



Intellectap's Financial Services (FS) Advisory practice works with DFIs, finance companies, MFIs, investors and fintechs to advise and assist them across areas of strategy, research, capital advisory, innovation management, business and digital transformation, customer centricity, risk, business process re-engineering and technology deployment.

### Key Practice Areas:



#### DIGITAL FINANCIAL INCLUSION

Design digital interventions and digitise rural agri value chains such as Dairy, Poultry, SHGs, Beans, Cocoa etc



#### MICRO FINANCE

Support MFIs across their life-cycle - from Strategy, Business Planning, Products and Services, Operating Model, Processes, Risk, and Technology to Business and Digital Transformation, and Capital Raising



#### DIGITAL FINANCIAL SERVICES

Fintech landscape analysis, segmentation of fintech models along with their feasibility, scalability and sustainability, and identification of white spaces, investment and partnership opportunities



#### MSME FINANCE

MSME financing strategy for FIs including target segmentation, industry selection, templated scorecard design based products design, distribution and digital operating model



Intellectap is the strategic advisory and investment arm of the Aavishkaar-Intellectap Group. We identify and build ecosystems that support organisations working with low income segments, and we enable them by plugging the gaps in knowledge, capital and partnerships, as well as help scale them through amplification platforms like Sankalp. Two such ecosystems that we have helped scale are Micro finance and Impact Investing.

Our group companies include Aavishkaar, one of the largest venture capital funds in impact investing (managing around USD 400 Million of capital); IntellectGrow, a venture debt finance company and Arohan, a leading Indian MFI. Founded in 2002, Intellectap has grown into a Group with more than 2,000 employees working across 30 countries in Asia, Africa, and Latin America with more than 30 strategic partners across the globe.

## Digital Financial Inclusion



Implementation of digitization pilots  
across 50 villages in four states

### Pilot Highlights (Aug to Dec 2018)

**50+**

Total Number  
of Villages

**4,500+**

Total Number  
Transactions

**₹1.5CR+**

Total Value of  
Transactions

**1,100+**

No. of Farmers  
On-boarded

**1000+**

No. of Farmers  
Trained

**Digitisation of gender focussed rural value chains in India: Intellectap has partnered with USAID and FHI 360 to accelerate financial inclusion for women in India. Some of our capabilities in rural digitisation include -**

- Assessment of rural value chains, including identification of cash pain points across value chain stakeholders, and selection of top 3 value chains for digitisation
- Development of pilot designs for digitization of Dairy, Poultry and SHG (F&B focussed) value chains including self sustaining value propositions for the pilot partners
- Partnering with ecosystem players such as Payment Banks, MFIs, fin-techs, value chain aggregators etc.
- Creation of data enabled innovative cattle finance products

**Value chain analysis and selection through a filtration framework for agriculture value chains in Madagascar. In-depth research of 35+ VCs and deep-dive value chain analysis of 35+ VCs along with pilot design for digitisation pilots for Cocoa and Beans VCs.**

## Micro Finance

Supporting and scaling MFIs through various services such as strategy and business planning, business and digital transformation, enhancement of risk management framework, digital operating model and process framework

### Key Highlights

→ Incubated over 30 MFIs, supported nearly 50 MFIs scale operations

→ Strategy design and Operating model of a first of its kind digital MFI

→ Key Clients Include:

- Utkarsh Coreinvest Ltd.
- Disha Microfin Ltd.
- Fino Paytech Ltd.
- Suryoday Micro Finance Ltd.
- Varam Capital Pvt. Ltd.
- Bimpuh Finance PLC
- Namra Finance Ltd.
- Fusion Microfinance Pvt. Ltd
- LOLC Myanmar Microfinance Company
- Real People

**Illustration:** Credit score enabled JLG product and process transformation

### Recent Engagement

### Business Strategy, Digital & Risk Transformation

Key Objectives	Key Intervention	Outcomes
<ul style="list-style-type: none"> <li>→ Develop business strategy and business plan</li> <li>→ Enhance credit underwriting system</li> <li>→ Streamline lending process</li> <li>→ Establish internal controls</li> <li>→ Develop risk management framework</li> <li>→ Strengthen internal Audit</li> </ul>	<ul style="list-style-type: none"> <li>→ Market and Competitor Analysis</li> <li>→ Benchmarking to global best practices</li> <li>→ Customer segmentation and target segment identification</li> <li>→ New products identification</li> <li>→ Business process re-engineering redesign of lending process</li> <li>→ Develop scorecard based JLG lending tool and underwriting framework</li> <li>→ Recommend Risk Management Initiatives</li> <li>→ Develop internal audit tool</li> <li>→ Pilot implementation and monitoring</li> </ul>	<p><b>56%</b> Increase in customers (Number of disbursements)</p> <hr/> <p><b>61%</b> Increase in portfolio (Amount disbursed)</p> <hr/> <p><b>50%</b> Increase in productivity (Disbursal per loan officer)</p> <hr/> <p><b>50%</b> Improvement in TAT (Turn around time)</p>

## Digital Financial Services



**Fintrek** : Detailed market research in South-East Asia and East Africa on the Financial Technology (Fintech) landscape and investment opportunities by analysing different fintech models across dimensions such as feasibility, scalability, and distinct value proposition. We have been able to guide investors (mainstream as well as impact) on the possible white spaces in the space that can be considered for investments.

- 50+ fintech models and sub-models and their distinct value propositions based on evaluation of 500+ fintechs
- FS sector gaps across emerging economies and assess the potential of fintech in driving financial inclusion
- Actionable recommendations to facilitate growth of fintechs and achieve the envisaged developmental potential in the micro markets

**Credit innovations identification and assessment in Sub Saharan Africa that have the potential to solve for the key Financial sector and inclusion challenges**

## MSME Finance

- Developing MSME strategy through market landscaping, target segment selection, geography / cluster identification, product design, distribution model and digitization
- Leverage traditional and alternate data to design credit scorecard based instant lending tools
- Research report for IFC on MSME Enterprise Finance in India that gauges the MSME financing gap and maps opportunity areas across key segments in the country



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