



Nishkarsh IT Solution
The next generation of technology



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NISHKARSH IT SOLUTION PRIVATE LIMITED

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Submitted To
B2B & B2C Partner
Business Correspondent

Nishkarsh IT Solution



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15 YEARS

Group's experience of **15+** years as Banking Partners



GLOBAL PRESENCE

50+ countries our product & solutions are target to delivered



INNOVATOR

33 Patents filed for Innovative Solutions & Financial Technologies



TECHNOLOGY

4 Technology Competency Centres in India, **250+** team of specialists



UNITS

17 Marketing & Branding facilities across **India**

BANKING **PUBLISHING** **GOVERNMENT** **RETAIL** **HEALTHCARE** **EDUCATION** **TELECOM** **PHARMA** **INSURANCE**

Leading Technology, Digital & Bank CSP Solutions provider for the

BANKING INDUSTRY



LARGEST SERVICES FACILITY

in the country



Preferred partner for large projects with various

GOVERNMENTS



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India's Leading and Fastest Growing Financial Services and Solutions Platform



25,000+

Villages covered
across country



1 Mn+

Customers served
till date



1,00,000+

Customer doorsteps
visited per month



357+

Cities covered across
28 states & 8 UTs



40,000+

Transactions per
day



₹10 L+

Transaction value
processed in till date

NIS Bank's huge physical distribution network is driving high customer acquisition and engagement

FINANCIAL & NON-FINANCIAL SERVICE OFFERINGS

Financial
Inclusion

Rural Extension
Branches

DoorStep
Biometric
KYC

Business Operation
solutions

NIS
Merchant
Network

NIS Empowered
Bank Ecosystem

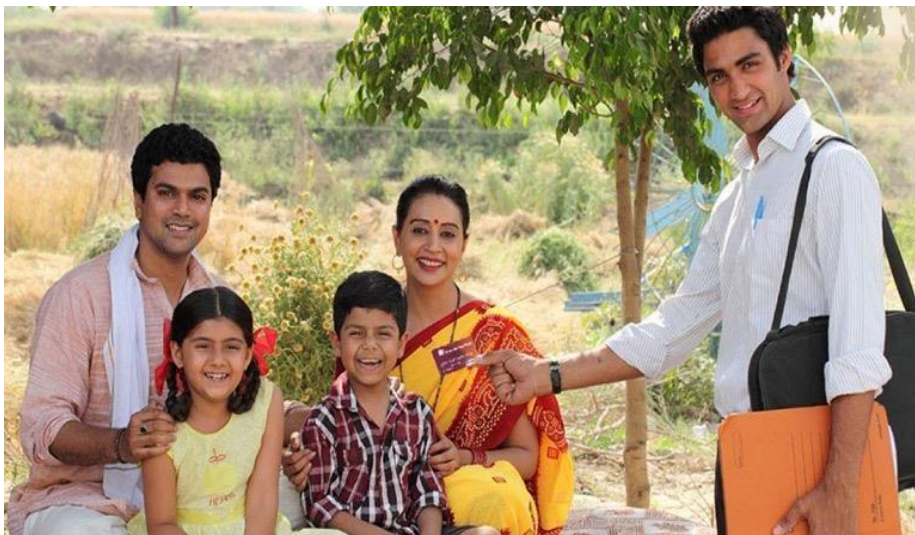
NIS
Counsellor Network

Integrated Merchant Network Platform



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Empowering Business Correspondents to better serve bottom-of-the-pyramid



800+ BC Agents Network. 25,000+ villages



PAN India Presence including NE states



15+ years of long experience in Financial Inclusion

Government Schemes

| PMJDY | PMJJBY | APY | LPG Payments | NREGA | Pension | G2C

Digital Empowerment



PMJDY Bank accounts opened



5 Mn+ AePS Transactions
approx. **Rs. 650 Cr pm**

6 Mn+ Cards Transaction
approx. **Rs. 350 Cr pm**



FI Through REB Model



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Outsourced Ultra-thin Branches



