

राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीय राजधानी दिल्ली क्षेत्र

State Level Bankers' Committee,  
NCT of Delhi,

Minutes of Sub-Committee Meeting of SLBC for review of Qtr. Dec-20 and March-21 held on 28.05.21

The meeting of SLBC Sub- Committees on the following agendas were organised on 28.05.2021 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.Anil Bansal , General Manager & Convenor, SLBC welcomed all the participants in the meeting and briefed the house about the meeting. Sh. Mukesh Sethi , Dy. General Manager, SLBC 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 —**

Axis Bank has not confirmed the mapping of branches with Districts and Sub-Divisions. Now they have informed that mapping of branches with Districts and Sub Divisions in Delhi will be completed by 30.06.2021.

As per RBI guidelines, SLBC-DELHI has developed a new portal and Banks are uploading the data on Portal based on Standardised formats. But Member Banks have not developed standardized formats in their CBS/Finacle system, so that direct downloading of data from CBS and subsequent uploading on SLBC portal can be done without manual intervention. The Banks are advised for compliance of RBI Instructions in the matter. Sh. Anil Bansal, Convenor, SLBC emphasized that the system will result in accuracy of data.

**Time line for various data:** submission is not adhered to /complied by many banks. To avoid unnecessary correspondence/communication all banks are requested to adhere to time schedule for submission of various data to SLBC. **(Action: All Banks)**

**(2) Recommendations of the Expanding & Deepening of Digital Payments-**

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify one district in their respective States/ UTs and allocate the same to a bank having significant footprint, which will endeavor to make the district 100% digitally enabled within one year. This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. The SLBC identified New Delhi district for making it 100% digitally enabled upto March 2021. But there are 14 Banks who have still not achieved 100% digitization of Saving and Current account holders. And 12 Banks have not achieved target of digital onboarding of merchants.

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**Now these banks are requested to complete digitisation in New Delhi District upto 30.6.2021.**

It was placed before the House 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.

Sh. Tripurari Singh LDM-New Delhi told that the Central Office, RBI has asked him to submit constraints faced by the banks due to which they are not able to achieve 100% digitization and also to submit the Roadmap for achieving 100% digitization. The LDM has written to all banks for submission of information. Sh. BMK Singh, AGM, FIDD, RBI requested the Nodal officers of the banks to cooperate with LDM-New Delhi and submit the requisite data at the earliest.

**Action Points:**

- The Member Banks which have not achieved 100% digitization are requested to submit suitable strategy and achieve 100% digitization of New Delhi district by 30<sup>th</sup> June 2021.
- LDM New Delhi District to closely monitor the progress of banks so as to achieve 100% digitalization of the district.

**(Action: All Banks & LDM New Delhi)**

**(3) Review of PM SVANidhi Scheme-** The latest status of the Scheme was placed before the House .This Flagship scheme is valid upto 31.3.2022. Sh. Mukesh Sethi, put up the Status of the Scheme. Out of 46870 applications received, 37926 applications have been sanctioned , 30714 beneficiaries have been disbursed loan amount and 5795 applications were rejected. Sh. Sethi told the House that rejected applications can be considered again if the reason of rejection is eliminated.

Sh. Bansal showed his concern for non-disbursement of sanctioned cases. He quoted some of the banks whose disbursement cases are low. He put up that the performance of Private Banks is very low in the Scheme. He quoted few Banks IDBI, Karnataka Bank and Kotak Bank where only 12 Applications are sanctioned out of 914 Applications received. Sh. BMK Singh told that despite the commitment made by Private banks with RD Sir, the situation did not improve. He advised the Banks to dispose of the applications and not to keep the applications pending. All the banks were 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

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in the scheme despite regular communication from SLBC. It was suggested in the meeting and requested to all the banks to dispose of all the pending applications expeditiously. ( All member Banks & LDMs)

**(4) NATIONAL STRATEGY FOR FINANCIAL INCLUSION:**

**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)

**(5) Sub Committee on CD Ratio**

CD Ratio decreased from 121.57% to 107.30 % on YoY basis. The CD ratio decreased from 108.55% to 107.30% on QoQ basis.

