

MINUTES OF 85th SLBC MEETING – NCT OF DELHI HELD ON 28.11.2016

The 85th SLBC Meeting-NCT of Delhi was held on 28.11.2016 at Hotel 'The Royal Plaza', 19, Ashoka Road, New Delhi. The following dignitaries graced the occasion:- Sh. K.K. Sharma, IAS, Chief Secretary, Govt. of NCT of Delhi; Sh. K.K. Saraf, Regional Director, RBI; Sh. Dharmendra Sharma, IAS, Principal Secretary (Finance), GNCTD; Sh. A.K. Singh, IAS, Secretary- cum Commissioner Labour; Ms. Manisha Saxena, IAS, Secretary (Revenue) cum Divisional Commissioner, GNCTD; Sh. A.K. Dogra, Deputy Secretary, DFS, MoF, GoI; Sh. Rakesh Bali, IAS, Special Secretary (Finance), GNCTD; Shri Anand Prakash, GM (FIDD), RBI; Sh. Kumar Rakesh Sinha, Asst. Director General, UIDAI; Sh. Supriyo Ghosh, Director, IPB, Deptt. of Post, Ministry of Communication & IT, GoI; Sh. Pardeep Chauhan, GM, Corporate Office, Oriental Bank of Commerce; Sh. K.K. Acharya, GM, OBC & 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 Sh. K. K. Sharma, IAS, Chief Secretary, GNCTD, other dignitaries on the dais and all other participants. There after, he requested Sh K. K. Sharma to address the House.

Shri K.K. Sharma, first of all, welcomed all the dignitaries & other participants and stated that in today's meeting a specific issue "Withdrawal of Specific Bank Notes (SBN) of Rs. 500/- & Rs. 1000/- denomination" will also be discussed along with its regular agenda items.

He appreciated the good work done by the Banks, RBI, other State and Central Govt. Departments and their staff who are working hard day and night even on holidays and providing a very patient and sincere customer service for withdrawals of money and exchange of high value denomination Specific Bank Notes of Rs. 500 & Rs. 1000 in the welfare of the nation during the demonetization drive. There has been pressure at all level, which the staffs have managed pretty well.

He further stated that in the present scenario we are to work together and make all efforts for digitalization of banking and also take initiatives for maximum transactions through online and mobile banking. We have also to take initiatives for popularizing and putting in maximum use of POS machine, e-Wallet & Micro ATMs etc.

Special camps are being organized in mission mode in coordination with Banks, LDMs, State and District Administration, District Collectors and Labour Officer in all the 11 Districts of NCT of Delhi w.e.f. 26.11.2016 including holidays for opening the bank accounts of workers in unorganized and organized sector who do not have their Bank Account as of now, for Aadhaar /Mobile Seeding & distribution of Aadhaar / PINs & to educate the General Public how to use Rupay Cards/PINs etc. The Response of these camps organized in NCT of Delhi is encouraging.

He also sought the suggestions for making the drive more successful and for maximizing the cash less transaction, particularly while receiving salary and expending money. He asked the participants to encourage people for the maximum use of Debit/Credit cards and using other means of making cashless Payments. He further asked for installation of maximum POS machines at different locations in NCT of Delhi. He further stated that Ms. Manisha Saxena,



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IAS, Secretary (Revenue) GNCTD has been designated as a Nodal officer on part of GNCTD for all these activities.

After that Sh. Shri K. K. Saraf, Regional Director, Reserve Bank of India addressed the house. He, first of all, discussed the issues arising out of demonetization drive and stated that we have to open the accounts of the section of the society who are not having their accounts as on date. He also stressed upon seeding of Aadhar/ Mobile, issuance and activation of RuPay Cards/PINs to the maximum. He urged upon to work on it in a mission mode to complete the task.

Shri K. K. Sharma sought the feedback from the participating officials on present situation after "Withdrawal of Specific Bank Notes (SBN) of Rs. 500/- & Rs. 1000/- denomination"

Sh. A. S. Thakur, GM, SBI & Sh. Rajesh Yaduvanshi, Zonal Manager PNB informed that camps are going on at different locations in NCT of Delhi for opening of accounts. BCs are being used for this purpose and Micro ATM are also being deployed. Actions are being taken to procure more POS machines. Banks are doing to the maximum to help the general public.

