

MINUTES OF 113th MEETING OF SLBC-NCT OF DELHI
09th November 2023

The 113th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 9th November 2023 at Sovereign Hall, Le' Meriden Hotel, Windsor Road, Janpath, New Delhi. The meeting was chaired by Sh. Bibhu Prasad Mahapatra- Executive Director-Punjab National Bank & attended by Sh. Rohit P. Das- Regional Director- Reserve Bank of India-NDRO, Sh. Sanjay Kumar- Director-Ministry of Finance, Govt of India, Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi, Sh. Vaseeharan SS- General Manager-NABARD, Sh. S.R. Meena- General Manager-SIDBI, Ms. Aditi Gupta- Dy. General Manager-FIDD-Reserve Bank of India.

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. Then he requested Sh. Bibhu Prasad Mahapatra- 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 September 2023. He gave snapshots of performance under Key Indicators for the quarter ended September 2023. He further requested member banks to clear the pendencies under PM SVANidhi, PMFME insurance claims etc. on priority. He added that as per the directions of RBI, eight districts of NCT have been identified for "Expanding & Deepening of Digital payment ecosystem". He announced that "West" Delhi district is now 100% digitized. He urged upon the LDM of other 7 districts to complete the digitization by December 2023. He also invited member banks to participate in APY campaigns & achieve allocated targets.

Then Convener-SLBC-Delhi requested Sh. Rohit P. Das- Regional Director- Reserve Bank of India-NDRO to address the house.

Sh. Rohit P. Das- Regional Director- Reserve Bank of India-NDRO in his address, emphasized that the platform of SLBC-Delhi has to be more vibrant towards improving the overall banking services in Delhi by all Banks and compliances. He urged on SLBC to make efforts to ensure more active participation from GNCTD and other stakeholders. He said that this forum should evolve as the think-tank for the organizations like NABARD, NPCI & banks in terms of quality and variety of deliverables. He also emphasized that impactful deliberations should be encouraged in ensuing meetings of SLBC-Delhi.



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Then Convener-SLBC-Delhi urged Sh. Sanjay Kumar- Director-Ministry of Finance, Govt of India to share his views with the stakeholders.

Sh. Sanjay Kumar- Director-Ministry of Finance, Govt of India also emphasized on the importance of participation of various departments of GNCTD in the meeting. He also said that SLBC-Delhi can directly invite the District authorities in the SLBC meeting. The Director-Ministry of Finance also advised the member banks to dispose-of the pending applications under PM SVANidhi on priority. Further the saturation drive of Suraksha Bima Yojana should be completed in a mission mode be observed. He also requested LDMs to participate more actively in various government sponsored schemes.

The General Manager & Convener invited Sh. Vaseeharan SS- General Manager-NABARD to share his point of views. He urged member banks to issue KCC cards to eligible PM KISAN beneficiaries. The General Manager-NABARD requested to initiate an intense campaign to popularize the various schemes of Government including NULM, NRLM and emphasizing on SHG bank linkage. He also shared the various schemes managed by NABARD.

Afterwards the Convener-SLBC-Delhi invited Sh. S.R. Meena- General Manager-SIDBI to deliver his address. He shared that many initiatives of SIDBI are on the digital platform. He requested member banks to utilize these platforms. He also emphasized on funding in Green-field projects by entrepreneurs and informed the house about guarantee cover by CGTMSE & other MSME schemes in vogue.

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.

AGENDA ITEM NO. 1

CONFIRMATION OF MINUTES OF THE 112th MEETING OF SLBC FOR THE QUARTER ENDED JUNE 2023 HELD ON 09.08.2023

The Minutes of the 112th SLBC Meeting were placed before the House and confirmed.



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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 112 th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2023 HELD ON 09.08.2023
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ATR OF 112th SLBC MEETING:

3 Member Banks i.e. AU Small Finance Bank, IndusInd Bank, Karnataka Bank did not submit the ATR on the minutes of 112th SLBC Meeting. Further, despite follow-up GNCTD failed to submit the ATR.

The Regional Director-RBI advised member banks and LDMS to submit the ATR timely.

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

(Action:- The mentioned member banks & GNCTD)

AGENDA ITEM NO. 2	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY
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The Executive Director of Punjab National Bank informed the house that PMSBY & PMJJBY are the schemes for providing social security to the underprivileged section of the society. The member banks should increase the awareness about these schemes. He explained that an individual is getting the insurance benefit of Rs.4 lacs against a meagre premium of just Rs.1.25 per day and this aspect should be impressed upon the customers by the Banks. During the meeting the Small Finance Banks raised their concern over their ineligibility for issuance of PMSBY & PMJJBY. The Regional Director- RBI requested SLBC-Delhi & FIDD – NDRO to coordinate with SFB and iron-out the issues by calling a meeting.

