

## Service Delivery is a 5 Step Process

- 1** Take the orders from the customers
- 2** Check the balance in the wallet account. If not sufficient to purchase the product/service, then add more deposit to wallet.
- 3** Place the order, money automatically deducted from the wallet.
- 4** Product/Service from Drishtee reaches you.
- 5** You deliver the Product or facilitate Services to the customer.

### Wallet Account\* of Drishtee Entrepreneur

A wallet account is maintained with Drishtee as part of the initial security amount deposited by the Entrepreneur against which the services and products are provided to the Entrepreneur. The Entrepreneur's cost of products/services is deducted from the wallet account or in case of commissions they are deposited in the wallet account directly. Wallet needs to be regularly recharged in order to continue availing the services. This account is maintained with Drishtee, not as a bank account but like a Prepaid Service Account for the ease and clarity of transactions.

The Entrepreneur can check for the availability of funds in the wallet account by anytime calling to the Call Center or through the mobile (in case of a TSC) or through Drishtee Portal (in case of a Kiosk Operator).

## Our Partners

### ICICI Prudential

A leading player in the Indian financial services industry, ICICI has a presence across all market and product segments. ICICI has customized a lot of features of its products for the rural markets. It is a pioneer in many product categories and has been a leader in testing and commercializing innovative products, specially designed for the rural markets where the primary source of income is agriculture. A supportive staff and an aggressive marketing policy make ICICI an ideal partner for Drishtee's foray into marketing of financial services, through its entrepreneurial network. Drishtee has entered into separate alliances with ICICI Prudential, for marketing its life and non-life insurance solutions, respectively.



### Kotak Mahindra Life Insurance

Kotak Life Insurance is a joint venture between Old Mutual Plc. and Kotak Mahindra. Old Mutual Plc. is a London based Fortune – 500 international financial services group focusing on asset gathering and asset management. Established in 1984, the Kotak group has long been one of India's most reputed financial organizations, offering complete financial solutions that encompass every sphere of life. Kotak has a very focused relationship with Drishtee where the company is very enthusiastically supporting the entrepreneurs' efforts by direct support and training.



### Bajaj Allianz

Bajaj Allianz General Insurance company is a dynamic partnership between two giants, Bajaj Auto Ltd., India's largest 2 and 3 wheeler giant with diversification in auto finance, steel etc. and Allianz AG, Germany- the world's largest insurance company with 700 subsidiaries across 70 countries. The joint venture company incorporates global expertise with local experience. Our comprehensive, innovative solutions combine the technical expertise and experience of the 110 year old Allianz AG, and in depth market knowledge and goodwill of Bajaj Auto. Drishtee has tied up with Bajaj Allianz for a range of General Insurance products.



## **Amaron**

Amaron has become the benchmark for quality in the auto battery industry. The Amaron Hi-life automotive battery is a product of the collaborative efforts of engineers at Johnson Controls Inc. USA, and Amara Raja. This zero-maintenance product incorporates the latest technological advances in the field and is at par with batteries manufactured and marketed in developed countries.



## **Pustak Mahal**

Pustak Mahal is a publication house which has over 1,500 titles, with at least 500 titles on the active list. Out of these, around 50 titles have been on the bestsellers' lists, and are still being printed even years after their first edition. Rapidex remains one of the most successful brands ever created in Indian publishing history with over 25 million copies under the Rapidex imprint. Every year, the company prints over 2.2 million copies of different books – including the new titles.



## **Scojo Foundation**

Scojo Foundation was established by the partners of Scojo Vision, LLC, which donates a 5% of its profits to the foundation. Drishtee and Scojo together have devised a process through which they train local entrepreneurs to perform basic eye exams and sell low-cost reading glasses in their communities. By providing rural people with the tools to see, Scojo Foundation improves their health and doubles their working life. At the same time, they help raise the standard of living for local entrepreneurs.



