

Minutes of 10th Bi-Annual Meeting of SLBC-Delhi Convenor Bank, Oriental Bank of Commerce with LDMs of NCT of Delhi held on 28.11.2016

The 10th Bi-Annual Meeting of SLBC Convenor Bank, Oriental Bank of Commerce with LDMs of NCT of Delhi was held on 28.11.2016 with SLBC-Delhi Convenor Bank, Oriental Bank of Commerce. The list of participants is enclosed.

Sh. K.K. Acharya, GM and Convenor SLBC-NCT of Delhi welcomed all the participants. All agenda items of above 10th Bi-Annual Meeting were also covered during 85th SLBC-Delhi meeting held on 28.11.2016.

Confirmation of Minutes of The 9th Bi-Annual Meeting Held On 20.05.2016:

Since no suggestion has been received on the minutes of 9th Bi-Annual meeting already sent to all concerned, same was taken as confirmed.

Minority Community:

LDMs of Central and North East, two identified minority concentrated districts in NCT of Delhi should contact the office of minority community Commission, Delhi for formulation of schemes for minority communities

Out of above two identified district, in Central District the percentage of Advances to Minority Community to Priority Sector Advances has increased from 31.46% to 31.76% during the quarter under review. In North East District it has increased from 9.57% to 10.26% during the period.

LDMs of Central and North East, were again requested to take necessary initiative on organizing scheme specific and financial literacy camps in their districts in coordination with minority commission, NCT of Delhi and will inform the progress to Minority Commission, Delhi as well as to SLBC-Delhi in the matter.

Financial Inclusion:

Roadmap for opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank:

LDM South West vide his letter dated 16.08.2016 written to his local head office has informed that Qutabpur village is Ujad Kheda (no physical structure). Newly inhabited Colony i.e. Qutab Vihar is fully covered with Banking facilities and recommended that the area in question (Qutabpur / Qutab Vihar) may be treated as fully covered with banking facility. Keeping in view the above facts, the matter was dropped during the 84th SLBC- Delhi meeting

As per list of 15 villages having population of more than 5000 received from RBI, the final summarised position for opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank is, as under:

Villages with population >5000	Villages with population >5000 already having a bank branch of Scheduled Commercial Bank	Villages with population >5000 are having Bank branches within a radius of 200 to 1000 meter
15	10	5



Minutes of 10th Bi-Annual Meeting of SLBC –Delhi Convenor Bank, Oriental Bank of Commerce with LDMs of NCT of Delhi held on 28.11.2016

Opening of bank branch- villages with population above 2000:

SLBC vide their mail dated 12.04.2016 sent the list of 70 villages in reference as per Census 2011 as received from RBI to all LDMs to identify the villages with population above 2000 without a bank branch. The status of Bank Branches in all the 70 villages has been received from the LDMs. Summarized position of the same is as below which has already been sent to RBI:

S. No.	Particulars	No. of Villages
1	Total Villages	70
2	Out of which Report Received	70
2.1	Villages having already Bank Branches	42
2.2	Village having branches of nearby Banks with in radius of 0.5KM to less than 3 KM	25
2.3	Village having branches of nearby Banks with in radius of 3 KM to 4 KM falls under South West District.	3

Priority Sector advances:

Priority Sector advances have increased by Rs. 34281 Crore on YoY basis registering an increase of 29.28% whereas over March 2016, the Priority sector advances increased by Rs. 18948 crore i.e. 14.31%.

The percentage of Priority Sector Advances to Total Advances increased from 14.59% to 15.73% on YoY basis, whereas over March 2016, it increased from 14.62% to 15.73%. Out of 40 member banks, in following 11 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 30.09.2016 out of which 8 are Public Sector Banks and remaining 3 are Private Sector Banks :

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A. Public Sector Banks		
1	UNITED BANK OF INDIA	5.32
2	STATE BANK OF MYSORE	5.36
3	INDIAN BANK	5.57
4	STATE BANK OF HYDERABAD	5.81
5	IDBI BANK	8.52
6	STATE BANK OF PATIALA	8.71
7	BANK OF INDIA	9.12
8	BHARTIYA MAHILA BANK	9.79
B. Pvt. Sector Banks		
1	INDUSIND BANK	4.13
2	FEDERAL BANK LTD	5.30
3	AXIS BANK	7.73



Minutes of 10th Bi-Annual Meeting of SLBC –Delhi Convenor Bank, Oriental Bank of Commerce with LDMs of NCT of Delhi held on 28.11.2016

All LDMs were requested to follow up with the Banks in their districts to so as to post handsome increase under the segment as there is a wide gap between the achievement and the mandatory target of 40% set by the Government of India.

