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.

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	Mayur Vihar	Preet Vihar
4	North Delhi	Alipur	Alipur	Model Town	Narela
5	North East Delhi	Nand Nagri	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	Hauz Khas	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

Economic/Administrative Profile of Delhi

There are eleven Administrative or Revenue districts of NCT of Delhi. Each of these districts is headed by an IAS officer of the rank of Deputy Commissioner (DC). 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 Sub-Divisional Magistrate (SDM).

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 Deputy Commissioner of Police (DCP).

HIGHLIGHTS of BUDGET 2022-23

Budget of Govt. of NCT of Delhi 2022-23	-	Rs. 75,800 crore
Schemes, Programmes, Projects	-	Rs. 43,600 crore
Establishment Budget	-	Rs. 32,200 crore
Budget Under Revenue Head	-	Rs. 53,687 crore
Budget Under Capital Head	-	Rs. 22,113 crore

- The Budget Estimates in 2022-23 is Rs. 75,800 crore, which is 9.86 % higher than the Budget Estimates of Rs. 69,000 crore in 2021-22 and 13.13% over Revised Estimates of Rs. 67,000 crore in 2021-22.
- The Budget of Rs. 75,800 crore during the year 2022-23 is proposed to be mainly financed from own resources. The major components are Rs. 47,700 crore from own tax revenue, Rs. 1000 crore from non-tax revenue, Rs. 325 crore as share in central taxes, Rs.10,000 crore from small saving loan, Capital Receipts of Rs. 802 crore, GST compensation of Rs. 10,000 crore, Rs. 1621 crore for Centrally Sponsored Scheme, Rs. 643 crore as Grant-In-Aid/Normal Assistance from Govt. of India.

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KEY INDICATORS

(Rs. in Crores)

Sl.	ITEMS	Jun-21	Mar-22	Jun-22	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1268381	1342685	1339920	71539	-2765	6	0
2	Total Advances	1315607	1414302	1428321	112714	14019	9	1
3	CD Ratio	104	105.33	106.60	2.87	1.26	3	1
4	Total Priority Sector	176668	208791	211602	34934	2811	20	1
5	% PS Advs to Total Advs	13	14.76	14.81	1.39	0.05		
6	Total Non-Priority Sector	1138654	1205511	1216719	78065	11208	7	1
7	Farm Credit	3812	4757	4878	1066	121	28	3
8	Agriculture Infrastructure	797	774	776	-21	3	-3	0
9	Ancillary Activities	9538	11647	10481	943	-1165	10	-10
10	Total Agriculture (PS)	14147	17177	16135	1988	-1042	14	-6
11	Total Agriculture (NPS)	3845	2513	11935	8090	9422	210	375
12	Total Agriculture Advances	17993	19690	28070	10077	8380	56	43
13	% Total Agri Adv to Total Adv	1	1.39	1.97	0.60	0.57		
14	% Agri Adv (PS) to PS Advs.	8	8.23	7.63	-0.38	-0.60		
15	Micro Enterprises	33400	39226	39801	6401	576	19	1
16	Small Enterprises	34191	46256	47397	13206	1140	39	2
17	Medium Enterprises	25632	37047	34551	8919	-2496	35	-7
18	Others under MSMEs	552	615	668	116	54	21	9
19	Total MSME Advances	93775	123144	122418	28643	-726	31	-1
20	% of MSME Advs. to PS Advs.	53	58.98	57.85	4.77	-1.13		
21	% of MSME Advs. to Total Advs.	7	8.71	8.57	1.44	-0.14		
22	Housing (PS)	12081	13855	13411	1330	-444	11	-3
23	Housing(NPS)	47605	48486	50360	2755	1874	6	4
24	Total Housing Loan Advances	59686	62341	63771	4085	1430	7	2
25	Education Loan (PS)	1527	1545	1512	-16	-34	-1	-2
26	Education Loan (NPS)	643	764	900	257	136	40	18
27	Total Education Loan Advances	2171	2310	2412	241	102	11	4
28	Loans to weaker Sections under PSL	15783	16018	13085	-2698	-2933	-17	-18
29	% Weaker Sec. Adv. to PS	9	7.67	6.18	-2.75	-1.49	-31	
30	Advs. to Women Enterprise	29505	40229	44909	15404	4680	52	12
31	% Women Advs. to PSA	17	19.27	21.22	4.52	1.96	27	
32	Advances to Minorities	7272	7882	8417	1145	535	16	7

33	% Minority Adv. in PS	4	3.78	3.98	-0.14	0.20	-3.36	5
34	Branch Network							
	Rural	102	87	86	-16	-1	-15.69	-1
	Semi Urban	91	76	77	-14	1	-15.38	1
	Metropolitan	3390	3449	3460	70	11	2.06	0
	Total Branches	3583	**3612**	**3623**	40	11	1.12	0
35	ATM Network							
	Rural	92	93	92	0	-1	0.00	-1
	Semi Urban	179	179	189	10	10	5.59	6
	Metropolitan	7282	7072	7104	-178	32	-2.44	0
	Total ATM	**7553**	**7344**	**7385**	-168	41	-2.22	1

NPA Position

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
1	**Total Advances**	**1315607**	**1414302**	**1428321**	**160811**	**165664**	**151793**	12.22	11.71	10.63
2	**Total Priority Sector**	**176668**	**208791**	**211602**	**26999**	**27547**	**24043**	15.28	13.19	11.36
3	**Total Non-Priority Sector**	**1138654**	**1205511**	**1216719**	**133812**	**138117**	**127750**	11.75	11.46	10.50
4	Farm Credit	3812	4757	4878	223	222	154	5.85	4.66	3.15
5	Agriculture Infrastructure	797	774	776	190	242	168	23.78	31.32	21.66
6	Ancillary Activities	9538	11647	10481	2638	2702	1904	27.66	23.20	18.17
7	Total Agriculture (PS)	14147	17177	16135	3051	3166	2226	21.56	18.43	13.80
8	Total Agriculture (NPS)	**3845**	2513	11935	457	263	1061	11.89	10.48	8.89
9	**Total Agriculoture Advances**	**17993**	**19690**	**28070**	**3508**	**3429**	**3287**	19.50	17.42	11.71
10	Micro Enterprises	33400	39226	39801	8363	7258	6038	25.04	18.50	15.17
11	Small Enterprises	34191	46256	47397	8354	8363	7540	24.43	18.08	15.91
12	Medium Enterprises	25632	37047	34551	6244	6059	6230	24.36	16.35	18.03
14	Others under MSMEs	552	615	668	21	152	16	3.73	24.80	2.44
15	**Total MSME Advances**	**93775**	**123144**	**122418**	**22982**	**21832**	**19824**	24.51	17.73	16.19

16	Housing (PS)	12081	13855	13411	666	661	588	5.51	4.77	4.38
17	Housing(NPS)	47605	48486	50360	2300	2418	2235	4.83	4.99	4.44
18	**Total Housing Sector Advances**	**59686**	**62341**	**63771**	**2966**	**3079**	**2822**	4.97	4.94	4.43
19	Education Loan (PS)	1527	1545	1512	59	58	54	3.88	3.72	3.58
20	Education Loan (NPS)	643	764	900	3	4	4	0.50	0.58	0.48
21	**Total Education Sector Advances**	**2171**	**2310**	**2412**	**62**	**62**	**59**	2.88	2.68	2.43
22	**Loans to weaker Sections under PS**	**15783**	**16018**	**13085**	**744**	**828**	**686**	4.72	5.17	5.24
	Govt. Sponsored Schemes									
23	DAY-NRLM	23	21	20	9	9	9	38.59	43.23	43.72
24	DAY-NULM	4	3	4	3	2	0	87.69	63.49	2.91
25	PMEGP	15	15	13	5	5	6	35.21	35.84	46.91
26	SHG	26	83	101	15	10	31	56.74	12.25	31.06
27	Stand Up India	378	430	412	117	93	118	31.01	21.54	28.66
28	PMMY	3306	3967	3724	493	571	557	14.90	14.39	14.95

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AGENDA ITEM NO. 1	**CONFIRMATION OF MINUTES OF THE 107th MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2022 HELD ON 13.05.2022**

The 107th SLBC Meeting of NCT of Delhi for the Quarter ended March-2022, was held on 13.05.2022 at The Hotel Le' Meridien, New Delhi. 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 enclosed. 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	Ms. N. Mohana	Chief General Manager	Reserve Bank of India
3	Sh. Anil Bansal	General Manager & Convener	SLBC-Delhi
4	Sh. R.P. Singh	General Manager	Reserve Bank of India
5	Sh. V.S. Rawat	Special Secretary	UD-GNCTD
6	Ms. Jasmine James	Dy. Secretary	DFS, MoF, GoI

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 107th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2022 HELD ON 13.05.2022

Observation:- The SLBC DELHI emailed the Minutes of the 107th 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 107th 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. 1	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

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 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.

Position of Accounts opened under PMJDY in NCT of Delhi:

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	5215412	4296927	82.39	3086665	71.83	4439231	85.12	353397	6.78
Private Sector	180407	147818	81.94	116064	78.52	113817	63.09	43328	24.02
Small Financial	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

As on 31.03.2022:-

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	5606784	4438398	79.16	3152029	71.02	4766480	85.01	413865	7.38
Private Sector	180806	142547	78.84	108489	76.11	116285	64.31	45796	25.33
Small Financial	11149	3843	34.47	2346	61.05	296	2.65	1144	10.26
Grand Total :	5798739	4584788	79.07	3262864	71.17	4883061	84.21	460805	7.95

As on 30.06.2022

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	**5745326**	**4239150**	73.78	**3113683**	73.45	**4799156**	83.53	**423722**	7.38
Private Sector	**166101**	**137321**	82.67	**95257**	69.37	**99467**	59.88	**43919**	26.44
Small Financial	**11576**	**3999**	34.55	**2121**	53.04	**299**	2.58	**1175**	10.15
Grand Total :	**5923003**	**4380470**	73.96	**3211061**	73.3	**4898922**	82.71	**468816**	7.92

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 30.06.2022.is given at Annexure-7

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.06.2022:

Type of Bank	Pending as on 31.03.2022	Received	Disposed off	Pending as on 30.06.2022	Out of which pending for more than 1 Month	Out of which pending for more than 3 Months
Public Sector Banks	0	0	0	0	0	0
Private Sector Banks	0	1	0	1	1	0
Small Finance Banks	0	0	0	0	0	0
Grand Total	0	1	0	1	1	0

The Bank wise position of Grievances under PMJDY as on 30.06.2022 is given at Annexure-8

Observation:-There is only one grievance received in last quarter. Karnataka Bank is requested to redress the grievance 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 laborers.

Position under Social Security Schemes:

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

As on 31.03.2022:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3711962	1211343	473027	5396332
RRB/Coop. Bank	0	0	0	0
Private Sector Banks	274306	151815	68879	495000
Small Financial Bank Total	1476	1051	0	2527
Others	0	0	11	11
Total	3987744	1364209	541917	5893870

As on 30.06.2022:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3753972	1229514	502711	5486197
RRB/Coop. Bank	0	0	0	0
Private Sector Banks	286027	138056	70906	494989
Small Financial Bank	1321	732	0	2053
India Post Payment Bank			11	11
Others	4041320	1368302	573628	5983250
Total	3753972	1229514	502711	5486197

Action Points:-

The PMSBY, PMJJBY & APY are flagship scheme for the Financial Inclusion & to provide security to 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 30.06.2022 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.

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 coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolment, especially under PMJJBY & PMSBY :

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 30.06.2022:

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 30.06.2022, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.03.2022		Received		Settled		Pending as on 30.06.2022		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	24	48	24	48	0	0	0	0
PMSBY	21	41	108	195	100	179	29	57	0	0
PMJJBY	24	48	118	231	121	237	21	42	**0**	**0**
Total	45	89	250	474	245	464	50	99	0	0

PMJDY:- There is no pendency of the cases as on 30.06.2022 in more than 3 months category.

PMSBY:- There are 1 case pending of South Indian Bank in PMSBY as on 30.06.2022 in more than 3 months.

Claims Pending of PMSBY as on 30.06.2022

Name of the Bank	Claims pending as on 30.06.2022		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.
INDIAN BANK	14	28	14	28	0	0	0	0	0	0
Grand Total	14	28	14	28	0	0	0	0	0	0

PMJJBY:-The pending cases under PMJJBY as on 30.06.2022 are:

Name of the Bank	Claims pending as on 30.06.2022		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.
INDIAN BANK	13	26	10	20	0	0	0	0	0	0
PUNJAB & SIND BANK	3	6	1	2	0	0	0	0	0	0
FEDERAL BANK LTD	1	2	0	0	0	0	0	0	0	0
HDFC BANK	5	10	2	4	0	0	0	0	0	0
IDBI BANK	0	0	5	10	0	0	0	0	0	0
KARNATAKA BANK	1	2	0	0	0	0	1	2	0	0
SOUTH INDIAN BANK LTD	1	2	0	0	0	0	1	2	0	0
Grand Total	**24**	**48**	**18**	**36**	**0**	**0**	**2**	**4**	**0**	**0**

Action Points:-

Karnataka Bank & South Indian Bank 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.

SATURATION DRIVE FOR PMJSS (EXTENDED UP TO 30.09.2024)

SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMJJBY & PMSBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS

Bank Name	PMJJBY - Number of Eligible PMJDY A/C Holders for PMJJBY	PMJJBY - Enrolled till 30-09-2021 Out of Column 'B'	PMJJBY- Total Enrolment during 01-10-2021 to till Date i.e. 3rd August	Total Enrollments upto 3rd August	% total Enrollments to total eligible	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - Enrolled till 30-09-2021 Out of Column 'F'	PMSBY- Total Enrolment during 01-10-2021 to till Date i.e. 3rd August	Total Enrollments upto 3rd August	% total Enrollments to total eligible
Bank of Baroda	169641	9597	11867	21464	12.65	194181	39145	43087	82232	42.35
Bank of India	121985	18669	14488	33157	27.18	139296	45737	24225	69962	50.23
Bank of Maharashtra	10140	4626	3101	7727	76.20	10746	3809	6937	10746	100.00
Canara Bank	139680	8155	5084	13239	9.48	161160	75802	12284	88086	54.66
Central Bank of India	31600	1931	65	1996	6.32	39772	4603	116	4719	11.87
Indian Bank	88152	40137	1262	41399	46.96	102546	80614	1464	82078	80.04
Indian Overseas Bank	23621	3015	134	3149	13.33	28300	12529	183	12712	44.92
Punjab & Sind Bank	58482	3363	765	4128	7.06	58482	55119	950	56069	95.87
Punjab National Bank	189075	8994	3612	12606	6.67	228888	43808	5093	48901	21.36
State Bank of India	297756	17308	52954	70262	23.60	278495	45393	61387	106780	38.34
UCO Bank	190	2	75	77	40.53	210	12	99	111	52.86
Union Bank of India	63093	657	3148	3805	6.03	65272	4081	38466	42547	65.18
Jammu & Kashmir Bank Ltd	2784	652	20	672	24.14	3480	978	29	1007	28.94
Total	1196199	117106	96575	213681	17.86	1310828	411630	194320	605950	46.23

SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS

Bank Name	Number of Eligible PMMY Borrowers for PMJJBY	PMJJBY Enrolled till 30-09-2021	PMJJBY Total Enrolled till Date from 01.10.2021 i.e. 3rd August 2022	PMJJBY total enrollment upto 3rd August 2022	% of PMJJBY Enrolled of Total Eligible	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Total Enrolled till Date from 01.10.2021 i.e. 3rd August 2022	PMSBY total enrollment upto 3rd August 2022	% of PMSBY Enrolled of Total Eligible
Bank of Baroda	1554	189	62	251	16.15	2031	363	189	552	27.18
Bank of India	12734	3445	1877	5322	41.79	16241	7369	2161	9530	58.68
Bank of Maharashtra	295	240	23	263	89.15	345	290	29	319	92.46
Canara Bank	1055	42	73	115	10.90	1110	275	134	409	36.85
Central Bank of India	579	0	89	89	15.37	598	0	152	152	25.42
Indian Bank	1069	165	896	1061	99.25	1154	211	809	1020	88.39
Indian Overseas Bank	954	342	56	398	41.72	1242	584	51	635	51.13
Punjab & Sind Bank	134	15	90	105	78.36	187	29	158	187	100.00
Punjab National Bank	14735	1611	122	1733	11.76	18556	3775	162	3937	21.22
State Bank of India	5804	22	1299	1321	22.76	6161	128	1841	1969	31.96
UCO Bank	2074	279	40	319	15.38	2552	405	77	482	18.89
Union Bank of India	5087	12	179	191	3.75	5571	17	324	341	6.12
Jammu & Kashmir Bank Ltd	1024	143	21	164	16.02	1280	217	15	232	18.13
Total	47098	6505	4827	11332	24.06	57028	13663	6102	19765	34.66

Action Point: The Public Sector Banks and J&K Bank is requested to put in more efforts for achieving the target of saturation in PMJSS.

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

Atal Pension Yojana, a GoI guaranteed pension scheme has crossed 5.73 Lacs subscribers registered as on 30.06.2022 in 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 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 20-80 accounts/ year as per the category of Banks.

The following Targets have been allotted for APY for the Year 2022-23:

Category	Target FY 2022-23 APY accounts per Branch
Major Banks (All PSBs & 4 Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank	80
Regional Rural Banks	80
Private Banks (other)	30
Co-operative Banks	20
Department of Post	30
All Small Finance Banks	30
Payment Banks	1,00,000 for each Payment Bank

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

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

PFRDA/ NSDL CRA would be providing the required information of APY.

