

**7<sup>TH</sup> BI-ANNUAL MEETING OF MD & CEO OF SLBC CONVENOR BANK,  
ORIENTAL BANK OF COMMERCE WITH LDMs OF NCT OF DELHI**

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**AGENDA NO. 1**

**CONFIRMATION OF MINUTES OF THE 6<sup>TH</sup> BI-ANNUAL MEETING HELD  
ON 18.11.2014**

The 6<sup>th</sup> Bi-annual Meeting of CMD of SLBC Convenor Bank, Oriental Bank of Commerce with LDM of Delhi State was held on 18.11.2014. The minutes of the meeting have already been sent to all concerned. A copy of the same is attached herewith as Annexure . A. Since no suggestion has been received on the minutes, the same may be taken as confirmed.

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**AGENDA NO. 2**

**ACTION TAKEN AND PRESENT STATUS ON ACTION POINTS  
EMERGED DURING THE 6<sup>TH</sup> MEETING**

<b>Sr. No.</b>	<b>Action Points</b>	<b>Action By</b>	<b>Action Taken and Present Status</b>
1.	SLBC to review the CD Ratio in the next SLBC Meeting.	SLBC	CD Ratio has been made one of the Agenda Items for review in the SLBC Meetings. CD Ratio has increased by 5.53% from 101.83% as on March, 2014 to 107.36 as on March 2015. Although, CD ratio is above the acceptable level but district wise CD ratio in 4 districts is much less than 30%.LDMs of these districts have been advised to find out the reasons and the matter be pursued with the deficient performers. The CD Ratio still remained low in three districts North East: 18.58%. West: 28.33% and North: 30.08%. However the CD Ratio of Shahdara has increased from 28.24% as on Dec-14 to 42.32% as on Mar-15. More efforts are required to increase the CD Ratio in remaining districts
2.	All concerned banks to open Ultra Small Branches at the earliest as per DFS guidelines.	All concerned Banks	72 USBs have been opened so far and 3 USBs are yet to be opened (one each by Corporation Bank, Syndicate Bank and Vijaya Bank).
3.	All banks to make efforts to increase Priority Sector Advances particularly to MSE, Housing, and Education etc. at least 15% by March 2015.	All banks	Priority Sector Advances have increased by Rs.12815.35 crore during the financial year 2014-15 registering a 14.46% increase over March, 2014. The percentage of Priority Sector advances to Total Advances was 12.52 % as on March, 2015 as against 12.12 % as

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			on March, 2014. During SLBC Sub-Committee meeting on Priority Sector held on 30.04.2014, it was urged upon by RBI that the banks in Delhi should strive to increase the percentage of Priority Sector Advances to Total Advances to, at least, 15% by March, 2015 in a phased manner and the banks which have already achieved the percentage of 15 % should increase it, at least, by another 2.5% by June, 2015.
4.	All the 20 villages with population below 2000 stand covered.	All concerned Banks	Out of 21 villages, 20 villages have been covered so far and one village namely Pur Shahdara was not traceable as reported by SBI. However SBI has submitted a certificate from revenue department that village Pur Shahdara is inhabited. So all the 20 villages stands covered.
5.	All banks to achieve the allotted ACP targets.	All concerned Banks	The Districtwise ACP target for 2014-15 has been surpassed by an achievement of 237.11%.
6.	Aadhaar Seeding within 24 hours on receipt of the beneficiaries details.	All Banks	Seeding/mapping of Aadhaar numbers into the account of beneficiaries is being completed timely. A meeting was convened by SLBC Delhi with the LDMs/ Nodal Officers- District Level Coordinators of Oil Marketing Companies (OMCs) and UIDAI officials to discuss the strategy to bridge the gap between the Aadhaar seeding with LPG distributor and Banks. The Meeting was held on 27.02.2015 and the Minutes are circulated to all the member banks and concerned officials for their necessary action.

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**Agenda No. 3**

**FINANCIAL INCLUSION**

- **Providing Banking outlet/facilities in unbanked villages having population 2000 and above**

110 villages having population above 2000 were identified as unbanked in Delhi State. All the 110 villages have already been covered under FIP.

