

Project ‘Biometric’pur – Reaching the Unreached

An Introduction to the initiative in District Balrampur – Ramanujganj

1. Introduction

District Balrampur – Ramanujganj, situated in the North of Chhattisgarh, is one of the nine newly formed districts in the State. With large areas of the district covered by dense forests and undulating terrains, last mile delivery of government schemes remains a major challenge for the district administration. A significant part of the rural population is still devoid of basic utilities and services like electricity, internet and information about government welfare schemes. It is with these challenges in mind the district administration has taken an initiative to provide each Gram Panchayat with a unique one stop counter – the Common Service Centres(CSCs) to connect the last individual with these basic services.

The Common Service Centre, as its name suggests, is an amalgamation of three basic services - the LokSewa Kendra, Apna CSC portal and the Panchayat Bank. With each of these, we aim to provide an umbrella of services that were either miles away or never reached the rural populace, at their door step. A separate bank like counter has been opened in each panchayat building with 24 hour electricity and internet connectivity manned by selected youth from the village trained as Village Level Entrepreneurs (VLE). The entire model has been



designed as a revenue generating, self – sustainable model keeping in mind its suitability for remote rural areas. Moreover, with the VLEs earning a small commission from each service delivered, we envisage the CSC to develop into an employment generating activity for the currently unemployed youth. Once put in place, various products and services from private players can also be delivered by piggy – backing on the CSC network. Thus, the CSC creates a win – win situation; for the administration, local businesses as well as the end consumers and common people. The following sections give a brief description of the services provided at the CSC and the Human & Technical Resources put in place to make our CSCs a success.

2. Services Provided

With the establishment of CSCs still in the initial stages in the District, the services to be provided have been classified into the following three categories

- a. The LokSewa Kendra: Under the LokSewa Kendra, all services enlisted in the Chhattisgarh LokSewa Guarantee Act are provided in a time – bound and hassle free manner. Any individual can apply for Ration Cards, Birth & Death Registrations, RTI Applications, Revenue and Land Records etc. at the CSC. A full list of the 32 services to be provided is attached as Annexure I. Each application, after due verification by the VLE, will be transferred to the concerned department through an online portal. This will ensure continuous tracking of each application and time – bound delivery within the stipulated time.
- b. Apna CSC portal: Under the Apna CSC portal, various G2C and B2C services enlisted on the portal will be provided directly. Each VLE has been registered on the portal and allotted a unique user id to be used for application purposes. The portal currently provides services related to PAN Card, Aadhar, Election and Passport under the G2C Services and Mobile Recharges, Bill Payments and Insurance under the B2C Services.
- c. Panchayat Bank: The CSC will also function as a Panchayat Bank providing basic financial services to the residents of the panchayat. Each VLE is registered as a Business Correspondent to provide services like (i) disbursement of small value credit (ii) recovery of principal / collection of interest (iii) collection of small value deposits (iv) sale of micro insurance/ mutual fund products/ pension products/ other third party products and (v) receipt and delivery of small value remittances/ other payment instruments (vi) collection and preliminary processing of loan applications including verification of primary information/data; (vii) creating awareness about savings and other products and education and advice on managing money and debt counselling; (viii) processing and submission of applications to banks; (v) promotion and nurturing Self Help Groups/ Joint Liability Groups; etc. The VLEs are provided with fixed commissions on each of these services from the concerned bank.

The CSC will also be used as a channel to streamline salary, pension, honorarium and scholarship payments directly into beneficiary accounts through biometric enabled accounts. Payments from 17 government schemes like National Rural Employment Guarantee Act (NREGA), National Pension Scheme (NPS), *Tendupatta* collection etc and salary payments to Anganwadi workers, Health workers, teachers, *preraks*, etc. will be channelized through VLEs. The process of opening biometric accounts of all targeted beneficiaries and gram panchayat level staff is currently underway.

3. Identification of VLEs and Training

The VLEs form the backbone of the entire scheme and hence, each VLE has been carefully selected through a process of interview and assessment. Based on these

interviews, a panel of 3 to 7 youth, with basic minimum qualifications of 12th pass with additional qualifications in Computers, has been created from each Gram Panchayat to work as VLEs. Out of the total selected youth, almost 640 are currently working as VLEs with the rest kept on a waiting list. The VLEs have been motivated to voluntarily purchase laptops in order to carry out their work efficiently. Almost 600 VLEs now own laptops the cost of which can easily be recovered within 6 to 8 months from the commission earned from different services. Besides this, the VLEs have been provided training in multiple sectors like Basic Computers, CSC Concepts, Aadhar Registration, etc. at the district level. Such training programmes are regularly organized for the VLEs as and when required.

