

**MINUTES OF 116th MEETING OF SLBC-NCT OF DELHI
26th August 2024**

The 116th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 26th August 2024 at Jacaranda Hall, India Habitat Centre, Lodhi Estate, Lodhi Road, New Delhi. The meeting was chaired by Sh. M. Paramasivam- Executive Director-Punjab National Bank and attended by Sh. Chandan Kumar- Chief General Manager-Reserve Bank of India-NDRO, Smt. Mandakini Balodhi-Director- Ministry of Finance, Smt. Aditi Gupta-Dy. General Manager-RBI-FIDD-NDRO, Sh. S.S. Vaseeharan-General Manager-NABARD & Sh. Bikramjit Shom-General Manager & Convener-SLBC.

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, officials of SIDBI, NABARD, PFRDA, NPCI and GNCTD also participated in the meeting.

At the outset, Sh. Bikramjit Shom, General Manager & Convener-SLBC, welcomed all the participants. He requested Sh. M. Paramasivam- 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 Chairman welcomed all dignitaries and participants at the meeting on behalf of SLBC. He shared an overview on the performances by Banks in the NCT of Delhi for the quarter. Member banks were advised to clear the pendencies under PM SVANidhi, PMFME and insurance claims of PMJJBY & PMSBY etc. on priority. The Chairman announced that NCT of Delhi is now 100% digitized. He summarized the progress on the achievement of target under ACP. He discussed the macro and micro signals of the economy on the backdrop of geo-political instability, dearth of deposits, challenges of cyber security and ransomware and ever changing customer matrix. He touched upon emerging dimensions of automation in shaping future growth of manufacturing sector. Development of infrastructure, R&D, development of World Trade Centers, redevelopment of key market-places, Hotels & real estate sector were also talked about.

Then Sh. Chandan Kumar-Chief General Manager -Reserve Bank of India shared his views highlighting the regulator's perspectives. He elaborated on Digital payment ecosystem and congratulated SLBC-Delhi, RBI, Member Banks and LDMs on Delhi becoming 9th State to be 100% Digitized. A set of banks and Small Finance Banks which are lacking in every parameter like submission of ATR, conducting of Rural camps etc were identified. Few Banks which have not opened a single account under Govt sponsored schemes like PMJJBY, PMSBY and APY were pinpointed and sensitised. The activities of Banking Correspondents were explained. He informed that Monetary Policy focusses for creation of a repository for digital lending apps which shall be in public domain so that public and bankers can establish authenticity online.



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Shri S.S. Vaseeharan- General Manager-NABARD in his speech observed that Banking sector is doing well in NCT of Delhi. He pointed out the difference between ACP and PLP in NCT of Delhi. He informed the House that a Sub-Committee has been formed to look in to the matter.

KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits for the quarter ended June 2024 were placed before and deliberated by the members and noted. The major contributions in Advances, Deposits, Agriculture, MSME and Ancillary activities by large Public and Private sector Banks were announced during the discussion.

Thereafter, the Convener-SLBC 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 115 th MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2024 HELD ON 31.05.2024
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The Minutes of the 115th SLBC Meeting were placed before the House and confirmed.

AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 115 th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2024 HELD ON 31.05.2024
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ATR OF 115th SLBC MEETING:

It was reported that 3 Member Banks (BANDHAN BANK, EQUITAS SFB, SHIVALIK SFB) had not submitted ATR of the minutes of 115th SLBC Meeting.

Further despite follow-ups GNCTD continued to avoid submission of ATR of SLBC meetings.

Action Point: - Member Banks were advised to submit ATR timely explaining the action taken. GNCTD was advised 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
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Review of Social Security Scheme- PMJDY

It was reported that all the Grievances under PMJDY were resolved till 30.06.2024. The Chairman emphasised on issuing RuPay Cards by member banks specially Private Sector Banks. Director-Ministry of Finance, Govt of India enquired about the aadhaar seeding in the accounts. The Member Banks replied that Aadhaar seeding is an ongoing process and they are abiding by the extant guidelines issued by regulatory bodies.

Action Point:- The member banks must achieve targets as allocated by Govt agencies.
(Action: - All Member Banks)

Atal Pension Yojana (APY)

It was informed that PFRDA shall be submitting the target of Atal Pension Yojana for FY 2024-25 in due course.

Meanwhile the member banks were advised to pursue the target of APY as per previous year's allocation which was:-

Category	Annual Target in terms of Average APY Account per Branch (AAPB)
Public Sector Banks	90
Major Private Sector Bank (ICICI Bank, Axis Bank, HDFC Bank & IDBI Bank)	70
Regional Rural Banks	90
Private Banks (others)	35
Co-Operative Banks	20
Small Finance Banks	65

Observation:- The DFS has communicated that persistency level of 70% may be maintained across all categories of APY-SPs by the end of FY 2024-25.



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The Member Banks and LDMs were requested to formulate appropriate strategies and take necessary steps to ensure the achievement of given annual targets.

The Chairman said that role of FLC is crucial in creating awareness and increasing the number of APY accounts. The Director-Ministry of Finance advised PFRDA to share the publicity materials with member banks and LDMs for onward distribution to branches.

All member banks were advised to put in concerted efforts for achieving their targets. The overall percentage in NCT of Delhi was reported a mere 18% (as on 03.08.2024), far below satisfactory.

