

## 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 disbursement

**July 22**

Received investible grade rating from CARE

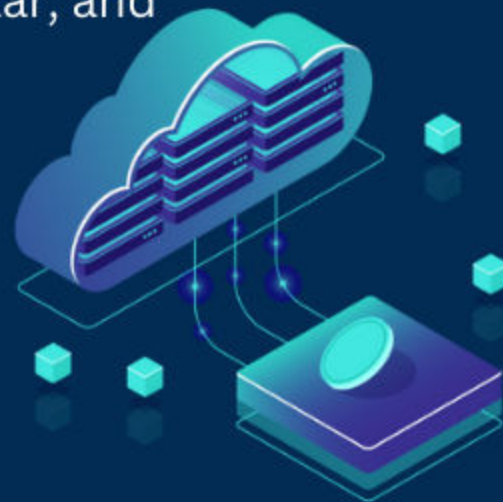
**Dec 22**

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.

