



FINANCIAL INCLUSION

FINANCIAL INCLUSION

Enabling the Unbanked



AISECT HEADQUARTERS :

SCOPE Campus, NH-12, Near Misrod, Hoshangabad Road, Bhopal - 462047, India.
Ph.: +91-755-2499657, 3293214/16/72, 3207080, Fax: +91-755-2429096, E-mail: aisect@aisect.org

AISECT NATIONAL OFFICE :

707-708, International Trade Tower, Nehru Place, New Delhi-110019, India. Ph.: +91-11-4052-6727
+91-11-4106-6728, E-mail: aisectdelhi@aisect.org

www.aisect.org | www.aisectonline.com  www.facebook.com/AISECTNetwork  www.twitter.com/AISECTIndia



Edited By :

Aditi Chaturvedi

Abhishek Gupta

Anurag Gupta

CONTENTS

• About AISECT	01
• Financial Inclusion	03
• Awards and Accolades	05
• AISECT's Role in Financial Inclusion	07
• Business Correspondent (BC) With Nationalized & Rural Banks	09
• Methodology	11
• Supervision and Monitoring	12
• Geographical Coverage	14
• Training of CSP's	15
• Financial Literacy	17
• Financial Inclusion Awards	19
• Media Coverge	21
• Photo Gallery	



AISECT'S PREAMBLE


India's leading Social Enterprise, AISECT has been instrumental in delivering quality Education, Skill Development, Financial Inclusion and other ICT-based services that builds careers for students and brings about inclusive changes in the previously untapped semi-urban and rural areas of the country. Established in 1985, AISECT has been working towards bridging the skill and ICT gap between urban and rural India and creating local opportunities for the rural youth. Focused on creating an inclusive society, AISECT has been untiringly reaching out to the remotest corners of the country to empower people, generate employment for the youth and unfold entrepreneurial initiatives.

AISECT's determined efforts towards social development had been published earlier as series named "PEHEL". These initiatives were:

1. MULTIPURPOSE ELECTRONICS AND INFORMATION TECHNOLOGY CENTRES-Promoting I.T. Entrepreneurship Employment and Maintenance in Rural Areas
2. INDIRA SUCHNA SHAKTI YOJNA – One of the Biggest Computer Education Projects in Schools in India
3. INFORMATION TECHNOLOGY FOR WOMEN -Empowering Women with Skills in Information Technology
4. SUCHNA MITRA – Making People Partners in E-Governance
5. I.T. YATRA – A Campaign for Taking Information Technology to People
6. AISECT PUBLICATIONS – Creating Contents in Indian Languages
7. ENTREPRENEURSHIP DEVELOPMENT PROGRAMS

AISECT has been working towards its mission of delivering its services to every nook and corner of the country in the past years and is dedicated towards bringing a social change through its initiatives. AISECT will continue to publish these new initiatives in the field of education, skill development and services by the name "SAMARTH".

AISECT is aligned to the Government of India's key Missions of Digital India, Skill India, Start Up Stand Up, Financial Inclusion, Women Empowerment and will continue to work towards developing a New India. AISECT is committed towards spreading its array of services to reach the unreached and will continue to deliver quality Education, Skill Development, Financial Inclusion and other ICT-based services.



About AISECT

India's leading Social Enterprise, AISECT has been instrumental in delivering quality Education, Skill Development, Financial Inclusion and other ICT-based services that builds careers for students and brings about inclusive changes in the previously untapped semi-urban and rural areas of the country. Established in 1985, AISECT has been working towards bridging the skill and ICT gap between urban and rural India and creating local opportunities for the rural youth. Focused on creating an inclusive society, AISECT has been untiringly reaching out to the remotest corners of the country to empower people, generate employment for the youth and unfold entrepreneurial initiatives.

With a PAN-India presence of 20,000 Centres across 29 States and 3 Union Territories, 10 State offices and 30 Regional offices, AISECT has gradually built its all inclusive network at the grassroots level. An ISO 9001:2008 certified organization; AISECT's initiatives are targeted towards all categories of people from the community – school students, graduate program students, office goers / job holders, working women, housewives, Below Poverty Line Youth, Panchayati Raj Institutions, Parent Teacher Associations and Govt. Departments.

Adopting the most self-sustainable, demand-led model, the AISECT model reflects the demand side of

communities for various skills and services required in the unorganized sector. Having successfully set up India's biggest entrepreneurial driven network at the district (388), block (1070) and Panchayat (6000) levels, AISECT has generated more than 15,000 rural entrepreneurs with an annual income ranging from Rs. 2 lakh to 1 crore.

Pioneering the 'Multipurpose Centre' Model, AISECT utilized their existing Education & Training Centre infrastructure to offer numerous services including skill development, capacity building, information window, maintenance and repair, sale of allied products and services, e-Governance through Common Service Centres (CSC), banking and insurance services, etc. Initiating strategic innovations to reach out to its target audience which comprises primarily of semi-urban and rural masses, AISECT has initiated IT content creation in Hindi and other regional languages.

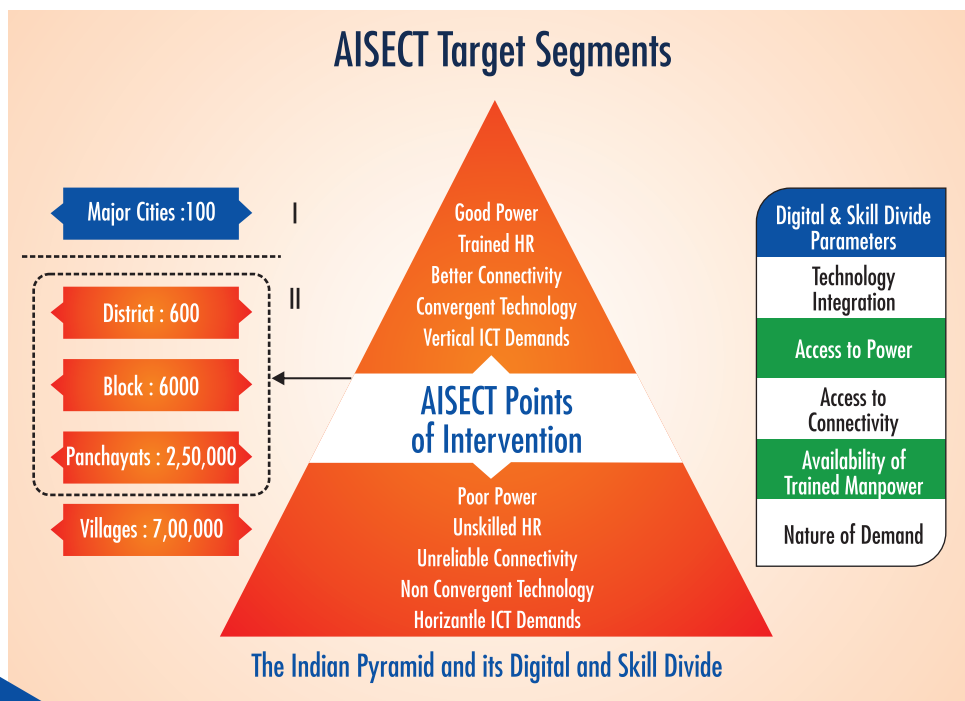
AISECT primarily works in seven verticals. In their endeavour to uplift and empower the rural and semi-urban masses, AISECT's unique value proposition has helped in the advancement of Educational Academies, Skill Development, Capacity Building Projects, Common Service Centres, Banking Services, Rural Job Placements and Higher Education Institutions.

Vocational Education :

AISECT, in association with National Skill Development Corporation (Government of India initiative), has taken bold steps in Training and Skilling India through its various academies and programmes focused on bridging the dichotomy between a demographic surplus and the lack of employable youth in semi-urban and rural India. As a part of this one-of-a-kind Public Private Partnership in India, AISECT has demarcated 12 academies based upon the opportunities in the job market and the value of such employable skills to the growing workforce. Having successfully trained over 20 lakh people, generated over 15,000 rural entrepreneurs, created employment avenues within the AISECT network for more than 11 lakh people and empowered the lives of over 50 lakh

people through innovative services, AISECT has made a great impact with their low cost, high quality teaching through certificate and diploma courses in areas like IT & Management, Hardware & Networking, Teacher Training, Telecom Skills, Retail Management, Agriculture, Insurance, Banking & Finance, Textile Training, Fire Safety & Security, Livelihood & Vocational Training and Auto Skills.

