

15039/03/2020-PMU (UT-Coord.)  
Government of India/Bharat Sarkar  
Ministry of Home Affairs/Grih Mantralaya  
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North Block, New Delhi  
Dated, the 19<sup>th</sup> August, 2020

**OFFICE MEMORANDUM**

**Subject: Record of Discussion (RoD) of the meeting to review the implementation of Flagship/ development/ welfare schemes in UTs of Andaman & Nicobar Islands, Chandigarh, Dadra & Nagar Haveli and Daman & Diu, Delhi, Lakshadweep and Puducherry.**

The undersigned is directed to forward herewith RoD of the meeting held on 24<sup>th</sup> July, 2020 via Video Conference under the chairmanship of Additional Secretary (UT) to review the implementation of selected flagship schemes in UTs.

Encl.: As above

  
(Ravi Ranjan)  
Deputy Commandant  
Ph.: 23093265

To,

1. Secretary, Department of Financial Services
2. Secretary, Ministry of Agriculture & Farmers' Welfare

Copy to:

1. The Chief Secretary, Govt. of NCT of Delhi, Delhi Sachivalaya, I.P. Estate New Delhi.
2. The Chief Secretary, UT of Andaman and Nicobar Islands, Port Blair.
3. The Chief Secretary, Government of Puducherry, Puducherry.
4. The Advisor to the Administrator, UT of Dadra & Nagar Haveli and Daman & Diu.
5. The Advisor to the Administrator, UT of Lakshadweep, Kavaratti.
6. The Advisor to the Administrator, UT Chandigarh, Chandigarh.

Copy for information to:

Sr. PPS to AS (UT)/ PPS to JS (UT)/ PA to Adviser (UT)

## Record of Discussions (RoD)

### Review of Implementation of Flagship Schemes in Union Territories

11:30 am, 24<sup>th</sup> July, 2020; MHA, North Block, New Delhi

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A meeting to review the implementation of Flagship Schemes in Union Territories (UTs) of Andaman & Nicobar Islands (ANI), Chandigarh (CHD), Dadra & Nagar Haveli and Daman & Diu (DNH and DD), Delhi (DEL), Lakshadweep (LKD) and Puducherry (PUD) was held via video conference, under the chairmanship of Additional Secretary (UT) [AS(UT)], on 24<sup>th</sup> July, 2020 in the Ministry of Home Affairs (MHA), North Block, New Delhi. The list of participants is at **Annexure-I**.

2. The scheme-wise discussions are as follows:

#### **DEPARTMENT OF FINANCIAL SERVICES (DFS)**

##### **Pradhan Mantri Jan DhanYojana (PMJDY)**

3. The representative of DFS stated that there was scope for improvement with regard to CASA accounts for ANI. There also remained a possibility to open more accounts for unbanked adults in LKD.

4. The representative from ANI stated that ANI in fact had more CASA accounts than the figures being shown, but the same were not reflected since the data of the State Cooperative Banks (about 1.2 lakh accounts) was not included in the figures. This was because DFS acquires data from the Reserve Bank of India (RBI) Portal, which does not include data of cooperative bank accounts. The representative of DFS explained that the cooperative banks are unable to update the portal due to some technical problems, and once it is updated, the data will be reconciled. AS(UT) asked the representative of **DFS to update and reconcile the data in a limited timeframe**.

5. The representative from LKD stated that the total population of the islands, as per 2011 Census, was around 64,000, and they had around 74,000 accounts at present. He informed that the scheme was already saturated in the UT.

## **Pradhan Mantri MUDRA Yojana (PMMY)**

6. AS(UT) noted that with regard to the data pertaining to 2019-20, the performance of ANI, DD, LKD and PUD was not satisfactory, and 100% achievement was expected under the scheme. He asked the aforementioned UTs to explain their reasons for low performance.

7. The representative of ANI stated that while last year, their performance had fallen, it would improve in this financial year (FY).

