111th SLBC- Delhi Quarterly Meeting for March 2023

	Agenda Items	**Page No.**
	Profile of Delhi	3-5
	Key Indicators	5-7
1.	Confirmation of Minutes of Meeting	7
a.	Action Taken Report on Minutes of Meeting	8
2.	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY	9-23
3.	Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs	24-25
a.	Operation of BC hurdles	24-25
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	26-27
5.	Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication	28-29
6.	Review of inclusion of Financial Education in the School Curriculum, financial literacy initiatives by banks (particularly digital financial literacy)	29-36
7.	Review of credit disbursed by bank	36-70
a.	Achievement under ACP of the State & Priority Sector Lending	36-45
b.	Lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG,JLG etc)	45-57
c.	PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME	49-51
d.	Flow of credit to MSMEs and for affordable housing	58-64
e.	Agriculture advance, KCC loan, crop insurance under PMFBY	65-67
f.	Grant of Education Loans	68-70
g.	Housing Loan	70
8.	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)	71-74
9.	Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs	74-77
10.	Review of restructuring of loans in natural calamity affected districts in the State	77

11.	Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks	78
12.	Improving rural infrastructure / credit absorption capacity	78
13.	Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI	79
14.	Success Story	79
15.	Discussion on Market Intelligence Issues	79
16.	Issues remaining unresolved at DCC/DLRC meeting	79-80
17.	Time-Line for Convening SLBC Meetings	80-81
18.	District level Special KCC campaign for Animal Husbandry and Fisheries Farmers	82
19.	Skill Loan Financing	82
20.	Any other item, with the permission of the Chair	83
	Minutes of Meeting of SLBC-NCT of Delhi	84-98
	Index of Annexure to all Agenda Items	

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

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

District wise analysis of NCT of Delhi

NAME OF DISTRICT	No. OF BRANCHES	NO. OF ATMs	DEPOSITS	ADVANCES	C:D RATIO
Central	423	844	213023	192621	90.42
East	249	565	72329	25189	34.83
New Delhi	392	777	444742	985744	221.64
North	264	424	58368	24418	41.83
North East	65	174	11738	8223	70.05
North West	387	629	82273	35380	43.00
Shahdara	152	262	64087	28612	44.65
South	412	1139	163677	38624	23.60
South East	339	593	121073	104537	86.34
South West	380	1112	100195	32829	32.77
West	530	829	117640	42208	35.88
Total :	**3593**	**7348**	1449144	1518384	**104.78**

As per the profile of Districts:-

1. The total number of Branches is 3593 (3586 as on Dec-2022) and ATMs is 7348 (7357 as on Dec-2022).
2. The maximum number of Branches are under West District (530) & minimum number of Branches are in North East District (65).
3. The maximum number of ATMs are in South Delhi District (1139) & minimum number of ATMs are in North East District (174).
4. The overall CD ratio of NCT of Delhi is 104.78.

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).

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KEY INDICATORS

(Rs. in Crores)

Sl.	ITEMS	Mar-22	Dec-22	Mar-23	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1342685	1389554	1449144	106459	59590	8	4
2	Total Advances	1414302	1489794	1518384	104083	28591	7	2
3	CD Ratio	105.33	107.21	104.78	-0.56	-2.44	-1	-2
4	Total Priority Sector	208791	223236	229382	20591	6145	10	3
5	% PS Advs to Total Advs	14.76	14.98	15.11	0.34	0.12	2	0.79
6	Total Non-Priority Sector	1205511	1266586	1289003	83492	22417	7	2
7	Farm Credit	4757	4310	5916	1159	1606	24	37
8	Agriculture Infrastructure	774	759	849	76	91	10	12
9	Ancillary Activities	11647	11325	11983	337	658	3	6
10	Total Agriculture (PS)	17177	16394	18748	1571	2354	9	14
11	Total Agriculture (NPS)	2513	11986	11370	8857	-616	352	-5
12	Total Agriculture Advances	19690	28380	30118	10428	1739	53	6
13	% Total Agri Adv to Total Adv	1.39	1.90	1.98	0.59	0.08	42	
14	% Agri Adv (PS) to PS Advs.	8.23	7.34	8.17	-0.05	0.83	-1	
15	Micro Enterprises	39226	43676	46891	7665	3216	20	7
16	Small Enterprises	46256	48336	48657	2400	320	5	1
17	Medium Enterprises	37047	36658	36754	-293	96	-1	0
18	Others under MSMEs	615	1003	1043	429	41	70	4
19	Total MSME Advances	123144	129673	133345	10201	3672	8	3
20	% of MSME Advs. to PS Advs.	58.98	58.09	58.13	-0.85	0.04	-1	
21	% of MSME Advs. to Total Advs.	8.71	8.70	8.78	0.08	0.08	1	
22	Housing (PS)	13855	14038	14191	336	153	2	1
23	Housing(NPS)	48486	60163	61835	13348	1672	28	3

24	Total Housing Loan Advances	62341	74201	76025	13684	1824	22	2
25	Education Loan (PS)	1545	1622	1628	83	7	5	0
26	Education Loan (NPS)	764	1105	1214	449	109	59	10
27	Total Education Loan Advances	2310	2726	2842	532	116	23	4
28	Other Priority Advances	48883	52652	51866	2983	-786	6	-1
29	Loans to weaker Sections under PSL	16018	12473	13284	-2735	811	-17	6
30	% Weaker Sec. Adv. to PS	7.67	5.59	5.79	-2	0.20	-25	
31	Advs. to Women Enterprise	40229.00	48935	52309	12080	3374	30	7
32	% Women Advs. to PSA	19.27	21.92	22.80	4	0.88	18	
33	Advances to Minorities	7882.00	8264	9421	1539	1157	20	14
34	% Minority Adv. in PS	4	3.70	4.11	0	0.41	9	11
35	Branch Network							
	Rural	87	85	87	0	2	0	2
	Semi Urban	76	73	78	2	5	3	7
	Metropolitan	3449	3428	3428	-21	0	-1	0
	Total Branches	3612	**3586**	**3593**	-19	7	-1	0
35	ATM Network				0			
	Rural	93	91	95	2	4	2	4
	Semi Urban	179	170	176	-3	6	-2	4
	Metropolitan	7072	7096	7077	5	-19	0	0
	Total ATM	7344	**7357**	**7348**	4	-9	0	0

