86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

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NEXT SLBC MEETINGS FOR THE CALENDAR YEAR 2017:

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1	March 2017	15/05/2017	15/04/2017
2	June 2017	16/08/2017	15/07/2017
3	September 2017	15/11/2017	15/10/2017
4	December 2017	15/02/2018	15/01/2018

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

KEY INDICATORS

(Rs. in crores)

S.N	ITEMS	Dec., 2015	March, 2016	Dec., 2016	YoY Growth over Dec., 2015	Nine months Growth over Mar. 2016	%age of YoY Growth over Dec., 2015	%age of Growth over March, 16
1	Deposits	865616	882689	993232	127616	110543	14.74	12.52
2	A) Advances	838904	906044	869364	30460	-36680	3.63	-4.05
	B) Investments	725	665	962	237	297	32.69	44.66
3	CD Ratio	96.91	102.65	87.53	-9.38	-15.12	-9.38	-15.12
	Credit+Inv to Dep Ratio	97.00	102.72	87.63	-9.38	-15.10	-9.38	-15.10
4	Priority Sector Adv	122474	132432	126820	4346	-5612	3.55	-4.24
5	% PS Advs to Total Advs	14.59	14.62	14.59	-0.01	-0.03	-0.01	-0.03
6	Agri. Advances	12647	15019	10647	-2000	-4372	-15.81	-29.11
7	% Agri Adv to Total Adv	1.51	1.66	1.22	-0.28	-0.43	-0.28	-0.43
8	% Agri Adv to PS Advs.	10.33	11.34	8.40	-1.93	-2.95	-1.93	-2.95
9	Micro & Small Enterprises Advs.	69394	70580	69967	573	-613	0.83	-0.87
10	% of MSE Advs. to PS Advs.	56.66	53.30	55.17	-1.49	1.88	-1.49	1.88
11	% of MSE Advs. to Total Advs.	8.27	7.79	8.05	-0.22	0.26	-0.22	0.26
12	MSMEs Advs.	90147	91668	86407	-3740	-5261	-4.15	-5.74
13	% of MSME Advs. to PS Advs.	73.61	69.22	68.13	-5.47	-1.09	-5.47	-1.09
14	% of MSME Advs. to Total Advs.	10.75	10.12	9.94	-0.81	-0.18	-0.81	-0.18
15	Adv. to Weaker Section	6460	6016	7430	970	1414	15.02	23.50
16	% Weaker Sec. Adv. to PS	5.27	4.54	5.86	0.58	1.32	0.58	1.32
17	DRI Advances	13.91	12.77	11.50	-2.41	-1.27	-17.32	-9.95
18	% DRI Adv to Total Adv	0.002	0.001	0.001	-0.001	0.000	-0.001	0.000
19	Advs. to Women Entr.	12769	23031	25517	12748	2486	99.84	10.79
20	% Women Advs. to PSA	10.43	17.39	20.12	9.69	2.73	9.69	2.73
21	Advances to Minorities	8876	9444	11050	2174	1606	24.49	17.01
22	% Minority Adv. in PS	7.25	7.13	8.71	1.47	1.58	1.47	1.58
23	**Branches Net work**							
	Rural	142	141	136	-6	-5		
	Semi Urban	60	61	64	4	3		
	Metropolitan	3077	3139	3188	111	49		
	Total Branches	**3279**	**3341**	**3388**	109	47		

86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 1

Confirmation of Minutes of the 85th State Level Bankers' Committee Meeting For the Quarter Ended September 2016 held on 28.11.2016

The 85th SLBC Meeting of NCT of Delhi for the quarter ended September 2016, was held on 28th November, 2016 at Hotel The Royal Plaza, 19, Ashoka Road, New Delhi. The meeting was attended by representatives of Ministry of Finance, Govt. of India; Reserve Bank of India; Govt. of NCT of Delhi, Member Banks and LDMs. The Minutes of the meeting have already been sent to all concerned. A copy of the Minutes is also placed in the participantsôfolders. Since no suggestion/objection on the said Minutes was received, it is requested that the same may be taken as confirmed.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 2

PERSISTING ACTION POINTS:-

S.N	Action Points	Action By	Action Taken and Present Status
1	Priority Sector advances should be increased.	All SLBC Member Banks	Priority Sector advances have increased by Rs. 4346 Crore on YoY basis registering an increase of 3.55% whereas over March 2016, the Priority sector advances decreased by 4.24%. The percentage of Priority Sector Advances to Total Advances remained static at 14.59% on YoY basis, whereas over March 2016, it decreased from 14.62% to 14.59 %. The Controlling Heads of the Member Banks are requested to monitor the progress personally ensuring to achieve the P.S. Targets as per RBI's revised guidelines.
2	MSE / MSME advances should be increased further.	All SLBC Member Banks	All member banks have been advised in various meetings to increase MSE/MSME advances further as this segment of advances can contribute significantly to increase the percentage of Priority Sector Advances to Total Advances, more so, when the scope for agricultural lending is limited in NCT of Delhi. The MSE advances have increased by Rs.573 crore i.e. 0.83% on YoY basis where as over March 2016, it decreased by 0.87% MSME advances have decreased by 4.15% on YoY basis where as over March 2016, it is decreased by 5.74%. Town Hall Meetings are being conducted by RBI to promote lending to MSEs. There is enough scope for lending to MSEs and Medium Industry Advances in NCT of Delhi. The clusters identified by RBI also provide good scope for MSE/MSME lending. The Controlling Heads of Member Banks are requested to take steps for increasing MSME advances as per RBI's revised guidelines on Priority Sector Advances.
3	**Geographical Information System (GIS):** Up-dation of Sub Service	GNCTD	Now the site is updated from 9 to 11 districts but Sub Service Areas (SSAs) under the respective districts have not yet been updated. In this context, DFS has reported that the RGI (Registrar General of India) provides census code

	Areas (SSAs) under the respective districts in NCT of Delhi.		for every 10 years and there is no provision for incorporating intermittent changes. Ministry of Panchayati Raj (MoPR) maintains Local Government Directory (LGD) which is an online mechanism to update administrative units directory up to Gram Panchayat level and village level from field revenue authorities and there is no mechanism for dynamic updation of LGD after notification from states and centre for the creation/ splitting/ merger of villages / blocks/ districts/ states. Therefore, DFS has requested to provide them codes of Districts, Sub-districts and villages as per Local Govt. Directory (LGD) of NCT of Delhi. SDM(HQ)-VII, GNCTD, vide their letter dated 30.09.2016 had written to The Asstt. Director, Directorate of Census Operation, Delhi for further action in the matter. Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter. The matter is appearing in ôPersisting Action Pointsô since long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
4	Enactment of Public Money (Recovery of Dues) Act.	The Govt. of NCT of Delhi	Sh. Rajeev Kumar, Sub-Divisional Magistrate-(HQ), Divisional Commissioner, GNCTD vide their endorsement letter no. F. 36(70)/Coord/ Div. Comm/2015/9307 dated 20.07.2016, originally addressed to The Deputy Secretary-V (Finance), GNCTD, mentioned that ñegislation already in force, is sufficient for the recovery of dues against the loan already given by the Banks and other financial institutions. As such there is no need for any new legislation as proposed by SLBCò Keeping in view the above, the matter was dropped during 85th SLBC-Delhi meeting held on 28.11.2016.
5	All SLBC Member Banks should provide the correct quarterly SLBC Data on time.	All SLBC Member Banks	This time most of the member banks submitted the data for the Qtr Ending Dec., 2016 timely. But few banks still submitted the data later than the mandatory cut-off date of 15th January 2017 and several mistakes were also observed. It took a lot of time for corrections. Due to these reasons, compilation of data could be completed only on 08.02.2017. These Banks are also requested to ensure timely submission of data.

			Further, LDMs have reported that the District Coordinators of some of the banks are not submitting their data to them in time despite their repeated requests by way of e-mails/SMS/Whatsapp/Phone Calls. SLBC has also already written to the controlling heads in the matter with a request to take up the matter personally and advise the District Coordinators / concerned officials of their bank to submit the desired data/ information to Lead Bank, in time. The controlling heads of the banks are again requested to take up the matter with their district coordinators for timely submission of data to LDMs.
6	Automation of State Treasury	Finance Department, Govt. of NCT, Delhi	On Automation of Treasury, During 84th SLBC-Delhi Meeting held on 22.08.2016, Ms. Usha Kaushik AAO, PAO GNCTD representative from Govt. of NCT of Delhi informed the House that Govt. of NCT of Delhi has approved the GePG, Hardware and Software are being procured and within two months, it is likely to be made online. As regards Payment Financial Management System (PFMS), some of the scheme have already been started and shall be streamlined soon. Dy. Secretary, -V(Finance) vide their letter no. F. No. 1(15)Fin/ Rev-II / 2012-12/ SLBC/ 2013-14/ dsv/ 1308 dated 07.12.2016 informed that Automation of Delhi Govt. PAOs, process of implementation of GePG and e-Lekha Software developed by NIC has been initiated by Pr. Accounts Office, Govt. of NCT of Delhi. Progress in this regard will be intimated in due course. Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Controller of Accounts, Pr. Account Office, GNCTD to take up the matter on priority and to furnish the latest development.. No Progress is received in the matter. The matter is appearing in ôPersisting Action Pointsô since long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Agenda-3 Annexure óAô, óBô, ñCòand óDô(page nos. 72 to 75).

The summarized position is as under:-

DEPOSITS (Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
865616	882689	993232	127616	110543	14.74	12.52

ADVANCES

POSITION AS ON			VARIATION		% Growth	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
838904	906044	869364	30460	-36680	3.63	-4.05

C:D RATIO

POSITION AS ON			VARIATION	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016
96.91	102.65	87.53	-9.38	-15.12

Total Deposits have increased by Rs.127616 Crore i.e. 14.74% on YoY basis whereas over March 2016, the growth is of Rs. 110543 Crore i.e. 12.52%. Advances have increased by Rs. 30460 Crore i.e. 3.63% on YoY basis whereas over March 2016, there is decline by 4.05 %.

On YoY basis the CD Ratio has been decreased by 9.38 % and the same has decreased by 15.12 % over March 2016.

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio was below 40% in six districts as on 31.12.2016 namely East: 18.39%, West 19.42%, North: 16.92%, North East: 8.96%, North West: 24.01%, South West: 26.58%. In four districts i.e. East, West, North, North East, the CD ratio is below 20%. Concerted efforts are required in these districts to increase the CD Ratio.

As already discussed at various forums that due to creation of Hub the CD ratio in some of the districts came down when the overall CD ratio of the banks for the state as a whole is satisfactory. In most of the districts of NCT of Delhi the reason for very low or declining CD ratio is parking of loans in Hubs/Recovery Branches/ Corporate Branches/ Mid Corporate Branches. In number of Member Banks the Hubs/Recovery Branches/ Corporate Branches/ Mid Corporate Branches are located in New Delhi district.

The CD ratio for the NCT of Delhi, as a whole is still satisfactory i.e. 87.53%.

However the Member Banks and Lead Banks should ensure that wide disparity in the ratios between different Districts / Regions is avoided in order to minimize regional imbalance in credit deployment. The banks may review the performance of their bank branches and take necessary steps to augment the credit flow.

Bank wise and District wise detail of CD Ratio is annexed as Agenda-3 Annexure B and C respectively at Page No.73 & 74.

CD RATIO (DELHI RURAL)

There are 136 Rural branches in NCT of Delhi. The CD ratio of these rural branches decreased from 69.89% as on 31.03.2016 to 47.38% as on 31.12.2016, whereas the overall CD ratio of all the branches in NCT of Delhi is 87.53%.

Bank wise detail of CD Ratio in Rural Branches is annexed as Agenda-3 Annexure D at Page No.75.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.4

PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

It is a National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit accounts, Remittance, Credit, Insurance, Pension in an affordable manner. To cover all households with, at least, one Basic Banking account with RuPay Debit Card having inbuilt accident insurance cover of Rs.1.00 Lac. Further, an Overdraft facility upto Rs.5,000 also permitted to Aadhar enabled accounts after satisfactory operation in the account for 6 months.

Monitoring Mechanism at State level

Mission Head : Secretary (Revenue)-cum- Divisional Commissioner, Govt. of NCT of Delhi

Secretary : Convenor, SLBC-Delhi

Members : All Member Banks of SLBC-Delhi.

SLBC Convenor is regularly monitoring the progress. All 31,63,579 households, as per Survey in NCT of Delhi, are having bank accounts

Accounts opened under PMJDY in NCT of Delhi:

As on 30.01.2015:

Sr. No.	Banks	Total	No. of RuPay Cards issued	No. of Aadhaar seeded accounts
1	Public Sector Banks	2226919	1648638	1443592
2	RRBs/DSCB	0	0	0
3	Private Sector Banks	105305	98826	28409
	Total	**2332224**	**1747464**	**1472001**
	Percentage		**74.93**	**63.12**

As on 30.09.2016: (out of total Rupay Cards issued)

Bank	Total A/cts	Rupay Card issued	No of Active Rupay Card	Aadhar Seeding	% of Aadhaar Seeding	Zero Bal A/Cs
	No.	No.	No.	No.		No.
PSB	3486596	2794914	1906965	2504658	71.84	702293
Pvt. Banks	125164	116699	84522	58529	46.76	54263
Total	**3611760**	**2911613**	**1991487**	**2563187**	70.97	**756556**
% age		80.61	68.40	70.97		20.95

As on 31.12.2016:

Bank	Total A/cts	Rupay Card issued	No of Active Rupay Card	Aadhar Seeding	% of Aadhaar Seeding	Zero Bal A/Cs
	No.	No.	No.	No.		No.
PSB	**3537305**	**2875573**	**1957601**	**2604234**	73.62	**702054**
Pvt. Banks	**135648**	**129405**	**87573**	**61101**	45.04	**54835**
Total	**3672953**	**3004978**	**2045174**	**2665335**	72.57	**756889**
% age		**81.81**	**68.06**	**72.57**		**20.61**

Bank wise position is given at Page No.76 as Agenda-4 Annexure-A.

