indifi

2023-24 SUSTAINABILITY REPORT

DELIVERING GROWTH AND INNOVATION

About Indifi

Indifi is a technology platform committed to helping small businesses grow by enabling loans to those businesses with potential and intent. Most such businesses have little or no access to financing from traditional institutions such as banks or lack either collateral or finance data trail to access a loan. As a technology platform, it gathers and analyses data of businesses from various sources and draws insights to judge their creditworthiness and their past and current performance in the context of the industry they are operating. This differentiated approach helps find businesses that are low on risk and high on promise , thus opening possibilities for those who earlier had no access to short or long-term business funding.

The Indian MSME sector holds a critical position in India's economy, contributing substantially to its GDP and employment landscape. Recent data indicates that MSMEs contribute to around 30% of the nation's GDP and are responsible for generating employment for a significant portion of the workforce. Despite their vital role, MSMEs often struggle to access formal credit channels. The sector's considerable credit requirements, estimated at approximately Rs 32.5 lakh crore, pose a persistent challenge, aggravated by a lack of information asymmetry; fewer than 5 million businesses have formal credit access.

Indifi addresses these challenges by connecting relevant loan applications with multiple lenders, increasing the likelihood of loan approval, and offering lenders a selection of businesses to support. This approach streamlines the loan process, mitigates risk, and reduces paperwork, and associated costs while delivering a straightforward and seamless experience for businesses, propelling them toward growth and success.

About The Report

Indifi's annual sustainability report for FY2024 highlights the fundamental aspects of our Environmental, Social, and Governance (ESG) strategies and policies. Our aim with this report is to provide an overview of our performance for the year ending on 31st March 2024.

Indifi is dedicated to delivering professional services that adhere to our distinctive culture, values, and overarching mission of nurturing trust in society and addressing significant challenges. This report is a reflection of our journey, shedding light on our contributions throughout the year to benefit our employees, clients, community, and the environment. It's noteworthy that all data, statistics, and information presented in this report are relevant to the operations of Indifi within India.

Letter from the CEO

I am pleased to present the 1st annual sustainability report, reflecting our steadfast commitment to creating long-lasting impact and driving positive change through responsible business practices, predominantly by enabling Micro, Small, and Medium Enterprises (MSMEs) across India by using digital lending solutions. By leveraging technology, we facilitate access to credit, empowering MSMEs to expand their operations and contribute to economic growth of the country.

We have been successful in this endeavour for the past years through our digital lending platforms and have supported MSMEs in their journey to realize their full potential. This was possible only by harnessing the power of technology and data analytics and thereby streamlining the lending process, reducing paperwork, and enhancing efficiency, all of which made credit more accessible and transparent for entrepreneurs at the grassroots level. We also take pride in the fact that our credit models have evolved well in understanding and predicting risks for MSME borrowers and helping our lenders originate profitable business.

As we celebrate our achievements, we remain cognizant of the challenges that lie ahead and the responsibilities that come with our role as stewards of sustainable development. We are committed to continuously improving our practices, engaging with stakeholders, and fostering partnerships that amplify our impact and create shared value for all.

I express my gratitude to our employees, partners, and stakeholders for their support on our sustainability journey. Together, we will continue fostering innovation, and creating lasting positive change.

Sangram Singh
CEO, Indifi Technologies

About Indifi Technologies Private Limited

Indifi Technologies Pvt Ltd has emerged as a pivotal player, revolutionizing access to loans for Micro, Small, and Medium Enterprises (MSMEs), retailers, and businesses. Beyond just financial services, Indifi places a strong emphasis on Environmental, Social, and Governance (ESG) principles and sustainability while offering financial services or access to loans to its customers.

Our Subsidiary

Indifi Technologies Private Limited holds a 100% stake in Indifi Capital Private Limited, formerly known as Riviera Investors Private Limited, a Non-public deposit-taking NBFC registered with the Reserve Bank of India.

Services offered by us

With the help of a Machine Learning risk scoring model in our risk assessment, Indifi has successfully entered the MSME market, extending financial support to over 85,000 borrowers. Indifi Technologies Private Ltd. operates an online credit-financing platform for small businesses, facilitated by its subsidiary, Indifi Capital, and in collaboration with various marketplace lenders. This approach ensures borrowers have access to a diverse range of lenders, enhancing their financial options.

