	Agenda Items	Page No.
	Profile of Delhi	3-5
	Key Indicators	6-8
1.	Confirmation of Minutes of Meeting	9
a.	Action Taken Report on Minutes of Meeting	9
2.	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY	9-21
3.	Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs	22-23
a.	Operation of BC hurdles	22-23
4.	Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues with installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State	24-28
5.	Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication	28-30
6.	Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)	30-37
7.	Review of credit disbursed by bank	37-69
a.	Achievement under ACP of the State & Priority Sector Lending	37-41
b.	Lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG,JLG etc)	41-51
c.	PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME	43-44
d.	Flow of credit to MSMEs and for affordable housing	52-63
e.	Agriculture advance, KCC loan, crop insurance under PMFBY	63-65
f.	Grant of Education Loans	65-68
g.	Housing Loan	69
8.	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)	69-72
9.	Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs	73-75
10.	Review of restructuring of loans in natural calamity affected districts in the State	75
11.	Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks	75
12.	Improving rural infrastructure / credit absorption capacity	75

13.	Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI	76
14.	Success Story	76-77
15.	Discussion on Market Intelligence Issues	78
16.	Issues remaining unresolved at DCC/DLRC meeting	78
17.	Time-Line for Convening SLBC Meetings	79
18.	District level Special KCC campaign for Animal Husbandry and Fisheries Farmers	80-81
19.	Skill Loan Financing	81
20.	Any other item, with the permission of the Chair	82
	Minutes of Meeting of SLBC-NCT of Delhi	83-94
	Index of Annexure to all Agenda Items	95-97

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 mainlyfinanced 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	Sep-21	Jun-22	Sep-22	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1302626	1339920	1384891	82265	44971	6	3
2	Total Advances	1323607	1428321	1473305	149698	44984	11	3
3	CD Ratio	101.61	106.60	106.38	4.77	-0.21	5	0
4	Total Priority Sector	189845	211602	214817	24972	3215	13	2
5	% PS Advs to Total Advs	14.34	14.81	14.58	0.24	-0.23		
6	Total Non-Priority Sector	1133762	1216719	1257798	124036	41079	11	3
7	Farm Credit	4035	4878	4036	1	-841	0	-17
8	Agriculture Infrastructure	804	776	760	-44	-16	-5	-2
9	Ancillary Activities	9243	10481	11243	2000	762	22	7
10	Total Agriculture (PS)	14082	16135	16039	1957	-96	14	-1
11	Total Agriculture (NPS)	3819	11935	13739	9920	1804	260	15
12	Total Agriculture Advances	17901	28070	29778	11877	1708	66	6
13	% Total Agri Adv to Total Adv	1.35	1.97	2.02	0.67	0.06		
14	% Agri Adv (PS) to PS Advs.	7.42	7.63	7.47	0.05	-0.16		
15	Micro Enterprises	30941	39801	40658	9717	857	31	2
16	Small Enterprises	39661	47397	46631	6970	-765	18	-2
17	Medium Enterprises	32669	34551	34233	1564	-318	5	-1
18	Others under MSMEs	960	668	1042	82	374	9	56
19	Total MSME Advances	104231	122418	122565	18334	148	18	0
20	% of MSME Advs. to PS Advs.	54.90	57.85	57.06	2.16	-0.80		
21	% of MSME Advs. to Total Advs.	7.87	8.57	8.32	0.45	-0.25		
22	Housing (PS)	13308	13411	13753	445	342	3	3
23	Housing(NPS)	49521	50360	58956	9435	8595	19	17
24	Total Housing Loan Advances	62829	63771	72709	9880	8938	16	14
25	Education Loan (PS)	1568	1512	1557	-11	45	-1	3
26	Education Loan (NPS)	688	900	1064	376	164	55	18
27	Total Education Loan Advances	2256	2412	2620	364	209	16	9
28	Other Priority Advances	53797	49155	50411	-3386	1256	-6	3
29	Loans to weaker Sections under PSL	14349	13085	10753	-3596	-2333	-25	-18
30	% Weaker Sec. Adv. to PS	7.56	6.18	5.01	-2.55	-1.18		
31	Advs. to Women Enterprise	32485	44909	56860	24375	11951	75	27
32	% Women Advs. to PSA	17.11	21.22	26.47	9.36	5.25		
33	Advances to Minorities	7566	8417	8488	922	71	12	1
34	% Minority Adv. in PS	3.99	3.98	3.95	-0.04	-0.03		
35	Branch Network							

	Rural	84	86	83	-1	-3	-1.19	-3
	Semi Urban	77	77	75	-2	-2	-2.60	-3
	Metropolitan	3457	3460	3380	-77	-80	-2.23	-2
	Total Branches	3618	**3623**	**3538**	-80	-85	-2.21	-2
35	ATM Network							
	Rural	98	92	92	-6	0	-6.12	0
	Semi Urban	170	189	168	-2	-21	-1.18	-11
	Metropolitan	6987	7104	6950	-37	-154	-0.53	-2
	Total ATM	**7255**	**7385**	**7210**	-45	-175	-0.62	-2

NPA POSITION

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
1	**Total Advances**	**1323607**	**1428321**	**1473305**	**160811**	**165664**	**155070**	12.15	11.60	10.53
2	**Total Priority Sector**	**189845**	**211602**	**168967**	**26999**	**27547**	**20944**	14.22	13.02	12.40
3	**Total Non-Priority Sector**	**1133762**	**1216719**	**1303648**	**133812**	**138117**	**134125**	11.80	11.35	10.29
4	Farm Credit	4035	4878	4036	223	222	249	5.53	4.54	6.16
5	Agriculture Infrastructure	804	776	760	190	242	112	23.58	31.22	14.78
6	Ancillary Activities	9243	10481	11243	2638	2702	1986	28.54	25.78	17.66
7	Total Agriculture (PS)	14082	16135	16039	3051	3166	2347	21.66	19.62	14.63
8	Total Agriculture (NPS)	**3819**	11935	13739	457	263	1077	11.97	2.21	7.84
9	**Total Agriculture Advances**	**17901**	**28070**	**29778**	**3508**	**3429**	**3424**	19.60	12.22	11.50
10	Micro Enterprises	30941	39801	40658	8363	7258	6165	27.03	18.24	15.16
11	Small Enterprises	39661	47397	46631	8354	8363	6572	21.06	17.64	14.09
12	Medium Enterprises	32669	34551	34233	6244	6059	3888	19.11	17.54	11.36
14	Others under MSMEs	960	668	1042	21	152	73	2.14	22.81	6.99
15	**Total MSME Advances**	**104231**	**122418**	**122565**	**22982**	**21832**	**16698**	22.05	17.83	13.62
16	Housing (PS)	13308	13411	13753	666	661	561	5.00	4.93	4.08
17	Housing(NPS)	49521	50360	58956	2300	2418	2100	4.65	4.80	3.56
18	**Total Housing**	**62829**	**63771**	**72709**	**2966**	**3079**	**2661**	4.72	4.83	3.66

	Sector Advances									
19	Education Loan (PS)	1568	1512	1557	59	58	50	3.78	3.80	3.19
20	Education Loan (NPS)	688	900	1064	3	4	5	0.47	0.49	0.50
21	**Total Education Sector Advances**	**2256**	**2412**	**2620**	**62**	**62**	**55**	2.77	2.57	2.10
22	**Loans to weaker Sections under PS**	**14349**	**13085**	**10753**	**744**	**828**	**617**	5.19	6.33	5.74
	Govt. Sponsored Schemes									
23	DAY-NRLM	34	20	11	9	9	9	26.21	45.23	79.40
24	DAY-NULM	4	4	3	3	2	0	87.25	42.33	4.33
25	PMEGP	13	13	13	5	5	5	39.38	41.97	42.85
26	SHG	79	101	59	15	10	10	18.87	10.14	17.02
27	Stand Up India	381	412	439	117	93	98	30.77	22.50	22.22
28	PMMY	3514	3724	3756	493	571	751	14.02	15.33	20.01

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AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 108th MEETING OF SLBC FOR THE QUARTER ENDED JUNE 2022 HELD ON 17.08.2022

The 108th SLBC Meeting of NCT of Delhi for the Quarter ended June-2022, was held on 17.08.2022 at The Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. V. Sundaresan, Chief General Manager-Punjab National Bank. 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. V. Sundaresan	Chief General Manager	Punjab National Bank
2	Sh. Alok K. Goel	General Manager & Convener	SLBC-Delhi
3	Sh. R.P. Singh	General Manager	Reserve Bank of India
4	Ms. Ira Singhal	Special Secretary	IAS, Deputy Commissioner-GNCTD
5	Ms. Jasmine James	Dy. Secretary	DFS, MoF, GoI
6	Ms. Anubha Prasad	General Manager	SIDBI

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 108th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2022 HELD ON 17.08.2022

Observation:- The SLBC DELHI emailed the Minutes of the 108th Meeting to Members Banks & LDMs & other stakeholders including GNCTD, KVIC etc along with Action to be taken in each parameter.

Action Point:- All LDMs and Member Banks have submitted ATR of the minutes of 108th SLBC Meeting. The Stakeholders have reiterated that the focus points discussed in the Meeting shall be implemented at Ground Level also. Further despite follow-ups there is no ATR from GNCTD of 108th SLBC quarterly meeting minutes.

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AGENDA ITEM NO. 2	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 30.09.2021:-

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	5304671	4358804	82.17	3115334	71.47	4590107	86.53	371040	6.99
Private Sector	179454	144004	80.25	115544	80.24	119103	66.37	38778	21.61
Small Financial	4767	1961	41.14	1612	82.20	250	5.24	734	15.40
Grand Total :	5488892	4504769	82.07	3232490	71.76	4709460	85.80	410552	7.48

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

As on 30.09.2022

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	**5750627**	**4200765**	73.05	**3036758**	72.29	**4806839**	83.59	**425425**	7.40
Private Sector	**195448**	**137822**	70.52	**97462**	70.72	**96679**	49.47	**41897**	21.44
Small Financial	**13103**	**4060**	30.99	**2260**	55.67	**299**	2.28	**1201**	9.17
Grand Total :	**5959178**	**4342647**	72.87	**3136480**	72.23	**4903817**	82.29	**468523**	7.86

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 30.09.2022.is given at Annexure-

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.09.2022:

Type of Bank	Pending as on 30.06.2022	Received	Disposed off	Pending as on 30.09.2022	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	8	8	0	0	0
Small Finance Banks	0	0	0	0	0	0
Grand Total	0	8	8	0	0	0

The Bank wise position of Grievances under PMJDY as on 30.09.2022 is given at Annexure-8

Observation:- There is no grievance which is pending under PMJDY. All the member banks are requested to continue the good work done.

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, 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.

