



BASIX Social Enterprise Group

Offering affordable, accessible and scalable digital payments solutions to the BoP segment

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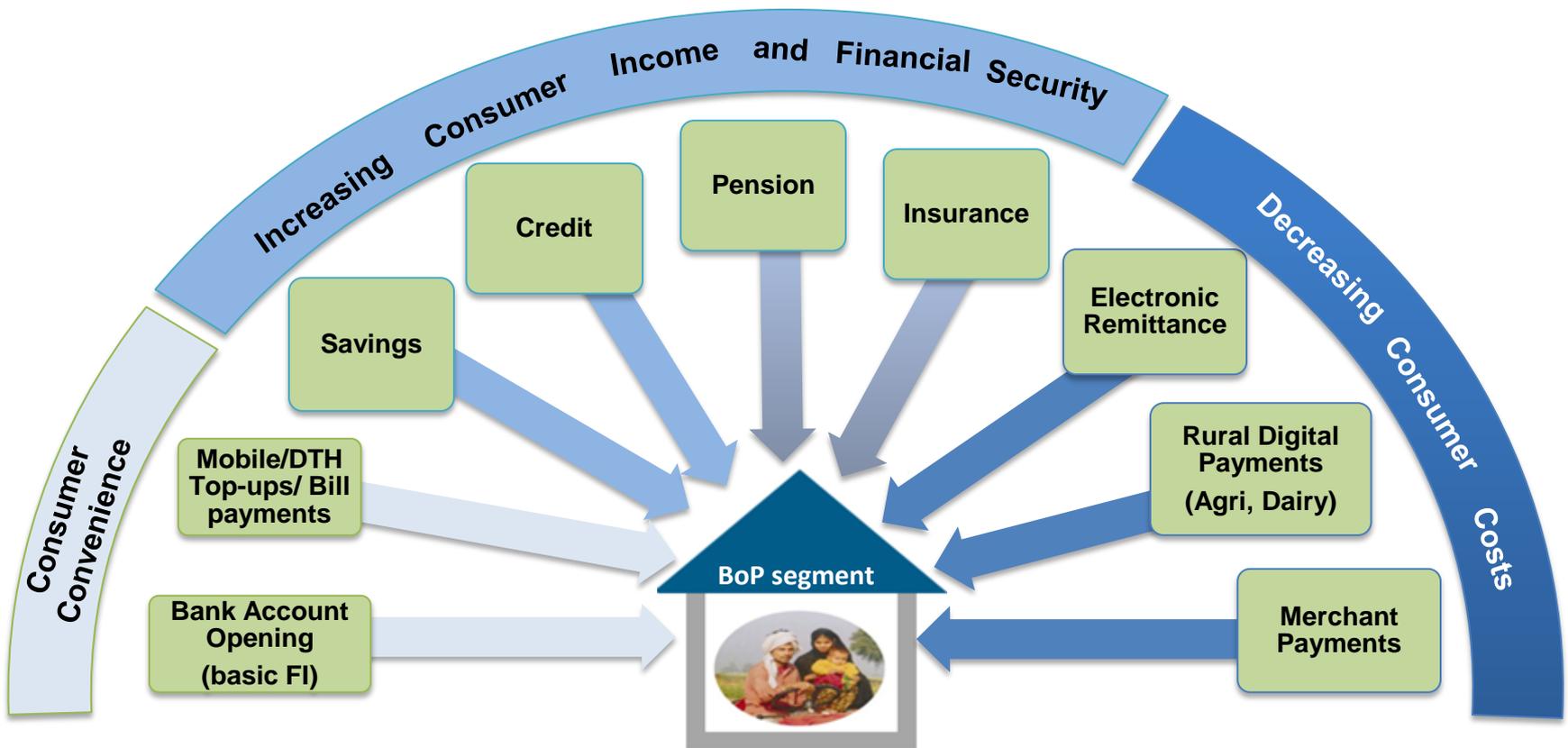


BASIX group



- BASIX Social Enterprise Group has been on the forefront of Financial Inclusion since 1996. Served 3.5 million+ households in 45,000 villages across 27 states
- Pioneer in Microfinance, Micro-insurance, Rainfall Index Insurance, Micro-Savings, Micro-banking, Livelihood Finance and Branchless banking in India
- BASIX group manages a network of **10,000+ Business Correspondence Outlets (BCOs) and Common Service Centers (CSCs)** serving over 2.5 million+ households spread across 28 states and 330 districts
- Sub-K (BASIX Subsidiary) manages 5,000 BC & CSC outlets, a credit portfolio of Rs. 400 Crores and reaches 1.5 million clients on behalf of banks through BC/BF model.
- Sub-K serves as Lead/Exclusive BC for 13 public and private sector banks
- In-house patented technology platform **ViTranSP** seamlessly integrates with CBS and payment systems of third party service providers, and enables fully authenticated transactions in real time with <1% failure rate

delivers a range of financial services to BoP segment...