NPA Position

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
1	**Total Advances**	1414302	1489794	1518384	167495	142041	128914	11.84	9.53	8.49
2	**Total Priority Sector**	208791	223236	229382	26197	20470	20165	12.55	9.17	8.79
3	**Total Non-Priority Sector**	1205511	1266586	1289003	141299	121571	108749	11.72	9.60	8.44
4	Farm Credit	4757	4310	5916	182	251	246	3.82	5.82	4.15
5	Agriculture Infrastructure	774	759	849	142	111	114	18.30	14.64	13.43
6	Ancillary Activities	11647	11325	11983	2516	1869	2031	21.61	16.50	16.95
7	Total Agriculture (PS)	17177	16394	18748	2840	2231	2391	16.53	13.61	12.75
8	Total Agriculture (NPS)	2513	11986	11370	728	947	818	28.98	7.90	7.19
9	**Total Agriculture Advances**	19690	28380	30118	3568	3178	3209	18.12	11.20	10.65
10	Micro Enterprises	39226	43676	46891	7358	6141	6100	18.76	14.06	13.01
11	Small Enterprises	46256	48336	48657	8202	6727	6603	17.73	13.92	13.57

12	Medium Enterprises	37047	36658	36754	5645	3597	3324	15.24	9.81	9.04
14	Others under MSMEs	615	1003	1043	17	9	12	2.79	0.88	1.12
15	**Total MSME Advances**	123144	129673	133345	21223	16474	16038	17.23	12.70	12.03
16	Housing (PS)	13855	14038	14191	612	573	546	4.42	4.08	3.85
17	Housing(NPS)	48486	60163	61835	2325	2163	2042	4.80	3.60	3.30
18	**Total Housing Sector Advances**	62341	74201	76025	2938	2737	2588	4.71	3.69	3.40
19	Education Loan (PS)	1545	1622	1628	52	51	44	3.39	3.14	2.71
20	Education Loan (NPS)	764	1105	1214	5	5	6	0.68	0.43	0.46
21	**Total Education Sector Advances**	2310	2726	2842	58	56	50	2.49	2.04	1.75
22	**Loans to weaker Sections under PS**	16018	12473	13284	860	472	374	5.37	3.79	2.82
	Govt. Sponsored Schemes									
23	DAY-NRLM	21	10	0	9	9	0	42.80	82.85	0.00
24	DAY-NULM	3	3	4	2	0	0	63.49	4.72	3.41
25	PMEGP	15	13	18	5	5	5	35.85	42.54	25.74
26	SHG	83	51	44	10	10	10	12.25	19.68	22.06
27	Stand Up India	430	454	410	93	99	87	21.62	21.73	21.27
28	PMMY	3967	4400	4580	571	567	543	14.38	12.89	11.86

AGENDA ITEM NO. 1	**CONFIRMATION OF MINUTES OF THE 110th MEETING OF SLBC FOR THE QUARTER ENDED DECEMBER 2022 HELD ON 15.02.2023**

The 110th SLBC Meeting of NCT of Delhi for the Quarter ended December-2022, was held on 15.02.2023 at Hotel Le' Meridien, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal- Regional Director-RBI. 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. Vivek Aggarwal	Regional Director	Reserve Bank of India
2	Sh. Sameer Bajpai	Chief General Manager	Punjab National Bank
3	Sh. Rajeev Jain	General Manager & Convener	SLBC-Delhi
4	Sh. R.P. Singh	General Manager	FIDD-Reserve Bank of India
5	Sh. S.R. Meena	General Manager	SIDBI

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 110th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED DECEMBER 2022 HELD ON 15.02.2023

Observation:- The SLBC DELHI emailed the Minutes of the 110th Meeting to Members Banks & LDMs & other stakeholders including GNCTD, KVIC etc along with Action to be taken in each parameter.

Action Point:-

A. Despite reminders and follow –ups following Banks have not submitted their ATR:

1. Bandhan Bank Ltd
2. Capital SFB
3. Central Bank of India
4. City Union Bank
5. DCB bank Ltd
6. Karnataka Bank
7. Karur Vyas Bank
8. Kotak Mahindra Bank
9. Lakshmi Vilas Bank
10. UCO Bank
11. Ujjivan SFB
12. Yes Bank

B. Further despite follow-ups there is no ATR from GNCTD of 110th 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 31.03.2022

Bank Name	TOTAL No of A/Cs [1]	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay cards to total Rupay Card	Aadhar Seeding	% of Aadhar seed to total A/cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
Public Sector	5606784	4438398	79.16	3152029	71.02	4766480	85.01	413865	7.38
Private Sector	180806	142547	78.84	108489	76.11	116285	64.31	45796	25.33
Small Financial	11149	3843	34.47	2346	61.05	296	2.65	1144	10.26
Grand Total :	5798739	4584788	79.07	3262864	71.17	4883061	84.21	460805	7.95

As on 31.12.2022

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	5794000	4179881	72.14	3036851	72.65	5002082	86.33	436753	7.54
Private Sector	202074	143042	70.79	98308	68.73	98413	48.70	42586	21.07

Small Financial	13907	4056	29.17	2253	55.55	334	2.40	1317	9.47
Grand Total :	6009981	4326979	72.00	3137412	72.51	5100829	84.87	480656	8.00

As on 31.03.2023

	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	5714795	4290031	75.07	3028053	70.58	4725662	82.69	407548	7.13
Private Sector	217824	145516	66.8	104708	71.96	104876	48.15	41454	19.03
Small Financial	16364	4055	24.78	2258	55.68	299	1.83	1300	7.94
Grand Total :	5948983	4439602	74.63	3135019	70.61	4830837	81.2	450302	7.57

Observations:-

Action Point:-

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

The Bank wise position of PMJDY accounts as on 31.03.2023 is given at Annexure-7.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 31.03.2023:

Type of Bank	Pending as on 31.12.2022	Received	Disposed off	Pending as on 31.03.2023	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	17	1863	1851	29	17	0
Small Finance Banks	0	0	0	0	0	0
Grand Total	**17**	**1863**	**1851**	**29**	**17**	**0**

The Bank wise position of Grievances under PMJDY as on 31.03.2023 is given at Annexure-8

Observation:- There are 17 PMJDY grievances pending under PMJDY of Yes Bank Ltd. The Bank is requested to dispose-of pending applications on priority basis.

