

**MINUTES & ATR OF 105th MEETING OF SLBC-NCT OF DELHI
01st December 2021**

The 105th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 01st December 2021 at The Park Hotel, New Delhi. The meeting was chaired by Sh. Swarup Kumar Saha, Executive Director- Punjab National Bank and attended by Sh. Vivek Aggarwal, Regional Director, RBI, Mr. Ravi Dadhich, Special Secretary (Finance)-GNCTD, Ms. Jasmine James, Dy. Secretary, Department of Financial Services, Ministry of Finance, Govt. of India, Ms. Anita Patnaik, General Manager (FIDD)- RBI & Sh. R.V. Ramakrishna- General Manager-NABARD.

Besides, Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI, and Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMS, officials of Reserve Bank of India, NABARD, Central Govt. and Govt. of NCT of Delhi also participated in the meeting.

At the outset, Sh. Anil Bansal, General Manager and Convenor SLBC- Delhi welcomed all the dignitaries in the meeting along with other participants. After lighting of lamp and welcoming all the dignitaries, he requested Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank to chair the meeting and address the house.

Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. The major points of speech are:

Measures undertaken by RBI/Government of India

Reserve Bank of India and Government of India have taken a number of initiatives since last year in terms of providing relief to the Indian Economy and for ensuring that relief measures reach and benefit all the strata's of populace.

The Banks, further need to ensure saturation cover of beneficiaries under Pradhan Mantri Jan-Dhan Yojana (PMJDY) and Pradhan Manti Mudra Yojana (PMMY), in the eligible age groups. The member banks were requested to proactively reach out to account holders under PMJDY with quarterly average balance of Rs.1,000 or more during Q2 FY2021-22 and standard accounts under Pradhan Manti Mudra Yojana (PMMY) for covering under the three Prime Minister's Jan Suraksha Schemes (PMJSS). The member banks were asked to put in concentrated efforts for achieving saturation under each of the Prime Minister's Jan Suraksha Schemes (PMJSS) for all the unenrolled accounts by 30.09.2022.

Further, the Government of India has also launched schemes like Agriculture Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF), Fisheries Infrastructure Development Fund (FIDF) under Atmanirbhar Bharat Package. These schemes will help in development of Infrastructure in Agriculture/Dairy/Fisheries.

Immediate Payment Service (IMPS) of National Payments Corporation of India (NPCI) is an important payment system providing 24x7 instant domestic funds transfer facility and is accessible through various channels like internet banking, mobile banking apps, bank branches, ATMs, SMS and IVRS. In view of the importance of the IMPS system in processing of domestic payment transactions, RBI has decided to increase the per-transaction limit from Rs. 2.00 Lacs to Rs. 5 Lacs for channels other than SMS and IVRS. This will lead to further increase in digital payments and will provide an additional facility to customers for making digital payments.



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Performance under Annual Credit Plan

The Banking Business under various segments in Delhi as on 30.09.2021 are as follows:

- ❖ Deposits increased by Rs. 1,36,356 Crore on YoY basis registering a YoY growth of 12%.
- ❖ Advances increased by Rs. 53,869 Crore on YoY basis registering a YoY growth of 4%.
- ❖ Agriculture (Priority Sector) witnessed a growth of 28% while MSME advances grew by 6% on YoY basis.
- ❖ Education loans witnessed a YoY growth of 7% while advances to minorities grew by 5% on YoY basis.
- ❖ Under ECLGS, more than 104555 cases amounting to Rs. 8763 Crore have been sanctioned and out of which disbursement has been made in 81997 cases amounting to Rs. 7,507 Crore. (Disbursed amount is about 85% of sanctioned amount).
- ❖ More than 45 Lakh Rupay Cards has been issued in the PMJDY accounts i.e., 82% of the PMJDY accounts have Rupay Card issued. Presently, there are 14 claims pending under PMSBY and 20 under PMJBY as at 30.09.2021. I would request member banks to expeditiously process these claims.
- ❖ Achievement under APY enrollment is about 21% in Delhi

CD Ratio of Districts and Banks

CD Ratio has declined from 103.72% as on June-2021 to 101.61% as on September-2021. In the NCT of Delhi, there are six Districts having CD Ratio below 40% as on 30.09.2021.

He requested the member banks to make concentrated efforts for enhancing credit flow in these districts.

Stand Up India Scheme

Stand Up India Scheme has been envisaged to facilitate bank loans between 10 Lakh and 1 Crore for Greenfield enterprises set up by Scheduled Caste (SC) or Scheduled Tribe and women entrepreneurs. This enterprise may be in manufacturing, services or the trading sector. In Delhi, 3,782 cases have been sanctioned amounting to Rs.514 Crore as on September 2021. He requested member banks to make focused efforts for publicity off-take of credit under the scheme.

Pradhan Mantri Formalisation of Micro food Processing Enterprises (PMFME) Scheme

The Indian food processing industry has a wide variety of food products and the largest production base. The Government of India has launched a Pradhan Mantri Formalisation of Micro food Processing Enterprises (PMFME) Scheme, under the 'Aatmanirbhar Bharat Abhiyan' and 'Vocal for Local' campaigns, to provide technical, financial and business support to micro food processing units in the country. Under the scheme out of 57 applications received, only 3 cases have been sanctioned and 47 cases are under process. He requested all the member banks to dispose of the pending applications at the earliest.

Adoption of Digital Payment Systems

In the NCT of Delhi, 30.67% of the total payments were made through electronic modes during the quarter ended September 2021. Three districts i.e., New Delhi, Central Delhi and South Delhi have been identified for 100% digitalization in Delhi. The member banks need to make concerted efforts to achieve the target of 100% digitalization in the district of New Delhi, Central Delhi and South Delhi.



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Grievance Redressal Mechanism

The unified Ombudsman Scheme will provide redressal of customer complaints involving deficiency in services rendered by RBI regulated entities viz. banks, NBFCs and pre-paid instrument players if the grievance is not resolved to the satisfaction of the customers or not replied within a period of 30 days. The integrated scheme makes it a "One Nation One Ombudsman" approach and jurisdiction neutral. He requested all the member banks to adopt highest standard with regard to customer service and ensure grievance redressal in time bound manner.

He extended thanks to the Government and its various departments, RBI and NABARD for their excellent support, guidance and co-operation rendered to the banking sector in the State over the years.

In the end he thanked all the participants and looked forward to meaningful deliberations on all the issues.

