

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

NEXT SLBC MEETINGS FOR THE CALENDER YEAR 2014

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1.	March 2014	15/05/2014	15/04/2014
2.	June 2014	14/08/2014	15/07/2014
3.	September 2014	14/11/2014	15/10/2014
4.	December 2014	13/02/2015	15/01/2015

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

KEY INDICATORS

(Rs. in crore)

S.N.	ITEMS	DEC. 2012	MAR. 2013	DEC. 2013
1.	DEPOSITS	628258.35	639706.13	683721.11
2.	A) ADVANCES	577115.03	631130.60	650775.58
	B) INVESTMENTS	568.00	607.61	633.51
3.	A) CD RATIO	91.86	98.66	95.18
	B) C+I : D RATIO	91.94	98.75	95.27
4.	PRIORITY SECTOR ADVANCES (PSA)	66602.96	70618.69	81192.21
5.	% PSA TO TOTAL ADVANCES	11.54	11.19	12.48
6.	AGRI. ADVANCES	8721.91	9105.26	7902.73
7.	% AGRI. ADVS. TO TOTAL ADVS.	1.51	1.44	1.21
8.	MICRO & SMALL ENTERPRISES ADVANCES (MSE)	39338.93	41700.76	51133.25
9.	%AGE OF MSE ADVS. TO PSA	59.06	59.05	62.98
10.	%AGE OF MSE ADVS. TO TOTAL ADVS.	6.82	6.61	7.86
11.	ADVANCES TO WEAKER SECTION	2818.05	3022.45	4003.97
12.	% WEAKER SECTION ADVS. TO TOTAL PSA	4.23	4.28	4.93
13.	DRI ADVANCES	10.15	6.37	8.43
14.	% DRI ADVANCES TO TOTAL ADVANCES	0.002	0.001	0.001
15.	ADVANCES TO WOMEN	7772.10	8075.03	8735.29
16.	% WOMEN ADVANCES TO PSA	11.67	11.43	10.76
17.	ADVANCES TO MINORITIES	4305.81	4444.34	5429.92
18.	% MINORITIES ADVANCES IN PSA	6.46	6.29	6.69
19.	BRANCH NET WORK			
	RURAL	122	127	125
	SEMI URBAN	54	45	50
	METROPOLITAN	2416	2514	2548
	TOTAL BRANCHES	2592	2686	2723

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 1

CONFIRMATION OF MINUTES OF THE 73rd STATE LEVEL BANKERS' COMMITTEE MEETING FOR THE QUARTER ENDED SEPT. 2013 HELD ON 19.11.2013

The 73rd SLBC Meeting of Delhi State, for the quarter ended Sept. 2013, was held on 19th Nov. 2013 at Hotel 'Le-Meridian', New Delhi. The meeting was chaired by Shri Bhupinder Nayyar, Executive Director, Oriental Bank of Commerce and attended by the representatives of Ministry of Finance, Govt. of India; Reserve Bank of India; Govt. of NCT of Delhi; NABARD; NHB and member banks. The minutes of the meeting have already been sent to all concerned. A copy of the minutes shall also be placed in the participants' folders during 74th SLBC Meeting. No suggestion has been received on the minutes. The same may be taken as confirmed.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 2

(A) ACTION TAKEN AND PRESENT STATUS ON ACTION POINTS EMERGED DURING THE 73rd MEETING

Sr. No.	Action Points	Action By	Action Taken and Present Status
1.	The CD Ratio should be improved further.	All SLBC Member Banks	Total Advances have increased by Rs. 73660.55 crore on Y-o-Y basis. The CD Ratio has also increased by 3.32%.
2.	Priority Sector Advances should be increased.	All SLBC Member Banks	Priority Sector Advances have increased by Rs. 14589.25 crore over the last year. The percentage of Priority Sector Advances to Total Advances has also increased from 11.54% to 12.48%.
3.	75% of the Annual Credit Plan targets should be achieved by December, 2013 by all concerned banks.	All DCC Member Banks	Out of the ACP Targets of Rs. 316.68 crore for the FY 2013-14, the concerned banks have achieved ACP advances of Rs. 230.47 crore, i.e., 72.78% of ACP Targets has been achieved upto the third quarter of the FY 2013-14.
4.	MSE Advances should be increased further.	All SLBC Member Banks	All member banks have been advised in various meetings to increase MSE Advances. The MSE Advances have increased by Rs.11794.32 on Y-o-Y basis, which comes to a 29.98% increase.
5.	Timely Disposal of PMEGP and SJSRY applications.	All Concerned Member Banks	All concerned banks have been advised time and again to dispose of all pending applications within prescribed time limit. However, 136 PMEGP and 127 SJSRY applications were still pending as on 31/12/2013.
6.	Delhi Govt. to expedite Enactment of Public Money (Recovery of Dues) Act	The Govt. of NCT of Delhi	The needful is yet to be done by the State Government.

7.	All SLBC Member Banks should provide the quarterly SLBC Data on time and correctly.	All SLBC Member Banks	The data was submitted timely by only 10 member banks. However, several mistakes in data were observed by SLBC and it took a lot of time for corrections by the concerned banks. Submission of data could be completed only by 28.01.2014.
8.	All villages with population below 2000 should be covered at the earliest.	All Concerned Member Banks	Out of 21 villages, 9 villages have been covered so far. All concerned banks have assured to cover the remaining 12 villages by 31/03/2014.
9.	All banks should open maximum accounts of Migrant Labour and Street Hawkers/Vendors.	All SLBC Member Banks	Banks are aggressively opening accounts of Migrant Labour and Street Hawkers/Vendors. A total of 491701 accounts have already been opened so far.
10.	All concerned banks should open Ultra Small Branches at the earliest.	All Concerned Member Banks	81 villages have been covered by BCAs in which USBs are to be opened. 55 USBs have been opened so far and 26 USBs are yet to be opened.
11.	Banks should provide support to the State Govt. in implementing DBT.	All SLBC Member Banks	Banks are providing support to the State Govt. in implementing DBT/DBTL. The accounts of beneficiaries are being opened in coordination with the State Govt. The State Govt. is holding regular meetings for monitoring implementation of DBT which is attended by the banks / SLBC.
12.	The concerned banks to start functioning of their respective LDM offices as per the responsibility given by RBI and the data for next SLBC Meeting should be provided districtwise by the respective LDMs.	All LDMs	All the 11 LDM offices have started functioning now. However, district-wise SLBC data is yet to be provided by them.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

