

Minutes of Meeting of Sub Committee to SLBC-Delhi to discuss/ review the achievements for the year 2017-18 and preparation of Annual Credit Plan 2018-19 held on 16.03.2018.

A meeting of Sub Committee to SLBC-Delhi was held on 16.03.2018 at 3.00 PM at Conference Hall 3rd Floor, Oriental Bank of Commerce, Harsha Bhawan, New Delhi to discuss/ review the achievements for the year 2017-18 and preparation of Annual Credit Plan 2018-19. The meeting was participated by RBI, NABARD, SIDBI, Major Public and Private Sector member Banks and LDMs.

At the outset, Shri P Sreedhar, GM & Convenor, SLBC Delhi welcomed Sh. Vivek Srivastava, AGM, RBI and officials from NABARD, KVIC, the member banks, LDMs and all other participants. (List of participants attached)

On Achievements under Annual Credit Plan (ACP) 2017-18, Sh. P Sreedhar stated that the achievements under total Annual Credit Plan (ACP) 2017-18 upto December 2017 was satisfactory where as under Priority Sector the achievement has been slightly below the targets i.e. 71.80% against the target of 75 % of Annual Targets. On it all the concerned banks and LDMs assured to improve the same during the current quarter ending as on 31.03.2018.

On preparation of Annual Credit Plan for 2018-19, Sh. P Sreedhar stated that the Annual Credit Plan for Delhi as a whole was consolidated on the basis of District wise Annual Credit Plan 2018-19 prepared & submitted by the respective LDMs keeping in view their targets and achievements under ACP-2017-18, Potential Link Credit Plan for 2018-19 of NABARD and scope for financing in their respective areas/districts.

The Representative from NABARD stated that Potential Link Credit Plan for 2018-19 prepared by them has already been sent to all concerned banks/depts. and Annual Credit Plan for 2018-19 is to be implemented from 01.04.2018.

During the meeting a power presentation was given by SLBC-Delhi on District wise achievements under Annual Credit Plan (ACP) 2017-18 and Annual Credit Plan for 2018-19 prepared by the LDMs.

The district wise & sector wise Annual Credit Plan 2018-19 submitted by the LDMs was reviewed / discussed with RBI, NABARD, respective LDMs & Member banks and was finalized with minor modification/ changes for some of the districts keeping in view the available potential, viability and feasibility of finance in their respective district/area.

The concerned LDMs were requested to submit the revised ACP 2018-19 of their district keeping in view the above modification/ changes.



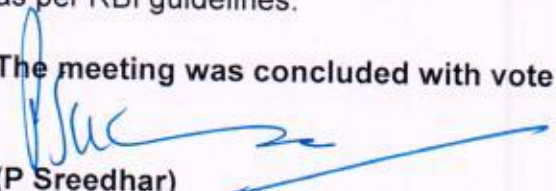
The consolidated ACP 2018-19 for NCT of Delhi as a whole prepared on the basis of revised district wise ACP 2018-19 as received from the LDMs, is as under:

(Amt. in crore)

	Annual Target 2017-18		Disbursement upto Dec, 17		Estimated Disbursement upto Mar, 18 based on Dec, 17		Annual Target 2018-19		% increase over ACP 2017-18	% increase of estimated Mar, 19 Achievement.
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	Amt.	Amt.
Priority Sector										
Agriculture	14762	6571	5618	7874	7491	10499	16139	9334	42.05	-11.09
MSME	149188	40991	102609	31923	136812	42564	170322	43735	6.69	2.75
Education	8815	772	7315	392	9753	522	8800	699	-9.41	33.93
Housing	21103	3072	16722	1694	22296	2258	24517	3434	11.77	52.06
Export Credits	7415	6418	1241	2000	1654	2666	3489	4188	-34.74	57.09
Social Infrastructure	3877	282	68	10	91	13	3118	286	1.53	2085.00
Renewable Energy	2205	180	16	54	21	72	880	184	2.57	156.13
Sub-total PS	207365	58287	133589	43946	178118	58595	227264	61861	6.13	5.57
Other PS	28971	4309	6039	1000	8052	1333	27425	4578	6.23	243.37
Total PS	236336	62596	139628	44946	186170	59928	254689	66439	6.14	10.86
Non Priority Sector										
Agriculture	109	1372	35	5130	47	6840	123	4071	196.72	-40.48
MSME	37934	60684	11769	11315	15691	15086	30568	62238	2.56	312.54
Education	8235	2714	1609	155	2145	206	8147	332	-87.78	60.67
Housing	16902	9053	11407	6184	15209	8245	17812	9876	9.09	19.78
Personal Loan	28913	5390	84661	6989	112881	9319	95561	6208	15.17	-33.39
Sub-total NPS	92093	79213	109480	29773	145973	39697	152211	82724	4.43	108.39
Other NPS	68376	127347	929808	343897	1239744	458529	236701	152941	20.10	-66.65
Total NPS	160469	206560	1039288	373669	1385717	498226	388912	235665	14.09	-52.70
Total ACP	396806	269156	1178915	418615	1571887	558154	643601	302104	12.24	-45.87

The ACP 2018-19 as finalized in the above sub-committee meeting will be placed in next 91st SLBC-Delhi meeting. In the meantime LDMs have been requested to get the approval of ACP 2018-19 of their district (as finalized in the above meeting) in their DCC/DLRC meeting. Meanwhile, please ensure to implement the same w.e.f. 01.04.2018 as per RBI guidelines.

The meeting was concluded with vote of thanks.


(P Sreedhar)
General Manager & Convenor,
SLBC-Delhi.
Encl.: As above