

राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,  
NCT of Delhi,

**MINUTES OF 112<sup>th</sup> MEETING OF SLBC-NCT OF DELHI  
09<sup>th</sup> August 2023**

The 112<sup>th</sup> SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 9<sup>th</sup> August 2023 at Regal Hall, The LaLit Hotel, New Delhi. The meeting was chaired by Sh. M. Paramasivam- Executive Director-Punjab National Bank & attended by Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, New Delhi, Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi & Mrs. Aditi Gupta, Dy. General Manager- FIDD, RBI- 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, and Govt. of NCT of Delhi, PFRDA, MoFPI, DSIIDC and NABARD also participated in the meeting.

At the outset, Sh. Bikramjit Shom, General Manager & Convener-SLBC-Delhi, welcomed all the participants. He requested Sh. M. Paramasivam, Executive Director, Punjab National Bank to chair the meeting in terms of Lead Bank Scheme of RBI. Thereafter, the Chairman of the meeting was invited to deliver his welcome address.

The Executive Director- Punjab National Bank, welcomed all the dignitaries and participants at the meeting on behalf of SLBC. In his address he shared the overview of performance by Banks in the NCT of Delhi for the quarter ended June 2023. He gave snapshots of performance under Key Indicators for the quarter ended June 2023. He further requested member banks to clear the pendency under PM SVANidhi, PMFME insurance claims etc. on priority basis. He added that as per the directions of RBI, eight districts of NCT have been identified for "Expanding & Deepening of Digital payment ecosystem". He urged upon the LDM of these 8 districts to complete the digitization by September 2023. He also invited member banks to participate in APY campaigns & achieve allocated targets. Member banks were also advised to participate in '100 Days 100 Pays' campaign of Reserve Bank of India for handing over unclaimed deposits to depositors.

Then Convener-SLBC-Delhi requested Sh. Vivek Aggarwal- Regional Director-RBI –NDRO to address the house.

Sh. Vivek Aggarwal- Regional Director-RBI-NDRO presented the overall economic scenario before the House. In his address, he emphasized to member banks on restitution of rights on Deposit Campaign for return of unclaimed deposits under 100 Days 100 Pays Campaign of RBI.

### **KEY INDICATORS**

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

Thereafter, the Convener-SLBC-Delhi took up the Agenda items ad-seriatim. The profile of Delhi NCT along with key financial indicators was placed.





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AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 111 <sup>th</sup> MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2023 HELD ON 15.05.2023
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The Minutes of the 111<sup>th</sup> SLBC Meeting were placed before the House and confirmed.

AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 111 <sup>th</sup> SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2023 HELD ON 15.05.2023
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**ATR OF 111<sup>th</sup> SLBC MEETING:**

8 Member Banks i.e. Axis Bank, Bandhan Bank, Development Bank of Singapore, Federal Bank Limited, Indus Ind Bank, Karnataka Bank, Kotak Mahindra Bank, South India Bank Ltd, did not submit ATR on the minutes of 111<sup>th</sup> SLBC Meeting. Further, despite follow-ups GNCTD failed to submit the ATR.

**Action Point:-** Some Banks mentioned 'Noted' / 'Complied' in their ATR which failed to convey the substantive action taken by those Banks on the issue, have not been considered as furnished. Member Banks were requested to submit descriptive ATR elucidating the action taken.

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

AGENDA ITEM NO. 2	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY
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**Action Point:** Banks Having Nil Enrolments in PMSBY and PMJJBY : Bandhan Bank, Capital Small Finance Bank, DSCB, DBS, Equitas SFB, Jana SFB, Karnataka Bank, KVB, Nainital Bank, Ujjivan SFB, Utkarsh SFB. The above Member Banks are requested to start enrolments in PMSBY, PMJJBY & APY. The other banks are requested to continue the work under the mentioned schemes.

Representative of Bandhan Bank informed that their participation in these schemes are being considered at their Corporate Office level. Chairman directed the SLBC Convener to write a letter in this regard to MD & CEO of Bandhan Bank.

(Action:- All Member Banks & SLBC-Delhi)





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**Redressal of Grievances under PMJDY as on 30.06.2023**

There were 30 applications pertaining to Yes Bank which were pending for redressal. Yes Bank was advised to clear the pendency on priority basis.

