

ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕੇਤ੍ਰਦਿਲਲੀ

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 110th MEETING OF SLBC-NCT OF DELHI
15th February 2023**

The 110th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 15th February 2023 at Desire Hall, Le' Meridien, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, New Delhi and was attended among others by Sh. Sameer Bajpai, Chief General Manager, Punjab National Bank, Sh. R.P. Singh, General Manager, FIDD, RBI, New Delhi and Sh. S.R. Meena, General Manager, SIDBI.

Sh. Rajeev Jain, General Manager & Convenor SLBC, Delhi and Sh. Rajinder Choudhary, Asstt. General Manager, SLBC, Delhi, officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, Officials of Central Govt. and Govt. of NCT of Delhi and NABARD also participated in the meeting.

At the outset, Sh. Rajeev Jain, General Manager and Convenor SLBC- Delhi welcomed all the participants. Subsequently, he requested Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India to chair the meeting.

While addressing the House, Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, shared the latest economic and financial updates which indicated that India's GDP growth trajectory was in right direction as the RBI had projected the real GDP growth for 2023-24 at 6.4 per cent in its Monetary Policy announced on February 8, 2023. He also mentioned some of the regulatory measures announced by the RBI such viz., bringing transparency, reasonableness and customer protection in levying of penal charges on loans by regulated entities, permitting all inbound travellers from G-20 countries arriving at select International Airports to use UPI for their merchant payments, launching of a pilot project on QR code based Coin Vending Machine which will dispense coins using UPI instead of physical tendering of banknotes etc. He also touched upon other areas such as allocation of desired target in the ACP for improvement of CD ratio, issues in linkage of SHGs to bank accounts, high level of unclaimed deposits in the State and spreading awareness about the same among the account holders. He informed the House about the observance of Financial Literacy Week by Reserve Bank of India from 13.02.2023 to 17.02.2023 across the country with the theme "Good Financial Behaviour – Your Saviour" and need to spread the awareness about the same.

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank, shared the figures of NCT of Delhi for December 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 started Financial Literacy Week from 13.02.2023 to 17.02.2023. He requested member banks and LDMs to participate in FLW-2023. He also said that as per the directions from RBI, four districts of the State have been identified for "Expanding & Deepening of Digital payment ecosystem". He also announced that South Delhi district is now 100% digitized. He congratulated the member banks and LDMs for their continued efforts in achieving this feat.

He also requested member banks to participate in "Fantastic Five of APY" campaign & achieve their allocated targets.



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Sh. S. R. Meena, General Manager-SIDBI, told about adoption of MSME cluster for honing the skills of entrepreneurs. Further he elaborated about various schemes of SIDBI.

Sh. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi, then started deliberations on Agenda items. After confirmation of Minutes of 109th 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.

**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 31.12.2022, Total No. of PMSBY enrolments were 44.82 Lacs and PMJJBY enrolments were 19.47 Lacs & APY issued were 6.63 Lacs. All the Banks are requested to initiate necessary actions to ensure that uncovered accounts holders are also brought under both the insurance covers.

Sh. Vivek Aggarwal, RD, RBI observed that all banks and especially the Private Sector Banks were lagging behind in enrolment under APY and they should try hard to increase the pace of enrolment.

(Action:- All Member Banks)

**Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON
31.12.2022 & for PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE
PMMY ACCOUNT HOLDERS AS ON 31.12.2022**

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to increase the pace of saturation drive. He also discussed the low participation in saturation drive of Punjab National Bank and Central Bank of India.

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

(Action:-All Member Banks)



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Atal Pension Yojana (APY)

Under Annual Target Achievement only five banks i.e. TAMILNAD MERCANTILE BANK LTD, BANK OF INDIA, BANK OF MAHARASHTRA, UNION BANK OF INDIA and KARNATAKA BANK LIMITED have achieved their target.

Further Member Banks are requested to participate in "fantastic five of APY" Campaign till March 2023

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.

(Action:-All Member Banks & LDMs)

Certification of BC

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India & Sh. R.P Singh-General Manager-FIDD-RBI, enquired about the low certification of BCs. Then Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi enquired RBL Bank to clarify the issue. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India further requested SLBC-Delhi to communicate the parameters/ definition of Business Correspondents (BC) to banks and collect the correct figures of BCs for onward submission to RBI. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India also requested member banks for completing the certification of BCs. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank also requested SLBC-Delhi to complete this exercise on priority manner. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi then requested member banks to upload the data in correct manner.

