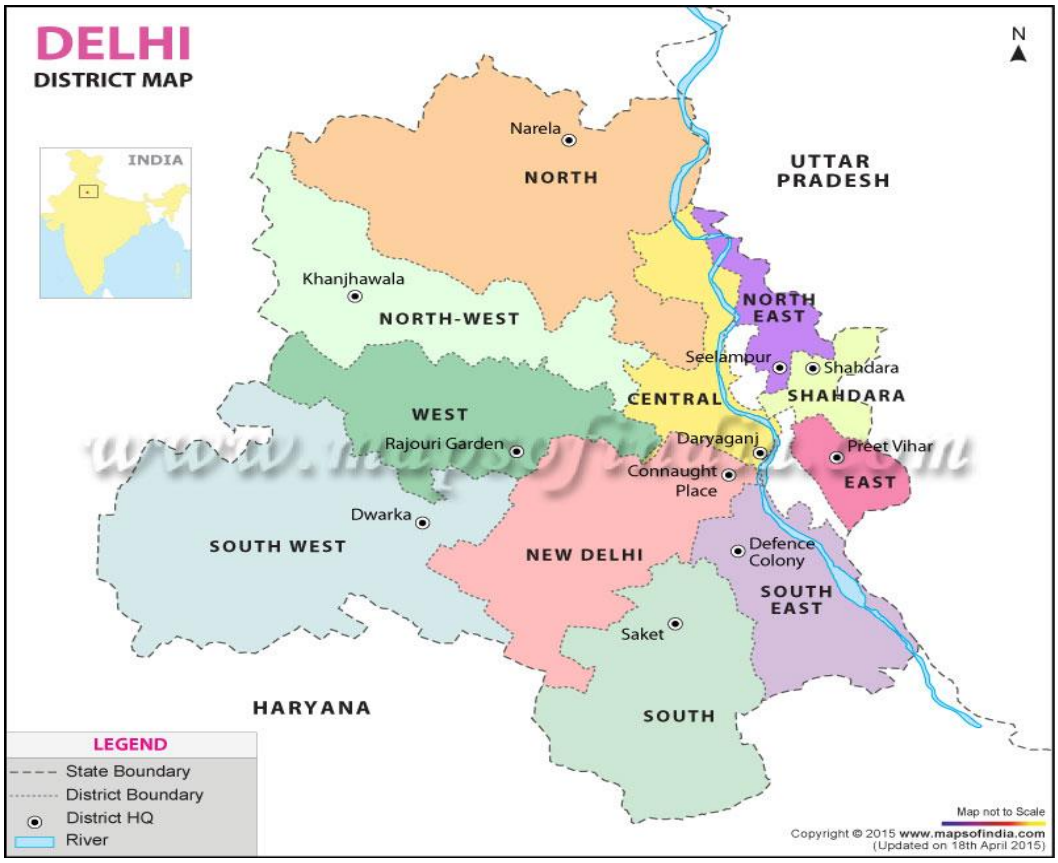
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DELHI – MAP



Profile of Delhi

Delhi is the National Capital Territory and it is bordered by Haryana on three sides and by Uttar Pradesh in the east. It is located at North Latitude from 28.24 – 28.53 degrees and East Longitude from 76.50 - 77.20 degrees. Delhi covers an area of 1483 sq. Km, of which 369.35 sq. Km. is designated as rural and 1113.65 sq. Km. as urban, which makes it the largest city in terms of area in the country. It has a length of 51.9 km and breadth of 48.48 Km. Delhi has 11 districts with 33 Tehsils /Sub-Divisions. Two prominent features of Delhi are the Yamuna Flood Plains and the Ridge. It is located in India's seismic zone-iv, an indication of its vulnerability to major earthquakes.

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.
  a) North Delhi Municipal Corporation
  b) South Delhi Municipal Corporation
  c) East Delhi Municipal Corporation
  d) New Delhi Municipal Corporation
  e) Delhi cantonment Board

List of Districts in Delhi: Below is the list of the 11 Districts and 33 Sub-divisions of Delhi (with effect from September 2012).

Sl	District	Headquarters	Sub divisions (Tehsils)		
1	New Delhi	Jamnagar House	Chanakyapuri	Delhi Cantonment	VasantVihar
2	Central Delhi	Daryaganj	Civil Lines	Karol Bagh	Kotwali
3	East Delhi	Shastri Nagar	Gandhi Nagar	MayurVihar	PreetVihar
4	North Delhi	Alipur	Alipur	Model Town	Narela
5	North East Delhi	NandNagri	Karawal Nagar	Seelampur	Yamuna Vihar
6	North West Delhi	Kanjhawala	Kanjhawala	Rohini	SaraswatiVihar
7	Shahdara	Nand Nagri	Seemapuri	Shahdara	VivekVihar
8	South Delhi	Saket	HauzKhas	Mehrauli	Saket
9	South East Delhi	Lajpat Nagar	Defence Colony	Kalkaji	SaritaVihar
10	South West Delhi	Kapashera	Dwarka	Kapashera	Najafgarh
11	West Delhi	Shivaji Place	Patel Nagar	Punjabi Bagh	Rajouri Garden

Further the District wise details are:-

(Amt in Crores)

S.No.	NAME OF DISTRICT	No. OF BRANCHES	NO. OF ATMs	DEPOSITS	ADVANCES
1	Central	428	875	181853.84	189920.42
2	East	267	588	64754.89	16037.64
3	New Delhi	385	771	332124.51	851014.73
4	North	271	495	45317.00	16622.05
5	North East	68	161	9457.19	4881.19
6	North West	405	726	68377.68	21134.52
7	Shahdara	139	303	32080.63	9310.32
8	South	419	1121	159507.28	58577.89
9	South East	336	617	103584.13	56495.74
10	South West	377	1163	72990.11	21206.76
11	West	522	956	104461.91	29739.69
	Total :	**3617**	**7776**	**1174509.17**	**1274940.97**

Economic/Administrative Profile of Delhi

The contribution of Delhi to the national Gross Domestic Product (GDP) has increased from 3.97% in 2014-15 to 4.20% in 2019-20, though Delhi has only 1.4% of the total population.

“The per capita income of Delhi at current prices during 2019-20 is estimated at ₹3.89 lakh against the national per capita income of ₹1.34 lakh. Thus, Delhi’s per capita income is almost

three times the national average. It is second-highest among all the states and union territories,"

Delhi is one of the fastest growing states in the country. At current prices, Gross State Domestic Product (GSDP) of Delhi increased at a CAGR (in Rs.) of 11.79% between 2015-16 and 2019-20 to reach Rs. 8.56 trillion (US$ 121.45 billion). Per capita GSDP (in Rs.) increased at a CAGR of 9.98% between 2015-16 and 2019-20 to reach Rs. 427,308 (US$ 6,062).

Delhi has an attractive real estate market and is a preferred tourist destination. Owing to its location, connectivity and rich cultural history, Delhi has always been a prime tourist attraction of the country. The average daily line utilisation of Delhi Metro was recorded at 6.42 lakh on September 14, 2020.

There are eleven Administrative or Revenue districts of Delhi, a Union Territory in India. Each of these districts is headed by an IAS officer of the rank of **DC** or Deputy Commissioner. These Deputy Commissioners report to the Divisional Commissioner (Principal Secretary of Revenue) who further reports to the Chief Secretary of Delhi. All districts are divided into three Sub-Divisions, headed by an SDM or Sub-Divisional Magistrate.[1]

The District Administration of Delhi is the enforcement department for all kinds of Government of Delhi and Government of India policies and exercises supervisory over numerous other functionaries of the government.

New Delhi serves as the capital of India and is the seat of all 3 branches of the government that is, Executive (RashtrapatiBhavan), Legislature (SansadBhavan) and Judiciary (Supreme Court). Similarly, Delhi is divided into 15 Police Districts, each headed by an IPS officer of the rank of DCP or Deputy Commissioner of Police.

Key Developments:

- As per the State Budget 2019-20, for the development of unauthorised colonies government has allocated Rs 995 crore (US$ 142.37 million).
- Government of India had undertaken highway projects worth Rs 34,000 crore (US$ 5.29 billion) to decongest the national capital.
- As per the new Industrial Policy for Delhi 2020-21, the Government is keen on developing and promoting the hi-tech, sophisticated, knowledge-based IT and ITeS industries in the state. For this, the Government has planned to set up 'Centre of Excellence' to promote innovation and entrepreneurship in the sectors.

Delhi Budget 2020-21

Delhi's expenditure on six key sectors as a proportion of its total expenditure (revenue expenditure and capital outlay) on all sectors . Given that agriculture contributes less than 1% to Delhi's economy and less than 3% of the population lives in rural areas, spending on agriculture and rural development is 2% of total spending. Key spending areas are education, health and urban development.

- **Education:** Delhi has allocated 26% of its expenditure for education in 2020-21. This is significantly higher than the average expenditure (15.9%) allocated for education by states (using 2019-20 BE).
- **Health:** Delhi has allocated 13.3% of its expenditure for health in 2020-21, which is significantly higher than the average allocation for health by states (5.3%).

- **Urban development:** The state has allocated 5.7% of its expenditure towards urban development in 2020-21. This is higher than the average allocation by states (3.4%).
- **Water supply and sanitation:** Delhi has allocated 3.3% of its expenditure for water supply and sanitation in 2020-21. This is higher than the average allocation for water supply and sanitation by states (2.4%).
- **Energy:** Delhi has allocated 5% of its expenditure for energy in 2020-21, which is lower than the average allocation for energy by states (5.5%).
- **Roads and bridges:** Delhi has allocated 3.6% of its expenditure for roads and bridges in 2020-21, which is lower than the average allocation for roads and bridges by states (4.2%).

According to Department for Promotion of Industry and Internal Trade (DPIIT), Foreign Direct Investment (FDI) inflow in Delhi, including part of Uttar Pradesh and Haryana, stood at US$ 96.41 billion between April 2000 and March 2020.

Some of the major initiatives taken are:

- Small-scale industries registration has been simplified and replaced by memorandum under MSMED Act 2006. Further, filing of the memorandum is optional for micro, small and medium manufacturing enterprises, and micro and small service enterprises.
- State Level Export Promotion Committee (SLEPC) has been constituted to draw export policy and action plan and approve infrastructure projects for financial assistance under Assistance to States for Developing Export Infrastructure and Allied activities (ASIDE) scheme of the Central Government.
- According to the Delhi 2021 Master Plan, special emphasis has been laid on improved solid-waste management policies. The short-term goals are capacity building with respect to financial services and performance management, effecting trial runs of collection and waste-reduction schemes, developing transport, landfill sites and transfer stations for waste and focusing on biomedical and hazardous waste management programmes.
- Delhi Development Authority has approved a new land pooling policy, which is expected to result in five more subcities, such as Dwarka, Rohini and Narela, in other urban extension areas. The new policy would ensure that the private sector is involved in the development of new urban extension areas in the cities.

A Glimpse of Indian Banking Industry:

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.

Indian banking industry has recently witnessed the roll out of innovative banking models like payments and small finance banks. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry.

The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII).

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KEY INDICATORS

(Rs. in Crores)

Sl.	ITEMS	Dec. 2019	Sept. 2020	Dec, 2020	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Deposits	1085424	1166270	1174509	89085	8239	8.21	0.71
2	Advances	1200158	1269738	1274941	74783	5203	6.23	0.41
3	CD Ratio	110.57	108.87	108.55	-2.02	-0.32		
4	Priority Sector Adv	174175	188206	187156	12981	-1050	7.45	-0.56
5	% PS Advs to Total Advs	14.51	14.82	14.68	0.17	-0.14		
6	Agri. Advances	9814	27150	13112	3298	-14038	33.61	-51.71
7	% AgriAdv to Total Adv	0.82	2.14	1.03	0.21	-1.11		
8	% AgriAdv to PS Advs.	5.63	14.43	7.01	1.37	-7.42		
9	Micro & Small Enterprises Advs.	86786	75929	77463	-9323	1534	-10.74	2.02
10	% of MSE Advs. to PS Advs.	49.83	40.34	41.39	-8.44	1.05		
11	% of MSE Advs. to Total Advs.	7.23	5.98	6.08	-1.16	0.10		
12	MSMEs Advs.	110195	98219	103615	-6580	5396	-5.97	5.49
13	% of MSME Advs. to PS Advs.	63.27	52.19	55.36	-7.90	3.18		
14	% of MSME Advs. to Total Advs.	9.18	7.74	8.13	-1.05	0.39		
15	Total Housing Finance	59067	68703	60951	1884	-7752	3.19	-11.28
16	Adv. to Weaker Section	8737	12677	13005	4268	328	48.85	2.59
17	% Weaker Sec. Adv. to PS	5.02	6.74	6.95	1.93	0.21		
18	Advs. to Women Enterprise	29065	31885	33083	4018	1198	13.82	3.76
19	% Women Advs. to PSA	16.69	16.94	17.68	0.99	0.74		
20	Advances to Minorities	12045	7207	7640	-4405	433	-36.57	6.01
21	% Minority Adv. in PS	6.92	3.83	4.08	-2.83	0.25		
22	**Branches Network**							
23	Rural	90	103	102	12	-1		
24	Semi Urban	73	87	87	14	0		
	Metropolitan	3364	3455	3428	64	-27		
	Total Branches	**3527**	**3645**	**3617**	90	-28		

Position of NPA

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Dec, 2019	Sep, 2020	Dec, 2020	Dec, 2019	Sep, 2020	Dec, 2020	Dec, 2019	Sep, 2020	Dec, 2020
1	Total Advances	1200158	1269738	1274941	122663	147839	144632	10.22	11.64	11.34
2	Priority Sector Adv.	174175	188206	187156	27000	22104	22095	15.50	11.74	11.81
3	Agriculture	9814	27150	13112	2458	2510	2836	25.05	9.24	21.63
4	PMEGP	81	73	15	11	4	4	13.58	5.48	26.67
5	PMMY	5648	3962	4048	402	302	296	7.12	7.62	7.31
6	NULM	0.15	1	0.00	0.1	0	0	0.00	0.00	0.00
7	Education Laon	2146	2112	2191	57	40	44	2.66	1.89	2.01
8	Housing Loan	59067	68703	60951	1737	2244	2032	2.94	3.27	3.33
9	Micro Enterprises	41997	33953	34492	6013	6540	6747	14.32	19.26	19.56
10	Small Enterprises	44790	41976	42971	9151	8205	7987	20.43	19.55	18.59
11	Total MSE Advances	86786	75929	77463	15164	14745	14734	17.47	19.42	19.02
12	Medium Enterprises	22220	21818	25650	6209	3722	4261	27.94	17.06	16.61
13	KVIC	276	25	25	1	3	3		12.00	12.00
14	Other MSME	912	447	477	42	1	2		0.22	0.42
15	Total MSME	110194	98219	103615	21417	18471	19000	19.44	18.81	18.34

AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 101st MEETING OF SLBC FOR THE QUARTER ENDED SEPTEMBER 2020 HELD ON 24.12.2020

The 101st SLBC Meeting of NCT of Delhi for the Quarter ended September-2020, was held on 24.12.2020 through virtual Mode due to COVID-19. The meeting was chaired by Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank 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 were sent to all concerned. A Copy of the Minutes is also placed at page no. 122-139. Since no suggestions/objections on the said Minutes have been received, the same may be taken as confirmed. The following dignitaries were present in the Meeting:

Sl	Name	Designation	Name of the Bank/Department
1	Sh. Agyey Kumar Azad	Executive Director	Punjab National Bank
2	Sh. Ajay Kumar	Regional Director	Reserve Bank of India
4	Ms. Anita Patnaik	General Manager	Reserve Bank of India
5	Sh. Manoj Kumar	Dy. Secretary	Govt. of NCT of Delhi

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 101st SLBC COMMITTEE MEETING FOR THE QUARTER ENDED SEPTEMBER 2020 HELD ON 24.12.2020

Observation:- The SLBC DELHI emailed the Minutes of the 101st Meeting to Members Banks & LDMs along with Action to be taken in each parameter.

Action Point:-All LDMs and Member Banks have submitted ATR of the minutes of 101st SLBC Meeting. The Stakeholders have reiterated that the focus points discussed in the Meeting shall be implemented at Ground Level also.

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AGENDA ITEM NO. 2	STATUS OF MSME/ PRIORITY SECTOR ADVANCES

S.No	Action Points	Action by	Present Status of MSME/ Priority Sector
1	**Priority Sector advances should be increased** .	All SLBC-Delhi Member Banks /LDMs	Observations:- As per the data submitted on the SLBC Portal, the Priority Sector advances increased by Rs. 12,981 Crore as on December 2020, i.e. 7.45 % on YoY basis. The same decreased by Rs. 1050 Crore i.e.0.56% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on December 2020 increased by 0.17% on YoY basis. The same decreased by 0.14 %on Q-o-Q basis. Action Points:- The Controlling Heads of the Member Banks & LDMs are requested to actively monitor the progress to achieve the P.S. Targets as per RBI's guidelines.
2	**MSE / MSME advances should be increased further.**	All SLBC Member Banks/ LDMs	Observations:- The MSE advances decreased by Rs. 9323 Crore as on December 2020 i.e. 10.74% on YoY basis. The same was increased by Rs. 1534 Crore i.e. 2.02%. on QoQ basis. Correspondingly, MSME advances decreased by Rs.6580 Crore as on December 2020, i.e. 5.97 % on YoY basis. The same was increased by Rs. 5396 Crore i.e. 5.49% on QoQ basis. Action Points:- RBI has conducted two program for creating the awareness about MSME initiatives and for getting the feedback of MSME Associations:- 1. 'E-Town Hall Meeting' through virtual mode on 12.02.2021: The Virtual Mode meeting discussed the major initiatives taken by the Banks for promoting the MSME sectors. The representatives from MSME Association were also invited to give their ground-reality feedback and to discuss the problems faced by them. The schematic problems of MSME were also discussed. 2. 54th Empowered Committee Meeting for the MSME Sector: on 24.02.2021: The Controlling Heads of the Member Banks were requested to take more initiatives for increasing MSME advances as per RBI's guidelines on Priority Sector Advances. The SLBC-DELHi has shared the loans sanctioned under ECLGS & CGSSD Scheme. The RD-RBI has shown his concern over the dismal performance under CGSSD Scheme. In continuation the RD advised SLBC-DELHI to collate the major reasons for poor performance under CGSSD Scheme and submit the same to RBI for necessary updating. The major reasons are mentioned with the agenda of CGSSD Scheme.

<table>
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<td>3.</td>
<td>Emergency Line of Credit (MSME)</td>
<td>All SLBC Member Banks/ LDMs</td>
<td>
The Central Govt. has approved additional funds at a maximum concessional rate of 9.25 per cent through the Emergency Credit Line Guarantee Scheme (ECLGS) for the MSME sector hit hard by the coronavirus crisis.

Under the scheme, 100 per cent guarantee coverage will be provided by National Credit Guarantee Trustee Company (NCGTC)for additional funding to eligible MSMEsand interested MUDRA borrowers, in the form of a Guaranteed Emergency Credit Line (GECL) facility.

The ECLGS has been formulated as a specific response to the unprecedented situation caused by COVID-19 and the consequent lockdown, which has severely impacted manufacturing and other activities in the MSME sector, the release said. The scheme aims at mitigating the economic distress being faced by MSMEs by providing them additional funding in the form of a fully guaranteed emergency credit line.

The main objective of the scheme is to provide an incentive to Member Lending Institutions (MLIs) like banks, financial institutions (FIs) and Non-Banking Financial Companies (NBFCs) to increase access to, and enable availability of additional funding facility to MSME borrowers, in view of the economic distress caused by the COVID-19 crisis, by providing them 100 % Guarantee for any losses suffered by them due to non-repayment of the GECL funding by borrowers.

The entire funding provided under GECL shall be provided with a 100 per cent credit guarantee by NCGTC to MLIs under ECLGS, adding tenor of loan under Scheme will be four years with moratorium period of one year on the principal amount. No Guarantee Fee shall be charged by NCGTC from the member Lending Institutions (MLIs) under the scheme.

Observations:-

In view of the critical role of the MSME sector in the economy and in providing employment, the proposed scheme is expected to provide much needed relief to the sector by incentivising MLIs to provide additional credit to the sector at low cost, thereby enabling MSMEs to meet their operational liabilities and restart their businesses. By supporting MSMEs to continue functioning during the current unprecedented situation, the scheme is also expected to have a positive impact on the economy and support its revival.

As per the statements submitted by the Banks of ECLGS (31.01.2021) the Leading Performers on the basis of amount disbursed are:

(Rs. in Crores)
<table>
<tr><th>Parameter</th><th>Name of the Banks</th></tr>
<tr><td>Leading Performers (Public Sector)</td><td>1. PUNJAB NATIONAL BANK- 639.66
2. STATE BANK OF INDIA-567.29
3. CANARA BANK-365.49</td></tr>
</table>
</td>
</tr>
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			<table><tr><td>Leading Performers (Pvt, Sector)</td><td>1. HDFC BANK-937.64 2. KOTAK MAHINDRA BANK-837.13 3. AXIS BANK-396.83</td></tr></table> **Status Note:-** The Controlling Heads of the Member Banks are requested to take note of the scheme and launch the initiatives for increasing MSME advances as per Govt. guidelines on MSME advances. The Status of ECLGS as on 31.01.2021 is:- Amount in Lacs <table><tr><th colspan="2">Sanctioned</th><th colspan="2">Disbursed</th></tr><tr><td>Account</td><td>Amount</td><td>Account</td><td>Amount</td></tr><tr><td>**72636**</td><td>**751506.85**</td><td>**48930**</td><td>**619535.62**</td></tr></table>
4.	**Credit Guarantee Scheme for Subordinate Debt**	All SLBC Member Banks/ LDMs	Ministry of Micro, Small and Medium Enterprises has framed a scheme for the purpose of providing guarantee in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small and Medium Enterprises (MSMEs). The scheme will be operationalized through a special window created for this purpose under credit guarantee fund transfer for Micro and Small Enterprises (CGTMSE). The Scheme is named as distressed assets fund-subordinate debt for stressed MSMEs and the Credit products for which guarantee would be provided under the scheme shall be named as 'Credit Guarantee Scheme for Sub-ordinate Debt (CGSSD)' **Purpose** To Provide guarantee coverage for the CGSSD to provide sub-debt support in respect of restructuring of MSMEs. The Guarantee coverage of 90% would infuse from scheme/trust and remaining 10% from the concerned promoter(s). The objective of the scheme is to provide personal loan through banks to promoters of stressed (MSMEs) for infusion as equity/quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of Stressed MSME advance. Observations:- As per the statements submitted by the Banks of CGSSD(as on 31.01.2021) the status of the Banks on the basis of amount sanctioned are: <table><tr><th>Parameter</th><th>Name of the Banks</th></tr><tr><td>Leading Performers (Public Sector)</td><td>1.PUNJAB NATIONAL BANK-1.68 2.CENTRAL BANK OF INDIA-0.17 3.UNION BANK OF INDIA-0.09</td></tr></table> The other Member Banks have "NIL" sanctions under CGSSD Scheme. **Status Note:-**

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<td>
The Member Banks are again requested to sanction and disburse the applications under CGSSD on priority basis, as per their eligibility criteria.
The Status of CGSSD as on 31.01.2021 is:-
(Amount in Lacs)
<table>
<tr><th colspan="2">APPLICATION RECEIVED</th><th colspan="2">SANCTIONED</th><th colspan="2">DISBURSED</th><th colspan="2">PENDING</th></tr>
<tr><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th></tr>
<tr><td>69</td><td>445.66</td><td>51</td><td>243.66</td><td>24</td><td>195.14</td><td>26</td><td>240.48</td></tr>
</table>
The major reasons for poor performance under CGSSD are:

Promoters are not in a position to bring margin contribution for subordinate debts.
Units were not found viable or are closed
Accounts were already restructured with overdues in WCTL, FITL
Under Distressed Assets Fund – Subordinate Debt for Stressed MSMEs Scheme, majority of units were not interested as loan to promoters for infusion as equity / quasi equity in the business, most of the MSME units are eligible for restructuring as per RBI guidelines. Further, in case of small loans where audited balance sheet is not available it is a tedious work to arrive at the loan amount.
The cases which have turned NPA form 1st April’2018 to 30th April.2020 are eligible for funding. However, in the NPA cases (prior to December-2019 or March-2020) the Banks have already initiated SARFAESI and DRT proceedings and it may not be legally possible to halt/suspend or reverse the proceedings. Moreover, in such cases the viability may also be under question.
Bank has rolled out specific policy on this scheme but borrowers have shown no interest. Instead Borrowers have shown interest in restructuring guidelines that was rolled out by RBI

Further the Banks have made following suggestions:-

The due receivables should be assigned to the Bank against the equity / debts granted by CGSSD lender.
Third party guarantees especially of spouse of the proprietor/ partners/ Directors may be allowed, even though they are not guarantor in the account.

</td>
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<tr>
<td>5.</td>
<td>Saturation of all PM-KISAN</td>
<td>All SLBC Member Banks/</td>
<td>As per DFS letter dated 01.05.2020 Banks have been advised as under:
Complete processing of applications, both approved in-principle as well as those pending at the banks end for issue of KCC to all eligible</td>
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</table>

	Beneficiaries with Kisan Credit Cards(KCC)	LDMs	PM-Kisan beneficiaries in a time bound manner. Continuous efforts should also be made with utmost priority to cover the remaining eligible PM-Kisan beneficiaries in all banks under KCC Scheme. As part of Prime Minister's package for farmers, Hon'ble FM has announced to cover 2.5 crore farmers under the KCC scheme in a mission mode to facilitate credit to the farm sector of the economy. In this regard, advisories have been issued by DAC&FW, DAHD and DFS regarding Special Drive in the second phase started from 1st June 2020 for issue of KCC to farmers for agriculture and allied activities. The target is to cover 2.5 crore farmers including those engaged in dairy, poultry and fisheries activities. This also includes a target of 1.5 crore dairy farmers belonging to Milk Unions and Milk Producing Companies. The advisories issued by DFS, DAC&FW and DAHD in this regard are enclosed for your reference. Banks have already been advised in a VC meeting held on 10th June 2020 and 16th June 2020 for taking necessary steps for making this second phase of mission a success and for course of action for further facilitation to banks in this special drive, in the light of advisory issued by DFS on 29.05.2020 and other issues like Check list for processing of application, Scale of finance for Animal Husbandry (dairy, poultry, others) & Fisheries.

ISSUES WITH GNCTD

The SLBC is mentioning their persistence issues with GNCTD in the Agenda Book. SLBC-DELHI was pursuing with GNCTD to nominate a Member from Revenue Department in Task Force. The GNCTD vide their letter no. FI (115)/GF/HQ/TASK FORCE/2020/1993 dated 24.12.2020 informed that Sh. Rajesh Chaudhary, SDM-VI (HQ) was nominated by Revenue Department, GNCTD as member of Task Force. The pending issues with GNCTD are:

1. Model Agriculture Act in NCT of Delhi
2. Levy of Stamp Duty on Agriculture Loans
3. Implementation of Recovery Certificates
4. Facility to create Loan Charges in Agriculture lands
5. Automated e-Stamping system (AeS)

Further the meeting of Task Force by GNCTD was fixed for 07.02.2021, however due to exigency at GNCTD the meeting was deferred.

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AGENDA ITEM NO. 3	CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given at Annexure-5 and 6.The summarized position is as under:-

DEPOSITS:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
Dec-19	Sept-2020,	Dec-20	YoY	Over the QTR	YoY	Over the QTR
1085424	1166270	1174509	89085	8239	8.21	0.71

Observation:-

Deposits:-TheTotal Deposits increased by Rs. 89085 Crores as on December- 2020 i.e. an increase of 8.21 % on YoY basis. The same was increased by Rs. 8239 Crores i.e. an increase of 0.71 % on QoQ basis.

