**AGENDA**

 **SUB COMMITTEE MEETING**

 **Quarter Ended March-2022**

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

(2) Recommendations of the High-Level Committee on Deepening of Digital Payments New Districts- South Delhi and Central Delhi

(3) Review of PM SVANidhi Scheme

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

(5) Sub Committee on CD Ratio

(6)POSITION OF MSME ADVANCES

(7) Meeting of the (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY,PMSBY, APY, PMMY, Stand-Up India & PMEGP

(8)PMEGP Status

(9) Sub Committee on Priority Sector advances

(10) Recovery Issues in Schematic Lending

(11) Sub Committee on SHG  and Financial Inclusion

(12) Saturation of Jansuraksha Schemes

(13)District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

(14) FLC Camps

(15) Kisan Bhagidari Pratmikta Hamari

(16) API for HPT- Vahan Portal integration

(17) DCO not from Controlling Office

**Agenda-wise Deliberation**

1. **Developing a standardized system for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites —**

SLBC Delhi has developed portal for obtaining data from banks as per standardized formats provided by Reserve Bank of India. But member Banks are not extracting/ downloading their data directly from CBS/MIS system & then uploading the data on SLBC-Portal without Manual intervention, as advised by RBI & SLBC-DELHI. The Banks are advised for compliance of RBI Instructions in the matter.

All the Branches of member banks are mapped as per Sub-Division of Delhi for Standardized System of Data Flow.

Out of 43 member banks only six banks have not confirmed regarding Standardized System of Data Flow. These banks are:

|  |  |
| --- | --- |
| Name of the Bank | Target Date for implementing the system |
| UCO Bank | 30.06.2022 |
| Federal Bank | 31.07.2022  |
| Nainital Bank |  30.06.2022 |
| DSCB | 31.03.2023 |
| Tamilnad Mercantile Bank | 30.06.2022 |
| ESAF Small Finance Bank | 3 to 4 months |

**Action Point:- These Banks were requested on 13.05.2022 during 107th SLBC quarterly meeting to upload the data in Standardized System of Data Flow. Now these Banks are requested to update the house about its status.**

**(2) Recommendations of the High-Level Committee on Deepening of Digital Payments-**

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.

The District wise performance as on 31.03.2022 is as under:-

**Central District**

The performance of Member Banks on the basis of “% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts” is:-

|  |  |
| --- | --- |
| Savings A/c -Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) | Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking |
| Total No. of Accounts covered | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts | No. of accounts covered | % coverage |
| 3441700 | 86.13 | 1378116 | 92.36 | 284987 | 86.29 |

**South District**

The performance of Member Banks on the basis of “% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts” is:-

|  |  |
| --- | --- |
| Savings A/c -Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS) | Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking |
| Total No. of Accounts covered | % coverage | Out of total no. of women accounts (G6), no of women accounts covered | % coverage for women accounts | No. of accounts covered | % coverage |
| 3266218 | 88.43 | 888338 | 79.04 | 100214 | 69.34 |

**Action Point:- Despite reminders from SLBC-Delhi & LDMs of respective District the member banks have not appointed the Nodal Officer of Districts. Further Lead bank of these Districts viz Canara Bank & State Bank of India is requested to share the details of Nodal Officer from their Corporate Office for getting updated information on the Digitisation Campaign.**

