

## We Are Tarah Group



Tarah is a subsidiary of TARAH group, a diversified group with interests ranging from Finance to Information Technology, Media and Real Estate.



## Tarah worldtrade India Pvt Ltd -An Overview





State-of-the-art Delivery Centres



World Class Infrastructure



A Wide Spectrum Of Skills & Experience



Security is Paramount



Dedicated Experienced Team



Business savvy





Committed to Quality



Deep Industry Expertise



One Stop Shop



High Touch
Communication



Hyderabad, India & Jakarta, Indonesia



We Are FUN To Work With



Value Client needs and culture



Comprehensive project management



Research and analysis



Flexibility for effective and efficient execution



Focus on creativity and Innovation

### We Talk Numbers





2k+

certified IT professionals



12+

Yrs industry experience



460

**Happy Customers** 



3k+

seating capacity



97.1%

**Customer retention** 



100%

Satisfaction Guaranteed



4.9/5

**Client Rating** 



8+

Avg. employee experience



24X7

**Availability** 

## WHAT DOES FINSTA OFFER?



#### The most comprehensive banking and lending software

Finsta helps banking and non-banking ecosystem solve challenges through end to end digitisation









#### **BANKING**

Change to a modern way of doing business digitally

#### **LENDING**

Make Lending management more profitable with Finsta

#### **LOAN PORTFOLIO**

Diversified Loan portfolios in Finsta

## BANKING



#### Simplify challenges as your business grows

#### Member management



Promote seamless member management and process transactions that can benefit your organisation and members with active participation

#### Joint Liability Groups (JLG)



Provide credit products to marginal sections of the farming community on individual or group basis against mutual guarantee with effective workflow and documentation

#### **Shareholders**



Manage company shareholders with many fifty features from share management issuances of new shares, transfer existing shares, etc.

#### Saving and Current accounts



Quickly capture retail banking accounts market share by offering unique savings and current account features that are top-notch





## BANKING



#### Simplify challenges as your business grows

#### Deposits (Fixed/Recurring/ Flexi)



Offer competitive deposit products with features that can be easily configured and dynamically respond to new product opportunities with ease

#### Referrals



Start doubling your referrals with innovative management and features to reward referrals timely and get ready for a dedicated channel to fuel your organisation growth

#### Insurance



Insurance products have been gaining steady popularity as people prefer to mitigate risk, start offering new insurance products hassle-free

## Inventory (for producer companies)



Inventory management for producer companies can bring in new opportunities when inventory track is adequately maintained





## LENDING MANAGEMENT



#### Designed for diverse industries

With Finsta loan application, lending process, approvals to disbursement of a loan to an applicant has been carefully designed to increase the lending pace faster



Loan Origination (FI)

Loan Verifications



Verifying loan applicants with multiple agents or agencies with centralised data. Bring in real-time data to the table and make the entire verification process a breeze with Finsta

Get more granular control with Finsta while doing a multi-stage loan approval as the robust notifications will take care of the heavy lifting of getting approvals from multiple people



Multi-stage Loan Approval Loan Disbursement Schedule



The handiest document to help customers plan the payment of loan schedule is now readily available to customers in real-time

Every lead lost is business lost, say goodbye to the cumbersome process of recording, managing, assigning lead data, start simplifying lead generation and management with Finsta

**LEAD** 

**GENERATION** 







## LENDING MANAGEMENT



#### Designed for diverse industries

Get practical insights that focus on providing actionable recommendations and deep dive into business information that helps you to take strategic decisions



Identify risks earlier and mitigate NPA with indepth analysis and reports

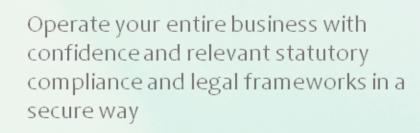


Collections



Managing collections or pursuing payments of debts either by the organisation or third-party agency will no longer be a monument of a task as everything will be made easy with Finsta





