**AGENDA**

**SUB COMMITTEE MEETING**

**Quarter Ended March-2024**

(1) Recommendations of the High-Level Committee on Deepening of Digital Payments identified Districts

(2) Review of PM SVANidhi Scheme

(3) PMFME- Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)

(4) Sub Committee on CD Ratio

(5) POSITION OF MSME ADVANCES

(6) Meeting of the (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY,PMSBY, APY, PMMY, Stand-Up India & PMEGP

(7) PMEGP Status

(8) Sub Committee on Priority Sector advances

(9) Recovery Issues in Schematic Lending

(10) Sub Committee on SHG and Financial Inclusion

(11) District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

(13) FLC Camps

(14) DCO not from Controlling Office

**Agenda-wise Deliberation**

1. **Recommendations of the High-Level Committee on Deepening of Digital Payments-**

It was informed that 6 Districts were still pending for 100% Digitisation.

In the meeting with LDMs on 20.06.2024, the LDMs of North West, South East, North and Shahdara assured the House that they shall achieve 100% digitization by June 2024 positively.

The LDMs showed their concern that few member banks are not achieving 100% digitisation despite their regular follow-ups. The LDMs requested SLBC-Delhi to intervene in the matter.

The name of Member Banks are:-

1. Bank of India,
2. Canara Bank,
3. Central Bank of India,
4. Indian Overseas Bank
5. Indian Bank,
6. HDFC Bank,
7. Kotak Mahindra Bank,
8. DCB Bank,
9. Bandha Bank,
10. Nainital Bank and
11. South Indian Bank
12. Utkarsh Small Finance Bank,

The LDMs of East and North East also assured the House that they shall make a suitable strategy and achieve 100% digitization by July 2024.

**Action Point:- The LDMs of North West, South East, North and Shahdara are advised to achieve the target of 100% Digitisation by June 2024 and LDM of East & North East are advised to achieve 100% digitization by July 2024. The Member Banks are requested to complete the process of Digitization by June 2024.**

1. **Review of PM SVANidhi Scheme**

A meeting was convened by Dy. Secretary-MoHUA and Dy. Secretary-Ministry of Finance on 25.06.2024 for reviewing the performance under the mentioned scheme. The progress made in disbursement of applications is quite dismal:-

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No.** | **Bank Name** | **Pending for Disbursement 21.05.2024** | **Pending for Disbursement 22.06.2024** |
| 1 | State Bank of India | 11844 | 12239 |
| 2 | Bank of Baroda | 5729 | 5730 |
| 3 | Kotak Mahindra Bank | 3549 | 3516 |
| 4 | Punjab National Bank | 2519 | 2279 |
| 5 | Canara Bank | 595 | 462 |
| 6 | Union Bank of India | 560 | 541 |
| 7 | Axis Bank | 337 | 299 |
| 8 | Indian Overseas Bank | 224 | 162 |
| 9 | Indian Bank | 218 | 202 |
| 10 | HDFC Bank | 172 | 175 |
| 11 | Punjab & Sind Bank | 150 | 178 |
| 12 | Bank of India | 147 | 150 |
| 13 | Karnataka Bank | 118 | 121 |
| 14 | IDBI Bank | 102 | 103 |
|  | **Total of All Member Banks** | 26606 | 26498 |

**Action Point:- The Member banks are requested to clear the pendency under PM SVANidhi on priority basis.**

The communication dated 24.06.2024 from Ministry of Housing and Urban Affairs (MoHUA),  the next batch of city level camps are scheduled from 1st  to 6th July, 2024 for enrolling Street Vendors (SVs) and their families under the select schemes. LDMs are requested to ensure active participation in the camps for maximum enrollment under the scheme and timely reporting the activities on SVANidhi se Samriddhi Portal.

Further, "Mai Bhi Digital" along with the "SVANidhi Se Samriddhi" camps in collaboration with Banks and Digital Payment Aggregators (DPAs) for maximum digital on-boarding and training of Street Vendors (SVs) may also be organized along with monthly camps.

LDMs are advised to organise the camps for ensuring maximum sanctions of scheme benefits to eligible beneficiaries, and maximum digital on-boarding and training of Street Vendors (SVs).

1. **PMFME- Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME)**

The name of Banks which have sanctioned but not disbursed the PMFME Loan:-

|  |  |
| --- | --- |
| **Loans Sanctioned but not disbursed by Bank under PMFME Scheme since inception** | **Number Application as on 28.06.2024** |
| PUNJAB NATIONAL BANK | 26 |
| UNION BANK OF INDIA | 18 |
| STATE BANK OF INDIA | 16 |
| BANK OF BARODA | 11 |
| CANARA BANK | 4 |
| INDIAN BANK | 6 |
| PUNJAB AND SIND BANK | 6 |
| BANK OF INDIA | 3 |
| INDIAN OVERSEAS BANK | 3 |
| UCO BANK | 4 |
| CENTRAL BANK OF INDIA | 1 |
| BANK OF MAHARASHTRA | 1 |
| AU SMALL FINANCE BANK LIMITED | 0 |
| HDFC BANK | 1 |
| KARNATAKA BANK LIMITED | 1 |
| Grand Total | 103 |

**Action Point:- The Member Banks are requested to dispose-of pending applications on priority basis.**

The SLBC-Delhi has circulated the Bank-wise and District wise target of PMFME for FY 2024-25:-

