90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2017

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2017

NEXT SLBC MEETINGS FOR THE CALENDAR YEAR 2018:

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1	March 2018	15/05/2018	15/04/2018
2	June 2018	14/08/2018	15/07/2018
3	September 2018	15/11/2018	15/10/2018
4	December 2018	15/02/2019	15/01/2019

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2017

KEY INDICATORS (Rs. in Crores)

S.N	ITEMS	Dec., 2016	March, 2017	Dec., 2017	YoY Growth over Dec., 2016	Growth over Mar., 2017	%age of YoY Growth over Dec., 2016	%age of Growth over Mar., 2017
1	Deposits	993232	986982	1006494	13262	19512	1.34	1.98
2	A) Advances	869364	933001	948817	79453	15816	9.14	1.70
	B) Investments	962	1563	1447	485	-116	50.42	-7.42
3	CD Ratio	87.53	94.53	94.27	6.74	-0.26		
	Credit+Inv to Dep Ratio	87.63	94.69	94.41	6.79	-0.28		
4	Priority Sector Adv	126820	139922	137572	10752	-2350	8.48	-1.68
5	% PS Advs to Total Advs	14.59	15.00	14.50	-0.09	-0.50		
6	Agri. Advances	10647	10580	11053	406	473	3.81	4.47
7	% Agri Adv to Total Adv	1.22	1.13	1.16	-0.06	0.03		
8	% Agri Adv to PS Advs.	8.40	7.56	8.03	-0.37	0.47		
9	Micro & Small Enterprises Advs.	69967	77150	78829	8862	1679	12.67	2.18
10	% of MSE Advs. to PS Advs.	55.17	55.14	57.30	2.13	2.16		
11	% of MSE Advs. to Total Advs.	8.05	8.27	8.31	0.26	0.04		
12	MSMEs Advs.	86407	94900	98767	12360	3867	14.30	4.07
13	% of MSME Advs. to PS Advs.	68.13	67.82	71.79	3.66	3.97		
14	% of MSME Advs. to Total Advs.	9.94	10.17	10.41	0.47	0.24		
15	Adv. to Weaker Section	7430	7799	7985	555	186	7.47	2.38
16	% Weaker Sec. Adv. to PS	5.86	5.57	5.80	-0.05	0.23		
17	DRI Advances	11.5	11.47	11.01	-0.49	-0.46	-4.26	-4.01
18	% DRI Adv to Total Adv	0.001	0.001	0.001	-0.000	-0.000		
19	Advs. to Women Enterprise	25517	26639	27916	2399	1277	9.40	4.79
20	% Women Advs. to PSA	20.12	19.04	20.29	0.17	1.25		
21	Advances to Minorities	11050	11292	11363	313	71	2.83	0.63
22	% Minority Adv. in PS	8.71	8.07	8.26	-0.45	0.19		
23	**Branches Net work**							
	Rural	136	128	114	-22	-14		
	Semi Urban	64	71	81	17	10		
	Metropolitan	3188	3224	3203	15	-21		
	Total Branches	**3388**	**3423**	**3398**	10	-25		

90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2017

AGENDA NO. 1

Confirmation of Minutes of the 88th State Level Bankers' Committee Meeting for the Quarter ended September, 2017 held on 07.12.2017.

The 89th SLBC Meeting of NCT of Delhi for the quarter ended September 2017, was held on 7th December, 2017 at Hotel ñHansô, 15, Barakhamba Road, Connaught Place, New Delhi. The meeting was chaired by Sh. Himanshu Joshi, Executive Director, Oriental Bank of Commerce and attended by representatives of Ministry of Finance, Govt. of India; Reserve Bank of India; Govt. of NCT of Delhi, Member Banks and LDMs. The Minutes of the meeting have already been sent to all concerned. A copy of the Minutes is also placed in the participantsô folders. Since no suggestion/objection on the said Minutes was received, it is requested that the same may be taken as confirmed.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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-Delhi Member Banks /LDMs	Priority Sector advances increased by Rs. 10752 Crore i.e. 8.48% on YoY basis whereas over March 2017, there is decrease of 1.68%. The percentage of Priority Sector Advances to Total Advances decreased slightly from 14.59% to 14.50% on YoY basis and over March 2017 by 0.50%. The Controlling Heads of the Member Banks & LDMs have been 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	The MSE advances have increased by Rs. 8862 crore i.e. 12.67% on YoY basis and over March 2017, it is increased by Rs. 1679 crore i.e. 2.18%. The MSME advances have increased by Rs. 12360 crore i.e. 14.30% on YoY basis and over March 2017, it is increased by Rs. 3867 crore i.e. 4.07%. Town Hall Meetings are being conducted by RBI to promote lending to MSEs. There is enough scope for lending to MSMEs in NCT of Delhi. The clusters identified by RBI also provide good scope for MSE/MSME lending. A three day MSME campaign from 21st Feb. to 23rd Feb. is also being organized at Narela Industrial Estate under MSME Pakhwada by Industries Deptt. MSME, GNCTD in coordination with Banks and LDMs. SLBC has advised the LDMs and Member Banks for their active participation to boost the MSME advances. MSE/MSME 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 Controlling Heads of the Member Banks are requested to take more initiatives for increasing MSME advances as per RBIôs 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 09.01.2018 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 ôPersisting 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	While there is an improvement in submission of data by the member banks but as per feedback from LDMs: ➢ There is delay in submission of the ACP data and other information to LDMs by the District

