

CSC Newsletter

January, 2010

End of the Decade

The month of December 2010, which was the closing month both for the year and the decade, was an eventful one for the Common Services Centers (CSC) Scheme. One important development was the visit of RBI Governor, Shri D Subbarao to Pragma Kendras in Jharkhand. The visit, first ever by an RBI Governor put the lime-light on the CSCs in the State. The objective was to give a thrust to the ongoing financial inclusion activities in the State and to adopt a village for its financial inclusion in association with the State Government and the Banks in Jharkhand. Further, the RBI Governor, accompanied by Chief Secretary of Jharkhand, Shri A K Singh, also launched banking operations through the CSCs located in Dobha village of Kuru block of Lohardaga district.

During the month, Kerala's Akshaya Centers too enjoyed the spotlight, when it bagged the prestigious Manthan Award in the e-Gov category. The awards, one of South Asia's biggest events, recognizes champions who have been successful at using 'Information Communication Tools for development'. The enterprising State of Kerala also inaugurated e-District Project in Kannur and Palakkad Districts.

Apart from Kerala and Jharkhand, to an extent, Bihar too managed to attract limelight with Shri S K Sharma, Secretary, Department of Information Technology, Government of India's visit to Nalanda and Patna Districts. The Secretary was there for a review of implementation status. In the current edition, we have taken Bihar on the State Page, to see which way is the State headed to, after the Assembly Elections came to an end. Interestingly, the fact that the Chief Minister of Bihar, Shri Nitish Kumar too expressed his desire to make Vasudha Kendras a vital component of the government service delivery machinery certainly did good to the mood of the State. However, as the time is running out, it is show time for Bihar.



RBI Governor, D Subbarao visits to Pragma Kendra



Secretary, DIT, S K Sharma visits Nalanda and Patna

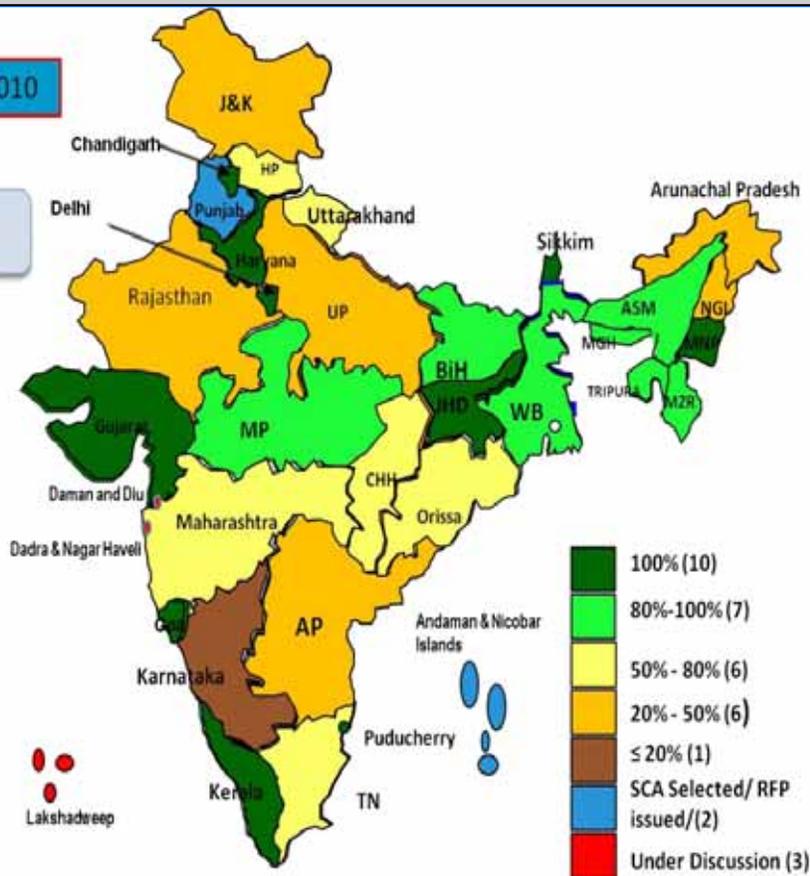
In this issue...

