
●●○○○ EE
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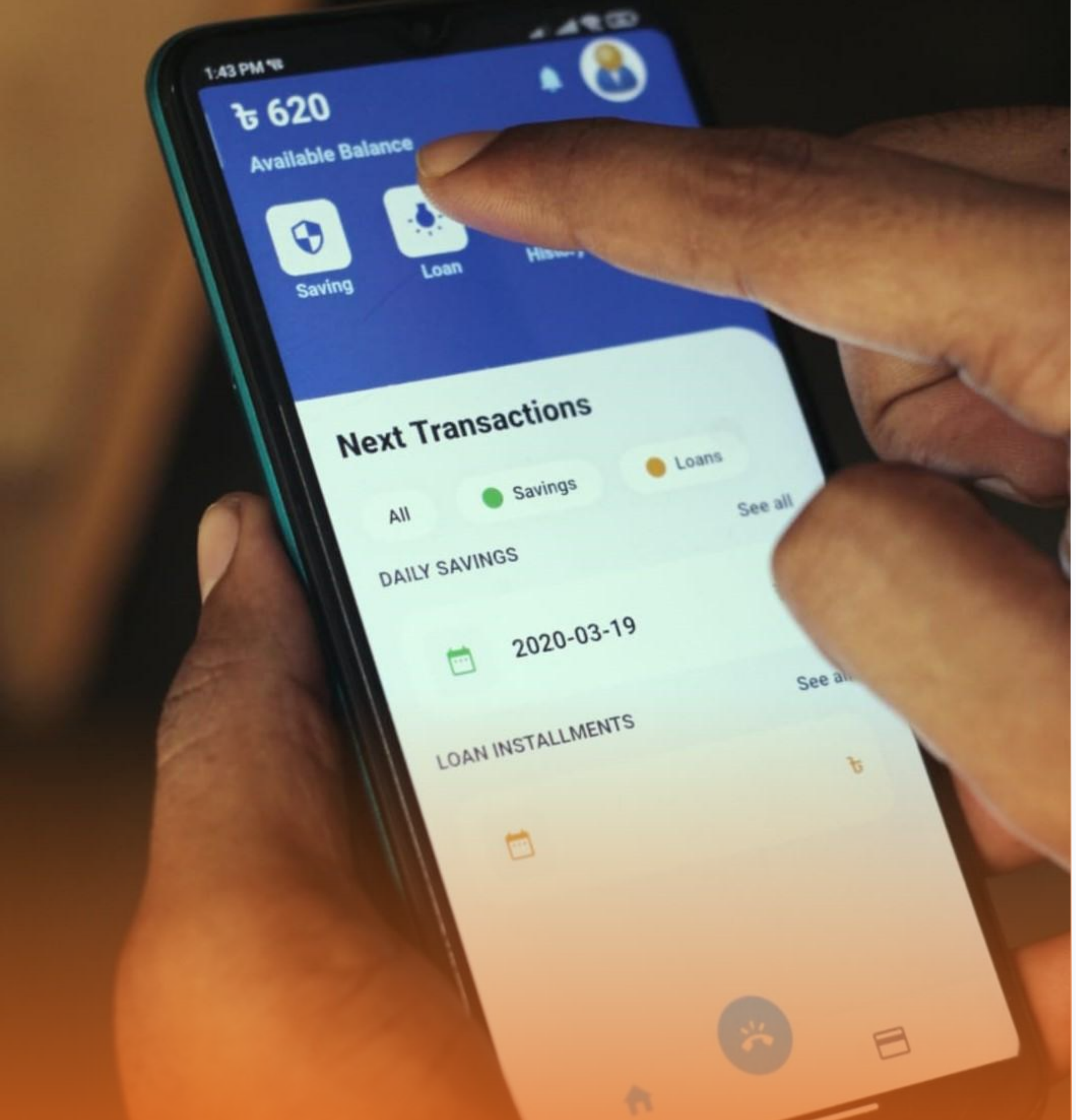
31%
৳ 80
Available Balance
Saving
Loan
History
Apply Now
Next Transactions
All
Saving
DAILY SAVINGS
LOAN INSTALL
BUSINESS PROFILE
drutoloan
DIGITALIZING MSME FINANCING



