



While you were away

RBI POLICY AND VLEs' EMERGENCE AS BUSINESS CORRESPONDENTS

Governor of the Reserve Bank, Dr. Subbarao in his recent Annual Monetary Policy has made a small, but significant announcement. He announced that separate modified guidelines were being issued to banks to include CSC operators as Business Correspondents. This is the successful culmination of a campaign that can have multiplier effect – for the good.

Owing to a number of reasons, it has become obvious that the CSCs are not going to be the extension of government offices that easily. It takes time to digitize records, make appropriate policy framework and effect change management among the stakeholders – particularly, the government employees. Hence, it makes better sense for the CSCs and the VLEs to look for services – though non-governmental– but equally significant to the citizens. This is where financial inclusion steps in.

Both insurance and micro-credit can work well in this realm. The RBI policy that allows the VLEs to act as Business Correspondents will go a long way in helping the vast majority of people who are currently outside the financial mainstream. In one of the real-life situation, it has been proven that the business correspondent services by a VLE are driving the CSC in that region. After failing to get any government service worth its while, Abdul Subhan turned to Life Insurance Corporation (LIC) and State Bank of India (SBI). Both State Bank and LIC appointed him as the Business Correspondent.

Abdul Subhan is a small-level social worker and has political leanings. In Sankaranpandal, Tamil Nadu, he has proved that financial inclusion services are better received than expected. By using the financial inclusion services as a front, his CSC has been making profits by way of digital photography, photocopying. He receives an average of 30 customers at his CSC every day. This networking is helping him to support his social service as well.



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The story of Abdul Subhan has two lessons. First lesson is that though, G2C services will be eventually the flag bearers of the CSC scheme, those services will take time to materialize. Entrepreneurial wisdom tells that alternate and allied services should be offered without incurring opportunity cost. Second lesson is that G2C services and Financial Inclusion measures are not only complimentary, but also intensely bonded. Agricultural extension services and Farm Loans – for instance – are offered through the CSC to the same target group, but from two different institutions. Today, with over 75,000 CSCs on the ground, such innovative combinations are essential.

An average VLE is little different from his Akshaya or e-Gram counterparts. This is because of the entrepreneurial thrust that has been given in the CSC scheme. While Akshaya operators are selected through a committee of local Panchayat and Village members and approved by the District collector, a VLE has to earn acceptability and trust by working within the society. Emerging as a Business Correspondent is a sure shot way to achieve this. To illustrate the success, we have included the story of Abdul Subhan in this issue of the Newsletter.

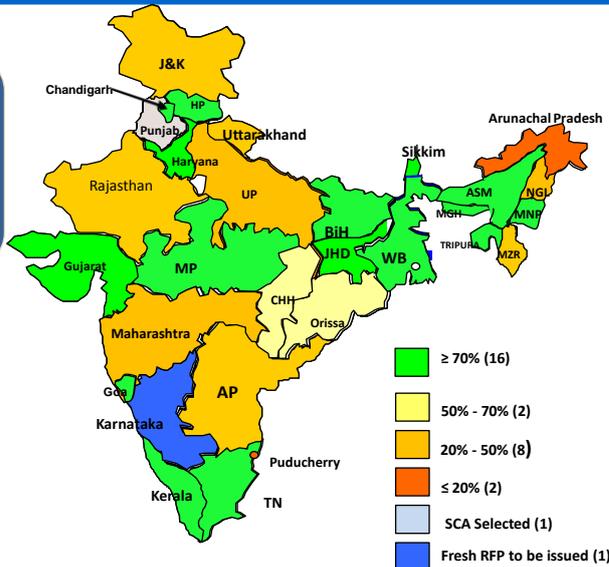


Arun Varma

CSC Implementation Status Total CSC Rollout (As on 30th April 2010) - 77338

Progress So Far (As on 30th April 2010)

- CSC rolled out - 77,338 (29 States)
- Online Monitoring Tool Installed - 38,681 (27 States)
- Implementation underway - 45,843 CSCs (29 States)



*Jharkhand, Haryana reported 100% CSC rollout, however due to termination of SCA in Haryana, 561 out of 1159 CSCs are non operational. Similarly, in Tripura due to cancellation of contract 133 CSCs are non operational

The Latest in CSC.