(B) PERSISTING ACTION POINTS:-

Sr. No.	Action Points	Action By	Action Taken and Present Status
1.	Priority Sector Advances should be increased.	All SLBC Member Banks	Priority Sector Advances have increased by Rs. 14589.25 crore over last year. However, the percentage of PSAs to Total Advances is still low at 12.48%.
2.	Timely disposal of applications under Govt. Sponsored Schemes.	All SLBC Member Banks	All concerned banks have been advised time and again to dispose of all pending applications within prescribed time limit. However, 136 PMEGP and 127 SJSRY Applications were still pending as on 31/12/2013.
3.	Enactment of Public Money (Recovery of Dues) Act.	The Govt. of NCT of Delhi	The needful is yet to be done by the State Government.
4.	All concerned banks should open Ultra Small Branches at the earliest.	All Concerned Member Banks	81 villages have been covered by BCAs in which USBs are to be opened. 55 USBs have been opened upto 31/12/2013 and 26 USBs are yet to be opened.
5.	All villages with population below 2000 should be covered at the earliest.	All Concerned Member Banks	Out of 21 villages, 9 villages have been covered so far and 12 villages are yet to be covered.
6.	All SLBC Member Banks should provide the correct quarterly SLBC Data on time.	All SLBC Member Banks	The data was submitted timely by only 10 member banks. However, several mistakes in data were observed by SLBC and it took a lot of time for corrections by the concerned banks. Submission of data could be completed only by 28.01.2014.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Annexure 'A' to Annexure 'C' (page no 47-49).

The summarized position is as under:-

DEPOSITS AND ADVANCES

(Rs. in crore)

POSITION AS ON					
DEC. 2012		MAR. 2013		DEC. 2013	
Deposits	Advances	Deposits	Advances	Deposits	Advances
628258.35	577115.03	639706.13	631130.60	683721.11	650775.58

C:D RATIO

POSITION AS ON			VARIATION	
DEC. 2012	MAR. 2013	DEC. 2013	Over the Year	Up to the Qtr 3
91.86	98.66	95.18	3.32	-3.48

The Total Advances have increased by Rs. 73660.55 crore on Y-o-Y basis and C:D Ratio has increased by 3.32%.

C:D RATIO (DELHI RURAL)

POSITION AS ON			VARIATION	
DEC. 2012	MAR. 2013	DEC. 2013	Over the Year	Up to the Qtr 3
137.30	110.37	101.66	-35.64	-8.71

C:D Ratio of Delhi Rural has decreased by 35.64% over DEC.2012.

All banks are requested to improve C:D Ratio, particularly in Delhi Rural.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 4

FINANCIAL INCLUSION PLAN

110 unbanked villages having population 2000 & above and 21 villages with population below 2000 were identified for coverage under Financial Inclusion Plan in Delhi State.

The bank-wise progress in implementation of Financial Inclusion Plan of villages having population of 2000 & above is given in Annexure 'C' (page no.52). The summarized position is as under:-

	Total No. of Villages allotted to the Banks	Achievement	No. of Villages yet to be covered	Total No. of BCs appointed	Total No. of Financial Inclusion Accounts Opened
Public Sector Banks	105	105	0	80	122482
Private Banks	1	1	0	1	15692
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	81	138174

A Sub-Committee of SLBC on Financial Inclusion is monitoring progress under this plan on half yearly basis. The last meeting of the Sub-Committee was held on 11.10.2013. The minutes of the meeting have already been sent to all concerned.

PROVISION OF BANKING SERVICES IN VILLAGES WITH POPULATION BELOW 2000

The Reserve Bank of India vide Circular No. RPCD/CO/LBS/BC/No.86/02/1.001/2011-12 dated 19.06.2012 has directed that all unbanked villages of population less than 2000 (as per 2001 census) should be provided banking facilities in a time bound manner. 21 uncovered villages with population below 2000 were identified in Delhi State and allotted to various banks for coverage. Out of 21 allotted villages, 9 villages have been covered so far (Page no 53). 12 villages (including 1 village reported untraceable by SBI) are yet to be covered under this category. All concerned banks are requested to cover the allotted villages latest by 31.03.2014.

ULTRA SMALL BRANCHES

In terms of the directions of Ministry of Finance, Ultra Small Branches are to be opened in all villages which are covered by BCAs and where opening of regular branch is not found viable presently. The detailed guidelines on Ultra Small Branches are given in the DFS Master Circular on Strategy and Guidelines on Financial Inclusion dated 21/10/2011. Accordingly, 81 USBs are to be opened in Delhi State. 55 USBs have been opened so far and 26 USBs are still to be opened (Page no 54). PNB has to open 16 USBs out of the remaining 26 USBs. All concerned banks are requested to open remaining Ultra Small Branches at the earliest.

VISITS TO THE ALLOTTED VILLAGES

As per the directions of the Ministry of Finance bank officials should regularly visit the villages allotted to them under FIP. The name, designation of the officials designated for visiting the villages alongwith day and time of visits should be specified. Further, the Branch Manager of the concerned branch should visit the allotted village atleast once a week with a laptop. All SLBC Member Banks are requested to adhere to the directions of the MoF and do the needful accordingly.

FINANCIAL INCLUSION - OPENING OF BASIC SAVING BANK DEPOSITS ACCOUNTS(BSBDAs) AND ISSUANCE OF GCCs

A statement showing number of Basic Saving Bank Deposit Accounts(BSBDAs) opened with "NIL" or "very low minimum balance" and number of GCCs issued by Banks upto DEC. 2013 is given in Annexure A & B (page no 50-51), respectively. The Banks have opened 3006828 BSBDAs. 2222 GCCs with loan amount of Rs. 632.15 lacs have been issued upto 31.12.2013. All Banks are requested to instruct branches under their control to open BSBDAs and issue GCCs on priority basis.

ICT BASED FINANCIAL INCLUSION

ICT Based Facilities are being provided in 81 villages as on 31.12.2013. 30256 Smart Cards have been issued. 1830561 Accounts have been opened so far. Member Banks are requested to ensure that customers do not face any problem in ICT Based Facilities.

GEOGRAPHICAL INFORMATION SYSTEM (GIS)

The Ministry of Finance has sent user manual for Geographical Information System(GIS) to all banks and application to facilitate the PSBs to enter the data of banking amenities is available on the website of the Department of Financial Services, MoF. All SLBC Member Banks are requested to send the data called by their Lead Bank immediately. The Lead District Managers are requested to ensure that the data in GIS module is regularly updated as new branches get opened, BCAs get engaged, ATMs get installed and Currency Chests get opened.