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

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 under Social Security Schemes:

As on 30.09.2021:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	**3640023**	**1206617**	**400702**	**5247342**
Private Sector Banks	**269865**	**149225**	**57672**	**476762**
Small Financial Bank Total	**660**	**446**	**0**	**1106**
India Post Payment Bank			0	0
Others			11	11
Total	**3910548**	**1356289**	**458385**	**5725222**

As on 30.06.2022:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	3753972	1229514	502711	5486197
Private Sector Banks	286027	138056	70906	494989
Small Financial Bank Total	1321	732	0	2053
Others			11	11
Total	4041320	1368302	573628	5983250

As on 30.09.2022:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	3731681	1259124	544040	5493516
Private Sector Banks	268464	149423	74072	488793
Small Financial Bank Total	1902	1015	0	2917
Others			11	11
Total	4002047	1409562	618123	5985237

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 30.09.2022 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 at regular intervals for creating awareness about benefits of Social Security Schemes.

b) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY:

c) Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, etc. under the schemes:

d) Use SMS and digital platforms to make account holders aware of the schemes and also to seek auto debit mandate from them:

e) 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 :

f) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach:

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- Enrolled during the Week(Thur-Wed) Out of Column 'B'	PMJJBY-Total Enrolment during 01-10-2021 to till 02.11.2022	PMSBY - Number of Eligible PMJDY A/C Holders for PMSBY	PMSBY - Enrolled till 30-09-2021 Out of Column 'F'	PMSBY- Enrolled during the Week(Thur-Wed) Out of Column 'F'	PMSBY- Total Enrolment during 01-10-2021 to till 02.11.2022
Bank of Baroda	169641	9597	0	14813	194181	39145	0	51618
Bank of India	121985	18669	57	16341	139296	45737	42	25389

Bank of Maharashtra	10140	4626	0	3136	10746	3809	0	6937
Canara Bank	139680	8155	51	8799	161160	75802	65	14337
Central Bank of India	31600	1931	0	66	39772	4603	0	118
Indian Bank	88152	40137	145	2162	102546	80614	221	2679
Indian Overseas Bank	23621	3015	0	160	28300	12529	0	209
Punjab & Sind Bank	58482	3363	0	773	58482	55119	0	959
Punjab National Bank	189075	8994	0	4298	228888	43808	0	5732
State Bank of India	297756	17308	0	93722	278495	45393	0	114149
UCO Bank	190	2	0	106	210	12	0	124
Union Bank of India	63093	657	0	3421	65272	4081	0	39460
Jammu & Kashmir Bank Ltd	2784	652	0	22	3480	978	0	32

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 Enrolled during the Week	PMJJBY Total Enrolled till 02.11.2022	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till 02.11.2022
Bank of Baroda	1554	189	0	62	2031	363	0	189
Bank of India	12734	3445	15	2017	16241	7369	18	2348
Bank of Maharashtra	295	240	0	23	345	290	0	29
Canara Bank	1055	42	1	175	1110	275	2	180
Central Bank of India	579	0	0	89	598	0	0	153
Indian Bank	1069	165	0	904	1154	211	15	898
Indian Overseas Bank	954	342	0	81	1242	584	0	76
Punjab & Sind Bank	134	15	0	101	187	29	0	158
Punjab National Bank	14735	1611	0	135	18556	3775	0	179
State Bank of India	5804	22	0	2126	6161	128	0	2809
UCO Bank	2074	279	0	66	2552	405	0	100

Union Bank of India	5087	12	0	254	5571	17	0	434
Jammu & Kashmir Bank Ltd	1024	143	0	23	1280	217	0	19

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
Private Banks (other)	30
Co-operative Banks	20
All Small Finance Banks	30

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 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.

a) All branches of banks should achieve their annual targets as per its category i.e. PSB. Private Banks, 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.

APY Citizen's Choice (H1 FY 2022-23) for Banks (1st August – 30th September 2022)

Sr. No.	Name of the APY-SP	No. of Branches as on March 31,2022	Final Target	No. of APY Accounts enrolled (From 1st Aug to 30th Sept 2022) Status as on September 30,2022	% of Target Achievement
1	BANK OF INDIA	97	2,910	4,061	140%
2	PUNJAB AND SIND BANK	119	3,570	4,018	113%
3	BANK OF MAHARASHTRA	39	1,170	1,166	100%
4	CANARA BANK	273	8,190	6,135	75%
5	UNION BANK OF INDIA	236	7,080	3,202	45%
6	BANK OF BARODA	198	5,940	2,565	43%
7	INDIAN BANK	149	4,470	1,928	43%
8	INDIAN OVERSEAS BANK	79	2,370	894	38%
9	STATE BANK OF INDIA	414	12,420	4,670	38%
10	KARNATAKA BANK LIMITED	21	600	172	29%
11	HDFC BANK LTD	260	7,800	1,532	20%
12	PUNJAB NATIONAL BANK	375	11,250	2,042	18%
13	KOTAK MAHINDRA BANK	113	1,695	298	18%
14	TAMILNAD MERCANTILE BANK	3	600	66	11%
15	IDBI BANK LTD	49	1,470	158	11%
16	CENTRAL BANK OF INDIA	98	2,940	245	8%
17	THE NAINITAL BANK LTD	16	600	31	5%
18	UCO BANK	64	1,920	76	4%
19	ICICI BANK LIMITED	154	4,620	179	4%

20	THE SOUTH INDIAN BANK LTD	26	600	23	4%
21	INDUSIND BANK LIMITED	30	600	21	4%
22	AXIS BANK	177	5,310	119	2%
23	THE FEDERAL BANK LTD	27	600	13	2%
24	DHANLAXMI BANK LIMITED	4	600	5	1%
25	THE KARUR VYSYA BANK LTD	14	600	3	1%
26	RBL BANK LIMITED	11	600	2	0%
27	THE JAMMU AND KASHMIR BANK	28	600	1	0%
28	IDFC FIRST BANK	9	600	1	0%
29	BANDHAN BANK LIMITED	31	600	-	0%
30	YES BANK LIMITED	77	1,155	-	0%
31	CITY UNION BANK LTD	8	600	-	0%
32	STANDARD CHARTERED BANK	16	600	-	0%
33	THE LAKSHMI VILAS BANK LTD	8	600	-	0%
34	THE CATHOLIC SYRIAN BANK	19	600	-	0%
35	DCB BANK LIMITED	15	600	-	0%

In APY Citizens' Choice Award only three banks have achieved their target:-

1. Bank of India
2. Punjab & Sind Bank
3. Bank of Maharashtra

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.

APY Citizen's Choice (H1 FY 2022-23) for LDMs (1st August – 30th September 2022)

Name of the District (as per NLCCs wise District Mapping)	No. of Branches in LDM as on March 31,2022	Final Target	No. of APY Accounts enrolled (From 1st Aug to 30th Sept 2022) Status as on	% of Target Achievement

			September 30,2022	
NORTH EAST	51	**1,224**	1,732	142%
SOUTH WEST	293	**7,032**	3,951	56%
NORTH WEST	388	**9,312**	4,633	50%
SHAHDARA	87	**2,088**	971	47%
NORTH	213	**5,112**	2,357	46%
WEST	463	**11,112**	5,062	46%
EAST	228	**5,472**	2,458	45%
NEW DELHI	592	**14,208**	5,426	38%
SOUTH	433	**10,392**	3,841	37%
CENTRAL	372	**8,928**	2,575	29%
SOUTH EAST	137	**3,288**	620	19%

Action Point: Only North East District has achieved the target under APY Citizens Choice Award.

APY TARGET VS ACHIEVEMENT TILL SEPTEMBER 2022

				FY 2022-23	
Name of the APY-SPs	**No. of Branches as on 1st April, 2022**	**AAPB Target**	**Annual Target**	**APY accounts opened in FY 2022-23 till 30 Sep, 2022**	**Annual Target Achievement**
AXIS BANK LTD	177	80	14,160	440	3%
BANDHAN BANK LIMITED	31	30	930	47	5%
BANK OF BARODA	198	80	15,840	7,279	46%
BANK OF INDIA	97	80	7,760	10,150	131%
BANK OF MAHARASHTRA	39	80	3,120	2,507	80%

CANARA BANK	273	80	21,840	12,828	59%
CENTRAL BANK OF INDIA	98	80	7,840	1,026	13%
CITY UNION BANK LTD	8	30	240	-	0%
DCB BANK LIMITED	15	30	450	-	0%
DHANLAXMI BANK LIMITED	4	30	120	6	5%
HDFC BANK LTD	260	80	20,800	1,867	9%
ICICI BANK LIMITED	154	80	12,320	383	3%
IDBI BANK LTD	49	80	3,920	246	6%
IDFC BANK LIMITED	9	30	270	1	0%
INDIAN BANK	149	80	11,920	3,617	30%
INDIAN OVERSEAS BANK	79	80	6,320	2,761	44%
INDUSIND BANK LIMITED	30	30	900	27	3%
KARNATAKA BANK LIMITED	21	30	630	428	68%
KOTAK MAHINDRA BANK	113	30	3,390	1,000	29%
PUNJAB AND SIND BANK	119	80	9,520	6,065	64%
PUNJAB NATIONAL BANK	375	80	30,000	4,941	16%
RBL BANK LIMITED	11	30	330	11	3%
STANDARD CHARTERED BANK	16	30	480	-	0%
STATE BANK OF INDIA	414	80	33,120	11,042	33%
TAMILNAD MERCANTILE BANK LTD	3	30	90	193	214%
THE CATHOLIC SYRIAN BANK LIMITED	19	30	570	-	0%
THE FEDERAL BANK LTD	27	30	810	282	35%
THE JAMMU AND KASHMIR BANK LTD	28	30	840	3	0%
THE KARUR VYSYA BANK LTD	14	30	420	4	1%
THE LAKSHMI VILAS BANK LTD	8	30	240	-	0%
THE NAINITAL BANK LTD	16	30	480	61	13%
THE SOUTH INDIAN BANK LTD	26	30	780	55	7%

UCO BANK	64	80	5,120	191	4%
UNION BANK OF INDIA	236	80	18,880	8,642	46%
YES BANK LIMITED	77	30	2,310	2	0%
	3,257		**236,760**	**76,105**	**32%**

NPS-NATIONAL PENSION SCHEME

The SLBC Delhi has requested PFRDA to the data of New Pension Scheme but it is not provided. So PFRDA is requested to submit the data well in time about the achievement.

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.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 30.09.2022:

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 30.09.2022, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 30.06.2022		Received		Settled		Pending as on 30.09.2022		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	1	2	3	6	3	6	1	2	0	0
PMSBY	13	26	68	136	58	116	23	46	0	0
PMJJBY	27	54	84	168	64	128	47	94	**16**	**36**
Total	41	82	155	310	125	250	71	142	16	36

PMJDY:- There is no pendency of the cases as on 30.09.2022 in more than 3 months category.

PMSBY:- In the Annexure of PMSBY two banks i.e. Indian Bank & State Bank of India has inserted the incorrect figures. But in Agenda Book we are incorporating the correct figures. Further there are 10 pending applications of Indian Bank. They are requested to dispose-off these applications on priority basis.

Claims Pending of PMSBY as on 30.09.2022

Name of the Bank	Claims pending as on 30.09.2022		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	10	20	10	20	0	0	0	0	0	0
Grand Total	10	20	10	20	0	0	0	0	0	0

PMJJBY:-In the Annexure of PMJJBY the Indian Bank, Jammu & Kashmir Bank & HDFC Bank had inserted the in-complete figure.

The pending cases under PMJJBY as on 30.09.2022 are:

Name of the Bank	Claims pending as on 30.09.2022		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	10	20	8	16	2	4	0	0	0	0
INDIAN OVERSEAS BANK	3	6	3	6	0	0	0	0	0	0
PUNJAB & SIND BANK	1	2	0	0	0	0	1	2	0	0
UCO BANK	3	6	3	6	0	0	0	0	0	0
FEDERAL BANK LTD	2	4	2	4	0	0	0	0	0	0
HDFC BANK	1	2	1	2	0	0	0	0	0	0
IDBI BANK	5	10	5	10	0	0	0	0	0	0
KARNATAKA BANK	1	2	1	2	0	0	0	0	0	0
SOUTH INDIAN BANK LTD	1	2	1	2	0	0	0	0	0	0
Grand Total	**27**	**54**	**24**	**48**	**2**	**4**	**1**	**2**	**0**	**0**

Action Points:-

All the member banks are requested to dispose-off pending applications on priority basis. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

AGENDA ITEM NO. 3	Financial Inclusion Plan- 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. 3-A	**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	653	653	353
2	BANK OF BARODA	671	635	635
3	BANK OF INDIA	80	80	80
4	CANARA BANK	14	14	14
5	CENTRAL BANK OF INDIA	79	57	57
6	ESAF SFB	1	1	1
7	HDFC BANK	72	69	60
9	IDFC FIRST BANK	163	98	65
10	INDIAN BANK	44	44	44
11	PUNJAB NATIONAL BANK	627	553	332
12	RBL BANK	1749	1749	0
13	STATE BANK OF INDIA	914	879	867
14	UNION BANK OF INDIA	61	61	61
15	YES BANK LTD	45046	13858	0
	Total	50174	18751	2569

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 60,06,972 BSBD Accounts & 28,819 GCCs with loan amount of Rs. 1089.39 Crores position as on 30.09.2022. 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 September 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.

AGENDA ITEM NO. 4	Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues with 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. 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 September- 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	3855	63693272	2235301	3.51	65.30
Cooperative Sector	0	0	0	0	0.00
Private Sector Banks	3274	613935225	2860107	0.47	21.74
Small Financial Banks	81	602030	39880	6.62	16.77
Grand Total	7210	678230527	5135288	0.76	32.47

The % age of failed transactions to total ATM transactions is 0.76% during the quarter ended 30.09.2022 which was 6.57% during the quarter ended 30.06.2022. The percentage of failed transaction under PSBs is 3.51% whereas under Private Sector Banks it was 0.47% and under Small Financial Banks, it is 6.62%.

