A joint initiative of Axis Bank and Digital Empowerment Foundation
Group session on financial literacy by a specially-abled DigiPrerak
DigiSupport is a project initiated by Axis Bank and Digital Empowerment Foundation to empower financially excluded communities to digitally access and consume financial products, services and information through rural digital interventions.
Gujarat
Rajasthan
Tamil Nadu
Andhra Pradesh
Odisha
Uttar Pradesh
Bihar
Jharkhand
West Bengal
Sikkim
Tripura
Assam

15 States
25 Districts
50 Primary Villages
100+ Adjacent Villages
50 DigiPreraks driving the rural digital-financial revolution

- Community Meetings
- Public Gatherings
- Digital Financial Literacy Workshops
- Rural Campaigning
- Health Camps and Plantation Drives
- Awareness Programmes
DigiPrerak at the Launch Event of DigiSupport in North East
ACTIVITIES

- Community Mobilisation
- Digital Awareness
- Financial Literacy
- Video Screening
- Focused Group Discussions
- Mobile Banking Training
- Street Plays
Digital Financial Literacy awareness programme with school students.
BENEFICIARIES

- Women
- Children
- Aanganwadi Members
- School Teacher
- SHGs
- Local Businessmen
- Panchayat Members
- Labourers
- Farmers
BASELINE ASSESSMENT
EDUCATIONAL BACKGROUND OF SURVEYED POPULATION

<table>
<thead>
<tr>
<th>Level</th>
<th>Count</th>
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<tbody>
<tr>
<td>Illiterate</td>
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<tr>
<td>Primary</td>
<td>1225</td>
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<td>Middle</td>
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<td>Secondary</td>
<td>1394</td>
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<tr>
<td>Sr. Secondary</td>
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<tr>
<td>Graduate</td>
<td>605</td>
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<tr>
<td>Post Graduate</td>
<td>609</td>
</tr>
<tr>
<td>Other</td>
<td>268</td>
</tr>
</tbody>
</table>
OWNERSHIP OF BANK ACCOUNTS

- Account Holders: 73%
- Non-Account Holders: 26%
- No Response: 1%
ACCOUNT DISTRIBUTION ACROSS BANKS

- State Bank Of India: 1597
- Uco Bank: 95
- Union Bank Of India: 70
- United Bank: 87
- Axis Bank: 183
- Ballavan Bank: 97
- Bank Of Baroda: 249
- Bank Of India: 89
- Canara Bank: 413
- Central Bank Of India: 288
- Indian Bank: 495
- Indian Overseas Bank: 411
- Punjab National Bank: 555
- Rajasthan Marudharagramin Bank: 120
- Other Banks: 181
- 32%
ATM CARD USERS

- Users: 37%
- Non-Users: 58%
- No Response: 5%
DISTRIBUTION OF SURVEYED POPULATION ACROSS TYPE OF BANKING

- Branch Banking: 70%
- Internet Mobile Banking: 3%
- No Response: 27%
FREQUENCY OF BANK VISITS AMONG SURVEYED POPULATION

- Daily: 85
- Weekly: 1096
- Monthly: 3692
- Yearly: 259
- No Response: 1978
MEDIUM OF MONEY TRANSFER AMONG SURVEYED POPULATION

<table>
<thead>
<tr>
<th>Method</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>ATM</td>
<td>1326</td>
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<tr>
<td>Cash</td>
<td>3654</td>
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<tr>
<td>Chequebook</td>
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<tr>
<td>Mobile Internet</td>
<td>42</td>
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<tr>
<td>No Response</td>
<td>1921</td>
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</tbody>
</table>
FEAR TO USE INTERNET BANKING

Yes: 3461
No: 1735

Female: 1274
Male: 2156
Transgender: 31%
CHALLENGES SURVEYED POPULATION FACE AT BANKS

- Overcrowded Banks: 4425
- Bank Server Issues: 3741
- Information Assymetry: 2797
- Bad Customer Care: 2522
- Poor Grievance Redressal System: 1333
- Confusion in Document Submission: 940
7110
INDIVIDUALS ENABLED IN USING DIGITAL FINANCIAL TOOLS

35550
COMMUNITY MEMBERS EMPOWERED

2833
WOMEN LITERATE IN FINANCIAL TOOLS

2326
FARMERS MADE AWARE IN DIGITAL FINANCIAL TOOLS

704
SMALL SCALE ENTERPRISES TRAINED IN DIGITAL BANKING

511
LABOURERS MADE AWARE OF ONLINE BANKING

1021
STUDENTS TRAINED IN USING DIGITAL BANKING

81
VILLAGES IMPACTED
Digital-Financial Literacy Training with shopkeepers in Tripura
STATE-WISE DISTRIBUTION OF BENEFICIARIES

7110 INDIVIDUALS ACROSS 12 STATES ENABLED IN USING DIGITAL FINANCIAL TOOLS
VILLAGE-WISE DISTRIBUTION OF BENEFICIARIES
GENDER-WISE DISTRIBUTION OF BENEFICIARIES

- Female, 2833 (40%)
- Male, 4219 (59%)
- Transgender, 58 (1%)
94.5% of total beneficiaries trained in concepts of mobile banking across the states.