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 2022-23. The performance of the member banks under APY as on 30.06.2022 is as under:

APY TARGET VIS-À-VIS ACHIEVEMENT FOR APY-Q-1

Name of the Bank	Number of Branches	APY target/ branch p.a,	Total Target p.a.	Quarterly Target	Total APY	% Achievement
TAMILNAD MERCANTILE BANK	3	30	90	23	94	409
BANK OF INDIA	99	80	7920	1980	4,206	212
FEDERAL BANK LTD	26	30	780	195	231	118
CANARA BANK	274	80	21920	5480	6,192	113
BANK OF BARODA	192	80	15360	3840	4,183	109
UNION BANK OF INDIA	236	80	18880	4720	3,937	83
BANK OF MAHARASHTRA	41	80	3280	820	678	83
KARNATAKA BANK	22	30	660	165	125	76
KOTAK MAHINDRA BANK	103	30	3090	773	571	74
INDIAN OVERSEAS BANK	80	80	6400	1600	1,051	66
STATE BANK OF INDIA	395	80	31600	7900	4,812	61
PUNJAB & SIND BANK	114	80	9120	2280	834	37
CENTRAL BANK OF INDIA	98	80	7840	1960	672	34
INDIAN BANK	205	80	16400	4100	1,321	32
PUNJAB NATIONAL BANK	360	80	28800	7200	1,833	25
NAINITAL BANK LTD	15	30	450	113	18	16
BANDHAN BANK LTD.	51	30	1530	383	47	12

SOUTH INDIAN BANK LTD	26	30	780	195	17	9
AXIS BANK	193	80	15440	3860	292	8
UCO BANK	62	80	4960	1240	91	7
IDBI BANK	50	80	4000	1000	66	7
HDFC BANK	246	80	19680	4920	247	5
ICICI BANK	201	80	16080	4020	162	4
DHANLAXMI BANK	4	30	120	30	1	3
RBL BANK LTD	52	30	1560	390	7	2
KARUR VYSYA BANK	12	30	360	90	1	1
INDUSIND BANK	84	30	2520	630	6	1
JAMMU KASHMIR BANK LTD	28	30	840	210	2	1
YES BANK LTD	96	30	2880	720	2	0
CITY UNION BANK LTD.	8	30	240	60	0	0
CATHOLIC SYRIAN BANK LTD.	22	30	660	165	0	0
LAKSHMI VILAS BANK LTD.	7	30	210	53	0	0
IDFC FIRST BANK	40	30	1200	300	0	0
AU SMALL FIN. BANK	29	50	1450	363	0	0
CAPITAL SMALL FINANCE BANK	3	50	150	38	0	0
EQUITAS SMALL FIN. BANK	14	50	700	175	0	0
ESAF SMALL FINANCE BANK	8	50	400	100	0	0
JANA SMALL FIN. BANK	12	50	600	150	0	0
SURYODAY SMALL FINANCE BANK	3	50	150	38	0	0
UJJIVAN SMALL FIN. BANK	8	50	400	100	0	0
UTKARSH SMALL FINANCE BANK	24	50	1200	300	0	0
	3546	2190	250700	62679	31699	51

APY CITIZEN's CHOICE (H1, FY 2022-23)

FOR SLBCs/UTLBCs, State Coordinators & LDMs

1st August – 30th September 2022

About the Campaign

The total enrollments under APY Scheme have crossed 4.33 crore, out of which more than 32 lakh accounts have already been sourced during FY 2022-23.

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 are 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.

	For SLBC/UTLBC Conveners		For SLBC Coordinators		For LDMs	
	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)	Minimum Number of APY Accounts to be sourced	Minimum AAPB (Total no. of APY Accounts sourced by the Bank / total no. of branches of the same Bank in the state)	Minimum Number of APY Accounts to be sourced	Minimum AAPB (Total no. of APY Accounts sourced in the district/ total no. of Major Banks, RRBs & Private Bank branches in the same district)	Minimum Number of APY Accounts to be sourced
Minimum Qualifying Criteria	**24**	**1200**	**30 (for Major banks, and RRBs) and 15 (for Private banks other than 4 major banks i.e. Axis Bank, ICICI**	**600**	**24**	**600**

<table>
<tr><td></td><td></td><td></td><td>Bank, IDBI Bank & HDFC Bank)</td><td></td><td></td><td></td></tr>
<tr><td rowspan="2">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.</td></tr>
<tr><td colspan="6">Other SLBCs/UTLBCs which do not get qualified for Award of Par Excellence but achieves minimum qualifying criteria would be given "Award of Excellence"</td></tr>
<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 and Andhra Pradesh</td><td colspan="2">13 Mid-size States/UTs namely,

Assam, Chhattisgarh, Delhi, Haryana, Himachal Pradesh, Jharkhand, Kerala, Odisha, Punjab, Telangana, Uttarakhand and Jammu & Kashmir</td><td colspan="3">15 Small States/UTs namely,

Andaman & Nicobar Islands, Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli and Daman & Diu, Goa, Ladakh, Lakshadweep, 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 colspan="2">Top 2 SLBC Coordinators of Banks & Top 2 LDMs in each medium sized State/UT</td><td colspan="3">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="6">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="6">All SLBCs/UTLBCs are requested to host Webinars on Expanding the Outreach of APY during August/ September 2022.

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.</td></tr>
</table>

	PFRDA is also sharing one-pager APY Subscriber Information Brochure, FAQs, link to 3 YouTube Videos on APY, APY Citizen Charter and last creative used in the print-media.
Contact Person	MIS of APY accounts sourced in the particular state will be circulated time to time by PFRDA to all SLBCs after obtaining the same from CRA - NSDL. Final result/Score-card will be issued by PFRDA based on CRA-NSDL reports.
	For any assistance, please write to eeshwar.nirmal@pfrda.org.in in PFRDA
	For Individual MIS related progress, State-wise, District-wise, Bank-wise, CRA NSDL may be contacted at Vinayakp@proteantech.in, Manisha.padhye@proteantech.in

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. 436/- for PMJJBY and Rs. 20/- for PMSBY between 21st May and 31st May for the concerned year.
- All the banks to issue necessary instructions to their respective branches for attaining 100% renewal in PMSBY and PMJJBY and also achieve full saturation of all eligible remaining accounts.
- LDMs in coordination with the respective District Collector in district/state are to ensure spread of message concerning enrolment and renewal of schemes covering all the villages and other area of their district.
- Banks and Insurers to act in unison and utilize their IT infrastructure for procuring mobile numbers of the subscribers and sending SMS/ Voice messages in local/ vernacular languages for renewal of schemes and the need to have sufficient bank balance. Reminders to be sent by email in case email ids are available.
- Banners be put up by Banks in all branches.
- Wide publicity be made through radio, TV, hoardings, wall paintings and print media in regional languages.
- Banks to focus more on those Bank accounts that have insufficient balance for maintaining adequate balance.

Action Points:-

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.

NPS-NATIONAL PENSION SCHEME

National Pension Scheme (NPS) was initially introduced for the Central Government employees who joined on or after 01.01.2004 which replaced the earlier defined benefit pension and almost all State Governments have adopted NPS for their employees and is applicable as per the terms and date notified by the State Government in their respective gazette notifications. NPS was made available to all citizens of India on 1st May 2009. NPS-Corporate Sector Model was introduced in December 2011 for enabling employers including public sector organizations to extent NPS as a retirement benefit to their eligible employees.

NPS-POSITION OF BANKS AS ON 30.06.2022

NPS accounts associated / opened by Bank PoPs in NCT of Delhi

		FY 2022-2023										
Sr. No.	Name of POP	All Citizen of India					Corporate					Total Subcribers (Pvt Sector)
		No. of POP-SPs (Bank Branches)	No. of Subscribers				No. of CBOs	No. of Subscribers				
			Male	Female	Trans-gender	Total		Male	Female	Trans gender	Total	
1	Axis Bank Limited	1	1	-	-	1	14	33	6	-	39	40
2	AU Small Finance Bank Ltd	-	-	-	-	-	1	1	-	-	1	1
3	Bank of Baroda	-	-	-	-	-	-	-	-	-	-	-
4	Bank of India	1	102	38		140		-	-		-	140
5	Bank of Maharashtra		-	-	-	-	-	-	-		-	-
6	Canara Bank	5	5	1		6	-	-	-		-	6
7	Central Bank of India	1	1	-		1		-	-		-	1
8	ICICI Bank Limited	24	696	244		940	46	544	116		660	1,600
9	IDBI Bank Limited	3	3	1		4	2	4	-		4	8
10	Indian Bank	1	1	-		1		-	-		-	1
11	Indian Overseas Bank	25	22	17		39	-	-	-		-	39
12	IndusInd Bank Limited	-	-	-	-	-	1	1	-	-	1	1
13	Karnataka Bank Limited	2	1	1		2	-	-	-		-	2
14	The Karur	-		-			-					-

	Vysya Bank		-		-	-		-	-	-	-	
15	Kotak Mahindra Bank Limited	3	246	81		327	27	213	67	-	280	607
16	Punjab and Sind Bank	1	1	1		2	1	44	17		61	63
17	Punjab National Bank	30	113	53		166	1	986	345		1,331	1,497
18	RBL Bank Limited		-	-		-		-	-		-	-
19	State Bank of India	239	447	166		613	14	406	236		642	1,255
20	Tamilnad Mercantile Bank Ltd	-	-	-		-		-	-		-	-
21	The Federal Bank Ltd		-	-		-		-	-		-	-
22	The Lakshmi Vilas Bank Limited		-	-		-		-	-		-	-
23	The South Indian Bank Limited	4	8	19		27		-	-		-	27
24	UCO Bank		-	-		-		-	-		-	-
25	Union Bank Of India	31	21	23		44		-	-		-	44
26	Yes Bank Limited	-	-	-		-		-	-		-	-
27	HDFC Bank Ltd.	-	-	-	-	-	18	83	22	-	105	105
	Grand Total	**371**	**1,668**	**645**	**-**	**2,313**	**125**	**2,315**	**809**	**-**	**3,124**	**5,437**

Action Point:-

The member banks are requested to create awareness about New Pension Scheme amongst the staff members and customers so that total enrollment can be increased.

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

The Street vendors (Vendors, hawkers, thelewala, rehriwala, 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.

Period of the Scheme:- **till December 2024**.

Revised Guidelines

This is in reference to letter F.No. 16/1/2021-MO-DFS dated 03.08.2022 from Director (FI), Department of Financial Services, Ministry of Finance, Govt of India regarding revised guidelines issued by moHUA for PM SVANidhi 2.0. As per communication received by MoHUA the revised guidelines are:-

Existing Guidelines	Revised Guidelines
The Scheme is available to all street vendors engaged in vending in urban areas as on or before March 24, 2020.	**The Scheme is now available to all street vendors engaged in vending in urban areas.**

The revised guidelines are effective from 27.07.2022.

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

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

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

The member banks are requested to clear all the pending applications under disbursements.

Member Banks are requested to sensitize the field staff and respective branches to clear all the pending applications under sanction and disbursement on priority basis. Member banks 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.

PM SVANidhi Data as on 11.08.2022						
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	102,774	61,420	59.76	46,127	75.10	44.88
Pvt Sector Banks	8,200	2,002	24.41	636	31.77	7.76
Grand Total	110,974	63,422	57.15	46,763	73.73	***42.14***
All India Average	5434031	3776557	69.50	3439515	91.08	***63.30***

STATUS OF PM SVANidhi- 11.08.2022

S.No.	Bank Name	Eligible Applications	Application sanctioned	% of sanctioned applications/eligible applications	Disbursed applications	% of Disbursed applications/Eligible applications
1	Punjab National Bank	21707	16190	74.58	10354	47.70
2	HDFC Bank	1818	1226	67.44	53	2.92
3	State Bank of India	27304	17614	64.51	12110	44.35
4	Bank of Maharashtra	972	601	61.83	469	48.25
5	Union Bank of India	9683	5779	59.68	4643	47.95
6	Indian Bank	5031	2800	55.65	2071	41.16
7	Canara Bank	9205	5075	55.13	4517	49.07
8	Bank of Baroda	13666	6996	51.19	6478	47.40
9	Jammu & Kashmir Bank	200	101	50.50	97	48.50
10	Indian Overseas Bank	1840	912	49.57	799	43.42
11	Punjab & Sind Bank	3196	1469	45.96	1378	43.12
12	Dhanlaxmi Bank	7	3	42.86	3	42.86
13	Bank of India	4954	2101	42.41	1825	36.84
14	UCO bank	1179	477	40.46	377	31.98
15	Uttkarsh Small Finance Bank	140	50	35.71	49	35.00
16	Central Bank of India	4037	1406	34.83	1106	27.40
17	Jana Small Fin. Bank	3	1	33.33	1	33.33
18	AU Small Finance Bank	46	11	23.91	8	17.39
19	Nainital Bank	230	53	23.04	37	16.09
20	IndusInd Bank	174	40	22.99	31	17.82
21	South Indian Bank	171	31	18.13	30	17.54
22	Federal Bank	200	35	17.50	15	7.50
23	Karnataka Bank	707	82	11.60	79	11.17
24	Bandhan Bank	37	4	10.81	4	10.81
25	Kotak Mahindra Bank	2633	280	10.63	165	6.27
26	IDBI	472	50	10.59	43	9.11

27	Karur Vyas Bank	94	5	5.32	4	4.26
28	Axis Bank	439	16	3.64	3	0.68
29	ICICI Bank	415	12	2.89	12	2.89
30	Yes Bank	88	2	2.27	2	2.27
31	IDFC Bank	81	0	0.00	0	0.00
32	Lakshmi Vilas Bank	18	0	0.00	0	0.00
33	RBL	31	0	0.00	0	0.00
34	Tamilnad Merchantile Bank	10	0	0.00	0	0.00
35	Ujjivan Small Finance Bank	145	0	0.00	0	0.00
36	DCB Bank	8	0	0.00	0	0.00
37	City Union Bank	26	0	0.00	0	0.00
38	Catholic Syrian Bank	7	0	0.00	0	0.00
	TOTAL	110974	63422	0.57	46763	0.42

AGENDA ITEM NO. 1-A	Financial Inclusion Plan-Status of opening of banking outlets in unbanked villages Role of BCs in FIP and Operations of BCs

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".

AGENDA ITEM NO. 1-B	**Operations of BC- 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	AXIS BANK	652	652	353
2	BANK OF BARODA	597	564	564
3	BANK OF INDIA	80	80	80
4	CANARA BANK	14	14	14
5	CENTRAL BANK OF INDIA	584	584	584
6	ESAF SFB	1	1	1
7	HDFC BANK	74	68	57
8	ICICI BANK	874	874	0
9	IDFC FIRST BANK	165	113	7
10	INDIAN BANK	35	35	35
11	PUNJAB NATIONAL BANK	545	432	322
12	RBL BANK	2183	2183	0
13	STATE BANK OF INDIA	944	912	898
14	UNION BANK OF INDIA	61	61	61
15	YES BANK LTD	38994	13258	0
	Total	45803	19831	2976

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

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

The Banks have 61,05,442 BSBD Accounts & 28,831 GCCs with loan amount of Rs. 1084.62 Crores position as on 30.06.2022. 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 2022 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)

Banks are 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.

AGENDA ITEM NO. 1-C	Progress in increasing 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

Digitization:

The member banks and LDMs are 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**.**

POSITION OF ONSITE ATMs IN 11 DISTRICTS OF DELHI STATE IDENTIFIED FOR DBTAs 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 3623 branches operating in all 11 districts with 7385 ATMs. The use of ATMs has increased considerably. More and more customers prefer making transactions through ATM. The use of ATMs is convenient to customers and cost effective to banks. However, the incidences of ATM transaction failures have also increased with the increase of ATM transactions. The customers feel harassed when their account is debited without getting the cash. All banks are requested to ensure that their ATMs are working properly and in case of any dispute regarding ATM transaction, the same should be resolved immediately.The position with regard to total ATM transactions and failed ATM transactions during the quarter ended June- 2022 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 Banks	3927	90296992	5377556	5.96	62.71
Cooperative Sector	0	0	0	0	0.00
Private Sector Banks	3378	33044816	2718612	8.23	20.43
Small Financial Banks	80	586062	45971	7.84	16.67
Grand Total	7385	123927870	8142139	6.57	31.05

The % age of failed transactions to total ATM transactions is 6.57% during the quarter ended 30.06.2022 which was 1.91% during the quarter ended 31.03.2022. The percentage of failed transaction under PSBs was 5.96% whereas under Private Sector Banks it was 8.23% and under Small Financial Banks, it is 7.84%.

Digital Transaction Status during current financial year as on 30.06.2022:

(Amt in Crores)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
208844645	878586	2520409	430	5673331	2701

(Amt in Crores)

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
17838966	590787	75258253	27983	1129823	18

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

Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi, Central & South district 100% digitally enabled

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 districts 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. This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner.

The New Delhi District was identified for Expanding and Deepening of Digital Payment Ecosystem & it has achieved the 100% Digitization.