(Action:- Yes Bank Ltd)

**Status of Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 30.06.2023 & for PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 30.06.2023**

The performances by Punjab & Sind Bank & Indian Bank were appreciated.

**Action Point: Progress under Jansauraksha Saturation drive was reported to be slow. The campaign has been extended upto 30.09.2024. All Banks and LDMs were urged to endeavor to achieve the target. LDMs were advised to hold weekly camps in their respective districts to achieve the goal.**

(Action:-All Member Banks & LDMs)

**Atal Pension Yojana (APY)**

It was informed that recognize the efforts put in by the branches of banks, the State Coordinators and Lead District Managers towards the success of the APY Scheme, PFRDA launched the FANTASTIC FIVE of APY campaign from May 2023 to March 2024. The prizes are to be given away to the 'Top Five Bank Branches sourcing the highest APY accounts', 'Top Five State Coordinators from all SLBCs/UTLBCs pan-India, and 'Top Five Lead District Managers (LDMs) from all SLBCs/UTLBCs pan-India'.

**Action Point:- All member banks were advised to achieve their annual targets under APY and draw up a suitable strategy for the year in that direction.**

The SLBC-Delhi shared the performance under NPS also & member banks were advised to actively market NPS as well.

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

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

- ✓ 14 applications were reported pending under PMSBY (Bank of India, Federal Bank, HDFC Bank Punjab & Sind Bank, State Bank of India)
- ✓ 10 applications were reported pending under PMJJBY (Federal Bank, HDFC Bank & Punjab & Sind Bank)

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



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AGENDA ITEM NO. 3

Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs

**Opening of Banking Outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of Villages:** As per confirmation received from the LDMs all villages in Delhi are having bank branches within 5 kms radius.

AGENDA ITEM NO. 3-A

Operations of BC- Hurdles / issues involved

**Certification of BC**

The huge gap in BC certification was noted. Yes Bank, having the highest numbers of BCs was asked to explain the correctness of the data by the RD-RBI. The Senior VP of Yes Bank requested for time and submitted that she will revert on the matter.

**Action Point: The member banks having BCs were advised to complete their certification as per the extant guidelines of RBI. Yes Bank to revert on the veracity of the data.**

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

**FINANCIAL INCLUSION - OPENING OF BASIC SAVING BANK DEPOSITS ACCOUNTS (BSBDAs) AND ISSUANCE OF GCCs:**

It was reported that Banks are having 61,34,438 BSBD Accounts & 28558 GCCs with loan amount of Rs. 177.57 Crores position as on 30.06.2023.

Observation: Two banks i.e. Jammu & Kashmir Bank & Kotak Mahindra Bank mentioned the data of GCC under 'number of accounts' but did not fill the 'amount', which resulted in data discrepancy. These member banks were advised to submit the data after due diligence.

(Action:- Jammu & Kashmir Bank & Kotak Mahindra Bank)





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**AGENDA ITEM NO. 4**

*Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues with installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State*

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

The % age of failed transactions to total ATM transactions was reported 6.27% for the quarter ended 30.06.2023 as against 6.17% for the quarter ended 31.03.2023. The percentage of failed transaction under PSBs was 3.26% whereas under Private Sector Banks it was 14.24% and under Small Financial Banks 6.69%.

The Regional Director-RBI-NDRO enquired about the high percentage of failed transactions in Private Sector banks.

The Chairman observed that with so much focus on digital banking in private sector banks, their higher percentage of failed transactions is somewhat paradoxical.

**(Action:- All Private Sector Bank. All Private Sector Bank were advised to furnish the major reasons for failed transactions to SLBC –Delhi for onward transmission to RBI.)**

**Expanding & Deepening of the Digital Payments Ecosystem**

After the directions of RBI the following four new Districts were identified for 100% digitization 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

**On 27.06.2023 at the Sub-Committee meeting the following four more districts were shortlisted for Digitisation under "Expanding and Deeping of the Digital Payments Ecosystem" by Sept 30, 2023:-**

S.No.	Name of the District	Nodal Bank
1	East	Punjab National Bank
2	North West	Punjab National Bank
3	Shahdara	Bank of Baroda
4	South East	State Bank of India





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**Action Point:** The Member banks, Lead Bank of the district and LDMs were advised to put in coordinated efforts for achieving 100% digitization of the above mentioned districts by 30.09.2023 positively. The Member banks were advised to submit the data on Digitisation to LDMs as and when requested.