Action Point: The member banks which have BCs are requested to complete their certification and SLBC-Delhi is requested to coordinate with member banks for gathering the information about correct number of BCs.

(Action: - SLBC-Delhi & Member Banks)

Status of Insurance Claims under Social Security Schemes as on 31.12.2022

- Nil application is pending under PMJDY.
- Two application is pending under PMSBY
- 46 applications are pending under PMJJBY

Action Point:- The concerned banks are requested to get all the pending applications disposed of at the earliest.

(Action:- Indian Bank, Punjab & Sind Bank, Federal Bank Ltd., HDFC Bank, IDBI Bank & Jammu & Kashmir Bank are requested to clear the pendency under PMJJBY)



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

The % age of failed transactions to total ATM transactions is 5.09% during the quarter ended 31.12.2022. The percentage of failed transaction under Public Sector Banks was 3.32% whereas under Private Sector Banks, it was 8.92% and under Small Financial Banks, it is 6.73%.

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

(Action:- All Member Banks)

Expanding & Deepening of the Digital Payments Ecosystem

As per the communication received from LDM-South the mentioned District is 100% digitized.

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi shared the data of digitisation for Central District. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about the pendency in Current A/c of private sector banks like City Union Bank, DCB Bank, AU SFB, Jana SFB & Utkarsh SFB.

Sh. R.P. Singh-General Manager-FIDD-RBI said that there might be some communication gap in the data submitted by member banks. So he requested SLBC-Delhi to coordinate in the matter.

Action Point:- LDM of Central District is requested to make follow-up with member banks to achieve the target and Member banks are requested to ensure that Digitization be achieve by February 2023 positively. Being Lead Bank of districts, the Canara Bank is also requested to conduct meetings.

The Chief General Manager-In-Charge of RBI vide their letter dated 03.01.2023 addressed to MD & CEO of member banks, mentioned that as on date SLBC/UTLBCs have identified 142 districts to make 100% digitally enabled under pilot and scaled up programme combined. The letter also mentioned that keeping in view the growth of digitization in the identified districts, SLBCs / UTLBCs are now advised to identify more districts in consultation with concerned stakeholders and prepare a time-bound action plan for 100% digitization of the concerned districts.

Accordingly, the SLBC-Delhi has proposed following potential 4 districts for "Expanding and Deepening of the Digital Payments Ecosystem":-

S.No.	Name of the District	Nodal Bank
1	North	Punjab National Bank
2	North East	Punjab National Bank
3	South West	State Bank of India
4	West	Canara Bank



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Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested LDMs to put forth their point of views also.

The Lead Banks & LDMs have consented to shortlist the above districts for 100% digitization. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to digitize these district on priority basis. Sh. R.P. Singh-General Manager-FIDD-RBI also inform the Banks to achieve the target of 100% digitization in a mission mode.

Action Point:-The Lead Banks are requested to depute an official from Controlling Office as Nodal Officer for Digitisation. The LDMs are requested to initiate the process of 100% digitization on priority basis.)

(Action: SLBC-Delhi, LDMs & Lead Banks of Districts)

DIRECT BENEFIT TRANSFER (DBT) SCHEME

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to explore to activate such accounts so that customer base can be increased. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India urged member banks to be cautious about the operations in such dormant accounts.

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.

(Action:- All Member Banks)

FINANCIAL LITERACY

During the quarter under review total 127 Special Camps and 272 Target Group Specific Camps were organised by FLCs/LDMs.

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks & LDMs to participate in Financial Literacy Week across strata of the society. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested to be cautious about the digital frauds. He also shared various communication methods that RBI is utilizing to spread the message of digital awareness.

Action Point:- The FLCs are requested to conduct Digital Camps and Target specific camps as per the extant guidelines of Reserve Bank of India.

(Action:- LDMs of NCT of Delhi)



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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 vide circular FIDD.FLC.BC.No.22/12.01.018/2016-17 March 02, 2017, each Rural Branch has to conduct 1 camp every month on FAME message and digital platforms UPI &USSD. As reported few member banks (Canara Bank, Kotak Mahindra Bank & Nainital Bank) have not achieved the target of Camps. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to use these rural camps for creating awareness about digital ecosystem. He also enquired Kotak Mahindra Bank & Nainital Bank about their non-achievement of the targeted camps.

