



Minutes of Sub-Committees Meeting of SLBC on 13.9.2019

The meeting of SLBC Sub- Committees on the following agendas were organised on 13.9.2019 at the third Floor, Harsha Bhawan, New Delhi.

- (1) High Level Committee constituted by RBI on Deepening of Digital Payments
- (2) Implementation of Uniform Banking Hours in all Public Sector Banks
- (3) Developing a Standardized System for data flow – Constitution of an Implementation Committee
- (4) Gram Panchayat Development Plan(GPDP) for 2020-21 through Sabki Yojna Sabka Vikas

At the outset, Sh. Sukesh Gupta , General Manager & Convener, SLBC welcomed Sh. B.M.K. Singh , AGM, FIDD and all executives present in this Meeting.

Sh. Gupta briefed the agendas as under-

(1) SLBC received recommendations of High Level Committee on Deepening of Digital Payments under the chairmanship of Sh. Nandan Nilekani, former chairman of, UIDAI constituted by RBI- as per the recommendations in RBI Circular dated 27.8.2019 – a Sub-Committee on Digital Payments was constituted - which was approved by 96th SLBC meeting . The Eight Members of the Committee are (i) RBI (2) SLBC (3) State Bank of India (4) Bank of Baroda (5) Punjab National Bank (6) HDFC Bank (7) ICICI Bank (8) Axis Bank.

(2) Implementation of Uniform Banking Hours in all Public Sector Banks- IBA advised all Public Sector Banks to implement Uniform Banking Hours in all Public Sector Banks. In this regard all the LDMs recommended time slot which will be approved by the house and the approved timings will be published in local media and shall be implemented with effect from 1.10.2019.

(3) Developing a Standardized System for data flow – Constitution of an Implementation Committee

With reference to RBI Circular dated 3rd July 2019 it was advised to all SLBCs to develop a standardised system on the websites to enable uploading and downloading of data pertaining to the Block, District and state by the member banks. The data must also be directly downloadable from CBS or MIS system of the banks concerned. In this regard an Implementation Committee is to be constituted. Other agendas in this regard shall also be discussed as per RBI instructions.



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(4) Formulation of Gram Panchayat Development Plan(GPDP) for 2020-21 through Sabki Yojna Sabka Vikas (People's Plan Campaign)- As per DFS , Ministry of Finance letter dated 19.8.2019 the GPDP involves 100% coverage of Social Schemes like Rupay Insurance Programme, PMJJBY, PMSBY, OD under PMJDY, Atal Pension Yojna.

Sh. Mukesh Sethi , Dy. General Manager & Functional Head , SLBC deliberated the agendas to discuss Pointwise agenda

(1) SLBC received recommendations of High Level Committee on Deepening of Digital Payments under the chairmanship of Sh. Nandan Nilekani, former chairman of, UIDAI constituted by RBI- The indicative list of agenda items for the sub Committee on digital payments;

- Mapping of Financial Institutions and streamlining of bank accounts for facilitating Direct Benefit Transfer
- Identification of shadow areas and realignment of Banking Correspondents
- Dedicated financial literacy initiatives to promote digital payments
- Leveraging of reach and technical expertise of Payment Banks to cover the gap of provision of basic banking facilities
- Monitoring of P2P points, debit card floats, Point of Sale positioning etc. to enhance effectiveness of digital financial architecture
- Monitoring of Government to Merchant (G2M), Government to Person(G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assess level of digitization and find solutions to increase the same
- Any other area(s) as may be identified by the sub Committee or prescribed at SLBC/UTLBC level.

Ensuring availability of adequate digital infrastructure at all wholesale grain mandis, village haats etc., so as to introduce digital transactions for the benefit of rural customers. (Action: LDMS and Member Banks)

All the banks were requested to provide data regarding New Delhi District which is selected for 100% digitization. (Action: LDMS and Member Banks)



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Proposed process flow for enabling Digi Districts

1. The SLBC as an apex inter-institutional forum will convene a meeting of all members and crystallize the way forward for making the said District 100% digitally enabled.
2. The digital landscape in the District is to be evaluated and data collated, including those of the merchant establishments, to decide the targets for all entities going forward. The targets may be allocated based on the No. of Branches the Bank has in the said District or any other parameter as deemed suitable.
3. The specific issues enabling or inhibiting the delivery of service, like poor internet connectivity, data packet drops, etc. may be consolidated and flagged to the Authorities concerned and followed up to its logical conclusion.
4. The MIS regarding the progress of the allocated targets may be collated by the made available on the SLBC's website.
5. Awareness Programmes :
 - i. Customer awareness programmes to be conducted by way of meetings / advertisement in local media/ society meetings etc
 - ii. Staff education: In-house training need on multi product and cross platform usage by staff needs to be conducted.
6. Services of RSETIs may be leveraged wherever they are present.

