राज्यस्तरीयबैंकर्ससमिति, राष्ट्रीयराजधानीक्षेत्रदिल्ली	State Level Bankers' Committee, NCT of Delhi,

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The 104th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 13th August 2021 on quasi physical mode at The Park Hotel, New Delhi. The meeting was chaired by Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank and attended by Sh. Ajay Kumar, Regional Director-RBI,; *Mr. Sanjeev Khirwar, Pr. Secretary (Revenue) & Divisional Commissioner* ,Mr. Ravi Dadhich, Special Secretary (Finance)-GNCTD, Ms. Jasmine James, Dy. Secretary, Department of Financial Services, Ministry of Finance, Govt. of India & Ms. Anita Patnaik, General Manager (FIDD)- RBI & Sh. Kuldeep Tyagi-Dy. General Manager-NABARD.

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 through physical & virtual mode.

At the outset, Sh. Anil Bansal, General Manager and Convenor SLBC- Delhi welcomed all the dignitaries in the meeting along with other participants. After lighting of lamp and welcoming all the dignitaries, he requested Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank to chair the meeting and address the house.

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

At the outset, he congratulated all the member banks and stake holders for organizing this 104th SLBC Quarterly meeting within prescribed period of 45 days from the end of last quarter i.e. June 2021, which are results of coordinated efforts of SLBC officials & member banks. He also hoped that future SLBC Meetings will also be organized within prescribed time line.

He shared recent economic development which took place in past few months and expressed his concern over contracted GDP during FY 2020-21. He shared his satisfaction on the pace of vaccination and its impact on recovery in the economy. He shared the highlights of Monetary Policy of RBI & growth in Deposit and credit in banking sector. The facility of on-tap liquidity under Health Sector by RBI and the facilities offered under the same were shared with the participants. The initiative of Govt of India under ECLGS, Micro Finance Institutions, interest subvention scheme for Sugar mills, were also mentioned. He touched upon following issues:

i. **Annual Credit Plan**

The achievement under Priority Sector have been Rs.23,699 Crore against the Annual Target of Rs. 78,155 Crore i.e. 30.32% The achievement under Non-Priority Sector has been Rs. 2,22,906 Crore against the annual target of Rs.9,93,493 Crore i.e. 22.44 %. The achievement under total ACP has been Rs. 2,46,605 Crore against the Annual Target of Rs. 10,71,648 Crore i.e. 23.01%. The performance under the ACP was quite satisfactory looking at the impact of pandemic.

The Banking Business under various segments in Delhi as on 30.06.2021 are as follows:

- The Total Deposits increased by 13 % on YoY basis.
- The Advances increased by 3% on YoY basis.
- Priority Sector Advances increased by 1% on YoY basis.

- Total Agriculture Advances increased by 41% on YoY basis.
- MSME Advances witnessed a decline of 4% on YoY basis primarily due to re-classification as per regulatory guidelines.
- Under ECLGS, more than 83,543 cases amounting to Rs. 8,351 Crore have been sanctioned and out of which disbursement has been made in about 60,000 cases amounting to Rs. 7,460 Crore. *(Disbursed amount is about 89% of sanctioned amount).*
- The advances under Education Loan witnessed growth of 43% on YoY basis

ii. CD Ratio of Districts and Banks

The overall CD Ratio has declined from 107.30% as on March 2021 to 103.72% as on June 2021. In NCT of Delhi, there are 11 districts. As per data received from Banks & LDMs, there are Seven Districts having CD Ratio below 40% as on 30.06.2021. Controlling Heads & LDMs were requested to make a suitable strategy for improving ratio in the Districts.

iii. Expanding & Deepening of the Digital Payments Ecosystem- New Delhi District & proposing of Two New Districts for approval

He expressed his concern on overall achievement of 100% Digitization of New Delhi District by some of the banks. He also informed that Two more Districts i.e. South Delhi & Central Delhi are proposed for approval by House for Digitisation.

iv. PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi)