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **PMFME TARGET BANKWISE FOR 2024-25** | | | | | | | | | | | | | |
| **S.No.** | **Name of Bank** | **Central Delhi** | **East Delhi** | **New Delhi** | **North Delhi** | **North East Delhi** | **North West Delhi** | **Shahdara** | **South Delhi** | **South East Delhi** | **South West Delhi** | **West Delhi** | **Total** |
| 1 | BANK OF BARODA | 3 | 2 | 19 | 2 | 4 | 2 | 3 | 6 | 2 | 6 | 4 | **53** |
| 2 | BANK OF INDIA | 3 | 2 | 9 | 2 | 4 | 2 | 1 | 4 | 2 | 3 | 3 | **35** |
| 3 | BANK OF MAHARASHTRA | 1 | 1 | 0 | 2 | 4 | 2 | 1 | 0 | 2 | 1 | 2 | **16** |
| 4 | CANARA BANK | 3 | 2 | 15 | 2 | 4 | 2 | 3 | 6 | 2 | 5 | 4 | **48** |
| 5 | CENTRAL BANK OF INDIA | 2 | 1 | 3 | 2 | 4 | 2 | 2 | 0 | 2 | 2 | 2 | **22** |
| 6 | INDIAN BANK | 1 | 2 | 3 | 2 | 4 | 2 | 2 | 0 | 2 | 5 | 3 | **26** |
| 7 | INDIAN OVERSEAS BANK | 2 | 1 | 0 | 2 | 4 | 2 | 2 | 4 | 2 | 2 | 2 | **23** |
| 8 | PUNJAB & SIND BANK | 1 | 1 | 0 | 2 | 4 | 2 | 2 | 0 | 2 | 2 | 2 | **18** |
| 9 | PUNJAB NATIONAL BANK | 5 | 2 | 20 | 2 | 4 | 2 | 3 | 6 | 2 | 7 | 4 | **57** |
| 10 | STATE BANK OF INDIA | 5 | 3 | 20 | 2 | 4 | 2 | 3 | 7 | 2 | 8 | 4 | **60** |
| 11 | UCO BANK | 2 | 2 | 0 | 2 | 0 | 2 | 1 | 3 | 2 | 2 | 2 | **18** |
| 12 | UNION BANK OF INDIA | 5 | 2 | 9 | 2 | 4 | 2 | 2 | 7 | 2 | 5 | 3 | **43** |
| 13 | DELHI STATE COOPERATIVE BANK | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | **2** |
| 14 | The Kangra cooperative Bank Limited | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** |
| 15 | AXIS BANK | 1 | 2 | 0 | 2 | 0 | 2 | 3 | 2 | 2 | 0 | 2 | **16** |
| 16 | BANDHAN BANK LTD. | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | **6** |
| 17 | CATHOLIC SYRIAN BANK LTD. | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **5** |
| 18 | CITY UNION BANK LTD. | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 19 | DCB Bank Ltd. | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | **5** |
| 20 | DEVELOPMENT BANK OF SINGAPORE | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 21 | DHANLAXMI BANK | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | **2** |
| 22 | FEDERAL BANK LTD | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | **6** |
| 23 | HDFC BANK | 1 | 2 | 0 | 2 | 4 | 2 | 3 | 2 | 2 | 0 | 2 | **20** |
| 24 | ICICI BANK | 2 | 2 | 0 | 2 | 4 | 2 | 3 | 2 | 2 | 0 | 2 | **21** |
| 25 | IDBI BANK | 1 | 1 | 0 | 2 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | **8** |
| 26 | IDFC FIRST BANK | 1 | 1 | 0 | 2 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | **8** |
| 27 | INDUSIND BANK | 1 | 1 | 0 | 1 | 0 | 2 | 1 | 0 | 2 | 0 | 1 | **9** |
| 28 | JAMMU KASHMIR BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 1 | **7** |
| 29 | KARNATAKA BANK | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | **6** |
| 30 | KARUR VYSYA BANK | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 31 | KOTAK MAHINDRA BANK | 1 | 1 | 0 | 1 | 0 | 2 | 1 | 0 | 2 | 0 | 1 | **9** |
| 32 | NAINITAL BANK LTD | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 33 | RBL BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | **6** |
| 34 | SOUTH INDIAN BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 1 | 0 | 0 | **6** |
| 35 | TAMILNAD MERCANTILE BANK | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | **2** |
| 36 | YES BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 1 | 0 | 2 | 0 | 1 | **8** |
| 37 | AU SMALL FIN. BANK | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **5** |
| 38 | CAPITAL SMALL FINANCE BANK | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **1** |
| 39 | EQUITAS SMALL FIN. BANK | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **5** |
| 40 | ESAF SMALL FINANCE BANK | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 41 | JANA SMALL FIN. BANK | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | **3** |
| 42 | SHIVALIK SMALL FIN BANK Ltd | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** |
| 43 | SURYODAY SMALL FINANCE BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | **1** |
| 44 | UJJIVAN SMALL FIN. BANK | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **4** |
| 45 | UTKARSH SMALL FINANCE BANK | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | **5** |
| 46 | INDIA POST PAYMENT BANK | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | **0** |
|  | **Grand Total :** | **64** | **48** | **98** | **48** | **52** | **54** | **48** | **49** | **58** | **48** | **48** | **615** |

**Action Point: The Member Banks are requested to achieve the respective targets.**

In the meeting held on 20.06.2024 the LDM assured that all the Branches shall be registered on PMFME portal. The LDMs are requested to update the house about unregistered branches:-

|  |  |  |
| --- | --- | --- |
| \S.No. | District | As on 20.06.2024 |
| 1 | Central | 25 |
| 2 | East | 12 |
| 3 | New Delhi | 20 |
| 4 | North | 8 |
| 5 | North East | 5 |
| 6 | North West | 24 |
| 7 | Shahdara | 5 |
| 8 | South | 25 |
| 9 | South East | 18 |
| 10 | South West | 40 |
| 11 | West | 23 |
|  | Grand Total | 205 |

**(4) Sub Committee on CD Ratio &  MSME**

**DEPOSITS:** (Rs. In Crore)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | | **% Growth** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** | **YoY** | | **Over the QTR** |
| 1449144 | 1563684 | 1655486 | 206342 | 91802 | 14 | | 6 |

**Observation:-**

Deposits:- Total Deposits increased by Rs. 206342 Crores i.e. an increase of 14% on YoY basis. The same was increased by Rs. 91802 Crores i.e. an increase 6% on QoQ basis.

**ADVANCES:** (Rs. In Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | **% Growth** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1518384 | 1634498 | 1676665 | 158281 | 42167 | 10 | 3 |

**Observations:-**

Advances:-The Advances increased by Rs. 158281 Crores i.e. an increase of 10% on YoY basis. The same was increased by Rs. 42167 Crores i.e. an increase of 3% on QoQ basis.

