89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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 88th SLBC Meeting	3
2	Action Points emerged during 88th SLBC Meeting and Persisting Action Points	4-9
3	Credit Deposit Ratio	10-11
4	PMJDY, PMSBY, PMJJBY & APY Schemes of Government of India	12-15
4A	Financial Inclusion Plan	16-26
5	Direct Benefit Transfer (DBT) Scheme	27-30
6	Achievements under Annual Credit Plan (ACP) 2016-17 & 2017-18	31-33
7	Credit Flow to Priority Sector	34-35
8	Credit Flow Under Education Loan	36-38
9	Agriculture Advances	39-44
10	MSE & MSME Advances	45-49
11	Housing Finance	50-51
12	Prime Ministerõs Employment Generation Programme (PMEGP)	52-53
13	National Urban Livelihood Mission (NULM)	54
14	Recovery of Advances	55-57
15	Kisan Credit Card Scheme and Swarozgar Credit Card Scheme	58
16	Self-Help Groups	59
16A	Joint Liability Groups	60-61
17	Advances to Women Entrepreneurs	62
18	Advances to Weaker Sections	63
19	Advances to Minority Communities	64-65
20	Credit Flow to Disabled Persons	66
21	Differential Rate of Interest Scheme (DRI)	67
22	Credit Flow to Ex-Servicemen & Widows of Ex-Servicemen and SEMFEX Scheme	68
23	Automation of State Treasury	69-70
24	Detection & Impounding of Counterfeit Notes	71
25	Green Initiatives & Failed ATM Transactions	72-73
26	General Grievances	74
27	Services of CERSAI	75
28	Concessional Credit To Persons With Disabilities (PWD)	76
29	Start-up India/ Stand up India Programme	77-78
30	Skill Loan Financing	79
	Summary of Annexures & Index of Documents enclosed	80
	Annexures to all Agenda Items	81-150

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

NEXT SLBC MEETINGS FOR THE CALENDAR YEAR 2017:

Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
December 2017	15/02/2018	15/01/2018

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

KEY INDICATORS

(Rs. in Crores)

S.N	ITEMS	Sept., 2016	March, 2017	Sept., 2017	YoY Growth over Sept., 2016	Quarterly Growth over Mar., 2017	%age of YoY Growth over Sept., 2016	%age of Quarterly Growth over Mar., 2017
1	Deposits	961172	986982	1039333	78161	52351	8.13	5.30
2	A) Advances	962345	933001	872278	-90067	-60723	-9.36	-6.51
	B) Investments	658	1563	1501	843	-62	128.12	-3.97
3	CD Ratio	100.12	94.53	83.93	-16.19	-10.60		
	Credit+Inv to Dep Ratio	100.19	94.69	84.07	-16.12	-10.62		
4	Priority Sector Adv	151380	139922	137112	-14268	-2810	-9.43	-2.01
5	% PS Advs to Total Advs	15.73	15.00	15.72	-0.01	0.72		
6	Agri. Advances	12071	10580	10367	-1704	-213	-14.11	-2.01
7	% Agri Adv to Total Adv	1.25	1.13	1.19	-0.06	0.06		
8	% Agri Adv to PS Advs.	7.97	7.56	7.56	-0.41	0.00		
9	Micro & Small Enterprises Advs.	72859	77150	77304	4445	154	6.10	0.20
10	% of MSE Advs. to PS Advs.	48.13	55.14	56.38	8.25	1.24		
11	% of MSE Advs. to Total Advs.	7.57	8.27	8.86	1.29	0.59		
12	MSMEs Advs.	89550	94900	96326	6776	1426	7.57	1.50
13	% of MSME Advs. to PS Advs.	59.16	67.82	70.25	11.09	2.43		
14	% of MSME Advs. to Total Advs.	9.31	10.17	11.04	1.73	0.87		
15	Adv. to Weaker Section	7815	7799	8040	225	241	2.88	3.09
16	% Weaker Sec. Adv. to PS	5.16	5.57	5.86	0.70	0.29		
17	DRI Advances	13.27	11.47	10.75	-2.52	-0.72	-18.99	-6.28
18	% DRI Adv to Total Adv	0.001	0.001	0.001	-0.000	0.000		
19	Advs. to Women Enterprise	34129	26639	26640	-7490	1	-21.95	0.00
20	% Women Advs. to PSA	22.55	19.04	19.43	-3.12	0.39		
21	Advances to Minorities	10649	11292	11651	1002	359	9.41	3.18
22	% Minority Adv. in PS	7.03	8.07	8.50	1.47	0.43		
23	**Branches Net work**							
	Rural	140	128	114	-26	-14		
	Semi Urban	63	71	82	19	11		
	Metropolitan	3163	3224	3223	60	-1		
	Total Branches	**3366**	**3423**	**3419**	53	-4		

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO. 1

Confirmation of Minutes of the 88th State Level Bankers' Committee Meeting for the Quarter ended June, 2017 held on 25.08.2017.

The 88th SLBC Meeting of NCT of Delhi for the quarter ended June 2017, was held on 25th August, 2017 at Hotel The Royal Plaza, 19, Ashoka Road, New Delhi. The meeting was chaired by Sh. Mukesh Kumar Jain, Managing Director & CEO, 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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 /LDMs	Priority Sector advances decreased by Rs. 2810 Crore over March 2017 i.e. 2.01%. The percentage of Priority Sector Advances to Total Advances decreased slightly from 15.73% to 15.72% on YoY basis, whereas over March 2017, it is increased from 15.00% to 15.72%. The Controlling Heads of the Member Banks & LDMs are requested to monitor the progress personally to achieve the P.S. Targets as per RBI's revised guidelines.
2	**MSE / MSME advances should be increased further.**	All SLBC Member Banks/ LDMs	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 very limited in NCT of Delhi. The MSE advances have increased by Rs. 4446 crore i.e. 6.10% on YoY basis and over March 2017, it is increased by Rs. 154 crore i.e. 0.20%. The MSME advances have been increased by Rs. 6776 crore i.e. 7.57% on YoY basis and over March 2017, it is increased by Rs. 1426 crore i.e. 1.50%. 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 more initiatives for increasing MSME advances as per RBI's guidelines on Priority Sector Advances.

3	**Geographical Information System (GIS):** Updation of Sub Service Areas (SSAs) under the respective districts in NCT of Delhi.	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 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. SLBC-Delhi had already written to Govt. Of NCT of Delhi and lastly on 26.10.2017 for latest progress in the matter. Dy. Secretary, GNCTD has also written to Divisional Commissioner, GNCTD for necessary action in the matter. No Progress is received. The matter is appearing in oPersisting Action Pointsôsince long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
4	**Submission of quarterly Data to SLBC/LDMs on time.**	All SLBC Member Banks	There is lot of improvement in submission of data by the member banks whereas LDM West and some other LDMs have informed that: ➢ There is undue delay in submission of the ACP data and other information to LDMs by the District Coordinators of some of the banks; ➢ DCC meetings are not being attended by the some of the banks ➢ Controlling offices are not communicating and ensuring the roles of DCOs to them. ➢ Details of new DCOs are not being informed to LDMs. In the last 88th SLBC Meeting also, the above points were discussed but there is no improvement. The controlling heads of the banks are again requested to take up the matter with their district coordinators for

