VLE HANDBOOK FOR CSC SERVICES
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1. **INTRODUCTION to CSC SCHEME**

Implemented Under National e–Governance Plan (NeGP) formulated by Department of Electronics and information & Technology (DeitY), Government of India, the Common Service Centres (CSCs) are the ICT enabled front end Service delivery points at the village level for delivery of Government, Financial, Social and private Sector services in the area of agriculture, health education, entrainment, FMCG Products, banking insurance, pension Utility Payments etc.

The Scheme is being implemented in Public Private Partnership framework with a focus on rural entrepreneurship & market mechanism. The CSCs have been set up by implementation partners called Service Centre Agencies (SCAs), who are appointed by State Designated Agencies (SDAs) through a transparent bidding process. The CSCs are operated and managed by Village Level Entrepreneurs, who are appointed by SCAs.

The location of CSCs is decided in consultation with the State Designated Agencies (SDAs) to serve a cluster of 5-6 villages, thereby covering close to 6.50 lakh villages across the country. This is the world’s largest government approved ICT enabled network.

A Special Purpose Vehicle (SPV) named CSC e Governance Services India Limited (CSC SPV) has been incorporated under Companies Act, 1956 to do programme management of the CSC Scheme. The SPV aims to:

- Ensuring systematic viability and sustainability of the CSC Scheme.
- Monitoring achievements and outcomes of the CSCs.
- Enabling delivery of G2C and B2C services through CSCs.
- Providing a standardized framework for collaborative decision making.
- Building stakeholder capacity and replicate best practices.

The CSC ecosystem comprises of more than one lakh VLEs, 26 SCAs, 35 SDAs and a host of public and private entities who are providing services using the CSC network. Managing a dynamic ecosystem involving such diversity requires a dedicated entity at the heart of the network to promote relationship building between the stakeholders, and ensuring continual
systemic viability and stability of these CSCs. CSC SPV’s main role is to help, guide and expand CSC ecosystem. The company plays an important role in coordination between different stakeholders. The stake holders include Ministry of Information Technology, Government of India, State Governments, Service Centre Agencies, State Designated Agencies and various service providers.

The SPV is expected to function as the anchor agency, stepping in to strengthen interrelationships and linkages wherever necessary. The contract of the SCA is for the specified period however the CSCs as service delivery outlet will continue to function in rural India forever. It is in this view that the CSC SPV has been set up as an institution in perpetuity to continuously support the CSC ecosystem without any disruption in service delivery to the citizen.

The Mission of CSC SPV is to enable provision of government, private and social sector services to citizens at doorsteps, at affordable cost and in a transparent manner through the CSCs. The Services to be provided include:

**Pull services**: G2C services, Banking and Insurance services, PAN Card, Passport, UID, Election services.

**Push services**: B2C services which include telecom, education, entertainment, utility payments, health, agriculture etc.

**2. MISSION and OBJECTIVE of CSC SCHEME**

CSCs are envisioned as the front-end delivery points for government, private and social sector services to citizens of India. Further, CSCs will deliver services in the areas of telecom, agriculture, health, education, entertainment, FMCG products, banking and financial services, utility payments, etc. Each CSC is expected to serve a cluster of 6-7 villages, thereby covering more than six lakh villages across India.

Under the project, the idea is to facilitate a platform that will enable government, private and social sector organizations to integrate their social and commercial goals and take the benefits of information and communication tools (ICT) to the remotest corners of the country.
3. IMPLEMENTATION THROUGH PUBLIC PRIVATE PARTNERSHIP (PPP)

The PPP model of the CSC scheme envisages a 3-tier structure consisting of the CSC operator (called Village Level Entrepreneur or VLE); the Service Centre Agency (SCA), that will be responsible for covering a group of districts in a state; and a State Designated Agency (SDA) identified by the State Government responsible for managing the implementation over the entire State.

![Diagram of Implementation Framework of the CSC Scheme]

**Figure 1: Implementation framework of the CSC Scheme**

4. OVERALL STATUS of CSC SCHEME

As on January 31, 2014, 1,28,852 CSCs have been set up in 35 (28+7) States and UTs, of which 1,12,952 CSCs are connected, while transactional data is available for 67,172 CSCs. On an average, each VLE undertakes 500 transactions per month with a monthly income of about Rs. 5000.
As the CSC network has potential to be one of the world’s largest service delivery networks, the focus of the CSC SPV is on operationalising 100% of the CSCs across all 35 States & UTs. This would include monitoring the Scheme implementation, ensuring connectivity to CSCs, program management of the various DEITY Schemes to strengthen the CSCs, increasing the number of services available through CSCs and enable the VLEs to become financially sustainable.

5. ROLE of VILLAGE LEVEL ENTREPRENEUR (VLE)

The VLE is the key to the success of the CSC operations. While content and services are important, it is the VLE’s entrepreneurial ability that would ensure CSC sustainability. A good VLE would not be one who has financial muscle only, but somebody who has entrepreneurial traits, strong social commitment as well as respect within the community. The quality of service at the CSCs would be as effective as the quality of VLEs running them. Selection and proper training of the VLE therefore would play a vital role in making the CSC success.
6. ESSENTIALS of OUTREACH and CAPACITY BUILDING PROGRAM for VLEs

The CSC SPV is working closely with the SCAs to identify action plan to increase VLE capacity for successful and efficient delivery of services, increase customer satisfaction, improve quality of services rendered, drive local business, etc. The CSC SPV has undertaken activity of creating VLE wallet for giving better services to VLEs and Citizens. Further, the CSC SPV will reach out to the VLEs via its online social media campaigns, creating forums for online best practices sharing, support groups and awareness about services available.

