

# SWABHIMAN

## ICT Based FI Implementation



**Devdatta Rokade**  
**Bank of Maharashtra**

11/12/2013



# AGENDA

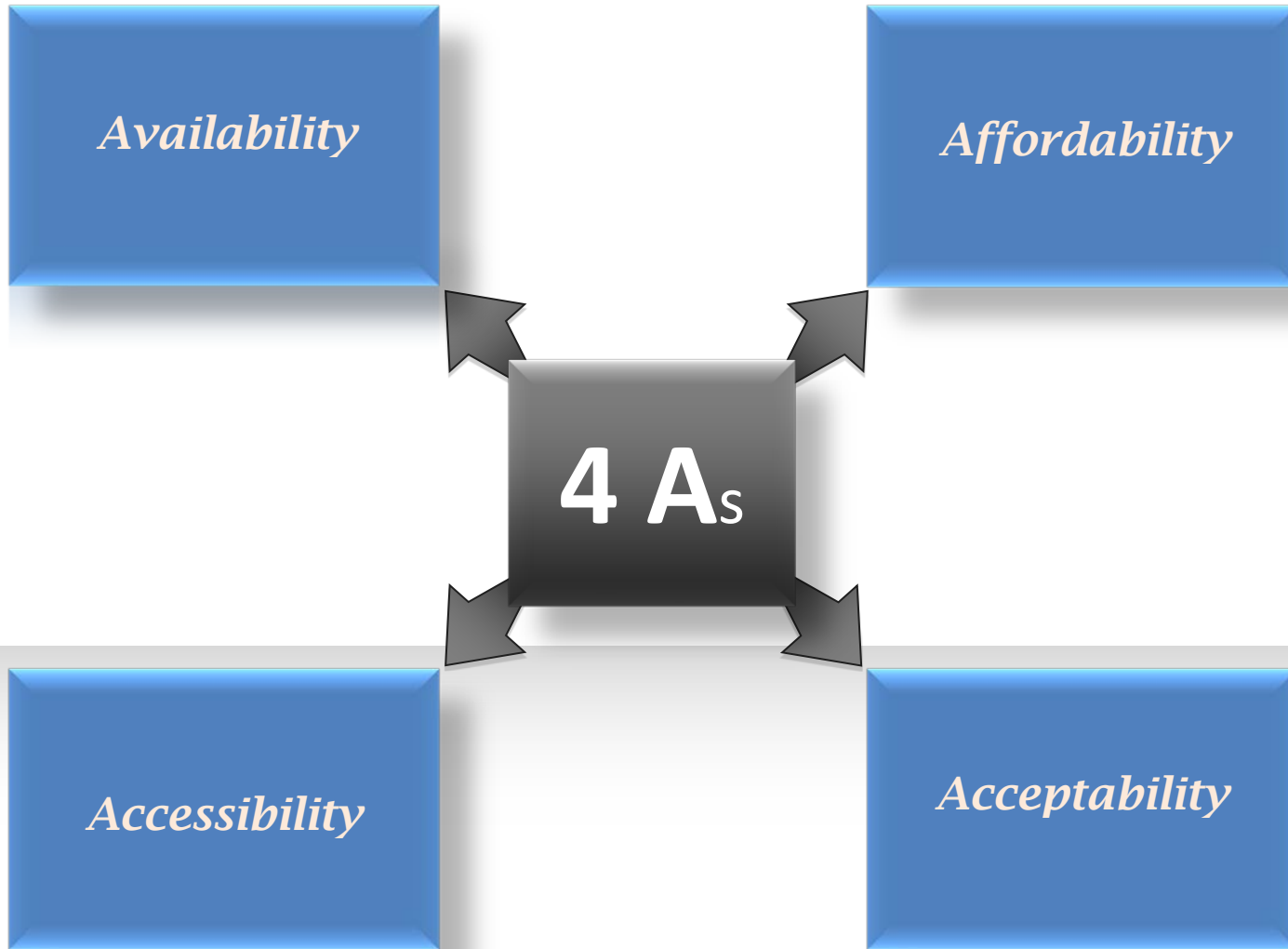
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# THE PRINCIPLE