8. The representative of DNH&DD explained that the targets for the UT had been increased drastically. He further explained that in Diu, a unique problem is that a significant proportion of the population had migrated to European countries, consequent to which there are large remittances from abroad, and being a small UT, not many persons are interested in taking loans. Further, he stated that the poor figures of Diu also pulled down the figures for Daman since the targets were combined for both. However, he stated that after the merger of the UTs, the figures for DNH and DD will also merge, which would improve the overall performance of the UT. AS(UT) suggested that the **UT may write to MoF and get its targets revised/reduced to a reasonable/realistic level**, since it was indeed true that the targets had been drastically increased. He further asked **DNH&DD to make more efforts in Silvassa and Daman towards improving performance under the scheme**. He asked **DFS to combine the figures for DNH and DD, in view of their merger**.

9. The representative of LKD informed that the sanctioned amount for the UT in all three FYs of 2017-18, 2018-19 and 2019-20 were above the targets, but the sanctioned amount has not been updated and correctly reflected in the data. AS(UT) asked **LKD to get their figures updated to reflect the true performance of the UT**.

10. The representative of PUD stated that the progress of the UT was on track till February, 2020. However, in view of COVID-19, disbursements could not take place in March, which is generally the month when a major share of disbursements happen. He assured that the performance of the UT would improve this year.

## **Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)**

11. AS(UT) noted the gap in performance of ANI under both the schemes, and enquired whether ANI had made some strategy to cover this gap. The representative of ANI explained that

the data does not include the data of Cooperative Banks, which has led to a gap in performance. Further, he informed that the UT was formulating a strategy and consulting relevant Departments to include all construction workers under the two schemes. Moreover, they were adding more camps to the Financial Literacy Centres, and also seeking help from Panchayats to increase coverage in rural areas. AS(UT) asked **DFS to include the data of Cooperative Banks in their figures, and examine ANI's proposal to include construction workers under the schemes.**

12. AS(UT) appreciated CHD for achieving, and going beyond the targets set under PMSBY. He sought the UT's response on the performance gap of 1.45 lakh in PMJJBY, and the strategy for improvement. The representative from CHD assured the Chair that all efforts would be made to organise more camps and improve their performance this year.

13. AS(UT) enquired from Adviser, DNH&DD regarding gaps in implementation of PMJJBY, and asked the **UT to put in more efforts to cover the gaps.** Adviser, DNH&DD stated that around 21,000 forms have been sent to banks, after intensive drives conducted by the Labour Department. He highlighted that while nationalised banks were responding, private banks were not honouring the scheme; and requested DFS to write to the private banks to honour the scheme. Secondly, he stated that in view of the merger of the UT, the data also needs to be consolidated for DD and DNH. Thereafter, AS(UT) asked **DFS to consolidate the data of DNH and DD,** and asked **DFS to write to private banks to ensure coverage under the PMJJBY scheme.**

14. AS(UT) noted that there was a minor gap in implementation of the schemes in LKD, to which the representative from LKD informed that they were working in coordination with the lead bank, and were planning to conduct island-wise camps to improve their performance.

15. The representative from DEL informed that for PMSBY, around 32 lakh enrolments had been done so far, which was not reflected in the data, since it did not include data from cooperative banks. However, he noted that there was still a gap that remained, for which the UT would put in more effort. For PMJJBY, he stated that like all term insurance schemes, the response of the people towards this scheme was also lukewarm. However, he assured that more efforts would be put in to improve performance. AS(UT) asked **DEL to reduce the gap in performance under both the schemes, and increase coverage.** He further asked **DFS to update and reconcile DEL's data.**

16. Thereafter, AS(UT) noted the gaps in implementation of the schemes in PUD, and asked **PUD to make efforts to achieve saturation.** The representative of PUD stated that they had discussed the issue with the lead bank, and they were of the view that the targets for life insurance should be less than that for the accident insurance scheme. He also informed that construction

workers were also covered under this scheme, for which premium was paid from the workers' fund. However, the UT was facing some issues with the Life Insurance Corporation (LIC) in this regard, which once resolved, would lead to an improvement in performance in view of additional coverage of construction workers. AS(UT) asked **other UTs to also consider including construction workers under the scheme**. Further, he asked **DFS to ask LIC to sort out the issue as pointed out by PUD, and examine if PMJJBY and PMSBY should have more realistic targets**.

#### **MINISTRY OF AGRICULTURE AND FARMERS' WELFARE (MoAFW)**

17. AS(UT) asked the representative of MoAFW to provide an overview of the 6 schemes, and point out the areas where UTs had a scope for improvement, along with their advice to the UTs on ways to improve their performance.