AISECT reach within the country is aptly showcased through a Skilling Pyramid whereby the penetration is highest at the bottom level. The AISECT initiative can also be categorized as an inclusive business model since the target segment of AISECT belong to disadvantaged groups from rural and tribal areas catering to the bottom of the pyramid.



Most of AISECT's skill development and training activities follow a skilling value chain model including-mobilization and campaign among rural masses, training of trainers, development of training modules and teaching methodologies, services dissemination and execution of large e-governance projects, assessment, certification and placements- all of which are aimed at addressing the skill gaps pertinent to the emerging needs of a rapidly growing economy.

Higher Education :

A path-breaker in the field of ICT and skill-based education and training, AISECT has positively empowered millions of lives through their

educational initiatives over the last 31 years. The Group has established several premier higher education institutions at locations which were in dire need of quality higher education institutions. In 2006, Dr. C.V. Raman University, central India's first private university, was established in Chhattisgarh and has empowered thousands of students with industry-oriented skills. Moreover, India's first skill-based private university, AISECT University strives to impart skill-based quality education and promote research driven advancement of knowledge for creating successful professionals. Established by the AISECT Group in 2010, it has carved a niche for itself in Madhya Pradesh

- Pioneering 'Multipurpose IT Centre' Model

- Course Material creation in local languages

- Creation of an Entrepreneurial & Demand Led Model

- Innovative Mobilization Campaigns

- Forging Developmental Linkages with ongoing Government initiatives

- Creating an 'Access Anywhere' MOOCs : aisectonline.com

- Creating and innovative online & offline Placement support portal : Rojgarmantra.com

- Integrating Skill Development within the Higher Education Framework

- Launching India's first Community Radio station by a University

- Introducing online live lectures through Distance Learning Centres

- Continuous addition of emerging vocations

- In summary trying to organize the unorganized sector

and Jharkhand. Furthermore, SCOPE Group of Institutes (SCOPE College of Engineering and SCOPE College of Education) has been established in Bhopal. With strong industry linkages, AISECT's focus lies in the holistic learning and development of a student in order to ensure the effective application of knowledge for a secure future.

AISECT School Services :

AISECT's rich experience in the education sector has led to the establishment of a series of educational ventures, Eduvantage PRO and Brainy Bear Activity Club & Pre-School that provides cost-effective, interactive learning solution to children.

Under its school services, AISECT has launched Eduvantage PRO, which is a low cost, bilingual multimedia solution for students from kindergarten to class 12th that makes quality interactive education accessible and affordable to every school across India. AISECT has also successfully integrated itself in the pre-school segment by establishing Brainy Bear Pre-school and Activity Club chain, aimed at providing first-of-its-kind affordable pre-schooling chain in tier 2 and 3 cities. It has also included other programs like, Mother Toddler Program and After School Program. AISECT's pre-schooling chain in the rural areas was initiated as Brainy Bear Prarambh. With over 16 centres launched within 1 year, AISECT's Brainy Bear Pre-school and Activity Club chain has successfully

enrolled more than 500 students in an attempt to provide affordable and quality early childhood education to students of semi-urban and rural India.

Online Education :

Giving shape to AISECT's endeavor to support the Skill India and Sarva Shiksha Abhiyan movements, aisectmoocs.com was established as India's largest free online open learning platform. AISECT in association with Ireland-based ALISON, offers inclusivity in education by giving students in the remotest corners of the country easy and free access to world-class course curriculum with over 2000 free certificate/ diploma courses available in both English and Hindi. In a blended model students enrolled for an AISECT MOOC course will have the choice of studying at home or coming to the AISECT Centre to make use of the available facilities.

AISECT has also launched a portal 'aiectionline.com' to empower students in the remotest corners of the country with anywhere, anytime access to education.

AISECT has also initiated concentrated efforts in various B2C services such as mobile and DTH recharge, examination form download and submission, railway ticket booking, data entry operations etc., to make such services more accessible to the common man by integrating with government departments, private businesses and other organizations.

Skill Development & e-Governance :

Spearheading skill development, capacity building and e-governance initiatives of the Central & State Governments, AISECT key projects include Pradhan Mantri Kaushal Vikas Yojana, Sarva Shiksha Abhiyan, Swarnjayanti Gram Swarozgar Yojana (SGSY), Indira Suchana Shakti Yojana, Swashakti Project, ATMA Project and UNDP's Adult Legal Literacy Program.

Rallying for the Government's Skill India Mission, AISECT in association with NSDC, organised the Kaushal Vikas Yatra, a van activation programme aimed at mobilizing over 30,000 students in various rural and semi-urban areas. Covering 270 districts, 16 states and 450 locations across India, AISECT has held more than 250 yatras over the years.

AISECT's prestigious Common Service Centre Project, under the Government of India, was a resonating success and led to the establishment of 2926 CSCs in Madhya Pradesh, 1487 in Chhattisgarh and 585 CSCs in Punjab. Apart from AISECT's core education, training & B2C services, these CSCs provided services under schemes like Jan Sunwai Kendra, Farmer Registration, PFRDA, MP Online, National Population Register, MNREGA, PAN Card as well as Suvidhaa Online. The AISECT CSCs in M.P, Chhattisgarh and Punjab also functioned as the permanent UID (Aadhar) Card Enrolment Centres.

Financial Inclusion :

Keeping in mind the urgent need for Financial Inclusion in the country, AISECT has successfully established a Financial Inclusion model that has been synchronizing more and more services through the AISECT Multi-purpose ICT enable centres in rural areas. AISECT has set up over 4000 banking kiosks in association with 26 nationalized banks with 75 lakh accounts opened so far and transactions worth Rs. 5000 crores, initiated mobile ATM services, and started offering renewal premium collection services for reputed insurance companies. AISECT has also partnered with renowned insurance providers such as SBI Life to provide renewal premium collection services through its centres. The organization is also conducting financial literacy programme in the states of Madhya Pradesh and Chhattisgarh for rural adults especially women as per its partnership with CSC SPV and National Bank for Agriculture and Rural Development (NABARD).

Placement :

Focused on bridging the demand and supply gap in the job market, AISECT has established India's biggest rural job portal, Rojgar Mantra. Rojgarmantra.com is a one-of-a-kind job portal focused on providing relevant employment opportunities and related services to the job seekers while at the same time providing a medium for employers to recruit suitable skilled and unskilled manpower. The highly

unorganized and fragmented job market in semi-urban and rural India has benefited by having a one-stop solution to solve all their recruitment needs. With over 3 lakh job seekers already registered with the portal, Rojgar Mantra is poised to be the biggest rural job placement initiative of India.

A true path-breaker in terms of its vision, reach and passion for spreading education, technical expertise, generating employment as well as revenue opportunities for the previously untapped semi-urban and rural areas of the country, AISECT has won numerous awards and recognitions at national as well as international platforms. Recognized as the “the most sustainable and scalable form of IT penetration & popularization in India” by the World Bank-IIM (A) Joint Report, AISECT has been working towards bridging the skill and ICT gap between urban and rural India. It has also been recognized by

UNDP for its innovative ICT based vocational training to youth in rural and semi-urban India. The organization has been a recipient of prestigious awards like the Schwab Foundation's Social Entrepreneur of the Year Award instituted by the World Economic Forum as well as the Ashoka Senior Fellowship for AISECT's Chairman & Managing Director Mr. Santosh Choubey, Indian Innovation Award, Manthan Award South Asia & Asia Pacific, Skoch Corporate Leadership Award, NASSCOM I.T. Innovation Award, ASSOCHAM Excellence in Education Award, NASSCOM EMERGE 50 Leader Award, Golden Icon National e-Governance Award, TiE Lumis Partners Entrepreneurial Excellence Award, World Education Summit Award, Inc India 500 Award, Asian Forum i4d Award and Best Practice Recognition Award by the National Skill Development Corporation (NSDC).

AISECT Network



FINANCIAL INCLUSION

In the year 2006, the **Government of India (GoI)** introduced the **Financial Inclusion** policy with the aim of providing **comprehensive financial services to the underprivileged** communities in India. Focused on bridging the financial gap in the previously untapped/unbanked areas of the country, the policy rolled-out **Savings, Credit, Remittance, Insurance and Pension** services in a cost effective manner. Featuring technology based solutions, the policies aimed at improving process efficiencies and reducing transaction costs by providing linkages between the existing network of the banks and the informal and formal agencies engaged with the poor.

Subsequently, **Reserve Bank of India** came out with a set of guidelines allowing the banks to engage **Business Correspondents and Business Facilitators** to extend their outreach in the rural areas.