Digital Transaction Status during current financial year as on 30.09.2022:

(Amt in Crores)

BHIM/UPI		**BHIM Aadhaar**		**Bharat QR Code**	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
373463558	1859075	**3790680**	739	**6082025**	3733

(Amt in Crores)

IMPS		**Cards (Debit & Credit)**		**USSD**	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
30416882	1177005	**194385955**	79950	**1149512**	26

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

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

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify 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 30.09.2022 is as under:-

CENTRAL DISTRICT

S.No.	Name of the Bank	%Savings Account-Coverage with at least one of the digital modes of payment	% Coverage-Eligible Operative Current Account-Coverage with at least one of the digital modes of payment	% Achievement of merchants/ traders/ businesses/ utility service providers identified in the district for coverage
1	AU SMALL FIN. BANK	97	87	100
2	AXIS BANK	98	100	69
3	BANDHAN BANK LTD.	0	0	0
4	BANK OF BARODA	66	68	100
5	BANK OF INDIA	97	73	100
6	BANK OF MAHARASHTRA	77	47	69
7	CANARA BANK	68	68	100
8	CAPITAL SMALL FINANCE	98	64	64
9	CATHOLIC SYRIAN BANK	98	100	2
10	CENTRAL BANK OF INDIA	98	96	1
11	CITY UNION BANK LTD.	96	66	0
12	DCB Bank Ltd.	0	0	55
13	DELHI STATE COOP	0	0	0
14	DHANLAXMI BANK	46	0	71
15	EQUITAS SMALL FIN. BANK	100	13	100
16	ESAF SMALL FINANCE	100	100	100
17	FEDERAL BANK LTD	84	69	93
18	HDFC BANK	100	99	58
19	ICICI BANK	100	99	1
20	IDBI BANK	98	89	10
21	IDFC FIRST BANK	0	0	50
22	INDIAN BANK	99	100	100
23	INDIAN OVERSEAS BANK	26	50	20
24	INDUSIND BANK	100	51	89
25	JAMMU KASHMIR BANK LTD	97	96	100
26	JANA SMALL FIN. BANK	100	17	0
27	KARNATAKA BANK	1	96	100
28	KARUR VYSYA BANK	100	89	0
29	KOTAK MAHINDRA BANK	99	88	31
30	LAKSHMI VILAS BANK LTD.	77	52	1
31	NAINITAL BANK LTD	65	36	100
32	PUNJAB & SIND BANK	96	93	100
33	PUNJAB NATIONAL BANK	80	64	86
34	RBL BANK LTD	6	10	100
35	SOUTH INDIAN BANK LTD	79	68	100

36	STATE BANK OF INDIA	99	99	100
37	TAMILNAD MERCANTILE	57	15	100
38	UCO BANK	99	83	100
39	UNION BANK OF INDIA	86	76	100
40	UTKARSH SMALL FINANCE	1	0	0
41	YES BANK LTD	100	100	10
	Total	84	86	124

SOUTH DISTRICT

S.No.	Name of the Bank	% Savings Account-Coverage with at least one of the digital modes of payment	% Coverage-Eligible Operative Current Account-Coverage with at least one of the digital modes of payment	% Achievement of merchants/ traders/ businesses/ utility service providers identified in the district for coverage
1	AU SMALL FIN. BANK	100	100	100
2	AXIS BANK	100	100	70
3	BANDHAN BANK LTD.	100	100	95
4	BANK OF BARODA	87	50	91
5	BANK OF INDIA	100	58	76
6	BANK OF MAHARASHTRA	100	100	95
7	CANARA BANK	100	100	100
8	CATHOLIC SYRIAN BANK	100	86	12
9	CENTRAL BANK OF INDIA	100	77	22
10	DELHI STATE COOP	0	0	0
11	EQUITAS SMALL FIN. BANK	100	23	21
12	ESAF SMALL FINANCE	100	51	100
13	FEDERAL BANK LTD	100	37	100
14	HDFC BANK	100	100	24
15	ICICI BANK	100	100	107
16	IDBI BANK	100	100	84
17	IDFC FIRST BANK	100	100	0
18	INDIAN BANK	100	100	68
19	INDIAN OVERSEAS BANK	100	100	40
20	INDUSIND BANK	100	100	0
21	JAMMU KASHMIR BANK	100	100	100
22	JANA SMALL FIN. BANK	100	21	0
23	KARNATAKA BANK	100	100	92
24	KARUR VYSYA BANK	100	100	5
25	KOTAK MAHINDRA BANK	100	100	82
26	PUNJAB & SIND BANK	100	64	29
27	PUNJAB NATIONAL BANK	100	73	15

28	RBL BANK LTD	100	90	0
29	SOUTH INDIAN BANK LTD	100	100	100
30	STATE BANK OF INDIA	100	100	100
31	SURYODAY SFB	66	0	0
32	UCO BANK	100	73	21
33	UJJIVAN SMALL FIN. BANK	100	100	100
34	UNION BANK OF INDIA	100	100	66
35	UTKARSH SFB	100	95	0
36	YES BANK LTD	100	100	2
	GRAND Total	98	90	111

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 by November 2022 positively.

AGENDA ITEM NO. 5	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.

<u>Aadhaar Enrolment and updation facility by Scheduled Commercial Banks</u>

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 30.09.2022 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	3289688	2193404	1023214	92690	2108564
Coop. Banks	9008	5127	3881	0	9008
Private Sector Banks	427683	274511	78678	84976	325513
Small Fin. Banks	798	612	89	104	378
Grand Total:	**3727177**	**2473654**	**1105862**	**177770**	**2443463**

AGENDA ITEM NO. 6	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 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-Punjab National Bank-4, State Bank of India-3, Canara Bank-3, and Bank of Baroda-1.

There are 2 Districts in which FLCs are not appointed i.e. North West & Central.

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	Central	Canara Bank

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.09.2022 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	15	705	15	10	434
East	PNB	6	6	139	15	17	1131
New Delhi	Canara Bank	6	16	1180	15	20	1309
North	PNB	6	20	1305	15	23	1065
North East	PNB	6	8	207	15	14	456
North West	PNB	6	22	640	15	32	1975
Shahadra	BOB	6	12	135	15	32	432
South	SBI	6	9	494	15	19	913
South East	SBI	6	7	380	15	15	788
South West	SBI	6	8	194	15	17	570
West	Canara Bank	6	19	492	15	20	517
	Total	**66**	**142**	**5871**	**165**	**219**	**9590**

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter SEPTEMBER-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	17	Achieved
2	BANK OF INDIA	7	21	24	Achieved
3	BANK OF MAHARASHTRA	1	3	3	Achieved
4	CANARA BANK	5	15	17	Achieved
5	CENTRAL BANK OF INDIA	3	9	27	Achieved
6	INDIAN BANK	6	18	36	Achieved
7	PUNJAB NATIONAL BANK	16	48	48	Achieved
8	STATE BANK OF INDIA	1	3	26	Achieved
9	UNION BANK OF INDIA	13	39	39	Achieved
10	DELHI STATE COOP. BANK	17	51	47	-4
11	AXIS BANK	3	9	9	Achieved
12	FEDERAL BANK LTD	4	12	8	-4
13	HDFC BANK	1	3	5	Achieved
14	KOTAK MAHINDRA BANK	1	3	0	-3
15	YES BANK LTD	1	3	3	Achieved
	Grand Total :	83	249	310	61

The Banks which have not completed their target of camps were Delhi State Cooperative Bank, Federal Bank, Kotak Mahindra 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	1	3
2	East	2	5
3	New Delhi	1	6
4	North	26	105
5	North East	4	11
6	North West	12	44
7	Shahdara	1	10
8	South	6	19
9	South East	1	10
10	South West	26	86
11	West	3	11
	Total :	**83**	**310**

Action Points:

As there are 83 Rural branches, the total of 310 camps were to be conducted**.** The position is given at Annexure-18.

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**	**120**	**0**
East	**0**	**0**	**0**	**0**	**0**
New Delhi	**0**	**0**	**0**	**0**	**0**
North	**4**	**4**	**10**	**685**	**4**
North East	**0**	**0**	**0**	**0**	**0**
North West	**12**	**12**	**12**	**413**	**12**
Shahdara	**2**	**0**	**0**	**0**	**0**
South	**6**	**3**	**8**	**154**	**2**

South East	**1**	**1**	**10**	**190**	**0**
South West	**9**	**9**	**936**	**5435**	**9**
West	**35**	**8**	**8**	**226**	**0**
GRAND TOTAL	**75**	**39**	**987**	**7223**	**27**

As on Qtr ended 30.09.2022

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	18	12	184	3705	9
PVT ITI's	7	4	522	568	3
VTPs	24	13	217	2132	7
OC's	26	10	64	818	8
Total :	75	39	987	7223	27

The district wise position is given at Annexure-19

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.

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 December-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 December-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 can be advised to review and implement the	**Upto December-2022** The NSFI milestones are to be set up and every stakeholders be informed the same for ensuring implementation.

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.

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. **During 108th SLBC quarterly meeting the Reserve Bank of India has kindly consented for taking up the matter with NCERT. Now RBI is requested to provide the guidance in the matter.**
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.

AGENDA ITEM NO. 7	REVIEW OF CREDIT DISBURSED BY BANKS

AGENDA ITEM NO. 7-A	Achievement under ACP of the State & Priority Sector Lending

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

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

(Amt. in Crore)

Sector	Annual Target 2022-23	Achievement (01.04.2022 to 30.09.2022)	Achievement % (01.04.2022 to 30.09.2022)
Agriculture	15243	6376	41.83
MSME	94496	57390	60.73
Export Credit	2545	245	9.61
Education	425	187	43.95
Housing	2814	884	43.95
Other Priority Sector	1423	3397	238.67
Total Priority Sector	117338	68707	58.55
Non Priority Sector	1288618	563409	43.72
Total (Priority Sector + Non Priority Sector)	1405956	632116	44.96

Observation:-

The achievement under Priority Sector up for FY 2022-23 is Rs. 68,707 Crore against the annual target of Rs. 1,17,338 Crore i.e. 58.55%. The achievement under Non-Priority Sector has been Rs. 5,63,409 Crore against the annual target of Rs. 12,88,618 Crore i.e. 43.72 %. The achievement under total ACP has been Rs. 632116 Crore against the Annual target of Rs. 14,05,956 Crore i.e. 44.96%, 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 2022-23 and outstanding amount in sub sectors of ACP as on 30.09.2022 is placed below.

Sr. No	Sector	Total (Public Sector Banks, Private Banks & Cooperative Bank)							
		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**	**189143**	**68707**	**51**	**58.55**	**809990**	**214817**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	**42472**	**15243**	**25873**	**6376**	**61**	**41.83**	**54592**	**16039**
1A(i)	Farm Credit	**37019**	**4354**	**23038**	**1027**	**62**	**23.60**	**47273**	**4036**
	Crop Loan	**4378**	**150**	**7218**	**332**	**165**	**221.65**	**11947**	**1010**
	Term Loan	**32641**	**4204**	**15820**	**695**	**48**	**16.53**	**35326**	**3027**
1A(ii)	Agriculture Infrastructure	**273**	**601**	**162**	**244**	**59**	**40.61**	**421**	**760**
1A(iii)	Ancillary Activities	**5180**	**10288**	**2673**	**5105**	**52**	**49.62**	**6898**	**11243**
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	**689**	**195**	**6**	**0**	**1**	**0.00**	**7**	**4**
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	**4033**	**416**	**15155**	**545**	**376**	**131.07**	**34605**	**4631**
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	**156979**	**94496**	**101471**	**57390**	**65**	**60.73**	**411895**	**122565**
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	**102472**	**26152**	**61834**	**15087**	**60**	**57.69**	**288947**	**40658**
1B(ii)	Small Enterprises (Manufacturing + Service)	**35631**	**32641**	**20067**	**23562**	**56**	**72.18**	**83110**	**46631**
1B(iii)	Medium Enterprises (Manufacturing + Service)	**18073**	**35538**	**19549**	**18708**	**108**	**52.64**	**26795**	**34233**
1B(v)	Other finance to MSMEs (As indicated in	**803**	**165**	**21**	**33**	**3**	**19.67**	**13043**	**1042**

