87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

INDEX - AGENDA ITEMS AND BACKGROUND PAPERS		
Agenda No.	**Agenda Items**	**Page No.**
	Calendar of Next SLBC Meeting	1
	Key Indicators	2
1	Confirmation of Minutes of 86th SLBC Meeting	3
2	Action Points emerged during 86th SLBC Meeting and Persisting Action Points	4-7
3	Credit Deposit Ratio	8-9
4	PMJDY, PMSBY, PMJJBY & APY Schemes of Government of India	10-13
4A	Financial Inclusion Plan	14-24
5	Direct Benefit Transfer (DBT) Scheme	25-27
6	Achievements under Annual Credit Plan (ACP) 2016-17	28-30
7	Credit Flow to Priority Sector	31-33
8	Credit Flow Under Education Loan	34-35
9	Agriculture Advances	36-39
10	MSE & MSME Advances	40-45
11	Housing Finance	46
12	Prime Ministerôs Employment Generation Programme (PMEGP)	47-49
13	National Urban Livelihood Mission (NULM)	50
14	Recovery of Advances	51-53
15	Kisan Credit Card Scheme and Swarozgar Credit Card Scheme	54
16	Self-Help Groups	55
16A	Joint Liability Groups	56-57
17	Advances to Women Entrepreneurs	58
18	Advances to Weaker Sections	59
19	Advances to Minority Communities	60-61
20	Credit Flow to Disabled Persons	62
21	Differential Rate of Interest Scheme (DRI)	63
22	Credit Flow to Ex-Servicemen & Widows of Ex-Servicemen and SEMFEX Scheme	64
23	Automation of State Treasury	65
24	Detection & Impounding of Counterfeit Notes	66
25	Green Initiatives & Failed ATM Transactions	67-68
26	General Grievances	69
27	Services of CERSAI	70
28	Concessional Credit To Persons With Disabilities (PWD)	71
29	Start-up India Programme	72-73
	Summary of Annexures & Index of Documents enclosed	74
	Annexures to all Agenda Items	75-140

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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	June 2017	16/08/2017	15/07/2017
2	September 2017	15/11/2017	15/10/2017
3	December 2017	15/02/2018	15/01/2018

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

KEY INDICATORS (Rs. in Crores)

S.N	ITEMS	March, 2016	Dec, 2016	March, 2017	YoY Growth over March 2016	Quarterly Growth over Dec, 2016	%age of YoY Growth over March 2016	%age of Quarterly Growth over Dec, 2016
1	Deposits	882689	993232	986982	104293	-6250	11.82	-0.63
2	A) Advances	906044	869364	933001	26957	63637	2.98	7.32
	B) Investments	665	962	1563	898	601	135.04	62.47
3	CD Ratio	102.65	87.53	94.53	-8.12	7.00	-8.12	7.00
	Credit+Inv to Dep Ratio	102.72	87.63	94.69	-8.03	7.06	-8.03	7.06
4	Priority Sector Adv	132432	126820	139922	7490	13102	5.66	10.33
5	% PS Advs to Total Advs	14.62	14.59	15.00	0.38	0.41	0.38	0.41
6	Agri. Advances	15019	10647	10580	-4439	-67	-29.56	-0.63
7	% Agri Adv to Total Adv	1.66	1.22	1.13	-0.53	-0.09	-0.53	-0.09
8	% Agri Adv to PS Advs.	11.34	8.40	7.56	-3.78	-0.84	-3.78	-0.84
9	Micro & Small Enterprises Advs.	70580	69967	77150	6570	7183	9.31	10.27
10	% of MSE Advs. to PS Advs.	53.30	55.17	55.14	1.84	-0.03	1.84	-0.03
11	% of MSE Advs. to Total Advs.	7.79	8.05	8.27	0.48	0.22	0.48	0.22
12	MSMEs Advs.	91668	86407	94900	3232	8493	3.53	9.83
13	% of MSME Advs. to PS Advs.	69.22	68.13	67.82	-1.40	-0.31	-1.40	-0.31
14	% of MSME Advs. to Total Advs.	10.12	9.94	10.17	0.05	0.23	0.05	0.23
15	Adv. to Weaker Section	6016	7430	7799	1783	369	29.64	4.97
16	% Weaker Sec. Adv. to PS	4.54	5.86	5.57	1.03	-0.29	1.03	-0.29
17	DRI Advances	12.77	11.50	11.47	-1.30	-0.03	-10.18	-0.26
18	% DRI Adv to Total Adv	0.001	0.001	0.001	0.000	0.000	0.000	0.000
19	Advs. to Women Enterprise	23031	25517	26639	3608	1122	15.67	4.40
20	% Women Advs. to PSA	17.39	20.12	19.04	1.65	-1.08	1.65	-1.08
21	Advances to Minorities	9444	11050	11292	1848	242	19.57	2.19
22	% Minority Adv. in PS	7.13	8.71	8.07	0.94	-0.64	0.94	-0.64
23	**Branch Network**							
	Rural	141	136	128	-13	-8		
	Semi Urban	61	64	71	10	7		
	Metropolitan	3139	3188	3224	85	36		
	Total Branches	**3341**	**3388**	**3423**	82	35		

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

AGENDA NO. 1

Confirmation of Minutes of the 86th State Level Bankers' Committee Meeting For the Quarter Ended December 2016 held on 17.02.2017.

The 86th SLBC Meeting of NCT of Delhi for the quarter ended December 2016, was held on 17th February, 2017 at Hotel The Royal Plaza, 19, Ashoka Road, New Delhi. The meeting was chaired by Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce and 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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 7490 crore on YoY basis registering an increase of 5.66% whereas during the qtr under review, the Priority sector advances increased by Rs. 13102 crore i.e. 10.33%. The percentage of Priority Sector Advances to Total Advances increased from 14.62% to 15.00% on YoY basis, whereas during the qtr under review, it increased from 14.59% to 15.00%. The Controlling Heads of the Member Banks are requested to monitor the progress personally ensuring to achieve the P.S. Targets as per RBIôs 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. 6570 crore i.e. 9.31% on YoY basis whereas over Dec., 2016, it increased by Rs. 7183 crore i.e.10.27%. MSME advances have been increased by Rs. 3232 crore i.e. 3.53% on YoY basis whereas over Dec., 2016, it is increased by Rs. 8493 crore i.e. 9.83%. 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 the Member Banks are requested to take steps for increasing MSME advances as per RBIôs 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 for every 10

