

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
FOR THE QUARTER ENDED JUNE 2014**

INDEX - AGENDA ITEMS AND BACKGROUND PAPERS		
Agenda No.	Agenda Items	Page No.
	Calendar of Next SLBC Meetings	1
	Key Indicators	2
1	Confirmation of Minutes of 75 th SLBC Meeting held on 15 th May 2014	3
2	Action Taken and present status on Action Points emerged during 75 th SLBC Meeting and Persisting Action Points	4-6
3	Credit Deposit Ratio	7
4	Financial Inclusion Plan	8-11
5	Direct Benefit Transfer (DBT) Scheme	12
6	Achievements under Annual Credit Plan for Delhi (Rural)	13
7	Advances to Priority Sector	14
8	Credit Flow Under Education Loan	16
9	Agriculture Advances	18
10	MSE & MSME Advances	20
11	Housing Finance	22
12	Prime Minister's Employment Generation Programme (PMEGP)	24
13	Swaran Jayanti Shahri Rojgar Yojana (SJSRY)	27
14	Recovery of Advances	28
15	Kisan Credit Card	30
16	Self-Help Groups	31
16A	Joint Liability Groups	32
17	Advances to Women Entrepreneurs	33
18	Advances to Weaker Sections	34
19	Advances to Minority Communities	35
20	Credit Flow to Disabled Persons	36
21	Differential Rate of Interest Scheme (DRI)	37
22	Credit Flow to Ex-Servicemen & Widows of Ex-Servicemen and SEMFEX Scheme	38
23	Automation of State Treasury	39
24	Detection & impounding of counterfeit notes	40
25	Green Initiatives	41
26	Failed ATM Transactions	42
27	Services of CERSAI	43
28	Revival of the Stalled Residential Projects	44
29	Assignment Of Lead Bank Responsibility In All Districts Of Metropolitan Areas	45
30	Concessional Credit To Persons With Disabilities (PWD)	46
31	NPS/Swavalamban For Persons belonging to Unorganized Sector	47
Annexures	Annexures to all Agenda Items	48

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

NEXT SLBC MEETINGS FOR THE CALENDER YEAR 2014

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1.	September 2014	14/11/2014	15/10/2014
2.	December 2014	13/02/2015	15/01/2015

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

KEY INDICATORS

(₹ in crore)

S.N.	ITEMS	JUNE 2013	MAR. 2014	JUNE 2014
1.	DEPOSITS	648585.02	717786.71	711039.23
2.	A) ADVANCES	604431.17	730911.19	725012.28
	B) INVESTMENTS	608.86	658.51	664.96
3.	A) CD RATIO	93.19	101.83	101.97
	B) C+I : D RATIO	93.29	101.92	102.06
4.	PRIORITY SECTOR ADVANCES (PSA)	80982.32	88605.09	86350.20
5.	% PSA TO TOTAL ADVANCES	13.40	12.12	11.91
6.	AGRI. ADVANCES	8013.66	10226.98	10739.94
7.	% AGRI. ADVS. TO TOTAL ADVS.	1.33	1.40	1.48
8.	MICRO & SMALL ENTERPRISES ADVANCES (MSE)	43484.81	55079.23	53719.27
9.	%AGE OF MSE ADVS. TO PSA	53.70	62.16	62.21
10.	%AGE OF MSE ADVS. TO TOTAL ADVS.	7.19	7.54	7.41
11.	ADVANCES TO WEAKER SECTION	3204.14	5132.10	5309.51
12.	% WEAKER SECTION ADVS. TO TOTAL PSA	3.96	5.79	6.15
13.	DRI ADVANCES	8.15	8.60	11.19
14.	% DRI ADVANCES TO TOTAL ADVANCES	.001	0.001	0.001
15.	ADVANCES TO WOMEN ENTREPRENEURS	7292.42	10163.84	9412.43
16.	% WOMEN ADVANCES TO PSA	9.00	11.47	10.90
17.	ADVANCES TO MINORITIES	4214.49	6418.90	6579.06
18.	% MINORITIES ADVANCES IN PSA	5.20	7.24	7.62
19.	BRANCH NET WORK			
	RURAL	127	127	132
	SEMI URBAN	45	51	46
	METROPOLITAN	2514	2618	2653
	TOTAL BRANCHES	2686	2796	2831

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 1

**CONFIRMATION OF MINUTES OF THE 75th STATE LEVEL BANKERS'
COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2014 HELD ON
15.05.2014**

