

MINUTES OF 114<sup>th</sup> MEETING OF SLBC-NCT OF DELHI  
13<sup>th</sup> February 2024

The 114<sup>th</sup> SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 13<sup>th</sup> February 2024 at Sovereign Hall-I, 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. Arvind Kumar- Chief General Manager- Reserve Bank of India-NDRO, Sh. R.P Singh- General Manager-Reserve Bank of India-NDRO , Sh. Bikramjit Shom-General Manager & Convener-SLBC-Delhi.

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 December 2023. He gave snapshots of performance under Key Indicators for the quarter ended December 2023. He further requested member banks to clear the pendencies under PM SVANidhi, PMFME and insurance claims of PMJJBY & PMSBY 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 urged upon the LDM of other 7 districts to complete the digitization by February 2024. He also invited member banks to participate in APY campaigns & achieve allocated targets.

The Convener-SLBC-Delhi appreciated the efforts of SLBC-Delhi, Member Banks and LDMs for making Viksit Bharat Sankalp Yatra a successful campaign.

Then Convener-SLBC-Delhi requested Sh. Arvind Kumar- Chief General Manager- Reserve Bank of India-NDRO to address the house.



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Sh. Arvind Kumar- Chief General Manager- Regional Director- Reserve Bank of India-NDRO in his address, emphasized the regulator's perspective. He also requested stakeholders to attend the meeting for a fruitful deliberation. He then delved into the puzzle of CD ratio in NCT of Delhi. While New Delhi has a CDR of more than 200%, he requested LDMs of 5 districts to make a suitable strategy to achieve the benchmark of 40% CD ratio.

He also urged the LDMs and Member Banks to achieve the 100% digitization in remaining 7 districts. He shared the latest strategies of Reserve Bank of India for achieving 100% digitization & said that LDMs and Banks should make a suitable strategy to achieve the same by February 2024. He said that banks should participate in "Har Khata Digital" campaign.

**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 were placed.

AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 113 <sup>th</sup> MEETING OF SLBC FOR THE QUARTER ENDED SEPTEMBER 2023 HELD ON 09.11.2023
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The Minutes of the 113<sup>th</sup> SLBC Meeting were placed before the House and confirmed.

AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 113 <sup>th</sup> SLBC COMMITTEE MEETING FOR THE QUARTER ENDED SEPTEMBER 2023 HELD ON 09.11.2023
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**ATR OF 113<sup>th</sup> SLBC MEETING:**

15 Member Banks (DSCB, Bandhan Bank, CSB, City union Bank, DBS, Federal Bank, Indusind Bank, Karnataka Bank, Kotak Mahindra Bank, RBL, South Indian Bank, AU SFB, Ujjivan SFB, Utkarsh SFB) did not submit ATR on the minutes of 113th SLBC Meeting.

**Action Point:-** Member Banks were requested to submit descriptive ATR explaining the action taken. GNCTD was requested to submit the ATR of the meetings at regular intervals.

(Action:- The mentioned member banks & GNCTD)



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AGENDA ITEM NO. 2

REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY,  
PMSBY, PMJJBY & APY,  
EXPANSION OF BANKING NETWORK AND FINANCIAL  
LITERACY

**Review of Social Security Scheme- PMJDY**

The General Manager & Convener-SLBC-Delhi informed the House that in case of Private Sector Banks the Aadhaar seeding in total PMJDY A/cs is on the lower side. Then he requested some officials from Private Sector Banks to explain when Aadhaar is a mandatory document for opening a PMJDY Account, how might there be non-compliance on this count and yet a/cs are opened. Sh. Jitender Shukla- AGM-ICICI Bank replied that Aadhaar is a vital document and ICICI Bank does not open any Account without the same. He assured to revert with actual fact.

Compliance of Agenda item:- The Regional Director –Reserve Bank of India during the deliberations made in 113<sup>th</sup> SLBC Quarterly Meeting advised FIDD-NDRO-RBI to conduct a meeting with Small Finance Banks to facilitate enrolment under Surksha Bima Yojana.

