**AGENDA**

 **SUB COMMITTEE MEETING**

 **Quarter Ended March-2023**

(1) ATR of Member Bank & LDMs for 111th SLBC Quarterly Meeting

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

(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. **ACTION TAKEN REPORT ON MINUTES OF THE 111th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2023 HELD ON 15.05.2023**

The SLBC-Delhi is requesting member banks & LDMs to submit the ATR for 111th SLBC Quarterly Meeting. The following member banks had submitted the ATR:-

1. Bank of Baroda
2. Bank of India
3. Capital SFB
4. EASF SFB

The LDMs have not submitted the ATR.

Further, it is has come to our notice that member banks are just mentioning comments like “Noted” / “Complied” and not giving justification / efforts undertaken to complete the ATR task. So all the stakeholders are requested to submit the ATR with proper justifications.

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

After the directions of RBI the following four 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.**

**LDMs are requested to share the progress made in the matter & ensure to complete the 100% Digitization by 30.09.2023.**

1. **Review of PM SVANidhi Scheme**

**PM SVANidhi- Pending for Sanction**

|  |  |  |
| --- | --- | --- |
| S.No. | Bank Name | **Pending for sanction** |
| 1 | Kotak Mahindra Bank | **2102** |
| 2 | Bank of Baroda | **1601** |
| 3 | Canara Bank | **801** |
| 4 | Axis Bank | **654** |
| 5 | Punjab & Sind Bank | **622** |
| 6 | State Bank of India | **615** |
| 7 | Indian Bank | **500** |
| 8 | Central Bank of India | **404** |
| 9 | Union Bank of India | **343** |
| 10 | Karnataka Bank | **342** |
| 11 | IDBI Bank | **237** |
| 12 | Indian Overseas Bank | **196** |
| 13 | Bank of India | **187** |
| 14 | IndusInd Bank | **174** |
| 15 | Uttkarsh Small Finance Bank | **151** |

**PM SVANidhi-Pending for Disbursement**

|  |  |  |
| --- | --- | --- |
| S.No. | Bank Name | **Pending for Disbursement** |
| 1 | State Bank of India | **8996** |
| 2 | Punjab National Bank | **2917** |
| 3 | Kotak Mahindra Bank | **1718** |
| 4 | Bank of Baroda | **1263** |
| 5 | Axis Bank | **765** |
| 6 | Canara Bank | **659** |
| 7 | Indian Bank | **632** |
| 8 | Bank of India | **622** |
| 9 | Union Bank of India | **310** |
| 10 | HDFC Bank | **259** |
| 11 | Indian Overseas Bank | **251** |
| 12 | Central Bank of India | **201** |
| 13 | UCO bank | **106** |
| 14 | Punjab & Sind Bank | **86** |
| 15 | Bank of Maharashtra | **52** |

**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**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of District | Loan Rejected | Loan Sanctioned | **Loan Under Process** | Grand Total |
| North West | 92 | 9 | **17** | 118 |
| North | 19 | 2 | **12** | 33 |
| East | 38 | 7 | **7** | 52 |
| North East | 12 | 6 | **7** | 25 |
| South East | 15 | 6 | **7** | 28 |
| South West | 28 | 7 | **7** | 42 |
| West | 11 | 8 | **6** | 25 |
| Central | 20 | 10 | **5** | 35 |
| South | 24 | 3 | **5** | 32 |
| New Delhi | 40 | 7 | **3** | 50 |
| Shahdara | 51 | 12 | **1** | 64 |
| Grand Total | 350 | 77 | **77** | 504 |

**BANK WISE STATUS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Name of the Bank | Loan Rejected | Loan Sanctioned | **Loan Under Process** | Grand Total |
| PUNJAB NATIONAL BANK | 67 | 15 | **17** | 99 |
| UNION BANK OF INDIA | 51 | 27 | **17** | 95 |
| BANK OF BARODA | 42 | 4 | **15** | 61 |
| KOTAK MAHINDRA BANK LIMITED | 1 |   | **5** | 6 |
| CANARA BANK | 43 | 5 | **4** | 52 |
| STATE BANK OF INDIA | 83 | 12 | **4** | 99 |
| INDIAN BANK | 13 | 2 | **3** | 18 |
| BANK OF MAHARASHTRA |   |   | **2** | 2 |
| IDBI BANK |   |   | **2** | 2 |
| CENTRAL BANK OF INDIA | 5 | 2 | **1** | 8 |
| HDFC BANK | 7 |   | **1** | 8 |
| ICICI BANK LIMITED | 1 |   | **1** | 2 |
| JAMMU AND KASHMIR BANK LIMITED | 1 |   | **1** | 2 |
| PUNJAB AND SIND BANK | 11 | 3 | **1** | 15 |
| SOUTH INDIAN BANK |   |   | **1** | 1 |
| UCO BANK | 3 | 3 | **1** | 7 |
| YES BANK |   |   | **1** | 1 |
| BANK OF INDIA | 13 | 1 |  | 14 |
| FEDERAL BANK | 1 |   |  | 1 |
| INDIAN OVERSEAS BANK | 6 | 2 |  | 8 |
| KARNATAKA BANK LIMITED | 1 |   |  | 1 |
| Test Bank-2 |   | 1 |  | 1 |
| THE DELHI STATE COOPERATIVE BANK LIMITED | 1 |   |  | 1 |
| Grand Total | 350 | 77 | **77** | 504 |