**CD RATIO:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** |
| 104.77 | 104.53 | 101.28 | -.3.50 | -3.25 |

CD Ratio decrease from 104.77% to 101.28% on YoY basis. The CD ratio increased from 104.53% to 101.28 % on QoQ basis.

**DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:**

The District wise CD ratio in NCT of Delhi as on 31.03.2024 is mentioned below:-

|  |  |  |
| --- | --- | --- |
|  | | |
| **S.No.** | **NAME OF DISTRICT** | **CD RATIO** |
| 1 | Central | 90.14 |
| 2 | East | 40.95 |
| 3 | New Delhi | 204.01 |
| 4 | North | 47.38 |
| 5 | North East | 66.72 |
| 6 | North West | 47.23 |
| 7 | Shahdara | 36.63 |
| 8 | South | 32.31 |
| 9 | South East | 76.64 |
| 10 | South West | 27.06 |
| 11 | West | 38.50 |
|  | **Total :** | **101.28** |

The name of Districts having CD Ratio less than 40% are:-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **NAME OF DISTRICT** | **Mar-23** | **June-23** | **Sept-23** | **Dec-23** | **Mar-24** |
| 1 | Shahdara | 44.65 | 34.51 | 38.30 | 36.93 | 36.63 |
| 2 | South | 23.60 | 30.57 | 30.01 | 33.85 | 32.31 |
| 3 | South West | 32.77 | 32.06 | 33.09 | 31.98 | 27.06 |
| 4 | West | 35.88 | 36.47 | 38.24 | 39.19 | 38.50 |

**Observation:**

**There are only 4 Districts whose CD ratio is below 40%.**

**Action Points:-**

The LDMs are requested to make a suitable strategy so that their CD ratio can be improved.

Following Banks have CD ratio below 60%:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Jun-23** | **Sep-23** | **Dec-23** | **March-24** |
| 1 | AU SMALL FIN. BANK | 39.55 | 30.37 | 34.23 | 34.72 |
| 2 | BANDHAN BANK LTD. | 39.45 | 38.73 | 52.42 | 52.51 |
| 3 | DCB Bank Ltd. | 50.2 | 52.06 | 47.93 | 52.85 |
| 4 | EQUITAS SMALL FIN. BANK | 15.31 | 14.07 | 14.41 | 13.54 |
| 5 | ESAF SMALL FINANCE BANK | 32.93 | 31.87 | 27.84 | 31.70 |
| 6 | KARUR VYSYA BANK | 40.94 | 36.91 | 27.96 | 28.36 |
| 7 | NAINITAL BANK LTD | 37.46 | 35.59 | 36.72 | 35.59 |
| 8 | IDBI BANK | 60.86 | 50.30 | 42.86 | 41.83 |
| 9 | RBL BANK LTD | 63.59 | 53.45 | 51.11 | 50.71 |
| 10 | UTKARSH SMALL FINANCE BANK | 35.36 | 32.59 | 34.96 | 33.05 |

Apart from above banks, in this March 2024 Quarter the following banks have reported their CD ratio less than 60%

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Jun-23** | **Sep-23** | **Dec-23** | **Mar-24** |
| 1 | DEVELOPMENT BANK OF SINGAPORE | 111.28 | 101.77 | 75.19 | 50.09 |
| 2 | JANA SMALL FIN. BANK | 77.83 | 71.56 | 63.85 | 59.06 |
| 3 | KOTAK MAHINDRA BANK | 56.85 | 63.78 | 65.33 | 59.24 |
| 4 | TAMILNAD MERCANTILE BANK | 40.99 | 49.09 | 74.47 | 54.20 |
| 5 | The Kangra cooperative Bank Limited |  |  | 0 | 55.43 |

Observation:- The member banks are also requested to make a suitable strategy to improve their CD ratio. The official from Development Bank of Singapore is requested to inform that house about sharp decrease in their CD ratio.

Following Banks have CD ratio above 200%:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **Sept-23** | **Dec-23** | **March-24** |
| 1 | BANK OF INDIA | 183.87 | 219.67 | 235.95 |
| 2 | CAPITAL SMALL FINANCE BANK | 281.95 | 235.42 | 290.02 |
| 4 | KARNATAKA BANK | 184.18 | 211.43 | 296.78 |
| 5 | SHIVALIK SMALL FIN BANK Ltd | 191.99 | 327.21 | 626.89 |
| 6 | DHANLAXMI BANK | 295.92 | 305.19 | 309.70 |

**CD RATIO (DELHI RURAL):**

There were 87 rural branches in NCT of Delhi.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** |
| 36.96 | 51.79 | 51.44 | 14.48 | -0.35 |

The CD ratio of these rural branches increased from 36.96% to 51.44% on YoY basis. The CD Ratio decreased from 51.79% to 51.44% on QoQ basis.

1. **COMPARATIVE POSITION OF MSME ADVANCES:-**

**COMPARATIVE POSITION OF MSME ADVANCES:-**

(Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | **% Growth** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 133345 | 151989 | 155770 | 22425 | 3781 | 16.82 | 2.49 |

The Advances under MSME Sector increased by Rs. 22425 Crore i.e. 16.82% on YoY basis. Further the Advances under MSME were increased by Rs. 3781 Crores i.e. 2.49% on QoQ basis.

**NPA Position in MSME Sector:**

Amt. In Crore

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Scheme** | **Amount O/S as on 31.12.23** | **Amount O/S as on 31.03.24** | **Amount of NPA 31.12.23** | **Amount of NPA 31.03.24** | **% of NPA 31.12.2023** | **% of NPA 31.03.24** |
| Micro Enterprises | 55717 | 56763 | 6539 | 5614 | 11.74 | 9.89 |
| Small Enterprises | 53308 | 54408 | 6552 | 7203 | 12.29 | 13.24 |
| Medium Enterprises | 41816 | 43348 | 3931 | 3787 | 9.40 | 8.74 |
| Other MSME | 1147 | 1251 | 10 | 13 | 0.89 | 1.05 |
| **Total MSME Adv.** | **151989** | **155770** | **17031** | **16617** | **11.21** | **10.67** |

Observation:-The NPA in MSME Sector decreased from 11.21% to 10.67% on QoQ basis.

In continuation the Banks are requested to make a suitable strategy for reduction of NPA.

