

Innovations in Financial Inclusion – Aapka Bank Aapke Dwaar

Department of Posts

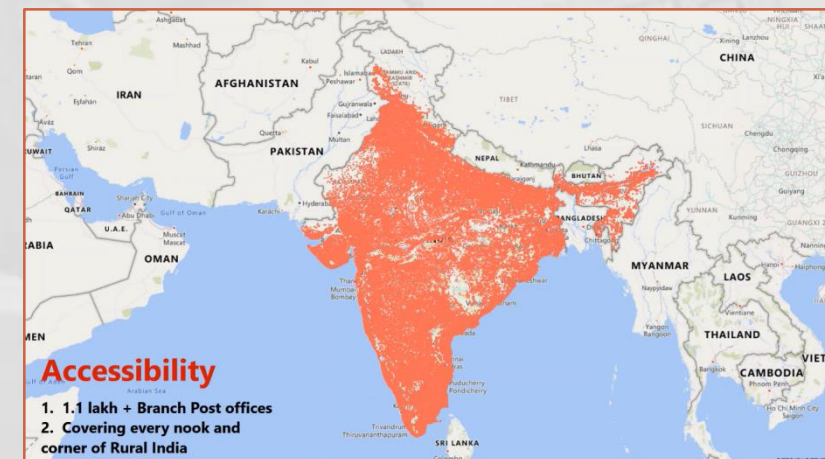
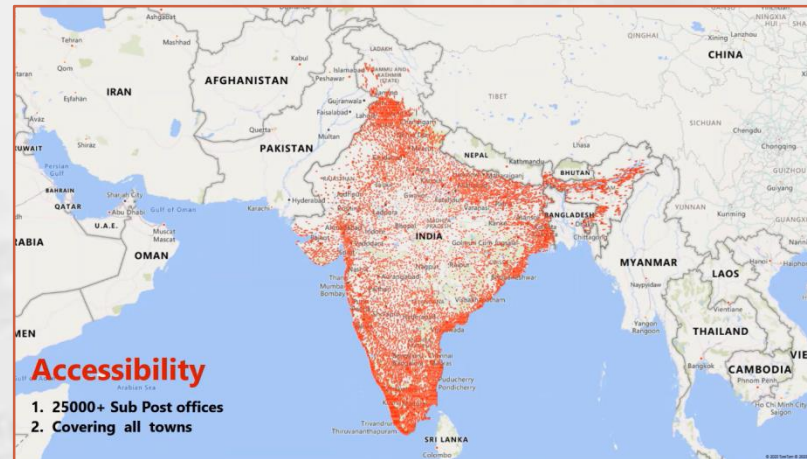
Journey towards Digital & Financial Empowerment



Video: The Challenge



Video: The Vision



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Innovations Addressing Barriers in Banking: Doorstep Banking

Accessibility Challenges

Avg. coverage area: Bank Branch 22_{sq. km.}, ATM 15_{sq. km.} 7 villages per branch¹

- *Reduced distance to Zero through Micro-ATM devices with **Dakiya***
- *Revised coverage 3 villages per branch*

High Costs of accessing Financial Services (~ INR 150 to 250) per txn

Travelling cost to bank, charges of Doorstep delivery of services, Time value cost

- *Free delivery of Banking services @ Doorstep*
- *2,00,000 + Doorstep Banking Services Provider*

Gender Disparity

77% of women have access to formal financial services but only 35% active²

- *95% of women's accounts are active*
- *Every second bank account in IPPB is women's account*
- *98% of women's accounts are opened @ Doorstep*
- *68% of Incoming DBT is coming in women's accounts*



Assisted Banking @ Doorstep - H.P.



