**AGENDA**

 **SUB COMMITTEE MEETING**

 **Quarter Ended December-2022**

(1) Developing a standardized system for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites

(2) Recommendations of the High-Level Committee on Deepening of Digital Payments New Districts- South Delhi and Central Delhi

(3) Review of PM SVANidhi Scheme

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

(5) Sub Committee on CD Ratio

(6)POSITION OF MSME ADVANCES

(7) Meeting of the (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY,PMSBY, APY, PMMY, Stand-Up India & PMEGP

(8)PMEGP Status

(9) Sub Committee on Priority Sector advances

(10) Recovery Issues in Schematic Lending

(11) Sub Committee on SHG  and Financial Inclusion

(12) Saturation of Jansuraksha Schemes

(13)District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

(14) FLC Camps

(15) DCO not from Controlling Office

**Agenda-wise Deliberation**

1. **Developing a standardized system for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites —**

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 one bank has not confirmed regarding Standardized System of Data Flow:-

|  |  |  |
| --- | --- | --- |
| S.No. | Name of the Bank | Target Date for implementing the system |
| 1 | DSCB | 31.03.2023 |

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

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

1. Central District.
2. South District.

**It was announced in 110th SLBC Quarterly Meeting on 15.02.2023 that South Delhi District was 100% digitized. Further on 28.02.2023 the LDM of Central Delhi also confirmed that their District was 100% Digitized.**

As per the directions of RBI to identify more districts for 100% Digitization, the august house during 110th SLBC Quarterly Meeting has identified 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 |

As per the request from SLBC-Delhi to nominate Nodal Officer from Controlling & Head Office following Banks have submitted the details:-

1. Canara Bank
2. State Bank of India

**Action Point:- The LDM of above districts & their Lead Banks are requested to complete the exercise of 100% Digitisation by September 2023**.

1. **Review of PM SVANidhi Scheme**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|   |   | PM SVANidhi\_20-03-2023\_Bank wise report- ALL TRENCH |   |   |   |   |
| **S.No.** | **Bank Name** | **Eligible Applications** | **Returned by Bank** | **Application sanctioned** | **Disbursed applications** | **Pending for Disbursement** |
| 1 | State Bank of India | 34874 | 6258 | 28345 | 18829 | 9516 |
| 2 | Punjab National Bank | 27432 | 7746 | 18098 | 15637 | 2461 |
| 3 | Kotak Mahindra Bank | 4007 | 1126 | 2463 | 521 | 1942 |
| 4 | Indian Bank | 6251 | 2184 | 3780 | 2878 | 902 |
| 5 | Bank of Baroda | 17637 | 7805 | 8943 | 8086 | 857 |
| 6 | Canara Bank | 11506 | 5041 | 6208 | 5808 | 400 |
| 7 | HDFC Bank | 1348 | 794 | 474 | 89 | 385 |
| 8 | Union Bank of India | 12546 | 5695 | 6498 | 6146 | 352 |
| 9 | Indian Overseas Bank | 2280 | 648 | 1443 | 1151 | 292 |
| 10 | Bank of India | 6231 | 3623 | 2511 | 2235 | 276 |
| 11 | Axis Bank | 878 | 367 | 197 | 87 | 110 |
| 12 | Punjab & Sind Bank | 4146 | 1588 | 2126 | 2020 | 106 |
| 13 | ICICI Bank | 429 | 117 | 297 | 203 | 94 |
| 14 | Central Bank of India | 4636 | 2384 | 1940 | 1890 | 50 |
| 15 | UCO bank | 1484 | 847 | 561 | 514 | 47 |
| 16 | Bank of Maharashtra | 1374 | 499 | 775 | 741 | 34 |
| 17 | IDBI Bank | 592 | 342 | 83 | 62 | 21 |
| 18 | Federal Bank | 222 | 149 | 59 | 39 | 20 |
| 19 | Nainital Bank | 253 | 56 | 68 | 57 | 11 |
| 20 | IndusInd Bank | 190 | 23 | 45 | 35 | 10 |
| 21 | South Indian Bank | 207 | 116 | 46 | 37 | 9 |
| 22 | Jammu & Kashmir Bank | 259 | 58 | 147 | 142 | 5 |
| 23 | AU Small Finance Bank | 72 | 25 | 15 | 10 | 5 |
| 24 | Karur Vyas Bank | 128 | 28 | 14 | 10 | 4 |
| 25 | Karnataka Bank | 849 | 223 | 98 | 95 | 3 |
| 26 | Uttkarsh Small Finance Bank | 191 | 19 | 58 | 57 | 1 |
| 27 | Tamil Merchantile Bank | 14 | 2 | 1 | 0 | 1 |
| 28 | IDFC Bank | 103 | 28 | 38 | 38 | 0 |
| 29 | Bandhan Bank | 40 | 31 | 4 | 4 | 0 |
| 30 | Dhanlaxmi Bank | 7 | 3 | 4 | 4 | 0 |
| 31 | Yes Bank | 108 | 96 | 2 | 2 | 0 |
| 32 | Jana Small Fin. Bank | 4 | 3 | 1 | 1 | 0 |
| 33 | Ujjivan Small Finance Bank | 171 | 147 | 1 | 1 | 0 |
| 34 | Lakshmi Vilas Bank | 18 | 0 | 0 | 0 | 0 |
| 35 | RBL | 44 | 6 | 0 | 0 | 0 |
| 36 | DCB Bank | 10 | 0 | 0 | 0 | 0 |
| 37 | City Union Bank | 31 | 0 | 0 | 0 | 0 |
| 38 | Catholic Syrian Bank | 9 | 6 | 0 | 0 | 0 |
|   |   | 140581 | 48083 | 85343 | 67429 | 17914 |