The LDM of Sout East -Sh. Ranveer Singh informed that there is mismatch in district wise branches. It was directed that SLBC-Delhi and PFRDA shall coordinate for correct mapping of branches.

Sh. Devesh Mittal-Dy. General Manager-PFRDA informed that they are conducting regular camps and workshops for creating awareness about Atal Pension Yojana.

National Pension Scheme

The Convener -SLBC commented on lack of progress in NPS in NCT of Delhi. He advised that member banks and LDMs should make concerted efforts to increase the number of enrollment under NPS.

Action Point:- All member banks & LDMs to achieve their annual targets under APY/ NPS and strive for attaining the top position.

PFRDA to coordinate with SLBC-Delhi for correct mapping of Branches under APY scheme.

Position of pending cases under PMSBY as on 30.06.2024

The Convener-SLBC informed that the pendency of claim settlements under PMSBY above 3 months is nil. He advised member banks and LDMs to create awareness about these schemes among mass to enable them to reap its benefits.

4 cases were pending for resolution under PMSBY with Punjab & Sind Bank and IDBI Bank.

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



(Action:- Punjab & Sind Bank and IDBI Bank)

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Position of pending cases under PMJJBY as on 30.06.2024

12 pending cases under PMJJBY were reported to be pending with Punjab & Sind Bank, Federal Bank, HDFC Bank & IDBI Bank.

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

(Action:- Punjab & Sind Bank, Federal Bank, HDFC Bank and IDBI Bank)

Member Banks having "NIL" Enrollments under PMSBY & PMJJBY were identified as under: -

S. No	NAME OF BANK
1	BANDHAN BANK LTD.
2	DEVELOPMENT BANK OF SINGAPORE
3	EQUITAS SMALL FIN. BANK
4	JANA SMALL FIN. BANK
5	KARUR VYSYA BANK
6	NAINITAL BANK LTD
7	SHIVALIK SMALL FIN BANK Ltd
8	THE KANGRA COOP BANK Ltd
9	UJJIVAN SMALL FIN. BANK
10	UTKARSH SMALL FINANCE BANK

The Convener- SLBC enquired about the downward trend in enrollment in PMJJBY & PMSBY with few member banks. He urged Small Finance Banks to open accounts under PMJJBY & PMSBY. The Chief General Manager, Reserve Bank of India, enquired nil enrollment under PMJJBY & PMSBY by Small Finance Banks. The Director- Ministry of Finance urged the Small Finance Banks to open PMJJBY & PMSBY policies as their target groups match with the scheme guidelines.

Action Point:- The Small Finance Banks to come out of NIL enrolment in PMJJBY & PMSBY immediately.



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AGENDA ITEM NO. 3

Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs

Opening of Banking Outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of Villages: It was confirmed that all villages in Delhi are having bank branches within 5 kms radius.

AGENDA ITEM NO. 3-A

Operations of BC- Hurdles / issues involved

Certification of BC

The Convener -SLBC- shared that pending certification of BC is a major issue particularly in few banks like Axis Bank, Bank of Baroda, State Bank of India. Sh. Sudhansu Negi- Asst. General Manager- State Bank of India assured that certification shall be completed in the ensuing quarter. Sh. Avinash Sharma- Vice President -Axis Bank informed that in few cases BCs are unable to qualify the examination for certification and in next meeting they shall inform the number of BCs which were given the opportunity to take examination but could not qualify.

The Dy. General Manager- Reserve Bank of India said that there are two major issues viz active BCs and their certification. The FIDD of Reserve Bank of India conducted a survey of BC and they have come to the conclusion that the BCs are not aware that fees for certification were reimbursed. Banks and LDMS should create awareness in BCs about reimbursement. General Manager-NABARD elaborated the process. General Manager-NABARD assured to share with SLBC the SoP for dissemination to member banks and LDMS.

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

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

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

It was informed that the Banks have 62,15,370 BSBD Accounts & 16,896 GCCs with loan amount of Rs. 107.56 Crores as on 30.06.2024.



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Decline in BSBD accounts was reported in following member banks:-

S.No.	Name of Bank	June-24		March-24		Difference	
		Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount (in Rs.)
1	PUNJAB & SIND BANK	0	0	255366	605779138	-255366	-605779138
2	AXIS BANK	0	0	57490	427281146	-57490	-427281146
3	IDBI BANK	2944	17483924	67963	301175468	-65019	-283691544
4	CANARA BANK	761256	2979916742	771256	3097989354	-10000	-118072612
5	PUNJAB NATIONAL BANK	1021525	63254565510	1016258	63345511255	5267	-90945745
6	IDFC FIRST BANK	1075	1559895	981	6153160	94	-4593265
7	AU SMALL FIN. BANK	2092	10655893	2102	13479850	-10	-2823957
8	RBL BANK LTD	316	2015655	319	2599341	-3	-583686
9	SHIVALIK SMALL FIN BANK Ltd	0	0	1	43	-1	-43

The Chief General Manager-Reserve Bank of India expressed displeasure about data accuracy issues raised by member banks at this level as an alibi for their decline. Dy. General Manager -FIDD- Reserve Bank of India advised that member banks must submit the data as per extant guideline of Lead bank Scheme.

Action Point:- All Banks were advised to instruct branches under their control to open BSBD accounts and issue GCCs. Banks were also advised to ensure that BSBD accounts opened remain operational to achieve the objectives of the scheme.