DBT Disbursement to Differently abled @ Doorstep - Haryana



Innovations Addressing Barriers in Banking: Assisted Banking

Low Smartphone Penetration

90% of population is mobile subscriber, but only 52% has Internet accessibility³

- 80% transactions are happening on Assisted mode

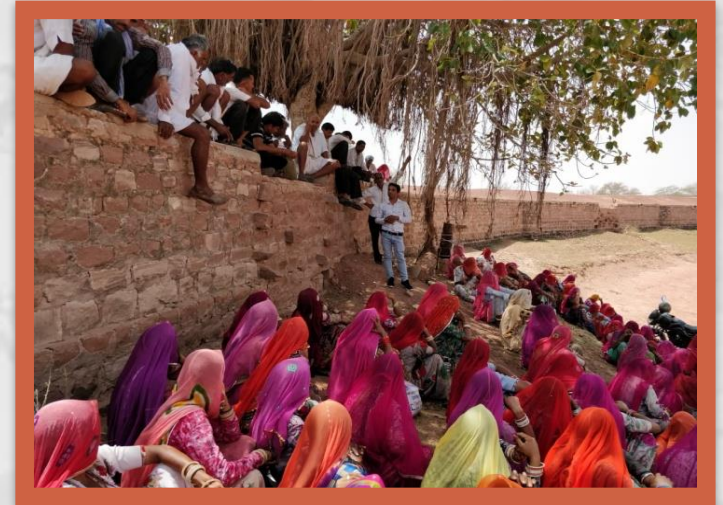
Digital Divide

250 Mn (19%) Mobile banking customer in India, Mar 2018⁴, women only 6%⁵

- Removed barrier through Assisted Banking
- 90% of IPPB customers are transacting on Assisted mode
- 90% of customers are acquired in rural India

Lack of trust in Digital financial services

- Trust & Emotional Connect with Postman & Post Office who are embedded in the local community
- Friendly Post Office enabling resolution of Grievances over a cup of tea



Financial Literacy Camp - Rajasthan



AePS Withdrawal: Farm laborer - UP



Innovations Addressing Barriers in Banking: Convenient Banking

Lack of Literacy: Basic, Digital & Financial

- Innovative solutions like QR card & Assisted UPI for customers
- Banking in local language with the help of Postmen
- Call center operations and Micro-ATM in 13 languages

Access to technology

52% of population has internet accessibility³

- Gramin Dak Sewak/Postmen educates, trains and assists in transactions for customers
- Bank Branches have timings, whereas Rural Postman is available 24X7

Hassle Free Banking

- Paperless - eKYC (99% of accounts opened)
- Instant account opening- 3 minutes
- No Physical Documentation/ID- Only Biometric authentication



