

WELCOME TO

2015



BHARATIA SERVICES LTD.

COMPETITION AMONGST BANKS FOR AGENTS IS INTENSE





What is the
new
untapped
opportunity?

ASHOK BOSE
HEAD OF STRATEGY
BHARATIA
SERVICES LTD.

Ashok Bose
thinks he may
have found
one...

ASHOK BOSE
HEAD OF STRATEGY
BHARATIA
SERVICES LTD.

THE SELF-HELP GROUP



THE SELF-HELP GROUP



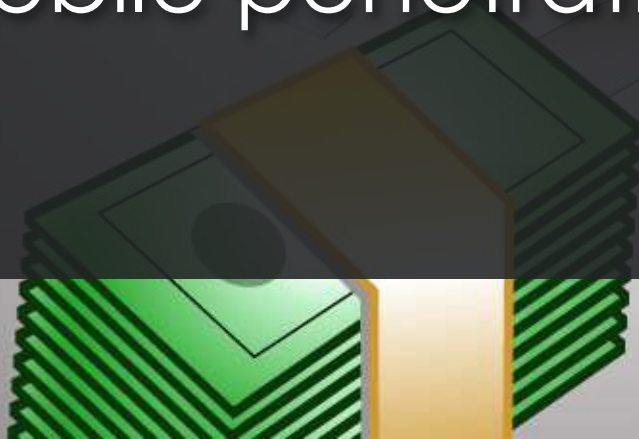
Single loan product, single savings product



Manual accounting



Mobile penetration growing



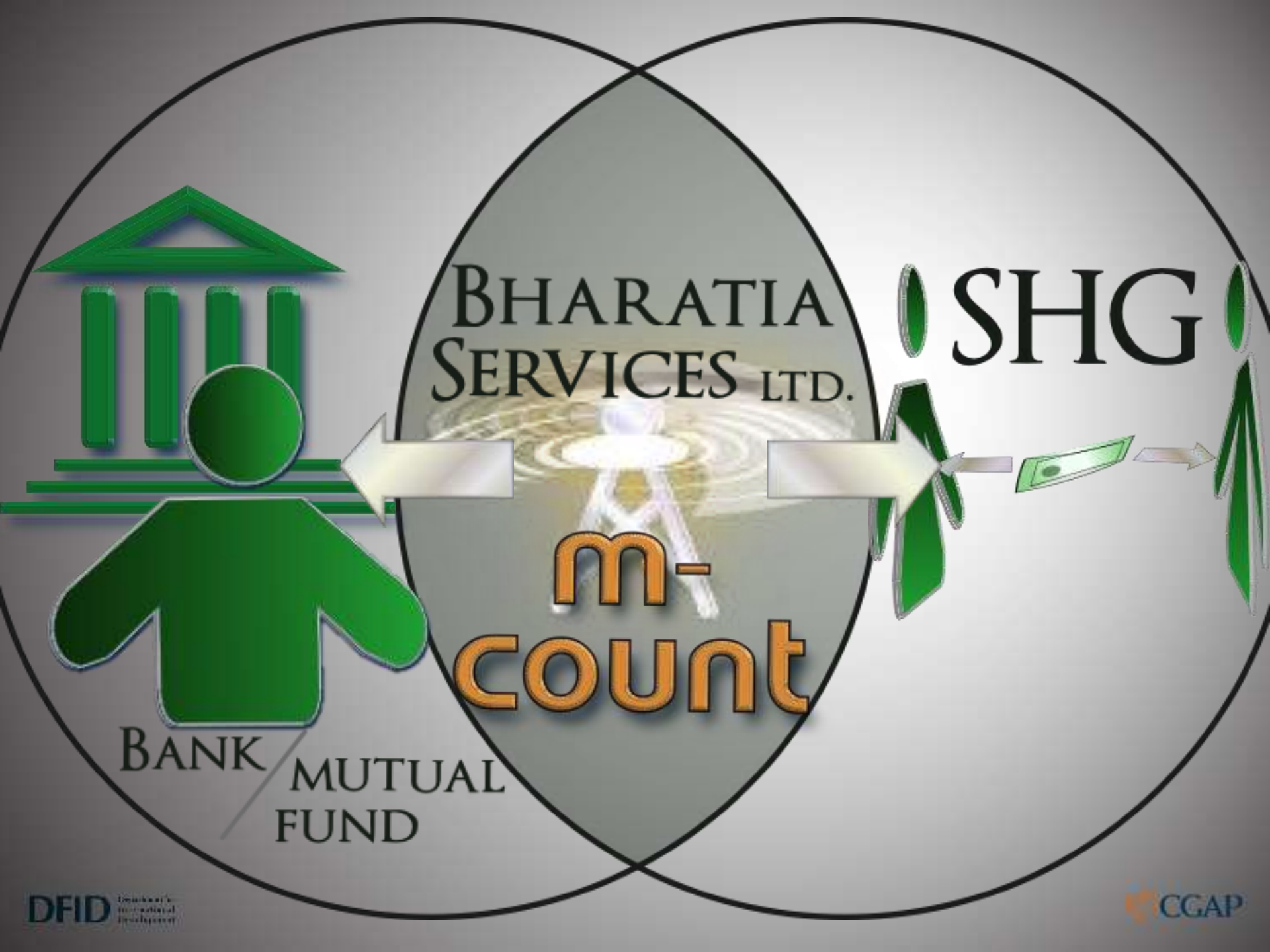
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INTRODUCES



