

ANNEXURE - 7.64

Minutes of the Review Meeting on Progress in Coverage of SSA by banks held on 22.05.2014 at Hotel Classic Avenue, Trivandrum
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A Review Meeting on Progress in Coverage of SSA by banks was held on 22.05.2014 at Hotel Classic Avenue, Trivandrum. The meeting commenced at 2.30 p.m. The meeting was attended by Sri. K. Mohammed Y Safirulla IAS, Director, Kerala State IT Mission, Sri. P. S. Rawat, Executive Director, Canara Bank, Sri. K. R. Balachandran, General Manager, Canara Bank & Convenor, SLBC Kerala, Sri. S. Ramesh, General Manager, Canara Bank, Sri. Kamal Kakkar, CTO, CSC SPV, E-governance and Officials from Akshaya, Banks, LDMs, ADCs and Technology providers.

Sri. K. R. Balachandran, General Manager, Canara Bank & Convenor, SLBC Kerala welcomed the gathering and explained the background of the meeting.

Sri. P. S. Rawat, Executive Director, Canara Bank in his opening remarks highlighted the following points.

- In SSA Coverage, in Kerala every bank is having the onus to fulfill their responsibility.
 - It is found that certain issues under SSA are yet to be understood and sorted out by various stake holders.
 - Mentioning the names of banks that have recorded low performance under implementation of kiosk banking, he urged them to take immediate steps to cover all SSAs allotted to them.
 - He requested the Controlling Officials of Catholic Syrian Bank to take prompt action by developing the software and other infrastructure for the immediate implementation of Kiosk banking.
 - He then highlighted the decisions taken during the review meeting of LDMs on SSA coverage held on 22.04.2014 at Trivandrum.
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- (i) *LDMs to convene review meetings in each district once in 45 days* – He called upon all LDMs to adhere to this direction and ascertain the lapses or gaps that has to be addressed possibly
 - (ii) *Specific issues pertaining to individual bank if remains unresolved even after repeated follow up by LDMs, have to be placed as an agenda item in DCC/DLRC and the outcome shall be informed to SLBC* - This has to be studied and taken in absolute terms.
 - (iii) *Performance under kiosk banking has to be reviewed as a standing agenda item in each DCC/DLRC/BLBC meetings till 100% accomplishment of the task* – It is found that there is huge gap that need to be addressed.
 - (iv) *Lack of awareness on the scheme and technical aspects of Kiosk banking among the staff of link branch is reported to be the stumbling block in the implementation of Kiosk Banking in the State* – He requested LDMs to draw a programme for creating awareness among various stakeholders through District level workshops to enable successful implementation of SSA concept/Kiosk banking.
 - (v) *Issues remaining unresolved at District level even after repeated follow up are to be escalated to SLBC cell* – Then it is the responsibility of the SLBC Convenor, to ensure that they are resolved at the earliest.

- (vi) *LDMs to visit the Akshaya centres for getting the valuable grass root level feedback and ascertain the compliance level and functioning of Kiosk banking centre.*
- Government of India initiatives are to be implemented in all the States of the Country in letter and spirit.
 - All participating banks have the responsibility to update the progress promptly, because the same is reviewed frequently in the Video Conference held by Department of Financial Service, Ministry of Finance with top management of Banks.

Sri. K. Mohammed Y Safirulla IAS, Director, Kerala State IT Mission in his address observed that:

- Issues connected with SSA/Kiosk banking can be categorized into Software related, Administration level, Bankers support for linkage banking, lack of training, absence of regular review meetings etc.
- Requested to categorize the issues and try to monitor the same in a proper manner. Software issues can be effectively resolved through issue tracker mechanism.
- Requested Individual banks to take active initiatives to achieve the goal within the stipulated time/ before the next review meeting.
- More thrust shall be given towards improving banking transactions at Akshaya Kiosks

Sri. Kamal Kakkar, CTO, CSC SPV, E-governance in his address pointed out the following:

- CSC has a major role to be played for the successful implementation of financial inclusion.
- Some Banks have put up very impressive show through CSC in rural areas.
- Campaigns are to be conducted for solving issues related to SSA
- He suggested that instead of routine KYC authorization, e- KYC using biometric data of UIDAI shall be taken for opening account
- Under DBT, various types of payments would be through bank accounts. In that scenario all CSCs are to be converted as BCs, which would enable easy account opening, small value payments.
- Support from all would be required towards achieving these radical changes through SSA coverage.