Monitoring of Aadhaar Seeding under PMJDY:

The Aadhaar Seeding under PMJDY accounts is being monitored regularly by SLBC. The %age of Aadhaar seeding has increased from 70.97% as on 30.09.2016 to 72.57% as on 31.12.2016.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 31.12.2016:

Type of Bank	Pending as on 30.09.2016	Received	Disposed of	Pending	Out of which pending for more than 1 Month
Public Sector Banks	0	**53**	**52**	**1**	**1**
Co-operative Banks	0	0	0	0	0
Private Sector Banks	0	**7**	**7**	**0**	**0**
TOTAL	**0**	**60**	**59**	**1**	**1**

The data is being called from all the member banks. A total of 60 complaints have been received during the quarter ended 31.12.2016 and only 1 was pending under PMDJY. Agenda-4 Annexure-B at page no. 77.

Jan Dhan to Jan Suraksha:

Launching of Social Security Schemes:

After the success of Pradhan Mantri Jan Dhan Yojana, Hon'ble Prime Minister launched another three social security schemes namely Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana on 09.05.2015.

Banks and Insurance Companies are requested to continue to make all efforts to create awareness and access under the schemes to bring larger section of the population within the ambit of these social security and insurance schemes.

Strategy for Enrollments under these Schemes:

To have the maximum enrolments under these schemes, all member banks, LIC and GIPSA officials are requested to :-

- Set up help desk in each branch with banners and publicity material, to facilitate enrolment;
- Organize well publicized camps in every branch, with local advertisement, publicity;
- Set Weekly goals for enrolments;
- Target the Institutional and government offices, aanganwadi workers, industrial clusters, colleges for teachers and students & industrial units for labour.

Position of number of enrolments done under three social security schemes, PMSBY, PMJJBY & APY in NCT of Delhi as on 31.12.2016:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	**1866236**	**779408**	**60988**	**2706632**
RRB/Coop. Bank	3768	1407	0	**5175**
Private Sector Banks	**189463**	**102601**	**10664**	**302728**
Total	**2059467**	**883416**	**71652**	**3014535**

Bank wise status of enrolments under PMSBY, PMJJBY and Atal Pension Yojana as on 31.12.2016 are given as Agenda 4 Annexure-C at page no. 78.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY for the Quarter December 2016:

SLBC-Delhi is regularly following up with member banks on the Insurance Claims under PMJDY, PMSBY & PMJDY.

The status of Insurance Claims lodged as on 31.12.2016 is as under:

Name of the Scheme	No. of Claims pending as on 30.09.2016	Received	Dispose off	Pending as on 31.12.2016	Out of which pending more than 3 months
PMJDY	4	4	7	1	1
PMSBY	7	51	39	19	5
PMJJBY	22	124	107	39	16
Total	**33**	179	153	59	22

1, 19 and 39 cases of Insurance Claim are pending under PMJDY, PMSBY & PMJJBY respectively. All the concerned Banks & Insurance Companies are requested to ensure the settlement / disposal of their pending cases, at the earliest possible, particularly 22 cases which are pending for more than 3 months. Bank wise position of Claims under Social Security schemes is given at Agenda 4 Annexure-D at Page No.79

On Atal Pension Yojana (APY), The Chief General Manager, PFRDA vide their letter no. PFRDA/3/109 dated 01.11.2016 (copy enclosed) has informed that:

Atal Pension Yojana, a GOI guaranteed pension scheme has enrolled 37 lacs subscribers. But considering the potential customers of each bank and the target allotted to each Bank, banks are still not actively participating in sourcing APY accounts in desirable manner.

Though Deptt. of Financial Services (DFS), Ministry of Finance/ PFRDA monitor the progress of APY on a periodical basis but a very close monitoring at the levels of State/ District and Block levels would help in activation of all Bank branches towards APY which invariably facilitate reaching the target allotted to each bank by GOI. APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each Bank. The Number of accounts vary from 20-70 accounts/ year as per the category of Banks. The target for FY 2016-17 is as follows:

i. 70 accounts per branch for PSBs/ Select Private Banks like Axis, ICICI, HDFC and J&K Bank.

ii. 50 accounts per branch of RRBs.

iii. 20 accounts per branch of Coop Bank

DCC/DLRC/ BLBC Convenor Banks are requested to incorporate APY as one of the important agenda in the discussions and monitor the performance of Banks as per the number of branches/ target in each District or Block as the case may be. Since APY is a flagship GOI Pension Scheme, a concerted and collaborative action is required from all Banks considering the huge pension coverage gap existing in the country.

Efforts for meeting the target and reasons for increasing APY outreach are to be analysed and report is to be submitted after conduct of meetings at Block and District levels. Periodical Report of APY progress is to be sent to Mission office (missionfi@nic.in) and PFRDA (manish.mani@pfrda.org.in, k.mohangandhi@pfrda.org.in) & SLBC on slbc.del@obc.co.in.

PFRDA/ NSDL CRA will be providing the required information of APY. Hence banks are requested to submit their request to kaustubhv@nsdl.co.in of NSDL/CRA under copy to PFRDA as per the email ids provided in above paragraph.

In the meetings, emphasis is to be laid on the following important aspects for enhancing APY outreach,

a) All branches of banks should mobilize minimum accts as per its category as mentioned above (PSB. Private Banks, RRB or Coop bank).
b) Involving Banking correspondents (BCs) for sourcing APY.
c) Establishing tie up by Banks with Non Bank Aggregators/ MFI/ NGO for sourcing APY.
d) Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

LDMs are requested to circulate the information to Block Level bank branches.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 4-A

Financial Inclusion Plan

110 unbanked villages having population 2000 & above and 20 villages with population below 2000 were identified for coverage under Financial Inclusion Plan in Delhi State.

Provision of Banking Services In Villages With Population above 2000:

The bank-wise progress in implementation of Financial Inclusion Plan of villages having population of 2000 & above is given in Agenda 4-A Annexure óAô(page no.80*).* The summarized position is as under:-

	Total No. of Villages allotted to the Banks	Achieve-ment	No. of Villages yet to be covered	Total No. of BCs appointed	Total No. of Financial Inclusion A/cs Opened
Public Sector Banks	106	106	0	58	2366946
Private Banks	0	0	0	0	8570
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	58	2375516

Mode of Coverage Through

Bank Branch - 51

BCAs - 58

Mobile Van - 01

Total 110

A Sub-Committee of SLBC on Financial Inclusion is monitoring progress under this plan on half yearly basis. The last meeting of the Sub-Committee was held on 17.11.2016.The Minutes of the meeting have already been sent to all concerned.

Provision of Banking Services in the villages with Population Below 2000:

The Reserve Bank of India vide Circular No. RPCD/CO/ LBS/BC/ No.86/02/ .1.001/ 2011-12 dated 19.06.2012 had directed that all unbanked villages with population less than 2000 (as per 2001 census) should be provided banking facilities in a time bound manner. 20 uncovered villages with population below 2000 were identified in Delhi State and allotted to various banks for coverage. All these 20 villages stand covered as under:

Branch	BCA	Mobile Bank	Ultra Small Branch/ Other mode	Grand Total
2	12	1(PNB)	5	20

Bank wise position of coverage is given at page no. 81 (Agenda 4-A Annexure B)

All member banks are requested to inform the RBI and SLBC about the operational difficulty faced, if any, in providing Banking facility through BC in the villages with population above or below 2000.

Roadmap for opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank:

Revised instructions- Roadmap- villages with population more than 5000

Vide RBI circular no. FIDD.CO. LBS.BC. No. 82 /02.01.001/2015-16 dated December 01, 2015, it has been decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank. This will also enable banks to provide quality financial services and timely support to BC outlets that would help in sustaining and strengthening the services provided through BCs and also ensure close supervision of BC operations.

Accordingly, LDMs were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State. The identified villages may be allotted among scheduled commercial banks (including Regional Rural Banks) for opening of branches. The opening of bank branches under this Roadmap should be completed by March 31, 2017.

The list of 15 villages having population of more than 5000 (as received from RBI)), was sent to the concerned LDMs for opening brick and mortar branches in villages more than 5000 without a bank branch of a scheduled commercial bank

As per report received from the concerned LDMs, the final summarised position of above 15 villages having population of more than 5000 for opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank is, as under:

Villages with population >5000	Villages with population >5000 already having a bank branch of Scheduled Commercial Bank	Villages with population >5000 are having Bank branches within a radius of 200 to 1000 meter ##
15	10	5

(##LDM South West vide his letter dated 16.08.2016 written to his local head office has informed that Qutabpur village is Ujad Kheda (no physical structure). Newly inhabited Colony i.e. Qutab Vihar is fully covered with Banking facilities and recommended that the area in question (Qutabpur / Qutab Vihar) may be treated as fully covered with banking facility.)

The detail of above five Villages with population >5000 having Bank branches within a radius of 200 to 1000 meter are as under:

Sr No	Name of the village with population >5000 are having Bank branches within a radius of 200 to 1000 meter	District
1	Salem Pur Majra Burari	Central Delhi
2	Saba Pur Shahdara	North East
3	Mamoor Pur	North
4	Salah Pur	South West
5	Qutab Vihar	South West

A brick and mortar branch of the bank is to be opened at all villages irrespective of the distance/ BC location.

As such vide SLBC letter no. SLBC-DEL/FIP>5000/2016-17 dated 20.12.2016, the concerned LDMs & Member Banks were requested to explore the possibility of opening a brick and mortar branch of the bank at all the above 5 villages irrespective of the distance/ BC location and the finalised roadmap with details of allocated villages to various banks was to be submitted to SLBC/RBI as per proforma in Annex ñAò latest by December 30, 2016.

Further, the LDMs were also requested for quarterly monitoring and review mechanism should be instituted by DCCs to evaluate the progress under this roadmap. The LDMs should arrange to furnish quarterly statement as in **Annex "B"** of the district-wise, bank-wise quarterly progress in opening branches starting by the 15th of the following month to SLBC.

As per information received from LDM North, the Mamoor Pur village residents are banking with HDFC Bank Narela Branch as the village is not more than 500 to 600 mtr from the branch. Also other banks which covered Mamoor Pur Village are :-Kotak Mahindra Bank & Canara Bank. Further as informed by LDM North vide their mail dated 09.02.2016, Kotak Mahindra Bank branch has situated at Mamoorpur Village Location.

LDMs are requested to submit the above information/progress.

Opening of Bank Branch- villages with population above 2000

RBI Delhi (FIDD Department) vide their mail dated 08.04.2016 informed that as per RBI circular No. FIDD. CO. LBS.BC. No. 82 /02.01.001/ 2015-16 dated December 31, 2015 in terms of which SLBC convenor banks were advised to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State.

The captioned issue was taken up in 82nd SLBC meeting held on February 24, 2016 at Agenda No. 4A. It was decided by Regional Director, RBI during SLBC meeting to include all villages with population above 2000 (which would have crossed the population of 5000 by now) as per Census 2011 to be considered for the Roadmap to be completed by March 31, 2017.

SLBC Delhi was advised to identify the villages with population above 2000 without a bank branch and forward the same to RBI so that necessary directions regarding preparation of Roadmap, may be issued by them later on.

SLBC vide their mail dated 12.04.2016 sent the list of 70 villages in reference as per Census 2011 as received from RBI to all LDMs to identify the villages with population above 2000 without a bank branch. The status of Bank Branches in all the 70 villages has been received from the LDMs. Summarized position of the same is as below which has already been sent to RBI:

S. No.	Particulars	Number of Villages
1	**Total Villages**	**70**
2	Out of which Report Received	70
2.1	Villages having already Bank Branches	42
2.2	Village having branches of nearby Banks with in radius of 0.5KM to less than 3 KM	25
2.3	Village having branches of nearby Banks with in radius of 3 KM to 4 KM falls under South West District.	3

VISITS TO THE ALLOTTED VILLAGES

All the villages allotted under FIP are to be visited by senior officials. The Branch Manager of the concerned branch should visit the allotted village at least once a week with a Laptop. All Controlling Heads of the member Banks are requested to ensure the compliance in the matter.

ICT BASED FINANCIAL INCLUSION

ICT Based facilities are being provided in the villages and as on 31.12.2016, 1359398 Smart Cards have been issued and 5064954 accounts have been opened so far, out of which 4001313 accounts are operational.

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

A statement showing number of Basic Saving Bank Deposit Accounts (BSBDAs) opened with "NIL" or ñvery low minimum balanceò and number of GCCs issued by Banks up to December 2016 is given in Agenda 4-A Annexure C & D (page no. 82-83 respectively. The Banks have opened 5711547 BSBDAs. 100691 GCCs with loan amount of Rs. 3581.52 Crore have been issued up to December 2016. All Banks are requested to instruct branches under their control to open BSBDAs and issue GCCs on priority basis. Banks are also requested to ensure that BSBD accounts opened by them remain operational to achieve the real objective.

In order to keep these accounts operative, all Controlling Heads of Member Banks, FLCs and LDMs are requested to advise the Branches and BCs to financially literate the persons, make them aware of banking products & services and conduct the FLC camps as per RBI guidelines.

All member banks are requested to review the performance of their BCs and sensitize them to provide banking facilities in their operational area to maximise the transactions in BSBD accounts to remain these accounts operational and at the same time ensure that their BCs are functioning actively in their respective area.

GEOGRAPHICAL INFORMATION SYSTEM (GIS):

The Ministry of Finance has sent user manual for Geographical Information System (GIS) to all banks and application to facilitate the PSBs to enter the data of banking amenities is available on the website of the Department of Financial Services, MOF. All SLBC Member Banks were requested to send the data called by their Lead Bank. The Lead District Managers are requested to ensure that the data in GIS module is regularly updated as and when new branches are opened, BCAs are engaged, ATMs are installed and Currency Chests/ Clearing Houses are opened.

Earlier the site was showing only 9 districts instead of 11, reason being the LDMs were facing difficulty in uploading the data. Now, the site is updated from 9 to 11 districts and No. of Sub-districts has also been updated from 27 to 33 but still the villages are not mapped to their respective district and sub-district. There are 257 villages available with DFS as per data provided by them but on GNCTD Website there are 357 villages.

