

**A case Study on
FINO'S ELECTRONIC BENEFIT TRANSFER SYSTEM (EBT)
FOR TENDU LEAF COLLECTORS**

In collaboration with Uttar Pradesh Forest Corporation (UPFC), Lalitpur, Uttar Pradesh



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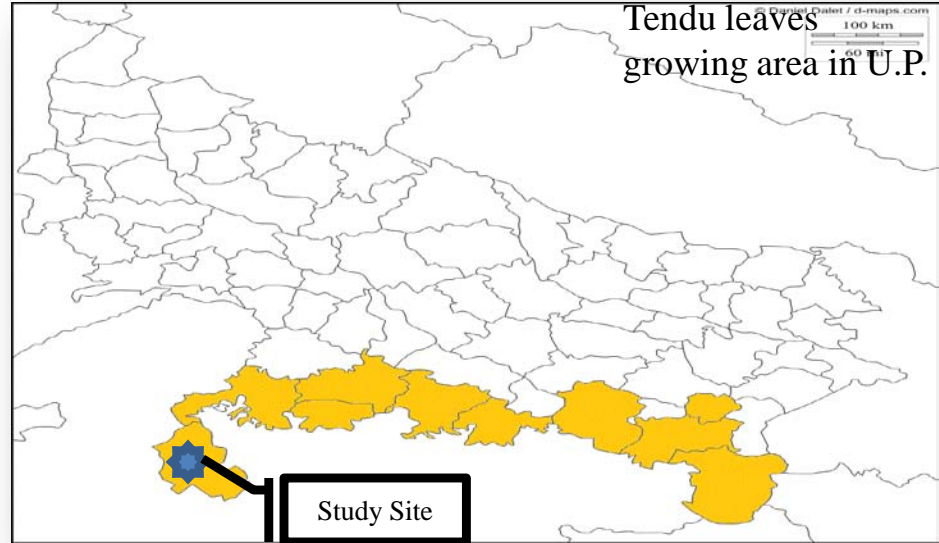
Financial Inclusion Network and Operations Ltd

FINO offers a wide range of integrated technology services within the following business areas: Banking, Government, Insurance, Microfinance, third party services and technology. It caters to the industry needs across market segments by undertaking complete electronic payment platform projects. FINO solutions are anchored around using biometric smart card, hand-held devices and Micro Deposit Machines to perform field operations and biometric authentication. FINO has over 30 million customer base and a force of 15000 transaction points in 300 districts across 24 states in India. Being a market leader in delivering its products and services to the first and last mile, it has enabled the implementation of various Government schemes including National Rural Employee Guarantee Scheme, Social Security Pensions and Rashtriya Swasthya Bima Yojana.

U.P. Forest Corporation (UPFC)

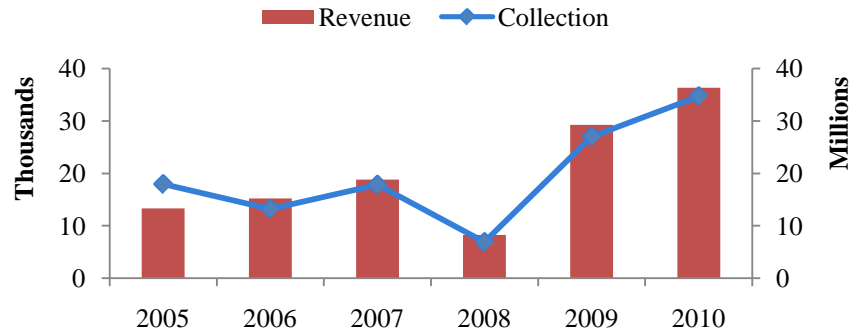
The Uttar Pradesh Forest Corporation Act, 1974 was passed by the Uttar Pradesh Legislature to provide for the establishment of a corporation for better preservation, supervision and development of forests and better exploitation of forest produce within the state and for matters connected therewith. The State Government constituted a Corporation by the name of Uttar Pradesh Forest Corporation under this act with its head office at Lucknow. One of the key functions of UPFC is to undertake removal and disposal of trees and exploitation of forest resources entrusted to it by the State Government. Tendu leaves collection and marketing is one such activity.