INTRODUCTION

“Drutoloan is committed to make Business Loan available at the fingertips of the Entrepreneurs”

Abdul Gaffar Sadi

CEO & Founder

Druto Fintech Limited

ABOUT US

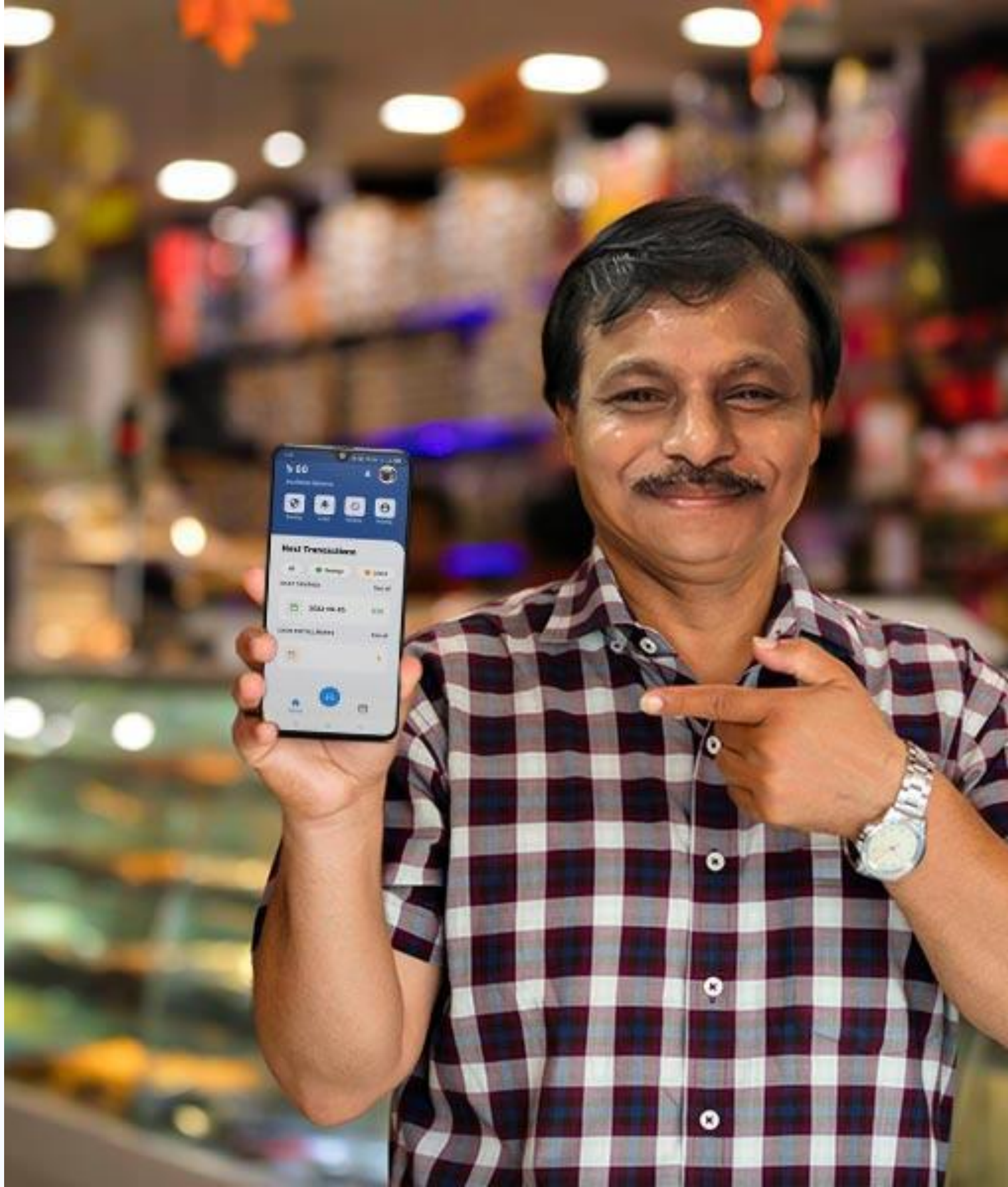
Digital Business Loan