The following Banks have negative Growth on QoQ basis:-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **MSME NEGATIVE QoQ VAR** | | | | | | |
| **S.No.** | **Bank Name** | **Dec-23** | **Mar-24** | **Variance** | **% Variance** |
| 1 | RBL BANK LTD | 910.70 | 728.47 | -182.22 | -20.01 |
| 2 | INDIAN OVERSEAS BANK | 3795.83 | 3055.52 | -740.32 | -19.50 |
| 3 | ESAF SMALL FINANCE BANK | 12.71 | 10.68 | -2.03 | -15.94 |
| 4 | NAINITAL BANK LTD | 165.84 | 146.13 | -19.71 | -11.89 |
| 5 | PUNJAB & SIND BANK | 1725.46 | 1531.90 | -193.57 | -11.22 |
| 6 | EQUITAS SMALL FIN. BANK | 301.29 | 267.54 | -33.76 | -11.20 |
| 7 | CITY UNION BANK LTD. | 302.78 | 269.28 | -33.51 | -11.07 |
| 8 | IDBI BANK | 895.98 | 804.50 | -91.48 | -10.21 |
| 9 | FEDERAL BANK LTD | 725.27 | 667.11 | -58.16 | -8.02 |
| 10 | JAMMU KASHMIR BANK LTD | 737.24 | 690.61 | -46.63 | -6.33 |
| 11 | CANARA BANK | 7187.38 | 6807.00 | -380.38 | -5.29 |
| 12 | UNION BANK OF INDIA | 6819.64 | 6536.90 | -282.74 | -4.15 |
| 13 | JANA SMALL FIN. BANK | 480.60 | 461.75 | -18.85 | -3.92 |
| 14 | PUNJAB NATIONAL BANK | 10939.27 | 10664.92 | -274.35 | -2.51 |
| 15 | KARNATAKA BANK | 557.89 | 544.08 | -13.81 | -2.47 |
| 16 | SURYODAY SMALL FINANCE BANK | 0.92 | 0.91 | -0.01 | -1.03 |
| 17 | YES BANK LTD | 9663.64 | 9627.31 | -36.32 | -0.38 |

The following Banks have negative Growth on YoY basis:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **MSME NEGATIVE VARIANCE YoY** | | | | | |
| **S.No.** | **Bank Name** | **Mar-23** | **Mar-24** | **Variance** | **% Variance** |
| 1 | DHANLAXMI BANK | 26.83 | 9.81 | -17.02 | -63.45 |
| 2 | ESAF SMALL FINANCE BANK | 18.53 | 10.68 | -7.85 | -42.37 |
| 3 | PUNJAB & SIND BANK | 2392.27 | 1531.90 | -860.38 | -35.96 |
| 4 | KARNATAKA BANK | 747.38 | 544.08 | -203.30 | -27.20 |
| 5 | DCB Bank Ltd. | 1230.75 | 914.97 | -315.78 | -25.66 |
| 6 | CATHOLIC SYRIAN BANK LTD. | 121.88 | 95.71 | -26.17 | -21.47 |
| 7 | INDIAN OVERSEAS BANK | 3742.21 | 3055.52 | -686.69 | -18.35 |
| 8 | DELHI STATE COOPERATIVE BANK | 12.20 | 10.63 | -1.57 | -12.90 |
| 9 | CITY UNION BANK LTD. | 308.23 | 269.28 | -38.96 | -12.64 |
| 10 | FEDERAL BANK LTD | 762.42 | 667.11 | -95.31 | -12.50 |
| 11 | IDBI BANK | 892.28 | 804.50 | -87.79 | -9.84 |
| 12 | JAMMU KASHMIR BANK LTD | 762.07 | 690.61 | -71.46 | -9.38 |
| 13 | CAPITAL SMALL FINANCE BANK | 45.52 | 43.04 | -2.49 | -5.47 |
| 14 | UNION BANK OF INDIA | 6824.37 | 6536.90 | -287.46 | -4.21 |
| 15 | CANARA BANK | 6945.75 | 6807.00 | -138.75 | -2.00 |
| 16 | PUNJAB NATIONAL BANK | 10764.18 | 10664.92 | -99.26 | -0.92 |

**Action Point:- Member Banks are requested to share the progress made in the matter.**

1. **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**

**As on 31.03.2024**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **TOTAL No of A/Cs [1]** | **Rupay Card issued** | **% of Rupay card to Total A/cs** | **No of Active Rupay Card** | **% of Active Rupay cards to total Rupay Card** | **Aadhar Seeding** | **% of Aadhar seed to total A/cs** | **Zero Bal A/Cs** | **% of 0 Bal. A/cs to Total A/cs** |
| **No.** | **No.** |  | **No.** |  | **No.** |  | **No.** |  |
| **Public Sector** | 6065190 | 5316452 | 87.66 | 4052885 | 76.23 | 5333194 | 87.93 | 354494 | 5.84 |
| **Private Sector** | 607256 | 191609 | 31.55 | 127748 | 66.67 | 180298 | 29.69 | 75011 | 12.35 |
| **Small Financial** | 16444 | 5201 | 31.63 | 2975 | 57.2 | 295 | 1.79 | 1164 | 7.08 |
| **Payment Banks** | 0 | 0 |  | 0 |  | 0 |  | 0 | 0 |
| **Grand Total :** | 6688890 | 5513262 | 82.42 | 4183608 | 75.88 | 5513787 | 82.43 | 430669 | 6.44 |

**Action Point: Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks are also requested to increase the pace of opening of PMJDY accounts to eligible customers.**

**ENROLEMENTS in Social security Schemes**

**As on 31.03.2024:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Type** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| **Public Sector Banks** | 4916210 | 1585790 | 741995 | 7243995 |
| **Private Sector Banks** | 262228 | 138060 | 92451 | 492739 |
| **Small Financial Bank** | 3003 | 1266 | 0 | 4269 |
| **Cooperative Bank** | 199 | 54 | 0 | 253 |
| **Payment Bank** | 0 | 10 | 0 | 10 |
| **Others** |  |  | 11 | 11 |
| **Total** | 5181640 | 1725180 | 834457 | 7741277 |

**Action Points:-**

The PMSBY, PMJJBY & APY are flagship scheme for the Financial Inclusion & to provide security to the downtrodden. There are few Member Banks who have not opened even a single a/c in these Schemes. All the Member Banks are requested to increase the ambit of these Schemes so as to reach every nook & corner of the Society. The Banks which are on “NIL” Enrolment are requested to start opening the accounts on priority basis.

