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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	Vasant Vihar
2	Central Delhi	Daryaganj	Civil Lines	Karol Bagh	Kotwali
3	East Delhi	Shastri Nagar	Gandhi Nagar	MayurVihar	Preet Vihar
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	Saraswati Vihar
7	Shahdara	Nand Nagri	Seemapuri	Shahdara	Vivek Vihar
8	South Delhi	Saket	HauzKhas	Mehrauli	Saket
9	South East Delhi	Lajpat Nagar	Defence Colony	Kalkaji	Sarita Vihar
10	South West Delhi	Kapashera	Dwarka	Kapashera	Najafgarh
11	West Delhi	Shivaji Place	Patel Nagar	Punjabi Bagh	Rajouri Garden

Number and Amount as actual

S.No.	NAME OF DISTRICT	No. OF BRANCHES	NO. OF ATMs	DEPOSITS	ADVANCES	C:D RATIO
1	Central	427	863	206392	208110	100.83
2	East	266	573	132129	16835	12.74
3	New Delhi	373	754	275063	869755	316.20
4	North	266	470	47602	15344	32.23
5	North East	72	149	19615	7365	37.55
6	North West	394	699	67048	23586	35.18
7	Shahdara	140	269	32300	8950	27.71
8	South	421	1113	144087	57535	39.93
9	South East	328	581	108825	53328	49.00
10	South West	370	1200	97048	23899	24.63
11	West	526	882	138274	30901	22.35
	Total :	**3583**	**7553**	1268381	1315607	**103.72**

Economic/Administrative Profile of Delhi

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.

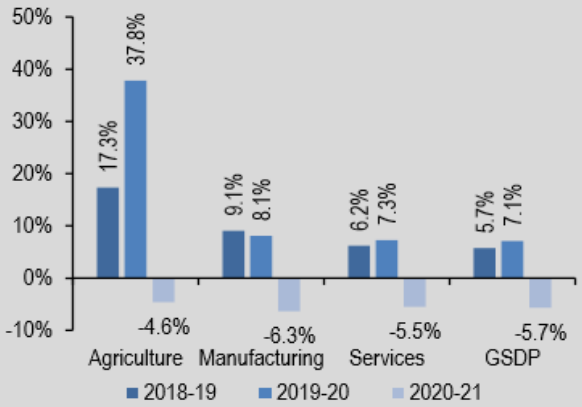
New Delhi serves as the capital of India and is the seat of all 3 branches of the government that is, Executive (RashtrapatiBhavan), Legislature (SansadBhavan) and Judiciary (Supreme Court). Similarly, Delhi is divided into 15 Police Districts, each headed by an IPS officer of the rank of DCP or Deputy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

Delhi's Economy Highlights

Delhi's Economy

- **GSDP:** In 2020-21, Delhi's GSDP (at constant prices) is estimated to contract by 5.7%. In comparison, the overall GDP of the country is estimated to contract at a higher rate of 8%.
- **Sectors:** In 2020-21, agriculture (includes mining), manufacturing, and services sectors contributed to 3%, 14%, and 83% of the economy. These sectors contracted by 4.6%, 6.3%, and 5.5%, respectively.
- **Per capita GSDP:** The per capita GSDP of Delhi in 2020-21 (at constant prices) is estimated to be Rs 2,83,614, which is 7% lower than that in 2019-20 (Rs 3,06,385).
- **Unemployment**: According to the Periodic Labour Force Survey (for the period July 2018 – June 2019), the unemployment rate in Delhi was 10.4%, which is significantly higher than the all-India unemployment rate of 5.8%.

Figure 1: Growth in GSDP and sectors in Delhi at constant prices (2011-12)



Note: The figures for agriculture includes that of mining and quarrying. These numbers are as per constant prices (2011-12) which implies that the growth rate is adjusted for inflation.
Sources: Delhi Economic Survey 2020-21; PRS.

FY 2021-22-Budget Highlights

- The Gross State Domestic Product (GSDP) of Delhi in 2020-21 (at current prices) is projected to be Rs 7,98,310 crore. This is 4% lower than the GSDP for 2019-20 (Rs 8,30,872 crore).
- Total expenditure for 2021-22 is estimated to be Rs 69,000 crore, a 16% annual increase over 2019-20. The revised expenditure for 2020-21 is Rs 59,000 crore, which is 9% lower than the budgeted estimate.
- Total receipts (excluding borrowings) for 2021-22 are estimated to be Rs 54,070 crore, an annual increase of 6% over 2019-20. In 2020-21, total receipts (excluding borrowings) are estimated to fall short of the budget estimate by Rs 13,165 crore (23%), primarily due to a 34% shortfall in tax revenue.
- Fiscal deficit for the year 2021-22 is targeted at Rs 10,665 crore. In 2020-21, the revised figures estimate a fiscal deficit of Rs 12,491 crore, as compared to the budgeted estimate of Rs 5,080 crore. The budget estimates a revenue surplus of Rs 1,271 crore in 2021-22.
- Sectors such as Transport (40%), Health and Family Welfare (32%), and Education, Sports, Arts and Culture (15%) saw an annual increase in allocation, compared to the actual expenditure in 2019-20. Policy Highlights
- Health: The government proposes to provide COVID-19 vaccine free of cost to the people of Delhi across

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	Jun-20	Mar-21	Jun-21	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1119568	1234047	1268381	148813	34334	13	3
2	Total Advances	1276937	1324160	1315607	38670	-8553	3	-1
3	CD Ratio	114.06	107.30	103.72	-10.33	-3.58	-9	-3
4	Total Priority Sector	174443	184443	176668	2225	-7775	1	-4
5	% PS Advs to Total Advs	13.66	13.93	13.43	-0.23	-0.50		
6	Total Non-Priority Sector	1102494	1139717	1138654	36160	-1063	3	0
7	Farm Credit	2401	2301	3812	1411	1511	59	66
8	Agriculture Infrastructure	953	794	797	-156	3	-16	0
9	Ancillary Activities	6687	9826	9538	2851	-288	43	-3
10	Total Agriculture (PS)	10041	12921	14147	4106	1226	41	9
11	Total Agriculture (NPS)	16000	1308	3845	-12155	2537	-76	194
12	Total Agriculture Advances	26041	14229	17993	-8048	3764	-31	26
13	% Total Agri Adv to Total Adv	2.04	1.07	1.37	-0.67	0.29		
14	% Agri Adv (PS) to PS Advs.	5.76	7.01	8.01	2.25	1.00		
15	Micro Enterprises	36549	34601	33375	-3174	-1226	-9	-4
16	Small Enterprises	42505	38517	34191	-8314	-4326	-20	-11
17	Medium Enterprises	18663	26614	25632	6969	-982	37	-4
18	Khadi and Village Industries	7	25	25	18	0	259	1
19	Others under MSMEs	359	549	552	193	3	54	1
20	Total MSME Advances	98083	100306	93775	-4308	-6531	-4	-7
21	% of MSME Advs. to PS Advs.	56.23	54.38	53.08	-3.15	-1.30		

22	% of MSME Advs. to Total Advs.	7.68	7.58	7.13	-0.55	-0.45		
23	Housing (PS)	13536	13971	12081	-1455	-1890	-11	-14
24	Housing(NPS)	47387	46561	47605	218	1044	0	2
25	Total Housing Loan Advances	60923	60532	59686	-1237	-846	-2	-1
26	Education Loan (PS)	1427	1549	1527	100	-22	7	-1
27	Education Loan (NPS)	450	629	643	193	14	43	2
28	Total Education Loan Advances	1877	2178	2171	294	-7	16	0
29	Loans to weaker Sections under PSL	11875	13613	15783	3908	2170	33	16
30	% Weaker Sec. Adv. to PS	6.81	7.38	8.93	2.13	1.55		
31	Advs. to Women Enterprise	28085	40560	29505	1420	-11055	5	-27
32	% Women Advs. to PSA	16.10	21.99	16.70	0.60	-5.29		
33	Advances to Minorities	11702	7575	7272	-4430	-303	-38	-4
34	% Minority Adv. in PS	6.71	4.11	4.12	-2.59	0.01		
35	Branch Network							
	Rural	107	102	102	-5	0		
	Semi Urban	85	87	91	6	4		
	Metropolitan	3395	3430	3390	-5	-40		
	Total Branches	**3587**	**3619**	**3583**	-4	-36		
36	ATM Network							
	Rural	102	100	92	-10	-8		
	Semi Urban	125	181	179	54	-2		
	Metropolitan	7680	7445	7282	-398	-163		
	Total Branches	**7907**	**7726**	**7553**	-354	-173		

Position of NPA

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21
1	**Total Advances**	**1276937**	**1324160**	**1315607**	**158681**	**166168**	**160811**	12.43	12.55	12.22
2	**Total Priority Sector**	**174443**	**184443**	**176668**	**22674**	**25256**	**26999**	13.00	13.69	15.28
3	**Total Non-Priority Sector**	**1102494**	**1139716**	**1138654**	**136007**	**140911**	**133812**	12.34	12.36	11.75

4	Farm Credit	2401	2301	3812	499	269	223	20.80	11.69	5.85
5	Agriculture Infrastructure	953	794	797	95	237	190	9.99	29.80	23.78
6	Ancillary Activities	6687	9826	9538	1930	2830	2638	28.86	28.81	27.66
7	Total Agriculture (PS)	10041	12921	14147	2524	3336	3051	25.14	25.82	21.56
8	Total Agriculture (NPS)	16000	1308	3845	262	260	457	1.63	19.91	11.89
9	**Total Agriculture Advances**	**26041**	**14230**	**17993**	**2786**	**3597**	**3508**	10.70	25.27	19.50
10	Micro Enterprises	36549	34601	33375	6786	7810	8360	18.57	22.57	25.05
11	Small Enterprises	42505	38517	34191	8506	8453	8354	20.01	21.94	24.43
12	Medium Enterprises	18663	26614	25632	3584	4866	6244	19.21	18.28	24.36
13	Khadi and Village Industries	7	25	25	2	3	4	21.13	12.97	14.08
14	Others under MSMEs	359	549	552	1	20	21	0.35	3.65	3.73
15	**Total MSME Advances**	**98083**	**100307**	**93775**	**18878**	**21152**	**22982**	19.25	21.09	24.51
16	Housing (PS)	13536	13971	12081	774	598	666	5.71	4.28	5.51
17	Housing(NPS)	47387	46561	47605	1580	1778	2300	3.33	3.82	4.83
18	**Total Housing Sector Advances**	**60923**	**60532**	**59686**	**2353**	**2376**	**2966**	3.86	3.93	4.97
19	Education Loan (PS)	1427	1549	1527	42	53	59	2.94	3.43	3.88
20	Education Loan (NPS)	450	629	643	4	4	3	0.87	0.56	0.50
21	**Total Education Sector Advances**	**1877**	**2179**	**2171**	**46**	**57**	**62**	2.44	2.60	2.88
22	**Loans to weaker Sections under PS**	**11875**	**13613**	**15783**	**305**	**1215**	**744**	2.57	8.92	4.72
	Govt. Sponsored Schemes									
23	DAY-NRLM	0	20	23	0	9	13	0.00	47.14	57.95
24	DAY-NULM	7	4	4	0	3	3	0.91	82.68	87.69
25	PMEGP	89	17	15	11	5	5	11.95	31.32	35.21
26	SHG	13	23	26	1	10	15	6.85	44.52	56.74
27	Stand Up India	379	349	378	42	74	117	11.18	21.29	31.01
28	PMMY	4870	3884	3306	280	460	493	5.76	11.84	14.90

AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 103rd MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2021 HELD ON 09.06.2021

The 103rd SLBC Meeting of NCT of Delhi for the Quarter ended March-2021, was held on 09.06.2021 through virtual Mode due to COVID-19. The meeting was chaired by Sh. Swarup Kumar Saha, 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. 129-142. Since no suggestions/objections on the said Minutes have been received, the same may be taken as confirmed. The few of following dignitaries were present in the Meeting:

Sl	Name	Designation	Name of the Bank/Department
1	Sh. Swarup Kumar Saha	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 103rd SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2021 HELD ON 09.06.2021

Observation:- The SLBC DELHI emailed the Minutes of the 103rd 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 103rd 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

Sl	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. 2225 Crore as on June 2021, i.e. 1 % on YoY basis. The same decreased by Rs. 7775 Crore i.e. 4% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on June- 2021 decreased by -0.23% on YoY basis. The same decreased by -0.50 %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. As per circular no. BI/2021-22/15 FIDD.CO.Plan.BC.No.8/04.09.01/ 2021-22 dated April 7, 2021 on Priority Sector Lending (PSL) - Lending by banks to NBFCs for On-Lending, with a view to ensure continued availability of credit to these sectors to aid faster economic recovery, it has been decided to extend the PSL classification for lending by banks to NBFCs for on-lending by six months i.e. up to September 30, 2021. However, bank loans to HFCs for on-lending for the purpose of housing, as prescribed in para 23 of our Master Direction on PSL dated September 4, 2020, will continue on an on-going basis. Further, existing loans disbursed under the on-lending model will continue to be classified under Priority Sector till the date of repayment/maturity.
2	**MSME advances should be increased further.**	All SLBC Member Banks/ LDMs	Observations:- The MSME advances decreased by Rs. 4308 Crore as on June 2021, i.e. 4 % on YoY basis. The same was decreased by Rs. 6531 Crore i.e. 7 % on QoQ basis. Reasons for decline under MSME sector as submitted by member banks are: 1. Reclassification of advance as per RBI circular No. FIDD.MSME & NFS.BC.No.13/06.02.31/2021-22 dated 07.07.2021. 2. Closure of FITL, ECLGS Accounts 3. Takeover of Accounts 4. Non utilisation of CC Limits **New Guidelines**: As per RBI on 'Credit flow to Micro, Small and Medium Enterprises Sector' on 'New Definition of Micro, Small and Medium Enterprises-

<table>
<tr><td></td><td></td><td></td><td>clarifications'.it is formed that Ministry of Micro, Small and Medium Enterprises vide Office Memorandum (OM) No. 5/2(2)/2021-E/P & G/Policy dated July 2, 2021, has decided to include Retail and Wholesale trade as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal for the following NIC Codes and activities mentioned against them:

<table><tr><td>45</td><td>Wholesale and retail trade and repair of motor vehicles and motorcycles</td></tr><tr><td>46</td><td>Wholesale trade except of motor vehicles and motorcycles</td></tr><tr><td>47</td><td>Retail trade except of motor vehicles and motorcycles</td></tr></table>
Further, the Enterprises having Udyog Aadhaar Memorandum (UAM) under above three NIC Codes are now allowed to migrate to Udyam Registration Portal or file Udyam Registration afresh.</td></tr>
<tr><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.

The Emergency Credit Line Guarantee Scheme (ECLGS) shall have four components, ECLGS 1.0, ECLGS 2.0, ECLGS 3.0 & ECLGS 4.0.

ECLGS 1.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively .

ECLGS 2.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the 26 sectors identified by the Kamath Committee on Resolution Framework vide its report dated 04.09.2020 and the Healthcare sector whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was above Rs.50 crore and not exceeding Rs.500 crore and upto 30 days respectively.

ECLGS 3.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the Hospitality, Travel & Tourism and Leisure & Sporting sectors whose total fund based outstanding across all lending institutions is upto Rs.500 crore and days past due are upto 60 days as on 29.02.2020

The credit product for which guarantee would be provided under the Scheme shall be named as Guaranteed Emergency Credit Line (GECL)

ECLGS 4.0 Scheme would be applicable to all loans sanctioned under GECL during the period from the date of issue of these guidelines by NCGTC to 30.09.2021 or till guarantees for an amount of Rs 3,00,000 crore are issued (taking into account ECLGS 1.0, 2.0 3.0 & 4.0), whichever is earlier.</td></tr>
</table>

The last date of disbursement for fund based facility under the scheme (ECLGS 1.0, ECLGS 2.0, 3.0 & 4.0) shall be ***December 31, 2021***. While no last date has been stipulated for the non-fund based facility under ECLGS 2.0, the MLIs should ensure to progressively reduce their liability under the non-fund based facility as the guarantee cover under the scheme for a particular borrower shall expire on completion of 5 years from the first date of utilization by the borrower under ECLGS 2.0 or ***December 31, 2026***, whichever is earlier.

Additional WCTL or non-fund based facility (in case of banks and FIs)/ Term loan (in case of NBFCs) facility granted under ECLGS 1.0 or 2.0 or 3.0 or 4.0 shall rank second charge with the existing credit facilities in terms of cash flows (including repayments) and security, with charge on the assets financed under the Scheme to be created ***on or before September 30, 2021 or date of NPA, whichever is earlier***.

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 (15.07.2021) the Leading Performers on the basis of amount disbursed are:

(Rs. in Crores)

Parameter	Name of the Banks
Leading Performers (Public Sector)	1. STATE BANK OF INDIA-643.56 2. CANARA BANK-610.62 3. PUNJAB NATIONAL BANK-560.58
Leading Performers (Pvt, Sector)	1 KOTAK MAHINDRA BANK-1062.29 2. HDFC BANK-1010.29 3. AXIS BANK-500.46

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.

<table>
<tr><td></td><td></td><td></td><td>The Status of ECLGS as on 15.07.2021 is:-
Amount in Crores
<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>83543</td><td>8351.70</td><td>61131</td><td>7459.47</td></tr>
</table></td></tr>
<tr><td>4.</td><td>Credit Guarantee Scheme for Subordinate Debt</td><td>All SLBC Member Banks/ LDMs</td><td>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)’

As per D.O. letter No. F.No. 1(64)/CLCSS /Policy/ Media/FoF/Media/FoF& Sub-Debt/ 2020-21 dated 15.04.2021 from Ministry of MSME vide which it has been informed that based on the feedback and requests from various stake holders including MSME Associations on the need to keep the avenues of assistance to stressed MSMEs open, the Government has decided to extend this scheme for six months from 31.03.2021 to 30.09.2021.

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 be infused 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 15.07.2021) the status of the Banks on the basis of amount sanctioned 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-0.67
2. BANK OF INDIA-0.35
3. UNION BANK OF INDIA-0.32
4. BANK OF BARODA-0.02
5. Central Bank of India-0.17</td></tr>
</table></td></tr>
</table>

The other Member Banks have "NIL" sanctions under CGSSD Scheme.

Status Note:-

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 15.07.2021 is:-

(Amount in Crores)

APPLICATION RECEIVED		SANCTIONED		DISBURSED		Pending for disbursement	
NO	AMT	NO	AMT	NO	AMT	NO	AMT
69	4.80	60	2.35	51	1.54	9	0.81

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 SLBC –DELHI & Member Banks have made following suggestions:-

- The loan is given to individual and not to the firm so the banks are requesting for personal guarantor.
- 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.
- Scheme should be modified and loans should be given to the business entities instead of individuals. Further, these loans can

			be given by way of Sub-debt, which can be classified as part of equity in the entity.

ISSUES WITH GNCTD

It was decided in 100th SLBC meeting that, a Taskforce Committee to be formed to resolve the pending issues with GNCTD. The members of the Committee are Special Secretary- Finance (GNCTD), Dy. Secretary- Finance (GNCTD), SDM-Revenue (GNCTD), General Manager & Convenor- SLBC- Delhi and Dy. General Manager & Functional Head, SLBC-Delhi.
Latest Task Force Committee Meeting was convened on 10.08.2021 for discussing the status of following pending issues;

1. Geographical Information system
2. Simplification of Creation of Charge/ mortgage of Agriculture Land
3. On levy of stamp duty on agriculture loans.
4. Implementation of Recovery Certificate
5. Automated e-Stamping System

GNCTD has informed present status as on 10.08.2021 for each persisting issues as under:-

Sl	Issues	Reply from GNCTD vide email dated 06.08.2021	Status as discussed in Meeting dated 10.08.2021
1	Geographical Information system	1. Land records of 44 villages has been digitized. Land records of 2 villages are pending due to overlapping of issues in these villages 2. Direct link from https://dlrc.delhigovt.nic.in for geospatial portal (http://gsdl.org.in/revenue) is provided 3. Banks can access cadastral data for all rural villages as per khasra and rectangle numbers of the respective villages and maps of land parcels are publicity available through Revenue Department portal at web link http://gsdl.org.in/revenue. 4. The banks can download duly digitally signed land record i.e. Khatauni of one's land-holding through portal https://dlrc.delhigovt.nic.in.	The information of number of user id/password required by banks shall be informed to GNCTD by SLBC To understand the process of downloading of data of land record, a meeting by bank officials and GNCTD official shall be organized, then the training for data access may be given to all banks

		5. GSDL does not charge any fees for accessing the data & maps are available free of cost basis 24 x 7. 6. The maps of the landholding can be downloaded.	
2.	Simplification of Creation of Charge/ mortgage of Agriculture Land	The data has been received and the matter is under examination.	SOP of creation of charge as implemented in Andhra Pradesh or Telengana state shall be shared with GNCTD to implement the same in Delhi
3.	Waiver of stamp duty on agriculture loans	At present, as per notification dated 14.03.2006, stamp duty on mortgage of land for agriculture advances is exempted upto Rs. 5 lakhs. However, the matter is under examination.	Under examination
4.	Implementation of Recovery Certificate	The data has been received and the matter is under examination.	DMs are empowered for recovery of dues. Note shall be placed by GNCTD keeping in view the bank dues which can be recovered effectively
5.	Automated e-Stamping System	File is under submission for approval of the Competent Authority.	The order shall be issued soon

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AGENDA ITEM NO. 3	CREDIT DEPOSIT RATIO

Statements showing Deposits, Advances and CD Ratio of Banks are given at Annexure-4 to Annexure 6. The summarized position is as under:-

DEPOSITS:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
1119568	1234047	1268381	148813	34334	13	3

Observation:-

Deposits:- Total Deposits increased by Rs. 148813 Crores as on June- 2021 i.e. an increase of 13% on YoY basis. The same was increased by Rs. 34334 Crores i.e. an increase of 3% on QoQ basis.

