Minutes of Meeting of State Level Implementation Committee- PMJDY to SLBC-Delhi held on 30.08.2018 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 30.08.2018 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 Madan Chandra, Dy. General Manager, SLBC, Delhi welcomed all 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 Shri D.K.Gupta, Chief Manager, SLBC Delhi.

PMJDY: The position of the banks under PMJDY as on 31.07.2018 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. 100% aadhaar seeding and mobile seeding should be achieved. Zero Balance accounts were increased from 14.68% (as on 30.06.2018) to 14.98% (as on 31.07.2018) for which member banks were advised to reduce the zero balance accounts. Similarly, Rupay Cards issued in PMJDY accounts are increased from 84.04% to 87.24% but their activation show a decrease from 66.05% to 63.78%. Activation of Rupay Cards should be 100% of the cards issued. Similarly, in operative Saving accounts Aadhaar seeding decreased from 79.23% to 74.35% from 30.06.2018 to 31.07.2018. The Banks should take action for redressal of the issue and achieve 100% Aadhaar Seeding upto 30.09.2018.

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. The progress of enrolments under APY was not satisfactory. Shri Chandra said that there was 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.



On **PMMY**, LDMs and Member banks were requested to follow up & review the progress of the scheme to achieve the targets.

**PMEGP:** The pending cases under PMEGP was viewed with concern by the house. Shri Madan Chandra, DGM, SLBC-Delhi requested member banks to follow up with their concerned branches for disposal of all pending cases lying with them. The Target for Financial Year 2018-19 is 113. Out of total applications received 463, only 27 cases were sanctioned and in 20 cases margin money is claimed. Member Banks and LDMs are requested to vigorously expedite the disposal of pending cases.

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

Few points were also discussed in the meeting.

On proposal from Allahabad Bank regarding approval for merger of two rural branches of South West District namely Jafferpur branch proposed to be merge with B/o Khera and Kharkhari branch proposed to be merge with B/o Gummanhera LDM North west was requested to send recommendations for the approval on the matter and to ensure that no village remains unbanked/ deprived of banking facilities with the proposed merger.

> Representative from GNCTD and NABARD were requested to send the

required data on 31.08.2018.

The meeting was concluded with Vote of Thanks.

(Madan Chandra)

Dy. General Manager,

SLBC-Delhi.

w