

राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीय राजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

The 111th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 15th May 2023 at Sovereign Hall-2, Le' Meridien, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, New Delhi and was attended inter-alia by Sh. Rajeev Jain, General Manager, Punjab National Bank, Sh. Kanwal Jit Shorey, General Manager, Punjab National Bank-Head Office, Sh. B.M.K. Singh, Dy. General Manager, FIDD, RBI, NDRO and Sh. R.V. Ramakrishna, Chief General Manager- NABARD.

Sh. Rajinder Choudhary, Asstt. General Manager, SLBC-Delhi, Sh. Ranjan Kumar Sinha-Asstt. General Manager, SLBC-Delhi, officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, and Govt. of NCT of Delhi and NABARD also participated in the meeting.

At the outset, Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, 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. Aggarwal appreciated the efforts of Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, outgoing Convener of SLBC-Delhi. He said that the contribution made by Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank is immense. He further welcomed new Convener, Sh. Bikramjit Shom-General Manager-Punjab National Bank.

Sh. Aggarwal, Regional Director, Reserve Bank of India, shared the latest economic and financial updates and said that the economic indicators as presented in the agenda book for the meeting showed that during the last financial year steady progress had been made in the NCT of Delhi since 97.98 per cent of last year's Annual Credit Plan had been achieved, NPAs to various sectors showed downward trend, Shahdara district came out of less than 40 per cent CD ratio bracket, Central District had been fully digitalised and over all CD ratio of the State had been maintained at 104.78 per cent. But still there were areas of concern as out of 43 member banks, 7 member banks had less than 10 per cent priority sector advances to total advances, four districts continued to have less than 40 per cent CD ratio and participation of private sector banks in social security schemes required further improvement, etc. He shared that the RBI had not changed its policy repo rate as announced on 6th of April 2023 and the monetary policy might be regarded as accommodative. He further added that the overall GDP growth prospects of the country remained upbeat. He also said that in order to improve and widen the access of depositors / beneficiaries to information on unclaimed deposits, it had been decided to develop a web portal to enable search across multiple banks for possible unclaimed deposits since at present, the depositors or beneficiaries of unclaimed bank deposits of 10 years or more had to go through the websites of multiple banks to locate such deposits. Recently the RBI had proposed to expand the scope of UPI by permitting operation of pre-sanctioned credit lines at banks through the UPI which would further encourage innovation. In order to increase financial awareness, New Delhi Regional

at 10/78
banks inc
to have
schemes
repo rate
accommod
upbeat, h

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

Office, in collaboration with the Department of Education, Government of NCT of Delhi, organized the First Phase of the All-India Reserve Bank Quiz on Financial Literacy in thirty (30) blocks / educational zones of fifteen (15) education districts across Delhi State on April 20, 2023. 1642 students of class VIII-X from 821 Government and Municipal schools of the state participated in the quiz with full enthusiasm and made this effort of the RBI successful in spreading financial awareness to the school students at an early age. He thanked LDMs and FLC for wholeheartedly participating in the conduct of quiz programme. Further a Frontline Managers' Conference (FMC), in order to develop NSFI 2.0 (National Strategy for Financial Inclusion 2.0), in synchronicity with the concerned stakeholders (MSME entrepreneurs, SHGs, BCs and Bank officials) was conducted from May 02-04, 2023 in the RBI premises. The conference was held in order to understand the concerns of each target group/stakeholder and identify feasible solutions. The region wise format conducted across the country will culminate in a pan-India FMC. The second phase of the conference was yet to be held. He highlighted RBI's vision of 'One Nation One Grid' system in the area of Payment and Settlement System of the country and important role played by Fintechs in meeting credit needs of various sectors of the economy especially MSMEs.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank assured the House that Member Banks & LDMs should achieve their target in FY 2023-2024 allocated by Govt authorities.