Accordingly, FIDD held a VC on 20.01.2024 with SFBs in the presence of SLBC-Delhi and discussed on mandatory compliance, Target Group of SFB, difficulties faced by SFB in enrolling the customers under Surksha Bima Yojana, the future road-map and strategy to improve the performance under PMSBY, PMJJBY & APY etc. The Small Finance Banks assured that they will come out of NIL enrolment in ensuing quarter.

Then Sh. Dhrubojyoli Roy-Sr. Associate-NPCI informed the stakeholders about Aadhaar seeding.

**Action Point:-** The Small Finance Banks were advised to initiate enrolment within March 2024 quarter. The other member banks shall continue the good work and achieve the targets as allocated by Govt agencies.

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



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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 APY Citizen's Choice (H2P2, FY 2023-24). The Member Banks were encouraged to achieve the target of 30 APY Accounts Per Branch (AAPB), during the campaign period. Then Mrs. Priyanka Gupta-Dy. General Manager-PFRDA, made a presentation on the performance of APY in NCT of Delhi. She reiterated that Banks should make a suitable strategy to achieve the respective targets. The Executive Director-Punjab National Bank also advised the member banks to improve their performance in APY. The achievement in APY is a paltry 30% which is far below the potential of NCT of Delhi.

**Action Point:- All member banks were advised to achieve their annual targets under APY and strive for attaining the top position.**

Position of pending cases under PMSBY as on 30.09.2023

The General Manager & Convener-SLBC-Delhi informed the House about the pendency of claim settlement cases under PMSBY. He also advised member banks and LDMS to create awareness about these schemes among masses so that they can reap the benefit of these schemes. The General Manager & Convener-SLBC Delhi informed that data of PMSBY & PMJJBY of Axis Bank is not correctly uploaded. He requested the official of Axis Bank to clarify the issue. Sh. Avinash-Vice President of Axis Bank assured to inform the correct status in ATR.

The cases pending for resolution under PMSBY were from Punjab & Sind Bank, State Bank of India and HDFC Bank.

**Action point: The above mentioned banks to resolve the grievances under PMSBY on priority. Further Axis Bank to clarify the issue of correctness of data of PMSBY & PMJJBY.**

(Action:- Punjab & Sind Bank, State Bank of India and HDFC Bank & Axis Bank)



राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

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Position of pending cases under PMJJBY as on 30.09.2023

The pending cases under PMJJBY are from Indian Overseas Bank, Punjab & Sind Bank, State Bank of India, UCO bank and DSCB.

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

(Action:- Indian Overseas Bank, Punjab & Sind Bank, State Bank of India, UCO bank and DSCB)

AGENDA ITEM NO. 3	Financial Inclusion Plan- Role of BCs in FIP and Operations of <u>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, reporting the highest numbers of BCs was asked to explain the reasons of not confirming the correctness of the data, as promised in the last meeting. Sh. Kuldeep Lema- Manager-Yes Bank Ltd requested for more time to revert on the matter. Then Sh. Mayur Pandey-Manager-RBI informed that they had a discussion with Yes Bank in the matter and the issue has been resolved. Yes Bank was directed to submit the correct figures in the next quarter.

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

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



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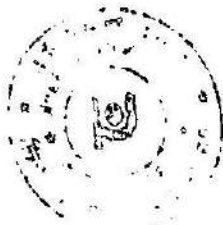
**FINANCIAL INCLUSION - OPENING OF BASIC SAVING BANK DEPOSITS ACCOUNTS (BSBDAs) AND ISSUANCE OF GCCs:**

The Banks have 61,52,494 BSBD Accounts & 17830 GCCs with loan amount of Rs. 119.01 Crores as on 31.12.2023.

