



How Dvara KGFS is using Leegality to simplify the borrower experience and disburse JLG Loans faster

CASE STUDY



About Dvara



Dvara KGFS provides access to credit and wealth management services to Indians living in rural areas.

Here's a snapshot from their website:

Dvara Outreach



1.24

Million Happy
Customers



6

No. of States



47

No. of Districts



308

No. of Branches



8800

No. of Villages

The paper challenges that Dvara KGFS faced



Dvara's JLG Loan Agreements required multiple co-borrowers that needed to sign the JLG paperwork.



It was a logistical nightmare just to transport physical copies of the JLG documents to the borrowers – and then transport them back to the branch office once signed!



This problem was made worse by COVID-19 – when physical movement was restricted.

Paper increased time and costs per disbursal

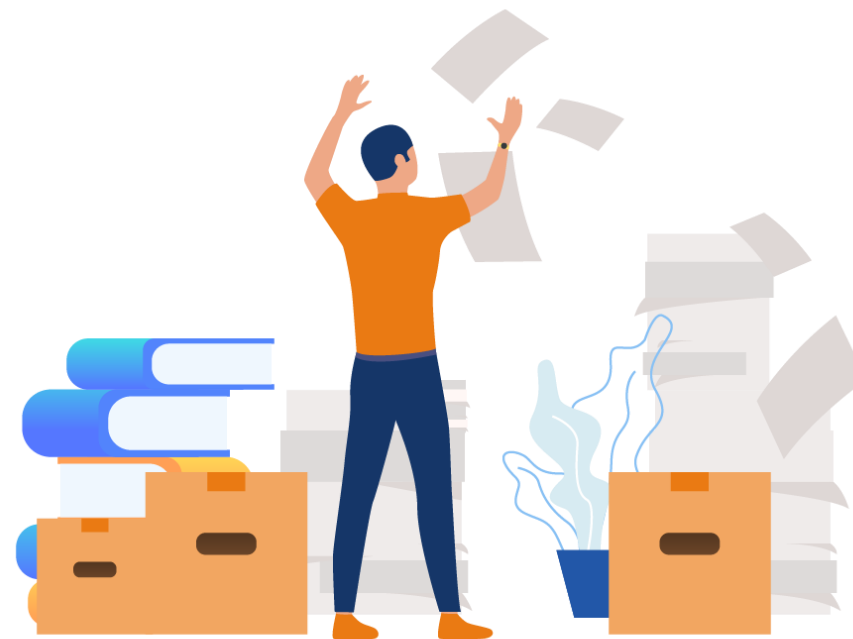
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[With paper] there was an increase in the average turnaround time, you know, and then obviously the cost also, you have to take multiple pages of agreement, print it, get it signed, then re-scan. And then, in the process – if any paper is missed out – the paper trail goes blank there



L Murty

Deputy CEO, Dvara KGFS



Paper agreements created problems for customers as well

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There are multiple receipts and a whole host of paperwork that needs to be signed. As a result the **customer needs to put signature on multiple pages.**

A second aspect of this issue is that there are some customers who probably do not know how to write. Now, when you're asking them to put a signature on multiple pages, they could feel, odd, they could feel offended. Is this the right way to respect the customer? What feeling are you putting in their mind?



L Murty

Deputy CEO, Dvara KGFS



Why did Dvara KGFS choose Leegality to address this problem?

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We did speak to a couple of other potential partners and we found that only the Leegality team was able to come up with flexible solutions that we wanted immediately. Every other organization that we were talking to was providing a platform - but we had to change our processes to suit to that particular platform. With the Leegality team, we could put forward our problem's...saying that “this is the kind of problem that I have...and this is the kind of process that I have”. and come up with a solution which was a win-win for both of us.



L Murty

Deputy CEO, Dvara KGFS

How easy was setting up and deploying Leegality?

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What we have realized is that I don't think there's much interaction required once the tool is deployed and we go live. It is basically auto driven after you put it into operation. So, the system is pretty simple, very easy to use...some initial, teething issues while setting it up. But once it's set up there are hardly any issues. You don't even need to speak to the Leegality team for any kind of an issues you just need to internally keep doing your stuff.



L. Murty
Deputy CEO, Dvara KGFS



What are the key benefits Dvara has received from Leegality?

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I'm enabling my customer to just put **one signature** rather than putting 10 to 12 signatures.



I am also **unlocking the productivity and time** of my wealth managers.



From a sustainability perspective – we are **helping mother nature** by not wasting paper.



L Murty
Deputy CEO, Dvara KGFS



Leegality is easy to use for Dvara's wealth managers and for customers

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The best part about Leegality is that it is very easy and simple to use. Even my wealth manager - who is the interface between the organization and the customer – finds it easy to use the platform.

Talking about Leegality's Non-Aadhaar Signing Option

It's a small box where the customer can just put their signature and it would be automatically affixed on all pages while maintaining the formatting of the documents. Everything is clearly visible and easy for customers who did not know how to sign.



L Murty

Deputy CEO, Dvara KGFS



” Dvara's Leegality journey is going quite well!

How it started

“We did have a concern from a customer point of view – would the customer be able to adapt to this...

“...we were worried about the technology integration, how much time would it take?

“...Would it be easy?...”

“...How fast would Leegality team come back in case of any kind of, issues that are arising while we were doing UATs?...”



L Murty
Deputy CEO, Dvara
KGFS

How it's going

“In my entire organization today all the agreements have become E-agreements.”

“The Company Secretary team uses Leegality, my legal team uses Leegality.”

“From an operations perspective, my branch team uses Leegality on a daily basis.”

Leegality is the only eSign platform that has features tailor-made for MFIs and rural lenders



Secure Non-Aadhaar eSign Alternative

Leegality Secure Virtual Sign provides an easy and cheaper alternative to Aadhaar eSign



Affix Fingerprint Image

Your borrower can affix their fingerprint image to sign your digital agreements.



Single Mobile Signing

Multiple borrowers from the same family can eSign with the same phone number



Robust Signer Verification

Prevent signature fraud through Aadhaar Certificate Verifier, Geo-Location Capture and Face Liveliness Capture



Easy APIs

Our easy-to-integrate APIs can integrate with your LOS/LMS/ERP systems in less than a week



Autopopulate Templates

Auto-populate saved templates to save time and avoid manual errors. Vernacular language support

Top BFSI players are using Leegality to digitize paperwork at scale



+ 750 more

Begin your paperless journey with a simple introductory call – just like our 750+ happy clients did!

01



Book an intro call with our Document Experts (all our clients started with this).

02



We'll discuss your specific requirements and customize a product demo for you.

03



After the demo – we'll setup your FREE sandbox account – where you can test out ALL our features yourself to your heart's content.