As on 06.08.2021, the total number of applications sanctioned is 39,920 out of which 33,254 applications have been disbursed. He requested member banks to dispose-of all the pending applications and participate under Special Drive "Sankalp se Siddhi" under PM SVANidhi Scheme. Under Pradhan Mantri Jan Dhan Yojana (PMJDY), approx. 45 lakh accounts have been opened in Delhi till 30.06.2021 & also shared progress of issuing Rupay cards. He requested the banks to update seeding of Aadhaar in all the accounts as well as issuance & activation of RuPay cards, therein. In Atal Pension Yojana, additional 4.32 Lacs subscribers are enrolled as on 30.06.2021 in UT Delhi. The PFRDA has launched a campaign named "APY CITIZEN's CHOICE (H1, FY 2021-22) for State Coordinators & LDMs from 1st August to 30th September 2021. He requested all the member banks & LDMs to participate in the campaign and achieve the allotted targets under APY. LDM and member banks are requested to organize more number of FLC camps to link all the sections of society to banking facilities and Social Security Schemes.

v. UPI Prepaid Voucher -On-Boarding of Hospital /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.

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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.

Afterwards, he mentioned about the new guidelines of RBI's on timely replenish of initiative to have cash in ATMs otherwise penalty can be levied by RBI for non-availability of cash in ATMs. He requested all the member banks to have robust system for replenishment of cash in ATMs.

In the end he thanked all the participants and looked forward to meaningful deliberations on all the issues.

Then Sh. Bansal, General Manager-SLBC-Delhi requested Sh. Ajay Kumar, Regional Director –RBI to address the gathering.

Sh. Ajay Kumar-Regional Director-RBI, said that great scientist Albert Einstein once remarked "There are two ways to live, you can live as if nothing is a miracle or you can live as if everything is a miracle". He said that it is nothing less than a miracle that we have survived the worst pandemic of our lifetimes. People have lost their close ones, many children have become orphaned, families have suffered the worst, yet the human spirit has triumphed the crisis. But we cannot afford to lower our guards, threat of third wave is quite near. The ongoing vaccination of the huge population is yet to be completed and we will have to be vigilant about the new variants of Corona virus and must observe the COVID protocol of maintaining social distance, wearing masks and wash our hands regularly.

He observed that the domestic economic activity has picked up pace in June-July. The economy has started coming out of contraction zone and RBI through its moves has maintained enough liquidity in the system. In Monetary Policy announcement made on 6th August, 2021, the Monetary Policy Committee of RBI has kept the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 4%. The reverse repo rate under the LAF is kept unchanged at 3.35% and the marginal standing facility rate and the Bank Rate at 4.25%. He also assured that RBI will take various initiatives to keep inflation under check.

RBI has further announced some important measures keeping in view the nascent and fragile economic state. These include extension of deadline of On Tap TLTRO Scheme by 3 months i.e., 31st December 2021 and extension of relaxation in Marginal Standing Facility, to provide banks comfort on their liquidity requirements and also to enable them to meet their Liquidity Coverage Ratio requirements, up to 31st December 2021.

Some of the steps taken by Govt of India to mitigate the damage of pandemic & sustainable growth are as follows:

i. Passing of DICGC (Deposit Insurance and Credit Guarantee Corporation) Bill by Parliament which seek to ensure that the Bank depositors get their maximum coverage amount up to Rs.5 lacs, which was previously Rs. 1 lac, in the event of bank failure, within 90 days even when the bank is placed under moratorium. This will cover 98% of the depositors.
ii. Latest initiative of e-RUPI was launched by the PM of India, Sh. Narendra Modi on 2nd August 2021, will allow for small-ticket payments via digital vouchers. This will prevent leakages in the system. The e-RUPI is a cashless and contactless instrument for digital payment. It is a QR code or SMS string-based e-Voucher, which is delivered to the mobile of the beneficiaries. e-RUPI, may become the preferred mode for direct benefit transfers as it could help avoid leakages in subsidy transfers.

