

# MICHU

DIGITAL LENDING

## PRODUCT OVERVIEW:

Michu Digital Lending is an innovative AI-powered solution designed to provide individuals and enterprises seamless access to credit through an advanced and cutting-edge credit scoring system.

## REMARK

This product offers specific solutions for both small and micro-businesses, ensuring that their unique working capital needs are met efficiently and promptly.



### Key Features and Benefits



- Two Specialized Forms:
  - **Michu Guyya Loan:** Tailored for small businesses with quick daily or weekly working capital needs.
  - **Michu Wabii Loan:** Catering to micro-businesses with monthly working capital requirements.
- Easy Application Process
- Swift Loan Analysis
- Short Processing Period
- Availability of Low Loan Amounts
- Automated Loan Decision
- Loans are Smaller, Shorter-term, and More Frequent
- Digital Loan Disbursement and Collection

## ELIGIBLE CANDIDATES:

Individuals with a smartphone, an active Coopbank account for a minimum of three months and engaged in at least two transactions per month or once every week.



### TARGET CUSTOMERS

-  Individuals
-  MSME businesses