7. DEVELOPING ENTREPRENEURSHIP SKILLS

During the development of Process Development Document, it was envisaged that, it is only the entrepreneurship skills of VLE, which will deliver the maximum output, in terms of profit, no. of services and citizen outreach.

Many factors, which play a crucial role in development of entrepreneurship skills of a VLE are:

- Awareness with respect to growing and diversified livelihood opportunities in rural areas.
- Appreciation of advancements in ICT and the potential influence it could have on the rural economy in terms of employment and business generation.
- Exposure to local and national best practices.
- Exposure to Government Programmes, Institutions and Community Organizations.
- Understanding of local demography, socio-economic parameters, development issues.
- Business acumen, administration, financial management, and marketing skills.
- Ability to recognize and seize new business opportunities.
- Prior experience of handling a PC or other ICT gadgets.
- Lack of basic level computation skills.
- Motivation, communication skills.
- Organizational skills.

An Entrepreneur is a people who notices opportunities and take the initiative to mobilize resources to make new goods and services.
A skill is the ability to do something specific or to translate knowledge into action.

Some of the entrepreneurship characteristics:

**Risk Taker**
Businesses face risk. Entrepreneurs minimize risk through research, planning, and skill development.

**Perceptive**
Entrepreneurs view problems as opportunities and challenges.

**Curious**
Entrepreneurs like to know how things work. They take the time and initiative to pursue the unknown.

**Imaginative**
Entrepreneurs are creative. They imagine solutions to problems that encourage them to create new products and generate ideas.

**Persistent**
True entrepreneurs face bureaucracy, make mistakes, receive criticism, and deal with money, family, or stress problems. But they still stick to their dreams of seeing the venture succeed.

**Goal-setting**
Entrepreneurs are motivated by the excitement of staring a new business. Once achieved, they seek out new goals or ventures to try.

**Hardworking**
Entrepreneurs need a great deal of energy to see a venture start and succeed. Yet they are not deterred by the long hours to achieve their goal.

**Self-confident**
Entrepreneurs believe in themselves. Their self-confidence takes care of any doubts they may have.

**Flexible**
Entrepreneurs must be flexible in order to adapt to changing trends, markets, technologies, rules, and economic environments.

**Independent**
An entrepreneur’s desire for control and the ability to make decisions often makes it difficult for them to work in a controlled environment.
8. SERVICES OFFERING THROUGH CSC SCHEME

Delivery of Government service through the CSCs is driven by the Government both Central and State preparedness and ability to provide the same. There has been significant variation in delivery of G2C services with some States as Andhra Pradesh, Madhya Pradesh, Kerala, Rajasthan and Gujarat performing very well while the in other cases it shall improve with the implementation of the E-district scheme. It is true that with the implementation of e district across the country there shall be significant improvement in the delivery of G2C services to the citizen through CSCs. The National Policy on IT also focuses on technology-enabled approach to deliver services in social sector like education, health, skill development, financial inclusion, employment generation, e-Governance etc. to enhance efficiency and reach across the country. With the availability of the front end as CSCs across the country in equitable manner the Government departments can expedite the initiative for delivering such services to the citizen. Some of the initiatives in this direction include:

A) APNA CSC PORTAL

Portal: CSC SPV has created Apna CSC Portal and number of Services are increasing day by day. Initially, portal was restricted to Mobile Recharge and bill payment. But in this year company has entered into agreements with LIC, Tata AIG, Red Bus, Election, NIELIT. In brief main Projects undertaken through Apna CSC Portal is as under.
Common Services Centres Scheme – VLE Handbook

Bill Desk: CSC SPV has started many online services like Mobile Recharge, DTH Recharge, Bill Payment, Online Shopping Etc. The Transactions of the company is increasing day by day in this area.

Process to be adopted for creating apna CSC wallet:

Step 1: To create your prepaid wallet, kindly log-in through CSC-Connect on the www.apna.csc.gov.in portal.

Step 2: Click on Wallet Services to create your wallet.

Step 3: Create your wallet please click on “Wallet Services” option. Please click on click here to create the wallet.

Step 4: To create the wallet code please click on “wallet Management” option and fill the bank details and save it.

For Any Query, Contact us : 0124 6773333
**Step 5:** Once VLE will click on “Save Details” he will get the option “Create wallet now” to create the wallet.

**Step 6:** Once VLE click on “Create wallet now” option he will get the confirmation on his Email ID and on his mobile number via SMS.

    Dear VLE,

    You Wallet Password is : 145325.

    With Regards,
    CSC Team

**Step 7:** Once pre-paid wallet will be created then message will be display as shown below:-
B) AADHAR CARD SERVICE

Government has authorized the CSCs to function as permanent enrollment centers for UID. Besides enrollment, the updation of demographic data and biometric is also being done through the CSCs.

CSCs offer as an excellent front end infrastructure for the entire suite of Aadhaar based services.

- Permanent Enrolment Centers
- UID e-Aadhaar Print services, Aadhaar card on plastic
- Best Finger Detection services for citizen (convenience)
- Demographic Data correction services
- Aadhaar seeding for Service Providers
- UIDAI Auth services- Demographic/OTP/Biometric (+ Advanced Auth - Iris)
- Evidence of correct aadhaar number, de-duplicated, authentic (non-ghost)
- Evidence of person present (replacing *wet* signature requirements
- e-KYC service
At present about 2000 CSCs are working as permanent enrollment centers and 100 lakhs of Aadhar enrollment and 50,000 updation of data has been done through these centers. The CSC centers have also done printing of about 5 lakhs Aadhar cards.

