

ਰਾਜ ਸਤਰੀਯ ਬੈਂਕਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟਰੀਯ ਰਾਜਧਾਨੀ ਦਿਲੀ ਕਸ਼ਟਰ

State Level Bankers' Committee,
NCT of Delhi,

Minutes of Sub-Committee Meeting of SLBC for review of Qtr. Dec-21 held on 28.03.2022

The meeting of SLBC Sub- Committees on the following agendas were organised on 28.03.2022 through virtual Mode. Sh. BMK Singh, AGM, FIDD , RBI, Executives and Officials from NABARD, KVIC official & all Public sector banks and 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 Kumar 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 6 banks who have not submitted confirmation of switching over to the newsystem. UCO, Nainital Bank, Federal Bank, Delhi State Cooperative Bank, ESAF Small finance Bank, Tamilnad Mercantile Bank. Tamilnad mercantile Bank and Nainital Bank have not given deadline for confirmation. The other four banks have given the deadline for implementation and confirmation. Sh. Bansal pointed that these banks should expedite the implementation of new system at the earliest before the next SLBC meeting. Sh. BMK Singh, RBI emphasized that SLBC should monitor that the banks have actually implemented the system. It was suggested by Sh. Bansal that SLBC will perform test checking to ensure the same.

(Action: All 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. In South & Central Districts , many of the Banks have not even submitted the data in timely manner. In the Central District 86.52% Saving accounts are covered with atleast one digital mode. The 86.27% current accounts are covered with atleast one digital scheme. In merchants /Traders sector 91.87% of targets are achieved. In the South District 69% Saving accounts are covered with atleast one digital mode. The 76% current accounts are covered with atleast one digital scheme. Sh. BMK Singh pointed that in the absence of data not submitted by some banks the progress can not be assessed. He also pointed that they will take up the meeting with controlling Heads of all the banks to ensure submission of data. The LDMs were directed to get the data from all the banks. (Action : All banks and LDMs, 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. SBI has given the deadline of 31.3.2022, Kotak



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Mahindra Bank – 10.04.2022, Axis Bank upto 15.4.2022, IDBI assured improvement upto 31.3.2022. LDM central pointed that HDFC bank has applications pending and the borrowers are not even able to apply to some other bank. All the banks were advised to clear the pendency of Sanction & Disbursement upto 31.3.2022. Banks 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. Pending applications should be disposed off at the earliest.

It was suggested in the meeting and requested to all the banks to dispose of all the pending applications expeditiously before 31.3.2022. (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. 44 applications out of total 138 applications were rejected. Out of 19 cases sanctioned no application is disbursed. All the LDMs were requested to speed up disposal of pending cases for sanction and disbursement. Sh. Bansal advised all the LDMs to clear the pendency and achieve the target upto 31.3.2022 and be uploaded on portal. (Action: All LDMs & Member Banks)

**(5) Sub Committee on CD Ratio: 11 Banks have CD ratio less than 60%-
BANK WISE MONITORING OF CD RATIO IN NCT OF DELHI:**

Following Banks have CD ratio below 60%:*

Sl	Name of Bank	Dec-2020	Sept-2021	Dec-21	Variation Over the Year	Variation Over the QTR
1	PUNJAB & SINDH BANK	59.06	50.67	59.65	0.59	8.98
2	BANDHAN BANK LTD.	21.91	13.95	19.49	-2.42	-13.95
3	NAINITAL BANK LTD	47.38	41.32	39.39	-7.99	-1.93
4	AU SMALL FIN. BANK	40.78	35.41	35.54	-5.24	-35.41
5	EQUITAS SMALL FIN. BANK	10.66	12.48	20.95	10.29	8.47
6	ESAF SMALL FINANCE BANK	12.78	12.95	16.06	3.28	3.11
7	SURYODAY SMALL FINANCE BANK	36.08	39.11	32.93	-3.15	-6.18



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8	INDUSIND BANK	81.73	54.83	53.62	-28.11	-1.21
9	KOTAK MAHINDRA BANK	58.94	51.14	52.47	-6.47	1.33
10	JANA SMALL FINANCE BANK	40.27	50.21	55.85	15.58	5.64
11	UTKARSH SMALL FINANCE BANK	15.60	13.60	12.89	-2.71	-0.71

These banks are advised to 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 31.12.2021:

DISTRICT WISE CD RATIO COMPARISON					
S.No.	NAME OF DISTRICT	Mar-21	Jun-21	Sep-21	Dec-21
1	East	25.48	12.74	16.00	24.58
2	North	33.29	32.23	40.35	37.08
3	North West	32.63	35.18	38.63	34.88
4	Shahdara	25.58	27.71	39.84	39.27
5	South	34.82	39.93	29.14	29.97
6	West	28.43	22.35	31.00	31.80

Observation:

The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have an improved CD Ratio. Sh. BMK Singh, RBI pointed that there are Sub-Committee in Districts to discuss low CD ratio the issue should be raised in Sub Committee meetings of Districts with low CD ratio.

