


Bharatam
Branch - Bhigwan

भारतम्
शाखा - भिगवण

Banking Partner -


व्यंकटेश मल्टीस्टेट

नातं विश्वासाचं.. वचन सुरक्षेचं..


Bharatam
सक्षम और समृद्ध भारत की ओर..

Banking Partner


व्यंकटेश मल्टीस्टेट

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Vision



Financial empowerment of common people in India.

भारतातील सर्वसामान्य लोकांना आर्थिक सक्षम करणे.

Mission



To empower the unserved and underserved people of India with high quality financial facilities.

भारतातील सेवा नसलेल्या आणि सेवा न मिळालेल्या लोकांना उच्च दर्जाच्या आर्थिक सुविधांसह सक्षम करणे.

Values



Integrity, Diversity, Inclusivity, Collaboration, Agility, Innovation

अखंडता, विविधता, सर्वसमावेशकता, सहकारिता, तत्परता, नावीन्यता



Who we are ?

Bharatam is a forward-thinking fintech company, dedicated to delivering comprehensive financial services to underserved communities across rural and urban India. Our mission is to bridge the gap between banks and customers by establishing a vast physical network of Bharatam branches, ensuring that even those with limited or no access to financial services can now benefit from modern banking solutions. By doing so, Bharatam is empowering the people of Bharat, fostering financial inclusion, and contributing to the nation's economic growth.

भारतम् कोण आहे?

भरतम ही फॉरवर्ड थिंकिंग फिनटेक कंपनी आहे, सर्वसमावेशक आर्थिक वितरीत करण्यासाठी समर्पितग्रामीण भागातील वंचित समुदायांना सेवा आणि शहरी भारत. अंतर भरून काढणे हे आमचे ध्येय आहे एक विशाल स्थापन करून बँका आणि ग्राहक यांच्यात भारतम शाखांचे भौतिक नेटवर्क, याची खात्री करून अगदी मर्यादित किंवा वित्तीय सेवांमध्ये प्रवेश नसलेल्यांनाही आता आधुनिक बँकिंग सोल्यूशन्सचा फायदा होऊ शकतो. असे करून भारतम्, भारतातील लोकांना सशक्त करत आहे, आर्थिक समावेशकता वाढवणे आणि राष्ट्राच्या कार्यात योगदान देणे आर्थिक वाढ.

2010

- **Launching of Dealsofloan.com website individually**

2014

- **Incorporation of Exuberant Systems Pvt Ltd**
- **Started as a Individual DSA business**
- **Getting 1000+ Monthly DSA registration on DOL website**
- **Partnered with over 10+ Banks/NBFCs**
- **Monthly Disbursement 10 Cr+**

2018

- **Became Corporate DSA & Launched Partner Dashboard**
- **Launched Digital Aggregator Model**
- **Total Banking Partner - 20+**
- **DSA Partner Count: 50,000+**
- **Monthly Disbursement Crossed 50+ Crs**

2024

- **Started Fintech Platform for BC/FLDG Business**
- **Started Phygital Model through BHARATAM Kendra**
- **Total Banking Partner - 50+**
- **DSA Partner Count: 2 Lakhs +**
- **Overall Disbursement Crossed 3000+ Crs**

Our Services



Deposit Services

- Fixed Deposit
- Recurring Deposit
- Pigmy Deposit
- Savings Account
- Current Account



Loan Services

- Home Loans
- Mortgage Loans
- Personal Loans
- Business Loans
- Gold Loans
- Mobile Loans
- Micro Finance
- Agri Loans
- Credit Cards

