

राज्य स्तरीय बैंकर्स समिति, राष्ट्रीय राजधानी दिल्ली क्षेत्र	State Level Bankers' Committee, NCT of Delhi,
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Minutes of Sub-Committees Meeting of SLBC for review of Qtr. Sept-2020 Held on 28.01.2021

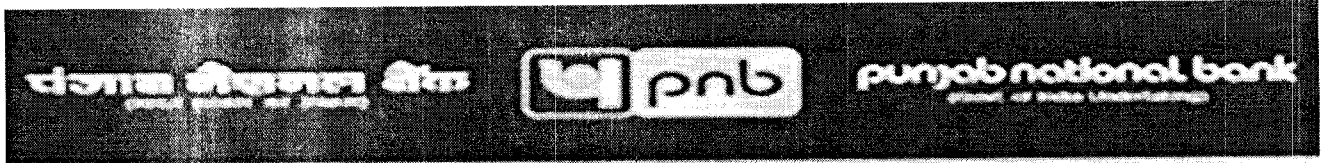
The meeting of SLBC Sub- Committees on the following agendas were organised on 28.01.2021 through virtual Mode. Sh. BMK Singh, AGM, FIDD , RBI, Executives and Officials from NABARD, GNCTD, KVIC , all Public sector banks and major private sector banks & LDMs participated in the meeting. Sh. Mukesh Sethi , Dy.General Manager, SLBC welcomed all the participants in the meeting and deliberated the Agenda as under;

**(1) Developing a standardized system for data flow and its management by SLBC/ UTLBC
Convenor Banks on SLBC/ UTLBC websites —**

The Axis Bank was requested to confirm the Blockwise mapping of Branches. The banks were requested to develop a system to directly upload the data from their CBS system to SLBC portal without manual intervention as advised by RBI & SLBC-DELHI. The Banks are advised for compliance of RBI Instructions in the matter. **(Action: All Banks)**

(2) Recommendations of the High-Level Committee on Deepening of Digital Payments-

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, we have selected New Delhi District to make it 100% digitized upto 31.3.2021 as per RBI instructions. Sh. BMK Singh, AGM, FIDD, RBI pointed that earlier SLBC was compiling data for digitization of New Delhi District, now this task has been assigned to Canara bank, who is Lead Bank in the District. Now Canara Bank is to submit monthly data on Digitisation of New Delhi district to RBI and SLBC. He informed the house that 4 Banks have completely digitized their Saving Accounts and 3 banks have fully digitized their Current accounts. On boarding, 10 banks have achieved 100 % digitization and 19 banks are in the range of 75% to 90% achievement. Canara Bank is advised to monitor inconsistency in reporting of data by the banks. Sh. Kalyan Mukherjee, Dy. General manager, Canara Bank pointed that progress of some of the banks is slow. Each branch of the bank should achieve 100% digitization by offering any of digital product to all the saving and current account customers. Bank of Baroda has achieved only 8.6 % digitization in Current accounts. Bank of Baroda official told that they will expedite the digitization and will achieve target before the deadline. Sh. BMK Singh requested that data should be monitored on fortnight basis. Sh. Tripurari singh told the house that some banks are not submitting data in time. Sh. Kalyan Mukherjee requested that on 16.2.2021 all banks should submit first fortnight data upto 15.2.2021. Sh. BMK Singh and Sh. Kalyan Mukherjee viewed that LDM can hold meetings of Banks/DCOs on any issue of digitization.



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Sh. Mukesh Sethi pointed that any one facility out of ATM card, Net Banking, Mobile Banking, POS, QR Code etc. will be sufficient to make the account digitized. Hence the 100% achievement of target should not be difficult. **(Action: All Banks & LDM New Delhi)**

(3) Review of PM SVANidhi Scheme- Every Tuesday the districtwise Camps are held for promoting PMSVANidhi scheme. Where completion of documents and sanction of cases are done to expedite the process. The camps are giving good results. Sh. Mukesh Sethi requested that all the sanctioned cases should be disbursed loan latest upto 12.2.2021. Some banks are lagging behind in performance . All the banks are requested to gear up the efforts for making the scheme successful in Delhi state. It was pointed in the meeting that Private Sector Banks are not at all participating in the scheme despite regular communication from SLBC. South Delhi LDM, smt. Kiran Singh informed the house that HDFC never attends camps though the vendors who have applied in that bank come to camps. Sh. Naveen Goel, official from HDFC bank pointed that no branch of HDFC refusing to attend camp and if there is any specific complaint , the matter shall be looked into and would be resolved. LDM-North west Sh. Anil Gupta also pointed that some banks do not attend camps. It was suggested in the meeting and requested to all the banks to participate in camps and dispose of all the pending applications expeditiously. **(All member Banks)**

(4) PMEGP Status as on 27.01.2021. The applications pending with the Banks.

