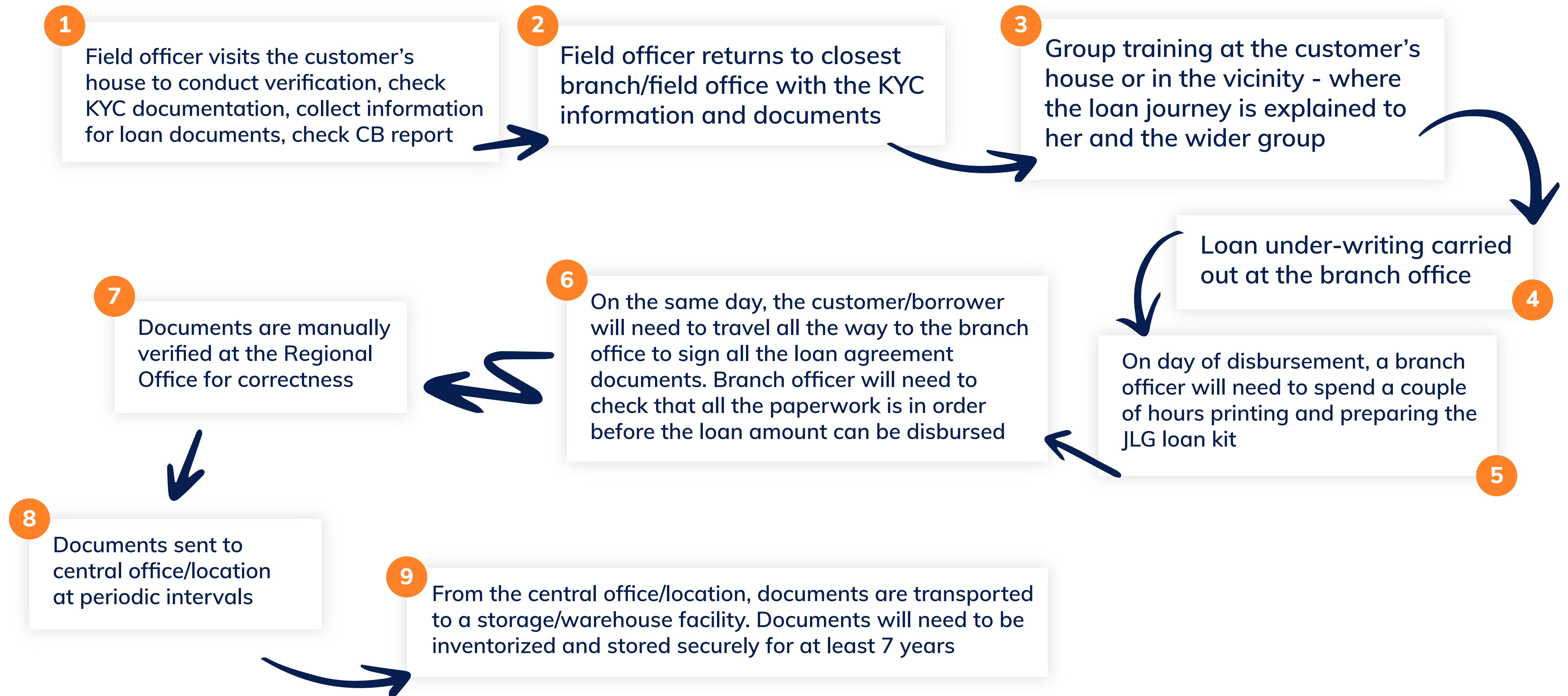




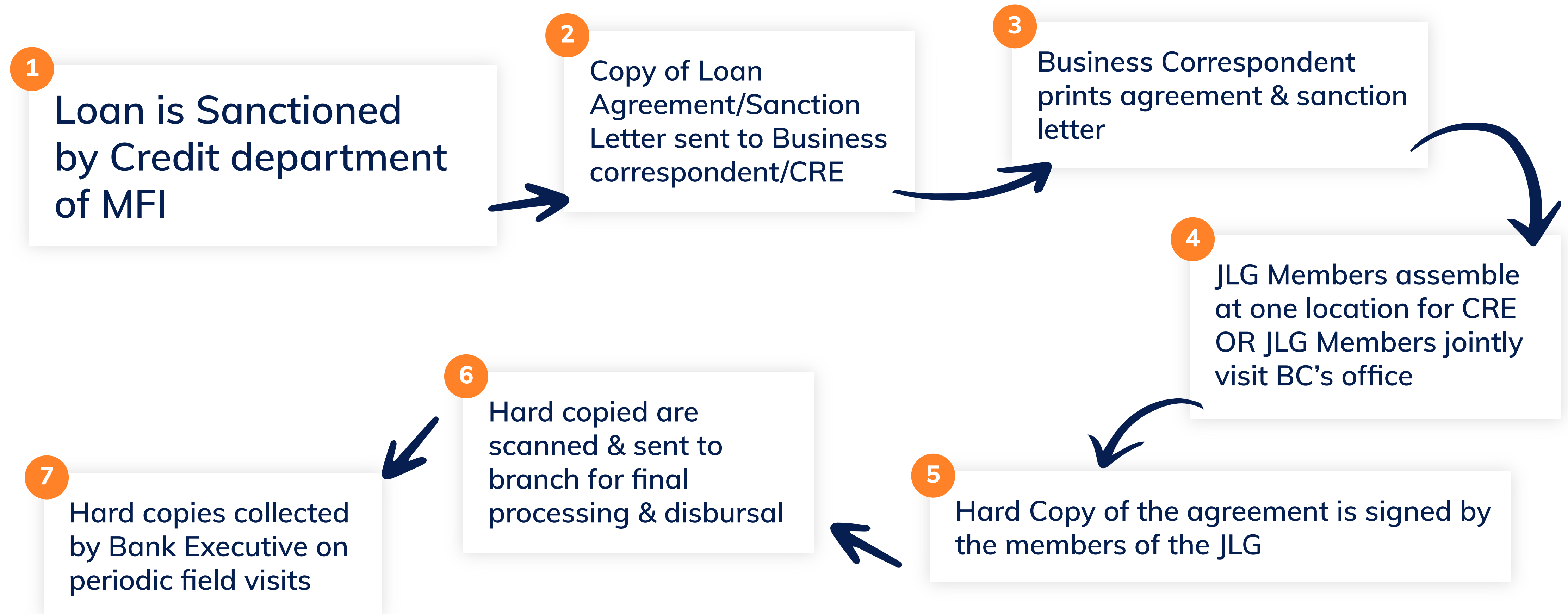
Liberating **Micro-Finance**
Institutions from paperwork

Physical paperwork is a legal problem with severe business implications for MFIs in India

The branch led paperwork process is painful



The field led paperwork process is painful



The harsh business costs of physical paperwork



High Costs

- Warehousing and transport costs
- Printing costs



Delayed Disbursements

- In case documents have mistakes - you need to redo the process again