<i>Snippets From The CSC Ecosystem</i>	<i>Page 2</i>
<i>State Report:</i>	<i>Page 3</i>
• <i>Bihar: Striving For A Sustainable Approach</i>	
<i>SCA Partner—Basix</i>	<i>Page 4</i>
• <i>Basix enables financial services in Orissa, Tripura and Meghalaya</i>	
<i>Picture Gallery:</i>	<i>Page 6</i>
<i>Success Stories:</i>	<i>Page 5</i>
<i>CSC In The News:</i>	<i>Page 9</i>

CSC Implementation Status

Progress as on December 31, 2010

CSC rolled out - 87,594



*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

Snippets from the CSC ecosystem...

1. RBI Governor, Shri D Subbarao visits CSCs in Jharkhand to inaugurate kiosk banking started by State Bank of India.
2. Secretary, DIT, Shri S K Sharma, along with Director, DIT Shri Abhishek Singh visited the CSCs in Nalanda and Patna Districts of Bihar to review the implementation status.
3. Kerala's Akshaya won the Manthan Award in the e-Gov category at the finals of 7th South Asia Manthan Award 2010.
4. Kerala's Chief Minister Shri V S Achuthanadan inaugurated e-District Project at Kannur and Palakkad.
5. Government of Rajasthan has also issued order to distribute Land records through the CSCs.
6. Government of Rajasthan has authorized CSCs to start preparing for issuing computerized salary bills.
7. Punjab has signed Masters Service Agreements for setting up 1619 CSCs for six zones.



InDG launches 'VLE Corner'



India Development Gateway, a national level initiative of Department of Information Technology, Government of India has launched an online platform, 'VLE Corner' to provide online resources for Village Level Entrepreneurs (VLEs) and sharing

knowledge. It can be accessed at: <http://services.indg.in/vlecorner>. InDG also provides resource materials like, training manuals i.e. Fundamental of IT, Hardware Troubleshooting and related materials for registered VLEs. Any of the VLEs across the country having a CSC ID, can register with VLE Corner at <http://services.indg.in/vlecorner/vle-registration.php>.

Striving For A Sustainable Approach

Last entire quarter was action packed for the State of Bihar. The webcasting of election proceedings at polling booths done through the Common Services Centers (called Vasudha Kendras in Bihar) highlighted the relevance of the Scheme to Government departments and vice versa.

The village level entrepreneurs (VLE) of the nearby Kendras arranged for the hardware and software and also managed connectivity for the said service. The webcast was conducted at 1284 polling booths, with 1306 laptops were provided, 1013 web cameras and 579 gensets. The respective District Administration offered remuneration to each VLE, ranging from Rs 1500 – 3000.

Soon after the declaration of Assembly Election results, the Chief Minister of Bihar, Shri Nitish Kumar too expressed his desire to make Vasudha Kendras a vital component of the government service delivery machinery. He reassured the citizens that Panchayats would become the epicentre of good governance with the help of e-governance.

In the recent times, Bihar has been striving to adopt a sustainable approach. However, the state still has to go a long way in order to make available major Government to Citizen services. Some progress was made when the State recently enabled bar coding of PDS cards (Ration cards). The service has been initiated in the Nalanda district. Besides this, no G2C services are available in the State as yet.

In that respect, Secretary, Department of Information Technology, Government of India, Shri S K Sharma visited Nalanda and Patna Districts to review the implementation status of the CSC Scheme. But, further sensitization of State Government departments in enabling service delivery through Vasudha Kendra needs attention.

As on date, out of the targeted 8463 CSCs, 6536 CSCs have been commissioned. Of these 4110 have been registered through the online monitoring tool (OMT).



Monitoring up-close

For proper monitoring of the CSCs, the State Designated Agency, Bihar State Electronics Development Corporation, has taken the following initiatives:

1. Expression of Interest has been invited from reputed organizations for setting of a PMU to monitor the CSCs in Bihar. With PMU in place, Bihar is expected to make good progress at rolling out G2C services.
2. Fresh tenders are being invited for selection of SCA for the divisions of Darbhanga and Bhagalpur.
3. Considering the large scale VLE complains, Sahaj SREI has been directed to reduce the VLE investment to reasonable levels. The SCA has been directed to see to it that VLEs get business and are not exploited.

Services at your doorstep:

1. Computer Education
2. English Learning Courses
3. Railway ticket Booking
5. Resume Making
5. Insurance services
6. Certificate course in HTML
7. Certificate course in java
8. Certificate course in SQL
9. DTH Recharge
10. Spice mobile service

SCA Partner: Basix



About BASIX

BASIX, a new generation innovative livelihood promotion institution was established in 1996. It operates in 22 States of India and in five other countries backed with a 10,100 committed employee strength engaged with 3.5 million households who live below the poverty line.

