

**77th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER
ENDED SEPTEMBER 2014**

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NEXT SLBC MEETING FOR THE CALENDER YEAR 2014

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

77th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
FOR THE QUARTER ENDED SEPTEMBER 2014

KEY INDICATORS

(Rs. in crore)

S.N.	ITEMS	SEPT2013	MAR. 2014	SEPT2014
1.	DEPOSITS	672208.69	717786.71	760033.91
2.	A) ADVANCES	654558.05	730911.19	719742.51
	B) INVESTMENTS	634.06	658.51	688.58
3.	A) CD RATIO	97.37	101.83	94.70
	B) C+I: D RATIO	97.47	101.92	94.79
4.	PRIORITY SECTOR ADVANCES (PSA)	78641.71	88605.09	86432.51
5.	% PSA TO TOTAL ADVANCES	12.01	12.12	12.01
6.	AGRI. ADVANCES	7731.75	10226.98	11557.08
7.	% AGRI.ADV. TO TOTAL ADVS.	1.18	1.40	1.61
8.	MICRO & SMALL ENTERPRISES ADVANCES (MSE)	48461.03	55079.23	62617.57
9.	%AGE OF MSE ADVS. TO PSA	61.62	62.16	72.45
10.	%AGE OF MSE ADVS. TO TOTAL ADVS.	7.40	7.54	8.70
11.	ADVANCES TO WEAKER SECTION	4532.88	5132.10	4787.91
12.	% WEAKER SECTION ADVS. TO TOTAL PSA	5.76	5.79	5.54
13.	DRI ADVANCES	9.44	8.60	11.49
14.	% DRI ADVANCES TO TOTAL ADVANCES	0.001	0.001	0.001
15.	ADVANCES TO WOMEN ENTREPRENEURS	7832.61	10163.84	10159.30
16.	%WOMEN ADVANCES TO PSA	9.96	11.47	11.75
17.	ADVANCES TO MINORITIES	5134.24	6418.90	7277.44
18.	% MINORITIES ADVANCES IN PSA	6.53	7.24	8.42
19.	BRANCH NET WORK			
	RURAL	122	127	129
	SEMI URBAN	50	51	57
	METROPOLITAN	2544	2618	2684
	TOTAL BRANCHES	2716	2796	2870

**77th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
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AGENDA NO. 1

**CONFIRMATION OF MINUTES OF THE 76th STATE LEVEL BANKERS'
COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2014 HELD ON
06.08.2014**

The 76thSLBC Meeting of Delhi State, for the quarter ended June 2014, was held on 06th. August, 2014 at The Park Hotel, Mantra Hall, 15, Parliament Street, 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.

**77th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
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AGENDA NO. 2

**(A) ACTION TAKEN AND PRESENT STATUS ON ACTION POINTS EMERGED
DURING THE 76th MEETING**

Sr. No.	Action Points	Action By	Action Taken and Present Status
1.	Efforts be made to improve CD Ratio in 8 districts of Delhi in which it is less than 40 % by setting definite targets for these districts.	All SLBC Member Banks and LDMs of 8 districts.	The instructions have been conveyed to the controlling Heads of all Member Banks and LDMs of these 8 districts.
2.	The achievement under ACP is 26 % in first quarter itself and in certain sub-sectors, it is much beyond. Next year's targets be benchmarked on the performance during the current year.	Lead District Managers	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.7790.80 crore on YoY basis registering an increase of 9.91 %. However, it has declined by Rs.2172.58 crore as on 30.09.2014 over March, 2014 figure. In percentage terms, the decline is 2.45 %. The percentage of Priority Sector advances was 12.01 % as on 30.09 2014 as against the same percentage as on 30.09.2013 and 12.12 % as on 31.03.2014. It is a matter of concern. During SLBC Sub-Committee Meeting 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. All the Controlling Heads of the Member Banks are requested to monitor the progress personally.
4.	MSE advances should be	All SLBC	All member banks have been advised in