The site of implementation



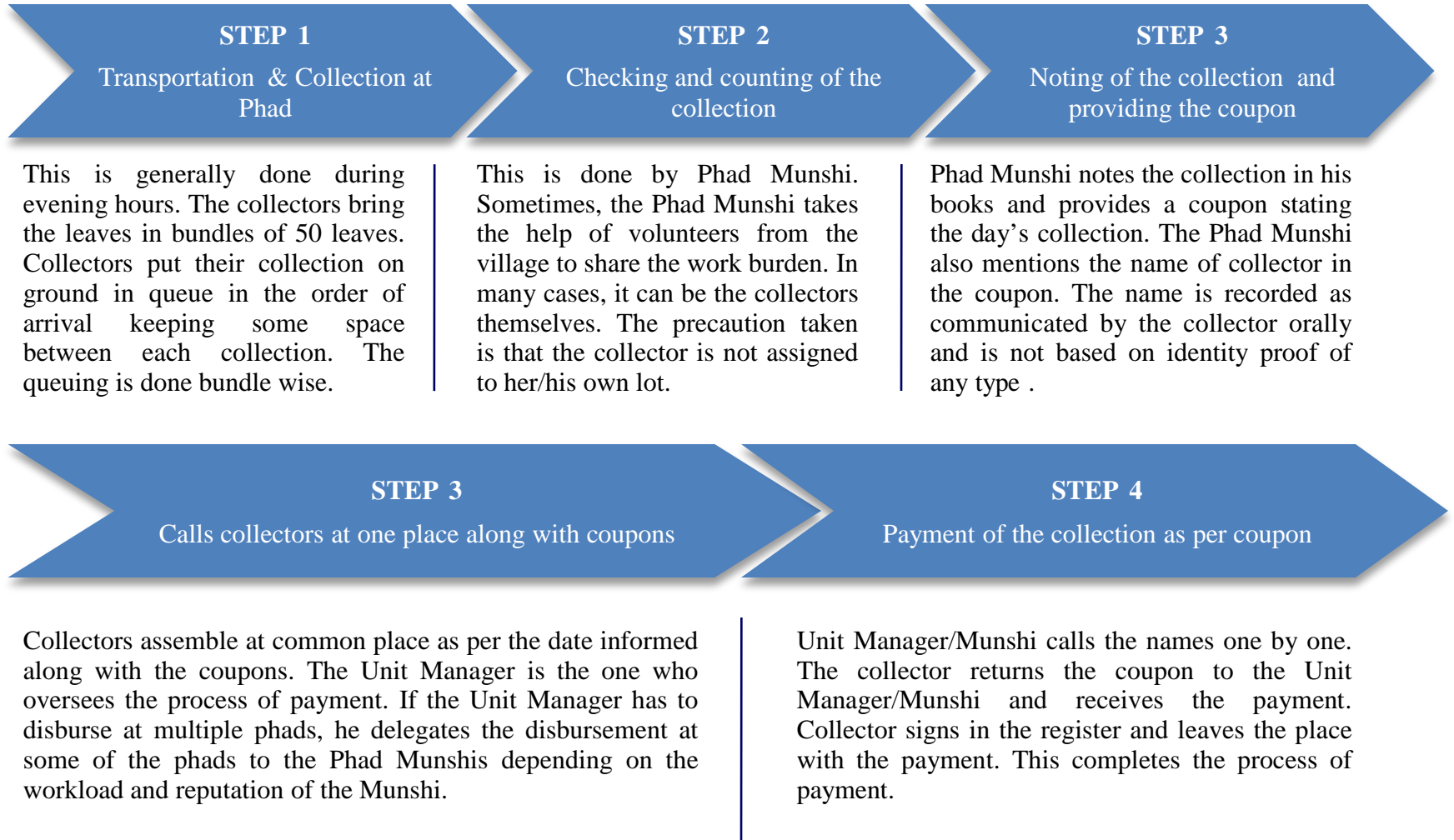
Lalitpur

One of the many districts producing Tendu leaves. Falls under Jhansi division of UPFC. Manned by 6 Section Officers and 22 Unit Managers. The division comprises of 140 Phads (collection units at village level) covering 130 villages where Tendu leaves are collected. About 10,000 registered Tendu leaves collectors. The graph below shows the production and revenue figures (**Collection unit: Standard bags; one standard bag has 1000 bundles with 50 leaves per bundle**)



The business context

UPFC has been overseeing the Tendu leaves collection in the area since its inception in 1974. The process that UPFC followed until 2010 for collection of Tendu leaves and payment to the collectors is as below:



The process had many challenges

Underpayment

- The Phad Munshis sometimes collude with the Unit Manager and pay less than actual. Various pretexts that are used are: leaves swept off during drying due to storm, rejection of part of the supply due to poor quality of leaves

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Diversion of Funds

- The Phad Munshis at times collude with the Unit Manager and divert the funds for their short term personal/business uses such as money lending. The excuses given to collectors for the delay in payment include: delay in sending collection report to UPFC, delay in processing by UPFC

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Discounting of coupons

- The person having the coupon at the time of payment is the owner of the coupon. This implies that any person can cash someone else's coupons. This encourages the practice of trading coupons at unfair terms. Generally the local shopkeepers/traders take the coupons at discounted rates in return for the things of daily need such as food grains and grocery.

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Loss of coupon

- In many cases, the coupons are misplaced. This is generally the only record of the leaves given by the collector. In case of lost coupons, the collector loses the payment

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In the meantime, in 2010, government of U.P. issued instruction to UPFC to pay bonus to the collectors from profits generated from the sale of leaves through auction or tender. Without a reliable database of the collectors, it was impossible for UPFC to pay bonus. The requirement of bonus payment and the challenges in the old system motivated UPFC to look for an alternative...

Hoarding and black marketing of tendu leaves by Phad Munshi

- This may happen before or after the coupons are issued to the collector. The munshi may issue the coupon and still sell the leaves in black market. Or the munshi may understate the quantity of leaves and sell the surplus in black market

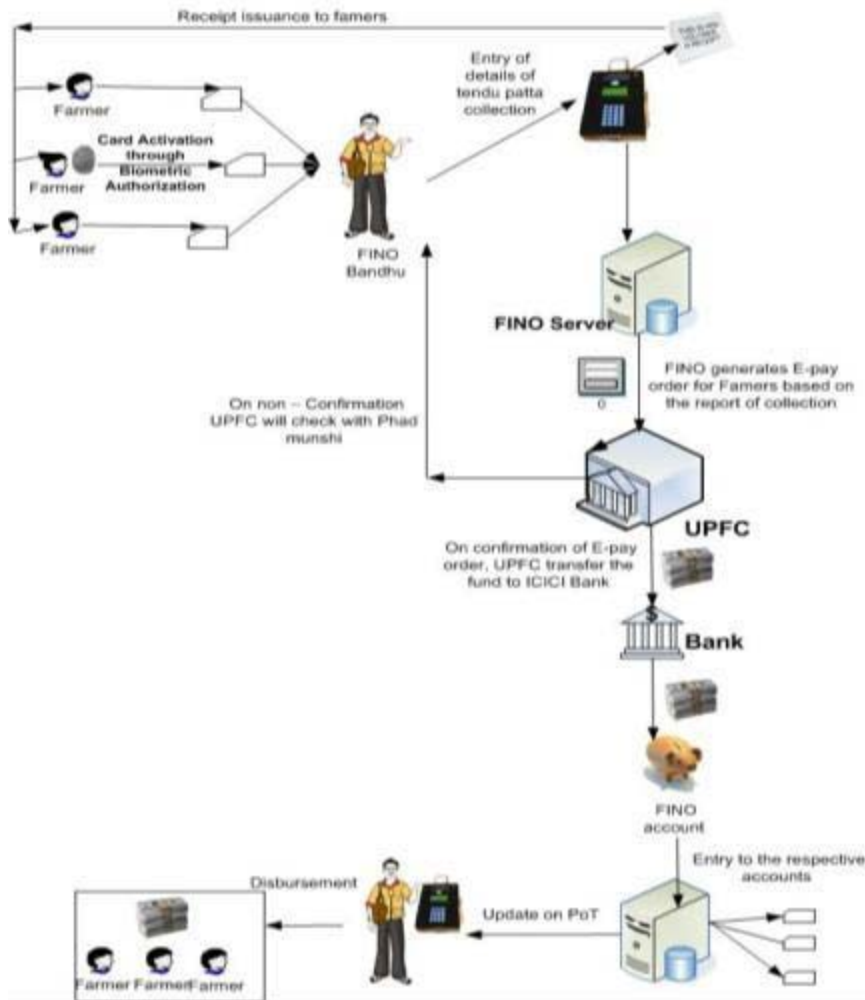
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Understating the quantity of leaves

Phad Munshi may not give the coupon on the same day citing workload as the reason. Coupon is given 3-4 days later, by which time the collector forgets the exact number of leaves given. In some of these cases, the Phad Munshi records less than the actual number of leaves on the coupons .

