

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. June-21 held on 13.10.2021

The meeting of SLBC Sub- Committees on the following agendas were organised on 13.10.2021 through virtual Mode. Sh. Sunil Nigam, AGM, FIDD , RBI, Executives and Officials from NABARD, 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 —

There are 12 banks who have not switched over to the newsystem. Indian Bank, UCO, Nainital Bank, South Indian Bank, Federal Bank, Punjab & Sind Bank, Catholic Syrian bank, Delhi State Cooperative Bank, Karnataka Bank, ESAF Small finance Bank, Tamilnad Mercantile Bank & Indusind Bank. Sh. Sunil Nigam, RBI pointed that these banks should expedite the implementation of new system at the earliest before the next SLBC meeting.

(Action: 12 Banks)

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

The Banks which have not achieved 100% digitisation in New Delhi District were advised to achieve 100% digitisation of New Delhi District. LDM New Delhi-Sh. Tripurari singh is requested to ensure the compliance. Two Districts- South Delhi and Central Delhi were selected for 100% digitization. LDMS of these districts were advised to submit the basic data of two districts as on 30.9.2021 at the earliest so that a strategy can be chalked out to further increase the digitization upto saturation level. (Action : All banks and LDM-New Delhi, Central Delhi & South Delhi)

(3) Review of PM SVANidhi Scheme.

PM SVANidhi- PM Street Vendor's AtmaNirbhar Nidhi

The mentioned scheme is flagship scheme of Govt of India. All banks were requested to dispose of all the pending applications under the scheme. Also the rejected applications can be reconsidered if the reason of rejection is eliminated. Further the banks with higher pendency SBI, PNB, BOB, Union Bank, Canara Bank & HDFC Bank were advised to dispose the pendency quickly. Sh. Anil Bansal, Convenor, SLBC pointed that credit score requirement for the scheme has been dispensed with. Also 4000 beneficiaries under the scheme are eligible for second crenche loan under the scheme. The banks should focus on providing them second loan as per the Govt. guidelines.



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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) PMFME- Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME)

The PMFME is flagship scheme of the Govt of India. During 104th SLBC Meeting it was directed to member banks to dispose of all the pending applications. As per the scheme Collateral security is not required. Sh. Bansal requested that the applications should not be kept beyond reasonable time.(Action: All Member Banks)

(5)Credit Outreach Campaign during Festive Season

As per the Directions received from Department of Financial Services, MoF, Govt. of India for "Credit Outreach Campaign during Festive Season". 16.10.2021 to 30.11.2021

The program will emphasize on the following segments:

1. MSME.
2. Retail Advances.
3. AtmaNirbhar Bharat Schemes.

The roles of LDMs are:

1. To comply with directions of respective Controlling Offices & SLBC-Delhi issued with respect to credit outreach programme
2. To make necessary arrangements and coordinate with respective administrative authorities for taking necessary approvals etc
3. To coordinate with member banks present in the District for their active participation in order to make it successful

All Zonal / Controlling Offices are requested to be in constant touch with respective LDMs for organizing outreach programme or actively participate in the programme in case other banks are lead banks by ensuring participation of all branches in the District.



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The District wise date for organising the camps has been intimated to Lead Banks. The brief guidelines for conducting the Credit Outreach programme are:

1. Invite all member banks for attending / participating in Programme.
2. Lead bank will be responsible for smooth conduct of the programme and all other banks will participate in respective Districts.
3. Banks may also focus on retail housing and vehicle loan.
4. Priorities will be given to dispose-of all the applications under Govt Sponsored Schemes like AIF, PMFME, PM SVANidhi, PMMY etc.
5. Govt. portal based applications will be monitored closely and will be focused to give sanctions during this credit outreach programme.
6. Arrangements for loan sourcing counters.
7. Financial Awareness program for customers on credit products like Retail, MSME, Export Credit. Further focus can be given for creating awareness about various schemes (AIF, PMFME, AHDIF, ECLGS etc) of Bank under AtamNirbhar Bharat Abhiyan.
8. Arrangements for displaying various products of the Banks through cubical / stall etc and distribution of pamphlets and other publicity material.
9. Special arrangements for displaying digital products.
10. Extending invitation to RBI, NABARD & GNCTD officials, local dignitaries etc to inaugurate and participate in the programme. You are requested to let us know beforehand the schedule of these dignitaries for necessary action at our end.
11. Banks should undertake adequate publicity measures for creating awareness among the customers & citizens at large by way of pamphlets, booklets and posters.
12. The Social Media platform should be explored properly for creating awareness about this Campaign.
13. All the initiative on MSME lending by Government and banks shall be displayed in the outreach programme.
14. Banks are urged to tie up with FinTechs and NBFCs for bringing in innovation and technology while deepening of FI ecosystem by on-boarding small ticket size borrowers. **.(Action: All Banks & LDMs)**



