

The background features a series of overlapping, rounded geometric shapes in various shades of teal and light blue, creating a modern, layered effect. The shapes are primarily on the left side, with some extending towards the center.

# SUMMARY OF SURVEY RESPONSES

# Altum Credo

**324 Respondents**

Company	Altum Credo
Beneficiary	First-time homeowner
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>
City, State, Pin Code	
Gender	<ul style="list-style-type: none"> <li>- Male</li> <li>- Female</li> <li>- Other</li> </ul>
Is there a co-borrower?	<ul style="list-style-type: none"> <li>- Yes</li> <li>- No</li> </ul>
If the answer is 'Yes', is the co-borrower female?	<ul style="list-style-type: none"> <li>- Yes</li> <li>- No</li> </ul>
Occupation	<ul style="list-style-type: none"> <li>- Salaried</li> <li>- Self-employed</li> </ul>
Annual household income	<ul style="list-style-type: none"> <li>- Less than Rs. 3,00,000 per year</li> <li>- Between Rs. 3,00,000 and Rs. 6,00,000 per year</li> <li>- Between Rs. 6,00,000 and Rs. 12,00,000 per year</li> <li>- &gt; Rs. 12,00,000 per year</li> </ul>
Is this the first time you are availing a home loan?	<ul style="list-style-type: none"> <li>- Yes</li> <li>- No</li> </ul>
Purpose of availing finance	<ul style="list-style-type: none"> <li>- Constructing new house</li> <li>- Purchasing new house</li> <li>- Home renovation</li> <li>- Other</li> </ul>

# Altum Credo

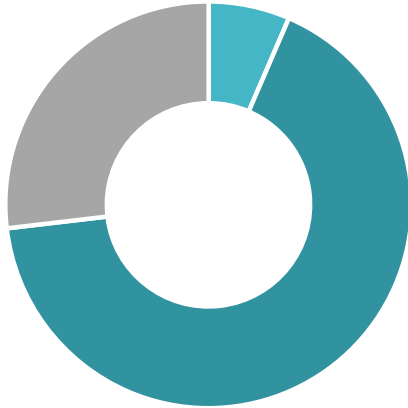
**324 Respondents**

Company	Altum Credo			
Was Altum Credo the only source of housing loan available to you?	<ul style="list-style-type: none"> <li>- Yes</li> <li>- No</li> </ul>			
How much was the loan availed (in INR)?	<ul style="list-style-type: none"> <li>- 5-8 Lakhs</li> <li>- 8-12 Lakhs</li> <li>- 12-15 Lakhs</li> <li>- 15-20 Lakhs</li> <li>- &gt;25 Lakhs</li> </ul>			
Rate Altum Credo with respect to the following aspects (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
Getting a loan was quick and easy				
Good customer service				
Respectful				
Communication in local language				
Clear terms and conditions				
How has quality of life changed in the new house or is expected to change for those who are yet to move? (Respondent can choose more than one option)	<ul style="list-style-type: none"> <li>- Less travel time to office/school/ workplace</li> <li>- Better neighbourhood</li> <li>- Better toilets facility in the new house</li> <li>- Regular and clean water access</li> <li>- Better privacy</li> <li>- Children can study better</li> <li>- Sense of security</li> <li>- Sense of satisfaction</li> </ul>			

# Altum Credo

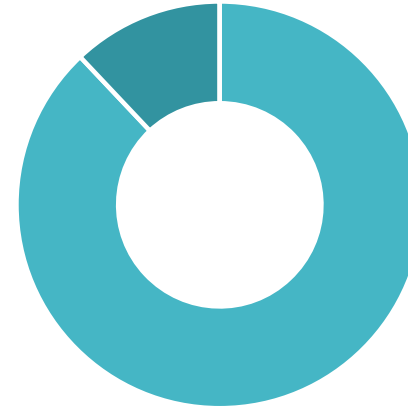
324 Respondents

### Age



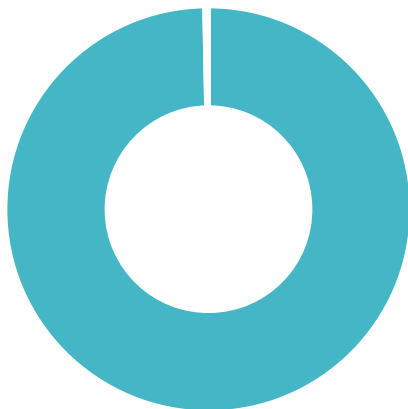
18-25 years	6%
26-45 years	67%
>45 years	27%

### Gender



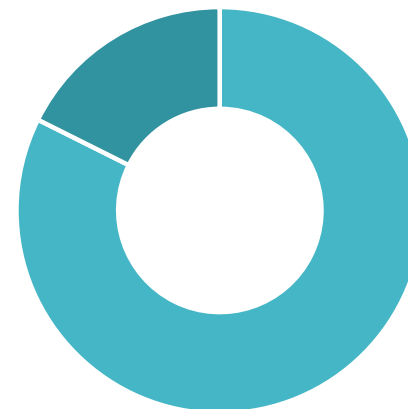
Male	88%
Female	12%

### Is there a co-borrower?



Yes	100%
No	0%

### Is the co-borrower female?



Yes	82%
No	18%

# Altum Credo

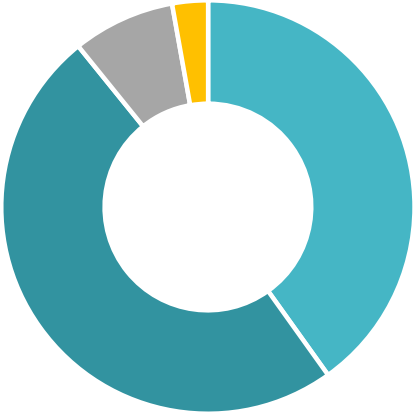
324 Respondents

### Occupation



Salaried	48%
Self-Employed	52%

### Annual household income (INR)



<0.3 mn (\$3,750)	40%
0.3 – 0.6 mn (\$3,750 – \$7,500)	49%
0.6 – 1.2 m (\$7,500 – \$15,000)	8%
>1.2 mn (>\$15,000)	3%