**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’.**

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

**DISTRICT WISE- STATUS OF PMFME**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Districts | Loan Under Process | Loan Sanctioned | Loan Rejected | Loan Disbursed |
| Central | 4 | 13 | 31 | 3 |
| East | 9 | 10 | 23 | 2 |
| New Delhi | 5 | 7 | 29 | 0 |
| North | 9 | 2 | 7 | 1 |
| North East | 3 | 14 | 15 | 5 |
| North West | 16 | 9 | 35 | 5 |
| Shahdara | 9 | 12 | 27 | 6 |
| South | 11 | 4 | 23 | 1 |
| South East | 7 | 5 | 8 | 4 |
| South West | 17 | 8 | 12 | 6 |
| West | 4 | 10 | 8 | 9 |
|   | 94 | 94 | 218 | 42 |

**BANK WISE STATUS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | NAME OF THE BANK | Loan Rejected | Loan Sanctioned | Pending with Lending Bank | Loan Disbursed |
| 1 | BANK OF BARODA | 34 | 9 | 7 | 5 |
| 2 | BANK OF INDIA | 7 | 3 | 5 | 2 |
| 3 | BANK OF MAHARASHTRA |   | 1 | 2 | 1 |
| 4 | CANARA BANK | 22 | 6 | 3 | 5 |
| 5 | CENTRAL BANK OF INDIA | 6 | 2 | 1 | 1 |
| 6 | FEDERAL BANK | 1 |   | 2 | 0 |
| 7 | HDFC BANK | 5 |   | 2 | 0 |
| 8 | ICICI BANK LIMITED | 1 |   | 1 | 0 |
| 9 | IDFC First Bank Ltd |   |   | 1 | 0 |
| 10 | INDIAN BANK | 12 | 7 | 2 | 0 |
| 11 | INDIAN OVERSEAS BANK | 2 | 1 | 3 | 1 |
| 12 | INDUSIND BANK |   |   | 2 | 0 |
| 13 | JAMMU AND KASHMIR BANK LIMITED |   |   | 1 | 0 |
| 14 | KARNATAKA BANK LIMITED | 1 | 1 |   | 0 |
| 15 | KOTAK MAHINDRA BANK LIMITED | 3 | 1 | 3 | 0 |
| 16 | PUNJAB AND SIND BANK | 1 | 4 | 8 | 0 |
| 17 | PUNJAB NATIONAL BANK | 43 | 25 | 18 | 9 |
| 18 | SOUTH INDIAN BANK | 1 |   |   | 0 |
| 19 | STATE BANK OF INDIA | 54 | 11 | 18 | 6 |
| 20 | THE DELHI STATE COOPERATIVE BANK LIMITED | 1 |   | 1 | 0 |
| 21 | UCO BANK | 2 | 3 |   | 0 |
| 22 | UNION BANK OF INDIA | 21 | 19 | 14 | 11 |
| 23 | YES BANK | 1 | 1 |   | 1 |
|   | Grand Total | 218 | 94 | 94 | 42 |

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**

**DEPOSITS:** (Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION AS ON** | **VARIATION** | **% Growth** |
| **Dec-21** | **Sep-22** | **Dec-22** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1333388 | 1384891 | 1389554 | 56166 | 4663 | 4.21 | 0.34 |

**Observation:-**

Deposits:- Total Deposits increased by Rs. 56166 Crores i.e. an increase of 4.21% on YoY basis. The same was increased by Rs. 4663 Crores i.e. an increase 0.34% on QoQ basis.

**ADVANCES:**

(Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION AS ON** | **VARIATION** | **% Growth** |
| **Dec-21** | **Sep-22** | **Dec-22** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1350116 | 1473305 | 1489794 | 139678 | 16489 | 10.35 | 1.12 |

**Observations:-**

Advances:-The Advances increased by Rs. 139678 Crores i.e. an increase of 10.35% on YoY basis. The same was increased by Rs. 16489 Crores i.e. an increase of 1.12% on QoQ basis.

**CD RATIO:**

|  |  |
| --- | --- |
| **POSITION AS ON** | **VARIATION** |
| **December-21** | **September-22** | **December-22** | **YoY** | **Over the QTR** |
| 101.25 | 106.38 | 107.21 | 5.96 | 0.83 |

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.

**DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:**

The District wise CD ratio in NCT of Delhi as on 31.12.2022 is mentioned below:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **NAME OF DISTRICT** | **Mar-22** | **Jun-22** | **Sep-22** | **Dec-22** |
| 1 | East | 25.39 | 31.19 | 33.66 | 32.19 |
| 2 | Shahdara | 36.86 | 34.07 | 37.41 | 33.46 |
| 3 | South | 28.87 | 29.1 | 29.09 | 29.58 |
| 4 | South West | 67.49 | 29.9 | 32.41 | 33.48 |
| 5 | West | 31.7 | 37.13 | 34.93 | 34.82 |

**Observation:**

**The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have an improved CD Ratio. The LDMs are requested to share the major issues for not achieving the CD ratio of mandatory 40%.**

**Action Points:-**

The LDMs are requested to make a suitable strategy so that their CD ratio can be improved.

