



Akshaya An Overview



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I. Introduction

Akshaya conceived was a landmark ICT project by the Kerala State Information Technology Mission (KSITM) to bridge the digital divide and to bring the benefits of ICT to the entire population of the State. In the initial phase the focus was placed on educating one person in each family to be e-literate. Malappuram was declared 100 % e-literate in 2005. The success was soon replicated in seven more districts in phase two and subsequently to the balance six districts in phase three

Akshaya made the lives of common man easy by front ending most of the services such as submitting applications to seek information regarding the day to day affairs or payment of utility bills etc. Akshaya made the process simple by delivering G2C and B2C Services. Many of the services, namely, e-filing of commercial taxes, online application of ration card, Registration of BPL families for health insurance, delivery of multiple services of E-district etc could be made 100% online only because of Akshaya's ubiquitous network within the reach of every citizen of the state

II. The Objectives

- **The Global objectives of the project** were firstly to bridge the digital divide and secondly to empower the citizens through ICT.
- **The Akshaya objective** in the first phase was to make at least one person in each family e-literate and in second phase was to deliver citizen services and specialized services using ICT.
- **Government's objectives were to**
 - Create a sustainable ubiquitous network of CSCs to carry out the above objectives
 - Implementation of a suitable business model for self-generation of income.
 - Providing necessary assistance to sustain the network including Financial, Organizational and Policy support.

- Generation of G2C services for delivery to the citizens using the Akshaya network.

III. Major Achievements

- ✓ Entered into new array of services like banking and Insurance
- ✓ Over 650 Akshaya Entrepreneurs have become IRDA Agents
- ✓ Set up around 340 number of Banking Kiosk across the state
- ✓ More than 60 lakhs applications submitted under e-district
- ✓ Over 1.6 Crore citizens enrolled under UID through Akshaya Centers.
- ✓ RSBY Health Insurance Policy for 2 Crore Population. Registered 35 lakh sBPL families.
- ✓ Filed 15 lakhs online Application for Ration Card
- ✓ Total monthly income of Akshaya Entrepreneurs from G2C service is increased from 15lacs to 3 crore.
- ✓ Created direct / indirect employment to 20,000 personnel
- ✓ Data Entry of members of Labour welfare board reached upto 18 lacs
- ✓ Registered over 14 lakhs farmers' in Farmers' data Base of Agricultural Department
- ✓ Rolled out FREES in all Akshaya Centers and integrated e-pay services of many departments .
- ✓ Developing MIS to monitor all Akshaya Centers.
- ✓ Akshaya launched Aadhaar Based Payments for the first time in Kerala.
- ✓ Data entry of more than 4 Lakhs SC/ST/OBC/OEC students for scholarship

IV. Services of Akshaya

1. UID Enrolment

- ✓ Akshaya, one of the state UID enrollment agencies under Kerala State IT Mission has evolved as one of the best agencies in quality of enrollment in the country with 2500 certified operators, 750 supervisors and 723 UID Enrollment Stations.
- ✓ Akshaya has completed Enrollment of over 1.6 crore citizens.
- ✓ Akshaya Entrepreneur gets Rs.35 as service charge for each successful Enrolment

2. e-district

- ✓ e-district is a state Mission Mode Project Under the National e-governance plan. The project aims to backend computerization to e-enable the delivery of the services through common service centers. Project was envisaged by IT Mission and the software was developed by NIC.
- ✓ E-district project, front ended through Akshaya centers has simplified all the complex procedure of Government offices and made the citizens' life easy.
- ✓ In the verge of being first digital state, e-district portal now delivers services such as the **23 certificates of revenue department, collection of utility payments, submission of application & payments under Right to Information Act. Etc.** It has done 60lacs transactions
- ✓ Akshaya Entrepreneur can collect Rs. 10/- as service charge towards filing applications for various certificates. A slab system appended below is applicable for utility bill payment

3. Banking

- ✓ Through financial inclusion or inclusive financing, RBI has intended to deliver financial services at affordable costs to sections of disadvantaged and low-income segments of society.