Financial literacy Camp @ Chhattisgarh



Account opening camp @ Sikar



Measurable Outcomes on Financial Inclusion

46.4 Mn Customers

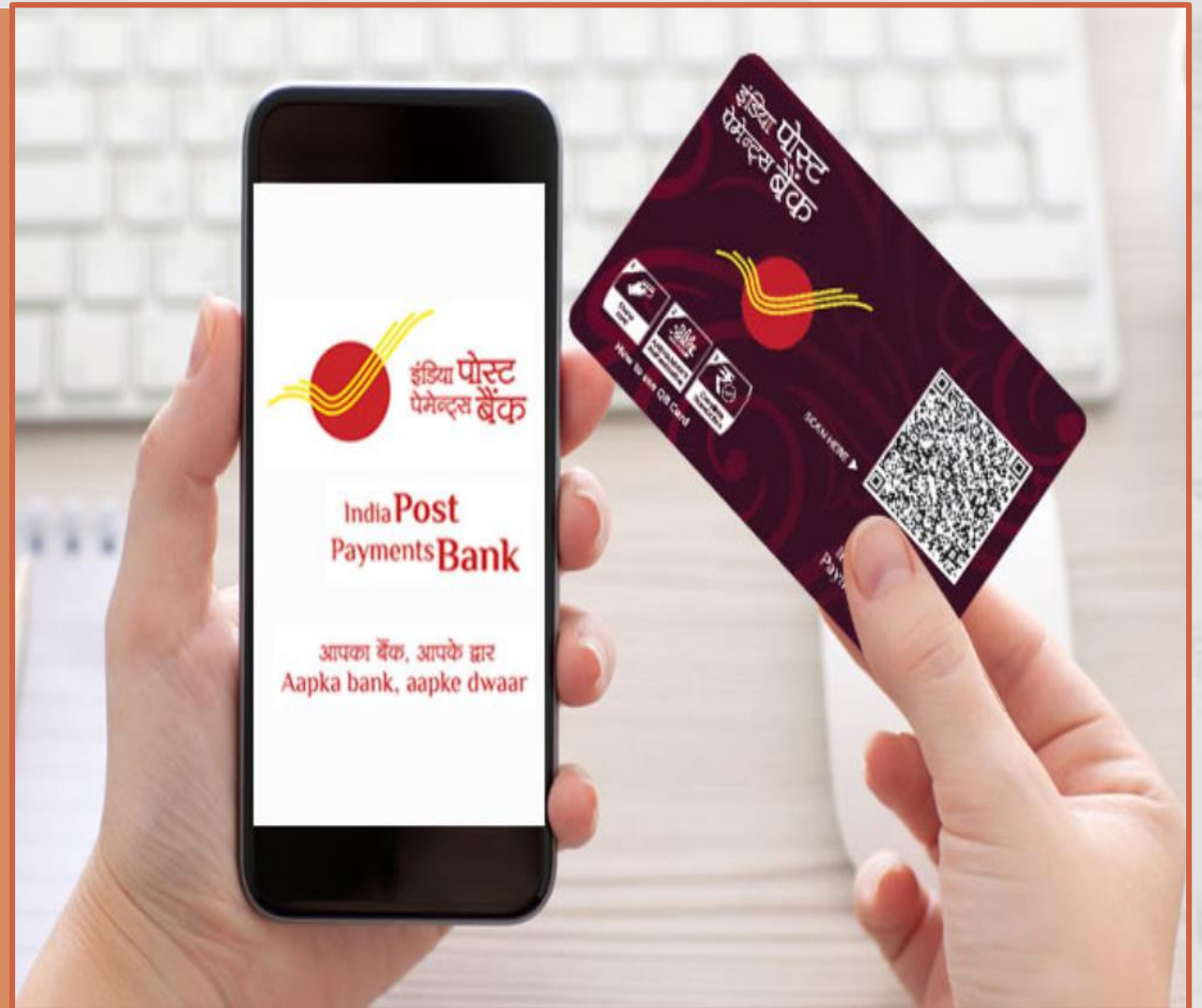
291.4 Mn Transactions
worth INR 947 Bn

Cash @ Doorstep: 59 Mn. Transactions;
Volume: INR 157.25 Bn

Mobile App Downloads: 10 Mn+

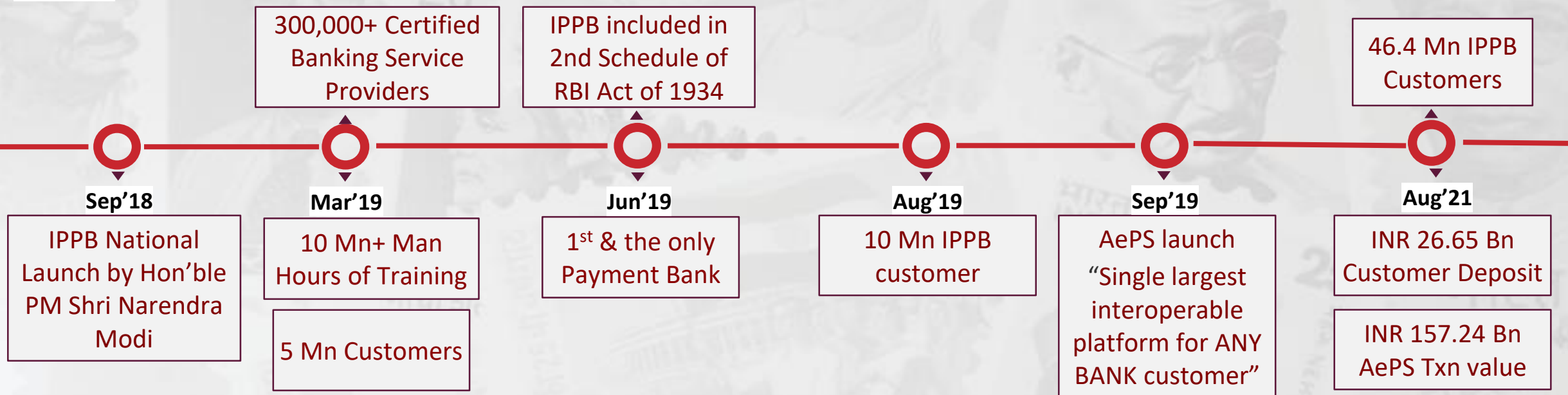
DBT Disbursement Transactions: 37.8 Mn ;
Volume: INR 42 Bn.