	increased further.	Member Banks	<p>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, moreso, when the scope for agricultural lending is limited in the state of Delhi. The MSE advances have increased by Rs.14156.54 crore on Y-o-Y basis which amounts to 29.21 % increase. It has also registered an increase of Rs.7538.34 crore as on 30.09.2014 in comparison to 31.03.2014.</p> <p>Town Hall Meetings are conducted by RBI to promote lending to MSEs. The last meeting was conducted by RBI at Hotel The Surya, New Friends' Colony, New Delhi on 15.10.2014.</p>
5.	Identification of potential PMEGP cases, one case per branch in the NCT of Delhi	All concerned Banks	Out of 2252 branches identified in NCT of Delhi, only 282 cases had been identified by various Banks till 10.10.2014. Bank of Maharashtra, Indian Bank 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	77 villages are covered by BCAs in which USBs were to be opened. Out of these villages, 70 USBs have been opened so far and 7 USBs are yet to be opened. Two USBs are to be opened by Corporation Bank and one USB each is to be opened by Canara Bank, Oriental Bank of Commerce, Syndicate Bank, Vijaya Bank and ICICI Bank Ltd. These banks are requested to open USB expeditiously.
7.	Agricultural Advances is an area of concern and constitute only 1.48% of total advances as on 30 th . June, 2014.	All SLBC Member Banks	The Agricultural Advances have increased from Rs.7731.75 crore to Rs.11557.08 crore on Y-o-Y basis registering growth of 49.47 % and now the share of Agricultural Advances to Total Advances has increased to 1.61 % as on 30 th . September, 2014.
8.	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. However, in case of

			State Bank of India having 3 LDM Offices, the required facilities are not adequate for smooth functioning of the LDM office.
9.	Out of 21 villages having population below 2000 allotted to banks for providing banking facilities, one village namely PurShahdara 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	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.
10.	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	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 has appointed Financial Literacy Counsellor who is yet to join. The Controlling Head of SBI is requested to ensure that the FLCs start functioning as per laid down guidelines in their LDM offices immediately.

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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	The Dy. Secy. Finance (Exp-V) vide his letter dated 23.09.2014 has 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 is 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.
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 October, 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 these reasons, compilation of data could be completed only by 30.10.2014.
3.	Automation of State Treasury	Finance Department, Govt. of NCT, Delhi	During the 76 th . SLBC Meeting, the Dy. Secretary, GNCTD informed 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. As the matter is pending since long, the Government of NCT of Delhi is requested to expedite the matter and apprise the House of the progress.

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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 no 52,53& 54).

The summarized position is as under:-

DEPOSITS AND ADVANCES

(₹in crore)

POSITION AS ON					
SEPT 2013		MARCH 2014		SEPT 2014	
Deposits	Advances	Deposits	Advances	Deposits	Advances
672208.69	654558.05	717786.71	730911.19	760033.91	719742.51

C:D RATIO

POSITION AS ON			VARIATION	
SEPT 2013	MARCH 2014	SEPT 2014	Over the Year	Over the Half Year
97.37	101.83	94.70	-2.67 %	-7.13 %

The Total Advances have increased by Rs. 65,184.46 crore on Y-o-Y basis. However, the C:D Ratio has decreased by 2.67 %.

C:D RATIO (DELHI RURAL)

POSITION AS ON			VARIATION	
SEPT 2013	MARCH 2014	SEPT 2014	Over the Year	Over the Half Year
91.62	74.76	71.01	-20.61 %	-3.75 %

C:D Ratio of Delhi Rural has decreased by 20.61% over September, 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 have been 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 Ru Pay 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 (DBT) and Direct Benefit Transfer for Liquefied Petroleum Gas (DBTL) would be re-started and up-scaled to cover the whole country with option to transfer subsidy directly to the bank account even if Aadhar number is not available.

The Controlling Heads of the Banks are requested to monitor the progress on daily basis. Some action points which need their urgent attention are mentioned below:

- Opening of accounts of persons not having bank account and also of those persons who have accounts on non-CBS platform.
- Issuance of Ru Pay cards in all accounts and clearing the backlog without any further delay. Ru Pay Card to be used, at least, once in 45 days in order to get the Insurance Cover.
- Confirming that uniforms have been supplied to all BCAs (Bank Mitras)
- Confirming that survey of wards allotted to their banks has been completed.
- Use of e-KYC for account opening.
- Creation of awareness of technology like USSD among Controlling Office and branch level staff.
- Organising camp on each Saturday (8.00 a.m. to 8.00 p.m.) and holding a Mega Camp on last Saturday of each month.
- 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. The Minutes of the same has 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. 60). 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	1623560
Private Banks	1	1	0	1	0
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	77	1623560

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.1 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 59).