Following Banks have CD ratio below 60%:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Dec-21** | **Sep-22** | **Dec-22** |
| 1 | BANDHAN BANK LTD. | 19.49 | 21.29 | 25.60 |
| 2 | DCB Bank Ltd. | 64.28 | 64.09 | 57.09 |
| 3 | JAMMU KASHMIR BANK LTD | 161.40 | 147.73 | 35.48 |
| 4 | KARUR VYSYA BANK | 97.56 | 49.13 | 49.79 |
| 5 | KOTAK MAHINDRA BANK | 52.47 | 51.27 | 59.62 |
| 6 | NAINITAL BANK LTD | 39.39 | 36.24 | 36.60 |
| 7 | TAMILNAD MERCANTILE BANK | 76.95 | 75.88 | 38.18 |
| 8 | AU SMALL FIN. BANK | 35.54 | 35.10 | 39.53 |
| 9 | EQUITAS SMALL FIN. BANK | 20.95 | 13.58 | 15.64 |
| 10 | ESAF SMALL FINANCE BANK | 16.06 | 14.22 | 17.95 |
| 11 | SURYODAY SMALL FINANCE BANK | 32.93 | 6.92 | 21.48 |
| 12 | UJJIVAN SMALL FIN. BANK | 160.81 | 129.83 | 30.43 |
| 13 | UTKARSH SMALL FINANCE BANK | 12.89 | 17.50 | 25.10 |

**Action Point:- The mentioned member banks are requested to make a suitable strategy and increase the CD ratio above the benchmark of 60%.**

**(6)COMPARATIVE POSITION OF MSME ADVANCES:-**

**COMPARATIVE POSITION OF MSME ADVANCES:-**

(Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION AS ON** | **VARIATION** | **% Growth** |
| **December-21** | **September-22** | **December-22** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 115931 | 127789 | 129673 | 13742 | 1884 | 11.85 | 1.47 |

The Advances under MSME Sector increased by Rs. 13,742 Crore i.e. 11.85% on YoY basis. Further the Advances under MSME were increased by Rs. 1884 Crores i.e. 1.47% on QoQ basis.

The following Banks have negative Growth over previous quarter:-

|  |
| --- |
| NEGATIVE MSME FROM PREVIOUS QUARTER |
| S.No. | Bank Name | Sep-22 | Dec-22 | Difference | %  |
| 1 | ESAF SMALL FINANCE BANK | 28.28 | 16.16 | -12.12 | -42.85 |
| 2 | TAMILNAD MERCANTILE BANK | 59.11 | 34.9 | -24.21 | -40.96 |
| 3 | STATE BANK OF INDIA | 11718.1 | 8281.84 | -3436.2 | -29.32 |
| 4 | DELHI STATE COOPERATIVE BANK | 12.11 | 9.97 | -2.14 | -17.68 |
| 5 | INDIAN OVERSEAS BANK | 3105.3 | 2633.62 | -471.68 | -15.19 |
| 6 | IDBI BANK | 1198.06 | 1087.67 | -110.38 | -9.21 |
| 7 | FEDERAL BANK LTD | 765.87 | 703.45 | -62.42 | -8.15 |
| 8 | NAINITAL BANK LTD | 161.1 | 148.09 | -13.01 | -8.08 |
| 9 | DHANLAXMI BANK | 5.49 | 5.18 | -0.31 | -5.69 |
| 10 | BANK OF MAHARASHTRA | 831.11 | 789.32 | -41.79 | -5.03 |
| 11 | KARNATAKA BANK | 737.13 | 703.06 | -34.06 | -4.62 |
| 12 | CITY UNION BANK LTD. | 335.89 | 322.26 | -13.63 | -4.06 |
| 13 | JAMMU KASHMIR BANK LTD | 551.14 | 530.92 | -20.22 | -3.67 |
| 14 | CANARA BANK | 7277.2 | 7049.33 | -227.88 | -3.13 |
| 15 | BANK OF BARODA | 3214.51 | 3115.7 | -98.82 | -3.07 |
| 16 | PUNJAB NATIONAL BANK | 10957.6 | 10699.46 | -258.15 | -2.36 |
| 17 | CAPITAL SMALL FINANCE BANK | 46.08 | 45.18 | -0.91 | -1.97 |
| 18 | DBS BANK | 6.03 | 5.92 | -0.11 | -1.85 |
| 19 | UCO BANK | 471.64 | 466.55 | -5.09 | -1.08 |

**During the Steering Sub-Committee meeting held on 09.02.2023 it was pointed by General Manager & Convener –SLBC-Delhi to find out major reasons for negative growth in MSME.**