SI	Name of Bank	No. of Applications Pending	SI	Name of Bank	No. of Applications Pending
1	ALLAHABAD BANK	13	18	INDUSIND BANK	1
2	ANDHRA BANK	7	19	JAMMU AND KASHMIR BANK	1
3	AXIS BANK	5	20	KARNATAKA BANK LTD	1
4	BANK OF BARODA	22	21	KOTAK MAHINDRA BANK	3
5	BANK OF INDIA	14	22	PNB (eOBC)	3
6	BANK OF MAHARASHTRA	3	23	PUNJAB AND SIND BANK	8
7	CANARA BANK	13	24	PUNJAB NATIONAL BANK	83
8	CENTRAL BANK OF INDIA	11	25	RATNAKAR BANK LTD	1
9	CITI BANK	1	26	STATE BANK OF INDIA	48
10	CORPORATION BANK	12	27	SYNDICATE BANK	7
11	DENA BANK	1	28	UCO BANK	4
12	FEDERAL BANK	1	29	UJJIVAN SMALL FIN. BANK	1
13	HDFC BANK	4	30	UNION BANK OF INDIA	28
14	ICICI BANK LIMITED	6	31	UNITED BANK OF INDIA	1
15	IDBI BANK	3	32	VIJAYA BANK	3
16	INDIAN BANK	8	33	YES BANK	2
17	INDIAN OVERSEAS BANK	4		Total	323

Sh. Uday Barhate, Asstt. Director, KVIC emphasised that progress under PMEGP is not satisfactory. The 66 cases are sanctioned, The disbursement of sanctioned cases and Margin Money claim should be focussed to meet the targets.. Sh. Mukesh Sethi pointed that contact person details of KVIC officials should be sent to all the banks.

(5) Sub Committee on CD Ratio

The Seven Districts having CD Ratio below 40% as on 30.09.2020 are requested to improve the CD ratio.:

S.No.	District Name	CD Ratio as on 30.06.2020 (in %)	CD Ratio as on 30.09.2020 (in %)
1	East	27.14	27.09
2	Shahdara	27.07	29.32
3	West	26.06	26.28
4	South West	30.87	31.22
5	North West	35.55	30.30
6	North	32.17	33.72
7	South	30.30	35.16

(Action: All LDMs of above Seven Districts)

Following Banks have CD ratio below 60% are requested to improve the CD ratio.:

SI	NAME OF THE BANK	CD RATIO POSITION AS ON			VARIATION	
		Sept 2019	June 2020	Sept 2020	OVER THE YR	Over the QTR
1.	BANDHAN BANK LTD.	48.05	34.64	22.93	-25.12	-11.71
2	KOTAK MAHINDRA BANK LTD.	69.58	53.48	58.96	-10.62	5.48
3	CATHOLIC SYRIAN BANK	29.97	25.56	35.27	5.3	9.71
4	NAINITAL BANK LTD	49.52	47.06	45.82	-3.7	-1.24
5	AU SMALL FINANCE BANK	44.59	42.67	45.02	0.43	2.35
6	JANA SMALL FINANCE BANK	44.99	41.26	39.11	-5.88	-2.15
7	EQUITAS SMALL FIN. Bank	8.45	10.99	11.64	3.19	0.65
8	ESAF SMALL FINANCE BANK	0.56	0.60	1.42	0.86	0.82
9	UTKARSH SMALL FINANCE BANK	0	0	19.80*	19.8	19.8
10	SURYODAY SMALL FINANCE BANK	0	0	0.21*	0.21	0.21

(Action: All abovementioned Ten banks)

(6) Sub Committee on MSME

The Banks which had shown negative trend in MSME advances since June -2020 are listed below. These banks are requested to come out of the negative trend in next quarter.:-

(Amt. in Crores)

SI	Name of Bank	Sep-20	Jun-20	Difference
1	STATE BANK OF INDIA	6466	10420	-3,954

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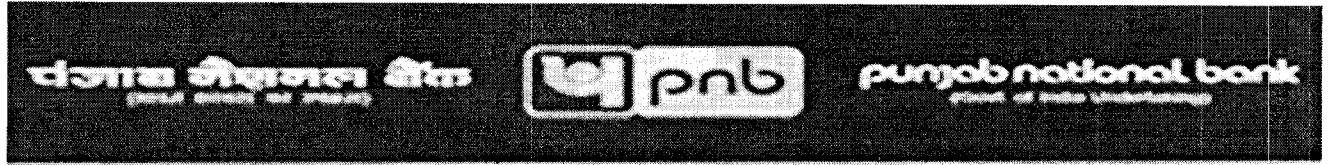
2	PUNJAB NATIONAL BANK	11652	15181	-3,529
3	UCO BANK	787	878	-91
4	YES BANK LTD	5603	5692	-89
5	UNION BANK OF INDIA	7310	7390	-80
6	FEDERAL BANK LTD	204	279	-75
7	INDUSIND BANK	1144	1188	-44
8	KOTAK MAHINDRA BANK	5181	5201	-20
9	UJJIVAN SMALL FINANCE BANK	106	121	-15
10	JANA SMALL FIN. BANK	95	105	-10
11	TAMILNAD MERCANTILE BANK	29	39	-10
12	BANK OF MAHARASHTRA	1057	1065	-8
13	LAKSHMI VILAS BANK LTD.	59	62	-3
14	DHANLAXMI BANK	17	18	-1
15	DELHI STATE COOPERATIVE BANK	14	15	-1

