

MINUTES OF 90th MEETING OF SLBC-NCT OF DELHI HELD ON 20.02.2018

The 90th Meeting of SLBC-NCT of Delhi was convened by Oriental Bank of Commerce, the convenor Bank on 20.02.2018 at Hotel 'Hans' 15, Barakhamba Road, Connaught Place, New Delhi-110001. The meeting was chaired by Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce, the convenor Bank. The other dignitaries who graced the occasion were Sh. K.K. Saraf, Regional Director, RBI; Ms. Sindhu Pillai, Director, DFS, MoF, Gol; Shri Anand Prakash, GM (FIDD), RBI; Sh. H.K. Batra, GM, Oriental Bank of Commerce, Corporate Office, Gurugram.

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

At the outset, Shri P. Sreedhar, General Manager & Convenor, SLBC- Delhi welcomed all the dignitaries on the dais and other participants. Thereafter, he requested Sh. Himanshu Joshi, Executive Director of OBC for his keynote address.

While welcoming all the dignitaries/ participants, Sh. Himanshu Joshi complimented SLBC, PFRDA, SIDBI, KVIC, Member banks, LDMs for successfully organizing workshops on APY, Stand up India and PMEGP and also for launching Financial Inclusion Campaign from 5th to 20th February, 2018 on Aadhaar seeding, updation & authentication, Social Security Schemes as well as for spreading financial literacy under the direction of DFS, MoF.

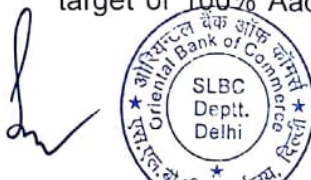
He further stated that a three day campaign is being organized by Industries Department, Delhi Govt. at Narela Industrial Estate under MSME Pakhwada to boost the MSME advances. He hoped that all member banks and LDMs will actively participate in such events whenever it is organized so as to boost the MSME advances which continues to be a focus area. **(Action: All Member Banks & LDMs)**

He also stressed upon the timely submission of data to SLBC/LDMs by the member banks and not to make frequent changes of their District Coordinators/Nodal Officers for the smooth functioning under Lead Bank Scheme. **(Action: All Member Banks)**

On Aadhaar Enrolment and Updation Centres, he stated that out of 10% branches identified for such centres, some of them have yet to be set up. Moreover, the centres which were already functional on paper, are yet to start working. He requested all the member banks to see that all the identified centres are set up and are actually functional. Details of these centres be displayed in other branches & also available on their website to boost the digital transactions & Aadhaar based payments. The latest status on the above be sent to SLBC-Delhi. **(Action: All Member Banks & LDMs)**

He expressed his pleasure on achievement of December 2017 targets under ACP 2017-18 and also requested to increase credit flow to Priority Sector particularly to MSME segment, more so, when the scope for agricultural lending is limited in Delhi due to geographical reasons.

On Direct Benefit Transfer (DBT) & Digitisation he stressed upon to achieve the target of 100% Aadhaar seeding under all Operative Saving & Current accounts and



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also to make all out efforts for maximizing the digitization. **(Action: All Banks & LDMs)**

Under Pradhan Mantri Jan Dhan Yojana (PMJDY), he stressed upon issuance & activation of RuPay cards in all the PMJDY accounts. **(Action: All Banks & LDMs)**

Thereafter, Sh. Sreedhar requested Sh. K. K. Saraf, Regional Director, RBI to address the house.

Sh. K. K. Saraf, Regional Director RBI showed his concern on low percentage of Aadhaar seeding in NCT of Delhi less than the %age at National Level and requested all member banks and LDMs to complete the task before 31.03.2018.

He also stated that data submitted by some of the member banks is not consistent and many times not submitted on time. He requested the member banks to introspect and ensure to submit the correct data timely. **(Action: All Member Banks)**

While discussing the pending issues with Delhi Govt., the house showed its concern on lack of senior level participation in most of the SLBC-Delhi meetings by Delhi Govt. There should be wider representation from their side for speedy action on the pending issues such as Geographical Information System (GIS), Automation of State Treasury, Simplification of procedures of creation of charge/ mortgage of land and levy of stamp duty on agricultural loans, persisting since long. **(Action: GNCTD)**