**(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**

**As on 31.12.2022**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **TOTAL No of A/Cs [1]** | **Rupay Card issued** |  | **No of Active Rupay Card** |  | **Aadhar Seeding** |  | **Zero Bal A/Cs** |  |
| **% of Rupay card to Total A/cs** | **% of Active Rupay cards to total Rupay Card** | **% of Aadhar seed to total A/cs** | **% of 0 Bal. A/cs to Total A/cs** |
|  **No.** | **No.** |  | **No.** |  | **No.** |  | **No.** |  |
| **Public Sector**  | 5794000 | 4179881 | 72.14 | 3036851 | 72.65 | 5002082 | 86.33 | 436753 | 7.54 |
| **Private Sector**  | 202074 | 143042 | 70.79 | 98308 | 68.73 | 98413 | 48.70 | 42586 | 21.07 |
| **Small Financial** | 13907 | 4056 | 29.17 | 2253 | 55.55 | 334 | 2.40 | 1317 | 9.47 |
| **Grand Total :**  | 6009981 | 4326979 | 72.00 | 3137412 | 72.51 | 5100829 | 84.87 | 480656 | 8.00 |

**Observations:-**Many of the accounts relate to migrants and hence account holders were not traceable. Such accounts were not operational & Rupay Cards were also not active

**Action Point: Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks are also requested to increase the pace of opening of PMJDY accounts to eligible customers.**

**ENROLEMENTS in Social security Schemes**

**As on 31.12.2022:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Type** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| **Public Sector Banks** | 4206248 | 1794382 | 587571 | 6588201 |
| **Private Sector Banks** | 274091 | 151422 | 75520 | 501033 |
| **Small Financial Bank Total** | 2221 | 1134 | 0 | 3355 |
| **Others** |  0 |   0 | 0 | 11 |
| **Total** | 4482561 | 1946939 | 663102 | 7092602 |

**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**.

**Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 30.09.2022:**

The status of Insurance Claims lodged as on 31.12.2022, is as under: (Amt. in Lac)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Scheme** | **Pending Claims as on 30.09.2022** | **Received** | **Settled** | **Pending as on 31.12.2022** | **Out of which pending more than 1year to 2 years** |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| PMJDY | 0 | 0 | 3 | 6 | 3 | 6 | 0 | 0 | 0 | 0 |
| PMSBY | 10 | 20 | 49 | 98 | 57 | 114 | 2 | 4 | 0 | 0 |
| PMJJBY | 20 | 40 | 100 | 200 | 74 | 148 | 46 | 92 | 0 | 0 |
| **Total** | 30 | 60 | 152 | 304 | 134 | 268 | 48 | 96 | 0 | 0 |

**PMJDY:- There is no pendency of the cases as on 31.12.2022 in more than 3 months category.**

**PMSBY:- In the Annexure of PMSBY two banks i.e. Indian Bank & State Bank of India has inserted the incorrect figures. But in Agenda Book we are incorporating the correct figures. Further there is 1 pending applications of Indian Bank & IDBI Bank. They are requested to dispose-off these applications on priority basis.**

**Claims Pending of PMSBY as on 31.12.2022**

(Amt. in Lac)

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending at the end of Current qtr** | **Out of which pending** |
| **NO.** | **AMT.** | **Less than 3 months** | **3 months to 6 months** | **More than 6 months to 1 yr** | **More than 1 year to 2 year** |
| **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** |
| INDIAN BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| IDBI BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Grand Total | 2 | 4 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |

**The pending cases under PMJJBY as on 31.12.2022 are:**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending at the end of Current qtr** | **Out of which pending** |
| **Less than 3 months** | **3 months to 6 months** | **More than 6 months to 1 yr** | **More than 1 year to 2 year** |
| **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** | **NO.** | **AMT.** |
| **INDIAN BANK** | **30** | **60** | **30** | **60** | **0** | **0** | **0** | **0** | **0** | **0** |
| **PUNJAB & SIND BANK** | **4** | **8** | **2** | **4** | **2** | **4** | **0** | **0** | **0** | **0** |
| **FEDERAL BANK LTD** | **2** | **4** | **1** | **2** | **1** | **2** | **0** | **0** | **0** | **0** |
| **HDFC BANK** | **6** | **12** | **6** | **12** | **0** | **0** | **0** | **0** | **0** | **0** |
| **IDBI BANK** | **1** | **2** | **1** | **2** | **0** | **0** | **0** | **0** | **0** | **0** |
| **JAMMU KASHMIR BANK LTD** | **3** | **6** | **0** | **0** | **3** | **6** | **0** | **0** | **0** | **0** |
| **Grand Total** | **46** | **92** | **40** | **80** | **6** | **12** | **0** | **0** | **0** | **0** |

**Action Points:-**

All the member banks are requested to dispose-off pending applications on priority basis. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

**The summarised progress under PMMY from 01.04.2022 to 31.12.2022 is given as under:**

 **(Amt. In crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CATEGORY OF BANK** | **Shishu** | **Kishor** | **Tarun** | **Total** |
|  | **A/cs** | **Sanctioned Amt** | **Disbursed Amt** | **A/cs** | **Sanctioned Amt** | **Disbursed Amt.** | **A/cs** | **Sanctioned Amt** | **Disbursed Amt.** | **A/cs** | **Sanctioned Amt.** | **Disbursement Amt.** |
| **Public sector Banks** | **29046** | **61.00** | **58.55** | **12553** | **338.80** | **316.80** | **9167** | **625.08** | **599.39** | **50766** | **1024.86** | **974.72** |
| **Private sector Banks** | **21984** | **56.52** | **56.49** | **6171** | **160.54** | **160.31** | **7860** | **592.81** | **592.36** | **36015** | **809.83** | **809.12** |
| **Small Finance Banks** | **27150** | **102.31** | **102.3** | **16695** | **134.03** | **134.03** | **611** | **41.16** | **41.16** | **44456** | **277.49** | **277.49** |
| **Non-Member Financial Institution** | **3203** | **10** | **10** | **631** | **10** | **10** | **87** | **6** | **6** | **3921** | **25** | **25** |
| **Grand Total** | **81383** | **229.86** | **227.38** | **36050** | **642.96** | **620.69** | **17725** | **1264.64** | **1238.49** | **135158** | **2137.45** | **2086.55** |

