

**EXCEL  
EMPOWER  
INNOVATE**

**SELF-SERVICE BANKING**

# C-EDGE TECHNOLOGIES **BANK ON WHEELS**

## OVERVIEW

With the introduction of the financial inclusion schemes by the Government of India, banks were asked to open new accounts for a lot of Indian citizens. However, the endeavour of increasing the benefits of banking to India's poor has raised some new challenges for the banks. Statistically speaking, the number of new accounts opened till May 2016 is more than 21 crores. This type of increase in operations leads to the question of providing service to the new customers, whilst keeping in mind the cost requirements.

Looking at this, C-edge has come up with the new Banks-on-Wheels concept which can help banks save money and further the idea of financial inclusion at the same time.

## ABOUT US

C-Edge Technologies Ltd. Is a leading Technology, Infrastructure and Service provider to financial institutions in India and abroad. C-Edge is a joint venture, between Tata Consultancy Services Ltd. (TCS) and State Bank of India (SBI), to provide transformational capability to the Indian financial services and emerging markets by addressing major technology needs of this industry.

## FEATURES OF C-EDGE BANK ON WHEELS

- > Solar Powered Branch
- > Table Top ATM
- > Sim based router Connectivity
- > Laptop and laser jet printer
- > LAN connectivity
- > Passbook printer kiosk
- > CBS application access
- > Provision for sitting arrangements
- > Remote surveillance and monitoring

### C-EDGE BANK ON WHEELS

The C-Edge Bank-on-Wheels concept simply talks about providing state of the art banking facilities on an automobile and taking the bank to the customer rather than waiting for the customer to come to its premises. This has two big advantages, a) it helps banks reduce the number of dormant accounts b) it will also help the banks keep the costs down where it does not want to establish a brick and mortar branch.

The bank can cover two to three villages everyday with one Bank-on-Wheel. If at a later stage it sees that it is getting good responses, then it can very well establish a branch in that particular locality. This way, the Bank-on-wheel can also be a good way to test waters as to how a particular market responds.