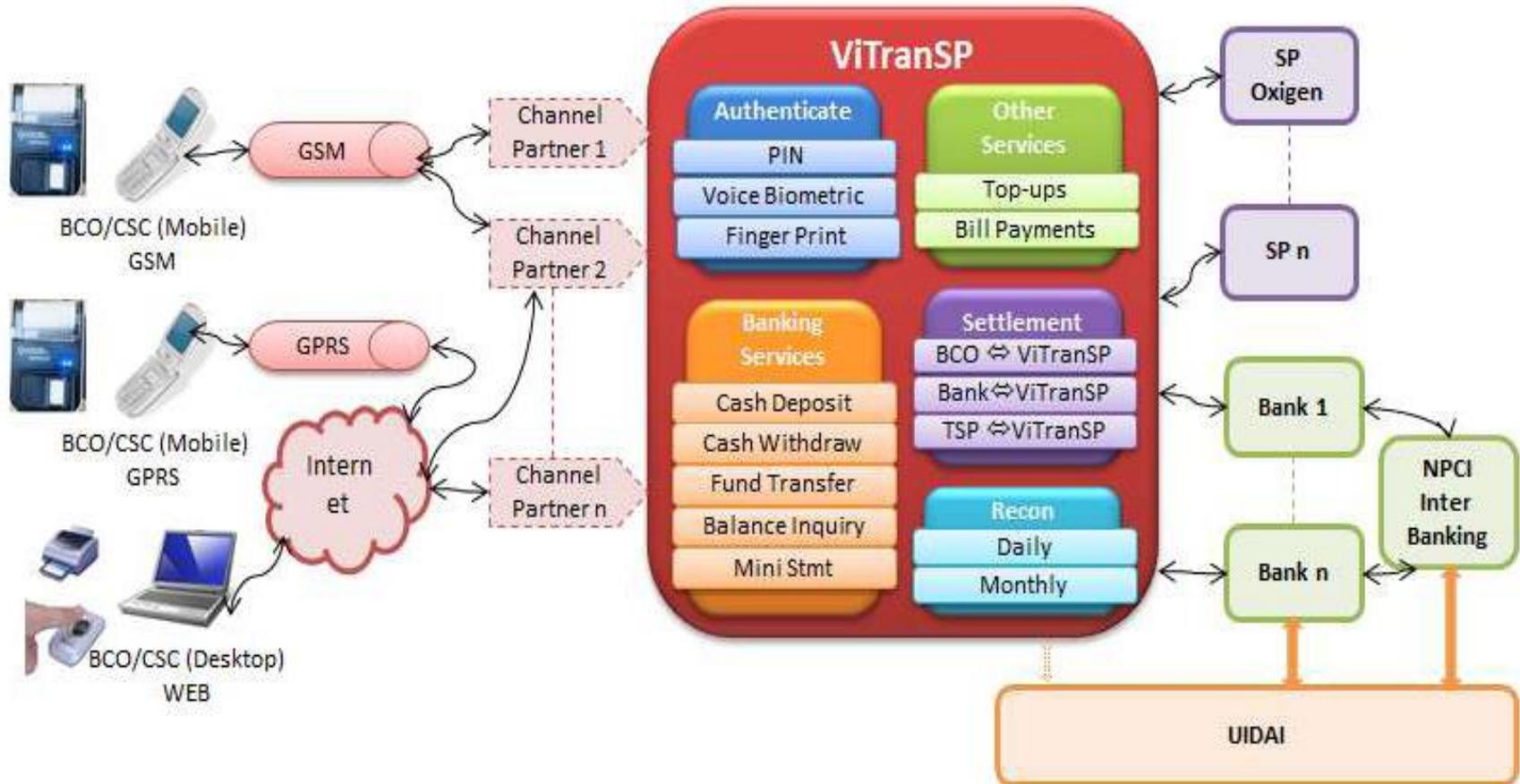


through unique business correspondence model...