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(6) Sub Committee on CD Ratio & MSME

CD RATIO:

POSITION AS ON			VARIATION	
June-20	March-21	June-21	YoY	Over the QTR
114.06	107.30	103.71	-10.35	-3.59

BANK WISE MONITORING OF CD RATIO IN NCT OF DELHI:

Following Banks have CD ratio below 60%:*

SI	Name of Bank	SI	Name of bank
1	INDIAN OVERSEAS BANK	9	SOUTH INDIAN BANK
2	UCO BANK	10	TAMILNAD MERCANTILE BANK
3	DSCB	11	AU SMALL FIN. BANK
4	BANDHAN BANK LTD.	12	EQUITAS SMALL FIN. BANK
5	DCB Bank Ltd.	13	ESAF SMALL FINANCE BANK
6	FEDERAL BANK LTD	14	JANA SMALL FIN. BANK
7	KOTAK MAHINDRA BANK	15	SURYODAY SMALL FINANCE BANK
8	NAINITAL BANK LTD	16	UTKARSH SMALL FINANCE BANK

These banks are advised to improve CD ratio for FY 2021-22.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

List of Eight (8) Districts having CD Ratio below 40% as on 30.06.2021:

S.No.	District Name	CD Ratio as on 31.03.2021 (in %)	CD Ratio as on 30.06.2021 (in %)
1	EAST	25.48	13.66

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2	NORTH	33.29	31.96
3	NORTH EAST	70.47	36.85
4	NORTH WEST	32.63	33.18
5	SHAHDARA	25.58	27.59
6	SOUTH EAST	52.96	38.74
7	SOUTH WEST	25.89	24.72
8	WEST	28.43	22.33

16 Banks have CD ratio below 60% and Eight Districts having CD ratio below 40% are requested to improve CD ratio. LDMs were requested to make a strategy to improve CD ratio. Sh. Sunil Nigam RBI pointed that there are districtwise Sub Committees on CD ratio in districts. The LDMs of districts with low CD ratio should give their feedback on CD ratio strategy discussed in the meetings so that the matter can be discussed in SLBC meetings for further fruitful discussion. **.(Action: All Banks & LDMs)**

COMPARATIVE POSITION OF MSME ADVANCES:-(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
98083	100306	94063	-4020	-6243	-4.10	-6.22

The following Banks have shown negative Growth shown in MSME sector over previous quarter:-

SI	Name of Bank	SI. No.	Name of Bank

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1	HDFC BANK	15	UTKARSH SMALL FINANCE BANK
2	YES BANK LTD	16	EQUITAS SMALL FIN. BANK
3	UNION BANK OF INDIA	17	SOUTH INDIAN BANK LTD
4	STATE BANK OF INDIA	18	BANK OF MAHARASHTRA
5	IDFC FIRST BANK	19	JAMMU KASHMIR BANK LTD
6	PUNJAB NATIONAL BANK	20	BANDHAN BANK LTD.
7	RBL BANK LTD	21	KARUR VYSYA BANK
8	BANK OF BARODA	22	TAMILNAD MERCANTILE BANK
9	ICICI BANK	23	NAINITAL BANK LTD
10	IDBI BANK	24	CATHOLIC SYRIAN BANK LTD
11	KOTAK MAHINDRA BANK	25	LAKSHMI VILAS BANK LTD
12	PUNJAB & SIND BANK	26	DELHI STATE COOPERATIVE BANK
13	UJJIVAN SMALL FIN. BANK	27	DHANLAXMI BANK
14	CENTRAL BANK OF INDIA		

Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter. The 27 banks with Negative Growth in MSME since last quarter were requested to make efforts to increase credit flow to MSME sector.

