Financially Inclusive

Inclusive growth is a vital component of Government’s strategy to achieve economic growth. With the help of Information Communication Tools (ICT), it has become possible to deliver banking services at an affordable cost to the disadvantaged and low-income population of the country. It is expected to eventually lead to poverty reduction at the national level. That makes financial inclusion (FI) an important feature in many of the Government Schemes, including the Common Services Centres (CSC).

Under the CSC Scheme, the fourth quarter of the financial year 2010-11 saw a lot of traction building around offering financial inclusion (FI) services through the CSCs.

About 13 Service Centre Agencies (SCA) across 16 States took firm initiatives to become Banking Correspondents (BCs), enabling the CSCs to become Customer Sales Points (CSPs) for delivering various banking and financial services. Implementation has already started in some States including - Chhattisgarh, Jharkhand, J&K and Madhya Pradesh.

Specific to States, Jharkhand appointed UTL as their Business Correspondent (BC). Further, State Bank of India (SBI) launched online kiosk banking, which will now enable NREGA wage disbursement through the Pragya Kendras of Baro panchayat, Kanke block, Ranchi. In Jharkhand, AID too in agreement with SBI started training its VLEs and BCs for delivery of banking services in Palamu division.

Kerala’s Akshaya Centers finalized a Memorandum of Understanding (MoU) with State Bank of India (SBI). The service is being piloted in Palakkad district. In Assam, the second phase of training on FI services was organized for VLEs and BCs at Guwahati.

Some other States conducted significant discussions on strategies to move forward on the FI agenda and enrolment of all VLEs as BCs. Initial findings from some pilots in Madhya Pradesh and Jharkhand have been promising, proving that with right strategy intervention, delivering financial services in rural areas can be financially sustainable and a source of considerable revenue for the VLEs.

While the efforts are on, there are challenges too. Only a fraction of entire CSC network has been covered so far. As banking services increasingly become a basic necessity, it is critical that these services be made available in all the CSCs in a speedy manner. The technology too supports and enables Banks to reach rural areas. To save the efforts from going the right way, VLEs need to play a more proactive role in years to come.

In this issue…

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SCA Profile: CMS Computers Ltd. ......Page 4
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Online Monitoring Tool Based Top 20 CSCs for March, 2011 Uptime..............Page 6
1. CSC SPV has selected a vendor for procuring, installing and commissioning of 2500 VSATs for the CSCs in the difficult areas - Jammu & Kashmir, Uttarakhand, Himachal Pradesh & the North Eastern States.
2. Sixteen States (eight SCAs) have initiated the process of Banking Correspondence with different Banks. About 1000 VLEs have become Business Correspondents in these States.
3. Bihar: Chief Minister, Shri Nitish Kumar announced that the CSCs will be housed at Panchayat Bhavans of all the 8,463 panchayats. CSCs will also act as nodal agencies for service delivery under the Right to Services Act.
4. Himachal Pradesh: Issue of Nakal Jamabandi Service was launched through the CSCs.
5. Jharkhand: VLEs in the Palamu District were appointed as Para-legal advisors by the District Legal Services Agency.
6. Jharkhand: State Bank of India (SBI) launched online Kiosk banking, which will now enable NREGA wage disbursement through the Pragya Kendra of Baro panchayat, Kanke block, Ranchi.
7. Jharkhand: AID in agreement with SBI started training its VLEs and BCs for delivery of banking services in Palamu division.
8. Jammu & Kashmir: Dishtv recharge will be made available at Khidmat Centres
10. Karnataka: RFP has been issued for Mysore zone.
11. Kerala: Akshaya started the UID enrollment in the State.
12. Nagaland: Tie-ups with the Transport Department, for the provision of its online services VAHAN & SARTHI through the CSCs has been initiated.
13. Tamil Nadu: State’s e-Governance Agency launched State Service Delivery Gateway & State portal to provide online single window access of government to citizen services through CSCs.