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In the area of customer service, RBI has taken 2 decisions:

i. It has been decided that if a Term Deposit matures and proceeds are unpaid, the amount left unclaimed with the bank shall attract rate of interest as applicable to savings account or the contracted rate of interest on the matured Term Deposit, whichever is lower.

ii. Secondly, to avoid non-availability of cash in ATMs which causes inconvenience to the members of the public, as many complaints are coming to RBI, so banks have to deisgm their process at the backend. He also asked the banks to keep the sufficient cash & submit return to local office of RBI.

There has not been significant change in various economic indicators. But the continuance of NPAs in almost all the areas is a major cause of concern. The economic activity would pick up in time to come.

He said that he observed that desired number of financial literacy camps have not been organised by the FLCs and other stakeholders. He further said that some of the districts are not having FLCs & they must be appointed at the earliest so that the mission for Financial Literacy and the Financial Inclusion can progress without any difficulty. He shared that to increase the ambit of extent of financial inclusion in the country, it has been decided to construct and periodically publish a "Financial Inclusion Index" (FI Index). Recently RBI has done it for digital payments. The Index, to be published in due course of time, will have parameters across the 3 dimensions of financial inclusion i.e. Access, Usage and Quality. This has become all the more important during this post-pandemic recovery to make it more inclusive and sustainable.

Finally, he showed his concern that banks have not been able to achieve the task of making the New Delhi District fully digitized, on the parameters made by RBI. He said that still 11 banks are yet to achieve the desired target. Completing this job has become all the more urgent since SLBC-Delhi, on the direction of FIDD, CO, RBI, is going to take two more districts for making these 100% digitally enabled in time bound manner. He also laid emphasis on the performance of PM SVANidhi scheme. This scheme is being monitored at the highest level. He said that the performance of Public Sector Banks is quite satisfactory but Private Sector Bank's performance is far from satisfactory. Private sector banks are part of economy and they should also push this PM SVANidhi scheme.

Then he reaffirmed that we must not allow the miraculous opportunity given by the almighty go waste and rededicate ourselves in the task of nation building & congratulated all the member banks and other stakeholders on ensuing 75th Independence Day.

Then Sh. Anil Bansal-General Manager-SLBC-Delhi requested Sh. Ravi Dadhich, Spl Secretary-Finance to put his valuable insights before the participants. Sh. Dadhich complemented SLBC-Delhi that despite pandemic situations the SLBC-Delhi is coordinating with GNCTD at regular intervals. He further said that PM SVANidhi scheme is monitored at highest level of the country. He said that as only 7 months are remaining to achieve the target of FY 2021-22, member banks must ensure active participation. Sh. Ravi Dadhich said that despite repeated reminders the Private Sector Banks are not contributing in the sanction / disbursement of PM SVANidhi loans.

The he updated the house about "Task Force Committee" issues. Then he give good wishes on 75th Independence Day.

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Then Sh. Bansal, General Manager-SLBC, invited Ms. Jasmine James, Dy. Secretary, DFS, MoF, GoI for addressing the participants. She made emphasis on the human touch in the banking industry and requested member banks to lend a helping hand to customers of the bank. She said that as Govt of India is celebrating "Azadi ka Amrit Mahotsav' so we all should participate enthusiastically in the festival. She also said to be more proactive towards needs of the customers and specially during this crucial pandemic time.

Further Sh. Anil Bansal-General Manager-SLBC-Delhi requested Sh. Mukesh Sethi –Dy. General Manager-SLBC-Delhi to deliberate on Agenda of meeting.

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

After confirmation of Minutes of 103rd 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. 2225 Crore i.e. 1% on YoY basis and over the QTR, it decreased by Rs.7775 Crore i.e. 4%.**
- ✓ **However, Percentage of Priority Sector Advances to Total Advances decreased by 0.23% on YoY basis and decreased by 0.50% 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 27 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 15.07.2021 in ECLGS , 61131 applications were disbursed having an amount of Rs. 7459.47 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.