In this context, DFS has reported that the RGI (Registrar General of India) provides census code for every 10 years and there is no provision for incorporating intermittent changes. Ministry of Panchayati Raj (MoPR) maintains Local Government Directory (LGD) which is an online mechanism to update administrative units directory up to Gram Panchayat level and village level from field revenue authorities and there is no mechanism for dynamic updation of LGD after notification from states and centre for the creation/splitting/merger of villages /blocks/districts/states. Therefore, DFS has requested to provide them codes of Districts, Sub-districts and villages as per Local Govt. Directory (LGD) of NCT of Delhi.

On 06.09.2016, SLBC had written to the Divisional Commissioner, Revenue Department, Government of NCT of Delhi to provide the codes for Districts, Sub-districts and villages as per Local Govt. Directory so that DFs can update their website accordingly.

SDM(HQ)-VII, GNCTD, vide their letter dated 30.09.2016 had written to The Asstt. Director, Directorate of Census Operation, Delhi for further action in the matter.

Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter.

The matter is appearing in ôPersisting Action Pointsôsince long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

Financial Literacy and Credit Counselling Centres (FLCC) & Financial Literacy Centres (FLC):

One FLCC is functioning in Delhi State which is being managed by Punjab National Bank. Reserve Bank of India had sent guidelines on FLCs vide Circular dated 06.06.2012 about opening of FLCs in each LDM office in time bound manner with an objective of scaling up financial literacy efforts. The existing FLCC would continue to function as such. The RBI Circular was forwarded to all Member Banks by SLBC-Delhi. Canara Bank, PNB, SBI, OBC, and Bank of Baroda are running 3, 3, 3, 1 and 1 FLCs respectively in their LDM offices.

SLBC has already got printed the Standardized Financial Literacy Materials and distributed the same to all LDMs and FLCCs. All LDMs have been advised to hold Financial Literacy Camps in their districts for spreading financial literacy and see that the accounts opened during the camps remain operational particularly targeting the newly opened BSBD account holders.

223 Financial Literacy Camps were organised by FLC/FLCC during the quarter in which 23092 persons participated out of which 17246 persons were already having bank accounts and 4392 persons opened their bank accounts after attending the camps. (FLC/FLCC wise position is given as Agenda 4-A Annexure-E at page no.84)

Apart from the above, 150 camps were organised by the rural Branches during the quarter in which 7622 persons participated in these camps out of which 5191 persons were already having bank accounts and 2272 persons opened bank accounts after attending the camps. (District wise position is given as Agenda 4A-Annexure-F at page No.85).

It is observed that some of the FLCC/ Rural Bank Branches are not conducting Financial Literacy Camps as per the guidelines of RBI. Further a large number of accounts opened under PMJDY and BSBD are not operational. In order to keep these accounts operative, all Controlling Heads of Member Banks, FLCC and LDMs are requested to advise their Branches to financially literate the person and make them aware of banking products and services.

The accounts opened during the camps by FLCs should be operational to achieve the real objective. All LDMs/FLCs are requested to monitor these accounts and to ensure that these accounts remain operational.

FINANCIAL INCLUSION DRIVE TO OPEN BANK ACCOUNTS OF MIGRANT LABOUR AND STREET VENDORS/HAWKERS IN URBAN AREAs:

To inculcate saving habit and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, a drive to open accounts of migrant labour and street vendors/ hawkers in urban areas was initiated by the Ministry of Finance, Government of India. The drive was initiated initially in Delhi which was co-ordinated by SLBC Convenor Bank ï Oriental Bank of Commerce. A 24X7 Call Centre was started by OBC to reply to the queries of the persons intending to open accounts in any of the Public Sector banks. Toll Free Number is 1800-1800-124. SMS Number is 88267-31122 and e-mail ID is slbc.del@gmail.com. A Simplified Uniform Saving Bank Account Opening Form has also been devised and format of the same has been sent to all banks by the Ministry of Finance. The drive has been successful in Delhi State.

A total of 1216241 accounts of migrant labourers and street vendors/ hawkers have already been opened up to 31.12.2016 by different banks. Keeping in view the success of pilot project in Delhi State, the MoF initiated the drive in all States. All SLBC Member banks are requested to continue to open accounts of migrant labourers and street vendors/ hawkers on priority basis and timely report the same to SLBC as per the established practice.

DISAGGREGATED FINANCIAL INCLUSION PLAN

All domestic commercial banks were advised by RBI to forward a Board Approved three years Financial Inclusion Plan starting April 2016. Accordingly SLBC is calling the above information online from all the Member Banks vide their Agenda No.31-A & 31-B. As per feedback received from the Member Banks, the plan has not been received by them from their Corporate Offices. Member Banks are requested to follow up with their concerned authorities and submit the Financial Inclusion Plan (2017-19) for Delhi State to RBI and copy to SLBC.

Financial Literacy Centres (FLCs) – Revised Guidelines

Reserve Bank of India vide their letter no. Rbi/2015-16/286 FIDD.FLC.BC.No. 18/12.01.018/2015-16 dated 14.01.2016 written to all Chairman.MD & CEO of all Scheduled Commercial Banks (including RRBs) (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) conveyed, the revised guidelines to align with the current financial landscape. Accordingly, the revised guidelines for Financial Literacy Centres of Lead Banks and the operational guidelines for the conduct of camps by FLCs and rural branches of banks have been prepared along with the reporting mechanism to be followed by SLBC Convener banks/lead banks.

Financial Literacy through various skilling centres

Additional Mission Director (PMJDY), MoF, GoI. Vide their letter no. F.NO.21 (15) 2014-2015 (Mission) dated 12.01.2016 has given the action plan a process flow (step by step) for smooth implementation of the Financial Literacy Program. SLBC vide its letter no. SLBC-DEL/ FLC_Skill_ Development/ 2015-16/ dated 13.01.2016 has also conveyed to all Member Banks of SLBC/ LDMs/ FLCs - NCT of Delhi in details on Financial Literacy through various skilling centres. A list of 265 skilling centres (including ITIs, VTPS and OCs) were shared with LDMs/FLCs for mapping with FLCs/Bank branches and mapping in 241 (24 do not exit/closed/not traceable/out of NCT of Delhi) such centres has already been completed by concerned LDMs/FLCs.

The progress of financial literacy program in 241 mapped skilling centres as on 31.12.2016 is as under:

SKILLING CENTRES	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
GOVT ITI's	15	12	98	5353	12
PVT ITI's	30	24	87	3760	19
VTPs	76	54	276	5998	47
OC's	120	69	182	7365	42
TOTAL	**241**	**159**	**643**	**22476**	**131**

The list of these vocational training centres (of all India) is available at website www.pmjdy.gov. And the list of such training centres of NCT of Delhi is also available at our website www.slbcdelhi.co.in.

Reporting Mechanism: Banks are the nodal point for reporting and updating the progress made in conducting financial literacy sessions on PMJDY portal under head financial literacy- MIS ï . Where FLCs have been mapped to skilling centres;

FLC manager should report/update the details of FL sessions conducted from the link bank branch. A link is being provided to banks for reporting the progress in this regard on the PMJDY portal soon.

Mission Office staff will be visiting various Districts/ States to review the state of readiness and obtain feedback in this regard.

In view of the above all member banks / LDMs/FLCs are requested to apprise their staff of the process flow to be followed, ensuring printing and distribution of FL material as per the specifications, for smooth implementation of the financial literacy initiative. Action taken report and progress will be intimated at missionfi@nic.in & to SLBC-Delhi at slbc.del@obc.co.in.

All the Member Banks/LDMs/FLCs to tie up with Government ITIs, Private ITIs, Vocational Training Partners and Operational Centers & Bank Branches for creating Financial Literacy in a campaign mode in co-ordination with them involving District Administration for imparting Financial Literacy.

All Lead District managers (LDMs) will call upon the district authorities and to organize maximum financial literacy meetings in vocational training centres in close coordination with the district administration, where a significant number of people can be imparted financial literacy.

Financial Literacy Project in Schools:

Additional Mission Director (PMJDY), Government of India, Ministry of Finance, Department of Financial Services, (MISSION OFFICE) vide their letter dated 10.03.2016 (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) informed that a campaign to impart Financial Literacy (FL) to school children in the three states of Gujarat, Maharashtra and Madhya Pradesh was launched in the month of November 2015.

SLBC vide its letter no. SLBC-DEL/ FLC_Schools/ 2015-16/ dated 10.03.2016 has also conveyed to all Member Banks of SLBC/ LDMs/ FLCs - NCT of Delhi in details on Financial Literacy in Schools.

For smooth implementation of the Program in all the Districts/States the following roadmap will be followed;

Action Plan at FLC Level :

- Mapping of the Schools (covering 100 schools per district) in the District/ to Banks Branches.

- Sharing list of Schools mapped to each bank branch with SLBC-Delhi for implementation of the Project.

- Involving mapped bank branches for sensitization/training of branch staff/other delivery channels for financial literacy.

- **Downloading of the Financial Literacy material (**Classroom presentation (PPT), Flip Chart, Workbook, Multiple choice Questions, Parent checklist and quiz from the link (http://pmjdy.gov.in/literacy) provided by DFS, MoF, GoI.

- Printing and transmission to Bankôs mapped Branches.

- **Mode of Delivery:** Wherever there is supporting infrastructure in the form of laptop, computer, projector etc. classroom presentation (PPT) in executable format is to be used for delivery of financial literacy sessions.

- Flipcharts should be used in case of infrastructure constraints.

- Distribution of the kit to the School Children by the respective Schools.

- Sensitizing / training of staff involved in financial literacy on the contents and methodology.

- **Mechanism and Test Methodology to be used**: Two sessions each of one and a half hours will be organized on two days to inculcate the basics of financial literacy in the target audience.

A. Inclusion of Department of Food and Civil Supplies in the meetings of State Level Bankers Committee on Financial Inclusion.

Director, Department of Financial Services, Ministry of Finance, Government of India, vide their letter no. F.No.9/31/2012-FI (Part) dated 26th December, 2016, informed that:

ñIn order to spread awareness and sensitize the States on the advantage of engaging the Fair Price Shops as Banking Correspondents, DFS to include Department of Food & Civil Supplies in the meetings of the State Level Bankers Committee (SLBC) on Financial Inclusionò

B. Inclusion of Department of posts of the state in the meetings of State Level Bankers Committee.

Director, Department of Financial Services, Ministry of Finance, Govt. of India, vide their letter no. 12/9/2016-FI(Part-II) dated 05.10.2016 has informed that a meeting was held under the chairmanship of Secretary, Department of Financial Services to discuss the issues of India Postal Payment Bank (IPPB) including utilization of Gramin Dak Sewaks as Banking Correspondent and interoperability of Micro ATMs to be deployed by IPPB. It was decided the CPMG/ PMG of Department of posts of the state should be part of the State Level Bankers Committee.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 5

DIRECT BENEFIT TRANSFER (DBT) SCHEME

As per the decision taken by the Govt. of India, the benefits under various welfare schemes of Central Govt. and State Government are to be paid electronically direct to the credit of the bank accounts of the beneficiaries. The accounts of beneficiaries are being opened and Aadhaar Numbers are being seeded and are mapped on the NPCI mapper.

PAHAL - DIRECT BENEFIT TRANSFER FOR LIQUIFIED PETROLEUM GAS (DBTL)

The PAHAL (DBTL) scheme was launched in 54 districts on 15.11.2014 and in the remaining 622 districts on 01.01.2015.

DBT scheme for under various Government welfare schemes:

As per decision taken by the Government now the benefits under various welfare schemes of Central Govt. and State Government are to be paid electronically (DBT) direct to the credit of the bank accounts of the beneficiaries. Banks are to make concentrated efforts in order to achieve 100 percent Aadhaar seeding in all beneficiaries bank accounts of all social welfare schemes in NCT of Delhi.

The banks have to ensure the following:

- There should not be any delay in seeding of Aadhaar Number and backlog, if any, should be cleared without further loss of time.
- The gap between the percentage of Aadhaar seeding at Government Department level and bank level should be bridged. In order to facilitate the work.
- List of cases in which Aadhaar number is seeded at Department level but pending at bank level has also been supplied to all the member banks & LDMs. But the progress under Aadhaar seeding at banks level in these accounts is not satisfactory. All the controlling heads of the member banks & LDMs are requested to follow up with the branches for seeding of Aadhaar number in pending cases so that the gap may be minimised.
- It has been informed by various Government Departments that a large number of customers have been visiting their office on daily basis carrying with them a statement with signatures and stamps by banks confirming that Aadhaar has already been linked where as in their status reflecting as Aadhaar not mapped with NPCI portal. This also indicates that customersôAadhar is linked only at KYC and not mapped with NPCI portal.
- All member banks are requested to take up the matter with all their branches under their control to guide the concerned officials/ persons to link Aadhaar of their customers on both the portals on KYC and NPCI in order to avoid

inconvenience being faced by them. This exercise of correct linking will also reflect growth in ATC. The progress/action taken in the matter will be informed to concerned departments under copy to us.

All the controlling heads of the Member Banks are requested to ensure that these beneficiaries do not face any problem at the branches under their control.

Common strategy to be adopted by Banks to achieve the targets 100 percent Aadhaar seeding under PMJDY in mission Mode

Financial Inclusion, Mission Office (PMJDY), Department of Financial Services, Ministry of Finance Govt. of India New Delhi vide their letter No. F.No. 21(23)/2014-FI (MISSION) dated 13.07.2016 (written to all Chairman/CEOs/CMDs/of All Public Sector Banks/Private Sector Bank copy of which has already been enclosed with 84th Agenda Book as 84th–Agenda-5_Doc-10_Annexure-A at page no. 135-138), informed that under PMJDY a number of tasks remain to be achieved, like seeding of bank accounts of various categories with Aadhar number, mobile number, distribution and activation of RuPay cards/PINs to name a few.