**Stand-up India Outstanding: 31.12.2022 (Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **Total no. of branches** | **Women** | **SC** | **ST** | **TOTAL OUSTANDING** |
| **A/C** | **Amount O/S** | **A/C** | **Amount O/S** | **A/C** | **Amount O/S** | **A/C** | **Amount O/S** |
| Public Sector Banks | 2099 | 2555 | 341 | 739 | 129 | 62 | 11 | 3356 | 481 |
| Cooperative Sector Bank | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Private Sector Banks | 1325 | 379 | 60 | 36 | 6 | 3 | 0 | 418 | 67 |
| Small Financial Banks  | 112 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Grand Total :  | 3586 | 2934 | 401 | 775 | 135 | 65 | 11 | 3774 | 547 |

Action Point:-

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.

**(8)PMEGP Status**

**As per the data available on KVIC Portal the Bank-wise pendency is as under:-**

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Name of the Bank** | **Applications Pending at Bank Level** |
| 1 | UNION BANK OF INDIA | [8](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=UNION%20BANK%20OF%20INDIA&QRYCODE=38) |
| 2 | PUNJAB NATIONAL BANK | [4](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=PUNJAB%20NATIONAL%20BANK&QRYCODE=38) |
| 3 | STATE BANK OF INDIA | [3](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=STATE%20BANK%20OF%20INDIA&QRYCODE=38) |
| 4 | CENTRAL BANK OF INDIA | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=CENTRAL%20BANK%20OF%20INDIA&QRYCODE=38) |
| 5 | INDIAN BANK | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=INDIAN%20BANK&QRYCODE=38) |
| 6 | HDFC BANK | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=HDFC%20BANK&QRYCODE=38) |
| 7 | INDIAN OVERSEAS BANK | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=INDIAN%20OVERSEAS%20BANK&QRYCODE=38) |
| 8 | BANK OF BARODA | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=BANK%20OF%20BARODA&QRYCODE=38) |
| 9 | BANK OF INDIA | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2022&TODT=6-FEB-2023&BANKNAME=BANK%20OF%20INDIA&QRYCODE=38) |
|   |  TOTAL | 24 |

Banks are requested to take immediate action to achieve the target and to clear pending applications and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal.

**(9) Sub Committee on Priority Sector advances**

1. **CREDIT FLOW TO PRIORITY SECTOR:**

The performance of all Banks under Priority Sector Advances is given at Annexure-32. The summarized position is as under:-

(Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION OF P.S. ADVANCES** | **VARIATION** | **% Growth** |
| **December-21** | **September-22** | **December-22** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 198713 | 220040 | 223236 | 24523 | 3196 | 12.34 | 1.45 |

**Percentage of Priority Sector Advances to Total Advances position as on:-**

|  |  |
| --- | --- |
| **POSITION AS ON** | **VARIATION %** |
| **December-21** | **September-22** | **December-22** | **YoY** | **Over the QTR** |
| 14.72 | 14.94 | 14.98 | 0.26 | 0.04 |

The percentage of Priority Sector Advances to Total Advances increased by 0.26% on YoY basis and the same is increased by 0.04% on QoQ basis.

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 31.12.2022:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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** | **% of P.S.** **Advances to** **Total Advances** |
|   | **31.03.2022** | **30.06.2022** | **30.09.2022** | **31.12.2022** |  |
| **Public Sector Banks** |  |  |  |
| 1 | BANK OF INDIA | 6.83 | 6.01 | 5.82 | 5.94 |
| 2 | CANARA BANK | 12.35 | 11.19 | 10.36 | 9.98 |
| 3 | PUNJAB NATIONAL BANK | 9.20 | 8.57 | 9.18 | 8.70 |
| 4 | UNION BANK OF INDIA | 9.84 | 8.46 | 9.24 | 9.02 |
| **Private Sector Banks** |  |  |  |
| 1 | DHANLAXMI BANK | 4.48 | 4.56 | 5.42 | 5.15 |
| 2 | IDBI BANK | 9.05 | 9.57 | 9.34 | 9.02 |
| 3 | INDUSIND BANK | 9.84 | 7.78 | 7.67 | 8.34 |
| 4 | TAMILNAD MERCANTILE BANK | 14.62 | 11.46 | 5.16 | 6.52 |
| 5 | DEVELOPMENT BANK OF SINGAPORE | 4.41 | 3.53 | 5.32 | 5.65 |
| 6 | SURYODAY SMALL FINANCE BANK |  |  |  | 1.07 |

**Action Points:-**

All Members Banks particularly above Banks are requested to take immediate steps to increase their Priority Sector Advances.

**(10) Recovery Issues in Schematic Lending**

**SECTOR WISE/SCHEME WISE POSITION OF NPA AS ON 30.06.2022:**

The position of NCT of Delhi as a whole regarding Sector wise/Scheme wise Position of NPAs is furnished below.

