**AGENDA**

**SUB COMMITTEE MEETING**

**Quarter Ended June-2024**

Major Action Points of Minutes of the Meeting of 116th SLBC Quarterly Meeting

1. Sub Committee on CD Ratio
2. 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
3. Comparative position of MSME advances
4. Sub Committee on Priority Sector advances
5. Recovery Issues in Schematic Lending
6. FLC Camps by Banks and LDMs
7. Sub Committee on SHG and Financial Inclusion
8. Review of PM SVANidhi Scheme
9. Review of PM Vishawakarma Scheme
10. District level Special KCC campaign for Animal Husbandry and Fisheries Farmers
11. DCO not from Controlling Offices
12. Mapping of Bank’s Branches
13. Opening of Branches
14. Variation between ACP vis-à-vis PLP

**The major action points of 116th SLBC Quarterly Meeting are mentioned under. The detailed discussion shall be held during the deliberations on agenda item.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **Agenda** | **Specific Bank** | **LDM** |  |
| **1** | **Non Submission of ATR of the minutes of 115th SLBC Meeting** | GNCTD, Bandhan Bank, Equitas Small Finance Bank, Shivalik Small Finance Bank |  |  |
| **2** | **Position of pending cases under PMSBY as on 30.06.2024** | Punjab & Sind Bank and IDBI Bank |  |  |
| **3** | **Position of pending cases under PMJJBY as on 30.06.2024** | Punjab & Sind Bank, Federal Bank, HDFC Bank and IDBI Bank |  |  |
| **4** | **Member Banks having “NIL” Enrollments under PMSBY & PMJJBY** | Equitas Small Fin. Bank, Jana Small Fin. Bank, Karur Vysya Bank, Nainital Bank Ltd, Shivalik Small Fin Bank Ltd, The Kangra Coop Bank Ltd, Ujjivan Small Fin. Bank, Utkarsh Small Finance Bank, Bandhan Bank Ltd., Development Bank of Singapore |  | **The Small Finance Banks to come out of NIL enrolment in PMJJBY & PMSBY immediately** |
| **5** | **Operations of BC- Hurdles / issues involved- Certification of BC- The member banks having BCs were advised to complete their certification as per the extant guidelines of RBI** | Axis Bank |  |  |
| **6** | **Decline in BSBD accounts** | Punjab & Sind Bank, Axis Bank, IDBI Bank, Canara Bank, Punjab National Bank, IDFC First Bank, AU Small Fin. Bank, RBL Bank Ltd, Shivalik Small Fin Bank Ltd |  |  |
| **7** | **Digital Modes Of Payments, Installation Of ATMs, POS Machines And Status Of Implementation Of E-Receipts/E-Payments** | Punjab & Sind Bank, Development Bank of Singapore, IDBI Bank, Yes Bank Ltd, Capital Small Finance Bank |  | All Private Sector Bank were advised to furnish the major reasons for failed transactions to SLBC –Delhi for onward transmission to RBI |
| **8** | **Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)- FINANCIAL LITERACY CENTRES (FLC):** | State Bank of India to appoint FLC immediately |  |  |
| **9** | **District wise camps by rural branches** | Axis Bank, Bank of India, Kotak Mahindra Bank, Nainital Bank, State Bank of India and Ujjivan Small Finance Bank |  | To conduct camps for rural branches for completion of target camps as per the directions of RBI. |
| **10** | **Financial Literacy through various Skill Centers as on 30.06.2024** |  | LDM South Delhi to upload the data. | LDMs to cover all skill centres of their respective districts and upload the digital contents in all the centres |
| **11** | **Review of Credit Disbursed By Banks- Achievement under ACP of the State & Priority Sector Lending** | 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 Small Finance Bank | To suitably straterzise to increase share in priority sector |  |
| **12** | **Lending towards government sponsored schemes (PM SVANidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc) - NULM** | State Bank of India & Kotak Mahindra Bank |  |  |
| **13** | **Progress Under PMEGP (Prime Minister’s Employment Generation Programme)** | Bank Of Baroda, Bank Of India, Central Bank Of India, Indian Overseas Bank, Punjab And Sind Bank, Punjab National Bank, South Indian Bank, State Bank Of India, Union Bank Of India |  | The Banks to clear their pendency on priority |
| **14** | **Flow of credit to MSMEs- negative Growth on YoY basis** | ESAF Small Finance Bank, Dhanlaxmi Bank, Punjab & Sind Bank, Catholic Syrian Bank Ltd., Punjab National Bank, Karnataka Bank, Jammu Kashmir Bank Ltd, City Union Bank Ltd., Union Bank Of India, IDBI Bank, DSCB, Nainital Bank Ltd, IndusInd Bank |  | Concentrated efforts to come out of negative growth in Flow of credit to MSMEs (YoY Growth) |
| **15** | **Advances to Minority Communities** |  | Central Delhi & North East Delhi) | To reach desired level of 15% |
| **16** | **Review of District Wise CD Ratio** | AU Small Fin. Bank, Bandhan Bank Ltd., DCB Bank Ltd., Development Bank of Singapore, Equitas Small Fin. Bank, ESAF Small Finance Bank, IDBI Bank, Kangra Coop Bank, Karur Vysya Bank, Nainital Bank Ltd, Tamilnad Mercantile Bank, Utkarsh Small Finance Bank | Shahdara, South, South West & West Delhi | To improve the CD ratio to 60% and above. |
| **17** | **Time-Line for Convening SLBC Meetings & Submission Of Data To SLBC & LDMS** | Kotak Mahindra Bank, Kangra Cooperative Bank, Indian Overseas Bank, Development Credit Bank, Indian Bank |  | to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly |

**Agenda-wise Deliberation**

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

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | | **% Growth** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** | **YoY** | | **Over the QTR** |
| 1487910 | 1655486 | 1658616 | 170706 | 3130 | 11.47 | | 0.19 |

**Observation:-**

Deposits:- Total Deposits increased by Rs. 170706 Crores i.e. an increase of 11.47% on YoY basis. The same was increased by Rs. 3130 Crores i.e. an increase 0.19% on QoQ basis.

**ADVANCES:**

(Amt. In Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | **% Growth** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 1576174 | 1676665 | 1716322 | 140148 | 39657 | 8.89 | 2.37 |

**Observations: -**

Advances: -The Advances increased by Rs. 140148 Crores i.e. an increase of 8.89% on YoY basis. The same was increased by Rs. 39657 Crores i.e. an increase of 2.37% on QoQ basis.

**CD RATIO:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** |
| 105.93 | 101.28 | 103.48 | -2.00 | 2.00 |

CD Ratio decrease from 105.93% to 103.48% on YoY basis. The CD ratio increased from 101.28% to 103.48 % on QoQ basis.

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

The District wise CD ratio in NCT of Delhi as on 30.06.2024 is mentioned below:-

|  |  |  |
| --- | --- | --- |
|  | | |
| **S.No.** | **NAME OF DISTRICT** | **CD RATIO** |
| 1 | Central | 110.56 |
| 2 | East | 41.39 |
| 3 | New Delhi | 201.89 |
| 4 | North | 48.54 |
| 5 | North East | 65.27 |
| 6 | North West | 49.76 |
| 7 | Shahdara | 35.53 |
| 8 | South | 36.45 |
| 9 | South East | 72.62 |
| 10 | South West | 29.06 |
| 11 | West | 38.90 |
|  | **Total :** | **103.48** |

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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 |

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

**The LDMs are requested to share the major issues for not achieving the CD ratio of mandatory 40%.**

The LDM of Shahdara has submitted following data for decrease in the CD ratio: -

**Bank’s Having Highest Variation in Business Figure as of June’2024 from March’2023**

|  |  |  |  |
| --- | --- | --- | --- |
| **Negative variations in Deposits** | | **Negative variations in Advances** | |
| **Name of the Bank** | Variations | Name of the Bank | Variations |
| **Punjab & Sind Bank** | -412.55 Cr. | State Bank of India | -14877.41 Cr. |
| **State Bank of India** | -24531.83 Cr. | Bandhan Bank | -46.27 Cr. |
| **Bandhan Bank** | -85.54 Cr. | DCB Bank | -23.57 Cr. |
| **IDBI Bank** | -178.35Cr. |  |  |

**Action Point:- The above Banks are requested to share the current status of the data variation & 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** | **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

Observation: The RBL Bank Limited has come out of the list of CD ratio below 60%. The official from Development Bank of Singapore and IDBI Bank are requested to inform the House about regular decline in CD ratio.