After the deliberations of Committee during 104th SLBC Quarterly Meeting the following two Districts were identified to be 100% digitized under "Expanding and Deeping of the Digital Payments Ecosystem" :-

1. Central District.
2. South District.

The District wise performance as on 30.06.2022 is as under:-

Central District

The performance of Member Banks on the basis of "**% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts" is:-**

Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)			
No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
4067849	1379213	3722836	82.29	1006637	72.99

Digital coverage for Businesses (Current Accounts)		
Total No. of Eligible Operative Current/ Business Accounts	Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
	No. of accounts covered	% coverage
292844	254161	86.79

Sr. No.	State/ UT	Digital coverage for individuals (Savings Accounts)					
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)			
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
1	BANK OF BARODA	184583	30224	121564	65.86	18022	59.63
2	BANK OF INDIA	92807	37203	89446	96.38	35829	96.31
3	BANK OF MAHARASHTRA	14410	3840	11130	77.24	2625	68.36
4	CANARA BANK	203533	98532	288250	141.62	352	0.36

5	CENTRAL BANK OF INDIA	122907	50152	120609	98.13	45182	90.09
6	INDIAN BANK	97432	31178	87956	90.27	29542	94.75
7	INDIAN OVERSEAS BANK	157	156	41	26.11	18	11.54
8	PUNJAB & SIND BANK	47917	19001	0	0.00	0	0.00
9	PUNJAB NATIONAL BANK	499733	158108	389418	77.93	154721	97.86
10	STATE BANK OF INDIA	348172	118620	345045	99.10	102540	86.44
11	UCO BANK	1611651	547014	1453459	90.18	388831	71.08
12	UNION BANK OF INDIA	127048	50819	108925	85.74	49521	97.45
13	DELHI STATE COOPERATIVE BANK	0	0	0	0.00	0	0.00
14	AXIS BANK	166609	65140	161911	97.18	31592	48.50
15	BANDHAN BANK LTD.	0	0	0	0.00	0	0.00
16	CATHOLIC SYRIAN BANK LTD.	194	75	190	97.94	52	69.33
17	CITY UNION BANK LTD.	5460	2412	5241	95.99	1527	63.31
18	DCB Bank Ltd.	7144	1993	5341		1570	
19	DHANLAXMI BANK	1160	450	1160	100.00	350	77.78
20	FEDERAL BANK LTD	8073	2656	6738	83.46	2061	77.60
21	HDFC BANK	144520	46127	144241	99.81	35421	76.79
22	ICICI BANK	136081	39456	144696	106.33	37635	26.01
23	IDBI BANK	30586	8762	30011	98.12	8553	97.61
24	IDFC FIRST BANK	13956	3697	13956	100.00	3697	100.00
25	INDUSIND BANK	15417	5942	15417	100.00	4521	76.09
26	JAMMU KASHMIR BANK LTD	9674	2722	7988	82.57	2113	77.63
27	KARNATAKA BANK	3852	1641	2958	76.79	1435	87.45
28	KARUR VYSYA BANK	29212	9584	29212	100.00	7533	78.60
29	KOTAK MAHINDRA BANK	87942	22299	87147	99.10	21956	98.46
30	LAKSHMI VILAS BANK LTD.	1241	399	873	70.35	280	70.18

31	NAINITAL BANK LTD	1777	622	1160	65.28	458	73.63
32	RBL BANK LTD	10839	2425	10395	95.90	2291	94.47
33	SOUTH INDIAN BANK LTD	6755	2097	4810	71.21	1346	64.19
34	TAMILNAD MERCANTILE BANK	3223	928	1852	57.46	918	98.92
35	YES BANK LTD	837	311	837	100.00	254	81.67
36	AU SMALL FIN. BANK	3646	932	3507	96.19	862	92.49
37	CAPITAL SMALL FINANCE BANK	1443	406	1436	99.51	175	43.10
38	EQUITAS SMALL FIN. BANK	12298	3543	11453	93.13	3293	92.94
39	ESAF SMALL FINANCE BANK	3146	1207	2965	94.25	1135	94.03
40	JANA SMALL FIN. BANK	9982	8063	9982	100.00	8063	100.00
41	UTKARSH SMALL FINANCE BANK	2432	477	1516	62.34	363	76.10
	Total	**4067849**	**1379213**	**3722836**	**82.29**	**1006637**	**72.99**

The performance under “Digital Coverage for Businesses (Current Accounts) ” is as under:-

Sr. No.	State/ UT	**Digital coverage for Businesses (Current Accounts)**		
		Total No. of Eligible Operative Current/ Business Accounts	**Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking**	
			No. of accounts covered	**% coverage**
1	BANK OF BARODA	8233	5590	67.90
2	BANK OF INDIA	4307	3067	71.21
3	BANK OF MAHARASHTRA	980	460	46.94
4	CANARA BANK	11019	12951	117.53
5	CENTRAL BANK OF INDIA	29328	28203	96.16
6	INDIAN BANK	5213	3693	70.84
7	INDIAN OVERSEAS BANK	2	1	50.00

8	PUNJAB & SIND BANK	2364	1711	72.38
9	PUNJAB NATIONAL BANK	16236	9872	60.80
10	STATE BANK OF INDIA	11120	11014	99.05
11	UCO BANK	88802	76562	86.22
12	UNION BANK OF INDIA	5980	4557	76.20
13	DELHI STATE COOPERATIVE BANK	0	0	0.00
14	AXIS BANK	12840	12740	99.22
15	BANDHAN BANK LTD.	0	0	0.00
16	CATHOLIC SYRIAN BANK LTD.	47	47	100.00
17	CITY UNION BANK LTD.	359	237	66.02
18	DCB Bank Ltd.	2357	1669	
19	DHANLAXMI BANK	51	53	103.92
20	FEDERAL BANK LTD	1040	698	67.12
21	HDFC BANK	30161	29980	99.40
22	ICICI BANK	27119	24188	89.19
23	IDBI BANK	4144	3706	89.43
24	IDFC FIRST BANK	1792	1792	100.00
25	INDUSIND BANK	815	593	72.76
26	JAMMU KASHMIR BANK LTD	2196	1502	68.40
27	KARNATAKA BANK	178	133	74.72
28	KARUR VYSYA BANK	3916	3488	89.07
29	KOTAK MAHINDRA BANK	13752	12132	88.22
30	LAKSHMI VILAS BANK LTD.	342	150	43.86
31	NAINITAL BANK LTD	194	70	36.08
32	RBL BANK LTD	1190	752	63.19
33	SOUTH INDIAN BANK LTD	623	623	100.00
34	TAMILNAD MERCANTILE BANK	3144	481	15.30
35	YES BANK LTD	163	163	100.00
36	AU SMALL FIN. BANK	1140	962	84.39
37	CAPITAL SMALL FINANCE BANK	169	119	70.41
38	EQUITAS SMALL FIN. BANK	452	39	8.63
39	ESAF SMALL FINANCE BANK	173	39	22.54
40	JANA SMALL FIN. BANK	638	106	16.61
41	UTKARSH SMALL FINANCE BANK	265	18	6.79
	Total	**292844**	**254161**	**86.79**

The performance under "**Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage" is as under :-**

Sr. No.	State/ UT		Targets and achievement		
		No. Of Branches	Target	Achievement	% Achievement
1	BANK OF BARODA	13	1300	11124	855.69
2	BANK OF INDIA	12	1200	440	36.67
3	BANK OF MAHARASHTRA	4	400	276	69.00
4	CANARA BANK	41	4100	5202	126.88
5	CENTRAL BANK OF INDIA	12	1200	6	0.50
6	INDIAN BANK	26	2600	1012	38.92
7	INDIAN OVERSEAS BANK	8	800	157	19.63
8	PUNJAB & SIND BANK	14	1400	152	10.86
9	PUNJAB NATIONAL BANK	39	3900	87	2.23
10	STATE BANK OF INDIA	49	4900	6504	132.73
11	UCO BANK	11	1100	1100	100.00
12	UNION BANK OF INDIA	24	2400	5331	222.13
13	DELHI STATE COOP BANK	3	300	0	0.00
14	AXIS BANK	24	2300	1580	70.13
15	BANDHAN BANK LTD.	1	100	0	0.00
16	CATHOLIC SYRIAN BANK	1	100	2	2.00
17	CITY UNION BANK LTD.	2	200	0	0.00
18	DCB Bank Ltd.	4	400	265	66.25
19	DHANLAXMI BANK	1	100	371	371.00
20	FEDERAL BANK LTD	2	200	498	249.00
21	HDFC BANK	25	2500	5625	225.00
22	ICICI BANK	33	3100	1412	45.55
23	IDBI BANK	6	600	62	10.33
24	IDFC Bank	3	300	141	47.00
25	INDUSIND BANK	11	1100	974	88.55
26	JAMMU KASHMIR BANK	5	500	81	16.20
27	KARNATAKA BANK	4	400	200	50.00
28	KARUR VYSYA BANK	4	400	0	0.00
29	KOTAK MAHINDRA BANK	10	1000	312	31.20
30	LAKSHMI VILAS BANK LTD.	1	100	100	100.00
31	NAINITAL BANK LTD	1	100	1753	1753.00
32	RBL BANK LTD	5	500	739	147.80
33	SOUTH INDIAN BANK LTD	3	300	623	207.67
34	TAMILNAD MERCANTILE BK	1	100	3144	3144.00
35	YES BANK LTD	16	1600	163	10.19
36	AU SMALL FIN. BANK	3	300	804	268.00
37	CAPITAL SMALL FIN BK	2	169	119	70.41
38	EQUITAS SMALL FIN. BANK	1	100	25	25.00

39	ESAF SMALL FINANCE BK	1	100	0	0.00
40	JANA SMALL FIN. BANK	1	100	0	0.00
41	Utkarsh Small Fin. Bank	1	100	0	0.00
		428	**42469**	**50384**	**118.64**

South District

The performance of Member Banks on the basis of "% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts" is:-

Digital coverage for individuals (Savings Accounts)					
Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)			
No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
2776598	**1103499**	**2522332**	**90.84**	**953146**	**86.37**

Digital coverage for Businesses (Current Accounts)			
Eligible Operative Current/ Business Accounts covered through Net Banking		Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking	
No. of accounts covered	% coverage	No. of accounts covered	% coverage
92040	**68.43**	**101624**	**75.55**

Sr. No.	State/ UT--NCT	Digital coverage for individuals (Savings Accounts)					
		Eligible Operative Savings Accounts		Coverage with at least one of the digital modes of payment (Debit/ RuPay cards, Internet banking, Mobile banking, UPI, USSD, AEPS)			
		No. of Accounts	Of which, no. of women accounts	Total No. of Accounts covered	% coverage	Out of total no. of women accounts (G6), no of women accounts covered	% coverage for women accounts
1	BANK OF BARODA	329314	114158	326612	99.18	113137	99.11
2	BANK OF INDIA	99816	42188	97774	97.95	41228	97.72
3	BANK OF MAHARASHTRA	8458	3400	9693	114.60	663	19.50
4	CANARA BANK	21877	18066	21720	99.28	18005	99.66
5	CENTRAL BANK OF INDIA	134201	88369	113431	84.52	33510.00	37.92
6	INDIAN BANK	89109	37167	66854	75.02	26895	72.36
7	INDIAN OVERSEAS BANK	16005	7310	11207	70.02	6078	83.15
8	PUNJAB & SIND BANK	**38500**	14561	**29120**	75.64	11512	79.06
9	PUNJAB NATIONAL BANK	480532	205329	293285	61.03	50099	24.40
10	STATE BANK OF INDIA	423526	173095	420289	99.24	171480	99.07
11	UCO BANK	5333	2394	4993	93.62	2269	94.78
12	UNION BANK OF INDIA	167051	58775	153412	91.84	53100	90.34
13	DELHI STATE COOPERATIVE BANK	NA	NA	NA	NA	NA	NA
14	AXIS BANK	77809	32357	75965	97.63	31392	97.02
15	BANDHAN BANK LTD.	21877	18066	21720	99.28	18005	99.66
16	CATHOLIC SYRIAN BANK LTD.	3378	0	3298	97.63	nil	
17	FEDERAL BANK LTD	14904	5588	13664	91.68	4993	89.35
18	HDFC BANK	331170	107071	330974	99.94	107002	99.94
19	ICICI BANK	126,855	36,781	143,652	113.24	38,650	105.08
20	IDBI BANK	36425	10305	35605	97.75	9990.00	96.94
21	IDFC FIRST BANK	23538	7110	23538	100.00	7110	100.00
22	INDUSIND BANK	90446	23301	90446	100.00	23301	100.00
23	JAMMU	13070	6275	12725	97.36	5911	94.20

	KASHMIR BANK LTD						
24	KARNATAKA BANK	15744	4876	13752	87.35		
25	KARUR VYSYA BANK	9350	8500	8500	90.91	3500	41.18
26	KOTAK MAHINDRA BANK	110463	42046	118232	107.03	140258	333.58
27	RBL BANK LTD	19596	4160	18891	96.40	3945	94.83
28	SOUTH INDIAN BANK LTD	8082	2800	7007	86.70	2302	82.21
29	YES BANK LTD	1159	245	1159	100.00	245	100.00
30	AU SMALL FIN. BANK	8244	1740	8112	98.40	1685	96.84
31	EQUITAS SMALL FIN. BANK	16211	3958	13983	86.26	3958	100.00
32	ESAF SMALL FINANCE BANK	6188	2268	5683	91.84	2147	94.66
33	JANA SMALL FIN. BANK	8342	6017	8342	100.00	6017	100.00
34	SURYODAY SMALL FINANCE BANK	1194	491	202	16.92	57	11.61
35	UJJIVAN SMALL FIN. BANK	18108	14607	18018	99.50	14592	99.90
36	UTKARSH SMALL FINANCE BANK	723	125	474	65.56	110	88.00
	TOTAL BRANCHES	**2776598**	**1103499**	**2522332**	**90.84**	**953146**	**86.37**

The total coverage for Businesses (Current Accounts) for South District is as under:-

Sr. No.	State/ UT--NCT	**Digital coverage for Businesses (Current Accounts)**		
		Total No. of Eligible Operative Current/ Business Accounts	**Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking**	
			No. of accounts covered	**% coverage**
1	BANK OF BARODA	16678	6563	39.35
2	BANK OF INDIA	2020	1708	84.55
3	BANK OF MAHARASHTRA	109	29	26.94
4	CANARA BANK	384	296	77.08
5	CENTRAL BANK OF INDIA	2864	591	20.64

6	INDIAN BANK	2687	1647	61.30
7	INDIAN OVERSEAS BANK	183	121	66.12
8	PUNJAB & SIND BANK	**1194**	**730**	61.14
9	PUNJAB NATIONAL BANK	6427	3569	55.53
10	STATE BANK OF INDIA	6525	4872	74.67
11	UCO BANK	138	46	33.33
12	UNION BANK OF INDIA	6256	3173	50.72
13	DELHI STATE COOPERATIVE BANK	NA	NA	NA
14	AXIS BANK	5716	5660	99.02
15	BANDHAN BANK LTD.	384	296	77.08
16	CATHOLIC SYRIAN BANK LTD.	374	295	78.88
17	FEDERAL BANK LTD	798	497	62.28
18	HDFC BANK	33010	32863	99.55
19	ICICI BANK	12064	9990	82.81
20	IDBI BANK	3667	3276	89.34
21	IDFC FIRST BANK	2328	2328	100.00
22	INDUSIND BANK	9449	4016	42.50
23	JAMMU KASHMIR BANK LTD	1470	1439	97.89
24	KARNATAKA BANK	114	108	94.74
25	KARUR VYSYA BANK	700	600	85.71
26	KOTAK MAHINDRA BANK	14605	13922	95.32
27	RBL BANK LTD	1543	1143	74.08
28	SOUTH INDIAN BANK LTD	598	417	69.73
29	YES BANK LTD	182	182	100.00
30	AU SMALL FIN. BANK	938	818	87.21
31	EQUITAS SMALL FIN. BANK	262	30	11.45
32	ESAF SMALL FINANCE BANK	159	55	34.59
33	JANA SMALL FIN. BANK	430	130	30.23
34	SURYODAY SMALL FINANCE BANK	27	10	37.04
35	UJJIVAN SMALL FIN. BANK	196	187	95341.00
36	UTKARSH SMALL FINANCE BANK	31	17	54.84
	TOTAL BRANCHES	**134510**	**101624**	**75.55**

The performance under "**Total no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage" is as under :-**

Expanding and Deepening of Digital Payments Ecosystem JUNE 2022

Sr. No.	Lead Bank of the District		Targets and achievement		
		No. of branches	Target	Achievement	% Achievement
1	BANK OF BARODA	23	2300	1995	86.74
2	BANK OF INDIA	11	1100	831	75.55
3	BANK OF MAHARASHTRA	1	100	NIL	NIL
4	CANARA BANK	28	2800	8279	295.68
5	CENTRAL BANK OF INDIA	14	1400	308	22.00
6	INDIAN BANK	14	1400	17	1.21
7	INDIAN OVERSEAS BANK	9	900	356	39.56
8	PUNJAB & SIND BANK	9	900	259	28.78
9	PUNJAB NATIONAL BANK	47	4700	689	14.66
10	STATE BANK OF INDIA	38	**3800**	**3978**	**104.68**
11	UCO BANK	5	500	105	21.00
107	UNION BANK OF INDIA	23	2300	1542	67.04
13	DELHI STATE COOPERATIVE BANK	6	NA	NA	NA
14	AXIS BANK	23	2300	978	42.52
15	BANDHAN BANK LTD.	6	600	265	44.17
16	CATHOLIC SYRIAN BANK LTD.	2	200	24	12.00
17	FEDERAL BANK LTD	4	400	525	131.25
18	HDFC BANK	47	4700	1148	24.43
19	ICICI BANK	16	1600	1093	68.31
20	IDBI BANK	4	400	3276	819.00
21	IDFC FIRST BANK	9	900	0	0.00
22	INDUSIND BANK	19	1900		
23	JAMMU KASHMIR BANK LTD	3	300	167	55.67
24	KARNATAKA BANK	2	200	172	86.00
25	KARUR VYSYA BANK	1	100	5	5.00
26	KOTAK MAHINDRA BANK	23	**2300**	**1897**	**82.48**
27	RBL BANK LTD	11	1100	4186	380.55
28	SOUTH INDIAN BANK LTD	3	300	417	139.00
29	YES BANK LTD	8	800	18	2.25
30	AU SMALL FIN. BANK	2	200	8460	4230.00
31	EQUITAS SMALL FIN. BANK	2	200	20	10.00

32	ESAF SMALL FINANCE BANK	2	200	0.00	0.00
33	JANA SMALL FIN. BANK	2	200	0.00	0.00
34	SURYODAY SMALL FINANCE BANK	**1**	100	0	0.00
35	UJJIVAN SMALL FIN. BANK	1	100	187	187.00
36	UTKARSH SMALL FINANCE BANK	2	200	0	0.00
	GRAND Total	421	41500	41197	95.55

Action Point:- LDM of Central & South Districts are requested to make follow-up with member banks to achieve the target and Member banks are requested to ensure that Digitization be achieve in a mission-mode.

