

**78th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
FOR THE QUARTER ENDED DECEMBER 2014**

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NEXT SLBC MEETINGS FOR THE CALENDAR YEAR 2015

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1	March 2015	15/05/2015	15/04/2015
2	June 2015	14/08/2015	15/07/2015
3	September 2015	17/11/2015	15/10/2015
4	December 2015	15/02/2016	15/01/2016

**78th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
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KEY INDICATORS

(Rs. in crore)

S.N.	ITEMS	DEC 2013	MAR 2014	DEC2014
1.	DEPOSITS	683721.11	717786.71	759821.95
2.	A) ADVANCES	650775.58	730911.20	725660.44
	B) INVESTMENTS	633.51	658.51	656.76
3.	A) CD RATIO	95.18	101.83	95.51
	B) C+I: D RATIO	95.27	101.92	95.59
4.	PRIORITY SECTOR ADVANCES (PSA)	81192.21	88605.09	91544.84
5.	% PSA TO TOTAL ADVANCES	12.48	12.12	12.62
6.	AGRI. ADVANCES	7902.73	10226.98	9139.33
7.	% AGRI.ADVS. TO TOTAL ADVS.	1.21	1.40	1.26
8.	MICRO & SMALL ENTERPRISES ADVANCES (MSE)	51133.26	55079.23	56771.13
9.	%AGE OF MSE ADVS. TO PSA	62.98	62.16	62.01
10.	%AGE OF MSE ADVS. TO TOTAL ADVS.	7.86	7.54	7.82
11.	ADVANCES TO WEAKER SECTION	4003.97	5132.10	5385.49
12.	% WEAKER SECTION ADVS. TO TOTAL PSA	4.93	5.79	5.88
13.	DRI ADVANCES	8.43	8.60	10.35
14.	% DRI ADVANCES TO TOTAL ADVANCES	0.001	0.001	0.001
15.	ADVANCES TO WOMEN ENTREPRENEURS	8735.29	10163.84	11496.02
16.	%WOMEN ADVANCES TO PSA	10.76	11.47	12.56
17.	ADVANCES TO MINORITIES	5429.92	6418.90	7423.10
18.	% MINORITIES ADVANCES IN PSA	6.69	7.24	8.11
19.	BRANCH NET WORK			
	RURAL	125	127	131
	SEMI URBAN	50	51	55
	METROPOLITAN	2548	2618	2711
	TOTAL BRANCHES	2723	2796	2897

**78th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
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AGENDA NO. 1

**CONFIRMATION OF MINUTES OF THE 77th STATE LEVEL BANKERS'
COMMITTEE MEETING FOR THE QUARTER ENDED SEPT 2014 HELD ON
18.11.2014**

The 77thSLBC Meeting of Delhi State, for the quarter ended September 2014, was held on 18th November, 2014 at Hotel The Royal Plaza, 19, Ashoka Road, New Delhi. The meeting was chaired by Shri Bhupinder Nayyar, Executive Director, Oriental Bank of Commerce and attended by the representatives of Ministry of Finance, Govt. of India; Reserve Bank of India; Govt. of NCT of Delhi; NABARD; NHB and member banks. The minutes of the meeting have already been sent to all concerned. A copy of the Minutes is also placed in the participants' folders. Since no suggestion/objection on the said Minutes was received, it is requested that the same may be taken as confirmed.

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AGENDA NO. 2

**(A) ACTION TAKEN AND PRESENT STATUS ON ACTION POINTS EMERGED
DURING THE 77th MEETING**

Sr. No.	Action Points	Action By	Action Taken and Present Status
1	CD Ratio is less than 30 % in four districts (Shahdara, West, North and North East districts) out of which it is less than 20 % in one district (North East district). Concerted efforts are required to increase CD Ratio in these four districts.	All SLBC Member Banks.	The instructions have been conveyed to the Controlling Heads of all Member Banks and LDMs of these four districts. However, the CD Ratio remained less than 30 % in these districts in December, 2014 also. (Shahdara:28.24 %;West: 25.79%; North: 26.54% and North East: 18.00%) More efforts are required to increase the CD Ratio.
2	Efforts should be made for achieving the ACP targets for the Financial Year 2014-15 by December 2014 itself. Further, LDMs should take into account the performance during the current year while preparing next year's targets.	All SLBC Member Banks and Lead District Managers	The instructions to achieve the ACP targets for the Financial Year 2014-15 by December 2014 itself has been conveyed to the Controlling Heads of all Member Banks. As on December, 2014, the overall achievement under ACP was 125.38 % of the annual target (Priority Sector: 128.29%; Non-Priority Sector: 124.63%) The LDMs have been advised to take into account the performance during the current year while preparing next year's targets.
3	Priority Sector advances should be increased.	All SLBC Member Banks	Priority Sector advances have increased by Rs.10352.63 crore on YoY basis registering an increase of 12.75 %. In comparison to March, 2014, it has increased by Rs.2939.75 crore as on December, 2014. In percentage terms, the increase over March, 2014 is 3.32%. The percentage of Priority Sector advances was 12.62 % as on December, 2014 as against 12.48 % as on December, 2013 and 12.12 % as on March, 2014. During SLBC Sub-Committee Meeting

			<p>on Priority Sector held on 31.10.2014, it was urged upon by RBI that the banks in Delhi should strive to increase the percentage of Priority Sector Advances to Total Advances to, at least, 15% by March, 2015 in a phased manner and the banks which have already achieved the percentage of 15 % should increase it, at least, by another 2.5% by March, 2015. However, the present position is not satisfactory. The Controlling Heads of the Member Banks are requested to monitor the progress personally as only about five weeks are left for the close of the financial year 2014-15.</p>
4	MSE advances should be increased further.	All SLBC Member Banks	<p>All member banks have been advised in various meetings to increase MSE advances further as this segment of advances can contribute significantly to increase of the percentage of Priority Sector Advances to Total Advances, more so, when the scope for agricultural lending is limited in the state of Delhi. The MSE advances have increased by Rs.5637.87 crore on Y-o-Y basis which amounts to 11.02 % increase. During the current financial year, it has registered an increase of Rs.1691.90 crore as on December 2014 in comparison to March 2014.</p> <p>Town Hall Meetings are conducted by RBI to promote lending to MSEs.</p> <p>There is enough scope for lending to MSEs in Delhi State. The clusters identified by RBI also provide scope for MSE lending.</p> <p>All the Controlling Heads of Member Banks are requested to take steps for increasing MSE advances.</p>
5	Identification of potential PMEGP cases, one case per branch in the NCT of Delhi	All concerned Banks	<p>Out of 2327 branches identified in Delhi State, only 385 cases had been identified by various Banks till 06.02.2015. Bhartiya Mahila Bank,</p>

			Indian Bank, State Bank of Hyderabad and United Bank of India have not identified any case.
6	All concerned banks should open Ultra Small Branches at the earliest.	All Concerned Member Banks	75 villages are covered by BCAs in which USBs were to be opened. Out of these villages, 71 USBs have been opened so far and 4 USBs are yet to be opened (2 by Corporation Bank and one each by Syndicate Bank and Vijaya Bank). These banks are requested to open USB expeditiously.
7	LDM Offices do not have necessary infrastructure in terms of staff, premises, equipments and other facilities	SBI	The position in regard to this observation is satisfactory in the case of PNB, Canara Bank, OBC and Bank of Baroda having 3, 3, 1 and 1 Lead Bank office respectively. SBI is having LDM office in 3 districts viz., South, South East and South West districts. The LDM offices of South and South East districts are still not having adequate staff and other infrastructure. SBI vide its e-mail dated 14.01.2015 has informed us that these issues are being suitably addressed to. SBI is requested to provide necessary infrastructure in terms of staff, premises, equipments and other facilities to LDMs of these two districts expeditiously.
8	SBI and Bank of Baroda are yet to set up 3 and 1 FLCs respectively in their LDM office as per laid down guidelines.	SBI	Bank of Baroda has since designated FLC Counsellor. SBI has reported that their LDMs (3) are performing the duties of FLC Counsellors and they are holding Financial Literacy Camps regularly. SBI is advised to designate separate officers as FLC Counsellors and ensure that the FLCs start functioning as per laid down guidelines in their LDM offices at the earliest.

