

Minutes of State Level Implementation Committee- PMJDY Meeting- SLBC-Delhi held on 16.03.2018.

A Meeting of State Level Implementation Committee- PMJDY to SLBC-Delhi was held on 16.03.2018 at 04:00 PM at 3rd Floor, Conference Hall, 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. K. R. Sinha, ADG, UIDAI; Ms. V. A. Kamble, Asstt. Director, KVIC; officials from NABARD, SIDBI, PFRDA, LDMs, Member Banks and all other participants. (list of the participants attached)

Thereafter, a Power Point Presentation on PMJDY, other Govt. Flagship Schemes, Govt. Sponsored Schemes, Aadhaar/Mobile seeding & Aadhaar Enrolment and Updation Centre etc. was given by SLBC-Delhi

PMJDY: The bank wise position under PMJDY as on 23.02.2018 was reviewed/ discussed. The percentage of Rupay Cards issued increased from 82.73% as on 31.12.2017 to 85.71% as on 23.02.2018. The percentage of Aadhaar Seeding under PMJDY accounts increased from 79.50% as on 31.12.2017 to 79.77% as on 23.02.2018. Sh. P Sreedhar requested all the stakeholder to focus on issuance, activation of Rupay Cards & Aadhaar /Mobile Seeding in PMJDY accounts and stated that in all new PMJDY accounts, Rupay Card should be issued.

While reviewing the progress under Social Security Scheme Sh. P Sreedhar stated that in NCT of Delhi the number of enrolments under PMSBY increased from 2226390 as on 31.12.2017 to 2231339 as on 23.02.2018 and under PMJJBY it increased from 972402 as on 31.12.2017 to 974558 as on 23.02.2018. Still there is lot of scope under these scheme. He requested the Banks and LDMs to take more initiatives to maximize the enrolments under all these schemes especially workers from unorganized sectors. It was also desired that Insurance claims received under PMJDY/PMSBY & PMJJBY etc should be disposed off at the earliest in a time bound manner.

On Atal Pension Yojana (APY), Sh. Mohit Yadav, the representative from PFRDA stated that against the target of one crore enrolments upto March 2018 for the country as a whole, 93 lakhs enrolments have been made. Few banks like Union Bank of India, Vijay Bank, Canara Bank, Central Bank of India, Andhara Bank, Oriental Bank of Commerce and Punjab & Sind Bank have considerable achievement in NCT of Delhi.

Sh P Sreedhar further added that number of enrolments under APY in NCT of Delhi increased from 126535 as on 31.12.2017 to 149614 as on 23.02.2018 and stated that no doubt there is improvement after 31.12.2017, still there is good scope of growth particularly in Delhi. He requested all Member Banks and LDMs to take more initiatives so that target of 70 cases per branch for FY 2017-18 may be achieved in NCT of Delhi.

Under Stand Up India scheme, the progress has not been satisfactory. LDMs were requested to play more active role and create more awareness about the scheme 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.

The representative from SIDBI Sh.Kaushlendra Kumar briefed on the utility of the stand-up India portal in connection to how the beneficiaries & bankers can use the portal in effective manner. Bankers and other members were also apprised about the concept and recent initiatives by SIDBI viz. Certified Credit Counsellor (CCC) for handholding support through different portal such as Stand up India Portal, Udyamimitra portal.

He further stated that as on 15/03/2018 total 1878 application have been sanctioned (Online = 70 + Offline = 1808) and total amount sanctioned Rs. 409 Crore in all 11 Districts of Delhi. All banks were requested to speed up the process for sanction and disbursement of the cases under the scheme to achieve the desired goal.

On Pradhan Mantri Mudra Yojana (PMMY), The representative from SIDBI stated that as on 15/03/2018 1.95 lakh applications have been sanctioned under MUDRA with an amount of Rs. 3644 Crore in all 11 District of Delhi. Member banks and LDMs were requested to put more efforts to accelerate the progress. LDMs were also requested to follow up & review the progress of the scheme in their respective district to achieve the desired goal..

