



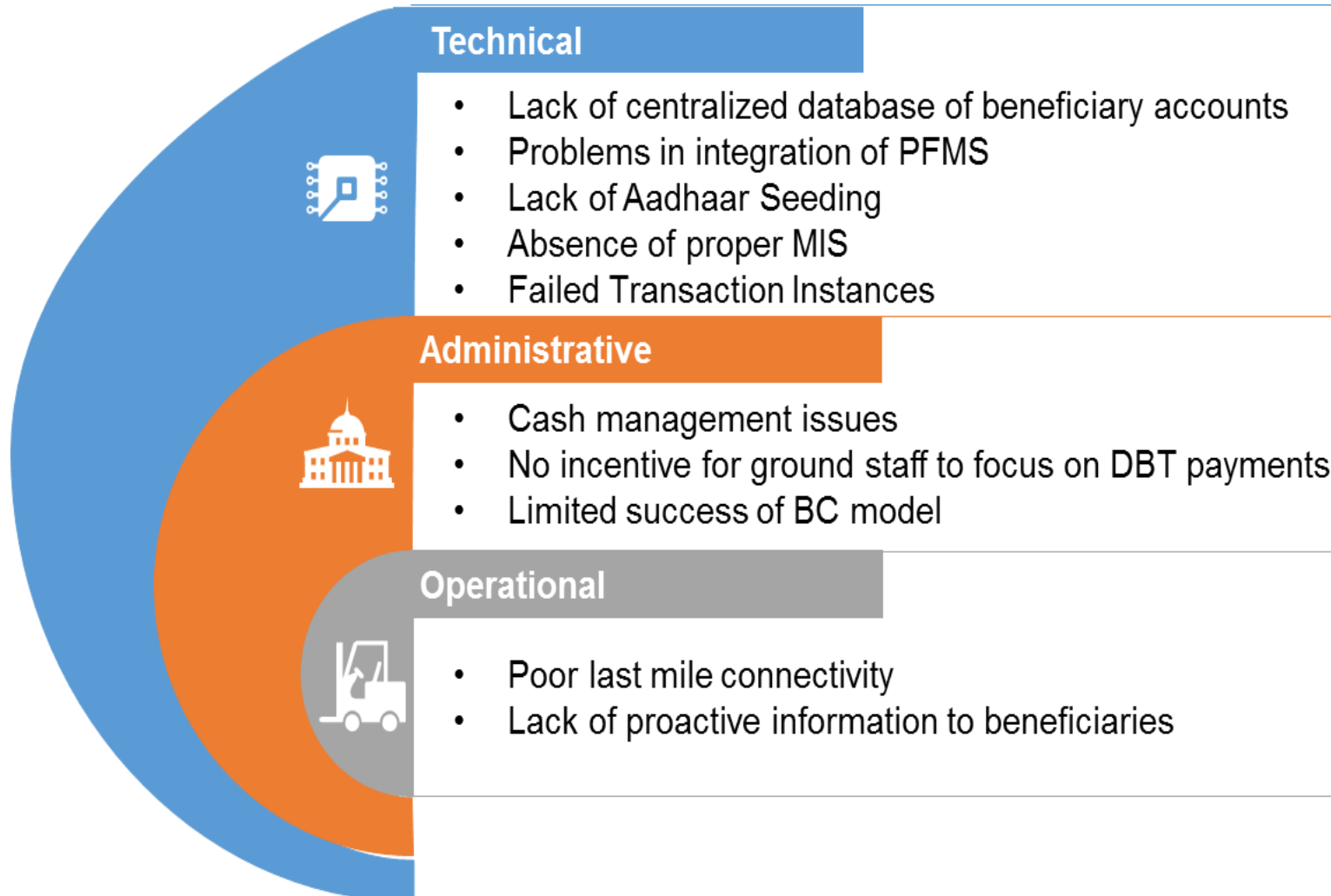
# Direct Benefits Transfer How IPPB can help



July 2016

# Current DBT Ecosystem: Challenges

---



# IPPB – The DBT game changer



1

Building the **most accessible, affordable** and **trusted** bank for the common man

2

Spearheading **financial inclusion** by removing the barriers for the unbanked and reducing the opportunity cost for the underbanked populace



IPPB will support the government's vision of efficient distribution of benefits to its citizens. It will be key player in the ecosystem to empower the citizens through financial inclusion