The list of member banks having “NIL” Enrollments under PMSBY / PMJJBY are

|  |  |
| --- | --- |
| **SrNo** | **NAME OF BANK** |
| 1 | The Kangra cooperative Bank Limited |
| 2 | BANDHAN BANK LTD. |
| 3 | DEVELOPMENT BANK OF SINGAPORE |
| 4 | KARUR VYSYA BANK |
| 5 | EQUITAS SMALL FIN. BANK |
| 6 | ESAF SMALL FINANCE BANK |
| 7 | JANA SMALL FIN. BANK |
| 8 | SHIVALIK SMALL FIN BANK Ltd |
| 9 | UJJIVAN SMALL FIN. BANK |
| 10 | UTKARSH SMALL FINANCE BANK |
| 11 | INDIA POST PAYMENT BANK |

**Observation:- The Small Finance Banks have committed during the VC on 20.01.2024 that they shall start enrolling for Surksha Bima Yojana from this quarter onwards. So Small Finance Banks are requested to update the house about their enrollments under PMSBY /PMJJBY.**

**Redressal of Grievances under PMJDY:**

The summarized position of Grievances under PMJDY for the quarter ended 31.03.2024:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Type of Bank** | **Pending as on 31.12.2023** | **Received** | **Disposed off** | **Pending as on 31.03.2024** | **Out of which pending for more than 1 Month** | **Out of which pending for more than 3 Months** |
| **Public Sector Banks** | 0 | 6 | 6 | 0 | 0 | 0 |
| **Private Sector Banks** | 1 | 3 | 4 | 0 | 0 | 0 |
| **Small Finance Banks** | 0 | 0 | 0 | 0 | 0 | 0 |
| **Payment Bank** | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | 1 | 9 | 10 | 0 | 0 | 0 |

There are NIL grievance under PMJDY. The Banks are requested to continue the good work in resolving the Grievances.

**Claims Pending of PMSBY as on 31.03.2024** **are:**

(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.** |
| PUNJAB & SIND BANK | 8 | 16 | 8 | 16 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE BANK OF INDIA | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| HDFC BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **10** | **20** | **10** | **20** | 0 | 0 | 0 | 0 | 0 | 0 |

**The pending cases under PMJJBY as on 31.03.2024 are: (Amt in Lacs)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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.** |
| PUNJAB & SIND BANK | 8 | 16 | 1 | 2 | 7 | 14 | 0 | 0 | 0 | 0 |
| STATE BANK OF INDIA | 2 | 4 | 2 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| FEDERAL BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **11** | **22** | **4** | **8** | **7** | **14** | **0** | **0** | **0** | **0** |

**Action Points:-**

All the member banks are requested to dispose-off pending applications on priority basis. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

1. **The summarised progress under PMMY from 01.04.2023 to 31.03.2024 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** | **127296** | **179.50** | **169.88** | **23428** | | **609.00** | **586.92** | **14526** | **1323.09** | **1291.50** | **165250** | | **2111.60** | **2048.28** |
| **Private sector Banks** | **30063** | **103.58** | **103.48** | **33053** | | **554.97** | **546.48** | **10750** | **787.99** | **784.19** | **73866** | | **1446.51** | **1434.14** |
| **Small Finance Banks** | **31508** | **125.15** | **125.15** | **34083** | | **294.98** | **294.98** | **2925** | **203.58** | **203.58** | **68516** | | **623.72** | **623.72** |
| **Non-Member Financial Institution** | **3767** | **14** | **14** | **3070** | | **72** | **72** | **1156** | **73** | **73** | **7993** | | **160** | **160** |
| **Grand Total** | **192634** | **422.2** | **412.43** | **93634** | | **1531.44** | **1500.7** | **29357** | **2388.12** | **2352.74** | **315625** | | **4341.76** | **4265.87** |

**(10) Stand-up India Outstanding: 31.03.2024**

**(Rs. in Crore)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name** | **Total no. of branches** | **Women** | | | **SC** | | | **ST** | | | **TOTAL OUSTANDING** | | |
| **A/C** | **Amount O/S** | **A/C** | | **Amount O/S** | **A/C** | | **Amount O/S** | **A/C** | | **Amount O/S** |
| Public Sector Banks | 2050 | 2950 | 446.57 | 712 | | 131.42 | 175 | | 18.34 | 3837 | | 596.33 |
| Private Sector Banks | 1459 | 372 | 85.20 | 33 | | 5.78 | 1 | | 0.14 | 406 | | 91.12 |
| Small Financial Banks | 129 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| Cooperative Sector Bank | 62 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| Payment Bank | 3 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 |
| Grand Total : | 3703 | 3322 | 531.77 | 745 | | 137.20 | 176 | | 18.48 | 4243 | | 687.45 |

Action Point:-The progress under the scheme needs improvement and there is need for focused attention by the Member Banks/LDMs to improve the progress. All the Controlling Heads of member banks/LDMs are requested to take appropriate action to implement the Government directions for extending credit to Tribal/ Dalit/ women entrepreneurs through each of their branches.

