



Company profile

Velicham Finance Private Limited



VISION

**Financial Empowerment of
Businesses and Families**

MISSION

**Continuous support through diversified
Financial Products & Services**

VALUES

Transparency – Innovation – Professionalism

ABOUT US

VELICHAM, MEANING 'LIGHT', IS A NON-BANKING FINANCIAL COMPANY (NBFC)

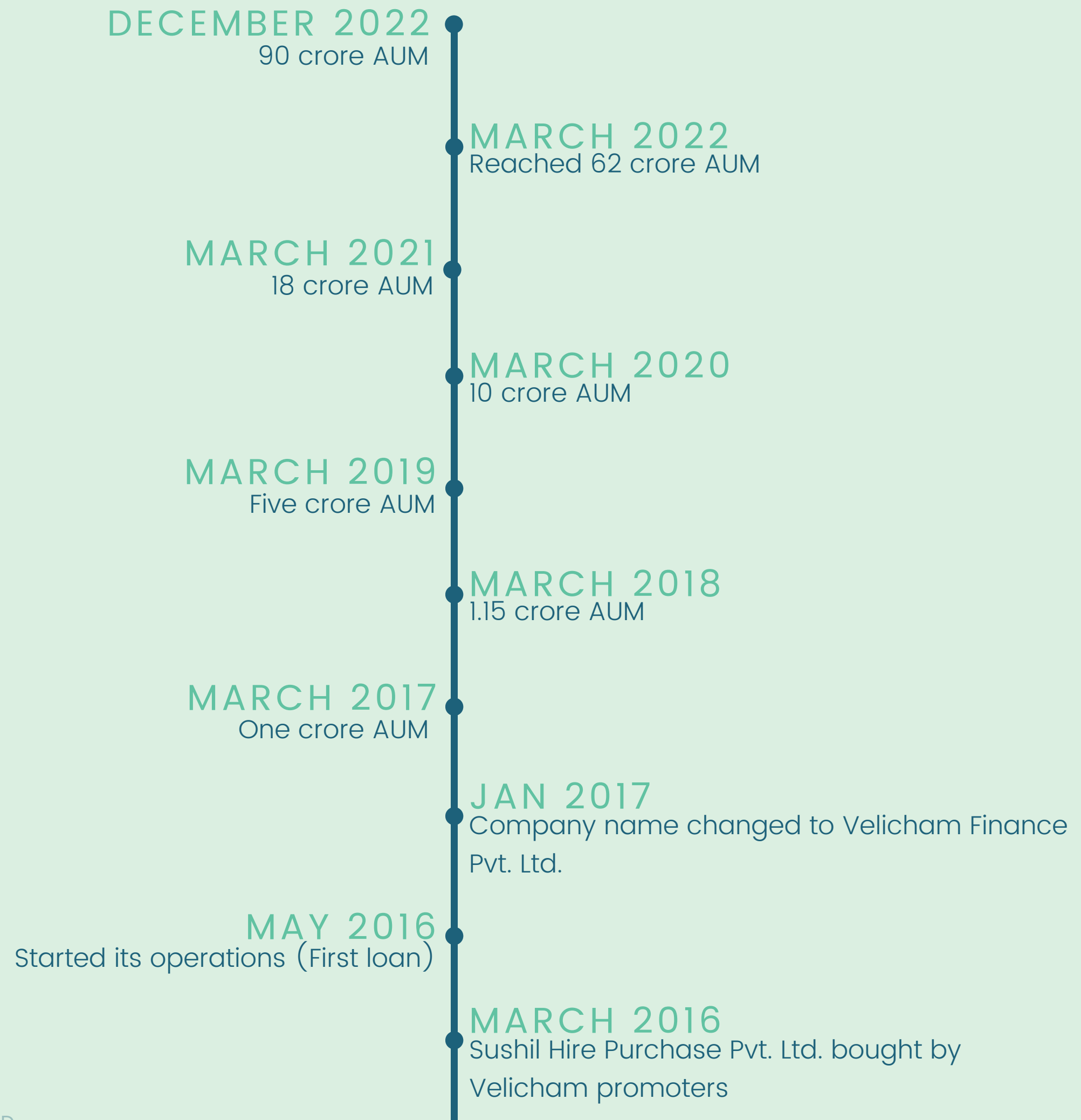
Established in 2016, envisioned to brighten the lives by providing sustainable financial products for entrepreneurs, artisans, traders, and agriculturists, and every family looking forward to a new start! Operating on the vision to economically benefit society, Velicham focuses on small and medium lending projects to help businesses to achieve exponential growth. the top-notch tech facilities provide seamless processes and excellent customer experience.

