

**NEWS RELEASE****Fullerton India becomes the first non-banking financial services company to launch a loan acquisition and fulfillment Chatbot**

*~Facebook Chatbot - Asha, to help customers with easy and at convenience personal loan applications*

**Mumbai, 20 March 2017:** Fullerton India Credit Company Pvt Ltd. (Fullerton India), a leading non-banking financial company with a strong pan-India presence announces the launch of its Chatbot – Asha, India's first robot salesperson. Available initially over Facebook Messenger, Asha will aid Fullerton India's customers apply and obtain decisions for their personal loan needs.

Fullerton India's Asha is a self-learning Chatbot and provides an interactive medium for customers with a Facebook Messenger account to apply, structure, submit documentation and receive loan approvals, instantaneously, and without the need to download any additional application.

Fullerton India is committed to providing innovative, engaging and easy-to-use financial solutions to its customers- across physical, digital and mobility channels – right through fulfilment to ongoing service, and has deployed a range of leading technology and analytics capabilities to enhance the customer experience. Asha, the robot salesperson represents yet another innovation aimed at easy 24/7, channel-agnostic access to its customers.

Commenting on the launch, **Mr. Anand Natarajan – Head of Strategy & Business Execution**, Fullerton India, said, "Fullerton India is passionate about ensuring its customers benefit from a unique and differentiated experience, through their relationship with us, and we have invested in continuously enriching this experience, through better capabilities and leveraging of emerging technologies. Asha, is an important part of this experience, one with tremendous potential, and one we are particularly excited about."

The company also recently announced the launch of Finnovatica - a platform that seeks to nurture innovative ideas in the digital space from talented young minds from 6 premier institutes in the country. The company has also initiated the use of iLabs – a digital system used to induct fresh graduates into the system. It is a research and development platform focussed on transformation of financial services through innovation leveraging new age technology solutions. Over the years, Fullerton India has been able to provide reliable, transparent and timely service, thereby building high levels of customer trust and satisfaction.

**About Fullerton India Credit Company Limited:**

Fullerton India is one of India's leading Non-Banking Finance Companies (NBFC). The total revenue of the company for the fiscal year ending March 2016 stood at Rs.2, 277 crores. As on 28th February 2017, the AUM of the company stood at Rs. 11, 852 crores, serving 16.57 lakh customers through a widespread network of 529 branches spread across 22 states and 3 union territories, reaching out to 600 towns and over 51,000 villages in the country. Fullerton India offers several retail finance products for varying needs of customers ranging from rural households to SMEs, in the locations it serves. In February 2016, Fullerton India launched its housing finance company – Grihashakti. The company is headquartered in Mumbai and operates through 41 branches spread across 9 states – Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Tamil Nadu, Andhra

20 March 2017

Pradesh, Telangana and West Bengal. The company is a wholly-owned subsidiary of Fullerton Financial Holdings, Singapore, which is again a subsidiary of Temasek Holdings, Singapore.

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