

I-12011/21/2016-RL(C)(FTS 348825)
Government of India
Ministry of Rural Development
Department of Rural Development - RL Division
(National Rural Livelihoods Promotion Society)

Hotel Samrat, New Delhi
Dated 17th May 2016

To

All State Mission Directors/CEOs
SRLMs

Sub: Opening of individual Jan Dhan Bank Account and Aadhar Seeding into accounts of all SHG members.
Sir/Madam,

Access to institutional finance is a key driver of poverty eradication. However, limited banking network particularly in the rural areas, lack of suitable products and procedures have limited delivery of financial service to poor. Government of India has renewed its thrust on financial inclusion through Pradhan Mantri Jan Dhan Yojna (PMJDY). DAY-NRLM has strong focus on building access to financial services by the poor. In an effort to enabling SHG members draw advantage of the Financial Inclusion efforts, it is desirable that all SHG members are facilitated to open individual bank accounts. Further seeding of aadhar numbers in respective individual accounts will also facilitate transfer of payments/benefits and subsidy under different schemes implemented by state and central Governments. Account holder can also access such aadhar linked bank accounts from any place within India.

In order to enlist SHG members without individual bank account or account holders without aadhar seeding in their respective bank accounts, all SRLMs are requested to make necessary arrangements for the following:

1. Conduct survey for mapping of SHG Bank account details with individual member details including bank account number, aadhar number, and mobile number.

Incase a member already have aadhar seeded bank a/c in her individual name and is receiving wages under MNREGS or direct benefit transfer under any other scheme in the account, the said account may be treated as valid account for the member.

2. Facilitate SHG members without any saving bank a/c to open account under Pradhan Mantri Jan Dhan Yojna.
3. Ensure seeding of aadhaar number into individual savings bank accounts of SHG member.
4. Ensure collection of both consent forms for bank and implementing department along with self-attested copy of Aadhaar card.

This issue of Aadhaar seeding accounts of SHG members and the process by which this is proposed to be done as outlined in the Annexure-I to this letter has already been shared with GM/Senior representative of all Public Sector Banks during the meeting of IBA Sub-committee meeting held on 10th May 2016 at New Delhi.

It is requested that SRLMs complete the above mentioned exercise by **Sept, 2016**. All expenses related to the exercise may be booked under 'Capacity Building' – [Component B2]. SRLMs are also requested to keep the Ministry of Rural Development informed about the progress in this regard on a monthly basis.

A detailed implementation plan is attached as annexure-I.

With regards

Yours Sincerely,



(Atal Dulloo)

Joint Secretary & Mission Director

Copy to: The Principal Secretary/ Secretary (in charge of NRLM) All State/UTs

Encl: As above

Implementation arrangements for Survey onmapping and updating of SHG and individual member details**Preparations at State level**

- Convene a special meeting of the SLBC sub-committee on SHG Bank Linkage and present the purpose and details of the exercise. SLBC to issue advisory to all banks for necessary support
- Constitute a coordination committee for the exercise at the State level; representatives of NABARD and leading banks may also be involved in the coordination committee
- Identify nodal persons and trainers for each district/block for the exercise
- Identify/ hire services of suitable data entry operators at each block level
- Conduct training of enumerators (CRPs/ Book Keepers/ Community cadres) and Data Entry operators
- Make necessary arrangements for printing of the data collection formats

Data Collection

- Data collection needs to be done for all SHGs under DAY-NRLM
- Pre-Printed data collection format(**Form-I**) needs to be downloaded for all existing SHGs from NRLM-MIS by respective block user. A blank format(**Form-II**) needs to be downloaded to collect the profiles of SHGs that have not uploaded in NRLM MIS. Both the forms will be available under respective block login from 20th May 216.
- Filling of form should be completed in SHG/ VO meeting or in special meeting at village level.
- Separate self-attested copy of aadhaar card along with filled in consent forms(For Banks and DAY-NRLM) needs to be attached with SHG profile format (Form-I/Form-II).
- The consent form marked 'BANK' may be submitted over to concerned bank branch or bank Sakhi/Mitraoperating in their area along with Form-I/Form-II for verification.
- The consent form marked 'DAY-NRLM' needs to be handed over to BMMU along with Form-I/Form-II after verification at branch level.
- Names of members should be entered as it appears in Aadhar Card.
- Bank account number should be verified from the SHG passbook and individual member passbook.
- Details of mobile no. should also be provided.

Validation of information at Bank Branch

- Information collected from the fields like, Name of SHG & bank account no; Name of individual member &repective bank account no; Status of aadhar seeding in each individual account should be validated from the concerned bank branch
- No data entry of **Forms I and II** should be done without validation of information from bank branch

Data Entry

- Data Entry of the filled in forms should be done on the NRLM MIS portal at block/district/state level. User credential will be provided by SRLM.

Expenditure

All expenses related to the exercise may be booked under 'Capacity Building' – [Component B2]. The expenditure ceilings for various tasks have been fixed as below:

- Printing of Forms including training of enumerators – Rs.15 per SHG
- Data collection including validation of data from banks – Rs.30 per SHG
- Data entry on NRLM MIS – Rs.15 per SHG