

7TH EASTERN INDIA MICROFINANCE SUMMIT 2023

“The Next Gen Microfinance - Role of digital technology in the evolving roadmap of Microfinance”

ON 13ST OF JANUARY 2023

AT THE LALIT, KOLKATA

ORGANIZED BY



Knowledge Partner

PwC

IN ASSOCIATION WITH



ABOUT 7TH EASTERN INDIA MICROFINANCE SUMMIT 2023:

“The Next Gen Microfinance - Role of digital technology in the evolving roadmap of Microfinance”

Introduction:

The 7th Eastern Indian Microfinance Summit is announced to reevaluate the strategic roadmap necessary for the microfinance industry to build products equipped with adequate digital tools and technologies to serve their clients with a robust, dynamic and sustainable approach. The recent RBI-released guidelines for the microfinance industry have embarked on a strong penetration within the industry across the value chain, enabling their clients to make informed decisions related to credit, and loans. The Next Gen Microfinance Summit will facilitate the discussion of various trends and scenarios in the microfinance industry in West Bengal and the Northeast region addressing the challenges and possible solutions to overcome them.

The recent RBI-released guidelines for the new regulatory framework in microfinance are expected to bring traction and flow in the steady demand and asset quality improvement. The industry has witnessed a growth of 80% in loan disbursement during the first quarter of FY 23 on a year-on-year basis. This growth is likely to continue because of the conducive policy, pent-up demand and branch network expansion. Within the revised guidelines, to qualify as microfinance the common household limit should be under Rs 3 lakhs. This new regulatory framework applies to banks, NBFCs and SFBs engaged in the MFI sector.

This year's session is expected to be attended by the MFI practitioners, regulators and funders to discuss most pertinent issues facing the sector.

Inaugural session

The inaugural session will discuss the key issues around the main theme ‘The Next Gen Microfinance’. The key issues discussed in this session will include:

- How can digital transformation help in achieving financial Inclusion?
- A retrospective on the past historical learnings and how the MFIs can step into the evolving landscape ahead.
- What are the key trends and scenarios in the microfinance industry after the new regulatory framework in 2022?

- How will MFIs cope with the underlying opportunities and challenges in seeking digital transformation?
- What can be the best possible practices in Indian microfinance to navigate the evolving digital landscape?

Session 1: Analyzing the financial inclusion landscape (customer segment, macroeconomic trends)

Financial inclusion ensures access to essential financial services for the underserved section of society. MFIs play an important role in improving financial inclusion by addressing the credit gap which exists in the ecosystem through the provision of micro-credit. The total registered MFIs in India are 268 registered as of 2021. Key topics discussed by the participants will include:

- What are the current trends in MFI impacting financial inclusion?
- Discuss different global scenarios such as MFIs in Bangladesh, Brazil and Kenya
- How technology as an enabler can help increase the customer base in the MFI sector?
- In what ways can government initiatives help in achieving digital innovations in the microfinance industry?
- What role is currently played by the financial institutions and FinTech players in the MFI sector?

Session 2: Opportunities vs. Challenges for MFI across the value chain:

The MFI value chain consists of customer onboarding, underwriting, loan disbursement, loan monitoring services and collections. This session will be dedicated to addressing various points specific to microfinance across the value chain, with emphasis on the points below.

- Discuss the present MFI value chain and its key ways of functioning.
- What are the opportunities for MFIs across the value chain, in terms of front office, mid office and back office?
- Address the challenges faced by MFI across the value chain
- In what ways can MFIs overcome these challenges?
- Discuss the enablement of MFI stakeholders such as – customers, banking correspondents/agents and MFI employees

Session – 3: Role of emerging technologies and digital rails in enabling transformation for MFIs

The stakeholders in the MFI industry such as Fintechs, regulators, government and SROs have a key role to play in the digital transformation of the sector. This session will be dedicated to discussing various issues faced by the players in the MFI industry and how different stakeholders can address them. This session will facilitate discussions based on the following aspects.

