

राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,  
NCT of Delhi,

**MINUTES OF 109<sup>th</sup> MEETING OF SLBC-NCT OF DELHI  
15<sup>th</sup> November 2022**

The 109<sup>th</sup> SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 15<sup>th</sup> November 2022 at Hotel Park, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal-Regional Director- Reserve Bank of India & attended Sh. V. Sundaresan, Chief General Manager-Punjab National Bank, Sh. R.P. Singh-General Manager-FIDD-RBI, Ms. Jasmine James, Dy-Secretary-MoF, Sh. R.V. Ramakrishna- General Manager-NABARD & 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. Vivek Aggarwal, Regional Director-Reserve Bank of India to chair the meeting.

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 September 2022. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc. on priority basis.

He further said that the Reserve Bank of India has launched an ambitious "Intensive Awareness Programme 2022: Collaboration with Regulated Entities" by Consumer Education & Protection Department-RBI. The objective of the Campaign is to enhance public awareness on financial customer rights, Internal Grievance Redress (IGR), Alternate Grievance Redress mechanism of RBI. The campaign shall target unreached & isolated segments of population and create awareness about various facets of consumer rights.

The second phase of the campaign is undergoing in this November month. All the stakeholders including member banks, Payment banks & other financial entities are requested to conduct townhall meeting, seminars, conferences, Nukkad Nataks, release Advertisements etc so as to create awareness about this campaign in the masses.

He also appreciate the efforts of SLBC-Delhi for coordinating with Reserve Bank of India & other regulatory entities & issuing timely guidelines in the matter along with submitting the progress of the week to respective authority.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India informed about the Digital footprints for digital currency & 'e' Rupee. He also emphasized about increase in digital transactions by 75 Digital Business Units (DBU) which were launched by Hon'ble PM of India. He elaborated about Customer Grievance Redressal mechanism of RBI.



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He further said that SLBC and DCC should assess the reasons of low CD ratio in the credit deficient districts and draw monitorable action plan for increasing their credit absorption capacity, so as to improve financial inclusion in a time bound manner.

He also said that there are 5 districts with CD ratio of less than mandated 40%. The causes of low utilization of RIDF and other development funds in these districts may be assessed. Districts that are performing poorly in the financial inclusion indicators must be accorded priority in deliberations at SLBC level, to eliminate bottlenecks which were impeding their growth, particularly the credit absorption capacity and credit offtake.

Further he requested SLBC-Delhi & NABARD to formulate Annual Credit Plan in a scientific manner and focusing on the deficient districts and mapping the desired credit offtake with the identified potential of the districts.

He further said that LDMs should also discuss the issues faced in the creation and handholding of FPOs in DCC meetings, as it encompasses immense potential for assisting the small and marginal farmers as they are price takers in the system both at the time of buying inputs and selling their produce. The SLBC-Delhi was requested to coordinate in this matter with LDMs.

He remarked that "National Strategy for Financial Inclusion (NSFI) 2019-24", formulated with the objective of enhancing Financial Inclusion in the country & member banks were requested to make a suitable strategy for achieve the milestone of the program.

Then, Ms. Jasmine James, Dy. Secretary-Ministry of Finance shared the concern of poor and needy persons of the society. She also emphasized on "Swachhat Abhiyan" of Govt of India and urge stakeholders for cleanliness drive.

Sh. R.V. Ramakrishna, General Manager-NABARD shared the benefits of PM KISAN and other schemes of NABARD.

Ms. Anubha Prasad, General Manager-SIDBI told about divisions between urban & rural diaspora and other socio-economic aspects. Further she elaborated about various schemes of SIDBI.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi then started deliberations on Agenda items. After confirmation of Minutes of 109<sup>th</sup> SLBC Meeting & ATR the agenda wise items were taken up.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about non submission of ATR by banks and LDMs. He requested member banks and LDMs to submit the ATR on timely basis.

**KEY INDICATORS**

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

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REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY,  
EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

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. All PMJDY accounts be seeded with Aadhaar & Mobile numbers.

As on 30.09.2022, Total No. of PMSBY enrolments were 41.11 Lacs and PMJJBY enrolments were 14.43 Lacs & 6.18 Lacs APY issued were Lacs. All the Banks are requested to initiate necessary actions to ensure that uncovered accounts holders are also brought under both the insurance covers.

(All Member Banks)

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON  
30.09.2022 &

SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF  
ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 30.09.2022

Action Point: Progress under Jansauraksha Saturation drive is very slow, as the campaign has been extended upto 30.09.2024. All Banks and LDMs are requested not to leave any stone unturned to achieve the target for this we propose a camp to be organized every week by LDMs in their respective districts to achieve the goal

(All Member Banks)

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

In APY Citizens' Choice Award only three banks have achieved their target:-

1. Bank of India
2. Punjab & Sind Bank
3. Bank of Maharashtra

These banks were facilitated in the meeting by dignitaries.