	Areas (SSAs) under the respective districts in NCT of Delhi.		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 unitsô 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 02.05.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter. The matter is appearing in 6Persisting Action Pointsôsince long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
4	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 ended March, 2017 timely except few banks. But still several mistakes were observed. It took a lot of time for corrections. Due to these reasons, compilation of data could be completed only on 06.05.2017. The Defaulting Banks are requested to ensure timely submission of correct 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 also already written to the controlling heads in the matter. 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.
5	Automation of State Treasury	Finance Deptt., Govt. of NCT, Delhi	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 and 02.05.2017 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. Accounts Officer (Tech) PAO, GNCTD vide their letter no. F.2(16)/2011/T-1/Pr.AO/1082 dated 08.05.2017 addressed to Dy. Secretary-V, Finance Deptt., GNCTD informed that system of arrangement of payments through Govt. e-Payment Gateway System i.e. Banking Platform has been started wef April,2017 to vendors/suppliers. In respect of other payments the system would be introduced shortly. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
6.	**Simplification of procedures of creation of charge /mortgage of land**	Govt. of NCT of Delhi	IBA vide circular No. SB/SLBC/AGRI/479 dated 8th June 2016 in the matter, 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 Govt. 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 ñBhoomiòsoftware. 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 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. While discussing the Agenda items, the above issue was

			also raised during the last SLBC meeting. SLBC-Delhi Vide letter dated 22.03.2017 & 01.05.2017 has again written to GNCTD in the matter. Dy. Secretary-V(Finance) vide their letter dated 02.05.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter. The Govt. of NCT of Delhi is requested to apprise the House in the matter.
7	**Levy of stamp duty on Agricultural loans**	Govt. of NCT of Delhi	IBA circular No. SB/SLBC/AGRI/464 dated 7th June 2016 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 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.. While discussing the Agenda items, the above issue was also raised during the last SLBC meeting. SLBC-Delhi Vide letter dated 22.03.2017 & 01.05.2017 has again written to GNCTD in the matter. Dy. Secretary-V(Finance) vide their letter dated 02.05.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject. No Progress is received in the matter. The Govt. of NCT of Delhi is requested to apprise the House in the matter.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 75 to 78).

The summarized position is as under:-

DEPOSITS

(Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
882689	993232	986982	104293	-6250	11.82	-0.63

ADVANCES

(Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
906044	869364	933001	26957	63637	2.98	7.32

C:D RATIO

POSITION AS ON			VARIATION	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016
102.65	87.53	94.53	-8.12	7.00

Total Deposits have increased by Rs.104293 Crore i.e. 11.82% on YoY basis whereas over Dec., 2016, there is decrease of 0.63%. Advances have increased by Rs. 26957 Crore i.e. 2.98% on YoY basis whereas over Dec., 2016, there is an increase of Rs. 63637 crore i.e. 7.32%.

CD Ratio has decreased by 8.12% on YoY basis whereas it is increased by 7.00% over Dec., 2016.

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio was below 40% in seven districts as on 31.03.2017 namely East: 18.27%, West 20.02%, North: 17.79%, North East: 12.01%, North West: 25.99%, South West: 27.84% and Shahdara: 39.73%. In three districts i.e. East, North and 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 Hubs [parking of loans in Hubs/Recovery Branches/ Corporate Branches/ Mid Corporate Branches], 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. 94.53%.

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.76 & 77.

CD RATIO (DELHI RURAL)

There are 128 Rural branches in NCT of Delhi. The CD ratio of these rural branches is decreased from 47.38 % as on Dec., 2016 to 31.60% as on March, 2017, whereas the overall CD ratio of all the branches in NCT of Delhi is 94.53%.

Bank wise detail of CD Ratio in Rural Branches is annexed as Agenda-3 Annexure D at Page No.78.

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 Lakh. 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:

Banks	Total	No. of RuPay Cards issued	No. of Aadhaar seeded accounts
Public Sector Banks	2226919	1648638	1443592
Private Sector Banks	105305	98826	28409
Total	**2332224**	**1747464**	**1472001**

As on 31.03.2016

NAME OF BANK	Total A/cs	Rupay Card issued	No of Active Rupay Card	Aadhar Seeding	Zero Bal A/Cs
	No.	**No.**	**No.**	**No.**	**No.**
PSBs	3270254	2656078	1766474	2292078	735004
Pvt Banks	132934	127130	83228	46187	54806
Total	**3403188**	**2783208**	**1849702**	**2338265**	**789810**

As on 31.03.2017:

Bank	Total A/cts	Rupay Card issued	No of Active Rupay Card	Aadhar Seeding	Zero Bal A/Cs
	No.	No.	No.	No.	No.
PSB	3830234	2963541	2201296	3077908	742709
Pvt. Banks	136037	129794	88283	62617	54835
Total	**3966271**	**3093335**	**2289579**	**3140525**	**797544**
% age		**77.99**	**74.02**	**79.18**	**20.11**

Bank wise position is given at Page No.79 as Agenda-4 Annexure-A.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 31.03.2017:

Type of Bank	Pending as on 31.12.2016	Received	Disposed off	Pending as on 31.03.2017	Out of which pending for more than 1 Month
Public Sector Banks	1	40	39	2	0
Co-operative Banks	0	0	0	0	0
Private Sector Banks	0	37	37	0	0
TOTAL	**1**	**77**	**76**	**2**	**0**

The data is being called from all the member banks. A total of 77 complaints have been received during the quarter ended 31.03.2017 and only 2 were pending under PMDJY. Agenda-4 Annexure-B at page no. 80.

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, LDMs, 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/district, 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 31.03.2016:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	1661087	617545	47959	**2326591**
RRB/Coop. Bank	3896	1462	0	**5358**
Private Sector Banks	194804	101120	7652	**303576**
Total	**1859787**	**720127**	**55611**	**2635525**

As on 31.03.2017:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	1866184	780766	71702	**2718652**
RRB/Coop. Bank	3768	1407	0	**5175**
Private Sector Banks	189945	102184	15888	**308017**
Total	**2059897**	**884357**	**87590**	**3031844**

Bank wise status of enrolments under PMSBY, PMJJBY and Atal Pension Yojana as on 31.03.2017 are given as Agenda 4 Annexure-C at page no. 81.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY for the Quarter March 2017:

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 31.03.2017 is as under:

Name of the Scheme	No. of Claims Pending as on 31.12.2016	Received	Dispose off	Pending as on 31.03.2017	Out of which pending more than 3 months
PMJDY	1	7	8	0	0
PMSBY	19	79	88	10	0
PMJJBY	39	257	277	19	10
Total	59	343	373	29	10

10 & 19 cases of Insurance Claim are pending under 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 10 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.82.

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

Atal Pension Yojana, a GOI guaranteed pension scheme has enrolled 37 lakhs 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 varies from 20-70 accounts/ year as per the category of Banks.

i. 70 accounts per branch for PSBs/ Select Private Banks like Axis, ICICI, HDFC and J&K Bank.
ii. 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 and LDMs 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 achieve their annual targets as per its category i.e. PSB. Private Banks, RRB or Coop banks.
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.

All the LDMs are requested to circulate the information to District Level Banks & Block Level bank branches.

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.83*).* 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	2409544
Private Banks	0	0	0	0	8570
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	58	2418114

Mode of Coverage Through

Bank Branch - 48

BCAs - 58

Other Mode - 04

Total 110

A Sub-Committee of SLBC on Financial Inclusion is monitoring progress under this plan on half yearly basis.