			Coordinator of some of the banks; ➢ DCC/DLRC meetings are not being attended by the some of the banks ➢ Controlling offices are not communicating the details of new DCOs and not ensuring the roles of DCOs. For smooth functioning of SLBC and LBOs improvement is required on the above. The controlling heads of the banks are again personally requested to issue suitable directions to their district coordinators.
5	**Automation of State Treasury**	Finance Deptt., Govt. of NCT, Delhi	Dy. Controller of Accounts (Tech.), GNCTD vide their endorsement letter no. 2(16)/2011/t-I/Pr. AO/2610 dated 15.11.2017, informed that technical integration of e-Lekha System of their office with PFMS of Office of CGA, MoF, GoI has been completed and matter regarding generation of relevant reports as per the requirement of PFMS is under process in consultation with the NIC, CGA (PFMS Cell) and would be finalized shortly. While discussing on the above during last SLBC meeting, it was informed by representative of GNCTD that 90% work has been completed and system will be fully implemented, shortly. SLBC-Delhi had already written to Govt. Of NCT of Delhi and lastly on 09.01.2018 for latest progress in the matter No response has been received in the matter. 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	The 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 to take the necessary steps in the matter, considering the suggestion of the Standing Committee.

			The above issue had also been discussed during various SLBC-Delhi meetings. SLBC-Delhi had written to Govt. of NCT of Delhi many times and lastly on 09.01.2018 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. Dy. Secretary, GNCTD had also written to Divisional Commissioner, GNCTD for necessary action in the matter. No response has been 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	SLBC-Delhi had already written to Govt. of NCT of Delhi to take the necessary steps in the matter, considering the suggestion of the Standing Committee. The above issue had also been discussed during various SLBC-Delhi meetings. SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 09.01.2018 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. Dy. Secretary, GNCTD had also written to Divisional Commissioner, GNCTD for necessary action in the matter. No response has been 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**	**SBI/ BoB**	While discussing the issues during 89th SLBC-Delhi meeting held on 07.12.2017, the house directed that banking out let at Salah pur and Salem Pur Majra Burari villages should be CBS enabled and should be opened, positively by 31.12.2017, in accordance with RBI guidelines. Bank of Baroda vide their mail /letter dated 25.01.2018 confirmed that the BC Kiosk at village Salempur Majra , Burari has been opened and started

	scheduled commercial bank:		providing Banking Services. **On providing CSP at Salah pur village by State Bank of India** vide their mail dated 09.01.2018, informed that "Police verification of CSP is awaited and hopeful to receive the same soon. SBI is requested to apprise the House about the latest progress/ status on the above.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over Mar., 2017	YoY	Over Mar., 2017
993232	986982	1006494	13262	19512	1.34	1.98

ADVANCES

(Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over Mar., 2017	YoY	Over Mar., 2017
869364	933001	948817	79453	15816	9.14	1.70

C:D RATIO

POSITION AS ON			VARIATION	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over Mar., 2017
87.53	94.53	94.27	6.74	-0.26

Total Deposits have increased by Rs.13262 crore i.e. 1.34% on YoY basis whereas over March 2017, there is an increase of Rs. 19512 crore i.e. 1.98%. Advances have increased by Rs. 79453 crore i.e. 9.14% on YoY basis whereas over March 2017, there is an increase of Rs. 15816 crore i.e. 1.70%.

CD Ratio has increased from 87.53% to 94.27% on YoY basis whereas over March, 2017, it is slightly decreased from 94.53% to 94.27%.

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio was below 40% in seven districts as on 31.12.2017 namely East: 21.55%, West 24.78%, North: 23.62%, North East: 15.92%, North West: 30.30%, South West: 24.36% and Shahdara: 28.91%. 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 in New Delhi District by most of the banks [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. 94.27%.

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 47.38% to 53.78% on YoY basis whereas over March 2017, it is increased from 31.60% to 53.78%

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	2226.919	1648638	1443592
2	Private Sector Banks	105305	98826	28409
	Total	**2332224**	**1747464**	**1472001**

As on 31.03.2017:

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

As on 31.12.2017:

Bank	Total A/cts	Rupay Card issued	No of Active Rupay Card*	Aadhaar Seeding	Zero Bal A/Cs
	No.	No.	No.	No.	No.
PSB	4147744	3433492	2262620	3299377	**716892**
Pvt. Banks	**127047**	**119334**	**89674**	**91575**	**54034**
Total	**4274791**	**3552826**	**2352294**	**3390952**	**770926**
% age		**83.11**	**66.21**	**79.32**	**18.03**

Many of the accounts relate to migrants and hence account holders are not traceable. Such accounts are not operational now & Rupay Cards are also not active. Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards lying with the branches.