Velicham acts as a ray of hope in different areas of Tamil Nadu, Kerala and Pondicherry by offering a reliable funding source for our customers. From entrepreneurs to agriculturists, everybody can rely on Velicham for sustainable financial products and services and empower their profession for a better socio-economic outcome. Velicham plays a vital role in transferring wealth by creating an effective bridge between the different stakeholders. Our innovative range of products offers reliable service, and the team is always available for constant handholding.

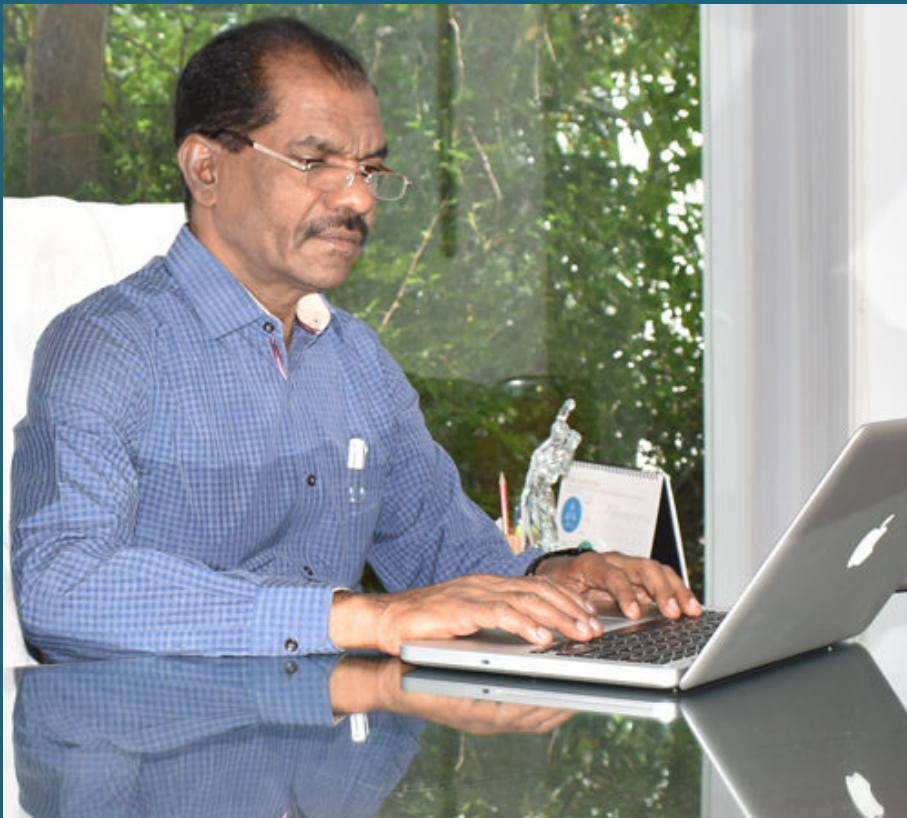
Velicham uses advanced technology to pace up the loan approval process, narrowing the gap between customers and their financial needs. Similarly, loan accessibility becomes seamless for merchants, farmers, and other entrepreneurs. Growing together, Velicham unleashes hidden talents in its working areas.