The 75th SLBC Meeting of Delhi State, for the quarter ended March 2014, was held on 15th May, 2014 at Hotel 'Le-Meridian', New Delhi. The meeting was chaired by Shri Suresh N. Patel, 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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 2

**(A) ACTION TAKEN AND PRESENT STATUS ON ACTION POINTS EMERGED
DURING THE 75th MEETING**

Sr. No.	Action Points	Action By	Action Taken and Present Status
1.	The CD Ratio should be improved further.	All SLBC Member Banks	Total Advances have increased by Rs.120581.11 crore which amounts to growth of 19.94% on Y-o-Y basis. The CD Ratio has also increased by 8.78% during the said period. The CD ratio of rural branches have also improved by 0.86% Y-o-Y basis and it is 108.14% as on 30.6.2014.
2.	Priority Sector Advances should be increased.	All SLBC Member Banks	Priority Sector Advances have increased by Rs.5367.88 crore over the last year registering an increase of 6.62% (Y-o-Y basis) which is much lower than the overall growth in the aggregate advances resulting in lower percentage of Priority Sector Advances to Total Advances which is a matter of concern and needs to be addressed.
3.	MSE Advances should be increased further.	All SLBC Member Banks	All member banks have been advised in various meetings to increase MSE Advances as this segment of advances constitute 62.21% of the total Priority Sector Advances. The MSE Advances have increased by Rs.10234.46 on Y-o-Y basis, which amounts to a 23.53% increase. The outstanding as on 30.6.2014 is lower than the figure of March 2014.
4.	Identification of potential PMEGP cases, one case per branch in the NCT of Delhi	All concerned Banks	Out of 2252 branches identified in the NCT OF Delhi, only 212 cases have been identified by various Banks till 28.7.2014.
5.	All concerned banks should open Ultra Small Branches at the earliest.	All Concerned Member Banks	77 villages are covered by BCAs in which USBs were to be opened. Out of these villages 61 USBs have been opened so far and 16 USBs are yet to be opened. PNB alone has to open 8 branches and one each by 8 other Banks.

6.	Agricultural Advances is an area of concern and constitute only 1.4% of total advances	All SLBC Member Banks	The Agricultural Advances have increased from Rs.8013.66 cr. to Rs.10739.94 cr. on Y-o-Y basis registering growth of 34.02% and now the share of Agricultural Advances to Total Advances has increased to 1.48%
7.	LDM Offices do not have necessary infrastructure in terms of staff, premises, equipments and other facilities	All Banks having Lead Bank responsibility	The position in regard to this observation is satisfactory in the case of PNB, Canara Bank and OBC having 3, 3 and 1 Lead Bank office respectively. However, in case of State Bank of India having 3 LDM Offices and Bank of Baroda having one LDM office, the required facilities are not adequate for smooth functioning of the LDM office.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

(B) PERSISTING ACTION POINTS:-

Sr. No.	Action Points	Action By	Action Taken and Present Status
1.	Priority Sector Advances should be increased.	All SLBC Member Banks	Priority Sector Advances is still a matter of serious concern as the percentage of Priority Sector Advances to Aggregate Advances has gone down from 13.40% to 11.91% Y-o-Y basis as the pace of growth in this segment was much lower than the growth of Aggregate Advances
2.	Enactment of Public Money (Recovery of Dues) Act.	The Govt. of NCT of Delhi	The needful is yet to be done by the State Government.
3.	All villages with population below 2000 should be covered at the earliest.	All Concerned Member Banks	Out of 21 villages, 20 villages have been covered so far. One village namely Pur Shahdara is not traceable. However the same exists in the revenue record and SBI was advised to obtain a certificate from Revenue Department that said village is not inhabited presently. The matter is still pending.
4.	All SLBC Member Banks should provide the correct quarterly SLBC Data on time.	All SLBC Member Banks	The data was submitted timely only by few member banks. Majority of the Banks submitted the data much later than the mandatory cut-off date of 15 th July 2014. Also, several mistakes were observed in the data submitted by some of the banks and it took a lot of time for corrections. Due to this compilation of data could be completed only by 30.7.2014.
5.	Automation of State Treasury	Finance Department, Govt. of NCT, Delhi	It was informed that the State Government was in the process of selection of System Integrator which was to be on board by January 2014, but till date no progress has been reported.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Annexure 'A' to Annexure 'C' (page no 48,49 & 50).

