

**MINUTES OF SUB-COMMITTEE MEETING TO REVIEW JUNE 2023 QUARTER
29th September 2023**

The SLBC Sub-Committee Meeting of NCT of Delhi, to review financial parameters for June 2023 Quarter, was convened by Punjab National Bank, on 29th September 2023 through Virtual Mode. The meeting was chaired by Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi. The meeting was attended by Mrs. Aditi Gupta, Dy. General Manager- FIDD, RBI- NDRO, Sh. Ranjan Kumar Sinha-Asst. General Manager-SLBC-Delhi and other officials from Member banks & LDMs.

The Convener-SLBC-Delhi initiated the agenda wise items with Member banks and LDMs.

1. Expanding & Deepening of Digital Payment Ecosystem

The Chief General Manager-In-Charge of RBI vide their letter dated 03.01.2023 addressed to MD & CEO of member banks, mentioned that as on date SLBC/UTLBCs have identified 142 districts to make 100% digitally enabled under pilot and scaled up programme combined. The letter also mentioned that keeping in view the growth of digitization in the identified districts, SLBCs / UTLBCs are now advised to identify more districts in consultation with concerned stakeholders and prepare a time-bound action plan for 100% digitization of the concerned districts.

Accordingly, the following 8 (Eight) districts were shortlisted for "Expanding and Deepening of the Digital Payments Ecosystem":-

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

As per the directions at the 112th SLBC Quarterly Meeting, SLBC-Delhi has collected from and circulated to the member banks the list of Nodal Officers for Digitisation. Thereafter, a meeting chaired by the Convener-SLBC-Delhi was held with the LDMs on the matter on 16.09.2023.

The General Manager & Convener-SLBC-Delhi updated the house that even though the deadline for achieving 100% digitization was September 2023, but it was advised in the said meeting to achieve 100% digitization by October 2023 positively. The Dy. General Manager-Reserve Bank of India reiterated that the exercise of 100% digitization should be completed by LDMs well before October 2023.



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Action Point: The LDM of East, North, North East, North West, Shahdara, South East, South West and West are advised to complete the process of 100% digitization by October 2023 positively.

2. Review of PM SVANidhi Scheme

The General Manager-SLBC-Delhi reiterated that member banks with higher pendency especially in disbursement should dispose-of the same on priority basis. He advised State Bank of India, Punjab National Bank & Bank of Baroda categorically to clear their pendency as the pendency in these three banks comprise more than 70% of the total pendency. The overall target of 1.99 disbursements should be achieve by October 2023.

Action Point:- All the member banks, especially State Bank of India, Punjab National Bank and Bank of Baroda, were advised to dispose-of pending applications under PM SVANidhi on priority basis. The proper reason for rejecting the applications should be mention on PMS Portal.

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

The bank-wise pendency was deliberated during the meeting. The member banks with higher pendency were Bank of Baroda, Punjab National Bank, State Bank of India and Union Bank of India.

Action Point:- The member banks were advised to clear their pendency on priority basis. They were advised to register the un-registered braches on PMFME Portal, in coordination with the LDMs, who are to hand-hold for clearing the pendency. The member banks to record proper reasons before rejecting applications.

(4) Sub Committee on CD Ratio & MSME

The position of Deposits & Advances figures were deliberated during the meeting. The Dy. General Manager-Reserve Bank of India invited the LDMs of banks having CD ratio less than 40% to explain the reasons. The LDM-East Delhi, Sh. Kanwal Kumar Sehgal, informed the house that CD ratio of Canara Bank in East Delhi, is stagnant at 6% for past few quarters, due to which their CD ratio is not improving. The official from Canara Bank was asked to clarify further.

Action Point:- The LDMs to make a suitable strategy to achieve the mandatory 40% CD Ratio.

The member banks were again instructed to report the data of sanction and disbursement as per the RBI letter no. RPCD.LBS.CO.No.10911/02.02.01/2006-07 dated 22.05.2007



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(5) COMPARATIVE POSITION OF MSME ADVANCES

The General Manager & Convener-SLBC-Delhi shared the figures of MSME advances. The position of banks having negative growth QoQ and YoY was deliberated. The Dy. General Manager-RBI pointed out that overall the MSME sector has showed reasonable improvement, so the mentioned member banks should come out of negativity in the ensuing quarters.

(6) 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**

The data of enrolments under Social Security Schemes were discussed. The pendency under PMJDY of 'Yes Bank Ltd' was also deliberated. Ms. Reetu Singh, Cluster Head- Service & Operations was requested to update the House about the pendency of PMJDY. She clarified that pendency under PMJDY is sorted out.