	Master Direction on PSL)								
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	**22**	**2**	**1**	**0**	**5**	**0.00**	**0**	**0**
1C	Export Credit	**394**	**2545**	**80**	**245**	**20**	**9.61**	**5172**	**3457**
1D	Education	**14303**	**425**	**6512**	**187**	**46**	**43.95**	**31875**	**1557**
1E	Housing	**29747**	**2814**	**9767**	**884**	**33**	**31.40**	**103608**	**13753**
1F	Social Infrastructure	**27**	**100**	**29**	**147**	**107**	**146.76**	**159**	**6786**
1G	Renewable Energy	**39**	**291**	**10**	**82**	**26**	**28.16**	**84**	**249**
1H	Others	**125270**	**1423**	**45401**	**3397**	**36**	**238.67**	**202605**	**50411**
	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**	**189143**	**68707**	**51**	**58.55**	**809990**	**214817**
3	Loans to weaker sections under Priority Sector	**190359**	**5551**	**93254**	**1831**	**49**	**32.99**	**405400**	**10753**
	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	**15328**	**64**	**34444**	**279**	**225**	**437.87**	**96415**	**595**
4	**Non-Priority Sector**	**3127061**	**1288618**	**1850002**	**563409**	**59**	**43.72**	**4706459**	**1257798**
4A	Agriculture	**658**	**1979**	**685**	**13895**	**104**	**702.11**	**2504**	**13739**
4B	Education	**1604**	**292**	**1773**	**276**	**111**	**94.50**	**4645**	**1063**
4C	Housing	**28798**	**15768**	**15558**	**9378**	**54**	**59.47**	**134880**	**58956**
4D	Personal Loans under Non-Priority Sector	**206756**	**13348**	**104515**	**7528**	**51**	**56.40**	**449227**	**23541**
4E	Others	**2889245**	**125723 2**	**1727471**	**532333**	**60**	**42.34**	**4115203**	**1160499**
5	Sub-total=4A+4B+4C+4D+4E	**3127061**	**1288618**	**1850002**	**563409**	**59**	**43.72**	**4706459**	**1257798**
	Total=2+5	**3496292**	**1405956**	**2039145**	**632116**	**58**	**44.96**	**5516449**	**1472615**

(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**	
September-21	**June-22**	**September-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
189845	211602	214817	24972	3215	13	2

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

POSITION AS ON			VARIATION %	
September-21	**June-22**	**September-22**	**YoY**	**Over the QTR**
14.34	14.81	14.58	0.24	-0.23

The percentage of Priority Sector Advances to Total Advances increased by 0.24% on YoY basis and the same decreased by 0.23% on QoQ basis.

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.09.2022:-

Sr No.	**Name of the Bank**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances to Total Advances**
		31.03.2022	**30.06.2022**	**30.9.2022**
Public Sector Banks				
1	BANK OF INDIA	6.83	6.01	5.82
2	BANK OF BARODA	11.48	11.52	6.69
3	PUNJAB NATIONAL BANK	9.20	8.57	9.18
4	UNION BANK OF INDIA	9.84	8.46	9.24
Private Sector Banks				
1	DHANLAXMI BANK	4.48	4.56	5.42
2	IDBI BANK	9.05	9.57	9.34
3	INDUSIND BANK	9.84	7.78	7.67
4	TAMILNAD MERCANTILE BANK	14.62	11.46	5.16
5	DEVELOPMENT BANK OF SINGAPORE	4.41	3.53	5.32

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	
September-21	**June-22**	**September-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
1800.13	2127.14	2167.28	367.15	40.14	20.40	1.89

Observation:-

The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 367.15 Crore on YoY basis & increased by Rs. 40.14 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		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
189845	211602	214817	1800.13	2127.14	2167.28	0.95	1	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 remains sturdy on QoQ basis.

Action Points:-

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

AGENDA ITEM NO. 7-B	Lending towards government sponsored schemes (PM SVANidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc)

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**.

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.

Bank Name	Eligible Applications	Application sanctioned	% of sanctioned applications/eligible applications	Disbursed applications	% of Disbursed applications/Eligible applications
Punjab National Bank	24014	18102	75.38	12716	52.95
Jammu & Kashmir Bank	225	126	56.00	118	52.44
Bank of Maharashtra	1155	679	58.79	601	52.03
Punjab & Sind Bank	3547	1839	51.85	1755	49.48
Canara Bank	10532	5493	52.16	5052	47.97
Union Bank of India	11586	6075	52.43	5454	47.07
State Bank of India	30877	22675	73.44	14085	45.62
Indian Bank	5640	2924	51.84	2563	45.44
Bank of Baroda	16002	8090	50.56	7065	44.15
Indian Overseas Bank	2068	1168	56.48	911	44.05
Bank of India	5607	2276	40.59	1988	35.46
UCO bank	1311	552	42.11	436	33.26
Central Bank of India	4360	1982	45.46	1403	32.18
Uttkarsh Small Finance Bank	163	55	33.74	51	31.29
ICICI Bank	415	287	69.16	110	26.51
IndusInd Bank	173	47	27.17	32	18.50
South Indian Bank	191	36	18.85	31	16.23
Nainital Bank	244	62	25.41	37	15.16
Federal Bank	214	42	19.63	28	13.08
Karnataka Bank	775	90	11.61	84	10.84
IDBI	545	68	12.48	52	9.54
Kotak Mahindra Bank	3378	1589	47.04	245	7.25
Axis Bank	871	207	23.77	51	5.86
HDFC Bank	1466	774	52.80	69	4.71
Karur Vyas Bank	111	6	5.41	5	4.50
Yes Bank	100	2	2.00	2	2.00
Ujjivan Small Finance Bank	166	0	0.00	0	0.00

Bank Name	Eligible Applications	Application sanctioned	% of sanctioned applications/eligible applications	Disbursed applications	% of Disbursed applications/Eligible applications
Punjab & Sind Bank	703	285	40.54	250	35.56
Bank of Maharashtra	170	73	42.94	58	34.12
Indian Bank	1048	457	43.61	323	30.82
Canara Bank	2183	707	32.39	576	26.39
Indian Overseas Bank	476	191	40.13	106	22.27
Central Bank of India	705	294	41.70	155	21.99
Punjab National Bank	6208	3694	59.50	1342	21.62
Bank of India	964	232	24.07	187	19.40
State Bank of India	5762	3160	54.84	999	17.34
Union Bank of India	3351	895	26.71	511	15.25
UCO bank	136	50	36.76	19	13.97
Bank of Baroda	2689	508	18.89	237	8.81

Action Point: All the member banks are requested to dispose-off pending applications on priority basis.

AGENDA NO. 7-C	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;

STATUS OF APPLICATIONS

Name of the Bank	Loan Rejected	Loan Sanctioned	Pending with Lending Bank	Total Applications	% of loan sanctioned by Total Application
BANK OF MAHARASHTRA		1	1	2	50
KARNATAKA BANK LIMITED		1	1	2	50
PUNJAB AND SIND BANK	1	3	2	6	50
YES BANK	1	1		2	50
UCO BANK	1	2	2	5	40
INDIAN OVERSEAS BANK	1	1	1	3	33
PUNJAB NATIONAL BANK	32	20	13	65	31
CANARA BANK	14	7	2	23	30
BANK OF INDIA	6	3	1	10	30
UNION BANK OF INDIA	11	8	8	27	30
INDIAN BANK	10	5	2	17	29
CENTRAL BANK OF INDIA	4	2	1	7	29
BANK OF BARODA	30	8	7	45	18
STATE BANK OF INDIA	37	8	10	55	15
KOTAK MAHINDRA BANK LIMITED	3	1	4	8	13
FEDERAL BANK	1		2	3	0
HDFC BANK	4		2	6	0
ICICI BANK LIMITED	1		1	2	0
IDFC First Bank Ltd			1	1	0
INDUSIND BANK			2	2	0
SOUTH INDIAN BANK	1			1	0
THE DELHI STATE COOPERATIVE BANK LIMITED	1			1	0
Grand Total	159	71	63	293	24

District	Draft	Loan Rejected	Loan Sanctioned	Pending with DLC	Pending with DRP	Pending with Lending Bank	Total Applications	% of applications to total application
North East		13	14			2	29	48
West	3	7	7	2	2		21	33
Central	4	25	11	1		6	47	23
Shahdara	1	19	8	1		6	35	23
New Delhi	3	26	8			1	38	21
East	4	21	6	2		6	39	15
South East	7	3	3	4		4	21	14
North West	6	13	7	1		23	50	14
South West	8	8	3		1	7	27	11
South	7	20	3	1	1	6	38	8
North	7	4	1	1		2	15	7
	50	159	71	13	4	63	360	20

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 DSIIDC is requested to dispose-off the applications under 'Pending with DLC' & 'Pending with DRP' so that overall performance of the scheme improves.

PRADHAN MANTRI MUDRA YOJNA (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 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

The summarised progress under PMMY from 01.04.2022 to 30.09.2022 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	18299	30.31	28.13	7875	206.26	187.58	4966	438.18	398.43	31140	674.76	614.15
Private sector Banks	14805	38.20	38.18	4137	107.93	107.79	5059	383.46	383.12	24001	529.60	529.10
Small Finance Banks	18089	68.23	68.22	10934	85.1	85.1	158	10.27	10.27	29181	163.61	163.61
Non-Member Financial Institution	2371	7.34	7.32	436	7.86	7.84	87	5.59	5.60	2894	20.76	20.72
Grand Total	53564	144.08	141.85	23382	407.15	388.31	10270	837.5	797.42	87216	1388.73	1327.58

Bank wise achievement for FY 22-23 under Shishu, Kishore &Tarun is given at Annexure-61.

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.

NULM

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

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

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 30.09.2022:

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**
14	0.16	**2**	**13**	0.29	**5**	**9**	0.06	**6**	**10**	0.07

Achievement		Total Subsidy given under NULM (SEP1 + SEP G +SHG)	Additional Subvention to WSHG	Physical Coverage in number			
Total No. of Beneficiaries under the Scheme	Total Amount Disbursed under the Scheme			Women	SC/ST	Differently abled	Minorities
5	0.02	**0**	**0**	**5**	**0**	**0**	**0**

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.

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

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. As the previous target was till 30.09.2022, now Mission-NULM is again requested to submit the target of remaining quarters.

STAND UP INDIA SCHEME:

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

Stand-up India Outstanding: 30.09.2021 **(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	**2217**	**2677**	343.04	**618**	123.84	**67**	10.84	**3362**	**477.73**
Cooperative Sector Bank	**50**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	
Private Sector Banks	**1262**	**413**	35.57	**4**	0.32	**3**	0.67	**420**	**36.57**
Small Financial Banks	**89**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	
Grand Total :	**3618**	**3090**	378.62	**622**	124.16	**70**	11.52	**3782**	**514.31**

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

Stand-up India Outstanding: 30.09.2022 **(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**	**2520**	344	**583**	120	**56**	10	**3159**	**474**
Cooperative Sector Bank	**50**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Private Sector Banks	**1307**	**404**	79	**17**	3	**2**	1	**423**	**83**
Small Financial Banks	**104**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Grand Total :	**3623**	**2924**	422.9	**600**	123.5	**58**	11.0	**3582**	**557**

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 September-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.

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 30.09.2022 is given at Annexure-63 and 64. The summarized position is as under:-

(Actual Number & Rs. in Crore)

S.No.	PARTICULARS	
1.	Annual Target(Physical) (2022-23)	114
2.	Total No. of Applications Received	129
3.	No. of Applications Sanctioned	54
4.	Amt. of Sanctioned (MM)	337.58
5.	Margin Money Claimed (No.)	23
6.	Margin Money Claimed (Amt.)	103.95
7.	Margin Money Disbursed (No.)	19
8.	Margin Money Disbursed (Amt.)	69.10
9.	No. of Apps. Rejected/Returned	66
10.	No. of Applications Pending	8
11.	No. of Applications pending for MM disbursement	4

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.

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.