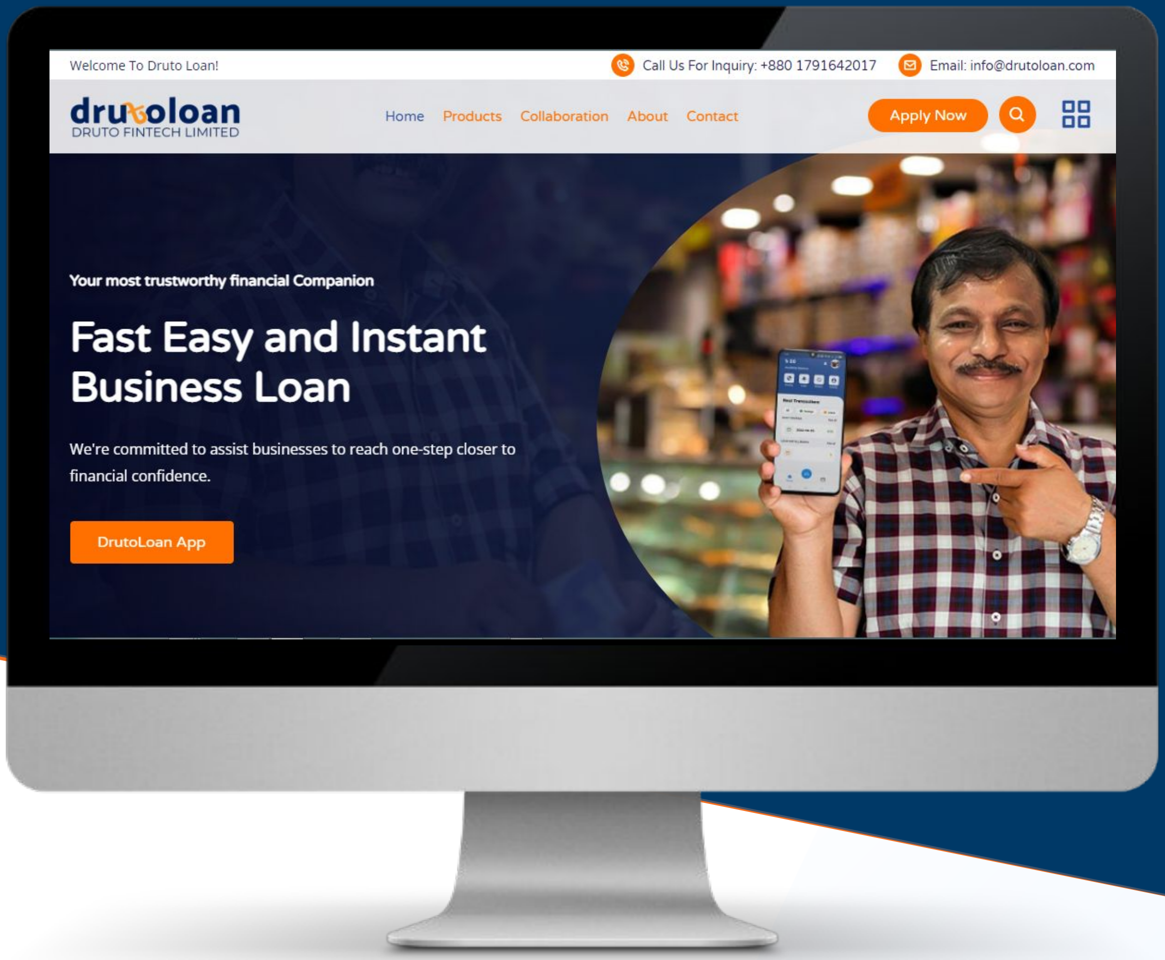
Drutoloan provides digital business loan to MSMEs taking data as collateral. Drutoloan is determined to be the financial companion of the MSMEs by making collateral-free finances accessible for them to grow their businesses.

