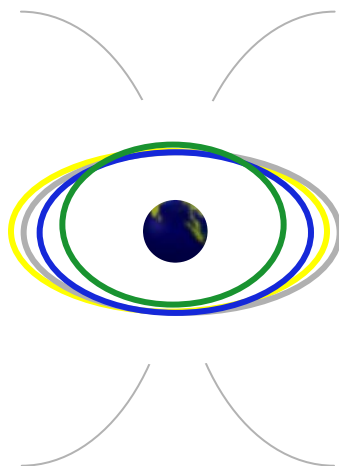


## Bridging the Digital Divide in India

WYSE

COMAT 

 **ICICI Bank**



 **Azim Premji Foundation**

 **IFC**  
International Finance Corporation

 **MIT**  
Massachusetts Institute of Technology

WYSE

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# Announcement

- Comat, ICICI, and Wyse unite to bring web-based public and commercial services to rural citizens in India.
- The first Rural Business Center (RBC) solution.
- Connecting rural citizens to business, government and education services.
- Technology solutions that reduce inefficiencies and high cost of paper-based systems in rural India.
- Four Rural Business Centers are in place as pilot project.
- A service concept blueprint with the intent to deploy across India.
- A low-cost platform that is easy to manage, secure, robust and reliable.
- Reference Design tested through ICICI financial services.

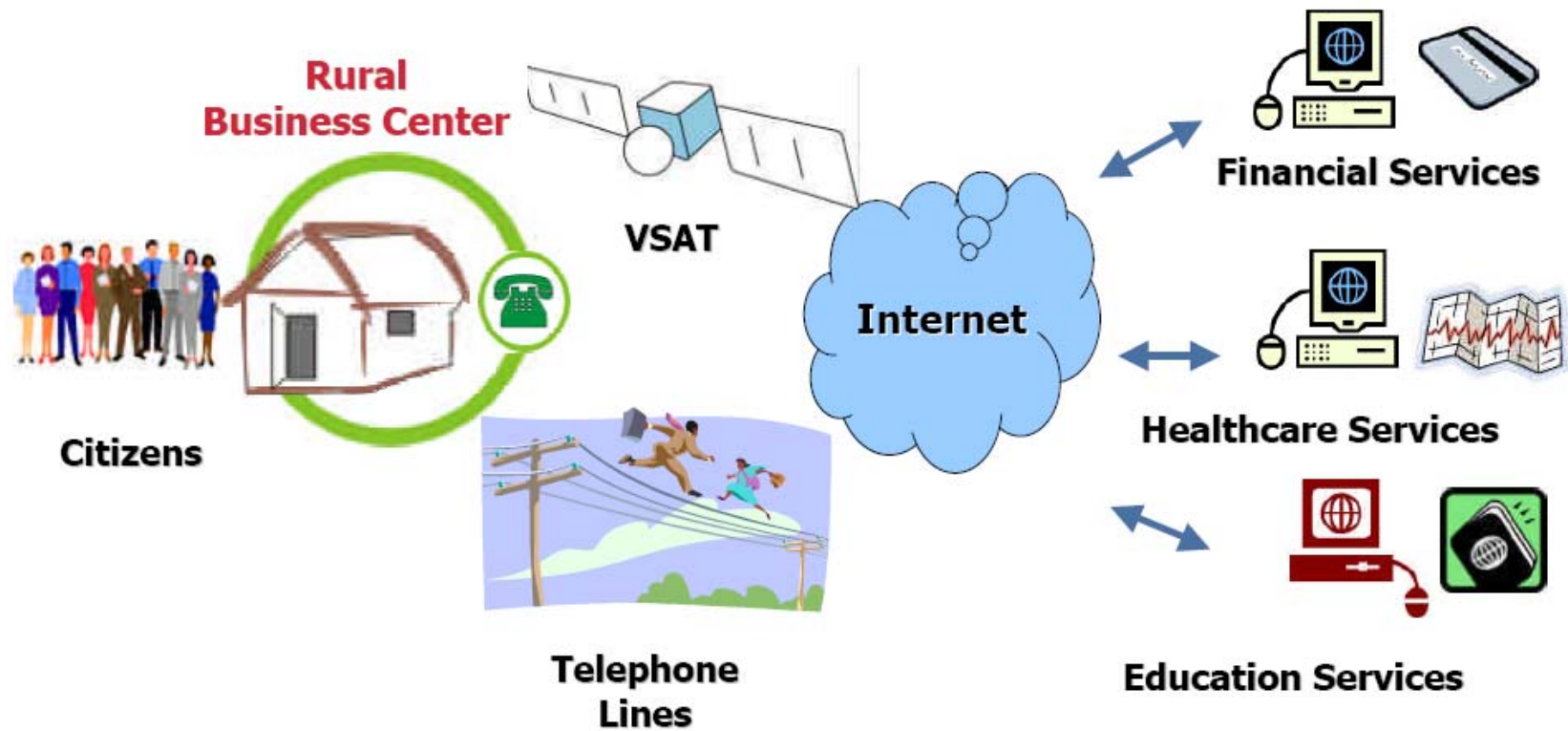
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# The Rural Business Center Vision