1. **Review of PM SVANidhi Scheme**

|  |
| --- |
| **PROGRESS UNDER PM SVANidhi SCHEME AS ON 14.06.2022** |
|
| Name of The Bank | Total Number of Application  | Sanction | Disburse | Pending for sanction (NAS)  | Pending for Disbur.  | Pending at Market Place | Return By Bank | Ineligible | Closed |
| AU Small Finance Bank | 43 | 11 | 8 | 18 | 3 | 0 | 14 | 3 | 0 |
| Axis Bank | 441 | 3 | 3 | 286 | 0 | 19 | 149 | 105 | 1 |
| Bandhan Bank | 32 | 4 | 4 | 26 | 0 | 17 | 2 | 3 | 1 |
| Bank of Baroda | 12446 | 6364 | 6052 | 3826 | 312 | 151 | 2222 | 965 | 1944 |
| Bank of India | 4559 | 1895 | 1638 | 979 | 257 | 49 | 1655 | 313 | 756 |
| Bank of Maharashtra | 835 | 434 | 398 | 197 | 36 | 6 | 202 | 34 | 148 |
| Canara Bank | 8489 | 4420 | 3917 | 1778 | 503 | 103 | 2257 | 482 | 1700 |
| Central Bank of India | 3854 | 1172 | 1067 | 1878 | 105 | 38 | 774 | 209 | 686 |
| Capital Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Federal Bank | 146 | 14 | 14 | 74 | 0 | 3 | 57 | 6 | 2 |
| HDFC Bank | 1674 | 1186 | 40 | 106 | 1146 | 11 | 381 | 58 | 16 |
| ICICI Bank | 298 | 12 | 12 | 28 | 0 | 2 | 269 | 85 | 11 |
| IDBI | 420 | 39 | 34 | 186 | 5 | 24 | 189 | 35 | 8 |
| IDFC Bank | 76 | 0 | 0 | 76 | 0 | 6 | 0 | 1 | 0 |
| Indian Bank | 4640 | 2024 | 1696 | 1568 | 328 | 76 | 1028 | 223 | 955 |
| Indian Overseas Bank | 1566 | 794 | 753 | 467 | 41 | 17 | 301 | 111 | 266 |
| IndusInd Bank | 146 | 40 | 31 | 67 | 9 | 6 | 38 | 8 | 0 |
| Jammu & Kashmir Bank | 163 | 85 | 80 | 59 | 5 | 1 | 18 | 14 | 24 |
| Jana Small Fin. Bank | 3 | 1 | 1 | 1 | 0 | 0 | 1 | 1 | 0 |
| Karnataka Bank | 572 | 79 | 76 | 322 | 3 | 9 | 170 | 20 | 29 |
| Karur Vyas Bank | 87 | 5 | 4 | 66 | 1 | 0 | 18 | 0 | 0 |
| Kotak Mahindra Bank | 2176 | 215 | 69 | 1378 | 146 | 69 | 577 | 12 | 1 |
| Lakshmi Vilas Bank | 18 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 |
| Punjab & Sind Bank | 2923 | 1408 | 1342 | 858 | 66 | 30 | 649 | 121 | 669 |
| Punjab National Bank | 20398 | 12472 | 9812 | 5623 | 2660 | 204 | 2265 | 898 | 5783 |
| RBL | 30 | 0 | 0 | 24 | 0 | 0 | 6 | 4 | 0 |
| South Indian Bank | 164 | 31 | 30 | 89 | 1 | 2 | 43 | 9 | 4 |
| State Bank of India | 25378 | 14462 | 11397 | 5678 | 3065 | 267 | 5186 | 441 | 4867 |
| Tamil Merchantile Bank | 10 | 0 | 0 | 10 | 0 | 0 | 0 | 1 | 0 |
| Nainital Bank | 219 | 39 | 34 | 176 | 5 | 4 | 4 | 2 | 9 |
| ESAF Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 |
| UCO bank | 1053 | 378 | 346 | 275 | 32 | 15 | 392 | 72 | 115 |
| Ujjivan Small Finance Bank | 121 | 0 | 0 | 107 | 0 | 5 | 14 | 4 | 0 |
| Union Bank of India | 8945 | 4645 | 4456 | 2873 | 189 | 81 | 1403 | 310 | 2356 |
| Uttkarsh Small Finance Bank | 121 | 45 | 45 | 62 | 0 | 1 | 14 | 4 | 5 |
| Yes Bank | 72 | 2 | 2 | 7 | 0 | 3 | 68 | 14 | 0 |
| DCB Bank | 7 | 0 | 0 | 2 | 0 | 0 | 0 | 5 | 0 |
| Equitas Small Finance Bank | 24 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| City Union Bank | 21 | 0 | 0 | 21 | 0 | 0 | 0 | 0 | 0 |
| Dhanlaxmi Bank | 6 | 3 | 3 | 2 | 0 | 0 | 1 | 0 | 0 |
| Catholic Syrian Bank | 8 | 0 | 0 | 8 | 0 | 1 | 0 | 0 | 0 |
| Delhi State | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Suryoday Small Finance Bank | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **TOTAL** | **102184** | **52282** | **43364** | **29219** | **8918** | **1229** | **20367** | **4573** | **20356** |

**PM SVANidhi\_18.06.2022\_Pending for Sanction- Public Sector Banks**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of The Bank** | **Pending for sanction (NAS)**  |
| 1 | Punjab National Bank | 5705 |
| 2 | State Bank of India | 5572 |
| 3 | Bank of Baroda | 3939 |
| 4 | Union Bank of India | 2916 |
| 5 | Central Bank of India | 1871 |
| 6 | Canara Bank | 1524 |
| 7 | Indian Bank | 1124 |
| 8 | Bank of India | 977 |
| 9 | Punjab & Sind Bank | 864 |
| 10 | Indian Overseas Bank | 469 |
| 11 | UCO bank | 267 |
| 12 | Bank of Maharashtra | 203 |

**PM SVANidhi\_18.06.2022\_Pending for Sanction- Private Sector Banks**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of The Bank** | **Pending for sanction (NAS)**  |
| 1 | Kotak Mahindra Bank | 1406 |
| 2 | Karnataka Bank | 325 |
| 3 | Axis Bank | 290 |
| 4 | IDBI | 197 |
| 5 | Nainital Bank | 177 |
| 6 | Ujjivan Small Finance Bank | 107 |
| 7 | HDFC Bank | 106 |
| 8 | South Indian Bank | 89 |
| 9 | IDFC Bank | 76 |
| 10 | Federal Bank | 74 |
| 11 | IndusInd Bank | 69 |
| 12 | Karur Vyas Bank | 68 |
| 13 | Uttkarsh Small Finance Bank | 64 |
| 14 | Jammu & Kashmir Bank | 59 |
| 15 | ICICI Bank | 29 |

**PM SVANidhi\_18.06.2022\_Pending for Disbursement- Public Sector Banks**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of The Bank** | **Pending for Disbursement**  |
|  1 | State Bank of India | 3305 |
|  2 | Punjab National Bank | 2648 |
|  3 | Indian Bank | 693 |
|  4 | Canara Bank | 554 |
|  5 | Bank of Baroda | 318 |
|  6 | Union Bank of India | 204 |
|  7 | Bank of India | 197 |
|  8 | Central Bank of India | 112 |
|  9 | Punjab & Sind Bank | 71 |
|  10 | Indian Overseas Bank | 37 |
|  11 | Bank of Maharashtra | 31 |
|  12 | UCO bank | 25 |

**PM SVANidhi\_18.06.2022\_Pending for Disbursement- Private Sector Banks**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of The Bank** | **Pending for Disbursement**  |
|  1 | HDFC Bank | 1152 |
|  2 | Kotak Mahindra Bank | 143 |
|  3 | IndusInd Bank | 9 |
|  4 | IDBI | 5 |
|  5 | Nainital Bank | 5 |
|  6 | Jammu & Kashmir Bank | 4 |
|  7 | Karnataka Bank | 3 |
|  8 | AU Small Finance Bank | 3 |

**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 Samriddhi’ 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 was 06.06.2022 to dispose-of PM SVANidhi pending applications.**

**The deadline was 31.05.2022 for HDFC Bank & Kotak Mahindra Bank to submit status report to SLBC-Delhi. So these banks are requested to submit the status.**