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 31.12.2017:

Type of Bank	Pending as on 30.09.17	Received	Disposed off	Pending as on 31.12.17	Out of which pending for more than 1 Month
Public Sector Banks	**1**	**61**	**59**	**3**	**0**
Private Sector Banks	**0**	**13**	**13**	**0**	**0**
TOTAL	**1**	**74**	**72**	**3**	**0**

Only 3 cases were pending as on 31.12.2017 and concerned banks are requested to take up the matter with their branches for early disposal of the same. 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. LDMs 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**

As on 31.12.2017

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	2027256	863698	108496	**2999450**
RRB/Coop. Bank	3675	1354	0	**5029**
Private Sector Banks	195999	107350	18039	**321388**
Total	**2226930**	**972402**	**126535**	**3325867**

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 31.12.2017 are given as Agenda 4 Annexure-C at page no. 87. Member Banks and LDMs are requested to carry out adequate awareness campaign in coordination with State/ District Administration for better coverage.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 31.12.2017:

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 31.12.2017, is as under:

(Amt. in lakhs)

Name of the Scheme	Pending Claims as on 30.09.2017		Received		Dispose off		Pending as on 31.12.2017		Out of which pending more than 3 months	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	5	5	4	4	1	1	0	0
PMSBY	23	46	52	103	37	73	38	76	10	20
PMJJBY	35	70	104	208	106	212	33	66	8	16
Total	58	116	161	316	147	289	72	143	18	36

1,38 & 33 cases of Insurance Claim are pending under PMJDY, PMSBY & PMJJBY respectively as on 31.12.2017. All the concerned Banks & Insurance Companies are requested to ensure the settlement / disposal of their pending cases, at the earliest, particularly 18 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. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

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.

Initiative to accelerate the enrolment under the scheme:

1. Review meeting of the banks with convened by PFRDA in Jan.,2018.
2. A workshop was also conducted by SLBC-Delhi in coordination with PFRDA officials on 25.01.2018 in which by all member banks and LDMs participated. Bank wise progress was reviewed and strategy was chalked out to achieve the annual targets.
3. A VC was held by DFS, MoF, GoI with Banks and SLBC Convenors on 07.02.2018 to review the progress and the strategy to accelerate the enrolment to achieve the annual targets under APY.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	2560046
Private Banks	0	0	0	0	8570
Co-operative Banks	4	4	0	0	0
TOTAL	110	110	0	58	2568616

Mode of Coverage Through

Brick & Mortar Branches - 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

Mamoorpur Village :

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.

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 by SLBC-Delhi vide letter no. SLBC-DEL/FIP-5000/228/2017-18 dated 24.07.2017.

SBI vide their email on 20.10.2017 informed that in Salah pur village, SBI proposes to open CSP in place of Brick and Mortar branch. In this regard, RBI, had written to SBI for opening of CBS enabled banking outlet, referring to their circular numbers ñFIDD.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.

While discussing the issues during 89th SLBC-Delhi meeting held on 07.12.2017, the house directed that banking out let at Salah pur village and Salem Pur Majra Burari villages should be CBS enabled and it should be opened, positively by 31.12.2017, in accordance with RBI guidelines.

The latest status of remaining allotted 3 is 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.	Remarks
1	Salem Pur Majra Burari	Central Delhi	Bank of Baroda	Bank of Baroda vide their mail /letter dated 25.01.2018 confirmed that the BC Kiosk at village Salempur Majra , Burari has been opened and started providing Banking Services.
2	Qutab Vihar	South West	SBI	SBI vide their email on 20.10.2017 informed that Qutab Vihar has been opened on 03.09.2017
3	Salah Pur	South West	SBI	On latest status of proposed CSP in the Salahpur village, **SBI vide their mail dated 09.01.2018, informed that** "Police verification of CSP is awaited and hopeful to receive the same by the end of January 2018. SBI is 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.

Mobile ATM in every under served district by the District Lead Bank, with pre-announced programme for availability to customers at various location.

SLBC-Delhi is receiving request for opening of bank branch/ATM from time to time. In this regard Mobile ATM can serve the purpose of providing the services of cash withdrawal/ deposit in under served area.

If the house approves, LDMs can examine the feasibility for providing mobile ATM in their district, take up the issue with the lead banks and will get the same implemented for providing the services of Mobile ATM to the customers with pre-announced timings at various locations in their district, as per the requirement.

ICT BASED FINANCIAL INCLUSION

ICT Based facilities are being provided in the villages. As on 31.12.2017, 1331871 Smart Cards have been issued and 5082258 accounts have been opened so far, out of which 4164910 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 Dec., 2017 is given in Agenda 4-A Annexure C & D (page no. 93-94) respectively. The Banks have opened 5843795 BSBDAs. 87237 GCCs with loan amount of Rs. 320043 lakhs have been issued up to Dec., 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 on regular basis 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 09.01.2018 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 0Persisting 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. 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.

222 Financial Literacy Camps were organised by FLC/FLCC during the quarter in which 21941 persons participated out of which 19048 persons were already having bank accounts and 1911 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, 171 camps were organised by the rural Branches during the quarter in which 5275 persons participated in these camps out of which 4560 persons were already having bank accounts and 597 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 1238611 accounts of migrant labourers and street vendors/ hawkers have already been opened up to 31.12.2017 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:

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	12
PVT ITI's	30	27	176	6491	20
VTPs	76	60	431	8182	54
OC's	120	92	350	12038	74
TOTAL	**241**	**193**	**1129**	**33809**	**160**

As on 31.12.2017:

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	206	8370	13
PVT ITI's	30	27	222	8114	18
VTPs	76	61	506	9534	52
OC's	120	93	428	14565	79
TOTAL	**241**	**195**	**1362**	**40583**	**162**

The list of these vocational training centers (of all India) is available at website www.pmjdy.gov.in 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 the 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 and Current Accounts (CASA) 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.

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.

Aadhaar Enrolment and updation facility by Scheduled Commercial Banks

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

ôAnd 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.