WEBSITE

MOBILE APP

DIRECT SELLING AGENTS (DSA)





OUR WEBSITE

Easy to access & Informative for user

Having a very simple, efficient and user-friendly website in both English as well as Bengali is an opportunity for us to get connected with our Customers. On our website anyone can easily request for loan answering few questions within less than a minute and we can get initial result.

www.drutoloan.com

Our Mobile App

Our user can easily check their loan information & apply for new loan on our mobile app.

APPLY FOR LOAN

Installment Payments

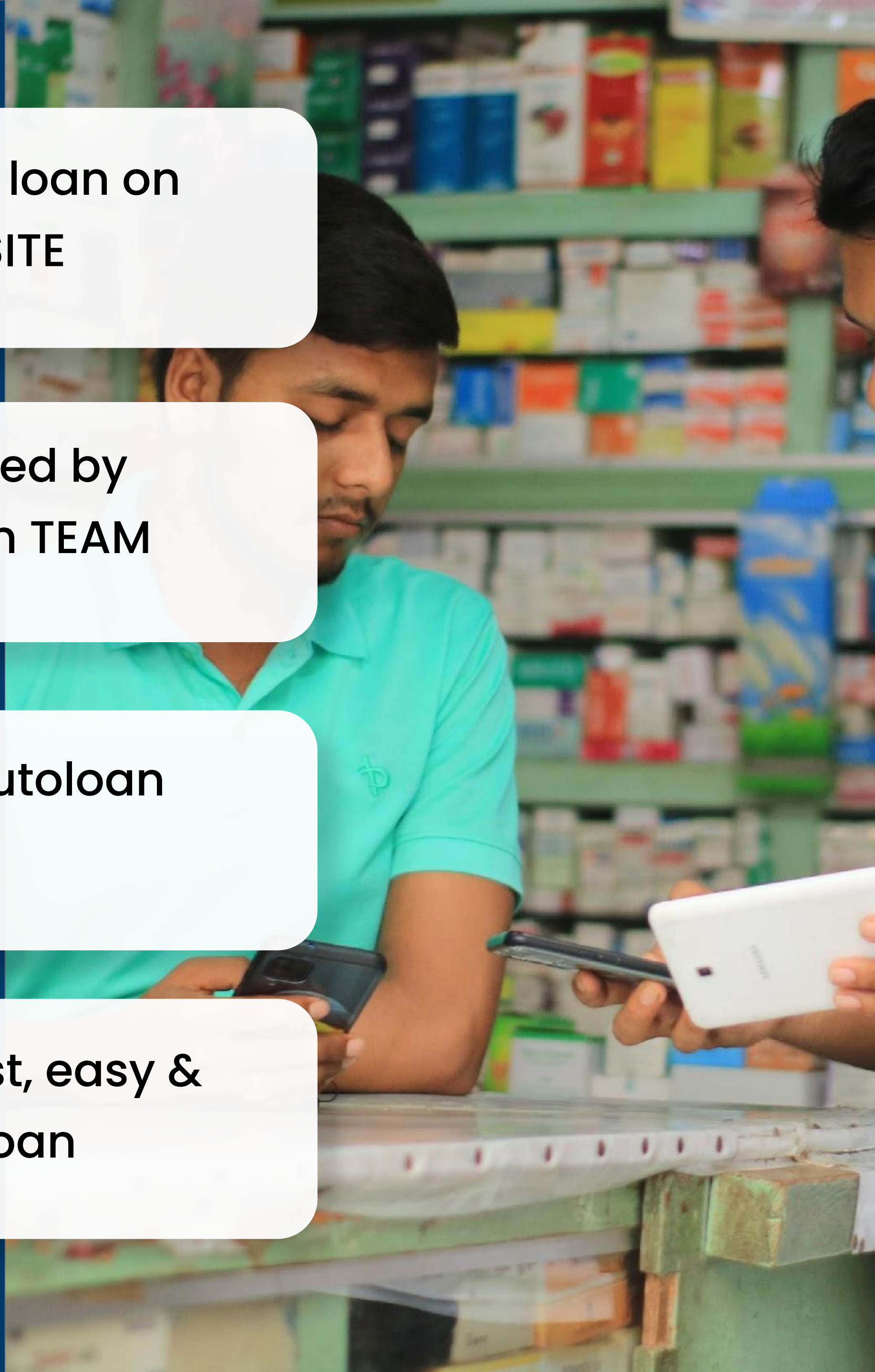
MANAGE ACCOUNT

100% Quick, Easy & Secured Online Application Process

DrutoLoan is completely safe & secure. We secure all your information using various encryption rules and safety standards. Your information is used only to verify your loan application and contact you when necessary.

TAKE A TOUR

1. Apply for loan on our WEBSITE
2. Get Verified by Drutoloan TEAM
3. Log In Drutoloan APP
4. Enjoy fast, easy & instant loan



What Makes Us Different

Unique Digital Financial Experience

END-to-END Digital Lending

TAKE A TOUR

1

Online Loan Applications

Borrowers can apply for loans online which eliminates the need for in-person meetings with lenders and save time.

2

Phy-Gital Underwriting

Hybrid model of physical verification and use of algorithms and automated underwriting processes to determine creditworthiness

3

At-location Service

From Loan Application to Loan repayment Entrepreneurs doesn't have to move a single inch.

4

MSME Focused Target Group

Drutoloan only focus on MSME Financing which gives a linear and singular track to the vision.

5

User-friendly Website And App

Interface of our website and APP is significantly made simple and efficient for our target group.

6

Data Driven Decision Making

All our decisions are made on the basis of the data collected from various sources.