# Altum Credo

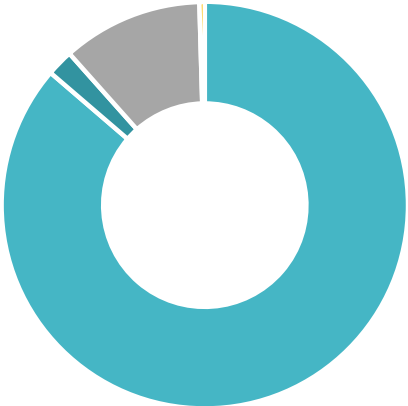
324 Respondents

### Is this the first time you are availing a home loan?



Yes	81%
No	19%

### Purpose of availing finance

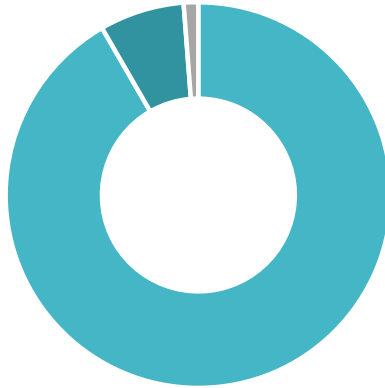


Constructing a new house	86%
House renovation	2%
Purchasing a new house	11%
Other	1%

# Altum Credo

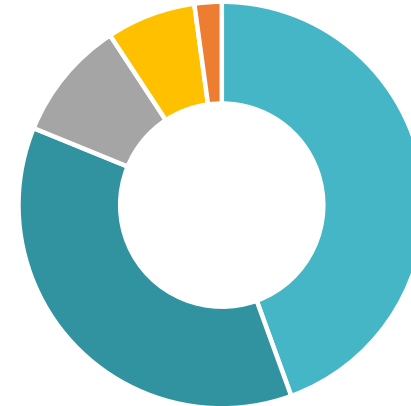
324 Respondents

Was Altum Credo the only source of housing loan available to you?



Yes	92%
No	7%
No response	1%

How much was the loan availed (INR) ?

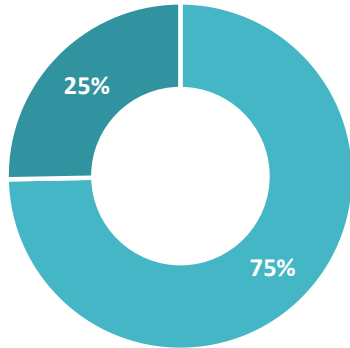


0.5 – 0.8 mn (\$6,250 – \$10,000)	44%
0.8 – 1.2 mn (\$10,000 - \$15,000)	37%
1.2 – 1.5 m (\$15,000 – \$18,750)	10%
1.5 - 2 mn (\$18,750 - \$25,000)	7%
>2 mn (\$25,000)	2%

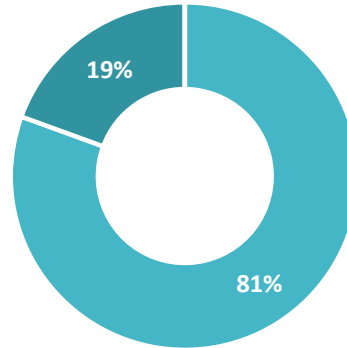
# Altum Credo

324 Respondents

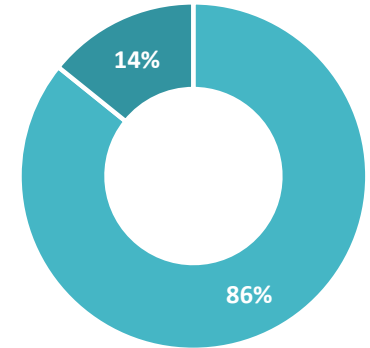
Getting a loan was quick and easy



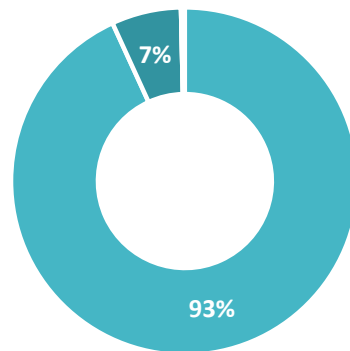
Good customer service



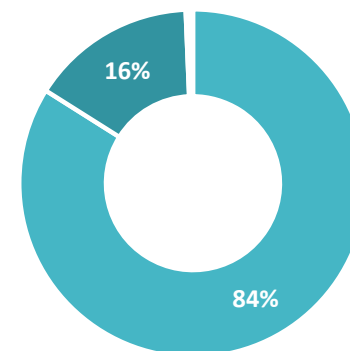
Respectful



Communication in local language



Clear terms and conditions





# Altum Credo

324 Respondents

How has quality of life changed in the new house or is expected to change for those who are yet to move? (Respondent can choose more than one option)



Less travel time to office / school / workplace	17%	Children can study better	3%
Better neighbourhood	19%	Safety from natural hazards	0%
Better toilet facility in the new house	11%	Sense of security	8%
Regular and clean water access	15%	Sense of satisfaction	18%
Better privacy	9%		

## Berar Finance

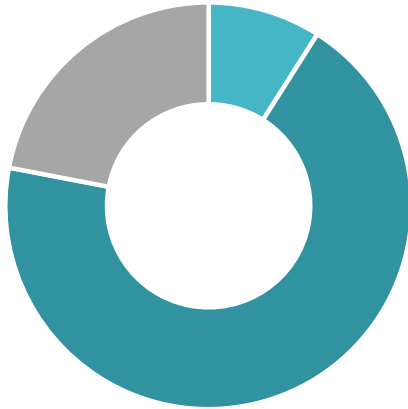
**349 Respondents**

Company	Berar Finance			
Beneficiary	Two-wheeler dealers			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
City, State, Pin Code				
Gender	<ul style="list-style-type: none"> <li>- Male</li> <li>- Female</li> <li>- Other</li> </ul>			
Name of dealership (Optional)				
Number of employees in the dealership				
Number of years associated with Berar				
What percentage of your customers need financing (0-100%)?				
What percentage of vehicles sold by you are financed by Berar Finance (0 – 100%)?				
How many financier desks do you have at your dealership?				
Rate Berar with respect to the following aspects (4: Very good; 3: Good; 2: Acceptable; 1: Poor)				
	4	3	2	1
Clear terms and documentation				
Low turnaround time				
Prompt customer service				
Multiple repayment options				
Provision of dealer finance				
Present in interior / remote locations				