#### **Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)**

19. The representative of MoAFW stated that under the scheme, the number of beneficiaries had declined in all the UTs, in terms of the figures of the first and fifth installments. AS(UT) noted the decline from an overall figure of around 57,300 beneficiaries to which the first installment was paid, to 27,625 approximately at the time of payment of the fifth installment, and asked the UTs to explain the decline.

20. The representative from ANI stated that FTOs had been generated just a day before, and funds shall be transferred today. He further informed that the total potential beneficiaries in ANI were around 26,487, out of which, around 3,581 were ineligible, around 730 were debt cases, and about 4,300 had been left out as they had either migrated, or were not found. He informed that a survey was being done again to identify more beneficiaries. On being asked by AS(UT) as to the number of PM-KISAN accounts, the representative of ANI informed that they had 16,991 accounts. He explained that they had done more FTOs, and the figure had already crossed 15,500 yesterday. AS(UT) asked **MoAFW to note that ANI was in the process of uploading FTOs**, and asked **ANI to ensure benefits to all eligible beneficiaries of the scheme**.

21. The representative of CHD stated that in the 5<sup>th</sup> installment, registrations had happened in 2 batches, due to which the data was not being reflected correctly. He stated that within 3-4 days, the figures for the UT would reach 442.

22. Adviser, DNH&DD assured that he would make efforts to improve their performance. He reiterated his request to **MoAFW to combine the targets of DD and DNH, in view of merger of**

**the UT.** AS(UT) directed MoAFW accordingly. Secretary (Agriculture), DNH&DD thereafter highlighted that FTOs are not generated by MoAFW on a regular basis due to some issue at the Ministry's end, and the UT has to call up MoAFW every time to get them generated, to which the representative of MoAFW stated that she would make a reference to the concerned JS, and would give a response in writing.

23. The representative of DEL stated that since last week, 9,500 cases had been sent by the MoAFW for verification, and all cases have been verified and sent back on 22.07.2020, with nothing pending at the UT's end. He further informed that while the total eligible farmers stand at 13,556 for DEL, MoAFW has asked the UT to verify only 9,500 beneficiaries. AS(UT) asked **DFS to examine and resolve the discrepancy in the number of verified farmers for DEL.**

24. The representative of LKD stated they would examine & reconcile the data.

25. The representative from PUD stated that they will reconcile the data, and highlighted that since MoAFW sends lists for verification in lots, the verification by UTs also happens in batches, and suggested that MoAFW could send the list in a single batch to avoid discrepancies, since UTs do not have a huge farmer base.

26. AS(UT) thereafter connected with the JS-in-charge of the scheme in MoAFW, and informed him about the issues relating to the decrease in performance of UTs, and regarding discrepancies and delays arising due to certification lists being sent by MoAFW in batches to UTs. AS(UT) asked **JS-in-charge, MoAFW to review the performance of UTs and examine the issues highlighted.** JS, MoAFW stated that he would review the schemes in a follow-up meeting with all UTs. He also stated that there was a need for **UTs to ensure that Aadhar verification is done in a timely manner to avoid delays.** AS(UT) directed the UTs accordingly.

27. DS (PM-KISAN), MoAFW explained that MoAFW sent the list for verification in lots due to technical limitations, and the computer can handle a maximum of 10 lakh data points at one time. However, if UTs could provide data in one go, MoAFW has no issues in processing it in a single batch. The Chair asked the **UTs to send their data in a single batch, and not in lots.**

### **Kisan Credit Card (KCC) Scheme**

28. The representative of MoAFW urged all UTs to ensure that all beneficiaries under PM-KISAN also have Kisan Credit Cards (KCCs).

29. The representative of ANI clarified that so far, around 6,000 KCCs had been issued to PM-KISAN beneficiaries. A special drive has been launched in the UT, and a door-to-door campaign

is underway to reach out to all beneficiaries, which shall be completed by 15.08.2020. She also highlighted that some persons were not interested in the scheme, for whom a provision was made to certify their unwillingness. AS(UT) asked **DFS to note the discrepancy in figures of ANI.**

30. The representative of DEL clarified that cumulatively, there were 9,300 beneficiaries under the scheme, which was not being reflected in the data shown in the presentation, and therefore needed to be reconciled. AS(UT) asked **DFS to resolve the discrepancy in figures.**

31. The representative from CHD informed that saturation had been achieved, and 1,116 KCCs had been issued against a total of 442 farmers, the excess cards being issued under certain other categories such as dairy farming etc.

