



We have received a letter vide letter no. F-20019/2/2018- UPA I SECTION – UD (9049384) dated on 18/06/2019 relating to training for on boarding of Regional Rural Banks (RRBs) on PAiSA web portal will be held on 26/06/2019 at 2.30 P.M through Video Conferencing (VC). The training will be imparted by national mission Manager Team and the team from Allahabad Bank. The GOI has requested the concerned SMMU and 3 RRBs (Bangiya Grameen Vikash Bank, Uttar Bangya Kshetriya Gramin Bank and Paschim Bangya Gramin bank) of our state to attend the training programme.

The GOI also mentioned that the RRBs will participate through their respective NIC centre.

The RRBs along with the SMMU may be participated in the training programme, if approved.

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Interest subvention is a financial benefit which is given to the eligible SEP Loan beneficiaries under NULM. As per the SEP guideline the bank branches would submit the interest subvention claim to the ULBs in a prescribed format as guided by RBI. After that the ULBs were releasing interest subvention amount to beneficiaries. But it was observed that in most of the cases the Branches are reluctant to submit claim to the ULBs. As a result the beneficiaries were being deprived of their entitlement.

To resolve the issues, GOI has signed a MOU with the Allahabad Bank. Allahabad Bank has prepared a 'Portal for Affordable Credit and Interest Subvention Access' which is known as 'PAiSA' portal. The portal has been operating for releasing interest subvention from 1st April, 2018. In the first phase all public and private Sector banks were on boarded.

In the second phase the GOI has already been on boarded 3(three) Regional Rural Banks (RRBs) namely Bangiya Gramin Vikash Bank (BGVB), Uttar Bangiya Kshtriya Gramin Bank (UBKGB) and Paschim Banga Gramin Bank (PBGB).

MOHUA organised a VC with RRBs on PAiSA Portal on 26th June, 2019 from 2.30 P.M the BGBV and UBKGB bank attended the VC from NIC Murshidabad, Coochbehar respectively. The PBGB was participated at the training from 'NAGARAYAN'.

The pilot of on boarding of RRBs and release of interest subvention has already stated at Jharkhand, Rajasthan and Chhattishgrah. At the beginning of the training these states were sharing their experiences. From the discussion it is observed that the RRBs are enjoying the system to disburse the Interest subvention to the SEP beneficiaries under NULM.

GOI has given a demo user id and password to all participants RRBs for imparting hand holding training on the PAiSA portal.

In the training it was clearly mentioned that the RRBs will get time from $1^{\rm st}$ to $15^{\rm th}$ of every month for uploading master data in the portal and from $16^{\rm th}$ to $25^{\rm th}$ of every month for uploading claim data in the portal.

All the technicalities of PAiSA portal were clearly described by Mayank Mishra, NMM, NULM and Mr. Sunil Kumar from Allahabad Bank.

The RRBs of our state have received the User id for the PAiSA portal. It was advised to all RRBs to upload the master data and claim data in PAiSA portal from July, 2019.

The RRBs of our state have clarified their own views.

The report is submitted for your kind perusal.

Jt. Director, SUDA

Sandip Bairagi SMM (FI&ME)





Notes at page-1 - 2/N may kindly be seen.

The video conference was attended by SMM (FI&ME) on 26.06.2019 from 2.30 PM.

Decision points:

- (1) MOH&UA has given a demo user id and password to all participant RRBs for imparting hand holding training on the PAiSA portal.
- (2) RRBs to upload master data in the PAiSA portal from the 1st to the 15th of every month and for uploading claim data from 16th to 25th of every month.
- (3) Since all the RBBs were present in the VC and have received the user id they have been advised to upload the master data and claim data in PAiSA portal from July, 2019.

This is for kind perusal.

After all video conferences, a report will be placed by the concerned nodal SMM for kind perusal of Director and further instructions.

Director SUDA

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Proposal -I

A letter has been received on 23/07/2019 relating to VC which will be held on 26/07/2019 at 9.30am to 11:00am regarding 100 Days impact initiative under NULM

The SMMU may be participated in the aforementioned VC, if approved.

Proposal -II

We have received a vide letter no. F-20019/2/2018-UPA-I- UD (9049384) dated on 23/07/2019 relating to training for on boarding of Regional Rural Banks (RRBs) and cooperative banks on PAiSA web portal will be held on 31/07/2019 at 3pm to 5pm through Video Conferencing (VC). The training will be imparted by national mission Manager Team and the team from Allahabad Bank.

In last month GOI was organised a VC for training for on boarding RRBs. 3 RRBs (Bangiya Grameen Vikash Bank, Uttar Bangya Kshetriya Gramin Bank and Paschim Bangya Gramin bank) of our state was participated in the training. The GOI has requested RRBs to attend the training so that they can share their problem relating to PAiSA in the forum. They also requested the state to communicate the selected cooperative bank to attend the training programme from the state level.

In this view we may request Nabadwip district central cooperative bank, The Midnapore Peoples Co operative Bank Ltd and West Bengal state cooperative bank to attend the training programme.

The RRBs and cooperative banks along with the SMMU may be participated in the training programme, if approved.

Jt. Director, NULM

Sandip Bairagi SMM (FI&ME)

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Proposal – I: we may book VC studio of "NAGARAYAN" for the VC dated on 26/07/2019 and 31/07/2019, if approved

Proposal –II: RRBs and cooperative banks along with the SMMU may be participated in the training programme on 31/07/2019, if approved

Proposal –III: we may request the RRBs and 3 cooperative banks to attend the VC on 31/07/2019

Placed for your kind approval

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1. A letter has been received from GOI vide memo no F-20019/2/2018-1-10 (9049384) dated on 11/09/2019 relating to VC which will be held on 18/09/2019 at 3.00p.m regarding progress review of PAiSA with on boarded Public and Private banks and RRBs through video conferencing. In this letter it is requested to communicate the on boarded RRBs of our state regaining the VC and ensure their participation in the VC. Accordingly we may communicate the RRBs to attend the VC on said time schedule.

The SMMU may be participated in the aforementioned VC, if approved.

2. We have received a vide letter no. F-20019/2/2018-UPA-I- UD (9049384) dated on 11/09/2019 relating to Progress review of PAiSA with State through Video Conferencing on 20/09/2019 at 3 pm.

The SMMU may be participated in the aforementioned VC, if approved.

Proposal – I: we may book VC studio of "NAGARAYAN" for the VC dated on 18/09/2019 and 20/09/2019, if approved

Proposal –II: RRBs along with the SMMU may be participated in the review meeting on 18/09/2019, if approved

Proposal –III: the SMMU may attend the review meeting of the PAiSA portal on 20/09/2019

Proposal –III: we may request the on boarded RRBs to attend the VC on 18/09/2019

Placed for your kind approval

AMD, NULM

Sandip Bairagi SMM (FI&ME)

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Video Conference regarding Progress review of PAiSA with states/UT and members banks including Regional Rural Banks (RRBs) through VC under chairmanship of JS (NULM) to be held on 13th November, 2019

A letter received has been received from Mrs. Prativa Ahuja, Under Secretary to the Govt. Of India vide letter F-20019/2/2018-UPA I - UD (9049384) dated 24/10/2019 regarding Progress review of PAiSA with states/UT and members banks including Regional Rural Banks(RRBs) through VC under chairmanship of JS(NULM) to be held on 13th November.2019.

If approved, then we may attend the above mentioned meeting.

The above proposal placed for your kind perusal.

AMD, NULM

SMM (FI&ME)

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