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	Ultra Small Branch/ Nearby Bank Branch/Other mode	Grand Total
2	7	11	20

As per mail dated 27.04.2017 from Corporation Bank & mail dated 27.04.2017 & 29.04.2017 from Bank of India, the banking services in 3 villages allotted to Corporation Bank & 2 villages allotted to Bank of India are being provided by the nearby bank branches, in place of BCs.

Bank wise position of coverage of villages is given at page no. 84 (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 Districts. 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 was to 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 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

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

Allotment of above villages for opening of Brick & Mortar Branch:

As per information received from LDM North, vide their mail dated 09.02.2016, Kotak Mahindra Bank branch is situated at Mamoorpur Village Location. As such, there is no need for opening of Brick & Mortar Bank Branch at Mamoorpur Village.

During 86th SLBC Delhi meeting held on 17.02.2017, while the presentation on Roadmap for opening brick and mortar branches in the villages having population more than 5000 without a bank branch of a scheduled commercial bank, the matter was discussed by the house in length. On allotment of remaining 4 **v**illages with population more than 5000 and having Bank branches within a radius of 200 to 1000 meter i.e**.** Salem Pur Majra Burari (Central District), Saba Pur Shahdara (North East Distirct), Salah Pur (South West District), & Qutab Vihar (South West District) for opening of brick and mortar bank branch, the house decided, as under:

Sr. No.	Name of the village having Bank branches within a radius of 200 to 1000 meter	District	Bank to whom village allotted for opening of Brick & Mortar Br.	Present Banking Facility
1	Salem Pur Majra Burari	Central Delhi	Bank of Baroda	Nearest Branch of BOB is Burari at the distance of 0.5 KM
2	Saba Pur Shahdara	North East	Bank of Baroda	Nearest Branch of BOB is Mandoli at the distance of 0.5 KM
3	Salah Pur	South West	SBI	Mirjapur Dabas Branch of SBI is about 200 mtr away from the village and being Lead Bank of the District.
4	Qutab Vihar	South West	SBI	As Qutab pur was already allotted to SBI. Being lead bank of the district and CSP of SBI already working the area

It was also desired by the house that the Brick & Mortar branch in the above 4 villages should have been opened by 31st March 2017 by the concerned banks to whom these villages have been allotted.

1. Village Qutabpur/Qutab Vihar:

With regard to opening of Brick of Mortar Branch at Qutabpur/Qutab Vihar, the State Bank of India vide their letter no. No./LB/ISU/70 dated 25.04.2017, referred the survey report dated 16.08.2016 conducted by the LDM South West and represented, as under:

A fresh survey of village Qutab Pur was conducted by LDM (SW) on 12.08-2016 . There is no physical structure by the name village Qutabpur, instead a residential colony developed by Builders in the name Qutab Vihar Phase I & II with population about 5000 are situated at the site. The Patwari told that the Qutabpur village site is actually known as Ujad Khera. No Physical Structure even in the name of Ujad Khera exist.

The newly developed/ inhabited area Qutab Vihar Phase I and II are adequately covered with the banking facilities. In addition to 3 CSPs, two ATMs of SBI/Axis Bank (one each) are available in the locality. Also a branch of PNB at Village Goyla Khurd about 2.5 k. from Qutab Pur area is already functioning.

Also, in terms of instructions/ guidelines contained in RBI circular no. FIDD. CO.LBS.BC no. 82/02.01.001/ 2015-16 dated 01/12/2015 the area Ujad Khera or Qutabpur does not qualify to be a village with population above 5000. Therefore, the area in question i.e. Ujad Khera or Qutabpur/ Qutab Vihar may be please be treated as well covered with banking facilities.ô

2. Village Salapur Khera (old name Salah Pur)

With regard to opening of Brick of Mortar Branch at Salapur Khera, the State Bank of India vide their mail dated 25.04.2017, referred the Survey of Village Salapur Khera dated 06.04.2017 conducted by LDM South West and requested to put the fact in SLBC Delhi Meeting.

The Survey Report of Village Salapur Khera dated 06.04.2017 conducted by LDM South West, is as under:

A. The old name of the village is Salah Pur and present name is Salapur Khera.

B. Bank & Financial Institutions:

i) HDFC, ICICI Bank are situated beyond 1 KM at Sun city Trade Tower Building at sec-21 HUDA colony Haryana.

ii) Bijwasan SBI Branch is 2.5 KM away from this area and have almost all Banks Branches.

iii) Kapashera SBI Branch is 2.5 KM away from this area and have almost all

Banks Branches.

iv) Dundahera is 1 km away from this area and have almost all Banks Branches

v) There are three ATM working .(Canara Bank , Dena Bank and Axis Bank).

vi) There is one Sunny Hello Point Private Agency working in the village for fund transfer.

C. On needs Bank Branch in the Area, it is recommended by the LDMs that **i**n view of the above, the village needs a CSP/Micro Branch . The business potential is small in the area, as most of the people are migrated from different states needs Deposit and fund transfer facility and majority of population have bank accounts with nearby banks.

SLBC-Delhi vide letter no. SLBC-DEL/ RBI/ FIP/ Branch>5000/ 2017-18/ 88/ 1708 dated 18.04.2017 and SLBC-DEL/ RBI/ FIP/ Branch>5000/ 2017-18/ 228/ 1715 dated 25.04.2017, referred the matter to RBI for their necessary guidance, in the matter.

Now, RBI vide their mail dated 01.05.2017 has advised to refer the para 3 of the RBI Circular no. FIDD.CO. LBS.BC. No. 82 /02.01.001/2015-16 dated December 1, 2015, which as under:

ñOn a review of the earlier decision taken for not opening the brick and mortar branch of the bank in the villages having population of more than 5000 where banking facilities were available at some distance/ BC location, it has been decided that a brick and mortar branch of the bank is to be opened at all villages irrespective of the distance/ BC location.ò

As such, SLBC-Delhi vide their letter no. SLBC-DEL/above_5000/2016-17/228 dated 02.05.2017 requested the SBI to act accordingly and ensure compliance of the above RBIôs guidelines, meticulously in the matter.

SLBC-Delhi vide their letter dated 21.03.2017 & 11.04.2017 had already written to BoB, SBI and LDMs Central, North East & South West Districts for Opening Brick And Mortar Branches in the above 4 villages having population more than 5000.

Bank of Baroda, State Bank of India and LDMs of Central, North East and South West Districts are requested to take necessary action on priority basis for opening the Brick & Mortar Branch in remaining four villages at the earliest.

LDMs are 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.

Opening of Bank Branch- villages with population above 2000

RBI Delhi (FIDD Department) vide their mail dated 08.04.2016 informed that in terms of their circular No. FIDD. CO. LBS.BC. No. 82 /02.01.001/ 2015-16 dated December 31, 2015 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 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 31.03.2017, 1359398 Smart Cards have been issued and 5070277 accounts have been opened so far, out of which 4056221 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 March 2017 is given in Agenda 4-A Annexure C & D (page no. 85-86

respectively. The Banks have opened 5866394 BSBDAs. 3279 GCCs with loan amount of Rs. 917 lakhs have been issued up to March 2017. 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 02.05.2017 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.