- Coordination with borrowers to meet them to sign - delays disbursement
- Verification process delays disbursement



Bad Customer Experience

- Borrower loses part of their daily wage just to come sign the agreement
- Borrower receives loan much slower



Compliance Problems

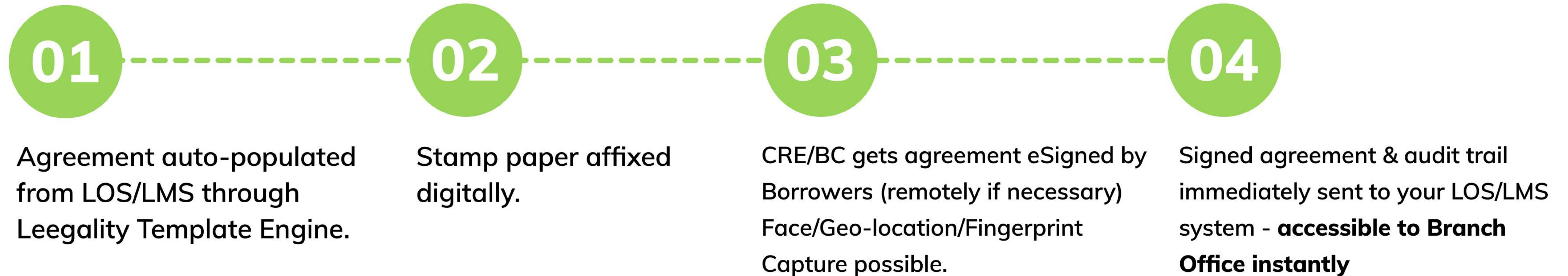
- Chance of mistake in execution
- Chance of mistake in filling and/or verifying documents
- Risk of damage/wear and tear to signed paperwork
- Chance of losing documents