Item	Status
Online Tool Installation Completed	38783
Energy Development Corp to install 500 watt Solar pack in CSCs	Assam
SWAN inaugurated by chief minister Dr. Raman Singh on 6 th April 2010	Chhattisgarh
Bihar Public Grievance Redressal System started online - http://bpgrs.in	Bihar
Record of Rights (RoR) to be issued through the Maha e-Sevakendras	Maharashtra
RBI launched VLEs of CSC as BC	Sikkim

Deployment of e-Learning Resources in the State of Sikkim CSCs

A meeting was chaired by the Joint Secretary e-Governance DIT, GOI inviting e-learning content developers to review the extent of availability and relevance of the learning resources which may be suitable for e-learning in the CSCs. Many companies submitted e-learning contents. It was observed that they had e-resources covering the schools from Class 1 - 12 in bilingual (English and Hindi) for three subjects - English, Science and Maths.

As a pilot it was decided that e-learning resources would be deployed in the CSCs of Sikkim for a period of 3 months in a framework to trial run the contents and also to assess the immediate impact of the e-resources being deployed in the CSCs.

Keeping this in view a MOU was proposed with Desigmate. A training programme was also organized on the 7th April 2010. 25 VLEs attended the training, who were exposed to the learning content. They were also given hands-on training of how to navigate through the contents of the e-learning. A 320GB HDD and USB Drive with the same capacity was given to the VLE for deployment for a period of 3 months. Desigmate team informed that the e-resource location license would be valid till the pilot period and after that a rental of Rs1000 per location would be charged.

Participants who attended the meeting benefited through their questions on earning revenue, how to sustain on cost sharing model with the content developers. Facilitation was extended to all the participants in the manner they desired. DIT, GOI also proposed that they might like to help CSC in Sikkim to develop learning materials such as books to develop as a mini library.

Incorporation of Self Help Group (SHGs) into the CSC project in West Bengal

The State Government had taken a policy decision to set up self-help groups as major poverty alleviation initiative with a view to ensure a robust economic growth that would be labour intensive and equitable combined with development of the social sectors specially directed towards the poor. Various programmes administered by different Departments of the Central and the State Government, SHG Bank Linkage programme initiated by NABARD and the social intermediation programme followed by NGOs have accelerated the process of organizing the poor particularly women into Self-help groups. In West Bengal, more than 4,00,000 self-help groups have been formed by different organizations (both Government and Non-Government) with Swarna Jayanti Gram Swarojgar Yojana (SGSY-SHG based programme implemented by Rural Development Department). SHG movement is already establishing a reputation for mobilization, especially of women, in the State. Legal provision has been made for their representation in the Gram Unnayan Samitis. Also, the SHGs are being organized further in Clusters within the GPs and the Clusters are being federated in bigger bodies known as Federations at Block level. Those are being formed by the women SHGs in general and men are also involved in certain areas.

SREI Sahaj e-Village Limited as the Service Centre Agency in the State has a mandate to setup and operate 6,797 CSCs in the State of West Bengal. They have rolled out 5,092 CSCs in West Bengal as on 30th April 2010. SREI Sahaj e-Village Ltd decided to incorporate women member of Self help Group (SHGs) as VLE in the CSC Scheme in the interest of diversification in their rural business. Around 580 women SHG members have already started working as VLE in the CSC Scheme across West Bengal. More SHG members are likely to join the ICT enabled CSC venture to deliver services in the rural Bengal.



