



KIRIT 5.0

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CASE OVERVIEW

STRENGTHS

Tailored Product Offering
Tech-Driven Efficiency
Strategic Pricing
Market Expertise

OPPORTUNITIES

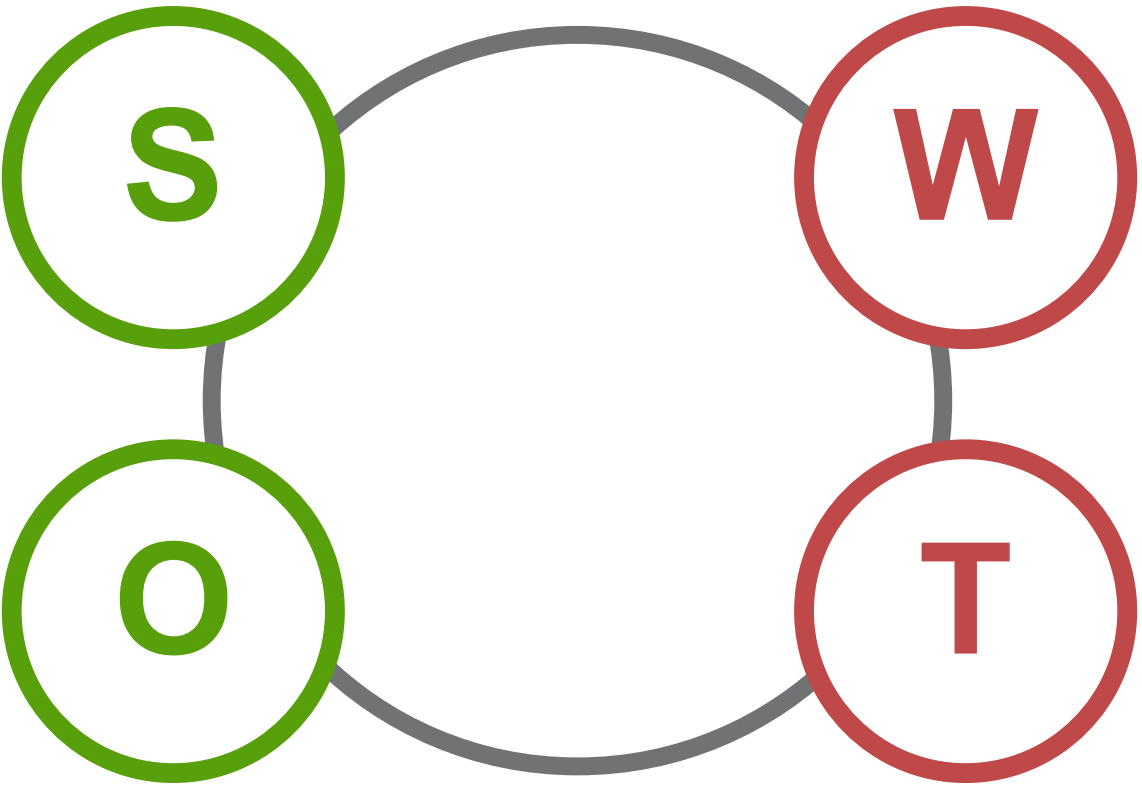
Expanding MSME Sector
Government Support
Market Penetration
Customer Retention

WEAKNESSES

Operational Bottlenecks
High Interest Rates
Weak Brand Recognition
Employee Motivation Gap

THREATS

Intense Competition
Economic Volatility
Regulatory Risks
Service Benchmarking



Financial Metrics of Angel Fincap for FY 2024

Revenue

Total income from operations

Profit After Tax

Net earnings post-tax deductions

Total Assets

Sum of all company resources



Establishment
of Angel Fincap

Focus on
Tier II and III
Markets

Offer Small
Ticket Loans

Challenges

Weak Brand
Recognition

Limited
Manpower

Higher
Interest
Rates

PLVM
Implementation

ICOF
Adoption

Employee
Motivation

Improve
Customer
Trust

Enhance
Service
Efficiency











Address
Strategic
Questions

Establish
Competitive
Position

Question-1

Angel Fincap's STL Initiative

Our Findings

Pros	VS	Cons
 Financial inclusion		 High-interest rates
 Strong retail portfolio		 Low trust
 Transparent communication		 Limited awareness
 Community trust		 Operational inefficiencies
 Technological efficiency		 Market penetration challenges

Our Solution

Driving Financial Inclusion with the TRUST Framework

Technology
ZOHOCRM for lead and interaction management



Support
Training, incentives, and flexible loan plans



Understanding
Market needs analysis and customer attraction

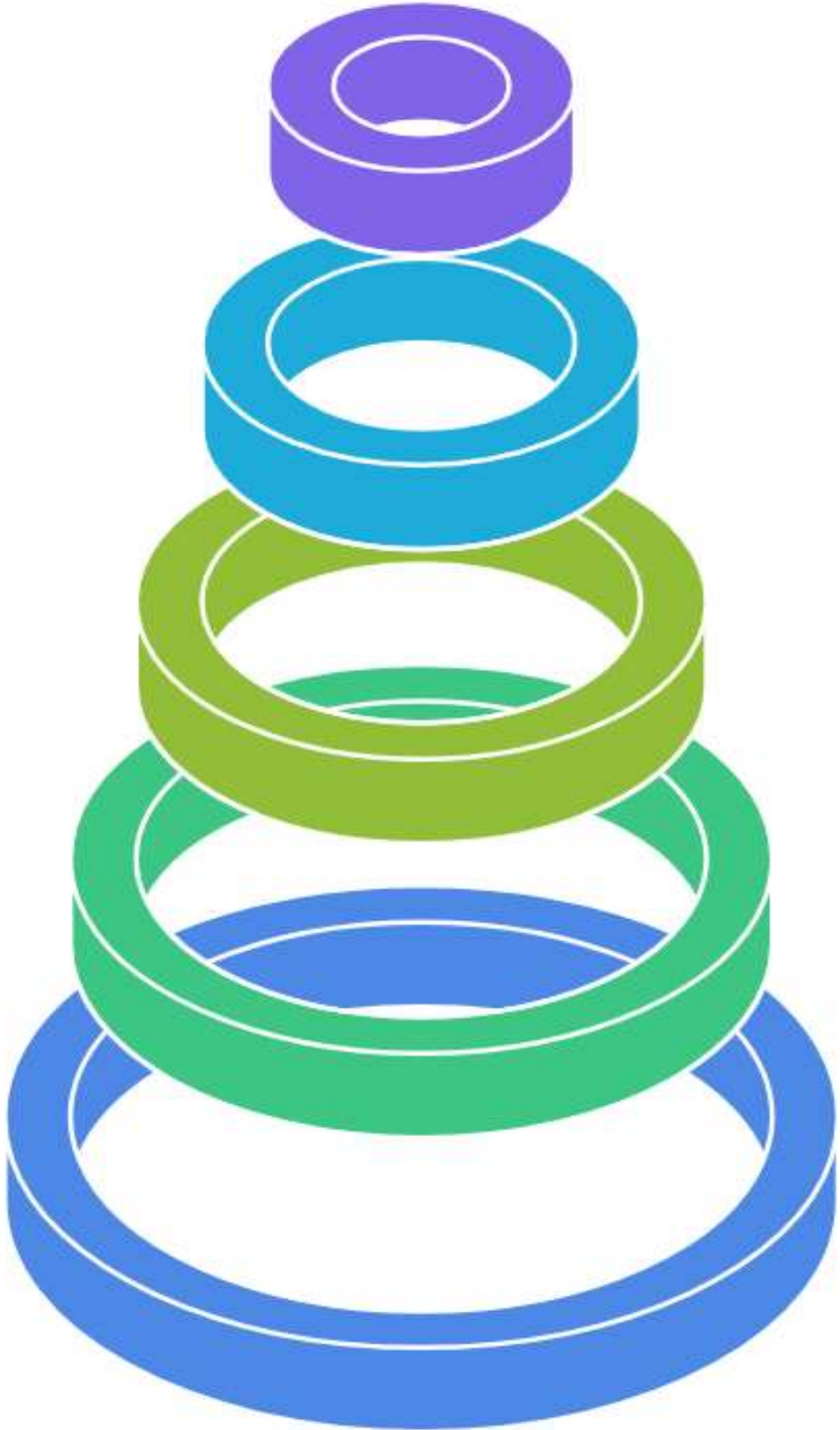


Relationships
Strategic alliances with NGOs and local leaders



Transparency
Tailored marketing for financial literacy





Objective: Penetrate Tier II & III markets and motivate employees through incentive and unique flexible leave policy to motivate them during penetration.