All the other 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 31.03.2022:-

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

As on 31.12.2022:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	3993869	1327967	587571	5909407
Private Sector Banks	274160	151508	75520	501188
Small Financial Bank Total	2221	1134	0	3355
Others	1	0	11	12
Total	4270251	1480609	663102	6413962

As on 31.03.2023:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	3993596	1331180	619163	5943939
Private Sector Banks	275974	153261	77843	507078
Small Financial Bank Total	2534	1387	0	3921
Others	0	0	11	11
Total	4272104	1485828	697017	6454949

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.

The list of member banks having "NIL" Enrollments under PMSBY & PMJJBY are:-

Sr. No	NAME OF BANK	PMSBY	PMJJBY
1	BANDHAN BANK LTD.	0	0
2	CAPITAL SMALL FINANCE BANK	0	0
3	DELHI STATE COOPERATIVE BANK	0	0
4	EQUITAS SMALL FIN. BANK	0	0
5	ESAF SMALL FINANCE BANK	0	0
6	JANA SMALL FIN. BANK	0	0
7	TAMILNAD MERCANTILE BANK	0	0
8	UJJIVAN SMALL FIN. BANK	0	0
9	UTKARSH SMALL FINANCE BANK	0	0

The Member banks having "NIL" Enrollment under APY are:-

1. DELHI STATE COOPERATIVE BANK
2. DCB BANK LTD.

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 31.03.2023 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.

SATURATION DRIVE FOR PMJSS (Pradhan Mantri Jeevan Surksha Schemes

(EXTENDED UP TO 30.09.2024)

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

A	B	C	D	E	F	G	H	I
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 04.05.2023	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 04.05.2023
Bank of Baroda	169641	9597	387	29627	194181	39145	2263	87389
Bank of India	121985	18669	10	25935	139296	45737	8	31343
Bank of Maharashtra	10140	4626	0	3136	10746	3809	0	6937
Canara Bank	139680	8155	0	10370	161160	75802	0	21064
Central Bank of India	31600	1931	0	80	39772	4603	0	145
Indian Bank	88152	40137	89	7323	102546	80614	163	9548
Indian Overseas Bank	23621	3015	8	304	28300	12529	34	1101
Punjab & Sind Bank	58482	3363	78	1425	58482	55119	125	2136
Punjab National Bank	189075	8994	131	6369	228888	43808	330	9830
State Bank of India	297756	17308	18343	139669	278495	45393	19518	161549
UCO Bank	190	2	0	188	210	12	0	198
Union Bank of India	63093	657	0	7154	65272	4081	0	45599
Jammu & Kashmir Bank Ltd	2784	652	0	51	3480	978	0	61
TOTAL	1196199	117106	19046	231631	1310828	411630	22441	376900

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 04.05.2023	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled till 04.05.2023
Bank of Baroda	1554	189	0	70	2031	363	0	211
Bank of India	12734	3445	10	2538	16241	7369	14	3098
Bank of Maharashtra	295	240	0	23	345	290	0	29
Canara Bank	1055	42	0	209	1110	275	0	526
Central Bank of India	579	0	0	96	598	0	0	158
Indian Bank	1069	165	0	904	1154	211	0	943
Indian Overseas Bank	954	342	7	200	1242	584	13	635
Punjab & Sind Bank	134	15	0	105	187	29	0	158
Punjab National Bank	14735	1611	20	258	18556	3775	23	468
State Bank of India	5804	22	1	2189	6161	128	1	2881
UCO Bank	2074	279	0	77	2552	405	0	133
Union Bank of India	5087	12	0	587	5571	17	0	1070
Jammu & Kashmir Bank Ltd	1024	143	0	53	1280	217	0	44
TOTAL	47098	6505	38	7309	57028	13663	51	10354

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 6.97 Lacs subscribers registered as on 31.03.2023 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.

Target of APY for FY 2023-24

The SLBC-Delhi has requested PFRDA to provide the targets of APY for FY 2023-24. The PFRDA vide their email dated 04.05.2023 informed that the annual target for FY 2023-24 is yet to be received from DFS.

The same will be communicated as and when received by PFRDA.

Action Point:- The officials from PFRDA is requested to inform the current status of allotment of targets for FY 2023-24.

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.

District-wise Performance Report as on 31.03.2023

Name of the District	Bank Category	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23	Cumulative APY accounts opened since inception
CENTRAL	MAJOR BANK	311	80	24,880	11,025	35	44%	55,428
	PVT	61	30	1,830	421	7	23%	2,722
	Total	372	80	26,710	11,446	31	43%	58,150
EAST	MAJOR BANK	184	80	14,720	9,293	51	63%	44,460
	PVT	44	30	1,320	251	6	19%	1,290
	Total	228	80	16,040	9,544	42	60%	45,750
NEW DELHI	MAJOR BANK	514	80	41,120	32,478	63	79%	129,531
	PVT	78	30	2,340	1,093	14	47%	3,087
	Total	592	80	43,460	33,571	57	77%	132,618
NORTH	MAJOR BANK	192	80	15,360	9,925	52	65%	44,735
	PVT	21	30	630	102	5	16%	444
	Total	213	80	15,990	10,027	47	63%	45,179
NORTH EAST	MAJOR BANK	48	80	3,840	8,587	179	**224%**	34,162
	PVT	3	30	90	141	47	**157%**	247
	Total	51	80	3,930	8,728	171	**222%**	34,409
NORTH WEST	MAJOR BANK	340	80	27,200	19,725	58	73%	88,424
	PVT	48	30	1,440	348	7	24%	1,537
	Total	388	80	28,640	20,073	52	70%	89,961
SHAHDARA	MAJOR BANK	76	80	6,080	5,099	67	84%	18,894
	PVT	11	30	330	90	8	27%	225