(Action: - All member banks)

AGENDA ITEM NO. 4	<u>DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS</u>
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Category	No. of ATMs installed in Delhi	Total No. of ATM Txns in Delhi(Including failed txns)	Total failed ATM Txns	% of failed ATM txns to total ATM transactions	% of Total payments made through Electronic modes by Bank Branches
Public Sector Banks	3635	56095829	2068851	3.69	64.84
Cooperative Sector	8	19742	240	1.22	15.96
Private Sector Banks	3422	24170014	3230158	13.36	68.83
Small Financial Banks	112	3654455	46754	1.28	12.52
Payment Bank	0	0	0	0	0
Grand Total	7177	83940040	5346003	6.37	84.52



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The Convener- SLBC shared the figures of Digital Transaction. He explained that there are two major kinds of failed transactions i.e. Digital failure and technical failures and member banks were advised to segregate the failed transactions under mentioned parameters to analyse and address issues.

The banks with highest “% of failed ATM txns to total ATM transactions” as reported were: -

S.No.	Name of the Bank	Number of ATMs	% of failed ATM txns to total ATM transactions
1	PUNJAB & SIND BANK	91	21.07
2	DEVELOPMENT BANK OF SINGAPORE	10	24.86
3	IDBI BANK	79	23.22
4	YES BANK LTD	126	23.48
5	CAPITAL SMALL FINANCE BANK	3	25.17

(Action:- All Private Sector Bank were advised to furnish the major reasons for failed transactions to SLBC –Delhi for onward transmission to RBI.)

Expanding & Deepening of the Digital Payments Ecosystem

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

There are 11 Districts in NCT of Delhi. Out to which following 5 districts were already 100% digitized previously.

Sl .No.	Name of the District	Nodal Bank
1	Central	Canara Bank
2	New Delhi	Canara Bank
3	South	State Bank of India
4	West	Canara Bank
5	South West	State Bank of India



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During the quarter under review the following Districts achieved 100% digitization:-

SI. No.	DISTRICT NAME	Nodal Bank
1	East	Punjab National Bank
2	North	Punjab National Bank
3	North-East	Punjab National Bank
4	North-West	Punjab National Bank
5	Shahdara	Bank of Baroda
6	South East	State Bank of India

The Convener – SLBC congratulated in 116th SLBC Quarterly Meeting that NCT of Delhi is 100% Digitized.

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

It was reported that there were around 22.47 lacs student accounts across all member banks as on 30.06.2024 out of which only 14.25 lacs were active. Member banks were advised to activate these students accounts opened and seed those with Aadhaar.

Action point:- All Banks to take immediate action to activate the a/cs of students opened by them and ensure Aadhaar seeding. The member banks should also endeavour to segregate those a/cs which are no longer student a/cs with passage of time.

(Action:- All Member Banks)

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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FINANCIAL LITERACY CENTRES (FLC):

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

It was informed that FLC was pending to be appointed in South East Delhi district of NCT of Delhi for last two quarters. The SLBC coordinated with LDM of the District. The Lead Bank State Bank of India (for South East) was once again advised to nominate FLC in the District. The Convener-SLBC asked the official from State Bank of India to clarify the issue.



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Sh. Sudhanshu –Asst. General Manager-State Bank of India informed that the Controlling Office of State Bank of India is preparing the SoP for FLC and they expect to complete the appointment process in the September 2024 quarter.

(Action: State Bank of India to appoint FLC immediately)

District wise camps by rural branches

The Banks which could not complete their target of camps during June 2024 quarter were informed to be Axis Bank, Bank of India, Kotak Mahindra Bank, Nainital Bank, State Bank of India and Ujjivan Small Finance Bank.

Action Point:- The Axis Bank, Bank of India, Kotak Mahindra Bank, Nainital Bank, State Bank of India and 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 30.06.2024

The progress of financial literacy program in skilling centers is as under:

Name of District	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
Central	6	3	4	290	4
East	2	2	2	94	2
New Delhi	3	3	3	183	30
North	7	7	7	295	7
North East	0	0	0	0	0
North West	12	12	20	889	12
Shahdara	4	3	3	204	3
South	6	5	14	312	1
South East	1	1	2	50	1
South West	4	4	7	224	4
West	10	5	4	600	3
GRAND TOTAL	55	45	66	3141	67



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The Convener -SLBC enquired from LDM of South and South West districts, the reasons for not uploading the digital contents on the portal. LDM- South Delhi committed to upload data henceforth. The Director -Ministry of Finance advised LDMs to upload the digital contents on the portal well in time for the benefit of the trainees.

Convener shared that delinquent districts for not conducting the prerequisite camps were Central, Shahada and West districts. The LDMs of these districts were advised to conduct the camps as per number of skill centres mapped to them.

The LDMs of North West and South were requested to upload the updated data timely.

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

(Action:- All LDMs of NCT of Delhi)

National Strategy for Financial Inclusion (NSFI-2021-25)

The Convenor-SLBC advised member banks to achieve the milestones prescribed under NSFI. As deliberated during previous SLBC meetings, he again requested RBI to take up with NCERT for inclusion of NSFI milestones in school curriculum.

Action Point: Member banks were advised to achieve the milestone of NSFI in a mission mode. RBI was once again requested to take-up with NCERT for inclusion of milestones in NCERT school curriculum.

