DIGISUPPORT

A joint initiative of Axis Bank and Digital Empowerment Foundation

AXIS BANK

DEF
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

TARGET
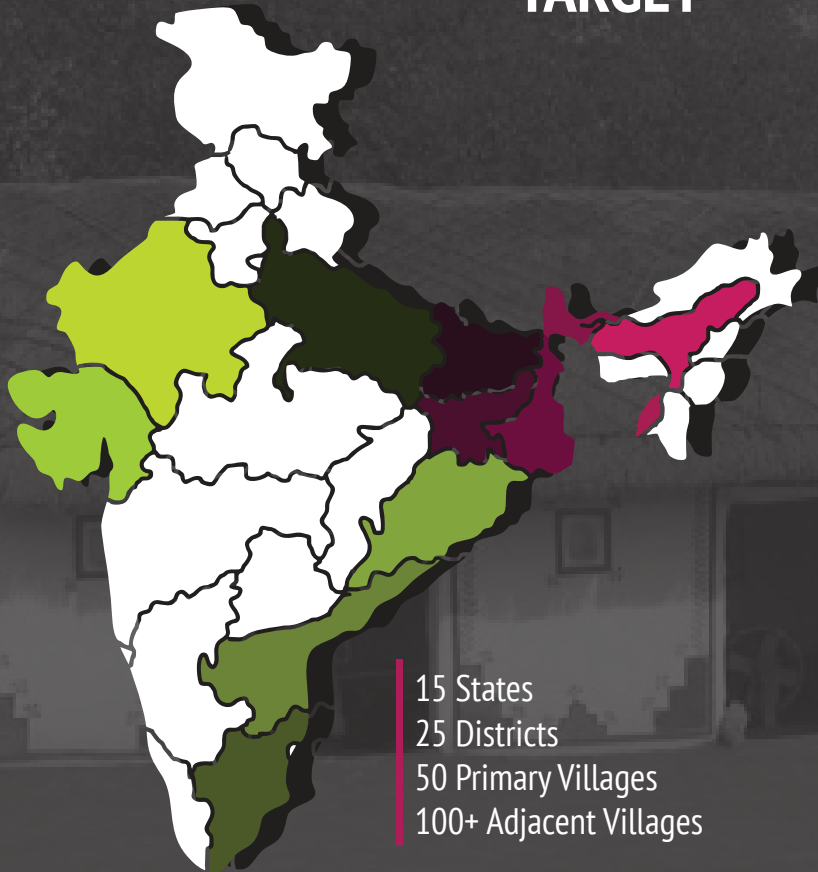
15 States
25 Districts
50 Primary Villages
100+ Adjacent Villages

- Gujarat
- Rajasthan
- Tamil Nadu
- Andhra Pradesh
- Odisha
- Uttar Pradesh
- Bihar
- Jharkhand
- West Bengal
- Sikkim
- Tripura
- Assam

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

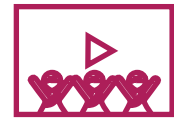DigiPrerak at the Launch Event of DigiSupport in North East

