





**ARUNACHAL PRADESH** 

# MOBILE ATM VANS TAKE BANKING SERVICES TO UNSERVED FAR-FLUNG VILLAGES IN HILLY REGIONS

Under its dedicated Financial Inclusion Fund (FIF), NABARD supported <u>Arunachal Pradesh State Cooperative Apex Bank</u> during 2017-2021 for deploying four Mobile ATM Vans in the rural areas of the North-Eastern state.

The initiative covered 49 villages in six districts - West Siang, Papumpari, Lower Subansiri, Namsai, Lower Dibang Valley and Tawang.



These Mobile ATM Vans provided banking services to the underserved and unserved villagers in far-flung rural areas.

These six districts are located in hilly terrain, so poor connectivity hindered mobility. People living in these six districts were excluded from availing of the benefits of the banking services. The Mobile ATM Van aims to bring them into the fold by getting the banks to their doorsteps.



## ATM Mobile Vans are changing the face of rural India and taking it fast forward on the path of financial inclusion.

The deployment of ATM Mobile Vans in these remote areas has given a much-needed leg-up to the plan to reach the unbanked. "People living in these far-flung areas never thought that the bank could come to their doorsteps. If they can't travel, they can do their banking transactions without stress by visiting these vans. They need not waste their time travelling to far-off branches of the bank. They have also been educated about other social security schemes,

and this bank on wheels is, in fact, a boon in disguise," said a NABARD official.



## In some rural areas, the banks faced network issues, poor road connectivity and security issues.

"The Mobile ATM Van is a good way to bring financial inclusion despite all potential challenges. The bank is always ready to avail NABARD support for taking care of rural people with all measures to reach them and bring the benefits of being a part of the financial inclusion programme. Being financially educated means being financially empowered, which is a great step forward to facilitate inclusive and sustainable growth of rural India," said a bank official.

These Mobile ATM Vans are often stationed at prominent locations on special occasions such as the local festivals, fairs, or the celebration grounds on important days such as Republic Day, Independence Day and Statehood Day.

These vans were deployed in the capital complex during the Covid-19 pandemic to ensure that people had easy access to banking services during the lockdown. In collaboration with the state government's Sarkar Aapke Dwar (Government at Your Doorstep) programme, they are also prominently placed during the local festival celebrations in the capital complex.



#### **DIGITAL INNOVATIONS IN FINANCIAL INCLUSION**



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- NO. OF MICRO ATMS: 130
- NO. OF DEMO ATM VANS: 4
- NO. OF POS/MPOS: 150
- NO. OF VSAT: 102
- NO. OF FLAPS/DFLAPS: 777
- NO. OF PEOPLE COVERED UNDER FLAPS/DFLAPS: 202
- NO. OF PMJJBY A/CS: .21 MN
- NO. OF PMSBY A/CS: .43 MN
- NO. OF BANKS ONBOARDED PFMS: 1 BRANCH
- NO. OF BANK THAT AVAILED
  - **GREEN PIN: 1**
- UNDER FLAPS/DFLAPS: 20200 NO. OF GREEN PINS ACTIVATED BY CUSTOMERS: 1000