85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

SLBC MEETINGS FOR THE CALENDAR YEAR 2016:

Sr. No.	Quarter Ended	Date of Meeting	Cut Off Date for Receipt of Data at SLBC Department
1	December 2016	15/02/2017	15/01/2017

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

KEY INDICATORS

(Rs. in crores)

S.N	ITEMS	Sept., 2015	March, 2016	Sept., 2016	YoY Growth over Sept., 2015	HY Growth over March, 2016	%age of YoY Growth over Sept., 2015	%age of Growth over March, 16
1	Deposits	856332	882689	961172	104840	78483	12.24	8.89
2	A) Advances	802834	906044	962345	159511	56301	19.87	6.21
	B) Investments	720	665	658	-62	-7	-8.61	-1.05
3	CD Ratio	93.75	102.65	100.12	6.37	-2.53	6.37	-2.53
	Credit+Inv to Dep Ratio	93.84	102.72	100.19	6.35	-2.53	6.77	-2.46
4	Priority Sector Adv	117099	132432	151380	34281	18948	29.28	14.31
5	% PS Advs to Total Advs	14.59	14.62	15.73	1.14	1.11	1.14	1.11
6	Agri. Advances	12292	15019	12071	-221	-2948	-1.80	-19.63
7	% Agri Adv to Total Adv	1.53	1.66	1.25	-0.28	-0.41	-0.28	-0.41
8	% Agri Adv to PS Advs.	10.50	11.34	7.97	-2.52	-3.37	-2.52	-3.37
9	Micro & Small Enterprises Advs.	64437	70580	72859	8422	2279	13.07	3.23
10	% of MSE Advs. to PS Advs.	55.03	53.30	48.13	-6.90	-5.17	-6.90	-5.17
11	% of MSE Advs. to Total Advs.	8.03	7.79	7.57	-0.46	-0.22	-0.46	-0.22
12	MSMEs Advs.	83112	91668	89550	6438	-2118	7.75	-2.31
13	% of MSME Advs. to PS Advs.	70.98	69.22	59.16	-11.82	-10.06	-11.82	-10.06
14	% of MSME Advs. to Total Advs.	10.35	10.12	9.31	-1.04	-0.81	-1.04	-0.81
15	Adv. to Weaker Section	6043	6016	7815	1772	1799	29.32	29.90
16	% Weaker Sec. Adv. to PS	5.16	4.54	5.16	0.00	0.62	0.00	0.62
17	DRI Advances	11.48	12.77	13.28	1.8	0.51	15.68	3.99
18	% DRI Adv to Total Adv	0.001	0.001	0.001	0.00	0.00	0.00	0.00
19	Advs. to Women Entr.	12147	23031	34129	21982	11098	180.97	48.19
20	% Women Advs. to PSA	10.37	17.39	22.55	12.18	5.16	12.18	5.16
21	Advances to Minorities	8823	9444	10649	1826	1205	20.70	12.76
22	% Minority Adv. in PS	7.53	7.13	7.03	-0.50	-0.10	-0.50	-0.10
23	**Branches Net work**							
	Rural	142	141	140	-2	-1		
	Semi Urban	59	61	63	4	2		
	Metropolitan	2947	3139	3163	216	24		
	Total Branches	**3148**	**3341**	**3366**	**218**	**25**		

85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 1

Confirmation of Minutes of the 84th State Level Bankers' Committee Meeting For the Quarter Ended June 2016 held on 22.08.2016

The 84th SLBC Meeting of NCT of Delhi for the quarter ended June 2016, was held on 22nd August, 2016 at Hotel The Royal Plaza, 19, Ashoka Road, New Delhi. The meeting was chaired by Sh. Himanshu Joshi, Executive Director 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 participants' 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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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 2

PERSISTING ACTION POINTS:-

S.N	Action Points	Action By	Action Taken and Present Status
1	Priority Sector advances should be increased.	All SLBC Member Banks	Priority Sector advances have increased by Rs. 34281 Crore on YoY basis registering an increase of 29.28% where as during the Half Year ending September 2016, the Priority sector advances increased by Rs. 18948 crore i.e. 14.31%. The percentage of Priority Sector Advances to Total Advances increased from 14.59% to 15.73% on YoY basis, whereas during the Half Year ending September 2016, it increased from 14.62% to 15.73%. The Controlling Heads of the Member Banks are requested to monitor the progress personally ensuring to achieve the P.S. Targets as per the revised guidelines of RBI.
2	MSE / MSME advances should be increased further.	All SLBC Member Banks	All member banks have been advised in various meetings to increase MSE/MSME advances further as this segment of advances can contribute significantly to increase the percentage of Priority Sector Advances to Total Advances, more so, when the scope for agricultural lending is limited in NCT of Delhi. The MSE advances have increased by Rs.8422 crore i.e. 13.07% on YoY basis where as during the Half Year ending September 2016, it increased by Rs.2279 crore i.e. 3.23% MSME advances have increased by Rs.6438 crore i.e. 7.75% on YoY basis where as during the Half Year ending September 2016, it is decreased by Rs. 2118 Crore i.e. 2.31%. Town Hall Meetings are being conducted by RBI to promote lending to MSEs. There is enough scope for lending to MSEs and Medium Industry Advances in NCT of Delhi. The clusters identified by RBI also provide good scope for MSE/MSME lending. The Controlling Heads of Member Banks are requested to take steps for increasing MSME advances as per RBI's revised guidelines on Priority Sector Advances.

3	**Geographical Information System (GIS):** Up-dation of Sub Service 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 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, we 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 has written to The Asstt. Director, Directorate of Census Operation, Delhi for further action in the matter. Govt.of NCT of Delhi is again requested vide our letter dated 08-11-2016 to expedite the matter to provide the codes for Districts, Sub-districts and villages as per Local Govt. Directory to DFS/SLBC-Delhi. Reply awaited.
4	Enactment of Public Money (Recovery of Dues) Act.	The Govt. of NCT of Delhi	Sh. Rajeev Kumar, Sub-Divisional Magistrate-(HQ), Divisional Commissioner, GNCTD vide their endorsement letter no. F. 36(70)/Coord/ Div.Comm/2015/9307 dated 20.07.2016, originally addressed to The Deputy Secretary-V (Finance), GNCTD, mentioned that "legislation already in force, is sufficient for the recovery of dues against the loan already given by the Banks and other financial institutions. As such there is no need for any new legislation as proposed by SLBC". The same has already been discussed during 84th

			SLBC Meeting held on 22.08.2016. Keeping in view the above, the matter may be dropped.
5	All SLBC Member Banks should provide the correct quarterly SLBC Data on time.	All SLBC Member Banks	This time most of the member banks submitted the data for QTR Ending Sept, 2016 timely. But some of the banks still submitted the data later than the mandatory cut-off date of 15th October 2016 and several mistakes were also observed. It took a lot of time for corrections. Due to these reasons, compilation of data could be completed only on 08.11.2016.
6	Automation of State Treasury	Finance Department, Govt. of NCT, Delhi	On Automation of Treasury, During 84th SLBC-Delhi Meeting held on 22.08.2016, Ms. Usha Kaushik AAO, PAO GNCTD representative from Govt. of NCT of Delhi informed the House that Govt. of NCT of Delhi has approved the GePG, Hardware and Software are being procured and within two months, it is likely to be made online. As regards Payment Financial Management System (PFMS), some of the scheme have already been started and shall be streamlined soon. Govt. of NCT of Delhi is again requested vide our letter dated 28.10.2016 to expedite the matter. Reply awaited. The matter is appearing in 'Persisting Action Points' since long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Agenda-3 Annexure 'A', 'B', "C" and 'D' (page nos. 72 to 75).