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

OUTCOME

5 Villages

1 Village

1 Village

1 Village

1 Village

1 Village

1 Village

1 Village

3 Villages

2 Villages

2 Villages

8 Villages

Gujarat

Rajasthan

Tamil Nadu

Andhra Pradesh

Odisha

Uttar Pradesh

Bihar

Jharkhand

West Bengal

Sikkim

Tripura

Assam

12 States
27 Primary Villages
54 Adjacent Villages
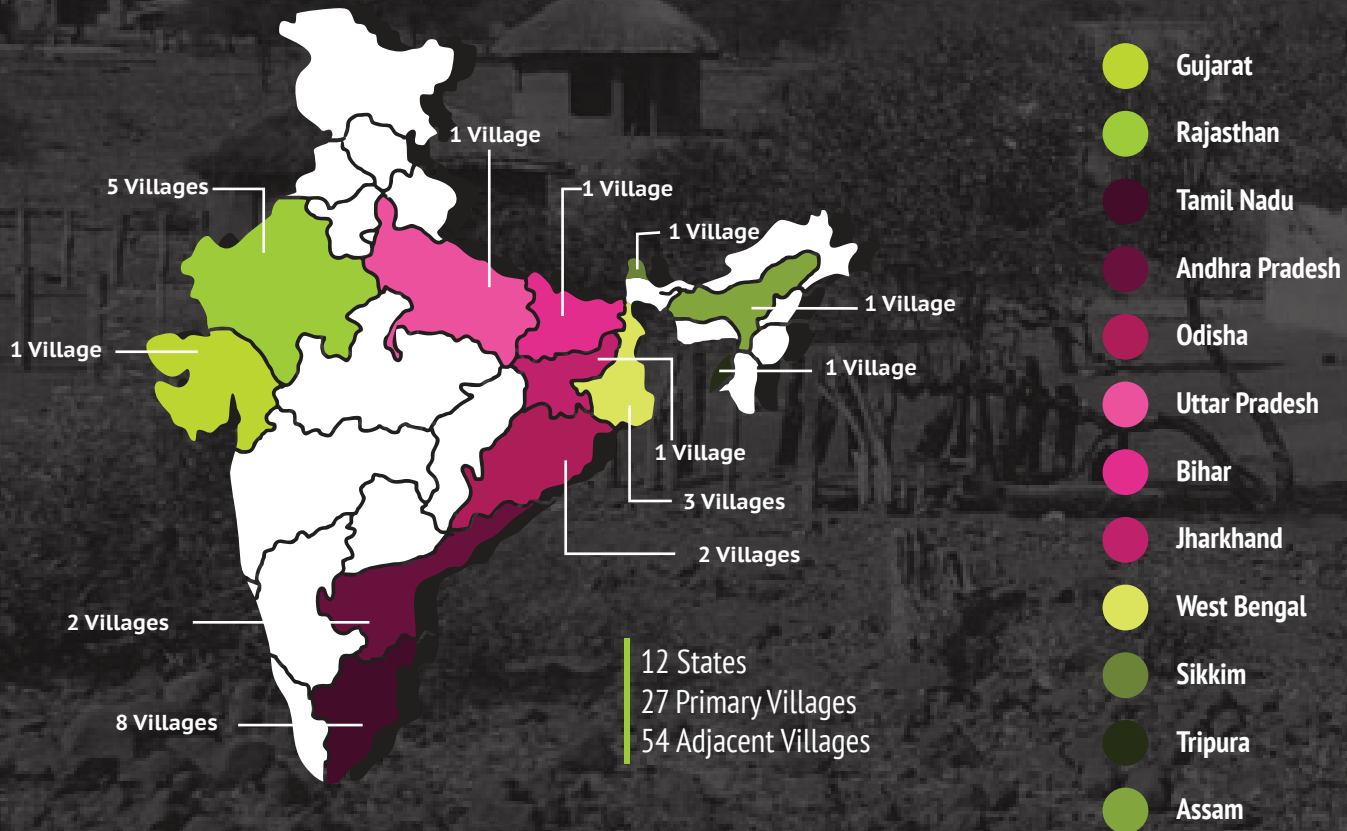
BASELINE ASSESSMENT

EDUCATIONAL BACKGROUND OF SURVEYED POPULATION

Category	Value
Illiterate	1264
Primary	1225
Middle	1027
Secondary	1394
Sr. Secondary	1218
Graduate	605
Post Graduate	609
Other	268
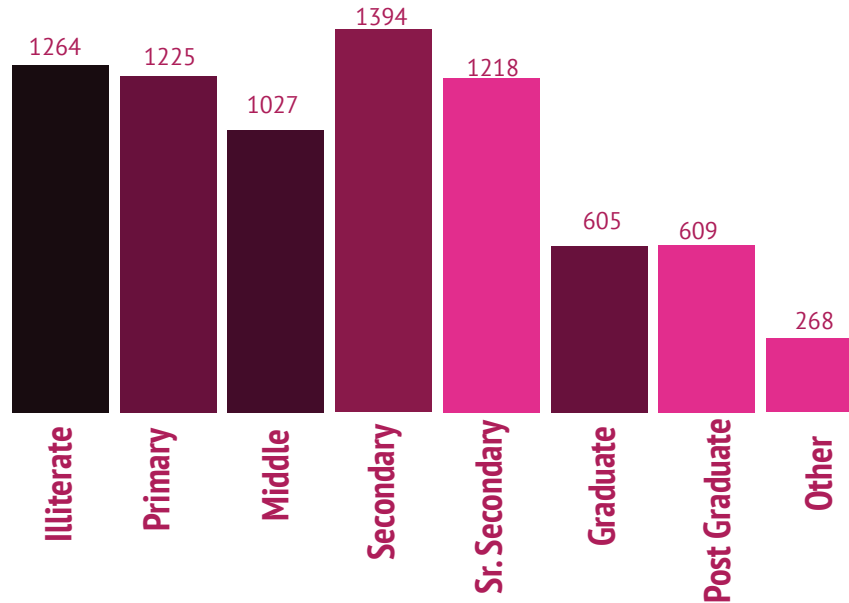
OCCUPATIONAL BACKGROUND OF SURVEYED POPULATION

Occupation	Count
Farmers	2326
Laboures	511
Housewives	1358
Small Scale Enterprises	704
Employed	1076
School/College Students	1021
Unemployed	114
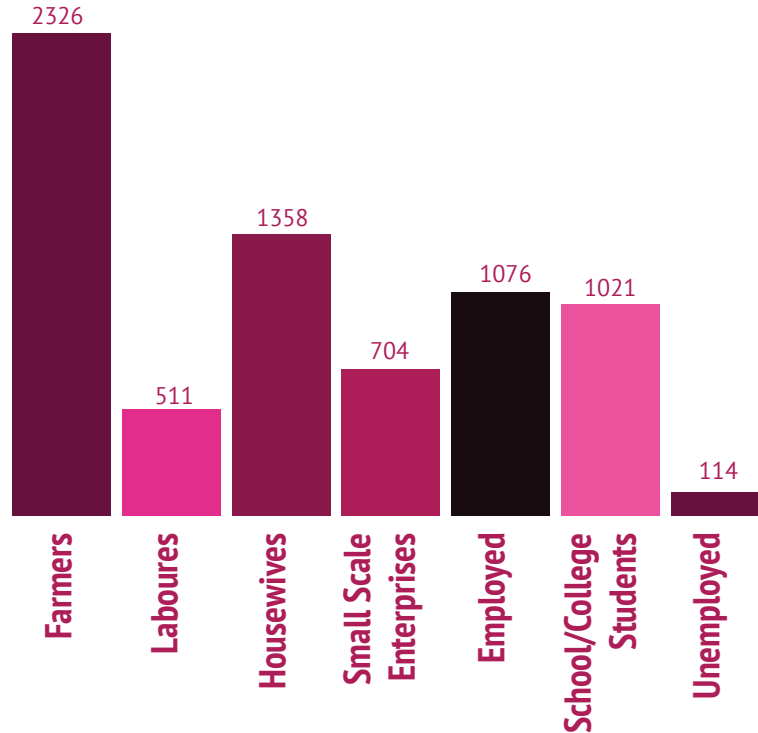
OWNERSHIP OF BANK ACCOUNTS

1% — No Response

26% — Non-Account Holders

Account Holders — 73%
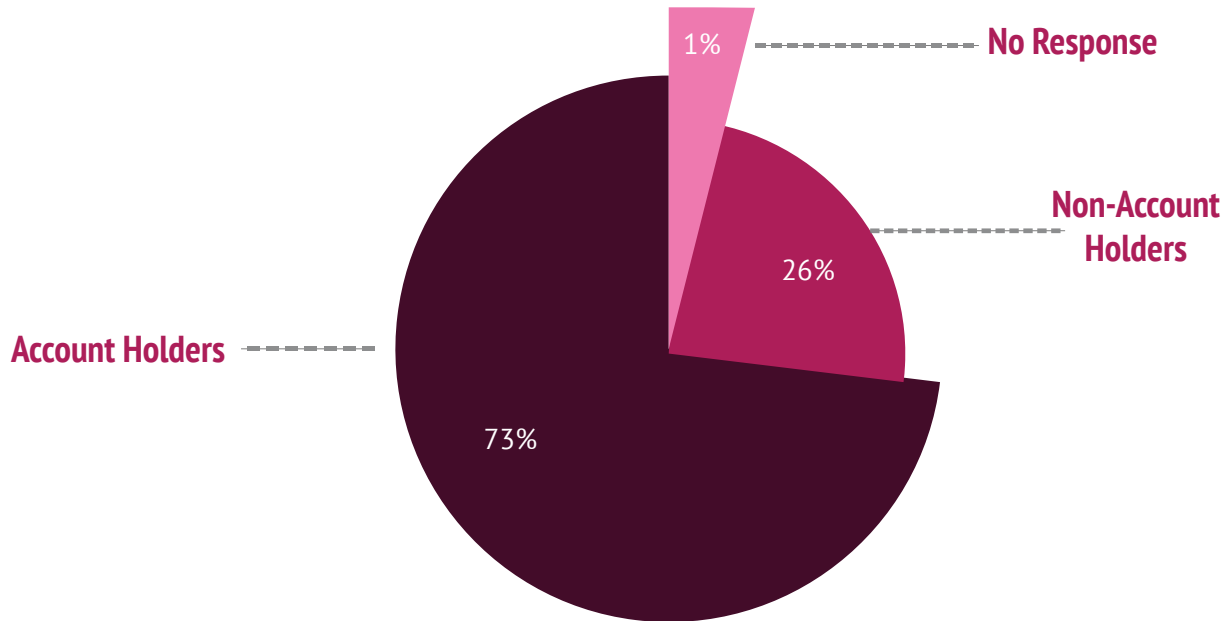
ACCOUNT DISTRIBUTION ACROSS BANKS