Based on the action plan submitted by all Banks, a common strategy was formulated. Banks are to make concentrated efforts in order to achieve 100 percent Aadhaar seeding in central pensioners accounts & other social welfare schemes as well as in all beneficiaries bank accounts in U.Ts and in all operative saving bank accounts by organizing special camps on every first and third Saturday and second and fourth Friday, in addition to the daily efforts to achieve the targets so laid down. These camps should also be utilized for distribution of the huge backlog of undistributed RuPay cards/PINs in banks, activation of cards, mobile seeding etc.

Banks are also to ensure that all channels of Aadhaar seeding like internet, ATM, Bank Mitr, mobile banking is simplified, accessible and functional.

Bank wise, day wise targets based on the gap in aadhaar seeding in central Pensioners account, accounts in U.Ts and overall operative saving bank accounts in banks is being monitored on daily (seeding in Central Pensioner and U.Ts) and weekly basis (seeding in overall SB accounts) at the highest level

In view of the above, Common strategy is to be adopted by Banks to achieve the targets under PMJDY in Mission Mode along with the daily/weekly targets for aadhaar seeding in various categories of accounts.

All Banks are accordingly requested to re-energize their efforts in line with the common strategy annexed in Agenda of 84th SLBC as (84th–Agenda-14_Doc-10_Annexure-A) to achieve the targets well within the timeline and the progress on daily basis for aadhaar seeding in central Pensioners account & other social welfare schemes and weekly basis for aadhaar seeding in overall SB accounts be sent to SLBC-Delhi.

LDMs are to follow up with the banks in their respective districts ensuring that the camps are being organized by the banks as per above guidelines of DFS & will monitor the bank wise progress ensuring that the job of Aadhaar seeding, distribution and activation of RuPay cards/PINs & Minimize Zero Balance accounts is completed by the banks with in the stipulated period.

Status of Aadhar seeding under PMJDY & other Social Welfare Schemes in NCT of Delhi.

There is gap between the number of account holders and Aadhar seeding therein under PMJDY, other various Social Security scheme & all operative saving bank accounts. As per above guidelines from DFS, MoF, GoI, there should be 100% Aadhar seeding in all UTs including NCT of Delhi. As such all Member Banks and LDMs have already been requested to take steps / initiatives as per common strategy suggested by DFS, which has already conveyed by SLBC to all concerned and the same has been discussed in detail in the meetings of Sub-committee to SLBC-Delhi to review the progress of Social Security schemes.

Demonetization & Digitization:

After withdrawal of Specified Bank Notes (SBN) of Rs. 500/- & Rs. 1000/- and to increase the digitization, the member banks and LDMs are requested to follow up with their branches on regular basis on the following action points to increase the digital transactions:

1. Efforts should be made for 100% Aadhaar Seeding;

2. POS Machines should be installed at the earliest possible;

3. Rupay Cards should be issued in all PMJDY accounts and efforts to be made for activation of Rupay Cards upto the maximum level;

4. Debit/Credit Cards should be issued promptly.

POSITION OF ONSITE ATMs IN 11 DISTRICTS OF DELHI STATE IDENTIFIED FOR DBT

As per the directions of MOF, GoI, every bank branch in the identified 11 districts should have onsite ATM. As the State Govt. has decided to start DBT in all districts of Delhi, the bank-wise position of onsite ATMs in identified districts is placed as Agenda-5 Annexure-A (page no.86). There are 3388 branches operating in all 11 districts out of which 49 branches belong to Delhi State Cooperative Bank which is as yet not on the CBS platform. Out of the remaining 3339 branches, 352 bank branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 6

TARGETS & ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2016-17

The summarized position of Targets & Achievement up to December 2016 under Annual Credit Plan (ACP) for the year 2016-17, is as under :-

(Amt. in Crore)

Sector	Annual Target 2016-17	Targets upto Dec. 2016 (01.04.16 to 31.12.16)	Achievement up-to Dec. 2016 (01.04.16 to 31.12.16)	Achievement %age against Targets upto Dec, 2016
Agriculture	5751	4313	2416	56.01
MSME	37434	28076	22403	79.80
Export Credit	6201	4651	586	12.60
Education	375	281	316	112.42
Housing	2988	2241	1466	65.42
Social Infrastructure	379	284	52	18.35
Renewable Energy	270	202	40	19.87
Other Priority Sector	4051	3038	991	32.60
Total Priority Sector	**57448**	**43086**	**28269**	**65.61**
Non Priority Sector	182981	137236	139544	101.68
Total	**240429**	**180322**	**167813**	**93.06**

Under Annual Credit Plan 2016-17, during the FY 2016-17, the achievement under Priority Sector upto Dec, 2016 has been 65.61% of the December 2016 Targets whereas under Non Priority Sector the achievement has been 101.68%. Total ACP achievement is 93.06 % of December 2016 Targets. More efforts are required particularly under various activities of Priority Sector so that ACP Targets for FY 2016-17 may be achieved sector wise, sub-sector wise as well as activity wise.

The District-wise and Bank wise quarterly targets are given at Page No.87 & 88 as Agenda-6 Annexure A & B. District-wise and Bank wise targets & achievement under ACP 2016-17 upto the quarter ended 31.12.2016 are given at Page No.89 & 90 (District wise) as Agenda-6 Annexure C & D (PS/NPS) and Page No.91 to 92 (Bank wise) as Agenda-6 Annexure E & F (PS/NPS).

RBI vide their circular letter no. FIDD.CO.LBS. No. 5973 /02.01.001/2015-16 dated May 20, 2016 to all Chairmen and Managing Directors & SLBC Convenor Banks/Lead Banks on ñLead Bank Scheme ï Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17ò informed that the revised reporting

guidelines have been issued on ôPriority Sector lending -Targets and Classificationô vide circular FIDD.CO.Plan.BC.No.58/ 04.09.001/2014-15 dated June 11, 2015.

Accordingly, the ACP is prepared considering the categories of priority sector that would include Agriculture, Micro, Small and Medium Enterprises (MSMEs), Export Credit, Education, Housing, Social Infrastructure and Renewable Energy and Other Priority Sector. Further, under Agriculture the distinction between Direct and Indirect Agriculture is dispensed with and Agriculture has been redefined to include (i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary Activities. Micro, Small and Medium Enterprises would include Manufacturing and Services sector under (i) Micro Enterprises, (ii) Small Enterprises and (iii) Medium Enterprises, iv)Khadi and Village Industries Sector (KVI) and v)Other finance to MSMEs.

Consequently, the statement for :

- ACP target would be LBS-MIS-I,
- Statement for disbursement and outstanding LBS-MIS-II and
- ACP achievement vis-à-vis ACP target LBS-MIS-III.

Lead Banks are to prepare the statements LBS-MIS-I, II and III as per RBI formats from the financial year 2016-17 and also to place these statements for review at all DCC meetings. The progress data would be submitted on quarterly basis to Regional Office of RBI by email in the Excel format strictly as per RBI formats of LBS-MIS-II and LBS-MIS-III within 15 days from the end of the respective quarter to which it relates. The ACP and FIP data of Scheduled Commercial banks needs to be further grouped into Public Sector Banks, Private sector Banks and Regional Rural Banks to know the bank group wise position.

Activity wise revised Targets under Annual Credit Plan for 2016-17 as per above revised guidelines from RBI :

Sr. No	Categories	Yearly Targets under ACP	
		Number (Actuals)	Amt. (in Crores)
1	**Priority Sector**	**182349**	**57448**
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	12613	5751
1A(i)	Farm Credit	10311	973
1A(ii)	Agriculture Infrastructure	1539	2912
1A(iii)	Ancillary Activities	763	1866
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	117561	37434
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	49229	5198
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	46211	21310
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)	15564	10451
1B(iv)	Khadi and Village Industries	347	44
1B(v)	Others under MSMEs	6210	431

1C	Export Credit	4132	6200
1D	Education	5535	375
1E	Housing	15802	2988
1F	Social Infrastructure	2881	379
1G	Renewable Energy	2238	270
1H	Others	21587	4051
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	**182349**	**57448**
3	Loans to weaker Sections under Priority Sector	43145	8716
4	**Non-Priority Sector**	**96370**	**182981**
4A	Agriculture	40	796
4B	Micro, Small and Medium Enterprise (Service) = 4B(i)+4B(ii)+4B(iii)	22950	58986
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)	10615	1124
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)	8171	1750
4B(iii)	Medium Enterprises (Service) (advances above Rs 10 Crore)	4164	56112
4C	Education	2501	281
4D	Housing	12540	8979
4E	Personal Loans under Non-Priority Sector	13126	4628
4F	Others	45213	109311
5	**Sub-total = 4A+4B+4C+4D+4E+4F**	**96370**	**182981**
	Total=2+5 (COMPLETE ACP 2016-17)	**278719**	**240429**

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.7

CREDIT FLOW TO PRIORITY SECTOR

Revised Guidelines

RBI vide Circular No. BI/2014 -15/573 FIDD.CO.Plan.BC.54/04.09.01/2014-15 dated April 23, 2015 on Priority Sector Lending (Targets and Classification), have revised the guidelines. The salient features of the guidelines are as under:-

i. Categories of the priority sector: Medium Enterprises, Social Infrastructure and Renewable Energy will form part of priority sector, in addition to the existing categories.

ii. Agriculture: The distinction between direct and indirect agriculture is dispensed with.

iii. Small and Marginal Farmers: A target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, has been prescribed for Small and Marginal Farmers within agriculture, to be achieved in a phased manner *i.e.,* 7 percent by March 2016 and 8 percent by March 2017.

iv. Micro Enterprises: A target of 7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, has been prescribed for Micro Enterprises, to be achieved in a phased manner i.e. 7 percent by March 2016 and 7.5 percent by March 2017.

v. Bank loans to food and agro processing units will form part of Agriculture.

vi. The loan limits for housing loans and MFI loans qualifying under priority sector have been revised

vii. The priority sector non-achievement will be assessed on quarterly average basis at the end of the respective year from 2016-17 onwards, instead of annual basis as at present.

viii. The revised guidelines are operational with effect from the date of this circular i.e. 23.04.2015. The priority sector loans sanctioned under the guidelines issued prior to this date will continue to be classified under priority sector till repayment/maturity/renewal.

(A) CREDIT FLOW TO PRIORITY SECTOR:

The performance of all Banks under Priority Sector Advances is given as per Agenda 7, Annexure ñAò(page no. 93). The summarized position is as under:-

(Rs. in Crore)

Position as on			Variation		% Growth Over	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
122474	132432	126820	4346	-5612	3.55	-4.24

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

Dec., 2015	March, 2016	Dec., 2016
14.59	14.62	14.59

Priority Sector advances have increased by Rs. 4346 Crore on YoY basis registering an increase of 3.55% whereas over March 2016, the Priority sector advances declined by Rs. 5612 crore i.e. 4.24%.

The percentage of Priority Sector Advances to Total Advances remained static at 14.59% on YoY basis, whereas over March 2016, it declined from 14.62% to 14.59%.

Out of 40 member banks, in following 15 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 31.12.2016 out of which 11 are Public Sector Banks and remaining 4 are Private Sector Banks :

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A. Public Sector Banks		
1	BANK OF INDIA	8.82
2	BANK OF MAHARASHTRA	6.01
3	BHARTIYA MAHILA BANK	9.00
4	DENA BANK	9.50
5	IDBI BANK	9.03
6	INDIAN BANK	5.26
7	SBBJ	9.70
8	STATE BANK OF HYDERABAD	6.11
9	STATE BANK OF MYSORE	4.15
10	STATE BANK OF PATIALA	8.40
11	UNITED BANK OF INDIA	4.87
B. Pvt. Sector Banks		
1	AXIS BANK	7.31
2	FEDERAL BANK LTD	3.62
3	INDUSIND BANK	4.49
4	YES BANK LTD	9.87

All Members Banks particularly above 15 Banks are requested to take immediate steps to increase their Priority Sector Advances so as to post handsome increase under the segment as there is a wide gap between the achievement and the mandatory target of 40% set by the Government of India.

(B) CREDIT FLOW TO SC/ST UNDER PRIORITY SECTOR

The performance of all Banks in credit flow to SC/ST under Priority Sector Advances is given as per Agenda-7 Annexure-B (page no.94). The summarized position is as under:

(Rs. in Crore)

Position as on			Variation		% Growth	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
3328	3661	4434	1106	773	33.23	21.11

Percentage of SC/ST Advances to Total Priority Sector Advances:

Dec., 2015	March, 2016	Dec., 2016
2.72	2.76	3.50

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 1106 Crore on YoY basis over the December 2015 and Rs. 773 Crore over March 2016. In terms of percentage of SC/ST advances to Priority Sector Advances has increased from 2.72% to 3.50% on YoY basis.

All the member banks are requested to make vigorous efforts for increasing credit flow to SC/ST.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.8

CREDIT FLOW UNDER EDUCATION LOAN SCHEME

The performance of all Banks under Education Loan Scheme is given in Agenda-8 Annexure-A (page no.95). The summarized position is as under:-

(Rs in Crore)

Particulars	Position as on			Variation			
	Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	%age wise	
						Over the Year	Over March 2016
No. of Accounts	36105	35372	36406	301	1034	0.83	2.92
Amt. (in Crore)	1302	1328	1465	163	137	12.52	10.32

It is reiterated that human capital development is critical for economic growth and Banks have been playing a major role in this direction. The number of Education Loans has increased by 1034 over March 2016 whereas there is increase by 301 on YoY basis. Amount-wise on YoY basis, there is an increase of Rs. 163 Crore over December 2015 whereas over March 2016, there is an increase of Rs. 137 Crore.

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TARGET VS ACHIEVEMENT

Ministry of Finance vide their letter no. F. No. 1(1)/2011-CP-IF-II dated 03.07.2015 informed that as per decision taken in the FMôs review meeting in connection with Annual Targets under education loan ñ20% growth in disbursement and 15% growth in number of accountsò

In view of the above and vast potential available for financing under this segment, all the controlling Heads of the Member Banks are requested to initiate concrete efforts to achieve the annual targets amount wise as well as account wise

Higher Education and Skill Development Guarantee Scheme of Govt. of NCT of Delhi for Pursuing Higher Education in Delhi.

