Redefining Governance in India through CSC

CSC network is one of the largest Government approved online service delivery channel in the world
If a huge section of the population is left out then a huge calamity may befall all of us in the form of digital divide. If we don't spread this among the poor and in villages, our words of development shall ring hollow.

Shri Narendra Modi  
Hon'ble Prime Minister of India

I want the Dalits, Maha Dalits and marginalized women of our country to be Digitally Literate, who in turn will impart the digital knowledge to their fellow villagers and citizens. I want these centres to be the merging point for Skill India, Digital literacy and e-Commerce and become one stop shop for all. Telemedicine will usher in a new light towards achieving the target of reaching out the benefits of IT at the grassroots level through CSCs at a much larger pace.

Shri Ravi Shankar Prasad  
Hon'ble Union Minister for Communications and Information Technology
Digital India (DI) is a flagship programme of the Government of India. On July 1, 2015 at the launch of Digital India Week, the vision of this ambitious programme was announced by Hon'ble Prime Minister for achieving social objectives such as digital and financial inclusion, it is envisioned to connect villages in India through broadband and high speed Internet for delivery of electronic services at their doorstep. The programme inter-alia provides for enabling access points - Common Services Centres (CSCs) across the country.

The Common Services Centres (CSCs) enable the three vision areas of the Digital India programme:

- Digital Infrastructure as a Core Utility
- Governance and Services on Demand
- Digital Empowerment of Citizens

Under the Digital India initiative, one CSC is envisaged in every Panchayat. There will be approximately 250,000 access points for delivery of various G2C services to the citizens across rural India.

This would be the largest network in the world to be utilised by both government and private agencies for delivery of various products and services to citizens in rural India.

Vision of CSC 2.0 - One Panchayat One CSC

CSC 2.0 has been formulated in pursuance of the Government’s commitment to set up CSCs in all 2.5 lakhs Gram Panchayats to provide public e-services to citizens in rural areas under the Digital India Programme. This would also include strengthening and integrating the existing one lakh CSCs already operational under the existing CSC Scheme and making operational an additional 1.5 lakhs CSCs at Gram Panchayats (preferably at GP premises).

This entrepreneurship model is essentially a service delivery oriented model with an effort towards optimum utilisation of infrastructure already created in the form of SWAN, SSDG, e-District, SDC and other ICT infrastructures, including NOFN/BharatNet. It is envisaged as a service/transaction oriented model with a large bouquet of services made available for the citizens.

Key Objectives of CSC 2.0

- Non-discriminatory access to e-Services for rural citizens by making CSCs service delivery centres, utilizing the backend infrastructure already created in terms of other MMPs
- Expansion of self-sustaining CSC network till Gram Panchayat level – 2.5 lakh CSCs, i.e. at least one CSC per Gram Panchayat. More than one preferred
- Empowering District e-Governance Society (DeGS) under district administration for implementation
- Creating and strengthening the institutional framework for rollout and project management, thereby, supporting the State and district administrative machinery and handholding the VLEs through local language Help Desk support
- Enablement and consolidation of online services under one technology platform, thereby, making the service delivery at CSC outlets accountable, transparent, efficient and traceable
- Providing Centralized Technological Platform for delivery of various services in a transparent manner to the citizens
- Increasing sustainability of VLEs by sharing maximum commission earned through delivery of e-services and encouraging women as VLEs
About CSC e-Governance Services India Limited

CSC e-Governance Services India Limited is a Special Purpose Vehicle (CSC SPV) incorporated under the Companies Act, 1956 by the Department of Electronics and Information Technology (DeitY), Government of India, to monitor the implementation of the Common Service Centres Scheme (CSCs). It provides a centralized collaborative framework for delivery of services to citizens through CSCs, besides ensuring systemic viability and sustainability of the scheme.

Vision of CSC SPV
To develop the CSCs as a dependable, reliable and ubiquitous IT enabled network of Citizen Service Points connecting local population with the Government departments, business establishments, banks & insurance companies and educational institutions, with an impact on primary, secondary and tertiary sectors of the country’s economy.

