

Proceedings for “Atal Pension Yojana orientation (APY)” Workshop in Damoh District on 3rd November’2015

Under the Poorest State Inclusive Growth (PSIG) Programme, a district level Atal pension Yojana orientation (APY) was also organised in Damoh district on 3rd November, 2015 at Zila Panchayat office. Damoh district was chosen, in consultation with SBI, as the district is one of the low APY enrollment districts (with only 674 enrollments till date). The workshop featured a presentation on APY by Shri Subhash Deshpandey, Trainer, Centum Training Institute (a partner agency of PFRDA for conducting APY orientation programme). The workshop was attended by various stakeholders such as from senior Government officials like CEO-ZP, Damoh (Upper Collector), and officials from SRLM, Dept. of Social Justice, Dept. of Women & Child Development, Labour Dept. and professors from Govt PG colleges. Also branch level and field functionaries of various Banks (Public Sector Banks/ Private Banks/ Cooperative Banks/ RRBs), Corporate BCs, FLC counselor, NGOs and field BC Agents attended the workshop.

Participation list is attached as annexure 1.

Workshop was designed primarily for imparting an understanding of the product to relevant grassroot level stakeholders and to discuss its features (majorly clearing out the myths) to create an effectiveness of the product itself. The objective of this workshop was also to enhance the role of the field level officials in this flagship pension scheme of the country as they are actively involved in rolling out the schemes and are the direct contact points for the customer. The scheme provides minimum Govt guaranteed monthly pension to subscribers from Rs 1000-Rs 5000 along with GoI co-contribution to eligible subscribers for an amount up to Rs 1000 for a period of five years provided one register by December 2015. All Indian Citizens in the age group of 18-40 years may join the scheme through any bank branch. The broad objectives of the workshop planned were:

- a) Familiarize the participants with APY – Features, Eligibility, Operational process & practices to be followed and performed by Central Recordkeeping Agency (CRA), Process flow of enrollment to be followed by banks, etc.
- b) Stimulate queries on various aspects of the product
- c) To obtain feedback on additional clarification/Information that will be required by the Bank or other stakeholder’s staff for communicating with subscribers
- d) Other relevant issues

Summary of Proceedings

1. The workshop started with a welcome address by Shri Dhruv Mittal, Manager, Access Assist followed by an introduction on PSIG and its programmes. He also briefly introduced the key objectives and theme of the workshop.
2. The workshop featured detailed and informative presentation from Shri Subhash Deshpandey, Centum Training Institute about the APY and discussed about the existing features of the products and its benefits. He clarified the common myths to clarify the product features and its benefits. **Presentation is attached as annexure 2.**



Photo: Presentation on APY by Shri Sudesh Deshpandey, Trainer, Centum Training Institute

3. Thereafter, an interactive session was held with the participants to discuss their experiences and issues to stipulate possible solutions. It was observed that the participants lacked clarity even about the basic details of APY like eligibility, benefits etc. and there were many misconceptions about the scheme. So overall it was primarily focused on explaining details of APY, roles of various agencies and addressing the queries of participants.
4. Overall, the APY orientation programme witnessed major participation from respective stakeholders and following outcomes could be seen. (i) *It had helped enabling the channel partners like banks and others to engage with the subscriber and seek explanations on various aspects of APY and reply effectively to the queries of the potential subscribers,* (ii) *The participants could seek clarifications on operational hindrances encountered during the delivery of the services,* (iii) *The participants could highlight the operational challenges in rolling out the product and did seek suggestions and support to increase the reach.*
5. Finally valedictory address was delivered by CEO Zila Panchayat, Damoh District and Lead District Manager, State Bank of India Shri B. L. Rai. Both emphasized on benefits of the product and highlighted how small investments can be beneficial for the beneficiaries in the years to come. It was highlighted that banks' ownership and responsibility is critical for enrollment and requested the participants to increase the enrollments. It was Lead District Manager's feedback that this workshop would help in engaging all the stakeholders for APY which should ultimately lead to more tangible outcomes.
6. The workshop ended with encapsulation of the outcome of the deliberations.

