

PROCEEDINGS OF SEMINAR
JANDHAN SE JANDHAN SURAKSHYA
ORGANIZED BY
SOCIAL SECURITY ASSOCIATION OF INDIA, ODISHA CHAPTER
ON 29th AUGUST 2015, BHUBANESWAR

Social Security Association of India, Odisha Chapter, with support of its Headquarters, organized a seminar at Bhubaneswar on 29th August 2015, on Jandhan Se Jandhan Surakshya Yojana. The seminar was partnered and supported by the State Bank of India, SBI Life Insurance, Life Insurance Corporation of India, UCO Bank, Bajaj Alliance, Max Life, NALCO, pnb MetLife, OMC, MGM Group and Bima Chronical, Odisha.

2. The meeting was chaired by Shri B. N. Som, Secretary General, Social Security Association of India. Dignitaries who graced the occasion included Mr. R. K. Khuntia, General Secretary, INTUC and former Member of Parliament and Shri Subas Singh, Chairman, Odisha Building and Other Construction Workers Welfare Board. A large section of civil society activists, students, trade union leaders - numbering over 100 attended the seminar and participated in the deliberation on the social security measures recently introduced by the Government for the deprived lots in the country.

3. Shri B.K. Sahu, former Insurance Commissioner, ESIC and presently Media Head, IRDA, who was also the chairman of the Organizing Committee for the workshop, welcomed the guests and the participants. While amplifying the objective of the seminar he described it as a sensitization programme to create awareness amongst the people and workers at large about the Jana Surakshya Schemes. He stated that the seminar was held on the day of Raskha Bandhan to send a positive message to the workers and to the people who require social security by enrolling themselves in the current schemes including Sneh Surakshya Bandhan Scheme. He stated that involvement of trade unions and

students would go a long way in increasing the coverage for the Jana Surakshya Schemes and that it was to the credit of the Odisha Chapter of SSAI to have been able to enlist active support of the banking and insurance agencies which were involved in taking these schemes to the people. He also highlighted the significance of the presence of the Chairman of Odisha Building and other Construction Workers Welfare Board, presence of Shri N.K.Khuntia of INTUC and Shri P.C.Mallick from the State BJP in the seminar. He hoped that the small step taken by Odisha Chapter would be reckoned as a step in the right direction in familiarizing the people with the importance of the social security schemes introduced by the Government and in creating an environment for increased coverage of the people under the schemes.

4. Shri Ramachandra Khuntia, General Secretary, INTUC addressed the meeting and expressed his happiness at the initiative taken by the Odisha Chapter in involving the stake-holders for the social security schemes in its endeavor to take the schemes to the doorsteps of the target population. He remarked that the successive governments, both at the Centre and at the States, had been introducing various schemes but many of those schemes had not survived due to lack of enthusiasm, support and administrative will. With this experience at the back of his mind, while he welcomed the introduction of three schemes of two insurance and one pension scheme by the present central government he cautioned that these schemes should not suffer the fate of those schemes introduced in the past which were never implemented properly. In that backdrop of the matter, he exhorted the need for many more of such seminars and congratulated Odisha Chapter for taking the initiative to propagate the scheme benefits amongst the people in collaboration with the partners who would actually operate the schemes.

5. Shri Subas Singh, Chairman, Building and Other Construction Workers Welfare Board, Odisha, praised the purpose of the seminar convened in the interest of the unorganized workers and citizens at large. In his speech he dealt extensively with the steps taken by Odisha Welfare Board in implementing

schemes for the unorganized workers, especially for the migrant workers who travel from Odisha to various parts of the country in search of job. He recounted how the Board had implemented a scheme for payment of accident compensation even to the migrant workers on receipt of a report about the accident from the site. He also narrated about other benefits which had been introduced for the construction workers in Odisha. He disclosed that the Board had decided to enroll the entire workforce in the unorganized sector in the State including creating data base for the workers to ensure that the purpose of Welfare Board was fulfilled both in letter and spirit.

6. Shri Bharkar Panda, Joint Labour Commissioner, Govt. of Odisha while speaking on the occasion narrated the State Government's policy for ensuring social security benefits for the workers, both organized and unorganized. He offered whole hearted support of the State Government in the matter of popularizing the schemes and increasing their coverage. Regional Director, ESIC, Odisha Region, Shri B S Sandhu, also spoke about his experience and the techniques adopted in his organization for extending the coverage of social security schemes.

7. The inaugural session was followed by a technical session in which the various partners to this meet, namely, State Bank of India, LIC, SIDBI, made presentations on the schemes being operated by them including their achievements made so far. There were other presentations also during this session.

8. The first presentation was made by Shri B.K.Sahu, Media Head, IRDA. After describing the dismal social security scenario in the country, he insisted that all out effort should be made to ensure coverage of the deprived lots to enable them to avail of the various scheme-benefits. Referring to introduction of the three unique schemes by the Government under financial inclusion programme, he called for massive enrolment under these schemes through sensitization programmes across the length and breadth of the country. He

felt that these schemes could be extended to 70% of the population, mainly poor and elderly population of the country through concerted effort on the part of all the stake-holders. He was optimistic about the outcome of the programmes on the strength of the progress made so far in enrolment of people under the schemes as follows:-

(i)	PMJan Dhan Yojana-	(a) Accounts opened till 08Aug2015-	16.7cr
		(b)Debit card Issued-	14.9cr.
		© Balance in accounts-	1990.5 cr.
(ii)	PMJJBYojana -		272.5
(iii)	PMSBYojana -		805.7cr.
(iv)	APYojana -		006.3cr.