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(B) PERSISTING ACTION POINTS:-

Sr. No.	Action Points	Action By	Action Taken and Present Status
1	Enactment of Public Money (Recovery of Dues) Act.	The Govt. of NCT of Delhi	<p>Vide his letter dated 23.01.2015, the Dy Secretary-V (Finance), Govt. of NCT of Delhi requested SLBC to provide a copy of notification of similar Acts enacted by other states to take up the matter with the Law Department of GNCTD. A copy of such Act for the state of Madhya Pradesh available on their website has been sent to him on 09.02.2015. We have also taken up with SLBCs of Uttar Pradesh, Punjab and Haryana for obtaining a copy each of the Act notified in their state. We have also requested the Govt. of NCT of Delhi to take up with the concerned Government Departments of other states for obtaining the same.</p> <p>As the matter is pending since long, the Government of NCT of Delhi is requested to take requisite steps for expeditious enactment of the Act.</p>
2	All SLBC Member Banks should provide the correct quarterly SLBC Data on time.	All SLBC Member Banks	The data was submitted timely only by a few member banks. Majority of the banks submitted the data much later than the mandatory cut-off date of 15 th January, 2015. Also, several mistakes were observed and it took a lot of time for corrections. Due to these reasons, compilation of data could be completed only on 03.02.2015.
3	Automation of State Treasury	Finance Department, Govt. of NCT, Delhi	During 77 th . SLBC Meeting, the Dy. Controller of Accounts, GNCTD reiterated that Automation is a part of Integrated Financial Management System and there are certain problems with tendering which are in the process of being fixed. She assured that now the way proposal is moving, it is hoped that GNCTD will be reaching at some point by March, 2015.

			<p>The matter is appearing in ' Persisting Action Points' since long. Vide our letters and e-mails dated January 10, 2015 and February 02, 2015 we have requested GNCTD to inform us the progress made in the matter. The reply is still awaited.</p> <p>The Government of NCT of Delhi is requested to apprise the House of the latest position.</p>
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AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Annexure 'A' to Annexure 'C' (page nos. 57 to 59).

The summarized position is as under:-

DEPOSITS AND ADVANCES

(Rs. in crore)

POSITION AS ON					
DEC 2013		MARCH 2014		DEC 2014	
Deposits	Advances	Deposits	Advances	Deposits	Advances
683721.11	650775.58	717786.71	730911.20	759821.95	725660.44

C:D RATIO

POSITION AS ON			VARIATION	
DEC 2013	MARCH 2014	DEC 2014	Over the Year	Upto Qtr-3
95.18	101.83	95.51	0.33	-6.32

The Total Advances have increased by Rs. 74,884.86 crore on Y-o-Y basis. The C:D Ratio has increased by 0.33 %.

C:D RATIO (DELHI RURAL)

POSITION AS ON			VARIATION	
DEC 2013	MARCH 2014	DEC 2014	Over the Year	Upto Qtr-3
101.66	74.76	107.70	6.04	32.94

C:D Ratio of Delhi Rural has increased by 6.04% over December, 2013.

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AGENDA NO. 4

PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) has been launched by Hon'ble Prime Minister on 28th. August, 2014 from Vigyan Bhawan, New Delhi. The launch was a huge success where more than 2 crore accounts were opened in the launch camps on 28th. and 29th. August, 2014. It is a National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/Savings & Deposit accounts, Remittance, Credit, Insurance, Pension in an affordable manner.

It is different from the earlier Financial Inclusion Plan as it focuses on coverage of households as against the earlier plan which focused on coverage of villages. It focuses on coverage of rural as well as urban areas. Earlier plan targeted only villages above 2000 population while under PMJDY whole country is to be covered by extending banking facilities in each sub-service area consisting of 1000-1500 households such that facility is available to all within a reasonable distance, say, 5 kms.

The highlights of the Scheme are as under:

- Universal access to banking facilities for all households across the country through a bank branch or a fixed Business Correspondent (BC) within a reasonable distance.
- To cover all households with, at least, one Basic Banking account with RuPay Debit Card having inbuilt accident insurance cover of Rs.1.00 lac. Further, an Overdraft facility upto Rs.5,000 will also be permitted to Aadhar enabled accounts after satisfactory operation in the account for 6 months.
- Financial literacy programme which aims to take financial literacy upto village level.
- The Mission also envisages expansion of Direct Benefit Transfer under various Government Schemes through bank accounts of the beneficiaries thereof.
- The issuance of Kisan Credit Card (KCC) as Ru Pay Card is also proposed to be covered under the plan.
- Direct Benefit Transfer for Liquefied Petroleum Gas (DBTL) was launched in 54 districts of the country with effect from 15th November, 2014 and in rest of the districts of India with effect from 1st January, 2015 with option to transfer subsidy directly to the bank account even if Aadhar number is not available.

Delhi State

- Geographical area : 1479 sq. kms.
- One branch for every 0.51 sq.km. and 5782 population.
- One ATM for every 0.21 sq.km. and 2411 population.
- Population (Census 2011) : 167.53 lakh
- No. of districts : 11

Monitoring Mechanism at State level

Mission Head : Secretary (Revenue)-cum- Divisional Commissioner,
Govt. of NCT of Delhi

Secretary : Convenor, SLBC-Delhi

Members : All 35 Member Banks

Review Meetings held : 21.08.2014, 11.09.2014, 18.09.2014, 14.10.2014,
18.11.2014, 01.12.2014, 19.12.2014 and 06.01.2015

Besides, SLBC Convenor is regularly monitoring the progress.

Household Coverage in Delhi State

- Total number of households as per Survey : 31,63,579
- No. of households having bank accounts : 31,63,579
- Saturation completed in all the 11 districts on 26.12.2014 i.e., within the time frame decided by us.

Total number of accounts opened under PMJDY in Delhi State upto 26.01.2015 and 31.01.2015

Upto 26.01.2015						
Sl. No.	Banks	With Aadhar & e-KYC	Without Aadhar	Total	No. of RuPay Cards issued	No. of Aadhar seeded accounts
1	Public Sector Banks	1386681	784706	2171387	1610510	1347593
2	RRBs	0	0	0	0	0
3	Private Sector Banks	30718	72286	103004	96601	27128
	Total	1417399	856992	2274391	1707111	1374721
	Percentage	62.32	37.68	---	75.06	60.44
Up to 31.01.2015						
1	Public Sector Banks	1473019	753900	2226919	1648638	1443592
2	RRBs	0	0	0	0	0
3	Private Sector Banks	30992	74313	105305	98826	28409
	Total	1504011	828213	2332224	1747464	1472001
	Percentage	64.49	35.51	---	74.93	63.12

Life and Non-life Insurance

- Meetings held with representatives of LIC, PSU Non-Life Insurance Companies, PFRDA and LDMs on 22.10.2014 and 28.10.2014 for better coordination.
- List of General Resource Centres/NGOs provided to Insurance Companies as per their request.
- Nodal Officers of Life and PSU Non-Life Insurance Companies designated.
- All 11 LDMs advised to conduct meeting with Nodal Officers for setting of districtwise targets.
- Life and PSU Non-Life Insurance Companies requested to participate in PMJDY Mega Camps.
- Life and PSU Non-Life Insurance Companies participated in 77th. SLBC meeting held on 18.11.2014.

Swavalamban

- Target of 70 cases per branch allotted to 26 Aggregator Member Banks for the current Financial Year by PFRDA.
- 26 Aggregator member Banks have 2332 branches in the state of Delhi and the target for the current financial year works out to 163240.

Publicity

- Through FM Radio : BIG FM (92.7) and Red FM (93.5) for 9 days each in October, 2014.
- Advertisement at 40 Bus Queue Shelters across NCT of Delhi from 01.12.2014 to 31.12.2014. Besides, publicity done at 2 Bus Queue Shelters for 15 days each free of cost by vendor.
- Wall Paintings got done on 800 sites by IBA.
- Publicity materials distributed during the Saturday Camps and Mega Camps on last Saturday of every month.
- Movies received from IBA shown in Mega Camps.
- Advertisement released by SLBC in The Times of India and Nav Bharat Times on 08.01.2015 informing the general public that based on the survey conducted by the banks in all the 11 districts of Delhi State, at least, one bank account of every household has been opened. It was requested through the said advertisement that if any household was still not having a bank account, they should contact the nearest branch of any bank or Bank Mitra immediately for opening of bank account so that no household remained without bank account. The advertisement was also given by the Secretary (Revenue)-cum-Divisional Commissioner [Mission Head for Delhi State] in The Hindustan Times and Hindustan on 11.01.2015.

Some action points which require immediate attention of the Controlling Heads are mentioned below:

- Issuance of Pass Book in all accounts.
- Issuance of RuPay card in all accounts and clearing the backlog without any further delay. RuPay Card to be used, at least, once in 45 days in order to get the Insurance Cover.
- Activation of RuPay Cards.
- Immediate completion of pending Aadhar seeding.
- Confirming that uniforms have been supplied to all BCAs (Bank Mitras).
- Use of e-KYC for account opening.
- Creation of awareness of technology like USSD among Controlling Office and branch level staff.
- Field publicity and literacy programmes.
- Demo Auth readiness.

Two Special SLBC Meetings were conducted on 15.07.2014 and 14.10.2014 at Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi. Besides, Special SLBC Meeting on PMJDY was conducted on 18.11.2014 immediately after 77th SLBC Meeting The Minutes of all these meetings have already been circulated to the Member Banks.

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AGENDA NO. 4A

FINANCIAL INCLUSION PLAN

110 unbanked villages having population 2000 & above and 21 villages with population below 2000 were identified for coverage under Financial Inclusion Plan in Delhi State.

