INDEX - AGENDA ITEMS AND BACKGROUND PAPERS		
Sl	**Agenda Items**	**Page No.**
	Index-Agenda items and background papers	1-2
	Profile of Delhi	3-4
	Key Indicators	5-6
1	Confirmation of Minutes of 94thSLBC Meeting	7
1A	Action Taken Report onMinutes of 94thSLBC Meeting	7
2	Action Points emerged during 94th SLBC Meeting and Persisting Action Points	8-12
3	Credit Deposit Ratio	13-15
4	Financial Inclusion Initiatives- PMJDY, PMSBY, PMJJBY & APY Schemes of Government of India	16-21
4A	Financial Inclusion Plan,-Status of opening of banking outlets in unbanked villages Role of BCs in FIP and Operations of BCs	22-23
4B	Review of Operations of Business Correspondents-hurdles/issues involved.	24-26
4C	Review of Financial Literacy Programmes	27-30
5	Direct Benefit Transfer (DBT) Scheme and improvement in infrastructure to facilitate DBT, Aadhaar seeding & Authentication	31-35
6	Achievements under Annual Credit Plan (ACP) 2018-19	36-38
7	Credit Flow to Priority Sector	39-40
8	Credit Flow Under Education Loan	41-43
9	Agriculture Advances, PMFBY and Doubling of Farmerôs Income	44-49
10	MSE/ MSME Advances and PMMY Scheme	50-56
11	Housing Finance and Affordable Housing	57-58
12	Prime Ministerôs Employment Generation Programme (PMEGP)	59-61
13	National Urban Livelihood Mission (NULM)	62
14	Position of NPAs, Certificate Cases and Recovery of NPAs	63-64
15	Kisan Credit Card Scheme and Swarozgar Credit Card Scheme	65
16	Self-Help Groups	66
16A	Joint Liability Groups	67-68
17	Advances to Women Entrepreneurs	69
18	Advances to Weaker Sections	70
19	Advances to Minority Communities	71-73
20	Credit Flow to Differently Abled Persons	74
21	Differential Rate of Interest Scheme (DRI)	75
22	Credit Flow to Ex-Servicemen & Widows of Ex-Servicemen and SEMFEX Scheme	76
23	Automation of State Treasury, and Steps taken for improving Land record, progress in Digitization of Land Records and seamless loan disbursements	77-78
24	Detection & Impounding of Counterfeit Notes	79
25	Digital Modes of Payments, Installation of ATMs, POS Machines and Status of Implementation of e-receipts/e-payments	80-82
26	General Grievances	83
27	Services of CERSAI	84
28	Concessional Credit to Differently Abled Persons	85

29	Start-up India/ Stand up India Programme	86-87
30	Skill Loan Financing	88
31	Restructuring of Loans in Natural Calamity	89
32	Discussion on policy initiatives of the Central/ State Governments/ RBI (Industrial Policy, MSME Policy, Agriculture policy, Start-up policy, etc.) and expected involvement of banks	89
33	Discussion on improving rural infrastructure/ credit absorption capacity	90
34	Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, National Skill Development Corporation, ASCI, etc. including a review of functioning of RSETIs	90
35	Discussion on Market Intelligence Issues	91
36	Issues remaining unresolved at DCC/DLRC meeting	92
37	Sharing of Success Stories and New Initiatives at the district level	93
38	Any other item, with the permission of the Chair	94
	Summary of Annexures & Index of Documents enclosed	95
	Annexure to all Agenda Items	96-200

DELHI – MAP



Profile of Delhi

Delhi is the Capital of India.Delhi has been one of the most prominent cities in the country since ages and many kings and leaders have ruled the country from here. Delhi has evolved as a metropolitan city and has shown great signs of development. The presence of places of national importance and of the Union Governing Body in the capital has helped the overall development of Delhi as a city. The city is currently dealing with issues like traffic pollution and population density that have gone up considerably in recent times.

History:

The city is believed to be the site of Indraprastha, the legendary capital of the Pandavasmentioned in the Indian epic Mahabharata. The area around Delhi was probably inhabited before the second millennium BC. The earliest architectural relics date back to the Maurya period (300 BC); in 1966. Remains of eight major cities have been discovered in Delhi.

The Constitution (69th Amendment) Act, 1991 declared the Union Territory of Delhi to be formally known as the National Capital Territory of Delhi. The Act gave Delhi its own legislative assembly with limited powers in December 2001

Statistics about National Capital Territory of Delhi-

- Area: 1,483 sq. kms.
- Population: 1.67 Crore (Census 2011)
- Urban Population: 97.50%age
- Rural Population: 2.50%age
- Population Density: 11297 persons per sq. km.
- Five local Municipal Corporation handle Civic administration of the city.

  Viz. North Delhi Municipal Corporation

  South Delhi Municipal Corporation

  East Delhi Municipal Corporation

  New Delhi Municipal Corporation

  Delhi cantonment Board

Geography:

Delhi is located in northern India between the latitudes of 28°-24ô17ò and 28°-53ô00ò North and longitudes of 76°-50ô24ò and 77°-20ô37ò East. Delhi shares border with the States of Uttar Pradesh and Haryana. Delhi has an area of 1,483 sq. kms. The main city is situated on the west bank of the river. Delhi has been divided in 11 Districts namely **EAST, NORTH EAST, NORTH WEST, NORTH, WEST, CENTRAL, NEW DELHI, SOUTH WEST, SOUTH, SOUTH EAST, SHAHDARA**. Further, the Districts have been divided in 33 Sub-Districts. As per Census 2011, there are 110 Towns and 112 villages in NCT of Delhi.

Climate:

Delhi features an atypical version of the humid subtropical climate (KöppenCwa). The warm season lasts from 9thApril to 8thJuly with an average daily high temperature above 36 °C (97 °F). The hottest day of the year is 22 May, with an average high of 38 °C (100 °F) and low of 25 °C (77 °F). The cold season lasts from 11thDecember to 11thFebruary with an average daily high temperature below 18 °C (64 °F). The coldest day of the year is 4 January, with an average low of 2 °C (36 °F) and high of 15 °C (59 °F). In early March, the wind direction changes from north-westerly to south-westerly. From April to October the weather is hot. The monsoon arrives at the end of June, along with an increase in humidity. The brief, mild winter starts in late November, peaks in January and heavy fog often occurs.

Economic Condition:

As the countryôs capital, with vibrant trade and commerce and excellent employment opportunities. Delhi has attracted people from all over the country and its population today reflects the characteristics of almost every region. Delhi truly reflects the wealth and diversity of India wherein diverse religions, languages, customs and cultures co-exist in splendid plural harmony. Religious, cultural and social functions of different socio-cultural groups have transformed Delhi into a city of festivals.

Key service industries are information technology, telecommunications, hotels, banking, media and tourism. Construction, power, health and community services, and real estate are also important to the cityôs economy. Delhi has one of Indiaôs largest and fastest growing retail industries. Manufacturing has grown considerably as consumer goods companies established manufacturing units and headquarters in the city. Delhiôs large consumer market and the availability of skilled labour has attracted foreign investment.

95th SLBC-Delhi Meeting for March, 2019

KEY INDICATORS

(Rs. in Crores)

Sl.	ITEMS	March, 2018	Sept., 2018	Dec, 2018	Mar, 2019	YoY Growth	Growth over Sept., 18	Growth over the QTR	%age of YoY Growth	%age of Growth over Sept., 18	%age of Growth over the QTR
1	Deposits	1042964	1100708	1141917	1175781	132817	75073	33864	12.73	6.82	2.97
2	A) Advances	1038942	1076493	1132604	1249445	210503	172952	116841	20.26	16.07	10.32
	B) Investments	1555	851	887	874	-681	23	-13	-43.79	2.70	-1.47
3	CD Ratio	99.61	97.80	99.18	106.27	6.65	8.47	7.08			
	Credit+Inv to Dep Ratio	99.76	97.88	99.26	106.34	6.58	8.46	7.08			
4	Priority Sector Adv	148074	160187	167821	172887	24813	12700	5066	16.76	7.93	3.02
5	% PS Advs to Total Advs	14.25	14.88	14.82	13.84	-0.42	-1.04	-0.98			
6	Agri. Advances	10458	11545	11602	13728	3270	2183	2126	31.27	18.91	18.32
7	% Agri Adv to Total Adv	1.01	1.07	1.02	1.10	0.09	0.03	0.07			
8	% Agri Adv to PS Advs.	7.06	7.21	6.91	7.94	0.88	0.73	1.03			
9	Micro & Small Enterprises Advs.	80296	92433	87750	91207	10911	-1226	3457	13.59	-1.33	3.94
10	% of MSE Advs. to PS Advs.	54.23	57.70	52.29	52.76	-1.47	-4.95	0.47			
11	% of MSE Advs. to Total Advs.	7.73	8.59	7.75	7.30	-0.43	-1.29	-0.45	-5.55	-14.99	-5.78
12	MSMEs Advs.	100147	115802	107810	110351	10204	-5451	2541	10.19	-4.71	2.36
13	% of MSME Advs. to PS Advs.	67.63	72.29	64.24	63.83	-3.80	-8.46	-0.41			
14	% of MSME Advs. to total Advs.	9.64	10.76	9.52	8.83	-0.81	-1.93	-0.69			
15	Adv. to Weaker Section	8610	9136	10021	10018	1408	882	-3	16.35	9.65	-0.03
16	% Weaker Sec. Adv. to PS	5.81	5.70	5.97	5.79	-0.02	0.09	-0.18			
17	DRI Advances	11.14	19.74	24.05	25.91	14.77	6.17	1.86	132.59	31.26	7.73
18	% DRI Adv to Total Adv	0.001	0.002	0.002	0.002	0.001	0.00	0.000			
19	Advs. to Women Enterprise	28508	31511	32532	33985	5477	2474	1453	19.21	7.85	4.47
20	% Women Advs. to PSA	19.25	19.67	19.38	19.66	0.40	-0.01	0.27			
21	Advances to Minorities	11719	15950	18481	17850	6131	1900	-631	52.32	11.91	-3.41

22	% Minority Adv. in PS	7.91	9.96	11.01	10.32	2.41	0.37	-0.69			
23	**Branches Network**										
	Rural	113	110	103	103	-10	-7	0			
	Semi Urban	78	67	67	67	-11	0	0			
	Metropolitan	3192	3311	3353	3355	164	45	3			
	Total Branches	**3383**	**3488**	**3523**	**3525**	143	38	3			
24	No. of Active BCs as on 31.03.19				**1386**						

*percentage increase in Deposit in 4th Quarter is 2.97% whereas percentage increase in advances for the corresponding Quarter is 10.32% leading to increase in CD ratio as on March-19 to 106.27 from 99.18% in Dec.-18.

Position of NPA(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		30.09.18	31.12.18	31.03.19	30.09.18	31.12.18	31.03.19	30.09.18	31.12.18	31.03.19
1	Total Advances	1076493	1132604	1249445	324564	120669	119888	30.15	10.65	9.60
2	Priority Sector Adv.	160187	166782	172887	71502	16847	18060	44.64	10.10	10.45
3	Agriculture	11545	11602	13728	2084	1927	2202	18.05	16.61	16.04
4	PMEGP	625	632	647	6	37	39	0.96	5.85	6.03
5	PMMY	1602	2038	4186	229	159	200	14.29	7.80	4.78
6	NULM	8905	156	159	0	13	13	0.00	8.33	8.18
7	DRI Advances	20	24	26	1	1	1	5.00	4.17	3.85
8	Education Laon	1913	1783	1866	55	56	50	2.88	3.14	2.68
9	Housing Loan	59861	57341	59302	1538	1644	1610	2.57	2.87	2.71
10	Micro Enterprises	40070	40201	41359	4365	5950	5271	10.89	14.80	12.74
11	Small Enterprises	52363	47550	49848	5752	6046	6400	10.98	12.72	12.84
12	Total MSE Advances	92433	87751	91207	10117	11996	11671	10.95	13.67	12.80
13	Medium Enterprises	23369	20059	19145	4868	2625	3120	20.83	13.09	16.30
14	Total MSME Advances	115802	107810	110352	14985	14621	14791	12.94	13.56	13.40

AGENDA NO. 1

Confirmation of Minutes of the 94th State Level Bankers' Committee Meeting for the Quarter ended Dec- 2018 held on 28.03.2019.

The 94thSLBC Meeting of NCT of Delhi for the Quarter ended Dec- 2018, was held on 28th March, 2019in New Delhi. The meeting was chaired by Sh. Mukesh Kumar Jain, Managing Director& CEO, Oriental Bank of Commerce and attended by representatives of Ministry of Finance, Govt. of India; Reserve Bank of India; Govt. of NCT of Delhi, Member Banks and LDMs. The Minutes of the meeting have already been sent to all concerned. Copy of the Minutes is also placed as Annexure 1 at page no. 188-193.Since no suggestions/objections on the said Minutes have been received, the same may be taken as confirmed.

AGENDA NO. 1A

Action Taken Report on the Minutes of the 94th State Level Bankers' Committee Meeting for the Quarter ended Dec- 2018 held on 28.03.2019.

All 11 LDMs and 26 Banks have submitted ATR of the minutes. The following banks have not submitted the minutes of the Meeting.

BANK OF MAHARASHTRA	INDUSIND BANK
CORPORATION BANK	KARNATAKA BANK
DENA BANK	KARUR VYSYA BANK
INDIAN BANK	KOTAK MAHINDRA BANK
UNITED BANK OF INDIA	SOUTH INDIAN BANK LTD
DELHI STATE COOP. BANK	TAMILNAD MERCANTILE BANK
BANDHAN BANK LTD.	YES BANK LTD
CITY UNION BANK LTD.	AU SMALL FIN. BANK
DCB Bank Ltd.	EQUITAS SMALL FIN. BANK
HSBC BANK	JANA SMALL FIN. BANK
	UJJIVAN SMALL FIN. BANK

In spite of many reminders to submit the ATR on the minutes of 94th SLBC meeting, the remaining banks did not submit the ATR. They are requested to take the matter seriously and submit the ATR of SLBC meetings without fail.

AGENDA NO. 2

PERSISTING ACTION POINTS:-

S.N	Action Points	Action by	Action Taken and Present Status
1	**Priority Sector advances should be increased**.	All SLBC-Delhi Member Banks /LDMs	Priority Sector advances increased by Rs. 24813 Crore as on March-19, i.e. 16.76% on YoY basis i.e.over March-2018.Over previous quarter i.e. Dec.18 Quarter, the same increased by Rs.6105 Crore i.e.3.66%. Over Sept.18 , it increased by 7.93%. The percentage of Priority Sector Advances to Total Advances as on March-19decreased by -0.42% on YoY basis whereas Over Dec-18, the same has come down by -0.89%. Over Sept.18 , it decreased by -1.04%. The Controlling Heads of the Member Banks & LDMs are requested to actively monitor the progress to achieve the P.S. Targets as per RBIôs guidelines.
2	**MSE / MSME advances should be increased further.**	All SLBC Member Banks/ LDMs	The MSE advances increased by Rs. 10911 Crore as on March-2019 i.e. 13.59% on YoY basis whereas Over previous quarter i.e. Dec-18 Quarter, the same increased by Rs.3457 Crore i.e. 3.94%. Over Sept.18 it decreased by Rs.1226Crore , i.e. ï 1.33%. Correspondingly, MSME advances increased by Rs.10204 Crore as on March-2019, i.e. 10.19% on YoY basis whereas Over previous quarter i.e. Dec-18, MSME advance increased by Rs.2541 Crore i.e.2.36%. Over Sept.18, it decreased by Rs.5451Crore , i.e. ï 4.71%. During the year RBI conducted Town Hall Meetings to promote lending to MSMEs. The clusters identified by RBI also provided good scope for MSE/MSME lending. Apart from creating a base for two way communication amongst the stakeholders, the objective of the Town Hall meeting was also to create awareness of banking facilities among the entrepreneurs and linking them to the formal banking system, to get their feedback on the efficacy of various regulatory measures and problems being faced by such enterprises in accessing bank finance. RBI, New Delhi organized 46th Empowered Committee Meeting for the MSME Sector on March 20, 2019. The minutes of the meeting have already been sent to all controlling Heads of member banks and LDMs for taking necessary action. 47th Empowered Committee Meeting for the MSME

