

MINUTES OF 86th SLBC MEETING – NCT OF DELHI HELD ON 17.02.2017

The 86th SLBC Meeting-NCT of Delhi was convened by Oriental Bank of Commerce on 17.02.2017 at Hotel 'The Royal Plaza', 19, Ashoka Road, New Delhi. The following dignitaries graced the occasion:- The meeting was chaired by Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce; Sh. K.K. Saraf, Regional Director, RBI; Ms. Sindhu Pillai, Director, DFS, MoF, Gol; Sh. Abhishek Singh, IAS, DC (HQ), GNCTD; Shri Anand Prakash, GM (FIDD), RBI; Sh. Supriyo Ghosh, Director, IPB, Deptt. of Post, Ministry of Communication & IT, Gol; Sh. Manoj Kumar Dy. Secretary (Finance) GNCTD; Sh. Pardeep Chauhan, GM, Corporate Office, Oriental Bank of Commerce; Sh. K.K. Acharya, GM, Oriental Bank of Commerce & Convenor, SLBC-Delhi.

Besides, all Member Banks of SLBC-Delhi, LDMs, Senior Officials from Central Govt. and Govt. of NCT of Delhi participated in the meeting as per the list of participants attached.

At the outset, Shri K. K. Acharya, General Manager/ Convenor, SLBC NCT of Delhi welcomed all the dignitaries on the dais and other participants. Thereafter, he requested Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce to address the House.

Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce welcomed Ms. Sindhu Pillai, Director, DFS, MoF, Gol, who was attending the SLBC- Delhi meeting first time and other the dignitaries on the dais & participants. Thereafter, on Denomination/Withdrawal of Specific Bank Notes(SBN) of Rs. 500/- & Rs. 1000/- scheme he stated that the implementation for the scheme has been carried out across all the banks' branches and offices with great enthusiasm and resultant success. He also appreciated the good work done by the member banks, other Govt. Departments and their staff to complete this massive task in the welfare of the nation during the demonetization drive.

Further, he asked the member banks, LDMs to make all efforts for digitization and for maximizing digital transactions putting in maximum use of different mode such as POS machine, e-Wallet, UPI, USSD & Micro ATMs etc to make the less cash economy. (Action: All Member Banks and LDMs)

Under Annual Credit Plan 2016-17, he requested all the member banks and LDMs to make more efforts for advances under Priority Sector, particularly MSME advances to achieve the segment/sector wise targets under ACP. (Action: All Member Banks and LDMs)

On Aadhaar/Mobile Seeding, he requested to achieve 100% Aadhaar/ Mobile seeding by adopting common strategy formulated by the Government. Under PMJDY, he requested the Member Banks and LDMs to focus on Aadhaar/Mobile seeding, issuance and activation of RuPay cards/PINs. (Action: All Member Banks and LDMs)

Thereafter, Sh. Joshi requested Sh. K. K. Saraf, Regional Director, Reserve Bank of India to address the house.

Shri K. K. Saraf, Regional Director, Reserve Bank of India first of all welcomed Ms. Sindhu Pillai, Director, DFS, MoF, Gol and other participants. He also acknowledged the good efforts made by the entire banking Industry during the demonetization drive.



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He further stated that the performance under Priority Sector has been poor. By the end of December 2016, the achievement has been 65% only. He requested the Member Banks & LDMs to analyse the reasons for low performance particularly under MSME when there is good scope for MSME advances in NCT of Delhi. He requested to take immediate actions for increasing the Priority Sector Advances particularly MSME advances. (Action: All Member Banks and LDMs)

Thereafter, Sh. K. K. Acharya requested Ms. Sindhu Pillai, Director, DFS, MoF, Gol to address the house.

Ms. Sindhu Pillai stated that after going through the daily progress of flagship schemes of Govt. of India, it is found that the progress under Standup India has not been upto the desired level, in NCT of Delhi. Although, she appreciated the good work done by PNB, PSB, CBI and requested the banks lagging behind to take more initiative to achieve the desired results. LDMs have to play a very important role for success of the scheme. She requested the LDMs for making liaison with District Magistrates and MSME department for good proposals and to ensure that the loan sanctioned offline are also loaded on Standup India portal. She also requested NABARD to organise handholding and experience sharing events/ camps in coordination with SIDBI and LDMs. (Action: Member Banks/LDMs/NABARD/SIDBI)

Under Pradhan Mantri Mudra Yojana (PMMY), she appreciated the banks whose performance has been good and requested the banks lagging behind to work hard to achieve their annual targets under PMMY. (Action: Member Banks and LDMs)

Under Aadhar seeding in saving bank accounts, pensioners accounts and beneficiaries' accounts of other DBT schemes, she stated that the performance is not upto the mark and requested all the stake holders to put their best efforts to achieve target of 100% Aadhar seeding. She also requested the banks to take immediate action on the consent forms submitted with them for Aadhar seeding. On issuance and activation of Rupay Cards/PINs, she requested the banks to take more initiatives for improving their performance. (Action: All Member Banks and LDMs)

After that Sh. Supriyo Ghosh, Director, IPB, Deptt. of Post, Ministry of Communication & IT, Gol made the house aware about the latest development in Indian Post Payment Bank.