On Automation of Treasury, the representative from GNCTD informed the house that GePG system has been implemented in all PAOs for online payment to the vendors/supplier and other miscellaneous payment. Payment to the beneficiaries in respect of state as well as Central Govt. schemes is being made online through PFMS Portal of the Central Govt. The payment of salary at present is being arranged through ECS due to non-availability of utility in the GePG system for uploading of bulk payment details. Matter has been taken up with the office of the NIC, office of CGA, Ministry of Finance to provide the utility for bulk uploading of payment instructions in the GePG System. It is expected that the utility will be provided shortly and payment of salary and other allowances to the employees would also be arranged online through GePG Portal. **(Action: GNCTD)**

On opening of brick and mortar branch in the villages having population more than 5000 in remaining 2 villages i.e. Salah pur village and Salem Pur Majra Burari villages, out of total 15 villages, it was placed before the house that Bank of Baroda vide their mail dated 25.01.2018 has confirmed that their BC Kiosk at village Salempur Majra, Burari has been opened and started providing Banking Services. SBI vide their mail dated 14.02.2018 has also confirmed that their CSP at village Salahpur is activated and functioning. Now, no village above population of 5000 is left unbaked in NCT of Delhi as on date & all the 15 villages as per the list received from RBI has been covered i.e. 13 by Brick and Mortar branches and 2 by Banking Service Outlets i.e. BC Kiosk/CSP



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On Credit Deposit Ratio, Shri Saraf, RD, RBI stated that efforts should be made to ensure that in all the Districts where the CD ratio has been lower, it should be minimum at 40% as soon as possible. **(Action: All LDMs & Member Banks)**

Sh Anand Prakash GM RBI further added that special efforts should be done in this direction particularly in North East District where the CD ratio is below 20%. **(Action: LDM North East & All Member Banks)**

On the disparity of CD Ratio in Districts in NCT of Delhi, it was also emphasised that banks should report their Advance in the Districts where the Unit is located where the advance has been made. **(Action: All LDMs & Member Banks)**

On APY, Sh Joshi stated that SLBC-Delhi has organized a workshop on APY on 24.01.2018 in coordination of PFRDA to accelerate progress. He requested the member banks to make more efforts to achieve the Annual Goal set for March 2018 under APY. **(Action: All LDMs & Member Banks)**

On pending Insurance claims under PMSBY & PMJJBY, Sh. Himanshu Joshi stated that all pending cases particularly pending for more than 3 months should be disposed off without any further delay for timely help of the beneficiaries which are mostly from poor section of the society to achieve the real objective of the scheme. **(Action: All Member Banks, LDMs & LIC/GIPSA)**

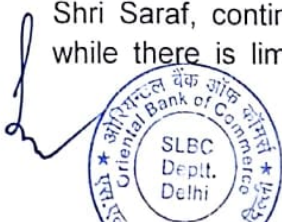
On availability of Mobile ATM in under served locality in the districts of NCT of Delhi, it was placed before the house that SLBC-Delhi is receiving request for opening of bank branch/ATM from time to time. Mobile ATM can serve the purpose of providing the services of cash withdrawal/ deposit in under served area/locality. LDMs can examine the feasibility for providing mobile ATM in their district, take up the issue with the banks of their districts for providing the services of Mobile ATM to the customers with pre-announced timings at various locations, as per the requirement. House approved the same for further action in the matter. **(Action: All LDMs & Member Banks)**

On Financial Literacy through various Skill Centres, Sh. Joshi asked the LDMs to ensure the uploading of digital contents in all the remaining Skill Centres also where uploading is pending.

Ms. Sindhu Pillai, Director, DFS, MoF, Gol further added that there should be data on 'How many students have been credit linked by the banks out the students those have already attended the sessions held at these Skill Centres'. **(Action: All LDMs & Member Banks)**

On Aadhaar Enrolment and updation facility in Banks' branches, Shri Shishir Sinha DDG, UIDAI added that per branch per station per day, enrolment is far below the expectations i.e close to 7 in a day, where as sufficient infrastructure is available to raise it to a minimum of 25 a day. He also assured all necessary support from their department. **(Action: All Member banks & LDMs)**

Shri Saraf, continued to emphasize on **Priority Sector lending** and repeated that while there is limited scope for agriculture advances in Delhi, but there is enough



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potential for MSME advances. He requested for more efforts under MSME sector to increase the level of priority sector advances. Member banks and LDMs were requested to closely monitor its progress in order to achieve the P.S. Targets as per RBI guidelines. **(Action: All Member banks & LDMs)**

On **credit flow under Education Loan scheme**, Ms. Pillai stated that it is mandatory for all the banks to route all the education loans only through Vidya Laxmi Portal and the applications received physically, are also uploaded on the portal as per time schedule. **(Action: All Member banks & LDMs)**

On **Pradhan Mantri Mudra Yojana (PMMY)**, Ms. Sindhu Pillai stated that the Banks which are lagging behind should put more efforts to achieve their Annual Targets.