DEPOSIT: The leading performers in Deposits on Quarterly Growth basis:

Parameter	Name of the Banks
Leading Performers (Public Sector)	1 PUNJAB & SIND BANK-12% 2. INDIAN OVERSEAS BANK-9% 3. UCO BANK-4%
Leading Performers (Pvt, Sector)	1. TAMILNAD MERCANTILE BANK-86% 2. BANDHAN BANK LTD.-19% 3. FEDERAL BANK LTD-12%

(% Growth wrt Sept 2020 Quarter)

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
Dec- 2019	Sept-2020	Dec-2020	YoY	Over the QTR	YoY	Over the QTR
1200158	1269738	1274941	74783	5203	6.23%	0.41%

Observations:-

Advances:-The Advances increased by Rs. 74783 Crores as on Decmeber-2020 i.e. an increase of 6.23% on YoY basis. The same was increased by Rs. 5203 Crores i.e. an increase of 0.41 % on QoQ basis.

As per the data submitted on SLBC Portal the Leading Performers on the basis of “% Growth on Quarterly basis” are:-

Advances:- The leading performers in Advances on Quarterly Growth basis:

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. PUNJAB NATIONAL BANK-7% 2. BANK OF BARODA-3% 3. UCO BANK-2%
Leading Performers (Pvt, Sector)	1. ICICI BANK-16% 2. BANDHAN BANK LTD.-14% 3. RBL BANK LTD-11%

(% Growth w.r.t. Sept 2020 Quarter)

CD RATIO:

POSITION AS ON			**VARIATION**	
Dec- 2019	**Sept-2020**	**Dec-2020**	**YoY**	**Over the QTR**
110.57	108.87	108.55	-2.02	-0.32

CD Ratio decreased from 110.57% to 108.55 % on YoY basis. The CD ratio decreased from -108.87% to 108.55% on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

List of Seven Districts having CD Ratio below 40% as on 31.12.2020:

S.No.	District Name	CD Ratio as on 30.09.2020 (in %)	CD Ratio as on 31.12.2020 (in %)
1	East	27.09	24.77
2	North	33.72	36.68
3	North West	30.30	30.91
4	Shahdara	29.32	29.02
5	South	35.16	36.72
6	South West	31.22	29.05
7	West	26.28	28.47

Observation:

The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have an improved CD Ratio. Further SLB-DELHI has conducted a VC with LDMs on 11.03.2021 and communicated to them about the mis-match of the CD Ratio submitted by LDMs to RBI & the same incorporated in Agenda Book. The consensus was formulated and the meeting concluded with the remarks that source of data for SLBC & LDM shall be same and there shall be no mis-match in CD ratio from next quarter onwards.

Action Points:- The LDMs have submitted the following reasons for low CD Ratio:-

Sl	**District Name**	**CD Ratio as on 30.09.2020 (in %)**	**CD Ratio as on 31.12.2020 (in %)**	**Reason**
1	East	27.09	24.77	➢ East Delhi District is inhabited with unauthorized/unapproved colonies wherein Housing loan and business loans are difficult. Major banks like ICICI, HDFC and other banks are handing their loans portfolio from their centralized branches located I other district.

				➢ Economic slow down with pandemic disease the growth has further been hampered. The credit appetite has come to its lowest level. Mixed area land use is badly affecting the sanctioning of good proposals.
2	North	33.72	36.68	➢ There is low demand of credit due to sluggishness/Covid Pandemic in economy. ➢ 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. ➢ 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.
3	North West	30.30	30.91	➢ There is low demand of credit due to sluggishness/Covid Pandemic in economy. Some banks are reporting their data in another district due to Hub and spoke model of banking ➢ NPA has been shifting to recovery branch situated in another district resulting in low C:D ratio. ➢ One of the Bank i.e. SBI and UBI show huge reduction of Advances as on September 2020 and December 2020 as compared to June 2020 for the north west distt. Delhi without providing any reason for reduction.
4	Shahdara	29.32	29.02	➢ Very low disbursement of loan ➢ Some Pvt. Banks have some system problem due to this their district-wise advance figure does not appear in SLBC portal, which reduce CD ratio of the district. Portal is showing data of below mentioned bank: 1.Bandhan Bank 2.Jana Small Fin Bank 3.Utkarsh Small Fin Bank which are not working in our district
5	South	35.16	36.72	➢ After merger deposit base of some banks e.g Bank of Baroda , union bank ,PNB , Canara bank etc increased but Advances could not be enhanced due to slow Market / economic slow down resulting in Low CD ratio. Banks like ICICI, Axis Bank have the centralized system of sanctioning and disbursing the Loan. They park the Loans and advances in that particular District, where these hubs are located. Because of this system CD radio shows too much variation between the districts for the particular bank. In every sub committee meeting this point was raised. These Banks were advised to allocate CD Ratio on the basis of the parameters given in following RBI circular RBI/2005-06/202 Ref.RPCD.LBS.BC. No.47/02.13.03/2005-06) Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio, but these banks are not implementing this circular

6	South West	31.22	29.05	➢ Some banks are maintaining their centralized hubs for disbursement of loans and advances due to which loans portfolio is not reflecting in the area of District South West, Delhi ➢ Although position of COVID-19 improved up to some extent, but sourcing of loans was not materialized by some banks. ➢ Economic slowdown has hampered the credit demand in urban area of the district. The CD Ratio in the rural area is 127.14 as on Dec-2020. ➢ Due to more default in SME Loans Banks prefer retail small loans.
7	West	26.28	28.47	➢ One of the main reasons for the low CD ratio in the district was due to existence of Retail/Corporate Hubs of many banks in New/Central Delhi irrespective of the location the bank branch/customer as a result of which even if the customer is located in a particular district, the business shall be taken in the records of New/Central Delhi which otherwise should have been reflected in the records of the district concerned. ➢ Provided data are not uniform format as per district wise by various Banks ➢ Centralization of corporate loans in the district stated to have been one of the major reasons for low CD ratio in the district. ➢ Mapping of some branches is not correct as per the revised district boundaries.

Following Banks have CD ratio below 60%:

SI	NAME OF THE BANK	CD RATIO POSITION AS ON			VARIATION	
		Dec 2019	Sept 2020	Dec 2020	OVER THE YR	Over the QTR
1	KOTAK MAHINDRA BANK	67.91	58.96	58.94	-8.97	-0.02
2	CATHOLIC SYRIAN BANK LTD.	27.63	35.27	52.52	24.89	17.25
3	PUNJAB & SIND BANK	78.57	63.28	50.67	-27.9	-12.61
4	NAINITAL BANK LTD	50.29	45.82	47.38	-2.91	1.56
5	TAMILNAD MERCANTILE BANK	73.91	83.18	44.72	-29.19	-38.46
6	AU SMALL FIN. BANK	51.54	45.02	40.78	-10.76	-4.24
7	JANA SMALL FIN. BANK	23.45	39.11	40.27	16.82	1.16
8	SURYODAY SMALL FINANCE BANK	0.00*	0.21	36.08	36.08	35.87
9	BANDHAN BANK LTD.	36.60	22.93	21.91	-14.69	-1.02
10	UTKARSH SMALL FINANCE BANK	0.00*	19.80	15.60	15.6	-4.2
11	ESAF SMALL FINANCE BANK	0.14	1.42	12.78	12.64	11.36
12	EQUITAS SMALL FIN. BANK	10.20	11.64	10.66	0.46	-0.98

*New members w.e.f September 2020.

Following Banks have CD ratio above 200%.

S. No.	NAME OF THE BANK	CD RATIO POSITION AS ON			VARIATION	
		Sept 2019	Sept 2020	Dec 2020	OVER THE YR	Over the QTR
1	YES BANK LTD	273.83	346.07	306.79	32.97	-39.28
2	BANK OF MAHARASHTRA	268.37	276.01	271.64	3.27	-4.37
3	CAPITAL SMALL FINANCE BANK	264.49	275.05	260.77	-3.72	-14.28
4	DHANLAXMI BANK	255.84	248.14	257.56	1.72	9.42

CD RATIO (DELHI RURAL):

There were 102 Rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
Dec-19	**Sept-2020,**	**Dec-20**	**YoY**	**Over the QTR**
72.69	58.41	59.68	-13.01	1.27

The CD ratio of these rural branches decreased from 72.69% to 59.68% on YoY basis over December-2019. The CD Ratio increased from 58.41% to 59.68% on QoQ basis.

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AGENDA ITEM 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 : Convener, 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 31.12.2019:

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	4395632	3690721	83.96%	1899385	51.46%	3617362	82.29%	379225	8.62%
Pvt. Banks	184241	141396	76.74%	89691	63.43%	112716	61.17%	59672	32.38%
Small Finance Banks	889	524	58.94%	524	100%	342	38.47%	0	0%
Total	**4580762**	**3832641**	83.67%	**1989600**	51.91%	**3730420**	81.44%	**438897**	9.58%

As on 30.09.2020

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	4644014	4071399	87.67	2342695	57.54	3809386	82.03	337946	7.28
Pvt. Banks	*179609	150733	83.92	108347	71.88	114613	63.81	42848	23.86
Small Finance Banks	1574	1636	103.94	1281	78.3	224	14.23	620	39.39
Total	**4825197**	**4223768**	87.54	**2452323**	58.06	**3924223**	81.33	**381414**	7.90

'**As on 31.12.2020**

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	4789131	4178900	87.26	2709426	64.84	4021883	83.98	351606	7.34
Pvt. Banks	189708	151509	79.86	107121	70.70	114282	60.24	44759	23.59
Small Finance Banks	1892	1671	88.32	1280	76.60	240	12.68	587	31.03
Total	**4980731**	**4332080**	**86.98**	**2817827**	**65.05**	**4136405**	**83.05**	**396952**	**7.97**

The leading performers on **increase in total number of PMJDY accounts** basis:

(increase in Number of Accounts)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. STATE BANK OF INDIA-98597 2.BANK OF BARODA-26792 3.INDIAN BANK-7404
Leading Performers (Pvt, Sector)	1.JAMMU KASHMIR BANK LTD-9600 2.INDUSIND BANK-1440 3.HDFC BANK- 150

(Growth w.r.t. Sept. 2020 Quarter)

Observations:-

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.

Action Point:-

Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks are also requested to increase the pace of opening of PMJDY accounts to eligible customers.

The Bank wise position of PMJDY accounts as on 31.12.2020.is given at Annexure-7

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 31.12.2020:

Type of Bank	Pending as on 30.09.2020	Received	Disposed off	Pending as on 31.12.2020	Out of which pending for more than 1 Month
Public Sector Banks	0	39	39	0	0
Private Sector Banks	0	14	14	0	0
TOTAL	0	53	53	0	0

The Bank wise position of Grievances under PMJDY as on 31.12.2020 is given at Annexure-8

Observation:-

The Member Banks have disposed of all the Grievances under PMJDY, by resolving them on priority basis.

Action Points:-The Member Banks are requested to continue the pace of redressal of Grievances under PMJDY.

MODIFICATIONS IN PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

Reserve Bank of India vide Circular dated 2nd August, 2019 has informed that the Basic Saving Bank Deposit (BSBD) (RBI Circular UBD.BPD.Cir.No.5/13.01.000/2012-13 dated August 17, 2012 and RPCD.CO.RRB.BC.No.24/07.38.01/2012-13 dated August 22, 2012) was designated as a savings account which would offer certain minimum facilities, free of charge, to the holders of such accounts. In the interest of better customer service, it has been decided to make certain changes in the facilities associated with the account. Banks are now advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance:-

a) Deposit of cash at bank branch as well as ATMs/CDMs
b) Receipt/credit of money through any electronic channel or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments.
c) No limit on number and value of deposits that can be made in a month
d) Minimum of four withdrawals in a month, including ATM withdrawal.
e) ATM Card or ATM-cum-Debit Card.

Jan Dhan to Jan Suraksha:

Launching of Social Security Schemes:

After the success of PradhanMantri Jan DhanYojana (PMJDY), Hon'ble Prime Minister launched another three social security schemes namely PradhanMantriSurakshaBimaYojana(PMSBY), PradhanMantriJeevanJyotiBimaYojana (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 Enrolments under these Schemes:

To have the maximum enrolments under these schemes, all member banks, LDMs, LIC and GIPSA (General Insurers Public Sector Association) 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 31.12.2019:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	2962725	1046787	243844	**4253356**
RRB/Coop. Bank	0	0	0	**0**
Private Sector Banks+ Small Finance Bank	253609	151413	37697	**442719**
Non-Member Banks	0	0	59845	**59845**
Total	**3216334**	**1198200**	**341386**	**4755920**

As on 30.09.2020-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3297003	1068573	300413	**4665989**
RRB/Coop. Bank	3	2	0	**5**
Private Sector Banks+ Small Finance Bank	254293	112933	53509	**420735**
Non-Member Banks	0	0	28	**28**
Total	**3551299**	**1181508**	**353950**	**5086757**

As on 31.12.2020

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3372705	1096298	315821	4784824
RRB/Coop. Bank	9	43	0	52
Private Sector Banks+ Small Finance Bank	253596	141557	51622	446775
Non-Member Banks	0	0	3990	3990
Total	**3626310**	**1237898**	**371433**	**5235641**

Observations:-

The Scheme-wise details of Leading performers are:-

PMSBY:-

(Increase in No. of Enrolments)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. STATE BANK OF INDIA-58748 2. CANARA BANK-5600 3. PUNJAB & SIND BANK -4559
Leading Performers (Pvt, Sector)	1. SOUTH INDIAN BANK LTD-838 2. KARNATAKA BANK-204 3. HDFC BANK.- 201

(Growth w.r.t. Sept 2020 Quarter)

PMJJBY:-

(Increase in No. of Enrolments)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. STATE BANK OF INDIA -26351 2. CENTRAL BANK OF INDIA -1965 3. PUNJAB & SIND BANK 1607
Leading Performers (Pvt, Sector)	1. KOTAK MAHINDRA BANK-13217 2. ICICI BANK -310 3. KARUR VYSYA BANK-269

(Growth w.r.t. Sept 2020 Quarter)

APY:-APY as received from NSDL vide email dt 08.01.2021

(No. of Enrolments as on December 2020)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1.CANARA BANK-67963 2.STATE BANK OF INDIA -57269 3.UNION BANK OF INDIA-43398
Leading Performers (Pvt, Sector)	1.HDFC BANK-20259 2.AXIS BANK-9849 3.ICICI BANK-6513

Action Points:-

The PMSBY, PMJJBY & APY are flagship scheme for the Financial Inclusion & to provide security to of the downtrodden. There are few Member Banks who have not even opened the accounts in these Schemes. All the Member Banks are requested to increase the ambit of these Schemes so as to reach every nook & corner of the Society. The Banks which are on "NIL" Enrolment are requested to start opening the accounts on priority basis.

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 31.12.2020 is given as at Annexure-9. 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.

PRAGATI Meeting: Review of Social Security Schemes-PMJJBY & PMSBY

As per RBI letter dated 7.4.2020 PRAGATI- Pro-Active Governance and Timely Implementation.

We have advised banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach:
c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY:
d) Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the schemes:

e) Use SMS and digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them:
f) Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the fieldlevel functionaries for enhancing enrolment, especially under PMJJBY & PMSBY :
g) Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2021.

The banks are requested to take note of above for compliance of instructions.

Further, the recently launched National Strategy for Financial Inclusion (NSFI) 2019-24 sets forth the vision and key objectives of Financial Inclusion Policies in India to Expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in financial sector, which has envisaged that " Every willing and eligible adult who has been enrolled under PMJDY to be covered/enrolled under an insurance scheme (PMJJBY, PMSBY etc.) Pension Scheme (NPS, APY etc.), as one of the objective.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 31.12.2020:

SLBC-Delhi is regularly following up with member banks on the Insurance Claims under PMJDY (Annexure-11), PMSBY (Annexure-12)& PMJJBY (Annexure-13).

The status of Insurance Claims lodged as on 31.12.2020, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 30.09.2020		Received		Settled		Pending as on 31.12.2020		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	9	16.30	9	16.30	0	0	0	0
PMSBY	17	34	56	98.00	63	112.00	10	20.00	0	0
PMJJBY	33	66	103	198.00	114	220.00	22	44.00	1	2
Total	50	100	168	312.30	186	348.30	32	64.00	1	2

PMJDY:- There is no pendency of the cases as on 31.12.2020 and in more than 3 months category.

PMSBY:- There are 10 cases pending in PMSBY as on 31.12.2020. The Bank wise position of number of cases are:

(No. of Claims)

Parameter	Name of the Bank
Claims Pending as on 31.12.2020 (10)	1. BANK OF INDIA- 1 2. PUNJAB & SIND BANK-2 3. PUNJAB NATIONAL BANK-5 4. HDFC BANK- 1 5. KARNATAKA BANK-1

PMJJBY:-There were 22 cases pending in PMJJBY as on 31.12.2020. The Bank wise position is:

(No. of Claims)

Parameter	Name of the Bank
Claims Pending as on 31.12.2020 (22)	1.BANK OF INDIA-6 2. PUNJAB & SIND BANK-1 3. PUNJAB NATIONAL BANK-8 4. FEDERAL BANK LTD-2 5. HDFC BANK-2 6. INDIAN OVERSEAS BANK-1 7. KARNATAKA BANK-2

Action Points:-

The banks are requested to follow up for settlement of cases at the earliest. 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 4.28 Lacs subscribers registered as on 31.12.2020 on UT Delhi. 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 20-60 accounts/ year as per the category of Banks.

The following Targets have been allotted for APY for the Year 2020-21:

Category	Targets per branch (2020-21)
Major Banks (All Public Sector Banks and 4 Private Banks ICICI, HDFC, AXIS Bank& IDBI Bank)	60
Regional Rural Banks	60
Private Banks(Other)	30
Co-operative Banks	20
Departments of Posts	30
All Small finance Banks	50
All Payment Banks	50000 (Absolute)

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.

Bank-wise performance of APY is as appended below:-

S.No..	Name of the APY-SP	No. of Branches as on 1st April, 2020	AAPB Target	Annual Target	APY accounts opened in the current (Q1 & Q2 & Q3 of FY 2020-21) (From 01.04.20 till 31.12.20)	AAPB Achieved (as on month end)	%age achievement of Annual Target
1	CENTRAL BANK OF INDIA	110	60	6,600	4,677	43	71%
2	PUNJAB AND SIND BANK	119	60	7,140	1,793	15	25%
3	AXIS BANK LTD	169	60	10,140	1,911	11	19%
4	ICICI BANK LIMITED	154	60	9,240	451	3	5%
5	HDFC BANK LTD	260	60	15,600	635	2	4%
6	CANARA BANK	167	60	10,020	13,410	80	134%
7	VIJAYA BANK	64	60	3,840	-	0	0%
8	ORIENTAL BANK OF COMMERCE	125	60	7,500	184	1	2%
9	INDIAN OVERSEAS BANK	80	60	4,800	1,476	18	31%
10	PUNJAB NATIONAL BANK	217	60	13,020	4,106	19	32%
11	ALLAHABAD BANK	93	60	5,580	581	6	10%
12	BANK OF INDIA	97	60	5,820	1,931	20	33%
13	BANK OF BARODA	132	60	7,920	3,919	30	49%
14	INDIAN BANK	67	60	4,020	300	4	7%
15	UNITED BANK OF INDIA	31	60	1,860	43	1	2%

16	UCO BANK	64	60	3,840	77	1	2%
17	BANK OF MAHARASHTRA	39	60	2,340	1,143	29	49%
18	UNION BANK OF INDIA	88	60	5,280	1,812	21	34%
19	CORPORATION BANK	100	60	6,000	-	0	0%
20	IDBI BANK LTD	49	60	2,940	1,115	23	38%
21	ANDHRA BANK	65	60	3,900	797	12	20%
22	DENA BANK	47	60	2,820	-	0	0%
23	SYNDICATE BANK	154	60	9,240	4,250	28	46%
24	STATE BANK OF INDIA	398	60	23,880	15,115	38	63%
25	INDUSIND BANK LIMITED	30	30	900	-	0	0%
26	YES BANK LIMITED	77	30	2,310	2	0	0%
27	STANDARD CHARTERED BANK	16	30	480	-	0	0%
28	TAMILNAD MERCANTILE BANK LTD	3	30	90	73	24	81%
29	THE LAKSHMI VILAS BANK LTD	8	30	240	2	0	1%
30	THE CATHOLIC SYRIAN BANK LIMITED	4	30	120	-	0	0%
31	FEDERAL BANK LTD	26	30	780	6	0	1%
32	DHANLAXMI BANK LIMITED	8	30	240	8	1	3%
33	KARNATAKA BANK LIMITED	23	30	690	133	6	19%
34	DCB BANK LIMITED	15	30	450	-	0	0%
35	RBL BANK LIMITED	11	30	330	-	0	0%
36	THE KARUR VYSYA BANK LTD	14	30	420	13	1	3%
37	THE JAMMU AND KASHMIR BANK LTD	28	30	840	2	0	0%
38	SOUTH INDIAN BANK LTD	25	30	750	100	4	13%
39	THE NAINITAL BANK LTD	16	30	480	8	1	2%
40	CITY UNION BANK LTD	8	30	240	2	0	1%
41	KOTAK MAHINDRA BANK	108	30	3,240	238	2	7%
42	BANDHAN BANK LIMITED	16	30	480	1	0	0%
43	IDFC BANK LIMITED	9	30	270	-	0	0%
		3,334		**186,690**	**60,314**	**18**	**32%**

BANK WISE PERFORMANCE

The overall average achievement under APY of SLBC-DELHI is 32%, hence the Banks having average more than 32% are above average and rest are below average. The Banks having performance above average are as under:-

% Achievement of Annual Target

Name of the Bank	% Achievement
CANARA BANK	134%
TAMILNAD MERCANTILE BANK LTD	81%
CENTRAL BANK OF INDIA	71%
STATE BANK OF INDIA	63%
BANK OF BARODA	49%
BANK OF MAHARASHTRA	49%
SYNDICATE BANK	46%
IDBI BANK LTD	38%
UNION BANK OF INDIA	34%
BANK OF INDIA	33%

Action Points:-

All the member banks are requested to put in more efforts in achieving the targets allocated by PFRDA.

PFRDA also launched a CITIZEN'S CHOICE CAMPAIGN. The details of campaign are as under:-

APY CITIZEN's CHOICE (H2, FY 2020-21) FOR SLBCs/UTLBCs, State Coordinators & LDMs 1st February - 31st March 2021	
Introduction	As per data available to us, the population between the age group of 18-40 years covered under APY in all the states is around 6% of the eligible potential population To take forward the objective of covering all eligible population under the APY, **DFS/PFRDA is pleased to launch the "CITIZEN'S CHOICE" Campaign.** The Campaign aims to target the uncovered potential population in all states across the country and bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrollment so that they can live respectfully in their vulnerable years after 60 years. **The Campaign is meant for SLBCs, SLBC Coordinators of Banks & Lead District Managers (LDMs). We believe that through this campaign SLBCs/UTLBCs would be able to over-achieve their annual targets allocated by DFS, Ministry of Finance, Govt. of India, for FY 2020-21.**
About the Campaign	The total enrollments under APY Scheme have crossed 2.81 crore, out of which more than 58 lac accounts have already been sourced during FY 2020-21. The **CITIZEN'S CHOICE** Campaign focuses on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. DFS/ PFRDA believes in rewarding the best performers who painstakingly work towards the growth of APY scheme and are instrumental in taking the scheme to greater heights.
	Under the campaign, all SLBCs are requested achieve their respective APY targets mentioned in the target sheet given below, in coordination with

<table>
<tr><td></td><td colspan="6">SLBC Coordinators of the banks & Lead District Managers of all districts in their jurisdiction, in order to enable Bank-branches to source more and more APY accounts and get in touch with all potential customers to subscribe to APY Scheme.</td></tr>
<tr><td rowspan="3">Minimum Qualifying Criteria</td><td colspan="2">For SLBC/UTLBC Conve nors</td><td colspan="2">For SLBC Coordinators</td><td colspan="2">For LDMs</td></tr>
<tr><td>Minimum AAPB (Total no. of APY Accounts sourced in the state by Major Banks ,RRB and Private Banks/ total no. of Major Banks, RRB & Private Bank branches in the state)</td><td>Minimum Number of APY Accounts to be sourced</td><td>Minimum AAPB (Total no. of APY Accounts sourced by the Bank / total no. of branches of the same Bank in the state)</td><td>Minimum Number of APY Accounts to be sourced</td><td>Minimum AAPB (Total no. of APY Accounts sourced in the district/ total no. of Major Banks, RRBs & Private Bank branches in the same district)</td><td>Minimum Number of APY Accounts to be sourced</td></tr>
<tr><td>15</td><td>1000</td><td>18
(for Major banks, RRBs)
and
9
(for Private banks other than 4 major banks i.e. Axis Bank, ICICI Bank, IDBI Bank & HDFC Bank)</td><td>500</td><td>15</td><td>500</td></tr>
<tr><td rowspan="3">Number of Awards for SLBCs</td><td colspan="6">Top 3 SLBCs/UTLBCs from each category (Big/ Mid Size/ Small Size) will be given "'Award of Excellence" keeping in view their percentage over achievement from the minimum qualifying Average Accounts Per Branch (AAPB) target.</td></tr>
<tr><td colspan="6"></td></tr>
<tr><td colspan="6">Other SLBCs/UTLBCs who do not get qualified for Award of Excellence but achieves minimum qualifying criteria would be given "Certificate of Excellence"</td></tr>
<tr><td>Number of Awards for SLBC Coordinator s of Banks & LDMs, subject to minimum qualifying criteria, in</td><td>7 Big States namely, Gujarat, Karnataka, Maharashtra , Rajasthan, Tamil Nadu, Uttar Pradesh & West Bengal</td><td>15 Mid-size States/UTs namely, Andhra Pradesh, Assam, Bihar, Chhattisgar h, Delhi, Haryana, Himachal Pradesh, Jammu & Kashmir,</td><td colspan="4">15 Small States/UTs namely Andaman & Nicobar Islands, Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli, Daman & Diu, Goa, Laddakh, Lakshwadeep, Manipur, Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim & Tripura</td></tr>
</table>

terms of AAPB		**Jharkhand, Kerala, Madhya Pradesh, Odisha, Punjab, Telangana & Uttarakhand**	
	Top 3 SLBC Coordinators of Banks & Top 3 LDMs in each Big State	**Top 2 SLBC Coordinators of Banks & Top 2 LDMs in each medium sized State/UT**	**Top 1 SLBC Coordinator of Bank & Top 1 LDM in each small State/ UT.**
Number of Certificates for SLBC Coordinators & LDMs	**The remaining SLBC Coordinators & LDMs who achieve minimum qualifying AAPB but not getting awards will be given Certificates of Par Excellence.**		
Actionable for SLBCs	SLBCs of all states are requested to coordinate with SLBC Coordinators of Banks & LDMs of their state to disseminate campaign template and targets under the campaign, tap potential customers and enroll them under APY Scheme.		
Contact Person	MIS of APY accounts sourced in the particular state will be circulated time to time by PFRDA to all SLBCs after obtaining the same from CRA - NSDL. Final result/Score-card will be issued by PFRDA based on CRA-NSDL reports.		
	For any assistance, please write to bhawna.malhotra@pfrda.org.in in PFRDA		
	For Individual MIS related progress, State-wise, District-wise, Bank-wise, CRA NSDL may be contacted at amolg@nsdl.co.in, mohinders@nsdl.co.in		

All the member banks were requested to source maximum number of APY applications during the campaign period, so that State can qualify for the award.

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

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

In 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 utilize 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.

PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi):

The Street vendors (Vendors, hawkers, thelewala, rehriwala, the liphadwala etc.) play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers in different areas. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear, artisan products, books/ stationary etc.

The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there is an urgent need to provide credit for working capital to street vendors to resume their business.

TheHon'ble Finance Minister on 14.05.2020, Ministry of Housing and Urban Affairs have launched **"PM Street Vendor's Atmanirbhar Nidhi(PM SVANidhi)"** scheme

This is a special Micro-credit facility for providing affordable loan to street vendors, to resume their livelihoods, who have been adversely affected due to COVID – 19 lockdown.

The "PM SVANidhi" scheme targets to benefit over 50 lakh street vendors, who had been vending on or before 24.03.2020 in urban areas.

Features of the Scheme:-Extension of collateral free loan of up to Rs.10,000 (as Working capital term Loan) & interest subsidy @7% per annum, the eligibility of higher loan on timely repayment of first loan and monthly cash back on digital transactions.

Period of the Scheme:-**from July, 2020 and valid upto March 2022**.

An integrated IT and Mobile App is being developed by / through Ministry of MoHUA to ensure transparent and time bound implementation.