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Credit Guarantee Scheme for Subordinate Debt (CGSSD)-

As on 15.07.2021 in CGSSD, 51 applications were disbursed having amount of Rs. 1.54 Crores. The house also discussed about the slow progress made by member banks. SLBC –Delhi has collected the reasons for slow progress in implementing the scheme and these were deliberated in the meeting also.

As on 15.07.2021 under CGSSD, 51 applications were disbursed by an amount of Rs. 1.54 Crores. Only 5 Banks namely Bank of Baroda, Bank of India, PNB, Central Bank and Union Bank are performing under the scheme.

Action:- All other banks have NIL performance under this scheme. Banks are requested to initiate necessary steps for popularizing the scheme.

PERSISTING ISSUES WITH Delhi Govt. (TASKFORCE COMMITTEE):

- It was decided in SLBC Meeting to form Task Force Committee to resolve the pending issues with GNCTD. The latest meeting of the committee was held on 10.08.2021.
- GNCTD has informed the present status of pending issues as under:

Task Force Committee Meeting was convened on 10.08.2021 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 shared the updated status of above issues with the house.

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 3% over the previous Quarter but Advances decreased by 1% over the previous quarter. The overall CD ratio stands 103.72 as on 30.06.2021 and has been decreased by 3.58% over the quarter. The member banks with low CD ratio are requested to take necessary steps to improve CD ratio.

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.

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.

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The replies emailed by member banks were shared with RBI & other stakeholders. The names of the Banks are:

1. HDFC Bank Limited
2. Federal Bank
3. ICICI Bank
4. IDBI Bank
5. Axis Bank

The above banks are requested to submit the latest status on CPC to RBI & SLBC-Delhi. Sh. Mukesh Sethi-Dy. General Manager-SLBC-Delhi said that there was inconsistency in the data of member banks between March & June 2021 quarters and these member banks are requested to remove these discrepancies.

Districts having CD Ratio below 40% as on 30.06.2021:

There are 7 Districts in which the CD ratio is below 40% as on 30.06.2021 i.e. East, North, North-East, North-West, Shahdara, South-West and West. Sh. Swarup Kumar Saha-Executive Director-PNB enquired about the decline in CD ratio in North East District. Sh. Anil Bansal-General Manager-SLBC-Delhi, informed that Canara Bank & State Bank of India have increased their deposits figures substantially in the mentioned districts. Sh. Ajay Kumar-RD-RBI also asks about such a substantial increase in their deposit figures. Then respective member banks clarified their point of view on the substantial increase in deposits. Mrs. Anita Patnaik-GM-RBI stressed upon the functioning of sub-committee of CD ratio on DCC /DLRC. She also said that DCOs are not submitted the data to LDMs and in turn LDMs are unable to submit the data to RBI. She requested all the Controlling Heads of the member banks to instruct all the DCOs to participate in DCC / DLRC meeting so that CD ratio can be improved. She further stated that it has observed that since at present DCO are one of the Branch managers therefore they are not very effective in coordinating the activities of other Branches. She requested all the Controlling Heads to consider appointing someone from the Controlling Office for effective coordination. All the Controlling Heads present in the meeting agreed to this proposal. Sh. Anil Bansal –General Manager-SLBC-Delhi, updated the house that he had written to Controlling Heads of the banks to appoint the DCOs. LDMs have started submitting minutes of their respective DCC/DLRC meetings. From minutes, it has come to our notice that DCC /DLRC meetings are not being attended by many DCOs and specific instructions have already been issued to Controlling Heads for improving the presence of DCOs in the meeting.

Action Point: The LDMs of above Districts are requested to make a suitable strategy to improve the CD ratio.

CD RATIO (DELHI RURAL):

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

Agenda No.4: SOCIAL SECURITY SCHEMES (PMJDY, PMSBY, PMJJBY & APY)

Total no. of PMJDY A/cs were 53.98 Lacs as on 30.06.2021 , out of which Rupay Cards have been issued in 82.38% of A/cs. Percentage of active Rupay cards to total Rupay cards issued is 72.06%. Aadhaar Seeding has been done in 84.35% of PMJDY accounts.

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.