1. **PMEGP Status**

**BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON 18.05.2024**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Pending at bank** | | **Pending for MM Disbursement** | |
|
| **No of Project** | **MM Involve** | **No of Project** | **MM** |
| **(In Lakh)** | **(In Lakh)** |
| **BANK OF INDIA** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=BANK%20OF%20INDIA&QRYCODE=38) | **4.46** | [0](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=BANK%20OF%20INDIA&QRYCODE=16) | **0** |
| **CANARA BANK** | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=CANARA%20BANK&QRYCODE=38) | **3.25** | [3](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=CANARA%20BANK&QRYCODE=16) | **10.24** |
| **INDIAN OVERSEAS BANK** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=INDIAN%20OVERSEAS%20BANK&QRYCODE=38) | **3** | [0](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=INDIAN%20OVERSEAS%20BANK&QRYCODE=16) | **0** |
| **PUNJAB AND SIND BANK** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=PUNJAB%20AND%20SIND%20BANK&QRYCODE=38) | **1.63** | [0](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=PUNJAB%20AND%20SIND%20BANK&QRYCODE=16) | **0** |
| **PUNJAB NATIONAL BANK** | [3](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=PUNJAB%20NATIONAL%20BANK&QRYCODE=38) | **19.9** | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=PUNJAB%20NATIONAL%20BANK&QRYCODE=16) | **3.28** |
| **SOUTH INDIAN BANK** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=SOUTH%20INDIAN%20BANK&QRYCODE=38) | **4.25** | [0](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=SOUTH%20INDIAN%20BANK&QRYCODE=16) | **0** |
| **STATE BANK OF INDIA** | [3](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=STATE%20BANK%20OF%20INDIA&QRYCODE=38) | **22.92** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=STATE%20BANK%20OF%20INDIA&QRYCODE=16) | **3.72** |
| **UCO BANK** | [1](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=UCO%20BANK&QRYCODE=38) | **1.31** | [0](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=UCO%20BANK&QRYCODE=16) | **0** |
| **UNION BANK OF INDIA** | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=UNION%20BANK%20OF%20INDIA&QRYCODE=38) | **7.65** | [2](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=UNION%20BANK%20OF%20INDIA&QRYCODE=16) | **6.63** |
| **Total** | [15](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=zTotal&QRYCODE=38) | **68.37** | [8](https://www.kviconline.gov.in/pmegpeportal/pmegpmr3/dwstatewise.jsp?AGENCY=KVIC&ZONECD=North&STATECD=DELHI&OFFNAMECD=%25%25&DISTCD=%25%25&FROMDT=01-APR-2024&TODT=18-MAY-2024&BANKNAME=zTotal&QRYCODE=16) | **23.87** |

It has been observed that Banks are either not updating the status of applications on KVIC portal or the branches are not sensitized on the matter disposing the PMEGP pendency. All the banks are requested to take immediate action to dispose off the pending applications and update their status on the KVIC portal. in case of any difficulty in the portal they may contact KVIC official for redressal.

Banks are requested to take immediate action to achieve the target and to clear pending applications and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal.

1. **Sub Committee on Priority Sector advances**
2. **CREDIT FLOW TO PRIORITY SECTOR:**

The performance of all Banks under Priority Sector Advances is given at Annexure-32. The summarized position is as under:-

(Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION OF P.S. ADVANCES** | | | **VARIATION** | | **% Growth** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 229382 | 249731 | 258235 | 28854 | 8504 | 13 | 3 |

**Percentage of Priority Sector Advances to Total Advances position as on:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION %** | |
| **March-23** | **Dec-23** | **March-24** | **YoY** | **Over the QTR** |
| 15.11 | 15.28 | 15.40 | 0.29 | 0.12 |

The percentage of Priority Sector Advances to Total Advances increased by 0.29% on YoY basis and the same is increased by 0.12% on QoQ basis.

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 31.12.2023:-

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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** | | **% of P.S.**  **Advances to**  **Total Advances** | | **% of P.S.**  **Advances to**  **Total Advances** | |
|  | | | **31.03.2023** | **30.06.2023** | | **30.09.2023** | | **31.12.2023** | | **31.03.2024** | |  |
| **Public Sector Banks** | | | |  |  | |  | |  | |
| 1 | BANK OF INDIA | | 6.07 | 5.89 | | 6.36 | | 6.51 | | 6.80 | |
| 2 | CANARA BANK | | 10.05 | 9.59 | | 9.23 | | 9.24 | | 9.66 | |
| 3 | CENTRAL BANK OF INDIA | | 9.41 | 7.95 | | 7.28 | | 6.59 | | 6.04 | |
| 4 | PUNJAB NATIONAL BANK | | 8.89 | 8.52 | | 9.40 | | 8.60 | | 8.23 | |
| 5 | UNION BANK OF INDIA | | 9.49 | 6.72 | | 8.41 | | 7.61 | | 7.78 | |
| **Private Sector Banks & SFB** | | | |  |  | |  | |  | |  | | |
| 1 | INDUSIND BANK | | 6.91 | 6.52 | | 6.00 | | 6.99 | | 6.68 | |
| 2 | KARNATAKA BANK | | 18.99 | 14.91 | | 14.03 | | 11.68 | | 9.15 | |
| 3 | SOUTH INDIAN BANK | | 10.31 | 8.57 | | 8.02 | | 7.20 | | 7.86 | |
| 4 | SURYODAY SMALL FINANCE BANK | | 3.09 | 4.15 | | 4.86 | | 5.72 | | 6.29 | |

