

**Minutes of 4th monthly Meeting of Sub Committee to SLBC- Delhi to discuss/ review the progress of PMJDY, PMMY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY and other Govt. Sponsored Schemes with special focus on APY and PMMY, held on 30.10.2015 at 3.00 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 the officials from Banks, LDMs, officials from NABARD, LIC, GIPSA, PFRDA and all other participants.

Sh Kundra informed the house that as per decision taken in 79th Meeting of SLBC- Delhi State, 4th Meeting of sub-committee is being held today, to discuss/ review the progress of PMJDY, Social Security Schemes PMSBY, PMJJBY, APY & PMMY and other Government sponsored Schemes with special focus on APY and PMMY.

He congratulated all members Banks and LDMs for conducting Town-hall meetings during 25th September, 2015 to 2nd October, 2015 successfully in all 11 Districts in NCT of Delhi to disburse Mudra loans particularly under 'Shishu' category and thanked DFS, MoF and state government officials for their initiative, support and guidance.

Sh. Kundra informed that the pace loans under MUDRA is now slow down, which is a matter of concern.

He requested banks and LDMs to follow up with the branches to ensure that during the special campaign for MUDRA loans i.e. from 1st of November 2015 to 28<sup>th</sup> February 2016, Minimum 15 loans under 'Shishu' Category, 4 loans under 'Kishor' Category and one loan under 'Tarun' Category is disbursed per month per branch and all out efforts be made by them to find the potential borrowers in their areas, collect application forms and process the loan applications for speeding up the progress under Mudra Loans.

**On Observing 6<sup>th</sup> November, 2015 as the "ITI Day, he informed** that as per direction from Department of Financial Services, MoF, Govt, vide their letter dated 23.10.2015, **6<sup>th</sup> November, 2015 will be celebrated as the "ITI Day.**

**He requested the Banks & LDMs to:**

1. Observe 6<sup>th</sup> November, 2015 as the "ITI Day";
2. Contact ITI heads and obtain list of recently passed out trainees. List of Delhi Govt. ITIs has been sent to all member banks and LDMs by SLBC;
3. Mobilize passed out trainees in the ITI premises, examine their suitability for Micro Enterprises setting up/financing and disbursing loans before 6<sup>th</sup> November, 2015;
4. Ministry has fixed at least 10 PMMY loans per ITI as an initial target for loan disbursement by 6<sup>th</sup> November, 2015;
5. Total target of 150 cases has been fixed for the "Disbursement of Loans under PMMY- Alignment of credit with ITI trainees", for NCT of Delhi and the list of bank wise targets, has been sent to all member banks and LDMs.

He further informed that the progress/achievement on this count is being monitored by the Mission MUDRA Office at the top level and the results of the 'ITI DAY' shall be reported to

PMO/FMO. He requested all member banks /LDMs to achieve the allocated target and submit daily progress under **Disbursement of loans under Pradhan Mantri Mudra Yojna (PMMY) - Alignment of credit with ITI Trainees to SLBC-Delhi for onward submission to** Department of Financial Services, MoF on the format sent by SLBC.

**On Atal Pension Yojna**, Dr. Purmima Snaram, DGM, PFRDA, informed that the progress under APY is slow down and is not up to the mark. She requested the member banks to take more initiative to accelerate the progress under APY and login-in minimum 5 cases of APY per branch on login day i.e. 31<sup>st</sup> of November 2015 and submit the progress to DFS, PFRDA and SLBC-Delhi.

She further informed that lot of complaints /grievances are being received from general public on APY and requested the Banks and LDMs to make aware their dealing staff about the Atal Pension Yojna so that they can guide the beneficiaries properly to minimise the complaints/ grievances. She further said that if any bank wants to impart training to their staff on APY, they can approach PFRDA for the same.

Shri Vijay Khanduja, LDM (Distt. New Delhi) repeated his suggestion for issuance of Pass Books to the beneficiaries of APY to build their confidence in the scheme.

**On Pradhan Mantri Jan-dhan Yojna**, Shri Kundra informed that still the percentage of Zero balance accounts is 36% which is on very high and requested the banks and LDMs to take initiative for making transaction in these accounts and asked to bring down the %age of these accounts below 20% by the end of December 2015. He also requested for seeding of Aadhaar number in pending cases.

**On Social Security Schemes i.e. Pradhan Mantri Suraksha Bima Yojna and Pradhan Mantri Jeevan Jyoti Bima Yojna** he requested the Banks, LDMs and LIC/GIPSA to guide the beneficiary properly for lodging of insurance claim in death/accident cases and for disposal of claims on priority basis.

**On NULM**, Shri Kundra informed that the progress under it is very slow. The Banks and LDMs were requested to take active part in this scheme to have the desired results.

**Under PMEGP**, Shri Kundra requested to banks/LDMs for disposal of all pending cases under the scheme so that the target under the scheme can be achieved.

**On formation of Joint Liability Groups of " Bhoomiheen Kisan" through NABARD**, he requested all banks, concerned LDMs & NABARD to take personal initiative for making finance to Joint Liability Farming Groups of " Bhoomiheen Kisan" since there is no progress under Joint Liability Farming Groups of " Bhoomiheen Kisan".

Meeting was concluded with vote of thanks.

  
(Navleen Kundra)

General Manager,

Convener, SLBC- NCT of Delhi