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...FINO's Electronic Benefit Transfer (EBT) system was one such alternative



- Collectors visit their respective collection centers and deposit the 'Tendu' leaves in bundles to 'Phad Munshi'
- FINO Bandhu inserts collector's smart card into the Hand held device (HHD) and records the collection data through the appropriate menu
- After recording of collection data, the HHD prints a collection receipt, which is handed over to the collector for record purpose
- FINO Bandhu connects the HHD with FINO backend through the end of the day settlement, which uploads the collection data from HHD to FINO's central data sever
- Based on the data received, FINO generates collection report to be shared with UPFC for e-pay order generation
- UPFC checks the collector wise data and prepares e-pay order for the collectors
- UPFC shares the e-pay order of wages to be disbursed to collectors along with the matching funds with the bank, which in turn is shared with FINO
- FINO Bandhu logs into the system using his/her biometric user card. There is synchronization of local device at Collection centre using normal GPRS facilities with the central server. This is called BOD (Beginning of Day)
- The collector needs to produce his/her Smart card and identify him/herself by biometric authorisation for the transactions. The payment based on the e-pay order generated is made to the farmer and entry is made corresponding to the Farmer ID.
- Bank provides the e-pay order to FINO along with the matching funds 2-3 days before the day of disbursement. This is reckoned as Day 0 for FINO. (FINO shall be responsible to disburse farmer payments only after receipt of the fund & e-pay order from Bank)
- On the basis of e-pay order, FINO provides the Bandhus with data of mapped collectors and their respective funds for wage disbursement
- Simultaneously, update is sent on the card through PoT device as per the e-pay order. FINO Bandhu withdraws the requisite money on Day 1 from the nearest bank branch and disburse to 'Tendu Patta' collectors according to the e-pay order copy
- FINO provides MIS reports on the disbursed and undisbursed payments on the daily basis during the disbursement season

It is an electronic payment platform linked to a bank account and operated through biometric card and Point of Sale device.

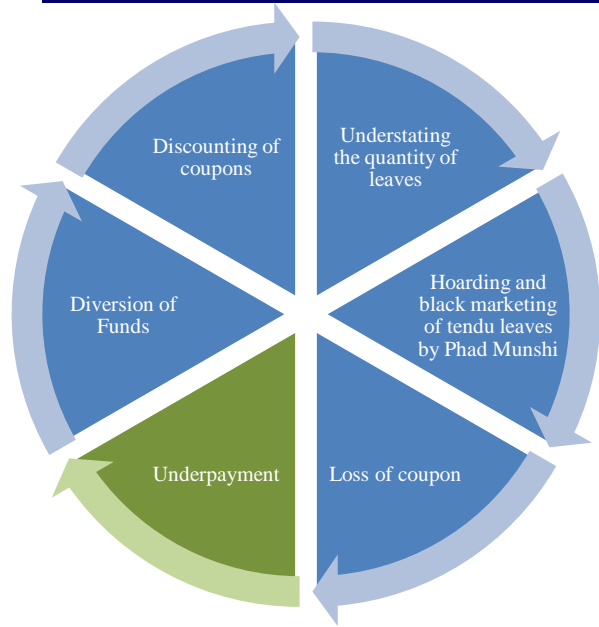
The implementation began on April 2, 2011 and the disbursement for this season was accomplished in the month of July.

The case study attempts to look at how the alternative has worked.



EBT SUCCESSFULLY OVERCOMES THE CHALLENGES OF THE PREVIOUS SYSTEM

EBT plugs the gaps in the payment process



Diversion of funds

In the new process, the payment can't be completed without the authorisation by the collector. This prevents diversion of funds and manipulated leakages.

Discounting of coupons

The application of authorisation also prevents the trading of coupons/collection receipts. This discourages the local businessmen from taking advantage of the distress situation of the collectors as they can not cash the coupons themselves. It must be appreciated that the current process only reduces the ease with which collectors used to be fleeced earlier, it does not stop it.

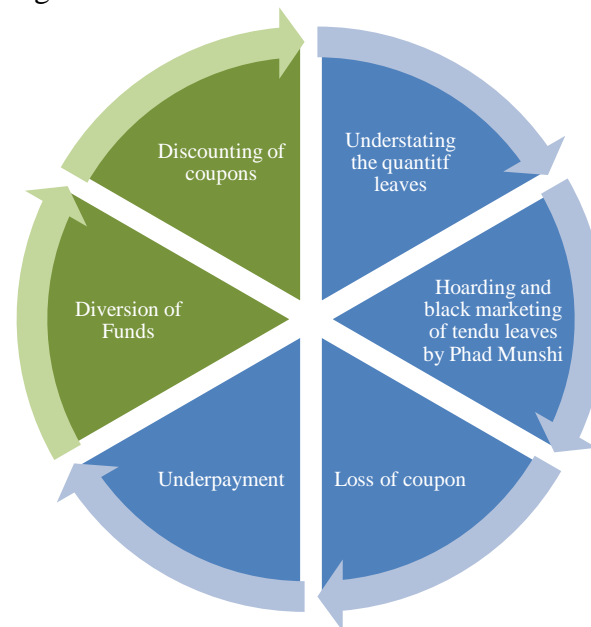
Underpayment

The payment process has been separated from the collection process.