FINANCIAL LITERACY AND CREDIT COUNSELLING CENTRES (FLCC) & FINANCIAL LITERACY CENTRES (FLCs)

Two FLCC's are functioning in Delhi State which are being managed one each by Punjab National Bank and Oriental Bank of Commerce. We were informed by SBI that it has closed its Najafgarh FLCC in the month of May, 2013. Reserve Bank of India has sent new guidelines on FLCs vide Circular dated 06.06.2012 about opening of FLCs in each LDM office in time bound manner with the objective of scaling up financial literacy efforts while all existing FLCC would continue to function. The RBI Circular was forwarded to all SLBC Member Banks by us. So far, SBI and PNB has informed us they are running FLCs in their LDM office in one district each. All controlling heads of banks assigned with Lead Bank responsibilities & LDMs are requested to ensure compliance of the RBI guidelines in this regard. SLBC has already got printed the Standardized Financial Literacy Material and distributed the same to all LDMs and FLCCs.

URBAN FINANCIAL INCLUSION – LAUNCH OF CAMPAIGN TO ENSURE AT LEAST ONE BANK ACCOUNT FOR EACH FAMILY

In order to provide banking services to entire population residing in Urban and Metro Centres –so as to financially include the urban poor, slum dwellers and the inhabitants of urban/metro villages and facilitate direct benefit transfer in respect of benefits/subsidies under various Government schemes directly into the account of the beneficiaries residing at these centres, it has been decided by the Ministry of Finance, GoI that the campaign to ensure one bank account per family should also be launched in such Urban areas for the purpose of Urban Financial Inclusion. Detailed guidelines have been given in MoF circular dated 24.07.2012. SLBC has already allotted 272 wards in Delhi to the member banks for coverage. All SLBC Member Banks are requested to cover the wards allotted to them at the earliest.

FINANCIAL INCLUSION DRIVE TO OPEN BANK ACCOUNTS OF MIGRANT LABOUR AND STREET VENDORS/HAWKERS IN URBAN AREAS

To inculcate savings habits and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, a drive to open accounts of migrants labour and street vendors/ hawkers in urban areas has been initiated by the Ministry of Finance, Government of India. The drive was initiated initially in Delhi which was co-ordinated by SLBC Convenor Bank – Oriental Bank of Commerce. A 24X7 Call Centre was started by OBC to reply to the queries of the persons intending to open accounts in any of the Public Sector banks. Toll Free Number is 1800-1800-124. SMS Number is 88267-31122 and e-mail ID is slbcdelhi@gmail.com. A Simplified Uniform Saving Bank Account Opening Form has also been devised and format of the same has been sent to all banks by the Ministry of Finance. The drive has been successful in Delhi State. 491701 accounts of migrants labour and street vendors/ hawkers have already been opened upto now by different banks. Keeping in view the success of pilot project in Delhi State, the MoF has initiated the drive in all States. All SLBC Member banks are requested to continue to open accounts of migrants labour and street vendors/ hawkers on priority basis and timely report the same to SLBC as per the established practice.

DISAGGREGATED FINANCIAL INCLUSION PLAN

All domestic commercial banks have been advised by RBI to forward a Board Approved three year Financial Inclusion Plan starting April 2013. Such targets have to be disaggregated to Regional Office level and then to branch level. All members banks were requested to take up the matter with their Head Offices and get the revised disaggregated Financial Inclusion Plan (2013-16) for Delhi State and send the same to RBI with a copy to SLBC. We have received revised plan from few of the banks. All members banks are requested to send us Revised Disaggregated Financial Inclusion Plan (2013-16) for Delhi State alongwith the progress achieved so far.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 5

DIRECT BENEFIT TRANSFER (DBT) SCHEME

As per the decision taken by the Govt. of India, the benefits under various welfare schemes of Central Govt. and State Government are to be paid electronically direct to the credit of the bank accounts of the beneficiaries. As per the directions of the Govt. of India, DBT was to be started in 43 pilot districts - in 20 districts w.e.f. 01/01/2013, in 11 districts w.e.f. 01.02.2013 and in remaining 12 districts w.e.f. 01.03.2013. Out of these 43 districts, 2 districts were from Delhi State. As per the later decision of the Govt. of India 78 new districts were identified for start of DBT w.e.f. 01/07/2013. DBT has been started in Delhi State w.e.f. 15.12.2012 with the launch of new welfare scheme of Delhi Govt., Dilli Annshree Yojana. Under this scheme, Rs. 600/- per month are being paid to identified beneficiaries w.e.f. 01.04.2012. The Commissioner (Food & Supplies), Govt. of NCT of Delhi is conducting regular meetings to review the progress under this scheme. SLBC is playing active role by following up with all the member banks for timely seeding of Aadhaar number into the bank accounts. All fresh cases received in the category are being seeded/mapped immediately on receipt of details of the beneficiaries. Total 112842 accounts have been opened under this Scheme, out of which Aadhaar has been seeded/mapped in all the 108129 accounts for which details were received from the concerned department. DBT in 6 Centrally Sponsored Schemes was started w.e.f. 01.01.2013 in 2 identified (NE and NW) districts. Subsequently the State Govt. has decided to start DBT in all the 11 districts of Delhi in 7 Centrally Sponsored Schemes w.e.f. 01/07/2013 through Aadhaar Payment Bridge. The Divisional Commissioner (Revenue), Govt. of NCT of Delhi is regularly conducting meetings in this regard and is monitoring progress of implementation of DBT in case of Centrally Sponsored Schemes. 83384 accounts of beneficiaries have been opened under various Schemes. All banks are requested to cooperate with the State Govt. Departments in implementation of DBT Scheme.

DIRECT BENEFIT TRANSFER SCHEME FOR LPG SUBSIDY (DBTL)

Govt. of India has decided to roll out DBTL in another 105 Districts by 01.01.2014. All districts of Delhi State will be covered under DBTL Scheme. Oil Marketing Companies (OMC) through their distribution net work approach shall advise the LPG consumers to provide the details of their bank account and Aadhaar number for availing subsidy on LPG. This information shall be filled in the prescribed form and collected in locked boxes available at dealer premises, Petrol Pumps and other suitable locations. The OMCs will ensure that these filled-in forms are collected and supplied to LDMs on regular basis. LDMs will arrange for bank-wise sorting of these forms and ensure the seeding of Aadhaar numbers into beneficiaries' accounts through their DCO net work at the earliest. They will also ensure seeding of Aadhaar numbers into beneficiaries accounts as and when LPG consumers approach the banks' branches personally.

Regular meetings of LDMs and DCOs of OMCs of all the 11 districts are being conducted on weekly basis at SLBC office to review the progress of DBTL and to reduce the gap of Aadhaar seeding with OMCs and Banks. All LDMs are requested to accelerate the pace of Aadhaar seeding with the help of DCOs of member banks in their respective districts for successful implementation of DBTL Scheme.

