

Uttar Pradesh Inclusive Finance Bulletin

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PSIG PROGRAMME UPDATES

Third Meeting of the State Financial Inclusion Forum



The State Financial Inclusion Forum (SFIF) initiated under the PSIG programme, acts as an exchange and deliberation forum to promote effective coordination and synergy among various stakeholders for accelerating the process of financial inclusion in the state. The 3rd meeting of UP SFIF was organized at BIRD in Lucknow on 11th March 2015 on the key theme of “Micro-pension” and was attended by various stakeholders from RBI, DFID, SIDBI, NABARD, NBFCs, Regional Rural Banks, Post Office, LIC, Microsave, aggregators & NGOs. The discussion in the meeting centered on the newly launched Atal Pension Yojana where each participant shared their expectations/experience from the same. It was deliberated that necessary measures need to be taken by Government, Banks, MFIs, NGOs, etc. in promoting, creating awareness about APY through financial literacy programmes at the ground level. Role of bank branch managers is seen to be useful in creating awareness on the given their established rapport with the community. The aggregators suggested linking PRAN Cards with UIDAI for address verification purposes. Further it was suggested that a mechanism for passbook updation could be developed with the facility to deposit subscription through Nationalized Banks. As part of the future course of action, PSIG team will study the current model of delivery and is committed to organize an orientation programme for all UP based aggregators/bankers with involvement of PFRDA.

Exposure visit for RRB Officials to Cashpor Micro Credit

Under PSIG, a two day exposure visit was conducted on 26-27th May, 2015 for RRB officials in Varanasi. The officials visited Cashpor Micro Credit to understand the role of BC model in financial inclusion. The RRBs senior officials not only interacted with the Cashpor HO team but also analyzed the whole concept by visiting field sites and attended group meeting at the centers. The bankers appreciated the model and were looking forward to conduct continued dialogue among RRBs to understand about the challenges and opportunities of BC model using mobile application/technology. A special session by M-Cril on the selection parameters of MFIs by focusing on the importance of ‘MFIs Rating’ was presented. 6 out of the 7 UP based RRBs attended the exposure visit.

Workshop on district lead coordinators: Uttar Pradesh Microfinance Association (UPMA)

UPMA's association with MFIN is seen as a stepping stone to strengthen the MFIs and FI sector as a whole. As per MFIN, lead and co. lead district coordinators were identified to further support and enhance the capacity of district level state coordination committees. 58 lead coordinators and 30 co-lead coordinators attended a day long workshop facilitated by MFIN at Meerut and Lucknow on 6th April, 15 and 07th May, 2015, respectively.

Launch of Cash Collateralized Guarantee Fund (CCGF)

PSIG has launched a new scheme -Cash Collateralized Guarantee Fund (CCGF) to support the requirement of First Loss



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Default Guarantee (FLDG) in order to expand the Credit led BC model. Under the scheme Banks/MFIs/SHPs may be supported to meet the FLDG requirement partly through CCGF to leverage funds, expand BC operations and improve efficiency. The focus of the fund would be on expansion of the credit led BC operations through MFIs/SHPs in the underserved and less penetrated regions. Bank-MFI Credit BC model has emerged as a significant channel for expanding outreach with various banks initiating the Credit led BC model with MFIs for delivering financial services to the poor.

MoU with Yes Bank

PSIG has entered into an MoU with Yes Bank on 28th March, 2015 with the objective to provide cooperation in the area of Financial Inclusion through credit led BC model in PSIG focussed states- UP, Bihar, MP, and Odisha. The partnership would look forward to foster innovations in financial inclusion and responsible financing. The broader areas of MoU include; facilitation of policy and institutional environment that encourage provision of financial services to the poor in a responsible manner, promote and facilitate reporting and submission of data to credit bureau, identify areas with low penetration and encourage institutions to increase their outreach, and work on innovative models to reduce the overall interest cost to the last mile beneficiaries.



OTHER PSIG STATES UPDATE

Bihar

- 6th meeting of Bihar SFIF was organized on 12th March, 2015 on the theme of Financial Literacy with the release of quarterly Inclusive Finance bulletin during the meeting.
- 3rd meeting of Pension Aggregator's Forum was organized on 24th April, 2015, in light of the recent announcement of Atal Pension Yojana (APY).

