

राज्य स्तरीय बैंकर्स समिति,  
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,  
NCT of Delhi,

**MINUTES OF SUB-COMMITTEE MEETING TO REVIEW JUNE 2024 QUARTER  
26<sup>th</sup> September 2024**

The SLBC Sub-Committee Meeting of NCT of Delhi, was convened by SLBC-Delhi on 26.09.2024 over VC to review financial parameters for June 2024 Quarter post SLBC meeting held on 26.08.2024. The meeting was chaired by Sh. Bikramjit Shom- Convener-SLBC and attended by Smt. Aditi Gupta, Dy. General Manager- FIDD- RBI- NDRO, Sh. Ranjan Kumar Sinha-Asst. General Manager-SLBC-Delhi and other officials from Member banks & LDMS.

The Convener-SLBC-Delhi initiated deliberation on agenda.

**1. Sub Committee on CD Ratio & MSME**

The position of Deposits & Advances figures was deliberated during the meeting. The position of those Districts were discussed with LDMS where the CD ratio was less than 40%. The LDM-Shahdara and LDM-South West had submitted the bank wise data for sorting out the discrepancies.

The Convener-SLBC-Delhi enquired about the reasons for inconsistency in data uploading on SLBC-Delhi portal. It was informed that the district code under CBS system of respective banks are not accurate as reporting of some branches is done in some other district.

The Dy. General Manager-RBI-FIDD requested SLBC-Delhi to take up with the banks and LDMS to sort out the reporting issue.

**Action Point:- The concerned LDMS to inform SLBC their action plan for achieving the mandatory 40% CD Ratio.**

**(2) Sub Committee on Govt. Schemes-PMJDY, PMJJBY, PMSBY, APY, PMMY, Stand-Up India & PMEGP**

The enrolment data under Social Security Schemes were discussed. The bank-wise pendency was deliberated. The member banks updated that majority of grievances has been resolved and the remaining shall be resolved shortly.

The names of member banks having NIL enrolment under PMJJBY & PMSBY were informed. The Dy. General Manager-Reserve Bank of India observed that Small Finance Banks are reluctant in opening accounts under PMSBY & PMJJBY. It was also deliberated that services of Banking Correspondents (BC) should be explored. The Kangra Cooperative Bank confirmed that they had opened accounts in PMSBY & PMJJBY in September quarter.



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The pendency under PMJJBY & PMSBY were discussed during the meeting. The member banks assured that they shall clear all the pendencies expeditiously.

The Convener-SLBC elaborated the performance under PMMY expressing his concern over slow progress under the mentioned scheme.

**Action Point:** - The member banks especially the Small Finance Banks and Payment Banks were again persuaded for enrolment under PMJJBY & PMSBY.

**Stand-up India Outstanding**

The data of stand-up India was discussed with the house. The gradual and consistent fall in the portfolio was noted with concern.

**(3) Comparative position of MSME advances**

The Convener-SLBC shared the figures of MSME advances. The position of banks having negative growth QoQ and YoY were deliberated. The member banks explained classification and declassification necessitated by policy changes to be the major reasons of fluctuation in the MSME portfolio.

**(4) Sub Committee on Priority Sector advances**

Out of 46 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances was reported to be 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
<b>Public Sector Banks</b>					
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
<b>Private Sector Banks &amp; SFB</b>					
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



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

(5) Recovery Issues in Schematic Lending

The reduction in NPA in some sectors and status quo maintained in others were noted by the Sub-Committee.

The General Manager & Convener –SLBC-Delhi advised member banks to continue the progress in recovery parameter.

(6) Sub Committee on SHG and Financial Inclusion

Convener-SLBC-Delhi shared the figures of SHG disbursement reiterating his concern over the dismal figures and exorbitant percentage of NPA. He requested Member banks and LDMs to conduct more camps for creating awareness about SHG facilities.

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

(7) FLC Camps and appointment of FLC

It was discussed that the Reserve Bank of India has issued guidelines on opening of FLCs in each LDM office in a time bound manner with the objective for scaling up financial literacy efforts. Punjab National Bank (4), State Bank of India (3), Canara Bank (3), and Bank of Baroda (1) are the lead banks in Delhi NCT responsible for running FLCs at LDM offices.

The Dy. General Manager-Reserve Bank of India observed that non-appointment of FLC is a serious issue as State Bank of India is unable to appoint a FLC despite commitments for quite some time.

It was informed that FLC is still not appointed in South East Delhi district. The Lead Bank, State Bank of India (for South East) committed to complete the appointment process by December-24.

(8) Camps by rural branches

The Conver -SLBC enquired the member banks which have not achieved the target of camps under rural branches. The Dy. General Manager-Reserve Bank of India also showed her displeasure over this casual approach towards camps by rural branches.



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**Action Point:-** The member banks shall conduct the camps as per allocated targets.

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

The bank-wise pendency was deliberated during the meeting. The member banks with higher pendencies were sensitized. The Convener-SLBC raised the issues of increasing pendency in registration of under unregistered branches. He advised member banks to clear the pendencies in sanction and disbursement on priority.

The DSIIDC vide email dated 25.09.2024 informed that few member banks like Axis Bank, HDFC Bank, IndusInd Bank, Kotak Mahindra Bank and RBL Bank Ltd are not entertaining loan applications under PMFME scheme even after several escalations.

**Action Point:-** The member banks were advised to clear their pendency on priority and to register the un-registered branches on PMFME Portal. LDMs to handhold banks for clearing the pendency. The member banks to record proper reasons before rejecting applications on the portal.

**(10)Performance under PM SVANidhi scheme**

The Convener-SLBC reiterated that member banks with higher pendency especially in disbursement should dispose-of the same on priority. He advised State Bank of India, Bank of Baroda, Kotak Mahindra Bank & Punjab National Bank, categorically to clear their pendencies.

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

**(10) Performance under PM Vishwakarma Scheme**

The Convener-SLBC shared the Bank wise and District wise pendency under PM Vishwakarma scheme. He advised member banks and LDMs to clear the pendency in a mission mode.

**Action Point:-** The member banks were advised to clear the pendency under mentioned scheme.



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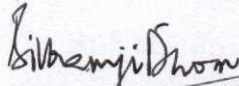
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(11) Animal Husbandry & Fishery

The Convener-SLBC advise the LDMs to upload the data of Animal Husbandry & Fishery every Friday.

(12) DCO not from Controlling Office of Bank

It was noted with concern that despite repeated reminders several banks have not posted DCOs from Controlling Offices.

  
(Bikramjit Shom) 5/10/24  
Convener-SLBC

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