

AWARDS SCHEME FOR EXEMPLARY IMPLEMENTATION OF e-GOVERNANCE INITIATIVES

II. NAME OF CATEGORY-‘OUTSTANDING PERFORMANCE IN CITIZEN CENTRIC SERVICE DELIVERY’

1. Coverage – Geographical and Demographic :-

(i) Comprehensiveness of reach of delivery centres

Entire State of Madhya Pradesh

(ii) Number of delivery centres

Web-based solution available on every computer connected with Internet

(iii) Geographical

(a) National level – Number of State covered

(b) State/UT level- Number of District covered

All 51

(c) District level- Number of Blocks covered

Please give specific details:-

In Online solution more than 5000 branches of Public & Private Sector Banks operating in 313 development blocks of the State are mapped on the basis of district and tehsil along with their regional & zonal offices.

The Online System is intended to provide facility to apply for Higher Education loan by aspirants in chosen bank branches and to avoid repeated visits to bank branches for follow-up.

(iv) Demographic spread (percentage of population covered)

Meritorious students belonging to weaker sections of the society to continue their Higher studies after 10+2 or above.

2. Situation Before the Initiative (Bottlenecks, Challenges, constraints etc with specific details as to what triggered the Organization to conceptualize this project):

To meet the financial needs of students aspiring for higher education, Government of Madhya Pradesh sets Higher Education Loan Target on a yearly basis for all Banks (Public & Private Sector) operating in the State, through Madhya Pradesh State Level Bankers' Committee.

The State Government felt that due to the lack of financial assistance from Banks, students of the State aspiring for Higher Education loan,

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especially those belonging to weaker sections and having excellent academic records are not in a position to continue their higher studies. These aspirants face difficulties in obtaining loan from Banks primarily due to non-availability of Higher Education Loan Application Forms, lack of uniformity in Banks Application Forms and rejection (non-sanction) of their loan applications in spite of repeated visits by applicants to Branches, etc. As a result, they are either discouraged to continue their higher studies or forced to sell their valuables or properties, to meet financial needs of their higher studies.

As a first step to overcoming the afore mentioned problem of the Higher Education Loan aspirants, the State Government, in consultation with the State Level Bankers' Committee devised a Common Loan Application Form for Higher Education loans. The Common Loan Application Form was made available to applicants on the website of Directorate of Institutional Finance, Madhya Pradesh (www.dif.mp.gov.in) and all banks were instructed to accept this application form in their branches for Higher Education Loans.

Further, it was agreed to track and monitor Higher Education Loan Applications submitted to Bank Branches in the State on real-time basis. An Online Higher Education Loan Application Monitoring System (HELAMS) has been designed, developed with help of the National Informatics Centre, Madhya Pradesh State Centre and implemented by the Directorate of Institutional Finance, Madhya Pradesh. The HELAMS was formally launched by the Hon'ble Chief Minister of the State on 7th March 2013 during the 150th State Level Bankers' Committee Meeting held in Bhopal.

The web-based Online HELAMS captures Online Higher Education Loan Applications from application submission stage to the release of first instalment of the loan. The HELAMS facilitates Applicants, Bank Branch Managers, Regional Managers of Banks, State Level Heads of Banks, Madhya Pradesh State Level Bankers' Committee, Reserve Bank of India (Madhya Pradesh Regional Office) and the State Government to track and monitor Higher Education Loan Applications at the end as per their access privilege. The status of the application is communicated to the applicant by SMS and e-mails.

The ultimate objective of the Online HELAMS is to streamline Higher Education Loan to Higher Education Loan aspirants from Banks, so that meagre resources do not limit a deserving student from achieving his / her dreams of acquiring higher education .

