SARTHI

NBFC Operations Framework

Operating framework that turns branch routines into investor-grade performance.

Microfinance, Housing, MSME & Vehicle Finance.

The Operator's Dilemma: Growth Intent vs. Predictable Execution

Sector-wide pressure points are squeezing margins and depressing valuations.

MFI Pressure: Hidden Leaks

- 2.6% GLP in write-offs.
- PAR 31-180 at highest levels since 2021.
- Hidden leaks in branch routines driving up credit costs.

Housing: Supply Lag

- 59.5L housing shortage vs 0.5% annualized credit cost.
- Ticket size ₹14L facing affordability gap (18x median income).
- Origination quality suffering under volume pressure.

IL-MSME: Delinquencies

- 6.2% delinquencies on >₹10L loans.
- Funding costs up +20-40 bps vs FY24.
- Rising credit costs despite GL write-offs.

The Valuation Gap

- Investor confidence gap resulting in 0.7–0.8x valuation vs. banks.
- Growth is visible, but control is not.

Key Takeaway: SARTHI plugs clause-level leaks, cures PAR early, and restores the valuation narrative.

S.A.R.T.H.I. — Strategic Assessment & Roadmap Tool for Holistic Improvement

A Playbook to Lift ROA up to +2.4pp and Cut Opex by 4–5% in 100 Days.

S

Strategic: Aligned with investor goals (ROA, ROE, Valuation).

A

Assessment: Anchors the diagnostic foundation (Clause + Metric scoring).

R

Roadmap: Captures the output (100/300 day actionable interventions).

T

Tool: Integrated, deployable, and AI-enabled.

H

Holistic: Covers Governance, Process, People & Outcomes.

I

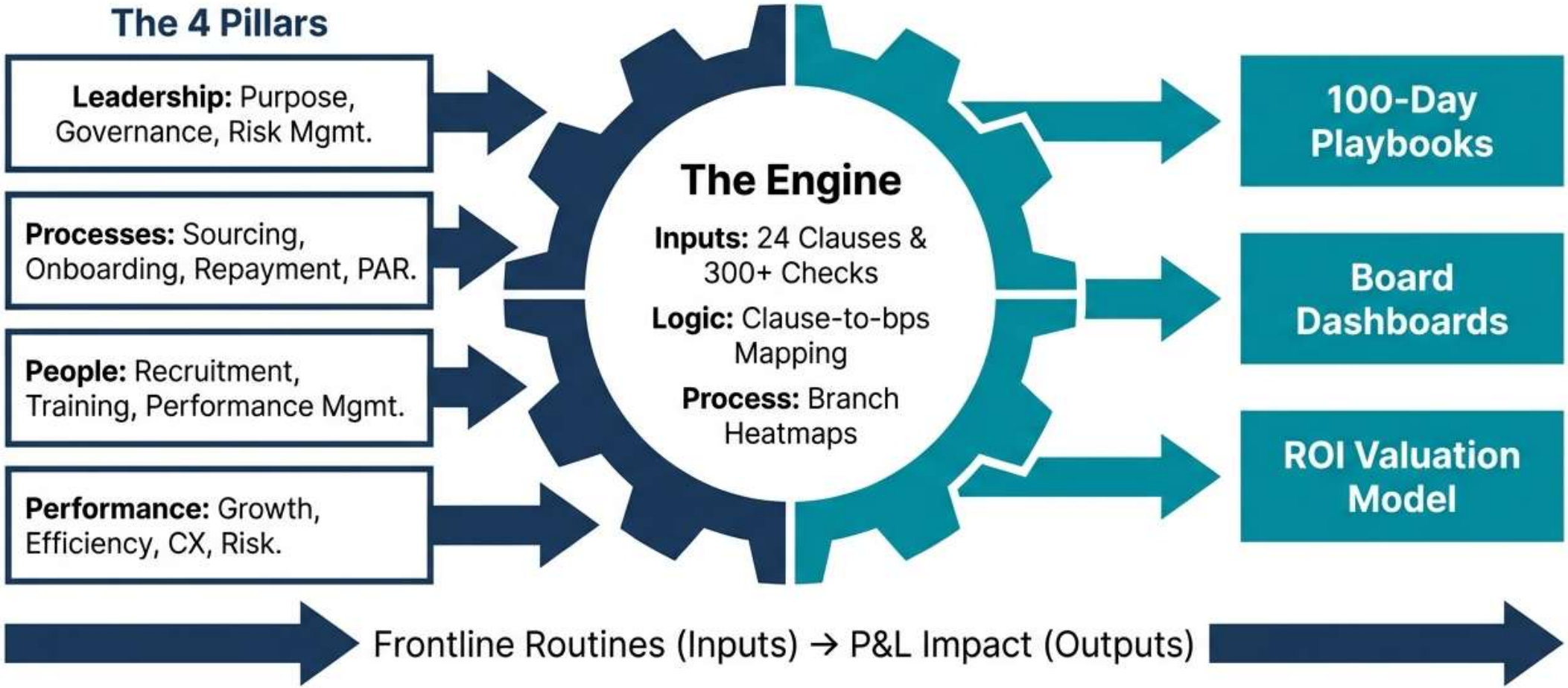
Improvement: Goal of sustainable, profitable growth.