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
1276937	1324160	1315607	38670	-8553	3	-1

Observations:-

Advances:-The Advances increased by Rs. 38670 Crores as on June-2021 i.e. an increase of 3 % on YoY basis. The same was decreased by Rs. 8553 Crores i.e. a decrease of 1 % on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
June-20	March-21	June-21	YoY	Over the QTR
114.06	107.30	103.72	-10.33	-3.58

CD Ratio decreased from 114.06 % to 103.72 % on YoY basis. The CD ratio decreased from 107.30% to 103.72 % on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

List of Seven (7) Districts having CD Ratio below 40% as on 30.06.2021:

S.No.	District Name	CD Ratio as on 31.03.2021 (in %)	CD Ratio as on 30.06.2021 (in %)
1	EAST	25.48	12.74
2	NORTH	33.29	32.23
3	NORTH EAST	70.47	37.55
4	NORTH WEST	32.63	35.18
5	SHAHDARA	25.58	27.71
6	SOUTH WEST	25.89	24.63
7	WEST	28.43	22.35

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. The Reserve Bank of India has conducted a meeting with LDMs and SLBC for minimizing the difference of CD Ratio as submitted by SLBC & LDMs. 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 now onwards.

Action Points:-

The LDMs have submitted the following reasons for low CD Ratio for June 2021 Quarter:-

Sl	**District Name**	**Reason**
1	East	Their district is surrounded with unauthorized/unapproved colonies resulting that scope of retail advances are difficult. Secondly, district has no industrial area where the banks can target for advances. Major private banks and PSU are handling their loans portfolios from their centralised branches in other district. Pandemic and economic slow down has further reduced the credit appetite. Mixed area land use is also affecting the efforts of banks in sanction of credit.
2	North	There is low demand of credit due to sluggishness/COVID-19 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 East	While observing the data of March 2021 and June 2021, it is found that as on March 2021 their deposit was Rs. 9879.51 crores which has been increased by Rs. 9752.79 crores and now it stood at Rs. 19632.30 crores. There is an increase of 98.71% over last quarter March 2021. The main increase of deposit shown by Canara Bank by Rs. 6585.65 crores. As on March 2021 deposit figure of Canara Bank was Rs. 1123.84 crores, now as on June 2021 Canara Bank shown its deposit figure Rs. 7709.49 crores. State Bank of India shown its deposit figure as on March 2021, Rs. 1641.84 crores whereas as on June 2021, its deposit figure was Rs. 4700.65 crores thus there is increase deposit of Rs. 3058.81 crores. Apart from above, Bandhan Bank has shown advance figure in the district whereas they do not have any branch in the district. Industind Bank has also shown its deposit and advance figures in North East district but Indusind **B**ank also do not have any branch in the district. Kotak Mahindra Bank has one branch in the district but they have not reported any figure of deposit and advance. Advances have not increased much as compared to increased in deposit.
4	North West	There is low demand of credit due to sluggishness and Covid-19 Pandemic in the economy. Some Banks are reporting their data in another district due to hub & spoke model of banking. NPA has been shifting to recovery branch situated in another district. resulting low CD Ratio. The data of Deposit & Advance of some banks is mismatched resulting low CD Ratio.
5	Shahdara	Emphasis on more disbursement of loan Emphasis on small loan disbursement Pvt. Banks must modify their system to show Adv. Fig. district-wise.
6	West	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. All the DCO's were guided that Data should be uploaded bifurcated district wise so actual CD ratio figure will be reflected for the District. LDM requested the manager RBI to explore the possibilities of monitoring CD ratio in NCT of Delhi as a whole instead of district wise monitoring. Absence of corporate loans in the district stated to have been one of the major reasons for low CD ratio in the district. Sub-Committee meeting was held on 22.06.2021 the followings steps were taken 1. Absence of corporate loans in the District stated to have been one of the reasons for the low CD Ratio by the banks present in the meeting. As such, the need for more and more retail lending was felt for which all the banks present during the meeting assured the house that the concerted efforts would be made in this regard. Monitorable Action plan was prepared to improve the CD Ratio in the District.

		2. Mapping of the some banks branches is not correct as per the revised district boundaries. Mapping of the some banks branches is not as per district boundaries. Therefore it is difficult to ascertain correct CD Ratios. It is therefore requested to take up the matter for correct mapping of the branches as per revised district boundaries.
7	South West	Private banks loan portfolio is centralized in the New Delhi District as most of CPCs are in New Delhi and central Delhi. PANDEMIC -2019 is also a major reason, due to which loan sanction and disbursement are not being done in full swing. Demand of SME Loans are not picking up. Many Micro and small industries have closed due to covid-19 and there is many issues are for restarting the units. Due to conversion pf accounts in NPAs, further loans are being granted by banks. For improvements in CD ratio only 5 banks have submitted their monitorable action plan for next quarter. Details are as under: 1. IDBI BANK: We will identify new viable entity for MSME Loans. As bank, we are focusing more on our Home loan products. We will also enhance our credit portfolio in Auto Loans and Education Loans. We will also focus more on Gold loan Segment. 2. FEDERAL BANK: We have six branches in South west district, out of which we have four Rural branches. We are continuously improving our CD ratio month on month, in month of April it was 31%, in month of May it increased to 32% and became 34% by the end of June 2021. We are working on the improvements as suggested in the June 7 meeting. Also for the proposals sourced and processed centrally we are in a process to park them in these branches hence would further increase the CD ratio. We are continuously working on the guidelines issued by RBI and hence we ensure you that we would be increasing the CD Ratio further as well. 3. EQUITAS SMALL FINANCE BANK: With reference to submission of monitor able Action Plan, we have to inform you as under. a. We have one Liability branch at Dwarka opened on 29th June 2020 and no Asset branch in the district. b. The eligible account holders are given Overdraft / Working Capital/ Loan against Deposits etc., c. Due to COVID 19 Pandemic, the expected growth was not observed during the year 2020-21. d. Our advances stood at Rs.1.67 crores and Deposits at Rs.13.71 crores as on 31st March-2021 e. During the current Financial Year we plan to increase the advances gradually and reach the expected CD Ratio. 4. ICICI BANK: It is to inform that the reason of low CD ratio in the district is due to the fact that the loans are processed, sanctioned & disbursed thru RPCs and mapped to RPCs only. We have taken up the

		matter with corporate office to explore the possibility of mapping loan to respective branches, which will normalize the CD ratio as at state level, ICICI Bank CD ratio stands at 83%. In view of the above, no monitor able action plan can be made and submitted. 5.AXIS BANK RBI New Delhi has conducted the meeting with the Controlling Heads of the selected private sector banks on 25 May 21 to emphasize upon reporting the disbursements as per the RBI guidelines of Nov 2005. Since we are also reporting the advances at the Central Processing Hubs for all the advances other than Gold Loans and Overdraft against FDRs in the NCT of Delhi, hence our monitor able action plan won't reflect any impressive improvement in the CD Ratio performance of the District. They have taken up the matter with our Central Office, Mumbai to align the disbursements on the basis of utilization, till the time being you may treat our monitor able action plan for the individual districts as not applicable. We have received the below communication from our Central Office on 07 Jul 21 regarding the SLBC New Reporting Status. As of now, we have received the data from our Central MIS Team on the District segregation parameter only, hence even if we report the Branch mapping details as per the block / subdivision codes; the subsequent data for all other parameters are not currently in place for them. They have informed us that 4 - 6 weeks' time is required from here on for the complete segregation of the data as per the block / subdivision code mapping of Branches. The Lead Bank Offices in NCR (Ghaziabad, Gautam Buddha Nagar, Gurgaon, Faridabad & Palwal) are accepting the LBR data as per the old format only.

Following Banks have CD ratio below 60%:

Sl	Name of Bank	June-20	March-21	June-21	OVER THE YR	Over the QTR
1	INDIAN OVERSEAS BANK	101.08	67.45	57.22	-43.86	-10.23
2	UCO BANK	71.99	69.91	58.95	-13.04	-10.96
3	DSCB	64.03	59.20	59.37	-4.66	0.17
4	BANDHAN BANK LTD.	34.64	22.12	12.21	-22.43	-9.91
5	DCB Bank Ltd.	63.61	63.60	59.52	-4.09	-4.08
6	FEDERAL BANK LTD	70.77	58.84	47.12	-23.62	-11.69
7	KOTAK MAHINDRA BANK	53.48	50.34	51.22	-2.26	0.88
8	NAINITAL BANK LTD	47.06	45.60	44.52	-2.54	-1.08
9	SOUTH INDIAN BANK	100.76	70.10	56.75	-44.01	-13.35
10	TAMILNAD MERCANTILE BANK	56.46	62.30	41.47	-14.99	-20.83
11	AU SMALL FIN. BANK	42.67	41.53	35.87	-6.80	-5.66
12	EQUITAS SMALL FIN. BANK	10.99	12.89	11.34	0.35	-1.55
13	ESAF SMALL FINANCE BANK	0.60	23.56	15.80	15.20	-7.76
14	JANA SMALL FIN. BANK	41.26	43.75	43.24	1.98	-0.51

15	SURYODAY SMALL FINANCE BANK	0.00	39.61	37.80	37.80	-1.81
16	UTKARSH SMALL FINANCE BANK	0.00	15.65	12.35	12.35	-3.30

Following Banks have CD ratio above 200%.

Sl	Name of Bank	June-20	March-21	June-21	OVER THE YR	Over the QTR
1	BANK OF MAHARASHTRA	265.15	271.72	233.83	-31.32	-37.89
2	DHANLAXMI BANK	255.32	243.28	244.55	-10.77	1.27
3	YES BANK LTD	381.23	242.43	229.79	-151.44	-12.64
4	CAPITAL SMALL FINANCE BANK	263.05	174.84	202.66	-60.39	27.82

CD Ratio reporting by banks

A meeting on CD ratio reporting by banks was held on May 25, 2021 by FIDD, RBI and attended SLBC-Delhi along with member banks for discussion on CD Ratio reporting by Banks in NCT of Delhi. With reference to discussion held during the meeting, the member banks were requested to share the details for using CPCs for loan processing. The replies emailed by member banks are as under:-

Sl.	Name of the Bank	Reply
1.	HDFC Bank Limited	They are already reporting loans as per branches in which these accounts are held and not at CPC level. However, they have corporate branch in New Delhi district where all corporate accounts are opened and all loans disbursed to corporates are shown in New Delhi district.
2.	Federal Bank	They are processing in CPC level but park loans as per place of utilization at branch level only.
3.	ICICI Bank	They have taken up the matter with Corporate Office & work towards the same is under process at Corporate Office level. On testing basis, they have received the data pertaining to March 2021 as per prescribed guidelines and the same is being analysed by all SLBC coordinators PAN INDIA basis. Similarly data pertaining to June 2021 is being prepared & will be shared with SLBC coordinators for checking.

		There are some discrepancies observed in the data of March 2021 and the same has been conveyed to concerned team for rectification.
4.	IDBI Bank	The advances data for the next quarter i.e. Sept. 2021, will be sent for IDBI Bank as per their utilization.
5.	Axis Bank	They have sought response from Central Team regarding the timelines for implementation of parking loans as per place of utilization but the response is awaited from Central Office.

Action Point: The above member banks are requested to inform the house about the updated status of CPC Loan processing as per the guidelines of Reserve Bank of India.

CD RATIO (DELHI RURAL):

There were 102 Rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
June-20	**March-21**	**June-21**	**YoY**	**Over the QTR**
75.33	52.61	62.96	-12.37	10.35

The CD ratio of these rural branches decreased from 75.33% to 62.96% on YoY basis over June-2021. The CD Ratio increased from 52.61% to 62.96% on QoQ basis.

The bank-wise CD ratio of Rural Branches is as under:

Sl	**Name of Bank**	**No. of Rural Branches**	**Mar-21**	**Jun-21**	**Variation**
1	BANK OF BARODA	4	15.67	14.50	-1.17
2	BANK OF INDIA	7	9.98	9.66	-0.32
3	BANK OF MAHARASHTRA	1	28.59	21.94	-6.65
4	CANARA BANK	5	3.11	3.86	-0.75
5	CENTRAL BANK OF INDIA	3	670.14	919.46	249.32
6	INDIAN BANK	9	9.29	11.89	2.60
7	PUNJAB NATIONAL BANK	16	13.87	7.52	-6.35
8	STATE BANK OF INDIA	19	6.01	6.21	0.20
9	UNION BANK OF INDIA	13	13.3	12.51	-0.79
10	DSCB BANK	17	125.13	128.89	3.76
11	FEDERAL BANK LTD	4	27.13	161.44	134.31
12	HDFC BANK	1	194.03	182.23	-11.80
13	KOTAK MAHINDRA BANK	1	11.64	10.64	-1.00
14	NAINITAL BANK LTD	1	37.82	36.61	-1.21
15	YES BANK LTD	1	203.32	194.98	-8.34
	Grand Total :	**102**	52.61	62.96	10.35

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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 36.06.2020:

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	4563040	3784481	82.94%	2108341	55.71%	3700082	81.09%	319120	6.99%
Pvt. Banks	179854	151067	83.99%	90844	60.13%	116556	64.81%	36612	20.36%
Small Finance Banks	1453	1396	96.08%	1140	82%	205	14.11%	346	25.71%
Total	**4744347**	**3936944**	82.98%	**2200325**	55.89%	**3816843**	80.45%	**356078**	**7.51%**

As on 31.03.2021:

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	**5140767**	**4248826**	82.65	**3082287**	72.54	**4390352**	85.4	**350276**	6.81
Pvt. Banks	**182462**	**151586**	83.08	**105507**	69.6	**117727**	64.52	**46443**	25.45
Small Finance Banks	**1881**	**1811**	96.28	**1400**	77.31	**243**	12.92	**1014**	53.91
Total	**5325110**	**4402223**	82.67	**3189194**	72.45	**4508322**	84.66	**397733**	7.47

As on 30.06.2021

Bank Name	TOTAL No of A/Cs [1]	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay cards 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.	
Public Sector Total	5215412	4296927	82.39	3086665	71.83	4439231	85.12	353397	6.78
Private Sector Total	180407	147818	81.94	116064	78.52	113817	63.09	43328	24.02
Small Financial Bank Total	2201	1918	87.14	1531	79.82	263	13.76	717	32.58
Grand Total :	5398020	4446663	82.38	3204260	72.06	4553311	84.35	397442	7.36

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 30.06.2021.is given at Annexure-7

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.06.2021:

Type of Bank	Pending as on 31.03.2021	Received	Disposed off	Pending as on 30.06.2021	Out of which pending for more than 1 Month
Public Sector Banks	0	**29**	**29**	0	0
Private Sector Banks	0	**8**	**8**	0	0
TOTAL	0	**37**	**37**	0	0

The Bank wise position of Grievances under PMJDY as on 30.06.2021 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.

Strategy for Enrolments under Social Security 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 30.06.2020:

Bank Type	PMSBY	PMJJBY	Atal Pension Yojna-PFRDA Data	Total
Public Sector Banks	3124769	1019878	274921	**4419568**
RRB/Coop. Bank	0	0	0	**0**
Private Sector Banks+ Small Finance Bank	250827	139872	47136	**437835**
Non-Member Banks	0	0	3910	**3910**
Total	**3375596**	**1159750**	**325967**	**4861313**

As on 31.03.2021:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	**3475011**	**1149713**	**343690**	**4968414**
RRB/Coop. Bank	**1**	**3**	**0**	**4**
Private Sector Banks	**257041**	**143759**	**55731**	**456531**
Small Financial Bank Total	**288**	**123**	**994**	**1405**
Others			4269	4269
Total	**3732341**	**1293598**	**404684**	**5430623**

As on 30.06.2021:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	**3534648**	**1175888**	**370538**	**5081074**
RRB/Coop. Bank	**2**	**1**	**0**	**3**
Private Sector Banks	**267962**	**148192**	**56374**	**472528**
Small Financial Bank Total	**423**	**242**	**1131**	**1796**
India Post Payment Bank	**0**	**0**	4273	4273
Others	0	0	28	28
Total	**3803035**	**1324323**	**432344**	**5559702**

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 opened even a single a/c 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 30.06.2021 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 30.06.2021:

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 30.06.2021, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.03.2021		Received		Settled		Pending as on 30.06.2021		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	8	16	7	14	1	2	0	0
PMSBY	12	24	41	82	51	102	2	4	0	0
PMJJBY	6	12	99	198	75	150	30	60	0	0
Total	**18**	**36**	**148**	**296**	**133**	**266**	**33**	**66**	**0**	**0**

PMJDY:- There is no pendency of the cases as on 30.06.2021 and in more than 3 months category.

PMSBY:- There are 2 cases pending in PMSBY as on 30.06.2021. The Bank wise position of number of cases are:

Name of the Bank	Claims pending at the end of Current qtr		Out of which pending							
	NO.	AMT.	Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
			NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
BANK OF INDIA	1	2	1	2	0	0	0	0	0	0
SOUTH INDIAN BANK	1	2	1	2	0	0	0	0	0	0
Grand Total	**2**	**4**	**2**	**4**	**0**	**0**	**0**	**0**	**0**	**0**

-DSCB vide email dated 25.06.2021 has informed that no claim is pending under PMSBY. The Karnataka bank vide their email dated 07.08.2021 informed that no claim is pending under PMSBY.

PMJJBY:-There were 30 cases pending in PMJJBY as on 30.06.2021. The Bank wise position is:

Name of the Bank	Claims pending at the end of Current qtr		Out of which pending							
			Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
BANK OF INDIA	1	2	1	2	0	0	0	0	0	0
INDIAN OVERSEAS BANK	3	6	3	6	0	0	0	0	0	0
PUNJAB & SIND BANK	1	2	1	2	0	0	0	0	0	0
UCO BANK	3	6	3	6	0	0	0	0	0	0
HDFC BANK	20	40	20	40	0	0	0	0	0	0
KARNATAKA BANK	1	2	0	0	1	2	0	0	0	0
SOUTH INDIAN BANK LTD	1	2	1	2	0	0	0	0	0	0
Grand Total	**30**	**60**	**29**	**58**	**1**	**2**	**0**	**0**	**0**	**0**

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 4.88 Lacs subscribers registered as on 30.06.2021 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 2021-22:

Category	Target per branch FY 2021-22
Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank]	70
Regional Rural Banks	70
Private Banks (other)	30
Co-operative Banks	20
Department of Post	30
All Small Finance Banks	50
All Payment Banks	1,00,000 (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.

