CSC Newsletter

November Highlights

Reporting Transactions
33,955 CSCs

States covered
19 States

Citizens Served
6,097,354

Revenue Generated
INR 811,710,674-

Commission Earned
INR 47,972,212-

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Heading to Reform & Transform the Rural India

Rural Development must be considered a strategic national objective, one supporting a global objective of economic prosperity*
- Joe Taylor

Since 2006, Common Services Centers (CSCs) are providing online services in the areas of e-governance, education, health, telemedicine, entertainment, banking and investments, agriculture, utility and commercial services. Today, with over 97439 centers rolled out, this network is emerging as one of the largest retail networks for online service delivery in rural India, across 35 States and UTs. In the last three months alone, 33955 centers from 19 states have reported over 2 crore transactions, handling transactions worth over Rs. 478 crores.

These CSCs are being operated and managed by rural entrepreneurs, with 10% being women. In regions where services are being enabled, successful VLEs are earning up to Rs. 25,000/- a month. Financial services like banking and insurance are fast emerging as sound sources of revenue. Utility bill collections along with ticketing are other popular services availed at these centers. However, Government to Citizen services remain critical for VLE success. Slowly but surely, the CSC Scheme has evolved into a sustainable business model for achieving rapid Socio-Economic Change in rural India.

However, a lot of work still remains. Government departments need to offer more services through these Centers. Financial, educational and agricultural services offered by CSCs need to be standardized across the country. Connectivity and power issues still need to be resolved. Naxal affected areas need special attention. Best practices need to be exchanged and replicated...

In spite of all the odds against them, the CSCs are truly working as Change Agent!

- Editor
CSCs to become Rural Financial Centers; Enabling India Meet Its Financial Inclusion Targets

Financial Inclusion (FI) refers to the delivery of financial services such as banking and insurance at affordable costs to those currently excluded from accessing such services, including the disadvantaged and low income segments of society and those living in rural areas.

On September 28, 2010, Reserve Bank of India (RBI), as part of its Financial Inclusion mandate, announced in the Annual Policy Statement for the year 2010-11, that it has decided to permit banks to engage companies registered under the Indian Companies Act, 1956, excluding Non-Banking Financial Companies (NBFCs), as Business Correspondents (BCs) in addition to the individuals / entities permitted earlier, subject to compliance with its existing guidelines for engaging BCs. Further, the RBI has allowed banks to engage with the CSC Operators / VLEs as BCs. This move was aimed to bring basic banking services to all 73000 unbanked villages with population of over 2000.

Further, on February 15th 2011, Smt. Sonia Gandhi launched the Swabhiman Scheme in New Delhi. The objective the Scheme is to make banking facility available to all citizens and the initial target is to get 5 crore accounts opened by March 2012. The Scheme also ensures loans and other credit facilities for farmers and villagers at subsidized rates.

Information technology plays a key role in delivering financial inclusion services in an affordable and sustainable manner, especially in remote and hard to reach areas. Some of the popular technology models being deployed for banking include the deployment of GPRS enabled micro-ATM devices and internet based kiosk banking solutions. Customers are authenticated using smart cards and or biometric fingerprints. With its existing robust IT Infrastructure & backend support, (including computers, internet connectivity, printer, scanner, web camera, etc.); CSCs are an ideal channel for enabling financial inclusion.

As of November 30th 2011, over 2200 CSCs have already started offering banking services such as account opening, deposit and withdrawal, kissan credit cards, remittances, loans, etc. Efforts are underway to ensure that all CSCs are activated as banking outlets. The Department of Financial Services’ (DFS) via Circular: F.No.21/13/2009-Fi(Pt), dated 21/10/2011 addressed to all Banks, has mandated that “in order to ensure convergence and to assist viability of BC, it would be necessary that in the villages to be covered, wherever a CSC exists, the CSC is made a business correspondent agent.”

Already 18 Service Center Agencies (SCAs) are at various stages of negotiations with banks to become their business correspondents. CSC SPV is also in the final stages of signing business correspondent agreements with State Bank of India and Bank of India.

CSCs as Financial Inclusion Channel

The key to success is to align State financial inclusion mandates with the national mandates being implemented by State Level Banking Committees (SLBCs).