During 89th SLBC-Delhi meeting, the UIDAI representative stated that in some of the branches such centres are not working and there is no fresh enrolment. The details of such enrolment centres are also not publicized in their other branches for awareness of their customers and general public.

All the member banks are requested to ensure that all such centres remain working and details of the same are displayed in other branches & also available on their website.

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 3398 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 3349 branches, 302 bank branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 óPriority 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 2017-18)	**396805**	**269156**

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

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

(Amt. in Crore)

SN	Sector	Annual Target	Achievement up-to 3rd Qtr Dec., 2017	%age of Achievement against Annual Targets
		2017-18	(01.04.17 to 31.12.17)	
1	Agriculture	6571	7874	119.83
2	MSME	40991	31923	77.88
3	Export Credit	6418	2000	31.16
4	Education	772	392	50.73
5	Housing	3072	1694	55.13
6	Other Priority Sector	4772	1064	22.30
A	**Total Priority Sector (1 To 6)**	**62596**	**44946**	**71.80**
B	**Total Non Priority Sector*** (1+2)	**206560**	373669	180.90
C	**Total (A+B)**	**269156**	**418615**	**155.53**

The achievement under Priority Sector during the current financial year upto Dec., 2017 has been 44946 crore against the annual target of 62596 crore which comes to 71.80% of annual target. The achievement under Non-Priority Sector has been 373669 crore against the Annual Target of Rs. 206560 Crore i.e. 180.90%. Total ACP achievement has been 418615 crore against the annual target of 269156 crore which comes to 155.53%.

The achievement under Non Priority Sector upto Dec.,17 is high mainly due to high percentage of achievement under NPS in New Delhi District

As per information received from LDM New Delhi, all the high value advances under NPS are shown by the banks in New Delhi District due to parking of their high value loans in their Credit Hubs/LCBs located in New Delhi District. Out of Total disbursement of Rs. 373669 Crore under NPS, amount of Rs. 330830 Crore (89%) under NPS belongs to New Delhi District.

Accordingly, disbursement under NPS is very high.

District-wise and Bank wise targets & achievement under ACP 2017-18 upto the 3rd quarter ended 31.12.2017 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).

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
126820	139922	137572	10752	-2350	8.48	-1.68

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

Dec., 2016	March, 2017	Dec., 2017
14.59	15.00	14.50

Priority Sector advances have increased by Rs. 10752 crore i.e. 8.48% on YoY basis whereas over March 2017, there is marginal decrease of 1.68%.

The percentage of Priority Sector Advances to Total Advances has been slightly decreased from 14.59% to 14.50% on YoY basis whereas over March 2017 from 15.00% to 14.50%.

Out of 34 member banks, in following 8 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 31.12.2017 out of which 6 are Public Sector Banks (in alphabetical order) and remaining 2 are Private Sector Banks (in alphabetical order):

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A.	**Public Sector Banks**	
1	BANK OF INDIA	8.19
2	BANK OF MAHARASHTRA	4.11
3	DENA BANK	7.38
4	INDIAN BANK	4.95
5	PUNJAB NATIONAL BANK	8.33
6	UNITED BANK OF INDIA	4.70
B.	**Pvt. Sector Banks**	
1	INDUSIND BANK	5.20
2	JAMMU & KASHMIR BANK LTD	4.16

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	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
4434	4519	4548	114	29	2.57	0.64

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

Dec., 2016	March, 2017	Dec., 2017
3.50	3.23	3.31

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 114 Crore on YoY basis whereas over March 2017, it is marginally increased by Rs. 29 Crore. In terms of percentage of SC/ST advances to Priority Sector Advances, it is increased from 3.23% to 3.31% over March 2017.

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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			
	Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	%age wise	
						YoY	Over March, 2017
No. of Accounts	36406	36497	37662	1256	1165	3.45	3.19
Amt. (in Crore)	1465	1533	1728	263	195	17.95	12.72

The number of Education Loans has increased by 1256 i.e. 3.45% on YoY basis and over March 2017, it is increased by 1165 i.e. 3.19% and amount-wise there is an increase of Rs. 263 Crore i.e. 17.95% and over March 2017, it is increased by Rs. 195 crore i.e. 12.72% 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.

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.
- All the member banks and LDMs are to ensure compliance on the above points.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
10647	10580	11053	406	473	3.81	4.47

Total Agriculture Advances have been increased by 3.81% on YoY basis and over March 2017, it is increased by 4.47%.

Percentage of Agriculture Advances to Priority Sector Advances:

Dec., 2016	March, 2017	Dec., 2017	Variation	
			YoY	Over March, 2017
8.40	7.56	8.03	-0.37	0.47

The percentage of Agriculture Advances to Priority Sector Advances has been increased from 7.56% to 8.03% over March 2017 whereas on YoY basis, it is slightly decreased by 0.37%.

Percentage of Agriculture Advances to Total Advances:

Dec., 2016	March, 2017	Dec., 2017	Variation	
			YoY	Over March, 2017
1.22	1.13	1.16	-0.06	0.03

The percentage of Agriculture Advances to Total Advances is increased by 0.03% 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 31.12.2017 is, as under :

(Amt. in Crores)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter Dec., 2017		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of Dec., 2017	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
4	32	89	309

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 has 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 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.