AGENDA ITEM NO. 1-D	Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication

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% 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% 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.

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.

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 30.06.2022 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]
Public Sector Banks	3285418	2192203	1020166	92283	2106042
Coop. Banks	8937	5210	3727	0	8937
Private Sector Banks	427844	272627	80381	86065	121275
Small Fin. Banks	788	614	74	95	374
Grand Total:	3722987	2470654	1104348	178443	2236628

AGENDA ITEM NO. 1-E	Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)

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 following banks are running FLCs in the LDM office-SBI-3, Canara Bank-3, PNB-4, and Bank of Baroda-1.

There are Four (4) Districts in which FLCs are not appointed i.e. South West, Shahdara, North West & West. As per the "Minutes of Meeting" for 107th SLBC quarterly meeting (held on 13.05.2022) the Lead Banks had assured the House that FLCs shall be appointed shortly.

The lead banks are requested to update the position for appointing FLCs to the house.

S.No.	Name of District	Lead Bank
1	North West	Punjab National Bank
2	Shahdara	Bank of Baroda
3	South West	State Bank of India
4	West	Canara Bank

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.06.2022 is as under:-

District	Name of Sponsoring bank	SPECIAL CAMPS BY FLCs (GOING DIGITAL)			TARGET GROUP SPECIFIC CAMPS BY FLCs		
		Target of Camps for the Quarter	No. of Camps held	No. of persons participated in the Camps	Target of Camps for the Quarter	No. of Camps Held	No. of Persons participated in the Camps
Central	Canara Bank	6	12	538	15	42	2507
East	PNB	6	6	151	15	15	384
New Delhi	Canara Bank	6	24	1586	15	43	2498
North	PNB	6	6	410	15	12	1475
North East	PNB	6	18	453	15	9	225
North West	PNB	6	9	262	15	32	1636
Shahadra	BOB	6	3	32	15	21	409
South	SBI	6	8	575	15	13	366
South East	SBI	6	6	292	15	13	556
South West	SBI	6	33	373	15	26	527
West	Canara Bank	6	21	1169	15	20	1157
	Total	**66**	**146**	**5841**	**165**	**246**	**11740**

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter JUNE-2022

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	11	-1
2	BANK OF INDIA	7	21	30	Achieved
3	BANK OF MAHARASHTRA	1	3	4	Achieved
4	CANARA BANK	5	15	19	Achieved
5	CENTRAL BANK OF INDIA	3	9	4	-5
6	INDIAN BANK	8	24	25	Achieved
7	PUNJAB NATIONAL BANK	16	48	48	Achieved
8	STATE BANK OF INDIA	1	3	20	Achieved
9	UNION BANK OF INDIA	13	39	39	Achieved
10	DELHI STATE COOP. BANK	17	51	41	-10
11	AXIS BANK	3	9	9	Achieved
12	FEDERAL BANK LTD	4	12	12	Achieved
13	HDFC BANK	1	3	0	-3
14	KOTAK MAHINDRA BANK	1	3	0	-3
15	NAINITAL BANK LTD	1	3	1	-2
16	YES BANK LTD	1	3	2	-1
	Grand Total :	**86**	258	**265**	**25**

The Banks which have not completed their target of camps were Bank of Baroda, Central Bank of India, Delhi State Cooperative Bank, HDFC Bank, Kotak Mahindra Bank & Nainital Bank & Yes Bank.. The District wise position of camps by rural branches are:-

S.No.	Name of District	No. of Rural Branches	No of camps conducted during the quarter
1	Central	0	0
2	East	3	5
3	New Delhi	2	6
4	North	26	73
5	North East	6	8
6	North West	12	50
7	Shahdara	1	3
8	South	6	25
9	South East	1	7
10	South West	26	71
11	West	3	17
	Total :	**86**	**265**

Action Points:

As there are 86 Rural branches, the total of 258 camps were to be conducted and 265 Camps were conducted by the Banks**.** The position is given at Annexure-18.

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

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.

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.

FINANCIAL LITERACY THROUGH VARIOUS SKILLING CENTERS

Additional Mission Director (PMJDY), MoF, GoI. has given the action plan a process flow (step by step) for smooth implementation of the Financial Literacy Program.

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	2	3	163	0
East	0	0	0	0	0
New Delhi	0	0	0	0	0
North	4	4	7	455	4
North East	0	0	0	0	0
North West	5	5	5	184	5
Shahdara	2	0	0	0	0
South	8	6	10	303	2

South East	0	0	0	0	0
South West	9	9	936	5435	9
West	35	0	0	0	0
GRAND TOTAL	69	26	961	6540	20

As on Qtr ended 30.06.2022

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	10	172	3388	9
PVT ITI's	7	3	521	546	3
VTPs	25	9	211	1961	7
OC's	20	4	57	645	1
Total :	69	26	961	6540	20

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.

AGENDA ITEM NO. 2	REVIEW OF CREDIT DISBURSED BY BANKS

AGENDA ITEM NO. 2-A	Achievement under ACP of the State & Priority Sector Lending

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.

TARGETS & ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2022-23

The summarized position of Targets (ACP-2022-23) & Achievement up to June 2022 under Annual Credit Plan (ACP) is as under:-

(Amt. in Crore)

Sector	Annual Target 2022-23	Achievement (01.04.2022 to 30.06.2022)	Achievement % (01.04.2022 to 30.06.2022)
Agriculture	15243	3809	24.99
MSME	94496	39261	41.55
Export Credit	2545	80	3.15
Education	425	82	19.34
Housing	2814	401	14.26
Other Priority Sector	1815	860	47.38
Total Priority Sector	117338	44494	37.92
Non Priority Sector	1288618	257053	19.95
Total (Priority Sector + Non Priority Sector)	1405956	301547	21.45

Observation:-

The achievement under Priority Sector up for FY 2022-23 is Rs. 44,494 Crore against the annual target of Rs. 1,17,338 Crore i.e. 37.92%. The achievement under Non-Priority Sector has been Rs. 2,57,053 Crore against the annual target of Rs. 12,88,618 Crore i.e. 19.95 %. The achievement under total ACP has been Rs. 3,01,547 Crore against the Annual target of Rs. 14,05,956 Crore i.e. 21.45%, which is satisfactory.

Bank wise proposed targets & achievement under ACP 2022-23 are given at Annexure-23 to 29.

ACHIEVEMENT VIS-À-VIS TARGET OF ACP FOR FY 2022-23:

The achievement vis-a-vis Target of ACP allocated for FY 2021-22 and outstanding amount in sub sectors of ACP as on 30.06.2022 is placed below.

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**	**369231**	**117338**	**101415**	**44494**	**27**	**37.92**	**821930**	**211602**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	**42472**	**15243**	**12644**	**3809**	**30**	**24.99**	**49513**	**16135**
1A(i)	Farm Credit	**37019**	**4354**	**11146**	**513**	**30**	**11.78**	**42411**	**4878**
	Crop Loan	**4378**	**150**	**3755**	**212**	**86**	**141.04**	**11124**	**845**

	Term Loan	**32641**	**4204**	**7391**	**301**	**23**	**7.17**	**31287**	**4032**
1A(ii)	Agriculture Infrastructure	**273**	**601**	**97**	**52**	**36**	**8.65**	**399**	**776**
1A(iii)	Ancillary Activities	**5180**	**10288**	**1401**	**3245**	**27**	**31.54**	**6703**	**10481**
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	**689**	**195**	**21**	**0**	**3**	**0.00**	**77**	**627**
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	**4033**	**416**	**6922**	**144**	**172**	**34.58**	**32080**	**3702**
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	**156979**	**94496**	**53527**	**39261**	**34**	**41.55**	**439033**	**122417**
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	**102472**	**26152**	**32682**	**9113**	**32**	**34.85**	**309497**	**39801**
1B(ii)	Small Enterprises (Manufacturing + Service)	**35631**	**32641**	**13447**	**17661**	**38**	**54.11**	**90150**	**47397**
1B(iii)	Medium Enterprises (Manufacturing + Service)	**18073**	**35538**	**7283**	**12439**	**40**	**35.00**	**26506**	**34551**
1B(v)	Other finance to MSMEs (As indicated in Master Direction on PSL)	**803**	**165**	**115**	**48**	**14**	**29.01**	**12880**	**668**
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	**22**	**2**	**7**	**2**	**32**	**141.42**	**0**	**0**
1C	Export Credit	**394**	**2545**	**25**	**80**	**6**	**3.15**	**5035**	**3536**
1D	Education	**14303**	**425**	**3012**	**82**	**21**	**19.34**	**31682**	**1512**
1E	Housing	**29747**	**2814**	**7656**	**401**	**26**	**14.26**	**104736**	**13411**
1F	Social Infrastructure	**27**	**100**	**17**	**556**	**63**	**554.91**	**95**	**5304**
1G	Renewable Energy	**39**	**291**	**6**	**33**	**15**	**11.51**	**69**	**132**
1H	Others	**125270**	**1423**	**24528**	**270**	**20**	**18.94**	**191767**	**49155**
	Out of Other Priority, loans upto 50 crore to Start-ups (other than Agri/ MSME)	**13716**	**1423**	**0**	**0**	**0**	**0.00**	**0**	**0**
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	**369231**	**117338**	**101415**	**44494**	**27**	**37.92**	**821930**	**211602**
3	Loans to weaker sections under Priority Sector	**190359**	**5551**	**41925**	**901**	**22**	**16.24**	**432415**	**13085**
	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	**15328**	**64**	**37467**	**709**	**244**	**1111.74**	**95661**	**511**
4	**Non-Priority Sector**	**3127061**	**1288618**	**1140618**	**257053**	**36**	**19.95**	**4561204**	**1216719**
4A	Agriculture	**658**	**1979**	**658**	**6661**	**100**	**336.57**	**2757**	**11935**
4B	Education	**1604**	**292**	**728**	**91**	**45**	**31.35**	**4180**	**900**
4C	Housing	**28798**	**15768**	**8136**	**3348**	**28**	**21.23**	**108162**	**50360**
4D	Personal Loans under Non-Priority Sector	**206756**	**13348**	**53743**	**3380**	**26**	**25.32**	**556184**	**29423**
4E	Others	**2889245**	**1257232**	**1077353**	**243573**	**37**	**19.37**	**3889921**	**1124101**

5	Sub-total=4A+4B+4C+4D+4E	**3127061**	**1288618**	**1140618**	**257053**	**36**	**19.95**	**4561204**	**1216719**
	Total=2+5	**3496292**	**1405956**	**1242033**	**301547**	**36**	**21.45**	**5383134**	**1428321**

(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-21	**March-22**	**June-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
176668	208791	211602	34934	2811	20	1

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

POSITION AS ON			VARIATION %	
June-21	**March-22**	**June-22**	**YoY**	**Over the QTR**
13.43	14.76	14.81	1.39	0.05

The percentage of Priority Sector Advances to Total Advances increased by 1.39 % on YoY basis and the same increased by 0.05% on QoQ basis.

Out of 43 member banks, in the following 10 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2022 out of which 3 are Public Sector Bank & 7 are Private Sector Banks.

Sr No.	**Name of the Bank**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances Advances**
		31.03.2022	**30.06.2022**
Public Sector Banks			
1	BANK OF INDIA	6.83	6.01
2	PUNJAB NATIONAL BANK	9.20	8.57
3	UNION BANK OF INDIA	9.84	8.46
Private Sector Banks			
1	CATHOLIC SYRIAN BANK LTD.	9.43	8.85
2	DHANLAXMI BANK	4.48	4.56
3	IDBI BANK	9.05	9.57
4	INDUSIND BANK	9.84	7.78
5	LAKSHMI VILAS BANK LTD.	4.41	3.53

Action Points:-

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

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

The performance of all Banks in credit flow to SC/ST under Priority Sector Advances is given at Annexure-45. The summarized position is as under: (Rs. in Crore)

POSITION OF CREDIT TO SC/ST			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
1679.58	1939.47	2127.14	447.56	187.67	26.65	9.68

Observation:-

The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 447.56 Crore on YoY basis & increased by Rs. 187.67 Crore on QoQ basis.

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-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
176668	208791	211602	1679.58	1939.17	2127.14	0.95	0.93	1

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has increased from 0.95% to 1% on YoY basis & it increased from 0.93% to 1% on QoQ basis.

Action Points:-

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

AGENDA ITEM NO. 2 B	Lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc)

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 31.03.2022) 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	31972	40.18	34.80	13782	396.29	380.05	11040	916.67	883.68	56794	1353.11	1298.49
Private sector Banks	52295	154.77	154.75	23211	300.97	300.53	5135	391.38	389.97	80641	847.13	845.25
Small Finance Banks	32517	126.31	125.93	15897	143.23	143.21	864	56.23	56.23	49278	325.77	325.37
Non-Member Financial Institution	5921	17.75	17.67	1669	39.91	39.88	532	32.89	32.89	8122	90.57	90.48
Grand Total	122705	339.01	333.15	54559	880.4	863.67	17571	1397.17	1362.77	194835	2616.58	2559.59

The summarised progress under PMMY from 01.04.2022 to 30.06.2022 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	7009	9.93	9.04	2911	80.26	72.69	2083	185.24	168.46	12003	275.44	250.20
Private sector Banks	6054	16.21	16.20	1899	47.15	47.09	1779	133.52	133.42	9732	196.87	196.70
Small Finance Banks	7473	28.42	28.42	4797	36.35	36.35	1	0.1	0.1	12271	64.88	64.88
Non-Member Financial Institution	1562	5.60	5.61	179	3.80	3.79	50	3.28	3.29	1791	12.68	12.67
Grand Total	22098	60.16	59.27	9786	167.56	159.92	3913	322.14	305.27	35797	549.87	524.45

Bank wise achievement for FY 22-23 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.

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

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

As the 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 2022-23 is given at Annexure-65.

Position of NULM Targets & Achievement 2022-23 as on 30.06.2022:

Amount in Crores

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**
4408	1629.86	3	2700010	1.46	9	26	0.03	8	9	0.02

Achievement		Total Subsidy given under NULM (SEP1 + SEP G +SHG)	Additional Subventio n 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
28	0.03	0	0	12	3	0	3

The State Mission Director- NULM, GNCT of Delhi vide their letter no. F-13(8)MD/SSS/NULM-SEP/16-17/Pt.File/22-23/50-58 dated 18.04.2022 informed 'Target under Self Employment Programme (SEP) for the FY 2022-23 for Delhi are under:

Objective	Indicator	Target
Self-Employment Programme (SEP) Financial Assistance in the form of interest subsidy on the bank loan over and above 7% rate of interest for setting up of single or group enterprises	Scrutiny and sanction of recommended loans under SEP (No. of Loan applications)	2123
	No. of individual enterprises funded under SEP	1276
	No. of group enterprises funded under SEP	847

Targets to be allocated to Banks: District wise

Sl. No.	DISTRICT NAME	SEP (I & G)	Loan under Bank linkage
1	EAST	116	77
2	NORTH- EAST	116	77
3	NORTH- WEST	116	77
4	NORTH	116	77
5	NEW DELHI	116	77
6	SOUTH EAST	116	77
7	CENTRAL	116	77
8	SOUTH- WEST	116	77
9	SOUTH	116	77
10	WEST	116	77
11	SHAHADARA	116	77
		1276	847

Target for Aajivika Mela (Credit Sanction Distribution) in NCT of Delhi

This is in reference to letter No. F-13(8)MD/SSS/NULM-SEP/16-17/PT. File/22-23/514-523 dated 03.08.2022 from State Mission Director (DAY-NULM for proposed phases, dates and target for Aajivika Mela(Credit Sanction Distribution) in all Revenue District NCT of Delhi.

Proposed Phase, Dates & Target for Aajivika Mela (Credit Sanction Distribution) for Delhi is as under:-

(Phase – I)

District Name	Targets for Credit sanction Distribution		Date
	SEP(I& G)	SEP (SHG)	
South	30	10	29.08.2022
South East	30	10	
New Delhi	30	10	

(Phase – II)

District Name	Targets for Credit sanction Distribution		Date
	SEP(I& G)	SEP (SHG)	
Central	30	10	31.08.2022
South West	30	10	
North East	30	10	
Shahdara	30	10	

(Phase – III)

District Name	Targets for Credit sanction Distribution		Date
	SEP(I& G)	SEP (SHG)	
East	30	10	02.09.2022
North	30	10	
North West	30	10	
West	30	10	

The member Banks and LDMs are requested to clear the pendency under NULM so that the target of SEP Component and Aajivika Mela (Credit Sanction Distribution) can be achieved.

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

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.

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

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

Stand-up India Outstanding: 31.03.2022 **(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	2156	2749	398	585	127	65	12	3399	537
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1305	738	66	16	3	2	1	756	69
Small Financial Banks	101	0	0	0	0	0	0	0	0
Grand Total :	3612	3487	464	601	130	67	13	4155	606

Stand-up India Outstanding: 30.06.2022 **(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	2162	2766	423.31	650	134.78	90	13.29	3506	571.38
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0.00
Private Sector Banks	1307	186	62.76	16	3.08	2	0.52	204	66.36
Small Financial Banks	104	0	0	0	0	0	0	0	0.00
Grand Total :	3623	2952	486.07	666	137.86	92	13.81	3710	637.73

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-2022 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.

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 FOR THE FINANCIAL YEAR 2022-23:

A statement showing the performance of various banks as well as districts during the FY 2022-23 as on 30.06.2022 is given at Annexure-63 and 64. The summarized position is as under:-

PMEGP Position as on 05.08.2022

(Actual Number & Rs. in Crore)

S.No.	PARTICULARS	
1.	Annual Target(Physical) (2022-23)	114
2.	Total No. of Applications Received	84
3.	No. of Applications Sanctioned	23
4.	Amt. of Sanctioned (MM)	148.95
5.	Margin Money Claimed (No.)	13
6.	Margin Money Claimed (Amt.)	47.92
7.	Margin Money Disbursed (No.)	16
8.	Margin Money Disbursed (Amt.)	55.25
9.	No. of Apps. Rejected/Returned	32
10.	No. of Applications Pending	32
11.	No. of Applications pending for MM disbursement	2

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.