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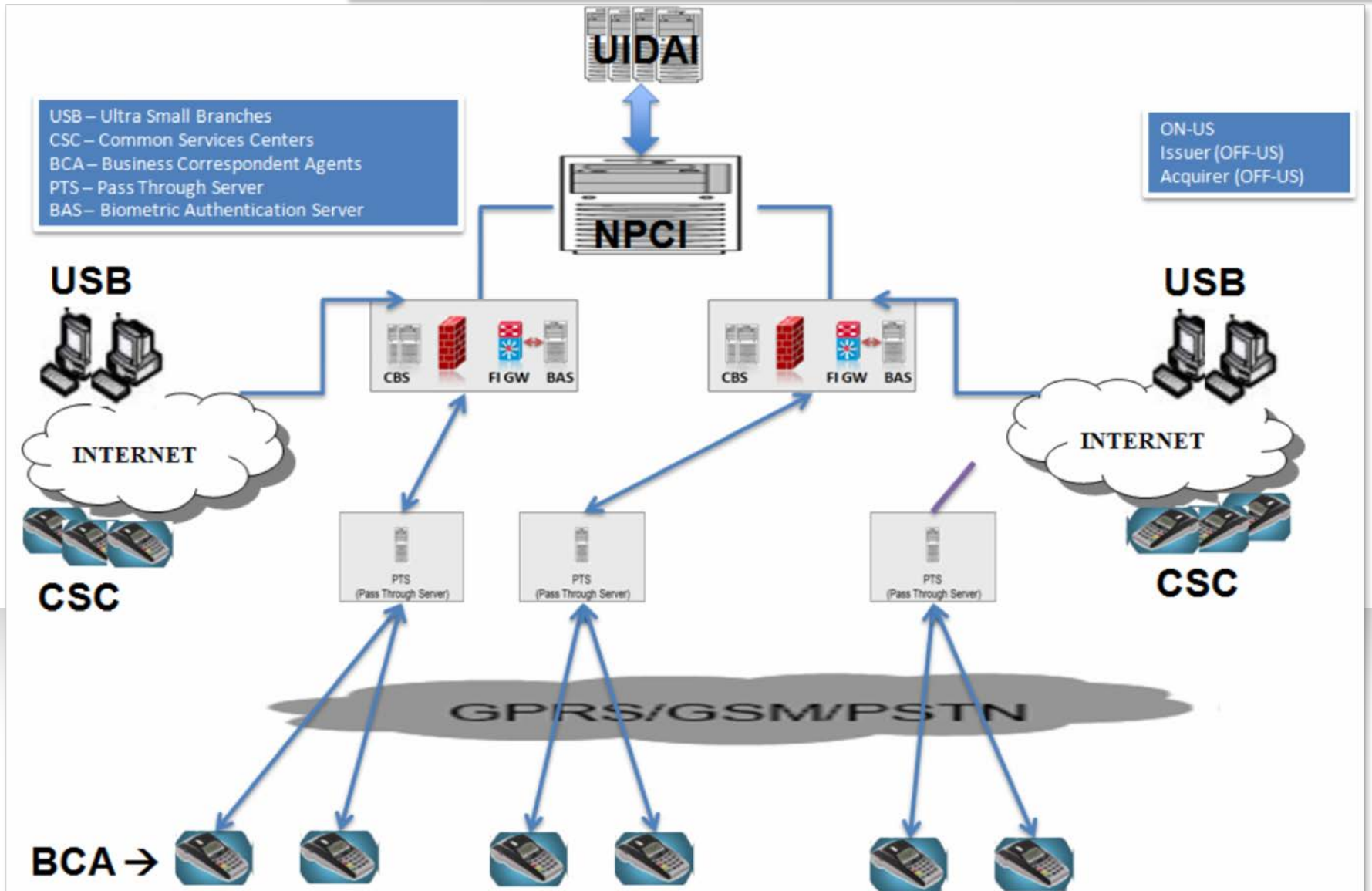
# KEY TECHNOLOGY CHALLENGES

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# INTEGRATED, INTEROPERABLE FI MODEL