Issue RoR through Common Service Centres in Maharashtra

A land mark decision of sorts is taken by the Government of Maharashtra (GoM) through the Revenue Department to issue Record of Rights (RoR) through the Maha e-Sevakendras. The RoR is considered one of the most popular in-demand G2C service in the State. The main salient features are as follows:

- 1) Updated CD of RoR (7/12 extracts & mutation history) in a non-editable format will be provided by the Resident District Collector (RDC) to the SCA's district coordinator, who will in turn make it available to the Village Level Entrepreneur (VLE).
- 2) No signature of Talathi / Patwari would be required for the issuance of the certificates. In lieu of the Talathi's / Patwari's signature, a seal of the Maha e-Sevakendra with the VLE's signature would be accepted.
- 3) The onus of checking the validity / authenticity of the RoR will lie on the authority requesting the document by visiting the website www.mahabhulekh.mumbai.nic.in

It is envisaged that this mechanism of service delivery will not only make the system more transparent but will also prove to be an effective mechanism to ensure that the districts update their mutation dates on the website regularly.

1st CSC Rollout and Inauguration Ceremony in Tripura

CSC rollout in Tripura has commenced with the inauguration of the 1st CSC at Uttar Majlishpur Gram Panchayat located within the Jirania Block. The Inauguration took place on the 9th of April 2010 at the Gram Panchayat Office in the presence of Mr. L. K. Gupta, Principal Secretary, IT and Mr. Vijay Mahajan, Chairman, BASIX Group of Companies. Other dignitaries present were the elected representatives of the 5 other Gram Panchayats surrounding the Uttar Majlishpur CSC.

The inauguration was done by Mr. Mahajan. Other speakers included Mr. LK Gupta and other dignitaries of the locality. BSNL has been efficient in providing Broad Band connectivity within a very short notice to the CSC site. The CSC is also been registered through the CSC Online Monitoring Tool portal.



Common Service Centre – Rapidly to grow in Chhattisgarh

गांवों में कॉमन सर्विस सेंटर शीघ्र

पिथौरा. भारत सरकार एवं छत्तीसगढ़ शासन की संयुक्त परियोजना कॉमन सर्विस सेंटर (सीएससी) चलाने के लिए छग शासन ने Zoom connect services pvt. Ltd. को रायपुर, महासमुंद, धमतरी, बस्तर, नारायणपुर, दत्तेवाड़ा, बीजापुर, रायगढ़, संगुजा, कोरिया और जशपुर जिले का जिम्मा दिया है. इस योजना में 6 गांव में एक कॉमन सर्विस सेंटर खुलेगा. ग्रामीण अंचल में इंटरनेट और ई गवर्नेंस की सेवाओं का लाभ लोग ले सकेंगे.

इस योजनाओं में एक स्टेट डाटा सेंटर, इसके नीचे तहसील डाटा सेंटर और इसके नीचे कॉमन सर्विस सेंटर (नागरिक सुविधा केंद्र) रहेंगे. इन सेंटरों को बीएसएनएल इंटरनेट सुविधा प्रदान कर रही है. इस परियोजना को सुचारु रूप से संचालित करने के लिए चिप्स एवं छग शासन सहयोग देगी. परियोजना से छग में 3385 सीएससी सेंटर खुलेंगे. और लोगों को रोजगार भी मिलेगा. यह परियोजना हमारे देश के अन्य प्रांतों में भी चल रही है. कॉमन सर्विस सेंटर में जन्म प्रमाण पत्र, मृत्यु प्रमाण पत्र, आय, जाति, मूल निवास, राशन कार्ड, नक्शा-खसरा की सत्यप्रति

लोग प्राप्त कर सकेंगे. इसके अलावा यहां कंपनी के मोबाइल का रिचार्ज, डीस टीवी एवं डीटीएच का भी विक्रय एवं रिचार्ज कर करेंगे. यहां पर बैंकिंग, इंश्योरेंस, रेल टिकट, बिजली एवं टेलीफोन के बिल के भुगतान की सुविधा मिलेगी. कम्प्यूटर प्रशिक्षण के अलावा संचालक अन्य कार्य भी कर सकेंगे.