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** |
| **March-22** | **Dec-22** | **March-23** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1342685 | 1389554 | 1449144 | 106459 | 59590 | 7.93 | 4.29 |

**Observation:-**

Deposits:- Total Deposits increased by Rs. 106459 Crores i.e. an increase of 7.93% on YoY basis. The same was increased by Rs. 59590 Crores i.e. an increase 4.29% on QoQ basis.

**ADVANCES:**

(Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION AS ON** | **VARIATION** | **% Growth** |
| **March-22** | **Dec-22** | **March-23** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1414302 | 1489794 | 1518384 | 104083 | 28591 | 7 | 2 |

**Observations:-**

Advances:-The Advances increased by Rs. 104083 Crores i.e. an increase of 7.00% on YoY basis. The same was increased by Rs. 28591 Crores i.e. an increase of 2.00% on QoQ basis.

**CD RATIO:**

|  |  |
| --- | --- |
| **POSITION AS ON** | **VARIATION** |
| **March-22** | **December-22** | **March-23** | **YoY** | **Over the QTR** |
| 105.33 | 107.21 | 104.77 | -0.56 | -2.44 |

CD Ratio decrease from 105.33% to 104.77% on YoY basis. The CD ratio decrease from 107.21% to 104.77% on QoQ basis.

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

The District wise CD ratio in NCT of Delhi as on 31.03.2023 is mentioned below:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **NAME OF DISTRICT** | **Jun-22** | **Sep-22** | **Dec-22** | **Mar-23** |
| 1 | East | 31.19 | 33.66 | 32.19 | 34.83 |
| 2 | South | 29.1 | 29.09 | 29.58 | 23.60 |
| 3 | South West | 29.9 | 32.41 | 33.48 | 32.77 |
| 4 | West | 37.13 | 34.93 | 34.82 | 35.88 |

**Action Point:- The LDMs are requested to share the efforts undertaken achieving the CD ratio of mandatory 40%.**

Following Banks have CD ratio below 60%:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Mar-22** | **Dec-22** | **Mar-23** |
| 1 | AU SMALL FIN. BANK | 33.05 | 39.53 | 38.15 |
| 2 | BANDHAN BANK LTD. | 23.47 | 25.6 | 34.95 |
| 3 | DCB Bank Ltd. | 63.1 | 57.09 | 55.26 |
| 4 | EQUITAS SMALL FIN. BANK | 13.77 | 15.64 | 16.29 |
| 5 | ESAF SMALL FINANCE BANK | 14.74 | 17.95 | 41.83 |
| 6 | KARUR VYSYA BANK | 88.96 | 49.79 | 47.4 |
| 7 | KOTAK MAHINDRA BANK | 58.17 | 59.62 | 56.8 |
| 8 | NAINITAL BANK LTD | 37.5 | 36.6 | 36.23 |
| 9 | SURYODAY SMALL FINANCE BANK | 19.27 | 21.48 | 27.73 |
| 10 | TAMILNAD MERCANTILE BANK | 39.07 | 38.18 | 22.66 |
| 11 | UTKARSH SMALL FINANCE BANK | 18.17 | 25.1 | 23.62 |

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

**COMPARATIVE POSITION OF MSME ADVANCES:-**

(Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION AS ON** | **VARIATION** | **% Growth** |
| **March-22** | **December-22** | **March-23** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 123144 | 129673 | 133345 | 10201 | 3672 | 8.28 | 2.83 |

The Advances under MSME Sector increased by Rs. 10,201 Crore i.e. 8.28% on YoY basis. Further the Advances under MSME were increased by Rs. 3672 Crores i.e. 2.83% on QoQ basis.