Bill Payment Transactions (Including
Assisted Mode): 28.2 Mn.; Volume: INR 6
Bn





Milestones



Apka Bank, Apke Dwaar...

The largest single day launch in banking history in India

September 01, 2018

With many firsts...

ACROSS URBAN & RURAL INDIA WITH 1600+ COUNTERS

650 BRANCHES

3250 ACCESS POINTS

10000 DOORSTEP BANKING AGENTS



Bringing Bank @ Doorstep: Scale of Implementation



**1,36,000 Banking Access Points: 90% in rural areas,
~ 2.5 times increase in rural banking infrastructure**

**Digital financial literacy program:
10 Mn man hours**

**3,00,000 Employees trained & certified including
Lakh Doorstep Banking Service Providers**

**Reducing Costs of accessing DBT Benefits,
MGNREGS Wages disbursed at the Work site**

**During CoVID-19 lockdown – INR 49.50 Bn disbursed
at Doorstep including at hotspots and migrant camps**



Building Institutions: Transformation of Postal Network



Infrastructure

- Post Office Network Enabled as Largest Banking Service Provider
- Micro ATMs, Smartphones, Biometric Devices along with largest secure WAN



Capacity Building

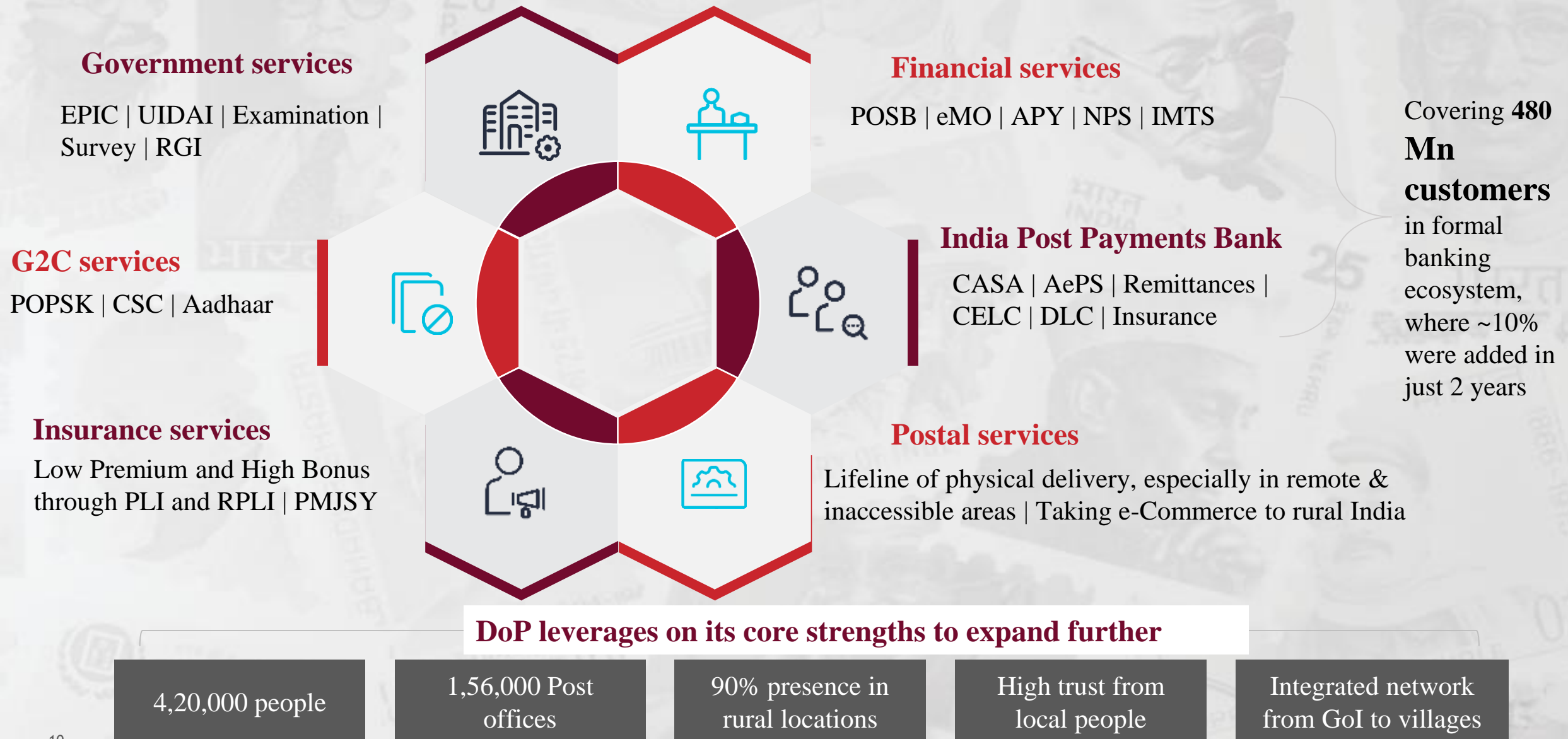
- Skill Upgradation of Postal Employees: Trained and certified as Banking Service providers.
- Structured Digital/ Financial Education to ~ 4,50,000 people.

