

**Welcome**  
**to**  
**Meeting of**  
**Sub-Committee to SLBC-Delhi**  
**Date: 29-09-2023**

**State Level Bankers' Committee - NCT of Delhi**  
**Convenor:**



**punjab national bank**  
*...the name you can BANK upon !*

## Agenda 1 : Recommendations of the High-Level Committee on Deepening of Digital Payments-

- During 110<sup>th</sup> SLBC quarterly meeting the following four Districts were shortlisted 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

SLBC Delhi in its Sub-Committee meeting held on 27.06.2023 shortlisted the following Districts for 100% Digitisation:-

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

**Action Point:** The LDMS are requested to share the performance under “Deepening of Digital Payment and Ecosystem”. The last date for achieving 100% digitization is September 2023. The LDMS are requested to confirm about meeting the deadline.

## Agenda 2: Review of PM SVANidhi Scheme Status as on 27.09.2023

S.No.	Bank Name	Eligible Applications	application pending sanction	for Pending Disbursement
1	State Bank of India	55511	1362	12007
2	Punjab National Bank	42604	1380	5178
3	Bank of Baroda	30987	3700	3681
4	Union Bank of India	19305	1010	1658
5	Canara Bank	18053	588	1489
6	Kotak Mahindra Bank	10510	5703	1367
7	Bank of India	9642	978	637
8	Axis Bank	2359	1068	446
9	Indian Bank	10701	742	362
10	Central Bank of India	7563	569	296
11	Indian Overseas Bank	4562	355	170

## Agenda 2: Review of PM SVANidhi Scheme Status as on 27.09.2023

S.No.	Bank Name	Eligible Applications	application pending for sanction	Pending for Disbursement
12	Bank of Maharashtra	2843	327	123
13	HDFC Bank	2225	757	92
14	ICICI Bank	523	61	80
15	Punjab & Sind Bank	6924	497	72
16	UCO bank	2451	279	63
17	IDBI Bank	1045	498	39
18	The Nainital Bank	361	91	37
19	Karnataka Bank	1320	493	27
20	Federal Bank	343	123	26
21	Jammu & Kashmir Bank	392	49	14
22	IndusInd Bank	402	335	11

**Action Point:- All the member banks are requested to dispose-of pending applications under PM SVANidhi on priority basis. Member banks are requested to re-consider applications under ‘returned by banks’.**

# Agenda 4: PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

## Pending for Sanction application-PMFME

Name of the Bank	Pending for Sanction
AXIS BANK	1
BANK OF BARODA	14
BANK OF INDIA	1
BANK OF MAHARASHTRA	2
CANARA BANK	1
CENTRAL BANK OF INDIA	1
ICICI BANK LIMITED	1
IDBI BANK	2
INDIAN BANK	2
INDIAN OVERSEAS BANK	1
INDUSIND BANK	4
KOTAK MAHINDRA BANK LIMITED	4
PUNJAB AND SIND BANK	3
PUNJAB NATIONAL BANK	20
RBL Bank Limited	1
SOUTH INDIAN BANK	1
STATE BANK OF INDIA	12
UNION BANK OF INDIA	13
YES BANK	1
<b>Grand Total</b>	<b>85</b>

**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 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

## DEPOSIT:

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
1339920	1449144	1487910	147990	38766	11	3

Observation: The Deposit growth was 11% on YoY basis and 3% on QoQ basis.

## ADVANCES:

(Rs. in crore)

POSITION AS ON			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
1428321	1518384	1576174	147853	57790	10	4

Observation: The Advances growth was 10% on YoY basis and 4% on QoQ basis

## Overall CD RATIO:

POSITION AS ON			VARIATION	
June-22	March-23	June-23	YoY	Over the QTR
106.60	104.77	105.93	-0.67	1.15

CD ratio decreased from 106.6% to 105.93%

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

The District wise CD ratio in NCT of Delhi as on 30.06.2023 is mentioned below:

S.No.	NAME OF DISTRICT	CD RATIO
1	Central	89.96
2	East	35.05
3	New Delhi	225.7
4	North	41.97
5	North East	68.04
6	North West	43.27
7	Shahdara	34.51
8	South	30.57
9	South East	82.76
10	South West	32.06
11	West	36.47
	Total :	105.93

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

**List of 4 Districts having CD Ratio less than 40 % as on 30.06.2023:**

S.No.	NAME OF DISTRICT	Jun-22	Mar-23	June-23
1	East	31.19	34.83	35.05
2	Shahdara	34.07	44.65	34.51
3	South	29.1	23.60	30.57
4	South West	29.9	32.77	32.06
5	West	37.13	35.88	36.47

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



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

### LIST OF BANKS HAVING CD RATIO LESS THAN 60%:

SI	Name of Bank	June -22	Mar-23	June-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	50.20
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	13.70	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

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

As per the guidelines of RBI vide letter no. RPCD.LBS.CO.No.10911/02.02.01/2006-07 dated 22.05.2007 :

1. In case of credit proposals, received at district level but not sanctioned thereat due to limitations of the sanctioning power, sanctioned at Banks' Head Office / Controlling Offices and the loan utilized / disbursed in districts through branches, are treated as the loan sanctioned and utilized at district level. Hence it may be considered at District level for computing CD ratio.
2. As regard, calculation of Credit Deposit ratio on the basis of the limit sanctioned / or amount outstanding, it is clarified that the CD ratio may be calculated on the basis of amount outstanding
3. The Bank which are yet to adopt the above mentioned guidelines of RBI are:

S.No.	Name of the Bank
1	Axis Bank
2	Bandhan Bank
3	Bank of India
4	Bank of Maharashtra
5	Capital Small fin Bank
6	Catholic Syrian Bank
7	Equitas SFB
8	Federal Bank
9	IDFC First Bank
10	Karnataka Bank
11	Karur Vysya Bank
12	Punjab National Bank (above Rs. 50 lacs with LCB)
13	RBL Bank Ltd
14	South Indian Bank
15	Survodaya SFB
16	Ujjivan SFB
17	Union Bank of India
18	Utkarsh SFB

## (6) COMPARATIVE POSITION OF MSME ADVANCES

Comparative Position of Micro, Small & Medium Enterprises (MSME) Advances :  
(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
122418	133345	138019	15601	4674	12.74	3.51

The Advances under MSME Sector increased by Rs. 15601 Crore i.e. 12.74% on YoY basis. Further the Advances under MSME were increased by Rs. 4674 Crores i.e. 3.51% on QoQ basis.

## (6) COMPARATIVE POSITION OF MSME ADVANCES

The following Banks have negative Growth on QoQ basis

MSME NEGATIVE VARIANCE (Rs. In Crs.)					
S.No.	Bank Name	March-23	June-23	Negative Variance	% Variance
1	BANK OF MAHARASHTRA	749.72	468.32	-281.40	-37.53
2	INDIAN OVERSEAS BANK	3742.21	2722.94	-1019.27	-27.24
3	DCB Bank Ltd.	1230.75	900.12	-330.63	-26.86
4	DELHI STATE COOPERATIVE BANK	12.20	9.71	-2.49	-20.39
5	KARNATAKA BANK	747.38	610.39	-136.99	-18.33
6	UJJIVAN SMALL FIN. BANK	28.79	24.30	-4.49	-15.59
7	TAMILNAD MERCANTILE BANK	30.73	27.21	-3.52	-11.46
8	CATHOLIC SYRIAN BANK LTD.	121.88	109.13	-12.75	-10.46
9	IDBI BANK	892.28	810.84	-81.44	-9.13
10	DHANLAXMI BANK	26.83	24.82	-2.01	-7.50
11	BANDHAN BANK LTD.	92.16	86.71	-5.44	-5.90
12	CAPITAL SMALL FINANCE BANK	45.52	43.09	-2.44	-5.35
13	UTKARSH SMALL FINANCE BANK	104.95	100.61	-4.34	-4.14
14	FEDERAL BANK LTD	762.42	733.98	-28.44	-3.73
15	JAMMU KASHMIR BANK LTD	762.07	741.39	-20.68	-2.71
16	SOUTH INDIAN BANK LTD	482.39	470.64	-11.75	-2.44
17	KARUR VYSYA BANK	188.81	184.73	-4.08	-2.16
18	PUNJAB NATIONAL BANK	10764.18	10537.54	-226.64	-2.11
19	BANK OF INDIA	3340.12	3302.69	-37.43	-1.12
20	CANARA BANK	6945.75	6878.12	-67.64	-0.97