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
386	1	**8**	0	**163**	0	**12**	0

SHG				
Outstanding		Non-Performing Assets		NPA %
Number	Amount	Number	Amount	
530	59	**216**	10	**17**

Action Points:-

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

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
6193	**6193**	30.43

Total 6193 JLGs were formed during the Quarter under review, out of which 6193 JLGs were credit linked in which amount of Rs. 30.43 Crore was disbursed during the Quarter under review. Bank wise position is given at Annexure-75

Amount in crore

Loans to JLGs			
Disbursement		Outstanding	
Number	Amount	Number	Amount
22930	243	**111860**	485

AGENDA ITEM NO. 7-D	Flow of credit to MSMEs

MSME

Sl	Action Points	Action by	Present Status of MSME/ Priority Sector-
1	**Priority Sector advances should be increased**.	SLBC-Delhi, Member Banks /LDMs	Observations:- As per the data submitted on the SLBC Portal, the Priority Sector advances increased by Rs. 24,972 Crore as on September-2022, i.e. 13% on YoY basis. The same increased by Rs. 3215 Crore i.e. 2% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on September- 2022 is increased by 0.24% on YoY basis. The same is decreased by -0.23%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.**	SLBC Member Banks/ LDMs	Observations:- The MSME advances increased by Rs. 18334 Crore as on September-2022, i.e. 18 % on YoY basis. The same was increased by Rs. 18 Crore 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)

			<table><tr><th></th><th colspan="2">Sanctioned</th><th colspan="2">Disbursed</th></tr><tr><th>Quarter</th><th>Account</th><th>Amount</th><th>Account</th><th>Amount</th></tr><tr><td>September 2022</td><td>110935</td><td>18391</td><td>73333</td><td>16381</td></tr></table>
4.	**Credit Guarantee Scheme for Subordinate Debt**	All SLBC Member Banks/ LDMs	Ministry of Micro, Small and Medium Enterprises has framed a scheme for the purpose of providing guarantee in respect of credit facilities extended by eligible and registered scheduled commercial banks to borrowers in Micro, Small and Medium Enterprises (MSMEs). The scheme will be operationalized through a special window created for this purpose under credit guarantee fund transfer for Micro and Small Enterprises (CGTMSE). The Scheme is named as distressed assets fund-subordinate debt for stressed MSMEs and the Credit products for which guarantee would be provided under the scheme shall be named as 'Credit Guarantee Scheme for Sub-ordinate Debt (CGSSD)' The Govt of India has extended the scheme till March 2023 as per the recommendations of stakeholders. **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 30.09.2022 is:- (Amount in Crores) <table><tr><th colspan="2">APPLICATION RECEIVED</th><th colspan="2">SANCTIONED</th><th colspan="2">DISBURSED</th><th colspan="2">Pending for disbursement</th></tr><tr><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th><th>NO</th><th>AMT</th></tr><tr><td>53</td><td>3.16</td><td>52</td><td>3.11</td><td>30</td><td>2.43</td><td>23</td><td>0.67</td></tr></table> The name of the Banks which have sanctioned loans under CGSSD are:- <table><tr><th>Sl. No.</th><th>Name of the Bank</th></tr><tr><td>1</td><td>BANK OF BARODA</td></tr><tr><td>2</td><td>BANK OF INDIA</td></tr><tr><td>3</td><td>CENTRAL BANK OF INDIA</td></tr><tr><td>4</td><td>INDIAN BANK</td></tr><tr><td>5</td><td>PUNJAB NATIONAL BANK</td></tr><tr><td>6</td><td>STATE BANK OF INDIA</td></tr><tr><td>7</td><td>UNION BANK OF INDIA</td></tr></table> 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		
	September-21	**June-22**	**September-22**
Total Advances	**1323607**	**1428321**	1473305
Total Priority Sector Advances	**189845**	**211602**	214817
Credit to Micro Enterprises	30941	39801	40658
Credit to Small Enterprises	39661	47397	46631
Total MSE Advances	**70602**	**85482**	87289
% of Micro Enterprises to total MSE Advances	43.82	45.89	46.58
% of Micro Enterprises to Total Advances	2.34	2.77	2.76
% of MSE Advances to Total Priority Sector Advances	37.19	40.94	40.63
Credit to Medium Enterprises	32669	34551	34233
Other under MSMEs	960	668	1042
Advances to Micro, Small & Medium Enterprises (MSME)	**104231**	**122418**	122565

The following Banks have negative Growth over previous quarter:-

SNO	Name of Banks	Jun-22	Sep-22	Diff	%
1	STATE BANK OF INDIA	11013.79	6494.24	-4519.55	-41.04
2	KARNATAKA BANK	1377.29	737.13	-640.17	-46.48
3	YES BANK LTD	8874.98	8442.64	-432.34	-4.87
4	CANARA BANK	7490.87	7277.20	-213.67	-2.85
5	AU SMALL FIN. BANK	1175.58	1066.51	-109.07	-9.28
6	RBL BANK LTD	774.94	695.76	-79.17	-10.22
7	BANK OF MAHARASHTRA	863.85	831.11	-32.74	-3.79
8	JAMMU KASHMIR BANK LTD	572.97	551.14	-21.84	-3.81
9	BANDHAN BANK LTD.	92.49	71.94	-20.55	-22.22
10	SOUTH INDIAN BANK LTD	525.11	505.08	-20.02	-3.81
11	FEDERAL BANK LTD	785.14	765.87	-19.27	-2.45
12	UJJIVAN SMALL FIN. BANK	25.02	13.37	-11.65	-46.56
13	PUNJAB NATIONAL BANK	10968.98	10957.61	-11.37	-0.10
14	NAINITAL BANK LTD	165.84	161.10	-4.73	-2.85
15	DEVELOPMENT BANK OF SINGAPORE	6.86	6.03	-0.82	-12.00
16	CAPITAL SMALL FINANCE BANK	46.70	46.08	-0.62	-1.32

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	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
70602	87198	87289	16687	91	23.64	0.10

Observations:-

Advances under MSE Sector increased by Rs. 16687 Crore on YoY basis i.e. 23.64%. Further it is increased by Rs. 91 Crore i.e. 0.10%on QoQ basis.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
104231	122418	122565	18334	147	17.59	0.12

The Advances under MSME Sector increased by Rs. 18334 Crore i.e. 17.59% on YoY basis. Further the Advances under MSME were increased by Rs. 147 Crores i.e. 0.12% on QoQ basis.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 30.06.22	Amount O/S as on 30.09.22	Amount of NPA 30.06.22	Amount of NPA 30.09.22	% of NPA 30.06.22	% of NPA 30.09.22
Micro Enterprises	39801	40658	7258	6165	18.24	15.16
Small Enterprises	47397	46631	8363	6572	17.64	14.09
Medium Enterprises	34551	34233	6059	3888	17.54	11.36
Other MSME	668	1042	152	73	22.81	6.99
Total MSME Adv.	**122418**	**122565**	**21832**	**16698**	**17.83**	**13.62**

Observation:-The NPA in MSME Sector decreased from 17.83% to 13.62% 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.

The SLBC-Delhi has initiated the exercise for adoption of MSME clusters. The status of adopted and not-adopted clusters are:-

UN ADOPTED CLUSTERS BY ANY BANK

S.No.	**Name of the Cluster (functional/active)**	**Sector (Textiles, Engineering works, etc)**	**District**	**Name of Lead Bank which adopted cluster**	**Details of MSME Branches opened by Public Sector Banks in identified cluster**
1	Nabi Karim	Ladies Purse and Bags	Central	Canara Bank	NIL
2	Tank Road	Jeans	Central	Canara Bank	NIL
3	**SEELAMPUR**	JEANS/EMBROIDERY	NORTH EAST	**CBI(PROPOSED)**	Nil
4	KARAWAL NAGAR	CORREGATED PAPER BOXES ,PLASTICE ITEMS	NORTH EAST	**BOI(PROPOSED)**	Nil
5	JAFFARABAD	AUTO PARTS AND JACKETS	NORTH EAST	**ICICI BANK (PROPOSED)**	Nil
6	Lawrence road	dal mill processing	North West	Punjab National Bank	NIL
7	Wazirpur Ind area	Steel	North West	Punjab National Bank	NIL
8	Tughlakabad Extn./RZ Tughlakabad	Textiles/Garments	South East Delhi	**INDIAN BANK (PROPOSED)**	Nil

9	Dabri village, South West District (Steel works)	steel	South West	SBI	No branch opened since 01.04.2021
10	Matiyala Industrial Area, South West District (Melamine Crockery)	melamine crockery	South West	SBI	No branch opened since 01.04.2021
11	Hastsal, South West District (Corrugated boxes, Plastic and Auto Parts)	(Corrugated boxes, Plastic and Auto Parts)	South West	SBI	No branch opened since 01.04.2021
12	KHYALA	ENGINEERING	WEST	**UCO (PROPOSED)**	
13	KIRTI NAGAR	FURNITURE	WEST	**YES BANK (PROPOSED)**	All major bank branches are present
14	BASAI DARAPUR	ELECTRICAL	WEST	**INDUSIND BANK (PROPOSED)**	
15	MUNDKA TIMBER	Textiles/ Engineering	WEST	**IOB (PROPOSED)**	
16	Mayapuri Industrial Area, New Delhi District,	(Spare parts, Defense products and printing)	NEW DELHI	**UBI(PROPOSED)**	All major bank branches
17	Panchkuian Road	Electronic item	NEW DELHI	**AXIS BANK (PROPOSED)**	All major bank branches
18	Jahangirpuri, North District (Handicrafts Work)	Job Work	North	**PSB (PROPOSED)**	**SBI,BOB, UBI, Indian Bank, P&S bank, Jana Small & IDFC first Bank**
19	Samaipur Badli, North Disdrict (Bangles)	Making of Bindi, Bangles, etc	North	**HDFC (PROPOSED)**	**SBI,BOB, HDFC and Delhi state coop bank**

20	Bhalaswa Village, North District (Auto Parts, Cycle Rims, Dairy Products etc.)	Dairy Products etc.	North	**PNB(PROPOSED)**	**No branch opened, Nearest Bank Branch is situated at PNB Swaroop Nagar**
21	Badli Industrial Estate Association, Badli Industrial Estate	Misc.	North	**BOB(PROPOSED)**	**SBI,BOB**
22	Narela Industrial Area	Misc.	North	**SBI(PROPOSED)**	**All major bank branches**

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. The MSME –DI is requested to conduct more awareness programs in these areas. The LDMs-North & West Delhi are requested to conduct workshops and camps in Samaypu Badli & Khalaya clusters respectively.

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	
September-21	**June-22**	**September-22**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
32485	44909	56860	24375	11951	75.03	26.61

The advances to Women Entrepreneur increased by Rs. 24375 Crore i.e. 75.03% on YoY basis. Further the advances were increased by Rs. 11951 Crores i.e. 26.61% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			CREDIT TO WOMEN ENTERPRENEURS			%age to Priority Sector Advances		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
189845	211602	214817	32485	44909	56860	17.11	21.22	26.47

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 17.11% to 26.47% on YoY basis and increased from 21.22% to 26.47% 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	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
7272	8417	8488	1216	71	16.72	0.84

The Advances to Minority Communities increased by Rs. 1216 Crore i.e. 16.72% on YoY basis. Further the Advances under mentioned Sector were increased by Rs. 71 Crores i.e. 0.84% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
189854	211602	214817	7566	8417	8488	3.99	3.98	3.95

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 3.99% to 3.95% on YoY basis. Further the Advances under mentioned sector were decreased from 3.98% to 3.95% 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 September- 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	Previous Quarter(30.06.22)	Current Quarter (30.09.22)	Previous Quarter(30.06.22)	Current Quarter(30.09.22)
A. Minority Communities	8960	9637	1065.66	1143.52
1. Christians	780	684	41.34	51.88
2. Muslims	5382	6041	406.48	448.5
3. Buddhists	230	238	57.44	55.83
4. Sikhs	1824	1899	256.1	277.5
5. Zoroastrians	40	41	0.96	1.01
6. Jains	704	734	303.34	308.79
Total (1 to 6)	**8960**	**9637**	1065.66	**1143.52**
B. Others	59301	59220	28171.23	27052.13
C. Total PS Adv. in the Identified District (A+B)	68261	68857	29236.9	28195.65
D. Share of A out of C in percentage (%)	**13.13**	**14.00**	**3.64**	**4.06**

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 Community	Previous Quarter(30.06.22)	Current Quarter (30.09.22)	Previous Quarter(30.06.22)	Current Quarter(30.09.22)
A. Minority Communities	12224	13032	172.45	191.65
1. Christians	74	125	4.67	8.16
2. Muslims	11966	12706	153.07	169.35
3. Buddhists	35	35	1.89	1.96
4. Sikhs	70	85	4.64	5.01
5. Zoroastrians	4	4	0.17	0.16
6. Jains	75	77	8.02	7.01

Total (1 to 6)	**12224**	**13032**	172.45	**191.65**
B. Others	25175	25175.00	2021.69	2007.89
C. Total PS Adv. in the Identified District (A+B)	37399	38207	**2194.14**	2199.54
D. Share of A out of C in percentage (%)	**32.68**	**34.11**	**7.86**	**8.71**

Observation:

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

POSITION OF TOTAL NCT OF DELHI

Name of Community	Previous Quarter(30.06.22)	Current Quarter (30.09.22)	Previous Quarter(30.06.22)	Current Quarter(30.09.22)
A. Minority Communities	140809	141247	8416.86	8487.78
1. Christians	9187	8640	662.64	641.77
2. Muslims	96842	97892	3165.97	3142.76
3. Buddhists	8630	9475	227.65	246.7
4. Sikhs	21386	20712	2944.76	2972.49
5. Zoroastrians	124	120	8.13	6.08
6. Jains	4640	4408	1407.41	1477.98
Total (1 to 6)	**140809**	**141247**	8416.57	8487.78
B. Others	681121	668743	203185.43	206328.8468
C. Total PS Adv. in the Identified District (A+B)	821930	809990	211602	214817
D. Share of A out of C in percentage (%)	**17.13**	**17.44**	**4.14**	**3.95**

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	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
14349	13085	10753	-3596	-2332	-25.06	-17.82

The Advances under Credit Flow to Weaker Sections decreased by Rs. 3596 Crore i.e. 25.06% on YoY basis. Further the Advances under mentioned sector were decreased by Rs. 2332 Crores i.e. 17.82% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
189845	211602	214817	14349	13085	10753	7.56	6.18	5.01

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. 7-E	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 30.09.2022 as on Annexure-32, 35 and 36:

(Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCES (PS)	AGRICULTURE ADVANCES (NPS)	Total Agriculture (PS+ NPS)
1010	3027	4036	760	11243	16039	13739	29978

AGRICULTURE ADVANCES			VARIATION		% Growth	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
17901	28070	29978	12077	1908	67.47	6.80

Observation:-

The Total Agriculture Advances increased by Rs. 12077 Crore i.e. 67.47% on YoY basis. Further it has increased by Rs. 1908 Crore i.e. 6.80% on QoQ basis.