# Berar Finance

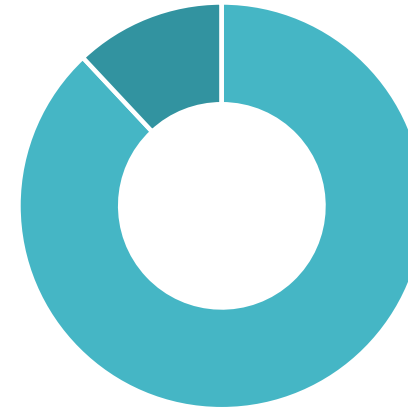
349 Respondents

### Age



18-25 years	9%
26-45 years	69%
>45 years	22%

### Gender



Male	88%
Female	12%

### Number of years in dealership



<5	10%	13 - 20	20%
6 - 12	28%	>20	42%

### Number of years associated with Berar

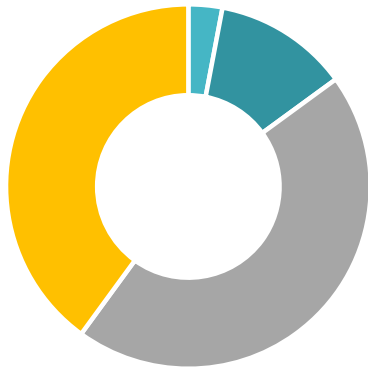


<12 months	20%
12 - 24 months	26%
>25 months	54%

# Berar Finance

349 Respondents

What percentage of your customers need financing?



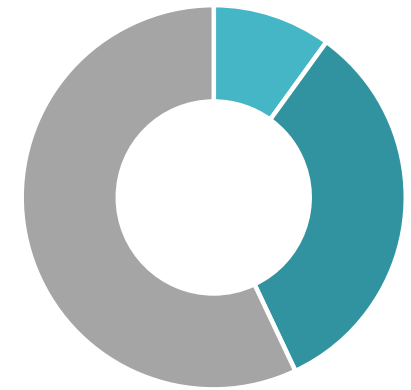
<10%	3%
11 – 25%	12%
26 – 50%	45%
>51%	40%

What percentage of vehicles sold by you are financed by Berar Finance?



<10%	14%
11 – 25%	34%
26 – 50%	27%
>51%	25%

How many financier desks do you have at your dealership?

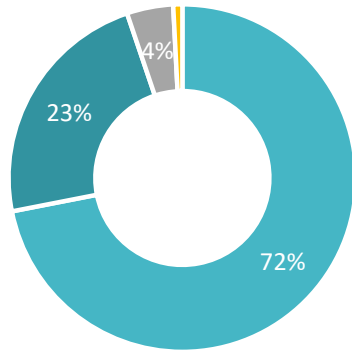


<10%	10%
11 – 25%	33%
26 – 50%	57%

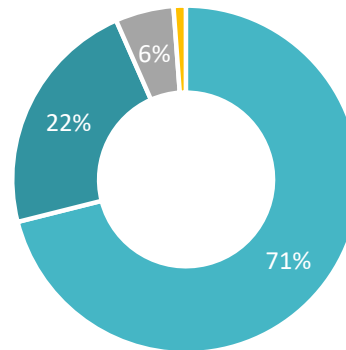
# Berar Finance

349 Respondents

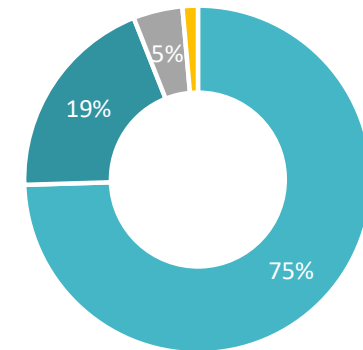
Clear terms and documentation



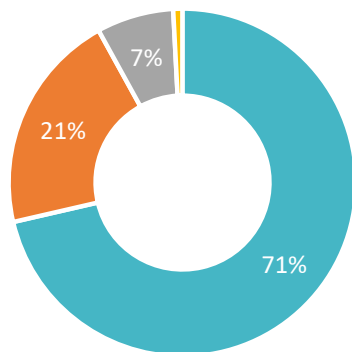
Low turnaround time



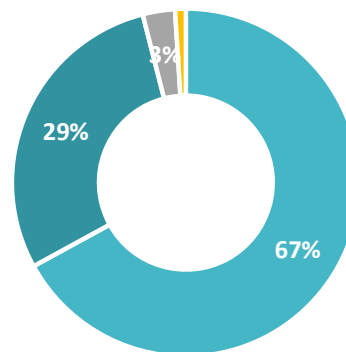
Prompt customer service



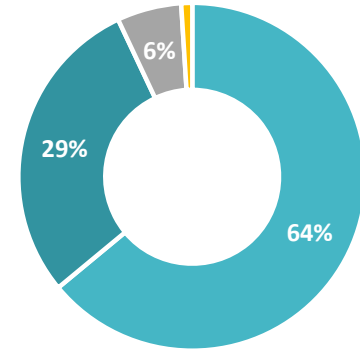
Multiple repayment options



Provision of dealer finance



Present in interior / remote locations



Legend:

Strongly agree

Agree

Disagree

Strongly disagree

# Capital Small Finance Bank (Capital SFB)

**100 Respondents**

Company	Capital Small Finance Bank			
Beneficiary	Customers			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
City, State, Pin Code				
Gender	<ul style="list-style-type: none"> <li>- Male</li> <li>- Female</li> <li>- Other</li> </ul>			
Is Capital Small Finance Bank your primary bank?				
What type of loan have you taken from the Bank?				
Has the loan helped in growing your business?				
Rate Capital Small Finance Bank with regard to the following aspects (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
Accessing a loan via Capital SFB is easy				
Capital SFB provides loans with a fast turnaround time				
Capital SFB is prompt in resolving queries				
A Capital SFB branch is located close to me				
Capital SFB staff are respectful in their conduct				
Communication by Capital SFB and their staff is clear and transparent				