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

(Action:-Canara Bank, Kotak Mahindra Bank & Nainital Bank)

Financial Literacy through various Skill Centres as on 31.12.2022

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

(Action:- All LDMs)

NSFI & NSFE

Sh. Rajeev Jain, 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.

(Action:- All Member Banks)

STATUS OF PRIORITY SECTOR ADVANCES

Out of 43 member banks in 10 banks the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.12.2022 out of which 4 are Public Sector Bank & 6 are Private Sector Banks. The name of Public Sector Banks are Bank of India, Canara Bank, Punjab National Bank & Union Bank of India.

The name of Private Sector Banks are Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Singapore, Suryodaya SFB)

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about figures of Export Credit. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi informed that same issue was also raised in Steering Sub-Committee meeting and they are taking up the matter with member banks.



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Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India advised to study of Export credit for proper factoring into ACP. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank advised that SLBC Portal can be modified so that correct figures of Export Credit can be gauged.

Action Point: - The member banks are requested to increase the priority sector lending beyond benchmark of 10%. SLBC-Delhi shall undertake a study to find the correct figures of Export Credit & ACP Targets.

(Action:- Bank of India, Canara Bank, Punjab National Bank, Union Bank of India Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Singapore & Suryodaya SFB are requested to make a suitable strategy to achieve benchmark target & SLBC-Delhi for doing the study).

Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi, subsequently, shared the further agenda of the meeting including ACP targets etc.

Sh. R.P. Singh-General Manager-FIDD-RBI requested SLBC -Delhi to increase the target of Priority Sector in phase wise manner. It should be in-sync with PLP made by NABARD. He said that the matter has been taken up with NABARD also.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about major reasons for low CD ratio of less than 40%, in 5 Districts. He requested SLBC-Delhi to submit the suggestions & concept note about problems, reasons & probable solution to increase the CD ratio beyond benchmark of 40%, to Reserve Bank of India.

Action Point: SLBC-Delhi to submit Concept Note to Reserve Bank of India.

(Action:- SLBC-Delhi)

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. Rajeev Jain, General Manager & Convenor SLBC-Delhi said that MCD officials have shared their concerns about the low sanction & disbursement and request member banks not to reject the PM SVANidhi applications on flimsy grounds.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired from Sh. Giriraj Singh-LDM of Shahdara, about low disbursement of PM SVANidhi applications. Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi requested the LDMs to update the PMS Portal on regular basis. Further he enquired on low participation of Private Sector Banks under Govt. sponsored schemes which is hampering the growth of the various campaigns.



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Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested SLBC-Delhi to monitor the progress of PM SVANidhi scheme in a minute manner.

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 LDMs are requested to conduct PM SVANidhi camps in coordination ULBs & coordinate with district's branches for disposing-of PM SVANidhi applications. The LDM of Shahdara shall submit the reason for low disbursement.

Further Private Sector Banks are requested to submit the major reasons for their low participation in Govt Sponsored Schemes.

(Action:- All Private Sector Banks & other Banks & LDM of Shahdara)

PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

Sh. R.P. Singh-General Manager-FIDD-RBI requested member banks to achieve the targets of PMFME as this FY is about to end. Sh. Vikrant –PMFME Scheme, shared the concerns about not-achieving the targets. He requested member banks to use the services of DRP (District Resource Persons) & to reject the applications as per scheme guidelines.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India said that pendency under various schemes should be minimum. He also requested SLBC-Delhi to make a group of few member banks and Govt officials to sort out communication gap. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank also put forth his point of view on Core-group formation.

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. The SLBC-Delhi shall make a core group of few member banks & Govt Officials for iron out issues of PMFME.

(Action:- DSIIDC & All Member Banks & LDMs)



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PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Bank wise pendency (as on 06.02.2023) is as under:

S.No.	Name of the Bank	Applications Pending
1	UNION BANK OF INDIA	8
2	PUNJAB NATIONAL BANK	4
3	STATE BANK OF INDIA	3
4	CENTRAL BANK OF INDIA	2
5	INDIAN BANK	2
6	HDFC BANK	2
7	INDIAN OVERSEAS BANK	1
8	BANK OF BARODA	1
9	BANK OF INDIA	1
	TOTAL	24

Sh. Pandey-Director-KVIC appreciate the efforts of SLBC-Delhi for inching towards the target in a smooth manner. He also requested member bank to clear the pendency in a mission mode.

