

Annexure – 9.60

Suggested Action Points for Implementation of Direct Cash Transfer programme in the State

- Handholding and participation of all Govt Departments, especially those departments which are involved in the transfer of various subsidies to people is necessary for the timely and successful completion of the programme. Departments dealing with schemes like social security pensions, NREGA payments etc may be already having a good data base of their beneficiaries with particulars of bank accounts. Similarly agriculture department (in Wayanad) had already completed the registration process of farmers in Wayanad. The same is also ready for other Districts also. The data from all these sources can be made use of for identification of left out households and bank branches can concentrate on account opening.
- 100 % coverage of households to be ensured before 31.12.2012.
- Household survey to be undertaken by all bank branches in their service area by using electoral roll / List of households from panchayat and outsourcing the same to competent agencies. The cost of survey and cost of opening accounts through the outside agency is to be borne by individual banks.
- Each bank to identify two nodal officers (One at Middle level and other in Executive cadre) for co-ordinating things on behalf of the bank and inform their full contact particulars to LDMs.
- Wide publicity through print, visual media, FM radio, branches, Govt departments etc to be done. DCC may request the support of Information and Public Relations Department through District Collector for giving publicity through FM radio (Channels popular in respective districts) and Doordarshan.
- LDMs are advised to get in touch with Deputy Director of Panchayat in each district and get the soft copy of the panchayat wise / ward wise voters list. This is to be replicated and supplied to the nodal branch of each bank. Individual nodal bank branch shall arrange to send the voters list to all the bank branches operating in the district.
- After obtaining voters list and before commencing the survey, wherever possible bank branches may strike off/ mark those households which are already having accounts. Many CBS platforms provides for getting customized reports of list of persons maintaining SB accounts from a particular village/panchayat.
- Besides ward wise/ Panchayat wise bank account data available with various departments like - Agriculture, Animal Husbandry, Rural Development, NREGA, IT Mission etc and try to get as much as account details pertaining to a ward/panchayat so that branches can concentrate easily on the left out/ uncovered households which will save both cost and time.

- Wide publicity can be given through schools and the message to be conveyed through morning assembly meeting. Similarly all Kudumbashree/ all major NGOs may be advised to discuss the matter in all the SHG meetings to be conducted during these months (Dec 2012 - Mar 2013).
- FLCCs operating in the district to be put to maximum use. All BC/CSP operating in the district also to be utilized.
- If possible DCC may evolve a notice explaining the advantages of the schemes and likely disadvantages that may occur due to non enrollment of Aadhaar numbers/ non opening of accounts. This may be distributed through schools, newspaper agents and through postmen wherever possible.
- For customers already having accounts, message through ATM screens may be made use of for popularising the message so that customers will give their aadhaar numbers to their branches for incorporating in their existing accounts.
- Subcommittee to be formed as suggested by SLBC in all the Districts and dates of sittings to be fixed in the DCC meeting itself.
- A taskforce may be formed in the Districts involving active officers of the lead bank of the district to assist the LDM.
- Bank branches may be advised to conduct staff meetings in this week itself so that the branch staff are sensitized and they are able to give proper reply to the customers at the counter.
- Common poster may be prepared and printed on cost sharing basis for display in branches, ATMs, Government offices, Panchayat/village offices etc.
- People going to undertake the survey to be properly trained and identification letters are to be given by the lead bank.
- Assistance of ward members/ panchayat members are to be taken for organizing mass account opening campaigns in schools/panchayat offices/block offices etc.
- New accounts to be Aadhar linked as far as possible. Seeding of Aadhar no. in existing accounts also to be completed.
- Lead Bank to closely monitor the progress and appropriate mechanisms may be put in place to verify the completion of task. A super checking job may be entrusted to a team of 3 bankers selected from each block under the leadership of BLBC convenor and they shall cover all the branches in the block.
- A time schedule may be drawn for completing the entire process.