

राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB COMMITTEE MEETING OF SLBC-NCT OF DELHI

27th May 2023

The Sub Committee Meeting of SLBC was convened by Punjab National Bank, on 27th June 2023 on virtual mode. The meeting was chaired by Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi. It was also addressed by Smt. Aditi Gupta- Dy. General Manager-Reserve Bank of India-FIDD-NDRO.

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

Convener SLBC-Delhi welcomed Smt. Aditi Gupta, DGM-FIDD, RBI attending her first meeting after taking charge of SLBC-Delhi from Sh. BMK Singh Ex DGM-RBI. He also welcomed all the participants. Thereafter agenda wise deliberations commenced.

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

Few member banks and LDMs were yet to submit ATR of the 111th SLBC Quarterly Meeting. There were few observations against which only 'Noted' / 'Complied' was mentioned. DGM-RBI requested member banks to furnish specific point wise replies.

Action Point:- The Member banks having pending ATR submission to submit the same on priority basis.

(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

Convener-SLBC-Delhi requested the LDMs of above districts expedite and complete 100% digitization before 30.09.2023. He also suggested in the meeting that as these 4 districts are on the verge of attaining 100% digitization, so it is logical to take up more districts for digitization. Based on the discussion it is proposed to take up East, North West, Shahdara & South East districts for 100% Digitisation and keep the deadline for completing as 30th September 2023.

DGM-RBI requested member banks to submit the data of digitization to LDMs at regular intervals.



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Action Point:- The LDMs of North, North East, South & South West were advised to achieve 100% Digitisation before 30.09.2023. The LDMs of East, North West, Shahdara & South East were advised to initiate the process of Digitisation & achieve 100% digitisation before 30.09.2023.

(3) Review of PM SVANidhi Scheme

Convener-SLBC reiterated the SoP issued by the DFS and directions of MCD at various meetings on how to deal with PM SVANidhi applications and informed that at least 3 communications have been sent from SLBC Desk on the subject to each member bank.

The applications which were pending for Sanction & Disbursement were discussed with member banks and LDMs. Convener-SLBC-Delhi requested member banks to reject the applications on legitimate grounds only and advised them to dispose-of all pending applications on priority but not later than 31.07.2023. He also requested member banks to update the PM SVANidhi portal on an ongoing basis. Sh. Pradeep Saxena- Zonal Manager-SLBC-ICICI Bank mentioned that despite genuine reasons the MCD are not allowing them to reject applications which are ultimately increasing the pendency of the bank. Sh. Rajesh Sinha-LDM- West informed that they have also shared the list of rejected applications on valid grounds with MCD, but they are not giving the consent for rejecting the applications.

Convener-SLBC reiterated the directions of MCD that the list of a/c to be rejected should be shared with MCD on WhatsApp and if no revert is received from them within a reasonable time (2/3 days) the same may be rejected.

Action Point:- The member banks are requested to dispose-of the pending applications on priority basis and update the PMS Portal.

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

The Status of pending applications were shared with member banks. The member banks were requested to dispose-of pending applications as per PMFME guidelines on merit basis.

Action Point:- The member banks are requested to inform the Branches to login the PMFME portal and clear the pendency on priority basis. Any application to be rejected should be cross-checked at higher level so no complaint may arise at later stage from MoFPI & applicant.



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(5) Sub Committee on CD Ratio & MSME

Convener-SLBC-Delhi shared the progress made under Deposits & Advances. He also shared that growth in advances in percentage terms is not at par with the industry. He requested member banks to increase the share of advances to match the industry pattern. The CD ratio was showing a decreasing trend and it should be arrested at industry level.

DGM-RBI shared that as per the RBI guidelines the Advances should be marked at the 'place of disbursement' and not at 'place of sanction'. Sh. Rajesh Sinha-LDM-West Delhi observed that the corrections should be in the Software to be decided at Head Office level. Sh. Manoj Kumar-LDM-North West also shared that they are discussing the matter at DCC & DLRC meetings but it is not workable at branch level. The House requested RBI to raise the matter at Head Office level of member banks for making necessary modifications in the software.

Action Point:- The member banks to coordinate at Head Office level for marking advances as per extant RBI guidelines and RBI is requested to write a communication to Head Office of member banks for making necessary alterations in software.