POSITION OF ONSITE ATMs IN 11 DISTRICTS OF DELHI STATE IDENTIFIED FOR DBT

Two districts were identified for DBT in the first phase and additional 6 districts were identified in the second phase. As per the directions of MoF, GoI, every bank branch in the identified 121 districts should have onsite ATM. As the State Govt. has decided to start DBT in all districts of Delhi, the bank-wise position of onsite ATMs in identified districts is placed as Annexure (page no.55). There are 2723 branches operating in all 11 districts and 2130 branches are having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

**74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED DECEMBER 2013**

AGENDA NO. 6

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2012-13 UPTO DEC 2013

The districts wise performance of all Banks engaged in providing credit in Delhi (Rural) in achievement of their ACP 2013-2014 under various sectors is given as per Annexure (page no.56-58). The summarized position is as under :-

(Rs. in lacs)

COMMERCIAL BANKS

SECTOR	COMMITMENT	ACHIEVEMENT	%AGE ACHIEVEMENT
Agriculture	4398.64	2806.09	63.79
MSE	11104.00	8364.32	75.32
OPS	12935.00	10159.04	78.53
Total	28437.64	21329.45	75.00

DELHI STATE COOPERATIVE BANK

SECTOR	COMMITMENT	ACHIEVEMENT	%AGE ACHIEVEMENT
Agriculture	800	335.67	41.96
MSE	1000	538.11	53.81
OPS	1200	753.40	62.78
Total	3000	1627.18	54.24

PRIVATE BANKS - HDFC BANK

SECTOR	COMMITMENT	ACHIEVEMENT	%AGE ACHIEVEMENT
Agriculture	60	0	0
MSE	100	90.00	90.00
OPS	70	0	0
Total	230	90.00	39.13

ALL BANKS

SECTOR	COMMITMENT	ACHIEVEMENT	%AGE ACHIEVEMENT
Total Priority Sector Advances	31667.64	23046.63	72.78

Out of the ACP targets of Rs. 316.68 crore for the F.Y. 2013-14 the concerned banks have achieved advances to the tune of Rs. 230.47 crore under priority sector category upto 31.12.2013.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 7

(A) CREDIT FLOW TO PRIORITY SECTOR

The performance of all Banks under Priority Sector Advances is given as per Annexure "A" (page no 59). The summarized position is as under:-

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Priority Sector Advances	66602.96	70618.69	81192.21	14589.25	10573.52
Percentage of Priority Sector Advances to Total Advances	11.54	11.19	12.48	0.94	1.29

The Priority Sector Advances have increased by Rs. 14589.25 crore over Dec.-2012 and increased by Rs. 10573.52 crore over Mar.-13. Several Banks have achieved increase in Priority Sector Advances. However, the Priority Sector Advances of the following Bank **declined** by more than Rs. 500 crore during the year:-

(Rs. in Crore)

Sl. No.	Name of Bank	Amount
1.	SBBJ	691.73

SLBC Convenor had sought the reasons of decline in Priority Sector Advances from SBBJ Bank. SBBJ Bank has informed that decline is due to reclassification of the advances from Priority to non priority sector.

All banks are requested to increase Priority Sector Advances.

(B) CREDIT FLOW TO SC/ST UNDER PRIORITY SECTOR

The performance of all Banks in credit flow to SC/ST under Priority Sector Advances is given as per Annexure 'B' (page no.60). The summarized position is as under:

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Loans granted to SC/ST	1550.99	1767.42	2065.43	514.44	298.01

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 514.44 crore over the year and by Rs. 298.01 crore upto 31.12.2014. All Member Banks are requested to increase credit flow to SC/ST under Priority Sector.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 8

CREDIT FLOW UNDER EDUCATION LOAN SCHEME

The performance of all Banks under Education Loan Scheme is given as per Annexure (page no 61). The summarized position is as under:-

(Rs. in Crore)

	POSITION AS ON						VARIATION	
	DEC. 2012		MAR. 2013		DEC. 2013		Over the year	Up to the Qtr 3
	No.	Amt.	No.	Amt.	No.	Amt.		
Loans granted under Education Loan Scheme	36408	1131.46	35300	1200.23	34465	1188.05	56.59	-12.18

Education Loans have increased by Rs. 56.59 crore over the year but decreased by Rs. 12.18 crore when compared with Mar. 2013. The performance under Education Loans is far from satisfactory. All the Member Banks are requested to increase loans under this segment.

TARGET VS ACHIEVEMENT

The Ministry of Finance has allocated target of Rs. 1435.12 crore for Delhi State for the F.Y. - 2013-14. The targets have been distributed by SLBC among all member Banks.

The summarized position is as under:

(Rs. in Crore)

Target FY 2013-2014		Achievement as on 31.12.2013	
No. of A/Cs	Amount	No. of A/Cs	Amount
42515	1435.12	34465	1188.05

The banks have achieved a figure of Rs. 1188.05 crore upto 31.12.2013 against target of Rs.1435.12 crore for the F.Y. 2013-14. All Member banks are requested to accelerate credit under education loans so as to achieve the targets given by MoF.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 9

AGRICULTURE ADVANCES

Due to fast urbanization in Delhi State, Agriculture Land is under pressure, resulting in continuous shrinking of land. There is continuous declining trend in Agriculture Advances in the State. Statements showing performance of various banks as on Dec. 2013 in financing Direct & Indirect Agricultural Advances are given as per Annexure 'A' and 'B' respectively (page no.62-63). Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given as per Annexure 'C' and Annexure 'D' (page no.64-65) respectively. The summarized position is as under:-

DIRECT AGRICULTURE ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	OVER THE YEAR	Up to the Qtr 3
For raising crop	44.64	46.09	121.83	77.19	75.75
Hi-Tech Agr.	31.36	3.85	2.66	-28.70	-1.19
Other Activities	1718.60	1266.92	1020.87	-697.73	-246.05
Total	1794.60	1316.86	1145.37	-649.23	-171.49

INDIRECT AGRICULTURAL ADVANCES

(Rs. in crore)

ACTIVITY	POSITION AS ON			OVER THE YEAR	Up to the Qtr 3
	DEC. 2012	MAR. 2013	DEC. 2013		
Indirect Agr. Including institutional	6927.30	7788.40	6757.36	-169.94	-1031.04

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

Total Agr. Adv.	8721.91	9105.26	7902.73	-819.18	-1202.53
------------------------	----------------	----------------	----------------	----------------	-----------------

PERCENTAGE OF AGRICULTURE ADVANCES TO PRIORITY SECTOR ADVANCES

%age as on DEC. 2012	%age as on MAR. 2013	%age as on DEC. 2013	Variation Over the Year	Up to Qtr 3
13.10	12.89	9.73	-3.37	-3.16

PERCENTAGE OF AGRICULTURE ADVANCES TO TOTAL ADVANCES

%age as on DEC. 2012	%age as on MAR 2013	%age as on DEC. 2013	Variation Over the Year	Up to the Qtr 3
1.51	1.44	1.21	-0.30	-0.23

Total Agriculture Advances have decreased by Rs. 819.18 crore over Dec. 2012 and have decreased by Rs. 1202.53 crore from Mar. 2013 upto 31.12.2013. The percentage of Agriculture Advances to Total Advances stood at 1.21% as on 31/12/2013 as against 1.51% as on 31/12/2012.