On PMEGP Ms. V.A. Kamble, Asstt. Director, the representative from KVIC stated that against the target of 151 no. of Projects and Margin Money of Rs 300.00 lakhs, Banks have sanctioned 149 Projects till date involving Margin Money of Rs 193.70 lakhs.

She further stated that the progress of PMEGP is depicted by utilization of Margin Money. Out of 149 sanctioned cases, bank have claimed Margin Money only for 84 cases amounting to Rs 116.84 lakhs till date. The current financial year is closing on 28.03.2018 for PMEGP scheme, all Banks were therefore requested to claim Margin Money within a week. The details of 65 cases pending for claiming MM, is given below:

Name of the bank	No. of cases pending	Name of the bank	No. of cases pending	Name of the bank	No. of cases pending	Name of the bank	No. of cases pending
PNB	19	BOB	04	BOM	02	Allabad Bank	01
BOI	06	Dena Bank	04	CBI	02	Corp. Bank	01
Canara Bank	06	SBI	04	-	-	IDBI	01
UBI	06	OBC	03	-	-	Indian Bank	01
-	-	Syndicate Bank	03	-	-	IOB	01
-	-	-	-	-	-	Vijay Bank	01
	37		18		04		06

Shri P. Sreedhar, showed his concern on high level of pending cases under PMEGP. Out of 1744 cases forwarded to banks, 840 cases are still pending with their various branches. He stated that no doubt there is an improvement after 31.12.2017. the number of sanctioned cases increased from 125 to 149, number of cases in which MM claimed increased from 45 to 84 and number of pending cases decreased from 951 to 840 still there is need for further improvement. He also requested the member banks and LDMs to follow up with their concerned branches for

disposal of all pending cases lying with them. He also requested the KVIC officials to visit the concerned Banks' branches where number of pending cases for sanction and disbursements are high so that the same may be disposed of and target may be achieved well in time.

Sh. Sreedhar further stated that on 24.01.2018 SLBC-Delhi has organized three workshops on Pradhan Mantri Employment Generation Program (PMEGP), Stand Up India & Atal Pension Yojna in coordination with their Nodal Agencies i.e. KVIC, SIDBI & PFRDA for Member Banks, LDMs and to increase the awareness of the banks' branches/ field functionaries about the these schemes/ working of their portals and also to clarify their doubts/ queries so that the progress may be accelerated, pending cases may be disposed off and targets may be achieved.

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 the concerned LDMs were again requested to take personal initiative for making finance to Joint Liability Farming Groups of "Bhoomiheen Kisan" and ensure that the reporting of progress under the scheme is correct.

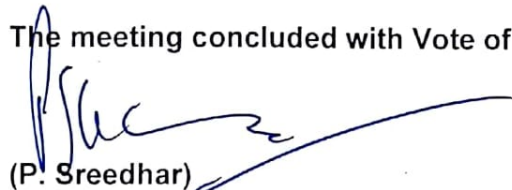
On **Aadhaar & Mobile seeding** the Banks & LDMs were requested to make more efforts so that target of Aadhaar/ Mobile seeding may be achieved.

On **Aadhaar enrolment and Updation Centre**, Sh. K. R. Sinha ADG, UIDAI stated that out of 10% branches identified for such centres, some of them have yet to be set up. Moreover, the centres which were already functional on paper, are yet to start their working. He requested all the member banks to see that all the identified centres are set up, sufficiently manned and are functional and make more and more publicity about their centres so that the facility may be availed by the maximum persons. Details of these centres be displayed in other branches & also available on their website to boost the digital transactions & Aadhaar based payments.

Sh. P Sreedhar requested remaining member banks who are yet to submit the details of enrolment centres to expedite submission of the list to SLBC-Delhi.

Ms. Manisha Saxena, IAS Divisional Commissioner & Secretary (Revenue), GNCTD and the Mission Director for NCT of Delhi could not attend the meeting as she was on leave. Her absence from meeting was granted.

The meeting concluded with Vote of Thanks.



(P. Sreedhar)
General Manager & Convenor,
SLBC-Delhi.
Encl. : As above