COMPANY GROWTH & TIMELINE



TRUST & DEVELOPMENT



We aim to become a strong organization that brings economic success and self-sufficiency to the financially underserved community. Furthermore, we wish to be a powerhouse of financial service, providing various products that bring significant change in thousands of households and substantially contribute to the small finance sector.

Moreover, we want Velicham to be a space where our investors and partners achieve their strategic objectives, leading to extensive development and strong trust.

We have immense confidence in achieving our goals as Velicham believes in mutual growth.

NAGARAJAN, DIRECTOR & CEO

WHAT WE DO – OUR PRODUCTS

Velicham has three well-designed loan products focusing on fulfilling customers' requirements in the working field.

Velicham caters only to customers with dual-earning members & multiple sources of income.

1



MICRO SMALL-MEDIUM ENTERPRISE LOAN (MSME)

The (MSME) loans are given to handpicked customers with an excellent repayment track record and a profitable business plan.

2



AGRICULTURE & ALLIED ENTERPRISES LOAN

This loan is specifically provided to customers who are trying to promote agricultural and allied enterprises.

3

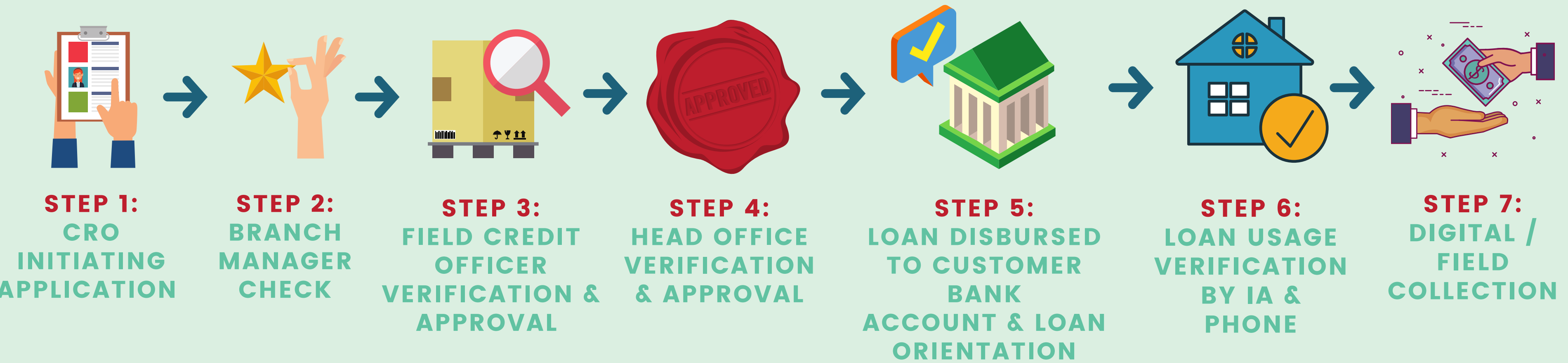


FAMILY SUPPORT LOAN

This loan is specifically provided to improve the living standards of families.

LOAN PROCESS

A simple as well as effective and efficient loan process with a multi-point verification system.



INSURED LOANS


**VELICHAM LOANS ARE
100% INSURED**

Velicham has an association with various Insurance companies for providing cover against death of borrower either through natural or accidental causes.

Under this arrangement, in the case of any eventuality of death of the member, the loan amount is settled by the insurance company and an additional amount is also paid to the nominee of the member. This helps the company to avoid the repayment risk in the case of such contingencies.




WHAT WE DO – COLLABORATION & PARTNERSHIPS



Velicham has partnered with Avanthi Finance, Ugro, Ananya, India P2P, MAS Financial Services and Axis Finance as Business Correspondent (BC).



As of December 2022, a total of 50.19 crores BC portfolio is managed by Velicham Finance.