United Bank
87

Axis Bank
183

Ballavan Bank
97

Union Bank Of India
70

Other Banks
181

Bank Of Baroda
249

Uco Bank
95

Bank Of India
89

Canara Bank
413

State Bank Of India
1597

Central Bank Of India
288

Indian Bank
495

Indian Overseas Bank
411

Punjab National Bank
555

Rajasthan
Marudharagramin Bank
120

2% 1% 2% 4% 2% 5% 2% 8% 6% 10% 8% 11% 3% 32% 4%

ATM CARD USERS

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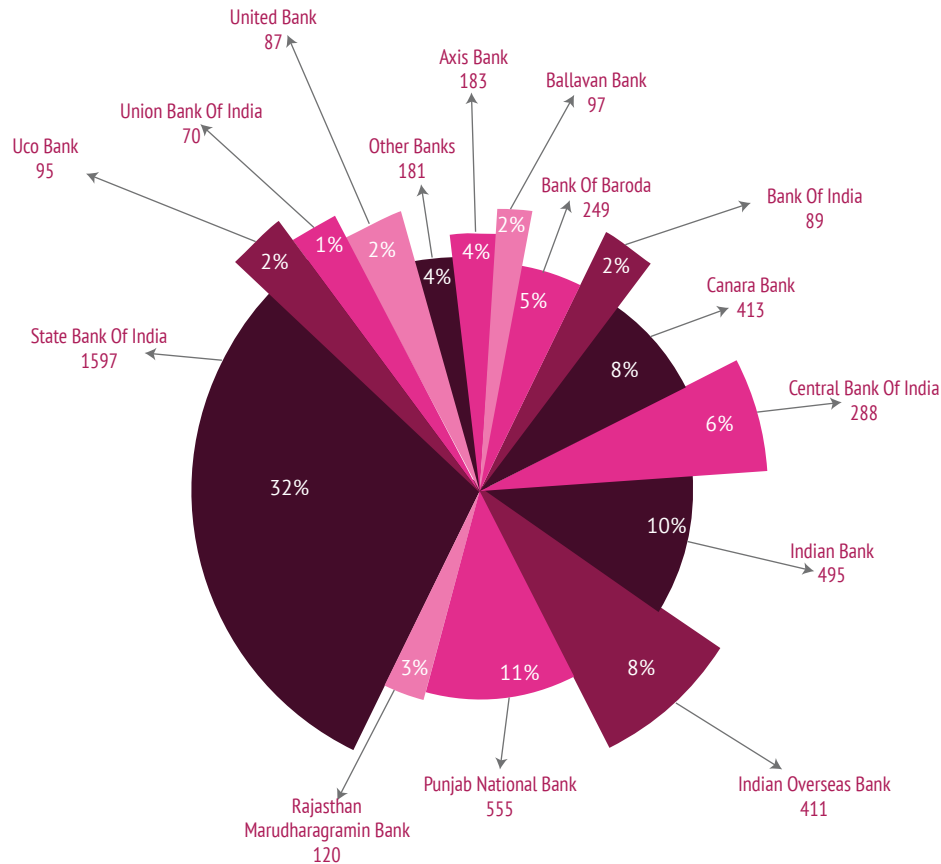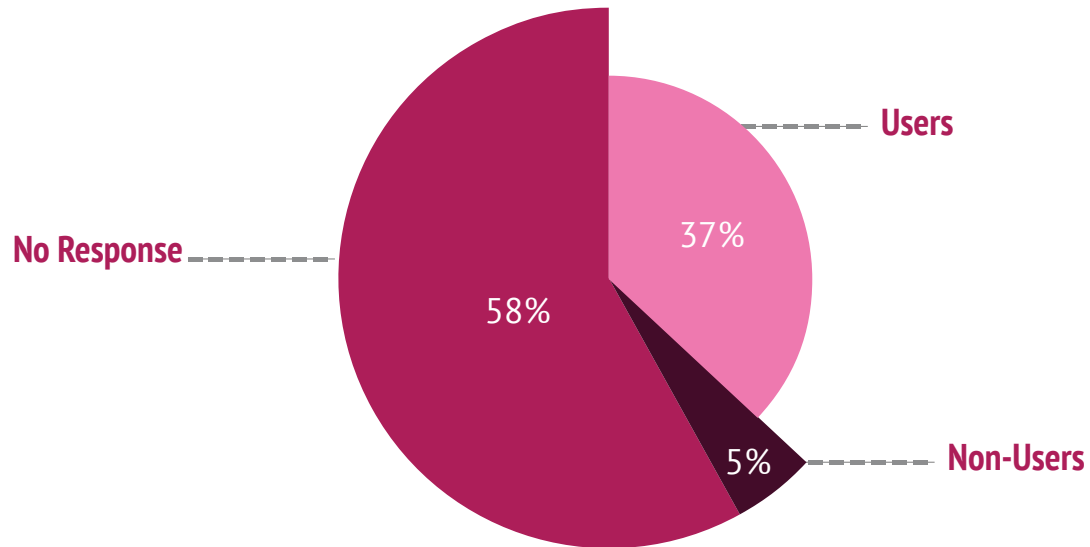
DISTRIBUTION OF SURVEYED POPULATION ACROSS TYPE OF BANKING

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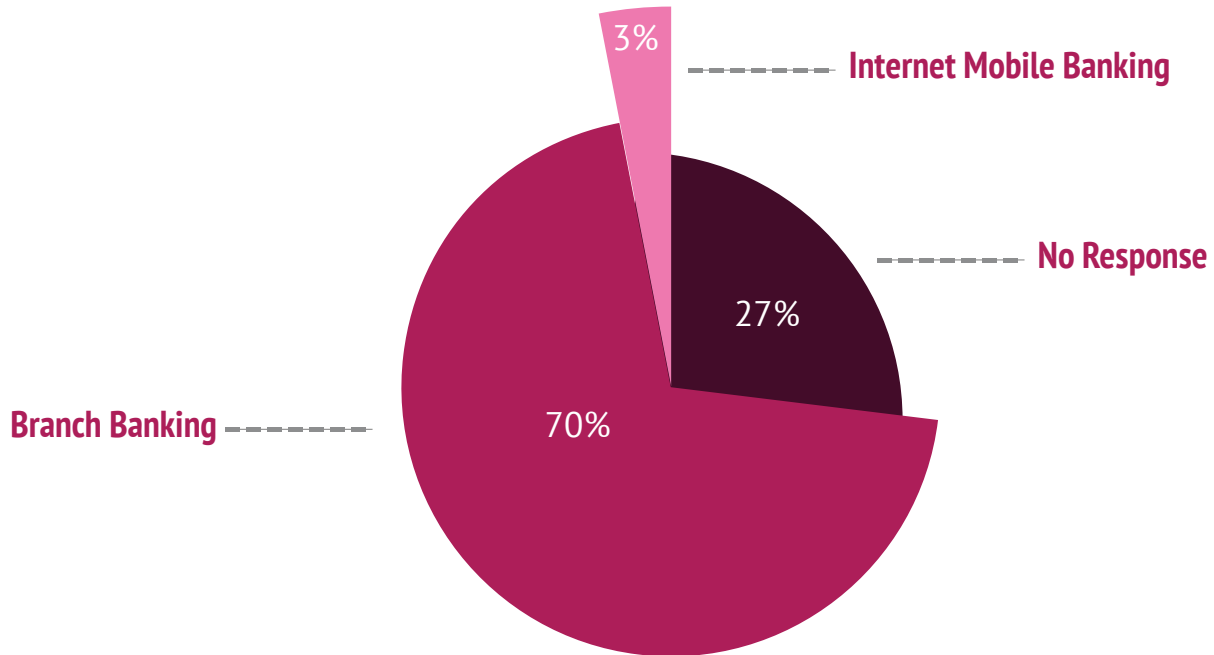
FREQUENCY OF BANK VISITS AMONG SURVEYED POPULATION

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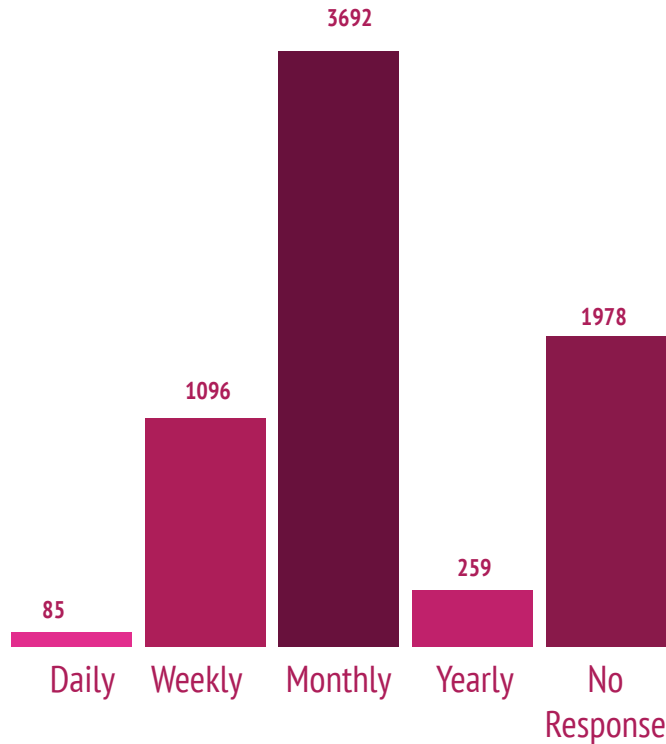
MEDIUM OF MONEY TRANSFER AMONG SURVEYED POPULATION