Sh. Kanwal Jit Shorey, General Manager-Head Office- Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. Then he shared the snapshot of performance in the NCT of Delhi for the quarter ended March 2023. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc. on priority basis. He also said that as per the directions from RBI, four districts of the State had been identified for "Expanding & Deepening of Digital payment ecosystem". He requested LDM of 4 districts to complete the 100% digitization by September 2023. Sh. Shorey requested member banks to participate in APY CITIZEN's CHOICE (H1, FY 2023-24) & "Fantastic Five of APY" campaigns & achieve the allocated targets. He also said that PMEGP targets were already communicated to LDMs for onward transmission to member banks.

Sh. R.V. Ramakrishna, Chief General Manager-NABARD said that CD ratio of Delhi much better vis-à-vis other metros. The MSME advances & Agri advances were also encouraging. He said that data of utilisation and sanction should be clearly bifurcated. KCC loans were lesser in NCT of Delhi with PM KISAN beneficiaries just about 50,000 in Delhi. The performance under Financial Inclusion and Agriculture is commendable and could be shared with G-20 countries conference. He also shared that Govt of India is emphasising on digitisation of Govt sponsored schemes. He also said that banks could utilise the NAB-Sanrakshan & FPO Guarantee Fund. He requested member banks to become members of these funds online.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank then emphasised on 100 days-100 pays campaign of RBI and requested member banks to work in a mission mode to send



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

money back to owner. He also highlighted on One Nation One Grid campaign of RBI. He urged the LDMs to organise Financial Literacy Camps for creating awareness to avoid cyber-attacks.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, took up the Agenda items. The Minutes of the 110th SLBC Meeting were placed before the House and confirmed.

KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits were placed before and deliberated by the House.

ATR OF 110th SLBC MEETING:

12 Member Banks (Bandhan, Capital SFB, CBI, City union Bank, DCB, Karnataka, KVB, Kotak Mahindra, DBS, UCO, Ujjivan SFB Yes Bank) did not submit ATR on the minutes of 110th SLBC Meeting.

Despite follow-ups there was no ATR received on the observation of 110th SLBC quarterly meeting, from GNCTD.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India urged the member banks that every meeting had a specific agenda & the banks should submit ATR so that progress could be gauged periodically. He requested SLBC-Delhi to write letter to defaulter banks which were not submitting the ATR regularly. The GNCTD was requested to formally inform SLBC-Delhi about the details of Nodal Officer from GNCTD for coordination purpose.

(Action:- The mentioned member banks & GNCTD & SLBC-Delhi)

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

Action Point: As on 31.03.2023, Total No. of PMSBY enrolments were 42.72 Lacs, PMJJBY enrolments were 14.85 Lacs and APY issued were 6.97 Lacs. All the Banks were requested to initiate necessary actions to ensure that uncovered accounts holders were also brought under the umbrella of both the insurance schemes. During the Steering Sub-Committee meeting held on 10.05.2023, Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI had requested SLBC-Delhi to share the name of banks having NIL enrolment under PMSBY & PMJJBY. The name of the banks were Bandhan Bank, Capital SFB, DSCB, Equitas SFB, ESAF SFB, Jana SFB, Tamilnad Mercantile Bank, Ujjivan SFB & Utkarsh SFB. All these member banks were advised to increase enrolment under various social security schemes.

Sh. Kanwal Jit Shorey, General Manager-HO, Punjab National Bank informed that progress in "Financial Inclusion Initiatives" is quite dismal and member banks & LDMs should make a suitable strategy to increase saturation.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

Action Point: The above Member Banks are requested to start enrolments in PMSBY, PMJJBY & APY. The other banks are requested to continue the work under the mentioned schemes.

(Action:- All Member Banks)

Redressal of Grievances under PMJDY as on 31.03.2023

There were 17 applications pertaining to Yes Bank which were pending for redressal. Yes Bank was advised to clear the pendency on priority basis.

(Action:- Yes Bank Ltd)

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 31.03.2023 & for PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 31.03.2023

Progress under Jansauraksha Saturation drive was reported to be slow. The campaign had been extended upto 30.09.2024. All Banks and LDMs were requested to make all out efforts to achieve the target. It was proposed a camp should be organized every week by LDMs in their respective districts to achieve the goal.

