

**Minutes of Meeting of State Level Implementation Committee- Held on 30.10.2018 to discuss/ review the progress of PMJDY, Social Security Schemes viz. PMJJBY/ PMSBY/ APY/PMMY/PMEGP/Stand up India and Recovery of Advances in Schematic Lending .**

A Meeting of State Level Implementation Committee- was held on 30.10.2018 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/PMEGP/Stand up India and other Govt. Sponsored Schemes.

At the outset, Shri Madan Chandra, Dy. General Manager, SLBC, Delhi welcomed all the participants including Sh.D.Bhattacharya ,AGM from RBI, Sh. Deepak Jakhar, Manager from NABARD , All the LDMs, representatives from member banks,KVIB, Revenue Deptt.-GNCTD, (list of the participants attached)

A power point presentation on all the Govt. Sponsored schemes was given by Sh.D.K.Gupta ,Chief Manager , SLBC-NCT of Delhi.

On **PMMY**, member banks and LDMs and controlling offices of member banks were requested to put more efforts at all levels 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. Sh Bhattacharya , AGM, from RBI explained the importance of newly launched 59minutes portal for MSME advances.(**Action; LDMs and member Banks**)

**PMJDY:** The position of the banks under PMJDY as on 25.06.2018 was reviewed/ discussed. Sh. Madan Chandra, DGM requested all the stakeholder 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. In FLC camps the issue may be taken up to create awareness among the public. .(**Action; LDMs and member Banks**)

**On Social Security Scheme i.e. PMJJBY/ PMSBY &** The claims pendency in PMSBY and PMJJBY were reviewed and DGM ,SLBC advised the controlling offices of all member banks to take necessary steps to minimize the pendency in claim settlement. (**Action: Member Banks**)

**APY** all member 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. Delhi is lagging behind from most of the states ,however, the potential/scope for the scheme is good in Delhi. There is need to take more initiatives to accelerate the enrolments under all these schemes particularly under APY .Sh Chandra , told the house that APY is a good pension scheme sponsored by GOI and public should be made aware of the scheme in FLC camps/ specialized camps.( **Action; LDMs and member Banks**)



**PMEGP:** Delhi is far behind the other states in number of cases in PMEGP during the year 2018-19. Delhi has been assigned target of 113 cases of PMEGP in FY-2018-19 but only 36 cases have been disbursed till sept.2018 and margin money is claimed only in 27 cases. KVIB has sent 557 applications to the bank and 414 applications are pending at the banks level, which is a poor performance by the member banks. The high level of pending cases under PMEGP was viewed with concern by the house. Sh. Madan Chandra requested the controlling offices of all the member banks to dispose off all the pending cases at the earliest –either by sanction/disbursal or by rejection and claim of subsidy/margin money from the KVIB without further delay. 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. Sh. Bhattacharya, asked about the reason for rejection of PMEGP cases and advised to put up the issue in DLRC meetings. Sh. Manak Chand, from Central Bank of India suggested that trading activity be also included in PMEGP as in the case of MSME. .( **Action; LDMs and member Banks**)

**Under Stand up India scheme,** the progress was not satisfactory. In the Quarter June-Sept-2018 only 5 cases of SC, 1 case of ST, and 145 cases of women were done in NCT of Delhi. Shri Madan Chandra, pointed that in 92<sup>nd</sup> meeting 2 loans per branch per year was advised to every member bank. . Sh. Chandra emphasised on need of publicity through organising camps in this regard. (**Action: LDMs and all member banks**)

Sh. Chandra asked LDMs to play more active role and create better awareness among people in their area/district. They were also requested to organise camps in MSME clusters at prominent Markets in coordination with District Administration to accelerate the progress under the Govt. sponsored schemes.

Recovery in Schematic Lending: Sh. Chandra and LDM North west –Sh. Dixit -pointed that the RC filing process be also implemented in Delhi , specially in Govt. sponsored cases. A representation may be given to authorities for the same.(**Action: SLBC**)

Sh. Bhattacharyya has expressed that advances under Self Help group schemes have less NPA as compared to other loans. As such NABARD should come forward alongwith the help of NGOs for formation of more SHGs . The NABARD should send a list of NGOs to all the LDMs and member banks to explore more active involvement of NGOs foe formation of SHGs. NABARD representative was requested to participate in DLRC meetings and put forward the issues of SHG formation there.(**Action: NABARD**)

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

  
**Madan Chandra**  
DGM,SLBC-NCT of Delhi.