Basix, that is one of the Service Center Agency (SCA) for the CSC Scheme has a target of managing 2873 CSCs in Meghalaya, Tripura, Odisha and Punjab. The SCA has also been selected to set up 1371 CSCs in Maharashtra.

In Meghalaya, DTP, Photocopy, internet browsing, Mobile Recharge, DTH sale and recharges, are being delivered from the CSCs. While in Tripura, after the communication from Department of Information Technology, State Govt. the SCA has started delivering the MNREGA Data entry jobs through CSC.

In total there are about 186 lakh citizens covered under various services. The SCA has given small loans adding up to a total of Rs 106.64 cr.

Basix to launch microfinance business via CSCs in Punjab

Parag Mehta
Basix Group, a leading microfinance and knowledge based social enterprise, is venturing into launching its microfinance business through CSCs in Punjab. The group has targeted CSCs as primary service delivery to the country's one of the top four microfinance companies with business in 14 states and a local bank in Andhra Pradesh.

The CSC initiative is playing a major role in financial inclusion and the government aims to open such centers to all the 2.5 lakh panchayats in the country," says National Lead, Rural and Inclusive Finance, Anand Kumar. "These are spread over 60,000 CSC operations in the country and the number is steadily rising every bank branches in villages," he said. He said that Basix has already set up 1,000 CSCs in three states including Andhra Pradesh, Orissa and Odisha. "The company is likely to launch CSC operations in Maharashtra as well," he said.

Basix plans to launch its microfinance business in Punjab, and the group will be providing a 1% rate of interest to the beneficiaries. "The group aims to provide a 1% rate of interest to the beneficiaries," he said.

Basix plans to launch its microfinance business in Punjab, and the group will be providing a 1% rate of interest to the beneficiaries. "The group aims to provide a 1% rate of interest to the beneficiaries," he said.



VLE Success Stories

VLE Name: Subhashree Sahu
State: Orissa

Subhashree Sahu, resident of Nimakhandi Gram Panchayat (Orissa) is a young dynamic girl. Currently she is pursuing her graduation in Khalikote College, Berhampur. Subhashree always wanted to be a self dependent girl who can support herself and her family mainly brother as he was physically handicapped.

Then an opportunity knocked her door to become a village level entrepreneur (VLE). She was selected for the Berhampur CSC. And now she is running the CSC along with her brother.

She began her first business by registering five Agriculture and Business Development (Ag/BDS) customers under Basix in the first month. Her Gram Panchayat which supports a population of 10,000 people is covered through her CSC. She was confident of handling the tough task. Subhashree says, "I can handle all the business with the help of my brother and also can earn more Rs 5000/- per month through this CSC by providing service to my village people where I was born."

For Subhashree, being a VLE is not just a matter of getting access to money – it is a matter of pride and respect, as she is serving not only her family but her village people as well. Her brother is also no more dependent on others and is helping her run the CSC. In last four months she has connected 70 rural women for financial linkage to Basix amounting to Rs five lakh, registered 45 Ag/BDS customers, booked eight Livestock insurance and seven Micro Enterprise insurance policies. She has generated a business of Rs 13,000 through B2C services.



VLE Success Stories

VLE name: Samir Das

State: Tripura

In Tripura, convincing people about the benefits of the CSCs wasn't going to be easy, had it not been for entrepreneurs like Samir Das. His communication skills made him stand out among the crowd. As soon as he was selected as a VLE, Samir went out of his way to meet locals door to door, organize group as well as village level meetings in order to increase the demand for services.

His CSC became an instant hit, as more and more people started visiting and also taking small loans. Till date 150 customers have benefited. There is a difference in the way people have enhanced their means of livelihood and standards. Slowly micro-insurance was also started. Already 5% people in this village are now covered under the insurance scheme. Samir through his CSC is also working on various linkages through which more employment can be generated for the village people. One such example is that he contacted a local Rice Mill and arranged a job for a customer who was not able to return the loan because of less income.



VLE name: Pragyan Parimita Pradhan

State: Orissa

Kandhamal District, in Orissa is a tough area because of poor infrastructure, naxalite activity and communal riots. After a lot of resistance, CSC was started in the district. Pragyan Parimita Pradhan was excited with the idea of becoming an entrepreneur. Initial hesitation about deploying a girl for that tough region faded in front of the keen interest shown by Parimita.