1. **Recovery Issues in Schematic Lending**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **(Rs. in Crores)** | | | | | | | | | | | |
| Sl | **Scheme** | **Amount Outstanding as on** | | | **Amount of NPA as on** | | | **% of NPA as on** | | |
| **Mar-23** | **Dec-23** | **Mar-24** | **Mar-23** | **Dec-23** | **Mar-24** | **Mar-23** | **Dec-23** | **Mar-24** |
| **1** | **Total Advances** | 1518384 | 1634498 | 1676665 | 128914 | 107452 | 115364 | 8.49 | 6.57 | 6.88 |
| **2** | **Total Priority Sector** | 229382 | 249731 | 258235 | 20165 | 20565 | 20044 | 8.79 | 8.23 | 7.76 |
| **3** | **Total Non-Priority Sector** | 1289003 | 1384767 | 1418430 | 108749 | 86888 | 95320 | 8.44 | 6.27 | 6.72 |
| 4 | Farm Credit | 5916 | 8128 | 8565 | 246 | 228 | 241 | 4.15 | 2.81 | 2.81 |
| 5 | Agriculture Infrastructure | 849 | 1121 | 1061 | 114 | 105 | 104 | 13.43 | 9.39 | 9.81 |
| 6 | Ancillary Activities | 11983 | 13733 | 13962 | 2031 | 1623 | 1598 | 16.95 | 11.82 | 11.45 |
| 7 | Total Agriculture (PS) | 18748 | 22981 | 23589 | 2391 | 1957 | 1943 | 12.75 | 8.51 | 8.24 |
| 8 | Total Agriculture (NPS) | 11370 | 7087 | 5905 | 818 | 1099 | 1165 | 7.19 | 15.51 | 19.73 |
| **9** | **Total Agriculture Advances** | 30118 | 30068 | 29494 | 3209 | 3056 | 3108 | 10.65 | 10.16 | 10.54 |
| 10 | Micro Enterprises | 46891 | 55717 | 56763 | 6100 | 6539 | 5614 | 13.01 | 11.74 | 9.89 |
| 11 | Small Enterprises | 48657 | 53308 | 54408 | 6603 | 6552 | 7203 | 13.57 | 12.29 | 13.24 |
| 12 | Medium Enterprises | 36754 | 41816 | 43348 | 3324 | 3931 | 3787 | 9.04 | 9.40 | 8.74 |
| 14 | Others under MSMEs | 1043 | 1147 | 1251 | 12 | 10 | 13 | 1.12 | 0.89 | 1.05 |
| **15** | **Total MSME Advances** | 133345 | 151989 | 155770 | 16038 | 17031 | 16617 | 12.03 | 11.21 | 10.67 |
| 16 | Housing (PS) | 14191 | 13554 | 13738 | 546 | 322 | 386 | 3.85 | 2.38 | 2.81 |
| 17 | Housing(NPS) | 61835 | 84525 | 90551 | 2042 | 1504 | 1827 | 3.30 | 1.78 | 2.02 |
| **18** | **Total Housing Sector Advances** | 76025 | 98080 | 104289 | 2588 | 1827 | 2213 | 3.40 | 1.86 | 2.12 |
| 19 | Education Loan (PS) | 1628 | 1776 | 1752 | 44 | 44 | 43 | 2.71 | 2.46 | 2.43 |
| 20 | Education Loan (NPS) | 1214 | 1857 | 1760 | 6 | 9 | 6 | 0.46 | 0.48 | 0.35 |
| **21** | **Total Education Sector Advances** | 2842 | 3633 | 3512 | 50 | 53 | 49 | 1.75 | 1.45 | 1.38 |
| **22** | **Loans to weaker Sections under PS** | 13284 | 18477 | 18738 | 374 | 617 | 658 | 2.82 | 3.34 | 3.51 |
|  | **Govt. Sponsored Schemes** |  |  |  |  |  |  |  |  |  |
| 23 | DAY-NRLM | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | 0.00 |
| 24 | DAY-NULM | 4 | 8 | 8 | 0 | 1 | 1 | 3.41 | 16.84 | 16.81 |
| 25 | PMEGP | 18 | 19 | 20 | 5 | 6 | 5 | 25.74 | 28.64 | 26.92 |
| 26 | SHG | 44 | 28 | 25 | 10 | 9 | 9 | 22.06 | 32.30 | 35.27 |
| 27 | Stand Up India | 410 | 426 | 400 | 87 | 81 | 74 | 21.27 | 18.94 | 18.54 |
| 28 | PMMY | 4580 | 4789 | 4773 | 543 | 613 | 593 | 11.86 | 12.79 | 12.42 |

Action Points:-

Banks are advised to vigorously follow up on the reduction of NPA with legal remedies. Further, GNCTD is requested to coordinate with the banks in recovery of NPA.

LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings. Member banks are requested to update the data with caution on SLBC-Portal.

**(10) Sub Committee on SHG and Financial Inclusion**

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save some of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

The statement showing SHGs formed and linkages made by various Banks in Delhi is given below:-

**The summarized position is as under:-**

**Amt in Crore**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Disbursement During the QTR** | | | | **Total Disbursement During Current FY** | | | |
| **Savings Linked** | | **Credit Linked** | | **Savings Linked** | | **Credit Linked** | |
| **Number** | **Amount** | **Number** | **Amount** | **Number** | **Amount** | **Number** | **Amount** |
| 791 | 1.01 | 23 | 0.58 | 1176 | 1.80 | 168 | 20.55 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SHG** | | | | |
| **Outstanding** | | **Non-Performing Assets** | | **NPA %** |
| **Number** | **Amount** | **Number** | **Amount** |  |
| 534 | 25.29 | 198 | 8.92 | 35.27 |

**Action Points:-**

LDMs are requested to take steps towards formation of SHGs and their credit linkage in their respective districts and coordinate with the member banks in the matter.

**Joint Liability Group**

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially not included farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

|  |  |  |  |
| --- | --- | --- | --- |
| **Loans to JLGs** | | | |
| **Disbursement** | | **Outstanding** | |
| **No.** | **Amt.** | **No.** | **Amt.** |
| 27969 | 192.80 | 85021 | 309.32 |

1. **Animal Husbandry & Fishery**

District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

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

1. **FLC Camps**

**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.

**The FLC is still not appointed in South East Delhi district of NCT of Delhi, despite follow ups from SLBC-Delhi. State Bank of India (for South East) is again requested to nominate FLC in the District.**

The data of Special Camps by FLCs and Target Group Specific Camps as on 31.03.2024 is as under:-

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **District** | **Name of Sponsoring bank** | **SPECIAL CAMPS BY FLCs** | | | | **TARGET GROUP SPECIFIC CAMPS BY FLCs** | | | |
| **(GOING DIGITAL)** | | | |
| **Target of Camps for the Quarter** | **No. of Camps held** | **No. of persons participated in the Camps** | **Target of Camps for the Quarter** | | **No. of Camps Held** | **No. of Persons participated in the Camps** |
| Central | Canara Bank | 6 | 21 | 1028 | 15 | | 24 | 1240 |
| East | PNB | 6 | 6 | 267 | 15 | | 15 | 539 |
| New Delhi | Canara Bank | 6 | 63 | 6666 | 15 | | 11 | 1457 |
| North | PNB | 6 | 12 | 630 | 15 | | 42 | 2303 |
| North East | PNB | 6 | 6 | 144 | 15 | | 21 | 622 |
| North West | PNB | 6 | 14 | 1745 | 15 | | 25 | 2075 |
| Shahadra | BOB | 6 | 8 | 460 | 15 | | 57 | 3648 |
| South | SBI | 6 | 18 | 871 | 15 | | 49 | 5437 |
| South East | SBI | 6 | 8 | 207 | 15 | | 26 | 1163 |
| South West | SBI | 6 | 8 | 498 | 15 | | 16 | 1629 |
| West | Canara Bank | 6 | 9 | 1230 | 15 | | 46 | 5340 |
|  | **Total** | 66 | **173** | **13746** | 165 | | **332** | **25453** |

**QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS**

**Quarter March-2024**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **Name of Bank** | **No. of Rural Branches** | **Target for Camps** | **No of camps conducted during the quarter** | **Achievement in Target** |
| 1 | BANK OF BARODA | 4 | 12 | 28 | 16 |
| 2 | BANK OF INDIA | 8 | 24 | 29 | 5 |
| 3 | BANK OF MAHARASHTRA | 1 | 3 | 3 | 0 |
| 4 | CANARA BANK | 5 | 15 | 57 | 42 |
| 5 | CENTRAL BANK OF INDIA | 3 | 9 | 11 | 2 |
| 6 | INDIAN BANK | 6 | 18 | 43 | 25 |
| 7 | PUNJAB NATIONAL BANK | 16 | 48 | 48 | 0 |
| 8 | STATE BANK OF INDIA | 1 | 3 | 125 | 122 |
| 9 | UNION BANK OF INDIA | 13 | 39 | 55 | 16 |
| 10 | DSCB | 17 | 51 | 51 | 0 |
| 11 | AXIS BANK | 6 | 18 | 18 | 0 |
| 12 | FEDERAL BANK LTD | 4 | 12 | 12 | 0 |
| 13 | HDFC BANK | 2 | 6 | 6 | 0 |
| 14 | KOTAK MAHINDRA BANK | 1 | 3 | 0 | (Not Achieved)-3 |
| 15 | YES BANK LTD | 1 | 3 | 3 | 0 |
| 16 | UJJIVAN SMALL FIN. BANK | 1 | 3 | 0 | (Not Achieved)-3 |
|  | **Grand Total :** | **89** | 264 | **498** |  |

The District wise position of camps by rural branches are:-

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No.** | **Name of District** | **No. of Rural Branches** | **No of camps conducted during the quarter** |
| 1 | Central | 1 | 7 |
| 2 | East | 2 | 13 |
| 3 | New Delhi | 0 | 0 |
| 4 | North | 32 | 114 |
| 5 | North East | 2 | 16 |
| 6 | North West | 13 | 58 |
| 7 | Shahdara | 1 | 13 |
| 8 | South | 5 | 62 |
| 9 | South East | 2 | 34 |
| 10 | South West | 26 | 152 |
| 11 | West | 5 | 29 |
|  | **Total :** | **89** | **498** |

**Action Points:**As there are 89 Rural branches, the total of 498 camps were to be conducted**.** The position is given at Annexure-16.

1. **DCO not from Controlling Office of Bank**

**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.**

1. **PLP vis-à-vis ACP mismatch**

A meeting was conducted by NABARD on 27.06.2024 to review the mismatch between PLP and ACP.

Please find below excel the ACP achievement figure of your banks of two consecutive FY 2022-23 and FY 2023-24 which shows huge increase in Agriculture in Crop loan and Term loan of preceding year.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ACP ACH CROP LOAN** | | | | | **ACP ACH TERM  LOAN** | | | | |
| **Name of Bank** | **ACH ACH 2022-23 (Rs. In Crs)** | **ACH ACH 2023-24 (Rs in Crs.)** | **Difference (Rs. In Crs.)** | **Bank Name** | | **ACH ACH 2022-23 (Rs. In Crs)** | **ACH ACH 2023-24 (Rs in Crs.)** | **Difference (Rs. In Crs.)** |
| **CANARA BANK** | 15 | 269 | 254 | **BANK OF INDIA** | | 22 | 32 | 10 |
| **INDIAN OVERSEAS BANK** | 0 | 25 | 25 | **BANK OF MAHARASHTRA** | | 1 | 2 | 1 |
| **PUNJAB NATIONAL BANK** | 7 | 76 | 69 | **CENTRAL BANK OF INDIA** | | 7 | 9 | 2 |
| **STATE BANK OF INDIA** | 0 | 1 | 1 | **INDIAN OVERSEAS BANK** | | 0 | 17 | 17 |
| **UNION BANK OF INDIA** | 37 | 59 | 21 | **PUNJAB NATIONAL BANK** | | 6 | 11 | 5 |
| **AXIS BANK** | 1 | 8 | 7 | **AXIS BANK** | | 767 | 988 | 221 |
| **BANDHAN BANK LTD.** | 0 | 1 | 1 | **CATHOLIC SYRIAN BANK LTD.** | | 36 | 123 | 87 |
| **FEDERAL BANK LTD** | 40 | 64 | 24 | **FEDERAL BANK LTD** | | 1 | 3 | 2 |
| **ICICI BANK** | 489 | 620 | 131 | **HDFC BANK** | | 126 | 1240 | 1115 |
| **IDBI BANK** | 2 | 2 | 1 | **ICICI BANK** | | 22 | 590 | 568 |
| **SHIVALIK SMALL FIN BANK Ltd** | 0 | 3 | 3 | **IDFC FIRST BANK** | | 0 | 2 | 2 |
|  |  |  |  | **INDUSIND BANK** | | 535 | 711 | 176 |
|  |  |  |  | **SOUTH INDIAN BANK LTD** | | 10 | 15 | 5 |
|  |  |  |  | **AU SMALL FIN. BANK** | | 4 | 17 | 13 |
|  |  |  |  | **ESAF SMALL FINANCE BANK** | | 1 | 11 | 10 |
|  |  |  |  | **JANA SMALL FIN. BANK** | | 0 | 1 | 1 |
|  |  |  |  | **UTKARSH SMALL FINANCE BANK** | | 5 | 5 | 1 |

There is huge gap between PLP (NABARD) and ACP in agriculture sector at NCT of Delhi. It is observed that the figures of ACP submitted by the banks in the SLBC portal for two consecutive years. The above member banks are requested to provide the reasons of huge increase in Achievement under Agriculture sector.

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