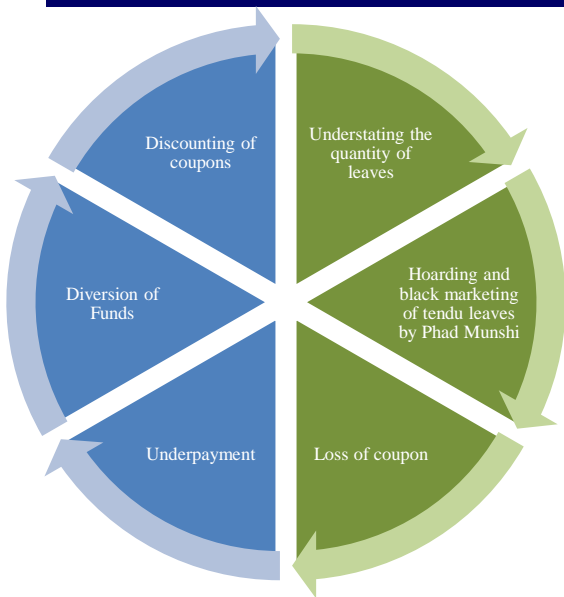
In the previous process, the Unit Manager used to be responsible for the payment, but due to the collusion, the Phad Munshi also used to play a key role in the payment process. So, for all practical purposes, the Phad Munshi was the key person for collection as well as payment in the previous process.

The new process separates payment process from the collection process. By deploying Bandhus away from their own villages, the process eventually prevents any new collusion from emerging.

As the payment process is separated from collection method, scope of underpayment has diminished drastically. This is due to the fact that Bandhus do not wield any influence over the collectors. Simultaneously at the time of payment, receipt for the amount to be paid is generated in advance thus making the collector aware of the exact amount to be received.



EBT improves the collection of procurement data and makes the bonus payment possible



Understating quantity of leaves

The implementation of EBT system needed a full-proof collection of procurement data. As this data forms the basis of the payment, any inconsistency in this regard would lead to inconsistency in payment. FINO assisted UPFC in setting up a hand held device intermediated process of procurement data collection. At the time of procurement, the collector logs into her/his account and then FINO bandhu punches in the collection. This data is uploaded to FINO server and is then shared with UPFC.

In the manual system, the Phad Munshi used to issue coupons with an extended time lag. This encourages him to understate the quantity as the

collector tends to forget the exact quantity delivered. The new integrated technology eliminates the time lag and arrests the scope of understating the bundle quantity.

Bonus Payment

This was one of the key motivations for UPFC to find out ways to create a database of collectors. As per State government instructions, UPFC plans to pay bonus to the collectors in October. This is possible only when there is a complete system of recording and maintaining collection data. This also demands a system of identifying the collectors and correlating this identification with the collection data. The implementation of EBT require these basic building blocks. The system now conducts a unique identification of the collectors and maintains a procurement database. Thus the implementation of EBT has made it possible for UPFC to easily pay the bonus to the collectors on a streamlined format.

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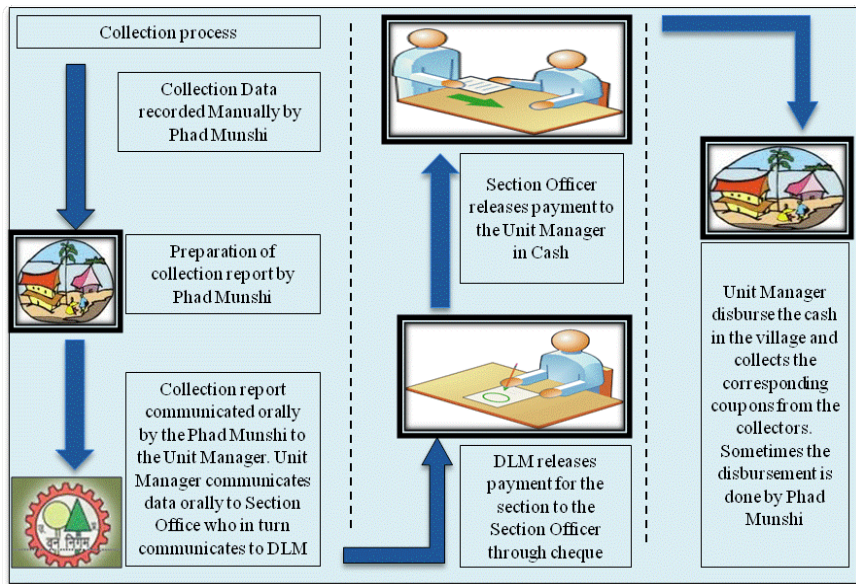
Black marketing and loss of coupons

Understated bundle quantity gives the Phad Munshi a surplus of leaves that is further sold in the black market. The new system, seizes the under-recording of bundles and prevents illegal black marketing activities.

In the new system, all the collectors are given biometric cards that are used for logging into individual accounts. This eases to maintain a collective record on one card by overpowering the maintenance costs of large number of coupons. In case the card is lost, the data remains preserved and can be retrieved after a new card is issued to the collector. Thus the new system mitigates the risk of loosing a card.

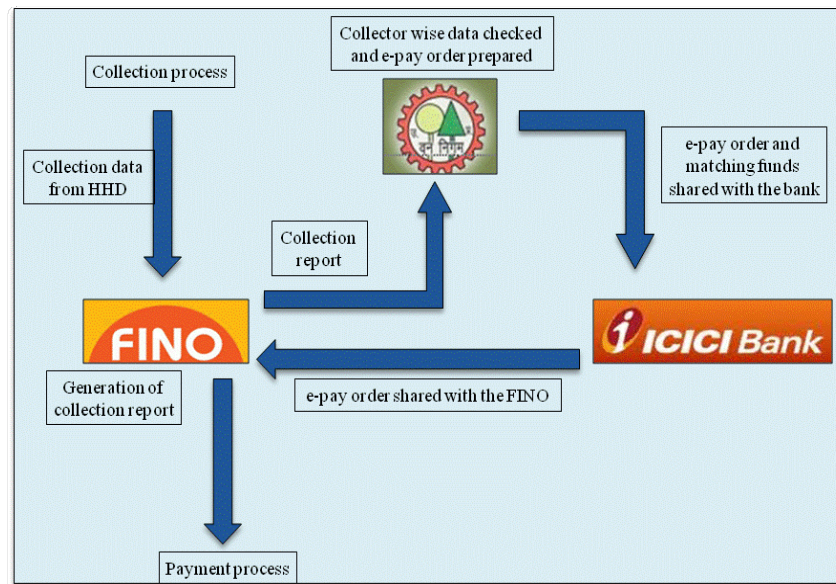
In addition to these specific solutions, the server and database architecture of EBT makes it possible to monitor the collection and payment on real time basis. With FINO-EBT modelling, efficient tracking is done through verification and cross-checking by UPFC-FINO collaboration. This prevents and/or monitors over recording of bundles by one particular individual (likely to be phad munshi).