*Due to termination of SCAs in Andhra Pradesh, Haryana, Maharashtra, Madhya Pradesh, Tamil Nadu, UP and Uttarakhand around 4700 CSCs are reported to be non operational*
State Update: Maharashtra

Maha e-Seva Kendras

Maharashtra has a target to set up 11,818 Common Services Centers (CSC)—referred to as the Maha e-Seva Kendras across the State. Bulk of this target, 10,484 being set up in rural Maharashtra, has been designed to cover four villages per CSC. Three Service Centre Agencies (SCA) - CMS Computers, Spanco Ltd. and Reliance Communications—put together have rolled out 8939 centers so far. In January 2011, Basix (Bhartiya Samruddhi Finance Ltd.) too was appointed as the State’s fourth SCA, responsible for rolling out in Nashik Division.

To enable and promote healthy competition among districts, every month the State Designated Agency (SDA) issues rankings based on the performance of the CSC Scheme in Maharashtra. The ranking is based on number of CSCs rolled out, G2C services enabled and G2C transactions undertaken by each CSC. For the last six months, Nanded District has remained at the top. The rankings to a great extent have led District Collectors to work on improving their performance further.

Enabling Services

Currently, the State is preparing for the launch of five e-District pilots in - Pune, Nagpur, Latur, Nanded and Sindhudurg. In terms of government to citizen (G2C) services, over 35 services are being delivered in a semi-automated way through the CSCs across the State. These include updating & mutation of land records, birth and death certificate, various cast certificates, income & domicile certificates, marriage certificates, ration card services, various services under National schemes (such as National Old Age Scheme, Sanjay Gandhi Yojna, Indira Gandhi Yojna), water connection, senior citizen ID card, etc. Again Nanded by offering over 92 G2C services has set an exemplary example for the other districts.

In addition to the above mentioned G2C services, there are hosts of other business to citizen services (B2C) that citizens are availing through the CSCs, such as – insurance, computer education, e-ticketing amongst others. The SCAs have also started the process of offering banking services (Financial Inclusion) through the CSCs.

During the e-District pilot, the delivery of 10 G2C services—income certificate; temporary residence/ residence Certificate; age, nationality & domicile certificate; solvency certificate; senior citizen certificate; birth registration; death registration; election related Services - addition and deletion of name from voter list; RTI information services — will be fully automated.

Overall, the State has taken number of proactive steps to ensure transparency in the implementation of the Scheme. These include using the Online Monitoring Tool (OMT) to validate rollout numbers, enforcing registration and uptime as metrics for considering CSC as functional. Also, the District Collectors have been playing a proactive role in working along with the SCAs to ensure that rollout targets are met and G2C services are made available.
CMS Computers Ltd, one of the key solution architects involved in designing and implementing large service delivery projects in the e-Governance space, is a Service Center Agency (SCA) under the Government of India’s CSC Scheme. As per the target under the Scheme, CMS has a target of setting up over 17000 CSCs across India in Rajasthan, Andhra Pradesh, Uttar Pradesh, Gujarat, Maharashtra, & Madhya Pradesh. E-Suvidha, e- Seva Kendra, E-Mitra are some brand names of CSCs in the mentioned States.

In each state, there are specific zones that CMS is handling. For instance, in Rajasthan, the SCA has been selected for Jaipur, Ajmer, Udaipur & Kota Divisions covering 19 districts of the State. Various G2C & B2C services that have been enabled in Rajasthan are—Utility payment revenue services, Insurance services, Online Exam forms for Rajasthan public service commission & Railway reservation & other IT based Offline Services. In Rajasthan alone, more than two lakh citizens are benefitting each month.

In Maharashtra, where CMS is handling 4415 CSC, the SCA has deployed District and Taluka level co-ordinators to roll out the project. A small size Call Centre in local language has been set up to solve day to day operational issues of VLEs. Every day there are over 6000 citizens that are availing services through CSCs. Aurangabad, Nanded, Amravati, and Akola are the best progressive districts in Maharashtra. CMS had also launched the CSC web portal for VLEs for online transactions. VLEs are getting the online training through CMS call centre. Till date over five lacs citizens have taken the services through the CSCs. CMS has created over1000 successful entrepreneurs in rural India.