CSC SPV endeavours to:

- Ensure ubiquitous presence of Citizen Service Points in all Geographies, in line with the vision of ‘Digital India’ and to operationalise CSCs across States/UTs
- Support GOI / States/ UTs to enable delivery of G2C services
- Facilitate integration of e-Governance Services (Central/State MMPs) portals and NIC driven applications
- Support State Designated Agencies (SDA) in setting up of state CSC portals using requisite API integration with payment gateway etc
- Enable delivery of financial and related services such as UIDAI, banks, insurance companies and PFRDA
- Create the framework for enabling monitoring of G2C services
- Create awareness and capacity building for various stakeholders within and outside Government
- Ensure increased growth in e-transaction at the CSCs
- Promote capacity building of Village Level Entrepreneurs (VLEs) and other stakeholders

CSC Ecosystem

The CSC SPV works with various stakeholders consisting of DeitY SDAs, Central/State Government Departments, DeGS, VLEs and other Service Providers.

District e-Governance Society (DeGS): A society constituted in all districts for monitoring the development of e-Governance projects

CSCs are operational across 36 States/ UTs. The major concentration being in rural areas, with urban CSCs constituting only 9% of the total numbers.

Village Level Entrepreneur (VLE): A VLE is a CSC operator. She/he is key to success of CSC operations. A good VLE is one who has entrepreneurial traits, strong social commitment and respect within the community. There is a direct correlation between the quality of services offered at CSCs and entrepreneurial abilities of VLEs operating them.
CSC Portal (http://apna.csc.gov.in/)

CSC SPV has designed a central portal to enable dissemination of schemes related information and online monitoring and reporting on the Scheme progress, deliver online services and collect business intelligence on the rural consumer, host a CSC Scheme Stakeholder Community Forum and provide a help desk facility for VLEs. 

About ten million (one Crore) transactions take place every month through CSC Portal

Features of CSC Portal:

- A one-stop solution for various G2C and B2C services
- Single window outlet, comprising of an automated and secure Prepaid Wallet Management System for VLEs
- Automated update on e-Taal for transactions
- Integrated with Aadhaar based e-KYC
- Dashboard for VLEs

Key services on CSC Portal:

**IRCTC Service:** Various IRCTC related services are being provided through CSCs. Pan Card and address proof need to be uploaded first in order to register for Agent Codes for the service.

**PAN Card Application Service:** The UTIITSL portal for Pan Card Service and the CSC India Online portal have been integrated to offer seamless delivery of PAN Card services like new Pan Card application request, changes in existing Pan Card and request for issuance of duplicate cards through CSCs. Citizens can avail the benefit of all these services from any CSC Centre.

**Passport Application Service:** CSCs facilitate filling and uploading of Passport application form, payment of applicable fee (through debit/credit card or through SBI internet banking/Challan mode) and scheduling of appointment for visit to Passport Seva Kendra (PSK) at nominal charge.

**ITR (Income Tax Return) Service:** Under the recently launched Income Tax Return service, the VLEs can file their own and citizen’s tax returns through Apna portal. More than 5000 VLE’s have already started delivering the service.

**Digital Locker:** CSCs play a significant role in enabling citizens to avail the facility of opening Digital Lockers wherein they can keep all their records, certificates and documents safely and securely.

Services at a glance

**G2C Services (Government to Citizen)**

- Insurance services
- Passport
- Premium collection services of LIC, SBI, ICICI Prudential, AVIVA DHFL and other insurance companies
- e-Nagrik & e-District services
- PFRDA (Pension services)
- NIOS registration
- Apollo telemedicine, NIELIT services
- Aadhaar printing & enrollment
- PAN card
- Electoral services
- E-courts and results services
- State electricity and water bill collection services
- IHHL Project of MoUD (Swachh Bharat)
- CyberGram
- Services of Dept of Post (NEW)

**B2C Services (Business to citizen)**

- Online Cricket Course
- IRCTC, Air and Bus ticket services
- Mobile and DTH recharge
- English Speaking Course
- E-commerce sales (book, electronics, household items, etc)
- Agriculture Services
- CSC bazaar
- E Learning
Education Services—Facilitating digital empowerment of citizens

Education Services leverage Information and Communication Technologies to create awareness and empower citizens on digital technologies, financial management, legal rights and facilitate educational services in rural areas.

**Digital Literacy**

**National Digital Literacy Mission/ Digital Saksharta Abhiyan (NDLM/DISHA):** The scheme aims to impart IT skills to 5.25 million (52.5 lakh) persons, including ASHA and Anganwadi workers and authorised ration dealers, across the country.

**Cyber Gram Yojana:** The programme intends to train students of minority community from West Bengal, Tripura, Uttar Pradesh and Rajasthan in basic ICT skills.

