

**Minutes of SLBC Sub- Committee Half Yearly Meeting on Priority Sector Advances – Delhi State held on 24.05.2017**

Half Yearly Sub-committee meeting on Priority Sector, CD Ratio in NCT of Delhi was held on 24.05.2017 at 12:00 noon at Oriental Bank of Commerce, Harsha Bhawan, E-Block, Connaught Place, New Delhi. The meeting was attended by Shri Vivek Srivastava, Asstt. General Manager, RBI; Shri Subhash, Asstt. General Manager, NABARD; LDMs; representatives from Member Banks and Other Department of NCT of Delhi.

At the outset Shri K.K. Acharya, General Manager and Convenor, SLBC, NCT of Delhi welcomed all the participants. He apprised the house about the progress made in Priority Sector Advances as under:

<b>CREDIT FLOW TO PRIORITY SECTORS AS ON 31.03.2017 (Amt. in Crore)</b>						
<b>Aggregate Advances as on</b>		<b>Credit to Priority Sector as on</b>		<b>% to Aggregate Advances</b>		<b>Variations</b>
<b>Mar-16</b>	<b>Mar-17</b>	<b>Mar-16</b>	<b>Dec-16</b>	<b>Mar-16</b>	<b>Mar-17</b>	<b>Over the year</b>
906044	933001	132432	126820	<b>14.62</b>	<b>15.00</b>	7490

In the following 10 banks Priority Sector Advances have decreased by more than 100 crore during the year ended as on 31.03.2017:

<b>SI.NO.</b>	<b>Name of the Bank</b>	<b>Decrease of PS advances over the year</b>
1	PUNJAB NATIONAL BANK	-2243
2	CENTRAL BANK OF INDIA	-1702
3	JAMMU & KASHMIR BANK LTD	-1224
4	ORIENTAL BANK OF COMMERCE	-954
5	HSBC BANK	-483
6	UCO BANK	-473
7	PUNJAB & SIND BANK	-433
8	CORPORATION BANK	-335
9	DENA BANK	-315
10	BANK OF MAHARASHTRA	-168

In the following 4 banks priority sector advances have been increased more than 500 crore during the year ended as on 31.03.2017:

<b>SI.NO.</b>	<b>Name of the Bank</b>	<b>Increase of PS advances over the year</b>
1	STATE BANK OF INDIA	8634
2	HDFC BANK	1675
3	YES BANK LTD	1351
4	RBL BANK LTD	587
5	KOTAK MAHINDRA BANK	530

**Position of MSE/MSME Advances as on 31.03.2017:**

(Rs. in crore)

	POSITION AS ON		
	March, 2016	Dec., 2016	March, 2017
Total Advances	906044	869364	933001
Total Priority Sector Advances	132432	126820	139922
Total MSE Advances	70580	69967	77150
% of MSE Advances to Total PS Advances	53.30	55.17	55.14
Adv. to Micro, Small & Med. Enterprises (MSME)	91668	86407	94900
% of MSME Advances to Total PS Advances	69.22	68.13	67.82
% of MSME Advances to Total Advances	10.12	9.94	10.17

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

A presentation on position of Priority Sector Advances as on March 2017 was also given during the meeting.

**CD Ratio:**

**District wise position of CD Ratio as on March 2016, Dec. 2016 and March 2017:**

S.No	NAME OF DISTRICT	CD RATIO POSITION AS ON			VARIATION	
		Mar-16	Dec-16	Mar-17	OVER THE YEAR	OVER THE QTR
1	EAST	21.98	18.39	18.27	-3.71	-0.13
2	WEST	21.33	19.42	20.02	-1.30	0.60
3	NORTH	20.93	16.92	17.79	-3.15	0.87
4	NORTH EAST	9.95	8.96	12.01	2.07	3.06
5	NORTH WEST	29.38	24.01	25.99	-3.39	1.98
6	SOUTH	55.39	46.02	48.52	-6.87	2.50
7	SOUTH EAST	70.98	52.98	77.91	6.93	24.93
8	SOUTH WEST	31.33	26.58	27.84	-3.49	1.26
9	CENTRAL	58.70	50.01	57.85	-0.85	7.84
10	NEW DELHI	174.98	163.81	150.44	-24.54	-13.37
11	SHAHDARA	34.27	41.04	39.73	5.46	-1.31
	<b>TOTAL</b>	<b>102.65</b>	<b>87.53</b>	<b>94.53</b>	<b>-8.12</b>	<b>7.00</b>

The CD Ratio was below 40% in seven districts as on 31.03.2017 namely East: 18.27%, West 20.02%, North: 17.79%, North East: 12.01%, North West: 25.99%, South West: 27.84% and Shahdara: 39.73%. In three districts i.e. East, North and North East, the CD ratio is below 20%. Concerted efforts are required in these districts to increase the CD Ratio.

The overall CD Ratio in NCT of Delhi increased from 87.53% as on December 2016 to 94.53% as on March 2017. However, the Banks/LDMs were advised to review the performance of their branches to augment the credit flow in their areas.

The meeting concluded with a Vote of Thanks.



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