

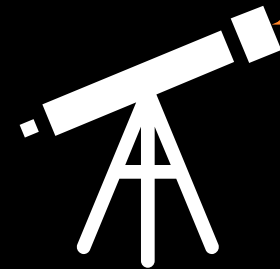
UNIFYING DIGITAL PATHWAYS

How RRBs & Cooperative Financial Providers are building the Rural Financial Ecosystem

“In rural Asia, a loan is rarely instant — it’s 5 visits, 10 signatures, and weeks of waiting”

What if a common digital pathway could change that ?

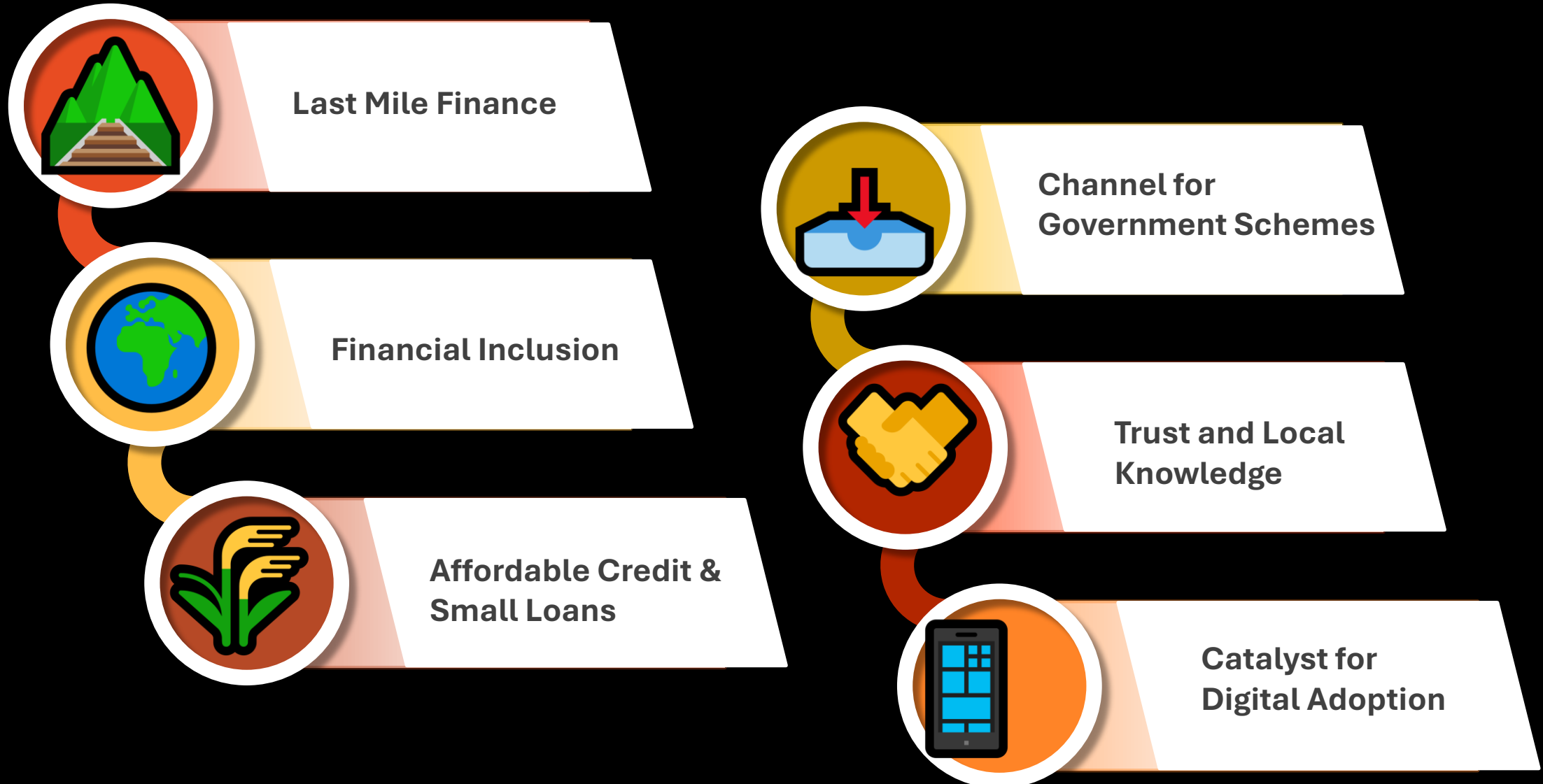
The Vision

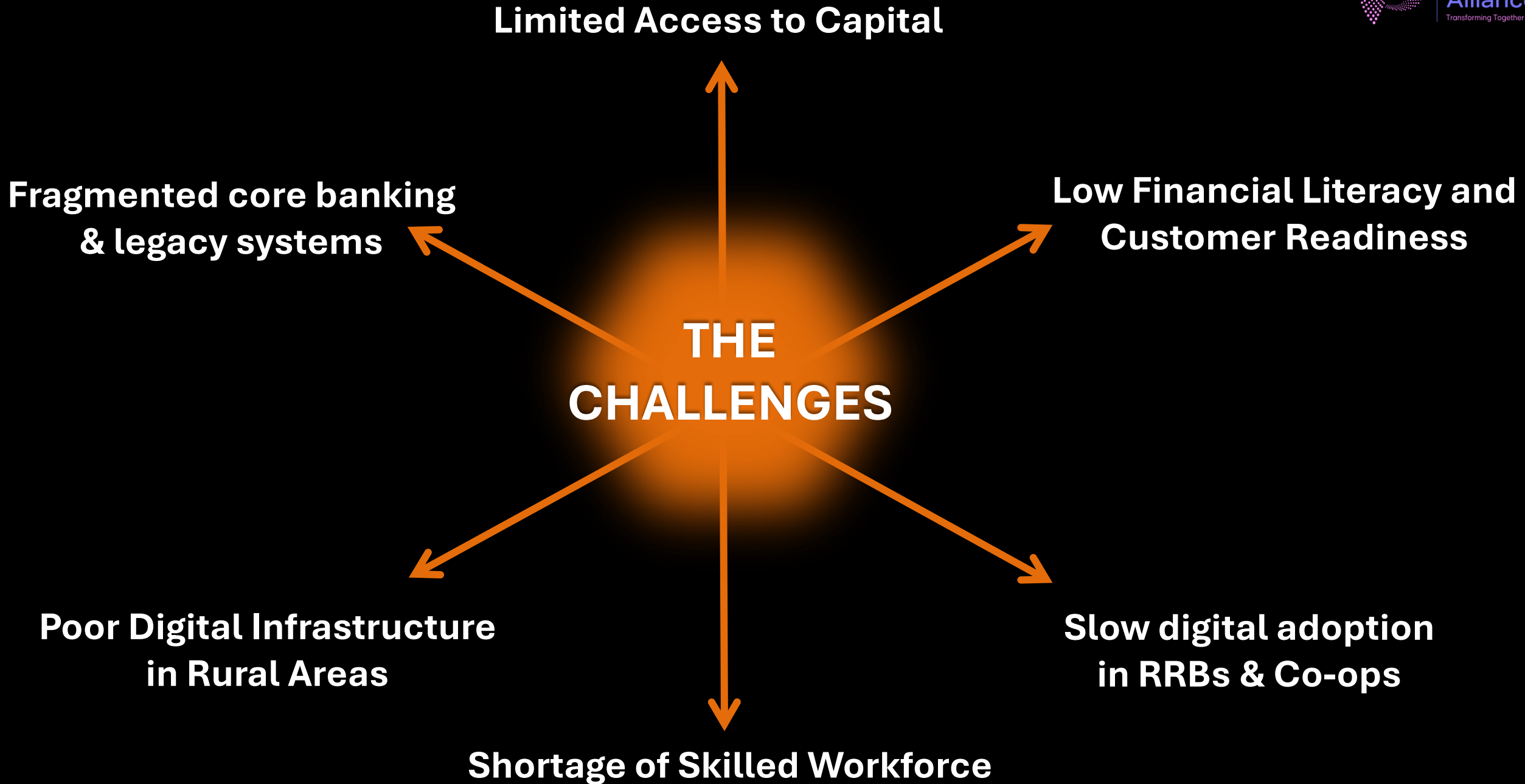


A unified digital ecosystem
where technology is shared