(Action:- All Member Banks & RBI)

AGENDA ITEM NO. 7

REVIEW OF CREDIT DISBURSED BY BANKS

AGENDA ITEM NO. 7-A

Achievement under ACP of the State & Priority Sector Lending

CREDIT FLOW TO PRIORITY SECTOR

The achievement under Priority Sector in Q-1 FY25 was reported at Rs. 90,185 Crore against the annual target of Rs. 2,05,680 Crore i.e. 43.85%. The achievement under Non-Priority Sector has been Rs. 6,11,396 Crore against the annual target of Rs. 17,48,317 Crore i.e. 34.97 %. The achievement under total ACP has been Rs. 7,01,581 Crore against the Annual target of Rs. 19,53,997 Crore i.e. 35.90%, which was considered satisfactory by the Committee. The Member Banks were requested maintain the momentum and surpass the ACP target set for FY 25. A note of appreciation on the overall performance up to the quarter end was recorded.



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ACP Q-1 of FY 2024-2025

The ACP of Q-1 for FY 2024-2025 was deliberated during the meeting.

It was informed that 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, Karnataka Bank, South Indian Bank, ESAF Small Finance Bank & Surodaya SFB, were having share in Priority Sector Advances less than 10 % as on 30.06.2024.

Action Point:- Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India, IndusInd Bank, Karnataka Bank, South Indian Bank, ESAF Small Finance Bank & Surodaya SFB were advised to suitably strategize to increase the share of Priority Sector Advances.

(Action:- Above mentioned member banks)

CREDIT FLOW TO SC/ST UNDER PRIORITY SECTOR

The Loans to SC/ST under Priority Sector Advances Category was reported to have increased by Rs. 179.37 Crore i.e. 7.25% on YoY basis and by Rs. 69.94 Crore i.e. 2.71 % on QoQ basis.

Action Point:- The member banks were advised to continue the good work under credit to SC/ST priority sector.

(Action:- All Member Banks)

AGENDA ITEM NO. 7-B	Lending towards government sponsored schemes (PM SVANidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMSGP, Start-up India, SHG, JLG etc)
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BANK WISE AND DISTRICT WISE STATUS OF PM SVANidhi YOJANA

It was informed that the Member Banks had disbursed more than 2.15 Lacs PM SVANidhi applications, still there was pendency of more than 24,000 applications under disbursement. The Member Banks and LDMs were again instructed to coordinate with bank branches to conduct 'SVANidhi se Samridhhi' camp and "Mai Bhi Digital" campaign for onboarding of merchants and uploading on the portal.

It was reported that the target for Delhi of 2,00,000 disbursement has been achieved. Further the members were advised to clear the pendency.



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National Urban Livelihood Mission-NULM

Sh. Shahzeb Yamin- State Mission Manager-SEP requested member banks to dispose of the pending applications on priority. The Chairman urged NULM to email the list of pending applications to SLBC-Delhi for resolving issues. The LDM of South West district, Sh. R.K. Singh, informed that there is no particular portal for NULM to track the pendency. The Dy. General Manager -RBI enquired about low participation of SHG. She advised NULM to conduct awareness workshops for member banks. LDM- East Delhi informed that DCO of State Bank of India and Kotak Mahindra Bank should clear the pendency of various schemes. There was no official from Kotak Mahindra Bank to respond to the concern. Asst. General Manager -State Bank of India assured to clear the pendency shortly.

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

(Action:- All Private Sector Banks & other member banks)

BANK WISE AND DISTRICT WISE STATUS OF PMFME (PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME)

It was informed that the Member Banks have a pendency of more than 90 PMFME applications out of which 46 applications were pending for more than 2 months. It was observed as it is the performance under PMFME has not picked up to the potential of the state, and on top of it this pendency does not augur well.

There were 134 unregistered branches in NCT of Delhi. The District wise pendency was deliberated during the meeting.

Observation: - It was informed that it was informed that SLBC-Delhi conducted a meeting on 23.07.2024 with LDMs and Member Banks to thrash out issues faced by them. The major issues discussed thereat were: -

1. The Banks and LDMs are unable to extract the data of unregistered Branches seamlessly on the Portal. This makes monitoring of progress made by these Banks difficult. SLBC-Delhi had already requested DSIIDC and MoFPI in this regard on various platforms.
2. Few of the unregistered branches and pending applications belonging to other banks, districts and in some cases other states inflated the figures of pending issues.



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Action Point: Banks & LDMs were advised to focus on the scheme and dispose-of the pending applications. Banks & LDMs were told to get the branches registered on the PMFME portal. The DSIIDC is requested to resolve the issues.

(Action:- All Member Banks, LDMs, DSIIDC)

PROGRESS UNDER PRADHAN MANTRI MUDRA YOJNA (PMMY)

The summarised progress under PMMY from 01.04.2023 to 31.03.2023 was placed as under:
(Amt. In crore)

The summarised progress under PMMY from 01.04.2024 to 30.06.2024 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	9453	18.79	18.23	4157	113.47	106.16	2754	241.06	228.64	16364	373.34	353.07
Private sector Banks	841	2.41	2.34	9079	207.22	187.44	2761	202.66	189.92	12681	412.31	379.71
Small Finance Banks	5056	19.96	19.96	6884	49.28	49.28	4	0.33	0.33	11944	69.58	69.58
Non-Member Financial Institution	163	0	0	133	1	1	1	0	0	297	2	1
Grand Total	15513	41.6	40.97	20253	371.02	343.95	5520	444.11	418.93	41286	856.73	803.85

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

STAND-UP INDIA SCHEME

The progress under the Stand-Up India was shared with the stakeholders. As on 30.06.2024 in 3425 accounts an amount of Rs. 419.97 Crores was outstanding against Women beneficiaries, 731 accounts with Rs. 119.93 Crores against SC beneficiaries and 181 accounts with Rs. 8.29 Crores outstanding against ST beneficiaries.



