

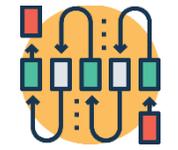
Legality

for

Personal Unsecured Loans

eSigning
eStamping
Docu-mentation

Join the
#WarAgainstPaper



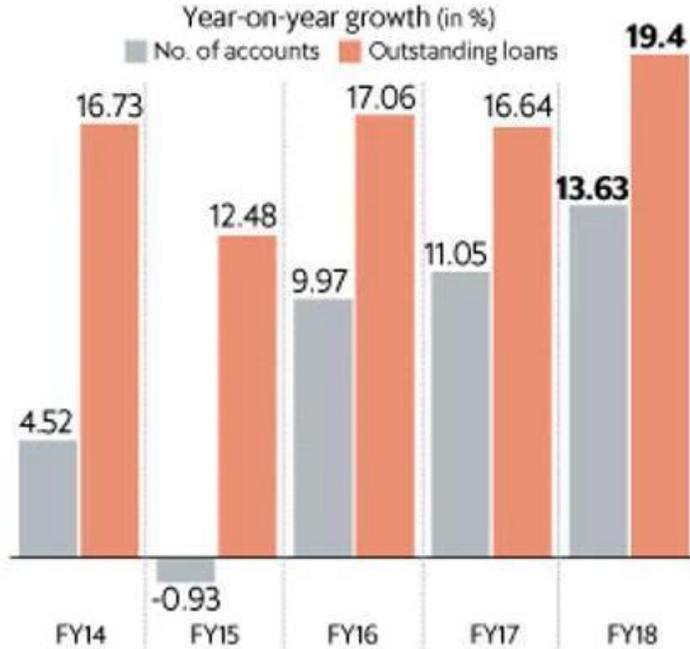
Case Study : Personal Loans

DEBT WISH

The indebtedness of the average Indian citizen is rising, led by a sharp surge in unsecured personal loans.



Source: RBI trend and progress of banking report



Personal loans are booming – with close to 30 million personal loan accounts being originated annually.

However, a recent study by Transunion CIBIL and SIDBI states that, on average to process a loan; an **NBFC** takes 19 while a **private sector bank** takes 29 days

NBFC



PVT BANK



**This time leads to customer drop-offs and costs the sector...
Can this be solved?**

Lending is **highly** paper-dependent

- ✓ Loan Agreements duly stamped
- ✓ Sanction letters
- ✓ Self – attested identity proof
- ✓ Loan recall letters



Clickwrap is woefully inadequate for enforcement and compliance

This paper based process is a **PAIN**



Expensive

The total cost of executing a document (visible and invisible cost) – with printing, lifetime storage, courier charges, manual coordination, verification cost can be upto INR 500 per loan case



Prone to Fraud

Wet-ink signatures are easily forged.
Gives leverage and power to unscrupulous agents to exploit the system



Cluttered Storage

Ballooning storage costs for physical agreements
Applications hard to find when they need to be inspected by RBI and other authorities



Time Consuming

Turn around times range between 19 to 29 days for a financial institution – leading to customer drop offs and significant delays in turn around time
Painful user experience leads to customer drop offs – lost revenue



Hard to Track

Hard to keep track of physical documents
Increased chance of losing documents and/or missing pages



Damage & Errors

Errors in filling applications and agreements lead to inordinate delays in disbursement
Paper is prone to physical elements – making transport a risk