SIDBI will be MoHUA's technical partner for implementation of the Scheme. Further, the MoHUA, in collaboration with the State Governments, SUDA / MEPMA, State Missions of DAY-NULM, ULBs, SIDBI' CGTMSE and Digital payment Aggregators will launch a capacity building and financial literacy programme of all stakeholders and IEC activities throughout the country.

The Scheme has a provision of Graded Guarantee Cover by CGTMSE.

The position of scheme as on 17.03.2021 is as under:-

				(Rs. In Crores)					
Target	**Total Number of Application (1)**	**Sanction (2)**	**Sanct. Amt (3)**	**Disbursed (4)**	**Disbur. Amt (5)**	**Pending for sanction (NAS) (6)**	**Pending for Disbu(7=2-4)**	**Pending at Market Place**	**Application Returned By Banks**
65052	**46870**	**37239**	**37.2**	**28695**	**28.49**	**8501**	**8544**	**682**	**5940**

Observation: The Bank-wise targets of PM SVANidhi, to be achieved by 31.03.2021, are already communicated to Member Banks. The names of the leading 15 performers in PM SVANidhi on the basis of number of disbursements are as under:-

S.No.	Name of The Bank	Disbursed
1	Punjab National Bank	7049
2	State Bank of India	6741
3	Bank of Baroda	4705
4	Union Bank of India	2935
5	Canara Bank	2745
6	Indian Bank	1215
7	Bank of India	1044
8	Central Bank of India	732
9	Punjab & Sind Bank	499
10	Indian Overseas Bank	493
11	UCO bank	196
12	Bank of Maharashtra	187
13	Jammu & Kashmir Bank	43
14	Uttkarsh Small Finance Bank	27
15	South Indian Bank	19

The consolidated position of progress under PM SVANidhi Yojana is as under:-

Particular	**Number of Applications received**	**No. of Application Sanctioned**	**% Sanctioned applications out of no. of applications received**	**No. of applications Disbursed**	**% Disbursed applications out of no. of applications received**	**% Disbursed applications out of no. of applications sanctioned**
Public Sector Banks	43,628	36,787	84.32	28,541	65.42	77.58
Small Finance Banks	169	34	20.12	28	16.57	82.35
Pvt Sector Banks	3073	418	13.60	126	4.10	30.14
Grand Total	**46,870**	**37,239**	**79.45**	**28,695**	**61.22**	**77.05**

The Member Banks are requested to make a suitable strategy so as to achieve the targets in phase-wise manner. The Bank-wise status of PM SVANidhi scheme is:-

Sl	Name of The Bank	Target	Total Number of Application (1)	Sanctioned (2)	Disbursed (4)	Pending for sanction (NAS) (6)	Pending for Disbur. (7=2-4)	Pending at Market Place	Application Returned By Banks
1	AU Small Finance Bank	324	12	3	0	6	3	0	2
2	Axis Bank	3204	388	1	0	374	1	22	7
3	Bandhan Bank	756	22	5	4	14	1	30	0
4	Bank of Baroda	4122	5990	4969	4705	727	264	65	276
5	Bank of India	1782	1371	1131	1044	202	87	28	859
6	Bank of Maharashtra	738	278	236	187	40	49	1	157
7	Canara Bank	5814	3417	2941	2745	412	196	54	970
8	Central Bank of India	1908	1251	807	732	406	75	37	807
9	Federal Bank	450	56	2	0	53	2	1	13
10	HDFC Bank	4428	514	216	4	269	212	4	2
11	ICICI Bank	3690	137	12	12	119	0	1	91
12	IDBI	900	169	41	15	124	26	12	98
13	IDFC Bank	576	45	0	0	45	0	8	0
14	Indian Bank	3690	1879	1498	1215	361	283	54	613
15	Indian Overseas Bank	1440	637	545	493	80	52	7	226
16	IndusInd Bank	1134	68	30	7	38	23	3	1
17	Jammu & Kashmir Bank	504	84	51	43	30	8	0	9
18	Jana Small Fin. Bank	216	3	1	1	2	0	0	0
19	Karnatak Bank	396	289	21	17	268	4	3	17
20	Karur Vyas Bank	216	45	0	0	45	0	0	0
21	Kotak Mahindra Bank	1836	886	3	2	864	1	9	0
22	Lakshmi Vilas Bank	144	12	0	0	12	0	9	0
23	Punjab & Sind Bank	2052	1130	963	499	150	464	17	261
24	Punjab National Bank	6624	9882	8840	7049	897	1791	115	462
25	RBL	702	16	0	0	16	0	0	0
26	South Indian Bank	432	68	21	19	43	2	1	25
27	State Bank of India	7416	13322	10789	6741	2190	4048	125	425
28	Tamil Merchantile Bank	54	8	0	0	8	0	0	0
29	Nainitanl Bank	270	134	15	3	118	12	1	2
30	The Saraswati Bank	0	4	0	0	3	0	0	0
31	UCO bank	1116	405	306	196	92	110	3	199
32	Ujjivan Small Finance Bank	144	70	0	0	65	0	3	0
33	Union Bank of India	4536	4066	3762	2935	250	827	31	397
34	Uttkarsh Small Finance Bank	324	84	30	27	51	3	3	7
35	Yes Bank	1728	71	0	0	71	0	2	14
36	DCB Bank	270	9	0	0	8	0	0	0
37	Uttar Bihar Gramin Bank	0	25	0	0	25	0	0	0
38	City Union Bank	144	17	0	0	17	0	1	0
39	Dhanlaxmi Bank	72	4	0	0	4	0	1	0

40	Cathilic Syruan Bank	2	2	0	0	2	0	0	0
41	DSCB	900	0	0	0	0	0	31	0
	TOTAL	**65054**	**46870**	**37239**	**28695**	**8501**	**8544**	**682**	**5940**

PHOTOGRAPHS OF PM SVANidhi CAMPS



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AGENDA ITEM 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 under financial inclusion plan.

Provision of Banking Services in Villages With Population above 2000:
Out of 110 villages having population 2000 and above, all the villages are covered under financial inclusion plan by mode of brick and mortar branches, BCAs and other modes. No village is left uncovered.
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 21stJuly, 2020.

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* (SalempurMajra&Salahapur)

- **SalempurMajra, 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 appointed by Sate Bank of India is active 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, 'on opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of villages', no such village was left "without opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5km distance for each of villages in NCT of Delhi".

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AGENDA ITEM 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

Sl	Name of Bank	Total No. Of BCs/BFs CSPs [1]	Out of [1] No. Of Active BCs/BFs CSPs [2]	Out of [2] No. Of BCs Qualified
1	INDIAN BANK	35	35	31
2	BANK OF BARODA	318	298	281
3	BANK OF INDIA	31	31	31
4	CANARA BANK	15	15	0
5	CENTRAL BANK OF INDIA	1	1	0
6	PUNJAB NATIONAL BANK	216	216	213
7	STATE BANK OF INDIA	794	732	731
8	UNION BANK OF INDIA	29	29	29
9	HDFC	92	89	92
		1531	**1446**	**1408**

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 underserved 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 underserved 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.

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

A statement showing number of No frill Accounts in all branches and number of GCCs issued in Rural Branches of Banks up to December 2020 is given at Annexure-87 and 16 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 Weaver's Card etc.) catering to non-farm entrepreneurial credit needs of individuals are covered under General credit Card Scheme.

The Banks have 6094438 BSBD Accounts. 21100 GCCs with loan amount of Rs. 8366 Lacs position as on 31.12.2020. 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.

FINANCIAL INCLUSION-ACCESS TO BANKING SERVICES-BASIC SAVING BANK DEPOSIT ACCOUNT (BSBDA)

Reserve Bank of India vide Circular dated 2nd August, 2019 has informed that the Basic Saving Bank Deposit (BSBD) (RBI Circular UBD.BPD.Cir.No.5/13.01.000/2012-13 dated August 17, 2012 and RPCD.CO.RRB.BC.No.24/07.38.01/2012-13 dated August 22, 2012) was designated as a savings account which would offer certain minimum facilities, free of charge, to the holders of such accounts. In the interest of better customer service, it has been decided to make certain changes in the facilities associated with the account. Banks are now advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance:-

(i) Deposit of cash at bank branch as well as ATMs/CDMs

(ii) Receipt/credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State Government agencies and departments.
(iii) No limit on number and value of deposits that can be made in a month
(iv) Minimum of four withdrawals in a month, including ATM withdrawal.
(v) ATM Card or ATM-cum-Debit Card.

The BSBD Account shall be considered a normal banking service available to all.

Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in a non-discriminatory manner) subject to disclosure. The availment of such additional services shall be at the option of the customers. However, while offering such additional services, banks shall not require the customer to maintain a minimum balance. Offering such additional services will not make it a non-BSBD Account, so long as the prescribed minimum services are provided free of charge.
The holders of BSBD Account will not be eligible for opening any other savings bank deposit account in that bank. If a customer has any existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a BSBD Account. Further, before opening a BSBD account, the bank should obtain a declaration from the customer that he/she is not having a BSBD account in any other bank.

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.

<u>Present Status</u>: As the Task Force Committee has been constituted by GNCTD so the matter of Geographical Information System (GIS) shall be discussed in the ensuing meeting to be convened by Govt of Delhi.

The representative of GNCTD is requested to inform the house about the date when meeting of Task Force can be held to discuss about the persistent issues and GIS.

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AGENDA ITEM NO. 4C	REVIEW OF FINANCIAL LITERACY PROGRAMMES

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

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-SBI-3, Canara Bank-3, PNB-4, and Bank of Baroda-1. The State Bank of India vide their email 09.12.2020 informed that there are 3 FLC of the Bank i.e. South west, South east & South. The FLC counsellor in South West has resigned from the job due to COVID-19 therefore the FLC work is being carried out by the LDM posted there. As communicated by State Bank of India they are in the process of appointing new FLC counsellor & till then LDM posted there will look after the FLC work.

Financial Literacy Centres - DURING THE QUARTER ENDED DEC-2020 ON CONDUCT OF CAMPS BY FLCs

District	Name of Sponsoring bank	SPECIAL CAMPS BY FLCs (GOING DIGITAL)		TARGET GROUP SPECIFIC CAMPS BY FLCs	
		No. of Camps held	No. of persons participated in the Camps	No. of Camps Held	No. of Persons participated in the Camps
Central	Canara Bank	3	115	0	0
East	PNB	2	54	0	0
New Delhi	Canara Bank	23	873	49	3020
North	PNB	0	0	36	1353
North East	PNB	1	28	15	430
North West	PNB	5	194	30	1072
Shahadra	BOB	1	12	4	24
South	SBI	0	0	8	158
South East	SBI	8	179	4	68
South West	SBI	1	10	2	102
West	Canara Bank	12	763	38	1188
	Total	**56**	**2228**	**186**	**7415**

STATE LEVEL BANKERS' COMMITTEE-NCT OF DELHI
QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter DEC-2020

Number as actual

S.No.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Gap in Target
1	BANK OF BARODA	4	12	14	Achieved

2	BANK OF INDIA	7	21	20	-1
4	CANARA BANK	3	9	22	Achieved
5	CENTRAL BANK OF INDIA	3	9	9	Achieved
6	INDIAN BANK	9	27	0	-27
9	PUNJAB NATIONAL BANK	17	51	66	Achieved
10	STATE BANK OF INDIA	19	57	77	Achieved
12	UNION BANK OF INDIA	14	42	3	-39
13	DSCB	17	51	0	-51
20	FEDERAL BANK LTD	4	12	0	-12
21	HDFC BANK	1	3	0	-3
24	IDFC FIRST BANK	1	3	0	-3
29	KOTAK MAHINDRA BANK	1	3	0	-3
31	NAINITAL BANK LTD	1	3	0	-3
35	YES BANK LTD	1	3	0	-3
	Grand Total :	**102**	**306**	**145**	**161**

Action Points:
As discussed 101st SLBC Quarterly Meeting on 24.12.2020 it was pointed that number of FLC camps are far below the target. As such it has been advised to organize more camps and it is further advised that the Camps may be organized in Virtual /Digital modes in case the same is not possible in physical mode due to COVID 19 pandemic.

All the above Banks are once requested to conduct the Camps as per the allocated targets. There is still a huge gap between the target and achievement.

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.

Conduct of Camps by Rural Branches of Banks

It has been observed that some of the FLCC/ Rural Bank Branches were not conducting Financial Literacy Camps as per the guidelines of RBI. As per RBI – Each Rural Branch has to conduct 1 camp every month. As there are 102 Rural branches, the total of 306 camps were to be conducted**.** As discussed in Steering Sub Committee Meeting held on 22.12.2020 for 101st SLBC it was pointed that numbers of FLC camps are far below the target. As such it has been advised to organize more camps and further advised that Camps may be organized in virtual /Digital modes in case the same is not possible in physical mode due to COVID 19 pandemic. The position is given at Annexure-18.

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.

Projects Sanctioned under Financial Inclusion Fund (FIF)-

NABARD vide letter No.NB.DFIBT.992/DFIBT-75/2019-20 dated 11.06.2019- has advised to review and monitor the Projects sanctioned under Financial Inclusion Fund (FIF) in SLBC

Meeting. Banks have been advised about the differentiated approach for enabling greater outreach of Financial Literacy Programmes in excluded areas and penetration of Banking Technology products with special focus on technologically weak institutions. The objective is to effectively plan, implement and review of schemes under FIF in tune with State priorities. The letter is enclosed in the Annexure at the end of this Agenda Book.

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 – Punjab National Bank. A 24X7 Call Centre was started by Punjab National Bank 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. As reported in December -2020, the total number of accounts of Migrant Labours and Street Vendors/Hawkers are 248552.

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 13.01.2016 also conveyed to all Member Banks of

SLBC/ LDMs/ FLCs - NCT of Delhi in details on Financial Literacy through various skilling centers. A list of 265 skilling centers (including ITIs, VTPS and OCs) 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 is as under:

Name of District	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
Central	6	3	35	2150	0
East	0	0	0	0	0
New Delhi	7	0	1	143	1
North	9	9	468	5438	9
North East	8	3	3	127	0
North West	9	0	0	0	9
Shahdara	2	2	0	0	0
South	10	0	0	0	0
South East	0	0	0	0	0
South West	15	0	0	0	0
West	35	0	0	0	0
GRAND TOTAL	**101**	**17**	**507**	**7858**	**19**

As on Qtr ended 31.12.2020

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	19	6	158	2808	4
PVT ITI's	15	1	52	501	3
VTPs	35	4	208	1872	9
OC's	32	6	89	2677	3
Total :	**101**	**17**	**507**	**7858**	**19**

The district wise position is given at Annexure-19 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 points for reporting and updating the progress made in conducting financial literacy sessions on PMJDY portal under head financial literacy-MIS –. Where FLCs have been mapped to skilling 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.

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

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AGENDA ITEM 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.

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 beneficiaries' bank accounts of all social welfare schemes in NCT of Delhi.

The banks have to ensure the following:

- There should not be any delay in seeding of Aadhaar Number and backlog, if any, should be cleared without further loss of time.
- The gap between the percentage of Aadhaar seeding at 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 customers' Aadhaar 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 pensioners' 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 banks' branches 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:

'In 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.'

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

'And 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.'

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-

"**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 "product code" in 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."

The Bank-wise position is placed at Annexure-21. The summary as on 31.12.2020 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 A/cs [3]	Out of [1], No. of Dormant Accounts [4]	Out of [1], No. of Accounts which are seeded with Aadhaar [5]
PSBs	3310652	2202973	832500	277331	2016824
Coop. Banks	8556	5591	2965	0	8556
Pvt. Banks	268435	195682	38375	44451	214635
Small Fin. Banks	557	551	6	0	324
Grand Total:	**3588200**	**2404797**	**873846**	**321782**	**2240339**

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 at Annexure-20. There are 3617 branches operating in all 11 districts. All the branches are on the CBS platform. 303* branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

*All the 50 branches of DSCB are CBS but not having Onsite ATMs.

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

"Mail received from MTNL as reproduced here- "It is the list of Bank lease circuits with less than or equal to 2 Mbps Bandwidth , as per MTNL`s Billing records which are working under MTNL Delhi area . MTNL has been approaching to these banks for up-gradation of these lease circuits to higher bandwidth. Maximum of these circuits are running on copper which shall be converted to fibre while upgrading the Bandwidth. The No of requests received from banks in this regard are also mentioned in last column of attached excel sheet".

Therefore, suggestion may be given to all the banks for upgradation of their leased circuits from copper to fibre, for better service and bandwidth.

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: ddga2term.dl-dot@nic.in 01126282533

AnkitShukla ITS 9621194968-adetr.dl-dgt-dot@gov.in

Asst. Divisional Engineer Telecom, O/o-Advisor, Delhi LSA

Department of Telecom, Government of India,Nehru Place, Delhi -110019

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

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AGENDA ITEM 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 "Lead Bank Scheme – Strengthening of Monitoring Information System (MIS) Revised format for ACP 2016-17"informed that the revised reporting guidelines had been issued on 'Priority Sector lending -Targets and Classification' vide circular FIDD.CO.Plan.BC.No.58/ 04.09.001/2014-15 dated June 11, 2015.

Accordingly, the ACP 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) 2020-21

The summarized position of Targets (ACP-2020-21) & Achievement up to Dec 2020 under Annual Credit Plan (ACP) for the year 2020-21, is as under:-

(Amt. in Crore)

Sector	Annual Target 2020-21	Achievement upto Dec-2020 (01.04.2020 to 31.12.2020)	Achievement %age upto December -2020
Agriculture	9019	5610	62.20
MSME	68659	43802	63.80
Export Credit	5971	1457	24.40
Education	355	219	61.69
Housing	7855	1147	14.60
Other Priority Sector	2404	1436	59.73
Total Priority Sector	**94263**	**53671**	56.94
Non Priority Sector	956673	**624246**	65.25
Total	**1050936**	**677897**	64.50

Observation:-

The achievement under Priority Sector up for FY 2020-21is Rs. 53,671 Crore against the annual target of Rs. 94,263 Crore i.e.56.94%. The achievement under Non-Priority Sector has been Rs. 6,24,246 Crore against the annual target of Rs. 9,56,673 Crore i.e. 65.25 %. The achievement under total ACP has been Rs. 6,77,897 Crore against the Annual target of Rs. 10,50,936 Crore i.e. 64.50%. The main reason for low achievement of ACP targets during the current Financial Year is COVID-19 pandemic situation, and lockdown which adversely impacted the overall performance of the economy.

District-wise and Bank wise proposed targets & achievement under ACP 2020-21 are given at Annexure-23 to 29.

Activity wise Targets FY 2020-21/Achievement up to December -2020, is as under :

(Amt in Crores)

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks) (A+B+C+D+E)							
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		Outstanding	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	**Priority Sector**	**451222**	**94263**	**270048**	**53671**	**59.85**	**56.94**	**869287**	**187156**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	31896	9019	19967	5610	62.60	62.20	34198	10983
1A(i)	Farm Credit	18486	709	16107	461	87.13	65.06	26762	1560

1A(ii)	Agriculture Infrastructure	1686	1669	283	167	16.79	10.01	567	894
1A(iii)	Ancillary Activities	11724	6642	3577	4982	30.51	75.02	6869	8529
1B	MSMEs = 1B(i)+1B(ii)+1 B(iii)+1B(iv)+1 B(v)	275908	68659	165035	43802	59.82	63.80	591760	103616
1B(i)	Micro Enterprises (Manufacturing + Service)	194539	23769	127071	15066	65.32	63.38	451395	34492
1B(ii)	Small Enterprises (Manufacturing + Service)	65316	24110	27186	17054	41.62	70.73	105080	42971
1B(iii)	Medium Enterprises (Manufacturing + Service)	12182	20414	9986	11299	81.97	55.35	24873	25650
1B(iv)	Khadi and Village Industries	148	2	23	1	15.54	38.71	315	25
1B(v)	Others under MSMEs	3723	364	769	383	20.66	105.20	10097	477
1C	Export Credit	2033	5971	816	1457	40.14	24.41	5278	2826
1D	Education	9936	355	8651	219	87.07	61.72	31881	1556
1E	Housing	74327	7856	17781	1147	23.92	14.60	106032	13721
1F	Social Infrastructure	418	66	123	34	29.43	51.60	61	83
1G	Renewable Energy	2382	402	2113	195	88.71	48.56	323	140
1H	Others	54322	1935	55562	1207	102.28	62.35	99754	54231
2	Sub total= 1A+1B+1C+1 D+1E+1F+1G +1H	451222	94263	270048	53671	59.85	56.94	869287	187156
3	Loans to weaker Sections under PSL	156010	3792	98453	8276	63.11	218.24	337914	5947
4	**Non-Priority Sector**	**2887798**	**956673**	**1364529**	**624225**	**47.25**	**65.25**	**3800414**	**1087785**
4A	Agriculture	48863	22692	1389	30342	2.84	133.71	4983	2128
4B	Education	3508	170	1830	126	52.17	74.20	3471	635
4C	Housing	15229	14213	18261	5970	119.91	42.01	92848	47229
4D	Personal Loans under Non-Priority Sector	156547	59473	67637	7124	43.21	11.98	292299	10440
4E	Others	2663651	860125	1275412	580663	47.88	67.51	3406813	1027352
5	Sub-total=4A+4B+4 C+4D+4E	2887798	956673	1364529	624225	47.25	65.25	3800414	1087785
	Total=2+5	**3339020**	**1050936**	**1634577**	**677897**	**48.95**	**64.50**	**4669701**	**1274941**

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AGENDA ITEM NO. 7	CREDIT FLOW TO PRIORITY SECTOR

(A) CREDIT FLOW TO PRIORITY SECTOR:

The performance of all Banks under Priority Sector Advances is given at Annexure-33. The summarized position is as under:-

(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION		% Growth	
Dec 2019	Sept 2020	Dec 2020	YoY	Over the QTR	YoY	Over the QTR
174175	188206	187156	12981	-1050	7.45	-0.56

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

POSITION AS ON			VARIATION %	
Dec-19	Sept-2020,	Dec-20	YoY	Over the QTR
14.51	14.82	14.68	0.17	-0.14

Observation:-

The percentage of Priority Sector Advances to Total Advances increased by 0.17 % on YoY basis and decreased by 0.14 % on QoQ basis.

Out of 43 member banks, in the following 8 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.12.2020 out of which 2 are Public Sector Banks & 6 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advances
		30.09.2020	31.12.2020
Public Sector Banks			
1	BANK OF INDIA	7.75	8.60
2	UCO BANK	7.60	7.21
Private Sector Banks			
1	AXIS BANK	8.31	8.83
2	DHANLAXMI BANK	8.63	9.04
3	HDFC BANK	9.69	9.51
4	INDUSIND BANK	3.43	6.76
5	ESAF SMALL FINANCE BANK	0	0
6	SURYODAY SMALL FINANCE BANK	0	0

Action Points:-

All Members Banks particularly above 8 Banks are requested to take immediate steps to increase their Priority Sector Advances.

SLBC-DELHI has sent an email on 12.03.2021 to Bank of India & UCO Bank to submit reasons for low "**% of P.S. Advances to Total Advances". So both the Banks have submitted the reasons as under:-**

- Bank of India:- The Percentage of priority sector advances is below to 10% against the total advances, it is due to some big ticket advances are classified under C&IC category. However, the Bank is working on new/existing proposals of priority sector to improve the CD Ratio and presently their priority sector advance increased from 7.75%(Sept'20) to 8.60%(Dec'20).

- UCO Bank:- The average ticket size of Home Loan amount is above Rs. 35 lakhs and hence total advances increases and priority sector percentage decreases. Also, they have only 8 rural/semi urban branches from where they are not getting sufficient agriculture related advance to cover whole priority sector advance of New Delhi zone out of Total 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 at Annexure-43 The summarized position is as under:

(Rs. in Crore)

POSITION OF CREDIT TO SC/ST			VARIATION		% Growth	
Dec.-2019	**Sept.- 2020**	Dec-2020	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
4318*	1525.46	1568.34	-2749.7	42.88	-63.68	2.81

Observation:-

The Loans to SC/ST under Priority Sector Advances Category decreased by Rs. 2749.7 Crore on YoY basis & it has increased by Rs. 42.88 Crore on QoQ basis.

*In December 2019 credit to SC/ST reported by State Bank of India was Rs. 3232.43 Crore whereas as on December 2020 it is Rs. 567.08 Crores. The variation of Rs. 2665.35 Crores is due to wrong reporting of data by SBI.

Action Point:-There is a steep decrease in "Credit to SC/ST" category on YoY basis. All the Member Banks are requested to look out for the probable causes for this south-ward trend and put in more efforts to increase the mentioned portfolio.

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

(Rs. in Crore)

PRIORITY SECTOR ADVANCES			CREDIT TO SC/ST			%age To Priority Sector Advances		
Dec.-2019	Sept.-2020	Dec 2020	Dec.-2019	Sept.-2020	Dec 2020	Dec.-2019	Sept.-2020	Dec 2020
174175	188206	187156	4318	1525.46	1568.34	2.48%	0.81	0.84

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has decreased from 2.48% to 0.84% on YoY basis & it has increased from 0.81% to 0.84% on QoQ basis.

Action Points:-

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

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AGENDA ITEM NO. 8	CREDIT FLOW UNDER EDUCATION LOAN SCHEME

The performance of all Banks under Education Loan Scheme is given at Annexure-47.The summarized position is as under:-

Position as on (in Crore)				Variation		% Growth	
Particulars	**Dec.-2019**	**Sept.-2020**	**Dec*2020**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	37682	34486	35361	-2321	875	-6.16	2.54
Amt. (in Crore)	2146	2112	2191	45	79	2.10	3.74

Observation:-

The number of Education Loan A/cs decreased by 2321 i.e.6.16 % on YoY basis. But amount wise there is an increase of Rs.45 Crore and growth of 2.10% on YoY basis.

In continuation, the number of accounts increased by 875 i.e. 2.54% on QoQ basis whereas amount increased by Rs. 79 Crore i.e. 3.74 % on QoQ basis.

On the parameter of "Growth in loan outstanding compared to previous quarter", the leading performers are:

(Amt in Crores)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. STATE BANK OF INDIA-48.07 2. UNION BANK OF INDIA -20.18 3. CANARA BANK-18.86.
Leading Performers (Pvt, Sector)	1. ICICI BANK.- 11.06 2. DCB Bank Ltd.-0.82 3. NAINITAL BANK LTD-0.51

Category wise bifurcation of Education Loan as on 31.12.2020 as on Annexure-47

(Amt in Crore)

Loan Disbursed During F.Y.2020-21		**Loan Outstanding as on 31.12.2020**		**NPA as on 31.12.2020**	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
10992	361.06	35361	2191.02	1449	43.45

As per the data mentioned on Annexure-48:

	Loan Disbursed During 2020-21		**Loan Outstanding as on 31.12.2020**		**NPA as on 31.12.2020**	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
SCs	1440	31.06	4234	242.38	127	3.65
STs	690	27.10	1913	116.78	68	2.14

OBCs	2561	72.45	5630	313.40	209	6.14
Others	6301	189.29	23584	1518.46	1046	31.72

As per the data mentioned on Annexure-49:

	Loan Disbursed During 2020-21		**Loan Outstanding as on 31.12.2020**		**NPA as on 31.12.2020**	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	1138	49	3355	221	115	4
Engineering	2855	90	10113	553	363	12
Nursing Courses	1180	28	3083	171	83	3
MBA	1804	49	5856	389	169	6
Other Profession	4016	145	12953	857	721	20

As per the data mentioned on Annexure-47:

	Loan Disbursed During 2020-21		**Loan Outstanding 31.12.2020**		**NPA as on 31.12.2020**	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
Male	7317	230.48	24154	1447.24	953	29.89
Female	3675	130.58	11205	743.69	497	13.71

Observations:-

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 25.07.2019 under the chairmanship of Hon'ble Chief Minister to review the performance / implementation of "Delhi Higher Education and Skill Development Guarantee Scheme (Student Loan Scheme)".

During the course of the meeting following concerns have been observed by Hon`ble Chief Minister:

1. Small number of applications received over the years clearly indicates that there is lack of awareness about the scheme among the target groups and as such the scheme needs to be adequately publicized.
2. High level of cancellation and rejection of the loan applications indicates that the loan executing/ disbursing authorities needs to be well informed and sensitized about scheme.