SHG (SELF HELP GROUP)

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.

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	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
62	0.01	4	0.27	62	0.01	4	0.27

SHG				
Outstanding		Non-Performing Assets		NPA %
Number	Amount	Number	Amount	
1012	100.62	**510**	31.25	**31**

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.

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
4810	**4810**	19.60

Total 4810 JLGs were formed during the Quarter under review, out of which 4810 JLGs were credit linked in which amount of Rs. 19.60 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 2022-23. Bank wise progress shall be regularly reviewed in SLBC meetings and also LDMs are advised to review the same in DCC/DLRC meetings.

The District wise target for financing JLGs is as under:-

Sl. No.	DISTRICT NAME	Target for Financing JLGs
1	CENTRAL	1000
2	EAST	1000
3	NEW DELHI	1000
4	NORTH	1350
5	NORTH- EAST	1350
6	NORTH- WEST	1000
7	SHAHADARA	1350
8	SOUTH	1000
9	SOUTH EAST	1000
10	SOUTH- WEST	1000
11	WEST	1000
		12050

Amount in crore

Loans to JLGs			
Disbursement		Outstanding	
Number	Amount	Number	Amount
7740	158.64	**58619**	289.80

AGENDA ITEM NO. 2-C	Flow of credit to MSMEs

MSME

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. 34934 Crore as on June-2022, i.e. 20% on YoY basis. The same increased by Rs. 2811 Crore i.e. 1% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on June- 2022 is increased by 1.39% on YoY basis. The same is increased by 0.05%on Q-o-Q basis. Action Points:- The Controlling Heads of the Member Banks & LDMs are requested to actively monitor the progress to achieve the P.S. Targets as per RBI's guidelines.
2	**MSME advances should be increased further.**	All SLBC Member Banks/ LDMs	Observations:- The MSME advances increased by Rs. 28643 Crore as on June-2022, i.e. 31 % on YoY basis. The same was decreased by Rs. -726 Crore i.e. -1 % on QoQ basis.
3.	**Emergency Line of Credit (MSME)**	All SLBC Member Banks/ LDMs	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. 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. In recent budget announcement ECLGS to be extended up to March 2023. The Guarantee cover under ECLGS to be expanded by **Rs 50,000 Crore to total cover of Rs 5,00,000 Crore**

.

Status Note:-

The Controlling Heads of the Member Banks are requested to take note of the scheme and launch the initiatives for increasing MSME advances as per Govt. guidelines on MSME advances.

The Status of ECLGS is:-

(Amount in Crores)

	Sanctioned		Disbursed	
Quarter	Account	Amount	Account	Amount
June 2022	97273	14753.77	64736	13337.06

4. **Credit Guarantee Scheme for Subordinate Debt**

All SLBC Member Banks/ LDMs

Ministry of Micro, Small and Medium Enterprises has framed a scheme for the purpose of providing guarantee in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small and Medium Enterprises (MSMEs). The scheme will be operationalized through a special window created for this purpose under credit guarantee fund transfer for Micro and Small Enterprises (CGTMSE). The Scheme is named as distressed assets fund-subordinate debt for stressed MSMEs and the Credit products for which guarantee would be provided under the scheme shall be named as 'Credit Guarantee Scheme for Sub-ordinate Debt (CGSSD)'

The Govt of India has extended the scheme till March 2023 as per the recommendations of stakeholders.

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.

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 30.06.2022 is:-

(Amount in Crores)

APPLICATION RECEIVED	SANCTIONED	DISBURSED	Pending for disbursement

NO	AMT	NO	AMT	NO	AMT	NO	AMT
53	18.45	53	18.4	25	4.23	28	14.17

The name of the Banks which have sanctioned loans under CGSSD are:-

Sl. No.	Name of the Bank
1	BANK OF BARODA
2	BANK OF INDIA
3	CENTRAL BANK OF INDIA
4	INDIAN BANK
5	PUNJAB NATIONAL BANK
6	STATE BANK OF INDIA
7	UNION BANK OF INDIA

All other member banks are requested to sanction eligible loan under CGSSD as per extant guidelines of the Scheme.

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			
	Jun-21	**Mar-22**	Jun-22	YoY%
Total Advances	**1315607**	**1414302**	**1428321**	**8.57**
Total Priority Sector Advances	176668	208791	211602	20
Credit to Micro Enterprises	33400	39226	39801	13
Credit to Small Enterprises	34191	46256	47397	39
Total MSE Advances	67591	85482	87198	29.01
% of Micro Enterprises to total MSE Advances	49.41	45.89	45.64	
% of Micro Enterprises to Total Advances	2.54	2.77	2.79	
% of MSE Advances to Total Priority Sector Advances	38.26	40.94	41.21	
Credit to Medium Enterprises	25632	37047	34551	35
Other under MSMEs	552	615	668	21

Advances to Micro, Small & Medium Enterprises (MSME)	93775	123144	122418	31

The following Banks have negative Growth over previous quarter:-

SNO	Name of Banks	Mar-22	Jun-22	Diff	%
1	INDUSIND BANK	3433.41	2587.15	-846.26	-24.65
2	BANK OF BARODA	4043.18	3201.41	-841.77	-20.82
3	AXIS BANK	7798.34	7148.85	-649.49	-8.33
4	STATE BANK OF INDIA	11650.78	11013.79	-636.99	-5.47
5	PUNJAB NATIONAL BANK	11418.55	10968.98	-449.57	-3.94
6	INDIAN OVERSEAS BANK	3277.29	2928.46	-348.83	-10.64
7	UCO BANK	795.45	466.76	-328.69	-41.32
8	KOTAK MAHINDRA BANK	9026.85	8709.78	-317.07	-3.51
9	CANARA BANK	7791.36	7490.87	-300.49	-3.86
10	UNION BANK OF INDIA	6801.31	6561.47	-239.84	-3.53
11	BANK OF INDIA	3214.76	3086.06	-128.70	-4.00
12	IDBI BANK	1246.18	1170.55	-75.63	-6.07
13	RBL BANK LTD	815.62	774.94	-40.68	-4.99
14	TAMILNAD MERCANTILE BANK	75.03	53.07	-21.96	-29.27
15	NAINITAL BANK LTD	180.97	165.84	-15.13	-8.36
16	CENTRAL BANK OF INDIA	1276.93	1267.20	-9.73	-0.76
17	KARUR VYSYA BANK	178.77	175.36	-3.41	-1.91
18	UJJIVAN SMALL FIN. BANK	26.50	25.02	-1.48	-5.59
19	DELHI STATE COOPERATIVE BANK	12.77	11.56	-1.21	-9.45
20	CATHOLIC SYRIAN BANK LTD.	37.50	36.79	-0.71	-1.89
21	LAKSHMI VILAS BANK LTD.	7.46	6.86	-0.61	-8.13
22	DHANLAXMI BANK	4.60	4.02	-0.57	-12.44

Action Point:- 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-21	**March-22**	**June-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
67591	85482	87198	19607	1716	29.01	2.01

Observations:-

Advances under MSE Sector increased by Rs. 19607 Crore on YoY basis i.e. 29.01%. Further it is increased by Rs. 1716 Crore i.e. 2.01%on QoQ basis.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
93775	123144	122418	28643	-726	30.54	-0.59

The Advances under MSME Sector increased by Rs. 28643 Crore i.e. 30.54% on YoY basis. Further the Advances under MSME were decreased by Rs. 726 Crores i.e. -0.59% on QoQ basis.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 31.03.22	Amount O/S as on 30.06.22	Amount of NPA 31.03.22	Amount of NPA 30.06.22	% of NPA 31.03.22	% of NPA 30.06.22
Micro Enterprises	39226	39801	7258	6038	18.50	15.17
Small Enterprises	46256	47397	8363	7540	18.08	15.91
Medium Enterprises	37047	34551	6059	6230	16.35	18.03
Other MSME	615	668	152	16	24.80	2.44
Total MSME Adv.	**123144**	**122418**	**21832**	**19824**	**17.73**	**16.19**

Observation:-The NPA in MSME Sector decreased from 17.73% to 16.19% on QoQ basis.

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

Credit flow to unidentified/ unrecognized cluster of MSME

The 58th Meeting of the Empowered Committee (EC) on Micro, Small and Medium Enterprises (MSMEs) for NCT of Delhi was conducted on February 18, 2022 through virtual mode.

During the meeting, it was deliberated that Financial Inclusion and Development Department, Reserve Bank of India, New Delhi was going to conduct the proposed survey of two unidentified clusters- Khyala in West Delhi district (Kharad work, Job Work and Light engineering) and Samaipur Badli in North Delhi district (Bangles). It was also deliberated during the meeting that SLBC Delhi will actively participate and monitor the process of survey through LDMs. Further, it was also decided that LDMs of the concerned districts will rope in the services of DCOs and officials of District Industrial Centres (DICs) to carry out the survey work. In order to start the work of this survey RD, NDRO shared the

questionnaire prepared for this proposed survey by FIDD, RBI, NDRO to SLBC Delhi for their views and suggestion, if any.

The SLBC-Delhi in coordination with LDM-North & West has conducted camps for creating awareness about the MSME schemes in unidentified clusters. The camp in North district was conducted on 22.03.2022 & in West district on 23.03.2022.

Survey to find out availability of banking facilities and flow of credit to unidentified / unrecognized clusters of MSMEs in NCT of Delhi

FIDD, NDRO has prepared a questionnaire to assess the status of formalization in units of two districts viz. West Delhi district namely Khyala (Kharad work, Job Work and Light engineering) and North Delhi district namely Samaipur Badli (Bangles). This questionnaire included questions seeking information from entrepreneurs regarding availability of banking facilities as well as infrastructure availability in these clusters. The survey was conducted in coordination with the LDMs of these two districts. Brief of findings of the survey are as under:

a) Majority of units under both clusters were Proprietorship concerns.
b) Majority of units under Samaipur Badli were GST Registered whereas under Khyala, only few units had GST registration.
c) Very few units had Udyog Aadhaar registration under both clusters.
d) Majority of units under Samaipur Badli had Bank accounts but Khyala had very limited bank-linkage.
e) Very limited number of units under both clusters had availed loan from any financial institution (banks / NBFC / MFI /co-operative banks / others).
f) Units in Samaipur Badli had limited awareness about Government of India and RBI schemes while compared to Khyala district.
g) Very few units in both districts had availed credit under ECLGS Loan/ PM SVANidhi Scheme/ MUDRA Loan/others.
h) It was observed that both the clusters lacked necessary infrastructure for Testing/ training (ITIs)/ Laboratories/tool rooms, etc. as well as availability of any Government incubation centre or other such facility.
i) Availability of market access, power facilities and transportation facilities were average in both the clusters.
j) Availability of warehouse facilities were poor in Samaipur Badli district.

Action Point:- The GNCTD is requested to share their action plan for increasing the facilities in these unidentified / unrecognized clusters of MSMEs in NCT of Delhi.

AGENDA ITEM NO. 2-D	KCC loan, crop insurance under PMFBY

KCC Loan

The Statement showing KCCs issued by various Banks is placed at Annexure-69 to 72. The Summarized position as on 30.06.2022 is as under:

(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	346	17.84	2354	36.23	1038	689
KCC for Animal husbandry	1	0	1	1.21	0	23
KCC for Fisheries	0	0	1	0.93	0	0

"Kisan Bhagidari Prathmikta Hamari Campaign" – A sprint campaign of Kisan Credit Card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022.

The Department of Financial Services, Ministry of Finance vide their letter 12.04.2022 informed that a special KCC drive was launched on 12th February, 2020 to cover all the PM Kisan beneficiaries under the ambit of KCC. Thereafter, the KCC saturation drive was made part of Atmanirbhar Bharat Package with the objective to cover 2.5 crore farmers including Fishermen and Dairy farmers with a credit boost of Rs. 2 lakh crores.

Govt. of India through Department of Agriculture & Farmers Welfare (DA&FW) launched a sprint campaign, "किसान भागीदारी प्रथमिकता हमारी "from 24.04.2022 to 01.05.2022 to provide KCC to left over farmers including PM Kisan beneficiaries within the ongoing saturation drive. Department of Panchayati Raj organized a special Gram Sabha on all the Gram Panchayat's on 24.04.2022 which was addressed by Hon'ble Prime Minister. Therefore, it was decided that this campaign will also be kick-started from 24.04.2022 in this special Gram Sabha. In this regard DA&FW has issued detailed instructions alongwith Standard Operating Procedure (SOP).

In terms of the SOP for the sprint campaign, while local administration including the Panchayat Secretary/Sarpanch was primarily responsible for sourcing of applications. Banks also supplemented their efforts by sourcing applications through BCs/Bank Sakhi network to ensure success of the campaign.

Action Point:- A VC was conducted by SLBC –Delhi on 28.04.2022 for "Kisan Bhagidari Prathmikta Hamari Campaign" – A sprint campaign of Kisan Credit Card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022, which was attended by top officials of member banks, LDMs and NABARD.

During the VC it was deliberated that performance under this campaign is not satisfactory in NCT of Delhi. The member banks and LDMs informed that as most of the erstwhile area is now marked 'urbanized' so the 'Khasra and Khatuni' along with other land records are not available with the State Department.

Further there is no 'Girdawari' available to the farmers from Revenue office which is required for renewing the KCC loan and issuing fresh KCCs. In view of these hindrances the issue of fresh KCC has virtually stopped within NCT of Delhi.

It was directed by the august house to make a committee comprising the staff of SLBC-Delhi, NABARD & officials from Revenue Department-GNCTD. The SLBC –Delhi & NABARD has informed the names of their officials of the committee but despite reminders GNCTD has not nominated any official. So GNCTD is requested to update the house about the name of official on committee.

AGENDA ITEM NO. 2-E	Grant of Education Loans

The performance of all Banks under Education Loan Scheme is given at Annexure-46 to annexure 53.The summarized position of amount O/s is as under:-

Amount O/s -Position as on (in Crore)				**Variation**		**% Growth**	
Particulars	**Jun-21**	**Mar-22**	**Jun-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	35586	35434	35862	276	428	0.78	1.21
Amt. (in Crore)	2171	2310	2411	240	101	11.05	4.37

Observation:-

The number of Education Loan A/Cs increased by 276 i.e. 0.78 % on YoY basis. On amount wise there is an increase of Rs. 240 Crore and i.e. 11.05% on YoY basis.

The Education Loan A/Cs increased by 428 i.e. 1.21% on QoQ basis whereas amount increased by Rs. 101 Crore i.e. 4.37% on QoQ basis.

Category wise bifurcation of Education Loan as on 30.06.2022

(Amt in Crore)

Loan Disbursed FY		**Loan Outstanding**		**NPA**	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
3741	173.65	**35862**	2411.71	**1760**	58.53

As per the data mentioned on Annexure-49:

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Male	**2393**	105.22	**23359**	1499.14	**1168**	40.78
Female	**1347**	68.41	**13042**	912.56	**592**	17.75

As per the data mentioned on Annexure-50:

(Amt in Crores)

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
SCs	**170**	7.59	**2586**	156.94	**84**	2.79
STs	**49**	3.52	**1015**	72.79	**46**	1.47
OBCs	**497**	18.20	**4521**	255.11	**161**	5.41
Others	**3023**	144.35	**27740**	1926.86	**1466**	48.86

As per the data mentioned on Annexure-51:

(Amt in Crores)

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	227	14.63	2916	254.83	91	4.45
Engineering	1098	31.60	10507	606.26	399	14.00
Nursing Courses	206	6.19	2512	148.62	73	2.62
MBA	551	29.27	5313	442.98	175	6.59
Other Profession	1659	91.97	14615	959.02	1017	30.87

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 required to be followed expeditiously:-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.

1. 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.

2. 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.

3. 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.

4. 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.

AGENDA ITEM NO. 2-F	Housing Finance

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. In Crore)

Housing Finance (PS)	Housing Finance (NPS)	Total Housing Finance
13411	50360	63771

POSITION AS ON			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
59686	62341	63771	4085	1430	6.84	2.29

The Advances under Housing Sector increased by Rs. 4085 Crore i.e. 6.84% on YoY basis & increase by Rs. 1430 Crores i.e. 2.29% 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.

AGENDA ITEM NO. 3	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 30.06.2022 as on Annexure-32, 35 and 36:

(Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCE (PS)	AGRICULTURE ADVANCE (NPS)	Total Agriculture (PS + NPS)
845	4032	4878	776	10481	16135	11935	28070

AGRICULTURE ADVANCES			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
17993	19690	28070	10077	8380	56.01	42.56

Observation:-

The Total Agriculture Advances increased by Rs. 10077 Crore i.e. 56.01% on YoY basis. Further it has increased by Rs. 8380 Crore i.e. 42.56% on QoQ basis.

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

(Amt. In Crore)

Amount O/S as on 31.03.2022	Amount O/S as on 30.06.2022	Amount of NPA on 31.03.2022	Amount of NPA on 30.06.2022	% of NPA on 31.03.2022	% of NPA on 30.06.2022
19690	28070	3429	3287	17.42	11.71

Observation:-

The NPA in Agriculture Advances decreased from Rs. 3429 Crores to Rs. 3287 Crore as on 30.06.2022.

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			PRIORITY SECTOR AGRICULTURE ADVANCES			%age To Priority Sector Advances		
June-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
176668	208791	227630	14147	17177	16135	8	8.23	7.08

Observation:-

The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances decrease from 8.00% to 7.08% on YoY basis.