Then Sh. Bansal, General Manager-SLBC-Delhi requested Sh. Vivek Aggarwal, Regional Director, RBI to address the house.

Sh. Vivek Aggarwal, Regional Director, RBI, said that this platform was important for implementing various Govt. Sector Schemes in NCT of Delhi. He also discussed about the adverse impact of COVID-19 on the economy however, economy was limping back to normal and green shoots were visible. He said that RBI had maintained enough liquidity in the economy to speed-up the recovery of the economy. He also applauded the efforts of Govt of India for various Economic initiatives taken in recent past and praised the Banking fraternity for their relentless and selfless services towards customer & nation at large during COVID pandemic. He then updated the house about recent developments taken by the Reserve Bank of India,

1. Emphasis on Digital Transactions: Expanding and Deepening of Digital Payments Ecosystem – making New Delhi District 100% Digitized. He informed the House that RBI had selected New Delhi District to be 100% Digitalised and now it stood 100% Digitalised. He appreciated the efforts of all stake-holders. He then requested them to make Central and South District to be 100% digitalized at the earliest.
2. Customer Grievance Redressal Mechanism: The scheme has been launched under "One Nation-One Ombudsman". He requested all the member banks to strengthen internal ombudsman mechanism so that customers could get quick resolution of their grievances. He said that this would improve the image of the bank in eyes of the customer and will avoid the penalty levied by RBI on banks.
3. RBI G-Sec Investment Scheme: This will simplify the procedure for investment by general public in G-Sec in safe and convenient way.

He requested member banks to participate in these schemes and make it successful. He emphasized on performance of Districts which had CD ratio below 40% and requested member banks and LDMS to put in concerted efforts to improve the performance. The Priority Sector targets should be achieved with a special focus on MSMEs. He requested member banks to give Collateral free loans to the eligible borrowers. He also said that borrowers should adhere to good credit history for easy approval of loans by member banks.

The Financial Literacy Campaign, PMJJBY, PMSBY, APY saturation drive etc. must be on priority list of the banking fraternity. He said that there were few member banks which had not opened even a single account in the scheme and these banks were requested to participate in these schemes.



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He said that Financial Literacy Camps should be organized as per the targets; in adherence to the COVID Protocol these camps might be organized in virtual mode by LDMs and member banks.

He advised that by March 2022 bankers should achieve the ACP targets & issue 100% RuPay cards to eligible account holders. He said that few member banks had not started Standardized System of Data flow and urged these banks to comply with guidelines of RBI in this matter. The objective and milestone of NSFE (National Strategy for Financial Education) & NSFI (National Strategy for Financial Inclusion) should be achieved in a time-bound manner.

Sh. Anil Bansal-General Manager & Convener SLBC then invited Sh. Ravi Dadhich-Spl Secretary-Finance-GNCTD to address the house. He appreciated the efforts of SLBC-Delhi for providing support to GNCTD for implementation of various scheme. He requested banks to achieve the targets under PMSBY, PMJJBY and APY for benefit of society. He also informed the house that GNCTD will give full support in implementation of 100% digitization in three Districts viz. New Delhi, Central & South. The Task Force Committee has done a commendable work as most of the issues are sorted out. He requested member banks to achieve the target of PM SVANidhi both by Private and Public Sector Banks. He further said that Pvt Sector Banks contribution should be improved up under PM SVANidhi scheme. He said that waiver of stamp duty on PM SVANidhi scheme shall be taken separately and the decision taken by the authority shall be communicated in due course of time. He requested all the participants to take proper COVID protection.

Then Sh. Bansal, General Manager-SLBC, invited Ms. Jasmine James, Dy. Secretary, DFS, MoF, Gol for addressing the participants. She made emphasis on the humanitarian approach of the Bankers towards the general grievances of customers and requested member banks to lend a helping hand to them. She also shared the experience of customers and issues face by them.

Sh. Bansal then requested Sh. R.V. Ramakrishna-General Manager-NABARD to address the house. He made observation on high level of NPA in Agriculture sector and showed his concern. The CD ratio of District which are below 40% are to be reviewed and improved upon. Agriculture Infrastructure Scheme should also be focused upon by member banks and AIF of NABARD is a facilitator in the same. He also put emphasis on Data sensitization by member banks of NCT of Delhi. He said that Rs. 1739 Crore target were allocated for Agriculture development by DFS and a separate amount of Rs. 78 Crore is allocated for Animal Husbandry and Fisheries target and member banks should achieve it. Then he talked about KCC Saturation Campaign and efforts required for AtamNirbhar Bharat. He said that KCC camps for AH & F should be make successful by LDMs and member banks. He said that focus should also be made on SHG and JLG credit support. There is BIRD Institute of NABARD in Lucknow and member banks can send candidates for training purposes. Further 1606 BC / BF can be benefitted from Financial Inclusion Fund by NABARD for various purposes. NABARD also has fund for Financial & Digital Literacy Camps and member banks can approach them. Income of Farmers should be doubled by 2022 and there is not much data available and NABARD & RBI have come up with certain Benchmarks which SLBC needs to monitor and next year the DFS will take progress in the matter. He also emphasized on nurturing of FPOs for credit Guarantee and NABARD has made a fund of Rs. 1000 Crores and NABKISAN is leader in financing in FPO. Banks also should take lead in this sector and guarantee coverage from NABARD can be utilized.

Further Sh. Anil Bansal-General Manager-SLBC-Delhi deliberated on Agendas of meeting.

After confirmation of Minutes of 104th SLBC Meeting & ATR the agenda wise items were deliberated.



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Agenda - 1:- KEY INDICATORS

The Priority sub sector-wise advances and deposits were deliberated before the house.

Agenda -2- STATUS OF PRIORITY SECTOR ADVANCES

- ✓ Priority Sector advances increased by Rs. 1,639 Crore as on Sept 2021, i.e. 1 % on YoY basis. The same increased by Rs. 13,177 Crore i.e. 7% on QoQ basis.
- ✓ Percentage of Priority Sector Advances to Total Advances as on September- 2021 decreased by -0.48% on YoY basis. The same increased by 0.91 % on Q-o-Q basis

Action:- Member Banks and LDMs are requested to actively monitor the progress in order to achieve P.S. Targets as per RBI guidelines.

Further, there are 9 Banks having PS Adv. to Total Adv. Ratio of less than 10%. There are 2 Public Sector Banks i.e. Bank of India & UCO Bank & 7 Pvt Sector Banks i.e. ICICI Bank, IndusInd Bank, Lakshmi Vilas Bank, ESAF Small Finance Bank & Suryoday Small Finance Bank. Tamilnad Mercantile Bank, Dhanlaxmi Bank.

Sh. Swarup Saha-ED-PNB enquired from ESAF & Suryoday Small Finance Bank about 0% under PS Advances to Total Advance. But as these Banks were unable to give any suitable reply the house requested them to submit a suitable reply to SLBC-Delhi. As Controlling Heads of ESAF & Suryoday Small Finance Bank were not present so the house informed SLBC Delhi to take up the matter with mentioned banks.

Action:- These Banks are requested to improve the position of Priority Sector Advances as per the Benchmark.

Micro, Small and Medium Enterprise (MSME) Advances to be increased

Action:- The Controlling Heads of the Member Banks were requested to take more initiatives for increasing MSME advances as per RBI guidelines on Priority Sector Advances. There were 15 banks which had shown negative trend in MSME advances over previous quarter and are requested to come out of negative trend in Next Quarter. Sh. Swarup Saha- ED-PNB asked ICICI Bank to clarify the reason for steep decline under MSME. The Sh. Pradeep Saxena ZM-ICICI replied that Bank shall revert on the same as the data was not available at that point of time. Sh. Vivek Aggarwal-RD-RBI said that MSME is an important sector for financing and this steep decline is not appreciated.

Then Sh. Vivek Aggarwal, RD,RBI said that RBI & Govt of India's major focus was on MSME and ICICI bank should introspect about the reasons and review it.

On the decline in MSME sector, Sh. Akhileshwar Choudhary- Dy. Zonal Head-Union Bank of India said that it is due to re-classification of accounts. But in next quarter there will be improvement. Sh. Karan Khullar-Cluster head-DCB Bank also said that the decline is due to re-classification of accounts but next quarter it will stabilize. Sh. Anil Bansal- GM & Convener SLBC asked DCB Bank to submit a suitable reply for this steep decline. Sh. Vivek Aggarwal, RD, RBI said that all banks should read the guidelines and adhere to it so that there should be no discrepancy in future. Sh. Paramasivam-Chief General Manager – Canara Bank informed that decline was due to fluctuation issue and not a data issue.



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Emergency Credit Line Guarantee Scheme (ECLGS)-

As on 30.09.2021 in ECLGS, 91997 applications were disbursed having an amount of Rs. 7507 Crores.

Action:- The Controlling Heads of the Member Banks are requested to take note of the scheme and take necessary steps for increasing MSME advances as per Govt. guidelines.

Credit Guarantee Scheme for Subordinate Debt (CGSSD)-

As on 30.09.2021 in CGSSD, 21 applications were disbursed having amount of Rs. 3.14 Crores. The house also discussed about the slow progress made by member banks. SLBC –Delhi has collected the reasons for slow progress in implementing the scheme and these were deliberated in the meeting also.

Only 5 Banks namely Bank of Baroda, Bank of India, Punjab National Bank, Central Bank and Union Bank are performing under the scheme.

Sh. Vivek Aggarwal, RD, RBI enquired about the reasons for unsatisfactory performance under CGSSD. Sh. Anil Bansal-GM & Convener-SLBC communicated the constraints faced by banks to the house.

Action:- All other banks have NIL performance under this scheme. Banks are requested to initiate necessary steps for popularizing the scheme.

PERSISTING ISSUES WITH Delhi Govt. (TASKFORCE COMMITTEE):

- It was decided in SLBC Meeting to form Task Force Committee to resolve the pending issues with GNCTD. The latest meeting of the committee was held on 10.08.2021.
- GNCTD has informed the present status of pending issues as under:

Task Force Committee Meeting was convened on 08.11.2021 for discussing the status of following pending issues:

- ✓ Geographical Information System (GIS)
- ✓ Simplification of Creation of Charge/ mortgage of Agriculture Land
- ✓ Waiver of stamp duty on agriculture loans
- ✓ Implementation of Recovery Certificate
- ✓ Automated e-Stamping system (AeS) for the banks
- ✓ Waiver of Stamp Duty on PM SVANidhi Applications

GNCTD is requested to inform updated status for putting before the authorities in ensuing Task Force Committee meeting.

Sh. Rajesh Choudhary-SDM-Revenue updated the house about the updated status.

Geographical Information System (GIS) & Simplification of Creation of Charge/ mortgage of Agriculture Land : GNCTD is in touch with NIC and their IT team and they will come up with a flow chart so that Bankers can login in to the system and take out the report. GNCTD also require some information on format of Charge and they will coordinate with SLBC-Delhi.

On Waiver of stamp duty on agriculture loans SDM-Revenue informed that for loans up to Rs. 5.00 Lacs Stamp Duty is already waived and maximum cases pertain to this category only.



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Action:- Sh. Ravi Dadhich-Dy. Secretary-Finance-GNCTD asks Sh. Rajesh Choudhary-SDM-Revenue to submit a suitable reply to SLBC-Delhi encompassing all the issues. SDM-Revenue shall submit the updated status on pending issues to SLBC-Delhi.

Implementation of Recovery Certificate: -SDM- Revenue requested for details of Top 100 NPAs of Agriculture Loans. Sh. Ravi Dadhich Spl-Secretary-Finance says that SLBC-Delhi shall make a format for collecting the information of top 100 NPAs of Agriculture Loan accounts.

Action:- SLBC –Delhi shall make the format for collecting the information of Top 100 NPA of Agriculture Loans and send to member banks. After collecting the information the same shall be shared with GNCTD.

Automated e-Stamping system (AeS) for the banks- SDM-Revenue informed that e-Stamping up to Rs. 10,000 is already automated.

Waiver of Stamp Duty on PM SVANidhi Applications:- The "IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021 observed that Stamp Duty for PM SVANidhi can be exempted .SDM-Revenue informed that they are not having data regarding quantum of Loan amount of PM SVANidhi loans/amount of stamp duty etc. SLBC has provided the requisite data for further action in the matter to GNCTD.

Action:- GNCTD-SLBC –Delhi has shared the information sought by GNCTD and GNCTD will update the Task Force Committee about the waiver of Stamp Duty in ensuing Taskforce Committee Meeting.

Agenda No 3 : CREDIT DEPOSIT RATIO

The deposit has increased by 3% over the previous Quarter Advances increased by 1% over the previous quarter. The overall CD ratio stands 101.61 as on 30.09.2021 and has decreased by 2.11% over the quarter. The member banks with low CD ratio are requested to take necessary steps to improve CD ratio

Action:- The Banks are requested to take necessary actions so that CD ratio can be optimized. The LDMs have submitted the reasons for low CD Ratio and they are requested to make a strategy to improve CD ratio of their respective districts.

A meeting on CD ratio reporting by banks was held on May 25, 2021 by FIDD, RBI and was attended by SLBC-Delhi along with member banks for discussion on CD Ratio reporting by Banks in NCT of Delhi. With reference to discussion held during the meeting, the member banks were requested to share the details for using CPCs for loan processing.

The replies emailed by member banks were shared with RBI & other stakeholders. The names of the Banks are:

1. HDFC Bank Limited
2. Federal Bank
3. ICIC Bank
4. IDBI Bank
5. Axis Bank

Sh. Vivek Aggarwal, RD, RBI asked Sh. Anindya Pain, Asst. Vice President-Axis Bank to update the house about CPC Center.



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Action:- Axis Bank shall update SLBC-Delhi about the implementation of time-line for reporting of CD Ratio as per RBI norms.

Districts having CD Ratio below 40% as on 30.06.2021:

| DISTRICT WISE CD RATIO COMPARISON | | | | |
|-----------------------------------|------------------|--------|--------|--------|
| S.No. | NAME OF DISTRICT | Mar-21 | Jun-21 | Sep-21 |
| 1 | East | 25.48 | 12.74 | 16.00 |
| 2 | North West | 32.63 | 35.18 | 38.63 |
| 3 | Shahdara | 25.58 | 27.71 | 39.84 |
| 4 | South | 34.82 | 39.93 | 29.14 |
| 5 | South West | 25.89 | 24.63 | 34.89 |
| 6 | West | 28.43 | 22.35 | 31.00 |

There are 6 Districts in which the CD ratio is below 40% as on 30.09.2021 i.e. East, North-West, Shahdara, South-West, South and West.

Sh. Anil Bansal-General Manager & Convener enquired with LDM-South about low CD ratio.

Action Point: The LDMs of above Districts are requested to make a suitable strategy to improve the CD ratio. Sh. Vivek Aggarwal-RD-RBI said that SLBC-Delhi & LDMs shall study the main reasons for low CD ratio.

CD RATIO (DELHI RURAL):

The CD ratio of these rural branches increased from 58.41% to 58.60% on YoY basis. The CD Ratio decreased from 62.96% to 58.60% on QoQ basis.

Agenda No 4: SOCIAL SECURITY SCHEMES (PMJDY, PMSBY, PMJJBY & APY)

Total no. of PMJDY A/cs were 54.89 Lacs as on 30.09.2021, out of which Rupay Cards have been issued in 82.07% of A/cs. Percentage of active Rupay cards to total rupay cards issued is 71.76%. In 85.80% of total PMJDY accounts Aadhaar Seeding has been done.

Action:- Banks are requested to activate all the Rupay Cards issued. Aadhar seeding is also mandatory for DBT. The account holders should be persuaded to keep balance in their accounts so that number of zero balance accounts is reduced.

Redressal of Grievances under PMJDY

All the grievances under PMJDY Accounts have been resolved and No grievance was pending as on 30.09.2021

As on 30.09.2021, Total No. of PMSBY enrolments were 39.1 Lacs and PMJJBY enrolments were 13.56 Lacs. All the Banks are requested to initiate necessary actions to ensure that not only existing subscribers to these schemes renew their subscriptions for the next year but all uncovered accounts holders are also brought under both the insurance covers.

The total APY accounts as on 30.09.2021 were 4.58 Lacs.



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Status of Insurance Claims under Social Security Schemes as on 30.06.2021:

- ✓ No application is pending under PMJDY.
- ✓ 14 applications are pending under PMSBY (Indian Bank-4, PSB-8, DSCB – 1, SIB-1)
- ✓ 20 applications are pending under PMJJBY (Indian Bank – 3, IDBI - 4, PSB-2, HDFC-7, Karnataka-3 and SIB-1)
- ✓ The concerned banks are requested to get all the pending applications disposed of at the earliest.

Action:-The concerned banks are requested to get all the pending applications disposed of at the earliest.

SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS

Sh. Anil Bansal-GM & Convener-SLBC-Delhi shared the status of Saturation Drive for PMJSS-enrolment in PMSBY & PMJJBY in eligible PMJDY account holders from 01.10.2021. The dead-line of this campaign is September 2022. Sh. Swarup Kumar Saha-ED-PNB requested member banks to do incremental improvement under the campaign within specified time-line.

SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS

Further Sh. Anil Bansal-GM & Convener updated the house about saturation drive for PMJSS for status of enrolments in PMSBY & PMJJBY of eligible PMMY Account holders.

SATURATION DRIVE FOR PMJDY ACCOUNT HOLDERS

The deadline for this campaign is 31.12.2021 and Sh. Anil Bansal-GM & Convener-SLBC-Delhi informed that District / Constituency / Booth wise allocation has already been made to respective banks and LDMs. However, voters list, in excel format could not be made available to banks. In absence of same there is no progress in the matter. Then Sh. SS Bisht- Asst. General Manager –SBI stated that as per DFS directions, list of eligible persons was to be provided by the lead banks. Sh. Ravi Dadhich-Spl Secretary-Finance-GNCTD that LDMs & SLBC-Delhi can coordinate with District/State Electoral Offices for collecting the data pertaining to individuals attained adulthood in 2019, 2020 & 2021.

The LDMs were requested to update the house about difficulties faced by them for collecting the data. Sh. Ravi Dadhich-Spl Secretary-Finance-GNCTD requested that Secretary –Revenue or State Election Official can be contacted for collecting information.

SOCIAL SECURITY SCHEMES (PMJDY, PMSBY, PMJJBY & APY) OF GoI

- ✓ No application is pending under PMJDY.
- ✓ 14 applications are pending under PMSBY (Indian Bank-4, PSB-8, DSCB – 1, SIB-1)
- ✓ 20 applications are pending under PMJJBY (Indian Bank – 3, IDBI - 4, PSB-2, HDFC-7, Karnataka-3 and SIB-1)
- ✓ The concerned banks are requested to get all the pending applications disposed of at the earliest.

Action: All the member banks are requested to get these pending applications resolved at the earliest.



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PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi):

Status of PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) Scheme as on 31.10.2021:

| Particular | Number of Applications received | No. of Application Sanctioned | % Sanctioned applications out of no. of applications received | No. of applications Disbursed | % of disburse / sanctioned applications | % of disburse / total number of applications |
|---------------------|---------------------------------|-------------------------------|---|-------------------------------|---|--|
| Public Sector Banks | 68,859 | 45,739 | 66.4 | 36,236 | 79.2 | 52.6 |
| Pvt Sector Banks | 5,992 | 1,558 | 26 | 348 | 22.3 | 5.81 |
| Grand Total | 74,851 | 47,297 | 63.2 | 36,584 | 77.4 | 48.9 |
| All India Average | 4779633 | 2893232 | 60.5 | 2604072 | 90 | 54.5 |

Sh. Ravi Dadhich-Spl Secretary- Finance-GNCTD said that the target for disbursement is 1,00,000 but 36584 applications were disbursed only. Sh. Anil Bansal-GM & Convener-SLBC-Delhi updated the house about progress made by member banks under PM SVANidhi & Credit Outreach Campaign.

Sh. Ravi Dadhich further asked the member banks to dispose-of pending applications on priority basis.

Sh. Anil Bansal further elaborated that SLBC-Delhi has made analysis of the scheme and many vendors are not coming forward to take PM SVANidhi Loan as they are quite satisfied with LoR. SLBC-Delhi has already requested UD Department-GNCTD to ask vendor to visit the Branch premises for those applications which are Sanction but not disbursed. Sh. Vivek Aggarwal, RD, RBI was concerned about the low performance of Pvt Sector Banks under PM SVANidhi. Then Sh. Pradeep Saxena-ZM-SLBC-ICICI Bank clarified the problems faced by them. Sh. Anil Bansal -GM & Convener informed that Pvt Sector Banks are rejecting the applications in bulk and as Economic Environment is same for all member banks in one state of Delhi so they should also contribute in this scheme.

Sh. Vivek Aggarwal, RD, RBI said that SLBC could study whether bulk rejections were done by Pvt. Sector Banks on all India level or at Delhi level only. Sh. Anil Bansal put the status of Kotak Mahindra Bank and informed that in every meeting they assured that situation will improve but till now there is no improvement. Sh. Vivek Aggarwal emphasized that this was a noble scheme and every bank must contribute to it. Sh. Swarup Saha-ED-PNB informed the house that CIBIL should not be insisted upon under PM SVANidhi Scheme. Sh. Ravi Dadhich -Spl. Secretary-Finance-GNCTD said that same poor performance is for



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HDFC Bank also. Sh. Naveen Goel-VP-HDFC Bank informed that most of the applicants are not the customer of HDFC Bank. Sh. Ravi Dadhich advised HDFC Bank to give the number of PM SVANidhi applicants which are the customers of HDFC Bank.

Action : All the Members Banks are requested to

- ✓ Dispose of the pending PMSVANIDHI applications on priority basis.
- ✓ Participate in the camps being organized by SLBC in coordination with ULBs.
- ✓ Not to reject the applications without valid grounds.
- ✓ Enroll PM SVANidhi beneficiaries under PMJJBY, PMSBY, Mai Bhi Digital 2.0 and other social security schemes.

ICICI Bank, Kotak Mahindra Bank and HDFC Bank will reply to SLBC-Delhi about their poor performance under the scheme and reasons there for.

Agenda No.4A: FINANCIAL INCLUSION PLAN (FIP)

As on date, no Village is unbanked in NCT of Delhi.

Agenda No.4B: BUSINESS CORRESPONDENTS

As on 30.09.2021, out of total 1606 Active BCs, 1427 BCs are qualified. All the above Member Banks are requested to get all the remaining BCs qualified from IIBF. As per guidelines, BCs can be allowed to undertake business operation only after certification from IIBF.

Sh. Vivek Aggarwal, RD, RBI asked Sh. Naveen Goel-Vice president-HDFC Bank regarding the low number of qualified BCs. Sh. Naveen Goel informed to revert with the exact data.

Action:- All the concerned Banks are requested to get all the remaining BCs qualified from IIBF. As per guidelines, BCs can be allowed to undertake business operation only after certification from IIBF. All Member Banks and LDMs are requested to review the operations of Business Correspondents in their Area/ District/Bank and if there is any hurdle/ issue involved that need to be resolved on priority. LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings. HDFC Bank shall reply about low number of qualified BCs.

Agenda No.4C: FINANCIAL LITERACY

Bank-wise FLC Camps held by Rural Branches during June 2021

During the quarter under review total 123 Special Camps and 222 Target Group Specific Camps were organised by FLCs/LDMs.

Action:- Two districts do not have any FLC at present. The districts are: Shahdara (BoB) & South West (SBI). Concerned banks are requested to appoint FLC at the earliest in these districts. It has been observed that some of the Rural Bank Branches are not conducting Financial Literacy Camps. As per RBI guidelines, Each Rural Branch has to conduct 1 camp every month. As there are 84 Rural branches, the total of 252 camps were to be conducted. Camps may be organized in virtual /Digital modes in case the same is not possible in physical mode due to COVID 19 pandemic. There is major gap in Delhi State Coop Bank. Sh. AK Bansal-AGM of DSCB informed the reason for the major gap. But the house requested DSCB to submit reason for this huge gap to SLBC-Delhi.



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Sh. Vivek Aggarwal, RD, RBI advised the Bank to do FLC Camps in Virtual mode also, so that targets of FLC Camps could be achieved.

Action : DSCB to submit the reasons for such a huge gap in conducting the camps.

Financial Literacy through various Skill Centers

Action:- LDMs are requested to cover all skill centres of their respective district and also upload the digital contents in all the centres.

Agenda No.4B: Basic Saving Bank Deposits A/Cs

Action:- Member Banks are requested to ensure that all BSBD Accounts opened by them, remain operational.

DBT scheme under various Government welfare schemes

Status of DBT accounts of School Students

Sh. Anil Bansal-GM & Convener SLBC-Delhi informed the House about status of DBT accounts of School Students. Sh. Ravi Dadhich –Spl Secretary-Finance –GNCTD asked SLBC-Delhi to find out the major reasons for huge number of inactive students' accounts.

Action :- Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar.

SLBC-Delhi shall coordinate with Member Banks to find the major reasons for inactive Student accounts.

Agenda No.6: ANNUAL CREDIT PLAN (ACP)

Sh. Anil Bansal-General Manager & Convener informed the House that till now 54% of ACP target has been achieved which is quite satisfactory. He further said that only 7 out of 43 member banks have achieved 50% or more of the ACP. All the banks were advised to rework their strategies to achieve the targets under ACP.

Action:- Member Banks are requested to achieve the targets under ACP.

Agenda No.10: MSE & MSME ADVANCES

Advances under MSME Sector increased by Rs. 10456 Crore over the previous Quarter. Percentage of MSME to Priority Sector increased from 53.08% to 54.90% and Percentage of MSME to Total Advances increased from 7.13% to 7.87% over the previous quarter. Banks are requested to take steps to increase the credit flow to MSME advances.

Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi said that major reasons are due to re-classification of accounts by few banks and in next quarter there will be correct figures on this parameter.



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Agenda No.10: MSME ADVANCES UNDER CGTMSE

CGTMSE coverage has increased by 18.64% number wise and increased by 40.22% amount wise over the previous quarter.

Action: Banks are requested to ensure that all the MSME units in unidentified clusters may be provided with banking facilities as per their requirement and available guidelines. Banks are requested to ensure that all eligible accounts for CGTMSE coverage should be covered under the scheme.

Agenda No.10: PMMY ADVANCES

Under PMMY, during current FY 2021-22 upto 30.09.2021, No. of accounts sanctioned are 45010 and amount sanctioned is Approx. Rs. 616 crore out of which Rs. 561 Crore has been disbursed. Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi said that QoQ performance under this parameter is improving.

Then he asked Sh. Rajinder Choudhary-Asst. General Manager-SLBC-Delhi, to deliberate upon further agenda items.

Agenda No.11: HOUSING FINANCE

On YoY basis total Housing Finance decreased by Rs. 5874 Crore i.e. 9%, whereas on Quarterly basis there was increase of Rs. 3143 Crore i.e. 5%.

Action:- All the Member Banks are requested to focus on the Housing sector for increasing the credit to eligible people.

AFFORDABLE HOUSING UNDER PMAY SCHEME

Member Banks are requested to:

- ✓ Follow up with their branches/field functionaries to popularize the scheme;
- ✓ Submit their subsidy claim to HUDCO & NHB invariably to mark their progress and also send quarterly progress on time.

Rural Housing Interest Subsidy Scheme (RHISS)

The Dy. Director-Ministry of Finance vide their communication dated 30.12.2020 informed that the said scheme has been launched by Ministry of Rural Development and the progress under the scheme should be reviewed during the quarterly performance review meetings of SLBCs.

During the FY 20-21 upto 31.09.2021 there is NIL progress under the scheme.

Action:- Banks are requested to popularize the scheme. The banks are also requested to timely lodge their claim for subsidy with NHB/HUDCO.

Agenda No.12: PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Total 93 applications are pending as on 08.11.2021 under the scheme. It has been observed that Banks are either not updating the status of applications on KVIC portal or the branches are not sensitized on the matter disposing the PMEGP pendency.

Sh. Vivek Aggarwal, Regional Director, RBI urged Member banks to dispose these 93 applications on priority basis.




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Action:- All the banks are requested to take immediate action to dispose of the 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.

Agenda No.13: NATIONAL URBAN LIVELIHOOD MISSION (NULM)

The progress under NULM is very much low. There is urgent need to take steps for promotion of this scheme in NCT of Delhi.

Action:- LDMs & Banks are advised to conduct awareness camps among poor and deprived section of society for formation of self-help groups, so that they can earn their livelihood through this scheme. They should be guided about the benefits available under the NULM scheme.

Agenda No.14: POSITION OF RECOVERY IN AGRICULTURE & PMEGP SECTOR

Recovery percentage stands at 28.51% and In case of PMEGP advances, it was 11.65% as on 30.06.2021.

Action:- All banks are requested to take suitable steps for increasing recovery under both the sectors.

Position of NPAs

In Agriculture Advances- Recovery percentage stands at 47.20% and In case of PMEGP advances, Recovery percentage stands at 36.64% as on 30.09.2021. All banks are requested to take suitable steps for increasing recovery under both the sectors.

Action:- LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings

Agenda No.15: KISAN CREDIT CARD SCHEME

As on 30.09.2021 total 4243 Crop Loan KCCs and 1 KCC for Animal Husbandry have been issued as on 30.09.2021.

Action:- The Banks are advised to explore the possibility of sanctioning advances in KCC for animal husbandry and fisheries sector. LDMs are requested to upload the data of KCC Camp on Animal Husbandry and Fisheries on every Friday positively till the Campaign period.

Agenda No.16: SELF HELP GROUPS

During current financial year, total 1051 SHG saving accounts were opened with total outstanding balance of Rs. 2.44 Crore out of which 14 SHG were credit linked with disbursement amount of 0.20 crore. NPA percentage in SHG stand at 26%.

Action:- The Banks are advised to provide credit facilities to more SHGs under financial inclusion program and to analyse reasons for high level of NPA.



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Agenda No 17: JOINT LIABILITY GROUPS

Total 4401 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 114.87 crore. Total disbursement in the current year in 17925 accounts is Rs. 168.41 Crore. Banks are requested to focus on sanctioning loans to JLG Groups.

Action:- Banks are requested to focus on sanctioning loans to JLG Groups.

Agenda No 18: CREDIT FLOW TO WOMEN ENTREPRENEURS

Percentage of Credit to Women Entrepreneurs to Total Priority Sector Advances increased from 16.70% to 17.11% over the quarter. Bank are requested to take steps to explore the possibility of financing more women enterprises under priority sector advances.

Action : All Member Banks are requested to increase advances to Women Entrepreneurs as per the extant guidelines.

Agenda No 19: CREDIT FLOW TO WEAKER SECTION

Percentage of Credit to Weaker Section to Total Priority Sector Advances increased from 6.74% to 7.56% on YoY basis and over the Quarter, it has decreased from 8.93% to 7.56%.

The mandatory benchmark for the weaker section is 11% of the priority sector advances for the current financial year. Sh. Swarup Kumar Saha-Executive Director-PNB enquired about the specific reason for decline in credit flow to weaker section. Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi replied that major reason for such a decline is re-classification of accounts. Sh. Swarup Kumar Saha-Executive Director-PNB urged member banks to put focus on the credit flow to weaker section also.

Action: The banks are requested to promote the advances in this sector to achieve the benchmark

Agenda No 20: ADVANCES TO MINORITY COMMUNITIES

Advances to Minority community has increased by 4% over the Quarter.

In two identified districts i.e. Central Delhi it was at 6.80% and in North East Delhi it was at 4.03% as on Sept 2021. Banks in both the districts are requested to take immediate action to achieve the desired level of 15%. Sh. Vivek Aggarwal, Regional Director, RBI enquired whether SLBC Delhi had any data regarding the number of minority community in each district. Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi replied that ICICI bank had shifted some of its accounts from Central Delhi District to other Districts so there was decline in advances to minority in Central Delhi Districts.

Action: The LDMs and Banks are requested to take immediate action to achieve the desired level of target.

Agenda No 21: CREDIT FLOW TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN

During the current financial year, 66 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed loan amounting to Rs. 1.78 Crore. There is Nil progress under SEMFEX during the quarter under review.



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Agenda No. 22: DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

Public Sector Banks have reported 124 counterfeit notes and Private Sector Banks have reported 2894 counterfeit notes. Total No. of counterfeit notes reported during the quarter is 3056. The reporting of counterfeit notes by Public Sector Banks is very low and these Banks are requested to report counterfeit Note as per extant RBI Guidelines as per master circular dated 01.07.2020 on the subject.

Sh. Vivek Aggarwal, Regional Director, RBI noted that Pvt. Sector Banks were doing better in reporting under detecting and impounding of counterfeit notes. Sh. Swarup Kumar Saha-Executive Director-PNB enquired about the names of Banks which reported zero figures. Sh. Vivek Aggarwal, Regional Director, RBI said that each Bank should improve their system to detect counterfeit notes so as to avoid penalty from RBI.

Agenda No. 23: DIGITAL MODE OF PAYMENTS

The % age of failed transactions to total of 16.82 Crore ATM transactions was 2.61% during the quarter ended 30.09.2021. Digital Transactions data of different channels are displayed on the slide.

Action:- Banks are requested to ensure that all their ATMs are working properly and any issue regarding working of ATMs should be resolved immediately.

Agenda No. 23: EXPANDING & DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-MAKING 'NEW DELHI, CENTRAL & SOUTH DELHI DISTRICT 100% DIGITALLY ENABLED

As per email received from LDM the New Delhi District is now fully digitized.

After the deliberations of Committee during 104th SLBC Quarterly Meeting the following two Districts were identified to be 100% digitized under "Expanding and Deeping of the Digital Payments Ecosystem"

1. Central District.
2. South District.

Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi informed the house that Banks are not submitting the basic data. Sh. Swarup Kumar Saha-Executive Director-PNB says that as this a flagship scheme so all the member banks should make competent MIS so for seamless data integration. Sh. Vivek Aggarwal, Regional Director, RBI further requested member banks to make these two Districts 100% digitalized so that process to digitalization of another eight Districts could be initiated.

Action Point:- LDM of Central & South Districts are requested to make follow-up with member banks to achieve the target and Member banks are requested to ensure that Digitization be achieve in a mission-mode. SLBC-Delhi shall write to individual banks for non-performance under the Digitalisation.

Agenda No. 24: GENERAL GRIEVANCES

Out of 36 pending grievances, the cases are pending for more than one month are from Yes Bank-34, Karnataka Bank-1 and Nainital Bank-1.

Action:- Yes bank, Karnataka Bank and Nainital bank are requested to redress all the remaining grievances at the earliest.



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Sh. Vivek Aggarwal, Regional Director, RBI said that lot of complaints come directly to RBI so member banks should try to resolve the issues at their own level only and educate the customers of the bank about extant grievance redressal mechanism.

Agenda No.25: SERVICES OF CERSAI

Action:- All Member banks are requested to file charge of both movable & immovable security with securitization, asset reconstruction and security interest within the prescribed period.

Agenda No.26: 'START-UP INDIA' & 'STAND-UP INDIA' INITIATIVE

Total Outstanding under Stand up India was 3782 number of accounts with Rs. 514.31 Crore. The No. of Women beneficiary were 3090, SC beneficiaries 622 and ST beneficiaries 70.

Action: All the member banks are requested to put in more efforts to achieve the desired results under 'Start-up India' & 'Stand-up India' schemes.

Agenda No.27: SKILL LOAN FINANCING

There is NL Progress under Scheme during the QTR under review.

Action:- All the member banks are requested to generate convertible leads under Skill Loan Financing

Agenda No.28 NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI 2019-2024)

The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection.

Sh. Vivek Aggarwal, Regional Director, RBI said that as NSFI was a very important step so member banks must put in more efforts to achieve the milestones under the mentioned drive.

Action: All member banks are requested to achieve the milestones under NSFI as per RBI Guidelines.

Agenda No.28 -A NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE 2020-2025)

OBJECTIVE OF THE PROGRAM:

- To achieve the vision of creating a financially aware and empowered India, the following Strategic Objectives have been laid down:
- Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill etc

SLBC-Delhi shall put up the progress under NSFI & NSFE to the house in ensuing 106th SLBC Quarterly Meeting. Sh. Vivek Aggarwal, Regional Director, RBI informed the house that NSFI & NSFE could be included in the curriculum of Delhi Schools. Therefore, he requested SLBC-Delhi to explore the possibility of the same.



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Action: All the member banks are requested to devise a strategy to achieve the milestones of NSFE within the time-line.

AGENDA NO. 30- DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/ STATE GOVERNMENTS/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY, ETC.) AND EXPECTED INVOLVEMENT OF BANKS

Action:- All the member banks are requested to pursue the issues deliberated by Delhi Govt., RBI, MOF-DFS.

AGENDA NO. 31-DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/CREDIT ABSORPTION CAPACITY

Action :- The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

Agenda No.32: SKILL DEVELOPMENT ON MISSION MODE

Opening of RSETI in North Delhi District.

- 'PNB Centenary Rural Development Trust, C/o Punjab National Bank' vide their letter dated 02.06.2021 addressed to National Director –NACER (National Center for Excellence of RSETIs) informed that during the 30th PNBCRDT Board meeting, the board has noted the suggestion submitted by Sh. K.N. Janardhana, Trustee, National Director- NACER for opening of new RSETI.
- The Trustee stated that at present MoRD has taken a view that no further RSETIs to be opened. Focus should be on consolidation and improvement in working of existing RSETIs.
- The PNBCRDT has sought guidance from 'National Director –NACER; on opening of new RSETIs in lead district along with latest guidelines and SOPs for deciding future course of action.

Sh. Swarup Kumar Saha-Executive Director-PNB enquired about the latest position and said for regular follow up.