The summarized position is as under:-

DEPOSITS AND ADVANCES

(₹ in crore)

POSITION AS ON					
JUNE 2013		MARCH 2014		JUNE 2014	
Deposits	Advances	Deposits	Advances	Deposits	Advances
648585.02	604431.17	717786.71	730911.19	711039.23	725012.28

C:D RATIO

POSITION AS ON			VARIATION	
JUNE 2013	MARCH 2014	JUNE 2014	Over the Year	Over the Qtr
93.19	101.83	101.97	8.78	0.14

The Total Advances have increased by Rs. 120581.11 crore on Y-o-Y basis and C:D Ratio has increased by 8.78%.

C:D RATIO (DELHI RURAL)

POSITION AS ON			VARIATION	
JUNE 2013	MARCH 2014	JUNE 2014	Over the Year	Over the Qtr
107.28	74.76	108.14	0.86	33.38

C:D Ratio of Delhi Rural has increased by 0.86% over June, 2013.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 4

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 'C' (page no 53.). 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	76	142566
Private Banks	1	1	0	1	16730
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	77	159296

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 29.04.2014. The minutes of the meeting have already been sent to all concerned 01.05.2014.

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. Out of 21 allotted villages, 20 villages has been covered so far (Page no 54). 1 village namely Pur Shahdara is reported untraceable by SBI, however the same exists 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. The matter is still pending.

ULTRA SMALL BRANCHES

In terms of the directions of Ministry of Finance, 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. 77 villages are covered by BCAs in which USBs were to be opened. Out of remaining villages 61 USBs have been opened so far and 16 USBs are yet to be opened. PNB alone has to open 8 branches and one each by 8 other Banks

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 30.6.2013, 33476 Smart Cards have been issued. 2144188 accounts have been opened so far.

FINANCIAL INCLUSION - OPENING OF BASIC SAVING BANK DEPOSITS ACCOUNTS(BSBDAs) AND ISSUANCE OF GCCs

A statement showing number of Basic Saving Bank Deposit Accounts(BSBDAs) opened with "NIL" or "very low minimum balance" and number of GCCs issued by Banks upto March, 2014 is given in Annexure A & B (page no 51-52), respectively. The Banks have opened 3139898 BSBDAs. 3348 GCCs with loan amount of Rs.966.00 lacs have been issued upto 30.6.2014. All Banks are requested to instruct branches under their control to open BSBDAs 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 FLCC's 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 FLCC would continue to function as such. The RBI Circular was forwarded to all SLBC Member Banks by us. So far, Canara Bank, OBC and PNB have informed us that they are running 3, 1 and 3 FLCs respectively in their LDM offices. SBI has reported that their LDMs (3) are performing the duties of FLC Counsellors and they are holding Financial Literacy Camps regularly. They have been advised to designate separate officers as FLC Counsellors. Bank of Baroda is yet to take action in the matter. The Controlling Heads of SBI and Bank of Baroda are requested to ensure that the FLCs start functioning as per laid down guidelines in their LDM offices immediately. SLBC had already got printed the Standardized Financial Literacy Material and distributed the same to all LDMs and FLCCs. All LDMs were requested to hold Financial Literacy Camps in their districts for spreading financial literacy and during the quarter.

URBAN FINANCIAL INCLUSION – LAUNCH OF CAMPAIGN 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. SLBC has already allotted 272 wards in Delhi to the member banks for coverage. All SLBC Member Banks are requested to cover the wards allotted to them at the earliest. Further the controlling heads of the Banks which have been given the responsibility of Financial Inclusion of Allocated Wards were requested to designate one Ward Coordinator. This information is awaited from many Banks. Further it was also requested that each Bank which has been allocated Wards to designate one officer not below the rank of AGM as Monitoring Officer at the Bank level for coordinating with the LDMs and SLBC Convenor.

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 524797 accounts of migrant labourers and street vendors/ hawkers have already been opened upto 30.6.2014 by different banks. Keeping in view the success of pilot project in Delhi State, the MoF has 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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 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.