The Dy. General Manager-Reserve Bank of India reiterated that member banks should attend the meeting with full preparedness. There were few member banks which turned-up in SLBC Quarterly Meeting without any preparation, which was not appreciated.

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	
				NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
BANK OF INDIA	3	6	3	6	0	0	0	0	0	0	
PUNJAB & SIND BANK	4	8	3	6	1	2	1	2	0	0	
STATE BANK OF INDIA	4	8	4	8							
FEDERAL BANK	1	2	1	2							
HDFC BANK	2	4	1	2	1	2	0	0	0	0	
Grand Total	14	28	12	24	2	4	1	2	0	0	



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The pending cases under PMJJBY as on 30.06.2023 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	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

Action Points:- All the member banks to dispose-of pending applications on priority. Member Banks and LDMS to ensure timely settlement of claim cases.

Under PMMY scheme there are two format for filling the data i.e. PMMY-OS & NPA & PMMY-Disbursement & Sanction. 15 member banks did not submit the data on PMMY- Sanction & Disbursement on PMMY Portal resulting in data discrepancy. The member banks were advised to update the PMMY Portal on OS & NPA and Sanction & Disbursement on quarterly basis.



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(7) 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 reported 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 Advance	% of P.S. Advances to Total Advanc
		30.06.2022	31.03.2023	30.06.2023
Public Sector Banks				
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
Private Sector Banks & SFB				
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

The Dy. General Manager-Reserve Bank of India advised Canara Bank, Punjab National Bank and Tamilnad Mercantile Bank to endeavor to achieve the benchmark percentage.

Action Point:- The above mentioned banks and especially Canara Bank, Punjab National Bank and Tamilnad Mercantile Bank to strive for achieving the benchmark percentage of Priority Sector Advances.

(8) Recovery Issues in Schematic Lending

The General Manager & Convener –SLBC-Delhi advised member banks to continue the good work in recovery parameter.



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(9) Sub Committee on SHG and Financial Inclusion

The Convener-SLBC-Delhi shared the figures of SHG disbursement. He also showed his concern over the dismal figures. The Dy. General Manager-RBI informed that overall NPA in SHG is quite low then what are the major hindrances in Delhi that the SHG lending doesn't get the traction it deserves. Moreover, the NPA percentage is substantially high. She suggested to have a brainstorming session on the major roadblocks in implementing the scheme.

Then LDM- South-Mrs. Manjushri Kharwar & LDM-West- Sh. Rajesh Sinha shared their views. It was directed by Dy. General Manager-RBI to conduct district wise awareness camps on SHG by LDMs and invite officials from RBI and NABARD at those camps.

Action Point:- The LDMs are advised to conduct awareness camps for SHG in which officials from RBI and NABARD are to be invited. The member banks are also advised to devise a suitable strategy for increasing the SHG portfolio.

(10) FLC Camps and appointment of FLC

It was discussed that the Reserve Bank of India had sent guidelines on FLCs about opening of FLCs in each LDM office in time bound manner with an objective for scaling up financial literacy efforts. Punjab National Bank (4), State Bank of India (3), Canara Bank (3), and Bank of Baroda (1) are banks running FLCs at LDM offices.

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 on numerous occasions. The Lead Bank i.e. Punjab National Bank (for East & North West Delhi) & State Bank of India (for South & South East) were again requested to nominate FLC in these Districts. The Lead Banks were advised to appoint FLC on priority basis.

(11) Rural Camps to be conducted by Banks having rural branches

The Banks which still have shortfall in the target for rural camps during June 2023 quarter are Union Bank of India, Axis Bank, IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank and Ujjivan SFB.

Action Point:- Union Bank of India, Axis Bank, IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank and Ujjivan SFB are requested to conduct rural camps as per extant guidelines of RBI.



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ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤ੍ਰਦਿਲਲੀ

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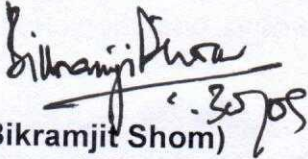
(12) DCO not from Controlling Office of Bank

Despite repeated reminders several banks have not posted DCOs from controlling offices. Member Banks were again requested to ensure that DCOs should be from Controlling Offices. Since last consecutive meetings the member banks assured that DCOs shall be from Controlling Offices but most of the member banks are yet to comply.

The Convener informed that he has flagged off the issue with the GMs at HO Level of the concerned banks through DO letters.

Action Point:- The Member banks are again advised depute DCOs from the Controlling Offices.

The meeting was ended by Vote of Thanks by Sh. Bikramjit Shom- General Manager & Convener-SLBC-Delhi.



(Bikramjit Shom)
General Manager & Convener-SLBC-Delhi