**Compliance with Urban :
Rural ratio of 1:3**



**Technology, People, Process
with Physical Infrastructure**



**Cross- Selling of Bank's
products, Collection,
Recovery**



Our Existing NIS Outlets



Currently Operational Rural Branch ->

- **270+ Outlets operated across India**
- **Operating 20 REB locations in LWE (Left Wing Extremist) districts**

- **Rural Branch Management** in rural areas where banks can't/needn't set-up in brick & mortar Branch
- Service point very similar to a bank's own branch
- Helps Bank to increase its Rural Branches and Network

End to end Solution in offering



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1. Technology Platform

- Software Application
- Enrollment Application
- Middleware Application
- APIs

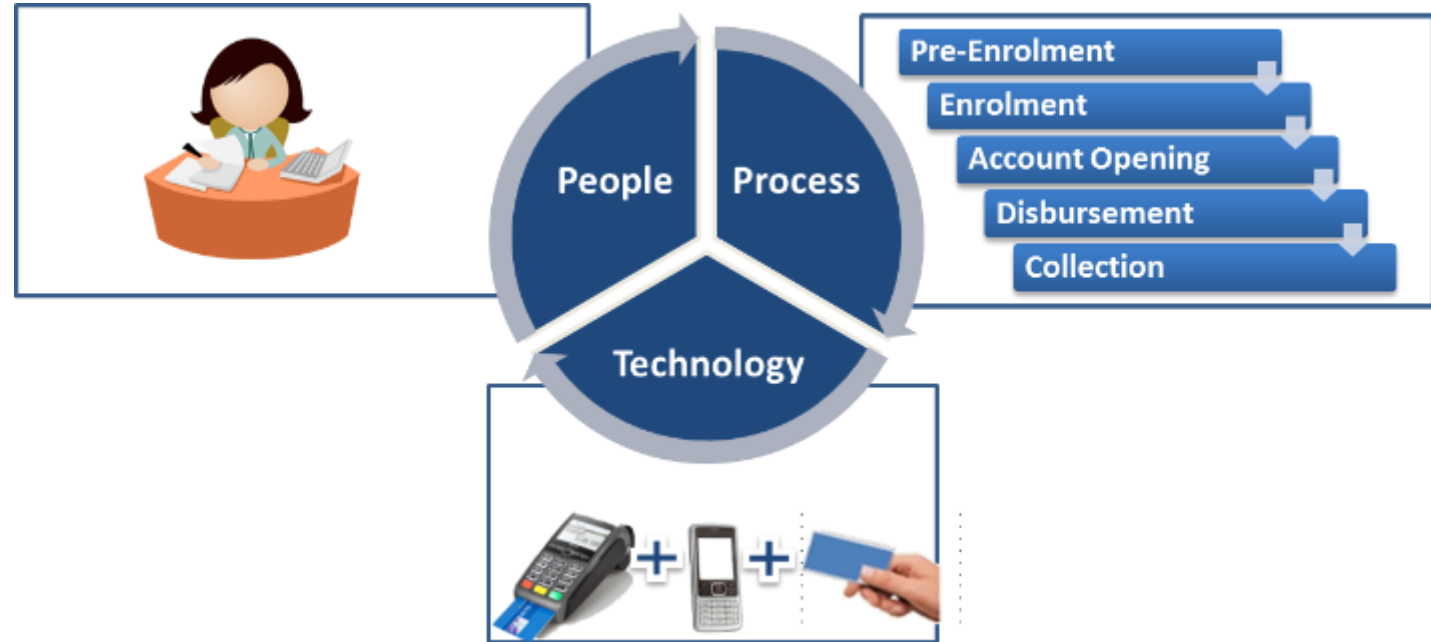
2. Field Operations

- Customer acquiring/enrolment
- Customer servicing/Banking
- Cash Management

3. Hardware

- Integrated Micro ATM device
- IDRBT Complaint Enrollments
- FI Server
- DBMS Server

4. Solution Hosting at MBS's Data Center



5. Project Management

- Project Manager
- Enrollment Agents
- Business Correspondent Agents
- Back-end operation support
- MIS Executive

