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## “Digitalization Will Be The Mantra In The Post-Covid World”

Could you throw some color on the company's asset-light business model? Also, how are you leveraging technology and automation of processes to streamline costs?

BLS International is a trusted global tech-enabled services partner for governments and citizens. Our business is diversified into visa and passport services, consular services, e-visa services and front-end and citizen services to the governments in India and globally. It's globally diversified wherein we serve over 46 plus client governments spread across 66 countries. We have also established a robust network of banking points to deliver banking services to the unserved and underserved rural and remote population of India by bringing last-mile connectivity and financial inclusion. With this, we have successfully reduced the impact of the pandemic on our business to a larger extent.

Our asset-light model and continuous efforts to streamline costs aligned to the level of operations helped us to stay strong during this pandemic. We managed to limit the decline by continuous focus on cost rationalization and realigning expenses in line with the current level of business operations wherein our employee costs were reduced significantly. To sum it up, despite the challenges and a not so stable global economy

owing to the pandemic, we have been able to maintain healthy financial performance. There is tremendous acceptance and implementation of technologies like AI in the visa domain. BLS has adopted AI-backed application processing which makes the process easier, faster and effective.

BLS uses interactive methods to provide the current status of the travel document that is being processed to the traveller instantly. With our conversational app, we have consistently reduced the amount of interaction required factoring intent and context into the conversation. For example, just a text to a chatbot saying, “current status of the application number xxxx1234”, accomplishes the task and shows the status of the application to the traveller instantly. Bots using Natural Language Processing (NLP) are deployed to accomplish more complex personalization using AI. Travel Documents like passports and e-residency cards recognition are being used to recognize a blocked or blacklisted traveller as part of security clearance.

BLS uses the feedback mechanism to capture the user experience and enhance it further. We capture the mood or sentiment of the traveller, based on analytics and AI built into the system, for continuous improvement in customer delight hence, delivering better and efficient service. We have been serving multiple Governments/Embassies such as India, Brazil, Spain, Italy, Hungary, Philippines, USA, Canada, Estonia, Lebanon, Portugal, Vietnam, Morocco, Belarus, France, UAE, Thailand, etc. for visa outsourcing and consular services. We take pride in optimizing the entire system into a seamless progression including automation of processes, application submission, appointments, helplines, collection and remittance of fees on the applicant's behalf, biometric enrolment and a host of value-added services for the applicant's convenience.

**With new variants of the virus being discovered routinely in various parts of the globe and restrictions being placed on international travel, what are the trends you are currently witnessing amidst your clientele? By when do you envision international travel making a comeback to pre-Covid levels?**

International travel is likely to recover soon despite the progress being halted by the omicron variant. With aggressive vaccination and booster drives in all major countries, the travel business has been showing momentum. Even after the Omicron variant, the majority of our centres globally are going full, rather demand is surpassing the available appointments. While all the major countries have opened up borders with specified Covid norms. Although, I feel the situation will be much better by March 2022. About the industry reaching pre-Covid levels, with recent trends like ‘revenge travel’ and ‘VFR (Visiting Friends & Relatives)’ it should bounce back within a quarter of the situation becoming normal.

To boost travel, few global tourism destinations like Spain, Italy and other countries are enticing the travellers with incentive schemes like reimbursement of airfare by 50 per cent, offering a free night of accommodation and other innovative schemes. Hence, travellers are leveraging these schemes and planning trips to grab the freebies. As a company, we are at the cusp of a growth trajectory with a visible rebound in our visa and consular business. We are seeing “revenge travel” taking place across the globe and the visa business showed signs of growth on a month-on-month basis from June 2021 onwards while our banking correspondent and e-governance business are the biggest beneficiaries of financial inclusion and digitization in the domestic market.

What keeps us hopeful and confident is the investment we have made in putting our technology and base together along with a strong balance sheet and liquidity position, which differentiates us in the industry. We believe that digitalization will be the mantra in the post-Covid world and thus, we are focusing on leveraging our technology assets to tap emerging opportunities. Going forward, we are even more committed to leveraging our technology and operational excellence to deliver enhanced service and customer experience.

### **Can you throw some color on the new projects BLS International Services has undertaken over 2021? How are you focusing on diversification towards e-governance and other value-added services?**

This year, we won multiple projects in India as well as from other governments globally. The global wins include the Republic of the Philippines, which is set to provide e-passport renewal services, initially starting with Italy, Qatar & Malaysia. The list also includes the Embassy of Italy, which will process visas across 20 centres in Russia while the Embassy of India in Kuwait is set to provide consular, passport, and visa services. Apart from these, the Republic of Estonia also aims to provide e-residency digital IDs by the Estonian Police & Border Guard Board (PBGB) in Japan, Thailand, Singapore, Brazil & the South African Republic as well as the Embassy of Thailand in India.

Earlier this year, we also won a contract from the Embassy of Brazil in China to provide visa application processing across 15 centres in China. Before that, we were mandated by Brazil Embassy in Lebanon for visa processing. This year, we also partnered with a Singapore-based company, Knowledge Catalyst to provide digital health certificates also known as ‘HealthCerts’, for passengers travelling to and from Singapore; and File Solutions Limited, a data and digital enrolment service company of Nigeria, to manage the identity management services for Nigerians in London, UK. Alongside in India, we were mandated by the UP government to provide citizen

services with a comprehensive digital platform; and by the Rajasthan government for e-Mitra Kiosks in Jaipur, Alwar, Ajmer, Jodhpur and Nagaur.

As part of these contracts, BLS enables a decentralized self-governance backbone to the administrative system through the PPP (Public-Private Partnership) model. We also partnered with e-commerce giants to provide assisted e-commerce services to the rural and semi-rural areas of the country and are quite optimistic about the potential in this area. With respect to the National Banking Correspondent (NBC) business, Starfin - we are now empanelled with 5 banks i.e. Bank of Baroda, Punjab National Bank, Central Bank of India, Uttarakhand Gramin Bank and India’s largest bank - SBI. All our recent projects have started to pick up with countries opening up their borders and shall continue to witness steady growth in the next financial year.

### **What are your growth levers?**

Our seamless progression including automation of processes, application submission, appointments, helplines, collection and remittance of fees on the applicant’s behalf, biometric enrolment and a host of value-added services for the applicant’s convenience have helped us to move ahead in our overall business. While some of our growth levers are:

- Domestic and global opportunities in outsourcing of citizen services like Punjab and UP projects which would enable us to grow our citizen services business to other states and countries globally.
- More governments to outsource consular, citizen, visa and identity management services which are a moat for our global business.
- Through strategic organic & inorganic growth.

### **What are your top 3 strategic priorities?**

Our focus is to build robust tech-enabled processes with efficient execution and investments in technologies to utilize exciting possibilities related to digitization, last-mile penetration and enhanced service experience. We continue to leverage competence and deepen presence with our existing client base by offering greater services, thereby increasing wallet share in the front-end and citizen, visa, consular, e-governance, attestation, biometric and e-visa vicinity.

Our top key objectives are:

- To focus on diversification towards tech-enabled e-governance services in the global as well as domestic market.
- Establish a dominant global presence at the back of our core tech strengths, to access international markets and target missions that are already outsourcing the services.
- To strengthen our relations with the existing customer base that will eventually help us to get more contracts in the vicinity of e-governance, visas, consular, e-visas, retail, etc.