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Stand-up India Outstanding: 30.06.2024

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	2059	2943	327.04	702	116.07	177	8.27	3822	451.37
Private Sector Banks	1465	482	92.93	29	3.86	4	0.02	515	96.81
Small Financial Banks	138	0	0	0	0	0	0	0	0
Cooperative Sector Bank	63	0	0	0	0	0	0	0	0
Payment Bank	3	0	0	0	0	0	0	0	0
Grand Total :	3728	3425	419.97	731	119.93	181	8.29	4337	548.2

PROGRESS UNDER PMEGP (PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME)

BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON June-2024

The Bank-wise progress of Prime Minister Employment Generation Programme of KVIC (PMEGP) as on 16.08.2024 was placed. 30 pending applications were reported at Bank level and 25 for Margin Money disbursement.



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Name	Pending at bank		Pending for MM Disbursement	
	No of Project	MM Involve	No of Project	MM
		(In Lakh)		(In Lakh)
BANK OF BARODA	2	2.74	0	0
BANK OF INDIA	4	28.94	0	0
CENTRAL BANK OF INDIA	1	12.48	1	1.23
INDIAN OVERSEAS BANK	2	15.50	2	12.08
PUNJAB AND SIND BANK	2	14.13	1	12.24
PUNJAB NATIONAL BANK	2	4.13	4	4.41
SOUTH INDIAN BANK	1	4.25	0	0
STATE BANK OF INDIA	13	53.52	2	16.22
UNION BANK OF INDIA	3	13.98	6	20.84
Total	30	149.67	25	88.15

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

(Action:- All Member Banks & LDMs)

AGENDA ITEM NO. 7-C

Flow of credit to MSMEs

It was reported that the advances under MSME Sector increased by Rs. 20248 Crores i.e. 14.67% on YoY basis and by Rs. 2497 Crores i.e. 1.60% on QoQ basis.

Action Point:-The Controlling Heads of Member Banks & LDMs were advised to closely monitor the progress to achieve the Priority Sector targets for MSME lending as per RBI's guidelines.

(Action:- All Member Banks)



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Flow of credit to MSMEs

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

The following Banks have negative Growth on YoY basis:-

Amt. in Crores					
S.No.	Bank Name	June-23	June-24	Variance	Negative Variance%
1	ESAF SMALL FINANCE BANK	34	9	-25.72	-74.60
2	DHANLAXMI BANK	25	10	-14.87	-59.93
3	PUNJAB & SIND BANK	2407	1499	-907.88	-37.72
4	CATHOLIC SYRIAN BANK LTD.	109	95	-13.98	-12.81
5	PUNJAB NATIONAL BANK	10538	9199	-1338.71	-12.70
6	KARNATAKA BANK	610	538	-72.69	-11.91
7	JAMMU KASHMIR BANK LTD	741	667	-73.89	-9.97
8	CITY UNION BANK LTD.	309	281	-28.16	-9.11
9	UNION BANK OF INDIA	6854	6453	-400.72	-5.85
10	IDBI BANK	811	769	-42.25	-5.21
11	DSCB	10	9	-0.38	-3.91
12	NAINITAL BANK LTD	151	146	-4.98	-3.30
13	INDUSIND BANK	3333	3285	-48.01	-1.44

Action Point:- The Chief General Manager-Reserve Bank of India enquired from Banks the reasons of negativity. Member Banks were advised to exert more concerted efforts to come out of negative list within next Quarter.

(Action:-All Member Banks)

Advances to Minority Communities

It was reported that the Advances to Minority Communities increased by Rs. 1606 Crore i.e. 17% on YoY basis and by Rs. 754 Crores i.e. 7 % on QoQ basis.

The fall in advances to Minority Communities in Central & North East Districts, NCT of Delhi was discussed.

Action Point:- The LDM of Central Delhi & North East Delhi were advised to take steps to encourage the banks to lend to Minority Communities as well as the entrepreneurs from the minority communities to approach banks for the growth of their business so that the desired level of 15% is reached.



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

NPA in MSMEs Sector

Scheme	Amount O/S as on 31.03.24	Amount O/S as on 30.06.24	Amount of NPA 31.03.24	Amount of NPA 30.06.24	% of NPA 31.03.2023	% of NPA 30.06.24
Micro Enterprises	56763	58500	5614	5103	9.89	8.72
Small Enterprises	54408	54656	7203	6261	13.24	11.46
Medium Enterprises	43348	43736	3787	3399	8.74	7.77
Other MSME	1251	1375	13	23	1.05	1.64
Total MSME Adv.	155770	158267	16617	14786	10.67	9.34

It was reported the NPA in MSME Sector decreased from 10.67% to 9.34% on QoQ basis.

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

(Action:- All Member Banks & LDMs)

AGENDA ITEM NO. 7-F

Grant of Education Loans

The data of Education Loan was shared with stakeholders.