			Sector was recently organized on May 24,2019. The Controlling Heads of the Member Banks are requested to take more initiatives for increasing MSME advances as per RBIôs guidelines on Priority Sector Advances.
3	**Geographical Information System (GIS):** Updation of Sub Service Areas (SSAs) under the respective districts in NCT of Delhi.	GNCTD	Earlier the website of DFS was showing 9 districts instead of 11. The site stands updated from 9 to 11 districts but Sub Service Areas (SSAs) under the respective districts are not updated as yet. In this context, DFS had reported that the Registrar General of India (RGI) provided census code once in every 10 years and there was no provision for incorporating intervening changes. Ministry of Panchayati Raj (MoPR) maintains Local Government Directory (LGD) which has an online mechanism to update administrative unitsô directory up to Gram Panchayat level and village level from field revenue authorities. At present, 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. The digitization of land record will help banks to mark mortgage of land in CERSAI. SDM (HQ)-VII, GNCTD, vide their letter dated 30.09.2016 had written to The Asstt. Director, Directorate of Census Operation, Delhi for further action in the matter. The Dy. Secretary-V (Finance) vide letter 4.6.2018 forwarded reply of Joint Director (IT) Revenue Department -ñMassive/Physical maps of 356 urban and revenue villages are digitised. The textual data related to the villages like rectangle no. khasra No. etc. is also available on GIS. Village Boundaries, Sub Division Boundaries and District Boundaries are digitized. The process of linking of ROR with Geo-Spatial portal is under process.ò SLBC-Delhi has written to Govt. Of NCT of Delhi on 2.5.2019 for latest update in the matter. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
4	**Submission of quarterly Data to SLBC/LDMs on time.**	All SLBC Member Banks	There was not much improvement in timely submission of data by the member banks. ➢ Non-attendance of DCC/DLRC meetings by some of the banks; ➢ DCOs not getting timely support from their

			Controlling offices. ➢ Nodal Officers of the member banks to facilitate the DCOs in submission of data to the LDMs. For smooth functioning of SLBC and LBOs improvement is required on the above. The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines
5	**Automation of State Treasury**	Finance Deptt., Govt. of NCT, Delhi	Dy. Controller of Accounts (Tech.), GNCTD vide their endorsement letter no. 2(16)/2011/t-I/Pr. AO/2610 dated 15.11.2017, informed that technical integration of e-Lekha System of their office with PFMS of CGA, MoF, GoI has been completed and matter regarding generation of relevant reports as per the requirement of PFMS is under process in consultation with the NIC, CGA (PFMS Cell) and would be finalized shortly. While discussing on the above during last SLBC meeting, it was informed by representative of GNCTD that 90% work has been completed and system would be fully implemented shortly. Dy. Controller of accounts (Tech) vide letter dated 24.05.2018 had informed that their office was in the process of development of system for discontinuation of system of arrangement of payments through ECS (presently arranged in the case of salary payments to the employees, contractual workers) in consultation with NIC Delhi. All other payments are being arranged through GePG system. After the development of system salary and wages payments to employees and contractual workers would also be arranged through the GePG. It is expected that the system would be developed in next 3-4 months. SLBC-Delhi had written to Govt. Of NCT of Delhi and lastly on 2.5.2019 for latest update in the matter. The Controller of Accounts have sent a letter to Government Business, Reserve Bank of India, with a copy endorsed to SLBC, Delhi. They have informed that they had developed a utility which was under process of arrangement of remaining payment through GePG but due to non-commencement of said system by the RBI, Mumbai/Delhi the application for the purpose could not be tested/implemented. The Govt. of NCT of Delhi is requested to apprise the House of the latest position.
6.	**Simplification of procedures of creation of**	Govt. of NCT of	The issue was discussed in the IBA Standing Committee on Agriculture and Allied Activities held on 27th April 2016. The Committee decided that SLBC should take up the

	charge /mortgage of land	Delhi	issue with respective State Governments to provide such facilities. SLBC-Delhi had written to Govt. of NCT of Delhi to take the necessary steps in the matter, and lastly on 2.5.2019. No response was received. The above issue was also discussed during various SLBC-Delhi meetings. SLBC-Delhi had written to Govt. of NCT of Delhi many times and lastly on 2.5.2019. The representative from Govt. of NCT of Delhi is requested to apprise the House of the latest position. Delhi Govt. should consider implementing Model Agriculture Act as has been done by various states since long to boost advance in this sector.
7.	**Levy of stamp duty on Agricultural loans**	Govt. of NCT of Delhi	SLBC-Delhi had written to Govt. of NCT of Delhi to take necessary steps in the matter, considering the suggestion of the Standing Committee. Total advance to agriculture constitute hardly 1% of total advances in Delhi and the loss of stamp duty on agriculture advances would be negligible. The above issue had also been discussed during various SLBC-Delhi meetings. SLBC-Delhi had written to Govt. of NCT of Delhi many a times lastly on 2.5.2019. GNCTD vide their letter dated 22.5.2019 has reported as under:- ñThe Member of Standing Committee on Agricultural Land and Allied Activities felt that the issue of Levy of Stamp Duty on Agricultural Loans by banks need to be addressed & Stamp Duty on mortgage of land for agriculture advances be either completely waived or the exemption limit may be raised to at-least Rs.20 Lacs by all the State. In Delhi, presently the exemption limit is upto Rs.5.00 Lacs after notification dated 14/03/2006. In this matter, the following is required by Financial Department for examining the case;- i) No. of cases relating to Agricultural Loans/Mortgage of Land for agriculture advances received in Delhi annually in the last ten years. ii) Total amount of agriculture advances given in Delhi during the last ten years:- (a) No. of Loans Sanctioned uptoRs.5.00 Lacs (b) No. of Loans sanctioned above Rs. 5.00 Lacsò

			The above consolidated data for NCT Delhi shall be provided after getting the data from member banks.
8.	**Implementation of Recovery Certificate filing process in NCT of Delhi**	Govt. of NCT of Delhi	SLBC-Delhi had written to Govt. of NCT of Delhi vide letters dated 04.11.2018, 2.2.2019 and 25.04.2019 to implement the RC filing process for recovery of loans in Agriculture/Govt. sponsored schemes/ schematic lending as per system prevailing in other States to strengthen and speed up recovery process. No response has been received. It is all the more important as the level of NPA in Delhi has reached 16.04% of total advances to agriculture. It was decided in SLBC Steering Committee Meeting that SLBC should submit a copy of relevant UP State Act to Revenue Secretary & Deputy Secretary (Finance) GNCTD, who should look into the same and place their views in the next SLBC meeting. The relevant Act has since been provided to GNCTD vide email dated 24.05.2019. The representative from GNCTD is requested to apprise the house of the latest position.

AGENDA NO. 3

CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given in Agenda-3 Annexure áAô, áBô, ñCò and áDô(page nos.97-101).

The summarized position is as under:-

DEPOSITS: (Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sept-18	Dec-18	Mar-19	YOY	OVER Sept. 2018	OVER the QTR	YOY	OVER Sept. 2018	OVER the QTR
1042964	1100708	1141917	1175781	132817	75073	33864	12.73	6.82	2.97

ADVANCES: (Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept. 2018	OVER the QTR	YOY	OVER Sept. 2018	OVER the QTR
1038942	1076493	1132604	1249445	210503	172952	116841	20.26	16.07	10.32

C:D RATIO:

POSITION AS ON				VARIATION		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept. 2018	OVER the QTR
99.61	97.80	99.18	106.27	6.65	8.47	7.09

- Deposit and Advances figures for Dec-18 Qtr. were changed by Karnataka bank.

Total Deposits increased by Rs.132817Croreas on March.2019 i.e. 12.73% on YoY basis whereas Advances increased by Rs.210503 Croreas on March 2019 i.e. 20.26% on YoY basis. Whereas over Dec. 2018, the Deposit increased by Rs. 33864 Crore i.e. 2.97%. over Qtr. Dec-18 , and Advances increased by Rs. 116841 Crore i.e. 10.32%.

CD Ratio increased from 99.61% to 106.27% on YoY basis whereas over Dec.-18, CD ratio increased from 99.18% to 106.27%.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

List of seven Districts having CD Ratio below 40% as on 31.03.2019:

Sl	District Name	CD Ratio as on 31.12.2018	CD ratio as on 31.03.2019 (in %)
1	East	16.77	27.71
2	North East	21.53	20.90
3	Shahdara	23.52	24.44
4	West	26.51	25.73
5	South West	29.00	25.03
6	North West	27.11	28.24
7	North	33.69	34.75

LDM North East has informed reasons for low CD Ratio in the district is As under

1. 90% area of the district is unauthorized. Hence mortgage cannot be created for Retail Housing loan etc.
2. NO Industrial area in the district. Hence No big ticket size Loan.
3. NO GOVT. ITI, NO District HQ and even No Cinema Hall and Hospital in the District.
4. Dense populated area. Major population is of Migrant labour doing job Work.
5. Proper reporting not done by some Banks I.e. ICICI Bank, KOTAK Mahindra Bank, Axis Bank and eqitas Bank due to their Centralized HUB in other District and reporting of the sanction done in that District only.

The LDM- North Delhi Has informed the reasons for low CD ratio in the Districts were observed as under:-

1. Most of the Banks have large Mid corporate Branches where large advances are maintained/parked, the Data of such Advances reflect in the district where these Branches falls.

2. Most of the Banks have centralized Hubs for sanction of loans, the Data of such advances also does not reflect in our District, however the captioned industries are established or advances are availed in the district.

LDMs of the Seven districts are requested to monitor the CD ratio and take effective steps towards its improvement. Concerted efforts are required to increase the CD Ratio in these districts. LDMs are also requested to discuss the same in their DCC/DLRC meetings. New Delhi District has CD ratio 182%.

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

Following Banks have CD ratio below 60%

Sl	NAME OF THE BANK	CD RATIO POSITION AS ON				VARIATION		
		Mar-18	Sep-18	Dec-18	Mar-19	OVER THE YR	OVER Sept 2018	Over the QTR
1	CANARA BANK	65.32	46.41	44.89	46.72	-18.60	0.31	1.83
2	CORPORATION BANK	48.89	68.53	56.91	56.18	7.29	-12.35	-0.73
3	DENA BANK	215.41	189.46	82.06	31.50	-183.91	-157.96	-50.56
4	SYNDICATE BANK	38.56	29.39	20.79	11.73	-26.83	-17.66	-9.06
5	BANDHAN BANK LTD.	0.00	40.50	52.11	39.73	39.73	-0.77	-12.38
6	CATHOLIC SYRIAN BANK LTD.	0.00	27.40	23.96	25.72	25.72	-1.68	1.76
7	LAKSHMI VILAS BANK LTD.	0.00	54.58	45.85	59.58	59.58	4.99	13.73
8	NAINITAL BANK LTD	46.76	48.70	48.40	47.47	0.71	-1.23	-0.94
9	EQUITAS SMALL FIN. BANK	0.00	21.52	18.60	20.11	20.11	-1.40	1.51

Following Banks have CD ratio above 200%

Sl	NAME OF THE BANK	CD RATIO POSITION AS ON				VARIATION		
		Mar-18	Sep-18	Dec-18	Mar-19	OVER THE YR	OVER Sept 2018	Over the QTR
1	BANK OF INDIA	167.85	163.77	159.32	203.36	35.52	39.60	44.04
2	BANK OF MAHARASHTRA	234.14	207.47	196.42	225.42	-8.72	17.95	29.00
3	UNITED BANK OF INDIA	347.03	355.99	379.85	498.05	151.02	142.06	118.21
4	DHANLAXMI BANK	0.00	208.75	217.77	219.95	219.95	11.21	2.18
5	JAMMU & KASHMIR BANK	364.11	311.16	357.65	377.82	13.72	66.66	20.18
6	YES BANK LTD	226.95	231.04	221.75	229.07	2.12	-1.97	7.32

Bank wise and District wise detail of CD Ratio is annexed as Agenda-3 Annexure B and C respectively at Page No.99-100.

CD RATIO (DELHI RURAL) (Annexure 3D at Page No. 101):

There were 103 Rural branches in NCT of Delhi.

POSITION AS ON				VARIATION		
Mar-18	Sept-18	Dec-18	Mar-19	YOY	OVER Sept. 2018	OVER the QTR
47.43	47.39	74.45	70.05	22.61	22.65	-4.40

The CD ratio of these rural branches increased from 47.43% to 70.05% on YoY basis and over Dec -18, it decreased from 74.45% to 70.05%. Over Sept.-18, the CD ratio increased from 47.39% to 70.05%.

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.2.00 Lac. Further, an Overdraft facility [since revised to Rs.10,000 vide DFS letter No. 6/7/2018-FI (C-300383044) dated 07.09.2018 also permitted in Aadhaar enabled accounts after satisfactory operations in the account for 6 months.

Monitoring Mechanism at State level

Mission Head : Secretary (Revenue)-cum- Divisional Commissioner, Govt. of NCT of Delhi
Secretary : Convenor, SLBC-Delhi
Members : All Member Banks of SLBC-Delhi.

SLBC -Delhi is regularly monitoring the progress. All 31,63,579 households, as per Survey in NCT of Delhi, are having bank accounts (Source: Delhi Statistical economic survey 2017-18).

Position of Accounts opened under PMJDY in NCT of Delhi:

As on 31.03.2018:

Bank	Total A/cts	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay card to total Rupay card	Aadhar Seeding	% of Aadhar seed to total A/Cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
PSB	4247407	3559262	83.80%	2504796	70.37%	3398469	80.01%	714250	20.07%
Pvt. Banks	127053	119909	94.38%	89225	74.41%	96309	75.80%	53872	44.93%
Total	**4374460**	**3679171**	84.11%	**2594021**	70.51%	**3494778**	79.89%	**768122**	20.88%

As on 31.12.2018:

Bank	Total A/cts	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay card to total Rupay card	Aadhar Seeding	% of Aadhar seed to total A/Cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
PSB	4264427	3492139	81.89%	1927586	55.20%	3472881	81.44%	468331	10.98%
Pvt. Banks	124506	116073	93.23%	80480	69.34%	68250	54.82%	50257	40.37%
Total	**4388933**	**3608212**	**82.21%**	**2008066**	**55.65%**	**3541131**	**80.68%**	**518588**	**11.82%**

As on 31.03.2019:

Bank	Total A/cts	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay card to total Rupay card	Aadhar Seeding	% of Aadhar seed to total A/Cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
PSB	4362290	3613846	82.84%	1943273	53.77%	3636221	83.35%	412871	9.46%
Pvt. Banks	145542	127658	87.71%	91193	71.43%	83965	57.69%	55413	38.07%
Total	**4507832**	**3741504**	83.00%	**2034543**	54.43%	**3720186**	82.53%	**468284**	10.39%

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

Bank wise position as on 31.03.2019 is given at Page No.102 as Agenda-4 Annexure-A.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 31.03.2019:

Type of Bank	Pending as on 31.12.18	Received	Disposed off	Pending as on 31.03.19	Out of which pending for more than 1 Month
Public Sector Banks	8	306	307	7	0
Private Sector Banks	4	0	4	0	0
TOTAL	12	306	311	7	0

Only 7 cases were pending as on 31.03.2019 and No case was pending for more than 1 month. The concerned banks are requested to take up the matter with their branches for early disposal of the pending cases. Agenda-4 Annexure-B at page no. 103.

Jan Dhan to Jan Suraksha:

Launching of Social Security Schemes:

After the success of Pradhan Mantri Jan Dhan Yojana (PMJDY), 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 (APY) on 09.05.2015.

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

Strategy for Enrollments under these Schemes:

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

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

Position under Social Security Schemes:

As on 31.03.2018:

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	2032116	867588	147011	**3046715**
RRB/Coop. Bank	3675	1354	0	**5029**
Private Sector Banks	196518	107267	20551	**324336**
Total	**2232309**	**976209**	**167562**	**3376080**

As on 31.12.2018

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	2330436	894850	195351	**3420637**
RRB/Coop. Bank	3538	1183	0	**4721**
Private Sector Banks	196965	109306	27044	**333315**
Non-Member Banks			3234	**3234**
Total	**2530939**	**1005339**	**225629**	**3761907**

As on 31.03.2019

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	2450704	924249	215648	**3590601**
RRB/Coop. Bank	3538	1183	0	**4721**
Private Sector Banks	209388	116698	29230	**355316**
Non-Member Banks			3525	**3525**
Total	**2663630**	**1042133**	**248403**	**3954166**

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 31.03.2019 is given as Agenda 4 Annexure-C at page no. 104-105. Member Banks and LDMs are requested to carry out adequate awareness campaign in coordination with State/ District Administration for maximum coverage under the above schemes.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 31.12.2018:

SLBC-Delhi is regularly following up with member banks on the Insurance Claims under PMJDY, PMSBY & PMJJBY. The status of Insurance Claims lodged as on 31.03.2019, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.12.2018		Received		Settled		Pending as on 31.03.2019		Out of which pending more than 3 months	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	12	17	11	9	11	11	12	15	1	0
PMSBY	34	59	52	87	49	91	37	55	4	4
PMJJBY	39	72	87	142	74	126	52	88	6	4
Total	**85**	**148**	**150**	**238**	**134**	**228**	**101**	**158**	**11**	**8**

12, 37&52 cases of Insurance Claim are pending under PMJDY, PMSBY & PMJJBY respectively as on 31.03.2019. All the concerned Banks & Insurance Companies are requested to ensure the settlement / disposal of their pending cases, at the earliest. 1 PMJDY case is pending for more than 3 months in Punjab National Bank.4 cases under PMSBY pending for more than 3 months (Dena Bank-1, PNB-2 & South Indian Bank- 1) and 6 cases under PMJJBY (Dena Bank-1,Punjab & Sind Bank-1& PNB-4) .They are requested to follow up for settlement of cases at the earliest. Bank wise position of Claims under Social Security schemes is given at Agenda 4 Annexure-D, E & F at Page No.106-108. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

GUIDELINES ON ATAL PENSION YOJANA (APY), PFRDA ARE AS UNDER:

Atal Pension Yojana, a GoI guaranteed pension scheme has crossed 1 Crore subscribers on all India basis. But considering the potential customers of each bank, banks are still not actively participating in sourcing APY accounts in desirable manner.