She started the CSC from her home. To spread awareness about the CSC, she started increasing her levels of interaction with village Self Help Groups (SHG). She also started training women on various trades. Besides this, for uniting the women of the region she formed SHGs and organized SHG Federation meeting at the Panchayat office with the help of the Sarapanch. She also invited the BDO of Chakapad Block to visit her CSC. Gradually, Parimita became one of the well known personalities in her area.

VLE name: Meena Kharsahnoh

State: Meghalaya

Meena Kharsahnoh, a young VLE, started a CSC in her own village—Madanryting in district East Khasi Hills, Shillong. Within a short span of time, she has been able to generate more than 300 plus customers in both credit & non credit business. This has led to empowerment of people in her region.

From just being a timid housewife, Meena has grown into a very enterprising VLE. She has become a well known figure in the community. Through her dedication and sincerity, she has been able to make the CSC viable too. Seventy customers have enrolled for Agriculture and Business Development Services, while 89 for insurance. Close to 331 micro credit accounts have opened since January 2010, and an outstanding loans amount totaling Rs 86,49,44.



Picture Gallery

Jharkhand puts its best efforts, organizes awareness campaigns



Citizens participate at the CSC awareness camp



Awareness campaign around CSC through a mobile van

Assam: A two day training program was organized by SBI & M/s Zoom Developers, in Guwahati on Dec 23- 24 at the Institute of Rural Management, Beharbari. The first batch had around 38 selected VLEs from the districts of Kamrup, Nagaon, Morigaon & Karbi Anglong.



RBI Governor visits Pragya Kendras

RBI Governor, D Subbarao inaugurated the kiosk banking started by State Bank of India through the Pragya Kendras in Jharkhand. This gives CSCs in the State a mandate to operate as Business Correspondents. The objective was to give a thrust to the ongoing financial inclusion activities in the State and to adopt a village for its overall inclusion in association with the State Govt and the banks of Jharkhand. The Governor met the CM of Jharkhand and held discussions with the authorities on the objectives. He also met senior Bank officials who had assembled in Ranchi in order to streamline the directions.

With just about 1900 branches, banking in Jharkhand is way below the national averages. Rural Jharkhand is especially underprivileged and people in rural areas depend mostly on post offices or on money lenders. Banks, excepting SBI and RRBs, have mostly concentrated on the urban areas considering the abundance of funds in the cities. Rural areas remain neglected.

The Governor, accompanied by the Chief Secretary of Jharkhand, Sri AK Singh, ED of Bank of India, DCMD of SBI and various Bankers, visited Dobha village on Dec 15, 2010. After a series of functions, RBI announced that it had adopted Dobha village of Kuru block of Lohardaga district. Dobha is a small village of about 1500 households, mostly tribals (village profile attached). With no post office or banks, banking is a far cry. The Governor inaugurated the country's first satellite branch set up by Bank of India in the newly constructed panchayat bhawan of Tati panchayat. The satellite branch will operate once a week and will be connected to its home branch located in Kuru through V-sat.



RBI Governor, D Subbarao & chief secretary of Jharkhand, A K Singh during the visit to Pragya Kendra



Picture Gallery

Jharkhand: The Jharkhand State Government successfully launched the e-payment of Commercial Tax in association with State Bank of India for all dealers across the State who have a turnover of over Rs five lakhs. All 261 notified CSCs, especially of UTL, who have already been appointed as SBI business correspondents, will be benefitted as they can be the immediate access points for dealers who do not possess the required infrastructure. CM of Jharkhand inaugurated the SBI e-payment facility for Commercial Tax dept. on Dec 27, 2010.



Punjab: Government of Punjab has signed a masters service agreements (MSA) for rolling out the CSCs in Zone (1-6) with All India Society for Electronics and Computer Technology (AISECT), Vakrangee Softwares Limited with its consortium partner M/s Callance Software Pvt. Limited and Bharatiya Samruddhi Finance Limited (BSFL). About 1619 CSCs would be covered. MSA signing ceremony is captured in the pictures below.



Manipur: District-wise training programmes for VLEs were held in Manipur during the Divas Palan 2010. Below are pictures from District Tamenglong and Takhel.