- Sikkim: 24
- West Bengal: 1,000
- Odisha: 51
- Uttar Pradesh: 119
- Rajasthan: 1,581
- Gujarat: 65
- Tripura: 22
- Assam: 226
- Andhra Pradesh: 85
- Jharkhand: 328
- Bihar: 600
- Tamil Nadu: 2,622
93% of total beneficiaries have completed a video tutorial on financial literacy.

BENEFICIARIES TRAINED IN FINANCIAL VIDEO TUTORIAL

- Sikkim: 24
- West Bengal: 961
- Odisha: 47
- Uttar Pradesh: 85
- Rajasthan: 1598
- Gujarat: 46
- Tripura: 22
- Assam: 261
- Andhra Pradesh: 87
- Jharkhand: 317
- Bihar: 602
- Tamil Nadu: 2585
### Beneficiaries Trained in Opening Bank Accounts

<table>
<thead>
<tr>
<th>State</th>
<th>Number of Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sikkim</td>
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<tr>
<td>West Bengal</td>
<td>995</td>
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<tr>
<td>Odisha</td>
<td>48</td>
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<td>Rajasthan</td>
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<tr>
<td>Gujarat</td>
<td>66</td>
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<tr>
<td>Tripura</td>
<td>22</td>
</tr>
<tr>
<td>Assam</td>
<td>241</td>
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<tr>
<td>Andhra Pradesh</td>
<td>88</td>
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<tr>
<td>Jharkhand</td>
<td>323</td>
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<tr>
<td>Bihar</td>
<td>594</td>
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<tr>
<td>Tamil Nadu</td>
<td>2553</td>
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</tbody>
</table>

93.5% beneficiaries trained in opening bank accounts.
A session on Axis Bank mobile-based App in a community in Rajasthan
AXIS BANK APP USAGE AND OUTREACH

- 1737 BHIM AXIS PAY UPI APP USERS
- 1503 AXIS OK USERS
- 1519 AXIS MOBILE APP USERS
**BENEFICIARIES TRAINED IN USING BHIM AXIS APP**

1737 BENEFICIARIES TRAINED IN DOWNLOADING AND USING MOBILE-BASED BHIM AXIS PAY UPI APP

<table>
<thead>
<tr>
<th>State</th>
<th>Beneficiaries Trained</th>
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<tr>
<td>Sikkim</td>
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<tr>
<td>West Bengal</td>
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<td>Odisha</td>
<td>1</td>
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<tr>
<td>Uttar Pradesh</td>
<td>22</td>
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<tr>
<td>Rajasthan</td>
<td>340</td>
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<tr>
<td>Gujarat</td>
<td>2</td>
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<tr>
<td>Tripura</td>
<td>11</td>
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<tr>
<td>Assam</td>
<td>49</td>
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<tr>
<td>Andhra Pradesh</td>
<td>56</td>
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<tr>
<td>Jharkhand</td>
<td>321</td>
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<tr>
<td>Bihar</td>
<td>89</td>
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<td>Tamil Nadu</td>
<td>753</td>
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</table>
BENEFICIARIES TRAINED IN USING AXIS OK APP

1503 BENEFICIARIES TRAINED IN DOWNLOADING AND USING MOBILE-BASED AXIS OK APP

- Sikkim: 11
- West Bengal: 95
- Odisha: 2
- Uttar Pradesh: 22
- Rajasthan: 343
- Gujarat: 2
- Tripura: 9
- Assam: 48
- Andhra Pradesh: 56
- Jharkhand: 317
- Bihar: 12
- Tamil Nadu: 588
1519 BENEFICIARIES TRAINED IN DOWNLOADING AND USING AXIS MOBILE APP

- Sikkim: 12
- West Bengal: 96
- Odisha: 4
- Uttar Pradesh: 22
- Rajasthan: 343
- Gujarat: 1
- Tripura: 11
- Assam: 65
- Andhra Pradesh: 57
- Jharkhand: 318
- Bihar: 13
- Tamil Nadu: 577
65% of total beneficiaries trained in operating micro ATMs.
88% of total beneficiaries trained to write a cheque and deposit slip.

