

MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

The 107th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 13th May 2022 at Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank and attended by Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO, Sh. V.S. Rawat, IAS, Special Secretary (Urban Development)-GNCTD & Sh. R.P. Singh-General Manager (FIDD) – RBI, NDRO

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. The list of participants is enclosed (Annexure-I).

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 to deliver his key note address.

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 his speech were to increase the CD ratio of the member banks and Districts. He shared the vital points of the meeting held on 23rd April 2022 with Govt of India. He requested member banks to increase the share of digital mode of payments. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc on priority basis. He also said that relevance of BCs in the banking system is going to be increase in near future so member banks are requested to appoint BCs as per extant guidelines. He also emphasized for 100% digitization of Central & South Delhi District at the earliest. He extended thanks to RBI, GNCTD, NABARD and other govt departments for providing guidance and assured the house that banks shall continue to contribute for the upliftment of society. He also congratulated member banks on achieving the ACP targets for FY 2021-22 and appreciated the efforts of Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi for smooth functioning of SLBC-Delhi.

Then Sh. Bansal, General Manager-SLBC-Delhi requested Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO to address the house.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO at the onset appreciated the efforts made by member banks during the extremely challenging times of COVID pandemic in meeting the banking related requirements of the general public. She also mentioned the ultra-accommodative policy stance of RBI in order to the credit requirements of the economy. She explained the Standing Deposit Facility of RBI which will replace the fixed rate reverse repo (FRRR) as the floor of the LAF corridor. Alongwith the FRRR which will remain as RBI's toolkit, SDF will impart flexibility to the RBI's liquidity management framework. She mentioned that recognizing the importance of housing sector and its role in supporting the overall credit growth, it has been decided that risk weights, as prescribed by RBI circular of October 2020, shall continue for all housing loans sanctioned up to March 31, 2023. She expressed her concern over customer services, data sanctity, MSME lending, CD ratio, FLC camps & increase the digital



**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

mode of transactions. She also mentioned about making Central & South Delhi 100% digitalized. She reiterated that SLBC meeting should focus only policy related issues leaving other issues to be discussed in various sub-committees of SLBC constituted for specific purposes. She also appreciated the contribution of Sh. Anil Bansal- General Manager & Convener –SLBC-DELHI for his contribution in smooth functioning of SLBC.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi summarize efforts made by SLBC-Delhi for re-organising the agenda items as per Lead Bank Scheme circular and increasing the focus on important parameters.

Sh. Anil Bansal-General Manager-SLBC-Delhi then started deliberations on Agenda items. After confirmation of Minutes of 106th SLBC Meeting & ATR the agenda wise items were taken up.

KEY INDICATORS

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

Agenda No.1: SOCIAL SECURITY SCHEMES

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi elaborated upon performance under PMJDY & Jan Suraksha schemes. All the grievances under PMJDY Accounts have been resolved and No grievance was pending as on 31.03.2022.

Number of enrolments under PMSBY, PMJJBY & APY as on 31.03.2022: As on 31.03.2022, Total No. of PMSBY enrolments were 39.88 Lacs and PMJJBY enrolments were 13.64 Lacs & APY issued were 5.42 Lacs. All the Banks were 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.

- ✓ Status of Insurance Claims under Social Security Schemes as on 31.03.2022: No application is pending under PMJDY.
- ✓ 21 applications are pending under PMSBY (Indian Bank-14 PSB-5, SIB-1, DSCB - 1)
- ✓ 23 applications are pending under PMJJBY (Indian Bank 13, PSB-3, HDFC-5, Karnataka-1, SIB - 1)

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested member banks to clear the pendency on priority basis.

Action Point: - The concerned banks are requested to get all the pending applications disposed of at the earliest. All the banks were requested to confirm to SLBC-Delhi about the updated status of pending claims.

Deadline- 31.05.2022



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 31.03.2022 & SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 31.03.2022

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested Bank of Maharashtra, Indian Bank, State Bank of India & Union Bank of India who have performed well under these schemes, to share the success mantra. The Banks informed that they are regularly following up with branches and a dedicated team is there for monitoring the progress.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi requested member banks to conduct at least 1 camp / week and also state that progress under Jansauraksha Saturation drive is very slow, as the campaign has been extended upto 30.09.2024. All Banks and LDMs are requested not to leave any stone unturned to achieve the target. It was proposed to hold one camp every week by LDMs in their respective districts to achieve the goal. As the scheme is extended till 31.09.2024, all the member banks are requested to achieve saturation drive.