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 and facilitate reaching the target allotted to each bank by GOI. APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each Bank. The Number of accounts varies from 20-70 accounts/ year as per the category of Banks.

i. 70 accounts per branch for PSBs/ Select Private Banks like Axis, ICICI, HDFC and J&K Bank.
ii. 20 accounts per branch of Coop Bank

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

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

PFRDA/ NSDL CRA would 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 was laid on the following important aspects for enhancing APY outreach,

a) All branches of banks should achieve their annual targets as per its category i.e. PSB. Private Banks, RRB or Coop banks.
b) Involving banking correspondents (BCs) for sourcing APY.
c) Establishing tie up by Banks with Non Bank Aggregators/ MFI/ NGO for sourcing APY.
d) Inclusive participation by Bank branches in various APY campaigns to increase the coverage.

ACTION PLAN FOR ENSURING RENEWAL OF INSURANCE UNDER PMSBY/ PMJJBY FOR ALL THE ENROLLED SUBSCRIBERS:

lt may be recalled that a special campaign, namely Gram Swaraj Abhiyan was organized from '14th April, 2018 to 5th May, 2018ôand second Gram Swaraj Abhiyan was organised from 1st June, .2018 to 15th August.2018 , targeting poor households for providing universal coverage under Jan Suraksha Schemes, namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) where in the public Sector lnsurance companies and Banks were requested to ensure 100% saturation of Jan Dhan Accounts with PMSBY and PMJJBY in coordination with the LDMs at the District level. In NCT of Delhi- all LDMs had submitted Saturation Certificate for their respective districts.

The Banks & Public Sector lnsurance companies are requested to activate their field staff to undertake enrolment for PMJJBY & PMSBY for the period 1.6.2018 to 31.5.2019 and to create as much awareness about the schemes as possible.

ln order to maintain subscription of all existing subscribers to PMJJBY & PMSBY in Jan Dhan Account holders for the next year, sufficient funds are to be made available in their bank accounts for auto debit of premium by 31st May, every year. The following Action plan may be implemented by all the Banks and Insurance Companies:

- To make account holders/beneficiaries aware of the need to keep sufficient balance in their bank accounts for auto debit of the renewal premium of Rs. 330/- for PMJJBY and Rs. 12/- for PMSBY between 21st May and 31st May for the concerned year.
- All the banks to issue necessary instructions to their respective branches for attaining 100% renewal in PMSBY and PMJJBY and also achieve full saturation of all eligible remaining accounts.
- LDMs in coordination with the respective District Collector in district/state are to ensure spread of message concerning enrolment and renewal of schemes covering all the villages and other area of their district.
- Banks and Insurers to act in unison and utilise their IT infrastructure for procuring mobile numbers of the subscribers and sending SMS/ Voice messages in local/ vernacular languages for renewal of schemes and the need to have sufficient bank balance. Reminders to be sent by email in case email ids are available.
- Banners be put up by Banks in all branches.
- Wide publicity be made through radio, TV, hoardings, wall paintings and print media in regional languages.
- Banks to focus more on those Bank accounts that have insufficient balance for maintaining adequate balance.

All participating Banks are requested to initiate necessary actions on the above in order to implement the Action Plan and to ensure that not only existing subscribers to these schemes renew their subscriptions for the next year but all uncovered account holders are also brought under this insurance cover.

AGENDA NO. 4A

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 the villages with Population Below 2000:

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

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

Bank wise position of coverage of villages is given at page no. 110 (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.

Provision of Banking Services In Villages With Population above 2000:

The bank-wise progress in implementation of Financial Inclusion Plan of villages having population of 2000 & above is given in Agenda 4-A Annexure óAô (page no.109). 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
Public Sector Banks	106	106	0	58
Private Banks	0	0	0	0
Co-operative Banks	4	4	0	0
TOTAL	110	110	0	58

Mode of Coverage Through

Brick & Mortar Branches - 48
BCAs - 58
Other Mode - 04
Total -110

A Sub-Committee of SLBC on Financial Inclusion was entrusted to monitor progress under this plan on half yearly basis. The last meeting of the Sub-Committee was held on 10th May, 2019.

Provision of Banking Services in Villages With Population above 5000:

The list of 15 villages having population of more than 5000 (as received from RBI), was sent to the concerned LDMs for opening brick and mortar branches in villages more than 5000 & without a bank branch of a scheduled commercial bank. As per report received from LDMs, the position of bank branches in the above 15 villages was found as under:

Villages with population >5000	Villages with population >5000 already having a bank branch of Scheduled Commercial Bank	Villages with population >5000 not having the brick and mortar branch in the village itself but covered by CBS enabled BC/Banking outlet
15	13	2* (Salempur Majra & Salahapur)

- **Salempur Majra, Burari Village**- a CBS enabled BC Kiosk by Bank of Baroda was started providing normal banking services in the area.
- **Salahpur village**- A CBS enabled CSP was activated in the area to provide banking facilities.

Opening of Banking Outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of Villages:

As per confirmation received from the LDMs, ówon opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of villagesô, no such village was left ñwithout opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5km distance for each of villages in NCT of Delhiò

AGENDA NO. 4B

REVIEW OF OPERATIONS OF BUSINESS CORRESPONDENTS – HURDLES/ ISSUES INVOLVED:

All Member banks are requested to review the operations of Business Correspondents in their Area/ District/bank and if there are any hurdles/ issues involved, they be resolved on priority basis.

LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings and to take appropriate action to resolve the hurdles/Issues involved if any for smooth functioning of BCs.

BC CERTIFICATION FRAMEWORK:

In order to ensure the competence of BCs and to promote quality delivery of financial services, a graded certification/training programme for BCs had been introduced. This would enable BCs with a good track record and advanced training be entrusted with more complex tasks such as handling/delivery of financial products that go beyond deposit and insurance. The Reserve Bank issued the necessary framework for establishing a certification programme for BCs.

In the above backdrop, IBA had constituted an Independent Governing Council to develop standard course content that could be mandated as a Master Module for entry level examination for BC. As per mandate, the syllabus for Basic Certification Course was devised and IIBF had published the course in 2018 and also commenced holding examination for the purpose.

In the aforesaid framework for BC certification, RBI has made it mandatory for certification at entry level. Banks should, therefore, ensure that the BCs appointed by them either as individual BCs or through Corporate BCs are certified before commencement of operations. Existing BCs who are not certified will be required to get themselves certified within six months. As of now IIBF is the only institute entrusted to provide certification so as to maintain credibility, uniformity, standard and quality. IBA is in the process of deciding the contours of Advanced Level Certification

SLBC-Delhi vide their letter no. SLBC-DEL/IBA/BC_Certification/ / 2018-19/ dated 05.05.2018 has already written to its Member banks & LDMs on the above

VISITS TO THE ALLOTTED VILLAGES

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

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

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

It was placed before the house during 90th SLBC Meeting held on 20.02.2018 and it was approved that LDMs would examine the feasibility for providing mobile ATM in their district, take up the issue with the lead banks and would get the same implemented for providing the services of Mobile ATM to the customers with pre-announced timings at various locations in their district, as per the requirement.

ICT BASED FINANCIAL INCLUSION

ICT Based facilities are being provided in the villages. As on 31.03.2019, the FI accounts opened during March-19 Qtr. 10729 & FI account opened as on March-19 are182823 in 110 villages allotted to different banks as per detail in Agenda No.4A-A page number-109.

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

A statement showing number of No frill Accounts and number of GCCs issued by Banks up to Dec, 2018 is given in Agenda 4-A Annexure C & D (page no. 111-112) respectively.

General Credit Cards are issued to specific category of rural/semi urban people for their agriculture production needs and other small business needs.All Credit Cards (e.g. Artisan Credit Card, Laghu Udyami Card,Swarojgar Credit Card and Weaverôs Card etc.) catering to non-farm enterprenurial credi needs of individuals are covered under General credit Card Scheme.

The Banks have opened 5520273 BSBDAs. 75085 GCCs with loan amount of Rs. 390258 Lac* (*HDFC had reported figure of 389745 Lacs) is position as on 31 March-2019. 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 remain operational to achieve the real objective.

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

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

GEOGRAPHICAL INFORMATION SYSTEM (GIS):

The Ministry of Finance sent user manual for Geographical Information System (GIS) to all banks and application to facilitate the PSBs to enter the data of banking amenities available on the website of the Department of Financial Services, MOF. All SLBC Member Banks were requested to send the data called for 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, consequently 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 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 requested to provide them codes of Districts, Sub-districts and villages as per Local Govt. Directory (LGD) of NCT of Delhi.

Dy. Secretary-V (Finance) vide letter 4.6.2018 forwarded reply of Joint Director (IT) Revenue Department -ñMassive/Physical maps of 356 urban and revenue villages are digitised. The textual data related to the villages like rectangle no. khasra No. etc. is also available on GIS. Village Boundaries, Sub Division Boundaries and District Boundaries are digitized. The process of linking of ROR with Geo-Spatial portal is under process.ò

AGENDA NO. 4C

REVIEW OF FINANCIAL LITERACY PROGRAMMES

FINANCIAL LITERACY AND CREDIT COUNSELLING CENTRES (FLCC) & FINANCIAL LITERACY CENTRES (FLC):

One FLCC is functioning in Delhi State that 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 following banks are running FLCs in the LDM office-Canara Bank-3, PNB-3, OBC-1, and Bank of Baroda-1. SBI has been requested to appoint 3 FLCs at the earliest.

Standardized Financial Literacy Materials was printed by SLBC and distributed to all LDMs and FLCCs. All LDMs were 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.

141 Financial Literacy Special Camps (GOING DIGITAL) were organised by FLC/FLCC during the quarter in which 7956 persons participated. (FLC/FLCC wise position is given as Agenda 4-A Annexure-E at page no.113)

Apart from the above, 187 Target Group Specific Camps were organised by the FLC/FLCC during the quarter in which 11301 persons participated in these camps. (District wise position is given as Agenda 4A-Annexure-E at page No. 113).

It has been observed that some of the FLCC/ Rural Bank Branches were not conducting Financial Literacy Camps as per the guidelines of RBI. Further a large number of accounts opened under PMJDY and BSBD were not operational. In order to keep these accounts operative, initiatives must be taken at all level to financially literate the person and make them aware of banking products and services to ensure that these accounts remain operational.

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

To inculcate saving habit and to extend banking facilities to the migrant labour and street vendors/hawkers in urban areas, a drive to open accounts of migrant labour and street vendors/ hawkers in urban areas was initiated by the Ministry of Finance, Government of India. The drive was initiated initially in Delhi which was co-ordinated by SLBC Convenor Bank ï Oriental Bank of Commerce. A 24X7 Call Centre was started by Oriental Bank of Commerce to reply to the queries of the persons intending to open accounts in any of the Public Sector banks. A Toll Free Number is 1800-1800-124. SMS Number 88-2673-1122 and e-mail ID slbc.del@gmail.com was provided for assistance. A Simplified Uniform Saving Bank Account Opening Form had also been devised and format of the same was sent to all banks by the Ministry of Finance. The drive was very successful in Delhi.

Keeping in view the success of pilot project in Delhi, MoF initiated the drive in all States. All SLBC Member banks are again requested to continue to open accounts of migrant labourers and street vendors/ hawkers on priority basis and timely report the same to SLBC.

AWARENESS ABOUT VARIOUS SCHEMES, SUBSIDIES, FACILITES (CROP INSURANCE, & RENEWABLE ENERGY

LDMS are requested to organise more and more programs to create awareness about banking facilities and also about various banking and Govt. schemes, subsidies and facilities such as PMJDY, Social Security Schemes (PMSBY, PMJJBY, APY), PMMY, Stand up India, PMFBY, crop insurance, renewable energy etc.

We have requested Ministry of New and Renewable Energy to provide information/initiatives on various schemes /subsidies and facilities for upliftment of renewable energy in NCT of Delhi. The requisite feedback is awaited.

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 had conveyed to all Chairmen. MD & CEO of Scheduled Commercial Banks (including RRBs) (copy already provided in agenda book of 83rd SLBC Meeting as Annexure) conveying revised guidelines to align with the current financial landscape. Accordingly, the revised guidelines for Financial Literacy Centres of Lead Banks and operational guidelines for the conduct of camps by FLCs and rural branches of banks was prepared & provided along with the reporting mechanism to be followed by lead banks.

FINANCIAL LITERACY THROUGH VARIOUS SKILLING CENTERS

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

The progress of financial literacy program in skilling centers:

As on Qtr ended 31.03.2019:

SKILLING CENTRES	No. of Skilling Centres Mapped to FLC	No. of Skilling Centres Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
GOVT ITI's	15	12	153	3397	11
PVT ITI's	19	12	65	1313	10
VTPs	55	40	321	3879	26
OC's	68	40	176	3110	28
Total :	157	104	715	11699	75

The list of these vocational training centers (of all India) is available on website www.pmjdy.gov.in and the list of such training centers of NCT of Delhi is also available at SLBC website www.slbcdelhi.co.in.

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

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

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

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

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

SLBC-Delhi has written to the LDMs on 03.04.2018 for providing the information regarding number of students getting loans or job (those who were given financial literacy through these skilling centres). As per feedback received from the LDMs, the above information could not be collected as the whereabouts of the students are not known after passing out from the respective skilling centres.

FINANCIAL LITERACY PROJECT IN SCHOOLS:

Additional Mission Director (PMJDY), Government of India, Ministry of Finance, Department of Financial Services, (MISSION OFFICE) vide their letter dated 10.03.2016 (copy already provided in agenda book of 83rd SLBC Meeting as Annexure)informed that a campaign to impart Financial Literacy (FL) to school children in the three states of Gujarat, Maharashtra and Madhya Pradesh was launched in the month of November 2015. SLBC vide letter no. SLBC-DEL/ FLC_Schools/ 2015-16/ dated 10.03.2016 had 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 be followed;

Inclusion of Financial Education in School Curriculum- The education department of GNCTD is requested to explore the possibility of inclusion of Financial Education, digital financial literacy and other related topics in the curriculum of school education so that the programmes initiated by the Government may benefit all the citizens.

Action Plan at FLC Level:

- Mapping of the Schools (covering 100 schools per district) in the District/ to Banks Branches.
- Sharing list of Schools mapped to each bank branch with SLBC-Delhi for implementation of the Project.
- Involving mapped bank branches for sensitization/training of branch staff/other delivery channels for financial literacy.
- Downloading of the Financial Literacy material **(**Classroom presentation (PPT), Flip Chart, Workbook, Multiple choice Questions, Parent checklist and quiz from the link (http://pmjdy.gov.in/literacy) provided by DFS, MoF, GoI.
- Printing and transmission to Bankôs mapped Branches.
- Mode of Delivery**:** Wherever there is supporting infrastructure in the form of laptop, computer, projector etc. classroom presentation (PPT) in executable format is to be used for delivery of financial literacy sessions.
- Flipcharts should be used in case of infrastructure constraints.
- Distribution of the kit to the School Children by the respective Schools.
- Sensitizing / training of staff involved in financial literacy on the contents and methodology.
- Mechanism and Test Methodology to be used: Two sessions each of one and a half hours will be organized on two days to inculcate the basics of financial literacy in the target audience.

AGENDA NO. 5

DIRECT BENEFIT TRANSFER (DBT) SCHEME

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

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

The banks have to ensure the following:

- There should not be any delay in seeding of Aadhaar Number and backlog, if any, should be cleared without further loss of time.
- The gap between the percentage of Aadhaar seeding at Govt. Department level and bank level should be bridged.
- 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 was informed by various Govt. Departments that number of customers had been visiting their office carrying with them a statement with signatures and stamps by banks confirming that Aadhaar had already been linked where as in their status reflecting as Aadhaar not mapped with NPCI portal. This also indicated that customersôAadhaar was linked only for KYC and not mapped with NPCI portal.

All member banks are requested to take up the matter with all the branches under their control to guide the concerned officials/ persons to link Aadhaar of their customers on both the portals for KYC and NPCI in order to avoid inconvenience being faced by them. This exercise of correct linking will also reflect growth in Aadhaar Transfer Compliant (ATC). The progress/action taken in the matter will be informed to concerned departments and SLBC-Delhi.

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

Financial Inclusion, Mission Office (PMJDY), Department of Financial Services, Ministry of Finance Govt. of India New Delhi vide their letter dated 13.07.2016 informed that under PMJDY a number of tasks remain to be achieved, like seeding of bank accounts with Aadhaar number, mobile number, distribution and activation of RuPay cards/PINs.

Based on the action plan submitted by all Banks, a common strategy was formulated. Banks are to make concentrated efforts in order to achieve 100 percent Aadhaar seeding in central pensionersô accounts & other social welfare schemes and in all operative saving bank accounts by organizing special camps, 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 targets based on the gap in Aadhaar seeding in central Pensioners accounts and accounts for subsidy and other benefits under various govt. schemes and overall operative individual saving bank accounts in banks should be monitored on regular basis at the highest level to ensure 100% achievement.

