

Collection Management – enabling a real time solution with ability to allocate accounts to agents through a rule-based engine and handling the payments and collections from such agents;

Information Insight – enabling operational reporting for end to end loan life cycle activities.

Analytics – enabling monitoring of loan portfolios, as well as the servicing and performance management of pool investments on a continuous basis;

Mobility Solutions – We have equipped our employees and field staff with the following mobile applications.

- a. Sales mobility application has been provided to our field sales team and channel partners for submitting customer leads and documents through a digital onboarding process;
- b. Collection mobility application enables our collection staff on field to capture customer payments electronically; and
- c. AHFL Connect – employee application provides various digital tools and utilities for employee convenience such as digital business card, mediclaim card, technical visit and property photo capture, video personal discussion, helpdesk, service CRM, letter of authority issuance and litigation video recording.

Customer Engagement – enabling easier and more efficient customer engagement, through our Aadhar Housing website and “Aadhar Housing Finance” mobile application available on in Google Play Store and Apple App Store, which provides a convenient platform to the customers to track their loan balance, make payments and other service requests, as well as refer customer leads, thereby improving customer engagement throughout the lifecycle of the loan. We are also developing our social media channels (such as WhatsApp) which will provide customers easy access to loan application and various loan services.

Digital and Data Analytics

Our data science practice led by our Chief Data Officer (“CDO”) has been set up based on the concept that a data-driven strategy, coupled with artificial intelligence and machine learning can further our business objectives. The presence of a dedicated CDO function, combined with a centralized approach to data and data science, enables us to implement enhanced controls, standardization, and governance of such processes across organizational processes. This framework helps us mitigate risks, grow our business, perform market research, and strengthen the integration of data and analytics within our operations. Our data science team consists of professionals such as data engineers, visualization and data discovery experts, and data scientists. Our data science team is pivotal in driving innovation and delivering impactful insights for our organization.

Focus Areas

Our primary focus is on improving asset quality by enhancing the robustness our existing risk analytics framework, specifically in credit risk underwriting (application scorecards), collections analysis, and the identification of high-risk customer cohorts using the Red-Amber-Green (“RAG”) segmentation model. The RAG segmentation model integrates data science in credit underwriting to provide the basis for our risk-based pricing. For instance, based on the application scorecards non-creditworthy loan applicants will be automatically rejected. The RAG segmentation and risk-based pricing facilitate our key objectives of increased operational efficiency in underwriting, improved portfolio risk management, heightened approval rates, and amplified yields. Our branch opening strategy has undergone a transformation, and is driven by data science methodologies. We emphasize on customer retention through data-driven strategies to mitigate outward balance transfers and identify refinancing opportunities.

In addition to these initiatives, we have implemented a comprehensive data warehouse, for our data discovery, visualization, and data science. This helps us in centralizing and disseminating information and insights across various departments such as credit, risk, operations, finance, internal audit, product, and collections, all while upholding data governance and security measures. Access privileges are tailored to individual or group-specific needs, ensuring a secure and controlled environment.

Intellectual Property

We own a combination of trademarks to establish and protect our brands, logos and marketing designs. As of December 31, 2023, (i) we have 12 trademarks, registered with the Registrar of Trademarks under the Trademarks Act; and (ii) one trademark application under Class 36 which is pending. For further details, see “Risk Factors – We may be unable to protect our brand names and other intellectual property rights which are critical to our business” on page 37 and “Government and Other Approvals” on page 372.

Marketing

Given the demographics and spread of our target audience, we look to connect with prospective customers through our local outreach activities and social media efforts. We undertake activities such as DSA/Aadhar Mitra branding, local marketing activities, local branding and advertising through wall paintings, branding of our Aadhar Mitra boards which helps us to create visibility in our target markets. In addition, we also provide branded merchandise to our partners/ sales force to create a stronger recall with the target audience.