

**MINUTES OF SUB-COMMITTEE MEETING TO REVIEW SEPTEMBER 2023 QUARTER
28th December 2023**

The SLBC Sub-Committee Meeting on VC of NCT of Delhi, was convened by Punjab National Bank, on 28th December 2023 to review financial parameters for September 2023 Quarter post SLBC meeting on 09.11.2023. The meeting was chaired by Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi. The meeting was attended by Smt. Aditi Gupta, Dy. General Manager-FIDD- RBI- NDRO, Sh. Ranjan Kumar Sinha-Asst. General Manager-SLBC-Delhi and other officials from Member banks & LDMs.

At the outset the General Manager & Convener-SLBC-Delhi appreciated the efforts of the LDMs and member banks in the ongoing Viksit Bharat Sankalp Yatra-VBSY. He also advised member banks and LDMs to participate in the camps under VBSY and engage the local populace to increase enrolment under PMJJBY, PMSBY, APY & other Govt. sponsored schemes.

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

1. Expanding & Deepening of Digital Payment Ecosystem

During the 113th SLBC Quarterly Meeting held on 09.11.2023 the West District was announced as 100% digitized. With that 4 districts are 100% digitized i.e. Central, New Delhi, South & West. The remaining districts are as follows:-

| SI. No. | DISTRICT NAME | Bank Name |
|---------|---------------|----------------------|
| 1 | EAST | Punjab National Bank |
| 2 | NORTH | Punjab National Bank |
| 3 | NORTH- EAST | Punjab National Bank |
| 4 | NORTH- WEST | Punjab National Bank |
| 5 | SHAHADARA | Bank of Baroda |
| 6 | SOUTH EAST | State Bank of India |
| 7 | SOUTH- WEST | State Bank of India |

The names of member bank which have not submitted the data of digitization were elaborated. Then the Dy. General Manager –RBI-FIDD shared that Regional Director- RBI-NDRO has expressed his displeasure that member banks are not submitting the data on time due to which the correct and current position of various parameters, including Digitization, cannot be gauged. The Convener-SLBC expressed his disappointment about the lack of seriousness among certain member banks (e.g Kotak Mahindra Bank, Bandhan Bank, Karnataka Bank, RBL Bank etc) in terms of submission of data as well as attendance at these meetings, despite repeated sensitization in the past. DGM-FIDD- RBI also expressed her displeasure on the consistent lack of sincerity among these delinquent banks, jeopardizing the gravity of the SLBC Forum.

She further cautioned the banks that if the data is not submitted by member banks on time then one-on-one meeting with Controlling Heads of member banks shall have to be convened by the



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Regional Director himself. She also requested SLBC-Delhi to monitor the progress under Digitization.

Action Point: The LDMs are advised to share the performance under "Deepening of Digital Payment and Ecosystem" at regular intervals. The last date for achieving 100% digitization was December 2023. The member banks were advised to submit the data within time frame.

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. He advised State Bank of India, Bank of Baroda, Kotak Mahindra Bank & Punjab National Bank, categorically to clear their pendencies. The member banks assured that they shall clear the pendency by 31.12.2023 positively. The General Manager & Convener-SLBC-Delhi shared with the participants that MCD officials are closely monitoring the progress of PM SVANidhi.

Action Point:- All the member banks, especially State Bank of India, Bank of Baroda, Kotak Mahindra Bank & Punjab National Bank, were advised to dispose-of pending applications under PM SVANidhi on priority basis. The proper reason for rejecting the applications should be mentioned on the PMS Portal. Further the LDMs were advised to closely coordinate with member banks for clearing the pendency of the PM SVANidhi applications.

(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 pendencies were sensitized. The General Manager & Convener-SLBC-Delhi showed his concern over the increasing pendency of registration of under unregistered branches. He also advised member banks to clear the pendencies in sanction and disbursement on priority. The member banks assured that pendency shall be cleared within 1st week of January 2024.

Action Point:- The member banks were advised to clear their pendency on priority and 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 properly on the portal.

(4) Sub Committee on CD Ratio & MSME

The position of Deposits & Advances figures were deliberated during the meeting. The position of those Districts were discussed with LDMs where the CD ratio was less than 40%. DGM-Reserve Bank of India advised LDMs to submit the Monitorable Action Plan (MAP) for East,



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Shahdara, South, South West & West Districts at the earliest. The LDM of Shahdara-Sh. Hari Shankar informed that data of Punjab & Sind Bank were not correctly uploaded on portal for his district so the data is inaccurate. The LDM of West-Sh. Rajesh Sinha informed that he will achieve the minimum 40% CD ratio by Dec' 23 quarter end.