(Action: All abovementioned 13 banks)

(7) Meeting of the (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY, PMSBY, APY, PMMY, Stand-Up India & PMEGP

PMJDY Status As on 30.09.2020. The banks are requested to achieve 100% aadhar seeding and active RuPay cards in PMJDY accounts. (Action: all Banks)

Bank	Total A/cts	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay card to total Rupay card	Aadhar Seeding	% of Aadhar seed to total A/Cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
PSB	4644014	4071399	87.67	2342695	57.54	3809386	82.03	337946	7.28
Pvt. Banks	1807708	150733	8.34	108347	71.88	114613	6.34	42848	2.37
Small Finance Banks	1574	1636	103.94	1281	78.30	224	14.23	620	39.39
Total	6453296	4223768	65.45	2452323	58.06	3924223	60.81	381414	5.91



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PMSBY & PMJJBY As on
30.09.2020-

Bank Type	PMSBY	PMJJBY	Atal Pension Yojna- PFRDA Data* as on 6.10.20	Total
Public Sector Banks	3297003	1068573	300413	4665989
RRB/Coop. Bank	3	2	0	5
Private Sector Banks+ Small Finance Bank	254293	112933	53509	420735
Non-Member Banks	0	0	28	28
Total	3551299	1181508	353950	5086757

The banks are requested to cover all the eligible account holders to be covered under social security schemes. The pending claims in the schemes should be disposed within timeframe of the schemes. The banks should take necessary action to enhance the APY enrolments. (Action: all Banks)

Stand-up India Outstanding:30.09.2020

(Rs. in Crore)

Name	Total no. of branches	Women		SC		ST		TOTAL OUTSTANDING	
		A/C	Amt O/S	A/C	Amt O/s	A/C	Amt O/S	A/C	Amt O/s
Public Sector Banks	2289	1579	289	757	143	112	15	2448	448
Other Member Banks	1356	474	59	6	1	1	0.11	481	60
Grand Total	3645	2053	348	763	144	113	15	2929	508

Action Point:-

The progress under the scheme is not satisfactory and there is need for focused attention by the Member Banks/LDMs to improve the progress. Bank-wise progress as on Sept., 2020 is enclosed at page no. 211.

All the Controlling Heads of member banks/LDMs are requested to take appropriate action to implement the Government directions for extending credit to Tribal/ Dalit/ women entrepreneurs through each of their branches.

Member Banks/LDMs are requested to submit quarterly progress of their bank/district to SLBC-Delhi on regular basis so that the same may be sent to RBI and reviewed in SLBC meetings, as per RBI directives. (Action: all Banks)

PMMY Status as on 30.9.2020

	FY 2020-21 (01.04.20 to 30.06.20)			FY 2020-21 (01.04.20 to 30.09.2020)		
	A/cs	Sanctioned Amt.	Disbursement Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
PSBs	12771	203	152	73609	717	619
Pvt. Banks	3392	133	132	14854	373	372

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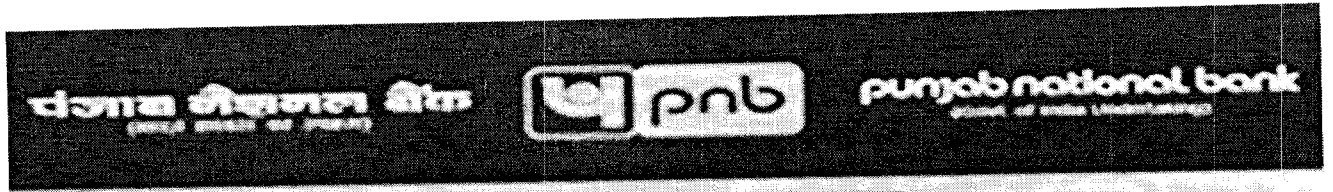
Small Fin. Banks	1	0.01	0	3725	16	15
Non Members total	249	4	4	529	3	3
Grand Total	16413	340	288	92717	1108	1010