Velicham has been working with the City Union Bank as a Business Correspondent under the Financial Inclusion program. A team of 110 employees works in 58 branches and serves 120000+ clients across Tamil Nadu.



RATED COMPANY

BB+

VELICHAM RECEIVED BB+ RATING
FROM ACUITE.



Let's talk numbers

Velicham growth in the last 5 years
(2017-18 to December 2022)



GROWING STEADY & STRONG



4300+

NEW CUSTOMERS THIS YEAR

6400+

NEW LOANS THIS YEAR

(April 2021 to March 2022)

Less than
1%
PAR

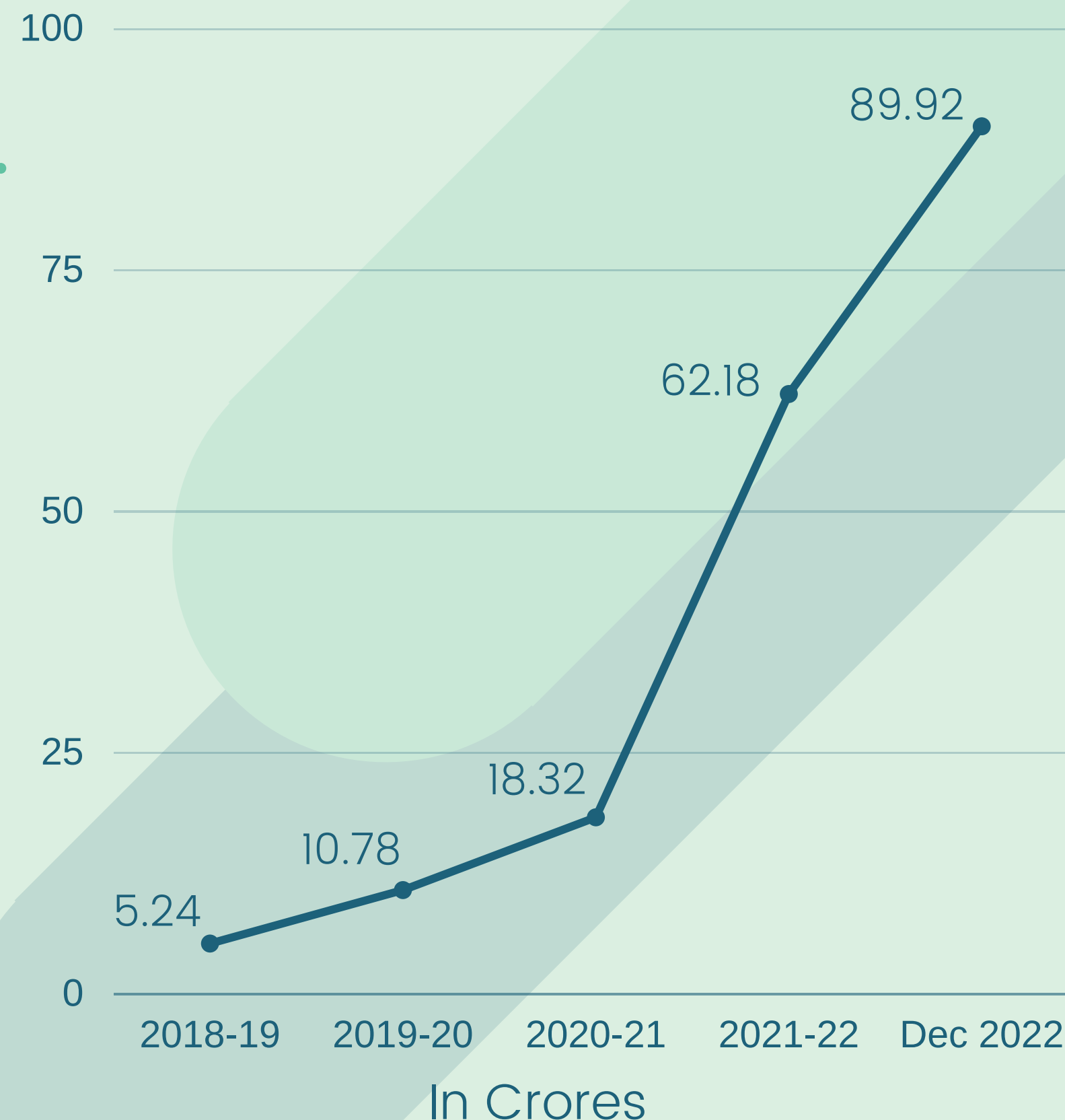
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ZERO MISSED PAYMENTS TO
INVESTORS AND BANKS
FROM THE DAY ONE