All Banks are accordingly requested to re-energize their efforts in line with the common strategy to achieve the targets well within the timeline and the progress on daily basis for Aadhaar seeding in central Pensioners account & other social welfare schemes and weekly basis for Aadhaar seeding in overall SB operative individual accounts be sent to SLBC-Delhi.

LDMs are also to follow up with the banksôbranches in their respective districts on the above.

Status of Aadhaar seeding under PMJDY, Other Social Welfare Schemes & Operative Individual Saving Bank and Current Accounts (CASA) in NCT of Delhi.

There was gap between the number of account holders and Aadhaar seeding therein under PMJDY, other various Social Security scheme. As per the guidelines from DFS, MoF, GoI, there should be 100% Aadhaar seeding in all UTs including NCT of Delhi.

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

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

Digitization:

Member Banks are requested to take all necessary actions for maximising the progress of their bank branches under digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State.

LDMs are also requested to discuss and review the above issues in their DCC/DLRC meetings.

The member banks and LDMs are also requested to follow up with their branches on the following action points on regular basis to increase the digital transactions:

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

Aadhaar Enrolment and updation facility by Scheduled Commercial Banks

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

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

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

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

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

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

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

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

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

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

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

In some of the branches, such centres were not working and there was no fresh enrolment. The details of such enrolment centres were also not publicized in their other branches for awareness of their customers and general public. The controlling Heads of all the banks are requested to strengthen the working of AdhaarCentres in the banks branches.

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

LDMs are also requested to monitor the progress on the above in their DCC/DLRC meetings.

The UIDAI was requested to provide information on the new initiatives towards DBT, Aadhaar seeding in banks & Status of rollout of Direct Benefit Transfer in the state. Aadhaar Seeding and authentication.

DBT accounts of School Students: As per RBI Master Circular on Customer Service-DBR No.Leg.BC.21/09.07.006/2015-16 July 1, 2015-

ñ**Treatment of certain savings bank accounts opened for credit of Scholarship amounts and credit of Direct Benefit Transfer under Government Schemes**.State and Central Governments have expressed difficulties in crediting cheques/Direct Benefit Transfer/Electronic Benefit Transfer/Scholarships for students, etc. into accounts/Accounts with zero balance opened for the beneficiaries under various Central/State Government schemes but had been classified as dormant/inoperative due to non-operation of the account for over two years. Keeping the above in view, banks are advised that they may allot a different ñproduct codeòin their CBS to all such accounts opened by banks so that the stipulation of inoperative/dormant account due to non-operation does not apply while crediting

proceeds as mentioned above. In order to reduce the risk of fraud etc., in such accounts, while allowing operations in these accounts, due diligence should be exercised by ensuring the genuineness of transactions, verification of signature and identity, etc. However, it has to be ensured that the customer is not inconvenienced in any manner.ò

The Bankwise position is placed as Annexure 5B at page no. 116. The summary as on 31.03.2019 is as under:

Name of Bank	Total No. of Accounts of Students in NCT of Delhi [1]	Out of [1], No. of Active Accounts [2]	Out of [1], No. of Inactive Accounts [3]	Out of [1], No. of Dormat Accounts [4]	Out of [1], No. of Accounts which are seeded with Aadhaar [5]
PSBs	3229687	2237434	333023	**774630**	**1506254**
Coop. Banks	0	0	0	**0**	**0**
Pvt. Banks	393211	228428	130038	**79840**	**199383**
Small Fin. Banks	0	0	0	**0**	**0**
Grand Total :	**3622898**	**2465862**	**463061**	**854470**	**1705637**

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. 115). There are 3525 branches operating in all 11 districts out of which 49 branches belong to Delhi State Cooperative Bank which are not on the CBS platform. Out of the remaining 3476 branches, 471 bank branches not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

PROVISION OF CONTINUOUS CONNECTIVITY WITH SUFFICIENT BANDWIDTH, RESOLVING CONNECTIVITY ISSUES/ CONNECTIVITY OPTIONS (BHARAT NET, VSAT ETC.)

As per communication received from DoT, Ministry of Communication& IT, Govt. of India, we have already informed to all concerned that for any connectivity issue from any of telecom service providers, the following persons may be contacted:

DDG Rural: Mr Rajiv Kr Rastogi ddga2term.dl-dot@nic.in 01126282533
Director Rural: Manoj Kumar dirsec1term-dot@nic.in 011-26281424 9868130344

The banks, LDMs and all concerned are advised toutilise services of DoT in case of need.

AGENDA NO. 6

ANNUAL CREDIT PLAN:

RBI vide their circular letter no. FIDD.CO.LBS. No. 5973 /02.01.001/2015-16 dated May 20, 2016 on ñLead Bank Scheme ï Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17ò informed that the revised reporting guidelines had been issued on ôPriority Sector lending -Targets and Classificationô vide circular FIDD.CO.Plan.BC.No.58/ 04.09.001/2014-15 dated June 11, 2015.

Accordingly, the ACP was prepared considering the categories of priority sector that 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 was dispensed with and Agriculture had been redefined to include (i) Farm Credit, (ii) Agriculture Infrastructure and (iii) Ancillary Activities. Micro, Small and Medium Enterprises 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 is 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 revised RBI formats and place these statements for review at all DCC meetings. In view of the increasing importance of service sector economy, RBI has removed current credit cap (For inclusion in Priority Sector) of Rs.5 Crore and 10 Crore for borrowers to micro and small medium enterprises under service sector respectively. The progress data is to 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 group wise position.

As per feedback received from LDMs, they faced difficulties in timely preparation/ finalisation of their ACP due to lack/slow response from the DCOs of the banks. This problem was eliminated and the data of quarterly ACP data is now called on the SLBC portal. The banks upload the district wise data on the portal which is extracted by SLBC. Controlling Heads of member banks to take note and sensitise the dealing staff to expedite submission of online data on the portal.

TARGETS & ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2018-19

The summarized position of Targets & Achievement up to March-2019 under Annual Credit Plan (ACP) for the year 2018-19, is as under :-

(Amt. in Crore)

SN	Sector	Annual Target	Achievement up-to Qtr ended Dec 2018	%age of Achievement against Annual Targets
		2018-19	(01.04.2018 to 31.03.2019)	For FY-2018-19
1	Agriculture	9335	10556	113.08
2	MSME	105973	74640	70.43
3	Export Credit	4188	2076	49.57
4	Education	699	481	68.81
5	Housing	3434	3654	106.41
6	Other Priority Sector	5048	2377	47.09
A	**Total Priority Sector (1 To 6)**	**128677**	**93784**	**72.88**
B	**Total Non Priority Sector*** (1+2)	**173427**	**631702**	364.25
C	**Total (A+B)**	**302104**	**725486**	240.14

The achievement under Priority Sector during the financial year 2018-19 has been 93784Crore against the annual target of Rs.128677 Crore i.e. 72.88%. The achievement under Non-Priority Sector during the FY has been Rs.631702 Crore against the Annual Target of Rs.173427 Crore i.e. 364.25%. Achievement under total ACP has been Rs.725486 Crore against the annual target of 302104 Crore i.e. 240.14%.

District-wise and Bank wise targets & achievement under ACP 2018-19 are given at Page No.117-120 as Agenda-6 Annexure C & D (PS/NPS- District-wise) and Agenda-6 Annexure E & F (PS/NPS-Bank-wise).

Activity wise Achievement under ACP 2018-19:

Sr. No	Sector	Targets ACP (2018-19)		Achievement 01.04.18 to 31.03.19		%age of Achievement against Annual Targets
		No.	Amount	No.	Amount	%
1	**Priority Sector**	285258	128677	361746	93784	72.88
1A	**Agriculture= 1A(i)+1A(ii)+1A (iii)**	16139	9334	18271	10556	113.09
1A(i)	Farm Credit	12559	4133	11681	1576	38.13
1A(ii)	Agriculture Infrastructure	1251	1662	3520	2055	123.66
1A(iii)	Ancillary Activities	2328	3540	3070	6925	195.64
1B	**Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)**	200890	105973	230510	74640	70.43
1B(i)	Micro Enterprises (Manufacturing + Service advances up to Rs. 5 Cr.)	98354	13990	150809	19052	136.19
1B(ii)	Small Enterprises (Manufacturing + Service advances upto Rs. 5 Cr.)	74256	32398	54069	26479	81.73
1B(iii)	Medium Enterprises (Manufacturing + Service advances up to Rs. 10 Cr.)	16886	58090	11605	28279	48.68
1B(iv)	Khadi and Village Industries	474	27	2144	61	224.06
1B(v)	Others under MSMEs	10920	1467	11883	768	52.34
1C	**Export Credit**	3489	4188	1986	2076	49.56
1D	**Education**	8800	699	10472	481	68.76
1E	**Housing**	24517	3434	32447	3654	106.40
1F	**Social Infrastructure**	3118	286	26	192	67.21
1G	**Renewable Energy**	880	184	33	410	222.22
1H	**Others**	27425	4578	68001	1775	38.78
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	285258	128677	361746	93784	72.88
3	**Loans to weaker Sections under Priority Sector**	35161	9014	128675	3254	36.10
4	**Non-Priority Sector**	358344	173427	1102062	631702	364.25
4A	**Agriculture**	123	4071	3938	76806	1886.67
4C	**Education**	8147	332	1833	136	41.12
4D	**Housing**	17812	9876	18353	13905	140.80
4E	**Personal Loans under Non-Priority Sector**	95561	6208	206801	162625	2619.74
4F	**Others**	236701	152941	871137	378229	247.30
5	**Sub-total=4A+4B+4C+4D+4E+4F**	358344	173427	1102062	631702	364.25
	Total=2+5	643601	302104	1463808	725486	240.14

AGENDA NO. 7

CREDIT FLOW TO PRIORITY SECTOR

(A) CREDIT FLOW TO PRIORITY SECTOR:

The performance of all Banks under Priority Sector Advances is given as per Agenda 7, Annexure ñAò(page no. 121). The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	March-19	YOY	OVER Sept-2018	OVER the QTR	YOY	OVER Sept. 2018	OVER the QTR
148074	160187	167821	172887	24813	12700	5066	16.76	7.93	3.02

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

POSITION AS ON				VARIATION		
Mar-18	Sep-18	Dec-18	March-19	YOY	OVER Sept. 2018	OVER the QTR
14.25	14.88	14.82	13.84	-0.42	-1.04	-0.98

Priority Sector advances increased by Rs.24813 Crore i.e. 16.76% on YoY basis whereas over Sept-2018, there was an increase of Rs. 12700 Crore i.e.7.93% and over the QTR, it increased by Rs. 5066 Crore i.e. 3.02%.

The percentage of Priority Sector Advances to Total Advances has decreased from 14.25% to 13.84% on YoY basis whereas over Sept-2018 itdeclined from 14.88% to 13.84%.Over Dec-18 Qtr.it has decreased from 14.82% to 13.84%.

Out of 47 member banks, in following 11 banks, the percentage of Priority Sector Advances to Total Advances was less than 10% as on 31.03.2019 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	% of P.S. Advances to Total Advances
		31.12.2018	31.03.2019
Public Sector Banks			
1	ANDHRA BANK	6.80	8.43
2	BANK OF BARODA	11.70	6.71
3	BANK OF INDIA	10.60	8.38
4	BANK OF MAHARASHTRA	4.42	4.76
5	INDIAN BANK	7.22	6.15
6	PUNJAB NATIONAL BANK	10.89	8.92

7	UCO BANK	8.99	8.49
8	UNITED BANK OF INDIA	2.82	2.35
Pvt. Sector Banks			
1	AXIS BANK	6.19	8.44
2	INDUSIND BANK LTD.	3.29	3.44
3	TAMILNAD MERCANTILE BANK LTD.	1.89	3.65

All Members Banks particularly above 11 Banks are requested to take immediate steps to increase their Priority Sector Advances.

(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.122). The summarized position is as under:

(Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept. 2018	OVER the QTR	YOY	OVER Sept. 2018	OVER the QTR
4666	5253	5036	4997	331	-256	-39	7.09	-4.87	-0.77

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

PRIORITY SECTOR ADVANCES				CREDIT TO SC/ST				%age To Priority Sector Advances			
March-2018	Sep-18	Dec-2018	Mar-19	March-2018	Sep-18	Dec-2018	Mar-19	Mar-2018	Sep-18	Dec-2018	Mar-19
148074	160187	167821	172887	4666	5253	5036	4997	3.15	3.28	3.00	2.89

Loans to SC/ST under Priority Sector Advances Category increased by Rs. 331Crore on YoY basis whereas over Sept-2018, it has decreased by Rs. 256 Crore. Over Dec-18, it has decreased by Rs.39 Crore. In terms of percentage of SC/ST advances to Priority Sector Advances, it has decreased from 3.15% to 2.89% on YoY basis. Over Dec-18, it has decreased from 3.02% to 2.89%.

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

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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.123-129). The summarized position is as under:-

Position as on (in Crore)					Variation					
Particulars	March-2018	Sep-2018	Dec-2018	Mar-19	YoY	Over Sept-2018	Over the QTR	%age wise		
								YoY	Over Sept-2018	Over the QTR
No. of Accounts	38193	39042	38394*	39098	905	56	704	2.36	0.14	1.83
Amt. (in Crore)	1808	1913	1783*	1866	54	-47	83	2.98	-2.46	4.66

*Nainital Bank changed its Dec-18 data of 60 Acctts.-224 Lacs to 76 acctts.-4.64 Lacs.

The number of Education Loans increased by 905 i.e. 2.36% on YoY basis and over Sept-2018, it was increased by 56 i.e. 0.14% and over Dec-18 qtr. it increased by 704 i.e. 1.83% and amount-wise there was an increase of Rs. 54Crore i.e. -2.98% on YoY basis and over Sept.-18, it was decreased by Rs. 47Crore i.e. -2.46%& over Dec-18,it increased by Rs.83 Crore i.e.4.66% against the annual target of increase in number of accounts and amount by 15% & 20% respectively.

Category wise bifurcation of Education Loan as on 31.03.2019 (Amount Rs in Crore):

Loan Disbursed During F.Y.2018-19		Loan Outstanding as on 31.03.2019		NPA as on 31.03.2019	
A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
12120	566	39098	1883	1917	54

	Loan Disbursed During 2018-19		Loan Outstanding as on 31.03.2019		NPA as on 31.03.2019	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
SCs	659	30.68	2520	110.72	102	6.76
STs	136	6.10	435	17.36	37	2.62
OBCs	1430	44.30	4643	216.77	237	5.21

	Loan Disbursed During 2018-19		Loan Outstanding as on 31.03.2019		NPA as on 31.03.2019	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	885	56.86	3359	181.51	145	4.30
Engineering	3012	127.37	10596	466.89	558	12.89
Nursing Courses	501	19.57	1975	88.41	69	2.90

MBA	1991	71.7	8527	318.51	345	10.06
Other Profession	5731	290.51	14641	829.12	800	23.88

	Loan Disbursed During 2018-19		Loan Outstanding as on 31.03.2019		NPA as on 31.03.2019	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
Male	7788	364.56	22656	1108.59	1121	31.98
Female	4332	201.45	16442	774.75	796	22.05

TARGET VS ACHIEVEMENT

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

It is reiterated that human capital development is important for economic growth and Banks are to play a major role in this direction. In view of the above and vast potential available for financing under this segment, all the Controlling Heads of the Member Banks are requested to initiate concerted efforts to achieve the annual targets, amount wise as well as account wise.

HIGHER EDUCATION AND SKILL DEVELOPMENT GUARANTEE SCHEME OF GOVT. OF NCT OF DELHI FOR PURSUING HIGHER EDUCATION IN DELHI:

Government of NCT of Delhi has launched Higher Education and Skill Development Guarantee Scheme in Delhi for pursuing higher education. A meeting was held on 18.12.2018 in chamber of DHS, Sham Nath Marg, and Delhi to review the performance / implementation of ñDelhi Higher Education and Skill Development Guarantee Scheme (Student Loan Scheme)ò through e-District portal. In the meeting following decisions were taken:

1. The Nodal Officers of the banks, who had not submitted the information in prescribed format, were directed to provide required information immediately for updation at e-District portal.
2. Sh. Madan Chandra, DGM, SLBC Delhi informed that scheme required vide publicity and suggested to send details of the scheme to SLBC on official email so that SLBC might further inform the member banks to implement the scheme. The detail of scheme is given in Annexure III at page no. 183-190.
3. All the Member Banks are directed to update the required details and also dispose off the pending Student Loan Applications (more than 30 days old) and update the status at e-District portal.
4. The Director (HE) suggested for making a wtsapp group of the Nodal Officers of Member Banks so that the information may be shared and communicated without any delay and various issues can also be resolved.
5. It was decided that the meeting with the Nodal Officers of Member Banks would be convened on Monthly basis, so that Banks and the department could achieve object of the scheme.
6. The NIC be also requested to resolve the issues raised by Member Banks from time to time on top priority basis so that no needy student is deprived of

the benefits under the scheme. Further, the NIC should upgrade the portal in consultation with the Nodal Officer and Assistant Programmer (DHE).

