

**Minutes of Meeting of State Level Implementation Committee- PMJDY to SLBC-Delhi held on 16.01.2018 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 State Level Implementation Committee- PMJDY to SLBC-Delhi was held on 16.01.2018 at 04:00 PM at 3<sup>rd</sup> Floor, Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, E-Block Connaught Place, New Delhi to discuss/ review the progress of PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/Stand up India and other Govt. Sponsored Schemes.

At the outset, Shri P. Sreedhar, GM & Convenor, SLBC, Delhi welcomed Sh. Vivek Srivastva AGM RBI; Sh. Subhash AGM NABARD and all other participants. (list of the participants attached)

A power point presentation on PMJDY, other flagship schemes, Govt. sponsored Schemes & Aadhaar/Mobile seeding etc. was given by SLBC-Delhi

**PMJDY:** The position of the banks under PMJDY as on 31.12.2017 was reviewed/ discussed. Sh. P Sreedhar GM requested all the stakeholder to focus on issuance and activation of Rupay Cards, Aadhaar /Mobile Seeding in PMJDY accounts and stated that in all new PMJDY accounts Rupay Card should be issued.

Besides PMJDY, other Social Security Schemes i.e. PMJJBY/ PMSBY/APY & PMMY, Stand up India, Govt. Sponsored Schemes i.e. PMEGP, NULM & Aadhaar & Mobile seeding and Aadhaar Updation and Authentication were also reviewed /discussed during the meeting.

**On Social Security Scheme i.e. PMJJBY/ PMSBY & APY** banks and LDMs were requested to take more initiatives to cover the maximum workers from unorganized sectors under all these schemes particularly under APY so that enrolments may be accelerated/maximized. It was also desired that Insurance claims received under PMJDY/PMSBY & PMJJBY etc should also be disposed off at the earliest in a time bound manner.

**Under Stand up India scheme,** the progress was not satisfactory. LDMs were requested to play more active role and create better awareness in their area/district. They were also requested to organise camps in MSME clusters and prominent Markets in coordination with District Administration to accelerate the progress under the schemes.

As per feed back received from the participants, one of the reason for low performance under the scheme is that still the field functionaries are not fully conversant/ aware about the functioning of Stand up India and position is not being updated on portal. It was desired that a workshop may be arranged for banks and LDMs by SIDBI.

**On PMMY,** member banks and LDMs were requested to put more efforts at all levels to accelerate the progress and do not reject the loan applications on flimsy grounds. LDMs

were also requested to follow up & review the progress of the scheme in their respective district to achieve the desired goal.

**PMEGP:** The high level of pending cases under PMEGP was viewed with concern by the house. 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.

As per feed back received from the participants, one of the reason for high pendency and low performance under the scheme is that the field functionaries are still not fully conversant/ aware about the functioning of PMEGP portal of KVIC/KVIB or some time login is not working. As such the position of PMEGP cases is not being updated. It was desired that a workshop may be arranged by KVIC/KVIB for banks and LDMs on the same.

On **NULM**, Sh. Sreedhar stated that more efforts are required at all level to improve the progress under the scheme.

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** the Banks & LDMs were requested to make more efforts so that target of 100% Aadhaar/ Mobile seeding may be achieved.

On **Aadhaar enrolment and Updation Centre**, Sh. Vivek Srivastva AGM RBI stated that Aadhaar enrolment and Updation Centres have not been set up by the banks as per government's guidelines and some of the centres already set up, are not working properly. He asked the member banks/LDMs to ensure that all the pending Centres are set up by the banks in a time bound manner and the centres already set up, are sufficiently manned and are working properly.

**The issue of submission of detailed data /information on disbursement under Agriculture Advances as per format GLC 1.1, GLC 1.2 and GLC 1.3** was also discussed during the meeting. After a detailed discussion the NABARD representative Sh. Subhash AGM stated that NABARD will revisit the above formats GLC 1.1, GLC 1.2 and GLC 1.3 and will also look into the availability of data on NABARD portal and will inform accordingly for further action by banks/LDMs in the matter.

The meeting was concluded with Vote of Thanks.

  
(P. Sreedhar)  
General Manager & Convenor,  
SLBC-Delhi.