181 Financial Literacy Camps were organised by FLC/FLCC during the quarter in which 23443 persons participated out of which 20537 persons were already having bank accounts and 1616 persons opened their bank accounts after attending the camps. (FLC/FLCC wise position is given as Agenda 4-A Annexure-E at page no.87)

Apart from the above, 137 camps were organised by the rural Branches during the quarter in which 4730 persons participated in these camps out of which 3792 persons were already having bank accounts and 829 persons opened bank accounts after attending the camps. (District wise position is given as Agenda 4A-Annexure-F at page No.88).

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 88-2673-1122 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 1261429 accounts of migrant labourers and street vendors/ hawkers have already been opened up to 31.03.2017 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 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 31.03.2017 is as under:

SKILLING CENTRES	No. of Skilling Centres Mapped to FLC	No. of Skilling Centres Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
GOVT ITI's	15	13	122	5926	**12**
PVT ITI's	30	27	101	4216	**20**
VTPs	76	57	317	6749	**52**
OC's	120	86	239	9186	**61**
TOTAL	**241**	**183**	**779**	**26077**	**145**

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 SLBC 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.

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 by 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 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.

****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 beneficiariesôbank 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.
- The progress of Aadhaar seeding 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 number of customers have been visiting their office 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 Aadhar Transfer Compliant (ATC). The progress/action taken in the matter will be informed to concerned departments and SLBC-Delhi.

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 Annexure, informed that under PMJDY a number of tasks remain to be achieved, like seeding of bank accounts 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 individual 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 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 operative individual accounts be sent to SLBC-Delhi.

LDMs are to follow up with the banksôbranches 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 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 individual saving bank accounts. As per the guidelines from DFS, MoF, GoI, there should be 100% Aadhar seeding in all UTs including NCT of Delhi. All Member Banks and LDMs are requested to take steps / initiatives as per common strategy suggested by DFS, which has already conveyed by SLBC to all concerned.

On 15.05.2017 a meeting was called by Chief Secretary Govt. of NCT of Delhi at Delhi Secretariat and another meeting was called by Hon'ble Lt. Governor of Delhi

on 29.05.2017 at Raj Niwas, Delhi to review the progress of Aadhaar and Mobile Seeding under all Operative Saving Bank Individual Accounts and PMJDY accounts.

In these meetings, bank wise progress of Aadhaar and Mobile seeding under Operative Individual SB accounts of member banks was reviewed. The Member Banks were requested to prepare action plan/strategy particularly the Private Banks and other banks which are behind the national level of Aadhaar Seeding and follow up with their branches/field functionaries on daily basis to achieve the goal of 100% Aadhar/ Mobile seeding in all Operative individual SB accounts and PMJDY accounts in a time bound manner.

All the Member Banks were also requested to ensure that:

- Banners for Aadhar/ Mobile seeding are placed in each of the branches at the prominent place so that the message is disseminated widely;
- Special counter/canopy is place in each of the branches and a dedicated staff is deputed exclusive for Aadhaar / mobile seeding;
- Bulk Messages through SMS and also e-mail where e-mail address is available are being sent to the customers for seeding of Aadhaar/ Mobile Number in their accounts;
- Pop up notification is used for improving the Aadhaar and Mobile seeding.

The Banks wise progress of Aadhaar and Mobile seeding was also reviewed during the meeting of Sub-Committee to SLBC-Delhi on Social Security Schemes held on 24.05.2017.

SLBC-Delhi is following with the Member Banks and LDMs on regular basis to improve the progress under Aadhaar and Mobile seeding

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 in all pending cases at the earliest;
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 NCT of DELHI 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.89). There are 3423 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 3374 branches, 356 bank branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

AGENDA NO. 6

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

The summarized position of Targets & Achievement up to March 2017 under Annual Credit Plan (ACP) for the year 2016-17, is as under :-

(Amt. in Crore)

Sector	Annual Target 2016-17	Achievement up-to Dec.,16 (01.04.16 to 31.12.2016)	Achievement up-to Dec., 16 (01.04.16 to 31.03.17)	Achievement %age against Annual Targets
Agriculture	5751	2416	6290	109.37
MSME	37434	22403	40806	109.01
Export Credit	6201	586	1578	25.45
Education	375	316	465	124.15
Housing	2988	1466	2562	85.76
Social Infrastructure	379	52	78	20.66
Renewable Energy	270	40	90	33.42
Other Priority Sector	4051	991	1849	45.63
Total Priority Sector	**57448**	**28269**	**53718**	**93.51**
Non Priority Sector	182981	139544	359887	196.68
Total	**240429**	**167813**	**413605**	**172.03**

Under Annual Credit Plan 2016-17, during the FY 2016-17, the achievement under Priority Sector upto March 2017 has been 93.51% of Annual Targets 2016-17 whereas under Non Priority Sector the achievement has been 196.68%. Total ACP achievement is 172.03 % of Annual Targets 2016-17.

The District-wise and Bank wise quarterly targets are given at Page No 90 & 91 as Agenda-6 Annexure A & B. District-wise and Bank wise targets & achievement under ACP 2016-17 upto the quarter ended 31.03.2017 are given at Page No.92 & 93 (District wise) as Agenda-6 Annexure C & D (PS/NPS) and Page No.94 to 95 (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.

TARGETS UNDER ANNUAL CREDIT PLAN (ACP) FOR FISCAL 2017-18

Annual Credit Plan for the fiscal 2017-18 was received Sector wise as well as quarter wise from the LDMs of all the 11 Districts in NCT of Delhi. Sub-committee meeting to SLBC on ACP was called on 22.03.2017 and the Bank wise, District wise, Sector wise as well as Quarter wise targets were discussed /reviewed for the Annual Credit Plan 2017-18 keeping in view the PLP prepared by NABARD and the targets / achievements under last year ACP 2016-17. The summarized position of Targets planned for the financial year 2017-18 under Annual Credit Plan (ACP), is as under :-

Sector	Annual Target 2016-17	Annual Target 2017-18	%age of target under ACP 2017-18 against ACP 2016-17 Targets
Agriculture	5751	6571	114.26
MSME	37434	40991	109.50
Export Credit	6201	6418	103.50
Education	375	772	205.87
Housing	2988	3072	102.81
Other Priority Sector	4700	4772	101.53
Total Priority Sector	**57448**	**62596**	**108.96**
Non Priority Sector	**182981**	**206560**	**112.89**
Total	**240429**	**269156**	**111.95**

The Bank wise, District wise, Sector wise & Quarter wise Annual Credit Plan is given as Agenda No.6, Annexure-G to H page Page No.96 to 97.