# Capital Small Finance Bank (Capital SFB)

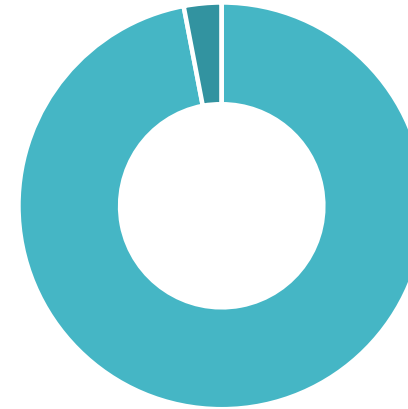
100 Respondents

### Age



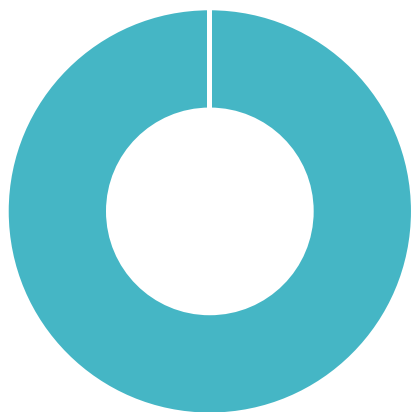
18-25 years	3%
26-45 years	45%
>45 years	52%

### Gender



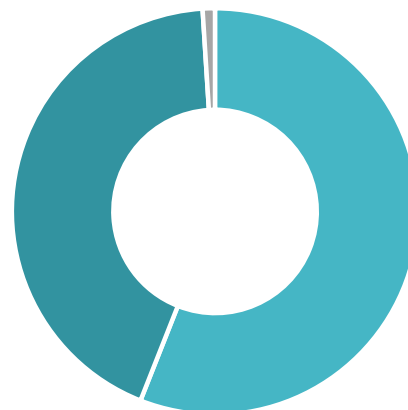
Male	97%
Female	3%

### Is Capital SFB your primary bank?



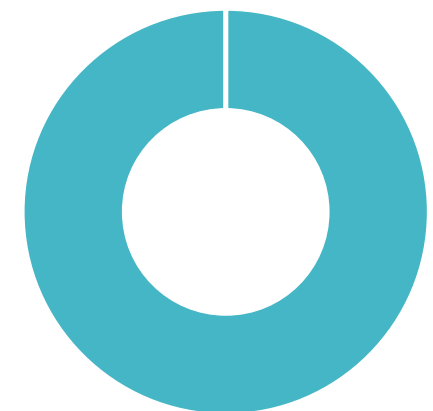
Yes	100%
No	0%

### Type of loan taken from Capital SFB



Agricultural	56%
Mortgage	43%
Other	1%

### Has the loan helped grow your business?

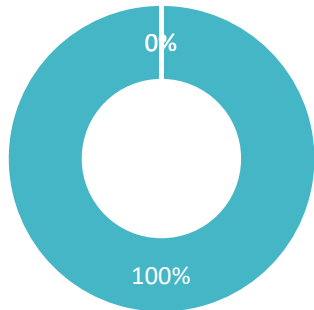


Yes	100%
No	0%

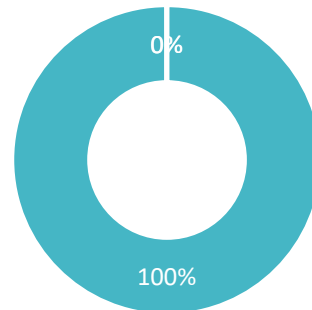
# Capital Small Finance Bank (Capital SFB)

100 Respondents

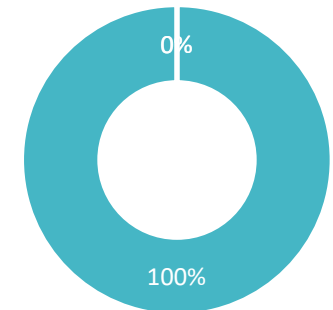
Accessing a loan via Capital SFB was easy



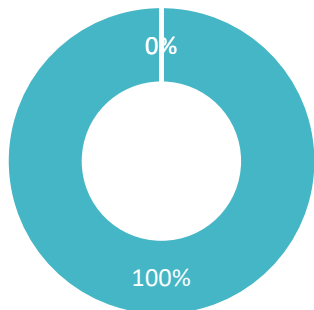
Capital SFB provides loans with a fast turnaround time



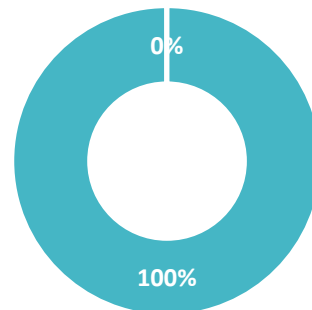
Capital SFB is prompt in resolving queries



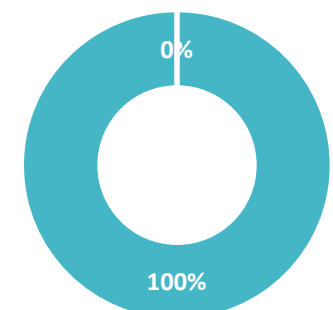
A Capital SFB branch is located close to me



Capital SFB staff are respectful in their conduct



Communication by Capital SFB and their staff is clear and transparent



Legend:

Strongly agree

Agree

Disagree

Strongly disagree



# Pickrr

**25 Respondents**

Company	Pickrr
Beneficiary	Customers
Age (in years)	<ul style="list-style-type: none"><li>- 18-25</li><li>- 26-45</li><li>- &gt;45</li></ul>
City, State, Pin Code	
Gender	<ul style="list-style-type: none"><li>- Male</li><li>- Female</li><li>- Other</li></ul>
Number of years associated with Pickrr	<ul style="list-style-type: none"><li>- &lt;12 months</li><li>- 12 – 24 months</li><li>- &gt;24 months</li></ul>
How did you sell products before your association with Pickrr? (Select all applicable)	<ul style="list-style-type: none"><li>- Retail outlets</li><li>- Local delivers through own personnel</li><li>- Through partnership with regional logistics providers</li><li>- Through partnership with large logistics providers</li><li>- Others</li></ul>
Has Pickrr helped you sell your products in locations (towns, cities, districts, states) that you were not selling in before?	<ul style="list-style-type: none"><li>- Yes</li><li>- No</li></ul>
If the answer to the above question is Yes, then how much growth in sales has your association with Pickrr enabled?	<ul style="list-style-type: none"><li>- No change</li><li>- &lt;25%</li><li>- 26 – 50%</li><li>- 50 – 100%</li><li>- &gt;100%</li></ul>