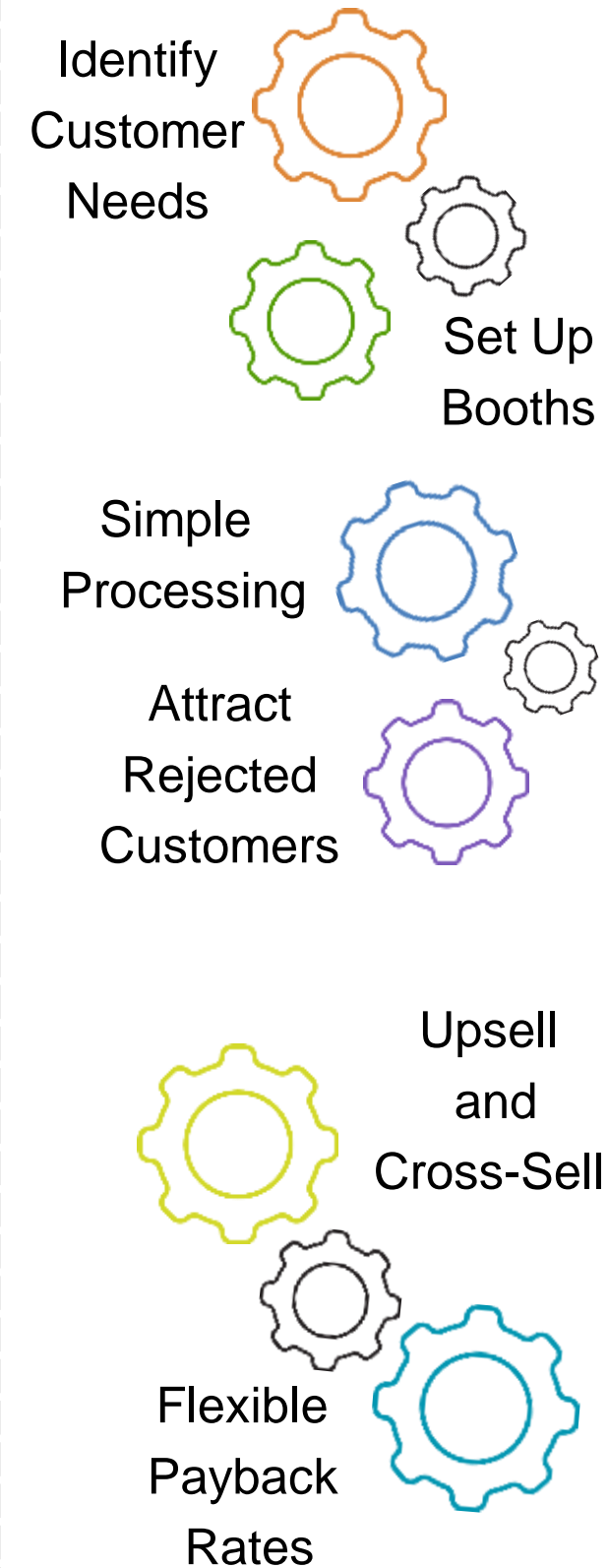
TRANSPARENCY

- Training Employees**
Equipping staff to explain policies effectively
- Create Journey maps**
Visualizing the loan process for clarity
- Communicate Benefits**
Using various media to convey loan advantages
- Ensure Policy Clarity**
Outlining loan terms in marketing materials
- Use Success Stories**
Showcasing testimonials to build trust
- Identify Target Audience**
Recognizing lower middle class users as the focus

RELATIONSHIPS



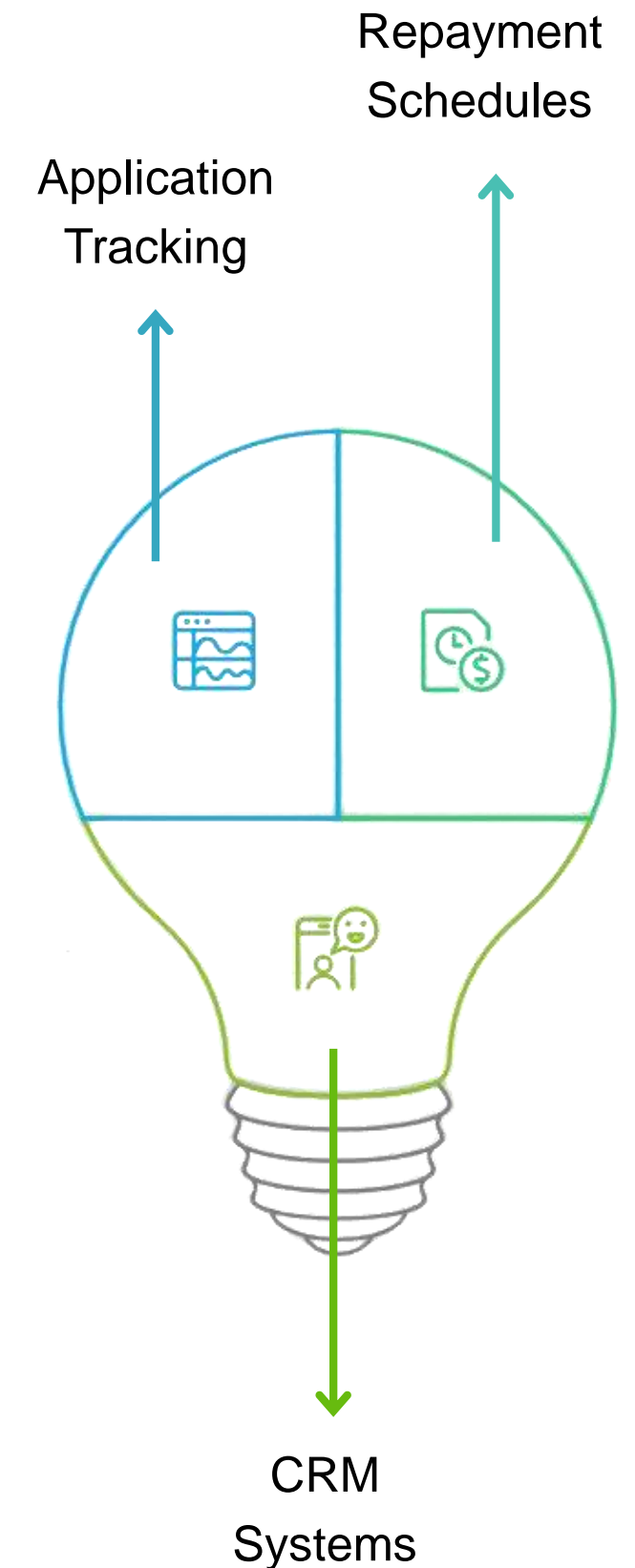
UNDERSTANDING



SUPPORT

- Dedicated Teams to decrease workload
- Customer Support System
- Incentives and awards for employees
- Financial Consultation for customers
- Flexible leave policy for employees and adaptable repayment plans for customers.

TECHNOLOGY



Question2

Geography-Based Company Associations

Coimbatore

- Vigyan Kendra Krishni
- Kongu vellala goundergal peravai



Salem:

Salem District Cooperative Union Ltd



TAMILNADU CO-OPERATIVE MILK PRODUCERS' FEDERATION LIMITED

Vellore (Chennai):