FINANCIAL INCLUSION FOR MSME

Financial Inclusion for MSMEs

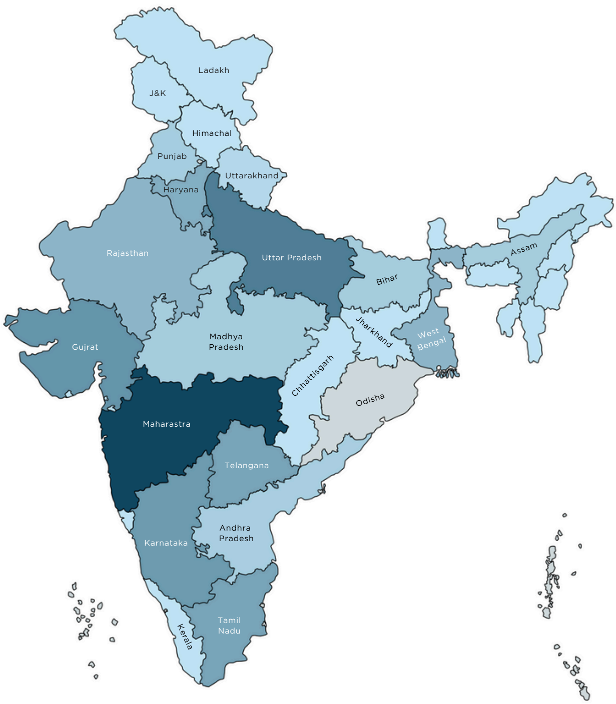
Indifi's foundational goal is to make universal credit access a reality in India, this means historically underserved communities, who have limited access to traditional banking are also included in the formal credit system. To date, our outreach initiatives have positively impacted over 85,000+ customers in the MSME sector, encompassing manufacturing, trading, and service industries. These tailored loans address crucial needs such as working capital for stock procurement or outlet renovations. Ranging from Rs. 0.5 lakh to 3 crores, our loan offerings aim to empower entrepreneurs in these sectors.

In the fiscal year 2023-24, Indifi disbursed a total of ₹2089 crores in MSME loans. As of March 31, 2024, the Assets Under Management (AUM) for MSME loans amounted to ₹2180 crores, a significant increase from ₹1602 crores as of March 31, 2023.

Our commitment to inclusivity is reflected in our support for women entrepreneurs. As of March 31, 2024, the number of women borrowers in our MSME portfolio exceeded 7,100 with outstanding loans totaling over ₹294 crores.

Location Covered

Indifi covers approx. 7800+ pincodes all over India, classified as Tier, 1, 2, and 3. Over the years, the pentation has improved and currently, 30% of the customers are sourced through Tier 2 & 3 cities.

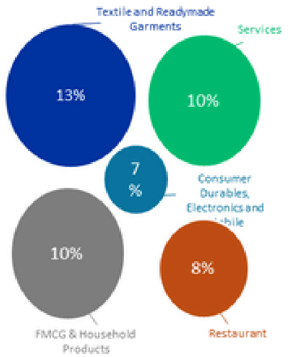


Key Metrics: Numbers that Matter (FY24)

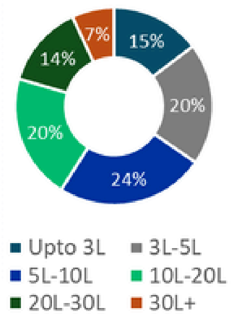
Total Financing for the year
₹ 2,089.1 Cr