Activity wise Targets under Annual Credit Plan for 2017-18 as per revised guidelines from RBI :

Sr. No	Categories	Yearly ACP Targets	
		Number (Actuals)	Amt. (in Crores)
1	**Priority Sector**	**236336**	**62596**
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	14762	6571
1A(i)	Farm Credit	11609	1229
1A(ii)	Agriculture Infrastructure	1189	3174
1A(iii)	Ancillary Activities	1964	2168
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	149188	40992
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	65229	7164
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	53585	21925
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)	15270	10234
1B(iv)	Khadi and Village Industries	2459	104
1B(v)	Others under MSMEs	12645	1565
1C	Export Credit	7415	6418
1D	Education	8815	772
1E	Housing	21103	3072
1F	Social Infrastructure	3877	282
1G	Renewable Energy	2205	180
1H	Others	28971	4309
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	**236336**	**62596**
3	Loans to weaker Sections under Priority Sector	58707	10549
4	**Non-Priority Sector**	**160469**	**206560**
4A	Agriculture	109	1372
4B	Micro, Small and Medium Enterprise (Service) = 4B(i)+4B(ii)+4B(iii)	37934	60684
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)	15640	1318
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)	13078	2489
4B(iii)	Medium Enterprises (Service) (advances above Rs 10 Crore)	9215	56877
4C	Education	8235	2714
4D	Housing	16902	9053
4E	Personal Loans under Non-Priority Sector	28913	5390
4F	Others	68376	127347
5	**Sub-total = 4A+4B+4C+4D+4E+4F**	**160469**	**206560**
	Total=2+5 (COMPLETE ACP 2016-17)	**396805**	**269156**

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 98). The summarized position is as under:-

(Rs. in Crore)

Position as on			Variation		% Growth Over	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
132432	126820	139922	7490	13102	5.66	10.33

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

March, 2016	Dec., 2016	March, 2017
14.62	14.59	15.00

Priority Sector advances have increased by Rs. 7490 Crore on YoY basis registering an increase of 5.66% whereas over Dec., 2016, the Priority sector advances have been increased by Rs. 13102 crore i.e. 10.33%.

The percentage of Priority Sector Advances to Total Advances remained has been increased from 14.62% to 15.00% on YoY basis whereas the same has been increased from 14.59% to 15.00% on qtrly basis.

Out of 40 member banks, in following 11 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 31.03.2017 out of which 6 are Public Sector Banks and remaining 5 are Private Sector Banks :

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A.	**Public Sector Banks**	
1	UNITED BANK OF INDIA	4.38
2	INDIAN BANK	5.46
3	BANK OF INDIA	8.50
4	BANK OF MAHARASHTRA	9.04
5	DENA BANK	9.71
6	PUNJAB NATIONAL BANK	9.82
B.	**Pvt. Sector Banks**	
1	FEDERAL BANK LTD	4.11
2	JAMMU & KASHMIR BANK LTD	4.82
3	INDUSIND BANK	5.51
4	AXIS BANK	8.07
5	HSBC BANK	9.86

All Members Banks particularly above 11 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.99). The summarized position is as under:

(Rs. in Crore)

Position as on			Variation		% Growth	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
3661	4434	4519	858	85	23.44	1.92

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

March, 2016	Dec., 2016	March, 2017
2.76	3.50	3.23

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 858 Crore on YoY basis whereas over Dec., 2016 it is increased by Rs. 85 Crore. In terms of percentage of SC/ST advances to Priority Sector Advances, it is increased from 2.76% to 3.23% on YoY basis.

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

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.100). The summarized position is as under:-

(Rs in Crore)

	Position as on			Variation			
Particulars	March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	%age wise	
						Over the Year	Over Dec., 2016
No. of Accounts	35372	36406	36497	1125	91	3.18	0.25
Amt. (in Crore)	1328	1465	1533	205	68	15.44	4.64

The number of Education Loans has increased by 1125 over March 2016 on YoY basis and amount-wise there is an increase of Rs. 205 Crore on YoY basis.

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

It is reiterated that human capital development is important for economic growth and Banks are to play a major role in this direction. 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. 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 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.

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

AGENDA NO.9

AGRICULTURE ADVANCES

Due to fast urbanization in NCT of Delhi, 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 (page no.101-103) respectively. The summarized position is as under:-

TOTAL AGRICULTURE ADVANCES (Rs. in crore)

Position as on			Variation		% Growth	
March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
15019	10647	10580	-4439	-67	-29.56	-0.63

Total Agriculture Advances have been decreased by 0.63% during the qtr under review.

Percentage of Agriculture Advances to Priority Sector Advances:

March, 2016	Dec., 2016	March, 2017	Variation	
			Over the Year	Over Dec., 2016
11.34	8.40	7.56	-3.78	-0.84

The percentage of Agriculture Advances to Priority Sector Advances has decreased by 0.84% during the qtr under review.

Percentage of Agriculture Advances to Total Advances:

March, 2016	Dec., 2016	March, 2017	Variation	
			Over the Year	Over Dec., 2016
1.66	1.22	1.13	-0.53	-0.09

The percentage of Agriculture Advances to Total Advances is decreased by 0.09% during the qtr under review.

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, 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 31.03.2017 is as under :

(Amt. in Crores)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter March., 2017		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of March, 2017	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
6	142	70	271

Bank wise progress is given in Agenda-9 Annexure D at Page No.104.

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 Annexure). 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.

e) 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.

f) 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.

Promotion of Bee Keeping- National Bee Board (NBB)

NABARD vide their mail dated 17.05.2017 has informed that Deptt. of Agr. & Cooperation and Farmers Welfare (DAC & FW), GoI has decided to promote Bee Keeping Scheme, "Pollination support through Beekeeping" incorporated in Mission for Integrated Development of Horticulture(MIDH) with National Bee Board (NBB) as nodal agency with financial assistance through Banks.

Promotional activities and financial support include capacity building programmes of farmers, distribution of bee colonies, bee hives & equipment to trained farmers, development of bee breeders, development of Integrated Beekeeping Development Centres (IBDC) and extension of subsidy upto 40% of cost of investment of 50 bee colonies, which is approximately Rs. 2-2.5 lakh for all categories of farmers.

In view of above, LDMs in NCT of Delhi have been requested vide SLBC-Delhi letter dated 17.05.2017 to arrange to include the above as an agenda item for discussion at the DCC etc. so that all the Banks are advised of the importance and scope for financing bee keeping.

All the LDMs and Member Banks are requested to take necessary action to accord importance and scope for financing bee keeping in NCT of Delhi.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 105-109). The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	March, 2016	**Dec., 2016**	**March, 2017**
Total Advances	**906044**	**869364**	**933001**
Total Priority Sector Advances	**132432**	**126820**	**139922**
Credit to Micro Enterprises	29681	30745	33492
Credit to Small Enterprises	40899	39222	43658
Total MSE Advances	**70580**	**69967**	**77150**
% of Micro Enterprises to total MSE Advances	42.05	43.94	43.41
% of Micro Enterprises to Total Advances	3.28	3.54	3.59
% of MSE Advances to Total Priority Sector Advances	53.30	55.17	55.14
Advances to Medium Enterprises	21088	16440	17750
Advances to Micro, Small & Medium Enterprises (MSME)	**91668**	**86407**	**94900**

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
March, 2016	**Dec., 2016**	**March, 2017**	**Over the Year**	**Over Dec., 2016**	**Over the Year**	**Over Dec., 2016**
70580	69967	77150	6570	7183	9.31	10.27

Advances under MSE Sector have increased by Rs.6570 crore on YoY basis which comes to 9.31% and during the qtr under review, there is increase of Rs.7183 Crore i.e. 10.27%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016
91668	86407	94900	3232	8493	3.53	9.83

Advances under MSME Sector have increased by Rs.3232 crore i.e. 3.53% on YoY basis whereas during the qtr under review there is increase of Rs. 8493 crore which comes to 9.83%.