- In what ways can insurance companies improve their product offerings and deliver them efficiently to the low-income market? Additionally, discuss the enablement of technology as a strategy to optimize their operations and mitigate the associated market and customer risks
- Discuss various ways to enhance lending processes focusing on better customer experience and personalization followed by monitoring and collections.
- Discuss the enablement of MFI stakeholders such as customers, banking correspondents/agents and MFI employees
- In what ways can the digital India infrastructure such as JAM, UPI, ABPS, AA, and OCEN drive innovation, transformation, growth and collaboration for MFIs?
- The significance of data privacy and cyber security in the digital transformation

Session 4: Way forward: Moving towards next-gen digital-driven microfinance landscape:

MFIs can offer next-gen solutions to their clients through product co-creation with digital innovation, talent and workforce development, thereby improving the MFI’s financial and social performance. The digitally-led workflows can increase more streams of data enabling a digital-driven decision-making approach. Through partnerships and collaborations in the ecosystem with FinTech players, MFIs can address a wider underserved segment. In this discussion, the panel will involve conversations on the possible roadmap needed to navigate through the digitally-led microfinance landscape.

- What is the probable future of the microfinance landscape in India?
- How can MFIs benefit through ecosystem collaboration such as partnerships and alliances?
- Discuss the most viable technologies for achieving sustainable next-gen microfinance.
- What measures can be taken by MFIs to become digital-driven institutions?
- In what ways can the digital India infrastructure such as JAM, UPI, ABPS, AA, OCEN drive innovation, transformation, growth and collaboration for MFIs?

Target Audience/Participants and delegates

- There will be around 400 Leaders and senior officials from MFIs (NGOs as well NBFCs, SFBs, BCs and Bank) who are operating in West Bengal, Odisha, Jharkhond, Bihar and North Eastern States. Expected over 60 MFIs from Eastern India.
- Banks, Regulators, Ratings Agencies,
- Fintech, IT, Software Companies
- Insurance Companies
- Researchers, Scholars and Students
- Energy Companies especially green energy providers and social enterprises
- Mobile Banking/Core Banking Solution Providers
- Industry association/network

- Donor agencies/multilateral Institutions and International Agencies.
- Consultancy firm
- All stakeholders
- A good number of Reporters from print and electronic media

Who Should Attend

- Heads and executives from MFIs and BC Organizations
- Heads and executives from state and national level MF industry associations/ networks/SROs.
- Senior Representation from the RBI (Expected)
- General Managers, CGM, ED, MD from as many as 25 commercial and nationalized banks and financial institutions.
- Heads and executives from insurance companies
- Heads of rating institutions, software companies, consultancy firms

AMFI-WB: 7th Eastern India Microfinance Summit 2023

Microfinance Awards

The Awards shall be distributed on 13th of January 2023 at The Lalit, Kolkata.

here will be a total of **12 awards** given during the event across **4 categories**.

For each award category, awards will be given for 3 groups. The distinction between these groups is done on the basis of the size of the players defined by **RBI** as per the **Gross Loan portfolio (GLP)**.

Awards category	Established players (GLP >= 500 Cr)	Startups & challengers (GLP < 500 cr)	Enabling tech players (GLP = 0)
Innovations in product design	1	1	1
Excellence in customer service and product distribution	1	1	1
Technology innovations to drive financial inclusion	1	1	1
Special Jury award	1	1	1
Total no. of awards	4	4	4

The questionnaire for each category for responses as nomination which has been attached separately with this Summit Brochure.

AMFI-WB has been organizing the Eastern India Microfinance Summit over the past seven years and it proposes to recognize contribution of various institutions towards Microfinance and are reaching out to all players within the Microfinance domain covering Universal banks, SFBs and MFIs & other players in microfinance domain.

Your nominations can be considered for any **THREE** of the above categories. Your institution will be awarded in not more than **ONE** category. Therefore, we request you to submit your nominations for the categories you are best placed.

All the entries submitted in the prescribed format will be screened by the team for completeness and relevance. These entries will then be evaluated by a pre-jury panel, comprising of senior practitioners from **SROs** and microfinance experts, who will analyze entries across the five categories. There will be no award for any category receiving less than FIVE entries/nominations. The entries will then be judged by jury team.