It was also decided to take steps for opening a RSETI in the most suitable district. Sh. BMK Singh AGM, FIDD, RBI suggested that a meeting of all Sub Committee members along with their IT officials should be held for deciding further course of action. **(Action: LDMs and Member Banks)**



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(2) Implementation of Uniform Banking Hours in all Public Sector Banks-

IBA advised all Public Sector Banks to implement Uniform Banking Hours in all Public Sector Banks. In this regard all the LDMs recommended following time slot for their respective districts.

SI.	DISTRICT NAME	Time Slot Recommended
1	EAST	10.00AM To 4.00PM
2	NORTH- EAST	10.00AM To 4.00PM
3	NORTH- WEST	10.00AM To 4.00PM
4	NORTH	9.00AM To 3.00PM
5	WEST	10.00AM To 4.00PM
6	CENTRAL	11.00AM to 5.00PM
7	NEW DELHI	10.00AM To 4.00PM
8	SOUTH- WEST	10.00AM TO 4.00PM
9	SOUTH	10.00AM To 4.00PM
10	SOUTH EAST	10.00AM To 4.00PM
11	SHAHDARA	11.00AM to 5.00PM

After discussion, it was unanimously decided to select and implement uniform time slot from 10.00 AM to 4.00 PM in all the districts of the State across all Public Sector Banks. The timings will be published in local media and shall be implemented with effect from 1.10.2019.

(3) Developing a Standardized System for data flow – Constitution of an Implementation Committee- With reference to RBI Circular dated 3rd July 2019 it was advised to all SLBCs to develop a standardised system on the websites to enable uploading and downloading of data pertaining to the Block, District and state by the member banks. The data must also be directly downloadable from CBS or MIS system of the banks concerned without manual intervention. In this regard an Implementation Committee of 10 members was approved. The members are (1) SLBC (2) State Bank of India (3) Bank of Baroda (4) Canara Bank (5) HDFC (6) ICICI Bank (7) Axis Bank (8) Jana Small Finance Bank (9) Equitas Small Finance Bank (10) Indian Post Payment Bank. Sh. Sethi, DGM, SLBC suggested that for **Developing a Standardized System** for data flow- Mapping of Branches Sub-Division wise and MIS Deptt. of all banks should work in accordance with the Circular. The data in new formats shall start from Qtr.31.12.2019, so the exercise should be completed by 31.10.2019.

Sh. BMK Singh, AGM, FIDD, RBI suggested to hold meeting of the 10 members to discuss further course of action. He requested all member banks to come in meeting with concrete action plan, and make suggestions in the meeting as the matter is quite



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important and has to be implemented . Reporting of data should be Sub-division wise. Each Bank branch need to be mapped with respective Sub-Division. **(Action: LDMS and Member Banks)**

(4) Formulation of Gram Panchayat Development Plan(GPDP) for 2020-21 through Sabki Yojna Sabka Vikas (People's Plan Campaign).

As per DFS , Ministry of Finance letter dated 19.8.2019 the GPDP involves 100% coverage of Social Schemes like Rupay Insurance Programme, PMJJBY, PMSBY, OD under PMJDY, Atal Pension Yojna. The following action points are to be complied..

- 1.The deputation of Frontline Workers.
2. Training to Frontline Workers
3. Presentation about the salient features of above mentioned schemes by the Frontline Workers before Gram Sabha
- 4.LDMS should coordinate with Block-Level Bankers Committees (BLBCs) to be deputed for special Gram Sabha Meetings.
5. Work in tandem with Nodal Officers of State Panchayati Raj Departments(PRDs) to sensitize the people on abovementioned schemes.

Sh. Rajiv Dixit, LDM-North West placed before the house that Gram Panchayats do not exist in Delhi. Municipal Corporation are functioning all over Delhi including rural areas. It was decided that the full coverage under Govt. sponsored schemes / Social Schemes like Rupay Insurance Programme PMJJBY, PMSBY, OD under PMJDY, Atal Pension Yojna. For this all banks and LDMS are required to make all out efforts for 100 % coverage with the coordination of Municipal Corporation/ Sub-Division. **(Action: LDMS and Member Banks)**

The meeting was concluded with vote of thanks.



(Sukesh Gupta)

General Manager & Convener (SLBC)

NCT of Delhi

