

## Minutes of Meeting with LDMs/ FLC-FLCC on PMJDY on 27.04.2015

A meeting was convened by SLBC Delhi with the LDMs/ FLCs/FLCCs- on 27.04.2015 at Oriental Bank of Commerce, Harsha Bhawan, E-Block, and Connaught Place, New Delhi under the Chairmanship Sh Navleen Kundra, General Manager OBC, and Convener SLBC-Delhi.

The agenda of the meeting was to discuss the following issues recently deliberated during the meeting called by IBA, at Mumbai on 24.04.2015 on the subject.

### 1. Observations made by DFS/Mission officials during their field visit.

#### " Rupay Card related issues:

No RuPay Card issued till date.

RuPay card option not available in Account opening forms.

RuPay card enabled services not available.

Device capable of RuPay card transactions but no RuPay transactions done till date.

#### " E-KYC/ AEPs related issues:

E-KYC/AEPs facility not available at BC location.

E-KYC/ AEPS facility available but RuPay card transaction facility not available.

Aadhar seeding and enrollment facility not available at BC location.

#### " BC related issues:

Only cash deposit and account opening facility available at BC location.

Account opening average time 15 days.

Passbook not given to customers.

Hand held device is not operational.

PMJDY logo, BC name, mobile no., timings & link branch officer detail not mentioned on display board at BC location.

Display board not available at BC location.

PMJDY Uniform & Financial Literacy (FL) material not provided to BC.

Irregular/No timely remuneration to BC.

Receipt of a transaction from PCS machine was showing BC location as a different village.

No Banking & Insurance training attended by BC.

BC is doing offline transactions.

2. Activation of the PMJDY accounts, Micro Credit, Over Draft facility, DBT and DBTL.
3. Publicity Campaign.
4. Financial literacy.
5. Capacity Building of Bank Mitras & Business Correspondents.
6. Social Security Schemes viz.PMJBY, PMSBY & APY

### The Meeting was attended by the following officials:-

Sr. No.	Name of Participants	Name of Bank	Designation
1	Sh Navleen Kundra	OBC ,SLBC	GM, Convener
2	Sh H P Gupta	OBC ,SLBC	AGM
3	Sh V K Garg	OBC ,SLBC	CM
4	Sh B B Bansal	OBC ,SLBC	LDM North

5	Sh Bikram Kr Lakhanpal	Ex Staff OBC	FLCC
6	Sh Rajiv Sehgal	PNB	FLCC East
7	Sh Vipin Gosain	Canara Bank	LBO
8	Sh Sushil Kr Gupta	Canara Bank	FLC West Delhi
9	Sh T K Raina	Canara Bank	FLC New Delhi
10	Sh Ashok Shalley	Canara Bank	FLC Central Delhi
11	Sh Resham Lal	BOB	FLC Shahdara
12	Sh Devender Singh	BOB	LDM Shahdara
13	Sh S Palraju	Canara Bank	LDM West Delhi
14	Sh S K Goyal	SBI	FLC
15	Sh V K Goel	SBI	LDM South Delhi
16	Sh Ravi Krishnan	OBC ,SLBC	Manager(IT)
17	Sh Rahul Khuraniya	OBC ,SLBC	SWO-A

Sh. Navleen Kundra, Convenor SLBC, Delhi State welcomed the participants and informed the house about the concern of IBA for strengthening the role of LDMs/FLC/FLCC in their districts and emphasised the need to literate the masses through different modes of communication by FLC/FLCC/BC/BF/Bank Mitras so that the real objective of the PMJDY scheme can be achieved.

He informed that around 50% of the accounts are either dormant or had zero balances. He asked the participants to think how to make these accounts viable, so that the accounts can start returning at least the operational costs. He said to make them viable, we must extract from the field level smallest unit, the BC.

1. The LDMs, FLCCs and RSETIs should be greater integration and co-ordination among them. LDMs should be responsible for handling any gaps or deficiencies in their District, there is a need to empower the LDMs. LDM/FLCC offices be provided with adequate staff for smooth functioning.
2. LDMs/ FLCCs should be given mobility to enable them to travel to the far away villages and should be equipped with literacy materials.
3. Since the Financial inclusion plan is riding on the BC Model, there is a greater need to effectively monitor the BC agents and Corporate BCs. Closer interaction and regular meetings with the BCs at their location or in the bank branches can go a long way in creating tighter control and monitoring of the BCs.
4. More BCs/Bank Mitras be appointed as they are the most effective tools in the hands of the banks to spread the financial awareness among general public. And make available banking facilities in the rural/remote areas.
5. To make the system more efficient, the LDMs/FLCs/FLCCs should be equipped with information from the headquarters of banks in his district regarding the points of withdrawal in his district.
6. The role of FLCs/FLCCs was also emphasized to hold maximum number of financial literacy camps in their areas so that the maximum customers can be fully educated about the schemes through different modes such as SMS, Local

Publicity and through vernacular language pamphlets and documentaries made available by the Gol.

7. LDMs/FLC/FLCC should take meeting of all the banks concerned officers in their districts at least once a month to chalk out the strategy to review/implement progress made in implementation of the different schemes of State or Central Govt.
8. LDMs/DLCs/ DLCCs should be strengthened and DCOs should attend all the meetings of the called by LDMs/DLCs/ DLCCs.
9. The issue to minimise the multiple accounts of the customer was also discussed and it was asked to prepare a strategy by all the banks to educate the customers and prepare them to close more than one of account of each customer.

Mr. Kundra also asked suggestions and views of the LDM/FLC/FLCC on the above issues.

The meeting was ended with vote of thanks by Sh. Vijay Khanduja, LDM New Delhi from Canara Bank.

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