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

**DISTRICT WISE- STATUS OF PMFME AS ON 17.06.2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Districts** | **Total Application** | **Loan Under Process** | **Loan Sanctioned** | **Loan Rejected** |
| Central | 50 | 11 | 6 | 16 |
| East | 35 | 15 | 3 | 11 |
| New Delhi | 38 | 14 | 4 | 11 |
| North | 17 | 2 | 1 | 1 |
| North East | 28 | 1 | 13 | 9 |
| North West | 26 | 10 | 3 | 4 |
| Shahdara | 17 | 2 | 4 | 6 |
| South | 41 | 18 | 1 | 7 |
| South East | 14 | 5 | 0 | 1 |
| South West | 23 | 3 | 0 | 6 |
| West | 18 | 1 | 4 | 4 |
| Total | 307 | 82 | 39 | 76 |

**BANK WISE STATUS -17.06.2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Bank | Loan Rejected | Loan Sanctioned | Loan Under Process | Grand Total |
| AXIS BANK |   |   | 1 | 1 |
| BANDHAN BANK LIMITED |   |   | 1 | 1 |
| BANK OF BARODA | 22 | 8 | 2 | 32 |
| BANK OF INDIA | 7 | 2 |   | 9 |
| BANK OF MAHARASHTRA | 1 |   | 1 | 2 |
| CANARA BANK | 13 | 3 | 4 | 20 |
| CENTRAL BANK OF INDIA | 4 | 1 | 3 | 8 |
| FEDERAL BANK | 1 |   | 1 | 2 |
| HDFC BANK | 5 |   | 4 | 9 |
| ICICI BANK LIMITED | 1 |   | 2 | 3 |
| IDBI BANK |   |   | 2 | 2 |
| IDFC First Bank Ltd | 1 |   | 1 | 2 |
| INDIAN BANK | 7 | 3 | 6 | 16 |
| INDIAN OVERSEAS BANK | 2 | 1 | 1 | 4 |
| INDUSIND BANK |   |   | 3 | 3 |
| KARNATAKA BANK LIMITED |   | 1 |   | 1 |
| KOTAK MAHINDRA BANK LIMITED | 5 |   | 5 | 10 |
| PUNJAB AND SIND BANK | 2 | 1 | 2 | 5 |
| PUNJAB NATIONAL BANK | 37 | 11 | 16 | 64 |
| SOUTH INDIAN BANK | 1 |   |   | 1 |
| STATE BANK OF INDIA | 50 | 3 | 11 | 64 |
| TAMILNAD MERCANTILE BANK LIMITED |   |   | 1 | 1 |
| THE DELHI STATE COOPERATIVE BANK LIMITED | 1 |   |   | 1 |
| UCO BANK | 1 |   | 1 | 2 |
| Ujjivan Small Finance Bank Limited |   |   | 1 | 1 |
| UNION BANK OF INDIA | 20 | 5 | 12 | 37 |
| YES BANK | 3 |   | 1 | 4 |
| Grand Total | 184 | 39 | 82 | 305 |

**NUMBER OF BRANCHES NOT LOGGED ON PMFME PORTAL**

|  |  |
| --- | --- |
| Name of the Bank | No. of Branches |
| AXIS BANK | 1 |
| BANDHAN BANK LIMITED | 1 |
| BANK OF MAHARASHTRA | 1 |
| CANARA BANK | 1 |
| CENTRAL BANK OF INDIA | 2 |
| FEDERAL BANK | 1 |
| HDFC BANK | 3 |
| ICICI BANK LIMITED | 1 |
| IDBI BANK | 2 |
| IDFC First Bank Ltd | 1 |
| INDIAN BANK | 3 |
| INDUSIND BANK | 3 |
| KOTAK MAHINDRA BANK LIMITED | 4 |
| PUNJAB AND SIND BANK | 2 |
| PUNJAB NATIONAL BANK | 6 |
| STATE BANK OF INDIA | 1 |
| TAMILNAD MERCANTILE BANK  | 1 |
| UCO BANK | 1 |
| Ujjivan Small Finance Bank Limited | 1 |
| UNION BANK OF INDIA | 6 |
| YES BANK | 1 |
| Grand Total | 43 |

The PMFME loans which are disbursed but not marked on portal:

|  |
| --- |
| **Loans Approved and Disbursed** |
| **S.No** | **Districts** | **Applicant ID** | **Status** |
| 1 | East  | 177821701208 | Disburse |
| 2 | East  | 177821408083 | Disburse |
| 3 | South-East | 178321704424 | Disburse |
| 4 | West | 178521700382 | Disburse |
| 5 | West | 178521474497 | Disburse |
| 6 | West | 178521700505 | Disburse |
| 7 | North-East | 178121708445 | Disburse |

The member banks are requested to inform the Branches to login the PMFME portal and clear the pendency on priority basis.

 **(5) Sub Committee on CD Ratio &  MSME**

**DEPOSITS:**

(Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| POSITION AS ON | VARIATION | % Growth |
| March-21 | Dec-21 | March-22 | YoY | Over the QTR | YoY | Over the QTR |
| 1234047 | 1333388 | 1342685 | 108638 | 9297 | 9 | 1 |

**Observation:-**

Deposits:- Total Deposits increased by Rs. 108638 Crores as on March- 2022 i.e. an increase of 9% on YoY basis. The same was increased by Rs. 9297 Crores i.e. an increase of 1 % on QoQ basis.

**ADVANCES:**

(Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| POSITION AS ON | VARIATION | % Growth |
| March-21 | Dec-21 | March-22 | YoY | Over the QTR | YoY | Over the QTR |
| 1324160 | 1350116 | 1414302 | 90142 | 64186 | 7 | 5 |

**CD RATIO:**

|  |  |
| --- | --- |
| **POSITION AS ON** | **VARIATION** |
| **March-21** | **Dec-21** | **March-22** | **YoY** | **Over the QTR** |
| 107.30 | 101.25 | 105.33 | -1.97 | 4.08 |

CD Ratio decreased from 107.30% to 105.33% on YoY basis. The CD ratio increased from 101.25% to 105.33 % on QoQ basis.