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	**683**	8	**2517**	41	**1069**	**654**
KCC for Animal husbandry	**0**	**0**	**3**	1	**0**	**24**
KCC for Fisheries	**0**	**0**	**1**	0.93	**0**	**0**

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

(Amt. In Crore)

Amount O/S as on 30.06.2022	Amount O/S as on 30.09.2022	Amount of NPA on 30.06.2022	Amount of NPA on 30.09.2022	% of NPA on 30.06.2022	% of NPA on 30.09.2022
28070	29778	3429	3424	12.22	11.50

Observation:-

The NPA in Agriculture Advances decreased from Rs. 3429 Crores to Rs. 3424 Crore as on 30.09.2022.

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		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
189845	211602	214817	14082	16135	16039	7.42	7.63	7.47

Observation:-

The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances increased from 7.42% to 7.47% on YoY basis & decreased from 7.63% to 7.47% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			AGRICULTURE ADVANCES			%age To Total Advances		
September-21	June-22	September-22	September-21	June-22	September-22	September-21	June-22	September-22
1323607	1428321	1473305	17901	28070	29778	1.35	1.97	2.02

Observation:-

The percentage of Agriculture Advances to Total Advances increased from 1.35% to 2.02% on YoY basis. In continuation, it increased from 1.97% to 2.02% on QoQ basis.

AGENDA ITEM NO. 7-G	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	September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
No. of Accounts	35479	35862	36462	983	600	2.77	1.67
Amt. (in Crore)	2256	2411	2621	365	210	16.18	8.71

Observation:-

The number of Education Loan A/Cs increased by 983 i.e. 2.77 % on YoY basis. On amount wise there is an increase of Rs. 365 Crore and i.e. 16.18% on YoY basis.

The Education Loan A/Cs increased by 600 i.e. 1.67% on QoQ basis whereas amount increased by Rs. 210 Crore i.e. 8.71% on QoQ basis.

Category wise bifurcation of Education Loan as on 30.09.2022

(Amt in Crore)

Loan Disbursed FY		Loan Outstanding		NPA	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
8417	467	**36462**	2621	**1626**	56

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	**5715**	297	**23493**	1654	**1079**	39
Female	**2698**	168	**12951**	1615	**551**	17

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	**462**	20	**1823**	122	**90**	3
STs	**140**	10	**676**	224	**59**	2
OBCs	**1104**	38	**3923**	227	**151**	5
Others	**6643**	392	**30040**	2208	**1345**	46

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	**500**	28	**2561**	224	**85**	4
Engineering	**2432**	83	**10166**	624	**365**	13
Nursing Courses	**264**	12	**1839**	119	**57**	2
MBA	**1153**	74	**5611**	454	**177**	7
Other Profession	**4017**	268	**16239**	1198	**935**	30

Observations:-

It is reiterated that human capital development is important for economic growth and Banks are to play a major role in this direction. The performance of member banks is good and vast potential is available for financing under this segment, all the Controlling Heads of the Member Banks are requested to initiate concerted efforts to surpass 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.

Action:- As per the Directions of Education Department, GNCTD, the list of Nodal Officers is not updated. So Member Banks are requested to submit updated list of Nodal officers of bank who update the education loan applications at e-district portal under "Higher Education and Skill Development Guarantee Scheme, GNCT of Delhi. Further the pendency on e-district portal has been increased. The applications for the year 2018-19, 2019-20, 2020-21 are also still showing pending at e-district portal for a long time.

The Bank-wise pendency is:-

S.No.	Name of the Bank	Pending applications
1	Bank of Baroda	9
2	Canara Bank	24
3	IDBI Bank	2
4	Indian Bank	12
5	Punjab National Bank	14
6	State Bank of India	17
7	Union Bank of India	23

The details of the pending loan applications are shared with the above banks vide email dated 31.10.2022. Therefore, it is also requested to clear the pendency on urgent basis at e-district portal.

The Bank wise excel sheets of pending applications are attached. If bank wants technical assistance regarding user id and password then call on 8920155247 or email at studentloan.delhi@gov.in

AGENDA ITEM NO. 7-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
13753	58956	72709

POSITION AS ON			VARIATION		% Growth	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
62829	63771	72709	9880	8938	15.73	14.02

The Advances under Housing Sector increased by Rs. 9880 Crore i.e. 15.73% on YoY basis & increase by Rs. 8938 Crores i.e. 14.02% 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. 8	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	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
1302626	1339920	1384891	82265	44971	6.32	3.36

Observation:-

Deposits:- Total Deposits increased by Rs. 82265 Crores i.e. an increase of 6.32% on YoY basis. The same was increased by Rs. 44971 Crores i.e. an increase 3.36% on QoQ basis.

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
September-21	June-22	September-22	YoY	Over the QTR	YoY	Over the QTR
1323607	1428321	1473305	149698	44984	11.31	3.15

Observations:-

Advances:-The Advances increased by Rs. 149698 Crores i.e. an increase of 11.31% on YoY basis. The same was increased by Rs. 44984 Crores i.e. an increase of 3.15% on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
September-21	June-22	September-22	YoY	Over the QTR
101.61	106.60	106.38	4.77	-0.21

CD Ratio increase from 101.61% to 106.38% on YoY basis. The CD ratio decreased from 106.60% to 106.38 % on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

The District wise CD ratio in NCT of Delhi as on 30.09.2022 is mentioned below:-

List of Five Districts having CD Ratio below 40% as on 30.09.2022:

S.No.	NAME OF DISTRICT	Mar-22	June-22	Sept-22
1	East	25.39	31.19	33.66
2	Shahdara	36.86	34.07	37.41
3	South	28.87	29.10	29.09
4	South West	67.49	29.90	32.41
5	West	31.70	37.13	34.93

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 LDMs are requested to share the major issues for not achieving the CD ratio of mandatory 40%.

Action Points:-

The LDMs are requested to make a suitable strategy so that their CD ratio can be improved.

Following Banks have CD ratio below 60%:

		CD RATIO		
Sl	**Name of Bank**	**September 2021**	**June 2022**	**September 2022**
1	BANDHAN BANK LTD.	13.95	37.66	21.29
2	KARUR VYSYA BANK	83.05	59.72	49.13
3	KOTAK MAHINDRA BANK	51.14	55.92	51.27
4	NAINITAL BANK LTD	41.32	37.09	36.24
5	AU SMALL FIN. BANK	35.41	34.23	35.10
6	EQUITAS SMALL FIN. BANK	12.48	13.72	13.58
7	ESAF SMALL FINANCE BANK	12.95	10.83	14.22
8	SURYODAY SMALL FINANCE BANK	39.11	13.70	6.92
9	UTKARSH SMALL FINANCE BANK	13.60	16.21	17.50

Following Banks have CD ratio above 200%:-

		CD RATIO		
Sl	**Name of Bank**	**September-21**	**June-22**	**September-22**
1	BANK OF MAHARASHTRA	178.15	135.87	209.22
2	DHANLAXMI BANK	248.01	260.56	268.28
3	KARNATAKA BANK	184.90	215.54	244.21
4	CAPITAL SMALL FINANCE BANK	169.95	351.19	321.31

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.

Sl.	Name of the Bank	Update Position
1	Axis Bank	Axis Bank has confirmed that integration for CD ratio reporting shall be completed by December 2022.

Action point:- Axis Bank is requested to adhere to the time-line as committed to the House during 108th SLBC Quarterly meeting held on 17.08.2022.

CD RATIO (DELHI RURAL):

There were 83 Rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
September-21	**June-22**	**September-22**	**YoY**	**Over the QTR**
62.96	56.69	40.91	-22.05	-15.78

The CD ratio of these rural branches decreased from 62.96% to 40.91% on YoY basis. The CD Ratio decreased from 56.69% to 40.91% on QoQ basis.

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

Sl	Name of Bank	RURAL	Mar-22	Jun-22	Sep-22
1	BANK OF BARODA	4	16.03	16.4	16.95
2	BANK OF INDIA	7	11.95	12.64	14.91
3	BANK OF MAHARASHTRA	1	34.75	34.75	46.46
4	CANARA BANK	5	10.76	10.81	10.18
5	CENTRAL BANK OF INDIA	3	610.22	449.02	275.76
6	INDIAN BANK	6	10.46	10.59	10.89
7	PUNJAB NATIONAL BANK	16	8.18	8.15	8.5
8	STATE BANK OF INDIA	1	6.71	6.96	7.45
9	UNION BANK OF INDIA	13	15.75	15.68	15.71
10	DELHI STATE Co Bank	17	131.37	135.8	133.59
11	AXIS BANK	3	0	0.03	19.78
11	FEDERAL BANK LTD	4	24.66	24.39	23.89
12	HDFC BANK	1	205.59	207.55	218.38
13	KOTAK MAHINDRA BANK	1	9.82	18.88	30.18
15	YES BANK LTD	1	252.96	257.56	138.54
	Grand Total :	**83**	56.69	**50.03**	40.91

AGENDA ITEM NO. 9	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		
September-21	**June-22**	**September-22**	**September-21**	**June-22**	**September-22**	**September-21**	**June-22**	**September-22**
1496	2389	2134	706	779	958	**47.20**	**32.61**	**44.90**

In Agriculture advances, the recovery decreased from 47.20% to 44.90% on YoY Basis. It increased from 32.61% to 44.90on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP/PMRY)

As per Annexure No. 43-Govt Sponsored recovery, the positon under PMEGP is:-

(Rs. in Crores)

Total PMEGP			
Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt
927	12.51	**364**	5.36

SECTOR WISE/SCHEME WISE POSITION OF NPA:

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		
		Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22	Sep-21	Jun-22	Sep-22
1	**Total Advances**	**1323607**	**1428321**	**1473305**	**160811**	**165664**	**155070**	12.15	11.60	10.53
2	**Total Priority Sector**	**189845**	**211602**	**214817**	**26999**	**27547**	**20944**	14.22	13.02	9.75
3	**Total Non-Priority Sector**	**1133762**	**1216719**	**1257798**	**133812**	**138117**	**134125**	11.80	11.35	10.66
4	Farm Credit	4035	4878	4036	223	222	249	5.53	4.54	6.16
5	Agriculture Infrastructure	804	776	760	190	242	112	23.58	31.22	14.78
6	Ancillary Activities	9243	10481	11243	2638	2702	1986	28.54	25.78	17.66
7	Total Agriculture (PS)	14082	16135	16039	3051	3166	2347	21.66	19.62	14.63
8	Total Agriculture (NPS)	**3819**	11935	13739	457	263	1077	11.97	2.21	7.84
9	**Total Agriculture Advances**	**17901**	**28070**	**29778**	**3508**	**3429**	**3424**	19.60	12.22	11.50
10	Micro Enterprises	30941	39801	40658	8363	7258	6165	27.03	18.24	15.16
11	Small Enterprises	39661	47397	46631	8354	8363	6572	21.06	17.64	14.09
12	Medium Enterprises	32669	34551	34233	6244	6059	3888	19.11	17.54	11.36
14	Others under MSMEs	960	668	1042	21	152	73	2.14	22.81	6.99
15	**Total MSME Advances**	**104231**	**122418**	**122565**	**22982**	**21832**	**16698**	22.05	17.83	13.62
16	Housing (PS)	13308	13411	13753	666	661	561	5.00	4.93	4.08
17	Housing(NPS)	49521	50360	58956	2300	2418	2100	4.65	4.80	3.56
18	**Total Housing Sector Advances**	**62829**	**63771**	**72709**	**2966**	**3079**	**2661**	4.72	4.83	3.66
19	Education Loan (PS)	1568	1512	1557	59	58	50	3.78	3.80	3.19
20	Education Loan (NPS)	688	900	1064	3	4	5	0.47	0.49	0.50
21	**Total Education Sector Advances**	**2256**	**2412**	**2620**	**62**	**62**	**55**	2.77	2.57	2.10
22	**Loans to weaker Sections under PS**	**14349**	**13085**	**10753**	**744**	**828**	**617**	5.19	6.33	5.74
	Govt. Sponsored Schemes									
23	DAY-NRLM	34	20	11	9	9	9	26.21	45.23	79.40
24	DAY-NULM	4	4	3	3	2	0	87.25	42.33	4.33
25	PMEGP	13	13	13	5	5	5	39.38	41.97	42.85
26	SHG	79	101	59	15	10	10	18.87	10.14	17.02
27	Stand Up India	381	412	439	117	93	98	30.77	22.50	22.22
28	PMMY	3514	3724	3756	493	571	751	14.02	15.33	20.01

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. 10	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. 11	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. 12	**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. 13	Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI

North Delhi District was shortlisted for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility for opening of RSETI.