Total Loans disbursed during the year
42,892

Top Industries



Ticket Size



People Employed
890

PIN Codes Covered
7,856

Total AUM
₹ 2,180.2 Cr

Avg Interest Rate
24.5%

Partner- Lenders
11

Active Loans
55,494

Average Tenure
25 Months

Partner
150

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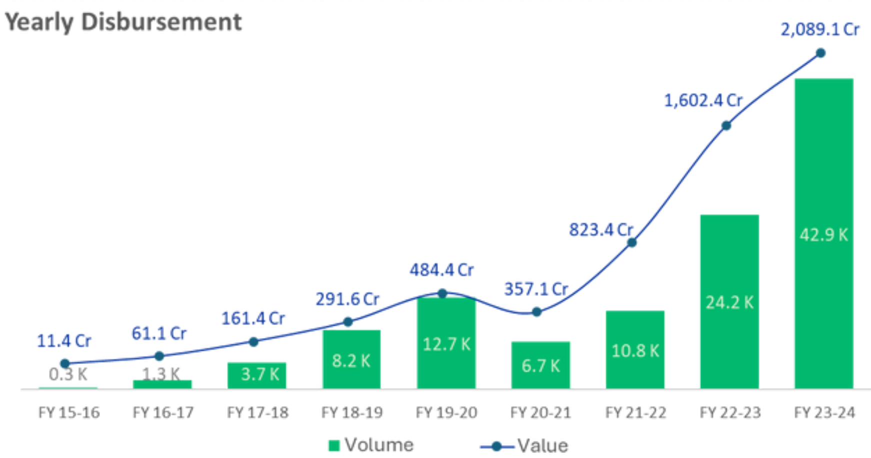
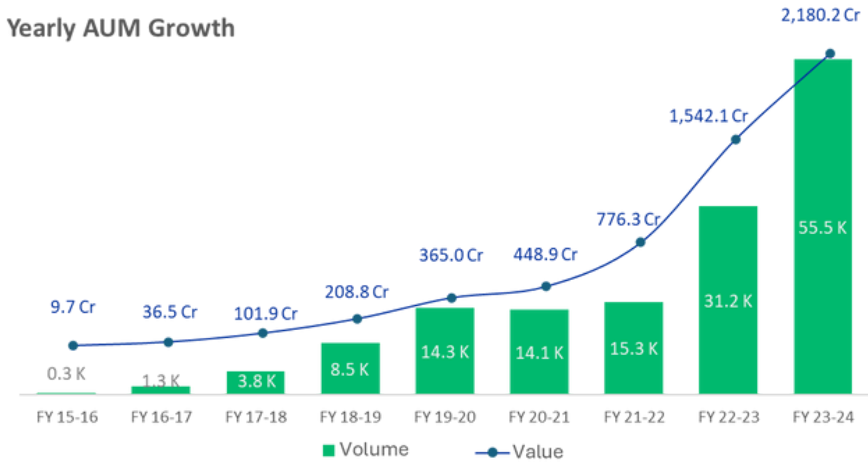
Historical Numbers





Partnering for Impact

We aim to cultivate robust eduring partnerships to empower countless MSME entrepreneurs in unlocking their business potential.

Alongside the partners we support financially, indifi collaborates with various stakeholders, including the lenders listed below.

indifi Capital Private Limited	UGRO CAPITAL
InCred	ADITYA BIRLA CAPITAL
IIFL FINANCE	DMI FINANCE
NORTHERN ARC	IDFC FIRST Bank

Serving customers through our Industry Partners

Razorpay	amazon	MARKETS
Pine Labs	DTDC	Myntra
Meta	paisabazaar.com	Marg The Business Backbone
Flipkart	SWIGGY	G Pay

Indifi ESG Policy

The ESG Policy serves as a foundational document delineating our strategic approach to Environmental, Social, and Governance (ESG) considerations in our business operations. It has been crafted to meticulously consider the ramifications on the environment, society, and governance structures. The integration of these values into our lending framework underscores our dedication to responsible and ethically sound financial operations, thereby reinforcing our commitment to creating lasting value for both our clients and the broader community.

ESG Committee

The ESG Committee works collaboratively with various stakeholders, reflecting our dedication to sustainability and responsible business practices. This collaboration will help to ensure that our ESG efforts are aligned with the needs and expectations of our stakeholders.

E&S Metrics

Indifi closely tracks the below metrics which depicts the impact created by way of lending. On a quarterly basis, the metrics have remained steady.

Year wise | Disbursal data	Female Promoter		Business / Anchor Vintage < 2Yr (Fresh)		Indifi Loan Highest		First Time BL (Fresh)		Sole Proprietorship		Age < 30 Years	
	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value	Volume	Value
23-24Q1_AMJ	16.8%	22.3%	33.7%	21.5%	37.3%	39.9%	66.0%	53.4%	93.9%	81.7%	20.6%	13.7%
23-24Q2_JAS	14.9%	19.0%	29.1%	20.5%	31.8%	35.9%	61.2%	48.5%	94.9%	85.1%	18.3%	12.8%
23-24Q3_OND	14.5%	19.3%	25.7%	19.4%	33.5%	36.4%	61.9%	51.4%	95.5%	85.3%	17.5%	13.2%
23-24Q4_JFM	13.6%	17.9%	26.6%	20.8%	34.7%	37.4%	62.3%	53.0%	95.3%	85.2%	17.7%	13.5%

ENVIRONMENT

Environment

Digital innovation and technology enhancements play a crucial role in our mission to create sustainable value for all stakeholders. Indifi has carefully implemented a range of digital initiatives that seamlessly weave through the entire lifecycle of our customers' loans. This approach is not merely a technological advancement for us; it represents a transformative force that enhances accessibility, convenience, and inclusivity for everyone we serve. Through these initiatives, we aspire to make financial solutions more approachable, ensuring that the benefits of our services extend far and wide across the diverse landscape of India.

Indifi is focusing on two key areas in its Environment Awareness and Conservation initiatives:
- Going Digital and decreasing paper consumption.
- Promoting eco-friendly practices.

