



**Bank of India**  
**Inter Office Memorandum**

<b>From:</b> <b>The General Manager</b> <b>BU-Financial Inclusion</b> <b>Head Office</b>	<b>To :</b> <b>The General Manager, All NBGs</b> <b>The Zonal Manager, All Zones</b> <b>All LDM / AMOs</b>
---	---

**Ref.No.: HO:BU-FI:SG:2020-21:527**

**Date : 28-12-2020**

**Star Hawker Atmanirbhar Loan (SHAL)**

**PM-SVANidhi Scheme**

**Launch of MAIN BHI DIGITAL Campaign from 4<sup>th</sup> to 22<sup>nd</sup> January, 2021**

Star Hawker Atmanirbhar Loan (SHAL) Scheme (PMSVANidhi) has been implemented by us and details were communicated vide our Branch Circular No. 114/80 Dated 08.07.2020 & subsequent modification vide Branch Circular reference No. 114/84 Dated 21.07.2020, 114/105 Dated 13.08.2020 & 114/164 Dated 17.10.2020.

2. As you are aware that Digital onboarding of the scheme beneficiaries is an integral component of the scheme. It helps in building the credit profile of the SVs (Street Vendors) to facilitate formal credit for their future needs. However, it has been observed that only 20% of the beneficiaries as a whole are digitally active till November and remaining vendors have not conducted any digital transactions. Keeping the above facts in mind, Ministry of Housing and Urban Affairs (MoHUA) has decided to launch a special campaign 'मैं भी डिजिटल' (MAIN BHI DIGITAL) from 4<sup>th</sup> to 22<sup>nd</sup> January, 2021 with following objective:

- To impart digital training to the SVs in Camp Mode to ensure that SVs are well acquainted with carrying out digital transactions by conducting Penny Drop Transactions (one Rupee) for every beneficiary, covered up to 31.12.2020
- Complete the disbursement of all the sanctioned cases during campaign period
- S.V. be advised to repay their due monthly instalments in time so as to become eligible for higher credit facilities while creating good CIBIL score.

3. The details of the guidelines for implementation of 'MAIN BHI DIGITAL' Campaign are enumerated in the Annexure attached herewith. NBG have shared details of State Nodal Officer of our bank, who will co-ordinate with ULB for conducting at least three camps during campaign period to achieve the objective as envisaged.

4. This is for your necessary action and compliance.



  
**(Suresh Kumar Verma)**  
**General Manager**

**Detailed guidelines for Implementation of 'Main Bhi Digital' Campaign**

- i. All the beneficiaries up to 31<sup>st</sup> December, 2020 would be covered in the special drive.
- ii. ULBs in consultation with banks to prepare a calendar for digital training in camp mode following physical distancing protocol.
- iii. Each Bank should participate in at least 3 full day camps for the training of their borrowers in each ULB during the fortnight (The numbers may be increased / decreased depending on the number of beneficiaries in each ULB)
- iv. Banks should share details of nodal officer by December 29, 2020 for each State/ ULB for the Special drive with the Ministry / State / ULB on the link provided on the PMS portal. A Separate link would be provided in the Bank' Login to provide these details.
- v. Zonal offices of Banks to arrange for sufficient number of trainers on the day of training.
- vi. A Nodal Officer from the ULB to be designated for coordinating with the LDM for the Special Drive. A Separate link would be provided in the ULB's Login to provide these details.
- vii. LDM to coordinate with the Nodal Officer of the to ensure that digital training and penny drop transaction is conducted for each beneficiary.
- viii. All 'Penny Drop Transactions' will be of Rs.1 denomination.
- ix. Monitoring Committee headed by District Magistrate/Municipal Commissioner will be overall in-charge for digital training and information sharing.
- x. Information of the trained beneficiaries to be shared on weekly basis by ULBs on the PMS Portal. A Seperate link would be provided in the ULB's Login to provide these details.
- xi. NPCI will furnish weekly progress of 'Penny Drop Transactions' to MoHUA.
- xii. MoHUA will review the progress with all the stakeholders on weekly basis.