Government of NCT of New Delhi has launched Higher Education and Skill Development Guarantee Scheme for pursuing higher education in Delhi. Web portal for online submission of applications under Higher Education and Skill Development Guarantee Scheme has been made live by Department of Education, GNCTD.

As per information received from member banks, 15 member banks have got approved the subject Scheme. The remaining banks are requested to take up the matter with their competent authority to get the scheme approved so that the progress under the scheme may be accelerated.

All member banks are also requested to follow up with their branches for disposal of all applications applied by students on the above portal and ensure that the same is being disposed of within the stipulated period, update loan application status on e-district portal immediately and inform the Directorate of Higher Education Govt. of NCT of Delhi about the progress of loans sanctioned/ disbursed by them under the subject scheme of GNCTD on regular basis under copy to SLBC.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.9

AGRICULTURE ADVANCES

Due to fast urbanization in NCT of Delhi State, agriculture land is under pressure, resulting in continuous shrinking of land available for cultivation. Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given in Agenda-9 Annexure A, B, C & D (page no.96-99) respectively. The summarized position is as under:-

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

Position as on			Variation		% Growth	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
12647	15019	10647	-2000	-4372	-15.81	-29.11

Total Agriculture Advances have been decreased by Rs. 2000 Crore on YoY basis over December 2015 whereas over March 2016, there is decrease of Rs. 4372 Crore.

Percentage of Agriculture Advances to Priority Sector Advances:

Dec., 2015	March, 2016	Dec., 2016	Variation	
			Over the Year	Over March 2016
10.33	11.34	8.40	-1.93	-2.95

The percentage of Agriculture Advances to Priority Sector Advances has decreased from 10.33 to 8.40 i.e. by 1.93% on YoY basis.

Percentage of Agriculture Advances to Total Advances:

Dec., 2015	March, 2016	Dec., 2016	Variation	
			Over the Year	Over March 2016
1.51	1.66	1.22	-0.28	-0.43

The percentage of Agriculture Advances to Total Advances is decreased by 0.28% on YoY basis.

As per revised guidelines of RBI, within the 18 percent target for agriculture, a target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher is prescribed for Small and Marginal Farmers, to be achieved in a phased manner i.e., 7 per cent by March 2016 and 8 per cent by March 2017.

Review of the progress on Pledge Financing against Negotiable Warehouse Receipts (NWRs)

RBI vide their letter no. FIDD.CO.LBS.No./02.13.001/2015-16 dated 31.07.2015 has advised the banks to furnish quarterly data (Bank wise / district wise) on pledge financing against Negotiable Warehouse Receipts (NWRs) to farmers to SLBC Convenor banks with a copy to their respective Regional Office of RBI and LDMs within 20 days from the end of each quarter.

Summarised progress of Pledge Financing against Negotiable Warehouse Receipts (NWRs) as on 31.12.2016 is as under : (Amt. in Crores)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter Dec., 2016		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of the quarter Dec., 2016	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
8	18.46	76	155.70

Bank wise progress is given in Agenda-9 Annexure E at Page No.100.

All member banks/LDMs are requested to submit the above information on quarterly basis to SLBC-Delhi/LDMs, so that the same may be reviewed in SLBC/DCC meetings.

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY):

Reserve Bank of India has issued their Circular no. RBI/2015-16/341 dated 17.03.2016 addressed to all scheduled commercial banks on **Pradhan Mantri Fasal Bima Yojana.** (Copy already provided in agenda book of 83rd SLBC Meeting as Annexture). The scheme aims at providing insurance cover to farmers.

1. Government of India has approved Pradhan Mantri Fasal Bima Yojana (PMFBY) which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY would be available to the farmers at very low rates of premium which would be maximum upto 1.5% for Rabi and upto 2% for Kharif for Food crops, Pulses and Oilseeds and upto 5% for Annual Horticulture/ Commercial Crops. This scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

2. Further, Weather Based Crop Insurance Scheme (WBCIS) has also been modified and the premium payable by the farmers as also its administrative provisions and operationalisation process have been brought on par with PMFBY. In addition, a

Unified Package Insurance Scheme (UPIS) has also been approved for implementation on pilot basis in 45 districts of the country to cover other assets/activities like machinery, life, accident, house, student-safety and crops etc. of farmers.

3. The Scheme and detailed Operational Guidelines are available on the GOI's websites www.agricoop.nic.in & www.agri-insurance.gov.in. Guidelines of Pilot UPIS are being prepared by GOI and will be circulated separately.

4. Banks have a vital role to play in increasing the coverage under the scheme. As the scheme is compulsory for loanee farmers availing Seasonal Agricultural Operational (SAO) Loans / Kisan Credit Card (KCC) holders for the notified crops in notified areas, 100% coverage of loanee farmers in notified areas growing notified crops is required to be done by all concerned bank branches. This scheme is voluntary for non-loanee farmers, but there is a prerequisite in the scheme that they should have an account to be eligible for coverage. Under the Pradhan Mantri Jan Dhan Yojana (PMJDY), most of these poorest of the poor farmers have got their bank accounts opened and the banks have to focus on supporting these farmers in getting crop insurance including guiding them through the entire process. The detailed role and responsibilities of the Rural Financial Institutions including Commercial Banks and Regional Rural Banks have been defined in the Operational Guidelines of the Scheme including specified seasonality discipline for acceptance of proposals/premium, remittance of premium along with consolidated proposals to the concerned Implementing Insurance Companies, uploading of requisite details of insured farmers on Crop Insurance Portal and credit of claim amount in the accounts of the farmers for effective implementation of the schemes.

5. Another issue which needs to be addressed is the lack of compilation of land details and crop sown details of the loanee farmers availing crop loan by the Banks which has resulted in non-availability of requisite data on real time basis for monitoring and planning purposes. This scheme is intricately linked to crop loans taken by farmers through KCC and de-duplication of these accounts and stopping multiple insurance coverage against such accounts is equally important. In the present system banks are using different formats for capturing requisite data of land and crop details of farmers which is not accessible on the system for all concerned agencies for cross verification. Developing an integrated IT Platform for capturing all relevant data by concerned agencies including financial Institutions, insurance companies, State Governments and Government of India and its access to all concerned along with seeding of Aadhar Number of the farmers will go a long way in providing real time data with no scope of duplication & shall also speed up payment of claims to the affected farmers. A Crop Insurance Portal www.agri-insurance.gov.in has been operationalised by GOI for effective administration of the Crop Insurance Programme but its integration with banks is essential for capturing the requisite data/information on real time basis. In view of the above Government of India has proposed to initiate development of an integrated platform on a pilot basis for providing real time information at one place for use by all agencies.

6. Banks are requested to ensure strict compliance of the provisions of the Schemes/Guidelines and ensure coverage of 100% of defined loanee farmers along with good number of non-loanee farmers with effect from April 1, 2016 to achieve the defined objectives and targets fixed under the Scheme.

Joint Director, Agriculture Sh. A. P. Saini vide their mail dated 11.01.2017 has informed that Govt. of NCT of Delhi is not implementing the scheme "Pradhan Mantri Fasal Bima Yojana(PMFBY) " because no crop cutting experiments has been conducted in NCT of Delhi since more than 10 years,and also there is no separate weather watch observatory, which is mandatory for implementation of the scheme.

“Doubling Farmers” Income by 2022- Measures

On ñDoubling of Farmersôincome by 2022ò, RBI, CO vide their letter no. FIDD. CO. LBS. BC. No. 16/ 02.01.001/ 2016-17 dated December 26, 2016 has informed as under:

Government of India in the Union Budget 2016-17 had announced to take several steps to double the income of farmers by 2022 and by adopting several strategies like banks to simplified documentation for crop loans with speedy sanctioning and disbursal of loans within specified limits.

Lead banks were accordingly advised to ensure the following:

a) Work closely with NABARD in preparation of Potential Linked Plans and Annual Credit Plans keeping the above strategy in consideration.

b) Include ñDoubting of Farmerôs Income by 2022ò as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC and DLRC.

c) For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.

d) Map the overall strategy like focus on irrigation with large budgets, provision of quality seeds, investments in warehousing and cold chains, promotion through food processing, creation of a national farm market, strengthening of crop insurance scheme and promotion of ancillary activities like poultry, bee-keeping and fisheries.

e) Any other initiatives to achieve the above mentioned objective.

SLBC-Delhi vide their Email Letter dated 29.10.2016 has already requested all LDMs/Member Banks for meticulous compliance of the above instructions.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.10

ADVANCES UNDER MSE/MSME SECTORS

Statements showing bank wise position of advances to Micro, Small & Medium Enterprises are given in Agenda-10 Annexure A, B, C, D & E (page no. 101-105). The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	Dec., 2015	**March, 2016**	**Dec., 2016**
Total Advances	**838904**	**906044**	**869364**
Total Priority Sector Advances	**122474**	**132432**	**126820**
Credit to Micro Enterprises	26448	29681	30745
Credit to Small Enterprises	42946	40899	39222
Total MSE Advances	**69394**	**70580**	**69967**
% of Micro Enterprises to total MSE Advances	38.11	42.05	43.94
% of Micro Enterprises to Total Advances	3.15	3.28	3.54
% of MSE Advances to Total Priority Sector Advances	56.66	53.30	55.17
Advances to Medium Enterprises	20753	21088	16440
Advances to Micro, Small & Medium Enterprises (MSME)	**90147**	**91668**	**86407**

Micro Enterprises: As per revised guidelines on ôPriority Sector targets and classificationô issued by RBI vide their Circular dated 23.04.2015, 7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher to be achieved in a phased manner i.e. 7 per cent by March 2016 and 7.5 per cent by March 2017.

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
Dec., 2015	**March, 2016**	**Dec., 2016**	**Over the Year**	**Over March 2016**	**Over the Year**	**Over March 2016**
69394	70580	69967	573	-613	0.83	-0.87

Advances under MSE Sector have increased by Rs.573 crore on YoY basis which comes to 0.83% and over March 2016, there is decrease of Rs.613 Crore i.e. 0.87%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
90147	**91668**	**86407**	-3740	-5261	-4.15	-5.74

Advances under MSME Sector have decreased by Rs.3740 crore on YoY basis as on December 2016 which comes to 4.15%.

THRUST TO THE MSME :

RBI vide their letter no. FIDD.CO.LBS.No.10120/02.20.005/2014-15 dated 19.05.2015 advised that in view of õMake in Indiaôcampaign initiated by Government of India, banks may strive for improving õEntrepreneurial Sensitivityô amongst the branch officials for giving intended thrust to the MSME sector.

All member banks are requested to give intended thrust to the MSME to improve the õEntrepreneurial Sensitivityôamongst the branch officials.

SICK MSME ADVANCES

The details of Sick MSME Units and Viability Study Undertaken are given in Agenda-10 Annexure F, G, H & I (page nos. 106 to 109).

CGTMSE COVERAGE

The details of units covered under CGTMSE Scheme are given in Agenda-10 Annexure J and Annexure K (page nos. 110-111). The summarized position is as under:-

(Rs. in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
No. of Units	37221	38361	41478	4257	3117	11.44	8.13
Amount	4077	3767	11162	7085	7395	173.78	196.31

CGTMSE coverage under MSME under No. Of Units, there is an increase of 4257 units on YoY basis i.e. 11.44% and by 3117 units over March 2016 i.e. 8.13% whereas amount wise CTGMSE coverage has increased by Rs. 7085 crore on YoY basis and by Rs. 7395 crore over March 2016.

PRADHAN MANTRI MUDRA YOJNA (PMMY)

The Pradhan Mantri Mudra Yojna (PMMY) has been launched on April 08th, 2015 to fund the unfunded by bringing non-farm enterprises in Manufacturing, Trading and Services to the formal financial system and extending affordable credit to them.

Under the scheme non-farm enterprises in *Manufacturing, Trading and Services* whose credit needs for income generation *up to* Rs.*10.00 Lakh* shall be covered. Further, the *OD amounting* Rs.*5000.00 sanctioned under PMJDY* shall also be classified as MUDRA Loans under PMMY.

All advances granted on or after 8th April, 2015 falling under above category shall be classified as ĂMUDRA loans under PMMYś. The application forms for such loans shall also carry the name and logo of ñPradhan Mantri MUDRA Yojna (PMMY)ò

The Loan shall be named as *'Shishu', 'Kishor'* and *'Tarun'*.

Shishu : loans upto Rs.50,000/-

Kishor : loans above Rs.50,000/- and upto Rs.5.00 lakh

Tarun : loans above Rs.5.00 lakh and upto Rs.10 lakh

Coverage:

Business/entrepreneurs/units covered would include proprietorship/partnership firms running as small manufacturing units, shopkeepers, fruits/vegetable sellers, hair cutting saloon, beauty parlors, transporters, truck operators, hawkers, co-operatives or body of individuals, food service unit, repairs shops, machine operators, small industries, artisans, food processors, self help groups, professionals and service providers etc. in rural and urban areas with financing requirements up to Rs. 10 lakh.

Further, MUDRA Card as working capital may be issued to the borrowers. The card will be issued as Debit Card on RuPay payment platform. The card will have the flexibility to be used on any ATMs or point of sale for purchase of merchandise. Refinance facility is also available for loans under PMMY.

All the member banks are requested to follow up with their branches to finance more and more under the scheme.

The summarised position under PMMY for FY2015-16 (08.04.2015-31.03.2016) & FY 2016-17 (01.04.2016 to 31.12.2016) is given as under:

POSITION for the FY 2015-16 (08.04.2015-31.03.2016): **(Amt. In crore)**

Bank Type	**Annual Target**	**Shishu** :		**Kishor** :		**Tarun**		**Total**	
	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
PSBs	1437	116898	177	16111	449	6784	499	139793	1128
Pvt Banks	2132	16596	44	14895	483	7626	523	39117	1051
Total	**3569**	**133494**	**222**	**31006**	**933**	**14410**	**1022**	**178910**	**2178**

POSITION for FY 2016-17 (01.04.2016 – 31.12.2016): (Amt. In crore)

Bank Type	Annual Target 2016-17	Shishu :		Kishor :		Tarun		Total	
	Amt.	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt.
PSBs	1921	15149	42	8980	236	3690	269	27819	547
Pvt Banks	1112	6065	14	13468	453	7874	587	27407	1054
Total	3034	21214	57	22448	689	11564	856	55226	1601

The performance of Public Sector Banks under PMMY upto Dec, 2016 is below the desired level. Member PSBs are requested to follow up with their branches personally so that the Annual Targets may be achieved.