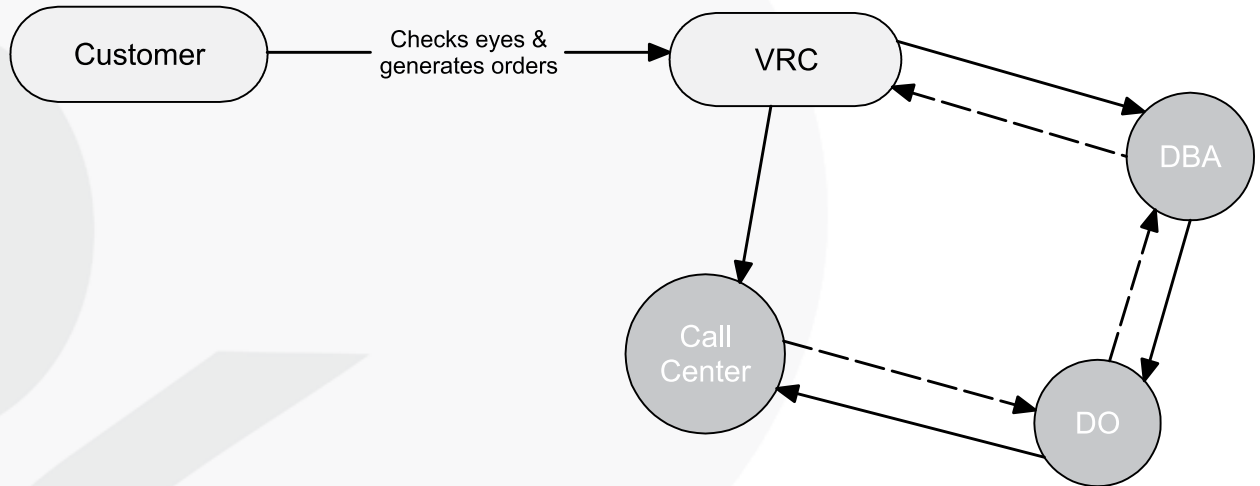
## **Oxigen**

Oxigen is a Joint Venture between Indian and South African partners. The overseas partners are promoters of "The Prepaid Company" a market leader in South Africa with over 70% share in the distribution of physical and virtual prepaid airtime. Besides operational expertise they bring to the partnership time and market tested product technology with successful track record in competitive markets in South Africa and USA among several other countries. The primary focus of Oxigen, India Prepaid is on the electronic distribution of prepaid airtime of several leading telecom operators on a single platform.



## Flows

### Scojo Reading Glasses



Ques 1) Explain the process of using this product.

Ans 1) The VRC needs to buy this kit, which is available at a specially discounted price to Drishtee. She needs to use the kit to find out the power ranges of the customers and give appropriate glasses. If the number of glasses fall short of the demand, she will have to place an order with the Call Center. The channel of placing the demand and getting the order will remain the same as with other products.

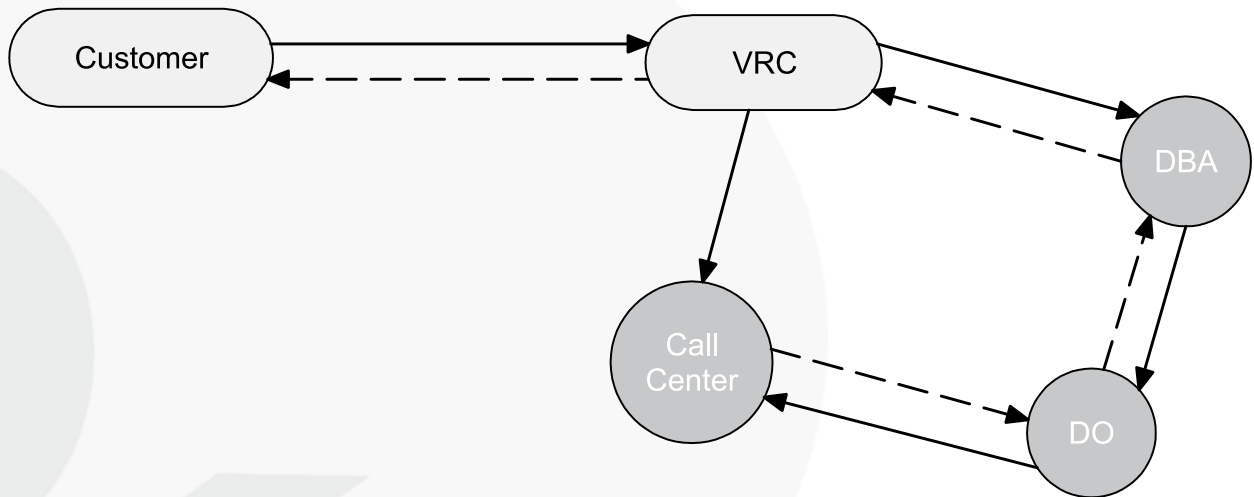
Ques 2) How does the VRC use the kit?