Makes your teams unproductive

- Field officer has to carry voluminous documents on the field
- Branch officer has to spend manual effort doing paperwork
- Your teams can't focus on collections and/or service

With Leegality's paperless tools, you can transform this journey into a fast, **simple 4 step process**



ACCESIBLE

- Social Distancing! Members need not be present in the same location
- Remote signing – physical barriers and restrictions become irrelevant!



FAST TAT

- Zero TAT between Agreement signing and receipt by Branch Office
- No printing/scanning
- No manual errors – no delays!
- Efficiency increased by 92%



FRAUD-PROOF

- Impossible for CRE/BC to forge eSigns
- Impossible to alter document
- No more signing of 'blank' agreements
- Fully electronic



CHEAPER & MORE SECURE

- No physical documentation – costs reduced by 85%!
- Documents stored digitally with Bank-grade security
- No damage, no wear and tear, no loss of documents

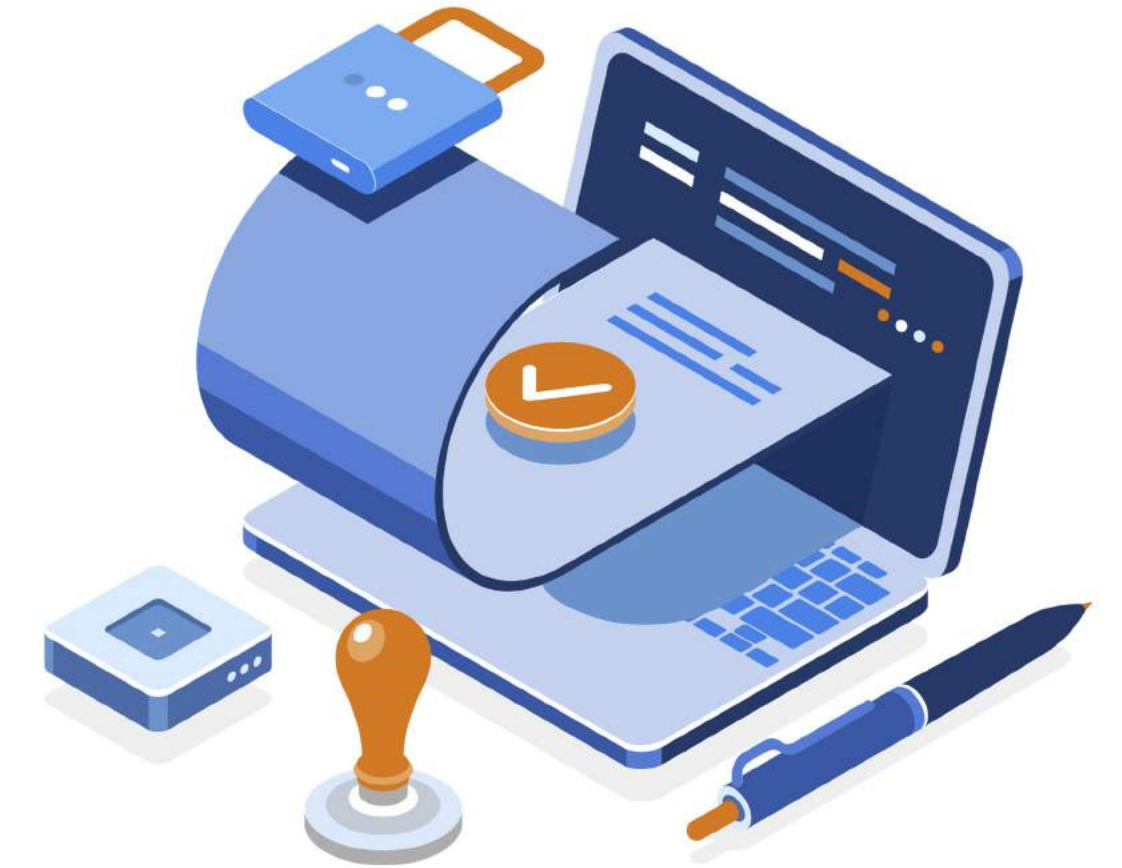
Leegality is a rocketship for your documents