***MGSK – Mahabank Gram Seva Kendra***

**The Ultra Small Branch**

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Cash Deposit

Cash Withdrawal

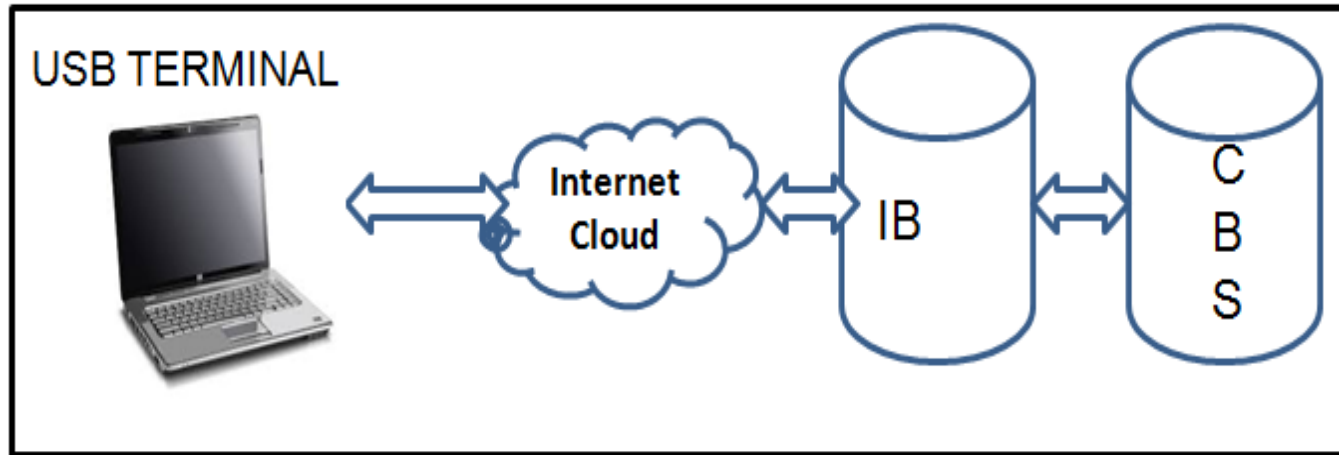
Fund Transfer

NEFT

Mini statement

***MGSK – Mahabank Gram Seva Kendra***

**The Ultra Small Branch**



## USB Architecture

*MGSK – Mahabank Gram Seva Kendra*