The scope of Direct Agriculture Advances being limited in Delhi State, all SLBC Member Banks are requested to increase advances under Indirect Agriculture category.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI
FORTHE QUARTER ENDED DECEMBER 2013

AGENDA NO. 10

ADVANCES UNDER MSE/MSME SECTORS

Statements showing position of advances to Micro, Small & Medium Enterprises as on Dec. 2012, Mar. 2013 and Dec. 2013 made by various Banks in Delhi are given in Annexure A, B, C, D & E (page no.66-70).

The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in crore)

	POSITION AS ON		
	DEC. 2012	MAR. 2013	DEC. 2013
Total Priority Sector Advances	66602.96	70618.69	81192.21
Credit to Micro Enterprises	13023.81	15413.65	19339.68
Credit to Small Enterprises	26315.12	26287.11	31793.57
Total MSE Advances	39338.93	41700.76	51133.25
% of Micro Enterprises to total MSE Advances	33.11	36.96	37.82
% of MSE Advances to Total Priority Sector Advances	59.06	59.05	62.98
Advances to Medium Enterprises	22822.94	16875.22	15702.13
Advances to Micro, Small & Medium Enterprises (MSME)	62161.87	58575.98	66835.38

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

	POSITION AS ON			VARIATION		% GROWTH	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the Year	Up to the Qtr 3	Over the Year	During the Qtr.
MSE	39338.93	41700.76	51133.25	11794.32	9432.49	29.98	22.62

Advances under MSE Sector have increased by Rs. 11794.32 crore over the year and by Rs. 9432.49 crore during the current Financial Year upto Dec. 2013.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

	POSITION AS ON			VARIATION		% GROWTH	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the Year	Up to the Qtr 3	Over the Year	Up to the Qtr 3
MSME	62161.87	58575.98	66835.38	4673.51	8259.40	7.52	14.10

Advances under MSME Sector have increased by Rs. 4673.51 crore over the year and increased by Rs. 8260.01 crore in the current Financial Year upto Dec. 2013.

SICK MSME ADVANCES

The details of Sick MSME Units and Viability Study Undertaken are given in Annexure F to Annexure I (page 71-74).

CGTMSE Coverage

The details of units covered under CGTMSE Scheme are given in Annexure J and Annexure K (page 75-76). The summarized position is as under:-

(Rs. in Crore)

	POSITION AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the Year	Up to the Qtr 3
Amount	1312.92	1510.52	1503.62	190.70	-6.90
No. of Units	7175	8675	8992	1817	317

All banks are requested to further increase their MSME Advances particularly MSE Advances.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 11

HOUSING FINANCE

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given as per Annexure 'A' and 'B' (page no 77-78).

The summarized position is as under:-

A) Direct Housing Finance

(Rs. in Crore)

Particulars	DEC. 2012	MAR. 2013	DEC. 2013	VARIATION	
				Over the Year	Up to the Qtr 3
i) Upto Rs 25 Lacs	8756.07	8506.27	11316.56	2560.49	2810.29
ii) Above Rs 25 Lacs	15438.07	16574.02	19743.92	4305.85	3169.90
Total	24194.14	25080.29	31060.48	6866.34	5980.19

B) Indirect Housing Finance

Total	1913.40	4414.78	5053.18	3139.78	638.40
--------------	----------------	----------------	----------------	----------------	---------------

TOTAL HOUSING FINANCE

Total Housing Finance	26107.54	29495.07	36113.66	10006.12	6618.59
------------------------------	-----------------	-----------------	-----------------	-----------------	----------------

Direct Housing Finance has increased by Rs. 6866.34 crore over the year (YoY).
Indirect Housing Finance has increased by Rs. 3139.78 crore over the year (YoY).
Total Housing Finance has increased by Rs. 10006.12 crore over the year (YoY).

All banks are requested to further increase Housing Finance.

1% INTEREST SUBVENTION SCHEME:

The 1% Interest Subvention Scheme of the Govt. of India, Ministry of Finance is in operation since October 1, 2009. The Scheme provides interest subsidy on Housing Loans to eligible borrowers and is being implemented throughout the country by

Scheduled Commercial Banks and Housing Finance Companies registered with National Housing Bank (NHB).

The Scheme is quite simplistic in content. All Banks are requested to generate more public awareness about the benefits of the Scheme and ensure vigorous implementation of the Scheme.

RAJIV RINN YOJANA (RRY)

Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) was being implemented by the Ministry of Housing Urban Poverty Alleviation (MH&UPA), Govt. of India. The Ministry has introduced a revised interest subsidy scheme - Rajiv Rinn Yojana (RRY) w.e.f. from 01.10.2013, in place of ISHUP which stands ceased in operation from 30.09.2013. The new Scheme envisages the provision of interest subsidy of 5% p.a. on NPV basis for loans upto Rs. 5 lakh for whole duration of the loan availed by the EWS and LIG category beneficiaries from the financial institutions. All banks are requested to proactively provide credit under the scheme and send the progress in this regard to SLBC regularly.

REVERSE MORTGAGE SCHEME

Most of the people in the senior age groups, either by inheritance or by virtue of building assets have properties in their names, but they are not able to convert it into instant and regular income stream due to its illiquid nature. The Union Budget 2007-2008 had a proposal which introduced the Reverse Mortgage Scheme. Under the concept of this scheme, a senior citizen who holds a house or property, but lacks a regular source of income can put mortgage his property with a bank or housing finance company (HFC) and the bank or HFC pays the person a regular payment. The good thing is that the person who 'reverse mortgages' his property can stay in the house for his life and continue to receive the much needed regular payments.

All banks are requested to be aggressive in implementation of this Scheme.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 12

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Government of India introduced a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two Schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. This Scheme is administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME) and implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.

A statement showing the performance of various banks as on December 2013 is given as Annexure (page no.80). The summarized position is as under:-

(Rs. in lac)

S.No.	PARTICULARS	As on DEC 2013
1.	Annual Targets (Physical)	1038
2.	Total No. of Applications Received	747
3.	No. of Applications Sanctioned	148
4.	Amt. of Loan sanctioned	784.23
5.	No. of Loan Cases Disbursed	117
6.	Amt. of Loan Disbursed	553.61
7.	No. of Apps. Rejected/Returned	463
8.	No. of Applications Pending	136

Attention of all banks is drawn towards proceedings of SLMC meetings headed by Secretary (Industries), Govt. of NCT of Delhi, urging upon all banks for an immediate disposal of all pending applications. All concerned Banks are requested to immediately (i) disburse the sanctioned loans, (ii) dispose of all pending applications.