In case of any portal issue or above matter the banks may contact at contact Numbers of DHE -01123950517, 23930517, email id studentloan-delhi@gov.in

VIDYA LAKSHMI PORTAL (VLP) ON EDUCATION LOANS:

As per direction from the Director, Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F.No. 6(6)/2014 ï CP-IF-II dated 21.04.2016, all bank branches are required to initiate action on the following points:

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

Status of Number of loan applications uploaded through Vidya Lakshmi Portal (Amount in Crore):

During Qtr. Ended March-19		Upto the end of Current FY	
Number	Amount	Number	Amount
894	79.63	7171	589.16

AGENDA NO. 9

AGRICULTURE ADVANCES

Due to fast urbanization in NCT of Delhi, agriculture land is under pressure, resulting in continuous shrinking of land available for cultivation. Comparative Position of Agriculture Advances to Total Priority Sector Advances and Total Advances is given in Agenda-9 Annexure A, B & C (page no.130-132) respectively.

As per Economic Survey of Delhi 2017-18:

1. The number of Rural Villages reduced from 214 in 1981 to 112 in 2011.
2. No. of operational holdings reduced from 25311 in 2005-06 to 20497 in 2010-11.
3. Operational holding area decreased from 37770.29 hectare in 2005-06 to 29628.21 hectare in 2010-11.
4. Total cropped area in 2001-01 was 52816 hectare which reduced to 34570 hectare in 2017-18.

TOTAL AGRICULTURE ADVANCES AS ON 31.03.2019: (Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	TOTAL AGRICULTURE ADVANCES
117	3844	3961	1468	7999	13428

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
10458	11998	11602	13428	2970	1430	1826	28.40	11.92	15.74

Total Agriculture Advances increased by Rs. 2970Crore i.e. 28.40% on YoY basis and over Sept.-2018, it increased by Rs. 1430 Crore i.e. 11.92%. it has increased by Rs.1826 Crore i.e. 15.74% over the Dec.-18 Quarter.

Percentage of NPA in Agriculture

Amt. In Crore

Amount O/S as on 31.12.18	Amount O/S as on 31.03.19	Amount of NPA 31.12.18	Amount of NPA 31.03.19	% of NPA 31.12.18	% of NPA 31.03.19
11602	13428	1927*	2202	16.70	16.40*

***Data changed by some banks after 94th Meeting.**

NPA in this sector are at a high level i.e. 16.40%. NPAs require provisioning which adversely affects the banks profitability and Capital. As already stated there is an urgent need to control the NPA and hence GNCTD was requested to take all possible steps for strengthening recovery of NPA in this sector.

Percentage of Agriculture Advances to Total Priority Sector Advances:

PRIORITY SECTOR ADVANCES				AGRICULTURE ADVANCES				%age To Priority Sector Advances			
March-2018	Sept-2018	Dec-2018	Mar-19	March-2018	Sept-2018	Dec-2018	Mar-19	March-2018	Sept-2018	Dec-2018	Mar-19
148074	160187	167821*	172887	10458	11998	11602	13428	7.06	7.49	6.91	7.77

- Data changed by some banks after 94 th SLBC Meeting

The percentage of Agriculture Advances to Priority Sector Advances increased from 7.06% to 7.77% on YoY basis and over Sept. 2018, it has increased from 7.49% to 7.70%.%. it has increased from 6.91% to 7.70% over the Dec.-18 Quarter.

Percentage of Agriculture Advances to Total Advances:

TOTAL ADVANCES				AGRICULTURE ADVANCES				%age To Total Advances			
March-2018	Sept-2018	Dec-2018	Mar-2019	March-2018	Sept-2018	Dec-2018	Mar.-19	March-2018	Sept-2018	Dec-2018	Mar-2019
1038942	1076493	1132604*	1249445	10458	11998	11602	13428	1.01	1.11	1.02	1.07

*change in data of Karnataka Bank.

The percentage of Agriculture Advances to Total Advances increased from 1.01% to 1.07% on YoY basis and over Sept.-2018, it has decreased from 1.11%to 1.07% . it increased from 1.02% to 1.07% over the Dec-18 Quarter.

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, was prescribed for Small and Marginal Farmers.

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

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

The summarised progress of Pledge Financing against Negotiable Warehouse Receipts (NWRs) as on 31.03.2019 is, as under :

(Amt. in Crore)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter March-2019		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of March-2019	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
2	9.43	6	28.57

Bank wise progress is given in Agenda-9 Annexure D at Page No.133.

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY):

Reserve Bank of India issued Circular no. RBI/2015-16/341 dated 17.03.2016 addressed to all scheduled commercial banks on **Pradhan Mantri Fasal Bima Yojana.** The scheme aims at providing insurance cover to farmers.

Government of India approved Pradhan Mantri FasalBima Yojana (PMFBY) and replaced the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY is 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. The scheme provides insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

The Scheme and detailed Operational Guidelines are available on the GOIôs websites www.agricoop.nic.in & www.agri-insurance.gov.in.

ñDOUBLING FARMERS' INCOME BY 2022ò :

On ñDoubling of Farmersôincome by 2022ò, RBI, CO vide their letter no. FIDD. CO. LBS. BC. No. 16/ 02.01.001/ 2016-17 dated December 26, 2016 has informed as under:
Government of India has announced to take several steps to double the income of farmers by 2022 and by adopting several strategies like banks to simplified documentation for crop loans with speedy sanctioning and disbursal of loans within specified limits.

In this connection NABARD vide their mail dated 25.02.2019 has reported the following details regarding ñDoubling of Farmers Income by 2022ò

The Government of India has set a target of doubling of farmersô income by the year 2022. The Government has constituted an Inter-Ministerial Committee under the Chairmanship of Chief Executive Officer, National Rain fed Area Authority, Department of Agriculture, Cooperation and Farmers Welfare to examine issues relating to doubling of farmersô income and recommend a strategy to achieve doubling of farmersô income in real terms by the year 2022. The Committee under the Chairmanship of Sh. Ashok Dalwai has since submitted its final reports (Fourteen Volumes) of 6Strategy for Doubling FarmersôIncome by 2022ôwhich have been uploaded on the website of Department of Agriculture Cooperation & Farmersôwelfare (http://agricoop.nic.in/doubling-farmers).

Parallely, the Government is aiming to reorient agriculture sector by focusing on income centeredness. In order to realise net positive returns for the farmer, schemes as follows, are being promoted and implemented in a major way through the States/UTs viz:- Soil Health Card (SHC) scheme; Neem Coated Urea (NCU); Pradhan Mantri Krishi Sinchayee Yojana (PMKSY); Paramparagat Krishi Vikas Yojana (PKVY); National Agriculture Market scheme (e-NAM); Pradhan Mantri FasalBima Yojana (PMFBY); National Food Security Mission (NFSM); Mission for Integrated Development of Horticulture (MIDH); National Mission on Oilseeds &Oilpalm (NMOOP); National Mission for Sustainable Agriculture (NMSA); National Mission on Agricultural Extension & Technology (NMAET) and Rashtriya Krishi Vikas Yojana (RKVY). In addition, schemes relating to tree plantation (Har Medh Par Ped), Bee Keeping, Dairy and Fisheries are also implemented. All these schemes are implemented to enhance production and productivity of agriculture and thereby enhance income of farmers.

Minimum Support Price (MSP) is notified for both Kharif & Rabi crops based on the recommendations of the Commission on Agriculture Costs & Prices (CACP). The Commission collects & analyses data on cost of cultivation and recommends MSP. Giving a major boost for the farmersô income, the Government has increased the

Minimum Support Prices (MSPs) of all kharif crops for 2018-19 Season. This decision of the Government is a historic one as it redeems the promise of the pre-determined principle of fixing the MSPs at a level of at least 150 percent of the cost of production announced by the Union Budget for 2018-19.

A) Continuation of Interest subvention scheme for Short Term Crop Loans

It has been decided to continue the Interest Subvention Scheme for Short Term Crop Loan for 2018-19:

i. Interest Subvention of 2%p.a to State Cooperative Banks/Regional Rural Banks on their own funds used for short term crop loans upto Rs.3.00 Lac per farmer will be available provided the lending institutions make available short term credit at the ground level @ 7% p.a. to farmers.

ii. An additional interest subvention @ 3% will be available to the prompt payee farmers from the date of disbursement of the crop loan upto the actual date of repayment by farmers or upto the due date fixed by the Bank for repayment of crop loan, whichever is earlier, subject to a maximum period of one year from the date of disbursement.

iii. NABARD will provide concessional refinance to SCBs/ RRBs at interest rates of 4.5% p.a. provided these lending institutions lend such loans upto Rs. 3.00 Lac @ 7% p.a. to the farmers.

iv. In order to discourage distress sale by farmers and to encourage them to store their produce in warehouses, the benefit of Interest Subvention will be available to small and marginal farmers having Kisan Credit Card for a further period of upto six months post the harvest of the crop on the produce stored in warehouses accredited with Warehousing Development Regulatory Authority (WDRA) against negotiable warehouse receipts, at the same rate as is available on crop loan.

v. To provide relief to farmers affected by natural calamities, an interest subvention of 2% per annum will be made available to Banks for the first year on the restructured loan amount. Such restructured loans may attract normal rate of interest from the second year onwards as per the policy laid down by the RBI.

B) Dairy Entrepreneurship Development Scheme (DEDS)

The DEDS scheme has been continued in the FY 2018-19. A budget provision of Rs. 323 Crore has been made by Government of India for 2018-19. For NCT Delhi the budget allocation of Rs. 30.00 Lac has been made. The details of the above scheme is available on the website of NABARD. The link for the same is given below:

https://www.nabard.org/auth/writereaddata/File/Circular-DEDS%202018-19.pdf

2. A pdf file containing policy paper no. 1/2017 published by Niti Aayog on doubling of farmersô income by 2022 may kindly be seen at web link http://niti.gov.in/writereaddata/files/document_publication/DOUBLING%20FARMERS%20INCOME.pdf . A separate web link containing Final reports of the ñCommittee on Doubling on Farmer's Income" prepared in 14 Volumes for ôStrategy for Doubling Farmersô Income by 2022ô which are uploaded on the website of Department of Agriculture Cooperation & Farmersôwelfare is http://agricoop.nic.in/doubling-farmers.

3. As you are aware that DFS, GoImonitors the progress of credit disbursement by the bank vis-à-vis the Bank wise targets allocated by SLBC, we therefore request you to impress upon the banks in NCT of Delhi to ensure that the Bank-wise ACP targets for Agriculture for 2019-20 are allocated in the following format:

Sr. No.	Bank	Crop Loans (Short Term Loans)	Term Loans (Medium/Long Term loans)	Farm Credit (Crop Loans + Term Loans)	Agriculture Infrastructure	Ancillary activities	Agriculture
1	2	3	4	5(3+4)	6	7	8(5+6+7)

In view of the above, we request the banks to provide feedback on the action taken by Banks/ Govt. Departments of NCT of Delhi/Insurance Companies/ various other stakeholders on the above mentioned points so that vision of our Hon'ble Prime Minister for doubling the income of farmers' may be achieved by 2022.

LDMs are requested to include DEDS as an agenda for review of implementation of the scheme in their DCC meetings.

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

Lead banks to take following initiatives in this direction:

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

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

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

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

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

f) SLBC-Delhi has already requested all LDMs/Member Banks for meticulous compliance of the above instructions.

PRADHAN MANTRI KISAAN SAMMAAN NIDHI (PM-KISAN):

- With a view to augment the income of Small and Marginal Farmers (SMFs), Govt. of India has launched a new Central Scheme wiz. ñPRADHAN MANTRI KISAAN SAMMAAN NIDHI (PM-KISAN)ò in the current financial year.
- The scheme aims to supplement the financial needs of SMFs in procuring various inputs to ensure proper crop health and yields commensurate with anticipated farm income at the end of each crop cycle. These would also protect SMFs from falling in the clutches of money lenders for meeting such expenses and ensure their continuance in farming activities.

- SMFs land holders farmerôs family is defined as a farmer family comprising husband wife and minor children who collectively own cultivated land upto 2 hectare as per land record of the concerned state.
- Under the scheme a direct payment of Rs. 6000/- per year will be transferred to eligible beneficiaryôs accounts in three equal installments Rs. 2000/- in every four months. The first installment of the period 01.12.2018 to 31.03.2019 has been disbursed to the beneficiaries eligible under the scheme.
- The number of eligible SMFs under the scheme has been estimated on the basis of agriculture census 2015-16 and data for 2018-19 with likely exclusion of certain categories of beneficiaries of higher economic strata. The total number of eligible beneficiaries has been taken as 12.50 Crore all over the country.
- State govt. and UTs will identify the farmer families which are eligible for support (Source pmkisan.gov.in)

PROMOTION OF BEE KEEPING- NATIONAL BEE BOARD (NBB):

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

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

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

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

ACCEPTANCE OF DIGITALLY SIGNED NO DUES CERTIFICATE BY REVENUE AUTHORITIES FOR RELEASING LAND IN CASE OF AGRICULTURE LOANS

As per information from OBC, Head Office vide their HO/AB&F I/ /2018-19 /16 Dated 18.04.2018, several instances have come to notice regarding issuance of ôNo Dues Certificatesôby persons other than authorized officials of the Bank. On the basis of such certificates the farmers have got their mortgaged land discharged which was kept as security for loans. The revenue department released the land and banks were defrauded.

In the above background Member Banks were also requested to explore possibility of issuing digitally signed ôNo Dues Certificatesôand for acceptance by revenue authorities for release of the mortgage land. However till such arrangement is put in place, revenue authorities must reconfirm the genuineness of ôNo Dues Certificatesôfrom the concerned bank before release of the land.

Representative of Delhi Govt. is requested to inform whether guidelines have been issued to Revenue Authorities on the above.

AGENDA NO. 10

ADVANCES UNDER MSE/MSME SECTORS

Statement showing bank wise position of advances to Micro, Small & Medium Enterprises are given in Agenda-10 Annexure A, B, C, D, E, F, G & H (page no. 134-141). The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON			
	March, 2018	Sep, 2018	Dec, 2018	Mar,2019
Total Advances	**1038942**	**1076493**	**1132604**	**1249445**
Total Priority Sector Advances	**148074**	**160187**	**167821**	**172887**
Credit to Micro Enterprises	36954	40071	40201	41359
Credit to Small Enterprises	43342	52363	47550	49848
Total MSE Advances	**80296**	**92433**	**87750**	**91207**
% of Micro Enterprises to total MSE Advances	46.02%	43.35%	45.81%	45.35%
% of Micro Enterprises to Total Advances	3.56%	3.72%	3.55%	3.31%
% of MSE Advances to Total Priority Sector Advances	54.23%	57.70%	52.29%	52.76%
Advances to Medium Enterprises	19851	23369	20060	19145
Advances to Micro, Small & Medium Enterprises (MSME)	**100147**	**115802**	**107810**	**110352**

COMPARATIVE POSITION OF MSE ADVANCES:-

(Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept.-2018	OVER the QTR	YOY	OVER Sept.2018	OVER the QTR
80296	92433	88332	91207	10911	-1226	2875	13.58	-1.33	3.25

Advances under MSE Sector increased by Rs. 10911Crore on YoY basis i.e.13.58% and over Sept-2018, it has decreased by Rs. 1226 Crore i.e. -1.33%.It has increased by Rs.2875Crore i.e.3.25% over the Dec.-18 Quarter.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. In Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
100147	115802	107810	110352	10205	-5450	2542	10.2	-4.71	2.36

Advances under MSME Sector increased by Rs.10205 Crore i.e. 10.2% on YoY basis and over Sept.-2018, it has decreased by Rs. 5450 Crore i.e. -4.71%. it has increased from Rs.107810 Crore to Rs.110352 Crore i.e.2.36% over the Sept-18 Quarter.

The Banks which had shown negative trend in MSME advances since March-18 are listed below;-,

Micro Enterprises: Bank of India, Bank of Maharashtra, Canara Bank, Central Bank of India, Dena Bank, Indian Overseas Bank, Punjab & Sinfd Bank, Union Bank of India, Syndicate Bank,

Small Enterprises: Allahabad Bank, Bank of India, Bank of Maharashtra, Dena Bank, Punjab National Bank, Syndicate Bank,

Medium Enterprises: Bank of Baroda, Central Bank of India, Dena Bank, Development Credit Bank, HDFC Bank, Karnataka Bank, South Indian Bank

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 31.12.18	Amount O/S as on 31.03.19	Amount of NPA 31.12.18	Amount of NPA 31.3.19	% of NPA 31.12.18	% of NPA 31.3.19
Micro Enterprises	40200	41359	5101	5271	12.69	12.74
Small Enterprises	47550	49848	5792	6400	12.18	12.84
Medium Enterprises	20060	19145	2507	3120	12.50	16.29
Total MSME Adv.	107810	**110352**	13400	14791	12.43	13.40

The NPA level in MSME sector is at 13.40%. Banks are advised to ensure vigorous follow up for reduction of NPAs.