Accordingly, following decisions taken during the aforesaid meeting are requiredtobe followed expeditiously:-

1. Department of Higher Education shall prepare a comprehensive plan for giving wide publicity to the scheme in order to ensure that the probable beneficiaries and target groups are made well aware of the financial support from the Government.
2. The aforesaid plan should also include the following suggestions which were given during this meeting:-

(a) Camps are organized in academic institutions particularly at the time of the beginning of academic year and also intermittently in order to facilitate the applicants within such institutions to apply under this scheme and avail benefits. Such camps should also be organized in the participant banks so that the concerned staff of the bank is made aware of the scheme and the pending forms are processed expeditiously.

(b) All academic institutions/colleges should designate a loan facilitating officer who shall coordinate with the applicants on one hand and concerned bank on the other hand. His job would not only be limited to facilitate the loan disbursal but he shall also be responsible for disseminating information about the financial assistance under the scheme to the students.

(c) Information boards depicting salient features of the scheme should be displayed in all bank branches for information to all.

(d) Information boards should also be placed at prominent locations in the academic institutions/colleges for information of the beneficiary students.

(e) The Higher Education Department should take up the matter with Directorate of Education to disseminate information regarding the scheme to the students of 9th class and above. This would inspire the students to prepare/opt for professional courses of their own choice without being discouraged under any financial compulsion.

3. The Higher Education Department should carry out detailed analysis of rejected cases and move proposal for making necessary amendments in the existing scheme to make it more convenient and hassle free and easy for the beneficiaries.
4. A feedback mechanism in respect of this scheme should be set up by the Higher Education department. The beneficiaries of the scheme should be contacted in order to establish a robust feedback mechanism. Further, while reviewing the rejected applications, the department should seek feedback from the concerned applicants to identify wrong rejections and to help such applicants to re apply under the loan scheme. Feedback mechanism would go a long way to remove the hindrances that the applicants face.
5. Report on feedback analysis and the performance of the scheme should be submitted by the Higher Education Department to Deputy C.M. on weekly basis.

The member banks are requested to take note of the above instructions for compliance and clear all the applications pending with them.

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 –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.
- Banks' websites 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 as on Annexure-46

(Amount in Crore):

During Qtr. Ended Dec-2020		Upto the end of Current FY	
Number	Amount	Number	Amount
1255	124.80	13483	2416.87

Action Points:

The Member Banks are requested to upload the eligible Loan applications through 'VidyaLaxmi Portal'. Further there were 27 Member Banks which have "NIL" data under 'Number of loan applications uploaded through Vidya Lakshmi Portal as on Dec-2020'. These Member Banks are requested to upload the applications through VLP.

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AGENDA ITEM 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 at Annexure-31 and 34 respectively.

Due to fast urbanisation of Delhi NCT the resources deployed in agriculture have reduced significantly. As per Economic Survey of Delhi 2018-19:

1. The number of Rural Villages reduced from 214 in 1981 to 112 in 2011.
2. In 1991 the rural area in Delhi was 53.79% which reduced to 24.90% in 2011 whereas urban area increased from 46.21% to 75.10% in the same period.
3. No. of operational holdings reduced from 25311 in 2005-06 to 20497 in 2010-11.
4. Operational holding area decreased from 37770.29 hectare in 2005-06 to 29628.21 hectare in 2010-11.
5. Total cropped area in 2000-01 was 52816 hectare which reduced to 34570 hectare in 2017-18.

TOTAL AGRICULTURE ADVANCES AS ON 31.12.2020 as on Annexure-31,34 and 35:

(Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCES (PS)	AGRICULTURE ADVANCES (NPS)	Total Agriculture (PS+ NPS)
136	1424	1560	894	8529	10983	2128	13112

AGRICULTURE ADVANCES			VARIATION		% Growth	
Dec.-2019	Sept, 2020	Dec.- 2020	YoY	Over the QTR	YoY	Over the QTR
9814	27150	13112*	3298	-14038	33.61	-51.71

Observation:-

The Total Agriculture Advances increased by Rs. 3298 Crore i.e. 33.61% on YoY basis. Further it has decreased by Rs. 14039 Crore i.e.-51.71 % on QoQ basis.

*The Agriculture Advance of FCI account having a limit of Rs. 14054.66 Crores with PNB adjusted during the quarter.

Percentage of NPA in Agriculture as on Annexure-35:

(Amt. In Crore)

Amount O/S as on 30.09.2020	Amount O/S as on 31.12.2020	Amount of NPA on 30.09.2020	Amount of NPA on 31.12.2020	% of NPA 30.09.2020	% of NPA on 31.12.2020

27150	13112	2510	2836	9.24	21.63%

Observation:-

The NPA in Agriculture Advances increased to Rs. 2836 Crore as on 31.12.2020.

Action Point:-

NPAs require provisioning which adversely affects the bank's profitability and Capital. As already stated there is an urgent need to control the NPA and hence GNCTD& Member Bankswere requested to take all possible steps for strengthening recovery of NPA in this sector.

Percentage of Agriculture Advances to Total Priority Sector Advances:

(Rs. in Crore)

PRIORITY SECTOR ADVANCES			**AGRICULTURE ADVANCES**			**%age To Priority Sector Advances**		
Dec-2019	**Sept.-2020**	**Dec.-2020**	**Dec-2019**	**Sept.-2020**	**Dec.-2020**	**Dec-2019**	**Sept.-2020**	**Dec.-2020**
174175	188206	187156	9814	27150	13112	5.63%	14.42%	7.01%

Observation:-

The percentage of Agriculture Advances to Priority Sector Advances increased to 7.01% from 5.63% on YoY basis. In continuation percentage of Agriculture Advances to Priority Sector Advances decreased to 7.01% from 14.42 % on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			**AGRICULTURE ADVANCES**			**%age To Total Advances**		
Dec-2019	**Sept.-2020**	**Dec.-2020**	**Dec-2019**	**Sept.-2020**	**Dec.-2020**	**Dec-2019**	**Sept.-2020**	**Dec.-2020**
1200158	1269738	1274941	9814	27150	13112	0.82%	2.14%	1.03%

Observation:-

The percentage of Agriculture Advances to Total Advances increased from 0.82 % to 1.03% on YoY basis. In continuation, it decreased to 1.03 % from 2.14 % on QoQ basis.

As per revised guidelines of RBI, within the 18 percent target for agriculture, a target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, 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 31.12.2020 is, as under as on Annexure-52

(Amt. in Crore)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter December-2020		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of December- 2020	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
58	60.25	**103**	80.89

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 PMFBY-**Pradhan Mantri Fasal Bima Yojana.** The scheme aims at providing insurance cover to farmers.

Government of India approved Pradhan Mantri Fasal Bima 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 GOI's websites www.agricoop.nic.in & www.agri-insurance.gov.in.

"DOUBLING FARMERS' INCOME BY 2022":

On "Doubling of Farmers' income by 2022", RBI, CO vide their letter no. FIDD.CO. LBS. BC. No. 16/ 02.01.001/ 2016-17 dated 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 "Doubling of Farmers Income by 2022":

The Government of India has set a target of doubling of farmers' 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 farmers' income and recommend a strategy to achieve doubling of farmers' 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 'Strategy for Doubling Farmers' Income by 2022' which have been uploaded on the website of Department of Agriculture Cooperation & Farmers' welfare (http://agricoop.nic.in/doubling-farmers).

Parallely, the Government is aiming to reorient agriculture sector by focusing on income concentration. 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); PradhanMantriKrishiSinchayeeYojana (PMKSY); ParamparagatKrishiVikasYojana (PKVY); National Agriculture Market scheme (e-NAM); PradhanMantriFasalBimaYojana (PMFBY); National Food Security Mission (NFSM); Mission for Integrated Development of Horticulture (MIDH); National Mission on Oilseeds & Oil palm (NMOOP); National Mission for Sustainable Agriculture (NMSA); National Mission on Agricultural Extension & Technology (NMAET) and RashtriyaKrishiVikasYojana (RKVY). In addition, schemes relating to tree plantation (HarMedh 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 farmers' income, the Government has increased the Minimum Support Prices (MSPs) of all kharif crops for 2020-21Season.

A) <u>Continuation of Interest subvention scheme for Short Term Crop Loans</u>

It was decided to continue the Interest Subvention Scheme for Short Term Crop Loan for 2020-21:

i. Interest Subvention of 2%p.a to Public Sector Banks/Private Sector Commercial 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 uptoRs. 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.

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 viz. "PRADHAN MANTRI KISAAN SAMMAAN NIDHI (PM-KISAN)" 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 farmer's 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 beneficiary's accounts in three equal installments Rs. 2000/- in every four months.
- 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.

Action Point:-

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 feedback from banks, several instances have come to notice regarding issuance of 'No Dues Certificates' by 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 'No Dues Certificates' and 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 'No Dues Certificates' from the concerned bank before release of the land.

Action Point:-

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

GROUND LEVEL CREDIT TARGET FOR AGRICULTURE-2021-22

Department for Financial Services, Ministry of Finance, GoI vide their letter no. 12/04/2016-AC dayed 16.02.2021 has fixed the Ground Level Credit Target for agriculture for the FY 2021-22 at Rs. 16,50,000 crore under which a target of Rs. 1739 Crore has been allocated to the state of Delhi. Further, in order to ensure increased credit flow to Animal Husbandry, dairy and Fishers as announced in Hon'ble FM budget sppech 2021—22, a target of Rs. 78 Crore has also been allocated for the state of Delhi within the overall term loan target.

The broad sector-wise and agency-wise allocation made by the DFS, Ministry of Finance, GoI for the state of Delhi is as under:

Agency	Crop Loan	Term Loan	Total
Commercial Banks	495	1229	1724
Cooperative Banks	10	05	15
Total	505	1234	1739

Out of which, proposed targets under Animal Husbandry / Fisheries is as under:-

Dairy	Poultry	Sheep, Goat, Piggery & other	Total target under Animal Husbandry	Fisheries	Total target under Term Loan- Allied activities
50	20	5	75	3	78

The target allocated to the Banks having rural branches is:

Ground Level Credit Disbursement-2021-22

Amount in Crores

		Total Target GLC Disbursement			Out of Toatal Target Targets under Animal Husbandry /Fisheries						
Sl	Name of Bank	RURAL Branch	Target Crop Loan	Term Loan	Total Target	Dairy	Poultry	Sheep/ Goat/Piggery	Total Animal Husbandry	Fisheries	Total Target Term Loan Allied Activities

1	BANK OF BARODA	4	23	58	81	2.32	0.93	0.25	3.50	0.14	3.63
2	BANK OF INDIA	7	41	101	142	4.06	1.62	0.45	6.13	0.24	6.37
3	CANARA BANK TOTAL	3	17	43	61	1.74	0.70	0.15	2.59	0.10	2.69
4	CENTRAL BANK OF INDIA	3	17	43	61	1.74	0.70	0.15	2.59	0.10	2.69
5	INDIAN BANK	9	52	130	183	5.22	2.09	0.50	7.81	0.31	8.11
6	PUNJAB NATIONAL BANK	17	99	246	345	9.86	3.94	1.00	14.80	0.58	15.38
7	STATE BANK OF INDIA	19	111	275	385	11.02	4.41	1.10	16.53	0.65	17.18
8	UNION BANK OF INDIA TOTAL	14	81	202	284	8.12	3.24	0.85	12.21	0.48	12.69
9	DELHI STATE COOPERATIVE BANK	17	10	5	15	0.7	0.30	0.10	1.10	0.10	1.20
10	FEDERAL BANK LTD	4	23	58	81	2.32	0.93	0.20	3.45	0.14	3.58
11	HDFC BANK	1	6	14	20	0.58	0.23	0.05	0.86	0.03	0.90
12	IDFC FIRST BANK	1	6	14	20	0.58	0.23	0.05	0.86	0.03	0.90
13	KOTAK MAHINDRA BANK	1	6	14	20	0.58	0.23	0.05	0.86	0.03	0.90
14	NAINITAL BANK LTD	1	6	14	20	0.58	0.23	0.05	0.86	0.03	0.90
15	YES BANK LTD	1	6	14	20	0.58	0.23	0.05	0.86	0.03	0.90
	Grand Total :	102	505	1234	1739	50	20.00	5.00	75.00	3.00	78.00

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AGENDA ITEM NO. 10	ADVANCES UNDER MSE/MSME SECTORS

Statement showing bank wise position of advances to Micro, Small & Medium Enterprises are given at Annexure-32.The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	Dec.-2019	**Sept, 2020**	**Dec.- 2020**
Total Advances	**1200158**	**1269738**	**1274941**
Total Priority Sector Advances	**174175**	**188206**	**187156**
Credit to Micro Enterprises	41997	33953	34492
Credit to Small Enterprises	44790	41976	42971
Total MSE Advances	**86787**	**75929**	**77463**
% of Micro Enterprises to total MSE Advances	48.39%	44.72%	44.53%
% of Micro Enterprises to Total Advances	3.49%	2.67%	2.71%
% of MSE Advances to Total Priority Sector Advances	49.83%	40.34%	41.39%
Advances to Medium Enterprises	22220	21818	25650
KVIC & Other MSME	1188	472	502
Advances to Micro, Small & Medium Enterprises (MSME)	**110195**	**98219**	**103615**

The following Banks have negative Growth over previous quarter:-

(Amt in Crores)

Name of Bank	Dec-20	Sep-20	difference
BANK OF INDIA	2900.22	2949.82	-49.60
BANK OF MAHARASHTRA	955.86	1056.91	-101.05
PUNJAB & SIND BANK	1905.59	1987.96	-82.37
UCO BANK	747.07	787.56	-40.49
DELHI STATE COOPERATIVE BANK	13.58	14.16	-0.58
AXIS BANK	4566.04	4606.26	-40.22
DCB Bank Ltd.	1185.39	1272.59	-87.20
DHANLAXMI BANK	16.83	17.13	-0.30
HDFC BANK	13733.07	14056.26	-323.19
ICICI BANK	8545.74	8803.13	-257.38
IDBI BANK	1671.21	1683.59	-12.38
KARNATAKA BANK	744.11	781.64	-37.52
LAKSHMI VILAS BANK LTD.	53.29	59.48	-6.19
NAINITAL BANK LTD	154.02	164.43	-10.41
SOUTH INDIAN BANK LTD	673.60	722.15	-48.55

AU SMALL FIN. BANK	811.01	812.40	-1.39
UJJIVAN SMALL FIN. BANK	88.00	106.34	-18.34
UTKARSH SMALL FINANCE BANK	52.63	74.89	-22.26

COMPARATIVE POSITION OF MSE ADVANCES:-

(Rs. in Crore)

POSITION AS ON			**VARIATION**		**% Growth**	
Dec.-2019	**Sept, 2020**	**Dec.- 2020**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
86786	75929	77463	-9323	1534	-10.74	2.02

Observations:-

Advances under MSE Sector decreased by Rs. 9323 Crore on YoY basis i.e.-10.74 %. Further it has increased by Rs.1534 Crore i.e. 2.02 %on QoQ basis. Due to COVID-19 pandemic there is an overall adverse impact on the economy including MSE advances.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			**VARIATION**		**% Growth**	
Dec.-2019	**Sept.- 2020**	**Dec.- 2020**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
110195	**98219**	**103615**	-6580	5396	-5.97	5.49

The Advances under MSME Sector decreased by Rs. 6580 Crore i.e. 5.97% on YoY basis. Further the Advances under MSME were increased by Rs. 5396 Crores i.e. 5.49 % on QoQ basis. Due to COVID-19 pandemic there is an overall adverse impact on the economy including MSME advances.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	**Amount O/S as on 30.09.20**	**Amount O/S as on 31.12.20**	**Amount of NPA 30.09.20**	**Amount of NPA 31.12.20**	**% of NPA 30.09.2020**	**% of NPA 31.12.2020**
Micro Enterprises	33953	34492	6540	6747	19.26	19.56
Small Enterprises	41976	42971	8205	7987	19.55	18.59
Medium Enterprises	21818	25650	3722	4261	17.06	16.61
KVIC & Other MSME	472	502	4	5	0.85	0.99
Total MSME Adv.	**98219**	**103615**	**18471**	**19000**	18.81	**18.34**

Observation:-The NPA in MSME Sector decreased from 18.81% to 18.34% on QoQ basis. In continuation the Banks are advised to ensure vigorous follow up for reduction of NPAs.

During the 101st Steering Committee Meeting, it was suggested by Reserve bank of India that EC-MSME Data submitted to them is for 32 Banks. Thus the data of 32 Banks be compiled separately, so that the data of RBI for EC-MSME and SLBC be reconciled. The bifurcated data for 32 Banks and remaining 12 Member Banks as per EC-MSME is:-

Sl	Name of Bank	Total MSME ADVANCES		Total NPA in MSME		NPA % (Amt.)
		A/c	Amt in Crore	A/c	Amt in Crore	
1	BANK OF BARODA	18792	4204	1854	1289	30.66
2	BANK OF INDIA	9146	2900	1185	1210	41.73
3	BANK OF MAHARASHTRA	3028	956	426	509	53.28
4	CANARA BANK	32075	7653	3263	1522	19.89
5	CENTRAL BANK OF INDIA	11894	1295	1144	440	33.95
6	INDIAN BANK	37063	2460	1068	225	9.13
7	INDIAN OVERSEAS BANK	7730	2730	680	955	34.98
8	PUNJAB & SIND BANK	9792	1906	1396	177	9.28
9	PUNJAB NATIONAL BANK	38729	12008	5835	5261	43.81
10	STATE BANK OF INDIA	17054	6657	3504	2034	30.56
11	UCO BANK	8190	747	245	3	0.36
12	UNION BANK OF INDIA	23945	8033	3917	3502	43.60
13	AXIS BANK	21503	4566	72	452	9.90
14	CATHOLIC SYRIAN BANK LTD.	94	24	8	1	2.79
15	CITY UNION BANK LTD.	321	172	2	0	0.04
16	DCB Bank Ltd.	5084	1185	228	25	2.07
17	DHANLAXMI BANK	37	17	25	10	57.47
18	FEDERAL BANK LTD	345	276	1	0	0.13
19	HDFC BANK	63718	13733	896	235	1.71
20	ICICI BANK	59523	8546	1823	125	1.46
21	IDBI BANK	9812	1671	830	442	26.47
22	INDUSIND BANK	21732	2200	394	9	0.42
23	JAMMU KASHMIR BANK LTD	1926	518	172	48	9.34
24	KARNATAKA BANK	1523	744	314	141	18.94
25	KARUR VYSYA BANK	347	219	14	10	4.62
26	KOTAK MAHINDRA BANK	15531	5489	571	170	3.09
27	LAKSHMI VILAS BANK LTD.	76	53	14	25	46.96
28	NAINITAL BANK LTD	772	154	59	16	10.31
29	RBL BANK LTD	3729	1128	20	2	0.14
30	SOUTH INDIAN BANK LTD	825	674	11	27	4.03
31	TAMILNAD MERCANTILE BANK	123	30	5	0	0.30
32	YES BANK LTD	20696	7598	98	119	1.57
	TOTAL (A)	**445155**	**100548**	**30074**	**18984**	**18.88**
33	AU SMALL FIN. BANK	10580	811	580	4	0.53
34	CAPITAL SMALL FINANCE BANK	89	30	0	0	0.00
35	EQUITAS SMALL FIN. BANK	1486	97	25	1	0.61

36	ESAF SMALL FINANCE BANK	0	0	0	0	0.00
37	JANA SMALL FIN. BANK	1647	130	174	4	3.18
38	SURYODAY SMALL FINANCE BANK	0	0	0	0	0.00
39	UJJIVAN SMALL FIN. BANK	31533	88	89	1	0.85
40	UTKARSH SMALL FINANCE BANK	21304	53	596	1	2.56
41	DELHI STATE COOPERATIVE BANK	617	14	147	3	20.38
42	BANDHAN BANK LTD.	74436	284	77	2	0.56
43	IDFC FIRST BANK	4913	1562	0	0	0.00
	TOTA L (B)	**146605**	**3067**	**1688**	**15**	**0.50**
	GRAND TOTAL (A+B)	**591760**	**103616**	**31762**	**19000**	**18.34**

THRUST TO THE MSME:

In view of 'Make in India' campaign initiated by Government of India, banks may strive for improving 'Entrepreneurial Sensitivity' amongst the branch officials for giving intended thrust to the MSME sector.

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

NEW GUIDELINES

The above issue has been examined in RBI and a view has been taken to facilitate meaningful restructuring of MSME accounts that has become stressed. RBI has decided to permit a one time restructuring of existing loans to MSMEs that are in default but standard as on January 1,2019, without an asset classification downgrade. To be eligible for the scheme, the aggregate exposure, including non fund based facilities of banks and NBFCs, to a borrower should not exceed Rs.250 million as on January 1, 2019. The restructuring has to be implemented by Dec. 31, 2020. A provision of 5% in addition to the provisions already held, shall be made in respect of accounts restructured under this scheme. Each bank/NBFC should formulate a policy for this scheme with Board approval which shall, inter alia, include framework for viability assessment of the stressed accounts and regular monitoring of the restructured accounts.

Micro, Small and Medium Enterprises (MSME) sector – Restructuring of Advances as per Notification Number DOR.No.BP.BC/4/21.04.048/2020-21 dated 06.08.2020.

In view of the continued need to support the viable MSME entities on account of the fallout of Covid19 and to align these guidelines with the Resolution Framework for COVID 19 – related Stress announced for other advances, it has been decided to extend the scheme permitted in terms of the aforesaid circular. Accordingly, existing loans to MSMEs classified as 'standard' may be restructured without a downgrade in the asset classification, subject to the following conditions:

i. The aggregate exposure, including non-fund based facilities, of banks and NBFCs to the borrower does not exceed ₹25 crore as on March 1, 2020.

ii. The borrower's account was a 'standard asset' as on March 1, 2020.

iii. The restructuring of the borrower account is implemented by March 31, 2021.
iv. The borrowing entity is GST-registered on the date of implementation of the restructuring. However, this condition will not apply to MSMEs that are exempt from GST-registration. This shall be determined on the basis of exemption limit obtaining as on March 1, 2020.
v. Asset classification of borrowers classified as standard may be retained as such, whereas the accounts which may have slipped into NPA category between March 2, 2020 and date of implementation may be upgraded as 'standard asset', as on the date of implementation of the restructuring plan. The asset classification benefit will be available only if the restructuring is done as per provisions of this circular.
vi. As hitherto, for accounts restructured under these guidelines, banks shall maintain additional provision of 5% over and above the provision already held by them.

Credit flow to Micro, Small and Medium Enterprises Sector

Classification of enterprises

An enterprise shall be classified as a Micro, Small or Medium enterprise on the basis of the following criteria, namely:

i. a micro enterprise, where the investment in plant and machinery or equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;
ii. a small enterprise, where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees; and
iii. a medium enterprise, where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees

Composite criteria of investment and turnover for classification

i. A composite criterion of investment and turnover shall apply for classification of an enterprise as micro, small or medium.
ii. If an enterprise crosses the ceiling limits specified for its present category in either of the two criteria of investment or turnover, it will cease to exist in that category and be placed in the next higher category but no enterprise shall be placed in the lower category unless it goes below the ceiling limits specified for its present category in both the criteria of investment as well as turnover.
iii. All units with Goods and Services Tax Identification Number (GSTIN) listed against the same Permanent Account Number (PAN) shall be collectively treated as one enterprise and the turnover and investment figures for all of such entities shall be seen together and only the aggregate values will be considered for deciding the category as micro, small or medium enterprise.

Calculation of investment in plant and machinery or equipment

i. The calculation of investment in plant and machinery or equipment will be linked to the Income Tax Return (ITR) of the previous years filed under the Income Tax Act, 1961.
ii. In case of a new enterprise, where no prior ITR is available, the investment will be based on self-declaration of the promoter of the enterprise and such relaxation shall end after the 31st March of the financial year in which it files its first ITR.

iii. The expression ''plant and machinery or equipment'' of the enterprise, shall have the same meaning as assigned to the plant and machinery in the Income Tax Rules, 1962 framed under the Income Tax Act, 1961 and shall include all tangible assets (other than land and building, furniture and fittings).

iv. The purchase (invoice) value of a plant and machinery or equipment, whether purchased first hand or second hand, shall be taken into account excluding Goods and Services Tax (GST), on self-disclosure basis, if the enterprise is a new one without any ITR.

v. The cost of certain items specified in the Explanation I to sub-section (1) of section 7 of the Act shall be excluded from the calculation of the amount of investment in plant and machinery.

2.4 Calculation of turnover

i. Exports of goods or services or both, shall be excluded while calculating the turnover of any enterprise whether micro, small or medium, for the purposes of classification.

ii. Information as regards turnover and exports turnover for an enterprise shall be linked to the Income Tax Act or the Central Goods and Services Act (CGST Act) and the GSTIN.

iii. The turnover related figures of such enterprise which do not have PAN will be considered on self-declaration basis for a period up to 31st March, 2021 and thereafter, PAN and GSTIN shall be mandatory.

2.5 In case of an upward change in terms of investment in plant and machinery or equipment or turnover or both, and consequent re-classification, an enterprise will maintain its prevailing status till expiry of one year from the close of the year of registration. In case of reverse-graduation of an enterprise, whether as a result of re-classification or due to actual changes in investment in plant and machinery or equipment or turnover or both, and whether the enterprise is registered under the Act or not, the enterprise will continue in its present category till the closure of the financial year and it will be given the benefit of the changed status only with effect from 1st April of the financial year following the year in which such change took place..

Launch of Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs

Ministry of MSME, Govt. of India through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) has introduced **"Credit Guarantee Scheme for Subordinate Debt (CGSSD)** and the same has been communicated by DFS, MoF, GoI vide their letter no. F.No.2/28/2020-IF-II dated 03.07.2020.Under this scheme, guarantee coverage would be provided to Scheduled Commercial Banks, which are member lending institutions of CGTMSE for facilitating support to stressed MSMEs. The scheme will be operationalized through a special window created for this purpose under CGTMSE.

The objective of the Scheme is to provide personal loan to the promoters of Stressed MSMEs for infusion as equity/ quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. The loans would be provided with a 90% credit guarantee by the CGTMSE.

CGTMSE COVERAGE:

The details of units covered under CGTMSE Scheme are given at Annexure-56 to 57

The summarized position is as under:-

(Rs.in Crore)

Particulars	POSITION AS ON			VARIATION		% Growth	
	Dec.-2019	Sept, 2020	Dec- 2020	YoY	Over the QTR	YoY	Over the QTR
No. of Units	59517	74126	**77358**	17841	3232	29.97	4.36
Amount	19243	19996	20892	1650	896	8.57	4.48

The CGTMSE coverage to MSME on YoY basis shows that number of units availing cover has increased by 17841 units i.e. 29.97 %. Further the number of units increased by 3232 i.e. increase of 4.36 % on QoQ basis.

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 uptoRs. 5 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 “In Principle Sanction” (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 “In Principle Sanction”letter 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 Bank’s formalities need to sanction & disburse the loan in 7-8 working days.

12. CGTMSE Coverage can also be availed for collateral free loans.

PRADHAN MANTRI MUDRA YOJNA (PMMY)

The PradhanMantri 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 SHISHU MUDRA Loans under PMMY.

