

Sankul Capital builds a foundation for financial independence.
They make it easy for the poorest of poor in the remotest village to save, avail credit or get insurance all in one place.

Sankul Capital Services has been selected for funding support under the Government of India Start Up Seed Fund Scheme.



 Renuka Kumar | Founder Director

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PROBLEM



64.61% Indians live in rural areas and do not have access to affordable financial services.



10% of rural women have access to credit services.

SOLUTION



Mobilize poor into Self Help Groups and cultivate saving culture.



Link Self Help Groups to banks and offer life long support



Get insurance to cover everyday risk.

MARKET OPPORTUNITY



42% of rural Indians do not have access to banking services.



850 million rural Indians lack access to bank services and formal financial services.



69% of Indian households struggle with financial security.

TARGET CUSTOMERS



Rural low income, less educated groups.

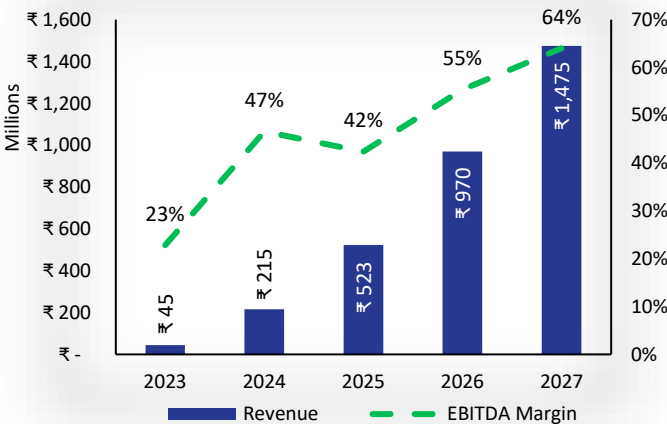


Urban low-income population predominantly migrant workers.

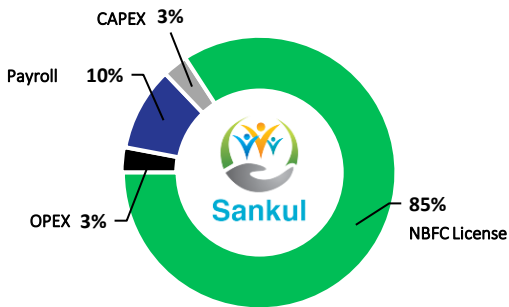


People wanting better banking services.

FINANCIAL PROJECTIONS



USE OF FUNDS



Sankul Capital is looking to raise INR 11.50 Crore (USD 1.4 Mn) to fund the growth and scale its operations.

COMPETITIVE BENEFITS



Lowest Interest Rate @18%



Flexible Loan Repayment



Door Step Delivery of Services



Renuka Kumar
Founder Director



L H Manjunath
Founder Director

Till date Sankul Capital has raised INR 4 Crore using convertible notes lead by Angel and Institutional Investors