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.

The Banks having NIL Enrolments under APY: DCB Bank Ltd., AU SFB, Capital SFB, Equitas SFB, ESAF SFB, Jana SFB, Shivalik SFB, Suryodaya SFB, Ujjivan SFB, Utkarsh



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SFB. The other banks are requested to continue the work under the mentioned schemes. SLBC Delhi to take up and address the issues raised by the Small Finance Banks.

(Action: - All Member Banks, RBI-FIDD & SLBC-Delhi)

Position of pending cases under PMSBY as on 30.09.2023

The Executive Director-PNB said that these are humanitarian schemes and banks must show promptness in resolving the grievances under PMSBY & PMJJBY. He also advised member banks and LDMs to create awareness about these schemes in masses so that they can reap the benefit of these schemes.

The cases pending for resolution under PMSBY are from Bank of India, Indian Overseas Bank, Punjab & Sind Bank, State Bank of India, Federal Bank & HDFC Bank.

Action point: The above mentioned banks are requested to resolve the grievances under PMSBY on priority.

(Action:- Bank of India, Indian Overseas Bank, Punjab & Sind Bank, State Bank of India, Federal Bank & HDFC Bank)

Position of pending cases under PMJJBY as on 30.09.2023

The pending cases under PMJJBY are from Indian Overseas Bank, Punjab & Sind Bank, Federal Bank and HDFC Bank.

Action point: The above mentioned banks are requested to resolve the grievances under PMJJBY on priority.

Atal Pension Yojana (APY)

House was informed that in order to recognize the efforts put in by the Bank branches, the State Coordinators and Lead District Managers towards the success of the APY Scheme, PFRDA has launched the FANTASTIC FIVE campaign from May 2023 to March 2024. The prizes are to be given away to the 'Top Five Bank Branches sourcing the highest number of 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 strive for attaining the top position.

The SLBC-Delhi shared the performance under NPS and member banks were advised to actively market NPS.



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

AGENDA ITEM NO. 3	<u>Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs</u>
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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	<u>Operations of BC- Hurdles / issues involved</u>
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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 SVP of Yes Bank, Ms. Reetu Singh explained the reasons for such high number of BCs. The Executive Director-PNB & Regional Director-RBI-NDRO advised Yes Bank to go by the extant guidelines of RBI for recognizing BCs and submit the correct figures to the SLBC as ATR. RD-RBI also advised FIDD, RBI to take up the matter with the said bank separately.

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:

The Banks have opened 63,52,700 BSBD Accounts & 36507 GCCs with loan amount of Rs. 625.94 Crores as on 30.09.2023.

There was a significant difference of Rs. 440 Crores with 3571 A/c in one quarter as reported by Yes Bank Ltd., Yes Bank to clarify their stand by ATR.

Action Point: All Banks are requested to instruct branches under their control to open BSBDAs and issue GCCs on priority basis. Banks are also requested to ensure that BSBD accounts opened remain active.

(Action: - Yes Bank & other member banks)



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AGENDA ITEM NO. 4	<u>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</u>
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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 is 6.30% quarter ended 30.09.2023 which was 6.27% during the quarter ended 30.06.2023. The percentage of failed transaction in PSBs is 3.44% whereas in Private Sector Banks it was 13.85% and Small Financial Banks, 6.38%.

The Regional Director-RBI-NDRO enquired about the high percentage of failed transactions in Private Sector banks. Sh. Chanderbir Lamba- Regional Head-HDFC Bank explained that the transactions at ATM fail due to rule based pre-defined settings e.g. one-time cash withdrawal over 10000/- is not permitted but when customer does such transactions, such transactions are treated as failed.

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

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



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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

The West Delhi district was announced to have attained 100% digitization.

Then Sh. Vikas Sirohi-Lead-NPCI shared the details of Aadhaar Seeding & Aadhaar linking with bank accounts. He also discussed about more ways to leverage digital platforms for customers of the banks.

The General Manager & Convener-SLBC-Delhi advised member banks and LDMs to work in coordinated manner so that 100% Digitization can be completed by 31.12.2023 positively.