			timely submission of data to the concerned LDM and attending the DCC/DLRC meetings, regularly.
5	**Automation of State Treasury**	Finance Deptt., Govt. of NCT, Delhi	During 88th SLBC meeting held on 25.08.2017 it was informed by the GNCTD representative that the software and hardware have been installed, 90% work has been completed and by next one or two months system will be fully implemented. Dy. Secretary-V (Finance) has also written to Controller of Accounts, Pr. Account Office, GNCTD on 08.11.2017 to take up the matter on priority and to furnish the latest development. SLBC-Delhi vide their letter dated 26.10.2017 has also requested GNCTD for informing the latest status in the matter. 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.
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 all SLBCs received through mail dated 08.06.2016 from Sh. H.N. Vishweshwar, Sr. Advisor SB & HR IBA informed that: ôBased 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 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 had already written to Govt. of NCT of Delhi on 11.07.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 28.10.2016 again requested to expedite the matter While discussing the Agenda items, the above issue was also discussed during the last SLBC-Delhi meeting. SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 26.10.2017 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. Dy. Secretary, GNCTD also written to Divisional Commissioner, GNCTD for necessary action in the matter. No Progress is received. The matter is appearing in ôPersisting Action Pointsô The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
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 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 had already written to Govt. of NCT of Delhi on 11.07.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 28.10.2016 again requested to expedite the matter While discussing the Agenda items, the above issue was also discussed during the last SLBC-Delhi meeting SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 26.10.2017 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. Dy. Secretary, GNCTD also written to Divisional Commissioner, GNCTD for necessary action in the matter. No Progress is received. The matter is appearing in ôPersisting Action Pointsô The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
8.	**Opening brick and mortar branches in villages having population more than 5000 without a bank branch of a scheduled commercial bank:**	Bank of Baroda and SBI	In the following 3 villages brick and mortar branch was to be opened by Bank of Baroda and SBI as under: 1. **Salem Pur Majra Burari** : The village was allotted to Bank of Baroda for opening for opening of Brick & Mortar Br. During 88th SLBC-Delhi meeting held on 25.08.2017, the representative of Bank of Baroda informed that a digital branch will be opened very soon in the village. 2. **Salah Pur & Qutab Vihar:** The villages were allotted to State Bank of India for opening for opening of Brick & Mortar Branch. SBI vide their mail dated 20.10.2017 forwarded a mail dated 20.10.2017 received by them from their CM, LHO, Delhi informing that Qutab Vihar branch has been opened on 03.09.2017. Regarding Salahpur village, it was informed in the above mail that ñOn the basis of survey done by RBO and interaction with local people, RBO has proposed to open CSP in Salahpur, in place of a full fledged branch.ò In this connection, RBI vide their mail dated 10.11.2017 informed, as under:

			ñPlease refer to the RBI circular FIDD.CO.LBS. BC. No.31/02.01.001/ 2016-17 dated June 08, 2017 on ñAligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policyò and circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on ñRationalization of Branch Authorization policy- Revision of Guidelinesò wherein final guidelines on ñBanking Outletsò have been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel. In view of the above, SBI was advised by RBI to ensure that such unbanked rural centre in village with population above 5000, are banked forthwith by opening of CBS enabled banking outlet latest by December 31, 2017. SLBC Delhi vide mail dated 11.11.2017 has accordingly requested to SBI to ensure compliance on the above. SLBC-Delhi has also written to BoB on 06.10.2017 & 20.10.2017 to submit the progress in the matter. No Progress is received. The matter is persisting since long. Bank of Baroda and SBI are requested to apprise the House about the latest progress/ status.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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. 81 to 84).

The summarized position is as under:-

DEPOSITS (Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over Mar., 2017	Over the Year	Over Mar., 2017
961172	986982	1039333	78161	52351	8.13	5.30

ADVANCES

(Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over Mar., 2017	Over the Year	Over Mar., 2017
962345	933001	872278	-90067	-60723	-9.36	-6.51

C:D RATIO

POSITION AS ON			VARIATION	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over Mar., 2017
100.12	94.53	83.93	-16.19	-10.60

Total Deposits have increased by Rs.78161 crore i.e. 8.13% on YoY basis whereas over March 2017, there is an increase of Rs. 52351 crore i.e. 5.30%. Advances have decreased by Rs. 90067 crore i.e. 9.36% on YoY basis whereas over March 2017, there is a decrease of Rs. 60723 crore i.e. 6.51%.

CD Ratio has decreased from 94.53% to 83.93% over March, 2017.

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio was below 40% in six districts as on 30.09.2017 namely East: 21.90%, West 24.02%, North: 23.27%, North East: 15.14%, North West: 27.67% and South West: 25.88%. In North East district, the CD ratio is below 20%. Concerted efforts are required to increase the CD Ratio in these districts particularly in North East district.

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 still satisfactory i.e. 83.93%.

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 should 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.82 & 83.

CD RATIO (DELHI RURAL)

There are 114 Rural branches in NCT of Delhi. The CD ratio of these rural branches is increased from 31.60% (as on March, 2017) to 48.44% (as on Sept., 2017), whereas the overall CD ratio of all the Banksôbranches in NCT of Delhi is 83.93%.

Bank wise detail of CD Ratio in Rural Branches is annexed as Agenda-3 Annexure D at Page No.84.

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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 Aadhaar 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 -Delhi is regularly monitoring the progress. All 31,63,579 households, as per Survey in NCT of Delhi, are having bank accounts

Position of Accounts opened under PMJDY in NCT of Delhi:

As on 30.01.2015:

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

As on 30.09.2017:

Bank	Total A/cts	Rupay Card issued	No of Active Rupay Card	Aadhaar Seeding	Zero Bal A/Cs
	No.	No.	No.	No.	No.
PSB	4143726	3227796	2310564	3128648	**703713**
Pvt. Banks	126873	119267	89940	77505	**54923**
Total	4270599	3347063	2400504	3206153	**758636**
% age		**78.37**	**71.72**	**75.08**	**17.76**

Bank wise position is given at Page No.85 as Agenda-4 Annexure-A.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.09.2017:

Type of Bank	Pending as on 30.06.17	Received	Disposed off	Pending as on 30.09.17	Out of which pending for more than 1 Month
Public Sector Banks	1	17	17	1	0
Private Sector Banks	0	0	0	0	0
TOTAL	**1**	**17**	**17**	**1**	**0**

The data is being called from all the member banks. 17 complaints have been received under PMDJY during the quarter ended 30.09.2017 and only one case was pending as on 30.09.2017. Agenda-4 Annexure-B at page no. 86.

<u>Jan Dhan to Jan Suraksha:</u>

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 under three social security schemes, PMSBY, PMJJBY & APY in NCT of Delhi as on 30.09.2017:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	2010083	853806	88352	**2952241**
RRB/Coop. Bank	3675	1354	0	**5029**
Private Sector Banks	196294	106604	17559	**320457**
Total	**2210052**	**961764**	**105911**	**3277727**

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 30.09.2017 are given as Agenda 4 Annexure-C at page no. 87.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 30.09.2017:

SLBC-Delhi is regularly following up with member banks on the Insurance Claims under PMJDY, PMSBY & PMJJBY. The status of Insurance Claims lodged as on 30.09.2017, is as under:

(Amt.in lakhs)

Name of the Scheme	Pending Claims as on 30.06.2017		Received		Dispose off		Pending as on 30.09.2017		Out of which pending more than 3 months	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	4	6.30	5	5.00	9	11.30	0	0.00	0	0.00
PMSBY	24	48.00	57	114.00	58	116.00	23	46.00	10	20.00
PMJJBY	40	80.00	92	184.00	97	194.00	35	70.00	13	26.00
Total	68	134.30	154	303.00	164	321.30	58	116.00	23	46.00

23 & 35 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, particularly 23 cases which are pending for more than 3 months. SLBC is following up with the concerned banks for disposal of pending cases.Bank wise position of Claims under Social Security schemes is given at Agenda 4 Annexure-D, E & F at Page No.88-90.

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, 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 analyzed 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.

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.91). 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	2508173
Private Banks	0	0	0	0	8570
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	58	2516743

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. 92 (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.

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

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 summarised position of above 15 villages was 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 but not having the brick and mortar branch in the village itself
15	10	5

The detail of above five Villages is as under:

Sr No	Name of the village	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

As per information received from LDM North, vide their mail dated 09.02.2016, Kotak Mahindra Bank branch is situated at Mamoorpur Village Location.