Only North East District has achieved the target under APY Citizens Choice Award.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks to make a suitable strategy for achieving their targets. He requested HDFC Bank, ICICI Bank & Axis Bank to increase their efforts in opening of APY accounts.



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**Action Point:-** The member banks are requested to achieve their annual targets under APY by making a suitable strategy.

Further the member banks are requested to create awareness about New Pension Scheme amongst the staff members and customers so that total enrollment can be increased.

(All Member Banks)

**Certification of BC**

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about the low certification of BCs by RBL Bank, Axis Bank & Punjab National Bank.

Sh. R.V. Ramakrishna, General Manager-NABARD requested member banks to raise the issue of low-certification. He also requested member banks that after certification they can make a claim from Financial Inclusion Fund and get reimbursement.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to conduct a study & find the major reason for low BC certification.

**Action Point:** The member banks which have BCs are requested to complete their certification and SLBC-Delhi is requested to conduct a study and coordinate with member banks for submitting major reasons for non-certification of BCs.

(SLBC-Delhi & RBL Bank, Axis Bank & Punjab National Bank)

**DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS**

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

(All Member Banks)

**Expanding & Deepening of the Digital Payments Ecosystem**

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks to submit the correct data of Digitisation to LDMs.

**Action Point:-** LDM of Central & South Districts are requested to make follow-up with member banks to achieve the target and Member banks are requested to ensure that Digitization be achieve by November 2022 positively. Being Lead Bank of districts, the State Bank of India & Canara Bank are also requested to conduct meetings.



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(LDM-Central & Canara Bank & LDM-South & State Bank of India)

**DIRECT BENEFIT TRANSFER (DBT) SCHEME**

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to conduct a study about the inactive student's accounts & look in to the major reasons for such high number of inactive account of students.

**Action point:-** Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar. SLBC Delhi shall conduct a study about such high number of inactive account of students.

(SLBC-Delhi & All Member Banks)

**FINANCIAL LITERACY**

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks to explore the idea of increasing the remuneration of FLC so that good talent can be captured.

Two districts do not have any FLC at present. The districts are: Central (Canara Bank), North West (PNB). The Lead Banks confirmed that the process of appointing FLCs is going to be completed soon.

**Action Point:-** They are requested to complete the process and update SLBC-Delhi about the appointment of FLC. The Lead Banks (Bank of Baroda, Canara Bank, Punjab National Bank & State Bank of India) are requested to review the remuneration of FLC.

(LDM-Central & LDM-North West & Bank of Baroda, Canara Bank, Punjab National Bank & State Bank of India)

**District wise camps by rural branches**

It has been observed that most of the Rural Bank Branches have conducted Financial Literacy Camps. As per RBI guidelines, each Rural Branch has to conduct 1 camp every month. As reported few member banks (Delhi State Coop Bank, Federal Bank, Kotak Mahindra Bank) have not achieved the target of Camps &

**Action Point:-** These banks are requested to conduct the camps as per extant guidelines of RBI.

(Delhi State Coop Bank, Federal Bank, Kotak Mahindra Bank)



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Financial Literacy through various Skill Centres as on 30.09.2022

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

NSFE & NSFI

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks to achieve the milestone under NSFI & NSFE. The details are already shared with member banks.

Action Point: Member banks are requested to achieve the milestone of NSFI & NSFE in a mission mode. (All Member Banks)

STATUS OF PRIORITY SECTOR ADVANCES

The Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi shared the figures of Priority Sector advances & other agenda items.

Out of 43 member banks, in the following 9 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.09.2022 out of which 4 are Public Sector Bank & 5 are Private Sector Banks. The Banks are requested to submit the reasons for low priority sector advances. The name of Public Sector Banks are Bank of India, Bank for Baroda, Punjab National Bank, Union Bank of India.

The name of Private Sector Bank are Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Signapore.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India desired that a Study should be conducted by SLBC -Delhi to make a SOP to improve the same.

Action Point:- These banks are requested to submit the MAP (Monitor-able Action Plan) for achieving the same.

(Bank of India, Bank for Baroda, Punjab National Bank, Union Bank of India & Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Signapore).



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**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.

Ms. Jasmine James, Dy. Secretary-Ministry of Finance also requested member banks to sort out the issues under PM SVANidhi for fast disposal of applications.

Sh. V. Sundaresan, Chief General Manager-Punjab National Bank advised member banks to dispose-off all PM SVANidhi applications under Tranche-II as they are already disbursed in Tranche-I.