4. Basic Infrastructure & Facilities

The Common Service Centre or the Lok Sewa Kendra has been set up as a bank like counter within the existing Gram Panchayat building. A list of all services provided, with the contact numbers of the VLEs is clearly printed on the outside of the counter so as to be accessible to all. VLEs are supposed to be available at the counter from 10:00 AM to 5:00 PM everyday.

Each Lok Sewa Kendra will have a desktop computer system with printers and scanners connected. Computer systems purchased in Gram Panchayats under the National Rural Employment Guarantee Scheme (MGNREGA) and Backward Regions Grant Fund (BRGF) have been refurbished and installed in all panchayats. Laptops will be used by VLEs for other mobile applications. Most Gram Panchayat buildings have electricity



connections and provision of 24 – hour electricity supply has been taken up on priority basis for all unconnected panchayats by Chhattisgarh State Electricity Board (CSEB). Pending electricity payments have been cleared through funds available at the panchayat level under the 13th Finance and *Mulbhootyojana*. 2 KVA Solar operated

inverters will be installed through CREDA in panchayats with chronic problems in regular electricity supply. Data Cards are currently being used to access basic internet services in villages with network connectivity. For panchayats with poor network connectivity, VLEs collect data offline which is uploaded at the end of the day at the nearest panchayat or any other location where network connectivity is available. Broadband Internet services (1Mbps) will also be provided through the National Optical Fibre Network (NOFN) project. Implementation of the project is underway according to plans prepared by Bharat Broadband Network Limited (BBNL).

Other equipment available at the Lok Sewa Kendra includes the PVC Card printers, Biometric Scanners and Card Readers. Printers and Card Readers have been purchased under easy EMI schemes with initial down payment done through the Panchayats. Biometric Scanners have been provided by CSS India Pvt. Ltd. Efforts have been made to maximize participation of all stakeholders – the gram panchayat and the VLEs in setting up of the basic infrastructure in order to ensure complete ownership at all levels over the long term.

Besides the basic infrastructure, various mechanisms have been adopted to publicize the programme. Wall writings and posters have been placed at strategic locations in each village to inform people about the programme and the services to be provided. Moreover, each department has been instructed to compulsorily ensure that its beneficiaries have biometric accounts and help in Aadhar registration.

5. Programme Highlights and Outcomes

With a robust network of CSCs manned by efficient VLEs in place in almost all the Gram Panchayats of District Balrampur – Ramanujganj, the benefits are slowly being realized. A basic household survey carried out in the beginning to assess the current status of financial inclusion and identify beneficiaries of different schemes revealed that almost 6,95,000 bank accounts were to be opened if all individuals above the age of 10 years

Avila earns an handsome income!

Avila Lakra comes from a poor farmer household in panchayat Jhingo of Rajpur Block. After completing her education till 12th with DCA, she was mostly unemployed and helped her parents in daily household chores.



Avila's father works as a farm labourer and the monthly earning of Rs. 20,000 from farming was the only source of income to feed the family of six. Now with Avila employed as a VLE in Jhingo, she has been able to earn Rs. 15,700 as commission in just the last two months! She plans to support her siblings in higher education and pursue higher education herself with this additional income.

were to be targeted. Out of the set target, more than 5,06,000 forms have been filled in less than 3 months. Out of these, 4,12,000 biometric accounts have been opened and the process of generating other accounts is rapidly underway. The VLEs earning handsome commissions from the Punjab National Bank has helped speed up matters.

About half of the selected VLEs have cleared the Aadhar enrolment examination and are certified Aadhar operators who have been linked with other private agencies working in the district for Aadhar enrolment. 97% households have been covered under Aadhar till now. The process of linking Aadhar Numbers with EPIC cards and Ration Cards is currently

underway and our VLEs are playing a major support role. Besides these, VLEs have also helped fasten the process of Labour Registration from the Labour Department and identification of unemployed youth for various training programmes.