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

**DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:**

List of Seven Districts having CD Ratio below 40% as on 31.03.2021:

S.No.	District Name	CD Ratio as on 31.12.2020 (in %)	CD Ratio as on 31.03.2021 (in %)
1	EAST	24.77	25.48
2	NORTH	36.68	33.29
3	NORTH WEST	30.91	32.63
4	SHAHDARA	29.02	25.58
5	SOUTH	36.72	34.82
6	SOUTH WEST	29.05	25.89
7	WEST	28.47	28.43

**Observation:**



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The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have an improved CD Ratio.  
(Action: All LDMs)

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

Following Banks have CD ratio below 60%:

SI	NAME OF THE BANK	CD RATIO POSITION AS ON			VARIATION	
		Mar-20	Dec-20	Mar-21	OVER THE YR	Over the QTR
1	DELHI STATE COOPERATIVE BANK	68.04	61.87	59.2	-8.84	-2.67
2	BANDHAN BANK LTD.	37.95	21.91	22.12	-15.83	0.21
3	FEDERAL BANK LTD	84.71	66.56	58.84	-25.87	-7.72
4	KOTAK MAHINDRA BANK	70.55	58.94	50.34	-20.21	-8.6
5	NAINITAL BANK LTD	49.62	47.38	45.6	-4.02	-1.78
6	AU SMALL FIN. BANK	54.36	40.78	41.53	-12.83	0.75
7	EQUITAS SMALL FIN. BANK	11.82	10.66	12.89	1.07	2.23
8	ESAF SMALL FINANCE BANK	0.64	12.78	23.56	22.92	10.78
9	JANA SMALL FIN. BANK	41.09	40.27	43.75	2.66	3.48
10	SURYODAY SMALL FINANCE BANK*	0	36.08	39.61	NA	3.53
11	UTKARSH SMALL FINANCE BANK*	0	15.6	15.65	NA	0.05

(Action: All abovementioned Eleven banks)



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(6) Position of Micro, Small & Medium Enterprises (MSME) Advances as on 31.03.2021

POSITION AS ON (Rs. In Crore)			VARIATION		% Growth	
Mar, 2020	Dec, 2020	Mar, 2021	YoY	Over the QTR	YoY	Over the QTR
97376	103615	100306	2930	-3309	3.01	-3.19

The banks with negative growth in MSME since last Quarter are requested to make efforts to improve credit growth in the MSME Sector. ( Action ; All Member Banks)

(7) Position of PMJDY Accounts as on 31.03.2021:

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	5140767	4248826	82.65	3082287	72.54	4390352	85.40	350276	6.81
Pvt. Banks	182462	151586	83.08	105507	69.60	117727	64.52	46443	25.45
Small Fin. Banks	1881	1811	96.28	1400	77.31	243	12.92	1014	53.91
<b>Total</b>	<b>5325110</b>	<b>4402223</b>	<b>82.67</b>	<b>3189194</b>	<b>72.45</b>	<b>4508322</b>	<b>84.66</b>	<b>397733</b>	<b>7.47</b>

(8) Pending Claims in Social security Schemes(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.12.2020		Received		Settled		Pending as on 31.03.2021		Out of which pending more than 1 year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	12	19.30	12	19.30	0	0	0	0
PMSBY	10	20.00	59	101.00	57	97.00	12	24	0	0
PMJBY	22	44.00	85	153.00	101	185.00	6	12	0	0
<b>Total</b>	<b>32</b>	<b>64</b>	<b>156</b>	<b>273.3</b>	<b>170</b>	<b>301.3</b>	<b>18</b>	<b>36</b>	<b>0</b>	<b>0</b>

Sh. Bansal emphasized that all the pending claims should be settled before main SLBC Meeting.

(9) Progress under Pradhan Mantri Mudra Yojna (PMMY)for FY 2020-21

NAME OF BANK	FY 2020-21 (01.04.2020 to 31.12.2020)			FY 2020-21 (01.04.2020 to 31.03.2021)		
	A/cs	Sanctioned Amt.	Disbursement Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
PSBs	88925	1360.26	1113.30	192143	2381.05	2268.09
Pvt. Banks	40961	603.51	601.87	57962	820.63	818.66
Small fin. Banks	17345	80.20	79.60	45843	268.22	266.72

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Non Members total	1403	8.59	8.48	16334	487.55	480.09
Grand Total	148634	2052.57	1803.26	312282	3957.45	3833.56

(10) Stand-up India Outstanding: 31.03.2021

(Rs. in Crore)

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
Public Sector Banks	2247	2360	276.81	926	69.06	68	10.57	3354	356.44
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1239	394	39.88	1	0.09	0	0	395	39.96
Small Financial Banks	83	0	0	0	0	0	0	0	0
Grand Total :	3619	2754	316.69	927	69.14	68	10.57	3749	396.40

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.(Action: All Member Banks & LDMs)



(11) PMEGP Status as on 27.05.2021. The applications pending with the Banks.