Over 2000 retailers received financial solutions from DRUTOLOAN*

Total MSME data available

7000+

Total Registered Borrowers

3000+

Total Savings Deposited

BDT 100M+

Total Loans Disbursed

BDT 210M+

Loan Default Rate

00%

** Till September 2022*

Customer Profile: Nilufar Yesmin
Loan Amount: BDT 2,00,000

- Age of Operation: 6 years (Rent)
- Business (Shop) Location: Rajuk Commercial Market, Uttara
- Inventory Volume: BDT 1,200,000
- Business Type: Clothing Store
- Years of Residency: 18 Years (Rent House)
- Average Daily Sales: BDT 20,000

DOCUMENTS COLLECTED

Borrower :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Shop Utility Bill
- Trade License
- Rent Deed of Agreement
- Bank Cheque
- Tin Certificate

1st and 2nd Guarantor :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Bank Cheque

Customer Profile: Said Hashan
Loan Amount: BDT 1,00,000

- Age of Operation: 8 Years (Rent)
- Business (Shop) Location: Islambag, Dakshinkhan
- Inventory Volume: BDT 6,00,000
- Business Type: Pharmacy
- Years of Residency: 12 Years (Rent)
- Average Daily Sales: BDT 7,000

DOCUMENTS COLLECTED Borrower :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Shop Utility Bill
- Trade License
- Rent Deed of Agreement
- Bank Cheque
- Tin Certificate

1st and 2nd Guarantor :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Bank Cheque

Customer Profile: Ruma Yeasmin
Loan Amount: BDT 2,00,000

- Age of Operation: 15 Years (Owned Position)
- Business (Shop) Location: Chairman Market, Dakshinkhan
- Inventory Volume: BDT 1,500,000
- Business Type: Clothing Store
- Years of Residency: 20 Years (Own House)
- Average Daily Sales: BDT 12,000

DOCUMENTS COLLECTED Borrower :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Shop Utility Bill
- Trade License
- Rent Deed of Agreement
- Bank Cheque
- Tin Certificate