The summarized position is as under:-

DEPOSITS (Rs. in Crores)

POSITION AS ON			VARIATION		% Growth	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over the HY	Over the Year	Over the March 2016
856332	882689	961172	104840	78483	12.24	8.89

ADVANCES

POSITION AS ON			VARIATION		% Growth	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over the HY	Over the Year	Over the March 2016
802834	906044	962345	159511	56301	19.87	6.21

C:D RATIO

POSITION AS ON			VARIATION	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over the HY
93.75	102.65	100.12	6.37	-2.53

Total Deposits have increased by Rs.104840 Crore i.e. 12.24% on YoY basis whereas during the half year ended as on September 2016, the growth is of Rs. 78483 Crore i.e. 8.89%. Advances have increased by Rs. 159511 Crore i.e. 19.87%

on YoY basis whereas during the half year ended as on September 2016, the growth is of Rs. 56301 Crore i.e. 6.21%.

On YoY basis the CD Ratio has been increased by 6.37% and the same has decreased by 2.53% during the half year ended as on September 2016.

District wise monitoring of CD Ratio in NCT of Delhi:

The CD Ratio was below 40% in seven districts as on 30.09.2016 namely East: 19.24%, West 20.98%, North: 21.34%, North East: 11.55%, North West: 27.30%, South West: 28.62% & Shahdara: 39.34%. In two district i.e. North East and East, the CD ratio is below 20%. Concerted efforts are required in these districts particularly in North East and East district to increase the CD Ratio.

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

The CD ratio is being reviewed for the NCT of Delhi, as a whole, which is satisfactory i.e. 100.12%.

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

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

CD RATIO (DELHI RURAL)

There are 140 Rural branches in NCT of Delhi. The CD ratio of these rural branches increased from 69.89% as on 31.03.2016 to 70.03% as on 30.09.2016, whereas the overall CD ratio of all the branches in NCT of Delhi is 100.12%.

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.4

PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)

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

Monitoring Mechanism at State level

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

Secretary : Convenor, SLBC-Delhi

Members : All Member Banks of SLBC-Delhi.

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

Accounts opened under PMJDY in NCT of Delhi:

As on 30.01.2015:

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

As on 31.03.2016

S N	BANK	Total A/cs	Rupay Card issued	No of Active Rupay Card	Aadhar Seeding	% of Aadhaar Seeding	Zero Bal A/Cs
		No.	No.	No.	No.		No.
1	PSBs	3270254	2656078	1766474	2292078	70.09	735004
2	DSCB	0	0	0	0	0.00	0
3	Pvt. Banks	132934	127130	83228	46187	34.74	54806
4	**Total**	**3403188**	**2783208**	**1849702**	**2338265**	**68.71**	**789810**
			81.78	66.46	68.71		23.21

As on 30.09.2016:

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

Number of accounts under PMJDY have increased from 3403188 as on 31.03.2016 to 3611760 as on 30.09.2016. (Bank wise position is given at Page No.76 as Agenda-4 Annexure-A).

Monitoring of Aadhaar Seeding & Transactions in Zero Balance Accounts under PMJDY:

The Aadhaar Seeding and Zero Balance Accounts under PMJDY are being monitored regularly by SLBC. The %age of Aadhaar seeding has increased from 68.71% as on 31.03.2016 to 70.97% as on 30.09.2016.

Under Zero Balance accounts, out of total 3611760 PMJDY accounts opened up-to 30.09.2016, 756556 accounts are still with zero balance. The percentage of accounts with Zero Balance has come down from 23.21 % as on 31.03.2016 to 20.95% as on 30.09.2016. It was desired that the %age of zero balance accounts should come below 20%. All the member Banks are requested to take more initiative to minimize Zero Balance Accounts.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.09.2016:

Type of Bank	Pending as on 30.06.2016	Received	Disposed of	Pending	Out of which pending for more than 1 Month
Public Sector Banks	4	45	49	0	0
Co-operative Banks	0	0	0	0	0
Private Sector Banks	1	9	10	0	0
TOTAL	**5**	**54**	**59**	**0**	**0**

The data is being called from all the member banks. A total of 54 complaints have been received during the quarter ended 30.09.2016 and 5 were pending at the end of June 2016 quarter under PMDJY. All the 59 have been resolved. Agenda-4 Annexure-B at page no. 77.

Jan Dhan to Jan Suraksha:

Launching of Social Security Schemes:

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

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

Strategy for Enrollments under these Schemes:

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

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

Position of number of enrolments done under three social security schemes, PMSBY, PMJJBY & APY in NCT of Delhi as on 30.09.2016:

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	1858771	772001	59186	2689958
RRB/Coop. Bank	3768	1407	0	5175
Private Sector Banks	187039	100379	9953	297371
Total	2049578	873787	69139	2992504

Bank wise status of enrolments under PMSBY, PMJJBY and Atal Pension Yojana as on 30.09.2016 are given as Agenda 4 Annexure-C at page no. 78.

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

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

The status of Insurance Claims lodged as on 30.09.2016 is as under:

Name of the Scheme	No. of Claims pending as on 30.06.2016	Received	Dispose off	Pending as on 30.06.2016	Out of which pending more than 3 months
PMJDY	4	26	26	4	0
PMSBY	10	36	39	7	1
PMJJBY	36	104	118	22	14
Total	**50**	**166**	**183**	**33**	**15**

4 cases, 7 cases and 22 cases of Insurance Claim are pending under PMJDY, PMSBY & PMJJBY respectively. All the concerned Banks & Insurance Companies are requested to ensure the settlement / disposal of their pending cases, at the earliest possible, particularly 15 cases which are pending for more than 3 months. Bank wise position of Claims under Social Security schemes is given at Agenda 4 Annexure-D at Page No.79

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

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

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

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

ii. 50 accounts per branch of RRBs.

iii. 20 accounts per branch of Coop Bank

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

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

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

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 4-A

Financial Inclusion Plan

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

Provision of Banking Services In Villages With Population above 2000:

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

	Total No. of Villages allotted to the Banks	Achieve-ment	No. of Villages yet to be covered	Total No. of BCs appointed	Total No. of Financial Inclusion A/cs Opened
Public Sector Banks	106	106	0	58	2302827
Private Banks	0	0	0	0	8421
Co-operative Banks	4	4	0	0	42468
TOTAL	110	110	0	58	2353716

Mode of Coverage Through

Bank Branch - 51

BCAs - 58

Mobile Van - 01

Total 110

A Sub-Committee of SLBC on Financial Inclusion is monitoring progress under this plan on half yearly basis. The last meeting of the Sub-Committee was held on 25.04.2016.The Minutes of the meeting have already been sent to all concerned.