List of Six Districts having CD Ratio below 40% as on 31.03.2022:

|  |
| --- |
|  |
| **S.No.** | **NAME OF DISTRICT** | **Mar-21** | **Dec-21** | **Mar-22** |
| 1 | East | 25.48 | 25.48 | 25.39 |
| 2 | North | 33.29 | 33.29 | 37.56 |
| 3 | North West | 32.63 | 32.63 | 36.25 |
| 4 | Shahdara | 25.58 | 25.58 | 36.86 |
| 5 | South | 34.82 | 34.82 | 28.87 |
| 6 | West | 28.43 | 28.43 | 31.70 |

**Action Point: The above district’s LDMs are requested to make a suitable strategy for improving CD ratio.**

**BANK WISE MONITORING OF CD RATIO IN NCT OF DELHI:**

Following Banks have CD ratio below 60%:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Mar-21** | **Dec-21** | **Mar-22** | **Variation YoY** | **Variation QoQ** |
| 1 | BANDHAN BANK LTD. | 22.12 | 19.49 | 23.47 | 1.35 | 3.98 |
| 2 | KOTAK MAHINDRA BANK | 50.34 | 52.47 | 58.17 | 7.83 | 5.70 |
| 3 | NAINITAL BANK LTD | 45.60 | 39.39 | 37.50 | -8.10 | -1.89 |
| 4 | TAMILNAD MERCANTILE BANK | 62.30 | 76.95 | 39.07 | -23.23 | -37.88 |
| 5 | AU SMALL FIN. BANK | 41.53 | 35.54 | 33.05 | -8.48 | -2.49 |
| 6 | EQUITAS SMALL FIN. BANK | 12.89 | 20.95 | 13.77 | 0.88 | -7.18 |
| 7 | ESAF SMALL FINANCE BANK | 23.56 | 16.06 | 14.74 | -8.82 | -1.32 |
| 8 | SURYODAY SMALL FINANCE BANK | 39.61 | 32.93 | 19.27 | -20.34 | -13.66 |
| 9 | UTKARSH SMALL FINANCE BANK | 15.65 | 12.89 | 18.17 | 2.52 | 5.28 |

**Action Point: These banks are advised to improve CD ratio for FY 2022-23.**

**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. The Reserve Bank of India has conducted a meeting with LDMs and SLBC for minimizing the difference of CD Ratio as submitted by SLBC & LDMs.

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

**COMPARATIVE POSITION OF MSME ADVANCES:-**

(Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| POSITION AS ON | VARIATION | % Growth |
| March-21 | Dec-21 | March-22 | YoY | Over the QTR | YoY | Over the QTR |
| 100306 | 115931 | 123144 | 22838 | 7213 | 23 | 6 |

The Advances under MSME Sector increased by Rs. 22838 Crore i.e. 23% on YoY basis. Further the Advances under MSME were increased by Rs. 7213 Crores i.e. 6 % on QoQ basis.

The following Banks have negative Growth over previous quarter:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Name of Bank** | **Dec-21** | **Mar-22** | **Difference** |
| 1 | PUNJAB NATIONAL BANK | 12311.70 | 11418.55 | -893.15 |
| 2 | YES BANK LTD | 9068.13 | 8381.49 | -686.64 |
| 3 | PUNJAB & SIND BANK | 1775.86 | 1612.58 | -163.28 |
| 4 | BANK OF INDIA | 3322.66 | 3214.76 | -107.91 |
| 5 | KARNATAKA BANK | 802.96 | 747.09 | -55.87 |
| 6 | RBL BANK LTD | 850.61 | 815.62 | -35.00 |
| 7 | SOUTH INDIAN BANK LTD | 541.49 | 518.82 | -22.66 |
| 8 | JAMMU KASHMIR BANK LTD | 438.94 | 426.08 | -12.86 |
| 9 | CENTRAL BANK OF INDIA | 1289.42 | 1276.93 | -12.50 |
| 10 | UJJIVAN SMALL FIN. BANK | 35.60 | 26.49 | -9.11 |
| 11 | NAINITAL BANK LTD | 187.35 | 180.97 | -6.38 |
| 12 | LAKSHMI VILAS BANK LTD. | 8.28 | 7.46 | -0.82 |

Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter.

Low Performance of MSME District-wise on the basis of MSME OS (QoQ): Central District 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. ECLGS is a good scheme to increase MSME advances, Traders , MUDRA Yojna, PMEGP and PM SVANidhi schemes are also included in MSME**.**

**(7) 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**

**As on 31.03.2022**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | 5606784 | 4438398 | 79.16 | 3152029 | 71.02 | 4766480 | 85.01 | 413865 | 7.38 |
| **Private Sector Total** | 180806 | 142547 | 78.84 | 108489 | 76.11 | 116285 | 64.31 | 45796 | 25.33 |
| **Small Financial Bank Total** | 11149 | 3843 | 34.47 | 2346 | 61.05 | 296 | 2.65 | 1144 | 10.26 |
| **Grand Total :**  | 5798739 | 4584788 | 79.07 | 3262864 | 71.17 | 4883061 | 84.21 | 460805 | 7.95 |

**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.

**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 to eligible customers.**

**ENROLEMENTS in Social security Schemes**

**As on 31.03.2022:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Type** | **PMSBY** | **PMJJBY** | **APY as received from PFRDA** | **Total** |
| **Public Sector Banks** | 3711962 | 1211343 | 473027 | 5396332 |
| **RRB/Coop. Bank** | 0 | 0 | 0 | 0 |
| **Private Sector Banks** | 274306 | 151815 | 68879 | 495000 |
| **Small Financial Bank Total** | 1476 | 1051 | 0 | 2527 |
| **Others** | 0  | 0  | 11 | 11 |
| **Total** | 3987744 | 1364209\* | 541917 | 5893870 |

\*Note:- The reduction in enrolment of PMJJBY on QoQ basis is because of wrong data uploaded by Canara bank. Earlier the Bank was wrongly reporting ‘eligible PMJJBY accounts’ under actual enrolment column. The Bank has now rectified the data.