**The Ultra Small Branch**



CSC as BC agents to provide Banking Services to FI customers

MahaOnline

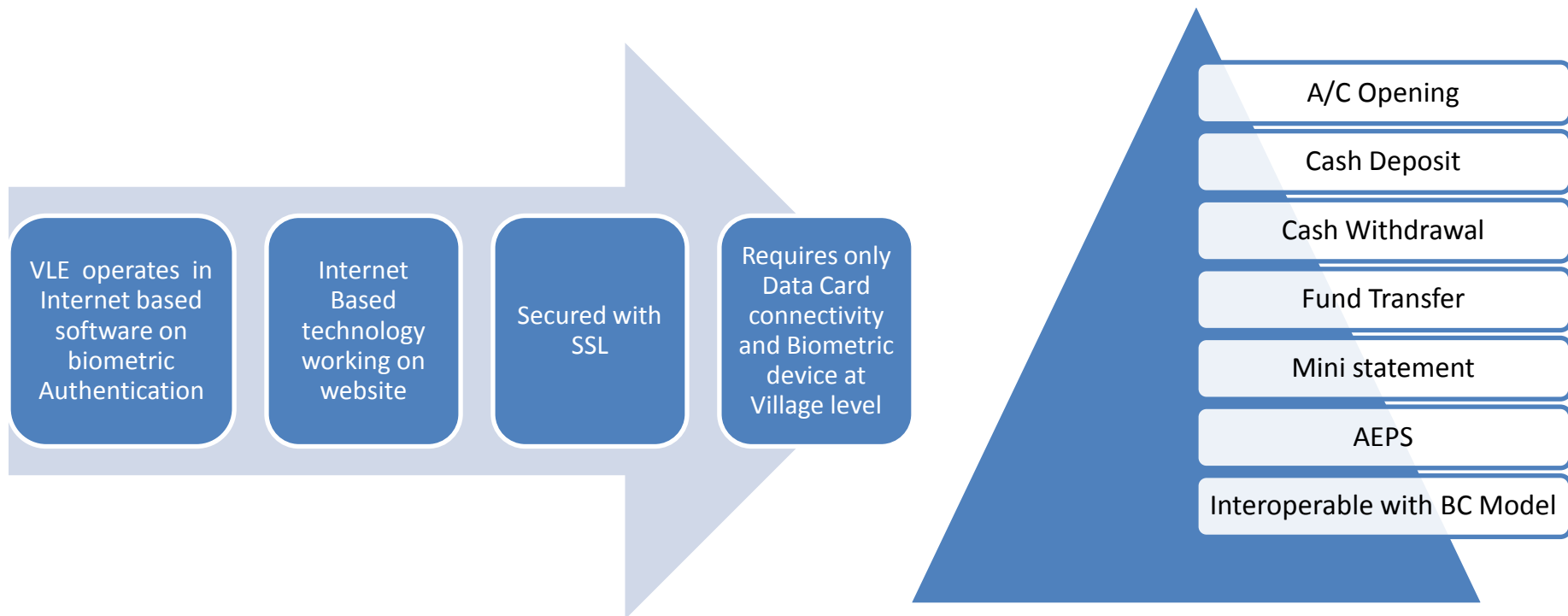
Spanco

CMS

Basix

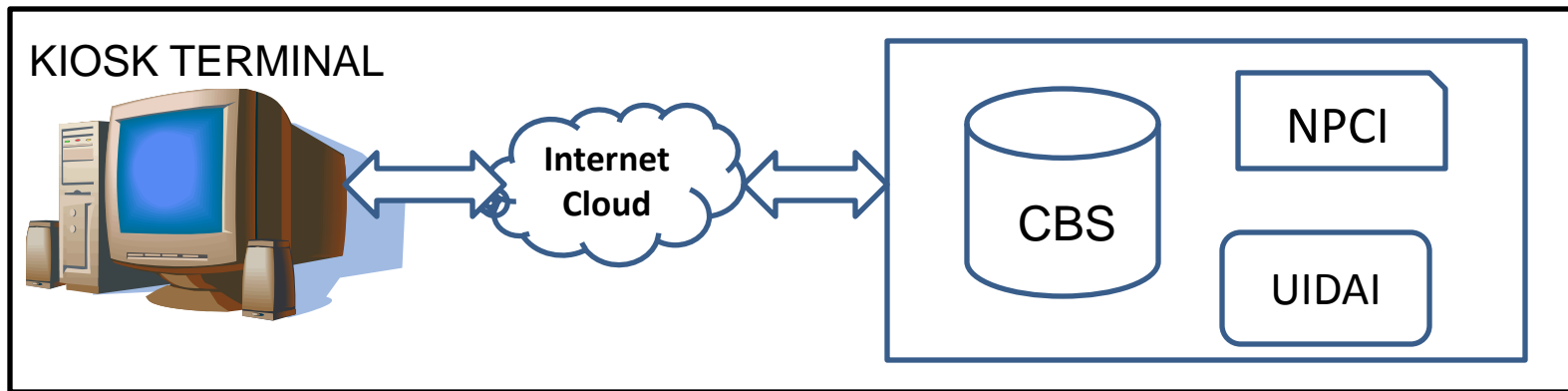
Reliance

***CSC – Common Service Centers***



## ***CSC – Common Service Centers***

## CSC - Architecture



## CSC – Common Service Centers

Biometric Enrollment of legacy FI customers

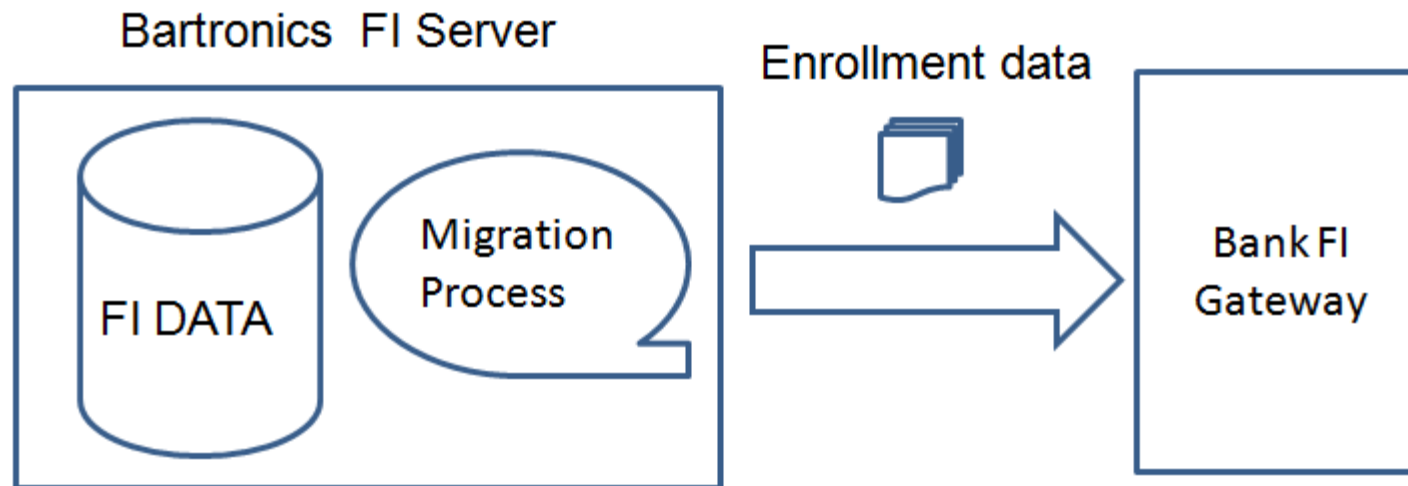