VAREA and Vellore district mango grower's association



Tiruppur

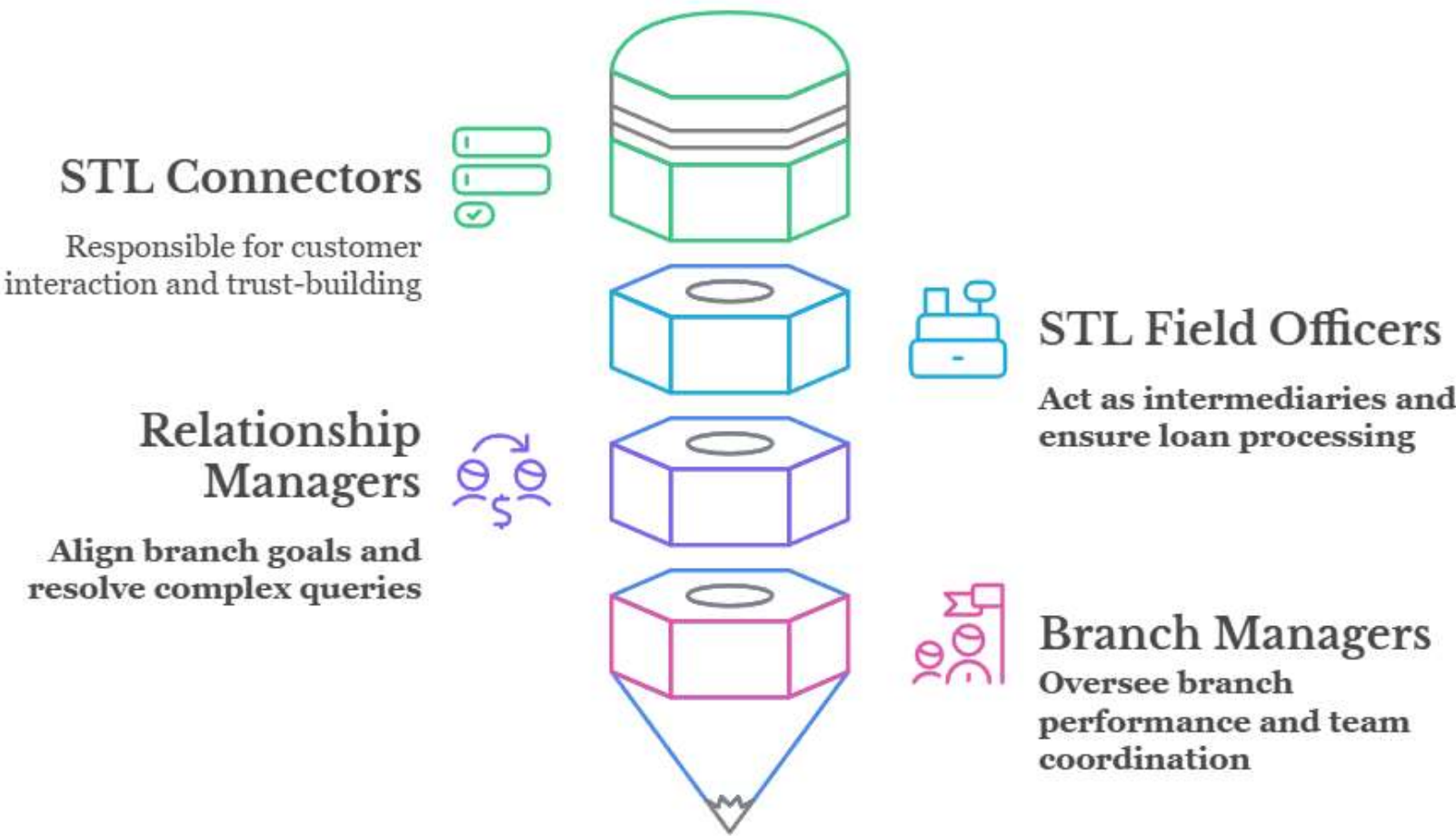
Tiruppur Real Estate Owners association

Porur (Chennai)



Angel Fincaps Human Resource Allocation

STL Operations Team Structure



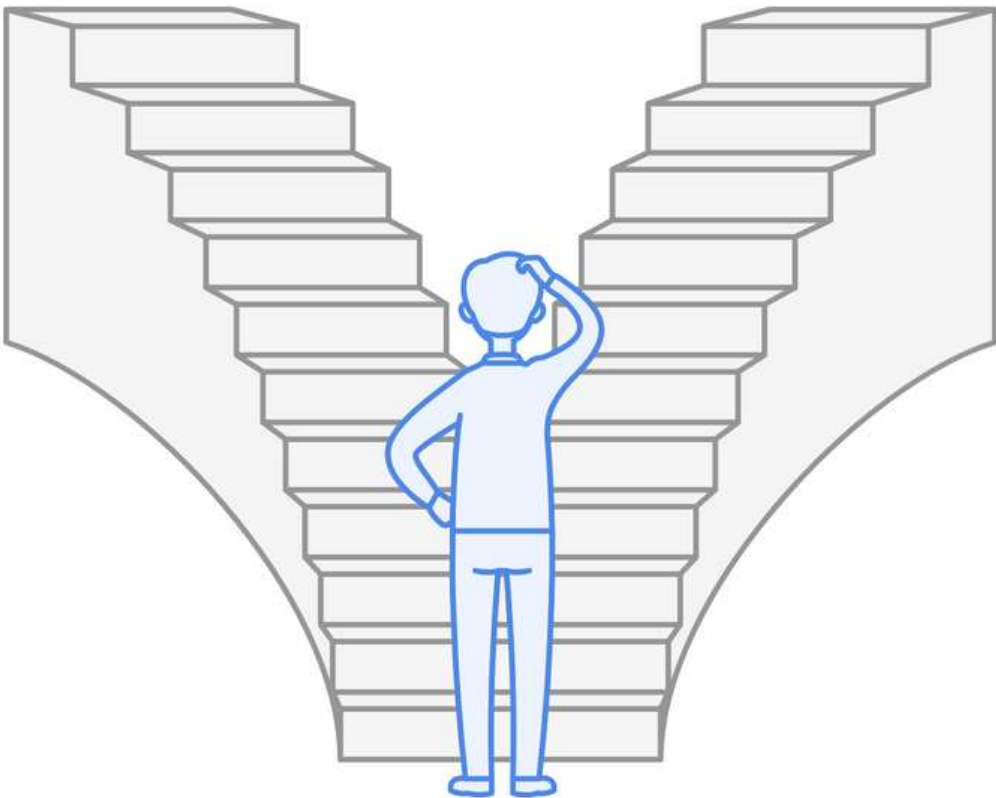
How should Angel Fincap allocate resources for STL penetration?

Tier Investment Strategy

Focuses on investing in specific tiers to optimize STL penetration and efficiency.

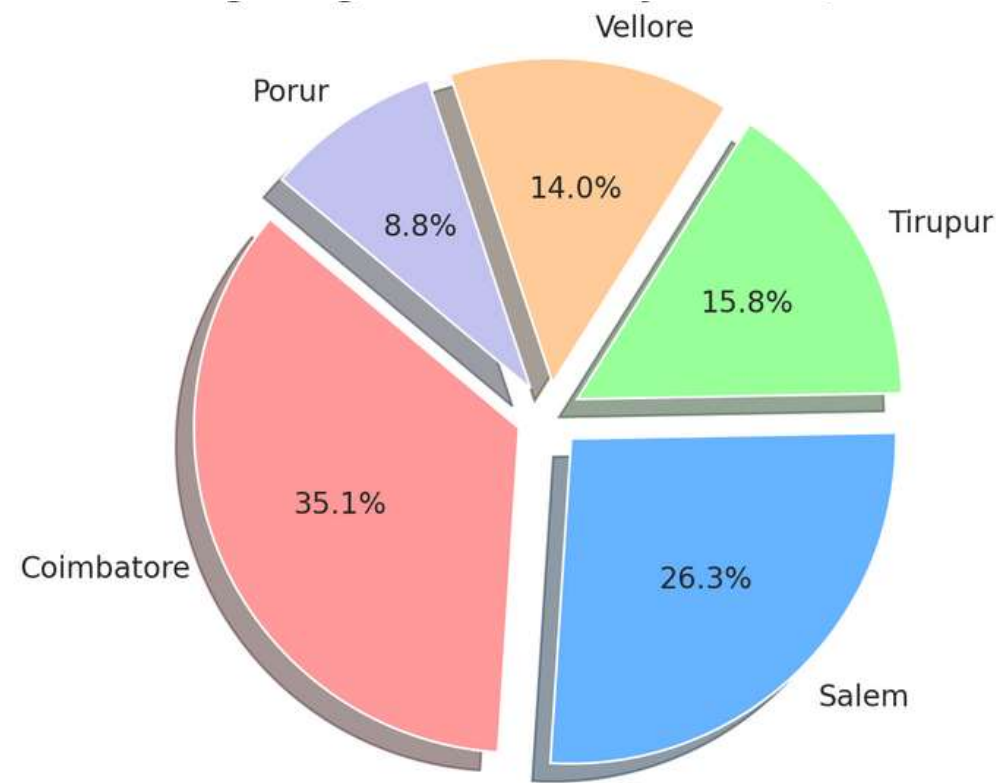
Outsourced Local Teams

Utilizes local outsourcing to ensure cost-effectiveness and lead generation.

