

**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 with special focus on APY & PMMY on 29.03.2016 at 3.00 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, Controlling Heads/ 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.

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.

He also requested the Banks and representatives of Insurance companies for timely disposal of all claim cases under PMJDY/PMSBY & PMJJBY.

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 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.

**On PMEGP** all the member banks and LDMs were informed that as per mail from KVIC on 21.03.16, Director (PMEGP), Mumbai has conveyed the message of Joint Secretary, Ministry of MSME, Govt. of India that "No extension of deadline for disbursement of subsidy beyond 31st March, 2016 will be permitted for 2015-16" and were requested to ensure that all the proposals received by the banks under PMEGP scheme is sanctioned and disbursed by 31ST MARCH, 2016 positively.

On Financing to Minority Community, he stated that hence forth the Progress of Loan 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 slow and requested to take active part in this scheme to have the desired results.

On finance to Joint Liability Farming Groups of " Bhoomiheen Kisan", he stated that NABARD has made an action plan for financing the Joint Liability Farming Groups. Delhi State was allocated a target of 100 with break-up as under:

SNo.	Name of the district	Joint Liability Farming Groups target
1	South	10
2	South West	30
3	West	30
4	South East	10
5	Shahdara	20
	<b>Total</b>	<b>100</b>

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. Accordingly, District wise /Banks wise targets for December 15 & March 16 quarter were allocated and have been sent to all concerned.

He further informed that 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 personally with the concerned branches to accelerate the progress to achieve the target of 14000 KCCs.

The meeting was concluded with vote of thanks.

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