Following Banks have CD ratio above 200%:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Sl** | **Name of Bank** | **March-24** | **June-24** |
| 1 | BANK OF INDIA | 235.95 | 221.85 |
| 2 | CAPITAL SMALL FINANCE BANK | 290.02 | 338.22 |
| 3 | JAMMU & KASHMIR BANK | 197.44 | 231.22 |
| 4 | KARNATAKA BANK | 296.78 | 269.41 |
| 5 | SHIVALIK SMALL FIN BANK Ltd | 626.89 | 491.84 |
| 6 | SOUTH INDIAN BANK LTD | 173.69 | 220.29 |
| 7 | DHANLAXMI BANK | 309.70 | 305.09 |

**CD RATIO (DELHI RURAL):**

There were 89 rural branches in NCT of Delhi.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** |
| 41.19 | 51.44 | 58.43 | 17.24 | 6.99 |

The CD ratio of these rural branches increased from 41.19% to 58.43% on YoY basis. The CD Ratio decreased from 51.44% to 58.43% on QoQ basis.

**(2) (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 30.06.2024**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **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** | 6152120 | 5384354 | 87.52 | 4091544 | 75.99 | 5334934 | 86.72 | 361425 | 5.87 |
| **Private Sector** | 625787 | 208219 | 33.27 | 127853 | 61.40 | 187302 | 29.93 | 70131 | 11.21 |
| **Small Financial** | 16353 | 4829 | 29.53 | 2949 | 61.07 | 317 | 1.94 | 1032 | 6.31 |
| **Payment Banks** | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total :** | 6794260 | 5597402 | 82.38 | 4222346 | 75.43 | 5522553 | 81.28 | 432588 | 6.37 |

**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 30.06.2024:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Type** | **PMSBY** | **PMJJBY** | **APY** | **Total** |
| **Public Sector Banks** | 5055775 | 1650424 | 762966 | 7469165 |
| **Private Sector Banks** | 261993 | 136249 | 99127 | 497369 |
| **Small Financial Bank** | 2767 | 1391 | 6881 | 11039 |
| **Cooperative Bank** | 10 | 7 | 0 | 17 |
| **Payment Bank** | 0 | 6 | 0 | 6 |
| **Others** | 0 | 0 | 11 | 11 |
| **Total** | 5320545 | 1788077 | 868985 | 7977607 |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **SrNo** | **NAME OF BANK** | **PMSBY** | **PMJJBY** |
| 1 | The Kangra cooperative Bank Limited | 0 | 0 |
| 2 | BANDHAN BANK LTD. | 0 | 0 |
| 3 | DEVELOPMENT BANK OF SINGAPORE | 0 | 0 |
| 4 | KARUR VYSYA BANK | 0 | 0 |
| 5 | NAINITAL BANK LTD | 0 | 0 |
| 6 | EQUITAS SMALL FIN. BANK | 0 | 0 |
| 7 | JANA SMALL FIN. BANK | 0 | 0 |
| 8 | SHIVALIK SMALL FIN BANK Ltd | 0 | 0 |
| 9 | UJJIVAN SMALL FIN. BANK | 0 | 0 |
| 10 | UTKARSH SMALL FINANCE BANK | 0 | 0 |

**Observation:- The Small Finance Banks have committed during the 116th SLBC Quarterly Meeting held that they shall start enrolling for Surksha Bima & Jeevan Jyoti Yojana from March quarter onwards.** The Small Finance Banks had committed that they shall come out of NIL list. But despite commitment made to Reserve Bank of India and SLBC-Delhi they are unable to come out of NIL list. So few of the Small Finance Banks are requested to share their concerns with the house.