The following Banks have negative Growth over previous quarter:-

|  |
| --- |
| 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 | 3282.70 | -687.74 | -17.32 |
| 4 | TAMILNAD MERCANTILE BANK | 34.90 | 30.73 | -4.17 | -11.94 |
| 5 | DCB Bank Ltd. | 1379.64 | 1230.75 | -148.90 | -10.79 |
| 6 | IDFC FIRST BANK | 3719.17 | 3393.52 | -325.65 | -8.76 |
| 7 | SOUTH INDIAN BANK LTD | 513.80 | 482.39 | -31.41 | -6.11 |
| 8 | BANK OF MAHARASHTRA | 789.32 | 749.72 | -39.60 | -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 |
| 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. | 92.50 | 92.16 | -0.35 | -0.37 |

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

**(7) State Level Implementation Committee-**

**(i) Social Security Schemes ; To implement the suggestions from different authorities and Committees in field of Govt. Social Schemes.**

**(ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY,PMSBY, APY, PMMY, Stand-Up India & PMEGP**

**As on 31.03.2023**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **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**  | 5714795 | 4290031 | 75.07 | 3028053 | 70.58 | 4725662 | 82.69 | 407548 | 7.13 |
| **Private Sector**  | 217824 | 145516 | 66.8 | 104708 | 71.96 | 104876 | 48.15 | 41454 | 19.03 |
| **Small Financial** | 16364 | 4055 | 24.78 | 2258 | 55.68 | 299 | 1.83 | 1300 | 7.94 |
| **Grand Total :**  | 5948983 | 4439602 | 74.63 | 3135019 | 70.61 | 4830837 | 81.2 | 450302 | 7.57 |

**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 31.03.2023:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Type** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| **Public Sector Banks** | 3993596 | 1331180 | 619163 | 5943939 |
| **Private Sector Banks** | 275974 | 153261 | 77843 | 507078 |
| **Small Financial Bank Total** | 2534 | 1387 | 0 | 3921 |
| **Others** | 0  |  0 | 11 | 11 |
| **Total** | 4272104 | 1485828 | 697017 | 6454949 |

**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**.

**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.

Now they are requested to update the house about the pendency of PMJDY grievances.

**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)

The above member banks are requested to update the house about status of pending insurance claims.

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

The status of Insurance Claims lodged as on 31.03.2023, is as under: (Amt. in Lac)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of the Scheme** | **Pending Claims as on 31.12.2022** | **Received** | **Settled** | **Pending as on 31.03.2023** | **Out of which pending more than 1year to 2 years** |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| PMJDY | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| PMSBY | 2 | 4 | 29 | 58 | 28 | 56 | 3 | 6 | 0 | 0 |
| PMJJBY | 46 | 92 | 26 | 72 | 72 | 144 | 10 | 20 | 0 | 0 |
| **Total** | 48 | 96 | 55 | 130 | 100 | 200 | 13 | 26 | 0 | 0 |

**PMJDY:- There is no pendency of the cases as on 31.03.2023 in more than 3 months category.**

**Claims Pending of PMSBY as on 31.03.2023**

(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.** |
| PUNJAB & SIND BANK | 2 | 4 | 0 | 0 | 1 | 2 | 1 | 2 | 0 | 0 |
| HDFC BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Grand Total | 3 | 6 | 1 | 2 | 1 | 2 | 1 | 2 | 0 | 0 |

**The pending cases under PMJJBY as on 31.03.2023 are:**

 **(Amt in Lacs)**

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No.** | **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.** |
| 1 | PUNJAB & SIND BANK | 4 | 8 | 4 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2 | FEDERAL BANK LTD | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | HDFC BANK | 2 | 4 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4 | JAMMU KASHMIR BANK LTD | 3 | 6 | 3 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
|  | **Grand Total** | **10** | **20** | **10** | **20** | **0** | **0** | **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 31.03.2023 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** | **149628** | **310.39** | **308.23** | **16060** | **422.42** | **410.51** | **10900** | **950.91** | **931.33** | **176588** | **1683.73** | **1650.04** |
| **Private sector Banks** | **51334** | **158.47** | **158.40** | **29684** | **496.69** | **491.80** | **10896** | **813.94** | **811.27** | **91914** | **1469.08** | **1461.47** |
| **Small Finance Banks** | **37348** | **142.41** | **142.41** | **23627** | **209.59** | **209.59** | **2201** | **152.33** | **152.33** | **63176** | **504.34** | **504.34** |
| **Non-Member Financial Institution** | **2050** | **7** | **7** | **2736** | **73** | **73** | **1012** | **63** | **63** | **5798** | **143** | **143** |
| **Grand Total** | **240360** | **618.46** | **616.21** | **72107** | **1201.93** | **1185.05** | **25009** | **1980.23** | **1957.96** | **337476** | **3800.63** | **3759.22** |