Action Point: Progress under Jansauraksha Saturation drive was reported to be slow. The campaign has been extended upto 30.09.2024. All Banks and LDMs were requested to endeavor to achieve the target. It was proposed to hold camps every week by LDMs in their respective districts to achieve the goal

(Action:-All Member Banks & LDMs)

Atal Pension Yojana (APY)

As per the data provided by PFRDA it was observed that performance of Private Sector Banks not commensurate to the potential in branches. There were 4 Public Sector Banks i.e. Bank of India, Bank of Maharashtra, Union Bank of India and Punjab & Sind Bank & 2 Private Sector Banks i.e. Tamilnad Mercantile bank & Karnataka Bank, which had achieved their targets. The overall percentage of "Annual Target Achievement in FY 2022-23" was better in Public Sector Banks.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired from Yes Bank Ltd, that with 77 branches in NCT of Delhi should the performance of the bank in APY be so poor. Not satisfied by the reply of Yes Bank, the Regional Director -RBI-NDRO directed the Regional Head-Yes Bank Ltd, to be present in the next meeting to properly reply explain the reasons to the house. He requested SLBC-DELHI to write a letter to member banks that some higher official should attend these meetings.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

Observation:- During APY OUTREACH PROGRAMME by SLBC Delhi AND PFRDA held on 16.01.2023, the Private Sector Banks had committed that they would achieve their targets but their performance for FY 2022-23 is neither commensurate to their commitment nor to their branch network. It was advised that their performance be constantly monitored by PFRDA & SLBC-Delhi.

Action Point:- The member banks were advised to achieve their annual targets under APY and draw up a suitable strategy for the year. The SLBC-Delhi shared the performance under NPS also & member banks were advised to actively market NPS as well.

(Action:- The Private Sector Banks & other member banks & SLBC-Delhi)

Status of Insurance Claims under Social Security Schemes as on 31.03.2023:

- ✓ 3 applications were pending under PMSBY (Punjab & Sind Bank-2 & HDFC Bank-1)
- ✓ 10 applications were pending under PMJJBY (Punjab & Sind Bank-4, Federal Bank Ltd-1, HDFC Bank-2, J&K Bank-3)

Action:- The concerned banks were advised to dispose all pending claim applications at the earliest.

Certification of BC

As Axis Bank had not submitted the data of BC Certifications till then, Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India directed Axis Bank to submit the data to SLBC-Delhi on priority basis.

Action Point: The member banks having BCs were advised to complete their certification as per the extant guidelines of RBI.

(Action:- Axis Bank & other Member Banks having BC/BF)

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

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired member banks about high percentage of failed transactions. Sh. A.S. Paul-General Manager-State Bank of India explained that as the ATMs are over 7 years old, frequent technical glitches occur in these ATMs. The process of replacement of those ATMs through global tendering has been initiated. Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank informed that change in ATM vendor might be another reason for increase in failed transactions.

(Handwritten mark)

**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

Expanding & Deepening of the Digital Payments Ecosystem

After the directions of RBI the following four new Districts were identified to be 100% digitized under "Expanding and Deeping 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

Action Point: The Member banks, Lead Bank of the district and LDMs were advised to put in coordinated efforts for achieving 100% digitization of mentioned districts by 30.09.2023 positively.

(Action: Member Banks, Lead Banks & LDMs of Districts)

Direct Benefit Transfer (DBT) Scheme

As per the data provided by banks, there were around 30.57 lacs accounts opened by member banks as on 31.03.2023 which only 20.74 lacs accounts were active. Member banks were advised to take immediate steps to open and activate all the a/cs of students and complete Aadhaar seeding in these accounts.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about the high number of in-operative accounts of students. Sh. A.S. Paul –General Manager submitted that students open these accounts and then they move out to different places.

Action point:- Member banks to take immediate action to make all the a/cs of students opened by them as operative and also all such a/cs should Aadhaar seeding.

