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Weaving Digital Threads into India's Green Gold

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India's jute industry accounts for over 60% of global jute output and supports more than 4 million farmers across West Bengal, Odisha, Bihar, and Assam. Yet for decades, this ?13,700 crore sector operated through fragmented, paper-heavy processes — with stakeholders working in silos and policymakers governing on stale data. CSM Technologies stepped in to change that, delivering a Unified Stakeholder Portal that is redefining how an entire industry operates, communicates, and grows.



The Gaps That Demanded Change

India's apex jute authority independently administers 15+ schemes, spanning cultivation support, market promotion, diversification subsidies, and scholarships, each managed in complete isolation. There was no central beneficiary registry, no standard approval workflow, and no real-time visibility into scheme performance. Applications moved physically between offices. Beneficiaries had no way to track their status. And without integration with national systems like Aadhaar, Public Financial Management System (PFMS), and Bharat Maps, verification gaps and payment delays were unavoidable.

The sector didn't need incremental fixes. It needed a complete digital backbone, built from scratch, designed for scale.

The Digital Turning Point

CSM Technologies designed and deployed a Unified Stakeholder Portal, a single web and mobile platform integrating every scheme, every user group, and every workflow across the jute value chain. Built on a shared data backbone, the portal connects farmers, mills, traders, exporters, and regulators under one roof, with Aadhaar-linked beneficiary registration, OTP-based authentication, and configurable multi-level maker-checker approval flows. Disbursements flow directly through the Public Financial Management System (PFMS) and Integrated Financial Management System (IFMS) via Direct Benefit Transfer, with SMS and email alerts confirming every transaction in real time.



Success Story: National Jute Board — Quantifiable Gains. Lasting Change.

The National Jute Board, India’s apex statutory body for jute development ,partnered with CSM Technologies to digitise its entire scheme ecosystem under one platform. The results speak for themselves:

- **15+ NJB schemes** fully digitised on a single platform
- **70% faster** application processing compared to the earlier paper-based process
- **4 million+ beneficiaries** now digitally reachable across the jute-growing belt

- **100% audit trail and transparency** across every scheme, application, and disbursement

Farmers in remote growing districts now access scheme benefits directly — no office visits, no paperwork, no intermediaries. NJB leadership operates from live dashboards rather than monthly compiled reports, enabling faster, evidence-based policy decisions across a 4 million+ beneficiary base.

Beyond speed, the platform has strengthened accountability. Full audit trails across every disbursement build trust between beneficiaries and oversight bodies. The architecture is also built to scale, supporting new schemes, user categories, and future national digital infrastructure integrations without disrupting existing workflows.

Key USPs of the Platform

- **Single-Window for All Schemes:** All 15+ schemes accessible from one portal — web and mobile, with a unified beneficiary profile and Aadhaar-linked unique ID.
- **Real-Time Dashboards & MIS:** Scheme-wise monitoring, drill-down analytics, and configurable reports, live data, not lagged summaries.
- **Automated Workflow Management:** Configurable maker-checker approval flows with escalation rules, automated alerts, and real-time status tracking at every stage.
- **Direct Benefit Transfer:** Payments disbursed directly to beneficiaries via PFMS/IFMS, eliminating delays, leakages, and manual processing entirely.
- **National Systems Integration:** Connected with UIDAI, PFMS/IFMS, Prayas Portal, and Bharat Maps for seamless verification and compliance.
- **Security & Compliance First:** HTTPS/SSL, CERT-IN audited, GIGW-compliant, with role-based access control and a full disbursement audit trail.



CSM's Approach: Domain First, Technology Second

CSM Technologies brought direct institutional knowledge of the jute sector's workflows, stakeholder hierarchy, and scheme complexity — resulting in a platform built from the inside out. Intuitive for farmers with limited digital exposure, powerful for analysts who need granular data, and reliable for administrators managing compliance daily. A geo-tagged Android mobile app extends access to field officers and remote beneficiaries, while simplified onboarding ensures adoption across the full spectrum of digital readiness.

With 28+ years in IT services, 900+ implementations across government and enterprise, and deep expertise in **Aadhaar-linked DBT systems**, CSM Technologies brings both the credentials and the commitment to deliver platforms that don't just go live, they make a lasting difference.



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