APY CITIZEN'S CHOICE H2, FY 2021-22 -Scorecard for State Coordinators (1st Feb- 31st March 2022)

The house applauded Indian Overseas Bank & Bank of India for getting 'Certificate of Excellence' under the campaign.

Action Point: All the member banks are requested to increase the enrollment under APY.

PERFORMANCE OF NATIONAL PENSION SCHEME

The bank wise performance under NPS was deliberated during the meeting.

PM SVANidhi YOJANA

All the Members Banks were requested to

- ✓ Enroll PM SVANidhi beneficiaries under PMJJBY, PMSBY, Mai Bhi Digital 2.0 and other social security schemes.
- ✓ Disbursement of loans under SVANidhi by banks is very low. Members Banks are advised to dispose-of the pending PMSVANidhi applications on priority basis and not to reject the applications without valid grounds
- ✓ All Banks are requested to disburse the applications which are pending for disbursement.

In some of the Banks % of return applications is very high, all such Banks are again requested to not to reject the application without any valid ground.



**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO enquired about the slow progress under disbursement under PM SVANidhi. She also enquired from HDFC Bank & Kotak Mahindra Bank for poor progress under PM SVANidhi. She also asked HDFC & Kotak Mahindra Bank to submit the status report to SLBC-Delhi. She also advised them to compile a list where vendors have not come despite all efforts so that steps may be taken to cancel their LOR. GM, FIDD, NDRO also advised SBI to furnish a break-up of its pendency to SLBC.

Sh. V.S. Rawat, IAS, Special Secretary (Urban Development)-GNCTD requested member banks to dispose-of the PM SVANidhi applications on priority basis. He also inform the house that necessary instructions are conveyed to MCD to re-look in to PM SVANidhi applicants who were more interested in LoR and not in taking loans. He also suggested that camps should be organize in coordination with ULBs and Banks for disposing-of pending applications.

LDMs also shared their concern that banks are not participating in the PM SVANidhi camps & participating officials are not aware about scheme.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested member banks to dispose-off the pending applications and to participate in the camps & come up to expectations. He also reminded that Secretary-Finance, Ministry of Finance, shall be taking stock of the situation of Private Sector Banks under PM SVANidhi.

Action Point:- All the member banks are requested to dispose-of pending applications under PM SVANidhi on priority basis and participate in 'PM SVANidhi' & 'SVANidhi se Samridhi' camps. Member banks are requested to re-consider applications under 'returned by banks'. SLBC-Delhi to submit the status report about those applicants who are not interested in taking loans & in which documents are pending. The report shall be shared with ULBs so that those applicants can be removed from the list.

Deadline:- 06.06.2022- to dispose-of PM SVANidhi pending applications.

31.05.2022 -HDFC Bank & Kotak Mahindra Bank- Submit status report to SLBC-Delhi.

Agenda No.1A: FINANCIAL INCLUSION PLAN (FIP)

As on date, Banking facilities are accessible to all Villages within radius of 5 kms. in NCT of Delhi. Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO requested member banks to open 'brick & mortar' branch in the unbanked areas in Salempur Majra & Salahapur.

Action Point:- Member Banks are requested to explore the opportunity to open branches in Salempur Majra & Salahapur area. The interested banks shall update the status of opening the branches in these areas to SLBC-Delhi.

Deadline:- 15.06.2022 to submit the consent for opening the branches in mentioned areas.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Agenda No.1B: BUSINESS CORRESPONDENTS

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 should be resolved on priority. LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank indicated that member banks should increase the number of BCs and also to increase the services offered by BCs.

Agenda No. 1C: DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS

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

Agenda No. 1C: EXPANDING & DEEPENING OF THE DIGITAL PAYMENTS ECOSYSTEM

Lead Banks of Central and South district i.e. Canara Bank and SBI, are requested to share the details of the nodal officers from their respective corporate offices to update information regarding district wise position.

Action Point:- The concerned Lead banks viz., State Bank of India (South District) and Canara Bank (Central District) may be advised to inform the house whether a senior level Nodal Officer has been nominated at their HO level to coordinate with the field functionaries for overseeing implementation of the programme.