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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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		
	Dec., 2016	**March, 2017**	**Dec., 2017**
Total Advances	869364	933001	948817
Total Priority Sector Advances	126820	139922	137572
Credit to Micro Enterprises	30745	33492	36130
Credit to Small Enterprises	39222	43658	42699
Total MSE Advances	**69967**	**77150**	**78829**
% of Micro Enterprises to total MSE Advances	43.94	43.41	45.83
% of Micro Enterprises to Total Advances	3.54	3.59	3.81
% of MSE Advances to Total Priority Sector Advances	55.17	55.14	57.30
Advances to Medium Enterprises	16440	17750	19939
Advances to Micro, Small & Medium Enterprises (MSME)	**86407**	**94900**	**98768**

COMPARATIVE POSITION OF MSE ADVANCES:-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
Dec., 2016	**March, 2017**	**Dec., 2017**	**YoY**	**Over March, 2017**	**YoY**	**Over March, 2017**
69967	77150	78829	8862	1679	12.67	2.18

Advances under MSE Sector have increased by Rs. 8862 crore on YoY basis which comes to 12.67% and over March 2017, it is increased by Rs. 1679 crore i.e. 2.18%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
86407	94900	98767	12360	3867	14.30	4.07

Advances under MSME Sector have increased by Rs.12360 crore i.e. 14.30% on YoY basis and over March 2017, there is increase of Rs. 3867 crore i.e. 4.07%.

THRUST TO THE MSME :

In view of "Make in India" campaign initiated by Government of India, banks may strive for improving "Entrepreneurial Sensitivity" 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 Sensitivity"amongst 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	
	Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
No. of Units	41478	43730	55389	13911	11659	33.54	26.66
Amount	11162	9405	6727	-4435	-2678	-39.73	-28.47

CGTMSE coverage under MSME on YoY basis, there is an increase of 13911 units i.e. 33.54% and over March 2017, there is an increase of 11659 units i.e. 26.66% whereas amount wise CTGMSE coverage has decreased by Rs. 4435 crore on YoY basis whereas over March 2017, there is decrease of Rs. 2678 crore.

Credit flow to unidentified/ unrecognized cluster of MSME

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

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

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

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

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

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

6. It was also advised to submit 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 31.12.2017 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 is given as under:

As on 30.09.2017 (01.04.2017 to 30.09.2017), :

(Amt. In crore)

NAME OF BANK	Targets 17-18	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**

As on 31.12.2017 (01.04.2017 to 31.12.2017):

(Amt. In crore)

NAME OF BANK	Targets 17-18	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	17945	47	39	10744	267	243	5716	496	460	34405	810	743
Private sector Banks	0	5549	16	16	15816	521	521	12241	884	884	33606	1420	1420
Member Banks Total	**2259**	**23494**	**63**	**55**	**26560**	**788**	**764**	**17957**	**1379**	**1344**	**68011**	**2231**	**2163**
Small & Other Financial Institutions		**57439**	**158**	**156**	**6761**	**148**	**148**	**1019**	**70**	**69**	**65219**	**376**	**372**
Grand Total		**80933**	**221**	**211**	**33321**	**936**	**912**	**18976**	**1449**	**1413**	**133230**	**2606**	**2535**

Bank wise target as well as achievement upto the qtr ending Dec., 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 has 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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	
	Dec., 2016	March, 2017	Dec., 2017	YoY	Over March, 2017	YoY	Over March, 2017
Direct H/L	40062	42377	44844	4782	2467	11.94	5.82
Indirect H/L	4217	4516	5791	1574	1275	37.33	28.23
Total	**44279**	**46893**	**50635**	**6356**	**3742**	**14.35**	**7.98**

On YoY basis total Housing Finance has increased by Rs. 6356 crore i.e. 14.35%, whereas over March 2017, there is an increase of Rs. 3742 crore i.e. 7.98%. 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 Allò has 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 óHousing for Allôas on Dec., 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 31.12.2017 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 Dec., 2017
1.	Annual Target(Physical)	151
2.	Total No. of Applications Received	1542
3.	No. of Applications Sanctioned	125
4.	Amt. of Sanctioned (MM)	161
5.	No. of Loan Cases Disbursed	34
6.	Amt. of Disbursed (MM)	43
7.	No. of Apps. Rejected/Returned*	466
8.	No. of Applications Pending	951

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

Some of the member banks have informed that in some cases though the project is viable, customer is not submitting the documents on time. While in some cases, branch login is not working and we have already taken up with KVIC Officials regarding the same.

Keeping in view the above, a workshop was conducted by SLBC-Delhi in coordination of KVIC officials on 25.01.2018 in which all KVIC portal related issues were discussed and queries raised by the member banks were also answered by the KVIC officials. Bank wise pendency of PMEGP cases was also discussed and member banks were requested to take up the matter with their concerned branches for early disposal of these pending cases.

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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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. A statement showing the performance of NULM during the FY 2017-18 as on 31.12.2017 is given as Agenda-13 Annexure A (page no.131).

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.132 to 135). The summarized position is given as under:-

AGRICULTURE

(Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
32602	39401	228132	25762	29201	110977	6839	10200	117156	83.68	74.11	57.27

PMRY-PMEGP

(Rs.in Lakhs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
1649	1599	1877	696	628	855	953	971	1021	42.22	39.25	45.58

SJSRY

(Rs.in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
267	228	290	138	123	131	130	105	159	51.89	53.95	51.94

DRI

(Rs. in Lakh)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
187	193	175	122	124	107	65	69	68	65.41	64.25	63.89

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 is also being discussed during the SLBC-Delhi meetings.

SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 09.01.2018 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 is also being discussed during the SLBC-Delhi meetings.

SLBC-Delhi had written to Govt. of NCT of Delhi many times lastly on 09.01.2018 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.136). The Summarized position is as under:

(Rs.in Lakhs)

KCC Cards Issued during the FY 2017-18				**Cumulative as on Dec., 2017**	
During Current Quarter		**During Current FY 2017-18 (upto Dec., 2017)**		**No.**	**Amt.**
No.	**Amt.**	**No.**	**Amt.**		
242	548	1291	2516	27768	64684

242 KCCs have been issued during the current quarter whereas during the current financial year, 1291 KCCs have been issued by all the Banks up to Dec., 2017. Total 27768 KCCs have been issued as on 31.12.2017.

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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.137).

The summarized position as on 31.12.2017 is as under:-

SHGs FORMED 2017-18			
Upto 31.03.2017	**During the qtr under review**	**During the current financial year 2017-18 (upto Dec., 2017)**	**Cumulative as on Dec., 2017**
5180	310	700	5880

SHGs CREDIT LINKAGE 2017-18							**(Amt. In lakh)**
Upto 31.03.2017		**During the qtr under review**		**During the current financial year 2017-18 (upto Dec., 2017)**		**Cumulative as on Dec., 2017**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3309	3531	4	17	58	81	3367	3612

310 SHGs have been formed during the qtr and 700 SHGs have been formed up to the qtr ending Dec., 2017 during 2017-18. As on 31.12.2017, cumulatively 5880 SHGs have been formed. Out of which during 2017-18 up to 31.12. 2017, 58 SHGs have been credit linked and total 3367 SHGs have been credit linked as on 31.12.2017 in which amount of Rs. 36.12 Crore has been disbursed.

The involvement of banks is required in formation and linkage of Self Help Groups. Only 57% 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 Dec., 2017)**	**Cumulative as on Dec., 2017**
3974	193	596	4570

(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 Dec., 2017)**		**Cumulative as on Dec., 2017**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3886	2948	193	216	596	704	4482	3652

193 JLGs have been formed during the current quarter whereas during current FY 2017-18 up to 31.12.2017, 596 JLGs have been formed. As on 31.12.2017, cumulatively 4570 JLGs have been formed, out of which total 4482 JLGs have been credit linked in which amount of Rs. 36.52 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.138.

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 31.12.2017, total 4570 Joint Liability Groups have been formed in out of which 4482 JLGs have been credit linked in which amount of Rs. 36.52 crore has been disbursed.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.139).The summarized position is as under:-

(Rs. in Crore)

Dec., 2016	March, 2017	Dec., 2017	Variation		% Growth	
			YoY	Over March, 2017	YoY	Over March, 2017
25517	26639	27916	2399	1277	9.40	4.79

Advances to women entrepreneur have increased by Rs. 2399 crore i.e. 9.40% on YoY basis and over March 2017, it is increased by Rs. 1277 crore i.e. 4.79%.

(Amt. in Crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WOMEN ENTERPRENEURS			%age To Priority Sector Advances		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
126820	139922	137572	25517	26639	27916	20.12	19.04	20.29

Percentage of Credit to Women Entrepreneurs with Priority Sector Advances has increased from 19.04% to 20.29% over March 2017.

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.140). The summarized position is as under:-

(Rs. in crore)

Dec., 2016	March, 2017	Dec., 2017	Variation		% Growth	
			YoY	Over March, 2017	YoY	Over March, 2017
7430	7799	7985	555	186	7.47	2.38

Advances to Weaker Section have increased by Rs.555 crore i.e. 7.47% on YoY basis whereas over March 2017, there is increase of Rs.186 crore i.e. 2.38%.

(Rs. in crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WEAKER SECTION			%age To Priority Sector Advances		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
126820	139922	137572	7430	7799	7985	5.86	5.57	5.80

Percentage of Credit to Weaker Section to Priority Sector Advances has increased from 5.57% to 5.80% over March 2017.

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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. 141)

The summarized comparative position is as under:-

(Rs. in Crore)

Dec., 2016	March, 2017	Dec., 2017	Variation		% Growth	
			YoY	Over March, 2017	YoY	Over March, 2017
11050	11292	11363	313	71	2.83	0.63

Advances to 'Minority Communities' have increased by Rs.313 crore i.e. 2.83% on YoY basis whereas over March 2017, by Rs. 71 crore i.e. 0.63%.

(Rs. in Crore)

Priority Sector Advances			Advances to Minority Communities			%age To Priority Sector Advances		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
126820	139922	137572	11050	11292	11363	8.71	8.07	8.26

Percentage of Advances to Minority Community to Priority Sector Advances increased from 8.07% to 8.26% over March 2017.