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 21/10/2011.77 villages are covered by BCAs in which USBs were to be opened. Out of these villages,70 USBs have been opened so far and 7 USBs are yet to be opened. Two USBs are to be opened by Corporation Bank and one USB each is to be opened by Canara Bank, Oriental Bank of Commerce, Syndicate Bank, Vijaya Bank and ICICI Bank Ltd. These 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 30.09.2014, 33812 Smart Cards have been issued. 3360715 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 September, 2014 is given in Annexure A & B (page no 55-56) respectively. The Banks have opened 3360715 BSBDA)S. 3921 GCCs with loan amount of Rs.981.66 lacs have been issued upto 30.09.2014. 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, 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 has appointed Financial Literacy Counsellor who is yet to join. The Controlling Head of SBI is 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 Materials 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.

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 524964 accounts of migrant labourers and street vendors/ hawkers have already been opened upto 30.09.2014 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 member 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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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.61). There are 2870 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 2821 branches 359 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 61.

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AGENDA NO. 6

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2014-15 UPTO SEPTEMBER 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 55.00 % of the ACP for the whole year. The summarized position of all the 11 Districts is as under:

(Rs. in crore)

SECTOR	ANNUAL TARGET	ACHIEVEMENT	%AGE ACHIEVEMENT
Direct Agriculture	169.79	144.71	85.22
Indirect Agriculture	410.58	1437.16	250.03
Total Agriculture	580.37	1581.87	172.56
MSE	12252.20	8035.90	65.59
OPS	3772.16	2041.09	54.10
Non P S	64784.02	33102.43	51.10
Total	81388.75	44761.29	55.00

The Districtwise target under ACP 2014-15 & achievement as on 30.09.2014 are given in Annexures 6A and 6B respectively (page no.62 and 63).

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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 64). The summarized position is as under:-

(₹in Crore)

	POSITION AS ON			VARIATION	
	SEPT 2013	MAR 2014	SEPT 2014	Over the year	Over the Half-Year
Priority Sector Advances	78641.71	88605.09	86432.51	7790.80	-2172.58
Percentage of Priority Sector Advances to Total Advances	12.01	12.12	12.01	0	-0.11

The Priority Sector Advances have increased by Rs.7790.80 crore over September 2013 but decreased by Rs.2172.57 crore over the half-year ended September, 2014. Out of 35 member banks 16 banks have reported decline during the half year and the undernoted Banks are major contributors towards this decline:

(Rs. in Crore)

Sl. No.	Name of Bank	Amount
1.	Oriental Bank of Commerce	843.94
2.	UCO Bank	685.14
3.	Punjab & Sind Bank	609.72
4.	IDBI Bank	510.04
5.	Axis Bank	489.02
6.	Bank of India	373.68
7.	State Bank of Bikaner & Jaipur	308.44
8.	Bank of Baroda	305.79
9.	Punjab National Bank	193.64
10	State Bank of Patiala	191.99
	Total	4511.4

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 12.01 % 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.65). The summarized position is as under:

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	SEPT 2013	MAR 2014	SEPT 2014	Over the year	Over the Half Year
Loans granted to SC/ST	1924.94	2413.62	2388.67	463.73	-24.95

Loans to SC/ST under Priority Sector Advances Category have increased by Rs.463.73 crore over the year but it has declined by Rs.24.95 crore during the half-year ended September, 2014. YoY increase has been 24.09 % but during the half-year ended 30.09.2014, there is a decline of 1.03 % 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 as per Annexure (page no 66). The summarized position is as under:-

	POSITION AS ON						(Rs in Crore) VARIATION	
	SEPT 2013		MARCH 2014		SEPT 2014		Over the year	Over the Half-year
	No.	Amt.	No.	Amt.	No.	Amt.		
Loans granted under Education Loan Scheme	3592 0	1172.20	3181 0	1172.33	3465 0	1184.71	12.51	12.38

Education Loans have increased by Rs.12.51 crore over the year and by Rs.12.38 crore over the half-year. The performance under Education Loans is far from satisfactory. Out of 35 member banks the advances under this segment has decreased over the quarter in 13 banks.

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

Sl. No.	Name of Bank	(Rs. in Crore) Amount of decrease over the half-year
1.	Oriental Bank of Commerce	15.61
2.	HDFC Bank Ltd.	6.67
3.	State Bank of India	4.55
4.	UCO Bank	1.67
5.	State Bank of Travancore	1.17
	Total	29.67

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 are requested to apprise the House of the reasons for decline during the half-year.