# Pickrr

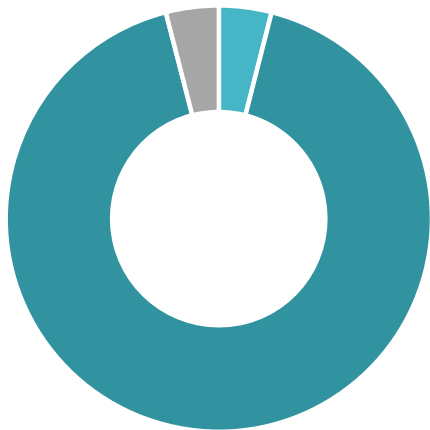
**25 Respondents**

Company	Pickrr			
Rate Pickrr with regard to the following aspects (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
Responsiveness				
Efficient handling of customer queries				
Hassle-free payment processing				
Timely delivery				
Lowering the cost of product delivery				
Expanding geographic reach				
Transparency with regard to COD and returns				
User-friendly dashboards				

# Pickrr

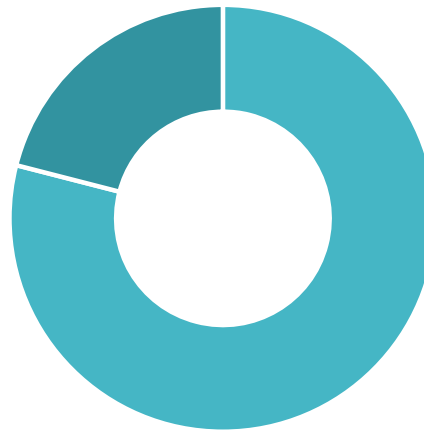
25 Respondents

### Age



18-25 years	3%
26-45 years	92%
>45 years	4%

### Gender



Male	79%
Female	21%

### Number of years associated with Pickrr



<12 months	87%
12 - 24 months	13%
>24 months	0%

How did you sell your products before your association with Pickrr?

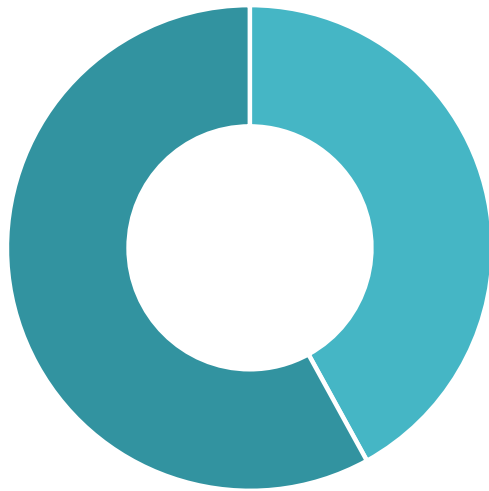


Retail outlets	11%
Local deliveries through own personnel	17%
Through partnerships with regional logistics providers	29%
Through partnerships with large logistics providers	26%
Others	17%

# Pickrr

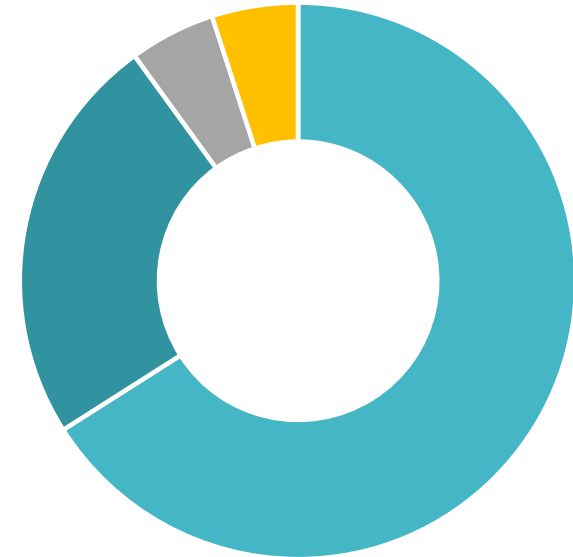
25 Respondents

Has Pickrr helped you sell your products in locations (towns, cities, districts, states) that you were not selling in before?



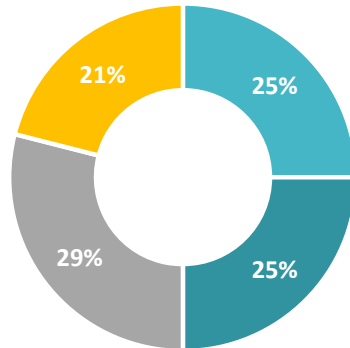
Yes	42%
No	58%

If yes, then how much growth in sales has your association with Pickrr enabled?

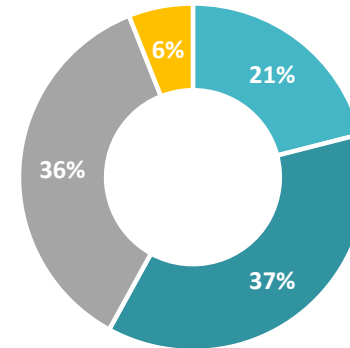


No change	66%
<25%	24%
26 – 50%	5%
51 – 100%	5%
>100%	0%

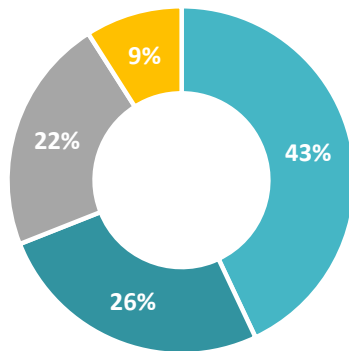
### Responsiveness



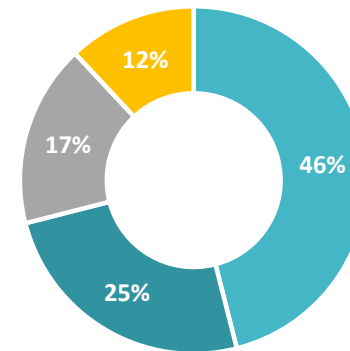
### Efficient handling of customer queries