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

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 parlours, 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 2019-20 (01.04.2019 to 31.03.2020) is given as under:

(Amt. In crore)

NAME OF BANK	Shishu			Kishor			Tarun			Total		
	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	339759	773	763	25089	595	557	11763	983	913	376611	2352	2233
Private sector Banks	35660	111	111	15905	379	379	10420	816	812	61985	1305	1301

Small Finance Banks	**41864**	**143**	**143**	**10796**	**122**	**122**	**1053**	**64**	**64**	**53713**	**330**	**330**
Non-Member Financial Institutions	33176	111	109	24446	309	305	6594	737	723	64216	1158	1137
Grand Total	**450459**	**1139**	**1127**	**76236**	**1406**	**1362**	**29830**	**2600**	**2513**	**556525**	**5145**	**5002**

The summarised progress under PMMY for FY 2020-21 (01.04.2020 to 30.09.2020) is given as under:

(Amt. In crore)

NAME OF BANK	Shishu			Kishor			Tarun			Total		
	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	**58825**	**130**	**124**	**10592**	**246**	**207**	**4192**	**341**	**289**	**73609**	**717**	**619**
Private sector Banks	**5583**	**15**	**15**	**6068**	**147**	**147**	**3203**	**211**	**210**	**14854**	**373**	**372**
Small Finance Banks	**3564**	**13**	**13**	**145**	**1.60**	**2**	**16**	**1**	**1**	**3725**	**16**	**15**
Non-Member Financial Institutions	**408**	**0.96**	**0.94**	**120**	**2**	**2**	**1**	**0.08**	**0.07**	**529**	**3**	**3**
Grand Total	**68380**	**158**	**153**	**16925**	**397**	**357**	**7412**	**553**	**500**	**92717**	**1108**	**1010**

The summarised progress under PMMY for FY 2020-21 (01.04.2020 to 31.12.2020) is given as under:

	Shishu			Kishor			Tarun			Total		
Category	**A/cs**	**Sanctioned Amt.**	**Disbursement Amt.**	**A/cs**	**Sanctioned Amt.**	**Disbursement Amt.**	**A/cs**	**Sanctioned Amt.**	**Disbursement Amt.**	**A/cs**	**Sanctioned Amt.**	**Disbursement Amt.**
Public Sector Total	**62558**	**139.48**	**130.67**	**17268**	**467.05**	**404.81**	**9099**	**753.73**	**577.82**	**88925**	**1360.26**	**1113.30**
Private Sector Total	**21768**	**64.70**	**64.70**	**14869**	**232.85**	**232.44**	**4324**	**305.96**	**304.73**	**40961**	**603.51**	**601.87**
Small Financial Bank Total	**13480**	**47.90**	**47.39**	**3778**	**26.69**	**26.60**	**87**	**5.62**	**5.62**	**17345**	**80.20**	**79.60**
Non-Member Banks Total	**860**	**2.35**	**2.33**	**539**	**5.94**	**5.86**	**4**	**0.30**	**0.29**	**1403**	**8.59**	**8.48**
Grand Total	**98666**	**254.43**	**245.09**	**36454**	**732.53**	**669.71**	**13514**	**1065.61**	**888.46**	**148634**	**2052.57**	**1803.26**

Bank wise target as well as achievement for FY 2020-21 under Shishu, Kishore &Tarun is given at Annexure-59.

Convergence of Govt. schemes with PradhanMantri MUDRA Yojana (PMMY)

Observation:-

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.

Action Point:-

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 ITEM NO. 11	HOUSING FINANCE

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given at Annexure-33 and 34 The summarized position of Housing Finance is as under:-

(Rs. inCrore)

Housing Finance (PS)	Housing Finance (NPS)	Total Housing Finance
13721	47229	60950

Action Points:- All the Member Banks are requested to focus on the Housing Portfolio sector for increasing the credit in eligible cases.

POSITION AS ON			VARIATION		% Growth	
Dec.-2019	Sept, 2020	Dec.- 2020	YoY	Over the QTR	YoY	Over the QTR
59067	68703*	60950	1883	-7753	3.19	-11.28

The Advances under Housing Sector increased by Rs. 1883 Crore i.e. 3.19 % on YoY basis & decreased by Rs. 7753 Crores i.e. 11.28 % on QoQ basis.

*Due to integration at PNB, the data reported for September 2020 under Housing Finance -Priority Sector was Rs. 9318 Crores instead of Rs. 1097.40 Crores.

Action Points:-

All Member Banks are requested to take more initiative for increasing their Housing Finance & to maintain the pace in credit sanctions to Housing 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 “Housing for All” has 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. The name of the Banks which have reported NIL Data for PMAY Scheme as on 31.12.2020 are:-

S.No.	NAME OF THE BANK
1	DELHI STATE COOPERATIVE BANK
2	BANDHAN BANK LTD.
3	CATHOLIC SYRIAN BANK LTD.

4	CITY UNION BANK LTD.
5	DCB Bank Ltd.
6	FEDERAL BANK LTD
7	HDFC BANK
8	IDFC FIRST BANK
9	INDUSIND BANK
10	LAKSHMI VILAS BANK LTD.
11	RBL BANK LTD
12	SOUTH INDIAN BANK LTD
13	YES BANK LTD

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

Position as on 31.12.2020:

(Rs. In Crore)

Particulars	No. of Loan Accounts	Amt. Sanctioned	Amt. Disbursed	Amt. of Subsidy Claimed	Out of which NPA	
					No. of A/c	Amt.
EWS/LIG	2221	327.10	309.57	25.86	5	0.65
MIG-I	2842	618.84	572.99	17.66	0	0
MIG-II	587	184.34	166.76	7.03	0	0
Total	**5650**	**1130.28**	**1049.3**	**50.55**	**5**	**0.65**

The bank wise progress of 'Housing for All' is give at Annexure-60.

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. The Banks are not promptly claiming the subsidy as soon as it is due which result in delay in disbursement of subsidy under the scheme. So member banks are again requested to claim the subsidy from NHB on time bound manner.

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 "HudcoNiwas".

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.

Rural Housing Interest Subsidy Scheme (RHISS)

The Dy. Director-Ministry of Finance vide their communication dated 30.12.2020 informed that a meeting was held under the Chairmanship of Secretary, Ministry of Rural Development, on 10.12.2020 on the process of implementation of Rural Housing Interest Subsidy Scheme (RHISS). It was deliberated in that inclusion of RHISS in the agenda item of Quarterly performance review meetings of SLBCs which can improve the progress in the implementation of the RHISS. So it was suggested to include RHISS in the Quarterly Meeting of SLBC.

SLBC-Delhi has emailed the format of RHISS to all its Member Banks and the data complied as under:

01.04.2020 to 31.12.2020:-

(Amt in Crores)

	A/C	Disbursed Amt
MEMBER BANKS	0	0

Few of the member banks have not submitted the data of RHISS despite regular reminders and emails. The names of the Banks are as under:-

Sr. No.	NAME OF BANK
1	BANK OF BARODA
2	CANARA BANK
3	CENTRAL BANK OF INDIA
4	INDIAN BANK
5	INDIAN OVERSEAS BANK
6	UCO BANK
7	AXIS BANK
8	BANDHAN BANK LTD.
9	CATHOLIC SYRIAN BANK LTD.
10	CITY UNION BANK LTD.
11	DHANLAXMI BANK
12	FEDERAL BANK LTD
13	IDBI BANK
14	INDUSIND BANK

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AGENDA ITEM 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.

PMEGP TARGETS FOR THE FINANCIAL YEAR 2020-21:

The Dy. Director, Khadi& Village Industries Commission State Office, New Delhi vide letter dated 29.9.2020 had informed targets for the financial year 2020-21. Banks in NCT of Delhi were allotted PMEGP targets of 96 cases, subsidy of Rs. 287.45 Lac and 786 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 2020-21 as on 31.12.2020 is given at Annexure-61 and 62. The summarized position is as under:-

PMEGP Pendency as on 01.03.2021

(Rs. in Crore)

S.No.	PARTICULARS	01.03.2021
1.	Annual Target(Physical)	96
2.	Total No. of Applications Received	852
3.	No. of Applications Sanctioned	89
4.	Amt. of Sanctioned (MM)	1.97
5	Margin Money Claimed (No.)	45
6	Margin Money Claimed (Amt.)	0.95
7.	Margin Money Disbursed (No.)	39
8.	Margin Money Disbursed (Amt.)	0.81

9.	No. of Apps. Rejected/Returned	505
10.	No. of Applications Pending	258
11	No.of Applications pending for MM disbursement	**6**

Further 258 application are pending as on 01.03.2021, on KVIC portal. The pending applications should be disposed as per the norms.

Banks are requested to take immediate action to achieve the target and to clear pending applications and update their status on the KVIC portal & in case of any difficulty in the portal they may contact KVIC official for redressal. The applications pending with Banks are 258 as on 05.03.2021. The Banks with major pendency are:

- Punjab National Bank-68
- Bank of Baroda-27
- State Bank of India-21
- Union Bank of India-21

All the Member Banks are requested to clear the pendency on priority basis.

The pending applications on PMEGP Portal as on 31.12.2020, for MM disbursement are 6 only:

- Indian Bank-1
- Bank of Baroda-2
- Union Bank of Indai-2
- Canara Bank-1

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. PMEGP Targets 2020-21 are sent through e-mail.

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

requested to ensure to update e-tracking system. 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.

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AGENDA ITEM NO. 13	NATIONAL URBAN LIVELIHOOD MISSION (NULM)

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

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

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 2020-21 is given at Annexure-63.

Position of NULM Targets & Achievement 2020-21 as on 31.12.2020:

		SM&ID		EST&P	SEP		SUH	SUSV
No. of Branches		No.of Self Help Group (SHGs) to be formed	No.of SHGs to be given Revolving Fund	No. of Candidates to be skill trained	No. of beneficiaries to be assisted with loans for setting up individual and group micro Enterprises	No. of Loans given to SHGs under bank Linkage	No. of Shelters to be made functional for urban homeless	No. of Cities to be completed Street Vendor Survey
3645	Target	Not Allotted						
3645	**Achievement**	**3**	0	0	5	6	0	0

Amount in Crore

LOAN DISTRIBUTED TO INDIVIDUAL (SEP-I)		**LOAN DISTRIBUTED TO GROUPs (SEP-G)**			**TOTAL LOAN DISTRIBUTED UNDER SHGs (Bank Linkage)**			**Out of SHGs Loan distributed to Women SHGs**		
NO	**Amt**	**No. of Groups**	**No. of Beneficiaries**	**Amt**	**No. of SHGs**	**No. of Beneficiaries**	**Amt**	**No. of SHGs**	**No. of Beneficiaries**	**Amt**
5	**0.05**	**0**	**0**	**0**	**6**	**48**	**0.03**	**2**	**12**	**0.01**

Achievement		**Total Subsidy given under NULM (SEP1 + SEP G +SHG)**	**Additional Subvention to WSHG**	**Physical Coverage in number**			
Total No. of Beneficiaries under the Scheme	**Total Amount Disbursed under the Scheme**			**Women**	**SC/ST**	**Differently abled**	**Minorities**
53	**0.08**	**0**	**1**	**0**	**0**	**0**	**0**

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

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AGENDA ITEM NO. 14	RECOVERY OF ADVANCES

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:

The statements showing recovery position of various Banks in the NCT of Delhi under Agriculture and PMRY/ PMEGP are given at Annexure-65 and 66. The summarized position is given as under:-

AGRICULTURE (Rs.in Crore)

Demand Raised			Amount Recovered			Recovery %age		
Dec.-2019	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**
2064	2290	2254	276	376	413	**13.37**	16.42	**18.32**

In Agriculture Advances the recovery increased from 13.37 % to 18.32% on YoY Basis. Further it has increased from 16.42 % to 18.32% on QoQ Basis.

PRIME MINISTERS ROZGAR YOJNA (PMEGP)

(Rs.in Crore)

Demand Raised			Amount Recovered			Recovery %age		
Dec.-2019	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**
91	66	21	54	42	9	**59.34**	63.64	42.86

In case of PMEGP advances recovery decreased from 59.34 % to 42.86 % on YoY basis. The PMEGP recovery decreased from 63.64 % to 42.86% on QoQ basis.

SECTOR WISE/SCHEME WISE POSITION OF NPAS AS ON 31.12.2020:

As per RBI Circular dated April 6, 2018 on Revamp of Lead Bank Scheme – 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 31.12.2020. The Bank wise position of NPA under various schemes is placed at Annexure- 135 to 142.

Position of NPA

(Rs. in Cores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Dec, 2019	Sep, 2020	Dec, 2020	Dec, 2019	Sep, 2020	Dec, 2020	Dec, 2019	Sep, 2020	Dec, 2020
1	Total Advances	1200158	1269738	1274941	122663	147839	144632	10.22	11.64	11.34
2	Priority Sector Adv.	174175	188206	187156	27000	22104	22095	15.50	11.74	11.81
3	Agriculture	9814	27150	13112	2458	2510	2836	25.05	9.24	21.63
4	PMEGP	81	73	15	11	4	4	13.58	5.48	26.67
5	PMMY	5648	3962	4048	402	302	296	7.12	7.62	7.31
6	NULM	0.15	1	0.00	0.1	0	0	0.00	0.00	0.00
7	Education Laon	2146	2112	2191	57	40	44	2.66	1.89	2.01
8	Housing Loan	59067	68703	60951	1737	2244	2032	2.94	3.27	3.33
9	Micro Enterprises	41997	33953	34492	6013	6540	6747	14.32	19.26	19.56
10	Small Enterprises	44790	41976	42971	9151	8205	7987	20.43	19.55	18.59
11	Total MSE Advances	86786	75929	77463	15164	14745	14734	17.47	19.42	19.02
12	Medium Enterprises	22220	21818	25650	6209	3722	4261	27.94	17.06	16.61
13	KVIC	276	25	25	1	3	3		12.00	12.00
14	Other MSME	912	447	477	42	1	2		0.22	0.42
15	Total MSME	110194	98219	103615	21417	18471	19000	19.44	18.81	18.34

Action Points:-

Even though, there is good reduction in NPA level in Priority Sector & Agriculture advances but terminal level is still very high.

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.

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AGENDA ITEM NO. 15	KISAN CREDIT CARD SCHEME

The Statement showing KCCs issued by various Banks is placed at Annexure-68, 69 and 70. The Summarized position of December , 2020 is as under:

No. of Inactive BCs	No. of RuPay card active in PMJDY Ac	First time active RuPay card (No.) (Only a transaction since issuance)	Aadhaar Authenticated SB accounts (No.)	RuPay card issued in KCC (No.)
136	2685903	1486691	11600348	759

(Amt. In Crores)

Scheme	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	No. of KCC CARDs ACTIVATED
KCC	960	31.04	3880	55.39	1006	559
KCC for Animal husbandary	0	0	1	0.51	47	25
KCC for Fishries	0	0	0	0	0	0

Saturation of all PM-KISAN Beneficiaries with Kisan Credit Cards (KCC) As per DFS letter dated 1.5.2020

Banks have been advised as under:

Complete processing of applications, both approved in-principle as well as those pending at the banks end for issue of RKCC to all eligible PM-Kisan beneficiaries in a time bound manner.

Continuous efforts should also be made with utmost priority to cover the remaining eligible PM-Kisan beneficiaries in all banks under KCC Scheme.

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 current financial year. Member banks are requested to take more initiative for issuance of cards under the scheme and submit the quarterly progress.

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AGENDA ITEM 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 at Annexure-71 and 72.

Observation:-

The summarized position is as under:-

Amt in Crore

Total Disbursement During the QTR				**Total Disbursement During Current FY**			
Savings Linked		**Credit Linked**		**Savings Linked**		**Credit Linked**	
No.	**Amt.**	**No.**	**Amt**	**No.**	**Amt**	**No.**	**Amt.**
712	0.93	**6**	0.01	**1077**	2.03	**36**	1.88

SHG				
Outstanding		**Non Performing Assets**		**NPA %**
A/c	**Amt**	**A/c**	**Amt**	
266	5.95	**47**	0.99	**17**

Action Points:-

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.

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AGENDA ITEM NO. 17	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:- (Amt in Crore)

JLG Formed during the Qtr under review	JLG linked during the Qtr under review	
	No.	Amount
7831	**7831**	**35.83**

Total 7831 JLGs were formed during the Quarter under review, out of which all JLGs were credit linked in which amount of Rs. 35.83 Crore was disbursed during the Quarter under review. Bank wise position is given at Annexure-73

NABARD has allocated a target of financing of 12000 JLGs for Delhi State for the financial year 2020-21. Bank wise progress shall be regularly reviewed in SLBC meetings and also LDMs are advised to review the same in DCC/DLRC meetings.

Amount in crore

Loans to JLGs			
Disbursement		**Outstanding**	
No.	**Amt.**	**No.**	**Amt.**
22018	**885**	**125644**	**1486**

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 'BhoomiheenKisan' 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	**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.

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AGENDA ITEM NO. 18	CREDIT FLOW TO WOMEN ENTREPRENEURS

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

Observation:-

Statement showing the performance of various banks is shown at Annexure-74. The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			**VARIATION**		**% Growth**	
Dec.-2019	**Sept, 2020**	**Dec.- 2020**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
29065	31885	33083	4018	1198	13.82	3.76

The advances to Women Entrepreneur increased by Rs. 4018 Crore i.e. 13.82% on YOY basis. Further the advances were increased by Rs. 1198 Crores i.e. 3.76 % on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			**CREDIT TO WOMEN ENTERPRENEURS**			**%age to Priority Sector Advances**		
Dec.-2019	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**	**Dec.-2019**	**Sept, 2020**	**Dec.-2020**
174175	188206	187156	29065	31885	33083	16.69	16.94	17.68

Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 16.69 % to 17.68% on YoY basis and increased from 16.94% to 17.68% on QoQ basis.

Action Points:-

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

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AGENDA ITEM NO. 19	CREDIT FLOW TO WEAKER SECTION

Statement showing advances made to Weaker Section by various banks is placed at Annexure-75.

Observation:-

The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
Dec.-2019	Sept, 2020	Dec.- 2020	YoY	Over the QTR	YoY	Over the QTR
8737	12677	13005	4268	328	48.84	2.58

The Advances under Credit Flow to Weaker Sections increased by Rs. 4268 Crore i.e. 48.84 % on YoY basis. Further the Advances under mentioned sector were increased by Rs. 328 Crores i.e. 2.58 % on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
Dec.-2019	Sept, 2020	Dec.-2020	Dec.-2019	Sept, 2020	Dec.-2020	Dec.-2019	Sept, 2020	Dec.-2020
174175	188206	187156	8737	12677	13005	5.02	6.74	6.94

Action Points:-

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

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AGENDA ITEM NO. 20	ADVANCES TO MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given at Annexure-76 and 77.

The summarized comparative position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
Dec.-2019	Sept, 2020	Dec.- 2020	YoY	Over the QTR	YoY	Over the QTR
12045*	7207	7640	-4405	433	-36.57	6.01

The Advances to Minority Communities decreased by Rs. 4405 Crore i.e. 36.57 % on YoY basis. Further the Advances under mentioned Sector were increased by Rs. 433 Crores i.e. 6.01% on QoQ basis.

*State Bank of India has reported a huge decline in advances to Minority Community data. In December 2019 the data was Rs. 5437.38 Crores where as in December - 2020 the Bank has reported Rs. 762.38 Crores.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
Dec.-2019	Sept, 2020	Dec.-2020	Dec.-2019	Sept, 2020	Dec.-2020	Dec.-2019	Sept, 2020	Dec.-2020
174175	188206	187156	12045	7207	7640	6.92	3.83	4.08

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 6.92% to 4.08 % on YoY basis. Further the same is increased from 3.83 % to 4.08 % on QoQ basis.

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 December- 2020, in these districts is as under:-

Name of the District: CENTRAL

Name of Community	No. of Accounts (Actual)		Amount Outstanding (In Crore)	
	Previous Quarter	Current Quarter	Previous Quarter	Current Quarter

	(30.09.2020)	(31.12.2020)	(30.09.2020)	(31.12.2020)
A. Minority Communities	28648	30130	2381.66	2547.77
1. Christians	1385	1382	104.23	106.56
2. Muslims	18151	18832	939.85	979.27
3. Buddhists	407	456	57.31	45.31
4. Sikhs	6320	6783	824.37	873.44
5. Zoroastrians	18	39	0.92	0.86
6. Jains	2367	2638	454.98	542.32
Total (1 to 6)	**28648**	30130	**2381.66**	2547.77
B. Others	114943	110153	26707.32	27391.29
C.Total PS Adv. in the Identified District (A+B)	**143591**	140283	**29088.98**	29939.06
D. Share of A out of C in percentage (%)	**19.95**	**21.48**	**8.19**	**8.51**

Observation:
In the Central District there is increase in Number of Accounts in “advance to Minority Communities” & an increase in amount of loan outstanding on QoQ basis. There is a slight increase in percentage of “advance to Minority Communities” out of total PS Advances in number as well as amount outstanding on QoQ basis.

Name of the District: NORTH EAST

Name of the Community	No. of Accounts (Actual)		Amount Outstanding (In Crore)	
	Previous Quarter (30.09.2020)	Current Quarter (31.12.2020)	Previous Quarter (30.09.2020)	Current Quarter (31.12.2020)
A. Minority Communities	**4245**	9730	**73.94**	70.69
1. Christians	29	33	2.20	2.16
2. Muslims	4066	9560	58.14	56.93
3. Buddhist	13	17	3.66	3.66
4. Sikhs	87	53	6.44	3.97
5. Zoroastrians	3	4	0.02	0.02
6. Jain	47	63	3.47	3.96
Total (1 to 6)	**4245**	9730	**73.94**	70.69
B. Others	25236	29346	1538.87	1553.64
C.Total PS Adv. in the Identified District (A+B)	**29481**	39076	**1612.81**	1624.33
D. Share of A out of C in percentage (%)	**14.40**	**24.90**	**4.58**	**4.35**

Observation:
In the North East District there is increase in Number of Accounts in “advance to Minority Communities” but there is a decrease in amount of loan outstanding on QoQ basis. There is a remarkable increase in percentage of “advance to Minority Communities” out of total PS Advances in number but slight increase in amount outstanding on QoQ basis.

POSITION OF TOTAL NCT OF DELHI

Name of the Community	No. of Accounts (Actual)		Amount Outstanding (In Crore)	
	Previous Quarter (30.09.2020)	**Current Quarter (31.12.2020)**	Previous Quarter **(30.09.2020)**	**Current Quarter (31.12.2020)**
A. Minority Communities	**123439**	**136341**	**7206.62**	**7640.25**
1. Christians	7070	**7406**	637.58	**661.46**
2. Muslims	88538	**97264**	2733.13	**2892.39**
3. Buddhist	1693	**2294**	250.81	**208.96**
4. Sikhs	20017	**22534**	2474.77	**2452.04**
5. Zoroastrians	48	**87**	13.34	**127.43**
6. Jain	6073	**6756**	1096.9	**1297.97**
Total (1 to 6)	123439	**136341**	7206.62	**7640.25**
B. Others	739982	732946	180999.38	179515.75
C. Total PS Adv. In All the Districts (A+B)	863421	**869287**	188206	187156
D. Share of A out of C in percentage (%)	14.30	15.68	3.83	4.08

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

Government of India has revised the "Prime Minister's New 15-Point Programme for the Welfare of Minorities". 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%.

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AGENDA ITEM NO. 21	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 at Annexure-78. The summarized position is as under:-

POSITION AS ON 31.12.2020: (Rs. in Crore)

2019-20			**2020-21 (Up-to December 2020)**		
No. of Beneficiaries	**Loan Sanctioned**	**Loan Disbursed**	**No. of Beneficiaries**	**Loan Sanctioned**	**Loan Disbursed**
623	9.23	9.22	95	2.01	1.91

As on December 2020, total 95 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed amounting to Rs.1.91 Crore.

SEMFEX SCHEME

POSITION during Qtr ended 31.12.2020 is placed at Annexure-79**:** (Rs. in Crore)

Received	**Sanctioned**	**Rejected**	**Pending**	**Disbursed a/cs**	**Disbursed amt.**
8	**8**	**0**	**0**	**8**	**0.21**

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AGENDA ITEM NO. 22	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.

The data is placed at is placed at Annexure-80.

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 31.12.2020 submitted by the Member banks,

Banks	Total Counterfeit Notes pieces reported	Reported by PSB	Reported by Pvt. Sector Banks & Small Finance Bank
Reported by PSB	**3360**	**264**	**3096**
% of Counterfeit Notes reported against total Counterfeit Notes reported		7.86	92.14

92.14 % of counterfeit notes were reported by Private Sector banks & Small Finance Banks and 7.86 % are reported by Public Sector Banks as on 31.12.2020. It is highly improbable that the number of counterfeit notes is not coming to banks reporting nil or low figure.

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

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

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

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GENDA ITEM NO. 23	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.

RBI has issued Notification dated 14.8.2019 as under:

"It is hereby clarified that transactions which fail on account of technical reasons like hardware, software, communication issues; non-availability of currency notes in the ATM; and other declines ascribable directly / wholly to the bank / service provider; invalid PIN / validations; etc., shall not be counted as valid ATM transactions for the customer. Consequently, no charges therefore shall be levied. Non-cash withdrawal transactions (such as balance enquiry, cheque book request, payment of taxes, funds transfer, etc.), which constitute 'on-us' transactions (i.e., when a card is used at an ATM of the bank which has issued the card) shall also not be part of the number of free ATM transactions".

The position with regard to total ATM transactions and failed ATM transactions during the quarter ended December , 2020 is placed at is placed at Annexure-81.

Category	No. of ATMs installed in Delhi	Total No. of ATM Txns in Delhi(Including failed txns)	Total failed ATM Txns	% of failed ATM txns to total ATM transactions	% of Total payments made through Electronic modes by Bank Branches
Public Sector Total	**4265**	**64424666**	**3369475**	**5.23**	**64.56**
Cooperative Sector Total	**0**	**0**	**0**	**0.00**	**0.00**
Private Sector Total	**3447**	**64893581***	**4334256**	**6.68**	**19.85**
Small Financial Bank Total	**64**	**303618**	**32641**	**10.75**	**23.01**
Grand Total	**7776**	**129621865**	**7736372**	**5.97**	**32.45**

Observation:

*Despite several reminders and telephonic calls following Banks had not reported any data:-

1. City Union Bank &
2. IDFC First Bank

This also results in delay in finalizing the data of ATM Transactions.

The % age of failed transactions to total ATM transactions is 5.97 % during the quarter ended 31.12.2020 which was 6.30% during the quarter ended 30.09.2020. The percentage of failed transaction under PSBs was 5.23% whereas under Private Sector Banks, it was 6.68 % and under Small Financial Banks, it is 10.75%.

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. RajanBhagat, 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 bank's 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 ATM's 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.

Digital Transaction Status during current financial year as on 31.12.2020:

(Amt. in Crore)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
125999492	513808	51151990	10381	94321761	17687

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
34492408	139231	137106120	63225	17655053	4997

Bank-wise position is placed at is placed at Annexure-82.

Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi district 100% digitally enabled upto March 2021

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify one district in their respective States/ UTs and allocate the same to a bank having significant footprint, which will endeavour to make the district 100% digitally enabled within one year (copy of the Circular enclosed for your ready reference). This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. The SLBC has identified New Delhi district for making it 100% digitally enabled upto March 2021.

As per Circular No. FIDD.CO.LBS.No.235/02.01.001/2020-21 dated 28.09.2020 informed that keeping in view the challenges brought about disruptions on account of COVID-19 pandemic and the representations received in the matter, it has been decided to extend the timeline for completion of the program to March 2021. The dead-line fixed for 100% digitization is March 2021.

List of Major tasks to be done for 100% Digitalization is as under: -

1. Setting up & monitoring month-wise targets so as to ensure that all villages in the district are 100% digitally enabled.
2. Undertaking viability of installation of ATM/BNA, POS, and Passbook updation machines. Locations in this regard be identify and reported to controlling offices.
3. Target small merchants & traders for POS & QR platforms. Deploy BHIM Aadhar pay devices.
4. Focus on utility merchants such as Electricity Board, Water Supply for on boarding PoS& IPG platform

5. Identify requirement of more BCAs, where villages do not have banking touch points.
6. Organizing camps for merchant's/ shop keepers and customers. These will manly focus towards behavioral change in the mindset consumers.

Observations:

Due to COVID-19 pandemic the Banks were unable to achieve their respective targets to achieve 100% digitisation of the New Delhi District.

Action Points:

- Banks to sensitize their branches in New Delhi District to achieve allotted target well before the prescribed time.
- LDM New Delhi District to closely monitor the progress of banks so as to achieve 100% digitalization of the district.

RBI Letter No fidd.co.lbs.1551/02.01.001/2019-20 dated 23.01.2020 whereby target of 100 Merchants/traders/businesses/utility service providers was allotted per branch in the New Delhi district Which was to be completed by October 2020. The date has been extended upto 31st March-2021.