Opening of Branch at Villages Saba Pur Shahdara

On the above, LDM Shahdra vide their mail dated 05.07.2017 has informed that upon survey of Sabapur Village by them on 05.07.2017, it is found that village is having bank branch of State Bank of India. It is further informed by LDM Shahdra that Sabapur village falls under North East District of Delhi under Karawal Nagar Block and there is no Sabapur village under Shahdra District.

Since the rural area of Sabapur is banked by State Bank of India, it was proposed that the Sabapur village should be treated as duly banked area.

LDM, North East District also vide their mail dated 27.07.2017 to SLBC-Delhi confirmed that the said area falls in North East District and SBI is having Branch in that particular area.

RBI had also been informed vide our letter no. SLBC-DEL/FIP-5000/228/2017-18 dated 24.07.2017.

Therefore, upon accessing the above facts, it was proposed that since the area is banked under State Bank of India, new branch opening is not viable from business viability point of view and accordingly, the village was treated as fully covered with banking services by the house.

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

The remaining 3 villages were allotted by the house decided, as under:

S. No	Name of the village not having the brick and mortar branch	District	Bank to whom village allotted for opening of Brick & Mortar Br.	Present Banking Facility	Remarks
1	Salem Pur Majra Burari	Central Delhi	Bank of Baroda	Nearest Branch of BOB is Burari at the distance of 0.5 KM	During 88th SLBC-Delhi meeting held on 25.08.2017, the representative of BoB informed that a digital branch will be opened very soon in the village
2	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.	During 88th SLBC-Delhi meeting held on 25.08.2017 the representative of SBI informed that this task will be completed by Sept., 2017 end
3	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 desired that the Brick & Mortar branch in the above villages should have been opened by 31st March 2017 by the concerned banks to whom these villages have been allotted.

Now, as per information received from the concerned banks the latest status of opening the brick and mortar branch by Bank of Baroda and SBI is as under:

1. **Salem Pur Majra Burari** : The village was allotted to Bank of Baroda for opening for opening of Brick & Mortar Br. During 88th SLBC-Delhi meeting held on 25.08.2017, the representative of Bank of Baroda informed that a digital branch will be opened very soon in the village.

2. **Salah Pur & Qutab Vihar:** The villages were allotted to State Bank of India for opening for opening of Brick & Mortar Branch.

SBI vide their mail dated 20.10.2017 forwarded a mail dated 20.10.2017 received by them from their CM BOPM-4, LHO, Delhi informing that Qutab Vihar branch has been opened on 03.09.2017.

Regarding Salahpur village, it was informed in the above mail that ñOn the basis of survey done by RBO and interaction with local people, RBO has proposed to open CSP in Salahpur, in place of a full fledged branch.ò

In this connection, RBI vide their mail dated 10.11.2017 informed, as under:

ñRefer to the RBI circular FIDD.CO.LBS. BC. No.31/02.01.001/ 2016-17 dated June 08, 2017 on ñAligning roadmap for unbanked villages having population more than 5000 with revised guidelines on Branch Authorization Policyò and circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 on ñRationalization of Branch Authorization policy- Revision of Guidelinesò wherein final guidelines on ñBanking Outletsòhave been issued with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel.

In view of the above, SBI was advised by RBI to ensure that such unbanked rural centre in village with population above 5000, are banked forthwith by opening of CBS enabled banking outlet latest by December 31, 2017.

SLBC Delhi vide mail dated 11.11.2017 has accordingly requested to SBI to ensure compliance on the above by opening of CBS enabled banking outlet.

SLBC-Delhi has also written to BoB on 06.10.2017 & 20.10.2017 to submit the progress in the matter. No Progress is received. The matter is persisting since long. Bank of Baroda and SBI are requested to apprise the House about the latest progress/ status.

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.

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 also 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. As on 30.09.2017, 1360497 Smart Cards have been issued and 5081470 accounts have been opened so far, out of which 4065176 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 Sept., 2017 is given in Agenda 4-A Annexure C & D (page no. 93-94) respectively. The Banks have opened 5818224 BSBDAs. 4970 GCCs with loan amount of Rs. 7432 lakhs have been issued up to Sept., 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 the 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 so as to keep 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.

SLBC-Delhi has already written to Govt. Of NCT of Delhi and lastly on 26.10.2017 for latest progress in the matter. Dy. Secretary, GNCTD has also written to Divisional Commissioner, GNCTD on 08.11.2017 for necessary action in the matter. No Progress is received. 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.

201 Financial Literacy Camps were organised by FLC/FLCC during the quarter in which 19824 persons participated out of which 16349 persons were already having bank accounts and 1653 persons opened their bank accounts after attending the camps. (FLC/FLCC wise position is given as Agenda 4-A Annexure-E at page no.95)

Apart from the above, 170 camps were organised by the rural Branches during the quarter in which 5424 persons participated in these camps out of which 4894 persons were already having bank accounts and 427 persons opened bank accounts after attending the camps. (District wise position is given as Agenda 4A-Annexure-F at page No. 96).

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 Oriental Bank of Commerce 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 1261922 accounts of migrant labourers and street vendors/ hawkers have already been opened up to 30.09.2017 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 some of the member banks from their Corporate Offices. SLBC- Delhi is following with them. Member Banks are again 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 Chairmen. 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 & provided along with the reporting mechanism to be followed by lead banks.

Financial Literacy through various skilling centers

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 also conveyed to all Member Banks of SLBC/ LDMs/ FLCs - NCT of Delhi in details on Financial Literacy through various skilling centers. A list of 265 skilling centers (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 centers has already been completed by concerned LDMs/FLCs.

The progress of financial literacy program in 241 mapped skilling centers as on 30.09.2017 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	14	172	7098	15
PVT ITI's	30	27	176	6491	30
VTPs	76	60	431	8182	76
OC's	120	92	350	12038	120
TOTAL	**241**	**193**	**1129**	**33809**	**241**

The list of these vocational training centers (of all India) is available at website www.pmjdy.gov. and the list of such training centers 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 centers;

FLC manager should report/update the details of FL sessions conducted from the link bank branch.

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/camps 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

Department of Food and Civil Supplies is being invited for the meetings of State Level Bankers Committee-Delhi.

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.

Department of posts of the state is also being invited for the meetings of State Level Bankers Committee-Delhi.

****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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 Govt. 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 Govt. 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 Govt. 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 customersôAadhaar 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 Aadhaar Transfer Compliant (ATC). The progress/action taken in the matter will be informed to concerned departments and SLBC-Delhi.

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 was 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 Aadhaar number, mobile number, distribution and activation of RuPay cards/PINs.

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 pensionersô accounts & other social welfare schemes 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 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 Aadhaar seeding under PMJDY, Other Social Welfare Schemes & Operative Individual Saving Bank Accounts in NCT of Delhi.

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

All the Member Banks/LDMs have already been requested to ensure that:

- ✓ Banners for Aadhaar/ Mobile seeding are placed in all the branches at the prominent place;
- ✓ Special counter/canopy is placed in all the branches exclusive for Aadhaar / mobile seeding;
- ✓ Bulk messages through SMS and e-mail where email address is available, are being sent to the customers for seeding of Aadhaar Number in their accounts;
- ✓ Pop up notification is used for improving the Aadhaar and Mobile seeding.
- ✓ Daily follow-up is being made with each of the branch/ field functionary.