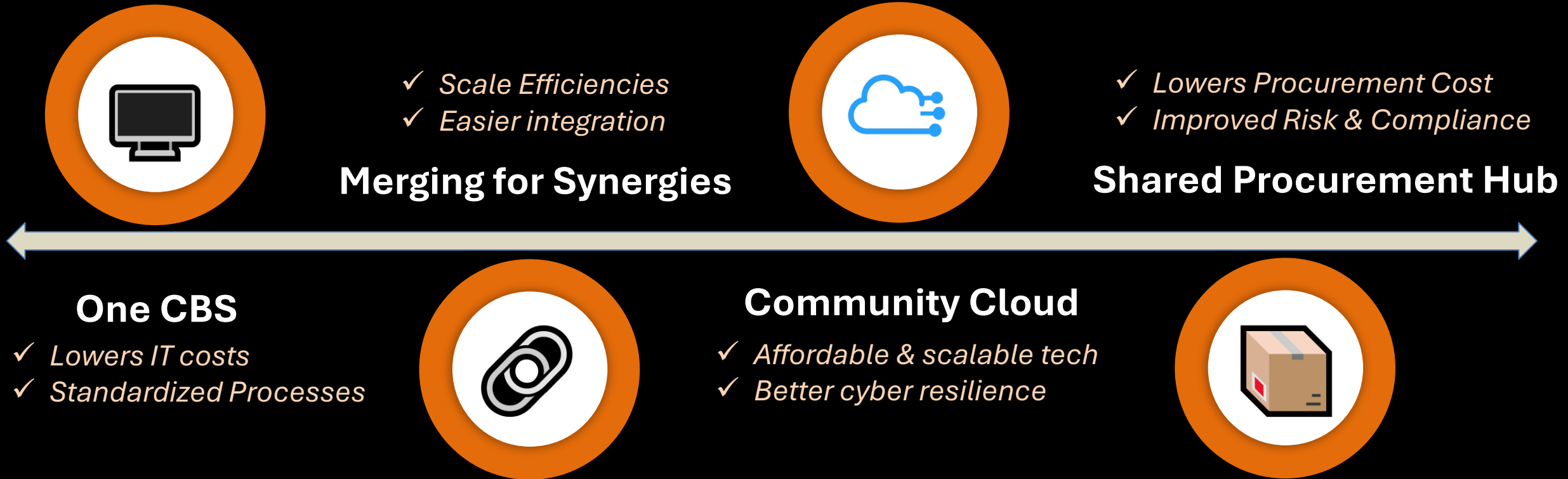
Cost Reduction and Affordable Finance for
every rural citizen.

Importance of RRBs & Cooperative Financial Providers





Consolidation amongst RRBs & Cooperative Financial Providers across areas



“When small banks unite, big possibilities emerge”



India's **12 PSU Banks unite** to create **PSB Alliance Pvt Ltd**

“An umbrella entity for providing common platforms and services”

- ✓ **Caters to IT & Business needs**
- ✓ **Drives economies of scale**
- ✓ **Cost Reduction**
- ✓ **Focuses on standardisation**
- ✓ **Centre of Excellence**



92% Penetration of ~ 22,000 RRB branches in rural India



\$16.1 trillion (USD) deposits in 2025 for 12 PSUs



~ 82,000 branches across 12 PSUs pan India



5.2% of GDP by FY30 from current 3.7% of GDP in FY24

Thank You

A business absolutely devoted to service will have only one worry about profits. They will be embarrassingly large.

.....Henry Ford