EBT does all these without an increase in processing time



Tendu leaves Collection and Payment: Before FINO

- Manual and error prone process: data would flow from Phad Munshi through the Unit Manager and Section Officer to the DLM in informal manner, orally on phone. The DLM would send payment to the Section Officer through cheque and he would give cash to the Unit Manager.
- The payment would be done at weekly interval based on the collection done during the week. The amount released by the DLM to the lower levels is dependant on the rough estimate of collection as communicated by the Phad Munshi.
- The process was fast for there were not much formalities or documentation involved. But the system was error prone.



Tendu leaves Collection and Payment: Post- FINO

- Collection report is sent to UPFC on biweekly basis. The hard copy of the report is sent to the lower levels for an audit in the villages for verification. The report then travels back to the DLM in hard copy. Based on this report, an e-pay order is prepared, which is e-mailed to the Bank. The bank then updates the individual accounts and instructs FINO to disburse the same.
- UPFC takes 3 days to send the e-pay order after receiving the collection report. The bank takes another 3 days to credit payments. FINO takes 1 day to disburse. The total duration for the process is 7 days.
- Once the pilot phase is over, the duration may reduce to 4 days as the audit of collection report may not be required.

The time taken in both the processes is comparable. Once the pilot phase of the project is completed, the time taken for disbursement through EBT process will reduce to about 4 days as UPFC may not need to audit the collection report. So, it can be said that EBT process offers significant benefits relative to the previous process.

Furthermore, the interaction with the collectors has revealed that they value the regularity of the payment more than the gap between the two payments. In fact, most of the respondents wanted a minimum of one week gap between the two payments. This ensures that they get a larger lump-sum that they can usefully deploy during the non-agricultural season for sufficient consumption.



EBT ALSO GIVES ADDITIONAL BENEFIT TO KEY STAKEHOLDERS

EBT is anchored to a bank account and hence becomes an outlet for banking services.

Payments

Tendu Leaves collectors at Lalitpur are already availing this facility. At present they receive payments only for the collection of Tendu leaves. However, the same platform could be used for making other kinds of payments. UPFC is toying with the idea of routing the payments for medicinal plant collection, bamboo and logging activities through this platform. There are other sources of payments such as NREGA. The same EBT platform being used for paying for Tendu leaves has the capability to handle other payments at a dynamic level.

Bank Account

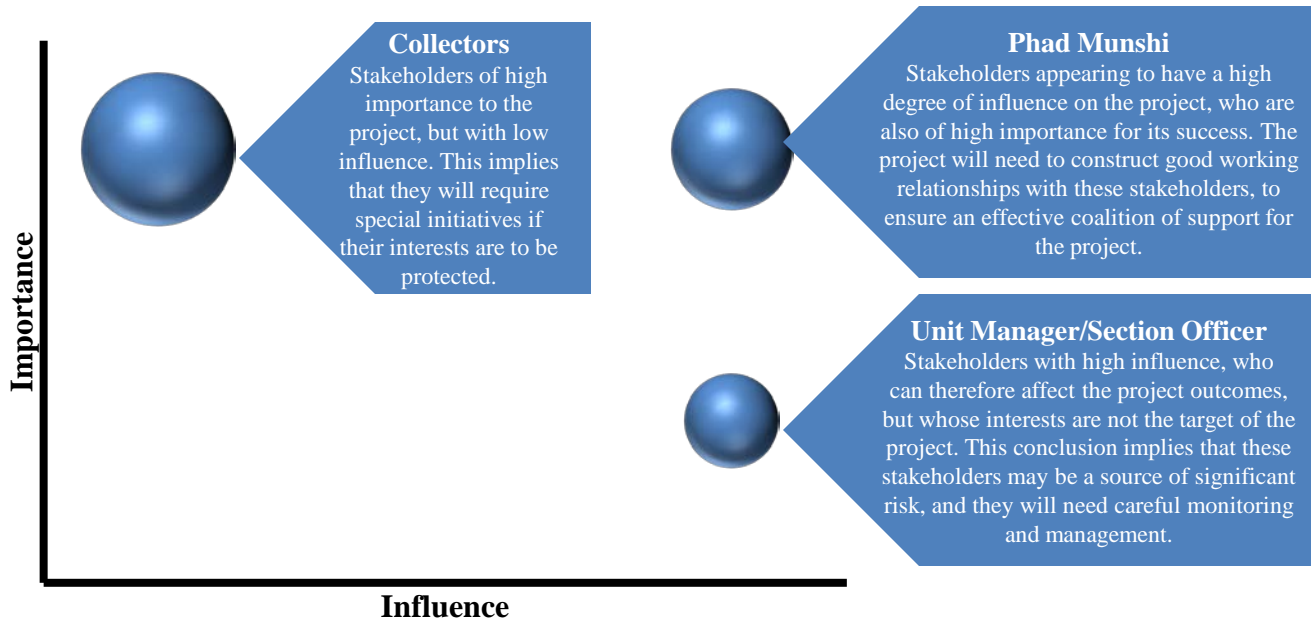
Payment is made possible through a bank account, which is a special type of savings account with low or zero minimum balances and no charges. This account brings banking facility to the doorstep of the collectors in particular and the villagers in general. The collectors/villagers can use the same account to save, deposit and withdraw and avail resourceful banking facilities. This not only provides them with these facilities but also helps them to manage their cash flow by obviating the need to withdraw the whole payment and minimizes the shoeleather costs. They may use it as they need.