Factors for driving change:

Majority of population in India **still unbanked**

Only 33,495 rural branches of SCBs (including RRB) in 6 lakh villages in India

Only **55% deposits accounts** and **9% credit accounts** with banks

145 million households still unbanked in India

1 bank branch per 14,000 people

Less than **20% has life insurance** and **9.6% has non-life insurance coverage**

Keeping in mind the urgent need for **Financial Inclusion** in the country, AISECT Ltd. has successfully established a Financial Inclusion model that has been synchronizing more and more services through the AISECT Multi-purpose ICT enable centres in rural areas.

Financial Inclusion aims to extend hassle-free savings, loan facilities and other banking services at an affordable cost to the underprivileged and unbanked population of the country. As the banking services are in the nature of public good, it is essential that availability of banking and payment services to the entire population without discrimination becomes one of the foremost developmental objectives of our country.

ACHIEVEMENTS

4000 Kiosks operating in rural, semi urban and urban areas

- **90% Kiosks** located in rural/semi urban areas

1000 bank branches linked to the Kiosks

88 lakh accounts opened having balance of Rs. 880 Crores

Rs. 996 average balance per account

10,000 crore worth transaction done

67.12 crore worth commission earned by the Kiosks

Rs. 10,000 worth average commission earned by CSPs

AWARDS & ACCOLADES



Mr. Amitabh Ganguly, Z.C-North, receiving the award on behalf of AISECT and being presented by CGM SBI & CGM-PFRDA



AISECT Director, Mr. Abhishek Pandit, receiving the prestigious FIPS 2013 Award for Financial Inclusion Initiatives.



Mr. Siddharth Chaturvedi (Director-AISECT) receiving Skoch Financial Inclusion Deepening Award 2014 from Ms. Zohra Chatterjee (Secretary-Ministry of Textile)



AISECT received Financial Inclusion Excellence Award from SBI. On behalf of AISECT Mr. Anurag Gupta, Associate General Manager, FI & Services, received this Award at Delhi on 23rd June 2016.



AISECT Directors, Mr. Siddharth Chaturvedi (extreme right) and Mr. Abhishek Pandit (centre), receiving the prestigious Manthan Award South Asia Pacific 2012.



(L-R) Mr. H. Thiagrajan, DGM (Alt.Ch), Mr. D. Tripathi, Deputy General Manager (RB-Alliances), Mr. A. Ananta Narayan., Anant Raman, GH-FI, Mr. Diwakar Mohanty, CGM (FI & MF), Mr. Praveen Kumar, DGM (MC & FI), Mr. Siddharth Donge, Manager, FI, AISECT, Bhopal, Dhruv Mittal, Manager, Project, AISECT, New Delhi

AISECT'S ROLE IN FINANCIAL INCLUSION

In 2009, AISECT joined hands with **State Bank of India (SBI)** to provide **banking services in the under-banked and unbanked areas of Madhya Pradesh, Chhattisgarh, Punjab and other states.**

The performance of AISECT in the field of **Financial Inclusion** was widely acknowledged and appreciated and AISECT soon became the **National Business Correspondent and Business Facilitator of State Bank of India** in Madhya Pradesh and Chhattisgarh, in the year 2011.

Moving ahead, **AISECT was appointed as the National Business Correspondent of Bank of India in 2012.**

Subsequently, AISECT became **Business Correspondent of Madhyanchal Gramin Bank for the state of Madhya Pradesh in 2014 & Punjab Gramin Bank for the state of Punjab.**

In 2015, AISECT has been appointed **National Business Correspondent for Bank of Baroda** and has commenced its Financial Inclusion operations all over India.

State Bank of India



National Business Correspondent & Business Facilitator

Bank of India



National Business Correspondent

Madhyanchal
Gramin Bank



Circle Business Correspondent

Punjab Gramin Bank



Circle Business Correspondent

Bank of Baroda



National Business Correspondent

Airtel



National Business Correspondent

BUSINESS CORRESPONDENT (BC) WITH NATIONALIZED & RURAL BANKS

AISECT works under the **Business Correspondent model** which envisages the use of identified institutional agents/organizations and other entities for supporting the Banks in extending financial services operating from different locations away from the Bank branches.

Basic Services at Kiosk :

Customer Enrollment for collection of biometric and other details

Cards provided (Id Card, Debit Card, Credit Card and PIN) to customers

Transactions that enables depositing/ withdrawal money
not exceeding Rs. 20000/- in each case

Outward Remittances of small value not exceeding Rs. 20000/- to same or any other bank

Balance Enquiry and issuing of Receipts/Statement of Accounts

Disbursal of credit facilities to borrowers involving small amounts

Collection and prima facie scrutiny of loan applications including verification of primary data

Facilitating the repayment of dues owed to the bank by its customers/guarantors

In addition to the above, a Business Correspondent can also provide support services for nonfinancial services of the Bank.

Services Offered in Kiosk Banking:

- No Frills Savings Bank accounts to bring more and more people to the banking fold
- Opening of Recurring Deposit Accounts to motivate customers to save
- Remittance facility (Cash & Transfer) to non-home branches and home branches of a Bank to assist the customers to remit funds to their needy relatives and friends
- Fixed Deposit
- Overdraft / Retail loans
- Loans against TDR/NSC/KVP etc.
- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima (PMJJBY)
- Atal Pension Yojana (APY)
- Mudra Loan
- Generating green PIN for RuPay ATM cards
- Gold Loans
- General purpose Credit Card (GCC)
- Kisan Credit Card (KCC)
- Opening of Savings Bank account with a minimum deposit of Rs. 100/- to inculcate savings habit among the customers
- Term Deposits
- Using Aadhar as KYC to open Savings Bank accounts to ensure that the benefit of various government schemes are directly passed on to the customers
- Deposit & Withdrawal limit increased from Rs. 10000/- to Rs. 20000/- per day/per account
- Funds Transfer (Cash & Transfer) to other Banks under IMPS to assist the customers to remit funds to their relatives and friends and maintaining their accounts in other Banks
- Arranging Aadhaar seeding in all existing accounts and putting valid contact numbers on record

Kiosk Banking Enablers

Technology Models deployed for banking :

- Internet-based kiosk banking solutions
- GPRS/Web enabled micro-ATM devices
- Customer authentication using smart cards and/or biometric fingerprints and/or by UIDAI

Equipment Requirement :



Computer



Printer



Web Camera



Pin Pad Device

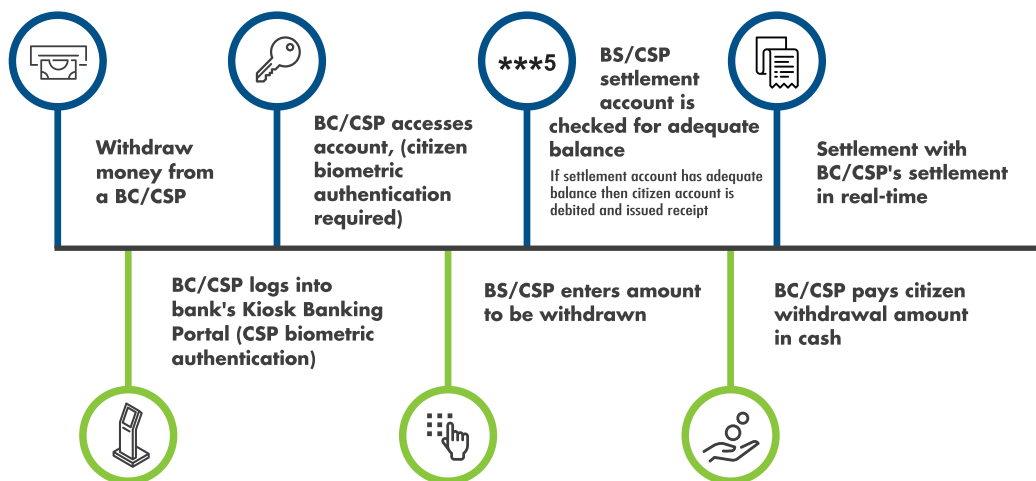


Biometric Fingerprint Scanner
(as approved by Bank)



Internet Connectivity
(minimum 512 kbps speed)

Business Correspondent Workflow :



Kiosk Banking Benefits :

Real-time banking through a Bank's CBS using an online portal

Customer authentication through their biometric

Completely online and eliminating the need for smart cards and POS

METHODOLOGY

The **State Level Bankers Committee (SLBC)** allocates locations to individual banks. The banks in turn advise their **Business Correspondents** to identify prospective **Customer Service Provider (CSP)** at these locations and forward their proposals to the banks for generation of CSP codes.