There is a decrease in number of BSBD account on QoQ basis. The member banks showing negative trend in BSBD accounts were: -

S.No.	Name of Bank	Number of basic saving bank deposit accounts	
		No. of Accounts	Amount
1	BANK OF INDIA	-23150	-49320354
2	CANARA BANK	-308985	-1726755039
3	AXIS BANK	-125286	-735950
4	CATHOLIC SYRIAN BANK LTD.	-407	-500000
5	DHANLAXMI BANK	-828	-933918
6	ICICI BANK	-29520	-58385848
7	IDBI BANK	-39731	-243244262
8	JAMMU KASHMIR BANK LTD	-6435	-40599000
9	KOTAK MAHINDRA BANK	-31522	-71505546
10	RBL BANK LTD	-316	-2857188
11	YES BANK LTD	-5049	-52157440
12	UTKARSH SMALL FINANCE BANK	-502	-110225

**Action Point:-** The Member Banks were advised to look into the figures of BSBD accounts & ensure correctness of data.



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There is a decreasing trend in following member banks in number of GCC accounts on QoQ basis.

S.No.	Name of Bank	GCCs	
		No. of Accounts	Amount
1	AXIS BANK	-14900	-26557000
2	IDBI BANK	-918	-111419000
3	JAMMU KASHMIR BANK LTD	-2135	-61449580
4	KOTAK MAHINDRA BANK	-22	0
5	YES BANK LTD	-3883	-5054725365

**Action Point:-** The above Member Banks were advised to mention correct data of GCC accounts.

All Banks to instruct branches under their control to open BSBDA and issue GCCs on priority basis. Banks were advised to ensure that BSBDA accounts opened remain operational to achieve the real objective.

(Action: - All member banks)

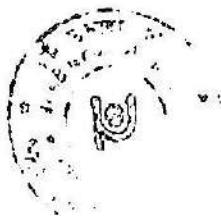
<b>AGENDA ITEM NO. 4</b>	<u>Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues with installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State</u>
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**DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS**

The percentage of failed transactions to total ATM transactions was reported 5.36% for the quarter ended 31.12.2023 which was 6.30% as on 30.09.2023. The percentage of failed transaction under PSBs was 3.28% whereas under Private Sector Banks it was 10.59% and under Small Financial Banks, it is 5.70%.

The Convener-SLBC-Delhi showed satisfaction over the performance of other digital modes of payments.

(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.)



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

On the basis of data submitted by LDMs the number of banks which have achieved 100% digitization in the Districts are:

S.No.	Name of the District	Annexure-II (Number of banks achieved / total number of banks)	Annexure-III (Number of banks achieved / total number of banks)
1	East	17/37	19/37
2	North	15/32	11/32
3	North East	6/25	17/25
4	North West	36/38	14/38
5	Shahdara	9/30	15/30
6	South East	23/40	28/40
7	South West	25/33	28/33

As per the revised directions of Reserve Bank of India the last date for achieving 100% digitization is 29<sup>th</sup> February 2024. The Convener –SLBC-Delhi requested the LDM of South West to achieve 100% digitization within given time frame. The LDMs of South West- Sh. R.K. Singh assured the House that 100% digitization shall be achieved by February 2024. The Chief General Manager-RBI also shared his concern that despite follow ups by RBI & SLBC-Delhi there is virtually no progress in digitisation. The Executive Director-Punjab National Bank reiterated that member banks and LDMs should put in concerted efforts to achieve 100% digitization as desired by the regulator within the timeline.

**Action Point:** The Member banks, Lead Bank of the district and LDMs were advised to put in coordinated efforts for achieving 100% digitization by 29<sup>th</sup> February 2024 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)





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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 30.58 lacs student accounts across all member banks as on 31.12.2023 out of which only 20.67 lacs are active. Member banks are requested to activate these students accounts opened and seed those with Aadhaar.

It was deliberated during the meeting by General Manager & Convener-SLBC-Delhi that data of PM KISAN and other subsidy related schemes should be incorporated in the agenda item to have a holistic picture of the DBT schemes. The Sr. Associate of NPCI Sh. Dhrubojyoti Roy also requested to incorporate the data of different DBT schemes in SLBC Portal. The Convener-SLBC-Delhi requested Reserve Bank of India to look into ambit of the Lead Bank Scheme for incorporating in Agenda Item.