(Action:- All Member Banks)

District wise camps by rural branches

It was observed that some of the Rural Bank Branches were not conducting Financial Literacy Camps. As per RBI guidelines, each Rural Branch must conduct one camp a month. As reported few member banks had not achieved the target of Camps & these banks were advised to conduct the camps as per extant guidelines of RBI.

The member banks which had not conducted FLC Camps were reported to be Bank of Maharashtra, HDFC Bank, Kotak Mahindra Bank, Nainital Bank, Yes Bank Ltd., & Ujjivan SFB.

Action Point:- These member banks were advised to conduct the camps as per the directions of RBI.

(Action:- Member Banks having rural Branches)



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीय राजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

Financial Literacy through various Skill Centers as on 31.03.2023

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. He appreciated the efforts of RBI in including financial literacy in school curriculum. Then he requested Sh. Ravinder Kumar-GNCTD to coordinate with RBI for inclusion of financial literacy curriculum in schools of Delhi.

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

(Action:- All Member Banks & GNCTD)

REVIEW OF CREDIT DISBURSED BY BANKS

The achievement under Priority Sector up for FY 2022-23 was reported at Rs 138851 Crore against the annual target of Rs. 117338 Crore i.e. 118.34%. The achievement under Non-Priority Sector has reported at Rs. 1238714 Crore against the annual target of Rs.1288618 Crore i.e. 96.13 %. The achievement under total ACP was reported at Rs.1377565 Crore against the Annual target of Rs. 1405956 Crore i.e. 97.98%, which was considered satisfactory. State Bank of India vide their email informed that they have wrongly mentioned the figures of Rs. 8456.10 Crores as MSME whereas actual MSME o/s was Rs. 8635.62 Crores.

Proposed ACP Target for FY 2023-2024

The SLBC-Delhi proposed the ACP Target for FY 2023-24 on the basis of achievement of FY 2022-23. The house approved the ACP target for FY 2023-2024.

Action Point:- The SLBC-Delhi shall distribute the ACP target amongst 11 districts of NCT of Delhi for onward distribution amongst member banks.

CREDIT FLOW TO PRIORITY SECTOR

The "percentage of Priority Sector Advances to Total Advances was reported less than 10 % as on 31.03.2023", in Bank of India, Central Bank of India, Punjab National Bank & Union Bank of India amongst PSBs and among Private sector Banks, it was Development Bank of Singapore, IndusInd Bank & ESAF SFB.

Action Point:- Bank of India, Central Bank of India, Punjab National Bank & Union Bank of India Development Bank of Singapore, IndusInd Bank & ESAF SFB were advised to make a suitable strategy to increase the percentage of Priority Sector Advances to Total Advances more than 10 %.



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

(Action:- Above mentioned member banks)

PM SVANidhi YOJANA

It was observed that Branches are returning the PM SVANidhi applications without consulting the respective Zonal Commissioner of MCD. As deliberated during the meeting held on 24.04.2023 with Commissioner-MCD, the member banks were advised to consult the respective Zonal Dy. Commissioner of MCD before returning the application.

The Member Banks and LDMs were requested to coordinate with banks to conduct 'SVANidhi se Samridhhi' camps and "Mai Bhi Digital" campaign for onboarding of merchants.

On this basis of percentage of Disbursed applications /Eligible applications Punjab National Bank, State Bank of India & Jammu & Kashmir bank were shortlisted for facilitation. On the basis of total applications disbursed the three districts facilitated were West, New Delhi & North West. Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank sensitised member banks not to reject the PM SVANidhi applications on flimsy grounds. Further member banks should consult ULBs before rejecting the applications.

Action Point:- The member banks were advised to dispose-of all pending applications. Member banks & LDMs are requested to conduct camps at regular intervals.

(Action:- All Private Sector Banks & other member banks)

PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India suggested that Core Committee meeting should be held regularly to iron out the issues & each side should consider each other's point of views.