Kindly send us the above information in the format enclosed by **15th of December 2022**.

Please feel free to contact Mr. Asit Kumar Mitra and Mr. Subrata Ghosh at info@amfi-wb.org, for any further queries or clarifications in this regard.

7th Eastern India Micro Finance Summit 2023 – Sponsorship Categories

Sponsorship Proposal	Conference Partner	Principal Sponsor	Co-Sponsor	Associate Sponsor	Technology Partner	Media Partner
Sponsorship Amount	5 Lac	4 Lac	3 Lac	2 Lac	1.5 Lac	1 Lac
Status of “Conference Partner” Sponsors name and Logo will be prominently displayed at the venue and shall be placed above all the Sponsors with a tag line	√					
Prominent display of logo on the main backdrop	√	√	√	√	√	√
Display of logo on conference Pre-Summit Publication, Post-report	√	√	√	√	√	√
Up and down (Round) air ticket to reach venue with Venue Hotel accommodation for one day for one person	√					

Sponsorship Proposal	Conference Partner	Principal Sponsor	Co-Sponsor	Associate Sponsor	Technology Partner	Media Partner
Sponsorship Amount	5 Lac	4 Lac	3 Lac	2 Lac	1.5 Lac	1 Lac
(Senior representative of company) – Subject to at least one month before confirmation.						
Speaker slot to a company senior representative at Plenary/Panel session	√	√				
Branding at significant point of venue	√	√	√	√	√	√
Insertion of company's brochure, gift (if any) and publicity material in conference kit	√	√	√	√	√	√
Projection of logo on screen during the break	√	√	√	√	√	√
Screening on a corporate video during the session breaks or lunch time.	√	√	√			
Complimentary exhibition space of 2*2 Meters at the conference venue	√	√				
7 delegate passes to attend the conference	√					
5 delegate passes to attend the conference		√	√			
3 delegate passes to attend the conference				√	√	√

N: B: Applicable taxes will be levied with Sponsorship amount.

Provision of Stall for product and publication display

- Stall Contribution: INR 40000.00 + 18% of GST = **Total Rs.47200.00**
- Stall size: Octanorm stall. 2m X 2m with 2m height with 2 spotlight, one table and 2 chair

Provision of Screening of corporate video clip (the clipping should be maximum 5 minutes):

- For screening cost: INR 30000.00 + 18% of GST = **Rs.35400.00**
- Screening during the session break or lunch time at main Led Backdrop
- Screening all time in Led/Plasma TV (without sound)

Contact:

















Mr. Asit Kumar Mitra
















Reg. Office: EC – 76, Sector – I, Salt Lake City, Kolkata – 700064, West Bengal





Corporate Office: BD-407, Sector – I, Salt Lake City, Kolkata – 700064, West Bengal, India
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 E-mail: ceo@amfi-wb.org, ceo@amfi-wb.org, Website: www.amfi-wb.org.

Our Sponsors and supporters/Partners for earlier Summit(s):

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Greenlight Planet INC	 from Greenlight Planet
Utkarsh Small Finance Bank	 Aapki Umeed Ka Khata.
Bandhan Bank	 Aapke Uthar. Sehti Ghata.
Nelito	 Solutions that perform™
Bajaj Allianz Life Insurance Company Ltd.	 Jiyo Bepikar
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Shriram Life Insurance Company Ltd.	 YOUR PARTNER FOR PROSPERITY RECOMMENDED BY Santam GROUP
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Future Generali	
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Equifax	
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Cristal System & Solution	
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Uttrayan Financial Services Pvt. Ltd.	