THRUST TO THE MSME :

In view of ôMake in Indiaô campaign initiated by Government of India, banks may strive for improving ôEntrepreneurial Sensitivityô amongst the branch officials for giving intended thrust to the MSME sector.

All member banks are requested to give intended thrust to the MSME to improve the Entrepreneurial Sensitivityôamongst the branch officials. The Controlling Heads of all the member banks are requested to play a more active role.

SICK MSME ADVANCES:

The details of Sick MSME Units and Viability Study Undertaken are given in Agenda-10 Annexure I, J, K & L (page nos. 142 to 145).

CGTMSE COVERAGE:

The details of units covered under CGTMSE Scheme are given in Agenda-10 Annexure M and Annexure N (page nos. 146-147). The summarized position is as under:-(Rs.in Crore)

Particulars	POSITION AS ON				VARIATION			% Growth		
	Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept-18	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
No. of Units	57652	52274	53492	57999	347	5725	4507	0.60	10.95	8.43
Amount	7021	9043	6825	17644	10623	8601	10819	151.3	95.11	158.52

CGTMSE coverage to MSME on YoY basis shows that No. of units availing cover has increased by 347 units i.e.0.60% and over Sept-2018, units have been increased by 5725 i.ea increase of 10.95%. Amount wise CTGMSE coverage increased by Rs. 10623 Crore on YoY basis i.e.151.30% whereas over Sept-2018., it has increased by Rs. 8601 Crore-i.e.95.11%. The increase in March-19 is largely due to massive increase in data of SBI.

Credit flow to unidentified/ unrecognized cluster of MSME

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

1. RBI FIDD, New Delhi had conducted a sample study on availability of banking outlets and credit flow to unidentified/ unrecognized clusters of MSMEs in NCT of Delhi.
2. The study was conducted in total 19 clusters and it was observed that out of total 15599 units, there were 14394 Micro and 1205 Small units under West, Central North, North East, North West, Shahadra, South & South East and were not having Credit linkages to the banks. The LDMs are requested to make all out efforts to credit link the remaining units.
3. There were only 171 banking outlets accessible to theses clusters/ agglomerations.

4. In view of the above, it was advised by RBI to encourage banks to consider extending banking facilities to such clusters/ agglomerations either through Brick & Mortar branch/ Banking Correspondent wherever feasible.
5. The steering Sub-Committee constituted for MSME may also monitor the progress made in regard to credit linkage of the MSME units located in such clusters.
6. It was also advised to submit a quarterly progress report in Annexure-1) starting from the quarter ending June 30, 2016 so as to reach by 15th of the succeeding month.
7. On the basis of study conducted by RBI, Annexure- I was also enclosed as a guidance note for the LDMs. The units shown are approximate in numbers.

As per quarterly progress report, received from the LDMs, the cluster wise & district wise Progress Report as on 31.03.2019 is given in Agenda-10 Annexure O (page no. 148).

IMPORTANT HIGHLIGHTS ON PSB LOANS IN 59 MINUTES:

1. Govt. of India launched a transformative initiative in MSME credit space by launching portal www.psbloansin59minutes.com.

2. The web portal enables in principle approval for MSME loans having value from 1.00 Lac upto Rs. 1 Crore within 59 minutes

3. The portal is for those MSMEs which are under formal sector and having following three mandatory information/statement:

a. GST Identification Number (GSTIN), GST user Id & Password
b. Income Tax E-filing user ID & password

4. Bank Statement for last 6 months in PDF format

5. The Portal sets a new benchmark in loan processing and reduces the turnaround time. Subsequent to this in-principle approval, the loan is required to be sanctioned & disbursed in 7-8 working days.

6. The contactless module process is a straight through process, which involves making use of machine based analytics (ITR, Bank statement, GST, Aadhaar based KYC, credit model etc.) to help lenders take informed decision within 59 minutes, thus reducing the turnaround time for in-principle sanction.

7. Fintech service providers have been integrated through API process with this portal for ensuring Credit Information Report (CIR), Fraud Check, GST data access, Bank Statement, ITR analyser, MCA Data access, CGTMSE, UIDAI etc.

8. The borrower can procure ñIn Principle Sanctionò (after providing consent to share requisite information) which is then to be followed by visits / due diligence and physical verification of credentials by respective banks.

9. All the proposals, which are applied through the above URL by the applicant, shall be routed to the Bank for which applicant has opted for provided the applicant qualifies for the benchmarks/parameters set by that particular Bank.

10. On getting ñIn Principle Sanctionòletter through the portal by the MSME customer, He/she needs to approach the respective branch for submission of required papers as desired by the respective Bank.

11. Respective branch after doing due diligence and completing all the Bankôs formalities need to sanction & disburse the loan in 7-8 working days.

PRADHAN MANTRI MUDRA YOJNA (PMMY)

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

Under the scheme non-farm enterprises in Manufacturing, Trading and Services whose credit needs for income generation up to Rs.10.00 Lac shall be covered. Further, the OD amounting Rs. 10000.00 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 are classified as ñMUDRA loans under PMMYò. The application forms for such loans also carry the name and logo of ñPradhan Mantri MUDRA Yojna (PMMY)ò.

Depending upon their financial needs applicants can apply for MUDRA Loan under 'Shishu', 'Kishor' and 'Tarun' category.

Shishu: loans upto Rs.50,000/-
Kishor: loans above Rs.50,000/- and upto Rs.5.00 Lac
Tarun: loans above Rs.5.00 Lac and upto Rs.10 Lac

Coverage:

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

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

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

The summarised progress under PMMY for FY 2017-18 (01.04.2017 to 31.03.2018) is given as under: (Amt. In Crore)

NAME OF BANK	Targets 17-18	Shishu			Kishor			Tarun			Total		
	Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	2259	21308	59	52	18182	517	487	10181	842	792	49671	1418	1331
Private sector Banks	0	7155	20	20	18259	612	611	14928	1086	1084	40342	1717	1716
Member Banks Total	**2259**	**28463**	**79**	**72**	**36441**	**1129**	**1098**	**25109**	**1927**	**1876**	**90013**	**3135**	**3046**
Small & Other Financial Institutions		117342	378	377	28053	550	548	4616	310	306	150011	1239	1231
Grand Total		**145805**	**457**	**449**	**64494**	**1679**	**1646**	**29725**	**2237**	**2182**	**240024**	**4374**	**4277**

The summarised progress under PMMY for FY 2018-19 (01.04.2018 to 31.12.2018) is given as under: (Amt. In Crore)

NAME OF BANK	Targets 18-19	Shishu			Kishor			Tarun			Total		
	Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	2259	9780	36	30	9702	259	232	6295	556	503	25777	851	765
Private sector Banks	0	13271	46	46	8910	312	312	7949	574	573	30130	933	931
Small Finance Banks		**56554**	**191**	**191**	**2887**	**80**	**80**	**15448**	**1204**	**74**	**60645**	**345**	**345**
Non-Member Financial Institutions		56517	194	192	23229	245	245	836	55	55	80582	493	491
Grand Total		**136122**	**467**	**458**	**44728**	**896**	**869**	**16284**	**1259**	**1204**	**197134**	**2621**	**2531**

The summarised progress under PMMY for FY 2018-19 (01.04.2018 to 31.03.2019) is given as under: (Amt. In Crore)

NAME OF BANK	Targets 18-19	Shishu			Kishor			Tarun			Total		
	Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks		444972	1182	1172	18934	548	511	11762	983	918	475668	2712	2601
Private sector Banks		23371	82	82	20844	507	506	11858	866	863	56073	1454	1450
Small Finance Banks		77277	248	248	4925	131	131	1976	119	119	84178	497	497
Non-Member Financial Institutions		**81031**	**266**	**262**	**35124**	**531**	**527**	**4439**	**310**	**299**	**120594**	**1107**	**1088**
Target Rs.6564 Crore		**626651**	**1777**	**1763**	**79827**	**1716**	**1674**	**30035**	**2278**	**2199**	**736513**	**5770**	**5636**

Bank wise target as well as achievement upto the qtr ended March 2019 of FY 2018-19 under Shishu, Kishore & Tarun is given as per Agenda-10 Annexure-P at Page No.149.The overall achievement under PMMY as on 31.3.2019 was 85.86% of the target.

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

Various Central 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.

As provided in Agenda Book of 83rd SLBC meeting, Govt. of India suggested for such collaborations for their programs. Vide letters from GoI dated 06.01.2016, Ministry of Rural Development letter from Ministry of Housing and Urban Poverty Alleviation and a copy of letter of Chairman, Micro Units Development & Refinance Agency Ltd (MUDRA) dated 14.01.2016 written to CMDs/CEOs of all Public Sector Bank & SLBCs.

SLBC-Delhi has already requested the member banks/LDMs/FLCs to advise all their field level functionaries to explore the possibility of converging with the Government Programmes and ensure maximum coverage of such candidates under PMMY lending.

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. 150-151). The summarized position of Housing Finance is as under:-

(Rs.in Crore)

Particulars	POSITION AS ON				VARIATION			% Growth		
	Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
Direct H/L	45766	48045	48597	48521	2755	476	-76	6.02	56.50	0.16
Indirect H/L	5385	11816	8744	10781	5396	-1035	2037	100.20	-8.75	23.29
Total	51151	59861	57341	59302	8151	-559	1961	15.94	-0.93	3.41

On YoY basis total Housing Finance increased by Rs. 8151Crore i.e. 15.94%, whereas over Sept-18., there was a decrease of Rs. 559Crore i.e. -0.93%. On QOQ basis there was increase of 1961Crore i.e.3.41% over Dec-18. All Member Banks are requested to take more initiative for increasing their Housing Finance, especially under Priority Sector.

Housing for All:-Affordable Housing under PMAY Scheme

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

Many of the member banks are either not submitting the progress or submitting as NIL progress under the scheme.

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

Position as on 31.03.2019: (Amount Rs. In Crore)

Particulars	No. of Loan Accounts	Amt. Sanctioned	Amt. Disbursed	Amt. of Subsidy Claimed
EWS/LIG	1459	222.38	196.52	62.34
MIG-I	2898	685.25	654.67	151.16
MIG-II	367	124.43	108.64	89.42
Total	**4724**	**1032.06**	**959.83**	**302.92**

The bank wise progress of ôHousing for Allôas on Dec., 2018 is give at page no. 152 as Agenda 11 Annexure C.

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

Loan Assistance by Housing & Urban Development Corporation Ltd. (HUDCO):

Housing & Urban Development Corporation Ltd.(HUDCO), a Government of India Enterprise under the Ministry of Housing & Urban Affairs vide mail dated 10.10.2017 have informed that they were extending loan assistance to individuals for purchase of flats, and construction of new houses across the country through their retail finance unit ñHudco Niwasò

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

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 Directorates of Khadi and Village Industries Commission (KVIC) Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and Banks.In urban areas, the scheme is implemented through State District Industries Centres.

Turnaround time for PMEGP applications

The concerned agency will within 48 hours of receipt of decision of DLTFC forward the recommended application to the concerned banks. The Bank will appraise the projects and take their own credit decisions on the basis of viability of each project. No collateral Security will be insisted upon by banks in line with the guidelines of RBI for projects involving loan upto Rs.10 Lac in respect of projects cleared by the Task Force.

The banks will either sanction or reject the loan application within a stipulated period. Sanction will be issued based on the online sanction letter. The concerned Bank will release the first installment of the loan in either in full or partly and submit the claim for Margin Money Subsidy online through the online portal of Nodal Bank/KVIC portal. Guidelines had already been provided in 94th SLBC Agenda Book as Annexure IV at page no. 191-192.

PMEGP TARGETS FOR THE FINANCIAL YEAR 2018-19:

The Dy. Director, Khadi & Village Industries Commission State Office, New Delhi vide letter dated 14.05.2018 had informed targets for the financial year 2018-19. Banks in NCT of Delhi were allotted PMEGP targets of 113 cases, subsidy of Rs. 283 Lac and 905 employments.

The district wise and bank wise targets allotted were informed to all the member banks and LDMs by SLBC-Delhi.

A statement showing the performance of various banks as well as districts during the FY 2018-19 as on 31.03.2019 is given as Agenda-12 Annexure A & B (page no.153& 154). The summarized position is as under:-

(Rs. in Lac)

S.No.	PARTICULARS	As on Mar, 2019	Status as on 28.05.19
1.	Annual Target(Physical)	113	113
2.	Total No. of Applications Received	1367	1367
3.	No. of Applications Sanctioned	110	110
4.	Amt. of Sanctioned (MM)	131	131
5	Margin Money Claimed (No.)	108	108
6	Margin Money Claimed (Amt.)	131	131
5.	Margin Money Disbursed (No.)	121	121
6.	Margin Money Disbursed (Amt.)	150	150
7.	No. of Apps. Rejected/Returned*	1111	1152
8.	No. of Applications Pending	176	**132**

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

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

Some of the member banks informed that in some cases though the project was viable, customer was not submitting the documents on time.

Bank wise Pendency of 18 PMEGP Applications updated as on 25.05.2019:

Sl	Year	Name of Bank	No. of Pending Applications	Action Pending
1	2016-17	CANARA BANK	2	
2	2016-17	DELHI STATE COOPERATIVE BANK	1	
3	2016-17	HDFC BANK	3	
		2016-17Total	**6**	
1	2017-18	CANARA BANK	3	
2	2017-18	HDFC BANK	1	
3	2017-18	INDUSIND BANK	1	
4	2017-18	LAXMI VILAS BANK	1	KVIC
5	2017-18	UNITED BANK OF INDIA	1	
		2017-18 Total	**7**	
3	QTR SEP 18	KARUR VYSYA BANK	1	
		QTR SEPT 18Total	**1**	
1	QTR DEC 18	BANK OF MAHARASHTRA	1	
3	QTR DEC 18	HDFC BANK	1	
4	QTR DEC 18	SYNDICATE BANK	1	
6	QTR DEC 18	UNITED BANK OF INDIA	1	
		QTR DEC 18Total	**4**	

SLBC conducted meetings in the month of Feb., 19 and Mar., 19 to sensitize Member Banks for disposal of pending PMEGP applications. There are clear cut guidelines on disposal of applications and ensuring its marking on PMEGP portal. Yet a no. of banks are retaining applications for FY 2016-17 and FY 2017-18 and for quarters ended 30.09.2018 and 31.12.2018.

As per the KVIC Circular letter dated 23.04.2019 all the member banks are advised that the pending Margin Money/Subsidy claims prior to 1.7.2016 cases be claimed on or before 30.06.2019.Banks are required to send these pending claims to KVIC Delhi office latest by 14.6.2019 so that settlement may be sent to KVIC Main Office within timeframe. Thereafter the banks themselves shall be responsible. The letter enclosed as Annexure-II at page no. 194-195.

PMEGP Targets 2019-20 are enclosed in Annexure-III at page no. 196-200.

Further, for successful implementation and maintenance of complete transparency from receipt of loan applications till appropriation of margin money under PMEGP Scheme, KVIC has introduced e-tracking system of all the applications. All implementing agencies i.e. KVIC, KVIB will forward the PMEGP applications to the banks only after entering the applications in the e-tracking system and no application will be forwarded to banksôbranches unless it has been entered in e-tracking system. All the Controlling Heads have also been provided with login ID and password to access the site of KVIC for proper monitoring of the PMEGP applications through e-tracking system. Necessary guidelines have already been circulated among all the member banks for implementation of the same in letter and spirit. All banks are requested to ensure to update e-tracking system. The member banks have been requested to disburse and claim Margin Money all the pending sanctioned cases.

Concerned with the non-achievement of targets under PMEGP, KVIC officials have confirmed that in case banks find an application for financial assistance viable and meets the laid down criteria then they may get the same sponsored through KVIC under said scheme.

Target for the Minority Communities under PMEGP

Member, Delhi Minorities Commission, Govt. of NCT of Delhi informed that Delhi state is having a population of 20 plus % belonging to the Minority Community and two Districts are marked as Minority Concentrated Districts. Annual Target for Minorities is needed to be fixed for the Financial Inclusion of Minority Communities so as to bring them in Developmental Main Stream Activities of the Nation. The Delhi Minorities Commission has desired for allocation of targets to minorities.

SLBC-Delhi had already requested the Deputy Director, Khadi and Village Industries Commission, New Delhi-110001 to fix the targets for Minority Communities & SC/ST under PMEGP, reply of which is awaited.

KVIC is again requested to provide targets for Minorities in Delhi for FY 2019-20.

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 ShahariRozgar 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).

In terms of 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) was to be submitted on revised format directly to Micro Credit Innovations Department of NABARD under copy to SLBC on half yearly basis. A statement showing the performance of NULM during the FY 2018-19 as on 31.03.2019 is given as Agenda-13 Annexure A (page no.155).

Position as on 31.12.2018:

	Targets FY 2018-19	**Achievement FY 2018-19 upto 31.03.2019**
Assistance under SEP (I&G)	600	46
SHG Bank Linkage	600	46*

***** Only Corporation Bank reported the data under this scheme**.**
*The target of NCT of Delhi was received in the month of Feb., 2019arranged by RBI.

