

MINUTES OF 108<sup>th</sup> MEETING OF SLBC-NCT OF DELHI  
17<sup>th</sup> August 2022

The 108<sup>th</sup> SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 17<sup>th</sup> August 2022 at Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. V. Sundaresan, Chief General Manager-Punjab National Bank and was attended, among others, by Sh. R.P. Singh-General Manager-FIDD-RBI, Ms. Jasmine James, Dy-Secretary-MoF, Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD & Ms. Anubha Prasad, General Manager-SIDBI.

Sh. Alok K. Goel, 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. Alok K. Goel, General Manager and Convenor SLBC- Delhi welcomed all the participants. After lighting of lamp and welcoming all the dignitaries, he requested Sh. V. Sundaresan, Chief General Manager-Punjab National Bank to chair the meeting and to deliver his key note address.

Sh. V. Sundaresan, Chief General Manager-Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank.

Sh. V. Sundaresan, Chief General Manager-Punjab National Bank shared the figures of NCT of Delhi for June 2022. 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.

Then Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested Sh. R.P. Singh-General Manager-FIDD-RBI to address the house.

Sh. R.P. Singh-General Manager-FIDD-RBI congratulated the House for completion of 75 years of Independence. He apprised about the announcements made by Governor, RBI regarding the Monetary Policy Committee meeting held on August 03-05, 2022 & the Statement of Developmental and Regulatory Policies. He highlighted about the issue of low CD ratio in 06 districts and advised banks to make necessary changes in their systems to ensure correct reporting of advances and their utilization, as per extant RBI guidelines. He also advised banks to ensure that DCOs from Controlling offices nominated and attend meetings of the various fora under LBS to ensure proper monitoring. Further, he advised banks to make utmost efforts for achieving 100% digital enabling of South Delhi and Central Delhi districts at the earliest. Regarding processing of loan applications under Govt. sponsored schemes (such as PM SVANidhi, PMFME etc.) he advised bankers to ensure that there is no pendency and to record valid reasons for their rejection. He also raised the issue of non-achievement of targets related to conduct of FL camps and advised such banks to monitor the same at their level and conduct more camps to raise financial awareness.



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Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested Ms. Ira Singhal, IAS-Deputy Commissioner-GNCTD to address the house. She put forth her points regarding the issues faced by banking & economic system. She further emphasis upon more coordination with banks and GNCTD.

Then Ms. Anubha Prasad, General Manager-SIDBI discuss about issues faced by borrowers and schemes for financial institutions which are being promoted by SIDBI.

Afterwards Ms. Jasmine James-Dy. Secretary-Ministry of Finance focuses on issues pertaining to bank borrowers and requested all the member banks for better customer services.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi then started deliberations on Agenda items. After confirmation of Minutes of 107<sup>th</sup> 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**

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 30.06.2022.

As on 30.06.2022, Total No. of PMSBY enrolments were 40.41 Lacs and PMJJBY enrolments were 13.68 Lacs & APY issued were 5.73 Lacs. All the Banks were requested to ensure that all uncovered accounts holders are also brought under both the insurance covers.

The Status of Insurance Claims under Social Security Schemes as on 30.06.2022

- ✓ No application is pending under PMJDY.
- ✓ 29 applications are pending under PMSBY
- ✓ 21 applications are pending under PMJJBY
- ✓ The concerned banks are requested to get all the pending applications disposed of at the earliest.

Convener SLBC-Delhi requested South Indian Bank to clear the pendency of insurance claim in PMSBY which is pending for more than 3 months.

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



ਰਾਜ ਸ਼ਰੀਯ ਬੈਂਕਸ ਸਮਿਤਿ,  
ਰਾਸ਼ਟਰੀਯਰਾਜਧਾਨੀਕੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,  
NCT of Delhi,

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Deadline- 15.09.2022

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 30.06.2022 & SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 30.06.2022

Convenor SLBC-Delhi requested member banks to conduct at least 1 camp / week and also stated that progress under Jansauraksha Saturation drive is very slow. All must achieve the 40% of target by 30.09.2022. The last date for saturation has been extended up to 30.09.2024.

**PERFORMANCE OF NATIONAL PENSION SCHEME**

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

**APY CITIZEN'S CHOICE H1, FY 2022-23 - (1<sup>st</sup> August- 30<sup>th</sup> September 2022)**

Convenor SLBC-Delhi elaborated the performance of the member banks under APY & requested member banks to make a suitable strategy for achieving the targets under APY Citizen's Choice H1, FY 2022-23 campaign.

**Action Point:** All the member banks are requested to achieve the targets of PMJJBY, PMSBY as fixed on 30.09.2022. Further APY target of 30.09.2022 to be achieved by each bank.