The status of Insurance Claims lodged as on 30.06.2024, is as under: (Amt. in Lac)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Name of the Scheme | Pending Claims as on 31.03.2024 | | | Received | | Settled | | | Pending as on 30.06.2024 | | | Out of which pending more than 1year to 2 years | |
|  | No. | Amt. | No. | | Amt. | No. | Amt. | No. | | Amt. | No. | | Amt. | |
| **PMJDY** | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | |
| **PMSBY** | 10 | 20 | 13 | | 26 | 19 | 38 | 4 | | 8 | 0 | | 0 | |
| **PMJJBY** | 11 | 22 | 27 | | 54 | 26 | 52 | 12 | | 24 | 0 | | 0 | |
| **Total** | 21 | 42 | 40 | | 80 | 45 | 90 | 16 | | 32 | 0 | | 0 | |

**There is no pendency of the cases under PMJDY.**

**Claims Pending of PMSBY as on 30.06.2024** **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 | 3 | 6 | 3 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| IDBI BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **4** | **8** | **4** | **8** | 0 | 0 | 0 | 0 | 0 | 0 |

**The pending cases under PMJJBY as on 30.06.2024 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 | 9 | 18 | 1 | 2 | 8 | 16 | 0 | 0 | 0 | 0 |
| FEDERAL BANK | 1 | 2 | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 0 |
| HDFC BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| IDBI BANK | 1 | 2 | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Grand Total** | **12** | **24** | **3** | **6** | **9** | **18** | **0** | **0** | **0** | **0** |

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**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.

**The summarised progress under PMMY from 01.04.2023 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 |

**Stand-up India Outstanding: 30.06.2024**

**(Amt. 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 | 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 | | 548.18 |

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.

**PMEGP Status**

**BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON 16.08.2024**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 member banks are requested to update the house about the latest status of pending applications.**

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

(Amt. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION** | | **% Growth** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 138019 | 155770 | 158267 | 20248 | 2497 | 14.67 | 1.60 |

The Advances under MSME Sector increased by Rs. 20248 Crores i.e. 14.67% on YoY basis. Further the Advances under MSME were increased by Rs. 2497 Crores i.e. 1.60% on QoQ basis.

**NPA Position in MSME Sector:**

(Amt. In Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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** |

Observation:-The NPA in MSME Sector decreased from 10.67% to 9.34% on QoQ basis.

The following Banks have negative Growth on QoQ basis:-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **MSME NEGATIVE QoQ VAR** | | | | | | |
| **S.No.** | **Bank Name** | **March-24** | **June-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 |

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

**Advances to Weaker Sections (including Women Entrepreneur & Minorities)**

The need for strengthening credit delivery to women has been engaging the attention of the Government, RBI, NABARD, etc. for quite some time. The credit extended to women entrepreneurs is not truly reflected in the data submitted by the banks. All member banks are requested to take into account credit extended to women directly for smaller projects, credit under different schemes of banks/Govt. Sponsored Schemes and credit to companies where majority of the promoters’ shares are held by women; partnership firms where majority of the partners are women and proprietary concerns where proprietors are women.

Observation:-

Statement showing the performance of various banks under Women Entrepreneur is shown at Annexure-68.

The summarized position is as under:

(Amt. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| POSITION AS ON | | | VARIATION | | % Growth | |
| **June-23** | **March-24** | **June-24** | YoY | Over the QTR | YoY | Over the QTR |
| 53107 | 60545 | 60627 | 7520 | 82 | 14 | 0.14 |

The advances to Women Entrepreneur increased by Rs. 7520 Crore i.e. 14% on YoY basis. Further the advances were increased by Rs. 82 Crores i.e. 0.14% on QoQ basis.

1. **Sub Committee on Priority Sector advances**

The summarized position is as under:-

(Amt. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **POSITION OF P.S. ADVANCES** | | | **VARIATION** | | **% Growth** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** | **YoY** | **Over the QTR** |
| 234659 | 258235 | 265535 | 30876 | 7300 | 13.16 | 2.83 |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **POSITION AS ON** | | | **VARIATION %** | |
| **June-23** | **March-24** | **June-24** | **YoY** | **Over the QTR** |
| 14.81 | 15.40 | 15.47 | 0.58 | 0.07 |

The percentage of Priority Sector Advances to Total Advances increased by 0.58% on YoY basis and the same is increased by 0.07% on QoQ basis.