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Redressal of Grievances under PMJDY

All the grievances under PMJDY Accounts have been resolved and No grievance was pending as on 30.06.2021

As on 30.06.2021, Total No. of PMSBY enrolments were 38 Lacs and PMJJBY enrolments were 13 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 30.06.2021 were 4.32 Lacs.

Status of Insurance Claims under Social Security Schemes as on 30.06.2021:

- ✓ 1 application is pending under PMJDY.
- ✓ 2 applications are pending under PMSBY (Bank of India-1 and SIB-1)
- ✓ 30 applications are pending under PMJJBY (Bank of India-1, IOB-3, PSB-1, UCO-3, HDFC-20, Karnataka-1 and SIB-1)

Action:-The concerned banks are requested to get all the pending applications disposed of at the earliest.

Sh. Swarup Kumar Saha -Executive Director –PNB said that Govt. of India is monitoring all the pending Insurance Claims and member banks should make sincere efforts in clearing the same. He asked HDFC Bank representative to put his views on the pending 20 claims under PMJJBY. Sh. Naveen Goel-VP-HDFC Bank informed that he would look in to the matter and revert to SLBC with updated status in a day or two. Sh. Ajay Kuamr-RD-RBI, also emphased upon clearing all the pending applications.
Then Sh. A.S. Paul-General Manager-SBI informed that they have instructed all their branches to follow up with the Insurance Companies of PMJJBY and PMSBY at regular intervals.
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 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	% disburse total number of applicati ns-
Public Sector Banks	55,000	39,378	71.60	32,963	83.71	59.9
Pvt Sector Banks	3,906	542	13.88	291	53.69	7.4
Grand Total	58,906	39,920	67.77	33,254	83.30	56.4
All India Average	4389283	2628336	59.88	2335235	88.85	53.2

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Action : All the Members Banks are requested to

- ✓ **Dispose of the pending PMSVANIDHI applications on priority basis.**
- ✓ **Participate in the camps being organized by SLBC in coordination with ULBs.**
- ✓ **Not to reject the applications without valid grounds.**
- ✓ **Enroll PM SVANidhi beneficiaries under PMJJBY, PMSBY, Mai Bhi Digital 2.0 and other social security schemes.**

Sh. Ravi Dadhich –Spl Secretary –GNCTD said that the performance of Private Sector banks like Axis Bank, Federal Bank, HDFC Bank, IDBI Bank, IDFC Bank & Kotak Mahindra Bank is quite poor. They are assuring in every meeting that improvement shall be there in ensuing weeks but their performance is not satisfactory. Then the House asked the opinion of Private Sector Banks.

Sh. Anil Bansal-General Manager-SLBC-Delhi said that there is no movement in disposing –of the applications by Pvt. Sector Banks. ICICI Bank has rejected applications en-mass which was very unusual.

Sh. Ravi Dadhich-Spl Secretary-GNCTD said that Public Sector Banks are not rejecting such high number of applications however, this number is very large in case of Pvt. Sector Banks.

Then Sh. Anil Bansal-General Manager-SLBC-Delhi informed that if we compare average of **"% Sanctioned applications to applications received & % of disburse / total number of applications" all India with that of Delhi under PM SVANidhi on performance of state of Delhi is better under both the parameters.** He further said that low number of applications on the portal is hindering the performance of the NCT of Delhi.

Sh. Swarup Kumar Saha-Executive Director-PNB informed the house that this is an important scheme of Govt of India and Private Sector banks must work in a diligent manner to clear all the pending applications.

Afterwards Ms. Jasmine James- Dy. Secretary-DFS, MoF, GoI said that every banks should work in their jurisdiction and clear the pendency under PM SVANidhi scheme. Sh. Ajay Kumar-Regional Director-RBI remarked that three parameters are important- (1) The banks should have more number of applications (ii) The quality of the PM SVANidhi applications. The ULBs can take more initiative to improve the quality of applications (iii) Initiative by all the member banks to participate in the scheme. The touch point is very important and humanitarian approach should be adopted. The target of NCT of Delhi can only be achieved if Private and Public Sector banks work together and Private Sector Banks should also take initiative as they are in every nook and corner of the state. He also urged the Private Banks to take help of Fintech Companies.