Particulars	Amount O/s -Position as on (in Crore)			Variation		% Growth	
	June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
No. of Accounts	39364	45089	42617	3253	-2472	8.26	-5.48
Amt. (in Crore)	3116	3512	3855	739	343	23.72	9.77

Observation:-

The number of Education Loan A/Cs increased by 3,253 i.e. 8.26% on YoY basis. Amount wise there was an increase of Rs. 739 Crore and i.e. 23.72% on YoY basis.

The Education Loan A/Cs decreased by 2,472 i.e. -5.48 % on QoQ basis whereas the amount increased by Rs. 343 Crore i.e. 9.77% on QoQ basis

Action Point:- Member Banks were advised to increase efforts 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)

REVIEW OF DISTRICT WISE CD RATIO

Credit Deposit Ratio of Districts having CD Ratio less than 40% were recorded as under :-

S.No.	NAME OF DISTRICT	June-23	Sept-23	Dec-23	Mar-24	June-24
1	Shahdara	34.51	38.30	36.93	36.63	35.53
2	South	30.57	30.01	33.85	32.31	36.45
3	South West	32.06	33.09	31.98	27.06	29.06
4	West	36.47	38.24	39.19	38.50	38.90

The Convener informed that LDM-Shahdara submitted the bank's names which have huge variance in Deposits and Advances. The Convener asked the official from State Bank of India to clarify the issue. Asst. General Manager -SBI, informed that data rectification is under process at their end.

Action Points:- The LDM of Shahdara, South, South West & West Delhi districts were advised to strongly follow-up with banks to surpass 40% CD ratio.

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

Banks having CD ratio less than 60% were placed and recorded as under:-

SI	Name of Bank	June-23	March-24	June-24
1	AU SMALL FIN. BANK	39.55	34.72	33.05
2	BANDHAN BANK LTD.	39.45	52.51	54.38
3	DCB Bank Ltd.	50.2	52.85	50.82
4	DEVELOPMENT BANK OF SINGAPORE	111.28	50.09	34.54
5	EQUITAS SMALL FIN. BANK	15.31	13.54	12.47
6	ESAF SMALL FINANCE BANK	32.93	31.7	45.91
7	IDBI BANK	60.86	41.83	39.26
8	KANGRA COOP BANK	NAMB	55.43	55.97
9	KARUR VYSYA BANK	40.94	28.36	32.18
10	NAINITAL BANK LTD	37.46	35.59	36.75
11	TAMILNAD MERCANTILE BANK	40.99	54.2	21.46
12	UTKARSH SMALL FINANCE BANK	35.36	33.05	35.59

*Not a Member Bank in June 2023



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

AGENDA ITEM NO. 9

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

It was informed that the share of NPA in Total Priority Sector was 6.81% and in Non-Priority sector 6.61%.

The NPA and Recovery position were narrated during the meeting.

Action Points:- Banks were advised to vigorously follow up for reduction of NPA and effectively invoke legal recourses for recovery.

LDMs were also advised to review NPA position in their districts at the DCC/DLRC meetings. Member banks were advised to update accurate data on SLBC-Portal.

AGENDA ITEM NO. 10

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

It was reported that no area in NCT of Delhi has been reported to be affected by Natural Calamity.

AGENDA ITEM NO. 11

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

Dy. General Manager-Reserve Bank of India presented the agenda.

(a) Monitoring of utilization of the credit provided for agriculture and allied activities for the intended purpose

RBI vide its circular dated November 9, 2012 on '*Interest Subvention Scheme Monitoring of end-use of Crop Loans*', had advised banks to ensure that all crop loans against which interest subvention is claimed should satisfy, inter alia, the following criteria/s:

- i) The borrower should be an agriculturist.
- ii) The rate of interest charged should not exceed the rate stipulated by the Govt. of India.
- iii) The amount of loan should be fixed according to the prescribed scale of finance for agricultural loans and the loan is used for stated purpose.
- iv) Seasonality should be observed in regard to both disbursement and recovery.

However, it was informed that borrowers' of these 'crop loans' have diverted the funds and are, to some extent, using the scheme for arbitrage by borrowing at a lower rate of interest



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(owing to the subvention available) and investing them in fixed deposits and/or in other investment avenues at higher rate(s) of interest.

Therefore, banks were advised to strengthen their systems for pre-sanction scrutiny and post-disbursement supervision and also consider carrying out post-disbursement audits to ensure that all crop loans for which interest subvention is claimed are used for the stated purpose.

Further, RBI circular dated January 7, 2020 directed banks to ensure monitoring end-use of such loans by developing an MIS to flag agricultural loans sanctioned against gold as collateral in CBS for segregation purpose.

In connection to the above, all banks were advised to sensitize their employees.

(b) Finance to Renewable Energy Sector

It was observed that the credit disbursed by the member banks to Renewable Energy sector for the year 2023-24 was lesser than the potential estimated by NABARD. Similar trend was observed in the Proposed Targets for Credit Disbursement for the year 2024-25, which has again been fixed on the lower side vis-a-vis the potential available. This indicates that the Renewable Energy sector will continue to starve for adequate credit despite having potential. Banks were inquired about the reasons and to arrive at a solution. RBI, observed that awareness should be created regarding various schemes, subsidies, and facilities for renewable energy among bankers at the SLBC meetings

(c) Scaling up of the roof top solar scheme in coordination with SLBC

It was informed that two meetings under the Chairmanship of Secretary, Financial Services were held on 30.04.2024 and 08.05.2024 respectively with Top Management of different Banks where it was advised to focus on the roof top solar scheme under PM Surya Ghar in coordination with SLBC.

