

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022**

The Sub-Committee Meeting of SLBC-NCT of Delhi to review the quarterly agenda as on March 2022 was held through VC on 21.06.2022. Sh. Anil Bansal, General Manager & Convenor SLBC-Delhi, Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, Sh. Manoj Kumar-Dy. Secretary-GNCTD, Sh. BMK Singh-Asst. General Manager-FIDD- Reserve Bank of India, LDMs, NABARD and Govt. of NCT of Delhi also participated in the meeting.

At the outset, Sh. Anil Bansal, General Manager and Convenor SLBC- Delhi welcomed all the dignitaries in the meeting along with other participants. He also welcomed Sh. Alok Goel- General Manager, who is to take over charge as Convener-SLBC-Delhi wef 30.06.2022.

Sh. Rajinder Choudhary-Asst. General Manager deliberated the agenda wise items of Sub-Committee meeting.

Agenda-wise Deliberation

(1) Developing a standardized system for data flow and its management by SLBC/ UTLBC Convener 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.

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

The Banks confirmed that they shall meet the deadline as committed. Sh. BMK Singh-Asst. General Manager-RBI-FIDD said that the intention of implementing this data flow system is to upload the data on SLBC-Portal without any manual intervention. He further said that by the efforts of SLBC-Delhi & RBI the system is developed for uploading the data without manual intervention and now remaining member banks should adopt the method for the same.



ਰਾਜ਼ਯ ਸ਼੍ਰੀਯ ਬੈਂਕਰਸ਼ ਸਮਿਤਿ,
ਰਾਸ਼ੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲੀ

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022**

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. The above mentioned banks are requested to upgrade their software for Standardized System of Data Flow.

(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 Deepening of the Digital Payments Ecosystem" :-

1. Central District.
2. South District.

The LDMs of both Districts informed that despite follow-ups and reminders the Banks are not submitting the data of Digitisation. Even the data submitted by member banks are not correct.

It was requested to Canara Bank to update the house about appointing Nodal Officer of Digitisation from Corporate Office and submit the details of the same to SLBC-Delhi.

Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI informed the House that every Bank has to achieve 100% digitisation target then only the District shall be christened as "Digitised". As of now there is huge gap between target & achievement by the member banks.

Sh. BMK Singh-Asst. General Manager-FIDD-RBI requested member banks to achieve the digitisation target by 30.06.2022 positively. He further requested LDMs to submit the format of digitisation in 1st week of July 2022.

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 Central District viz Canara Bank is requested to share the details of Nodal Officer from their Corporate Office for getting updated information on the Digitisation Campaign.

(3) Review of PM SVANidhi Scheme

Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI informed that Ministry of Home Affairs shall review the progress made in PM SVANidhi in ensuing week. The member banks were requested to dispose-of their pending applications for sanction & disbursement. He further informed that as on date the number of applications eligible for IInd Tranche is approx. 20,000 in which nil sanction were reported by member banks. Then Sh. S.P. Bisht-Asst. General Manager-State Bank of India informed that despite regular follow-ups the Street Vendors are not turning up in branches for disbursement of loan. Then Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI requested member banks to submit the data of those PM SVANidhi beneficiaries which are not turning-up despite regular follow-ups and submit the data to respective ULBs. The LDMs were also requested to submit the data of such PM SVANidhi beneficiaries to respective ULBs and SLBC -Delhi for onward submission to Urban Development Department-GNCTD.



ਰਾਜ਼ਯ ਸ਼੍ਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼੍ਰੀਯਰਾਜਧਾਨੀਕੇਤ੍ਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022**

The member banks committed that PM SVANidhi applications shall be disposed-off by 30.06.2022

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.

The HDFC Bank & Kotak Mahindra Bank are requested to submit the status of PM SVANidhi pendency to SLBC-Delhi.

Deadline is 30.06.2022 to dispose-off PM SVANidhi pending applications.