(6) COMPARATIVE POSITION OF MSME ADVANCES:-

Convener-SLBC-Delhi shared the name of banks which were in negative growth list in comparison to previous quarter. He also shared that progress under MSME advances is not at par with industry growth. He urge member banks to make a suitable strategy to come out of negative list.

Action Point:- Member Banks are initiate more concerted and concentrated efforts to augment lending in the MSME sectors.

7 (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

Convener-SLBC-Delhi expressed his concerns and displeasure on the performance of member banks so far in the ongoing campaign under Social welfare schemes. He advised member banks to increase enrolments under PMJJBY, PMSBY and APY. He also shared the names of member banks having "NIL" enrolment.

DGM-RBI urged the member banks to come out of "NIL" status. She also advised member banks for redressing grievances related to Social Security Schemes expeditiously.

Action Point:- The member banks to increase enrolment under Social Security Schemes. The LDMs to organize camps for saturation drive of mentioned schemes.



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(8)PMEGP Status

As per the data available on KVIC Portal the District & Bank-wise pendency (as on 22.06.2023) was shared with member banks.

Action Point:- Banks & LDMs to take immediate action to achieve the target and to clear pending applications and update their status on the KVIC portal and in case of any difficulty faced on the portal to contact KVIC official for assistance.

(9) Sub Committee on Priority Sector advances

Convener-SLBC-Delhi shared the names of member banks where the PS advances to Total Advances percentage is less than 10%. DGM-RBI advised member banks to make a suitable strategy to increase the priority sector advances. She also directed that it is a matter of concern that few member bank's priority sector advances are less than the benchmark and they should tackle the matter in a focused manner.

Convener clarified that at the bank levels all these PSU Banks are presumably complying to the PS regulations but in Delhi Metro the percentage is on the lower side.

Action Point:- The member banks to make a suitable strategy to increase PS advances to Total advances percentage.

(10) Recovery Issues in Schematic Lending

The sector wise & scheme wise NPA position was deliberated during the meeting.

Action Point:- The work done by member banks for recovery of NPA was appreciated and they were requested to continue the pace of recovery.

(11) Sub Committee on SHG and Financial Inclusion

The performance of member banks were deliberated on SHG & JLG. DGM-RBI advised that member banks to adhere to the guidelines of SHG & JLG as issued by RBI. She expressed her displeasure about lesser number of enrolments under SHG & JLG.

Action Point:- LDMs were 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

The Convener shared the figure of saturation drive under PMSBY & PMJJBY. He also said that saturation drive is extended till 01.09.2024 so member banks and LDMs should make a suitable strategy to make full use of the extended period for enrolment of uncovered individuals.

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



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(13) Animal Husbandry & Fishery

The District level Special KCC campaign for farmers in Animal Husbandry and Fisheries were shared with member banks. He also informed that Secretary-Fisheries on 22.06.2023 chaired a VC with SLBCs of major states. It was advised by Secretary-Fisheries to increase the number of applications and approve the pending KCC applications under Fisheries and Animal Husbandry.

Action Point: The LDMs were advised to conduct District-level KCC Camps in their respective Districts and member banks to participate in these Camps. LDMs were also told to upload the data on every Friday on Jansurksha Portal.

(14) FLC Camps

The data of FLC Camps organize by member banks were shared. DGM-RBI enquired from the member banks about the shortfall in rural camps. She also desired to be apprised from the officials of Bank of Maharashtra about the reasons of shortfall. There was no official from Bank of Maharashtra attending the meeting. SLBC was advised to write to member banks who were not present in the Sub-Committee meeting, expressing displeasure of the Committee.

Action Point:- The member banks were advised to conduct the FLC & Rural camps as per the extant guidelines of the RBI. SLBC-Delhi to write a letter to head of member banks which were absent in the meeting.

(15) DCO not from Controlling Office of Bank

Despite repeated reminders many banks were yet to post DCOs from controlling office. So Member Banks were once again advised to ensure that DCOs are from Controlling Offices only. Convener-SLBC shared the name of banks with the house. DGM-RBI enquired about the reasons for not appointing the DCO from Controlling Offices and reiterated the observation of the RD in the last SLBC meeting in this regard. She also requested that DCO should attend the DCC & DLRC meetings as & when called for by the LDM of the District.

Action Point:-The member banks were once again instructed requested to depute DCOs from their Controlling Office for better coordination with Stakeholders.

The meeting concluded with the vote of thanks by the Convener-SLBC.


(BIKRAMJIT SHOM)
General Manager & Convener
SLBC-Delhi