Out of 46 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 30.06.2024: -

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **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** |
|  |  | **31.03.2023** | **30.06.2023** | | **31.03.2024** | **30.06.2024** |
| **Public Sector Banks** | |  |  |  | |  |
| 1 | BANK OF INDIA | 6.07 | 5.89 | | 6.8 | 6.44 |
| 2 | CANARA BANK | 10.05 | 9.59 | | 9.66 | 9.18 |
| 3 | CENTRAL BANK OF INDIA | 9.41 | 7.95 | | 6.04 | 6.77 |
| 4 | PUNJAB NATIONAL BANK | 8.89 | 8.52 | | 8.23 | 6.90 |
| 5 | UNION BANK OF INDIA | 9.49 | 6.72 | | 7.78 | 7.53 |
| **Private Sector Banks & SFB** | |  |  |  | |  |
| 1 | INDUSIND BANK | 6.91 | 6.52 | | 6.68 | 5.31 |
| 2 | KARNATAKA BANK | 18.99 | 14.91 | | 9.15 | 6.47 |
| 3 | SOUTH INDIAN BANK | 10.31 | 8.57 | | 7.86 | 6.57 |
| 3 | ESAF SMALL FINANCE BANK | 9.40 | 15.79 | | 10.81 | 5.18 |
| 4 | SURYODAY SMALL FINANCE BANK | 3.09 | 4.15 | | 6.29 | 6.36 |

**Action Point:- The member banks are requested to share the major reasons for less % of PS advances to total advances.**

1. **Recovery Issues in Schematic Lending**

**NPA POSITION**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **(Amt. in Crs.)** | | | | | | | | | | | | | Sl | **Scheme** | **Amount Outstanding as on** | | | **Amount of NPA as on** | | | **% of NPA as on** | | | | **Jun-23** | **Mar-24** | **Jun-24** | **Jun-23** | **Mar-24** | **Jun-24** | **Jun-23** | **Mar-24** | **Jun-24** | | **1** | **Total Advances** | 1576174 | 1676665 | 1716322 | 127838 | 115364 | 114011 | 8.11 | 6.88 | 6.64 | | **2** | **Total Priority Sector** | 234659 | 258235 | 265535 | 20093 | 20044 | 18095 | 8.56 | 7.76 | 6.81 | | **3** | **Total Non-Priority Sector** | 1341515 | 1418430 | 1450787 | 107744 | 95320 | 95916 | 8.03 | 6.72 | 6.61 | | 4 | Farm Credit | 6418 | 8565 | 7888 | 247 | 241 | 221 | 3.85 | 2.81 | 2.80 | | 5 | Agriculture Infrastructure | 912 | 1061 | 1056 | 116 | 104 | 44 | 12.68 | 9.81 | 4.16 | | 6 | Ancillary Activities | 12591 | 13962 | 