

**Minutes of Sub-Committee Half Yearly Meeting on DRI Advances & FIP- Delhi State held on 25.04.2016**

Half Yearly Sub-committee meeting on DRI Advances and FIP in NCT of Delhi was held on 25.04.2016 at 3.30 PM at Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi which was attended by LDMs, representatives from Member Banks and Other Departments of NCT of Delhi.

At the outset Shri K.K. Acharya General Manager and Convenor, SLBC, NCT of Delhi welcomed all the participants.

Shri Acharya informed that DRI Advances of Banks have increased on year on year basis by Rs. 3.13 crore and stood at Rs.13.25 crore as on 31.03.2016. It works out to 0.001% of total advances and still at the same level of 0.001% of Total Advances. This percentage is far behind the stipulated benchmark of 1% of previous year's Net Bank Credit.

(Data as on December 2015 is taken for the banks which have not submitted the position as on March 2016).

He requested all the Member Banks and LDMs to intensify the efforts for increasing DRI advances so as to move towards achieving the prescribed benchmark by identifying eligible beneficiaries like tea stalls, food stalls, cobblers, vegetable/fruit sellers and other target groups.

**FINANCIAL INCLUSION PLAN:**

As far as Financial Inclusion Plan is concerned, Sh. Acharya informed that 110 unbanked villages having population 2000 & above and 20 villages with population below 2000 were identified for coverage under Financial Inclusion Plan in Delhi State which have already been covered as on date.

On roadmap for opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank, he stated that out of total 15 villages having population of more than 5000, only one village i.e. Qutab Pur was reported as unbanked village without Brick & Mortar Branch of a scheduled commercial bank and the same had been allocated to SBI for opening of Brick & Mortar Branch being Lead Bank in the District & presently CSP of SBI is working in the area.

The Representative from SBI was requested to submit the latest status on the same to SLBC-Delhi.

On availability of Bank Branch of a scheduled commercial bank in all villages having population more than 2000, LDMs were requested to submit the latest status so that the consolidated report may be sent to RBI as desired by them.

He advised that all villages allotted under FIP are to be visited by senior officials. The Branch Manager of the concerned branch should visit the allotted village at least once a week and ensure compliance of the same.

A presentation on position of DRI Advances & FIP as on March 2016 was also given during the meeting. The meeting was concluded with a Vote of Thanks

**(K.K. Acharya)**  
General Manager & Convenor,  
SLBC-NCT of Delhi.

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