SLBC-Delhi has conveyed the Bank-wise targets of APY for FY 2021-22. The performance of the member banks under APY as on 30.06.2021 is as under:

FY 2021-22						
Name of the APY-SP	**No. of Branches as on 1st April, 2021**	**AAPB Target**	**Annual Target**	**APY accounts opened in the current (Q1 of FY 2021-22) (From 1st April 2021 till 30th June, 2021)**	**AAPB Achieved (as on 30.06.2021)**	**%age achievement of Annual Target**
CENTRAL BANK OF INDIA	110	70	7,700	306	3	4%
PUNJAB AND SIND BANK	119	70	8,330	232	2	3%
AXIS BANK LTD	177	70	12,390	113	1	1%
ICICI BANK LIMITED	154	70	10,780	178	1	2%
HDFC BANK LTD	260	70	18,200	134	1	1%
CANARA BANK (Including eSYNDICATE BANK)	321	70	22,470	6,631	21	30%
INDIAN OVERSEAS BANK	79	70	5,530	22	0	0%
PUNJAB NATIONAL BANK (Including eORIENTAL BANK OF COMMERCE & UNITED BANK OF INDIA	375	70	26,250	666	2	3%
BANK OF INDIA	97	70	6,790	2,041	21	30%
BANK OF BARODA (Including Dena & Vijaya Bank)	197	70	13,790	825	4	6%
INDIAN BANK (Including eALLAHABAD BANK)	161	70	11,270	48	0	0%
UCO BANK	64	70	4,480	18	0	0%
BANK OF MAHARASHTRA	39	70	2,730	169	4	6%
UNION BANK OF INDIA (Including eANDHRA BANK & eCORPORATION BANK)	253	70	17,710	503	2	3%
IDBI BANK LTD	49	70	3,430	12	0	0%
STATE BANK OF INDIA	409	70	28,630	1,735	4	6%
INDUSIND BANK	30	30	900	-	-	0%
YES BANK LIMITED	77	30	2,310	-	-	0%
STANDARD CHARTERED BANK	16	30	480	-	-	0%
TAMILNAD MERCANTILE BANK LTD	3	30	90	1	0	1%
LAKSHMI VILAS BANK	8	30	240	-	-	0%
CATHOLIC SYRIAN BANK	4	30	120	-	-	0%
THE FEDERAL BANK	26	30	780	5	0	1%
DHANLAXMI BANK	8	30	240	5	1	2%
KARNATAKA BANK	21	30	630	45	2	7%
DCB BANK LIMITED	15	30	450	-	-	0%
RBL BANK LIMITED	11	30	330	-	-	0%
THE KARUR VYSYA BANK LTD	14	30	420	2	0	0%

THE JAMMU AND KASHMIR BANK LTD	28	30	840	3	0	0%
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	25	30	750	6	0	1%
THE NAINITAL BANK LTD	16	30	480	-	-	0%
CITY UNION BANK LTD	8	30	240	-	-	0%
KOTAK MAHINDRA BANK	108	30	3,240	78	1	2%
BANDHAN BANK LIMITED	22	30	660	-	-	0%
IDFC BANK LIMITED	9	30	270	-	-	0%
	3,313		**213,950**	**13,778**	**4**	**6%**

The PFRDA has launched “APY Citizen’s CHOICE” Campaign from 01.08.2021 to 30.09.2021)

APY CITIZEN's CHOICE (H1, FY 2021-22) FOR SLBCs/UTLBCs, State Coordinators & LDMs 1st August – 30th September 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 7% 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 “ APY 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 2021-22.**
About the Campaign	The total enrollments under APY Scheme have crossed 3.16 crore, out of which more than 14 lac accounts have already been sourced during FY 2021-22. The **APY 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 have been requested to achieve their respective APY targets mentioned in the target sheet given below, in coordination with 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.

<table>
<tr><td rowspan="3">Minimum Qualifying Criteria</td><td colspan="2">For SLBC/UTLBC Conveners</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>14</td><td>1000</td><td>15 (for Major banks, RRBs) and 6 (for Private banks other than 4 major banks i.e. Axis Bank, ICICI Bank, IDBI Bank & HDFC Bank)</td><td>500</td><td>14</td><td>500</td></tr>
<tr><td>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 Par Excellence" keeping in view their percentage over achievement from the minimum qualifying Average Accounts Per Branch (AAPB) target.

Other SLBCs/UTLBCs which do not get qualified for Award of Par Excellence but achieves minimum qualifying criteria would be given "Award of Excellence"

SLBCs/UTLBCs which achieve 75%-99% of target will be given "Certificates of Appreciation".</td></tr>
</table>

<table>
<tr><td rowspan="2">Number of Awards of Excellence for SLBC Coordinators of Banks & LDMs, subject to minimum qualifying criteria, in terms of AAPB</td><td>10 Big States namely,

Uttar Pradesh, Madhya Pradesh, West Bengal, Bihar, Maharashtra, Rajasthan, Tamil Nadu, Gujarat, Karnataka, Andhra Pradesh</td><td>11 Mid-size States/UTs namely,

Assam, Chhattisgarh, Delhi, Haryana, Himachal Pradesh, Jharkhand, Kerala, Odisha, Punjab, Telangana & Uttarakhand</td><td>15 Small States/UTs namely,

Jammu & Kashmir, Andaman & Nicobar Islands, Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli and Daman & Diu, Goa, Laddakh, Lakshadeep, Manipur, Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim & Tripura</td></tr>
<tr><td>Top 3 SLBC Coordinators of Banks & Top 3 LDMs in each Big State</td><td>Top 2 SLBC Coordinators of Banks & Top 2 LDMs in each medium sized State/UT</td><td>Top 1 SLBC Coordinator of Bank & Top 1 LDM in each small State/ UT.</td></tr>
<tr><td>Number of Certificates for SLBC Coordinators & LDMs</td><td colspan="3">The remaining SLBC Coordinators & LDMs who achieve minimum qualifying AAPB but not found eligible to qualify for awards will be given Certificates of Excellence.</td></tr>
<tr><td>Actionable for SLBCs</td><td colspan="3">All SLBCs/UTLBCs are requested to host Webinars on Expanding the Outreach of APY during August/ September 2021.

In these webinars speakers from PFRDA will explain APY to various bank-officials and BCs. Further, all State Coordinator of Banks, LDMs, may also participate in the Webinar and discuss strategies to cover eligible population under APY through sharing scheme-benefits with them.

The suitable date and time may be indicated by SLBCs/UTLBCs to PFRDA, in advance.

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.

PFRDA is also sharing one-pager APY Subscriber Information Brochure, FAQs, link to 3YouTube Videos on APY, APY Citizen Charter and last creative used in the print-media.</td></tr>
<tr><td rowspan="3">Contact Person</td><td colspan="3">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.</td></tr>
<tr><td colspan="3">For any assistance, please write to bhawna.malhotra@pfrda.org.in in PFRDA</td></tr>
<tr><td colspan="3">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</td></tr>
</table>

Action Points:-

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

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 lT 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.

The Hon'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.

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.

Special Drive "Sankalp se Siddhi" under PM SVANidhi Scheme

The member banks are requested to clear all the pending applications under disbursements which were pending on priority basis.

You are requested to sensitize the field staff and respective branches to clear all the pending applications under sanction and disbursement on priority basis. You are also requested to depute sufficient staff in the PM SVANidhi camps so that applications can be dispose-off with minimum documentation and enroll the PM SVANidhi beneficiaries under PMJJBY, PMSBY and other digital schemes also.

TARGET FOR PM SVANidhi SCHEME (2021-22)

As per letter received from Urban Development Department, GNCTD, a fixed target of 50,000 disbursements for FY 2021-22 has been fixed for NCT of Delhi, taking the total target to 1,00,000 disbursements under PM SVANidhi (for FY 2020-21 & FY 2021-22). During the last Financial Year, the banks could disburse a total of 30,147 applications under the scheme against the target of 50,000 applications. All the banks need to meet the left over target of 19,200 applications on priority basis, as per individual target given to each bank by SLBC.

Further an additional target of 15,200 disbursements has been fixed for the second tranche of loan of Rs. 20,000 which is 50% of the disbursements made till 31.03.2021.

SLBC-Delhi has already conveyed the targets allocated to respective banks.

PM SVANidhi Data as on 06.08.2021						
Particular	**Number of Applications received**	**No. of Application Sanctioned**	**% Sanctioned applications out of no. of applications received**	**No. of applications Disbursed**	**% of disburse / sanctioned applications**	**% of disburse / total number of applications**
Public Sector Banks	55,000	39,378	71.60	32,963	83.71	59.93
Pvt Sector Banks	3,906	542	13.88	291	53.69	7.45
Grand Total	58,906	39,920	**67.77**	33,254	**83.30**	**56.45**
All India Average	4389283	2628336	**59.88**	2335235	**88.85**	**53.20**

PROGRESS UNDER PM SVANidhi SCHEME AS ON 06.08.2021

Name of The Bank	Total Number of Application	Sanctioned	Disbursed	Pending for sanction (NAS)	Pending for Disbur.	Return By Bank	Closed
AU Small Finance Bank	39	7	3	21	3	9	0
Axis Bank	467	1	0	341	1	68	0
Bandhan Bank	27	5	4	18	1	0	0
Bank of Baroda	7530	5458	5303	499	199	444	1
Bank of India	2706	1183	1167	115	4	1044	96
Bank of Maharashtra	473	233	211	39	23	178	0
Canara Bank	4995	3127	2886	128	179	1329	0
Central Bank of India	2344	913	849	158	85	1046	1
Capital Small Finance Bank	0	0	0	0	0	0	0
Federal Bank	86	8	4	19	1	47	0
HDFC Bank	476	203	24	113	126	65	0
ICICI Bank	286	12	12	6	0	196	0
IDBI	300	31	24	48	6	189	0
IDFC Bank	48	0	0	48	0	0	0
Indian Bank	2807	1594	1437	76	176	940	0
Indian Overseas Bank	1003	595	562	56	40	255	0
IndusInd Bank	106	61	31	0	30	26	0
Jammu & Kashmir Bank	106	58	52	22	6	15	0
Jana Small Fin. Bank	3	1	1	1	0	0	0
Karnataka Bank	349	44	38	180	6	104	0
Karur Vyas Bank	49	0	0	49	0	0	0
Kotak Mahindra Bank	979	14	11	952	1	5	0
Lakshmi Vilas Bank	13	0	0	13	0	0	0
Punjab & Sind Bank	1555	1029	909	115	252	360	0
Punjab National Bank	11363	9038	7790	754	1279	831	823
RBL	17	0	0	5	0	10	0
South Indian Bank	107	28	25	28	3	38	0
State Bank of India	14733	12118	7951	1003	3199	1129	224
Tamil Merchantile Bank	9	0	0	9	0	0	0
Nainital Bank	143	34	28	105	3	3	0

ESAF Small Finance Bank	0	0	0	0	0	0	0
UCO bank	677	283	261	24	21	307	2
Ujjivan Small Finance Bank	83	0	0	79	0	1	0
Union Bank of India	4814	3807	3637	137	292	572	4
Uttkarsh Small Finance Bank	84	31	30	35	1	12	0
Yes Bank	69	1	1	1	0	61	0
DCB Bank	11	0	0	8	0	0	0
Equitas Small Finance Bank	24	0	0	0	0	0	0
City Union Bank	18	0	0	18	0	0	0
Dhanlaxmi Bank	4	3	3	1	0	0	0
Catholic Syrian Bank	3	0	0	3	0	0	0
Delhi State	0	0	0	0	0	0	0
Suryoday Small Finance Bank	0	0	0	0	0	0	0
TOTAL	**58906**	**39920**	**33254**	**5227**	**5937**	**9284**	**1151**

REASONS FOR RETURNED BY BANKS		
REASON	**NUMBER**	**PERCENTAGE**
NOT REACHBLE	266	29.56
NOT INTERESTED	215	23.89
LOR	163	18.11
NOT CLEAR	77	8.56
WRONG MAPPING	64	7.11
KYC	28	3.11
ALREADY APPLIED	26	2.89
GUIDELINES	24	2.67
NOT A STREET VENDOR	9	1.00
NOT APPLIED	8	0.89
NPA	8	0.89
ADVERSE CRIF	7	0.78
OUT OF STATE	3	0.33
DOCUMENT	1	0.11
RESIDENCE	1	0.11
	900	100

REASON TYPE_INELIGIBLE REPORT BY BANKS AND ULBS			
Sl	**Reasons**	**Number**	**Percentage**
1	Credit rating is adverse	6149	68.37
2	(blank)	2543	28.27
3	Already NPA in said bank	207	2.30
4	Other	48	0.53
5	Vendor is not reachable to process his loan	37	0.41
6	Vendor denied taking loan	10	0.11
.		8994	100

Initiatives taken by SLBC-DELHI

- On the suggestions of during VC chaired by Hon'ble LG of NCT of Delhi on 16.07.2021, a sample of 900 applications were taken from the "Return by Bank" bin for checking the reasons of rejections and to have an independent view on the same. We have contacted the applicants also. It is concluded that reasons mentioned by the member banks for returning the applications are genuine in nature.

- Suggestions sent to MoHUA vide letter dated 07.04.2021 regarding dispensing with the requirement of generating credit scores from CICs. The email is already been submitted to GNCTD also.

- SLBC –Delhi vide their letter dated 13.04.2021 sent suggestion to MoHUA to incorporate drop-down menu with specific reasons for rejecting the applications so that crisp data can be generated.

Initiatives to increase number of applications on PMS Portal by ULBs

1. There is gap of approx.. 25,000 between "Number of LoR approved & total number of applications in the state", so ULBs are requested to pursue these Street Vendors for applying PM SVANidhi.

2. Ensure sufficient number of applications on PMS Portal is available for processing by banks.

3. The discrepancies in "Return by Banks" bin be rectified and re-submitted to respective banks.

4. Ensure correct contact details are mentioned in applications.

5. Coordinate with street vendors for visiting bank branches for completion of documents formalities and disbursement of loan amount.

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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* (Salempur Majra & Salahapur)

- **Salempur Majra, Burari Village**- a CBS enabled BC Kiosk by Bank of Baroda was started providing normal banking services in the area.
- **Salahpur village**- A CBS enabled CSP 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	35
2	BANK OF BARODA	380	380	380
3	BANK OF INDIA	33	33	33
4	CANARA BANK	9	9	9
5	CENTRAL BANK OF INDIA	1	1	1
6	PUNJAB NATIONAL BANK	216	216	213
7	STATE BANK OF INDIA	754	754	717
8	UNION BANK OF INDIA	11	11	10
9	HDFC	98	93	93
		1537	**1532**	**1491**

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:

The Banks have 6248192 BSBD Accounts. 16886 GCCs with loan amount of Rs. 107.32 Crores position as on 30.06.2021. 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.

A statement showing number of No frill Accounts in all branches and number of GCCs issued in Rural Branches of Banks up to June 2021 is given at Annexure-88 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.

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.

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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. There are five (5) Districts in which FLCs are not appointed i.e. North, North West, South West, Shahdara & West. SlBC-Delhi vide their email dated 06.08.2021 again requested respective Banks to appoint FLC in their allotted Districts.

Financial Literacy Centres - DURING THE QUARTER ENDED June-2021 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	7	300	13	399
East	PNB	0	0	0	0
New Delhi	Canara Bank	62	5635	62	5635
North	PNB	2	50	3	135
North East	PNB	1	56	4	136
North West	PNB	1	25	1	32
Shahadra	BOB	1	14	1	8
South	SBI	4	77	2	28
South East	SBI	4	67	7	149
South West	SBI	26	377	1	20
WEST	Canara Bank	11	611	11	611
	Total	**119**	**7212**	**105**	**7153**

STATE LEVEL BANKERS' COMMITTEE-NCT OF DELHI
QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter JUNE-2021

Number as actual

Sl.	Name of Bank	No. of Rural Branch	Target for Camps	No of camps conducted during the quarter	Gap in Target
1	BANK OF BARODA	4	12	12	(Achieved)0
2	BANK OF INDIA	7	21	5	-16

3	BANK OF MAHARASHTRA	1	3	0	-3
4	CANARA BANK	5	15	14	-1
5	CENTRAL BANK OF INDIA	3	9	3	-6
6	INDIAN BANK	9	27	2	-25
7	PUNJAB NATIONAL BANK	16	48	13	-35
8	STATE BANK OF INDIA	19	57	66	(Achieved)+9
9	UNION BANK OF INDIA	13	39	42	(Achieved)+3
10	DSCB	17	51	0	-51
11	FEDERAL BANK LTD	4	12	2	-10
12	HDFC BANK	1	3	0	-3
13	KOTAK MAHINDRA BANK	1	3	0	-3
14	NAINITAL BANK LTD	1	3	0	-3
15	YES BANK LTD	1	3	0	-3
	Grand Total :	**102**	306	**159**	147

Action Points:

As discussed during 103rd SLBC Quarterly Meeting on 09.06.2021 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 309 camps were to be conducted, but only 159 Camps were conducted by the Banks**.** 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.

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 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 Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
Central	**6**	**0**	**0**	**0**	**0**
East	**0**	**0**	**0**	**0**	**0**
New Delhi	**7**	**1**	**1**	**105**	**1**
North	**9**	**9**	**2476***	**5438***	**9**
North East	**7**	**0**	**0**	**0**	**0**
North West	**25**	**0**	**0**	**0**	**25**
Shahdara	**2**	**2**	**0**	**0**	**0**
South	**7**	**1**	**1**	**16**	**1**
South East	**0**	**0**	**0**	**0**	**0**
South West	**9**	**9**	**936**	**5435**	**9**
West	**35**	**0**	**0**	**0**	**0**
GRAND TOTAL	**107**	**22**	**3414**	**10994**	**45**

***Informed LDM-North to correct the data.**

As on Qtr ended 30.06.2021

SKILLING CENTRES	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
GOVT ITI's	**17**	**9**	**315**	**5285**	**7**
PVT ITI's	**11**	**2**	**574**	**1002**	**5**
VTPs	**39**	**8**	**2418**	**3744**	**20**
OC's	**40**	**3**	**107**	**963**	**13**
Total :	**107**	**22**	**3414**	**10994**	**45**

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.delhi@pnb.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.

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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

All the member banks are requested to ensure that centers 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 30.06.2021 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	**3320367**	**2201161**	**838395**	**310248**	**2105891**
Coop. Banks	**8650**	**5575**	**3075**	**0**	**8650**
Pvt. Banks	**339998**	**256341**	**48082**	**45329**	**228208**
Small Fin. Banks	**647**	**598**	**12**	**74**	**352**
Grand Total:	**3669662**	**2463675**	**889564**	**355651**	**2343101**

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 3662 branches operating in all 11 districts. All the branches are on the CBS platform. 382 branches are not having onsite ATMs. The concerned banks are requested to install onsite ATMs at the remaining branches at the earliest.

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

"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

Ankit Shukla 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, 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) 2021-22

The summarized position of Targets (ACP-2021-22) & Achievement up to June 2021 under Annual Credit Plan (ACP) for the year 2021-22, is as under:-

(Amt. in Crore)

Sector	Annual Target 2021-22	Achievement upto June-21 (01.04.21 to 30.06.21)	Achievement %age upto June-2021
Agriculture	8554	4274	49.97
MSME	62801	18313	29.16
Export Credit	2400	591	24.61
Education	400	61	15.29
Housing	2451	211	8.62
Other Priority Sector	1549	249	16.07
Total Priority Sector	**78155**	**23699**	30.32

Non Priority Sector	993493	**222906**	22.44
Total	**1071648**	**246605**	23.01

Observation:-

The achievement under Priority Sector up for FY 2021-22 is Rs.23699 Crore against the annual target of Rs. 78155 Crore i.e. 30.32%. The achievement under Non-Priority Sector has been Rs. 222906 Crore against the annual target of Rs. 993493 Crore i.e. 22.44 %. The achievement under total ACP has been Rs. 246605 Crore against the Annual target of Rs. 1071648 Crore i.e. 23.01%, which is satisfactory.

Bank wise proposed targets & achievement under ACP 2021-22 are given at Annexure-23 to 29.

ACHIEVEMENT OF ACP FOR FY 2021-22:

The achievement against ACP Targets allocated for FY 2021-22 and outstanding amount in sub sectors of ACP as on 30.06.2021.