Action Point:- Banks & LDMs are requested to dispose-of the pending applications.

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

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Bank wise pendency (as on 31.03.2023) is as under:

S.No.	Name of the Bank	Applications Pending
1	BANK OF BARODA	3
2	BANK OF INDIA	4
3	CENTRAL BANK OF INDIA	3



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

4	HDFC BANK	2
5	INDIAN OVERSEAS BANK	1
6	STATE BANK OF INDIA	1
	TOTAL	14

Action Point:- The above Member Banks were advised to clear the pendency on priority basis. The other member banks & LDMs were pushed for improvement the performance under mentioned scheme.

(Action:- All Member Banks & LDMs)

The Dy. Chief Executive Officer / State Director (In-charge) of Khadi & VI Commission, Ministry of MSME, Govt of India, vide their letter dated 04.05.2023 informed about the district wise target of Margin Money under PMEGP scheme for FY 2023-24 of NCT of Delhi covering 115 new ventures involving margin money of Rs. 341.75 Lacs generating 920 employment.

Action Point:The LDMs of NCT of Delhi were advised to distribute the target among member banks under intimation to SLBC-Delhi for compiling bank-wise targets.

(Action:-LDMs of NCT of Delhi)

Flow of credit to MSMEs

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

(Action:- All Member Banks)

Flow of credit to MSMEs

The SLBC-DELHI shared the name of banks with negative growth vis-à-vis previous quarter as under:

NEGATIVE MSME FROM PREVIOUS QUARTER					
S.No.	Bank Name	Dec-22	Mar-23	Diff	%
1	RBL BANK LTD	795.75	607.86	-187.89	-23.61
2	IDBI BANK	1087.67	892.28	-195.39	-17.96
3	INDUSIND BANK	3970.44	3282.7	-687.74	-17.32
4	TAMILNAD MERCANTILE BANK	34.9	30.73	-4.17	-11.94
5	DCB Bank Ltd.	1379.64	1230.75	-148.9	-10.79
6	IDFC FIRST BANK	3719.17	3393.52	-325.65	-8.76
7	SOUTH INDIAN BANK LTD	513.8	482.39	-31.41	-6.11
8	BANK OF MAHARASHTRA	789.32	749.72	-39.6	-5.02
9	KARUR VYSYA BANK	198.57	188.81	-9.76	-4.92
10	CITY UNION BANK LTD.	322.26	308.23	-14.03	-4.35

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

11	CENTRAL BANK OF INDIA	1548.19	1515.97	-32.22	-2.08
12	UCO BANK	466.55	457.74	-8.81	-1.89
13	UNION BANK OF INDIA	6929.27	6824.37	-104.91	-1.51
14	CANARA BANK	7049.33	6945.75	-103.57	-1.47
15	NAINITAL BANK LTD	148.09	146.13	-1.97	-1.33
16	BANDHAN BANK LTD.	92.5	92.16	-0.35	-0.37

Action Point:- The identified Member Banks were advised to initiate more focused efforts in MSME sectors and come out of negative list by June Quarter.

(Action:-All Member Banks)

Advances to Minority Communities

Action Point:- The LDM of Central Delhi & North East Delhi were advised to take immediate steps to push financing to Minority Communities to maintain the desired level of 15%.

(Action:- LDM of Central Delhi & North East Delhi)

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 were advised to increase credit flow to Weaker Sections. The LDMs were advised to coordinate with branches in their District for increase in portfolio of advances to Weaker Section.

(Action:- All Member Banks & LDMs)

Grant of Education Loans

- The number of Education Loan A/Cs increased by 2647 i.e. 7.47 % on YoY basis. Amount wise there is an increase of Rs. 532 Crore and i.e.23.03% on YoY basis
- The Education Loan A/Cs increased by 122 i.e. 0.32% on QoQ basis whereas amount increased by Rs. 116 Crore i.e. 4.26% on QoQ basis.

Action Point:- Member Banks were advised to take further steps to achieve the annual targets.

