

# ***Mobile Microfinance Solution***



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## Table of Contents

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<b>1 EXECUTIVE SUMMARY .....</b>	<b>2</b>
1.1 INTRODUCTION .....	2
<b>2 OVERVIEW OF THE REQUIREMENT .....</b>	<b>2</b>
2.1 ENROLMENT SYSTEM.....	2
2.1.1 <i>Current Scenario</i> .....	2
2.1.2 <i>Proposed Solution</i> .....	2
2.2 LOAN DISBURSEMENT/COLLECTION .....	3
2.2.1 <i>Current Scenario</i> .....	3
2.2.2 <i>Proposed Solution</i> .....	3
<b>3 SOLUTION ARCHITECTURE .....</b>	<b>4</b>
3.1 FEATURES OF THE SYSTEM.....	4
<b>4 SCOPE FOR ENHANCEMENT .....</b>	<b>5</b>
<b>5 VALUE PROPOSITION .....</b>	<b>5</b>

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# 1 Executive Summary

## 1.1 Introduction

This Mobile Enrollment and Loan Disbursement/Collection solution is proposed to your esteemed organization to automate and speed up scalability of the enrollment, loan disbursement and collection process.

Thinkways would expand or add value to the existing system by providing an efficient & cost effective solution. The solution is intended for both urban and rural customers.

## 2 Overview of the Solution:

### 2.1 Enrollment System

#### 2.1.1 Current Scenario

At present the Enrollment process is done manually by filling up forms and the scanned forms along with the customer's photograph is sent to a back office for further processing. This system has limitations such as mismatch of data captured and distributed the following scenarios raise very often. Also this current process is not scalable as the volume of data captured and activities involved are more and time consuming.

- Loss of data during transition and rework due to this.
- Cost of infrastructure and manpower required is phenomenal.
- This system is not scalable as the volume of data processed is huge and time and effort spent is high.

#### 2.1.2 Proposed Solution

Thinkways would propose a solution for the enrollment process based on cutting edge mobile technology that is efficient, scalable and designed to handle large volume of data that needs to be processed. That would overcome the issues / drawbacks in the current process of enrollment.

The proposed system will replace the human element to a large extent by increasing efficiency and in-turn reducing the cost, time and errors considerably.

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The application will be loaded on to the agent's mobile phones which will have the capability to

- a. Capture the personal details of the insured
- b. Take a photograph using the built-in camera of the phone and tag it along with the data
- c. Optionally - capture the biometric details of the insured
- d. Optionally - Use a Smart-Card to store the personal and biometric details of the insured.
- e. Transfer the captured data to a backend server through GPRS Network.

As a whole the solution provides a complete KYC (Know Your Customer) system to the company.

## **2.2 Loan Disbursement/Collection**

### **2.2.1 Current Scenario**

At present both loan disbursement & collection are generally done through out-sourced agents of the company. The agents have a security deposit with the microfinance company and the agents can collect loan EMI's from the customer up to the limit, proportionate to the security deposit.

The company does not have any control over the amount collected by agents and issuance of receipts and documents / certificates to the customer.

### **2.2.2 Proposed Solution**

Thinkways would propose a solution to automate the loan disbursement & collection process based on cutting edge mobile technology that is efficient, fool-proof and designed to handle large volume of data that needs to be processed. That would overcome the issues / drawbacks in the current process of loan disbursement & collection.

The proposed system will give a total control over the money disbursed or collected by the agents, issuance of receipts to the customer when a payment is made, which is an evident acknowledgement for the payee. Also the system would have provision to enter the details related to documents issued to the customer.

