

MINUTES OF THE 3rd SLFIC MEETING HELD ON 29TH NOV, 2016 AT 12.30 P.M. IN THE CONFERENCE ROOM OF THE CHIEF SECRETARY, ASSAM.

Members and other invitees present is shown at annexure-A

Chief Secretary, Assam while welcoming the members and others invitees present informed the participants on the need to expedite the processes for receipt and payments on digital mode after demonetisation of old currency notes and the need for facilitating digital payment and receipt system. He emphasised the need for an all out effort by government agencies and all other stakeholders to facilitate transformation to digital system of payments and receipts and to address all issues like internet connectivity, banking coverage, coverage of shadow and dark areas, availability of ATMs, PoS machines, awareness of people etc in a time bound manner to enable this transformation. He urged concerned government departments and other stakeholders to address these issues on priority for enabling the people to transform from a cashless system to digital system of receipts and payments. He also emphasised the need for presence of banks in all areas of the state either through brick and mortar branches or through BCs (Bank Mitras) and coverage of all left out households in the state under PMJDY. Chief Secretary stated that digital push needs internet connectivity which only telecom service providers should provide.

After threadbare discussion on various issues with all the participants attended the meeting, the following decisions were taken.

1. NABARD will prepare a GIS map showing the locations of bank branches in the state within 3 days with the assistance of the SLBC, Assam and submit the same to the Chief Secretary. SLBC was requested to coordinate with all banks to get their respective maps showing locations of their bank branches within 2 days and furnish the same to NABARD. **(Action: NABARD/SLBC Convenor/All Banks)**
2. Banks were requested to expedite the account opening process in all tea gardens of the state in coordination with the district administration and LDMS so that the target for opening bank accounts by 5th December, 2016 can be achieved. **(Action: All Banks/All DCs/All LDMS)**
3. BSNL and all private service providers were requested to furnish maps showing their respective shadow/dark etc areas along with a roadmap for coverage of these shadow/dark areas within a definite time frame. **(Action: BSNL/All Pvt Service providers).**
4. All banks having tea gardens within their service areas were requested to inform their management about the desire of Govt of Assam to install at least one ATM in each tea garden within a very short time so that the tea garden labourers can withdraw their wages from their bank accounts without any difficulty. It was also decided that new ATMs shall be installed only adjacent to offices of the garden management. **(Action: All Banks)**
5. RBI was requested to look in to the currency problems faced by the UCO Bank in upper Assam and the Syndicate Bank in Hojai Civil Sub-Division. **(Action: RBI/UCO & Syndicate Bank).**
6. All banks were requested to immediately issue the pending RuPay Cards with them in a camp mode in collaboration with the district administration. All Deputy Commissioners were requested to provide all required assistance and cooperation in this regard. SLBC Convener was requested to bring this for discussion in the next SLBC meeting. **(Action: SLBC Convener/All Banks/All DCs).**

7. The Sales Tax Deptt of state government was requested to ensure that the traders have installed PoS machines in their business units at the time of their registration. **(Action: Commissioner of Taxes, Assam).**
8. Bank will prepare and implement a training programme on use of PoS machines and other apps for digital receipt and payment system both for their frontline staff as well as for the customers of their service areas. **(Action: All Banks).**
9. All concerned administrative departments will arrange some training programme in the districts for their beneficiaries under individual and family oriented beneficiaries' schemes to enable them to use the digital system for cashless receipts and payments. Similarly, all DCs will organise awareness camps on the use of various apps for enabling digital system of payments and receipts. Education Department will arrange for training of School and College students on use of digital payment and receipt system and various apps on this. Finance Department will issue suitable instruction to all departments and all DCs in this regard. **(Action: All concerned Deptts/Education Deptt/All DCs/Finance Deptt).**
10. It was decided to discuss the internet and other connectivity issues again on 1st Dec, 2016 at 3.00 p.m. in the conference room of the Chief Secretary, Assam. SBI, BSNL and all private telecom service providers were requested to attend the discussion with present status on coverage of areas by internet, shadow and dark areas in respect of each service provider and other related issues. **(Action: SLBC Convener/BSNL/All Pvt Telecom service providers).**

The meeting then ended with thanks to the Chair.

-Sd/-
(V.K.Pipersenia IAS)
 Chief Secretary, Assam
 &
 Chairman, SLFIC


Memo No.FIF.17/2016/22-A

Dated Dispur the 30th Nov./2016

Copy forwarded to:-

1. S.O. to Chief Secretary to the Government of Assam for appraisal of Chief Secretary, Dispur for information.
2. The General Manager, (NW-I), State Bank of India (SLBC Convenor), Local Head Office, Dispur, Guwahati- 6 for information and necessary action. He is requested kindly to forward the minutes to all the member banks from his end.
3. Members present.

By order etc.


 Director,
 Finance (IF) Department.

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 30/11/16