### Hassle-free payment processing

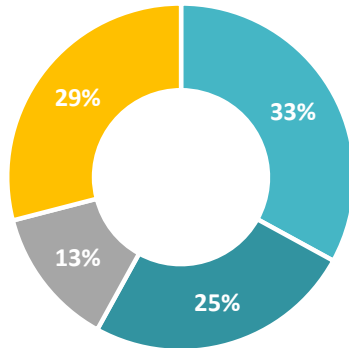


### Timely delivery

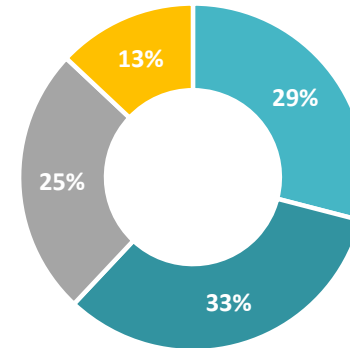


Legend: Strongly agree Agree Disagree Strongly disagree

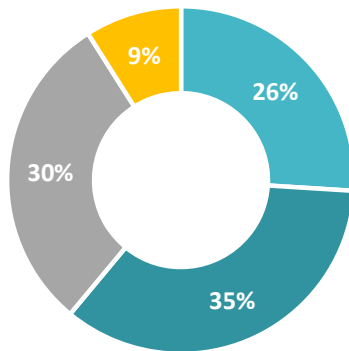
### Lowering the cost of product delivery



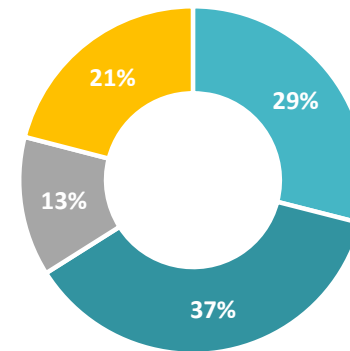
### Expanding geographic reach



### Transparency with regard to COD and returns



### User-friendly dashboards



Legend: Strongly agree Agree Disagree Strongly disagree

# Namaste Credit

**370 Respondents**

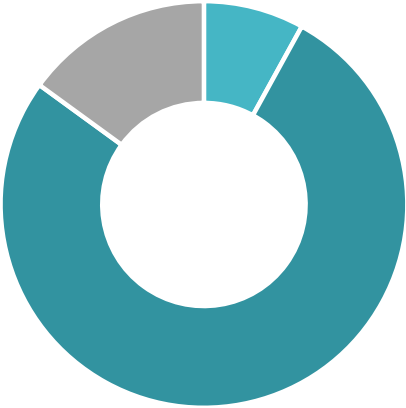
Company	Namaste Credit			
Beneficiary	Channel Partners			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
City, State, Pin Code				
Gender	<ul style="list-style-type: none"> <li>- Male</li> <li>- Female</li> <li>- Other</li> </ul>			
Number of years with Namaste Credit	<ul style="list-style-type: none"> <li>- &lt;12 months</li> <li>- 12 – 24 months</li> <li>- &gt;24 months</li> </ul>			
What percentage of your annual revenue is from Namaste Credit?	<ul style="list-style-type: none"> <li>- &lt;10%</li> <li>- 11 – 25%</li> <li>- 25 – 50%</li> <li>- &gt;51%</li> </ul>			
How many SMEs customers do you have?	<ul style="list-style-type: none"> <li>- &lt;10</li> <li>- 11 – 50</li> <li>- 51 – 100</li> <li>- &gt;100</li> </ul>			
Rate Namaste Credit with regard to the following (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
Namaste Credit has helped me increase my income				
Namaste Credit’s platform is easy to use				
Loan Processing is very quick with Namaste Credit Platform				
Namaste Credit has been prompt in providing responses to the loans sourced				



# Namaste Credit

370 Respondents

Age



18-25 years	8%
26-45 years	77%
>45 years	15%

Gender



Male	91%
Female	9%

# Namaste Credit

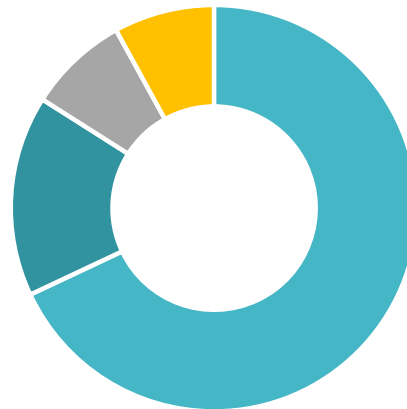
370 Respondents

### Number of months with Namaste Credit



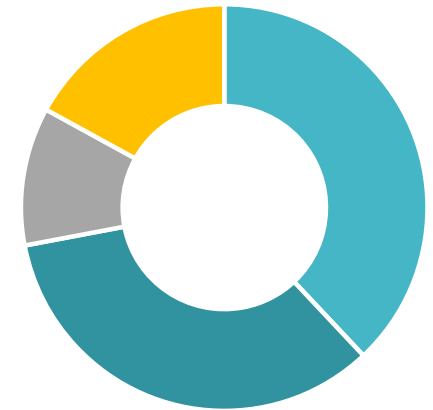
<12 months	49%
12 – 24 months	26%
>25 months	15%

### Percentage of annual revenue from Namaste Credit



<10%	68%
11-25%	16%
26-50%	8%
>51%	8%

### How many SME customers do you have?

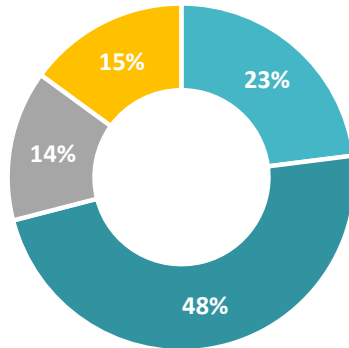


<10	38%
11 - 50	34%
51 – 100	11%
>100	17%

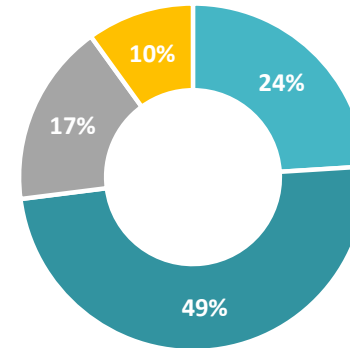
# Namaste Credit

370 Respondents

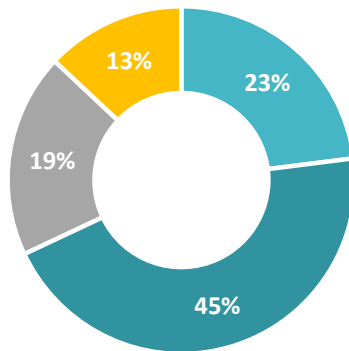
**Namaste Credit has helped me increase my income**



