

# FISCAL YEAR 2017-18 A FLASHBACK

It is that time of year again to reminisce the past and plan for future.  
Here's what's kept Sub-K busy in FY 2017-18.

## ON BUSINESS FRONT

- Raised ₹35 Crores equity funding from Accion and Nordic Microfinance Initiative. Funds will be used to support business growth and upgrade IT capabilities.
- Recorded more than ₹50 Crores in revenues and crossed 2 million customers
- Witnessed unprecedented level of activity in Agent Banking, with each active rural outlet clocking > 365 transactions and > ₹11 Lakhs throughput on average per month
- Syndicate Bank and SBI Agents' transaction volumes quadrupled during the FY
- Facilitated ₹728 Crores in loan disbursements and posted an AUM of ₹756 Crores, with RBL Bank contributing majority business
- New partnerships with Reliance Commercial Finance and United Bank of India proved highly successful with Sub-K making an entry into new geographies and products
- Successfully demonstrated the ability to deliver high quality loan portfolio in MSME segment by disbursing nearly 3,500 loans worth ₹50 Crores with near zero delinquency
- Started credit operations in Gujarat, Odisha, Rajasthan, Andhra Pradesh, Telangana, North Bengal and Tripura during the FY
- Opened 55 offices in various parts of the country and recruited more than 607 employees during the year, currently standing at over 200 offices and 1,217 staff
- Initiated AB testing pilot in collaboration with Ideas42 for encouraging savings habits of Sub-K customers
- Signed BC partnership with Suryodaya Small Finance Bank

## ON IT FRONT

- Implemented fully paperless and cashless in-house system for MSME lending
- Introduced Tab-based loan sourcing, appraisal and collection system for microfinance.
- Received CERT and PADSS certifications for ViTranSP, Sub-K's in-house payment platform that is capable of facilitating AEPS, Rupay, BBPS and E-KYC transactions
- Opened a new IT development center in Hi-Tech City of Hyderabad

## AWARDS & REPRESENTATIONS

Pride of Telangana Award  
for BSFI sector



Awarded Best BC in AP &  
Telangana by RBI

Sub-K's case study published in  
The Governance Now Financial  
Inclusion Casebook, 2018



Recognised as Top performing  
National BC by SBI Odisha circle  
for the month of May, 2017.

Representation at National & International Forums:



- Nepal Microfinance Summit in Kathmandu
- Aga Khan Foundation's Digital Delivery Workshop in Geneva
- Inclusive Finance India Summit in Delhi
- SBI's National Seminar on Financial Inclusion at SBIRD Hyderabad
- Agriculture Officers' Trainings at MANAGE Hyderabad
- Singapore Fintech Festival, Singapore

## SPECIAL THANKS TO

### Our Business Partners:

RBL bank, Syndicate Bank, State Bank of India, United Bank of India, Reliance Commercial Finance, Bank of Baroda, HDFC bank, Axis Bank, Kotak Mahindra Bank, Suryodaya Small Finance Bank, Federal Bank, Karnataka Bank, KBS bank, Societe Generale, Govt. of Rajasthan, Eko India Financial Services, Pay Point India, Oxigen, Haqdarshak and Essilor.

### Our Promoters/Investors/ Financiers:

Vijay Mahajan, BASICS Ltd, Accion, Nordic Microfinance Ltd., Michael and Susan Dell Foundation, RBL Bank and Intellectap,

### Technical/Impact Partners:

Evolute, Volksoft, Cynergis, Ideas42, Nagarajan & Co., BASIX Social Enterprise Group, Business Correspondents Federation of India, MFIN and Sa-Dhan



We look forward to a more exciting FY 2018-19 with all your support