Deadline:- 31.05.2022 to inform the name of Nodal Officer

30.06.2022:- Complete the digitization of these two districts by member banks and LDMs

Agenda No. 1D: DIRECT BENEFIT TRANSFER (DBT) SCHEME

Action Point:- Member banks are requested to take immediate action to make all the A/Cs active opened by students immediately.

Agenda No.1E: FINANCIAL LITERACY

During the quarter under review total 155 Special Camps and 260 Target Group Specific Camps were organised by FLCs/LDMs.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Four districts do not have any FLC at present. The districts are: Shahdara (BoB), South West (SBI), North West (PNB) and West (Canara Bank). All these Lead Banks confirmed that the process of appointing FLCs shall be completed soon.

Ms. N. Mohana, Chief General Manager-in Charge, RBI, NDRO advised member banks to explore the appointment of retired employees also as FLCs.

Action Point:- All four banks are requested to give time line for complying with the appointment of FLC.

Deadline:-06.06.2022. These banks are requested to identify such retired officials and complete the process of appointing FLCs.

Agenda No.1E: FINANCIAL LITERACY

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 reported, few member banks have not achieved the target of Camps & these banks are requested to conduct the camps as per extant guidelines of RBI. There are 4 Banks which have not achieved their targets of conducting camps i.e. Indian Bank, Delhi State Cooperative Bank, Kotak Mahindra Bank & Nainital Bank.

Action Point:- Member banks are requested to conduct the Financial Literacy Camp as per the allocated target.

Agenda No.1E: FINANCIAL LITERACY

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

Agenda No. 2: REVIEW OF CREDIT DISBURSED BY BANKS

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then presented the proposed ACP targets for FY 2022-23 to house.

The House approved the ACP targets for FY 2022-23 after deliberations.

Action Point:- SLBC-Delhi shall distribute the ACP targets to LDMs for further allocating to member banks.

Agenda No. 2:A CREDIT FLOW TO PRIORITY SECTOR

Priority Sector Advances increased by Rs. 10078 Crore over the quarter. the per centage of Priority Sector Advances to Total Advances has increased from 14.72 to14.76 over the previous Qtr.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Agenda No.2A : STATUS OF PRIORITY SECTOR ADVANCES

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

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then shared the name of 10 Banks having PS Adv. to Total Adv. Ratio of less than 10% which includes Bank of India, Punjab National Bank, Union Bank of India, Catholic Syrian Bank, Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Lakshami Vilas Bank, ESAF SFB, Suryoday SFB.

Ms. N. Mohana, Chief General Manager-In-Charge, RBI, NDRO requested member banks to use Skill Centers as a pipeline for MSME loans.

Action Point:- All the member banks, particularly above 10 banks, are requested to take immediate steps to increase their priority sector advances.

Agenda No. 2 A: CREDIT FLOW TO SC/ST PRIORITY SECTOR

Loans to SC/ST under Priority Sector Advances increased by Rs.30.81Crore over the Quarter. In terms of percentage of SC/ST advances to Priority Sector Advances, it was 0.91% as on 31.03.2021, 0.96% as on 31.12.2021 and 0.93% as on 31.03.2022.

Agenda No. 2B: LENDING TOWARDS GOVT SPONSORED SCHEMES PMMY ADVANCES

Under PMMY, during current FY 2021-22 upto 31.03.2022, No. of accounts sanctioned are 194835 and amount sanctioned is Approx. Rs. 2616.58 crore out of which Rs. 2559.59 Crore has been disbursed.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank pointed-out the decline in sanction as well as disbursement in PMMY accounts.

Agenda No. 2 B: NATIONAL URBAN LIVELIHOODS MISSION (NULM)

The progress under NULM is not satisfactory. There is urgent need to take steps for promotion of this scheme in NCT of Delhi. LDMs and Member 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 under the NULM scheme.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Agenda No.2 B : District wise Target under Self Employment Programme for the FY 22-23

The State Mission Director- NULM, GNCT of Delhi vide their letter dated 18.04.2022 has fixed the target under Self Employment Programme (SEP) for the FY 2022-23 for Delhi:-

Sl. No.	DISTRICT NAME	SEP (I & G)	Loan under Bank linkage
1	EAST	116	77
2	NORTH- EAST	116	77
3	NORTH- WEST	116	77
4	NORTH	116	77
5	NEW DELHI	116	77
6	SOUTH EAST	116	77
7	CENTRAL	116	77
8	SOUTH- WEST	116	77
9	SOUTH	116	77
10	WEST	116	77
11	SHAHADARA	116	77
	Total	1276	847

Action Point: All member Banks are requested to submit the progress as per revised format to Micro Credit Innovations Department of NABARD under copy to SLBC.