The bank-wise progress in implementation of Financial Inclusion Plan of villages having population of 2000 & above is given in Annexure 'D' (page no.64). The summarized position is as under:-

	Total No. of Villages allotted to the Banks	Achievement	No. of Villages yet to be covered	Total No. of BCs appointed	Total No. of Financial Inclusion Accounts Opened
Public Sector Banks	105	105	0	75	2072736
Private Banks	1	1	0	0	0
Co-operative Banks	4	4	0	0	39667
TOTAL	110	110	0	75	2112403

A Sub-Committee of SLBC on Financial Inclusion is monitoring progress under this plan on half yearly basis. The last meeting of the Sub-Committee was held on 30.09.2014. The Minutes of the meeting have already been sent to all concerned on 05.11.2014.

PROVISION OF BANKING SERVICES IN VILLAGES WITH POPULATION BELOW 2000

The Reserve Bank of India vide Circular No. RPCD/CO/LBS/BC/No.86/02/.1.001/2011-12 dated 19.06.2012 had directed that all unbanked villages with population less than 2000 (as per 2001 census) should be provided banking facilities in a time bound manner. 21 uncovered villages with population below 2000 were identified in Delhi State and allotted to various banks for coverage. One village namely Pur Shahdara was reported untraceable by SBI though the same existed in the revenue records. SBI was advised to obtain a certificate from the Revenue department that the same village is "BECHIRAG" and is not inhabited presently. SBI has since submitted the said certificate. Thus, the no. of identified villages with population below 2000 is 20 now instead of 21. All these 20 villages stand covered (page 63).

ULTRA SMALL BRANCHES

In terms of the directions of Ministry of Finance, Govt. of India, Ultra Small Branches are to be opened in all villages which are covered by BCAs and where opening of regular branch is not found viable presently. The detailed guidelines on Ultra Small Branches are given in the DFS Master Circular on Strategy and Guidelines on Financial Inclusion dated 21/10/2011. 75 villages are covered by BCAs in which USBs were to be opened. Out of these villages, 71 USBs have been opened so far and 4 USBs are yet to be opened. Two USBs are to be opened by Corporation Bank and one USB each is to be opened by Syndicate Bank and Vijaya Bank. Both the banks are requested to open USB expeditiously.

VISITS TO THE ALLOTTED VILLAGES

Villages allotted under FIP are to be visited by senior officials and the Branch Manager of the concerned branch should visit the allotted village at least once a week with a Laptop.

ICT BASED FINANCIAL INCLUSION

ICT Based facilities are being provided in the villages and as on 31.12.2014, 1292564 Smart Cards have been issued. 4117578 accounts have been opened so far.

FINANCIAL INCLUSION - OPENING OF BASIC SAVING BANK DEPOSITS ACCOUNTS(BSBDA)S AND ISSUANCE OF GCCS

A statement showing number of Basic Saving Bank Deposit Accounts(BSBDA)S opened with "NIL" or "very low minimum balance" and number of GCCs issued by Banks upto December, 2014 is given in Annexure A & B (page no. 60-61) respectively. The Banks have opened 4757190 BSBDA)S. 3135 GCCs with loan amount of Rs.710.60 lacs have been issued upto 31.12.2014. All Banks are requested to instruct branches under their control to open BSBDA)S and issue GCCs on priority basis.

GEOGRAPHICAL INFORMATION SYSTEM (GIS)

The Ministry of Finance has sent user manual for Geographical Information System(GIS) to all banks and application to facilitate the PSBs to enter the data of banking amenities is available on the website of the Department of Financial Services, MoF. All SLBC Member Banks were requested to send the data called by their Lead Bank immediately. The Lead District Managers are requested to ensure that the data in GIS module is regularly updated as and when new branches are opened, BCAs are engaged, ATMs are installed and Currency Chests are opened.

However, the LDMs have reported that they are facing difficulty in uploading the data on the website as there are only 9 Districts available on the site instead of 11 as per Notification dated 11.9.2012 and the site has not been updated. It is requested that

the site be updated and a one-day Workshop may be held to update the knowledge level of LDMs for smooth uploading of data.

FINANCIAL LITERACY AND CREDIT COUNSELLING CENTRES (FLCC) & FINANCIAL LITERACY CENTRES (FLCs)

Two FLCCs are functioning in Delhi State which are being managed one each by Punjab National Bank and Oriental Bank of Commerce. Reserve Bank of India had sent guidelines on FLCs vide Circular dated 06.06.2012 about opening of FLCs in each LDM office in time bound manner with an objective of scaling up financial literacy efforts. The existing FLCCs would continue to function as such. The RBI Circular was forwarded to all SLBC Member Banks by us. So far, Canara Bank, PNB, OBC and Bank of Baroda have informed us that they are running 3, 3, 1 and 1 FLCs respectively in their LDM offices. SBI has reported that their LDMs (3) are performing the duties of FLC Counsellors themselves and they are holding Financial Literacy Camps regularly. SBI is advised to designate separate officers as FLC Counsellors and ensure that the FLCs start functioning as per laid down guidelines in their LDM offices immediately.

SLBC has already got printed the Standardized Financial Literacy Materials and distributed the same to all LDMs and FLCCs. All LDMs have been requested to hold Financial Literacy Camps in their districts for spreading financial literacy.

URBAN FINANCIAL INCLUSION – LAUNCH OF COMPAIN TO ENSURE AT LEAST ONE BANK ACCOUNT FOR EACH FAMILY

In order to provide banking services to entire population residing in Urban and Metro Centres so as to financially include the urban poor, slum dwellers and the inhabitants of urban areas and facilitate direct benefit transfer in respect of benefits/ subsidies under various Government schemes directly into the account of the beneficiaries residing at these centres, it had been decided by the Ministry of Finance, GoI that the campaign to ensure one bank account per family should also be launched in such Urban areas for the purpose of Urban Financial Inclusion. As already stated in Agenda 4 on PMJDY, there are 3163579 households in Delhi State as per survey and all these households are having, at least, one bank account. As the matter has already been covered under PMJDY, we propose to drop this item from the Agenda subject to approval of the House.

FINANCIAL INCLUSION DRIVE TO OPEN BANK ACCOUNTS OF MIGRANT LABOUR AND STREET VENDORS/HAWKERS IN URBAN AREAS

To inculcate saving habit and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, a drive to open accounts of migrant labour and street vendors/ hawkers in urban areas was initiated by the Ministry of Finance, Government of India. The drive was initiated initially in Delhi which was co-ordinated by SLBC Convenor Bank – Oriental Bank of Commerce. A 24X7 Call Centre was started by OBC to reply to the queries of the persons intending to open accounts in any of the Public Sector banks. Toll Free Number is 1800-1800-124. SMS Number is 88267-31122 and e-mail ID is slbcdelhi@gmail.com. A Simplified Uniform Saving

Bank Account Opening Form has also been devised and format of the same has been sent to all banks by the Ministry of Finance. The drive has been successful in Delhi State.

A total of 657636 accounts of migrant labourers and street vendors/ hawkers have already been opened upto 31.12.2014 by different banks. Keeping in view the success of pilot project in Delhi State, the MoF initiated the drive in all States. All SLBC Member banks are requested to continue to open accounts of migrant labourers and street vendors/ hawkers on priority basis and timely report the same to SLBC as per the established practice.

DISAGGREGATED FINANCIAL INCLUSION PLAN

All domestic commercial banks were advised by RBI to forward a Board Approved three year Financial Inclusion Plan starting April 2013. Such targets were to be disaggregated to Regional Office level and then to branch level. All members banks were requested to take up the matter with their Head Offices and get the revised disaggregated Financial Inclusion Plan (2013-16) for Delhi State and send the same to RBI with a copy to SLBC. We have received revised plan from all member banks.

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FOR THE QUARTER ENDED DECEMBER 2014**

AGENDA NO. 5

DIRECT BENEFIT TRANSFER (DBT) SCHEME

As per the decision taken by the Govt. of India, the benefits under various welfare schemes of Central Govt. and State Government are to be paid electronically direct to the credit of the bank accounts of the beneficiaries. The accounts of beneficiaries are being opened and Aadhaar Numbers are being seeded and are mapped on the NPCI mapper within 24 hours.

PAHAL [DIRECT BENEFIT TRANSFER FOR LIQUIFIED PETROLEUM GAS (DBTL)]

The PAHAL (DBTL) scheme has been launched in 54 districts on 15.11.2014 and in the remaining 622 districts on 01.01.2015. Under the scheme, the LPG consumer can receive subsidy in his bank account by two methods. Such a consumer will be called CTC (Cash Transfer Compliant) once he joins the scheme and is ready to receive subsidy in the bank account. The two options are:

Option I (Primary): Wherever Aadhaar number is available it will remain the medium of cash transfer. Thus, an LPG consumer who has an Aadhaar Number has to link it to the bank account number and to the LPG consumer number.