यहां पर ग्राम पंचायत के विभिन्न योजनाओं के कार्य एवं डाटा की कम्प्यूटर में एंट्री की जायेगी. आगे शासन के विभिन्न योजनाओं का भी इन सेंटरों से क्रियान्वयन होगा. यहां पर ऑन लाईन आवेदन की सुविधा भी रहेगी. जिले में सीएससी खोलने का कार्य लगभग पूर्ण हो चुका है. महासमुंद जिले के सीएससी सेंटर संचालकों के द्वितीय बैच का एक दिवसीय प्रशिक्षण अग्रसेन भवन पिथौरा में 2 अप्रैल 2010 को दिया गया. जिसमें लगभग 50 प्रशिक्षु उपस्थित हुए. इन्हें कृष्णा शर्मा रिजनल मैनेजर जूम और आशीष वर्मा डिस्ट्रीक्ट मैनेजर महासमुंद ने योजनाओं का संचालन एवं इंटरनेट से कार्य करने की प्रक्रिया की जानकारी दी. प्रशिक्षण में एसएल पटेल ने विशेष सहयोग प्रदान किया.

CSC centres to grow rapidly all throughout Chhattisgarh comprising of districts like – Raipur, Mahasamund, Dhantari, Bastar, Narayanpur, Dhantewara, Bijapur, Raigarh etc. Presently Chhattisgarh is having about 3385 CSCs. Mahasamund is on the verge of completing the CSC rollout. Zoom developers have shortlisted about 50 VLEs from more than 50 locations. They have all been provided training on the operational factors of how to run a CSC centre. They have also been explained about the concept of NeGP and about their vision of CSC Scheme. VLEs have also been trained on various services like railway tickets, mobile top-ups through pay world portal, insurance services and also installation of Online Monitoring Tool. People of Chhattisgarh will no more have to stand in long queues for their basic needs. Now CSC rollout have also started in the Pithora block of Chhattisgarh.

Launch of Financial Inclusion Programme (SBI Kiosk Banking) through Sikkim CSCs

SCA for Sikkim, IETS has announced that the centres in the state will have "Financial Inclusion" program (Kiosk banking) through CSC's in association with State Bank of India. The inauguration took place on 9th April 2010 at 2 CSC locations in Sikkim – (1) Pangthang SAP Complex CSC and (2) Sichey DC Court CSC in the presence of Mr. S.P Singh, Senior Director, DIT, Govt. of India, Mr Rajesh Verma, Principal Director IT, Govt. of Sikkim, DC East Sikkim, SDM, East Sikkim, Regional Manager SBI, Chief Manager SBI, Commandant-Sikkim Armed Police, and other Dignitaries from IT Department, Govt. of Sikkim, State Bank of India and Reserve Bank of India. Complete renovation of the CSC and other preparations were done on a war footing speed in just 4 days (Monday – Thursday).

The inauguration was done by Mr. E.E. Karthak, General Manager – Reserve Bank of India. GM-RBI stated that Kiosk Banking through CSC in Sikkim was first of its kind in India. Speeches were delivered by Mr. E.E. Karthak (RBI), Mr. S.P.Singh (DIT,GoI), Mr Rajesh Verma (DIT,GoS), Mr R.P.Roy (SBI) and Mr P.G Tenzing (IL&FS-ETS).

Villagers started queuing up to open "Zero Balance Bank Account" at both the CSC's just after the inauguration. We received 120 names on the day of launch itself for opening bank accounts. BSNL has been helpful in providing Broad Band connectivity to the CSC locations. Some photographs of the event and news paper clippings are attached.