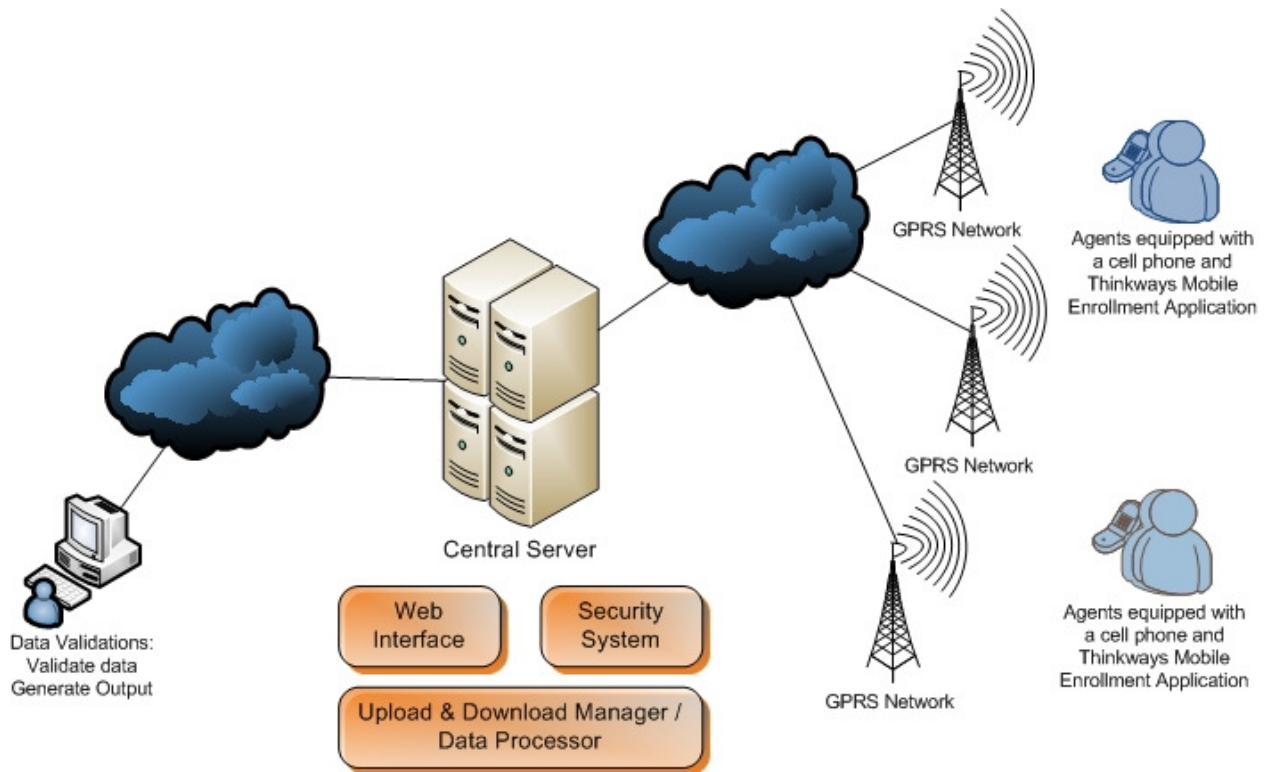
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The application will be loaded on to the agent’s mobile phones which will have the capability to

- a. Capture details of money disbursed or collected from the customer
- b. Enter details regarding issuance of relevant documents
- c. Optionally – authenticate the agent using smart-card or biometric
- d. Transfer the captured data to a backend server through GPRS Network.

The data transferred to the backend server shall be used to integrate with other backend systems of microfinance company for Automation and MIS if applicable.

### 3 Solution Architecture



#### 3.1 Features of the system

Enrollment of customers will be done using the mobile application loaded on to agent's mobile phone to capture relevant data such as Name, Address and photograph of

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customers in case of enrolment, disbursement and collection details in case of premium collection.

Data captured would be indexed and uploaded to the central server through GPRS network on a secured channel.

The data is then processed and merged in the Central Server.

A dedicated person validates the data that is generated and re-generates if needed. The output is then sent to the client in an agreed format, which can be imported / integrated with the existing systems.

Note: The microfinance agent doesn't need any major technical knowledge. Only needs to be able to use a mobile phone.

## **4 Scope for Enhancement**

Various uses of data captured by the enrolment as; shall be used for data warehousing, analytical etc...

Use the customer base data to build-up other businesses.

Rural insurance can be an add on to be provided using the same solution.

## **5 Value Proposition**

Thinkways team comes with a very strong technology, process and management background. We bring the following to the table in our relationship with customers and partners.