In view of the low achievement in NULM ,SLBC Delhi vide letter dated 25.4.2019 has requested Ministry of Housing and Urban Affairs, to carry forward the FY 2018-19 targets to FY 2019-20. The matter was discussed in meeting of Steering Sub Committee of SLBC & it was decided till the time no targets were received from Ministry of Housing and Urban Affairs, the targets allotted in FY 2018-19 should be treated as target for the FY 2019-20.

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

Latest update on the Day-NULM: scheme, RBI has issued a notification no. RBI/2018-19/89-FIDD. GSSD.CO.BC.NO.11/09.16.03/2018-19 dated 06.12.2018 that the banks may refer for any clarification on the scheme. Banks are requested to promote the scheme so as to achieve the allocated targets.

AGENDA NO. 14

The Banking Sector is the lifeline of a country's economy and directly affects its growth and development. In order to ensure continuous growth it is important that banks are robust in managing the stress, particularly caused by NPAs.

RECOVERY OF ADVANCES

Timely recovery of loans is essential for financial institutions to complete the credit cycle. Loans are assets in the books of banks which accrue interest income. Any loan and advance turning into NPA affects the earning of interest and consequently profitability. The NPAs affect the landing capacity of the banks, therefore affects the potential genuine borrower as well.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.

RECOVERY POSITION AS ON March 2019

The statements showing recovery position of various Banks in the NCT of Delhi under Agriculture and PMRY/ PMEGP are given in Agenda-14 Annexure 'A' and 'B' at (page no.156-157). The summarized position is given as under:-

AGRICULTURE (Rs.in Crore)

Demand Raised				Amount Recovered				Recovery %age			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
316	427	851	2624	229	330	535	1355	72.59	77.29	62.93	51.64

PMEGP (Rs.in Crore)

Demand Raised				Amount Recovered				Recovery %age			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
18	73	103	107	8	36	42	46	43.28	50.08	40.18	43.09

In Agriculture Advances- On YoY basis Recovery% decreased from 72.59% to 51.64% in agriculture. whereas over Sept-18., there was decrease from 77.29% to 62.93%. On quarterly basis there is decrease from 62.93 % to 51.64%.

In case of PMEGP advances, on YoY basis Recovery% decreased from 43.09% to 42.93% whereas over Sept-18., there was decrease from 50.08% to 43.09%. On quarterly basis there was increase from 40.18% to 43.09%.

SECTOR WISE/SCHEME WISE POSITION OF NPAS AS ON 31.03.2019:

As per RBI Circular dated April 6, 2018 on Revamp of Lead Bank Scheme ï The position of NPA in respect of schematic lending, certificate cases and recovery of NPAs has also been included in agenda of SLBC meeting. The position of NCT of Delhi as a whole regarding Sector wise/Scheme wise Position of NPAs is furnished below as on 31.03.2019. Bankwise position of NPA under various schemes is placed as Agenda 14 Annexure C-L (at page no. 158-167).

Amount in Crore

Sl	Scheme	Amount Outstanding as on		Amount of NPA as on		% of NPA as on	
		31.12.18	31.03.19	31.12.18	31.03.19	31.12.18	31.03.19
1	Total Advances	1132604	1249445	120669*	119888	10.65	9.60
2	Priority Sector Adv.	166782	172887	16847	18060	10.10	10.45
3	Agriculture	11602	13728	1927	2202	16.61	16.04
4	PMEGP	632	647	37	39	5.85	6.03
5	PMMY	2038	4186	159	200	7.80	4.78
6	NULM	156	159	13	13	8.33	8.18
7	DRI Advances	24	26	1	1	4.17	3.85
8	Education Laon	1783	1866	56	50	3.14	2.68
9	Housing Loan	57341	59302	1644	1610	2.87	2.71
10	Micro Enterprises	40201	41359	5950	5271	14.80	12.74
11	Small Enterprises	47550	49848	6046	6400	12.72	12.84
12	Total MSE Advances	87751	91207	11996	11671	13.67	12.80
13	Medium Enterprises	20059	19145	2625	3120	13.09	16.30
14	Total MSME Advances	107810	110352	14621	14791	13.56	13.40

*Some Banks rectified data after 94th SLBC Meeting.

Banks are advised to vigorously follow up on the reduction of NPA with legal remedies. Further, GNCTD is requested to coordinate with the banks in recovery of NPA.

LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings.

AGENDA NO. 15

KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Agenda-15 Annexure-A (page no.168). The Summarized position is as under:

KCC Cards Issued during the FY 2018-19 (Amt. In Lac)							
Upto 31.03.2018		During the qtr under review		During the financial year 2018-19(upto Mar, 2019)		Cumulative as on Mar, 2019	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
28684	73254	591	2741	2433	14451	31117	87705

591 KCCs have been issued during the quarter under review. Total 31117 KCCs have been issued as on 31.03.2019.

SWAROZGAR CREDIT CARD SCHEME

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

No progress has been received under the scheme during the financial year 2018-19. Member banks are requested to take more initiative for issuance of cards under the scheme and submit the quarterly progress.

AGENDA NO. 16

SELF HELP GROUPS

Self Help Group is a group of poor persons, formed to initially engage in thrift activities and save some 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.169-170).

The summarized position as on 31.03.2019 is as under:-

No. of SHGs FORMED 2018-19			**(Amt. in Lacs)**
Upto 31.03.2018	**During the qtr under review**	**During the financial year 2018-19 (upto Mar, 2019)**	**Cumulative as on Mar, 2019**
5913	36	818	6731

SHGs CREDIT LINKAGE 2018-19							**(Amt. In Lac)**
Upto 31.03.2018		**During the qtr under review**		**During the financial year 2018-19 (upto Mar, 2019)**		**Cumulative as on Mar, 2019**	
No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
3406	3635	26	113	102	164	3508	3799

36 SHGs were formed during the qtr. under review. As on 31.03.2019, a total of 6731 SHGs were formed. 26 SHGs had been credit linked during the QTR under reviewwhile cumulative 3508 SHGs had been credit linked as on 31.03.2019 in which amount of Rs. 3799Lacwas disbursed.

More involvement of banks is required in formation and linkage of Self Help Groups. Only 52.11% of the SHGs formed have been credit linked. Banks are requested to gear up their efforts for linkage of all the SHGs as per prevailing guidelines.

LDMs are requested to take steps towards formation of SHGs and their credit linkage in their respective districts and coordinate with the member banks in the matter.

AGENDA NO. 16A

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:-

No. of JLGs FORMED 2018-19			
Upto 31.03.2018	**During the qtr under review**	**During the financial year 2018-19 (upto Mar, 2019)**	**Cumulative as on Mar, 2018**
80576	12294	42651	123227

(Rs. in Lac)

JLGs CREDIT LINKAGE 2018-19							
Upto 31.03.2018		**During the qtr under review**		**During the financial year 2018-19 (upto Mar, 2019)**		**Cumulative as on Mar, 2018**	
NO.	AMT	NO.	AMT	NO.	AMT.	NO.	AMT
80481	14573	6423	3003	25385	11465	105866	26038

Total 123227 JLGs were formed as on 31.03.2019, out of which total 105866 JLGs were credit linked in which amount of Rs. 260Crorewas disbursed.

Bank wise position is given as per Agenda-16(A) Annexure-A at page no.171.

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 Lac joint liability farming groups of 'Bhoomiheen Kisan' through NABARD in the current Financial Year".

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

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

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

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

AGENDA NO. 17

CREDIT FLOW TO WOMEN ENTREPRENEURS

The need for strengthening credit delivery to women has been engaging the attention of the Government, RBI, NABARD, etc. for quite some time. The credit extended to women entrepreneurs is not truly reflected in the data submitted by the banks. All member banks are requested to take into account credit extended to women directly for smaller projects, credit under different schemes of banks/Govt. Sponsored Schemes and credit to companies where majority of the promotersôshares are held by women; partnership firms where majority of the partners are women and proprietary concerns where proprietors are women.

Statement showing the performance of various banks is shown as per Agenda-17 Annexure A (page no.172).The summarized position is as under:-

(Amt.in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
28508	31511	32532	33985	5477	2474	1453	19.21	7.85	4.47

Advances to women entrepreneur increased by Rs. 5477Crore on YoY basis and over the Sept-18, it has increased by Rs. 2474Crore.Over Dec-18,there was an increase of Rs. 1453Crore.

(Rs. in Crore)

Priority Sector Advances				CREDIT TO WOMEN ENTERPRENEURS				%age to Priority Sector Advances			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
148074	160187	167820	172869	28508	31511	32532	33985	19.25	19.67	19.39	19.66

Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 19.25% to 19.66% on YoY basis and over Sept-18. it has decreased from 19.67% to 19.66%. Over Dec-18, it has increased from 19.39% to 19.66%.

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

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

(Amt.in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
8610	9406	10021	10018	1408	612	-3	16.35	6.51	-0.03

Advances to Weaker Section increased by Rs. 1408Crore i.e. 16.35% on YoY basis and over Sept-18, it has increased by Rs. 612Crore i.e. 6.51%.Over Dec-18,it has decreased by Rs.3Crore i.e.0.03%.

(Rs. in Crore)

Priority Sector Advances				Credit to Weaker Section				%age to Priority Sector Advances			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
148074	160187	167821	172869	8610	9406	10021	10018	5.81	5.87	5.97	5.80

Percentage of Credit to Weaker Section to Total Priority Sector Advances decreased from 5.81% to 5.80% on YoY basis and over Sept-18, it has decreased from 5.87% to 5.80%. Over Dec-18,it has decreased from 5.97% to 5.80%.

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

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. 174)

The summarized comparative position is as under:-

(Amt.in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
11719	15950	18481	17850	6132	1900	-631	52.32	11.91	-3.41

Advances to Minority Community in PS sector increased by Rs.6132Crore on YoY basis and over Sept-18, it has increased by Rs.1900 Crore. Over Dec-18, it decreased by 631Crore.

(Rs. in Crore)

Priority Sector Advances				Credit to Minority Community				%age to Priority Sector Advances			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
148074	160187	167821	172887	11719	15950	18481	17850	7.91	9.96	11.01	10.32

Percentage of Credit to Minority Community in PS Sector to Total Priority Sector Advances increased from 8.26% to 10.32% on YoY basis and over Sept-18, it has increased from 9.96% to 10.32%. Over Dec-18,it has decreased from11.08% to 10.32%.

IDENTIFIED MINORITY CONCENTRATED DISTRICTS IN NCT OF DELHI:

As per RBI master circular dated 01.07.2016 on Credit Facilities to Minority Communities, there are two Identified Minority Concentrated Districts in NCT of Delhi i.e. Central and North East District. Position of advances to Minority Communities for the quarter March 2019, in these districts was as under:

CENTRAL DISTRICT:

Name of Community	No. of Accounts (Actual)		Amount Outstanding (In Crore)	
	Previous Quarter (31.12.18)	**Current Quarter (31.03.19)**	Previous Quarter (31.12.18)	**Current Quarter (31.03.19)**
A. Minority Communities				
1. Christians	1229	788	87.50	85.36
2. Muslims	10870	9366	992.52	968.69
3. Buddhists	173	159	9.60	9.39
4. Sikhs	8865	7528	1185.00	1156.63
5. Zoroastrians	67	61	4.70	4.44
6. Jains	2760	2230	395.50	385.80
Total (1 to 6)	**23964**	**20132**	**2674.82**	**2610.31**
B. Others	155430	144346	26151.39	28415.40
C.Total PS Adv. in the Identified District (A+B)	**179394**	**164478**	**28826.21**	**31025.71**
D. Share of A out of C in percentage (%)	**13.35**	**12.24**	**9.27**	**8.41**

NORTH EAST DELHI:

Name of the Community	No. of Accounts (Actual)		Amount Outstanding (In Crore)	
	Previous Quarter (31.12.18)	**Current Quarter (31.03.19)**	Previous Quarter (31.12.18)	**Current Quarter (31.03.19)**
A. Minority Communities				
1. Christians	12	96	0.49	3.09
2. Muslims	3955	2019	39.02	34.43
3. Buddhist	16	1	1.46	0.03
4. Sikhs	111	202	6.59	6.94
5. Zoroastrians	1	1	0	0
6. Jain	59	138	4.22	3.25
Total (1 to 6)	**4154**	**2457**	**51.78**	**47.74**
B. Others	12254	10780	450.57	458.72
C.Total PS Adv. in the Identified District (A+B)	**16408**	**13237**	**502.35**	**506.46**
D. Share of A out of C in percentage (%)	**25.31**	**18.56**	**10.31**	**9.43**

Out of two above identified district, in North East district the percentage of Advances to Minority Community to Priority Sector Advances decreased from 10.31% to 9.43% whereas in Central district it has decreased from 9.27% to 8.41% during the quarter under review.

Prime Minister's 15 Point Programme for the Welfare of Minoritiess

Government of India has revised the ñPrime Ministerôs New 15-Point Programme for the Welfare of Minoritiesò. An important objective of the Programme is to ensure that an appropriate percentage of the priority sector lending is targeted for the minority communities and that the benefits of various government sponsored schemes reach the under-privileged, which includes the disadvantaged sections of the minority communities. The New Programme is to be implemented by the Central Ministries/Departments concerned through State Governments/Union Territories and envisages location of certain proportion of development projects in minority concentration districts. Accordingly, all scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit. Lead Banks have been advised to keep this requirement in view while preparing district credit plans.

All the LDMs and the Banks are requested to initiate action for more financing to Minority Community to maintain its desired level of minimum 15%.

AGENDA NO. 20

CREDIT FLOW TO DIFFERENTLY ABLED PERSONS

A statement showing advances made to differently abled persons is given as per Agenda-20 Annexure A (page no.176). The summarized position is as under:-

(Amt.in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
147.57	1145.46	235.79	236.82	89.25	-908.64	1.03	60.48	-79.33	0.44

(Rs. in Crore)

Priority Sector Advances				Advances to Differently abled Persons				%age To Priority Sector Advances			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
148074	160187	167821	172869	147.57	1145.46	235.79	236.82	0.10	0.72	0.14	0.14

On YoY basis, there was increase of Rs 89.25Crore whereas over the QTR, it has increased by Rs 1.03Crore.

The percentage of Advances to Differently abled Persons to Priority Sector Advances increased from 0.10% to 0.14% over March-18.Over Sept-18, it has decreased from 0.72% to 0.14% and Over Dec-18,it has remained at level of 0.14%.

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.

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.177). The summarized position is as under:

(Rs. in Crore)

POSITION AS ON				VARIATION			% Growth		
Mar-18	Sep-18	Dec-18	Mar-19	YOY	OVER Sept 2018	OVER the QTR	YOY	OVER Sept 2018	OVER the QTR
11.14	19.74	24.05	25.91	14.77	6.17	1.86	132.59	31.26	7.73

Advances under Differential Rate of Interest Scheme increased from Rs. 11.14Crore to Rs. 25.91Crore on YOY basis and from Rs.19.74Crore to Rs.25.91Crore over Sept, 2018.Over Dec-18,it has increased from Rs.24.05Crore to Rs. 25.91Crore.

(Rs. in Crore)

TOTAL ADVANCES				Advances under DRI				%age To TOTAL ADVANCES			
Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19	Mar-18	Sep-18	Dec-18	Mar-19
1038942	1076493	1132604	1249445	11.14	19.74	24.05	25.91	0.001	0.002	0.002	0.002

Percentage of DRI advances to Total Advances was at the level of 0.001% in Mar., 18 and changed to 0.002% over Sept-18 quarter. The ratio is stable at 0.002 %.This percentage is far behind the stipulated benchmark of 1% of previous yearôs Net Bank Credit.

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

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.178. The summarized position is as under:-

POSITION AS ON 31.03.2019: (Rs. in Lac)

2017-18			2018-19 (Upto March 2019)		
No. of Benf.	Loan Sanctioned	Loan Disbursed	No. of Benf.	Loan Sanctioned	Loan Disbursed
457	886	870	587	1091	1073

As on March 2019, total 587 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed amounting to Rs. 1073Lac.

SEMFEX SCHEME

POSITION AS ON 31.03.2019: (Rs. in Lac)

Disbursements upto Dec., 18			During the Current Financial Year 2018-19							
			Progress during current quarter						Disbursements upto Mar., 19	
No.	Amt.	Pending as on last quarter	Received	Sanctioned	Disbursed a/cs	Disbursed amt.	Rejected	Pending as on 31.12.18	No.	Amt.
560	1450	0	33	33	33	34	0	0	593	1484

Position of SEMFEX as on 31.03.2019 has been enclosed as Agenda 22 Annexure-B at page No.179.

AGENDA NO. 23

AUTOMATION OF STATE TREASURY

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 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 beneficiariesôaccounts, 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 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 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.

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

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

Dy. Secretary, -V (Finance) informed that Automation of Delhi Govt. PAOs, process of implementation of GePG and e-Lekha Software developed by NIC has been initiated by Pr. Accounts Office, Govt. of NCT of Delhi.

Dy. Controller of accounts (Tech) vide letter dated 24.05.2018 has informed that their office was in the process of development of system for discontinuation of system of arrangement of payments through ECS (presently arranged in the case of salary payments to the employees, contractual workers) in consultation with NIC Delhi. All other payments are being arranged through GePG system.