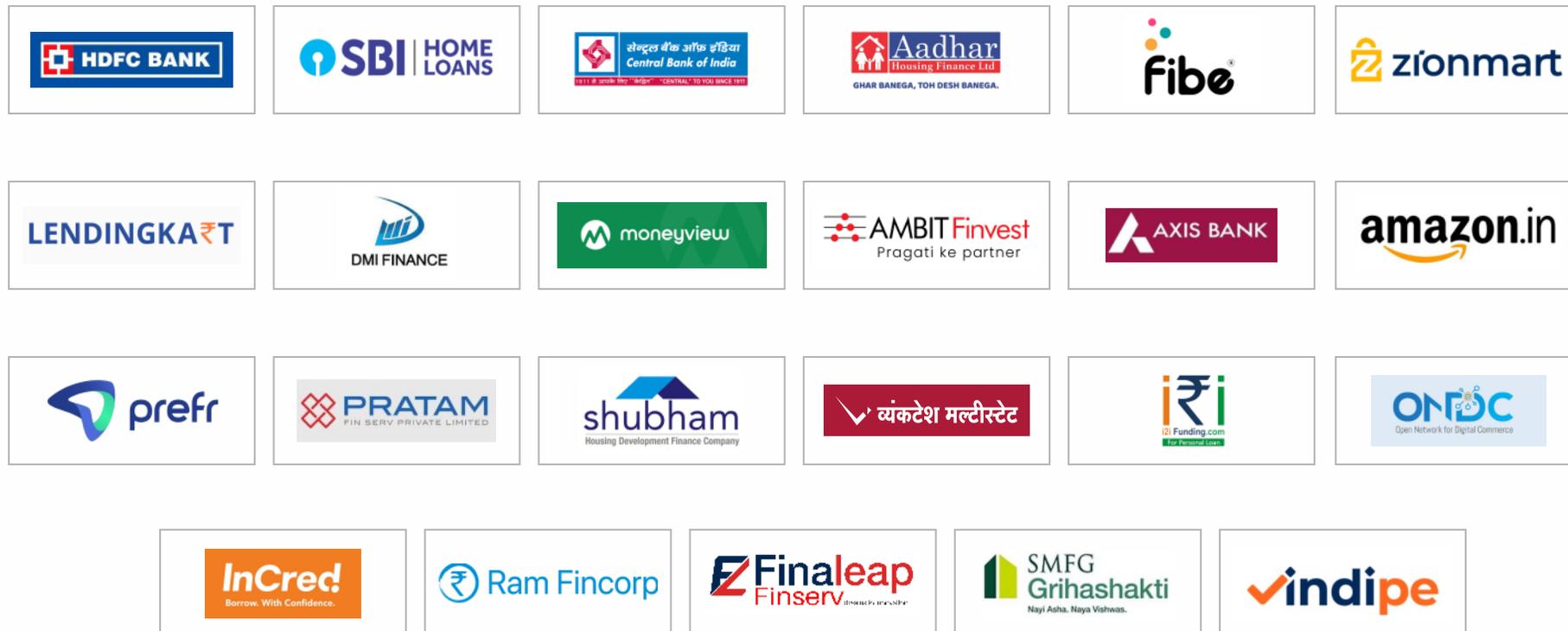


Other Services

- E-Commerce Services
- Mutual Funds
- Merchant Payment QR
- E- Learning Services
- Tigorr Distribution
- Digital Gold
- Insurance Services

Banking Partnership

Our Top Lending Partner, overall 50+ Banks / NBFCs on DOL Platform



What Problem Bharatam is solving?