19387 | 2049 | 1598 | 1572 | 16.27 | 11.45 | 8.11 | | 7 | Total Agriculture (PS) | 19920 | 23589 | 28331 | 2411 | 1943 | 1837 | 12.11 | 8.24 | 6.48 | | 8 | Total Agriculture (NPS) | 13115 | 5905 | 7660 | 784 | 1165 | 1330 | 5.98 | 19.73 | 17.36 | | **9** | **Total Agriculture Advances** | 33035 | 29494 | 35991 | 3196 | 3108 | 3167 | 9.67 | 10.54 | 8.80 | | 10 | Micro Enterprises | 50297 | 56763 | 58500 | 5913 | 5614 | 5103 | 11.76 | 9.89 | 8.72 | | 11 | Small Enterprises | 49949 | 54408 | 54656 | 6618 | 7203 | 6261 | 13.25 | 13.24 | 11.46 | | 12 | Medium Enterprises | 36650 | 43348 | 43736 | 3539 | 3787 | 3399 | 9.66 | 8.74 | 7.77 | | 14 | Others under MSMEs | 1123 | 1251 | 1375 | 14 | 13 | 23 | 1.28 | 1.05 | 1.64 | | **15** | **Total MSME Advances** | 138019 | 155770 | 158267 | 16084 | 16617 | 14786 | 11.65 | 10.67 | 9.34 | | 16 | Housing (PS) | 13019 | 13738 | 14160 | 424 | 386 | 422 | 3.25 | 2.81 | 2.98 | | 17 | Housing(NPS) | 63608 | 90551 | 93789 | 2172 | 1827 | 1846 | 3.41 | 2.02 | 1.97 | | **18** | **Total Housing Sector Advances** | 76627 | 104289 | 107949 | 2595 | 2213 | 2269 | 3.39 | 2.12 | 2.10 | | 19 | Education Loan (PS) | 1564 | 1752 | 1753 | 42 | 43 | 45 | 2.67 | 2.43 | 2.55 | | 20 | Education Loan (NPS) | 1552 | 1760 | 2102 | 11 | 6 | 6 | 0.68 | 0.35 | 0.28 | | **21** | **Total Education Sector Advances** | 3116 | 3512 | 3855 | 52 | 49 | 51 | 1.68 | 1.38 | 1.31 | | **22** | **Loans to weaker Sections under PS** | 13902 | 18738 | 22946 | 508 | 658 | 675 | 3.66 | 3.51 | 2.94 | |  | **Govt. Sponsored Schemes** |  |  |  |  |  |  |  |  |  | | 23 | DAY-NRLM | 0 | 0 | 0 | 0 | 0 | 0 | 0.00 | 0.00 | #DIV/0! | | 24 | DAY-NULM | 4 | 8 | 8 | 2 | 1 | 1 | 37.56 | 16.81 | 17.75 | | 25 | PMEGP | 15 | 20 | 21 | 5 | 5 | 6 | 34.35 | 26.92 | 28.34 | | 26 | SHG | 41 | 25 | 31 | 10 | 9 | 18 | 23.63 | 35.27 | 55.77 | | 27 | Stand Up India | 443 | 400 | 452 | 88 | 74 | 95 | 19.84 | 18.54 | 21.04 | | 28 | PMMY | 4995 | 4773 | 4935 | 601 | 593 | 653 | 12.04 | 12.42 | 13.24 | |