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

AGENDA ITEM NO. 5

Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication

**Direct Benefit Transfer (DBT) Scheme**

As per the data provided by banks, there were around 29.62 lacs accounts opened by member banks as on 30.06.2023 out of which only 20.07 lacs accounts were active. Member banks were requested to take immediate action to activate the accounts of students opened by them and ensure AADHAR seeding.

**Action point:- Member banks to take immediate action to activate the a/cs of students opened by them and ensure Aadhaar seeding.**

(Action:- All Member Banks)

AGENDA ITEM NO. 6

Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)

**District-wise FLC Camps Organised during quarter ended June, 2023**

It was informed that the FLCs are not yet appointed in East, North West, South, South East Delhi districts of NCT of Delhi.

**Action Point:- The Lead Bank i.e. Punjab National Bank (in East & North West Delhi) & State Bank of India (in South & South East) were again advised to nominate FLCs in these Districts and update SLBC.**

**District wise camps by rural branches**

The Banks which have not completed their target number of camps in June 2023 quarter were reported to be Union Bank of India, Axis Bank IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan SFB.



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Name of Nainital Bank & Kotak Mahindra Bank, were reappearing in the list of delinquent bank for 2<sup>nd</sup> successive time after March 23 quarter, despite their commitment for course correction for in the last meeting.

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

(Action:- Member Banks having rural Branches)

**Financial Literacy through various Skill Centers as on 31.03.2023**

**Action Point: - Action Point:- The LDMs of East, New Delhi & North East Delhi were advised to explain the reasons for not conducting financial literacy program in skilling centers. They were also advised to conduct the financial literacy programmes as per extant guidelines of RBI. All LDMs were urged to continue the good work.**

(Action:- LDMs of East, New Delhi & North East Delhi)

**National Strategy for Financial Inclusion (NSFI) & National Strategy for Financial Education (NSFE)**

The Convenor SLBC-Delhi advised member banks to achieve the milestone under NSFI & NSFE. As deliberated during previous SLBC meeting, he also requested RBI to take up with NCERT for including NSFI & NSFE milestones in school curriculum.

**Action Point: Member banks were advised to achieve the milestone of NSFI & NSFE in a mission mode. RBI was requested to take-up with NCERT for including milestones in NCERT school curriculum.)**

(Action:- All Member Banks & RBI)

AGENDA ITEM NO. 7

REVIEW OF CREDIT DISBURSED BY BANKS

AGENDA ITEM NO. 7-A

Achievement under ACP of the State & Priority Sector Lending

**CREDIT FLOW TO PRIORITY SECTOR**

It was reported that the percentage of Priority Sector Advances to Total Advances increased by 10.90% on YoY basis and the same increased by 2.30% on QoQ basis.





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Out of 44 member banks, among Public Sector Banks, Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India and among Private Sector Banks, IndusInd Bank, South Indian Bank, Tamilnad Mercantile Bank & Surodaya SFB, were having share of Priority Sector Advances to Total Advances less than 10 % as on 30.06.2023.

**Action Point:- Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India, IndusInd Bank, South Indian Bank, Tamilnad Mercantile Bank & Surodaya SFB were advised to make a suitable strategies to increase the percentage of Priority Sector Advances.**

(Action:- Above mentioned member banks)

AGENDA ITEM NO. 7-B	Lending towards government sponsored schemes (PM SVANidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc)
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**PM SVANidhi YOJANA**

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

The Member Banks and LDMs were again instructed to coordinate with bank branches to conduct 'SVANidhi se Samridhi' camp and "Mai Bhi Digital" campaigns for onboarding of merchants.

On this basis of percentage of Disbursed applications /Eligible applications, Punjab National Bank, State Bank of India & Union Bank of India were shortlisted for felicitation. On the basis of total applications disbursed, three districts felicitated were West, New Delhi & Cnetral Delhi.

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

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

**PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME**

It was reported that the performance under PMFME has not picked up as per the potential of the state.

LDMs were instructed to allocate Bank wise target and inform respective member banks with a copy to SLBC-Delhi.

