

**Minutes of Meeting of State Level Implementation Committee- PMJDY to SLBC-Delhi held on 02.07.2018 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 2.07.2018 at 03:00 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.

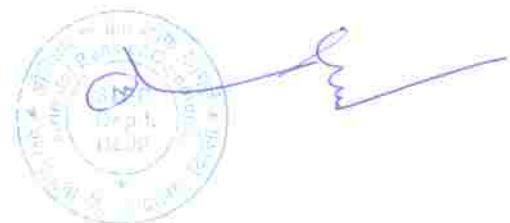
At the outset, Shri Madan Chandra, Dy. General Manager, SLBC, Delhi welcomed Shri K. Mahesh, DM (East), Shahdara, GNCTD, Shri Mohammad A.Abid, Special Secretary (Revenue), Sh. A. Ekka Richard, AGM, RBI and all other participants present in the meeting. (list of the participants attached)

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 25.06.2018 was reviewed/ discussed. Sh. Madan Chandra, DGM requested all the stakeholders to focus on issuance and activation of Rupay Cards, Aadhaar /Mobile Seeding in PMJDY accounts. Adequate publicity in the form of Posters/banners at prominent places be displayed for aadhaar & mobile seeding in accounts.

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. The progress of enrolments under APY is not satisfactory. There is need to take more and more initiatives to accelerate the enrolments under all these schemes particularly under APY



**Under Stand up India scheme**, the progress was not satisfactory. Shri Madan Chandra, emphasised the need of publicity through FLC camps. He advised LDMs to play more active role and create awareness among people 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.

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 Madan Chandra, DGM, 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 feedback received from the participants, one LDM suggested that multiple accounts by one customer should be checked.

One of participant shared that many people are reluctant to open bank accounts.

Shri K.Mahesh, DM(East) Shahdra Distt. emphasized to focus upon undernoted points;

- All banks including private sector banks are advised to impress upon for making all aadhar centres functional with desirable efficiencies.
- These schemes are for social and financial inclusion for poor people being deprived of banking facilities. Extreme handholding like a kid is necessary for these people living in slum areas. Lack of commitment is reflected in our performance from past months.
- NGOs are also playing a pro active role in these areas and banks can take a list of these NGOs from website of Ministry of Rural Development. They can also be used as Banking correspondent for better implementation of government schemes.
- In PMEGP scheme, the cases sanctioned are 14 out of 99 applications received, which is not satisfactory against the given target of 113. So member banks can be advised to dispose off the pending cases of PMEGP.



- For Standup India, finding 2 people per branch is not difficult. In PMMY we can reach to rehriwalas, street vendors etc.
- He added that there is a need for wake up call, as there is a lack of social commitment.

Shri Mohammad A Abid, also raised undernoted issues;

- It is about helping Poor people. For Stand up India with better publicity it will be easy to find 2 persons (one SC/ST & one woman) per branch.
- Zero balance accounts is being opened for poor people for depositing money. It should not be closed. It is opened for depositing scholarships of poor students.
- For distribution and using Rupay Credit Card proper guidance to the account holder is necessary. They should be educated about its benefits.
- Since Old age persons are reluctant for usage of Rupay Cards, there is a need to spread awareness and make it more customer friendly.

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

**The meeting was concluded with Vote of Thanks.**

SLBC-NCT of Delhi.