Category	Value
ATM	1326
Cash	3654
Chequebook	167
Mobile Internet Banking	42
No Response	1921

FEAR TO USE INTERNET BANKING

No — 1735

Yes — 3461

Female — 1274

Male — 2156

Transgender — 31%
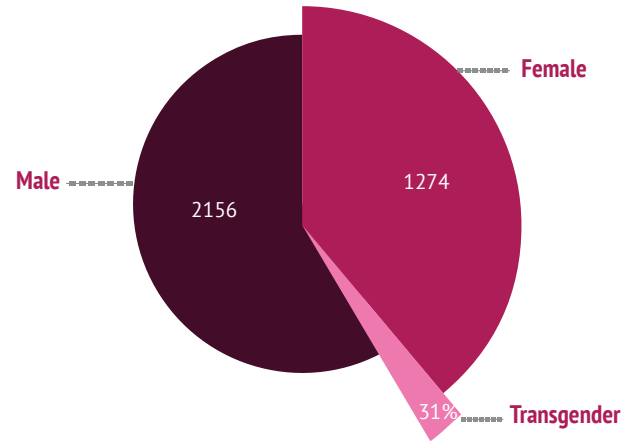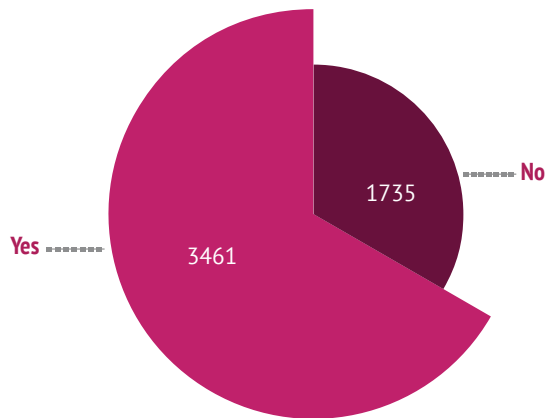
CHALLENGES SURVEYED POPULATION FACE AT BANKS

Challenge	Value
Overcrowded Banks	4425
Bank Server Issues	3741
Information Assymmetry	2797
Bad Customer Care	2522
Poor Grievance Redressal System	1333
Confusion in Document Submission	940
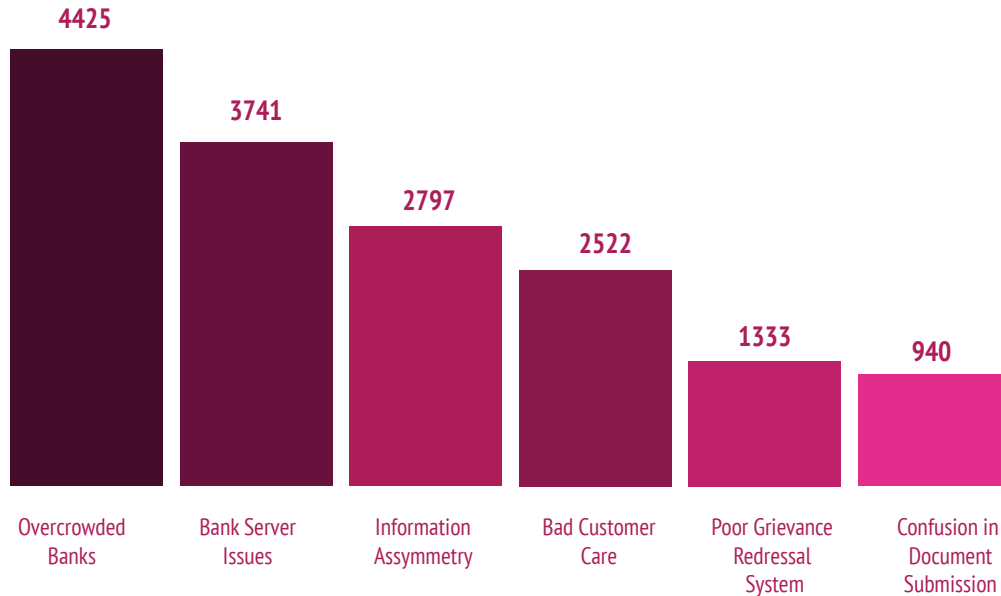
IMPACT

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
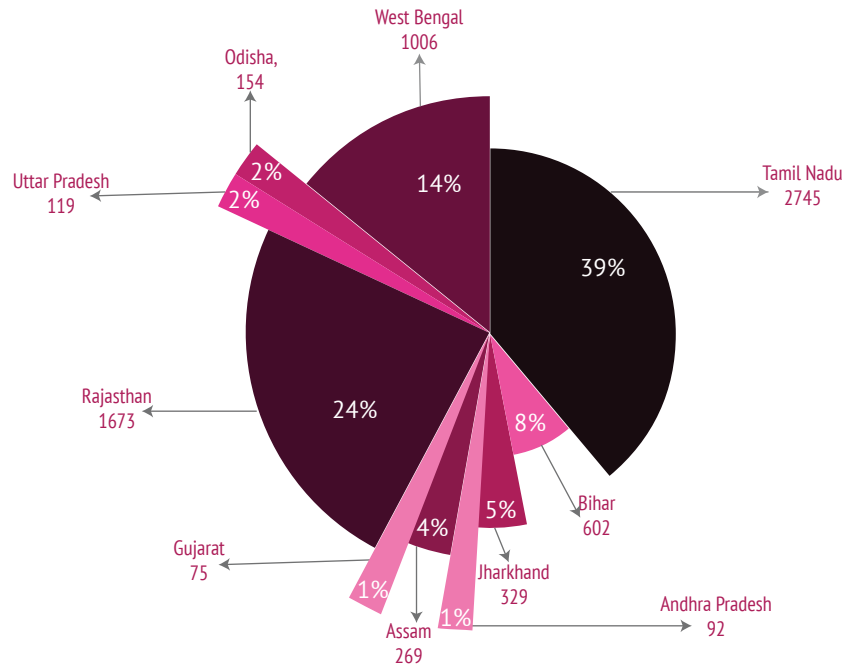12 STATES ENABLED IN USING
DIGITAL FINANCIAL TOOLS

West Bengal
1006

Odisha,
154

Uttar Pradesh
119

14%

2%
2%

Tamil Nadu
2745

39%

Rajasthan
1673

24%

8%

Bihar
602

Gujarat
75

4%

5%

1%

Jharkhand
329

Assam
269

1%

Andhra Pradesh
92

VILLAGE-WISE DISTRIBUTION OF BENEFICIARIES

Khatra, 283
Manamthavizhnthaputhur, 602
Kotulpur, 460
Garhbeta, 263
Semmedu, 520
Badapodaguda, 46
Kalpakkam, 392
Batasona, 108
Ariyakoshti, 317
Sakra, 119
Moongilpadi, 306
Dadiya Rampura, 174
Anantpura, 201
Kuruvikarambai, 303
Bolanwali, 345
Sendamangalam, 251
Mokala, 345
Veeramudiannatham, 54
Nawalri, 608
Khabra, 602
Moti Khavdi, 75
Barwan, 329
Moran, 269
Thotacherla, 52
Kodur, 40

8%, 7%, 6%, 4%, 4%, 4%, 4%, 1%, 8%, 5%, 1%, 1%, 4%, 9%, 5%, 5%, 3%, 2%, 2%, 2%, 1%, 6%, 4%, 4%