In addition to the above, the bank with a view to **de-congest certain branches also identify such locations for providing Financial Inclusion services and ask their Business Correspondent to submit proposal for generation of CSP code at these locations.**

The person identified as prospective CSP, is required to fill up application form in the prescribed format and sign the consent letter.

The data of the prospective CSP is created and submitted to Financial Inclusion section for review and generation of CSP code.

The list of the CSP codes to be generated is submitted to the bank in the prescribed format for their review and approval.

After receipt of the approved list of CSP codes, the concerned CSPs are required to deposit affiliation fee, cost of device and deposit for cash limit and execute the agreement.

The kiosk site is installed and CSP code is sent to the concerned Regional Business Office (RBO) for terminal mapping.

Then an authorization letter in duplicate is submitted to the concerned RBO, a copy of which is also marked to the concerned link branch.

The training to operate kiosk banking site is arranged by the Business Correspondent (AISECT).

Now the CSP is ready to open the accounts and perform the transactions.

Topic	Bank	BC	CSP
BC Agreement	<ul style="list-style-type: none"> • Approve AISECT as the BC of the Bank 	<ul style="list-style-type: none"> • Enable AISECT Centres/CSCs to be appointed as CSP 	<ul style="list-style-type: none"> • Agree to become a Customer Service Point
KO Identification & Registration	<ul style="list-style-type: none"> • Map CSP requests, through Regional Offices, linking to local branch and authorizing appointment of CSP 	<ul style="list-style-type: none"> • To identify and register all eligible Centre Managers/VLEs who are interested in becoming a KO • Provide Bank with the cumulative KO list, as per prescribed formats 	<ul style="list-style-type: none"> • Centre Managers/VLEs to register with AISECT to become Kiosk Operator (KO)
Kiosk Banking Setup	<ul style="list-style-type: none"> • Bank to provide BC with access to the Kiosk Banking solution • Provide detailed Instruction Manual for BC/KO operations Confirm KO in the system, after creation by BC 	<ul style="list-style-type: none"> • Provide the KOs with clear instructions on setting-up and operating Kiosk Banking Account • Capture KO finger prints 	<ul style="list-style-type: none"> • Coordinate with the AISECT to setup the KO account online
Payment Mechanism & Cash Handling	<ul style="list-style-type: none"> • Maintain BC settlement & commission account including sweep in/out from CSP account to complete transactions on behalf of the citizen • Maintain BC's commission accounts • Allow AISECT to monitor account activity, including commissions earned and account balance • Provide Admin accounts to BC Manager to monitor KO transaction details and commission earned 	<ul style="list-style-type: none"> • Open a settlement account and provide CSP with account details 	<ul style="list-style-type: none"> • Open a settlement account at the local link branch and provide AISECT with account details

Topic	Bank	BC	CSP
Awareness	<ul style="list-style-type: none"> • Provide the banners to be displayed at the CSP and marketing material to CSP 	<ul style="list-style-type: none"> • BC to arrange for local-level awareness amongst the masses 	<ul style="list-style-type: none"> • Display Bank's Board at CSC with full details on types of banking services to be offered • Create awareness in locality regarding service offerings
Training & Support	<ul style="list-style-type: none"> • To provide technical training to all CSPs at the district level to provide detailed Instruction Manual for BC/CSP operations online 	<ul style="list-style-type: none"> • To circulate Instruction Manual to CSP Coordinate CSP training with local Linked Branches 	<ul style="list-style-type: none"> • Persons / VLE to attend training
Procurement of Required Infrastructure	<ul style="list-style-type: none"> • Introduce BC to the supplier of the biometric device 	<ul style="list-style-type: none"> • Make arrangements for CSP to procure required infrastructure, including connectivity and biometric device 	<ul style="list-style-type: none"> • Procure the required infrastructure, bio-metric device and connectivity at the pre-fixed rates
Transaction Settlement	<ul style="list-style-type: none"> • Bank will reflect the cash movement in citizen and AISECT/CSC settlement a/c in real time • Allow transaction monitoring by BC and CSP 	<ul style="list-style-type: none"> • Monitor transaction activity of all VLEs created under their account 	<ul style="list-style-type: none"> • CSP to undertake transaction on the Kiosk Banking Portal, as per instructions
Commission Settlement	<ul style="list-style-type: none"> • Make direct monthly commission payments to the BC 	<ul style="list-style-type: none"> • Make direct monthly commission payments to the KO 	

SUPERVISION & MONITORING

Supervision & monitoring of the kiosks are primarily done under the supervision of the State Coordinators and the Regional Managers **through the 30 FICs posted at 13 states and 15 regional offices across the country.** Moreover, adequate number of personnel is provided at the Head Office in Bhopal to attend to accounting, handle the technical aspects and manage trouble-shooting at the kiosks. A well-equipped portal & call centre are also provided to enable quick and efficient trouble-shooting at the kiosks.

The FICs are required to conduct periodical visits to the kiosks that come under their jurisdiction and submit a report to the AISECT Head Office in a prescribed format. The report of these visits is subsequently reviewed by AISECT and follow-up reports are sent to the kiosks to ensure rectification of defects. A copy of this letter is sent to RBOs of the respective banks also.

The FICs are also entrusted with the responsibility of creating fresh enquiries for opening new kiosks.

AISECT Ltd. has technically advanced the portal by ensuring availability of :

- **Grievances Redressal Cell** online for solving problems arising from the CSPs within 24 hours
- Information relating to settlement of funds, **Kiosk Banking Manual, Products information, Business statistics and BC Commission statements**
- **Banking software tools for the benefit of CSPs.** The movement of the FICs and their visits to the Kiosks can be tracked through monitoring tools loaded on the portal and mobile. This ensures maximum utilization of men and material at disposal

AISECT ensures availability of such services from **8.00 AM to 8.00 PM on all 365 days of the year** to facilitate daily settlement of funds and provide technical support to all CSPs.



GEOGRAPHICAL COVERAGE

AISECT Ltd. has successfully established Financial Inclusion initiatives in **13 states with 3469 Kiosks providing banking services.**

The presence of Financial Inclusion in the 13 states is showcased in the chart below:

S. No.	States	2013-14	2014-15	2015-16	2016-17	Grand Total
1	Bihar	0	0	0	25	25
2	Chhattisgarh	156	230	112	52	612
3	Delhi	4	1	0	0	5
4	Gujarat	18	9	7	9	43
5	Haryana	3	7	0	0	10
6	Jharkhand	0	11	24	26	61
7	Maharashtra	5	9	27	20	61
8	Madhya Pradesh	503	602	642	225	2396
9	Odisha	0	29	28	19	76
10	Punjab	29	48	0	0	77
11	Rajasthan	1	2	2	26	31
12	Uttar Pradesh	0	6	41	23	70
13	West Bengal	0	2	0	0	2
Grand Total		719	956	883	425	3469

AISECT Ltd. is working in these 13 states through its **state offices located at Bhopal, Raipur, Ranchi, Patna, Bhuwaneshwar, Nasik, Ahmedabad, Kanpur, Jaipur and Delhi.** Moreover, services provided at AISECT's Kiosks are further strengthened by **15 regional offices established in various parts of Madhya Pradesh and Chhattisgarh.** An experienced and talented workforce of **30 FICs in 13 states and another 30 staff posted at Bhopal** ensures the maintenance of high standard and supervision & monitoring of the Kiosks.

AISECT's Financial Inclusion initiatives cover 165 districts of the country through 3469 kiosks. Of these 3469 kiosks, around 90% kiosks are located in rural/semi-urban areas to fulfill the objectives of Financial Inclusion.



Eager Customers waiting outside Banking Kiosks



Customer Service Point in Action



Account opened for pension holders



CSP entering customer details for account opening

TRAINING OF CSPs

AISECT Ltd. has established a proper training module to train the Customer Service Providers (CSP).

Meticulous product training and guidelines that helps the CPS to run the Kiosk banking site is provided at the time of the Kiosk installation.

A detailed training program is organized at the district level which covers all the Kiosks of that area.

Live training, is provided by the AISECT faculty in association with SBI officials, that helps in the opening of Savings accounts, Flexi RD, STDR accounts, AEPS, IMPS remittances, fund transfer transactions and accounts under social security schemes, i.e., PMJJBY, PMSBY, APY, etc. the modalities of settlement of funds and smooth functioning of Kiosk Banking site, branding & maintenance of records.

