

1. What is AceN

Navadhan is building a tech-enabled finance platform for the under-banked segment. The platform is targeted at the missing-middle in financial inclusion parlance – serving small-businesses and their proprietor households. The platform leverages Tech, backed by on-ground service fulfilment.

AceN is the ‘Product’ being built by Navadhan as a Platform. AceN derives its name from conjunction of Ace + N. Here, N stands for Navadhan. AceN is meant to power Navadhan to Ace its mission of Tech-led finance for improving financial well-being of our customers. AceN is being built to serve the peculiar needs of the target segment:

1.1. Fit-for-purpose

- Micro-services architecture
- Data driven decision-making tools
- Building data pools for AI/ ML
- Smoother API integrations
- Suite of micro-apps for easy upgrades






1.2. With deep customer focus

- On-ground service fulfilment
- Mix of Assisted-Tech & Self-service
- Mix of Online/ Offline modes
- Capability for multiple products
- Increasing choices for the consumers



2. What are we set out to do - Vision

Bring Capital to where it is needed most and where it yields the most. In the Long-term, AceN shall emerge as a tech-enabled platform offering suite of financial services covering Loans, Savings, Investments, Insurance, Pension and non-financial market linkages besides building digital tools for consumers for embedded finance:

	What ?	Why ?	How ?
	Variety of loan offerings	finance Growth to improve Incomes	We develop functionality (modules) apply the modules to self-administered (Namaste) or Tech-assisted micro-apps so that these inter-operate seamlessly Rollouts backed by on-ground service fulfilment Grow by harnessing the power of data
	Non-lending financial services	reduce Risk & improve Resilience, build new-Wealth	
	Tech tools for small-businesses	Improve customer’s business process & expand access to finance	
	Bringing markets to Small businesses	Deeper engagement	