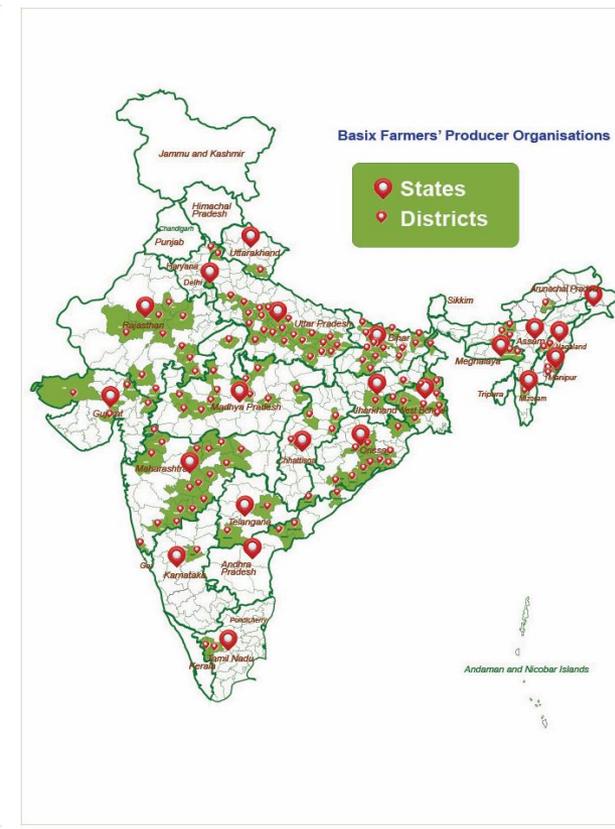
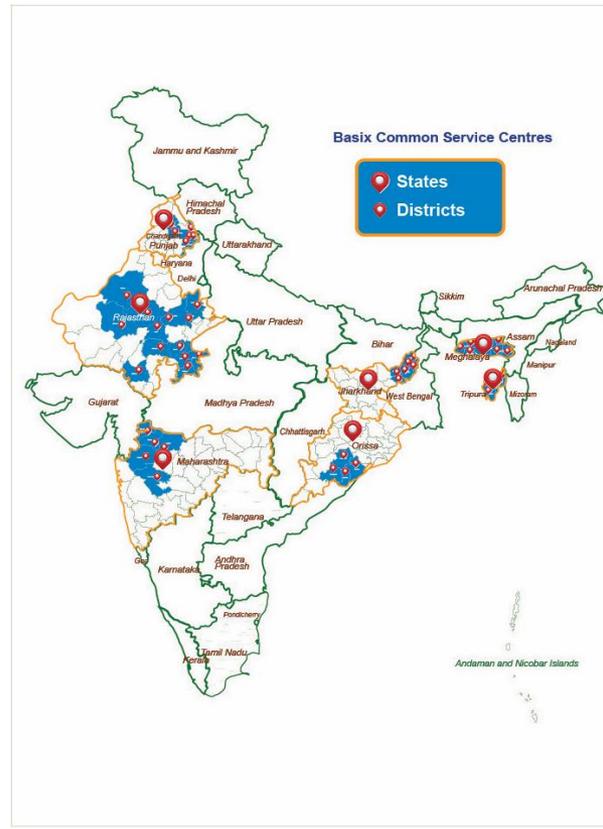
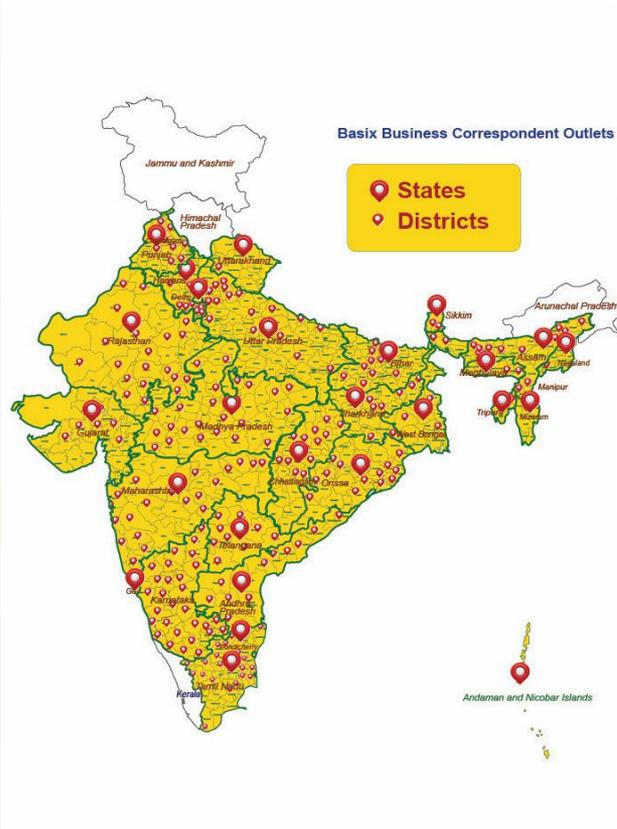
- **Identify best suited local retail outlets to act as Business Correspondent Sub-Agents (BCSAs)**
 - Convenient local access
 - 24*7 availability
 - Trusted by local community