Madhya Pradesh

- 1st State level Inclusive Finance Conference in Bhopal was organised on June, 1-2, 2015. The conference was formally inaugurated by Dr. Aruna Sharma, Addl Chief Secretary, Panchayat & Rural Development, Government of Madhya Pradesh and witnessed the presence of distinguished representatives from NABARD, RBI, SRLM, Institutional Finance, Banks and other stakeholders.
- Rapid assessment study on SHG/SHPI bank linkages has been undertaken by Chaitanya in MP. The objectives were - a) to understand the challenges that constrain and opportunities which would enable increased access of credit for SHG members b) to identify and assess institutional capacities of SHPIs engaged in SHG Bank linkage, major constraints and challenges in SHG financing and possible alternate approaches.
- BC model Study by Price Water House Coopers (PwC) is carried out on existing BC models in MP in collaboration with Directorate of Institutional Finance (DIF), GoMP. The core objective is to conduct an in-depth study of the overall BC model in MP and to reach an understanding of the critical success factors, policy & operational challenges for various institutions and way forward.
- Grameen Foundation is conducting a Poverty Outreach Report (POR) Survey with MFIs operating in MP and had organized its initial dissemination workshop on findings of the survey in Bhopal on 27th April, 2015. Survey mainly focuses on Poverty outreach of MFIs, comparison among different regions in the state on the above parameters and outreach benchmarks in relation with other states like Karnataka and UP.

Odisha

- 6th meeting of Odisha SFIF was organized on 20th April, 2015. The theme of the meeting was, "PMJDY-Beyond opening of accounts". Quarterly Finance Bulletin with a special focus on functionality of BCs in the state was also released.
- Credit Bureau Workshop on the emergent need of SHG Data reporting to Credit Bureaus was organized on the 20th April, 2015 in Bhubaneswar.
- To revive SHGs under Block Mahila Sanchayika Sangh (BMASS) – A joint meeting of Utkal Gramin Bank, PSIG and BMASS was organized in Berhampur on 28th January, 2015.

STATE FI STATUS AT A GLANCE: WHAT NUMBERS SPEAK?

Pradhan Mantri Jan Dhan Yojana (PMJDY)

Under the PMJDY more than 2 crore accounts have been opened in Uttar Pradesh till February, 2015 through 46 Banks channels including Cooperative Banks. While Aadhar penetration is around 40%, seeding of Aadhar in the account is about 19%. However, challenges remain in terms of ensuring sustainability of BC Agents (BCAs) and financial literacy/awareness among the clients. *Source:-pmjdy.gov.in Bank Branch Coverage*

PMJDY progress Report as on 26-02-15

Population (as per 2011 census)	199,581,477
Aadhar issued	77,701,890
% Aadhar issued	38.93%
Accounts opened- Rural	124,24,268
Accounts opened- Urban	81,76,957
Total Account Opened	205,92,225
Rupay cards issued	184,62,856
% Rupay cards issued	89.66%
Aadhar seeded accounts	38,58,122
% Aadhar seeding	18.74%
Total deposit in lakh	178,73,183

Bank Branch Coverage

As on December, 2014 there are 16,786 bank branches in UP. Over the period of 3 months from Sep'14 to Dec'14, 285 new branches have been opened, out of which, 216 branches were opened by commercial banks, 23 by private bank and 46 by RRBs against the total target of 3000. Maximum growth rate over this period is measured by Private Banks (at 2.71%), followed by commercial banks (at 2.08%) and then by RRBs (at 1.19%). *Source: - SLBC reports*

Bank branch coverage as on December, 2014

Banks	Branch in Sep, 14	Branch in Dec, 14	Change	% change
RRBs	3,867	3,913	46	1.19
Private Banks	846	869	23	2.71
Lead Banks	8,087	8,253	167	2.06
Non Lead Banks	2,041	2,091	50	2.44

BCA Coverage Across the State

BCAs play an important role in the effective delivery of banking services to the unbanked parts of the state. Currently there are 22,622 BCA points in the state, out of which 18.20% are covered by RRBs, 0.28% by Private Banks and remaining by the Commercial Nationalize Banks (data up to December 2014).