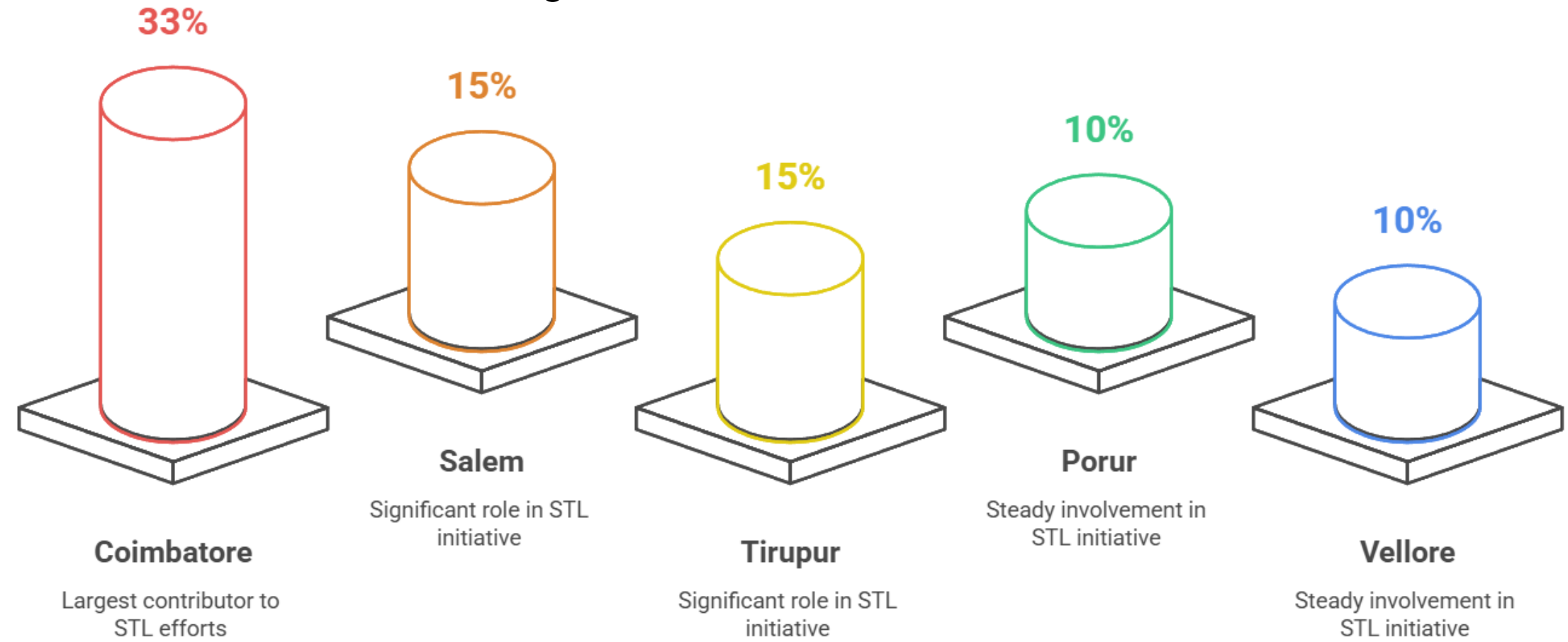


RESOURCE ALLOCATION -BRANCH WISE AND THEIR PERFORMANCE METRICS

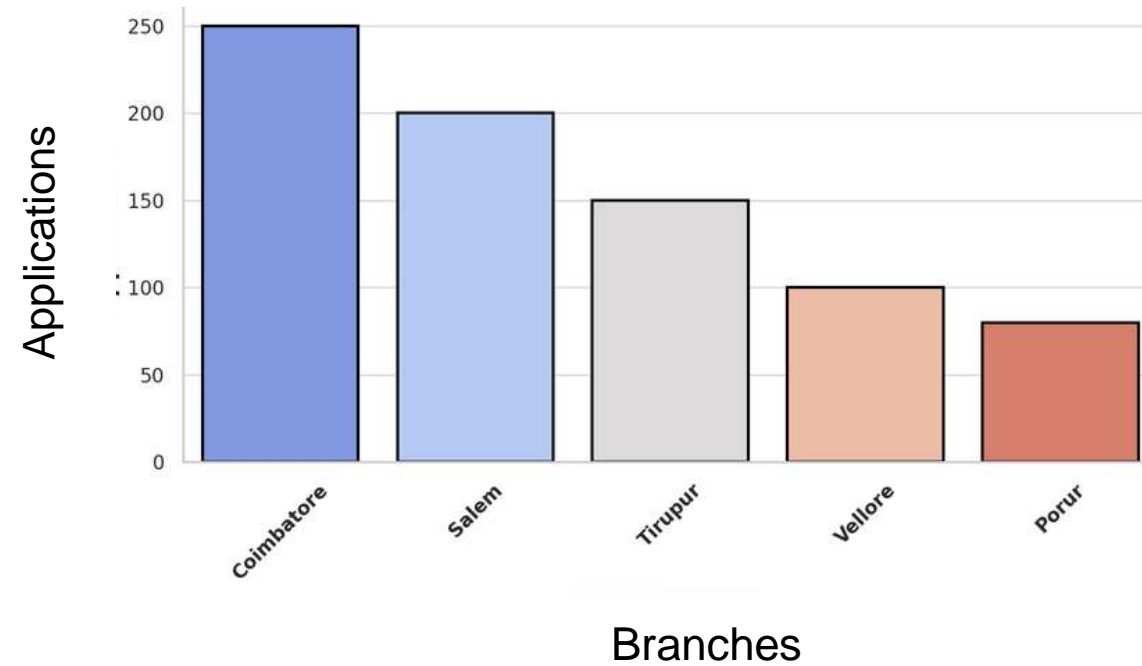
Marketing Budget Allocation(lakhs)



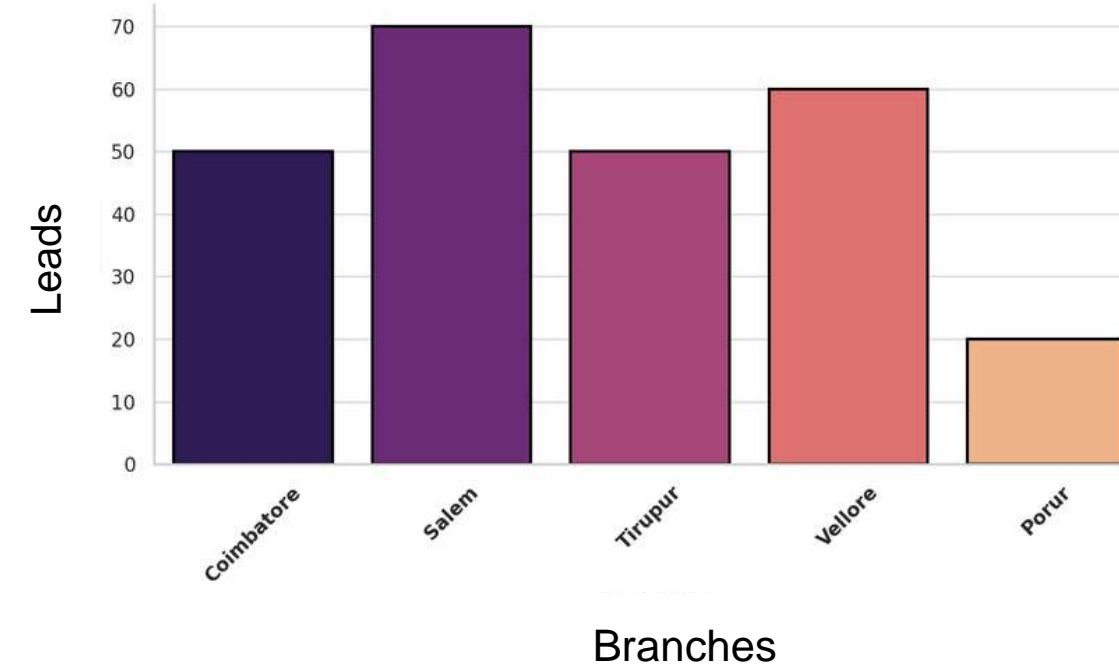
Regional Contributions to STL initiatives



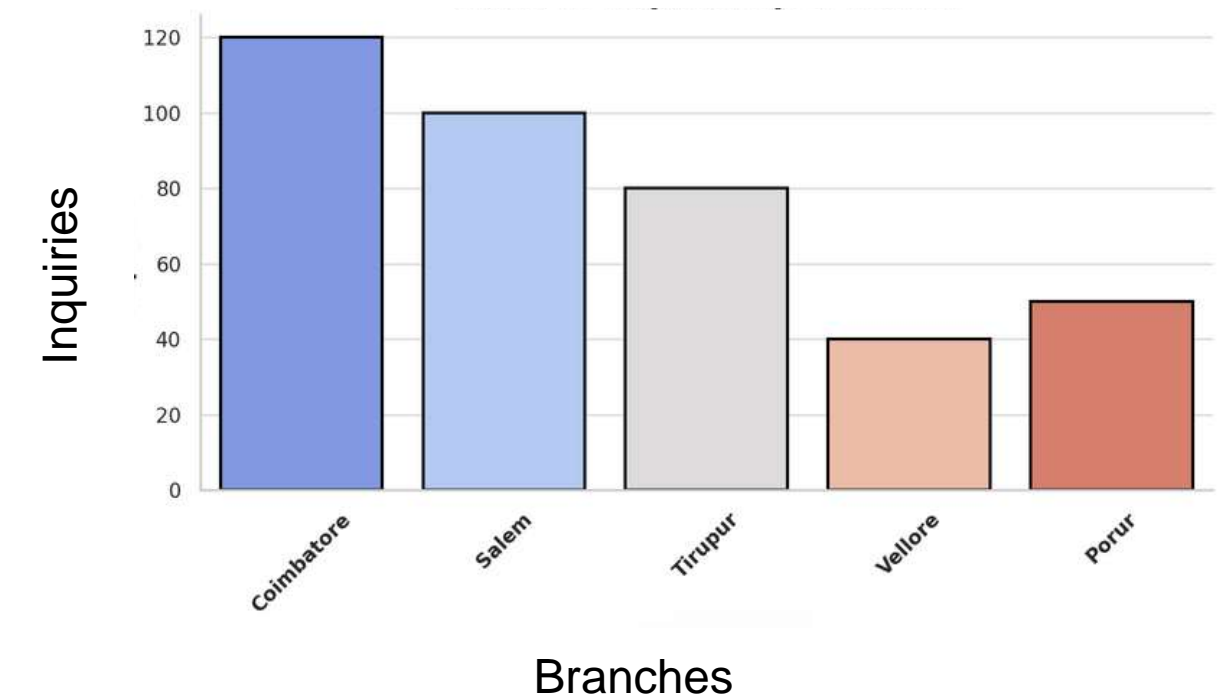
STL Applications per Month



Leads Generated per event



Walk In Inquiries Per Month



Question3

Goals to Achieve

- Offer competitive pricing through operational efficiency.
- Stand out by offering unique value propositions.
- Tailor products for niche markets (Tier II & III cities).