**Course on Computer Concepts for VLEs in Rural India (VLE CCC):** The 80-hour course seeks to train 1,00,000 CSC operators/ VLEs on basic concepts of computer and computer-based services.

**Financial Literacy**

**NABARD Financial Literacy Programme:** The project trained 100,000 adults, especially women, from rural areas of Himachal Pradesh, Rajasthan, Jharkhand, Bihar and Uttar Pradesh on aspects of basic financial literacy and awareness.

**Investor Awareness Programme:** 300 CSCs were selected to carry out investor awareness sessions in identified locations of Assam, Chhattisgarh, Madhya Pradesh, Jharkhand, Odisha and West Bengal.

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**Educational Facilitation Services**

**NIELIT Services:** CSCs provide services like online registration/fee collection, online examination form submission and printing of examination admit card for several courses offered by NIELIT.

**NIOS Services:** CSCs act as NIOS Facilitation Centres for promotion of open schooling in rural areas, registration of students, payment of registration and examination fees, information on status of admission, and declaration of results.

**Basic Computer Course (BCC):** Basic computer training is provided to people in rural areas, equipping them to use computers for professional or personal use.

**English for ‘Aam Aadmi’:** An online English learning course is provided through CSCs to teach English to rural youth in a simple and interactive way.

**Cricket Strokes:** CSCs provide a month-long online cricket coaching in video format under the mentorship of ace cricketer Krishnamachari Srikkanth.
Under Financial Inclusion Services, CSC SPV seeks to leverage the national network of CSCs to meet the government’s mandate of financial inclusion by connecting citizens in rural and remote areas, particularly women and marginalised communities, with mainstream financial services like banking, insurance and pension to secure their livelihood and help them participate in economic activities.

**Banking**

In 2011, the GoI instructed banks to appoint CSC SPV as Business Correspondent (BC). So far, CSC SPV has partnered with 42 public and private sector banks and regional rural banks to enable CSCs to become Banking Correspondent Agents / customer service points to deliver various banking and financial services. The kiosk banking solutions through the CSCs provide the following services:

- Deposit / Withdrawal / Remittance of money in an account with any bank
- Balance Enquiry and issue Receipts / Statement of Accounts.
- Disbursement of credit facilities to borrowers involving small amounts strictly as per the instructions of the Bank
- No Frills Savings Bank account
- Recurring Deposit Accounts / Remittances / Fixed Deposit
- Overdraft / Retail loans
- Kisan Credit Card (KCC) / General Purpose Credit Card (GCC)
- Third party financial products (with prior approval of the concerned Bank)

**Insurance**

CSC SPV has been approved by Insurance Regulatory and Development Authority (IRDA) to work as an Authorized Intermediary to market specifically approved insurance products and services through the Rural Authorised Persons (Village Level Entrepreneurs) under the CSC Scheme. The services include:

- Life Insurance
- Crop Insurance
- Motor Insurance
- Health Insurance
- Cattle Insurance
- Personal Accident

CSCs also collect renewal premiums for most of the life insurance companies.

**Pension**

- CSCs promote National Pension System (NPS) –
- CSCs as Point of Presence (POP) for NPS to promote the scheme in rural and semi-urban areas through the following activities:
  - Open Tier I & Tier II accounts
  - Deposit contribution
  - Take service request

**Jan Suraksha Schemes**

- With the launch of Pradhan Mantri Jan Dhan Yojana in 2014 the Banking Correspondent Agents (BCA) have now become the extended arm of the banks for successful implementation of the scheme at the grassroots.

- All CSCs, irrespective of whether they have a BCA code, can register account holders of partner banks for Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY). In 2015, PNB approved to extend enrolment of their account holders under PMJJBY, PMSBY and APY through CSCs.
UIDAI Services — Providing Aadhaar related services to rural population

CSC SPV's UIDAI services facilitates a single platform for citizens through Aadhaar Permanent Enrolment Centres, where they can avail Aadhaar and other Aadhaar-based services, and at the same time provide employment to the rural population and empower the VLEs.

