

GOVERNMENT OF PUDUCHERRY
PLANNING AND RESEARCH DEPARTMENT

No. 12011/PRD/A-1/JD(M)/2023

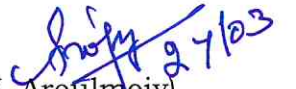
Puducherry, dt. 27.03.2023

CIRCULAR

Sub : PRD – Review of Flagship Program Pradhan Mantri Sukanya Samriddhi Yojana - Communication of Record of Discussion - Regarding

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The Meeting on Implementation of Flagship Scheme including Pradhan Mantri Sukanya Samriddhi Yojana and Postal Saving Schemes was held on 18.03.2023 at 10.00 a.m. under the Chairmanship of Chief Secretary, in his Chamber with the Chief Post Master General, Tamilnadu and Puducherry. The Copy of Record of Discussion of the meeting is attached herewith for kind information and necessary action.


(V. Aroulmoji)
Joint Director(Plg.)

Encl: Annexure

To

1. J. Charukesi, IPoS, Chief Post Master General, TamilNadu & Puducherry
2. The Development Commissioner-cum-Secretary (Plg.), Chief Secretariat, Puducherry
3. The Secretary Environment and Forest
4. The Project Director, DRDA, Puducherry
5. The Director, Women and Child Department, Puducherry
6. The Director, School Education, Puducherry
7. The Lead District Manager, Indian Bank, ECR, Puducherry

Copy to :

1. PS to Development Commissioner-cum-Secretary(Plg.)
2. PS to Chief Secretary, Puducherry

RECORD OF DISCUSSION

A meeting with the Chief Post Master General, Tamil Nadu and Puducherry and his team was held by the Chief Secretary, Government of Puducherry, along with the concerned administrative Secretaries on March 18, 2023, at 10 a.m. in the chamber of the Chief Secretary.

The Post Master General made a presentation containing details of various savings and deposit schemes and on the possibilities of using Post Office Network for rendering services to the citizen including Aadhar enrolment – updation services. The PowerPoint also contained details of the postal network, present coverage details of accounts, etc. in the UT of Puducherry. Based on the presentation, discussions were also held to strive for saturation of related Flagship schemes and leveraging various postal services.


The action points as discussed and agreed are as follows:

- The Lead Bank Manager must ensure that the details of all Post Office Savings Accounts are also taken for calculations while assessing the saturation in respect of Jan Dhan Accounts and for ensuring universal coverage of the entire population of UT of Puducherry for financial services.
- There are 94 postal banks in the UT (Pondicherry: 62; Karaikal: 27; Mahe: 4; Yanam: 1). The Chief Secretary suggested to Chief Post Master General for exploring the possibility of saturating all 108 rural villages in Pondicherry and Karaikal districts with postal network services.
- The benefits of Sukanya Samridhi Scheme including highest rate of interest (except for Senior Citizen Scheme) were highlighted including the features of MoU between Department of Posts and Government of Karnataka. It was also pointed out that Tamil Nadu has the best coverage of the scheme in India. The Chief Post Master General proposed for similar MoU as with Government of Karnataka. While they were requested to send a detailed proposal for examination, CS asked Department of Posts, LBO and Secretaries to target in the meanwhile, a higher percentage of the population (than that of Tamil Nadu) and also to achieve best percentage increase in number of accounts from last year under the Sukanya Samridhi Scheme. In this pursuit, the Education Department, Women and Child Development Department, DRDA (NRLM), LAD (NULM) for SHGs should tie up with the Post Offices and LBO and undertake enhanced IEC, mobilization camps, awareness, etc. to enhance the enrollment under the scheme. The field-level officials of these concerned Departments, Post Offices and Banks must target all the eligible girl children and their parents to ensure best coverage of the scheme.

- The Department of Posts is to further submit details of amount at maturity for various scenarios under Sukanya Samridhi Scheme and the best scenario to invest in the scheme, whether monthly deposit of money in account or yearly on one time basis etc.
- Department of Posts also requested for FDs for girl children with reference to recently announced scheme of Rs.50,000 FD for 18 years. It was informed by Department of Posts that there are other benefits to the Government exchequer if these FDs are maintained with Post Offices in the UT. It was stated that the decision in this regard will be taken in an open and transparent manner after assessing the best financial proposal from concerned Banks and Financial Institutions and at that time Department of Posts may offer their proposal detailing all financial benefits they are offering for comparison with other proposals.
- The Department of Posts may also include in their proposal the details of financial assistance that may be relevant for the orphans (other than the ones covered under the PM Cares for Children Scheme, 2021).
- The Women and Child Development Department should tie up to avail the benefit of the postal network and product of IPPB to avail the facilities of Aadhar enrollment of 0-5 years through Child Enrolment Life Client service, which is free of cost, particularly to saturate enrolment of this category for which the current coverage is poor. The service of addition / updation of mobile number linked to Aadhar is also available for Rs.50/- and awareness for this to be also undertaken for benefits of citizens.
- Issuance of Digital Life Certificate for pensioners can also be popularized to deliver services at door step of beneficiaries leveraging the extensive postal network. On the lines of Government of Tamil Nadu, Department of Posts would be submitting a proposal for giving a mandate to IPPB to offer Digital Life Certificate facility to the pensioners of Government of Puducherry.
- On lines of Government of Tamil Nadu, the concerned Departments may also take initiative for various scholarships through IPPB. It was highlighted that opening a savings account in IPPB is hassle free and paperless and withdrawal is also simple using biometric authentication. Civil Supplies Department of Puducherry has already mandated for DBT disbursement and it was intimated that a revised letter is being issued by Civil Supplies Department. Other products of IPPB like Group Term Life Insurance may also be popularized amongst beneficiaries of various welfare schemes.

- The Group Personal Accident Guard scheme can be popularized amongst the Government officers / officials highlighting the benefits of at low annual premium of Rs.399/- for a sum insured of Rs.10 lakh. The Labour Department can also tie up with the traders and industries for coverage of industrial workers under the scheme. In addition the scheme can be popularized amongst beneficiaries of various welfare schemes.
- The Department of Posts highlighted the Dak Ghar Niryat Kendras Scheme to facilitate exports by MSME for coverage of small traders and artisans. The benefits involve proof of export, GST refund, duty drawback, no limit in numbers and value of items to be sent, no limit of buyers etc. It was intimated that under this scheme the custom documentation filing process has been simplified and packaging solutions are also provided to the needy exporters. The Industries Department can mobilize small traders / artisans and the Rural Development Department can mobilize self-help groups especially those manufacturing traditional terracotta item, for tying up with the post offices, facilitate the import-export license of traders, and promote exports of traditional handicrafts and artisans. In this regard, an orientation session for beneficiaries can also be organized at the earliest in coordination with Department of Posts.

The meeting ended with vote of thanks to the chair.



(V. Arulmoji)

Joint Director (Plg.)

Planning & Research Department