Demonetization & Digitization:

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

- ➢ Efforts should be made for 100% Aadhaar/Mobile Seeding;
- ➢ Make aware the customers and general public about the use of UPI Platform, *99#, BHIM app, POS machines etc. to maximize digitization;
- ➢ POS Machines should be installed in all pending cases at the earliest possible;
- ➢ RuPay Cards should be issued in all PMJDY accounts and efforts to be made for activation of RuPay Cards up to the maximum level;
- ➢ Debit/Credit Cards should be issued promptly**.**

<u>Aadhaar Enrolment and updation facility by Scheduled Commercial Banks</u>

Asstt. Director General (Delhi & Admin), Ministry of Electronics & I.T UIDAI, RO Office, Delhi vide their letter no. F. No. A-22011/04/2013/UIDAI (RO-Delhi) dated 20.07.2017 submitted the copy of Gazette notification no. 284 dated 14.07.2017 on the above (Copy was attached as Annexure 88th_Agenda_5_Doc_1) and informed, as under:

ôIn view of amendment in Prevention of Money Laundering (Maintenance of records) Rules, 2005, mandating linking of Aadhaar with all bank accounts and Regulation 12 A of Aadhaar (enrolment and update) Regulations 2017, it has become mandatory that every scheduled commercial bank shall provide Aadhaar enrolment and update facility to its customers in the manner as prescribed in the notification dated 14.07.2017.ô

Under Para 7, Regulation 12 A of Aadhaar (enrolment and update) Regulations 2017 of Gazette notification no. 284 dated 14.07.2017, is as under

ǵAnd therefore Unique Identification Authority of India, in exercise of Regulation 12A of the Aadhaar (enrolment and Update) (second Amendment) Regulations, 2017 (No.2 of 2017) and the Aadhaar (enrolment and Update) (Third Amendment) (No.3 of 2017), hereby directs that every scheduled commercial Bank shall provide Aadhaar enrolment and update facilities to its customers in the following manner:

i. Every Scheduled Commercial Bank shall set up Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 out of their every 10 branches.

ii. The selection of branches for enrolment and update facility shall be such that it covers all the district headquarters where it is present, and that there is maximum coverage of Talukas/ Block in every district.

iii. The Scheduled Commercial Bank shall notify to its customers, the general public and UIDAI of the locations of branches where Aadhaar Enrolment and update facilities will be provided by them. The list of such branches shall be displayed on its websites. Any changes in locations shall be notified at the earliest in the aforesaid manner.

iv. The Banks may at its discretion provide the Aadhaar Enrolment and Update facility to customers of other banks.

v. The Bank may charge the customers for the Aadhaar Enrolment and update services at the rate prescribed by UIDAI.

vi. The Scheduled Commercial Bank shall, if not already done so, become Registrar of UIDAI for providing enrolment and update facilities.ô

In view of the above, SLBC-Delhi vide their letter no. SLBC-DEL/ UIDAI_Adhaar_Enrolement/ 114/ 2017-18 dated 21.07.2017 has already been written to all the member banks and LDMs for doing the needful to provide Aadhaar enrolment and update facilities to its customers in the manner specified.

LDMs are also requested to include the above as an agenda item in DCC/DLRC meetings so that progress, on the above may also be monitored at district level.

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

As per the directions of MOF, GoI, every bank branch in the identified 11 districts should have onsite ATM. As the State Govt. has decided to start DBT in all districts of Delhi, the bank-wise position of onsite ATMs in identified districts is placed as Agenda-5 Annexure-A (page no. 97). There are 3419 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 3370 branches, 234 bank branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO. 6

ANNUAL CREDIT PLAN:

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

The Bank wise, District wise, Sector wise & Quarter wise Annual Credit Plan 2017-18 were placed and approved during the 87th SLBC-Delhi meeting held on 16.06.2017. The Bank wise, District wise, Sector wise & Quarter wise Annual Credit Plan is given as Agenda No.6, Annexure-A &B page Page No.98 to 99.

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

Sr. No	Categories	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**

TARGETS & ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2017-18

The summarized position of Targets & Achievement up to Sept., 2017 under Annual Credit Plan (ACP) for the year 2017-18, is as under :-

(Amt. in Crore)

SN	Sector	Annual Target	Achievement up-to 2nd Qtr Sept., 2017	%age of Achievement against Annual Targets
		2017-18	(01.04.17 to 30.09.17)	
1	Agriculture	6571	5083	77.36
2	MSME	40991	20499	50.01
3	Export Credit	6418	1271	19.80
4	Education	772	234	30.31
5	Housing	3072	1019	33.17
6	Other Priority Sector	4772	909	19.05
A	**Total Priority Sector (1 To 6)**	**62596**	**29014**	**46.35**
B	**Total Non Priority Sector*** (1+2)	**206560**	**241843**	**117.08**
C	**Total (A+B)**	**269156**	**270858**	**100.63**

The achievement under Priority Sector during the half year ended as on Sept., 2017 for FY2017-18 has been 29014 crore against the annual target of 62596 crore which comes to 46.35% of annual target. The achievement under Non-Priority Sector has been 241843 crore against the Annual Target of Rs. 206560 Crore. Total ACP achievement has been 270858 crore against the annual target of 269156 crore which comes to 100.63%.

*As per information received from LDM New Delhi, achievement under Non Priority Sector upto half year ended as on Sept.,17 is high i.e. Rs. 241843 Crore against the Annual target of Rs.206560 Crores (117.08% of the total annual target) mainly due to Credit Hub/ LCB of maximum of the member banks located in New Delhi District.

All the high value advances under other NPS are shown by these banks in New Delhi District due to parking of loans in their Credit Hubs/LCBs in New Delhi District.

Out of Total disbursement of Rs. 241843 Crore under NPS, amount of Rs. 221770 Crore (91.69%) are shown under Other NPS which is only due to all high value other NPS advances are shown by member banks in these Credit Hubs/LCBs located in New District. Accordingly, CD ratio of New Delhi district is also very high i.e. 160.74% in comparison to overall CD ratio of NCT of Delhi i.e. 83.93%.

District-wise and Bank wise targets & achievement under ACP 2017-18 upto the 2nd quarter ended 30.09.2017 are given at Page No.100 & 101 (District wise) as Agenda-6 Annexure C & D (PS/NPS) and Page No.102 to 103 (Bank wise) as Agenda-6 Annexure E & F (PS/NPS).

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO.7

CREDIT FLOW TO PRIORITY SECTOR

(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. 104). The summarized position is as under:-

(Rs. in Crore)

Position as on			Variation		% Growth Over	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
151380	139922	137112	-14268	-2810	-9.43	-2.01

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

Sept., 2016	March, 2017	Sept., 2017
15.73	15.00	15.72

Priority Sector advances have decreased by Rs. 2810 crore i.e. 2.01% over March 2017.

The percentage of Priority Sector Advances to Total Advances has been increased from 15.00% to 15.72% over March 2017whereas on YoY basis the percentage is slightly decreased from 15.73% to 15.72%.

Out of 34 member banks, in following 8 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 30.09.2017 out of which 4 are Public Sector Banks and remaining 4 are Private Sector Banks :

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A.	**Public Sector Banks**	
1	BANK OF MAHARASHTRA	8.62
2	DENA BANK	7.74
3	INDIAN BANK	7.59
4	UNITED BANK OF INDIA	4.86
B.	**Pvt. Sector Banks**	
1	AXIS BANK	8.45
2	FEDERAL BANK LTD	9.94
3	INDUSIND BANK	4.76
4	JAMMU & KASHMIR BANK LTD	5.21

All Members Banks particularly above 8 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 Govt. 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.105). The summarized position is as under:

(Rs. in Crore)

Position as on			Variation		% Growth	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
4676	4519	4544	-132	25	-2.82	0.55

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

Sept., 2016	March, 2017	Sept., 2017
3.09	3.23	3.31

Loans to SC/ST under Priority Sector Advances Category have decreased by Rs. 132 Crore on YoY basis whereas over March 2017, it is marginally increased by Rs. 25 Crore. In terms of percentage of SC/ST advances to Priority Sector Advances, it is increased from 3.09% to 3.23% on YoY basis and over March 2017, it is increased from 3.23% to 3.31%.