Other financial services: Remittance, Loan, Investment, Insurance

Tendu leaves collection is a seasonal activity lasting only a month. Most of the people engaged in such activities migrate to other locations in search for supplemental income opportunities. Such people can benefit from the large network of FINO, spread across almost 20 states, to remit money to their native places. In addition, the same platform can be used to offer various other financial services such as microcredit, investment and insurance

Of the facilities mentioned here, payment is already going on. The saving account is available, though it needs right partner-ships to offer the services. this is true for all the service-s that have been mentioned. The point is that the EBT platform is capable of offering such services.

EBT helps UPFC control the undue power and influence of the implementing officials. This brings in more equity to the collectors.



**Stakeholder equity:
Before and After**

The adjacent graphic illustrates the equity in terms of importance and influence of different stakeholders. The importance, as used here, is the importance of the interest of the respective stakeholders from the perspective of the project.

Even though the collectors are the most important stakeholders,

they wield little influence. The Phad Munshi is another very important stakeholder in the project and has significant influence over the collectors. The source of the influence is the socio-economic status of the Phad Munshi. Generally, the villagers who are wealthier and more literate are the one chosen as Phad Munshis. The Unit Managers and Section Officers are very influential due to their official status. However, their interest is not important from the perspective of the project.

The above analysis indicates that the previous system was a highly inequitable with the interest of the most important stakeholder relegated to the back seat. The EBT model introduces two key changes to alter the power dynamics of the project: the online collection system and separation of financial power from Unit Managers (practically from Phad Munshis also). The online collection system reduces the scope of manipulation of collection data by the Phad Munshi and thus rationalizes his influence. As the graphic above indicates, the unique position of Phad Munshi mandates a collaborative approach to him. By retaining Phad Munshis as the operator of the online collection system does exactly the same.

In the same manner, the separation of the financial power from Unit Managers rationalizes the influence of the Unit Managers.



OTHER MAJOR NTFP_s HAVE SIMILAR PROCESSES AND HENCE CHALLENGES. EBT CAN BE A WINNING ALTERNATIVE FOR THEM TOO.

The context of other NTFPs is similar to that of Tendu Leaves. EBT will work in the same manner and will be equally useful.

Nationalized Non Timber Forest Produce (NTFP)

Nationalisation refers to the rules/policy or provision of governments which restricts the sale of specific NTFPs in open market. It provides monopoly to state or state promoted companies/cooperative to purchase these NTFPs and sell them further to the appointed agents or in open market through auctions.

Nationalised NTFP: Collection and Payment

- The entire area of collection is divided into different smaller units called phad.
- These units are managed by a company official and a local buyer called munshi and in some cases primary societies.
- The produce is collected by collectors and is purchased by the Phad Munshi of Primary Society at every collection centre.
- The munshi/ primary society treats the produce if possible at collection centres, transports and stores in his godowns or the godowns of Forest Department/ Federation.
- The collection is auctioned or is sold to pre appointed agent. The purchaser makes the payment of the purchase price in equal instalments.
- The payment is made to the Munshi/Primary Society at the time of collection or after the auction. The Munshi/Primary Society in turn pays to the individual collector.

Non-Nationalized NTFP/MFP (Minor Forest Produce)

These are the NTFPs which are not nationalised by any state legislature and regulations. So technically these NTFPs can be grown/ collected and sold to open market by the collectors without any state intervention. Though in the end this produce is sold in urban or larger markets through the multi layered channel of traders.

MFP: Institutional collection and payment

- The buyer gives indents to purchase of the MFP in advance to the federation or apex body cooperative.
- The apex body then may approve the price and quantity to be purchased after due negotiations with the buyer.
- Based on the approved quantity the district bodies and primary societies are informed on quantity to be purchased, storage and transhipment.
- After the due deposit of specified advance the purchaser can take the delivery of produce after paying sale value including taxes.
- Beyond this point purchaser is free to carry the produce at desired location on a transit pass of forest department.
- In case of the collection by primary societies the payment process remains more or less same as that of nationalised NTFPs.

Due to aggregation, the scale is large

MFP: Local collection and payment

- Collectors collect the produce and sell it to the small traders in nearest bazaar or haat or the trader may visit them to procure the collections
- Main trader collects the produce from the small traders.
- The produce is then graded and primarily processed.
- The graded/ primarily processed produce is sold to the near by city mandi or to a bigger trader who can sell it across the state also. He may also further process the produce if required.
- The last trader sells it across the state to bigger mandi.
- Payment is based on the price prevailing in the market. In many cases indigenous people barter the collections with other edible items.

The scale in this case is small and lack of aggregation makes it difficult to involve businesses

In case of the nationalized NTFP and the Non-nationalized NTFP routed through institutions, the process of collection and payment is almost the same. Both the situations are same as that of the pilot done with UPFC at Lalitpur and hence the challenges are also the same. As has been shown for the pilot, the EBT model of FINO can be used in above two situations to overcome the challenges of the same and deliver timely success.



EBT SYSTEM IS FLEXIBLE AND HENCE EASY TO IMPLEMENT

The system is flexible and hence FINO can customize it to incorporate the uniqueness of each context of implementation; the same way it was done at Lalitpur

The customised process at Lalitpur

Bank gives mandate to FINO to enroll tendu leaves collectors at Lalitpur



FINO enrolls collectors based on KYC and subject to confirmation of their status as collector by Phad Munshi. Gives URN.



Bank activates account linked to those URNs (account opening for each customer) to used for payment



Automation of the collection process to prevent leakage



FINO uses the same platform to distribute the financial products and services of the bank. Here FINO acts as business correspondent.

After FINO receives a mandate from the bank, it works independently to enrol the customers.

At Lalitpur, FINO had to work closely with the local Phad Munshis and UPFC officials to ensure that only those collectors were enrolled who were mentioned in the pre-populated data. This increased the co-ordination efforts for FINO and elaborated route plans were prepared to smoothen the process.

Follow up enrollment was needed to enroll the collectors who migrated to Lalitpur for the collection work only.

The typical data fields for enrolment included the demographic details namely; district, block, village and full address.