Sh.Nigam pointed that there is Sub-Committee in all the districts on CD ratio & MSME. All the Banks should submit MAT (Monitorable Action Plan) in the meetings. Sh. Bansal also emphasised that ECLGS is a good scheme to increase MSME advances, Traders , MUDRA Yojna, PMEGP and PM SVANidhi schemes are also included in MSME. (Action: All Banks & LDMs)

(7) State Level Implementation Committee-

(i) Social Security Schemes ; To implement the suggestions from different authorities and Committees in field of Govt. Social Schemes.



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(ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY,PMSBY, APY, PMMY, Stand-Up India & PMEGP

As on 30.06.2021

Bank Name	TOTAL No of A/Cs [1]	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay cards 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.	
Public Sector Total	5215412	4296927	82.39	3086665	71.83	4439231	85.12	353397	6.78
Private Sector Total	180407	147818	81.94	116064	78.52	113817	63.09	43328	24.02
Small Financial Bank Total	2201	1918	87.14	1531	79.82	263	13.76	717	32.58
Grand Total :	5398020	4446663	82.38	3204260	72.06	4553311	84.35	397442	7.36

Observations:-

Many of the accounts relate to migrants and hence account holders are not traceable. Such accounts are not operational & Rupay Cards are also not active.

Action Point:-

Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks are also requested to increase the pace of opening of PMJDY accounts of all the eligible customers. The saturation of the scheme should be ensured latest upto 31.12.2021.

.(Action: All Banks & LDMs)

ENROLEMENTS in Social security Schemes

As on 30.06.2021:-



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Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3534648	1175888	370538	5081074
RRB/Coop. Bank	2	1	0	3
Private Sector Banks	267962	148192	56374	472528
Small Financial Bank Total	423	242	1131	1796
India Post Payment Bank	0	0	4273	4273
Others	0	0	28	28
Total	3803035	1324323	432344	5559702

Action Points:-

The PMSBY, PMJJBY & APY are flagship schemes of Govt. of India for Financial Inclusion & to provide social security to citizens in bottom of pyramid. There are few Member Banks who are not enrolling account holders under these Schemes. All the Member Banks are requested to increase the ambit of these Schemes so as to reach every nook & corner of the Society. The Banks which have "NIL" Enrolment are requested to start enrolling the accountholders on priority basis. The saturation of the scheme should be ensured latest upto 30.09.2022. **(Action: All Banks & LDMs)**

The status of Insurance Claims lodged as on 30.06.2021, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.03.2021		Received		Settled		Pending as on 30.06.2021		Out of which pending more than 1 year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	8	16	7	14	1	0	0	0
PMSBY	12	24	41	82	49	98	4	8	0	0
PMJJBY	6	12	99	198	71	142	34	68	0	0

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PMJBY	6	12	99	198	71	142	34	68	0	0
Total	18	36	148	296	127	254	39	76	0	0

Status of PMMY as on 30.06.2021

The summarised progress under PMMY for FY 2021-22 (01.04.2021 to 30.06.2021) is given as under:

(Amt. In crore)

CATEGORY OF BANK	Shishu			Kishor			Tarun			Total		
	A/cs	Sanctioned Amt	Disbursed Amt	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	4168	2.79	2.16	1191	34.86	26.69	1192	105.77	84.18	6551	143.40	113.03
Private sector Banks	2863	4.83	4.83	666	13.23	13.17	327	25.15	25.08	3856	43.20	43.07
Small Finance Banks	1935	7.06	6.78	673	4.58	4.52	0	0.00	0.00	2608	11.64	11.30
Non-Member Financial Institutions	416	1.24	1.18	112	0.97	0.90	1	0.03	0.05	529	2.27	2.14
Grand Total	9382	15.92	14.95	2642	53.64	45.28	1520	130.95	109.31	13544	200.51	169.54

PMMY scheme be promoted by all the banks in a mission mode. The scheme is also promoted through PMSVANidhi & PMEGP which are included in Micro Enterprises advance. (Action: All Banks & LDMS)

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Stand-up India Outstanding: 30.06.2021
(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	2203	2632	338.16	614	126.05	64	10.74	3310	474.95
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1247	414	37.45	5	0.33	1	0.09	420	37.87
Small Financial Banks	83	0	0	0	0	0	0	0	0
Grand Total :	3583	3046	375.61	619	126.38	65	10.84	3730	512.83

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. All the Controlling Heads of member banks/LDMs are requested to take appropriate action to implement the Government directions for extending credit to SC/ST and 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 main meetings, as per RBI directives. **(Action: All Banks & LDMs)**