**Action point:-** Member banks to take immediate action to activate the a/cs of students opened by them and ensure Aadhaar seeding. The member bank should also endeavour to segregate those a/cs which are no longer student a/cs with passage of time. The Reserve Bank of India was requested to look into the ambit of the Lead Bank Scheme and guide SLBC-Delhi for incorporating other Direct Benefit Schemes in the Agenda item.

(Action:- All Member Banks & Reserve Bank of India)

AGENDA ITEM NO. 6	Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)
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District-wise FLC Camps Organised during quarter ended December, 2023

**FINANCIAL LITERACY CENTRES (FLC):**

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



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Action Point:- As per the data on FLC on SLBC Portal, the FLC are still not appointed in East, & South West 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) & State Bank of India (for South East) were once again advised to nominate FLC in these Districts. The Lead Banks confirmed completing the exercise by February 2024.

District wise camps by rural branches

The Banks which could not complete their target of camps during December 2023 quarter were HDFC Bank, IDFC First Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan Small Finance Bank.

Action Point:- The HDFC Bank, IDFC First Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan Small Finance Bank 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 31.12.2023

Action Point: - LDMs to cover all skill centres of their respective district and also upload the digital contents in all the centres.

(Action:- All LDMs of NCT of Delhi)

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

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



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,  
ਸ਼ਾਸ਼ੀਯਰਾਜਧਾਨੀਕਸ਼ੇਤਰਦਿਲਲੀ

State Level Bankers' Committee,  
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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 for Q-3 of FY 2023-24 is Rs. 1,39,253 Crore against the annual target of Rs. 1,69,085 Crore i.e. 82%. The achievement under Non-Priority Sector has been Rs. 12,09,991 Crore against the annual target of Rs. 13,87,539 Crore i.e. 87 %.

The achievement under total ACP has been Rs. 13,49,245 Crore against the Annual target of Rs. 15,56,443 Crore i.e. 86%, which is satisfactory.

Out of 46 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 & Surodaya SFB, were having share of Priority Sector Advances less than 10 % as on 31.12.2023.

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

(Action:- Above mentioned member banks)

**Credit Flow to SC/ST Priority Sector**

The General Manager & Convener SLBC-Delhi expressed his concern over the decline in credit flow to SC/ST. He further informed that there is decline in advances of Bank of Maharashtra.

Then Sh. Subhash Saxena- Chief Manager-Bank of Maharashtra assured the House to revert on the matter.



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**Action Point:-** The member banks were advised to increase the portfolio under credit to SC/ST priority sector. The Bank of Maharashtra was advised to submit a suitable reply for decline in SC/ST advances.

(Action:- Bank of Maharashtra and other 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**

**Mega Camp of PM SVANidhi on 16.02.2024**

House was informed that a mega PM SVANidhi DISBURSEMENT Camp is scheduled to be held of 16/02/2024 under the aegis of Govt. of National Capital Territory of Delhi and Municipal Corporation of Delhi at Weightlifting Auditorium, Jawahar Lal Nehru Stadium, New Delhi. The camp will be graced by Hon'ble Minister of Housing and Urban Development, Govt. of India, Sh. Hardeep Singh Puri as the Chief Guest along with presence of Sh. Vinai Kumar Saxena, Hon'ble Lt. Governor, NCT, Delhi as the Guest of Honour and Sh. Bhagwat Kishanrao Karad, Hon'ble Minister of State for Finance (Govt. of India).

**Action Point:-** The Banks were advised to devote their personal attention to all aspects of the Camp as mentioned above and honour the timelines given for various activities meticulously.

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

On the criteria of percentage of Disbursed applications vis-a-vis Eligible applications, in banks having eligible applications more than 5,000, Union Bank of India, Canara Bank & Punjab National Bank were shortlisted for felicitation. On the basis of total applications disbursed, three districts felicitated were New Delhi, West & North East Delhi, as per the data as on 08.02.2024.