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 31.12.2023 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
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Direct Benefit Transfer (DBT) Scheme

As per the data provided by banks, there are around 29.09 lacs student accounts across all member banks as on 30.09.2023 out of which only 19.77 lacs are active. Member banks are requested to activate these students accounts opened and seed those with Aadhaar.

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)



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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 September, 2023

FINANCIAL LITERACY CENTRES (FLC):

Reserve Bank of India had sent guidelines opening of FLCs to each LDM office in a time bound manner with the objective of scaling up financial literacy efforts. The following banks are running FLCs in the LDM office-Punjab National Bank-4, State Bank of India-3, Canara Bank-3, and Bank of Baroda-1.

Action Point:- As per the data on FLC on SLBC Portal, the FLC is still not appointed in East, 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 Delhi) and State Bank of India (for South & South East) were again requested to nominate FLC in these Districts.

District wise camps by rural branches

The Banks which could not complete their target of camps during Sept. 2023 quarter were Union Bank of India, Axis Bank IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan SFB.

Action Point:- In 111th SLBC Quarterly meeting held on 15.05.2023, name of two banks i.e. Nainital Bank and Kotak Mahindra Bank, were mentioned which could not achieve camps target in FY 2022-23. In the quarter ended June 2023 and Sept 2023 these two banks could not conduct rural camps despite their commitments. The member banks were advised to conduct 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 New Delhi, North East & South Delhi were advised to submit the reasons for not conducting financial literacy program in skilling centers to SLBC. They were also advised to conduct the financial literacy programmes as per extant guidelines of RBI. Other LDMs were urged to continue the good work.

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



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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 inclusion of 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 inclusion of 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

The achievement under Priority Sector in the H1 of the FY -24 was reported Rs. 1,07,891 Crore against the annual target of Rs. 1,69,085 Crore i.e. 63.81%. The achievement under Non-Priority Sector was reported Rs. 8,36,225 Crore against the annual target of Rs. 13,87,539 Crore i.e. 60.27 %. The achievement under total ACP was Rs. 9,44,117 Crore against the Annual target of Rs. 15,56,443 Crore i.e. 60.66%, which was considered satisfactory.

The Regional Director-RBI-NDRO requested SLBC-Delhi & NABARD to synchronise the data of ACP & PLP. He advised to hold a meeting in this regard and come-up with a workable solution. He desired all concerned to draw up the ACP on a more scientific basis to be impactful for the industries and economy of the state.

Out of 45 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, ESAF SFB & Surodaya SFB, were having share of Priority Sector Advances less than 10 % as on 30.09.2023.

The Regional Director-RBI-NDRO advised the member banks to extend credit facilities to non-polluting factories so that advances portfolio can become broader in NCT of Delhi and to give a fillip to the non-polluting sectors in the process.



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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, ESAF SFB & Surodaya SFB were advised to make suitable strategies to increase the share 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 applications.

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

On this basis of percentage of Disbursed applications /Eligible applications, Union Bank of India, Central Bank of India & Indian Overseas Bank, ICICI bank were shortlisted for felicitation. On the basis of total applications disbursed, three districts felicitated were West, New Delhi & Central 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.

PNB, Union Bank and SBI were facilitated on the basis of number of sanctions under PMFME scheme.



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Action Point: Banks & LDMs are requested to pursue this scheme also for establishing a robust Micro Food Processing Enterprises & dispose-of the pending applications. As per directions of ACS – industries, Banks were requested to sanction at least 2 PMFME cases on monthly basis. Banks & LDMs are requested to pursue this matter and get these branches registered with PMFME portal.

(Action:- All Member Banks & LDMs)

PRADHAN MANTRI MUDRA YOJNA (PMMY)

The summarised progress under PMMY from 01.04.2023 to 30.09.2023 is given as under:

(Amt. In crore)

CATEGORY OF BANK	Shishu			Kishor			Tarun			Total		
	A/cs	Sanctio ned Amt	Disbur sed Amt	A/cs	Sanctio ned Amt	Disbur sed Amt.	A/cs	Sanctio ned Amt	Disbur sed Amt.	A/cs	Sanctio ned Amt.	Disbur sement Amt.
Public sector Banks	41474	65.97	61.27	10435	260.09	237.88	5375	471.94	436.49	57284	797.99	735.63
Private sector Banks	14730	48.40	48.28	11420	257.19	248.02	5253	389.48	385.75	31403	695.06	682.04
Small Finance Banks	12070	47.73	47.73	9777	81.95	81.95	713	47.98	47.98	22560	177.65	177.65
Non-Member Financial Institution	2259	9	9	650	11	11	182	12	12	3091	32	32
Grand Total	70533	170.75	165.9	32282	610.64	579.24	11523	921.48	882.29	114338	1702.87	1627.44