Digital Initiatives

- Fully immersed in digital transformation across the entire business spectrum: from lead generation and onboarding to top-notch customer service.
- Harnessing the power of Interactive Voice Response (IVR) for customer assistance and seamless loan applications through interactive calls.
- Committed to eco-friendliness, our green initiative relentlessly slashes paper consumption through digital means such as electronic agreements, digital KYC, and digital communication.
- Embracing a paperless ethos, all company correspondence, except what is mandated by regulators, is now exclusively in digital formats.
- Ensuring e-mandate registration process for EMI repayment accounts for nearly 90% of new business,ensuring a swift and secure payment process.
- Empowering our borrowers with self-service platforms for effortlessly raising requests related to LOC tranches, Statements of Account (SOA), and applications status, etc.

Eco- friendly Practices

- Maximizing natural light in office layouts for heightened energy efficiency.
- Establishing robust partnerships with major partners through APIs, ensuring seamless access to crucial information and enhanced customer service.
- Enhancing energy efficiency and data security by leveraging cloud-based virtual servers.
- Streamlining invoice processing by transitioning a significant portion to e-invoicing.
- Implementing a payroll services portal and applications for efficient communication of related information.
- Managing final settlements and employee claims through streamlined clearance portals.
- Drastically reducing paper consumption by transmitting documents for Board and Committee meetings, as well as internal review meetings, electronically via a secure web-based application over the past several years.

Digital Initiatives

From its inception, Indifi had stressed on the credit journey being entirely digital, moreover in 2023, through our commitment to minimising paper usage, we successfully saved approximately ~85 trees. We remain dedicated to these efforts for a more sustainable operational process.

No. of Papers Saved in FY 23-24													
I-Cap Disbursal Count	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Total Saving FY 23-24
App Count	2,145	2,313	2,621	2,868	3,451	3,195	3,182	3,201	3,505	3,271	2,827	2,606	35,185
No. of Papers Saved Avg Paper Used -20 (Both Side Print)	42,900	46,260	52,420	57,360	69,020	63,900	63,640	64,020	70,100	65,420	56,540	52,120	703,700

Indifi Exclusion List

Indifi in its endeavour to establish sustainable growth has identified and excluded industries with high ESG risks which helps to mitigate potential reputational financial and regulatory risks associated with those sectors. This proactive approach aligns with the overarching goal of sustainable and responsible investing.

Below are some of the industries where funding is restricted under the ESG policy-

- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements.
- Production or trade in weapons and ammunition.
- Production or trade in alcoholic beverages (excluding beer and wine).
- Production or trade in tobacco.
- Gambling casinos and equivalent enterprises.
- Trade in wildlife or wildlife products regulated under CITES.
- Production or trade in radioactive materials.
- Production or trade-in or use of unbonded asbestos fibers.
- Purchase of logging equipment for use in primary tropical moist forest.
- Drift net fishing in the marine environment using nets over 2.5 km. in length.
- Majority of fossil fuel subsectors with few exceptions.

SOCIAL

Employee Focus

Indifi is a prominent player in the financial technology sector and stands out not only for its innovative financial solutions but also for our unwavering commitment as an organization to diversity and inclusion. Employees are the driving force behind our success. As a result we have ensured our HR process fosters a strong culture of inclusiveness diversity and equitability by co-creating a flexible and agile.

Great Place to Work Certified

Indifi is a Great Place to Work Certified organization which signifies an organization that places the well-being and satisfaction of its employees at the forefront, prioritizes employee development, offers competitive compensation and encourages work-life balance. They recognize the importance of diversity and inclusion fostering innovation through varied perspectives. A Great Place to Work Certified company is more than a workplace; it's a community where employees find purpose, pride and a sense of belonging.

Great Place To Work® Certified OCT 2023 – OCT 2024 INDIA ™

Diversity and Inclusion

Indifi's approach to diversity and inclusion extends beyond policies and initiatives; it's embedded in the company's culture. Respect and inclusivity are not just words but living values that guide the behavior of every team member. Indifi encourages open dialogues and ensures zero tolerance for discrimination while it actively educates its workforce on the importance of diversity.

Our approach

Diversity and Inclusion	Capability Building and Career Growth Opportunities	Health, Wellness, and Welfare Initiatives
• Emphasizing a commitment to fostering a diverse and inclusive workplace. • Cultivating an environment that values and celebrates individual differences. • Actively promoting equity and representation across all levels of the organization.	• Providing continuous learning and development programs to enhance skills and competencies. • Offering clear pathways for career advancement and professional growth. • Encouraging a culture of mentorship and knowledge sharing.	• Prioritizing employee well-being through comprehensive health and wellness programs. • Offering support services and resources to promote mental and physical health. • Ensuring a safe and conducive work environment that promotes work-life balance.

New Inclusive Pathways for Women

At the heart of Indifi's corporate culture, lies a profound commitment to equality. Regardless of gender identity disability or any other dimension, Indifi ensures that all its team members enjoy equal footing, equal opportunities, and equal respect. The company values the unique perspectives and talents that everyone brings to the table.

