



NAINITAL BANK
THE NAINITAL BANK LTD.

CIRCULAR TO ALL BRANCHES/OFFICES/DEPARTMENTS

98/HO/ADV-PS/CIR- 88 /272

Priority Sector Department
02nd January, 2021

Dear Sir,

RE: Special drive by MoHUA for implementation of 'Main Bhi Digital' Campaign from January 04, 2021 to January 22, 2021

Please take reference to HO Circular No. 98/HO/ADV/39/133 dated 13th August, 2020 & 98/HO/ADV-PS/71/218 dated 04th November, 2020 regarding PM Street Vendor's Atma Nirbhar Scheme. As per the scheme announced by the GOI, digital onboarding is an integral component of the Scheme. It helps build the credit profile of the street vendors to facilitate formal credit for their future needs.

In view of the directions of MoHUA, it has been decided to launch a special campaign मैं भी डिजिटल (**Main Bhi Digital**) from January 04 to January 22, 2021. This campaign should be used to disburse the remaining sanctioned cases and educate the Street Vendors for timely repayment of loan EMIs in order to be eligible for next higher tranche of loan.

'Main Bhi Digital' would be implemented in a campaign mode following the norms of physical distancing, as prescribed by the Ministry of Health & Family Welfare. The detailed guidelines for the aforesaid campaign are as under:-

1. All beneficiaries upto 31st December, 2020 would be covered in the special drive.
2. Branches to coordinate with their respective Urban Local Bodies (ULBs) for digital training in camp mode following physical distancing protocol.
3. Each branch should participate in at least 3 full day camps for the training of their borrowers during the fortnight.
4. Branches to coordinate with district authorities/ LDM to ensure that digital training and penny drop transaction are conducted for each beneficiary.
5. All 'Penny Drop Transactions' will be of Rs. 1 denomination.
6. Monitoring Committee headed by District Magistrate/ Municipal Commissioner will be overall in-charge for digital training and information sharing.
7. Information of the trained beneficiaries & 'Penny Drop Transactions' to be shared by the Regional Offices on weekly basis and MoHUA will review the progress of the bank on weekly basis.

In this connection, branches are advised to coordinate with their respective Regional Offices/ULBs officials/representatives of PhonePe to make this campaign a grand success. In case of any technical clarification, branches may seek assistance from IT Department of their respective Regional Offices and IT Department, Head Office.



Deputy Regional Managers of respective Regions will be the nodal officer for branches of their Region for implementation of 'Main Bhi Digital' campaign. Branch head will be the nodal officer for coordinating with ULBs. Further, where there is more than one branch in the area of ULB, the branch head of main branch will be the Nodal Officer.

Regional Offices are advised to assist the branches under their Region for the successful implementation of the said campaign and provide wide publicity of this special drive.

Yours faithfully,


B.K. JOSHI
VICE PRESIDENT (CREDIT)