Option II (Secondary): If LPG consumer does not have an Aadhaar number, then he can directly receive subsidy in his bank account without the use of Aadhaar number. In this option, either consumer can present bank account information (bank account holder name /account number /IFSC code) to the LPG distributor for capture in LPG database or present LPG consumer information (17 digit LPG consumer ID) to his bank.

The banks have to ensure the following:

- Mechanism for hassle free opening of bank accounts of those persons who do not have one should be in place. There may be instances where DBTL beneficiary happens to be a member of the family/household other than the member in whose name the account has been opened. With a view to obviating this situation, it was decided by the Govt. of India that on the basis of list of LPG beneficiaries made available by OMCs, banks may hold special camps at their branches nearest to the LPG distributors for opening of accounts of DBTL beneficiaries, even if the household already has a bank account for a period of 15 days w.e.f. 01.01.2015 and thereafter on weekly basis. If there is no bank branch in the vicinity, a special desk may be created for the abovesaid period at a nearby branch to collect all such applications. Further, wherever Aadhar Number is available, accounts may be opened on the basis of e-Aadhar. Necessary instructions have been issued to LDMS of

all the 11 districts in the state of Delhi to ensure holding of camps and opening of bank accounts of all LPG beneficiaries on priority.

- There should not be any delay in seeding of Aadhar Number and backlog, if any, should be cleared without further loss of time.
- The gap between the percentage of Aadhar seeding at distributor level and bank level should be bridged. In order facilitate the work, Ministry of Petroleum and Natural Gas (MoPNG) has provided the link (<http://www.branchview.com/lpgfiles>), login ID and Passwords to the LDMs for downloading the list and circulating the same among the Member Banks for Aadhar seeding in bank accounts.
- Expeditious redressal of customers' grievances, specially complaint of subsidy amount not credited in their account.

All the controlling heads of the Member Banks are requested to ensure that DBTL beneficiaries do not face any problem at the branches under their control.

POSITION OF ONSITE ATMs IN 11 DISTRICTS OF DELHI STATE IDENTIFIED FOR DBT

As per the directions of MoF, GoI, every bank branch in the identified 121 districts should have onsite ATM. As the State Govt. has decided to start DBT in all districts of Delhi, the bank-wise position of onsite ATMs in identified districts is placed as Annexure (page no.65). There are 2897 branches operating in all 11 districts out of which 49 branches belong to Delhi State Cooperative Bank which is as yet not on the CBS platform. Out of the remaining 2848 branches, 267 bank branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest. Districtwise/bankwise details are given as per Annexure on page no. 65.

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AGENDA NO. 6

**ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2014-15 UPTO
DECEMBER 2014**

After discussion with all the stakeholders Annual Credit Plan (ACP) for the year 2014-15 was arrived at for all segments of credit including Non Priority Sector Advances and for all branches functioning in NCT of Delhi. The District wise Annual Credit Plan was approved in the respective District consultative Committees and the same was consolidated at SLBC Level. The achievement is 125.38 % of the ACP target for the whole financial year 2014-15. The summarized position of all the 11 Districts is as under:

(Rs. in crore)

SECTOR	ANNUAL TARGET	ACHIEVEMENT	%AGE ACHIEVEMENT
Direct Agriculture	169.79	287.35	169.24
Indirect Agriculture	410.58	1908.55	464.84
Total Agriculture	580.37	2195.90	378.36
MSE	12252.20	16352.46	133.47
OPS	3772.16	2754.62	73.02
Non P S	64784.02	80742.36	124.63
Total	81388.75	102045.34	125.38

The district wise target under ACP 2014-15 & achievement upto December, 2014 are given in Annexures 6A and 6B respectively (page nos.66 and 67).

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AGENDA NO.7

(A) CREDIT FLOW TO PRIORITY SECTOR

The performance of all Banks under Priority Sector Advances is given as per Annexure "A" (page no. 68). The summarized position is as under:-

('in Crore)

	POSITION AS ON			VARIATION	
	DEC 2013	MAR 2014	DEC 2014	Over the year	Upto Qtr-3
Priority Sector Advances	81192.21	88605.09	91544.84	10352.63	2939.75
Percentage of Priority Sector Advances to Total Advances	12.48	12.12	12.62	0.14	0.50

The Priority Sector Advances have increased by Rs.10352.63 crore over December 2013 and by Rs.2939.75 crore during the current financial year upto December, 2014. Out of 35 member banks 15 banks have reported decline over March, 2014 as per details given below.

(Rs. in Crore)

Sl. No.	Name of Bank	Amount
1.	UCO Bank	1471.18
2.	Oriental Bank of Commerce	995.00
3.	Bank of Baroda	819.30
4.	Punjab and Sind Bank	742.25
5.	IDBI Bank	404.02
6.	Bank of India	357.98
7.	Corporation Bank	332.95
8.	State Bank of Bikaner & Jaipur	302.65
9.	Indian Overseas Bank	201.14
10	Axis Bank Ltd.	139.11
11	The Jammu & Kashmir Bank Ltd.	119.98
12	Dena Bank	107.57
13	State Bank of Patiala	37.56
14	Indian Bank	17.75
15	The Nainital Bank Ltd.	3.33
	Total	6051.77

All banks are requested to increase Priority Sector Advances in the current quarter so as not only to arrest the declining trend, but post handsome increase under the

segment as there is a wide gap between the achievement of 12.62 % and the mandatory target of 40% set by the Government of India.

(B) CREDIT FLOW TO SC/ST UNDER PRIORITY SECTOR

The performance of all Banks in credit flow to SC/ST under Priority Sector Advances is given as per Annexure 'B' (page no.69). The summarized position is as under:

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	DEC 2013	MAR 2014	DEC 2014	Over the year	Upto Qtr-3
Loans granted to SC/ST	2065.43	2413.62	2728.61	663.18	314.99

Loans to SC/ST under Priority Sector Advances Category have increased by Rs.663.18 crore over the year and by Rs.314.99 crore during the current financial year upto December, 2014. In percentage terms, the increase was 32.11 % on YoY basis and 13.05 % over March, 2014. All the member banks are requested to make vigorous efforts for increasing credit flow to SC/ST under this segment.

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AGENDA NO.8

CREDIT FLOW UNDER EDUCATION LOAN SCHEME

The performance of all Banks under Education Loan Scheme is given in Annexure (page no. 70). The summarized position is as under:-

(Rs in Crore)

	POSITION AS ON						VARIATION	
	DEC 2013		MARCH 2014		DEC 2014		Over the year	Upto Qtr-3
	No.	Amt.	No.	Amt.	No.	Amt.		
Loans granted under Education Loan Scheme	34465	1188.05	31810	1172.33	34760	1199.67	11.62	27.34

It is reiterated that human capital development is critical for economic growth and banks have been playing a major role in this direction. However, Education Loans have increased only by Rs.11.62 crore over the year and by Rs.27.34 crore over March, 2014 in the state of Delhi. It has recorded only 2.33 % growth in amount outstanding during the three quarters ended December, 2014 against the prorata targeted growth of 11.25 % for the three quarters of the year 2014-15. Despite the matter being deliberated in all SLBC meetings, the performance under Education Loans is far from satisfactory.

Out of 35 member banks 14 banks have reported negative growth over March, 2014 as per details given below.

(Rs. in Crore)

Sl. No.	Name of Bank	Amount of decrease over March, 2014
1.	HDFC Bank Ltd.	9.26
2.	Oriental Bank of Commerce	3.74
3.	Syndicate Bank	3.71
4.	State Bank of India	2.08
5.	United Bank of India	1.40
6	Indian Bank	1.02
7	State Bank of Travancore	0.92
8	Punjab National Bank	0.83
9	State Bank of Hyderabad	0.53
10	The Nainital Bank Ltd.	0.37
11	State Bank of Mysore	0.16
12	Delhi State Cooperative Bank	0.03
13	ICICI Bank Ltd.	0.01
14	State Bank of Patiala	0.01
	Total	24.07

In view of vast potential available for financing under this segment, declining trend is not appreciable, at all. The controlling heads of the above mentioned Banks are requested to apprise the House of the reasons for the same.

Shri Manish Gupta, Director, Ministry of Finance, Deptt. Of Financial Services vide his letter dated 1st July 2014 has expressed his very valid concern about declining trend in Education Loans and has advised that the target for Education Loan for the year 2014-15 must be achieved under all circumstances.

All the Member Banks are requested to take requisite steps for achieving the stipulated growth of 15% for 2014-15 and ensure that the Education Loan Scheme is implemented in letter and spirit and the benefits of the scheme reach a larger section of the deserving students. They are also requested to sensitize the branches under their jurisdiction to achieve the targets allotted to them.

TARGET VS ACHIEVEMENT

The Ministry of Finance has allocated a target of Rs.1348.00 crore for Delhi State for the F.Y. - 2014-15. The targets have been distributed by SLBC among all member Banks.

