

## **ABOUT US**

Arthmate helps businesses access fast, flexible credit when they need it.

We partner with fintech companies, digital platforms, and small and medium enterprises to make borrowing simple and hassle-free.

Our advanced technology and data-driven approach ensure quick, reliable funding, so businesses can grow without delay.

# OUR JOURNEY

Dec 20th

Started Operations and made first  
disbursement

July 21

Achieved profitability in the first five months  
of operations

October 21

10 plus sourcing partners live on the  
platform

March 22

Crossed Rs 1000 Cr in disbursment

July 22

Received investible grade rating from CARE

Dec 22

First co-lending partner onboarded

## Credit Cloud

- Launch a fully functional digital lending platform in just 2 weeks.
- Our plug-and-play API lending stack simplifies implementation, saving you time and effort.
- Manage the entire lifecycle—from loan origination to repayment—with ease and efficiency.
- Access India's Digital Ecosystem: Instantly verify and analyze with integrated services like Bureau, cKYC, PAN, Aadhaar, and AA-based bank statement analysis.



## Credit Exchange

- Access a scalable credit marketplace for faster, easier digital lending
- Leverage a complete in-house digital lending system – no third-party hassle
- Get customized lending products designed specifically for your business needs
- Enjoy greater funding capacity through our co-lending partnerships with banks and NBFCs
- Reach more customers by partnering with our network of fintechs, digital platforms, and SMEs





## Risk Engine

- Get faster, more accurate credit decisions tailored to your needs.
- We use traditional and alternative data like SMS, email, and utility records to paint a complete financial picture.
- Enjoy customized credit solutions designed to balance risk and growth.
- Benefit from tools like application scorecards and early warning systems to minimize risk and maximize returns.