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**	**707421**	**78155**	**62436**	**23699**	**8.83**	**30.32**	**693916**	**176668**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	343411	8554	5951	4274	1.73	49.97	30136	14147
1A(i)	Farm Credit	330406	874	4790	1730	1.45	198.07	22816	3812
1A(ii)	Agriculture Infrastructure	1189	172	48	51	4.04	29.37	451	797
1A(iii)	Ancillary Activities	11816	7508	1113	2493	9.42	33.21	6869	9538
1B	MSMEs = 1B(i)+1B(ii)+ 1B(iii)+1B(iv)+1B(v)	244024	62801	38732	18313	15.87	29.16	367595	93775
1B(i)	Micro Enterprises (Manufacturing + Service)	174047	20771	26886	4633	15.45	22.30	264665	33375
1B(ii)	Small Enterprises (Manufacturing + Service)	55641	24285	8807	7476	15.83	30.78	72667	34191
1B(iii)	Medium Enterprises (Manufacturing + Service)	11782	17271	2773	6134	23.54	35.51	17670	25632
1B(iv)	Khadi and Village Industries	28	2	134	26	478.57	1301.21	329	25
1B(v)	Others under MSMEs	2526	472	132	45	5.23	9.57	12264	552
1C	Export Credit	1694	2400	115	591	6.79	24.61	4941	2296
1D	Education	11096	400	2143	61	19.31	15.29	32427	1527
1E	Housing	65814	2451	6103	211	9.27	8.62	103325	12081
1F	Social Infrastructure	518	15	7	1	1.35	4.41	43	7
1G	Renewable Energy	931	180	8	14	0.86	7.92	330	134
1H	Others	39933	1354	9377	234	23.48	17.26	155119	52701
2	Sub total= 1A+1B+1C+1D +1E+1F+1G+1H	707421	78155	62436	23699	8.83	30.32	693916	176668
3	Loans to weaker Sections under PSL	77569	5160	20850	2996	26.88	58.06	464653	15783
4	**Non-Priority Sector**	**1174511**	**993493**	**865401**	**222906**	**73.68**	**22.44**	**4093290**	**1138654**
4A	Agriculture	47465	36819	28	692	0.06	1.88	427	3845
4B	Education	2685	173	360	32	13.41	18.18	3159	643
4C	Housing	19345	10601	5200	1224	26.88	11.54	91079	47605
4D	Personal Loans under Non-Priority Sector	84038	9944	28055	1562	33.38	15.71	282588	10161
4E	Others	1020978	935956	831758	219397	81.47	23.44	3716037	1076400
5	Sub-total= 4A+4B+4C+4D+4E	1174511	993493	865401	222906	73.68	22.44	4093290	1138654
	Total=2+5	**1881932**	**1071648**	**927837**	**246605**	**49.30**	**23.01**	**4787206**	**1315322***

***The total advances in Annexure of CD ratio is 1315607 Crore the difference is due to wrong data by Bandhan Bank.

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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-34. The summarized position is as under:-

(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
174443	184443	176668	2225	-7775	1	-4

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

POSITION AS ON			VARIATION %	
June-20	March-21	June-21	YoY	Over the QTR
13.66	13.93	13.43	-0.23	-0.50

The percentage of Priority Sector Advances to Total Advances decreased by 0.23 % on YoY basis and the same is decreased by 0.50 % on QoQ basis.

Out of 43 member banks, in the following 9 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2021 out of which 2 are Public Sector Banks & 7 are Private Sector Banks.

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advan Total Advances
		31.03.2021	30.06.2021
Public Sector Banks			
1	BANK OF INDIA	7.22	7.12
2	UCO BANK	8.05	6.60
Private Sector Banks			
1	AXIS BANK	4.89	7.84
2	CATHOLIC SYRIAN BANK LTD.	8.46	6.13
3	HDFC BANK	7.21	5.82
4	INDUSIND BANK	7.17	7.04
5	LAKSHMI VILAS BANK LTD.	9.83	9.58
6	ESAF SMALL FINANCE BANK	0	0.00
7	SURYODAY SMALL FINANCE BANK	0	0.00

Action Points:-

All Members Banks particularly above 9 Banks are requested to take immediate steps to increase their Priority Sector Advances.

SLBC-DELHI has sent an email on 03.08.2021 to Bank of India & UCO Bank to submit reasons for low "**% of P.S. Advances to Total Advances". Both the Banks have submitted the reasons as under:-**

- UCO Bank :- As per email dated 04.08.2021 the bank informed that

1) There are only 8 rural/ semi urban branches in New Delhi Zone and they are not getting sufficient agriculture related advances to cover whole of priority sector advance.
2) Secondly, the average ticket size of home loans in zone is Rs. 50 lakhs (above the limit of Rs. 35 lakhs for priority sector) and therefore as total advance increases the % of P.S. advances becomes low.
3) Moreover, their Flagship Corporate branch (FCC) located in Delhi - is designated for corporate advance, there is no Priority Advances.

However, they are trying to increase priority sector advances by focusing on PMAY schemes and agriculture advances.

- Bank of India :- As per email dated 03.08.2021 the bank informed that

1) 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, they are working on new/existing proposals of priority sector to improve the CD Ratio.

(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-45. The summarized position is as under:

(Rs. in Crore)

POSITION OF CREDIT TO SC/ST			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
4519	1676.17	1679.58	-2839.42	3.41	-62.83	0.20

Observation:-

The Loans to SC/ST under Priority Sector Advances Category decreased by Rs. 2839.42 Crore on YoY basis & but it has increased by Rs. 3.41 Crore on QoQ basis.

Action Point:- As there is slight increase of 0.20% in credit to SC/ST. the member banks are requested to have a suitable strategy to increase it further in coming quarters.

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		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
174443	184443	176668	4519	1676.17	1679.58	2.59	0.91	0.95

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has decreased from 2.59% to 0.95% on YoY basis & it has increased from 0.91% to 0.95% 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-46 to annexure 53.The summarized position is as under:-

Position as on (in Crore)				Variation		% Growth	
Particulars	**June-20**	**March-21**	**June-21**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	33608	36304	35586	1978	-718	5.89	-1.98
Amt. (in Crore)	1877	2178	2170.78	293.78	-7.22	15.65	-0.33

Observation:-

The number of Education Loan A/cs increased by 1978 i.e. 5.89 % on YoY basis. On amount wise there is an increase of Rs. 293.78 Crore and i.e. 15.65% on YoY basis.

In continuation, the number of accounts decreased by 718 i.e. 1.98% on QoQ basis whereas amount decreased by Rs. 7.22 Crore i.e. 0.33 % on QoQ basis.

Category wise bifurcation of Education Loan as on 30.06.2021

(Amt in Crore)

Loan Disbursed during Q-1		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
2503	**92.67**	**35586**	**2170.80**	**1894**	**62.42**

As per the data mentioned on Annexure-50:

	Loan Disbursed during Q-1		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
SCs	**311**	**6.73**	**4810**	**240.50**	**150**	**4.74**
STs	**102**	**4.19**	**1865**	**108.16**	**79**	**2.74**
OBCs	**426**	**10.50**	**5500**	**221.31**	**204**	**6.76**
Others	**1664**	**71.25**	**23424**	**1600.83**	**1461**	**48.18**

As per the data mentioned on Annexure-51:

	Loan Disbursed during Q-1		Loan Outstanding as on 30.06.2021		NPA as on 30.06.2021	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	**284**	10.5	**4372**	283.94	**134**	5.12

Engineering	**569**	17.52	**9098**	429.14	**454**	14.75
Nursing Courses	**262**	6.85	**3694**	200.61	**90**	3.04
MBA	**479**	23.7	**5794**	394.54	**187**	7.47
Other Profession	**909**	34.14	**12628**	862.57	**1029**	32.04

As per the data mentioned on Annexure-49:

	Loan Disbursed during Q-1		**Loan Outstanding 30.06.2021**		**NPA as on 30.06.2021**	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
Male	**1473**	57.50	**23330**	1408.94	**1253**	41.25
Female	**1030**	35.17	**12256**	761.86	**641**	21.17

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.

Directorate of Higher Education sent the following mail dated 13.11.2019

".It is to inform you that several Meetings were conveyed at the different level and Member Banks were requested so many times telephonically as well as trail e-Mails for clearance the pending applications lying pending without action beyond time limits i.e. 30 days.

Whereas, all the Nodal Officers of Member Banks having Login & Passwords to access the portal with permission to take the necessary action (sanction/cancel) against the applications at the e-District portal Delhi.

Whereas, it has been noticed that **"Nodal Officers of the Member Banks are neither taking any positive action nor dispose the applications within the stipulated time provided under the scheme i.e. 30 days after submission of online applications at the e-District portal, with due that pendency has been created at Bank Level.**

In the view of above, all the Member Banks are requested to clear the pendency of Loan applications at Bank Level on priority basis. So, the same may be submitted before Hon'ble Dy. CM, Delhi in the next Meeting".

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-48

(Amount in Crore):

During Qtr. Ended June-2021		Upto the end of Current FY	
Number	Amount	Number	Amount
417	**45.81**	**13692**	**739.02**

Action Points:

The Member Banks are requested to upload the eligible Loan applications through 'VidyaLaxmi Portal'. Further there were 29 Member Banks, which have "NIL", data under 'Number of loan applications uploaded during the Quarter & 28 "Total Number of loan applications uploaded through Vidya Lakshmi Portal as on JUNE-2021". 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-32 and 34 respectively.

TOTAL AGRICULTURE ADVANCES AS ON 30.06.2021 as on Annexure-32,35 and 36:

(Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCES (PS)	AGRICULTURE ADVANCES (NPS)	Total Agriculture (PS+ NPS)
266.3	3545.4	3811.7	797.4	9538.4	14147	3845	17993

AGRICULTURE ADVANCES			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
26041	14229	17993	-8048	3764	-31	26

Observation:-

The Total Agriculture Advances decreased by Rs. 8048 Crore i.e. 31 % on YoY basis. Further it has increased by Rs. 3764 Crore i.e. 26 % on QoQ basis.

Percentage of NPA in Agriculture as on Annexure-36,37:

(Amt. In Crore)

Amount O/S as on 31.03.2021	Amount O/S as on 30.06.2021	Amount of NPA on 31.03.2021	Amount of NPA on 30.06.2021	% of NPA on 31.03.2020	% of NPA on 30.06.2021
14229	17993	3597	3507.75	25.27	19.50

Observation:-

The NPA in Agriculture Advances decreased from Rs. 3597 Crores to Rs. 3507.75 Crore as on 30.06.2021.

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 Banks were requested to take all possible steps for strengthening recovery of NPA in this sector.

Percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances:

(Rs. in Crore)

PRIORITY SECTOR ADVANCES			AGRICULTURE ADVANCES			%age To Priority Sector Advances		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
174443	184443	176668	10041	12921	14147	5.76	7.00	8

Observation:-

The percentage of Priority Sector Agriculture Advances to Priority Sector Total Advances increased from 5.76% to 8% on YoY basis. In continuation percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances increased from 7.00 % to 8% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			AGRICULTURE ADVANCES			%age To Total Advances		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
1276937	1324160	1315607	26041	14229	17993	2.04	1.07	1.37

Observation:-

The percentage of Agriculture Advances to Total Advances decreased from 2.04 % to 1.37% on YoY basis. In continuation, it increased from 1.07 % to 1.37 % 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 30.06.2021 is, as under as on Annexure-54

(Amt. in Crore)

Pledge Finance made against Negotiable Warehouse Receipts (NWRs) during the quarter June- 2021		Total Outstanding of Pledge Finance made against Negotiable Warehouse Receipts (NWRs) at the end of June-2021	
No. of A/cs	**Amount**	**No. of A/cs**	**Amount**
61	60.93	**124**	80.93

New Guidelines:

The Reserve Bank of India has issued new guidelines vide Circualr no. RBI/2021-22/14 FIDD.CO.Plan.BC.No.7/04.09.01/2021-22 April 7, 2021 Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs).

Please refer to the Statement on Developmental and Regulatory Policies dated April 7, 2021, wherein Reserve Bank of India (RBI) had announced increase in loan limits for bank lending against NWRs/eNWRs.

In terms of paras 8.1 (vii) and 8.2 (b) of the "Master Direction on Priority Sector Lending – Targets and Classification" dated September 4, 2020, bank loans against pledge/ hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months are eligible for classification under PSL, subject to a limit up to ₹50 lakh per borrower.

With a view to ensure greater flow of credit to the farmers against pledge/hypothecation of agricultural produce, and to encourage use of NWR/eNWR issued by regulated warehouses as a preferred instrument for availing such finance by the farmers, it has been decided to enhance the PSL limit for loans against NWRs/eNWRs from ₹50 lakh to ₹75 lakh per borrower. The PSL limit backed by the warehouse receipts other than NWR/eNWR will continue to be ₹50 lakh per borrower.

Consequent to the above change, para 8.1(vii) and 8.2(b) of the Master Direction on Priority Sector Lending – Targets and Classification dated September 4, 2020 will stand modified as follows:

Priority Sector Lending (PSL) – Increase in limits for bank lending against Negotiable Warehouse Receipts (NWRs) / electronic Negotiable Warehouse Receipts (eNWRs)

Para 8.1 - Farm Credit - Individual farmers vii. Loans against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months subject to a limit up to ₹75 lakh against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs.

Para 8.2 Farm Credit - Corporate farmers, Farmer Producer Organisations (FPOs)/(FPC) Companies of Individual Farmers, Partnership firms and Cooperatives of farmers engaged in Agriculture and Allied Activities

(b) Loans up to ₹75 lakh against pledge/hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 months against NWRs/eNWRs and up to ₹50 lakh against warehouse receipts other than NWRs/eNWRs.

"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.

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 dated 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 speech 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 Total 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	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	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-33.The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	June-20	**March-21**	**June-21**
Total Advances	**1276937**	**1324160**	**1315607**
Total Priority Sector Advances	**174443**	**184443**	**176668**
Credit to Micro Enterprises	36549	34601	33375
Credit to Small Enterprises	42505	38517	34191
Total MSE Advances	**79054**	**73118**	**67566**
% of Micro Enterprises to total MSE Advances	46.23%	47.32%	49.39
% of Micro Enterprises to Total Advances	2.86%	2.61%	2.54
% of MSE Advances to Total Priority Sector Advances	45.32	39.64%	38.24
Advances to Medium Enterprises	18663	26614	25632
KVIC & Other MSME	366	574	577
Advances to Micro, Small & Medium Enterprises (MSME)	**98083**	**100306**	**93775**

The following Banks have negative Growth over previous quarter:-

Sl	Name of Bank	Mar-21	Jun-21	Difference
		Amt	AMT	AMT
1	HDFC BANK	9546.84	6110.77	-3436.07
2	YES BANK LTD	7394.03	6075.10	-1318.93
3	UNION BANK OF INDIA	8509.30	7524.67	-984.63
4	STATE BANK OF INDIA	9232.50	8273.32	-959.18
5	IDFC FIRST BANK	1612.24	951.96	-660.29
6	PUNJAB NATIONAL BANK	12438.26	12027.23	-411.03
7	RBL BANK LTD	1103.59	721.16	-382.43
8	BANK OF BARODA	4266.92	3951.77	-315.15
9	BANDHAN BANK LTD.	331.32	21.79	-309.53
10	ICICI BANK	7819.85	7518.75	-301.09
11	IDBI BANK	1742.03	1559.77	-182.25
12	KOTAK MAHINDRA BANK	6089.04	5969.91	-119.13

13	PUNJAB & SIND BANK	1924.29	1846.99	-77.29
14	UJJIVAN SMALL FIN. BANK	68.37	5.00	-63.37
15	CENTRAL BANK OF INDIA	1222.30	1171.22	-51.08
16	UTKARSH SMALL FINANCE BANK	45.27	**3.81**	-41.47
17	EQUITAS SMALL FIN. BANK	95.17	54.32	-40.85
18	SOUTH INDIAN BANK LTD	649.75	610.75	-39.00
19	BANK OF MAHARASHTRA	881.59	845.62	-35.97
20	JAMMU KASHMIR BANK LTD	474.29	439.99	-34.30
21	KARUR VYSYA BANK	220.17	203.64	-16.53
22	TAMILNAD MERCANTILE BANK	35.35	26.51	-8.84
23	NAINITAL BANK LTD	164.90	156.51	-8.39
24	CATHOLIC SYRIAN BANK LTD.	33.14	29.19	-3.95
25	LAKSHMI VILAS BANK LTD.	38.63	36.92	-1.72
26	DELHI STATE COOPERATIVE BANK	13.63	12.50	-1.13
27	DHANLAXMI BANK	17.27	16.35	-0.91

Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter.

COMPARATIVE POSITION OF MSE ADVANCES:-

(Rs. in Crore)

POSITION AS ON			**VARIATION**		**% Growth**	
June-20	**March-21**	**June-21**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
79054	73118	67566	-11488	-5552	-14.53	-7.59

Observations:-

Advances under MSE Sector decreased by Rs. 11488 Crore on YoY basis i.e.14.53 %. Further it has decreased by Rs. 5552 Crore i.e. 7.59 %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**	
June-20	**March-21**	**June-21**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
98083	**100306**	**93775**	-4308	-6531	-4	-7

The Advances under MSME Sector decreased by Rs. 4308 Crore i.e. 4% on YoY basis. Further the Advances under MSME were decreased by Rs. 6531 Crores i.e. 7 % on QoQ basis.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 31.03.21	Amount O/S as on 30.06.21	Amount of NPA 30.03.21	Amount of NPA 30.06.21	% of NPA 31.03.21	% of NPA 30.06.21
Micro Enterprises	34601	33375	7810	8360	22.57	25.05
Small Enterprises	38517	34191	8453	8354	21.94	24.43
Medium Enterprises	26614	25632	4866	6244	18.28	24.36
KVIC & Other MSME	574	577	23	25	4	4.33
Total MSME Adv.	**100306**	**93775**	**21152**	**22982**	**21.09**	**24.51**

Observation:-The NPA in MSME Sector increased from 21.09% to 24.51% on QoQ basis.

In continuation the Banks are advised to ensure vigorous follow up for reduction of NPAs.

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

As per Circular no. RBI/2020-21/92/ DOR.No.Ret.BC.37/12.01.001/2020-21 February 05, 2021 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 Rs. 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.

CGTMSE COVERAGE:

The details of units covered under CGTMSE Scheme are given at Annexure-58 to 59

The summarized position is as under:-

(Rs.in Crore)

Particulars	POSITION AS ON			VARIATION		% Growth	
	June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
No. of Units	67738	81534	**81354**	13616	-180	20.10	-0.22
Amount	19951	20830	20154	203	-676	1.02	3.25

The CGTMSE coverage to MSME on YoY basis shows that number of units availing cover have increased by 13616 units i.e. 20.10%. But the number of units decreased by 180 units i.e. 0.22% on QoQ basis.

Credit flow to unidentified/ unrecognized cluster of MSME

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

1. RBI FIDD, New Delhi had conducted a sample study on availability of banking outlets and credit flow to unidentified/ unrecognized clusters of MSMEs in NCT of Delhi.
2. The study was conducted in total 19 clusters and it was observed that out of total 15599 units, there were 14394 Micro and 1205 Small units under West, Central North, North East, North West, Shahdra, South & South East and 10310 micro and 766 Small Enterprises were not having Credit linkages to the banks. The LDMs are requested to make all out efforts to credit link the remaining units.
3. There were only 187 banking outlets accessible to theses clusters/ agglomerations.
4. In view of the above, it was advised by RBI to encourage banks to consider extending banking facilities to such clusters/ agglomerations either through Brick & Mortar branch/ Banking Correspondent wherever feasible.
5. The steering Sub-Committee constituted for MSME may also monitor the progress made in regard to credit linkage of the MSME units located in such clusters.
6. It was also advised to submit a quarterly progress report in Annexure-1) starting from the quarter ending June 30, 2016 so as to reach by 15th of the succeeding month.
7. On the basis of study conducted by RBI, Annexure- I was also enclosed as a guidance note for the LDMs. The units shown are approximate in numbers.

As per quarterly progress report, received from the LDMs, the cluster wise & district wise Progress Report as on 30.06.2021 is given at page no. 157.

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 2020-21 (01.04.2020 to 31.03.2021) is given as under:

(Amt. In crore)

CATEGORY 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	146381	276.11	261.41	30465	887.64	847.59	15297	1217.34	1159.08	192143	2381.05	2268.09
Private sector Banks	33996	94.77	94.76	18248	295.11	294.73	5718	430.76	429.16	57962	820.63	818.66
Small Finance Banks	33971	113.94	112.80	11195	108.38	108.03	677	45.89	45.89	45843	268.22	266.72
Non-Member Financial Institutions	4031	13.12	13.04	9318	257.18	255.86	2985	217.20	211.21	16334	487.55	480.09
Grand Total	218379	497.94	482.01	69226	1548.31	1506.21	24677	1911.19	1845.34	312282	3957.45	3833.56

The summarised progress under PMMY for FY 2021-22 (01.04.2021 to 30.06.2021) is given as under:

(Amt. In crore)

CATEGORY 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	4168	2.79	2.16	1191	34.86	26.69	1192	105.77	84.18	6551	143.40	113.03
Private sector Banks	2863	4.83	4.83	666	13.23	13.17	327	25.15	25.08	3856	43.20	43.07
Small Finance Banks	1935	7.06	6.78	673	4.58	4.52	0	0.00	0.00	2608	11.64	11.30
Non-Member Financial Institutions	416	1.24	1.18	112	0.97	0.90	1	0.03	0.05	529	2.27	2.14
Grand Total	9382	15.92	14.95	2642	53.64	45.28	1520	130.95	109.31	13544	200.51	169.54

Bank wise target as well as achievement for FY 2021-22 under Shishu, Kishore &Tarun is given at Annexure-61.

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-34 and 35 The summarized position of Housing Finance is as under:-

(Rs. inCrore)

Housing Finance (PS)	Housing Finance (NPS)	Total Housing Finance
12081	47605	59686

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	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
60923	60532	59686	-1237	-846	-2.03	-1.40

The Advances under Housing Sector decreased by Rs. 1237 Crore i.e. 2.03 % on YoY basis & decreased by Rs. 846 Crores i.e.1.40 % on QoQ basis.

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

Position as on 30.06.2021:

(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	**1591**	271.68	251.85	25.48	**14**	2.04
MIG-I	**1433**	399.36	342.86	18.23	**1**	0.21
MIG-II	**742**	208.91	189.26	8.82	**1**	0.45
Total	**3766**	**879.95**	**783.97**	**52.53**	**16**	**2.7**

The bank wise progress of 'Housing for All' is give at Annexure-62.

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.

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:

Period:- 01.04.2021 to 30.06.2021:-

(Amt in Crores)

	A/C	Disbursed Amt
MEMBER BANKS	0	0

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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 29.09.2020 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 2021-22 as on 30.06.2021 is given at Annexure-63 and 64. The summarized position is as under:-

PMEGP Position as on 30.06.2021

(Rs. in Crore)

S.No.	PARTICULARS	30.06.2021
1.	Annual Target(Physical) (2021-22)	104
2.	Total No. of Applications Received	75
3.	No. of Applications Sanctioned	22
4.	Amt. of Sanctioned (MM)	0.74
5	Margin Money Claimed (No.)	15
6	Margin Money Claimed (Amt.)	0.42

7.	Margin Money Disbursed (No.)	16
8.	Margin Money Disbursed (Amt.)	0.49
9.	No. of Apps. Rejected/Returned	16
10.	No. of Applications Pending	37
11	No.of Applications pending for MM disbursement	7
12	No. of Applications Pending for FY 20-21	73
13	Total Applications pending as on 30.06.2021	110

Total 110 applications are pending as on 30.06.2021 under the scheme. It has been observed that Banks are either not updating the status of applications on KVIC portal or the branches are not sensitized on the matter disposing the PMEGP pendency. All the banks are requested to take immediate action to dispose off the 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.

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.

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 2021-22 is given at Annexure-65.

Position of NULM Targets & Achievement 2021-22 as on 30.06.2021:

		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**
3619	Target	Not Allotted	Not allotted	Not allotted	Not allotted	Not allotted	Not allotted	Not allotted
3619	Achievement	8	8	104	34	8	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
7	0.04	3	27	0.01	8	104	0.008	0	0	0

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
4	0.04	0	0	0	0	0	1

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-67 and 68. The summarized position is given as under:-

AGRICULTURE

(Rs.in Crore)

Demand Raised			Amount Recovered			Recovery %age		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
2057	1407	1452	230	537	414	11.17	**38.14**	**28.51**

In Agriculture advances, the recovery increased from 11.17 % to 28.51% on YoY Basis. But it has decreased from 38.14% to 28.51% on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP)

(Rs.in Crore)

Demand Raised			Amount Recovered			Recovery %age		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
64	23	129	40	10	15	62.5	46.06	11.65

In case of PMEGP advances recovery decreased from 62.50% to 11.65% on YoY basis. The PMEGP recovery decreased from 46.06% to 11.65% on QoQ basis.

SECTOR WISE/SCHEME WISE POSITION OF NPA AS ON 30.06.2021:

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 30.06.2021. The Bank wise position of NPA under various schemes is placed at Annexure- 36 to 44.

Position of NPA

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21	Jun-20	Mar-21	Jun-21
1	**Total Advances**	**1276937**	**1324160**	**1315607**	**158681**	**166168**	**160811**	12.43	12.55	12.22
2	**Total Priority Sector**	**174443**	**184443**	**176668**	**22674**	**25256**	**26999**	13.00	13.69	15.28
3	**Total Non-Priority Sector**	**1102494**	**1139716**	**1138654**	**136007**	**140911**	**133812**	12.34	12.36	11.75
4	Farm Credit	2401	2301	3812	499	269	223	20.80	11.69	5.85
5	Agriculture Infrastructure	953	794	797	95	237	190	9.99	29.80	23.78
6	Ancillary Activities	6687	9826	9538	1930	2830	2638	28.86	28.81	27.66
7	Total Agriculture (PS)	10041	12921	14147	2524	3336	3051	25.14	25.82	21.56
8	Total Agriculture (NPS)	16000	1308	3845	262	260	457	1.63	19.91	11.89
9	**Total Agriculoture Advances**	**26041**	**14230**	**17993**	**2786**	**3597**	**3508**	10.70	25.27	19.50
10	Micro Enterprises	36549	34601	33375	6786	7810	8360	18.57	22.57	25.05
11	Small Enterprises	42505	38517	34191	8506	8453	8354	20.01	21.94	24.43
12	Medium Enterprises	18663	26614	25632	3584	4866	6244	19.21	18.28	24.36
13	Khadi and Village Industries	7	25	25	2	3	4	21.13	12.97	14.08
14	Others under MSMEs	359	549	552	1	20	21	0.35	3.65	3.73
15	**Total MSME Advances**	**98083**	**100307**	**93775**	**18878**	**21152**	**22982**	19.25	21.09	24.51
16	Housing (PS)	13536	13971	12081	774	598	666	5.71	4.28	5.51
17	Housing(NPS)	47387	46561	47605	1580	1778	2300	3.33	3.82	4.83
18	**Total Housing Sector Advances**	**60923**	**60532**	**59686**	**2353**	**2376**	**2966**	3.86	3.93	4.97
19	Education Loan (PS)	1427	1549	1527	42	53	59	2.94	3.43	3.88
20	Education Loan (NPS)	450	629	643	4	4	3	0.87	0.56	0.50

21	**Total Education Sector Advances**	**1877**	**2179**	**2171**	**46**	**57**	**62**	2.44	2.60	2.88
22	**Loans to weaker Sections under PS**	**11875**	**13613**	**15783**	**305**	**1215**	**744**	2.57	8.92	4.72
	Govt. Sponsored Schemes									
23	DAY-NRLM	0	20	23	0	9	13	0.00	47.14	57.95
24	DAY-NULM	7	4	4	0	3	3	0.91	82.68	87.69
25	PMEGP	89	17	15	11	5	5	11.95	31.32	35.21
26	SHG	13	23	26	1	10	15	6.85	44.52	56.74
27	Stand Up India	379	349	378	42	74	117	11.18	21.29	31.01
28	PMMY	4870	3884	3306	280	460	493	5.76	11.84	14.90

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-69 to 72. The Summarized position as on 30.06.2021 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.)
98	**3080801**	**1554509**	**14357263**	**1714**

(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	**290**	10.04	**2742**	37.13	**1071**	**520**
KCC for Animal husbandary	**0**	**0**	**1**	0.50	**0**	**0**
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 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 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-73 and 74.

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.**
921	3.92	**66**	0.54	**921**	3.92	**66**	0.54

SHG				
Outstanding		**Non-Performing Assets**		**NPA %**
A/c	**Amt**	**A/c**	**Amt**	
1160	26.28	**397**	14.91	**57**

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
1174	**1174**	**5.58**

Total 1174 JLGs were formed during the Quarter under review, out of which all JLGs were credit linked in which amount of Rs. 5.58 Crore was disbursed during the Quarter under review. Bank wise position is given at Annexure-75

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.**
3575	186.51	**128299**	1172.05

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-76. The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
28085	40560	29505	1420	-11055	5	-27

The advances to Women Entrepreneur increased by Rs. 1420 Crore i.e. 5% on YOY basis. Further the advances were decreased by Rs. 11055 Crores i.e. 27 % on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			CREDIT TO WOMEN ENTERPRENEURS			%age to Priority Sector Advances		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
174443	184443	176668	28085	40560	29505	16.10	21.99	16.70

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 16.10 % to 16.70% on YoY basis but decreased from 21.99% to 16.70% 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-30 and 31.

Observation:-

The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
11875	13613	15783	3908	2170	32.90	15.94

The Advances under Credit Flow to Weaker Sections increased by Rs. 3908 Crore i.e. 32.90% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 2170 Crores i.e. 15.94 % on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
174443	184443	176668	11875	13613	15783	6.80	7.38	8.93

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-77 and 78.

The summarized comparative position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-20	March-21	June-21	YoY	Over the QTR	YoY	Over the QTR
11702	7575	7272	-4430	-303	-38	-4

The Advances to Minority Communities decreased by Rs. 4430 Crore i.e. 38% on YoY basis, mainly because the o/s advance of State Bank of India decreased from Rs. 5272 Crores in June 2020 to Rs. 843 in June 2021. Further the Advances under mentioned Sector were decreased by Rs. 303 Crores i.e. 4% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
June-20	March-21	June-21	June-20	March-21	June-21	June-20	March-21	June-21
174443	184443	176668	11702	7575	7272	6.71	4.11	4.12

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 6.71% to 4.11% on YoY basis. Further the Advances under mentioned sector were increased from 4.11% to 4.12% 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 Crores)	
	Previous Quarter (31.03.21)	**Current Quarter (30.06.21)**	Previous Quarter (31.03.21)	**Current Quarter (30.06.21)**
A. Minority Communities	30431	27789	2574.71	2490.99
1. Christians	1429	1436	108.17	106.99
2. Muslims	19383	18265	1007.71	969.18
3. Buddhists	439	370	54.41	56.49
4. Sikhs	6565	6375	876.9	865.01
5. Zoroastrians	37	38	1.03	1.8
6. Jains	2578	1305	526.49	491.51
Total (1 to 6)	30431	**27789**	2574.71	**2490.99**
B. Others	104662	97806	26314.43	26518.49
C. Total PS Adv. in the Identified District (A+B)	135093	**125595**	28889.14	**29009.48**
D. Share of A out of C in percentage (%)	**22.52**	**22.13**	**8.91**	**8.59**

Observation:

In the Central District there is decrease in Number of Accounts in “advance to Minority Communities” & decrease in amount of loan outstanding on QoQ basis.

Name of the District: NORTH EAST

Name of the Community	No. of Accounts (Actual)		Amount Outstanding (in Crores)	
	Previous Quarter (31.03.21)	**Current Quarter (30.06.21)**	Previous Quarter (31.03.21)	**Current Quarter (30.06.21)**
A. Minority Communities	10333	**9863**	122.17	**120.21**
1. Christians	81	87	2.32	2.36
2. Muslims	9786	9307	80.4	77.37
3. Buddhist	70	96	7.84	7.9
4. Sikhs	266	228	20.55	22.65
5. Zoroastrians	8	6	1.07	0.05
6. Jain	122	139	9.99	9.89
Total (1 to 6)	10333	**9863**	122.17	**120.21**
B. Others	28332	16820	1556.79	1639.78
C. Total PS Adv. in the Identified District (A+B)	38665	**26683**	1678.96	**1759.99**
D. Share of A out of C in percentage (%)	**26.72**	**27.6**	**7.27**	**6.83**

Observation:

In the North East District there is increase in Number of Accounts in “advance to Minority Communities” and there is an increase in amount of loan outstanding on QoQ basis.

POSITION OF TOTAL NCT OF DELHI

Name of Community	No. of accounts		Amount Outstanding	
	Previous Quarter (31.03.21)	Current Quarter (30.06.21)	Previous Quarter (31.03.21)	Current Quarter (30.06.21)
A. Minority Communities	**135563**	**124224**	**7575.3**	**7271.91**
1. Christians	**7750**	**7427**	**661.5**	**631.98**
2. Muslims	**94015**	**85922**	**2848.9**	**2591.92**
3. Buddhists	**4498**	**5193**	**150.45**	**152.86**
4. Sikhs	**22421**	**21511**	**2603.5**	**2696.18**
5. Zoroastrians	**79**	**81**	**3.43**	**3.46**
6. Jains	**6800**	**4090**	**1307.6**	**1195.51**
Total (1 to 6)	**135563**	**124224**	**7575.3**	**7271.91**
B. Others	**701312**	**569692**	**176868**	**10394.84**
C. Total Priority Sector Advances (A+B)	**836875**	**693916**	**184443**	**176667.75**
D. Share of A out of C in %	**16.19**	**17.9**	**4.1**	**4.12**

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-79. The summarized position is as under:-

POSITION AS ON 30.06.2021: (Rs. in Crore)

2020-21			2021-22 (Up-to June 2021)		
No. of Beneficiaries	**Loan Sanctioned**	**Loan Disbursed**	**No. of Beneficiaries**	**Loan Sanctioned**	**Loan Disbursed**
105	2.44	2.35	**77**	1.86	1.72

As on June 2021, total 77 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed amounting to Rs. 1.72 Crore.

SEMFEX SCHEME

POSITION during Qtr ended 30.06.2021 is placed at Annexure-80**:** (Rs. in Crore)

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

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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-81.

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 30.06.2021 submitted by the Member banks,

Banks	Total Counterfeit Notes pieces reported	Reported by PSB	Reported by Pvt. Sector Banks	Reported by Small Finance Bank
Reported by PSB	**2838**	**114**	**2694**	**30**
% of Counterfeit Notes reported against total Counterfeit Notes reported		4.02%	94.93%	1.06%

94.93% of counterfeit notes were reported by Private Sector banks & 1.06% by Small Finance Banks and 4.02 % are reported by Public Sector Banks as on 30.06.2021. 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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AGENDA 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 June, 2021 is placed at is placed at Annexure-82.

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	**4130**	**49250355**	**1396975**	**2.84**	**62.05**
Cooperative Sector Total	**0**	**0**	**0**	**0.00**	**0.00**
Private Sector Total	**3358**	**50331544**	**2142951**	**4.26**	**19.50**
Small Financial Bank Total	**65**	**181487**	**22275**	**12.27**	**16.57**
Grand Total	**7553**	**99763386**	**3562201**	**3.57**	**30.37**

The % age of failed transactions to total ATM transactions is 3.57 % during the quarter ended 30.06.2021 which was 6.09% during the quarter ended 31.03.2021. The percentage of failed transaction under PSBs was 2.84 % whereas under Private Sector Banks, it was 4.26% and under Small Financial Banks, it is 12.27%.

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 30.06.2021:

(Amt. in Crore)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
125831470	73569.23	4490000	927.55	11175085	35.30

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
15936131	34480.90	43874064	17321.95	1182502	29.59

Bank-wise position is placed at is placed at Annexure-83.

<u>Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi district 100% digitally enabled</u>

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 progress made by the member banks under “Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi district 100% digitally enabled “ as under:-

	Bank Name	For Bank Customers	
		1. Digital coverage for individuals (Savings Accounts)	2. Digital coverage for business (Current Accounts)
		% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts
1	BANK OF BARODA	100.00	100.00
2	BANK OF INDIA	100.00	100.00
3	BANK OF MAHARASHTRA	100.00	100.00
4	CANARA BANK	100.00	100.00
5	CENTRAL BANK OF INDIA	100.00	100.00
6	INDIAN BANK	100.00	100.00
7	INDIAN OVERSEAS BANK	100.00	100.00
8	PUNJAB & SIND BANK	100.00	100.00
9	PUNJAB NATIONAL BANK	100.00	100.00
10	STATE BANK OF INDIA	99.90	93.01
11	UCO BANK	98.04	95.55
12	UNION BANK OF INDIA	100.00	100.00
Public Sector Total		99.96	98.94
13	DSCB	0.00	0.00
Cooperative Sector Total		0.00	0.00
14	AXIS BANK	100.00	100.00
15	BANDHAN BANK LTD.	100.00	80.85
16	CATHOLIC SYRIAN BANK LTD.	94.26	87.25
17	DCB Bank Ltd.	100.00	100.00
18	DHANLAXMI BANK	100.00	100.00
19	FEDERAL BANK LTD	100.00	100.00
20	HDFC BANK	99.87	95.24
21	ICICI BANK	100.00	100.00
22	IDBI BANK	100.00	100.00
23	IDFC FIRST BANK	98.44	61.23
24	INDUSIND BANK	100.00	74.18
25	JAMMU KASHMIR BANK LTD	82.83	77.79
26	KARNATAKA BANK	100.00	100.00
27	KOTAK MAHINDRA BANK	99.54	96.93
28	RBL BANK LTD	97.35	54.02
29	SOUTH INDIAN BANK LTD	100.00	100.00
30	YES BANK LTD	100.00	100.00
Private Sector Total		99.50	94.24
31	EQUITAS SMALL FIN. BANK	100.00	100.00
Small Financial Bank Total		100.00	100.00
Grand Total		99.83	97.17

Sl.	Name of the Bank	Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage	Targets and achievement
			% Achievement
1	BANK OF BARODA	**1600**	156%
2	BANK OF INDIA	1700	130%
3	BANK OF MAHARASHTRA	**400**	315%
4	CANARA BANK	6000	100%
5	CENTRAL BANK OF INDIA	2000	616%
6	INDIAN BANK	**1700**	501%
7	INDIAN OVERSEAS BANK	1200	101%
8	PUNJAB & SIND BANK	**1100**	100%
9	PUNJAB NATIONAL BANK	**2600**	101%
10	STATE BANK OF INDIA	**4500**	135%
11	UCO BANK	**1100**	84%
12	UNION BANK OF INDIA	**2500**	157%
Public Sector Total		**26400**	184%
13	DELHI STATE COOPERATIVE BANK	0	0.00
Cooperative Sector Total		0	0.00
14	AXIS BANK	**900**	101%
15	BANDHAN BANK LTD.	100	9%
16	CATHOLIC SYRIAN BANK LTD.	100	65%
17	DCB Bank Ltd.	**159**	159%
18	DHANLAXMI BANK	**100**	100%
19	FEDERAL BANK LTD	200	103%
20	HDFC BANK	1200	461%
21	ICICI BANK	**2200**	198%
22	IDBI BANK	**21520**	133%
23	IDFC FIRST BANK	600	0%
24	INDUSIND BANK	300	30%
25	JAMMU KASHMIR BANK LTD	**500**	113%
26	KARNATAKA BANK	**300**	100%
27	KOTAK MAHINDRA BANK	2600	10%
28	RBL BANK LTD	**300**	319%
29	SOUTH INDIAN BANK LTD	**100**	164%
30	YES BANK LTD	**700**	100%
Pvt Sector Total		**31879**	142%
31	EQUITAS SMALL FIN. BANK	**100**	15%
Small Fin Total		**100**	1%
Grand Total		58379	172%

Despite regular follow-ups the following member banks have not achieved 100% target under "Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi district 100% digitally enabled" :-"

S No	Bank Name	Saving A/c Digitization #	Current A/c Digitization $	On-Boarding of Merchants
1	STATE BANK OF INDIA	99.90%	93.01%	135%
2	UCO BANK	98.04%	95.55%	84%
3	BANDHAN BANK LTD.	100.00%	80.85%	9%
4	CATHOLIC SYRIAN BANK LTD.	94.26%	87.25%	65%
5	HDFC BANK	99.87%	95.24%	461%
6	IDFC FIRST BANK	98.44%	61.23%	0%
7	INDUSIND BANK	100.00%	74.18%	30%
8	JAMMU KASHMIR BANK LTD	82.83%	77.79%	113%
9	KOTAK MAHINDRA BANK	99.54%	96.93%	10%
10	RBL BANK LTD	97.35%	54.02%	319%
11	EQUITAS SMALL FIN. BANK	100.00%	100.00%	15%
Grand Total		99.36%	91.06%	129%

#% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts

$ % of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts

Expanding & Deeping of the Digital Payments Ecosystem- Two New Districts

As per the communication no. FIDD.CO.LBS.No.71339/02.01.0001/2021-22 dated 14.07.2021, received from RBI, with a view to leveraging the experience gained during implementation of the pilot prgramme, SLBCs are requested to extend the prgramme on one or two districts as well, in consultation with State Governments and other stakeholders. The Districts may be chosen/ selected after feasibility assessment considering factors such as availability of digital infrastructure, internet connectivity, literacy level among the population etc.

As per above feasibility factors SLBC-Delhi proposed following two Districts to be 100% digitized under ""Expanding and Deeping of the Digital Payments Ecosystem" to GNCTD:-

1. South Delhi District.
2. Central Delhi District.

The following reasons were taken in to consideration for finalizing the names of District:

- Exhaustive network of Banking outlets.
- Level of literacy in the district.
- Teach-savvy attitude of the population.
- Good Connectivity for smooth implementation and achievement of the programme.