The programme will help deliver services directly to the intended beneficiaries which will in turn reduce bureaucratic hassles and red – tape. Salaries, honorariums and scholarships can directly be transferred in to the accounts of village level employees like teachers, *mitanins*, anganwadi workers, etc thus reducing unnecessary harassment by block and village level officials. Besides this, beneficiaries of various government schemes can withdraw cash from their accounts in the village itself through the biometric authentication system which will reduce efforts wasted in visiting the nearest bank or post office that are mostly miles away. Linking beneficiary accounts with Aadhar with reduce duplication and leakages in delivery.

Through a concerted effort at the district, block and village level, we aim to make the Common Service Centres a self – reliant one stop centre for all possible information and services from government as well as non - government agencies.

6. Replicability in other districts

In District Balrampur – Ramanujganj linking Common Service Centers with Panchayat Banks to provide villagers with all banking services in their panchayat itself has helped make the model self sustainable.

The following points to be taken into consideration while reolicating the model across all districts in the state:

1. One Panchayat One Bank Approach: Identifying one bank to handle all transactions related to the Common Service Centre will ensure that all beneficiaries have their accounts in a single bank which will minimize coordination issues between different banks. Moreover, the district administration can continuously monitor progress with the bank which makes the entire process efficient.
2. Selection & Training of VLEs: A lot of emphasis needs to be placed on selecting the most appropriate youth as VLEs for each Panchayat. Selecting youth from the same panchayat will ensure that there isn't any misuse of the system by the VLEs. Proper training and handholding should be provided to the VLEs. Youth who are atleast 12th pass and have an interest in computer operations should only be selected.

Akash is all geared up to touch the sky!

AkashJaiswal, from Bariyon in Rajpur Block is currently pursuing his 2nd Year in BSc. from Government College Balrampur.



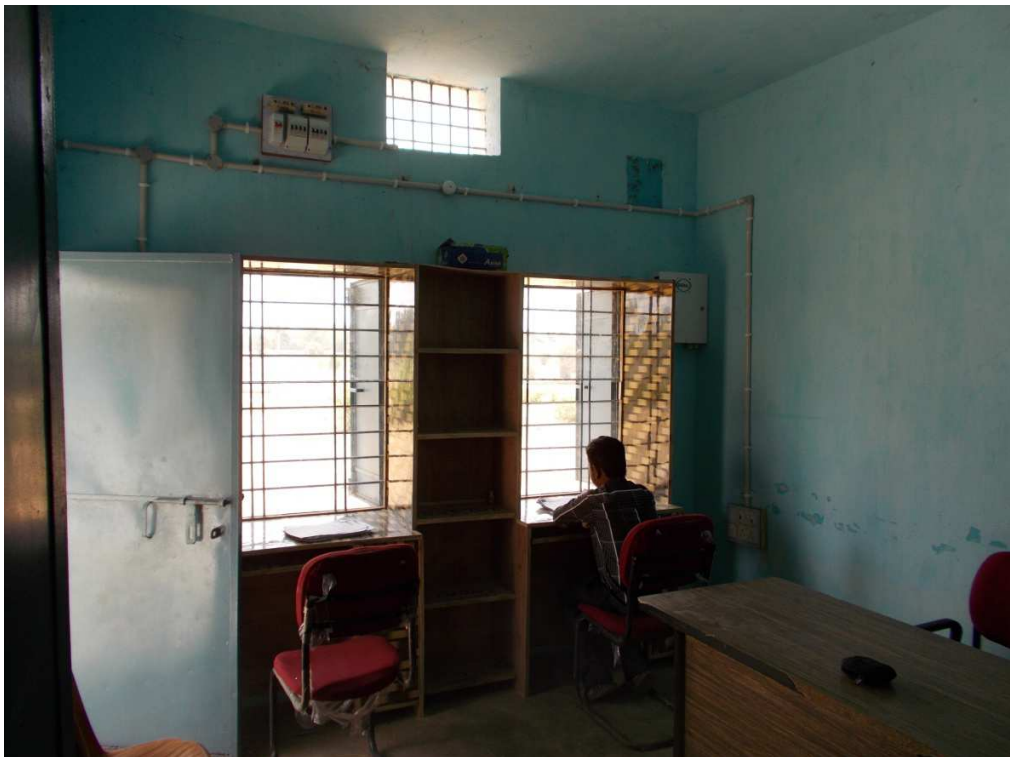
Akash has taken up the task of opening bank accounts and Aadhar enrolment in his village most enthusiastically and was able to earn Rs. 44,000 just by opening bank accounts. Akash is now saving his hard earned income to start a business after completing his education!