	Total	87	80	6,410	5,189	60	81%	19,119
SOUTH	MAJOR BANK	358	80	28,640	15,017	42	52%	82,217
	PVT	75	30	2,250	506	7	22%	2,391
	Total	433	80	30,890	15,523	36	50%	84,608
SOUTH EAST	MAJOR BANK	112	80	8,960	2,963	26	33%	16,343
	PVT	25	30	750	45	2	6%	405
	Total	137	80	9,710	3,008	22	31%	16,748
SOUTH WEST	MAJOR BANK	258	80	20,640	14,902	58	72%	69,470
	PVT	35	30	1,050	216	6	21%	1,280
	Total	293	80	21,690	15,118	52	70%	70,750
WEST	MAJOR BANK	388	80	31,040	22,208	57	72%	96,548
	PVT	75	30	2,250	546	7	24%	3,177
	Total	463	80	33,290	22,754	49	68%	99,725
	GRAND TOTAL	**3,257**	**80**	**236,760**	**154,981**	**48**	**65%**	**697,017**

Action Point:- As per the data of APY the North East District has achieved their targets.

Bank-wise Performance Report as on 31.03.2023

PUBLIC SECTOR BANK:-

Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23 ⬆	Cumulative APY accounts opened since inception
BANK OF INDIA	97	80	7,760	14,755	152	190%	56,795
BANK OF MAHARASHTRA	39	80	3,120	5,794	149	186%	13,125
UNION BANK OF INDIA	236	80	18,880	28,110	119	149%	81,599
PUNJAB AND SIND BANK	119	80	9,520	10,896	92	114%	29,617
CANARA BANK	273	80	21,840	21,031	77	96%	113,248
BANK OF BARODA	198	80	15,840	13,293	67	84%	81,866
STATE BANK OF INDIA	414	80	33,120	25,368	61	77%	108,126
INDIAN OVERSEAS BANK	79	80	6,320	4,591	58	73%	16,080
INDIAN BANK	149	80	11,920	6,361	43	53%	23,454
CENTRAL BANK OF INDIA	98	80	7,840	3,840	39	49%	31,499
PUNJAB NATIONAL BANK	375	80	30,000	11,749	31	39%	59,796
UCO BANK	64	80	5,120	365	6	7%	3,958

PRIVATE SECTOR BANKS:-

Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2022-23	AAPB Achieved in FY 2022-23	Annual Target Achievement in FY 2022-23 ⬆	Cumulative APY accounts opened

							since inception
TAMILNAD MERCANTILE BANK LTD	3	30	90	510	170	567%	1,474
KARNATAKA BANK LIMITED	21	30	630	698	33	111%	7,327
THE NAINITAL BANK LTD	16	30	480	283	18	59%	556
KOTAK MAHINDRA BANK	113	30	3,390	1,687	15	50%	4,303
THE FEDERAL BANK LTD	27	30	810	297	11	37%	709
DHANLAXMI BANK LIMITED	4	30	120	28	7	23%	174
IDBI BANK LTD	49	80	3,920	830	17	21%	7,816
THE SOUTH INDIAN BANK LTD	26	30	780	114	4	15%	606
HDFC BANK LTD	260	80	20,800	2,631	10	13%	30,281
ICICI BANK LIMITED	154	80	12,320	1,122	7	9%	7,242
BANDHAN BANK LIMITED	31	30	930	47	2	5%	761
INDUSIND BANK LIMITED	30	30	900	42	1	5%	69
AXIS BANK LTD	177	80	14,160	486	3	3%	15,710
RBL BANK LIMITED	11	30	330	11	1	3%	19
THE JAMMU AND KASHMIR BANK LTD	28	30	840	21	1	3%	202
CITY UNION BANK LTD	8	30	240	5	1	2%	129
IDFC FIRST BANK LIMITED	9	30	270	5	1	2%	7
THE KARUR VYSYA BANK LTD	14	30	420	6	0	1%	164
THE CATHOLIC SYRIAN BANK LIMITED	19	30	570	2	0	0%	101
YES BANK LIMITED	77	30	2,310	3	0	0%	123
STANDARD CHARTERED BANK	16	30	480	0	0	0%	11
THE LAKSHMI VILAS BANK LTD	8	30	240	0	0	0%	70
DCB BANK LIMITED	15	30	450	0	0	0%	0

Observation: As per the data provided by PFRDA it is observed that performance of Private Sector Banks is not matched with their potential of branches. There are 4 Public Sector Banks i.e. Bank of India, Bank of Maharashtra, Union Bank of India and Punjab & Sind Bank & 2 Private Sector Banks i.e. Tamilnad Mercantile bank & Karnataka Bank, which have achieved their targets. The overall "% Annual Target Achievement in FY 2022-23" is better in case of Public Sector Banks.

Observation:- Further, during APY OUTREACH PROGRAMME by SLBC Delhi AND PFRDA held on 16.01.2023, the Private Sector Banks have committed that they will achieve their targets but their performance for FY 2022-23 is not as per their Branch network. Their performance in constantly being monitored by PFRDA & SLBC-Delhi.

Action Point:- In continuation, as per the data submitted by MoHUA for PM SVANidhi & by MoFPI for PMFME the performance of Private Sector Banks is not as per the magnitude of their presence.

The prominent private sector Banks like Axis Bank, HDFC Bank, ICICI Bank, IDBI bank, IndusInd Bank & Yes Bank are requested to share their concern about shortfall in their performance in above Govt Sponsored Schemes.