Further, for successful implementation and maintenance of complete transparency from receipt of loan applications till appropriation of margin money under PMEGP Scheme, KVIC has introduced e-tracking system of all the applications. All implementing agencies i.e. KVIC, KVIB will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system and no application will be forwarded to banks branches unless it has been entered in e-tracking system. All controlling heads have also been provided with login ID and password to access the site of KVIC for proper monitoring of the PMEGP applications through e-tracking system. Necessary guidelines have already been circulated among all the member banks for implementation of the same in letter and spirit. All banks are requested to ensure updation on e-tracking system.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 13

SWARAN JAYANTI SHAHRI ROZGAR YOJNA

Statement showing the performance of various Banks as on December 2013 is placed as Annexure (page no.81). The summarized position is as under:

(Rs. in lac)

S.NO.	PARTICULARS	As on DEC 2013
1.	Annual Targets	2000
2.	Total No. of Appl. Received	292
3.	No. of Appl. Sanctioned	70
4.	Amt. Sanctioned	79.48
5.	No. of Appl. Disbursed	37
6.	Amt. of Loan Disbursed	36.85
7.	No. of Appl. Returned/Rejected	95
8.	No. of Appl. Pending	127

All concerned Banks are requested to immediately (i) disburse the sanctioned loans, (ii) dispose of all pending applications.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 14

RECOVERY OF ADVANCES

Timely recovery of loans is essential for financial institutions to complete the credit cycle. It has assumed greater importance ever since IRAC and Capital Adequacy Norms have been made the essential parameters for judging the health of Banks. The increasing NPAs has been a major cause of concern for the banks. The delay in obtaining various permissions / clearances from the State Government has been a cause of project held up resulting in the account slipping to NPA category. The Ministry of Finance has desired that such matters should be taken up by the SLBC Convenor with the State Government where projects financed by banks are delayed due to delay in getting statutory clearances. All banks are requested to bring such matters to the knowledge of SLBC Convenor and the same shall be taken up with the concerned departments.

The statements showing recovery position of various Banks in the NCT of Delhi under Agriculture, PMRY, SJSRY, DRI are given in Annexure 'A', 'B', 'C' and 'D'(page no.82-85).

The summarized position is given as under:-

RECOVERY POSITION AS ON DEC 2013

AGRICULTURE

(Rs. in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013
12074.41	5356.07	29418.46	10630.29	4313.18	21696.14	1444.12	1042.89	7722.31	88.04	80.53	73.75

PMRY-PMEGP

(Rs. in Lacs)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013
738.01	611.58	739.13	368.94	377.45	370.06	369.07	234.13	369.07	49.99	61.72	50.07

SJSRY

(Rs. in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013
330.85	345.37	320.78	179.68	196.02	170.29	151.17	149.35	150.49	54.31	56.76	53.09

DRI

(Rs. in Lac)

DEMAND RAISED			AMOUNT RECOVERED			OVERDUES			RECOVERY %AGE		
DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013	DEC. 2012	MAR. 2013	DEC. 2013
99.08	107.19	189.33	64.38	26.31	133.63	34.70	80.88	55.70	64.98	62.57	70.58

ENACTMENT OF PUBLIC MONEY (RECOVERY OF DUES) ACT

The matter of Enactment of the Public Monies (Recovery of Dues) Act has been in discussion since long. The State Govt. had informed that the provisions contained in section 7 of the Delhi Land Revenue Act 1954, clause (b) sub-section (i) of section 27(i) (b) of the Punjab Land Revenue Act 1887 and section 15 of UP Revenue Act 1901 are adequate to effect recoveries of any outstanding dues, if the recoveries are certified as arrears of land revenue. The Revenue Department of Delhi Govt. had proposed that the bank officials can be conferred powers of Assistant Collector of Grade-I on the request of the concerned bank and such incumbent officer would be competent to effect recovery of outstanding bank dues. SLBC convenor had sent the above proposal of Delhi Govt. to all SLBC member Banks with the request to examine the same and send their views. On the basis of the feedback received from some banks SLBC has represented to the State Govt. that the overdue in the loans given by the banks under Govt. Sponsored Schemes/ other small loans cannot be said to be arrears of land revenue unless a provision is contained in any Act whereby dues of the banks are permitted to be recovered as arrear of land revenue. As such, there is need of Enactment of Public Money(Recovery of Dues) Act. The State Govt. is again requested to do the needful.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Annexure-A (page no.86). The Summarized position is as under:

(Rs. in Lacs)

KCC Scheme	CARDS ISSUED						CUMMULATIVE	
	Upto March, 13		During Current Quarter		During the Current Financial Year 2013-14		No.	Amt.
	No.	Amt.	No.	Amt.	No.	Amt.		
Grand Total	6273	8306.00	311	1324.95	757	2915.73	7030	11221.41

311 KCCs have been issued by all the Banks during the current quarter taking the cumulative figure to 7030. Banks are requested to look into the matter and initiate necessary steps to improve the position with regard to issuance of Kisan Credit Cards to farmers.

SWAROZGAR CREDIT CARD SCHEME

The Statement showing SCCs issued by various Banks is placed at Annexure-B (page no.87).

The Summarized position is as under:

(Rs. in Lacs)

SCC Scheme	CARDS ISSUED						CUMMULATIVE	
	Upto March, 13		During Current Quarter		During the Current Financial Year		No.	Amt.
	No.	Amt.	No.	Amt.	No.	Amt.		
Grand Total	878	1407.50	0	0	0	0	878	1407.50

All Banks are requested to increase issuance of SCCs.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 16

SELF HELP GROUPS

Self Help Group is a group of rural poor formed to initially engage in thrift activities and save out of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

The statement showing SHGs formed and linkages made by various Banks in Delhi is given in Annexure (page no.88).

The summarized position is as under:-

SHGs FORMED 2013-14			
(Rs. in lac)			
UPTO 31.03.13	DURING THE QTR UNDER REVIEW	DURING THE CURRENT FINANCIAL YEAR	CUMULATIVE
3408	11	408	3816

SHGs LINKAGE 2013-14							
(Rs. in lac)							
UPTO 31.03.13		DURING THE QUARTER		DURING THE CURRENT FINANCIAL YEAR		CUMULATIVE	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT.
2382	2680.35	9	14.92	192	100.94	2574	2781.29

3816 SHGs have been formed upto the quarter under review. Further 2574 Groups have been linked and loans amounting to Rs. 2781.29 lac have been disbursed. The involvement of banks is required in formation and linkage of Self Help Groups. As only approx 67.45% of the SHGs formed have been credit linked, banks are requested to direct their efforts in linkage of SHGs also.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 16(A)

JOINT LIABILITY GROUP

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially excluded farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

No groups of JLGs have been formed during the quarter under review as reported by banks, keeping the cumulative position figure to 134 as per Annexure 16 A (page no.89).