**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.
- ✓ Sanction 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 have been sanctioned by them.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks not to reject the applications on flimsy grounds & various government officials are following up for better performance under the scheme. He also appreciated the efforts of Punjab National Bank whose sanction is above the national average.

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



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**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'. Banks 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.

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

As on date, Banking facilities are accessible as per the norms in NCT of Delhi.

**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.

Convenor SLBC-Delhi enquired ICICI Bank and Yes Bank for the low number of qualified BCs. The banks shall revert on the status of qualified BCs.

**Action:-** Yes Bank & ICICI Bank are requested to submit the status of qualified BCs.  
**Deadline:-** 15.09.2022

**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**

There are two districts which are identified for 100% digitization. These are "Central" & "South" Districts. The date for making them 100% digitized was 30.06.2022. Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi further informed that Nodal Officers are appointed by Canara Bank & State Bank of India.

**Action Points:-** The member banks and LDMs of these two districts are requested to complete the process of 100% digitization by 30.09.2022.



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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 146 Special Camps and 246 Target Group Specific Camps were organised by FLCs/LDMs.

Four districts do not have any FLC at present. The districts are: Shahdara (BoB), South West (SBI), North West (PNB) and West (Canara Bank). The Lead Banks confirmed that the process of appointing FLCs is going to be completed soon. All four banks were requested to comply with appointment of FLC.

LDM (Shahdara) was requested to conduct Special Camp as per the target.

Action Point:- All four banks are requested to give time line for complying with the appointment of FLC. (Bank of Baroda, Canara Bank, Punjab National Bank & State Bank of India).

Deadline:-15.09.2022.

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.

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 with FLC of their respective district and also upload the digital contents in all the centres.

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



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**Agenda No. 2: REVIEW OF CREDIT DISBURSED BY BANKS**

Achievement under Priority Sector upto 30.06.2022 for FY 2022-23 was Rs. 44,494 Crore against the annual target of Rs. 1,17,338 Crore i.e. 37.92%. The achievement under Non-Priority Sector up to 30.06.2022 was Rs. 2,57,053 Crore against the annual target of Rs. 12,88,618 Crore i.e.19.95%. Achievement under total ACP was Rs. 3,01,547 Crore against the Annual targets of Rs. 14,05,956 Crore i.e. 21.45%.

Sh. R.P. Singh-General Manager-FIDD-RBI advised to collaborate with the DDMs of NABARD, LDMs of Lead Banks and other stakeholders in the districts, every year, during the preparation of Annual Credit Plan (ACP) to ensure that the Annual Credit Plan and Potential Linked Plan (PLP) are in sync and complementary to each other and that NABARD applied objective criteria for the preparation of PLP.

**Agenda No. 2:A CREDIT FLOW TO PRIORITY SECTOR**

Priority Sector advances increased by Rs. 39,434 Crore as on June-2022, i.e. 20% on YoY basis. The same increased by Rs. 2,811 Crore i.e. 1% on QoQ basis.

Percentage of Priority Sector Advances to Total Advances as on June - 2022 is increased by 1.39 % on YoY basis. The same is increased by 0.05 % on Q-o-Q basis

**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.**

**Agenda No.2A : STATUS OF PRIORITY SECTOR ADVANCES**

Sh. Rajinder Choudhary, Asst. General Manager - SLBC-Delhi stated that out of 43 member banks in 8 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2022 out of which 03 are Public Sector Bank & 05 are Private Sector Banks. The Banks are requested to submit the reasons for low priority sector advances. The names of PSBs are Bank of India, Punjab National Bank, Union Bank of India & the Private Sector Banks are Catholic Syrian Bank, Dhamlaxmi Bank, IDBI Bank, IndusInd & Laxmi Vilas bank.

Sh. R.P. Singh-General Manager-FIDD-RBI requested member banks to clarify their status on the percentage of Priority Sector Advances to Total Advances which is less than 10 %. The major reasons bankers inform is that due to Large Corporate Advances books for Delhi, their priority sector advances to total advances is less than 10%.

**As there were no representative from Catholic Syrian Bank, Laxmi Vilas Bank etc so Sh. R.P. Singh-General Manager-FIDD-RBI intended SLBC-Delhi to mention the name of banks which are not attending the meeting regularly. There is no responsible person to resolve the query from IndusInd Bank.**

All the Banks assured that in this quarter they will improve their position.



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**Action Point:** - All the member banks, particularly above 8 banks, are requested to take immediate steps to increase their priority sector advances.

**Deadline:** - 15.09.2022- Catholic Syrian Bank, Laxmi Vilas bank & Federal Bank to submit the reasons for absence during the meeting.