The Bank-wise position of Digitisation Parameters as on 31.01.2021 are appended as below:-

		1. Digital coverage for individuals (Savings Accounts)			2. Digital coverage for business (Current Accounts)		
	Bank Name	Total No. of Eligible Operative SB Accs.	Total No. of Eligible Operative SB Accoutns covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	Total No. of Eligible Operative Current/ Business Accounts	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts
1	BANK OF BARODA	141517	133553	94%	8208	8070	98%
2	BANK OF INDIA	91690	91690	100%	2289	1289	56%
3	BANK OF MAHARASHTRA	14007	14007	100%	1260	1260	100%
4	CANARA BANK	237795	233224	98%	7673	7673	100%
5	CENTRAL	1310520	1310320	100%	45368	45368	100%

	BANK OF INDIA						
6	**INDIAN BANK**	91023	91000	100%	4112	4062	99%
7	**INDIAN OVERSEAS BANK**	81341	77023	95%	2383	2271	95%
8	**PUNJAB & SIND BANK**	27479	23824	87%	1358	496	37%
9	**PUNJAB NATIONAL BANK**	225490	177755	79%	25041	11805	47%
10	**STATE BANK OF INDIA**	316527	309372	98%	13174	11007	84%
11	**UCO BANK**	44487	39758	89%	2151	1946	90%
12	**UNION BANK OF INDIA**	246943	229986	93%	8861	8342	94%
	Public Sector Banks	2828819	2731512	97%	121878	103589	85%
13	**DELHI STATE COOPERATIVE BANK**			0			0
	Cooperative Sector Total			0			0
14	**AXIS BANK**	95512	91566	96%	6842	5437	79%
15	**BANDHAN BANK LTD.**	2181	2011	92%	247	88	36%
16	**CATHOLIC SYRIAN BANK LTD.**	1674	1471	88%	197	151	77%
17	**DCB Bank Ltd.**	1538	1538	100%	389	332	85%
18	**DHANLAXMI BANK**	4521	4491	99%	298	269	90%
19	**FEDERAL BANK LTD**	15875	7826	49%	959	453	47%
20	**HDFC BANK**	185908	177433	95%	15872	10765	68%
21	**ICICI BANK**	217834	217834	100%	23012	13123	57%
22	**IDBI BANK**	21631	21503	99%	1549	1343	87%
23	**IDFC FIRST BANK**	91299	86529	95%	3517	1184	34%
24	**INDUSIND BANK**	16424	16103	98%	820	811	99%
25	**JAMMU KASHMIR**	15196	15196	100%	2241	1961	88%

	BANK LTD						
26	**KARNATAKA BANK**	38557	32462	84%	1499	831	55%
27	**KOTAK MAHINDRA BANK**	302043	302043	100%	13585	12981	96%
28	**RBL BANK LTD**	11470	10587	92%	2763	409	15%
29	**SOUTH INDIAN BANK LTD**	2947	2341	79%	189	86	46%
30	**YES BANK LTD**	28680	28670	100%	5771	5755	100%
	Private Sector Total	1053290	1019604	97%	79750	55979	70%
31	**EQUITAS SMALL FIN. BANK**	3488	2525	72%	130	14	11%
32	**JANA SMALL FIN. BANK**	0	0	0	0	0	0
	Small Financial Bank Total	3488	2525	72%	130	14	11%
Grand Total		**3885597**	**3753641**	**97%**	**201758**	**159582**	**79%**

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AGENDA ITEM NO. 24	POSITION OF GENERAL GRIEVANCES RECEIVED BY THE MEMBER BANKS

As desired by Deputy 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 was as under:

Summarised position of General Grievances for the quarter ended 31.12.2020

Number as actual

S.No.	Name of the Bank	Pending at the end of Previous Qtr	Received during quarter	Resolved/ Disposed of	Pending at the end of Current Qtr	Out of which pending for more than One Month
	Public Sector Total	**22**	**2424**	**2418**	**28**	**5**
	Cooperative Sector Total	**0**	**24**	**24**	**0**	**0**
	Private Sector Total	**460**	**5070**	**4912**	**618**	**133**
	Small Financial Bank Total	**48**	**174**	**153**	**69**	**26**
	Grand Total	**530**	**7692**	**7507**	**715**	**164**

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 at is placed at Annexure-83.

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AGENDA ITEM NO. 25	SERVICES OF CERSAI

The Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI) is a company licensed under Section 25 of the Companies Act, 1956 and registered by the Registrar of Companies, New Delhi. CERSAI was promoted by Central Government to prevent frauds involving multiple lending by different banks on the same immovable property. It became operational on March 31, 2011. The Company is a Government Company with a shareholding of 51% by the Central Government and select Public Sector Banks and the National Housing Bank are also shareholders of the Company.

The object of the company is to maintain and operate a Registration System for the purpose of registration of transactions of securitization, asset reconstruction of financial assets and creation of security interest over property, as contemplated under Chapter IV of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act). The Registration is applicable to transactions of security interest over property created to secure loans and advances from the banks and financial institutions as defined under the SARFAESI Act.

The Company is providing the platform for filing registration of transactions of securitization, asset reconstruction and security interest by the banks and financial institutions. Any person can also search and inspect the records maintained by the Registry on payment of fees prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Central Registry).

The Dy. Registrar and COO, CERSAI informed that CERSAI has started imposing additional fee in case of delay in filling the case. The matter has been taken by GoI seriously and 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 at is placed at Annexure-84.

(Number in Actual)

Total numbers of Equitable mortgages taken in the Current Financial year	Number of records uploded on CERSAI portal	Number of records yet to be uploaded	If not subsisting, mortgages left to be registered
41111	**39176**	**2051**	**0**

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AGENDA ITEM NO. 26	STAND- UP INDIA SCHEME

In the address to the nation on Independence Day by Hon'ble Prime Minister of India launched "Stand-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) Debit card (RuPay) for withdrawal 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.

<u>Guidelines dated 09.03.2021</u>

The DFS, Ministry of Finance, GoI, vide their letter no. 28/01/2016-IF-II dated 09.03.2021 communicated about the "Implementation of Budget announcement FY 2021-22 on amendment of Stand Up India Scheme".

In 2019-20 it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25. The Hon'ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows:

"To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture".

In this context, the following changes have since been approved in the Stand Up India Scheme:

- The extent of margin money to be brought by the borrower may be reduced from upto 25%' to 'upto 15% of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.

- Loans for enterprises in Activities allied to agriculture' e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

The summarised position of 'Stand-Up India' is as under:

Position as on 31.12.2019:

Stand-up India Outstanding

(Rs. in Crore)

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	A/C	A/C	Amount O/S	A/C	Amount O/S
Public Sector Banks	2269	1244	151	671	131	101	13	2016	295
Other Member Banks	1258	3145	356	74	1	8	0.21	3227	357
Grand Total	**3527**	**4389**	**507**	**745**	**132**	**109**	**13.21**	**5243**	**652**

Stand-up India Outstanding: 30.09.2020 **(Rs. in Crore)**

Name	Total no. of branches	Women		SC		ST		TOTAL OUTSTANDING	
		A/C	Amt O/S	A/C	Amt O/s	A/C	Amt O/S	A/C	Amt O/s
Public Sector Banks	2289	1579	289	757	143	112	15	2448	448
Other Member Banks	1356	474	59	6	1	1	0.11	481	60
Grand Total	**3645**	**2053**	**348**	**763**	**144**	**113**	**15**	**2929**	**508**

Stand-up India Outstanding: 31.12.2020 **(Rs. in Crore)**

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
Public Sector Banks	2252	2276	284.17	705	137.81*	112	15.14	3093	437.12
Other Member Banks	1365	465	53.05	6	0.40	2	0.80	473	54.25
Grand Total	**3617**	**2741**	**337.22**	**711**	**138.21**	**114**	**15.94**	**3566**	**491.37**

*SBI rectified the data through email

Action Point:-

The progress under the scheme is not satisfactory and there is need for focused attention by the Member Banks/LDMs to improve the progress.Bank-wise progress as on December -2020 is enclosed at is placed at Annexure-85.

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

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

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AGENDA ITEM NO. 27	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. 'Model Scheme for Skill Loans' 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.

The bank wise progress of Skill Loan Finance is given at is placed at Annexure-86.

Position of skill loan financing during the quarter under review:

(Amount in Crore)

Pending at the end of previous quarter	Applications Received	Sanctioned		Disbursed		Rejected/ Returned	Pending at the end of current quarter
A/cs	A/cs	A/cs	Amt.	A/cs	Amt.	A/cs	A/cs
0	0	0	0	0	0	0	0

AGENDA ITEM NO. 28	NATIONAL STRATEGY FOR FINANCIAL INCLUSION

The Financial Stability and Development Council (FSDC) approved the National Strategy for Financial Inclusion (NSFI) document which was launched by RBI on 10.01.2020. The NSFI envisions to make financial services available, accessible and affordable to all the citizens in a safe and transparent manner to support inclusive growth through multi-stakeholder approach. The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection.

Universal Access to Financial Services

Every village to have access to a formal financial service provider within a reasonable distance of 5 KM radius. The customers may be on boarded through an easy and hassle-free digital process and processes should be geared towards a less-paper ecosystem.

Action Plan and Milestones

- Increasing outreach of banking outlets of Scheduled Commercial Banks /Payments Banks/ Small Finance Banks, to provide banking access to every village within a 5 KM radius/ hamlet of 500 households in hilly areas by March 2020.
- Strengthen eco-system for various modes of digital financial services in all the Tier-II to Tier VI centres to create the necessary infrastructure to move towards a less cash society by March 2022.
- Leverage on the developments in fin-tech space to encourage financial service providers to adopt innovative approaches for strengthening outreach through virtual modes including mobile apps so that every adult has access to a financial service provider through a mobile device by March 2024.
- Move towards an increasingly digital and consent-based architecture for customer onboarding by March 2024.

Providing Basic Bouquet of Financial Services

Every adult who is willing and eligible needs to be provided with a basic bouquet of financial services that include a Basic Savings Bank Deposit Account, credit, a micro life and non-life insurance product, a pension product and a suitable investment product.

Action Plan and Milestones:

- Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020.

- Capacity building of all BCs either directly by the parent entity or through accredited institutions by March 2020.
- Make the Public Credit Registry (PCR) fully operational by March 2022 so that authorised financial entities can leverage on the same for assessing credit proposals from all citizens

Access to Livelihood and Skill Development

The new entrant to the financial system, if eligible and willing to undergo any livelihood/ skill development programme, may be given the relevant information about the ongoing Government livelihood programmes thus helping them to augment their skills and engage in meaningful economic activity and improve income generation.

Action Plan and Milestones:

- All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa by March 2020.
- Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission by March 2022.

Customer Protection and Grievance Redressal

Customers shall be made aware of the recourses available for resolution of their grievances. About storing and sharing of customer's biometric and demographic data, adequate safeguards need to be ensured to protect the customer's Right to Privacy

Action plans and Milestones:

- Strengthening the Internal Grievances Redressal Mechanism of financial service providers for effectiveness and timely response by March 2020.
- Develop a robust customer grievance portal/ mobile app which acts as a common interface for lodging, tracking and redressal status of the grievances pertaining to financial sector collectively by all the stakeholders by March 2021.
- Operationalize a Common Toll-Free Helpline which offers response to the queries pertaining to customer grievances across banking, securities, insurance, and pension sectors by March 2022.
- Develop a portal to facilitate inter-regulatory co-ordination for redressal of customer grievance by March 2022.

Effective Co-ordination

There needs to be a focused and continuous coordination between the key stakeholders viz. Government, the Regulators, financial service providers, Telecom Service Regulators, Skills Training institutes etc. to make sure that the customers are able to use the services in a sustained manner. The focus shall be to consolidate gains

from previous efforts through focus on improvement of quality of service of last mile delivery viz., capacity building of Business Correspondents, creating payments system ecosystems at village levels to deepen the culture of digital finance leading to ease of use and delivery.

Action Plans and Milestones:

- Clearly articulate the responsibilities/ expectations of each of the stakeholders at the grass-root level to ensure convergence of action between the Government/ Regulators/ financial service providers/ Civil Society etc. With the Lead Bank Scheme completing 50 years in 2019, SLBCs may review and implement the vision, action plans and the milestones to be achieved during the NSFI period (2019-24).
- With advancements in Geo-Spatial Information Technology, a robust monitoring framework leveraging on the said technology can be developed for monitoring progress under financial inclusion with special emphasis given to Aspirational Districts, North Eastern Region and Left -Wing Extremist affected Districts. A monitoring framework and a GIS dashboard to be developed by March 2022.

Status Report:-

All the Member Banks are requested to devise a suitable strategy to implement the objectives of NSFI and to achieve the Milestones by 2024, as envisaged by Reserve Bank of India. Further the Member Banks are also requested to submit the status report at regular intervals to SLBC-DELHI for onward submission to RBI.

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AGENDA ITEM NO. 28A	NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE) 2020-25

NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE)2020-25:

The Strategy, released by RBI, has been prepared under the aegis of the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL: Chaired by Deputy Governor in charge of FIDD, RBI) with members from the Govt. of India and Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA).The Strategy was approved by the Sub-Committee of the FSDC (Financial Stability and Development Council) chaired by Governor, RBI. The NSFE: 2020-25 intends to support the vision of the GOI and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behaviour which are needed to manage their money better and to plan for the future. The document recommends'**5 C'** approach viz., emphasis on development of relevant **Content** in curriculum in schools, colleges and training establishments, developing **Capacity** among intermediaries involved in providing financial services, leveraging the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy, and, enhancing **Collaboration** among various stakeholders. All the Member Banks and LDMs are advised that they should focus on NSFE for "Financially Aware & Empowered India"

Strengthening Financial Inclusion in the country has been one of the important developmental agendas of both the Government of India and the four Financial Sector Regulators (viz. RBI, SEBI, IRDAI and PFRDA). Financial literacy supports the pursuit of financial inclusion by empowering the customers to make informed choices leading to their financial well-being.

The NSFE document intends to support the Vision of the Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behaviour which are needed to manage their money better and plan for their future. The Strategy recommends adoption of a Multi-Stakeholder Approach to achieve financial well-being of all Indians.

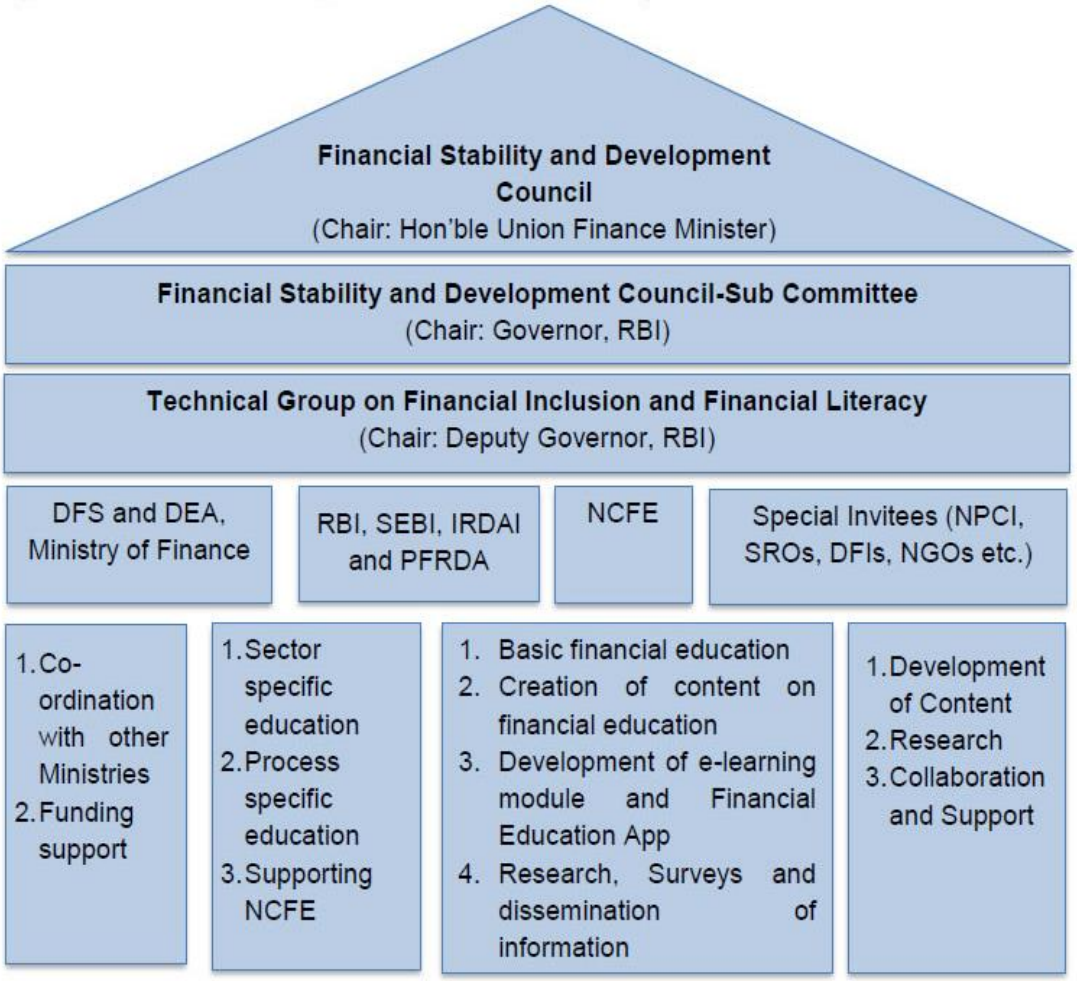
To achieve the vision of creating a financially aware and empowered India, the following Strategic Objectives have been laid down:

i. Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill
ii. Encourage active savings behaviour
iii. Encourage participation in financial markets to meet financial goals and objectives
iv. Develop credit discipline and encourage availing credit from formal financial institutions as per requirement
v. Improve usage of digital financial services in a safe and secure manner
vi. Manage risk at various life stages through relevant and suitable insurance cover
vii. Plan for old age and retirement through coverage of suitable pension products
viii. Knowledge about rights, duties and avenues for grievance redressal
ix. Improve research and evaluation methods to assess progress in financial education

The "5 C" Approach comprises of:-

"5 C" Approach Parameters	Objective	Strategy Adopted
Content	The emphasis is on development of relevant Content (including Curriculum in schools, colleges and training establishments)	• Financial Literacy content for school children (including curriculum and co-scholastic), teachers, young adults, women, new entrants at workplace/entrepreneurs (MSMEs), senior citizens, persons with disabilities, illiterate people, etc.
Capacity	Capacity Development amongst the intermediaries involved in providing financial services	Develop the capacity of various intermediaries who can be involved in providing financial literacy. Develop a 'Code of Conduct' for financial education providers.
Community:	Leveraging on the positive effect of Community led model for financial literacy	Evolve community led approaches for disseminating financial literacy in a sustainable manner.
Communication	Appropriate Communication Strategy	- Use technology, mass media channels and innovative ways of communication for dissemination of financial education messages. Identify a specific period in the year to disseminate financial literacy messages on a large/ focused scale. - Leverage on Public Places with greater visibility (e.g. Bus Stands, Railway Stations, etc.) for meaningful dissemination of financial literacy messages.
Collaboration	Collaboration among various stakeholders	-Preparation of an Information Dashboard. Integrate financial education content in school curriculum, various Professional and Vocational courses (undertaken by Ministry of Skill Development and Entrepreneurship (MSD&E) through their Sector Skilling Missions and the likes of B.Ed./M.Ed. programmes. -Integrate financial education dissemination as part of various on-going programmes. Streamline efforts of other stakeholders for financial literacy. -The Strategy also suggests adoption of a robust 'Monitoring and Evaluation Framework' to assess the progress made under the Strategy.

Institutional Arrangements Flow Chart and Responsibilities of each Stakeholders



Monitoring Mechanism

There would be periodic monitoring of the activities undertaken by various stakeholders for dissemination of basic, sector specific and process literacy. A Digital Repository to collect information on various financial literacy activities undertaken by the stakeholders shall be prepared. To begin with, the Digital Repository can collect data of NCFE's financial literacy initiatives, the Financial Sector Regulators and over time, gather data from Development Financial Institutions (NABARD and SIDBI), financial service providers and other stakeholders. Based on analyses and feedback from the participants, this Digital Repository would help in identifying those areas/geographies where more financial education interventions would be needed and at the same time, prevent duplication of efforts by stakeholders.

All the Member Banks are requested to put in their best efforts for better implementation of "NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE)2020-25" objectives.

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AGENDA ITEM NO. 29	RESTRUCTURING OF LOANS IN NATURAL CALAMITY

No area in NCT of Delhi affected from Natural Calamity.

AGENDA ITEM NO. 30	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 ITEM NO. 31	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 already been mentioned under Agenda No. 9 “Agriculture Advances, PMFBY and Doubling of Farmer’s Income”.

However the Topic is open for the discussion.

AGENDA ITEM NO. 32	EFFORTS TOWARDS SKILL DEVELOPMENT ON MISSION MODE

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

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)"Review of Financial Literacy Programmes".

Opening of RSETI in North Delhi District:

As per discussion in SLBC Delhi meeting, it was suggested to open a RSETI in Delhi in the district where the number of villages are maximum. North Delhi is the district where the number of villages are maximum. LDM North Delhi has sent a feasibility report on opening of RSETI in North Delhi. In the SLBC meeting the setting up of RSETI was approved&now the same is under process.

AGENDA ITEM NO. 33	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 ITEM NO. 34	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 main problem is the collection of data from the banks. Despite repeated Mails and regular telephonic follow-up, many banks do not submit the data for further submission due to which LDMs have to repeat the past data and sometimes 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. 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.
3. Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.
4. Pendency in PMEGP Applications/ subsidy claim in PMEGP scheme.

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.

NDA ITEM NO. 35	SUCCESS STORY

सफलता की कहानी



हमारी पंजाब नेशनल बैंक नेहरु प्लेस शाखा ने श्री निपुण अरोड़ा को महिलाओं के वस्त्रों का व्यापार एवं आयात निर्यात के कार्य करने के लिए वित्तपोषण किया है। उनको दी गई वित्तीय सुविधा का विवरण इस प्रकार है-:

नाम – श्री निपुण अरोड़ा
शाखा – पंजाब नेशनल बैंक, नेहरु प्लेस
मीयादी ऋण – रुपये 577000/-
कार्य का विवरण - महिलायों के वस्त्रों का व्यापार एवं आयात निर्यात
पता – के – 1/135, दुकान संख्या 4, चितरंजन पार्क नई दिल्ली - 110019
इकाई स्थापना की तिथि– 2014

श्री निपुण अरोड़ा ने अर्नब बसु ने सूक्ष्म, लघु एवं मध्यम ऋण योजना के अंतर्गत अपने व्यापार को बढ़ाने हेतु ऋण आवेदन किया था। उनके ऋण-प्रस्ताव को गुणवत्ता के आधार पर शाखा द्वारा स्वीकार कर संवितरण किया गया। निपुण जी ने अपने साथ कुछ और कर्मचारियो को जोड़ कर अपने व्यापार को बढ़ाने का कार्य आरम्भ कर दिया।आज वह न केवल घरेलु तौर पर व्यापार कर रहे हैं बल्कि अपने उत्पादों का आयात निर्यात भी कर रहे हैं |

2020 में दिए गए ऋण से निपुण जी ने न केवल अपने काम-काज में बढोत्तरी की, वरन् अपने साथ काम करने वाली कर्मचारियों को भी औसतन कमाने में मदद की है। आपकी प्रगति एवं कार्यकुशलता को देखते हुए हम आपके कार्य की सराहना करते हैं । हमारी शाखा में भी उनका अनुकरण करने की इच्छा रखने वाली अन्य उद्यमी सम्पर्क कर रहे हैं।

AGENDA ITEM NO. 36	TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS

A. Time line for convening SLBC meetings as advised by RBI is reiterated for the information of members as under:-

Activity	To be completed by (Date)
Preparation of calendar of SLBC/UTLBC meetings and intimation to all the concerned of the cut-off dates for submission of data and dates of meetings as per the dateline given below	15th of January every year
Reminder regarding the exact date of meeting and submission of data by banks to SLBC	15 days before end of the quarter
Dead line for receipt of information/data by SLBC Convenor Bank	15 days from the end of the quarter
Distribution of agenda cum background papers	20 days from the end of the quarter
Holding of the meeting	Within 45 days from the end of the quarter
Forwarding the minutes of the meeting to all stakeholders	Within 10 days from holding the meeting
Follow-up of the action points emerged from the meeting	To be completed within 30 days of forwarding the minutes (for review in the next meeting)

B. Submission of quarterly Data to SLBC/LDMs on time:-

- ✓ 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.
- ✓ It was decided in Centennial Meeting dated 21.09.2020 for that all banks shall implement Maker and Checker System while uploading SLBC data on Portal for ensuring correct data uploading on the portal.

The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines. A communication from SLBC has already been sent to all Controlling Heads on 15.02.2021.

AGENDA NO. 37	Items for Information & respective action

1. SVAMITVA SCHEME MINISTRY OF PANCHAYATI RAJ

During the Budget Speech in 2021, the Hon'ble Finance Minister has mentioned the PM SVAMITVA Scheme. The Ministry of Panchayati Raj is the nodal agency for implementing this scheme on pan India basis. The snap shot of the Scheme is:-

SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) is a Central Sector Scheme launched by Hon'ble Prime Minister on 24th April 2020, the National Panchayati Raj Day. The scheme aims to provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages and issuance of property cards to the property owners. This would facilitate monetization of rural residential assets for credit and other financial services.

There are about 6.62 lakh villages in the country which will be eventually covered in this scheme. The entire work is likely to be spread over a period of four years (FY 2020- 24).

Pilot phase of the Scheme during the financial year 2020-21 covers about 1 lakh villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh ,border district of Punjab & Rajasthan, along with establishment of Continuous Operating Reference System (CORS) stations network across Punjab, Rajasthan, Haryana and Madhya Pradesh. The financial outlay for the pilot phase (FY 2020 -21) is Rs 79.65 crores.

Benefits of the Scheme i. Bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

ii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved.

iii. It will increase liquidity of land parcels in the market and increase the financial credit availability to the village.

iv. Creation of accurate land records for rural planning.

v. The Gram Panchayats will have records and map available for taxation of the village, construction permits, elimination of encroachment, etc.

vi. Support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps created under survey.

vii. Reduction in property related disputes

Brief/ broad level implementation process flow of the scheme is illustrated

i. Signing of MoU between Survey of India and respective State Governments

ii. Identification of villages to be surveyed during Pilot Phase

iii. Sensitisation of GPs/villages

iv. Demarcation of abadi area and chunna marking of rural properties

v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones

vi. Creation of maps

vii. Ground verification of maps by drone survey teams

viii. Correction of maps – post ground verification

ix. Inquiry Process/ Objection process – Conflict/dispute resolution

x. Generation of final Property Cards/ Title deed or “Sampatti Patrak”

xi. Availability of the Property Cards on digital platform/ hard copies

Different States have different nomenclature for the Property Cards viz. ‘Title deed’ in Haryana, ‘Rural Property Ownership Record (RPOR)’ in Karnataka, ‘Adhikar Abhilekh’ in Madhya Pradesh, ‘Sannad’ in Maharashtra, ‘Gharauni’ in Uttar Pradesh and ‘Svamitva Abhilekh’ in Uttarakhand

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AGENDA ITEM NO. 38	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

(1) DCC/DLRC Meetings should be held separately:

During the Steering Committee Meeting for 99th SLBC Meeting for the Qtr. Ending March-2020, it was decided that DCC & DLRC Meetings are not be held simultaneously. All the LDMs are requested to ensure compliance.

During the VC held on 11.03.2021 it was reiterated to LDMs that DCC/DLRC Meetings should be held separately.

(2) Mapping of Branches as per Sub-Division Codes of Delhi for Standardized System of Data Flow

Following Bank has not confirmed the mapping of branches as per 33 Sub Divisions in Delhi

Sl. No	Bank
1	Axis Bank

As per RBI Guidelines, the Portal of SLBC-DELHI has been restructured and Banks are uploading the data on Portal. But Member Banks have not updating their data through CBS/MIS system for directly extracting the data & then uploading the data on SLBC-Portal without Manual intervention, as advised by RBI & SLBC-DELHI. The Banks are advised for compliance of RBI Instructions in the matter.