- **Providing Banking outlet/facilities in unbanked villages having population below 2000**

21 villages have been identified in this category. Out of these 21 villages only 20 villages have been covered so far. Only one village namely Pur Shahdra was not traceable as reported by SBI, since the village is existing in Revenue Record, SBI has submitted a certificate from revenue department that village Pur Shahdra is in-habited .So all the 20 villages stand covered now.

- **Establishment of Ultra Small Branches in term of DFS circular dated 28/12/2011 and 09/02/2012.**

77 villages with population 2000 and above have been covered by BCAs, in which USBs were to be opened. Out of these villages,72 USBs and 2 Brick & Mortar Branches have been opened so far and 3 USBs are yet to be opened (one each by Corporation Bank, Syndicate Bank and Vijaya Bank). These banks are requested to open USB expeditiously.

- **Allocation of village to banks under Service Area Approach based on Gram Panchayat as a unit.**

Gram Panchayat System is not existing in Delhi State.

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**Agenda No. 4**

**PRIORITY SECTOR LENDING**

**Credit flow to Priority Sector (Agriculture, KCC, weaker section, minority community, education, MSME etc.), identifying problems / bottlenecks and steps to overcome.**

Priority Sector Advances has increased by Rs.12815.35 crore during the financial year 2014-15 registering a 14.46% increase over March, 2014. The summarised position is as under:-

(Rs. In Lacs)

	<b>MAR 2014</b>	<b>MAR 2015</b>	<b>Growth</b>	<b>%Growth</b>
<b>PS ADV.</b>	88605.09	101420.43	12815.35	14.46%
<b>TOTAL ADV.</b>	73091120.38	81015227.59	7924107.21	10.84%

The percentage of Priority Sector advances to Total Advances was 12.52 % as on March, 2015 as against 12.12 % as on March, 2014.

14 banks have reported decline during the financial year 2014-15 as per details given below.

<b>Sl. No.</b>	<b>Name of Bank</b>	<b>Decrease in %age over Mar 2014</b>
1.	UNITED BANK OF INDIA	-27.04
2.	PUNJAB & SIND BANK	-25.12
3.	STATE BANK OF PATIALA	-22.83
4.	STATE BANK OF BIKANER & JAIPUR	-22.77
5.	UCO BANK	-21.48
6.	STATE BANK OF HYDERABAD	-17.43
7.	ORIENTAL BANK OF COMMERCE	-17.39
8.	DENA BANK	-15.71
9.	BANK OF INDIA	-9.76
10	AXIS BANK	-9.20
11	HDFC BANK	-5.57
12	CORPORATION BANK	-5.53
13	NAINITAL BANK LTD	-1.73
14	INDIAN BANK	-1.21

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In the following 6 banks Priority sector Advances have decreased by more than Rs.100 crore during the half year ended as on 31.03.2015.

(Amt. in crore)

S.No.	NAME OF THE BANK	P.S. Advances decreased during the half year ended as on 31.03.2015
1	HDFC BANK	-454.44
2	UNION BANK OF INDIA	-188.48
3	CORPORATION BANK	-185.25
4	UNITED BANK OF INDIA	-158.54
5	DENA BANK	-137.81
6	STATE BANK OF PATIALA	-127.28

Due to fast urbanization in Delhi State, Agriculture Land available for cultivation is shrinking and the scope of Agriculture related loans is very low. All LDMs are requested to pursue all the banks in their district to increase advances in other segments of PSAs, i.e, indirect agriculture, MSE, Education Loans, and Housing Loans etc.

During SLBC Sub- Committee meeting on Priority Sector held on 30.04.2014, it was urged upon by RBI that the banks in Delhi should strive to increase the percentage of Priority Sector Advances to Total Advances to, at least, 15% by March, 2015 in a phased manner and the banks which have already achieved the percentage of 15 % should increase it, at least, by another 2.5% by June, 2015.