All Banks are requested to take active interest in formation of JLGs.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 17

CREDIT FLOW TO WOMEN ENTREPRENEURS

The need for strengthening credit delivery to women has been engaging the attention of the Government, RBI, NABARD etc. for quite some time. The credit extended to women entrepreneurs is not truly reflected in the data submitted by the banks. All member banks are requested to take into account credit extended to women directly for smaller projects, credit under different schemes of banks/Govt. Sponsored Schemes and credit to companies where majority of the promoters' shares are held by women; partnership firms where majority of the partners are women and proprietary concerns where proprietors are women.

Statement showing the performance of various banks as on Dec. 2013 is shown as per Annexure (page no.90). The summarized position is as under:-

(Rs. in Crore)

	DEC. 2012	MAR. 2013	DEC. 2013	VARIATION		%AGE TO PRIORITY SECTOR ADVANCES		
				OVER THE YEAR	Up to the Qtr 3	DEC. 2012	MAR. 2013	DEC. 2013
Total Advances to Women Entrepreneurs	7772.10	8075.03	8735.29	963.19	660.26	11.67	11.43	10.76

Advances to women entrepreneur have increased by Rs. 963.19 crore over the last year and increased by Rs. 660.26 crore in the current Financial Year upto the quarter ending December 2013.

All banks are requested to increase advances to women entrepreneurs.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 18

CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks as on Dec. 2013 is placed in Annexure (page no.91). The summarized position is as under:-

(Rs. in crore)

	AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Credit to weaker section	2818.05	3022.45	4003.97	1185.92	981.52

Advances to Weaker Section have increased by Rs. 1185.92 crore over the year and by Rs. 981.52 crore in the current Financial Year upto quarter ending December 2013. All banks are requested to ensure prompt disposal of loan applications/proposals belonging to Weaker Section and increase advances under this segment.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 19

ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given as per Annexure 'A' (page no 92-93). The summarized comparative position is as under:-

(Rs. in Crore)

	AS ON			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Credit to Minority Communities	4305.81	4444.34	5429.92	1124.11	985.58

Advances to 'Minority Communities' have increased by Rs. 1124.11 crore over the last year and by Rs. 985.58 crore during current Financial Year upto the quarter ending December 2013.

All banks are requested to increase advances to Minority Community.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 20

CREDIT FLOW TO DISABLED PERSONS

A statement showing advances made to disabled persons as on DEC. 2013 is given as per Annexure (page no.94). The summarized position is as under:-

(Rs. in Crore)

	As on			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Credit to Disabled Persons	124.85	125.50	136.89	12.04	11.39

Advances to disabled persons have increased by Rs. 12.04 crore over the previous year and by Rs. 11.39 crore during the current Financial Year upto quarter ending December 2013.

All Banks are requested to advise branches under their control to consider and dispose of proposals received from borrowers belonging to disabled categories on priority basis.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 21

CREDIT FLOW UNDER DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)

A statement showing Advances under DRI Scheme as on Dec. 2013 is placed as per Annexure (page no.95). The summarized position is as under:

(Rs. in Crore)

	As on			VARIATION	
	DEC. 2012	MAR. 2013	DEC. 2013	Over the year	Up to the Qtr 3
Credit Under DRI Scheme	10.15	6.37	8.43	-1.72	2.06

Advances under Differential Rate of Interest Scheme have decreased by Rs. 1.72 crore over the previous year. However, there is an increase of Rs. 2.06 crore during the current Financial Year upto quarter ended December 2013.

DRI advances are mere 0.01% of total Priority Sector Advances and 0.001% of Total Advances. This percentage is far behind the stipulated benchmark of 1% of previous year's Net Bank Credit. All the Member Banks are requested to intensify the efforts for increasing DRI advances so as to move towards achieving the prescribed benchmark.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 22

CREDIT FLOW TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN

A statement showing advances made to Ex-Servicemen and Widows of Ex-Servicemen by various Banks as on Dec. 2013 is placed at Annexure A (page no.96). The summarized position is as under :-

POSITION AS ON DEC. 2013

(Rs. in lac)

	2012-13			2013-14 (upto 31.12.2013)		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	360	1230.80	1230.80	603	1346.63	1119.63

Advances to Ex-Servicemen and Widows of Ex-Servicemen have been sanctioned aggregating to Rs. 1230.80 lacs to 360 beneficiaries during the year 2012-13 and Rs. 1346.63 lacs to 603 beneficiaries during the current Financial Year upto 31.12.2013.

SEMFEX SCHEME

A statement showing advances made under SEMFEX Scheme by various Banks as on Dec. 2013 is placed at Annexure B (page no.97). The summarized position is as under :-

POSITION AS ON DEC. 2013

(Rs. in lac)

Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
				No.	Amt.
34	32	2	0	32	99.50

All Banks are requested to increase the advances to Ex-serviceman and Widows of Ex-Servicemen.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 23

IMPLEMENTATION OF REVIVAL, REFORM AND RESTRUCTURING PACKAGE FOR HANDLOOM SECTOR

The Financial Package of Rs. 3,889 crore for loan waiver of Handloom Sector had been approved by the Cabinet Committee on Economic Affairs on 24th November, 2011. The Comprehensive Package for the Handloom Sector for Rs. 2,362 crore had also been approved by the Cabinet on 18th December, 2011. The Government of India, Ministry of Textiles has already communicated the guidelines for implementation of Financial Packages for Handloom Sector with the advice to all concerned to ensure compliance of the same. The Govt. of NCT has appointed Chartered Accountants for Special Audit of eligible handloom cooperative societies. State Implementing Monitoring Review Committee (SIMRC) has been formed for implementing the packages.

All Banks are requested to provide best support to the State Govt. and NABARD in implementing the Packages announced by the Government. All banks are also requested to send progress made in implementation of Packages to SLBC Convenor.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 24

AUTOMATION OF STATE TREASURY

The Public Sector Banks are providing banking services to various State Governments and are effecting payments on behalf of the State Government Treasuries. Presently all the work related to State Treasuries is done manually. Some of the State Government Treasuries have adopted some technological solutions for electronically authorization to banks. However, the processes of the treasuries have not been fully automated upto now to reap the benefits of technology. The full automation of interface of State Government Treasuries with the banks would have immense benefits for all the stakeholders including the concerned State Governments, the banks and the beneficiaries, such as, convenient and smooth processes, instant fund transfer and quick credits to all beneficiaries' accounts, elimination of risks associated with human interference, cost and time efficient transactions, quick settlement of claims, automatic reconciliation of transactions, substantially reduced paper work, etc. The Ministry of Finance, Government of India has desired that the State Government Treasuries should be fully automated.