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.
7. SLBC Delhi is following –up regularly with GNCTD for finalizing the names of the District. As there is no response from GNCTD despite follow-ups, it is requested that now they put their views before the Committee for finalizing names of Districts.

Action Point: SLBC-Delhi proposes to house that above two Districts can be shortlisted for making 100% digitalized. After the approval from the house, the names of the Districts will be inform to respective LDMs and Lead Banks of Districts.

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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 30.06.2021:-

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	**36**	**1888**	**1871**	**53**	**0**
Cooperative Sector	**0**	**9**	**9**	**0**	**0**
Private Sector Total	**439**	**4711**	**4701**	**449**	**41**
Small Financial Bank	**49**	**64**	**98**	**15**	**3**
Grand Total	**524**	**6672**	**6679**	**517**	**44***

* Yes bank-40, HDFC Bank-01 & Utkarsh Small Finance bank-03

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-84.

NEW GUIDELINES

The Reserve Bank of India vide circular no. RBI/2020-21/87 CEPD.CO.PRD.Cir.No.01/13.01.013/2020-21 January 27, 2021, banks were advised to disclose in their annual reports, summary information regarding the complaints handled by them; and certain disclosures were also being made in the Annual Report of the Ombudsman Schemes published by the Reserve Bank. To further strengthen grievance redress mechanisms, banks were mandated to appoint an Internal Ombudsman (IO) to function as an independent and objective authority at the apex of their grievance redress mechanism.

Effective grievance redress should be an integral part of the business strategy of the banks. It is, however, evident from the increasing number of complaints received in the Offices of Banking Ombudsman (OBOs), that greater attention by banks to this area is warranted. More focused attention to customer service and grievance redress will ensure satisfactory customer outcomes and greater customer confidence.

In view of the above, and to further strengthen the customer grievance redress mechanism in banks, it has been decided to put in place a comprehensive framework comprising of, inter-alia,

enhanced disclosures by banks on customer complaints, recovery of cost of redress from banks for the maintainable complaints received against them in OBOs in excess of the peer group average, and undertaking intensive review of the grievance redress mechanism and supervisory action against banks that fail to improve their redress mechanism in a time bound manner

A new disclosure formats have been introduced by RBI. These disclosures are intended to provide to the customers of banks and members of public greater insight into the volume and nature of complaints received by the banks from their customers and the complaints received by banks from the OBOs, as also the quality and turnaround time of redress.

Recovery of cost of redress of complaints from banks is mentioned in the circular. At present, redress of complaints under BO Scheme, 2006 (BOS) is cost-free for banks as well as their customers. Given that the banker-customer relationship is the primary relationship, the main responsibility of customer grievance redress lies with banks. With a view to ensure that banks discharge this responsibility effectively, the cost of redress of complaints will be recovered from those banks against whom the maintainable complaints in the OBOs exceed their peer group average. However, grievance redress under BOS for customers will continue to remain cost-free.

To operationalize the cost-recovery framework for banks, peer groups based on the asset size of banks as on March 31 of the previous year will be identified, and peer group averages of maintainable complaints received in OBOs would be computed on the mentioned three parameters.

The cost of redressing complaints in excess of the peer group average will be recovered from the banks as follows: • excess in any one parameter - 30% of the cost of redressing a complaint (in the OBO) for the number of complaints in excess of the peer group average; • excess in any two parameters - 60% of the cost of redressing a complaint for the number of complaints exceeding the peer group average in the parameter with the higher excess; • excess in all the three parameters – 100% of the cost of redressing a complaint for the number of complaints exceeding the peer group average in the parameter with the highest excess.

The cost of redress to be recovered in this respect will be the average cost of handling a complaint at the OBOs during the year.

Intensive Review of Grievance Redress Mechanism 9. Reserve Bank will undertake, as a part of its supervisory mechanism, annual assessments of customer service and grievance redress in banks based on the data and information available through the Complaint Management System, and other sources and interactions. Banks identified as having persisting issues in grievance redress will be subjected to an intensive review of their grievance redress mechanism to better identify the underlying systemic issues and initiate corrective measures. The intensive review shall include, but will not be limited to, the following areas: i. Adequacy of the customer service and customer grievance redress related policies. ii. Functioning of the Customer Service Committee of the Board.

iii. Level of involvement of the Top Management in customer service and customer grievance related issues. iv. Effectiveness of the grievance redress mechanism of banks. 10. Based on the review, a remedial action plan will be formulated and formally communicated to the banks for implementation within a specific time frame. In case no improvement is observed in the grievance redress mechanism within the prescribed timelines despite the measures undertaken, the bank(s) will be subjected to corrective actions through appropriate regulatory and supervisory measures.

Master list of grounds of complaints to be used for disclosure on the top five ground-wise receipt of complaints by banks under Para 4 of the Annex

1. ATM/Debit Cards 2. Credit Cards 3. Internet/Mobile/Electronic Banking 4. Account opening/difficulty in operation of accounts 5. Mis-selling/Para-banking 6. Recovery Agents/Direct Sales Agents 7. Pension and facilities for senior citizens/differently abled 8. Loans and advances 9. Levy of charges without prior notice/excessive charges/foreclosure charges 10. Cheques/drafts/bills 11. Non-observance of Fair Practices Code 12. Exchange of coins, issuance/acceptance of small denomination notes and coins 13. Bank Guarantees/Letter of Credit and documentary credits 14. Staff behaviour 15. Facilities for customers visiting the branch/adherence to prescribed working hours by Branches.

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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-85.

(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
27269	**25683**	**1620**	**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.

Guidelines dated 09.03.2021

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:

Stand-up India Outstanding:30.06.2020 **(Rs. in Crore)**

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amt. O/s	A/C	Amt O/S	A/C	Amt. O/s
Public Sector Banks	2302	1472	253	756	141.31	105	14.11	2333	409
Other Member Banks	1285	659	94	5	0.38	1	0.10	665	94
Grand Total	**3587**	**2131**	**347**	**761**	**141.69**	**106**	**14.21**	**2998**	**503**

Stand-up India Outstanding: 31.03.2021 **(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	2247	2443	293.93	616	123.68	68	10.57	3127	428.18
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1239	394	39.88	1	0.09	0	0	395	39.96
Small Financial Banks	83	0	0	0	0	0	0	0	0
Grand Total :	3619	2837	333.81	617	123.77	68	10.57	3522	468.14

Stand-up India Outstanding: 30.06.2021 **(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	**2203**	**2632**	338.16	**614**	126.05	**64**	10.74	**3310**	**474.95**
Cooperative Sector Bank	**50**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Private Sector Banks	**1247**	**414**	37.45	**5**	0.33	**1**	0.09	**420**	**37.87**
Small Financial Banks	**83**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total :	**3583**	**3046**	375.61	**619**	126.38	**65**	10.84	**3730**	**512.83**

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 June-2021 is enclosed at is placed at Annexure-86.

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-87.

Position of skill loan financing during the quarter under review:

(Amount in Crore)

Pending at the end of previous quarter	Application 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 (NSFI)2019-2024

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 status report are to be compiled as per the formats for various parameters and schemes which are to be devised by the concerned authority and we expect that the same shall be placed before the house in our next SLBC Meeting.

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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:

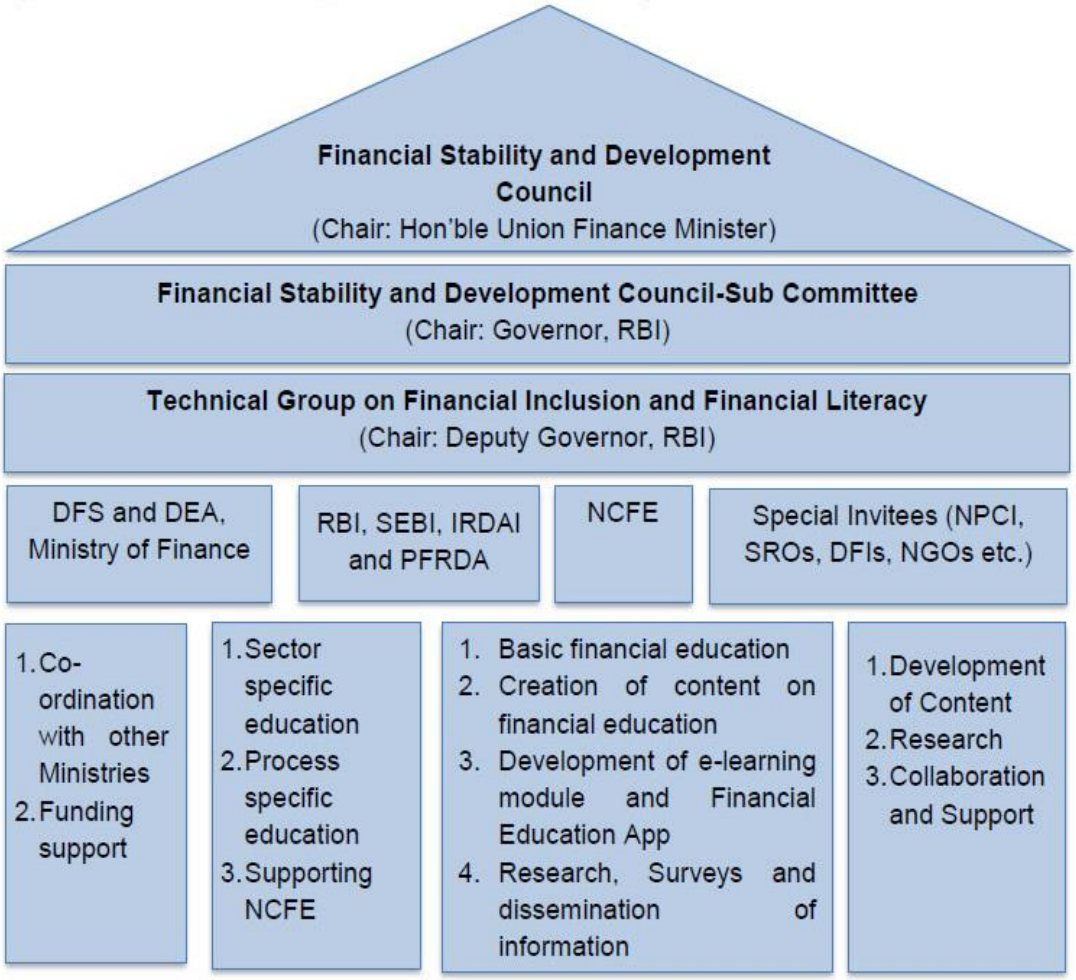
i. Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill
ii. Encourage active savings behaviour
iii. Encourage participation in financial markets to meet financial goals and objectives
iv. Develop credit discipline 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.

Status Note: 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. Further the status report are to be compiled as per the formats for various parameters and schemes which are to be devised by the concerned authority and we expect that the same shall be placed before the house in our next SLBC Meeting.

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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. The responsibility for opening the RSETI in North Delhi District was given to Punjab National Bank

PNB has now informed that 'PNB Centenary Rural Development Trust, C/o Punjab National Bank' vide their letter dated 02.06.2021 addressed to National Director -NACER(National Center for Excellence of RSETIs) informed that during the 30th PNBCRDT Board meeting, the board has noted the suggestion submitted by Sh. K.N. Janardhana, Trustee, National Director-NACER for opening of new RSETI.

The Trustee stated that at present MoRD has taken a view that no further RSETIs to be opened. Focus on consolidation for on improvement in working of existing RSETIs.

The PNBCRDT has sought guidance from 'National Director –NACER; on opening of new RSETIs in lead district along with latest guidelines and SOPs for deciding future course of action.

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:

Sl	District	Issues
1	EAST	Very low attendance of member banks at DCC/DLRC meetings.
2	NORTH- EAST	• While conducting DCC and DLRC meeting, it has been observed that still few banks do not participate in these meeting despite prior information through email, telephone and WhatsApp messages. • On enquiring about vast variance of data, representatives are generally not in position to reply. • Indusind Bank, Bandhan bank are still reporting the data in North East district despite of the fact that they do not have any branch in North East district. • Kotak Mahindra bank has one branch in the district but not reporting data of that branch in North East district despite follow up.
3	NORTH- WEST	The following member banks did not participate in DCC/DLRC meeting despite vigorous follow up: 1 Bank of Maharashtra 9 Nanital Bank 2 Bank of India 10 City Union Bank Ltd 3 Union Bank of India 11 Equitas Small Fin Bank 4 Karnataka Bank 12 5 J & K Bank Ltd 6 ESAF Small Fin Bank 7 Ujjivan Small Fin Bank 8 IDBI Bank Ltd There are discrepancies in the Data of most of the Banks as compared to last qtr, for which DCOs has no reason to explain.
4	NORTH	It's to inform that the 30th DCC/DLRC meeting for quarter ending March 2021 was not attended by these Bank : 1. IOB 2. SBI 3. Fedral Bank 4. IDBI Bank 5. IDFC Bank Ltd. 6. Indusind Bank 7. Karnatka Bank 8. Equitas Small Fin.Bank 9. Jana Small Fin Bank 10. Ukkivan Small Fin Bank

5	NEW DELHI	DCOs should be Executive from the controlling offices to look after the district branches for smooth & effective communication. To convey the message of SLBC, RBI & District level meetings to all the branches DCOs should be executive from controlling office.
6	SOUTH- WEST	The data required by RBI / SLBC / DM office are not being provided by DCOs like. 1. Sub division wise list of branches of banks demanded by SLBC. 2. List of Rural branches demanded by RBI 3. Cluster data of MSME branches demanded by SLBC 4. Monitorable action plan to increase low CD ratio demanded by RBI. Only 5 Banks submitted so far. 5. Data demanded by DM office regarding pending application of NULM and PMEGP
7	SOUTH	Most of the DCOs are Branch head. Because of this reason they are not very effectively performing their duties in respect to Lead Bank Scheme. They have other priorities as dealing with the public. They give very least importance to LDM in respect to provide desire information, attending Meetings and other compliance. For some banks DCOs are Junior Officers, they find difficulty in getting the information from the branches where senior person is heading the branch. So, It is suggested that DCOs must be from Controlling office of the bank not below the rank of chief Manager. We also submit that one Techno savvy supporting official must be posted in LDM office, which can assist in routine work and preparing Reports etc. Counter check of data can be done if there are 2 official posted in the office. In Delhi 3 District are allotted to SBI (for LBS) . Only one official (LDM) is posted in the Lead Bank office. In the absence on LDM official work suffers. One official Vehicle must given to LDM . So, Inspection of the branches etc may be done without difficulty
8	SOUTH EAST	Very low attendance of member banks at DCC/DLRC meetings.

AGENDA ITEM NO. 35	SUCCESS STORY

Stand Up India Success Story of M/S M B DESIGNS



• Name of the borrower: Ms. Divya Sharma • Place: Humayupur,Safdarjung enclave ,New Delhi • Bank name and branch: Punjab and Sind Bank IBD • Activity:Manufacturing of Readymade Garments • Category: Manufacturing sector • Amount disbursed: 35 Lacs	Ms Divya Sharma always cherished to have her own business. Ideas were always there but the stumbling blocks was the lack of financial support. She applied for Stand Up India Loan and within 15 days she got disbursement of loan.She took a loan of Rs. 35 lacs and started manufacturing of readymade garments as per latest trends in market and currently she is supplying garments locally as well as online. **Directly from the mouth of the lady herself:** "I Divya Sharma, an alumnus of Lady Irwin College from where I completed my Masters in fabric and apparel science and gained a wonderful insight into apparels and clothing and with the passion of designing in mind, I was finally able to fulfill my dreams of starting my own business, which was supported by a wonderful initiative of Punjab & Sind Bank through a scheme named, STAND UP INDIA which literally made me stand and helped me in achieving my dreams of penetrating fashion in rural areas and to those who cannot afford high range fashion clothing. It was natural that mere idea and aim were not enough to bring my dream into reality, without financial support which was provided to me by Punjab & Sind Bank under STANDUP INDIA Scheme which helped me to overcome all obstacles and start a healthy business. I am very thankful to our Government for coming up with this scheme which aims towards empowerment of Young Women and also cannot forget to thanks Punjab & Sind Bank for believing in me and letting me have this wonderful opportunity."

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.

AGENDA NO. 37	PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

Background:

The unorganized food processing sector comprising nearly 25 lakh units contributes to 74% of employment in food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family based enterprises supporting livelihood in rural household and minimizing their migration to urban areas. These units largely fall with in the category of micro enterprises. Taking cognizance of the contribution of the unorganized micro food processing enterprises and the challenges that impede their performance, Ministry of Food Processing Industries (MoFPI) has launched "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" through a package support and services. The objectives under the scheme, inter alia, include:

(i)Capacity building of entrepreneurs through technical knowledge, skill training and hand holding support services;

(ii)Increased access to credit to existing micro food processing entrepreneurs for technology upgradation;

(iii)Support to Farmer Producer Organizations (FPOs), Self Help Groups (SHGs), Producers Cooperatives & Cooperative Societies along their entire value chain to enable microenterprises to avail common services.

(iv) Support for transition of existing enterprises into formal framework for registration under regulatory framework and compliance;

(v)Integration with organized supply chain by strengthening branding & marketing;

Support to Food Processing Units :

Support to food processing units would be provided for the following:

(i)Credit linked grant at 35% of the project cost with maximum grant up to Rs 10.0 lakh to existing unorganised food processing units for upgradation;

(ii)Credit linked grant at 35% of the project cost to SHGs/FPOs/cooperatives for capital expenditure with maximum limit as prescribed;

(iii) Seed capital @ Rs. 40,000/- per member to those engaged in food processing as a working capital;

(iv) Credit linked grant at 35% of the project cost for common infrastructure with maximum limit as prescribed; (v) Support for marketing & branding up to 50% of the expenditure with maximum limit as prescribed.

Procedure with Banks for Grant:

At the national level, a Nodal bank would be appointed for disbursement of subsidy to the banks and liaison with the banks extending loan to the beneficiaries. The bank sanctioning the loan would open a mirror account in the name of the beneficiary. Grant by the Central and State Government in 60:40 ratio would be deposited in this account of beneficiary in the lending bank branch by the State and Central Government. If after a period of three years from the disbursement of last tranche of the loan, the beneficiary account is still standard and the unit is operational, this amount would be adjusted in the bank account of beneficiary. Release of grant

for groups and common infrastructure would also be done in their bank account following the same principle.

SLBC-Delhi vide their email dated 28.07.2021 send the user manual for updating sanctioning and disbursement details on the MIS portal.

It was also mentioned in the email that :

1) For the previous sanction application, MIS portal will prompt for few more details related to sanctioning of loan, please fill and proceed.

2) Branches are requested to revalidate the transient account number and IFSC code of that branch where the transient account is open. On the same transient account, the subsidy will be transferred. In case of any doubt related to the transient account number, please contact your nodal officer.

The SLBC-Delhi vide their email dated 28.07.2021 informed the member banks about:

(i) User manual- Sanction
(ii) User manual-Disbursement
(iii) Revised procedure-release of subsidy

Further please find below the bank-wise pending applications:-

Name of the Bank	Pending Application
BANK OF BARODA	1
CANARA BANK	3
FEDERAL BANK	1
HDFC BANK	1
PUNJAB NATIONAL BANK	1
UNION BANK OF INDIA	2
Grand Total	**9**

The Application details are as under:-

Application ID	Applicant Name	Mobile No.	Email	District	Bank Name	Bank Branch	Bank IFSC Code	Project Cost
177921555580	MOSMI DEVI	8588001126	monikashah812@gmail.com	New Delhi	PUNJAB NATIONAL BANK	DELHI NEW NARAINA, DISTT. NEW	PUNB0062700	83,553

178421482687	Abhilasha Dubey	9873472072	dubeyabhilasha@gmail.com	South West	HDFC BANK	NEW DELHI - GREATER KAILASH 2	HDFC0000027	14,45,540
177821408965	Anju Kumari	9911576001	prasadanju086@gmail.com	East	CANARA BANK	MAYUR VIHAR PHASE II, NEW DELHI	CNRB0001956	18,47,916
178221323156	Ravi Kant	9868096067	earthenterprises.ind@gmail.com	North West	BANK OF BARODA	NANGLOI, DELHI	BARB0NANGLO	7,82,550
178421157858	ASHOK KUMAR	8595497141	akdhulldhull1@gmail.com	South West	UNION BANK OF INDIA	DELHI CHHAWLA	UBIN0912441	32,71,978
178421136259	HARSHIT BAHIRWANI	9756894240	harshitbahirwani4@gmail.com	South West	FEDERAL BANK	MORADABAD	FDRL0001625	11,48,350
177821132085	SANDHYA	9250717317	alinasagar68@gmail.com	East	CANARA BANK	VASUNDHARA ENCLAVE	CNRB0002824	1,02,54,586
178421126362	Hari Kishan	9213961042	mmshokeen3434@gmail.com	South West	CANARA BANK	DELHI CHHAWLA	CNRB0019102	40,06,935
178421125176	Bharat Shokeen	9871593735	shokeen01@yahoo.co.in	South West	UNION BANK OF INDIA	DELHI CHHAWLA	UBIN0912441	37,95,120

Action Point: Banks are requested to pursue this scheme also for establishing a robust Micro Food Processing Enterprises & dispose-of the pending applications (if any).