- Enable rural India via digital public and commercial services
  - Public Services
  - Commercial Services
    - Banking & Financial / Insurance
  - Social Services
    - Healthcare / Education
  - In the right place, with the right infrastructure and at the right price
- Targeted audience in rural India
  - Agricultural and non-agricultural citizens and micro-businesses
  - Children, women and older people
- Integrated software and hardware technology to improve information and service delivery



# Rural Business Center Services Delivery Concept



# Rural Business Center Consortium

## Operational Partners



## Social Services and Financial Partners



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# Partners Bridging the Divide

## Comat



- Unique Contribution to the Project
  - Ten years working with rural citizens in India providing award-winning implementations
  - Unique software to deliver services from multiple providers over common platform
- Skills
  - Comat understands the social context and brings relevant solutions to the rural citizen in a customized and regionalized setting and format
  - Comat helps business and government access rural India
  - Comat creates an economically viable business model
- Benefits
  - Pilot represents the blueprint of a wider deployment around Digital Divide initiatives
  - Comat brings a new, low cost approach to deliver critical services to the rural communities
  - A conduit for rural communities to access a range of services; and for businesses to access rural market
  - Integrates micro-credit services, healthcare, insurance services, educational services

# Partners Bridging the Divide

## ICICI Bank



- Unique contribution
  - Strong financial expertise, and breadth of financial service offerings for the Indian population
  - Services citizens need and desire
  - Leadership and experience with deploying kiosks for service delivery, unparalleled historically in India
- Skills
  - Largest private bank in India
    - A560 branches and extension counters and over 1,900 ATMs
  - Offers a wide range of banking products and financial services to corporate and retail customers
    - Investment banking, life and non-life insurance, venture capital and asset management.
- Benefits
  - ICICI is uniquely positioned and committed to delivering financial services previously inaccessible to the majority of Indian citizens
  - Working with leading technology and service partners to enable broad-scale information access

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# Partners Bridging the Divide

## Wyse

- Unique contribution
  - Global leader in thin client and thin computing
  - Providing secure, managed and easy-to-use service and information-delivery platform based on open software and hardware, thin-computing solutions
  - Solution utilizes Wyse's key strengths: thin-client devices and scalable management software
- Skills
  - Wyse products make this solution viable in challenging economic environment and scale
  - Wyse is uniquely positioned to replicate this blueprint across India and around the globe
  - Delivering hardware, software and service solutions to provide a centrally managed and secure platform
- Benefits
  - Secure, manageable, available, reliable, and scaleable infrastructure
  - Very low-cost and easy-to-manage infrastructure model fitting the economic and social context of India

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# Partners Bridging the Divide

## International Finance Corporation



- Unique contribution
  - Global expertise and credibility on issues of digital divide in developing markets
  - Unique perspectives and lessons of experience
- Skills
  - IFC and the World Bank represent leadership in developing economies, bringing financial and human resources to enable information access for all citizens and countries
  - Commitment to open governments and help them build effective private-public partnerships in the developing countries by funding these types of initiatives
- Benefits
  - World Bank and IFC are committed to Bridging the Digital Divide
  - IFC is interested in teaming with technology and service partners, leveraging technology to drive the development of the global economy

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## Equal, Convenient Access to Services

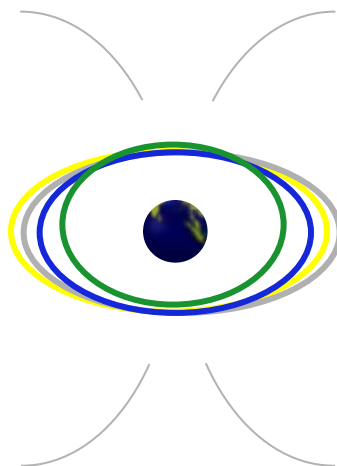
- Model will be replicated worldwide
  - Improving services and quality of life to citizens
  - Easing Government labor burden
- Technical architecture resistant to tampering, hackers, and fraud
  - Non-PC based
  - Human-friendly multifactor security
  - Printed and electronic records
  - Remote management and ease of use with near “0” training costs
- Network Centric Access device provides superior solution
  - Increased reliability
  - Remotely managed
  - Highest security
  - Lowest total cost over time

## Bridging the Digital Divide in India

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