**REVERSE MIGRATION**

Migrating biometrics of existing account holders to the Bank's FI Gateway



## *Migration from Existing ICT based FI*



## *Migration from Existing ICT based FI*

3000 pensioners covered under FI

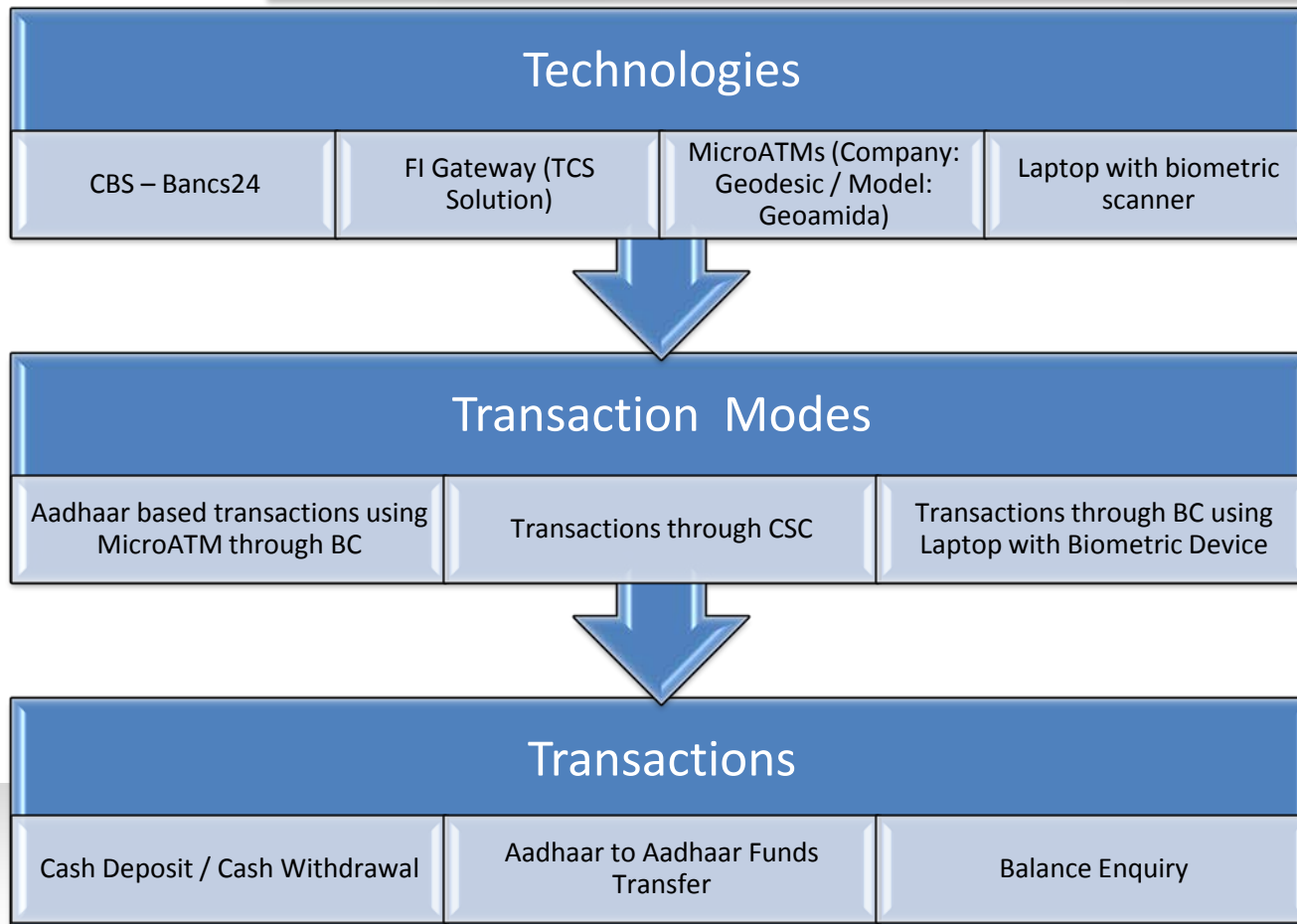
Offers multiple touch points

1200-1500 Txns in a month

Turnover close to 100,000 in a month