4 Pillars → 24 Clauses → 300+ Checks → Direct ROA/GLP/PAR Impact Mapping

SARTHI NBFC Operations Framework

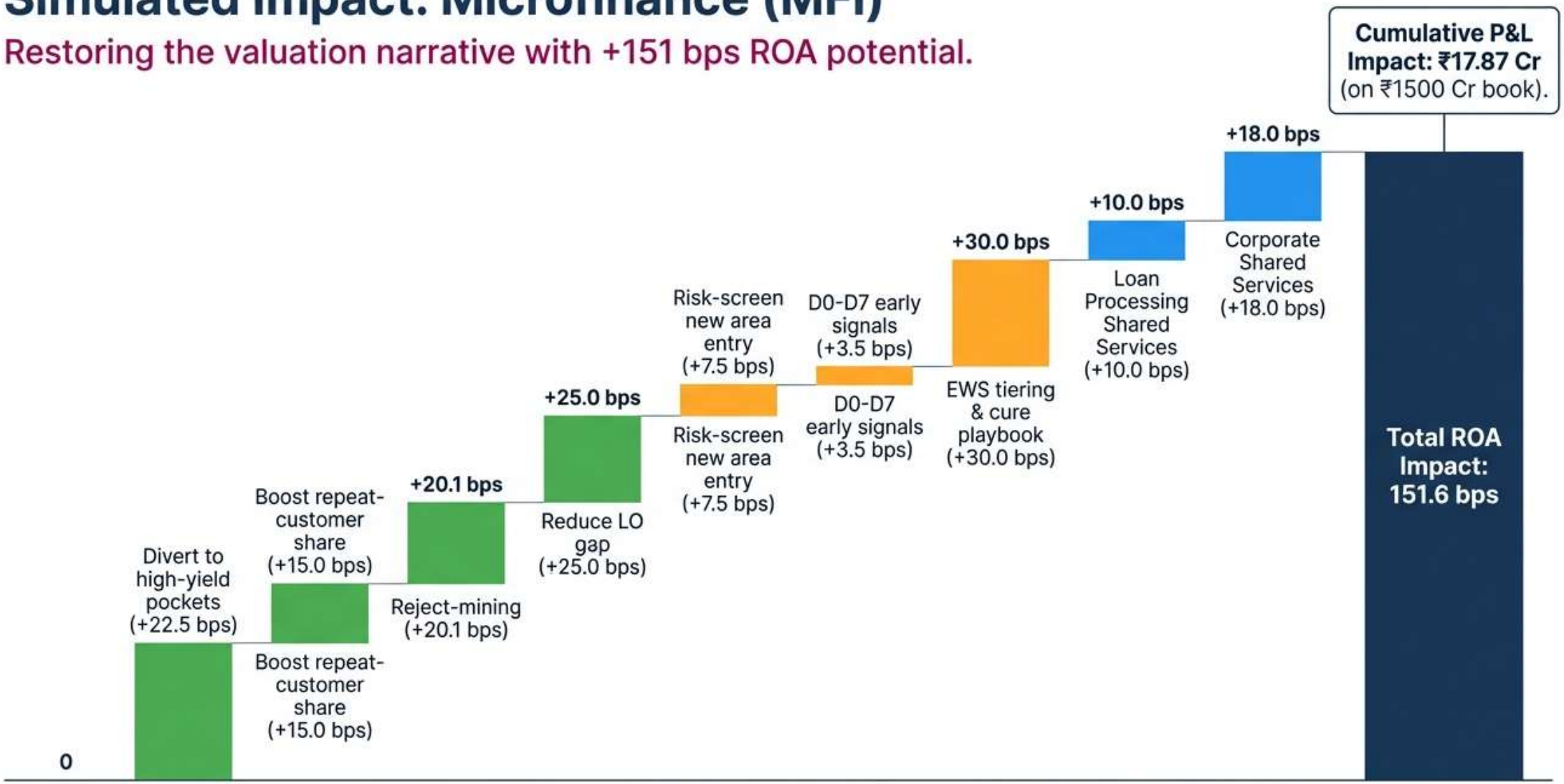
How SARTHI Works: The Operating Engine

Linking frontline routines → P&L → Valuation.



Simulated Impact: Microfinance (MFI)