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

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.106). The summarized position is as under:-

(Rs in Crore)

Particulars	Position as on			Variation			
	Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	%age wise	
						Over the Year	Over March, 2017
No. of Accounts	36026	36497	36902	876	405	2.43	1.11
Amt. (in Crore)	1412	1533	1685	273	152	19.33	9.92

The number of Education Loans has increased by 876 i.e. 2.43% on YoY basis and over March 2017, it is increased by 405 i.e. 1.11% and amount-wise there is an increase of Rs. 273 Crore i.e. 19.33% and over March 2017, it is increased by Rs. 152 crore i.e. 9.92% against the annual target of increase in number of accounts and amount by 15% & 20% respectively.

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 Delhi has launched Higher Education and Skill Development Guarantee Scheme for pursuing higher education in Delhi.

Ms. Garima Gupta, IAS, Director, Higher Education, GNCTD vide her DO Letter No. DHE31(3)/HECGT/15-16/PtIII/247/ dated 16.10.2017 to Convenor, SLBC-Delhi (copy is enclosed as Annexure 89th Agenda_8_Doc_1) has informed that Honôble LG,

Delhi has accorded his approval to extend the benefit of the scheme ñ Higher Education and Skill Development Guarantee Schemeò to those students who have passed out 10th and 12th from Delhi and are pursuing recognized degree or diploma level courses or skill development courses from Central/State Govt. universities/institutions located outside Delhi, within India. The above scheme has been revised by the Govt. of NCT of Delhi, accordingly.

Further, keeping in view the above modifications, the revised MoU has been signed between GNCTD and SLBC-Delhi (on behalf of all its member banks) on 27.10.2017 and the copy of the same has been sent to all member banks by SLBC through email dated 27.10.2017.

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.

VIDYA LAKSHMI PORTAL (VLP) ON EDUCATION LOANS:

The Director, Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F.No. 6(6)/2014 ï CP-IF-II dated 21.04.2016 informed that in view of the decision taken in the meeting chaired by Joint Secretary (DFS) to discuss issues regarding Vidya Lakshmi Portal (VLP) on Education Loans on 12.04.2017 in the Conference Room of Department of Financial Services, it was requested to advise all bank branches to initiate action on the following points:

- All education loans should be routed through Vidya Lakshmi Portal (VLP). Where students have submitted physical application, the same should also be uploaded on VLP after sanction. All banks will also upload all their education loan schemes on VLP.
- Awareness campaign should be launched from 1st May, 2017. LDMs will ensure sensitization of stakeholders at the District Level.
- Organize orientation programme for officers of educational loans, CSIS and VLP.
- Banksôwebsites should have a direct tag to VLP.
- All legacy cases from 15th August 2015 (Launch date of VLP) was to be uploaded on VLP latest by September 30, 2017.
- Branches should coordinate with the educational institutions of their area and popularize the VLP. They should also conduct seminars in such institutions during the admission season.
- Each branch/Educational Institution to display a Banner on VLP. ATMs of banks in educational institutions should also carry posters of VLP. Zonal Managers/Regional Managers/ Controlling Heads may sensitize Branch Managers in their region and ensure compliance about the popularization of VLP.
- DCC/DLCCs to review progress of education loans at the District level.
- Make efforts to link loanee to their employer to ensure recovery of education loans.

SLBC-Delhi vide its mail letter dated 01.05.2017 & 05.07.2017 has already written to all its member banks and LDMs to ensure compliance on the above points.

As per instruction from MoF, a meeting / Seminar for the HODs of Educational Institutions in NCT of Delhi, Major Banks and LDMs was also conducted by SLBC-Delhi on 14.07.2017 to discuss the Vidya Lakshmi Portal and to create awareness on the portal amongst the students and staff. The minutes of the meeting / Seminar had already been sent to all the stake holders by SLBC-Delhi.

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.107-109) respectively. The summarized position is as under:-

TOTAL AGRICULTURE ADVANCES (Rs. in crore)

Position as on			Variation		% Growth	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
12071	10580	10367	-1704	-213	-14.11	-2.01

Total Agriculture Advances have been decreased by 2.01% over March 2017.

Percentage of Agriculture Advances to Priority Sector Advances:

Sept., 2016	March, 2017	Sept., 2017	Variation	
			Over the Year	Over March, 2017
7.97	7.56	7.56	-0.41	0.00

The percentage of Agriculture Advances to Priority Sector Advances has been slightly declined from 7.97% to 7.56% whereas it remained at the same level i.e. 7.56% over March 2017.

Percentage of Agriculture Advances to Total Advances:

Sept., 2016	March, 2017	Sept., 2017	Variation	
			Over the Year	Over March, 2017
1.25	1.13	1.19	-0.06	0.06

The percentage of Agriculture Advances to Total Advances is increased by 0.06% over March 2017.

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.

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.

The summarised progress of Pledge Financing against Negotiable Warehouse Receipts (NWRs) as on 30.09.2017 is, as under :

(Amt. in Crores)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter Sept., 2017		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of Sept., 2017	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
7	40.43	75	307.19

Bank wise progress is given in Agenda-9 Annexure D at Page No.110.

All member banks are requested to submit the above information on quarterly basis to SLBC-Delhi/LDMs, regularly. LDMs are also requested to submit the district wise position under NWR on quarterly basis to SLBC 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.

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 Aadhaar 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, GNCTD, 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 DCC and DLRC.

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

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

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

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

Promotion of Bee Keeping- National Bee Board (NBB)

NABARD vide their mail dated 17.05.2017 has informed that Deptt. of Agri. & 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 take necessary action to accord importance and scope for financing bee keeping in NCT of Delhi.

Utilization of the sanctioned amounts under the V-SAT scheme from FIF, NABARD

Ms. Sindhu Pillaia, Director, Department of Financial Services, Ministry of Finance, New Delhi vide their mail dated 29.06.2017 on the above subject, informed that NABARD has a scheme of extending support from Financial Inclusion Fund for implementing Solar Powered V-SAT connectivity to Kiosk/Fixed CSPs in the Sub-Service Areas (SSAs) to the Banks (circular can be seen under the link: https://www.nabard.org/auth/writereaddata/tender/24031717472017-Cir-64-E.pdf).

It has been observed that in Delhi the sanctioned amount is mostly underutilized in case of PNB bank (as per State wise list of Solar V-Sat sanctioned proposals attached with the above mail).

Name of the State	Type	Name of the Bank	Total SSA	Amount Rs lakh
Delhi	CB	Punjab National Bank	3	3.24

SLBC-Delhi vide their mail letter dated 29.06.2017 has requested PNB to follow up with their concern branches/field functionaries to ensure that the bank utilize the amounts sanctioned and connectivity issue for banking purposes, is addressed.

Now, PNB Zonal Office, Rajender Bhawan, Rajendra Place, New Delhi, vide their mail dated 20.11.2017 has informed that they have taken the matter with all their Circles in Delhi Zone and confirmed that no such case of underutilization of sanctioned amount under above scheme is pending at theirs.

Implementation of Dairy Entrepreneurship Development scheme (DEDS)

On the above subject, through Deputy Secretary-V (Finance), Govt. of NCT of Delhi letter no. F(15)/Fin./Rev-II/SLBC/2013-14/695 dated 04.07.2017, SLBC-Delhi received the copy of the DO letter no. M-01027/1/2017-CDD dated 21.06.2017 of the Secretary, Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture & Farmers Welfare, Govt. of India, written to the Chief Secretary of NCT of Delhi vide which it is informed that their Department is implementing Dairy Entrepreneurship Development scheme (DEDS) through NABARD and Nationalized Banks, which have received overwhelming response from dairy entrepreneurs across the country. DEDS is the only direct beneficiary oriented scheme covering loaning in the entire value chain from Cattle procurement to sale of milk through outlets. Since its inception in September 2010, the scheme has benefitted about 2.70 lakh farmers with capital subsidy of Rs. 1059 crore upto 30.04. 2017

District Consultative Committee (DCC) is the main institutional forum at District Level for review of programme and policies by all the financial institutions. DCCs should therefore cover monitoring of bank funded dairy development scheme DEDS, wherein Nationalized, commercial and RRBs provide loan assistance.