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

As per the directions of MoF, Gol, 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.56). There are 2831 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 2782 branches 396 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 56.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 6

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2014-15 UPTO JUNE 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. During the 1st Quarter a growth of 15% of the total Annual Credit Plan was envisaged. However, the achievement is 26.77% of the ACP for the whole year. The summarized position of all the 11 Districts is as under:

(₹ in lacs)

SECTOR	COMMITMENT	ACHIEVEMENT	%AGE ACHIEVEMENT
Direct Agriculture	25.50	38.34	150.35%
Indirect Agriculture	61.65	700.05	1135.52%
Total Agriculture	87.15	738.39	847.26%
MSE	1837.80	2302.01	125.25%
OPS	4372.95	3977.78	90.96%
Non P S	9771.60	14777.25	151.22%
Total	16069.50	21795.43	135.63%

The District wise target under ACP 2014-15 & achievement as on 30.06.2014 is as per annexure no. 6- A (page 57) and 6- B (page 58).

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 59). The summarized position is as under:-

(₹ in Crore)

	POSITION AS ON			VARIATION	
	JUNE 2013	MAR 2014	JUNE 2014	Over the year	Over the Qtr
Priority Sector Advances	80982.32	88605.09	86350.20	5367.88	-2254.89
Percentage of Priority Sector Advances to Total Advances	13.40	12.12	11.91	-1.49	-0.21

The Priority Sector Advances have increased by Rs.5367.88 crore over June 2013. However it declined by Rs.2254.89 cr. over the quarter. Out of 33 member banks 21 banks reported decline during the last quarter and the undernoted Banks are major contributors towards this decline:

(Rs. in Crore)

Sl. No.	Name of Bank	Amount
1.	Punjab & Sind Bank	793.23
2.	UCO Bank	551.64
3.	IDBI Bank	545.06
4.	Bank of Baroda	533.87
5.	Oriental Bank of Commerce	433.38
6.	HDFC Bank	359.15
7.	SBBJ	357.70
8.	Bank of India	355.21
9.	Axis Bank	289.90
	Total	4219.14

PNB, J&K Bank registered handsome increase in Priority Sector Advances during the last quarter.

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 11.91% 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.60). The summarized position is as under:

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	JUNE 2013	MAR 2014	JUNE 2014	Over the year	Up to the Qtr
Loans granted to SC/ST	1937.14	2413.62	2477.48	540.34	63.86

Loans to SC/ST under Priority Sector Advances Category have increased by Rs.540.34 crore over the year and by Rs.63.86 crore during the quarter ending 30.06.2014. YoY increase has been 27.89% which is appreciable. However further efforts may be made to increase the advances under this segment.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 8

CREDIT FLOW UNDER EDUCATION LOAN SCHEME

The performance of all Banks under Education Loan Scheme is given as per Annexure (page no 61). The summarized position is as under:-

	POSITION AS ON						(Rs in Crore) VARIATION	
	JUNE 2013		MARCH 2014		JUNE 2014		Over the year	Over the Qtr
	No.	Amt.	No.	Amt.	No.	Amt.		
Loans granted under Education Loan Scheme	34230	1142.01	31810	1172.33	34079	1137.55	-4.46	-34.78

Education Loans have decreased by Rs.4.46 crore over the year and by Rs.34.78 crore over the quarter. The performance under Education Loans is far from satisfactory. Out of 33 member banks the advances under this segment has decreased over the quarter in 19 banks.

Out of these the undernoted Banks are major contributors towards this decline:

(Rs. in Crore)

Sl. No.	Name of Bank	Amount of decrease over the quarter
1.	SBI	20.40
2.	Vijaya Bank	8.72
3.	Oriental Bank of Commerce	8.00
4.	Punjab National Bank	4.02
5.	HDFC Bank	3.63
6.	SBBJ	2.96
7.	UCO Bank	2.87
8.	Syndicate Bank	2.30
	Total	52.92

Keeping in view the vast potential available for financing under this segment declining trend is not appreciable at all. The controlling heads of the above mentioned Banks shall apprise the House about the reasons of such a steep decline in a single quarter.

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 increase loans under this segment.

TARGET VS ACHIEVEMENT

The Ministry of Finance has allocated 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 30.06.2014	
No. of A/Cs	Amount	No. of A/Cs	Amount
35024	1348.00	34079	1137.55

The banks have achieved a figure of Rs.1137.55 crore upto 30.06.2014 against 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 and are requested to accelerate credit under education loans in the remaining three quarters of the financial year.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 June, 2014 in financing Direct & Indirect Agricultural Advances are given as per Annexure 'A' and 'B' respectively (page no.62-63). Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given as per Annexure 'C' and Annexure 'D' (page no.64-65) respectively. The summarized position is as under:-

