

**Minutes of Meeting of Sub Committee to SLBC-Delhi to discuss/ review the progress of PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY and other Govt. Sponsored Schemes on 25.04.2016 at 4.30 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, E-Block Connaught Place, New Delhi.**

At the outset, Shri K.K. Acharya, General Manager/ Convenor, SLBC, NCT of Delhi welcomed senior officials from the member banks, LDMs and all other participants.

Sh. Acharya made aware the participants that subsequent to the financial inclusion through opening of accounts by banks under PMJDY, now the focus is on keeping the already opened accounts active and emphasized on the following major current issues:

- Focus should be given on distribution and activation of Rupay Cards, PINs and Aadhaar Seeding;
- Transaction in Zero Balance Accounts;
- Maximum Financial Literacy Camps in all skill centres: Govt. and Pvt. ITI's, VTPs and OCs;
- Adoption of School in vicinity of Branch;
- Financial Literacy in Schools.

After that Bank wise progress under PMJDY, Social Security Schemes i.e. PMSBY/ PMJJBY/ APY & PMMY was reviewed.

**Sh. Acharya stated that under social security schemes now the main issues are:**

1. Renewal of Insurance Cover under Social Security Schemes - PMJJBY/PMSBY
2. District-Wise enrollment data for PMJJBY/PMSBY/APY

**Renewal of Social Security Schemes:** Mission Office (PMJJBY & PMSBY) Department of Financial Services, Ministry Of Finance, Govt. Of India, vide their e-mail dated 19.04.2016 send specimen poster for Renewal Premium campaign under PMJJBY/PMSBY to banks for optimizing steps for making the campaign a successful one.



BANK LOGO

**Dear Customers**

Please note that renewal premium of **Rs. 330** for **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** and **Rs 12** for **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** is due in the month of May 2016.

Please keep sufficient balance in your bank account so that premium can be auto-debited.

**Sd/-**

**Branch/Chief Manager**

The banks and LDMs were requested to coordinate between banks & insurance companies to get issued the above notice to all the beneficiaries of the Bank ensuring that campaign produces the desired objectives.

**District-Wise enrollment data for PMJJBY/PMSBY:** As per mail from Mission Office (PMJJBY & PMSBY) , DFS, MoF, Gol dated 19.04.2016, this has been decided that District wise / state-wise enrollment data in respect of PMJJBY/PMSBY/APY is received from LDMs/ SLBC's on monthly basis is to be send with District-wise break-up from April-2016 onwards.

The Format for District-Wise codification has been sent. LDMs will fill up the enrollment data in respect of their districts & send the same to SLBC by 5<sup>th</sup> of the following month so that SLBC can send the consolidated data to Mission Office by 7<sup>th</sup> of the following month.

On reviewing the bank wise performance, under PMJDY, Sh. Acharya showed his concern on poor performance by some of the banks on Issuance of Rupay Cards, Activation of Rupay Cards & Aadhaar Seeding and also where the Zero Balance accounts were on higher side.

He requested to the concerned banks and LDMs to take more initiative to improve the performance in these areas and reduce the Zero Balance accounts so that the very purpose of opening the accounts under PMJDY may be achieved.

While reviewing the progress under Pradhan Mantri Mudra Yojana (PMMY), he expressed his concern over the low performance by some of the banks and requested to sensitize the branches/ Field staff to pay focused attention on financing more Mudra loans and also for issuance of Mudra Cards in eligible cases to achieve their targets.

He also showed his concern on low enrolments under Atal Pension Yojana and requested the banks and LDMs to follow up with branches for maximum enrolments under the Yojana.

The Member Banks and LDMs were requested to take these schemes on priority and follow up with the banks' branches in their respective area/ districts to achieve the targets.

He advised the Member Banks/LDMs/FLCs to tie up with Government ITIs, Private ITIs, Vocational Training Partners and Operational Centers & Schools for creating Financial Literacy in a campaign mode in co-ordination with them involving District Administration for imparting Financial Literacy.

He also asked LDMs/FLCs to submit the progress under Financial Literacy camps along-with the photographs of the events to SLBC-Delhi on regular basis so that the DFS, MoF, Gol may be updated on it.

**Under PMEGP** on Financing to Minority Community, he stated that hence forth the Progress of Loans given to SC/ST, Women & Minority Community under PMEGP will also be reviewed during the SLBC meetings and requested to submit the progress upto December 2015 and March 2016 provided as per revised format given by SLBC.

He also requested the defaulting banks to send the name of their Nodal Officer working on Financial Inclusion and development Activities of the Minority Communities in NCT of Delhi.

On NULM, he stated that the progress under it is very poor and requested to take active part in this scheme to have the desired results.

It was further informed that the Annual Target for the year 2016-17 received from RBI vide their letter No. FIDD.CO.GSSD: No.5120/09.16.003/ 2015-16 dated 04.04.2016 has been further conveyed to all the banks vide SLBC-Delhi letter dated 25.04.2016.

On finance to Joint Liability Farming Groups of "Bhoomiheen Kisan", he stated that since there is no progress under it, all banks and concerned LDMs were again requested to take personal initiative for making finance to Joint Liability Farming Groups of "Bhoomiheen Kisan"

He further stated that as per decision taken during the 81<sup>st</sup> SLBC meeting held on 20.11.2015, number of Kisan Credit Cards (KCC) are to be increased from 11434 to 14000 by March 2016 in NCT of Delhi. During the quarter ended as on 31.12.2015, KCCs have been increased to the level of 12353 and requested the Member Banks and LDMs to follow up with the concerned branches personally and to submit the progress as on March 2016 at the earliest.

A presentation on position of Social Security Schemes and other Govt. Sponsored Schemes as on March 2016 was also given during the meeting.

**The meeting was concluded with Vote of Thanks.**

**(K. K. Acharya)**  
General Manager & Convenor,  
SLBC-Delhi.

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