The Problems	Problem Statement	Solution by Bharatam Branch
<p>Customer's problem</p> 	<p>Rural Banking Challenges:</p> <hr/> <p>Economic unviability</p> <hr/> <p>Customer awareness issues</p> <hr/> <p>Lack of suitable financial products and services</p> <hr/> <p>Lack of trust on online services , preference for personal relationships</p> <hr/> <p>Banks are not encouraged to serve low ticket loans like 50k to 5 Lakhs due to high manpower cost and other concerns.</p>	<p>Phygital Model for Rural Banking</p> <hr/> <p>Improving economic efficiency</p> <hr/> <p>Enhancing customer experiences</p> <hr/> <p>Customised financial products as per market need can be prepared</p> <hr/> <p>Comfortable as Hand Holding and assistance by local Bharatam team</p> <hr/> <p>Bharatam brings low ticket loans as per the location specific requirements.</p>
<p>DSA Agents and Existing Bank CSP/BC Points</p> 	<p>Low Conversion Rate: NBFCs / Fintech companies have very low conversion rate, login to disbursal ratio are stud on 3-4%</p> <hr/> <p>One Time Payout: in DSA or CSP/BC model Agents are getting only one time payout on the loan disbursement</p> <hr/> <p>Savings/Current Account Sourcing: Get only one time very low commission on account activation and very low on transaction based Payout.</p> <hr/> <p>RD/Pigmy deposit: Very low payout</p> <hr/> <p>Common product for sourcing with high competition</p>	<p>High Conversion Rate: Bharatam designed market specific products with login to disbursement ratio are 10-15% in digital PL/BL.</p> <hr/> <p>Continuous Payout: Bharatam Kendra Pramukh gets payout on loan disbursement as well as High Interest income on Outstanding Loan Portfolio.</p> <hr/> <p>Partner gets high commission on account activation and also gets 3% annual on CASA Float balance on a monthly basis.</p> <hr/> <p>Very High Payout flat up-to 3.25% on monthly deposit amount</p> <hr/> <p>Very unique and easy products to sell with high earning and low competition.</p>

Bharatam Unique Opportunity for Partners:



Bharatam Branch :

Open your own Bharatam Branch & work like a Bank Branch



Stable & High Income :

Payout on Disbursement & Portfolio Interest Income



Wide Product Range :

21+ Products to cover rural & urban Bharat requirement



Branding & Marketing Support :

Free Branding and Marketing support available



Hiring & Training Support :

Get throughout support for Hiring and training.



Brand Value Benefit :

Get the benefit of brand value of well established brands in India



Cost Effective :

Lower Branch infra setup cost and seamless process with our business correspondent model.



Working Capital Support :

working capital loan support to our Kendra partner



Technology Support :

Highly secure CBS , Doorstep Banking system along with cutting edge partner dashboard



