

Annexure – 9.59

Direct Cash Transfer - Progress in the State - Brief Report

- Government of India has decided to introduce Direct Cash Transfers into the Bank account of the beneficiary under various programmes. In the first instance, Direct Cash Transfer is being taken up w.e.f. 1.1.2013 in 51 identified districts for various welfare schemes being implemented such as MGNREGA, Fertilizer Subsidy, Scholarship, LPG subsidy, etc.
- In the State of Kerala, two districts Wayanad (Lead District of Canara Bank) and Pathanamthitta (Lead district of SBT) are identified as pilot districts for the implementation of the scheme.
- As directed by SLBC special District Consultative Committee (DCC) meetings were convened in both districts involving banks and other stakeholders and strategies and timelines are drawn for successful implementation of the programme before the deadline of 31.12.2012.
 - ✓ Accordingly the DCC meeting of Wayanad was conducted on 29.11.2012 and
 - ✓ Pathanamthitta on 01.12.2012.

The meeting was attended by District Collectors in both the Districts and attended by DGM of RBI Regional Office, officials from UIDAI, AGM of SLBC, top officials of various banks, Govt departments involved in EBT, NGOs like M/s Kudumbashree etc.

- At State level a subcommittee is formed as below for monitoring the progress and chalk out strategies to ensure completion of the task before 31.12.2012.
 - ✓ Convenor SLBC
 - ✓ Representatives of Banks with Lead bank responsibilities - *Canara Bank, SBT, Union Bank, Syndicate Bank, Indian Bank & IOB*
 - ✓ Other major banks - SBI, Federal Bank, South Indian bank
 - ✓ RRBs- SMGB & NMGB
 - ✓ UIDAI
 - ✓ Representative of Government of Kerala - Planning Department & Finance Department
 - ✓ RBI representative
 - ✓ NABARD representative

- LDMs of both the Districts were directed to form District level subcommittees in the manner done at State Level. SLBC Cell has suggested the constitution of District level subcommittee as follows:
 - ✓ District Collector or his nominated representative
 - ✓ SLBC Representative.
 - ✓ Banks with Lead Bank responsibilities.
 - ✓ Other major banks depending on their presence in the respective districts.
 - ✓ RRBs depending on their presence.
 - ✓ UIDAI representative.
 - ✓ District Planning Officer
 - ✓ LDO of the District (RBI representative)
 - ✓ DDM of NABARD
 - ✓ LDM of the District
 - ✓ The representative of the major agency / NGO entrusted with Survey work.
- In both Districts LDMs were advised to collect the Panchayat wise voters list from Deputy Director, Panchayats and make available the same to bank branches in the District for commencing the survey work. The same is complied in both Districts
- In both the Districts M/s Kudumbashree is engaged for conducting the survey work and opening of bank accounts. Charges agreed are Rs.5/- for survey per household and another Rs.5/- for opening one account.
- Survey is presently in progress and account opening is taking place simultaneously.
- Special subcommittee meeting of SLBC was conducted on 11.12.12, chaired by Executive Director of Canara Bank wherein all banks, LDMs and select Government Departments involved in EBT participated. The progress in the State was reviewed and strategies, action points were evolved for implementation of the scheme in the entire state.
- Special DCC meetings were conducted in Pathanamthitta on 12.12.12 and Wayanad on 13.12.12 for reviewing the progress made by Banks in the implementation. Sri. V K Chopra, Deputy Secretary, DFS guided the deliberations in both places.
- Direct Cash Transfer programme will be extended to the remaining 12 Districts and the entire state need to be covered before 31.03.2013. So survey of households, opening of accounts, seeding of Aadhaar number etc need to be commenced in the remaining districts also immediately.
- Detailed action points for banks and other stakeholders are suggested by SLBC cell and circulated to all banks and LDMs.