GENDER-WISE DISTRIBUTION OF BENEFICIARIES

Transgender, 58 — 1%

Female, 2833 — 40%

Male, 4219 — 59%
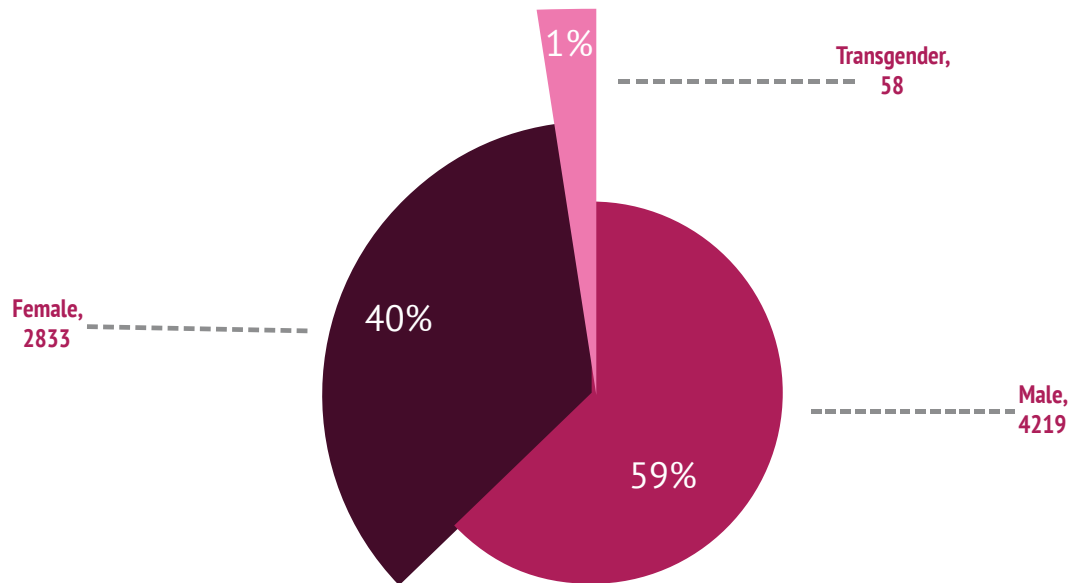
BENEFICIARIES TRAINED IN MOBILE BANKING

94.5% OF TOTAL BENEFICIARIES
TRAINED IN CONCEPTS OF MOBILE
BANKING ACROSS THE STATES

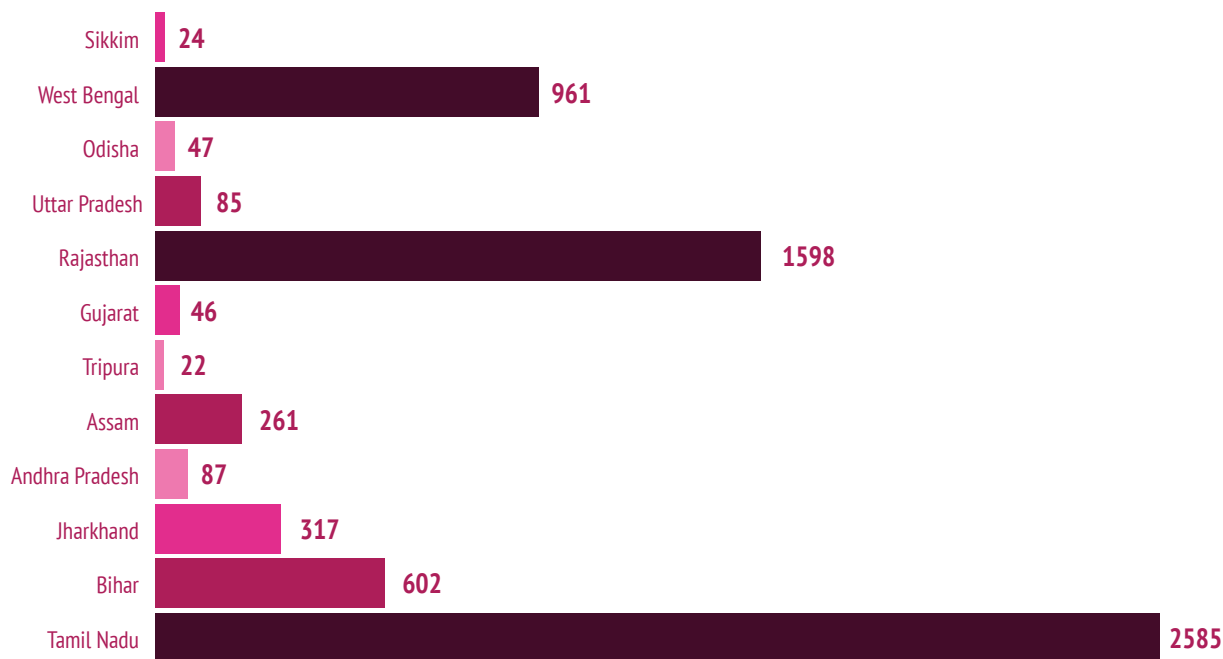| State	Beneficiaries
Sikkim	24
West Bengal	1000
Odisha	51
Uttar Pradesh	119
Rajasthan	1581
Gujarat	65
Tripura	22
Assam	226
Andhra Pradesh	85
Jharkhand	328
Bihar	600
Tamil Nadu	2622
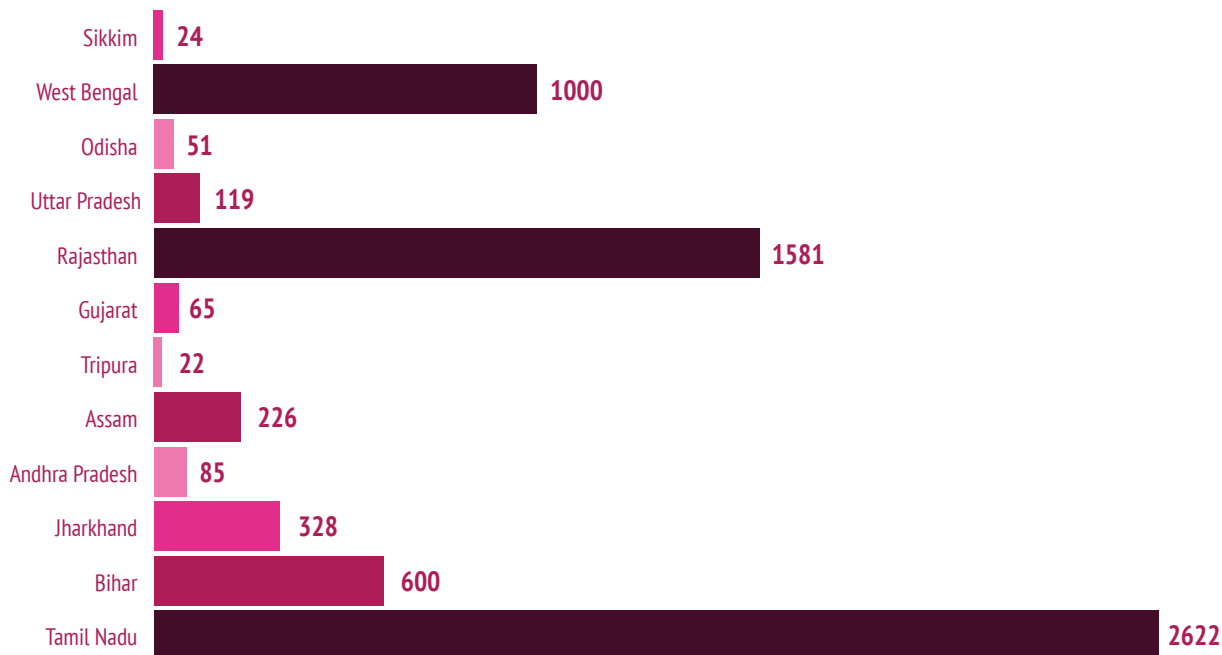
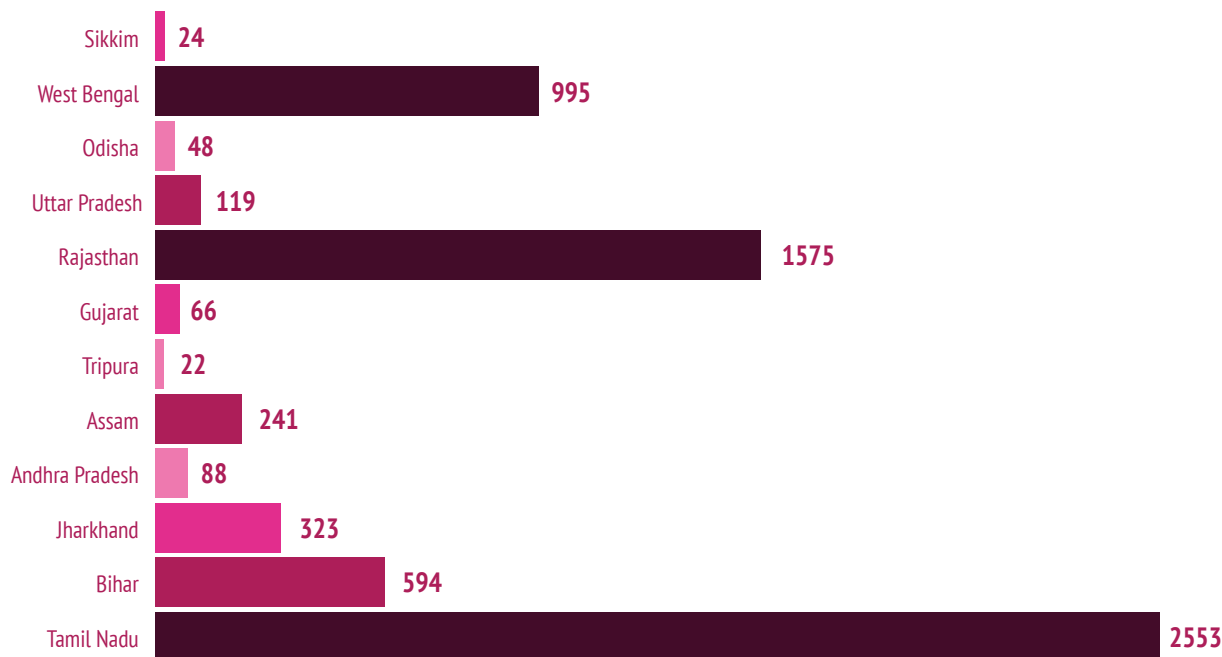# BENEFICIARIES TRAINED IN FINANCIAL VIDEO TUTORIAL