2X Challenge

To develop and enhance diversity Indifi has also signed up for the “2X challenge” which entails specific objectives that need to be achieved. The 2X Challenge, a flagship initiative under 2X Global, was launched at the G7 Summit 2018 as a joint commitment by the Development Finance Institutions (DFIs). It provides women with improved access to entrepreneurship leadership opportunities employment and access to finance to improve their economic participation.

Indifi has committed to 2X Challenge with two broad objectives-

- Enhancing Women's MSMEs portfolio to 30%.
- Increasing the representation of women employees from 32% to 40% and in senior management from 20% to 30%.

RISE: Internal Women Council Initiatives

To demonstrate our commitment to the professional development, well-being and empowerment of our female workforce Indifi has established the Women Council Committee which is a positive step towards enhancing female employee penetration and fostering a more inclusive workplace. Some of the key initiatives or development that were adopted by the company include-

- One-day Menstruation WFH to female employees.
- Hiring female candidates who are willing to restart their careers.
- Wednesday Women hiring campaigns.
- Ensuring gender diversity: the Organization has 31% female employees against 29% in FY22.
- Awareness sessions on gender inclusivity and health sessions on cervical and breast cancer

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Gender Diversity

Particulars	FY21		FY 22		FY23		FY24	
	Male	Female	Male	Female	Male	Female	Male	Female
Top Management	92%	8%	90%	10%	95%	5%	86%	14%
Senior Management	70%	30%	64%	36%	67%	33%	67%	33%
Middle Management	75%	25%	67%	33%	75%	25%	75%	25%
Junior Management	72%	28%	73%	27%	68%	22%	69%	31%

Learning & Development

Indifi's comprehensive training programs cover finance leadership technology, customer service and compliance to keep our workforce ahead. Some of the key policy guidelines concerning Learning and Development goals include-

- Employee Capability Development Policy
- Learning Management System: GOAL (Go Online and Learn) Learning Platform
- U-LEAD session for employees
- On-the-job Training for enhancing interpersonal skills.
- Internal Job Postings

Career Development Program

We understand the importance of developing employees as individuals, which enhances their job satisfaction performance and retention ensuring a skilled and motivated workforce. Our career development program includes training, mentorship skills enhancement, performance feedback, job rotation and succession planning.

Internal Job Postings

Indifi also implements a robust internal job posting system, wherein skilled employees are provided with opportunities to switch departments, explore new roles, and enrich their learning within the organisation.
Below is a table representing the number of such postings shared during the year and the gender-wise role enhancements that occurred where female employees take the lead.

IJP From Apr'23 - Mar'24		Annual Promotion	IJP + Annual Total	IJP + Annual Total
Male	20	47	67	11%
Female	7	27	34	13%

Employee health safety and well-being

We believe in taking a comprehensive approach to employee well-being, which results in increased engagement, reduced absenteeism and enhanced productivity. Indifi has partnered with Organisations for employees' emotional healthcare and is uniquely placed in understanding emotional well-being both from the point of view of employees and the organization's vision. We have also implemented a range of initiatives aimed at promoting a holistic sense of health and wellness, such as:

- Health Camps (General/Eye/Dental/Blood)
- Mental Wellbeing Sessions
- Medical Insurance Benefits
- Health Advisories - Regular communication of health advisories keep employees informed about best practices for maintaining good health.
- Ergonomics/Yoga/Zumba Session - We prioritise the physical well-being of our employees by offering sessions on ergonomics to ensure a comfortable and safe work environment.
- Bi-annually sports activities like Cricket Tournaments, Badminton & Table tennis.

Parental and Maternity Leave

In 2024, it is our duty as employers to support employees during significant life events such as the birth or adoption of a child is crucial. By offering paternal and maternal paid leaves Indifi strives to create an inclusive and supportive work environment.

Parental Leave (Paid)	5 Days
Maternity leaves (Paid)	182 Days

Retention Rate

At Indifi we work towards increasing the retention rate by working towards improving the mental and physical health of employees helping them in their career progression by career development programs.It is an important metric for Indifi to track because it can indicate how satisfied employees are with their jobs and the company culture.

Retention Rate	
Male	50%
Female	35%

Employee Engagement Committee

A platform for employees to share ideas volunteer for activities & and collectively ensure to create an inspiring environment.