Now the Punjab National Bank is requested to update the house about present status. The deadline for opening the RSETI is 31.03.202.

AGENDA ITEM NO. 14	Success Story

S No.		Details
1	**Full Name of the Borrower / Account Holder**	SAURABH IMPEX INC
2	**Activity**	Trading of Electric Items, sanitary Items, water tank & pipes etc.
3	**Loan availed from Bank & Branch**	RBL Bank Karol Bagh DELHI
4	**Sanctioned Loan Amount**	Rs.10,00,000/-
5	**Brief details of the activity **** **(** Please write 5 to 10 lines regarding the activity & borrower etc.)**	• The firm is engaged in trading of Water tanks, Water pipes, Sanitary Items & electric items • Applicant is dealing in the products of VECTUS, Apollo pipes, Prakash Pipes & Crompton.
6	**Two Photograph of each success story, of the Unit / Activity place etc.**	

		 

AGENDA ITEM NO. 15	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. 16	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. 17	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.

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:-

1. Punjab & Sind Bank
2. Indian Bank
3. IDBI Bank
4. DCB Bank Ltd
5. State Bank of India
6. UCO Bank
7. Bandhan Bank

AGENDA ITEM NO. 18	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. 19	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
10	583	583	309	583	309	0	0

AGENDA ITEM NO. 20	ANY OTHER ITEM WITH THE PERMISSION OF CHAIR

(1) 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

The reimbursement of share of expenses for camp conducted on 08.06.2022 during the Iconic Week Celebrations on Aazadi Ka Amrit Mahotsav are still not reimbursed. As per the data provided by LDM-East Delhi following banks have still not remitted their share of expenses even after various mails/telephonic calls/whatsapp messages.

Sl.	Name of Bank
1	Bank of Maharashtra
2	HDFC Bank
3	Bank of Baroda
4	Central Bank of India
5	IDBI Bank

Further LDM Shahdara informed that Member Bank's like Bank of Maharashtra, Central Bank of India, Indian Bank, State Bank of India, UCO Bank, HDFC Bank, IDBI Bank, Kotak Mahindra Bank, Yes Bank and Bandhan Bank has not made payment of credit outreach programmes conducted on 08.06.2022

MINUTES OF 108th SLBC MEETING HELD ON 17.08.2022

The 108th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 17th August 2022 at Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. V. Sundaresan, Chief General Manager-Punjab National Bank and was attended, among others, by Sh. R.P. Singh-General Manager-FIDD-RBI, Ms. Jasmine James, Dy-Secretary-MoF, Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD & Ms. Anubha Prasad, General Manager-SIDBI.

Sh. Alok K. Goel, 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. Alok K. Goel, General Manager and Convenor SLBC- Delhi welcomed all the participants. After lighting of lamp and welcoming all the dignitaries, he requested Sh. V. Sundaresan, Chief General Manager-Punjab National Bank to chair the meeting and to deliver his key note address.

Sh. V. Sundaresan, Chief General Manager-Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank.

Sh. V. Sundaresan, Chief General Manager-Punjab National Bank shared the figures of NCT of Delhi for June 2022. 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.

Then Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested Sh. R.P. Singh-General Manager-FIDD-RBI to address the house.

Sh. R.P. Singh-General Manager-FIDD-RBI congratulated the House for completion of 75 years of Independence. He apprised about the announcements made by Governor, RBI regarding the Monetary Policy Committee meeting held on August 03-05, 2022 & the Statement of Developmental and Regulatory Policies. He highlighted about the issue of low CD ratio in 06 districts and advised banks to make necessary changes in their systems to ensure correct reporting of advances and their utilization, as per extant RBI guidelines. He also advised banks to ensure that DCOs from Controlling offices nominated and attend meetings of the various fora under LBS to ensure proper monitoring. Further, he advised banks to make utmost efforts for achieving 100% digital enabling of South Delhi and Central Delhi districts at the earliest. Regarding processing of loan applications under Govt. sponsored schemes (such as PM SVANidhi, PMFME etc.) he advised bankers to ensure that there is no pendency and to record valid reasons for their rejection. He also raised the issue of non-achievement of targets related to conduct of FL camps and advised such banks to monitor the same at their level and conduct more camps to raise financial awareness.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested Ms. Ira Singhal, IAS- Deputy Commissioner-GNCTD to address the house. She put forth her points regarding the issues faced by banking & economic system. She further emphasis upon more coordination with banks and GNCTD.

Then Ms. Anubha Prasad, General Manager-SIDBI discuss about issues faced by borrowers and schemes for financial institutions which are being promoted by SIDBI.

Afterwards Ms. Jasmine James-Dy. Secretary-Ministry of Finance focuses on issues pertaining to bank borrowers and requested all the member banks for better customer services.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi then started deliberations on Agenda items. After confirmation of Minutes of 107th 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

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 30.06.2022. As on 30.06.2022, Total No. of PMSBY enrolments were 40.41 Lacs and PMJJBY enrolments were 13.68 Lacs & APY issued were 5.73 Lacs. All the Banks were requested to ensure that all uncovered accounts holders are also brought under both the insurance covers.

The Status of Insurance Claims under Social Security Schemes as on 30.06.2022

- ✓ No application is pending under PMJDY.
- ✓ 29 applications are pending under PMSBY
- ✓ 21 applications are pending under PMJJBY
- ✓ The concerned banks are requested to get all the pending applications disposed of at the earliest.

Convenor SLBC-Delhi requested South Indian Bank to clear the pendency of insurance claim in PMSBY which is pending for more than 3 months.

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

Deadline- 15.09.2022

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 30.06.2022 & SATURATION DRIVE FOR PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 30.06.2022

Convenor SLBC-Delhi requested member banks to conduct at least 1 camp / week and also stated that progress under Jansauraksha Saturation drive is very slow. All must achieve the 40% of target by 30.09.2022. The last date for saturation has been extended up to 30.09.2024.

PERFORMANCE OF NATIONAL PENSION SCEHEME

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

APY CITIZEN'S CHOICE H1, FY 2022-23 - (1st August- 30th September 2022)

Convenor SLBC-Delhi elaborated the performance of the member banks under APY & requested member banks to make a suitable strategy for achieving the targets under APY Citizen's Choice H1, FY 2022-23 campaign.

Action Point: All the member banks are requested to achieve the targets of PMJJBY, PMSBY as fixed on 30.09.2022. Further APY target of 30.09.2022 to be achieved by each bank.

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.
- ✓ Sanction 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 have been sanctioned by them.

Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi requested member banks not to reject the applications on flimsy grounds & various government officials are following up for better performance under the scheme. He also appreciated the efforts of Punjab National Bank whose sanction is above the national average.

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

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'. Banks 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.

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

As on date, Banking facilities are accessible as per the norms in NCT of Delhi.

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.

Convenor SLBC-Delhi enquired ICICI Bank and Yes Bank for the low number of qualified BCs. The banks shall revert on the status of qualified BCs.

Action:- Yes Bank & ICICI Bank are requested to submit the status of qualified BCs.
Deadline:- 15.09.2022

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

There are two districts which are identified for 100% digitization. These are "Central" & "South" Districts. The date for making them 100% digitized was 30.06.2022. Sh. Alok K. Goel, General Manager & Convenor SLBC-Delhi further informed that Nodal Officers are appointed by Canara Bank & State Bank of India.

Action Points:- The member banks and LDMs of these two districts are requested to complete the process of 100% digitization by 30.09.2022.

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 146 Special Camps and 246 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). The Lead Banks confirmed that the process of appointing FLCs is going to be completed soon. All four banks were requested to comply with appointment of FLC.

LDM (Shahdara) was requested to conduct Special Camp as per the target.

Action Point:- All four banks are requested to give time line for complying with the appointment of FLC. (Bank of Baroda, Canara Bank, Punjab National Bank & State Bank of India).
Deadline:-15.09.2022.

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.

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 with FLC of their respective district and also upload the digital contents in all the centres.

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

Agenda No. 2: REVIEW OF CREDIT DISBURSED BY BANKS

Achievement under Priority Sector upto 30.06.2022 for FY 2022-23 was Rs. 44,494 Crore against the annual target of Rs. 1,17,338 Crore i.e. 37.92%. The achievement under Non-Priority Sector up to 30.06.2022 was Rs. 2,57,053 Crore against the annual target of Rs. 12,88,618 Crore i.e.19.95%. Achievement under total ACP was Rs. 3,01,547 Crore against the Annual targets of Rs. 14,05,956 Crore i.e. 21.45%.

Sh. R.P. Singh-General Manager-FIDD-RBI advised to collaborate with the DDMs of NABARD, LDMs of Lead Banks and other stakeholders in the districts, every year, during the preparation of Annual Credit Plan

(ACP) to ensure that the Annual Credit Plan and Potential Linked Plan (PLP) are in sync and complementary to each other and that NABARD applied objective criteria for the preparation of PLP.

Agenda No. 2:A CREDIT FLOW TO PRIORITY SECTOR
Priority Sector advances increased by Rs. 39,434 Crore as on June-2022, i.e. 20% on YoY basis. The same increased by Rs. 2,811 Crore i.e. 1% on QoQ basis.

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

Agenda No.2A : STATUS OF PRIORITY SECTOR ADVANCES

Sh. Rajinder Choudhary, Asst. General Manager - SLBC-Delhi stated that out of 43 member banks in 8 banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 30.06.2022 out of which 03 are Public Sector Bank & 05 are Private Sector Banks. The Banks are requested to submit the reasons for low priority sector advances. The names of PSBs are Bank of India, Punjab National Bank, Union Bank of India & the Private Sector Banks are Catholic Syrian Bank, Dhamlaxmi Bank, IDBI Bank, IndusInd & Laxmi Vilas bank.

Sh. R.P. Singh-General Manager-FIDD-RBI requested member banks to clarify their status on the percentage of Priority Sector Advances to Total Advances which is less than 10 %. The major reasons bankers inform is that due to Large Corporate Advances books for Delhi, their priority sector advances to total advances is less than 10%.

As there were no representative from Catholic Syrian Bank, Laxmi Vilas Bank etc so Sh. R.P. Singh-General Manager-FIDD-RBI intended SLBC-Delhi to mention the name of banks which are not attending the meeting regularly. There is no responsible person to resolve the query from IndusInd Bank.

All the Banks assured that in this quarter they will improve their position.

Action Point: - All the member banks, particularly above 8 banks, are requested to take immediate steps to increase their priority sector advances.
Deadline: - 15.09.2022- Catholic Syrian Bank, Laxmi Vilas bank & Federal Bank to submit the reasons for absence during the meeting.

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

Loans to SC/ST under Priority Sector Advances increased by Rs.187.67Crore over the Quarter.
In terms of percentage of SC/ST advances to Priority Sector Advances, it was 1% as on 30.06.2022, 0.93% as on 31.03.2022, 0.95% as on June 2021

Sh. R.P. Singh-General Manager-FIDD-RBI asked about major reasons for low credit flow to SC/ST priority sector. He also requested to include the pending applications status in the portal. Sh. V. Sundaresan, Chief General Manager-Punjab National Bank urged member banks to improve their position in SC / ST advances.

