



ABSTRACT

Comprehensive Financial Inclusion Plan (CFIP) – Implementation of Pradhan Mantri Jan Dhan Yojana in Tamil Nadu – Orders – Issued.

Finance (Resources. II) Department

G.O. Ms. No.212

Dated.26.08.2014

Jaya, Aavani-10
Thiruvalluvar Aandu – 2045

Read:

From the Secretary to Government of India,
Department of Financial Services, Ministry of Finance,
New Delhi, Letters D.O.No.1/9/2014-FI, dated
17.7.2014, 6.8.2014 and 19.8.2014.

ORDER:

In the references read above the Secretary, Government of India, Ministry of Finance, Department of Financial Services has stated that the Government of India decided to give a new thrust to the Financial Inclusion Plan. The Hon'ble Prime Minister has announced the new scheme as **Pradhan Mantri Jan Dhan Yojana** in his Independence Day Address and will launch the same on 28.08.2014 at 4.00 PM at the National level at Delhi. It has also been decided that the scheme should be launched simultaneously in the States on the same day i.e. 28th August, 2014.

2) The Financial Inclusion Plan envisages the following objectives:-

- i. Universal access to banking facilities under which all the 6 lakh inhabited villages across the entire country would be mapped, organized into Sub Service Area (SSAs) of 1000-1500 households and allocated to the Banks to provide at least one fixed point Banking outlet in the form of either a branch or a Business Correspondent (who will be named Bank Mitra).

- ii. Providing Basic Savings Bank Accounts with RuPay Debit card (having inbuilt accident insurance cover of Rs.1 lakh).
- iii. An overdraft facility of Rs.5000/- after satisfactory operations in the account for some time.
- iv. Providing micro-insurance to the people and to converge the Unorganised sector Pension schemes, like Swavlamban through the Business Correspondents.
- v. The issuance of Kisan Credit Card (KCC) as RuPay Kisan Card to farmers.
- vi. Districts where all households are covered with Bank accounts could be declared fully covered during the course of the year. Such Districts could be considered for a special incentive.

3) Accordingly, the Government, after careful consideration has decided to approve the following measures for implementing the **Pradhan Mantri Jan Dhan Yojana**.

a) Mission Director, National Rural Livelihood Mission (NRLM) is nominated as the Mission Director for this project also.

b) A District level launch function will be organized by the concerned Lead Development Manager (LDM) with the support of the District administration on 28th August, 2014. **District Collectors are instructed to participate in the District level launch function on 28th August, 2014 and extend necessary support to the Lead District Manager (LDM) and District Development Manager (DDM) of NABARD at the district level for the successful implementation of the programme.**

c) Mission Director is authorised to prepare the panel of three Senior State Service officers who are inclined to work in this area on deputation from the State for their appointment with the Convener Bank of the State Level Bankers' Committee (SLBC).

d) Principal Secretaries / Secretaries of Rural Development & Panchayat Raj, Revenue, Municipal Administration & Water Supply, Co-operation, Food & Consumer Protection Departments are nominated as members to the State Level Implementation Committee for effective coordination and implementation.

e) The State Government will extend necessary support for the media publicity in the local newspapers / TV channels at the State level.

f) All departments shall ensure the digital flow of funds under various State Government Schemes to the beneficiaries into their bank accounts.

g) Cooperative Banks will also take necessary steps for the issuance of RuPay Kisan Cards to farmers.

(BY ORDER OF THE GOVERNOR)

K. SHANMUGAM
PRINCIPAL SECRETARY TO GOVERNMENT

To

All Principal Secretaries / Secretaries to Government, Secretariat,
Chennai-9

All Department of Secretariat, Secretariat, Chennai-9

The Secretary, Tamil Nadu Legislative Assembly Secretariat,
Chennai-9

All Head of Departments,

The Regional Director, RBI, Chennai-1

All District Collectors,

The Convener, SLBC (Tamil Nadu), Anna Salai, Chennai-2,

All District Lead Managers through the Convener, SLBC

Copy to:

The Secretary to His Excellency the Governor, Raj Bhavan, Chennai

The Secretary to Hon'ble Chief Minister, Secretariat, Chennai-9

The Secretary to GOI, Department of Financial Services, Ministry
Finance, New Delhi.

The PS to Chief Secretary, Secretariat, Chennai-9

The PS to all Hon'ble Ministers, Secretariat, Chennai-9

The Resident Commissioner, Tamil Nadu House, New Delhi

//Forwarded By Order//

K.21
SECTION OFFICER
26.8.14