

From

एस एम ई कारोबार इकाई/SME BUSINESS UNIT
एम एस एम ई विभाग /MSME WING
न कार्यालय /HEAD OFFICE
बेंगलूरु - 560002/ BENGALURU-560002
संदर्भ/REF:MSMEW:SMEBU:HM:489:2020

To

The General manager/Deputy General
Manager
MSME Section/SME Sulabh
All Circles

28th December, 2020

Sub: PM SVANidhi scheme – 'Main Bhi Digital' campaign for digital onboarding and training of beneficiaries.

As you are aware PM Street Vendor's AtmaNirbhar Nidhi Scheme (PM SVANidhi) is a flagship scheme of Government of India. Digital on-boarding and capacity building of the beneficiaries is an integral and important part of the scheme.

Ministry of Housing and Urban Affairs, Government of India has observed that on an analysis of digital transactions of the beneficiaries till November end, only 20% of the beneficiaries were digitally active and the remaining have not conducted any digital transaction. Hence, the Ministry has decided to launch a special campaign '**Main Bhi Digital**' from **04th to 22nd January, 2021** in order to ensure deeper digital engagement with the Street Vendors through digital on boarding and training. The Ministry has instructed the Urban Local Bodies (ULBs) to draw a calendar of training for the beneficiaries in consultation with the Lending Institutions (LIs).

Ministry has asked the Banks to take active part in the Campaign and has advised the following action points:

- Wide publicity to be arranged for the special drive/campaign.
- The special campaign shall be utilised to disburse the remaining sanctioned cases and to educate the Street Vendors for timely repayment of loan EMIs in order to be eligible for next higher tranche of loan.
- Banks to nominate ULB level Nodal Officers and share their details with the respective ULB before 29th December, 2020. The Nodal Officers shall liaise closely with the ULB for drawing the calendar of training following physical distancing protocol.
- Ensure that all the beneficiaries up to 31st December, 2020 are covered under the '**Main Bhi Digital**' special drive.
- A minimum of **three full day camps** shall be conducted for training the borrowers in each ULB during the fortnight.
- All the beneficiaries shall be provided with QR Code (for carrying out acquirer functions) and Debit card (for carrying out payment functions)
- Banks to arrange for sufficient number of trainers on the day of training.
- Digital Training and 'Penny Drop Transaction' shall be conducted for each beneficiary.

The progress made during the special drive shall be submitted to the Wing on 11th, 18th and 25th January, 2021 in the format annexed to this letter.

You are requested to take note of the above for strict compliance and ensure that branches/offices are taking part in the campaign.

A line of confirmation in this regard may be sent to us by 30.12.2020.


Rajesh K Singh
General Manager

ANNEXURE

Progress made under 'Main Bhi Digital' campaign as at _____

| Circle Name | Region Name | Name of ULB | Name of Nodal Officer of the Bank | Date of Full Day Camp conducted | No. of Trainers from the Bank who attended the Camp | No. of beneficiary Street Vendors who attended the Camp | No. of beneficiaries for whom 'Penny Drop Transactions' were carried out |
|-------------|-------------|-------------|-----------------------------------|---------------------------------|---|---|--|
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