The Sh. Mukesh Sethi-DGM-SLBC-Delhi said that target are given on the basis of number of Branches and more number of applications in the system are needed for achieving the targets and deficiencies in the rejected applications should be removed by ULBs and street vendors be sent to respective branches for completion of formalities.

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

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Agenda No.4B: BUSINESS CORRESPONDENTS

As on 30.06.2021, out of total 1532 Active BCs, 1491 BCs are qualified. All the above 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.

Action:- All the concerned 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 June 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.

During the quarter under review total 119 Special Camps and 105 Target Group Specific Camps were organised by FLCs/LDMs.

Action:- Five districts do not have any FLC at present. The districts are: North (PNB), North West (PNB), Shahdara (BoB), South West (SBI) and West (Canara). Concerned banks are requested to appoint FLC at the earliest in these districts.

Financial Literacy through various Skill Centres

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 per the data provided by banks, there are around 37 lacs accounts opened by member banks as on 30.06.2021 out of which only 25 lacs accounts are active. Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar.

Action :- 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.

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Agenda No.6: ANNUAL CREDIT PLAN (ACP)

Achievement under Priority Sector upto 30.06.2021 for FY 2021-22 was Rs. 23699 Crore against the annual target of Rs. 78155 Crore i.e. 30.32%. The achievement under Non-Priority Sector up to 30.06.2021 was Rs. 2.23 Lac Crore against the annual target of Rs. 993493 Crore i.e. 22.44%. Achievement under total ACP was Rs. 2.47 Lac Crore against the Annual target of Rs. 10.72 Lac Crore i.e. 23.01%.

Action:- SLBC has already distributed 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

Loans to SC/ST under Priority Sector Advances increased by Rs. 3.41 Crore over the Quarter.
In terms of percentage of SC/ST advances to Priority Sector Advances, it was 2.59% as on 30.06.2020, 0.91% as on 31.03.2021 and 0.95% as on 30.06.2021.

Agenda No.8: CREDIT FLOW UNDER EDUCATION LOAN

The number of Education Loan accounts increased by 1978 i.e. 5.89% on YoY basis and amount-wise there was an increase of Rs. 294 Crore i.e. 15.65% on YoY basis. Over the quarter number of accounts in Education Loan decreased by 718 i.e. 1.98% and amount decreased by 7 Crore i.e. 0.33%

Vidya Lakshmi Portal (VLP) on Education Loan

Action:-Banks are requested to ensure to route all education loan applications through VLP only.

Agenda No.9: AGRICULTURE ADVANCES

Total Agriculture Advances has decreased on YoY basis by Rs. 8048 Crore mainly because agriculture outstanding of PNB decreased from 15452 crore in June 2020 to 4941 crore in June 2021. Over the quarter there is increase of Rs. 3764 Crore.

The percentage of Agriculture Advances (PS) to Priority Sector Advances was 8% as on 30.06.2021 and the Percentage of Total Agriculture Advances to Total Advances was 1.37% as on 30.06.2021

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. 6531 Crore over the previous Quarter. Percentage of MSME to Priority Sector decreased from 54.38% to 53.08% and Percentage of MSME to Total Advances decreased from 7.58% to 7.13% over the previous quarter. Banks are requested to take steps to increase the credit flow to MSME advances.

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Agenda No.10: MSME ADVANCES UNDER CGTMSE

CGTMSE coverage has decreased by 0.22% number wise and increased by 3.25% 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. Banks are requested to ensure that all eligible accounts for CGTMSE coverage should be covered under the scheme.

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 current FY 2021-22 upto 30.06.2021, No. of accounts sanctioned are 13544 and amount sanctioned is Rs. 200 crore out of which Rs. 169 Crore has been disbursed.