Speaking on the occasion, **Sri. S. Ramesh**, General Manager, Canara Bank congratulated all stakeholders in the State for achieving various financial inclusion bench marks / milestones in the state. He pointed out that highest enrollment of Aadhaar was done in Kerala. State had done well in the implementation of DBT general with Wayanad as one of the pilot districts for implementing the scheme. Moreover, State had done exceedingly well under DBTL which was recognized at the central level also. SSA centre's are well mapped by LDMs.

Though banks have created infrastructure in some of the areas, commercial operations are yet to commence in most of these centres. The decisions taken during the last review meeting is not adhered to some extent. All have to take stock of the situation and find out real problems/ gaps at the field level and bridge the gap with responsibility. He added that progress under SSA coverage is reviewed in VC regularly by Finance Ministry. He requested banks and LDMs to create more awareness at the field level.

The forum then noted the common issues and bank specific issues reported in Kiosk banking and requested the concerned Banks/LDMs/ADCs/Akahaya to take necessary action.

The committee then reviewed the progress achieved by Banks in coverage of SSAs both under Kiosk Model and also through individual BC.

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| STATE BANK OF INDIA | : | Coverage through M/s Akshaya – 183 SSAs of which 99 biometric machines received. 14 locations are made live. |
| STATE BANK OF TRAVANCORE | : | Coverage through M/s Akshaya - 426 SSAs of which 308 biometric machines received. 208 locations are operationalised. |
| BANK OF INDIA | : | Coverage through M/s Akshaya- 32 SSAs. Training to all VLEs would be completed by first week of June 2014. By 31.05.2014, VLEs will open the settlement accounts. By 15.06.2014, centres would be operationalised by procuring biometric devices. |
| CANARA BANK | : | Coverage through M/s Akshaya - Of the 169 SSAs 71 are operationalised. |
| CENTRAL BANK OF INDIA | : | Out of 31 SSAs, 16 Kiosk locations would be made live by 02.06.2014. |
| CORPORATION BANK | : | All 22 SSAs would be covered through Akshaya model. Training will be completed by 02.06.2014. Placed orders for biometric machines. All centres would be ready by 10.06.2014. |
| INDIAN BANK | : | All 46 SSAs would be covered through BC model. 14 BCAs are already trained. Rest of the BCs would be trained by first week of June. All the process would be completed by 15.06.2014. |
| INDIAN OVERSEAS BANK | : | All 66 SSAs, will be covered through BC model. Training as well as account opening campaign completed. |
| PUNJAB NATIONAL BANK | : | Representative from PNB was absent. Total 55 SSAs. 23 biometric machines received and 12 centres are active. |
| SYNDICATE BANK | : | Earlier it was informed that all 67 SSAs would be covered under BC model. 27 BCs were appointed. It was informed in the meeting that Officials from Syndicate Bank approached M/s. Akshaya during the last week and they plan to cover SSAs partially through BC model and partially through Akshaya kiosk Banking. Final decision on the matter would be communicated to SLBC Cell by 29.05.2014. |

- UNION BANK OF INDIA : Of 111 SSAs, allotted only 1 centre is active. It was assured that 40 SSAs would be made live by 02.06.2014 and the rest before 30.06.2014. Training completed for all SSAs.
- VIJAYA BANK : Out of the 31 SSAs, 14 centres are active.
- KERALA GRAMIN BANK : All 294 SSAs, will be covered through Akshaya. The delay is due to the delay in IT integration after the amalgamation of SMGB & NMGB. Migration will be completed by next week. SSAs in 7 districts (old NMGB districts) would become active by 15.06.2014
- CATHOLIC SYRIAN BANK : All 68 SSAs, will be covered through Akshaya. Bank has submitted proposal for signing agreement with CSC e-Governance. All the process would be completed within 6 weeks time. Sample run would be done before 20.06.2014. It was decided to take a final call on the matter by SLBC by 20.06.2014.
- DHANLAXMI BANK : All 26 SSAs, will be covered through BC model. Software is ready. 22 BCs are appointed. BCs are there in all places except 3, one in Alappuzha and two in Palakkad.
- FEDERAL BANK : Out of 197 SSAs, biometric machines received in 60 places. Assured to complete the process by making all centres live.
- HDFC BANK : 16 SSAs allocated of which 9 centres installed. Transaction will be started by 30.05.2014. In remaining 7 centres BCs are to be appointed and will be activated within one month.
- SOUTH INDIAN BANK : Out of the 75 SSAs, biometric machines are received in 30 cases. Training sessions being planned.