Bank wise total target as well as category wise achievement for the FY 2016-17 under Shishu, Kishore & Tarun is given as per Agenda-10 Annexure-L at Page No.112).

Convergence of Govt. schemes with Pradhan Mantri MUDRA Yojana (PMMY)

The various Govt. of India and State Govt. Programmes are extending support for creation of Enterprises/ livelihood and imparting training/ skill development. There are several programmes under implementation, the major being National Rural Livelihood Mission (NRLM) implemented by the Ministry of Rural Development, self Employment Programme (SEP) component of National Urban Livelihood Mission (NULM), training through RSETIs, National Skill Development Corporation (NSDC), accredited training institutions, etc. With a view to giving a boost to PMMY funding, for expanding Micro- enterprises, leading to employment generation, it will be appropriate to dovetail the Yojana with these initiatives. This will also ensure better candidates to banks for financing and who in turn, will be getting government assistance, including subsidy.

Govt. of India has also been suggesting for such collaborations for their programmes. A Copy of GOI letters ï DO.no.1.12011/ 01/2015-RL (C) dated January 06, 2016 (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) from Ministry of Rural Development and DO.no.K-14014/38/2013- UPA (Vol.II) dated December 2015 (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) from Ministry of Housing and Urban Poverty Alleviation & a copy of letter of Chairman, Micro Units Development & Refinance Agency Ltd (MUDRA) no. 1077/MUDRA dated 14.01.2016 (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) written to CMDs/CEOs of all Public Sector Bank & SLBCs.

SLBC-Delhi vide its letter dated 07.03.2016, had already requested all the member banks/LDMs/FLCs to advise all the field level functionaries to explore the possibility of converging with the Government Programmes and ensure maximum coverage of such candidates under PMMY lending.

SKILL LOAN FINANCING

DFS, Ministry of Finance, GoI vide their letter no. **F. No. 6(4)/2014-CP-IF-II** dated 30.06.2015, advised to include Skill Loans financing as an agenda for all the SLBC meetings, to give impetus and to attain scale under skill loans quickly and informed that the Ministry of Skill Development and Entrepreneurship has formulated a revised ôModel Scheme for Skill Loansô On 15th July, 2015 Prime Minister launched the Skill Loan scheme. Loans ranging from Rs 5,000-1.5 lac will be made available to 34 lac youth of India seeking to attend skill development programs over the next five years.

Bank wise position of Skill Loan Finance as on 31.12.2016 is given as Agenda 10 Annexure M at Page No.113 and summarized position is as under:

(Amt. in lacs)

Period	**Pending as on 30.09.16**	**Received**	**Sanctioned**		**Disbursed**		**Rejected / Returned**	**Pending**
		No.	A/cs	Amt.	A/cs	Amt	No.	No.
During the Qtr	0	26	16	217	15	192	10	0
Cumm. Upto 31.12.2016	0	228	186	604	183	553	42	0

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 11

HOUSING FINANCE

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given as per Agenda-11 Annexure-A and B (page no. 114-115). The summarized position of Housing Finance is as under:-

Rs.in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	Dec., 2015	March, 2016	Dec., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
Direct H/L	42629	44031	40062	-2567	-3969	-6.02	-9.01
Indirect H/L	3478	3554	4217	740	663	21.28	18.66
Total	**46107**	**47585**	**44279**	**-1828**	**-3306**	**-3.96**	**-6.95**

Total Housing Finance decreased by 3.96% on YoY basis. All Member Banks are requested to increase their Housing Finance, especially under Priority Sector.

Housing for All:

Department of Financial Services, Ministry of Finance, Govt. of India vide their letter No. F.No. 14013/9/2014-H/FTS-11839 dated 16.04.2015, informed that the ñHousing for Allòhas been launched, on 17 June 2015. Fresh Proposal may be taken up under the new scheme. The summarised position of progress under the óHousing for Allô scheme as on 31.12.2016 is given as under :

(Amount in Crores)

Period	Pending at end of Sep.,16	Recd	Sanctioned		Disbursed		Rej./ Retd	Pend ing
	No.	No.	A/cs	Amt.	A/cs	Amt	No.	No.
During the Qtr	58	**11845**	**11776**	**890**	**11778**	**853**	**54**	**61**
Cumm. upto Dec 2016	58	**34822**	**31651**	**2639**	**31462**	**2411**	**3156**	**61**

All member banks are requested to submit the progress under the above scheme to SLBC, NCT of Delhi on quarterly basis. The Bank wise progress is given at page No.116 as Agenda 11 Annexure-C.

The Deputy General Manager, National Housing Bank brought to the notice of the House that under Pradhan Mantri Awas Yojana (Credit Linked Subsidy Scheme), NHB is not receiving claims from the Bank for disbursement of subsidy under the scheme. It was also clarified that progress under the scheme will be taken once the subsidy is claimed from NHB and requested all the Banks to submit their claims at the earliest to mark their progress.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 12

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Govt. of India introduced a new credit linked subsidy programme called Prime Minister's Employment Generation Programme (PMEGP) by merging the two Schemes that were in operation till 31.03.2008 namely Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. This Scheme is administered by the Ministry of Micro, Small and Medium Enterprises (MoMSME) and implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.

A target of 150 Cases for the year 2016-17 received from KVIC vide their letter no. PMEGP/Bud.Alloc./BE-MM/2015-16 dated 30.04.2015, was conveyed to all member banks. The bank wise targets for SC/ST (25 for SC/ST) for the year 2016-17 has also been conveyed.

A statement showing the performance of various banks during the FY 2016-17 as on 31.12.2016 is given as Agenda-12 Annexure A (page no.117). The summarized position is as under:-

(Rs. in Lac)

S.No.	PARTICULARS	As on December, 2016
1.	Annual Target(Physical)	150
1-A	Annual Target for SC	25
2.	Total No. of Applications Received	612
3.	No. of Applications Sanctioned	71
4.	Amt. of Loan sanctioned	511
5.	No. of Loan Cases Disbursed	62
6.	Amt. of Loan Disbursed	415
7.	No. of Apps. Rejected/Returned	422
8.	No. of Applications Pending	119

All concerned Banks are requested to immediately take necessary steps for sanction/disburse of all applications received under the scheme to achieve the allocated targets including target fixed for SC category.

Further, for successful implementation and maintenance of complete transparency from receipt of loan applications till appropriation of margin money under PMEGP Scheme, KVIC has introduced e-tracking system of all the applications. All implementing agencies i.e. KVIC, KVIB will forward the PMEGP applications to the

banks only after entering the applications in the e-tracking system and no application will be forwarded to banksôbranches unless it has been entered in e-tracking system. All the controlling heads have also been provided with login ID and password to access the site of KVIC for proper monitoring of the PMEGP applications through e-tracking system. Necessary guidelines have already been circulated among all the member banks for implementation of the same in letter and spirit. All banks are requested to ensure to update e-tracking system.

Target for the Minority Communities under PMEGP

Member, Delhi Minorities Commission, Govt. of NCT of Delhi vide their letter dated 26.02.2016 informed that Delhi state is having a population of 20 plus % belong to the Minority Community and two District are marked as Minority Concentrated Districts. Annual Target for Minorities is also needed to be fixed for the Financial Inclusion of Minority Communities for bringing them to Developmental Activities of the Nation. Commission has desired to have the said targeting at least from the financial year onwards i.e. 2016-17.

SLBC-Delhi vide its letter No. SLBC-DEL/ Minority Community/ 2015-16/ dated 07.03.2016 and by subsequent reminders latest on 20.10.2016, requested the Deputy Director, Khadi and Village Industries Commission, New Delhi-110001 to fix the targets for Minority Communities under PMEGP, reply of which is still awaited. KVIC is requested to submit the desired information so that action may be initiated in the matter.

Deputy Director, Khadi and Village Industries Commission, State Office, Delhi has asked to include the matter of sponsoring of application of SC/ST & Women under PMEGP in SLBC-Delhi Agenda.

SLBC-Delhi has already written to all its member banks to launch the campaign for sponsoring of maximum cases of SC/ST & Women under PMEGP and submit the progress to KVIC and SLBC-Delhi as per specified format. The Banks & LDMs are requested to kindly make all efforts to submit the progress accordingly.

Bank wise targets of PMEGP for the financial year 2016-17 including the targets for SC category have already been conveyed to the Member Banks / LDMs

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 13

'National Urban Livelihood Mission' (NULM):

The Government of India, Ministry of Housing and Urban Poverty Alleviation (MoHUPA), restructured the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihoods Mission (NULM).

The Self Employment Program (SEP) is one of the components (Component 4) of NULM which will focus on providing financial assistance through a provision of interest subsidy on loans to support establishment of individual & Group Enterprises and Self-Help Groups (SHGs) of urban poor. The erstwhile provision of capital subsidy for USEP (Urban Self Employment Program) and UWSP (Urban Women Self-Help Program) components of SJSRY has been replaced by interest subsidy for loans to Individual enterprise (SEP- I), Group enterprise (SEP- G) and Self Help Groups (SHGs).

As per RBI letter no. RBI/2014-15/607 FIDD.FID.BC.No.56/12.01.033/2014-15 dated 21.05.2015, state wise progress under financing of SHGs under National Urban Livelihood Mission (NULM) is to be submitted on revised format directly to Micro Credit Innovations Department of NABARD under copy to SLBC on half yearly basis. We have also written to all member banks to submit the above information on the revised format of RBI.

The Bankwise targets of NULM for FY 2016-17 have already been conveyed to all member banks/LDMs.

All member Banks are requested to take necessary actions to achieve the allocated targets and submit the above information as per revised format to Micro Credit Innovations Department of NABARD under copy to SLBC.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 14

RECOVERY OF ADVANCES

Timely recovery of loans is essential for financial institutions to complete the credit cycle. It has assumed greater importance ever since IRAC and Capital Adequacy Norms have been made the essential parameters for judging the health of Banks. The increasing NPAs have been a major cause of concern for the banks. The delay in obtaining various permissions / clearances from the State Government may have been a cause of project being held up resulting in the account slipping to NPA category. The Ministry of Finance has desired that such matters should be taken up by the SLBC Convenor with the State Government where projects financed by banks are delayed due to delay in getting statutory clearances. All banks were requested to bring such matters to the knowledge of SLBC Convenor so that the same could be taken up with the concerned departments.

RECOVERY POSITION AS ON DECEMBER 2016

The statements showing recovery position of various Banks in the NCT of Delhi under Agriculture, PMRY/ PMEGP, SJSRY, DRI are given in Agenda-14 Annexure áAô, áBô, 'C' and áDô(page no.118 to 121). The summarized position is given as under:-

AGRICULTURE (Rs.in Lacs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016
41345	**19639**	**32602**	**37796**	**15376**	**25762**	**3549**	**4263**	**6839**	**91.42**	**78.29**	**79.02**

PMRY-PMEGP (Rs.in Lacs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016
1605	**1518**	**1649**	**611**	**668**	**696**	**995**	**849**	**953**	**38.04**	**44.04**	**42.22**

SJSRY (Rs.in Lac)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016
338	**326**	**267**	**147**	**145**	**138**	**192**	**181**	**130**	**43.37**	**44.34**	**51.45**

DRI (Rs. in Lac)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016	Dec., 2015	Mar., 2016	Dec., 2016
182	**198**	**187**	**119**	**134**	**122**	**63**	**64**	**65**	**65.33**	**67.87**	**65.26**

The recovery percentage under PMRY/PMEGP, SJSRY and DRI is low which is a matter of concern.

ENACTMENT OF PUBLIC MONEY (RECOVERY OF DUES) ACT

The matter of Enactment of the Public Monies (Recovery of Dues) Act has been under discussion since long. The State Govt. had informed that the provisions contained in section 7 of the Delhi Land Revenue Act 1954, clause (b) sub-section (i) of Section 27(i) (b) of the Punjab Land Revenue Act 1887 and Section 15 of UP Revenue Act 1901 are adequate to effect recoveries of any outstanding dues, if the recoveries are certified as arrears of land revenue. The Revenue Department of Delhi Govt. had proposed that the bank officials can be conferred powers of Assistant Collector of Grade-I on the request of the concerned bank and such incumbent officer would be competent to effect recovery of outstanding bank dues. SLBC convenor had sent the above proposal of Delhi Govt. to all SLBC member Banks with the request to examine the same and send their views. On the basis of the feedback received from some of the Member Banks SLBC had represented to the State Govt. that the overdue in the loans given by the banks under Govt. Sponsored Schemes/ other small loans cannot be said to be arrears of land revenue unless a provision is contained in any Act whereby dues of the banks are permitted to be recovered as arrear of land revenue and as such, it was felt that there is a need for Enactment of Public Monies (Recovery of Dues) Act.

As desired by Deputy Secretary-V (Finance), Govt. of NCT of Delhi, SLBC-Delhi has already provided the copy of notification of similar Acts enacted by other states (MP & UP) to take up the matter with the Law Department of GNCTD.

Dy. Secretary (Finance), Delhi Govt. vide their letter dated 12.08.2016 informed that legislation already in force, is sufficient for recovery of dues against the loan given by banks and other financial institutions. So, there is no need for any new Legislation/ Act. The Same has already been discussed during 84th SLBC Meeting held on 22.08.2016. Keeping in view the above, the matter was dropped during 85th SLBC-Delhi meeting held on 28.11.2016.

Simplification of procedures of creation of charge /mortgage of land –

Issues to be discussed at the State Level Bankers Committee Meeting

IBA circular No. SB/SLBC/AGRI/479 dated 8th June 2016 (copy of which has already been enclosed with 84th Agenda Book as Annexure Agenda-84th_14_Doc 11) on the above subject addressed to Members of all SLBCs received through mail dated 08.06.2016 from Sh. H.N. Vishweshwar, Sr. Advisor SB & HR IBA informed that:

Based on the Talwar Committee Recommendations, State Government of Karnataka has passed necessary enactments (Agricultural Credit Operations & Miscellaneous Provisions Act) under which there is provision for creation of charge on landed properties as security for agricultural loans by way of submission of simple declaration by the farmers. Under these provisions, no registration charges are to be paid for creation of charge which otherwise is required to be paid for normal mortgage. If charge is created under the said provisions, recovery also can be

pursued through the Revenue Department under Revenue Recovery Act, without approaching the Civil Court.