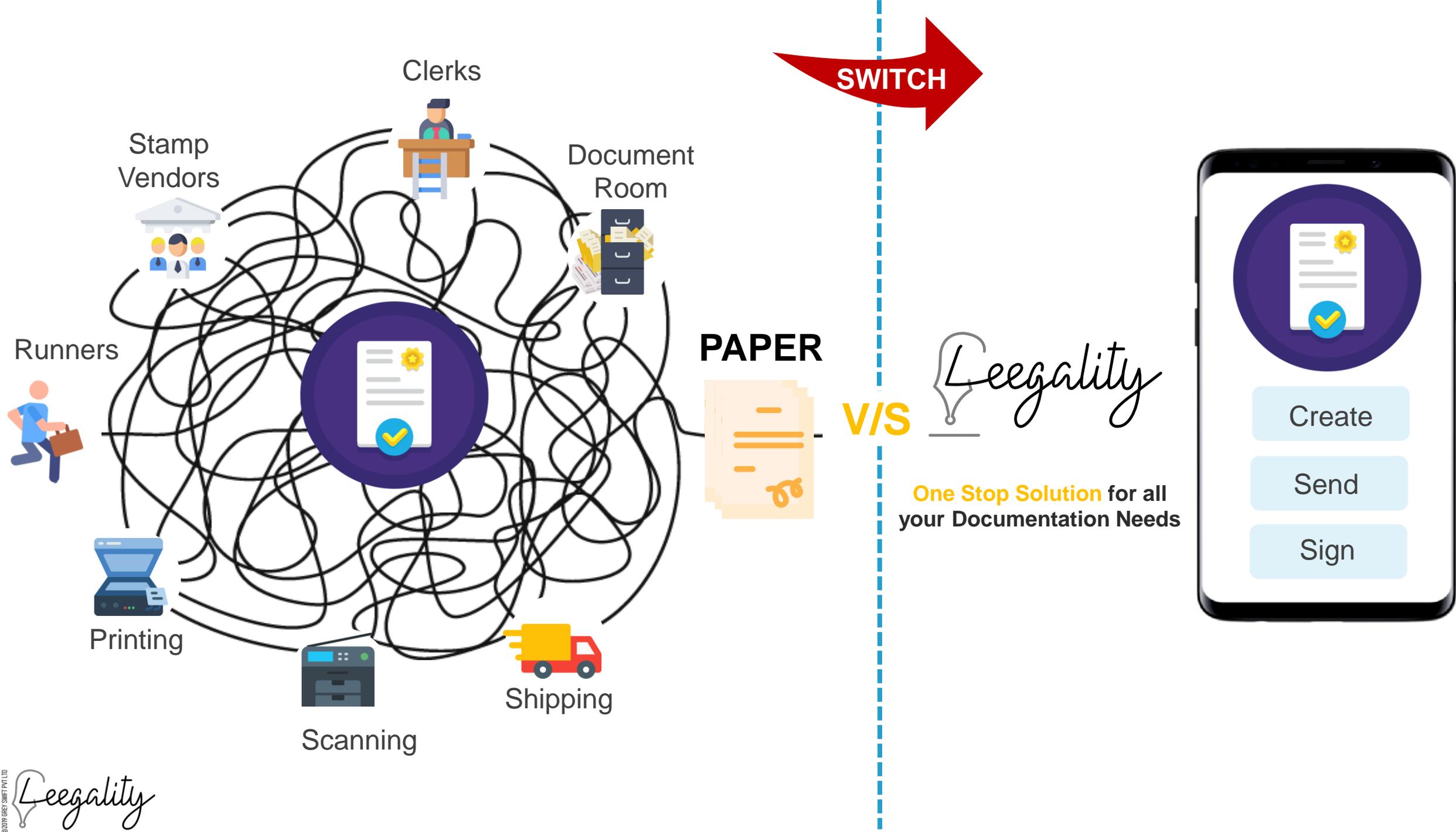


Difficult to Enforce

Wet-ink signatures are refutable and often disputed in a court of law
Missing pages/lost documents make enforcement difficult



Is there a better way



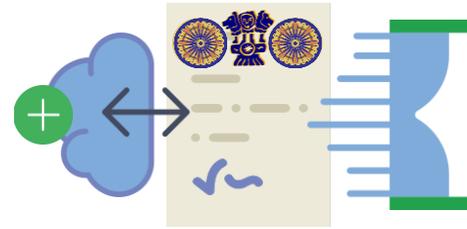
India's most powerful eSign, Digital Stamping & Document Workflow Solution



e-Signing

Easily get your documents eSigned

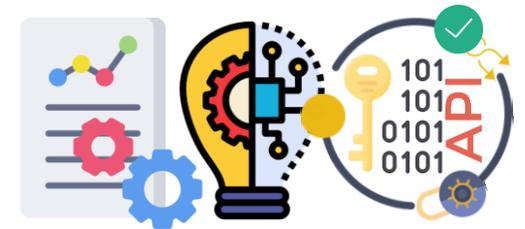
- ✓ Sign and Invite multiple signers
- ✓ Wide variety of eSigning Options: Aadhaar eSign, Virtual Sign, DSC and Document Signer
- ✓ Automated and Bulk Signing Features
- ✓ Digitally Signed Audit Trail of all documents



e-Stamping

Pay Stamp Duty for all your Digital Documents.

- ✓ Affix stamp paper instantly
- ✓ Available for all states
- ✓ Ensure legal enforceability
- ✓ Keep track of all your Stamp Papers



Docu-mation

Automate your documentation workflow

- ✓ Preconfigure your Workflows
- ✓ Create Templates for repeat use
- ✓ Unlimited Free Storage
- ✓ Powerful APIs

Leegality

is actively helping Banks, NBFCs and Fintechs to solve this problem for SMEs by providing unique, secure and scalable eSign and Instant Stamping solutions.

You can also supercharge your lending operations like they are!