Moreover, **AISECT Ltd. also organizes quarterly refresher training programmes at the regional level.** Such trainings provide a detailed account of the latest developments in system and procedures of Kiosk banking, new products & advantageous schemes that would make the Kiosk more economically viable.



SBI Official visit to Kiosks



Inspection by SBI official



TOT of SBI Banking Kiosks



Inauguration of SBI Banking Kiosks

FINANCIAL LITERACY

In a bid to **increase financial literacy and make banking services more easily accessible to the previously untapped/unbanked areas of the country**, AISECT Ltd. is focused on establishing strategies that inculcate a banking habit and help their valued clients and CSPs by ensuring that their financial interests are well protected.

The household survey of each family is meticulously arranged to prepare the data-base and suitable strategies tailor-made to fit the requirements of the villagers are established to instill a banking habit.

The **publicity of the project is done on a large-scale** through publicity in local newspapers, radios and TVCs, display of films relating to financial literacy, nukkad natak, wall painting, distribution of banners & pamphlets, Gram Panchayat meetings, etc. Moreover, **few villages were adopted and transformed into digital villages** to further promote financial literacy through Financial Inclusion initiatives.

The social and economic welfare schemes promoted by the Govt. of India are publicized on a grand scale as a part of the financial literacy initiative for the common man, with special reference to the Pradhan Mantri Jan Dhan Yojana. This helps in the opening of bank accounts, PMJBY/PMSBY/APY under social security schemes, Aadhar seeding/mobile seeding of bank accounts and also DBT to ensure that the funds reaches the beneficiary.

AISECT Ltd. has also taken major steps to **promote cashless transactions post demonetization and distributed Micro ATM machines to the Kiosks. RuPay cards were also distributed in collaboration with different banks** and customers were encouraged and educated about the benefits of cashless transaction.

The gamut of Financial Inclusion initiatives, range of banking products, financial literacy, grievances redressal mechanism and all information relating to a kiosk and the CSP is available at the portal, www.aisectfi.com.

SUCCESS STORIES

Mr. PUSHPENDRA SINGH

Village Hardoli, Rewa, M.P.
(CSP Code No. 32810581)



Mr. Pushpendra Singh, an unemployed graduate from village Hardoli, Rewa, M.P., transformed his life by setting up a Common Service Centre (CSC) in the area and becoming self-employed and fully motivated to serve the population by providing them with banking facilities at their door step. Geographically located in block Jawa, of the Rewa district, this area was predominantly renowned for being a backward and dacoit infested area, totally devoid of banking facilities and with very poor internet connectivity. The State Bank of India in collaboration with AISECT indentified the village to provide kiosk banking facilities at the location and selected Mr. Pushpendra Singh as a Customer Service Provider by allotting him a CSP Code No. 32810581.

The Kiosk was started in April 2014 and could open only 4864 accounts till PMJDY came into existence on 15.08.2014. Since the advent of the scheme, the kiosk is serving a clientele of over 12000 customers and earning BC Commission of Rs.22,500 to Rs.25,000 per month. The Kiosks serves the population of 10 to 12 nearby villages and also gets business from far flung backward villages like Omerra, Jahilwar, Korva, Chetini, Dondarlohgarh and Bansau.

Several camps were organized under PMJDY. Mr. Singh is also coordinating the distribution of RuPay PIN to activate RuPay debit cards distribute by the State Bank of India.

Ms. MANDAVI SAHU

Village Chandra, Tikamgarh, M.P.
(CSP Code No. 32810126)



Ms. Mandavi Sahu was an unemployed graduate in Chandra Village, Block Jatara, Tikamgarh District. This village and block comes under the backward category of Bundelkhand, has high illiteracy level, no industries and sole agriculture based livelihood. Being the eldest child with no financial support from family, Mandvi had to manage the educational expenses of her two younger brothers as well.

Having already set up a CSC with AISECT in Feb, 2008, Ms. Sahu already had the basic requirement for Kiosk centre, i.e., a personal computer, printer and web camera in addition to a shop at a good location. She applied through AISECT for acquiring Kiosk Banking and when her request was accepted, it gave her the opportunity to support her father.

As she was already working for AISECT and had people supporting her, Mandvi was able to open 3,050 accounts having deposits of Rs.25.76 lakhs till date. Her constant efforts for promoting financial literacy among people, especially women, yielded good results. Her efforts to educate people for savings also had results. She was also able to convince people to opt for "Pradhan Mantri Jivan Joyti Yojna" and "Pradhan Mantri Surksha Bima Yojna". She also extended the support to educate people about RuPay Debit Cards and its benefits.

Mr. KAMLESH KUMAR SINGH

Pushprajgarh, Anuppur, M.P.
(CSP Code No. 32810945)



Mr. Kamlesh Kumar Singh was working as a Teacher in a private school for a palsy sum of Rs. 700 per month, when he joined AISECT and set up Kiosk banking in Pushprajgarh, M.P. in October, 2011. Located in Pupshrajgarh, a tribal area with the population predominantly engaged in agricultural activity with no banking facilities, AISECT in association with SBI indentified the village for Financial Inclusion and selected Mr. Kamlesh Kumar Singh as a CSP.

After a thorough survey of all the adjoining villages, Mr. Singh mapped out the families without bank accounts and thus organized a camp with the help of the local government for opening new bank accounts.

The Prime Minister made Financial Inclusion a National Agenda on 15th August, 2014 and this has changed the view of the people towards the centre. Prior to PMJDY, Mr. Singh had a portfolio of 12399 accounts and transactions worth Rs. 277.89 lakhs and deposit worth Rs. 164.41 lakhs. Since the inception of the scheme, the kiosk is serving a clientele of over 21000 customers, 8120 new accounts, transaction worth Rs. 1138.62 lakhs and deposits worth Rs. 2.68 crores. Mr. Singh has taken the initiative to educate people about the benefits of RuPay Debit Cards and also participated in the distribution of its PIN. He also successfully managed to source 200 forms for the Pradhan Mantri Jivan Joyti Bima Yojna. Moreover, Mr. Singh also advised the customers of his centre to secure their financial future through various Suraksha policies like the Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Atal Pension Yojana (APY) and successfully helped 2500 customers to be covered under PMSBY and 50 under APY. For successfully transforming his life and helping others by making banking facilities accessible to them, Mr. Singh was awarded the title of being the 'No. 1 CSP of Bhopal Circle' for his outstanding performance.

Mrs. RUBY YADAV

Village Sarra, Block Ghansore, District Seoni, M.P.
(CSP Code No. 32811049)



Mrs. Ruby Yadav was an unemployed post graduate housewife before establishing the Kiosk centre in October, 2012. Becoming a role model for the community, Mrs. Yadav became an independent woman with a monthly commission of Rs. 15,000 – Rs. 20,000 since setting up a CSP in Village Sarra, Block Ghansore, District Seoni, Madhya Pradesh. With a population of 1000 approximately, Mrs. Yadav is providing banking services to the customers from the 7-8 peripheral villages which has no access to banking services.

Her constant effort to increase financial literacy among the people, especially women, yielded the good results, with more than 11000 accounts opened till March, 2016. Since then she has successfully managed to open 1672 account, transaction worth Rs. 4.2 crores, deposit worth Rs. 67.78 lakhs and with an average bank balance of Rs. 600. She also extended her support to the branch in PIN mail delivery of RuPay Debit Cards. She has also worked for Pradhan Mantri Jivan Joyti Bima Yojna and as many as 125 form were sourced. In addition, Mrs. Yadav has also sourced Surkha Bima Policy for as many as 279 customers. She has also motivated the customers to opt for Atal Pension Yojana (APY) and as many as 30 customers have opted for APY by way of sourcing & mobilizing to Link Branch.

She has also organized camps for financial literacy including educating the customers about the entire social security scheme launched by the bank/ Government under the PMJDY, especially APY PMJJY & PMSBY. She has also opted for a Micro ATM machine to facilitate her customers.

Mr. JIWAN LAL SAHU

Village Gatawa, District of Janjgir Champa, Chhattisgarh
(CSP Code No. 32813501)



Mr. Jiwani Lal Sahu, an OBC, was an unemployed graduate from Village Gatawa, District of Janjgir Champa, Chhattisgarh, a tribal area with the population predominantly engaged in agricultural activity and no banking facilities. He turned his life around since setting up a Kiosk banking centre in June, 2015.

Since Financial Inclusion became a National Agenda on 15th August, 2014, Bank Mitras got a new lease in life. Having conducted a thorough survey of the 12-15 peripheral villages and identified the households with no bank account and organized camps with the help of the local government authorities for opening of bank accounts.