“An investment in knowledge always pays the best interest.”
— [Benjamin Franklin](#), [The Way to Wealth: Ben Franklin on Money and Success](#)

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3. Scope of Service/ Activities Covered (Extent of e-enablement in terms of number of services, extent to which steps in each service have been ICT-enabled #)

3.1 Extent of e-enablement in terms of number of services

- i. Online Registration
- ii. Providing access privilege to registered applicants
- iii. Filling & submitting application to chosen Bank branch
- iv. Notifications to applicant
- v. Notification to respective bank branch and their regional office
- vi. Tracking status by stake holders
- vii. Role based on-fly reports for stake

3.2 Extent to which steps in each service have been ICT-enabled

1. Online registration by applicant
2. Providing userID & password to applicants on their registered emailID and notifying on their mobile through SMS
3. Notifying bank branches and their regional controlling offices through email regarding submission of higher education loan application
4. Updating action taken by bank branch (sanction/ query/ online forwarding to regional office)
5. On forwarded cases, action taken by regional office and reverting to concerned bank branch
6. Informing action taken status to applicants through email & SMS
7. Facility for tracking, monitoring & reviewing by all stake holders
8. Feedback from applicants for receiving grievances of application, redressal of grievances and strengthening of the system

4. Stakeholder Consultation (Give details about type of stakeholders consulted, number of stakeholders consulted, stages at which stakeholder input was sought, any user satisfaction study done etc. #)

4.1 Type of stakeholders consulted

1. Applicants (Students)
2. Banks &
3. Concerned Government agencies

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4.2 Number of stakeholders consulted

1. Applicant (Students) – Random feedback received
2. Bank Branches – 4 (one branch from each of SBI, CBI, ICICI & HDFC)
3. State level Head of Banks – 10 (major public & private sector banks)
4. State Level Bankers Committee – 1
5. District Level Government/Bank Officials – 5 (Collector, CEO, Zila Panchayat, Lead District Manager, Nodal District Branch)

4.3 Stages at which stakeholder input was sought

After devising Common Loan Application Form

1. While considering for web-based online system
2. Designing stage
3. Testing &
4. Deployment

4.4 Details of user satisfaction study done

Some selected feedbacks received from Online Higher Education Loan Applicants, show user satisfaction as per listed below:

- "Its amazing good for all student parent because they irritate much due to fees". (Applicant ID: 32006140012014002468)
- "THE PROCESS WAS SATISFACTORY" (Applicant ID 4001170012013000568)
- It is a good process to operate (Applicant ID 19003040052013000810)
- "it is a good website" (Applicant ID 10001480422013001394)
- "SERVICE IS GOOD I AM SATISFIED" (Applicant ID35002070062013001450)
- "YES DIS PROCESS IS VERY EASY TO EDUCATION LONE FOR ME. THANKU SO MUCH" (Applicant ID:10011070052014003144)
- "I AM SATISFIED THANKS" (Applicant ID: 11002070052014003145).

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5. Strategy Adopted

(i) The details of base line study done,

- A demand driven online solution
- Complaints received from various sources regarding non-sanction / rejection of Higher Education loans by banks to students
- Complaints regarding demand of guarantors / collateral by banks for higher education loans for which guarantor or collateral is not required etc.

(ii) Problems identified,

- Resolving complaints of Higher Education loan aspirants submitted during field visits of Hon'ble Chief Minister, Ministers & Government Officials of the State
- Non availability of Loan Application Forms with branches, especially with semi-urban & rural areas branches
- Non-uniformity in Education Loan Application Forms of banks
- Lack of real-time progress information for reviewing implementation progress of Higher Education Loan Scheme
- Rejection of loan application (non-sanction) in spite of repeated visits to Branches by applicants
- Due to non-availability of financial assistance for continuing their higher studies, students, especially those belonging to weaker sections of the society are discouraged to continue their higher studies or forced to sell their household valuables / properties in order to meet financial.

(iii) Roll out/implementation model,

- i. Front End : .NET framework 3.5
- ii. Database: SQL Server 2005
- iii. Architecture: 2 tier

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(iii) Communication and dissemination strategy and approach used.):

- Providing access through userID & password to applicants on their registered emailID and sending notifications on their mobile through SMS
- Notifying bank branches and their regional controlling offices through email regarding submission of Higher Education Loan Application

6. Technology Platform used-

(i) Description,

.NET 3.5 framework: The .NET Framework 3.5 contains a number of technologies that can help to develop Secured Application. A few asp.net important points are given below.