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

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:-

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Sl	Name of Bank	Sept-21	Dec-21	Difference
1	BANK OF BARODA	4030.03	3293.15	-736.88
2	BANK OF MAHARASHTRA	820.34	526.67	-293.67
3	PUNJAB NATIONAL BANK	12988.10	12314.44	-673.66
4	UCO BANK	879.56	787.10	-92.46
5	UNION BANK OF INDIA	7070.27	6644.78	-425.49
6	DELHI STATE COOPERATIVE BANK	12.76	11.30	-1.46
7	BANDHAN BANK LTD.	17.97	14.08	-3.90
8	DHANLAXMI BANK	6.51	3.53	-2.98
9	IDBI BANK	1570.69	1432.30	-138.40
10	JAMMU KASHMIR BANK	449.35	438.94	-10.42
11	KARNATAKA BANK	832.74	802.96	-29.78
12	KARUR VYSYA BANK	204.62	147.50	-57.12
13	LAKSHMI VILAS BANK	26.23	8.28	-17.95
14	SOUTH INDIAN BANK LTD	546.15	541.49	-4.66

Member Banks were requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter. All these banks assured of much improved performance during March Quarter.

Low Performance of MSME Districtwise: Central District , New Delhi, South East and South West.

There is Sub-Committee in all the districts on CD ratio & MSME. All the Banks should submit MAT (Monitorable Action Plan) in the meetings.

(7) State Level Implementation Committee-

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

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



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As on 31.12.2021

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.	
Grand Total :	5690609	4547362	79.91	3262994	71.76	4822464	84.74	445232	7.82

Observations:-

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

Districtwise Performance:

4 Districts have RuPay Cards issued in Less than 80%:accounts. Central District, New Delhi, North Delhi & North West

Three Districts Aadhar seeding less than 80%: Central District, East Delhi & South Delhi.

8 Districts have mobile seeding less than 80%: Central, East, North, North East, North West, South Delhi, South East Delhi, & West Delhi

4 Districts have Zero Balance accounts more than 10%. Central, North West, South & South East

Action Point:-



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Member Banks and LDMs were requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks were also requested to increase the pace of opening of PMJDY accounts to eligible customers.

ENROLEMENTS in Social security Schemes

As on 31.12.2021:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Total	3984423	1375805	495675	5855903

Action Points:-

The PMSBY, PMJJBY & APY are flagship scheme for the Financial Inclusion & to provide security to of the downtrodden. There are few Member Banks who have not opened even a single a/c in these Schemes. All the Member Banks were requested to increase the ambit of these Schemes so as to reach every nook & corner of the Society. The Banks which were on "NIL" Enrolment are requested to start opening the accounts on priority basis.

North East District has least Number of PMSBY accounts., PMJJBY and APY accounts.

The status of Insurance Claims lodged as on 31.12.2021, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 30.09.2021		Received		Settled		Pending as on 31.12.2021		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	25	50	25	50	0	0	0	0
PMSBY	13	26	123	231	120	225	16	32	0	0
PMJJBY	20	40	178	354	181	360	17	34	0	0
Total	33	66	326	635	326	635	33	66	0	0



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PMJDY:- There is no pendency of the cases as on 31.12.2021 in more than 3 months category.

PMSBY:- There are 1 cases pending in PMSBY as on 31.12.2021 in more than 3 months.

All the Pending cases be disposed upto 31.3.2022.

(8) Status of PMMY as on 31.12.2021 for FY 2021-22 (01.04.2021 to 31.12.2021) is given as under:

(Amt. In crore)

CATEGORY OF BANK	Shishu			Kishor			Tarun			Total		
	A/cs	Sancti oned Amt	Disbu rsed Amt	A/cs	Sancti oned Amt	Disbu rsed Amt.	A/c s	Sanc tione d Amt	Disb urse d Amt.	A/cs	Sancti oned Amt.	Disbu rseme nt Amt.
Grand Total	64364	161.49	156.82	24298	407.44	391.36	8271	686.16	651.38	96933	1255.09	1199.57

Districts have Low Performance in PMMY: East, New Delhi & North East delhi. The performance of all the banks and Districts should be improved in next Quarter.