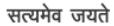


Revitalization of Rural POs

- Banking through Postal Network - revitalized rural economy around the Village Post Offices - One stop solution

DoP: Leveraging its strength to serve people





जमा और निकासी के लिए पर्ची भरने की नहीं है जरूरत, एड्पीएस के माध्यम से खाताधारक 100 रुपए से 10 हजार तक निकाल सकते हैं

Superintendent of Post Offices Ladakh Division, Zahoor Ahmad Mir interacting with people.

रंग ला रही इंडिया पोस्ट की पहल
इंडिया फाइट्स कोरोना, अभी तक
1.46 करोड़ रुपए बांट चुके डाकिए

डाक भुगतान बैंक में आधार सेवा शुरू

Times News Network

पोस्टमैन या निगमकर्मों पहुंचाएंगे राशि, ताकि बनी रहे सोशल डिस्टेंसिंग

केंद्र द्वारा जनधन खातों में डाली गई राहत राशि के लिए लग रही थीं लंबी-लंबी लाइन सिटी बैंकेटर | भोपाल

राजधानी में ३ लाख जन-धन सहायकारों की अब डोर-टू-डोर पहुंचकर उनके खाते में आई राशि दी जायेगी। इसके लिए 520 बैंकों की जांच के बिनाये करसॉफ्ट और 174 पोस्ट ऑफिस के पोस्टमैन की मदद ली जायेगी। भग

भारी जोखिम... ऐसी कतारें संक्रमित कर सकती हैं



**कोरोना फ्रंट लाइन के वारियर के साथ कदम से कदम मिलाकर चल रहा डाक विभाग
योद्धा की तरह लोगों तक मदद पहुंचा रहे डाकिया**



धर्मनाथ चौकसरी

[illegible]

लोकसदन के दीर्घासन सदस्य - ६ नवम्बर ०९ को
 वृद्ध श्री जलधरजी ने दादा की चरखी अगली की चरखी
 से एक कपड़ा में फाँस से सजाकर कर जाऊकरी दी कि
 दादा का चरखी लोह के, सुखाना मिलने की डाँक
 ने तुलत उनको कर जाऊकरी दादा का चरखी फाँस
 और अभी भी सदा का भरोसा दिया।

लघुदासजी निवासी मधौली महिला को
 आजकलसक सामान की खरीदारी के अभाव
 में फिर पत्नी की जरूरत थी। मधौली
 होने के कारण बैंक जाने में असमर्थ
 श्री, उनकी सुखाना फाँस से सजा
 कर जाऊकरी दादा का चरखी लोह के
 सुखाना मिली। डाँक सेकने ने उसके
 कर जाऊकरी फाँस के पैसा
 निकालकर दिया।