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

Loans to SC/ST under Priority Sector Advances increased by Rs.187.67Crore over the Quarter. In terms of percentage of SC/ST advances to Priority Sector Advances, it was 1% as on 30.06.2022, 0.93% as on 31.03.2022, 0.95% as on June 2021

Sh. R.P. Singh-General Manager-FIDD-RBI asked about major reasons for low credit flow to SC/ST priority sector. He also requested to include the pending applications status in the portal. Sh. V. Sundaresan, Chief General Manager-Punjab National Bank urged member banks to improve their position in SC / ST advances.

Sh. A. David Brainard, National Chairman, SC-ST Chamber of Commerce & Industry( SSCCI) spoke also deliberated on the Problems, Challenges, Issues, Difficulties and Concerns in Lending to SC-STs and Converging with Multiple Incentives. Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD also requested to take caste certificate numbers during opening of account so that data of SC/ST beneficiaries can be checked. But it is internal data and as of now it is not used for external purposes. Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD also said to made emphasis on ITI training to school going students.

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

Under PMMY, during current FY 2022-23 upto 30.06.2022, No. of accounts sanctioned are 35797 and amount sanctioned is Approx. Rs. 549.87 crore out of which Rs. 524.45 Crore has been disbursed

**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 were 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.

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

**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.



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

Total Outstanding under Stand up India was 3710 number of accounts with Rs. 637.73 Crore. The No. of Women beneficiary were 2952, SC beneficiaries 666 and ST beneficiaries 92.

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

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

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

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. The revised target of PMEGP are already communicated to stakeholders.

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 redressal.

Deadline:- 15.09.2022

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:

Total 4810 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 19.60crore. Total disbursement in the current year in 7740 accounts is Rs. 158.64 Crore.

Action Point:- Banks are requested to focus on sanctioning loans to JLG Groups.

Agenda No. 2C: MSE & MSME ADVANCES

SN	Name of Banks	Mar-22	Jun-22	Diff	%
1	INDUSIND BANK	3433.41	2587.15	-846.26	-24.65
2	BANK OF BARODA	4043.18	3201.41	-841.77	-20.82
3	AXIS BANK	7798.34	7148.85	-649.49	-8.33
4	STATE BANK OF INDIA	11650.78	11013.79	-636.99	-5.47
5	PUNJAB NATIONAL BANK	11418.55	10968.98	-449.57	-3.94





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6	INDIAN OVERSEAS BANK	3277.29	2928.46	-348.83	-10.64
7	UCO BANK	795.45	466.76	-328.69	-41.32
8	KOTAK MAHINDRA BANK	9026.85	8709.78	-317.07	-3.51
9	CANARA BANK	7791.36	7490.87	-300.49	-3.86
10	UNION BANK OF INDIA	6801.31	6561.47	-239.84	-3.53
11	BANK OF INDIA	3214.76	3086.06	-128.70	-4.00
12	IDBI BANK	1246.18	1170.55	-75.63	-6.07
13	RBL BANK LTD	815.62	774.94	-40.68	-4.99
14	TAMILNAD MERCANTILE BANK	75.03	53.07	-21.96	-29.27
15	NAINITAL BANK LTD	180.97	165.84	-15.13	-8.36
16	CENTRAL BANK OF INDIA	1276.93	1267.20	-9.73	-0.76
17	KARUR VYSYA BANK	178.77	175.36	-3.41	-1.91
18	UJJIVAN SMALL FIN. BANK	26.50	25.02	-1.48	-5.59
19	DELHI STATE COOPERATIVE BANK	12.77	11.56	-1.21	-9.45
20	CATHOLIC SYRIAN BANK LTD.	37.50	36.79	-0.71	-1.89
21	LAKSHMI VILAS BANK LTD.	7.46	6.86	-0.61	-8.13
22	DHANLAXMI BANK	4.60	4.02	-0.57	-12.44

There were 22 banks having negative growth over previous quarter.

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

#### 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 ECLGS as the scheme is extended up to 31.03.2023.

#### Credit Guarantee Scheme for Subordinate Debt

As on 30.06.2022 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.

**Action Point:-** 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



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**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.

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.

It was directed by the august house to make a committee comprising the staff of SLBC-Delhi, NABARD & officials from Revenue Department-GNCTD. The SLBC –Delhi & NABARD has informed the names of their officials of the committee but despite reminders GNCTD has not nominated any official.

**Action Point:-** GNCTD is requested to inform the name of official on committee by 15.09.2022.

**Agenda No. 2E: CREDIT FLOW UNDER EDUCATION LOAN**

The number of Education Loan A/Cs increased by 276 i.e. 0.78% on YoY basis. On amount wise there is an increase of Rs.240 Crore and i.e. 11.05 % on YoY basis.

