

Case Study on Mahatma Phule Loan Scheme for socially and economically Backward Groups

Government of Maharashtra has set out a vision to bring Backward Classes communities educationally, economically and socially on par with other developed communities by 2020 and ultimately achieve its Financial Inclusion objective.

The MPBCDC (Mahatma Phule Backward Class Development Corporation Ltd.), under the Social Justice and Special Assistance Department, facilitates with Loans/ Subsidies (in collaboration with Nationalized Banks) to Schedule Caste and the Navboudh Communities to provide financial aids to them across the state of Maharashtra

The Patron and Challenges

- I. Reaching to the target group
Reaching to the right audience in an effective way had been a challenge which needed to be tackled urgently.
- II. Utilization of allocated funds
Funds allocated under the Central and State dept. had to allocated/disbursed in a timely manner
- III. Reporting mechanism
Reporting mechanism needed a complete overhaul to make the process competent and swift.
- IV. Recovery from Beneficiary

Features

- Loan Scheme Management
- Loan Application Management
- Loan Disbursement Management
- Loan Repayment Management
- Loan Recovery Management
- Fund Receipt Management
- Reports/ MIS Reports
- Management Dashboard

Stake holders

1. Govt. of Maharashtra
2. MPBCDC (HO, 6 ROs, 35 DOs)
3. NSFDC
4. NSKFDC

Problems

- Reaching the target masses and educate them about the services effectively
- Most of the Employees were not Computer Literate
- Changing the mindset of the Government Employees to adapt technology
- Network Connectivity was poor in some parts of the state

Project Objectives

- Using of technology to reach the target masses efficiently and effectively
- Track the process of the Application in various office levels like in DO-District Office, RO- Regional Office and HO- Head Office.
- Track the status of the Application in various office levels like DO, RO and HO.
- Data is secure and stored on a centralized server.
- Reducing the lag time for certain time consuming reports, which was not possible in the manual system
- Generate pertinent MIS reports at various levels of authority.
- Enhance the performance of Employees.
- Eliminate/ Reduce paper work

Solution

- **Cloud based technology**
Web Application instead of the usual desktop based applications which was the norm in those times (in 2010)
- **Hierarchy based authentication and access**
HO Users has access to view all state data. District Users can enter and view data from their district. Users can enter and view data for their district.
- **All-encompassing reports**
- **Transparent system**

The solution is designed to ensure complete operational transparency within the system

- **Data Quality**
Removal of Data Redundancy and inconsistency
- **Data Security**
Application is certified for Security Compliance
- **eGovernance Compliance**
The Application has undergone and cleared various audits pertaining to eGovernance Standards and Accessibility Standards
- **New info**
Introduction of any new scheme and revision of any existing compensation rate by government can be entered into the system and implemented easily. The information of the same shall be instantly available Online.

Technology Perspective

Web Application on ASP.net, C#, SQL Server 2012 on Windows 2008 Server

Implementation Highlights

- Implemented all over state in 35 districts.
- User Interface designed in English and local language.
- Administrator, State, District Level user types in application and User details store in encrypted format using cryptography.
- Application Training conducted for users at training centres at eight locations
- Hosted at the State Data Centre
- E-Gov Standardization of Technology maintained
- Dedicated resources at Nelito Office with Phone Line and email id.

Project benefits

For target group (citizens):

- Citizens can get knowledge of all MPBCDC schemes introduced by Government for them.
- They can apply for Loan Application through online from Home, Cyber Café or Authorized Citizen Service Centre.
- Can get the status (Sanctioned/Rejected/Cancelled) of the Loan Application that they have applied through online systems.

For DO (District Office):

- District Offices will Approve/Scrutiny/Reject/Cancel the application of the User and sends it to RO or HO offices through a single click.
- District Offices has been given the facility of uploading the documents by using scanner. So almost all paper work is avoided here.

- The management can get entire district application within few seconds on click. It will help to fast decision making.
- If Government introduced any new scheme, it is very easy to reach to districts plus the users.
- Recovery of Over Due amount is easily seen and maintained in this application.

For RO (Regional Office):

- Regional Office will Approve/Scrutiny/Reject/Cancel the application of the User and sends it to DO or HO offices through a single click.
- Regional Office can view all types of reports – District wise or Region wise via single click.
- The management can get entire district application within few seconds on click. It will help to make fast decision making.
- If Government introduced any new scheme, it is very easy to reach to districts plus the users.
- Recovery of Over Due amount is easily seen and maintained in this application.

For HO (Head Office):

- Head Office will Approve/Scrutiny/Reject/Cancel the application of the User and sends it to DO or RO offices through a single click.
- After the approval of the application, Head Office will disburse the fund to applicant through RO or DO offices.
- Head Office can view all types of reports – District wise or Region wise through a single click.
- The management can get entire district application within few seconds on click. It will help to fast decision making.
- If Government introduced any new scheme, it is very easy to reach to districts plus the users.
- Recovery of Over Due amount is easily seen and maintained in this application.