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

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

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

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

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

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

Remaining one (1) Village Qutab Pur was allocated to SBI for opening of Brick & Mortar Branch being Lead Bank in the District & presently CSP of SBI is working in the area.

LDM South West vide his letter dated 16.08.2016 written to his local head office has informed that Qutabpur village is Ujad Kheda (no physical structure). Newly inhabited Colony i.e. Qutab Vihar is fully covered with Banking facilities and recommended that the area in question (Qutabpur / Qutab Vihar) may be treated as fully covered with banking facility. Keeping in view the above facts, the matter was dropped during the 84th SLBC- Delhi meeting

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

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

Opening of Bank Branch- villages with population above 2000

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

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

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

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

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

VISITS TO THE ALLOTTED VILLAGES

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

ICT BASED FINANCIAL INCLUSION

ICT Based facilities are being provided in the villages and as on 30.09.2016, 1358098 Smart Cards have been issued and 5044217 accounts have been opened so far, out of which 3984931 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 “very low minimum balance” and number of GCCs issued by Banks up to September 2016 is given in Agenda 4-A Annexure C & D (page no. 82-83 respectively. The Banks have opened 5597737 BSBDAs. 16455 GCCs with loan amount of Rs. 2385 Crores have been issued up to September 2016. All Banks are requested to instruct branches under their control to open BSBDAs and issue GCCs on priority basis. Banks are also requested to ensure that BSBD accounts opened by them remain operational to achieve the real objective.

In order to keep these accounts operative, all Controlling Heads of Member Banks, FLCs and LDMs are requested to advise the Branches and BCs to financially literate

the persons, make them aware of banking products & services and conduct the FLC camps as per RBI guidelines.

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

GEOGRAPHICAL INFORMATION SYSTEM (GIS):

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

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

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

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

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

Govt.of NCT of Delhi is again requested vide our letter dated 08-11-2016 to expedite the matter to provide the codes for Districts, Sub-districts and villages as per Local Govt. Directory to DFS. Reply awaited.

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

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

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

198 Financial Literacy Camps were organised by FLC/FLCC during the quarter in which 21337 persons participated out of which 17202 persons were already having bank accounts and 2556 persons opened their bank accounts after attending the camps. (FLC/FLCC wise position is given as Agenda 4-A Annexure-E at page no.84)

Apart from the above, 154 camps were organised by the rural Branches during the quarter in which 6578 persons participated in these camps out of which 5562 persons were already having bank accounts and 849 persons opened bank accounts after attending the camps. (District wise position is given as Agenda 4A-Annexure-F at page No.85).

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

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

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

To inculcate saving habit and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, a drive to open accounts of migrant labour and street vendors/ hawkers in urban areas was initiated by the Ministry of Finance, Government of India. The drive was initiated initially in Delhi which was co-ordinated by SLBC Convenor Bank – Oriental Bank of Commerce. A 24X7 Call Centre was started by OBC to reply to the queries of the persons intending to open accounts in any of the Public Sector banks. Toll Free Number is 1800-1800-124. SMS Number is 88267-31122 and e-mail ID is slbcdelhi@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 1214650 accounts of migrant labourers and street vendors/ hawkers have already been opened up to 30.09.2016 by different banks. Keeping in view the success of pilot project in Delhi State, the MoF initiated the drive in all States. All SLBC Member banks are requested to continue to open accounts of migrant labourers and street vendors/ hawkers on priority basis and timely report the same to SLBC as per the established practice.

DISAGGREGATED FINANCIAL INCLUSION PLAN

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

Financial Literacy Centres (FLCs) – Revised Guidelines

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

Financial Literacy through various skilling centres

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

The progress of financial literacy program in 241 mapped skilling centres as on 30.09.2016 is as under:

SKILLING CENTRES	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
GOVT ITI's	15	12	71	4842	10
PVT ITI's	30	24	72	3432	16
VTPs	76	54	145	5815	44
OC's	120	69	152	6448	42
TOTAL	**241**	**159**	**440**	**20537**	**112**

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

Reporting Mechanism:

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

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

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

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

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

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

Financial Literacy Project in Schools:

Additional Mission Director (PMJDY), Government of India, Ministry of Finance, Department of Financial Services, (MISSION OFFICE) vide their letter dated 10.03.2016 (copy already provided in agenda book of 83rd SLBC Meeting as Annexture) 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, where by banks have covered 10,219 schools and have imparted financially literacy to 13.89 lac students as on date.

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 Bank's mapped Branches.
- **Mode of Delivery:** Wherever there is supporting infrastructure in the form of laptop, computer, projector etc. classroom presentation (PPT) in executable format is to be used for delivery of financial literacy sessions.
- Flipcharts should be used in case of infrastructure constraints.
- Distribution of the kit to the School Children by the respective Schools.
- Sensitizing / training of staff involved in financial literacy on the contents and methodology.
- **Mechanism and Test Methodology to be used**: Two sessions each of one and a half hours will be organized on two days to inculcate the basics of financial literacy in the target audience.

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

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

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

B. <u>Inclusion of Department of posts of the state in the meetings of State Level Bankers Committee.</u>

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 5

DIRECT BENEFIT TRANSFER (DBT) SCHEME

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

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

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

DBT scheme for under various Government welfare schemes:

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

The banks have to ensure the following:

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

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

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

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

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

Based on the action plan submitted by all Banks, a common strategy was formulated. Banks are to make concentrated efforts in order to achieve 100 percent Aadhaar seeding in central pensioners accounts & other social welfare schemes by 31st October 2016, in all beneficiaries bank accounts in U.Ts by 30th September and in all operative saving bank accounts by 31st March 2017 by organizing special camps on every first and third Saturday and second and fourth Friday, in addition to the daily efforts to achieve the targets so laid down. These camps should also be utilized for distribution of the huge backlog of undistributed RuPay cards/PINs in banks, activation of cards, mobile seeding etc.