93% OF TOTAL BENEFICIARIES
HAVE COMPLETED A VIDEO TUTORIAL
ON FINANCIAL LITERACY

State	Beneficiaries
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

93.5% BENEFICIARIES TRAINED
IN OPENING BANK ACCOUNTS

State	Beneficiaries
Sikkim	24
West Bengal	995
Odisha	48
Uttar Pradesh	119
Rajasthan	1575
Gujarat	66
Tripura	22
Assam	241
Andhra Pradesh	88
Jharkhand	323
Bihar	594
Tamil Nadu	2553

A session on Axis Bank mobile-based App in a community in Rajasthan

AXIS BANK APP USAGE AND OUTREACH
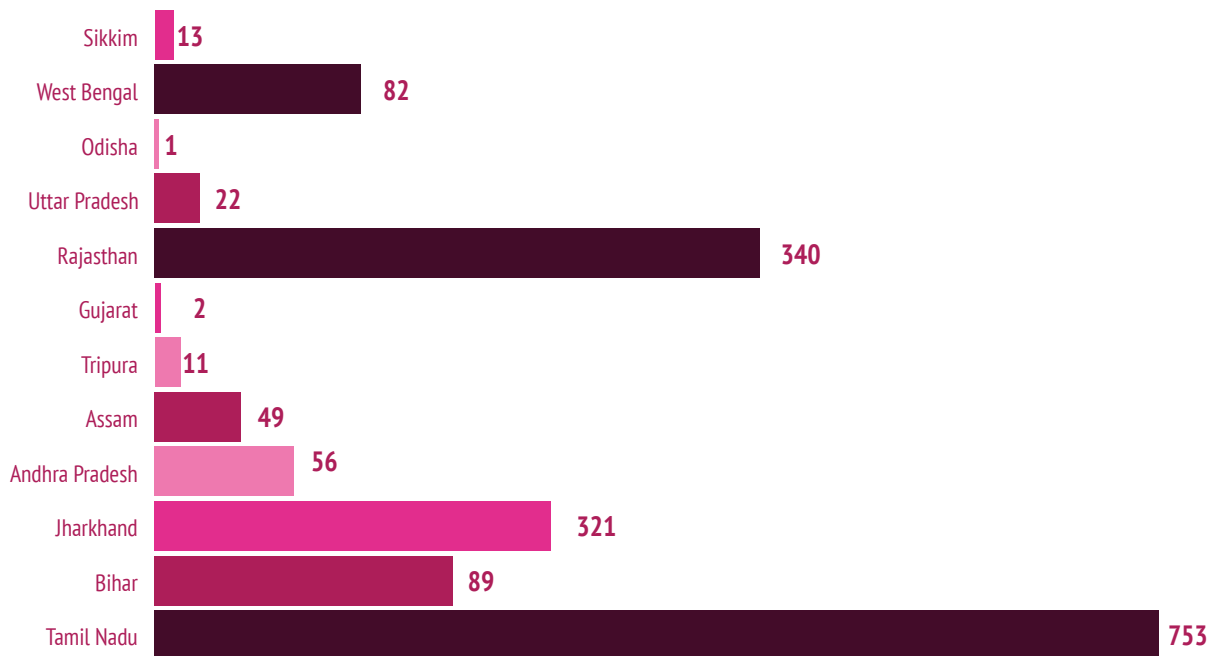
1737 BHIM AXIS PAY UPI APP USERS

1503 AXIS OK USERS

1519 AXIS MOBILE APP USERS

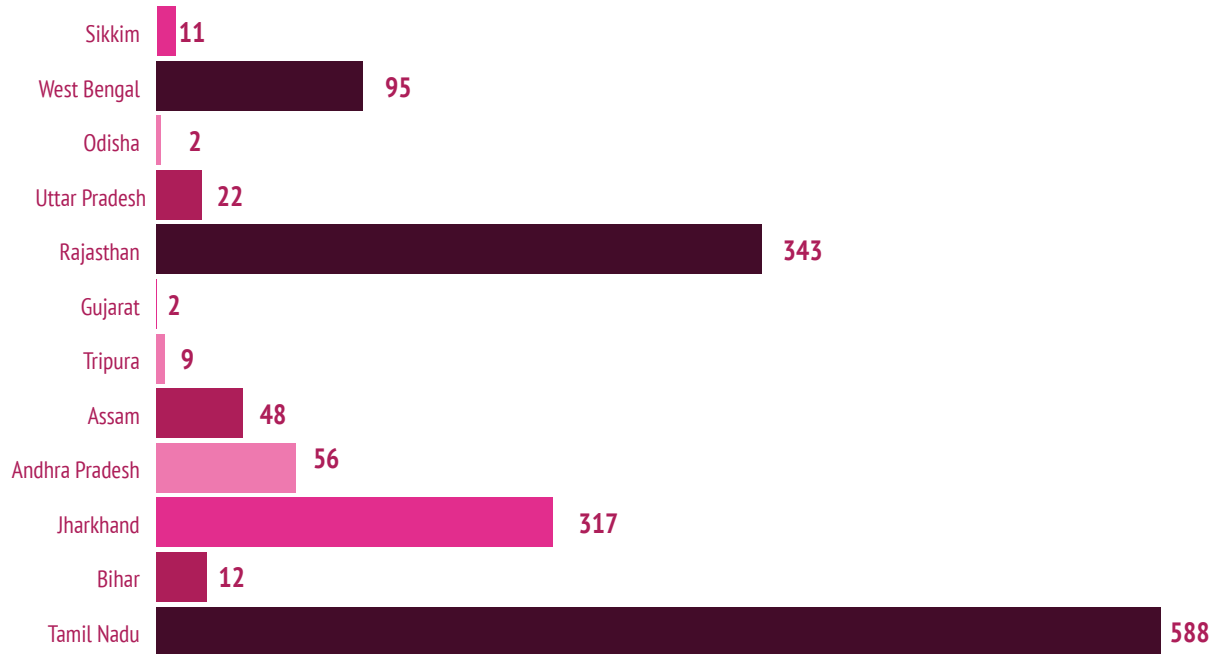# BENEFICIARIES TRAINED IN USING BHIM AXIS APP

