



LEADERSHIP CODE

Traditionally **DIGITAL**
& **UNSTOPPABLE**
Indeed.



EBENEZER DANIEL G

Founder, MD & CEO | Orange Retail Finance India private Limited

THE INCEPTION

I had always felt that the semi-urban / rural markets were unserved/underserved, and it needed an organised financier. This thought process triggered the foundation of Orange Retail Finance India (ORFIL). I wanted to start an organisation that can be proclaimed as a friendly neighbourhood financier and with this vision, ORFIL was born in the year 2014. The entrepreneurial journey is filled with predicaments. I too confronted with many challenges over the last 7 years of my journey. Nevertheless, my vision was backed & supported by my Investors & stakeholders. Hard work, Dedication & relentless effort is how ORFIL was built.

THE ASCENT

Being a Traditionally Digital player in the industry for the last 7 years, we have established our footprints in all the south Indian states covering the last mile where there is a need for credit. Currently we have 100 Branches, covering 10,000 + villages and over 1.35 Lakhs happy customers. One of the noteworthy breakthrough moments in our journey is when we on boarded our Anchor Investors. With their guidance coupled with our tenacious strategies and flawless execution, we became a notable financier in the BFSI Industry.

PANDEMIC PIVOT

The pandemic era was a year of survival. For an organization of our size, survival was crucial and difficult. The first half of the last year was on a complete lockdown scenario where the sales was at grounding halt. We quickly worked on a hybrid model involving a 3-layer collection mechanism and focused more on collections. Our entire 1700+ employees were doing collections through digital modes. During this period, we were able to collect EMI through digital modes from 22,000 customers, who otherwise prefers to pay in cash.

STRATEGY FOR NEXT NORMAL

The Covid 19 Pandemic taught us to align our thought process & future of ORFIL towards a tech-based business approach. Having said that, we have recently launched 'ORANGE DIGI WHEELS' (website) and 'ORANGE FINMOBI' (App). These two products offer paperless access to instant two-wheeler loans with doorstep delivery – A First in the Industry. We are also in the process of launching a full-fledged marketplace – An End-to-End tech-based platform that will provide a complete Digital Experience to the users. This marketplace will be utilised for financing New Two Wheelers, Used Two Wheelers, Rental Model of TW's & along with this an interactive platform designed for onboarding multiple corporates in a seamless manner for the purpose of doing co-lending transactions. This marketplace will become the One-Stop Digital Solution for Two Wheelers in the country

YOUR ROLE MODEL
MY DAD IS MY ROLE MODEL.
HE TAUGHT ME ABOUT LIFE -
COURAGE, DETERMINATION
& HOW TO BE A LEADER.

**FAVOURITE
BOOK/SERIES**

MARTIN LUTHER KING JR -
I HAVE A DREAM