Porter's Generic strategy

Focus Strategy

Address specific needs of Tier II & III cities with specialized financial products and local collaborations.

Differentiation

Offer unique value propositions like faster turnaround times and customized loan terms.

Cost Leadership

Leverage AI/ML for efficient underwriting and expand into Tier II & III cities to achieve economies of scale.

Our Solution



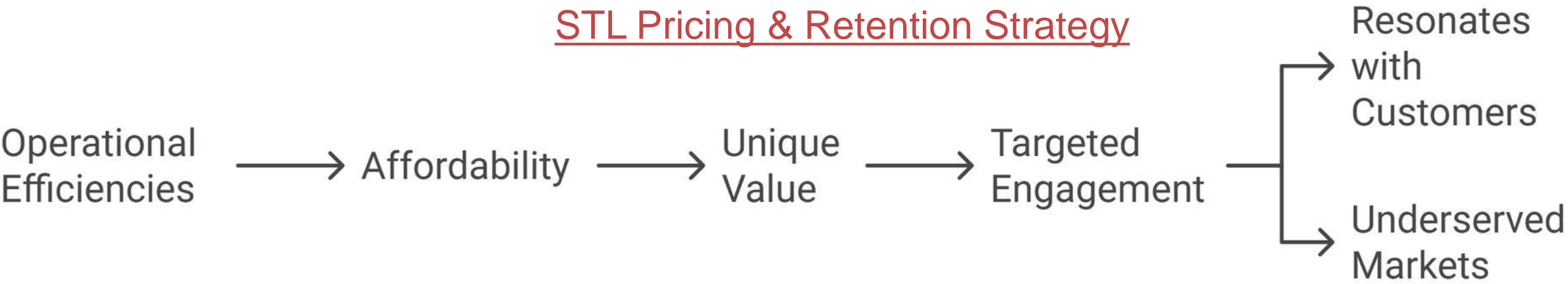
By integrating Cost Leadership, Differentiation, and Focus strategies, Angel Fincap positions STL as a value-driven solution for underserved areas, ensuring profitability and customer loyalty.

Projected Impact

Financial & Customer Metrics for STL



STL Pricing & Retention Strategy



The Inclusive Credit Optimization Framework-(ICOF)

A comprehensive approach to balance **inclusivity, asset quality, and effective credit underwriting** for underserved markets.