- ✓ Akshaya Centers do it by setting up Micro ATMs which are small PoS devices that are linked to CIDR (of UIDAI), NPCI and core banking platform. It would enable the common citizens to access banking services at their doorstep through Akshaya centres.
- ✓ Akshaya centres will act as banking correspondents (BC) of the sponsor bank and will have settlement accounts with that bank. . Through launching of Micro ATMs, Akshaya not only enter in to the banking operations but also will get a chance to associate with direct benefit transfer scheme.

4. Insurance

- ✓ Akshaya entrepreneurs have got more than 650 IRDA licenses and offering insurance policies to the rural populace. With this Akshaya Centers can accept insurance proposal and premium of designated products namely Motor 2Wheelers and 4 wheelers, Personal Accident, Mediclaim, Universal Health Insurance, Overseas Mediclaim insurance etc.
- ✓ Being low transaction, high income service this will garner financial sustainability of Akshaya entrepreneurs.
- ✓ Commission: The agents(Trained Akshaya Entrepreneurs) are entitled for commission ranging from 5% to 15% based on the class of business as per the commission structure approved by IRDA and agreed by New India.

5. Registration of Comprehensive Health Insurance Scheme

- ✓ Comprehensive Health Insurance Agency of Kerala (Chiak) is the nodal agency for the implementation of Rashtriya Swasthy Bima Yojana in Kerala. Akshaya in on behalf of Chiak has taken up the following projects
- ✓ So far registered above 45lacs families under this scheme and thus could touch lives of 2crore people
- ✓ Service Charge: Chiak pays Rs.15/- towards service charge for each registration

6. E-manal

- ✓ online sand distribution system through Akshaya Centers by Department of Industries, Govt. of Kerala. One Akshaya centre in every panchayat has been converted to a Nirman online centre, besides two each in municipalities and three in the Corporation.
- ✓ Service Charge: Rs. 15/ registration(Akshaya Entrepreneur collects from the citizen)

7. Online Application of Ration card

- ✓ Department of Civil Supplies has launched the facility to submit online Application for Ration card through Akshaya.
- ✓ Service Charge: Rs. 25/ application(Akshaya Entrepreneur collects from the citizen)
- ✓

8. NRK Welfare fund

- ✓ Akshaya has been designated the agency for collection of yearly subscription amount from the members of the welfare fund. The large network of centres will be easily accessible to the members or their relatives.

9. Collection of contribution from Members of Cultural Activists' Welfare Board

- ✓ Akshaya has been designated as the agency for collection of membership fees from the members of the welfare fund.

10. Data Digitization of Labour Welfare Board

- ✓ Seeded Aadhaar / Bank Account Number in the database of Labour Welfare Commission.
- ✓ Completed about 18 lacs numbers of Data digitization
- ✓ Service Charge: Rs. 15/ application(Akshaya Entrepreneur collects from the citizen)

11. Registration of Chief Minister's Mass Contact Program

- ✓ Akshaya was entitled to register the application for chief minister's mass contact program
- ✓ Service Charge: Rs. 10/ application(Government pays)

12. Application for Election ID Cards

- ✓ Public can access the service of Akshaya Centers to enroll themselves into electoral roll
- ✓ **Service Charge:** Rs. 22/ application(Akshaya Entrepreneur collects from the citizen)

13. KEAM Admit Cards

- ✓ Admit Cards for Kerala Medical and Entrance Exam will be given through Akshaya Centers.
- ✓ **Service Charge:** Rs. 12/ application(Akshaya Entrepreneur collects from the citizen)

14. E-grantz:

- ✓ Online application for scholarship for SC/ST students. More than 3.5 lacs application will be filed every year
- ✓ **Service Charge:** Department will pay Rs. 20/ for filing fresh application and Rs.15/- existing application

15. Registration for GKSF

- ✓ ME registration of Shop keepers for GKSF season -7 is done through Akshaya .
- ✓ **Service Charge:** Rs10/- application will be paid by GKSF

16. Farmers' Data Entry

- ✓ Akshaya in association with Dept. of Agriculture has registered over 17 lacs farmers.
- ✓ **Service Charge :** Rs.7/- per application will be paid by the department.