On the basis of % of sanction & disbursement to total applications, Punjab National Bank receive facilitation from dignitaries on dias.

**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'.

(All Member Banks)

**PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME**

Sh. Vikrant from DSIIDC requested private sector banks (ICICI Bank, HDFC Bank etc) to dispose off pending applications. He said that Public Sector banks are attending DLC meeting but Private sector banks are not attending the same. He appreciate the efforts of SLBC-Delhi for their due follow-ups & continuous actions.

**Action Point:-** Banks & LDMs are requested to pursue this scheme also for establishing a robust Micro Food Processing Enterprises & dispose-of the pending applications. The DSIIDC is requested to dispose-off the applications under 'Pending with DLC' & 'Pending with DRP' so that overall performance of the scheme improves. Banks are requested to discuss with DSIIDC before rejecting any case. Private Sector Banks are to have clear cut guidelines for the rejection of PMFME applications. Banks are requested to disburse the loan which are sanctioned.

(DSIIDC & All Member Banks)



### PRADHAN MANTRI MUDRA YOJNA (PMMY)

SLBC-Delhi has already requested the member banks/LDMs/FLCs to advise all their field level functionaries to explore the possibility of maximum coverage of candidates under PMMY lending

(All Member Banks)

### NATIONAL URBAN LIVELIHOODS MISSION (NULM)

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

(All Member Banks)

### District wise Target under Self Employment Programme (SEP) for the FY 2022-23

Sh. Rajeev Kumar-SMM, SULM-Delhi requested member banks to dispose-off pending applications under NULM. He also appreciated the efforts of SLBC-Delhi for increasing the pace of sanction under NULM in coordination with member banks.

**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. As the previous target was till 30.09.2022, now NULM is again requested to submit the target of remaining quarters.

(NULM Department & All Member Banks)

### 'STAND-UP INDIA' INITIATIVE

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.

(All Member Banks)

### PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

**Action Point:-** Member Banks & LDMs are requested to follow up for disposal of all pending cases.





### SELF HELP GROUPS

Sh. R.V. Ramakrishna, General Manager-NABARD requested member banks to clarify on the data of SHGs. He also requested member banks to submit the data of SHG with due diligence.

**Action Point:-**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. Also the data related to SHG be submitted with caution by banks on SLBC-Portal.

(All Member Banks)

### Flow of credit to MSMEs

**Action Point:-**The Controlling Heads of the Member Banks & LDMs are requested to actively monitor the progress to achieve the P.S. Targets as per RBI's guidelines

(All Member Banks)

### Emergency Credit Line Guarantee Scheme

**Action Point:-** The Controlling Heads of the Member Banks are requested to take note of the scheme and continue taking initiatives as per Govt. guidelines on MSME advances

(All Member Banks)

### Credit Guarantee Scheme for Subordinate Debt

**Action Point:-** As there are few member banks which have participated in the scheme, the other member banks are requested to sanction eligible loan under CGSSD as per extant guidelines of the Scheme.

(All Member Banks)

### Flow of credit to MSMEs

The NPA in MSME Sector decreased from 17.83% to 13.62% on QoQ basis.

**Action Point:-** Banks are requested to keep the good work going for reduction of NPAs.

(All Member Banks)

### ADVANCES TO MINORITY COMMUNITIES

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

(All Member Banks & LDMs)

### Grant of Education Loans

As per the Directions of Education Department, GNCTD, the list of Nodal Officers is not updated. So Member Banks are requested to submit updated list of Nodal officers of bank who update the education loan applications at e-district portal under "Higher Education and Skill Development Guarantee Scheme, GNCT of Delhi. Further the pendency on e-district portal has been increased. The applications for the year 2018-19, 2019-20, 2020-21 are also still showing pending at e-district portal for a long time

**Action Point:-** The details of the pending loan applications are shared with the banks i.e. Bank of Baroda, Canara Bank, IDBI bank, Indian Bank, Punjab National Bank, State Bank of India, & Union Bank of India. Therefore, it is also requested to clear the pendency on urgent basis at e-district portal.

(Bank of Baroda, Canara Bank, IDBI bank, Indian Bank, Punjab National Bank, State Bank of India & Union Bank of India)

### CREDIT DEPOSIT RATIO

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to submit correct data for NCT of Delhi only. He also said that data submission should be done on the basis of utilization. Sh. R.V. Ramakrishna, General Manager-NABARD also requested member banks that due to mis-match in data submission there is variation in ACP achievement. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India further said due to this practice there is variation in CD ratio. He requested SLBC-Delhi to take up this matter in Sub-Committee meeting of CD ratio.

