

ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯ ਰਾਜਧਾਨੀ ਦਿਲਲੀ ਕੇਤ੍ਰ

State Level Bankers' Committee,
NCT of Delhi,

Minutes of Sub-Committee Meeting of SLBC for review of Qtr. Sept-21 held on 12.01.2022

The meeting of SLBC Sub- Committees on the following agendas were organised on 12.01.2022 through virtual Mode. Sh. BMK Singh, 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. Rajinder Singh Chaudhary , Asstt. General Manager, SLBC deliberated the Agenda as under;

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

There are 11 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, ESAF Small finance Bank, Tamilnad Mercantile Bank & Indusind Bank. Sh. BMK Singh, RBI pointed that these banks should expedite the implementation of new system at the earliest before the next SLBC meeting. Sh. Himanshu from NABARD requested that NABARD be also allowed for accessing the data on SLBC portal.

(Action: 11 Banks)

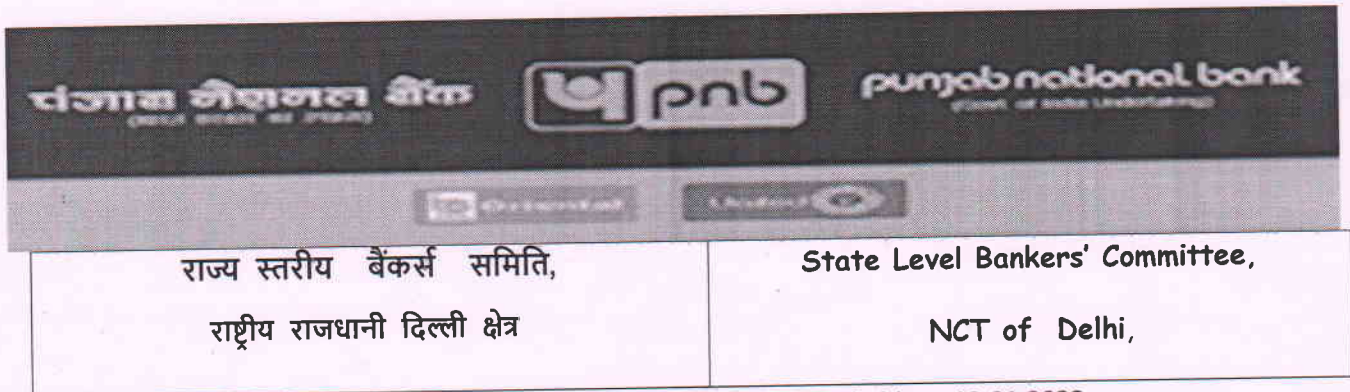
(2) Recommendations of the Expanding & Deepening of Digital Payments-

After New Delhi District, the other 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. Some of the Banks are not submitting the basic data of digitization. Sh. Anil Bansal , GM- Punjab National Bank & SLBC Convenor, requested the defaulting banks to immediately submit the data. Sh. BMK Singh pointed that New Delhi District has already completed the digitization process. As such the LDM New Delhi, Sh. Tripurari Singh may be contacted for any help. The DCOs of the Central delhi and South Delhi may take help from their counterparts in New Delhi District. (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. Further the banks with higher pendency of Applications Axis Bank, SBI, PNB, BOB, Union Bank, Indian Bank, Karnataka bank, Kotak bank,



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ICICI Bank, Punjab & Sind Bank, Canara Bank & HDFC Bank were advised to dispose the pendency quickly including the pendency of Disbursement. Sh. Anil Bansal, Convenor, SLBC pointed that there is top level monitoring on the scheme, so all banks should dispose off pending applications at the earliest.

Smt. Kiran Singh, LDM-South Delhi pointed that the vendors do not turn up for taking disbursement despite being contacted by branches.