In Karnataka, such creation process has also been made online by the Government by giving access to bank branches to note the charge against landed properties offered as security by the farmers, in the Web Portal, through ñBhoomiò software. While the bank branches can make a note of the charge, authorization is done by the revenue authorities online.

The above issue was discussed in the IBA Standing Committee on Agriculture and Allied Activities held on 27th April 2016. The Committee deliberated on the issue and it was decided SLBC may take up the issue with respective State Governments to provide such facilities.

SLBC-Delhi has already written to Govt. of NCT of Delhi on 11.07.2016 & 28.10.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 10.01.2017 again requested to expedite the matter..

Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter.The matter is pending. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

Levy of stamp duty on Agricultural loans

IBA circular No. SB/SLBC/AGRI/464 dated 7th June 2016 (copy of which has already been enclosed with 84th Agenda Book as Annexure Agenda-84th_14_Doc 12) on the above subject addressed to Members of all SLBCs received through mail dated 08.06.2016 from Sh H.N. Vishweshwar, Sr. Advisor SB & HR IBA informed that:

Standing Committee on Agriculture and Allied Activities, the committee discussed the issue on Levy of Stamp Duty on agricultural loans by banks. It was informed in the meeting that different states have prescribed different stamp duty for agriculture advances. Members felt that this need to be addressed and Stamp Duty on Mortgage of land for agriculture advances be completely waived or the exempted limit may be raised to at least Rs. 20 lakh by all the states. It was also mentioned that in the state of Karnataka, stamp duty for agricultural loans is presently waived for loan agreements and mortgage/ charge creation.

The committee was of the view that since it is prevalent only in few states viz. Andhra Pradesh, Karnataka etc. the SLBCs may take up the matter with the respective State Governments for waiver of stamp duty on agricultural loans.

SLBC-Delhi has already written to Govt. of NCT of Delhi on 11.07.2016 & 28.10.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 10.01.2017 again requested the GNCTD to expedite the matter.

Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter.The matter is pending. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Agenda-15 Annexure-A (page no.122). The Summarized position is as under:

(Rs.in Lacs)

KCC Cards Issued during the FY 2016-17				**Cumulative as on December 2016**	
During Current Quarter		**During Current FY 2016-17**		**No.**	**Amt.**
No.	**Amt.**	**No.**	**Amt.**		
618	7586	9697	25883	25503	60837

618 KCCs have been issued by all the Banks during the quarter under review of the financial year 2016-17. Total 25883 KCCs have been issued as on 31.12.2016. The targets allotted to member banks/LDMs of 20000 KCCs in NCT of Delhi has been achieved.

SWAROZGAR CREDIT CARD SCHEME

The Annual Target of SCC cards of 500 cases for the banks received from NABARD has been allocated to the member banks.

No card has been issued under the scheme during the financial year 2016-17. It is a matter of concern. Member banks are requested to start a campaign for issuance of cards under the scheme.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 16

SELF HELP GROUPS

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save out 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 in Agenda-16 Annexure-A (page no.123).

The summarized position as on 31.12.2016 is as under:-

SHGs FORMED 2016-17			
Upto 31.03.2016	**During the qtr under review**	**During the current financial year 2016-17**	**Cumulative as on December 2016**
4332	383	832	5164

SHGs CREDIT LINKAGE 2016-17							**(Rs. In lac)**
Upto 31.03.2016		**During the qtr under review**		**During the current financial year 2016-17**		**Cumulative as on December 2016**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3255	3394	2	2	44	131	3299	3524

832 SHGs have been formed upto December 2016 during FY 2016-17. As on 31.12.2016, cumulatively 5164 SHGs have been formed. Out of which 44 SHGs have been credit linked upto December 2016 during FY 2016-17, total 3299 SHGs have been credit linked in which amount of Rs. 35.24 Crore has been disbursed.

The involvement of banks is required in formation and linkage of Self Help Groups. As only 64% of the SHGs formed have been credit linked, banks are requested to gear up their efforts for further linkage of SHGs as per prevailing guidelines.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 16(A)

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.

The summarized position is as under:-

(Rs. in lac)

JLGs FORMED 2016-17			
Upto 31.03.16	**During the qtr under review**	**During the current financial year 2016-17**	**Cumulative as on December 2016**
3467	0	507	3974

(Rs. in lac)

JLGs CREDIT LINKAGE 2016-17							
Upto 31.03.16		**During the qtr under review**		**During the current financial year 2016-17**		**Cumulative as on December 2016**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3336	2406	0	0	550	542	3886	2948

507 JLGs have been formed upto December 2016 during FY 2016-17. As on 31.12.2016, cumulatively 3974 JLGs have been formed. Out of which 550 JLGs have been credit linked upto December 2016 during FY 2016-17and as on 31.12.2016, total 3886 JLGs have been credit linked in which amount of Rs. 29.48 crore have been disbursed, which comes to 98% of JLGs formed

Bank wise position is given as per Agenda-16(A) Annexure-A at page no.124.

FINANCE TO JOINT LIABILTY FARMING GROUPS OF " BHOOMIHEEN KISAN" THROUGH NABARD

The Hon'ble Finance Minister during the Budget announcements for the Year 2014-15 had announced vide Para 80 that "As a very large number of landless farmers are unable to provide land as guarantee, institutional finance is denied to them and they become vulnerable to money lenders' usurious lending. I propose to provide finance to Five Lakh joint liability farming groups of 'Bhoomiheen Kisan' through NABARD in the current Financial Year".

Accordingly, NABARD has made an action plan for financing the Joint Liability Farming Groups. Delhi State has been allocated a target of 100 for FY 2014-15 with break-up as under:

Sl. No.	**Name of the district**	**Joint Liability Farming Groups target**
1	South	10
2	South West	30
3	West	30
4	South East	10
5	Shahdara	20
	Total	100

The concerned LDMs have distributed the targets amongst banks in their districts keeping in view the potentiality available in the area.

On the basis of target of 100 Joint Liability Farming Groups of Bhoomiheen Kisan distributed by the LDMs of the above mentioned five districts, has been submitted to NABARD.

There is no progress for formation of JLGs of Bhoomiheen Kissan. All Controlling Heads and LDMs are requested to follow up with their branches having scope of financing under JLGs for Bhoomiheen Kissan.

However as on 31.12.2016, total 3886 Joint Liability Groups of have been formed in which amount of Rs. 29.48 crore has been disbursed.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 17

CREDIT FLOW TO WOMEN ENTREPRENEURS

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 promotersôshares are held by women; partnership firms where majority of the partners are women and proprietary concerns where proprietors are women.

Statement showing the performance of various banks is shown as per Agenda-17 Annexure A (page no.125).The summarized position is as under:-

(Rs. in Crore)

Dec., 2015	Mar., 2016	Dec., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
12769	23031	25517	12748	2486	99.84	10.79

Advances to women entrepreneur have increased by Rs.12748 crore on YoY basis whereas over March 2016, there is increase of Rs. 2486 Cr as on 31.12.2016 i.e. 10.79 %.

PRIORITY SECTOR ADVANCES			CREDIT TO WOMEN ENTERPRENEURS			%age To Priority Sector Advances		
Dec., 2015	Mar., 2016	Dec., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March , 2016	Sept., 2016
122474	132432	126820	12769	23031	25517	10.43	17.39	20.12

Percentage of Credit to Women Entrepreneurs with Priority Sector Advances has increased from 10.43% to 20.12% on YoY basis as on 31.12.2016 and over March 2016, the same has increased from 17.39% to 20.12%.

All banks are requested to take more initiatives to increase advances to women entrepreneurs.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 18

CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks is placed in Agenda-18 Annexure A (page no.126). The summarized position is as under:-

(Rs. in crore)

Dec., 2015	Mar., 2016	Dec., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
6460	6016	7430	970	1414	15.02	23.50

Advances to Weaker Section have increased by Rs.970 Cr on YoY basis which comes to 15.02% and over March 2016, there is increase of Rs.1414 Cr i.e. 23.50%.

(Rs. in crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WEAKER SECTION			%age To Priority Sector Advances		
Dec., 2015	Mar., 2016	Dec., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016
122474	132432	126820	6460	6016	7430	5.27	4.54	5.86

Percentage of Credit to Weaker Section to Priority Sector Advances has increased from 5.27% to 5.86% on YoY basis as on 31.12.2016 and over March 2016, the same has increased from 4.54% to 5.86%.

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All banks are requested to ensure prompt disposal of loan applications/proposals belonging to Weaker Section and increase advances under this segment.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 19

ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given as per Agenda-19 Annexure A (page no. 127)

The summarized comparative position is as under:-

(Rs. in Crore)

Dec, 2015	Mar, 2016	Dec, 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
8876	9444	11050	2174	1606	24.49	17.01

Advances to 'Minority Communities' have increased by Rs.2174 Cr on YoY basis and by Rs. 1606 Cr over March 2016 which comes to 24.49% and 17.01% respectively.

(Rs. in Crore)

Priority Sector Advances			Advances to Minority Communities			%age To Priority Sector Advances		
Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016
122474	132432	126820	8876	9444	11050	7.25	7.13	8.71

Percentage of Advances to Minority Community to Priority Sector Advances increased from 7.25 % to 8.71% on YoY basis and over March 2016, the same has increase from 7.13% to 8.71%.

As per RBI master circular dated 01.07.2016 on Credit Facilities to Minority Communities, there are two Identified Minority Concentrated Districts in NCT of Delhi i.e. Central and North East District. Position of advances to Minority Communities for the quarter Dec 2016, in these districts is as under:

CENTRAL DISTRICT:

Name of Community	**No. of accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.09.16)	**Current Quarter (31.12.16)**	Previous Quarter (30.09.16)	**Current Quarter (31.12.16)**
A. Minority Communities				
1. Christians	3112	3125	2.10	2.10
2. Muslims	24212	24761	22.73	23.29
3. Buddhists	384	385	0.26	0.27
4. Sikhs	20186	20278	22.95	23.42
5. Zoroastrians	201	198	0.18	0.18
6. Jains	6036	6045	7.07	7.07
Total (1 to 6)	**54131**	**54792**	**55.29**	**56.32**
B. Others	112398	115945	118.82	120.62
C. Total PS Adv. in the Identified District (A+B)	166529	170737	174.11	176.94
D. Share of A out of C in percentage (%)	**32.50**	**32.09**	**31.76**	**31.83**

NORTH EAST DELHI:

Name of the Community	**No of Accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.09.16)	**Current Quarter (31.12.16)**	Previous Quarter (30.09.16)	**Current Quarter (31.12.16)**
A. Minority Communities				
1. Christians	12	6	2.61	0.37
2. Muslims	3419	3365	20.11	17.07
3. Buddhist	0	0	0.00	0.00
4. Sikhs	37	52	1.73	0.34
5. Zoroastrians	3	1	0.01	0.01
6. Jain	69	38	3.39	0.14
Total (1 to 6)	**3540**	**3462**	**27.85**	**17.93**
B. Others	4937	5113	243.48	283.55
C. Total PS Advances in the identified Districts (A+B)	8483	8575	271.33	301.48
D. Share of A out of C in %	**41.73**	**40.37**	**10.26**	**5.95**

Out of two above identified district, in Central District the percentage of Advances to Minority Community to Priority Sector Advances has increased from 31.76% to 31.83% during the quarter under review. In North East District it has decreased from 10.26% to 5.95% during the period. All the LDMs particularly LDM of North east District and the Bank Branches are requested to initiate action for financing to Minority Community to achieve the desired level of minimum 15%.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO.20

CREDIT FLOW TO DISABLED PERSONS

A statement showing advances made to disabled persons is given as per Agenda-20 Annexure A (page no.128). The summarized position is as under:-

(Rs.in Crore)

Dec, 2015	Mar, 2016	Dec, 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
144.62	148.17	144.49	-0.13	-3.68	-0.09	-2.48

Priority Sector Advances			Advances to Disabled Persons			%age To Priority Sector Advances		
Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016
122474	132432	126820	144.62	148.17	144.49	0.12	0.11	0.11

There is a decrease under advances to disabled persons of Rs.0.13 Cr on YoY basis whereas over March 2016, it has decreased by Rs. 3.68 Cr. The percentage of Advances to Disabled Persons to Priority Sector Advances decreased from 0.12% to 0.11% on YoY basis whereas over March 2016, the percentage is same.

All Banks are requested to advise branches under their control to consider and dispose of proposals received from borrowers belonging to disabled categories on priority basis.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 21

CREDIT FLOW UNDER DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)

A statement showing Advances under DRI Scheme is placed as per Agenda-21 Annexure A (page no.129). The summarized position is as under:

(Rs. in Crore)

Dec, 2015	Mar, 2016	Dec, 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
13.91	12.77	11.50	-13.10	-1.27	-53.25	-9.95

Advances under Differential Rate of Interest Scheme have decreased from Rs. 12.77 Cr to Rs. 11.50 Cr over March 2016.

(Rs. in Crore)

Total Advances			Advances under DRI			%age To Total Advances		
Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016	Dec, 2015	Mar, 2016	Dec, 2016
838904	906044	869364	13.91	12.77	11.49	0.002	0.001	0.001

Percentage of DRI advances to Total Advances has remained on the same level i.e. 0.001% over March 2016 whereas the same has been reduced from 0.002% to 0.001% on YoY basis. This percentage is far behind the stipulated benchmark of 1% of previous yearôs Net Bank Credit.