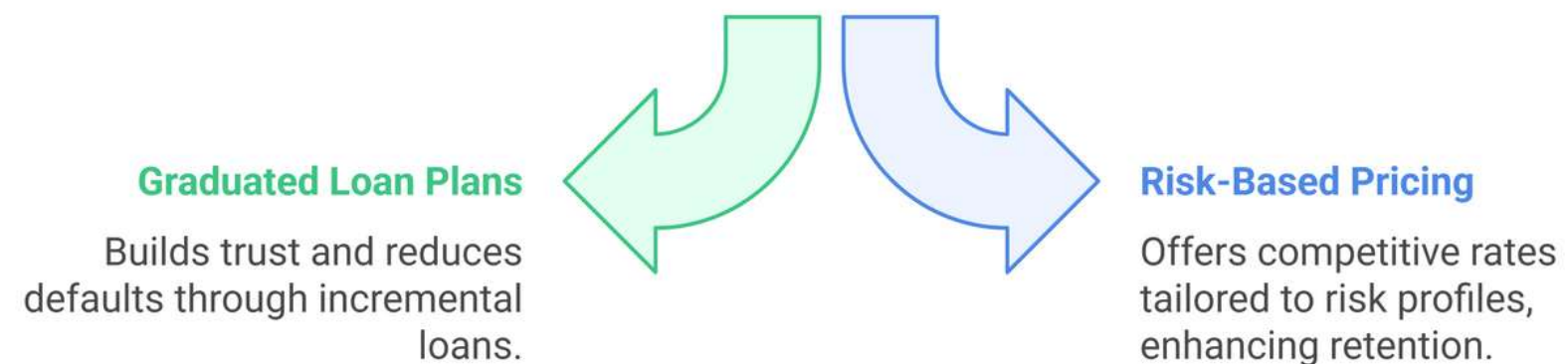
Technology Adoption



Risk Assessment Framework



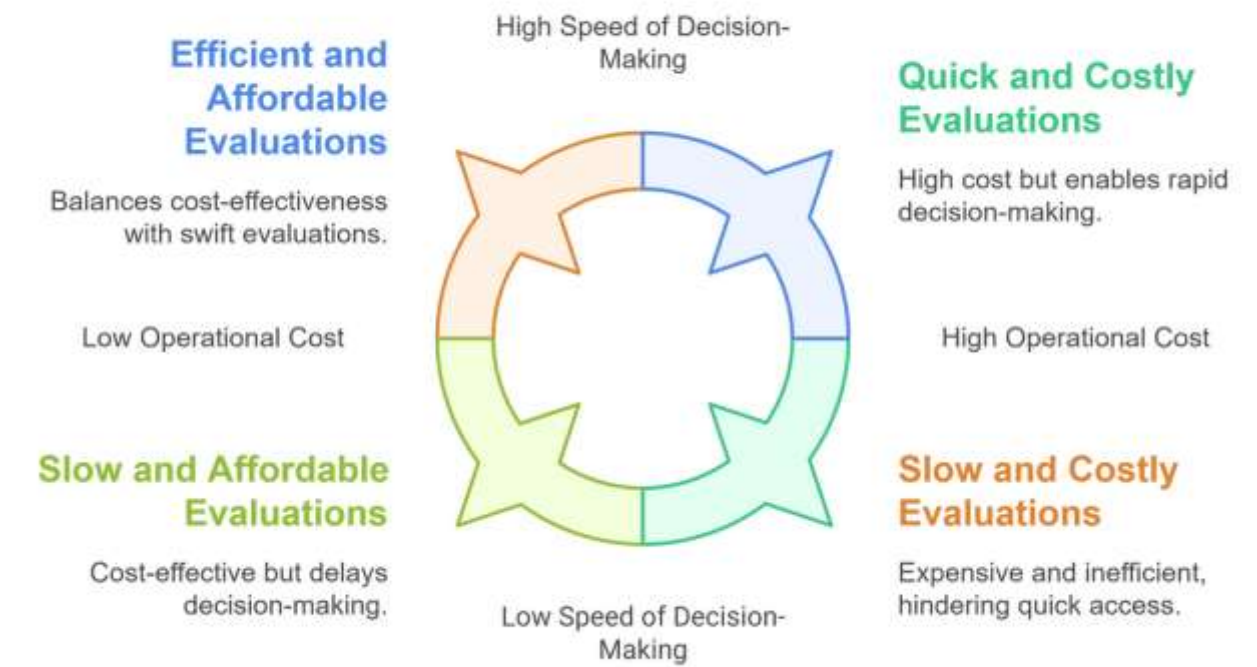
Loan Structuring



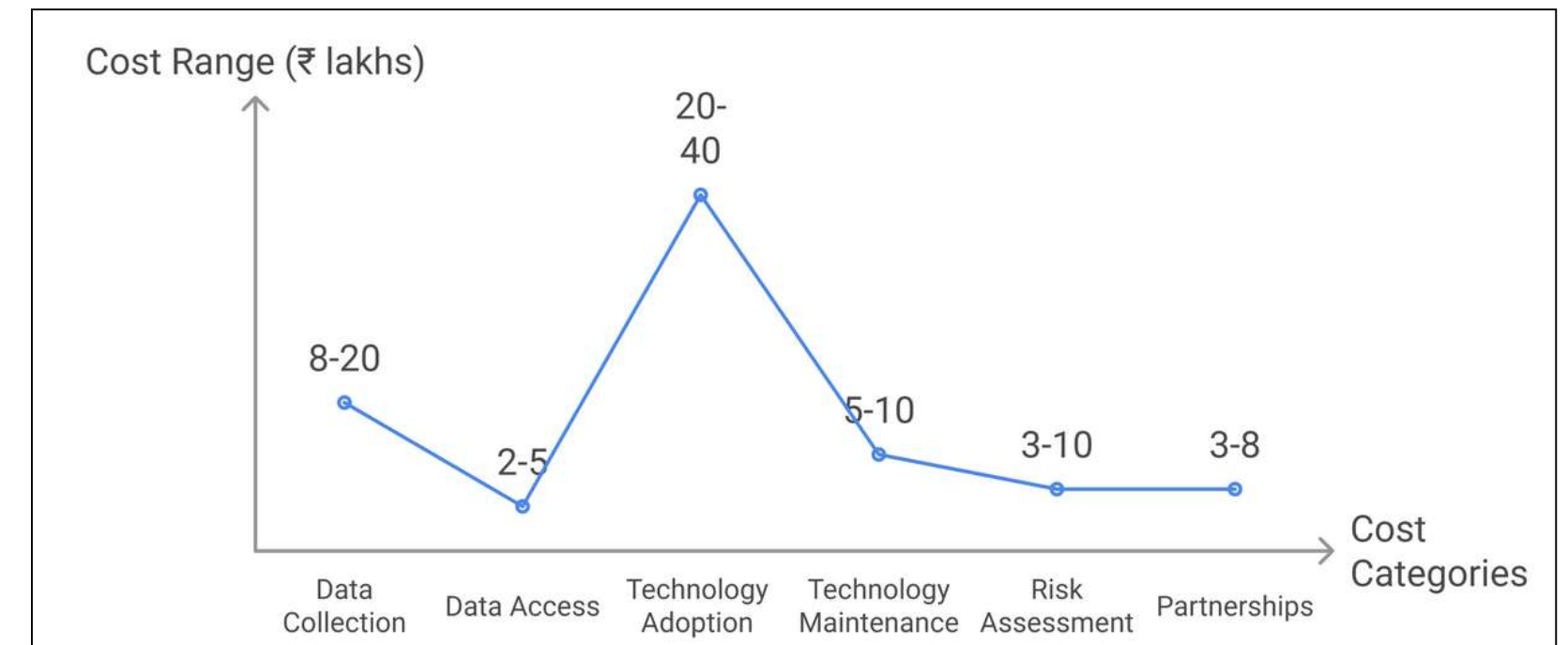
Precision Land Valuation Model (PLVM)

Provide **cost-effective, accurate land evaluations** for quick decision-making and fair credit access in underserved areas.

Impact of Precision Land Valuation Model on Small-Ticket Loans

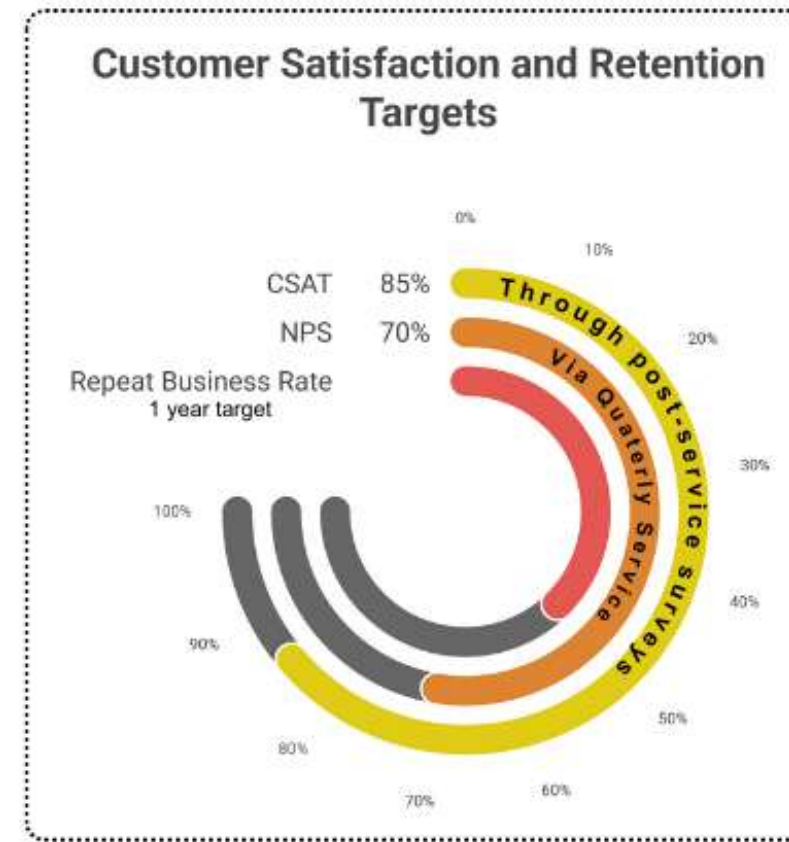
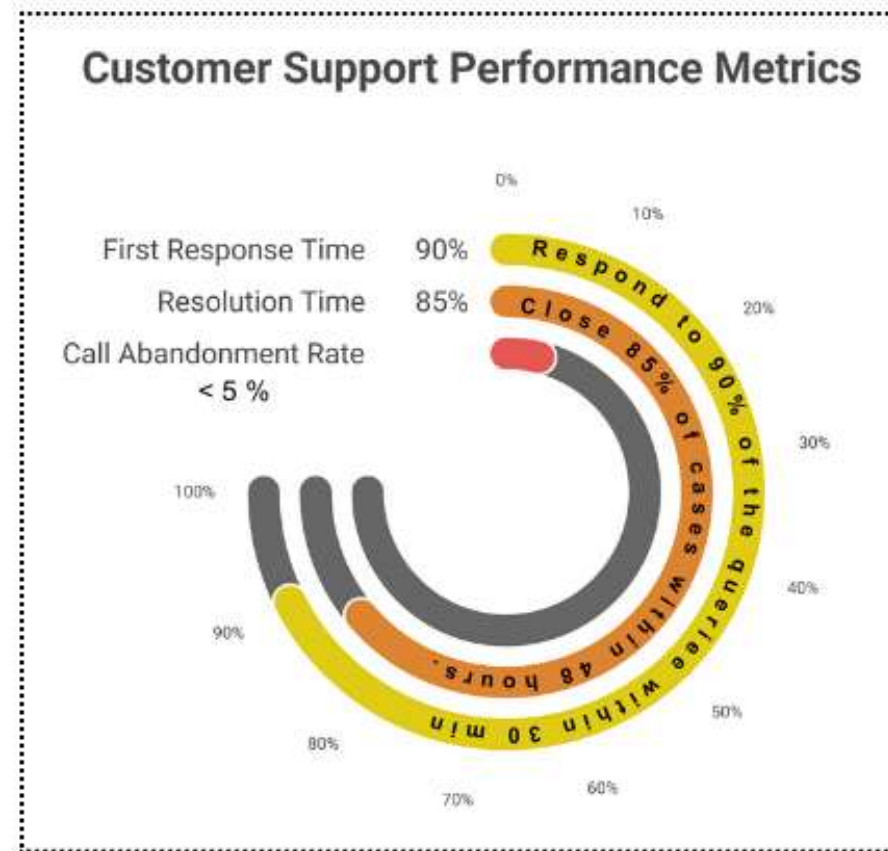