Ans 2) The kit has been designed specially keeping the rural folk in mind, therefore it is simple and easy to use.

Ques 3) What happens when the number of glasses finish in the kit?

Ans 3) The VRC can place the order with the Call Center for the number of glasses required for her area. If the number is large enough, the delivery can be made to the village or else it goes to the DO.

## Amaron



Ques 1) What is the process of placing the order?

Ans 2) The prices of batteries are more than what the wallet amount is meant to have, i.e., Rs 2000/-. Therefore the VRC will have to necessarily deposit the required amount before placing the order.

Ques 2) Does the battery come to the customer directly?

Ans 2) No, the delivery is made to the DO.

Ques 3) In whose name does the warranty and bill get registered?

Ans 3) The invoicing is made in Drishtee's name, the copy of which goes to the DO. The warranty card is duly signed and stamped, keeping the customer- name space empty. If the Order slip given by the VRC to the DBA clearly specifies the name of the customer and his/her demand, the warranty card will have the name duly written.

Ques 4) What should the VRC do to ensure that customer receives his/her battery and the warranty in his/her name?

Ans 4) The VRC should clearly mention the name of the customer and the specific demand of the battery behind the order slip before giving it to the DBA.

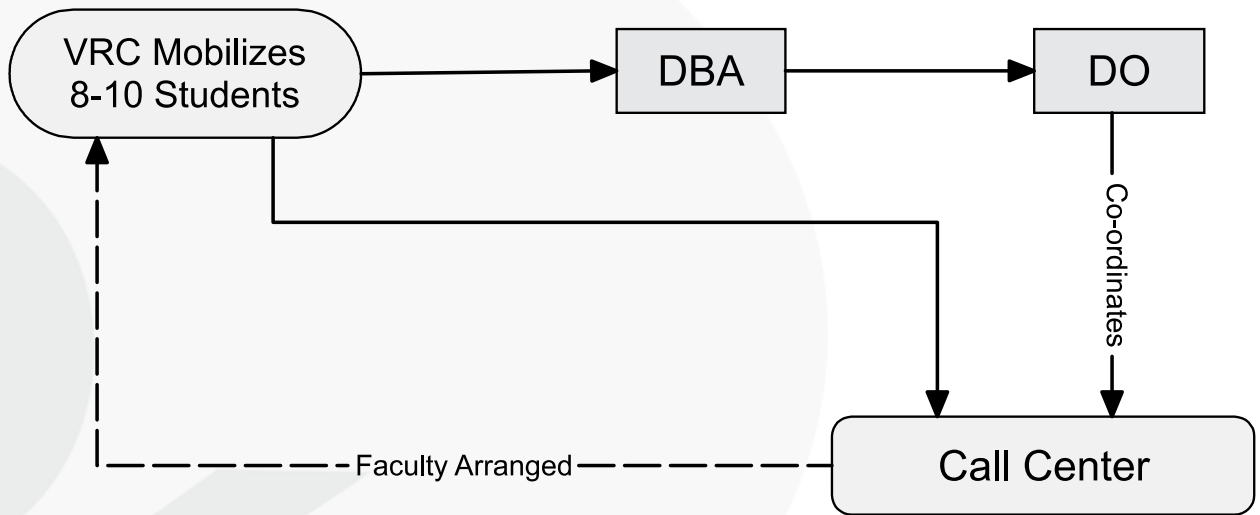
Ques 5) How will the VRC tackle with a customer who does not know what kind of battery is required for his/her use?

Ans 5) The VRC in due course of time will be equipped to deal with this situation as she will have a catalogue where the specification of the battery, its usage, voltage and other supporting tips like how to maintain the battery to provide longer life will be made available.

Ques 6) What is the process of after sales service?

Ans 6) Like any other process of warranty of a product, the customer has to take the battery to the dealer, mentioned in the warranty card, and get the service done. The VRC cannot take responsibility of this process.

## STEP



Ques 1) Who arranges for the faculty?

Ans 1) The DO in coordination with CEEP based in NOIDA is responsible for arranging a faculty for the English Speaking Course.

Ques 2) Who arranges for the administrative things?

Ans 2) For teaching aids like laptop, cassette, books, worksheets etc. Drishtee takes the responsibility, while the venue is to be fixed and financed by the VRC.

Ques 3) How does the VRC understand the level of the students?

Ans 3) The STEP Kit consists of a very simple-to-be-administered form. The level of the students whether the beginners' or the learners' can be easily judged by this.

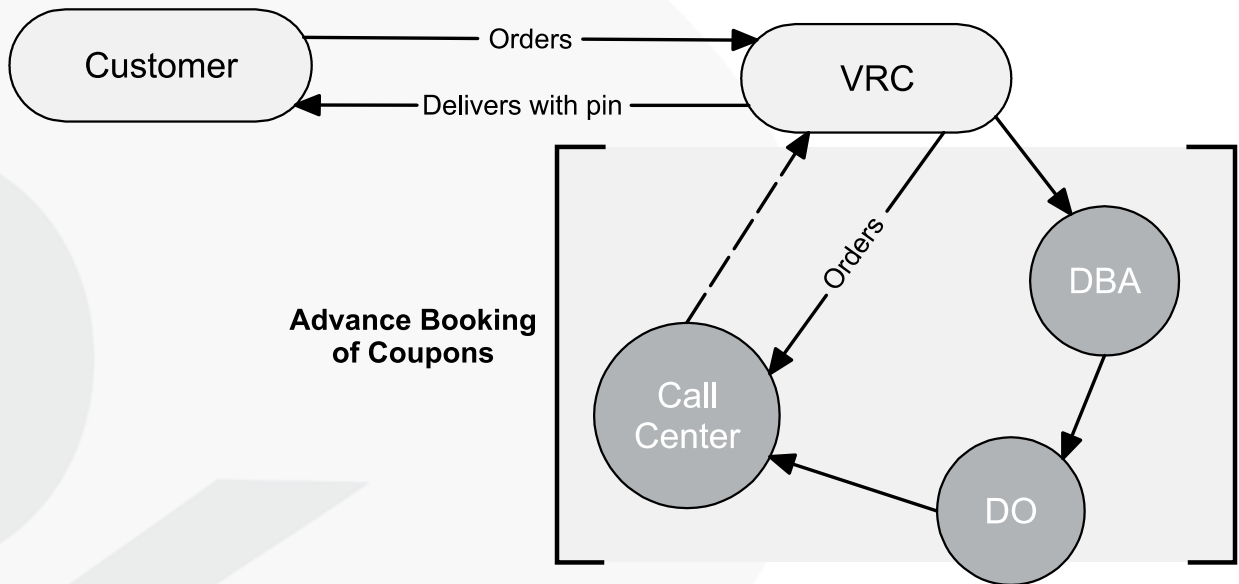
Ques 4) Is there a prospectus that a VRC can show to the villagers?

Ans 4) Yes, the prospectus is available with the DO at a small cost of Rs.18/ which the VRC makes it available to the villagers for a nominal cost of Rs. 20/

Ques 5) How many classes are taken per batch?

Ans 5) Three classes of two hours each in a week are conducted for a period of two months. A total of 48 hours are given to each batch.

## MOBILE RECHARGE



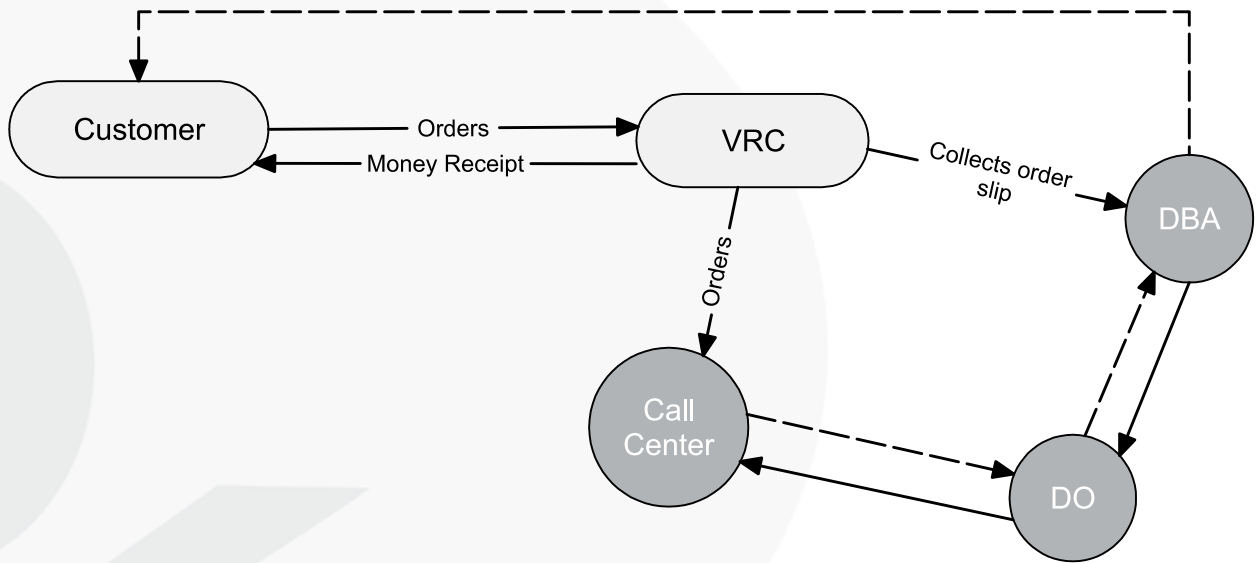
Ques 1) Explain the process of getting the mobile recharged?

Ans 1) The VRC is encouraged to keep Rs. 250/ worth recharge coupons of different denominations. A sheet with the details of each denomination is attached with the order slip with Customer name being 'Self'. This is applicable in case of any bulk order meant to be stocked at the VRC end. The DBA gets the ordered recharge coupons to the VRC where she receives all the respective pin numbers of the various coupons ordered. Whenever required, the customer gets her/his mobile recharged instantaneously.

Ques 2) What about any single order for a recharge coupon?

Ans 2) If the recharge amount is above Rs 250/, the process of ordering follows the normal channel of ordering and delivery through the Call Centre.

## NAVEEN GRAM PRODUCTS/PHILIPS/PUSTAK MAHAL/MOBILE PHONES



Ques 1) How does money transaction take place?

Ans 1) Wallet amount is utilized for placing the order.

Ques 2) How long does it take for the product to reach the customer?

Ans 2) The product of Naveen Gram and Philips are available at Drishtee Regional Office, therefore, the delivery of the products will not take more than five days. In the case of mobile phones and Pustak Mahal an additional two- three days will be taken for order delivery.

Ques 3) What is the process once the product reaches the VRC?

Ans 3) VRC needs to sign on the POD( proof of delivery)and also take the signature of the DBA on the delivery register (available with VRC).