The PFRDA has communicate that they have launched two campaigns:-

- **APY CITIZEN's CHOICE (H1, FY 2023-24):-Exclusively for LDMs-Duration is from 01.05.2023 to 30.06.2023**
- **FANTASTIC FIVE of APY:- Campaign for Bank Branches, State Coordinators & Lead District Managers of SLBCs- Duration is from 01.05.2023 to 31.03.2024**

The Member Banks and LDMs are requested to participate in these campaign & make it successful. The details of the same are shared with member banks and LDMs by SLBC-Delhi on 29.04.2023.

<table>
<tr><th colspan="3">APY CITIZEN's CHOICE (H1, FY 2023-24)
Exclusively for LDMs
(1st May 2023 – 30th June 2023)</th></tr>
<tr><td>Introduction</td><td colspan="2">Based on the data available to us, it appears that only approximately 10% of the eligible potential population between the ages of 18 and 40 years are currently enrolled in the Atal Pension Yojana (APY) across all states. In an effort to achieve the objective of ensuring that all eligible individuals are covered under the APY, the Department of Financial Services (DFS) and the Pension Fund Regulatory and Development Authority (PFRDA) are delighted to introduce the "APY CITIZEN's CHOICE - Exclusively for LDMs" campaign.

The main objective of the "APY CITIZEN's CHOICE - Exclusively for LDMs" campaign is to reach out to the eligible population that has not yet enrolled in the Atal Pension Yojana in all states across the country. The campaign aims to increase APY enrolment so that individuals can live with dignity during their retirement years, starting from the age of 60.</td></tr>
<tr><td>About the Campaign</td><td colspan="2">The total enrolments under APY Scheme have crossed 5.23 crores, out of which more than 3 lakh accounts have already been sourced during FY 2023-24.

The "APY CITIZEN'S CHOICE" campaign is primarily focused on maximizing the number of Atal Pension Yojana accounts by leveraging the extensive branch network of all banks in every district and state throughout India. The DFS/PFRDA recognizes and values the efforts of the top performers who work diligently towards the expansion of the APY and play a crucial role in elevating the scheme to new heights. As a result, the campaign aims to reward these outstanding performers.

All SLBCs and UTLBCs are requested to motivate their LDMs to achieve the target of 20 APY Accounts Per Branch (AAPB) during the campaign period.</td></tr>
<tr><td></td><td colspan="2">For Lead District Managers</td></tr>
<tr><td></td><td>Minimum AAPB</td><td>Minimum Number of Accounts to be sourced</td></tr>
</table>

Minimum Qualifying Criteria for LDMs	**(Total no. of APY Accounts sourced in the district during the/total no. of branches of Major Banks, RRBs & Private Bank in the same district)**	
	20 AAPB	**600 APY accounts**
Number of Awards for SLBCs	**All SLBCs/UTLBCs from each category (Big/ Mid-Size/ Small Size) will be felicitated with an "Award of Excellence" if at least 50% LDMs of their jurisdiction achieve the allocated target in the campaign.**	
	Other SLBCs/UTLBCs who do not get qualified for the Award of Excellence but 30% LDMs of their jurisdiction achieve minimum qualifying criteria would be given a "Certificate of Excellence".	
Number of Awards of Excellence for LDMs **(subject to the minimum qualifying criteria, in terms of AAPB)**	**Big States (10)** **Uttar Pradesh, Madhya Pradesh, West Bengal, Bihar, Maharashtra, Rajasthan, Tamil Nadu, Gujarat, Karnataka & Andhra Pradesh**	**Mid-size States/UTs (12)** **Assam, Chhattisgarh, Delhi, Haryana, Himachal Pradesh, Jharkhand, Kerala, Odisha, Punjab, Telangana, Uttarakhand and Jammu & Kashmir**
	Top 5 LDMs in each SLBC/UTLBC	**Top 3 LDMs in each SLBC/UTLBC**
Certificates for LDMs	**The remaining LDMs who achieve minimum qualifying AAPB but did not qualify for awards will be rewarded with "Certificates of Excellence".**	
Actionable for SLBCs	**All SLBCs and UTLBCs are requested to host Webinars on expanding the Outreach of APY during May - June 2023.** **In these webinars, speakers from PFRDA and an empaneled training agency will explain APY to various bank officials and Business Correspondents.** **Further, all LDMs, may also participate in the Webinar and discuss strategies to cover eligible population under APY through sharing scheme benefits with them.** **The suitable date and time may be indicated by SLBCs/UTLBCs to PFRDA, in advance.**	

	Even launch of APY and 2 other social-security schemes on 9th May, 2015 may be celebrated by all LDMs on 9th May, 2023. SLBCs/UTLBCs of all states/UTs are requested to coordinate with LDMs of their state/UT to disseminate the campaign template and targets under the campaign and to tap potential customers and enroll them under APY. PFRDA is also sharing a one-pager APY Subscriber Information Brochure, FAQs and links to 2 YouTube Videos, Audio-clips on APY, APY Citizen Charter and creatives being used in the print media.
Contact Person	MIS of APY accounts sourced in the particular state, along with districts, will be circulated by PFRDA on a regular basis to all SLBCs and UTLBCs. The final result/Scorecard will be issued by PFRDA based on Protean CRA reports.
	For any assistance, please write to apy@pfrda.org.in, eeshwar.nirmal@pfrda.org.in and akshay.y@pfrda.org.in
	For Individual MIS related progress, State-wise, District-wise, Protean CRA may be contacted at vinayakp@proteantech.in, manisha.padhye@proteantech.in

