

**MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
28th September 2022**

The Sub-Committee Meeting of SLBC-NCT of Delhi to review the quarterly agenda as on September 2022 was held through VC on 28.09.2022. Sh. Alok K Goel, General Manager & Convenor SLBC-Delhi, Sh. BMK Singh-Asst. General Manager-FIDD- Reserve Bank of India Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, NABARD also participated in the meeting.

At the outset, Sh. Alok K Goel, General Manager and Convenor SLBC- Delhi welcomed all the dignitaries in the meeting along with other participants.

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.

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.

Action Point:- These Banks are requested to submit the status via email to SLBC Delhi so that same can be compiled for deliberations during 109th SLBC meeting.



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28th September 2022**

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

These two Districts were identified to be 100% digitized under "Expanding and Deepening of the Digital Payments Ecosystem" :-

1. Central District.
2. South District.

Sh. BMK Singh-Asst. General Manager-FIDD-RBI requested member banks to achieve the digitisation target on priority basis. He also communicated that regular meetings shall be organised with member banks & LDMs for speeding-up the process of Digitisation.

Sh. Alok K. Goel-Convenor SLBC -Delhi requested member banks to make a suitable strategy to achieve the target of 100% digitisation.

Action Point:- The member banks are requested to make a strategy to achieve 100% digitization target in Central & South District.

(3) Review of PM SVANidhi Scheme

Sh. Alok K. Goel, Convenor SLBC-DELHI informed that MoHUA & DFS 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 shared the pendency under sanction & disbursement of Public Sector & Private Sector Banks

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'. As our sanctioned percentage of total applications is only 66% as compared to national average of 79%. 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.

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

Sh. Alok K. Goel, General Manager, Convenor SLBC-DELHI requested LDMs & member banks to dispose-off pending applications under PMFME positively.

Action Point:- The member banks are requested to inform the Branches to login the PMFME portal and clear the pendency on priority basis. Any application rejected must be cross-checked at higher level so that there should not be any complaint at later stage from MoFPI & applicant.



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State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
28th September 2022

(5) Sub Committee on CD Ratio & MSME

List of Six Districts having CD Ratio below 40% as on 30.06.2022:

S.No.	NAME OF DISTRICT	Mar-22	June-22
1	East	25.39	31.19
2	North	37.56	38.06
3	Shahdara	36.86	34.07
4	South	28.87	29.10
5	South West	67.49	29.90
6	West	31.70	37.13

Sh. BMK Singh-Asst. General Manager-FIDD-RBI said 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 September Quarter. He also requested member banks to make a suitable strategy to increase their CD ratio in above Districts.

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



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ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲਲੀ

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28th September 2022**

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-

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.

(9) Sub Committee on Priority Sector advances

Out of 43 member banks, in the following 8 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2022 out of which 3 are Public Sector Bank & 5 are Private Sector Banks.



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MINUTES OF SUB-COMMITTEE MEETING OF SLBC-NCT OF DELHI
28th September 2022

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances Advances
		31.03.2022	30.06.2022
Public Sector Banks			
1	BANK OF INDIA	6.83	6.01
2	PUNJAB NATIONAL BANK	9.20	8.57
3	UNION BANK OF INDIA	9.84	8.46
Private Sector Banks			
1	CATHOLIC SYRIAN BANK LTD.	9.43	8.85
2	DHANLAXMI BANK	4.48	4.56
3	IDBI BANK	9.05	9.57
4	INDUSIND BANK	9.84	7.78
5	LAKSHMI VILAS BANK LTD.	4.41	3.53

Action Points:-

All Members Banks particularly above Banks are requested to take immediate steps to increase their Priority Sector Advances. Sh. Alok K. Goel, 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 30.09.2022.

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".



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28th September 2022**

(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.

(13) Animal Husbandry & Fishery

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.

S.No.	Name of the District	Name of the Lead Bank	Remarks
1	North East	Punjab National Bank	Tenure of FLC going to expire on 31.10.2022
2	North West	Punjab National Bank	FLC not appointed
3.	South	State Bank of India	Tenure of FLC going to expire on 31.01.2023

Sh. Alok K. Goel, 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 Lead Bank of the district i.e. Punjab National Bank is requested to complete the process of appointing FLC on priority basis.



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28th September 2022

(14) Kisan Bhagidari Prathamika Hamari Campaign

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. GNCTD is requested to inform the name of Nodal Officer for this committee for coordination purpose.

(15) 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. Alok K. Goel, General Manager & Convener 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.

Sh. BMK Singh-Asst. General Manager-FIDD-RBI requested member banks to appoint DCO from Controlling Office by 30.09.2022 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.

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

ਸ਼ਾਲਿ ਕੇ ਗੋਲ

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