Among other CMS states, Uttar Pradesh too is progressive. CMS was selected for Moradabad & Kanpur in the State. The SCA has been working toward operating, managing and building the village level network of 3382 Jan Seva Kendras.

**VLE Success Story of CMS**

**VLE Name:** Nisha Sharma; **State:** Rajasthan; **District:** Jaipur; **Block/Village:** Ramgarh; **Monthly Income:** Rs.40,000

Nisha Sharma, from village Ramgarh, is a dynamic young girl, inclined to be financially independent. As soon as she heard about CSCs being set up across India, in each panchayat, as a part of Central Government’s e-Governance plan, Nisha was keen to be a part of it. She was further thrilled to know that in her State, Rajasthan, all the CSCs would be allotted to women only.

Nisha got through the initial screening process. She was allotted space to set up the CSC in the Panchayat premises. The Centre was inaugurated on January 1, 2010. Nisha is now successfully running the CSC, along with her uncle who despite being physically challenged possesses sound technical knowledge. They have been delivering services to Ramgarh people and generating close to Rs.40,000/- per month.

Through her CSC, various Government certificates such as — ration card, caste certificate are being issued. Her CSC caters to a population of over 10,000 people in and around her village. Other services being offered are payments related to Electricity, Water & telephone bills; railway reservation; LIC premium deposit and mobile recharge. When asked if she is able to handle so much work, Nisha confidently says, "I can handle all the business and also provide various services to the people of my village, where I was born."
**Jharkhand:** UTL signed a BC agreement with the Jharkhand Gramin Bank (JGB), a Regional Rural Bank of Jharkhand. With this, the major banks such as SBI, Bank of India and JGB have adopted the Panchayat bank concept of the Government of India.

**DOEACC Training:** A two day DOEACC training programme on Course on Computer Concepts (CCC in e-learning) was organized in Agartala, Tripura from March 16-17, 2011.

**Tele-Homeopathy training to VLEs:** The State Homeopathy Hospital of Tripura organized a workshop to train two CSC Operators from the State on common terminology used in Homeopathy to facilitate smooth delivery of tele-homeopathy service through their respective CSCs.
# March 2011: CSC Uptime Performance