**Stand-up India Outstanding: 31.03.2023 (Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **Total no. of branch** | **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 | 2045 | 3028 | 423 | 704 | 122 | 131 | 16 | 2045 | 3028 |
| Cooperative Sector Bank | 50 | 0 | 0 | 0 | 0 | 0 | 0 | 50 | 0 |
| Private Sector Banks | 1370 | 390 | 80 | 34 | 6 | 3 | 0 | 1370 | 390 |
| Small Financial Banks  | 128 | 0 | 0 | 0 | 0 | 0 | 0 | 128 | 0 |
| Grand Total :  | 3593 | 3418 | 503 | 738 | 128 | 134 | 16 | 3593 | 3418 |

**PMSBY & PMJJBY**

During the 111th SLBC Quarterly meeting the name of banks having NIL enrolment under PMSBY & PMJJBY were deliberated.

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.

The member banks are requested to update the house about till-date enrollment.

Action Point:- The member banks are requested to focus on MSME related schemes.

**(8)PMEGP Status**

**As per the data available on KVIC Portal the District-wise pendency (as on 22.06.2023) is as under:-**

|  |  |  |
| --- | --- | --- |
| S.No. | Name of District | Pending PMEGP Application |
| 1 | DELHI EAST | 3 |
| 2 | DELHI NORTH | 3 |
| 3 | DELHI NORTH WEST | 8 |
| 4 | DELHI SOUTH | 2 |
| 5 | DELHI SOUTH WEST | 1 |
| 6 | DELHI WEST | 2 |
|   | Total | 19 |

**As per the data available on KVIC Portal the Bank-wise pendency (as on 22.06.2023) is as under:-**

|  |  |  |
| --- | --- | --- |
| S.No. | Name of the Bank | Pending PMEGP Application |
| 1 | BANK OF BARODA | 1 |
| 2 | BANK OF INDIA | 1 |
| 3 | BANK OF MAHARASHTRA | 2 |
| 4 | CENTRAL BANK OF INDIA | 1 |
| 5 | INDIAN BANK | 2 |
| 6 | INDIAN OVERSEAS BANK | 1 |
| 7 | PUNJAB NATIONAL BANK | 4 |
| 8 | STATE BANK OF INDIA | 2 |
| 9 | UNION BANK OF INDIA | 5 |
|   | Total | 19 |

Banks & LDMs 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:**

 (Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **POSITION OF P.S. ADVANCES** | **VARIATION** | **% Growth** |
| **March-22** | **December-22** | **March-23** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 208791 | 223236 | 229382 | 20591 | 6146 | 9.86 | 2.75 |

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

|  |  |
| --- | --- |
| **POSITION AS ON** | **VARIATION %** |
| **March-22** | **December-22** | **March-23** | **YoY** | **Over the QTR** |
| 14.76 | 14.98 | 15.11 | 0.34 | 0.12 |

The percentage of Priority Sector Advances to Total Advances increased by 0.34% on YoY basis and the same is increased by 0.12% 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 31.03.2023:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **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** |
|   | **30.06.2022** | **30.09.2022** | **31.12.2022** | **31.03.2023** |  |
| **Public Sector Banks** |  |  |  |
| 1 | BANK OF INDIA | 6.01 | 5.82 | 5.94 | 6.07 |
| 2 | CENTRAL BANK OF INDIA | 11.14 | 11.54 | 10.50 | 9.41 |
| 3 | PUNJAB NATIONAL BANK | 8.57 | 9.18 | 8.70 | 8.89 |
| 4 | UNION BANK OF INDIA | 8.46 | 9.24 | 9.02 | 9.49 |
| **Private Sector Banks** |  |  |  |  |
| 1 | DEVELOPMENT BANK OF SINGAPORE | 3.53 | 5.32 | 5.65 | 5.65 |
| 2 | INDUSIND BANK | 7.78 | 7.67 | 8.34 | 6.91 |
| 3 | ESAF SMALL FINANCE BANK | 10.81 | 31.34 | 14.60 | 9.40 |

Action Point: The above banks are requested to make a suitable strategy and increase their percentage of Priority Sector Advances to Total Advances to more than 10 %.