**SECTOR WISE/SCHEME WISE POSITION OF NPA:**

The position of NCT of Delhi as a whole regarding Sector wise/Scheme wise Position of NPAs is furnished below.

|  |
| --- |
| **(Rs. in Crores)** |
| Sl | **Scheme** | **Amount Outstanding as on**  | **Amount of NPA as on** | **% of NPA as on** |
| **Dec-21** | **Sep-22** | **Dec-22** | **Dec-21** | **Sep-22** | **Dec-22** | **Dec-21** | **Sep-22** | **Dec-22** |
| **1** | **Total Advances** | **1350116** | **1473305** | **1489794** | **165664** | **155070** | **142041** | 12.27 | 10.53 | 9.53 |
| **2** | **Total Priority Sector** | **198713** | **220040** | **223236** | **27547** | **20944** | **20470** | 13.86 | 9.52 | 9.17 |
| **3** | **Total Non-Priority Sector** | **1151403** | **1252574** | **1266586** | **138117** | **134125** | **121571** | 12.00 | 10.71 | 9.60 |
| 4 | Farm Credit | 4542 | 4036 | 4310 | 222 | 249 | 251 | 4.88 | 6.16 | 5.82 |
| 5 | Agriculture Infrastructure | 787 | 760 | 759 | 242 | 112 | 111 | 30.78 | 14.78 | 14.64 |
| 6 | Ancillary Activities | 9347 | 11243 | 11325 | 2702 | 1986 | 1869 | 28.91 | 17.66 | 16.50 |
| 7 | Total Agriculture (PS) | 14677 | 16039 | 16394 | 3166 | 2347 | 2231 | 21.57 | 14.63 | 13.61 |
| 8 |  Total Agriculture (NPS) | **2419** | 13739 | 11986 | 263 | 1077 | 947 | 10.89 | 7.84 | 7.90 |
| **9** | **Total Agriculture Advances** | **17095** | **29778** | **28380** | **3429** | **3424** | **3178** | 20.06 | 11.50 | 11.20 |
| 10 | Micro Enterprises | 35548 | 41678 | 43676 | 7178 | 6165 | 6141 | 20.19 | 14.79 | 14.06 |
| 11 | Small Enterprises | 43062 | 48159 | 48336 | 8363 | 6572 | 6727 | 19.42 | 13.65 | 13.92 |
| 12 | Medium Enterprises | 33097 | 36541 | 36658 | 6059 | 3888 | 3597 | 18.31 | 10.64 | 9.81 |
| 14 | Others under MSMEs | 4087 | 1411 | 1003 | 153 | 73 | 9 | 3.73 | 5.16 | 0.88 |
| **15** | **Total MSME Advances** | 115931 | **127789** | **129673** | **21832** | **16698** | **16474** | 18.83 | 13.07 | 12.70 |
| 16 | Housing (PS) | 13926 | 13753 | 14038 | 661 | 561 | 573 | 4.75 | 4.08 | 4.08 |
| 17 | Housing(NPS) | 50556 | 58956 | 60163 | 2418 | 2100 | 2163 | 4.78 | 3.56 | 3.60 |
| **18** | **Total Housing Sector Advances** | **64482** | **72709** | **74201** | **3079** | **2661** | **2737** | 4.77 | 3.66 | 3.69 |
| 19 | Education Loan (PS) | 1579.97 | 1557 | 1622 | 57.5 | 50 | 51 | 3.64 | 3.19 | 3.14 |
| 20 | Education Loan (NPS) | 704.57 | 1064 | 1105 | 4.43 | 5 | 5 | 0.63 | 0.50 | 0.43 |
| **21** | **Total Education Sector Advances** | **2284.54** | **2620** | **2726** | **61.93** | **55** | **56** | 2.71 | 2.10 | 2.04 |
| **22** | **Loans to weaker Sections under PS** | **14196** | **10753** | **12473** | **828** | **617** | **472** | 5.83 | 5.74 | 3.79 |
|  | **Govt. Sponsored Schemes** |  |  |  |  |  |  |  |  |  |
| 23 | DAY-NRLM | 43 | 11 | 10 | 19 | 9 | 9 | 45.31 | 79.40 | 82.85 |
| 24 | DAY-NULM | 4 | 3 | 3 | 3 | 0 | 0 | 78.59 | 4.33 | 4.72 |
| 25 | PMEGP | 12 | 13 | 13 | 6 | 5 | 5 | 45.82 | 42.85 | 42.54 |
| 26 | SHG | 89 | 59 | 51 | 20 | 10 | 10 | 23.02 | 17.02 | 19.68 |
| 27 | Stand Up India | 470 | 439 | 454 | 93 | 98 | 99 | 19.72 | 22.22 | 21.73 |
| 28 | PMMY | 3805 | 3756 | 4400 | 563 | 751 | 567 | 14.79 | 20.01 | 12.89 |

Action Points:-

Even though, there is good reduction in NPA level in Priority Sector & Agriculture advances but terminal level is still very high.

Banks are advised to vigorously follow up on the reduction of NPA with legal remedies. Further, GNCTD is requested to coordinate with the banks in recovery of NPA.

LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings.