Leegality is a unified set of digital tools that makes it faster, easier and more secure for businesses to sign and manage critical paperwork



IT Act Compliant eSign stack

With Leegality BharatSign, businesses can sign and collect signatures on paperwork in a completely secure, fast and paperless way



Digital Stamp Duty Payments

With Leegality BharatStamp businesses can affix stamp papers to their agreements completely digitally – ensuring that eContract flows are fully compliant with stamping law

With a suite of customizations **tailor-made for MFIs**



Easy APIs

APIs ready to integrate with your LOS/LMS Systems – integrate in less than a week



Template Creator

Store native-language templates for easy auto-population



NeSL Integration

Seamless integration with NeSL services



Safeguard against drop-offs

Guaranteed 99.9% uptime. Dual eSign connection ensures that backup kicks in seamlessly



Fingerprint eSign

Offer borrowers who don't know how to sign the option to affix fingerprint electronically



Robust Sign Verification

Prevent signature fraud through Aadhaar Certificate Verifier, Geolocation Capture and Face Liveness Capture



Advanced Workflows

Automate the entire signing journey with a simple one-time configuration



Complete Visibility


Keep track of executed documents centrally and directly store them in your LOS/LMS systems



Round-the-clock support

Integration assistance, daily usage assistance - go-live and succeed fast

Leegality is built to be accessible to rural borrowers



96-98%

96-98% completion rate by MFI borrowers for digital agreement journeys with Leegality



Leegality supports local language templates for all your agreements



Leegality is optimized for low bandwidth network connections

“All the customers will opt for avoiding the trip [to the branch office] if they can. See, with our customer segment - if they have to make a trip to our branch then they have to forego part of their daily wages. So the digital paperwork process saves them money. If you tell them "Didi you can sign this from home" then they would just choose to do that. Not going to the branch is a great option for them.”



- Arvind Murarka,
SVP & Head - IT
@ Arohan Financial

The following
MFIs have
begun their
paperless
journey with

Leegality



BHARAT
Financial Inclusion Ltd
Prayaas se pragati

A 100% subsidiary of IndusInd Bank Limited



The fantastic business results that MFIs see after Leegality

MFIs before Leegality	MFIs after Leegality
Customers were losing hard earned money: Customers had to travel 20-25 kilometres and lose at least half a day's earnings to come to the branch to sign the loan documentation.	Happy customers: Customers can now remotely eSign their loan documents without travelling to the branch - ensuring they don't lose any daily wages in the process.
Teams shackled by paperwork: Employees had to devote significant time in printing and organizing the loan documentation	Liberated from paperwork: Field force and central teams can now focus more productively on other key tasks - like improving collections
Accessing documents was difficult: Retrieval of documents from storage was a slow process	Documents are just one click away: Documents are easily accessible on its DMS
High costs: Costs of storage of documents for at least 7 years, printing costs, transport costs	Cost Effective: No more storage costs. No more printing and transport costs.
Prone to Mistakes: Manually entering data led to mistakes in documentation. Which led to spillover compliance issues.	Zero Mistakes: Documents are auto-populated via Leegality's Template Engine. No more mistakes.

1000+ Indian Businesses moving to a world of Zero Paper with Leegality



Our happy clients began with a **simple 3 step process** - so can you.



01

Book a product demo 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.

 enquiry@leegality.com |  + (91) 11411 70704

Book a call today!