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

**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.

**NPA Position**

|  |
| --- |
|  |
| **(Rs. in Crores)** |
| Sl | **Scheme** | **Amount Outstanding as on**  | **Amount of NPA as on** | **% of NPA as on** |
| **Mar-22** | **Dec-22** | **Mar-23** | **Mar-22** | **Dec-22** | **Mar-23** | **Mar-22** | **Dec-22** | **Mar-23** |
| **1** | **Total Advances** | 1414302 | 1489794 | 1518384 | 167495 | 142041 | 128914 | 11.84 | 9.53 | 8.49 |
| **2** | **Total Priority Sector** | 208791 | 223236 | 229382 | 26197 | 20470 | 20165 | 12.55 | 9.17 | 8.79 |
| **3** | **Total Non-Priority Sector** | 1205511 | 1266586 | 1289003 | 141299 | 121571 | 108749 | 11.72 | 9.60 | 8.44 |
| 4 | Farm Credit | 4757 | 4310 | 5916 | 182 | 251 | 246 | 3.82 | 5.82 | 4.15 |
| 5 | Agriculture Infrastructure | 774 | 759 | 849 | 142 | 111 | 114 | 18.30 | 14.64 | 13.43 |
| 6 | Ancillary Activities | 11647 | 11325 | 11983 | 2516 | 1869 | 2031 | 21.61 | 16.50 | 16.95 |
| 7 | Total Agriculture (PS) | 17177 | 16394 | 18748 | 2840 | 2231 | 2391 | 16.53 | 13.61 | 12.75 |
| 8 |  Total Agriculture (NPS) | 2513 | 11986 | 11370 | 728 | 947 | 818 | 28.98 | 7.90 | 7.19 |
| **9** | **Total Agriculture Advances** | 19690 | 28380 | 30118 | 3568 | 3178 | 3209 | 18.12 | 11.20 | 10.65 |
| 10 | Micro Enterprises | 39226 | 43676 | 46891 | 7358 | 6141 | 6100 | 18.76 | 14.06 | 13.01 |
| 11 | Small Enterprises | 46256 | 48336 | 48657 | 8202 | 6727 | 6603 | 17.73 | 13.92 | 13.57 |
| 12 | Medium Enterprises | 37047 | 36658 | 36754 | 5645 | 3597 | 3324 | 15.24 | 9.81 | 9.04 |
| 14 | Others under MSMEs | 615 | 1003 | 1043 | 17 | 9 | 12 | 2.79 | 0.88 | 1.12 |
| **15** | **Total MSME Advances** | 123144 | 129673 | 133345 | 21223 | 16474 | 16038 | 17.23 | 12.70 | 12.03 |
| 16 | Housing (PS) | 13855 | 14038 | 14191 | 612 | 573 | 546 | 4.42 | 4.08 | 3.85 |
| 17 | Housing(NPS) | 48486 | 60163 | 61835 | 2325 | 2163 | 2042 | 4.80 | 3.60 | 3.30 |
| **18** | **Total Housing Sector Advances** | 62341 | 74201 | 76025 | 2938 | 2737 | 2588 | 4.71 | 3.69 | 3.40 |
| 19 | Education Loan (PS) |   | 1622 | 1628 | 52 | 51 | 44 | 3.39 | 3.14 | 2.71 |
| 20 | Education Loan (NPS) | 764 | 1105 | 1214 | 5 | 5 | 6 | 0.68 | 0.43 | 0.46 |
| **21** | **Total Education Sector Advances** | 2310 | 2726 | 2842 | 58 | 56 | 50 | 2.49 | 2.04 | 1.75 |
| **22** | **Loans to weaker Sections under PS** | 16018 | 12473 | 13284 | 860 | 472 | 374 | 5.37 | 3.79 | 2.82 |
|  | **Govt. Sponsored Schemes** |   |  |  |  |  |  |  |  |  |
| 23 | DAY-NRLM | 21 | 10 | 0 | 9 | 9 | 0 | 42.80 | 82.85 | 0.00 |
| 24 | DAY-NULM | 3 | 3 | 4 | 2 | 0 | 0 | 63.49 | 4.72 | 3.41 |
| 25 | PMEGP | 15 | 13 | 18 | 5 | 5 | 5 | 35.85 | 42.54 | 25.74 |
| 26 | SHG | 83 | 51 | 44 | 10 | 10 | 10 | 12.25 | 19.68 | 22.06 |
| 27 | Stand Up India | 430 | 454 | 410 | 93 | 99 | 87 | 21.62 | 21.73 | 21.27 |
| 28 | PMMY | 3967 | 4400 | 4580 | 571 | 567 | 543 | 14.38 | 12.89 | 11.86 |

Action Points:-

The work done by member banks for recovery of NPA is appreciated and they are requested to continue the pace of recovery.