The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances decrease from 8.23% to 7.08% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			AGRICULTURE ADVANCES			%age To Total Advances		
June-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
1315607	1414302	1428321	17993	19690	28070	1.37	1.39	1.96

Observation:-

The percentage of Agriculture Advances to Total Advances increased from 1.37% to 1.96% on YoY basis. In continuation, it increased from 1.39% to 1.96% on QoQ basis.

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.

AGENDA ITEM NO. 4	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)

Statements showing Deposits, Advances and CD Ratio of Banks are given at Annexure-4 & 5. The summarized position is as under:-

DEPOSITS: (Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
1268381	1342685	1339920	71539	-2765	5.64	-0.21

Observation:-

Deposits:- Total Deposits increased by Rs. 71539 Crores as on June- 2022 i.e. an increase of 5.64% on YoY basis. The same was decreased by Rs. 2765 Crores i.e. an decrease of -0.21 % on QoQ basis.

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
1315607	1414302	1428321	112714	14019	8.57	0.99

Observations:-

Advances:-The Advances increased by Rs. 112714 Crores as on June-2022 i.e. an increase of 8.57% on YoY basis. The same was increased by Rs. 14019 Crores i.e. an increase of 0.99% on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
June-21	March-22	June-22	YoY	Over the QTR
104	105.33	106.60	2.87	1.26

CD Ratio increase from 104% to 106.60% on YoY basis. The CD ratio increased from 105.33% to 106.60 % on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

The District wise CD ratio in NCT of Delhi as on 30.06.2022 is mentioned below:-

Number and Amount as actual

S.No.	NAME OF DISTRICT	CD RATIO
1	Central	79.88
2	East	31.19
3	New Delhi	246.74
4	North	38.06
5	North East	70.36
6	North West	40.50
7	Shahdara	34.07

8	South	29.10
9	South East	78.63
10	South West	29.90
11	West	37.13
	Total :	**106.59**

List of Six Districts having CD Ratio below 40% as on 30.06.2022:

S.No.	NAME OF DISTRICT	Mar-22	June-22
1	East	25.39	31.19
2	North	37.56	38.06
3	Shahdara	36.86	34.07
4	South	28.87	29.10
5	South West	67.49	29.90
6	West	31.70	37.13

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.

Action Points:-

The SLBC-Delhi vide their email dated 06.08.2022 & 11.08.2022 requested LDMs to submit the reasons for low CD Ratio.

LDM-East:

Their district is surrounded with unauthorized/unapproved colonies resulting that scope of retail advances are difficult. Major Private Sector Banks and PSBs are handling their loans portfolios from their centralized branches in other district due to which it does not reflect in data of our district. Mixed area land use is also affecting the efforts of banks in sanction of credit. Moreover, deposits in the area is far more than the advances which also effects the CD Ratio.

Action Point:- As no suitable reply has been received from other LDMs, now they are requested to put-forth the reasons before the house.

Following Banks have CD ratio below 60%:

Sl	Name of Bank	June-21	March-22	June-22	Variation YoY	Variation QoQ
1	BANDHAN BANK LTD.	12.21	23.47	37.66	25.45	14.19
2	INDUSIND BANK	60.45	60.25	56.13	-4.32	-4.12
3	KARUR VYSYA BANK	79.58	88.96	59.72	-19.86	-29.24
4	KOTAK MAHINDRA BANK	51.22	58.17	55.92	4.7	-2.25
5	NAINITAL BANK LTD	44.52	37.50	37.09	-7.43	-0.41
6	TAMILNAD MERCANTILE BANK	41.47	39.07	55.06	13.59	15.99
7	AU SMALL FIN. BANK	35.87	33.05	34.23	-1.64	1.18
8	EQUITAS SMALL FIN. BANK	11.34	13.77	13.72	2.38	-0.05
9	ESAF SMALL FINANCE BANK	15.80	14.74	10.83	-4.97	-3.91
10	SURYODAY SMALL FINANCE BANK	37.80	19.27	13.70	-24.1	-5.57
11	UTKARSH SMALL FINANCE BANK	12.35	18.17	16.21	3.86	-1.96

Following Banks have CD ratio above 200%:-

Sl	Name of Bank	June-21	March-22	June-22	Variation YoY	Variation QoQ
1	DHANLAXMI BANK	244.55	258.64	260.56	16.01	1.92
2	KARNATAKA BANK	153.97	196.81	215.54	61.57	18.73
3	CAPITAL SMALL FINANCE BANK	202.66	292.64	351.19	148.53	58.55

CD Ratio reporting by banks

A meeting on CD ratio reporting by banks was held on May 25, 2021 by FIDD, RBI and attended by 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 SLBC-Delhi has written the letter to MD & CEO of Axis Bank for intervention in the matter. As of now, no reply has received from them.

Sl.	Name of the Bank	Reply in 107th SLBC Meeting on 13.05.2022	Update Position
1	Axis Bank	Axis Bank shall update SLBC-Delhi about the implementation of time-line for reporting of CD Ratio as per RBI norms.	Despite regular emails and telecons the Axis bank has not responded to the query. Axis Bank is requested to update the house about the status

Action Point: Axis Bank is 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 86 Rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
June-21	**March-22**	**June-22**	**YoY**	**Over the QTR**
62.96	56.69	50.03	-12.93	-6.66

The CD ratio of these rural branches decreased from 56.69% to 50.03% on YoY basis. The CD Ratio decreased from 62.96% to 50.03% on QoQ basis.

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

Sl	Name of Bank	RURAL	Mar-22	Jun-22	Variation
1	BANK OF BARODA	4	16.03	16.4	0.37
2	BANK OF INDIA	7	11.95	12.64	0.69
3	BANK OF MAHARASHTRA	1	34.75	34.75	0
4	CANARA BANK	5	10.76	10.81	0.05
5	CENTRAL BANK OF INDIA	3	610.22	449.02	-161.2
6	INDIAN BANK	8	10.46	10.59	0.13
7	PUNJAB NATIONAL BANK	16	8.18	8.15	-0.03
8	STATE BANK OF INDIA	1	6.71	6.96	0.25
9	UNION BANK OF INDIA	13	15.75	15.68	-0.07
10	DELHI STATE Co Bank	17	131.37	135.8	4.43

11	AXIS BANK	3	0	0.03	0.03
11	FEDERAL BANK LTD	4	24.66	24.39	-0.27
12	HDFC BANK	1	205.59	207.55	1.96
13	KOTAK MAHINDRA BANK	1	9.82	18.88	9.06
14	NAINITAL BANK LTD	1	34.24	32.09	-2.15
15	YES BANK LTD	1	252.96	257.56	4.6
	Grand Total :	**86**	56.69	**50.03**	-6.66

AGENDA ITEM NO. 5	Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs

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 PMEGP are given at Annexure-67 and 68. The summarized position is given as under:-

AGRICULTURE

Demand Raised			Amount Recovered			Recovery %age		
June-21	**March-22**	**June-22**	**June-21**	**March-22**	**June-22**	**June-21**	**March-22**	**June-22**
1452	2017	2389	414	857	779	**28.51**	**42.48**	**32.61**

In Agriculture advances, the recovery increased from 28.51% to 32.61% on YoY Basis. It decreased from 42.48% to 32.61% on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP/PMRY)

(Rs.in Crore)

Demand Raised			Amount Recovered			Recovery %age		
June-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
129	7	15	15	4	3	**11.65**	**48.69**	**17.72**

In case of PMEGP advances recovery increased from 11.65% to 17.72% on YoY basis. The PMEGP recovery decreased from 48.69% to 17.72% on QoQ basis.

SECTOR WISE/SCHEME WISE POSITION OF NPA AS ON 30.06.2022:

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

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22	Jun-21	Mar-22	Jun-22
1	Total Advances	**1315607**	**1414302**	**1428321**	**160811**	**165664**	**151793**	12.22	11.71	10.63
2	Total Priority Sector	**176668**	**208791**	**211602**	**26999**	**27547**	**24043**	15.28	13.19	11.36
3	Total Non-Priority Sector	**1138654**	**1205511**	**1216719**	**133812**	**138117**	**127750**	11.75	11.46	10.50
4	Farm Credit	3812	4757	4878	223	222	154	5.85	4.66	3.15
5	Agriculture Infrastructure	797	774	776	190	242	168	23.78	31.32	21.66
6	Ancillary Activities	9538	11647	10481	2638	2702	1904	27.66	23.20	18.17
7	Total Agriculture (PS)	14147	17177	16135	3051	3166	2226	21.56	18.43	13.80
8	Total Agriculture (NPS)	**3845**	2513	11935	457	263	1061	11.89	10.48	8.89
9	**Total Agriculture Advances**	**17993**	**19690**	**28070**	**3508**	**3429**	**3287**	19.50	17.42	11.71
10	Micro Enterprises	33400	39226	39801	8363	7258	6038	25.04	18.50	15.17
11	Small Enterprises	34191	46256	47397	8354	8363	7540	24.43	18.08	15.91
12	Medium Enterprises	25632	37047	34551	6244	6059	6230	24.36	16.35	18.03

14	Others under MSMEs	552	615	668	21	152	16	3.73	24.80	2.44
15	**Total MSME Advances**	**93775**	**123144**	**122418**	**22982**	**21832**	**19824**	24.51	17.73	16.19
16	Housing (PS)	12081	13855	13411	666	661	588	5.51	4.77	4.38
17	Housing(NPS)	47605	48486	50360	2300	2418	2235	4.83	4.99	4.44
18	**Total Housing Sector Advances**	**59686**	**62341**	**63771**	**2966**	**3079**	**2822**	4.97	4.94	4.43
19	Education Loan (PS)	1527	1545	1512	59	58	54	3.88	3.72	3.58
20	Education Loan (NPS)	643	764	900	3	4	4	0.50	0.58	0.48
21	**Total Education Sector Advances**	**2171**	**2310**	**2412**	**62**	**62**	**59**	2.88	2.68	2.43
22	**Loans to weaker Sections under PS**	**15783**	**16018**	**13085**	**744**	**828**	**686**	4.72	5.17	5.24
	Govt. Sponsored Schemes									
23	DAY-NRLM	23	21	20	9	9	9	38.59	43.23	43.72
24	DAY-NULM	4	3	4	3	2	0	87.69	63.49	2.91
25	PMEGP	15	15	13	5	5	6	35.21	35.84	46.91
26	SHG	26	83	101	15	10	31	56.74	12.25	31.06
27	Stand Up India	378	430	412	117	93	118	31.01	21.54	28.66
28	PMMY	3306	3967	3724	493	571	557	14.90	14.39	14.95

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.

AGENDA ITEM NO. 6	Review of restructuring of loans in natural calamity affected districts in the State

No area in NCT of Delhi affected from Natural Calamity.

AGENDA ITEM NO. 7	Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks

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

AGENDA ITEM NO. 8	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.

	Improving rural infrastructure / credit absorption capacity
a.	Any large project conceived by the State Government to help improve CD ratio
b.	Scope of state-specific potential growth areas and the way forwards –choosing partner banks
c.	Findings of region-focused studies and implementing the suggested solutions
d.	Identification of gaps in rural and agriculture infrastructure which need financing
e.	Implementation of Model Land Leasing Act 2016

Action Point:- The SLBC-Delhi vide their email dated 06.08.2022 & 11.08.2022 emailed GNCTD to submit the information pertaining to above agenda, as the same is to be incorporated in Agenda Booklet for deliberating during the meeting. As on date there is no information provided by GNCTD. Now the official from GNCTD is requested to share the above information with the august house.

Further despite our regular follow-ups on telephone & emails, SLBC-Delhi is unable to get the information on timely basis from GNCTD. So we request to nominate a Nodal Officer from GNCTD who will act as “one point contact” for getting all the relevant information for timely submission to RBI, DFS, GOI and other stakeholders.

AGENDA ITEM NO. 9	Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI

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".

AGENDA ITEM NO. 10	Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements

During SLBC meeting it was deliberated 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 Asst. General Manager & Functional Head, SLBC-Delhi.

Sl	Issues	Status as discussed in Meeting dated 08.11.2021	**Status as presented by GNCTD on 13.05.2022**
1	Waiver of Stamp Duty on PM SVANidhi Applications	The "IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021 observed that Stamp Duty for PM SVANidhi can be exempted .Sh. Chaudhary informed that they are not having data regarding: quantum of Loan amount of PM SVANidhi loans/amount of stamp duty etc. SLBC has provided the requisite data for further action in the matter to GNCTD. **Action Point- GNCTD.**	Note is being put up by the Revenue Department to concerned authorities. Final decision will be conveyed to SLBC shortly. Now GNCTD is again requested to update the house about the status of waiver of Stamp Duty.

AGENDA ITEM NO. 11	Success Story

The SLBC-Delhi has requested Member Banks & LDMs to share the Success Story for incorporating in the Agenda Book. As no bank or LDM has submitted the Success Story we request stakeholders to share their Success Story for incorporating in ensuing Agenda Booklet.

AGENDA ITEM NO. 12	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. 13	Issues remaining unresolved at DCC/DLRC meeting

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

1. Despite repeated reminders many banks did not post DCOs from controlling office. So Member Banks are again requested to ensure that DCOs are from Controlling Office. The name of the Banks are:-

Sr. No.	Name of Bank
1	BANK OF INDIA
2	BANK OF MAHARASHTRA
3	INDIAN BANK
4	PUNJAB NATIONAL BANK
5	DELHI STATE COOP BANK
6	BANDHAN BANK
7	CITY UNION BANK
8	HDFC BANK
9	IDBI BANK
10	IDFC FIRST BANK
11	INDUSIND BANK
12	JAMMU KASHMIR BANK
13	KARNATAKA BANK
14	KARUR VYSYA BANK

15	KOTAK MAHINDRA BANK
16	RBL BANK LTD
17	YES BANK LTD
18	JANA SFB
19	UJJIVAN SFB
20	UTKARSH SFB

2. DCOs in meeting comes without his/her homework due to which they remain silent on any question raised by chairperson in meeting.
3. On calling for meeting by DM office or MCD, DCOs are used to not attend the meeting without any information.

AGENDA ITEM NO. 14	Time-Line for convening SLBC meetings and Submission of data to SLBCs & 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 Convener 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

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.

✓ Data is not being submitted on time.

✓ 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 ITEM NO. 15	Advances to Weaker Sections (including Women Entrepreneur & Minorities)

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 under Women Entrepreneur is shown at Annexure-76. The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
29505	40229	44909	15404	4680	52.21	11.63

The advances to Women Entrepreneur increased by Rs. 15404 Crore i.e. 52.21% on YoY basis. Further the advances were increased by Rs. 4680 Crores i.e. 11.63% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			CREDIT TO WOMEN ENTERPRENEURS			%age to Priority Sector Advances		
June-21	March-22	June-22	June-21	March -22	June-22	June-21	March-22	June-22
176668	208791	211602	29505	40229	44909	16.70	19.27	21.22

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 16.70% to 21.22% on YoY basis and increased from 19.27% to 21.22% on QoQ basis.

Action Points:-

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

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-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
7272	7882	8417	1145	535	16	7

The Advances to Minority Communities increased by Rs. 1145 Crore i.e. 16% on YoY basis. Further the Advances under mentioned Sector were increased by Rs. 535 Crores i.e. 7% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
June-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
176668	208791	211602	7272	7882	8417	4.12	3.78	3.98

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 4.12% to 3.98% on YoY basis. Further the Advances under mentioned sector were increased from 3.78% to 3.98% 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 June- 2022, in these districts is as under:-

Name of the District: CENTRAL

(Number of accounts in actual numbers and Amount outstanding in crores of Rupees)

Name of Community	No. of Accounts (Actual)		Amount Outstanding (in Crores)	
	Previous Quarter(31.03.22)	Current Quarter(30.06.22)	Previous Quarter(31.03.22)	Current Quarter(30.06.22)
A. Minority Communities	9238	8960	995.54	1065.66
1. Christians	801	780	43	41.34
2. Muslims	5267	5382	397.12	406.48
3. Buddhists	239	230	22.51	57.44
4. Sikhs	2235	1824	238.5	256.1
5. Zoroastrians	39	40	2.29	0.96
6. Jains	657	704	292.12	303.34
Total (1 to 6)	9238	**8960**	995.54	**1065.66**
B. Others	60940	59301	30620.69	28171.23
C. Total PS Adv. in the Identified District (A+B)	**70178**	68261	**31616.23**	29236.9
D. Share of A out of C in percentage (%)	**13.16**	**13.13**	**3.14**	**3.64**

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 Crore)
	Previous Quarter	Current Quarter	Current Quarter	Current Quarter
	(31.03.22)	(31.03.22)	(31.03.22)	(31.03.22)
A. Minority Communities	9088	12224	118.17	172.45
1. Christians	94	74	2.63	4.67
2. Muslims	8706	11966	88.98	153.07
3. Buddhist	29	35	1.37	1.89
4. Sikhs	162	70	11.74	4.64
5. Zoroastrians	1	4	0.02	0.17
6. Jain	96	75	13.43	8.02
Total (1 to 6)	9088	12224	118.17	172.45
B. Others	26507	25175	2053.94	2021.69
C. Total PS Adv. in the Identified District (A+B)	35595	37399	2172.11	2194.14
D. Share of A out of C in percentage (%)	**25.93**	**32.68**	**5.44**	**7.86**

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

	Previous Quarter	Current Quarter	Current Quarter	Current Quarter
	(31.03.22)	(30.06.22)	(31.03.22)	(30.06.22)
A. Minority Communities	137169	140809	7881.96	8416.86
1. Christians	9047	9187	731.83	662.64
2. Muslims	93411	96842	3042.65	3165.97
3. Buddhists	7580	8630	182.98	227.65
4. Sikhs	22734	21386	2623.75	2944.76
5. Zoroastrians	120	124	9.12	8.13
6. Jains	4277	4640	1291.62	1407.41
Total (1 to 6)	137169	140809	7881.96	8416.57
B. Others	674328	681121	200908.76	203185.43
C. Total Priority Sector Advances (A+B)	811497	821930	208790.71	211602
D. Share of A out of C in %	16.9	17.13	3.77	4.14

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%.

