Northern Arc launches alternative investment platform ‘AltiFi.ai’

Individual investors in India can directly tap into debt investment opportunities

- Targets retail and individual investors looking to diversify their investment portfolio
- Investors will get access to debt capital markets and a range of debt instruments across bonds, securitized instruments and Alternative Investment Funds’ units
- The platform will allow investments as low as INR 10,000 in these debt papers
- The platforms intends to deploy AI and data analytics at scale to gather market intelligence, fine tune underwriting and list suitable products on the platform

Chennai, June 23, 2021: Northern Arc Capital, one of India’s leading debt platforms today announced that it has launched AltiFi.ai, an alternative investment platform for individual investors including family offices, HNIs and corporate treasuries. Through this platform, the company targets to bridge the gap of access to alternative investment assets and enable individual investors across the country to make direct debt investments at the click of a button. This end-to-end digital platform aims to democratise debt investing in India by offering investment opportunities in smaller units. Investors can diversify their portfolio and invest in the debt papers of financial institutions and mid-sized companies across the credit rating spectrum. The platform offers a range of debt papers including but not limited to bonds, securitized instruments and Alternative Investment Funds’ units.

In India, individual investors currently have limited avenues to invest directly in debt instruments of small and mid-sized institutions. Northern Arc with AltiFi aims to enable this opportunity and attract the smallest of investors in the country. On AltiFi, individuals can invest as low as INR 10,000 in alternative investment assets. The platform will bring together Northern Arc Capital’s 12 years of experience and well-tested proprietary risk models to create curated and pre-screened assets on the platform. It will also deploy AI and data analytics at scale to gather market intelligence and help investors make the most profitable and risk-adjusted investment calls.

Announcing the launch of the platform, Bama Balakrishnan, COO, Northern Arc said, “AltiFi is our attempt to offer unique debt investment opportunities to individual investors and family offices. Through AltiFi, investors will have access to a diverse range of debt products, in emerging sectors, that were hitherto available only to institutions so far. In India, debt investment opportunities are not accessible like the way listed equity is, and many investors who can potentially subscribe to these debt papers are either not aware of it or don’t know where to buy it from. We aim to change that with AltiFi.”

‘AltiFi, stands for both “Alternative Financial Investments” and “Alternative Fixed Income”. The platform currently offers alternative investment assets and debt papers issued by its clients in sectors such as microfinance, small business loans, vehicle finance, gold loans etc.

To start using the platform, investors will have to undertake a fully online and seamless KYC process. Post that, they can filter the opportunities basis their requirements, make investments and track them digitally.

For more details visit:

https://altifi.ai/

About Northern Arc

Northern Arc Capital Limited (formerly IFMR Capital Finance Limited) is one of India's leading debt platforms in the financial services sector in India set up primarily with the mission of catering to the diverse credit requirements of under-served households and businesses. These include financial institutions, mid-market enterprises, small businesses and individuals. Through its deep credit insights, varied risk-models, structuring capability and agile technology, Northern Arc offers suitable debt products that meet the requirements of borrowers and lenders.

Northern Arc acts as a critical bridge between emerging sectors and reputed investors, covering the wide gamut of credit opportunities through innovative products and structures. It has developed several innovative structures in the Indian market including the Multi-Originator Securitisation (MOSEC™), the Pooled Loan/Bond Issuance and the Single Issuer Partially Credit Enhanced (SPiCE™) Bond.

Till March 31, 2021, Northern Arc has enabled around INR 95,000 crore of financing in debt for its clients since Fiscal 2009. Northern Arc's exposure is spread across 657 districts in 28 states and 6 Union Territories in India, as on December 31, 2020. It is backed by marquee private equity players like Leapfrog, IIFL, Accion, Augusta Investments (known as Affirma Capital), Dvara Trust, Eight Roads, Sumitumo Mitsui Banking Corporation and previously by Standard Chartered Private Equity.