Restoring the valuation narrative with +151 bps ROA potential.

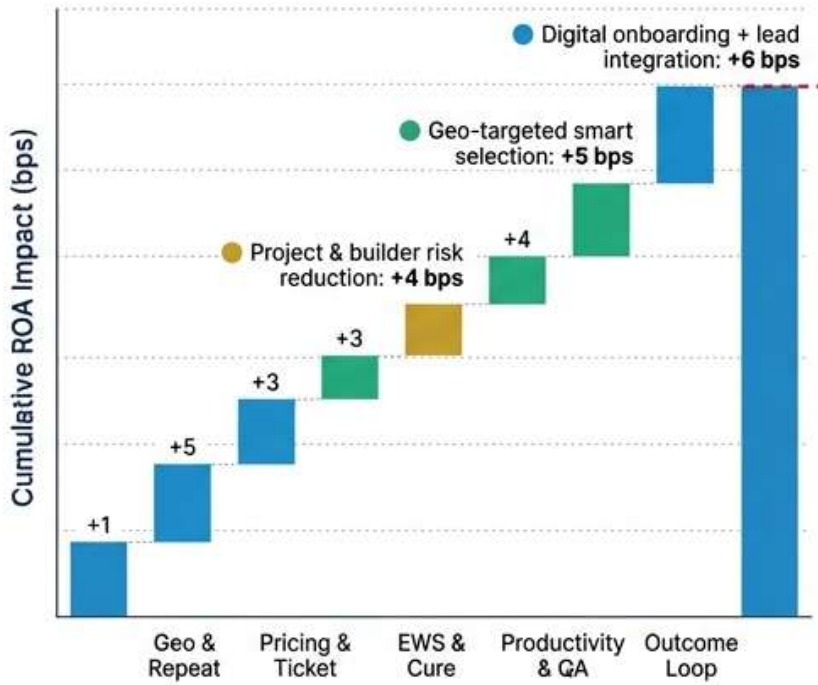


Simulated Impact: Housing & MSME

Tailored levers for ticket size, collateral, and yield differences.

Affordable Housing (AHFC)

Build Quality Growth, Not Just Volume.

