

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by RBI.

As per the captioned roadmap, SLBC Convenor banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank and to allot the identified villages among scheduled commercial banks for opening of branches.

Accordingly, SLBC, Kerala identified six villages in the state of Kerala and KGB and SBT were allotted the responsibility for opening the branches therein. As on date, RBI's roadmap has been realized in all villages in Kerala, except Thrikkaipatta village in Wayanad district which was allotted to erstwhile SBT and has since been transferred to SBI. Due to the delay observed, FIDD RBI had called SBI representative to its office on 2017 July 25th to convey the importance of the matter. There is an urgent need to bestow priority to the matter and initiate necessary steps forthwith, as the captioned Roadmap was mandated to be completed by March 31, 2017. It may be pertinent to consider realization of a brick and mortar branch or a CBS enabled banking outlet in Thrikkaipatta village in view of the revised guidelines on Rationalization of Branch Authorization Policy issued by our Central Office dealt with in para 2.

SLBCs are advised by RBI Central Office to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, has been furnished by SLBC to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India latest by December 31, 2017.

The Steering Committee Meeting of 122nd SLBC held on 13.09.2017 observed that:

- *Present road map drawn on 2011 census will be achieved on banking of Thrikkaipatta in Wayanad assigned to SBI*
- *In 2011 Kerala had 1532 revenue villages in 63 taluks where as at present there are 1664 villages in 75 taluks*
- *A re-survey to be done and if necessary a remapping to cover left out villages with above 5000 population. The task to be completed by December 2017.*

Representative from SBI informed that the viability study done by the bank recommended to establish BC rather than opening a branch which was approved LHO, SBI. BC would be appointed, once a suitable BC was identified.

The General Manager, RBI pointed out that during the last SLBC meeting, SBI had assured that the branch opening is in an advance stage, but was not able to find suitable premises in that village. RBI had conducted a meeting with higher officials of SBI after that. As per the revised RBI guidelines on branch authorization policy, BC is also allowable provided BC is CBS enabled and it should be a fulltime banking outlet. RBI instructed SBI to ahead with this and instead of having a branch, a deadline has given by August 2017. It is a golden opportunity given by RBI. RBI has come with enabling provision instead of brick and mortar branch. SLBC Convenor banks are advised to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished by SLBC to the respective RO of FIDD of Reserve Bank of India latest by December 31, 2017.

In the 122nd meeting of SLBC, held on 2017 October 05th Smt. Uma Sankar, General Manager, RBI pointed out that all the SLBC Convenors have been advised by RBI Central Office to review and identify the unbanked rural centres (URCs) in villages with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and ensure that such unbanked rural centres in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. A confirmation stating that all unbanked rural centres in villages with population above 5000 have been banked, may be furnished by SLBC to the respective RO of FIDD of Reserve Bank of India latest by December 31, 2017.

Representative from State Bank of India informed that previous day they have sent a letter to SLBC and RBI stating that CBS enabled BC will be established at Thrikkaipatta in Wayanad within 31st October, 2017.

Smt. Uma Sankar, General Manager, RBI informed that they will come up with more villages having population more than 5000 after the remapping is done. However, that we can take up in the next phase. Thrikkaipatta case is one which was committed in the previous phase. Once that is over, if we come across other unbanked villages, we can take it up in the next SLBC.

SBI vide their letter no.DGM/FI&MF/139/2017 dated 2017 November 3rd have confirmed that they have opened a fixed location CBS enabled BC in Thrikkaipetta. Thus the road stands achieved in the state.