While challenges around lack of power & internet connectivity in the last mile currently being resolved for service delivery, new challenges around customer authentication are emerging. For rural customers, with limited proof of identity, their biometric data can be the most authentic data to recognize them. However, lack of biometric standards and interoperability between technologies adopted by banks are posing challenges for customers to successfully avail of a large number of financial services. Currently, UIDAI in partnership with the National Payments Corporation (NPCI) is working on an Aadhar Enabled Payment System (AEPS), which will allow customers to use their Aadhar number along with biometric to access financial services. DFS along with the Department of Information Technology (DIT) is also working on a proof of concept (POC) to demonstrate interoperable banking transactions based on biometric authentication using internet kiosk banking solutions.

While bringing banking to rural India is the first step in ensuring financial inclusion, providing access to credit and insurance services along with saving instruments is also important. DIT and the Insurance Regulatory and Development Authority (IRDA) are already in discussions on how the CSC network can be used to insure rural citizens and businesses. Over 1700 CSCs are already providing insurance services such as policy sale, policy renewal and premium collections. Discussions are also underway to offer pension and mutual fund services through CSCs.

Slowly but surely, CSCs as the leading service delivery channel, is poised to become the center of convergence for delivery of various financial services, emerging as the leading rural financial centers in the country.
SREI Sahaj E Village Limited operates in rural Orissa. In last 3 years the company is proud to be able to provide a sustainable business model to over 20,000 rural youth. In the ceremony the VLE of Galua Gram Panchayat Mr. Saroj Kumar Sahoo was given a Brand new Tata Nano for his outstanding performance in E-learning domain. He was instrumental in eliminating the computer illiteracy and garner digital education in his gram Panchayat.

Among the new VLEs 20% are housewives thereby helping in rural woman empowerment. The company connects the remotest parts of Orissa through its technological and human network.

With total team strength of 130, SSEVL caters to the need of rural people in its mandated 16 districts by providing about 30 services in the Sahaj CSCs including digital photography, digital video-shoot, various survey, government form submission, data entry, DTP, ROR, EPIC, Internet, IGNOU and Microsoft certified e-Learning courses, electric bill collection, mobile top ups, DTH recharge, railway reservation, General Insurance, Advertising, rural-job portal, examination results, PFRDA, AADHAR U-ID, Banking Correspondence.

VLE, Mr. Saroj Kumar Sahoo receives a Brand new Tata Nano for his outstanding performance in E-learning domain.

Saroj Kumar, Orissa

Reena Kumari, Udaipur

Reena Kumari Pandya belongs to Gogunda, Udaipur. Before joining the CSC Scheme, she was a housewife and her total family income was only Rs. 1500/- per month.

After she joined SCA, Reena became economically independent. She is an active VLE and is delivering various services to the people of her villager.

She is a confident and contented that her children will get better education and also, that she is financially contributing in her family by earning more than Rs. 4000/- per month by delivering service like Mobile Recharge, DTH Recharge, Railway Reservation, Web-Surfing, Utility Bill Payment of Light Bill, Telephone Bill, Water Bill, etc. through her CSC outlet.

It is a great sense of achievement for her and she feels that this has increased her social interaction.

Chetana Choudhary, Jaipur

Chetana Choudhary belongs to Village Dudu in Jaipur. Her family’s major source of income is agriculture, however the income is not much.

She was unemployed before she started working as a VLE. Now she is earning more than Rs. 5000/- per month by delivering various services like Mobile recharge, DTH Recharge, Railway Reservation, Web-Surfing, Utility Bill Payment, Light Bill, Telephone Bill, Water Bill, etc. through her CSC outlet to the people of her village.

This has improved her socially and economically. She feels that working as a VLE has given her self confidence, enhanced her awareness and also offered her the capacity of taking decision in her family.

It is rightly said “Economic empowerment of women led to development of family and community”

“You can tell the condition of a nation by looking at the status of its women”

- Jawaharlal Nehru.
Trainings and Orientation

To ensure VLE success, SCAs and SDAs hold regular training and orientation programs. These trainings, workshops and review meetings develop the potential of the VLEs, encourage improvement, learning, unlearning.

