

STANDARD OPERATING PROCEDURE

SATURATION CAMPAIGN UNDER SOCIAL SECURITY SCHEMES

(From 18-06-2024 to 30-09-2024)

“FI Gram Panchayat level campaign- To reach the
unreached”

STATE LEVEL BANKER’S COMMITTEE, KARNATAKA

Canara bank building, 2nd cross Gandhinagar

Bangalore

1. Objective:

- a) To achieve Saturation in respect of bank accounts(PMJJDY) for every adult and insurance(PMJJBY&PMSBY)/pension schemes(APY) for every eligible individual.
- b) Expanding the coverage of MUDRA, PMFME, PMSVANidhi, PM Vishwakarma, Stand up India(SUP) and KCC penetration for farmers engaged in animal husbandry, dairy & fishery.
- c) To bring SHG members and other unorganised employees within the ambit of FI ecosystem of the country.

2. Details for the Campaign:

During the period, one camp will be held in each Gram Panchayat in all the 31 Districts of Karnataka state. The campaign will commence from 18.06.2024 to 30.09.2024.

3. Schemes / Activities to be covered during the campaign:

(a) Campaign will focus on:

- Opening of bank accounts for unbanked adults under PMJDY.
- Enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY)
- Processing of applications under various Government sponsored schemes (MUDRA, PMFME, PMSVANidhi, PM Vishwakarma, Stand up India(SUP) and KCC).

(b) Self Help Groups (SHG):

Special focus will be given for Financial Inclusion of SHG members. For this purpose, the support of all departments especially functionaries of the Rural Development Department / NRLM may be sought. Efforts should be made to saturate the requirements of all SHG members in terms of opening of individual bank accounts, enrolments under PMJJBY/PMSBY/APY, providing credit linkage etc.

(c) KCC – Animal Husbandry, Dairy and Fisheries:

The campaign shall also focus on KCC for Animal Husbandry, Dairy and Fisheries. Government functionaries of these departments should also actively participate in the campaign.

4. Schedule and preparation for the Campaign:

The Campaign will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC) headed by the District Collector and District Magistrate. The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB's and RRB's) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM. The exact schedule of camps may be given wide publicity much before the start of the campaign.

5. Pre-Camp activities:

Meetings of SLBC and DLCC may be held at the state and district level for working out the details of the campaign.

The camps to be organized preferably at Panchayat headquarter or any other convenient place in the Gram Panchayat. Arrangements for drinking water etc. should be ensured at camp site. Banners and posters of both the schemes in the local language to be displayed at camp site. The Branch manager will arrange to distribute forms and pamphlets containing necessary instructions to field level functionaries and public representatives before the camp itself. The pamphlets may be circulated through local newspaper vendor so as to reach maximum population. Work should be started much before the camp day to identify the beneficiaries under various schemes and to prepare applications of eligible beneficiaries.

For identification and enrolment of beneficiaries, the Branch Manager should take support of Panchayat and village functionaries and public representatives such as Sarpanch, Panchayat Secretary, ASHA, Anganwadi workers, SHG members, BCs and other government functionaries are expected to actively participate in the campaign besides the Business Correspondents and Customer Service Points. Sarpanch / Head of Gram Panchayat will be a critical link for successfully organizing these camps.

6. Publicity and awareness:

The campaign should be given wide publicity through both print and electronic media. The exact dates of the camps and the schemes covered therein should be publicised through advertisements in the local media having high circulation, notice boards of the bank branches, Gram Panchayat and local government offices, etc. General publicity of the campaign will also be done centrally from the DFS.

7. Arrangements for the Camps:

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. Proper arrangements for seating of bank / government functionaries / public representatives and beneficiaries should be made. Arrangements for drinking water etc. should also be ensured. Counters / stalls may be set up for different schemes / activities for better management. Banners and posters of the schemes in the local language may also be set up.

The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under the identified schemes.

It should be ensured that all the applications sourced / leads generated in the camps are to be reported. The branch organizing the campaign will ensure enrolment of all the beneficiaries attending the campaign under the respective schemes in the bank's system not later than the next working day.

8. Monitoring and Reporting:

The Banks, LDM and the District Collector / District Magistrate shall appoint senior officers for visiting the Camps to ensure that the Camps are organised smoothly and as per the instructions.

Google spreadsheet containing the GPs mapped shall be provided. It will have the facility for planning the dates of the campaign, panchayat wise as also for reporting. The dates should be uploaded as soon as they are finalised by the LDM. The progress of the camps is to be reported by the Branch Manager to LDM latest by next working day for onward reporting.

9. Roles and Responsibilities of Canara Bank & branches:

- To ensure the successful conduct of the camps in the allotted location & date.
- To ensure deployment of sufficient staff in branches during the campaign period.
- To ensure that all the applications under both schemes are to be sourced and punched in Jansuraksha package.
- Branches to report progress on daily basis to Regional Office and LDM.

Glimpses of Jan Surakasha Campaign



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