Agenda No. 2 B: 'STAND-UP INDIA' INITIATIVE

Total Outstanding under Stand up India was 4155 number of accounts with Rs. 606.09 Crore. The No. of Women beneficiary were 3487, SC beneficiaries 601 and ST beneficiaries 67.

Agenda No.2 B: District wise Target under PMEGP FOR THE FINANCIAL YEAR 2022-23

The Khadi & Village Industries Commission State Office, New Delhi vide letter dated 28.04.2022 had informed targets for the financial year 2022-23.

(Rs. in Lacs)

S.No.	District	Project	Margin Money	Employment
1	North West	10	36.00	93
2	South West	10	36.00	93
3	New Delhi	04	20.00	41
4	West	09	22.50	43
5	Central	10	32.50	72
6	North	10	30.54	95



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

7	North East	10	30.00	91
8	East	06	18.00	43
9	Shahdara	10	25.50	72
10	South East	6	17.50	43
11	South	6	18.40	42
	Total	91	286.49	728

Action Point:-All LDMs are requested to distribute the targets to Bank's in their respective districts and make all out efforts to achieve the targets

Agenda No. 2 B: PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Total 25 applications are pending as on 31.03.2022 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.

Action Point:- All the banks are requested to take immediate action to dispose-of the pending applications and update their status on the KVIC portal. Further in case of any difficulty in the portal they may contact KVIC official for readressal.
Deadline:- 31.05.2022

Agenda No. 2 B: SELF HELP GROUPS

Action Point:- The Banks are advised to provide credit facilities to more SHGs under financial inclusion program

Position of Loans to JLGs as on 31.03.2022:

Action Point:- Total 7831 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 42.76crore.

Total disbursement in the current year in 32706 accounts is Rs. 334.22 Crore. Banks are requested to focus on sanctioning loans to JLG Groups.

Agenda No. 2C: MSE & MSME ADVANCES

The banks having negative growth over previous quarter are Punjab National Bank, Yes Bank Ltd, Punjab & Sind Bank, Bank of India, Karnataka Bank, RBL Bank Ltd, South Indian Bank Ltd., Jammu & Kashmir Bank, Central Bank of India, Ujjivan SFB, Nainital Bank Ltd., Lakshmi Vilas Bank Ltd.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO requested banks to review the MSE & MSME advances and work in a campaign mode to increase these advances.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank reviewed the reasons for negative growth of member banks.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Action Point:- These member banks are requested to draw-up the plan for coming out of negativity.

Emergency Credit Line Guarantee Scheme

Action Point:- The Controlling Heads of the Member Banks are requested to take note of the scheme and launch the initiatives for increasing MSME advances as per Govt. guidelines on MSME advances as the scheme is extended up to 31.03.2023.

Credit Guarantee Scheme for Subordinate Debt

Action Point:- As on 31.03.2022 under CGSSD, 25 applications were disbursed by an amount of Rs. 4.23 Crores. Only 7 Banks namely Bank of Baroda, Bank of India, Central Bank of India, Indian Bank, Punjab National Bank, State Bank of India and Union Bank of India are performing under the scheme. All other banks have NIL performance under this scheme. Banks are requested to initiate necessary steps for popularizing the scheme and to sanction eligible loan under CGSSD as per extant guidelines of the Scheme which is also extended up to 31.03.2023.

Agenda No. 2D: KISAN CREDIT CARD SCHEME

Action Point:- The Banks are advised to explore the possibility of sanctioning advances in KCC for animal husbandry and fisheries sector.