(8)PMEGP Status as on 08.10.2021

As per the data available on KVIC Portal the Bank-wise pendency is as under:-

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PMEGP Pendency:- For the applications forwarded to the banks during FY 2021-22

1	AXIS BANK LTD	1
2	BANK OF BARODA	15
3	BANK OF INDIA	3
4	BANK OF MAHARASHTRA	1
5	CANARA BANK	11
6	CENTRAL BANK OF INDIA	10
7	HDFC BANK	1
8	IDBI Bank	1
9	INDIAN BANK	4
10	INDIAN OVERSEAS BANK	1
11	PUNJAB AND SIND BANK	2
12	PUNJAB NATIONAL BANK	21
13	STATE BANK OF INDIA	28
14	UCO BANK	3
15	UNION BANK OF INDIA	13
16	KOTAK MAHINDRA BANK	1
17	YES BANK	1
	Total	117

Banks are requested to take immediate action to achieve the target 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.

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 the Controlling Heads have also been provided with login ID and password to access the site of KVIC for proper

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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 to update e-tracking system. The member banks have been requested to disburse and claim Margin Money all the pending sanctioned cases. **.(Action: All Banks & LDMs)**

(9) 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 30.06.2021 out of which 2 are Public Sector Banks & 7 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances Advances
		31.03.2021	30.06.2021
Public Sector Banks			
1	BANK OF INDIA	7.22	7.12
2	UCO BANK	8.05	6.60
Private Sector Banks			
1	AXIS BANK	4.89	7.84
2	CATHOLIC SYRIAN BANK LTD.	8.46	6.13
3	HDFC BANK	7.21	5.82
4	INDUSIND BANK	7.17	7.04
5	LAKSHMI VILAS BANK LTD.	9.83	9.58
6	ESAF SMALL FINANCE BANK	0	0.00
7	SURYODAY SMALL FINANCE BANK	0	0.00

Action Points:-

All Members Banks particularly above 9 Banks are requested to take immediate steps to increase their Priority Sector Advances. **.(Action: All Banks & LDMs)**

(10) Sector wise/Scheme wise Position of NPAs as on 30.06.2021:

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Position of NPA(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21
1	Total Advances	1276936.76	1324159.51	1315609.97	158680.88	166167.51	160839.38	12.43	12.55	12.23
2	Priority Sector	174442.77	184443.27	176955.67	22674.04	25256.09	27026.90	13.00	13.69	15.27
3	Non-Prio.Sector	1102493.99	1139716.24	1138654.30	136006.84	140911.42	133812.48	12.34	12.36	11.75
4	Agriculture (PS)	10040.63	12921.37	14147.49	2524.31	3336.08	3050.71	25.14	25.82	21.56
5	Agriculture (NPS)	16000.23	1308.31	3845.30	261.56	260.43	457.04	1.63	19.91	11.89
6	Agriculture	26040.86	14229.68	17992.79	2785.87	3596.51	3507.75	10.70	25.27	19.50
7	Micro	36548.74	34601.01	33581.43	6785.54	7809.94	8372.61	18.57	22.57	24.93
8	Small Entss	42505.30	38517.36	34263.51	8505.66	8452.53	8368.70	20.01	21.94	24.42
9	Medium Enterprises	18663.10	26614.22	25640.48	3584.33	4866.05	6244.86	19.21	18.28	24.36
10	Khadi Vill.	7.10	25.06	25.14	1.50	3.25	3.54	21.13	12.97	14.08
11	Others MSMEs	358.70	549.30	552.09	1.24	20.04	20.57	0.35	3.65	3.73
12	Total MSME	98082.94	100306.95	94062.65	18878.27	21151.81	23010.28	19.25	21.09	24.46
13	Housing (PS)	13536.43	13970.79	12081.11	773.50	598.14	665.81	5.71	4.28	5.51
14	Housing(NPS)	47386.71	46560.83	47604.87	1579.96	1778.19	2300.36	3.33	3.82	4.83
15	Housing	60923.14	60531.62	59685.98	2353.46	2376.33	2966.17	3.86	3.93	4.97
16	Education Loan (PS)	1427.30	1549.47	1527.46	41.90	53.10	59.20	2.94	3.43	3.88
17	Education Loan (NPS)	449.76	629.16	643.34	3.90	3.51	3.22	0.87	0.56	0.50
18	Education	1877.06	2178.63	2170.80	45.80	56.61	62.42	2.44	2.60	2.88
19	weaker Sections	11874.82	6467.00	15783.17	305.40	1214.57	744.35	2.57	18.78	4.72
20	Govt. Schemes									
21	DAY-NRLM	0.01	20.13	23.09	0.00	9.49	13.38	0.00	47.14	57.95
22	DAY-NULM	6.56	3.81	3.98	0.06	3.15	3.49	0.91	82.68	87.69
23	PMEGP	89.22	16.86	14.54	10.66	5.28	5.12	11.95	31.32	35.21
24	SHG	13.00	22.71	26.28	0.89	10.11	14.91	6.85	44.52	56.74
25	Stand Up India	378.52	349.23	378.09	42.32	74.34	117.25	11.18	21.29	31.01
26	PMMY	4870.22	3883.69	3306.47	280.37	459.90	492.64	5.76	11.84	14.90

