

kaleidofin

realising unlimited possibilities of life

**to be a digital financial services platform
which provides access to convenient and tailored financial services solutions that
improve the lives of the customers and help them achieve their real life goals**

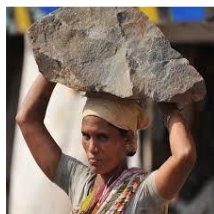
diverse customer profiles

one size does not fit all

income levels:

- 0.12 - 0.2 mn
- 0.2 – 0.4 mn
- <0.5 mn

- education levels:
- illiterate to primary school
 - secondary school
 - senior secondary school
 - graduation & above



wage labourers
(agri-labour, construction units, factory workers)

agriculture & allied
(small farmers, large land owners, livestock rearing, agri traders)



small business
(kirana shop owners, flower vendors, tailoring units)

salaried employees
(school teachers, anganwadi workers, temp leasing staff)



sources of occupation:

- single bread earner
- dual income earners
- diversified livelihoods

use of phones:

- own feature phones
- starting to use smart phone
- high use of smart phones

decision making:

- front ended by women
- often joint decision making

insights

- highly volatile income, often fluctuating in excess of 50% in any 6-month period
- children's education, marriage, building/extending a house are important life goals
- goal oriented but path & moment of action not established
- liquidity, convenience and flexibility must be met
- suitable financial solutions mapping customer profiles and solving for goals is missing

customer profiling illustration



lakshmi

the aspirer

age: 31 years
work: part-time (tea shop)
family: married, 2 sons
location: alavur, kanchipuram, tn
education: 10th pass

bio

wife to a farmer who also runs a tea-shop, lakshmi is a middle aged woman who aspires to make her mark in her social circles. believes that her 2 sons are her assets and works hard both as a housewife and helps at the family tea shop to make her living. while somehow making ends, secretly hopes that her husband finds a job abroad which can help them fulfill their dreams

motivation



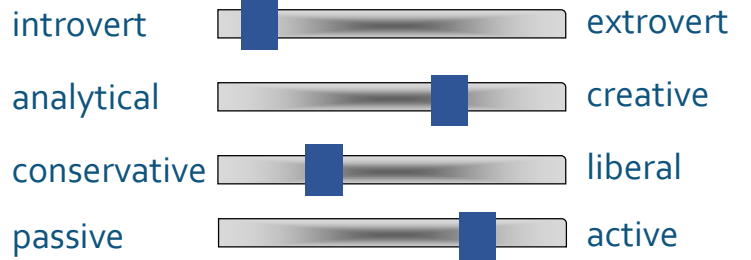
goals

- get good education for her two sons
- build own house
- save for festival & social gifts
- help her mother financially

beliefs

- marriage is an essential institution for woman to earn respect
- doesn't believe in god
- proud of giving birth to two sons

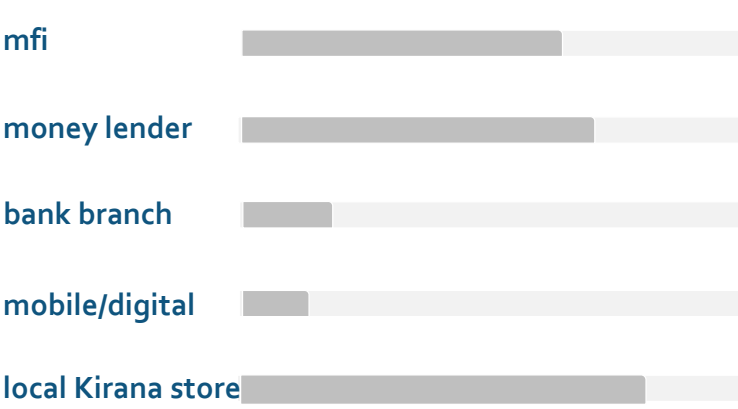
personality



products she uses



channels in use



there are **600 million** customers and enterprises in India for whom financial solutions can play an important role in **solving real life problems**

mass tailored financial solutions

lakshya money manager solution: an illustration

nudge



solutions tailored to meet real life goals

delivered conveniently, managed well

choose goal:

- children's education
- home extension
- marriage

monthly contribution between inr 1000 and inr 5000 per month

liquidity facility against cumulative investment amount

protection against life, accident and disability

Other tailored insurance can be added

customer risk appetite based on recommendation engine

single transparent advice fee

collected at door step/ auto deducted from direct benefit payments in account

instant, on demand no prescribed end use

No hidden fees

best price

no fees

instant claim process

our network agents are approachable and treat customers with respect

customer enrolment at door step

savings discipline encouraged by regular visits, sms reminders and calls

liquidity available through agents, ATMs and merchants

investment in portfolio of liquid debt funds

automatic rebalancing of portfolio as per customer risk profile

customer app for managing personal finances

community referral programmes

advisors on call anytime

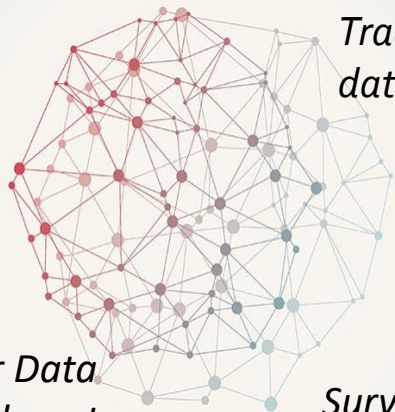
Customer Financial Health Assessment

Customer
Questionnaire

Credit
Bureau -
Tradeline
data

Partner Data
- Enrollment
data
- Transaction
data

Surveys



- Savings Score
- Debt Fragility Score
- Non-Debt Fragility Score
- Quality of life score



Risk
Capacity

- Income
Triangulation
- Savings Estimation



Savings
Capacity

Customer
Personas

increasing outreach through scalability

- self-service customer app helps in scaling operations

intuitive training



user friendly dashboard



easy enrollment



- agent based app for customers without smartphones
- seamless tech integration: increases process efficiency, reduces TAT
- automation and ML: for producing quick insights and recommendations

team



sucharita mukherjee

- ❖ sucharita is passionate about access to financial services for all. she believes in “*finance for freedom*”
- ❖ co-founded the IFMR group, most recently was the group CEO of IFMR Holdings. she conceptualized and set up IFMR Capital, building capital markets access for financial inclusion and IFMR Investments, an alternatives fund management platform focused on informal sector finance
- ❖ chosen as one of the “top 40 under forty” business leaders by Economic Times in 2016
- ❖ named amongst India’s top 20 fintech change makers in 2017
- ❖ recipient of IIM Ahmedabad, Young Alumni Achievers Award, 2017
- ❖ led the origination and structuring effort in credit derivatives for corporates at Morgan Stanley in London. was also part of the credit derivatives team at Deutsche Bank in London
- ❖ MBA from IIM, Ahmedabad, and BA (Econ), Lady Shri Ram College, Delhi University



puneet gupta

- ❖ puneet is passionate about delivering financial services at scale. he believes that the power of technology can be harnessed to amplify the role financial services can play in the lives of customers
- ❖ co-founded the IFMR group, most recently was the group CFO of IFMR Holdings. he conceptualized and started IFMR Rural Finance, a wealth management focused technology platform enabling deep customer centricity. he has raised \$150 million of equity funding for IFMR Group
- ❖ director, IIT Madras’ Rural Technology Business Incubator
- ❖ part of the founding microfinance team at ICICI Bank, where he worked on development of new channels for reaching out to micro financial and rural financial services, also extensively worked on creating facilitative infrastructure for the delivery of micro financial services
- ❖ MBA, Institute of Rural Management, Anand

team



vipul sekhsaria

- ❖ vipul is passionate about solving for the customer and bringing in innovative financial solutions at their doorstep
- ❖ leading new business initiatives at IFMR Holdings, most recently involved in developing mass market financial solutions incl. Natural catastrophe risk protection
- ❖ responsible for Munich health's (Apollo Munich in India) insurance business in South, East, West and Central India including its national retail distribution strategy & design; managing health insurance revenues in excess of INR 2.5 billion p.a.
- ❖ part of Munich health's digital strategy in India including driving digital adoption of it's 11,000 field agents
- ❖ one of founding member of Allianz AG's (Bajaj Allianz in India) operations in eastern India and later in Southern India – managing retail business revenues in excess of INR 6 billion
- ❖ part of Allianz's Future leader program in India
- ❖ set-up several business operations from scratch across India
- ❖ B.Com (Hons.), St. Xaviers College, Kolkata



umanandhini natarajan

- ❖ uma is passionate about solving real world problems using data and analytics.
- Enabled Consumer Banks in US (Citibank NA, Capital One) and Asia (CIMB Malaysia, Western Union APAC) to improve business performance and growth through Analytics.
- Most recently, as Head of Analytics at Taxi for Sure, enabled scaling up and improving market place efficiency, through real time supply-demand matching algorithms , leveraging Big Data.
- Established and led multi-disciplinary in-house Analytics teams, since 2009, comprising of business analysts, data scientists, and Machine learning engineers.
- Versatile in solving wide variety of business problems across marketing, product, operations, risk management in Consumer Banking
- Analytics Advisor and Mentor to Social Ventures in US and India.
- MBA from IIM, Ahmedabad, and B.Com from Ethiraj College, Madras University

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complete financial solutions for **excluded** households and enterprises