**Action Point:- Banks to dispose-of the pending applications. The LDMs to coordinate with branches and hand-hold them to iron out the issues, if any.**





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(Action:- All Member Banks & LDMs)

**PRADHAN MANTRI MUDRA YOJNA (PMMY)**

Observation: Under PMMY scheme there are two format for filling the data i.e. PMMY-OS & NPA & PMMY-Disbursement & Sanction. The following member banks did not submit the data of PMMY- Sanction & Disbursement on PMMY Portal leading to discrepancy in data.

S.No.	Name of the Bank
1	AU SMALL FIN. BANK
2	BANDHAN BANK LTD.
3	CAPITAL SMALL FINANCE BANK
4	CATHOLIC SYRIAN BANK LTD.
5	CITY UNION BANK LTD.
6	DCB Bank Ltd.
7	DEVELOPMENT BANK OF SINGAPORE
8	DHANLAXMI BANK
9	EQUITAS SMALL FIN. BANK
10	FEDERAL BANK LTD
11	JAMMU KASHMIR BANK LTD
12	KOTAK MAHINDRA BANK
13	NAINITAL BANK LTD
14	SURYODAY SMALL FINANCE BANK
15	TAMILNAD MERCANTILE BANK

**Action Point:-** The member banks to update the PMMY Portal on OS & NPA and Sanction & Disbursement and at regular intervals.

**PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)**

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





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**The Bank wise pendency (as on 30.06.2023) is as under:**

Name of the Bank	Pending Applications
BANK OF BARODA	1
BANK OF INDIA	1
CENTRAL BANK OF INDIA	1
INDIAN BANK	2
INDIAN OVERSEAS BANK	1
PUNJAB NATIONAL BANK	3
STATE BANK OF INDIA	1
UNION BANK OF INDIA	3
Total	13

(Action:- All Member Banks & LDMs)

**AGENDA ITEM NO. 7-C**

Flow of credit to MSMEs

**Flow of credit to MSMEs**

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

(Action:- All Member Banks)

**Flow of credit to MSMEs**

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

S.No.	Bank Name	Jun-22	Jun-23	Negative Variance	% Variance
1	KARNATAKA BANK	1377.29	610.39	-766.91	-55.68
2	TAMILNAD MERCANTILE BANK	53.07	27.21	-25.86	-48.72
3	BANK OF MAHARASHTRA	863.85	468.32	-395.53	-45.79
4	IDBI BANK	1170.55	810.84	-359.71	-30.73
5	DCB Bank Ltd.	1226.78	900.12	-326.66	-26.63
6	DSCB	11.56	9.71	-1.85	-16
7	STATE BANK OF INDIA	11013.79	9761.81	-1251.98	-11.37
8	SOUTH INDIAN BANK LTD	525.11	470.64	-54.47	-10.37
9	NAINITAL BANK LTD	165.84	151.11	-14.73	-8.88
10	CANARA BANK	7490.87	6878.12	-612.75	-8.18
11	CAPITAL SMALL FINANCE BANK	46.7	43.09	-3.61	-7.74
12	INDIAN OVERSEAS BANK	2928.46	2722.94	-205.52	-7.02
13	FEDERAL BANK LTD	785.14	733.98	-51.16	-6.52
14	BANDHAN BANK LTD.	92.49	86.71	-5.78	-6.25
15	PUNJAB NATIONAL BANK	10968.98	10537.54	-431.45	-3.93
16	UJJIVAN SMALL FIN. BANK	25.02	24.3	-0.72	-2.87





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**Action Point:-** The identified Member Banks were advised to devote more focused efforts in MSME sectors and come out of negativity by September 2023 Quarter.

(Action:-All Member Banks)

**Advances to Minority Communities**

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

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

**Flow of credit to MSMEs**

It was reported that the NPA in MSME Sector decreased from 12.03% to 11.65% on QoQ basis.

**Action Point:-** In continuation the Banks were encouraged to continue the good work in reduction of NPA.

(Action:- All Member Banks & LDMs)

AGENDA ITEM NO. 7-F	<u>Grant of Education Loans</u>
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**Grant of Education Loans**

It was informed that

- The number of Education Loan A/Cs increased by 3502 accounts i.e. 9.77 % on YoY basis. Amount wise there was an increase of Rs. 705 Crore and i.e. 29.24% on YoY basis
- The Education Loan A/Cs increased by 1283 accounts i.e. 3.37% on QoQ basis whereas amount increased by Rs. 274 Crore i.e. 9.64% on QoQ basis

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

(Action:- All Member Banks)





