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No.I-11011/150/2015-DBT
Govt. of India/ भारत सरकार
Cabinet Secretariat/मंत्रीमंडल सचिवालय
DBT Mission/ प्रत्यक्ष लाभ अंतरण मिशन

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4th Floor, Shivaji Stadium Annexe
Rajiv Chowk, New Delhi – 110 001.
Dated the 20th January, 2016.

Sub: Meeting regarding Progress under Mapping of Financial Infrastructure in Gram Panchayats (GPs).

Please find enclosed herewith a copy of minutes of the meeting of Committee of Secretaries (CoS) held under the Chairmanship of Cabinet Secretary on Monday, the 18th January, 2016 at 11.30 AM in the Committee Room, Cabinet Secretariat, Rashtrapati Bhawan, on the subject mentioned above, for information and necessary action. Action taken on the recommendations of the CoS may kindly be uploaded on e-SamikSha web portal.


(G.S. Shekhawat)
Director (DBT)
Tele.No.23343860 Ext.311

Secretary, Department of Electronics & Information Technology (DeitY)
Secretary, Department of Posts.
Secretary, Department of Financial Services.
Director General, NIC & Additional Secretary, DeitY.

Copy for information to:

Principal Secretary to the Prime Minister.

Internal Circulation

CS/Secretary (C&PG)/ JS(DBT)/ JS(TKP)/ Dir. (GS)/ TD (NIC)

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MINUTES OF THE MEETING OF COMMITTEE OF SECRETARIES

Document No.I-11011/150/2015-DBT

Copy No.

Venue: Committee Room, Cabinet Secretariat, Rashtrapati Bhawan

Date of Meeting: Monday, the 18th January, 2016

Time of Meeting: 11.30 AM

PRESENT

1. Shri Pradeep Kumar Sinha, Cabinet Secretary, Cabinet Secretariat.
2. Shri Sanjay Kumar Srivastava, Secretary (C&PG), Cabinet Secretariat.
3. Shri J.S. Deepak, Secretary, Deptt. of Electronics & Information Technology (DeitY).
4. Shri Ajay Kumar, DG, NIC & AS, DeitY.
5. Shri Peeyush Kumar, JS (DBT), Cabinet Secretariat.
6. Shri M.S. Ramanujam, Member, Banking & HRD, Deptt. of Posts.
7. Shri B.V. Sushanker, Member, Technical, Deptt. of Posts.
8. Shri Rajesh Aggarwal, JS, Department of Financial Services.
9. Shri G.S. Shekhawat, Director (DBT), Cabinet Secretariat
10. Shri. A.K. Balani, Sr. Director, DeitY.
11. Shri Naresh Kumar, Under Secretary, DBT, Cabinet Secretariat.
12. Ms. Shwetha Rao. B., Research Officer, DBT, Cabinet Secretariat.

Sub: Progress under Mapping of Financial Infrastructure in Gram Panchayats (GPs)

A meeting of Committee of Secretaries (CoS) was held under the Chairmanship of Cabinet Secretary at 11.30 AM on 18th January, 2016 in Committee Room, Cabinet Secretariat, Rashtrapati Bhawan to review the progress made under the mapping of financial infrastructure in Gram Panchayats (GPs), as decided in the previous CoS meeting held on 9th December, 2015.

2. JS (DBT) presented the summary sheet of GP wise mapped financial institutions like bank branches, ATMs, bank mitras and Post Offices across the states, based on information provided by NIC.

3. Cabinet Secretary observed that the number of bank branches in GPs appear to be only 50% of the total bank branches in the country. Further, the North Eastern states as well as Union Territories appear to be inadequately covered.

4. Secretary, DeitY informed that the CSCs are yet to be mapped; 33,000 CSCs are presently serving as banking correspondents. D/o Financial Services have been requested to take up with banks for extending BC services through CSCs. New CSCs which are brought within the financial network will be mapped progressively.

5. JS (DBT) said that information with regard to the Gramin Dak Sevaks (GDS) / additional post offices that are likely to be functional by December, 2016 needs to be updated by the Dept. of Posts. Similarly, with 11 Payment Banks likely to be operationalized in this calendar year, the information needs to be captured by the Dept. of Financial Services. With many proposals in initiation stage the landscape for Financial Inclusion is going to witness major change.

6. Cabinet Secretary desired that all the services which are likely to be covered under banking services at village level need to be mapped so as to capture the emerging scenario accurately. Such an exercise will enable various agencies operating in the field to converge resources to provide maximum coverage across the country. Besides, this will also enable rationalised locating of these services so that all areas are served.

7. After discussions, the following action points were decided:

- i. Mapping of financial services can be extended to village level.
- ii. D/o Financial Service may co-ordinate the mapping of various financial Institutions village wise including CSCs and Gramin Dak Sevaks (GDS) / upcoming post offices for all states.
- iii. D/o Financial Service may also include the Payment Bank network that is likely to come up, to prepare a comprehensive database and MIS.
- iv. DFS to identify the Villages that are still uncovered or inadequately covered and then chalk out an action plan for financial inclusion of such villages.