Thereafter, Sh. Manoj Kumar Dy, Secretary (Finance), GNCTD requested all other stake holders for putting their best efforts for 100% Aadhaar /Mobile seeding in a time bound manner. He also requested the Member Banks and LDMs for submission of regular progress of PoS machines and digital transactions in NCT of Delhi on the proper format. (Action: All Member Banks and LDMs)

Sh. Bhasker Pant, Dy. General Manager, NABARD briefed the house on conversion of KCC into Rupay Cards. He also briefed on the initiative taken by NABARD in coordination of SIDBI under Standup India scheme.

Sh. K. K. Acharya also requested the Member Banks, LDMs and all other stake holders to make all out efforts for digitization, maximum use of POS machines, e-wallets and Micro ATMs and to organise special camps in mission mode in coordination with LDMs, Distt. Administration for issuance/ activation of Rupay cards/PIN & opening of banks accounts of workers in organised and unorganised sectors. (Action: All Member Banks and LDMs)



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Thereafter Sh. K.K. Acharya gave the Agenda items wise presentation.

On submission of timely data by the member Banks to SLBC and LDMs it was pointed out that the District Coordinators of some of the banks are not submitting their data to LDMs timely despite of their repeated requests by way of e-Mails/SMS/Whatsapp/Phone Calls etc. SLBC has already written to the controlling heads in the matter. The controlling heads of the banks were again requested to take up the matter with their district coordinators for timely submission of data to LDMs. (Action: All Member Banks and LDMs)

On Automation of state Treasury, Sh. Manoj Kumar, Dy. Secretary (Finance) GNCTD informed the house that software and hardware have been installed and trial run is expected in by the end of February 2017 for this entire automation process and hopefully by the end of March 2017 the system will be implemented. (Action: GNCTD)

Under APY, the representative from UCO bank suggested to link Pradhan Mantri Suraksha Beema Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY) with APY so that if anything happens, the beneficiary may get insured amount. The representative of UCO Bank was requested to send the suggestion to PFRDA under copy to SLBC-Delhi. (Action: UCO Bank and PFRDA)

On pending insurance claims, the LIC/GIC & the concerned Member Banks were requested to take immediate action for disposal of all pending insurance claims lying pending with them. (Action: LIC/GIC, all Member Banks)

During the presentation on Roadmap for opening brick and mortar branches in the villages having population more than 5000 without a bank branch of a scheduled commercial bank, the matter was discussed by the house in length. On allotment of 5 villages with population >5000 and having Bank branches within a radius of 200 to 1000 meter i.e. Salem Pur Majra Burari (Central District), Saba Pur Shahdara (North East District), Mamoor Pur (North District), Salah Pur (South West District), & Qutab Vihar (South West District) for opening of brick and mortar bank branch, the house decided, as under:

LDM North vide their email dated 09.02.2017 informed that Kotak Mahindra Bank branch is situated at Mamoorpur Village Location. As such, there is no need for opening of Brick & Mortar Bank Branch at Mamoorpur Village.

For opening of Brick & Mortar Branch in remaining four villages, the villages were allotted as under:

Sr. No.	Name of the village having Bank branches within a radius of 200 to 1000 meter	District	Bank to whom village was allotted for opening of Brick & Mortar Br.	Present Banking Facility
1	Salem Pur Majra Burari	Central Delhi	Bank of Baroda	Nearest Branch of BOB is Burari at the distance of 0.5 KM
2	Saba Pur Shahdara	North East	Bank of Baroda	Nearest Branch of BOB is Mandoli at the distance of 0.5 KM
3	Salah Pur	South West	SBI	Mirjapur Dabas Branch of SBI is about 200 mtr away from the village and being

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4	Qutab Vihar	South West	SBI	Lead Bank of the District. As Qutab pur was already allotted to SBI. Being lead bank of the district and CSP of SBI already working the area
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It was also desired by the house that the Brick & Mortar branch in the above 4 villages should be opened latest by 31st March 2017 by the concerned banks to whom these villages have been allotted. (Action: BoB, SBI and LDMs Central, North East & South West Districts)

On FLC camps, Regional Director, RBI stated that the FLCs and the banks are not organising FLC camps on a regular basis. He requested all the LDMs/FLCs & Rural branches of the Banks to organise these camps on regular basis. (Action: LDMs/FLCs & Rural Branches of Banks)