The summarized position is as under:

(Rs. in Crore)

Target FY 2014-2015		Achievement as on 31.12.2014	
No. of A/Cs	Amount	No. of A/Cs	Amount
35024	1348.00	34760	1199.67

The banks have achieved a figure of Rs.1199.67 crore upto 31.12.2014 against a target of Rs. 1348.00 crore for the F.Y. 2014-15. All Member Banks have been informed of their target for the year 2014-15. They are requested to accelerate their efforts for providing credit under education loans in the remaining last quarter of the financial year.

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AGENDA NO.9

AGRICULTURE ADVANCES

Due to fast urbanization in Delhi State, Agriculture Land is under pressure, resulting in continuous shrinking of land available for cultivation. There is declining trend in Direct Agriculture Advances in the State. Statements showing performance of various banks as on December, 2014 in financing Direct & Indirect Agricultural Advances are given in Annexures 'A' and 'B' respectively (page no. 71-72). Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given in Annexure 'C' and Annexure 'D'(page no.73-74) respectively. The summarized position is as under:-

DIRECT AGRICULTURE ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			VARIATION	
	DEC 2013	MARCH 2014	DEC 2014	Over the year	Upto Qtr-3
For raising crop	121.84	37.73	68.93	-52.91	31.20
Hi-Tech Agr.	2.66	2.31	14.15	11.49	11.84
Other Activities	1020.87	1200.44	881.95	-138.92	-318.49
Total	1145.37	1240.48	965.03	-180.34	-275.45

INDIRECT AGRICULTURAL ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			Over the year	Upto Qtr-3
	DEC 2013	MAR 2014	DEC 2014		
Indirect Agr. Including institutional	6757.36	8986.50	8174.30	1416.94	-812.20

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

	POSITION AS ON			Over the year	Upto the Qtr-3
	DEC 2013	MARCH 2014	DEC 2014		
Total Agr. Adv.	7902.73	10226.98	9139.33	1236.60	-1087.65

PERCENTAGE OF AGRICULTURE ADVANCES TO PRIORITY SECTOR ADVANCES

%age as on Dec 2013	%age as on March 2014	%age as on Dec 2014	Variation Over the Year	Upto Qtr-3
9.73	11.54	9.98	0.25	-1.56

The share of Agriculture Advances in Priority Sector Advances has increased by 0.25 % over the year.

PERCENTAGE OF AGRICULTURE ADVANCES TO TOTAL ADVANCES

%age as on Dec 2013	%age as on March 2014	%age as on Dec 2014	Variation Over the Year	Upto Qtr-3
1.21	1.40	1.26	0.05	-0.14

Total Agriculture Advances have increased by Rs. 1236.60 crore over December, 2013. The percentage of Agriculture Advances to Total Advances stood at 1.26% as on 31/12/2014 as against 1.21 % as on 31/12/2013.

The scope of Direct Agriculture Advances being limited in Delhi State, all SLBC Member Banks are requested to increase advances under Indirect Agriculture category.

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AGENDA NO.10

ADVANCES UNDER MSE/MSME SECTORS

Statements showing bankwise position of advances to Micro, Small & Medium Enterprises as on December 2013, March 2014 and December 2014 in Delhi are given in Annexure A, B, C, D & E (page nos 75-79).

The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in crore)

	POSITION AS ON		
	DEC 2013	MARCH 2014	DEC 2014
Total Priority Sector Advances	81192.21	88605.09	91544.84
Credit to Micro Enterprises	19339.68	21975.37	22485.19
Credit to Small Enterprises	31793.58	33103.86	34285.94
Total MSE Advances	51133.26	55079.23	56771.13
% of Micro Enterprises to total MSE Advances	37.82	39.90	39.61
% of MSE Advances to Total Priority Sector Advances	62.98	62.16	62.01
Advances to Medium Enterprises	15702.12	19634.31	21345.68
Advances to Micro, Small & Medium Enterprises (MSME)	66835.38	74713.54	78116.81

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
DEC 2013	MARCH 2014	DEC 2014	Over the Year	Upto the Qtr-3	Over the Year	Upto Qtr-3
51133.26	55079.23	56771.13	5637.87	1691.90	11.02	3.07

Advances under MSE Sector have increased by Rs.5637.87 crore over the year and by Rs.1691.90 crore during the current Financial Year upto December, 2014. The YoY growth is 11.02%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
DEC 2013	MARCH 2014	DEC 2014	Over the Year	Upto Qtr-3	Over the Year	Upto Qtr-3
66835.38	74713.54	78116.81	11281.43	3403.27	16.88	4.56

Advances under MSME Sector have increased by Rs.11281.43 crore over the year and by Rs.3403.27 crore during the current Financial Year upto December, 2014.

SICK MSME ADVANCES

The details of Sick MSME Units and Viability Study Undertaken are given in Annexure F to Annexure I (page nos. 80 to 83).

CGTMSE Coverage

The details of units covered under CGTMSE Scheme are given in Annexure J and Annexure K (page nos. 84-85). The summarized position is as under:-

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	DEC 2013	MARCH 2014	DEC 2014	Over the Year	Upto Qtr-3
Amount	1503.61	1703.72	1591.60	87.99	-112.12
No. of Units	8992	12311	12866	3874	555

All the banks are requested to further increase their MSME Advances, particularly MSE Advances.

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AGENDA NO. 11

HOUSING FINANCE

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given as per Annexure 11 'A' and 'B' (page no. 86-87).

The summarized position is as under:-

A) Direct Housing Finance

(Rs.in Crore)

Particulars	DEC 2013	MARCH 2014	DEC 2014	VARIATION	
				Over the Year	Upto the Qtr-3
i) UptoRs 25 Lacs	11316.57	9830.20	11364.62	48.05	1534.42
ii) Above Rs 25 Lacs	19743.91	22160.36	22926.67	3182.76	766.31
Total	31060.48	31990.56	34291.29	3230.81	2300.73

B) Indirect Housing Finance

Particulars	DEC 2013	MARCH 2014	DEC 2014	VARIATION	
				Over the Year	Upto the Qtr-3
Total	5053.18	6191.34	4011.84	-1041.34	-2179.50

TOTAL HOUSING FINANCE

Particulars	DEC 2013	MARCH 2014	DEC 2014	VARIATION	
				Over the Year	Upto the Qtr-3
Total Housing Finance	36113.66	38181.90	38303.13	2189.47	121.23

Direct Housing Finance has increased by Rs.3230.81 crore over the year (YoY).
Indirect Housing Finance has decreased by Rs.1041.34 crore over the year (YoY).
Total Housing Finance has increased by Rs.2189.47 crore over the year (YoY).

All banks are requested to further increase Housing Finance, especially under Priority Sector.

1% INTEREST SUBVENTION SCHEME:

The 1% Interest Subvention Scheme of the Govt. of India, Ministry of Finance is in operation since October 1, 2009. The Scheme provides interest subsidy on Housing Loans to eligible borrowers and is being implemented throughout the country by Scheduled Commercial Banks and Housing Finance Companies registered with National Housing Bank (NHB).

The Scheme is quite simplistic in content. All Banks are requested to generate more public awareness about the benefits of the Scheme and ensure vigorous implementation of the Scheme.

The details of claims lodged, claims received and claims pending are given as per Annexure 11-C (page no. 88).

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AGENDA NO. 12

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Government of India introduced a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two Schemes that were in operation till 31.03.2008 namely Prime Minister's RojgarYojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. This Scheme is administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME) and implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.

A statement showing the performance of various banks as on December, 2014 is given as Annexure (page no.89). The summarized position is as under:-

('in lac)

S.No.	PARTICULARS	As on Sept., 2014
1.	Annual Target(Physical)	1038
2.	Total No. of Applications Received	861
3.	No. of Applications Sanctioned	229
4.	Amt. of Loan sanctioned	1110.35
5.	No. of Loan Cases Disbursed	118
6.	Amt. of Loan Disbursed	583.11
7.	No. of Apps. Rejected/Returned	361
8.	No. of Applications Pending	271

Attention of all banks is drawn towards proceedings of Review Meetings held on 17.12.2014 and 03.01.2015 under the Chairmanship of the Special Commissioner (Industries), Govt. of NCT of Delhi, urging upon all banks for immediate disposal of all pending applications. All concerned Banks are requested to immediately (i) disburse the sanctioned loans and (ii) dispose of all pending applications.

Further, for successful implementation and maintenance of complete transparency from receipt of loan applications till appropriation of margin money under PMEGP Scheme, KVIC has introduced e-tracking system of all the applications. All implementing agencies i.e. KVIC, KVIB will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system and no application will be forwarded to banks' branches unless it has been entered in e-tracking system. All controlling heads have also been provided with login ID and password to access the site of KVIC for proper monitoring of the PMEGP applications through e-tracking system. Necessary guidelines have already been circulated among all the member banks for implementation of the same in letter and spirit. All banks are requested to ensure updation on e-tracking system.