3. Payments for all schemes like MGNREGS labour payment, pension, scholarships, tendu patta bonus, etc should be mandatorily channeled through the AEPS mechanism with payments done at the panchayat through the CSC. This would ensure sufficient number of transactions in the panchayat to make each centre and the operations of the bank fi

Common Service Centres in Balrampur – A Photo Journey











राष्ट्रीय ई. गवर्नेंस योजना
NATIO.-E. GOVE. PLAN
COMM.SERV. CENT. SCHEM



दृ. ज. शासन
सत्यमेव जयते



राष्ट्रीय ई. गवर्नेंस योजना
NATIO.-E. GOVE. PLAN
COMM.SERV. CENT. SCHEM



प्रशासनिक जन धन योजना
सैरा सलाह-भाष्य विभाग



प्रशासनिक जन धन योजना
सैरा सलाह-भाष्य विभाग

कॉमन सर्विस सेन्टर (CSC ग्रामीण) द्वारा ग्राम पंचायतों में दी जाने वाली ई-सेवाएं

<p>सेवाएं</p> <ul style="list-style-type: none"> ● निर्वाचन सेवा ● रेल सेवा (टिकट बुकिंग) ● पैनकार्ड ● पासपोर्ट ● कृषि सेवा (किसान क्रेडिट कार्ड) ● बकिंग सेवा (साता सौलना) ● वित्तीय सेवा (पैसा लेनदेन) ● आधार कार्ड 	<p>सेवाएं</p> <ul style="list-style-type: none"> ● मोबाइल रिचार्ज ● मोबाइल बिल पेमेंट ● डी.टी.एच. रिचार्ज ● मनीट्रांसफर ● डाटा कार्ड रिचार्ज ● एल.आई.सी प्रीमियम ● रेड बस सुविधा ● एम.बी.आई. लाईफ 	<p>सेवाएं</p> <ul style="list-style-type: none"> ● आंगनवाड़ी मानदेय ● कोटवार मानदेय ● मितानीन प्रोत्साहन राशि ● पेंशन योजना ● तेन्दुपत्ता प्रोत्साहन राशि ● तेन्दुपत्ता बीनस राशि ● स्वीपर मानदेन ● मनरेगा भूगतान
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लोक सेवा केन्द्र (ग्रामीण)

सेवाएं

- निर्वाचन सेवा
- रेल सेवा (टिकट बुकिंग)
- पैन कार्ड सेवा
- पासपोर्ट सेवा
- कृषि सेवा (किसान क्रेडिट कार्ड)
- बकिंग सेवा (साता सौलना)
- वित्तीय सेवा (पैसा लेनदेन)
- आधार कार्ड
- गिशा सेवा
- मोबाइल रिचार्ज
- मोबाइल बिल पेमेंट
- डी.टी.एच. रिचार्ज
- मनी ट्रांसफर
- डाटा कार्ड रिचार्ज
- एल.आई.सी. प्रीमियम
- रेड बस सुविधा
- एम.बी.आई. लाईफ



द्वारा ग्राम पंचायतों में दी

सेवाएं

- जल-पंप प्रयोग पत्र
- विद्युत पंजीयन
- राशन कार्ड हेतु अपेक्षा
- आर.टी.आई. हेतु अपेक्षा
- रजिस्ट्रार पंजीयन हेतु अपेक्षा
- स्थानीय प्रशासन लाईसेंस
- फिटनेस प्रमाण पत्र हेतु अपेक्षा
- आर.जी. विवास प्रमाण पत्र, नू.अधिकार
- आर.डी.के. प्रमाण पत्र हेतु अपेक्षा
- भवन (पंजीयन) विनिर्माण पत्र
- अंतरागत प्रमाण पत्र



जाने वाली ई-सेवाएं :-

भूगतान

- आंगनवाड़ी मानदेय
- कोटवार मानदेय
- मितानीन प्रोत्साहन राशि
- पेंशन योजना राशि भूगतान
- तेन्दुपत्ता राशि भूगतान
- मंत्रालय भोजन राशि भूगतान
- स्वीपर मानदेय
- मनरेगा भूगतान
- मनरेगा पंचायत पत्र
- कायूथि विवरण
- जननी सुक्ष्म राशि भूगतान
- जेस्क मानदेय भूगतान

आपका पंचायत अब आपका बैंक

कार्यालय ग्रामीण
ट्वार्ड्स
सेन्टर
ग्राम पंचा-घोड़गड़ी