**CSC and UID services**

- **Aadhar enrolment -** CSC are working as permanent enrollment centers
- **E-Aadhar Generation -** CSC are printing the Aadhar cards
- **UID Seeding in department data base**
- **Banking Transaction -** CSC can work as micro ATM
- **Account opening -** CSC to help resident open bank account
- **UID Seeding in Banks -** Support bank in delivery based on AEPS
C) EDUCATION

Educational services can be a rewarding business for Village Level Entrepreneurs (VLEs), who want to make a difference in the community and generate income. Education comes in many different forms, whether it’s tutoring a child who needs assistance in science, operating an extension outlet of formal education institutions, training women on basic computer course, or providing mobile repairing to youth.

Within many rural and disadvantaged communities, access to education means access to a better future. In the quest for access, significant emphasis is given on the potential of ICT-enabled Service delivery.

The Government of India is embarking on Common Service Centres (CSCs) as a way to improve the service delivery. These CSCs have emerged as a centre of government service delivery at the
village level as well as an effective means to bridge the digital divide at the national and global level. In the emerging knowledge society and economy, information holds the key to stimulate economic growth, capacity building, provide livelihood and empowerment of the poor and marginalised sections of the society and so on.

In addition, the role of CSCs appears to be crucial in addressing new challenges to individuals/society. Owing to the multiple uses of CSCs and its transformative impact, rapid increases in the number of CSCs have taken place. These CSCs are breaching conventional barriers of societal structure and bureaucracy. They can provide holistic educational services in the areas of Content, Facilitation Services, Training and Capacity Building, and Administration Support. The potential educational services framework is depicted in Figure 1 below:

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**Figure 1: Educational Services Framework**
It is widely recognised that CSCs could play a key role in supporting educational and socio-economic development. CSCs can be used in all areas of Education. However, CSC SPV has identified the following areas of Education to begin with:

**Figure 2: Priority Areas of Educational Service Delivery through CSCs**

**Requirements for Providing Educational Services**

CSCs becoming an education center can be very rewarding – both socially and financially for VLEs. VLEs associated in imparting education service need to have the following technical, human, and physical infrastructure:

**Figure 3: Requirements for providing educational services**
I. DIGITAL LITERACY

Digital literacy has been widely recognised as one of the keys to economic and social development for both individuals and nations in the 21st century. There is a broader consensus that digital literacy is a critical and cross-cutting foundational component of the widely recognised broader frameworks of knowledge and skills required today.

The vision of the National IT Policy 2012 is to strengthen and enhance India’s position as the Global IT hub and to use IT and cyber space as an engine for rapid, inclusive and substantial growth in the national economy. In order to achieve its mission, one of the key objectives is to make at least one individual in every household e-Literate.

Steps to provide Digital Literacy

Some of the on-going educational projects and services for rural communities are listed below:

**COURSE ON COMPUTER EDUCATION FOR VLES IN RURAL INDIA (VLE CCC)**

Course on Computer Education for VLEs in Rural India through the National Institute of Electronics and Information Technology (NIELIT, formerly known as DOEACC Society), is a project supported by the Department of Electronics and Information Technology (DeitY),

1. **Step 1** VLE to qualify the CCC examination conducted by NIELIT
2. **Step 2** SCA to train the VLEs on the project objectives, participant enrollment, course delivery, etc.
3. **Step 3** SCA and VLE to conduct awareness activities and identify participants
4. **Step 4** VLE to install the Desktop Monitoring Application
5. **Step 5** Register the participants using the Desktop Monitoring Application
6. **Step 6** Conduct of training using the multi-media content
7. **Step 7** Participants to appear for the examination conducted by NIELIT or other national institutions
Ministry of Communications and Information Technology, Government of India. The objective of the project is to train 1,00,000 CSC Operators/ VLEs on NIELIT’s Course on Computer Concepts (CCC) in all the States of India. The total duration of the course is 80 hours. Under this project, 1,00,000 VLEs will be trained across the country by March 2015. The trained VLEs will be authenticated to conduct Awareness on Computer Concepts (ACC), Basic Computer Course (BCC) and CCC programmes.

CSC SPV has developed an Online Registration Application to register the interested VLEs under the project and the application is hosted at [http://education.csc.gov.in](http://education.csc.gov.in). The Application Procedure is as follows:

1. Visit the URL: [http://education.csc.gov.in](http://education.csc.gov.in)
2. Click on the Apply for CCC Examination.
3. Click on the CSC Connect button.
4. VLEs to login through his/her OMT ID and Password.
5. Fill the application form with all mandatory details.
6. On successful submission of the form, the details will be forwarded to NIELIT for scheduling the examination.
7. VLEs can study the CCC Course Online from here: [http://www.nielit.in/elearning.aspx](http://www.nielit.in/elearning.aspx) (CCC Course is available in 25 Languages).
8. NIELIT will upload the Admit Card on their website.
9. VLEs to visit the assigned Examination Centre for appearing for the examination.

**SCHEME FOR EMPOWERING WOMEN IN RURAL INDIA – WOMEN DIGITAL LITERACY PROGRAMME (WDLP)**

For women especially, Information Communication Technology (ICT) has proven to be life changing. It has broken traditions and social prejudices, expanded their roles in society and at home, given many a new economic and social freedom that has redefined them as persons of stature and value in their communities. With the novel idea of empowering women, DeitY launched the women digital literacy programme. The objective of the programme is to train and empower 25,000 rural women across 10 Indian States on BCC.
Online Monitoring Application

In order to manage the project, CSC SPV has developed an Online Monitoring Application (OMA) to register beneficiaries and monitor their attendance. The application has three different modules designed for the various stakeholders namely, CSCs, SCAs and Admin. The beneficiary registration and attendance can be marked using the CSC Module. SCAs can monitor the CSC-wise progress through their module and the Admin can monitor the state-wise and SCA-wise progress. Selected CSCs will be given a detailed manual for registration and training of beneficiaries.