Further the data of 87 rural branches was also discussed. The Reserve Bank of India and SLBC-Delhi expressed reservation on such high number of rural branches of member banks in NCT of Delhi. The SLBC-Delhi volunteered to take up the matter of classification of area with GNCTD so that correct mapping of branches may be achieved.

Action Point:- The LDMs to make a suitable strategy to achieve the mandatory 40% CD Ratio. The SLBC-Delhi shall coordinate with GNCTD for updated classification of areas on the basis of Metro, Urban, Semi-Urban & Rural.

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.

(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 member banks shared their views on the negative growth.

(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 bank-wise pendency was deliberated. The member banks updated that majority of grievances has been resolved and the remaining shall be resolved shortly.

The names of member banks having NIL enrolment under PMJJBY & PMSBY were informed. The General Manager & Convener-SLBC-Delhi requested Reserve Bank of India to update the house about the status of meeting with Small Finance Banks, as directed by the Regional Director-RBI at the 113th SLBC Quarterly Meeting on 09.11.2023. it was informed that the meeting shall be convened shortly with Small Finance Banks to iron out the issues of enrollment under Social Security Schemes.



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ESAF SFB informed that they have already started enrolment. Convener observed that if one SFB can do the enrolment, other SFB should not have any challenge to implement enrolment immediately. He advised all SFBs to initiate the process.

Action Point:- The member banks were encouraged for saturation of Social Security Schemes.

(7) Stand-up India Outstanding

The data of stand-up India was discussed with the house.

(8) Sub Committee on Priority Sector advances

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 30.09.2023:-

| 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 |
|---------------------------------------|-----------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| | | 31.03.2023 | 30.06.2023 | 30.09.2023 |
| Public Sector Banks | | | | |
| 1 | BANK OF INDIA | 6.07 | 5.89 | 6.36 |
| 2 | CANARA BANK | 10.05 | 9.59 | 9.23 |
| 3 | CENTRAL BANK OF INDIA | 9.41 | 7.95 | 7.28 |
| 4 | PUNJAB NATIONAL BANK | 8.89 | 8.52 | 9.40 |
| 5 | UNION BANK OF INDIA | 9.49 | 6.72 | 8.41 |
| Private Sector Banks & SFB | | | | |
| 1 | INDUSIND BANK | 6.91 | 6.52 | 6.00 |
| 2 | SOUTH INDIAN BANK | 10.31 | 8.57 | 8.02 |
| 3 | TAMILNAD MERCANTILE BANK | 10.26 | 9.14 | 9.79 |
| 4 | ESAF SMALL FINANCE BANK | 8.89 | 15.79 | 9.78 |
| 5 | SURYODAY SMALL FINANCE BANK | 3.09 | 4.15 | 4.86 |

Action Point:- The above mentioned banks were advised to achieve at least the benchmark percentage of Priority Sector Advances.

(9) 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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(10) 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. He requested Member banks and LDMs to conduct more camps for creating awareness about SHG facilities.

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

(11) FLC Camps and appointment of FLC

It was discussed that the Reserve Bank of India had sent guidelines on opening of FLCs in each LDM office in a time bound manner with the 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 the banks running FLCs at LDM offices.

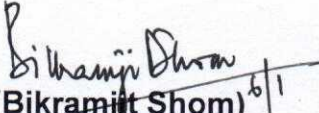
It was informed that FLC are not appointed in East, South, South East Delhi districts of NCT of Delhi. The SLBC has sensitised with LDMs of these Districts on numerous occasions. The Lead Bank i.e. Punjab National Bank (for East Delhi) & State Bank of India (for South & South East) were instructed to nominate FLC in these Districts. The Lead Banks were advised to appoint FLC on priority basis.

(12) DCO not from Controlling Office of Bank

Despite repeated reminders several banks have not posted DCOs from Controlling Offices. RBI representative expressed serious displeasure at the indifference of the concerned banks in the matter. These bank were repeatedly instructed at several SLBC, SLBC Sub-Committee meetings. The Convener issued letter to the CEOs of individual banks. Yet these banks are found to be extremely lackadaisical on this issue. The Convener requested the RBI to take up the matter with highest level of these banks.

Action Point:- The Member banks were again instructed depute DCOs from the Controlling Offices.

The meeting was ended by Vote of Thanks by Sh. Ranjan Kumar Sinha- Asst. General Manager -SLBC-Delhi.


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