Source: SLBC report.

BCA Coverage till December, 2014	
Banks	Total BCs
RRBs	4,119
Private Banks	64
Commercial Banks	18,439

Joint Liability Group Coverage (JLG)

As on December, 2014 98,435 JLGs have linked with banks in UP, for credit purposes. Over the period of nine months from April'14 to

Dec'14, Private Banks (only HDFC & Nainital Bank) linked JLGs with a total credit of Rs 13534.38 lacs which is more than the total figure of other banks (Rs. 5145.18 lacs). On the other hand, among Non-

Lead Banks only Dena Bank linked 7 JLGs with advance amount of Rs 4.70 lacs. Data shows that the JLG model is currently playing a very crucial role in effective delivery of microcredit products into the remotest part of the state. Over the period of nine months from April'14 to Dec'14, Lead Banks have linked only 1595 JLGs (9.43%) which is far less than the other types of Bank viz. RRBs & Private Banks. 23.08% JLGs are covered by RRBs, 67.43% by Private Banks and remaining by the Non Lead Banks. (Source: -SLBC report)

Position of Joint Liability Group (JLG) – Progress for quarter ended December, 2014				
Type of Banks	Advance amount (01-04-14 to 31-12-14)		Cumulative update	
	No.	Advance Amount (in lacs)	Number	Cumulative updated (in lacs)
RRBs	3,902	3,986.62	33,250	19,214.60
Private Banks	11,399	13,534.38	14,840	12,508.85
Lead Banks	1,595	1,153.86	49,809	15,507.74
Non Lead Banks	7	4.70	536	461.82
Total	16,903	18,679.56	98,435	47,693.01

RECENT DEVELOPMENTS IN THE FINANCIAL INCLUSION SPACE

Initiatives by MSME-UP

The micro, small and medium enterprise (MSME) sector in UP has come up with measures to promote women based enterprise development in the state. The Uttar Pradesh government has started the Women Entrepreneurship Promotion Scheme 2014-15 to empower women and ensure their participation in the process of industrialization. Under the scheme, unemployed women are eligible for easy 'seed' capital to start their own micro or small enterprise. The loan, provided by nationalized banks, financial institutions or the State Financial Corporation, is for the purchase of plant and machinery. The beneficiaries are entitled to a loan up to Rs 50,000 per year at five percent interest, subject to a ceiling of Rs 2,50,000 in five years. This scheme is applicable to both manufacturing and service sector units, as defined by the Union MSME ministry. Besides, under the cluster development scheme the state government is encouraging micro-level and individual traditional industries and handicraft units to form a special purpose vehicle. The

collection of 25 or more such units would qualify for benefits under a scheme that seeks to boost traditional Indian crafts such as chikankari, terracotta, zari, zardozi and toys. Each cluster is a collection of homogenous units belonging to a particular industry. The cluster comprises a common facilitation centre to aid in design, production, training, R&D, raw material storage production display & information sharing. The central government provides 70% of the total 15 crore under the scheme. (Source: Economic Times)

Dena Bank gears up for MSME lending in UP

Dena bank in UP has set an aggressive target for MSME lending in the state for the current financial year. Against MSME loan portfolio of nearly Rs 325 crore in the previous financial year, the bank is eyeing almost 25 percent increase in lending during the current financial year to over Rs400 crore. Uttar Pradesh is believed to have the largest MSME base in India, estimated over three million, with the majority belonging to the micro space. "Dena Bank is focusing on industrial hubs

of chikan, carpet, brassware and steel mills, among other industries, to reach out to prospective customers". Dena bank would hold meetings with industrial associations and individual units, to ascertain their financing needs.

