

PULLU, THE MODEL VILLAGE

Back ground:

Pullu, a tranquil village surrounded by vast expanses of paddy fields is situated in Chazhoor Panchayat, 15 kilometres away from Thrissur town. The village is part of the Service area served by our Alappad branch. Developmental activities are yet to gain momentum in this sleepy village. Local population is predominantly agrarian, and hardly any industrial activity is noticed in the whole village. Concerted efforts from all quarters are needed to make the village grow and flourish.

As a part of the outreach initiative for furthering financial inclusion through extension of banking services, Reserve Bank of India, every year identifies 10 to 20 villages across the country. Outreach/ public interface Programmes are conducted in these villages to develop them into model villages by launching Financial Inclusion Programmes. During the year 2014, Pullu village in Thrissur district was identified as one such village, where the model village outreach programme has been initiated.

As our bank is the only commercial bank having presence in Pullu, Reserve Bank of India entrusted the village to South Indian bank in order to develop it as a model village. This is the first instance when a private sector bank is entrusted with such an important task like village adoption in Kerala. Prior to adopting Pullu as Model village, South Indian bank, had charted out elaborate action plans for the effective economic development and upliftment of the rural poor in the village.

Prelude to village adoption.

As the first step in this direction, a detailed **financial assessment survey** has been conducted in Pullu village. The survey was done in order to assess the socio economic background, level of financial access, financial requirement of the villagers of Pullu. The surveying activity which needed expertise and manpower was entrusted to Department of Rural Banking and Finance Management of college of co-operation, Banking and Management, Kerala Agricultural University. Detailed report was submitted after the survey, covering all the aspects of financial status and level of financial literacy among villagers. The activities undertaken in the village were monitored and necessary guidelines were given by a committee constituted under the Convenership of Mr A.G. Varughese, SVP (O), who was CGM and Nodal officer of FI at that time.

The detailed survey report on Pullu has enabled Bank to identify gaps existed in the village, in terms of level of financial literacy, penetration of banking services and other infrastructural requirements in the village. The survey report revealed that there are 256 households in the village. Total population in the village is 1050. Around 50 % of families are Below Poverty Line . 96 % of the people live in owned houses. 40 percent of the people are undertaking agricultural activity. Bank initiated further activities in the village, based on the findings and inferences from the baseline survey report.

On 1st November 2013, South Indian Bank opened an Ultra Small Branch (USB) in Pullu and bank has adopted Pullu as “Bank’s Own Village “during the inaugural ceremony of USB. A Business Correspondent (BC) has been functioning in the village since 2010 and the entire villagers were brought under the umbrella of official banking channel by opening BSBDA accounts in their names. Such accounts have in built OD facility and Rupay Debit Cards are also being issued in those accounts.

On Saturday, January 11, 2014 an outreach event in Pullu village was conducted under the chairmanship of Shri R.Gandhi, Executive Director, RBI, in the presence of local MP, MLA, District collector, Peoples representative, senior executives of RBI and SIB. At the meeting Sri R.Gandhi, ED RBI has declared that Pullu Village has been adopted by South Indian bank. Solar lanterns to 73 eligible BPL families were distributed during the event. Shri R.Gandhi, Executive Director, RBI in his presidential address indicated that Government had very elaborate plans for the development of 6 lakhs plus villages in the country in association with banks. Shri Gandhi has appreciated the initiative of South Indian Bank in this regard and exhorted the villagers to build good relationship with the formal financial institutions, other than depending on money lenders . The programme was organised by RBI in a big way and it paved way for further awakening in the socio economic life of the village.



Fig1: Inauguration of RBI outreach programme at Pullu (11th January 2014)

Activities initiated by the bank in Pullu village :

As the task of adoption was the prerogative of our bank, the entire machinery of south Indian bank worked hand in hand to make the adoption process meaningful. Following are the activities initiated in the adopted village by our bank.

1. Financial Literacy Classes were conducted for the benefit of villagers.
2. Entire households in the village were brought under official banking channel by opening Basic Savings bank accounts with inbuilt OD facility upto Rs 500.
3. Bank has arranged an exclusive Aadhaar enrolment programme for the villagers of Pullu.
4. Bank has also constructed a new toilet room for the usage of students of the only school at Pullu.
5. Bank has promoted New Pension Scheme among the villagers. LIC Group Insurance Policy(Aam Admi Bhima Yojana) and Accident Insurance Policy were also promoted.
6. KCC Agri Loans to 10 beneficiaries and DRI loans to 50 villagers were provided.
7. 75 Solar lanterns were distributed to BPL families having school going children, in order to make them comfortable during power cut at night.