It has been pointed out by State Director, KVIC that banks are not following the stipulated time norms of RBI in disposal and disbursement of PMEGP applications resulting in slow progress in implementation of the scheme. He has also pointed out that the margin money/ subsidy allotted to Delhi State had to be transferred to other states due to non achievement of the targets under PMEGP scheme. All member banks are advised to sanction/disburse all the pending cases at the earliest and ensure to submit the progress report to State Office, KVIC under intimation to SLBC. Further banks are also advised to comply with the stipulated time norms prescribed by RBI meticulously in future.

Further, in the 77th SLBC meeting it was desired that the Controlling Heads of the Member Banks should encourage the branches under their control to identify, at least, one case. If they do so, the number of cases identified by bank branches will exceed the figure of 2800 against the target of 1038 for the Financial Year 2014-15. Till 06.02.2015, 385 PMEGP Loan cases have been identified by different banks as per details given below.

S. No.	Name of the Bank	No. of branches identified in NCT of Delhi	No. of cases identified
1	State Bank of India	318	77
2	Bank of India	100	48
3	Oriental Bank of Commerce	122	47
4	Canara Bank	169	43
5	Punjab National Bank	218	43
6	Indian Overseas Bank	84	19
7	Bank Of Baroda	131	17
8	Vijaya Bank	50	16
9	Syndicate Bank	146	15
10	Allahabad bank	91	13
11	Punjab & Sind Bank	119	10
12	Andhra Bank	49	10
13	Central Bank of India	111	6
14	UCo Bank	62	4
15	State Bank of Patiala	52	4
16	SBBJ	36	3
17	IDBI Bank Ltd.	46	3
18	Corporation Bank	97	2
19	Dena Bank	47	2
20	Union Bank of India	88	1
21	Bank of Maharashtra	41	1
22	Jammu & Kashmir Bank Ltd.	27	1
23	Bhartiya Mahila Bank	2	0
24	Indian Bank	63	0
25	State Bank of Hyderabad	26	0
26	United Bank of India	32	0
	Total	2327	385

Interest Subsidy Eligibility Certificate

Reserve Bank of India vide circular RPCD.PLNFS.BC.No. 18/06.06.12(D)/2006-07 dated 24th August 2006 had advised all scheduled commercial banks to recognize Interest Subsidy Eligibility Certificate (ISEC) issued by KVIC for extending credit to Khadi Institutions and entrepreneurs based on the KVIC's assessment of working capital requirement. However, during the meetings, the KVIC officials have pointed out that the Banks are not providing adequate finance as per recommendations of their department. During the last five years 9 Khadi Institutions were issued ISE Certificates and these entities are availing facilities from different Banks. The representative from KVIC is requested to apprise the House of the problems faced by these entities.

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AGENDA NO. 13

SWARAN JAYANTI SHAHRI ROZGAR YOJNA

Statement showing the performance of various Banks as on December, 2014 as placed vide Annexure (page no.90). The summarized position is as under:

(Rs. in lac)

S.NO.	PARTICULARS	AS ON DEC., 2014
1.	Annual Target	Nil
2.	Total No. of Appl. Received	174
3.	No. of Appl. Sanctioned	21
4.	Amt. Sanctioned	42.90
5.	No. of Appl. Disbursed	19
6.	Amt. of Loan Disbursed	34.90
7.	No. of Appl. Returned/Rejected	101
8.	No. of Appl. Pending	52

All concerned Banks are requested to immediately (i) disburse the sanctioned loans, (ii) dispose of all pending applications.

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AGENDA NO. 14

RECOVERY OF ADVANCES

Timely recovery of loans is essential for financial institutions to complete the credit cycle. It has assumed greater importance ever since IRAC and Capital Adequacy Norms have been made the essential parameters for judging the health of Banks. The increasing NPAs have been a major cause of concern for the banks. The delay in obtaining various permissions / clearances from the State Government may have been a cause of project being held up resulting in the account slipping to NPA category. The Ministry of Finance has desired that such matters should be taken up by the SLBC Convenor with the State Government where projects financed by banks are delayed due to delay in getting statutory clearances. All banks were requested to bring such matters to the knowledge of SLBC Convenor so that the same could be taken up with the concerned departments. However no bank has so far reported any case.

The statements showing recovery position of various Banks in the NCT of Delhi under Agriculture, PMRY/ PMEGP, SJSRY, DRI are given in Annexure 'A', 'B', 'C' and 'D'(page no.91 to 94).

The summarized position is given as under:-

RECOVERY POSITION AS ON DECEMBER 2014

AGRICULTURE

(Rs.in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014
29418.46	11346.17	8842.14	21696.14	8700.20	6389.14	7722.31	2645.97	2453.00	73.75	76.68	72.26

PMRY-PMEGP

(Rs.in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014
739.13	1191.39	1185.17	370.06	472.17	515.76	369.07	719.22	669.41	50.07	39.63	43.52

SJSRY

(Rs.in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014
320.78	424.42	303.18	170.29	186.53	162.82	150.49	237.89	140.36	53.09	43.95	53.70

DRI

(`in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014	DEC 2013	MAR 2014	DEC 2014
189.33	135.39	169.60	133.63	68.11	96.08	55.70	67.28	73.52	70.58	50.31	56.65

The recovery percentage under PMRY/PMEGP, SJSRY and DRI is low which is a matter of concern.

ENACTMENT OF PUBLIC MONIES (RECOVERY OF DUES) ACT

The matter of Enactment of the Public Monies (Recovery of Dues) Act has been under discussion since long. The State Govt. had informed that the provisions contained in section 7 of the Delhi Land Revenue Act 1954, clause (b) sub-section (i) of Section 27(i) (b) of the Punjab Land Revenue Act 1887 and Section 15 of UP Revenue Act 1901 are adequate to effect recoveries of any outstanding dues, if the recoveries are certified as arrears of land revenue. The Revenue Department of Delhi Govt. had proposed that the bank officials can be conferred powers of Assistant Collector of Grade-I on the request of the concerned bank and such incumbent officer would be competent to effect recovery of outstanding bank dues. SLBC convener had sent the above proposal of Delhi Govt. to all SLBC member Banks with the request to examine the same and send their views. On the basis of the feedback received from some banks SLBC had represented to the State Govt. that the overdue in the loans given by the banks under Govt. Sponsored Schemes/ other small loans cannot be said to be arrears of land revenue unless a provision is contained in any Act whereby dues of the banks are permitted to be recovered as arrear of land revenue and as such, it was felt that there is a need for Enactment of Public Monies(Recovery of Dues) Act.

The Dy. Secy. Finance (Exp-V) vide his letter dated 23.09.2014 had informed that the request of the SLBC for the effective recovery of loans disbursed by the banks was examined by the Government of NCT of Delhi and it was felt that there is no necessity of enacting a new Act for the recovery of bank loans considering the existing legal provisions. He has further informed that the Law Department, Government of NCT of Delhi has also advised that it will not be appropriate for GNCTD to legislate since the banking is subject under the Union list.

During 77th SLBC Meeting, the Regional Director, Reserve Bank of India said that it has nothing to do with the Union Subject. The other states are already having the Act. He requested the Dy. Secretary (Finance), Govt. of NCT of Delhi to revisit the matter.

Vide his letter dated 23.01.2015, the Dy Secretary-V (Finance), Govt. of NCT of Delhi requested SLBC to provide the copy of notification of similar Acts enacted by other states to take up the matter with the Law Department of GNCTD. A copy of such Act for the state of Madhya Pradesh available on website <http://www.dif.mp.gov.in/bristopic.htm> has been sent to him on 09.02.2015. We have also taken up with SLBCs of Uttar Pradesh, Punjab and Haryana for obtaining a copy each of the Act notified in their state. We have also requested the Govt. of NCT of Delhi to take up with the concerned Government Departments of other states for obtaining the same.

As the matter is pending since long, the Government of NCT of Delhi is requested to take requisite steps for expeditious enactment of the Act.

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AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Annexure-15 A (page no.95). The Summarized position is as under:

(Rs.in Lacs)

KCC Scheme	CARDS ISSUED						CUMMULATIVE	
	Upto March, 14		During Current Quarter		During the Current Financial Year 2014-15		No.	Amt.
	No.	Amt.	No.	Amt.	No.	Amt.		
Grand Total	7273	12138.25	521	3910.29	1191	5031.20	8464	17169.45

521 KCCs have been issued by all the Banks during the current quarter taking the cumulative figure to 8464. Banks are requested to look into the matter and initiate necessary steps to improve the position with regard to issuance of Kisan Credit Cards to farmers.

SWAROZGAR CREDIT CARD SCHEME

The Statement showing SCCs issued by various Banks is placed at Annexure-15B (page no.96).

The Summarized position is as under:

(Rs. in Lacs)

SCC Scheme	CARDS ISSUED						CUMULATIVE	
	Upto March, 2014		During Current Quarter		During the Current Financial Year 2014-15		No.	Amt.
	No.	Amt.	No.	Amt.	No.	Amt.		
Grand Total	878	1407.50	0	0	0	0	878	1407.50

No card has been issued under the scheme during the current financial year. It is a matter of concern. Member banks are requested to start a campaign for issuance of cards under the scheme.