1st and 2nd Guarantor :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Bank Cheque

Customer Profile: Mst Parven
Loan Amount: BDT 1,00,000

- Age of Operation: 4 years (Rent)
- Business (Shop) Location: Malonchcho Society, Dakshinkhan
- Inventory Volume: BDT 8,00,000
- Business Type: Clothing Manufacturer and Seller
- Years of Residency: 36 Years (Rent)
- Average Daily Sales: BDT 7,000

DOCUMENTS COLLECTED Borrower :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Shop Utility Bill
- Trade License
- Rent Deed of Agreement
- Bank Cheque
- Tin Certificate

1st and 2nd Guarantor :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Bank Cheque

Customer Profile: MD. Nishat Mridha Ani
Loan Amount: BDT 1,00,000

- Age of Operation: 2 years (Owned Position)
- Business (Shop) Location: Mazar Road, Uttarkhan
- Inventory Volume: BDT 1,000,000
- Business Type: Groceries
- Years of Residency: 26 Years (Own House)
- Average Daily Sales: BDT 30,000

DOCUMENTS COLLECTED Borrower :

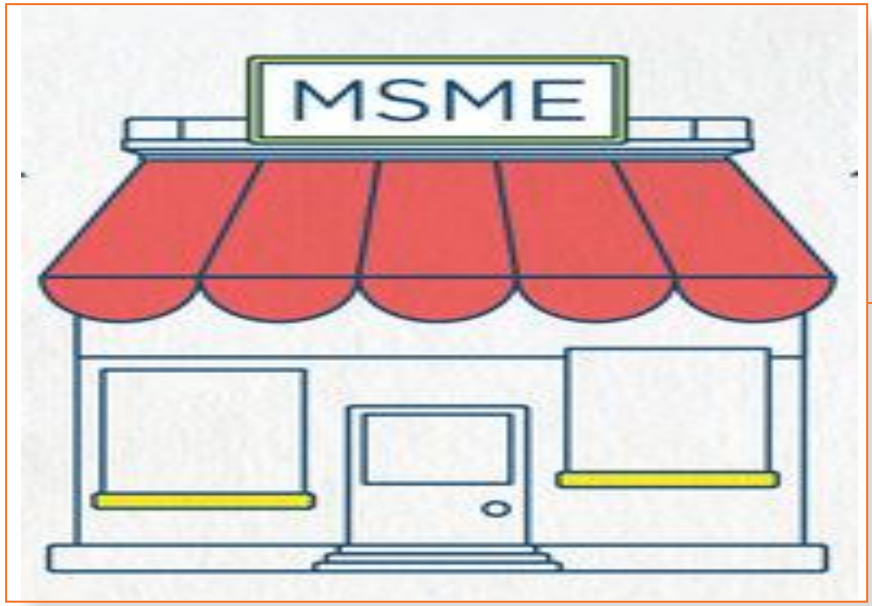
- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Shop Utility Bill
- Trade License
- Rent Deed of Agreement
- Bank Cheque
- Tin Certificate

1st and 2nd Guarantor :

- Passport Size Photo
- NID Photocopy
- House Utility Bill
- Bank Cheque

DRUTOLOAN CO-lending Program

A bridge between MSME Borrowers and Institutional Lenders



DIGITALIZING MSME FINANCING

Co-lending Program

Drutoloan co-lending program is initiated for Banks, NBFIs, MFIs and other financial institutions to leverage Drutoloan's expertise in tech enabled business loans for the MSME segment. The platform helps partners build their MSME loan portfolio with customers from diverse industries among millions of entrepreneurs in Bangladesh.