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 30.09.2014	
No. of A/Cs	Amount	No. of A/Cs	Amount
35024	1348.00	34650	1184.71

The banks have achieved a figure of Rs.1184.71 crore upto 30.09.2014 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 two quarters 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 September, 2014 in financing Direct & Indirect Agricultural Advances are given as per Annexures 'A' and 'B' respectively (page no.67-68). Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given as per Annexure 'C' and Annexure 'D' (page no.69-70) respectively. The summarized position is as under:-

DIRECT AGRICULTURE ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			VARIATION	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the year	Over the Half Year
For raising crop	196.05	37.73	80.74	-115.31	43.01
Hi-Tech Agr.	5.55	2.31	1.68	-3.87	-0.63
Other Activities	3739.88	1200.45	1026.64	-2713.24	-173.81
Total	3941.48	1240.49	1109.06	-2832.42	-131.43

INDIRECT AGRICULTURAL ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			Over the year	Over the Half-year
	SEPT 2013	MAR 2014	SEPT 2014		
Indirect Agr. Including institutional	3790.26	8986.50	10448.02	6657.76	1461.52

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

	POSITION AS ON			Over the year	Over the Half-year
	SEPT 2013	MARCH 2014	SEPT 2014		
Total Agr. Adv.	7731.74	10226.99	11557.08	3825.34	1330.09

PERCENTAGE OF AGRICULTURE ADVANCES TO PRIORITY SECTOR ADVANCES

%age as on Sept 2013	%age as on March 2014	%age as on Sept 2014	Variation Over the Year	Over the Half-year
9.83	11.54	13.37	3.54%	1.83 %

The share of Agriculture Advances in Priority Sector Advances has increased by 3.54% over the year.

PERCENTAGE OF AGRICULTURE ADVANCES TO TOTAL ADVANCES

%age as on Sept 2013	%age as on March2014	%age as on Sept 2014	Variation Over the Year	Over the Half-year
1.18	1.40	1.61	0.43 %	0.21 %

Total Agriculture Advances have increased by Rs. 3825.34 crore over September, 2013. The percentage of Agriculture Advances to Total Advances stood at 1.61% as on 30/09/2014 as against 1.18 % as on 30/09/2013.

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 September 2013, March 2014 and September 2014 in Delhi are given in Annexure A, B, C, D & E (page no.71-75).

The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in crore)

	POSITION AS ON		
	SEPT 2013	MARCH 2014	SEPT 2014
Total Priority Sector Advances	78641.71	88605.09	86432.51
Credit to Micro Enterprises	18696.62	21975.37	22708.99
Credit to Small Enterprises	29764.41	33103.86	39908.58
Total MSE Advances	48461.03	55079.23	62617.57
% of Micro Enterprises to total MSE Advances	38.58	39.90	36.27
% of MSE Advances to Total Priority Sector Advances	61.62	62.16	72.45
Advances to Medium Enterprises	17201.58	19634.31	20845.85
Advances to Micro, Small & Medium Enterprises (MSME)	65662.61	74713.54	83463.42

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

	POSITION AS ON			VARIATION		% GROWTH	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the Year	Over the Half- year	Over the Year	Over the Half-year
MSE	48461.03	55079.23	62617.57	14156.54	7538.34	29.21	13.69

Advances under MSE Sector have increased by Rs.14156.54 crore over the year and by Rs.7538.34 crore during the half-year ended 30.09.2014. The YoY growth is 29.21%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(₹ in Crore)

	POSITION AS ON			VARIATION		% GROWTH	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the Year	Over the Half-year	Over the Year	Over the Half-year
MSME	65662.61	74713.54	83463.42	17800.81	8749.88	27.11	11.71

Advances under MSME Sector have increased by Rs.17800.81 crore over the year and by Rs.8749.88 crore during the current half-year ended September, 2014.

SICK MSME ADVANCES

The details of Sick MSME Units and Viability Study Undertaken are given in Annexure F to Annexure I (page 76-79).

CGTMSE Coverage

The details of units covered under CGTMSE Scheme are given in Annexure J and Annexure K (page 80-81). The summarized position is as under:-

(₹ in Crore)

	POSITION AS ON			VARIATION	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the Year	Over the Half-year
Amount	1429.11	1703.72	1218.54	-210.57	-485.18
No. of Units	8238	12311	8560	322	-3751

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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. 82-83).