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 1292 Crore on YoY basis over the September 2015 and Rs. 1016 Crore over the March 2016. In terms of percentage of SC/ST advances to Priority Sector Advances has increased from 2.89% to 3.09% on YoY basis.

LDMs were requested to follow up with the Banks to increase credit flow to SC/ST.

MSE / MSME Advances:

The MSE advances have increased by Rs.8422 crore i.e. 13.07% on YoY basis where as during the Half Year ending September 2016, it increased by Rs.2279 crore i.e. 3.23%

MSME advances have increased by Rs.6438 crore i.e. 7.75% on YoY basis where as during the Half Year ending September 2016, it is decreased by Rs. 2118 Crore i.e. 2.31%.

Town Hall Meetings are being conducted by RBI to promote lending to MSEs. There is enough scope for lending to MSEs and Medium Industry Advances in NCT of Delhi. The clusters identified by RBI also provide good scope for MSE/MSME lending. LDMs were requested to follow up with the Banks in their district to increase the MSE/MSME advances.

Review of CD ratio:

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio is still below 40% in seven districts as on 30.09.2016 namely East: 19.24%, West 20.98%, North: 21.34%, North East: 11.55%, North West: 27.30%, South West: 28.62% & Shahdara: 39.34%. In two district i.e. North East and East, the CD ratio is below 20%. Concerted efforts are required in these districts particularly in North East and East district to increase the CD Ratio.

The matter has already been discussed at various forums that due to creation of Hub, the CD ratio in some of the districts came down when the overall CD ratio of the banks for the state as a whole is satisfactory

The CD ratio is being reviewed for the NCT of Delhi, as a whole, which is satisfactory i.e. 100.12%.

However the Lead Banks should ensure that wide disparity in the ratios between different Districts / Regions is avoided in order to minimize regional imbalance in credit deployment. The LDMs banks may review the performance of their district and take necessary steps to augment the credit flow.



Minutes of 10th Bi-Annual Meeting of SLBC –Delhi Convenor Bank, Oriental Bank of Commerce with LDMs of NCT of Delhi held on 28.11.2016

DBT:

As per the decision taken by Govt. of India, the benefits under various welfare schemes of Central and State Government are to be paid electronically direct to the credit of the bank accounts of the beneficiaries. The accounts of beneficiaries are being opened and Aadhaar Numbers are being seeded and are mapped on the NPCI Server within 24 hours.

Aadhar/Mobile Seeding:

There should not be any delay in seeding of Aadhaar/Mobile Number and backlog, if any, should be cleared without further loss of time. LDMs were requested to organize special Camps for Aadhar/Mobile seeding in coordination with District / State administration and to ensure participation by all the Banks to complete the task of Aadhar seeding as per expectations of the Government.

Annual Credit Plan:

Under Annual Credit Plan 2016-17, during the half year of FY 2016-17, the achievement under Priority Sector is 36.79%, under Non Priority Sector 59.33% and under Total ACP the achievement is 53.95% (against the target of 50% of Annual Credit Plan 2016-17).

LDMs were requested to follow up with the banks' branches in their district to ensure sector wise targets also.

(ii) **PMEGP:** The summarized position under PMEGP as on 30.09.2016 is as under:-

S. No.	PARTICULARS	As on Sept., 2016 (Rs. In lac)
1.	Annual Target(Physical)	150
1-A	Annual Target for SC	25
2.	Total No. of Applications Received	502
3.	No. of Applications Sanctioned	77
4.	Amt. of Loan sanctioned	534
5.	No. of Loan Cases Disbursed	70
6.	Amt. of Loan Disbursed	446
7.	No. of Apps. Rejected/Returned	305
8.	No. of Applications Pending	120

LDMs were requested to follow up with the banks' branches in their district to immediately take necessary steps for disposal of all applications received under the scheme to achieve the allocated targets including target fixed for SC category.

The meeting was concluded with vote of thanks.


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