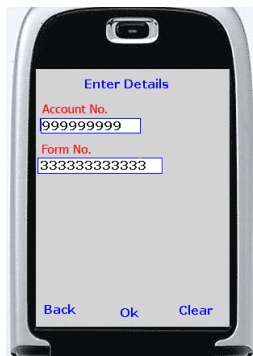
- Reduced development time using component-based development by reusing horizontal and vertical components from Thinkways's component repository & rich experience.
- Special focus on J2ME, .NET and Java Development, implementation and customization services
- Extensive experience in combination of onsite, offsite, offshore and distributed models in project management
- Specialization in internet technologies, portal solutions and custom application development

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- Provide mobile based solutions for Banking Sector
- Aggressive and proactive approach leading to fast response time
- Continuous value addition
- Flexible engagements and team deployment model
- Concept-to-launch solution development

We believe that by leveraging the above strengths we deliver value and delight to our customers and partners.

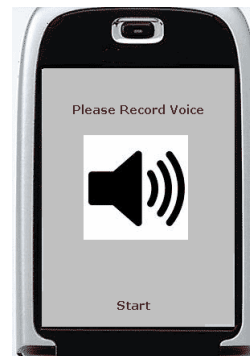
A Few Screenshots of the Solution:



Bank representative keys A/C No. and Form No.



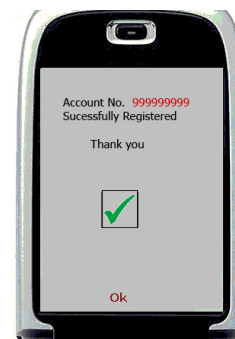
Finger print of customer taken\*



Voice of customer recorded\*



Photograph of customer clicked



Confirmation of registration and artefacts uploaded to bank server

\* May or may not be part of enrollment. PIN can be used instead of biometric or card

Loan repayment/collection

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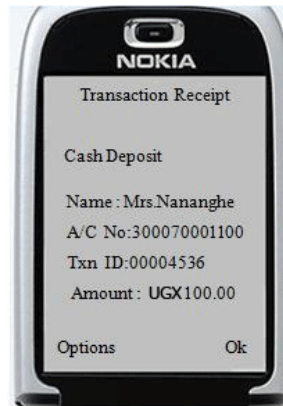
Customer details displayed once PIN is entered



Select Deposit Cash for loan repayment/collection



Enter amount to be deposited



Transaction receipt is printed and provided to the customer

## Loan Disbursement

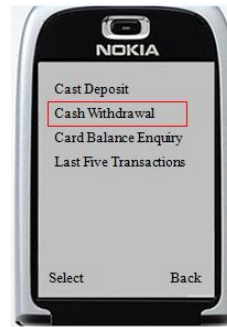
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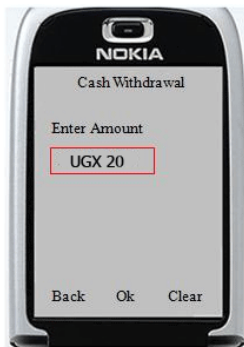




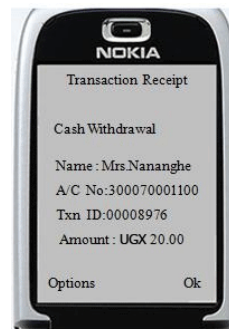
Customer details displayed once PIN is entered



Select cash withdrawal for loan disbursement



Enter Loan Amount to Disburse



Transaction receipt is printed and provided to customer

### Web Interface for Enrollment:

**ABCD**  
Microfinance



	ID	FAMILY ID	AGENT ID	NAME	DOB	SEX	ADDRESS	NO. DEPENDENTS	ENROLLMENT DATE	PHOTO
Home	33	1234500001	12345	ARVIND	02/06/84	Male	RT NAGAR,BANGALORE	<u>2</u>	24/04/09 09:04:00	
Manage Agent	<a href="#">34</a>	1234500005	12345	Arvind	08/04/09	Male	Patna	<u>2</u>	24/04/09 09:04:00	
Agent	35	1234500006	12345	Haveen	29/03/84	Male	Yelhanka	<u>2</u>	24/04/09 09:04:00	
Customer	[ First / Prev ] 1 . [ Next / Last ]									
Change password	<a href="#">Export</a>									
Logout										

Click on link to view customer information & to print card

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