SIEMENS

Financial Services

Razorpay

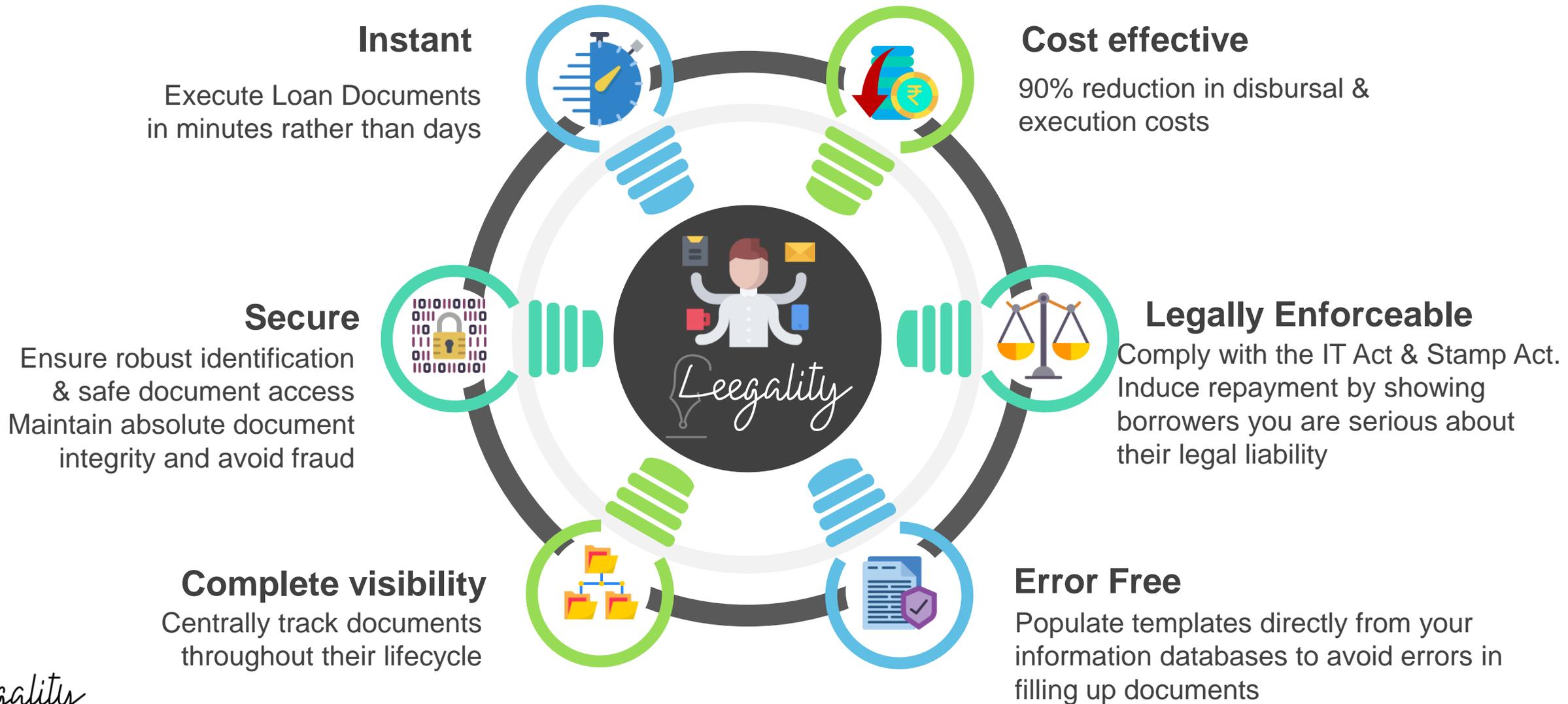
HDB FINANCIAL SERVICES

From the trusted family of HDFC Bank

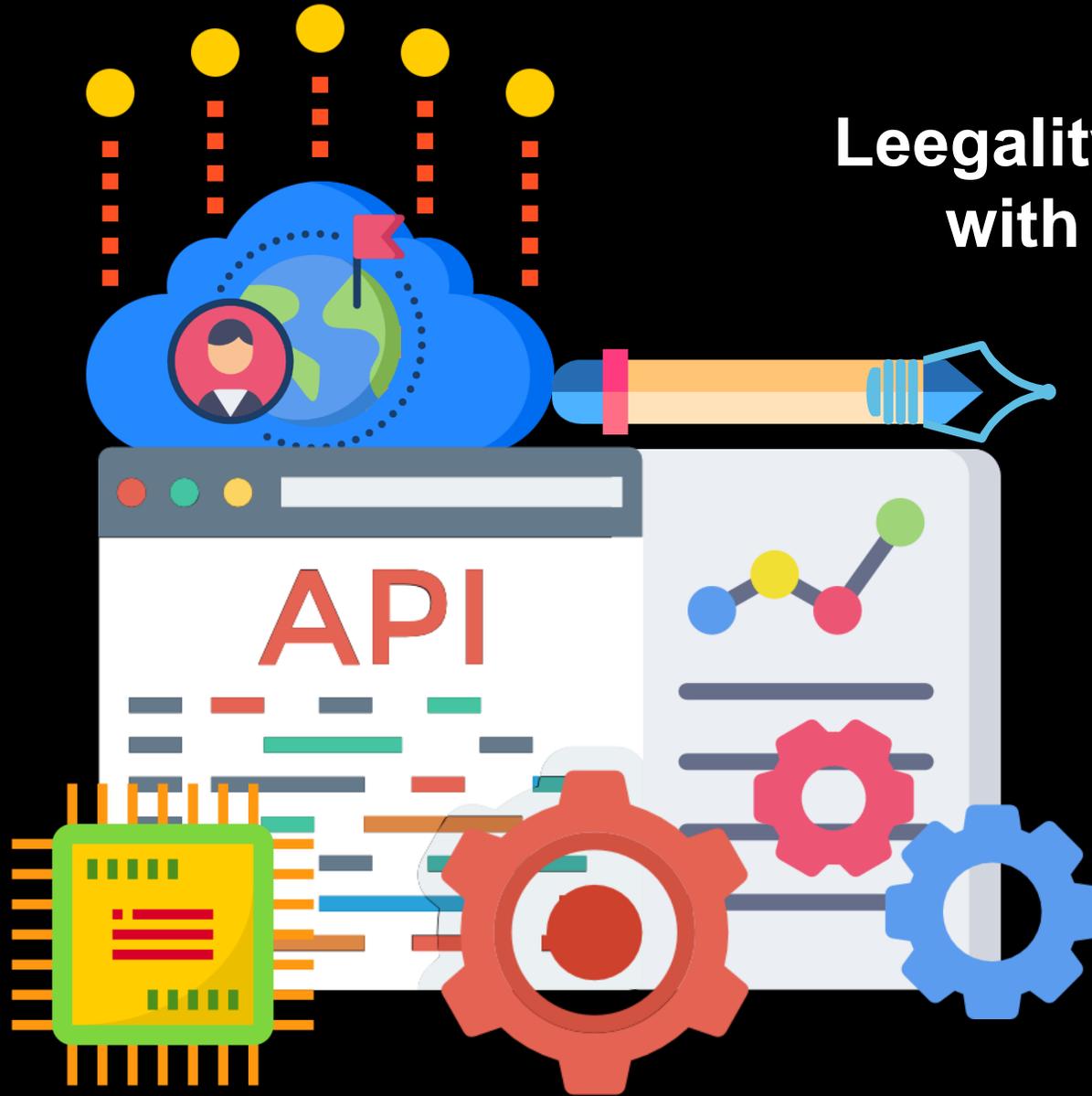
L&T Financial Services

NO MORE PAPERWORK!

A **100x** better solution with quantifiable **benefits!**



Leegality's APIs can integrate easily with your LMS/LOS solutions



- ✓ **Lentra AI : GoNoGo**
- ✓ **Pennant : LendingFactory**
- ✓ **Kuliza : Lend.in**
- ✓ **Salesforce**
- ✓ **Nucleus : FinnOne**
- ✓ **Decimal Technologies**
- ✓ **Inhouse solutions & more...**

Our Super Features

ORGANISATIONAL SIGNING

Bulk sign 100s of documents using DSC, Automated Virtual Sign and Doc Signer



TEMPLATE CREATOR

Create templates with variable fields for automatic document generation



WHITE-LABELLING

Brand your customer's signing journey with your colour, logo and subdomain



EXTENSIVE CUSTOMISATION

Tailor made for Indian Businesses with features like digital rubber stamp & custom signature placement



ROLE-BASED ACCESS

Configure Permissions and Manage access within your organization



ROBUST IDENTIFICATION

Optional identity verification through Aadhar certificate verifier, GPS location capture and face capture



FLAT FILE UPLOAD

Create and send 1000s of documents for eSigning using a single Excel file



COMPLETE VISIBILITY

Keep track of all your documents centrally and generate advanced management reports



TOP-OF-THE-LINE SUPPORT

Help in integration and extensive product updates and on-call support



Contact us today for a free pilot!

**Reach out to us at
contact@leegality.com or
call on +91 11411 70704**



Take the 'paper' out of paperwork