 **(11) Sub Committee on SHG and Financial Inclusion**

**SHG (SELF HELP GROUP)**

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 statement showing SHGs formed and linkages made by various Banks in Delhi is given at Annexure-60.

**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** |
| 863 | 0.89 | 14 | 0.53 | 1312 | 1.78 | 56 | 0.98 |

|  |
| --- |
| **SHG** |
| **Outstanding** | **Non-Performing Assets** | **NPA %** |
| **Number** | **Amount** | **Number** | **Amount** |  |
| **545** | 43.56 | **216** | 9.61 | **22** |

**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.

**Joint Liability Group**

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially not included farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

|  |
| --- |
| **Loans to JLGs** |
| **Disbursement** | **Outstanding** |
| **No.** | **Amt.** | **No.** | **Amt.** |
| **38115** | 264.24 | **115830** | 531.45 |

**(12) Saturation of Jansuraksha Schemes**

**Eligible PMMY Borrowers for PMJJBY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | **Bank Name** | **Number of Eligible PMMY Borrowers for PMJJBY** | **PMJJBY Enrolled till 30-09-2021** | **PMJJBY Total Enrolled till 16.06.23** | **% of PMJJBY enrolled to eligible borrowers** |
| 1 | Punjab National Bank | 14735 | 1611 | 348 | 2.36 |
| 2 | UCO Bank | 2074 | 279 | 79 | 3.81 |
| 3 | Bank of Baroda | 1554 | 189 | 70 | 4.50 |
| 4 | Jammu & Kashmir Bank Ltd | 1024 | 143 | 55 | 5.37 |
| 5 | Bank of Maharashtra | 295 | 240 | 23 | 7.80 |
| 6 | Union Bank of India | 5087 | 12 | 598 | 11.76 |
| 7 | Central Bank of India | 579 | 0 | 96 | 16.58 |
| 8 | Canara Bank | 1055 | 42 | 215 | 20.38 |
| 9 | Bank of India | 12734 | 3445 | 2597 | 20.39 |
| 10 | Indian Overseas Bank | 954 | 342 | 208 | 21.8 |
| 11 | State Bank of India | 5804 | 22 | 2196 | 37.84 |
| 12 | Punjab & Sind Bank | 134 | 15 | 105 | 78.36 |
| 13 | Indian Bank | 1069 | 165 | 904 | 84.57 |

**Action Point: The member banks including Punjab National Bank, UCO Bank, Bank of Baroda, J&K Bank & Bank of Maharashtra are once again requested to increase the pace of enrollment under PMJJBY.**

**Eligible PMMY Borrowers for PMSBY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | **Bank Name** | **Number of Eligible PMMY Borrowers for PMSBY** | **PMSBY Enrolled till 30-09-2021** | **PMSBY Total Enrolled till 16.06.23** | **% of PMSBY enrolled to eligible borrowers** |
| 1 | Jammu & Kashmir Bank Ltd | 1280 | 217 | 45 | 3.52 |
| 2 | Punjab National Bank | 18556 | 3775 | 759 | 4.09 |
| 3 | UCO Bank | 2552 | 405 | 166 | 6.50 |
| 4 | Bank of Maharashtra | 345 | 290 | 29 | 8.41 |
| 5 | Bank of Baroda | 2031 | 363 | 211 | 10.39 |
| 6 | Union Bank of India | 5571 | 17 | 1088 | 19.53 |
| 7 | Bank of India | 16241 | 7369 | 3205 | 19.73 |
| 8 | Central Bank of India | 598 | 0 | 159 | 26.59 |
| 9 | State Bank of India | 6161 | 128 | 2888 | 46.88 |
| 10 | Canara Bank | 1110 | 275 | 532 | 47.93 |
| 11 | Indian Overseas Bank | 1242 | 584 | 649 | 52.25 |
| 12 | Indian Bank | 1154 | 211 | 943 | 81.72 |
| 13 | Punjab & Sind Bank | 187 | 29 | 158 | 84.49 |

**The member banks including J & K Bank, Punjab National Bank, UCO Bank & Bank of Maharashtra are requested to make a suitable strategy to increase enrollment under PMSBY.**

