

**Minutes of SLBC Sub- Committee Half Yearly Meeting on Priority Sector Advances – Delhi State held on 25.04..2016**

Half Yearly Sub-committee meeting on Priority Sector, CD Ratio in NCT of Delhi was held on 25.04.2016 at 3.00 PM at Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi which was attended by LDMs, representatives from Member Banks and Other Department of NCT of Delhi.

At the outset Shri K.K. Acharya, General Manager and Convenor, SLBC, NCT of Delhi welcomed all the participants.

Shri Acharya apprised the house about the Bank wise progress made in Priority Sector Advances as under:

CREDIT FLOW TO PRIORITY SECTORS AS ON MARCH 2016 (PROVISIONAL)							
NAME OF THE BANK	Aggregate Advances as on		Credit to Priority Sector as on		% TO Aggregate Advances		Variations
	Mar-15	Mar-16	Mar-15	Mar-16	Mar-15	Mar-16	Over the Year
Public sector	646931	656784	82069	98035	12.69	14.93	15966
Delhi State Coop Bk	515	595	446	514	86.66	86.49	68
Private sector	149816	235372	18905	31625	12.62	13.44	12720
<b>Grand Total</b>	<b>797262</b>	<b>892751</b>	<b>101420</b>	<b>130175</b>	<b>12.72</b>	<b>14.58</b>	<b>28755</b>

In the following 6 banks Priority sector . Advances have decreased by more than 100 crore during the year ended as on 31.03.2016.

SI.NO.	Name of the Bank	Variation over the year
1	BANK OF BARODA	-922
2	IDBI BANK	-628
3	UNION BANK OF INDIA	-259
4	UCO BANK	-233
5	INDUSIND BANK	-175

In the following 7 banks priority sector advances have been increased more than 1000 crore during the year ended as on 31.03.2016.

SI.NO.	Name of the Bank	Variation over the year
1	HSBC BANK	1170
2	CANARA BANK	1840
3	HDFC BANK	1971
4	CENTRAL BANK OF INDIA	2205
5	YES BANK LTD	3091
6	KOTAK MAHINDRA BANK	3685
7	STATE BANK OF INDIA	8973

(Rs. in crore)

MSME	MARCH 2015	MARCH 2016	VARIATION
Total Priority Sector Advances	101420	130175	28755
Total MSME Advances	79643	90613	10970
% of MSME Advances to Total Priority Sector Advances	78.53	69.61	- 8.92

(Data as on December 2015 is taken for the banks which have not submitted the position as on March 2016).

He further stated that since the scope for Direct Agricultural Advances in Delhi State is limited due to shrinkage of agricultural land, Banks should strive for increasing MSME advances and Indirect Agriculture Advances to achieve goal of Priority Sector advances. He asked the banks and LDMs to keep eye on sector wise development to observe the area of actual growth.


A presentation on position of Priority Sector Advances as on March 2016 was also given during the meeting.

**CD Ratio:**

The issue of coming down of CD Ratio in some of the Districts in NCT of Delhi, was also discussed during the last SLBC-Delhi meeting. The reason for very low / declining CD ratio in some of the Districts is parking of loans in Hubs/Recovery Branches/ Corporate Branches located in New Delhi and Central Delhi districts.

However, the Banks/LDMs were advised to review the performance of their branches to augment the credit flow in their areas.

The meeting concluded with a Vote of Thanks.

  
(K. K. Acharya)  
General Manager & Convenor,  
SLBC-NCT of Delhi

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