FANTASTIC FIVE of **APY**	
A Campaign for Bank Branches, State Coordinators & Lead District Managers of SLBCs/UTLBCs	
Every month from May 2023 to March 2024	
Introduction	
With the continuous and aligned efforts of banks and the support of DFS, the total enrolments under APY have crossed the 5.23 crore mark. The Branches of banks are the first point of contact for any potential and existing APY subscriber. In the states and UTs, the State Coordinators and Lead District Managers play a vital role in the expansion of the Social Security and Financial Inclusion Schemes and hence play a very crucial role in the distribution of the APY Scheme throughout the country. With an objective to recognize the efforts put in by the branches of banks, the State Coordinators and Lead District Managers towards the success of the APY Scheme, PFRDA is pleased to launch the **FANTASTIC FIVE of APY** campaign from **May 2023 to March 2024.**	
Duration	**May 2023 to March 2024**
Qualifying targets for Certificates	**Top Five Bank Branches sourcing the highest APY accounts, from each category viz Public-sector Banks, RRBs, Private Banks, Small Finance Banks and Cooperative Banks, in a month will be given digital Certificate of Par-Excellence under the campaign on monthly basis.**

	Top Five State Coordinators from all SLBCs/UTLBCs pan-India, sourcing the highest APY Accounts Per Branch(AAPB) in a month will be given digital Certificate of Par-Excellence, under the campaign on monthly basis.
	Top Five Lead District Managers (LDMs) from all SLBCs/UTLBCs pan-India, sourcing the highest APY Accounts Per Branch(AAPB) in a month will be given digital Certificate of Par-Excellence, under the campaign on monthly basis.
	The data of accounts sourced under APY by branches of APY-SPs, State Coordinators & LDMs of SLBCs/ UTLBCs will be obtained from Protean-CRA on a monthly basis for the declaration of results.
Nodal Officers to publicize Campaign among the branches	All nodal officers are requested to publicize the campaign template among all branches to the maximum extent and guide branches so that their Top branches qualify under the campaign.
SLBCs/UTLBCs to publicize Campaign among the State Coordinators and Lead District Managers	All SLBCs/UTLBCs are requested to publicize the campaign template among all State Coordinators and Lead District Managers to the maximum extent and guide branches so as to qualify under the campaign.
Contact Person	In case of any queries, banks may contact akshay.y@pfrda.org.in **or** eeshwar.nirmal@pfrda.org.in.

NPS-NATIONAL PENSION SCHEME

		Yearly count (from April 2022 to March 2023)										
Sr. No.	Name of POP	All Citizen of India					Corporate					Total Subscribers (Pvt Sector)
		No. of POP-SPs (Bank Branches)	No. of Subscribers				No. of CBOs	No. of Subscribers				
			Male	Female	Trans gender	Total		Male	Female	Trans gender	Total	
1	Axis Bank Limited	2	2	-	-	2	43	98	34	-	132	134
2	AU SMALL FINANCE BANK LIMITED	-	-	-	-	-	1	3	1	-	4	4
3	Bank of Baroda	-	-	-	-	-	2	1	1	-	2	2
4	Bank of India	1	615	256	-	871	-	-	-	-	-	871
5	Bank of Maharashtra	2	1	2	-	3	-	-	-	-	-	3

6	Canara Bank	38	55	20	2	77	-	-	-	-	-	77
7	Central Bank of India	8	11	7	-	18	1	6	5	-	11	29
8	HDFC Bank Limited	-	163	62	-	225	63	341	81	-	422	647
9	ICICI Bank Limited	24	3,086	1,116	-	4,202	82	2,229	413	-	2,642	6,844
10	IDBI Bank Limited	19	30	15	-	45	2	4	-	-	4	49
11	Indian Bank	33	27	18	-	45	-	-	-	-	-	45
12	Indian Overseas Bank	57	106	83	-	189	-	-	-	-	-	189
13	IndusInd Bank Limited	-	-	-	-	-	1	4	-	-	4	4
14	Karnataka Bank Limited	4	4	2	-	6	-	-	-	-	-	6
15	Kotak Mahindra Bank Limited	6	1,252	563	-	1,815	39	847	292	-	1,139	2,954
16	Punjab and Sind Bank	2	33	14	-	47	1	443	257	-	700	747
17	Punjab National Bank	144	1,302	591	-	1,893	2	5,699	2,154	-	7,853	9,746
18	RBL Bank Limited	-	-	-	-	-	-	-	-	-	-	-
19	State Bank of India	353	2,439	1,071	-	3,510	19	1,239	409	-	1,648	5,158
20	Tamilnad Mercantile Bank Ltd	2	4	1	-	5	-	-	-	-	-	5
21	The Federal Bank Ltd	2	2	1	-	3	-	-	-	-	-	3
22	The Karur Vysya Bank	-	-	-	-	-	-	-	-	-	-	-
23	The South Indian Bank Limited	15	20	23	-	43	1	18	7	-	25	68
24	UCO Bank	-	-	-	-	-	-	-	-	-	-	-
25	Union Bank Of India	153	426	240	-	666	-	-	-	-	-	666
26	Yes Bank Limited	-	-	-	-	-	1	11	1	-	12	12
27	eNPS - Online	1	11,515	6,030	-	17,545	-	-	-	-	-	17,545
	Grand Total	**866**	**21,093**	**10,115**	**2**	**31,210**	**258**	**10,943**	**3,655**	**-**	**14,598**	**45,808**

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 31.03.2023:

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

The status of Insurance Claims lodged as on 31.03.2023, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.12.2022		Received		Settled		Pending as on 31.03.2023		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	0	0	0	0	0	0	0	0
PMSBY	2	4	29	58	28	56	3	6	0	0
PMJJBY	46	92	26	72	72	144	10	20	0	0
Total	48	96	55	130	100	200	13	26	0	0

PMJDY:- There is no pendency of the cases as on 31.03.2023 in more than 3 months category.