- ASP.NET Web Services (commonly known as ASMX), providing interoperable SOAP-based communication.
- .NET Remoting, focusing on communication between .NET applications.
- Enterprise Services, offering support for scalable, transactional applications.
- System.Messaging, supporting queued messaging via Microsoft Message Queuing (MSMQ).
- Web Services Enhancements (WSE), an extension to ASP.NET Web Services that provides support for more recent specifications such as WS-Security.

(ii) Interoperability

The .NET Framework enables interoperability with unmanaged code through platform invoked services, the System.Runtime.InteropServices namespace, C++ interoperability, and COM interoperability (COM interop).

(iii) Security concerns

Security audit certificate obtained

Further, ASP.NET, in conjunction with Microsoft Internet Information Services (IIS), can authenticate user credentials such as names and passwords using any of the following

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authentication methods:

- Forms authentication in which, one creates a login page and manages authentication in one's application
- ASP.NET which controls access to site information by comparing authenticated credentials, or representations of them to NTFS file system permissions or to an XML file that lists authorized users, authorized roles (groups), or authorized HTTP verbs

(iv) Any issue with the technology used

- Limited control over HTML
- Large data in the view state

(v) Service level Agreements(SLAs) (Give details about presence of SLA, whether documented, whether referred etc. #)

User Manual prepared and published for all stake holders, which is made available on office website with hyper link to HELAMS

7. **Citizen centricity and relevance** (Give details about impact on effort and time invested by user, Feedback Mechanism, Audit trails, Interactive Platform for service delivery, need gap fulfillment etc. #)

7.1 Details about impact on effort and time invested by user

- a) For the first time, physical **barriers** have been broken and access has been given to students to submit their applications from the **place of their choice to the bank branch of their choice using this platform.**
- b) Senior officers of banks & State Government can monitor the day-to-day progress online through their systems, thereby reducing delay and improving the quality of service delivery.
- c) **This is the first software application of its kind** which has empowered the students and at the same time enabled the State Government and the bank management to improve efficiency, **transparency** and improved quality of services.

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7.2 Feedback Mechanism

Module for submitting feedback by loan applicants is incorporated for receiving grievances of applications, with bank branches and redressal of grievances and strengthening of the system

7.3 Audit trails

Included in the application, log is kept at Record level about time stamp of updation , ip from which access is made and by which user login. Similar trail is kept for login at user level.

7.4 Interactive Platform for service delivery

Being bilingual (Hindi/English), the front end provides facility to stake holders for submitting their grievances to State Government for redressal.

7.5 Need gap fulfillment

Problems identified in 5(ii) forced State Government to develop a tool for convenience of the students (specially meritorious students belonging to weaker sections) to resolve their problems in getting higher education loan for continuing their studies after 10+2 or above, for fulfillment of their dreams.

8 User convenience (Give specific details about the followings #)

(i) Service delivery channels (Web, email, SMS etc.)

Web : NIC SERVER

Email : through official SMTP service provided by NIC

SMS : through official IMAP/POP3account provided by NIC

(ii) Completeness of information provided to the users,

- User friendly manual in local language
- Hyper link in default page of the office website
- 24x7 technical assistance to stakeholders through email, phone and mobile
- Establishing designated Cell within the Directorate for HELAMS implementation and management

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(iii) Accessibility (Time Window),

24x7 web based solution accessible from anywhere via internet.

(iv) Distance required to travel to Access Points

None : Every computer with internet access is the access point

(v) Facility for online/offline download and online submission of forms,

- Online submission of supporting documents by applicant
- Online updates of action taken by Banks to notify applicants
- Online download and view facility of application and uploaded documents to applicant & Branches

(vi) status tracking

- Every applicant is provided system generated Unique Application ID
- With the help of Application ID, applicants and banks can track status of any application as per their access privilege

9. Efficiency Enhancement (Give specific details about the following #)

(i) Volume of transactions processed

- More than 3300 higher education applicants registered
- More than 3000 bank branches updated status of applications submitted to them for higher education loans
- More than 50 Regional Managers & 30 State level Heads of Banks access for status updation and obtaining real-time on-fly reports for reviews

(ii) Coping with transaction volume growth

- Hosted at MP State NIC Server, hence care regarding transaction volume growth is being taken by NIC officials

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(iii) Time taken to process transactions,

- 0.40 seconds to register using emailID & mobile number
- 10-15 minutes to online filling and submitting application to chosen bank branch
- Maximum 1 minute for status update at Bank Branch & notifying to applicant

(iv) Accuracy of output

- Basic information of a Higher Education Loan application to Bank is made mandatory, while filling online application.
- Online facility to notify applicants regarding incomplete information, documents, etc. by putting queries, objection is made available for Bank branches.

