizational set-ups Eviz NGO, Government Project, Development Company, Microfinance Institutions, Consultancy set-ups, Self-promoted Enterprise, etc. He is featured as one of the six Social Entrepreneurs in a book titled 'Pursuit of Goodness and was also the winner of the first nationwide 'Social Entrepreneurship Search Competition - SRIJAN', organised by Aavishkaar India and others.

Governance

Board Functional Committees

Sr. No.	Name of the Committee	Members of the Committee	Frequency of Review	
			Items Reviewed	Frequency
1	Audit Committee	Ashish Gupta (Chair), Ashok Pahwa & Sanjeev Bhatt	Review and Action taken on Internal Audit team's findings	Quarterly
2	Risk Management Committee	Kailash Khandelwal, Ashok Pahwa (Chair) & Ashish Gupta	Review of Operational, Liquidity and Political Risks	Quarterly
3	Nomination & Remuneration Committee	Kailash Khandelwal & Sanjeev Bhatt	Policy related to remuneration policy and appointment of key personnel	Annually
4	Fund Approval Committee	Kailash Khandelwal & Sanjeev Bhatt	Approval of Funder & source of Fund	As on when requires

Management Team

Mr. Kailash Khandelwal | (Managing Director)



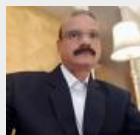
A seasoned practitioner with over 2 decades of experience, he has extensive experience in the design and management of development interventions in large scale projects across different verticals. He has rich experience in Microfinance Operations, Strategy and Planning, Business Analysis and Development, Community development projects, Project implementation, Fundraising, establishing linkage of Bottom of Pyramid with market, Capacity building as a director of Humana People to People India and Humana People to People Microfinance

Sudhanshu Shekhar | CFO



Sudhanshu has Post Graduation Diploma in Rural management from XIM, Bhubaneswar and degree in Bachelor of Arts from JNU. He has over 18 years managerial experience, including over twelve years of experience in microfinance sector. In the past he worked in entities such as M-CRIL, BASIX, Intellectap, Kas Foundation and GE Capital, USA & France

Raj Kumar Singh | CEO



Raj Kumar has over 15 years of experience with Humana, he is a key Member of HPPI Head Quarters' Senior Management, has extensive experience across various development areas and instrumental in project initiation and development. Mr. Rajkumar started Microfinance Project as pilot and later developed as full-fledged Microfinance operations from Rajasthan in 2007. As on date he is the CEO of HFSPL. He has 13 years of Micro finance in microfinance operation.

Expansion Plans

Post Fundraise



01

Opening newer branches & Enter new Regions

- Opening of ten new branches
- Expansion in east UP, Bihar along with other states