(3) In previous SLBC Meeting it was directed by Regional Director, RBI, that separate Agenda Item is to be included mentioning the names of the Banks which have not submitted their regular statements / updation of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are:-

1. Kotak Mahindra Bank
2. Bandhan Bank
3. Ujjivan Small Finance Bank
4. DCB Bank Ltd.

(4) Time line for various data-submission is not adhered to /complied by many banks. To avoid unnecessary correspondence/communication all banks are requested to adhere to time schedule of following data

- Monthly Data- By 5th of the following month.
- PM SVA Nidhi Data- Fortnightly on next day after the end of fortnight
- Digitization Data of New Delhi District- upto 5th of the following month
- ECLGS/ CGSSD data- Fortnightly on next day after the end of fortnight

AGENDA ITEM NO. 39	FOR INFORMATION-RECENT RBI GUIDELINES

1. Regulatory Retail Portfolio – Revised Limit for Risk Weight

In terms of para 5.9 on "Claims included in the Regulatory Retail Portfolios" of the Master circular No.DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015 on Basel III Capital Regulations, claims (including both fund-based and non-fund based) that meet all the four criteria listed in paragraph 5.9.3 of the above Master Circular may be considered as retail claims for regulatory capital purposes and included in a regulatory retail portfolio. Claims included in this portfolio shall be assigned a risk-weight of 75 per cent, except as provided in paragraph 5.12 of above Master Circular for non-performing assets. 'Low value of individual exposures' is one of the four qualifying criteria which prescribed that the maximum aggregated retail exposure to one counterparty shall not exceed the absolute threshold limit of ₹ 5 crore.

In order to reduce the cost of credit for this segment consisting of individuals and small businesses (i.e. with turnover of upto ₹ 50 crore), and also to harmonise with the Basel guidelines, it has been decided that the above threshold limit of ₹ 5 crore for aggregated retail exposure to a counterparty shall stand increased to ₹ 7.5 crore from the date of this circular. The risk weight of 75 per cent will apply to all fresh exposures and also to existing exposures where incremental exposure may be taken by the banks upto the revised limit of ₹ 7.5 crore. The other exposures shall continue to attract the normal risk weights as per the extant guidelines. Illustrations are given in below.

Annex

Illustrations of revised instructions on Regulatory Retail

Scenario 1 : As on October 12, 2020, a bank has an exposure of ₹ 4 crore to borrower A which qualifies for classification as 'regulatory retail' in terms of Paragraph 5.9 of the Master Circular – Basel III Capital Regulations – DBR.No.BP.BC.1/21.06.201/2015-16 dated July 1, 2015. Accordingly, it attracts 75% risk weight.

If the bank takes an additional exposure to borrower A upto ₹ 7.5 crore and which continues to satisfy all other eligibility criteria of para 5.9 of the above-mentioned circular, the entire revised exposure shall qualify for classification as 'regulatory retail' and attract 75% risk weight.

Scenario 2 : As on October 12, 2020, a bank has an exposure of ₹ 6 crore to borrower B. After October 12, 2020, if the bank takes an additional exposure to borrower B, upto ₹ 7.5 crore and which otherwise satisfies all other eligibility criteria of para 5.9 of the above-mentioned circular, the entire revised exposure shall qualify for classification as 'regulatory retail' and attract 75% risk weight. However, if no additional exposure is taken after October 12, 2020, then the existing exposure shall continue to attract risk weight as applicable earlier. The illustrations are tabulated below.

	Borrower	**A**		**B**	
	Scenarios	**1**	**2**	**3**	**4**
A	Existing Exposure (in ₹ crore) as on October 12,	4.0	4.0	6.0	6.0

	2020				
B	Existing risk weight	75%	75%	100%	100%
C	Additional exposure taken on or after October 12, 2020 (in ₹ crore)	0	1.5	0	1.5
D	Total exposure on or after October 12, 2020 (in ₹ crore)	4.0	5.5	6	7.5
E	Applicable risk weight on D	75%	75%	100%	75%

2. Individual Housing Loans – Rationalisation of Risk Weights

In terms of circular No. DBR.BP.BC.No.72/08.12.015/2016-17 dated June 7, 2017, the capital charge for claims secured by residential property falling under the category of individual housing loans is assigned differential risk weights based on the size of the loan as well as the loan to value ratio (LTV).

As a countercyclical measure, it has been decided to rationalise the risk weights, irrespective of the amount. The risk weights for all new housing loans to be sanctioned on or after the date of this circular and upto March 31, 2022 shall be as under:

LTV Ratio (%)	Risk Weight (%)
≤ 80	35
> 80 and ≤ 90	50

The requirement of standard asset provision of 0.25% shall continue to apply on all such loans.

3. Co-Lending by Banks and NBFCs to Priority Sector

Based on the feedback received from the stakeholders and to better leverage the respective comparative advantages of the banks and NBFCs in a collaborative effort, it has been decided to provide greater operational flexibility to the lending institutions, while requiring them to conform to the regulatory guidelines on outsourcing, KYC, etc. The primary focus of the revised scheme, rechristened as “Co-Lending Model” (CLM), is to improve the flow of credit to the unserved and underserved sector of the economy and make available funds to the ultimate beneficiary at an affordable cost, considering the lower cost of funds from banks and greater reach of the NBFCs. Detailed features of the CLM are furnished in the Annex.

In terms of the CLM, banks are permitted to co-lend with all registered NBFCs (including HFCs) based on a prior agreement. The co-lending banks will take their share of the individual loans on a back-to-back basis in their books. However, NBFCs shall be required to retain a minimum of 20 per cent share of the individual loans on their books.

The banks and NBFCs shall formulate Board approved policies for entering into the CLM and place the approved policies on their websites. Based on their Board approved policies, a Master Agreement may be entered into between the two partner institutions which shall inter-alia include, terms and conditions of the arrangement, the criteria for selection of partner institutions, the specific product lines and areas of operation, along with provisions related to segregation of responsibilities as well as customer interface and protection issues, as detailed in the Annex.

The Master Agreement may provide for the banks to either mandatorily take their share of the individual loans originated by the NBFCs in their books as per the terms of the agreement, or to retain the discretion to reject certain loans after their due diligence prior to taking in their books, subject to the conditions specified in the Annex.

The banks can claim priority sector status in respect of their share of credit while engaging in the CLM adhering to the specified conditions.

The CLM shall not be applicable to foreign banks (including WOS) with less than 20 branches.

ANNEX

Essential Features of Co-Lending Model between Banks and NBFCs

I. Scope

1. The Master Agreement entered into by the banks and NBFCs for implementing the CLM may provide either for the bank to mandatorily take their share of the individual loans as originated by the NBFC in their books or retain the discretion to reject certain loans subject to its due diligence.

a. If the Agreement entails a prior, irrevocable commitment on the part of the bank to take into its books its share of the individual loans as originated by the NBFC, the arrangement must comply with the extant guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks issued vide RBI/2014-15/497/DBR.No.BP.BC.76/21.04.158/2014-15 dated March 11, 2015 and updated from time to time. In particular, the partner bank and NBFC shall have to put in place suitable mechanisms for ex-ante due diligence by the bank as the credit sanction process cannot be outsourced under the extant guidelines.

b. The bank shall also be required to comply with the Master Directions - Know Your Customer (KYC) Direction, 2016, issued vide RBI/DBR/2015-16/18 Master Direction DBR.AML.BC.No.81/14.01.001/2015-16 dated February 25, 2016 and updated from time to time, which already permit regulated entities, at their option, to rely on customer due diligence done by a third party, subject to specified conditions.

c. However, if the bank can exercise its discretion regarding taking into its books the loans originated by NBFC as per the Agreement, the arrangement will be akin to a direct assignment transaction. Accordingly, the taking over bank shall ensure compliance with all the requirements in terms of Guidelines on Transactions Involving Transfer of Assets through Direct Assignment of Cash Flows and the Underlying Securities issued vide RBI/2011-12/540 DBOD.No.BP.BC-103/21.04.177/2011-12 dated May 07, 2012 and RBI//2012-13/170 DNBS. PD. No. 301/3.10.01/2012-13 August 21, 2012 respectively, as updated from time to time, with the exception of Minimum Holding Period (MHP) which shall not be applicable in such transactions undertaken in terms of this CLM.

d. The MHP exemption shall be available only in cases where the prior agreement between the banks and NBFCs contains a back-to-back basis clause and complies with all other conditions stipulated in the guidelines for direct assignment.

2. Banks shall not be allowed to enter into co-lending arrangement with an NBFC belonging to the promoter Group.

II. Customer related issues

3. The NBFC shall be the single point of interface for the customers and shall enter into a loan agreement with the borrower, which shall clearly contain the features of the arrangement and the roles and responsibilities of NBFCs and banks.

4. All the details of the arrangement shall be disclosed to the customers upfront and their explicit consent shall be taken.

5. The ultimate borrower may be charged an all-inclusive interest rate as may be agreed upon by both the lenders conforming to the extant guidelines applicable to both.

6. The extant guidelines relating to customer service and fair practices code and the obligations enjoined upon the banks and NBFCs therein shall be applicable mutatis mutandis in respect of loans given under the arrangement.

7. The NBFC should be able to generate a single unified statement of the customer, through appropriate information sharing arrangements with the bank.

8. With regard to grievance redressal, suitable arrangement must be put in place by the co-lenders to resolve any complaint registered by a borrower with the NBFC within 30 days, failing which the borrower would have the option to escalate the same with the concerned Banking Ombudsman/Ombudsman for NBFCs or the Customer Education and Protection Cell (CEPC) in RBI.

III. Other Operational Aspects

9. The co-lending banks and NBFCs shall maintain each individual borrower's account for their respective exposures. However, all transactions (disbursements/ repayments) between the banks and NBFCs relating to CLM shall be routed through an escrow account maintained with the banks, in order to avoid inter-mingling of funds. The Master Agreement shall clearly specify the manner of appropriation between the co-lenders.

10. The Master Agreement may contain necessary clauses on representations and warranties which the originating NBFC shall be liable for in respect of the share of the loans taken into its books by the bank.

11. The co-lenders shall establish a framework for monitoring and recovery of the loan, as mutually agreed upon.

12. The co-lenders shall arrange for creation of security and charge as per mutually agreeable terms.

13. Each lender shall adhere to the asset classification and provisioning requirement, as per the respective regulatory guidelines applicable to each of them including reporting to Credit Information Companies, under the applicable regulations for its share of the loan account.

14. The loans under the CLM shall be included in the scope of internal/statutory audit within the banks and NBFCs to ensure adherence to their respective internal guidelines, terms of the agreement and extant regulatory requirements.

15. Any assignment of a loan by a co-lender to a third party can be done only with the consent of the other lender.

16. Both the banks and the NBFCs shall implement a business continuity plan to ensure uninterrupted service to their borrowers till repayment of the loans under the co-lending agreement, in the event of termination of co-lending arrangement between the co-lenders

Credit to MSME Entrepreneurs

In terms of paragraph 5 of the Statement on Developmental and Regulatory Policies of February 5, 2021, Scheduled Commercial Banks will be allowed to deduct the amount equivalent to credit disbursed to 'New MSME borrowers' from their Net Demand and Time Liabilities (NDTL) for calculation of the Cash Reserve Ratio (CRR). For the purpose of this exemption, 'New MSME borrowers' shall be defined as those MSME borrowers who have not availed any credit facilities from the banking system as on January 1, 2021. This exemption will be available only up to ₹25 lakh per borrower disbursed up to the fortnight ending October 1, 2021, for a period of one year from the date of origination of the loan or the tenure of the loan, whichever is earlier.

Banks are required to report the exemption availed at the end of a fortnight, in Annex A to Form A as per Master Circular on Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR) dated July 1, 2015, under the item "Any other liabilities coming under the purview of zero prescription" at VIII.1. Proper fortnightly records of credit disbursed to new MSME borrowers/CRR exemption claimed, duly certified by the Chief Financial Officer (CFO) or an equivalent level officer, must be maintained by banks for supervisory review.

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MINUTES OF 101ST SLBC MEETING HELD ON 24.12.2021

The 101st SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 24.12.2020 through Virtual Mode. The meeting was chaired by Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank, the convener Bank. The other dignitaries who graced the occasion were Sh. Ajay Kumar, Regional Director, Reserve Bank of India, Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD, Mr. Satyendra Singh Dursawat- Spl Secretary-UD, Mr. Manoj Kumar, Dy. Secretary (Finance)-GNCTD, Ms. Anita Patnaik, General Manager (FIDD), RBI & Sh. Vivek Krishna Sinha, General Manager, NABARD.

Besides, Sh. Ram Kumar, Chief General Manager, Convenor SLBC-DELHI, and Sh. Mukesh Sethi, Dy. General Manager, Functional Head, SLBC-Delhi, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, officials of Reserve Bank of India, NABARD, Central Govt. and Govt. of NCT of Delhi also participated in the meeting.

At the outset, Sh. Ram Kumar, Chief General Manager and Convenor SLBC- Delhi welcomed all the dignitaries participating in the meeting and other participants and requested Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank to chair the meeting.

Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank, welcomed all the dignitaries and participants in 101st SLBC-Delhi Meeting on behalf of Punjab National Bank.

The Sh. Ram Kumar, Chief General Manager & Convenor SLBC-DELHI touched on the following issues in his address to the house:-

Punjab National Bank has completed the migration of e-OBC Branches in NCT of Country and United Bank of India is also in the process. The focus of the Punjab National Bank is to provide seamless services to its customers. Indian banks by way of consolidation can reap the benefits of scale, and become partners in the newer business opportunities across the globe. Larger and more efficient banks, both in public and private sector, can compete shoulder to shoulder with the global banks to get a decent space in the global value chains.

The changing landscape of the banking industry will unfold in the backdrop of a strong regulatory and supervisory regime with increased intensity and tech-enabled supervision of banks. The challenge before banks is to make the best use of technology and innovation to bring down intermediation costs while protecting their bottom lines. Further, Artificial Intelligence (AI), Machine Learning (ML) and Big Data are becoming central to financial services innovation. It can also help in fraud detection and in identifying better ways of monitoring use of funds by borrowers, track suspicious transactions, etc. by processing large datasets. One country specific challenge is to ensure that new innovations in banking sector serve the customer by reducing the cost of financial services and enhancing the range and access to products in a manner that is safe and do not give rise too many systematic crises. As the Indian banking sector is propelled forward to a higher orbit, banks would have to strive hard to remain relevant in the changed economic environment by reworking their business strategies, designing products with the customer in mind and focusing on improving the efficiency of their services.

CGM,SLBC stated that through this Virtual Meeting Platform we would be reviewing the performance of Banks in NCT Delhi for the quarter ended September-2020 and future road map for attaining the targets set by Regulatory & other Authorities along with attaining the Corporate Goals of the Bank.

The COVID-19 pandemic continues to keep the world in flux. The economy of the country is limping back to normal. The business arena of banks has undergone significant change. To mitigate the impact of COVID-19 on the Economic Front the banks need to look out for 'sunrise' sectors while supporting those which have the potential to bounce back fast. They need to look at start-ups, renewables, logistics, value chains and other such potential areas in NCT of Delhi. The banking sector has a responsibility to contribute not only as a facilitator of growth of the economy but reward its stakeholders.

Further, through collaboration with FinTech players, several banks are applying a hybrid model where mobile services interact with banking services. Banks are not only facing competition from Fintech companies but also from large technology companies which are entering into financial services industry in a big way.

Moving forward, the Govt of India has announced a new stimulus package in November 2020 which is worth Rs. 2.65 Lakh Crores for continuing boost to Indian Economy. Further, an amount of Rs. 10,200 Crore additional budget outlay will be provided towards capital and industrial expenditure.

The ECLGS has been extended till 31.03.2021 with some changes. As on date total number of applications sanctioned under this scheme aws 56574 in which 34851 applications were disbursed in NCT of Delhi.

In a situation of default sub-debt with guarantee will provide the requisite financing to the MSME units. The Sub-ordinate debt will be of substantial help in sustaining and reviving the MSMEs which have either became NPA or are on the brink of becoming NPA. The CGSSD scheme has provided much needed impetus to the Indian Economy.

Before starting agenda Items he also touched PM SVANidhi Scheme.

PM SVANidhi scheme was launched, by the ministry of housing and urban affairs to help street vendors, who were impacted by COVD-19 pandemic. The Govt. of India and DFS is monitoring and reviewing the performance of the Banks under this Scheme. In NCT Delhi, as on 19.12.2020 the total number of on-boarded branches is 2074 and total number of applications picked up was approx. 8000. The SLBC-DELHI has distributed the overall Target allocated to NCT DELHI to all the Member Banks on the basis of Number of Branches. The Target of Disbursements is to be achieved by 21.01.2021. On this platform I request all the Member Banks to put in more efforts for achieving these targets under PM SVANidhi, ECLGS & CGSSD.

The LDMs are requested to coordinate with the Branches in their respective areas for more result oriented approach to above schemes.

The Banks are also engaged in Expanding and Deepening of Digital Payments Infrastructure. A campaign has been launched under the direction of RBI to make New Delhi District 100 % digitally enabled which has to be completed.

However, keeping in view the challenges brought about disruptions on account of COVID-19 pandemic and the representations received in the matter, it has been decided to extend the timeline for completion to March 2021. The Banks are requested to achieve the Targets of 100% Digitalisation of New Delhi District in a Mission Mode.

The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. The fundamental parameters are for **Providing Basic Bouquet of Financial Services, Access to Livelihood and Skill Development, Customer Protection and Grievance Redressal & Effective Co-ordination between stakeholders.**

Taking a step further, the RBI launched NSFE (**NATIONAL STRATEGY FOR FINANCIAL EDUCATION** 2020-25), which intends to support the vision of the GOI and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behavior which are needed to manage their money better and to plan for the future. The document recommends '**5 C'** approach viz., emphasis on development of relevant **Content** in curriculum in schools, colleges and training establishments, developing **Capacity** among intermediaries involved in providing financial services, leveraging the positive effect of **Community** led model for financial literacy through appropriate **Communication** strategy, and, enhancing **Collaboration** among various stakeholders i.e. **Content, Capacity, Community, Communication & Collaboration**. All the Member Banks and LDMs are requested that they should focus on NSFE for "Financially Aware & Empowered India".

There is a bright spot in the dark clouds. Despite these tough economic situations, we are pleased to inform that under Annual Credit Plan, the Banks in Delhi have performed reasonably well as they have achieved 38.51% of total proposed ACP target for FY 2020-21. In Priority Sector 38.51 % of the Annual targets are achieved. In MSME 43.32% of Annual Targets are achieved. In Agriculture 40.15% of ACP targets are achieved in FY 2020-21. It is slightly less than half but that it is first half and taking on to account the pandemic, it is a good growth. In view of the limited scope in agriculture sector in NCT Delhi, the MSME and other Priority Sector Advances are more focused in Delhi.

Banking Business as a whole is that Total Deposits increased by 6.70 % on YoY basis & 4.17 % on QoQ basis. The Advances increased by 7.62% on YoY basis. But the same was decreased by 0.56 % on QoQ basis.
CD Ratio increased from 107.94% to 108.87 % on YoY basis. But the CD ratio decreased from 114.06% to 108.87% on QoQ basis. The Priority Sector Advances increased by 10.89% on YoY basis and by 7.89% on QoQ basis.

Out of 43 member banks, in 9 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 30.09.2020 out of which 2 are Public Sector Banks & 7 are Private Sector Banks. These banks are requested to take immediate steps to increase their Priority sector Advances. India's banking and financial system has displayed tremendous operational resilience in the face of Covid 19 and lockdowns. Going ahead, financial institutions in India have to walk a tightrope of nurturing the recovery within the overarching objective of preserving long-term stability of the financial system. Increasing NPAs have been a major cause of concern for the banks. In MSME the NPA is at 18.81%, whereas in agriculture the NPA level is 9.24% as on 30.09.2020.

All the banks are requested to give focused attention towards the Govt. Schemes like Stand Up India, Startup India, Make in India, Skill Loan Financing etc. for social upliftment.

Under Pradhan Mantri Jan Dhan Yojana (PMJDY), more than 47 lakh accounts have been opened in Delhi. The banks are requested to update seeding of Aadhaar in all the cases as well as issuance & activation of RuPay cards, there in. The coverage of Atal Pension Yojna is another area where efforts are required by all of us and LDMs. The LDMs and member banks should organise more camps to link all the sections of society with banking accounts and schemes. The promotion of Financial Inclusion mission is duty of all banks.

You all are aware that under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) annual renewal is done through Auto Debit. Member banks, LDMs and Insurance Companies are requested to sensitize their branches/field functionaries to make all out efforts for renewal in all the existing cases and maximize the fresh enrolments under these schemes to see that no eligible willing account holder is left.

Sh. Ram Kumar, CGM-PNB then invited Sh. Ajay Kumar, Regional Director, Reserve Bank of India to address the house and share his views on latest developments on the Indian Economy.

Sh. Ajay Kumar, Regional Director, Reserve Bank of India while welcoming all the participants to the meeting stated that the problems caused by outbreak of COVID 19 pandemic were yet to be resolved. In fact the recognition of recent strains of the Corona Virus in UK had caused concern among the public at large. However, he hoped that there was a ray of hope as the launch of vaccination programme was in sight which might solve the problem to a greater extent. Nevertheless, he lauded the services being rendered by the banking community even during these tough times.

RD, NDRO underlined that the RBI was conscious of the onerous responsibility of containing the fallout of pandemic and had assiduously taken several steps for reviving the growth and maintaining the financial stability. Proactive monetary management and timely regulatory prescriptions were hallmark of its decision-making process. At the same time, RBI advised all financial sector entities especially banks to accord highest priority to risk management while extending credit.
While discussing the state of economy, he observed that the MPC of RBI in its latest policy announcement made on December 04, 2020 had kept the Policy Repo Rate unchanged at 4%. It also decided to continue with the accommodative stance of monetary policy as long as necessary, at durable basis and mitigate the impact of COVID-19 while ensuring that inflation remained within the target going forward. Other new regulatory measures included bringing the 26 stressed sectors identified by the Kamath Committee within the ambit of sectors eligible under on tap TLTRO. He advised banks to avail funds from RBI under on tap TLTRO and seek guarantee under ECLGS 2.0 to provide credit support to stressed sectors.

Further, with a view to promote inclusive growth, deepen financial inclusion and protect the customers by promoting financial literacy at grass root level in a sustained manner, it was decided to expand the reach of the Centers for Financial Literacy, launched in 2017 on pilot basis by involving select banks and NGOs, at every block in the country in a phased manner by March 2024. This could be an onerous task but we all understand that the benefits of Financial Literacy which was helpful not only in promoting financial inclusion but also helping

reducing the banking frauds in rural areas. He mentioned that recently, instances of frauds committed by many Mobile Apps (which are not licensed by RBI) by giving loans had come to light. The fraudsters were adopting new methods and new technology etc. to cheat people. The RBI has constituted a Working Group to look into the issues on digital lending including lending through online platforms and mobile apps.

In the context of financial inclusion, RD mentioned that the financial inclusion drive had derived strength and had gathered momentum by the alternate grievance redressal mechanism provided by RBI by setting up the office of Banking Ombudsman. In this direction, in order to further strengthen and improve the efficacy of the internal grievance redressal mechanism of the banks and to provide better customer service, it was decided to put in place a comprehensive framework comprising inter alia of enhanced disclosures on customer complaints by the banks, a monetary disincentive in the form of recovery of cost of redressal of complaints from banks when maintainable complaints were comparatively high and undertaking intensive review of grievance redress mechanism and supervisory action against banks that failed to improve their redressal mechanism in a time bound manner. The framework would be put in place during January 2021. However, he assured that this was not done to spread fear in the Banking sector but to improve the customer service of their own customers. Banks should take this in a positive manner and further try to improve their customer service. He also informed the house that RTGS of RBI was now available on 24x7x365 basis with effect from midnight hours of December 14, 2020. This was a major feat as it came within a year of operationalising NEFT 24*7.

Reviewing the state of NCT of Delhi, he observed that there were some areas of concern which he mentioned in brief. Firstly, from the agenda papers he observed that some old persisting points which ought to have been resolved in consultation with GNCTD were being carried forward. He advised that all concerned should sit together to resolve the issues so that these did not figure in the agenda from the next time onwards. While going through the key indicators he commented that advances had registered negative growth and so had the CD ratio. Nevertheless, some green shoots were visible and some of the banks had done well in Retail, MSME, Education Loans, Personal Loan etc. though MSME advances had registered negligible growth. Similarly, credit flow to Priority Sector was another area of concern since out of 43 member banks, 9 member banks had achieved less than 10% of their target. Finally, he drew the attention of the house towards the big task of making New Delhi District 100 % digitally enabled. The situation based on the November 2020 figures was not very encouraging. There was some issue in reported data as well. While SLBC reported the achievement of 136.67 % digitalization of Current Account, the lead Bank of the district reported achievement of only 78.18 %. Therefore, reported data needed to be reconciled. Reporting of correct data must be ensured since some difference in the reported data of CD ratio from the LDMs and the SLBC had been observed as well. He advised the SLBC Convenor bank to look in to that matter.

The Sh. Ram Kumar CGM-PNB, with the permission of Chair, requested that as two Secretaries from GNCTD are in the meeting, so PM SVANidhi can be discussed prior to regular Agenda Items. Further he informed that Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD & Mr. Satyendra Singh Dursawat- Spl Secretary-UD are there in the VC and welcome them. He further informed that during the meeting with Chief Secretary dated 14.12.2021, the Banks were given the task of disbursing 10,000 PM SVANidhi loans which will scale up to 50,000 by 21.01.2021. Delhi was a late starter (as far as LORs are concerned) but now LORs are coming in abundance. Out of Number of LOR Applications received were 32741, No. of

LOR Applications Approved are 27208, No. of LOR Applications Rejected 4537, Banks have Sanctioned 4021 applications & disbursed 1704. Sh. Ram Kumar requested fellow bankers & controlling heads to step up the pace of disposing-of loan applications and to ensure that all applications where LOR was issued till 15.12.2020, the applications be disposed of by 31.12.2020. So only few days are left and we have to put in concentrated efforts.

Then he welcomed Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD & Sh. Satyendra Singh Dursawat- Spl Secretary-UD. Mr. Ravi Dadhich, welcomed all the dignitaries and thanks Sh. Ram Kumar-CGM-PNB for updating figures. He also mentioned that this scheme is being monitored by Chief Secretary-GNCTD and Hon'ble LG of New Delhi. As per the data there were total 9647 PM SVANidhi applications. The LOR issued were 27,000. But Loan applications with LOR issued are approx. 10,000. The sanctioned cases are 2500 and disbursed cases are only 1700. He then discussed the Bank wise performance. The Banks are requested to do more disbursals and also find out the reasons for low disbursement. The performance is not satisfactory as the Banks have to achieve a target of 10,000 by 31.12.2020 and upto 50,000 by 21.01.2021. He requested the participants to explain the reasons for low disbursement. Then Sh. Ram Kumar-CGM-PNB, requested the Controlling Heads and LDMs to share the issues faced by the Banks for low disbursement in PM SVANidhi. Sh. Shriram, General Manager-FIDD, State Bank of India, informed that there are approx. 2200 applications received out of which 779 were sanctioned.

Further Sh. Ram Kumar-CGM-PNB put the point of view that as the ticket size of the Loan is Rs. 10,000/- only the stamp-duty can be dispensed with. The RD-RBI said that GNCTD shall look in to this matter. But the customers might be hesitant to visit the Bank premises or they might not be entertained so the Branch has to do the hand-holding. Further the poor person might not be tech-savvy so Bank should make more efforts for on-boarding the customer. The Banks can make a Team or BC (Business Correspondents) can contact the customer for completing the process and iron-out the issues, as they go interior also. The Sh. Ram Kumar-CGM-PNB informed that Banks can organize Camps during the Weekly Haat for creating awareness about PM SVANidhi Scheme.

Then dignitaries discussed about the modalities for disbursement of loans. During the discussion Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank informed that LoR issuance was a road-block previously but that issue is now sorted. Further Punjab National Bank has dispensed with the Stamp Duty requirement to promote this Scheme. The Govt Machinery should push the vendors to banks as they have not come forward. In the near-by place of NOIDA and Ghaziabad the scheme is performing well as the Govt Machinery is active. Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD said that Secretary-MoHUA has directed to organize special camps on PM SVANidhi and Digitisation. The Banks, other Govt Machinery & ULBs should focus on these Camps.

Across Uttar Pradesh and Madya Pradesh the performance is better. Sh. Ram Kumar-CGM-PNB assured that Delhi state will achieve its allocated target under PM SVANidhi.