As per the data available on KVIC Portal total 173 Applications are pending as on 27.05.2021 for FY 2020-21:

Banks are requested to take immediate action and to clear pending applications and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal.

Sh.Uday Bharate, Asstt. Director, KVIC emphasised the need of sincere efforts for achieving the targets of Margin Money Claim and disposing the pendency of applications. The disbursement of sanctioned cases and Margin Money claim should be focussed to meet the targets.

(12) CREDIT FLOW TO PRIORITY SECTOR:

The summarized position of Credit Flow to Priority Sector as on 31.03.2021 is as under:-  
(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION			% Growth	
March-20	Dec-20	March-21	YoY	Over QTR	the	YoY	Over the QTR
174522	187156	184443	9921	-2713		5.68	1.45

Percentage of Priority Sector Advances to Total Advances:-

POSITION AS ON			VARIATION %	
March-20	Dec-20	March-21	YoY	Over the QTR
13.21	14.68	13.93	0.72	-0.75

The percentage of Priority Sector Advances to Total Advances increased by 0.72% on YoY basis but the same is decreased by 0.75% on QoQ basis. Out of 43 member banks, in the following 8 banks, the percentage of Priority Sector Advances to Total Advances



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was less than 10 % as on 31.03.2021 out of which 2 are Public Sector Banks & 6 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	
		31.12.2020	31.03.2021
<b>Public Sector Banks</b>			
1	BANK OF INDIA	8.60	7.22
2	UCO BANK	7.21	8.05
<b>Private Sector Banks</b>			
1	AXIS BANK	8.83	4.89
2	CATHOLIC SYRIAN BANK LTD.	11.27	8.46
3	HDFC BANK	9.51	7.21
4	INDUSIND BANK	6.76	7.17
5	ESAF SMALL FINANCE BANK	0	0
6	SURYODAY SMALL FINANCE BANK	0	0

**Action Points:-**

All Members Banks particularly above 8 Banks are requested to take immediate steps to increase their Priority Sector Advances. ( Action : All Member Banks)



(13) Position of NPA as on 31.03.2021

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Mar, 2020	Dec, 2020	Mar, 2021	Mar, 2020	Dec, 2020	Mar, 2021	Mar, 2020	Dec, 2020	Mar, 2021
1	Total Advances	1321150	127494 1	1324160	150478	144632	166168	11.39	11.34	12.55
2	Priority Sector Adv.	174522	187156	184443	27566	22095	25256	15.80	11.81	13.69
3	Agriculture	11255	13112	14230	2835	2836	3597	25.19	21.63	25.28
4	PMEGP	81	15	17	11	4	5	13.58	26.67	29.41
5	PMMY	5224	4048	3884	385	296	460	7.37	7.31	11.84
6	NULM	0.16	0	4.00	0.06	0	3	0.00	0.00	0.00
7	Education Laon	2198	2191	2179	65	44	57	2.96	2.01	2.62
8	Housing Loan	58005	60951	60532	8044	2032	2376	13.87	3.33	3.93
9	Micro Enterprises	35567	34492	34601	6092	6747	7810	17.13	19.56	22.57
10	Small Enterprises	40847	42971	38517	8296	7987	8453	20.31	18.59	21.95
11	Total MSE Advances	76414	77463	73118	14388	14734	16263	18.83	19.02	22.24
12	Medium Enterprises	20032	25650	26614	3402	4261	4866	16.98	16.61	18.28
13	KVIC	8	25	25	1	3	3		12.00	12.00
14	Other MSME	922	477	549	4	2	20		0.42	3.64
15	Total MSME Advances	97376	103615	100306	17795	19000	21152	18.27	18.34	21.09

Sh. Bansal emphasized the need to take efforts to check the level of NPA by analysis of reasons of high NPA. The NPAs may be classified Agewise and reasons for fresh NPAs may be analysed and steps be taken for their recovery and to stop further slippages. (Action: All Member Banks)

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(14) Self Help Group (SHG)

The summarized position is as under:-

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.
738	1.00	111	0.94	861	8.66	218	3.09

SHG				
Outstanding		Non-Performing Assets		NPA %
A/c	Amt	A/c	Amt	
1014	22.71	278	10.11	45

Action Points:-

LDMs are requested to take steps towards formation of SHGs and their credit linkage in their respective districts and coordinate with the member banks in the matter. Sh. Bansal showed his concern over high level of NPA in the category and suggested that NPAs should be checked for further fresh advances in the category. (Action: All Member Banks)

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



(ANIL BANSAL)  
Convenor-SLBC-Delhi