List of Services offered via Rural Branch Model



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- Opening Savings Accounts (BSBDA)
- Opening Recurring Deposit Accounts
- Opening Fixed Deposit Accounts
- Providing Cash withdrawal Facility
- Providing Cash deposit Facility
- Balance enquiry facility (AEPS based)
- Providing Fund Transfer Facility through IMPS etc
- Enrolment under APY scheme
- Enrolment under PMSBY scheme
- Enrolment under PMJJBY scheme
- Facilitating mobile number seeding in accounts
- Facilitating Aadhar seeding in Bank accounts
- Disbursal of small value credit as and when assigned
- Activation of RuPay Cards
- Facilitating RuPay card transactions
- Loan sourcing (Gold loan/home loan/business loan etc.,)
- Account Opening through e-KYC
- Cross Selling of Bank's other products
- Enrolment under EBT Scheme
- DBT Payments
- Financial Literacy Camps
- AePS Fund Transfer - Aadhaar to Aadhaar
- AePS Fund Transfer - Aadhaar to Account
- Card Activation
- Card Pin reset
- Card Pin Change
- Mobilization of RD Account



Proposed IT Equipment - Integrated POS



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Thermal Printer



Fingerprint Module



Camera & 1D/2D Barcode Reader



Integrated Micro ATM Device - Features



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Our Key Features



Reliable Identification

Magstripe, chip card, barcode or NFC(Phone payments), including Fingerprint, Facial – meets to all customers' needs



Strong Security

EMV, STQC



Quick Response

Identifies bank cards, Barcode, QR code, NFC in seconds, making transactions faster and convenient