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 "Make in Indiaö campaign initiated by Government of India, banks may strive for improving "Entrepreneurial Sensitivityö 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 "Entrepreneurial Sensitivityöamongst 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. 110 to 113).

CGTMSE COVERAGE

The details of units covered under CGTMSE Scheme are given in Agenda-10 Annexure J and Annexure K (page nos. 114-115). The summarized position is as under:-

(Rs. in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
No. of Units	38361	41478	43730	5369	2252	14.00	5.43
Amount	3767	11162	9405	5638	-1757	149.67	-15.74

CGTMSE coverage under MSME. On YoY basis, there is an increase of 5369 units i.e. 14.00% and during the qtr under review, there is increase of 2252 units i.e. 5.43%

whereas amount wise CTGMSE coverage has increased by Rs. 5638 crore on YoY basis whereas during the qtr under review, there is decrease of Rs. 1757 crore.

Credit flow to unidentified/ unrecognized cluster of MSME

On Credit flow to unidentified/ unrecognized cluster of MSME, RBI (FIDD), New Delhi vide their letter no. FIDD.ND.LBS.No.73/02.02.2010/2015-16 dated 01.08.2016 informed that:

1. RBI FIDD, New Delhi had conducted a sample study on availability of banking outlets and credit flow to unidentified/ unrecognized clusters of MSMEs in NCT of Delhi.

2. The study was conducted in total 19 clusters and it was observed that out of total 15599 units, there were 14394 Micro and 1205 Small units under West, Central North, North East, North West, Shahadra, South & South East and were not having Credit linkages to the banks.

3. There were only 153 banking outlets accessible to theses clusters/ agglomerations.

4. In view of the above, it was advised by RBI to encourage banks to consider extending banking facilities to such clusters/ agglomerations either through Brick & Mortar branch/ Banking Correspondent wherever feasible.

5. The steering Sub-Committee constituted for MSME may also monitor the progress made in regard to credit linkage of the MSME units located in such clusters.

6. It was also advised to submit us a quarterly progress report in Annexure-1) starting from the quarter ending June 30, 2016 so as to reach by 15th of the succeeding month.

7. On the basis of study conducted by RBI, Annexure- I was also enclosed as a guidance note for the LDMs. The units shown are approximate in numbers.

Accordingly vide SLBC-Delhi vide letter no. SLBC-DEL/ RBI_MSME/2016-17/dated 16.08.2016, has already written to the LDMs of West, Central North, North East, North West, Shahadra, South & South East on the above subject to ensure compliance on the above points and submit the quarterly progress of their district as per Annexure-1 so that consolidated progress may be submitted to RBI, as desired.

As per quarterly progress report, received from the LDMs, the cluster wise & district wise Progress Report as on March 31, 2017 is given in Agenda-10 Annexure L (page no. 116).

PRADHAN MANTRI MUDRA YOJNA (PMMY)

The Pradhan Mantri Mudra Yojna (PMMY) was 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 ÃMUDRA loans under PMMYÃ. 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 FY 2016-17 (01.04.2016 to 31.03.2017), is given as under:

(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	1922	24164	48	15796	447	7843	594	47803	1089
Pvt Banks	1112	7107	18	24047	803	14727	981	45881	1802
Total	3034	31271	66	39843	1250	22570	1575	93684	2891

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-M at Page No.117.

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 their 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 'Model Scheme for Skill Loans'. On 15th July, 2015 Prime Minister launched the Skill Loan scheme. Loans ranging from Rs 5,000-1.5 lakh will be made available to 34 lac youth of India seeking to attend skill development programs over the next five years.

There is a need to popularize the scheme at grass root level and to educate the general public so that the needy persons can avail the loan under the scheme and the deserving section of the society may get the benefit of Skill Loan Financing Scheme of Govt. of India.

Member Banks are once again requested to follow up with their branches/field functionaries to popularize the scheme to improve the progress and ensure submission of the quarterly progress under the subject scheme in time. The information received from member banks is placed as Agenda 10 Annexure-N at page No.117A.

*****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 118-119). The summarized position of Housing Finance is as under:-

(Amount Rs.in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	March, 2016	Dec., 2016	March, 2017	Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
Direct H/L	44031	40062	42377	-1654	2315	-3.76	5.78
Indirect H/L	3554	4217	4516	962	299	27.07	7.09
Total	**47585**	**44279**	**46893**	-692	2614	-1.45	5.90

Total Housing Finance has increased by Rs. 2614 crore i.e. 5.90% during the qtr under review. 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 Deputy General Manager, National Housing Bank has already informed 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.

There is a need to popularize the scheme a grass root level and to educate the general public so that the needy persons can avail the loan under the scheme and the deserving section of the society may get the benefit of the Scheme of Govt. of India. The information received from member banks is placed as Agenda 11 Annexure-C at page No.119A.

Member Banks are again requested to follow up with their branches/field functionaries to popularize the scheme to improve the progress, submit their to NHB at the earliest to mark their progress and ensure submission of the quarterly progress under the subject scheme in time.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 31.03.2017 is given as Agenda-12 Annexure A (page no.120). The summarized position is as under:-

(Rs. in Lakh)

S.No.	PARTICULARS	As on March 2017
1.	Annual Target(Physical)	150
1-A	Annual Target for SC	25
2.	Total No. of Applications Received	919
3.	No. of Applications Sanctioned	150
4.	Amt. of Loan sanctioned	799
5.	No. of Loan Cases Disbursed	130
6.	Amt. of Loan Disbursed	675
7.	No. of Apps. Rejected/Returned	591
8.	No. of Applications Pending	178

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 2016-17 and onwards.

SLBC-Delhi vide its letter No. SLBC-DEL/ Minority Community/ 2015-16/ dated 07.03.2016 and by subsequent reminders, 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 make all efforts and to submit the progress accordingly.

PMEGP TARGETS FOR THE FINANCIAL YEAR 2017-18:

The Dy. Director, Khadi & Village Industries Commission State Office, New Delhi vide his letter no. Rkhadi/PMEGP/Claim/2017-18 dated 04.05.17 has informed as under:-

1. The Head Office of Khadi & Village Industries Commission has informed that for the financial year 2017-18, the NCT of Delhi has been allotted PMEGP targets of 151 projects, subsidy of Rs. 300 lacs and 1208 employments. The district wise and bank wise allocated targets has already sent to all the member banks and LDMs by SLBC-Delhi vide letter No. SLBC/PMEGP/2017-18/9/7 dated 04.05.2017 as annexure A and annexure B

2. For the year 2017-18 and previous year 2016-17, further action for sanctions and disbursements shall be done on the loan applications received through on-line system only.

