**Minutes of half yearly Meeting of Sub Committee to SLBC-Delhi to discuss/ review the progress of Priority Sector Advances in NCT of Delhi on 28.05.2018**

A Half yearly Sub Committee to SLBC-Delhi meeting to discuss/ review the progress of Priority Sector Advances & CD Ratio in NCT of Delhi was held on 28.05.2018 at 3:30 PM at Conference Hall of Oriental Bank of Commerce, Harsha Bhawan, New Delhi which was attended by representatives from RBI, NABARD, LDMs, representatives from Member Banks .

At the outset Shri H.P. Gupta ,Asstt. General Manager SLBC, NCT of Delhi welcomed all the participants.

House was apprised about the Bank wise progress made in Priority Sector Advances as under:

|  |
| --- |
| **CREDIT FLOW TO PRIORITY SECTORS AS ON 31.03.2018 (Amt. in Crore)** |
| **NAME OF THE BANK** | **Aggregate Advances as on** | **Credit to Priority Sector as on**  | **% TO Aggregate Advances** | **Variations** |
| **Sept-2017** | **March-2018** | **Sept-2017** | **March-2018** | **Sept-2017** | **March-2018** | **Over Half Year** |
| Public sector  | 575916 | 701510 | 97840 | 107129 | **16.99** | **15.27** | 9289 |
| Delhi State Coop Bk | 722 | 769 | 635 | 652 | **87.87** | **84.78** | 17 |
| Private sector  | 295640 | 336663 | 38637 | 40293 | **13.07** | **11.97** | 1656 |
| **Grand Total** | 872278 | 1038942 | 137112 | 148074 | **15.72** | **14.25** | 10962 |

In the following 10 banks Priority Sector Advances have decreased by more than 100 crore during the year ended as on 31.03.2018.

|  |  |  |
| --- | --- | --- |
| **Sl.NO.** | **Name of the Bank** | **Variation over the year (in Crore)** |
| 1 | BANK OF MAHARASHTRA | -156 |
| 2 | ALLAHABAD BANK | -212 |
| 3 | CANARA BANK | -214 |
| 4 | IDBI BANK | -299 |
| 5 | RBL BANK LTD | -332 |
| 6 | CENTRAL BANK OF INDIA | -523 |
| 7 | HDFC BANK | -957 |
| 8 | UCO BANK | -985 |
| 9 | STATE BANK OF INDIA | -1278 |
| 10 | ICICI BANK | -1528 |

In the following 9 banks priority sector advances have been increased more than 5*00*

crore during the year ended as on 31.03.2018.

|  |  |  |
| --- | --- | --- |
| **Sl.NO.** | **Name of the Bank** | **Variation over the year (in Crore)** |
| 1 | AXIS BANK | 586 |
| 2 | ORIENTAL BANK OF COMMERCE | 601 |
| 3 | UNION BANK OF INDIA | 608 |
| 4 | PUNJAB & SIND BANK | 621 |
| 5 | BANK OF BARODA | 697 |
| 6 | BANK OF INDIA | 1003 |
| 7 | KOTAK MAHINDRA BANK | 1030 |
| 8 | YES BANK LTD | 3490 |
| 9 | PUNJAB NATIONAL BANK | 3740 |

(Rs. in crore)

|  |  |
| --- | --- |
|  | **POSITION AS ON** |
| **March-17**  | **Sept-17**  | **March-18**  |
| **Total Advances**  | 933001  | 872278 | 1038942  |
| **Total Priority Sector Advances**  | 139922  | 137112  | 148074  |
| **Total MSE Advances**  | 77150 | 77305  | 80296  |
| **% of MSE Advances to Total PS Advances**  | 55.14  | 56.38  | 54.23  |
| **Adv. to Micro, Small & Med. Enterprises (MSME)**  | 94900  | 96327  | 100147  |
| **% of MSME Advances to Total PS Advances**  | 67.82  | 70.25  | 67.63  |
| **% of MSME Advances to Total Advances**  | 10.17 | 11.04 | 9.64 |

It was stated that since the scope for Direct Agricultural Advances in Delhi State is limited due to shrinkage of agricultural land, Banks should strive for increasing MSME advances and Indirect Agriculture Advances to achieve goal of Priority Sector advances. He asked the banks and LDMs to keep eye on sector wise development to observe the area of actual growth.

During the meeting member banks and LDMs were requested to organize more and more camps for MSME advances at all centers having good potentials for MSME advances and in which Traders and other associations should also be invited.

A presentation on position of Priority Sector Advances as on March 2018 was also given during the meeting.

However, the Banks/LDMs were advised to review the performance of their branches to augment the credit flow in their areas.

The meeting concluded with a Vote of Thanks.

**SLBC-NCT of Delhi**