- **Enable, Equip and Empower BCSAs to provide hassle free service**
 - BCSAs are equipped with mobile technology platform and micro-ATMs
 - BCSAs are trained to market various financial/payment services
- **Establish Sub-K as a *full service provider* for unbanked clients**
 - Technical Integration between CBS, Sub-K system, & Micro-ATM kit.
 - Customer Acquisition, facilitation of all financial inclusion and digital payments

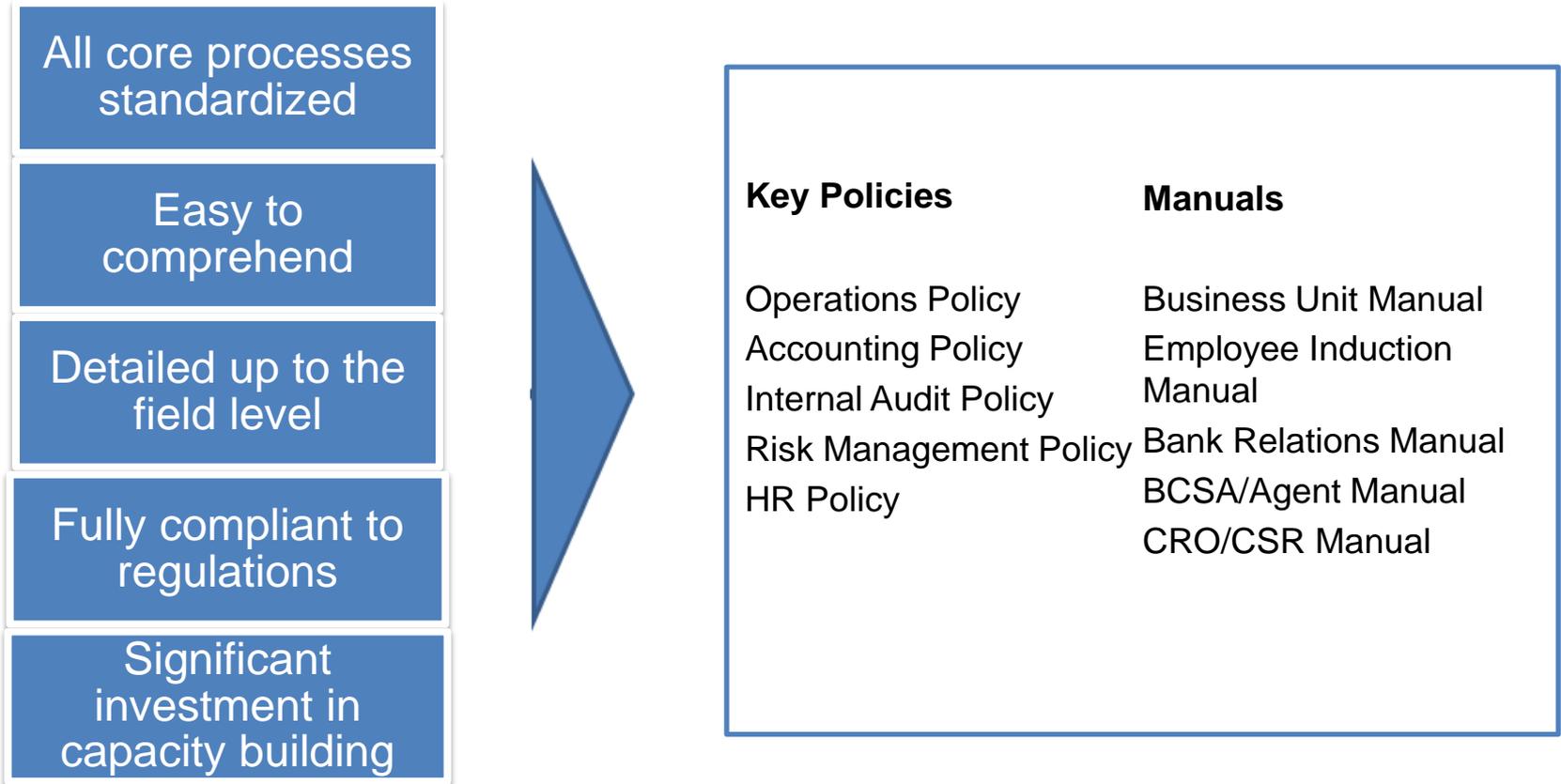


Sub-K technology platform meets all specifications laid down under PMJDY, including Aadhar/eKYC, interoperability and Rupay ready



- Sub-K has access to **5,000 BC outlets (BCOs), 7000+ Common Service Centers (CSCs) and 250+ Farmer Producer Organizations (FPOs)** spread across length and breadth of the country.
- In total SUB-K has a potential to reach **50,000 villages i.e., ~30 million households** through these touch points and cutting edge last mile technology

by adopting robust systems and processes...



leading to win-win-win situation for all...

Benefits to banks



- Need not invest in costly branch operations or infrastructure
- Growth into new geographies and business segments
- Transactions 50-80% cheaper compared to similar transactions inside the bank branch
- Decongestion of bank branches

Benefits to customers

- Secure platform to access banking facilities
- Ease in making small-ticket transactions
