



A wealth manager clicks the photograph of a resident of the Agrakhal village to save his details in the bank's database

NO PHOTOCOPIES? Camera phones will do

KSHETRIYA GRAMIN FINANCIAL SERVICES

is a local financial institution that will bring banking to far-flung villages on the hills of Uttarakhand through voice recognition applications on cellphones in 2011. Camera phones and fingerprint machines are already in use

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UP IN Agrakhal in the Tehri district of Uttarakhand, change is sweeping into the mud brick houses of its 350 families. Till last year, the 1,200 residents of this bustling village, famous for its peas and ginger, had to trek 10 km to the neighbouring Narendra Nagar to reach a bank.

A visit in December 2008 by Anil Kumar, the head of a local financial institution that operates in the villages of Orissa and Tamil Nadu, changed that.

The first thing that struck Kumar as he drove on the winding Gangotri-Rishikesh road, was that the hilly terrain made travelling difficult.

"The question we needed to answer was, 'What is the best way to reach the customer?'" says Kumar, who established Kshetriya Gramin Financial Services in 2008.

KGFS is the rural finance division of IFMR trust, a not-for-profit financial inclusion organisation and brainchild of former ICICI Foundation chairman Nachiket Mor.

Two things had to be done. One, several branches had to be opened, where each branch would serve at least 20 villages within an eight to 10 km radius. Two, the bank had to go to the customer, not the other way round.

To achieve that, Kumar and his team of 10 people, comprising Anupama Joshi (who now runs the operations at Agrakhal) used a five-megapixel camera phone

and a fingerprint device.

The team visited the villagers' homes and took photographs of them and their documents — since photocopying machines were scarce. They also collected fingerprints using a biometric device.

If the person chose to transact with the bank, a lone trip to the branch was enough. Since April 2009, the bank has opened 18 branches, connecting a grand total of 350 villages and giving over 10,300 residents access to banking.

Kunwar Singh, a resident of Jardhar Gaon, took a loan of Rs 20,000 from KGFS six months ago. "It was effortless. Our fingerprints were collected, and they clicked our photos. We didn't have to submit any documents. In other banks, we wait several days to activate our account, but at KGFS our accounts were opened immediately," says the 37-year-old shop keeper.

Singh doesn't even have to travel to the branch to repay his loan. He hands over the money every month to his neighbour, who is a KGFS agent for Jardhar.

Singh's neighbour sends a message stating the amount he has received on a mobile phone the bank has left with him.

Next year, the phones will get a voice recognition technology application.

"The customer's voice is recorded and saved in our database. During transaction time, all they have to do is speak into the agent's phone and we'll know it's them," adds Joshi.



IT'S A PROFITABLE ENTERPRISE, NOT A PROFIT-SEEKING ONE. THE DIFFERENCE IS THE LITTLE SURPLUS THAT KEEPS US GOING.

ANIL KUMAR
Founding member, KGFS

JOBS FOR ALL, TRANSGENDERS INCLUDED

INDU ANTONY

plans to set up a job portal for transgenders in 2011, after having held a photography exhibition last month

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HER work with the transgender community began three months ago. Professional photographer Indu Antony first met members of the transgender community when she was shooting the cover of a magazine. "I went to meet them at Sangama," says the 28-year-old Bengaluru-based photographer of the city NGO working towards the rights of sexual minorities.

"I've seen photographers taking pictures of transgenders begging and clapping on the streets — I wanted to break that notion. Most people have a blurry vision of transgenders and seeing the beauty in them was the key to my first attempt at achieving my vision."

An unconventional photoshoot alone wasn't enough, realised the photographer. Antony set up an exhibition of photographs titled Beauty in the Blur, including solo photographs of transgenders. She then travelled with the exhibition to Hyderabad. "An organisation came up and promised four jobs for members of the community. I was thrilled," says the photographer, who was encouraged to reach out to more people and hopes to showcase Beauty in the Blur at corporate offices and public places. "I am also trying to set up a job portal for transgenders," she adds.

There's another big project planned on the portal: A programme called Teach a Transgender, where the general public can volunteer to teach them basic English language and computer skills.

If you'd like to help Antony, mail her at induantony@gmail.com

Ambica in a shoot titled Apple Float by Bengaluru photographer Indu Antony



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INDU ANTONY
Photographer