A similar meeting was held in Lucknow with senior bank officials, customers and MSME clients. Meanwhile, the bank has also planned to open 25 new branches in Uttar Pradesh and Uttarakhand during 2015-16 to add to its current tally of 78 in the two states. On the issue of non-performing assets, stress was being witnessed in large accounts, especially in steel and infrastructure industries. Under the Pradhan Mantri Jan Dhan Yojana, the bank has, so far, opened 1.9 million new accounts and issued 1.8 million RuPay cards. (Resource: Business Standard)

Tata Communications Payment Solutions ties up with FINO to expand reach of white label ATMs

Payment Solutions, engaged in white label operations with the 'Indicash' flagship brand, has entered into a strategic

partnership with FINO PayTech, a payment technology provider. The partnership will enable the payment solutions company to install Indicash ATMs at the existing FINO retail outlets, aimed at financial inclusion. The first set of Indicash ATMs installations in FINO Money Marts and vice versa is expected to go live in Gurgaon, Faridabad and Pune. The two companies plan to extend 100 such outlets in states like Maharashtra, Uttar Pradesh, Andhra Pradesh, Tamil Nadu, Delhi, Gujarat, Haryana and Karnataka in the current fiscal year. This strategic partnership will not only offer consumers easy access to several banking and value added services, all under one roof, but also help both the companies expand at a significantly reduced operational cost. This partnership will allow customers to access a host of banking and payment service offerings like ATMs, domestic remittance, international remittance cash out, and utility bill payments, travel bookings, mobile/DTH recharge, online shopping, cash management services and Aadhar Kendra Services. (White Label ATM means an automated teller machine that does not have any label of any bank. Here, there are three inherent parties: the non-bank corporate entity, authorized ATM network operators/card payment network operators like RuPay, Visa or MasterCard and a sponsor bank for cash management, funds settlement as well as customer grievance).

Launch of MUDRA Bank

The Micro Units Development and Refinance Agency (MUDRA Bank), with a corpus of Rs. 20,000 crore and a credit guarantee corpus of Rs. 3,000 crore, was launched on 8th April, 2015.

Roles and Responsibilities:

Laying down policy guidelines for micro enterprise financing business, registration of MFI entities, accreditation /rating of MFI entities, laying down responsible financing practices to ward off over indebtedness and ensure proper client recovery, development of standardized lending to micro enterprises, formulating and running a Credit Guarantee Scheme for providing guarantees to the loans/portfolios which are being extended to micro enterprises, support development and promotional activities in the sector, creating a good architecture of last mile

credit delivery to micro businesses under the scheme of Pradhan Mantri MUDRA Yojana (PMMY).

Products and Offerings:

- Shishu: covering loans upto Rs. 50,000/-
- Kishor: covering loans above Rs. 50,000/- and upto Rs. 5 lakh
- Tarun: covering loans above Rs. 5 lakh and upto Rs. 10 lakh

RBI Relaxes Norms for NPA Provisioning

The RBI has allowed banks to use 50 per cent of their counter-cyclical provision buffer for specific bad loan provisioning, compared to the current 33 per cent. This will provide relief to banks, struggling with a rise in NPAs. Banks can now utilize up to 50% of provisioning buffer for making NPA provisions instead of the earlier 33%. From April 1, banks have to make provisions for standard restructured advances in line with NPA provisioning 15-20 per cent, depending on whether or not an asset is backed by a security. As of now, banks make five per cent provisioning for such advances. This has led to pressure on banks' profitability and capital base. Also, they have to set aside more funds for debt recast.

RBI nod to be Mandatory for NBFC Acquisitions

To tighten rules for the takeover of non-banking financial companies (NBFCs), RBI might make it mandatory for acquirers to take the regulator's prior approval for such deals. RBI's consent might be required for any takeover or acquisition of control of an NBFC, which might or might not result in change of management, said the central bank in draft norms on NBFCs.

Over Draft (OD) under PMJDY Accounts

Only 8,000 account holders have availed the overdraft (OD) facility under the PMJDY, according to government sources. A total of 108 people have availed the accidental insurance cover, while another 152 have taken the life insurance cover provided by the scheme. According to official data, 68.7 million accounts have been opened under the scheme till October 31, of which 52.1 million had zero balance. The remaining 16 million accounts should ideally be eligible,

but it is more likely that one account was opened per household, shrinking the number of those with overdraft facilities. So far, the overdraft facility has been sanctioned in only 40,000 accounts, with only 8,000 availing it. According to government sources the average size of total credit extended to accounts opened under the PMJDY that were found to be eligible stood at Rs 2,500. Overdraft is a mere Rs. 2 crore. This is lower than the overdraft being offered to basic savings bank deposit accounts. For banks, the financial implications of providing an OD facility of Rs 1, 65,000 crore without any security is a matter of risk. It is further difficult to meet the eligibility criteria. As these accounts are likely to have very little of cash balances and the poor may not be regularly transacting through these accounts, it is quite plausible they simply may not be eligible for the facility. It was assumed that once the government switched to cash transfer of subsidies that these accounts would have the balance needed for the overdraft facility. The transfers would also help service the interest burden of the overdraft. (Source-Business Standards)