At Lalitpur, the data fields had to be modified to district, section, unit, phad and complete address. This needed the following changes at the frontend and backend:

- The software of the front end machine had to be changed to accommodate the new data fields.
- The reporting formats had to be designed afresh to generate suitable report for the bank as well as UPFC. The new reports for UPFC included biweekly collection report and enrollment report.
- In addition to the URN, the collectors had to be mapped to the registration number of UPFC also. This field needed to be incorporated in the reports to the bank.

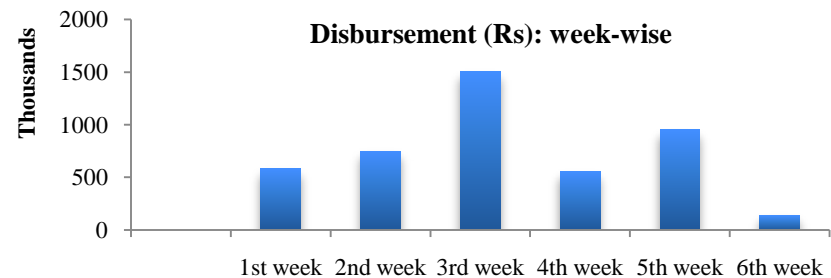
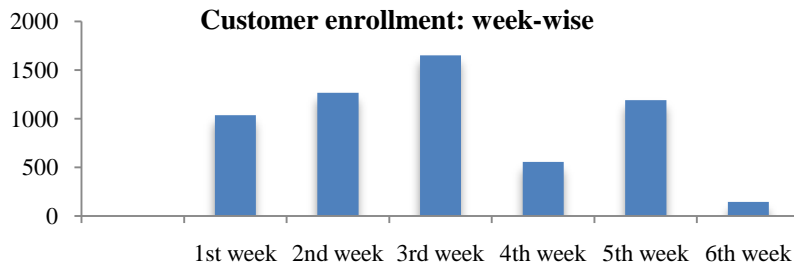
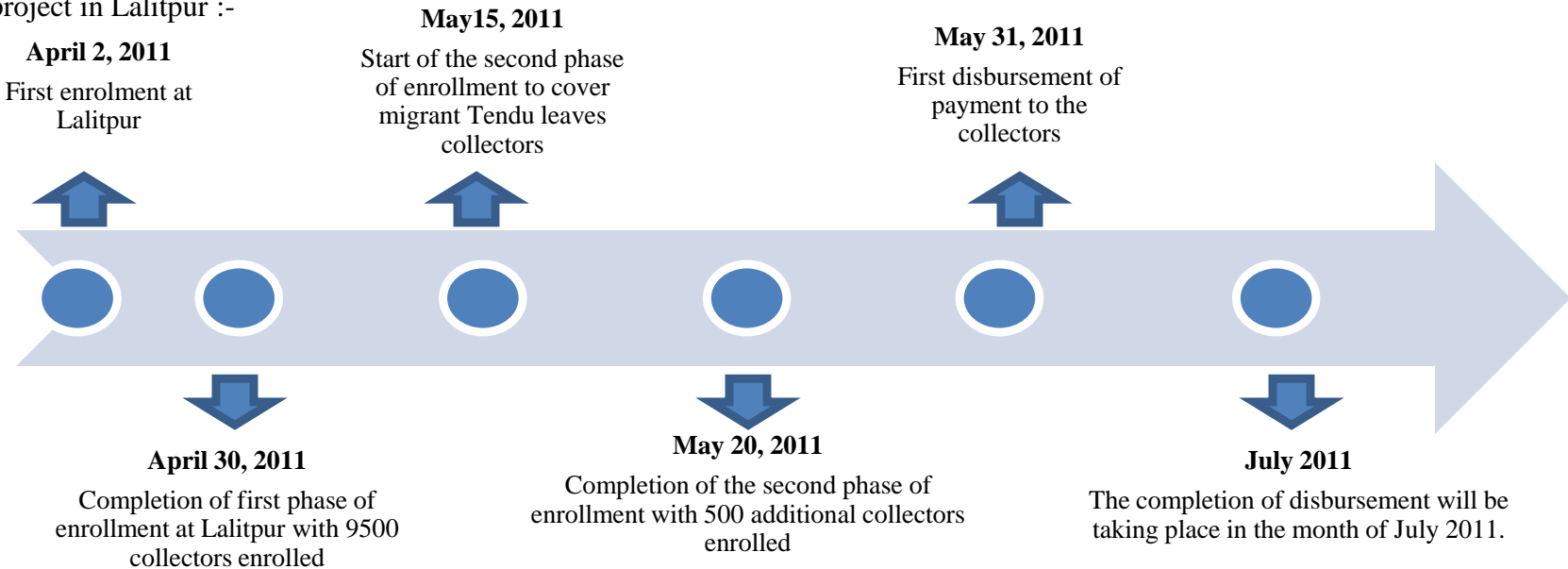
FINO, in collaboration with UPFC, laid out complete new infrastructure and technology to automate the collection process

This is one key requirement to prevent leakages from the system. The typical payment system of FINO does not include this part in any form and hence, FINO had to conceptualize and create the infrastructure. The specific things which

needed to work included: software for the POS devices used at the time of collection of leaves, the data format compatible with the requirements of UPFC server, training to the Phad Munshis to operate POS devices and providing trained manpower wherever needed.

Due to flexibility the system can be implemented and scaled up very fast.

The technology is time tested and, as explained earlier, FINO has already implemented for different projects under diverse conditions. The experience has been same everywhere involving experimentation and innovation. The system is geared up to implement and faster to scale up. The experience at Lalitpur is no different. The project time line indicates how fast the project was implemented in this particular district. Below is a gist of the time line that depicts the commencement of the Tendu Patta project in Lalitpur :-



However, successful implementation requires support from the host organisation

The senior management had strong belief in the ability of the project to deliver benefits to the stakeholders, especially the Tendu leaf collectors. This belief translated into adequate cooperation during the project implementation. Tough decisions were taken wherever needed. The senior management was personally involved in the monitoring and troubleshooting at the field level. The belief in the project continues to remain strong.