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

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

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

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

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

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

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

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

As per the directions of MOF, GoI, every bank branch in the identified 11 districts should have onsite ATM. As the State Govt. has decided to start DBT in all districts of Delhi, the bank-wise position of onsite ATMs in identified districts is placed as Agenda-5 Annexure-A (page no.86). There are 3366 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 3317 branches, 263 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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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 6

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

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

(Amt. in Crore)

Sector	Annual Target 2016-17	Targets upto Sept. 2016 (01.04.16 to 30.09.16)	Achievement up-to Sept. 2016 (01.04.16 to 30.09.16)	Achievement %age (against 50% of Annual Targets)
Agriculture	5751	2876	2683	46.65
MSME	37434	18717	15540	41.51
Export Credit	6200	3101	664	10.71
Education	375	188	218	58.13
Housing	2988	1494	1245	41.67
Social Infrastructure	379	190	28	7.39
Renewable Energy	270	135	65	24.07
Other Priority Sector	4051	2026	692	17.08
Total Priority Sector	**57448**	**28724**	**21135**	**36.79**
Non Priority Sector	182981	91491	108567	59.33
Total	**240429**	**120215**	**129702**	**53.95**

Under Annual Credit Plan 2016-17, during the half year of FY 2016-17, the achievement under Priority Sector is 36.79%, under Non Priority Sector 59.33% and under Total ACP the achievement is 53.95% (against the target of 50% of Annual Credit Plan 2016-17).

The District-wise and Bank wise quarterly targets are given at Page No.87 & 88 as Agenda-6 Annexure A & B. District-wise and Bank wise targets & achievement under ACP 2016-17 upto the quarter ended 30.09.2016 are given at Page No.89 & 90 (District wise) as Agenda-6 Annexure C & D (PS/NPS) and Page No.91 to 92 (Bank wise) as Agenda-6 Annexure E & F (PS/NPS).

RBI vide their circular letter no. FIDD.CO.LBS. No. 5973 /02.01.001/2015-16 dated May 20, 2016 to all Chairmen and Managing Directors & SLBC Convenor Banks/Lead Banks on "Lead Bank Scheme – Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17" informed that the revised reporting guidelines have been issued on 'Priority Sector lending -Targets and Classification' vide circular FIDD.CO.Plan.BC.No.58/ 04.09.001/2014-15 dated June 11, 2015.

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

Consequently, the statement for :

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

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

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

Sr. No	Categories	Yearly Targets under ACP	
		Number (Actuals)	Amt. (in Crores)
1	**Priority Sector**	**182349**	**57448**
1A	Agriculture = 1A(i)+1A(ii)+1A(iii)	12613	5751
1A(i)	Farm Credit	10311	973
1A(ii)	Agriculture Infrastructure	1539	2912
1A(iii)	Ancillary Activities	763	1866
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	117561	37434
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	49229	5198
1B(ii)	Small Enterprises (Manufacturing + Service advances up to Rs. 5 crores)	46211	21310
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 crores)	15564	10451
1B(iv)	Khadi and Village Industries	347	44
1B(v)	Others under MSMEs	6210	431
1C	Export Credit	4132	6200
1D	Education	5535	375
1E	Housing	15802	2988
1F	Social Infrastructure	2881	379
1G	Renewable Energy	2238	270
1H	Others	21587	4051
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	**182349**	**57448**
3	Loans to weaker Sections under Priority Sector	43145	8716
4	**Non-Priority Sector**	**96370**	**182981**
4A	Agriculture	40	796
4B	Micro, Small and Medium Enterprise (Service) = 4B(i)+4B(ii)+4B(iii)	22950	58986
4B(i)	Micro Enterprises (Service) (advances above Rs 5 Crore)	10615	1124
4B(ii)	Small Enterprises (Service) (advances above Rs 5 Crore)	8171	1750
4B(iii)	Medium Enterprises (Service) (advances above Rs 10 Crore)	4164	56112
4C	Education	2501	281
4D	Housing	12540	8979
4E	Personal Loans under Non-Priority Sector	13126	4628
4F	Others	45213	109311
5	**Sub-total = 4A+4B+4C+4D+4E+4F**	**96370**	**182981**
	Total=2+5 (COMPLETE ACP 2016-17)	**278719**	**240429**

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.7

CREDIT FLOW TO PRIORITY SECTOR

Revised Guidelines

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

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

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

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

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

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

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

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

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

(A) CREDIT FLOW TO PRIORITY SECTOR:

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

(Rs. in Crore)

Position as on			Variation		% Growth Over	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over the HY	Over the Year	Over the March 2016
117099	132432	151380	34281	18948	29.28	14.31

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

Sept., 2015	March, 2016	Sept., 2016
14.59	14.62	15.73

Priority Sector advances have increased by Rs. 34281 Crore on YoY basis registering an increase of 29.28% whereas over March 2016, the Priority sector advances increased by Rs. 18494 crore i.e. 14.31%.

The percentage of Priority Sector Advances to Total Advances increased from 14.59% to 15.73% on YoY basis, whereas over March 2016, it increased from 14.62% to 15.73%.

Out of 40 member banks, in following 11 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 30.09.2016 out of which 8 are Public Sector Banks and remaining 3 are Private Sector Banks :

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances
A. Public Sector Banks		
1	UNITED BANK OF INDIA	5.32
2	STATE BANK OF MYSORE	5.36
3	INDIAN BANK	5.57
4	STATE BANK OF HYDERABAD	5.81
5	IDBI BANK	8.52
6	STATE BANK OF PATIALA	8.71
7	BANK OF INDIA	9.12
8	BHARTIYA MAHILA BANK	9.79
B. Pvt. Sector Banks		
1	INDUSIND BANK	4.13
2	FEDERAL BANK LTD	5.30
3	AXIS BANK	7.73

All Members Banks particularly above 11 Banks are requested to take immediate steps to increase their Priority Sector Advances in the current FY 2016-17 so as to post handsome increase under the segment as there is a wide gap between the achievement and the mandatory target of 40% set by the Government of India.

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

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

(Rs. in Crore)

Position as on			Variation		% Growth	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
3385	3661	4677	1292	1016	38.17	27.75

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

Sept., 2015	March, 2016	Sept., 2016
2.89	2.76	3.09

Loans to SC/ST under Priority Sector Advances Category have increased by Rs. 1292 Crore on YoY basis over the September 2015 and Rs. 1016 Crore over the March 2016. In terms of percentage of SC/ST advances to Priority Sector Advances has increased from 2.89% to 3.09% on YoY basis.

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.8

CREDIT FLOW UNDER EDUCATION LOAN SCHEME

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

(Rs in Crore)

Particulars	Position as on			Variation			
	Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over March 2016	%age wise	
						Over the Year	Over March 2016
No. of Accounts	36342	35372	36026	-316	654	-0.87	1.85
Amt. (in Crore)	1345	1328	1412	67	84	4.98	6.33

It is reiterated that human capital development is critical for economic growth and Banks have been playing a major role in this direction. The number of Education Loans have increased by 654 over March 2016 whereas there is decrease by 316 on YoY basis. Amount-wise on YoY basis, there is an increase of Rs. 67 Crore over September 2015 whereas over March 2016, there is an increase of Rs. 84 Crore.

