

**MINUTES OF SUB COMMITTEE MEETING ON FINANCIAL INCLUSION AND DRI  
ADVANCES HELD ON 29.04.2014**

The meeting of SLBC Sub Committee on Financial Inclusion and DRI advances was held on 29.04.2014 at 4.20 P.M. in the Conference Room of Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi under the Chairmanship of Shri K.S.Shergill, General Manager, Oriental Bank of Commerce. The meeting was attended by the following representatives of member banks and Government Departments:-

<b>Sl. No.</b>	<b>Name</b>	<b>Designation</b>	<b>Bank/Department</b>
1	Shri K.S.Shergill	General Manager	Oriental Bank of Commerce
2	Shri Avinash Kapoor	AGM	RBI, RPCD, Delhi
3	Shri Amarjeet Singh	AGM	Oriental Bank of Commerce
4	Shri V.D.Garg	AGM	State Bank of Bikaner & Jaipur
5	Shri Manmohan Singh	LDM	Oriental Bank of Commerce
6	Shri Vijay Khanduja	LDM	Canara Bank
7	Shri S. Palraju	LDM	Canara Bank
8	Shri P.K.Malhotra	LDM	Punjab National Bank
9	Shri S.C.Arora	LDM	Punjab National Bank
10	Shri V.K.Goel	LDM	State Bank of India
11	Shri R,K,Agarwal	LDM	State Bank of India
12	Shri B.K.Katara	LDM	State Bank of India
13	Shri Y.P.S.Verma	LDM	Bank of Baroda
14	Shri Kamal Kishore	LBO	Punjab National Bank
15	Shri L.K.Mishra	Chief Manager	Punjab National Bank
16	Shri Manak Chand	Chief Manager	Central Bank of India
17	Shri Nagesh Chaudhary	Sr. Manager	Union Bank of India
18	Shri B.D. Sharma	Manager	Oriental Bank of Commerce
19	Shri Pawan Garg	PO	Oriental Bank of Commerce

Shri K.S.Shergill welcomed all the participants. He informed that all the 110 villages with population of 2000 and above have already been covered by the concerned banks. 26 villages have been covered through Brick and mortar branches, 3 villages through Mobile Van and remaining 81 villages have been covered through BCAs. He stated that USBs were to be opened in all such villages however, only 56 USBs have been opened so far and remaining 25 are still pending. He requested PNB to open 20 USBs in villages covered by them through BCAs.

Shri Shergill further stated that out of 21 Villages with population below 2000 allotted to 7 banks for coverage under FIP 20 villages have been covered and one village namely Pur Shahdara has been reported not traceable by SBI, but the village exists in the revenue records. SBI has been advised to obtain a certificate from Revenue

Department that the said village is “BECHIRAG” and is not in existence presently. He requested all concerned banks to cover the remaining 19 villages expeditiously.

Shri Amarjit Singh, AGM, SLBC stated that the BCAs should have micro ATMs with latest specification and these should be capable of carrying inter-operable transactions.

Shri Kapoor advised the LDMs to pro-actively participate in the Financial Inclusion and DBT activities in their respective districts.

Speaking on DRI advances, Shri Shergill informed the House that DRI advances have decreased from Rs. 9.44 crores as on Sept.-2013 to Rs. 8.60 crores as on March-2014 thereby showing an decrease of Rs. 0.84 crores in absolute terms, however, the percentage of DRI advances to total advances was still very low and stood at 0.001%. He showed dissatisfaction to this achievement and urged all members for extensive efforts for increase in DRI advances.

Sh. Avinash Kapoor informed the house that out of 11 districts the offices of 10 LDMs has been established except South West District. He further advised that all LDMs should start FLC at their District Office and also organize the FLC camps for which most of the LDMs stated that they are facing difficulties in this regard due to non availability of proper infrastructure, staff support and other facility at their office. Sh. Kapoor advised the SLBC to write to the controlling offices of the concerned bank in this regard.

The Meeting ended with a Vote of Thanks.

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