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

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(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 to 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.

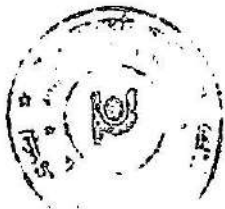
**Action Point:** Banks & LDMs were advised to pursue the scheme and dispose-of the pending applications. As per directions of Additional Chief Secretary – Industries, Banks were urged to sanction at least 2 PMFME loans on per month. Banks & LDMs were told to pursue the matter and get the branches registered on the PMFME portal.

(Action:- All Member Banks & LDMs)

**PRADHAN MANTRI MUDRA YOJNA (PMMY)**

The summarised progress under PMMY from 01.04.2023 to 31.12.2023 was given as under:  
(Amt. In crore)

CATEGORY OF BANK	Shishu			Kishor			Tarun			Total		
	A/cs	Sanctio ned Amt	Disbu r 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	87567	125.28	117.55	16797	426.44	406.19	9252	813.99	786.32	113616	1365.73	1310.06
Private sector Banks	29720	103.92	103.84	28268	456.75	448.43	8317	609.68	606.25	66305	1170.35	1158.56
Small Finance Banks	24470	97.95	97.95	22738	188.64	188.64	1389	96.09	96.09	48597	382.67	382.67
Non-Member Financial Institution	3090	12	12	1185	20	20	283	19	19	4558	50	50
Grand Total	144847	338.69	330.87	68988	1091.49	1062.89	19241	1538.73	1507.62	233076	2968.91	2901.38



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Action Point:-All MUDRA beneficiaries are to be linked with one Govt. scheme suitably.  
All pending cases to be disposed of expeditiously.

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME  
OF KVIC(PMEGP) AS ON December-2023

SI.NO.	Name of Bank	Pending at bank		Pending for MM Disbursement	
		No.	MM Amt.	No.	MM Amt.
1	BANK OF BARODA	6	15.41	0	0.00
2	BANK OF INDIA	3	18.00	1	12.50
3	BANK OF MAHARASHTRA	2	25.00	0	0.00
4	CENTRAL BANK OF INDIA	2	2.93	0	0.00
5	HDFC BANK	1	5.39	0	0
6	IDBI BANK	1	0.88	0	0
7	INDIAN BANK	5	38.6	0	0
8	INDIAN OVERSEAS BANK	1	12.38	0	0
9	KOTAK MAHINDRA BANK LTD	1	0.3	0	0
10	PUNJAB AND SIND BANK	2	24.99	0	0
11	PUNJAB NATIONAL BANK	3	18.12	1	1.5
12	UNION BANK OF INDIA	6	24.24	6	30.73
	<b>Total</b>	<b>33</b>	<b>186.24</b>	<b>18</b>	<b>68.44</b>

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

(Action:- All Member Banks & LDMS)



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AGENDA ITEM NO. 7-C

Flow of credit to MSMEs

Flow of credit to MSMEs sectors was placed. Further the position of Micro, Small & Medium Enterprises were also deliberated.

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

(Action:- All Member Banks)

Flow of credit to MSMEs

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

MSME NEGATIVE VARIANCE (Rs. In Crs.)					
S.No.	Bank Name	Dec-22	Dec-23	Negative Variance	% Variance
1	DCB Bank Ltd.	1379.64	850.74	-528.91	-38.34
2	PUNJAB & SIND BANK	2174.57	1725.46	-449.11	-20.65
3	INDUSIND BANK	3970.44	3704.36	-266.08	-6.70
4	IDBI BANK	1087.67	895.98	-191.69	-17.62
5	KARNATAKA BANK	703.06	557.89	-145.17	-20.65
6	UNION BANK OF INDIA	6929.27	6819.64	-109.63	-1.58
7	SOUTH INDIAN BANK LTD	513.8	409.2	-104.6	-20.36
8	CITY UNION BANK LTD.	322.26	302.78	-19.48	-6.04
9	CAPITAL SMALL FINANCE BANK	45.18	40.65	-4.53	-10.03
10	ESAF SMALL FINANCE BANK	16.16	12.71	-3.46	-21.35
11	DELHI STATE COOPERATIVE BANK	9.97	9.02	-0.95	-9.53
12	DHANLAXMI BANK	5.18	4.84	-0.34	-6.56