CSC SPV was appointed as Registrar by UIDAI in the year 2012 to engage CSCs across the country to become enrolment centres of UIDAI. Today it is the largest Registrars in terms of Aadhaar generation across the country. The following activities are carried out in CSC Permanent Enrolment Centres or Aadhaar Kendras:

- New Aadhaar Enrolments
- Biometric/ Demographic Update of Resident Data
- e-Aadhaar Printing
- Advanced Search of Aadhaar Number
- Mobile Number & E-mail Update through Update Client Lite

Aadhaar-based Services

- Engaged as Aadhaar Authentication Service Agency (ASA/KSA) to build and manage secure network connectivity to UIDAI's Central Identities Data Repository.
- Engaged as Aadhaar Authentication User Agency (AUA/KUA) to send requests for authenticating Aadhaar holders.
- Empanelled as Aadhaar Seeding Agency to seed the beneficiary Aadhaar numbers.
- Plastic Aadhaar Card printing
- Mobile number update
- Best Finger Detection

Election Services

CSC SPV signed MoU with Election Commission of India (ECI) to start Election Related Services like EPIC Printing or submission of application forms for various election related services through CSCs. CSCs are playing a critical role in enabling error free electoral roll with the help of Aadhaar in the recently launched Comprehensive programme called NERPAP i.e., (National Electoral Roll Purification & Authentication Programme). The services include:

- Application for addition (Form 6) / deletion (Form 7) / modification of name (Form 8) in the electoral rolls
- Application for transposition of name in the electoral rolls (Form 8A)
- Printing of EPIC card in color (New or Replicate)
- Printing of electoral roll (Per Page)
- Search services
- Name in electoral roll, name of polling station, status of application, status of grievance, etc.
- Registration of complaint
- Application for issue of replacement of Elector’s Photo Identity Card (EPIC)
CSC Health Services endeavours to provide quality healthcare solutions like tele-medicine, diagnostic services and generic medicine services to the masses in rural and remote areas of the country, through the vast network of CSCs.

- **Apollo Tele Health services** activated in 10,000 CSCs.
- Effective healthcare service delivery at the grassroots through high quality diagnostic services like BP monitoring, Blood Glucose, ECG, pregnancy tests, etc. through select network of CSCs in pilot phase.
- **Tele- ophthalmology** initiative piloted in 10 select CSCs in Alwar (Rajasthan) and Ghaziabad (Uttar Pradesh) in collaboration with Venu Eye Institute to deliver primary eye care to rural masses.
- CSCs to extend quality generic medicines and health awareness to the rural population through Jan Aushadhi Stores under the Jan Aushadhi Scheme.

**Skill Development - Providing market oriented skills to rural population**

CSC SPV has launched skill development initiatives in various sectors to provide market-oriented skills to the rural youth in order to enhance their employability and improve livelihood options. Some of the services are:

- **Partnership with NSDC STAR Scheme**: Tie-up for Agricultural & Automotive Skill Council of India to start the skill development programme in Paddy Farming and Motor Cycle Mechanic.
- **Construction Skill Training**
- **Skill Based Services**: Tie-up with Siemens and Hero Motocorp for Assistant Motor Mechanic Training course.
- **Rozgar Duniya**: “Rozgar Duniya portal” as a service has been launched for job seekers to register themselves with this portal.
In order to create awareness and promote various CSC services as well as build the capacity of CSC stakeholders, including VLEs, CSC SPV periodically organises National, State and district-level events such as road shows, workshops and training camps.

The CSC network provides the platform for taking Central initiative to the ground such as National Events, NDLM Surveys, Financial Literacy campaigns, and other awareness programmes etc. CSCs took the centre stage during the launch of Digital India initiative on July 1, 2015 when two women VLEs of CSC – Tanuja Raichura from Chhattisgarh and Kiran Kumari from Jharkhand – were felicitated by the Hon’ble Prime Minister.

CSC SPV holds National level Conferences and Workshops to bring various stakeholders together such as VLEs, Govt Functionaries & Service Providers. Hon’ble Minister has graced events such as conference on Women VLEs and Health Services.

CSC Diwas Celebration 16th July every year

More such National level conferences and workshops are planned throughout the year.

CSC SPV also brings out regular newsletters on CSC SPV activities and NDLM reaching out to more than 1.5 Lakh subscribers. The CSC newsletter & Snippets details the various activities and achievements and provides information of various departments and schemes.

A comprehensive monthly e-Magazine ‘CSC TARANG’ with spotlight on events, personalities new services, main events, success stories of VLEs and other developments at State/Central Level.

Publications like VLE manuals and handbooks, live radio broadcasts, marketing campaigns, website and social media updates.