## (6) COMPARATIVE POSITION OF MSME ADVANCES

The following Banks have negative Growth on YoY basis:

S.No.	Bank Name	June-22	June-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	-16.00
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	46.70	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	24.30	-0.72	-2.87

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

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

As on 30.06.2023

	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.	
<b>Public Sector</b>	5780188	4367554	75.56	3053237	69.91	4761370	82.37	416013	7.20
<b>Private Sector</b>	216716	150537	69.46	103874	69.00	140293	64.74	49315	22.76
<b>Small Financial</b>	16418	4972	30.28	2247	45.19	299	1.82	1342	8.17
<b>Payment Banks</b>	0	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total :</b>	6013322	4523063	75.22	3159358	69.85	4901962	81.52	466670	7.76

**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.**

## (7) State Level Implementation Committee ENROLEMENTS in Social security Schemes

**As on 30.06.2023**

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	4317947	1428348	642630	6388925
Private Sector Banks	264804	143711	79253	487768
Small Financial Bank	2080	1013	0	3093
Payment Bank	0	211	0	211
Others	0	0	11	11
<b>Total</b>	<b>4584831</b>	<b>1573283</b>	<b>721894</b>	<b>6880008</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 member Banks are also requested to achieve the targets under APY.** 15

## (7) State Level Implementation Committee

### ENROLEMENTS in Social security Schemes

The summarized position of Grievances under PMJDY for the quarter ended 30.06.2023

Type of Bank	Pending as on 31.03.2023	Received	Disposed off	Pending as on 30.06.2023	Out of which pending for more than 1 Month	Out of which pending for more than 3 Months
Public Sector Banks	0	0	0	0	0	0
Private Sector Banks	29	18	17	30	0	0
Small Finance Banks	0	0	0	0	0	0
Payment Bank	0	0	0	0	0	0
<b>Grand Total</b>	29	18	17	30	0	0

Observation:- In the previous Quarter i.e. march 2023 there were 17 PMJDY grievances pending of 'Yes Bank Ltd'. Despite their assurance to resolve the PMJDY grievances the same is increased to 30 now.

The Yes Bank is requested to dispose-of pending applications on priority basis. Yes Bank is requested to update the house about the redressal of grievances.



## (7) State Level Implementation Committee

### The status of Insurance Claims lodged

**As on 30.06.2023**

**( Amt. in Lacs)**

Name of the Scheme	Pending Claims as on 31.03.2023		Received		Settled		Pending as on 30.06.2023		Out of which pending more than 1 year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
<b>PMJDY</b>	0	0	5	10	5	10	0	0	0	0
<b>PMSBY</b>	3	6	34	68	23	46	14	28	0	0
<b>PMJJBY</b>	10	20	45	90	45	90	10	20	0	0
<b>Total</b>	13	26	84	168	73	146	24	48	0	0

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

# (7) State Level Implementation Committee

## The status of Insurance Claims lodged

Claims Pending of PMSBY as on 30.06.2023

(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	A M T .
				NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	
<b>BANK OF INDIA</b>	3	6	3	6	0	0	0	0	0	0	
<b>PUNJAB &amp; SIND BANK</b>	4	8	3	6	1	2	1	2	0	0	
<b>STATE BANK OF INDIA</b>	4	8	4	8							
<b>FEDERAL BANK</b>	1	2	1	2							
<b>HDFC BANK</b>	2	4	1	2	1	2	0	0	0	0	
<b>Grand Total</b>	14	28	12	24	2	4	1	2	0	0	