 **(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.

**The summarized position is as under:-**

**Amt in Crore**

|  |  |
| --- | --- |
| **Total Disbursement During the QTR** | **Total Disbursement During Current FY** |
| **Savings Linked** | **Credit Linked** | **Savings Linked** | **Credit Linked** |
| **Number** | **Amount** | **Number** | **Amount** | **Number** | **Amount** | **Number** | **Amount** |
| **999** | 2 | **7** | 0 | **851** | 1 | **23** | 0 |

|  |
| --- |
| **SHG** |
| **Outstanding** | **Non-Performing Assets** | **NPA %** |
| **Number** | **Amount** | **Number** | **Amount** |  |
| **543** | 51 | **223** | 10 | **20** |

**Action Points:-**

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.

**(12) Saturation of Jansuraksha Schemes**

**SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMJJBY & PMSBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY (B)** | **PMJJBY - Enrolled till 30-09-2021 Out of Column 'B'** | **PMJJBY-Enrolled during the Week(Thur-Wed) Out of Column 'B'** | **PMJJBY-Total Enrolment during 01-10-2021 to 01.02.2023** | **PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY (F)** | **PMSBY - Enrolled till 30-09-2021 Out of Column 'F'** | **PMSBY-Enrolled during the Week(Thur-Wed) Out of Column 'F'** | **PMSBY-Total Enrolment during 01-10-2021 to 01.02.2023** |
| Bank of Baroda | 169641 | 9597 | 2672 | 22298 | 194181 | 39145 | 1326 | 65117 |
| Bank of India | 121985 | 18669 | 65 | 23831 | 139296 | 45737 | 79 | 29760 |
| Bank of Maharashtra | 10140 | 4626 | 0 | 3136 | 10746 | 3809 | 0 | 6937 |
| Canara Bank | 139680 | 8155 | 35 | 10243 | 161160 | 75802 | 757 | 20190 |
| Central Bank of India | 31600 | 1931 | 0 | 70 | 39772 | 4603 | 0 | 124 |
| Indian Bank | 88152 | 40137 | 0 | 4218 | 102546 | 80614 | 0 | 6428 |
| Indian Overseas Bank | 23621 | 3015 | 9 | 223 | 28300 | 12529 | 17 | 416 |
| Punjab & Sind Bank | 58482 | 3363 | 15 | 788 | 58482 | 55119 | 23 | 982 |
| Punjab National Bank | 189075 | 8994 | 0 | 5231 | 228888 | 43808 | 191 | 6956 |
| State Bank of India | 297756 | 17308 | 518 | 120670 | 278495 | 45393 | 722 | 141322 |
| UCO Bank | 190 | 2 | 0 | 188 | 210 | 12 | 60 | 198 |
| Union Bank of India | 63093 | 657 | 75 | 6685 | 65272 | 4081 | 168 | 43794 |
| Jammu & Kashmir Bank Ltd | 2784 | 652 | 0 | 32 | 3480 | 978 | 0 | 45 |

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

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bank Name** | **Number of Eligible PMMY Borrowers for PMJJBY** | **PMJJBY Enrolled till 30-09-2021** | **PMJJBY Enrolled during the Week** | **PMJJBY Total Enrolled till 01.02.2023** | **Number of Eligible PMMY Borrowers for PMSBY** | **PMSBY Enrolled till 30-09-2021** | **PMSBY Enrolled during the Week** | **PMSBY Total Enrolled till 01.02.2023** |
| Bank of Baroda | 1554 | 189 | 0 | 70 | 2031 | 363 | 0 | 211 |
| Bank of India | 12734 | 3445 | 6 | 2427 | 16241 | 7369 | 11 | 2854 |
| Bank of Maharashtra | 295 | 240 | 0 | 23 | 345 | 290 | 0 | 29 |
| Canara Bank | 1055 | 42 | 9 | 206 | 1110 | 275 | 69 | 487 |
| Central Bank of India | 579 | 0 | 0 | 91 | 598 | 0 | 0 | 155 |
| Indian Bank | 1069 | 165 | 0 | 904 | 1154 | 211 | 0 | 943 |
| Indian Overseas Bank | 954 | 342 | 21 | 153 | 1242 | 584 | 170 | 443 |
| Punjab & Sind Bank | 134 | 15 | 4 | 105 | 187 | 29 | 7 | 165 |
| Punjab National Bank | 14735 | 1611 | 0 | 159 | 18556 | 3775 | 0 | 206 |
| State Bank of India | 5804 | 22 | 2 | 2172 | 6161 | 128 | 1 | 2857 |
| UCO Bank | 2074 | 279 | 0 | 71 | 2552 | 405 | 0 | 102 |
| Union Bank of India | 5087 | 12 | 20 | 454 | 5571 | 17 | 60 | 772 |
| Jammu & Kashmir Bank Ltd | 1024 | 143 | 0 | 34 | 1280 | 217 | 0 | 28 |

**Action Point: The Public Sector Banks and J&K Bank is requested to put in more efforts for achieving the target of saturation in PMJSS.**

**(13) Animal Husbandry & Fishery**

District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

**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.**

Reserve Bank of India had sent guidelines on FLCs about opening of FLCs in each LDM office in time bound manner with an objective of scaling up financial literacy efforts. The following banks are running FLCs in the LDM office-Punjab National Bank-4, State Bank of India-3, Canara Bank-3, and Bank of Baroda-1.