8. Public Library in Pullu was renovated and collection of books was replenished with active support of bank staff.

Recent activities:

I . Kitchen Garden Project

Kitchen Garden project was implemented in 30 households of Pullu village with a view to encourage organic farming and also to make the villagers self sufficient in their daily requirement of vegetables. Five varieties of vegetable seeds were given to 30 families in Pullu to set up small vegetable gardens at their household premises. Bio agents and other natural pesticides were also supplied along with vegetable seeds.

- A training programme was arranged in the month of June 2014 for all the interested villagers for setting up small kitchen gardens at their household premises. The session was conducted by the Agricultural Officer of Arimbur Panchayat which was very informative for the audience.

II. “Haritha Mukulam” Project.

In continuation of the Kitchen Garden Project, a similar programme namely “Haritha Mukulam Project” was launched on 28/12/2014 .This was to supplement the effort already initiated for forming Kitchen Garden in the households of Pullu.The programme was arranged in Community Hall at Pullu.After the inaugural ceremony, Seeds, Seedlings, Bio Fertilizers, Bio Pesticides and a sprayer were given to the villagers. Awareness programme on vegetable farming by Agricultural Officer, Chazhoor Krishi Bhavan was also arranged.



Fig2: Distribution of seedlings to Pullu Residents (28th December 2014)



Fig3: A Pullu family in the vegetable garden developed as part of “**Haritha Mukulam Project**”.

III. Dental and Ophthalmology Medical Camp:

Expenditure for medical treatment is soaring high and people in the low income group are affected by it most. It was in this perspective a Free Dental and Ophthalmology Medical Camp was organised in Pullu on 21/03/2015 by the Bank in association with Amirtha Institute of Medical Science (AIMS). Medical team of 25 personnel, that includes doctors and technicians from Amritha Hospital managed the camp. Mobile laboratories and vehicles functioning as make shift surgical rooms accompanied the team. More than 350 villagers attended the camp, most of them from low income families. Minor cases were treated in the camp itself and people who needed detailed examination and treatment were taken to Amritha Hospital. The entire treatment and medicines were given free of cost.



Fig4: Inauguration of Medical camp at Pullu (21st March 2015)



Fig5 Registration at Pullu Medical Camp



Fig6: Doctors attending patients at Pullu Medical Camp

IV.Financial Literacy session:

PMJDY programme has created ripples in the village and accounts under the scheme were opened by the residents. In spite of this, it was felt that general awareness about the features of PMJDY scheme and its benefits are little known to the villagers. Low level of transactions in the accounts and reluctance to collect Rupay cards are testimony to this. A financial Literacy Class was planned for the benefit of Pullu residents with main focus on PMJDY. The session was arranged on 20th April 2015, 2 PM at Community Hall, Pullu. Two experienced Financial Literacy Counsellors from Triprayar and Kandassankadavu handled the classes effectively. Jos Paul P, DGM, Planning & Dev (SIB) and Mrs Annamma Kurian, LDM Thrissur have also attended the session. More than 80 villagers were present and they have interacted with the counsellors freely. Around 50 Rupay cards were also distributed on the occasion for which a separate counter was set up.



Fig 7: Financial Literacy Councillor addressing the audience .(20th April 2015)



Fig 8: View of the villagers attending literacy class



Fig 9: Rupay Card issue counter

Way forward

In order to make our interventions more meaningful for the benefit of villagers, we have decided to form a farmers club in the village. Existing customers of the branch who have availed Agricultural loans and farmers engaged in different agricultural activities shall be members of the Club. Joint liability groups to be formed under the Club and they will undertake Agri related ventures like Goat rearing, fish farming, Dairy farming vegetable cultivation etc. Bank can provide necessary guidance to the Farmers club by arranging workshops and seminars in association with Agricultural department and NABARD. Financial assistance by way of loans can also be provided for project implementation.

Conducting periodic Financial literacy Camps are also a priority area where we would like to give more thrust in our future activities in the village. Villagers can be enlightened about important Government social security schemes like Pradhanmantri Jevan Jyoti Bima Yojana (PMJJBY), Pradhanmantri Suraksha Bima Yojana (PMSBY), AND Atal Pension Yojana (APY) and also about various farm friendly schemes rolled out by Agri department. Lack of

awareness about such schemes is one of the major impediments that prevent benefits reaching the target group.