1. CUSTOMER ACQUISITION
2. DOCUMENTS COLLECTION & VERIFICATION
3. CREDIT SCORING
4. PRIMARY DECISION
5. FINANCIAL INSTITUTE VERIFICATION
6. LOAN DISBURSEMENT DECISION
7. LOAN DISBURSEMENT PREPARATION
8. LOAN DISBURSEMENT
9. LOAN REPAYMENT COLLECTION

Benefits of Co-lending for partners

1

Alternative Credit Scoring Engine To Control Risk Basing On More Than 50 Parameters Into Three Basic Categories:

- Investigating the Financial Discipline
- Estimating the Business Performance
- Ensuring Compliance

2

Flexible Workflow Crafted To Co-lending Partner's Need

- Customizable application flow based on partner's policy and loan documentation.
- Fully integrated digital layout from application to disbursement.

3

Seamless Loan Origination And Management

- Dashboard for real time decision making & end-to-end funnel visibility
- Seamless workflow through host-to-host API integration
- Cashless Loan Disbursement and Repayment process

Drutoloan Sailor Program

Direct Selling Agent (DSA)

To simplify access to finance for the MSME, Drutoloan started Sailor Program. Drutoloan Sailor or the Direct selling agent (DSA) is associated with Drutoloan to acquire potential loan borrowers. The applicant's loan procedure and all the administrative formalities will be taken care of by the DSA loan agents. Drutoloan Sailors represent Drutoloan but are not hired employees. The agents receive commission over each successful loan application and can do along with their primary profession.

However, the agent must get their Drutoloan Sailor or DSA registration before starting to work.

Telecom agents and Sales Representative of various suppliers are our STAR SAILOR as they have more data and direct contact with MSMEs but anyone can be Drutoloan Sailor if eligible.

Meet the Leaders

CHAIRMAN

Druto Fintech Limited

DIRECTOR

Druto Fintech Limited

ABDUL GAFFAR SADI

Managing Director

MOHAMMED TUSHAR

Director (Operations)

MD. SHAHIDUL ISLAM

Director (Finance)

SHAWKAT HOSSAIN

Chairman

30+ Years of Experience in SME Financing and Leadership

Linkedin: www.linkedin.com/in/shawkat-hossain-13b195216

Director: Financial Inclusion & Investment (Present)
LightCastle Partners

Director: Finance (Present)
UDDIPAN

Managing Director (Former)
BD Venture Limited

Senior Executive Vice President (Former)
Prime Bank Ltd

Head Of Finance (Former)
Bank Alfalah Limited

Senior Vice President (Former)
BRAC BANK (Afghanistan)

Head of SME (Former)
BRAC Bank Limited

Head Of Finance (Former)
BRAC

BIDYUT KUMAR BASU

Director

CEO & Executive Director of UDDIPAN
(An institute 37+ Years in Operation)

Linkedin: www.linkedin.com/in/bidyut-kumar-basu-32551911

Executive Director & Chief Executive Officer
UDDIPAN (Present)

Executive Director
PRAN-RFL Group
(Former)

Group CEO
Otobi Limited (Former)

Senior Vice President / Head of New Business Initiatives
Axiata Group (Former)

Chief Marketing Officer / Chief Commercial Officer
Robi Axiata Limited (Former)

Head of Regional Organization
Grameenphone Ltd (Former)