<table>
<thead>
<tr>
<th>S.N</th>
<th>VLE Name</th>
<th>State Name</th>
<th>District Name</th>
<th>CSC Name</th>
<th>SCA Name</th>
<th>No of days UP</th>
<th>No of Hours UP in (HH:MM:SS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monuj Singh</td>
<td>Assam</td>
<td>Tinsukia</td>
<td>Tinsukia</td>
<td>SREI</td>
<td>31</td>
<td>386:46:35</td>
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<td>Diplu Phukan</td>
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<td>Dibrugarh</td>
<td>Moran Kiran Nagar</td>
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<td>31</td>
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<td>3</td>
<td>Shashidhar K Gupta</td>
<td>Bihar</td>
<td>West Champaran</td>
<td>Gahiri Nagar</td>
<td>SREI</td>
<td>31</td>
<td>413:25:33</td>
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<tr>
<td>4</td>
<td>Suresh Babu</td>
<td>Kerala</td>
<td>Thrissur</td>
<td>Guruvayoor Municipality</td>
<td>KSITM</td>
<td>31</td>
<td>585:13:12</td>
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<td>5</td>
<td>Bobby John</td>
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<td>Pathanamthitta</td>
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<td>Kollam</td>
<td>Mynagappally</td>
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<td>355:59:42</td>
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<td>7</td>
<td>Awadesh Verma</td>
<td>Uttar Pradesh</td>
<td>Hardoi</td>
<td>Harpalpur</td>
<td>SREI</td>
<td>31</td>
<td>466:46:26</td>
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<td>8</td>
<td>Mohanish Ranjan</td>
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<td>Gazipur</td>
<td>Dildar Nagar</td>
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<td>Jai Prakash Gupta</td>
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<td>Lakhipur Kheri</td>
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<td>Pankaj Bhadla</td>
<td>Uttarakhand</td>
<td>Haridwar</td>
<td>Shivalik Nagar</td>
<td>Reliance Comm.</td>
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<td>Debendra Karna</td>
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<td>Sambalpur</td>
<td>Basantpur</td>
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<td>Sunil K Mangaraj</td>
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<td>Koraput</td>
<td>Kakiriguma</td>
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<td>Manamunda</td>
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<td>14</td>
<td>Sibasankar Nahak</td>
<td>Orissa</td>
<td>Ganjam</td>
<td>Begunipada</td>
<td>Basix India</td>
<td>31</td>
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<td>15</td>
<td>Priti Tiwari</td>
<td>Rajasthan</td>
<td>KOTA</td>
<td>Digod</td>
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<td>Priyanka Jain</td>
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<td>Banswara</td>
<td>Arthoona</td>
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<td>17</td>
<td>Deepak Sanduji Borde</td>
<td>Maharashtra</td>
<td>Jalana</td>
<td>Kedarkheda</td>
<td>CMS computers Ltd</td>
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<td>355:16:03</td>
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<td>18</td>
<td>Sukanta Pattanayak</td>
<td>West Bengal</td>
<td>Purba Medinipur</td>
<td>Panskura Old Bazar</td>
<td>SREI</td>
<td>31</td>
<td>421:27:54</td>
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<td>19</td>
<td>Sarmistha Sinha Roy</td>
<td>West Bengal</td>
<td>Hooghli</td>
<td>Kaikala</td>
<td>SREI</td>
<td>31</td>
<td>355:26:05</td>
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<tr>
<td>State</td>
<td>Services in Brief</td>
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</tbody>
</table>
| Andhra Pradesh | **G2C** Information services of Agriculture & Cooperation Department  
Utility services (Electricity, BSNL bill payment), Online Form Filing, Form submission, Certificates  
Land Record Services  
**B2C**  
Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/ Java/SQ |
| Assam         | **G2C** CSCs as stamp vendor for selling of non-judicial Stamp and Stamp paper  
Certificates, Pension, Grievances, Jamabandi, Utility services (Electricity bill payment)  
**B2C**  
Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/ Java/SQ |
| Bihar         | **G2C** RTI service, Birth Death, Caste, Income and residential certificates, NREGA Services, Public Grievance Redressal System  
**B2C**  
Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/ Java/SQ |
| Chhattisgarh  | **G2C**: VLEs appointed as Choice Agents  
**B2C**: Land Records, Utility services (Electricity bill payment), Birth Certificate, Death Certificate, forms |
| Gujarat       | **G2C**: Land Records, Utility services (Electricity bill payment), Birth Certificate, Death Certificate, forms  
**B2C**: Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/ Java/SQ |
| Haryana       | Nakal of Land Records, Caste, Domicile Certificates, Social Welfare Schemes, India Gandhi Vivah Shagun Yojna (IGPVSY), Ration cards  
**B2C**: Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/ Java/SQ |
| Himachal Pradesh | **G2C**: Agricultural Advisory services, e-Samadhan, Application for elector registration,  
Various application forms (elector registrations, Himachal Pradesh Public Service Commission, forms for  
Forest, Agriculture, Animal Husbandry, Horticulture and Fisheries etc)  
HPSEB Bill Collection  
PAN card Application  
Land Revenue Records (G2C)  
**B2C**:  
Computer Education; Window OS, MS Office  
Life Insurance; General Insurance; DLF Pramerica Life Insurance; Bharti AXA General insurance; Future  
General Life Insurance  
Pin Recharges of all Major Telecom Service Providers  
E-top Up of all Major Telecom Service providers  
DTH Services of all Major DTH Service providers: TATA Sky DTH selling  
Utility Bill Payment of all Major Service providers  
SIM Selling of Airtel; SMS Based Services; Song dedication;  
Mobile Recharge; DTH Recharge;  
Astrology; Matrimony; Employment Services; Railway Ticket Booking; Bus Ticket Booking; Hotel Booking |
| J& K          | **G2C**: Financial Inclusion (Banking Correspondents) |
| Jharkhand     | **G2C**: NREGA MIS Data Entry Service, Digitization of national 18th cattle survey data, Jail Sakhatkaar, postal products, stamp vendor, Fixation of Government transaction rates, digitization of Kendu leaves collectors data  
Issue of Certificates  
Online filing of VAT returns  
NREGA Wage disbursal  
Other digitization works  
**B2C**:  
Railway ticketing  
Mobile Recharge |
## Services Through CSCs (G2C/B2C)