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

**Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 31.03.2022:**

SLBC-Delhi is regularly following up with member banks on the Insurance Claims under PMJDY (Annexure-11), PMSBY (Annexure-12) & PMJJBY.

The status of Insurance Claims lodged as on 31.03.2022, is as under:

 (Amt. in Lac)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Scheme** | **Pending Claims as on 31.12.2021** | **Received** | **Settled** | **Pending as on 31.03.2022** | **Out of which pending more than 1year to 2 years** |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| PMJDY | 0 | 0 | 30 | 60 | 30 | 60 | 0 | 0 | 0 | 0 |
| PMSBY | 17 | 34 | 109 | 198 | 105 | 191 | 21 | 41 | 0 | 0 |
| PMJJBY | 17 | 34 | 179 | 358 | 174 | 348 | 24 | 48 | 0 | 0 |
| **Total** | 34 | 68 | 318 | 616 | 309 | 599 | 45 | 89 | 0 | 0 |

**PMJDY:- There is no pendency of the cases as on 31.03.2022 in more than 3 months category.**

**PMSBY:- There are 3 cases pending in PMSBY as on 31.03.2022 in more than 3 months. The Bank wise position of number of cases are:**

**Claims Pending of PMSBY as on 31.03.2022**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending as on 31.03.2022** | **Out of which pending** |
| **NO.** | **AMT.** | **Less than 3 months** | **3 months to 6 months** | **More than 6 months to 1 yr** | **More than 1 year to 2 year** |
| **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** |
| INDIAN BANK | 14 | 27 | 14 | 27 | 0 | 0 | 0 | 0 | 0 | 0 |
| PUNJAB & SIND BANK | 5 | 10 | 2 | 4 | 3 | 6 | 0 | 0 | 0 | 0 |
| DELHI STATE COOP. BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| SOUTH INDIAN BANK LTD | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **21** | **41** | **18** | **35** | **3** | **6** | **0** | **0** | **0** | **0** |

**PMJJBY:-The pending cases under PMJJBY as on 31.03.2022 are:**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending as on 31.03.2022** | **Out of which pending** |
| **NO.** | **AMT.** | **Less than 3 months** | **3 months to 6 months** | **More than 6 months to 1 yr** | **More than 1 year to 2 year** |
| **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** |
| INDIAN BANK | 13 | 14 | 13 | 14 | 0 | 0 | 0 | 0 | 0 | 0 |
| PUNJAB & SIND BANK | 3 | 6 | 2 | 4 | 1 | 2 | 0 | 0 | 0 | 0 |
| FEDERAL BANK | 1 | 2 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 0 |
| HDFC BANK | 5 | 10 | 5 | 10 | 0 | 0 | 0 | 0 | 0 | 0 |
| KARNATAKA BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **23** | **34** | **21** | **30** | **2** | **4** | **0** | **0** | **0** | **0** |

**Action Points:-**

The banks are requested to follow up for settlement of cases at the earliest. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

* 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 )

**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 was 31.05.2022 so the above banks are requested to submit the status.**

**The summarised progress under PMMY for FY 2021-22 (01.04.2021 to 31.03.2022) is given as under:**

**(Amt. In crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CATEGORY OF BANK** | **Shishu** | **Kishor** | **Tarun** | **Total** |
|  | **A/cs** | **Sanctioned Amt** | **Disbursed Amt** | **A/cs** | **Sanctioned Amt** | **Disbursed Amt.** | **A/cs** | **Sanctioned Amt** | **Disbursed Amt.** | **A/cs** | **Sanctioned Amt.** | **Disbursement Amt.** |
| **Public sector Banks** | 31972 | 40.18 | 34.80 | 13782 | 396.29 | 380.05 | 11040 | 916.67 | 883.68 | 56794 | 1353.11 | 1298.49 |
| **Private sector Banks** | 52295 | 154.77 | 154.75 | 23211 | 300.97 | 300.53 | 5135 | 391.38 | 389.97 | 80641 | 847.13 | 845.25 |
| **Small Finance Banks** | 32517 | 126.31 | 125.93 | 15897 | 143.23 | 143.21 | 864 | 56.23 | 56.23 | 49278 | 325.77 | 325.37 |
| **Non-Member Financial Institution** | 5921 | 17.75 | 17.67 | 1669 | 39.91 | 39.88 | 532 | 32.89 | 32.89 | 8122 | 90.57 | 90.48 |
| **Grand Total** | 122705 | 339.01 | 333.15 | 54559 | 880.4 | 863.67 | 17571 | 1397.17 | 1362.77 | 194835 | 2616.58 | 2559.59 |

**3 Districts have Low Performance in PMMY: East, Shahdara & North East delhi.**

**Stand-up India Outstanding: 31.03.2022 (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 | 2156 | 2749 | 398 | 585 | 127 | 65 | 12 | 3399 | 537 |
| Cooperative Sector Bank | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Private Sector Banks | 1305 | 738 | 66 | 16 | 3 | 2 | 1 | 756 | 69 |
| Small Financial Banks  | 101 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Grand Total :  | 3612 | 3487 | 464 | 601 | 130 | 67 | 13 | 4155 | 606 |

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 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.