E-VIDYA: INNOVATIVE PROJECT FOR RURAL WOMEN

Based on the proposal submitted by the CSC e-Governance Services India Limited, the National Resource Centre for Women in the National Mission for Empowerment of Women, Ministry of Women and Child Development (MoWCD) signed a Memorandum of Understanding (MoU) to train and empower 25,000 women under the ‘E-Vidya: Innovative Project to Empower Women’, on basic digital literacy in six States namely, Chhattisgarh, Maharashtra, Punjab, Rajasthan, Tripura and Uttar Pradesh. Selected CSCs will be registered on the OMA and they can start registering beneficiaries.

E-INCLUSION: IT TRAINING FOR RURAL SCHEDULED CASTE/ SCHEDULED TRIBE AND WOMEN BENEFICIARIES

In line with the objective of IT for Masses scheme, CSC SPV submitted three proposals to DeitY titled, ‘E-Inclusion: IT Training for Rural Scheduled Caste/ Scheduled Tribe and Women Beneficiaries’ to train 45,000 SC/ ST/ Women beneficiaries (15,000 beneficiaries under each project). The primary objective of these projects is to provide hands-on training in computers for targeted rural SC/ ST/ Women beneficiaries, enabling them to acquire basic ICT skills that empower them to – (i) Become digitally literate; (ii) Actively participate in knowledge-based activities; (iii) Access financial, social and government services; and (iv) Use Internet for communications.
To achieve the above objectives successfully, the following states have been identified under each of the three projects:

- **E-Inclusion: IT Training for Rural SC**: Uttar Pradesh, West Bengal, Bihar and Andhra Pradesh.
- **E-Inclusion: IT Training for Rural ST**: Madhya Pradesh, Chhattisgarh, Meghalaya, Mizoram and Jharkhand.
- **E-Inclusion: IT Training for Rural Women**: Bihar, Odisha, Madhya Pradesh, Himachal Pradesh and Jammu & Kashmir.

**CSC ACADEMY**

CSC SPV has developed a Learning Management System (LMS) named CSC Academy [http://www.cscacademy.org](http://www.cscacademy.org). This LMS is a system designed to facilitate the learning of rural masses through CSCs. Registrations of VLEs, beneficiaries and their progress can be viewed through this portal.

**Salient features of the LMS:**

- The learning of the beneficiaries would happen either through Online or Offline LMS that the VLE would download and install in his/ her computer.
- Selected VLEs will be registered and they can install the Offline LMS.
- The beneficiary could learn the course by logging in through her/his email id and password (sent to their e-mail id).
- A separate login would be provided to the SCA to monitor the progress of their VLEs.
- On successful completion of the training, examination of all the beneficiaries would be conducted.

Currently, CSC Academy is providing Basic Computer Course and Insurance RAP Training. A brief introduction to the courses is provided below:
Common Services Centres Scheme – VLE Handbook

BASIC COMPUTER COURSE

The objective of the course is to impart basic level computer appreciation programme with more emphasis on hands on training. The Course is designed for 8th pass students and has been certified by NIELIT. The duration of the BCC course is 36 hours. The candidates can appear in the Examination at NIELIT Examination Centres.

CSC INSURANCE RAP TRAINING

The License to CSC e-Governance Services India Limited has been granted on 12th Sept 2013 by Insurance Regulatory and Development Authority (IRDA) to work as an Authorized Intermediary to market specifically approved insurance products through the Rural Authorised Persons (VLEs) under the CSC Scheme of National e-Governance Plan under the IRDA Guidelines on Common Service Centres, 2013. For VLEs to become Rural Authorised Person (RAP) for sale and servicing of Insurance, they have to first go through the Insurance RAP Training conducted by CSC SPV. The VLE needs to pay a fees of Rs. 350 towards Examination & Licencing, enroll for the ‘Insurance RAP Training’ as a student on the CSC Academy and complete the Pre-licensing Education. The ‘Insurance Education Course’ consists of 20 chapters (training modules) which the VLE needs to complete. Once the VLE successfully completes the training, he will be allowed to appear for IRDA-NIELIT examination. The successful candidate will be issued a LICENSE from IRDA to operate as a RAP for carrying out Insurance Business for all the Insurance Companies with which CSC SPV has a valid agreement.

II. FINANCIAL LITERACY

Over the past decade, policymakers around the world have considered financial literacy as a key pillar of financial market stability. As financial markets become more sophisticated and households assume a growing share of the responsibility and risk for financial decisions, financial education is necessary to ensure sufficient levels of investor and consumer protection as well as smooth functioning, not only of financial markets but also of the economy.

Financial literacy is about empowering and educating consumers so that they are knowledgeable about finance in a way that is relevant to their lives. Financial literacy enables people to make
better financial decisions, to appreciate their rights and responsibilities as consumers of financial products, and to understand and manage risk.

Various financial literacy initiatives taken up by the Security and Exchange Board of India, National Bank for Agriculture and Rural Development and various Banks have limited impact. CSCs have the desired infrastructure and capabilities to undertake the financial literacy in a sustainable manner across the country through the intervention of technology.

**Steps to Provide Financial Literacy**

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<th>Step</th>
<th>Description</th>
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<tbody>
<tr>
<td>Step 1</td>
<td>SCA to train the VLEs on the project objectives, community mobilisation, participant enrollment, course delivery, etc.</td>
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<tr>
<td>Step 2</td>
<td>SCA and VLE to conduct awareness activities and identify 20-30 potential investors</td>
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<tr>
<td>Step 3</td>
<td>VLE to install the e-Content and Desktop Monitoring Application</td>
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<tr>
<td>Step 4</td>
<td>Register the participants using the Desktop Monitoring Application</td>
</tr>
<tr>
<td>Step 5</td>
<td>Conduct of awareness session using the multi-media content</td>
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<tr>
<td>Step 6</td>
<td>VLE to collect the feedback from the participants and submit it to CSC SPV</td>
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<tr>
<td>Step 7</td>
<td>VLE to document the proceedings of the session and send it to CSC SPV</td>
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**FINANCIAL LITERACY PROGRAMME FOR RURAL ADULTS**

The CSC e-Governance Services India Limited (CeGSIL) and the National Bank for Agriculture and Rural Development (NABARD) signed an agreement to train 10,000 rural adults in Chhattisgarh and Madhya Pradesh on Financial Literacy.