9. He also elaborately explained the dimension of the government policy on social security by highlighting its features of Jan Dhan Yojana. He said that it consisted of two parts-the first part starting from 2014 to 15 August 2015 during which period people will be provided with banking service facility with 5km radius; secondly, opening bank account for every citizen and thirdly, ensuring financial literacy. The second part starting from 15 Aug 2015, would consist of developing micro-finance facility, secondly, setting up credit guarantee fund and lastly starting pension transfer system for hassle free delivery of service.

10. He underpinned the point that the success of the schemes would depend on developing proper attitude of the concerned stake-holders to explain the schemes features and motivate the people to take advantage of the social security benefits offered by these schemes. He underscored the point that there was no dearth of good schemes in the field. What was lacking was the requisite energy, planning and proper attitude for propagating the schemes amongst the people. He was of the view that the present schemes stood better chance of success as the schemes were predominantly technology based and the contribution/premium payable by the subscribers would not require monthly interaction of the latter at the POP but would be contribution would be debited automatically from the bank accounts of the subscribers without any hassle and without creating any extra paperwork.

11. He summed up his presentation by describing the challenges confronting the managers in fructifying the mission objectives as follows:-

C - Country with Vast numbers

H - Health care infrastructure limited

A - Ageing population

L - Lack of concerted efforts

L - Large Scale misuse

E – Engaging who can afford to pay

N – Networking of schemes and agencies, like,
Asha, Aganwadi & Registered Agencies

G – Guiding use of information Technology

E - Educating people

S - Solution based grievance mechanism

12. Shri P.C.Mallick , a think tank of the State BJP, came forward to offer all support and assistance to the various agencies involved in the operation of the schemes and called upon the Odisha Chapter of SSAI for collaboration to carry the message of financial inclusion to the village level by holding such seminars at district/block level to translate the idea of “sub ke saath sab ka vikas”.

13. State Bank of India made a presentation on Jan Dhan to Jana Surakshya giving an account on enrolment under PMSBY, PMJJBY and APY in the state of Odisha.

14. LIC made a comprehensive presentation on PMJJBY and discussed about the progress of the Scheme in the State. He disclosed that total no of policies issued till 15 Aug 2015 in Odisha by both LIC & private insurance companies is 7,18,216 since the start of the scheme and so far only one claim has been received and settled by LIC.

15. Small Industrial Development Bank of India made a presentation on Micro Unit Development & Refinance Bank(MUDRA) analyzing the architecture of this new banking concept, the progress made so far in implementation of the concept

and the direction issued by the Department of Financial Services(DFS), Ministry of Finance, in May 2015 advising all Public Sector Banks (PSBs), RRBs and Cooperative Banks to roll out Pradhan Mantri MUDRA Yojana (PMMY) and finally how it was going to revolutionize the growth SME in the rural areas.

16. A presentation was made by Shri A.P. Mishra on behalf of the SSAI on PMSBY and discussed the enrolment figures under the above schemes till date.

17. Shri P.K. Mohapatra, Bima Chronicle, made a presentation on social security aspect of road accidents and road safety measures required to be taken as integral part of the campaign. He also highlighted the concept of Surakshya Card developed jointly with an insurance company at a very low cost.

18. Shri BN Som, Secretary General, SSAI, delivered the valedictory address. He, in his address, highlighted the new policy initiatives for implementation of the various new, innovative and pro-people social security schemes based on technology support and with the involvement of the banking and insurance industries which were having close touch with the people at large. He pointed out the unique character of the new schemes in that those were being launched as an integral part of the state policy of financial inclusion of the people. All these years it was left to the genius of the bureaucracy to try and implement the schemes which were mostly dependent on exchequer for funding. That made the progress difficult and no time frame of execution could be worked out. In the present scenario for the first time people and institutions have been involved in implementation of the schemes concerned and the way the banks and insurance companies have got involved in enlisting people to open accounts the story is mind boggling. Due to an intensive and target oriented approach, banks have been able to garner about 20 crore new accounts bringing in Rs.1990.05crore of deposit into the financial system. The success story becomes more appealing when we note that the initial government order directed opening of bank accounts with zero balance so that people get involved in the financial system. But the zero balance accounts number only 6 crore out of the total of 20 crore

making it about 30% of the total number covered so far. It is also interesting to note that as many as 14.9 crore account holders have received Ru-debit cards confirming that as many people have opened accounts with money in their accounts and that a new financial culture is growing in the society. He observed that the banks and insurance companies should develop close coordination with Construction Workers' Welfare Board and get their members covered by the Jansuraksha schemes seeking active patronage of the Boards.

19. Before closing the Seminar, Odisha Chapter, SSAI, had the privilege of honouring some of the outstanding organisations working in Bhubaneswar as well as in Odisha, namely, The Samaj, one of the leading vernacular newspapers in Odisha, OTV, a distinguished and highly rated electronic media, the State Bank of India, Bhubaneswar, a leading banking house in the State, by awarding "Samajika Surakshya Guraba Samman" for their contribution to the cause of social security in Odisha. The awards were handed over to the aforesaid organization by Shri B.K.Sahu and Shri BNSom.

20. The seminar ended with a vote of thanks proposed by Dr Sushanta Moharana.

- Ashok Prasad Mishra
- Acting Secretary, Odisha Chapter