

Minutes of Special SLBC-Delhi meeting held on 22.09.2016 at 3:30 PM to review/ discuss the progress on Common Strategy to be adopted by Banks during the Special drive for Financial inclusion initiatives from 15.9.2016 to 31.10.2016 in NCT of Delhi

A Special SLBC Meeting was held on 22.09.2016 at 3.30 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, E-Block Connaught Place, New Delhi to review the bank wise and district wise progress on Common Strategy being adopted by Banks during the Special Drive for Financial Inclusion initiatives from 15.9.2016 to 31.10.2016 in NCT of Delhi

At the outset GM & SLBC Convenor, Sh. K.K. Acharya, SLBC-Delhi welcomed Sh. Virender Singh SDM (Revenue) Govt. of NCT of Delhi, Sh. Ambuj Kumar Adl. Director, Education Deptt. East Municipal Corporation of Delhi, the Controlling Heads/ senior officials from the member Banks, LDMs, FLCs, SIDBI and all other participants.

Sh. K.K. Acharya highlighted the Common Strategy to be adopted by Banks during the Special drive of 45 days for Financial inclusion initiatives from 15.9.2016 to 31.10.2016 with at-least 3 events per district during the period and to achieve the desired results of the Special Drive.

TRACK 1: First Event during the Special Drive (15th September'16 to 31st October'16)

Maximum awareness should be created about the following Six Schemes i.e. PMJDY, PMSBY, PMJJBY, APY, PMMY, Stand Up India.

Activity/Area to be focused:

- Aadhaar Seeding and Mobile seeding
- RuPay & Pin Card activation and distribution
- Aadhaar enrolment
- Counselling of Bank Mitrs/BCs:
- Financial Literacy : Involvement of Financial Literacy Centers in educating the beneficiaries
- Grievance redressal
- 100% Aadhaar seeding in accounts of the beneficiaries under all Govt. DBT schemes in NCT of Delhi by September 2016 & under all other operative SB accounts by 31st Mar, 2017, accounts etc.
- Use of Multiple Channels for Aadhaar and Mobile Seeding i.e. Branches, ATMs, Internet Banking, Micro ATMs, SMS.
- Media publicity and widespread awareness in advance through various channels like:
 - a. Newspaper Advertisement,
 - b. Television, Cinema
 - c. Radio
 - d. display of banners/posters,
 - e. distribution of pamphlets at branches,
 - f. SMS, telephonic contacts etc.

Sensitization of Branch staff and Pop up message on the computer screen, sharing of District wise/branch wise pending list of pensioners & other beneficiaries of DBT Schemes with branches to target individual pensioners and other customers for Aadhaar Seeding.

Use of Services of marketing officers, BCAs and staff members of the branch to be utilized with incentivisation of Bank Mitra

TRACK 2:

Strategic Target:

- Handholding of customers for credit linkage with a special focus on Pradhan Mantri Mudra Yojana and Stand Up India through SIDBI, NABARD, RSETIs, DLCs and linking borrowers to connect centres under SUPI.
- Maximizing enrolments under social security schemes ie. PMSBY, PMJJBY & APY.

Two events per district will organized during Track 2 Special Drive period (15th September 2016 to 31st October 2016)

Activity to be focused:

- Creating awareness on the salient features of PMMY & SUPI i.e. benefits of timely loan repayment, applicable rate of interest, collaterals etc.
- Ensuring availability of application forms for availing credit under PMMY, SUPI and for enrolment under PMSBY, PMJJBY & APY.
- Deployment of experienced staff for guiding customers and providing the necessary support and handholding for credit linkage, insurance and pension.
- Involvement of district Industries Centres (DICs), rural self-employment institutes (RSETIs) and skilling centres for handholding.
- Display of videos of success stories of PMMY/SUPI borrowers and experience sharing.
- Developing package deals on FI products.
- Demonstration of features of Stand UP Mitra portal (<https://www.standupmitra.in>)
- Convergence with State Schemes and Central Schemes

Media publicity on PMMY, Stand-Up India and social security schemes like PMJJBY, PMSBY and APY and widespread awareness in advance.

Coordination with SIDBI, NABARD, BCs (Bank Mitrs) for every branch

Coordination with Traders Association, Vyapar Mandals, Cluster Associations etc. of the area to reach out to maximum number of potential PMMY and SUPI beneficiaries.

- Organizing customer relation meets.
- Town hall meetings

Focus on activities involved in the first event will continue to be a part of the subsequent two events as well.

Preparatory activities on behalf of the various stakeholders will include the following:

- a. Holding Special meetings of District Level Credit Committees (DLCCs).
- b. Focus on cluster lending, organizing meetings and conclaves.