Action Point:-SLBC-Delhi has already requested the member banks/LDMs/FLCs to advise all their field level functionaries to explore the possibility of converging with the Government Programmes and ensure maximum coverage of such candidates under PMMY lending.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Sl.NO.	Name of Bank	Pending for credit decision at bank		Pending for Margin Money Disbursement (MM)	
		No.	MM Amt.	No.	MM Amt.
1	BANK OF BARODA	29	68.27	5	52.38
2	PUNJAB NATIONAL BANK	22	49.6	4	13.01
3	STATE BANK OF INDIA	16	40.55	8	22.87

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4	BANK OF INDIA	12	72.63	0	0
5	INDIAN BANK	10	72.45	0	0
6	UNION BANK OF INDIA	8	27.82	6	28.19
7	CENTRAL BANK OF INDIA	5	11.68	1	1.58
8	CANARA BANK	4	23.08	7	18.45
9	PUNJAB AND SIND BANK	4	6	0	0
10	BANK OF MAHARASHTRA	3	37.5	6	27
11	IDBI BANK	3	6.18	0	0
12	HDFC BANK	2	17.82	0	0
13	INDIAN OVERSEAS BANK	1	12.38	0	0
	Total	121	447.91	37	163.48

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

(Action:- All Member Banks & LDMs)

AGENDA ITEM NO. 7-C

Flow of credit to MSMEs

Flow of credit to MSMEs sectors was glanced. RD, RBI stressed on the importance of various MSME Hubs in the periphery of Delhi which play vital roles for the large Industries. He emphasized on the significance of promoting non-polluting Industries and service sectors in Delhi.

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 through extended MSME lending.

(Action:- All Member Banks)



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Flow of credit to MSMEs

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

MSME NEGATIVE VARIANCE (Rs. In Crs.)				
S.No.	Bank Name	Sep-22	Sep-23	Negative Variance
1	STATE BANK OF INDIA	11718.07	8244.01	-3474.0
2	IDBI BANK	1198.06	775.00	-423.0
3	DCB Bank Ltd.	1331.02	930.14	-400.8
4	PUNJAB NATIONAL BANK	10957.61	10586.94	-370.6
5	CANARA BANK	7277.20	6983.50	-293.7
6	INDIAN OVERSEAS BANK	3105.30	2979.42	-125.8
7	KARNATAKA BANK	737.13	619.87	-117.2
8	SOUTH INDIAN BANK LTD	505.08	433.60	-71.4
9	RBL BANK LTD	695.76	626.32	-69.4
10	FEDERAL BANK LTD	765.87	716.91	-48.9
11	CITY UNION BANK LTD.	335.89	305.70	-30.1
12	TAMILNAD MERCANTILE BANK	59.11	30.84	-28.2
13	UNION BANK OF INDIA	6740.25	6712.90	-27.3
14	NAINITAL BANK LTD.	161.10	146.13	-14.9
15	ESAF SMALL FINANCE BANK	28.28	15.65	-12.6
16	BANK OF MAHARASHTRA	831.11	824.32	-6.7
17	CAPITAL SMALL FINANCE BANK	46.08	44.19	-1.8
18	DELHI STATE COOPERATIVE BANK	12.11	10.63	-1.4
19	DHANLAXMI BANK	5.49	4.52	-0.9

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

(Action:-All Member Banks)



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Advances to Minority Communities

The Regional Director-RBI-NDRO enquired about the decreasing trend under 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

The NPA in MSME Sector marginally decreased from 11.65% to 11.58% 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

Grant of Education Loans

Grant of Education Loans

It was informed that:-

- The number of Education Loan A/Cs increased by 4532 accounts i.e. 12.43 % on YoY basis. On amount wise there is an increase of Rs. 780 Crore and i.e. 29.76% on YoY basis.
- The Education Loan sanctions increased by 1630 accounts i.e. 4.14% on QoQ basis whereas the amount increased by Rs. 285 Crore i.e. 9.15% on QoQ basis. Member Banks were requested to take further steps to achieve the annual targets.