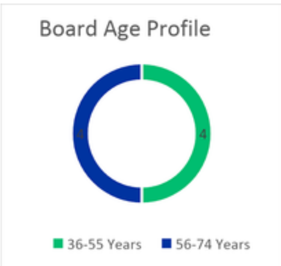
Employee Engagement		
Connects	Celebrations/Fun Environment	Rewards & Recognitions
MD Meets with New Joiners Lunch with LeadersSkip Level Meetings Townhall	Occasion Celebrations (Holi/Women's Day/Eid/IndependenceDay/Diwali/Christmas)Dance Sessions	Pat On the Back Rewards & Recognition

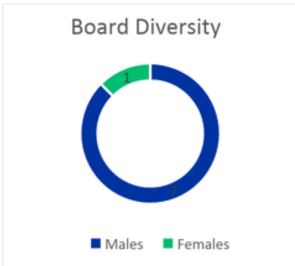
GOVERNANCE

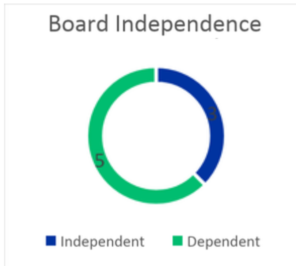
Governance

The company places great importance on corporate governance viewing it as more than just regulatory compliance. It upholds principles of transparency, unity, integrity, spirit, and responsibility towards stakeholders including shareholders, employees and customers. By fostering effective corporate governance the company aims to achieve its goals and objectives enhance long-term shareholder value and make sound business decisions.

We have established a robust corporate governance framework with a proficient and independent Board. This Board is responsible for overseeing the implementation of our strategies ensuring a sustainable business model for the company. To fulfill their duties effectively the Board operates through various committees dedicated to specific functions. Furthermore, the Senior Management periodically provides comprehensive performance reports to the Board facilitating informed decision-making.







The Committees constituted by the Board focus on specific areas and make informed decisions within the framework of delegated authority and make specific recommendations to the Board on matters within their areas or purview. The decisions and recommendations of the Committees are placed before the Board for information or for approval as required.

- Ensuring transparency and dialogue with all stakeholders.
- Policies aimed to ensure commitment to high standards of conduct e.g. Whistle Blower Policy Employee Code of Conduct Board Diversity etc.
- ESG Committee oversight to drive ESG.
- Optimum mix of Executive and Non-Executive Directors.
- Robust framework for governance risk management data protection and sustainability.
- Zero tolerance culture for non-ethical and fraudulent practices.

- **Risk and Audit Committee**
- **Nomination and Remuneration Committee**
- **Asset Liability Committee**
- **IT Strategy Committee**
- **ESG Committee**

POSH Training

Upholding the dignity of all employees irrespective of their gender – Gender Neutral. All employees (permanent contractual temporary and trainees) are covered under this Policy.

- Awareness program conducted
- Online e-learning module developed for training all the employees.
- 83% of the employees have completed this training.
- POSH sensitization training conducted for the HR team.

Anti-Bribery and Whistle-Blowing Policy

We at Indifi Technologies take this with utmost seriousness and make sure all employees adhere to it by sending regular awareness emails and launching a mandatory course for whistle-blowers on our LMS platform.

Customer Centricity

Customer Grievance Redressal Mechanism

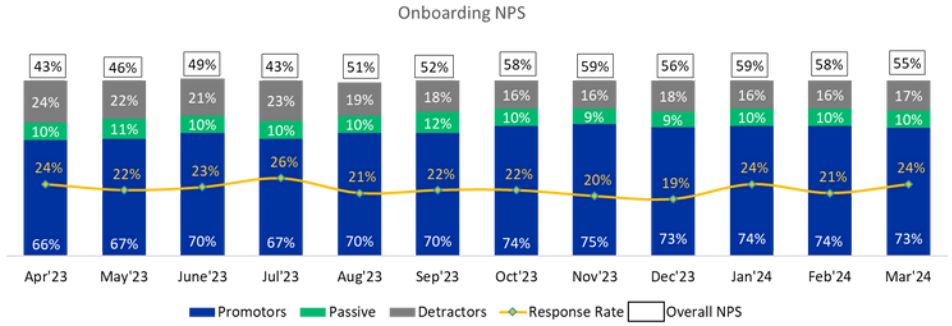
Indifi is committed to responsive, fair and expeditious handling of customer grievances through a specialized team. This team ensures that all queries and complaints are managed in a customer-centric manner. Indifi's robust grievance mechanism is clearly outlined on the company's website allowing customers to submit grievances through multiple channels.