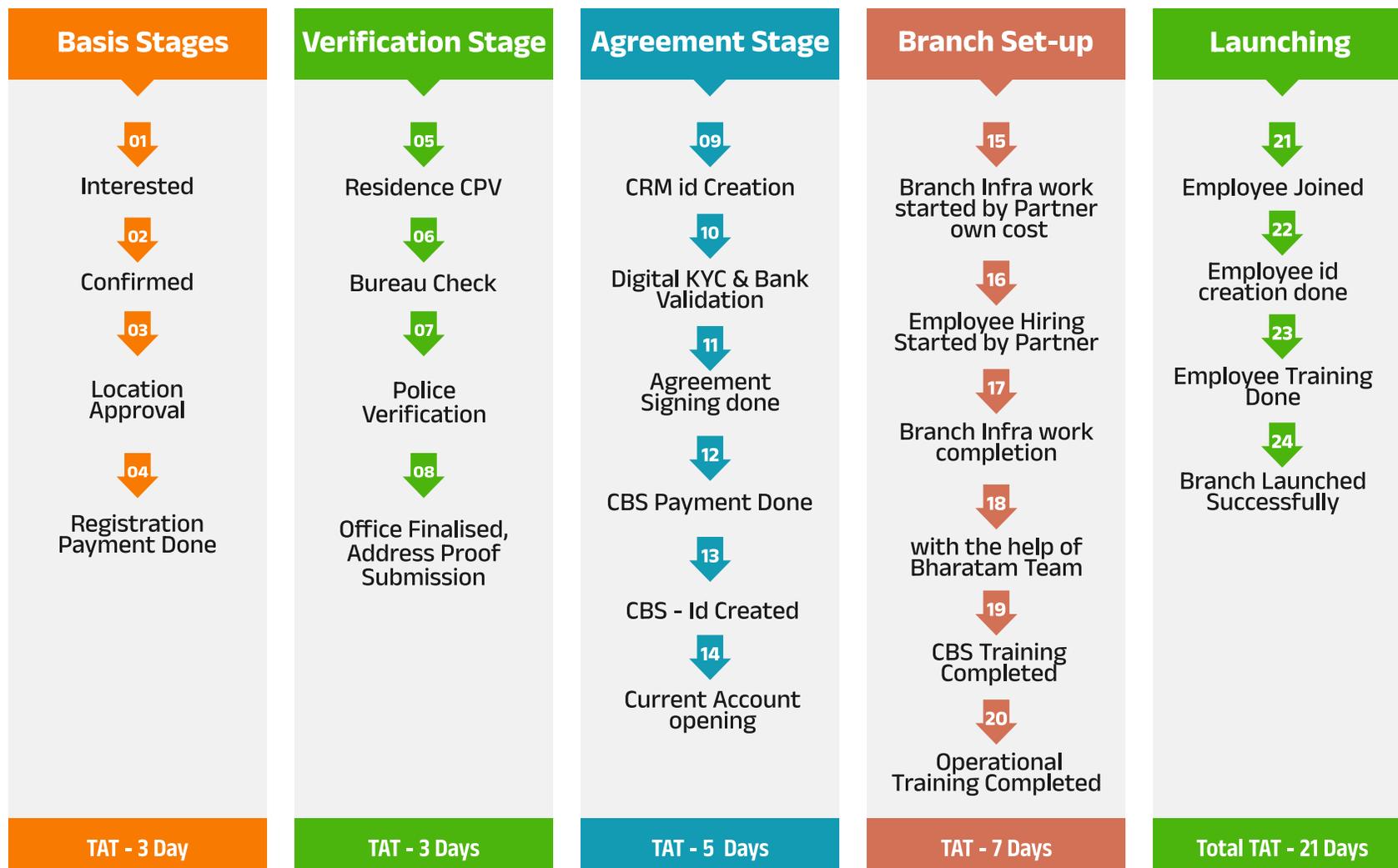
Bharatam Maps Program :

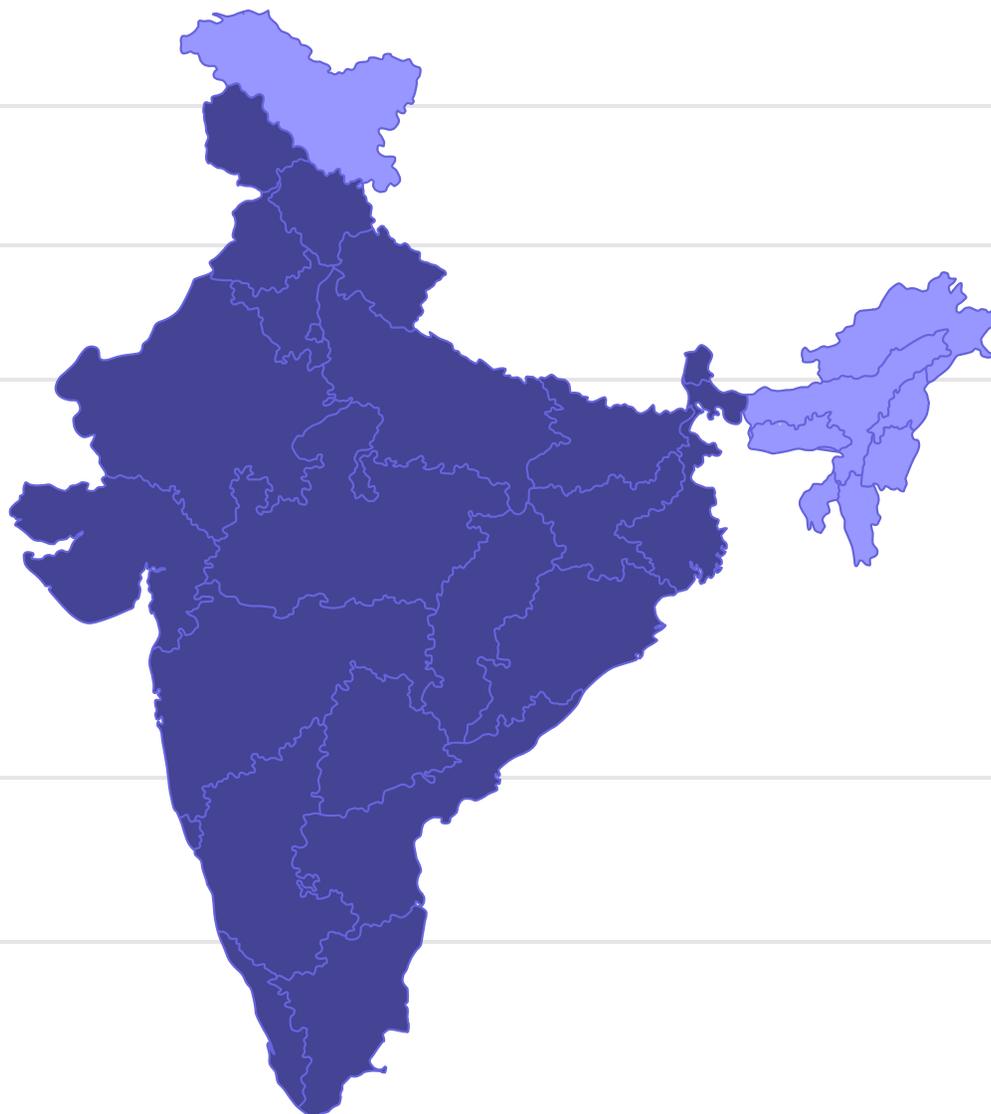
We are registering candidates through the TPA for MAPS Apprenticeship Program.