In order to scale up activities under the scheme, progress and targets are to be monitored regularly at SLBC Level.

(d) Alignment of Credit Potential of Priority Sectors estimated by NABARD with Annual Credit Plan formulated by SLBC Delhi:

Sector	Variations b/w ACP and PLP In %				
	2020-21	2021-22	2022-23	2023-24	2024-25
Agriculture	651%	376%	697%	673%	493%
MSME	127%	73%	90%	32%	18%
Export Credit	30%	-49%	-46%	-84%	2%
Education	-54%	-64%	-61%	-80%	-74%
Housing	69%	-56%	15%	-8%	-43%
Renewable Energy	-100%	-100%	311%	-58%	-63%
Social Infrastructure	-100%	-100%	-69%	-80%	479%
Others	2009%	646%	585%	329%	257%
Total Priority	125%	56%	94%	36%	31%



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Substantial variations were observed between the Sector-wise Credit Potential of Priority Sectors estimated by NABARD (Potential Linked Plan - PLP) and the Annual Credit Disbursement Targets (ACP) set by the SLBC for the NCT of Delhi.

It was discussed that the variations have significant implications on the effectiveness of credit planning at both state and district levels and adherence to the Master Circular on the Lead Bank Scheme.

1. **Agriculture Sector:** There was large variation between PLP and ACP, with the difference ranging from 376% in 2021-22 to 697% in 2022-23. The consistent overestimation in the ACP compared to the PLP suggests an unrealistic projection that could lead to inefficient resource allocation and unmet credit demands.

2. **MSME Sector:** The variations registered a downward trend, from 127% in 2020-21 to 18% in 2024-25. While this indicates better alignment over time, the initial significant differences highlight the need for more accurate initial projections to ensure MSMEs receive adequate support.

3. **Education, Housing, Renewable Energy:** These sectors exhibited negative variations in several years, notably Education (-54% to -80%), Housing (-8% to -56%), and Renewable Energy (-100% to 311%). The severe underestimation in these critical areas may hinder sectoral growth and development, causing banks to miss out on viable lending opportunities.

4. **Social Infrastructure:** The 'Social Infrastructure' category showed extreme variability with variations as high as 479% in 2024-25. Such overestimation in credit planning suggest a need for more refined and realistic planning.

5. **Others:** The 'Others' category showed extreme variability with variations as high as 2009% in 2020-21 to 257% in 2024-25.

6. **Total Priority Sector Lending:** The total priority sector saw a declining trend in variations from 125% in 2020-21 to 31% in 2024-25. Despite improvements, the persistent gaps still indicate a need for enhanced coordination between PLP and ACP to optimize credit flow.

As advised by Regional Director, RBI, New Delhi, a Sub-Committee was formed for alignment of Potential Linked Plan (PLP) and Annual Credit Plan (ACP) and to understand the reasons for high agriculture advances in NCT of Delhi. The first meeting of the sub-committee chaired by DGM, RBI and DGM, NABARD, AGM, SLBC Delhi Convenor Bank as members and AGM, NABARD as Convenor, was held in RBI New Delhi on August 21, 2024.

Sh. C.P. Singh -EA (Agriculture) informed that agricultural land diminished in NCT of Delhi and digital records of land are available with Revenue Department.



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NABARD shared the data of PSL Categories and sub-categories for educational purpose for uploading the data on SLBC and other portal:-

PSL Categories and sub categories

1	Agriculture
A	Farm Credit
a	Farm Credit - Individual farmers
i	Crop loans including loans for traditional/non-traditional plantations, horticulture and allied activities.
ii	Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
1	Water Resources
2	Farm Mechanisation
3	Plantation & Horticulture
4	Sericulture
5	Forestry and wasteland development
6	Poultry
7	Dairy Development
8	Sheep Goot Piggery
9	Fisheries
10	Farm Credit Others
11	Sustainable Agriculture practices such as Integrated farming, low cost models for SF/MF
iii	Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
iv	Loans to distressed farmers indebted to non-institutional lenders.
v	Loans under the Kisan Credit Card Scheme.
vi	Loans to small and marginal farmers for purchase of land for agricultural purposes.
vii	Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months subject to a limit up to ₹75 lakh against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs.
viii	Loans to farmers for installation of stand-alone Solar Agriculture Pumps and for solarisation of grid connected Agriculture Pumps.
ix	Loans to farmers for installation of solar power plants on barren/fallow land or in stilt fashion on agriculture land owned by farmer.



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b	Farm Credit - Corporate farmers, Farmer Producer Organisations (FPOs)/(FPC) Companies of Individual Farmers, Partnership firms and Co-operatives of farmers engaged in Agriculture and Allied Activities
i	Crop loans to farmers which will include traditional/non-traditional plantations and horticulture and loans for allied activities
ii	Medium and long-term loans for agriculture and allied activities (e.g. purchase of agricultural implements and machinery and developmental loans for allied activities).
iii	Loans for pre and post-harvest activities viz. spraying, harvesting, grading and transporting of their own farm produce.
iv	Loans up to ₹75 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs
v	Loans up to ₹5 crore per borrowing entity to FPOs/FPCs undertaking farming with assured marketing of their produce at a pre-determined price.
B	Agriculture Infrastructure
i	Loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location.
ii	Soil conservation and watershed development.
iii	Plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting.
iv	Loans for construction of oil extraction/ processing units for production of bio-fuels, their storage and distribution infrastructure along with loans to entrepreneurs for setting up Compressed Bio Gas (CBG) plants
C	Ancillary activities
i	Loans for setting up of Agri-clinics and Agri-business centres.
ii	Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
iii	Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
iv	Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph 21 of RBI's Master Directions.
v	Loans sanctioned by banks to registered NBFCs (other than MFIs) as per conditions specified in paragraph 22 of RBI's Master Directions