**(8)PMEGP Status as on 17.06.2022**

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

|  |  |  |
| --- | --- | --- |
| S.No. | Name of the Bank | Pending Projects |
| 1 | BANK OF BARODA | 2 |
| 2 | BANK OF INDIA | 1 |
| 3 | CENTRAL BANK OF INDIA | 1 |
| 4 | INDIAN BANK | 1 |
| 5 | INDIAN OVERSEAS BANK | 1 |
| 6 | PUNJAB AND SIND BANK | 4 |
| 7 | PUNJAB NATIONAL BANK | 3 |
| 8 | STATE BANK OF INDIA | 4 |
| 9 | UCO BANK | 2 |
| 10 | UNION BANK OF INDIA | 8 |
|  | Total | 27 |

Banks are requested to take immediate action to achieve the target and to clear pending applications latest upto 30.6.2022 and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal.

Further, for successful implementation and maintenance of complete transparency from receipt of loan applications till appropriation of margin money under PMEGP Scheme, KVIC has introduced e-tracking system of all the applications. All implementing agencies i.e. KVIC, KVIB will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system and no application will be forwarded to banks’ branches unless it has been entered in e-tracking system. All the Controlling Heads have also been provided with login ID and password to access the site of KVIC for proper monitoring of the PMEGP applications through e-tracking system. Necessary guidelines have already been circulated among all the member banks for implementation of the same in letter and spirit. All banks are requested to ensure to update e-tracking system. The member banks have been requested to disburse and claim Margin Money all the pending sanctioned cases.

**(9) Sub Committee on Priority Sector advances**

**CREDIT FLOW TO PRIORITY SECTOR**

1. **CREDIT FLOW TO PRIORITY SECTOR:**

The summarized position is as under:-

(Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| POSITION OF P.S. ADVANCES | VARIATION | % Growth |
| March-21 | Dec-21 | March-22 | YoY | Over the QTR | YoY | Over the QTR |
| 184443 | 198713 | 208791 | 24348 | 10078 | 13 | 5 |

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

|  |  |
| --- | --- |
| POSITION AS ON | VARIATION % |
| March-21 | Dec-21 | March-22 | YoY | Over the QTR |
| 14 | 14.72 | 14.76 | 0.76 | 0.04 |

1. The percentage of Priority Sector Advances to Total Advances increased by 0.76% on YoY basis and the same increased by 0.04% on QoQ basis.

Out of 43 member banks, in the following 10 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.03.2022 out of which 3 are 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 to Total Advances** |
|   | **31.12.2021** | **31.03.2022** |
| **Public Sector Banks** |  |
| 1 | BANK OF INDIA | 6.95 | 6.83 |
| 2 | PUNJAB NATIONAL BANK | 10.81 | 9.20 |
| 3 | UNION BANK OF INDIA | 11.10 | 9.84 |
| **Private Sector Banks** |  |
| 1 | CATHOLIC SYRIAN BANK LTD. | 8.01 | 9.43 |
| 2 | DHANLAXMI BANK | 3.78 | 4.48 |
| 3 | IDBI BANK | 11.51 | 9.05 |
| 4 | INDUSIND BANK | 8.20 | 9.84 |
| 5 | LAKSHMI VILAS BANK LTD. | 5.23 | 4.41 |
| 6 | ESAF SMALL FINANCE BANK | 0.49 | 3.94 |
| 7 | SURYODAY SMALL FINANCE | 0.00 | 0.00 |

District-wise Performance

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of District** | **% of Total Priority Sector loans to total advances** |
|
|
| 1 | Central | 17.8 |
| 2 | East | 36.31 |
| 3 | New Delhi | 10.83 |
| 4 | North | 38.69 |
| 5 | North East | 37.13 |
| 6 | North West | 43.43 |
| 7 | Shahdara | 31.03 |
| 8 | South | 19.89 |
| 9 | South East | 14.61 |
| 10 | South West | 12.08 |
| 11 | West | 40.79 |
|   | **Total :**  | **14.76** |

Action Points: All Members Banks particularly above Banks are requested to take immediate steps to increase their Priority Sector Advances.