## (7) State Level Implementation Committee

### The status of Insurance Claims lodged

#### The pending cases under PMJJBY as on 30.06.2023

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	5	10	1	2	4	8	0	0	0	0
2	FEDERAL BANK LTD	1	2	0	0	1	2	0	0	0	0
3	HDFC BANK	4	8	4	8	0	0	0	0	0	0
	Grand Total	10	20	5	10	5	10	0	0	0	0

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.

## (7) State Level Implementation Committee progress under PMMY

**The summarised for FY 2023-24 (01.04.2023 to 30.06.2023) 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.
<b>Public sector Banks</b>	12116	23.37	21.92	4506	113.44	100.81	2367	208.03	189.64	18989	344.86	312.38
<b>Private sector Banks</b>	7450	23.76	23.69	8647	199.8	183.96	2933	219.97	211.9	19030	443.5	419.53
<b>Small Finance Banks</b>	5988	24.39	24.39	4501	34.68	34.68	0	0	0	10489	59.07	59.07
<b>Non-Member Financial Institution</b>	1240	5	5	345	6	6	74	5	5	1659	16	16
<b>Grand Total</b>	26794	76.3	74.76	17999	353.98	325.52	5374	432.96	406.49	50167	863.24	806.77

## (7) State Level Implementation Committee

### Stand up India outstanding

MEMBER BANKS WHICH HAVE NOT SUBMITTED THE DATA ON PMMY PORTAL-JUNE 2023

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

**Observation:** Under PMMY scheme there are two format for filling the data i.e. PMMY-OS & NPA & PMMY-Disbursement & Sanction. The above mentioned 15 member banks have not submitted the data of PMMY-Sanction & Disbursement on PMMY Portal so there is discrepancy in the data of PMMY. The member banks are requested to update the PMMY Portal on OS & NPA and Sanction & Disbursement and at regular intervals.

# (7) State Level Implementation Committee

## Stand up India outstanding

**Stand-up India Outstanding: 30.06.2023**

**Rs in Crores**

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
<b>Public Sector Banks</b>	2054	2933	421.36	682	120.77	129	15.09	3744	557.22
<b>Cooperative Sector Bank</b>	51	0	0	0	0	0	0	0	0
<b>Private Sector Banks</b>	1384	386	103.27	33	5.16	1	0.06	420	108.49
<b>Small Financial Banks</b>	120	0	0	0	0	0	0	0	0
<b>Payment Bank</b>	3	0	0	0	0	0	0	0	0
<b>Grand Total :</b>	3612	3319	524.63	715	125.93	130	15.14	4164	665.71

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

## (8)PMEGP Status

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

S.No.	Name of the Bank	Pending Applications
1	BANK OF BARODA	1
2	BANK OF INDIA	1
3	CENTRAL BANK OF INDIA	1
4	INDIAN BANK	2
5	INDIAN OVERSEAS BANK	1
6	PUNJAB NATIONAL BANK	3
7	STATE BANK OF INDIA	1
8	UNION BANK OF INDIA	3
	Total	13

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

### CREDIT FLOW TO PRIORITY SECTOR

(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
211602	229382	234659	23057	5277	10.90	2.30

### Percentage of Priority Sector Advances to Total Advances

POSITION AS ON			VARIATION %	
June-22	March-23	June-23	YoY	Over the QTR
13	14.76	14.81	1.39	0.05



## (9) Sub Committee on Priority Sector advances

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2023

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
		30.06.2022	31.03.2023	30.06.2023
<b>Public Sector Banks</b>				
1	BANK OF INDIA	6.01	6.07	5.89
2	CANARA BANK	11.19	10.05	9.59
3	CENTRAL BANK OF INDIA	11.14	9.41	7.95
4	PUNJAB NATIONAL BANK	8.57	8.89	8.52
5	UNION BANK OF INDIA	8.46	9.49	6.72
<b>Private Sector Banks</b>				
1	INDUSIND BANK	7.78	6.91	6.52
2	SOUTH INDIAN BANK	12.15	10.31	8.57
3	TAMILNAD MERCANTILE BANK	11.46	10.26	9.14
4	SURYODAY SMALL FINANCE BANK	0	3.09	4.15