Kisan Bhagidari Prathmikta Hamari Campaign

- ❖ The performance under this campaign is not satisfactory in NCT of Delhi. The member banks and LDMs informed that as most of the erstwhile area is now marked 'urbanized' so the 'Khasra and Khatuni' along with other land records are not available with the State Department. Further no 'Girdawari' available to the farmers from Revenue office which is required for renewing the KCC loan and issuing fresh KCCs. In view of these hindrances the issue of fresh KCC has virtually stopped within NCT of Delhi.
- ❖ NABARD vide their letter dated 10.05.2022 requested to deliberate the issue in SLBC quarterly meeting

It was finalized in the house that a Committee comprising of few member banks, NABARD, Revenue –GNCTD & SDM of Districts shall be formed and above matter shall be resolved so that gap between PM KISAN beneficiaries and KCC can be bridged.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Action Point:- SLBC-Delhi & NABARD shall coordinate to make the committee and identify the issues and resolve it.

Agenda No. 2E: CREDIT FLOW UNDER EDUCATION LOAN

The number of Education Loan accounts decreased by 870 i.e. 2.40% on YoY basis and amount-wise there was an increase of Rs. 131 Crore i.e. 6.01% on YoY basis. Over the quarter number of accounts in Education Loan decreased by 232 i.e. 0.65% however amount increased by Rs.25 Crore i.e. 1.09%

Action Point:-The member banks are requested to draw-up a strategy to increase the flow under Education loan.

AFFORDABLE HOUSING UNDER PMAY SCHEME as on 31.03.2022

Action Point:- 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.

The official of NABARD informed about the Credit Guarantee Fund and requested member banks to onboard the scheme. SLBC-Delhi requested NABARD to share the details of fund for onward distribution to member banks.

Action Point:- NABARD is requested to share the details of the Fund with SLBC-Delhi for creating awareness about the scheme amongst member banks.

Deadline:- 31.05.2022 for NABARD for sharing the details of the scheme.

Agenda No. 3: AGRICULTURE ADVANCES

Total Agriculture Advances has increased on YoY basis by Rs. 5460 Crore i.e 38.37% and it increased by Rs. 2594 Crores i.e 15.17%.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi mentioned that the increase in the Agriculture advances is mainly due to increase in agriculture ancillary & infrastructure portfolio.

Agenda No.4: CREDIT DEPOSIT RATIO

Action Point:- The member banks with low CD ratio are requested to take necessary steps to improve CD ratio

There are Six (6) Districts having CD Ratio below 40% as on 31.03.2022 i.e. East, North, North West, Shahdara, South & West.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Action Point:- The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to improve CD Ratio.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank asked LDMs to deliberate upon the major reasons for low CD ratio.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO enquired from Private Sector Banks about the uneven distribution of CD ratio amongst the districts. She also emphasized on data sanctity and data submission by stakeholders.

Axis Bank informed that their CPC processing will be rectified and by August 2022 the bank will be able to resolve the issue of CD reporting in terms of RBI guidelines.

Agenda No. 5: POSITION OF NPAs

Action Points:- Banks are advised to follow up for recovery to reduce NPA on regular basis with OTS/ legal remedies. Further, Delhi Govt. is requested to coordinate with the banks in recovery of NPA in agriculture and Govt. sponsored schemes.

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

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi pointed out that NPA under PMMY should be brought down as it is on a higher side.

Agenda No. 5: POSITION OF RECOVERY OF ADVANCES IN AGRICULTURE AND PMEGP SECTOR

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

Then Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC deliberated upon further agenda items.

AGENDA NO.6 RESTRUCTURING OF LOANS IN NATURAL CALAMITY

No area in NCT of Delhi was affected from Natural Calamity.

AGENDA NO. 7 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

Delhi Govt., RBI, MOF-DFS are requested to put up points before the house for discussion and subsequent follow up by member banks.



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕੇਤਰਦਿਲੀ

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

AGENDA NO. 8: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

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

Agenda No. 9: SKILL DEVELOPMENT ON MISSION MODE

Opening of RSETI in North Delhi District:

- ❖ As per discussion in SLBC Delhi meeting, it was suggested to open a RSETI in Delhi in the district where the number of villages are maximum. North Delhi is the district where the number of villages are maximum. LDM North Delhi has sent a feasibility report on opening of RSETI in North Delhi.
- ❖ The PNBCRDT Department, Corporate Office, Dwarka, New Delhi has placed the Agenda of opening RSETI in the forthcoming meeting of PNB Centenary Rural Development Trust Board. The updated position shall be informed after the Board Meeting.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO suggested that like RSETI, member banks can opt for USETI in urban areas. This will act as an incubation center for MSME and other small borrowers.