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

(Action:-All Member Banks)



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**Advances to Minority Communities**

The advances to Minority Communities were deliberated in Central & North East Districts.

**Action Point:-** The LDM of Central Delhi & North East Delhi were advised to take immediate steps to put pressure on the banks to lend to Minority Communities so that the desired level of 15% is reached.

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

**Flow of credit to MSMEs**

The NPA in MSME Sector marginally decreased from 11.52% to 11.21% on QoQ basis.

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

(Action:- All Member Banks & LDMs)

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

It was informed that:-

- The number of Education Loan A/Cs increased by 5797 accounts i.e. 15.27 % on YoY basis. On amount wise there is an increase of Rs. 907 Crore and i.e. 33.27% on YoY basis.
- The Education Loan A/Cs increased by 2762 accounts i.e. 6.74% on QoQ basis whereas amount increased by Rs. 232 Crore i.e. 6.82% on QoQ basis. Member Banks are 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 were placed as under:-**

S.No.	NAME OF DISTRICT	June-23	Sept-23	Dec-23
1	EAST	35.05	36.83	37.62
2	SHAHDARA	34.51	38.30	36.93
3	SOUTH	30.57	30.01	33.85
4	SOUTH WEST	32.06	33.09	31.98
5	WEST	36.47	38.24	39.19

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

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

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

Sl	Name of Bank	Jun-23	Sep-23	Dec-23
1	AU SMALL FIN. BANK	39.55	30.37	34.23
2	BANDHAN BANK LTD.	39.45	38.73	52.42
3	DCB Bank Ltd.	50.2	52.06	47.93
4	EQUITAS SMALL FIN. BANK	15.31	14.07	14.41
5	ESAF SMALL FINANCE BANK	32.93	31.87	27.84
6	KARUR VYSYA BANK	40.94	36.91	27.96
7	NAINITAL BANK LTD	37.46	35.59	36.72



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8	IDBI BANK	60.86	50.30	42.86
9	RBL BANK LTD	63.59	53.45	51.11
10	UTKARSH SMALL FINANCE BANK	35.36	32.59	34.96

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

AGENDA ITEM NO. 9	<u>Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs</u>
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The NPA and Recovery position were highlighted during the meeting.

Action Points:-

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

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

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

AGENDA ITEM NO. 11	<u>Policy initiatives of the Central / State Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks</u>
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Shri R.P. Singh, General Manager-Reserve Bank of India while presenting the agenda informed that Banks' involvement in the following are being monitored by Reserve Bank of India:-



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**1. Review of progress under Financial Inclusion schemes and related issues including preparedness under PM Vishwakarma Scheme**

A meeting was held under the chairmanship of MoS (Finance) with private sector banks which was also attended by Shri Neeraj Nigam, Executive Director, RBI. During the meeting, concerns were expressed over little participation of Private sector banks in the Financial Inclusion schemes. The indicative list of such Government Schemes/ initiatives is as follows:

- a) Social Security Schemes: PMJJBY, PMSBY and APY
- b) PMJDY-Account Opening
- c) Allocation of villages for opening 'brick & mortar' branches in village having population above 3000
- d) Pradhan Mantri Mudra Yojana (PMMY)
- e) Stand Up India
- f) Promotion of new age digital products
- g) PMSVANidhi
- h) PM Vishwakarma Scheme

In the meeting, it was decided that SLBC and RBI shall monitor the above schemes for all banks with special emphasize being on achievement of Private Sector banks.