The LDM of East Delhi has informed that FLC has completed his period of three years on 03.03.2023 and relieved.  The LDM & Lead Bank i.e. Punjab National Bank is requested to update the house about status of FLC.

The data of Special Camps by FLCs and Target Group Specific Camps as on 31.12.2022 is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Name of Sponsoring bank** | **SPECIAL CAMPS BY FLCs** | **TARGET GROUP SPECIFIC CAMPS BY FLCs** |
| **(GOING DIGITAL)** |
| **Target of Camps for the Quarter** | **No. of Camps held** | **No. of persons participated in the Camps** | **Target of Camps for the Quarter** | **No. of Camps Held** | **No. of Persons participated in the Camps** |
| Central | Canara Bank | 6 | 7 | 464 | 15 | 7 | 464 |
| East | PNB | 6 | 6 | 386 | 15 | 18 | 1461 |
| New Delhi | Canara Bank | 6 | 14 | 1112 | 15 | 38 | 2531 |
| North | PNB | 6 | 12 | 640 | 15 | 20 | 1200 |
| North East | PNB | 6 | 6 | 151 | 15 | 17 | 488 |
| North West | PNB | 6 | 11 | 327 | 15 | 32 | 2086 |
| Shahadra | BOB | 6 | 10 | 244 | 15 | 39 | 971 |
| South | SBI | 6 | 10 | 361 | 15 | 14 | 648 |
| South East | SBI | 6 | 8 | 383 | 15 | 36 | 640 |
| South West | SBI | 6 | 7 | 166 | 15 | 15 | 390 |
| West | Canara Bank | 6 | 36 | 1480 | 15 | 36 | 1522 |
|   | **Total** | **66** | **127** | **5714** | **165** | **272** | **12401** |

**QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS**

**Quarter December-2022**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of Bank** | **No. of Rural Branches** | **Target for Camps** | **No of camps conducted during the quarter** | **Gap in Target** |
| BANK OF BARODA | 4 | 12 | 25 | Achieved |
| BANK OF INDIA | 7 | 21 | 24 | Achieved |
| BANK OF MAHARASHTRA | 1 | 3 | 3 | Achieved |
| CANARA BANK | 5 | 15 | 10 | Not Achieved (-5) |
| CENTRAL BANK OF INDIA | 3 | 9 | 9 | Achieved |
| INDIAN BANK | 6 | 18 | 38 | Achieved |
| PUNJAB NATIONAL BANK | 16 | 48 | 48 | Achieved |
| STATE BANK OF INDIA | 1 | 3 | 39 | Achieved |
| UNION BANK OF INDIA | 13 | 39 | 39 | Achieved |
| DSCB | 17 | 51 | 51 | Achieved |
| AXIS BANK | 3 | 9 | 9 | Achieved |
| FEDERAL BANK LTD | 4 | 12 | 12 | Achieved |
| HDFC BANK | 2 | 6 | 12 | Achieved |
| KOTAK MAHINDRA BANK | 1 | 3 | 0 | Not Achieved (-3) |
| NAINITAL BANK LTD | 1 | 3 | 0 | Not Achieved (-3) |
| YES BANK LTD | 1 | 3 | 15 | Achieved |
| **Grand Total :**  | **85** | 255 | **334** |   |

The Canara Bank, Kotak Mahindra Bank & Nainital Bank are requested to update the house about their conduct of rural camps for March 2023 quarter.

**(14)** Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks are again requested to ensure that DCOs are from Controlling Office. The name of the Banks are:- Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks are again requested to ensure that DCOs are from Controlling Office. The name of the Banks are:- The member banks are requested to depute DCOs from their Controlling Office for better coordination with Stakeholders.

1. Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks are again requested to ensure that DCO should be from Controlling Office. Since last 4 consecutive meeting the member banks assured that DCO shall be from Controlling Offices but as of now the following member banks have not deputed the DCO from Controlling Offices:

|  |  |
| --- | --- |
| S.NO. |  Name of the Bank |
| 1 | BANK OF BARODA |
| 2 | BANK OF INDIA |
| 3 | BANK OF MAHARASHTRA |
| 4 | CENTRAL BANK OF INDIA |
| 5 | INDIAN BANK |
| 6 | INDIAN OVERSEAS BANK |
| 7 | PUNJAB NATIONAL BANK |
| 8 | UCO BANK |
| 9 | UNION BANK OF INDIA |
| 10 | BANDHAN BANK LTD. |
| 11 | FEDREAL BANK |
| 12 | HDFC BANK |
| 13 | IDBI BANK |
| 14 | IDFC FIRST BANK |
| 15 | JAMMU KASHMIR BANK |
| 16 | KARNATAKA BANK |
| 17 | KOTAK MAHINDRA BANK |
| 18 | KARUR VAISYA BANK |
| 19 | RBL BANK LTD |
| 20 | SOUTH INDIAN BANK LTD |
| 21 | YES BANK LTD |
| 22 | AU SMALL FIN. BANK |
| 23 | EQUITAS SMALL FIN. BANK |
| 24 | UTKARSH BANK |

1. DCOs in meeting comes without his/her homework due to which they remain silent on any question raised by chairperson in meeting.
2. The DCO did not attend the meeting despite repeated reminders.
3. The data of digitization is not submitted to LDM by DCO of respective Districts which is delaying the campaign.

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*