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)

Credit Deposit Ratio of concerned Districts are placed as under:-

S.No.	NAME OF DISTRICT	Sept-22	Jun-23	Sept-23
1	EAST	33.66	35.05	36.83
2	SHAHDARA	37.41	34.51	38.3
3	SOUTH	29.09	30.57	30.01
4	SOUTH WEST	32.41	32.06	33.09
5	WEST	34.93	36.47	38.24

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 60% were placed as under:-

SI	Name of Bank	Sep-22	Jun-23	Sep-23
1	EQUITAS SMALL FIN. BANK	13.58	15.31	14.07
2	AU SMALL FIN. BANK	35.10	39.55	30.37
3	ESAF SMALL FINANCE BANK	14.22	32.93	31.87
4	UTKARSH SMALL FINANCE BANK	17.50	35.36	32.59
5	NAINITAL BANK LTD	36.24	37.46	35.59
6	KARUR VYSYA BANK	49.13	40.94	36.91
7	BANDHAN BANK LTD.	21.29	39.45	38.73
8	TAMILNAD MERCANTILE BANK	75.88	40.99	49.09
9	SURYODAY SMALL FINANCE BANK	6.92	46.01	49.72
10	IDBI BANK	111.21	60.40	50.30
11	DCB Bank Ltd.	64.09	50.20	52.06
12	RBL BANK LTD	64.11	63.59	53.45

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



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AGENDA ITEM NO. 9

Position of NPAs in respect of schematic lending, Certified Cases
and Recovery of NPAs

The NPA and Recovery position were highlighted during the meeting.

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

Review of restructuring of loans in natural calamity affected
districts in the State

That no area in NCT of Delhi has been affected by Natural Calamity so far was reported and recorded.

AGENDA ITEM NO. 11

Policy initiatives of the Central / State Government / RBI (Industrial
Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and
expected involvement of banks

It was informed that the following issues pertaining to involvement of Banks are being monitored by RBI:-

1. Monitorable Action Plans (MAPs) to increase the CD Ratio

Based on data of CD ratio for quarter ended June 2023, NCT of Delhi has five districts where CD ratio is below 40% but RBI has not received Monitorable Action Plans from any of these districts. Further in terms of para 6.2(ii) of the Master Circular on LBS, the SSC should report the progress on the implementation of the plan to the DCC on a quarterly basis and through them to the Convenor of the SLBC. On the basis of the feedback received from the DCC regarding the progress on implementation of the Monitorable Action Plans (MAPs), a consolidated report should be prepared by the SSC and tabled at all SLBC meetings for discussion / information.

As no MAP has been provided, no discussion took place in any of SSC meetings and no report could further be tabled to ensuing SLBC meetings. This is violation of RBI instructions which was deliberated in the SLBC meetings.



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2. Standard Operating Procedure

In terms of para 3.4 of the aforesaid LBS instructions, regarding time bound mechanism of Data Flow for LBS fora meetings through a Standard Operating Procedure as established by RBI, it was observed that banks are violating the given timeline on routine basis and no such violations are reported to RBI/SLBC.

3. 100 Days 100 Pays

'100 days 100 pays' campaign of RBI culminated on 8th September, It was informed that the following member banks did not submit their data due to which the outcome of the campaign in NCT of Delhi cannot be evaluated by RBI:

Sr No	Name of defaulter member Bank not submitted data till date
1	CANARA BANK
2	CENTRAL BANK OF INDIA
3	CITY UNION BANK LTD
4	DELHI STATE COOPERATIVE BANK
5	DHANLAXMI BANK
6	FEDERAL BANK LTD
7	HDFC BANK
8	INDIAN OVERSEAS BANK
9	INDUSIND BANK
10	KARUR VYSYA BANK
11	KOTAK MAHINDRA BANK
12	NAINITAL BANK LTD
13	PUNJAB & SIND BANK
14	PUNJAB NATIONAL BANK
15	SOUTH INDIAN BANK LTD

The Regional Director-RBI directed Banks to submit the data to RBI & SLBC within the designated time-lines.

Action Point: The above mentioned banks were requested to submit the data of 100 days 100 pays to RBI without further delay.



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4. Facilities at LDM Office

As per Lead Bank Scheme Circular No. RBI/2022-23/11
FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 from Reserve Bank of India:-

"2.2.4 Role of LDMs

As the effectiveness of the Lead Bank Scheme depends on the dynamism of the District Collectors and the Lead District Managers (LDMs), with the support of the Regional/Zonal Office, the office of LDM should be sufficiently strengthened with appropriate infrastructural support. Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities may be provided to LDMs' Office without exception. Additionally, it is suggested that a dedicated vehicle may be provided to LDMs' to facilitate closer liaison with the bank officials, district administration officials as also to organise/ attend various financial literacy initiatives and meetings."

The LDM (South East) informed that one Tech savy supporting official must be posted in LDM office, who can assist in routine work and preparing Reports etc. Counter check and verification of data can be done, if 2 officials are posted in the office. He/she can also handle the official work in LDM'S absence.

Action Point:- It was requested to LDMs to take up the matter with their Controlling Offices, for providing the necessary infrastructure, vehicle and manpower as per their requirement.

AGENDA ITEM NO. 12

DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/
CREDIT ABSORPTION CAPACITY

The member banks were requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

- Any large project conceived by the State Government to help improve CD ratio
- Scope of state-specific potential growth areas and the way forwards –choosing partner banks
- Findings of region-focused studies and implementing the suggested solutions
- Identification of gaps in rural and agriculture infrastructure which need financing
- Implementation of Model Land Leasing Act 2016

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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AGENDA ITEM NO. 13	<u>Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation, ASCI and review of RSETI</u>
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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 pursuing MoRD for the approval to open a RSETI in North Delhi district.

(Action:- Punjab National Bank)

AGENDA ITEM NO. 14	<u>Success Story</u>
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The Stakeholders were requested to share the Success Story.

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

AGENDA ITEM NO. 15	<u>Discussion on Market Intelligence issues</u>
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RBI circular RBI/2017-2018/155/FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 following issues are brought to the attention of all stakeholders:

- Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
- Banking Related Cyber Frauds, phishing, etc.
- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- Credit related frauds by borrower groups etc.

The Member Banks are requested to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence Issues. LDMs are also requested to discuss the above issues during the DCC/DLRC meetings organised by them in their district.

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.



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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. Rohit P. Das, Regional Director-Reserve Bank of India expressed concerns about the list of such banks being quite long and advised member banks to look into the matter with due seriousness.

The Convener –SLBC-Delhi urged concerned bank for nomination of DCO from Controlling Offices.

Action Point:- Member Banks where yet to post DCOs, were once again requested to ensure that DCOs are nominated from Controlling Office.

(Action: Member Banks & SLBC-Delhi)

AGENDA ITEM NO. 17

Time-Line for convening SLBC meetings and Submission of data to SLBCs & LDMs

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:- Nainital Bank, Karnataka Bank, Kotak Mahindra Bank and Indian Bank were again advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly. The concerned banks assured to adhere to the timeline henceforth.

(Action:- Nainital Bank, Karnataka Bank, Kotak Mahindra Bank and Indian Bank)

AGENDA ITEM NO. 18

District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

It was informed that the Campaign for issuance of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities launched from 8th Nov, 2021 held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either on Thursday or Saturday, the alternate working day, as the case may be.

Action Point: The LDMs were advised to conduct District-level KCC Camps in their respective District and member banks were invited to participate in these Camps.

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AGENDA ITEM NO. 19

SKILL LOAN FINANCING

DFS, Ministry of Finance, Govt vide their letter no. F. No. 6(4)/2014-CP-IF-II dated 30.06.2015, advised to include Skill Loans financing as an agenda for all the SLBC meetings, so as to give impetus and attain scale under skill loans quickly. 'Model Scheme for Skill Loans' has been formulated by the Ministry of Skill Development and Entrepreneurship. On 15th July, 2015 Prime Minister launched the Skill Loan scheme. Loans ranging from Rs 5,000-1.5 Lac will be made available to 34 lakh youths of India seeking to attend skill development programs.

Action Point: The member banks were suggested to consider with positive frame of mind, the cases of Skill Loan Financing on merits.

AGENDA ITEM NO. 20

ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

Inclusion of 'The Kangra Co-operative Bank Ltd.' as member of SLBC-Delhi

'The Kangra Co-Operative Bank Limited' vide their email dated 02.11.2023 requested to include the bank as member of SLBC-Delhi.

Action Point:- Acceding to their request house approved inclusion of 'The Kangra Co-operative Bank Ltd.' Limited as the 46th member bank of SLBC-Delhi.

Sh. Pranesh Kumar-Chief General Manager-PFRDA, made a brief presentation on Atal Pension Yojana and relevant procedures, where he highlighted the scheme features and marketing aspects of the APY scheme.

The meeting concluded with "Vote of Thanks" by Sh. A. Jha- General Manager –UCO Bank.

Bikramjit Shom
(BIKRAMJIT SHOM) 29/11/23
General Manager & Convener
SLBC-Delhi