ASSET UNDER MANAGEMENT

**A TOTAL AUM OF 89.92 CR. & 51.4 CR.
AUM GROWTH FROM MARCH 2020
TO MARCH 2022**

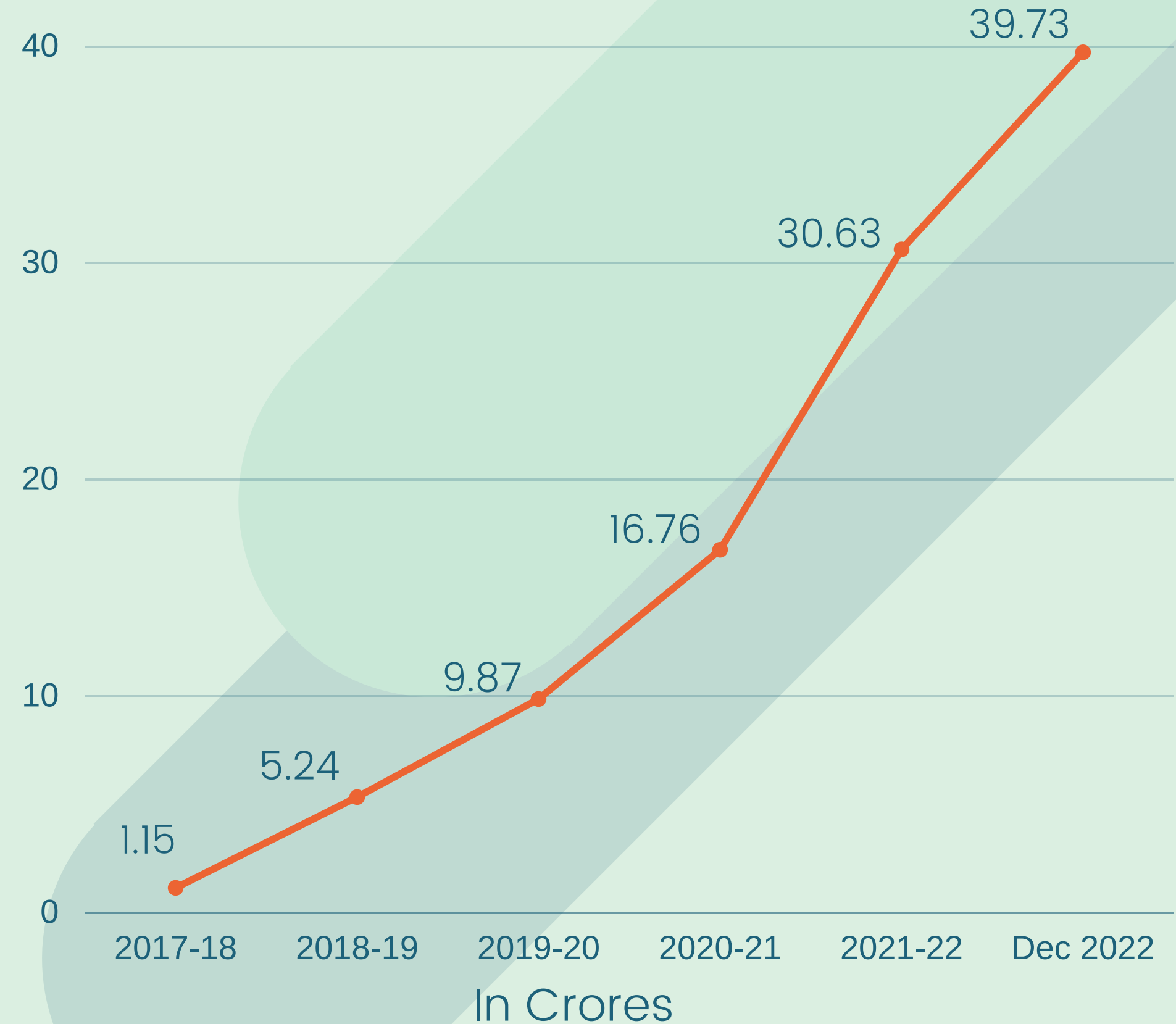
- 43.86 crores increase in AUM during the financial year of 2021- 2022
- 7.54 in 2020-21 & 5.54 Cr growth in 2019-20
- Velicham's AUM has grown more than eleven-times in the last 4 years
- Velicham AUM has seen a tremendous increase over the years.