**(10) Recovery Issues in Schematic Lending**

**Position of NPA**

|  |
| --- |
| **(Rs. in Crores)** |
| Sl | **Scheme** | **Amount Outstanding as on**  | **Amount of NPA as on** | **% of NPA as on** |
| **Mar-21** | **Dec-21** | **Mar-22** | **Mar-21** | **Dec-21** | **Mar-22** | **Mar-21** | **Dec-21** | **Mar-22** |
| **1** | **Total Advances** | **1324160** | **1350116** | **1414302** | **166168** | **165664** | **167495** | 12.55 | 12.27 | 11.84 |
| **2** | **Total Priority Sector** | **184443** | **198713** | **208791** | **25256** | **27547** | **26197** | 13.69 | 13.86 | 12.55 |
| **3** | **Total Non-Priority Sector** | **1139716** | **1151403** | **1205511** | **140911** | **138117** | **141299** | 12.36 | 12.00 | 11.72 |
| 4 | Farm Credit | 2301 | 4543 | 4757 | 269 | 222 | 182 | 11.69 | 4.88 | 3.82 |
| 5 | Agriculture Infrastructure | 795 | 787 | 774 | 237 | 242 | 142 | 29.77 | 30.78 | 18.30 |
| 6 | Ancillary Activities | 9826 | 9347 | 11647 | 2830 | 2702 | 2516 | 28.81 | 28.91 | 21.61 |
| 7 | Total Agriculture (PS) | 12922 | 14677 | 17177 | 3336 | 3166 | 2840 | 25.82 | 21.57 | 16.53 |
| 8 |  Total Agriculture (NPS) | **1308** | 2419 | 2513 | 260 | 263 | 728 | 19.88 | 10.89 | 28.98 |
| **9** | **Total Agriculture Advances** | **14230** | **17095** | **19690** | **3597** | **3429** | **3568** | 25.28 | 20.06 | 18.12 |
| 10 | Micro Enterprises | 34626 | 35685 | 39226 | 7813 | 7258 | 7358 | 22.56 | 20.34 | 18.76 |
| 11 | Small Enterprises | 38517 | 43062 | 46256 | 8453 | 8363 | 8202 | 21.95 | 19.42 | 17.73 |
| 12 | Medium Enterprises | 26614 | 33097 | 37047 | 4866 | 6059 | 5645 | 18.28 | 18.31 | 15.24 |
| 14 | Others under MSMEs | 549 | 4087 | 615 | 20 | 152 | 17 | 3.64 | 3.73 | 2.79 |
| **15** | **Total MSME Advances** | **100306** | **115931** | **123144** | **21152** | **21832** | **21223** | 21.09 | 18.83 | 17.23 |
| 16 | Housing (PS) | 13971 | 13926 | 13855 | 598 | 661 | 612 | 4.28 | 4.75 | 4.42 |
| 17 | Housing(NPS) | 46561 | 50556 | 48486 | 1778 | 2418 | 2325 | 3.82 | 4.78 | 4.80 |
| **18** | **Total Housing Sector Advances** | **60532** | **64482** | **62341** | **2376** | **3079** | **2938** | 3.93 | 4.77 | 4.71 |
| 19 | Education Loan (PS) | 1550 | 1580 | 1545 | 53 | 58 | 52 | 3.42 | 3.64 | 3.39 |
| 20 | Education Loan (NPS) | 629 | 705 | 764 | 4 | 4 | 5 | 0.56 | 0.63 | 0.68 |
| **21** | **Total Education Sector Advances** | **2179** | **2285** | **2310** | **57** | **62** | **58** | 2.59 | 2.71 | 2.49 |
| **22** | **Loans to weaker Sections under PS** | **13613** | **14196** | **16018** | **1215** | **828** | **860** | 8.92 | 5.83 | 5.37 |
|  | **Govt. Sponsored Schemes** |  |  |  |  |  |  |  |  |  |
| 23 | DAY-NRLM | 20 | 43 | 21 | 9 | 19 | 9 | 47.14 | 45.31 | 42.80 |
| 24 | DAY-NULM | 4 | 4 | 3 | 3 | 3 | 2 | 75.00 | 78.59 | 63.49 |
| 25 | PMEGP | 17 | 12 | 15 | 5 | 6 | 5 | 31.32 | 45.82 | 35.85 |
| 26 | SHG | 23 | 89 | 83 | 10 | 20 | 10 | 44.54 | 23.02 | 12.25 |
| 27 | Stand Up India | 349 | 470 | 430 | 74 | 93 | 93 | 21.28 | 19.72 | 21.62 |
| 28 | PMMY | 3884 | 3805 | 3967 | 460 | 563 | 571 | 11.84 | 14.79 | 14.38 |

All the Banks and LDMs are advised to take efforts to bring down the NPA levels in all heads.

**District Wise Progress under PMEGP Scheme**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of District** | **% NPA** |
| 1 | South East | 11.45 |
| 2 | North | 23.06 |
| 3 | Central | 25.90 |
| 4 | Shahdara | 27.29 |
| 5 | New Delhi | 28.20 |
| 6 | North East | 35.22 |
| 7 | South | 45.00 |
| 8 | East | 50.45 |
| 9 | North West | 55.63 |
| 10 | South West | 57.57 |
| 11 | West | 67.25 |
|   | **Total :**  | **35.84** |

**In MSME all LDMs have poor recovery.**

 **(11) Sub Committee on SHG  and Financial Inclusion**

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save some of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

**The summarized position is as under:-**

**Amt in Crore**

|  |  |
| --- | --- |
| Total Disbursement During the QTR | Total Disbursement During Current FY |
| Savings Linked | Credit Linked | Savings Linked | Credit Linked |
| Number | Amount | Number | Amount | Number | Amount | Number | Amount |
| 617 | 1.27 | 6 | 0.06 | 1411 | 2.89 | 32 | 0.38 |

|  |
| --- |
| **SHG** |
| **Outstanding** | **Non-Performing Assets** | **NPA %** |
| **Number** | **Amount** | **Number** | **Amount** |  |
| 498 | 83.27 | 204 | 10.20 | 12 |