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.

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 requested to share the updated status of FLC in the District.**

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.06.2024 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 | 27 | 1679 | 15 | | 22 | 947 |
| East | PNB | 6 | 6 | 280 | 15 | | 18 | 845 |
| New Delhi | Canara Bank | 6 | 59 | 2899 | 15 | | 5 | 911 |
| North | PNB | 6 | 12 | 435 | 15 | | 40 | 2048 |
| North East | PNB | 6 | 7 | 154 | 15 | | 15 | 417 |
| North West | PNB | 6 | 13 | 910 | 15 | | 21 | 1315 |
| Shahadra | BOB | 6 | 6 | 526 | 15 | | 25 | 1165 |
| South | SBI | 6 | 10 | 445 | 15 | | 17 | 687 |
| South East | SBI | 6 | 8 | 202 | 15 | | 16 | 392 |
| South West | SBI | 6 | 9 | 512 | 15 | | 22 | 1318 |
| West | Canara Bank | 6 | 6 | 660 | 15 | | 16 | 967 |
|  | **Total** | 66 | **163** | **8702** | 165 | | **217** | **11012** |

**Observation: The LDM of New Delhi district is requested to inform the reason for not conducting allocated target group specific camps.**

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

**Quarter June-2024**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No.** | **Name of Bank** | **No. of Rural Branches** | **Target for Camps** | **No of camps conducted during the quarter** | **Achievement in Target** |
| 1 | AXIS BANK | 6 | 18 | 0 | -18(Not Achieved) |
| 2 | BANK OF BARODA | 4 | 12 | 28 | 16 |
| 3 | BANK OF INDIA | 8 | 24 | 17 | -7 (Not Achieved) |
| 4 | BANK OF MAHARASHTRA | 1 | 3 | 3 | 0 |
| 5 | CANARA BANK | 5 | 15 | 48 | 33 |
| 6 | CENTRAL BANK OF INDIA | 3 | 9 | 11 | 2 |
| 7 | DSCB | 17 | 51 | 51 | 0 |
| 8 | FEDERAL BANK LTD | 4 | 12 | 12 | 0 |
| 9 | HDFC BANK | 2 | 6 | 6 | 0 |
| 10 | INDIAN BANK | 6 | 18 | 47 | 29 |
| 11 | KOTAK MAHINDRA BANK | 1 | 3 | 0 | -3 (Not Achieved) |
| 12 | NAINITAL BANK LTD | 1 | 3 | 0 | -3 (Not Achieved) |
| 13 | PUNJAB NATIONAL BANK | 16 | 48 | 48 | 0 |
| 14 | STATE BANK OF INDIA | 1 | 3 | 1 | -2 (Not Achieved) |
| 15 | UJJIVAN SMALL FIN. BANK | 1 | 3 | 0 | -3 (Not Achieved) |
| 16 | UNION BANK OF INDIA | 13 | 39 | 50 | 11 |
|  | **Grand Total :** | **89** | **267** | **322** |  |

**Action Point:- The Bank which had not completed their target of camps during June 2024 quarter was Axis Bank, Bank of India, Kotak Mahindra Bank, Nainital Bank Ltd, State Bank of India and Ujjivan Small Finance Bank and despite commitment in this quarter also they have not achieved their target of rural camps. Kotak Mahindra Bank is regular defaulter for not conducting the camp for last four quarters despite making commitment in the house. The Banks are requested to update the house about the camps conducted by rural branches up to September 2024 quarter.**

1. **Sub Committee on SHG and Financial Inclusion**

**SHG (SELF HELP GROUP)** 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 at Annexure-60.

**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** |
| 761 | 1.35 | 9 | 0.05 | 761 | 1.35 | 9 | 0.05 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SHG** | | | | |
| **Outstanding** | | **Non-Performing Assets** | | **NPA %** |
| **Number** | **Amount** | **Number** | **Amount** |  |
| 540 | 31.43 | 198 | 17.53 | 55.78 |

**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. in Crs.** | **No.** | **Amt. in Crs.** |
| 4436 | 25.83 | 125791 | 694.05 |

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** | **Applications available with the Bank** | **Application sanctioned** | **Disbursed applications** | **application pending for sanction** | **Pending for Disbursement** |
| 1 | State Bank of India | 76516 | **72145** | **57315** | 4371 | **14830** |
| 2 | Bank of Baroda | 39527 | **36014** | **31404** | 3513 | **4610** |
| 3 | Kotak Mahindra Bank | 12257 | **6535** | **3028** | 5722 | **3507** |
| 4 | Punjab National Bank | 48033 | **46328** | **44278** | 1705 | **2050** |
| 5 | Canara Bank | 18760 | **18563** | **17908** | 197 | **655** |
| 6 | Union Bank of India | 19903 | **19543** | **19257** | 360 | **286** |
| 7 | HDFC Bank | 726 | **587** | **383** | 139 | **204** |
| 8 | Indian Bank | 11801 | **11259** | **11074** | 542 | **185** |
| 9 | Punjab & Sind Bank | 8653 | **8138** | **7978** | 515 | **160** |
| 10 | Indian Overseas Bank | 5950 | **5546** | **5408** | 404 | **138** |
| 11 | Karnataka Bank | 653 | **513** | **396** | 140 | **117** |
| 12 | IDBI Bank | 363 | **302** | **193** | 61 | **109** |

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

The PRAGATI meeting was held on 25.09.2024 for PM SVANidhi scheme to be chaired by Hon’ble Prime Minister Office.

In continuation a VC was held on 19.09.2024 by Joint Secretary- MoHUA and  Department of Financial Services. The meeting was attended by SLBC and Controlling Heads of Member Banks. As per the deliberations made during the meeting you are advised to undertake following activities:-

1. Dispose-off the PM SVANidhi applications which were pending for Sanction on priority basis.
2. Dispose-off the applications sanctioned  but pending for disbursement, onas it is low-hanging fruits.