RBI Revamps Priority Sector Lending Norms

Now, loans to sectors such as social infrastructure, renewable energy and medium enterprises will also be treated as PSL

PSL includes loans given by banks to agriculture, micro, small and medium enterprises, export, education, housing, social infrastructure and renewable energy. Under the new guidelines, banks have been set a lending target of 8 per cent of ANBC for small and marginal farmers within agriculture. This is to be achieved in a phased manner – 7 per cent by March 2016 and 8 per cent by March 2017. RBI said priority sector non-achievement will be assessed on quarterly average basis at the end of the respective year from 2016-17 onwards, instead of annual basis as at present. The loan limits for housing and MFI sectors under priority sector have been revised under the new guidelines:

1. Loans to individuals up to 28 lakh (25 lakh earlier) in metropolitan centres (with population of 10 lakh and above) and

2. Loans up to 20 lakh (15 lakh earlier) in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan and other centres should not exceed 35 lakh and 25 lakh respectively

Prime Minister Launches Three new schemes related to pension and insurance

With the aim of widening the process of financial inclusion in the country, Prime Minister Narendra Modi on 9th May launched three ambitious social security schemes relating to insurance and pension- Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY).

a. PMSBY: It will provide insurance coverage of Rs.2 lakhs for individuals on payment of just Rs.12/- per annum. This scheme can benefit all the savings bank account holders in the age group of 18-70 years.

Public sector general insurance companies or other general insurance companies those are willing to offer insurance coverage to individuals on similar terms would offer and administer this scheme. The scheme is delivered through banks including RRBs as well as cooperative banks.

b. PMJJBY: This scheme offers Life Insurance coverage of Rs.2 lakhs for any savings bank holders in the age group of 18-50 years on payment of just Rs.330/- per year. This scheme is

offered through LIC of India or other Life Insurance companies that are willing to offer life insurance on similar terms.

c. APY: It would provide a fixed minimum pension Rs.1,000 to Rs.5,000 per month starting from the age of 60. The amount of pension will depend on the monthly contribution by the employee and the age at which the employee subscribes the insurance. In any case the individual will have to subscribe under Atal Pension Yojana for a minimum of 20 years. The most significant part of this yojana is co-contribution by government of Rs.1,000/- per annum or 50% of the total contribution whichever is lower, for the first 5 years if one joins the scheme before the end of this year, that is 31st December, 2015.

INTERVIEW WITH REGIONAL DIRECTOR – RBI, LUCKNOW Mrs. SUPRIYA PATTNAIK (As on Mar 9th, 2015)

PMJDY has been launched with a lot of expectations. The scheme has seen record number of account openings in a very short span of time. What are your views on making it an operational success?

One way to make it work is by ensuring that the accounts are operated & money from DBT should flow into the accounts. Most importantly, people need to voluntarily operate the accounts. However, to really make it an operational success, firstly, a constant recurring source of income is required. So, employment generation is key to operational success of the scheme. Government needs to create jobs as DBT & overdrafts are not the only solution and this will only make bankers bankrupt in the long run. Secondly, issuing RuPay cards to all & including people under Aadhar card is immediate necessity as per the current scheme norms. Poor people cannot go to banks so mobile banking should be made available. To make it more simplified for the people of rural areas, e-KYC should be encouraged.

The scheme does not generate any new avenues of income generation. So how does the scheme help in financial inclusion?

I agree that the scheme is not generating any new avenues of income but it is financial inclusion in terms of providing

access to bank accounts. The scheme was launched with a presumption that people had income and the money that was under the pillow will be coming in formal shape to the banking sector. This is just the beginning and not the end. All the family members of a household needs to be brought under the umbrella of formal banking sector. RBI has made it a part of CSR activity to make people aware & encourage opening accounts.

