

**MINUTES OF 24<sup>th</sup> SUB COMMITTEE MEETING OF SLBC ON BRANCH OPENING & IT-  
ENABLED FINANCIAL INCLUSION HELD ON 23<sup>rd</sup> MARCH 2015 AT SBI, LHO, PATNA**

The 24<sup>th</sup> meeting of Sub-Committee of SLBC on branch opening & IT enabled financial inclusion was held on 23<sup>rd</sup> March 2015 at State Bank of India, Local Head office, Patna. The meeting was attended by officials from Institutional Finance deptt, GOB, RBI, NABARD and Banks. The list of participants is enclosed as Annexure-I.

AGM SLBC welcomed all the participants. After confirmation of the Minutes and Action Taken Report of the 23<sup>rd</sup> meeting of the sub-committee of SLBC on branch opening & IT enabled financial inclusion held on 23.12.2014, the Agenda items were tabled and the following issues were discussed:

**BRANCH OPENING:**

AGM, SLBC apprised the House that target for Branch opening is not given by the SLBC in other states as Branch opening is done primarily on commercial considerations. Banks were requested to advise their branch expansion plan for the year 2015-16 to SLBC by 15.04.2015. AGM SLBC also requested to open a B&M branch at all the 294 unbanked villages having a population of more than 10,000. List containing the detail of these villages would be circulated by SLBC

AGM SLBC also said that as per RBI guidelines 5% B&M branches are to be opened in villages having below 2000 population but no bank has achieved the target. All banks were requested to achieve this target by Aug 2015, the timeline set by RBI.

**BANK MITRAS:**

A communication has been received from DFS, GoI, through which they have asked to review and confirm that each SSA is having either a B&M branch or a fixed location Bank Mitra. AGM SLBC requested the controlling heads of Banks to send a confirmation at the earliest. AGM, SLBC also raised the issue of uploading the details of Bank Mitras on SLBC site. There were still 5 Banks whose BCA details were either not uploaded or partially uploaded on SLBC website. All banks were requested to upload remaining Bank Mitras data, latest by 31.03.2015.

## **FINANCIAL LITERACY:**

The representative from NABARD mentioned that Standard Financial Literacy material sent to Banks have not reached the branches as evidenced during their field visit. He requested the banks to send FLC material to all their rural branches and asked to send a confirmation in this regard. It was also advised that all rural branches must hold at least one FLC camp at monthly interval. AGM, SLBC also raised the issue of appointment of counsellors at Gaya, Arwal, Kaimur, Rohtas and Samastipur. The representative from MBGB, PNB and Union Bank said that posting of FLC counsellors in these districts have been completed. AGM, SLBC also said that large numbers of Rupay Cards was issued to account holders under PMJDY, but a huge number of PIN delivery was still pending. He also requested that at the time of PIN delivery the Do's & Dont's in this regard must be conveyed to customers. It was also suggested in the meeting that banners may be displayed in the branches containing the salient features of PMJDY for the benefit of the customers. The issue of large no.of zero balance accounts opened under PMJDY was also discussed in the meeting. AGM, RBI requested the Banks to advise branches & CSPs to inform the customers to deposit some money and transact in their accounts to avail the benefit of accidental insurance coverage through Rupay card. AGM, SLBC said that a total of 3.78 Cr. Aadhar card had already been generated in the state and on an average 2.3 lacs Aadhar cards are being issued on daily basis. All banks were requested to speed up Aadhar seeding in the accounts to get the benefit of direct transfer by State & Central Govt. under various schemes.

The meeting ended with a vote of thanks by AGM SLBC.

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**ACTION POINTS OF 24<sup>th</sup> MEETING OF SLBC SUB-COMMITTEE ON BRANCH OPENING & IT-ENABLED FINANCIAL INCLUSION HELD ON 23.03.2015**

Sl. No.	Action Points	Action to be taken by
1	Banks to open 5% B&M Branch out of their allotted villages with population below 2000 & send quarterly report in this regard by 10 <sup>th</sup> of the succeeding month for onward submission to RBI.	All Banks
2	Banks to provide their Branch expansion plan for 2015-16 to SLBC by 15 <sup>th</sup> Apr'2015.	All Banks
3	Banks to ensure and confirm to SLBC by 15.04.2015 that each SSA is covered by either a B&M Branch or a fixed location BCA/Bank Mitra	All Banks
4	Banks should continue organizing Financial Literacy Camps with special focus on usage of Rupay Card and claim of accidental insurance	All Banks
5	Aadhar seeding must be taken up on priority basis.	All Banks

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**Annexure-I**

<b>Sl. No.</b>	<b>Name of the Participant</b>	<b>Designation / Office</b>
1	Mrs. Vijayalakshmi	Chief Executive Officer, BRLPS, Patna
2	Shri Niranjan Kumar Verma	Assistant General Manager, RBI, Patna
3	Shri Dhruv Kumar	Assistant General Manager, NABARD, Patna
4	Shri Satish Kumar Singh	Assistant General Manager, SLBC, SBI, LHO, Patna
5	Shri Shibanad Prasad	Assistant General Manager, SBI, LHO, Patna
6	Shri Harsh Chopra	Assistant General Manager, PNB, Patna
7	Shri Rajeev Khanna	Assistant General Manager, Allahabad Bank
8	Shri R. K. Agarwal	General Manager, Madhya Bihar Gramin Bank
9	Shri Shekhar kumar Choudhary	Chief Manager, SBI, LHO, Patna
10	Shri Narendra Kumar Sinha	Chief Manager, Union Bank of India
11	Shri Ranjeet Singh	Chief Manager, UCO Bank
12	Shri Sanatan Haloi	Chief Manager, Central Bank of India
13	Shri A.K. Choudhary	Nodal Officer, Bihar Gramin Bank
14	Shri Prabhakar Kumar	Sr. Manager, Bank of Baroda

15	Shri Ajey Kumar Jha	Sr. Manager, United Bank of India
16	Shri Kshitiz Kumar	Sr. Manager, Madhya Bihar Gramin Bank
17	Shri M.P. Bhagat	Dy. Director (Banking), Finance, GoB, Patna
18	Shri Pravin Kumar	Manager, RBI, Patna
19	Shri M.S. Akhtar	Manager, NABARD, Patna
20	Ms. Asha Chandra	Manager, NABARD, Patna
21	Shri C.G. Maurya	Manager, Canara Bank
22	Shri Sapan Kr. Choudhary	Manager, Union Bank of India
23	Shri Shakti Kumar Singh	Manager, UCO Bank
24	Shri K. K. Narayan	State Mission Manager, NULM
25	Shri Manoj Kumar	State Project Co-ordinator, RSETI, Bihar
26	Shri Mukesh Chandra Sharan	SPM-MF, BRLPS, JEEVIKA, Patna
27	Ms Irina Sinha,	Thematic Lead Social Development, UDHD, SPUR
28	Shri Dudheshwar Kumar	Livelihood Expert, UDHD, SPUR
29	Shri Suraj Kumar	Project Associate-MF, Jeevika
30	Shri Ravi Kant Bharti	SRLM (Jeevika)
31	Shri Jitendra Kumar	SRLM (Jeevika)

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