PERSISTING ISSUES WITH Delhi Govt. (TASKFORCE COMMITTEE):

Waiver of Stamp Duty on PM SVANidhi Applications: The GNCTD vide their mail dated 10.05.2022 informed "that the matter has already been referred to the Finance Deptt of GNCTD for approval. Status will be conveyed to SLBC shortly.

Agenda No. 11: MARKET INTELLIGENCE ISSUES

As per RBI circular RBI/2017-2018/155/ FIDD.CO.LBS.BC.No.19 /02.01.001/ 2017-18 April 6, 2018 following issues are brought to the attention of all stakeholders:

- Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
- Banking Related Cyber Frauds, phishing, etc.
- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- Credit related frauds by borrower groups etc.

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.

Ms. N. Mohana, Chief General Manager, RBI, pointed out that in ensuring meetings member banks can also share fraudulent activities etc for creating awareness.



**MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022**

Agenda No. 12: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

- ❖ Despite repeated reminders many banks did not post DCOs from controlling office. The name of the banks are BOI, BOM, Indian Bank, PNB, DSCB, Bhandhan Bank, City Union Bank, HDFC, IDBI, IDFC First Bank, IndusInd, J&K Bank, Karnataka Bank, Karur Vysys bank, Kotak Mahindra Bank, RBL Bank, Yes bank, Jana SFB, Ujjivan SFB, Utkarsh SFB. So Member Banks are again requested to ensure that DCOs are from Controlling Office.
- ❖ Some DCOs are not able to arrange monthly Financial Literacy camp by rural branches. The LDMs repeatedly inform to DCOs for FL camps to be conducted by rural branches.
- ❖ On calling for meeting by DM office or MCD, DCOs are not attending the meeting & that too without any information.
- ❖ DCOs in meeting comes without his/her homework due to which they remain silent on any question raised by chairperson in meeting.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO expressed her concerns about non-commitment by DCOs in attending the meeting. She suggested that these issue can be sorted out in time to come. She directed that by next SLBC meeting all DCOs must be appointed from Controlling Offices.

Agenda No. 13: TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS

Action Point:- The Controlling Heads of the banks are requested to adhere the timelines and ensure that data is submitted to LDMs/SLBC within prescribed time frame as advised by RBI.

Agenda No. 14: CREDIT FLOW TO WOMEN ENTREPRENEURS

Action Point:- Bank are requested to take steps to explore the possibility of financing more women enterprises under priority sector advances.

Agenda No. 15: ADVANCES TO MINORITY COMMUNITIES

Action Point:- LDMs are requested to take immediate action for financing Minority Communities to maintain the desired level of 15%.

Agenda No. 15: CREDIT FLOW TO WEAKER SECTION

Action Point:- The mandatory benchmark for the weaker section is 11% of the priority sector advances for the current financial year. The banks are requested to promote the advances in this sector to achieve the benchmark.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Agenda No. 16: NATIONAL STRATEGY FOR FINANCIAL INCLUSION

Action Point:- All the Member Banks are requested to put in their best efforts for better implementation of "NATIONAL STRATEGY FOR FINANCIAL INCLUSION" 2019-2024 (NSFI) objectives.

Agenda No. 17: NATIONAL STRATEGY FOR FINANCIAL EDUCATION

Action Point:- 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.

Ms. N. Mohana-in-Charge, Chief General Manager, RBI expressed her concern that despite follow-ups with NCERT there was no progress in the matter. She then indicated that RBI shall revert on the matter and provide guidance for moving further in the matter.

Agenda No. 18: PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

The LDMs informed that Private Sector bank like ICICI Bank, Kotak Mahindra Bank & IndusInd Bank were not showing prompt action in disposing-off PMFME applications.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank enquired about the poor performance under PMFME from Private Sector Banks. He also pointed out the un-professional attitude of Kotak Mahindra Bank, as on many fronts they are getting the adverse comments from all the LDMs. He further explained that Union Bank of India has been given the responsibility for making minor changes in PMFME so that improvement can be achieved in the scheme.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi mentioned that all the issues related to PMFME can be dealt at District Level Committee.

The official from DSIIDC also commented on the performance of PMFME in NCT of Delhi.