Mr. R C Gautam (IFS), MD, UPFC

“We have achieved much more than what we set out to achieve with the new system. It has not only made it possible for UPFC to conveniently distribute bonus to the collectors but also improved the process of collection and payment. The implementation of the new system required us to develop our own IT capabilities but the gains have justified the investment. Now we are getting enquiries from other states about our experience with the system”

Mr. A.K Pande (I.F.S), Regional Manager, Jhansi Division UPFC

Visionary and thought leader for UPFC Tendu Patta EBT through banks & BCs. He has been one of the key contributors along with other project members in conducting full assessment – workshops - implementation of the solution offered to benefit the corporation & the collectors.

“The innovation, service and quality that have been offered to UPFC through the automation of the collections & payment system i.e. EBT with secure and traceable mechanism, is already seeing far reaching positive implications for the tendu patta collectors, the local community and the corporation. The challenges in our conventional model have been limited and narrowed down, such that the systems that has been adopted today provides for an effective quality & monitoring control, good governance and most importantly the social empowerment. Personally, I am most pleased to see the impact of this simple & smart technology solution to greater cause of the people who live in the remotest part of our India’s hinterland with least intrusion to their habitat”

I am thankful to the corporation for accepting this methodology and extremely delighted to be part of this vision & innovation. I hope the journey continues”.

It also requires adequate preparedness of the host agency, UPFC in this case.

UPFC kept pace with FINO by beefing up its own IT infrastructure. This proved to be very critical in successful implementation of the project. Following are the improvements/changes that UPFC undertook:

- In Tendu Patta Season-2011, UPFC has used an end to end technology solution in collecting Tendu leaf collection and payment details. The solution helped in selling collected Tendu leaves through tenders also.
- At the start of the project, UPFC did not have any data about Tendu Leaf collectors. UPFC took pains to collect relevant data, required for populating the fields in enrolment software, with the help of the field staff.
- UPFC tied up with Expedien eSolutions Ltd. for setting up database and IT services at Head office, District Logging Offices & sales offices in U.P. All offices are now connected through V-sat, unlike in the past when there was no such connectivity among the offices.
- UPFC also got an online application developed by Expedien eSolutions Ltd. It can track Collection details in real time from any location.
- UPFC used its Tendu Patta application for Tendu Patta sale tenders. This has decreased the timeline for processing tenders and helped declare results fast.

TESTIMONIALS OF STAKEHOLDERS IN THE PROJECT

Tendu Leaf Collectors

How did you come to know about FINO and what were your perceptions when

FINO initially started the enrollment process? We came to know about FINO through Phad munshi and the FINO officials. Since we trust the munshi, when he told us that the collection's money would be received through cards we trusted him.

unki salah galat nahi lagi kabhi humko, humare ghar ke hai vo -“ Never though he is giving a wrong advice, he is from same village” – A respondent telling about his trust on munshi.

How long did it take to receive the cards? We got the cards on the spot. We did not have to even give the photographs. Also, there was no charges for opening account,

What do you think of this new process? We feel it is a safe process. Even if our payment gets delayed we are sure we will receive it. Its there in our cards. *“Mazdoor ka paisa nahi marega”* (Labourer will not lose his money) said one of the respondents. Unlike the earlier system we get a card and passbook in this system which helps us in keeping a better track of our collections.

But in earlier process, even if the payment use to get delay due to any reason, *munshi* use to give us credit. Thus in emergency we would get money, but that is not happening in this process. Here we have to wait for payments and thus face hardships

However, in the new process once the number is entered in the machine, we would definitely get the payment. Even if the deposited collection is lost due to rain, wind or termites we are not liable to it. The *munshi* would bear the loss. Earlier the *munshi* use to adjust it while giving the payment.

If the saving facility is provided with this account would you avail it? *“abhi to aapka bank, seasonal bank hai”* (At present the account is a seasonal account) This is the response of a respondent about the NFA (No frill account) for *tendu patta* payment. We would save some amount in this account if we get this facility. This was not their in the earlier process where *munshi* would give us the payment.

Do you feel this is a better process than getting MNREGA payments from bank? This is a better process, because of two reasons . One we get the payment in the village. Second behavior of both munshi and FINO officials. They explain us all the details regarding the account and help us in process. Unlike bank where we have to go so far and then wait for hours. At time we have to wait for whole day, that means loss of wage for that day. Again the behaviour of bank official is not good.

“lalkaar ke bhaga dete hai” (They yell at us and ask us to leave). This was the statement of one of the respondents about their experience when they go to bank to enquire about whether the payment has been credited in their account.

Mr R S Saini, Project Manager, UPFC

What was the motivation behind adopting the new process? The tribal act-2002 requires the state governments to share profit accrued from the sale of NTFPs with the communities. The implementation of this act in November 2010 made is necessary for UPFC to create a mechanism for transferring profit to the communities. The challenge in case of Tendu leaf collectors was to link the collection of leaves with the individual collector almost 6 months after the collection season was over. Under the existing system, collectors used to receive payment based on coupons issued to them. This did not require long term storage of data on collectors.. So a system was needed to maintain collection data, details of collectors.

How the new process has improved the collection process? In the new process, the collection details are uploaded to the UPFC server through PoT machines. This is done at the time of collection. It has prevented manipulation of collection figures after the leaves have been deposited by the collector. The centralized data storage has also improved the monitoring capability of UPFC. Any unusual collection, reflected in above average collection amount, can be spotted instantly and traced to the Phad..

What are the improvements in the payment process? the new system has made the payment process very transparent. Earlier the payment used to be based on the data given by Phad Munshi. There was no concrete mechanism to validate the data. Now there is no need to rely on the information coming from Phads. The payment is base on the collection figures uploaded to the server. The collectors also know the exact amount that they are entitled to at any time..

Has the system performed upto the expectations of UPFC? The system has exceeded the expectations. It even exposed the weaknesses of the previous system and provided solution to them. The system has also boosted the professional image of UPFC. We plan to extend it to other activities of UPFC. The new system has eliminated the vested interests by plugging the gaps that used to lead to pilferage. This has improved the quality of collection as, now, there is no incentive for anybody to compromise on the quality.

THANK YOU FOR YOUR ATTENTION