03

Invest in Technology

- All in one MIS
- Use of AI tools in Disbursement and collection process



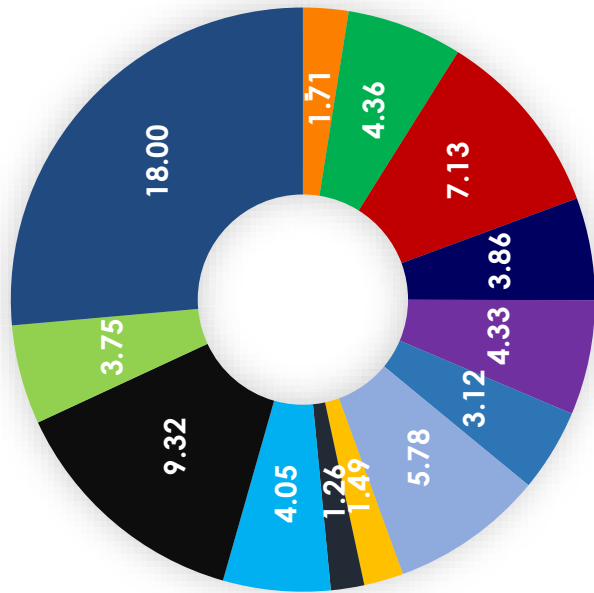
02

Introduce new product

- MSME Loans
- Targeting – Small Businesses
- Loan Size – Rs1-5 Lakh

Funding Base As On 31st March 2023

O/s on 31 Mar 2023



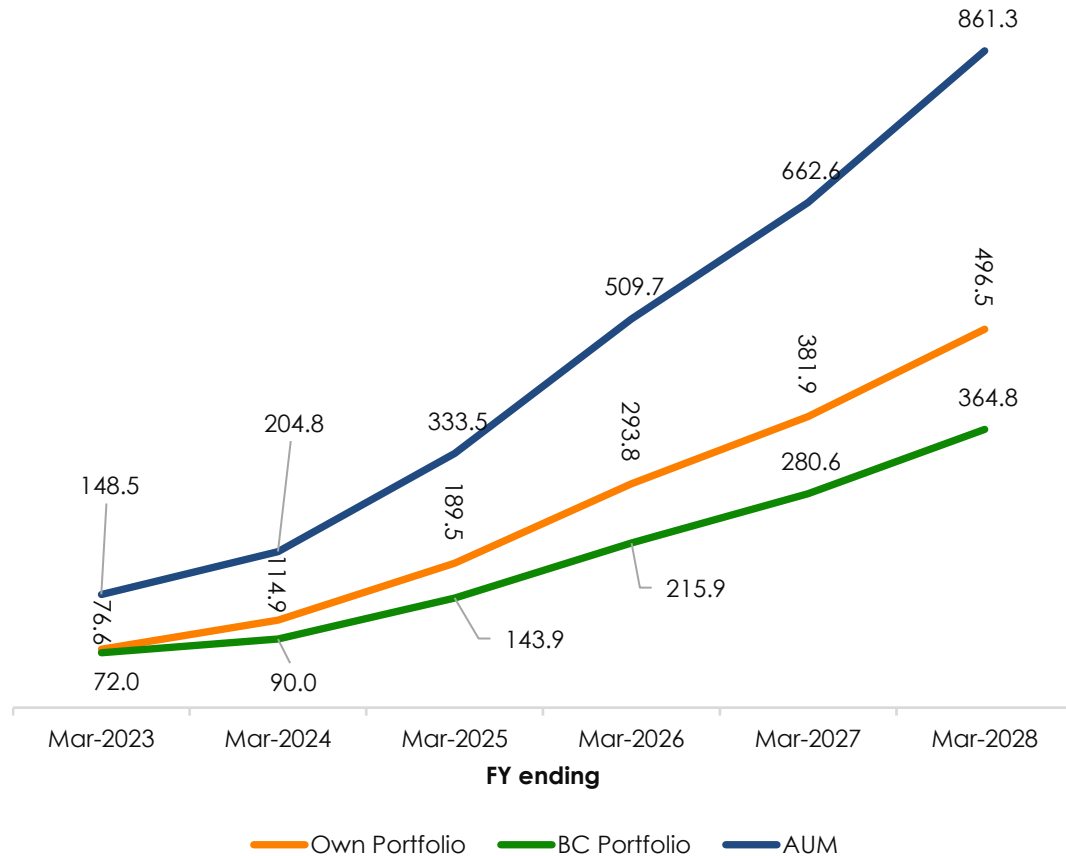
- IDFC First Bank
- Eclear Leasing & Finance Pvt Ltd
- UC Inclusive
- InCred Financial Services Limited
- Arohan Financial Services Ltd
- AU Bank
- Ananya Finance For Inclusive Growth Pvt Ltd
- Maanaveeya
- Caspian Impact Investments
- FWWB
- Usha Financial Services Pvt Ltd
- Union Bank of India

