Minutes of the Meeting on Banking Issues of Kanyashree Prakalpa

Date & time: 6th April, 2016 at 3 pm
Venue: Chamber of the Secretary, CD, WD & SW, GoWB

List of Participants

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Ms. Roshni Sen, Secretary, Child Development, Women Development and Social Welfare Department welcomed the representatives of banks and started the discussion as per agenda. She requested them to take up the matter with bank branches at the earliest.
Agendas of the Meeting:

1) Integration of PFMS/IFMS with Kanyashree Prakalpa:
   - Kanyashree Prakalpa is going to converge fully with PFMS/IFMS to ensure data sanitisation and reduce bank failure cases: On pilot basis Kanyashree Prakalpa implemented the disbursement process through PFMS in Nadia district and it would be implemented in other districts soon.

   **Action points** - PFMS training may be arranged for bank personnel to ensure smooth application of PFMS. The list generated after disbursement of fund will be timely updated in PFMS portal. It would help KP to get the data on how many girls are actually getting money at their accounts.

2) Bank Failure cases:
   - There are large number of reported bank failure cases. Banks only check the account number and they are not provided by any other data in the scroll of sanctioned names sent by DPMU, so they have no scope to cross check the data with other details, e.g. name, parent’s name, address, date of birth etc.

   **Action points** - a common data sheet for beneficiaries may be used both by the DPMU and by the banks to avoid the bank failure which are caused mostly for spelling error and wrong digit entry in typing the account number. To tally it with other details a common format may be used which the bank may share with the institutions.

3) Reporting of failure cases with reasons for correction at DPMU end
   - Banks are not sending the data sheet marked bank failure to DPMU

   **Action points** - bank could revert back the failure list with the reason of failure for quick action and edit from DPMU end, which could reduce the suffering of the beneficiaries

4) Disbursement of fund
   - Money is going to wrong account

   **Action points** -
   Bank could verify other details of the beneficiaries before final disbursement
   Separate code could be used for Kanyashree beneficiaries to avoid mixing up with other account holders
5) Other banking issues

- Account in zero balance is not entertained following the guideline, bank often ask for deposit money. it has been reported from many districts which is against the Kanyashree guideline.

**Action points** - it must be stopped further and banks have to take step in this respect.

- Dormant account

**Action points** - Bank have to inform the Kanyashree account holders properly so that they can keep their account activated and avoid to be dormant

- Many banks issue passbooks to the beneficiaries only after they get the grant

**Action points** - Bank should issue passbook and cheque book to the Kanyashree account holders just after introduction of new account. This will also encourage girls’ habits of saving going even beyond the Grant In Aid amount.

- Linking of beneficiaries saving account with other schemes

**Action points** - Linking between Kanyashree and Sukanya scheme could be done. Ashit Sinha, Chief Manager, SLBC, UBI, HO, convenor of SLBC will send a list of schemes with which the account of Kanyashree beneficiaries could be linked up.

- Simple format for opening of bank account:

**Action points** - Previously Allahabad bank introduced a simplified format for opening of account of Kanyashree beneficiaries. This for could be shared with all and after further inputs from all it could be finalised and introduced.

- Non cooperation from listed 38 banks in Kanyashree Prakalpa in some cases

**Action points** - reported cases will be forwarded by SPM to the respective banks so that banks mayl address it by taking proper action.

6) Linking bank accounts with ADHAR seeding

- ADHAR number could be made mandatory to identify duplicate accounts
Action points - Linking between Kanyashree and Adhar no has become essential to identify duplicate accounts. For banks it is now mandatory to give the ADHAR number for the new accounts. Bank will provide the ADHAR no. In the list provided by Kanyashree Prakalpa, where name and DOB will be written. The comprehensive list will be common for both banks and Kanyashree. Bank is now implementing the Old Account Verification process for ADHAR seeding of the old account holders. This data for Kanyashree beneficiaries will be shared with KP.

7) RuPay card

- The debit card for Indians are now introduced by several banks for faster transaction with lower transaction cost

Action points - Bank could take initiative to provide RuPay card to the Kanyashree beneficiaries, which will encourage them in transaction as per international standard.

The secretary stated that a committee is being set up with one representative from State Project Monitoring Unit (Saswati Chakrabarti, DPM), one from NIC (Dr. Subrata Roy Gupta, Scientist) and two from SBI and UBI whose name will be sent by Banks later. The committee will execute the action points for smooth running of Kanyashree Prakalpa specially related to common format and data sharing and reconciliation of beneficiary details.

The meeting ended with thanks to and from the chair.

\[Signature\]

Secretary
CD, WD & SW, GoWB