1. Workshop was held on NeGP held at Kolasib District of Mizoram on December 1st, was attended by Principal Secretary and VLEs and DC of Kolasib.

2. Training-Workshop-Review meeting of VLEs has been held with the representatives of the SCAs, BDO and representative of DIT to speed up the implementation of the Project in Himachal Pradesh—
   - 9th November, 2011 in Ghumarwin Block of Bilaspur District.
   - 10th November, 2011 in Bilaspur Block of Bilaspur District.
   - 11th November, 2011 in Jhandutta Block of Bilaspur District.
   - 23rd November, 2011 in Nalagarh Block of Solan District.
   - 24th November, 2011 in Nahan Block of Sirmour District.

AISECT organizes Technical Training to Selected VLEs

Around 45 VLEs attended the training in which Western Union Money Transfer service, Insurance service and AISECT-IGNOU education services, admission procedure were discussed. After that Suvidha online services like air ticketing (domestic & international), mobile recharge, dishTV recharge, Insurance premium, IDEA bill payment etc. training were given to all the VLEs.

IL&FS Training VLEs in identifying rural BPL Youth for Skill Development at Srinagar in Oct 2011
November 2011 Highlights

- On institutional revival and empowerment, Sh. Omar Abdullah the Chief Minister said that State Government has put in place Jammu and Kashmir e-Governance Agency (JKeGA) to expedite the process of implementation of comprehensive e-governance and bring in transparency in dealings making government functionaries accountable and fast in response. He said “700 service centers branded as Khidmat Centers have been established in the State to bring public services to citizens through electronic media.”

- Srei Sahaj e-Village Limited, an initiative aimed at bridging the urban - rural divide, saw strategic partnerships with UTI MF and Aptech Computer Education in the second quarter. The Sahaj - UTI MF alliance will help rural India avail micro pension services for just Rs. 200/- per month. In addition, Sahaj e-Sikhsha courses which have been helping aspiring students in rural India get the best of IT education will now be certified by Aptech Computer Education, a global leader in learning solutions for developing IT talent. Sahaj has also collaborated with NIC to offer five G2C services (Caste Certificate, Resident Certificate, Land Ownership Certificate, Character Certificate and Income Certificate) in Bihar through the 101 Srei Sahaj CSCs in Jehanabad. Sahaj has tied up with Bihar State Electricity Board (BSEB) for the collection of energy bills through Sahaj CSCs in Bihar. Additionally, the Chief Electoral Officer, Government of India, has empanelled Srei Sahaj for the revision of electoral rolls and preparation of Electors photo identity cards for 147 Assembly Constituencies of the State of Orissa (30 districts).


- Andhra Pradesh CM Shri N Kiran Kumar Reddy formally launched the much publicised 'Mee Seva' Center in Tirupati on Friday. Under the novel scheme, citizens would be offered 12 basic services electronically like birth, income, residence and caste certificates. The scheme will be launched on a pilot basis in Chittoor and Krishna districts. According to officials, Mee Seva Center would replace eSeva, APOnline Centers and Common Service Centers in these districts. All certificates would be issue within 30 days after a proper enquiry. 'Mee Seva' aims to add efficiency, convenience and transparency in delivery of government services.


- The e-district programme is galloping ahead in Kerala with a slew of programmes up its sleeve.


- The IMRB report points out that the urban-rural digital divide is increasingly blurring. Going forward, of the 121 million estimated internet users, 92 million would be from urban areas and the rest from the rural parts of the country. The data also highlights the success of the government’s IT initiatives. The usage of internet from common service centers in the country has also gone up. Nearly 148 people have accessed the net from every one broadband connection in common service centers in villages.


- The upcoming Punjab Data Center will consolidate citizen services, e-governance applications and supporting infrastructure to provide efficient electronic delivery of government-to-government, government-to-citizens and government-to-business services. These services shall be facilitated by the State Department of Information Technology (DoIT) through a common delivery platform supported by other core infrastructure elements like State Wide Area Network (SWAN) and CSC (Common Citizen Centers) with connectivity extended up to the village level.


- Organization of CSC Awareness Camp in Una, Himachal Pradesh on 23rd Nov and 24th Nov 2011.