Action Point:- All the member banks and LDMs are requested to draw-up a suitable strategy to achieve the target.

Agenda No. 19: District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

Action Point:- During this Campaign 'District level KCC Camp' are being organized at least once a week. LDMs are requested to update the position of KCC Camps on Jansurksha Portal every Friday.



MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

Agenda No. 20: SKILL LOAN FINANCING

- There is NIL Progress under Scheme during the QTR under review.

Agenda No. 21: ANY OTHER ITEM WITH PERMISSION OF CHAIR

DCC/DLRC Meetings should be held separately

During the Steering Committee Meeting, it was decided that DCC & DLRC Meetings are not be held simultaneously. All the LDMs are requested to ensure compliance. The Department of Financial Services, Ministry of Finance, Govt of India vide their communication no. F.No. 14/2/2021-FI dated 11.02.2022 requested to ensure that the Public Representatives are invited in these meeting while complying with the guidelines of RBI.

Standardized data flow

All the Branches of member banks are mapped as per Sub-Division of Delhi for Standardized System of Data Flow. As per RBI Guidelines, the Portal of SLBC-DELHI has been restructured and Banks are uploading the data on Portal. Out of 43 member banks only six banks have not confirmed regarding Standardized System of Data Flow. These banks are UCO bank, Federal Bank, DSCB, ESAF SFB, Nainital Bank, Tamilnad Mercantile Bank. All these banks have given revised timelines of the same.

Action Point: As ESAF SFB is unable to mention any date for Standardised Data flow, they are requested to update the same to SLBC –Delhi.

Deadline:- 31.05.2022

Delay in data submission

In previous SLBC Meeting it was directed by Reserve Bank of India 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 / updation of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are:-

- ❖ Kotak Mahindra Bank
- ❖ IDBI Bank
- ❖ Tamilnad Mercantile Bank Ltd

Ms. N. Mohana, Chief General Manager-in Charge, RBI,NDRO advised above member banks to upload the data within the time-frame.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 107th MEETING OF SLBC-NCT OF DELHI
13th May 2022

API for Integrations with Vahan portal:

A VC was organized on 06.05.2022 where the Spl Commissioner –Transport Department-GNCTD had advised all the member banks to integrate their software with Vahan Portal by 31.05.2022. They further informed that Transport Department will not entertain any request for physical NoC from them and no addition of HPA shall be entertained from 01.06.2022 onwards.

Action Points:- Member Banks are requested to look in to the matter & complete the process of VAHAN integration by 31.05.2022.

Facility for exchange of Notes & Coins


Reserve banks of India has issued revised guidelines on facility for exchange of notes and coins vide circular no DCM(NE)No .G-5/08.07.18/2022-23 dated April 01 2022. All member banks are requested to abide by the guidelines issued in the circular and requested to provide the facility of exchanging soiled / mutilated / defective notes to public without any discrimination on all working days.

Credit Guarantee Fund Scheme for Skill Development (CGFSSD), also known as Skill Loan Scheme, was launched by the Government of India in 2015, with a view to providing loan facility to aspirants willing to pursue skill development courses aligned to National Skill Qualification Framework (NSQF). The beneficiaries under the Scheme belong to economically weaker sections of society. In this connection, it has been brought to the notice of RBI that banks are reluctant to provide loans under the scheme to the beneficiaries for various reasons. Incidentally, IBA, vide letter dated July 13, 2021, has also encouraged its member banks to sensitise the bank officials on the above Scheme

Then Mrs. Bhawna Malhotra from PFRDA discussed about Atal Pension Yojana and requested member banks to increase the enrollment in mentioned scheme.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then requested to appoint a Nodal Officer to coordinate with GNCTD for smooth and fast resolution of issues.

Then Mrs. Beena Wahid-General Manager-Union Bank of India appreciated Sh. Anil Bansal-General Manager & Convener –SLBC-Delhi for his able guidance & for smooth functioning and gave good wishes for his superannuation and requested Sh. Saha & Ms. Mohana, to facilitate Sh. Anil Bansal for his excellent services given to SLBC-Delhi. The meeting ended with "Vote of Thanks" by Mrs. Beena Wahid- General Manager –Union Bank of India.


(ANIL BANSAL)
General Manager & Convener
State Level Bankers' Committee
NCT of DELHI