(Action:- All Member Banks)



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

CREDIT DEPOSIT RATIO

NAME OF DISTRICT	C:D RATIO
Central	90.42
East	34.83
New Delhi	221.64
North	41.83
North East	70.05
North West	43.00
Shahdara	44.65
South	23.60
South East	86.34
South West	32.77
West	35.88
Total :	104.78

Action Points:- The LDM of East, South, South West & West Delhi districts were advised to strongly follow-up with banks for improving CD ratio.

(Action:- LDMs East, South, South West & West Delhi)

The Banks having CD ratio below 60% as on 31.03.2023 i.e. AU SMALL FIN. BANK, BANDHAN BANK LTD. DCB Bank Ltd., EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, SURYODAY SMALL FINANCE BANK, TAMILNAD MERCANTILE BANK, UTKARSH SMALL FINANCE BANK were advised to devise suitable strategies to improve CD ratio above 60%.

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

Policy initiatives of the Central / State Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks

It was deliberated that today role of Fintech companies is crucial in Financial Inclusion. Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI elaborated the relevance of Fintech Companies in financial industry.

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

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



**MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023**

PNBCRDT, Corporate Office informed that for opening of RSETI at a place recommended by SLBC, proposal for opening of RSETI has been submitted to MoRD for their approval vide letter dated 31-08-2022. Approval from MoRD is awaited as the proposal was deferred at the 6th meeting of National Level Advisory Committee (NLAC) on RSETI, MoRD, as evident from the minutes of the meeting dated 07.02.2023.

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

(Action:- Punjab National Bank)

Issues remaining unresolved at DCC/DLRC meeting

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

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India said that the list of such banks was quite long so member banks should look in to the matter. Sh. Rajeev Jain, General Manager-ZO-Delhi, Punjab National Bank urged for nomination of DCO by Controlling Offices. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to write letter to such banks where DCOs were not from Controlling Offices.

Action Point:- Member Banks which were yet to post DCOs, once again requested to ensure that DCOs are nominated from Controlling Office. SLBC to write letter to Controlling Offices of these Banks.

(Action: Member Banks & SLBC-Delhi)

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

As per the Guidelines of Reserve Bank of India, the deadline for furnishing information/data to SLBC Convener Bank is 15 days from the end of the quarter. As per the portal the data submission by all the member banks is on time except by Kotak Mahindra Bank. Despite repeated reminders over telephone, email, WhatsApp, Kotak Mahindra Bank remained reluctant to submit data on time since last 4 quarters. Due to their late submission preparation of Agenda Book got delayed.

Action Point:- Kotak Mahindra Bank was advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time.

(Action:-Kotak Mahindra Bank)



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 111th MEETING OF SLBC-NCT OF DELHI
15th May 2023

ANY OTHER ITEM WITH PERMISSION OF CHAIR

Inclusion of India Post Payments Bank as member of SLBC-Delhi

As per the direction of RBI, SLBC-Delhi proposed for inclusion of IPPB as a member bank of SLBC-Delhi. IPPB shall be a part of SLBC meetings from next quarter onwards. However, as per RBI guidelines, they will not be part of Annual Credit Planning (ACP) exercise under the scheme.

(Action:- SLBC-Delhi to send invitation to IPPB)

Sh. Naveen Barolia-Dy. Director –Marketing & Credit –WDRA, made a brief presentation to august house on e-WDRA and relevant procedures.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank welcomed Sh. Bikramjit Shom-General Manager & SLBC-Convener & introduced him to the august house.

As Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI is due to superannuate on 31.05.2023, so Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank & Sh. Bikramjit Shom-General Manager & SLBC-Convener felicitated Shri Singh for his guidance & support in SLBC functioning.

Then SLBC-Delhi facilitated the winners (in terms of disbursement under PM SVANidhi) to Punjab National Bank, State Bank of India & Jammu & Kashmir Bank and LDMS of West, New Delhi & North West Delhi.

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


(BIKRAMJIT SHOM)
General Manager & Convener
SLBC-Delhi



