

MINUTES OF THE 1ST MEETING OF THE STATE LEVEL FINANCIAL INCLUSION COMMITTEE (SLFIC) HELD ON 16TH JUNE, 2016 IN THE CONFERENCE ROOM OF THE CHIEF SECRETARY, ASSAM.

The 1st meeting of the State Level Financial Inclusion Committee (SLFIC) was held on 16th June, 2016 in the conference room of the Chief Secretary, Assam which was chaired by Sri V.K. Pipersenia, IAS Chief Secretary, Assam. The meeting was attended by Sri. V.B. Pyarelal, IAS, Addl Chief Secretary, Finance, Sri K.V. Eapen, IAS, Addl. Chief Secretary, Planning & Development Deptt, Dr. Ravi Kota, IAS, Commissioner & Secretary, Finance, Sri I.Haque, IAS, Commissioner & Secretary, Finance, Sri Gautam Bhattacharya, General Manager, SBI, LHO alongwith other State Govt Officers & Officers from Various Banks.

The meeting began with welcome address by Smt. Eva Deka, Director, Institutional Finance highlighting the Agenda of the meeting & the purpose of the SLFIC meeting.

The Chairman, then highlighted the important points of the Govt. of India letter dt.29-01-2016 regarding constituting the SLFIC. The Chairman then, discussed the agenda items of the meeting.

Agenda No.1. PMJDY Accounts:

- (i) The Chairman asked the bankers whether advertisements are given by banks for opening of accounts under PMJDY. SBI & AGVB confirmed that the banks are giving such advertisements through TV, Radio, Banners. The Chairman also enquired about existence of PMJDY helpline. The same was also confirmed by SBI, GM Sri G.Bhattacharya. On this issue, the Chairman suggested the bankers to add one tag in their existing advertisements that **"If you do not have bank account, kindly contact helpline number - 18003453756 for the purpose"**. The suggestion was welcomed by all the bankers.
- (ii) The Chairman also suggested all the bankers to ensure that all the Banks to obtain a certificate from bank branch Managers certifying that no household is uncovered in opening Bank Account in their respective areas. The Chairman also requested Sri V.B.Pyarelal, IAS, Addl Chief Secretary, P&RD Deptt. to instruct all the Block Development Officers to certify the same and submit the same to the P&RD Deptt. The Chairman instructed all the bankers to display Financial Inclusion hoardings in all the Development Blocks of Assam.
- (iii) On the matter of issuance/activation etc of RuPay Cards, the Chairman said that the position will be reviewed in the next meeting of the SLFIC. The Banks were requested to furnish their status of issuance of RuPay Cards against PMJDY accounts to the SLBC Convenor and apprise the SLFIC in its next meeting.
- (iv) The Chairman requested the SLBC Convenor to prepare Financial Inclusion Map of Assam which will include ATMs of Assam covering all on site/off site ATMs, Micro ATMS & BCs. This is to be linked with the habitation Maps prepared by Public

Works Deptt, Education Deptt & Health Deptt of Govt of Assam. The Financial Inclusion Map should be uploaded in the SLBC website. On the matter of ensuing expenditure on preparing the Financial Inclusion Maps, wherefrom the excluded areas can be identified which may help to cover the F.I Plan. On this issue, GM, SBI informed that the SLBC Convenor has no fund of its own. On this the Chairman also requested all the Bankers to build up a SLBC Fund putting in Rs.1 Lakh each. All the Banks agreed on the same. **(Action : SLBC & all Banks)**

Agenda item-2, Social Security Schemes : On this issue the Chairman requested all the banks to clarify what are banks' plan regarding the spread of Insurance Schemes to each family of Assam. The Chairman said that there is a need to take up Insurance Inclusion Drive for covering all the households under the Social Security Scheme having insurance benefits. He then requested SLBC Convenor to fix targets for Insurance coverage for all the Banks. The position will be reviewed in the next SLFIC meeting. GM, SBI Sri G. Bhattacharya then suggested to include LIC in the SLFIC. On this the Chairman said that all the General Insurance Companies are to be included in the Committee. **(Action: Director, Inst Finance, Assam)**

Agenda No-3. Aadhaar Seeding & Mobile Seeding of bank accounts: Regarding Aadhaar Seeding the Chairman informed that in Assam, Aadhaar Seeding is slow due to ongoing NRC. However, regarding Mobile Seeding, the Chairman advised all the banks to identify the bank accounts which do not have mobile numbers and complete the Mobile Seeding within 2(two) months. **(Action : All Banks)**

Agenda No-4, RuPay Card: Issuance, Delivery and Activation: The matter was discussed under Agenda No1.