UP has over one crore BPL families. In your opinion what are the areas which need more attention of the Government geographically & schematically?

As you know Eastern UP is the area where development is really slow. Government should focus on providing the basic amenities to the region in terms of electricity, water, roads and digital connectivity. Areas like, Mainpuri, Deoria, Balia have their own potential, some have agriculturally rich while others are good for industrial setup. The government needs to identify the potential of a district and harness the same. To make agriculture develop, one need to ensure storage and transportation facilities. This can in turn help in bringing Inflation & prices down. If there isn't any specialization, then government needs to identify the areas to develop industries to create employment



opportunities for people in their own district and to reduce migration. For this to happen, labor reforms need to be eased & government needs to ensure law and order. The government can also pitch in for "Make in India" by encouraging the manufacturing sector.

What initiatives are being taken by RBI to boost financial inclusion and bringing people closer to bank?

Most recently, RBI has allowed the overdraft facility under PMJDY to be treated as priority sector. Threshold has been kept at Rs. 60,000 per annum for rural areas and Rs. 1,20,000 per annum for urban areas. Banks have to meet 40% in terms of priority sector targets. RBI has also started awareness campaigns to create training centers & workshops for MSME

entrepreneurs. So, MSMEs can submit their project report, get finance, start the project work and then follow financial discipline to pay it back. There is also an empowered committee for MSME where we monitor credit flow and rehabilitation. Recently, we have taken up the issues that agricultural farmers do not require 'No dues certificate'. Every person should be able to access mobile banking facilities and the use of vernacular language should be encouraged. We are also working for internet connectivity in rural areas to ensure access to internet banking based products and payments. BSNL is offering a product known as Y max- wireless internet. IDRBT which maintains gateway for all payments will review and check its security. We have also taken forward issuance of Aadhar card.

What new strategies is RBI working on which we may see in the next 6 months to increase penetration of financial inclusion?

As you are aware we are working on the opening of Small & Payment banks to increase the outreach of banks in rural areas. We are also working to increase Insurance penetration. We have also setup

a MIS cell and have developed the financial literacy module and will impart training initially to school children especially in eastern parts of UP. Given the fact that U.P has a rich heritage of handwork and talented artisans, RBI has also taken up the task to organize workshops for MSME to take the 'Make in India' initiative forward. Even crafts like, Wheat stock wall hangings, wooden toys, jewelry, rugs, jackets each represent a different art work which need to be supported. Personally, I want to take up this initiative to create a web portal for such products and market them online. I have also requested State government to take initiative in this regard so that trait gets its due credit.

Micro Insurance is an important aspect of micro finance but penetration of micro insurance vis-a-vis micro finance is very poor. What do you think are the reasons & how can we overcome this challenge?

The main issue with micro insurance is that insurance companies have not addressed and brought products as per the need of the people. Second issue is that of awareness. If people are not made well aware about the product, they will not know the benefits. Thirdly, insurance companies

don't consider this as a profitable business. Micro insurance is very media sensitive so companies cannot exploit the zone. Further there is an absence of low margin/ low premium products. Products need to be tailored according to the kind of risk e.g. crop insurance for major crops is done but we do not provide insurance coverage for perishable crops like strawberries, broccoli, etc. If there is one bad season the farmers go bankrupt. Further there are several ethical issues which need to be tackled through transparency and awareness creation.

How can PSIG make a contribution in creating financial awareness?

PSIG can play a big role in creating financial awareness through research & pilot studies in the areas which need attention and share the same with government authorities. Like in Eastern UP- one can identify the potential base of a district (natural resources or industrial) followed by a SWOT analysis and share the report with government for its perusal. PSIG can also become a part of RBI's financial literacy programs. Lastly, it is important to identify people's needs, demands through dialogue to make the eco system more participatory.



About us:

The **Poorest States Inclusive Growth Programme (PSIG)**: The DFID supported PSIG programme, implemented by SIDBI, aims to increase access of financial services to 12 million low income clients in the 4 State of UP, MP, Bihar and Odisha. This £30m, 7-year project has three distinct outputs – policy advocacy, capacity building and financial literacy & women empowerment. ACCESS-ASSIST is managing the policy component of the programme.



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