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A MOBILE SERVICE CONNECTING
SHGs TO BETTER BANKING SERVICES



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SHG

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BANK / MUTUAL
FUND

Internal

More flexible loans

Reduced accounting errors

Improved transparency

Eases entry/exit to SHG

External

Create credit histories for members

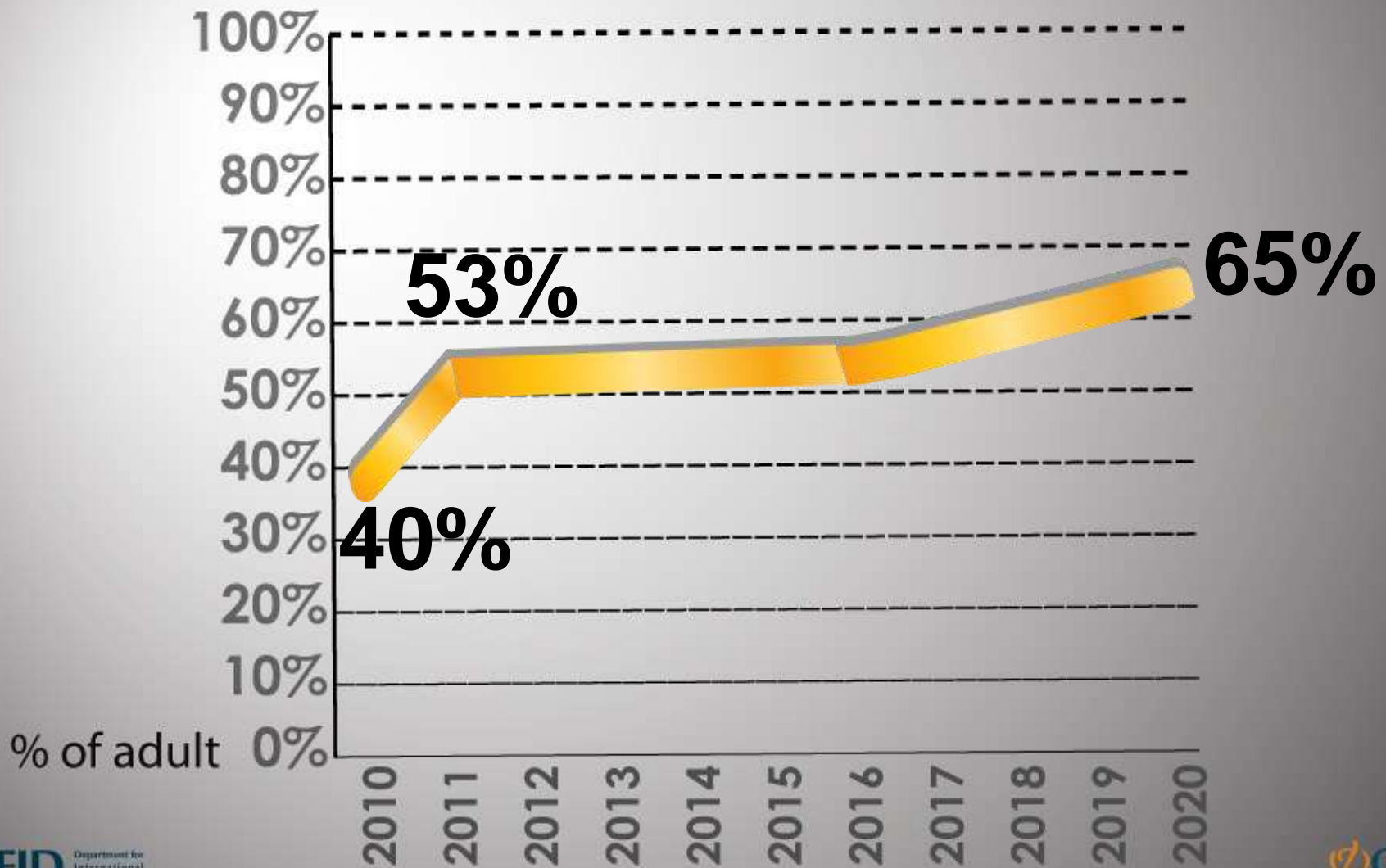
Bigger loans from banks

Access to mutual funds

Additional options for savings

BHARATIA

TRAJECTORY OF INCLUSION



WHAT ARE THE FORCES THAT SHAPED THIS OPPORTUNITY FOR BHARATIA?

TAILWINDS →

- Growth in mobile penetration
- Public policy push on financial inclusion leads to easing on agent regulations
- Large market

← *HEADWINDS*

- Natural ceiling to viable agents

WHAT ARE THE UNCERTAINTIES AND HOW DID THEY PLAY OUT FOR BHARATIA?

How will competition play out?

Competition stimulates next round of innovation

Who can play?

Regulatory comfort with nonbanks taking a large role

Will industry design products beyond payments?

Demand-side insights lead to fresh thinking on new segments and products



What could failure look like?

Consumer protection weaknesses

**BHARATIA
SERVICE LTD.**

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BHARATIA KEY TAKE-OUTS

FOR THE PRIVATE SECTOR:



Perch will become crowded

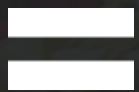


Probe demand side continuously



Manage return expectations

FOR GOVERNMENTS:



Strive for proportionate responses



Continually expand “comfort zone”