Satin Credit Care	
Pixel Solutionz	
PwC as Knowledge Partner	
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D.light India	
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Arohan Financial Services Ltd.	
Unacco Financial Services Pvt. Ltd.	
Craft Silicon	
CMS	
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M-Insure Services Private Limited	
Doctor On Call Pvt Ltd (Aiqahealth)	
Augmont Goldtech Private Limited	

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COVERPLAN TECHNOLOGY PRIVATE LIMITED (Bimaplan)	
SOTI INDIA PRIVATE LIMITED	
RESURGENT INDIA LIMITED	
Coverfox Insurance Broking Private Limited	
Grey Swift Private Limited (Leegality)	
Aditya Birla Capital	

The Association of Micro Finance Institutions - West Bengal (AMFI - WB):

The Association of Micro Finance Institutions - West Bengal (AMFI - WB) is an institution which endeavors to promote and develop microfinance in the state of West Bengal. Founded as a self-regulatory organization, and registered as a Public Charitable Trust in 2010, AMFI-WB encompasses a community of microfinance organizations that operate in West Bengal.

It was formed to deliver better services to the poor, thereby helping these populations improve their standards of living. AMFI-WB envisions a community of microfinance institutions who are committed to initiating a significant change in the lives of the poor, especially women. AMFI – WB currently caters to around **90** lakh poor women by providing them with financial services, especially micro credit. With a membership of **48 Micro Finance Institutions, bank, Fintech, IT, Insurance, Health Service Providers, and Software companies etc.**, approximately **37000** employees who hail from lower economic background.

AMFI-WB primary goals include: encouraging MFIs to maintain healthy relationships with banks, ensuring that MFIs stay on track and focused with the guideline prescribed to them, and mediating between various government officials and other important sector stakeholders. AMFI – WB regularly

conducts stakeholder meets at the district level, management development programs for its members, microfinance industry-related seminars & workshops, and member meetings on matters of mutual interest.

Our Mission

The sole objective of AMFI-WB is to initiate a significant change by empowering the poor, especially women, who are socially disadvantaged and economically exploited. With this objective, AMFI-WB monitors MFIs to ensure that they are compliant with the RBI guidelines and that they adhere to the Codes of Conduct prescribed by the RBI, MFIN, and Sa-Dhan.

It boasts of being a ‘first-of-its-kind’ initiative in the state’s collective fraternity of key MFI players. It is a unique effort, and has been instrumental for the enhancement of income-generating activities among poor women through the help of microfinance services in the state.

About PwC:

Details of AMFI-WB Present Member Organizations:

Sl. No.	Name of the Organization	Status
1	Arohan Financial Services Limited	NBFC-MFI
2	ASA International India Microfinance Ltd.	NBFC-MFI
3	Barasat Sampark	NGO_MFI
4	Belghoria Janakalyan Samity	NGO_MFI
5	WEGROW FINANCIAL SERVICES PRIVATE LIMITED	NBFC-MFI
6	Dhosa Chandaneshwar Bratyajana Samity (DCBS)	NGO_MFI
7	Jagaran Microfin Pvt. Ltd.	NBFC-MFI
8	Janakalyan Financial Services Pvt. Ltd.	NBFC-MFI
9	L&T Finance Ltd.	NBFC
10	Sarala Development & Microfinance Pvt. Ltd.	NBFC-MFI
11	Sarala Women Welfare Society	NGO_MFI
12	Satin Credit Care Network Ltd.	NBFC-MFI

Sl. No.	Name of the Organization	Status
13	Sampurna Training & Entrepreneurship Program (STEP)	NGO_MFI
14	Sampurna Financial Services Pvt. Ltd	BC
15	Society for Model Gram Bikash Kendra	NGO_MFI
16	Grameen Shakti Microfinance Services Pvt. Ltd.	NBFC-MFI
17	Seba Rahara	NGO_MFI
18	Servitium Micro Finance Private Limited	NBFC-MFI
19	Annapurna Finance Pvt Ltd	NBFC-MFI
20	Uttrayan Financial Services Pvt. Ltd.	NBFC-MFI
21	UNACCO Financial Services Pvt. Ltd.	NBFC-MFI
22	Village Financial Services Ltd.	NBFC-MFI
23	Village Welfare Society	NGO_MFI
24	Vedika Credit Capital Ltd.	NBFC-MFI
25	Fusion Microfinance Private Limited	NBFC-MFI
26	Samasta Microfinance Limited	NBFC-MFI
27	Satya Micro Capital Limited.	NBFC-MFI
28	Spandana Sphoorty Financial Ltd.	NBFC-MFI
29	Muthoot Microfin Limited	NBFC-MFI
30	Dar Credit & Capital Ltd.	NBFC-MFI
31	Sarwadi Finance Pvt Ltd	NBFC-MFI
32	Kuber Kanak Microfinance Association	NGO_MFI
33	Nari O Shishu Kalyan Kendra	NGO_MFI
34	Asirvad Microfinance Pvt Ltd.	NBFC-MFI
35	Belstar Microfinance Ltd	NBFC-MFI
36	Madura Microfinance Ltd.	NBFC-MFI
37	Sreejan Livelihood Development	NGO_MFI
38	Bandhan Bank Ltd.	Universal Bank
39	ESAF Small Finance Bank	SFB
40	RBL Finserve Ltd.	subsidiary of RBL Bank
41	Unity Small Finance Bank	SFB
42	Ujjivan Small Finance Bank	SFB