3. As directed by the Ministry, 30.05.2017 has been fixed as last date to release/claim the subsidy for the cases approved/ disbursed before the year 2015-16 under PMEGP. The member banks were requested to submit the subsidy claims ñDASTIò (if any) by 25.05.2017 to Khadi & Village Industries Commission, State office, New Delhi, failing which it shall be presumed that no subsidy claim is pending with the banks.

SLBC-Delhi vide their letter dated 04.05.2017 has already written to all member banks of SLBC Delhi and LDMs in this matter. All concerned are requested to ensure compliance on the above points as desired by KVIC.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.

All member Banks are requested to submit the progress as per revised format to Micro Credit Innovations Department of NABARD under copy to SLBC.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.121 to 124). The summarized position is given as under:-

AGRICULTURE

(Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March , 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
19639	32602	39401	15376	25762	29201	4263	6840	10200	78.29	79.02	74.11

PMRY-PMEGP

(Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
March, 2016	Dec., 2016	March2 017	March, 2016	Dec., 2016	March , 2017	March , 2016	Dec., 2016	March 2017	March, 2016	Dec., 2016	March, 2017
1518	1649	1599	668	696	628	850	953	971	44.01	42.21	39.27

SJSRY

(Rs.in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
March, 2016	Dec., 2016	March, 2017	March , 2016	Dec., 2016	March , 2017	March, 2016	Dec., 2016	March , 2017	March , 2016	Dec., 2016	March, 2017
326	267	228	145	138	123	181	129	105	44.48	51.69	53.95

DRI

(Rs. in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
March , 2016	Dec., 2016	March, 2017	March 2016	Dec., 2016	March , 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
198	187	193	134	122	124	64	65	69	67.87	65.24	64.21

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

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

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 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.

While discussing the Agenda items, the above issues were also raised during the last SLBC meeting.

SLBC-Delhi Vide letter dated 22.03.2017 & 01.05.2017 has again written to GNCTD in the matter. Dy. Secretary-V(Finance) vide their letter dated 02.05.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject.

No Progress is received in the matter.The issue is persisting, the Govt. of NCT of Delhi is requested to apprise the House in the matter.

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 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..

While discussing the Agenda items, the above issues were also raised during the last SLBC meeting.

SLBC-Delhi Vide letter dated 22.03.2017 & 01.05.2017 has again written to GNCTD in the matter. Dy. Secretary-V(Finance) vide their letter dated 02.05.2017 has written to Divisional Commissioner (Revenue), GNCTD on the subject.

No Progress is received in the matter.The issue is persisting, the Govt. of NCT of Delhi is requested to apprise the House in the matter.

****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Agenda-15 Annexure-A (page no.125). The Summarized position is as under:

(Rs.in Lakhs)

KCC Cards Issued during the FY 2016-17				**Cumulative as on March 2017**	
During Current Quarter		**During Current FY 2016-17**		**No.**	**Amt.**
No.	**Amt.**	**No.**	**Amt.**		
974	1331	10671	27214	26477	62168

974 KCCs have been issued by all the Banks during the quarter under review of the financial year 2016-17. Total 26477 KCCs have been issued as on 31.03.2017. 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 progress has been received under the scheme during the financial year 2016-17. It is a matter of concern. Member banks are requested to take more initiative for issuance of cards under the scheme.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.126).

The summarized position as on 30.09.2016 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 March 2017**
4332	16	848	5180

SHGs CREDIT LINKAGE 2016-17							**(Rs. In lakh)**
Upto 31.03.2016		**During the qtr under review**		**During the current financial year 2016-17**		**Cumulative as on March 2017**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3255	3394	10	7	54	137	3309	3531

848 SHGs have been formed during FY 2016-17. As on 31.03.2017, cumulatively 5180 SHGs have been formed. Out of which 54 SHGs have been credit linked during FY 2016-17, total 3309 SHGs have been credit linked in which amount of Rs. 35.31 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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 lakh)

JLGs FORMED 2016-17		
Upto 31.03.16	**During the current financial year 2016-17**	**Cumulative as on March 2017**
3467	507	3974

(Rs. in lakh)

JLGs CREDIT LINKAGE 2016-17					
Upto 31.03.16		**During the current financial year 2016-17**		**Cumulative as on March 2017**	
NO.	AMT	NO.	AMT.	NO.	AMT
3336	2406	550	542	3886	2948

507 JLGs have been formed during FY 2016-17. As on 31.03.2017, cumulatively 3974 JLGs have been formed. Out of which 550 JLGs have been credit linked during FY 2016-17and as on 31.03.2017, 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.127.

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.

No progress for formation of JLGs of Bhoomiheen Kissan has been received from LDMs. All LDMs and Controlling Heads are requested to follow up with their branches having scope of financing under JLGs for Bhoomiheen Kissan.

However as on 31.03.2017, total 3886 Joint Liability Groups of have been formed in which amount of Rs. 29.48 crore has been disbursed.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.128).The summarized position is as under:-

(Rs. in Crore)

March, 2016	Dec., 2016	March, 2017	Variation		% Growth	
			Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
23031	25517	26639	3608	1122	15.67	4.40

Advances to women entrepreneur have increased by Rs.3608 crore i.e. 15.67% on YoY basis whereas during the qtr under review, there is increase of Rs. 1122 crore i.e. 4.40%.

PRIORITY SECTOR ADVANCES			CREDIT TO WOMEN ENTERPRENEURS			%age To Priority Sector Advances		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
132432	126820	139922	23031	25517	26639	17.39	20.12	19.04

Percentage of Credit to Women Entrepreneurs with Priority Sector Advances has increased from 17.39% to 19.04% on YoY basis as on 31.03.2017.

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

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.129). The summarized position is as under:-

(Rs. in crore)

March, 2016	Dec., 2016	March, 2017	Variation		% Growth	
			Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
6016	7430	7799	1783	369	29.64	4.97

Advances to Weaker Section have increased by Rs.1783 crore i.e. 29.64% on YoY basis whereas during the qtr under review, there is increase of Rs.369 crore i.e. 4.97%.

(Rs. in crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WEAKER SECTION			%age To Priority Sector Advances		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
132432	126820	139922	6016	7430	7799	4.54	5.86	5.57

Percentage of Credit to Weaker Section to Priority Sector Advances has increased from 4.54% to 5.57% on YoY basis.

.

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

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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. 130)

The summarized comparative position is as under:-

(Rs. in Crore)

March, 2016	Dec., 2016	March, 2017	Variation		% Growth	
			Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
9444	11050	11292	1848	242	19.57	2.19

Advances to 'Minority Communities' have increased by Rs.1848 crore i.e. 19.57% on YoY basis whereas during the qtr under review, there is increase of Rs. 242 crore i.e. 2.19%.