Mr. Sahu successfully managed to open 1827 bank accounts, transaction worth Rs. 1.49 crores, deposit worth Rs. 16.69 lakhs and with an average bank balance of Rs. 900. He also extended his support to the branch in PIN mail delivery of RuPay Debit Cards. He has also worked for Pradhan Mantri Jivan Joyti Bima Yojna and as many as 346 forms were sourced. In addition to this he also sourced Surkha Bima Policy for as many as 407 customers and motivated 50 customers to opt for Atal Pension Yojana (APY).

An independent entrepreneur in his own right, Mr. Sahu managed to transform his life and is now earning a commission worth Rs. 15,000 – Rs. 20,000 per month.

Mr. RAM KISHORE YADAV

Village Kesla, Hoshangabad, M.P.
(CSP Code No. 32811210)



Mr. Ram Kishor Yadav worked as a compounder in a private hospital for a meager salary of Rs.2, 500/- per month, before joining AISECT in January, 2011 by setting up a Common Service Centre (CSC) in village Kesla, Hoshangabad, M.P. Soon Kiosk banking services was started at the location to serve the rural Adivasi population of the area. Around 11,500 new customers are enrolled at the Kiosk till date, and on an average 150 to 200 customers visit the kiosk for their banking needs from 8 am to 8 pm every day.

With the help of AISECT today, Mr. Yadav is earning a commission of Rs.20, 000-25,000 per month by providing banking services in the area and has provided employment to 4 unemployed youths of the village. The Banking Kiosk has enhanced his credit-worthiness in the area and now Mr. Yadav commands respect from the population of his village and nearby villages.

PUSHPLATA MISHRA

Village Banaigarh, Sundergarh, Odisha
(CSP Code No. 1A730188)



Pushplata Mishra a resident of Sundergarh, Odisha lives in a family of four. Her husband was the sole bread-earner of the family while she took care of the household. Realizing that her husband's income was not enough to fulfill the needs of her family, she contacted AISECT about a year back. She opened a banking kiosk on her own and quickly became proficient in offering banking services in rural areas. A graduate by qualification, Pushplata now easily able to carries out banking transactions like cash withdrawal, cash deposit etc. From not earning anything a year back to earning Rs. 10,000 per month, Pushplata has embarked upon a journey that has helped her immensely. She now supports her family and has become financially independent. She feels that there has been a very drastic change in the attitude of the community and her family. She now feels respected and is proud of her work. Pushplata now wants to open one more banking kiosk and expand her work.

SHEELA RAJPUT

Sagar, Madhya Pradesh
(CSP Code No. 32812546)



When Sheela's husband, who owns an AISECT Education Centre, suggested that she help him in the business and operate a Banking Kiosk in the same building, she was a little apprehensive as she had no professional experience prior to this. However, she decided to try her hand at it and to her surprise, picked up the tricks of the trade very fast

Undoubtedly Sheela undertakes a tough task at the banking kiosk, established in 2013. She makes people, who are less educated and even uneducated in some cases, understand what activities are carried out at the kiosk, the benefits of saving money, interest criteria as well as show the money can be deposited, withdrawn and transferred. Apart from this, she also has to inform them about various schemes and insurance policies offered at her banking kiosk like Atal Pension Yojana and Jeevan Jyoti Beema.

In a very short span of time, about 6000 accounts of people of all ages from children to adults and even pregnant women (under the Government's Janani Suraksha Yojana) have been opened. Today, Sheela earns a monthly commission of about 6,000 to 7,000 rupees.

PHOTO GALLERY



Mr. Rajiv Pratap Rudy, Minister, Skill Development and Entrepreneurship (GoI) visited Ahmedabad Banking Kiosk



Mahatma Gandhi Gramin Rojgar Guarantee Yojana



CSP opening Bank accounts



Mahatma Gandhi Gramin Rojgar Guarantee Yojana



Withdrawal of money at CSP



ID card issued to customer by CSP



Account opening of pension holders



Issued bank passbook to customers

PHOTO GALLERY



Mr. Rajiv Pratap Rudy, Minister, Skill Development and Entrepreneurship (GoI) visited Ahmedabad Banking Kiosk



Mr. Santosh Choubey, CMD, AISECT addressing the State Level Convention on Financial Inclusion at Bhopal.



Book Release the State Level Convention on Financial Inclusion at Bhopal.



Demonstration of Mobile Banking Van



State Level Convention on Financial Inclusion at Bhopal.



AISECT VLEs receive Award for Best Services



AISECT VLEs receive Award for Best Performance



Mr. Siddharth Chaturvedi, Director, AISECT addressing the State Level Convention on Financial Inclusion at Bhopal.

MEDIA COVERAGE



निक भस्कर

भोपाल, बुधवार, 6 दिसंबर, 2012

आईसेक्ट को मंथन साउथ एशिया अवार्ड

भोपाल। ई-वित्तीय समन्वयन एवं आजीविका के क्षेत्र में कार्य करने के लिए आईसेक्ट को साउथ एशिया एंड एशिया पैसिफिक के प्रतिष्ठित पुरस्कार मंथन अवार्ड 2012 से सम्मानित किया गया। दिल्ली के इंडिया हैबिटेड सेंटर में आयोजित समारोह में भारत सरकार के आईटी विभाग के संयुक्त सचिव (ई-गवर्नेंस) डॉ. राजेंद्र कुमार ने आईसेक्ट के डायरेक्टर सिद्धार्थ चतुर्वेदी और अभिषेक पंडित को ट्रॉफी प्रदान की। समारोह में विदेश मंत्री सलमान खुरशीद मुख्य अतिथि के रूप में उपस्थित थे।



AISECT bags Manthan Award in various categories

TIMES NEWS NETWORK

Bhopal: Bhopal-based educational institute, AICTE, won the 9th edition of the Manthan Award South Asia and Asia Pacific 2012 in the e-financial inclusion and livelihood category. AICTE spokesperson said, there were 470 entries for the competition from organizations across all major South Asian countries.

There were 25 nominations in category of e-financial inclusion and livelihood. Organised in Delhi, the award recognized and acknowledged the out-of-the-box innovations in ICT development across 16 different categories. Last year, AICTE won the e-Gov India 2011 Award as the best ICT in financial inclusion initiatives. AICTE has set up 2926 CSCs in MP, 1487 in Chhattisgarh and 585 in Punjab.

Seminar on FDI: A national seminar on 'Foreign direct investment in India: Challenges and opportunities' was organised at Scope College of Engineering. Dr D S Raghav, Principal in his address said the economy of India is very stable. "When the world was going through an economic crisis, India's economic condition was stable."

Dr Raghav said, Guest of honour, vice chancellor, AICTE university, Dr V K Verma, said foreign direct investment is the most discussed issue at present and participants would have benefitted from the seminar.



दैनिक जागरण

भोपाल 6 दिसंबर, 2012

आईसेक्ट ने जीता मंथन साउथ एशिया अवार्ड-2012

आईसेक्ट को वित्तीय समन्वयन एवं आजीविका के क्षेत्र में कार्य करने के लिए साउथ एशिया एंड एशिया पैसिफिक के प्रतिष्ठित पुरस्कार मंथन अवार्ड 2012 से नवाजा गया है। दिल्ली के इंडिया हैबिटेड सेंटर में आयोजित समारोह में भारत सरकार के आईटी विभाग के संयुक्त सचिव (ई-गवर्नेंस) डॉ. राजेंद्र कुमार ने आईसेक्ट के डायरेक्टर सिद्धार्थ चतुर्वेदी और अभिषेक पंडित को ट्रॉफी प्रदान कर पुरस्कृत किया। समारोह में विदेश मंत्री सलमान खुरशीद मुख्य अतिथि थे।



MEDIA COVERAGE

पौर्णमासी, मंगलवार 20 दिगम्बर 2011

आईसेक्ट को मिला वित्तीय समावेशन क्षेत्र में इंडिया 2011 अवार्ड

नई दिल्ली। सूचना एवं तकनीक की अग्रणी कंपनी आईसेक्ट को ई-इंडिया 2011 पुरस्कार प्रदान किया गया है। वह पुरस्कार आईसेक्ट को बैंकिंग तथा वित्तीय समावेशन के क्षेत्र में सूचना एवं तकनीक की उत्कृष्ट सेवाओं, उपलब्ध कराने के लिए दिया गया है। मौलतब है कि 2009 से आईसेक्ट द्वारा लोन सुविधा, बचत खाते की सुविधा तथा अन्य बैंकिंग सेवाएं अपने बिजनेस करैस्पॉण्डेंट एवं बिजनेस फॉरेस्टेटर मॉडल के माध्यम से ऐसे क्षेत्रों में दी जा रही है जहां पर बैंकों की पहुंच नहीं है। आईसेक्ट सोफ्टवे