On **Certified Credit Counsellors**, it was placed before the house that as per mail received from SIDBI on 15.02.2018, they have launched a programme on Certified Credit counsellor (CCCs) for MSMEs being its Implementing and Registration Agency (IRA) for CCCs on its portal (www.udyamimitra.in).

CCCs shall help banks in getting bankable leads/entrepreneurs/enterprises and the budding /existing entrepreneurs shall also get guidance in setting up establishing enterprises.

The aspirants CCCs shall have to clear an exam conducted by IIBF (Certificate Exam for MSME Finance) and thereafter apply on www.udyamimitra.in portal for boarding as CCCs. After due diligence, they shall be put on portal and they can start their services on fee basis. A brief write up on CCCs and a flyer received from outlining the eligibility criteria/ other details, has already been sent to all Member Banks/LDMs by SLBC on 16.02.2018. For any assistance, may contact on support@udyamimitra.in or call at 022-67221162. **(Action: All Member Banks & LDMs)**

On **'Housing for all'** scheme, the Member Banks were requested to follow up with their branches/field functionaries to popularize the scheme to expedite the progress & submit their subsidy claim to HUDCO & NHB invariably to mark their progress and also submit quarterly progress in time to SLBC-Delhi. **(Action: All Member Banks & LDMs)**

On **pending cases under PMEGP**, Sh. Himanshu Joshi requested the Member Banks & LDMs to take up with the concerned branches for disposal of all cases lying pending with them particularly the Banks' Branches where the pendency is high.

Assist. Director, KVIC also requested the member banks to disburse the amount in the cases sanctioned by them & claim the Margin Money to register their progress. SLBC-Delhi also organized a workshop on PMEGP on 24.01.2018 in coordination with KVIC. **(Action: All Member Banks & LDMs)**

Sh. Saraf requested the KVIC to take up the matter with their concerned authority on fixing the targets for Minority Communities under PMEGP, as desired by Delhi Minorities Commission, Delhi Govt. **(Action: KVIC/KVIB)**



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On **National Urban Livelihoods Mission (NULM)**, all Member Banks were requested to give special impetus for registering progress in NULM & submit the data to NABARD under copy to SLBC as per revised format. **(Action: All member banks & LDMs)**

On **Detection and Impounding of Counterfeit Notes**, RD RBI stated that only 16 banks have reported detection of counterfeit notes to RBI during the quarter ended Dec., 2017. 78% of counterfeit notes are reported by Private Sector banks and 22% by Public Sector Banks (PSBs). He requested the banks particularly PSBs to take appropriate action on detection on counterfeit notes and report as per RBI's instructions. **(Action: All Member Banks)**

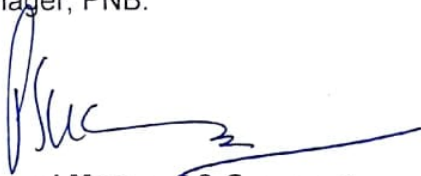
On **General Grievances**, RD RBI requested the Member Banks to relook at the numbers reported by them and to see that the pending cases are disposed off expeditiously as per guidelines. **(Action: All Member Banks)**

On **Stand Up India scheme**, Ms. Sindhu Pillai stated that progress under the scheme is slow, keeping in view the number of bank branches. She requested LDMs and Member Banks to focus on their SME branches and at least one case per SME branch must be done by March 2018. SLBC-Delhi organized a workshop on Stand up India on 24.01.2018 to accelerate progress **(Action: All Member Banks & LDMs)**

Under the **'Scheme for Skill Loans'** Member Banks & LDMs were requested to popularize the scheme at grass root level so that the deserving section of the society may get the benefit of the Scheme. Follow up with their branches/field functionaries to accelerate the progress and ensure submission of its quarterly progress to SLBC-Delhi, in time. **(Action: All Member Banks & LDMs)**

The other agenda items were also discussed.

The meeting was concluded with Vote of Thanks proposed by Sh. V. P. Jain, General Manager, PNB.



General Manager & Convenor,
State Level Bankers' Committee- Delhi.