While reviewing the progress of the scheme, the Department has observed that in spite of the provision for regular review of scheme by DCC in the operational guidelines, the scheme was not considered for review by DCCs.

LDMs are therefore, requested to include DEDS as an agenda for review of implementation of the scheme in their DCC meetings. A copy of administrative approval for 2017-18 was enclosed for ready reference.

SLBC vide their letter no. SLBC-DEL/DEDS/281/2017-18/ dated 11.07.2017 has already written to all the LDMs and Member Banks on the above. LDMs are requested to ensure compliance on the above.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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, F & G (page no. 111-117). The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	Sept., 2016	**March, 2017**	**Sept., 2017**
Total Advances	**962345**	**933001**	**872278**
Total Priority Sector Advances	**151380**	**139922**	**137112**
Credit to Micro Enterprises	31683	33492	33985
Credit to Small Enterprises	41176	43658	43319
Total MSE Advances	**72859**	**77150**	**77304**
% of Micro Enterprises to total MSE Advances	43.48	43.41	43.96
% of Micro Enterprises to Total Advances	3.29	3.59	3.90
% of MSE Advances to Total Priority Sector Advances	48.13	55.14	56.38
Advances to Medium Enterprises	16691	17750	19022
Advances to Micro, Small & Medium Enterprises (MSME)	**89550**	**94900**	**96326**

COMPARATIVE POSITION OF MSE ADVANCES:-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
Sept., 2016	**March, 2017**	**Sept., 2017**	**Over the Year**	**Over March, 2017**	**Over the Year**	**Over March, 2017**
72859	77150	77304	4445	154	6.10	0.20

Advances under MSE Sector have increased by Rs. 4445 crore on YoY basis which comes to 6.10% and over March 2017 it is increased by Rs. 155 crore i.e. 0.20%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
89550	94900	96326	6776	1426	7.57	1.50

Advances under MSME Sector have increased by Rs.6776 crore i.e. 7.57% on YoY basis and over March 2017, there is increase of Rs. 1426 crore i.e. 1.50%.

THRUST TO THE MSME :

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

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

SICK MSME ADVANCES:

The details of Sick MSME Units and Viability Study Undertaken are given in Agenda-10 Annexure H, I, J & K (page nos. 118 to 121).

CGTMSE COVERAGE:

The details of units covered under CGTMSE Scheme are given in Agenda-10 Annexure L and Annexure M (page nos. 122-123). The summarized position is as under:-

(Rs. in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
No. of Units	45521	43730	55952	10431	12222	22.91	27.95
Amount	10968	9405	6651	-4317	-2754	-39.36	-29.28

CGTMSE coverage under MSME on YoY basis, there is an increase of 10431 units i.e. 22.91% and over March 2017, there is an increase of 12222 units i.e. 27.95% whereas amount wise CTGMSE coverage has decreased by Rs. 4317 crore i.e. 39.36% on YoY basis whereas over March 2017, there is decrease of Rs. 2754 crore i.e. 29.28%.

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 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, had 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 to 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 30-Sept.,-2017 is given in Agenda-10 Annexure N (page no. 124).

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 is classified as ñMUDRA loans under PMMYò. The application forms for such loans also carry the name and logo of ñPradhan Mantri MUDRA Yojna (PMMY)ò.

The Loan is 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 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 is issued as Debit Card on RuPay payment platform. The card is having 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 2017-18 as on 30.09.2017 (01.04.2017 to 30.09.2017), is given as under:

(Amt. In crore)

NAME OF BANK	Targets 16-17	Shishu			Kishor			Tarun			Total		
	Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	2259	12254	26	22	6413	169	154	3452	300	272	**22119**	**495**	**448**
Private sector Banks	0	3641	11	11	10685	352	352	8336	597	597	**22662**	**960**	**960**
Member Banks Total	**2259**	**15895**	**37**	**33**	**17098**	**521**	**506**	**11788**	**897**	**869**	**44781**	**1455**	**1408**
Small & Other Financial Institutions		**41231**	**106**	**105**	**2491**	**44**	**44**	**383**	**28**	**28**	**44105**	**178**	**177**
Grand Total		**57126**	**143**	**138**	**19589**	**565**	**550**	**12171**	**925**	**897**	**88886**	**1633**	**1585**

Bank wise target as well as achievement for the half year ending Sept., 2017 of FY 2017-18 under Shishu, Kishore & Tarun is given as per Agenda-10 Annexure-O at Page No.125.

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.

****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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. 126-127). The summarized position of Housing Finance is as under:-

Rs.in Crore)

Particulars	POSITION AS ON			VARIATION		% GROWTH	
	Sept., 2016	March, 2017	Sept., 2017	Over the Year	Over March, 2017	Over the Year	Over March, 2017
Direct H/L	40191	42377	52318	12127	9941	30.17	23.46
Indirect H/L	18627	4516	8490	-10137	3974	-54.42	88.00
Total	**58818**	**46893**	**60808**	**1990**	**13915**	**3.38**	**29.67**

On YoY basis total Housing Finance has increased by Rs. 1990 crore i.e. 3.38%, whereas over March 2017, there is an increase of Rs. 13915 crore i.e. 29.67%. 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.

Many of the member banks either not submitting the progress or submitting as NIL progress under the scheme of Housing for All. SLBC-Delhi has already requested to submit the progress regularly on quarterly basis ensuring the correctness of data.

Member Banks are again requested to ensure submission of the progress under the subject scheme on quarterly basis in time.

The bank wise progress of ôHousing for Allôas on Sept., 2017 is give at page no. 128 as Agenda11 Annexure C.

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

Inclusion of Housing & Urban Development Corporation Ltd.(HUDCO), a Government of India Enterprise under the Ministry of Housing & Urban Affairs in the meetings of State Level Bankers Committee:

As per mail received from Anshumali,HUDCO NIWAS on 10.10.2017, Housing & Urban Development Corporation Ltd.(HUDCO), a Government of India Enterprise under the Ministry of Housing & Urban Affairs through its Retail Finance Unit ñHUDCO Niwasò is extending loan assistance to individuals for purchase of flats, and construction of new houses across the country.

For channelizing the said subsidy, HUDCO & National Housing Bank (NHB) have been nominated as Central Nodal Agency (CNA) by the Government and the subsidy is also available for the beneficiary eligible under CLSS-PMAY guidelines

To generate awareness regarding the CLSS scheme among banks HUDCO would also like to regularly participate in the Bankers Meet

Department of HUDCO is also being invited for the meetings of State Level Bankers Committee-Delhi.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.

PMEGP TARGETS FOR THE FINANCIAL YEAR 2017-18:

The Dy. Director, Khadi & Village Industries Commission State Office, New Delhi vide their letter no. Khadi/PMEGP/Claim/2017-18 dated 04.05.17 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.

A statement showing the performance of various banks as well as districts during the FY 2017-18 as on 30.09.2017 is given as Agenda-12 Annexure A & B (page no.129 & 130). The summarized position is as under:-

(Rs. in Lakh)

S.No.	PARTICULARS	As on Sept., 2017
1.	Annual Target(Physical)	151
2.	Total No. of Applications Received	1058
3.	No. of Applications Sanctioned	63
4.	Amt. of Sanctioned (MM)	79
5.	No. of Loan Cases Disbursed	17
6.	Amt. of Disbursed (MM)	17
7.	No. of Apps. Rejected/Returned*	228
8.	No. of Applications Pending	767

As informed by the concerned Banks, the main reasons for rejection of applications are, as under:

1. Not appeared for interview
2. Non-viable project
3. CIBIL score not favorable
4. Due diligence is negative
5. Non-submission of required documents by the beneficiary
6. Higher amount is demanded than the recommended amount

Member Banks & LDMs are requested to follow up with their concerned branches for disposal of all cases lying pending with them.

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.

SLBC-Delhi had already written to requested the Deputy Director, Khadi and Village Industries Commission, New Delhi-110001 and lastly vide letter No. SLBC-DEL/ Minority Community/ 2017-18/ dated 09.08.2017, again requested them to fix the targets for Minority Communities & SC/ST under PMEGP, reply of which is still awaited.