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TARGET VS ACHIEVEMENT

Ministry of Finance vide their letter no. F. No. 1(1)/2011-CP-IF-II dated 03.07.2015 informed that as per decision taken in the FM's review meeting in connection with Annual Targets under education loan " 20% growth in disbursement and 15% growth in number of accounts"

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

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

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.9

AGRICULTURE ADVANCES

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

TOTAL AGRICULTURE ADVANCES

(Rs. in crore)

Position as on			Variation		% Growth	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
12292	15019	12071	-221	-2948	-1.80	-19.63

Total Agriculture Advances have been decreased by Rs. 221 Crore on YoY basis over September 2015 whereas during the Half Year ending as on September 2016, there is decrease of Rs. 2948 Crore.

Percentage of Agriculture Advances to Priority Sector Advances as on

Sept., 2015	March, 2016	Sept., 2016	Variation	
			Over the Year	Over March 2016
10.50	11.34	7.97	-2.53	-3.37

The percentage of Agriculture Advances to Priority Sector Advances has decreased from 10.50 to 7.97 i.e. by 2.53% on YoY basis.

Percentage of Agriculture Advances to Total Advances as on

Sept., 2015	March, 2016	Sept., 2016	Variation	
			Over the Year	Over March 2016
1.53	1.66	1.25	-0.28	-0.41

The decrease in percentage of Agriculture Advances to Total Advances is 0.32% on YoY basis.

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

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

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

Summarised progress of Pledge Financing against Negotiable Warehouse Receipts (NWRs) as on 30.09.2016 is as under : (Amt. in Crores)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter Sept., 2016		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of the quarter Sept., 2016	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
12	126.52	61	251.13

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

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

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY):

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

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

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

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

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

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

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

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

“Doubling Farmers” Income by 2022- Measures

On “Doubling of Farmers’ income by 2022”, RBI, CO vide their letter no. FIDD. CO. LBS. BC. No. 16/ 02.01.001/ 2016-17 dated September 26, 2016 has informed as under:

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

Lead banks were accordingly advised to ensure the following:

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

b) Include “Doubting of Farmer’s Income by 2022” as a regular agenda under Lead Bank Scheme in various forums such as SLBC, DCC and DLRC.

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

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.10

ADVANCES UNDER MSE/MSME SECTORS

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

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	Sept., 2015	**March, 2016**	**Sept., 2016**
Total Advances	**802834**	**906044**	**962345**
Total Priority Sector Advances	**117099**	**132432**	**151380**
Credit to Micro Enterprises	26537	29681	31683
Credit to Small Enterprises	37900	40899	41176
Total MSE Advances	**64437**	**70580**	**72859**
% of Micro Enterprises to total MSE Advances	41.18	42.05	43.49
% of Micro Enterprises to Total Advances	3.31	3.28	3.29
% of MSE Advances to Total Priority Sector Advances	55.03	53.30	48.13
Advances to Medium Enterprises	18675	21088	16691
Advances to Micro, Small & Medium Enterprises (MSME)	**83112**	**91668**	**89550**

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

COMPARATIVE POSITION OF MSE ADVANCES :-

(Rs. in crore)

POSITION AS ON			VARIATION		% GROWTH	
Sept., 2015	**March, 2016**	**Sept., 2016**	**Over the Year**	**Over March 2016**	**Over the Year**	**Over March 2016**
64437	70580	72859	8422	2279	13.07	3.23

Advances under MSE Sector have increased by Rs.8422 crore on YoY basis which comes to 13.07% and during the Half Year ending as on September 2016, there is increase of Rs. 2279 Crore i.e. 3.23%.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% GROWTH	
Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
83112	**91668**	**89550**	6438	-2118	7.75	-2.31

Advances under MSME Sector have increased by Rs.6438 crore on YoY basis as on September 2016 which comes to 7.75%.

THRUST TO THE MSME :

RBI vide their letter no. FIDD.CO.LBS.No.10120/02.20.005/2014-15 dated 19.05.2015 advised that in view of 'Make in 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 F, G, H & I (page nos. 106 to 109).

CGTMSE COVERAGE

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

(Rs. in Crore)

	POSITION AS ON			VARIATION		% GROWTH	
	Sept., 2015	March, 2016	Sept., 2016	Over the Year	Over March 2016	Over the Year	Over March 2016
No. of Units	36005	38361	45521	9516	7160	26.43	18.66
Amount	3753	3767	10968	7215	7201	192.25	191.16

CGTMSE coverage under MSME under No. Of Units, there is an increase of 9516 units on YoY basis i.e. 26.43% and by 7160 units over March 2016 i.e. 18.66% whereas amount wise CTGMSE coverage has increased by Rs. 7215 crore on YoY basis and by Rs. 7201 crore over March 2016.

PRADHAN MANTRI MUDRA YOJNA (PMMY)

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

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

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

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

Shishu : loans upto Rs.50,000/-

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

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

Coverage:

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

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

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

The summarised position under PMMY for FY2015-16 (08.04.2015-31.03.2016) & FY 2016-17 (01.04.2016 to 30.09.2016) is given as under:

POSITION for the FY 2015-16 (08.04.2015-31.03.2016):

									(Amt. In crore)
Bank Type	**Annual Target**	**Shishu** :		**Kishor** :		**Tarun**		**Total**	
	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
PSBs	1437	116898	177	16111	449	6784	499	139793	1128
Coop/ RRB	0	0	0	0	0	0	0	0	0
Pvt Banks	2132	16596	44	14895	483	7626	523	39117	1051
Total	**3569**	**133494**	**222**	**31006**	**933**	**14410**	**1022**	**178910**	**2178**

POSITION for FY 2016-17 (01.04.2016 - 30.09.2016):

										(Amt. In crore)
Bank Type	**Annual Target 2016-17**	**Shishu :**		**Kishor :**		**Tarun**		**Total**		**%age of Achiv ement**
	Amt.	**A/cs**	**Amt**	**A/cs**	**Amt**	**A/cs**	**Amt**	**A/cs**	**Amt.**	
PSBs	1923	14155	41	8034	206	3409	244	**25598**	**491**	**25.51**
Coop/ RRB	0	0	0	0	0	0	0	**0**	**0.00**	**0.00**
Pvt Banks	1105	4090	10	10848	366	6150	433	**21088**	**808**	**73.19**
Total	**3028**	**18245**	**51**	**18882**	**572**	**9559**	**677**	**46686**	**1299**	**42.91**

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

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

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

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

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

SKILL LOAN FINANCING

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

Bank wise position of Skill Loan Finance as on 30.09.2016 is given as Agenda 10 Annexure M at Page No.113 and summarized position is as under:

(Amt. in lacs)

Period	**Pending as on 30.06.16**	**Received**	**Sanctioned**		**Disbursed**		**Rejected / Returned**	**Pending**
		No.	A/cs	Amt.	A/cs	Amt	No.	No.
During the Qtr	0	18	18	207	16	181	0	0
Cummulative Upto 30.09.2016	0	202	170	387	168	361	32	0

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 11

HOUSING FINANCE

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

Rs.in Crore)

Particulars	Sept., 2015	March, 2016	Sept., 2016	VARIATION		% Growth	
				Over the Year	Over March 2016	Over the Year	Over March 2016
Direct H/L	38800	44031	40191	1391	-3840	3.59	-8.72
Indirect H/L	3461	3554	18627	15166	15073	438.20	424.11
Total	**42261**	**47585**	**58818**	**16557**	**11233**	**39.18**	**23.61**

Total Housing Finance increased by Rs. 16557 Crore i.e. 39.18% on YoY basis, whereas over March 2016, there is an increase of Rs. 11233 Crore i.e. 23.61%. 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 "Housing for All" has been launched, on 17 June 2015. Fresh Proposal may be taken up under the new scheme. The summarised position of progress under the 'Housing for All' scheme as on 30.09.2016 is given as under :

(Amount in Crores)

Period	Pending at end of June qtr	Recd	Sanctioned		Disbursed		Rej./ Retd	Pending
	No.	No.	A/cs	Amt.	A/cs	Amt	No.	No.
During the Qtr	173	3786	3493	191.18	3451	183.61	399	67
Cumm. upto Sep 2016	173	24162	21009	1960.70	20818	1749.34	3259	67

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 12

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

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

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

A statement showing the performance of various banks during the FY 2016-17 as on 30.09.2016 is given as Agenda-12 Annexure A (page no.117). The summarized position is as under:-

(Rs. in Lac)

S.No.	PARTICULARS	As on Sept., 2016
1.	Annual Target(Physical)	150
1-A	Annual Target for SC	25
2.	Total No. of Applications Received	502
3.	No. of Applications Sanctioned	77
4.	Amt. of Loan sanctioned	534
5.	No. of Loan Cases Disbursed	70
6.	Amt. of Loan Disbursed	446
7.	No. of Apps. Rejected/Returned	305
8.	No. of Applications Pending	120

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

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

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

Target for the Minority Communities under PMEGP

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

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

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 13

'National Urban Livelihood Mission' (NULM):

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

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

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 14

RECOVERY OF ADVANCES

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

RECOVERY POSITION AS ON SEPTEMBER 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 'A', 'B', 'C' and 'D' (page no.118 to 121). The summarized position is given as under:-

AGRICULTURE (Rs.in Lacs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016
21196	19639	31845	19619	15376	26648	1577	4263	5197	92.56	78.29	83.68

PMRY-PMEGP (Rs.in Lacs)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept. 2015	Mar., 2016	Sept. ,2016
1085	1518	1623	443	668	732	642	850	891	40.82	44.0	45.12

SJSRY (Rs.in Lac)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016
368	326	291	157	145	151	211	181	140	42.57	44.34	51.93

DRI (Rs. in Lac)

Demand Raised			Amount Recovered			Overdues			Recovery %age		
Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016	Sept., 2015	Mar., 2016	Sept., 2016
193	198	185	119	134	121	74	64	64	61.46	67.87	65.35

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

ENACTMENT OF PUBLIC MONEY (RECOVERY OF DUES) ACT

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

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

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

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

Issues to be discussed at the State Level Bankers Committee Meeting

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

Based on the Talwar Committee Recommendations, State Government of Karnataka has passed necessary enactments (Agricultural Credit Operations & Miscellaneous Provisions Act) under which there is provision for creation of charge on landed properties as security for agricultural loans by way of submission of simple declaration by the farmers. Under these provisions, no registration charges are to be paid for creation of charge which otherwise is required to be paid for normal mortgage. If charge is created under the said provisions, recovery also can be pursued through the Revenue Department under Revenue Recovery Act, without approaching the Civil Court.

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

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

SLBC-Delhi has already written to Govt. of NCT of Delhi on 11.07.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 28.10.2016 again requested to expedite the matter and inform about the latest development in the matter so that the same may be placed before the house. Reply is still awaited.

Govt. of NCT of Delhi is requested to take the necessary steps in the matter, considering the suggestion of the Standing Committee.

Reg.: <u>Levy of stamp duty on Agricultural loans</u>

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

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

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

SLBC-Delhi has already written to Govt. of NCT of Delhi on 11.07.2016 to take the necessary steps in the matter, considering the suggestion of the Standing Committee. SLBC-Delhi vide their letter dated 28.10.2016 again requested the GNCTD to expedite the matter and inform about the latest development in the matter so that the same may be placed before the house. Reply is still awaited.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

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

(Rs.in Lacs)

KCC Cards Issued during the FY 2016-17				**Cummulative as on September 2016**	
During Current Quarter		**During Current FY 2016-17**		**No.**	**Amt.**
No.	**Amt.**	**No.**	**Amt.**		
3660	7384	9079	18297	24885	53251

3660 KCCs have been issued by all the Banks during the quarter under review of the financial year 2016-17. Total 24885 KCCs have been issued as on 30.09.2016. The targets allotted to member banks/LDMs of 20000 KCCs in NCT of Delhi has been achieved.

Bank wise / District wise allocation of KCC targets is enclosed as Agenda No.15, Annexure B at Page No.123.

SWAROZGAR CREDIT CARD SCHEME

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 16

SELF HELP GROUPS

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save out of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

The statement showing SHGs formed and linkages made by various Banks in Delhi is given in Agenda-16 Annexure-A (page no.124).

The summarized position as on 30.09.2016 is as under:-

SHGs FORMED 2016-17			
Upto 31.03.2016	**During the qtr under review**	**During the current financial year 2016-17**	**Cumulative as on September 2016**
4332	11	449	4781

SHGs CREDIT LINKAGE 2016-17							**(Rs. In lac)**
Upto 31.03.2016		**During the qtr under review**		**During the current financial year 2016-17**		**Cumulative as on September 2016**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
3255	3394	10	28	42	129	3297	3522

449 SHGs have been formed upto September 2016 during FY 2016-17. As on 30.09.2016, cumulatively 4781 SHGs have been formed. Out of which 42 SHGs have been credit linked upto September 2016 during FY 2016-17, total 3297 SHGs have been credit linked in which amount of Rs. 35.22 Crore have been disbursed.