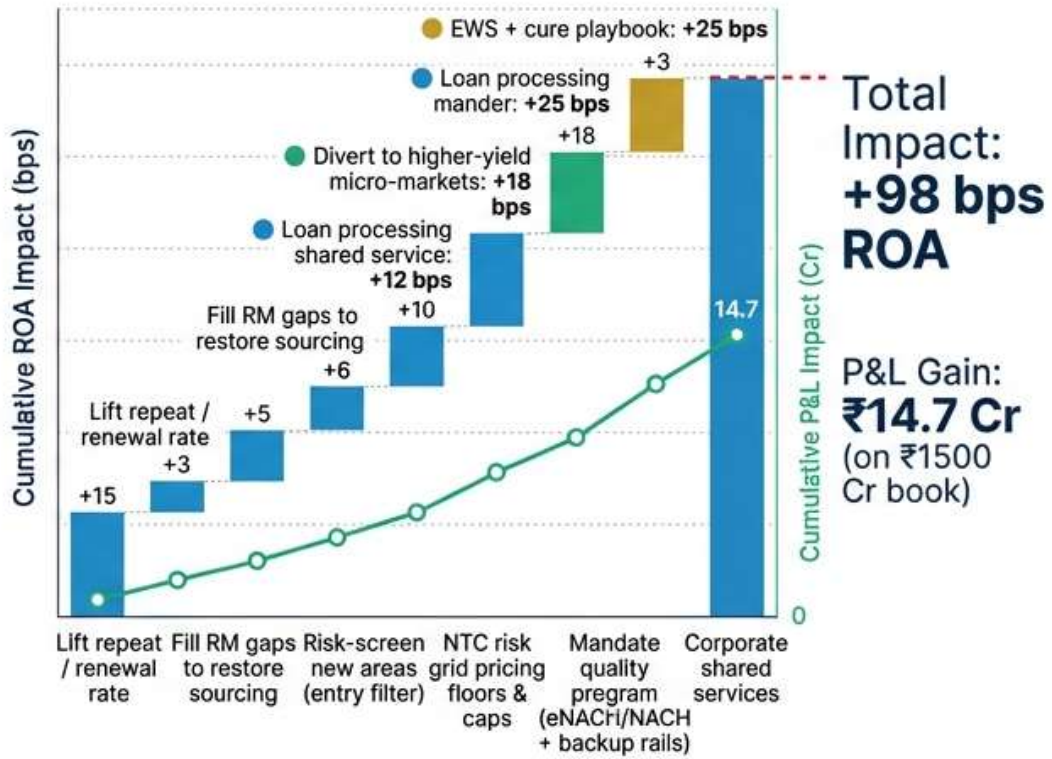


Total Impact: **+27 bps ROA**

P&L Gain: **₹5.4 Cr** (on ₹2000 Cr book)

IL-MSME

Expand Book Without Risk.



Total Impact: **+98 bps ROA**

P&L Gain: **₹14.7 Cr** (on ₹1500 Cr book)

Case Studies: From Diagnostics to Results

Growth: Faster GLP at Scale

Problem: Untapped demand and slow steady-state GLP.

→

Interventions: GIS-led targeting identified high-density centers. Central eligibility ranking added +8% LO capacity.

30% Disbursement Gain in Pilot

Efficiency: Opex Down, Hiring Up

Problem: High operational costs and hiring gaps.