How Bharatam is different?

Parameters	DSA Model	BC/CSP Model	Bharatam Model
● Full Banking type Operation in Branch	● Not Available	● Not available	● Available
● Disbursement Payout	● Average	● Very low	● High
● Loan Portfolio Interest Income	● Not Available	● Not available	● Available
● Mobile Finance - Payout with Portfolio Interest	● Not Available	● Not available	● Available
● CASA Float Interest Income	● Not Available	● Not available	● Available
● Own Book Lending Products	● Not Available	● Not available	● Available
● Login to Approval Ratio	● Lower	● Lower	● Higher
● Existing Customer Loan Disb - Repeat Payout	● Not Available	● Not available	● Available
● Customise Products	● Not Available	● Not available	● Available
● Rural Area Loan sourcing	● Not Available	● Not available	● Available
● Agri & Micro Finance Loan Products	● Not Available	● Not available	● Available
● Market Reputation	● Lower	● Average	● Very High
● Long term sustainability	● Lower	● Average	● High
● Gold Loan Business in-the Office Premise	● Not Available	● Not available	● Available

Step by step Bharatam Branch Onboarding Process





2,00,000+
Partners across India

28+
States

2000+
Cities

18000+
Pincodes

FY 2024-25
Bharatam Branch : 200
State Covered : 002

FY 2025-26
Bharatam Branch : 2000+
State Covered : 0010

FY 2026-27
Bharatam Branch : 3000+
State Covered : 0028

**DOL
Footprint
India Map**

**Bharatam
Expansion**



**Bharatam
Board of
Directors**



Manoj Sharma
Founder Director & CEO



Rohit Kak
Business Head



Soni Prasad
Network Head



Rahul Bhingardive
Business Manager



Alok Borlikar
Credit Lead



Ganesh Gagare
Technology Lead



**Bharatam
Leadership
team**



Prashant Marathe
Marketing Lead



Santosh Patil
Lead Finance



Jaysinh Deshmukh
Lead Franchise



Chetan Shinde
Lead Partner Support



Thank You!



सक्षम और समृद्ध भारत की ओर..