To download the newsletter mobile app is available:
**Milestones (2011 - 2015)**

**EDUCATION**
- More than 1.7 million (17 lakh) men, women, youth and children made digitally literate
- More than 1 lakh men, women and youth from 16 States made financially literate
- Educational facilitation services offered to nearly 25,000 students in rural areas.

**FINANCIAL INCLUSION**
- More than 30,000 CSCs working as BCAs.
- 10 million accounts opened, transactions under Banking services.
- Worth Rs.140 million Premiums collected under Insurance services.
- 84,797 subscribers serviced and 75,761 new subscribers added under Pension services.

**Skill Development**
- Partnership with NSDC STAR Scheme for Paddy Farming and Motor Cycle Mechanic courses
- Agreement with Siemens and Hero Motocorp for Assistant Motor Mechanic Training Course
- Construction Skill Training course in 38 CSCs under Phase I of the programme.
- More than 40,000 jobs available for job seekers on CSC Rozgar Duniya Portal.

**UIDAI**
- Nearly 12,000 CSCs established as Permanent Enrolment Centres in 18 states.
- More than 85.7 million (8.57 crore) of Aadhaar enrollments and 68.5 million (6.85 crore) successful Aadhaar generation.
- 45 lakh demographic and biometric data updated.
- 1,831 tablets deployed for carrying out enrolment of children below 5 years.

**AADHAR BASED SERVICES**
- Nearly 5 lakh Jeevan Pramaan (Digital Life Certificates) generated through biometric authentication of pensioners.
- Nearly 60,000 appointments for doctors made through Aadhaar-based Online Registration System (ORS) linking 7 major hospitals, including AIIMS.
- Authentication-based delivery of essential commodities to 55,000 PDS card holders via 40 PDS shops across 4 Circles in Delhi.
- More than 1 million (10 lakh) plastic Aadhaar cards printed across the country.
- More than 60 million (6 Crore) Authentication done.

**MARKETING & COMMUNICATION**
- Digital India Week Celebration (1-7th July, 2015) - Hon’ble Prime Minister felicitated two women VLEs on 1st July at Digital India Week Launch. Over 3000 CSC Partners participated and more than 50,000 VLEs celebrated DI Week at their locations.
- National event inaugurated and addressed by Hon’ble Union Minister for Communications & IT; Women VLE Conference & ‘SEHAT’ National Workshop attended by over 600 VLEs
- Newsletter & Magazine Reaching out to over 1.5 lakh subscribers
For more information on various services at CSC, please contact:

**CSC Helpdesk**
1800 3000 3468

**CSC Locator** (Facility): CSC locator with web interface and mobile application for android platform has been launched. Link: [http://gis.csc.gov.in/locator/csc.aspx](http://gis.csc.gov.in/locator/csc.aspx)
The updation on locator is also made available at **app link**: [https://apps.mgov.gov.in/descp.do?appid=821](https://apps.mgov.gov.in/descp.do?appid=821)

**Education Services**
- NDLM: info@ndlmi.in
- Cyber Gram Yojana: education@csc.gov.in
- Educational Facilitation Services: education@csc.gov.in
- VLE CCC: education@csc.gov.in

**Financial Inclusion Services**
- Banking: banking@csc.gov.in
- Insurance: insurance@csc.gov.in
- Pension: pension@csc.gov.in

**UIDAI**
- PEC/Aadhaar/Enrollment: enrollment@csc.gov.in
- Aadhaar-based Services (AUA): aua@csc.gov.in

**Election**
election@csc.gov.in

**Skill Development**
skills@csc.gov.in

**SEHAT (CSC Health)**
health@csc.gov.in
Apollo Helpdesk No: 1800 1021066

**Other Services**
- IRCTC: support@csc.gov.in
- Pan Card: support@csc.gov.in
- MoUD IHHL Project: support@csc.gov.in
- Postal Services: post@csc.gov.in
- Passport Service: passport@csc.gov.in
- Travel (Air/Bus/Ticketing): travel@csc.gov.in

**CSC Publication:**
- Monthly Magazine: marketing@csc.gov.in

**Social Media :**
- [www.csc.gov.in](http://www.csc.gov.in)
- [www.apna.csc.gov.in](http://www.apna.csc.gov.in)
- [www.cscsmart.in](http://www.cscsmart.in)
- [csc.rozgarduniya.com](http://csc.rozgarduniya.com)
- [www.facebook.com/cscscheme](http://www.facebook.com/cscscheme)

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