CSC SPV is implementing the Financial Literacy programme in Madhya Pradesh and Chhattisgarh mainly focused on rural adults, especially women. The training programme is being implemented through VLEs of CSCs at Panchayat/Village Level. Keeping the project requirements in mind, CSC SPV is adopting a blended approach to learning and imparting
financial literacy. The program delivery is in the local language. The programme is aiming
towards training over 50-60 beneficiaries, especially one woman from each household from the
villages covered by these CSCs.

To encourage active and interactive participation by the beneficiaries, VLEs have been provided
with some training materials under the programme which include an e-Content and other IEC
covers in detail the step-wise process and procedures of conducting the training of beneficiaries
in the rural communities.

**Online Monitoring Application**

In order to manage the project effectively, CSC SPV has developed an OMA to register
beneficiaries and monitor their attendance. The application has three different modules designed
for the various stakeholders namely, CSCs, SCAs and Admin. The beneficiary registration and
attendance can be marked using the CSC Module. SCAs can monitor the CSC-wise progress
through their module and the Admin can monitor the state-wise and SCA-wise progress. Selected
CSCs will be given a detailed manual for registration and training of beneficiaries.

**INVESTOR AWARENESS PROGRAMME**

CSC SPV has partnered with the Investor Education and Protection Fund (IEPF), Ministry of
Corporate Affairs (MCA) to create Investor Awareness in rural India. The ‘Investor Awareness
Programme’ (IAP) is conceived to educate the prospective rural investor so that they understand
the benefit of saving, investment and capital formation/ accumulation. The objective of this
project is to enable CSCs to become Investor Education Hubs by hosting awareness sessions
focused on the rural investor.

Based on the response and feedback received from the pilot project, IAP is going to be
implemented in more than 300 CSCs. In the Phase-1 of the project, the project will be
implemented in Chhattisgarh, Bihar, Assam, Madhya Pradesh, Odisha, West Bengal, and Uttar
Pradesh, where CSC will leverage technology to build awareness about investing opportunities
for the rural investor. In the next phase, it will be scaled-up to other States. One-hour awareness sessions would be organized through selected CSCs, where VLEs will be responsible for mobilizing the citizens from the catchment area of 4-6 villages, to attend the session. Each session will focus on creating “informed rural investors” and will cover some critical topics related to finance like investments, savings, etc. The Content for the session would be developed and will be customized in consultation with the MCA. The content will be translated into four local languages including Hindi, Bengali, Assamese and Odia. The customized content will be converted into an e-Content. In order to monitor the actual conduct of the session, CSC SPV will develop an OMA to monitor the project progress and capture all the participant details. It is expected that a representative per household, from 20-25 households, will attend the session. The VLEs will also display a poster/banner at the CSC for a year, to promote Investor Awareness.

III. EDUCATIONAL TRANSACTION SERVICES

Highlights about some of the ongoing Educational Transaction Services are given below:

NATIONAL INSTITUTE OF OPEN SCHOOLING

The National Institute of Open Schooling (NIOS) and CSC SPV joined hands to make CSCs as NIOS Facilitation Centres. Under this partnership, CSCs can promote Open Schooling in Rural India, Register Students, Pay Registration and Examination Fee, Know the Status of Admission, and Declare Results.

The NIOS can positively benefit many school dropouts in rural communities by providing them an opportunity to complete their education upto Class 12. Since the service is available to anyone above 14 years of age, they can get admission easily under Open Schooling and later enroll in colleges to pursue higher education. Students can enjoy the service online and hence need not travel miles to go to school.
Steps to provide NIOS Services

1. SCA to train the VLEs on the NIOS service delivery.
2. SCA and VLE to conduct awareness activities in the coverage villages.
3. VLE to login to CSC Services Portal and choose NIOS Services under the Education tab.
4. Choose from the list of NIOS services like Student Registration, Examination Form Submission, Result Declaration, etc.
5. Fill in the required form and make payment using the CSC Wallet.
6. Issue the acknowledgement receipt to the citizens.

NIELIT TRANSACTION SERVICES

The National Institute of Electronics and Information Technology (NIELIT, formerly known as DOEACC Society) is an autonomous scientific society of DeitY envisioned to provide most updated global industry relevant computer education within the reach of more and more in the areas of Information, Electronics and Computer Education. The following services can be offered through the CSCs:

- Online Admission of Students
- Online Examination Form Submission
- Online Application for Accreditation of CSC/ Other Institutes
- Online Registration of Experts

ENGLISH FOR ‘AAM AADMI’

CSC SPV and Gurukul Online Learning Solution (GOLS) have come together with the objective of providing higher and professional education, skill development and vocational education to the rural community. An important component of this is the English Learning course titled
‘English for Aam Aadmi’ targeted for the rural youth to teach them the language in a very simple and interactive way.

The course is based on four basic principles of language development - Listening, Reading, Writing and Speaking. It gives an in-depth knowledge of English as a means of oral communication, making learners familiar with the letters of the English alphabet, word formation, sentence construction and everyday English speaking.

