

<b>From</b> एस एम ई कारोबार इकाई/SME BUSINESS UNIT एम एस एम ई विभाग/MSME WING न कार्यालय/HEAD OFFICE बैंगलूरु - 560002/ BENGALURU-560002 संदर्भ/REF:MSMEW:SMEBU:HM:489:2020	<b>To</b> The General manager/Deputy General Manager MSME Section/SME Sulabh All Circles
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28<sup>th</sup> 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 **04<sup>th</sup> to 22<sup>nd</sup> 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:

- a. Wide publicity to be arranged for the special drive/campaign.
- b. 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.
- c. Banks to nominate ULB level Nodal Officers and share their details with the respective ULB before 29<sup>th</sup> December, 2020. The Nodal Officers shall liaise closely with the ULB for drawing the calendar of training following physical distancing protocol.
- d. Ensure that all the beneficiaries up to 31<sup>st</sup> December, 2020 are covered under the '**Main Bhi Digital**' special drive.
- e. A minimum of **three full day camps** shall be conducted for training the borrowers in each ULB during the fortnight.
- f. All the beneficiaries shall be provided with QR Code (for carrying our acquirer functions) and Debit card (for carrying out payment functions)
- g. Banks to arrange for sufficient number of trainers on the day of training.
- h. 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 11<sup>th</sup>, 18<sup>th</sup> and 25<sup>th</sup> 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

