

**MINUTES**  
**SUB COMMITTEE MEETING**  
**Quarter Ended December-2022**

The Sub-Committee Meeting of SLBC-NCT of Delhi to review the quarterly agenda as on December 2022 was held through VC on 23.03.23. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi, Sh. B.M.K. Singh-Dy. General Manager-FIDD- Reserve Bank of India-NDRO, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi & LDMs also participated in the meeting.

At the outset, Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi welcomed all the dignitaries in the meeting along with other participants. Then Sh. Rajinder Kumar Choudhary-Asst. General Manager, took the agenda wise items for discussion.

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

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

Sh. B.M.K. Singh-Dy. General Manager-FIDD- Reserve Bank of India-NDRO requested to take up this matter in ensuing SLBC Meeting as there was no representative from DSCB. He also said that data from the member banks' servers should be directly uploaded on SLBC-Portal without manual intervention.

**Action Point: The DSCB is requested to adhere to time line for "standardized system for data flow".**

**(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 110<sup>th</sup> 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.**





Sh. B.M.K. Singh-Dy. General Manager-FIDD- RBI-NDRO requested the official of State Bank of India to submit the information of 100% Digitisation to RBI-Central Office-Mumbai, RBI-NDRO, New Delhi and SLBC-Delhi.

As per the directions of RBI to identify more districts for 100% Digitization, the august house during 110<sup>th</sup> SLBC Quarterly Meeting had 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

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi informed that Lead Banks had shared the Nodal Officer's details for Digitisation. He also requested LDMs to freeze the data of 28.02.2023 for digitisation. It was also requested to LDMs & Member Banks to complete the process of 100% digitisation by September 2023. Sh. Rajinder Choudhary-Asst. General Manager-SLBC-Delhi requested member banks to remove in-operative accounts before submitting the data of digitization in prescribed format. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi further said that SLBC –Delhi shall monitor the progress of Digitisation on monthly basis. SLBC-Delhi shall email format of Digitisation to LDMs.

**Action Point: The LDMs & Member banks are requested to achieve the 100% digitization in a time-bound manner. SLBC-Delhi to review the progress of Digitisation on monthly basis.**

### (3) Review of PM SVANidhi Scheme

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to clear the pendency under PMSVANidhi on priority basis. He also said that rejection of PMSVANidhi applications should be done with valid reasons. Sh. B.M.K. Singh-Dy. General Manager-FIDD- RBI-NDRO informed member banks that pendency in sanction & disbursement should be cleared in a mission mode. The august house opined that applications under Trance-I, II & III should be disposed-off in a time-bound manner.

It was also requested to LDMs to coordinate with District Administration for conducting camps and disposing-off pending applications. Sh. Rajinder Choudhary-Asst. General Manager-SLBC-Delhi requested member banks to upload the data of PM SVANidhi on PMS Portal at regular intervals. He also said that more stress should be given on those cases where pendency is of more than 6 months.

**Action Point:- All the member banks are requested to dispose-of pending applications under PM SVANidhi on priority basis.**





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

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi informed member banks that they have taken up the matter/ issues faced by banks with MD of DSIIDC. There shall be a review meeting to discuss & iron out the issues of member banks. The member banks & LDMs shared their issues with the House. The member banks also said that there are in-sufficient number of applications for processing them. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to upload the data on PMFME portal at regular intervals. The major concern of banks was the low CIBIL score rating due to which the member banks are unable to process the loan applications.

**Action Point:-** The member banks and LDMs are requested to clear the pendency under PMFME on priority basis.

#### **(5) Sub Committee on CD Ratio & MSME**

The figures of Deposits and Advances were shared with the House.

#### **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

Sh. B.M.K. Singh-Dy. General Manager-FIDD- RBI-NDRO said that we should look in to larger issues for low CD ratio. Then he requested member banks and LDMs to submit MAP (Monitor-able Action Plan) for increasing the CD Ratio. It was requested to member banks to confirm the mapping of district-wise outstanding amount correctly so that actual picture of district-wise CD ratio can be gauged. LDMs to coordinate with Member Banks for correct mapping of district wise branches. Sh. Pradeep Saxena -Zonal Manager – Govt & SLBC-ICICI Bank, informed that their Bank is reporting the District wise data on the basis of disbursement. Sh. B.M.K. Singh-Dy. General Manager-FIDD- RBI-NDRO requested the official of ICICI Bank to share the process of reporting as per place of utilisation with SLBC-Delhi for sharing with member banks.