The key features of the English Learning course are:

- Online admission
- Simple study materials
- Virtual classroom
- Interactive sessions
- Voice assignments

At the end of the course, the learner will be able to construct sentences and speak Basic English. After its successful completion, a ‘digital’ Certificate will be awarded to the learner.

**ONLINE CRICKET COACHING**

Under this service, CSCs can provide Online Cricket Coaching through the Apna CSC portal to the rural adults. The service was formally launched on February 12, 2014. The coaching would be given through the online portal ‘Cricket Strokes’, an initiative of Kris Srikkanth who is an ace cricketer of the 1983 World Cup winning team.

This program will help budding cricketers in rural areas to learn the nuances of cricket and understand the game of cricket in a structured way. The key features of the program include:

- Interactive Online learning methods by Kris Srikkanth
- Course completion certificate at the end of the course

The program is divided into relevant chapters like Batting, Bowling, Catching, Fielding, Wicket Keeping, Fitness and Training. The well-designed coaching pattern enables the learner to effectively put into practice what they have learnt from the program.
D). FINANCIAL INCLUSION

This includes delivery of financial products and services including banking, insurance and pension. With 40% of the population not having access to the banking services and insurance penetration in rural areas being very low, CSCs offer an excellent channel for financial institutions to meet the challenge of covering such a vast uncovered populations. The various activities which CSC can perform for financial inclusion include:

1. Banking

Enrollment of customers, including collection of biometric and other details, provide card (ID Card, Debit, Card, Credit Card, PIN), Provide transaction facility, Deposit of money in an account with a bank, Withdrawal of money from an account with a bank, Remittances from an account with a bank to an account with the same, Balance Enquiry and issue Receipts/ Statement of Accounts. Disbursal of credit facilities to borrowers involving small amounts etc. are activities which can be taken up at CSC, engaged to function as BC.
The CSC is mainly to act as banking correspondent for various banks and perform the function for delivery of such services to rural citizen. Already 6000 CSCs across the country are working as BC for Public sector banks. The Government has also appreciated that CSC as BC is a better alternative for the banks as compared to other model of standalone BC for rural India. The effort is to make every CSC as BC for a Bank. There has been constraint of service area approach, kiosk technology adoption by banks and lack of appreciation at the local bank branch level for BC to be considered as a business opportunity. All the CSC becoming BC shall also enable Government to fulfill its endeavor of enabling direct Benefit transfer to the citizen under various Government schemes .Such a initiative will definitely enhance the income and credibility of the CSC within the community.

CSC and financial services

- Banking - Account opening, deposit and withdrawal, remittance
- Insurance - VLE to be broker - selling insurance product and services including premium collection
- Western Union - remittance from abroad
- National Pension scheme - PFRDA - extending pension product
- Loan procurement - BF function for banks
### Process adopted for Banking Correspondence service:

#### 1. Pre KO Code Generation activities

<table>
<thead>
<tr>
<th>SN</th>
<th>Operational Activities</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Awareness Generation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Communication to SDA, SCA and VLEs about Service Launch</td>
<td>CSC SPV Service Manager</td>
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<tr>
<td></td>
<td>Issue Instructions / directions for service registration</td>
<td>CSC SPV Service Manager</td>
</tr>
<tr>
<td></td>
<td>Meeting with Banks to get the Village &amp; SSA data allocated to them</td>
<td>CSC SPV Service Manager</td>
</tr>
<tr>
<td>2</td>
<td>Mapping of the above data by SCAs with the existing CSCs</td>
<td>SCA</td>
</tr>
<tr>
<td></td>
<td>For Unmapped locations, SCA to roll out new CSCs.</td>
<td>SCA</td>
</tr>
<tr>
<td>3</td>
<td>BC Code Generation by the Banks for CSC-SPV</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>CSC-SPV to generate Sub code for SCA</td>
<td>CSC SPV Service Manager</td>
</tr>
<tr>
<td></td>
<td>Bank to activate the code of Sub BC</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>VLE to deposit the CSP form with KYC documentation to link branch</td>
<td>SCA+VLE</td>
</tr>
<tr>
<td></td>
<td>Link Branch to recommend to the RO/LHO</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>Bank to verify the Infrastructure readiness at CSC</td>
<td>Bank</td>
</tr>
<tr>
<td>4</td>
<td>KO code generation Process</td>
<td></td>
</tr>
<tr>
<td></td>
<td>SCA sends information about CSCs in the pre-defined format to CSC SPV</td>
<td>SCA</td>
</tr>
<tr>
<td></td>
<td>CSC SPV sends the information as shared by SCA to the Bank's concerned authority</td>
<td>CSC SPV</td>
</tr>
<tr>
<td></td>
<td>Coordinate with Banks for KO Code generation</td>
<td>CSC SPV</td>
</tr>
<tr>
<td></td>
<td>Banks issue KO codes to CSCs</td>
<td>Bank</td>
</tr>
<tr>
<td>5</td>
<td>Service Training</td>
<td></td>
</tr>
<tr>
<td></td>
<td>CSC-SPV to Co-ordinate the training of CSCs &amp; SCAs</td>
<td>CSC-SPV</td>
</tr>
<tr>
<td></td>
<td>training of CSCs &amp; SCAs on Banking &amp; Technology front</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>SCA District Manager trains &amp; Supports the VLE on Service Delivery</td>
<td>SCA District Manager</td>
</tr>
<tr>
<td>6</td>
<td>Creation of VLE Access to Service</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Configuring KO codes by SCA &amp; his Password Creation</td>
<td>SCA</td>
</tr>
<tr>
<td></td>
<td>Activation of User ID</td>
<td>SCA</td>
</tr>
<tr>
<td></td>
<td>Opening of Settlement Account</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>Configuring of mac-id of PC of VLE</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>VLE/SCA to procure biometric device</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Supporting Infrastructure / Promotional Material</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supply promotional material like Canopy, leaflets, posters etc. regarding Banking Services</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>Distribute Promotional material to each VLE</td>
<td>SCA</td>
</tr>
</tbody>
</table>
2. Post KO code generation activities

