

Success story for Dena Bank
Gandhinagar District , Gujarat state

Thanks to Pradhan Mantri Jan Dhan Yojana which enhance the living standard of Sampad villagers and Bank Mitr Shri Jagdish Parmar. Here the term living standard comprises of financial status and financial literacy. But still one question arises in anybody's mind i.e. Are PMJDY objectives achieved at micro or grassroots level or not? Yes after looking at villagers of Sampad, a small village in a tribal district of Gujarat. It has been clearly observed that savings lacs of rupees of most of the households which was earlier kept in the house now comes in the streamline banking channel through PMJDY accounts opened by Bank Mitr on his Micro ATM, a POS device of Bank Mitr. Apart from habit of saving, through financial literacy camps villages got knowledge about micro credit facilities by way of lending to Joint Liability Group, Self Help Group, advances for purchasing cattle for enhancing their earnings.

Are only literate people benefited by PMJDY or illiterate also? Yes both literate and illiterate villagers got benefits of PMJDY i.e. habit of saving, financial security after death with the use of Rupay card, interaction with bank officials, financial awareness which boost their confidence to live an independent life. Now a new concept of numeric literacy taught in the village by Bank officials and Bank Mitr which helps these villagers to use banking technology i.e. Rupay card with secret PIN (Personal Identification Number). Now Villagers have not forced to go nearest Dena Bank Moyad Branch for withdrawing or depositing the money as with the help of Micro ATM, both financial (Deposit and withdrawal of Money) and non-financial transaction (Balance enquiry, Mini Statement, etc). Even if anybody forgot his/her bank account number than also transaction can be done with the help of Aadhar number already entered in bank account of that person. So it is an example of perfect village banking.

“Well begin is half done” is best suited to this Government of India scheme which achieved its target of inclusion of unbanked people in the banking channel. But still many challenges are ahead which will be answered with the help of Bank Mitr/ Banking Correspondent model of Banking. Hope of eradicating poverty of millions depends on these types of Government schemes but their implementation becomes a major role to play.

Success Story: Madhya Pradesh

Our Bank has participated in Madhya Pradesh with full enthusiasm to implement PMJDY, and efforts were made to achieve the target well within the stipulated time period. In Madhya Pradesh there are 50 districts and our presence in 34 districts with 62 branches. We have been allotted 45 S.S.A.s and 60 Urban wards by SLBC for implementation of P.M.J.D.Y. According to decision taken in meeting convened by SLBC on 25.10.2014 for timely implementation of the scheme target date for engaging BCA was 31st October 2014, completion of survey of SSAs and Ward was fixed 15th November 2014 and opening of account of all left over households was 31st December 2014.

The appointment of 63 B.C.s was completed in our Zone on 10 October 2014 and survey of allotted SSAs and wards was completed in the month of November. After completion of survey 36469 household in SSA and 79591 households were in wards. On the basis of survey report it was observed that 9740 household were without bank account in SSA and 35221 household were in wards. Aggregating 44961 household found not having bank account

All the household 44961 were contacted and accounts were opened before 08th December 2014. Whereas the targeted date was 31st December 2014. We have achieved the target well within time schedule fixed by SLBC in consultation with DFS.

For the achievement of implementation of PMJDY scheme SLBC has categorized the bank in 4 categories on the basis of number allotted SSA and wards. Performance of our bank has been excellent and stood first in the segment consisting of 14 various Banks of allotted SSA 1-100 and wards 1-100.

A state level function held on 24.12.2014 in Madhya Pradesh and our bank was awarded by Hon'ble Shiv Raj Singh Chouhan, Chief Minister for excellent performance in implementation of PMJDY by our Bank.

All the BCs are active in our Zone and they providing banking in rural areas. They are monitored by B.C. Coordinator on regular basis. Here the efforts done by some of the B.C. are providing service on regular basis.



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1. Shri Durgesh Soni engaged for Bhajapani village and attached to Chhindwara branch has enrolled 1300 accounts.



2. Shri Diwakar Sapkale engaged for Gadhi Village has done 14496 transactions and sum of transaction is Rs. 71,05,669.



We feel that efforts done by these 2 BCs amongst 62 BC should be appreciated.

DB/LBO/PMJDY/15-16/011

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SUCCESS STORY of Bank Mitra in Gariaband District

Business Correspondent [बैंक मित्र] – Ved Ram-

SSA- Jangal Dhawalpur Bank – Dena Bank

Mr Ved Ram, 28 comes from a small remote village, Jangal Dhawalpur, Block & District-Gariaband in the Central India with education qualification of 10+2. He was selected as Business Correspondent [Bank Mitra] in the month of November, 2014 by Dena Bank. He was given the Dhawalpur Sub Service Area, consisting of 6 Gram Panchyats, Dhawalpurdih, Ghataud, Marauda, Mohanda, and Jangal Dhawalpur & Amamora along with the others 17 villages of the command area of above Gram Panchyat consisting of total 23 villages with 17 villages with less than 100 families. Geographically his area was very challenging as it was mostly the rarely populated hilly & forest area in remote locations. Besides that it was highly sensitive locations stretches up to 35 km with nil or extremely poor connectivity and infrastructure. One can appreciate the condition in which he worked where one Gram

Panchyat Amamora & its 6 villages was nearly 35 km away at the top of hills connected through kachcha road with no public transport where one can reach vide its own vehicle or on foot.

Initially the Bank Mitra identified in the month of August 2015 under the प्रधान मंत्री जन धन योजना [PMJDY] for this SSA could not initiate the work till October 2015. As the PMJDY was the time bound program and was to be finished before 26 January.

Mr Ved Ram was given responsibility in the month of November 2014 and the tasks were seems to be next to impossible. He visited & arrange camps in 23 remote villages. He had to collect account opening form, fill and arrange the Xerox of the identity & address prove and photograph from the different the locations and finally he had to get the account opening in bulks in offline mode as there was almost nil connectivity the area of operation.

But despite the series of stumbling block, he reached the milestone of covering more than 2000 households in less than 2 month i.e by 26 December 2014.

Till Date more than 5000 bank accounts were opened due to his efforts and of which he has manage to give passbooks in more than 85% of accounts and also transacted in nearly 20 % of accounts. Because of the dedicated efforts of Mr Ved Ram the new wings of changes is quite evident in his area of operations and also in his own life, as six month back he was the part time worker [रोजगार सहायक] having employability only in 6 months in the whole year and earning in the range of Rs 2500-3000/- per month to now he is having full time employability with earning nearly 7500-8000/ per month.

[Neeraj]

Lead District Manager, Dena Bank, Gariaband