



## **ORIENTAL BANK OF COMMERCE**

(A GOVT. OF INDIA UNDERTAKING)

**State Level Bankers' Committee Department,**

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**SLBC/ Sub-Committee/2015-16/**

**26.08.2015**

**All member banks of Sub- Committee SLBC-Delhi**

**Dear Sir/Madam,**

**Minutes of 3rd monthly Meeting of Sub Committee to SLBC to discuss/  
review the progress of Social Security Schemes, PMMY & other Govt.  
Sponsored Schemes.**

Please find attached here with the Minutes of Sub Committee to SLBC held on 24.08.2015 at 4.00 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, New Delhi to discuss/ review the progress of Social Security Schemes viz. PMJDY/ PMJJBY/ PMSBY/ APY and other Govt. Sponsored Schemes with special focus on APY and PMMY, particularly under 'Shishu' category.

It is for your reference and further necessary action in the matter.

With Regards,

**(Navleen Kundra)**

General Manager,  
Convener, SLBC- NCT of Delhi  
Encl.: As above

**Minutes of 3rd monthly Meeting of Sub Committee to SLBC- Delhi to discuss/ review the progress of Social Security Schemes viz. PMJDY/ PMJJBY/ PMSBY/ APY and other Govt. Sponsored Schemes with special focus on APY and PMMY, particularly under 'Shishu' category held on 24.08.2015 at 4.00 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, New Delhi.**

At the outset, **Shri Navleen Kundra, General Manager/ Convenor, SLBC, Delhi State** welcomed Sh. Charan Jit Singh General Manager, Corporate Office, Gurgaon, Shri Abhishek Chauhan, Regional Manager, HDFC, Shri D.K. Sharma, Senior Divisional Manager, United India Insurance Company and all other participants.

Sh Kundra informed the house that as per decision taken in 80th Meeting of SLBC- Delhi State held on 21.08.2015, 3<sup>rd</sup> Meeting of sub-committee is being held today, to discuss/ review the progress of Social Security Schemes with special focus on APY and PMMY, particularly under 'Shishu' category.

He congratulated all members Banks and LDMs for conducting Town-hall meetings successfully in all the 11 districts and thanked DFS, MoF and state government officials for their initiative, support and guidance. He said that the performance under PMSBY / PMJJBY has been good as all Banks participated whole heartedly but under APY/PMMY the results are not encouraging and there is need to make more publicity about these schemes and lot of work is to be done.

Shri Charanjit Singh, General Manager, Corporate Office, OBC made aware the participants about the revised guidelines issued on APY and told that as per revised guidelines subscription can now be deposited on monthly, quarterly as well as half yearly basis. He also appreciated the suggestion given by Shri Vijay Khanduja, LDM (Distt. New Delhi) for issuance of Pass Books to the beneficiaries of APY to build their confidence in the scheme.

Shri H.P. Gupta, AGM, SLBC –Delhi, briefed the House about the three schemes launched under Suraksha Bandhan i.e. Jeewan Suraksha Gift Cheque of Rs.351.00, Jeewan Suraksha Deposit Scheme of Rs.5001.00 and Suraksha Deposit Scheme of Rs.200.00.

Shri Kundra informed that in Social Security Schemes, under 'Suraksha Bandhan', performance is also very slow that needs to be pushed up because it is the right time when festive season is on.

To streamline the enrolment forms collection for PMSBY/PMJJBY, during the campaign / camps, launched under Suraksha Bandhan, it was decided by the House that Bank-wise applications along with the amount collected during the camps / campaign by LDMs / Banks will be submitted / deposited to the Controlling Office of the Banks who will further distribute these enrolment forms to their concerned branches.

As such all Controlling Heads of the Member Banks will inform to SLBC and LDMs, the Complete Address along with the Name, Contact Number of the concerned person for collection of these enrolment forms and amount collected during the campaign / camps. They will also inform the Account Number in which money can be deposited / transferred by the LDMs / Banks organizing Camps.



As per communication received from DFS, MoF, Mega Credit Camp of MUDRA Loans (PMMY) will be organized during 25th September, 2015 to 2nd October, 2015 in all States/UTs to disburse loans under 'Shishu' category. The targets for Disbursement of PMMY loan under 'Shishu' Category have been given to all Banks and Banks are to further allocate State wise targets for their branches. All member banks were requested to convey the target allocated to them in NCT of Delhi under 'Shishu' category, to SLBC/LDM immediately enabling to consolidate the SLBC targets.

Mr. Kundra requested all Banks/LDMs to make preparatory work in advances such as, identifying the potential borrowers, collection of application forms and processing of the loan applications, and decide the venues for conducting these special camps for promotion of Loans under 'Shishu' so that the maximum loans can be disbursed during the campaign period. Under Shishu there is very small amount and one Pager application form only and for the convenience of borrowers/banks copy of this one pager application form received from DFS, MoF, was also provided to all the participants.

He also emphasized that keeping in view the Half Yearly closing during the campaign period, timely preparation will help the banks to achieve targets without hassle.

SBI representative informed that they have already done a lot of work in this direction. Venues have been identified for these camps in Wazirpur and Tirllok Puri area which is industrial hub having a good scope of advances under Shishu. Shri Kundra requested that other Banks should also take initiative in the matter.

Check list and documents to be submitted along with the application form of Shishu Loan and key features of Mudra Card and Shishu Loan were also explained.

Mr Kundra informed the participants about the target group for 'Shishu Loan' such as industrial clusters / weekly Mandies having number of Hawkers, Small Vendors, Vegetable Seller, Rickshaw Pullers etc. engaged in non-farm activity.

NULM has been implemented in place of SJSRY but the progress under it is very slow. All were requested to take active part in this scheme to have the desired results.

Meeting was concluded with vote of thanks.

  
**(Navleen Kundra)**  
General Manager,  
Convener, SLBC- NCT of Delhi