(7) Sub Committee on Priority Sector advances

Out of 43 member banks, in the following 9 banks, the percentage of Priority Sector Advances to Total Advances was less than 10% as on 30.09.2020 out of which 2 are Public Sector Banks & 7 are Private Sector Banks. These banks should enhance their Priority Sector advances.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	
		30.06.2020	30.09.2020
Public Sector Banks			
1	BANK OF INDIA	7.51	7.75
2	UCO BANK	8.14	7.60
Private Sector Banks			
1	AXIS BANK	7.78	8.31
2	DHANLAXMI BANK	9.05	8.63
3	HDFC BANK	8.41	9.69
4	INDUSIND BANK	3.45	3.43
5	ESAF SMALL FINANCE BANK	0	0
6	SURYODAY SMALL FINANCE BANK	0	0
7	FEDERAL BANK LTD	11.76	9.07

(Action: all abovementioned 9 Banks)



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(8) Recovery Issues in Schematic Lending

Position of NPA

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Sep, 2019	Jun, 2020	Sep, 2020	Sep, 2019	Jun, 2020	Sep, 2020	Sep, 2019	Jun, 2020	Sep, 2020
1	Total Advances	1179889	1276937	1269738	124915	158681	147839	10.59	12.43	11.64
2	Priority Sector Adv.	169720	174443	188206	16908	22674	22104	9.96	13.00	11.74
3	Agriculture	12808	26041	27150	2646	2786	2510	20.66	10.70	9.24
4	PMEGP	107	89	73	20	11	4	18.69	12.36	5.48
5	PMMY	5152	4870	3962	202	280	302	3.92	5.75	7.62
6	NULM	0	7	1.00	0	0	0	0.00	0.00	0.00
7	Education Loan	2072	1877	2112	43	46	40	2.08	2.45	1.89
8	Housing Loan	61030	60923	68703	1878	2353	2244	3.08	3.86	3.27
9	Micro Enterprises	42487	36549	33953	5692	6786	6540	13.40	18.57	19.26
10	Small Enterprises	47206	42505	41976	7466	8506	8205	15.82	20.01	19.55
11	Total MSE Advances	89693	79054	75929	13158	15292	14745	14.67	19.34	19.42
12	Medium Enterprises	21382	18663	21818	3642	3584	3722	17.03	19.20	17.06
13	KVIC		7	25		1	3		14.29	12.00
14	Other MSME		359	447		1	1		0.28	0.22
15	Total MSME Advances	111075	98083	98219	16800	18878	18471	15.12	19.25	18.81

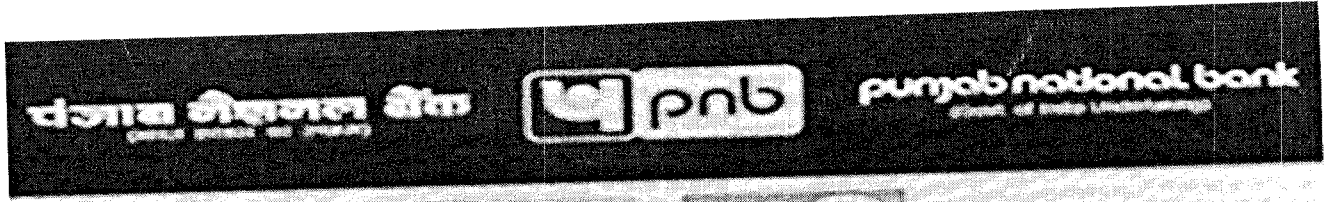
(8) Sub Committee on SHG and Financial Inclusion

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save some 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 at page no.197.

Observation:-

The summarized position is as under:-



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Amt in Crore

Total Disbursement During the QTR				Total Disbursement During Current FY			
Savings Linked		Credit Linked		Savings Linked		Credit Linked	
No.	Amt.	No.	Amt	No.	Amt	No.	Amt.
719	0.89	17	0.07	804	1.15	42	0.42

SHG				
Outstanding		Non Performing Assets		NPA %
A/c	Amt	A/c	Amt	
275	7.13	43	0.94	13


(9) FINANCIAL INCLUSION

NATIONAL STRATEGY FOR FINANCIAL INCLUSION:

- ✓ The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level.
- ✓ The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. The key features of the strategy aim to provide improvements in the following fields:
 1. Universal Access to Financial Services
 2. Providing Basic Bouquet of Financial Services
 3. Access to Livelihood and Skill Development
 4. Customer Protection and Grievance Redressal
 5. Effective Co-ordination

Status Report:- All the Member Banks are requested to devise a suitable strategy to implement the objectives of NSFI and to achieve the Milestones by 2024, as envisaged by Reserve Bank of India. Further the Member Banks are also requested to submit the status report at regular intervals to SLBC-DELHI for onward submission to RBI. (All member banks & LDMS)

With this the Sub Committee meeting ended with Vote of Thanks.


Mukesh Sethi,
Dy. General Manager,
SLBC-Delhi