Picture Gallery

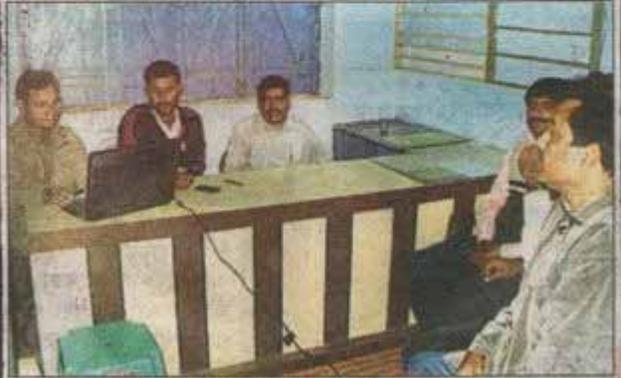


Nalanda and Patna, Bihar: Shri S K Sharma, Secretary, Department of Information Technology (DIT), Government of India, along with Director, DIT Shri Abhishek Singh and CEO of Srei Sahaj, Ms Meena Chaturvedi visited CSCs in Nalanda and Patna Districts of Bihar to review the implementation status in



बहरागोड़ा में प्रज्ञा केंद्र का उद्घाटन

बहरागोड़ा : बहरागोड़ा प्रखंड कार्यालय परिसर में मंगलवार को प्रज्ञा केंद्र का उद्घाटन सीनियर प्रोजेक्ट मैनेजर दामोदर रेड्डी ने किया. इस मौके पर सीओ सह बीडीओ अरुण कुमार खलको, प्रोजेक्ट मैनेजर पवन कुमार ओझा, स्टेट्टी मैनेजर कुलेश्वर साहु, प्रज्ञा केंद्र के प्रखंडप्रमुख पियूष कांति भुइयां भी उपस्थित थे. दामोदर रेड्डी ने बताया कि प्रज्ञा केंद्र अब काम करना शुरू कर देगा. 15 जनवरी तक सभी पंचायतों में प्रज्ञा केंद्र का काम शुरू हो जायेगा. इसके तहत आय प्रमाण पत्र, जाति प्रमाण पत्र, जन्म और मृत्यु प्रमाण पत्र, आवासीय प्रमाण पत्र पंचायत स्तर पर ही बनाये जायेंगे. इसके लिए संबंधित व्यक्ति को प्रखंड कार्यालय नहीं आना पड़ेगा. सात दिनों के अंदर प्रमाण पत्र पंचायत स्तर पर ही मिल जायेंगे. इसके लिए 15 रुपये का शुल्क लिया जायेगा.



प्रज्ञा केंद्र के उद्घाटन के मौके पर अतिथि.

गांवों में बनेंगे 2112 कॉमन सर्विस सेंटर

चंडीग्रढ़ | पंजाब सरकार ने 2112 कॉमन सर्विस केंद्र (सीएससी) स्थापित करने के विभिन्न नागरिक सेवाएं उपलब्ध करवाने का निर्णय लिया है। सूचना प्रौद्योगिकी और खाद्य आपूर्ति मंत्री आदेश प्रताप सिंह कैरो की उपस्थिति में शुकवार को इस संबंध में बेसिक्स सहित तीन कंपनियों के साथ समझौते हुए। कैरो ने कहा कि सरकार का लक्ष्य लोगों को उनके आवास के निकट नागरिक सेवाएं उपलब्ध करवाना है। इसके लिए राज्य के दूरवर्ती ग्रामीण क्षेत्रों में सर्विस केंद्र स्थापित किए जाएंगे। सीएससी स्कीम राष्ट्रीय ई-गवर्नेंस के हिस्से द्वारा पब्लिक प्राइवेट पार्टनरशिप के तहत लागू की जा रही है।

Punjab govt signs MoU with pvt bodies for citizen-centric services

By Reporter, Chandigarh, 18 December

In an effort to provide various citizen-centric services to the masses, the Punjab government has signed master service agreements with three private partners — Abhishek Society for Electronics and Computer Technology, Basix India and Mikrange Software Pvt. Ltd. The three partners will manage 2,112 common service centres across the state.

These Common Service Centres (CSCs) would be set up in villages as an equitable geographical spread with active participation from local youth in the engineering the centres through information dissemination and market linkage. The CSC scheme is being rolled-out on Public Private Partnership (PPP) model as part of National e-Governance Plan. CSCs are envisaged as the delivery points for a wide range of public services which include core citizen government services but also private and social sector services in rural regions of the state. The scheme is being rolled-out under the PPP model, where the government retains such as Cash, Income and other core services, while private partners will be made available through these rural kiosks. In addition, the CSC scheme will bring additional employment opportunities for the entrepreneurial local youth. These CSCs are aimed at ensuring access to such services even for the underprivileged. The CSCs, which are part of the National e-Governance Plan, will be set up by the selected private partners through local entrepreneurs who will assist all citizens to take advantage of the services at a local level. In keeping with the objective of the government to make public services available to the citizen closer to his/her, each CSC will cover at least one village. The government will also make use of local health, land records, road transport, utility billing, passport, voter and ration card, education, agriculture, pension, postcard, job, CSC, NREGS, and NPS.