Sh. Anand Prakash, GM, RBI stated that from 3rd to 7th April, 2017 RBI is going to celebrate Financial Literacy Week, instructions have been sent to the banks. On it the Member Banks and LDMs assured for their full cooperation to make the Financial Literacy Week a grand success. (Action: Member Banks and LDMs)

Sh. K. R. Sinha, ADG, UIDAI requested the Member Banks to provide them the data of Aadhar seeding under DBT schemes in NCT of Delhi for their necessary action in the matter at their end. (Action: Member Banks and LDMs)

Sh. Himanshu Joshi, Executive Director, OBC expressed his concern on low performance in Priority Sector under Annual Credit Plan (ACP) 2016-17. On it, Sh. K. K. Saraf, RD, RBI stated that being limited scope under agriculture advances in NCT of Delhi and good potential / scope for MSME advances, Member Banks, LDMs, SIDBI and other stake holders were requested to take more initiatives on priority basis for maximising the MSME advances to fill up the gap between the achievement and the mandatory target of 40% of Priority Sector Advances of Total Advances as set by the Govt. of India. (Action: Member Banks, LDMs & SIDBI)

Ms. Sindhu Pillai also stressed upon for more financing under MUDRA and Stand up India schemes to boost the MSE/MSME advances. She requested to create more awareness among the general public and the bank staff about the benefits and guarantee cover available under these schemes. (Action: All Member Banks, LDMs & SIDBI)

On Pledge Financing against Negotiable Warehouse Receipts (NWRs), Sh. Himanshu Joshi, ED, OBC requested Member Banks & LDMs to ensure correct reporting of Pledge Financing against Negotiable Warehouse Receipts (NWRs). (Action: All Member Banks and LDMs)

On Skill Loan financing, he also requested the Member Banks and LDMs to focus on skill loan financing to have the desired results (Action: All Member Banks and LDMs).

Sh. H.S. Hooda, representative from KVIC, informed that there is difference in no. of cases sanctioned and disbursed under PMEGP under online and offline data of the member banks. He requested for up-dation of all offline and online sanctioned and disbursed cases on the portal and also to ensure its up-dation on portal on regular basis to have the correct position under the scheme.



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Sh. Anand Prakash, GM, RBI requested to dispose off all pending cases and also to disburse all sanctioned cases without any further delay. (Action: All Member Banks and LDMs).

On Simplification of procedures of creation of charge/ mortgage of land and Levy of stamp duty on Agriculture loans, Sh. Manoj Kumar Dy. Secretary (Finance) GNCTD assured to take up the matter with concerned authority for an early action in the matter. (Action: GNCTD)

Sh. J.S. Rana, Dy. Secretary from Delhi Minority Commission requested the Member Banks and LDMs North East District to take more initiative to increase the advances to Minority Community upto the desired level of 15% in their District. (Action: Concerned Member Banks and LDM North East District)

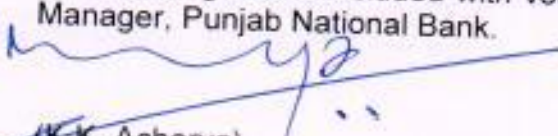
Sh. K.K. Saraf, RD, RBI requested the member banks to ensure that the CCTV cameras are put at all the ATMs, should remain in working conditions and record of footage are kept for specified period as per government guidelines. (Action: All Member Banks and LDMs).

Sh. Anand Prakash, GM, RBI stated that DLRC Meetings are not being held in NCT of Delhi. He requested all the LDMs to organise the DLRC meetings as per guidelines under lead bank scheme and the MP/MLA of the area should also to be invited in these meetings. (Action: All LDMs)

Sh. T. N. Krishna, Consultant (Planning), Directorate of Education Department, GNCTD stated that all the govt. schools of GNCTD have been mapped with different bank branches in NCT of Delhi for opening of students' accounts as well as Aadhaar/Mobile seeding etc. All the students of the schools must have a bank account and all accounts should be Aadhaar seeded so that all the govt. benefits to the students may be credited electronically, direct in their accounts under Aadhar enabled DBT scheme, as per govt. guidelines. He requested all the member banks to instruct & follow up with their branches for opening of students accounts and seeding of Aadhaar/ Mobile number therein particularly with the branches which are not cooperating in the matter. The list of such branches has already been sent to the concerned banks. He also assured full cooperation & support to the Banks from schools' side in the matter. (Action: Member Banks, LDMs, Directorate of Education, GNCTD).

All other agenda items were also discussed as per agenda book.

The meeting was concluded with vote of thanks from Dr. Rajesh Yaduvanshi, Zonal Manager, Punjab National Bank.


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