(9) Stand-up India Outstanding: 31.12.2021

(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
Grand Total :	3599	3137	433	608	129	70	11.62	3815	574

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Action Point:-

The progress under the scheme is not satisfactory and there is need for focused attention by the Member Banks/LDMs to improve the progress. Bank-wise progress as on December-2021 is enclosed at is placed at Annexure-86.

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

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

(10)PMEGP Status as on 24.3.2022

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

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

1	AXIS BANK LTD	1
2	BANK OF BARODA	4
3	BANK OF INDIA	1
4	BANK OF MAHARASHTRA	2
5	CENTRAL BANK OF INDIA	3
6	INDIAN BANK	3
7	PUNJAB AND SIND BANK	5
8	PUNJAB NATIONAL BANK	8
9	STATE BANK OF INDIA	5
10	UNION BANK OF INDIA	5
11	YES BANK	1
	Total	38

Banks are requested to take immediate action to achieve the target and to clear pending applications latest upto 31.3.2022 and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal.



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Sh. Wazir Singh of KVIC told the House that Delhi is near the target of Margin Money Disbursement. If the loans sanctioned under PMEGP are disbursed and Margin Money Claimed then this year target shall be achieved. (Action : All Member Banks)

(11) Sub Committee on Priority Sector advances

CREDIT FLOW TO PRIORITY SECTOR

(A) CREDIT FLOW TO PRIORITY SECTOR:

(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION		% Growth	
Dec-20	Sept-21	Dec-21	YoY	Over the QTR	YoY	Over the QTR
187156	189845	198713	11557	8868	6	5

Out of 43 member banks, in the following 8 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.12.2021 out of which 1 is Public Sector Bank & 7 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	
		30.09.2021	31.12.2021
Public Sector Banks			
1	BANK OF INDIA	6.56	6.95
Private Sector Banks			
1	INDUSIND BANK	8.68	8.20
2	LAKSHMI VILAS BANK LTD.	5.40	5.23
3	ESAF SMALL FINANCE BANK	0.05	0.49
4	SURYODAY SMALL FINANCE	0.00	0.00
5	CATHOLIC SYRIAN BANK LTD.	11.90	8.01
6	TAMILNAD MERCANTILE BANK	9.76	9.74

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7	DHANLAXMI BANK	5.02	3.78
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SLBC Delhi has requested Bank of India to submit the reason for low% of P.S. advances to total advances.

All the banks were advised to ensure that they shall be doing efforts to increase the total priority sector.

Districtwise Performance

S.No.	Name of District	% of PS Advances to Total advances
1	Central	16.75
2	East	35.58
3	New Delhi	10.84
4	North	37.34
5	North East	33.98
6	North West	41.76
7	Shahdara	31.14
8	South	20.73
9	South East	14.4
10	South West	15.28
11	West	40.52
	Total :	14.72

Action Points:-

All Members Banks particularly above Banks are requested to take immediate steps to increase their Priority Sector Advances. 9 Districts have PS Advances less than 40%.

(12) Recovery Issues in Schematic Lending

All the Banks and LDMs are advised to take efforts to bring down the NPA levels in all heads . In MSME all LDMs have poor recovery. In PMEGP 10 Districts Except Shahdara & South East Distt. Have less than 70% recovery.(Action: All Banks & LDMs)



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(13) 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 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.
523	1.02	12	0.20	868	1.61	25	0.32

SHG				
Outstanding		Non-Performing Assets		NPA %
A/c	Amt	A/c	Amt	
1862	88.89	416	20.46	23

4 Districts have poor performance in SHG in Dec-21 Quarter: New delhi, North Ease South Delhi & South East

Action Points:-

LDMs are requested to take steps towards formation of SHGs and their credit linkage in their respective districts and coordinate with the member banks in the matter.