कन्यामोचनदिवसी ७० वर्षीय बुढ़ को दिखे वहीं जल्मवासी, कोरीना सोकमम के दर से बुढ़ केक नहीं जा पा रहे थे, अंतराष्ट्रीय के लीगेने ये ज्वब जन्मदीनी शहाज हाकमम ने हुइकी खुदना भोजी तब प्रमोशन हाक रीकम ने हुइकी जेन एन प्रमोशन के फिज खल्लु मये, उनके घर आजाय पैसे उपलब्ध करवाया,

हयः पाँव



प्रधान अकादमी सेक्टर-2 में कार्यरत अधिकृत वैद्य
अशोक कुमार तिवारी द्वारा की गयी निगरानी सेक्टर-2
अर्धे प्राय: की जनसंख्या अधिकृत वैद्य की घर जाकर
आवश्यक इलाज प्रदान कर के माध्यम से रोगों
का भ्रूणनाश कर रहे हैं। अधिकृत की खुदना मिलती
ही तुरंत रोग लेकर घर पर पहुंचते हैं।



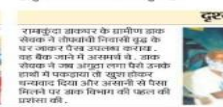
संयुक्तित्तर शाखा जाकार के सम्मोह जाक संयुक्त
ने विद्यमान दुवका को जाकार जेजालने पदित विद्युत
के माध्यम से पैके को भुगतान किया, डिजिटल के
पर से बैंक कार्डी दूर को, बैंक जाने से असमर्थ है को
जाक संयुक्त को जाकारने पदित पर पौरन उपरोक्त
पर जाकार पैके उपलब्ध करण।



सककर दस हजार तक भुगतान कर रहे हैं, जबकि अन्य लोगों के लिए साफ़तार में यह



ज्यावरुन ही, जहाँ ये लिखी भी
क सदाता जी आभार से लिंक है.



सकते हैं, ताकि छात्रों ने भाग में भाग नहीं लेते, ताकि बोलचाल डिस्टर्बिंग का हो सके या भीड़ को काम में



अनुपालन काय किया जा सके, साथ ही दण्ड की पाबंदी पर दृढ़ निर्णयों की जरूरत है।



Post offices deliver \$54 mn in rural, unbanked areas during lockdown

NEW DELHI: India was able to bridge the last mile outreach challenge with the door-step financial service delivery of India Post Payments Bank (IPPB) during coronavirus-induced lockdown, Niti Aayog CEO Amitabh Kant said on Friday.

Post offices delivered USD 54 million (around Rs 408 crore) through 2.1 million transactions, mostly in rural and unbanked areas, between March 24- April 23 period, Kant said.

He was speaking at a webinar on 'the role of digital financial infrastructure during the COVID-19 pandemic and lessons that can be learnt from India.'

The Niti Aayog CEO also said technology has been a



cial ecosystem of the country was efficient in ensuring swift transfer of funds from government to the beneficiaries through the sound banking network.

The Indian population is diverse, has access to smartphones and mobile data, which enables them to have access to Unified Payments Interface, Kumar said.

major enabler in 112 aspirational districts of India, and agents are using computers, mobile phones and micro-ATMs to conduct transactions. "We were able to bridge the last mile outreach challenge with the door-step financial service delivery of India Post Payments Bank. Dak Sevaks," he stated.

Speaking at the event, SBI Chairman Rajnish Kumar said that during the COVID-19 pandemic by following social distancing, the entire finan-

The nationwide curbs were first announced by Prime Minister Narendra Modi on March 24 for 21 days in a bid to contain the spread of the novel coronavirus. PTI



सत्यमेव जयते



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धन्यवाद



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Annexure: Source of Information

Slide no. 4:

- 1 **Source:** Department of Financial Services, Overview and progress on Financial Inclusion : PMJDY



Financial Inclusion_annual report_material31.3.2019.pdf

- 1 **Source:** MSC report



Microsave report on women and financial inclusion.pdf

Slide no. 5 & 6:

- 3 **Source:** The Indian Telecom Services Performance Indicators July – September, 2019



PIR_08012020_0.pdf

- 3 **Source:** RBI annual report 2018



RBI annual report 2018.PDF

- 5 **Source:** Global Findex report 2017



Global Findex.pdf