<table>
<thead>
<tr>
<th>State</th>
<th>G2C</th>
<th>B2C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kerala</td>
<td>Utility services (Electricity, BSNL, water bill payment); Agricultural services</td>
<td></td>
</tr>
<tr>
<td>MP</td>
<td>MP Online Services, Financial Inclusion (Banking Correspondents)</td>
<td></td>
</tr>
</tbody>
</table>
| Maharashtra | Land Records  
Utility services (Electricity bill payment, Water connection), Certificates (Birth, Death, Caste, Domicile, Non-creamy layer, Marriage, Senior Citizen, student’s income etc) 
Disbursal of social sector scheme benefits (Financial help to freedom fighters, Indira Gandhi Awas Yojna, Janmachi Mryutyuchi, National Old Age Pension Scheme, Poor Family Finance Scheme, Sanjay Gandhi Yojna), 
Stone crusher license, Stone Mine License.  
Birth Certificate; Caste Certificate; Domicile Certificate; Dongari Certificate; Duplicate Ration Card; Farmer Certificate; Income Certificate; Increase/Decrease Unit in Ration Card; Issue New Ration Card; Residence Certificate | Big TV; BSNL; BSNL-PW; Dish TV; Idea  
MSEDCL Reliance-CDMA/GSM (PostPaid);  
Suvidha IRCTC; Suvidha LIC; Suvidhaa Mobile Recharge  
Tata CDMA Recharge; Tata Sky  
Virgin Mobile; Mobile Recharges; Mobile and DTH recharge |
| Mizoram   | e-District Services                                                                       |                                                                      |
| Orissa    | Birth and Death certificates, property tax, Utility services (Electricity and BSNL), trade license  
Job Trainer, Basic Computers, Typo Tutor  
Interview etiquettes  
MS Office  
Certificates: Hardware & Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/Java/SQ |                                                                      |
| Rajasthan | Utility services (Water; Electricity bill payment), Land Records, Salary computerization  
Certificates: Bonafide; Income; Caste Certificate,  
Renewal of Ration Card  
Form for PAN Card & new Ration Cards | Bill Payment for: Mobile; Landline; WLL,  
Ticket Booking  
Revaluation Form, Deposition of Exam Fee & Application Forms  
Selling of: Stamp Papers; Revenue ticket;  
Addition & deletion of name in Ration Card |
<p>| Sikkim    | MNREGA Data Entry Job, Biometric Ration Card Preparation                                  |                                                                      |
| Tamil Nadu| Electoral services, Transport, Grievances                                                |                                                                      |
| Tripura   | MNREGA Data Entry Job, Biometric Ration Card Preparation                                 |                                                                      |</p>
<table>
<thead>
<tr>
<th>State</th>
<th>G2C</th>
<th>B2C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uttarakhand</td>
<td>Services available at <a href="http://www.indg.in">www.indg.in</a> (India Development Gateway) Income, Caste, Haisiyat, Domicile &amp; Character Certificate through Janadhar Services (State initiative)</td>
<td>Recharge: Airtel, Idea, Vodaphone, LIC Premium, Dish TV, Big TV, Tata Sky, IRCTC services, Airlines</td>
</tr>
<tr>
<td>West Bengal</td>
<td>G2C Registration, Employment Exchange, Awareness campaign, Utility services (Electricity, BSNL payment), Postal services, Agricultural Services</td>
<td>Job Trainer, Basic Computers, Typo Tutor, Interview etiquettes, MS Office, Certificates: Hardware &amp; Networking, Diploma in Advanced Computing (DAC), HTML, JavaScript/Java/SQ</td>
</tr>
</tbody>
</table>

**Punjab:** Formal launch of CSCs at Lutheri & Nabha Sahib, Punjab
You can also follow us on id CSC_India and page www.facebook.com/cscscheme. VLEs are encouraged to sign-up on these page and participate in the discussions.