- "Inaugurating the valedictory function of Akshaya Day in Thiruvananthapuram, IT and industries minister PK Kunhalikutty, said that the government would extend all support to strengthen Akshaya IT initiatives in the state and inspire people to take up self-employment.


- Spanco Receives Letter of Intent (LOI) to Set up, Manage and Operate 376 CSCs in Punjab.


- Sh. Shankar Aggarwal, Addl. Secretary, DIT, Govt on the progress of NeGP & e-Infrastructure "To deliver services electronically in a transparent manner, we had to create an e-infrastructure. That platform is up and operational today. We have got the front ends that are the Common Service Centers (CSC).

- http://www.informationweek.in/Government/11-11-28/VWe_hope_to_create_a_private_cloud_by_the_next_year.aspx

Follow us for Regular updates: www.facebook.com  www.twitter.com/CSC_India

*VLEs are encouraged to sign up on these pages and participate in the discussions, give feedbacks and share their inputs.
National Population Register (NPR) Update

After opening the Technical bid for Biometric enrollment on 9th Nov 2011, financial bids were opened on 25th Nov 2011 in front of prospective bidders at NIELIT (formerly DOEACC Society) Chandigarh Center, Branch Office, New Delhi. In rural areas, 23 bidders were qualified for opening of financial bid after verifying the eligibility, while 3 bidders were disqualified. Out of qualified bidders, 6 were SCAs namely Calance, IL&FS, Sreevan, SREI Infrastructure, Terasoftware, and Vakrangee Software. Some of the main observations were:

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Status of bids Received for 71 Rural Zones</th>
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</thead>
<tbody>
<tr>
<td>No. of zones where 3 or more than 3 bids have been received</td>
<td>18</td>
</tr>
<tr>
<td>No. of Zones where 2 bids have been received</td>
<td>13</td>
</tr>
<tr>
<td>No. of Zones where 1 bid has been received</td>
<td>24</td>
</tr>
<tr>
<td>No. of Zones where no bids has been received</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>71</td>
</tr>
</tbody>
</table>

1. The Work allocation for Demographic data digitization has still to be done by NIELIT.
2. Various Steering Committee meeting and CPMT meeting took place in the month of November to review and appraise the status of NPR project and bidding process to Department of Information (DIT) officials. Progress on Chandigarh data digitization, management Information System, Website development and issuance of work order to MSPs were the topics discussed among others.
3. The month of November also saw CSC-SPV playing an active role in NPR with issuance of Request for Proposal (RFP) for selection of a Consultancy Agency for formation of NPMU for NPR project in rural area. The NPMU will comprise of 5 resources at Central level, 18 at State level and 71 at various Zonal level. The RFP is available online at
   - http://csc-india.org/LinkClick.aspx?fileticket=x8bB4w5Hoo8%3d&tabid=617&mid=1855&language=en-GB

Online Monitoring Tool (OMT) Update

- Till end of Nov 2011, the total registration has reached 60,444 from across 30 States. During the month of Nov 2011, a total of 611 CSCs were registered out of which Maharashtra contributed 160 registrations. Around 81,342 CSC IDs across 30 States and around 300 IDs have been created for users to login using the online monitoring system.
- Gujarat with 12,373, Maharashtra with 7075, Madhya Pradesh with 5989, Uttar Pradesh with 5182 and West Bengal with 4607 were the five lead states where over 4000 CSC registrations have been recorded. The progress of registration has slightly shown improvement over the previous month. During the current month 611 CSCs were registered and out of these 160 CSCs were contributed by Maharashtra and Uttar Pradesh contributed 134 CSCs.
- Webex training for the SCAs for the state of Madhya Pradesh was conducted on 25th Nov 2011 and the CSC-OMT registrations, monitoring the Uptime were explained by OMT team. Also OMT Team is scheduled to visit Manipur and Mizoram to impart training to the newly appointed SCAs during Dec 2011.

Connectivity Status

BSNL

- Out of the total 97,439 CSC locations, BSNL has covered 65,276 locations. As against the target figures, BSNL is to cover 33,805 more locations by December 2011 using different technologies. CSC Connectivity has been enabled to 73,695 CSCs out of which 20,349 CSCs are connected through BSNL.