32. Adviser, DNH&DD stated that campaigns were being undertaken, and applications had been forwarded to banks, which were under process. Animal husbandry and fisheries has been added as a sector. However, he highlighted that private banks were putting additional conditions for issuing KCCs to beneficiaries, which was against the terms of the scheme, and stated that the issue will be taken up with MoAFW. AS(UT) noted the huge gap in coverage of the scheme and asked **DNH&DD to make efforts to reduce the gap, and take up the issues highlighted with MoAFW.**

33. The representative from LKD assured that they would conduct drives, and would improve their performance.

34. The representative of PUD stated that the UT was adding animal husbandry & fisheries under the scheme. Additional 8,000 KCCs were to be sanctioned within the next month.

### **Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS)**

35. The representative from MoAFW explained that the scheme was being implemented in ANI and PUD since 2016-17, but to a negligible extent compared to the total number of farmers in the UTs. DNH&DD has floated a tender for implementation this year. She further said that it was up to the UTs to decide to implement the scheme. The Chair sought the responses of the UTs in this regard.

36. The representative of ANI stated that PMFBY is being implemented in the UT, but there has been a decline in the number of people opting for the scheme. She explained that the decline may be attributed to the fact that in the absence of any reported crop damage, the farmers who had taken the insurance had no claims to make, and were perceiving it to be an extra expenditure.

Secondly, most farmers in ANI grow coconut and arecanut, which are not covered under the scheme. She stated that efforts were being made to publicise the scheme in the UT.

37. The representative of PUD stated that a substantial proportion of the farmers were being covered under the scheme, and therefore, the coverage was not negligible. The Chair noted the discrepancy in figures of the UT and MoAFW, to which the representative of MoAFW stated that she would have the issue examined.

38. The representative from LKD explained that coconut was the major crop grown in LKD, and that there was no reported damage in recent times. He suggested that coconut may be covered under the scheme.

39. The representative of CHD explained that they had a very small farmer base in the UT, out of which many were involved in dairy farming. The main crops grown were fodder and a small amount of paddy, and therefore, most farmers did not seem interested in the scheme.

40. The representative from DEL informed that being a metropolitan area, agriculture's contribution to the State GDP was less than 1%. He explained that there were two preconditions to implement the scheme: the existence of a separate weather watch observatory of the UT, and availability of crop cutting experiments data, both of which were not feasible in DEL, thereby making the UT ineligible under the scheme. He informed that they had requested MoAFW to exempt DEL from these conditions, but no response had been received from MoAFW.

41. Adviser, DNH&DD stated that the UT had floated a tender last year for implementation of the scheme, which received no response. This year too, tender has been floated but only one response had been received, and the insurance company was quoting 25% higher premium rates, since the UT does not have a large farmer base. He stated that he will examine the matter and expedite a decision.

#### **Pradhan Mantri Kisan Maandhan Yojana (PMKMY)**

42. The representative of MoAFW stated that the response to this insurance scheme was poor across the country, since the premium has to be paid immediately, while the benefits are released in the future, making it unattractive.

43. The representative of ANI highlighted the exclusion criteria of the scheme as it is only for marginal farmers, with an age limit of 18-40 years for enrolment. He informed that around 75 camps have been organised to persuade farmers to opt for auto-debit facility, and the UT will intensify its efforts to onboard the maximum number of eligible beneficiaries.



44. The representative of CHD informed that the number of farmers in the UT was quite low, and that CHD had almost achieved saturation.

45. Adviser, DNH&DD stated that efforts are on to motivate people through KCC camps, but there was reluctance in the people due to the payment of a token amount. He assured of maximum efforts to improve performance.

46. The representative of DEL submitted that DEL runs its own State scheme for old age pension of Rs, 2,000, for all persons above 60 years of age (including farmers), with the condition that the beneficiary should be residing in Delhi for a minimum of 5 years, and the income should be below 1 lakh from all sources. Currently, there are around 4,65,000 beneficiaries. He stated that the PMKMY was not popular because of the contribution that the beneficiaries have to pay from 18-40 years, and the fact that pension starts coming in only in the future.