Annxure 1: List of Participants

S No	Name of the Participants	Bank/ Branch/Organization
1	Saurabh Jain	Jabery
2	Yogendra Singh	Jabery
3	Jeevan Thakur	ADB Damoh
4	Roopesh Kumar	Tejgarh
5	Rishi Yadav	Tejgarh
6	Vishwa Pratap Pariban	Tendukheda
7	Amit Vishwakarma	Tejgarh
8	Rajkumar Jain	Tendukheda
9	Sushma Thakur	Tejgarh
10	Paramlal Ahiradh	Nimarhas
11	Rajendra Singh Thakur	Hinoti
12	Brajesh patel	Keolari
13	Shravan Pathak	Satanya
14	Mukesh Upadhyay	Tindani
15	Sunita Upadhyay	Hindori
16	Bharat Kumar Rai	Bilai
17	Rajendra Yadav	Hardua Sadak
18	Neelesh Jahan	Abhana
19	Dasmath patel	Kotala
20	Asit	Damoh
21	Bhawan Das Nama	Abhana
22	Mururai Patel	Sarpkhodi
23	Jageshwar Sard	Hamai
24	Sachin Jain	SBI Abhana
25	Shriyamh Jain	SBI Abhana
26	Rajnesh Jain	ADB Damoh
27	Rita Jain	ADB Damoh
28	Mukesh Kumar Jain	SBI Pura Karondi
29	Jitendra Rajput	SBI Sadguara
30	Dinesh Mishra	SBI Khosakadi
31	Dinisha Mishra	SBI Jorjata
32	Jitendra Rajput	FLC
33	Pradeep Jain	SBI Abhana
34	Kumar Chowan	AXIS Bank
35	Akhilesh Choubey	Women Empowerment, Damoh
36	R K Telang	Social Justice
37	Satish Sharma	MPSRLM
38	Dr. Shravan Pachauri	MPSRLM
39	Dhruv Mittal	ASSIST
40	Amit Das	ASSIST
41	B L Rai	LDM SBI, Damoh
42	Dr. Kamal Chourasia	Govt P G College, Damoh

43	S L Kori	Counselor, FLC Damoh
44	R P Tiwari	SBI, RBO, Damoh
45	A K Upadhyay	MGB, Damoh
46	V K Jain	MGB, Damoh
47	Ankit Malviya	NICT
48	Ramakant Goswami	FIA
49	Rahul Dubey	SAVE
50	Ashish Tiwari	Union Bank, Damoh
51	V S Manderi	Labour Dept.
52	O P Tripulk	Labour Dept.
53	Deepak	Allahabad Bank
54	Ajay Rai	SBI Kiosk, Deolai
55	Ganshyam Shukla	SBI Batiyagarh
56	Kapis Shukla	SBI Hatiyagarh
57	Sooraj Singh Lothra	MBGB Kiosk, Kumhara
58	Sandeep Kumar Vyas	MBGB Kiosk
59	Vivek Malviya	Vijaya Bank
60	Jitendra Kumar	Corporation Bank
61	Sangeeta Bhide	Bank of Baroda
62	Neeraj Chourasia	Hatta
63	Ranjeet Gupta	Fatehpur
64	Manoj Chourasia	Hatta
65	Abhiudaya Pratap Singh	NICT
66	Rahul Aharwan	Bank of India
67	Ramkumar Kewat	Tejgarh
68	Naveen Patel	SBI Kiosk, Narsingarh
69	Sarvesh Singh Lothi	SBI Kiosk, Chainpura
70	Dharmendra Accriti	SBI, Touri
71	Kamal Singh	MGB, Banwar
72	Parimal Khare	SBI, Amkheda
73	Bhagwati Dubey	MGB
74	Rahul Dubey	MGB
75	Bharat Pate	FIA