The involvement of banks is required in formation and linkage of Self Help Groups. As only 69% of the SHGs formed have been credit linked, banks are requested to gear up their efforts for further linkage of SHGs as per prevailing guidelines.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 16(A)

JOINT LIABILITY GROUP

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially not included farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

The summarized position is as under:-

(Rs. in lac)

JLGs FORMED 2016-17			
Upto 31.03.16	**During the qtr under review**	**During the current financial year 2016-17**	**Cumulative as on September 2016**
3467	2	505	3972

(Rs. in lac)

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

505 JLGs have been formed upto September 2016 during FY 2016-17. As on 30.09.2016, cumulatively 3972 JLGs have been formed. Out of which 550 JLGs have been credit linked upto September 2016 during FY 2016-17and as on 30.09.2016, total 3886 JLGs have been credit linked in which amount of Rs. 29.48 crore have been disbursed, which comes to 98% of JLGs formed

Bank wise position is given as per Agenda-16(A) Annexure-A at page no.125.

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

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

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

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

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

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

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

However as on 30.09.2016, total 3886 Joint Liability Groups of have been formed in which amount of Rs. 29.48 crore has been disbursed.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 17

CREDIT FLOW TO WOMEN ENTREPRENEURS

The need for strengthening credit delivery to women has been engaging the attention of the Government, RBI, NABARD, etc. for quite some time. The credit extended to women entrepreneurs is not truly reflected in the data submitted by the banks. All member banks are requested to take into account credit extended to women directly for smaller projects, credit under different schemes of banks/Govt. Sponsored Schemes and credit to companies where majority of the promoters' shares 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.126).The summarized position is as under:-

(Rs. in Crore)

Sept., 2015	March, 2016	Sept., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
12147	23031	34129	21982	11098	180.97	48.19

Advances to women entrepreneur have increased by Rs.21982 crore on YoY basis whereas over March 2016, there is increase of Rs. 11098 Cr as on 30.09.2016 i.e. 48.19%.

PRIORITY SECTOR ADVANCES			CREDIT TO WOMEN ENTERPRENEURS			%age To Priority Sector Advances		
Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March , 2016	Sept., 2016
117099	132432	151380	12147	23031	34129	10.37	17.39	22.55

Percentage of Credit to Women Entrepreneurs with Priority Sector Advances has increased from 10.37% to 22.55% on YoY basis as on 30.09.2016 and over March 2016, the same has increased from 17.39% to 22.55%.

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 18

CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks is placed in Agenda-18 Annexure A (page no.127). The summarized position is as under:-

(Rs. in crore)

Sept., 2015	March, 2016	Sept., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
6043	6016	7815	1772	1799	29.32	29.90

Advances to Weaker Section have increased by Rs.1772 Cr on YoY basis which comes to 29.32% and over March 2016, there is increase of Rs.1799 Cr i.e. 29.90%.

(Rs. in crore)

PRIORITY SECTOR ADVANCES			CREDIT TO WEAKER SECTION			%age To Priority Sector Advances		
Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016
117099	132432	151380	6043	6016	7815	5.16	4.54	5.16

Percentage of credit to Weaker Section to Priority Sector Advances over March 2016 has increased from 4.54% to 5.16%. However, on YoY basis there is no change.

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 19

ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given as per Agenda-19 Annexure A (page no. 128)

The summarized comparative position is as under:-

(Rs. in Crore)

Sept., 2015	March, 2016	Sept., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
8823	9444	10649	1826	1205	20.69	12.76

Advances to 'Minority Communities' have increased by Rs.1826 Cr on YoY basis and by Rs. 1205 Cr over March 2016 which comes to 20.69% and 12.76% respectively.

(Rs. in Crore)

Priority Sector Advances			Advances to Minority Communities			%age To Priority Sector Advances		
Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016
117099	132432	151380	8823	9444	10649	7.53	7.13	7.03

Percentage of Advances to Minority Community to Priority Sector Advances decreased from 7.53 % to 7.03% on YoY basis.

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

CENTRAL DISTRICT:

Name of Community	**No. of accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.06.16)	**Current Quarter (30.09.16)**	Previous Quarter (30.06.16)	**Current Quarter (30.09.16)**
A. Minority Communities				
1. Christians	3087	3112	2.05	2.10
2. Muslims	23659	24212	21.83	22.73
3. Buddhists	374	384	0.26	0.26
4. Sikhs	19971	20186	21.82	22.95
5. Zoroastrians	196	201	0.17	0.18
6. Jains	5993	6036	7.06	7.07
Total (1 to 6)	53280	54131	53.19	55.29
B. Others	103633	112398	115.86	118.82
C. Total PS Adv. in the Identified District (A+B)	156913	166529	169.05	174.11
D. Share of A out of C in percentage (%)	33.95	32.50	31.46	31.76

NORTH EAST DELHI:

Name of the Community	**No of Accounts**		**Amt. Outstanding (in Cr.)**	
	Previous Quarter (30.06.16)	**Current Quarter (30.09.16)**	Previous Quarter (30.06.16)	**Current Quarter (30.09.16)**
A. Minority Communities				
1. Christians	12	12	2.63	2.61
2. Muslims	3322	3419	18.69	20.11
3. Buddhist	0	0	0.00	0.00
4. Sikhs	26	37	1.27	1.73
5. Zoroastrians	3	3	0.01	0.01
6. Jain	45	69	2.70	3.39
Total (1 to 6)	3408	3540	25.30	27.85
B. Others	4897	4937	239.21	243.48
C. Total PS Advances in the identified Districts (A+B)	8305	8483	264.51	271.33
D. Share of A out of C in %	41.04	41.73	9.57	10.26

Out of two above identified district, in Central District the percentage of Advances to Minority Community to Priority Sector Advances has increased from 31.46% to 31.76% during the quarter under review. In North East District it has increased from 9.57% to 10.26% during the period. All the LDMs and the Bank Branches are requested to initiate action for financing to Minority Community to achieve the desired level of minimum 15%.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO.20

CREDIT FLOW TO DISABLED PERSONS

A statement showing advances made to disabled persons is given as per Agenda-20 Annexure A (page no.129). The summarized position is as under:-

(Rs.in Crore)

Sept., 2015	March, 2016	Sept., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
139.51	148.17	143.18	3.67	-4.99	2.63	-3.37

Priority Sector Advances			Advances to Disabled Persons			%age To Priority Sector Advances		
Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016
117099	132432	151380	139.51	148.17	143.18	0.12	0.11	0.09

There is an increase under advances to disabled persons of Rs.3.67 Cr on YoY basis whereas over March 2016, it has decreased by Rs. 4.99 Cr. The percentage of Advances to Disabled Persons to Priority Sector Advances decreased from 0.12% to 0.09% on YoY basis.