OWN PORTFOLIO

A TOTAL PORTFOLIO OF 39.73 CR & 20.76 CR PORTFOLIO GROWTH FROM MARCH 2020 TO MARCH 2022

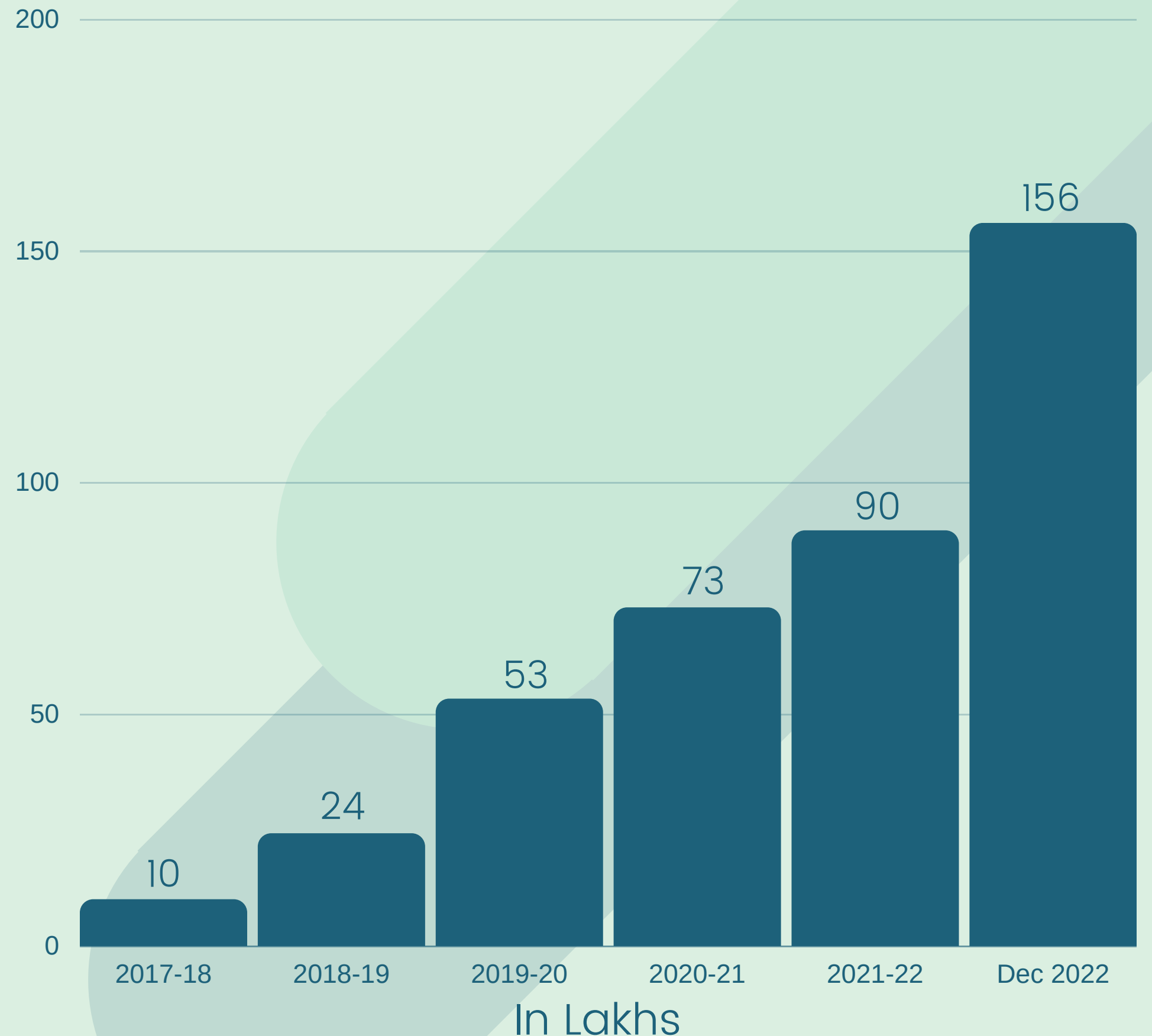
- 13.87 Crores increases in the portfolio during 2021-22 & 6.89 CR. during 2020-21
- 4.63 in 2019-20 & 4.09 Cr growth in 2018 -19
- Velicham's portfolio has grown almost 5 times in the fiscal year of 2018-19 and doubled during 2019-20 & 2021-22
- The portfolio is diversified across 27 branches



