

**Minutes of Sub-Committee Half Yearly Meeting on DRI Advances & FIP- Delhi State held on 24.05.2017**

Half Yearly Sub-committee to SLBC- NCT of Delhi meeting on DRI Advances and FIP was held on 24.05.2017 at 11:30 AM at Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi. The meeting was attended by Shri Vivek Srivastava, Asstt. General Manager, RBI; Shri Subhash, Asstt. General Manager, NABARD; LDMs; Representatives from Member Banks and Other Department of NCT of Delhi.

At the outset Shri K.K. Acharya General Manager and Convenor, SLBC, NCT of Delhi welcomed all the participants. He informed that DRI Advances of Banks as on 31.03.2017 was Rs.11.47 crore. 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.

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.

Shri Subhash, AGM, NABARD stated that each bank branch should finance minimum one case under DRI to achieve the desired level under DRI.

**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.

**Revised instructions- Roadmap- villages with population more than 5000**

Vide RBI circular no. FIDD.CO. LBS.BC. No. 82 /02.01.001/2015-16 dated December 01, 2015, it has been decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This will also enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensure close supervision of BC operations. Accordingly, LDMs were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their Districts.

As per report received from the concerned LDMs, the final summarised position of above 15 villages having population of more than 5000 without a bank branch of a scheduled commercial bank is, as under:

Villages with population >5000	Villages with population >5000 already having a bank branch of Scheduled Commercial Bank	Villages with population >5000 are having Bank branches within a radius of 200 to 1000 meter
15	10	5

The detail of above five Villages with population >5000 having Bank branches within a radius of 200 to 1000 meter are as under:

SNo	Name of the village with population >5000	District
1	Salem Pur Majra Burari	Central Delhi
2	Saba Pur Shahdara	North East
3	Mamoor Pur	North
4	Salah Pur	South West
5	Qutab Vihar	South West

**Allotment of above villages for opening of Brick & Mortar Branch:**

LDM North, vide their mail dated 09.02.2016 informed that Kotak Mahindra Bank branch is situated at Mamoorpur Village Location. As such, there is no need for opening of Brick & Mortar Bank Branch at Mamoorpur Village.

During 86<sup>th</sup> SLBC Delhi meeting held on 17.02.2017, at the time of presentation on Roadmap for opening brick and mortar branches in the villages having population more than 5000 without a bank branch of a scheduled commercial bank, the matter was discussed by the house in length. On allotment of remaining 4 villages with population more than 5000 i.e. Salem Pur Majra Burari (Central District), Saba Pur Shahdara (North East District), Salah Pur (South West District), & Qutab Vihar (South West District) for opening of brick and mortar bank branch, the house decided, as under:

Sr. No	Name of the village having	District	Bank to whom village were allotted for opening of Brick & Mortar Br.	Present Banking Facility
1	Salem Pur Majra Burari	Central Delhi	Bank of Baroda	Nearest Branch of BOB is Burari at the distance of 0.5 KM
2	Saba Pur Shahdara	North East	Bank of Baroda	Nearest Branch of BOB is Mandoli at the distance of 0.5 KM
3	Salah Pur	South West	SBI	Mirjapur Dabas Branch of SBI is about 200 mtr away from the village and being Lead Bank of the District.
4	Qutab	South	SBI	As Qutab pur was already allotted to

	Vihar	West		SBI. Being lead bank of the district and CSP of SBI already working the area
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It was also desired by the house that the Brick & Mortar branch in the above 4 villages should have been opened by 31<sup>st</sup> March 2017 by the concerned banks to whom these villages have been allotted.

### 1. Village Qutabpur/ Qutab Vihar:

With regard to opening of Brick of Mortar Branch at Qutabpur/ Qutab Vihar, the State Bank of India vide their letter no. No./LB/ISU/70 dated 25.04.2017, referred the survey report dated 16.08.2016 conducted by the LDM South West and represented, as under:

A fresh survey of village Qutab Pur was conducted by LDM (SW) on 12.08-2016 . There is no physical structure by the name village Qutabpur, instead a residential colony developed by Builders in the name Qutab Vihar Phase I & II with population about 5000 are situated at the site. The Patwari told that the Qutabpur village site is actually known as Ujad Khera. No Physical Structure even in the name of Ujad Khera exist.

The newly developed/ inhabited area Qutab Vihar Phase I and II are adequately covered with the banking facilities. In addition to 3 CSPs, two ATMs of SBI/Axis Bank (one each) are available in the locality. Also a branch of PNB at Village Goyla Khurd about 2.5 k. from Qutab Pur area is already functioning.

Also, in terms of instructions/ guidelines contained in RBI circular no. FIDD. CO.LBS.BC no. 82/02.01.001/ 2015-16 dated 01/12/2015 the area Ujad Khera or Qutabpur does not qualify to be a village with population above 5000. Therefore, the area in question i.e. Ujad Khera or Qutabpur/ Qutab Vihar may be please be treated as well covered with banking facilities.

### 2. Village Salapur Khera (old name Salah Pur)

With regard to opening of Brick of Mortar Branch at Salapur Khera, the State Bank of India vide their mail dated 25.04.2017, referred the Survey of Village Salapur Khera dated 06.04.2017 conducted by LDM South West.

The Survey Report of Village Salapur Khera dated 06.04.2017 conducted by LDM South West, is as under:

A. The old name of the village is Salah Pur and present name is Salapur Khera.

#### B. Bank & Financial Institutions:

- i) HDFC, ICICI Bank are situated beyond 1 KM at Sun city Trade Tower Building at sec-21 HUDA colony Haryana.
- ii) Bijwasan SBI Branch is 2.5 KM away from this area and have almost all Banks Branches.

- iii) Kapashera SBI Branch is 2.5 KM away from this area and have almost all Banks Branches.
- iv) Dundaheera is 1 km away from this area and have almost all Banks Branches
- v) There are three ATM working .( Canara Bank , Dena Bank and Axis Bank ).
- vi) There is one Sunny Hello Point Private Agency working in the village for fund transfer.

C. On needs Bank Branch in the Area, it is recommended by the LDMs that in view of the above, the village needs a CSP/Micro Branch. The business potential is small in the area, as most of the people are migrated from different states needs Deposit and fund transfer facility and majority of population have bank accounts with nearby banks.

RBI vide their mail dated 01.05.2017 has advised to refer the para 3 of the RBI Circular no. FIDD.CO. LBS.BC. No. 82 /02.01.001/2015-16 dated December 1, 2015, which as under:

"On a review of the earlier decision taken for not opening the brick and mortar branch of the bank in the villages having population of more than 5000 where banking facilities were available at some distance/ BC location, it has been decided that a brick and mortar branch of the bank is to be opened at all villages irrespective of the distance/ BC location."

Further, 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.

Regarding Saba Pur, Shahdara in North East District from Bank of Baroda, Ms. Komal Arya, Sr. Manager, Bank of Baroda informed that process of opening branch has already been started. Shri Acharya, advised Ms. Komal to send a mail to SLBC regarding progress made in this area.

A presentation on position of DRI Advances & FIP as on March 2017 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.