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

State	Beneficiaries
Sikkim	13
West Bengal	82
Odisha	1
Uttar Pradesh	22
Rajasthan	340
Gujarat	2
Tripura	11
Assam	49
Andhra Pradesh	56
Jharkhand	321
Bihar	89
Tamil Nadu	753

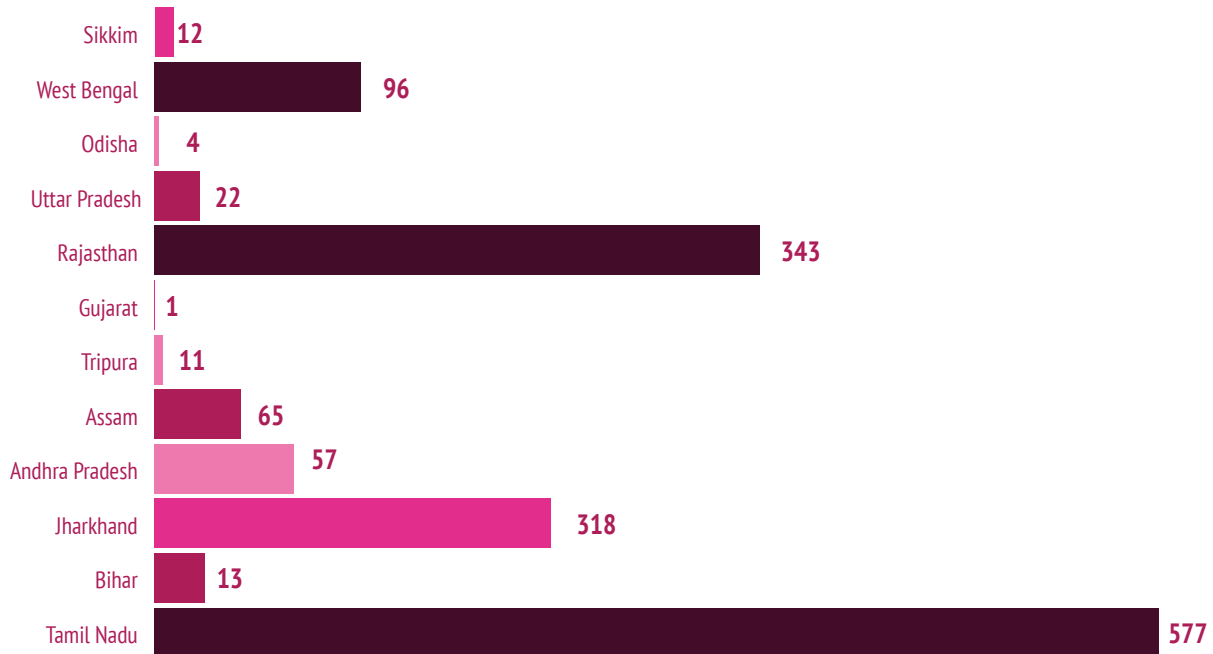# BENEFICIARIES TRAINED IN USING AXIS OK APP

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

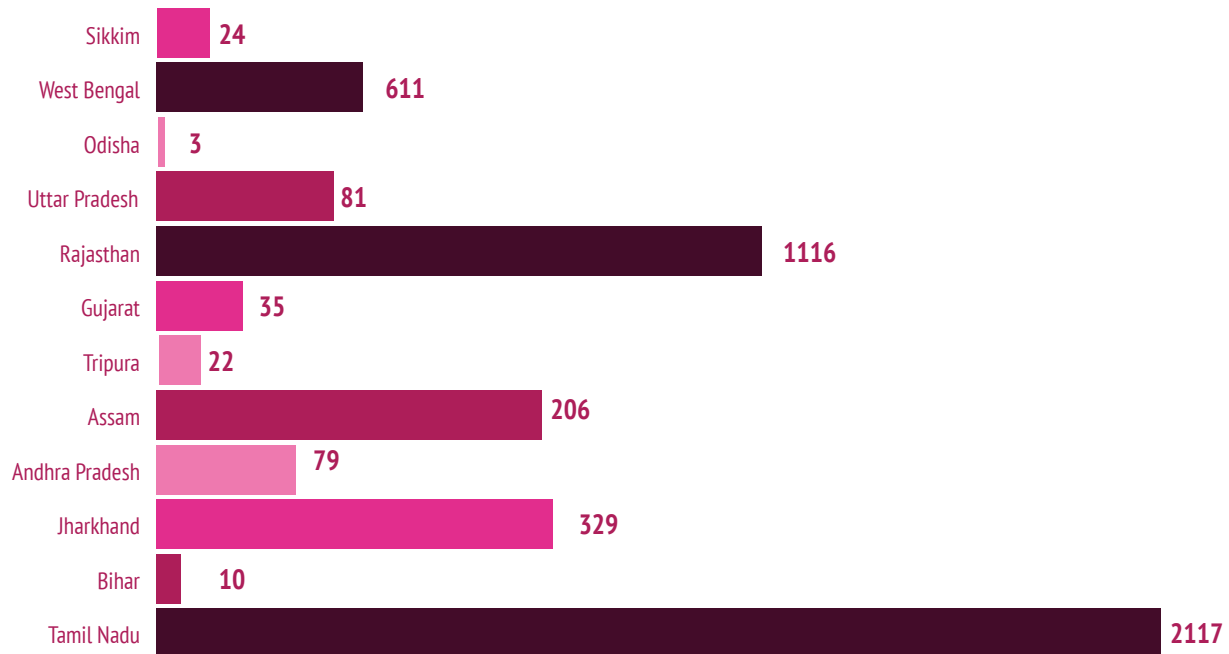| State	Beneficiaries
Sikkim	11
West Bengal	95
Odisha	2
Uttar Pradesh	22
Rajasthan	343
Gujarat	2
Tripura	9
Assam	48
Andhra Pradesh	56
Jharkhand	317
Bihar	12
Tamil Nadu	588