The revised guidelines on Priority Sector as under:

1. New Categories that will form part of priority sector, in addition to the existing categories. Medium Enterprises Social Infrastructure & Renewable Energy.
2. Social Infrastructure: Bank loans up to a limit of 5 crore per borrower for building social infrastructure for activities namely schools, health care facilities, drinking water facilities and sanitation facilities
3. Renewable Energy: Bank loans up to a limit of 15 crore to borrowers for purposes like solar based power generators, biomass based power generators, wind mills, micro-hydel plants and for non-conventional

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energy based public utilities viz. street lighting systems, and remote village electrification. For individual households, the loan limit will be Rs. 10 lakh per borrower

4. Priority Sector Lending Certificates: The outstanding priority sector lending certificates (after the guidelines are issued in this regard by the Reserve Bank of India) bought by the banks will be eligible for classification under respective categories of priority sector provided the assets are originated by banks, and are eligible to be classified as priority sector advances and fulfil the Reserve Bank of India guidelines on priority sector lending certificates.
5. The distinction between direct and indirect agriculture is dispensed with
6. Agriculture sector has been redefined to include Farm credit, Agricultural infrastructure and Ancillary services.
7. Education: Loans to individuals for educational purposes including vocational courses up to 10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector.
8. Housing: Loans to individuals up to 28 lakh in metropolitan centres (with population of ten lakh and above) and loans up to 20 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres should not exceed 35 lakh and 25 lakh respectively.

Under the revised guidelines there is a lot of scope to increase the Priority Sector lending in NCT of Delhi.



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**Credit Deposit Ratio in the State.**

CD Ratio in Delhi State has increased from 101.83% as on 31.03.2014 to 107.36% as on 31.03.2015. Efforts are to be made to improve CD ratio in 5 districts in which it was less than 40%.

<b>DISTRICTWISE CD RATIO OF DELHI STATE</b>			
<b>S. No.</b>	<b>NAME OF DISTRICT</b>	<b>Sep-14</b>	<b>Mar-15</b>
1	NORTH -EAST	16.80	18.58
2	WEST	25.98	28.33
3	NORTH	24.81	30.08
4	NORTH -WEST	33.27	33.59
5	SOUTH -WEST	31.21	38.99
6	SHAHDARA	28.11	42.32
7	EAST	46.54	47.77
8	CENTRAL	58.53	54.12
9	SOUTH	53.90	68.50
10	SOUTH -EAST	80.70	77.64
11	NEW DELHI	155.01	151.18

All LDMs are requested to improve it further in their districts.

**Implementation of District Annual Credit Plan, recovery position.**

The banks have achieved Priority Sector Advances during 2014-15 to the tune of Rs. 42802.27 crore under ACP against annual commitment of Rs. 16604.73 crore, i.e., 257.77%. The overall achievement is 237.11% for the whole year with P.S and Non P.S. advances taken together.

The District wise Annual Credit Plan 2015-16 is approved in the respective DCC and the same was consolidated at SLBC Level and shall be implemented.

The percentage of recovery in Agriculture Advances is 59.32% and in Govt. Sponsored Schemes is - PMEGP 44.08% and SJSRY 43.92%.

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**Agenda No. 5**

**FINANCIAL LITERACY AND COUNSELLING CENTRE (FLCC)  
& FINANCIAL LITERACY CENTRES ( FLCs )**

- **Strengthening the infrastructure of FLCC & FLC**
- **Organization of advocacy & publicity measures for Financial Literacy and Credit Counselling and Financial Literacy Centres**

2 FLCCs are presently functioning in Delhi State being managed by OBC&PNB. Both FLCCs are having adequate infrastructure and are functioning smoothly. The counsellors are personally visiting various villages and educating farmers. BCAs are also helping to increase awareness about FLCCs in villages. Pamphlets, banners are also being used for publicity of FLCCs. RBI has sent guidelines on FLCs vide circular dated 06.06.2012 about opening of FLC in each LDM office in time bound manner with an objective of scaling up financial literacy efforts. The existing FLCCs would continue to function as such.

All 11 FLCs have started functioning and operational in their respective LDM offices. Banks had designated separate officers as FLC counsellors as per laid down guidelines at their LDM offices.

SLBC has already got printed the Standardized Financial Literacy Materials and distributed the same to all LDMs and FLCCs. All LDMs are holding Financial Literacy Camps in their districts for spreading financial literacy.

