

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

The Sub-Committee Meeting of SLBC-NCT of Delhi to review the quarterly agenda as on September 2022 was held through VC on 28.12.2022. Sh. Rajeev Jain, General Manager & Convener SLBC-Delhi, Sh. Sunil Nigam-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. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi welcomed all the dignitaries in the meeting along with other participants. Later Sh. Sunil Nigam-Asst. General Manager-RBI, welcomed Sh. Rajeev Jain, General Manager & Convener SLBC-Delhi for joining the office.

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 four 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
DSCB	31.03.2023
ESAF Small Finance Bank	3 to 4 months

Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi asked the above member banks to put the updated status of Standardized System of Data Flow. Sh. Sunil Nigam-Asst. General Manager-RBI asked ESAF Small Finance Bank to submit the final date for Standardized System of Data Flow.

As the deadline committed by banks is already over, the above banks are requested to submit the revised deadline to SLBC –Delhi by 07.01.2023.



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Action Point:- These Banks are requested to submit the status via email to SLBC Delhi so that same can be compiled for deliberations during 110th SLBC meeting.

(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. Sunil Nigam-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. Rajeev Jain-General Manager & Convener SLBC –Delhi requested member banks to make a suitable strategy to achieve the target of 100% digitisation. It was also deliberated that separate meetings with Central & South Delhi should be organised for achieving 100% digitisation.

Action Point:- The member banks are requested to make a strategy to achieve 100% digitization target in Central & South District. The LDM of South & Central Delhi is requested to coordinate with SLBC-Delhi & RBI for separate meeting with member banks.

(3) Review of PM SVANidhi Scheme

Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi individually take up the matter of performance under PM SVANidhi and requested member banks to dispose of all the pending applications on priority basis. The member banks assured the house that all the pending applications shall be disposed of in January 2023 month itself.

Action Point:- All the member banks are requested to dispose-of pending applications under PM SVANidhi on priority basis and participate in 'PM SVANidhi' & 'SVANidhi se Samriddhi' camps. Member banks are requested to re-consider applications under 'returned by banks'. SLBC-Delhi to submit the status report about those applicants who are not interested in taking loans & in which documents are pending. The report shall be shared with ULBs so that those applicants can be removed from the list.



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

Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi requested LDMs & member banks to dispose-off pending applications under PMFME positively. The status of PMFME was discussed with member banks.

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.

(5) Sub Committee on CD Ratio & MSME

The list of Five Districts having CD Ratio below 40% as on 30.09.2022:

S.No.	NAME OF DISTRICT	Mar-22	June-22	Sept-22
1	East	25.39	31.19	33.66
2	Shahdara	36.86	34.07	37.41
3	South	28.87	29.10	29.09
4	South West	67.49	29.90	32.41
5	West	31.70	37.13	34.93

Sh. Sunil Nigam-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 making a suitable strategy. He also requested member banks to make a suitable strategy to increase their CD ratio in Districts.

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested LDMs to study the major reasons for CD ratio below 40% & coordinate with DCO to have parity in reporting. He said to make the Monitorable Action Plan (MAP) and improve the CD ratio. He further requested member banks to report the correct data on the SLBC-portal so that CD ratio variation can be minimised.



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BANK WISE MONITORING OF CD RATIO IN NCT OF DELHI:

Following Banks have CD ratio below 60%:

SI	Name of Bank	CD RATIO		
		September 2021	June 2022	September 2022
1	BANDHAN BANK LTD.	13.95	37.66	21.29
2	KARUR VYSYA BANK	83.05	59.72	49.13
3	KOTAK MAHINDRA BANK	51.14	55.92	51.27
4	NAINITAL BANK LTD	41.32	37.09	36.24
5	AU SMALL FIN. BANK	35.41	34.23	35.10
6	EQUITAS SMALL FIN. BANK	12.48	13.72	13.58
7	ESAF SMALL FINANCE BANK	12.95	10.83	14.22
8	SURYODAY SMALL FINANCE BANK	39.11	13.70	6.92
9	UTKARSH SMALL FINANCE BANK	13.60	16.21	17.50

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-

Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi shared the progress made by member banks in 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.

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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 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.09.2022:-

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advances
		31.03.2022	30.06.2022	30.9.2022
Public Sector Banks				
1	BANK OF INDIA	6.83	6.01	5.82
2	BANK OF BARODA	11.48	11.52	6.69
3	PUNJAB NATIONAL BANK	9.20	8.57	9.18
4	UNION BANK OF INDIA	9.84	8.46	9.24
Private Sector Banks				
1	DHANLAXMI BANK	4.48	4.56	5.42
2	IDBI BANK	9.05	9.57	9.34
3	INDUSIND BANK	9.84	7.78	7.67
4	TAMILNAD MERCANTILE BANK	14.62	11.46	5.16
5	DEVELOPMENT BANK OF SINGAPORE	4.41	3.53	5.32

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to increase the % of Priority sector advances to total advances.

(10) Recovery Issues in Schematic Lending

Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC-Delhi elaborated the NPA recovery for the mentioned quarter.



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The performance of member banks in recovery was improved for September 2022 quarter.

Action Point:- 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".

(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.





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Sh. Sunil Nigam-Asst. General Manager-FIDD-RBI informed that the details of FLC of North West district can be shared with RBI. Further if the FLC is not appointed then it should be undertaken on priority basis. He further requested SLBC-Delhi to coordinate with LDM of North West District for sharing information,

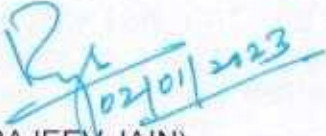
Action Point: - The LDM of North West District is requested to provide the details of FLC.

(14) Kisan Bhagidari Prathmikta 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.

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


(RAJEEV JAIN)
General Manager & Convener
State Level Bankers' Committee
NCT of DELHI