BENEFICIARIES TRAINED IN USING AXIS MOBILE APP

1519 BENEFICIARIES TRAINED
IN DOWNLOADING AND USING
AXIS MOBILE APP

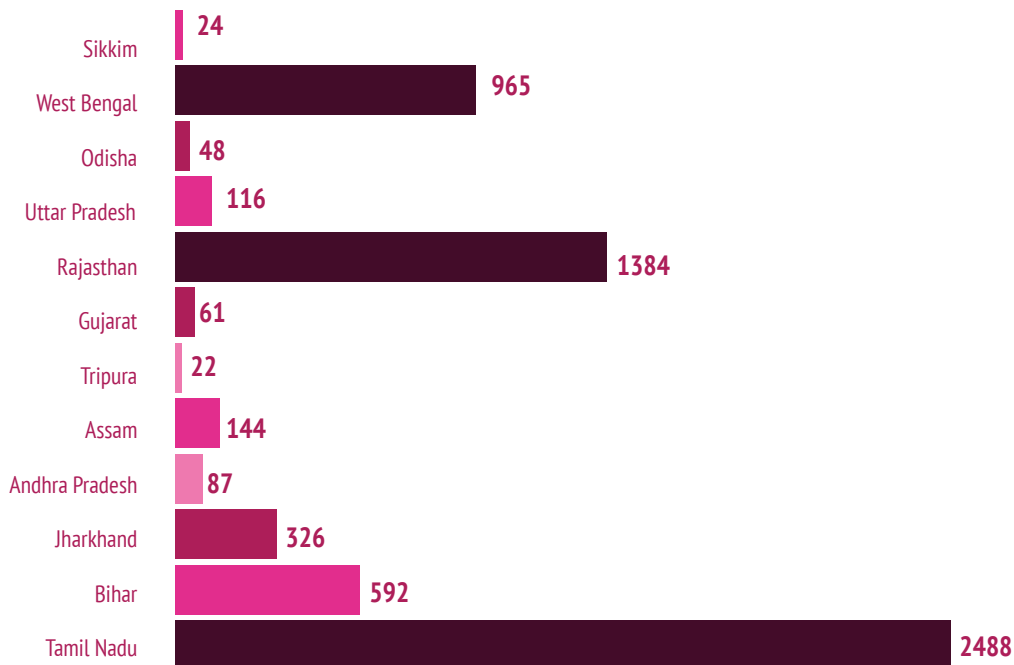| State	Beneficiaries
Sikkim	12
West Bengal	96
Odisha	4
Uttar Pradesh	22
Rajasthan	343
Gujarat	1
Tripura	11
Assam	65
Andhra Pradesh	57
Jharkhand	318
Bihar	13
Tamil Nadu	577

BENEFICIARIES TRAINED IN OPERATING MICRO ATMS

65% OF TOTAL BENEFICIARIES TRAINED IN OPERATING MICRO ATMS

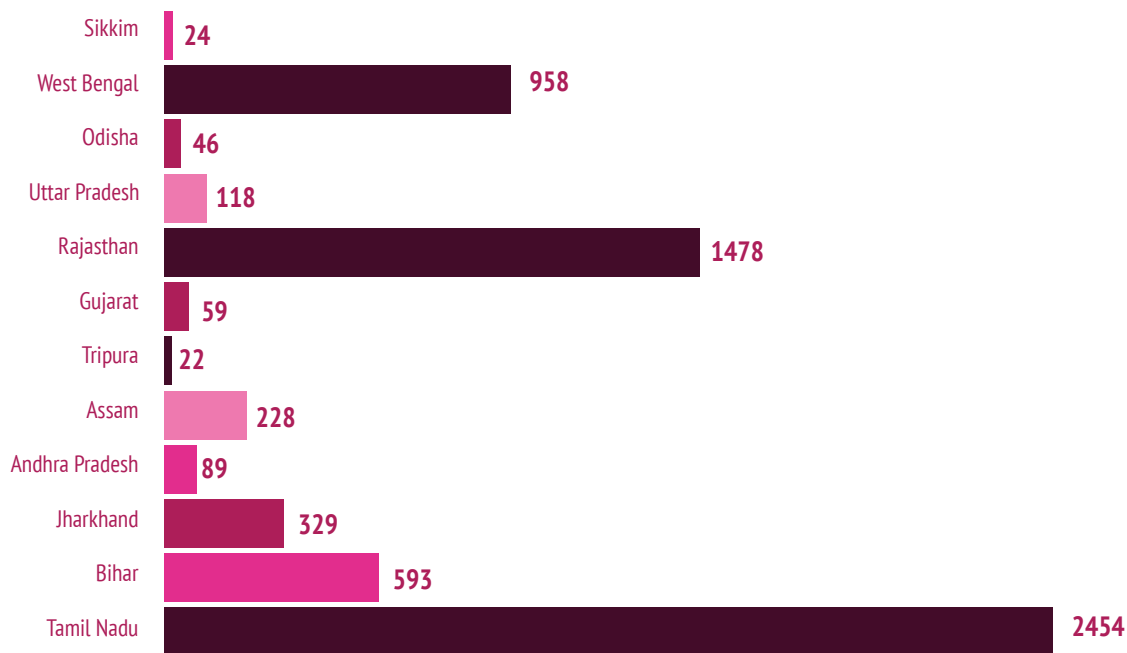| State	Beneficiaries
Sikkim	24
West Bengal	611
Odisha	3
Uttar Pradesh	81
Rajasthan	1116
Gujarat	35
Tripura	22
Assam	206
Andhra Pradesh	79
Jharkhand	329
Bihar	10
Tamil Nadu	2117

BENEFICIARIES TRAINED IN BRANCH BANKING SERVICES

88% OF TOTAL BENEFICIARIES TRAINED TO WRITE A CHEQUE AND DEPOSIT SLIP

State	Beneficiaries
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

State	Beneficiaries
Sikkim	24
West Bengal	958
Odisha	46
Uttar Pradesh	118
Rajasthan	1478
Gujarat	59
Tripura	22
Assam	228
Andhra Pradesh	89
Jharkhand	329
Bihar	593
Tamil Nadu	2454

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

ACTIVITIES

SI. NO.	STATE →	Bihar		West Bengal				Jaipur					Uttar Pradesh	Andhra		Chennai	Chennai	Chennai	Chennai	Chennai	Chennai	Chennai	Coimbatore	North East	Tripura	Odisha		Gujarat West
	CLUSTER →	Muzaffarpur	Ranchi	Kharagpur	Kharagpur	Kharagpur	Sikkim & Nb Hills	Sikar	Jodhpur	Jaipur 1	Srigangangar	Jaipur 1	Lucknow	Tirupathi	Andhra Rural	Pondicherry	Pondicherry	Pondicherry	Pondicherry	Pondicherry	Pondicherry	Pondicherry	Thanjavur	Moran Jorhat	Kunjaban Agartala	Bhubaneswar Rural 1	Bhubaneswar Rural 1	Rajkot
	VILLAGES →	Khabra	Baraon	Garbeta	KOTULPUR	KHATRA	Mangan	Nawati	Mokala	Arampura	Bolanwali	Dadiya Rampura	Sakra	Kodur	Thatacheria	Moongilpadi	Sendamangalam	Kalpakkam	Manamthavizhththaputhur	Semmedu	Ariyagosti	Veeramudiyanmatham	Kuruvikaramboi	Moran	Kunjaban	Batasona	Badapotaguda	Moti Khavdi

Activities (rows)

SI. NO.	ACTIVITY
1	Baseline feasibility study
2	Identification of key stake holders
3	Showcasing street plays/Local Community Engagement Programe
4	Showcasing feature film
5	Creating human connect stories and village success stories
6	Training exclusively for children
7	Training women
8	Training with panchayat members
9	Training with school teachers
10	Training with aaganwadi
11	Training with Local Businessman
12	Holistic training
13	Promoting usage of micro ATMs
14	Promoting use of Bank applications (online)
15	Activities for Awareness of Mobile banking applications
16	Popularizing Use of Debit/Credit cards
17	Popularizing use of mVisa application
18	Sharing success stories of villages

COLOR CODE

- 🟩 Done
- 🟨 In Process
- 🟥 Temporary on hold

WAY FORWARD

- IDENTIFICATION OF 1O BEST VILLAGE LEVEL ENTREPRENEURS
- SETTING UP OF RURAL DIGITAL FINANCIAL CENTRES
- CREATION OF A MODEL VILLAGE THROUGH INTEGRATION OF FINANCIALINCLUSION 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:
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