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. **PM Vishwakarma Scheme**

The PM Vishwakarma is a flag ship scheme of Government of India. The MoMSME is regularly following up with SLBC -Delhi for decreasing the pendency of PM Vishwakarma applications. The details of Bank-wise pending applications are as under:-

|  |  |
| --- | --- |
| **Bank Wise Vishwakarma Applications as on 20.09.2024** | |
| **Name of Bank** | **No. of Applications** |
| State Bank of India | 95 |
| Bank of Baroda | 61 |
| Punjab National Bank | 51 |
| Union Bank of India | 37 |
| Canara Bank | 12 |
| Indian Bank | 11 |
| Punjab & Sind Bank | 10 |
| Bank of India | 8 |
| Central Bank of India | 3 |
| Bank of Maharashtra | 1 |
| HDFC Bank | 1 |
| ICICI Bank | 1 |
| UCO Bank | 1 |
| **Grand Total** | **292** |

|  |  |
| --- | --- |
| **District Wise Vishwakarma Applications as on 20.09.2024** | |
| **District Name** | **No. of Applications** |
| NORTH WEST | 207 |
| CENTRAL | 37 |
| SOUTH WEST | 21 |
| NORTH | 9 |
| NEW DELHI | 5 |
| WEST | 5 |
| SOUTH | 4 |
| SOUTH EAST | 4 |
| **Grand Total** | **292** |

The SLBC-Delhi has emailed the list of pending applications on 29.08.2024, 06.09.2024, 20.09.2024 and on 21.09.2024. The officials from Member Banks- State Bank of India, Bank of Baroda, Punjab National Bank and Union Bank of India are requested to clear the high pendency. The LDM of North West District is advised to coordinate with respective member banks and decrease the pendency on priority basis.

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. **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. **Correct Mapping of Branches**

SLBC-Delhi compiles data of all member banks having branches in NCT of Delhi. Based on the data uploaded on the SLBC portal, district wise reports are prepared and presented in SLBC Quarterly Meetings.

During Quarterly meeting for March-2024, it was informed by LDMs that the Branches of many Banks are mapped with wrong districts in their CBS System, hence district wise data is not correctly presented.

The **Executive Director of Punjab National Bank & Chairman of SLBC meeting**  and **Regional Director-Reserve Bank of India** pointed out that banks should take up the exercise of correct mapping of branches in a time bound manner. Regional Director-Reserve Bank of India requested SLBC to have the exercise done within a quarter.

SLBC Delhi requested all Banks to submit details of Branches available in their CBS system but surprisingly many Banks has still not submitted the district wise list of branches to SLBC-Delhi, despite regular reminders. The same is also mentioned in Minutes of Meeting of SLBC for the March -24 quarter.

**Action Point:- The Banks which have not submitted the data are**

1. **Indian Bank**
2. **Punjab & Sind Bank**
3. **UCO Bank**
4. **Nainital Bank**

They are once again requested to submit the data by 27.09.2024 positively.

1. **Opening a Branch**

The SLBC -Delhi vide their email dated 23.09.2024 has attached a letter from Ministry of Finance to explore the possibility of opening the Branch in Meet Nagar, New Delhi and Shastri Park to Main Khjuri Road, Delhi.

1. **Variation between the Annual Credit Plan (ACP) vis-à-vis Potential Linked Plan (PLP)**

As advised by the Regional Director, RBI in 115th SLBC Committee meeting on 31 May 2024 and as per the discussions held in pre-PLP meeting held on 27 June 2024, a Sub-Committee to study the Agri advances in the NCT of Delhi has been formed comprising of members from RBI, NABARD and SLBC Convenor Bank. The SLBC Delhi has requested the member banks for submitting the data from 2020- 21 to 2024-25. Despite due follow-ups the member banks which had not submitted the data are:-

**Agri Gold Loan**

1. Bank of Baroda
2. Bank of Maharashtra
3. Indian Overseas Bank
4. Bandhan Bank
5. Federal Bank
6. IndusInd Bank
7. Kotak Mahindra Bank

**Other Priority Sector**

1. Axis Bank
2. Jammu & Kashmir Bank

**Farm Credit**

1. Axis Bank
2. Canara Bank
3. Federal Bank
4. HDFC Bank
5. IndusInd Bank
6. RBL Bank

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