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-21	March-22	June-22	YoY	Over the QTR	YoY	Over the QTR
15783	16018	13085	-2698	-2933	-17.09	-18.31

The Advances under Credit Flow to Weaker Sections decreased by Rs. 2698 Crore i.e. 17.09% on YoY basis. Further the Advances under mentioned sector were decreased by Rs. 2933 Crores i.e. -18.31% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
June-21	March-22	June-22	June-21	March-22	June-22	June-21	March-22	June-22
176668	208791	211602	15783	16018	13085	8.93	7.67	6.18

Action Points:-

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

AGENDA ITEM NO. 16	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.

Guidelines	Guidance
Strategic Pillar 1 a) Increasing outreach of the number 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.	There is no area or village in Delhi which is unbanked i.e. banking access is available in all areas/villages in Delhi.
b) 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	Only Tier 1 Centre in Delhi- However to strengthen various modes of digital services and to move towards a less cash society. –**upto September-2022**
Strategic Pillar 2 a) 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.).	**Upto September-2022** All the PMJDY account holders who are not insured in any scheme shall be identified and shall be enrolled as beneficiary of these schemes.
Strategic Pillar 3 a) 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.	Setting up of RSETI in Delhi is under process The operational guidelines should be framed so that the new account holders may be categorized for skill development programmes and shared to the concerned skill Development Centre/livelihood missions.- **Upto March-2023.**
b) 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.	The SHGs and Micro Entrepreneurs names and contact lists should be shared with concerned Authorities of National Skill Development Mission; **Upto March-2023**
a) 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	**Upto September-2022** The NSFI milestones are to be set up and every stakeholders be informed the same for ensuring implementation.

can be advised to review and implement the vision, action plans and the milestones to be achieved during the NSFI period.	
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.	No Aspirational District in Delhi. GIS dashboard has been developed by GNCTD.

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.

AGENDA ITEM NO. 17	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. To be completed by March 2022.
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. To be completed by March 2023.
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. To be completed by March 2023.
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. To be completed by March 2023.
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. To be completed by March 2024.

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.

The Regional Director, RBI informed the house during 105th SLBC Quarterly Meeting, that NSFI & NSFE could be included in the curriculum of Delhi Schools. Therefore, he requested SLBC-Delhi to explore the possibility of the same. The SLBC-Delhi has made communication to The Director, National Council of Education Research & Training (NCERT) and sought their Guidance in the matter. The reply from NCERT is still awaited.

AGENDA NO. 18	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 has already informed the member banks about:

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

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

PMFME_11.08.2022_DISTRICT WISE STATUS					
District	Loan Rejected	Loan Sanctioned	Loan Under Process	Grand Total	% of Loan Sanctioned / Grand total
North East	20	13		33	39
West	12	6	4	22	27
North West	13	5	13	31	16
New Delhi	40	8	7	55	15
North	4	1	2	7	14
Shahdara	22	5	12	39	13
East	33	6	9	48	13
Central	46	7	11	64	11
South East	6	1	7	14	7
South	27	1	20	48	2
South West	16		11	27	0
Grand Total	239	53	96	388	14

The Bank-wise position of PMFME is as under:-

PMFME_11.08.2022_BANK-WISE STATUS					
Name of the Bank	Loan Rejected	Loan Sanctioned	Loan Under Process	Grand Total	% of Loan Sanctioned / Grand total
KARNATAKA BANK LIMITED		1		1	100
PUNJAB AND SIND BANK	3	2	1	6	33
UCO BANK	1	1	2	4	25
CANARA BANK	20	6	3	29	21
BANK OF INDIA	8	2		10	20
INDIAN OVERSEAS BANK	2	1	2	5	20
PUNJAB NATIONAL BANK	45	16	19	80	20
BANK OF BARODA	30	8	9	47	17

INDIAN BANK	13	4	7	24	17
UNION BANK OF INDIA	28	8	13	49	16
CENTRAL BANK OF INDIA	6	1	2	9	11
STATE BANK OF INDIA	62	3	14	79	4
AXIS BANK			1	1	0
BANDHAN BANK LIMITED			1	1	0
BANK OF MAHARASHTRA	1		1	2	0
FEDERAL BANK	2		1	3	0
HDFC BANK	6		5	11	0
ICICI BANK LIMITED	1		5	6	0
IDBI BANK			2	2	0
IDFC First Bank Ltd	1			1	0
INDUSIND BANK			3	3	0
KOTAK MAHINDRA BANK LIMITED	5		4	9	0
SOUTH INDIAN BANK	1			1	0
THE DELHI STATE COOPERATIVE BANK LIMITED	1			1	0
YES BANK	3		1	4	0
Grand Total	239	53	96	388	14

Action Point: Banks & LDMs are requested to pursue this scheme also for establishing a robust Micro Food Processing Enterprises & dispose-of the pending applications. The GNCTD is also following up with SLBC-Delhi for implementation of PMFME Scheme.

AGENDA ITEM NO. 19	District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

The Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities will be launched from 8th Nov, 2021 with the to be held on every Friday of the week. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

The broad contours of the campaign will be as under:

1. **"District-level KCC Camp"** will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.

2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.

3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.

4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:

(a) Lead District Manager- Convenor

(b) DDM, NABARD - Member

(c) District Nodal Officer, Department of Animal Husbandry - Member

(d) District Nodal Officer, Department of Fisheries - Member

(e) Bank's representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign **'District level KCC Camp'** will be organized at least once a week.

a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.

b) Acknowledgement with running number for accepted applications.

c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.

d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.

e) Every incomplete or otherwise ineligible form would be returned with the reason for ineligibility clearly indicated on the attached copy of the checklist. LDM will retain a copy of the checklist to keep a record of the rejected applications.

f) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D), Department of Fisheries (DoF) and District Administration.

g) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.

h) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the DAHD and Department of Fisheries.

As per communication received from Director (Animal Husbandry), Development Department, GNCT of Delhi:-

1. District Nodal Officer, Department of Animal Husbandry:

Dr. Vikram Singh Khobra,
Mobile # -9891561680
Email id-drvikramvets@gmail.com

2. District Nodal Officer, Department of Fisheries:

Sh. D. C. Pant,
Mobile # -9354039803
Email id - dineshChandera514@gmail.com
Action Point: The LDMs are requested to conduct District-level KCC Camp in their respective District and member banks are requested to participate in these Camps.

AGENDA ITEM NO. 20	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
9	5	5	0.11	4	0.09	0	10

AGENDA ITEM NO. 21	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

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

During the Steering Committee Meeting, it was decided that DCC & DLRC Meetings are not be held simultaneously. All the LDMs are requested to ensure compliance. The Department of Financial Services, Ministry of Finance, Govt of India vide their communication no. F.No. 14/2/2021-FI dated 11.02.2022 requested to ensure that the Public Representatives are invited in these meeting while complying with the guidelines of RBI.

(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. Out of 43 member banks only six banks have not confirmed regarding Standardized System of Data Flow. These banks are:

Name of the Bank	Target Date for implementing the system
UCO Bank	30.06.2022
Federal Bank	31.07.2022
Nainital Bank	30.06.2022
DSCB	31.03.2023
Tamilnad Mercantile Bank	30.06.2022
ESAF Small Finance Bank	3 to 4 months

(3) **In previous SLBC Meeting it was directed by Reserve Bank of India 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 / updation of Data on SLBC Portal, despite reminders and telephonic follow-ups.** The names of the Banks are:-

(i) Kotak Mahindra Bank

(ii) IDBI Bank

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MINUTES OF 107th SLBC MEETING HELD ON 13.05.2022

The 107th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 13th May 2022 at Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank and attended by Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO, Sh. V.S. Rawat, IAS, Special Secretary (Urban Development)-GNCTD & Sh. R.P. Singh-General Manager (FIDD) – RBI, NDRO

Sh. Anil Bansal, General Manager, Convenor SLBC-DELHI, and Sh. Rajinder Choudhary, Asst. General Manager, 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. The list of participants is enclosed (Annexure-I).

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 to deliver his key note address.

Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. The major points of his speech were to increase the CD ratio of the member banks and Districts. He shared the vital points of the meeting held on 23rd April 2022 with Govt of India. He requested member banks to increase the share of digital mode of payments. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc on priority basis. He also said that relevance of BCs in the banking system is going to be increase in near future so member banks are requested to appoint BCs as per extant guidelines. He also emphasized for 100% digitization of Central & South Delhi District at the earliest. He extended thanks to RBI, GNCTD, NABARD and other govt departments for providing guidance and assured the house that banks shall continue to contribute for the upliftment of society. He also congratulated member banks on achieving the ACP targets for FY 2021-22 and appreciated the efforts of Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi for smooth functioning of SLBC-Delhi.

Then Sh. Bansal, General Manager-SLBC-Delhi requested Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO to address the house.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO at the onset appreciated the efforts made by member banks during the extremely challenging times of COVID pandemic in meeting the banking related requirements of the general public. She also mentioned the ultra-accommodative policy stance of RBI in order to the credit requirements of the economy. She explained the Standing Deposit Facility of RBI which will replace the fixed rate reverse repo (FRRR) as the floor of the LAF corridor. Alongwith the FRRR which will remain as RBI's toolkit, SDF will impart flexibility to the RBI's liquidity management framework. She mentioned that recognizing the importance of housing sector and its role in supporting the overall credit growth, it has been decided that risk weights, as prescribed by RBI circular of October 2020, shall continue for all housing loans sanctioned up to March 31, 2023. She expressed her concern over customer services, data sanctity, MSME lending, CD ratio, FLC camps & increase the digital mode of transactions. She also mentioned about making Central & South Delhi 100% digitalized. She

reiterated that SLBC meeting should focus only policy related issues leaving other issues to be discussed in various sub-committees of SLBC constituted for specific purposes. She also appreciated the contribution of Sh. Anil Bansal- General Manager & Convener –SLBC-DELHI for his contribution in smooth functioning of SLBC.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi summarize efforts made by SLBC-Delhi for re-organising the agenda items as per Lead Bank Scheme circular and increasing the focus on important parameters.

Sh. Anil Bansal-General Manager-SLBC-Delhi then started deliberations on Agenda items. After confirmation of Minutes of 106th SLBC Meeting & ATR the agenda wise items were taken up.

KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits were deliberated before the house.

Agenda No.1: SOCIAL SECURITY SCHEMES

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi elaborated upon performance under PMJDY & Jan Suraksha schemes. All the grievances under PMJDY Accounts have been resolved and No grievance was pending as on 31.03.2022.

Number of enrolments under PMSBY, PMJJBY & APY as on 31.03.2022: As on 31.03.2022, Total No. of PMSBY enrolments were 39.88 Lacs and PMJJBY enrolments were 13.64 Lacs & APY issued were 5.42 Lacs. All the Banks were 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.

- ✓ Status of Insurance Claims under Social Security Schemes as on 31.03.2022: No application is pending under PMJDY.
- ✓ 21 applications are pending under PMSBY (Indian Bank-14 PSB-5, SIB-1, DSCB - 1)
- ✓ 23 applications are pending under PMJJBY (Indian Bank 13, PSB-3, HDFC-5, Karnataka-1, SIB - 1)

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested member banks to clear the pendency on priority basis.

Action Point: - The concerned banks are requested to get all the pending applications disposed of at the earliest. All the banks were requested to confirm to SLBC-Delhi about the updated status of pending claims.

Deadline- 31.05.2022

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 31.03.2022 & SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 31.03.2022

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested Bank of Maharashtra, Indian Bank, State Bank of India & Union Bank of India who have performed well

under these schemers, to share the success mantra. The Banks informed that they are regularly following up with branches and a dedicated team is there for monitoring the progress.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi requested member banks to conduct at least 1 camp / week and also state that progress under Jansauraksha Saturation drive is very slow, as the campaign has been extended upto 30.09.2024. All Banks and LDMs are requested not to leave any stone unturned to achieve the target. It was proposed to hold one camp every week by LDMs in their respective districts to achieve the goal. As the scheme is extended till 31.09.2024, all the member banks are requested to achieve saturation drive.

APY CITIZEN'S CHOICE H2, FY 2021-22 -Scorecard for State Coordinators (1st Feb- 31st March 2022)

The house applauded Indian Overseas Bank & Bank of India for getting 'Certificate of Excellence' under the campaign.

Action Point: All the member banks are requested to increase the enrollment under APY.

PERFORMANCE OF NATIONAL PENSION SCEHEME

The bank wise performance under NPS was deliberated during the meeting.

PM SVANidhi YOJANA

All the Members Banks were requested to

- ✓ Enroll PM SVANidhi beneficiaries under PMJJBY, PMSBY, Mai Bhi Digital 2.0 and other social security schemes.
- ✓ Disbursement of loans under SVANidhi by banks is very low. Members Banks are advised to dispose-of the pending PMSVANidhi applications on priority basis and not to reject the applications without valid grounds
- ✓ All Banks are requested to disburse the applications which are pending for disbursement.

In some of the Banks % of return applications is very high, all such Banks are again requested to not to reject the application without any valid ground.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO enquired about the slow progress under disbursement under PM SVANidhi. She also enquired from HDFC Bank & Kotak Mahindra Bank for poor progress under PM SVANidhi. She also asked HDFC & Kotak Mahindra Bank to submit the status report to SLBC-Delhi. She also advised them to compile a list where vendors have not come despite all efforts so that steps may be taken to cancel their LOR. GM, FIDD, NDRO also advised SBI to furnish a break-up of its pendency to SLBC.

Sh. V.S. Rawat, IAS, Special Secretary (Urban Development)-GNCTD requested member banks to dispose-of the PM SVANidhi applications on priority basis. He also inform the house that necessary instructions are conveyed to MCD to re-look in to PM SVANidhi applicants who were more interested in LoR and not in taking loans. He also suggested that camps should be organize in coordination with ULBs and Banks for disposing-of pending applications.

LDMs also shared their concern that banks are not participating in the PM SVANidhi camps & participating officials are not aware about scheme.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank requested member banks to dispose-off the pending applications and to participate in the camps & come up to expectations. He also reminded that Secretary-Finance, Ministry of Finance, shall be taking stock of the situation of Private Sector Banks under PM SVANidhi.

Action Point:- All the member banks are requested to dispose-of pending applications under PM SVANidhi on priority basis and participate in 'PM SVANidhi' & 'SVANidhi se Samriddhi' camps. Member banks are requested to re-consider applications under 'returned by banks'. SLBC-Delhi to submit the status report about those applicants who are not interested in taking loans & in which documents are pending. The report shall be shared with ULBs so that those applicants can be removed from the list.

Deadline:- 06.06.2022- to dispose-of PM SVANidhi pending applications.
31.05.2022 -HDFC Bank & Kotak Mahindra Bank- Submit status report to SLBC-Delhi.

Agenda No.1A: FINANCIAL INCLUSION PLAN (FIP)

As on date, Banking facilities are accessible to all Villages within radius of 5 kms. in NCT of Delhi. Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO requested member banks to open 'brick & mortar' branch in the unbanked areas in Salempur Majra & Salahapur.

Action Point:- Member Banks are requested to explore the opportunity to open branches in Salempur Majra & Salahapur area. The interested banks shall update the status of opening the branches in these areas to SLBC-Delhi.

Deadline:- 15.06.2022 to submit the consent for opening the branches in mentioned areas.

Agenda No.1B: BUSINESS CORRESPONDENTS

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 should be resolved on priority. LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank indicated that member banks should increase the number of BCs and also to increase the services offered by BCs.

Agenda No. 1C: DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS

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

Agenda No. 1C: EXPANDING & DEEPENING OF THE DIGITAL PAYMENTS ECOSYSTEM

Lead Banks of Central and South district i.e. Canara Bank and SBI, are requested to share the details of the nodal officers from their respective corporate offices to update information regarding district wise position.

Action Point:- The concerned Lead banks viz., State Bank of India (South District) and Canara Bank (Central District) may be advised to inform the house whether a senior level Nodal Officer has been nominated at their HO level to coordinate with the field functionaries for overseeing implementation of the programme.

Deadline:- 31.05.2022 to inform the name of Nodal Officer
30.06.2022:- Complete the digitization of these two districts by member banks and LDMs

Agenda No. 1D: DIRECT BENEFIT TRANSFER (DBT) SCHEME

Action Point:- Member banks are requested to take immediate action to make all the A/Cs active opened by students immediately.

Agenda No.1E: FINANCIAL LITERACY

During the quarter under review total 155 Special Camps and 260 Target Group Specific Camps were organised by FLCs/LDMs.
Four districts do not have any FLC at present. The districts are: Shahdara (BoB), South West (SBI), North West (PNB) and West (Canara Bank). All these Lead Banks confirmed that the process of appointing FLCs shall be completed soon.

Ms. N. Mohana, Chief General Manager-in Charge, RBI,NDRO advised member banks to explore the appointment of retired employees also as FLCs.

Action Point:- All four banks are requested to give time line for complying with the appointment of FLC.
Deadline:-06.06.2022. These banks are requested to identify such retired officials and complete the process of appointing FLCs.

Agenda No.1E: FINANCIAL LITERACY

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 reported, few member banks have not achieved the target of Camps & these banks are requested to conduct the camps as per extant guidelines of RBI. There are 4 Banks which have not achieved their targets of conducting camps i.e. Indian Bank, Delhi State Cooperative Bank, Kotak Mahindra Bank & Nainital Bank.

Action Point:- Member banks are requested to conduct the Financial Literacy Camp as per the allocated target.

Agenda No.1E: FINANCIAL LITERACY

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

Agenda No. 2: REVIEW OF CREDIT DISBURSED BY BANKS

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then presented the proposed ACP targets for FY 2022-23 to house.

The House approved the ACP targets for FY 2022-23 after deliberations.

Action Point:- SLBC-Delhi shall distribute the ACP targets to LDMs for further allocating to member banks.