The summarized position is as under:-

A) Direct Housing Finance

(₹in Crore)

Particulars	SEPT 2013	MARCH 2014	SEPT 2014	VARIATION	
				Over the Year	Over the Half-year
i) UptoRs 25 Lacs	8640.81	9830.20	9927.09	1286.28	96.89
ii) Above Rs 25 Lacs	19754.00	22160.36	23543.93	3789.93	1383.57
Total	28394.81	31990.56	33471.02	5076.21	1480.46

B) Indirect Housing Finance

Total	4272.86	6191.35	3746.20	-526.66	-2445.15
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TOTAL HOUSING FINANCE

Total Housing Finance	32667.67	38181.91	37217.22	4549.55	-964.69
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Direct Housing Finance has increased byRs.5076.21 crore over the year (YoY).
Indirect Housing Finance has decreased byRs.526.66crore over the year (YoY).
Total Housing Finance has increased byRs.4549.55crore 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 84).

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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 September, 2014 is given as Annexure (page no.85). 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	492
3.	No. of Applications Sanctioned	78
4.	Amt. of Loan sanctioned	318.18
5.	No. of Loan Cases Disbursed	51
6.	Amt. of Loan Disbursed	212.04
7.	No. of Apps. Rejected/Returned	184
8.	No. of Applications Pending	230

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 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.

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 76th SLBC meeting it was reiterated 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 10.10.2014, 282 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	309	68
2	Oriental Bank Of Commerce	123	42
3	Canara Bank	150	42
4	Punjab National Bank	216	28
5	Bank of India	97	44
6	Bank Of Baroda	123	14
7	Allahabad bank	86	7
8	Central Bank of India	96	5
9	UCo Bank	62	3
10	Syndicate Bank	142	2
11	Punjab & Sind Bank	113	5
12	Corporation Bank	96	1
13	Indian Overseas Bank	84	1
14	Bank of Maharashtra	41	0
15	State Bank of Patiala	51	1
16	Union Bank of India	87	1
17	Dena Bank	43	1
18	Indian Bank	62	0
19	Andhra Bank	47	10
20	Vijaya Bank	47	4
21	United Bank of India	32	0
22	SBBJ	31	2
23	Jammu & Kashmir Bank Ltd.	27	1
	Total	2252	282

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 September, 2014 as placed vide Annexure(page no.86). The summarized position is as under:

(Rs. in lac)

S.NO.	PARTICULARS	AS ON SEPT., 2014
1.	Annual Target	Nil
2.	Total No. of Appl. Received	211
3.	No. of Appl. Sanctioned	15
4.	Amt. Sanctioned	22.4
5.	No. of Appl. Disbursed	13
6.	Amt. of Loan Disbursed	14.4
7.	No. of Appl. Returned/Rejected	115
8.	No. of Appl. Pending	81

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.87-90).

The summarized position is given as under:-

RECOVERY POSITION AS ON SEPTEMBER 2014

AGRICULTURE

(₹in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014
7857.59	11346.17	8719.96	5169.93	8700.20	6346.21	2687.6 6	2645.97	2373.75	65.80	76.7	72.78

PMRY-PMEGP

(₹in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEP T 2013	MAR 2014	SEP T 2014
1052.57	1191.39	1161.71	421.65	472.17	500.13	631.32	719.22	661.58	40.04	39.63	43.05

SJSRY

(₹in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEP T 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014
427.18	424.42	436.59	177.97	186.53	196.00	249.21	237.89	240.59	41.66	43.95	44.89

DRI

(₹in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014	SEPT 2013	MAR 2014	SEPT 2014
194.31	135.39	164.69	80.77	68.11	98.35	113.54	67.28	66.34	41.57	50.31	59.72

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

In light of the abovereferred letter of Government of NCT of Delhi, it is proposed, subject to approval by the House, that the matter be dropped from the Agenda of SLBC meeting.

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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.91). 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	456	1110.71	897	1670.68	8170	13808.68

456 KCCs have been issued by all the Banks during the current quarter taking the cumulative figure to 8170. 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.92).

The Summarized position is as under:

(₹ 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	10	2.50	888	1410.00

Only 10 cards have been issued under the scheme during the quarter. Member banks are requested to start a campaign to increase 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 Annexure 16 (page no.93).

The summarized position is as under:-

SHGs FORMED 2014-15			
(Rs. in lac)			
UPTO 31.03.14	DURING THE QTR UNDER REVIEW	DURING THE CURRENT FINANCIAL YEAR 2014-15	CUMULATIVE
3829	33	54	3883

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	113	706.00	125	1111.20	2715	3932.37

3883 SHGs have been formed upto the quarter under review. Further 2715 Groups have been linked and loans amounting to Rs.3932.37 lac have been disbursed. The involvement of banks is required in formation and linkage of Self Help Groups. As approximately 69.92% of the SHGs formed have been credit linked, banks are requested to direct their efforts in linkage of SHGs also.