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AGENDA ITEM NO. 38	UPI PREPAID VOUCHER- ON-BOARDING OF HOSPITALS/COVID VACCINATION CENTRES FOR ACCEPTANCE OF VOUCHERS

NPCI has introduced UPI Prepaid Voucher in coordination with National Health Agency (NHA) and Deptt. of Financial Services (DFS) to enable services such as COVID Vaccine, donations and gift vouchers, etc. UPI Prepaid Voucher has an immediate utility in the form of healthcare vouchers to work as a payment mechanism to support the COVID vaccination drive.

UPI Prepaid Voucher shall be issued in Business to Consumer (B2C) Category. Any Corporate or Government or any businesses willing to contribute in nationwide vaccination drive can get issued UPI Prepaid vouchers through Issuing banks for its Employees and distribute vouchers to their employees for COVID Vaccination.

The Stakeholders, which are involved in this process, are:

1. **Sponsor:** Corporates, State and Govt Deptt. who shall request for creation of UPI Prepaid Vouchers for their employees.
2. **Issuer Bank:** Bank who shall enable Vouchers creation and maintains Voucher Management System.
3. **Beneficiary:** Person for whom voucher has been issued.
4. **Merchant:** Hospitals, Covid Vaccination Centres where voucher can be redeemed.
5. **Acquiring Bank:** Bank who shall provide facility to accept voucher (String/QR) for redemption at Merchant.

Prepaid Voucher will not entail any kind of priority in availing the vaccination services. Voucher holder will be treated at par with other beneficiaries. In cases, where the payment to be made to the hospital is more than the voucher amount, then the balance amount may be accepted via cash/other digital payment modes. Hospital/Vaccine Centre shall not accept UPI Prepaid Voucher in any paper format and strictly shall accept the UPI Prepaid voucher in digital format.

Voucher Redemption at Vaccination Centre:

1. Customer reaches Hospital/Vaccine Centre (VC).
2. VC capture Info from Voucher /SMS string by scanning the QR Code/SMS scanning from Merchant application
3. After scanning, application identifies the beneficiary and Merchant need to enter the Redemption Amount.
4. Post clicking on Submit button, Merchant need to validate the beneficiary through Verification code.
5. Post successful validation of Beneficiary, Beneficiary Account is debited and Merchant Account is credited in real time.

As of now, the list of banks is:-

Issuing Banks	Acquiring Banks
State Bank of India	State Bank of India
Punjab National Bank	Punjab National Bank
Bank of Baroda	Bank of Baroda
Canara Bank	
HDFC Bank	HDFC Bank
IndusInd Bank	
ICICI Bank	ICICI Bank
Axis Bank	Axis Bank

Role and Responsibilities of Banks:

1. The Bank shall identify Pvt. Hospitals/ Pvt. Vaccination Centres in their vicinity and send their list to acquiring banks for providing them necessary support & infrastructure for redemption of UPI Prepaid Voucher for Covid Vaccinations.

2. The Bank shall ensure from the Hospitals that Voucher are redeemed at Vaccination centres to aid vaccination.

Action Points:- The banks may approach their corporate clients for getting prepaid UPI vaccination vouchers issued for their employees, workers & customers. The member banks are requested to do the needful and update SLBC-Delhi regarding the progress made in the matter.

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AGENDA ITEM NO. 39	Credit Enhancement Guarantee Scheme for Scheduled Castes

The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs. IFCI has been appointed as nodal agency for implementation of the scheme. We attach herewith the scheme document as also leaflet for your kind perusal.

IFCI has entered into MOU with 25 Banks (now 17 after the mergers).This fund provides guarantee (Rs. 15 lakh to Rs. 5 crore) for the loans sanctioned to SC entrepreneurs by Banks/MLIs as under:

Parameters	Loan amount (Rs. in Crore)			
	0.15 to 1.00	1.00 to 2.00	2.00 to 5.00	More than 5.00
Amount of guarantee cover	100 % of the sanctioned facility	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
Guarantee Obligation	100% of the defaulted amount upto maximum of guarantee cover	80% of the defaulted amount upto maximum of guarantee cover	70% of the defaulted amount upto maximum of guarantee cover	60% of the amount defaulted amount upto maximum of guarantee cover
Minimum Cover	0.15	1.00	1.60	3.50
Maximum Cover	1.00	1.60	3.50	5.00

Action Points: Banks are requested to pursue **Credit Enhancement Guarantee Scheme for Scheduled Castes** scheme amongst eligible borrowers.

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AGENDA ITEM NO. 40	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

All the Branches of member banks are mapped as per Sub-Division of Delhi for Standardized System of Data Flow.

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 / delay in data submission for their regular statements (the deadline for data submission was 15.04.2021)/ updation of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are:-

(i) IDFC First Bank

(ii) Yes Bank

(iii) Bandhan Bank

(iv) DCB Bank

(v) Kotak Mahindra Bank

(4) Time line of various data-submissions for following parameter:-

- Monthly Data- By 5th of the following month.
- Quarterly Data-By 15th of the following month after the Quarter end.
- ECLGS/ CGSSD data- Fortnightly on next day after the end of fortnight

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MINUTES OF 103rd SLBC MEETING HELD ON 09.06.2021

The 103rd SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 9th June 2021 through Virtual Mode. The meeting was chaired by Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank and attended by Sh. Ajay Kumar, Regional Director-RBI, Ms. Jasmine James, Dy. Secretary, Department of Financial Services, Ministry of Finance, Govt. of India; Mr. Ravi Dadhich, Special Secretary (Finance)-GNCTD, Ms. Anita Patnaik, General Manager (FIDD)- RBI, Sh. R. V. Ramakrishna, General Manager- NABARD & Sh. Mukesh Mohan Gupta-President-Chamber of Indian MSME.

Besides, Sh. Anil Bansal, 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. Anil Bansal, General Manager and Convenor SLBC- Delhi welcomed all the dignitaries in the meeting along with other participants. He requested everyone present to observe silence of a minute in the memory of those bankers who lost their lives in the service of the nation during the COVID pandemic.

Then he requested Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank to chair the meeting and address the house.

Sh. Saha, Executive Director, Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank.

He further stated that Reserve Bank of India and Government of India have taken lot of economic initiatives last year in terms of providing relief to the Indian Economy and infusing liquidity in the banking sector, hit by disruption caused by the first wave of COVID-19 pandemic. To reduce the impact of second wave, a fresh set of measures to support different segments of economy had been introduced by RBI. At the same time, Government of India is also providing lot of relief measures to different segments of Society.

A rapid surge in COVID-19 cases has overwhelmed the medical infrastructure in different parts of the country, forcing state governments to impose restrictions on public mobility / lockdown, which has affected both demand and supply. The economic impact of the second wave, among other things, is depended on the quality of medical response.

He informed the house about various initiatives taken by Reserve Bank of India and Govt of India to infuse liquidity in the system / economy and other initiative to provide relief to different sectors of economy so that GDP growth of the country can be brought back to normalcy.

On 4th June, 2021, RBI has also enhanced the threshold eligibility limit of MSMEs, Individuals and Small Businesses to be considered under Resolution Framework 2.0 from Rs.25 Crore to Rs. 50 Crore of aggregate exposure. RBI has further announced a separate liquidity window of Rs. 15,000 Crore with tenors of up to three years at the repo rate till March 31, 2022 for certain contact-intensive sectors i.e., hotels and restaurants; tourism - travel agents, tour operators; aviation ancillary services - ground handling and supply chain; and other services that include private bus operators, car repair services etc. The banks are expected to create a separate COVID loan book under the scheme.

The Banks will be incentivized to park their surplus liquidity up to the size of the COVID loan book created under this scheme with RBI under the reverse repo window at a rate which is 25 bps lower than the repo rate.

RBI has also announced to make available NACH facility, a bulk payment system operated by the NPCI, on all days of the week throughout year w.e.f. 1st August, 2021. This will further enhance digital mode of direct benefit transfer to a large number of beneficiaries.

Government of India has also enlarged the scope of emergency credit line Guarantee Schemes.

- By providing 100% guarantee cover to loans up to Rs.2 crore to hospitals/nursing homes/clinics/medical colleges for setting up on-site oxygen generation plants with interest rate capped at 7.5%.
- Extended repayment period for borrowers who have availed loans under ECLGS 1.0 from 4 years to 5 years.
- Additional ECLGS assistance of upto 10% of the outstanding as on February 29, 2020 to borrowers covered under ECLGS 1.0.
- Existing ceiling of Rs. 500 Crore of loan outstanding for eligibility under ECLGS 3.0 has been removed, subject to maximum additional ECLGS assistance to each borrower being limited to 40% or Rs.200 crore, whichever is lower.
- Civil Aviation sector added under ECLGS 3.0.
- Validity of ECLGS extended to 30.09.2021 or till guarantees for an amount of Rs.3 Lakh Crore are issued. Disbursement under the scheme have been permitted up to 31.12.2021.

Annual Credit Plan

Tough economic condition due to COVID-19 pandemic impacted banking parameters and resulted in to non-achievement of ACP under both Priority & Non-Priority Sector. The achievement under Non-Priority Sector has been Rs. 8,78,421 Crore against the annual target of Rs. 9,56,673 Crore i.e. 91.82 %. The achievement under total ACP has been Rs. 9,46,720 Crore against the Annual target of Rs. 10,50,936 Crore i.e. 90.08%.

Then he informed the house about Banking Business parameters under various segments in Delhi as on 31.03.2021.

CD Ratio of Districts and Banks

The overall CD Ratio has declined from 121.57% as on March 2020 to 107.30% as on March 2021.
In NCT of Delhi, there are 11 districts, as per data received from Banks there are Seven Districts having CD Ratio below 40% as on 31.03.2021. Controlling Heads & LDMs are requested to identify the reasons for low CD ratio in these districts and devise a suitable strategy to increase CD ratio. Further there are 11 member Banks which have CD ratio below 60%. These banks are also requested to put in place a suitable plan of action for increasing CD ratio.

TARGET OF ACP FOR FY 2021-22

We propose the ACP Targets for FY 2021-22 in this meeting and place the same before the house for its approval during the agenda proceedings.
The increasing NPAs have been a major cause of concern for the banks. There is an increase in NPA as on March 2021 quarter, under different sub-sections of Priority Sectors of the economy.

GROUND LEVEL CREDIT TARGET FOR AGRICULTURE-2021-22

The Ground Level Credit Target for agriculture for the FY 2021-22 is Rs. 16,50,000 crore for the country, out of 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 in budget speech 2021—22, a sub-target of Rs. 78 Crore has also been allocated within the overall term loan target. SLBC –Delhi has allocated targets to the banks having rural branches. Member Banks are requested to achieve their GLC target for Agriculture 2021-22.

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.

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

Sh. Saha has informed in details about total sanctions and disbursements under the scheme and also informed about new target allotted for current Financial Year and also urged all the banks for achieving targets under the scheme.

PMFME- PM Formalisation of Micro Food Processing Enterprises Scheme

Under Pradhan Mantri Jan Dhan Yojana (PMJDY), approx. 53.52 lakh accounts have been opened in Delhi till 31.03.2021. The banks are requested to update seeding of Aadhaar in all the accounts as well as issuance & activation of RuPay cards, there in. In Atal Pension Yojana, a GoI guaranteed pension scheme has crossed 4.05 Lacs subscribers as on 31.03.2021 in UT Delhi. As per the data provided by PFRDA the "%age achievement of Annual Target" is only 50% under APY. He requested all the member banks to pursue their customers to secure their future by enrolling under APY.
In continuation, the customer of the banks can be encouraged to open their accounts under NPS (New Pension Scheme) for getting regular pension after attaining the age of superannuation.

LDMs and member banks should organize more number of camps to link all the sections of society with banking facilities. 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. Financial Inclusion of all the leftover population to be achieved in a mission-mode by all the banks.

Digitisation of New Delhi District

He requested all the banks which could not achieve 100% digitization to devise a suitable strategy and make concentrated efforts to make New Delhi district fully digitized.

Then Sh. Anil Bansal, General Manager-PNB requested Sh. Ajay Kumar-Regional Director –RBI to address the house.

Sh. Ajay Kumar welcomed all the participants in the SLBC meeting & shared some of the actions taken by RBI as below:-
Since the last SLBC meeting, the Nation, and especially the NCT of Delhi have been through a turbulent period due to the rampant surge in COVID-19 cases. Each and every one of us has been affected by the 2nd wave in some or other manner, including the tragic loss of our dear ones.

He further elaborated that with fall in active cases and gradual unlocking of the economy, there is renewed hope of normalcy being restored soon. However, he also emphasize on adherence to proper COVID-19 safeguard protocols must continue, without any laxity, in order to truly defeat the virus.
In these testing times, the RBI has been fully committed in its role of maintaining financial stability and announced various measures in a timely manner to ensure that the recovery process is bolstered. The impact on economic activity due to the 2nd wave is expected to be relatively contained and the forecast of a normal monsoon, resilience of agriculture sector, resurgence in external demand and innovative adaption of businesses to pandemic conditions, indicate that the impulses of growth are still alive. Taking all factors into consideration, it is projected that the real GDP growth rate shall be 9.5% in 2021-22, with CPI inflation projected at 5.1% for the same period.

Based on this assessment, the Monetary Policy Committee on 04.06.2021, voted to keep the policy repo rate unchanged at 4%. It also decided to continue with the accommodative stance as long as necessary to revive and sustain growth on a durable basis and continue to mitigate the impact of COVID-19 on the economy, while ensuring that inflation remains within the target going forward. Additional measures were also announced such as enhancement of exposure thresholds under Resolution Framework 2.0, Special liquidity facility of Rs. 16,000 crore to SIDBI, On-tap Liquidity Window for Contact-intensive sectors. Greater flexibility in liquidity management was also provided, with RRBs being permitted to issue Certificate of Deposits and all issuers being allowed to buy-back their CDs before maturity, subject to certain conditions. Further, in order to leverage 24x7 availability of RTGS and enhance customer convenience, it was proposed that the National Automated Clearing House (NACH) shall be made available on all days of the week, effective from 01.08.2021.

He observed that there has been a nominal increase in overall deposits i.e.5.07% and advances i.e. 3.86%. However, CD Ratio, Priority Sector Advances and MSME advances have registered negative growth rate of 1.25%, 1.45% and 3.19% respectively. 8 out of 43 member banks continue to report an achievement of less than 10% of Priority Sector Advances to Total Advances. Further, NPAs have risen in nearly all sectors. He informed that exposure needs to be increased for improved credit flow to targeted sectors & prudent efforts should be made such that quality of these advances remains good.
The importance of social security in these uncertain times cannot be underestimated. He urged all concerned to increase enrolment under schemes such as PMJJBY, PMSBY and APY and conduct more camps, especially among the vulnerable sections and in rural areas. PM SVANidhi scheme was also launched last year to provide micro-credit facility to street-vendors. However, the targets for disbursement under this scheme have not been achieved. He again advised all banks, especially private sector banks, to proactively implement the same and ensure that its benefits reach to the last mile.

With regard to 100% digital enabling of New Delhi district, he observed that the desired target could not be achieved, which is not appreciated. He said that all member banks should make utmost efforts and coordinate with the Lead Bank, so that New Delhi district joins the list of 100% digital enabled districts in the country at the earliest.
Last, but not the least, as reiterated in previous SLBC meeting as well, delayed, inaccurate and inconsistent submission of data by member banks has remained a pressing concern. He asked for immediate attention of all concerned to resolve this issue so that discussion and policy formulation at higher levels may be backed by robust and accurate data.
He also appreciated the service done by bankers as Corona warriors in the past few weeks. Their indomitable spirit ensured that banking services are available seamlessly and is a testament to the nation's resilience and capacity to overcome all odds.

Then Ms. Jasmine James, Dy. Secretary-DFS, GoI in her address emphasized that country is passing through crucial times due to COVID-19 pandemic. The banks should focus on financing medical infrastructure. We have to fight this pandemic together. The bank officials should be treated with empathy as they are Corona Warriors.

Sh. Ravi Dadhich, Spl. Secretary-Finance, GNCTD said that these are testing times for all of us. He further appreciated the efforts made by banks for implementing PM SVANidhi scheme, However, he also shown his concern for low disbursement made by banks. He informed the house about new targets of PM SVANidhi and emphasized that these targets need to be achieved by the banks with in time line. He further said that meeting of 'Task Force' Committee should be held at short intervals.

Sh. R.V Ramakrishna –GM NABARD, appreciated the efforts made by banker community during the COVID times. He then elaborated on the achievements made under ACP and gap in targets in specific sectors. He also said that NPA in agriculture sector is quite high and banks should made efforts to curtail the same. He shared his insights on CD ration of Districts and rural branches. He requested member banks to focus on SHG & JLG financing. The he elaborated on relevant schemes of NABARD to banking fraternity. He requested member banks to focus on PM FME scheme also.

Then Sh. Anil Bansal, General Manager & Convener –SLBC welcomed Sh. Mukesh Mohan Gupta, President Chamber of Indian MSME.

He extended thanks to SLBC-Delhi for inviting him in the meeting. He further elaborated the issues pertaining to MSME. He informed about the COVD related MSME schemes and the measures taken by Govt of India and RBI for easing the stress in the mentioned sector. He discussed in details about ECLGS, CGSSD, SIDBI Safe Loan Scheme & SIDBI Safe Plus etc.

Sh. Mukesh Sethi, DGM & Functional Head- SLBC deliberated on each & every agenda items of the meeting:-

After confirmation of Minutes of 102nd SLBC Meeting & ATR the agenda wise items were deliberated.

Agenda – 1:- KEY INDICATORS
The Priority sub sector-wise advances and deposits were deliberated before the house.

Agenda -2:- STATUS OF PRIORITY SECTOR ADVANCES
Priority Sector Advances increased by Rs. 9921 Crore i.e. 5.68% on YoY basis and over the QTR, it decreased by Rs. 2713 Crore i.e. 1.45%.
However, Percentage of Priority Sector Advances to Total Advances increased by 0.72% on YoY basis and decreased by 0.75% over the qtr.
Action:- Member Banks and LDMs are requested to actively monitor the progress in order to achieve P.S. Targets as per RBI guidelines.

Further, there are 9 Banks having PS Adv. to Total Adv. Ratio of less than 10%. There are 2 Public Sector Banks having PS Adv. to Total Adv. Ratio of less than 10% i.e. Bank of India & UCO Bank & 7 Pvt Sector Banks i.e. Axis Bank, Catholic Syrian Bank, HDFC Bank, IndusInd Bank, Lakshmi Vilas Bank, ESAF Small Finance Bank & Suryoday Small Finance Bank.
Action:- These Banks are requested to improve the position of Priority Sector Advances as per the Benchmark.

Micro, Small and Medium Enterprise (MSME) Advances to be increased
Action:- The Controlling Heads of the Member Banks were requested to take more initiatives for increasing MSME advances as per RBI guidelines on Priority Sector Advances. There were 19 banks which had shown negative trend in MSME advances over previous quarter and are requested to come out of negative trend in Next Quarter.

Emergency Credit Line Guarantee Scheme (ECLGS)-
As on 15.05.2021 in ECLGS , 49645 applications were disbursed having an amount of Rs. 6,183 Crores.

Action:- The Controlling Heads of the Member Banks are requested to take note of the scheme and take necessary steps for increasing MSME advances as per Govt. guidelines.

Credit Guarantee Scheme for Subordinate Debt (CGSSD)-
As on 15.05.2021 in CGSSD, 46 applications were disbursed having amount of Rs. 2.55 Crores. The house also discussed about the slow progress made by member banks. SLBC –Delhi has collected the major concerns face by the banks in implementing the scheme and it was deliberated in the meeting also.

Action:- Only 3 Banks namely Punjab National Bank, Central Bank of India and Union Bank of India are performing under the scheme. All other banks have NIL performance under this scheme. Banks are requested to initiate necessary steps for popularizing the scheme.