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AGENDA ITEM NO. 8	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)
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**Credit Deposit Ratio of concerned Districts are placed as under:-**

S.No.	NAME OF DISTRICT	Jun-22	Mar-23	Jun-23
1	East	31.19	34.83	35.05
2	Shahdara	34.07	44.65	34.51
3	South	29.1	23.6	30.57
4	South West	29.9	32.77	32.06
5	West	37.13	35.88	36.47

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

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

**Banks having CD ratio less than 40% were placed as under:-**

Sl	Name of Bank	Jun-22	Mar-23	Jun-23
1	AU SMALL FIN. BANK	34.23	38.15	39.55
2	BANDHAN BANK LTD.	37.66	34.95	39.45
3	DCB Bank Ltd.	63.61	55.26	50.2
4	EQUITAS SMALL FIN. BANK	13.72	16.29	15.31
5	ESAF SMALL FINANCE BANK	10.83	41.83	32.93
6	JAMMU & KASHMIR BANK LTD	178.01	269.43	56.96
7	KARUR VYSYA BANK	59.72	47.4	40.94
8	KOTAK MAHINDRA BANK	55.92	56.8	56.85
9	NAINITAL BANK LTD	37.09	36.23	37.46
10	SURYODAY SMALL FINANCE BANK	13.7	27.73	46.01
11	TAMILNAD MERCANTILE BANK	55.06	22.66	40.99
12	UTKARSH SMALL FINANCE BANK	16.21	23.62	35.36

The above banks were advised to devise suitable strategies to improve CD ratio above 60%. It was noted that the CD Ratio of 'Jammu & Kashmir Bank Ltd' reduced drastically to 56.96%. The J& K Bank was advised to submit the reasons for such drastic reduction in CD ratio. DCB Bank & Karur Vyas Bank officials were also advised to submit to SLBC-Delhi the reason of the decreasing trend of CD ratio.

**Action Point:-** The above mentioned Banks were advised to increase their CD ratio above 60%.





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AGENDA ITEM NO. 9	<u>Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs</u>
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**Action Points:-**

Banks were advised to vigorously follow up on the reduction of NPA invoking legal recourses effectively. Further, GNCTD was requested to coordinate with the banks in recovery of NPA.

LDMs were also advised to review NPA position of their district in the DCC/DLRC meetings. Member banks were advised to update the data with caution on SLBC-Portal.

AGENDA ITEM NO. 10	<u>Review of restructuring of loans in natural calamity affected districts in the State</u>
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That no area in NCT of Delhi has been affected by Natural Calamity so far was reported and recorded.

AGENDA ITEM NO. 11	<u>Policy initiatives of the Central / State Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks</u>
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It was requested to share the steps taken by various banks having on boarded Fintech Companies to address fraud issues associated with Fintech operations and safeguard customer's interest in this regard. Sh. P.P. Singh-General Manager-Punjab National Bank & Sh. Chanderbir Lamba-Regional Head-GSP-HDFC Bank shared their Fintech practises and experiences.

AGENDA ITEM NO. 12	<b>DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY</b>
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**Action Point:-** The member banks were advised to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.



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State Level Bankers' Committee,  
NCT of Delhi,

MINUTES OF 112<sup>th</sup> MEETING OF SLBC-NCT OF DELHI  
09<sup>th</sup> August 2023

AGENDA ITEM NO. 13

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

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

It was informed that North Delhi District was identified for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility of opening of RSETI. The Lead Bank informed that they had approached MoRD earlier, however they have been informed that granting of permission by MoRD is kept on-hold at present in view of pendency in completion of RSETIs where permissions have already been granted. The applications shall be considered by MoRD once the window reopens.

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

(Action:- Punjab National Bank)

AGENDA ITEM NO. 14

Success Story

The success story of PMFME scheme financed by State Bank of India was shared with stakeholders.

Action Point:- The stakeholders were requested to share many more success stories at the SLBC Forum to create awareness about particular scheme.

AGENDA ITEM NO. 15

Discussion on Market Intelligence issues

**Action Point:- The Member Banks were advised to be vigilant and to sensitise the branches/ field functionaries on the Market Intelligence Issues. LDMS were advised to discuss the issues during the DCC/DLRC meetings organised by them.**

AGENDA ITEM NO. 16

Issues remaining unresolved at DCC/DLRC meeting

**Issues remaining unresolved at DCC/DLRC meeting**

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

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India expressed concerns over the list of such banks being quite long, so member banks should look into the matter with due seriousness.