Action Point:- The above Member Banks are requested to clear the pendency on priority basis. The other member banks & LDMs are requested to improve the performance under mentioned scheme.

(Action:- All Member Banks & LDMs)

SELF HELP GROUPS

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.

(Action:-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

(Action:- All Member Banks)



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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

(Action:- 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.

(Action:- All Member Banks)

Flow of credit to MSMEs

The SLBC-Delhi has shared the name of banks with negative growth vis-à-vis previous quarter. The following Banks have negative Growth over previous quarter:-

S.No.	Bank Name
1	ESAF SMALL FINANCE BANK
2	TAMILNAD MERCANTILE BANK
3	STATE BANK OF INDIA
4	DELHI STATE COOPERATIVE BANK
5	INDIAN OVERSEAS BANK
6	IDBI BANK
7	FEDERAL BANK LTD
8	NAINITAL BANK LTD
9	DHANLAXMI BANK
10	BANK OF MAHARASHTRA
11	KARNATAKA BANK
12	CITY UNION BANK LTD.
13	JAMMU KASHMIR BANK LTD
14	CANARA BANK
15	BANK OF BARODA
16	PUNJAB NATIONAL BANK
17	CAPITAL SMALL FINANCE BANK
18	DEVELOPMENT BANK OF SINGAPORE
19	UCO BANK



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

(Action:-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%

(Action:- All Member Banks & LDMs)

Credit flow to weaker section

The Advances under Credit Flow to Weaker Sections decreased by Rs. 1723 Crore i.e. -12.14% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 1721 Crores i.e. 16.00% on QoQ basis

Action Point:- The member banks are requested to increase the credit flow to Weaker Sections. The LDMs are requested to coordinate with branches in their District for increase of portfolio of Weaker Section.

(Action:- All Member Banks & LDMs)

Grant of Education Loans

- The number of Education Loan A/Cs increased by 2293 i.e. 6.43 % on YoY basis. On amount wise there is an increase of Rs. 441 Crore and i.e. 19.30% on YoY basis
- The Education Loan A/Cs increased by 1497 i.e. 4.11% on QoQ basis whereas amount increased by Rs. 106 Crore i.e. 4.05% on QoQ basis.

Action Point:- Member Banks are requested to take further steps to achieve the annual targets.

(Action:- All Member Banks)

CREDIT DEPOSIT RATIO

CD Ratio increase from 101.25% to 107.21% on YoY basis. The CD ratio increased from 106.38% to 107.21% on QoQ basis.

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.

(Action:- LDMs of East, Shahdara, South, South West & West)



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The Banks having CD ratio below 60% as on 30.09.2022 i.e. BANDHAN BANK LTD., DCB Bank Ltd., JAMMU KASHMIR BANK LTD, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, TAMILNAD MERCANTILE BANK, AU SMALL FIN. BANK , EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, SURYODAY SMALL FINANCE BANK, UJJIVAN SMALL FIN. BANK, UTKARSH SMALL FINANCE BANK, are requested to make a suitable strategy and increase the CD ratio above 60%.

(Action: - The above mentioned Banks are requested to increase their CD ratio above 60%)

DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

The SLBC-Delhi vide their email dated 24.01.2023, 02.02.2023 & 06.02.2023 & 10.02.2023 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.

Further despite our regular follow-ups on telephone & emails, SLBC-Delhi is unable to get the information on timely basis from GNCTD. So we request to nominate a Nodal Officer from GNCTD who will act as "one point contact" for getting all the relevant information for timely submission to RBI, DFS, GOI and other stakeholders.

Action Point:- The GNCTD is requested to share the name of "one point contact" to SLBC-Delhi for coordination purpose.

(Action:- 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.

Punjab National Bank Centenary Rural Development Trust Board has approved the proposal to open the RSETI in the North Delhi District of NCT-Delhi State in its board meeting held on March 24, 2022.

Accordingly, they have requested to the MoRD on August 31, 2022, to permit to open the RSETI in North Delhi district. However, approval is pending for the opening of same from MoRD till date. In the VC held with MoRD, Joint Secretary MoRD stated that, at present, no approval will be given for the opening of new RSETI.