Claims Pending of PMSBY as on 31.03.2023

(Amt. in Lac)

Name of the Bank	Claims pending at the end of Current qtr		Out of which pending							
	NO.	AMT.	Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
			NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
PUNJAB & SIND BANK	2	4	0	0	1	2	1	2	0	0
HDFC BANK	1	2	1	2	0	0	0	0	0	0
Grand Total	3	6	1	2	1	2	1	2	0	0

The pending cases under PMJJBY as on 31.03.2023 are:

(Amt in Lacs)

S.No.	Name of the Bank	Claims pending at the end of Current qtr		Out of which pending							
				Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
1	PUNJAB & SIND BANK	4	8	4	8	0	0	0	0	0	0
2	FEDERAL BANK LTD	1	2	1	2	0	0	0	0	0	0
3	HDFC BANK	2	4	2	4	0	0	0	0	0	0
4	JAMMU KASHMIR BANK LTD	3	6	3	6	0	0	0	0	0	0
	Grand Total	**10**	**20**	**10**	**20**	**0**	**0**	**0**	**0**	**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	*	*	*
2	BANK OF BARODA	841	745	701
3	BANK OF INDIA	101	101	101
4	BANK OF MAHARASHTRA	11	11	11
5	CANARA BANK	64	62	11
6	CENTRAL BANK OF INDIA	75	40	40
7	EQUITAS SFB	1	1	1
8	ESAF SFB	1	1	1
9	HDFC BANK	63	46	39
10	IDBI BANK	61	61	61
11	IDFC FIRST BANK	147	124	74
12	INDIAN BANK	40	40	40
13	PUNJAB NATIONAL BANK	386	335	313
14	RBL BANK	1096	1096	#
15	STATE BANK OF INDIA	1047	907	827
16	UCO BANK	56	28	28
17	UNION BANK OF INDIA	78	78	78
	TOTAL	4068	3676	2326

*Despite reminder over telephone and email Axis Bank has not provided the data of BCs/BFs & CSPs.

 # Reason by RBL Bank:-

IIBF training curriculum and literature for BC certification majorly deals in asset and liability-based products. Payment (Remittance) based BC agents find the rigorous IIBF training content inconsequential and irrelevant for services offered by them. Since these BC agents only deal in payment (remittance) products such as Domestic Money Transfer (DMT) and Aadhaar Enabled Payment System (AEPS) service which are transactional in nature, training in liability and asset-based products may not be needed by them. We recommend categorizing the BC agents on the nature of transactions done by them for the purpose of BC Certification.

We recommend Banks should be allowed to introduce online training module for Payment (remittance) BC Agents specific to payment products such as DMT, AEPS etc. Training module should be designed in such a manner that it can be completed online from one's home or shop. Bank or by Corporate Business Correspondents which will help BC agents to complete the training and certification through regular coordination with them. In reference to the matter we have made representation to IBA and SBI.

Action Point:- The member banks are requested to undertake the efforts for qualifying the BCs.

BC CERTIFICATION FRAMEWORK:

In order to ensure the competence of BCs and to promote quality delivery of financial services, a graded certification/training programme for BCs had been introduced. This would enable BCs with a good track record and advanced training be entrusted with more complex tasks such as handling/delivery of financial products that go beyond deposit and insurance. The Reserve Bank issued the necessary framework for establishing a certification programme for BCs.

In the above backdrop, IBA had constituted an Independent Governing Council to develop standard course content that could be mandated as a Master Module for entry level examination for BC. As per mandate, the syllabus for Basic Certification Course was devised and IIBF had published the course in 2018 and also commenced holding examination for the purpose.

In the aforesaid framework for BC certification, RBI has made it mandatory for certification at entry level. Banks should, therefore, ensure that the BCs appointed by them either as individual BCs or through Corporate BCs are certified before commencement of operations. Existing BCs who are not certified will be required to get themselves certified within six months. As of now IIBF is the only institute entrusted to provide certification so as to maintain credibility, uniformity, standard and quality. IBA is in the process of deciding the contours of Advanced Level Certification

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

The Banks have 61,14,375 BSBD Accounts & 20,771 GCCs with loan amount of Rs. 560.48 Crores position as on 31.03.2023. 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.

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.

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**.**

The position with regard to total ATM transactions and failed ATM transactions during the quarter ended March- 2023 is placed at is placed at Annexure-72.

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	3836	88109507	2398990	2.72	88.73
Cooperative Sector	0	0	0	0	0
Private Sector Banks	3420	32045882	2690861	8.4	38958.32
Small Financial Banks	92	689984	50755	7.36	17.02
Grand Total	7348	114684767	7076304	6.17	82.53

The % age of failed transactions to total ATM transactions is 6.17% quarter ended 31.03.2022 which was 5.09% during the quarter ended 31.12.2022 which was 6.57% during the quarter ended 30.06.2022. The percentage of failed transaction under PSBs is 2.72% whereas under Private Sector Banks it was 8.40% and under Small Financial Banks, it is 7.36%.

Digital Transaction Status during current financial year as on 31.03.2023:

(Amt in Crores)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
1125093873	4464707.01	7480228	1887.89	11642067	4942.73

(Amt in Crores)

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
6901646682	26130994.56	167993888	71561.02	26029	23.95

Bank-wise position is placed at is placed at Annexure-73.

Expanding and Deepening of Digital Payments Ecosystem - Making North, North East, South West & West district 100% digitally enabled

With a view to Expanding and Deepening of Digital Payments Ecosystem in the country, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify districts in their respective States/ UTs and allocate the same to a bank having significant footprint, which will endeavour to make the district 100% digitally enabled. This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner.

Expanding & Deepening of Digital Payment Ecosystem-Identification of more districts

The Chief General Manager-In-Charge of RBI vide their letter dated 03.01.2023 addressed to MD & CEO of member banks, mentioned that as on date SLBC/UTLBCs have identified 142 districts to make 100% digitally enabled under pilot and scaled up programme combined. The letter also mentioned that keeping in view the growth of digitization in the identified districts, SLBCs / UTLBCs are now advised to identify more districts in consultation with concerned stakeholders and prepare a time-bound action plan for 100% digitization of the concerned districts.