Certifications



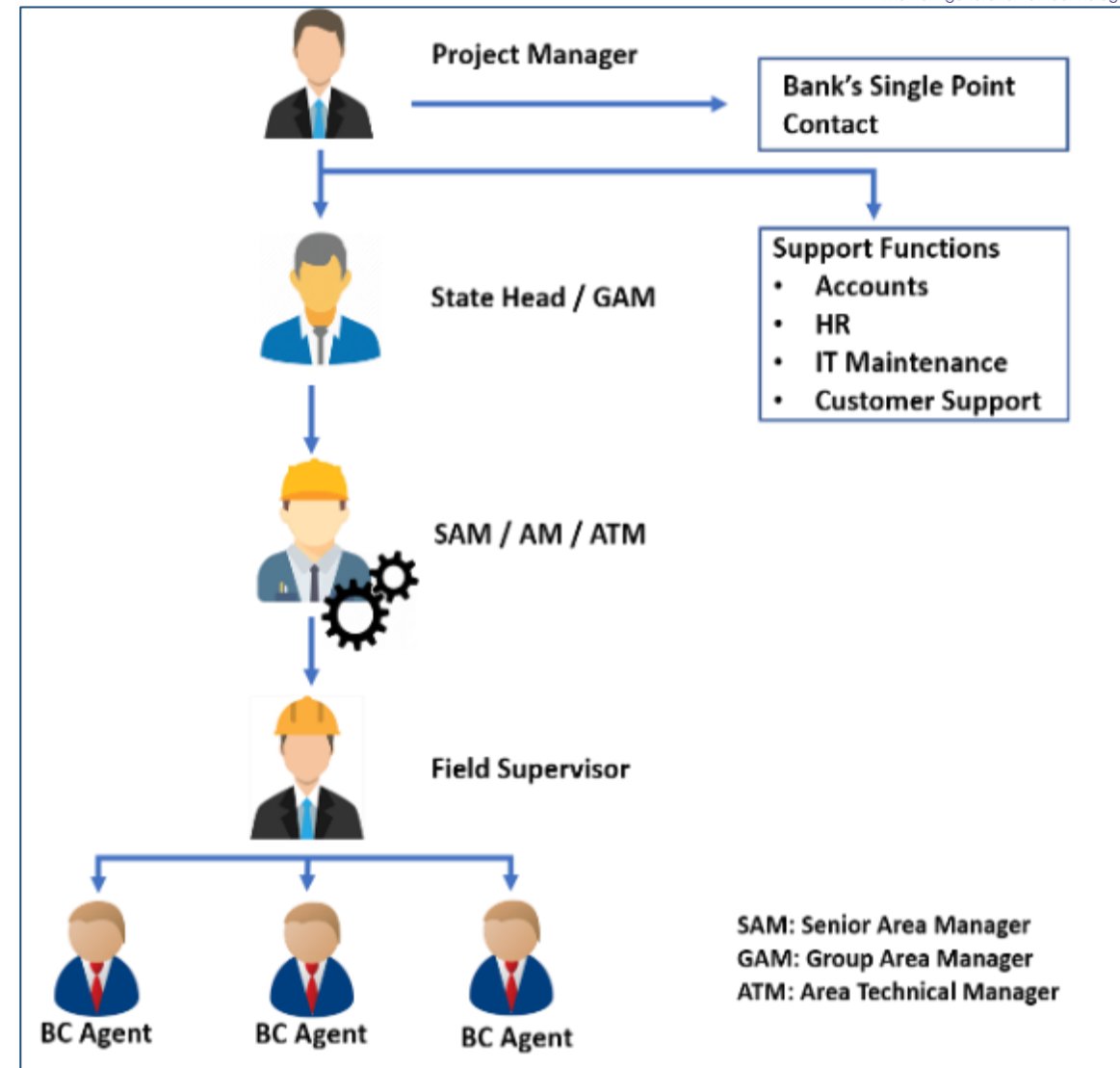
Controlled Field Operations

Agent Management:

- Three-tier administrative structure
- Doorstep Banking Facility
- Single SPOC - hassle free service
- Resources dedicated to single bank
- **Activities covered :**
 - Agents Recruitment
 - Training of Agents
 - Operational Support : Enrollment & Transactions
 - Hardware technical support

Risk Management :

- Terminal Cash Limits : Predefined cash limits (if feature available in Bank's application)
- Customer Card Limits : Predefined limits on transactions (if feature available in Bank's application)
- Cash Management : Prepaid Model will be adopted with BCAs
- Surprise visits by supervisors and Area Managers
- Customer Complaint Redressal as per the Bank's policy



Quality Service Through Field Operations



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Transparency in field Operation

- Operations over a decade
- Reliable and stable operations
- Adequate cash with Agents

Elaborate supervisory structure to ensure effective control and coordination on field

- Proficient supervisory structure to ensure effective control and coordination on field
- Close managerial oversight due to placing only 10-20 supervisors under each Area Manager
- Group Area Manager on every 4-5 Area Managers
- State Head on every 3-4 Group Area Managers
- Tech assistance to entire supervisory/managerial layer

• Live view & status :

- Cash position of each agent
- Transaction status

• Daily settlement : cash and transactions with agents

• Sharing daily enrolment & transaction report with bank

• Monthly settlement of cash with bank along with sharing of cash holding certificate.

• Efficient execution of SLA and compliance without deviation in agreed process

• Full co-operation to Bank and their agencies in half yearly/annual audits.

Complete transparency with Bank



Ensuring Adherence to Regulatory Provisions



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Compliance Adherence

Meeting compliance and statutory needs through tech + human control:

- Aadhaar based login
- Daily cash recon with every Agent
- GPS tagging of login location with time stamping*
- Ensuring agent's full time present at branch
- Automated Abnormality Report (SMS) to Supervisor/PM:
 - Agent not logging in by the appointed time (morning)*
 - Fresh login not done on prompt after 60 min inactivity period*
 - Login received from coordinates outside the Banking Point*



Reconciliation process

5 Levels of Reconciliation	Frequency
Bank & MBS Central Pool A/C	Monthly
MBS Pool A/C & MBS Field A/C	Monthly
MBS Field A/C & Field Supervisors	Daily
Supervisors & Agents	Daily
Agents & Customers	Daily

