

**Minutes of the meeting held with officials of State
Nodal Banks
and State Nodal Officers implementing Pradhan
Mantri Awaas Yojana – Gramin (PMAY-G) on
20.12.2016 at 1030 Hrs
at Unnati Conference Hall, Krishi Bhawan, New Delhi**

A meeting was held under the Chairmanship of Shri Prasant Kumar, Joint Secretary (Rural Housing), Ministry of Rural Development was held with the officials of State Nodal Banks where the State level PMAY-G accounts are opened and State Nodal Officers implementing PMAY-G in the States at Unnati Conference Hall, Krishi Bhawan, New Delhi on **20.12.2016 at 1030 Hrs** to discuss and resolve issues relating to transfer of assistance to the bank accounts of the beneficiaries of PMAY-G. Shri Amarjeet Sinha, Secretary (Rural Development) was the guest of honour for the meeting. The meeting was attended by the following:-

- a) Shri S. Rakesh Kumar, Dy. Secretary (RH)
- b) Shri Prashant Mittal, Sr. Tech. Dir., NIC
- c) Shri M. Rama Krishna, Under Secretary (RH-II)
- d) Shri Ajay More, Sr. Tech. Investigator, NIC
- e) Officials from NPCI
- f) Shri Vijay Badhani, Consultant
- g) Shri Naveen, PFMS
- h) State Nodal Officers dealing with PMAY-G
- i) Officers of the State Nodal Banks for PMAY-G

2. Jt. Secretary, Rural Development welcomed the participants and requested Dy. Secretary (Rural Housing) to present a brief on the scheme of PMAY-G and present the issues that are arising relating to the electronic transfer of

assistance to the beneficiaries of PMAY-G.

3. Deputy Secretary (Rural Housing) briefed the participants about the scheme of PMAY-G and intimated about the quantum of financial transactions that would take place through Banks in the implementation of PMAY-G. The participants were also briefed about the manner which fund is transferred to the beneficiary bank account from the State Nodal Account, the services provided by PFMS and how Fund Transfer Orders (FTOs) are processed.

4. In continuation, Deputy Secretary (Rural Housig) had highlighted the following problems that are experienced while transferring the assistance electronically to the beneficiaries of PMAY-G :-

I Delays in processing of FTOs

- a) Non-agreement between Banks and PFMS on the number of FTO files dispatched by PFMS to Banks.
- b) Non-agreement between Banks and PFMS on the number of credit status files dispatched by Banks to PFMS.

II Incorrect updates related to payments

- a) False credit success – Credit success response received from PFMS but no payment credited to beneficiary's account.
- b) False credit reject – Credit reject response received from PFMS but payment credited to beneficiary's account.

5. The above issues were discussed in detail with representatives from the banks and officials from PFMS.