# How IPPB offers value over banks

	Banks	IPPB
Payment System	<ul style="list-style-type: none"> <li>• APB done by banks, AEPS done through banking mitras</li> </ul>	<ul style="list-style-type: none"> <li>• Both APB and AEPS handled</li> </ul>
Distribution Model	<ul style="list-style-type: none"> <li>• Branch central distribution model</li> </ul>	<ul style="list-style-type: none"> <li>• Doorstep delivery of service</li> </ul>
Reach	<ul style="list-style-type: none"> <li>• Limited presence in rural areas</li> </ul>	<ul style="list-style-type: none"> <li>• Wide rural presence – 1.3lakh BO</li> </ul>
Revenue Generation	<ul style="list-style-type: none"> <li>• Credit based revenue</li> </ul>	<ul style="list-style-type: none"> <li>• DBT transaction based revenue</li> </ul>
Reporting	<ul style="list-style-type: none"> <li>• Report on transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Extensive MIS on DBT as per requirement of ministries</li> </ul>

**1 55 000**



access points

**2 00 000**



grameen dak sevaks

**3 00 000**



savings agents

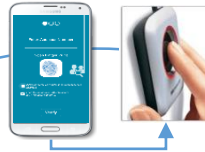


Door Step Delivery

IPPB has the vision to be the most accessible, affordable and trusted bank for the common man

# IPPB – Reaching Consumers

Other Business Correspondents  
(Kirana stores, etc.)



Post Offices  
(Head/ Sub  
Post Offices)



Kiosks/ ATMs

Channels

Branch Post Offices



Mobile Banking/  
Wallet



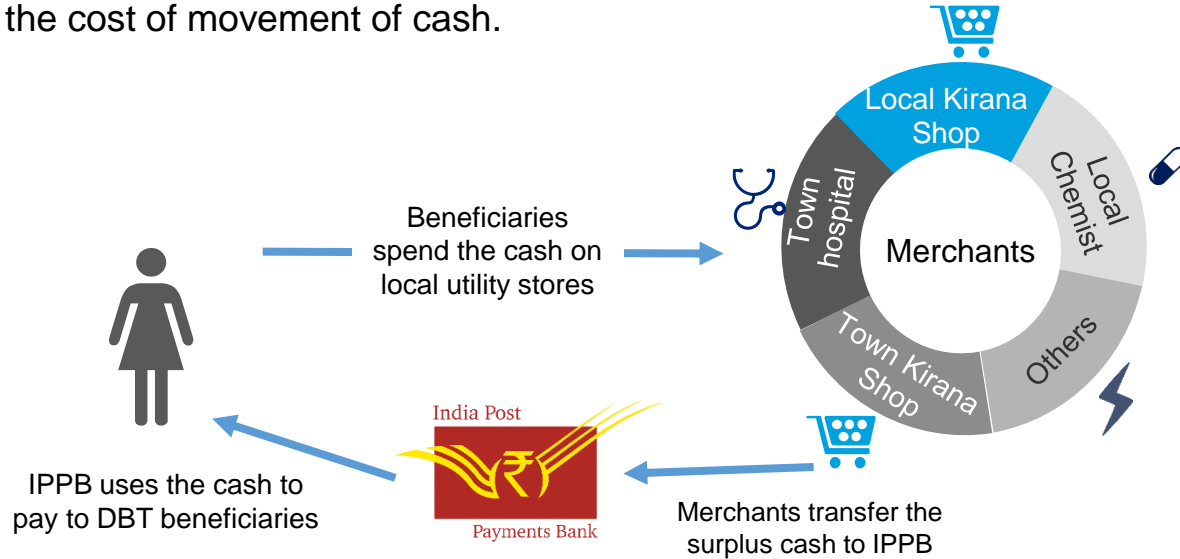
GDS Staff with Tablets (MicroATM)



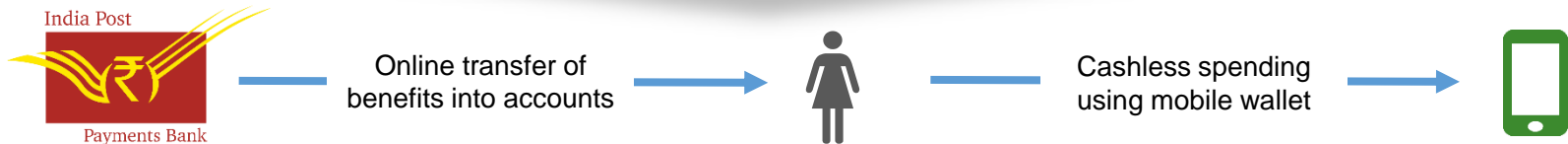
IPPB Branches (Customer  
grievance redressal)

# Optimizing Cash Circulation in the local economy

IPPB will promote the concept of local circulation of cash in the community by on-boarding merchants and bringing down the cost of movement of cash.



Going forward, IPPB aims at resolving cash management issue by implementing cash-less payment solution based on mobile wallets



For end user, cashless process will be easy to use (vernacular language support) and it will require no additional investments



**Thank You**