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AGENDA NO. 16

SELF HELP GROUPS

Self Help Group is a group of poor formed to initially engage in thrift activities and save out of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

The statement showing SHGs formed and linkages made by various Banks in Delhi is given in Annexure16 (page no.97).

The summarized position is as under:-

(Rs. in lac)

SHGs FORMED 2014-15			
UPTO 31.03.14	DURING THE QTR UNDER REVIEW	DURING THE CURRENT FINANCIAL YEAR 2014-15	CUMULATIVE
3829	45	99	3928

(Rs. in lac)

SHGs CREDIT LINKAGE 2014-15							
UPTO 31.03.14		DURING THE QUARTER		DURING THE CURRENT FINANCIAL YEAR 2014-15		CUMULATIVE	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
2590	2821.17	62	105.74	187	420.94	2777	3242.11

3928 SHGs have been formed upto the quarter under review. Further 2777 Groups have been linked and loans amounting to Rs.3242.11 lac have been disbursed. The involvement of banks is required in formation and linkage of Self Help Groups. As only 70.70% of the SHGs formed have been credit linked, banks are requested to gear up their efforts for further linkage of SHGs as per prevailing guidelines.

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AGENDA NO. 16(A)

JOINT LIABILITY GROUP

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially excluded farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

341 groups of JLGs have been formed during the quarter under review as reported by banks, taking the cumulative position figure to 1527 and 1491 JLGs have been linked and Loan amounting to Rs. 1154.57 lac have been disbursed as per Annexure (page no.98).

All Banks are requested to take active interest in formation of JLGs.

**FINANCE TO JOINT LIABILITY FARMING GROUPS OF " BHOOMIHEEN KISAN"
THROUGH NABARD**

The Hon'ble Finance Minister during the Budget announcements for the Year 2014-15 had announced vide Para 80 that " As a very large number of landless farmers are unable to provide land as guarantee, institutional finance is denied to them and they become vulnerable to money lenders' usurious lending. I propose to provide finance to five lakh joint liability farming groups of " Bhoomiheen Kisan " through NABARD in the current Financial Year".

Accordingly, NABARD has made an action plan for financing the Joint Liability Farming Groups. Delhi State has been allocated a target of 100 for FY 2014-15 with break-up as under:

Sl. No.	Name of the district	Joint Farming target	Liability Groups
1	South	10	
2	South West	30	
3	West	30	
4	South East	10	
5	Shahdara	20	
	Total	100	

The concerned LDMs have distributed the targets amongst banks in their districts keeping in view the potentiality available in the area.

On the basis of target of 100 Joint Liability Farming Groups of Bhoomiheen Kisan distributed by the LDMs of the abovementioned five districts, the bankwise target as per Annexure (page no.99) has been compiled by SLBC and submitted to NABARD.

The Controlling Heads of the concerned banks are requested to ensure achievement of the target within the remaining period of current financial year.

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AGENDA NO. 17

CREDIT FLOW TO WOMEN ENTREPRENEURS

The need for strengthening credit delivery to women has been engaging the attention of the Government, RBI, NABARD, etc. for quite some time. The credit extended to women entrepreneurs is not truly reflected in the data submitted by the banks. All member banks are requested to take into account credit extended to women directly for smaller projects, credit under different schemes of banks/Govt. Sponsored Schemes and credit to companies where majority of the promoters' shares are held by women; partnership firms where majority of the partners are women and proprietary concerns where proprietors are women.

Statement showing the performance of various banks as on December, 2014 is shown as per Annexure17 (page no.100). The summarized position is as under:-

(Rs. in Crore)

	DEC 2013	MARCH 2014	DEC 2014	VARIATION		%AGE TO PRIORITY SECTOR ADVANCES		
				Over the year	Upto Qtr-3	DEC 2013	MARCH 2014	DEC 2014
Total Advances to Women Entrepreneurs	8735.29	10163.84	11496.02	2760.73	1332.18	10.76	11.47	12.56

Advances to women entrepreneur have increased by Rs.2760.73 crore over the last year and by Rs.1332.18 crore during the current Financial Year upto December, 2014. There has been an increase of 10.76 % on YoY basis.

All banks are requested to increase advances to women entrepreneurs.

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AGENDA NO. 18

CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks as on December, 2014 is placed in Annexure18 (page no.101). The summarized position is as under:-

(Rs. in crore)

	AS ON			VARIATION	
	DEC 2013	MARCH 2014	DEC 2014	Over the year	Upto Qtr-3
Credit to weaker section	4003.97	5132.10	5385.49	1381.52	253.39

Advances to Weaker Section have increased by Rs.1381.52 crore over the year and by Rs.253.39 crore during the current Financial Year upto December, 2014. All banks are requested to ensure prompt disposal of loan applications/proposals belonging to Weaker Section and increase advances under this segment.

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AGENDA NO. 19

ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given as per Annexure (page no. 102). The summarized comparative position is as under:-

(Rs. in Crore)

	AS ON			VARIATION	
	DEC 2013	MARCH 2014	DEC 2014	Over the year	Upto Qtr-3
Credit to Minority Communities	5429.92	6418.90	7423.10	1993.18	1004.20

Advances to 'Minority Communities' have increased by Rs.1993.18 crore over last year and by Rs.1004.20 during the Financial Year 2014-15 upto December, 2014.

The percentage of advances to Minority Communities to Total Priority Sector Advances is furnished below:

(Rs. in crore)

Total Priority Sector			Advances to Minority Communities			Percentage of advances to Minority Communities to Total Priority Sector Advances		
DEC 2013	MARCH 2014	DEC 2014	DEC 2013	MARCH 2014	DEC 2014	DEC 2013	MARCH 2014	DEC 2014
81192.21	88605.09	91544.84	5429.92	6418.90	7423.10	6.69	7.24	8.11

All banks are requested to increase advances to Minority Community.

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AGENDA NO.20

CREDIT FLOW TO DISABLED PERSONS

A statement showing advances made to disabled persons as on December, 2014 is given as per Annexure (page no.104). The summarized position is as under:-

(Rs.in Crore)

	As on			VARIATION	
	DEC 2013	MAR 2014	DEC 2014	Over the year	Upto Qtr-3
Credit to Disabled Persons	136.89	143.16	144.53	7.64	1.37

Advances to disabled persons have increased by Rs.7.64 crore over the previous year and by Rs.1.37crore during the current financial year upto December, 2014.

All Banks are requested to advise branches under their control to consider and dispose of proposals received from borrowers belonging to disabled categories on priority basis.

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AGENDA NO. 21

CREDIT FLOW UNDER DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)

A statement showing Advances under DRI Scheme as on December, 2014 is placed as per Annexure (page no.105). The summarized position is as under:

(Rs. in Crore)

	As on			VARIATION	
	DEC 2013	MARCH 2014	DEC 2014	Over the year	Upto Qtr-3
Credit Under DRI Scheme	8.43	8.60	10.35	1.92	1.75

Advances under Differential Rate of Interest Scheme have increased by Rs.1.92 crore over the previous year and by Rs.1.75 crore during the Financial Year 2014-15 upto December, 2014.

DRI advances are mere 0.001% of Total Advances. This percentage is far behind the stipulated benchmark of 1% of previous year's Net Bank Credit. All the Member Banks are requested to intensify the efforts for increasing DRI advances so as to move towards achieving the prescribed benchmark.

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AGENDA NO. 22

CREDIT FLOW TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN

A statement showing advances made to Ex-Servicemen and Widows of Ex-Servicemen by various Banks as on December, 2014 is placed at page no.106. The summarized position is as under :-

POSITION AS ON DECEMBER, 2014

(Rs. in lac)

	2013-14			2014-15 (upto 31.12.2014)		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	708	702.32	699.12	418	635.75	634.45

Advances aggregating to Rs.702.32 lacs were sanctioned to 708 beneficiaries under Ex-Servicemen and Widows of Ex-Servicemen category during the year 2013-14. During the current financial year, advances to the tune of Rs.635.75 lacs have been sanctioned to 418 beneficiaries upto December, 2014 out of which Rs.634.45 lacs has been disbursed.

SEMFEX SCHEME

A statement showing advances made under SEMFEX Scheme by various Banks as on December, 2014 is placed at page no.107. The summarized position is as under :-

POSITION AS ON DECEMBER, 2014

(Rs. in lac)

Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
				No.	Amt.
7	5	2	0	5	16.50

No case is pending under the scheme.