Sl. No.	Name of the Organization	Status
43	Bharat Financial Inclusion Ltd	subsidiary of Indusind Bank
44	Solvvy Tech Solutions Private Limited (Zopper)	Fintech
45	M-Insure Services Private Limited	Fintech
46	Doctor On Call Pvt Ltd (aiqahealth)	Fintech
47	Mindmill Software Limited.	Fintech
48	Jeevan Utthan Financial Services Private Limited	NBFC

Annexure:

Registration Fees:

7th Eastern India Microfinance Summit 2023 13th January, 2023, The lalit, Kolkata, West Bengal

Yes, I/We am/are interested in participating in the 7th Eastern India Microfinance Summit 2023 and would request for my/our registration as a delegate(s). The details of delegate(s) are:

Sl. No.	Name of the delegate	Designation	Organization with address	Contact detail: (telephone, email etc.
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

Registration Fees:

1	For AMFI-WB Members: Rs.763.00 per head + 18% GST = Total Rs.900.00 Early bird registration on or before 15.12.2022 with Rs.100 discount i.e. Rs.678.00 per head + 18% GST = Total Rs.800.00
2	For MFIs who are not member of AMFI-WB: Rs.1102.00 per head + 18% GST = Total Rs.1300.00 Early bird registration on or before 15.12.2022 with Rs.100 discount i.e. Rs.1017.00 per head + 18% GST = Total Rs.1200.00
3.	Others Rs.1441.00 per head + 18% GST = Total Rs.1700.00 Early bird registration on or before 15.12.2022 with Rs.100 discount i.e. Rs.1356.00 per head + 18% GST = Total Rs.1600.00
4.	For Students, Researcher, Faculty etc. (Limited Seats) Rs.678.00 + 18% GST = Total Rs.800.00

Note. The fees do not include accommodation.

All payments are to be made through DD/local cheque drawn in favour of: AMFI-WB. Name of the bank: Axis Bank. Account Number: 911010011760058. Account Type: SB account. Branch Name/Code: Salt Lake/025. Branch Address: BD 20, Sector - 1, Salt Lake City Kolkata - 700064. MICR/IFSC Code: 700211006/UTIB0000025. PAN of AMFI-WB: AADTA0559K. GST Number - 19AADTA0559K1ZK.

Contact: Mr. Asit Kumar Mitra & Mr. Subrata Ghosh & Mr. Binayak Sarkar. *Reg. Office:* EC - 76, Sector - I, Salt Lake City, Kolkata - 700064, West Bengal. *Corporate Office:* BD-407, Sector - I, Salt Lake City, Kolkata - 700064, West Bengal India. Phone: +91 33 23340013, Mobile: +91 9007508415, 7980244417, 8240131530, 9123014772. E-mail: ceo@amfi-wb.org, info@amfi-wb.org, finance@amfi-wb.org, Website: www.amfi-wb.org

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Awards category	Established players (GLP >= 500 Cr)	Startups & challengers (GLP < 500 cr)	Enabling tech players (GLP = 0)
Innovations in product design	1	1	1
Excellence in customer service and product distribution	1	1	1
Technology innovations to drive financial inclusion	1	1	1
Special Jury award	1	1	1
Total no. of awards	4	4	4

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award for any category receiving less than FIVE entries/nominations. The entries will then be judged by a jury team.