(Rs. in Crore)

Priority Sector Advances			Advances to Minority Communities			%age To Priority Sector Advances		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
132432	126820	139922	9444	11050	11292	7.13	8.71	8.07

Percentage of Advances to Minority Community to Priority Sector Advances increased from 7.13 % to 8.07% on YoY basis.

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 March 2017, in these districts is as under:

CENTRAL DISTRICT:

Name of Community	**No. of accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (31.12.16)	**Current Quarter (31.03.17)**	Previous Quarter (31.12.16)	**Current Quarter (31.03.17)**
A. Minority Communities				
1. Christians	3125	3130	210.36	211.53
2. Muslims	24761	24805	2328.73	2347.85
3. Buddhists	385	387	26.51	26.62
4. Sikhs	20278	20304	2341.59	2367.45
5. Zoroastrians	198	197	17.53	16.80
6. Jains	6045	6058	707.43	708.51
Total (1 to 6)	**54792**	**54881**	**5632.15**	**5678.76**
B. Others	115945	116448	12062.32	12280.63
C. Total PS Adv. in the Identified District (A+B)	170737	171329	17694.47	17959.39
D. Share of A out of C in percentage (%)	**32.09**	**32.03**	**31.83**	**31.62**

NORTH EAST DELHI:

Name of the Community	**No of Accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (31.12.16)	**Current Quarter (31.03.17)**	Previous Quarter (31.12.16)	**Current Quarter (31.03.17)**
A. Minority Communities				
1. Christians	6	7	0.37	0.41
2. Muslims	3365	3121	17.07	23.73
3. Buddhist	0	0	0.00	0.00
4. Sikhs	52	34	0.34	0.57
5. Zoroastrians	1	1	0.01	0.01
6. Jain	38	48	0.14	0.40
Total (1 to 6)	**3462**	**3211**	**17.93**	**25.12**
B. Others	5113	5668	283.55	363.68
C. Total PS Advances in the identified Districts (A+B)	8575	8879	301.48	388.80
D. Share of A out of C in %	**40.37**	**36.16**	**5.95**	**6.46**

Out of two above identified district, in Central District the percentage of Advances to Minority Community to Priority Sector Advances has decreased from 31.83% to 31.62% during the quarter under review. In North East District it has increased from 5.95% to 6.46% 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%.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.131). The summarized position is as under:-

(Rs.in Crore)

March, 2016	Dec., 2016	March, 2017	Variation		% Growth	
			Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
148.17	144.49	146.64	-1.53	2.15	-1.03	1.49

Priority Sector Advances			Advances to Disabled Persons			%age To Priority Sector Advances		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017
132432	126820	139922	148.17	144.49	146.64	0.11	0.11	0.10

During the qtr under review there is an increase of Rs. 2.15 crore i.e. 1.49%. whereas the percentage of Advances to Disabled Persons to Priority Sector Advances decreased from 0.11% to 0.10% on YoY basis as well as during the qtr under review.

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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.132). The summarized position is as under:

(Rs. in Crore)

March, 2016	Dec., 2016	March, 2017	Variation		% Growth	
			Over the Year	Over Dec., 2016	Over the Year	Over Dec., 2016
12.77	11.50	11.47	-1.30	-0.03	-10.18	-0.26

Advances under Differential Rate of Interest Scheme have marginally decreased from Rs. 11.50 crore to Rs. 11.47 crore during the qtr under review.

(Rs. in Crore)

Total Advances			Advances under DRI			%age To Total Advances		
March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March, 2017	March, 2016	Dec., 2016	March , 2017
906044	869364	933001	12.77	11.49	11.47	0.001	0.001	0.001

Percentage of DRI advances to Total Advances has remained on the same level i.e. 0.001% on YoY basis as well as during the qtr under review. This percentage is far behind the stipulated benchmark of 1% of previous years 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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.133. The summarized position is as under :-

POSITION AS ON MARCH 2017: (Rs. in lakh)

	2015-16			2016-17 (Upto March 2017)		
	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	445	782	782

Advances aggregating to Rs.840 lakhs 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, 445 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been sanctioned amounting to Rs. 782 lakhs.

SEMFEX SCHEME

POSITION AS ON MARCH 2017: (Rs. in lakh)

Application pending at the end of last qtr	Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
					No.	Amt.
12	119	131	0	0	131	146

Position of SEMFEX as on 31.03.2017 has been enclosed as Agenda 22 Annexure-B at page No.134.

****

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.

Accounts Officer (Tech) PAO, GNCTD vide their letter no. F.2(16)/2011/T-1/Pr.AO/1082 dated 08.05.2017 addressed to Dy. Secretary-V, Finance Deptt., GNCTD informed that system of arrangement of payments through Govt. e-Payment Gateway System i.e. Banking Platform has been started wef April,2017 to vendors/suppliers. In respect of other payments the system would be introduced shortly.

The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 and has been placed on RBI website www.rbi.org.in.

As per the information obtained, only 19 banks have reported detection of counterfeit notes to RBI during the quarter ended 31.03.2017. The data is placed as Agenda-24 Annexure A page no.135.

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, 63% of counterfeit notes are reported by Private Sector banks and only 37% are reported Public Sector Banks as on 31.03.2017. 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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 March, 2017 is placed as Agenda-25 Annexure A (page no. 136).

ATM Transactions and Payments through Electronic mode as on 31.03.2017:

BANK	No. of cash Dispenser installed in Delhi under OPEX Model as on March 2017	Total No. of ATM Txns in Delhi(Including failed txns) as on March 2017	Total failed ATM Txns as on March 2017	% of failed ATM txns in total ATM transactions as on March 2017
Public sector Total	2272	65370220	5361846	8.20
Cooperative sector Total	0	0	0	0.00
Private sector Total	532	26690775	1995027	7.47
Grand Total	2804	92060995	7356873	7.99

The % age of failed transactions to total ATM transactions is 7.99% during the quarter ended 31.03.2017. The percentage of failed transaction under PSBs is 8.20% whereas under Private Sector Banks, it is 7.47%.

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.

Member Banks are requested to ensure compliance on the above.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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 also 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 31.03.2017 is as under :

Summarised position of General Grievances for the quarter ended 31.03.2017					
Type of Bank	Pending as on 31.12.2016	Received	Disposed of	Pending	Out of which pending for more than 1 Month
Public Sector Banks	458	7004	7155	307	102
Co-operative Banks	2	10	11	1	0
Private Sector Banks	308	7275	7000	583	41
TOTAL	768	14289	14166	891	143

All the concerned 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.137.

******

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.138).

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

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& Stand Up India Programme in SLBC meetings.

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 and District-wise progress as on 31.03.2017 received from SIDBI, is enclosed as Agenda 29 Annexure- A at page no. 139-140.

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.

******

87th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED MARCH 2017

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM AGENDA 2 TO AGENDA 29 AT PAGE NO. 75 TO 140

****