<table>
<thead>
<tr>
<th>SN</th>
<th>Operational Activities</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Public Awareness Generation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Communication to SDA, SCA and VLEs about Service Launch</td>
<td>CSC SPV Service Manager</td>
</tr>
<tr>
<td></td>
<td>Issue Instructions / directions for service registration</td>
<td>SCA</td>
</tr>
<tr>
<td>2</td>
<td>Service Delivery to Customers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>VLE logs onto the Bank’s Kiosk Banking Portal with his KO code as login and default password generated by the software</td>
<td>VLE</td>
</tr>
<tr>
<td>3</td>
<td>VLE to fill up physical customers account forms and procure KYC documents of customer</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>VLE to enter details of customers in the software and note reference no. generated by software on physical forms</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>VLE to submit physical forms to link branch latest by next day</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>Bank to upload each file of customers and software generate account no. and banks informs this no. to VLE</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>To start work on transactions, VLE to deposit intial amount in settlement account</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>For every deposit by customer, VLE a/c is debited and customer account is credited and VLE keeps money with him</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>For every withdrawal by customer, Customer a/c is debited after his biometric authentication and VLE a/c is credited and VLE pays money from his pocket. All are on-line transactions and receipt is given to customer from the software</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>Similar is the position for transfer of entry</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>VLE to maintain record days transactions. At the end of days, VLE to generate report from the system and to reconcile with the entries recorded in the register.</td>
<td>VLE</td>
</tr>
<tr>
<td></td>
<td>Commission generated by the system on each transaction is stored in banks system</td>
<td>Bank</td>
</tr>
<tr>
<td>4</td>
<td>At the end of month, the bank to provide data of commission accrued to CSC SPV</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>CSC SPV to generate invoice and submits to bank</td>
<td>CSC SPV</td>
</tr>
<tr>
<td></td>
<td>Bank to credit the CSC SPV designated account with the amount of commission</td>
<td>Bank</td>
</tr>
<tr>
<td></td>
<td>CSC SPV to credit the share of VLE in his settlement account while share to SCA to his designated account</td>
<td>CSC SPV</td>
</tr>
</tbody>
</table>
2. Insurance

CSCs VLE has been recognized and approved to act as Broker for selling of insurance product and services. They can offer the product and services of all the insurance companies for life and non-life products. This is a revolutionary step taken by IRDA in enabling the extension of insurance services to rural India. Process for delivery has also been simplified and efforts are being made to deliver the service ‘on line’ and also in demat format. Insurance for life, animal, crop, health, house, agri implements and artisan will definitely change the face of rural India and empower farmers and other rural citizen to use these instruments for insuring against risk and lead a better life.

3. Pension

One of the problems of people in rural India is lack of pension after they are unable to physically perform their normal agriculture or other related activities. PFRDA has extended the pension scheme to unorganized sector. CSCs can deliver the PFRDA pension products to rural citizen and bring him at par with the people working in organized sector.

Beside this the CSC can also act as Western Union center and provide the remittance to rural families who are sent money by relatives working abroad.

CSCs thus can meet all the requirement of the rural citizen in terms of financial products and services. Necessary framework and agreements with service providers are already in place.

**PRAN APPLICATION SUBMISSION PROCESS**

*Step 1*: Customer X/Subscriber goes to CSC to apply for NPS-Lite (Swavalamban Scheme).

*Step 2*: VLE fills the online PRAN Application form through apna.csc.gov.in of Subscriber and collect KYC documents and verify with originals.
Step 3: After filling the On-line application form and making payment through E wallet, VLE will take Print Out of the application form of the Subscriber and KYC documents. On the print out of the application form VLE will do following:
1) Paste color Photo of the Subscriber above the photo column.
2) VLE shall take signature of the subscriber on the application form printout.
3) VLE shall send all the collected application within 7 days from the application date to the mention Address.
E). SKILLS DEVELOPMENT SERVICES

CSC SPV has signed an MoU with NSDC (National Skills Development Council) and various sector skill council for running various skill courses, i.e; Paddy Farming, Data Entry Operator, Bio Metric Operator, Banking Correspondence, etc. Under STAR scheme of GOI, various sector skills council under the flagship of NSDC, has developed the NOS (National Occupational Standards) and have registered various Training partners, who has developed the contents strictly according to the NOS. CSC has tied up with both the NSDC and sector skills council to start the course under STAR scheme. To conduct any course under STAR scheme, various processes are defined below:
Process to be adopted for Skills Development service:

1. Registration form made online
2. Integration with payment gateway
3. VLE mobilises the trainee
4. Fills in the details in the form
5. Prints the form and takes trainee's signature
6. Trainees pay the fee on the portal
7. Batch formation
8. Candidates sent to the training Centre / CSC
9. Candidates undergo three-month training
10. After completion of one batch, their assessment is conducted by the assessment body
11. Candidates who passed the assessment are awarded with STAR certificate and given monetary benefits
12. VLEs are awarded with their final commission under STAR scheme
F) HEALTHCARE SERVICES

INDIA lives in its villages. Around 65% of the State's population is living in rural areas. The statistics show that in almost all developing countries, there is a big void in eye care facilities for those who really need them. The World Health Organization (WHO) estimates that the number of blind and visually impaired will double from 180 million to 360 million in the year 2020 unless concerted action is taken.

In the recent years there has been significant growth in Information Technology. The internet has also transformed clinical care. IT interventions and consultations are being introduced rapidly and on a large scale across health care.