The matter of Automation of State Treasury was taken up during the previous SLBC Meetings also. The Finance Department, Govt. of NCT of Delhi had informed that the Detailed Project Report (DPR) has been finalized and now the State Govt. was in the process of selection of System Integrator (SI), which was likely to be onboard by January, 2014. It was also informed in last SLBC meeting that tendering process for the project was already completed and IT department of Govt. of NCT of Delhi was co-ordinating for implementation of project.

The Government of NCT of Delhi is requested to expedite the work.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 25

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

The Reserve Bank of India has issued Master Circular No. DCM (FNVD) No. G-5/16.01.05/2012-12 dated 02.07.2012 on Detection & Impounding of Counterfeit Notes which has been updated vide Master Circular No. DCM(FNVD) G- 5/16.01.05/ 2013-14 dated 01.07.2013. As per the information obtained, only 12 banks have reported detection of counterfeit notes to RBI during the quarter ended Dec. 2013. The data is placed at Annexure-A (page no.98). All banks are requested to comply with the instructions contained in the above stated circulars and take prescribed action on detection of counterfeit notes.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 26

GREEN INITIATIVES

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. This would include payments to the staff, vendors, suppliers, disbursements of loans and other payments. The use of electronic mode of payments is beneficial to all concerned. All banks are requested to ensure strict compliance of the MoF directions. The position with regard to percentage of payments made by Banks through electronic mode during the quarter ended Dec.-2013 is placed as Annexure (page no.99).

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 27

FAILED ATM TRANSACTIONS

The use of ATMs has increased considerably recently. The customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customer feels harassment when his account is debited without his getting cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended Dec.-2013 is placed as Annexure-(page no 99). It is to state that Allahabad Bank, Punjab & Sind Bank and State Bank of Mysore have submitted incomplete data whereas State Bank of Hyderabad, United Bank of India, Delhi State Cooperative Bank, ICICI Bank, Indusind Bank, J&K Bank and Nainital Bank have not provided the data. Hence, their data has not been included in the Annexure. These banks are requested to provide complete data in future.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 28

SERVICES OF CERSAI

The **Central Registry of Securitization Asset Reconstruction and Security Interest of India** (CERSAI) is a company licensed under Section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi. CERSAI was promoted by Central Government to prevent frauds involving multiple lending by different banks on the same immovable property. It became operational on March 31, 2011. The Company is a Government Company with a shareholding of 51% by the Central Government and select Public Sector Banks and the National Housing Bank are also shareholders of the Company.

The object of the company is to maintain and operate a Registration System for the purpose of registration of transactions of securitization, asset reconstruction of financial assets and creation of security interest over property, as contemplated under Chapter IV of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). The Registration is applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

The Company is providing the platform for filing registration of transactions of securitization, asset reconstruction and security interest by the banks and financial institutions. Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry).

All SLBC Member banks are requested to ensure that all transactions related to immovable properties done by them are registered on the portal of CERSAI.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 29

REVIVAL OF THE STALLED RESIDENTIAL PROJECTS

There are a number of Residential Projects particularly in Metro Areas which have got stalled for various reasons including for want of further lending support from the banks. There is urgent need to ensure resumption of construction activities in respect of incomplete residential projects with a view to generate positive sentiments and renewed confidence in the market among all stake holders. Kick starting the unfinished projects will also unlock the capital already invested / lent in the projects which are partly stuck because of liquidity crunch being faced by the builders. Timely completion of the Projects is beneficial for all the stakeholders including lending banks. Increased construction activity and delivery of the projects will generate all round growth across the economy.

All member banks have informed that there is no such project in Delhi State financed by them.

**74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR
THE QUARTER ENDED DECEMBER 2013**

AGENDA NO. 30

FINANCE TO TENANT/LESSEE FARMERS

It has been pointed out at the level of GOI / RBI that banks are showing reluctance in extending credit to tenant/lessee farmers in various States. All banks are requested to extend credit to tenant/ lessee farmers as per the guidelines issued by RBI from time to time and ensure that this category of farmers should not face any hardships in obtaining loans from banks.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 31

ASSIGNMENT OF LEAD BANK RESPONSIBILITY IN ALL DISTRICTS OF METROPOLITAN AREAS

For extending Financial Inclusion Programme in Urban Areas, Reserve Bank of India has assigned Lead Bank responsibility in all the 11 Districts of Delhi State vide Circular No. RBI/2013-14/130 RPCD.CO.LBS.BC.No. 12/02.08.001/2013-14 as under:-

Sr. No.	Name of the District	Lead bank responsibility assigned to	District Working Code allotted
1	New Delhi	Canara Bank	290
2	Central Delhi	Canara Bank	358
3	North Delhi	O.B.C	360
4	North-west Delhi	P.N.B	362
5	West Delhi	Canara Bank	363
6	South-West Delhi	S.B.I	364
7	South Delhi	S.B.I	365
8	North-East Delhi	P.N.B	366
9	East Delhi	P.N.B	367
10	South-East Delhi	S.B.I	368
11	Shahdara Delhi	Bank of Baroda	369

Since LDMs have started functioning in all districts of the state, they are requested to actively participate in allocation of ACP targets for the FY 2014-2015 and implementation of Annual Credit Plan (ACP) 2013-2014, DBT/DBTL Schemes etc. & hold BLBC/DCC meetings in their districts as per RBI and Govt. of India guidelines.

74th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2013

AGENDA NO. 32

CONCESSIONAL CREDIT TO PERSONS WITH DISABILITIES (PWD)

The National Handicapped Finance and Development Corporation (NHFDC) was set up by the Ministry of Social Justice & Empowerment, Govt. of India in 1997. NHFDC functions as an apex institution for promoting economic development activities and self-employment ventures for the benefit of Persons with Disabilities (PwDs). NHFDC also provides grants for skill training of disabled persons. The banks which have tie-up with NHFDC will provide collateral free concessional credit to PwDs for self employment under Credit Guarantee Scheme of Govt. of India. These banks will also extend education loans to eligible students with disabilities for higher education in India or abroad at concessional rates. The entire loan extended to PwDs for above purposes will be refinanced by NHFDC to the concerned bank. Also, the partner banks will be able to earn 3% interest margin on above loans extended to PwDs. Partnership between NHFDC and Banks is a big initiative towards the economic empowerment of PwDs especially through Education Loans. All banks are requested to initiate action for entering into agreement with NHFDC for flow of concessional credit to PwDs.
