

Skoch foundation Award to Wardha District

Date 5th January 2013 5:00 PM

Place: Hotel Shangri-La, Ashoka Road, New Delhi



On Financial Inclusion day (5th Jan 2013), Wardha district was awarded Skoch Foundation Award under the category of “Access to Banking and Financial Services” for their UID linked financial inclusion project being executed in Wardha district. Dr. C Rangarajan, Chairman, Economic Advisory Council to the Prime Minister handed over this award to Wardha District Collector Shri. N Nawin Sona accompanied by Shri Sunil Gadhe, RDC Wardha and Shri Vithaldas Prabhu, Guardian consultant, Wardha .

Chairman of Skoch foundation Shri Sameet Kochhar, Dr. Raghuram Rajan, Chief Economic Adviser, ministry of finance, Dr. Deepak B Pathak, Director Skoch Development foundation & Chair professor, IIT-B, Mumbai

Wardha district has done first Aadhaar enabled field trial on 30th November 2012 in Seloo village for Sanjay Gandhi Niradhar Yojana and second successful field trial which is end to end Aadhaar enabled funds transfer and cash withdrawal using Micro ATM with the help of Banking Correspondent on 28th December using CPSMS system for Janani Suraksha Yojana in General Hospital, Wardha.

Inauguration of Direct Benefit Transfer was done on 1st January 2013 at Vikas Bhawan, Wardha by Hon'ble Guardian Minister Rajendraji Mulak. Direct Benefit Transfer of Central Sector/Centrally sponsored 6 Schemes have been launched in Wardha. The Schemes have been planned to be launched in 43 district all over the country as per census 2011 Wardha has approximately 13 lakh population out of that more than 9 lakh enrollment of UID registration had been completed in the 1st phase itself. This is highest percentage of registration in any other district. 2nd phase of enrollment is currently in progress in full swing. Currently 1068000 residents have enrolled for getting UID which is approximately 85% of the population. The district is a pioneering FI Financial Inclusion district in Maharashtra with more than 10 lakh accounts for 13 lakh population. In the last month close to 40 thousand new accounts were opened in Financial Inclusion plan which is a precursor to large scale DBT in the next phase. Innovation in “inorganic seeding” i.e. software based, 2.5 lakh seeded Bank Accounts, good Banking Correspondents network, inclusive bank account opening through Anganwadi Sevika, ANM etc, and digitised databases are special highlights of Wardha.

From 1st January 2013 total of 6 Central Sector/Centrally sponsored schemes have been launched in which following beneficiaries received the benefit.

1. Post Matric Scholarship for SC students – Ms. Priyanka Anantrao Narayane & Tejpal Vijayrao Yesankar received the scholarship. (Total no. of beneficiaries 9 Amount disbursed 22730/-).
2. Pre-Matric Scholarship for Children of those engaged in Unclean Occupation – Ms. Shivani Ramesh Rao Joge & Krishikesh Ramesh Rao Joge received the scholarship.
3. Post Matric Scholarship for OBC students – Ms. Ankita Raju Kombe received the scholarship. (Total no. of beneficiaries 8 Amount disbursed 15580/-).
4. Post Matric Scholarship for ST students – Ms. Deepali Khushalrao Salame & Poonam Vishnuji Sarate received the scholarship. (Total no. of beneficiaries 15 Amount disbursed 34500/-).
5. Janani Suraksha Yojana – Mrs. Durga Gautam Moon, Mrs. Poornima Dilip Randive, Seema Bharat Masram & Rani Vyas received the benefit. (Total no. of beneficiaries 4 Amount disbursed 2600/-).
6. National Means Cum Merit Scholarship – All Bank Accounts have been linked with Aadhar.

It is notable that JSY , which gives monetary incentive to mothers who have delivered children in institutions/hospitals, is successfully launched in Wardha in DBT mode, much ahead of the national go live schedule of April 2013. Pioneering effort is done in end to end DBT, where not only is the account Aadhar enabled but MicroATM based payment is made, the Wardha model successfully pays the Mother the JSY benefit at the hospital bed , through MicroATM and BC. This was done as a National First on 28th Dec 2012, the first recipient in India being Farzana Pathan , at Civil Hospital , Wardha.

CPSMS is developed by office of controller general of accounts Ministry of Finance, Department of Expenditure, Government of India CPSMS essentially plans to capture funds released by Government of India to agencies like DRDA or Scheme wise funds released to flagship schemes of Government of India like JSY, NRHM or Indira Awas Yojana. CPSMS is a tool which can in the years to come change the financial information system. Ultimately CPSMS will track whether the funds have reached the actual beneficiary or not. In Wardha district (which is a first in Maharashtra) CPSMS is used to upload beneficiary data and make payment advice through the Aadhar Payment Bridge and the National Payment Corporation of India (NPCI) , ACH automatic clearing house gateway. The JSY payments were made end to end in less than 8 hrs from uploading the payment advice to on the bed withdrawal of money by the beneficiary with full audit and account trail and MIS.

In Maharashtra State, Department of Information Technology (DIT) continuous support in implementing UID Pilot Projects in Wardha District especially Shri Rajesh Aggarwal (Secretary IT) . Under the guidance and personal support of Shri Jayant Kumar Banthia, Chief Secretary, Government of Maharashtra who visited the district with a team of Principal Secretaries and held high level meeting with CMDs of all Nationalised banks the successful and timely implementation of pilot project was possible.

Wardha district Guardian Minister Hon. Shri Rajendraji Mulak and all other people's prominent representatives from Wardha district have provided valuable moral support implementing the Direct Benefit Transfer scheme of central government.