MGSK – Mahabank Gram Seva Kendra

The Ultra Small Branch

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USB Architecture

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The Ultra Small Branch
CSC as BC agents to provide Banking Services to FI customers

CSC – Common Service Centers
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VLE operates in Internet based software on biometric Authentication

Internet Based technology working on website

Secured with SSL

Requires only Data Card connectivity and Biometric device at Village level

TOUCH POINTS

A/C Opening
Cash Deposit
Cash Withdrawal
Fund Transfer
Mini statement
AEPS
Interoperable with BC Model
CSC - Architecture

CSC – Common Service Centers
Biometric Enrollment of legacy FI customers
Migrating biometrics of existing account holders to the Bank’s FI Gateway

Migration from Existing ICT based FI
Migration from Existing ICT based FI
CASE STUDIES

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

- 3000 pensioners covered under FI
- Offers multiple touch points
- 1200-1500 Txns in a month
- Turnover close to 100,000 in a month

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

Cash Deposit / Cash Withdrawal
Aadhaar to Aadhaar Funds Transfer
Balance Enquiry

Transaction Modes

Aadhaar based transactions using MicroATM through BC
Transactions through CSC
Transactions through BC using Laptop with Biometric Device

Technologies

CBS – Bancs24
FI Gateway (TCS Solution)
MicroATMs (Company: Geodesic / Model: Geoamida)
Laptop with biometric scanner

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CASE STUDIES

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Location Independent Devices

- Step towards paperless banking
- Customer Service even on Public Holidays
- Wider Customer Service Window

Wider Customer Service Window

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Delhi Annshree Yojana – DBT for food subsidy
Thank You