

Orange
 Retail Finance
 Your Mobility & Livelihood Partner

- New Two Wheeler Finance
- Used Two Wheeler Finance
- 5 States with 75+ Branches
- 1000 Crs Cumulative Disbursements
- Loan Against Property
- Swift Cash Loans
- 11,200 Villages Touched

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BRAND ORIGIN

ORFIL was founded in 2014 by Mr. Ebenezer Daniel G, a First Gen Entrepreneur with a vision to become the preferred neighborhood rural financier. As envisaged, ORFIL established its 1st Branch in Tenkasi a rural district in Tamil Nadu initially offering New Two Wheeler finance. Over the last 8 years, by leveraging highly on technology and physical distribution at the last mile, ORFIL has cumulatively disbursed 1000+ Crs, covering 5 states with 75+ Branches and 11200+ pin codes.

BRANDCONNECT

ORFIL is popularly known as a household brand in the rural market and has extensive distribution at the last mile to assist its customers throughout their life cycle with the vast branch-based network. Customers are enabled with various touchpoints for reaching ORFIL starting from presence at the point of sale. In addition, ORFIL hires the son/daughters of the soil thereby not only enabling financial inclusion but also improving the economic standard by giving employment opportunities to the masses.

ORFIL has prioritized its customers and has a theme named Customer First. ORFIL has a phenomenal brand reach in the rural markets with over 1.5 lakhs satisfied customers across

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Loan Against Property
 ₹10 up to Lakhs

- Business expansion
- Retail trading
- New store
- Store renovation and more...

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geographies and serves more than 60% of new to credit customers.

LESSONS FROM PANDEMIC

ORFIL adopted robust technology to enable the UPI /QR-based repayment solution and also developed a mobile application "Finmobi" for its existing customers which can be used for viewing their loan status, repayment history, paying their EMI online, earn rewards and apply for New Two-Wheeler Loan. ORFIL also developed various control measures for monitoring the Feet on Street executives including the real-time tracking of their field visits & dealer presence and automated the credit underwriting.

BRAND BIG PICTURE

ORFIL's immediate goal is to achieve an AUM of Rs.1000 Crs and to reach an AUM 5000 Crs in the next 6 years with multiple product offerings in its arsenal. ORFIL's current offerings include New Two-wheeler Finance, Used Two-wheeler Finance, Swift Cash Loans, and Loan Against Properties. ORFIL has also launched a mobile app "ChotaBoss" an application for sourcing customers by sub-dealer themselves with an automated credit rule engine. In addition, ORFIL is also building a marketplace for Co lenders where the co lenders can track and monitor the portfolio which they have financed on a real-time basis. ORFIL will become a tech-enabled NBFC that provides affordable solutions to the rural and semi-urban masses of the country.



Brand Custodian's DESK

ORFIL strives to provide easy access to affordable credit based on the needs of the market and it will continue to endeavor in becoming the household financier of the country with utmost transparency. ORFIL will utilize technology to the greatest extent in serving the customers end to end and make the process and experience hassle-free. ORFIL has embarked on its way in becoming one of the largest financiers in the rural Two-Wheeler space by increasing the distribution at the last mile.

EBENEZER DANIEL G
 Founder MD & CEO, Orange Retail Finance India