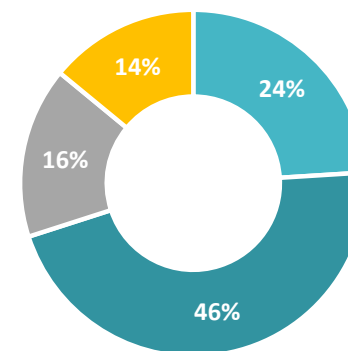
**Namaste Credit's platform is easy to use**



**Loan Processing is very quick with Namaste Credit Platform**



**Namaste Credit has been prompt in providing responses to the loans sourced**



# RenewBuy

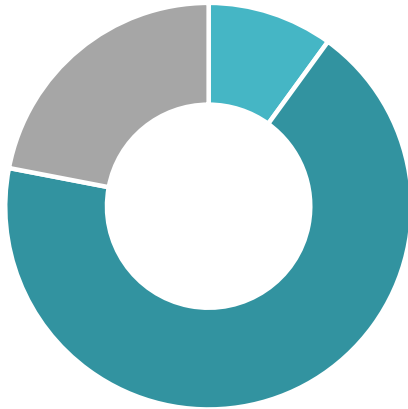
473 Respondents

Company	RenewBuy			
Beneficiary	PoSP Insurance Advisors			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
City, State, Pin Code				
Gender	<ul style="list-style-type: none"> <li>- Male</li> <li>- Female</li> <li>- Other</li> </ul>			
Number of years with RenewBuy	<ul style="list-style-type: none"> <li>- &lt;12 months</li> <li>- 12 – 24 months</li> <li>- &gt;24 months</li> </ul>			
What percentage of your annual revenue is from RenewBuy?	<ul style="list-style-type: none"> <li>- &lt;10%</li> <li>- 11 – 25%</li> <li>- 25 – 50%</li> <li>- &gt;51%</li> </ul>			
Rate RenewBuy with regard to the following (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
There is an increase in income after associating with RenewBuy				
RenewBuy’s platform enables seamlessness and ease of buying				
RenewBuy provides regular training & skill development for me through their Partner App and training sessions				
The training has improved my confidence and helped me serve customers better				
RenewBuy’s platform has allowed me to service people/localities with no prior insurance access				

# RenewBuy

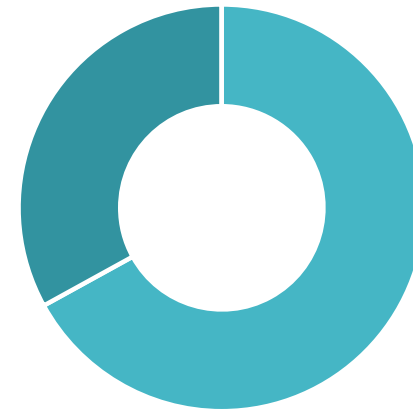
473 Respondents

### Age



18-25 years	10%
26-45 years	68%
>45 years	22%

### Gender



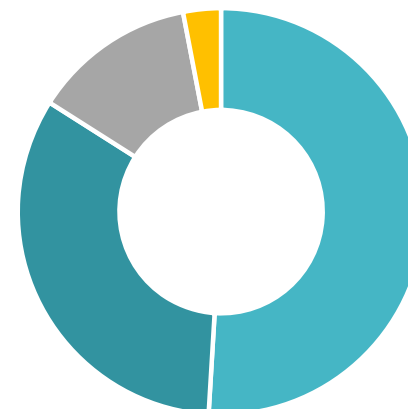
Male	67%
Female	33%

### Number of years with RenewBuy



<12 months	42%
12 – 24 months	30%
>25 months	28%

### Percentage of annual revenue from RenewBuy

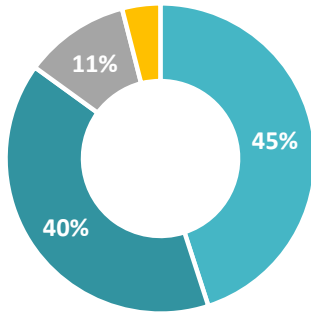


<10%	51%	26-50%	13%
11-25%	33%	>51%	3%

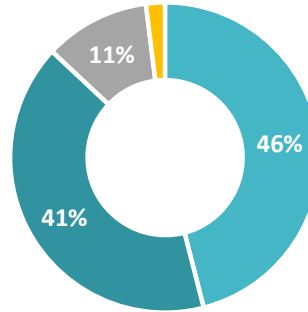
# RenewBuy

473 Respondents

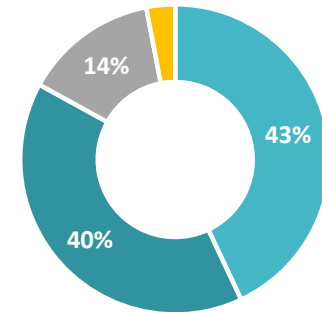
**There is an increase in income after associating with RenewBuy**



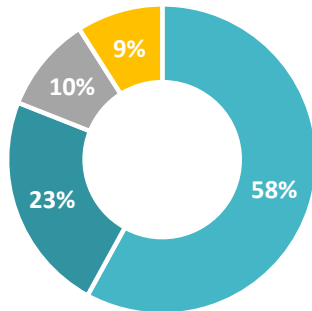
**RenewBuy enables seamlessness and ease of buying**



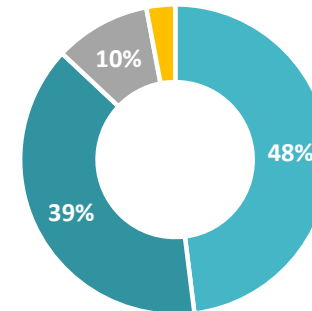
**RenewBuy provides regular training & skill development**



