**MINUTES OF 29th SUB COMMITTEE MEETING OF SLBC ON BRANCH OPENING & IT- ENABLED FINANCIAL INCLUSION HELD ON 28th December 2016 AT SBI, LHO, PATNA**

The 29thmeeting of Sub-Committee of SLBC on Branch Opening & IT enabled financial inclusion was held on 28th December 2016 at State Bank of India, Local Head office, Patna under the Chairmanship of Shri Abhijeet Dutta, General Manager, NW-1, State Bank of India. The meeting was also attended by Shri Balamurugan D, IAS, CEO, JEEVIKA, officials from GOB, RBI, NABARD and Banks. The list of participants is enclosed as Annexure-I.

The General Manager in his address welcomed all the participants in the

meeting and briefed about the progress made with regard to Branch

opening during the current financial year. As against the target of

opening 1640 branches during the FY 2016-17, Banks have opened only

87 branch till date. He expressed that as per RBI instruction, all the 1640

villages with population above 5000 should have B&M branches and

advised the Banks to speed up the process to achieve the same within

the stipulated deadline set by RBI. He also reminded the concern of

Hon’ble Finance Minister, GOB in the matter. The meeting of Banks with

Finance Minister was recently held on 20/12/2016.

Shri R K Das, AGM (SLBC) expressed that many banks are writing to SLBC about their inability to open the branch as per given target and requires some changes. He advised that it is beyond the ambit of SLBC and hence should be taken up with the RBI directly through their apex office.

Representative of RBI in the meeting expressed that even substantial

part of the fiscal got elapsed but we are getting ZERO figure in branch

opening by so many banks. The matter attracts grave concern and

needs immediate attention.

On the issue of IT enabled financial inclusion, GM, SBI said that in the wake of demonetization, we are receiving plethora of instruction from DFS, GOI for improving the share of digitized mode of transaction for a change in the behavior of people to cashless transaction. AGM (SLBC) said that in the wake of instruction received from DFS, GOI about incentivizing the digital transaction, DIGI DHAN MELA will be organized on 8/1/2017 for rewarding the identified people .Details in this regard has already been sent to all banks and banks are requested to pass on the instruction to their branches to make it a grand success.

NABARD will reimburse 15000 per POS. Instruction received in this regard from NABARD has since been sent to all banks by SLBC.

CEO Jeevika said that they are ready to make one or two panchahyat cash less. He requested all banks to give them the name of two panchayats by each bank so that further action could be initiated in this direction at the earliest.

The meeting ended with a vote of thanks to the Chair.

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**ACTION POINTS OF 29th SUB COMMITTEE MEETING OF SLBC ON BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION**

**HELD ON 28TH DECEMBER, 2016**

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| --- | --- | --- |
| **Sr.No.** | **Action point** | **Action to be taken by** |
| **1** | Banks to initiate suitable steps to achieve the target of Branch opening for financial year 2016-17. | **All Banks**  |
| **2** | Banks to avail reimbursement window of NABARD for POS Machines.  | **All Banks**  |
| **3** | As per instruction issued by DFS, GoI, Banks to participate Digi Dhan Mela on 08.01.2017 and make it a grand success.  | **All Banks** |
| **4** | In order to move towards cashless society, each Bank to provide name of two Panchayats to JEEVIKA | **All Banks** |
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**LIST OF PARTICIPANTS FOR 29TH SUB-COMMITTEE MEETING OF SLBC ON BRANCH OPENING & IT ENABLED FINANCIAL INCLUSION & SHG-RSETIs ON 28.12.2016**

Annexure-I

|  |  |  |
| --- | --- | --- |
| Sl. No | Name of the Participant | Designation/Name of the Office |
| Govt. Of Bihar:- |
|  | Shri Balamurugan D. | Chief Executive officer (IAS), Jeevika |
|  | Ms. Rupam | DC, Finance Deptt., Govt. Of Bihar |
| Banks:- |
|  | Shri Abhijit dutta | General Manager, State Bank of India |
|  | Shri Amitabh Pandey | Dy. General Manager (Agri), State Bank of India |
|  | Shri C Raj | Dy. General Manager (Outreach) State Bank of India |
|  | Shri Pravin Kumar | Asstt. General Manager, Reserve Bank of India |
|  | Shri D K Das | Dy. General Manager, NABARD |
|  | Shri Sanjay Kumar | Manager NABARD |
|  | Shri Rajiv Kumar Das | Asstt. General Manager, SLBC, SBI, LHO, Patna |
|  | Shri D. K. Chaudhary | Sr. Manager, Oriental Bank of Commerce |
|  | Shri Iftikhar Ahmed | Asstt. General Manager United Bank of India |
|  | Shri V.K. Yadav | Divisional Manager, Canara Bank |
|  | Shri Harsh Chopra | General Manager, Madhya Bihar Gramin Bank |
|  | Shri G. Pradhan | Chief Manager, Punjab National Bank |
|  | Shri Purushottam Kumar Sinha | Chief Manager, Allahabad Bank |
|  | Shri R.S. Sharma | Chief Manager, Central Bank of India |
|  | Shri Gopal Narayan | Chief Manager, Uttar Bihar Gramin Bank |
|  | Shri Vidyut kant Mukherjee | Manager, HDFC Bank |
|  | Shri Rashid Iqbal | AVP & Circle Nodal Manager, Axis Bank |
|  | Shri Rohanesh Narain | Chief Manager, Indusind Bank |
|  | Shri Pankaj Kumar | Sr. Manager, Punjab National Bank |
|  | Shri Shiv Shankar Singh | Chief Manager, Bank of Baroda |
|  | Shri M D Verma | Chief Manager, Indian overseas Bank |
|  | Shri Ajey Kumar Jha | Sr. Manager, United Bank of India |
|  | Shri Kunj Bihari Singh | Sr. Manager, Bank of India |
|  | Shri Sapan Kumar Choudhary | Manager, Union Bank of India |
|  | Shri S K Chattaraj | LDM (CM) Union Bank of India |
|  | Shri S. Satyanarayan | Chief Manager, Andhra Bank |
|  | Shri Shekhar Prasad Singh | Head (P&D), Bihar Gramin Bank |
| Others:- |  |  |
|  | Shri Madan Pathak | State Mission Manager, PMC-NULM |
|  | Shri Manoj Kumar | SDR, RSETI, NACER |
|  | Shri Arvind Kumar | SDR, NW |
|  | Shri V P Pal | Director RSETI Khagaria |
|  | Shri Mukesh Chandra Sharan | PC-FI, Jeevika |
|  | Shri Pushpendra Tiwari | SPM BL-FI Jeevika |
|  | Shri Rajeev Kumar | PM-CF Jeevika |
|  | Ms. Kajal Kumari | YP-FI, Jeevika |
|  | Shri Ravikant Bharti | YP-Jobs Jeevika |

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