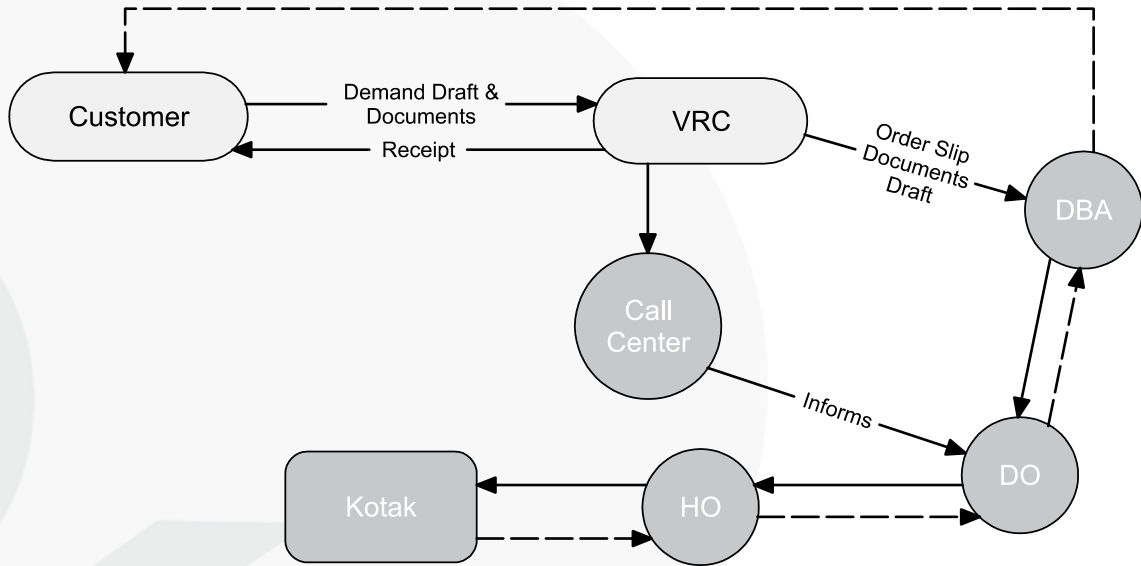
Ques 4) What happens to the damaged goods?

Ans 4) VRC can reject the damaged product which is sent back. The MIS Portal back at the Call centre will reflect "Order pending" till the VRC receives the product in satisfactory condition.

Ques 5) From where does the VRC gets the delivery register and the order slip book?

Ans 5) These are available at the District Office. The first copy is given along with the initial package of the VRC which includes the document. The next copy onwards the VRC has to pay a nominal amount of Rs 50/ for the order slip book containing 50 slips.

## INSURANCE (KOTAK, ICICI, BAJAJ ALLIANZE)



Ques 1) Can the VRC call the Call Centre when a customer goes for an Insurance?

Ans 1) VRC should always call the Call Center as then the latter directs the DO to ensure that

- all documents are proper
- forms are duly filled in
- signatures are proper
- draft is properly addressed.

Ques 2) What proof of receipt does a customer get when he/she gives Demand Draft and documents to the VRC?

Ans 2) The VRC has to give appropriate receipt, which she needs to get printed on her own expenses.

Ques 3) When does the VRC gets its commission on every Insurance received of KOTAK?

Ans 3) Kotak has given the following dates

If proper documents submitted between  
1-15th of every month  
16-31st of a month

Commission received  
22nd of the same month  
7th of the second month

Ques 4) Who receives the commission?

Ans 4) The commission that Kotak sends is directly deposited in VRC's wallet account

Ques 5) How many days does Kotak take to give the policy?

Ans 5) Kotak will give the policy anytime between 7 to 15 days. If the documents are not proper then the policy can take as long as 30 days.

Ques 6) What are the things that the VRC can do to ensure a speedy process completion for the customer?

Ans 6) The VRC can ensure the following:-

- properly filled up forms
- Demand Draft should be correctly filled
- signatures should be at proper places, including the VRC's if the proposer's signature is in vernacular.
- supporting documents should be valid and proper.

Ques 7) What is the cost involved in making a Demand Draft?

Ans 7) For an amount of Rs. 7000/- DD charge is Rs 30, For every extra Rs 1000/- Rs 3.50/- will be charged. Therefore for an amount of Rs 10,000/ the DD charges will not exceed Rs. 50/-