DIRECT AGRICULTURE ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			VARIATION	
	JUNE 2013	MARCH 2014	JUNE 2014	OVER THE YEAR	Over the Qtr
For raising crop	147.36	37.73	113.14	-34.22	75.41
Hi-Tech Agr.	5.63	2.31	3.76	-1.87	1.45
Other Activities	1163.97	1200.45	1053.55	-110.42	-146.90
Total	1316.96	1240.49	1170.45	-146.51	-70.04

INDIRECT AGRICULTURAL ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			OVER THE YEAR	Over the Qtr
	JUNE 2013	MAR 2014	JUNE 2014		
Indirect Agr. Including institutional	6696.70	8986.50	9569.49	2872.79	582.99

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

	POSITION AS ON			OVER THE YEAR	Over the Qtr
	JUNE 2013	MAR 2014	JUNE 2014		
Total Agr. Adv.	8013.66	10226.99	10739.94	2726.28	512.95

PERCENTAGE OF AGRICULTURE ADVANCES TO PRIORITY SECTOR ADVANCES

%age as on JUNE 2013	%age as on MARCH 2014	%age as on JUNE 2014	Variation Over the Year	Over the Qtr
9.90	11.54	12.44	2.54%	0.9%

The share of Agriculture Advances in Priority Sector Advances has increased by 2.54% over the year.

PERCENTAGE OF AGRICULTURE ADVANCES TO TOTAL ADVANCES

%age as on JUNE 2013	%age as on MARCH 2014	%age as on JUNE 2014	Variation Over the Year	Over the Qtr
1.33	1.40	1.48	0.15	0.08

Total Agriculture Advances have increased by Rs. 2726.28 crore over June 2013. The percentage of Agriculture Advances to Total Advances stood at 1.48% as on 30/06/2014 as against 1.33% as on 30/06/2013.

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

76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
FORTHE QUARTER ENDED JUNE 2014

AGENDA NO. 10

ADVANCES UNDER MSE/MSME SECTORS

Statements showing bankwise position of advances to Micro, Small & Medium Enterprises as on June. 2013, March 2014 and June 2014 in Delhi are given in Annexure A, B, C, D & E (page no.66-70).

The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(₹ in crore)

	POSITION AS ON		
	June 2013	March 2014	June 2014
Total Priority Sector Advances	80982.32	88605.09	86305.27
Credit to Micro Enterprises	15634.48	21975.37	21216.60
Credit to Small Enterprises	27850.34	33103.86	32502.67
Total MSE Advances	43484.82	55079.23	53719.27
% of Micro Enterprises to total MSE Advances	35.95	39.90	39.50
% of MSE Advances to Total Priority Sector Advances	53.70	62.16	62.24
Advances to Medium Enterprises	28662.96	19634.31	18424.22
Advances to Micro, Small & Medium Enterprises (MSME)	72147.78	74713.54	72143.49

COMPARATIVE POSITION OF MSE ADVANCES :-

(₹ in crore)

	POSITION AS ON			VARIATION		% GROWTH	
	JUNE 2013	MAR.2014	JUNE 2014	Over the Year	Over the Qtr	Over the Year	Over the Qtr
MSE	43484.82	55079.23	53719.27	10234.45	-1359.96	23.53	-2.47

Advances under MSE Sector have increased by 10234.45 crore over the year and decreased by 1359.96 crore during the quarter ending 30.06.2014. **The YoY growth is 23.53%**

COMPARATIVE POSITION OF MSME ADVANCES:-

(₹ in Crore)

	POSITION AS ON			VARIATION		% GROWTH	
	JUNE 2013	MAR 2014	JUNE 2014	Over the Year	Over the Qtr	Over the Year	Over the Qtr
MSME	72147.78	74713.54	72143.49	-4.29	-2570.05	-0.01	-3.44

Advances under MSME Sector have decreased by 4.29 crore over the year and decreased by 2570.05 crore in the current quarter ending June. 2014.

SICK MSME ADVANCES

The details of Sick MSME Units and Viability Study Undertaken are given in Annexure F to Annexure I (page 71-74).

CGTMSE Coverage

The details of units covered under CGTMSE Scheme are given in Annexure J and Annexure K (page 75-76). The summarized position is as under:-

(₹ in Crore)

	POSITION AS ON			VARIATION	
	June.2013	MAR. 2014	JUNE 2014	Over the Year	Over the Qtr
Amount	1552.59	1703.72	1718.33	165.74	14.61
No. of Units	9864	12311	12708	2844	397

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 11

HOUSING FINANCE

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given as per Annexure 'A' and 'B' (page no 77-78).