**The training has improved my confidence and helped me serve customers better**



**RenewBuy's has allowed me to service people/localities with no prior insurance access**



**Legend:** Strongly agree Agree Disagree Strongly disagree

# Wonderchef

**351 Respondents**

Company	Wonderchef			
Beneficiary	DTH members			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
City, State, Pin Code				
Number of years with Wonderchef	<ul style="list-style-type: none"> <li>- &lt;12 months</li> <li>- 12 – 24 months</li> <li>- &gt;24 months</li> </ul>			
Rate Wonderchef with regard to the following (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
Wonderchef has helped me increase my income				
Wonderchef has helped me become financially independent				
Wonderchef has helped me build a strong social and professional network				
I have more respect within my family because I have an income from Wonderchef				
I am more confident because of the training received from Wonderchef				

# Wonderchef

351 Respondents

### Age



18-25 years	4%
26-45 years	55%
>45 years	41%

### Number of years with Wonderchef



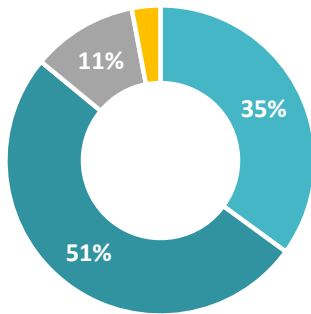
<12 months	10%
12 – 24 months	25%
>25 months	65%



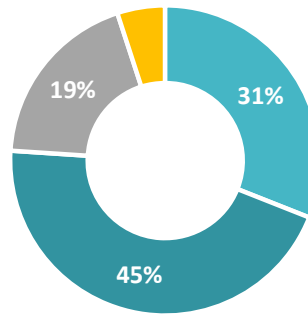
# Wonderchef

351 Respondents

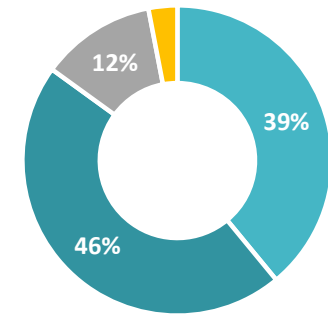
Wonderchef has helped me increase my income



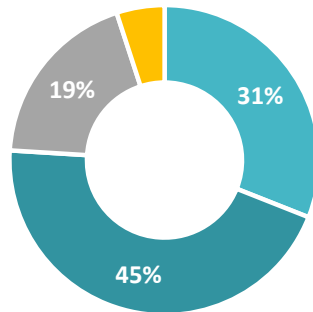
Wonderchef has helped me become financially independent



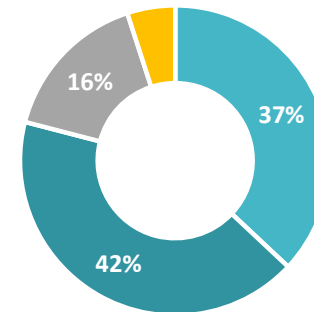
Wonderchef has helped me build a strong social and professional network



I have more respect within my family because I have an income from Wonderchef



I am more confident because of the training received from Wonderchef



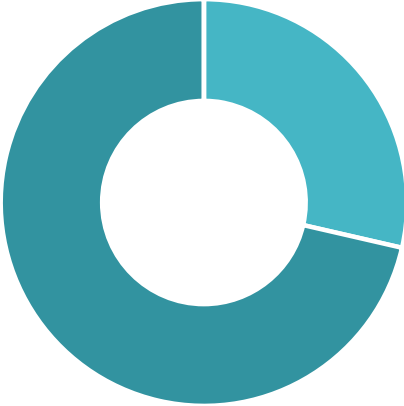
Legend: Strongly agree Agree Disagree Strongly disagree

# mCaffeine

## 7 interviewees

Company	mCaffeine			
Beneficiary	Women employees			
Age (in years)	<ul style="list-style-type: none"> <li>- 18-25</li> <li>- 26-45</li> <li>- &gt;45</li> </ul>			
Number of years with mCaffeine	<ul style="list-style-type: none"> <li>- &lt;12 months</li> <li>- 12 – 24 months</li> <li>- &gt;24 months</li> </ul>			
Rate mCaffeine with regard to the following (4: Strongly Agree; 3: Agree; 2: Disagree; 1: Strongly Disagree)				
	4	3	2	1
mCaffeine adequately expresses their commitment to gender and diversity				
Senior Management has conveyed their belief in the advantage of gender diverse staff				
mCaffeine has adequate policies and procedures for a women-friendly work environment				
I feel optimistic about my growth towards leadership at mCaffeine given their commitment to women in leadership				

Age



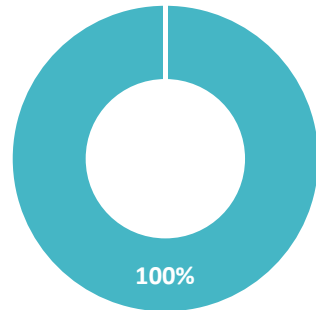
18-25 years	29%
26-45 years	71%
>45 years	0%

Number of years with mCaffeine

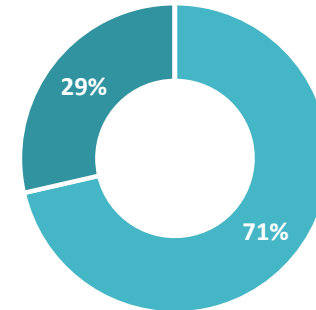


<12 months	43%
12 - 24 months	28.5%
>25 months	28.5%

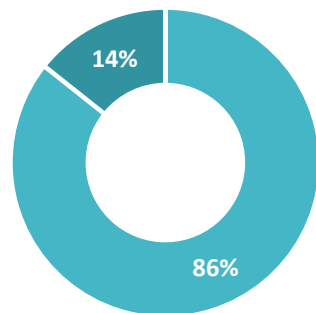
mCaffeine adequately expresses their commitment to gender and diversity



Senior Management has conveyed their belief in the advantage of gender diverse staff



mCaffeine has adequate policies and procedures for a women-friendly work environment



I feel optimistic about my growth towards leadership at mCaffeine