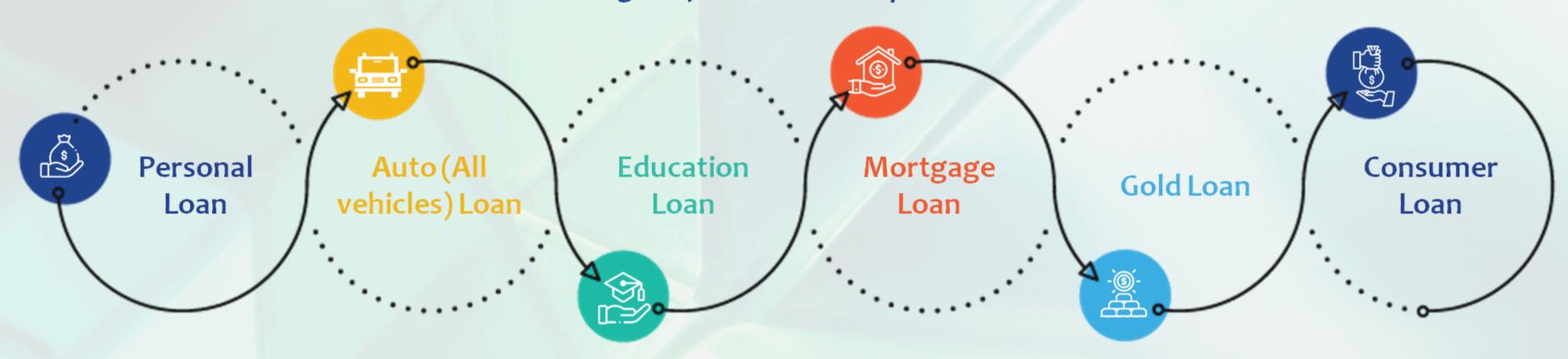




## LOAN PORTFOLIO



#### Designed for diverse loan products



Start providing personal loan products with extreme customisation

Offer any auto or vehicle loans with an easy process Provide education loans at faster turnaround time with a simplified process Offer secured loans by keeping immovable asset as a mortgage with the lender Offer instant secured gold loans against gold jewellery Offer customers to buy household goods and appliances and even personal devices with quick disbursal consumer loans







## LOAN PORTFOLIO



#### Designed for diverse loan products



provide loans (LAP)
by taking commercial
or residential
property as collateral

Offer a secure loan where customers can pledge their fixed deposit as security and get a loan in return

Offer secure home loans to consumers with various features and interest rate Provide
institutional loans
to small farmers or
informal group
comprising of 4-10
individuals

Provide harvest loans to the farming community Provide term loan to be repaid in regular payments over a set a period of time







## TARAH EDGE



#### Designed to take advantage



Contact KYC



**Document Vault** 



**Loan Configurator** 



Authorizations and approvals



Regulatory & Risk Reporting



NPA Analysis & Trend Reports



Mobility



**BI & Analytics** 



Data Management

## WHY TARAH?



#### Making Banking Better, Together

Finsta unlocks process efficiency and cost savings while streamlining operations with a new-age system that's perfect, reliable, and scalable.



## TARAH IS DESIGNED FOR YOUR BUSINESS



Non-Deposit taking Non-**Banking Financial** Company (NBFC-ND)

Deposit-taking Non-**Banking Financial** Company [NBFC-D]

**Producer companies** 

DCCB (District Credit Cooperative Bank)

Microfinance **Organizations** 

RRB's (Regional Rural Banks)

Nidhi companies

**Cooperative Banks** 

Credit Unions, PACS (Primary Agricultural **Credit Societies**)

**Small Banks** 

**Credit Cooperative Societies / Mutually Aided Cooperative Societies** 

## GET READY FOR DIGITAL TRANSFORMATION?



Quickly scale business while reducing intensive business operations

#### SEE MEANINGFUL DATA

Get practical insights that focus on providing actionable recommendations and deep dive into business information that helps you to take strategic decisions

#### **DELIGHT CUSTOMERS**

Transform your banking business with the State-of-art technology and delight customers 24/7

## LAUNCH NEW PRODUCTS QUICKLY

When new trends emerge, you can quickly tap into the opportunities by launching new products in a short period



































## VALUE PROPOSITION











#### **ATTRIBUTES**

- Investments in new FinTech and service offerings
- Integrated and broad suite of service and solutions

#### RELATIONSHIP

- Innovation eco-system coupled with partnership and alliances
- Deep and Lasting Client Relationship

#### **IMAGE**

- Rapid reskilling and refactoring of workforce
- Create a proactive reputational risk management and mitigation plan

#### **ETHICS**

- Strong governance credentials with wide shareholder base
- Localization strategy across geographies

# THANK YOU!



CEO:- Sulemaan Sheikh

Contact :- +91 9273456777

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