The summarized position is as under:-

A) Direct Housing Finance

(₹ in Crore)

Particulars	JUNE. 2013	MAR 2014	JUNE. 2014	VARIATION	
				Over the Year	Over the Qtr
i) Upto Rs 25 Lacs	9479.74	9830.20	9977.00	497.26	146.80
ii) Above Rs 25 Lacs	16100.70	22160.36	23900.62	7799.92	1740.26
Total	25580.44	31990.56	33877.62	8297.18	1887.06

B) Indirect Housing Finance

Total	3502.23	6191.35	3077.32	-424.91	-3114.03
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TOTAL HOUSING FINANCE

Total Housing Finance	29082.66	38181.91	36954.94	7872.27	-1226.97
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Direct Housing Finance has increased by Rs. 8297.18 crore over the year (YoY).
Indirect Housing Finance has decreased by Rs. 424.91 crore over the year (YoY).
Total Housing Finance has increased by Rs.7872.27 crore over the year (YoY).

All banks are requested to further increase Housing Finance.

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 79)

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 Rojgar Yojana (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 JUNE 2014 is given as Annexure (page no.80). The summarized position is as under:-

(₹ in lac)

S.No.	PARTICULARS	As on JUNE 2014
1.	Annual Target (Physical)	1038
2.	Total No. of Applications Received	228
3.	No. of Applications Sanctioned	19
4.	Amt. of Loan sanctioned	129.25
5.	No. of Loan Cases Disbursed	9
6.	Amt. of Loan Disbursed	61.50
7.	No. of Apps. Rejected/Returned	51
8.	No. of Applications Pending	158

Attention of all banks is drawn towards proceedings of State Level Monitoring Committee (SLMC) meetings headed by Secretary (Industries), Govt. of NCT of Delhi, urging upon all banks for an immediate disposal of all pending applications. All concerned Banks are requested to immediately (i) disburse the sanctioned loans, (ii) dispose off 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.

In the 75th SLBC meeting it was 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 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 75th SLBC meeting it was decided that each branch of all member banks will identify at least one beneficiary under PMEGP Scheme to improve the position of sanctioned cases under the scheme. Till 28.7.2014, 212 PMEGP Loan cases have been identified by different banks as per details given below.

S. No.	Name of the Bank	No. of branches in Delhi State	No. of cases identified
1	State Bank of India	309	54
2	Oriental bank Of Commerce	123	45
3	Canara Bank	150	30
4	Punjab National Bank	216	27
5	Bank of India	97	23
6	Bank Of Baroda	123	11
7	Allahabad bank	86	7
8	Central Bank of India	109	5
9	UCo Bank	62	4
10	Syndicate Bank	142	2
11	Punjab & Sind Bank	113	2
12	Corporation Bank	96	1
13	Indian Overseas Bank	84	1
14	Bank of Maharashtra	41	0
15	State Bank of Patiala	51	0
16	Union Bank of India	87	0
17	Dena Bank	43	0
18	Indian Bank	62	0
19	Andhra Bank	47	0
20	Vijaya Bank	47	0
21	United Bank of India	32	0
22	IDBI Bank	42	0
23	SBBJ	31	0
24	State Bank of Travancore	16	0
25	State Bank of Hyderabad	27	0
26	State Bank of Mysore	16	0
	Total	2252	212

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 about the problems faced by these entities.

76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED JUNE 2014

AGENDA NO. 13

SWARAN JAYANTI SHAHRI ROZGAR YOJNA

Statement showing the performance of various Banks as on June 2014 as placed vide Annexure (page no.81). The summarized position is as under:

(₹ in lac)

S.NO.	PARTICULARS	As on JUNE 2014
1.	Annual Target	Nil
2.	Total No. of Appl. Received	190
3.	No. of Appl. Sanctioned	17
4.	Amt. Sanctioned	29.62
5.	No. of Appl. Disbursed	14
6.	Amt. of Loan Disbursed	24.38
7.	No. of Appl. Returned/Rejected	63
8.	No. of Appl. Pending	110

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

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 has been a major cause of concern for the banks. The delay in obtaining various permissions / clearances from the State Government has 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, SJSRY, DRI are given in Annexure 'A', 'B', 'C' and 'D'(page no.82-85).