**Eligible PMJDY A/C Holders for PMJJBY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | **Bank Name** | **PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY** | **PMJJBY - Enrolled till 30-09-2021** | **PMJJBY-Total Enrolment during 01-10-2021 to 16.06.23** | **% of enrolled PMJJBY to eligible accounts**  |
| 1 | Central Bank of India | 31600 | 1931 | 83 | 0.26 |
| 2 | Indian Overseas Bank | 23621 | 3015 | 313 | 1.33 |
| 3 | Punjab & Sind Bank | 58482 | 3363 | 1798 | 3.07 |
| 4 | Punjab National Bank | 189075 | 8994 | 6961 | 3.68 |
| 5 | Canara Bank | 139680 | 8155 | 10433 | 7.47 |
| 6 | Indian Bank | 88152 | 40137 | 8158 | 9.25 |
| 7 | Union Bank of India | 63093 | 657 | 7290 | 11.55 |
| 8 | Bank of Baroda | 169641 | 9597 | 31170 | 18.37 |
| 9 | Bank of India | 121985 | 18669 | 26257 | 21.52 |
| 10 | Bank of Maharashtra | 10140 | 4626 | 3136 | 30.93 |
| 11 | State Bank of India | 297756 | 17308 | 141129 | 47.41 |
| 12 | UCO Bank | 190 | 2 | 188 | 98.95 |

**Action Point: The member banks are requested to work in a mission mode to enrol eligible PMJDY A/c for PMJJBY.**

**Eligible PMJDY A/C Holders for PMSBY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| S.No. | **Bank Name** | **PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY** | **PMSBY - Enrolled till 30-09-2021** | **PMSBY-Total Enrolment during 01-10-2021 to till 16.06.23** | **% of enrolled PMSBY to eligible accounts** |
| 1 | Central Bank of India | 39772 | 4603 | 150 | 0.38 |
| 2 | Jammu & Kashmir Bank Ltd | 3480 | 978 | 61 | 1.75 |
| 3 | Indian Overseas Bank | 28300 | 12529 | 1115 | 3.94 |
| 4 | Punjab & Sind Bank | 58482 | 55119 | 2810 | 4.80 |
| 5 | Punjab National Bank | 228888 | 43808 | 12092 | 5.28 |
| 6 | Indian Bank | 102546 | 80614 | 10857 | 10.59 |
| 7 | Canara Bank | 161160 | 75802 | 21196 | 13.15 |
| 8 | Bank of India | 139296 | 45737 | 32096 | 23.04 |
| 9 | Bank of Baroda | 194181 | 39145 | 91231 | 46.98 |
| 10 | State Bank of India | 278495 | 45393 | 163243 | 58.62 |
| 11 | Bank of Maharashtra | 10746 | 3809 | 6937 | 64.55 |
| 12 | Union Bank of India | 65272 | 4081 | 45901 | 70.32 |
| 13 | UCO Bank | 210 | 12 | 198 | 94.29 |

Action Point: The member banks are requested to work in a mission mode to enrol eligible PMJDY A/c for PMSBY.

 **(13) Animal Husbandry & Fishery**

District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

The Secretary-Fisheries on 22.06.2023 chaired a VC with SLBCs of major states. It was requested by Secretary-Fisheries to increase the number of applications and approve the pending KCC applications under Fisheries and Animal Husbandry.

**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.**

The data of Special Camps by FLCs and Target Group Specific Camps as on 31.03.2023 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 | 30 | 1739 | 15 | 15 | 523 |
| East | PNB | 6 | 4 | 123 | 15 | 18 | 596 |
| New Delhi | Canara Bank | 6 | 44 | 3465 | 15 | 44 | 4514 |
| North | PNB | 6 | 6 | 255 | 15 | 10 | 430 |
| North East | PNB | 6 | 7 | 120 | 15 | 16 | 518 |
| North West | PNB | 6 | 11 | 367 | 15 | 31 | 1417 |
| Shahadra | BOB | 6 | 13 | 371 | 15 | 40 | 1069 |
| South | SBI | 6 | 10 | 221 | 15 | 12 | 272 |
| South East | SBI | 6 | 7 | 99 | 15 | 18 | 1024 |
| South West | SBI | 6 | 8 | 215 | 15 | 23 | 715 |
| West | Canara Bank | 6 | 46 | 3822 | 15 | 46 | 3822 |
|   | **Total** | **66** | **186** | **10797** | **165** | **273** | **14900** |