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2	Social Infrastructure
i	Schools
ii	Drinking water facilities
iii	Sanitation facilities including construction/ refurbishment of household toilets
iv	Water improvements at household level
v	Building health care facilities including under 'Ayushman Bharat' in Tier II to Tier VI centres
vi	Bank loans to MFIs extended for on-lending to individuals and also to members of SHGs/JLGs for water and sanitation facilities
3	Others
i	Loans provided directly by banks to individuals and individual members of SHG/JLG
ii	Loans not exceeding ₹2.00 lakh provided by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by SHGs
iii	Loans to distressed persons [other than distressed farmers indebted to noninstitutional lenders] not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders
iv	Loans sanctioned to State Sponsored Organisations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organisations
v	Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME

Action Point:- The member banks were advised to follow guidelines of RBI / NABARD and work towards improvement of Rural Infrastructure and credit absorption capacity following the same.

AGENDA ITEM NO. 12	DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY
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The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

Action Point:- The Official from GNCTD was requested to share the progress made under any large project conceived by the State Government to help improve CD ratio & other above related issues etc.



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AGENDA ITEM NO. 13	<u>Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation, ASCI and review of RSETI</u>
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Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI

It was informed that North Delhi District was identified for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility of opening the RSETI. The Lead Bank informed that they had approached MoRD earlier, who informed that new permissions by MoRD are kept on-hold in for the time being.

The Chief General Manager-Reserve Bank of India advised Banks to increase credit linkage.

AGENDA ITEM NO. 14	<u>Discussion on Market Intelligence issues</u>
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Under RBI circular RBI/2017-2018/155/FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 following issues were 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 in the district.

AGENDA ITEM NO. 15	<u>Time-Line for convening SLBC meetings and Submission of data to SLBCs & LDMS</u>
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TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS

It was reiterated that under Lead Bank Scheme, the deadline for furnishing information/data to SLBC is 15 days from the end of a quarter.

Data submission by all the member banks except by Kotak Mahindra Bank, Kangra Cooperative Bank, Indian Overseas Bank, Development Credit Bank, Indian Bank was on time.



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Action Point:- Kotak Mahindra Bank, Kangra Cooperative Bank, Indian Overseas Bank, Development Credit Bank 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:- Kotak Mahindra Bank, Kangra Cooperative Bank, Indian Overseas Bank, Development Credit Bank, Indian Bank).

AGENDA ITEM NO. 18

District level Special KCC campaign for Animal Husbandry
and Fisheries Farmers

It was informed that the Camps are organized for issuance of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities every Friday or previous / next working day.

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

It was informed that DFS, Ministry of Finance, Gol 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 in all the SLBC meetings, so as to give impetus and attain scale under skill loans quickly. 'Model Scheme for Skill Loans' formulated by the Ministry of Skill Development and Entrepreneurship is in place. Loans ranging from Rs 5,000-1.5 Lac are to be distributed 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 Convener-SLBC advised Member Banks to submit the district wise data of Branches to SLBC-Delhi so that sanitization of data can be initiated.

The Chairman advised banks to submit the data to District authorities as and when asked for.

The Director-Ministry of Finance showed displeasure about correctness of data uploaded on portals and member banks can follow-up with SLBC-Delhi and Controlling Offices for correct format of data. The Director advised member banks to correct the data in 7 days and resolve the issue related to data for purposeful deliberations in ensuing meetings.



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The Chief General Manager- Reserve Bank of India shared disappointment over disparity in data in NCT of Delhi and directed member banks to revisit the data uploading process.

It was deliberated that a substantial part of the delegation, primarily of the Private Sector Banks and Small Finance Banks lacked seniorities and continuity hindering meaningful discussion, Representatives were caught unaware about various aspects of different agenda items and their response were observed to be inadequate.

The dignitaries on the dias expressed displeasure about Member Banks not taking SLBC Quarterly meetings with due seriousness despite repeated insistence and directed that Controlling Heads of all Member Banks must attend the SLBC meeting. SLBC-Delhi was advised to communicate to all member banks to this effect. The Director, Ministry of Finance instructed that if any Controlling Head is unable to attend the meeting then they should seek exemption from SLBC-Delhi and depute an officer of matching seniority to represent him/her.

The dignitaries took exception to the absence of Kotak Mahindra Bank from the SLBC Quarterly Meeting, SLBC-Delhi was advised to issue a stern letter to the said Bank and Reserve Bank was requested to take up the issue with the delinquent bank at the regulatory level.

Sh. Devesh Mittal-Dy. General Manager-PFRDA made a presentation on National Pension Scheme.

The Dignitaries on Dias awarded the top performers under PMMJBY, PMSBY and Digitization.

The meeting concluded with "Vote of Thanks" by Sh. Rajesh Kumar-Dy. General Manager- Punjab National Bank.


(BIKRAMJIT SHOM)
Convener-SLBC