KVIC is requested to submit the desired information so that further 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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, âBô, 'C' and ãDô(page no.131 to 134). The summarized position is given as under:-

AGRICULTURE (Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
31846	39401	53950	26649	29201	30898	5197	10200	23052	83.68	74.11	57.27

PMRY-PMEGP (Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017
1623	1599	1718	732	628	710	891	971	1008	45.12	39.25	41.33

SJSRY (Rs.in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March , 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
291	228	206	151	123	107	140	105	99	51.89	53.95	51.94

DRI (Rs. in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
185	193	180	121	124	115	64	69	65	65.41	64.25	63.89

The recovery percentage under PMEGP, SJSRY 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 that SLBCs may take up the issue with respective State Governments to provide such facilities.

SLBC-Delhi had already written to Govt. of NCT of Delhi on 11.07.2016 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 discussed during the last SLBC-Delhi meeting.

SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 26.10.2017 to take the necessary steps in the matter, Dy. Secretary, GNCTD also written to Divisional Commissioner, GNCTD for necessary action in the matter.

No Progress is received. The matter is appearing in ôPersisting Action Pointsô The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

Levy of stamp duty on Agricultural loans:

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

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

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

SLBC-Delhi had already written to Govt. of NCT of Delhi on 11.07.2016 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 discussed during the last SLBC-Delhi meeting.

SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 26.10.2017 to take the necessary steps in the matter, Dy. Secretary, GNCTD also written to Divisional Commissioner, GNCTD for necessary action in the matter.

No Progress is received. The matter is appearing in ôPersisting Action Pointsô The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.135). The Summarized position is as under:

(Rs.in Lakhs)

KCC Cards Issued during the FY 2017-18				**Cumulative as on Sept., 2017**	
During Current Quarter		**During Current FY 2017-18**		**No.**	**Amt.**
No.	**Amt.**	**No.**	**Amt.**		
293	719	1049	1968	27526	64136

293 KCCs have been issued during the current quarter whereas during the current financial year, 1049 KCCs have been issued by all the Banks up to Sept., 2017. Total 27526 KCCs have been issued as on 30.09.2017.

SWAROZGAR CREDIT CARD SCHEME

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

No progress has been received under the scheme during the financial year 2017-18. Member banks are requested to take more initiative for issuance of cards under the scheme and submit the quarterly progress.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.136).

The summarized position as on 30.09.2017 is as under:-

SHGs FORMED 2017-18			
Upto 31.03.2017	**During the qtr under review**	**During the current financial year 2017-18**	**Cumulative as on Sept., 2017**
5180	341	390	5570

SHGs CREDIT LINKAGE 2017-18							**(Amt. In lakh)**
Upto 31.03.2017		**During the qtr under review**		**During the current financial year 2017-18**		**Cumulative as on Sept., 2017**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3309	3531	44	14	54	64	3363	3595

390 SHGs have been formed during 2017-18 up to the half year ending Sept., 2017. As on 30.09.2017, cumulatively 5570 SHGs have been formed. Out of which during 2017-18 up to the half year ending Sept., 2017, 54 SHGs have been credit linked and total 3363 SHGs have been credit linked as on 30.09.2017 in which amount of Rs. 35.95 Crore has been disbursed.

The involvement of banks is required in formation and linkage of Self Help Groups. Only 60% of the SHGs formed have been credit linked. Banks are requested to gear up their efforts for linkage of all the SHGs as per prevailing guidelines.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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:-

JLGs FORMED 2017-18			
Upto 31.03.17	**During the qtr under review**	**During the current financial year 2017-18 (upto Sept., 2017)**	**Cumulative as on Sept., 2017**
3974	210	403	4377

(Rs. in lakh)

JLGs CREDIT LINKAGE 2016-17							
Upto 31.03.17		**During the qtr under review**		**During the current financial year 2017-18 (upto Sept., 2017)**		**Cumulative as on Sept., 2017**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3886	2948	210	241	404	498	4290	3446

210 JLGs have been formed during the current quarter whereas during current FY 2017-18 up to Sept., 2017, 403 JLGs have been formed. As on 30.09.2017, cumulatively 4377 JLGs have been formed, out of which total 4290 JLGs have been credit linked in which amount of Rs. 34.46 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.137.

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 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 were 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 30.09.2017, total 4377 Joint Liability Groups have been formed in out of which 4290 JLGs have been credit linked in which amount of Rs. 34.46 crore has been disbursed.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.138).The summarized position is as under:-

(Rs. in Crore)

Sept., 2016	March, 2017	Sept., 2017	Variation		% Growth	
			Over the Year	Over March, 2017	Over the Year	Over March, 2017
34129	26639	26640	-7490	1	-21.95	0.00

Advances to women entrepreneur have remained almost at the same level over March 2017.

(Amt. in Crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WOMEN ENTERPRENEURS			%age To Priority Sector Advances		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
151380	139922	137112	34129	26639	26640	22.55	19.04	19.43

Percentage of Credit to Women Entrepreneurs with Priority Sector Advances has increased from 19.04% to 19.43% over March 2017.

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

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.139). The summarized position is as under:-

(Rs. in crore)

Sept., 2016	March, 2017	Sept., 2017	Variation		% Growth	
			Over the Year	Over March, 2017	Over the Year	Over March, 2017
7815	7799	8040	225	241	2.88	3.09

Advances to Weaker Section have increased by Rs.225 crore i.e. 2.88% on YoY basis whereas over March 2017, there is increase of Rs.241 crore i.e. 3.09%.

(Rs. in crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WEAKER SECTION			%age To Priority Sector Advances		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
151380	139922	137112	7815	7799	8040	5.16	5.57	5.86

Percentage of Credit to Weaker Section to Priority Sector Advances has increased from 5.16% to 5.86% on YoY basis whereas over March 2017, it is increased from 5.57% to 5.86%.

.

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

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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. 140)

The summarized comparative position is as under:-

(Rs. in Crore)

Sept., 2016	March, 2017	Sept., 2017	Variation		% Growth	
			Over the Year	Over March, 2017	Over the Year	Over March, 2017
10649	11292	11651	1002	359	9.41	3.18

Advances to 'Minority Communities' have increased by Rs.1002 crore i.e. 9.41% on YoY basis whereas over March 2017, it has been increased by Rs. 359 crore i.e. 3.18%.

(Rs. in Crore)

Priority Sector Advances			Advances to Minority Communities			%age To Priority Sector Advances		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
151380	139922	137112	10649	11292	11651	7.03	8.07	8.50

Percentage of Advances to Minority Community to Priority Sector Advances increased from 7.03 % to 8.50% on YoY basis whereas over March 2017, it is increased from 8.07% to 8.50%.