BENEFICIARIES TRAINED IN BRANCH BANKING SERVICES

- Sikkim: 24
- West Bengal: 965
- Odisha: 48
- Uttar Pradesh: 116
- Rajasthan: 1384
- Gujarat: 61
- Tripura: 22
- Assam: 144
- Andhra Pradesh: 87
- Jharkhand: 326
- Bihar: 592
- Tamil Nadu: 2488
BENEFICIARIES TRAINED IN CONDUCTING MONEY TRANSFERS

90% of total beneficiaries conducted online money transfers through mobile-based apps.

<table>
<thead>
<tr>
<th>State</th>
<th>Beneficiaries Conducting Money Transfers</th>
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</thead>
<tbody>
<tr>
<td>Sikkim</td>
<td>24</td>
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<tr>
<td>West Bengal</td>
<td>958</td>
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<tr>
<td>Odisha</td>
<td>46</td>
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<tr>
<td>Uttar Pradesh</td>
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<td>Rajasthan</td>
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<tr>
<td>Gujarat</td>
<td>59</td>
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<tr>
<td>Tripura</td>
<td>22</td>
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<tr>
<td>Assam</td>
<td>228</td>
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<tr>
<td>Andhra Pradesh</td>
<td>89</td>
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<tr>
<td>Jharkhand</td>
<td>329</td>
</tr>
<tr>
<td>Bihar</td>
<td>593</td>
</tr>
<tr>
<td>Tamil Nadu</td>
<td>2454</td>
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</tbody>
</table>
Digital-Financial Literacy Training with youth in Jharkhand
PROJECT CHALLENGES

- Illiteracy and lack of awareness among community
- Hesitancy and fear in community to experiment with digital banking
- Long travel hours for community mobilisation
- Poor supply of electricity leading to delayed film screenings
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Activities</th>
<th>Bihar</th>
<th>Jharkhand</th>
<th>West Bengal</th>
<th>Andhra Pradesh</th>
<th>Chennai</th>
<th>Coimbatore</th>
<th>Muzaffarpur</th>
<th>Ranchi</th>
<th>Kharagpur</th>
<th>Sikkim &amp; North Hills</th>
<th>Jaipur 1</th>
<th>Sriganganagar</th>
<th>Lucknow</th>
<th>Tirupathi</th>
<th>Andhra Rural</th>
<th>Pondicherry</th>
<th>Thanjavur</th>
<th>Jorhat</th>
<th>Agartala</th>
<th>Bhubaneswar Rural 1</th>
<th>Bhubaneswar Rural 2</th>
<th>Rajkot</th>
<th>Morbi</th>
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<tbody>
<tr>
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<td>2</td>
<td>Identification of key stake holders</td>
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<td>3</td>
<td>Showcasing street plays/Local Community Engagement Programs</td>
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<td>4</td>
<td>Creating human connect stories and village success stories</td>
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<td>5</td>
<td>Training exclusively for children</td>
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<td>6</td>
<td>Training women</td>
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<td>7</td>
<td>Training with panchayat members</td>
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<td>Training with school teachers</td>
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<td>9</td>
<td>Training with aaganwadi</td>
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<td>Training with Local Businessman</td>
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<td>Holistic training</td>
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<td>12</td>
<td>Promoting usage of micro ATMs</td>
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<td>Promoting use of Bank applications (online)</td>
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<td>14</td>
<td>Activities for Awareness of Mobile banking applications</td>
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<td>15</td>
<td>Popularizing Use of Debit/Credit cards</td>
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<td>16</td>
<td>Popularizing use of mVisa application</td>
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<td>Sharing success stories of villages</td>
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**COLOR CODE**
- **Done**
- **In Process**
- **Temporary on hold**
WAY FORWARD

• IDENTIFICATION OF 10 BEST VILLAGE LEVEL ENTREPRENEURS
• SETTING UP OF RURAL DIGITAL FINANCIAL CENTRES
• CREATION OF A MODEL VILLAGE THROUGH INTEGRATION OF FINANCIAL INCLUSION AND BANKING SERVICES
• REPLICATION OF SUCCESSFUL MODELS ACROSS OTHER RURAL
• LOCATION ACROSS INDIA THROUGH DEF-SUPPORTED RURAL CENTRES
DigiPrerak conducting a group-training on use of Micro-ATM in Odisha.
THANK YOU
For More Information:
Contact
Dr. Shahid Siddiqui
+91 9999905949
siddiqui@defindia.net
digidhanville.in