GOI has embarked upon pilot projects in three blocks covering 58 Gram Panchayats in three different states. These blocks are Arian in Ajmer district (Rajasthan), Parvada in Visakhapatnam (Andhra Pradesh) and Panisagar in North Tripura district (Tripura). Currently 46 Gram Panchayat has CSCs. 30 in Arian – Ajmer, 15 in Parvada – Vishakhapatnam and one in Panisagar – North Tripura. All these centres are provided with NOFN connectivity and 21 out of 46 centres are upgraded to DKCs (Digital Knowledge Centres), which has five computers with HD web camera and Printer. Common Service Centre runs various high bandwidth services like Education, Telemedicine, BC, G2C, Agriculture and organizes Video Conferencing for various services.

One of the prominent rural services in the area of health sector is providing consultation through telemedicine services, whose ICT requirement is fully mapped with the NOFN centres.
In April 2013, Common Service Centres in Ajmer, Rajasthan has launched its telemedicine services for general consultation with Medanta Hospital, Gurgaon and specialized tele-ophthalmology services with Apollo Hospital.

The telemedicine technology initiative, with Medanta has been started in 30 NOFN centres in Arain block of Ajmer and tele-Ophthalmology services with Apollo has been started in two centres of Junia, Kekri block and in Masooda block of Ajmer. Till now 2000 patients are consulted in the two tele-ophthalmology centres in Ajmer and 160 patients are consulted for telemedicine services in NOFN centres of Arain block.

Apollo and CSC SPV have are jointly developing 1000 best CSCs in Pan India as a Apollo Tele Health Services clinic. There is a process to be adopted, after which any CSC which qualifies the criteria of an ATHS clinic, can become a rural ATHS clinic

**Process for Apollo Tele Health Services through CSCs**
G) AGRICULTURE SERVICES

Under Agriculture sector, CSC SPV has launched various types of agriculture services in different part of the country.

1. M4AgriNEI services launched in Meghalaya:

M4AgriNEI project is launched through 9 CSCs in Meghalaya on 1st Nov 2013. Under this project, VLEs has to register farmers from their covering villages, using a web portal (www.akps.in) Annapurna Krishi Prashar Seva developed by Media Lab Asia and deployed in Meghalaya using the backend support of CAU (Central Agriculture University, Barapani, Meghalaya). From November 2013 to January 2014, 900 farmers were registered by these VLEs.

2. Weekly Tele Agriculture program in Parvada, Vishakhapatnam NOFN centers
   a. Using DKC Infrastructure CSC along with Andhra Pradesh Agri Department is training Farmers in Villages using VC Mode
   c. Registering all Farmers in parwada in Kisan SMS Portal by promoting the concept through DKC’s.
   d. Participation of Stakeholders like KVK’ s, DRR, ANGRAU, MANAGE etc.
   e. Training Farmers in Portal Usage in Local Languages

3. APNA CSC Farmer Web Registration

VLEs will help Farmers to get register them with Agriculture Ministry to receive advisories, in the form of SMS on their mobile phones, from experts on issues related to Agriculture, Animal Husbandry, and Fisheries & Horticulture. These advisories will be given by Government officials both at Centre & State Levels.
Process Flow for Farmers Registration:

Step 1: Log In to Apna CSC  
Step 2: Select Farmer Web Registration

Step 3: He will redirected to the Farmer Web Registration homepage where he would be asked to enter the desired data and press Register button.
Step 4: After registration **Payment** button will appear for making the actual payment.

Step 5: After pressing Payment button, he would be redirected to the payment gateway where he would enter his VLE id and wallet password.
Step 6: After successful payment, he would be shown the receipt as shown below.
H) OTHER SERVICES

CSCs are also delivering election related services such as application for registration as elector, deletion of name, addition of name, issuance of EPIC card and providing all other election related information as polling station list, voter list etc.

PAN card related services of revenue department are being delivered through the CSCs. Railway ticket issuance service is also available to citizens through the CSCs. Other services through the CSCs include:

- Passport
- Mobile and DTH Recharge
- Bus ticket Booking
- Bill Payments - electricity, water
- Entertainment
- E-Learning
A recent study by Center for Innovation in Public system indicate that on an average 59% of the VLE are graduate and above while 28% are undergraduate. It also brings about that for 52% of VLE the CSC is the only source of income. 19% of the CSCs are operated by women and the income of CSC operated by women is more than that of CSCs operated by men. About 50% of the CSCs have more than one computer and thus employ more than one person. These facts indicate that CSCs are really enabling development of rural enterprise through ICT which is unique. There are however some issues such as availability of reliable power and connectivity which need to be addressed.

A study by ITU inter-alia mention that “The CSC program, tipped as the world's largest telecentre scale-up, was chosen to be implemented under a PPP model unique to the Indian entrepreneurial spirit; and has been largely successful so far. There is need to emphasize upon footfalls, transactions, engagement and participation by communities at each of those CSCs. A citizen engagement strategy at CSCs is already evolving, leading to sustaining CSC operations for the future”. CSCs are a long way to go and with the availability of G2C services across the country shall be able to meet the desired outcome of serving the village communities. The study also observes that “The CSCs cannot be pronounced a success story unless these centers graduate from their dependency on utility services for generating revenue. The business model should go beyond the VLEs’ potential income opportunity to the idea of developing a cost-benefit analysis tool to track the benefits accrued to rural citizens. Such a move would help to discover a CSC-oriented sustainable business model.”

CSCs are indeed the change agent and are playing an important role in enabling empowerment of the rural communities. This front end can address the issues of digital divide and can be an effective instrument of government service delivery to citizen in all parts of India. CSC scheme can in fact be termed as a "movement- Andolan" of empowering communities and creating sustainable business enterprises at the bottom of the pyramid.