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Please feel free to contact Mr. Asit Kumar Mitra and Mr. Subrata Ghosh at ceo@amfi-wb.org and info@amfi-wb.org, for any further queries or clarifications in this regard.

The following is the questionnaire for each category for responses as nomination which has been attached separately with this Summit Brochure.

Form I

Award Category: Innovations in product design:

Type: Established players GLP \geq 500 Cr

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

a) Product manufacturing

b) Customer acquisition and servicing

c) Distribution

d) Risk & compliance

e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

a) Increase in no. of customers acquired

b) Reach in geographic reach (tier 2,3,4)

c) Reduction in cost

6. What type of product innovation is addressed by your company
(You can select more than one option)
a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters| e) Reduction in credit risk |
f) Improvement in collections
7. Please describe the number of patents or patentable solutions you possess.
(Mention in numbers)
8. How many new products/services you have launched in the past 5 years?
(Mention in numbers)
9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)
(Please specify your answer in words)
10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)
(Please specify your answer in words)
11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?
(Please specify your answer in words)
12. What per cent of repeat customers on average do you witness on a yearly basis?
(Mention % in numbers)
13. What is the average time taken for loan disbursal
(Mention hours in numbers)

Form II

Award Category: Innovations in product design:

Type: Startups & challengers (GLP < 500 cr)

1. Which of the emerging technologies is being utilized for your core products and services?
(You can select more than one option)
a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these
2. Please describe the number of patents or patentable solutions you possess.
(Mention in numbers)
3. Explain your organization's innovative use of technologies for the following:
(Please specify your answer in words)

a) Product manufacturing	<input type="text"/>
b) Customer acquisition and servicing	<input type="text"/>
c) Distribution	<input type="text"/>
d) Risk & compliance	<input type="text"/>

e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.
(Please specify your answer in words)
5. How do your products address the following problems in increasing financial inclusion?
(Please specify your answer in words)
 - a) Increase in no. of customers acquired
 - b) Reach in geographic reach (tier 2,3,4)
 - c) Reduction in cost
6. What type of product innovation is addressed by your company
(You can select more than one option)
 - a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters| e) Reduction in credit risk |
 - f) Improvement in collections
7. Please describe the number of patents or patentable solutions you possess.
(Mention in numbers)
8. How many new products/services you have launched in the past 5 years?
(Mention in numbers)
9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)
(Please specify your answer in words)
10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)
(Please specify your answer in words)
11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?
(Please specify your answer in words)
12. What per cent of repeat customers on average do you witness on a yearly basis?
(Mention % in numbers)
13. What is the average time taken for loan disbursement
(Mention hours in numbers)

Form III

Award Category: Innovations in product design

Type: Enabling tech players (GLP = 0)

1. Which of the emerging technologies is being utilized for your core products and services?
(You can select more than one option)
 - a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these
2. Please describe the number of patents or patentable solutions you possess.
(Mention in numbers)
3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

a) Product manufacturing

b) Customer acquisition and servicing

c) Distribution

d) Risk & compliance

e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

a) Increase in no. of customers acquired

b) Reach in geographic reach (tier 2,3,4)

c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters| e) Reduction in credit risk |

f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursal

(Mention hours in numbers)

Form IV

Award Category: Excellence in customer service and product distribution

Type: Established players GLP>=500 Cr

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

a) Product manufacturing

b) Customer acquisition and servicing

c) Distribution

d) Risk & compliance

e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

a) Increase in no. of customers acquired

b) Reach in geographic reach (tier 2,3,4)

c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters | e) Reduction in credit risk |

f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursement

(Mention hours in numbers)

Form V

Award Category: Excellence in customer service and product distribution

Type: Startups & challengers (GLP < 500 cr)