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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.

350 groups of JLGs have been formed during the quarter under review as reported by banks,taking the cumulative position figure to 1814 and 1429 JLGs have been linked and Loan amounting to Rs. 1187.34lacheve been disbursed as per Annexure 16 A (page no.94).

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

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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 September, 2014 is shown as per Annexure 17 (page no.95). The summarized position is as under:-

(₹ in Crore)

	SEPT 2013	MARCH 2014	SEPT 2014	VARIATION		%AGE TO PRIORITY SECTOR ADVANCES		
				Over the year	Over the Half- year	SEPT 2013	MARCH 2014	SEPT 2014
Total Advances to Women Entrepreneurs	7832.61	10163.84	10159.30	2326.69	-4.54	9.96	11.47	11.75

Advances to women entrepreneur have increased by Rs.2326.69 crore over the last year but decreased by Rs.4.54 crore during the half-year ended September, 2014. There has been an increase of 29.70 % on YoY basis. Member banks are advised to keep up the tempo.

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 September, 2014 is placed in Annexure18 (page no.96). The summarized position is as under:-

(₹in crore)

	AS ON			VARIATION	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the year	Over the Half- year
Credit to weaker section	4532.88	5132.10	4787.91	255.03	-344.19

Advances to Weaker Section have increased by Rs.255.03 crore over the year but it has declined by Rs.344.19 crore during the half-year ended September, 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 97). The summarized comparative position is as under:-

(Rs. in
Crore)

	AS ON			VARIATION	
	SEPT 2013	MARCH 2014	SEPT 2014	Over the year	Over the Half- year
Credit to Minority Communities	5134.24	6418.90	7277.44	2143.20	858.54

Advances to 'Minority Communities' have increased by Rs.2143.20crore over the last year and by Rs.858.54 crore during the half-year ended September, 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		
SEPT 2013	MARCH 2014	SEPT 2014	SEPT 2013	MARC H 2014	SEPT 2014	SEP T 2013	MARC H 2014	SEP T 2014
78641.7 1	88605.0 9	86432.5 1	5134.2 4	6418.90	7277.4 4	6.53	7.24	8.42

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 September,2014 is given as per Annexure (page no.99). The summarized position is as under:-

(₹in Crore)

	As on			VARIATION	
	SEPT 2013	MAR 2013	SEPT 2014	Over the year	Over the Half- year
Credit to Disabled Persons	125.99	143.16	144.46	18.47	1.30

Advances to disabled persons have increased byRs.18.47 crore over the previous year and by Rs.1.30 crore during the half-year ended September, 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 September, 2014 is placed as per Annexure (page no.100). The summarized position is as under:

(₹in Crore)

	As on			VARIATION	
	SEPTEMBER 2013	MARCH 2014	SEPTEMBER 2014	Over the year	Over the Half- year
Credit Under DRI Scheme	9.44	8.60	11.49	2.05	2.89

Advances under Differential Rate of Interest Scheme have increased by Rs.2.05 crore over the previous year and by Rs.2.89 crore during the half-year ended September, 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 June,2014 is placed at page no.101.The summarized position is as under :-

POSITION AS ON SEPTEMBER, 2014

(Rs. in lac)

	2013-14			2014-15 (upto30.09.2014)		
	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	403	609.56	608.26

Advances to Ex-Servicemen and Widows of Ex-Servicemen have been sanctioned aggregating toRs.1613.12 lacs to 708 beneficiaries during the year 2013-14 and Rs.609.56 lacs to 403 beneficiaries during the current Financial Year upto 30.09.2014 out of which Rs.608.26 lacs has been disbursed.

SEMFEX SCHEME

A statement showing advances made under SEMFEX Scheme by various Banks as on September,2014is placed at page no.102. The summarized position is as under :-

POSITION AS ON SEPTEMBER, 2014

(Rs. 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.

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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 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. During the 76th. SLBC Meeting, the Dy. Secretary, GNCTD informed 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.

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) 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 September, 2014. The data is placed at page no.103. All banks are requested to comply with the instructions contained in the abovestated circulars 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 September, 2014 is placed as Annexure (page no.104).

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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 September,2014 is placed as Annexure-25 (page no 104).

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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).

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.

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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

Although the LDM Offices have started working, but the LDM offices of SBI is not provided with adequate staff and other infrastructure despite assurance given by their representative in the last SLBC meeting to provide adequate staff and other infrastructure within one month.

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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 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 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.

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 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.
