SHIVAAYSHAKTI MICRO FINANCE

BRIDGING THE RURAL CREDIT GAP WITH FAST, AFFORDABLE & ACCESSIBLE MICROFINANCE SOLUTIONS

Empowering Rural Financial Growth Through Accessible Credit

Investor Pitch Deck | 2026

The Problem

Rural India Faces a Credit Crisis

- 500M+ people remain underbanked or underserved.
- Banks require collateral, lengthy documentation, and long approval times.
- Moneylenders charge 36–60% annual interest.
- Small farmers, women entrepreneurs, and rural businesses lack access to affordable capital.

Result: Economic growth is limited due to lack of timely credit.

The Solution

What we offer

Fast, Affordable & Community-Based Lending

Simple Application

Minimal paperwork. No collateral.
Apply via local agent in native language

Disbursement

₹10,000–₹50,000 directly credited to borrower's bank/UPI account.

Quick Approval

Community trust-based underwriting.
Decision in 2–5 days, not weeks

Flexible Repayment

Weekly or monthly EMI aligned to harvest cycles or business income.

Why it Works

☑ Community trust-based underwriting ☑ Strong local presence ☑ Financial inclusion at the grassroots level

Market Opportunity

TAM
₹3.5 Lakh Cr

India MFI Market (Total)

SAM
₹25,000 Cr

Uttar Pradesh MFI Segment

SOM
₹5 Crore

Balrampur & Adjacent Districts

Key Market Drivers

- ✓ India's MFI sector growing at 20%+ CAGR (MFIN 2024 report)
- ✓ UP has 25 Cr+ rural population — majority underserved by banks
- ✓ Only 25% of rural UP households have formal credit access
- ✓ Post-COVID demand for small credit surged 35% in Tier-4 areas

PRODUCT & SERVICES

Loan Products Designed for Rural India

Krishi Loan

Loan Range:	₹10K–₹25K
Tenure:	6–12 months
Target:	Farmers & Agri Labour
Interest:	20% p.a.
Use:	Seeds, fertilizer, equipment

Product Loan

(Mobile, Refurbished Device & Home Appliances Loans)

Loan Range:	₹10K–₹50K
Tenure:	12 months
Target:	Students & Professionals
Interest:	22% p.a.
Use:	Home business, education, health

Vyapar Vardhan

Loan Range:	₹20K–₹50K
Tenure:	12–18months
Target:	Micro- Entrepreneurs
Interest:	24% p.a.
Use:	Working capital, inventory, tools

Target Customers

We serve the bottom of the pyramid — people banks don't reach.

40%

Farmers

Seasonal credit support
for farming needs with flexible
harvest-based repayment.

35%

Women SHG Members

Self-help group members seeking
loans for business, education,
or healthcare needs

25%

Micro-Entrepreneurs

Supporting local businesses
with affordable working capital.

Avg borrower age: 28–45 yrs | Avg household income: ₹1.5–3.5L/yr | Avg loan size: ₹25,000

Traction & Milestones

150+
Loans Disbursed

150+
Active Borrowers

₹10k–₹50k
Loan Ticket Size

2 Months
Time to 150 Loans

Our Journey

Apr 2025
Company Incorporated (Pvt Ltd)

May 2025
First loans disbursed in Utraula

Jun 2025
150+ loans | 3 products live

2026
Raise ₹50L & scale UP

Business Model

How We Generate Revenue

Revenue Sources

1. Interest Income (18–24%)
2. Processing Fees (1–2%)
3. Insurance Commissions

Unit Economics

Avg Loan Size: ₹25,000

Avg Tenure: 12 Months

NIM: 9–12%

Target NPA: Below 3%

Financial Projections

GROWTH FORECAST

Metric	FY26	FY27	Fy28
Loan Portfolio	₹75L	₹2Cr	₹5Cr
Revenue	₹16L	₹47L	₹120L
Net Profit	₹2L	₹17L	₹55L

Target ✓ Reach ₹5 Cr AUM by Fy28 ✓ Maintain NPA below 3%

Competitive Advantage

Feature	Banks	Moneylenders	Shivaayshakti
Small Loans	✗	✓	✓
Fast Approval	✗	✓	✓
Affordable rates	✓	✗	✓
Local Presence	✗	✓	✓
Regulatory Compliance	✓	✗	✓

GROWTH ROADMAP 2026–2030

2026 Foundation	2027 Growth	2028 Expansion	2029 Tech-Led	2030 Leadership
Raise ₹50L seed funding	₹2Cr AUM	₹5Cr AUM	₹15Cr AUM	₹50Cr AUM
500+ borrowers	1,500 borrowers	4,000 borrowers	12,000 borrowers	50,000 borrowers
3 products fully live	District 2 launch	5 districts	Mobile app live	Multi-state
Compliance framework set	Bank credit line tie-up	NBFC-MFI statusin UP	Series A raise	Regional leader

Our Team

Shivam Jaiswal

Founder & Director

Business Strategy

Investor Relations

Credit Policies

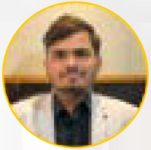
Shubham Jaiswal

Co-Founder & Director

Operations

Compliance

Collections



Shobhit Jaiswal

Employee

Document Verification

Portfolio Monitoring

Financial Awareness

Contact Us

Shivam Jaiswal — Founder & Director

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