- c. Promotion/Publicity, advertisements in advance through local media, e.g. cable T.V, pamphlets and banners in and around every branch in local language, press conferences radio/talk shows, social media.
- d. Handholding support to Stand UP India trainee borrowers through SIDBI, NABARD, FLCs, Skill Centres, DLCs, RSETIs.
- e. Login of all identified branches under SUPI.
- f. Roll out of central Government schemes on SUPI and PMMY by all banks.

A Power Point presentation was also given by SLBC-Delhi on the above Common Strategy being adopted by Banks during the Special drive for Financial inclusion initiatives from 15.9.2016 to 31.10.2016 to make it a grand success.

Bank wise/ District wise review of progress under Aadhaar seeding under various Central and State Govt. schemes was also done. The banks those are not reporting the progress of Aadhaar Seeding on regular basis were requested to report the same on daily basis. The banks whose performance was not up-to to desired level were also requested to accelerate their progress so that the target of 100% aadhaar seeding under Pensioners & Govt. DBT scheme in NCT of Delhi may be achieved by the end of September 2016 as per instructions of DFS, MoF, Govt. of India.

There after district wise discussion was held with each LDM on organizing at-least 3 events per district during the special drive period of 45 days for Financial inclusion initiatives from 15.9.2016 to 31.10.2016 for which following district wise the tentative dates have been given:

S. No	District	Lead Bank detail			Track-I	Track-II	
1	Central	Canara Bank	S.K. Sharma	9650498208	15.09.2016	28.09.2016	18.10.2016
2	East	PNB	S K Azad	9810876522	23.09.2016	05.10.2016	21.10.2016
3	New Delhi	Canara Bank	Vijay Khanduja	8130698207	27.09.2016	06.10.2016	19.10.2016
4	North	OBC	Rajvir Singhal	8930101212	14.10.2016	18.10.2016	21.10.2016
5	North East	PNB	Anil Gupta	8826938222	22.09.2016	06.10.2016	27.10.2016
6	North West	PNB	Rajiv Dixit	9004700480	22.09.2016	07.10.2016	25.10.2016
7	Shahdara	BOB	Devender Singh	7840084792	03.10.2016	14.10.2016	28.10.2016
8	South	SBI	R P S Gandhi	9971497062	20.09.2016	28.09.2016	06.10.2016
9	South East	SBI	Sarita Sahajpal	9811207337	21.09.2016	05.10.2016	19.10.2016
10	South West	SBI	Trilochan Mirdia	9599903131	28.09.2016	07.10.2016	14.10.2016
11	West	Canara Bank	S K Gupta	8130698208	16.09.2016	04.10.2016	21.10.2016

It was conveyed to LDMs and official from Govt. of NCT of Delhi that the District Magistrates (DMs) and Lead District Managers (LDMs) are to play a key role in the Special Drive by providing local level coordination with Banks, MFIs and by regularly following up on the implementation. LDMs were asked to maintain close coordination with the District Magistrates to make the events a grand success.

The Representative of Govt. of NCT of Delhi was also requested to take up with all the District Magistrates (DMs) for providing local level coordination with Banks, MFIs and by regularly following up on the implementation to make the drive a grand success in all the districts of NCT of Delhi.

LDMs were requested to convey in advance the time and venue of each event and make maximum publicity before organizing these camps. All banks are also requested to ensure their full coordination and support to LDMs in the matter.

Documentary films on various Govt. Social Welfare Schemes i.e. PMJDY, PMSBY, PMJJBY, APY, PMMY, Stand Up India were also shown during the meeting. A CD was also handed over to all member banks and LDMs, containing all publicity material, Documentary Films, Rule Regulations, FAQ, Application Forms, Banners Important Circulars/Guidelines of DFS, MoF, Govt. of India and other publicity Material on all these Social Welfare Schemes i.e. PMJDY, PMSBY, PMJJBY, APY, PMMY, Stand Up India. The member banks and LDMs were requested to use the same for creating maximum publicity/ awareness among general public and staff during the specials drive and in general, also

A power presentation on Stand-Up India schemes was given by Sh. Gyanesh Kumar Nodal Officer, SIDBI. He also gave a demonstration of features of Stand UP Mitra portal (<https://www.standupmitra.in>) during the meeting and replied to the queries raised by the participants regarding Standup India scheme.

All member banks, LDMs, FLCs & other Govt. officials assured for their active participation and full support for special drive for Financial inclusion initiatives from 15.9.2016 to 31.10.2016 in NCT of Delhi and 100% Aadhaar seeding under Pensioners & all DBT schemes by September 2016 in NCT of Delhi to make the special drive a grand success.

The meeting was concluded with Vote of Thanks.


(K.K. Acharya)

General Manager & Convenor,
SLBC-Delhi.