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**RUSSIA-UKRAINE
CONFLICT: THE
IMPACT ON INDIA**

**THE STAR-DISNEY
COMBINE'S OTT
CHALLENGE**

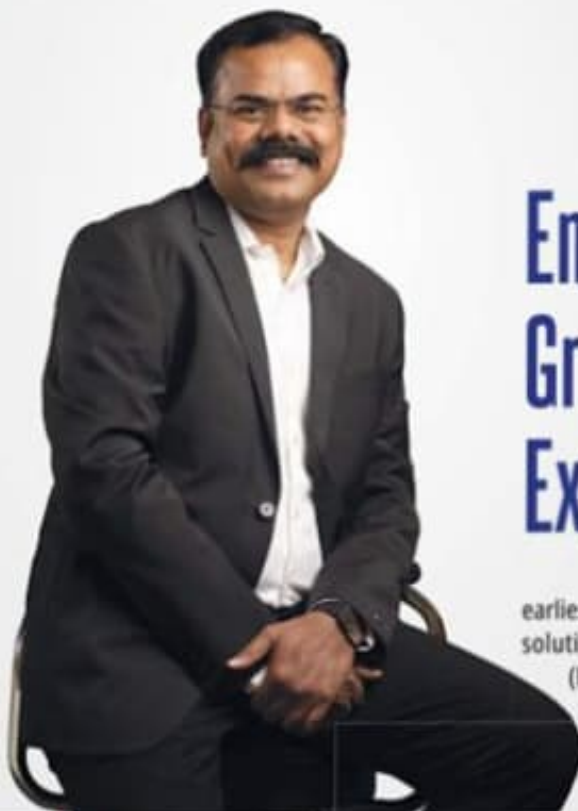
**SALIL PAREKH
CEO and MD
Infosys**

INDIA'S BEST CEOs

A BT-PwC STUDY

RETURN OF THE TECH TITAN

**SALIL PAREKH'S INFOSYS IS FINALLY LIVING UP TO
THE BRAND'S PAST GLORY. IT IS ALSO CREATING
NEW BENCHMARKS FOR THE FUTURE**



Ebenezer Daniel G
Founder, MD & CEO

Empowering Rural India's Growth Aspirations with Fintech Expertise & Rural Distribution.

earliest enterprise to develop proprietary solutions like Loan Origination Systems (LOS), Loan Collections Systems (LCS), and Loan Management System (LMS) embedded with state-of-the-art capabilities that has given more scope and strength to business scale, Operations, Risk Management, and Customer Service.

A first-generation entrepreneur, Ebe, today leads an extensive workforce of more than 1700 strong employees to achieve many landmark milestones which includes 75 branches across the 5 states of South India covering 35000+ pin codes with aggressive expansion plans in the pipeline to expand its operations intensively within the southern states. ORFIL's Asset Under Management is expected to cross Rs.400 Crores by March 2022, while the invested capital for the corresponding period at Rs 150 Crs.

ORFIL smartly pre-empted all market challenges by timely adapting to the business needs by infusion of equity, debt raise from Banks & FI's, attracting talents and building required skill sets to grow the business.

As always ahead of the curve, ORFIL, launched 'ORANGE FINMOBI' (App) to empower customers for purchasing two-wheelers via the digital mode. From onboarding the customers to delivering the two wheelers at doorsteps 'ORANGE FINMOBI' is dream come true for its Founder Mr. Ebenezer Daniel G. Further exploring innovative solutions, ORFIL is set to introduce a fully integrated co-lending platform to connect Banks and FI's to ORFIL loan origination and to disburse joint loans to the borrowers. The platform will offer

discovery, operations, and monitoring modules, reports, dashboards etc. to empower the co-lender to oversee the end-to-end loan cycle management. Another of its ambitious endeavors is an end-to-end tech-based two-wheeler marketplace that will serve as a one-stop solution for all the TW needs of the country.

ORFIL has recently launched two new products streams - pre-owned two-wheeler finance & Loan against two-wheelers. ORFIL is also exploring pre-approved pre-paid cash cards for existing customers and Two-wheeler purchase on a subscription model. The NBFC has plans to offer a self-help app for Rural Dealers, that'll empower them to be an origination partner in the last mile and enable a seamless flow from onboarding to disbursal.

In another defining move, ORFIL has already forayed into the Electric two-wheeler space and has tied up with major Electric Two-wheeler manufactures in the country for financing EV's to delight the customers across geographies through cutting-edge digital technology.

ORFIL leveraged the tough pandemic times to prepare for next horizon of growth in terms of revamped business model, Senior Management recruitments, new technological innovations, improved process with superior controls. With an unparalleled rural reach built over last 8 years, the stage is all set for ORFIL to become one of the premier players in the Rural space, gearing to achieve an AUM of Rs. 6000 Crs in 5 years by leveraging on the Brand, its human capital, proprietary tech-stack and thereby becoming one of rural household financier in the country with extensive product offerings from mobility to livelihood.

Orange Retail Finance India (ORFIL) is among the most successful Non-Deposit-Taking NBFC in the country founded by Mr. Ebenezer Daniel G, MD & CEO, in the year 2014. Committed to energizing and giving momentum to economies in unserved or underserved areas, the company offers a robust easy-to-access, low-cost mobility, livelihood solutions and customized product offerings through quick loan processing. ORFIL's strong distribution network is supported by cutting-edge digital technology, which will enable the Rural Fintech NBFC to disburse 1000 crores by March 2022 covering more than 1.5 lakhs customers ORFIL's current offerings include, Two Wheeler Loans, Swift Cash Loans and Loan against property.

The socio-economic growth of any country depends on the strong foundation of its larger majority, as in the case of India, which resides in the rural and semi-urban markets. Having over two decades of work experience in telecom sector and in retail distribution in far-flung areas, Mr. Ebenezer Daniel G, Founder of ORFIL, had a good understanding of the problems faced by people living in the hinterlands, a gap that he ventured out to fill by exploring through technology. ORFIL is amongst the