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. June-21 held on 13.10.2021

There is need to take up efforts by member banks to check the level of NPA and LDMs to discuss issues in DCC/ DLRC meetings. **.(Action: All Banks & LDMs)**

(11) 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.

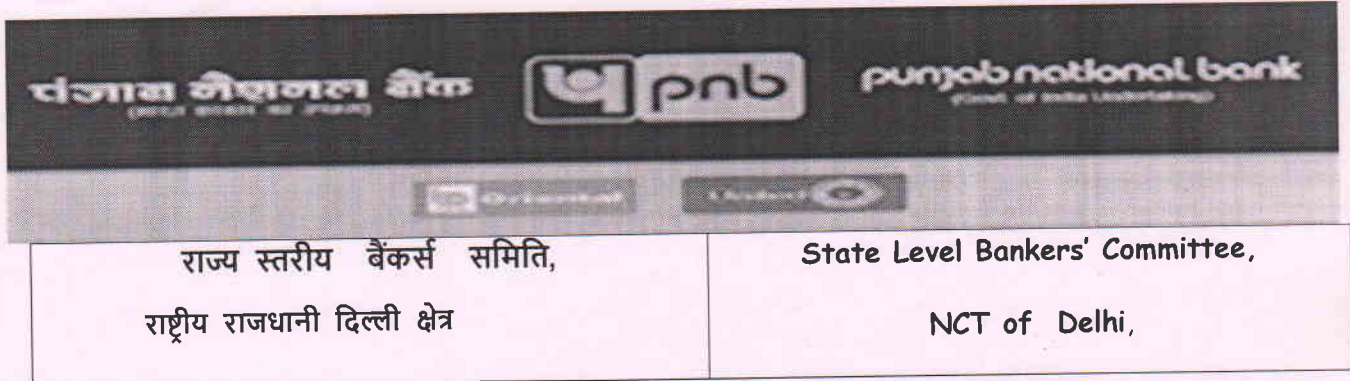
The summarized position of SHGs is as under:-

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.
921	3.92	66	0.54	1014	4.49	74	0.58

SHG				
Outstanding		Non-Performing Assets		NPA %
A/c	Amt	A/c	Amt	
1160	26.28	397	14.91	57

Action Points:-



Minutes of Sub-Committee Meeting of SLBC for review of Qtr. June-21 held on 13.10.2021

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. Himanshu of NABARD pointed that Credit linking in SHG in Delhi is very low. Credit Gap is very high. NPA of 57% in Self Help Group Loans is also a cause of concern. In DCC meetings at district level the issues of Credit linkage and NPA should be discussed to resolve the problems faced by the beneficiaries under the scheme. **.(Action: All Banks & LDMs)**

(12)

Data Submission on SLBC Portal

In previous SLBC Meetings it was directed by Regional Director, RBI, that separate Agenda Item is to be included mentioning the names of the Banks which have not submitted / delay in data submission for their regular statements (the deadline for data submission for this quarter is 15.10.2021/ updation of Data on SLBC Portal, It has been observed that despite reminders and telephonic follow-ups, many banks do not give priority to the issue. All the Banks are required to ensure that uploading of Quarterly data on the portal be completed by 15.10.2021 so that the meeting can be convened within prescribed timeframe.

Also all the LDMs are requested to upload FLC data immediately latest by tomorrow. The same is required for onward submission to RBI. **.(Action: All Banks & LDMs)**

The meeting was concluded with vote of thanks.

(ANIL BANSAL)
General Manager & SLBC Convenor,
NCT-Delhi