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 Sept., 2017, in these districts is as under:

CENTRAL DISTRICT:

Name of Community	**No. of accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.06.17)	**Current Quarter (30.09.17)**	Previous Quarter (30.06.17)	**Current Quarter (30.09.17)**
A. Minority Communities				
1. Christians	3164	3198	212	212
2. Muslims	24888	24991	2376	2402
3. Buddhists	385	382	26	25
4. Sikhs	20401	20509	2499	2556
5. Zoroastrians	194	190	15	14
6. Jains	6112	6163	781	842
Total (1 to 6)	**55144**	**55433**	**5908**	**6051**
B. Others	117468	118587	14647	14388
C. Total PS Adv. in the Identified District (A+B)	172612	174020	20555	20439
D. Share of A out of C in percentage (%)	**31.94**	**31.85**	**28.74**	**29.60**

NORTH EAST DELHI:

Name of the Community	**No of Accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.06.17)	**Current Quarter (30.09.17)**	Previous Quarter (30.06.17)	**Current Quarter (30.09.17)**
A. Minority Communities				
1. Christians	6	5	0.48	0.55
2. Muslims	1716	1727	32.59	47.92
3. Buddhist	1	1	0.05	0.05
4. Sikhs	31	116	0.97	9.27
5. Zoroastrians	7	0	0.21	0.00
6. Jain	76	85	1.80	5.15
Total (1 to 6)	**1837**	**1934**	**36.10**	**62.94**
B. Others	6085	5965	349.19	349.08
C. Total PS Advances in the identified Districts (A+B)	7922	7899	385.29	412.02
D. Share of A out of C in percentage (%)	**23.19**	**24.48**	**9.37**	**15.28**

Out of two above identified district, in Central District the percentage of Advances to Minority Community to Priority Sector Advances has increased from 28.74% to 29.60% during the quarter under review. In North East District it is increased from 9.37% to 15.28% during the period. All the LDMs and the Banks are requested to initiate action for more financing to Minority Community to maintain the desired level of minimum 15%.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.141). The summarized position is as under:-

(Rs.in Crore)

Sept., 2016	March, 2017	Sept., 2017	Variation		% Growth	
			Over the Year	Over March, 2017	Over the Year	Over March, 2017
143.18	146.64	146.36	3.18	-0.28	2.22	-0.19

Priority Sector Advances			Advances to Disabled Persons			%age To Priority Sector Advances		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
151380	139922	137112	143.18	146.64	146.36	0.09	0.10	0.11

On YoY basis, there is an increase of Rs 3.18 crore i.e. 2.22% whereas over March 2017, it is slightly decreased from Rs. 146.64 crore to Rs. 146.36 crore i.e. 0.28%. The percentage of Advances to Disabled Persons to Priority Sector Advances has increased from 0.09% to 0.11% on YoY basis where over March 2017, it has increased from 0.10% to 0.11%.

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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.142). The summarized position is as under:

(Rs. in Crore)

Sept., 2016	March, 2017	Sept., 2017	Variation		% Growth	
			Over the Year	Over March, 2017	Over the Year	Over March, 2017
13.27	11.47	10.75	-2.52	-0.72	-18.99	-6.28

Advances under Differential Rate of Interest Scheme have marginally decreased from Rs. 11.47 crore to Rs. 10.75 crore over March 2017.

(Rs. in Crore)

Total Advances			Advances under DRI			%age To Total Advances		
Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017	Sept., 2016	March, 2017	Sept., 2017
962345	933001	872278	13.27	11.47	10.75	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 over March 2017. 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.143. The summarized position is as under:-

POSITION AS ON Sept., 2017: (Rs. in lakh)

	2016-17			2017-18 (Upto Sept., 2017)		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	445	782	782	88	552	552

Advances aggregating to Rs.782 lakhs were sanctioned and disbursed to 445 beneficiaries under Ex-Servicemen and Widows of Ex-Servicemen, category during the financial year 2016-17. During the FY 2017-18, upto the half year ended Sept., 2017, 88 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been sanctioned and disbursed amounting to Rs. 552 lakhs.

SEMFEX SCHEME

POSITION AS ON Sept., 2017: (Rs. in lakh)

Disbursements upto March 2017		During the Current Financial Year 2017-18							
		Position of No. of Applications during current quarter						Disbursements upto 30.09.2017	
No.	Amt.	Pending at the end of last qtr	Received	Sanctioned	Disbursed	Rejected	Pending	No.	Amt.
195	246	6	58	60	60	0	4	255	342

Position of SEMFEX as on 30.09.2017 has been enclosed as Agenda 22 Annexure-B at page No.144.

****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.

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.

During 88th SLBC meeting held on 25.08.2017 it was informed by the GNCTD representative that the software and hardware have been installed, 90% work has been completed and by next one or two months system will be fully implemented.

Dy. Secretary-V (Finance) has also written to Controller of Accounts, Pr. Account Office, GNCTD to take up the matter on priority and to furnish the latest development.

SLBC-Delhi vide their letter dated 26.10.2017 again requested GNCTD for informing about the latest status in the matter.

No Progress is received. 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

The Reserve Bank of India 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 17 banks have reported detection of counterfeit notes to RBI during the quarter ended 30.09.2017. The data is placed as Agenda-24 Annexure A page no.145.

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, 71% of counterfeit notes are reported by Private Sector banks and only 29% are reported Public Sector Banks as on 30.09.2017. 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 required, RBI can depute 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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 Sept., 2017 is placed as Agenda-25 Annexure A (page no. 146).

ATM Transactions and Payments through Electronic mode as on 30.09.2017:

BANK	No. of cash Dispenser installed in Delhi under OPEX Model as on Sept., 2017	Total No. of ATM Txns in Delhi(Including failed txns) as on Sept., 2017	Total failed ATM Txns as on Sept., 2017	% of failed ATM txns in total ATM transactions as on Sept., 2017
Public sector	2435	50360669	2143035	4.26
Private sector	699	32105658	2154364	6.71
Grand Total	**3134**	**82466327**	**4297399**	**5.21**

The % age of failed transactions to total ATM transactions is 5.21% during the quarter ended 30.09.2017. The percentage of failed transaction under PSBs is 4.26% whereas under Private Sector Banks, it is 6.71%.

Security Meeting of IBA with Delhi Police:

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

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

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

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

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

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

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

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

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

SLBC-Delhi vide their email dated 09.08.2017 conveyed to Senior Advisor, IBA, Delhi Chapter Sh. Atul Gautam the action taken with latest status of the member banks in regard to security of ATMs, cash remittance and adherence of KYC norms.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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-Delhi is calling the quarterly position of General Grievances from the Member Banks and consolidated position as on 30.09.2017 is as under :

Summarised position of General Grievances for the quarter ended 30.09.2017					
Type of Bank	Pending as on 30.06.2017	Received	Disposed of	Pending as on 30.09.2017	Out of which pending for more than 1 Month
Public Sector Banks	231	4043	4007	267	13
Co-operative Banks	0	0	0	0	0
Private Sector Banks	244	8137	8072	309	14
TOTAL	**475**	**12180**	**12079**	**576**	**27**

All the concerned member Banks are requested to dispose of all the cases of pending grievances particularly which are pending for more than one month.

Bank wise position is enclosed as Agenda-26 Annexure-A at Page No.147.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

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 Member banks are requested to file registration of all transactions of securitization, asset reconstruction and security interest within the prescribed period 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.148).

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO. 29

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

Ref: RBI their 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 summarised position as on 30.09.2017 under the scheme is as under:

Bank	Loans given to			Loan Outstanding under the Scheme (Rs. in lakh)		
	SC	ST	Woman	SC	ST	Woman
Public Sector Banks	91	4	995	532.78	54.40	10007.93
Pvt. Sector Banks	2	0	102	32.35	0.00	2014.61
Grand Total	**93**	**4**	**1097**	**565.13**	**54.40**	**12022.54**

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 Sept., 2017, is enclosed as Agenda 29 Annexure A at page no. 149-150.

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.

******

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

AGENDA NO. 30

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.

Many of the member banks either not submitting the progress or submitting as NIL under the scheme of skill loan financing. SLBC-Delhi has already requested the Banks and LDMs to submit the quarterly progress regularly ensuring the correctness of data. The bank wise progress of Skill Loan Finance as on Sept., 2017 is give at page no. 151 as Agenda 30 Annexure A

Member Banks are again requested to ensure submission of the quarterly progress under the subject scheme in time so that the bank wise progress may be placed during the meeting.

*****

89th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2017

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM

AGENDA 2 TO AGENDA 30

AT PAGE NO. 81 TO 150

INDEX OF SCANNED COPY OF DOCUMENTS (DOC) ENCLOSED

Sr. No.	Issuing Authority	DO Letter No.	Circular Date	SLBC Doc No.
1	Ms. Garima Gupta, Director, Higher Education, GNCTD	DHE31(3)/HECGT/15-16/PtIII/247/	16-10-2017	89th Agenda_8_Doc_1

****