

Instructions For CSC Operators

How to increase the income to VLEs through RECALLER

- As you know, rural and semi-urban people are having Insurance policies, loans, fixed deposits etc. Most of these are illiterate. They are unable in remembering the maturity date or EMI date or policy premium date. Due to these reasons, the rural people are paying late fees, lost insurance support etc.
- The VLE may introduce this Reminder service to Farmers /villagers. For each farmer, the VLE may create Login account and enter his financial activity details at RECALLER. During entering the details in the tool, VLE shall provide his email ID .
- For activation of Login account, the VLE will receive the web link by email, when he receive the email, he shall click the web link and confirm the account authentication and will be able to login.
- After login only the option for adding mobile number would come. So VLE has to provide the farmer phone number, the farmer will receive the one time password (OTP) /CODE for verification. For confirming the mobile, the VLE shall enter the code in the web application.
- Once the email and Mobile phone verification is over, the VLE may enter the respective family financial activities. During entering the details, the VLE shall choose the Reminder schedule.
- The Reminder (online application) will send the reminder message by SMS and Email. The respective farmer will receive the message in Mobile phone and the VLE receive the message by email. If the farmer forgets the mobile SMS, the VLE may remind the message to the respective farmer.
- At present, there is no need to pay any service fee to C-DAC. But the VLE may introduce this service to Farmers/Villagers and collect the some service fee from them. When the farmer receives the reminder by SMS about his LIC premium, he will come and pay his policy premium amount at you center. That time the VLE will get some service fee. And also this tool will provide financial status of your village. Then you can introduce many insurance policies, deposit schemes to the villagers etc.

Login Details

- Please visit <http://www.indg.in/recaller>
- Login the Recaller tool
- Once the Mobile phone and email verification is over, then the VLE can enter the financial details
- There are five major Financial Activities included in this tool such as Saving Deposits, Loans, Insurance, Investments, Electronic cards. For each major Financial Activity, the following sub activities are there.

Major Financial Activity	Sub Activities	Reminder for what
Saving Deposits	<ul style="list-style-type: none"> • Monthly Recurring Deposits • Fixed Deposit / Term Deposit Maturity • National Saving Certificates 	<ul style="list-style-type: none"> • Monthly deposit • Maturity • Maturity
Loans	<ul style="list-style-type: none"> • Personal Loan Repayment • Housing Loan Repayment • Vehicle Loan Repayment • Agriculture Loan Repayment • Gold Loan Repayment 	<ul style="list-style-type: none"> • EMI • EMI • EMI • EMI • EMI
Insurance	<ul style="list-style-type: none"> • Life Insurance (Endowment) • Unit Linked Investment Policy (ULIP) • Family Health Insurance • Vehicle Insurance • Building / House Insurance • Asset Insurance • Crop Insurance 	<ul style="list-style-type: none"> • Premium payment • Premium payment • Policy renewal

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Investments	<ul style="list-style-type: none"> • Infrastructure Investment Bonds • Mutual Fund Maturity 	<ul style="list-style-type: none"> • Maturity • Maturity
Electronic cards	<ul style="list-style-type: none"> • Credit Card Validity • Debit Card Validity 	<ul style="list-style-type: none"> • Renewal • Renewal

- For example, After Login of RECALLER, click the Insurance, then there are 7 sub financial activities will display. On each sub activity, you can find “+Add New”. Then you can click it. The tool will ask enter the details of ‘Company name’, ‘Policy number’, ‘Insured amount’, ‘Policy starting date’ and ‘ending date’. Please enter the real details. Then you can click the ‘SUBMIT’ button. Then again you will return back to Insurance page. Now you can see details in the table format what you entered. In the same row, you can find Edit/Delete/Edit /Add reminder/ Disable Reminder.
- Then you can click the ‘Add reminder’, immediately SMS/Email Message boxes will display. Please enter the message what you want get the message in the mobile or email. In the same page, ‘Send me reminder’ is displaying. You may select the ‘YES’. Then the page will expand and downside some details will display. Then you select the ‘Remind Me’. If select the one day, the tool will send the Reminder message one day before. For example, your deposit will mature tomorrow. You will receive the message today. The Tool will inform your maturity one day before to you. Then you select both ‘EMAIL’ and ‘SMS’. If you have Insurance policy / Monthly Recurring deposits, the Repeat options will display in the same page. Then you opt for REPEAT, then you can chose any one of repeat : Quarterly, Half-yearly , Yearly. If you are paying Insurance policy in Half yearly, you can choose Half yearly. Then you can click the ‘SAVE’ button.
- Now you completed the process. The Recaller tool will send the all your reminders by SMS/Email messages as per your given schedule
- The VLE shall maintain the manual record and enter all farmers login IDs and Passwords to enter/delete the data /details.
- Now the C-DAC is testing the tool and we are also adding more features to this tool. We are requesting the all VLEs, please use this tool and provide your feedback at indg@cdac.in . While using this tool, if you need any clarification, please contact us by email indg@cdac.in