Nagaland approves Logo & Brand name for CSC



- Brand Name :** NAGALAND*one*
- Nagaland*one* represents one stop centre for e-services and also a single window services
 - The **running word** Nagaland*one* into the circle signifies oneness
 - The small letter 'e' in the Nagaland*one* represents electronic services
 - The Hornbill feather represents the unique Naga touch

Community e-Centre & Financial Inclusion in Tamil Nadu

The first-ever Index of Financial Inclusion to find out the extent of reach of banking services among 100 countries, India has been ranked 50. Only 34% of Indian individuals have access to or receive banking services. In order to increase this number the Reserve Bank of India had the Government of India take innovative steps. One of the reasons for opening new branches of Regional Rural Banks was to make sure that the banking service is accessible to the poor. Limited access to financial services such as savings, loan, remittance, insurance, is believed to be a constraint to the rural population.

This concept can be seen in action from South India, Mr. A. Abdul Subahan, 53 years old local counsellor in the village of Sankaranpandal, Nagapatinam District, Tamil Nadu. He was selected as an operator for the ADB-UNESCAP pilot centres at Nagapatinam now functioning for over an year. The objective of the ADB-UNESCAP CeCs (Community e-Centres) is to reduce poverty through the use of ICT. 5 of such centres were set-up in Tamil Nadu as a part of South Asian Sub-regional Economic Cooperation (SASEC). Other than India, 3 more countries - Bangladesh, Bhutan and Nepal - were involved, where five similar centres have been set-up as a pilot in each of these countries.

Mr. Abdul Subahan has been involved in developmental work in his community for long. Being a community oriented man, he wanted to serve the community in various ways. He runs the CeC where services like DTP, library, internet access, railway booking, Gaming, etc are provided to the community. These are mostly the services which a normal ICT enabled kiosk would render.

Through his own initiative, he approached State Bank of India (SBI) and has become the business correspondent for SBI in his locality. There has been considerable footfalls at the centre ever since. Services offered in terms of financial inclusion are - account opening, funds remittance, fund deposit.

Abdul Subahan has been doing this for the past one year and he has gained considerable respect in his community as this has cut down the travel time as well as other hassles at the bank which is about 20 Kms away. The community is has also gained as it has been interacting with a known face. He has a good customer base for banking services. Abdul Subahan wants to add loans as an extra service so that he can contribute further to the growing entrepreneurs in his region who want to start their own business.

There is a growing need for financial inclusion in the rural areas as more and more people in these areas are being aware of the benefits of such a service. The challenge, however, is to have more people like Abdul Subahan who not only see this as a business opportunity but also a means of social and economic empowerment.



Maharashtra declared to be the Leading State in India for its e-Governance Initiatives

News article published on the Government of Maharashtra's web portal (<http://www.mahanews.gov.in/>) stating that Maharashtra has been declared as one of the leading states among other states in India for its e-Governance initiatives in the latest "India e-readiness Assessment Report.

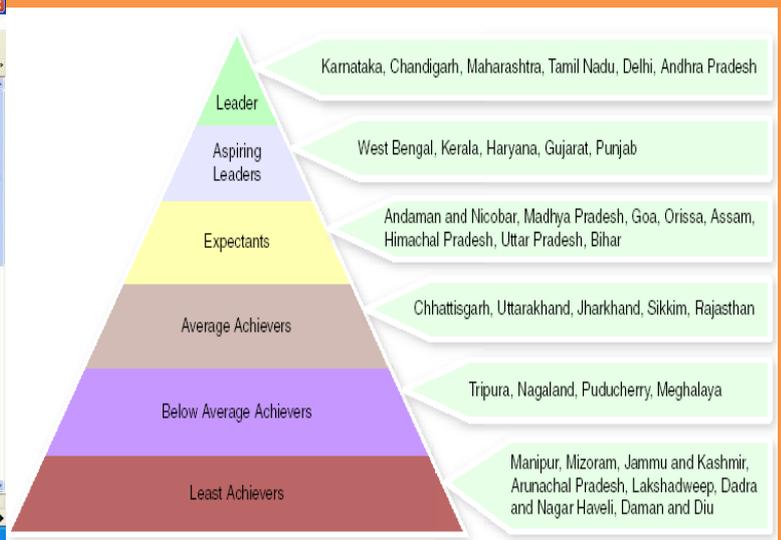
The article mentions the name of IL&FS among various other consultants who are helping the state government in enabling the various citizen-centric e-governance services by continuously interacting with different state departments.