Sh. A. S. Thakur informed that they are working on e-Wallet (SBI buddy) adding some new features to make it user friendly.

Sh. A. K. Singh, IAS Secretary cum Commissioner Labour informed that large number of accounts of labours & their contactors are being opened in coordination with Employers, labour contractors, their associations, banks, Labour officials, District Magistrate and concerned LDMs as there is a need to reach out for opening of accounts of this section of society to ensure payments to labourers by way of cheque/ bank drafts or ECS Transfer.

Sh. K.K. Sharma suggested to organise the camps at the locations of Employers, Associations, Contractors' site and Major fruit and vegetables Mandis etc. to facilitate the labours and contactors and to make these camps more effective.

Sh. Saraf suggested to organize these camps at MSME clusters and then spread to other areas.

Ms. Manisha Saxena, Secretary (Revenue) cum Divisional Commissioner stated camps are being organized in all the districts of NCT of Delhi at certain static locations in coordination with Bank, LDMs, District Magistrate, Labour Officers and have a very good response. On the POS front, she suggested for organizing awareness workshops with trader association.

Sh. Sanjay Chaturvedi, GM, IDBI informed that their Outsourced Sales Team is penetrating the areas like Wazirpur, Mayapuri and also holding these camps at these places along with holding of static camps.

Sh. Pradeep Chauhan, General Manager, Corp. Office Gurgaon also informed that Oriental Bank is also holding camps at the locations of their corporate clients to open the accounts of their employees.

Sh. Kumar Rakesh Sinha, Asstt. Director General, UIDAI stated that in Delhi Aadhar penetration is very good as compared to rest of the country. He further stated that Banks are big partner of UIDAI working as a registrar in providing Aadhar and assured for all support from UIDAI on this front. On procedure of modification of Aadhaar's details, he explained that details of Aadhaar can be



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modified in three ways i.e. Online, through post & through visiting nearby PEC with supporting documents.

Sh. A. K. Dogra, Deputy Secretary, DFS, MoF, GoI asked all the stake holders to accelerate the distribution and activation of Rupay cards and PINs where ever these are pending.

Thereafter, the agenda items were taken up by Sh. K.K. Acharya GM & Convenor, SLBC-Delhi.

Sh. K. K. Saraf stated that two issues which have been pending on this forum for a long time. One is Automation of Treasury and the other is up-dation of Sub Service Areas under the respective districts in NCT of Delhi which require expeditious action.

On Automation of Treasury, Sh. Manoj Kumar, Deputy Secretary (Finance) GNCTD, informed the house that they are waiting that the software is procured by the vendor and is expected to be implemented by the end of December 2016.

On updation of Sub service areas under GIS, Ms. Manisha Saxena informed that Govt. of NCT of Delhi is working on it and hopefully it will be done soon.

On Enactment of Public Money (Recovery of dues) Act, the house was informed that Sh. Rajeev Kumar, Sub-Divisional Magistrate-(HQ), Divisional Commissioner, GNCTD vide their endorsement letter no. F. 36(70)/Coord/ Div. Comm/2015/9307 dated 20.07.2016, originally addressed to the Deputy Secretary-V (Finance), GNCTD, mentioned that "legislation already in force, is sufficient for the recovery of dues against the loan already given by the Banks and other financial institutions. As such there is no need for any new legislation as proposed by SLBC". It had already been discussed during 84th SLBC Meeting held on 22.08.2016. Keeping in view the above, the matter was dropped.

On submission of quarterly SLBC data, the house was informed that this time most of the member banks submitted the data for Qtr ended Sept, 2016 timely. But some of the banks still submitted the data later than the mandatory cut-off date of 15th October 2016 and several mistakes were also observed. On it Sh. Saraf requested the remaining banks to submit their data to SLBC on time and it should be correct and consistent.

On Aadhar Seeding, Member Banks and LDMs were requested to put their all efforts to make it 100% as desired.

On account opening, issuance and seeding of Aadhar/Mobile, issuance and activation of RuPay Card/PIN, Sh. K. K. Sharma, Chief Secretary, GNCTD asked all the stake holders including banks to see that the a/cs of all the persons are opened who have not yet their bank account and ensure that Aadhar /Mobile number is seeded and RuPay card/PINs are issued and activated to maximise the cashless transactions.