(v) Number of delays in service delivery

- Time-frame of 15-21 days is set for disposing online submitted application at bank branch level.
- An on-fly report showing applications pending for disposal for more the 15 days is included with the system to review at bank branch, bank regional office, state level bank heads, State Level Bankers Committee and State Government level is included

10. **Cost to User** (Give details about impact on Service charge paid, travel cost, indirect cost incurred by the user etc. #)

- No service charges are required to be paid for online registration, application filling & submission
- No additional charge is taken by Bank Branch to process and update online status on action taken
- Total 16 documents are required to be uploaded with application, out of which 13 are mandatory. Scanning cost levied is Re.1 per document which comes to Rs. 16 per application.
- The access is available on any computer connected with Internet, hence, cost of travelling to access point, kiosk may be incurred by the applicant

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- On-time travel cost to bank branch for verification of submitted documents by the applicant. On an average 0-15 kms. may cost Rs. 50.00

11. **Citizen Charter** (Give details about present of citizen charter describing standard/ information on services and its adherence for service delivery etc.)

- 15-21 days from submission date is set to dispose off online submitted application

12. **Problem Resolution and Query Handling** (Give details about availability of help desk, query resolution mechanism, single window resolution, interactive interface etc. #)

- 24x7 help desk is provided at the designated HELAMS Cell of the Directorate to resolve problems & queries made by stakeholders
- Stakeholders can send their problems to the HELAMS Cell via email or phone

13. **Privacy & Security Policy** (Give details about security technique deployed, use of digital signatures, encryption etc. #)

- At first login it is mandatory to change password by every user
- Hosted at MP State NIC's Server, hence care for data and application security is taken by the NIC
- Security Audit Clearance obtained

14. **Innovation** (Give details on extent to which the service is unique compared to other similar services, impact on number of steps required, identification and removal of bottlenecks/irrelevant steps etc.#)

- Madhya Pradesh State Government is the **first state** to introduce online solution for Higher Education Loan aspirants for meeting their financial needs from banks operating in the State.
- Meritorious applicants (especially those belonging to weaker sections) are now obtaining hassle free loans for continuing their higher studies
- Before the introduction of HELAMS, applicants were either filling application forms manually or online, whose information was not shared with State Government and State Level Bankers' Committee. HELAMS enabled information sharing of application

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submissions in various bank branches among State Level Bankers' Committee & State Government to review, track and monitor.

- Every bank now has its own application, the HELAMS, developed in accordance with Common Loan Application (acceptable in Banks); hence, now the uniformity in information desired by banks for higher education is maintained
- Repeated visits of applicants to bank branches is now reduced to one for follow ups.
- Sanction / disbursement / objection/ query/ rejection information sent to applicants through email (on registered emailID) & SMS

15. **e-Inclusion** (Give details about impact on number of trips required, availability of local language interface, online submission of forms, accessibility for disabled people, length and breadth of services made available online etc.)

- Reduced number of visits to branch to one
- Supports local language (Hindi)
- Filling and submission of application form online to chosen bank branch
- Accessibility to people able to use Internet, no specific provisions made for disabled
- Web based solution available at any computer having internet access facility

16. **Sustainability** (Give details about sustainability w.r.t. technology (technology use, user privacy, security of information shared-Digital Signature/Encryption etc. #), Organization (hiring trained staff, training etc. #), financial (Scope for revenue generation etc. #))

- Demand based online solution
- Role based information sharing with stakeholders
- No additional expenditure incurred on developing, deploying and implementing. As such, it is developed with the help of MP State NIC Centre & implemented by Directorate of Institutional Finance

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17. **Number of users and services** (Give details about frequency of services used in last 6 months, number of visitors, number of unique visitors, number of users etc. #)