NET PROFIT AFTER TAX

1.56 CR. PROFIT DURING MAR - DEC 2022

- Velicham's ever-growing profit have shown remarkable growth, peaking at 90 lakhs in 2021-22 (17 lakhs growth) & 73 lakhs in 2020-21 (20 lakhs growth)
- 120% (29.1 lakhs) of profit growth in 2019-20 from the previous year
- Velciham is a profit-making company since its inception



MEET THE DIRECTORS



NAGARAJAN
MUTHUKRISHNAN
MD & C.E.O.



RAHUL
NAGARAJAN
Executive Director



KRISHNA
KUMAR
Director



KAMALAKAR
SAI PALAVALASA
Director

ADVANCED TECHNOLOGY



IN-HOUSE LOS APP

Seamless loan processing by utilizing the Cloud-based Mobile app



INFO MICROFIN

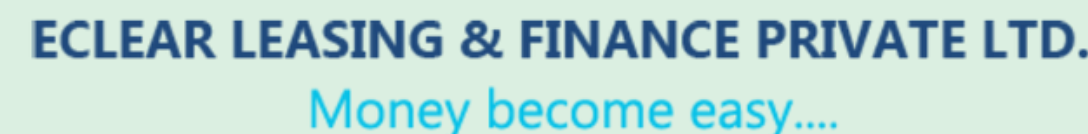
Highly advanced Cloud-based MIS software



ZOHO HRMS & LMS

Zoho People, Payroll and Learning Management System for better Team member experience and effectively payroll processing

CURRENT PARTNERS



IMPACT-TESTIMONIALS

SUNDHARAVALLI

For Sundharavalli, the loan has not only provided her with a monthly income to sustain her in her old age but also helped her rear cows again. She hugged a passing cow and said, "I love Cows; I want to have more cows now. Cows make me happy. Thanks for bringing happiness into my life. "

AMUTHA

"We sell plastic water containers that come in different sizes, and drums with a lid can be used to store rice, chillis, and the ones with vents are for storing vegetables." "This is the only business we know; thanks for saving our business," said Amutha, and she expressed her gratitude to Velicham Finance for helping her pursue the business.

LET'S COLLABORATE

WAYS TO REACH US

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