

ANNEXURE- 9.47

Minutes of the Review Meeting on Direct Benefit Transfer (DBT) Held on 21.08.2013 at Canara Bank, Circle Office, Trivandrum
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A Review Meeting on Direct Benefit Transfer was convened on 21.08.2013 at Canara Bank, Circle Office, Trivandrum. The meeting was attended by Sri. G. Sreeram, General Manager, Canara Bank & Convenor SLBC, Kerala, Sri. S. Ramesh, General Manager, Canara Bank, Lead Bank & RRB Wing, Head office, Bangalore, Sri. K. S. Prabhakara Rao, General Manager (Retd) & Advisor, Canara Bank, Sri. C. G. Nair, Deputy General Manager, Canara Bank, Sri. Shaji K. V, Chairman, Kerala Gramin Bank, Sri. Tomy Sebastian, Assistant General Manager, Canara Bank, Officials from UIDAI, Government Departments, Officials from software developers of Government Departments and Directorates, officials connected with DBT and Executives heading the Controlling units of member banks.

Agenda I : Follow up action on Minutes of Earlier meeting :

1. The meeting noted that software vendors of Government Departments have enabled the Aadhaar algorithm check so as to filter incorrect Aadhaar numbers. It is expected that implementation of checksum / algorithm in databases of beneficiaries will help to ensure validation of AADHAAR numbers, (avoiding junk numbers) before seeding in Govt. Dept Database. LDMs to give feedback to SLBC about the improvement in list of beneficiaries being received by them (**Action : LDMs**)
2. SLBC Cell has shared the numbering (digit) pattern of CBS account numbers of various banks in state with Database administrators, to put proper checks in feeding Bank account numbers of beneficiaries. (**Action : IKM / NIC / CDIT**)
3. Departments have agreed to send incremental beneficiary list to LDMs on a weekly basis. List to contain only details of beneficiaries having A/c no and Aadhaar number. LDMs to give feedback to SLBC (**Action : LDMs**)
4. LDMs to furnish back to Government Departments, the list of beneficiaries whose Aadhaar numbers have been mapped with NPCI. Departments to obtain feedback on receipt of the NPCI mapped data from LDMs through their District Heads. (**Action : LDMs**)
5. Bulk Aadhaar seeding facility to be provided by South Indian Bank. Other major banks viz. State Bank of India, State Bank of Travancore, Federal Bank, Canara Bank to popularize bulk seeding facility among its branch officials. (**Action : Banks**)
6. Banks with lead bank responsibilities to immediately provide Aadhaar look up facility to their LDMs. (SBT, Union Bank, Syndicate Bank, IOB and Indian Bank) Banks to confirm in the next meeting (**Action : Banks**)
7. Officials of State Government Departments at Trivandrum to verify the scheme wise numbers of beneficiaries consolidated by LDMs and confirm the correctness of data. If huge variation is there in the data, the matter has to be taken up with SLBC Cell with data on District wise total beneficiaries of the Department/ Directorate. (**Action : State Govt. Departments to Confirm in the next meeting**)

Agenda II : Review of progress in DBT :

1. Banks to report the progress in each District to LDMs promptly/correctly as per the format specified. LDM to report progress to SLBC in the format covering
 - a. Receipt of beneficiary details from Govt Departments and forwarding to Banks.
 - b. Account opening and Aadhaar Seeding – Bank wise
 - c. Furnishing details of Aadhaar seeded accounts by LDM to Govt. Departments
 - d. Remittances under DBT Process.

Data flow from nodal bank branches in the District to LDM and onward submission to SLBC to be ensured. Bank wise data on DBT to be reviewed in SLBC.

(Action : Banks / LDM / SLBC)

2. The details regarding beneficiaries with Aadhaar number and beneficiaries without Aadhaar numbers are to be taken from the data base of departments through the log in facility given to LDMs and compare regarding the % seeding with banks with that available in the Dept data base. **(Action : LDMs)**
3. Districts like Trivandrum (4%), Palakkad (14%) and Kottayam (31 %) should give more attention to Aadhaar seeding and considerably improve from the current levels. **(Action : IOB, Canara Bank and SBT – Lead Banks of respective districts)**
4. State Govt. officers requested for including Kollam Malappuram and Kasargod also under DBT Matter is to be taken up with State Govt. **(Action : Govt. Departments / SLBC)**
5. For Post Matric Minority Scholarship scheme implemented by Directorate of Collegiate education, at present, account opening is restricted to only 4 banks. The committee noted that this is against GoI guidelines on DBT and requested Directorate to take up the matter with State Government for including all banks. **(Action : Directorate of Collegiate Education)**
6. Department to find out the reason for rejection of payment transactions under DBT and initiate steps to reduce the rejection levels. Only after ensuring Aadhaar seeding payments are to be initiated by Govt. Departments through the Aadhaar route. **(Action State Govt. Departments.)**
7. SMS alert facility to be provided to the beneficiaries regarding Aadhaar seeding – i.e. whether seeding is successful or not.**(Action : Banks)**
8. Banks to give CPSMS response files to Departments in a proper manner to facilitate easy reconciliation of transactions by Govt Departments.
9. Banks to issue debit cards to all the newly opened DBT accounts on priority basis.

Agenda III : DBT LPG

1. It was informed that 35 more districts have been identified for implementation of DBT L, out of which 12 districts are of Kerala State. Hence the entire State of Kerala is under DBT L. Lead banks were asked to initiate action along with OMCs for seeding and confirming Aadhaar Nos. **(Action : Lead Banks)**
2. More thrust to be given for improving Aadhaar seeding in Pathanamthitta and Wayanad Districts as cutoff date for DBT- LPG implementation is 31.08.2013. Minimum 80% seeding to be ensured as advised by Finance Ministry.**(Action : LDMs Wayanad / Pathanamthitta)**

3. Representative/State level coordinators of Oil Marketing Companies (IOC/BPCL/HPCL) to be invited for the future DBT meetings. **(Action : SLBC)**
4. It has been decided to give wide publicity on DBT- LPG and importance of Aadhaar seeding by way of Radio Jingles, Voice SMSs, Text SMSs, Printing of Hand Bills, Supply of Drop Boxes, etc to create more awareness among LPG Consumers. The District specific strategies are to be decided in the individual Districts by respective DCCs/ DLRCs. The expenditure incurred by respective lead bank on behalf of all banks are to shared among banks based on the proportion of number of branches in the district.

(Action LDMs / Banks)

Conclusion: The implementation of above action points by various stake holders would be reviewed in the next meeting of SLBC Kerala proposed to be held during the first fortnight of September 2013. Separate LDMs meeting will also be scheduled after SLBC Meeting

The meeting came to end at 12.30 p.m.

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