- More than 3300 students registered
- More than 1200 students submitted their applications online to chosen Bank Branches
- Loan on nearly 300 cases sanctioned / disbursed by different branches of Banks

18. **Result Achieved/ Value Delivered** to the beneficiary of the project-(share the results, matrices, key learning's, feedback and stakeholders statements that show a positive difference is being made etc):

(i) To organization

- Reduction in complaints received in physical / telephonic / email form
- Justified reason of rejection, objections of higher education loans and complaints of Banks
- Strengthening review & monitoring of Higher Education Loan Scheme at various levels (District/State)
- Concerned Government departments at State level can now track / monitor / review higher education loan application of their branches operating in the State with help of on-fly reports and status

(ii) To citizen

- Reduced repeated visits of applicants to bank branches to one, thereby saving their time & money
- Easy sanction / disbursement of loans to eligible higher education loan aspirants
- Justification of rejection / queries made by bank branches

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(iii) Other stakeholders

- CEO, Zila Panchayats,
- Lead District Managers,
- State level heads of banks,
- Reserve Bank of India Bhopal Regional Office,
 - All above can now track / monitor / review Higher Education Loan application of branches as per their access privileges in State with help of on-fly reports and status

19. Extent to which the Objective of the Project is fulfilled-(benefit to the target audience i.e.G2G, G2C, G2B, G2E or any other, size and category of population/stakeholder benefited etc):

G2C & G2B

20. Adaptability Analysis

(i) Measures to ensure adaptability and scalability

- Web-based local language support

(ii) Measures to ensure replicability

- Validation incorporated, e.g., roll number & year of passing 10th & 12th
- Uniqueness in registered email ID

(iii) Restrictions, if any, in replication and or scalability

- An email ID can be registered once
- An applicant can submit only one application to any of the Bank Branch operating in state. After rejection or permission to bank branch applicant can submit their application to other chosen bank branch

(iv) Risk Analysis

Back up mechanism available in case of server problem, vulnerabilities are assessed on periodic basis by the web services division NIC and fixed by application development group. Security Audit is carried out to rule out major risks.

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21. Comparative Analysis of earlier Vs new system with respect to the BPR, Change Management, Outcome/benefit, change in legal system, rules and regulations

Provides mode of monitoring, follow up , on the fly status reports feedback mechanism which was not possible in the previous manual system

22. Other distinctive features/ accomplishments of the project:

1. First time various time and space have been broken and access given to students to submit their application from the place of their choice.
2. 2 Senior officers of Bank & State Government can see the day-to-day progress on their computers to reduce delay and improve service delivery.
3. First software of its kind which has empowered the applicant, the State Government and the Bank management to improve efficiency, access and quality.

This is just an indicative list of indicators. Applicant can add on more information based on suitability of the project nominated.

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Some more Additional Information:

- The Online HELAMS has won **Manthan South West India Award 2014** and **Skoch Smart Governance Award 2014**
- The Madhya Pradesh State Government is the only State Government in the country who developed & deployed Online HELAMS.
- The Teams Member of the Online HELAMS are as follows:

1. Shri Vivek Aggrawal, IAS, Secretary to Government of Madhya Pradesh and Commissioner, Directorate of Institutional Finance, Madhya Pradesh	Head of the Organization & Team Leader
2. Shri Satish Kumar Gupta, Joint Director, Directorate of Institutional Finance, Madhya Pradesh	Team Member
3. Ms. Sushma Mishra, Principal Systems Analyst, NIC MP State Centre, Bhopal	Team Member
4. Shri Vinod Tiwari, Systems Analyst, , NIC MP State Centre, Bhopal	Team Member
5. Shri Gopal Swaroop Dubey, Programmer, Directorate of Institutional Finance, Madhya Pradesh	Project Incharge

- Enclosures
 1. Copy of Security Audit Certificate
 2. Copy of selected last three Month activities
 3. Copy of Advertisement of the State Government
 4. Copies of New related to Manthan Award 2014 to Online HELAMS
- It is to inform that the State Government has developed an Ad Film proposed to be shown on electronic media for awareness of Higher Education laon aspirants