# (10) Recovery Issues in Schematic Lending

## Position of NPA

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23
1	<b>Total Advances</b>	<b>1428321</b>	<b>1518384</b>	<b>1576174</b>	<b>151793</b>	<b>128914</b>	<b>127838</b>	10.63	8.49	8.11
2	<b>Total Priority Sector</b>	<b>211602</b>	<b>229382</b>	<b>234659</b>	<b>24043</b>	<b>20165</b>	<b>20093</b>	11.36	8.79	8.56
3	<b>Total Non-Priority Sector</b>	<b>1216719</b>	<b>1289003</b>	<b>1341515</b>	<b>127750</b>	<b>108749</b>	<b>107744</b>	10.50	8.44	8.03
4	Farm Credit	4878	5916	6418	154	246	247	3.15	4.15	3.85
5	Agriculture Infrastructure	776	849	912	168	114	116	21.66	13.43	12.68
6	Ancillary Activities	10481	11983	12591	1904	2031	2049	18.17	16.95	16.27
7	Total Agriculture (PS)	16135	18748	19920	2226	2391	2411	13.80	12.75	12.11
8	Total Agriculture (NPS)	<b>11935</b>	11370	13115	1061	818	784	8.89	7.19	5.98
9	<b>Total Agriculture Advances</b>	<b>28070</b>	<b>30118</b>	<b>33035</b>	<b>3287</b>	<b>3209</b>	<b>3196</b>	11.71	10.65	9.67
10	Micro Enterprises	39801	46891	50297	6038	6100	5913	15.17	13.01	11.76
11	Small Enterprises	47397	48657	49949	7540	6603	6618	15.91	13.57	13.25
12	Medium Enterprises	34551	36754	36650	6230	3324	3539	18.03	9.04	9.66
14	Others under MSMEs	668	1043	1123	16	12	14	2.44	1.12	1.28
15	<b>Total MSME Advances</b>	<b>122418</b>	<b>133345</b>	<b>138019</b>	<b>19824</b>	<b>16038</b>	<b>16084</b>	16.19	12.03	11.65
16	Housing (PS)	13411	14191	13019	588	546	424	4.38	3.85	3.25
17	Housing(NPS)	50360	61835	63608	2235	2042	2172	4.44	3.30	3.41
18	<b>Total Housing Sector Advances</b>	<b>63771</b>	<b>76025</b>	<b>76627</b>	<b>2822</b>	<b>2588</b>	<b>2595</b>	4.43	3.40	3.39

# (10) Recovery Issues in Schematic Lending

## Position of NPA

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23
19	Education Loan (PS)	1512	1628	1564	54	44	42	3.58	2.71	2.67
20	Education Loan (NPS)	900	1214	1552	4	6	11	0.48	0.46	0.68
21	<b>Total Education Sector Advances</b>	<b>2412</b>	<b>2842</b>	<b>3116</b>	<b>59</b>	<b>50</b>	<b>52</b>	<b>2.43</b>	<b>1.75</b>	<b>1.68</b>
22	<b>Loans to weaker Sections under PS</b>	<b>13085</b>	<b>13284</b>	<b>13902</b>	<b>686</b>	<b>374</b>	<b>508</b>	<b>5.24</b>	<b>2.82</b>	<b>3.66</b>
<b>Govt. Sponsored Schemes</b>										
23	DAY-NRLM	20	0	0	9	0	0	43.72	0.00	0.00
24	DAY-NULM	4	4	4	0	0	2	2.91	3.41	37.56
25	PMEGP	13	18	15	6	5	5	46.91	25.74	34.35
26	SHG	101	44	41	31	10	10	31.06	22.06	23.63
27	Stand Up India	412	410	443	118	87	88	28.66	21.27	19.84
28	PMMY	3724	4580	4995	557	543	601	14.95	11.86	12.04

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

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
71	2.62	13	5.23	327	7.24	13	5.23

SHG				
Outstanding		Non-Performing Assets		NPA %
Number	Amount	Number	Amount	
533	41.34	210	9.77	23.64

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.