After the development of system salary and wages payments to employees and contractual workers would also be arranged through the GePG. It is expected that the system would be developed in next 3-4 months.

Representative of Delhi Govt. is requested to inform the status of Automation and likely date of its commencement.

STEPS TAKEN FOR IMPROVING LAND RECORD & PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

GNCTD Delhi has been requested to provide the following information. We request concerned official from GNCTD to apprise the house on the following

The initiatives on improvement of Rural infrastructure/credit absorption capacity.

1. Any Large project conceived by the State govt. to further improve C-D ratio.
2. Explore the scope of state specific potential growth areas and the way forward-choosing partner banks.
3. Region based Studies to implement the various schemes and problems.
4. Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri marketing etc.
5. Implementation of Model Land Leasing Act 2016 (exploring possibility).
6. Efforts towards skill development on mission mode partnering with KVK, Horticulture Mission, national skill Development Corporation ,ASCI etc.
7. Steps taken for improving land record, progress in digitization of land records and seamless loan disbursement.

AGENDA NO. 24

DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

Reserve Bank of India issued Master Circular No. DCM (FNVD) G-2/16.01.05/2014-15 dated July 1, 2014 incorporating the instructions issued on Detection and Impounding Of Counterfeit Notes and the same is also available on RBI website www.rbi.org.in.

As per the information obtained, only 20 banks have reported detection of counterfeit notes to RBI during the quarter ended 31.03.2019. The data is placed as Agenda-24 Annexure A page no.180.

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 as on 31.03.2019 submitted by the Member banks,

Total Counterfeit Notes pieces reported	4414	% of Counterfeit Notes reported against total Counterfeit Notes reported
Reported by PSB	390	8.83%
Reported by Pvt. Sector Banks	4024	91.16%

91.16% of counterfeit notes were reported by Private Sector banks and only 8.83% are reported by Public Sector Banks as on 31.03.2019. It is highly improbable that the number of counterfeit notes is not coming to banks reporting nil or low figure.

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

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

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

AGENDA NO. 25

ATM TRANSACTIONS

The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately. The position with regard to total ATM transactions and failed ATM transactions during the quarter ended March 2019 is placed as Agenda-25 Annexure A (page no. 181).

ATM Transactions and Payments through Electronic mode as on 31.03.2019:

BANK	No. of ATMs installed in Delhi	Total No. of ATM Txns in Delhi(Including failed Txns)	Total failed ATM Txns	% of failed ATM txns in total ATM transactions
Public sector	4543	68434421	2897818	4.23
Cooperative sector	0	0	0	0.00
Private sector	2958	45034592	3843171	8.53
Small Financial Bank	28	308032	66278	21.52
Grand Total	**7529**	**113777045**	**6807267**	**5.98**

The % age of failed transactions to total ATM transactions was5.98% during the quarter ended 31.03.2019. The percentage of failed transaction under PSBs was 4.23% whereas under Private Sector Banks, it was 8.53% and under Small Financial Banks, it is 21.52%.

Security Related Issues of the Banks in NCT of Delhi:

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

Following points were discussed in the meeting:

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

1. Installation of CCTV cameras at banks and ATMs should be ensured wherever not installed so far, for prevention and detection of crime (covering both inside and outside areas).
2. KYC Norms instructions should be followed meticulously while opening new bank accounts and similarly they can also consider for capturing biometric details of account holders. Non adherence of these instructions creates problem in the investigation and identification of culprits. He further suggested for basic verification of documents from the information already available in public domain to prevent use of forged documents.
3. Deployment of armed guards at ATMs be considered to deter offenders.
4. Physical security at ATMs: after taking lesson from the recent incidents of robbery in ATMs, a system should be put in place wherein only an authorized person can pull down the shutter once it is opened and the shutter may be grill type to enable visibility from the both sides.
5. Instructions issued by RBI to cash replenish agencies while transporting huge amount of cash in vans should be adhered by all concerned agencies.
6. Categorization of bank accounts especially for online transaction users with limits of amount of transactions to generate alerts in case of abnormal transaction along with SOP to react on each alert should be considered for the prevention of increasing online frauds.
7. Use of I.P. enabled cameras to monitor the defective CCTV cameras so as to initiate action for their immediate repair of defective cameras should be considered.
8. Banks should ensure compliance of instructions to preserve the recording at ATMs for at least 15 days separately, immediately on receipt of any complaint. Creation of centralized number for lodging such complaints may also be considered and published for awareness of general public to facilitate victim.
9. Banks authorities should make policy for data security as ex-employees have been found involved in misusing the data after leaving the concerned bank.
10. The quality of recording through CCTVs and its upkeep and maintenance should be ensured.

B. After deliberations following decisions were taken:

1. District DCPs should ensure that SHOs and Division/ Beat Staff regularly visit banks and ATMs in their area as per the instructions. They should brief bank officials and ATM guards properly about the security precautions to be taken and exchange their telephone numbers.
2. Bank officials were advised to contact SHOs of their respective areas, if their Division/Beat staff is not regularly visiting them. In case their problem persists, they may contact with the concerned District DCP.
3. Banks officials were advised to regularly brief their security staff including cash carrying van staff especially outsourced staff about the security concerns and drill to be followed in case of any emergency.

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

POS MACHINES STATUS AS ON 31.03.2019 (Amt. in Lacs)

POS Machines			MPOS Machines		
No. of POS machines as on March 2019	No. of Transactions during the Quarter	Amount of Transactions during the Quarter	No. of mPOS machines as on March 2019	No. of Transactions during the Quarter	Amount of Transactions during the Quarter
150909	109251846	6646443	28082	3488193	126495

Bankwise position is placed as Agenda-25 Annexure B (page no. 182).

AGENDA NO. 26

POSITION OF GENERAL GRIEVANCES RECEIVED BY THE MEMBER BANKS

As desired byDeputy Secretary, DFS, MoF, GoI data on General Grievances from the public may also be collected from the member banks and should be placed in SLBC meetings. SLBC-Delhi is calling the quarterly position of General Grievances from the Member Banks and consolidated position as on 31.03.2019, was as under:

Summarised position of General Grievances for the quarter ended 31.03.2019					
Type of Bank	**Pending as on 31.12.2018**	**Received**	**Disposed of**	**Pending as on 31.03.2019**	**Out of which pending for more than 1 Month**
Public Sector Banks	197	3330	3443	84	8
Co-operative Banks	0	9	9	0	0
Private Sector Banks	186	6387	6232	341	1
Small Financial Banks	0	0	0	0	0
TOTAL	**383**	**9724**	**9682**	**425**	**9**

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

Bank wise position is enclosed as Agenda-26 Annexure-A at Page No.183.

AGENDA NO. 27

SERVICES OF CERSAI

TheCentral 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).

The Dy. Registrar and COO, CERSAIinformed that CERSAI has started imposing additional fee in case of delay in filling the case. The matter has been taken by GoI seriously and imposition of penalty and punishment in delayed cases is being conducted.

All Member banks are requested to file registration of all transactions of securitization, asset reconstruction and security interest within the prescribed period and expedite submission of the information on registration of transactions related to immovable properties on the portal of CERSAI on the format already furnished. The information received from these banks is placed as Agenda-27 Annexure A (page no.184).

AGENDA NO. 28

CONCESSIONAL CREDIT TO DIFFERENTLY ABLED PERSONS

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 Differently Abled Persons NHFDC also provides grants for skill training of Differently Abled Persons.

The banks which have tie-up with NHFDC will provide collateral free concessional credit to Differently Abled Persons for self employment under Credit Guarantee Scheme of Govt. of India. These banks will also extend education loans to such eligible students for higher education in India or abroad at concessional rates. The entire loan extended to Differently Abled Persons 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 Differently Abled Persons. Partnership between NHFDC and Banks is a big initiative towards the economic empowerment of Differently Abled Persons especially through Education Loans. All banks are requested to initiate action for entering into agreement with NHFDC for flow of concessional credit to Differently Abled Persons.

AGENDA NO. 29

START- UP INDIA PROGRAMME

In the address to the nation on Independence Day by Hon'ble Prime Minister of India launched "Start Up India" programme. RBI vide their circular no. FIDD. MSME &NFS.No. /06.02.31/2015-16 dated 19.11.2015 circulated guidelines on the subject.

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 Lac 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 Lac and up to Rs. 100 Lac, 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 Lac 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 drawl of working capital

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

RBI has directed to review the progress of the banks under ôStart up Indiaô& ôStand Up IndiaôProgramme in SLBC meetings.

The summarised position of ôStand-Up Indiaô as on 30.09.2018, 31.12.2018 and 31.03.2019 was as under:

Position as on 30.09.2018:

Bank	No. of Branches	Loans given to			Loan Outstanding under the Scheme (Rs. in Lac)		
		SC	ST	Woman	SC	ST	Woman
Public Sector Banks	2368	132	19	1766	1000	219	19319
Pvt. Sector Banks	1120	3	0	129	42	0	2431
Grand Total	**3488**	**135**	**19**	**1895**	**1042**	**219**	**21750**

Position as on 31.12.2018:

Bank	No. of Branches	Loans given to			Loan Outstanding under the Scheme (Rs. in Lac)		
		SC	ST	Woman	SC	ST	Woman
Public Sector Banks	2370	139	19	1889	1147	219	21467
Pvt. Sector Banks	1153	3	0	133	42	0	2580
Grand Total	**3523**	**142**	**19**	**2022**	**1190**	**219**	**24047**

Position as on 31.03.2019:

Bank	No. of Branches	Loans given to			Loan Outstanding under the Scheme (Rs. in Lac)		
		SC	ST	Woman	SC	ST	Woman
Public Sector Banks	2365	191	20	1972	4250	379	45675
Pvt. Sector Banks	1168	3	0	135	44	0	2854
Grand Total	**3533**	**194**	**20**	**2107**	**4295**	**379**	**48529**

The progress under the scheme is not satisfactory and there is need for focussed attention by the Member Banks/LDMs to improve the progress.Bank-wise and District-wise progress as on March 2019 isenclosed as Agenda 29 Annexure A at page no. 185-186.

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.

AGENDA NO. 30

SKILL LOAN FINANCING

DFS, Ministry of Finance, GoI vide their letter no. F. No. 6(4)/2014-CP-IF-II dated 30.06.2015, advised to include Skill Loans financing as an agenda for all the SLBC meetings, so as to give impetus and attain scale under skill loans quickly. ôModel Scheme for Skill Loansô has been formulated by the Ministry of Skill Development and Entrepreneurship. 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.

The bank wise progress of Skill Loan Finance as on March 2019 is given at page no. 187 as Agenda 30 Annexure A.

Position as on 31.03.2019 (Amount in Lac):

	Pending as on 31.12.18	Applications Received	Sanctioned		Disbursed		Rejected/ Returned	Pending as on 31.03.19
	A/cs	A/cs	A/cs	Amt.	A/cs	Amt.	A/cs	A/cs
During the QTR	5	43	37	497	37	416	4	7
Cumulative position (since inception of the Scheme till 31.03.2019)	5	1335	761	3230	728	2746	572	7

AGENDA NO. 31

RESTRUCTURING OF LOANS IN NATURAL CALAMITY

No area in NCT of Delhi affected from Natural Calamity.

AGENDA NO. 32

DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/ STATE GOVERNMENTS/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY, ETC.) AND EXPECTED INVOLVEMENT OF BANKS

The GNCTD, RBI, MOF-DFS are requested to put up points before the house for discussion and subsequent follow up by member banks.

AGENDA NO. 33

DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity. Some of the issues as given by NABARD have been mentioned already been mentioned under Agenda No. 9 ñAgriculture Advances, PMFBY and Doubling of Farmerôs Incomeò

However the Topic is open for the discussion.

AGENDA NO. 34

EFFORTS TOWARDS SKILL DEVELOPMENT ON MISSION MODE PARTNERING WITH KVK, HORTICULTURE MISSION, NATIONAL SKILL DEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIS

The RSETI is not applicable in NCT of Delhi- However, Financial Literacy Sessions are Conducted in Mapped Govt. ITI/Pvt. ITI/VTPs/OCs for the students to help them getting the job or start their own work (Agenda No. 4C ñReview of Financial Literacy Programmesò

AGENDA NO. 35

DISCUSSION ON MARKET INTELLIGENCE ISSUES

As per RBI circular RBI/2017-2018/155/FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 following issues are brought to the attention of all stakeholders:

a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.

b. Banking Related Cyber Frauds, phishing, etc.

c. Instances of usurious activities by lending entities in the area, cases of over indebtedness

d. Credit related frauds by borrower groups etc.

The Member Banks are requested to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence Issues. LDMs are also requested to discuss the above issues during the DCC/DLRC meetings organised by them in their district.

AGENDA NO. 36

ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

Common Unresolved Issues at DCC/DLRC Meetings as reported by the LDMs of NCT of Delhi are as under:

1. The Profile of the Banks are not being updated by member banks DCOs from time to time.
1. The Data submitted by Banks reflects vast variations or no changes, for which no valid justifications are submitted. The data furnished by DCO vary with the data furnished by their controlling office.

2. Change of DCOs isnot informed by some banks as a result of which despite various communications, they are not getting the required information/data.
3. No proper/exact reporting of Govt. Sponsored schemes of the district.
4. The main problem is the collection of data from the banks. Despite repeated Mails and regular telephonic followup, many banks do not submit the data to for further submission due to which LDMs have to repeat the past data and sometimes the data provided by banks/DCO is mismatch.
5. The absence of DCO in person in DCC/DLRC meetings continues to exist.
6. Many officials deputed by the Banks for DCC meetings are not DCOs, such persons are unaware about the data provided by their bank or the purpose of this meeting and the issues for discussion.
7. Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.

Issues have been raised repeatedly in the meetings. The LDMs are requested to inform the name of defaulting banks also and the dates when the matter was escalated to their controlling heads.

AGENDA NO. 37

Success Story provided by UCO Bank
Branch-Bijwasan Branch, New Delhi

1)Account holder, M/s Aman Traders(small wholesaler of masala, ketchup, achaar) , was sanctioned a CC limit of Rs 2.00Lacs under PMMY. He informed branch that with help of those Rs 2 lac he has acquired a bigger masala agency. Also he crossed sales of Rs. 7000 on daily basis, which used to be only Rs.1500-2000 on daily basis earlier.

2) Account holder, Dev Bakery, a grocery seller, was given Rs 2 lac for his Working capital requirement. Due to financial constraint earlier he used to purchase from local vendors with margin of 6%. After loan under PMMY he was able to buy in bulk from bigger vendor and his margin has increased from 6% to 12-15%. Thereby he earned more profits.

3) Account holder, Loveable Fashion, is a small garment manufacturer. Due to financial constraint he was not able to acquire large contracts for manufacturing as he did not have sufficient funds to purchase raw material. He used to take orders of manufacture of 100 to 500 pieces of garments. After sanctionof Rs.3.50 Lacs under PMMY, he got order of manufacturing of 1000 track pants and 100 t-shirts-a step to increase his business.

AGENDA NO. 38

ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

(1) Points discussed in Steering Sub Committee of SLBC on 10.5.2019

- Data Submission:- In the Steering Sub Committee of SLBC on 10.5.2019 ,it was emphasised that the data submitted by the banks on SLBC portal, should be authentic and accurate as a lot of time was spent on getting data correction & follow up. Despite giving adequate time, the data reported was full of inaccuracies and at times inconsistent with the data reported earlier. It was suggested that a system be developed for checking of data uploaded to ensure its accuracy. In case there is persistency of inconsistency / late submission, SLBC should write to Executive Directors of banks (with a copy to RBI), to instruct their Controlling Heads in Delhi for ensuring compliance. Also a meeting of Controlling Heads of defaulting banks was called on 21.5.2019 to redress the issue.

- SBI official informed that they were unable to submit data up to by the stipulated date as it was available to them by their Controlling office by 15th only. Hence they suggested for extension of date of submission of Data to 20th instead of 15th of succeeding month. ICICI Bank represented for extension of time for two weeks and PNB official represented for extension of time by 10 days. It was decided that the extension of date for data submission on SLBC portal, should be put up in the SLBC meeting.

- In view of low recovery of NPAs in the Banks due to absence of necessary legislation as prevalent in other States, GM, SLBC suggested to implement Recovery Certificate filing process for recovery in Agriculture & Sponsored Schemes as applicable in other States. It was decided that SLBC should submit a copy of relevant UP State Act to Revenue Secretary & Deputy Secretary (Finance) GNCTD, who should look into the same and place their views in the next SLBC meeting. The relevant legislation was sent vide email-24.5.2019.

- In respect of NULM ï It was agreed that till the time no targets were received from Ministry of Housing and Urban Development, the target allotted in FY 2018-19 should be treated as target for the FY-2019-20 due to low achievement last year.

(2) Addition of New Bank as SLBC Member

- ESAF Small Finance Bank has been included as member of SLBC-Delhi w.e.f. Quarter-June-2019

SUMMARY OF ANNEXURES

ANNEXURES TO ALL AGENDA ITEMS FROM
AGENDA 2 TO AGENDA 37
AT PAGE Nos. 96 TO 200