As per RBI master circular dated 01.07.2016 on Credit Facilities to Minority Communities, there are two Identified Minority Concentrated Districts in NCT of Delhi i.e. Central and North East District. Position of advances to Minority Communities for the quarter Dec., 2017, in these districts is as under:

CENTRAL DISTRICT:

Name of Community	**No. of accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.09.17)	**Current Quarter (31.12.17)**	Previous Quarter (30.09.17)	**Current Quarter (31.12.17)**
A. Minority Communities				
1. Christians	3198	3215	212	212
2. Muslims	24991	25030	2402	2487
3. Buddhists	382	380	25	25
4. Sikhs	20509	20624	2556	2713
5. Zoroastrians	190	187	14	13
6. Jains	6163	6211	842	903
Total (1 to 6)	**55433**	**55647**	**6051**	**6354**
B. Others	118587	119962	14388	15977
C. Total PS Adv. in the Identified District (A+B)	174020	175609	20439	22331
D. Share of A out of C in percentage (%)	**31.85**	**31.68**	**29.60**	**28.45**

NORTH EAST DELHI:

Name of the Community	**No of Accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.09.17)	**Current Quarter (31.12.17)**	Previous Quarter (30.09.17)	**Current Quarter (31.12.17)**
A. Minority Communities				
1. Christians	5	4	0.55	0.45
2. Muslims	1727	1626	47.92	49.52
3. Buddhist	1	1	0.05	0.04
4. Sikhs	116	116	9.27	9.41
5. Zoroastrians	0	0	0.00	0.00
6. Jain	85	88	5.15	5.47
Total (1 to 6)	**1934**	**1835**	**62.94**	**64.89**
B. Others	5965	6020	349.08	346.48
C. Total PS Advances in the identified Districts (A+B)	7899	7855	412.02	411.37
D. Share of A out of C in percentage (%)	**24.48**	**23.36**	**15.28**	**15.77**

Out of two above identified district, in Central district the percentage of Advances to Minority Community to Priority Sector Advances has decreased marginally from 29.60% to 28.45% whereas in North East district it is increased from 15.28% to 15.77% during the quarter under review.

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%.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.142). The summarized position is as under:-

(Rs.in Crore)

Dec., 2016	March, 2017	Dec., 2017	Variation		% Growth	
			YoY	Over March, 2017	YoY	Over March, 2017
144.49	146.64	146.84	2.35	0.20	1.63	0.14

Priority Sector Advances			Advances to Disabled Persons			%age To Priority Sector Advances		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
126820	139922	137572	144.49	146.64	146.84	0.11	0.10	0.11

On YoY basis, there is an increase of Rs 2.35 crore i.e. 1.63% whereas over March 2017. The percentage of Advances to Disabled Persons to Priority Sector Advances has remained same at the level of 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.143). The summarized position is as under:

(Rs. in Crore)

Dec., 2016	March, 2017	Dec., 2017	Variation		% Growth	
			YoY	Over March, 2017	YoY	Over March, 2017
11.50	11.47	11.01	-0.49	-0.46	-4.26	-4.01

Advances under Differential Rate of Interest Scheme have decreased from Rs. 11.47 crore to Rs. 11.01 crore over March 2017.

(Rs. in Crore)

Total Advances			Advances under DRI			%age To Total Advances		
Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017	Dec., 2016	March, 2017	Dec., 2017
869364	933001	948817	11.5	11.47	11.01	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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.144. The summarized position is as under:-

POSITION AS ON 31.12.2017: (Rs. in lakh)

2016-17			2017-18 (Upto Dec., 2017)		
No. of Benf.	**Loan Sanctioned**	**Loan Disbursed**	**No. of Benf.**	**Loan Sanctioned**	**Loan Disbursed**
445	782	782	96	566	566

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 31.12.2017, 96 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been sanctioned and disbursed amounting to Rs. 566 lakhs.

SEMFEX SCHEME

POSITION AS ON 31.12.2017: (Rs. in lakh)

Disbursements upto Sept., 2017			**During the Current Financial Year 2017-18**							
			Progress during current quarter						**Disbursements upto 31.12.2017**	
No.	**Amt.**	**Pending as on 30.09.17**	**Received**	**Sanctioned**	**Disbursed a/cs**	**Disbursed amt.**	**Rejected**	**Pending as on 31.12.17**	**No.**	**Amt.**
255	342	4	48	48	50	227	0	4	305	569

Position of SEMFEX as on 31.12.2017 has been enclosed as Agenda 22 Annexure-B at page No.145.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 09.01.2018 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 16 banks have reported detection of counterfeit notes to RBI during the quarter ended 31.12.2017. The data is placed as Agenda-24 Annexure A page no.146.

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, 78% of counterfeit notes are reported by Private Sector banks and only 22% are reported Public Sector Banks as on 31.12.2017. 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.

This aspect was also discussed during last SLBC-Delhi meeting and all Member Banks have been requested to invariably use the electronic modes while making payment to all concerned.

FAILED TRANSACTIONS

The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended Dec.,2017 is placed as Agenda-25 Annexure A (page no. 147).

ATM Transactions and Payments through Electronic mode as on 31.12.2017:

BANK	No. of cash Dispenser installed in Delhi under OPEX Model	Total No. of ATM Txns in Delhi(Including failed txns)	Total failed ATM Txns	% of failed ATM txns in total ATM transactions
Public sector	2352	71093716	6075404	8.55
Private sector	689	36992680	2466722	6.67
Grand Total	**3041**	**108086396**	**8542126**	**7.90**

The % age of failed transactions to total ATM transactions is 7.90% during the quarter ended 31.12.2017. The percentage of failed transaction under PSBs is 8.55% whereas under Private Sector Banks, it is 6.67%.

Meeting of Chief Security officers/ In-charge of Security of Banks in Delhi with Delhi Police:

A meeting with Chief Security officers/ In-charge of Security of Banks in Delhi to discuss security related issues was held under the chairmanship of Jt. CP/ Crime at Conference Hall, PHQ on 6.12.2017.