संतोष पोष ने बताया कि संस्था को वह पुरस्कार स्मृति ईंगनी (गन्यसभा सदस्य) एवं रॉय सम्बन्ध (अग्र मुख संघ, साइंस एंड टेक्नोलॉजी विभाग, भारत सरकार) के द्वारा प्रदान किया गया। भारत सरकार के साथ मिलकर आईसेक्ट द्वारा अब तक सफायेदल में 2926, छन में 1487 और पंजाब में 585 बीमन सुसंयोजित सेवाएं की जा चुकी हैं।

पत्रिका
मंगलवार, 20 दिगम्बर 2011

आईसेक्ट को मिला अवार्ड



यह एवं तकनीक की अग्रणी कंपनी आईसेक्ट को ई-नीमोके (ई-नीमोके 2011) पुरस्कार प्रदान किया गया है। यह पुरस्कार आईसेक्ट को बैंकिंग और वित्तीय समावेशन के क्षेत्र में सूचना एवं तकनीक की उत्कृष्ट सेवाओं, उपलब्ध कराने के लिए दिया गया है। पुरस्कार अग्रणी मुख स्मृति ईंगनी और अग्र मुख संघ, साइंस एंड टेक्नोलॉजी विभाग, भारत सरकार, रॉय सम्बन्ध ने प्रदान किए। अवार्ड के विषय पर आईसेक्ट के सीओ, बिजनेस को समर्थन के लिए 'इंटरनेट सुविधा के तहत आज तक' है। यह बहुत अधिक समय है जब इस तरह स्मरें द्वारा किए जा रहे प्रयासों प्रमाण और सेवा प्रदान के अग्र में।

Bhopal, Wednesday, February 8, 2012

AISECT National Convention on Financial Inclusion today

By Our Staff Reporter
Bhopal, Feb 7

AISECT, the leading IT Education and services network of the country, is organizing a National Convention on Financial Inclusion today. Over 500 Kiosk Banking entrepreneurs from Madhya Pradesh, Chhattisgarh and Punjab are reaching Bhopal today to attend this Convention. AISECT and State Bank of India have set up panchayat level banks at over 500 panchayats which are providing a variety of financial inclusion services to rural India. Over 3,50,000 new customers have been added by these banks in last six months. The Convention shall provide provision of Financial Services like banking, insurance, pension, MGNREGA payments and scholarship payments to rural citizens. Crows of Indians are de-

void of such services at present and the Govt. of India has also come out with a special policy on Financial Inclusion. Representatives of State Bank of India, Bank of India, Central Bank of India, RBI and NABARD as well as officials from Government of MP and Government of India shall participate in the Convention. The prominent speakers include SK Mishra, CGM, State Bank of India, Anura Sharma, Principal Secretary, Rural Development, GoMP, Deepak Khandekar, Principal Secretary, GoMP, Anil Kumar Verma, Zonal Manager, Bank of India, Santosh Choudhary, DG, AI SECT and B.Mondal, General Manager Central Bank. The Minister of Urban Development, GoMP, Shri Babul Gaur will give away awards to the best kiosk operators in the closing ceremony.

नवदुनिया | मंगलवार, 9 फरवरी 2012

आईसेक्ट वित्तीय समावेशन अधिवेशन का सफल आयोजन



भोपाल। सूचना एवं तकनीक की अग्रणी संस्था आईसेक्ट द्वारा वित्तीय समावेशन पर राष्ट्रीय स्तर पर अधिवेशन का आयोजन किया गया जिसमें कार्यक्रम प्रस्तावन एवं विकास मंत्री बाबुल गौर, पंचायत एवं ग्रामीण विकास विभाग की मुख्य सचिव सुषी अग्रवाल एवं वित्त की देशव्यापी मुख प्रबंधक एलबीआई, सुषी मंत्रीय विक्टर, डीजी, ग्रामीण बैंकिंग एलबीआई, और आईसेक्ट के मानदेशिक संतोष चौधरी सहित कई सम्मन्वित अधिकारियों ने भागीदारी की। आईसेक्ट द्वारा आयोजित वित्तीय समावेशन का सफलतापूर्वक निष्पन्न करने का प्रमाण यह है कि ग्रामीण बैंकिंग के अंतर्गत ही अधिक बैंकिंग सुविधाएं हैं जो अधिवेशन में अपनी उपस्थिति दर्ज करवा आईसेक्ट ने अब तक पंचायत स्तर पर 434 एलबीआई वित्तीय बैंकिंग की सुविधा सफलतापूर्वक कर ली है, जिसके अंतर्गत अब तक चारों तीन लाख बैंक अकाउंट खोले जा चुके हैं। इन अकाउंट के माध्यम से यह वर्ष की करीब से भी अधिक बचत-देन किया जा चुका है। प्रस्ताव है कि ये अकाउंट सफायेदल एवं इलेक्ट्रिक बैंकिंग से

जोड़े गए हैं। सुषी अग्रवाल द्वारा भी वित्तीय समावेशन के क्षेत्र में आईसेक्ट द्वारा किए गए कार्यों की सफलताओं को समझा गया तथा उनके कार्यों की प्रशंसा की। उन्होंने बताया कि सफायेदल राज्य सरकार की योजनाओं में भी सौकर्यी केन्द्रों में सफायेदल मुख प्रबंधन से सफायेदल मुख बैंकिंग सेवाएं उपलब्ध कराने शामिल हैं। अधिवेशन के दौरान सम्माननीय अधिकारियों द्वारा ग्रामीण स्तर पर सफलतापूर्वक कार्य करने वाले ग्रामीण अधिवेशन पर सफायेदल प्रमाण और निवेदन किया गया। इस दौरान ग्रामीण अधिवेशन में बाबुल गौर ने ग्रामीण अधिवेशनों की सम्मति विचारार्थक एवं वित्तीय समावेशन के क्षेत्र में एलबीआई पर राष्ट्रीय स्तर पर सफायेदल करने वाला निवेदन कार्यक्रमों को भी है। इसके अंतर्गत अब एलबीआई के साथ निवेदन निवेदन को सफायेदल, निवेदन बैंकिंग, माइक्रो इन्फोर्मल, मंगलवार बैंकिंग की सेवाएं प्रदान करण। साथ ही एलबीआई के साथ निवेदन निवेदन कार्यक्रमों की भी व्यापार करण।

Chronicle

Bhopal, Thursday, February 9, 2012

FINANCIAL Inclusion Convention held with grand success

By Our Staff Reporter
Bhopal, Feb 8

AISECT, one of India's leading IT Education and services network, today conducted a national level convention on Financial Inclusion. The event was attended by dignitaries like Hon'ble Minister, Rural Development, GoMP, Mr. V.K. Deshmukhi, Minister, SBI, Mr. Manoj Kumar, DGM, Rural Banking, RBI, Mr. Sanjay Chandra, Chairman, AISECT and several others. The event was also attended by more than 500



village level entrepreneurs of the Common Service Centres (CSCs) who are responsible for the success of AISECT's Financial Inclusion initiative. AISECT has been continuously working to take financial services to rural India and has recently established 434 SBI banking kiosks at

panchayat level, opened about 3.5 lakh bank accounts and has generated transactions worth Rs. 100 crore over the last year and has access the states of Madhya Pradesh and Chhattisgarh. Mr. Anura Sharma, honed the efforts of AISECT as well as the entrepreneurs in accomplishing the objec-

tives on the timing of the financial inclusion initiative. She further stressed on the plans of the government to include CSCs as a part of their effort in providing basic connectivity as well as banking support. The distinguished panel of dignitaries also lauded a book of case studies on the top performing village

level entrepreneurs. Hon'ble Shri Babul Gaur also inaugurated AISECT for this momentous occasion. He presented awards to the top performing entrepreneurs. AISECT, now a national BU with SBI has recently been involved in financial inclusion initiatives such as business correspondence, business facilitator, kiosk banking, micro insurance, mobile banking and setting up of remittance centers in partnership with SBI. This is in addition to AISECT's sustained work over the last five years in rural India in the areas of education, skill development, training, government and project management.