Cost Breakdown for PLVM implementation



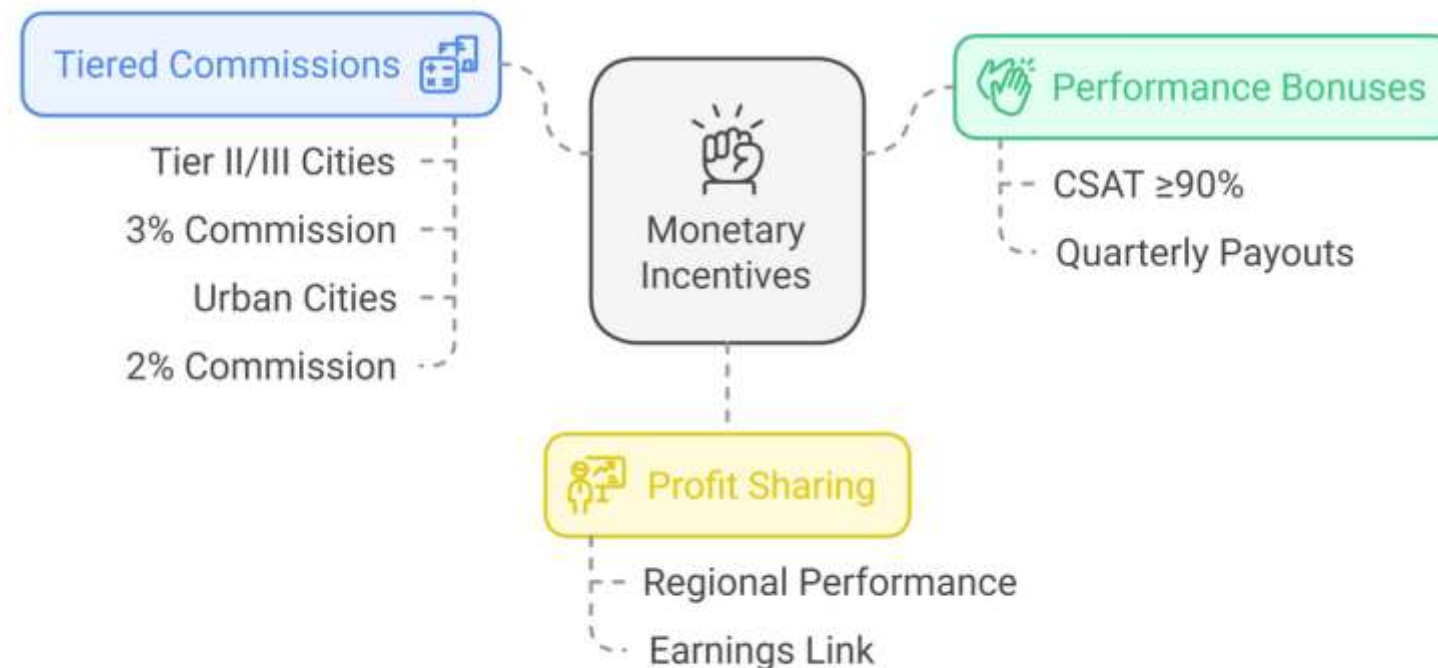
Question5

Performance Metrics Framework (**SMART** Goals)

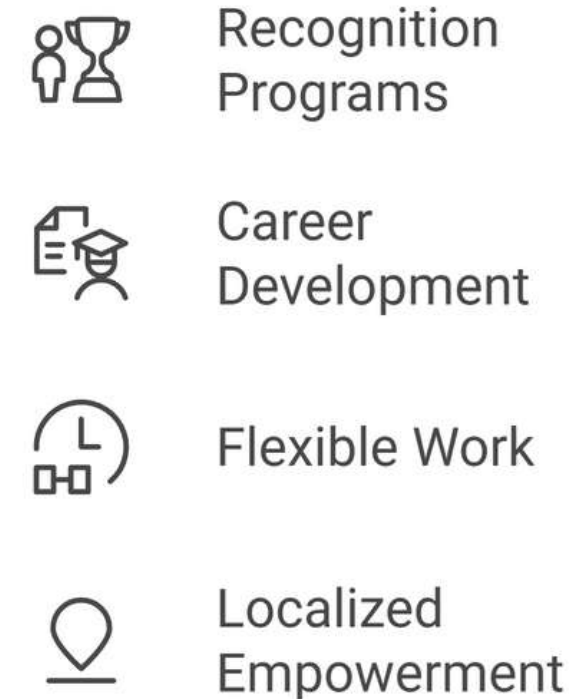


Employee Motivation Framework

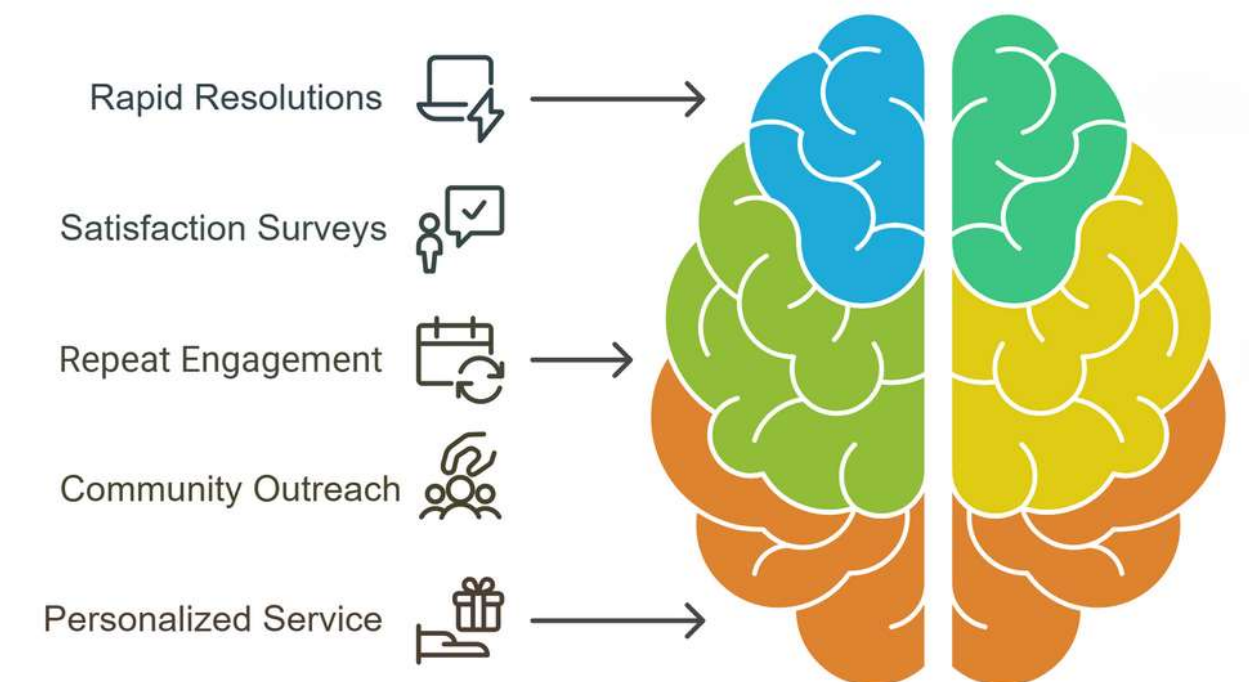
Monetary Incentives for Performance and Growth