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. The rejection level is high. 63 applications out of total 163 applications were rejected. When asked about the reasons for rejection, official from SBI told that applicants were lacking technical knowhow, projects were not feasible, some applicants are not interested. Sh. Bansal pointed out that in majority of rejected cases, main reason was that applicant was not interested in taking loan. Sh. Bansal asked the official from NABARD that why District Administration recommend such applications in first place, which result in loss of manual time and labour later on. Sh. Himanshu from NABARD informed that he shall pass on the feedback to the concerned authority. (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



  	
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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.
- In Credit Outreach Campaign during Festival Season from 16.10.2021 to 3.12.2021 a total of 26828 accounts were sanctioned under various Retail/Govt Schemes by an amount of Rs. 3487 Crores. SLBC-Delhi extends its thank-full gesture to all the stake-holder, Member Banks and LDMs for making it a successful . Sh Bansal advised LDMs to focus on the Campaign till 31.3.2022 as DFS is monitoring it. **(Action: All Banks & LDMs)**

(6) NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI)2019-2024

The Financial Stability and Development Council (FSDC) approved the National Strategy for Financial Inclusion (NSFI) document which was launched by RBI on 10.01.2020. The NSFI envisions to make financial services available, accessible and affordable to all the citizens in a safe and transparent manner to support inclusive growth through multi-stakeholder approach. The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection.

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.

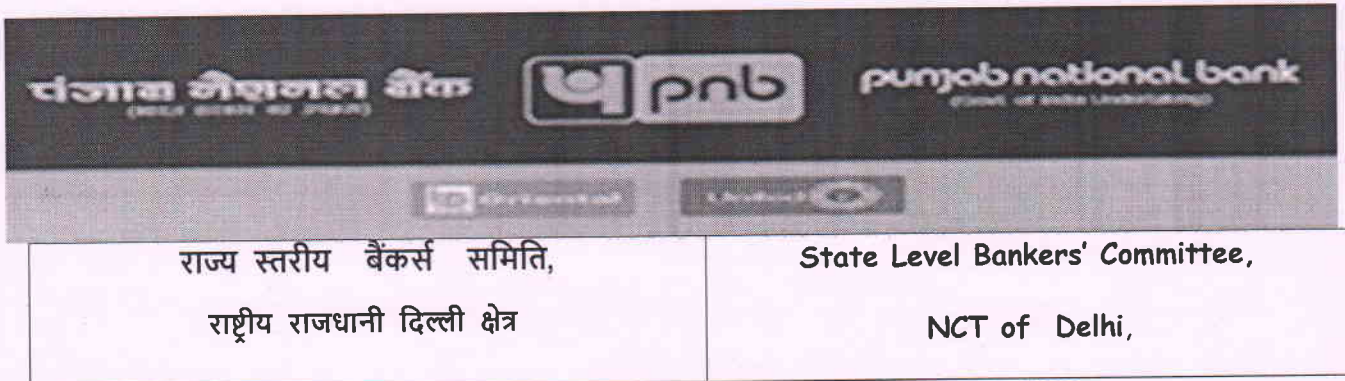
Sh. Bansal emphasized and requested all the stakeholders for the achievement of milestones set up in NSFI as per the deadlines set up. **(All member Banks & LDMs)**

(7) NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE) 2020-25

NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE)2020-25:

The Strategy, released by RBI, has been prepared under the aegis of the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL: Chaired by Deputy Governor in charge of





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FIDD, RBI) with members from the Govt. of India and Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA). The Strategy was approved by the Sub-Committee of the FSDC (Financial Stability and Development Council) chaired by Governor, RBI. The NSFE: 2020-25 intends to support the vision of the GOI and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behaviour which are needed to manage their money better and to plan for the future. The document recommends '5 C' approach viz., emphasis on development of relevant **Content** in curriculum in schools, colleges and training establishments, developing **Capacity** among intermediaries involved in providing financial services, leveraging the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy, and, enhancing **Collaboration** among various stakeholders. All the Member Banks and LDMs are advised that they should focus on NSFE for "Financially Aware & Empowered India"

There would be periodic monitoring of the activities undertaken by various stakeholders for dissemination of basic, sector specific and process literacy. All the Member Banks are requested to put in their best efforts for better implementation of "NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE)2020-25" objectives. (All member Banks & LDMs)

(8) Sub Committee on CD Ratio & MSME

DEPOSITS: (Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
Sept-20	June-21	Sept-21	YoY	Over the QTR	YoY	Over the QTR
1166270	1268381	1302626	136356	34245	12	3



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ADVANCES:

(Rs. In Crore)

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
Sept-20	June-21	Sept-21	YoY	Over the QTR	YoY	Over the QTR
1269738	1315607	1323607	53869	8000	4	1

CD RATIO:

POSITION AS ON			VARIATION	
Sept-20	June-21	Sept-21	YoY	Over the QTR
108.87	103.72	101.61	-7.26	-2.11

BANK WISE MONITORING OF CD RATIO IN NCT OF DELHI:

Following Banks have CD ratio below 60%:*

SI	Name of Bank	Sept-20	June-21	Sept-21	OVER THE YR	Over QTR
1	PUNJAB & SIND BANK	63.28	62.36	59.06	-6.67	-5
2	BANDHAN BANK LTD.	22.93	12.21	13.95	-38.86	12
3	DCB Bank Ltd.	65.05	59.52	55.81	-14.20	-6

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4	FEDERAL BANK LTD	71.93	47.12	52.01	-27.82	9.24
5	INDUSIND BANK	92.38	60.45	54.83	-41.55	-11.94
6	KOTAK MAHINDRA BANK	58.96	51.22	51.14	-13.26	-0.16
7	NAINITAL BANK LTD	45.82	44.52	41.32	-9.82	-7.74
8	AU SMALL FIN. BANK	45.02	35.87	35.41	-21.35	-1.30
9	EQUITAS SMALL FIN. BANK	11.64	11.34	12.48	7.22	9.13
10	ESAF SMALL FINANCE BANK	1.42	15.80	12.95	811.97	-22.01
11	JANA SMALL FIN. BANK	39.11	43.24	50.21	28.38	13.88
12	SURYODAY SMALL FINANCE BANK	0.21	37.80	39.11	18523.81	3.35
13	UTKARSH SMALL FINANCE BANK	19.80	12.35	13.60	-31.31	9.19

These banks are advised to analyse the reason for low CD ratio and improve CD ratio for FY 2021-22.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

List of Six Districts having CD Ratio below 40% as on 30.09.2021:

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

Sh. Bansal advised LDMs of above six districts to analyse the reasons for low CD ratio and submit action plans to improve the CD ratio in last quarter of the fiscal.

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

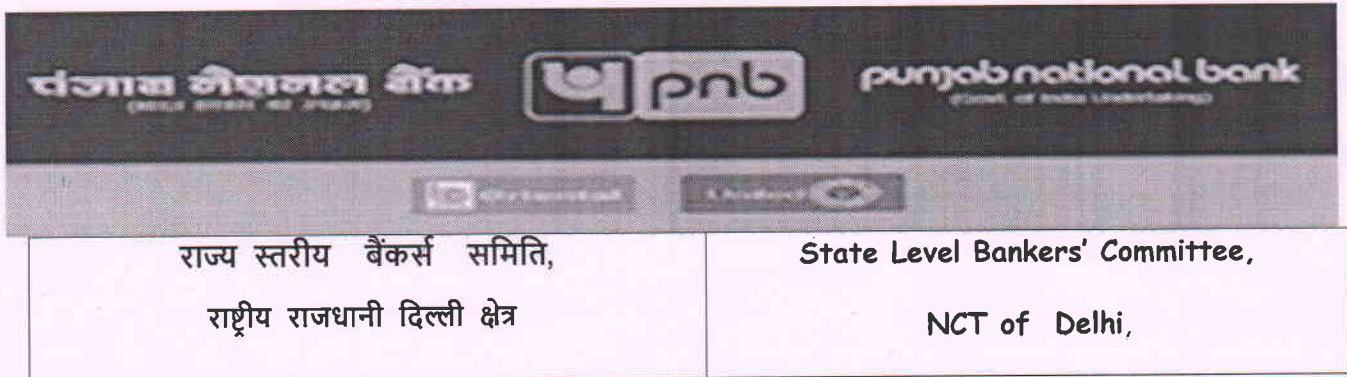
POSITION AS ON			VARIATION		% Growth	
Sept-20	June-21	Sept-21	YoY	Over the QTR	YoY	Over the QTR
98219	93775	104231	6012	10456	6	11

The following Banks have shown negative Growth shown in MSME sector over previous quarter:-
(Amt in Crores)

The following Banks have negative Growth over previous quarter:-

SI	Name of Bank	Jun-21	Sept-21	Difference
1	BANK OF MAHARASHTRA	846	820	-25
2	CANARA BANK	7660	7290	-370
3	INDIAN OVERSEAS BANK	2591	2531	-60
4	PUNJAB & SIND BANK	1847	1767	-80
5	STATE BANK OF INDIA	8273	8232	-41
6	UNION BANK OF INDIA	7525	7070	-454
7	BANDHAN BANK LTD.	22	18	-4
8	DCB Bank Ltd.	1181	700	-481
9	DHANLAXMI BANK	16	7	-10
10	ICICI BANK	7519	4414	-3104
11	LAKSHMI VILAS BANK	37	26	-11
12	SOUTH INDIAN BANK LTD	611	546	-65
13	TAMILNAD MERCANTILE	27	14	-13
14	CAPITAL SMALL FINANCE	31	30	-1
15	JANA SMALL FIN. BANK	146	145	-2

Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter. (The 15 member Banks in List)



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(10) State Level Implementation Committee-

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

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

PMJDY As on 30.09.2021

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	5304671	4358804	82.17	3115334	71.47	4590107	86.53	371040	6.99
Private Sector Total	179454	144004	80.25	115544	80.24	119103	66.37	38778	21.61
Small Financial Bank Total	4767	1961	41.14	1612	82.20	250	5.24	734	15.40



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Grand Total :	5488892	4504769	82.07	3232490	71.76	4709460	85.80	410552	7.48
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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. All accounts should be Aadhar seeded. (All member Banks & LDMs)

ENROLEMENTS in Social security Schemes

As on 30.09.2021:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3640023	1206617	400702	5247342
RRB/Coop. Bank	0	1	0	1
Private Sector Banks	269865	149225	57672	476762
Small Financial Bank Total	660	446	0	1106
India Post Payment Bank			0	0
Others			11	11

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Total	3910548	1356289	458385	5725222
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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. All the Member Banks are requested to increase the ambit of these Schemes so as to reach every corner of the Society. All eligible citizens should be enrolled in these schemes. (All member Banks & LDMs)

The status of Insurance Claims lodged as on 30.09.2021, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 30.06.2021		Received		Settled		Pending as on 30.09.2021		Out of which pending more than 1 year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	1	2	21	42	22	44	0	0	0	0
PMSBY	4	8	109	204	99	184	14	28	0	0
PMJJBY	30	60	153	303	163	323	20	40	0	0
Total	35	70	283	549	284	551	34	68	0	0

The banks having pendency in settlements of Claims are requested to achieve Zero pendency at the earliest. (All concerned member Banks)

Status of PMMY as on 30.09.2021

The summarised progress under PMMY for FY 2021-22 (01.04.2021 to 30.09.2021) is given as under:

(Amt. In crore)





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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	14469	12.67	10.06	3709	97.93	84.56	2651	238.91	210.50	20829	349.51	305.11
Private sector Banks	8654	25.00	25.00	4624	75.37	75.21	1406	114.89	106.47	14684	215.27	206.69
Small Finance Banks	4997	19.64	18.88	2366	20.01	19.72	53	3.54	3.54	7416	43.20	42.16
Non-Member Financial Institutions	1791	5.31	5.27	289	2.24	2.20	1	0.07	0.07	2081	7.60	7.53
Grand Total	29911	62.62	59.21	10988	195.55	181.69	4111	357.41	320.58	45010	615.58	561.49

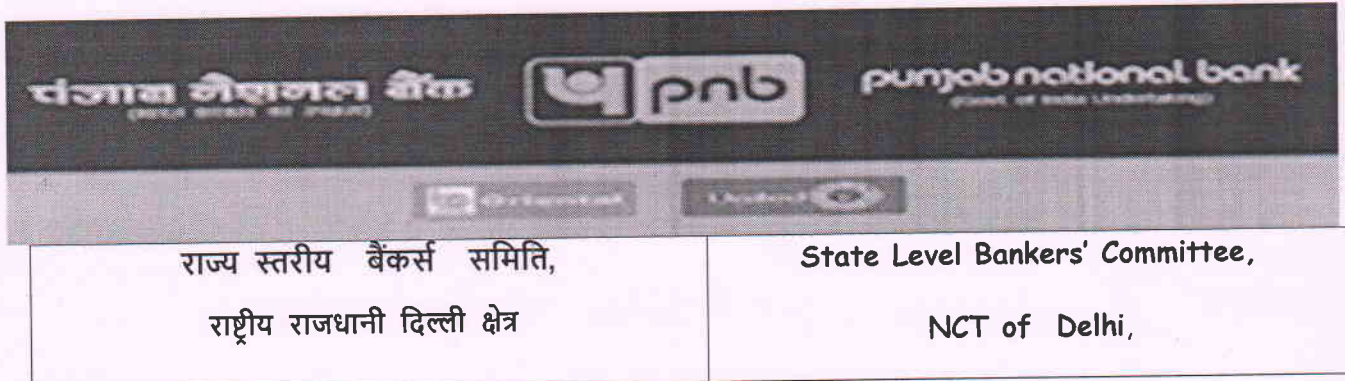
The member banks should make all out efforts to focus on PMMY segment of MSME. (All member Banks)

Stand-up India Outstanding: 30.09.2021

(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	2217	2677	343.04	618	123.84	67	10.84	3362	477.73
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0





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Private Sector Banks	1262	413	35.57	4	0.32	3	0.67	420	36.57
Small Financial Banks	89	0	0	0	0	0	0	0	
Grand Total :	3618	3090	378.62	622	124.16	70	11.52	3782	514.31

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. (All member Banks & LDMs)

(11)PMEGP Status as on 10.01.2022

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

PMEGP Pendency:- As forwarded by KVIC and KVIB 98 Projects are pending for sanction.

Sh. Uday Bharate from KVIC requested the member banks to clear the pendency for Margin Money Disbursement so that target for Margin Money is achieved.

The major banks of pendency SBI-27 , PNB-16 , Union Bank-10, Bank of India-8, Indian Bank-7, Bank of Baroda-6 & Central bank of India-6- These banks are advised to clear the pendency before 31.1.2022 alongwith margin Money Disbursement and update their status on the KVIC portal and also confirm the same to KVIC and SLBC. (All member Banks & LDMs)

(12) Sub Committee on Priority Sector advances

CREDIT FLOW TO PRIORITY SECTOR

(A) CREDIT FLOW TO PRIORITY SECTOR:

(Rs. in Crore)



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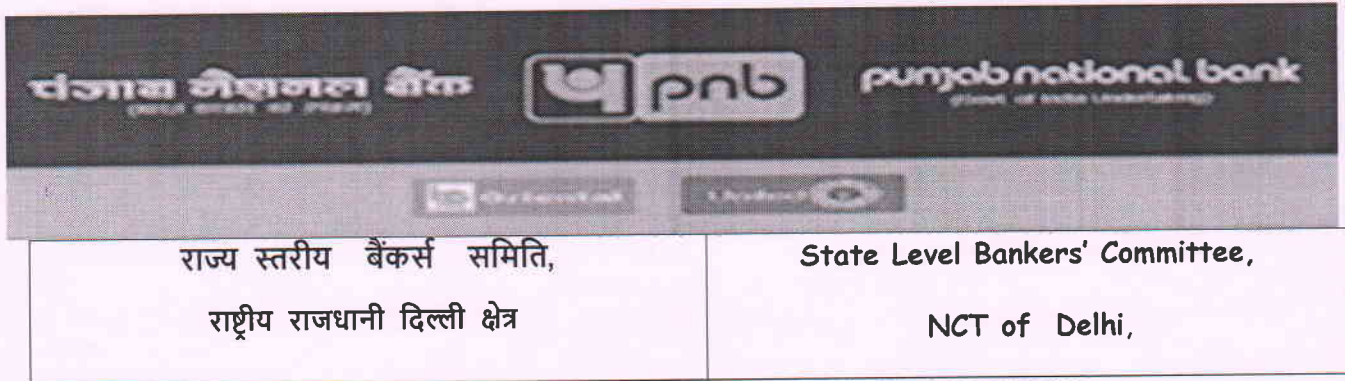
POSITION OF P.S. ADVANCES			VARIATION		% Growth	
Sept-20	June-21	Sept-21	YoY	Over the QTR	YoY	Over the QTR
188206	176668	189845	1639	13177	1	7

Percentage of Priority Sector Advances to Total Advances position as on:-

POSITION AS ON			VARIATION %	
Sept-20	June-21	Sept-21	YoY	Over the QTR
14.82	13.43	14.34	-0.48	0.91

Out of 43 member banks, in the following 9 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.09.2021 out of which 2 is Public Sector Bank & 7 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances Advances
		30.06.2021	30.09.2021
Public Sector Banks			
1	BANK OF INDIA	7.12	6.56
2	UCO BANK	6.60	8.46
Private Sector Banks			
1	INDUSIND BANK	7.04	8.68
2	LAKSHMI VILAS BANK LTD.	9.58	5.40
3	ESAF SMALL FINANCE BANK	0.00	0.05
4	SURYODAY SMALL FINANCE	0.00	0.00
5	ICICI BANK	11.83	7.78
6	TAMILNAD MERCANTILE BANK	11.15	9.76
7	DHANLAXMI BANK	24.55	5.02



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Action Points:-

All Members Banks particularly above 9 Banks are requested to take immediate steps to increase their Priority Sector Advances. (All member Banks & LDMS)

(13) Sector wise/Scheme wise Position of NPAs as on 30.09.2021:

Banks are advised to vigorously follow up on the reduction of NPA with all remedies. Further, GNCTD is requested to coordinate with the banks in recovery of NPA.

LDMS are also requested to review the above NPA position of their district in their DCC/DLRC Meetings. (All member Banks & LDMS)

(14) 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.

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.
705	0.94	2	0.05	1051	2.44	14	0.20



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SHG				
Outstanding		Non-Performing Assets		NPA %
A/c	Amt	A/c	Amt	
1177	79	414	20.41	26

Action Points:-

Out of 43 member banks , only 3 banks are financing to SHGs. Sh. Bansal showed concern that banks are not taking steps for financing to SHG. He suggested that a separate meeting with LDMs , DMs and NULM authorities shall be organized to discuss the issues related to low performance in this segment.

Sh. Himanshu from NABARD pointed that Banks are not willing to open SHG accounts.

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. (All member Banks & LDMs)

(15) Saturation of Jansuraksha Schemes: It was suggested that all the eligible account holders should be enrolled in PMJJBY, PMSBY and APY schemes. The saturation should be achieved by 31.3.2022. (All member Banks & LDMs)

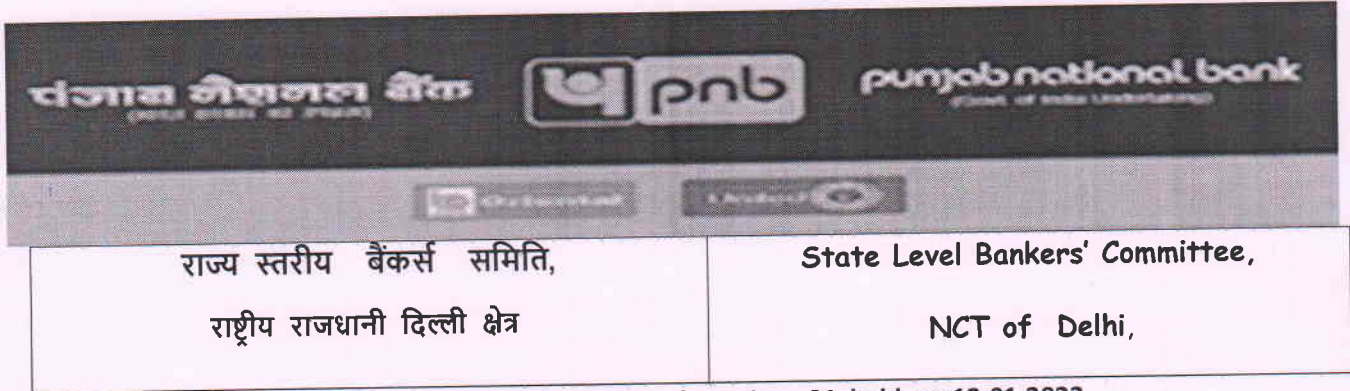
(16) Animal Husbandry & Fishery

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 camps to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

As per communication received from Director (Animal Husbandry), Development Department, GNCT of Delhi:-

1. District Nodal Officer, Department of Animal Husbandry:



Minutes of Sub-Committee Meeting of SLBC for review of Qtr. Sept-21 held on 12.01.2022

Dr. Vikram Singh Khobra,
Mobile # -9891561680
Email id - drvikramvets@gmail.com

2. District Nodal Officer, Department of Fisheries: Sh. D. C. Pant,
Mobile # -9354039803
Email id - dineshChandera514@gmail.com

Action Point: The scheme is monitored by DFS. The LDMs are requested to conduct District-level KCC Camp in their respective District and member banks are requested to participate in these Camps with the farmers interested in KCC. (All member Banks & LDMs)

(17) 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 15.01.2022/ 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 15.01.2022 so that the meeting can be convened within prescribed timeframe. (Action: All Banks & LDMs)

Rising cases of COVID:-The member banks showed their concern over rising cases of COVID in Delhi. They suggested to implement Business Continuity Plan with 50% staff presence and to reduce business hours from 4.00PM to 2.00 PM till the COVID situation improves. Sh. Bansal assured them to issue suitable guideline after confirmation from concerned authorities.

The meeting was concluded with vote of thanks.

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