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AGENDA NO. 23

AUTOMATION OF STATE TREASURY

The Public Sector Banks are providing banking services to various State Governments and are effecting payments on behalf of the State Government Treasuries. Presently all the work related to State Treasuries is done manually. Some of the State Government Treasuries have adopted some technological solutions for electronic authorization to banks. However, the processes of the treasuries have not been fully automated till now to reap the benefits of technology. The full automation of interface of State Government Treasuries with the banks would have immense benefits for all the stakeholders including the concerned State Governments, the banks and the beneficiaries, such as, convenient and smooth processes, instant fund transfer and quick credits to all beneficiaries' accounts, elimination of risks associated with human interference, cost and time efficient transactions, quick settlement of claims, automatic reconciliation of transactions, substantially reduced paper work, etc. The Ministry of Finance, Government of India has desired that the State Government Treasuries should be fully automated.

The matter of Automation of State Treasury was taken up during the previous SLBC Meetings also. During 77th. SLBC Meeting, the Dy. Controller of Accounts, GNCTD reiterated that Automation is a part of Integrated Financial Management System and there are certain problems with tendering which are in the process of being fixed. She assured that now the way proposal is moving, it is hoped that GNCTD will be reaching at some point by March, 2015.

The matter is appearing in 'Persisting Action Points' since long. Vide our letters and e-mails dated January 10, 2015 and February 02, 2015, we have requested GNCTD to inform us the progress made in the matter. The reply is still awaited.

The Government of NCT of Delhi is requested to apprise the House of the latest position .

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AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

The Reserve Bank of India has issued Master Circular No. DCM (FNVD) G-2/16.01.05/2014-15 dated July 1, 2014 incorporating the instructions issued on the matter till date and has been placed on RBI website www.rbi.org.in.

As per the information obtained, only 12 banks have reported detection of counterfeit notes to RBI during the quarter ended December, 2014. The data is placed at page no.108.

During various SLBC Meetings the Regional Director, Reserve Bank of India, Delhi had expressed concern on poor reporting of counterfeit notes by the banks. In 77th SLBC meeting, it was informed by him that on all India basis 86-87 % of counterfeit notes are reported by Private Sector banks only and it is highly improbable that the number of counterfeit notes are not coming to banks reporting nil or low figure. He had further said that in case training is needed, RBI can send their staff members for imparting training.

All banks are requested to comply with the instructions contained in the abovestated Master Circular of RBI and take prescribed action on detection of counterfeit notes.

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AGENDA NO. 25

GREEN INITIATIVES

The Department of Financial Services, MoF has directed that all PSBs should make all disbursements / payments, except for petty cash, only through direct credit to the accounts. This would include payments to the staff, vendors, suppliers, disbursements of loans and other payments. The use of electronic mode of payments is beneficial to all concerned. All banks were requested to ensure strict compliance of the MoF directions. The position with regard to percentage of payments made by Banks through electronic mode during the quarter ended December, 2014 is placed as Annexure (page no.109).

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AGENDA NO. 26

FAILED ATM TRANSACTIONS

The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended December,2014 is placed as Annexure (page no. 109).

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AGENDA NO. 27

SERVICES OF CERSAI

The **Central Registry of Securitization Asset Reconstruction and Security Interest of India** (CERSAI) is a company licensed under Section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi. CERSAI was promoted by Central Government to prevent frauds involving multiple lending by different banks on the same immovable property. It became operational on March 31, 2011. The Company is a Government Company with a shareholding of 51% by the Central Government and select Public Sector Banks and the National Housing Bank are also shareholders of the Company.

The object of the company is to maintain and operate a Registration System for the purpose of registration of transactions of securitization, asset reconstruction of financial assets and creation of security interest over property, as contemplated under Chapter IV of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). The Registration is applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

The Company is providing the platform for filing registration of transactions of securitization, asset reconstruction and security interest by the banks and financial institutions. Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry).

During 77th SLBC meeting, the Dy. Registrar and COO, CERSAI had requested the Member Banks to expedite submission of the information on registration of transactions related to immovable properties on the portal of CERSAI on the format already furnished by him. However, out of 35 Member Banks, only 25 banks have submitted the information as on December, 2014 to SLBC till now. The information received from these banks is placed as Annexure (page no.110). The remaining banks are requested to submit the information without any further delay.

Further, all SLBC Member banks are also requested to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI. A confirmation certificate to this effect be submitted along with the other data on quarterly basis to the SLBC.

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AGENDA NO. 28

REVIVAL OF THE STALLED RESIDENTIAL PROJECTS

There are a number of Residential Projects particularly in Metro Areas which have got stalled for various reasons including for want of further lending support from the banks. There is urgent need to ensure resumption of construction activities in respect of incomplete residential projects with a view to generate positive sentiments and renewed confidence in the market among all stake holders. Kick starting the unfinished projects will also unlock the capital already invested / lent in the projects which are partly stuck because of liquidity crunch being faced by the builders. Timely completion of the Projects is beneficial for all the stakeholders including lending banks. Increased construction activity and delivery of the projects will generate all round growth across the economy.

All member banks have informed that there is no such project in Delhi State financed by them.

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AGENDA NO. 29

ASSIGNMENT OF LEAD BANK RESPONSIBILITY IN ALL DISTRICTS OF METROPOLITAN AREAS

For extending Financial Inclusion Programme in Urban Areas, Reserve Bank of India has assigned Lead Bank responsibility in all the 11 Districts of Delhi State vide Circular No. RBI/2013-14/130RPCD.CO.LBS.BC.No. 12/02.08.001/2013-14 as under:-

Sr. No.	Name of the District	Lead Bank responsibility assigned to	District Working Code allotted
1	New Delhi	Canara Bank	290
2	Central Delhi	Canara Bank	358
3	North Delhi	O.B.C	360
4	North-west Delhi	P.N.B	362
5	West Delhi	Canara Bank	363
6	South-West Delhi	S.B.I	364
7	South Delhi	S.B.I	365
8	North-East Delhi	P.N.B	366
9	East Delhi	P.N.B	367
10	South-East Delhi	S.B.I	368
11	Shahdara Delhi	Bank of Baroda	369

The LDM Offices have started functioning. However, the LDM offices of South and South East districts are still not having adequate staff and other infrastructure. SBI vide its e-mail dated 14.01.2015 has informed that these issues are being suitably addressed to. SBI is requested to provide necessary infrastructure in terms of staff, premises, equipments and other facilities to LDMs of these two districts expeditiously.

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AGENDA NO. 30

CONCESSIONAL CREDIT TO PERSONS WITH DISABILITIES (PWD)

The National Handicapped Finance and Development Corporation (NHFDC) was set up by the Ministry of Social Justice & Empowerment, Govt. of India in 1997. NHFDC functions as an apex institution for promoting economic development activities and self-employment ventures for the benefit of Persons with Disabilities (PwDs). NHFDC also provides grants for skill training of disabled persons. The banks which have tie-up with NHFDC will provide collateral free concessional credit to PwDs for self employment under Credit Guarantee Scheme of Govt. of India. These banks will also extend education loans to eligible students with disabilities for higher education in India or abroad at concessional rates. The entire loan extended to PwDs for above purposes will be refinanced by NHFDC to the concerned bank. Also, the partner banks will be able to earn 3% interest margin on above loans extended to PwDs. Partnership between NHFDC and Banks is a big initiative towards the economic empowerment of PwDs especially through Education Loans. All banks are requested to initiate action for entering into agreement with NHFDC for flow of concessional credit to PwDs.

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AGENDA NO. 31

**NPS/SWAVALAMBAN FOR PERSONS BELONGING TO UNORGANIZED
SECTOR**

NPS/Swavalamban scheme was launched by the Government of India in Oct 2010 with a view to providing old age income security to persons belonging to unorganized sector which constitutes more than 85% of the total work force out of which 120 million are women. The scheme has been operationalised by the Pension Fund Regulatory Authority (PFRDA) through the National Pension System (NPS).

The subscriber should be between the age of 18 to 60 and he should not be covered under any social security scheme like Employees Provident Fund, the Coal Mines Provident Fund and Miscellaneous Provision Act etc. GOI will contribute Rs 1000/- per annum to all eligible NPS Swavalamban accounts where the subscriber deposits a minimum of Rs. 1000/- to maximum Rs. 12000/- per annum. The incentive is presently available till 2016-17.

NPS presently caters to approx 34.53 lakh Government employees 30 lakh NPS-Swavalamban subscribers and 4 lakh private sector subscribers. NPS-Swavalamban Scheme has received enthusiastic response from women workers and the workers in age group of 18 to 40 years. In 2013-14, the women workers constituted 73 percent of the total 16 lac Swavalamban eligible subscribers and 70% of subscribers are below 40 years of age.

NPS/Swavalamban is a low cost feature optimized model aimed at economically disadvantaged sections of society with a limited investment potential

NPS/Swavalamban is operated through grass root level intermediaries called 'Aggregators' who provide the interface between the subscriber and the NPS architecture. They are responsible for providing services to the subscribers on the ground as per PFRDA regulations.

Higher savings will yield the same pension in a shorter duration or more pension in same duration.

All the banks which are "Aggregators" under the Scheme have been given a target of 70 cases per branch for the current financial year.

All member Banks are requested to proactively promote Swavalamban Scheme.