During the discussion it was deliberated by the member banks that big ticket-size loans are sanctioned and disbursed by LCBs, Loan -points & specialized branches and the place of utilization are diverse. So there is mismatch in CD ratio of the District.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India had desired that SLBC-Delhi may sent an email to all the member banks to submit data as per place of utilisation. It is also requested to make a Monitarable Action Plan by member banks to iron-out the issues.



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Action Points:- The SLBC Delhi has requested the LDMs of East, Shahdara, South, South West & West to submit the reasons for low CD Ratio and make a strategy to improve CD Ratio. These LDMs are requested to improve their CD ratio.

(LDMs of East, Shahdara, South, South West & West)

9 Banks have CD ratio below 60% as on 30.09.2022 i.e. BANDHAN BANK LTD, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, AU SMALL FIN. BANK, EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, SURYODAY SMALL FINANCE BANK, UTKARSH SMALL FINANCE BANK, are requested to make a suitable strategy and increase the CD ration above 60%.

(BANDHAN BANK LTD, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, AU SMALL FIN. BANK, EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, SURYODAY SMALL FINANCE BANK, UTKARSH SMALL FINANCE BANK)

**DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY**

The SLBC-Delhi vide their email dated 06.08.2022 & 11.08.2022 emailed GNCTD to submit the information pertaining to above agenda, as the same is to be incorporated in Agenda Booklet for deliberating during the meeting. As on date there is no information provided by GNCTD.

Action Point:- The official from GNCTD is requested to share the above information with SLBC-Delhi for including in ensuing 110<sup>th</sup> SLBC Agenda Booklet.

(GNCTD)

**Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation, ASCI and review of RSETI**

North Delhi District was shortlisted for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility for opening of RSETI.

Sh. Kanwaljit Shorey-General Manager-Punjab National Bank informed that On the basis of recommendation received from SLBC Delhi for opening of RSETI in North Delhi in the state of NCT-Delhi, PNB Centenary Rural Development Trust Board has approved the proposal to open the RSETI in North Delhi District of NCT-Delhi state in its Board meeting held on 24.03.2022, and on the same line they have sent the proposal to Joint Director (Rural Skill), Ministry of Rural Development, Govt. of India for their approval. However, MoRD has informed that the decision for opening of RSETI in North Delhi district shall be finalised after all the pending applications for opening of RSETI is dispose-off.

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Action Point: Punjab National Bank is requested to follow up with MoRD for opening of RSETI in North Delhi district.

(Punjab National Bank)

Issues remaining unresolved at DCC/DLRC meeting

Despite repeated reminders many banks did not post DCOs from controlling office.

Action Point:- So Member Banks are again requested to ensure that DCOs are from Controlling Office.

(BANK OF INDIA, BANK OF MAHARASHTRA, INDIAN BANK, PUNJAB NATIONAL BANK, DELHI STATE COOP BANK, BANDHAN BANK, CITY UNION BANK, HDFC BANK, IDBI BANK, IDFC FIRST BANK, INDUSIND BANK, JAMMU & KASHMIR BANK, KARNATAKA BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, RBL BANK LTD, YES BANK LTD, JANA SFB, UJJIVAN SFB, UTKARSH SFB)

**TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS**

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 name of the Banks are:-

1. Punjab & Sind Bank
2. Indian Bank
3. IDBI Bank
4. DCB Bank Ltd

Sh. A.S. Paul-General Manager-State Bank of India requested the dignitaries of dais to consider extension of date line for conducting SLBC quarterly meeting after 45 days to atleast 60 days from the end of quarter so that audited data can be submitted by the banks. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India advised that a suggestion in this matter be submitted to FIDD, RBI, NDRO for consideration.

Action Point:- These member banks are requested to submit the data with in stipulated time-line. SLBC-Delhi to submit the suggestion for revised time-line to RBI.

(SLBC -Delhi & All Member Banks)



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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.

(All LDMs)

**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 i.e. UCO Bank, Federal Bank, Nainital Bank, DSCB, Tamilnad Mercantile Bank, ESAF Small Finance Bank are requested to complete the data in mentioned time-line.

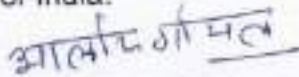
Further it has been observed that still few banks are submitting the data with manual intervention because of which data is being changed frequently.

Action Point:- The mentioned member banks are requested to adhere to the time-line submitted to SLBC-Delhi, for Standardized data flow.

(UCO Bank, Federal Bank, Nainital Bank, DSCB, Tamilnad Mercantile Bank, ESAF Small Finance Bank)

As per Agenda no. 12 to discuss the policy initiative the officials from NABARD & UIDAI made the presentation to the august gathering.

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



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

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