

Minutes of Meeting of Sub Committee 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 28.01.2016 at 1.00 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, New Delhi.

At the outset, Shri Navleen Kundra, General Manager/ Convenor, SLBC, NCT of Delhi welcomed Ms. Juhi Mukherjee, IAS, DC(HQ), Controlling Heads/ senior officials from the member banks, LDMs and all other participants.

Sh. Kundra expressed his displeasure for lagging behind the targets under PMMY and APY and stated to pay focussed attention on the following major issue to achieve the real objectives of the social security schemes.

- Distribution and activation of Rupay cards and PINs
- Transaction in Zero Balance Accounts;
- Maximum Financial Literacy Camps in all skill centers: Govt. and Pvt. ITI's, VTPs and OCs;
- Maximums MUDRA Loans under PMMY to achieve the allocated annual targets under PMMY;
- Follow up with branches for maximum Enrolments under Atal Pension Yojana.

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

He also asked LDMs/FLCs to submit the progress of the District under various social security schemes and also the progress of 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 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
	Total	100

Since there is no progress under it, all banks and concerned LDMs were 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 81st 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.

KCC TARGETS UP TO MARCH 2016							TOTAL TARGETS
SN.	NAME OF BANK	DISTRICT WISE					
		EAST	NORTH-WEST	NORTH	WEST	SOUTH-WEST	
1	ALLAHABAD BANK			7	10	10	27
2	ANDHRA BANK						0
3	BANK OF BARODA					20	20
4	BANK OF INDIA		200	27	6		233
5	BANK OF MAHARASHTRA	50			6		56
6	BHARTIYA MAHILA BANK						0
7	CANARA BANK				10	25	35
8	CENTRAL BANK OF INDIA				10	130	140
9	CORPORATION BANK		200	27	6	75	308
10	DENA BANK				6		6
11	IDBI BANK		100		5	80	185
12	INDIAN BANK						0
13	INDIAN OVERSEAS BANK						0
14	ORIENTAL BANK OF COMM	50			15		65
15	PUNJAB NATIONAL BANK		200	34	20	340	594
16	PUNJAB & SIND BANK			7			7
17	STATE BANK OF INDIA	200	300	21	20	75	616
18	STATE BK OF BIKAR & JAIP						0
19	STATE BANK OF HYD					20	20
20	STATE BANK OF MYSORE						0
21	STATE BANK OF PATIALA		300		6	50	356
22	STATE BANK OF TRAV						0
23	SYNDICATE BANK				15	330	345
24	UCO BANK				6	20	26
25	UNION BANK OF INDIA			27	6		33
26	UNITED BANK OF INDIA				6		6
27	VIJAYA BANK		100		6		106
28	DSCB						0
29	AXIS BANK				15	75	90
30	FEDERAL BANK LTD.				6		6
31	HDFC BANK					295	295
32	HSBC Bank						0
33	ICICI BANK					120	120
34	INDUSIND BANK				20		20
35	JAMMU & KASHMIR BANK						0
36	NAINITAL BANK LTD					25	25
37	RATANAKAR BANK LIMITED						0
38	SOUTH INDIAN BANK						0
39	YES BANK LTD.						0
40	KOTAK MAHINDRA BANK						0
	TOTALS	300	1400	150	200	1690	3740

He expressed his concern on dismal progress under KCC financing and requested the Member Banks and LDMs to follow up personally with the concerned branches to accelerate the progress.

He motivated all the participants and desired that by mid of March 2016, all these targets be achieved. He further added that expectations of Govt. are much more from SLBC/Banks & LDMs in Delhi being National Capital.

After that, he requested Smt. Juhi Mukherjee, IAS, D.C(Head Quarter) to address the house.

Smt. Mukherjee welcomed all participants and reviewed the bank wise progress under, PMMY, other social security schemes and Financial Literacy. She expressed her concern over slow progress by some of the major banks especially Andhra Bank, State Bank of Patiala, State Bank of Travancore, Federal Bank, J&K Bank, Nainital Bank & RBL Ltd. She requested the member banks and LDMs to follow up with their branches on regular basis to accelerate their efforts to achieve all their budgeted targets by mid of March 2016.

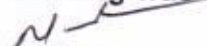
She further asked the participants to share if the member bank or LDM is facing any hindrance, so that it can be cleared out.

Mr. Kundra showed his concern on non submission of the following statements, till date, which are other than the online data submission for the Quarter ended December 2015 by SBI, State Bank of Mysore, Bhartiya Mahila Bank, South Indian Bank & Kotak Mahindra Bank, when the deadline was 15.01.2016 and due to which Agenda Item for next 82nd SLBC meeting is pending for consolidation:

SN	Statement Name	SN	Statement Name
1	General Grievances	7	Start Up India
2	Grievances under PMJDY	8	Progress under HESDG scheme of GNCTD
3	<i>Zero Balance accounts</i>	9	NULM
4	Insurance claim under PMJDY/ PMSBY/ PMJJBY	10	Skill Loan Finance
5	CERSAI	11	Loan against NWRs
6	Housing For All	12	Disbursement under Education Loan Scheme

These banks were requested to submit the above statements immediately. The representative of the Banks assured for submission all pending statements by 30.01.2016, positively.

The meeting was concluded with vote of thanks.


(Navleen Kundra)

General Manager & Convenor,
SLBC-Delhi.