On pendency of Insurance claims under PMJDY, PMSBY and PMJJBY, concerned banks/ insurance companies were requested to ensure disposal of all pending cases at the earliest particularly which are pending for more than three months.

On achievement under ACP 2016-17 up-to Sept, 2016, Member Banks/LDMs were requested to ensure to achieve their quarterly targets under Priority Sector also.



MINUTES OF 85th SLBC MEETING – NCT OF DELHI HELD ON 28.11.2016

On Priority Sector advances, Sh. Anand Prakash, GM RBI requested all Member Banks to take immediate steps to increase their Priority Sector Advances particularly the banks which are having less than 10% priority sector advances of total advances.

The Nodal Officer from Higher Education Deptt of GNCTD informed the house that total 388 applications are pending as on date with 13 banks (Allahabad bank-17, Andhra Bank-9, BOB-21, Canara Bank-19, Corporation Bank-17, IDBI Bank-11, Indian Bank-7, OBC-8, PNB-47, SBI-137, Syndicate Bank-17, Union Bank-21 and Vijaya Bank-57) and also requested the member banks to update the status of application on website on regular basis.

On disposal of pending cases, Sh. K. K. Sharma requested all concerned banks to review the status of these pending applications and ensure to dispose of these cases within stipulated period of 30 days.

On MSME, Sh. Dogra stated that MSME advances have decreased over March 2016 which needs to be increased.

Sh. Anand Prakash, RBI also stated that there should be minimum 20% increase under MSME over the year. It is a matter of concern that in spite of conducting town hall meetings and workshops with officers dealing with MSME advances, there is no pickup under this sector.

Sh. Saraf requested all major banks to put their maximum effort and take lead on this front.

On PMMY Sh. Pradeep Chauhan, GM, Corporate Office, OBC requested all Member Banks to focus on MUDRA loans as the demand/requirement of small traders/entrepreneurs might have gone up during the demonetization drive and Banks are to support them, as MUDRA is a very ambitious programme of Govt. of India.

Under PMEGP, concerned member banks were requested to dispose of all the pending cases.

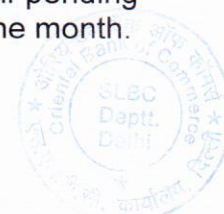
Under NULM, member banks were requested to take necessary action to achieve the allocated targets and to submit the information on revised format directly to NABARD under copy to SLBC-Delhi.

On the issues of 'Simplification of procedures of creation of charge /mortgage of land' and 'Levy of stamp duty on Agricultural loans', it was informed that SLBC-Delhi has already written to GNCTD on 11.07.2016 and again on 28.10.2016 to expedite the matter. GNCTD was again requested to take necessary action on these issues considering the suggestions of the standing committee.

On financing to JLG of Bhoomiheen Kisan, LDMs and member banks were again requested to follow up with their branches having the scope of financing under JLG for 'Bhoomiheen Kisan' so that financing can be made to them.

On advances to disabled persons, Sh. Saraf asked the member banks to look into the matter as the advances to this section of society has declined over March, 2016.

On General Grievances, Member Banks were requested to dispose of all pending cases at the earliest particularly those which are pending for more than one month.



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On Security issue, Sh. K. K. Saraf asked the member banks to ensure that CCTV cameras installed at ATMs, are working.

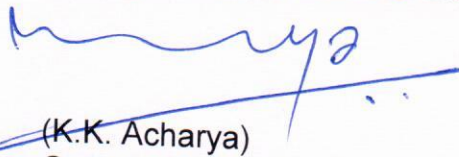
On Stand Up India, all LDMS/bank branches must login who have yet not loge in on the portal and ensure to dispose of all cases lying pending with them.

Sh. Anand Prakash, GM, RBI informed that DLRC Meetings are not being held in NCT of Delhi. He asked the LDMs to organise the same as per RBI guidelines. The District Magistrate and all other members of DCC meeting are to attend these meetings. People representative (MP/MLA) of the area should also be invited in these meetings.

He further stated that RBI has issued guidelines on revival of MSME. Member banks were requested to operationalise these revised guidelines after necessary approval from their respective board.

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

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



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