Basix to launch microfinance business via CSCs in Punjab

Patna, Bihar

Basix India is a leading micro-finance and knowledge based social enterprise, working towards financial inclusion through its Common Service Centres (CSCs) in Punjab. The CSC scheme is being rolled-out on Public Private Partnership (PPP) model as part of National e-Governance Plan. CSCs are envisaged as the delivery points for a wide range of public services which include core citizen government services but also private and social sector services in rural regions of the state. The scheme is being rolled-out under the PPP model, where the government retains such as Cash, Income and other core services, while private partners will be made available through these rural kiosks. In addition, the CSC scheme will bring additional employment opportunities for the entrepreneurial local youth. These CSCs are aimed at ensuring access to such services even for the underprivileged. The CSCs, which are part of the National e-Governance Plan, will be set up by the selected private partners through local entrepreneurs who will assist all citizens to take advantage of the services at a local level. In keeping with the objective of the government to make public services available to the citizen closer to his/her, each CSC will cover at least one village. The government will also make use of local health, land records, road transport, utility billing, passport, voter and ration card, education, agriculture, pension, postcard, job, CSC, NREGS, and NPS.

बहरागोड़ा प्रज्ञा केंद्र से ई-गवर्नेंस सेवा शुरू

बहरागोड़ा, 18 दिसंबर: के अलग-अलग विभागों के अलग-अलग सेवाओं को एक ही जगह पर उपलब्ध कराने की उद्देश्य से प्रज्ञा केंद्र का उद्घाटन किया गया। इस मौके पर सीओ सह बीडीओ अरुण कुमार खलको, प्रोजेक्ट मैनेजर पवन कुमार ओझा, स्टेट्टी मैनेजर कुलेश्वर साहु, प्रज्ञा केंद्र के प्रखंडप्रमुख पियूष कांति भुइयां भी उपस्थित थे। दामोदर रेड्डी ने बताया कि प्रज्ञा केंद्र अब काम करना शुरू कर देगा। 15 जनवरी तक सभी पंचायतों में प्रज्ञा केंद्र का काम शुरू हो जायेगा। इसके तहत आय प्रमाण पत्र, जाति प्रमाण पत्र, जन्म और मृत्यु प्रमाण पत्र, आवासीय प्रमाण पत्र पंचायत स्तर पर ही बनाये जायेंगे। इसके लिए संबंधित व्यक्ति को प्रखंड कार्यालय नहीं आना पड़ेगा। सात दिनों के अंदर प्रमाण पत्र पंचायत स्तर पर ही मिल जायेंगे। इसके लिए 15 रुपये का शुल्क लिया जायेगा।



बहरागोड़ा में ई-गवर्नेंस सेवा के उद्घाटन के अवसर पर उपस्थित लोग

प्रज्ञा केंद्र के उद्घाटन समारोह में रेड्डी ने कहा 2011 में प्रज्ञा केंद्र शुरू करेगा सर्विस का दौर

चंडीग्रढ़: भारतीय प्रखंड परिसर में प्रज्ञा केंद्र के उद्घाटन समारोह में प्रखंड प्रमुख दामोदर रेड्डी ने कहा कि 2011 में प्रज्ञा केंद्र शुरू करेगा सर्विस का दौर। उन्होंने कहा कि प्रज्ञा केंद्र शुरू करने के लिए सरकार का लक्ष्य लोगों को उनके आवास के निकट नागरिक सेवाएं उपलब्ध करवाना है। इसके लिए राज्य के दूरवर्ती ग्रामीण क्षेत्रों में सर्विस केंद्र स्थापित किए जाएंगे। सीएससी स्कीम राष्ट्रीय ई-गवर्नेंस के हिस्से द्वारा पब्लिक प्राइवेट पार्टनरशिप के तहत लागू की जा रही है।



प्रज्ञा केंद्र के उद्घाटन के मौके पर अतिथि.



CSC e-Governance Services India Ltd
3rd Floor, Electronics Niketan
Ministry of Communications and I.T.
6, CGO Complex,
Lodhi Road
New Delhi
Email id: cscnewsletter@nic.in



You can also follow us on our id **CSC_India** and page **Common Services Centers.**