ISSUES WITH Delhi Govt. (TASKFORCE COMMITTEE):

It was decided in 100th SLBC meeting that, a Taskforce Committee to be formed to resolve the pending issues with GNCTD. The members of the Committee are Special Secretary- Finance (GNCTD), Dy. Secretary- Finance (GNCTD), SDM-Revenue (GNCTD), General Manager & Convenor- SLBC- Delhi and Dy. General Manager & Functional Head, SLBC-Delhi.
Task Force Committee Meeting was convened on 27.05.2021 for discussing the status of following pending issues:

- ✓ Geographical Information System (GIS)
- ✓ Simplification of Creation of Charge/ mortgage of Agriculture Land
- ✓ Waiver of stamp duty on agriculture loans
- ✓ Implementation of Recovery Certificate
- ✓ Automated e-Stamping system (AeS) for the banks

SLBC-Delhi has submitted the information sought by GNCTD and requested them to submit the updated status on priority basis.
Action:- GNCTD is requested to inform updated status for putting before the authorities in ensuing Task Force Committee meeting.

Agenda No.3 : CREDIT DEPOSIT RATIO
The deposit has increased by 5.07% over the previous Quarter and Advances increased by 3.86% over the previous quarter. However, the overall CD ratio stands 107.30 as on 31.03.2021 and has been decreased by 1.25% over the quarter. The member banks with low CD ratio are requested to take necessary steps to improve CD ratio. RBI has conducted a meeting with 5 banks on 25.05.21. The banks were HDFC, ICICI, Axis Bank, IDBI Bank and Federal Bank. These banks are processing their loans & advances through CPCs/ RPCs. These banks were advised to adhere to RBI guidelines with regard to CD Ratio and report the data accordingly. The RBI has advised to these banks to make necessary changes in their reporting mechanism under intimation to RBI and SLBC latest by 15.06.2021, so that District-wise CD Ratio from the next quarter may improve**.**
There were Seven Districts having CD Ratio below 40% as on 31.03.2021.

Action:- The Banks are requested to take necessary actions so that CD ration can be optimized. The LDMs have submitted the reasons for low CD Ratio and they are requested to make a strategy to improve CD ratio of their respective districts.

CD Ratio (Delhi Rural)
The CD ratio of rural branches increased from 52.29% to 52.61% on YoY basis. The CD Ratio decreased from 59.68% to 52.61% on QoQ basis

Agenda No.4: SOCIAL SECURITY SCHEMES (PMJDY, PMSBY, PMJJBY & APY)
Total no. of PMJDY A/cs were 53.25 Lacs as on 31.03.2021 , out of which Rupay Cards have been issued in 82.67% of A/cs. Percentage of active Rupay cards to total rupay cards issued is 72.45%. In 84.66% 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 31.03.2021are 7.47% of total PMJDY A/cs
Action: - 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 is reduced.

Redressal of Grievances under PMJDY as on 31.03.2021
All the grievances under PMJDY Accounts have been resolved and No grievance was pending as on 31.03.2021.

As on 31.03.2021, Total No. of PMSBY enrolments were 37.32 Lacs and PMJJBY enrolments were 12.94 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 total APY accounts as on 31.03.2021 were 4.05 Lacs.

Status of Insurance Claims under Social Security Schemes as on 31.03.2021:

12 applications are pending under PMSBY (PSB-4, PNB-2, DSCB-1, HDFC-4 and Karnataka-1)
6 applications are pending under PMJJBY (PNB-1, Federal-3, HDFC-1 and Karnataka-1)
The concerned banks are requested to get all the pending applications disposed of at the earliest.
Action:- The concerned banks are requested to get all the pending applications disposed of at the earliest.

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

Status of PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi) Scheme as on 25.05.2021:

Particular	Target	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	41238	44,041	37,451	85.04%	30,450	69.14%	81.31
Small Finance Banks	1008	182	34	18.68%	31	17.03%	91.18
Pvt Sector Banks	22808	2647	441	16.66%	233	8.80%	52.83
Grand Total	**65054**	**46,870**	**37,926**	**80.92%**	**30,714**	**65.53%**	**80.98**

Target 2021-22:

GNCTD has given a fresh target of 50,000 disbursements and also additional target of 15200 disbursements for second tranche of loan of Rs. 20,000/- which is 50% of disbursements made till 31.03.2021.

Action : All banks are advised to expedite sanction & disbursements to achieve the target allocated by SLBC-DELHI.

Agenda No.4A: FINANCIAL INCLUSION PLAN (FIP)
As on date, no Village is unbanked in NCT of Delhi.

Agenda No.4B: BUSINESS CORRESPONDENTS
As on 31.03.2021, out of total 1591 Active BCs, 1510 BCs are qualified.

Action:- 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.

Agenda No.4C: FINANCIAL LITERACY

Bank-wise FLC Camps held by Rural Branches during March 2021

Action:- It has been observed that some of the Rural Bank Branches are not conducting Financial Literacy Camps.As per RBI guidelines, 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. Camps may be organized in virtual /Digital modes in case the same is not possible in physical mode due to COVID 19 pandemic.

Financial Literacy through various Skill Centres as on 31.03.2021:

Action:- LDMs are requested to cover all skill centres of their respective district and also upload the digital contents in all the centres.

Agenda No.4B: Basic Saving Bank Deposits A/Cs
Action:- Member Banks are requested to ensure that all BSBD Accounts opened by them, remain operational.

DBT scheme under various Government welfare schemes

Status of DBT accounts of School Students as on 31.12.2020
As per the data provided by banks, there are around 37 lacs accounts opened by member banks as on 31.03.2021 out of which only 25 lacs accounts are active.

Action :- 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.

Agenda No.6: ANNUAL CREDIT PLAN (ACP)

Achievement under Priority Sector upto 31.03.21 for FY 2020-21 was Rs. 68299 Crore against the annual target of Rs.94263 Crore i.e. 72.46%. The achievement under Non-Priority Sector up to 31.03.21 was Rs. 878421 Crore against the annual target of Rs. 956673 Crore i.e. 91.82%. Achievement under total ACP was Rs. 946720 Crore against the Annual target of Rs. 1050936 Crore i.e. 90.08%.

Further SLBC-Delhi has proposed the ACP Targets for FY 2021-22 and place the same before the house for its approval. The House approved the ACP Targets.

Action:- SLBC shall distribute the targets to respective LDMs for onward distribution to member banks.

Agenda No.7: CREDIT FLOW TO PRIORITY SECTOR
Priority Sector Advances decreased by Rs. 2713 Crore over the quarter. Over the previous quarter, the percentage of Priority Sector Advances to Total Advances has decreased from 14.68% to 13.93%

CREDIT FLOW TO SC/ST PRIORITY SECTOR

The loans to SC/ST under Priority Sector Advances increased by Rs. 108 Crore on Q-o-Q basis.
In terms of percentage of SC/ST advances to Priority Sector Advances, it was 2.37% on 31.03.2020, 0.83% on 31.12.2020 and 0.91% on 31.03.2021.

Agenda No.8: CREDIT FLOW UNDER EDUCATION LOAN
The number of Education Loan accounts decreased by 972 i.e. 2.61% on YoY basis and amount-wise there was an decrease of Rs. 19 Crore i.e. 0.86% on YoY basis.

Vidya Lakshmi Portal (VLP) on Education Loan

Upto 31.03.2021 position of the mentioned number of applications uploaded on VLP portal were 13483 amounting to Rs. 2,417 Crore.
Action:-Banks are requested to ensure to route all education loan applications through VLP only.

Agenda No.9: AGRICULTURE ADVANCES
Total Agriculture Advances has increased on YoY basis by Rs. 2975 Crore and over the quarter there is increase of Rs. 1118 Crore.

GROUND LEVEL CREDIT TARGET FOR AGRICULTURE-2021-22:

DFS vide their letter dated 16.02.2021 has fixed the Ground Level Credit Target for agriculture for the FY 2021-22. The bank wise allocation of target for the state of Delhi has already been communicated to Banks.

Agenda No.10: MSE & MSME ADVANCES
Advances under MSME Sector decreased by Rs. 3309 Crore over the previous Quarter. Percentage of MSME to Priority Sector decreased from 55.36% to 54.38% and Percentage of MSME to Total Advances decreased from 8.13% to 7.58% both pver the previous quarter.

Agenda No.10: MSME ADVANCES UNDER CGTMSE
CGTMSE coverage has grown by 5.40% number wise and decreased by 0.30% 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.

Agenda No.10: PMMY ADVANCES
Under PMMY, during FY 2020-21 upto 31.03.2021, No. of accounts sanctioned are 312282 and amount sanctioned is Rs. 3957 crore out of which Rs. 3833 Crore has been disbursed.

Agenda No.11: HOUSING FINANCE
On YoY basis total Housing Finance increased by Rs. 2527 Crore i.e. 4.36%, whereas on Quarterly basis there was decrease of Rs. 418 Crore i.e. 0.69%.

Action:- All the Member Banks are requested to focus on the Housing sector for increasing the credit to eligible people.
AFFORDABLE HOUSING UNDER PMAY SCHEME as on 31.03.2021

Member Banks are requested to:
- ✓ Follow up with their branches/field functionaries to popularize the scheme;
- ✓ Submit their subsidy claim to HUDCO & NHB invariably to mark their progress and also send quarterly progress on time.

Rural Housing Interest Subsidy Scheme (RHISS)

The Dy. Director-Ministry of Finance vide their communication dated 30.12.2020 informed that the said scheme has been launched by Ministry of Rural Development and the progress under the scheme should be reviewed during the quarterly performance review meetings of SLBCs.
During the FY 20-21 upto 31.03.2021, There is NIL progress under the scheme.

Action:- Banks are requested to popularize the scheme. The banks are also requested to timely lodge their claim for subsidy with NHB/HUDCO.

Agenda No.12: PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

As on 05.06.2021 total 149 applications are pending under the scheme. Banks are requested to take immediate action to dispose off the 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.

Agenda No.13: NATIONAL URBAN LIVELIHOOD MISSION (NULM)
The progress under NULM is very much low. There is urgent need to take steps for promotion of this scheme in NCT of Delhi.

Action:- LDMs & 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 available under the NULM scheme.

Agenda No.14: POSITION OF RECOVERY IN AGRICULTURE & PMEGP SECTOR
In Agriculture Advances- Recovery amount was increased from Rs. 413 Crore to Rs. 537 Crore on quarterly basis and the recovery percentage increased from 18.32% to 38.14%.
In case of PMEGP advances, Recovery amount was increased from Rs. 9 Crore to Rs. 10 Crore on quarterly basis and the recovery percentage increased from 43.12% to 46.06% 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

Agenda No.15: KISAN CREDIT CARD SCHEME
Total 2966 Crop Loan KCCs and 1 KCC for Animal Husbandry have been issued as on 31.03.2021. The Banks are advised to explore the possibility of sanctioning advances in KCC for animal husbandary and fisheries sector.
Agenda No.16: SELF HELP GROUPS
During FY 20-21, total 861 SHG saving accounts were opended with total outstanding balance of Rs. 8.66 Crore out of which 218 SHG were credit linked with disbursement amount of 3.09 crore. NPA percentage in SHG stand at 45%.

Action:- The Banks are advised to provide credit facilities to more SHGs under financial inclusion program and to analyse reasons for high level of NPA.

Agenda No.17: JOINT LIABILITY GROUPS
Total 10512 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 46.73 crore. Total disbursement in the current year in 50653 accounts is Rs. 743 Crore.

Action:- Banks are requested to focus on sanctioning loans to JLG Groups.

Agenda No.18: CREDIT FLOW TO WOMEN ENTERPRENEURS
Percentage of Credit to Women Entrepreneurs to Total Priority Sector Advances increased from 17.68% to 21.99% both on YoY and over the quarter basis.
Action : All Member Banks are requested to increase advances to Women Entrepreneurs as per the extant guidelines.

Agenda No.19: CREDIT FLOW TO WEAKER SECTION
Percentage of Credit to Weaker Section to Total Priority Sector Advances increased from 6.31% to 7.38% on YoY basis and over the Quarter, it has increased from 6.95% to 7.38%.
The mandatory benchmark for the weaker section is 11% of the priority sector advances for the current financial year.

Action:- The banks are requested to promote advances to this sector to achieve the benchmark.

Agenda No.20: ADVANCES TO MINORITY COMMUNITIES

Advances to Minority community has decreased by 0.85% over the Quarter.
In two identified districts i.e. Central Delhi it was at 8.91% and in North East Delhi it was at 7.27% as on March 2021. both the districts are requested to take immediate action to achieve the desired level of 15%.

Action: The LDMs and Banks are requested to take immediate action to achieve the desired level of 15%.

Agenda No.21: CREDIT FLOW TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN

During the current financial year, 105 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed loan amounting to Rs. 2.35 Crore.
Only 14 cases have been received as well as sanctioned and disbursed during the quarter in SEMFEX.

Agenda No.22: DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

Public Sector Banks have reported 159 counterfeit notes and Private Sector Banks have reported 3661 counterfeit notes. Total No. of counterfeit notes reported during the quarter is 3880.
The reporting of counterfeit notes by Public Sector Banks is very low. and these Banks are requested to report counterfeit Note as per extant RBI Guidelines as per master circular dated 01.07.2020 on the subject.

Agenda No.23: DIGITAL MODE OF PAYMENTS

The % age of failed transactions to total 12.85 Crore ATM transactions was 6% during the quarter ended 31.03.2021. Digital Transactions data of different channels are displayed on the slide.

Action:- Banks are requested to ensure that all their ATMs are working properly and any issue regarding working of ATMs should be resolved immediately.

Agenda No.23: EXPANDING & DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-MAKING 'NEW DELHI' DISTRCIT 100% DIGITALLY ENABLED BY MARCH 2020

RBI vide their letter dated 23.01.2020 has fixed a target of 100 Merchants/traders/businesses/utility service providers per branch in the New Delhi district which is to be completed by March, 2021. Sh. Ajay Kumar, RD-RBI advised all the member banks to complete the target of 100% digitization in New Delhi district by June 2021.

The RD-RBI and ED-PNB informed the member banks to put in more efforts for achieving the target of 100% digitization on priority basis.

Action:- The leftover banks are requested to sensitize their branches in New Delhi District to achieve allotted target by 30.06.2021 positively and LDM New Delhi District is requested to closely monitor the progress of banks, so as to achieve 100% digitalization of the district.

Agenda No.24: GENERAL GRIEVANCES

Action:- All Banks are requested to dispose of all the pending 715 grievances. Out of total pending grievances as on 31.12.20, major cases which were pending for more than one month are 132 from Yes Bank and 26 from Utkarsh Small Finance Bank.

Agenda No.25: SERVICES OF CERSAI

Action:- All Member banks are requested to file charge of both movable & immovable security with securitization, asset reconstruction and security interest within the prescribed period.

Agenda No.26: START-UP INDIA' & 'STAND-UP INDIA' INITIATIVE
Total Outstanding under Stand up India was 3522 A/c with Rs. 468 Crore. The No. of Women beneficiary were 2837, SC beneficiaries 617 and ST beneficiaries 68.

Action:- All the member banks are requested to put in more efforts to achieve the desired results under 'Start –up India' & 'Stand-up India' schemes.

Agenda No.27: SKILL LOAN FINANCING
'Model Scheme for Skill Loans' has been formulated by the Ministry of Skill Development and Entrepreneurship. On 15th July, 2015 Hon'ble Prime Minister launched the Scheme. Loans ranging from Rs 5,000-1.5 lakh were to be made available to 34 lakh youth of India seeking to attend skill development programs.

There is a need to popularize the scheme at grass root level so that the deserving section of the society may get the benefit of the Scheme. There is NIL Progress under Scheme during the QTR under review.

Action:- All the member banks are requested to generate convertible leads under Skill Loan Financing.

Agenda No.28 NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI 2019-2024)
The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection.
Action:- All member banks are requested to achieve the milestones under NSFI as per RBI Guidelines.

Agenda No.28 -A NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE 2020-2025)
OBJECTIVE OF THE PROGRAM:

- To achieve the vision of creating a financially aware and empowered India, the following Strategic Objectives have been laid down:
- Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill etc

Action:- All the member banks are requested to devise a strategy to achieve the milestones of NSFE within the time-line.

AGENDA NO. 29- RESTRUCTURING OF LOANS IN NATURAL CALAMITY
No area in NCT of Delhi is affected from Natural Calamity.

AGENDA 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
Action:- All the member banks are requested to pursue the issues deliberated by Delhi Govt., RBI, MOF-DFS.

AGENDA NO. 31-DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY
Action :- The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

Agenda No.32: SKILL DEVELOPMENT ON MISSION MODE

Opening of RSETI in North Delhi District.

- 'PNB Centenary Rural Development Trust, C/o Punjab National Bank' vide their letter dated 02.06.2021 addressed to National Director –NACER (National Center for Excellence of RSETIs)

informed that during the 30th PNBCRDT Board meeting, the board has noted the suggestion submitted by Sh. K.N. Janardhana, Trustee, National Director- NACER for opening of new RSETI.

- The Trustee stated that at present MoRD has taken a view that no further RSETIs to be opened. Focus should be on consolidation and improvement in working of existing RSETIs.
- The PNBCRDT has sought guidance from 'National Director –NACER; on opening of new RSETIs in lead district along with latest guidelines and SOPs for deciding future course of action.

Agenda No.33: MARKET INTELLIGENCE ISSUES

Action :- 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

Agenda No.34: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC vide their email dated 01.06.2021 requested the LDMs to submit the issues unresolved at DCC/DLRC Meetings.

1. A format is sent to DCOs for submitting the detail of loans sanctioned to MSME and unidentified clusters by their branches, but the banks have not responded despite reminders.
2. Regular absence in DCC/DLRC meetings by DCOs of banks despite repeated reminders and follow-ups. etc

Action :- The LDMs are requested to inform the name of defaulting banks also and the dates when the matter was escalated to their controlling heads.

Agenda No.35: SUCCESS STORY

The Success story of Sh.Arnab Basu which availed MSME loan facility from 'Punjab National Bank' was shared.

Action:- The Member Banks and LDMs are requested to kindly share their success story to SLBC so that the same can also be included in the Agenda Book of SLBC

Agenda 36: TIME LINE FOR CONVENING SLBC MEETING

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

Action: The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines.

PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

The unorganized food processing sector comprising nearly 25 lakh units contributes to 74% of employment in food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family based enterprises supporting livelihood in rural household and minimizing their migration to urban areas. These units largely fall with in the category of micro enterprises. Taking cognizance of the contribution of the unorganized micro food processing enterprises and the challenges that impede their performance, Ministry of Food Processing Industries (MoFPI) has launched "PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)" through a package support and services.

Action:- Banks are requested to pursue this scheme for establishing robust Micro Food Processing Enterprises.

Agenda No.38: ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

i) Mapping of Branches as per Sub-Division Codes of Delhi for Standardized System of Data Flow:
Axis Bank has confirmed that mapping of branches shall be completed by June,2021.

ii) As per RBI Guidelines, SLBC Delhi has developed a new portal as per standardized data flow system. The facility of uploading the data is also provided on the portal. The member banks have still not developed standardized formats on their finacle/CBS system. In the absence of the same, banks are not able to directly download from finacle and upload the data on SLBC portal without manual intervention. The Banks are advised for compliance of RBI Instructions in the matter.

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 (the deadline for submission of data was 15.04.2021) / delay in submission of monthly / quarterly data, necessary correction of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are:-

1. Axis Bank
2. IDFC First Bank
3. Karnataka Bank
4. South Indian Bank
5. Dhanlaxmi Bank
6. Ujjivan Small Finance Bank
7. CSB Bank
8. Capital Small Finance Bank

Further Sh. Mohit Yadav, Manager-PFRDA updated the house about APY scheme. He said that despite various efforts, NCT of Delhi has achieved only 50% of the targets under APY. The contribution by Pvt Sector Banks is lacking. He urged the Banks to utilize the services of BCs / BFs as it was quite useful in other Govt. sponsored schemes also like PPF, PMJDY etc. The subscribers of PMJDY can be tapped to open the account of APY also.

Sh. S.K. Gupta, Deptt of Industry requested the banks to focus on PMFME scheme also. Then Sh. Bansal-General Manager & Convener informed that as per the email received, pertaining to NCT of Delhi are under process and these applications would be forwarded to Banks so that they shall dispose-of the same on priority basis.

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

(ANIL BANSAL)
General Manager & Convenor,
State Level Bankers’ Committee
NCT of DELHI

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