Decisions of the meeting

- ✓ **Controlling Offices of Banks to take necessary action on the following points :**
- To take up with their Corporate Offices for enabling the Sub-KO code.
 - Display of banner/ board at the respective Bank branch Premises showing - "Please contact Akshaya centre for A/C opening - Centre Name, contact no etc " - with logo of Bank & Akshaya on or before 15.06.2014.
 - Display of boards in Akshaya centres on availability Kiosk Banking/ Other banking facilities with bank logo on or before 15.06.2014.
 - Each bank to inform the name & contact number of two persons in their controlling office, who are connected with Kiosk Banking to SLBC Cell. This would be consolidated and circulated by SLBC Cell to all LDMs, VLEs & ADCs of Akshaya to enable them to escalate the Kiosk Banking issues to the controlling offices for early solution. Issues remaining unresolved even after taking up with controlling offices are to be informed to SLBC for follow up.

- Banks to take initiatives for giving good publicity on kiosk banking so as to create awareness among the public.
- Banks to sensitize their staff on Kiosk banking and its advantages through internal circulars.
- Controlling Offices to issue strict instructions to Branch Managers to co-operate with VLEs of Akshaya.
- Avoid delay in confirming accounts opened at Akshaya by link branch. Link branch managers to be sensitized on the matter. A good monitoring system shall be put in place to track the lagging branches.
- For the prompt disbursement of commission, Banks to pass on the requisite information to CSC e governance to enable them to pay the VLEs promptly.
- Banks to share with ADCs periodic (weekly) progress reports to enable them to monitor the progress of kiosk banking and payment details.
- Periodic review of progress under Kiosk banking shall be done by the Controlling Office of banks and address deficiencies.
- Banks to inform their plan of action for coverage (under individual BC model) of those SSAs which could not be mapped through Akshaya.

✓ Akshaya to take necessary action on the following points :

- Ensure speedy delivery of passbooks to the customer opening account through Kiosk.
 - Training requirements of VLEs on kiosk banking to be brought to the knowledge of Banks /ADCs/LDMs.
 - Issues remaining unresolved in the Kiosk banking software of banks to be escalated to Controlling offices/LDMs/SLBC.
 - ADCs/representative of ADC to attend BLBC/DLRC meetings along with bank specific issues in that particular block /District.
 - Each ADC of Akshaya should keep the complete details of Kiosks operating in their District like details of KO code allotted to each VLE, supply/availability of biometric devices, payment of commission, recovery of monthly installments towards the cost of biometric devices from VLEs etc.
 - In respect of devices already supplied by CSC E governance, no feedback is given neither by bank nor by Akshaya regarding details (bank wise) - date of providing FP devices, name and KO code of Akshaya centre, date of making the centre live etc. Banks & Akshaya need to furnish these details to CSC e-Governance.
- ✓ Banks like Bank of India, Central Bank of India, Corporation Bank, Catholic Syrian Bank and Kerala Gramin Bank to give an update on the progress in the implementation of Kiosk banking in the allotted SSAs to SLBC Cell within 10 days.
- ✓ SLBC Cell to prepare a model Display Board for Kiosks & Link Branch
- ✓ All complaints from VLEs to controlling offices of banks shall be by way of e-mail only, with copy endorsed to ADC of Akshaya.

Action Points for LDMs

- Periodic review of progress under Kiosk banking shall be done by LDMs co-ordinating with District Administration.
- Most of the LDMs are yet to conduct District level workshops on kiosk banking as directed in the last meeting. Follow up measures undertaken by LDMs for the implementation and monitoring is not satisfactory in majority of the Districts. LDMs to conduct the workshop before 10.06.2014.

Action Points for TCS

- TCS being the major software provider under Kiosk banking need to considerably improve their technical support. A person knowing the regional language may be posted exclusively for resolving issues of Kerala State pertaining to various banks.
- Most of the banks have reported a common complaint that the account opened in kiosk is not readily available at the branch for the Manager to authorize. The same was subsequently made available with the intervention of TCS technical team. This could be possibly a common software error and TCS shall look into it and resolve at the earliest.
- TCS shall co-ordinate with controlling offices of banks and sensitize the officials regarding various types of report options available in the software which would facilitate easy and close monitoring of progress in Kiosk banking by banks.

Action Points for CSC e- Governance

- CSC e - Governance to expedite supply of finger print devices in all pending cases and ensure timely supply of machines in the future.
- CSC e- governance to inform the format if any meant for banks for furnishing the monthly account opened/transaction particulars of kiosk banking to enable banks to adopt/implement the same.

In conclusion it was decided that the next review meeting would be convened by the middle of June 2014.

The meeting came to end at 6.15 p.m

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