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

**Agenda No. 2 F: HOUSING FINANCE**

The Advances under Housing Sector increased by Rs. 4,085 Crore i.e. 6.84% on YoY basis & increase by Rs. 1,430 Crores i.e. 2.29% on QoQ basis.

**Action Point:-** The member banks are requested to make a suitable strategy to increase Housing Loan portfolio.



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**Agenda No. 3: AGRICULTURE ADVANCES**

Total Agriculture Advances has increased on YoY basis by Rs.10,077 Crore i.e 56.01% and over the QTR it increased by Rs. 8,380 Crores i.e. 42.56%

The Agriculture Department requested to submit the data of KCC loan as required by Hon'ble Minister on Twitter handle. SLBC –Delhi requested that data in the format required by Agriculture Department is not captured by SLBC portal, as the list of name of farmers are not there.

**Agenda No.4: CREDIT DEPOSIT RATIO**

**Action Point:** - The member banks with low CD ratio (below 60%) are requested to take necessary steps to improve CD ratio. There were 11 Banks in the category.

Sh. R.P. Singh-General Manager-FIDD-RBI asked these banks to clarify their point of view on low CD ratio. He also reiterated that reporting of CD ratio should be as per the guidelines of RBI.

There are Six (6) Districts having CD Ratio below 40% as on 30.06.2022 i.e. East, North, Shahdara, South, South West & West.

**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.

**Deadline:- 15.09.2022**

Ms. Sohni Sen-SVP of Axis Bank informed that their CPC processing will be rectified and by December 2022 the bank will be able to resolve the issue of CD reporting in terms of RBI guidelines. But on few parameters the improvement will be reflected in Q-2.

Sh. R.P. Singh-General Manager-FIDD-RBI requested Axis Bank to bifurcate the data of Delhi & NCR before reporting to SLBC –Portal & upload accordingly.

**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.

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

**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.



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**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., MOF-DFS were requested to put up points before the house for discussion and subsequent follow up by member banks.

**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.

**Action Point:** The SLBC-Delhi, Zonal Office of Punjab National Bank & LDM –North shall coordinate for getting approval from Gol at the earliest.

**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.

**Action Point:-** GNCTD is requested to update the status of waiver of stamp duty to SLBC-Delhi.

**Agenda No. 11: MARKET INTELLIGENCE ISSUES**

As per RBI 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.



राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,  
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- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- Credit related frauds by borrower groups etc.

**Action Point:-** 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.

**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.

**Action Taken:-** Controlling Heads of Banks where DCOs have not been attending the official from Controlling office must attend the same. Necessary instruction in the matter be issued to DCOs.

**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 accurate 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%.



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**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.

**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.

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

Sh. Thakur & Sh. Prateek Katariya from MoFPI & Sh. Shobhit along with Sh. Vikrant from DSIIDC put up their concern in the august house. The official from MoFPI & DSIIDC & 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.

Further SLBC-Delhi shall coordinate with member banks, MoFPI & DSIIDC for planning a meet to sort out the issues within stakeholders.

**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.

**Agenda No. 20: SKILL LOAN FINANCING**

➤ There is slow Progress under Scheme during the QTR under review.

**Action Point:** Member banks are requested to focus on Skill Loan Financing scheme also.



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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.

**Action Point:- LDMs must ensure that DCC & DLRC meeting must be conducted before 15.09.2022.**

**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: UCO bank, Federal Bank, DSCB, ESAF SFB, Nainital Bank, Tamilnad Mercantile Bank are requested to submit the status to SLBC-Delhi by 15.09.2022**

**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

**Action Point:- It must be ensured that data be submitted on time & accurate.**

Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi further said that as per the report from LDMs, few of the member banks has not yet cleared the expense pertaining to "Credit Outreach Campaign" which was held in May 2022, so all the member banks are requested to clear the same on priority basis.

**Action Point:- The remaining member banks are requested to clear the due expenses by 15.09.2022.**



राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,  
NCT of Delhi,

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

**Action Point:- GNCTD is requested to submit the name of Nodal Officer by 15.09.2022.**

Sh. Rakesh Mishra-CMM-DAY-NULM elaborated about the scheme of NULM for Self Help Group and requested member banks to open accounts on priority basis.

The meeting concluded with "Vote of Thanks" by Mr. A.S. Paul- General Manager –State Bank of India.

*आलोक गोएल*

(ALOK K. GOEL)  
General Manager & Convener  
State Level Bankers' Committee  
NCT of DELHI

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