The summarized position is given as under:-

RECOVERY POSITION AS ON JUNE 2014

AGRICULTURE

(₹ in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
JUNE 2013	MAR 2014	JUNE 2014	JUNE 2013	MAR 2014	JUNE 2014	JUNE 2013	MAR 2014	JUNE 2014	JUN 2013	MAR 2014	JUN 2014
5919.29	11346.17	7521.17	4730.40	8700.20	4646.68	1188.89	2645.97	2874.49	79.91	76.68	61.78

PMRY-PMEGP

(₹ in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
JUNE 2013	MAR 2014	JUNE 2014	JUNE 2013	MAR 2014	JUNE 2014	JUNE 2013	MAR 2014	JUNE 2014	JUN 2013	MAR 2014	JUN 2014
953.05	1191.39	1270.18	438.81	472.08	511.85	514.24	719.31	758.33	46.04	39.62	40.30

SJSRY

(₹ in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014
334.64	424.42	503.75	181.11	186.53	184.07	153.53	237.89	319.68	54.12	43.95	36.54

DRI

(₹ in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014	JUN 2013	MAR 2014	JUN. 2014
144.79	135.39	144.79	70.16	68.11	74.39	74.63	67.28	70.40	48.46	50.31	51.38

The recovery percentage under PMRY-PMEGP and SJSRY is decreasing continuously which is a matter of serious concern.

ENACTMENT OF PUBLIC MONEY (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 convenor 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. As such, there is need of Enactment of Public Money(Recovery of Dues) Act. The State Govt. is again requested to do the needful.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Annexure-A (page no.86). The Summarized position is as under:

(₹ 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	12138.00	238	667.00	238	667.00	7511	12805.00

238 KCCs have been issued by all the Banks during the current quarter taking the cumulative figure to 7511. 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-B (page no.87).

The Summarized position is as under:

(₹ in Lacs)

SCC Scheme	CARDS ISSUED						CUMULATIVE	
	Up to 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 fresh card has been issued under the scheme during the quarter. Member banks are requested to start a campaign to increase issuance of cards under the scheme.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 Annexure (page no.88).

The summarized position is as under:-

SHGs FORMED 2014-15			
			(₹ in lac)
UPTO 31.03.14	DURING THE QTR UNDER REVIEW	DURING THE CURRENT FINANCIAL YEAR 2014-15	CUMULATIVE
3829	13	13	3842

SHGs CREDIT LINKAGE 2014-15							
				(Rs. in lac)			
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	8	156.20	8	156.20	2598	2977.37

3842 SHGs have been formed upto the quarter under review. Further 2598 Groups have been linked and loans amounting to ₹ 2977.37 lac have been disbursed. The involvement of banks is required in formation and linkage of Self Help Groups. As approx 67.62% of the SHGs formed have been credit linked, banks are requested to direct their efforts in linkage of SHGs also.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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.

331 groups of JLGs have been formed during the quarter under review as reported by banks, taking the cumulative position figure to 1517 and 1482 JLGs have been linked and Loan amounting to Rs. 1148.65 have been disbursed as per Annexure 16 A (page no.89).

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

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 June, 2014 is shown as per Annexure (page no.90). The summarized position is as under:-

(₹ in Crore)

	JUNE 2013	MARCH 2014	JUNE 2014	VARIATION		%AGE TO PRIORITY SECTOR ADVANCES		
				OVER THE YEAR	Over the Qtr	JUN 2013	MAR. 2014	JUN. 2014
Total Advances to Women Entrepreneurs	7292.42	10163.84	9412.43	2120.01	-751.41	9.00	11.47	10.90

Advances to women entrepreneur have increased by ₹ 2120.01 crore over the last year and decreased by ₹751.41 crore during the quarter ending JUNE 2014. There has been an increase of 29.07% on YoY basis, member banks are advised to keep up the tempo.

All banks are requested to increase advances to women entrepreneurs.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 18

CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks as on June 2014 is placed in Annexure (page no.91). The summarized position is as under:-

(₹ in crore)

	AS ON			VARIATION	
	JUNE. 2013	MARCH. 2014	JUNE. 2014	Over the year	Over the Qtr
Credit to weaker section	3204.13	5132.10	5309.51	2105.38	177.41

Advances to Weaker Section have increased by ₹ 2105.38 crore over the year and by ₹ 177.41 crore in the current Financial Year upto quarter ending June 2014. All banks are requested to ensure prompt disposal of loan applications/proposals belonging to Weaker Section and increase advances under this segment.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 19

ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given as per Annexure 'A' (page no 92). The summarized comparative position is as under:-

(₹ in Crore)

	AS ON			VARIATION	
	JUNE 2013	MARCH. 2014	JUNE. 2014	Over the year	Over the Qtr
Credit to Minority Communities	4214.49	6418.90	6579.06	2364.57	160.16

Advances to 'Minority Communities' have increased by 2364.57 crore over the last year and by 160.16 crore during the quarter ending June 2014.