Following points were discussed in the meeting

A. Sh. Rajan Bhagat, DCP/ Crime, Delhi welcomed all participants and briefed about the purpose and objective for organizing the meeting and illustrated various incidents of ATMs and cash replenish vehicles carrying huge cash being targeted by criminal. He mentioned certain precautionary measures to be taken by banks security agencies at ATM and other places. He further suggested following steps for consideration of banks for the safety and security of banks, ATMs, Cash Vans and other related issues as under :

1. Installation of CCTV cameras at banks and ATMs should be ensured wherever not installed so far, for prevention and detection of crime (covering both inside and outside areas).

2. KYC Norms instructions should be followed meticulously while opening new bank accounts and similarly they can also consider for capturing biometric details of account holders. Non adherence of these instructions creates problem in the investigation and identification of culprits. He further suggested for basic verification of documents from the information already available in public domain to prevent use of forged documents.

3. Deployment of armed guards at ATMs be considered to deter offenders.

4. It has been noticed that same property can be mortgaged with more than one bank due to delay in updation of data on the website of CERSAI under SARFAESI. It should be ensured that data/ information is uploaded regularly and without any delay.

5. Physical security at ATMs: after taking lesson from the incident of robbery in ATM at Bangalore, a system should be put in place wherein only an authorized person can pull down the shutter once it is opened and the shutter may be grill type to enable visibility from the both sides.

6. Instructions issued by RBI to cash replenish agencies while transporting huge amount of cash in vans should be adhered by all concerned agencies.

7. Categorization of bank accounts especially for online transaction users with limits of amount of transactions to generate alerts in case of abnormal transaction along with SOP to react on each alert should be considered for the prevention of increasing online frauds.

8. Use of I.P. enabled cameras to monitor the defected CCTV cameras to initiate action for immediate repair of defective cameras should be considered.

9. Banks should ensure compliance of instructions to preserve the recording for at least 15 days along with preserving relevant clips separately, immediately on receipt of any complaint. Creation of centralized number for lodging such complaints may also be considered and published for awareness of general public to facilitate victim.

10. Banks authorities should make policy for data security as ex-employees have been found involved in misusing the data after leaving the concerned bank.

11. The quality of recording through CCTVs and its upkeep and maintenance should be ensured.

B. After deliberations following decisions were to be taken:

1. District DCsP should ensure that SHOs and Division/ Beat Staff regularly visit banks and ATMs in their area as per the instructions. They should brief bank officials and ATM guards properly about the security precautions to be taken and exchange their telephone numbers.

2. Bank officials were advised to contact SHOs of their respective areas, if their Division/Beat staff is not regularly visiting them. In case their problem persists, they may contact with the concerned District DCP.

3. Banks officials were advised to regularly brief their security staff including cash carrying van staff and specially outsourced staff about the security concerns and drill to be followed in case of any emergency.

The copy of the above minutes had already been sent to all member banks and LDMs by SLBC-Delhi vide mail dated 21.12.2017, for their necessary action in the matter.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 31.12.2017 is as under :

Summarised position of General Grievances for the quarter ended 31.12.2017					
Type of Bank	**Pending as on 30.09.2017**	**Received**	**Disposed of**	**Pending as on 31.12.2017**	**Out of which pending for more than 1 Month**
Public Sector Banks	267	4553	4483	337	75
Co-operative Banks	0	7	7	0	0
Private Sector Banks	309	5266	5242	333	6
TOTAL	576	9826	9732	670	81

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.148.

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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.149).

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 "Start up India" & Stand Up India Programme in SLBC meetings.

The summarised position as on 30.09.2017 under the scheme is as under:

Bank	**No. of Branches**	**Loans given to**			**Loan Outstanding under the Scheme (Rs. in lakh)**		
		SC	**ST**	**Woman**	**SC**	**ST**	**Woman**
Public Sector Banks	2425	91	4	995	533	54	10008
Pvt. Sector Banks	945	2	0	102	32	0	2015
Grand Total	**3419**	**93**	**4**	**1097**	**565**	**54**	**12023**

The summarised position as on 31.12.2017 under the scheme is as under:

Bank	**No. of Branches**	**Loans given to**			**Loan Outstanding under the Scheme (Rs. in lakh)**		
		SC	**ST**	**Woman**	**SC**	**ST**	**Woman**
Public Sector Banks	2397	98	5	1038	544	68	10342
Pvt. Sector Banks	952	2	0	102	32	0	2015
Grand Total	**3398**	**100**	**5**	**1140**	**577**	**68**	**12357**

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 Dec., 2017, is enclosed as Agenda 29 Annexure A at page no. 150-151.

SLBC-Delhi has also organized a workshop on Stand Up India Scheme in coordination with SIDBI on 25.01.2018 for creating awareness about the scheme among the banks, LDMs and other Stake holders

All the controlling heads of member banks/LDMs are requested to take appropriate action to implement the Government directions for extending credit to Tribal/ Dalit/ women entrepreneurs through each of their branches.

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

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 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 Dec., 2017 is give at page no. 152 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.

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90th STATE LEVEL BANKERS' COMMITTEE MEETING - NCT OF DELHI FOR THE QUARTER ENDED DECEMBER 2017

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM

AGENDA 2 TO AGENDA 30

AT PAGE Nos. 81 TO 152

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