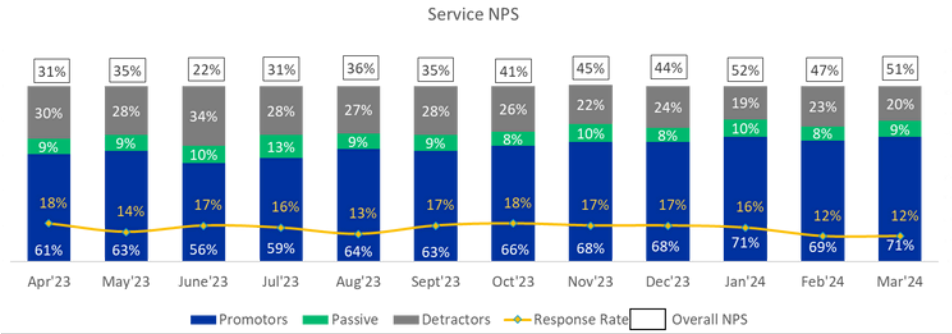
In addition to the grievance system, Indifi places a strong emphasis on training all employees to adhere to fairness, transparency and ethical practices as per the company's Code of Conduct. Any deviation from these standards is met with appropriate disciplinary actions. Moreover, all customer-facing staff are empowered and encouraged to report any instances of injustice towards customers ensuring that customer interests are protected and upheld across all interactions.

Customer Satisfaction

Indifi places high priority on customer satisfaction as a key element in fostering long-lasting relationships and enhancing the financial well-being of its clients. The company is committed to transparency, responsiveness, continuous improvement and maintaining a customer-focused approach. This commitment is aimed at delivering outstanding services that not only meets but also adapts to the changing needs of customers thereby nurturing long-term loyalty and achieving shared success.

To effectively measure customer experience, Indifi utilizes the following metrics: Net Promoter Score (NPS) and CSAT (Customer Satisfaction). NPS captures customers' sentiment on their overall interaction with the organization whereas CSAT captures their satisfaction on the quality of service they received while interacting with our CS Team for their specific issues. We have seen improvement across both metrics during the year. Our Onboarding NPS increased from 43 in Apr'23 to 56 in Mar'24 and our Service NPS increased from 31 in Apr'23 to 51 in Mar'24 and our CSAT increased from 67 in Apr'23 to 75 in Mar'24. The continuous improvement in our service metrics reflect Indifi's commitment to consistently exceeding customer expectations and delivering on its promises.


Onboarding NPS
43% 46% 49% 43% 51% 52% 58% 59% 56% 59% 58% 55%
Apr'23 May'23 June'23 Jul'23 Aug'23 Sep'23 Oct'23 Nov'23 Dec'23 Jan'24 Feb'24 Mar'24
Promotors
Passive
Detractors
Response Rate
Overall NPS


Service NPS
31% 35% 22% 31% 36% 35% 41% 45% 44% 52% 47% 51%
Apr'23 May'23 June'23 Jul'23 Aug'23 Sept'23 Oct'23 Nov'23 Dec'23 Jan'24 Feb'24 Mar'24
Promotors
Passive
Detractors
Response Rate
Overall NPS

Customer Education & Awareness

Indifi also undertakes measures to create customer awareness about devious schemes run by fraudsters, thus protecting the interests of our customer.

Data privacy and information security

Indifi has established a comprehensive cybersecurity framework designed to address all aspects of cyber risk management. In alignment with the Rules to Information Technology Act, the company adheres to industry-leading security standards such as ISO 27001:2017 along with SOC 2Type 1 Compliance certificate which mandates privacy controls.

Key components of our cybersecurity strategy include:

- Regular Assessments and Audits: Conducting self-assessments external audits by certified agencies and continuous monitoring of vendors' digital assets to identify and mitigate cyber risks.
- Cloud Security: Implementation of a robust cloud security framework to effectively monitor and mitigate risks associated with cloud computing environments.
- Data Privacy and Protection: Access to customer Personally Identifiable Information (PII) is strictly controlled with access restricted on a need-to-know basis and subject to approval. All customer PII is encrypted and masked within front-end applications to ensure confidentiality and integrity.
- Compliance: The company rigorously follows data privacy protection and security laws collecting only the necessary information required for enhancing customer service and product development. Compliance with guidelines from the Reserve Bank of India (RBI) and the IT Act is maintained with regular third-party audits to ensure adherence.
- Infrastructure Security: Data is securely stored in controlled environments on internal servers with systematic backups both internally and on external servers located in India.


FIRST QUALITY CERTIFICATION

FQC
FIRST QUALITY CERTIFICATION

CERTIFICATE

This certificate is granted to the organization,

INDIFI TECHNOLOGIES PRIVATE LIMITED

Second Floor, Plot No. 63, Industrial Area, SECTOR-44, Gurgaon, Haryana, 122001, INDIA

DEVELOPMENT AND OPERATIONS OF SAAS PLATFORM FOR CREATING EASY LOAN ORIGINATION AND LEVERAGE THE SEGMENT UNDERSTANDING TO CREATE RISK MODELS OF BUSINESS WITH THE HELP OF SUPPORT FUNCTION LIKE HR, ADMIN, FACILITIES, LEGAL, FINANCE, ENGINEERING AND GOVERNANCE

Statement of Applicability 16.01.2023

according to the scope,

ISO/IEC 27001:2017

to certify that Information Security Management System in accordance with standard's clauses is established and being implemented.