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

(Action:- Punjab National Bank)



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**MINUTES OF 110th MEETING OF SLBC-NCT OF DELHI
15th February 2023**

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.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to communicate the Controlling Offices about non- posting of DCOs from their Controlling Offices.

(Action:- BANK OF BARODA, BANK OF INDIA, BANK OF MAHARASHTRA, CENTRAL BANK OF INDIA, INDIAN BANK, INDIAN OVERSEAS BANK, PUNJAB NATIONAL BANK, UCO BANK, UNION BANK OF INDIA, BANDHAN BANK LTD., FEDREAL BANK, HDFC BANK, IDBI BANK, IDFC FIRST BANK, JAMMU KASHMIR BANK, KARNATAKA BANK, KOTAK MAHINDRA BANK, KARUR VAISYA BANK, RBL BANK LTD, YES BANK LTD, SOUTH INDIAN BANK LTD, AU SMALL FIN. BANK, EQUITAS SMALL FIN. BANK, UTKARSH BANK)

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. Kotak Mahindra Bank
2. Yes Bank Ltd
3. IDFC First Bank
4. DCB Bank Ltd
5. IDBI Bank
6. Capital SFB

Sh. R.P. Singh-General Manager-FIDD-RBI enquired to Kotak Mahindra Bank about regular delay in data submission. Sh. Karan Anand-Chief Manager-Kotak Mahindra Bank replied that they shall ensure to submit the data in time in future.

Action Point:- These member banks are requested to submit the data with in stipulated time-line.

(Action:-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 2 bank have not confirmed regarding Standardized System of Data Flow i.e. Federal Bank & Delhi State Cooperative Bank.

Then Ms. Alpana Gupta-AVP-II & Regional Head-Federal Bank, responded that Standardized Data Flow shall be completed by March 2023 positively. Further Sh. A.K. Bansal-Asst. General Manager-DSCB also assured the house that Standardized Data Flow shall be completed by March 2023.

Action Point:- The Federal Bank & Delhi State Cooperative Bank is requested to adhere to the time-line submitted to SLBC-Delhi, for Standardized data flow.

(Action: Federal Bank & DSCB)

Sh. R.P. Singh-General Manager-FIDD-RBI then informed the House that Central Office of Reserve Bank of India, Mumbai, has made a Dashboard comprising of various data fields like Urban, rural, male, female, urban, semi-urban, branch details etc. The LDMs & DCOs are requested to submit the data as required by Central Office of Reserve Bank of India. He also requested SLBC-Delhi to coordinate for this data submission on Dashboard.

(Action:- SLBC-Delhi, LDMs, DCOs)

Then Sh. Sudhir Sharma from NeSL (National E-Governance Services Limited) made the presentation to august gathering. He said that DDE (Digital Document Execution) is a mode for paperless execution and storage of financial contracts, which will result in superior enforcement, thereby enhancing the 'Ease of Doing Business' especially in times where quick financing is the need of the hour for businesses. The entire process of documentation of a loan contract takes about 6 to 10 minutes starting from upload of data by the lender to the DDE platform followed by E-stamping and E-sign; excluding time taken by borrower for perusal and acceptance of details of the contract on the DDE screen.



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Now NESL has launched e-BG on the DDE platform, an Electronic Bank Guarantee (e-BG) eliminates the physical documentation usually associated with issuance of BG. It reduces the turn-around time of the BG issuance and delivery to the beneficiary from an industry average of 3-4 working days to a few minutes. The digital steps in an e-BG includes BG application, preview and confirm, paperless e-stamping, e-signing, hosting of the final electronic BG on the NeSL portal and intimation of final BG to the beneficiary. The beneficiary can view the final digital BG on the NeSL portal immediately on issuance. Such an e-BG eliminates the need for a separate authentication from the BG issuing Bank.

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested NeSL to make FAQs and to share with SLBC-Delhi for onward submission to member banks.

Action Point:- NeSL is requested to make FAQs and submit the same to SLBC-Delhi.

(Action: NeSL)

Then SLBC-Delhi facilitate the winners (on the parameter of disbursement of PM SVANidhi application) to Punjab National Bank, Bank of Maharashtra & Jammu & Kashmir Bank along with LDMs of West, New Delhi & North West Delhi.

The meeting concluded with "Vote of Thanks" by Mr. Shreekanth Mahopatra- General Manager -Canara Bank.

RJ
10/02/2023

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