The link is:

<http://mahanews.gov.in/content/articleshow.aspx?id=tRb6oXD16IJMCLDssL7Xg19U87vIaxS4/cC3XaVMTcx5UqCt/oCUnQ==#>

INDIA: e-Readiness Assessment Report 2008

For States/Union Territories



A part of the paper clipping:

ई-भरारी

बुधवार, २८ एप्रिल, २०१०

महाराष्ट्राच्या मुख्यमंत्रीपदी पहिल्यांदा दिनांक ८ डिसेंबर, २००८ रोजी श्री.अशोक चव्हाण यांनी शपथ घेतली आणि त्याच दिवशी महाराष्ट्रातील जनतेला स्वतःचा ई-मेल पत्ता जाहिर केला. अवघ्या दोन दिवसात ईमेल वरून प्रचंड प्रतिक्रिया प्राप्त झाल्या आणि

VLE Training by Zoom Developers

Zoom Developers organized a day-long workshop for VLEs on B2C Service delivery at Mahasamund district of Chhattisgarh. The SCA appraised the VLEs on the concept of the Common Service Centers and provided training to them on B2C services like railway reservation, mobile and dish-TV top-ups through the pay-world portals. Training was also provided on insurance policy and online monitoring tool. VLEs showed great interest on the commercial services, however they are more enthusiastic for Government Services also.

VLE Training by Vikalp Multimedia, Garwha

Vikalp Multimedia successfully completed a 15-day training for VLEs who run the Pragma Kendras across Garwha, Latehar and Palamu districts. The training concluded ceremonially on the 15th of April 2010 at the JP Community Technical College (Garwha). Deputy Commissioner, Mr. Vijay Kumar Singh was invited on the occasion to motivate the 18th batch and to create new benchmarks. He took the opportunity to emphasise on the immense potential of ICT. He said Pragma Kendra would not only act as an interface between rural citizen and Government, but also create new employment opportunities. He announced that Pragma Kendra will be provided with special accommodation in Panchayat Bhavans. He also talked of the launch of various projects like data entry for different departments, MNREGA data entry (MIS), health surveys etc. He appreciated the efforts of Vikalp Multimedia (AID) in their efforts to make the project a success in the most backward areas. He announced that such projects in future will be sponsored by the District Administration. Other dignitaries present at the occasion were Mr. Shashi Bharat (Manager, Vikalp Multimedia), Lakshman Yadav (Project Manager, AID), S.K. Sarkar (Principal - JPCTC).



CSC poised to become an important intervention in the Health sector of rural Assam

Assam is amongst the few states of the country where incidence of heart stroke and diabetic patients are rising rapidly. These are the type of diseases that pays scant respect to the gender and interestingly as many as one out of the three diabetics are not even aware of the fact that they are in fact diabetic.

Statistics from the International Diabetes Federation states that, India is fast emerging as a diabetic capital of the world. By 2025, 80% of the total diabetic patients in the world will be from India. So in order to minimize this disease which has a direct impact on the Nation's resources, public awareness was created by organizing Health Camps in the CSC centres. This also acts as a very good revenue model for the VLEs.

Camps were arranged in the M/s Zoom CSCs at Kamrup (rural) district with the support of both Private and Government agencies. As a private player, they provided the Blood sugar testing machine & BP measuring machine at 50% discounted price. From the Government side, NRHM doctors who were working in the nearest PHC/CHC willingly came to participate in the camps making it a real success !!

Pictures of Health Camp




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