Loans to JLGs			
Disbursement		Outstanding	
No.	Amt.	No.	Amt.
5313	43.10	110002	777.48

## (12) Saturation of Jansuraksha Schemes

### Eligible PMMY Borrowers for PMJJBY

Bank Name	PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY - Enrolled till 30-09-2021 Out of Column 'B'	PMJJBY- Enrolled during the Week(Thur-Wed) Out of Column 'B'	PMJJBY-Total Enrolment during 01-10-2021 to 20.09.2023	% of eligible PMJJBY accounts to total enrolment
Central Bank of India	31600	1931	17	142	0.45
Indian Overseas Bank	23621	3015	0	318	1.35
Jammu & Kashmir Bank Ltd	2784	652	1	63	2.26
Punjab & Sind Bank	58482	3363	0	2563	4.38
Punjab National Bank	189075	8994	288	10418	5.51
Canara Bank	139680	8155	29	10861	7.78
Union Bank of India	63093	657	18	7375	11.69
Indian Bank	88152	40137	4584	15199	17.24
Bank of India	121985	18669	27	26984	22.12
Bank of Baroda	169641	9597	7	39279	23.15
Bank of Maharashtra	10140	4626	53	3852	37.99
State Bank of India	297756	17308	65	148198	49.77
UCO Bank	190	2	0	188	98.95

## (12) Saturation of Jansuraksha Schemes

### Eligible PMMY Borrowers for PMSBY

Bank Name	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - Enrolled till 30-09-2021 Out of Column 'F'	PMSBY- Enrolled during the Week(Thur-Wed) Out of Column 'F'	PMSBY-Total Enrolment during 01-10-2021 to 20.09.2023	% of eligible PMSBY accounts to total enrolment
Central Bank of India	39772	4603	42	331	0.83
Jammu & Kashmir Bank Ltd	3480	978	2	68	1.95
Indian Overseas Bank	28300	12529	0	1120	3.96
Punjab & Sind Bank	58482	55119	0	3363	5.75
Canara Bank	161160	75802	32	21758	13.50
Punjab National Bank	228888	43808	1581	35087	15.33
Indian Bank	102546	80614	5282	21932	21.39
Bank of India	139296	45737	23	33538	24.08
Bank of Baroda	194181	39145	12	107460	55.34
State Bank of India	278495	45393	359	170698	61.29
Bank of Maharashtra	10746	3809	0	6937	64.55
Union Bank of India	65272	4081	26	46094	70.62
UCO Bank	210	12	0	198	94.29

## (12) Saturation of Jansuraksha Schemes

### Eligible PMJDY A/C Holders for PMJJBY

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Enrolled during the Week	PMJJBY Total Enrolled till Date	% of total enrolled to eligible PMJJBY accounts
Punjab National Bank	14735	1611	26	632	4.29
Bank of Baroda	1554	189	0	72	4.63
Jammu & Kashmir Bank Ltd	1024	143	1	61	5.96
UCO Bank	2074	279	0	129	6.22
Bank of Maharashtra	295	240	0	23	7.80
Union Bank of India	5087	12	4	618	12.15
Central Bank of India	579	0	0	101	17.44
Bank of India	12734	3445	4	2723	21.38
Indian Overseas Bank	954	342	0	211	22.12
Canara Bank	1055	42	2	242	22.94
State Bank of India	5804	22	1	2208	38.04
Punjab & Sind Bank	134	15	0	105	78.36
Indian Bank	1069	165	0	904	84.57