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

a) Product manufacturing

b) Customer acquisition and servicing

c) Distribution

d) Risk & compliance

e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

a) Increase in no. of customers acquired

b) Reach in geographic reach (tier 2,3,4)

c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters | e) Reduction in credit risk |

f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursal

(Mention hours in numbers)

Form VI

Award Category: Excellence in customer service and product distribution

Type: Enabling tech players (GLP = 0)

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

- a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

- a) Product manufacturing
- b) Customer acquisition and servicing
- c) Distribution
- d) Risk & compliance
- e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

- a) Increase in no. of customers acquired
- b) Reach in geographic reach (tier 2,3,4)
- c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters| e) Reduction in credit risk |

f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population ()

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursal

(Mention hours in numbers)

Form VII

Award Category: Technology innovations to drive financial inclusion

Type: Established players GLP>=500 Cr

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

- a) Product manufacturing
- b) Customer acquisition and servicing
- c) Distribution
- d) Risk & compliance
- e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

- a) Increase in no. of customers acquired
- b) Reach in geographic reach (tier 2,3,4)
- c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

- a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters | e) Reduction in credit risk |
- f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the

category and segment of the population (Tier 1/2/3, R1/2/3)

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursal

(Mention hours in numbers)

Form VIII

Award Category: Technology innovations to drive financial inclusion

Type: Startups & challengers (GLP < 500 cr)

1. Which of the emerging technologies is being utilized for your core products and services?

(You can select more than one option)

a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these

2. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

3. Explain your organization's innovative use of technologies for the following:

(Please specify your answer in words)

- a) Product manufacturing
- b) Customer acquisition and servicing
- c) Distribution
- d) Risk & compliance
- e) Internal process efficiencies

4. Explain any first-to-market innovative solutions offered by your organization.

(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

- a) Increase in no. of customers acquired
- b) Reach in geographic reach (tier 2,3,4)
- c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

- a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters | e) Reduction in credit risk |
- f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)
(Please specify your answer in words)
10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)
(Please specify your answer in words)
11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?
(Please specify your answer in words)
12. What per cent of repeat customers on average do you witness on a yearly basis?
(Mention % in numbers)
13. What is the average time taken for loan disbursal
(Mention hours in numbers)

Form IX

Award Category: Technology innovations to drive financial inclusion

Type: Enabling tech players (GLP = 0)

1. Which of the emerging technologies is being utilized for your core products and services?
(You can select more than one option)
a) Blockchain | b) IoT, Web 3.0 | c) Big Data Analytics | d) AR/VR, Bots/RPA | e) None of these
2. Please describe the number of patents or patentable solutions you possess.
(Mention in numbers)
3. Explain your organization's innovative use of technologies for the following:
(Please specify your answer in words)
 - a) Product manufacturing
 - b) Customer acquisition and servicing
 - c) Distribution
 - d) Risk & compliance
 - e) Internal process efficiencies
4. Explain any first-to-market innovative solutions offered by your organization.
(Please specify your answer in words)

5. How do your products address the following problems in increasing financial inclusion?

(Please specify your answer in words)

a) Increase in no. of customers acquired

b) Reach in geographic reach (tier 2,3,4)

c) Reduction in cost

6. What type of product innovation is addressed by your company

(You can select more than one option)

a) Reduction in cost | b) Increase in no. of customers | c) Customer delight | d) Innovation in product parameters| e) Reduction in credit risk |

f) Improvement in collections

7. Please describe the number of patents or patentable solutions you possess.

(Mention in numbers)

8. How many new products/services you have launched in the past 5 years?

(Mention in numbers)

9. Does your offering cater to traditionally underserved customer segments? If so, pls mention the category and segment of the population (Tier 1/2/3, R1/2/3)

(Please specify your answer in words)

10. Please share some data/insights to support your business growth over the last 3 years in terms of key revenue drivers (Eg:-growth in customers, partners & business volume)

(Please specify your answer in words)

11. What is the potential market size of your product offering (potential number of customers, partners, business volume)?

(Please specify your answer in words)

12. What per cent of repeat customers on average do you witness on a yearly basis?

(Mention % in numbers)

13. What is the average time taken for loan disbursal

(Mention hours in numbers)