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(14) Saturation of Jansuraksha Schemes(Weekly Data 10.03.2022)

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Enrolled during the Week	PMJJBY Total Enrolled till Date	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till Date
Bank of Baroda	1554	189	0	62	2031	363	0	189
Bank of India	12734	3445	14	1471	16241	7369	21	1549
Bank of Maharashtra	295	240	0	3	345	290	0	5
Canara Bank	1055	42	1	24	1110	275	0	31
Central Bank of India	579	0	0	89	598	0	0	151
Indian Bank	1069	165	34	613	1154	211	36	732
Indian Overseas Bank	954	342	7	27	1242	584	4	23
Punjab & Sind Bank	134	15	0	40	187	29	0	75
Punjab National Bank	14735	1611	2	58	18556	3775	3	97
State Bank of India	5804	22	12	304	6161	128	16	471
UCO Bank	2074	279	0	30	2552	405	0	62
Union Bank of India	5087	12	5	133	5571	17	10	228
Jammu & Kashmir Bank Ltd	1024	143	0	10	1280	217	0	1

Action Point: All banks and LDMs are advised to cover all the eligible PMMY borrowers with PMJJBY or PMSBY scheme. The Jansuraksha Saturation is to be achieved upto 30.9.2022. (Action: All Banks & LDMs)

(15) Animal Husbandry & Fishery



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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.

A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:

- Lead District Manager- Convenor
- DDM, NABARD - Member
- District Nodal Officer, Department of Animal Husbandry - Member
- District Nodal Officer, Department of Fisheries - Member
- Bank's representatives at District Level -Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign 'District level KCC Camp' will be organized at least once a week. As per communication received from Director (Animal Husbandry), Development Department, GNCT of Delhi:-

1. District Nodal Officer, Department of Animal Husbandry:

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 LDMs are requested to conduct District-level KCC Camp in their respective District and member banks are requested to participate in these Camps.



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(16) FLC Camps.

Financial Literacy Centres - DURING THE QUARTER ENDED DEC-2021 ON CONDUCT OF CAMPS BY FLCs

District	Target camps	SPECIAL CAMPS BY FLCs (GOING DIGITAL)		Targets Camps	TARGET SPECIFIC GROUP CAMPS BY FLCs	
		No. of Camps held	No. of persons participated in the Camps		No. of Camps Held	No. of Persons participated in the Camps
Central	6	30	1714	15	29	1596
East	6	6	177	15	20	707
New Delhi	6	19	851	15	40	2044
North	6	4	185	15	7	425
North East	6	6	173	15	9	252
North West	6	10	393	15	32	1134
Shahadra	6	1	7	15	11	226
South	6	22	718	15	11	274
South East	6	4	100	15	17	896
South West	6	30	441	15	7	229
WEST	6	27	1313	15	29	1360
	66	159	6072	165	212	9143



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Digital Camps North District, Shahdara & South East District are below the target .

In Special Camps North, North East, Shahdara , South, South West, & West Districts are below the target. The deficit in camps be filled upto 31.3.2022.

(17) INFORMATION of CROPS

Major crops being cultivated in the State	Crop Season (Sowing)	Crop Season (Harvesting)	Crop Duration	Repayment due date
Rabi Crops: Wheat, Barley, Mustard, Gram, Pea, Tomato, Onion, Potato, Arhar, Cauliflower/Cabbage	October-November	April- May	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Kharif Crops : Paddy, Baby Corn, Maize Bajra, Carrot/Radish, Tomato, Chilli, Lady's finger	May-June	October-November	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Rose Flower, Chrysanthemum Flower, Gladiolus Flower, Tube Rose Flower, Marigold Flower	January/ February	May-June	(Short Duration)	Short duration – 12 months (post harvesting and marketing)



ਰਾਜ ਸ਼ਤਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟਰੀਯ ਰਾਜਧਾਨੀ ਦਿਲਲੀ ਕਸ਼ੇਤਰ

State Level Bankers' Committee,
NCT of Delhi,

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At last Sh. Bansal named the banks who have not uploaded the Monthly data for Feb-2022 on portal and advised all the banks to complete the uploading of data timely.

DCOs from Controlling offices –Despite of repeated discussions on the issue in various meeting, it is not implemented by many banks. Please ensure that all Controlling Heads confirm it latest by 31.3.2022.

DCOs are not attending DCC/DLRC meetings- The issue is reported by LDMs repeatedly to the SLBC and the Controlling Heads. SLBC Convenor, Sh. Bansal has emphasized on the issue many times in various meetings. Despite the matter is being raised in other meetings also, no action has been taken at the controlling Offices of the banks. Keeping in view the importance of the issue, the bankwise status will be reviewed in the next SLBC meeting.

The meeting ended with vote of thanks.



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