Constant interaction with the villagers will give us an insight into their needs and problems so that solutions can be thought of and Pullu village will turn out to be a Model village in every aspect as envisaged by RBI.

Revisit to the village by RBI

On completion of one year after adoption, RBI has informed us that they propose to make a revisit to the village in order to assess the qualitative improvement in village life in Pullu that has taken place due to village adoption. It was proposed as a three hour meeting in Pullu Panchayat hall, commencing from **10.30 am to 1.30 PM on Friday 22 nd May 2015**. Arrangements for the programme were done by us at the behest of RBI .Sri Nirmal Chand, Regional Director of RBI chaired the meeting and Sri V.G.Mathew, MD& CEO of SIB delivered Key note address.



Sri Nirmal Chand,Regional Director, RBI and Sri V.G.Mathew,MD& CEO ,SIB on the dais
for Pullu Revisit Programme (22/05/2015)

More than 350 villagers attended the function. In his presidential address, Sri Nirmal Chand has elaborated on his experience in rural banking, in the remote villages of Chhattisgarh. He was all praise for the activities initiated by our bank in Pullu. Video clipping on banks initiatives in Pullu was shown in the meeting which was appreciated by all. Sri V.G.Mathew, MD & CEO, South Indian Bank has given a comprehensive report on the yearlong activities bank has initiated in the village. Before concluding his speech, Mr V.G.Mathew, MD & CEO has emphasised the need for more meaningful involvement by the bank in village development. The only L.P School in Pullu village was struggling for survival as the school had limited facilities and because of which locals distanced themselves away from the school. Bank has decided to lend a helping hand to the school by providing furniture worth Rs one lakh and declaration to this effect was made by Sri V.G.Mathew on the occasion. RBI has also joined hands and provided uniforms, books and other educational aids to the students of the school.



View of the audience attending Pullu Revisit Programme.

Inauguration of Pullu Farmers Club and prize distribution to winners of Agri quiz conducted by Financial Literacy Councillor were the other main events during the programme. Interactive session that followed was marked by active participation by the villagers and RBI officials.

“Pravesanotsavam” at Pullu School.

Schools reopened on 1st June and they day is celebrated as a festival in most of the schools in the state. For Pullu L.P School, the day was unforgettable this year, as the school had record number of admissions thanks to the initiative of the School Management Committee as well as due to the encouragement they received form RBI and South Indian bank. Pullu School has conducted the reopening day as a joyful festival with processions, public meetings and cultural programmes. As requested by School Management Committee, Sri Krishna Das K, AGM, Regional office Thrissur attended the function representing our bank. Many eminent persons like MLA, Panchayat President and other dignitaries were present on the occasion. Contribution of South Indian Bank for school development was lauded by most of the speakers on the occasion.



Sri Krishnadas K, AGM, Regional Office, Thrissur (Middle), attending **Pravesanotsavam** function at Pullu L.P.School. (01/06/2015)

Intervention of NABARD in Pullu: (06-08-2015)

Role of NABARD in rural development is well defined and they have multifaceted programmes and projects focussing on agriculture and village upliftment. It was a good idea to involve NABARD in the development plans in Pullu. On our request, Mrs Deepa Pillai, Assistant General Manager, NABARD, Thrissur Region has visited our Head Office and held discussion with Deputy General Managers in Planning & Development and Credit Departments. Village development through farmers club was the idea mooted by AGM, NABARD and she expressed her desire to pay a visit to Pullu to get first hand information about village life in Pullu. We had already formed a Farmers Club in Pullu and club members were invited for a meeting with AGM, NABARD on 6th August 2015. The meeting was held at Pullu LP School. Manager, SIB Alappad, Head Mistress, LP School, Pullu were also present along with officers from our FIP Cell.

Following action plans were discussed and finalised in the meeting.

1. Pullu Farmers Club to submit a proposal to NABARD for setting up a vegetable garden and a small poultry unit in the school compound.
2. Vegetables cultivated in the garden will be purchased by LP School for preparing mid day meal to students.
3. Similarly eggs produced in the poultry unit will also be brought by School to make it available to children.
4. This small beginning will ensure organic vegetables and eggs for the use of school children.
5. The project will be implemented with financial assistance provided by SIB, NABARD and contribution by Pullu Farmers Club.

Farmers club has prepared a Project Report as per the details discussed and submitted it to NABARD on 24/08/2015.

After implementing the above project, formation of Joint Liability Group is the next agenda that will be taken up separately.



AGM, NABARD interacting with members of Farmers Club (06-08-2015)