Agenda No.11: HOUSING FINANCE

On YoY basis total Housing Finance decreased by Rs. 1237 Crore i.e. 2.03%, whereas on Quarterly basis there was decrease of Rs. 846 Crore i.e. 1.40%.

All the Member Banks are requested to focus on the Housing Sector by sanctioning loans to eligible cases.

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

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)

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.

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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
Recovery percentage stands at 28.51% and In case of PMEGP advances, Recovery percentage stands at 11.65% as on 30.06.2021. All banks are requested to take suitable steps for increasing recovery under both the sectors.

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 2742 Crop Loan KCCs and 1 KCC for Animal Husbandry have been issued as on 30.06.2021. 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 current financial year, total 921 SHG saving accounts were opended with total outstanding balance of Rs. 3.92 Crore out of which 66 SHG were credit linked with disbursement amount of 0.54 crore. NPA percentage in SHG stand at 57%.

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 1174 JLGs were formed during the quarter under review and all were linked with credit amount of Rs. 5.58 crore. Total disbursement in the current year in 3575 accounts is Rs. 186Crore. Banks are requested to focus on sanctioning loans to JLG Groups.
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 decreased from 21.99% to 16.70% over the quarter.
Action : All Member Banks are requested to increase advances to Women Entrepreneurs as per the extant guidelines.

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Agenda No.19: CREDIT FLOW TO WEAKER SECTION

Percentage of Credit to Weaker Section to Total Priority Sector Advances increased from 6.80% to 8.93% on YoY basis and over the Quarter, it has increased from 7.38% to 8.93%.
The mandatory benchmark for the weaker section is 11% of the priority sector advances for the current financial year.
Action Point: The banks are requested to promote the advances in this sector to achieve the benchmark

Agenda No.20: ADVANCES TO MINORITY COMMUNITIES

Advances to Minority community has decreased by 4% over the Quarter.
In two identified districts i.e. Central Delhi it was at 8.59% and in North East Delhi it was at 6.83% as on June 2021. Banks in 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 target.

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

During the current financial year, 77 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed loan amounting to Rs. 1.72 Crore. There is Nil progress under SEMFEX during the quarter under review.

Agenda No.22: DETECTION AND IMPOUNDING OF COUNTERFEIT NOTES

Public Sector Banks have reported 114 counterfeit notes and Private Sector Banks have reported 2694 counterfeit notes. Total No. of counterfeit notes reported during the quarter is 2838.
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 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%.

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

The SLBC-Delhi shared the list of 11 Banks which have not achieved 100% digitization under Operative Savings Account/ Current Account & on-boarding of merchants in New Delhi District. These Banks are requested to achieve 100% digitization target on priority basis.

Action Points" SLBC-Delhi shall write to individual banks for non-performance under the Digitisation.

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

- ✓ As per the communication dated 14.07.2021, received from RBI, with a view to leveraging the experience gained during implementation of the pilot prgramme,
- ✓ SLBCs have been requested to extend the programme to one or two districts, 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.
- ✓ 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.
- ✓ 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 House unanimously approved the above two districts for 100% digitization. As State Bank of India is lead bank in South Delhi District, then Sh. A.S. Paul-General Manager of State Bank of India assures the house that they will put in sincere efforts for 100% Digitization of mentioned District.

Sh. Ajay Kuamr-RD-RBI said that RBI has conducted a survey and found out that many small shopkeepers are not aware about the digital payments like NEFT, RTGS etc. So member banks are requested to create awareness about these also. The future is there in Digital mode only. Cash Transactions are costly and by adopting Digital payments mode cost of transections will decrease. So banks are requested to encourage digital mode amongst the customers.

Then the house approved the name of Two Districts i.e. South & Central Delhi, to be digitalized.

Action:- The leftover banks are requested to sensitize their branches in New Delhi District to achieve allotted target and LDM Central & South Delhi District are requested to submit the progress of Digitization from August 2021 onwards.

Agenda No.24: GENERAL GRIEVANCES

Out of 517 pending grievances, 44 cases are pending for more than one month are from YES Bank-40, Utkarsh Small Finance Bank-3 and HDFC Bank-1.