Non - Monetary Incentives

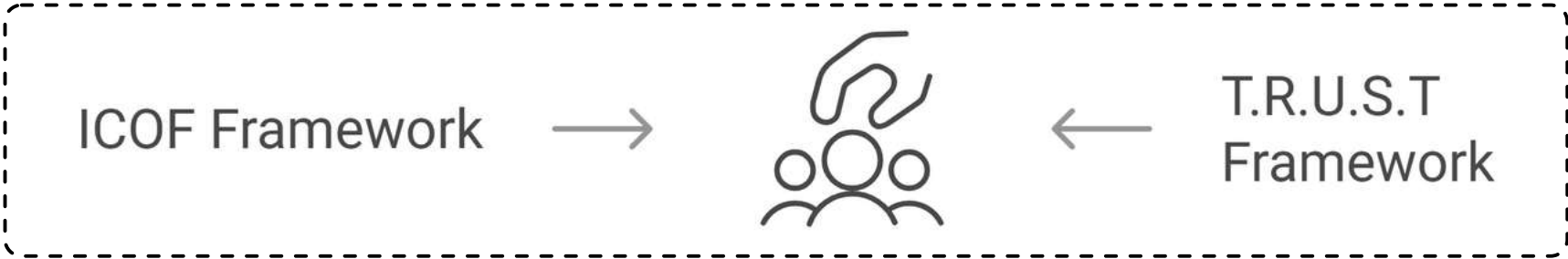


Enhancing Customer Loyalty and Trust

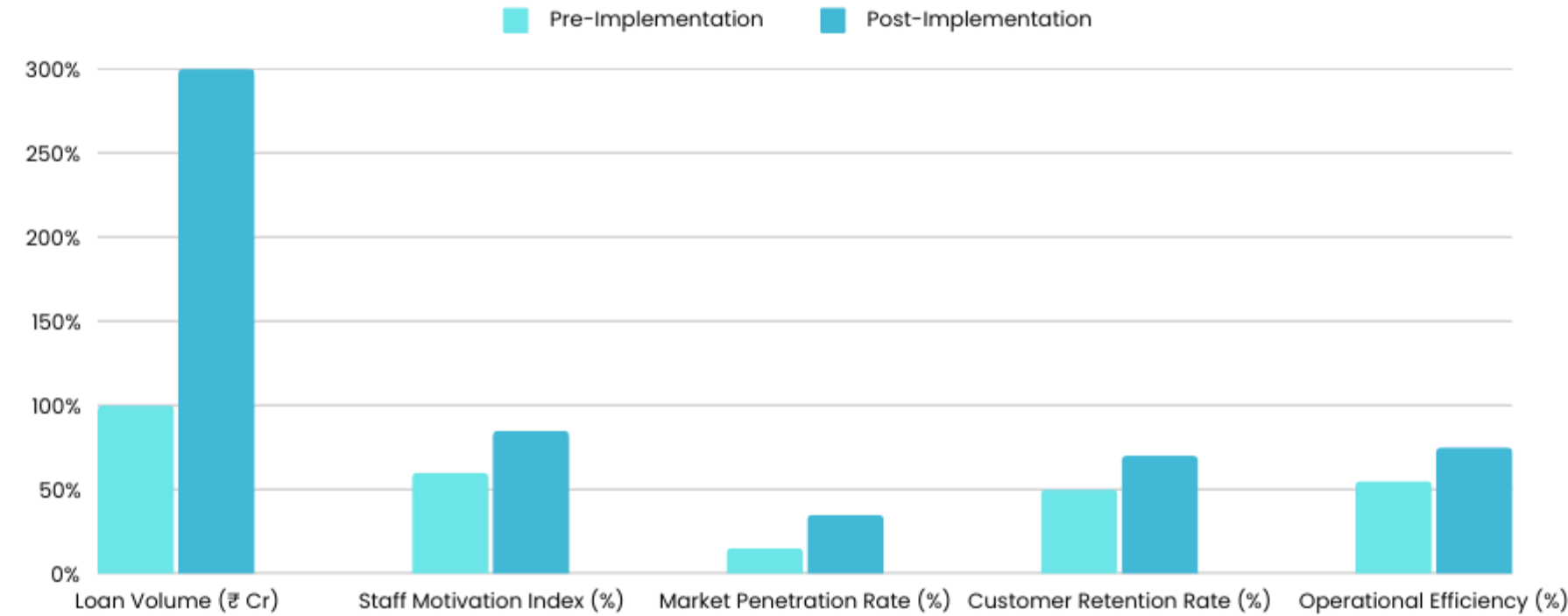


CONCLUSION - Accelerating Success: The Rise of Angel Fincap's STL Journey

Enhancing Financial Inclusion through STL



MARKET PENETRATION & RESOURCE ALLOCATION



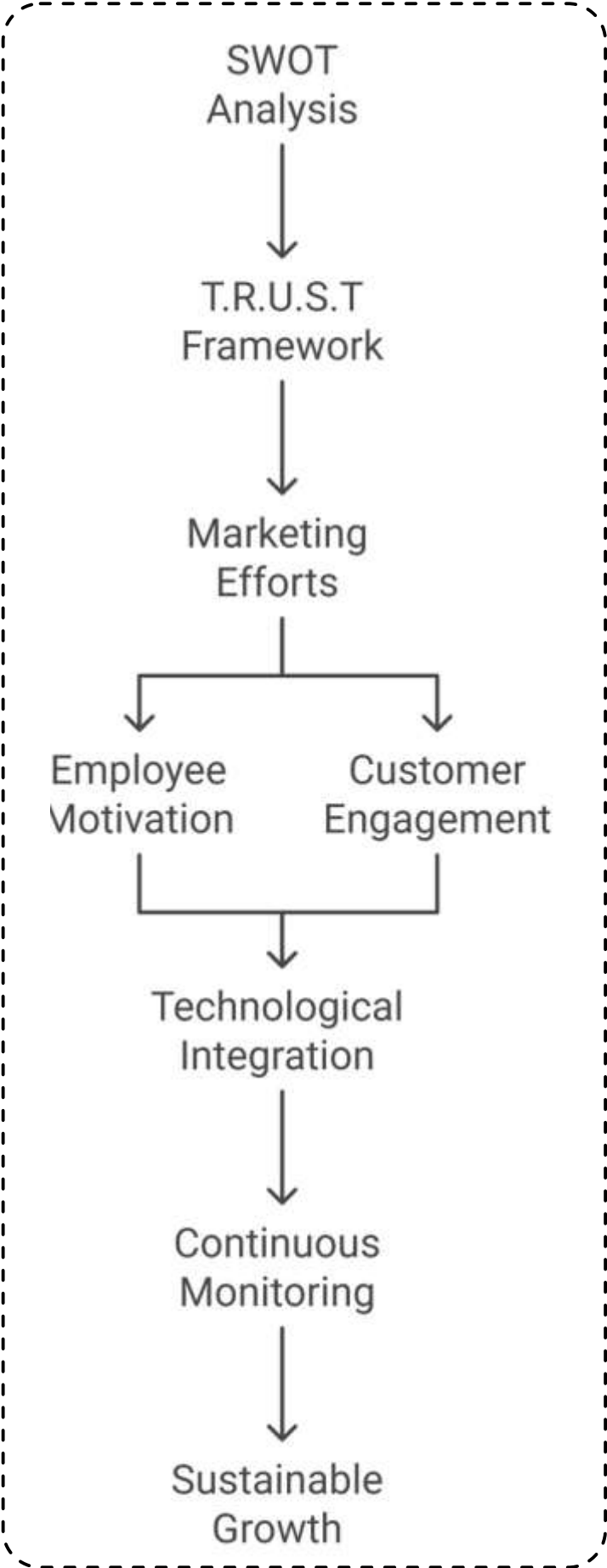
Customer-centric Strategies



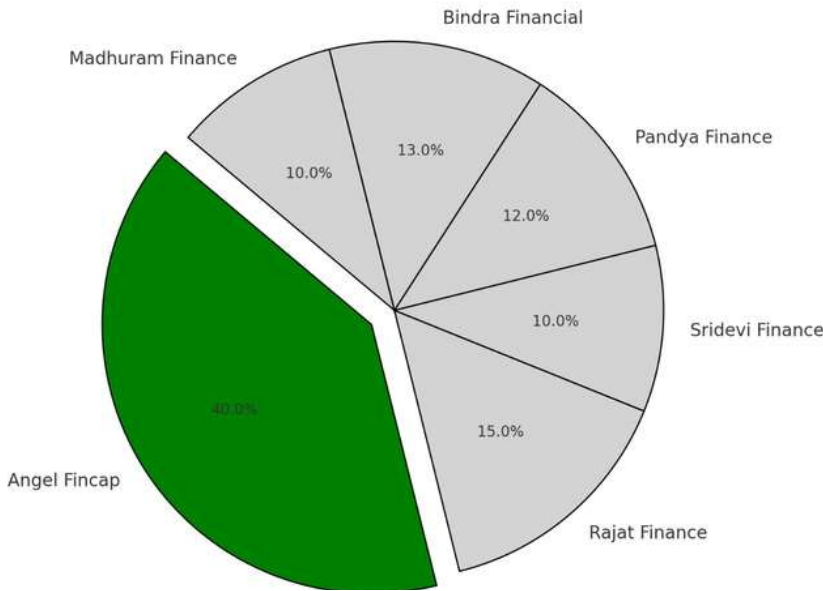
Strategic Framework for Competitive Advantage



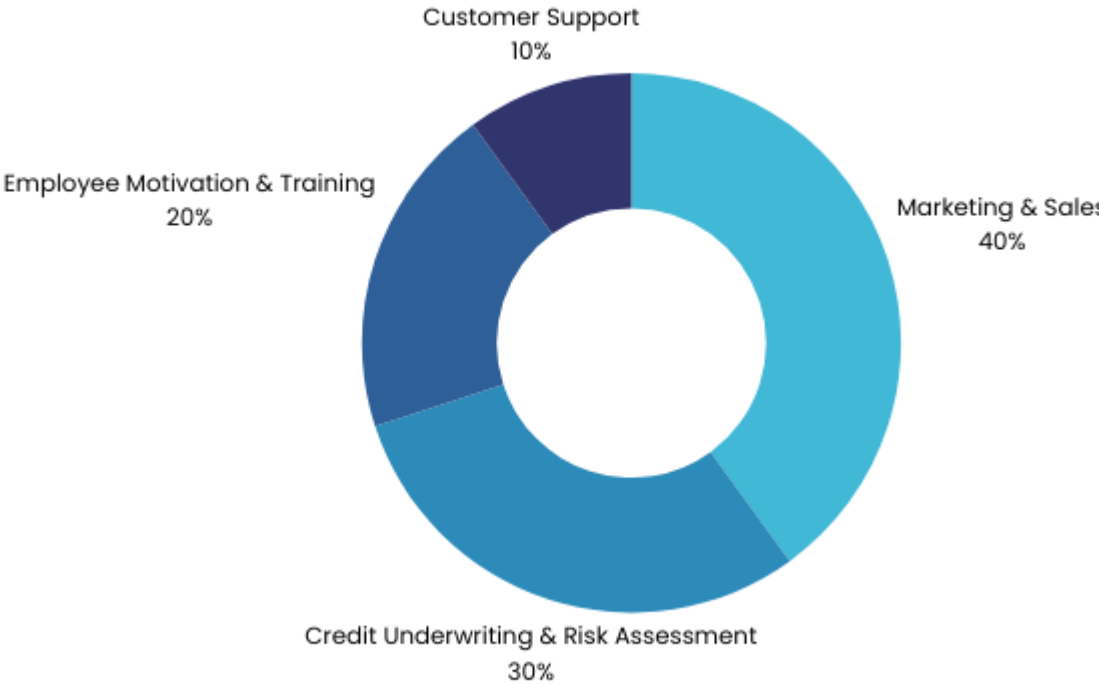
Strategy Flow-chart



Market Share Distribution Highlighting Angel Fincap



RESOURCE ALLOCATION:



STL PRICING SUSTAINABILITY:

