

Minutes of Meeting of Sub Committee to SLBC-Delhi held on 27.11.2017 to discuss/ review the progress of PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/Stand up India and other Govt. Sponsored Schemes.

A Meeting of Sub Committee to SLBC-Delhi was held on 27.11.2017 at 04:30 PM at Conference Hall, Secretary (Revenue) cum Divisional Commissioner, Govt. of NCT of Delhi to discuss/ review the progress of PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/Stand up India and other Govt. Sponsored Schemes.

The meeting was presided by Ms. Manisha Saxena, IAS, Secretary (Rev) Cum Divisional Commissioner, Delhi Govt. & Mission Director (PMJDY) Delhi State and also attended by Convenor, SLBC-Delhi; the representative of RBI; NABARD; Major Member Banks; LDMs. The District Commissioners of the districts of Delhi also participated the meeting through Video Conferencing. (copy of the participants attached)

At the outset, Shri P. Sreedhar, GM/ Convenor, SLBC, Delhi welcomed Ms. Manisha Saxena, IAS, Secretary (Rev) Cum Divisional Commissioner and all other participants. A power point presentation on PMJDY and other flagship schemes, Aadhaar/Mobile seeding was given by SLBC-Delhi

On **PMJDY**, Ms. Manisha Saxena stated that the focus should be on issuance and activation of Rupay Cards, Aadhaar /Mobile Seeding in PMJDY accounts. She stressed that in all new PMJDY accounts Rupay Card should be issued and efforts should be made to cover these accounts holders under Social Security Schemes i.e. PMSBY/PMJJBY and APY.

On **Social Security Schemes** i.e. **PMJJBY/ PMSBY and APY**, she stated that more initiatives are required from Banks as well as from District Administration side to cover the maximum workers from unorganized sectors under all these schemes particularly under APY so that enrolments may be accelerated/maximized. She also desired that No. of Insurance claims received under PMJDY/PMSBY & PMJJBY etc should also be reviewed during the meetings along with pending Insurance claims.

On **Stand up India scheme**, Ms. Manisha Saxena, stated that the progress under the scheme is not satisfactory. LDMs/ DMs should play a more active role and create better awareness in their area/district. LDMs should fix a meeting time to time with concerned DMs to review the progress and to organise the camps in MSME clusters, prominent Markets and major construction sites in coordination with District Administration to accelerate the progress under the schemes. She also desired that No. of loans applications received by the banks under the scheme should also be reviewed during the meeting.

On **PMMY**, she stated that more efforts are required at all levels to accelerate the progress. She requested the Banks to be more liberal & flexible while sanctioning loans under PMMY particularly under its 'Shishu' Category and do not reject the loan applications on flimsy grounds so that the real benefit of the scheme may reach to all the needy & deserving beneficiaries. She also requested the LDMs & DMs to follow up & review the progress of the scheme in their respective district, time to time to achieve the desired goal.



On **PMEGP**, Shri P. Sreedhar, Convenor, SLBC-Delhi requested member banks and LDMs to follow up with their concerned branches for disposal of all pending cases lying with them.

LDM of South West district shared that some of the cases received under the scheme, could not be financed as the beneficiaries want to utilize the amount for purpose other than for which it was sponsored/ received. Ms. Manisha Saxena added that if required a meeting of Banks, LDMs and KVIC officials may be arranged to resolve the issues, if any.

On **NULM**, Sh. Sreedhar stated that efforts are required at all level so that the benefits of the scheme may be taken by the desired group of society. Ms. Manisha Saxena, also briefed on latest development in the matter.

On **Joint Liability Farming Groups of "Bhoomiheen Kisan"**, all banks and concerned LDMs were again requested to take personal initiative for making finance to Joint Liability Farming Groups of "Bhoomiheen Kisan".

On **Aadhaar & Mobile seeding** Ms. Manisha Saxena requested the Banks & LDMs to make more efforts so that target of 100% Aadhaar/ Mobile seeding may be achieved. She further stated that Private Banks should achieve the minimum level of 60% under Aadhaar seeding and the Public Sector banks those are below 70% should achieve the level of 70% within a fortnight.

On **Reconstitution and renaming of sub-committee to SLBC-Delhi on PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY and other Govt. Sponsored Schemes** Sh. P Sreedhar stated that as per DFS, MoF guidelines 'State Level Implementation Committee' was to be formed at State Level for PMJDY Scheme to be headed preferably by Mission Director or Principal Secretary (Finance) with other members i.e. Heads of Major Banks, Regional Heads of RBI and NABARD, Insurance Companies etc.

As per decision taken in 79th Meeting of SLBC- Delhi State held on 20.05.2015, a Sub-Committee to SLBC-Delhi, was constituted to discuss/review the progress of PMJDY, three Social Security Schemes viz. PMJJBY/ PMSBY/ APY and other Govt. Sponsored Schemes on monthly basis, having the following members:

- Convenor, SLBC- Delhi, Oriental bank of Commerce;
- Representative from office of Mission Director (PMJDY/PMSBY/PMJJBY/APY)-Delhi State;
- GM, NABARD;
- GM (FIDD), RBI;
- Five major commercial member banks i.e. SBI, PNB, Canara Bank, Syndicate Bank, Bank of Baroda (as per number of branches in Delhi State);
- Two major private sector banks i.e. ICICI & HDFC Banks (as per number of branches in Delhi State);
- LDMs;
- Nodal Officer from Life Insurance Company;
- Nodal Officer and Oriental Insurance Company;
- Nodal Officer from PFDR



Sh. P Sreedhar, Convenor proposed for reconstitution of the above Sub Committee and to rename it as 'State Level Implementation Committee', to discuss/ review the PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/Stand up India and other Govt. Sponsored Schemes, on monthly basis as per DFS, MoF guidelines with the following members:

1.Head of the State Level Implementation Committee: Mission Director (PMJDY) Delhi State;

2.Members:-

GM (FIDD), RBI;

GM, NABARD;

Heads of five major commercial member banks i.e. SBI, PNB, Canara Bank, Syndicate Bank, Bank of Baroda (as per number of branches in Delhi State);

Two major private sector banks i.e. ICICI & HDFC banks (as per number of branches in Delhi State);

Nodal Officer from Life Insurance Company;

Nodal Officer and Oriental Insurance Company;

3.Secretary to State Level Implementation Committee:- Convenor, SLBC- Delhi.

The House approved the proposal for the reconstitution of the above Sub-Committee to SLBC-Delhi and renamed it as 'State Level Implementation Committee' to discuss/ review the PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/Stand up India and other Govt. Sponsored Schemes, on monthly basis.

The meeting was concluded with Vote of Thanks.


(P. Sreedhar)

General Manager & Convenor,
SLBC-Delhi.