Agenda No. 2:A CREDIT FLOW TO PRIORITY SECTOR

Priority Sector Advances increased by Rs. 10078 Crore over the quarter. the per centage of Priority Sector Advances to Total Advances has increased from 14.72 to14.76 over the previous Qtr.

Agenda No.2A : STATUS OF PRIORITY SECTOR ADVANCES

Action Point:- Member Banks and LDMs are requested to actively monitor the progress in order to achieve the P.S. Targets as per RBI guidelines.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then shared the name of 10 Banks having PS Adv. to Total Adv. Ratio of less than 10% which includes Bank of India, Punjab National Bank, Union Bank of India, Catholic Syrian Bank, Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Lakshami Vilas Bank, ESAF SFB, Suryoday SFB.

Ms. N. Mohana, Chief General Manager-In-Charge, RBI, NDRO requested member banks to use Skill Centers as a pipeline for MSME loans.

Action Point:- All the member banks, particularly above 10 banks, are requested to take immediate steps to increase their priority sector advances.

Agenda No. 2 A: CREDIT FLOW TO SC/ST PRIORITY SECTOR

Loans to SC/ST under Priority Sector Advances increased by Rs.30.81Crore over the Quarter.
In terms of percentage of SC/ST advances to Priority Sector Advances, it was 0.91% as on 31.03.2021, 0.96% as on 31.12.2021 and 0.93% as on 31.03.2022.

Agenda No. 2B: LENDING TOWARDS GOVT SPONSORED SCHEMES PMMY ADVANCES

Under PMMY, during current FY 2021-22 upto 31.03.2022, No. of accounts sanctioned are 194835 and amount sanctioned is Approx. Rs. 2616.58 crore out of which Rs. 2559.59 Crore has been disbursed.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank pointed-out the decline in sanction as well as disbursement in PMMY accounts.

Agenda No. 2 B: NATIONAL URBAN LIVELIHOODS MISSION (NULM)

The progress under NULM is not satisfactory. There is urgent need to take steps for promotion of this scheme in NCT of Delhi. LDMs and Member Banks are advised to conduct awareness camps among poor and deprived section of society for formation of self help groups so that they can earn their livelihood through this scheme. They should be guided about the benefits under the NULM scheme.

Agenda No.2 B : District wise Target under Self Employment Programme for the FY 22-23

The State Mission Director- NULM, GNCT of Delhi vide their letter dated 18.04.2022 has fixed the target under Self Employment Programme (SEP) for the FY 2022-23 for Delhi:-

Sl. No.	DISTRICT NAME	SEP (I & G)	Loan under Bank linkage
1	EAST	116	77
2	NORTH- EAST	116	77
3	NORTH- WEST	116	77
4	NORTH	116	77
5	NEW DELHI	116	77
6	SOUTH EAST	116	77
7	CENTRAL	116	77
8	SOUTH- WEST	116	77
9	SOUTH	116	77
10	WEST	116	77
11	SHAHADARA	116	77
	Total	1276	847

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

Agenda No. 2 B: 'STAND-UP INDIA' INITIATIVE

Total Outstanding under Stand up India was 4155 number of accounts with Rs. 606.09 Crore. The No. of Women beneficiary were 3487, SC beneficiaries 601 and ST beneficiaries 67.

Agenda No.2 B: District wise Target under PMEGP FOR THE FINANCIAL YEAR 2022-23

The Khadi & Village Industries Commission State Office, New Delhi vide letter dated 28.04.2022 had informed targets for the financial year 2022-23.

(Rs. in Lacs)

S.No.	District	Project	Margin Money	Employment
1	North West	10	36.00	93
2	South West	10	36.00	93

3	New Delhi	04	20.00	41
4	West	09	22.50	43
5	Central	10	32.50	72
6	North	10	30.54	95
7	North East	10	30.00	91
8	East	06	18.00	43
9	Shahdara	10	25.50	72
10	South East	6	17.50	43
11	South	6	18.40	42
	Total	91	286.49	728

Action Point:-All LDMs are requested to distribute the targets to Bank's in their respective districts and make all out efforts to achieve the targets

Agenda No. 2 B: PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

Total 25 applications are pending as on 31.03.2022 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.

Action Point:- All the banks are requested to take immediate action to dispose-of the pending applications and update their status on the KVIC portal. Further in case of any difficulty in the portal they may contact KVIC official for readressal.
Deadline:- 31.05.2022

Agenda No. 2 B: SELF HELP GROUPS

Action Point:- The Banks are advised to provide credit facilities to more SHGs under financial inclusion program

Position of Loans to JLGs as on 31.03.2022:

Action Point:- Total 7831 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 42.76crore.
Total disbursement in the current year in 32706 accounts is Rs. 334.22 Crore. Banks are requested to focus on sanctioning loans to JLG Groups.

Agenda No. 2C: MSE & MSME ADVANCES

The banks having negative growth over previous quarter are Punjab National Bank, Yes Bank Ltd, Punjab & Sind Bank, Bank of India, Karnataka Bank, RBL Bank Ltd, South Indian Bank Ltd., Jammu & Kashmir Bank, Central Bank of India, Ujjivan SFB, Nainital Bank Ltd., Lakshmi Vilas Bank Ltd.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO requested banks to review the MSE & MSME advances and work in a campaign mode to increase these advances.
Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank reviewed the reasons for negative growth of member banks.

Action Point:- These member banks are requested to draw-up the plan for coming out of negativity.

Emergency Credit Line Guarantee Scheme

Action Point:- 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 as the scheme is extended up to 31.03.2023.

Credit Guarantee Scheme for Subordinate Debt

Action Point:- As on 31.03.2022 under CGSSD, 25 applications were disbursed by an amount of Rs. 4.23 Crores. Only 7 Banks namely Bank of Baroda, Bank of India, Central Bank of India, Indian Bank, Punjab National Bank, State 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 and to sanction eligible loan under CGSSD as per extant guidelines of the Scheme which is also extended up to 31.03.2023.

Agenda No. 2D: KISAN CREDIT CARD SCHEME

Action Point:- The Banks are advised to explore the possibility of sanctioning advances in KCC for animal husbandry and fisheries sector.

<u>Kisan Bhagidari Prathmikta Hamari Campaign</u>

- The performance under this campaign is not satisfactory in NCT of Delhi. The member banks and LDMs informed that as most of the erstwhile area is now marked ‘urbanized’ so the ‘Khasra and Khatuni’ along with other land records are not available with the State Department. Further no ‘Girdawari’ available to the farmers from Revenue office which is required for renewing the KCC loan and issuing fresh KCCs. In view of these hindrances the issue of fresh KCC has virtually stopped within NCT of Delhi.

- NABARD vide their letter dated 10.05.2022 requested to deliberate the issue in SLBC quarterly meeting

It was finalized in the house that a Committee comprising of few member banks, NABARD, Revenue –GNCTD & SDM of Districts shall be formed and above matter shall be resolved so that gap between PM KISAN beneficiaries and KCC can be bridged.

Action Point:- SLBC-Delhi & NABARD shall coordinate to make the committee and identify the issues and resolve it.

Agenda No. 2E: CREDIT FLOW UNDER EDUCATION LOAN

The number of Education Loan accounts decreased by 870 i.e. 2.40% on YoY basis and amount-wise there was an increase of Rs. 131 Crore i.e. 6.01% on YoY basis. Over the quarter number of accounts in Education Loan decreased by 232 i.e. 0.65% however amount increased by Rs.25 Crore i.e. 1.09%

Action Point:-The member banks are requested to draw-up a strategy to increase the flow under Education loan.

AFFORDABLE HOUSING UNDER PMAY SCHEME as on 31.03.2022

Action Point:- 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.

The official of NABARD informed about the Credit Guarantee Fund and requested member banks to onboard the scheme. SLBC-Delhi requested NABARD to share the details of fund for onward distribution to member banks.

Action Point:- NABARD is requested to share the details of the Fund with SLBC-Delhi for creating awareness about the scheme amongst member banks.

Deadline:- 31.05.2022 for NABARD for sharing the details of the scheme.

Agenda No. 3: AGRICULTURE ADVANCES

Total Agriculture Advances has increased on YoY basis by Rs. 5460 Crore i.e 38.37% and it increased by Rs. 2594 Crores i.e 15.17%.
Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi mentioned that the increase in the Agriculture advances is mainly due to increase in agriculture ancillary & infrastructure portfolio.

Agenda No.4: CREDIT DEPOSIT RATIO

Action Point:- The member banks with low CD ratio are requested to take necessary steps to improve CD ratio

There are Six (6) Districts having CD Ratio below 40% as on 31.03.2022 i.e. East, North, North West, Shahdara, South & West.

Action Point:- The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to improve CD Ratio.
Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank asked LDMs to deliberate upon the major reasons for low CD ratio.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO enquired from Private Sector Banks about the uneven distribution of CD ratio amongst the districts. She also emphased on data sanctity and data submission by stakeholders.

Axis Bank informed that their CPC processing will be rectified and by August 2022 the bank will be able to resolve the issue of CD reporting in terms of RBI guidelines.

Agenda No. 5: POSITION OF NPAs

Action Points:- 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

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi pointed out that NPA under PMMY should be brought down as it is on a higher side.

Agenda No. 5: POSITION OF RECOVERY OF ADVANCES IN AGRICULTURE AND PMEGP SECTOR

Action Point:- All banks are requested to take suitable steps for increasing recovery under both the sectors.

Then Sh. Rajinder Kumar Choudhary-Asst. General Manager-SLBC deliberated upon further agenda items.

AGENDA NO.6 RESTRUCTURING OF LOANS IN NATURAL CALAMITY

No area in NCT of Delhi was affected from Natural Calamity.

AGENDA NO. 7 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

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

AGENDA NO. 8: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

Action Point:- The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

Agenda No. 9: SKILL DEVELOPMENT ON MISSION MODE

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 PNBCRDT Department, Corporate Office, Dwarka, New Delhi has placed the Agenda of opening RSETI in the forthcoming meeting of PNB Centenary Rural Development Trust Board. The updated position shall be informed after the Board Meeting.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI,NDRO suggested that like RSETI, member banks can opt for USETI in urban areas. This will act as an incubation center for MSME and other small borrowers.

PERSISTING ISSUES WITH Delhi Govt. (TASKFORCE COMMITTEE):

Waiver of Stamp Duty on PM SVANidhi Applications: The GNCTD vide their mail dated 10.05.2022 informed "that the matter has already been referred to the Finance Deptt of GNCTD for approval. Status will be conveyed to SLBC shortly.

Agenda No. 11: 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:

- Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
- Banking Related Cyber Frauds, phishing, etc.
- Instances of usurious activities by lending entities in the area, cases of over indebtedness
- 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 and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings.

Ms. N. Mohana, Chief General Manager, RBI, pointed out that in ensuring meetings member banks can also share fraudulent activities etc for creating awareness.

Agenda No. 12: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

- Despite repeated reminders many banks did not post DCOs from controlling office. The name of the banks are BOI, BOM, Indian Bank, PNB, DSCB, Bhandhan Bank, City Union Bank, HDFC, IDBI,IDFC First Bank, IndusInd, J&K Bank, Karnataka Bank, Karur Vysys bank, Kotak Mahindra Bank, RBL Bank, Yes bank, Jana SFB, Ujjivan SFB, Utkarsh SFB. So Member Banks are again requested to ensure that DCOs are from Controlling Office.
- Some DCOs are not able to arrange monthly Financial Literacy camp by rural branches. The LDMs repeatedly inform to DCOs for FL camps to be conducted by rural branches.
- On calling for meeting by DM office or MCD, DCOs are not attending the meeting & that too without any information.
- DCOs in meeting comes without his/her homework due to which they remain silent on any question raised by chairperson in meeting.

Ms. N. Mohana, Chief General Manager-in-Charge, RBI, NDRO expressed her concerns about non-commitment by DCOs in attending the meeting. She suggested that these issue can be sorted out in time to come. She directed that by next SLBC meeting all DCOs must be appointed from Controlling Offices.

Agenda No. 13: TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS

Action Point:- The Controlling Heads of the banks are requested to adhere the timelines and ensure that data is submitted to LDMs/SLBC within prescribed time frame as advised by RBI.

Agenda No. 14: CREDIT FLOW TO WOMEN ENTERPRENEURS

Action Point:- Bank are requested to take steps to explore the possibility of financing more women enterprises under priority sector advances.

Agenda No. 15: ADVANCES TO MINORITY COMMUNITIES

Action Point:- LDMs are requested to take immediate action for financing Minority Communities to maintain the desired level of 15%.

Agenda No. 15: CREDIT FLOW TO WEAKER SECTION

Action Point:- The mandatory benchmark for the weaker section is 11% of the priority sector advances for the current financial year. The banks are requested to promote the advances in this sector to achieve the benchmark.

Agenda No. 16: NATIONAL STRATEGY FOR FINANCIAL INCLUSION

Action Point:- All the Member Banks are requested to put in their best efforts for better implementation of "NATIONAL STRATEGY FOR FINANCIAL INCLUSION" 2019-2024 (NSFI) objectives.

Agenda No. 17: NATIONAL STRATEGY FOR FINANCIAL EDUCATION

Action Point:- 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.

Ms. N. Mohana-in-Charge, Chief General Manager, RBI expressed her concern that despite follow-ups with NCERT there was no progress in the matter. She then indicated that RBI shall revert on the matter and provide guidance for moving further in the matter.

Agenda No. 18: PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

The LDMs informed that Private Sector bank like ICICI Bank, Kotak Mahindra Bank & IndusInd Bank were not showing prompt action in disposing-off PMFME applications.

Sh. Swarup Kumar Saha, Executive Director-Punjab National Bank enquired about the poor performance under PMFME from Private Sector Banks. He also pointed out the un-professional attitude of Kotak Mahindra Bank, as on many fronts they are getting the adverse comments from all the LDMs. He further explained that Union Bank of India has been given the responsibility for making minor changes in PMFME so that improvement can be achieved in the scheme.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi mentioned that all the issues related to PMFME can be dealt at District Level Committee.

The official from DSIIDC also commented on the performance of PMFME in NCT of Delhi.

Action Point:- All the member banks and LDMs are requested to draw-up a suitable strategy to achieve the target.

Agenda No. 19: District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

Action Point: -During this Campaign 'District level KCC Camp' are being organized at least once a week. LDMs are requested to update the position of KCC Camps on Jansuriksha Portal every Friday.

Agenda No. 20: SKILL LOAN FINANCING

- There is NIL Progress under Scheme during the QTR under review.

Agenda No. 21: ANY OTHER ITEM WITH PERMISSION OF CHAIR

DCC/DLRC Meetings should be held separately

During the Steering Committee Meeting, it was decided that DCC & DLRC Meetings are not be held simultaneously. All the LDMs are requested to ensure compliance. The Department of Financial Services, Ministry of Finance, Govt of India vide their communication no. F.No. 14/2/2021-FI dated 11.02.2022 requested to ensure that the Public Representatives are invited in these meeting while complying with the guidelines of RBI.

Standardized 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. Out of 43 member banks only six banks have not confirmed regarding Standardized System of Data Flow. These banks are UCO bank, Federal Bank, DSCB, ESAF SFB, Nainital Bank, Tamilnad Mercantile Bank. All these banks have given revised timelines of the same.

Action Point: As ESAF SFB is unable to mention any date for Standardised Data flow, they are requested to update the same to SLBC –Delhi.
Deadline:- 31.05.2022

Delay in data submission

In previous SLBC Meeting it was directed by Reserve Bank of India 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 / updation of Data on SLBC Portal, despite reminders and telephonic follow-ups. The names of the Banks are:-

- Kotak Mahindra Bank
- IDBI Bank
- Tamilnad Mercantile Bank Ltd

Ms. N. Mohana, Chief General Manager-in Charge, RBI, NDRO advised above member banks to upload the data within the time-frame.

API for Integrations with Vahan portal:

A VC was organized on 06.05.2022 where the Spl Commissioner –Transport Department-GNCTD had advised all the member banks to integrate their software with Vahan Portal by 31.05.2022. They further informed that Transport Department will not entertain any request for physical NoC from them and no addition of HPA shall be entertained from 01.06.2022 onwards.

Action Points:- Member Banks are requested to look in to the matter & complete the process of VAHAN integration by 31.05.2022.

Facility for exchange of Notes & Coins

Reserve banks of India has issued revised guidelines on facility for exchange of notes and coins vide circular no DCM(NE)No .G-5/08.07.18/2022-23 dated April 01 2022. All member banks are requested to abide by the guidelines issued in the circular and requested to provide the facility of exchanging soiled / mutilated / defective notes to public without any discrimination on all working days.
Credit Guarantee Fund Scheme for Skill Development (CGFSSD), also known as Skill Loan Scheme, was launched by the Government of India in 2015, with a view to providing loan facility to aspirants willing to pursue skill development courses aligned to National Skill Qualification Framework (NSQF). The beneficiaries under the Scheme belong to economically weaker sections of society. In this connection, it has been brought to the notice of RBI that banks are reluctant to provide loans under the scheme to the beneficiaries for various reasons. Incidentally, IBA, vide letter dated July 13, 2021, has also encouraged its member banks to sensitise the bank officials on the above Scheme

Then Mrs. Bhawna Malhotra from PFRDA discussed about Atal Pension Yojana and requested member banks to increase the enrollment in mentioned scheme.

Sh. Anil Bansal- General Manager & Convener –SLBC-Delhi then requested to appoint a Nodal Officer to coordinate with GNCTD for smooth and fast resolution of issues.

Then Mrs. Beena Wahid-General Manager-Union Bank of India appreciated Sh. Anil Bansal-General Manager & Convener –SLBC-Delhi for his able guidance & for smooth functioning and gave good wishes for his superannuation and requested Sh. Saha & Ms. Mohana, to facilitate Sh. Anil Bansal for his excellent services given to SLBC-Delhi. The meeting ended with “Vote of Thanks” by Mrs. Beena Wahid- General Manager –Union Bank of India.

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

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