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The Convener –SLBC-Delhi urged concerned bank for nomination of DCO by Controlling Offices. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India directed SLBC-Delhi to write a letter to such banks where DCOs were not from Controlling Offices.

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

(Action: Member Banks & SLBC-Delhi)

AGENDA ITEM NO. 17	<u>Time-Line for convening SLBC meetings and Submission of data to SLBCs &amp; LDMs</u>
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**TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS**

It was reiterated that as per the Guidelines of Reserve Bank of India, the deadline for furnishing information/data to SLBC Convener Bank is 15 days from the end of the quarter. As per the portal the data submission by all the member banks is on time except by Axis Bank, Nainital Bank & Karnataka Bank.

**Action Point:- Axis Bank, Nainital Bank and Karnataka Bank were again advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly.**

(Action:-Axis Bank, Nainital Bank & Karnataka Bank)

AGENDA ITEM NO. 18	<u>District level Special KCC campaign for Animal Husbandry and Fisheries Farmers</u>
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**Action Point: The LDMs were advised to conduct District-level KCC Camp in their respective District and member banks were invited to participate in these Camps.**

AGENDA ITEM NO. 19	<b>SKILL LOAN FINANCING</b>
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**Action Point: The member banks were suggested to consider with positive frame of mind, the cases of Skill Loan Financing on merits.**



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AGENDA ITEM NO. 20

ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

**Inclusion of 'Shivalik Small Finance Bank Limited' as member of SLBC-Delhi**

'Shivalik Small Finance Bank Limited' (SSFBL) vide their email dated 02.06.2023 requested to be inducted as a member bank in SLBC-Delhi.

**Action Point:-** Acceding to their request <sup>the</sup> house approved inclusion of Shivalik Small Finance Bank Limited as member bank of SLBC-Delhi & shall send them the invitation.

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

**100 Days 100 Pays**

The Reserve Bank has come out with a focused campaign under the caption "100 Days 100 Pays". The primary purpose of the captioned campaign is to persuade the banks to make concerted efforts to trace and settle at least top 100 depositors in each district of the country. The campaign, which commenced on June 01, 2023 will run for 100 days and conclude on September 08, 2023. The focus shall be on Top 100 Unclaimed accounts-in non-retail segment and Top 100 branches of the bank having large quantum of unclaimed deposit.

**Approval of Corp duration by SLBC -Delhi**

Major crops being cultivated in the State	Crop Season (Sowing)	Crop Season	Crop Duration	Repayment due date
		(Harvesting)		
Rabi Crops: Wheat, Barley, Mustard, Gram, Pea, Tomato, Onion, Potato, Arhar, Cauliflower/Cabbage	October-November	April- May	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Kharif Crops : Paddy, Baby Corn, Maize Bajra, Carrot/Radish, Tomato, Chilli, Lady's finger	May-June	October- November	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Rose Flower, Chrysanthemum Flower, Gladiolus Flower, Tube Rose Flower, Marigold Flower	January/ February	May-June	(Short Duration)	Short duration – 12 months (post harvesting and marketing)



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**Action Point:-** As the Crop Season was approved during the deliberations made in 112<sup>th</sup> SLBC Quarterly Meeting held on 09.08.2023 the same would be communicated to Member banks and other relevant stakeholders.

(Action Point:- SLBC Delhi to communicate the Crop Season to Member Banks etc)

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

The house was informed that Sh. Vivek Aggarwal-Regional Director-RBI is due to superannuate on 31.08.2023. Convener SLBC-Delhi & DGM-RBI expressed their gratitude to Sh. Vivek Aggarwal and placed on record the contribution of Sh. Aggarwal at the SLBC forum. Chairman on behalf of SLBC-Delhi felicitated the outgoing RD-RBI.

Then SLBC-Delhi announced the winners in terms of disbursement under PM SVANidhi, which were Punjab National Bank, State Bank of India & Union Bank of India and LDMS of West, New Delhi & Central Delhi.

The meeting concluded with "Vote of Thanks" by Sh. Sunil Kumar Chugh- Chief General Manager –Head Office- Punjab National Bank.

  
(BIKRAMJIT SHOM) 31/8/23  
General Manager & Convener  
SLBC-Delhi

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