**2. FI Index -List of identified geographies (District) for adequate focus**

During the review of FI Index, RBI Central Office has advised that focus areas and gaps identified through FI Index may form a part of SLBC/ UTLBC Meeting. Based on that, the names of the districts, which fall in the bottom 10 percentile of per capita distribution of branches/ fixed BCs & ATMs under access parameters (presence of branches/ fixed BCs and ATMs) and per capita distribution of number of deposit and credit accounts under usage parameters (number of deposit and credit accounts) have been identified and given below.



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Access - Districts falling in the bottom 10 percentile of per capita distribution

S.No.	State/UT	District	Branch/FBC
30	Delhi	NORTH-EAST DELHI	Yes
31	Delhi	SOUTH-EAST DELHI	Yes
32	Delhi	SOUTH-WEST DELHI	Yes

Usage - Districts falling in the bottom 10 percentile of per capita distribution

S.No.	State/UT	District	Deposit No. of accounts
90	NCT OF DELHI	NORTH-EAST DELHI	Yes

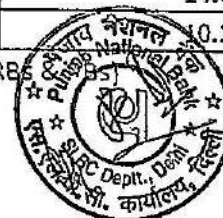
### 3. Inactive Fixed Point Business Correspondent (BC) Outlets (FBC)

One of the key indicators for gauging quality of financial services at the BC outlets is by assessing the level of inactivity of the BC outlets. Inactive BC is also included as an indicator under the FI Index for assessing the quality aspect of financial inclusion.

RBI Central Office has advised to deliberate on the level of inactivity at various lead bank for a (DCC, DLRC, SLBC) to understand the reasons at the ground level and work towards addressing the same.

State/UT wise inactive Fixed Point BC data		
State / UT	DELHI	
Bank Name	Inactivity (%) - Mar 23	Inactivity (%) - Jun 23
Airtel Payments Bank Limited	6.71%	6.75%
Bank of Baroda	10.79%	13.98%
Bank of India		80.95%
Canara Bank	17.31%	3.13%
Fino Payments Bank Limited	35.48%	39.51%
HDFC Bank Ltd	26.98%	18.37%
IDFC First Bank Ltd.	17.72%	1.69%
India Post Payments Bank Limited	64.62%	72.58%
Indian Bank	8.57%	46.15%
JIO Payments Bank Limited		12.77%
Paytm Payments Bank Limited	12.23%	14.83%
Punjab National Bank	6.59%	14.01%
State Bank of India	7.55%	10.20%

Source: Data as reported by SCBs (including RRBs)



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**Action Point:** The Member Banks were advised to look into the matter of inactivity % of fixed point BCs.

(Action:- The above mentioned Banks)

AGENDA ITEM NO. 12	DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY
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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.

AGENDA ITEM NO. 13	<u>Skill development &amp; 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 the 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 for which permissions had 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)



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AGENDA ITEM NO. 14

Discussion on Market Intelligence issues

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 were sensitised to be vigilant on the Market Intelligence Issues. LDMS were also advised to discuss the above issues during the DCC/DLRC meetings organised by them in their district.

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

AGENDA ITEM NO. 15

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 The Kangra Cooperative Bank Ltd & Indian Bank.

**Action Point:-** The Kangra Cooperative Bank Ltd. and Indian Bank were advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly. All member banks assured to adhere to the timeline henceforth.



(Action:- The Kangra Bank Cooperative Ltd and Indian Bank)



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AGENDA ITEM NO. 18

District level Special KCC campaign for Animal Husbandry  
and Fisheries Farmers

It was informed that the Camps for issuance of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities launched from 8th Nov, 2021 are being held every Friday of the week. In case, Friday is a holiday, the day of campaign are preponed or postponed to Thursday or Saturday, 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.

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 Skill loan financing on merits with positive frame of mind.

The meeting concluded with "Vote of Thanks" by Sh. R.K. Singh- General Manager –Canara Bank.

  
(BIKRAMJIT SHOM)

General Manager & Convener  
SLBC-Delhi

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