## (12) Saturation of Jansuraksha Schemes

### Eligible PMJDY A/C Holders for PMSBY

Bank Name	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till Date	% of total enrolled to eligible PMSBY accounts
Jammu & Kashmir Bank Ltd	1280	217	2	49	3.83
Bank of Maharashtra	345	290	0	29	8.41
UCO Bank	2552	405	0	254	9.95
Bank of Baroda	2031	363	0	211	10.39
Punjab National Bank	18556	3775	142	2615	14.09
Union Bank of India	5571	17	7	1121	20.12
Bank of India	16241	7369	6	3433	21.14
Central Bank of India	598	0	1	168	28.09
State Bank of India	6161	128	1	2899	47.05
Indian Overseas Bank	1242	584	0	654	52.66
Canara Bank	1110	275	0	604	54.41
Indian Bank	1154	211	0	943	81.72
Punjab & Sind Bank	187	29	0	158	84.49



## (13) Animal Husbandry & Fishery

District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

**Action Point:** The LDMs are requested to conduct District-level KCC Camp in their respective District and member banks are requested to participate in these Camps. LDMs are also requested to upload the data on every Friday on Jansurksha Portal.

# (14) FLC Camps

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.06.2023 is

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	1463	15	15	758
East	PNB	6	6	155	15	15	464
New Delhi	Canara Bank	6	50	2336	15	23	1543
North	PNB	6	14	517	15	24	1356
North East	PNB	6	6	149	15	17	674
North West	PNB	6	11	382	15	20	986
Shahadra	BOB	6	7	160	15	46	1387
South	SBI	6	6	221	15	15	527
South East	SBI	6	10	271	15	14	717
South West	SBI	6	8	196	15	17	338
West	Canara Bank	6	44	4757	15	44	4757
	<b>Total</b>	<b>66</b>	<b>192</b>	<b>10607</b>	<b>165</b>	<b>250</b>	<b>13507</b>

**Action Point:- The FLC are not appointed in East, North West, South, South East Delhi districts of NCT of Delhi. The SLBC has coordinated with LDMs of these Districts. The Lead Bank i.e. Punjab National Bank (for East & North West Delhi) & State Bank of India (for South & South East) are once again requested to nominate FLC in these Districts. The Lead Banks are requested to inform the house about its updated status**

## (14 a) Camps Conducted by Rural branches

S.No.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Gap in Target
1	BANK OF BARODA	4	12	22	Achieved
2	BANK OF INDIA	7	21	29	Achieved
3	CANARA BANK	5	15	48	Achieved
4	CENTRAL BANK OF INDIA	3	9	9	Achieved
5	INDIAN BANK	6	18	38	Achieved
6	PUNJAB NATIONAL BANK	16	48	48	Achieved
7	STATE BANK OF INDIA	1	3	20	Achieved
8	UNION BANK OF INDIA	13	39	31	Not Achieved (-8)
9	DSCB	17	51	51	Achieved
10	AXIS BANK	3	9	5	Not Achieved (-4)
11	FEDERAL BANK LTD	4	12	12	Achieved
12	HDFC BANK	2	6	6	Achieved
13	IDFC FIRST BANK	1	3	0	Not Achieved (-3)
14	KOTAK MAHINDRA BANK	1	3	0	Not Achieved (-3)
15	NAINITAL BANK LTD	1	3	0	Not Achieved (-3)
16	YES BANK LTD	1	3	3	Achieved
17	UJJIVAN SMALL FIN. BANK	1	3	0	Not Achieved (-3)
	Grand Total :	86	258	322	

**The Banks which have not completed their target of camps during June 2023 quarter are Union Bank of India, Axis Bank IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan SFB.**

**Action Point:- In 111<sup>th</sup> SLBC Quarterly meeting held on 15.05.2023, name of two banks i.e. Nainital Bank & Kotak Mahindra Bank, were mentioned which have not achieved camps target in FY 2022-23.**

# (14)DCO NOT FROM CONTROLLING OFFICE

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	Utkarsh Small Finance Bank

*Thank you*