VSAT:

- At CSC Locations: Letters requesting for road permits of delivery of VSATs at these 85 CSC locations were issued. Till now 1131 VSATs have been delivered and installations completed at 145 CSCs
- For Non-CSC Locations: CSC-SPV will be procuring VSATs for broadband connectivity at States and letters have been received for connectivity through VSATs from States of Uttarakhand, Jharkhand, Meghalaya, Sikkim, Mizoram and Lakshadweep. Work order is to be issued for 86 VSATs for Uttarakhand.
CSC Scheme in Media Coverage

Akshaya is a self-sustaining model, says Intel Learning

Our Bureau
Thrissur, Dec. 6
Intel Learning has described the Akshaya e-service delivery initiative in Kerala as a rare self-sustaining entrepreneurship model in the Government-to-Citizen (G2C) space.

This is an eminently replicable model in other geographies in so far as it creates self-employment and meaningful input to even the neo-digital literate, says Mr. John E. Davies, Vice-President, Intel, and General Manager of the Intel World Ahead Programme.

The Intel World Ahead Programme promotes increased access to technology and seeks to connect millions in emerging markets to technology for the first time.

Mr. Davies was here on the occasion of the Intel Learn Programme which has launched the one-lakh mark in terms of the number of students trained as part of the rollout of Akshaya e-centres throughout the State.

Intel and the Kerala State IT Mission had teamed up to initiate the Intel Learn Programme, a component of the Intel World Programme.

"Since 2004, over one lakh students aged eight to 25 years have been trained, gaining 21st century skills in digital literacy, critical thinking and collaboration skills," Mr. Davies said.

The Intel Learn programme is aimed at connecting the next billion people to a world of opportunities. The billionth personal computer was shipped in April and the second billion mark was supposedly reached in 2007.

According to Mr. Davies, Intel Learn Programme is bringing itself up with the growth rate in PC shipments that would take the aggregate number to three billion "over a period of time.

Intel Learn's involvement, driven by the three 'E's of education, entrepreneurship and employability, would be scaled up in tandem.

Akshaya Day Celebrated
Enabling Akshaya is Empowering Kerala, a state level seminar was conducted at the Institute of Management in Governance (IMD) by Yentha

The state level seminar on "Enabling Akshaya is Empowering Kerala" was held in association with the Indian Council for Education Research and Training.

The seminar was inaugurated by K. M. Chandrasekhar, Vice-Chairman, State Planning Board. The seminar was attended by students from various engineering colleges in the state.

The seminar was conducted by the Institute of Management in Governance (IMD) and was aimed at providing an overview of the Akshaya programme and its impact on the education sector in Kerala.

On this November 18, the Akshaya Project entered its 25th year of serving Kerala through its e-governance, e-literacy and e-business services.

In the keynote address, Subhikumar IAS, Joint Secretary, e-governance, said that the common man can approach every government office without any interference of government officers.

K.S.K. Srinivas IAS, Special Secretary, IT Department, Government of Kerala, presided over the function. The function was celebrated in creating massive economic growth and creation of direct and indirect employment in the State by focusing on the various aspects of e-learning, e-commerce, e-governance, etc.

Connecting people to a world of opportunities

Special Correspondent

Thrissur, Dec. 6:
The Akshaya e-service delivery initiative is a rare self-sustaining entrepreneurship model, says Intel Learning, Vice-President, Intel, and General Manager of the Intel World Ahead Programme.

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Intel Learn's involvement, driven by the three 'E's of education, entrepreneurship and employability, would be scaled up in tandem. The company is proposing to ramp up its engagement in India to the next level through the "Easy Steps Programme." "Easy Steps" gives adult learners the opportunity to improve their social and economic self-sufficiency through digital literacy.

The programme materials use proven adult learning techniques to teach practical and relevant skills to people little or no prior computer experience.

An agreement has been signed with the Department of Information Technology, Government of India, for the rollout of the programme at the State-level, Mr. Davies said.

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CSC Rolled out across India

CSC Rolled out - 97,439

*CSC rolled out - 97,439

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Wishing all a very prosperous 2012…