

Minutes of the meeting with the banks dated 08/09/2014

A meeting was held with the banks on 08-09-2014 to discuss on the issues pertains to Pradhan Mantri Jan Dhan Yojana, Settlement and distribution of insurance claims under National Agriculture Insurance Scheme and issuance of Kisan Credit Cards to left over farmers in the state. A List of participants is attached at Annex-I.

Agenda Item No. 1: Review of the progress of Pradhan Mantri Jan Dhan Yojana

1st meeting of the state level implementation committee of Pradhan Mantri Jan Dhan Yojana was held on 08-09-2014. Convener, SLBC presented the latest status of Pradhan Mantri Jan Dhan Yojana. The following action points emerged during discussions on the implementation of the scheme:

1. Survey of SSA for identification of uncovered Households by BCA to be completed by 30/09/2014. Banks to ensure that the exercise is completed within time line. Secretary of the Gram Panchayat and Rojgar Sahayak will assist the bank/BCA in survey.

(Action: All Banks)

2. Monitoring of progress under Jan Dhan Yojna will be through coverage of Households henceforth. Accordingly the format should be modified.

(Action: Convener Bank/All Banks)

3. Banks to appoint BCAs and fixed up their point of service delivery. Space should be identified by the base branch. In case of non-availability of suitable space at any SSA, the matter should be brought to the notice of the Additional Chief Secretary, Panchayat and Rural Development and Mission Director, PMJDY through the state level controlling office of the bank. A

column should be incorporated in the reporting format for space availability to the BCAs. It was also decided that the banks should provide T-shirt, cap, bag, badge etc. as per design approved by GOI for identification of BCA at SSA. In addition, board, banners, and required furniture may also be provided to BCA, to facilitate BCA for smooth working.

(Action: Banks/Deptt. of Panchayat & Rural Development)

4. Discrepancy in SSA mapping was reported by ICICI Bank and Narmada Jhabua Gramin Bank. They were advised to point out the specific discrepancy to Convener Bank today, the 8th September, 2014 itself so that the matter may be resolve with the LDM by end of this week.

(Action: ICICI Bank, Narmada Jhabua Gramin Bank and Convenor SLBC)

5. The Sub-Committee of SLBC on FI is now merged with the State Level Implementation Committee of Pradhan Mantri Jan Dhan Yojna. The implementation Committee will review all aspects of Comprehensive Financial Inclusion, coverage of Households under Pradhan Mantri Jan Dhan Yojna.

(Action: SLBC Convener)

6. As regard multiplicity of reporting under Financial Inclusion, it should be streamlined into one. It was resolved that the matter will be taken up with RBI by DIF & SLBC.

(Action: DIF, Govt.of M.P. and SLBC Convener)

7. Secretary, Gram Panchayat will support and actively participate during the survey of left over households. After opening of accounts, the data will be shared with the Panchayat Secretary/Representative of Samajik Suraksha Mission/Rojgar Sahayak for incorporation/updation in the SSM data on the portal. As far as possible Samagra Identification No. of Family and Individual to be incorporated in the RuPay Card chip and embossed on the facia of the card. Panchayat and Rural Development Deptt., Govt. of M.P. will issue instruction for participation of Panchayat Secretary and Rojgar Sahayak

during survey by the Bank/BCA. Rojgar Sahayak will update the SAMAGRA data on regular basis.

(Action: P&RD, SAMAGRA, All Banks)

8. As regard finalization of design of the RuPay card for incorporating of AADHAAR number and SAMAGRA number in the card and printing on the facia of the card, it was decided that the NPCI will be consulted for this purpose and they will finalize the design of the card, which would be acceptable to all banks. All banks were also advised to take up this issue with their Central Office for creation of an additional field of entering SAMAGRA number in the CBS while opening the account of a beneficiary, so that this may be synchronized while remittances are made by the State Government under various schemes.

(Action: Convener SLBC, DIF, All Banks)

9. LDM will prepare a calendar of survey and get it approved from the District Level Implementation Committee headed by the District Collector.

(Action: All LDMs)

Agenda Item No. 2: Effecting credit of the insurance claims settled by the Insurance Companies in the farmers accounts under National Agricultural Crop Insurance Scheme in respect of KHARIF 2013

Agriculture Production Commissioner, Government of Madhya Pradesh briefed the house about the settlement and payment of insurance claims by the Agriculture Insurance co. of India Ltd. It was mentioned that the AICIL has settled the claims of about ₹ 2200 crore in respect of more than 14 lakh farmers. State Government has decided that a state wise function will be organized to issue certificate about credit of insurance claim into beneficiary's account. Principal Secretary, Agriculture mentioned that Hon'ble Chief Minister will be launching

this function on 17th September from Sehore district and this function will be conducted in 34 districts from 17th September to 20th September 2014. District Administration will organize function but all banks are required to participate in the function proactively. Commissioner, Institutional Finance requested all banks to take action as under:

- H'ble Chief Minister will address to the farmers. The State level function would be directly telecasted through audio visuals.
- All banks operating in the District will ensure that the certificates are distributed to the farmers mentioning the date and amount credited to farmer's account in the format prescribed by Agriculture Department.
- Lead District Manager will coordinate with District Administration for success of the program. Agriculture Department, Cooperative Department, District Cooperative Bank and all other banks operating in the District should ensure active participation in the program.
- All bank branches should display a list of insurance claim settled by the Insurance Companies and credited by bank to the beneficiary farmer's account on the notice Board of the branch.
- Certificates would be distributed during function.

Agenda Item No. 3: Special Campaign for issuance of Kisan Credit Card to left over farmers

Agriculture Production Commissioner, Government of Madhya Pradesh mentioned that the State Government has decided to ensure issuance of Kisan Credit Card to left over farmers. This mandate is a part of Pradhan Mantri Jan Dhan Yojana also. As per data available, about 36 lakh farmers are left over farmers, which is very high. The Kisan Credit Card scheme was launched in 1999 and during a period of 15 years, we could not achieve hundred percent targets.

Commissioner, Institutional Finance mentioned that concerned Lead Bank and District Administration should focus in the districts where large number of farmers deprived from the scheme and they may be brought into the banking

system. As regard levying of ₹ 500 towards deposition fee by IGR, it was clarified that the GoMP will be considering waiver of this charges on agricultural crop loan.

Commissioner, Cooperative Societies mentioned that Government of Madhya Pradesh has decided celebration of "Krishi Mahotsava" from 25th September 2014 to 20th October 2014. During this program, H'ble Chief Minister and other dignitaries will visit to villages through "Krishi Kranti Rath". About 300 Rath will be visiting to the villages in all Districts. After discussions, it was decided that:

- A special campaign for issuance of Kisan Credit Card should be started on 25th September 2014 during "Krishi Mahotsava" to left over farmers.
- Eligible farmers may be given Kisan Credit Card during campaign in the form of RuPay Kisan Credit Card.
- During campaign, Revenue Department, Agriculture Department, Cooperation Department, Cooperative Bank will support in identification of the left over farmers and issuance of card.
- All Banks should organize camps in the villages and distribute the KCC during this campaign. Bank should advise the date of camp to District Administration, so that the local level officers are available during camp to ensure completion of all formalities.
- All Banks will ensure that all eligible farmers are issued KCC during this campaign, so that district-wise declaration may be made about fully coverage of KCC.
- LDM will coordinate with District Administration about date wise route map the Krishi Mahotsava campaign and inform to concerned bank branch in advance for sanction and issuance of KCC.

The meeting ended with a vote of thanks to chair.