Sh. A. David Brainard, National Chairman, SC-ST Chamber of Commerce & Industry(SSCCI) spoke also deliberated on the Problems, Challenges, Issues, Difficulties and Concerns in Lending to SC-STs and Converging with Multiple Incentives. Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD also requested to take caste certificate numbers during opening of account so that data of SC/ST beneficiaries can be checked. But it is internal data and as of now it is not used for external purposes. Ms. Ira Singhal, IAS, Deputy Commissioner-GNCTD also said to made emphasis on ITI training to school going students.

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

Under PMMY, during current FY 2022-23 upto 30.06.2022, No. of accounts sanctioned are 35797 and amount sanctioned is Approx. Rs. 549.87 crore out of which Rs. 524.45 Crore has been disbursed

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 were 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

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 3710 number of accounts with Rs. 637.73 Crore. The No. of Women beneficiary were 2952 , SC beneficiaries 666 and ST beneficiaries 92.

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

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

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

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. The revised target of PMEGP are already communicated to stakeholders.

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 redressal.
Deadline:- 15.09.2022

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:

Total 4810 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 19.60crore. Total disbursement in the current year in 7740 accounts is Rs. 158.64 Crore.

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

Agenda No. 2C: MSE & MSME ADVANCES

SN	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

There were 22 banks having negative growth over previous quarter.

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

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 ECLGS as the scheme is extended up to 31.03.2023.

Credit Guarantee Scheme for Subordinate Debt

As on 30.06.2022 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.

Action Point:- 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

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.

Kisan Bhagidari Prathmikta Hamari Campaign

- 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.

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.

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.

Action Point:- GNCTD is requested to inform the name of official on committee by 15.09.2022.

Agenda No. 2E: CREDIT FLOW UNDER EDUCATION LOAN

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.

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

Agenda No. 2 F: HOUSING FINANCE

The Advances under Housing Sector increased by Rs. 4,085 Crore i.e. 6.84% on YoY basis & increase by Rs. 1,430 Crores i.e. 2.29% on QoQ basis.

Action Point:- The member banks are requested to make a suitable strategy to increase Housing Loan portfolio.

Agenda No. 3: AGRICULTURE ADVANCES

Total Agriculture Advances has increased on YoY basis by Rs.10,077 Crore i.e 56.01% and over the QTR it increased by Rs. 8,380 Crores i.e. 42.56%

The Agriculture Department requested to submit the data of KCC loan as required by Hon'ble Minister on Twitter handle. SLBC –Delhi requested that data in the format required by Agriculture Department is not captured by SLBC portal, as the list of name of farmers are not there.

Agenda No.4: CREDIT DEPOSIT RATIO

Action Point: - The member banks with low CD ratio (below 60%) are requested to take necessary steps to improve CD ratio. There were 11 Banks in the category.

Sh. R.P. Singh-General Manager-FIDD-RBI asked these banks to clarify their point of view on low CD ratio. He also reiterated that reporting of CD ratio should be as per the guidelines of RBI.

There are Six (6) Districts having CD Ratio below 40% as on 30.06.2022 i.e. East, North, Shahdara, South, South West & 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.
Deadline:- 15.09.2022

Ms. Sohni Sen-SVP of Axis Bank informed that their CPC processing will be rectified and by December 2022 the bank will be able to resolve the issue of CD reporting in terms of RBI guidelines. But on few parameters the improvement will be reflected in Q-2.

Sh. R.P. Singh-General Manager-FIDD-RBI requested Axis Bank to bifurcate the data of Delhi & NCR before reporting to SLBC –Portal & upload accordingly.

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.

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

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.

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., MOF-DFS were 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.

Action Point: The SLBC-Delhi, Zonal Office of Punjab National Bank & LDM –North shall coordinate for getting approval from GoI at the earliest.

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.

Action Point:- GNCTD is requested to update the status of waiver of stamp duty to SLBC-Delhi.

Agenda No. 11: MARKET INTELLIGENCE ISSUES

As per RBI 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.

Action Point:- The Member Banks are requested to be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence issues and also share the same with SLBC and LDMs for onward discussion in the DCC/DLRC/State-wise meetings.

Agenda No. 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.

Action Taken:- Controlling Heads of Banks where DCOs have not been attending the official from Controlling office must attend the same. Necessary instruction in the matter be issued to DCOs.

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 accurate 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.

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

Sh. Thakur & Sh. Prateek Katariya from MoFPI & Sh. Shobhit along with Sh. Vikrant from DSIIDC put up their concern in the august house. The official from MoFPI & DSIIDC &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.

Further SLBC-Delhi shall coordinate with member banks, MoFPI & DSIIDC for planning a meet to sort out the issues within stakeholders.

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 slow Progress under Scheme during the QTR under review.

Action Point: Member banks are requested to focus on Skill Loan Financing scheme also.

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.

Action Point:- LDMs must ensure that DCC & DLRC meeting must be conducted before 15.09.2022.

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: UCO bank, Federal Bank, DSCB, ESAF SFB, Nainital Bank, Tamilnad Mercantile Bank are requested to submit the status to SLBC-Delhi by 15.09.2022

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

Action Point:- It must be ensured that data be submitted on time & accurate.

Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi further said that as per the report from LDMs, few of the member banks has not yet cleared the expense pertaining to “Credit Outreach Campaign” which was held in May 2022, so all the member banks are requested to clear the same on priority basis.

Action Point:- The remaining member banks are requested to clear the due expenses by 15.09.2022.

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

Action Point:- GNCTD is requested to submit the name of Nodal Officer by 15.09.2022.

Sh. Rakesh Mishra-CMM-DAY-NULM elaborated about the scheme of NULM for Self Help Group and requested member banks to open accounts on priority basis.

The meeting concluded with “Vote of Thanks” by Mr. A.S. Paul- General Manager –State Bank of India.

(ALOK K. GOEL)
General Manager & Convener
State Level Bankers’ Committee
NCT of DELHI

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INDEX of ANNEXURES

ANNEXURE NO.	DESCRIPTION OF ANNEXURE
1	BANK WISE POSITION OF Branches
2	BANK WISE POSITION OF ATMs
3	Bank wise Position of Banking Outlets and BCs
4	Bank wise Position of DEPOSITS, ADVANCES AND CD RATIO
5	Bank wise Comparative Position of DEPOSITS, ADVANCES AND CD RATIO
6	District wise comparison of CD Ratio
7	POSITION OF PMJDY ACCOUNTS
8	QUARTERLY POSITION OF PMJDY GRIEVANCES
9	POSITION OF ENROLMENTS UNDER SOCIAL SECURITY SCHEMES
10	Bank wise PROGRESS UNDER SURAKSHA BIMA YOJANA
11	POSITION OF INSURANCE CLAIMS UNDER PMJDY FOR THE QUARTER
12	POSITION OF INSURANCE CLAIMS UNDER PMSBY FOR THE QUARTER
13	POSITION OF INSURANCE CLAIMS UNDER PMJJBY FOR THE QUARTER
14	FINANCIAL INCLUSION PLAN FOR VILLAGE WITH POPULATION 2000 and above
15	FINANCIAL INCLUSION PLAN FOR VILLAGE WITH POPULATION BELOW 2000
16	GENERAL PURPOSE CREDIT CARDS ISSUED BY RURAL & SEMI URBAN BRANCHES POSITION
17	Financial Literacy Centres - QUARTERLY REPORT as on Dec-2019 ON CONDUCT OF CAMPS BY FLCs
18	QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
19	Information on SKILL Centres
20	POSITION OF ONSITE ATMS
21	Status of Student Accounts
22	Progress under AADHAAR authentication
23	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE
24	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE
25	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME
26	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR
27	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR
28	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR
29	Bank wise Position of TOTAL ANNUAL CREDIT PLAN ACHIEVEMENT
30	Bank wise Position of WEAKER SECTION ADVANCES
31	Bank wise Position of WEAKER SECTION ADVANCES
32	Bank wise Position of AGRICULTURE OUTSTANDING
33	Bank wise Position of MSME OUTSTANDING
34	Bank wise Position of Other Priority Sector OUTSTANDING
35	Bank wise Position of Non- Priority Sector OUTSTANDING
36	Bank wise Position of NPA UNDER AGRICULTURE
37	Bank wise Position of NPA UNDER AGRICULTURE
38	Bank wise Position of ANNUAL CREDIT PLAN NPA UNDER MSME
39	Bank wise Position of NPA UNDER PRIORITY SECTOR
40	Bank wise Position of NPA UNDER PRIORITY SECTOR
41	Bank wise Position of NPA UNDER NON-PRIORITY SECTOR
42	Bank wise Position of Total ADVANCES OUTSTANDING and NPA
43	Position of NPA under Govt. Sponsored Schemes
44	Bank wise Progress under PMMY-Outstanding and NPA

45	Bank wise Progress under LOANS OUTSTANDING and DISBURSEMENT TO SC/ST
46	POSITION OF Disbursement under Education Loan
47	Progress under Higher Education and Skill Development Guarantee scheme of Govt. of NCT of Delhi
48	Status of Vidya Lakshmi Portal
49	Total Education Loan and Education Loan to Male/Females
50	Education Loan to SCs/STS/OBCs
51	Profession-wise education loan
52	Location wise education loan
53	Bank wise PROGRESS UNDER HIGHER EDUCATION LOANS
54	QUARTERLY Progress on Pledge Financing against Negotiable Warehouse Receipts (NWRs)
55	Bank wise Progress under Investment Credit Under Agriculture-Disbursement
56	Bank wise Progress under Investment Credit Under Agriculture-Outstanding
57	SECTOR-WISE DEPLOYMENT OF TOTAL CREDIT IN NCT OF DELHI
58	POSITON OF MSE ADVANCES COVERED UNDER CGTMSE
59	PROGRESS UNDER CGTMSE
60	Progress of Credit Linkage to Unidentified Cluster Units
61	CUMULATIVE POSITION OF ADVANCES UNDER THE PMMY for FY 2019-20 (01.04.2019 TO 31.12.2019)
62	Position of PMAY-CLSS (Prime Minister Awas Yojna- Credit Linked Subsidy Scheme)
63	BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC/KVIB/DIC(PMEGP)
64	DISTRICT WISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC/KVIB/DIC(PMEGP)
65	Bank wise Progress under NULM Disbursement
66	Progress under NRLM Disbursement
67	RECOVERY POSITION OF DIRECT AGRICULTURAL ADVANCES TO FARMERS INCLUDING HI-TECH ADVANCE
68	RECOVERY POSITION OF GOVERNMENT SPONSORED SCHEMES-PRIME MINISTERS ROZGAR YOJNA(PMRY/PMEGP)
69	Bank wise Progress under FI & KCC
70	Bank wise PROGRESS UNDER KISAN CREDIT CARD (Crop Loans KCC)
71	Bank wise Progress under Kisan Credit Card for Animal husbandry
72	Bank wise Progress under Kisan Credit Card for Fisheries
73	Bank wise Position of SHG BANK LINKAGE PROGRAMME
74	Statement Showing List of SELF HELP GROUPS (SHG) formed
75	JOINT LIABILITY GROUP-POSITION
76	Bank wise PROGRESS UNDER FINANCE TO WOMEN -OUTSTANDING & DISBURSEMENT
77	Bank wise Position of LOANS OUTSTANDING TO MINORITY COMMUNITIES (as per RBI guidelines on Lending to Minority Communities)
78	Bank wise Position of LOANS DISBURSED TO MINORITY COMMUNITIES (As per RBI guidelines on Lending to Minority Communities)
79	LOAN SANCTIOEND & DISBURSED TO EX-SERVICEMEN & WIDOWS OF EX-SERVICEMEN POSITION
80	SEMPEX SCHEMES(SELF-EMPLOYMENT FOR EX-SERVICEMEN POSITION)
81	STATUS REPORT ON DETECTION OF FORGED NOTES REPORTED BY MEMBER BANKS TO RBI
82	Bank-wise Position in Regard to Payment made through Electronic Mode
83	Bank wise Progress under Digital Transactions during Current Financial Year
84	QUARTERLY POSITION OF GENERAL GRIEVANCES
85	QUARTERLY POSITION OF FILING OF EQUITABLE MORTGAGE RECORDS ON CERSAI

86	Progress under SUI (STAND UP INDIA)-Disbursement
87	QUARTERLY Progress under Skill Loan Finance
88	Information on Financial Inclusion Parameters