Sh. Mukesh Sethi, DGM & Functional Head- SLBC deliberated on individual the agenda items as under:-

<u>Confirmation of Minutes of Centennial SLBC Meeting :-</u>

The minutes of the Centennial SLBC meeting held on 21.09.2020 had already been sent to all concerned. Since no suggestion/amendment has been received, the same may be taken as confirmed

Action Taken Report:-

Action Taken Report on the Minutes of the 100th State Level Bankers' Committee Meeting for the Quarter ended June-2020 held on 21.09.2020. All LDMs and Member Banks have submitted ATR of the minutes of Centennial SLBC Meeting

Action Taken and Present Status on Persisting Points:-

Priority Sector advances:

The Priority Sector Advances increased by Rs. 18,486 Crore i.e. 10.89% on YoY basis and over the QTR, it increased by Rs. 13,763 Crore i.e. 7.89%. However, Percentage of Priority Sector Advances to Total Advances increased by 0.44% on YoY basis and increased by 1.16% over the quarter. The Member Banks and LDMs are requested to actively monitor the progress in order to achieve the P.S. Targets as per RBI guidelines. The List of 9 Banks having PS Advances to Total Advances Ratio of less than 10% are mentioned. (Action:-All SLBC Member Banks)

Micro, Small and Medium Enterprise (MSME)

The MSME Advances there is a Decrease of Rs. 12,856 Crore i.e. 11.57% on YoY basis but over the previous quarter the Advances has an increase of Rs.136 Crore i.e. 0.14%.There is need to increase MSME advances, for the same.

To create the awareness, RBI, NDRO has organized a Webinar on 31.08.2020 to spread awareness about ECLGS Scheme, CGSSD Scheme and RBI's COVID19 Regulatory Package. In continuation the RBI, New Delhi organized 52nd and 53rd Empowered Committee Meeting for the MSME Sector on 28.09.2020 & 24.11.2020 respectively. The Banks which shows negative trend are requested to put in more efforts to increase the MSME advances. (Action:- All member Banks)

Persisting Points

During the deliberations of Agenda in 99th SLBC Meeting, Sh. Agyey Kumar Azad, Executive Director, suggested that a Task Force with members of SLBC, banks and Delhi Govt., be formed to discuss the issues with Delhi Govt.

SLBC has framed the structure of Task Force Committee and have written to Delhi Govt. requesting to give names of representatives from Delhi Govt. - one from Finance Department and one from Revenue Department so that Committee may be formed to discuss the issues further.

The officials from SLBC Department have also met the Revenue Department but name of the Nodal Officer is yet to be informed by them. The email has also been sent to GNCTD on 16.12.2020.

The Govt. of NCT of Delhi is requested to apprise the House of the latest position. Further Sh. Ram Kumar-CGM-PNB informed that despite reminding GNCTD there is no response for forming the Committee. The official from Revenue Department is not yet nominated. So he will discuss the matter with Chief Secretary –GNCTD in the ensuing meeting.

There are 4 /5 Agendas which were related to Revenue Department that can be discussed with them in due course of time. **(Action :- GNCTD)**

Submission of quarterly Data to SLBC/LDMs on time

It was decided during 100th SLBC Meeting dated 21.09.2020 that all banks shall implement Maker and Checker System while uploading data on SLBC Portal for ensuring correct data uploading. For smooth functioning of SLBC and LBOs improvement is required. The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines. As per the directions from RBI the data is to uploaded on the portal directly from the MIS System without manual intervention. But still the free-flow data integration is not there so Banks are requested to ensure implementation of system, so that data from MIS is directly uploaded on SLBC Portal without manual interventions. **(Action:-All SLBC Member Banks)**

Simplification of procedures of creation of charge /mortgage of land

Levy of stamp duty on Agricultural loans

Implementation of Recovery Certificate filing process in NCT of Delhi

(Action :-GNCTD)

Facility to create loan charge on Agricultural lands

SLBC has approached Govt. of NCT Delhi vide email dated 01.05.2020 and last reminder dated 26.11.2020 for developing model in line with Andhra Pradesh and Telangana states which will facilitate growth in Agriculture and allied activities in the State. Delhi Govt. is requested to apprise the house for the latest status on the matter

Saturation of all PM-KISAN Beneficiaries with Kisan Credit Cards(KCC)

Banks have already been advised in a VC meeting held on 10-06-2020 and 16th June 2020 for taking necessary steps for making this second phase of mission a success and for course of action for further facilitation to banks in this special drive, in the light of advisory issued by DFS on 29.05.2020 and other issues like Check list for processing of application, Scale of finance for Animal Husbandry (dairy, poultry, others) & Fisheries etc. (Action :- All Member Banks & LDMs)

Them Sh. Ajay Kumar, Regional Director, RBI informed that SLBC should keep following up on these persisting issues and a letter from Head Office level can be forwarded to Chief Secretary-GNCTD. These issues must be resolved in the larger interest of the Delhi state.

Emergency Line of Credit (MSME)

As on 30.11.2020 in ECLGS, 34851 applications were disbursed by an amount of Rs. 4200.19 Crores. Sh. Ram Kumar-CGM-PNB responded that third version of the Scheme has been introduced and it shall be incorporated in the next SLBC Meeting. (Action :- All Member Banks & LDMs).

Credit Guarantee Scheme for Subordinate Debt

As on 30.11.2020 in CGSSD, 23 applications were disbursed by an amount of Rs. 1.94 Crores. There are fewer applications under this scheme and the response is lukewarm so all the Member Banks are requested to give focus on this Scheme also.

(Action :- All Member Banks & LDMs)

Credit Deposit Ratio

CD Ratio increased from 107.94% to 108.87 % on YoY basis. The ratio decreased from 114.06% to 108.87% on QoQ basis. Then Sh. Ajay Kumar-RD –RBI informed that special focus should be maintained on those areas where there is low CD ratio. The high CD ration is in New Delhi & Central Delhi District only which is pulling the overall CD ratio of the NCT. So CD ratio is an important parameter for Loans and other Banking products also. So we have to pull-up CD ratio beyond 40% so with in Delhi the district wise CD ratio monitoring is important. The member banks with low CD ratio are requested to take necessary steps for improvement of CD ratio.

(Action:- All Member Banks).

District wise Monitoring of CD ratio in NCT of Delhi

The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have a better CD Ratio. LDMs are also requested to discuss the same in their DCC/DLRC meetings **(Action :- All LDMs)**

CD Ratio (Delhi Rural)

The CD ratio of rural branches increased from 30.63% to 58.41% on YoY basis over September-2019. The CD Ratio decreased from 75.33% to 58.41% on QoQ basis. The decrease in CD ratio is due to increase in Deposits by Rs. 605 Crores and decrease in Advances by Rs. 606 Crores. The Deposit reported by Canara Bank was Rs. 458.72 Crores in June 2020 but in September 2020 it is Rs. 1394.37 Crores.

Social Security Scheme

Position of Accounts opened under PMJDY in NCT of Delhi on 30.09.2020

In PMJDY the total no. of PMJDY A/cs were 48.25 Lacs as on 30.09.2020, out of which Rupay Cards are issued in 87.54% of A/cs. The percentage of active Rupay card to total rupay card issued is 58.06%. In 81.33% of total PMJDY accounts Aadhaar Seeding has been done. Banks are requested to activate all the Rupay Cards issued. Aadhar seeding is also mandatory for DBT. The account holders should be persuaded to keep balance in their accounts so that number of zero balance accounts are reduced. Zero Balance accounts as on 30.09.2020 are 7.90% of total PMJDY A/cs

(Action:- All Member Banks & LDMs).

Redressal of Grievances under PMJDY:

All the grievances under PMJDY Accounts have been resolved and no grievance is pending as on 30.09.2020. All the Member Banks are requested to redress the grievances under PMJDY at regular intervals. **(Action:- All Member Banks)**

Position under Social Security Schemes

As on 30.09.2020, total No. of PMSBY enrolments were 35.51 Lacs and PMJJBY enrolments were 11.81 Lacs. All the Banks are requested to initiate necessary actions to ensure that not only existing subscribers to these schemes renew their subscriptions for the next year but all uncovered accounts holders are also brought under both the insurance covers. The Member

Banks are requested to initiate the action for renewal of existing accounts. **(Action :- All Member Banks & LDMs)**

The total APY accounts as on 30.09.2020 were 3.54 Lacs. The Banks are requested to increase the number of APY accounts enrolment, especially during this COVID time. The numbers of enrolled APY accounts are quite low. The LDMs are requested also requested to put in more efforts for enrolling of customers in APY.

Further, Sh. Ram Kumar-CGM-PNB informs that the SLBC and PFRDA is regularly asking the Banks to increase the number of APY account but the Banks are quire far from the Target. The target for PSB is 60 per branch and for Private sector branch it is 30. So, all the Banks should re-focus their efforts and achieve the allocated Target. The scheme is attractive.

In continuation, Mr. Mohit Yadav from PFRDA requests for active participation of the Banks. He further said that SLBC is following up with the Banks but Pvt Sector Banks is laggards in this Scheme. So they should focus more are laggards in this scheme. **(Action :- All Member Banks & LDMs).**

Status of Insurance Claims under Social Security Schemes as on 30.09.2020

The status of the Insurance Claim is that out of the 50 applications under PMSBY & PMJJBY, 17 applications under PMSBY (Bank of India- 2, Punjab & Sind Bank-3, Punjab National Bank-4 & HDFC Bank- 8) and 33 applications under PMJJBY (Bank of India-16, bank of Maharashtra-1, Punjab & Sind Bank-1, Punjab National Bank-10, Federal Bank Ltd-1, HDFC Bank-2 & ICICI Bank-2) are pending. The concerned banks are requested to get all the pending applications disposed of at the earliest.

(Action:- The mentioned Member Banks)

Business Correspondent

As on 30.09.2020, out of total 1406 Active BCs, 1324 BCs are qualified. All the Member Banks are requested to get all the remaining BCs qualified from IIBF. As per guidelines, BCs can be allowed to undertake business operation only after certification from IIBF. All Member Banks and LDMs are requested to review the operations of Business Correspondents in their Area/ District/Bank and if there is any hurdle/ issue involved that need to be resolved on priority. LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings.

Position of Basic Saving Bank Deposits A/Cs (BSBDAs) and issuance of General Credit Cards (GCCs) as on 30.09.2020:

The total number of BSBDA A/cs is 63.12 lacs. In GCC the number of A/cs is 15,922 & Loan Amount Rs. 87.67 Crores. Member Banks are requested to ensure that all BSBD Accounts opened by them, remain operational **(Action :– All Member Banks)**

FINANCIAL LITERACY

Financial Literacy and Credit Counselling Centres (FLCC) & Financial Literacy Centres (FLC)

All LDMs/FLCs/FLCC are requested to hold maximum Financial Literacy Camps in their districts for creating financial awareness in their area/ district.

(Action:- All Member Banks & LDMs)

Financial Inclusion drive to open bank accounts of migrant labour and street vendors/hawkers in urban areas Member banks are requested to open maximum number of accounts of migrant workers and street vendors/ hawkers on priority basis and report the same timely to SLBC **(Action :- All Member Banks)**

During the quarter under review total 42 Special Camps and 102 Target Group Specific Camps were organised by FLCs/LDMs. LDMs are requested to cover all the skill centres of their respective district and also upload the digital contents in the all the centres**.(Action :- LDMs)**

DBT accounts of School Students:

Banks are requested to ensure that student accounts are not classified dormant or inoperative so that financial benefits to the deserving children are transferred to their accounts. Ministry of Finance has also shown concern over the matter and it is requested to accord priority to the matter **(Action :- All Member Banks).**Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar **(Action:- All Member Banks & LDMs).**

ANNUAL CREDIT PLAN (ACP)

The NABARD informs the Target of PLP for NCT for this year as Rs.50,109 Crores. The RD-RBI pointed out during the discussion that the target of ACP should be realistic. Further SLBC and NABARD should coordinate for realizable target.

The achievement under Priority Sector upto 30.09.2020 for FY 2020-21 was Rs. 36298 Crore against the annual target of Rs.94263 Crore i.e. 38.51%. The achievement under Non-Priority Sector up to 30.09.2020 was Rs. 449842 Crore against the annual target of Rs. 956673 Crore i.e. 47.02%. The achievement under total ACP was Rs. 486140 Crore against the Annual target of Rs. 1050936 Crore i.e. 46.26%.

Credit Flow to Priority Sector:

Priority Sector Advances increased by Rs. 13763 Crore over the quarter. Over the previous quarter, the percentage of Priority Sector Advances to Total Advances has increased from 13.66% to 14.82%.

Advances to SC/ST:

The Loans to SC/ST under Priority Sector Advances was decreased by Rs. 2993.54 Crore over the Quarter.

In terms of percentage of SC/ST advances to Priority Sector Advances, it was 3.36% on 30.09.2019, 2.59% on 30.06.2020 and 0.81% on 30.09.2020. The major variation in the data is from State Bank of India which reported Rs. 3555 Crores as on 30.06.2020 & Rs. 504.33 Crores as on 30.09.2020. It is reported that data for this Quarter is correct. The RD RBI enquired about this data discrepancy. Then it was informed that as the data is now coming from Dash Board so now this data is correct. Then the Sh. Ramesh, Asstt. General Manager-State Bank of India informed that earlier the data was taken manually so it was in-correct but

now the data is taken from Dashboard and it is correct. The Sh. Ajay Kumar-RD-RBI said that from SBI we cannot expect this mismatch in data. These data are given to various Committees and this data discrepancy should not be taken lightly. The data of SLBC is given to Parliamentary Committees also and there we cannot say that previous data was incorrect. A senior official should monitor the data submission so that proper data can be submitted.

Credit Flow under Education Loan

The number of Education Loan accounts decreased by 4497 i.e. 11.54% on YoY basis and amount-wise there was an increase of Rs. 40 Crore i.e. 1.93% on YoY basis against the annual target of increase in number of accounts and amount by 15% & 20% respectively.

Vidya Lakshmi Portal (VLP)

As on 30.09.2020 the number of applications uploaded on VLP portal were 12843 amounting Rs. 2420.31 Crore. Banks are requested to ensure to route all education loan applications through VLP only. **(Action :- All Member Banks)**.

Agriculture Advances

The total Agriculture Advances has increased on YoY basis as well as on QoQ basis also. The reason for increase was fresh Agriculture Advance of Rs. 14899 Crore by PNB to FCI (Food Credit of India) in the first quarter of current financial year. The Agriculture advances have been increased by 4.26% over the quarter. The percentage of Agriculture Advances to Priority Sector Advances was 14.42% as on 30.09.2020 and the percentage of Agriculture Advances to Total Advances was 2.13% as on 30.09.2020. **(Action :- All Member Banks)**.

MSE & MSME Advances

The Advances under MSME Sector was decreased by Rs. 12857 Crore on YoY basis. It has increased by Rs. 136 Crore over previous Quarter. In continuation, over the previous Quarter, Percentage of MSME to Priority Sector decreased from 56.23% to 52.19% and Percentage of MSME to Total Advances increased from 7.68% to 7.74%. Banks are requested to ensure that all the MSME units in unidentified clusters may be provided with banking facilities as per their requirement and available guidelines **(Action:– All Member Banks)**

MSME Advances under CGTMSE

The CGTMSE coverage has grown by 9.43% number wise and 0.23% amount wise over the previous quarter. Banks are requested to ensure that all the MSME units in unidentified clusters may be provided with banking facilities as per their requirement and available guidelines. **(Action:– All Member Banks)**

PMMY Advances

Under PMMY, during FY 2020-21 upto September, 2020, No. of accounts sanctioned are 92717 and amount sanctioned is Rs. 1108 crore out of which Rs. 1010 Crore has been disbursed.

Housing Finance

On YoY basis total Housing Finance increased by Rs. 7673 Crore i.e. 12.57%, whereas on Quarterly basis there was increase of Rs. 7780 Crore i.e. 12.77%

Affordable Housing under PMAY Scheme

In Affordable Housing under PMAY scheme, number of loan accounts were 4576 as on 30.09.2020 with sanctioned Rs. 1147 Crores, amount disbursed was Rs. 850 Crore and subsidy claimed was Rs. 66 Crore. Banks are requested to popularize the scheme. The banks are also requested to timely lodge their claim for subsidy with NHB/HUDCO. **(Action :- All Member Banks & LDMs)**

Prime Minister Employment Generation Program (PMEGP)

Then Sh. Ram Kumar-CGM-PNB, there were 189 applications pending on portal out of which 120 have been disposed and 69 applications are pending as on 19.12.2020, on KVIC portal. The pending applications should be disposed as per the norms. Then he requested to fellow bankers to achieve the Targets and update the status on KVIC portal. The member Banks are disbursing the applications but they are not updating the Portal. The officials from KVIC are ready for hand-holding but the Banks should achieve their target. **(Action:- All Member Banks)**

National Urban Livelihoods Mission (NULM)

The progress under NULM is very much low. LDMs and Member Banks are advised to conduct awareness camps among poor and deprived section of society for formation of self-help groups so that they can earn their livelihood through this scheme. They should be guided about the benefits under the NULM scheme.

(Action :- All Member Banks & LDMs).

Position of Recovery of Advances in Agriculture and PMEGP Sector

In Agriculture Advances the Recovery amount was increased from Rs. 230 Crore to Rs. 376 Crore on quarterly basis and the recovery percentage increased from 11.17% to 16.40%. In case of PMEGP advances, Recovery amount was increased from Rs. 40 Crore to Rs. 42 Crore on quarterly basis, however, the recovery percentage increased from 62.87% to 63.40% on quarterly basis.

Position of NPAs

Banks are advised to follow up for recovery to reduce NPA on regular basis with OTS/ legal remedies. Further, Delhi Govt. is requested to coordinate with the banks in recovery of NPA in agriculture and Govt. sponsored schemes. LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings

(Action:-All Member Banks & LDMs).

Kisan Credit Card Scheme

As per the data on the portal, a total 4202 Crop Loan KCCs and 1 KCC for Animal Husbandry have been issued as on 30.09.2020. In continuation, Sh. CP Singh from Agriculture Department asks for the reason for downfall in KCC. Then Sh. Mukesh Sethi-DGM-SLBC

replied that previously the data of Gurugram, Faridabad and NOIDA was added. But now the data is segregated and only Delhi is taken this time. Sh. Ram Kumar-CGM-PNB also explained about this downfall. His said that most of the Famers in Delhi are rich and they do not require KCC on priority basis. Smt. Anita Patnaik, General Manager-RBI also pointed that KCC are quite low. The total number of Famers in Delhi is apporx. 20,000 and as they are land-owners so they are quite rich.

(Action:-All Member Banks & LDMs).

Self Help Group

In current FY, as on 30.09.2020, total Disbursement in SHG in Saving linked 804 A/cs is Rs. 1.15 Crore out of which 42 A/cs are credit linked with amount disbursed as 42 lac. The NPA percentage stand at 13%.

Joint Liability Group

A total of 6212 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 24.17 crore. Total disbursement in the current year in 8998 accounts is Rs. 832 Crore

Credit flow to Women Beneficiaries

The Percentage of Credit to Women Entrepreneurs with Total Priority Sector Advances decreased from 20.43% to 16.94% on YoY basis and over the Quarter, it has increased from 16.10% to 16.94%.

Position of Credit Flow to Weaker Section

The Percentage of Credit to Weaker Section to Total Priority Sector Advances decreased from 7.03% to 6.74% on YoY basis and over the Quarter, it has increased from 6.38% to 6.74%. The banks are requested to promote the advances in this sector to achieve Social obligation and regulatory Benchmark. **(Action: - All Member Banks & LDMs)**

Advances to Minority Communities

The Advances to Minority community has decreased by 38.41% over the Quarter. In two identified districts i.e. Central Delhi it was at 8.19% and in North East Delhi it was at 4.58% as on Sept 2020. Both the districts are requested to take immediate action to achieve the desired level of 15%. As reported by State Bank of India the Advances to Minorities decreased from Rs. 5272 Crore in June 2020 to Rs. 732 Crores in September 2020. **(Action :- All Member Banks & LDMs)**

Credit flow to Ex-Servicemen & Widows of Ex-Servicemen

During the current financial year, 76 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed loan amounting to Rs. 1.79 Crore and only 8 cases have been received as well as sanctioned and disbursed during the quarter in SEMFEX.

Detection & Impounding of Counterfeit Notes

As per extant guidelines Banks are required to detect and impound counterfeit notes and send the report to Reserve Bank of India. Only 12 banks have reported detection of counterfeit notes to RBI during the quarter ended Sept., 2020, 91% of counterfeit notes are

reported by Private Sector banks and only 9% by Public Sector Banks. It is highly improbable that the number of counterfeit notes is not coming to banks reporting nil or low figure. All banks are requested to report and take appropriate action on detection on counterfeit notes and comply with RBI's instructions **(Action :- All Member Banks).**

Digital Modes of Payments, Installation of ATMs, POS Machines and Status of Implementation of e-receipts/e-payments:-

The percentage of failed transactions to total 11.01 Crore ATM transactions was 6.30% during the quarter ended 30.09.2020. Banks are requested to ensure that all their ATMs are working properly and any issue regarding ATM transaction should be resolved immediately. **(Action :- All Member Banks)**

Expanding and Deepening of Digital Payments Ecosystem

In this regard, Banks are requested to sensitize their branches in New Delhi District to achieve allotted target well before the prescribed time and LDM New Delhi District is requested to closely monitor the progress of banks so as to achieve 100% digitalization of the district. RBI vide their letter dated 23.01.2020, target of 100 Merchants/traders/businesses/utility service providers was allotted per branch in the New Delhi district which was to be completed by October 2020. The date has been extended upto 31st March, 2021. Banks who have not achieved targets are requested to take necessary steps for achieving the same in time bound manner.

(Action :- All Member Banks)..

Position of General Grievances as on 30-09-2020

All Banks are requested to dispose of the pending 530 grievances within prescribed timeframe.Out of total 530 pending grievances as on 30.09.20, 42 grievances are pending for more than one month and should be disposed off on top most priority. (**Action :- Karnataka Bank, Yes Bank, Bank of Maharashtra, Utkarsh Small Fin. Bank)**

Service of CERSAI

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 /movable properties on the portal of CERSAI**(Action :- All Member Banks)**

START-UP INDIA' & 'STAND-UP INDIA' Initiative

The total Outstanding under Stand up India was 2929 A/c with Rs. 508 Crore. The No. of Women beneficiary was 2053, SC beneficiaries are 763 and ST beneficiaries are 113. **(Action :- All Member Banks)**

Skill Loan Financing

Loans ranging from Rs 5,000-1.5 lacs were to be made available to 34 lakh youth of India seeking to attend skill development programs over the next five years. Applications received during the quarter under review were 3, sanctioned-2 and disbursed-2, Rejected-1 and 1 application was pending with SBI.

(Action:- State Bank of India).

National Strategy for Financial Inclusion (NSFI)**:**

It was also discussed in the previous SLBC Meeting to incorporate NSFI as an Agenda. The Banks are requested to achieve the Target of NSFI in phase wise manner. Smt. Anita Patnaik, General Manager-RBI-NDRO reiterated that SLBC should coordinate with stakeholders and make a plan so that Action Points and Milestones could be achieved during NSFI period itself i.e. 2019-2024. The Agenda should be placed in SLBC Meeting at regular intervals. All the Member Banks were requested to take various initiatives to mark their presence in National Strategy for Financial Inclusion (NSFI).**(Action:- All Member Banks)**

Restructuring of Loans in Natural Calamity

No area in NCT of Delhi affected from Natural Calamity.

Discussion on Policy Initiatives for the Central / State Governments/ RBI and expected involvement of Banks

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

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. The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity. **(Action:- All Member Banks)**

Skill Development in Mission Mode

Financial Literacy Camps are being organised by FLCs and are already covered under Agenda 4C “Review of Financial Literacy Programmes”.

Opening of RSETI in North Delhi District: After the amalgamation of OBC with PNB, now the process of setting up RSETI is taken up by PNB. Sh. Ajay Kumar, RD-RBI, appreciated the motive of Punjab National Bank that they are undertaking their sincere efforts for opening RSETI in North Delhi District.**(Action :- Punjab National Bank)**

Market Intelligence Issues

The Member Banks are requested to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence issues and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings. In continuation Smt. Anita Patnaik, General Manager,RBI,NDRO pointed out that DCC/DLRC Meetings were not being conducted as per schedule by some of the LDMs. For instance the DCC/DLRC meetings for Shahdara District for the quarter ended June 2020 were yet to be held. Similarly for September quarter meeting are overdue for Shahdara, South West, South Delhi and Central Delhi districts. So the concerned LDMs were requested to conduct the meeting on the priority basis. Further, she directed that meetings of DCC / DLRC should be held separately as communicated earlier. The December Quarter meeting should be held as per the Schedule

(Action: - All Member Banks & LDMs)

ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

1. The main problem is the collection of data from the banks. Despite repeated mails and regular telephonic follow up, many banks do not submit the data for further submission due to which LDMs have to repeat the past data and sometimes 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. 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. LDM are requested to bring it to office of the Banks so that the matter can be taken an appropriate level.

3. Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.

4. Pendency in PMEGP Applications/ subsidy claim in PMEGP scheme.

These 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**.(Action:- All Member Banks & LDMs)**

The Success Story under Government Scheme was shared by Punjab & Sind Bank.

Time-Line for Convening SLBC Meeting

Time line for convening SLBC meetings as advised by RBI is reiterated for the information of members as under:-

Activity	To be completed by (Date)
Preparation of calendar of SLBC meetings and intimation to all concerned of the cut off dates of submission of data and dates of meetings as per dateline given below:-	15th of January every year
Dead line for receipt of data by SLBC Convener Bank	15 days from the end of the quarter
Holding of SLBC Meeting	Within 45 days from the end of the quarter

The Banks are again requested to submit the data of various schemes as per the date-line & upload the data on SLBC portal as per the schedule.

Any other Item with the Permission of Chair

The DCC/DLRC Meetings should be held separately:

During the Steering Committee Meeting for 99th SLBC Meeting for the Qtr. Ending March-2020, it was decided that DCC & DLRC Meetings should be held separately. All the LDMs are requested to ensure compliance.

In the context of 'Mapping of Branches as per Sub-Division Codes of Delhi for Standardized System of Data Flow', the Axis Bank has not confirmed the mapping of branches as per 33 Sub Divisions in Delhi. The Axis bank said that they are coordinating with the Central Office and Bank is not in a position for mapping of Branch. So SLBC inform to complete the exercise in a time bound manner. Further, in the Centennial Meeting dated 21.09.2020, it was advised by Regional Director, RBI, that a separate agenda Item is to be included mentioning the names of the Banks which have not submitted their regular statements / updation of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are Canara Bank, DCB Bank , Kotak Mahindra Bank & IndusInd Bank.

The time-line for various data submission is not adhered to /complied by many banks. To avoid unnecessary correspondence/communication all banks are requested to adhere to time schedule of following data

- Monthly Data- By 5th of the following month.
- PM SVA Nidhi Data- Fortnightly on next day after the end of fortnight
- Digitization Data of New Delhi District- upto 5th of the following month
- ECLGS/ CGSSD data- Fortnightly on next day after the end of fortnight

Then Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank delivered the concluding comments that revision of data in State Bank of India and poor performance by the Pvt Sector Banks are areas of concerns. A sub-committee meeting should be called before the SLBC Quarterly meetings so that these types of issues can be sorted out and there should be more time for Agenda items to be discussed. This sub-committee meeting shall be held with Pvt Sector Banks also. Then he appreciated that the SLBC Meeting was well deliberated and well prepared. RD RBI-NDRO said that retail & corporate sector, both are important for Banks. The Pvt Sector Banks also fit in their schemes for small Retail & MSME loans. Secondly, the Digital Channel should be promoted as it decrease the cost of the funds and most of the Banks were seeing the advantage in delivery part of the Banking.

SLBC felicitated to Sh. Sunil Kumar Singh –AGM-SLBC on his retirement from the Bank on 31.12.2020.

The meeting ended with "Vote of Thanks" by Sh. Abhay Kumar, General Manger-Canara Bank.

(RAM KUMAR)
Chief General Manager & Convenor,
SLBC-Delhi
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