पत्रिका
मंगलवार, 9 फरवरी 2012



सैकड़ों ने कराई उपस्थिति दर्ज

भोपाल। सूचना एवं तकनीक की अग्रणी संस्था आईसेक्ट द्वारा वित्तीय समावेशन पर राष्ट्रीय स्तर पर अधिवेशन का आयोजन किया गया जिसमें कार्यक्रम प्रस्तावन एवं विकास मंत्री बाबुल गौर, पंचायत एवं ग्रामीण विकास विभाग की मुख्य सचिव सुषी अग्रवाल एवं वित्त की देशव्यापी मुख प्रबंधक एलबीआई, सुषी मंत्रीय विक्टर, डीजी, ग्रामीण बैंकिंग एलबीआई, और आईसेक्ट के मानदेशिक संतोष चौधरी सहित कई सम्मन्वित अधिकारियों ने भागीदारी की। आईसेक्ट द्वारा आयोजित वित्तीय समावेशन का सफलतापूर्वक निष्पन्न करने का प्रमाण यह है कि ग्रामीण बैंकिंग के अंतर्गत ही अधिक बैंकिंग सुविधाएं हैं जो अधिवेशन में अपनी उपस्थिति दर्ज करवा आईसेक्ट ने अब तक पंचायत स्तर पर 434 एलबीआई वित्तीय बैंकिंग की सुविधा सफलतापूर्वक कर ली है, जिसके अंतर्गत अब तक चारों तीन लाख बैंक अकाउंट खोले जा चुके हैं। इन अकाउंट के माध्यम से यह वर्ष की करीब से भी अधिक बचत-देन किया जा चुका है। प्रस्ताव है कि ये अकाउंट सफायेदल एवं इलेक्ट्रिक बैंकिंग से

MEDIA COVERAGE

दैनिक भास्कर

भोपाल, बुधवार, 9 फरवरी, 2012

वित्तीय समावेशन पर अधिवेशन का आयोजन



विश्व बैंक, आईसेक्ट के और दो विभिन्न नगरीय विकास कार्यक्रमों का आयोजन किया इसमें ग्रामीण स्तर के कॉमन सर्विस सेंटर के 800 से अधिक निर्यात करने वाले हुए। आईसेक्ट ने मध्य प्रदेश और छत्तीसगढ़ में प्रथम स्तर पर 434 एसबीआई डिजिटल बैंकिंग की स्थापना कर ताकि

मौलिक बैंक अकाउंट खोलें हैं। अधिवेशन के दौरान अधिष्ठाता ग्रामीण स्तर पर सार्वजनिक कार्य करने वाले ग्रामीण जलसिंचाई पर वित्तियत प्रत्यक्ष को दिनांकित किया। आईसेक्ट अब एसबीआई के साथ मिलकर बिजनेस फेसिलिटी, फिजिकल बैंकिंग, माइक्रो-इन्फ्रास्ट्रक्चर, नेटवर्क बैंक बैंकिंग की सेवाएं प्रदान

कर रैमिटेड काउंटर की भी स्थापना करेगा। अधिवेशन में वजारीय प्रशासन मंत्री बाबूलाल गौर, मध्य प्रदेशांत ग्रामीण विकास विभाग की प्रमुख अंशदा रुमन, एसबीआई के मुख्य प्रबंधक वीके देशमुख, डीजी, ग्रामीण बैंकिंग एसबीआई स्वीदीप किरवई, और आईसेक्ट के महासंचालक संतोष चौधे शामिल हुए।

पत्रिका भोपाल, बुधवार, 13 दिसम्बर 2012

आईसेक्ट में कार्यशाला संपन्न

आईसेक्ट द्वारा कॉमन सर्विस सेंटर एवं वित्तीय समावेशन पर आयोजित राज्य स्तरीय कार्यशाला का समापन बुधवार को हुआ। मुख्य अतिथि के रूप में उपस्थित मध्य शासन की कौटिल्य एंड विलेज इंडस्ट्रीज की प्रमुख सचिव कंचन जैन ने कार्यशाला का शुभारंभ किया एवं कहा कि हम सभी को ऐसे प्रयास करना चाहिए जिससे गांव के लोगों को गांव में ही रोजगार मिल सके। सुविधाओं की पहुंच ग्रामीण स्तर तक सुचारु रूप से पहुंचे यही प्रयास होना चाहिए। इस अवसर



पर डॉ. दिनेश त्यागी, एसबीआई के एजीएम अजीत जैन, आईसेक्ट के महानिदेशक संतोष चौधे,

डायरेक्टर सिद्धार्थ चतुर्वेदी एवं अभिषेक पंडित सहित अन्य गणमान्य लोग भी उपस्थित थे।

HINDUSTAN TIMES, BHOPAL
WEDNESDAY, DECEMBER 12, 2012

State level workshop at AISECT

AISECT organized a state level workshop on 'Financial inclusion and service through common service centre' in Raipur. Inauguration of the programme was done by Governor of Chhattisgarh Shekhar Dutt in the presence of AISECT chairman and chancellor of SV Raman University Santosh Chhabra. On this occasion general manager of SBI Yashwardhan Sinha, CEO of IT department of Indian Government Dinesh Tyagi, tourism department chief secretary KDP Rao, technical education secretary Nidhi Chibban, tribal welfare secretary Manoj Kumar Manoj Kumar Pingua and director of technical education Santosh Sharma was also present.

HINDUSTAN TIMES, BHOPAL
WEDNESDAY, FEBRUARY 08, 2012

edubuzz

AN HT MEDIA MARKETING INITIATIVE

AISECT'S NATIONAL CONVENTION ON FINANCIAL INCLUSION TODAY

AISECT, the leading IT education and services network of the country, is organizing a National Convention on Financial Inclusion on Wednesday. Over 500 kiosk banking entrepreneurs from Madhya Pradesh, Chhattisgarh and Punjab are reaching Bhopal today to attend this conference. AISECT and State Bank of India have set up panchayat level banks at over 500 panchayats, which are providing a variety of financial inclusion services to rural India. Over 3.50,000 new customers have been added by these banks in last six months. The convention shall consider provision of financial services like banking, insurance, pension, pan-card, MNRBA pay-

ments and scholarship payments to rural citizens. Crones of Andhra are devoid of such services at present and the Government of India (GoI), has also come out with a special policy on financial inclusion. AISECT and SBI plan to set up panchayat banks in over 1,000 panchayats in the country. In the next phase. The minister for urban development, B&P, Babulal Gaur will give away the awards to the best kiosk operators in the closing ceremony. Representatives of State Bank of India, Bank of India, Central Bank, KBI, and MAB&O as well as officials from B&P and GoI shall participate in the convention.

पत्रिका

भोपाल, बुधवार, 12 दिसम्बर 2012

आईसेक्ट में कार्यशाला आज

ग्रामीण क्षेत्र के नागरिकों तक बैंक की सुविधाएं सीएससी के माध्यम से पहुंचाने के उद्देश्य से आईसेक्ट द्वारा स्टेट बैंक ऑफ इंडिया के सहयोग से बुधवार को एक राज्यस्तरीय कार्यशाला का आयोजन होशंगाबाद रोड स्थित होटल आमेर ग्रीन में किया जा रहा है।

दैनिक भास्कर

भोपाल, बुधवार, 13 दिसम्बर, 2012



ग्रामीण रोजगार के लिए हों साझा प्रयास

भोपाल | गांवों में रोजगार के अवसर बढ़ाने के लिए सभी सरकारी और निजी संस्थाओं को मिलकर प्रयास करने होंगे। इस दिशा में आईसेक्ट कंप्यूटर प्रशिक्षण और तकनीकी कौशल को हिंदी में उपलब्ध कराकर एक सरकारी काम का रहा है। यह कहना है कि मध्यप्रदेश लघु एवं कुटीर उद्योग विभाग की प्रमुख सचिव श्रीमती कंचन जैन का। वे यहां पर आईसेक्ट द्वारा कॉमन सर्विस सेंटर एवं वित्तीय समावेशन पर आयोजित राज्य स्तरीय कार्यशाला में कोल रही थीं। इस कार्यक्रम के विशेष अतिथि सीएससी, एमपीई और डीआईटी के मुख्य कार्यपालन अधिकारी डॉ. दिनेश त्यागी थे। उनके साथ कार्यक्रम में एसबीआई के एजीएम अजीत जैन, आईसेक्ट के महानिदेशक संतोष चौधे, डायरेक्टर सिद्धार्थ चतुर्वेदी और अभिषेक पंडित भी उपस्थित थे। अधिवेशन में आईसेक्ट 800 शाखाओं और बैंकिंग फिजिकल सेंटर के कर्मचारी भी उपस्थित रहे।