New Fund and Partnership status during the Current FY

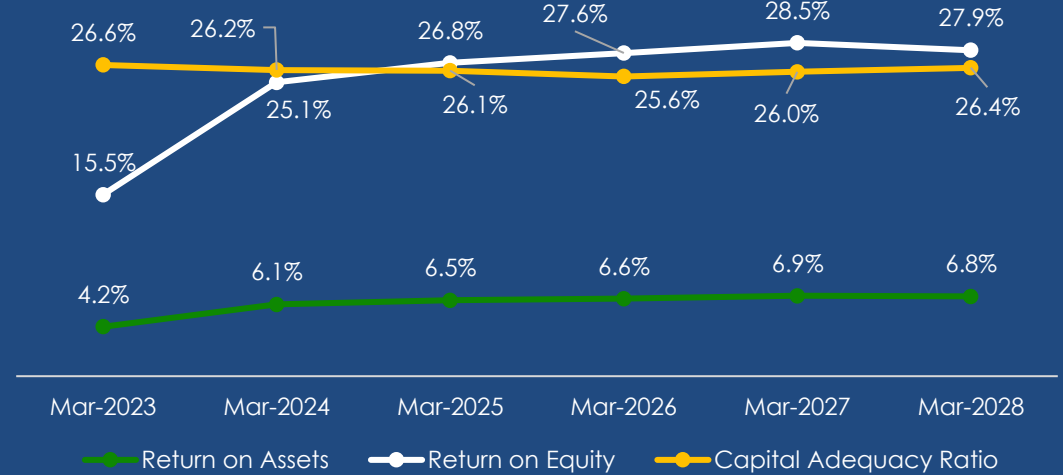
- Total disbursement of 133 Cr+ in this FY2023
- In this FY, Humana also added CSB as its BC partner in addition to our existing relationship with Yes Bank Ltd. Disbursement to take place from Apr'23
- Added AU Small Finance Bank, DCB Bank and Union Bank along with two other NBFC's
- Grading of Alpha-
- Disbursement in BC arrangement has fallen from Jan 2023 due to Software updates to make KYC process more effective and efficient.
- Expects to close Own Portfolio at Rs.75 crs+
- Graded Top with C1 by M-cril in CoCA covering Transparency- Client Protection, Governance, Recruitment, Client Education, Data Sharing, Feedback and Grievance Redressal

Financial Projections

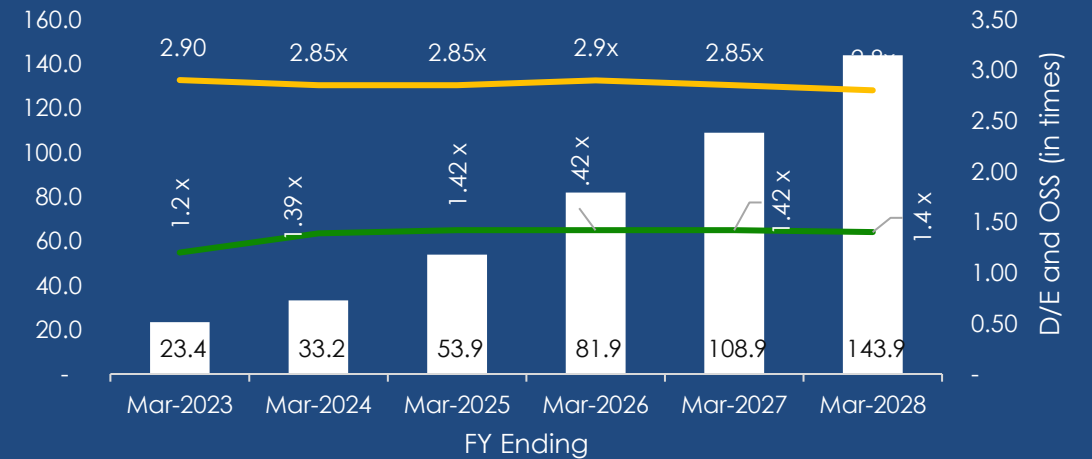
Own and BC Portfolio (In Cr)



Return Ratios and Capital Adequacy (in %)



Equity, D/E and OSS





HUMANA
FINANCIAL SERVICES PRIVATE LIMITED

THANK YOU

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