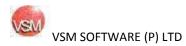# Mobile Application for Customer on-boarding

Guardian – a Micro Finance Institution in India

VSM Software (P) Ltd

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Overview

GUARDIAN, is a micro finance Institution based out of Trichy, Tamil Nadu with 9 branches across the state. GUARDIAN is mainly engaged in rural and urban sanitation development activities in their focused geography in Tamil Nadu state covering 1500+ branches across 6 districts. They provide loan facilities to rural and urban women beneficiaries for the following purposes on joint liability model (Self Help Group (SHG)/Joint Liability Group (JLG) :

- ➢ New Water Connection
- ➢ New Toilet Construction
- ➢ Rain Water Harvesting
- ➢ Water/Toilet Renovation
- ➢ Water Purifier
- ➢ Bio Gas Plant

Guardian management is very tech savvy and have adapted technology effectively for better productivity & efficiency. They have computerized their day-to-day business operations & financial accounting with a web based software solution & networking across all their branches.

VSM's Role in the Project

The process of on-boarding new customers was handled manual in GUARDIAN. The field officers used to collect physical application forms duly filled by prospective borrowers /group during their village visit and the same was being manually entered in the system next day at the respective branches. While branch activities were computerized, the field officers activities were mostly manual. This process was adding to the delay in on-boarding of customers and loan distribution besides low productivity and lack of proper tracking & monitoring.

As a part of phase I of the project, GUARDIAN engaged the services of VSM for developing a mobile application solution to replace physical application forms used by their field officers for the following:

- ➢ Customer On boarding form
- ➢ Eligibility Criteria check
- ➢ Daily work sheet to monitor field officers activity on a day-to-day basis
- ➢ Loan Utilization capture and
- ➢ Employee Tracking through GPS to track their location of work

Android based Tablets were provided to all the field officers through which our mobile application was accessible. During the visit to villages, customer details including signature and photo was captured offline in the mobile app. The application has the facility to store the

customer forms offline whenever internet connectivity is weak. This data can then be synced later on manually.

The filled in application on the tablet is integrated with the base branch server. The Base branch can validate the process and pass it on to the required department.

The field officer daily work sheet provides detailed information of activities done by the field officers on a daily basis. This data is synced with the base branches at periodical intervals or at end of day. GPS tracking provision in the mobile app allows the location of field officer to be tracked. This is compared at the base branch to check for any deviations between the actual location captured through GPS and place of visit in the daily work sheet.

This solution was developed within 6 weeks and has been successfully deployed at 3 of their main branches on a pilot basis.

Benefits of our Services

- ➢ Application was designed to be user friendly. Complicated forms were reduced by dropdowns hence time to fill the form by field officer reduced significantly
- ➢ Daily worksheet and GPS features provided better monitoring of the field officers which in turn increased their productivity and efficiency
- ➢ The mobile application helped in instantaneous capture of information and syncing – this reduced the overall time to process loan applications of customers