Action: SLBC-Delhi shall follow-up with PF & FID-Head Office-PNB for opening of RSETI in North Delhi District.

Agenda No.33: MARKET INTELLIGENCE ISSUES

Action :- The Member Banks are requested to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence issues and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings

Agenda No.34: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

Common Unresolved Issues at DCC/DLRC Meetings as reported by the LDMs of NCT of Delhi are as under:

- The main problem is the collection of data from the banks. Despite repeated Mails and regular telephonic follow-up, many banks do not submit the data for further submission due to which LDMs have to repeat the past data and sometimes the Data submitted by Banks reflects vast variations or no changes, for which no valid justifications are submitted. The data furnished by DCO vary with the data furnished by their controlling office.
- Many officials deputed by the Banks for DCC meetings are not DCOs, such persons are unaware about the data provided by their bank or the purpose of this meeting and the issues for discussion.



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- Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.
- Pendency in PMEGP Applications/ subsidy claim in PMEGP scheme.

Issues have been raised repeatedly in the meetings. The LDMs are requested to inform the name of defaulting banks also and the dates when the matter was escalated to their controlling heads. In steering committee meeting, it was decided that DCOs of all the banks should be nominated from the staff of controlling office/Zonal office as the branch heads do not submit the data the data of their banks on time which result in delay in conducting the meeting.

Action: The LDMs are requested to inform the name of defaulting banks also and the dates when the matter was escalated to their controlling heads. The name of the defaulting banks shall be mentioned in 106th SLBC Quarterly Meeting. All the banks should nominate DCOs from the staff in Controlling / Zonal Office only.

Agenda 36: TIME LINE FOR CONVENING SLBC MEETING

Time line for convening SLBC meetings as advised by RBI is reiterated for the information of members.

Action: The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines.

Agenda No. 35: CREDIT OUTREACH CAMPAIGN DURING FESTIVE SEASON

Action:- In Credit Outreach Campaign during Festival Season from 16.10.2021 to 30.10.2021 a total of 10509 accounts were sanctioned under various Govt Schemes by an amount of Rs. 1639.20 Crores. SLBC-Delhi extends its thank-full gesture to all the stake-holder, Member Banks and LDMs for making it a successful Campaign & urge to participate enthusiastically in future Campaigns also.

Agenda 37: PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

The bank-wise pending applications are Bank of Baroda (2), Central Bank of India (1), Federal Bank (2), HDFC Bank (4), Punjab National Bank (9), Union Bank of India (2), IDFC First bank (1), Indian Bank (5), Karnataka Bank (1), Kotak Mahindra Bank (2), South Indian Bank (1), State Bank of India (16), Yes Bank (1)

Action:- The above mentioned banks are requested to dispose-of these applications on priority basis. All the member Banks are requested to pursue this scheme for establishing robust Micro Food Processing Enterprises.

Agenda No. 38: UPI PREPAID VOUCHER- ON-BOARDING OF HOSPITALS/ COVID VACCINATION CENTRES FOR ACCEPTANCE OF VOUCHERS

NPCI has introduced UPI Prepaid Voucher in coordination with National Health Agency (NHA) and Deptt. of Financial Services (DFS) to enable services such as COVID Vaccine, donations and gift vouchers, etc. UPI Prepaid Voucher has an immediate utility in the form of healthcare vouchers to work as a payment mechanism to support the COVID vaccination drive. SLBC Delhi shared the names of Issuing banks & Acquiring Banks.



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Role and Responsibilities of Banks:

1. The Bank shall identify Pvt. Hospitals/ Pvt. Vaccination Centers in their vicinity and send their list to acquiring banks for providing them necessary support & infrastructure for redemption of UPI Prepaid Voucher for Covid Vaccinations.
2. The Bank shall ensure from the Hospitals that Voucher are redeemed at Vaccination centers to aid vaccination.

Action:- The banks may approach their corporate clients for getting prepaid UPI vaccination vouchers issued for their employees, workers & customers. The member banks are requested to do the needful and update SLBC-Delhi regarding the progress made in the matter.

Agenda No. 39: CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES

The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs. IFCI has been appointed as nodal agency for implementation of the scheme. We attach herewith the scheme document as also leaflet for your kind perusal.

Banks are requested to pursue Credit Enhancement Guarantee Scheme for Scheduled Castes scheme amongst eligible borrowers.

IFCI has entered into MOU with 25 Banks (now 17 after the mergers). This fund provides guarantee (Rs. 15 lakh to Rs. 5 crore) for the loans sanctioned to SC entrepreneurs by Banks/MLIs:

Agenda No.40: ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

1. Ms. Anita Patnaik, General Manager-FIDD-RBI said that COVID had adversely affected the Handicraft and Handloom industry. She requested member banks to focus on this vital sector also. She also asked SLBC-Delhi to put issues faced, progress and ground reality of Handloom and Handicraft sector in Agenda Item from next meeting inwards.

2. Sh. Mohar Singh Meena-Chief Manager-Indian Bank said that member banks should coordinate in a seamless and fast manner for the fraud under Digital transactions like ATM, Internet Banking etc and provide CCTV footage, recording etc.

Sh. Vivek Aggarwal, Regional Director, RBI also said that all the member banks should work in tandem to resolve the various fraud related issues within shortest possible period.

3. Sh. Anil Bansal-General Manager & Convener-SLBC-Delhi said about the sanctity of the data to be uploaded on the SLBC Portal. He requested that before submitting the data, banks should thoroughly recheck and cross check the data vis-a-vis previous Quarter and FY. Sh. Vivek Aggarwal, Regional Director, RBI requested that banks should upload the data in correct manner and SLBC could inform the respective bank if there was huge deviations in the data.



राज्यस्तरीय बैंकर्स समिति,
राष्ट्रीय राजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES & ATR OF 105th MEETING OF SLBC-NCT OF DELHI
01st December 2021

Agenda No. 41: District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

The Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities has been launched from 8th Nov, 2021 with the to be held on every Friday of the week

Action: LDMs are requested to coordinate with Member Banks and Officials of AH & F for conducting Camps. The LDMs are also requested to upload the data on Jansurksha Portal on every Friday till the campaign period ends.

The meeting ended with "Vote of Thanks" by Mrs. Sammita Sachdeva- General Manger-Bank of Baroda.

(RAJINDER KUMAR CHOUDHARY)
Asst. General Manager & Functional Head,
State Level Bankers' Committee
NCT of DELHI