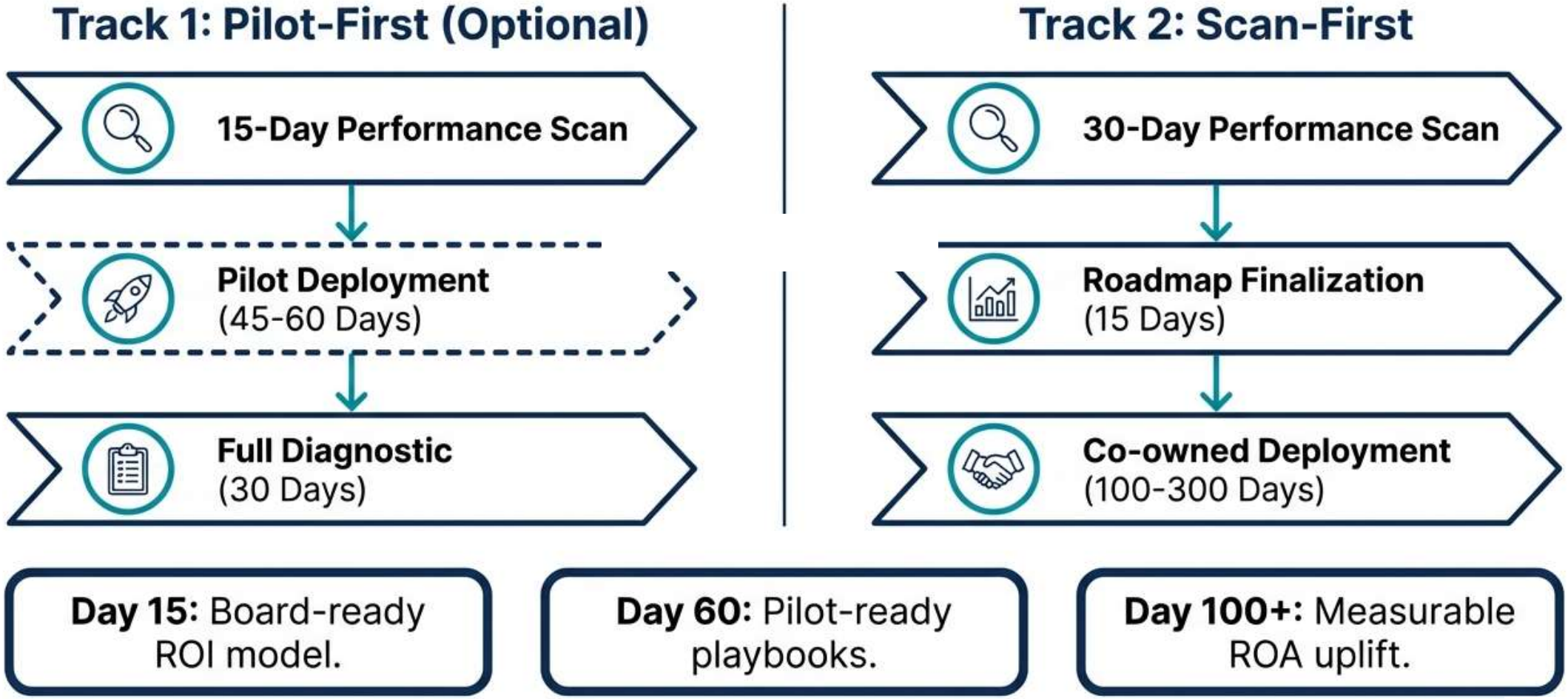
→

Interventions: Risk-tiered tele-audits cut branch visits by 50%. Digital sourcing closed LO gap by 1.6pp.

4.5% Opex Reduction & Unlocked ₹300 Cr Capacity

Flexible Deployment Path

From 15-Day Scan to 300-Day Transformation.



Day 15: Board-ready ROI model.

Day 60: Pilot-ready playbooks.

Day 100+: Measurable ROA uplift.

SARTHI: Not an Audit—An Operating Engine

We don't just find problems; we embed the fixes.

↻ → bps → ROA

From Snapshot → Roadmap &

- 100/300-day execution plans
- Monthly scorecard & guardrails

From Checklists → Clause Math

- Every routine tied to bps impact
- ROI you can price at IC/Board

From Generic Advice → Region Playbooks

- District archetypes (Bihar/UP vs diversified)
- Local SOPs = faster adoption

One Thread for All

- Investor • Leadership • Field
- Single dashboard & metric governance
- Governance Built-in: Playbooks weekly routines, pilot-ready playbooks

In 60 Days: diagnostic, ROI model, clause → bps map, pilot-ready playbooks.

SARTHI NBFC Operations Framework

60 Days to Clarity. Start with Day 1.

Quantified ROA uplift + Board-ready ROI model

Book the 15-Day Performance Scan Today

- Get a Clause-to-BPS map of your organization.
- **Receive a Board-ready ROI model.**
- Identify 'Quick Wins' for immediate P&L impact.

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