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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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 21

CREDIT FLOW UNDER DIFFERENTIAL RATE OF INTEREST SCHEME (DRI)

A statement showing Advances under DRI Scheme is placed as per Agenda-21 Annexure A (page no.130). The summarized position is as under:

(Rs. in Crore)

Sept., 2015	March, 2016	Sept., 2016	Variation		% Growth	
			Over the Year	Over March 2016	Over the Year	Over March 2016
11.48	12.77	13.28	1.80	0.51	15.68	3.99

Advances under Differential Rate of Interest Scheme have increased from Rs. 11.48 Cr to Rs. 13.28 Cr on YoY basis. Over March 2016, the same has increased from Rs.12.77 Cr to Rs.13.28 Cr.

(Rs. in Crore)

Total Advances			Advances under DRI			%age To Total Advances		
Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016	Sept., 2015	March, 2016	Sept., 2016
802834	906044	962045	11.48	12.77	13.28	0.001	0.001	0.001

Percentage of DRI advances to Total Advances has remained on the same level i.e. 0.001% during the period under review. This percentage is far behind the stipulated benchmark of 1% of previous year's 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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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 22

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

A statement showing advances made to Ex-Servicemen and Widows of Ex-Servicemen by various Banks is placed as per Agenda-22 Annexure A at page no.131. The summarized position is as under :-

POSITION AS ON SEPTEMBER 2016 (Rs. in lac)

	2015-16			**2016-17 (Upto Sept., 2016)**		
	No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
Credit to Ex-Servicemen & Widows of Ex-Servicemen	343	825	825	390	671	671

Advances aggregating to Rs.825 lacs were sanctioned to 343 beneficiaries under Ex-Servicemen and Widows of Ex-Servicemen category during the financial year 2015-16. During the FY 2016-17, 390 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been sanctioned amounting to Rs. 671 lacs.

SEMFEX SCHEME

POSITION AS ON SEPTEMBER 2016 (Rs. in lac)

Application pending at the end of last qtr	Applications Received	Applications Sanctioned	Applications Rejected	Applications Pending	Disbursements	
					No.	Amt.
0	70	70	0	0	70	25.84

Position of SEMFEX as on 30.09.2016 has been enclosed as Agenda 22 Annexure-B at page No.132.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 23

AUTOMATION OF STATE TREASURY

The Public Sector Banks are providing banking services to various State Governments and are effecting payments on behalf of the State Government Treasuries. Presently all the work related to State Treasuries is done manually. Some of the State Government Treasuries have adopted some technological solutions for electronic authorization to banks. However, the processes of the treasuries have not been fully automated till now to reap the benefits of technology. The full automation of interface of State Government Treasuries with the banks would have immense benefits for all the stakeholders including the concerned State Governments, the banks and the beneficiaries, such as, convenient and smooth processes, instant fund transfer and quick credits to all beneficiaries' 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.

During 84th SLBC-Delhi Meeting held on 22.08.2016, Ms. Usha Kaushik AAO, PAO GNCTD representative from Govt. of NCT of Delhi informed the House that Govt. of NCT of Delhi has approved the GePG, Hardware and Software are being procured and within two months, it is likely to be made online. As regards Payment Financial Management System (PFMS), some of the scheme have already been started and shall be streamlined soon.

SLBC-Delhi vide their letter dated 28.10.2016 has requested to GNCTD to inform the latest status in the matter. The reply is still awaited.

The matter is appearing in 'Persisting Action Points' since long. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

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

As per the information obtained, only 17 banks have reported detection of counterfeit notes to RBI during the quarter ended 30.09.2016. The data is placed as Agenda-24 Annexure A page no.133.

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, 80 % of counterfeit notes are reported by Private Sector banks and only 20% are reported Public Sector Banks as on 30.09.2016. It is highly improbable that the number of counterfeit notes are not coming to banks reporting nil or low figure.

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 25

GREEN INITIATIVES

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

FAILED TRANSACTIONS

The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended Sept., 2016 is placed as Agenda-25 Annexure A (page no. 134).

ATM Transactions and Payments through Electronic mode as on 30.09.2016

BANK	No. of cash Dispenser installed in Delhi under OPEX Model as on Sept., 2016	Total No. of ATM Txns in Delhi(Including failed txns) as on Sept., 2016	Total failed ATM Txns as on Sept., 2016	% of failed ATM txns in total ATM transactions as on Sept., 2016
Public sector Total	2499	53377570	1373633	2.57
Cooperative sector Total	0	0	0	0
Private sector Total	699	36167454	1886960	5.22
Grand Total	**3198**	**89545024**	**3260593**	3.64

The % age of failed transactions to total ATM transactions is **3.64%** during the quarter ended 30.09.2016. The percentage of failed transaction under PSBs is 2.57% whereas under Private Sector Banks, it is 5.22%.

Security Meeting of IBA with Delhi Police:

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

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

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

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

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

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

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

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

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

Member Banks are requested to inform about the action taken by them on the above.

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 26

POSITION OF GENERAL GRIEVANCES RECEIVED BY THE MEMBER BANKS

During the 80th SLBC meeting of NCT of Delhi held on 21.08.2015 Shri Sewa Ram Mehar, Deputy Secretary, DFS, MoF, Government of India desired that data on General Grievances from the public may be collected from the member banks and should be placed in SLBC meetings. SLBC is calling the quarterly position of General Grievances from the Member Banks and consolidated position as on 30.09.2016 is as under :

Summarised position of General Grievances for the quarter ended 30.09.2016

Type of Bank	Pending as on 30.06.2016	Received	Disposed of	Pending	Out of which pending for more than 1 Month
Public Sector Banks	222	4601	4677	146	16
Co-operative Banks	0	0	0	0	0
Private Sector Banks	342	4216	4242	316	0
TOTAL	564	8817	8919	462	16

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

Bank wise position is enclosed as Agenda-26 Annexure-A at Page No.135.

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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 SLBC Member banks are requested to file registration of all transactions of securitization, asset reconstruction and security interest and expedite submission of the information on registration of transactions related to immovable properties on the portal of CERSAI on the format already furnished. The information received from these banks is placed as Agenda-27 Annexure A (page no.136).

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 28

CONCESSIONAL CREDIT TO PERSONS WITH DISABILITIES (PWD)

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

AGENDA NO. 29

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

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

Stand up India Scheme:

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

The Salient features are summarized as under:-

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

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

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

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

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

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

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

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

RBI has directed to review the progress of the banks under ‘Start up India’ Programme in SLBC meetings.

SLBC-Delhi is reviewing the progress on Stand Up India in the meetings of Sub-committee to SLBC-Delhi on Social Security Schemes and in the meeting of SLBC. The progress under the scheme is not satisfactory and need to be focused attention by the Member Banks/LDMs to improve the progress. Bank-wise progress as on 30.09.2016 received from SIDBI, is enclosed as Agenda 29 Annexure A at page no. 137.

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

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

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

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85th STATE LEVEL BANKERS' COMMITTEE MEETING FOR NCT OF DELHI FOR THE QUARTER ENDED SEPTEMBER 2016

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM AGENDA 2 TO AGENDA 29 AT PAGE NO. 72 TO 137

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