All the Member Banks are requested to intensity the efforts for increasing DRI advances so as to move towards achieving the prescribed benchmark.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 22

CREDIT FLOW TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN

A statement showing advances made to Ex-Servicemen and Widows of Ex-Servicemen by various Banks is placed as per Agenda-22 Annexure A at page no.130. The summarized position is as under :-

POSITION AS ON SEPTEMBER 2016 (Rs. in lac)

	2015-16			2016-17 (Upto Dec., 2016)		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	339	840	840	407	692	692

Advances aggregating to Rs.840 lacs were sanctioned to 339 beneficiaries under Ex-Servicemen and Widows of Ex-Servicemen category during the financial year 2015-16. During the FY 2016-17, 407 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been sanctioned amounting to Rs. 692 lacs.

SEMFEX SCHEME

POSITION AS ON DECEMBER 2016 (Rs. in lac)

Application pending at the end of last qtr	Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
					No.	Amt.
0	105	93	0	12	93	58

Position of SEMFEX as on 31.12.2016 has been enclosed as Agenda 22 Annexure-B at page No.131.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 23

AUTOMATION OF STATE TREASURY

The Public Sector Banks are providing banking services to various State Governments and are effecting payments on behalf of the State Government Treasuries. Presently all the work related to State Treasuries is done manually. Some of the State Government Treasuries have adopted some technological solutions for electronic authorization to banks. However, the processes of the treasuries have not been fully automated till now to reap the benefits of technology. The full automation of interface of State Government Treasuries with the banks would have immense benefits for all the stakeholders including the concerned State Governments, the banks and the beneficiaries, such as, convenient and smooth processes, instant fund transfer and quick credits to all beneficiariesô accounts, elimination of risks associated with human interference, cost and time efficient transactions, quick settlement of claims, automatic reconciliation of transactions, substantially reduced paper work, etc. The Ministry of Finance, Government of India has desired that the State Government Treasuries should be fully automated.

Deputy Controller of Accounts, Principal Accounts Office, Govt. of NCT of Delhi vide their letter dated 21.07.2015 informed that the Payment Financial Management System (PFMS) team of the Controller General of Accounts (CGA), Ministry of Finance had given a presentation of the system on 12th May, 2015 following which CGA has been requested to provide the interface of PFMS to the Govt. of NCT of Delhi for generation of all types of bills. The reply from CGA is awaited.

On 08.03.2016, a meeting was convened by Special Secretary-Finance, GNCTD in his office with Senior System Analyst, Department of Information Technology, Delhi Secretariat, New Delhi, Deputy Secretary (Finance), Convenor SLBC-Delhi and other concerned officials from GNCTD. After detailed discussions it was decided that

- the implementation of PFMS may be considered after rollout of complete system by the office of CGA.
- the Principal Accounts Office in consultation with Delhi NIC and NIC, Office of CGA would fix up a time line of three months after installation of Hard ware for implementation of COMPACT (GePG) and e-Lekha software.

Dy. Secretary, -V(Finance) vide their letter no. F. No. 1(15)Fin/ Rev-II / 2012-12/ SLBC/ 2013-14/ dsv/ 1308 dated 07.12.2016 informed that Automation of Delhi Govt. PAOs, process of implementation of GePG and e-Lekha Software developed by NIC has been initiated by Pr. Accounts Office, Govt. of NCT of Delhi.

Dy. Secretary-V(Finance) vide their letter dated 18.01.2017 has written to Controller of Accounts, Pr. Account Office, GNCTD to take up the matter on priority and to furnish the latest development.. No Progress is received in the matter.

The matter is appearing in ôPersisting Action Pointsôsince long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

The Reserve Bank of India has issued Master Circular No. DCM (FNVD) G-2/16.01.05/2014-15 dated July 1, 2014 incorporating the instructions issued on the matter till date and has been placed on RBI website www.rbi.org.in.

As per the information obtained, only 21 banks have reported detection of counterfeit notes to RBI during the quarter ended 31.12.2016. The data is placed as Agenda-24 Annexure A page no.132.

During various SLBC Meetings the Regional Director, Reserve Bank of India, Delhi had expressed concern on poor reporting of counterfeit notes by the banks. As per data submitted by the Member banks, 66% of counterfeit notes are reported by Private Sector banks and only 34% are reported Public Sector Banks as on 31.12.2016. It is highly improbable that the number of counterfeit notes is not coming to banks reporting nil or low figure.

RBI repeatedly stated that in case training is needed, RBI can send their staff members for imparting training.

This issue has been deliberated several times in the past SLBC meetings but still the position is not improving,

All banks are requested to comply with the instructions contained in the above stated Master Circular of RBI and take prescribed action on detection of counterfeit notes.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 25

GREEN INITIATIVES

The Department of Financial Services, MoF has directed that all PSBs should make all disbursements / payments, except for petty cash, only through direct credit to the accounts. This would include payments to the staff, vendors, suppliers, disbursements of loans and other payments. The use of electronic mode of payments is beneficial to all concerned. All banks were requested to ensure strict compliance of the MoF directions.

FAILED TRANSACTIONS

The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended Dec,2016 is placed as Agenda-25 Annexure A (page no. 133).

ATM Transactions and Payments through Electronic mode as on 31.12.2016

BANK	No. of cash Dispenser installed in Delhi under OPEX Model as on Dec., 2016	Total No. of ATM Txns in Delhi(Including failed txns) as on Dec., 2016	Total failed ATM Txns as on Dec., 2016	% of failed ATM txns in total ATM transactions as on Dec., 2016
Public sector Total	2272	51378477	966343	1.88
Cooperative sector Total	0	0	0	0.00
Private sector Total	532	24819369	1669383	6.73
Grand Total	**2804**	**76197846**	**2635726**	**3.46**

The % age of failed transactions to total ATM transactions is **3.46%** during the quarter ended 30.12.2016. The percentage of failed transaction under PSBs is 1.88% whereas under Private Sector Banks, it is 6.73%.

Security Meeting of IBA with Delhi Police:

Senior Advisor, IBA, Delhi Chapter Sh. Atul Gautam vide their mail dated 10.06.2016 informed that a series of Security meetings were held in RBI Delhi, where officials of Delhi Police were also present. Since the matter pertains to Delhi/NCR, it was requested by IBA that the matter may be taken up with the Bankers of Delhi in the SLBC meeting.

Following points were discussed in the meeting of IBA with Delhi Police held at their office on March 10, 2016.

i) Spl. Commissioner Police discussed the security related issues in the ATMs located in NCT of Delhi and in the wake of Bengaluru incident, he suggested that all ATMs should have grill gates which can only be put down by authorized persons only.

ii) It was also discussed that all offsite ATMs should be guarded and must have good quality CCTV cameras. Further, CCTV cameras should also be installed even outside the ATMs and when CCTV is being tampered/ blackened/covered, the ATM services should immediately stop.

iii) Spl. CP also suggested that cash filling agency/CIT personnel credentials to be checked properly by banks and advised that banks should take the help of Delhi Police in this regard.

iv) It was discussed that in order to stop financial frauds, banks should give vide publicity in FM channels and through advertisements in the national newspapers against fictitious offers/ phishing for personal details.

v) The mortgage of single property several times for obtaining loans from various banks was also discussed. It was suggested that period of registration of property under CERSAI Act which presently is 30 days may be curtailed/ done immediately at the time of availing loan from the banks.

SLBC-Delhi, had already conveyed on the above to all member banks vide our mail dated 10.06.2016.

During 84th SLBC Meeting held on 22.08.2016, Shri Taj Hassan, Special Commissioner (Crime), Delhi Police made aware the House on the above security issues. He also gave a small presentation on physical security at ATMs i.e. Grill Gates and CCTV Cameras with sufficient days recording backups etc., and adherence of RBI norms for handling /carrying / shifting of cash. Further he also emphasized upon the adherence of KYC norms by the Banks, data security and registration of property under CERSAI invariably well in time, to avoid/ minimise the cases of frauds and cheatings.

Member Banks are requested to ensure compliance on the above.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 26

POSITION OF GENERAL GRIEVANCES RECEIVED BY THE MEMBER BANKS

During the 80th SLBC meeting of NCT of Delhi held on 21.08.2015 Shri Sewa Ram Mehar, Deputy Secretary, DFS, MoF, Government of India desired that data on General Grievances from the public may be collected from the member banks and should be placed in SLBC meetings. SLBC is calling the quarterly position of General Grievances from the Member Banks and consolidated position as on 31.12.2016 is as under :

Summarised position of General Grievances for the quarter ended 31.12.2016					
Type of Bank	Pending as on 30.09.2016	Received	Disposed of	Pending	Out of which pending for more than 1 Month
Public Sector Banks	146	7201	6889	458	133
Co-operative Banks	0	9	7	2	0
Private Sector Banks	316	5011	5019	308	1
TOTAL	462	12221	11915	768	134

All the member Banks are requested to dispose off all the pending grievances particularly which are pending for more than one month. SLBC-Delhi is following with the concerned banks on regular basis for disposal of all pending grievances.

Bank wise position is enclosed as Agenda-26 Annexure-A at Page No.134.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 27

SERVICES OF CERSAI

The Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) is a company licensed under Section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi. CERSAI was promoted by Central Government to prevent frauds involving multiple lending by different banks on the same immovable property. It became operational on March 31, 2011. The Company is a Government Company with a shareholding of 51% by the Central Government and select Public Sector Banks and the National Housing Bank are also shareholders of the Company.

The object of the company is to maintain and operate a Registration System for the purpose of registration of transactions of securitization, asset reconstruction of financial assets and creation of security interest over property, as contemplated under Chapter IV of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). The Registration is applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

The Company is providing the platform for filing registration of transactions of securitization, asset reconstruction and security interest by the banks and financial institutions. Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry).

During 78th SLBC meeting, the Dy. Registrar and COO, CERSAI informed that CERSAI has started imposing additional fee in case of delay in filling the case. The matter has been taken by GoI seriously and is going impose penalty and punishment in the delayed cases.

All SLBC Member banks are requested to file registration of all transactions of securitization, asset reconstruction and security interest and expedite submission of the information on registration of transactions related to immovable properties on the portal of CERSAI on the format already furnished. The information received from these banks is placed as Agenda-27 Annexure A (page no.135).

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 28

CONCESSIONAL CREDIT TO PERSONS WITH DISABILITIES (PWD)

The National Handicapped Finance and Development Corporation (NHFDC) was set up by the Ministry of Social Justice & Empowerment, Govt. of India in 1997. NHFDC functions as an apex institution for promoting economic development activities and self-employment ventures for the benefit of Persons with Disabilities (PwDs). NHFDC also provides grants for skill training of disabled persons. The banks which have tie-up with NHFDC will provide collateral free concessional credit to PwDs for self employment under Credit Guarantee Scheme of Govt. of India. These banks will also extend education loans to eligible students with disabilities for higher education in India or abroad at concessional rates. The entire loan extended to PwDs for above purposes will be refinanced by NHFDC to the concerned bank. Also, the partner banks will be able to earn 3% interest margin on above loans extended to PwDs. Partnership between NHFDC and Banks is a big initiative towards the economic empowerment of PwDs especially through Education Loans. All banks are requested to initiate action for entering into agreement with NHFDC for flow of concessional credit to PwDs.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

AGENDA NO. 29

'Start- up India' & 'Stand-up India'Programme

This has reference to the RBI Circular no. FIDD. MSME & NFS.No. /06.02.31/2015-16 dated 19.11.2015 on the subject. In Independence Day address to the nation by Hon'ble Prime Minister of India launched "Start Up India" Programme.

Stand up India Scheme:

Stand up India Scheme was launched on 05.04.2016 by the Hon'ble Prime Minister. The Scheme envisages extending bank loans between Rs. 10 lakh to Rs. 1 crore for Greenfield enterprises set up by SC, ST and Women Entrepreneurs & extending effective handholding support to them. Each Bank branch is to extend loans to at least one SC/ST and one woman entrepreneur. Enterprises covered under the scheme may be in a manufacturing services or the trading sector. The scheme shall be implemented through all scheduled commercial bank.

The Salient features are summarized as under:-

i) Composite loan between Rs. 10 lakh and upto Rs. 100 lakh, inclusive of working capital component for setting up any new enterprise. The entire loan component would be eligible for refinance. The scheme is expected to benefit at least 2.5 lakh borrowers based on two new enterprises by a bank branch on an average.

ii) All applications under the scheme will be approved by the banks and processed online. An online tracking system in the Stand up India Portal has been developed for the purpose.

iii) The Interest Rate to be charged by the Scheduled Commercial Bank (SCB) should be the lowest applicable rate on the facility (as per rating) and should not in any case, be more than 3% p.a. over the Base Rate +tenor premium, if any, for the term loan component.

iv) The Loan under the scheme would be appropriately secured and backed by a credit guarantee through a credit guarantee scheme for which Department of Financial services would be the settler and National Credit Guarantee Trustee Company (NCGTC) would be the operating agency.

v) It is expected that the composite loan sanctioned under the scheme would be repayable over a period of 7 years.

vi) Margin money of the composite loan would be upto 25%. Convergence with state schemes is expected to reduce the actual requirement of margin money for a number of borrowers.

vii) Debit card (RuPay) for drawal of working capital

It has been decided that the loans given to this segment will be known as Stand Up India Loans. All advances granted on or after 05th April 2016 falling under this category be classified as Stand Up India Loans.

RBI has directed to review the progress of the banks under ôStart up Indiaô Programme in SLBC meetings.

SLBC-Delhi is reviewing the progress on Stand Up India in the meetings of Sub-committee to SLBC-Delhi on Social Security Schemes and in the meeting of SLBC. The progress under the scheme is not satisfactory and need to be focused attention by the Member Banks/LDMs to improve the progress. Bank-wise progress as on 31.12.2016 received from SIDBI, is enclosed as Agenda 29 Annexure A at page no. 136.

NABARD-Delhi has also organized a workshop on Stand Up India Scheme for creating awareness about the scheme among the banks, LDMs, SIDBI and other Stake holders

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.

Member Banks/LDMs are requested to submit quarterly progress of their bank/district to SLBC-Delhi on regular basis so that the same may be sent to RBI and reviewed in SLBC meetings as per RBI directives.

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86th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2016

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM AGENDA 2 TO AGENDA 29 AT PAGE NO. 72 TO 136

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