

Minutes of (SLBC), Sub Committee meeting for Banking in Unbanked/Under Banked Area & Financial Inclusion especially in respect of Atal Adarsh Gram Yojna & Providing Banking Facility in Villages having Population of more than 2000, Held on 12.05.2010 at 11.00 AM at Conference Hall of Chief Secretary. Meeting was Headed by Secretary (Finance) Ms. Radha Raturi.

The following representatives of Various Bank/Govt. Deptt. attended the meeting.

1. Shri Vikram S Bajwa, General Manager, Reserve Bank of India.
2. Shri R.C. Sharma, Joint Secretary (Finance), Govt. of Uttarakhand
3. Shri R.R. Singh, Under Secretary (Finance), Govt. of Uttarakhand
4. Shri S.P.Kalra, Assistant General Manager, S.L.B.C, Uttarakhand
5. Shri D.K. Talwar, Asstt. General Manager, State Bank of India, LHO, New Delhi.
6. Shri V.K. Srivastava, Deputy General Manager, Punjab National Bank, Dehradun
7. Shri J.P.Bahuguna, Deputy General Manager, Union Bank of India, Dehradun.
8. Shri Bhaskar Pant, Assistant General Manager, NABARD.
9. Shri M.S.Ojha, Allahabad Bank
10. Shri A.K. Shah, Nainital Bank
11. Shri Pramod Kumar, Assistant General Manager, Reserve Bank of India
12. Shri G.R.Nautiyal,, Social Welfare Deptt., Uttarakhand.
13. Shri Kishan Singh, Oriental Bank of Commerce, New Delhi
14. Shri Vipin Kumar, Oriental Bank of Commerce, Dehradun
15. Shri H.C.Joshi, Oriental Bank of Commerce, Barailley
16. Shri Ajay Gaur, Oriental Bank of Commerce, Dehradun
17. Shri M.K.Dwivedi, Lead District Manager, P.N.B., Dehradun
18. Shri A. Shannugam, Canara Bank. Dehradun
19. Shri A.K. Bahuguna, Canara Bank, Dehradun
20. Shri N.K. Handa, General Manager Uttaranchal Gramin Bank, Dehradun
21. Shri Vinod Kumar Pandey, Advisor Banking, Govt. of Uttarakhand.
22. Capt. B.S.Pandher, State Bank of India, SLBC, Dehradun
23. Shri R.P. Sharma, Managing Director, USCB
24. Shri D.S. Tomar, Bank of Baroda, Dehradun
25. Shri G.K. Dixit, Nainital Almora Kshetriya Gramin Bank
26. Shri Anil Gupta, Deputy Regional Manager, Bank of Baroda, Haldwani.

- ❖ Assistant General Manager (SLBC) welcomed all the participants of various Banks and requested them to advise Road Map of respective Banks in respect of villages allotted to them under Atal Adarsh Gram Yojna & Villages having population of more than 2000. (A fresh list Bank Wise in respect of AAGY & 2000+ population was provided)
- ❖ Shri Vikram S. Bajwa, General Manager explained the importance of providing Banking Services in Atal Adarsh villages and having population of 2000+, in view of priority of State Govt. & Central Govt. respectively and

requested all Banks to expedite the process of providing Banking services at these identified villages.

- ❖ Sh. D.K.Talwar, Asstt. General Manager, State Bank of India from LHO New Delhi advised Road Map of State Bank of India in respect of villages allotted under AAGY & Villages having population of 2000+. He advised that survey work is under process and shall be completed by 31.05.2010 and 50% of villages under AAGY shall have BC facility by Sept. 2010 and remaining 50% by March 2011. In respect of villages having population of 2000+, the banking facility shall be provided in 50% villages by March 2011 and remaining 50% by March 2012, as per RBI Guidelines.
- ❖ Shri V.K. Shrivastava, Deputy General Manager, Punjab National Bank advised Road Map of PNB in respect of villages allotted under AAGY & Villages having population of 2000+. He advised that 10 villages of Dehradun district will have Kiosks by 30.06.2010. Each Kiosk will cover 4 additional villages located within 5 km of Atal Adarsh Gram by appointment of business facilitator.
- ❖ Similarly Bank of Baroda, Union Bank of India, Uttaranchal Gramin Bank, Oriental Bank of Commerce and other Banks advised Road Map to provide Banking facilities at these identified villages.
- ❖ Shri Vikram S. Bajwa, General Manager, Reserve Bank of India said that the Road Map being advised is not as desired. **All Banks must make a concrete Road Map containing inter-alia the following information & submit it to AGM (SLBC) latest by 19.05.2010.**
 1. Date of completion of Survey
 2. Date of appointment of BC and finalization of Technology.
 3. Road Map for providing Banking services quarter wise,
- ❖ All Banks were advised to discuss dispute if any in respect of name of village allotted with SLBC immediately.
- ❖ All the Bank were also advised that if any bank is willing to take villages allotted to other Banks, they may approach SLBC immediately in this regard.
- ❖ **Banks were advised to ensure submission of Road Map as per above latest by 19.05.2010, so that progress is put in next SLBC meeting.**

In the end, Assistant General Manager (SLBC) thanked all the participants for their active participation.