#### **Action Points:-**

The Member Bank & LDMs are requested to make a suitable strategy so that their CD ratio can be improved & to submit Monitor-able Action Plan (MAP). LDMs to coordinate with Member Banks for correct mapping of district wise branches.





Following Banks have CD ratio below 60%:

SI	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 VYSSA 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:-

The figures of MSME was shared with member banks and LDMS. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi inform the house that only 4 Public Sector Banks had shown positive trend in MSME advances i.e. Bank of India, Central Bank of India, Indian Bank & Union Bank of India. So other member banks are requested to do constructive efforts for increasing MSME portfolio.

**Action Point:-** The member banks which are in negative list (from previous quarter) are requested to come out of red.

#### (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	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay cards to total Rupay Card	Aadhar Seeding	% of Aadhar seed to total A/cs	Zero Bal 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
<b>Grand Total :</b>	<b>6009981</b>	<b>4326979</b>	<b>72.00</b>	<b>3137412</b>	<b>72.51</b>	<b>5100829</b>	<b>84.87</b>	<b>480656</b>	<b>8.00</b>

**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
<b>Total</b>	<b>4482561</b>	<b>1946939</b>	<b>663102</b>	<b>7092602</b>

**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.

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
<b>Grand Total</b>	<b>46</b>	<b>92</b>	<b>40</b>	<b>80</b>	<b>6</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to expedite the insurance claims.

**Action Point:-** The member banks are requested to clear the pendency PMJJBY on priority basis.

#### (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
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

**Action Point:-** 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**

**(A) CREDIT FLOW TO PRIORITY SECTOR:**

The performance of all Banks under Priority Sector Advances were discussed during the meeting.

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 Advanc	% 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
<b>Public Sector Banks</b>					
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
<b>Private Sector Banks</b>					
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**

**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

It was requested to member banks to open the accounts of SHG in single name only.

**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	PMJJBY-Total Enrolment during 01-10-2021 to 15.03.2023	% of saturation of PMJJBY Enrolment	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY- Total Enrolment during 01-10-2021 to 15.03.2023	% of saturation of PMSBY Enrolment
Bank of Baroda	169641	26027	15.34	194181	76668	39.48
Bank of India	121985	24886	20.40	139296	30013	21.55
Bank of Maharashtra	10140	3136	30.93	10746	6937	64.55
Canara Bank	139680	10299	7.37	161160	20777	12.89
Central Bank of India	31600	74	0.23	39772	134	0.34
Indian Bank	88152	5770	6.55	102546	8226	8.02
Indian Overseas Bank	23621	267	1.13	28300	891	3.15
Punjab & Sind Bank	58482	946	1.62	58482	1339	2.29
Punjab National Bank	189075	5341	2.82	228888	7416	3.24
State Bank of India	297756	121079	40.66	278495	141694	50.88
UCO Bank	190	188	98.95	210	198	94.29
Union Bank of India	63093	6795	10.77	65272	44021	67.44
Jammu & Kashmir Bank Ltd	2784	45	1.62	3480	54	1.55





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

Bank Name	Number of Eligible PMMY Borrowers for PMJJBYP	PMJJBYP Total Enrolled till 15.03.2023	% of saturation drive for PMJJBYP accounts	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Total Enrolled till Date	% of saturation drive for PMSBY accounts
Bank of Baroda	1554	70	4.50	2031	211	10.39
Bank of India	12734	2470	19.40	16241	2938	18.09
Bank of Maharashtra	295	23	7.80	345	29	8.41
Canara Bank	1055	207	19.62	1110	513	46.22
Central Bank of India	579	93	16.06	598	156	26.09
Indian Bank	1069	904	84.57	1154	943	81.72
Indian Overseas Bank	954	173	18.13	1242	568	45.73
Punjab & Sind Bank	134	105	78.36	187	158	84.49
Punjab National Bank	14735	167	1.13	18556	234	1.26
State Bank of India	5804	2179	37.54	6161	2866	46.52
UCO Bank	2074	77	3.71	2552	102	4.00
Union Bank of India	5087	469	9.22	5571	801	14.38
Jammu & Kashmir Bank Ltd	1024	45	4.39	1280	37	2.89

**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) 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 appoint the FLC in East Delhi District.





(14) DCO not from Controlling Office:- Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks were again requested to ensure that DCOs were from Controlling Office.

The name of member banks who's DCOs are not from Controlling Office are:-

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

Action Point:- The above mentioned member banks are requested to appoint DCO from Controlling Office.

The meeting was ended with "Vote of Thanks" from Sh. Rajeev Jain, General Manager & Convener SLBC-Delhi.

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

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