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

**Quarter March-2023**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 | 27 | Achieved |
| BANK OF INDIA | 7 | 21 | 25 | Achieved |
| BANK OF MAHARASHTRA | 1 | 3 | 2 | Not Achieved (-1) |
| CANARA BANK | 5 | 15 | 24 | Achieved |
| CENTRAL BANK OF INDIA | 3 | 9 | 10 | Achieved |
| INDIAN BANK | 6 | 18 | 38 | Achieved |
| PUNJAB NATIONAL BANK | 16 | 48 | 48 | Achieved |
| STATE BANK OF INDIA | 1 | 3 | 37 | Achieved |
| UNION BANK OF INDIA | 13 | 39 | 39 | Achieved |
| DSCB | 17 | 51 | 51 | Achieved |
| AXIS BANK | 3 | 9 | 11 | Achieved |
| FEDERAL BANK LTD | 4 | 12 | 12 | Achieved |
| HDFC BANK | 2 | 6 | 0 | Not Achieved (-6) |
| KOTAK MAHINDRA BANK | 1 | 3 | 0 | Not Achieved (-3) |
| NAINITAL BANK LTD | 1 | 3 | 2 | Not Achieved (-1) |
| YES BANK LTD | 1 | 3 | 2 | Not Achieved (-1) |
| UJJIVAN SFB | 2 | 6 | 0 | Not Achieved (-3) |
| **Grand Total :**  | **87** | 261 | **328** |   |

**The Banks which have not completed their target of camps during March 2023 quarter are Bank of Maharashtra, HDFC Bank, Nainital Bank, Kotak Mahindra Bank & Yes Bank, Ujjivan SFB. The SLBC-Delhi has taken the historical information & status of non-achievement of rural camps is as under:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sl. No. | Name of the Bank | Mar-22 | Jun-22 | Sep-22 | Dec-22 | Mar-23 |
| 1 | Bank of Baroda |   | Not Achieved |   |   |   |
| 2 | Bank of Maharashtra |   |   |   |   | Not Achieved |
| 3 | Canara Bank |   |   |   | Not Achieved |   |
| 4 | Central Bank of India |   | Not Achieved |   |   |   |
| 5 | Indian Bank | Not Achieved |   |   |   |   |
| 6 | Delhi State Coop Bank | Not Achieved | Not Achieved | Not Achieved |   |   |
| 7 | Federal Bank |   |   | Not Achieved |   |   |
| 8 | HDFC Bank |   | Not Achieved |   |   | Not Achieved |
| 9 | Kotak Mahindra Bank | Not Achieved | Not Achieved | Not Achieved | Not Achieved | Not Achieved |
| 10 | Nainital Bank | Not Achieved | Not Achieved |   | Not Achieved | Not Achieved |
| 11 | Yes Bank |   | Not Achieved |   |   | Not Achieved |

**Action Point:- As per the data, two banks are not able to conduct rural camps despite making commitments i.e. Kotak Mahindra Bank & Nainital Bank. These member banks are requested to complete their allotted camps in this quarter.**

**(14) DCO not from Controlling Office of Bank**

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

|  |  |
| --- | --- |
| Sl. No. | **Bank Name** |
| 1 | AU Small Finance Bank |
| 2 | Bandhan Bank Ltd |
| 3 | BANK OF BARODA |
| 4 | BANK OF INDIA |
| 5 | BANK OF MAHARASHTRA |
| 6 | CANARA BANK |
| 7 | CENTRAL BANK OF INDIA |
| 8 | City Union Bank Ltd |
| 9 | CSB -CATHOLIC SYRIAN BANK LTD.  |
| 10 | DCB Bank Ltd |
| 11 | Equitas Small Finance Bank |
| 12 | ESAF Small Finance Bank |
| 13 | FEDERAL BANK |
| 14 | HDFC BANK |
| 15 | IDBI Bank |
| 16 | IDFC FIRST BANK |
| 17 | Indian Bank |
| 18 | INDIAN OVERSEAS BANK |
| 19 | IndusInd Bank |
| 20 | JAMMU & KASHMIR BANK |
| 21 | JANA SMALL FINANCE BANK |
| 22 | KARNATAKA BANK |
| 23 | Karur Vysya Bank Ltd. |
| 24 | KOTAK MAHINDRA BANK |
| 25 | Nainital Bank Ltd |
| 26 | Punjab & Sind Bank |
| 27 | RBL BANK |
| 28 | SOUTH INDIAN BANK |
| 29 | UCO BANK |
| 30 | Union Bank of India |
| 31 | Yes Bank Ltd. |

The member banks are requested to depute DCOs from their Controlling Office for better coordination with Stakeholders.

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