All banks are requested to increase advances to Minority Community.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 20

CREDIT FLOW TO DISABLED PERSONS

A statement showing advances made to disabled persons as on June, 2014 is given as per Annexure (page no.94). The summarized position is as under:-

(₹ in Crore)

	As on			VARIATION	
	JUNE 2013	MAR 2013	JUNE 2014	Over the year	Over the Qtr
Credit to Disabled Persons	125.64	143.16	143.65	18.01	0.49

Advances to disabled persons have increased by 18.01 crore over the previous year and by 0.49 crore during the quarter ending June 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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 21

CREDIT FLOW UNDER DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)

A statement showing Advances under DRI Scheme as on June, 2014 is placed as per Annexure (page no.95). The summarized position is as under:

(₹ in Crore)

	As on			VARIATION	
	JUNE 2013	MAR 2014	JUNE 2014	Over the year	Over the Qtr
Credit Under DRI Scheme	8.15	8.60	11.19	3.04	2.59

Advances under Differential Rate of Interest Scheme have increased by 3.04 crore over the previous year by 2.59 crore during the quarter ended June 2014.

DRI advances are mere 0.01% of total Priority Sector Advances and 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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 June, 2014 is placed at Annexure A (page no.96). The summarized position is as under :-

POSITION AS ON JUNE 2014

(₹ in lac)

	2013-14			2014-15 (upto 30.06.2014)		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	708	1613.12	699.12	20	45.25	44.73

Advances to Ex-Servicemen and Widows of Ex-Servicemen have been sanctioned aggregating to 1613.12 lacs to 708 beneficiaries during the year 2013-14 and 45.25 lacs to 20 beneficiaries during the current Financial Year upto 30.06.2014 out of which Rs.44.73 lacs has been disbursed.

SEMFEX SCHEME

A statement showing advances made under SEMFEX Scheme by various Banks as on June,2014 is placed at Annexure B (page no.97). The summarized position is as under :-

POSITION AS ON JUNE 2014

(₹ in lac)

Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
				No.	Amt.
3	3	0	0	3	11.00

No case is pending under the scheme.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 upto 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. The Finance Department, Govt. of NCT of Delhi had informed that the Detailed Project Report (DPR) has been finalized and now the State Govt. was in the process of selection of System Integrator (SI), which was to be onboard by January, 2014. It was also informed in last SLBC meeting that tendering process for the project was already completed and IT department of Govt. of NCT of Delhi was coordinating for implementation of project.

The Government of NCT of Delhi is requested to appraise the house of the latest position.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

The Reserve Bank of India has issued Master Circular No. DCM (FNVD) No. G-5/16.01.05/2012-12 dated 02.07.2012 on Detection & Impounding of Counterfeit Notes which was updated vide Master Circular No. DCM(FNVD) G- 5/16.01.05/ 2013-14 dated 01.07.2013. As per the information obtained, only 10 banks have reported detection of counterfeit notes to RBI during the quarter ended June, 2014. The data is placed at Annexure-A (page no.98). All banks are requested to comply with the instructions contained in the above stated circulars and take prescribed action on detection of counterfeit notes.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 June, 2014 is placed as Annexure (page no.99).

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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 June,2014 is placed as Annexure-(page no 99).

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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).

All SLBC Member banks are 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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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/2013-14/130 RPCD.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

Although the LDM Offices have started working, but the LDM offices of SBI, Bank of Baroda are not adequately provided with staff and other infrastructure.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

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.

**76th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED JUNE 2014**

AGENDA NO. 31

NPS/Swavalamban For Persons belonging to Unorganized Sector

NPS/Swavalamban scheme was launched by the Government of India on Oct 2010 with the view to provide 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 constitute 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.

A contribution of Rs 100 per month for 30 years will yield a pension of Rs 1000 p.m for the informal sector worker for their life time

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

All member Banks are requested to pro actively promote Swavalamban Scheme.