47. The representative of LKD highlighted that there were only 4,000 farmers, who were scattered in different islands. He stated that the UT is trying to motivate people through camps, and more such camps will be organised.

48. The representative of PUD stated that the response to the scheme was not good as the benefits accrued too far in the future. Moreover, PUD runs its own scheme which puts no liability on the beneficiary, where the beneficiary receives Rs. 2,000-3,000, depending on the age bracket. Therefore, people prefer the state-run scheme over PMKMY. He assured that efforts would be done to popularise the scheme.

#### **Interest Subvention Scheme (ISS)**

49. The representative of MoAFW informed that the scheme is run through NABARD, which does not maintain UT-wise targets; and if performance of UTs improves for KCC, it will automatically improve for this scheme.

#### **National Beekeeping and Honey Mission (NBHM)**

50. The representative of MoAFW stated that earlier, only ANI was eligible under the scheme. However, now, the new Honeybee Mission has been sanctioned and SFC is under process, where all UTs will be eligible. The Chair sought the UTs' response on the same.

51. The representative from DEL stated that there would be very few takers for the scheme in DEL for beekeeping, but in view of the October 2019 guidelines, the scheme has generated some interest.

52. The representative from PUD stated that the UT was interested, and suggested that there should be some marketing support provided within the scheme. To this, MoAFW responded that the scheme already envisaged an end-to-end solution, including marketing support.

**Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PM-AASHA)**

53. The representative of MoAFW stated that the demand for participation under the scheme has to come from UTs, but so far, the scheme has never been invoked. She further stated that MoAFW could circulate guidelines of the Market Intervention Scheme (MIS) to the UTs, if required, to see if there is any interest. The Chair sought the response of the UTs in this regard.

54. The representative from PUD stated that the market price for oil seeds, copra and pulses in the UT is better than the Market Support Price (MSP). Hence, the scheme was not required in the UT.

55. The Chair noted that there was lack of awareness amongst the UTs with regard to the MIS scheme, and asked **MoAFW to circulate the guidelines and main features of MIS to the UTs** to enable them to express their interest.

The meeting ended with a vote of thanks to the Chair.

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**List of Participants**

**Ministry of Home Affairs**

- i. Sh. Govind Mohan, Additional Secretary (UT) **(In-chair)**
- ii. Dr. Kumar V. Pratap, Joint Secretary (UT)
- iii. Sh. Jitendra Agrawal, Adviser (UT)
- iv. Sh. Ravi Ranjan, Deputy Commandant

**Union Territories (through VC)**

- i. Sh. Abhishek Dev, Secretary (RD), ANI
- ii. Sh. Sanjeev Kumar Mittal , Secretary, Finance, ANI
- iii. Ms. Anjali Sehrawat, Secretary, Agriculture, ANI
- iv. Ms. Nitika Pawar, Secretary, Fisheries, ANI
- v. Sh. Deepak Virmani, Secretary, Coop., ANI
- vi. Sh. Ajoy Kumar Sinha, Secretary Finance, Chandigarh
- vii. Sh. Sandeep Kumar, Secretary, Finance & Planning, NCT of Delhi
- viii. Sh. Madhup Vyas, Development Commissioner, NCT of Delhi
- ix. Sh. Nisheeth Saxena, Director, Horticulture, NCT of Delhi
- x. Sh. A.P. Saini, Director, Agriculture, NCT of Delhi
- xi. Sh. A. K. Singh, Adviser to the Administrator, DNH & DD
- xii. Sh. Davinder Singh, Finance Secretary, DNH & DD
- xiii. Sh. Saurabh Mishra, Secretary Agriculture, DNH & DD
- xiv. Sh. Vijendra Singh Rawat, Collector, Lakshadweep
- xv. Sh. Ashwani Kumar, Chief Secretary, Puducherry
- xvi. Sh. A. Anbarasu, Development Commissioner, Puducherry

**Department of Financial Services (through VC)**

- i. Sh. A.K. Dogra, Deputy Secretary

**Ministry of Agriculture & Farmers' Welfare (through VC)**

- i. Ms. Chhavi Jha, Joint Secretary