Meet The Experts

ABDUL GAFFAR SADI

Co-founder & CEO

Feb 2019 - Present

Finance Graduate with 6+ years experience in Entrepreneurship

MOHAMMED TUSHAR

Co-founder & COO

Feb 2019 - Present

Management Graduate with 6+ years experience in team management

MD. SHAHIDUL ISLAM

Co-founder & CLO

Feb 2019 - Present

4+ years experience in more than 2000+ loan disbursement

COLLABORATION

উদ্যোক্তা উন্নয়নে উদ্দীপন

UDDIPAN

SOJON

MITRO

উপায়

BuyNow

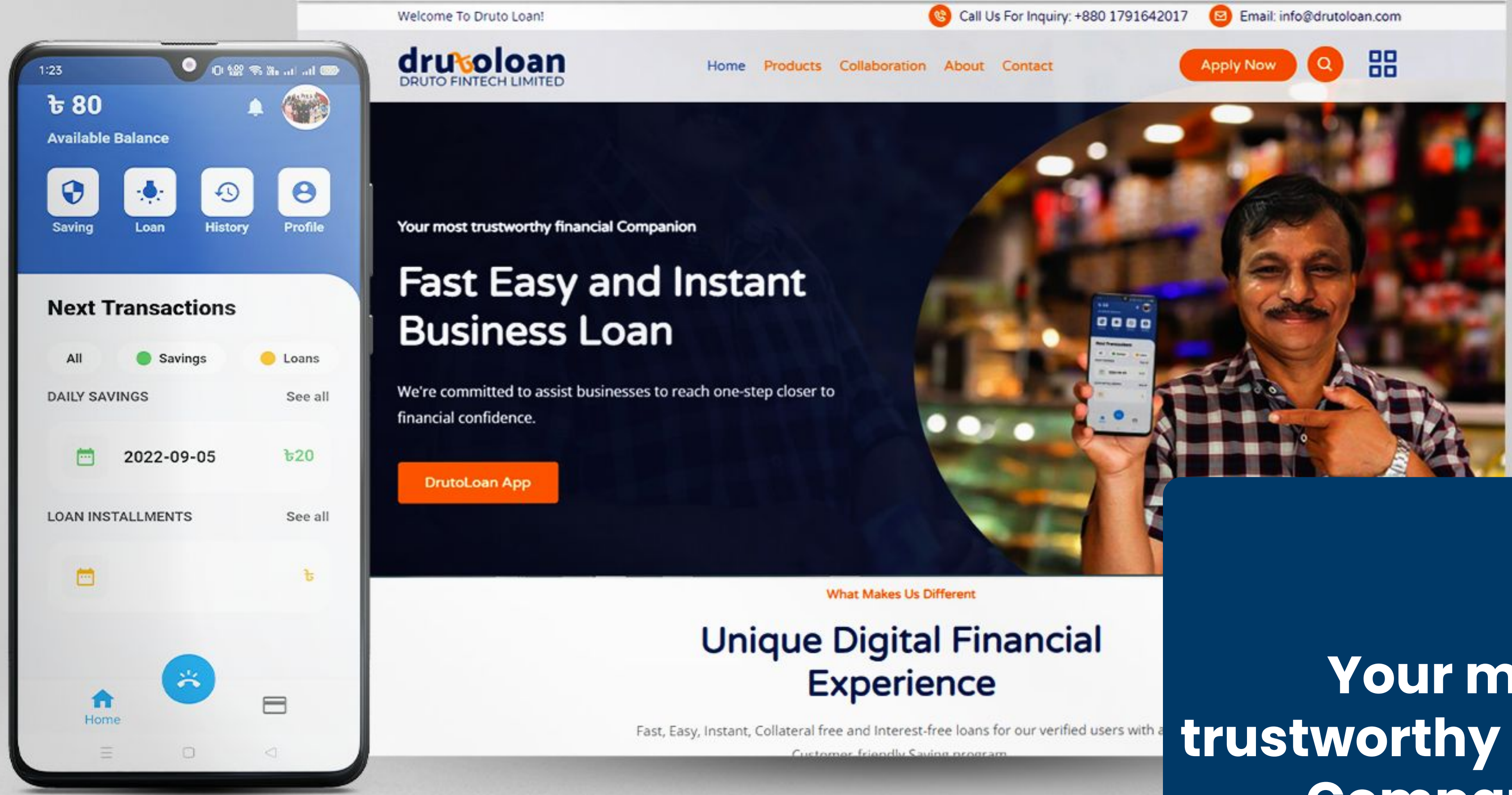
payments made easy!

LankaBangla™

FINANCE

Recent Partnership Agreement signed with UPAY

Recent Partnership Agreement signed with LankaBangla Finance



Your most trustworthy financial Companion

CONTACT US

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sadi@drutoloan.com

drutoloan
DIGITALIZING MSME FINANCING

Thank You

Founder & CEO
Druto Fintech Limited
sadi@drutoloan.com