- Doorstep banking eliminates the cost of travel to bank branch and loss of wages
- Government schemes directly routed to bank accounts and paid at customer door-step



Benefits to Sub-K

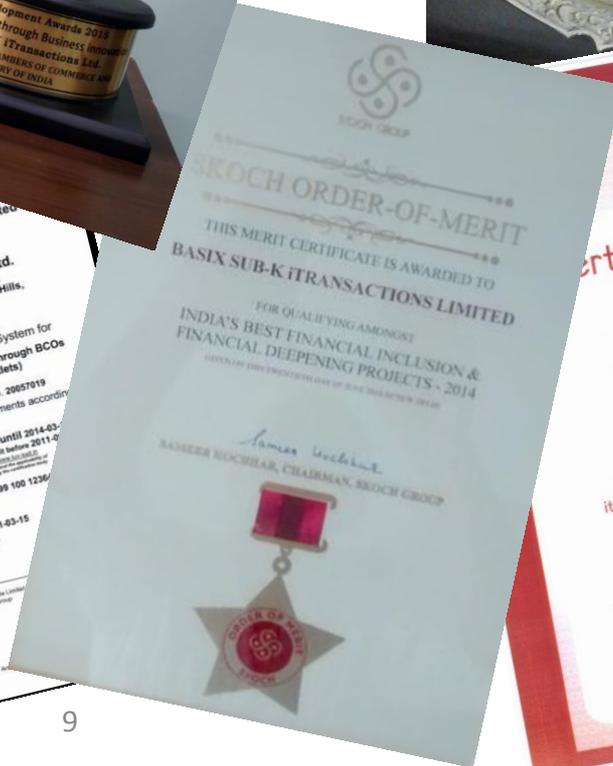


- Low capital requirement
- Fee-based model, hence easily scalable
- Leverage wide footprint and institutional strengths



and winning coveted awards on the way.

Sub-K
SAB KE LIYE SAMRUDDHI LAYE



Stages of Digitizing Microfinance

1. Efficient Services: Reduce timelines, paper trails, cash management and build efficiency, thus bringing down cost of transaction and interest rates
Pre-requisites: Willingness to build online system; agent network; functional credit bureau; connectivity and IT infra
2. Express Services: Analyse customer transaction data and package loan products to suit their needs, thus minimizing time, cost, risk and rates
Pre-requisites: Reasonably digitized banking or financial system; availability of adequate data; easy access to data; data analytics capability; robust risk management system; regulatory oversight
3. Electronic / Digital Services : Use e-wallets or e-money to borrow and repay, thus making the ecosystem cashless and paperless and build highest levels of efficiency and transparency
Pre-requisites: Strong regulation wrt data security, privacy and AML/CFT; robust data security infrastructure; high mobile/internet connectivity; digitization across sectors