First Date of Issue	: 27.04.2023
Date of Issue	: 27.04.2023
Certificate Period	: 3 Years
Reissue Due Date	: 27.04.2024
Certificate No	: 15.23.11296.D

First Quality Certification
System Certificate Approved
India

IAF DAkkS

FQC First Quality Certification Private Limited

Indifi's commitment to data security is demonstrated by a record of zero data breaches leaks or losses of customer data. Moreover, there have been no substantiated complaints about customer privacy breaches from external parties or regulatory bodies underscoring the effectiveness of the measures in place.

Corporate Social Responsibility

Indifi joined forces with the Catalysts Foundation (https://catalystfoundation.org/) to champion the cause of education, vocational skills, and livelihood enhancement across diverse demographic segments. The focal point of this initiative is to facilitate the integration of MSME sellers from all corners of India onto a digital platform. In the financial year 2024, approximately Rs. 11 lakh has been allocated towards CSR efforts.

By facilitating the transition of MSMEs to digital platforms, we empower them with tools and resources to thrive in the modern marketplace. This initiative not only promotes financial inclusion but also creates opportunities for learning and growth, particularly among marginalized groups.

Our Policies

- Fair Practice Code
- POSH Policy
- Whistleblower Policy
- Environment and Social Management Policy
- Equal Opportunity Policy
- Anti-fraud & Anti corruption Policy
- ALM Policy
- Data Privacy Policy
- Nomination and Remuneration Policy
- Accepatable Usage Polic
- IS Audit Policy
- Network Security Policy
- D&O Liability Policy
- Cryptography Control Policy
- Corporate Governance Policy
- Risk Management Policy
- Grievance Handling Mechanism
- NPA Provisioning Policy

OUR IMPACT STORIES

indifi

Hume Indifi ka loan process aur interest rate dusre lenders se kafi better laga. Hume keval 4 dino mein product bulk mein kharidne ke liye loan mil gaya.

ISHAN
GURUNANAK ENTERPRISES
HISAR, HARYANA

indifi

I availed Indifi loan sitting at my shop without any office or branch visit.
The process was super easy and quick. We invested the loan funds in purchasing stock for our business and also achieved 20% business growth.

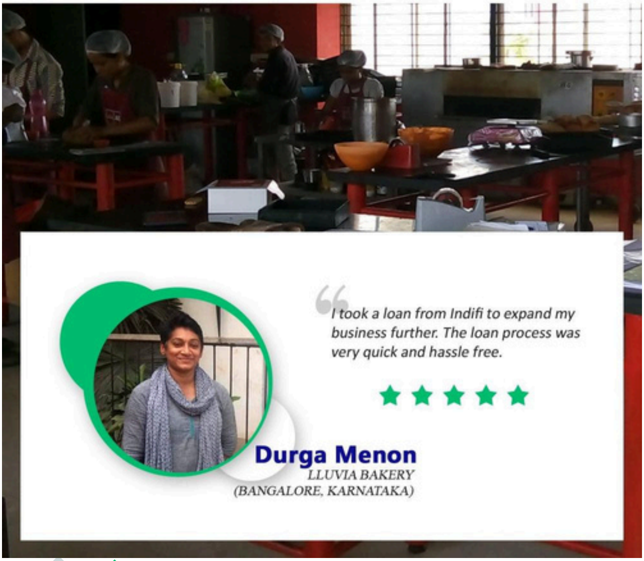
Md. Mustafa
Classic Iron Steel

indifi


indifi
The smooth application process and support from the Indifi team enabled us at Brown Living to secure funds within three weeks, avoiding lengthy waits and preserving our equity. We were able to fulfill our business goals and were thrilled with Indifi's timely financing, which helped us advance our mission of promoting sustainable living.
Chatsi Ahuja
CEO of Brown Living
Brown LIVING
SHOP ONLY SUSTAINABLE


indifi
Indifi से लोन लेने के बाद हमारे बिजनेस को काफी फायदा हुआ है। बिजनेस 30% से बढ़ गया और हमारे बिजनेस की जरूरतें जैसे स्टॉक और सप्लायर पेमेंट भी पूरी हो गई।
NILESH VARIYA
NILESHKUMAR HARJIVANBHAI
VARIYASURAT, GUJARAT

indifi
OUR LOAN. YOUR GROWTH



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Plot 19, Sewa Towers, Phase-4, Phase IV, Maruti Udyog,
Sector 18, Gurugram, Shahpur, Haryana 122015

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