(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



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022**

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

Then Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI requested LDMs to dispose-off pending applications under PMFME by 30.06.2022 positively.

Action Point:- The LDMs are also requested to mark disbursed applications on PMFME portal without further delay.

BANK WISE STATUS -17.06.2022

Name of the Bank	Loan Rejected	Loan Sanctioned	Loan Process Under	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



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022**

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



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

Action Points:- 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

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

Sh. BMK Singh-Asst. General Manager-FIDD-RBI during DCC & DLRC meeting the issue of CD ratio were discussed at length. The LDMs were requested to submit MAP (Monitorable Action Plan). The LDMs were advised to increase their CD ratio above 40% by June Quarter. He also requested member banks to make a suitable strategy to increase their CD ratio in above Districts.

Action Point: The above district's LDMs & member banks are requested to make a suitable strategy for improving CD ratio and to submit MAP for the same immediately.

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

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



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

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

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

(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

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

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:

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.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

(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

Sh. Vazir Singh –KVIC requested member banks to clear the pendency under PMEGP of previous quarter also.

Action Point:- 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.

(9) Sub Committee on Priority Sector advances

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. Advan 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



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

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

Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI requested Bank of India, Punjab National Bank and Union Bank of India to increase their PS advance to total advances above 10% at least latest by 30.06.2022.

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

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

(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.

Action Points: All the member banks are requested to facilitate SHGs for financing under NULM and other govt sponsored schemes. The Banks are also requested to achieve the milestones of "National Strategy for Financial Inclusion" & "National Strategy for Financial Education". The milestones and target dates are already shared with member banks during 107th SLBC quarterly meeting.

(12) Saturation of Jansuraksha Schemes

Action Point: All banks and LDMs are advised to cover all the eligible PMJDY & PMMY borrowers with PMJJBY or PMSBY scheme. As per F.No. M-18012/1/2020-Mission Jansuraksha, Department of Financial Services, Ministry of Finance, Govt of India dated 20.04.2022 the timeline for saturation drive for Jansurskha scheme is extended till 30.09.2024.



MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

(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 four (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.

Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI enquired about the appointment of FLC (Financial Literacy Counsellors) in above districts. The LDMs assured that appointing FLCs is under process and shall be completed in due course of time.

Sh. BMK Singh-Asst. General Manager-FIDD-RBI said that FLC are important for creating awareness about Financial Literacy and sincere efforts should be initiated for appointing the same. He further requested LDMs to submit the status report to their respective Head Office & SLBC-Delhi.

Action Point:- The LDMs are requested to coordinate with respective Controlling Offices / Head Office for appointing FLC in their district on priority basis.

SPECIAL CAMPS BY FLCs

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

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



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

(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. Ms. Meenakshi Meena-Asst. General Manager from NABARD informed that nodal officer shall be appointed shortly.

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.

Sh. Anil Bansal, General Manager & Convenor SLBC-DELHI requested member banks to adhere to time-line given by GNCTD.

Action Points:- Member Banks are requested to look in to the matter & complete the process of VAHAN integration by 27.06.2022.

(16) DCO from Controlling Office

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.

Sh. Anil Bansal, General Manager & Convenor SLBC-DELHI said to member banks that this is a long time pending issue and member banks are again requested to appoint DCOs from their Controlling Offices.



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
21ST June 2022

Sh. BMK Singh-Asst. General Manager-FIDD-RBI requested member banks to appoint DCO from Controlling Office by 30.06.2022 otherwise these defaulting banks will be advised to submit the reasons for non-compliance in ensuing SLBC Quarterly meeting.

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

Then Sh. BMK Singh-Asst. General Manager-FIDD-RBI appreciated the tenure of Sh. Anil Bansal, General Manager & Convener SLBC-DELHI and conveyed good wishes on his superannuation.

The meeting was ended with 'Vote of Thanks' by Sh. Anil Bansal, General Manager & Convener SLBC-DELHI.



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