Agenda No-5, Mapping of Govt. ITIs, Pvt. ITIs, Skilling Centres and Operational Centres: On this issue the Chairman advised Addl. Chief Secretary, Finance, P&RD & Addl. Chief Secretary, Planning & Development Deptt to do the needful for the purpose. The Chairman stressed upon the need to map all the ITIs in the State. **(Action: State Govt.)**

Agenda No-6, Dark and Grey Areas : With reference to connectivity, Dark Areas mean no connectivity and Grey areas mean poor connectivity : The Chairman advised the GM, SBI to prepare Map for the Dark & Grey Areas in Assam which should be completed within 1(one) month. The Map should be digital one. **(Action: SLBC)**

Agenda No.7: Geographical Information System (GIS) Mapping: The Chairman said that Financial Inclusion Map of Assam/ GIS map for ATMs (actual/minimum) is necessary to identify the financially excluded areas of Assam which helps to improve the FIP. He requested the SLBC Convenor to prepare the map urgently. **(Action : SLBC)**

Agenda No.8: Verification Calls : The Chairman requested to all the Banks to submit the list and details of active CSPs, on monthly basis as per format given by SLBC. **(Action : All Banks)**

Agenda No.9: Road Map for covering villages of >5000 population and <2000 population : The GM, SBI informed that out of 387 villages with population above 5000 in Assam which are either covered by USB/Bank Mitras or are not covered are to be covered through Brick and Mortar branches and that already 212 locations have been covered and for the remaining 175 locations for which all banks have been allotted target by RBI. On this issue the Chairman reviewed the position of all banks regarding opening of Brick & Mortar branches in the areas allotted. It was decided that the Canara Bank will open 1(one) No. of allotted branch within 3 months; Central Bank of India will open 20 Nos. of allotted branches within 3 months; ICICI Bank will open 1(one) No. of allotted branch by Sept, 2016; IOB has expressed it's inability to open 1(one) allotted branch which may be re-allotted to AGVB; Indian Bank will open 5 Nos. of allotted branches within 3 months; LDRB informed that out of two allotted branches 1(one) has already been opened and the remaining one branch will be opened within 1(one) month; PNB will open 3 Nos. of allotted branches within Sept, 2016, SBI will open 33 Nos. of allotted branches (actual may be less) on receipt of final status reports from the Regional Business Offices (RBOs), within March, 2017; UBI will open 23 Nos. of allotted branches within Sept, 2016; UCO Bank informed that out of 17 Nos. of allotted targets, 9 (nine) branches will be opened within Sept, 2016, 3(three) by Dec, 2016 and 5(five) will be opened by March, 2017. The Chairman then requested SLBC Convener to allot bank branch opening targets to the banks not present in the meeting and furnish up-to-date position on the above in the next SLFIC meeting. **(Action : SLBC, Banks)**

Agenda No.10: VIP References: The Chairman enquired about the present status of the opening of 6 Nos. of branches in Sonitpur district. As UCO Bank is the Lead District responsibility in the **Sonitpur district**, the same was entrusted to them for opening of the bank branches. Accordingly, they informed the present status of the centers which are mentioned here under :

Name of the Centre	Name of the Block	Present status
Borsola	Borsola	Existing bank -AGVB is 7 kms away from the centre.
Rakshasmari	Dhekiajuli	Existing Bank - AGVB is located at the centre.
Borgaon	Bihuguri	No Bank branch at the centre. (As such UCO Bank has to explore the feasibility for opening the branch.)
Khanamukh	Balipara	Existing bank - CBI, Balipara branch located at 5 Km away from the centre.
Bhalukpong	Na-duar	Existing branch - UBI. SBI Bhalukpong is also located inside the area of A P .
Tokobari	Paschim Chayduar	Existing Banks- AGVB, UCO - 7 Kms away from the centre.

The Chairman requested SLBC to inform the same to the Department of Financial Services, Govt. of India. (Action: Banks)

Agenda No.11: Miscellaneous: The Chairman suggested SLBC Convenor to publish a Handbook viz., "Handbook of Financial Knowledge" both in English & Assamese. (Action : SLBC)

The meeting ended with vote of thanks from Sri G. Bhattacharya, GM, SBI.

-Sd/-

V.K Pipersenia, IAS,
Chief Secretary, Assam

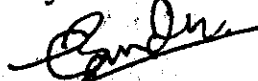
Memo No.FIF.17/2016/10-A

Dated the 27th June, 2016

Copy to:

1. SO to Chief Secretary for appraisal of Chief Secretary, Assam.
2. P.S to the Additional Chief Secretary/Principal Secretary/Commissioner Secretary/ Secretary to the Govt. of Assam.....
Department.
3. The General Manager, (NW-I), SBI (SLBC Convenor), LHO, Dispur, Guwahati-6 for information & necessary action. He is requested kindly to forward the minutes to all the member banks from his end.
- ✓ 4. The Deputy Secretary to the Govt. of Assam, e-governance unit, Finance (Estt-B) Department, for information with a request for uploading the Minutes in the website of Govt. of Assam.

By order etc.



Under Secretary to the Govt. of Assam,
Finance (IF) Department.