A 2 day programme "*Trainers Training Programme*" (trained for training BC agents) was conducted by SLBC in association with the IIBF Mumbai for faculty members of Staff Training Centres, FLCC, FLC Counsellors, LDMs and other participants of Member Banks. The trainers will further impart training to the BCAs for their capacity building in banking knowledge as well as PMJDY and other social security schemes.

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**Agenda No. 6**

**E-payments:**

The Department of Financial Services, MoF has directed that all PSBs should make all disbursements / payments, except for petty cash, only through direct credit to the accounts. SLBC has requested all member banks to increase use of electronic mode while making various payments. All LDMs are requested to follow up the matter with the banks in their respective districts.

**DBT:**

Out of the applicable 9 Centrally Sponsored Schemes, Delhi Govt. is presently working on 6 Schemes. 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 NCPI Server within 24 hours.

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**Agenda No. 7**

**LDM Role / Office Set up etc.**

**(i) Preparation and Review of progress in implementation of District Credit Plan/ Annual Credit Plan and Government Sponsored Programmes etc.**

The District Credit Plan / Annual Credit Plans have been prepared and the progress of the same alongwith Govt. Sponsored Schemes is being reviewed in respective DCC/ DLRC Meetings. The achievement is 237.11% of the ACP target for the whole financial year 2014-15. The summarized position of all the 11 Districts is as under:

(Rs. in crore)

SECTOR	ANNUAL TARGET	ACHIEVEMENT	%AGE
Total Priority Sector	16604.73	42802.27	257.77
Non Priority Sector	64784.02	150176.85	231.81
Total	81388.75	192979.11	237.11

The Annual Credit Plan for the financial year 2015-16 have been finalized at Rs. 168210.73 crores

**(ii) Reviewing the progress in disposal of loan applications and ensuring that applications are sent in phased manner and not in bunches in the last quarter of the financial year**

**(A)** Progress of loan applications is reviewed in various meetings at regular intervals. Progress of loan applications under PMEGP Scheme is also monitored by State Level Monitoring Committee in quarterly meetings. The position of PMEGP cases viz. Sponsored, Rejected, Sanctioned & Disbursed during year ended 31.03.2015 is as under:

S.No.	PARTICULARS	As on March 2015 (Rs. in lakh)
1.	Annual Targets(physical)	1038
2.	Total No. of Apps. Received	1255
3.	No of Apps sanctioned	339
4.	Amt. Of Loan sanctioned (Rs.)	1476.29
5.	No. of Apps. Disbursed	206
6.	Amt. Of loans disbursed (Rs.)	907.88
7.	No. of Apps. Rejected/Returned	652
8.	No. of Apps Pending	264

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**(B)** In the pervious SLBC meetings, it was decided that each bank branch in the NCT of Delhi shall identify at least one case to be financed under PMEGP scheme. However the present position is as under:

S.No.	Name of the Bank	No.of Branches identified	No.of cases identified
1	STATE BANK OF INDIA	321	78
2	BANK OF INDIA	103	59
3	ORIENTAL BANK OF COMMERCE	124	58
4	PUNJAB NATIONAL BANK	219	52
5	CANARA BANK	169	43
6	BANK OF BARODA	133	22
7	INDIAN OVERSEAS BANK	84	22
8	VIJAYA BANK	51	17
9	SYNDICATE BANK	149	15
10	All Other Banks	1015	77
	<b>Total</b>	<b>2368</b>	<b>443</b>

**(iii) Identification of unbanked centres for opening of branches and reviewing the progress thereof**

The unbanked centres have already been identified and are being covered under FIP.

**(iv) Convening DCC / Standing Committee Meetings**

These Meetings are being convened as per RBI guidelines.

**(v) Implementation of Service Area Approach**

Service Area Approach is being implemented as per RBI guidelines.

**(vi) Standardization of formats for data collection and implementation of MIS System at DLCC for convergence with SLBC**

Districtwise submission of data is yet not streamlined in Delhi State. All LDMs are requested to ensure compilation of ACP Data district wise. Also they should ensure that the same data is reviewed in DCC/DLRC meetings.

**(vii) Provision of IT infrastructure in the office of LDMs**

LDM Offices are fully computerized. All work is done on computers.

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