**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.

 **(12) Saturation of Jansuraksha Schemes( Weekly Data 16.06.2022)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 | 23 | 48 | 2031 | 363 | 158 | 170 |
| Bank of India | 12734 | 3445 | 20 | 1363 | 16241 | 7369 | 35 | 1377 |
| Bank of Maharashtra | 295 | 240 | 0 | 3 | 345 | 290 | 0 | 3 |
| Canara Bank | 1055 | 42 | 1 | 20 | 1110 | 275 | 1 | 25 |
| Central Bank of India | 579 | 0 | 1 | 89 | 598 | 0 | 2 | 151 |
| Indian Bank | 1069 | 165 | 43 | 276 | 1154 | 211 | 49 | 370 |
| Indian Overseas Bank | 954 | 342 | 1 | 5 | 1242 | 584 | 1 | 3 |
| Punjab & Sind Bank | 134 | 15 | 5 | 23 | 187 | 29 | 7 | 52 |
| Punjab National Bank | 14735 | 1613 | 4 | 102 | 18556 | 3775 | 4 | 146 |
| State Bank of India | 5804 | 22 | 19 | 206 | 6161 | 128 | 34 | 303 |
| UCO Bank | 2074 | 279 | 0 | 30 | 2552 | 405 | 0 | 62 |
| Union Bank of India | 5087 | 12 | 11 | 68 | 5571 | 17 | 12 | 96 |
| Jammu & Kashmir Bank Ltd | 1024 | 143 | 0 | 10 | 1280 | 217 | 0 | 1 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY** | **PMJJBY - Enrolled till 30-09-2021 Out of Column 'B'** | **PMJJBY-Enrolled during the Week(Thur-Wed) Out of Column 'B'** | **PMJJBY-Total Enrolment during 01-10-2021 to till Date** | **PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY** | **PMSBY - Enrolled till 30-09-2021 Out of Column 'F'** | **PMSBY-Enrolled during the Week(Thur-Wed) Out of Column 'F'** | **PMSBY-Total Enrolment during 01-10-2021 to till Date** |
| Bank of Baroda | 169641 | 9597 | 27 | 546 | 194181 | 39145 | 60 | 961 |
| Bank of India | 121985 | 18669 | 45 | 5011 | 139296 | 45737 | 51 | 4562 |
| Bank of Maharashtra | 10140 | 4626 | 0 | 7 | 10746 | 3809 | 0 | 11 |
| Canara Bank | 139680 | 8155 | 1 | 65 | 161160 | 75802 | 0 | 40 |
| Central Bank of India | 31600 | 1931 | 15 | 58 | 39772 | 4603 | 0 | 100 |
| Indian Bank | 88152 | 40137 | 36 | 286 | 102546 | 80614 | 57 | 402 |
| Indian Overseas Bank | 23621 | 3015 | 1 | 5 | 28300 | 12529 | 0 | 5 |
| Punjab & Sind Bank | 58482 | 3363 | 4 | 218 | 58482 | 55119 | 5 | 426 |
| Punjab National Bank | 189075 | 8994 | 139 | 3002 | 228888 | 43808 | 141 | 4442 |
| State Bank of India | 297756 | 17308 | 85 | 3413 | 278495 | 45393 | 218 | 5952 |
| UCO Bank | 190 | 2 | 1 | 32 | 210 | 12 | 2 | 54 |
| Union Bank of India | 63093 | 657 | 63 | 1687 | 65272 | 4081 | 473 | 25151 |
| Jammu & Kashmir Bank Ltd | 2784 | 652 | 0 | 7 | 3480 | 978 | 0 | 10 |

Action Point: All banks and LDMs are advised to cover all the eligible PMMY borrowers with PMJJBY or PMSBY scheme.

**(13) 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.

**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. LDMs are also requested to upload the data on every Friday on Jansurksha Portal.**

**(14) FLC Camps.**

**FINANCIAL LITERACY CENTRES (FLC):**

Reserve Bank of India had sent guidelines on FLCs vide Circular dated 06.06.2012 about opening of FLCs in each LDM office in time bound manner with an objective of scaling up financial literacy efforts. The following banks are running FLCs in the LDM office-SBI-3, Canara Bank-3, PNB-4, and Bank of Baroda-1.

There are three (4) Districts in which FLCs are not appointed i.e. South West, Shahdara, North West & West. The lead banks are requested to update the position for appointing FLCs to the house.

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Name of Sponsoring bank** | **SPECIAL CAMPS BY FLCs****(GOING DIGITAL)** | **TARGET GROUP SPECIFIC CAMPS BY FLCs** |
| **Target of Camps for the Quarter** | **No. of Camps held** | **No. of persons participated in the Camps** | **Target of Camps for the Quarter** | **No. of Camps Held** | **No. of Persons participated in the Camps** |
| Central | Canara Bank | 6 | 19 | 985 | 15 | 41 | 2132 |
| East | PNB | 6 | 6 | 230 | 15 | 17 | 509 |
| New Delhi | Canara Bank | 6 | 24 | 2113 | 15 | 40 | 2886 |
| North | PNB | 6 | 12 | 585 | 15 | 37 | 2030 |
| North East | PNB | 6 | 6 | 138 | 15 | 15 | 322 |
| North West | PNB | 6 | 11 | 324 | 15 | 30 | 1040 |
| Shahadra | BOB | 6 | 2 | 22 | 15 | 18 | 243 |
| South | SBI | 6 | 1 | 31 | 15 | 14 | 653 |
| South East | SBI | 6 | 10 | 557 | 15 | 8 | 313 |
| South West | SBI | 6 | 40 | 523 | 15 | 16 | 469 |
| West | Canara Bank | 6 | 24 | 846 | 15 | 24 | 846 |
|  | **Total** | **66** | **155** | **6354** | **165** | **260** | **11443** |

SPECIAL CAMPS BY FLCs

Digital Camps- Shahdara & South District are below the target.

In Special Camps- South & South East are below the target.

**(14) 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.

**Action Point:- SLBC-Delhi & NABARD shall coordinate to make the committee and identify the issues and resolve it. NABARD is requested to inform the name of Nodal Officer for this committee for coordination purpose.**

**(15) 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 27.06.2022.**

**(16)** Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks are again requested to ensure that DCOs are from Controlling Office. The name of the Banks are:-

|  |  |
| --- | --- |
| **Sr. No.** | **Name of Bank** |
|
| 1 | BANK OF INDIA |
| 2 | BANK OF MAHARASHTRA |
| 3 | INDIAN BANK |
| 4 | PUNJAB NATIONAL BANK |
| 5 | DELHI STATE COOP BANK |
| 6 | BANDHAN BANK  |
| 7 | CITY UNION BANK  |
| 8 | HDFC BANK |
| 9 | IDBI BANK |
| 10 | IDFC FIRST BANK |
| 11 | INDUSIND BANK |
| 12 | JAMMU KASHMIR BANK |
| 13 | KARNATAKA BANK |
| 14 | KARUR VYSYA BANK |
| 15 | KOTAK MAHINDRA BANK |
| 16 | RBL BANK LTD |
| 17 | YES BANK LTD |
| 18 | JANA SFB |
| 19 | UJJIVAN SFB |
| 20 | UTKARSH SFB |

The member banks are requested to depute DCOs from their Controlling Office for better coordination with Stakeholders.

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*