*This process is adopted by us for all the private sector Banks, where we provide end-to-end services with technology and application along with BCAs

*Possible if feature available in Bank's application

Financial Inclusion Projects



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We are offering FI Service Since 2018



Highlights

- Working with major Private Banks and Public Sector Banks as Corporate BC
- End-to-end Financial Inclusion Solution: Technology and Project Management as Corporate BC
- Over 10+ years long experience in FI
- Disbursed Rs 3,500 Cr cleanly without any frauds

Services Offered

- e-KYC and non-eKYC based Account opening
- Banking Services like Cash Withdrawal, Cash Deposit, Mini Statement, Balance Enquiry, Pin reset etc.,
- Doorstep services for pension, NREGA, and LPG Disbursements.
- AePS and Card based transaction
- Aadhaar Seeding, Mobile Seeding, and DBT Payments
- Selling of Pension and Insurance Products
- Remittance (Domestic Money transfer)

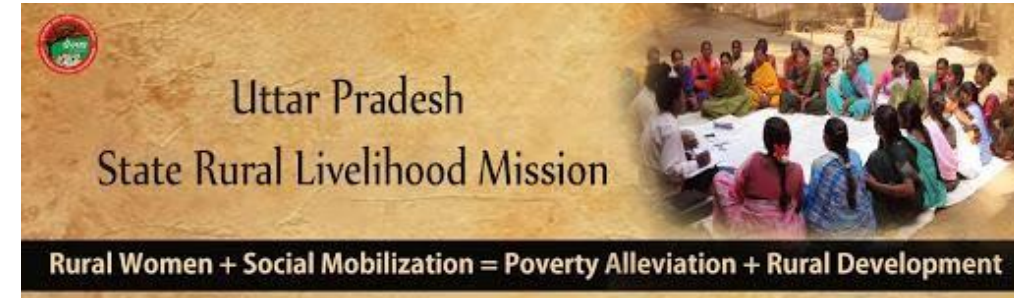
Financial Inclusion through Bank Sakhi in State of Uttar Pradesh



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Expand Financial Inclusion by strengthening last mile disbursement through Bank Sakhi.

Doorstep Banking Services

- Cash Deposit & Withdrawal
- Balance Enquiry & Statement
- Fund Transfer & EBT Payments

Empowerment & Livelihood

- Provide Banking & Value-added Services
- Earnings opportunities

Financial Literacy & Awareness

- On the job training
- Improve financial literacy and enhance skills for other services

Rural Women | Social Mobilization | Poverty Alleviation | Rural Development |

Existing Engagement with SRLMs



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Expanding Financial Inclusion by strengthening last mile disbursement through Bank Sakhis

Services Offered

- **Account opening through e-KYC solution**
- **Doorstep Banking Services** Deposit & Withdrawal | Balance Enquiry & Statement | Fund Transfer & EBT Payments
- **Value Added Services offered by NIS**



Rural Women | Social Mobilization | Poverty Alleviation | Rural Development

NIS Engagements



UP : 100 Points



Bihar: 100 Points



Odisha: 50 Points



Rajasthan : 100 Points

Our Existing Rural Branches



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Value Proposition to Bank



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Strong Partner

- NIS 15+ years of track record
- Best from the domain with intensive & proven track record in Banking experience
- Financial Stability
- Experience over a Decade in FI & Experience of servicing leading Banks



Domain Expertise

- Domain experts on the board & in the team
- Inhouse end-to-end solution, backed by a strong Development & Product team
- Continuously leverage technology to gain higher efficiencies & cut costs



Established Network

- Well-established network with presence in across India
- 25,000+ Villages reached
- Transparent field operations
- Best of Industry standards for Hiring, Training & Process



Service Levels

- Ensuring Customer convenience & customer delight as the ultimate goal
- Enable clients achieve unique position
- Notable value additions to the process & customer experience enhancement

We Are Nishkarsh IT Solution Private Limited



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**WE TOUCH MILLIONS OF LIVES EVERYDAY...
WE DRIVE CHANGE...**

THANK YOU

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