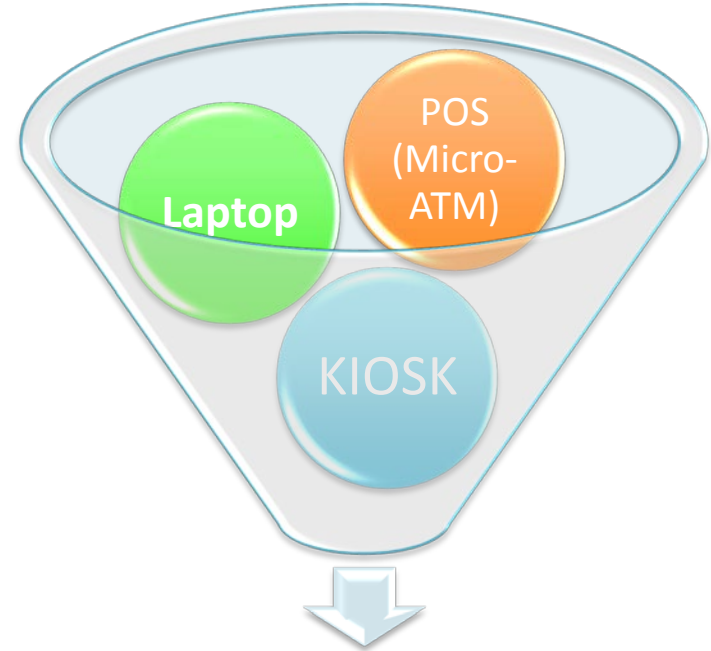
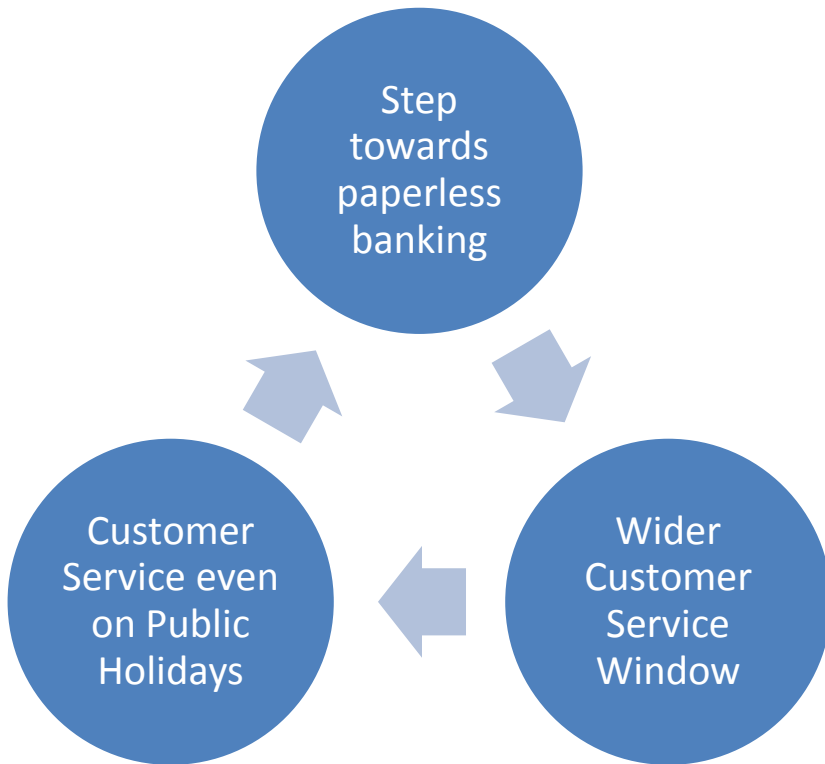


## *Vishrantwadi, Pune – Leveraging ICT based FI for reducing Footfall in the Branch*



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Location Independent Devices

## *Vishrantwadi, Pune – Leveraging ICT based FI for reducing Footfall in the Branch*



## *Delhi Annshree Yojana – DBT for food subsidy*