Action:- All Concerned Banks are requested to redress all the remaining grievances at the earliest.

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.

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Agenda No.26: START-UP INDIA' & 'STAND-UP INDIA' INITIATIVE

Total Outstanding under Stand up India was 3730 number of accounts with Rs. 513 Crore. The No. of Women beneficiary were 3046, SC beneficiaries 619 and ST beneficiaries 65.

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.

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.

SLBC-Delhi shall put up the progress under NSFI & NSFE to house in ensuing 105th SLBC Quarterly Meeting.

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.

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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.

Action: SLBC-Delhi shall follow-up with PF&FID-Head Office-PNB for opening of RSETI in New Delhi District.

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

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

- The main problem is the collection of data from the banks. Despite repeated Mails and regular telephonic follow-up, many banks do not submit the data for further submission due to which LDMs have to repeat the past data and sometimes the Data submitted by Banks reflects vast variations or no changes, for which no valid justifications are submitted. The data furnished by DCO vary with the data furnished by their controlling office.
- Many officials deputed by the Banks for DCC meetings are not DCOs, such persons are unaware about the data provided by their bank or the purpose of this meeting and the issues for discussion.
- Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.
- Pendency in PMEGP Applications/ subsidy claim in PMEGP scheme.

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

In steering committee meeting, it was decided that DCOs of all the banks should be nominated from the staff of controlling office/Zonal office as the branch heads do not submit the data the data of their banks on time which result in delay in conducting the meeting.

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. The name of the defaulting banks shall be mentioned in 105th SLBC Quarterly Meeting. All the banks should nominate DCOs from the staff in Controlling / Zonal Office only.

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Agenda No.35: SUCCESS STORY

The Success story of Ms. Divya Sharma which availed loan facility from 'Punjab & Sind 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.

Sh. Ajay Kumar-Regional Dirctor-RBI congratulated the SLBC-Delhi for conducting the meeting within prescribed timeline of 45 days and said that banks should furnish the quality data so that in future the Quarterly meetings can be organized in a timely manner.

Agenda 37: PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME (PMFME)

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

- User manual- Sanction
- User manual-Disbursement
- Revised procedure-release of subsidy

Further the bank-wise pending applications are Bank of Baroda (1), Canara Bank (3), Federal Bank (1), HDFC Bank (1), Punjab National Bank (1), Union Bank of India (2)

Action:- The above mentioned banks are requested to dispose-of these applications on priority basis. All the member Banks are requested to pursue this scheme for establishing robust Micro Food Processing Enterprises.

Agenda 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. SLBC Delhi shared the names of Issuing banks & Acquiring Banks.

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.

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Action:- 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.

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

Agenda No.40: 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: The Branches of all the member banks are mapped as per Sub-Division Code of Delhi.

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.

List of Banks who have not submitted data on time:

In 102nd 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 correct data on time (the deadline for data submission was 15.07.2021) on SLBC Portal. The names of the Banks have submitted/ uploaded data with considerable delay:-

1. IDFC First Bank
2. Yes Bank
3. Bandhan Bank
4. DCB Bank
5. Kotak Mahindra Bank

- 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 end of Quarter.
- ECLGS/ CGSSD data- Fortnightly on next day after the end of fortnight

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Sh. Ajay Kumar- Regional Director-RBI reiterated that Govt and Parliamentary Committees take important decisions on the basis of data received from SLBC only, so member banks should submit correct data on the portal and it should be completed in time bound manner. Further the member banks should take the help of their Technical team so that data from their MIS can be directly uploaded on the SLBC Portal.

Sh. A.S. Paul-General Manager-State Bank of India took up the issue of categorization of Branches on rural parameter so that target can be given accordingly. Further Mrs. Priyanka Gupta, Dy. General Manager-PFRDA updated the house about APY scheme. She also requested the member banks to put in more efforts to achieve the targets under APY.

The meeting ended with "Vote of Thanks" by Sh. A.S. Paul, General Manger-State Bank of India.

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

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