Accordingly, during 110th SLBC Quarterly meeting the following 4 districts were shortlisted for "Expanding and Deepening of the Digital Payments Ecosystem":-

S.No.	Name of the District	Nodal Bank
1	North	Punjab National Bank
2	North East	Punjab National Bank
3	South West	State Bank of India
4	West	Canara Bank

Action Point: The Member banks, Lead Bank of the district and LDMs are requested to put in coordinated efforts for achieving the 100% digitization by 30.09.2023 positively. Further as no district has submitted the complete data of digitisaiton, the LDMs of mentioned districts are requested to share their roadblocks.

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.

Status of Aadhaar seeding under PMJDY, Other Social Welfare Schemes & Operative Individual Saving Bank and Current Accounts (CASA) in NCT of Delhi.

There was gap between the number of account holders and Aadhaar seeding therein under PMJDY, other various Social Security scheme. As per the guidelines from DFS, MoF, GoI, there should be 100% Aadhaar seeding in all UTs including NCT of Delhi.

All the Member Banks/LDMs have already been requested to ensure that:

- ✓ Banners for Aadhaar/ Mobile seeding are placed in all the branches at the prominent place;
- ✓ Special counter/canopy is placed in all the branches exclusive for Aadhaar / mobile seeding;
- ✓ Bulk messages through SMS and e-mail where email address is available, are being sent to the customers for seeding of Aadhaar Number in their accounts;
- ✓ Pop up notification is used for improving the Aadhaar and Mobile seeding.
- ✓ Daily follow-up is being made with each of the branch/ field functionary.

Aadhaar Enrolment and updation facility by Scheduled Commercial Banks

All the member banks are requested to ensure that centers remain working and their details are displayed in other branches & also available on their website.

LDMs are also requested to monitor the progress on the above in their DCC/DLRC meetings.

The Bank-wise position is placed at Annexure-19 (5B). The summary as on 31.03.2023 is as under:

Category	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	2724886	1850280	874606	82025	1701994
Coop. Banks	9305	5194	4111	0	9305
Private Sector Banks	322481	218423	104058	66389	35668
Small Fin. Banks	783	587	196	127	363
Grand Total:	3057455	2074484	982971	148541	1747330

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.

The FLC are not appointed in East & South Delhi districts of NCT of Delhi. The SLBC has coordinated with LDMs of both the Districts. The LDM of East Delhi inform that process of appointing the FLC is under process and it shall be completed shortly. The LDM of South Delhi district informed that appointment of FLC shall be completed by 31.05.2023.

The data of Special Camps by FLCs and Target Group Specific Camps as on 31.03.2023 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	30	1739	15	15	523
East	PNB	6	4	123	15	18	596
New Delhi	Canara Bank	6	44	3465	15	44	4514
North	PNB	6	6	255	15	10	430
North East	PNB	6	7	120	15	16	518
North West	PNB	6	11	367	15	31	1417
Shahadra	BOB	6	13	371	15	40	1069
South	SBI	6	10	221	15	12	272

South East	SBI	6	7	99	15	18	1024
South West	SBI	6	8	215	15	23	715
West	Canara Bank	6	46	3822	15	46	3822
	Total	**66**	**186**	**10797**	**165**	**273**	**14900**

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter March-2023

Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Gap in Target
BANK OF BARODA	4	12	27	Achieved
BANK OF INDIA	7	21	25	Achieved
BANK OF MAHARASHTRA	1	3	2	Not Achieved (-1)
CANARA BANK	5	15	24	Achieved
CENTRAL BANK OF INDIA	3	9	10	Achieved
INDIAN BANK	6	18	38	Achieved
PUNJAB NATIONAL BANK	16	48	48	Achieved
STATE BANK OF INDIA	1	3	37	Achieved
UNION BANK OF INDIA	13	39	39	Achieved
DSCB	17	51	51	Achieved
AXIS BANK	3	9	11	Achieved
FEDERAL BANK LTD	4	12	12	Achieved
HDFC BANK	2	6	0	Not Achieved (-6)
KOTAK MAHINDRA BANK	1	3	0	Not Achieved (-3)
NAINITAL BANK LTD	1	3	2	Not Achieved (-1)
YES BANK LTD	1	3	2	Not Achieved (-1)
UJJIVAN SFB	2	6	0	Not Achieved (-3)
Grand Total :	**87**	261	**328**	

The Banks which have not completed their target of camps during March 2023 quarter are Bank of Maharashtra, HDFC Bank, Nainital Bank, Kotak Mahindra Bank & Yes Bank, Ujjivan SFB. The SLBC-Delhi has taken the historical information & status of non-achievement of rural camps is as under:

Sl. No.	Name of the Bank	Mar-22	Jun-22	Sep-22	Dec-22	Mar-23
1	Bank of Baroda		Not Achieved			
2	Bank of Maharashtra					Not Achieved
3	Canara Bank				Not Achieved	
4	Central Bank of India		Not Achieved			
5	Indian Bank	Not Achieved				

6	Delhi State Coop Bank	Not Achieved	Not Achieved	Not Achieved		
7	Federal Bank			Not Achieved		
8	HDFC Bank		Not Achieved			Not Achieved
9	Kotak Mahindra Bank	Not Achieved	Not Achieved	Not Achieved	Not Achieved	Not Achieved
10	Nainital Bank	Not Achieved	Not Achieved		Not Achieved	Not Achieved
11	Yes Bank		Not Achieved			Not Achieved

Action Point:- As per the data, two banks are not able to conduct rural camps despite making commitments i.e. Kotak Mahindra Bank & Nainital Bank. The officials of these banks are requested to share their main reasons for not achieving the target of conducting rural branch camps.

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	7
2	East	2	7
3	New Delhi	0	0
4	North	28	91
5	North East	2	12
6	North West	14	49
7	Shahdara	1	7
8	South	6	25
9	South East	1	18
10	South West	28	99
11	West	4	13
	Total :	**87**	**328**

Action Points:

As there are 87 Rural branches, the total of 328 camps were to be conducted**.** The position is given at Annexure-16.

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	**9**	**7**	**5**	**120**	**0**

East	0	0	0	0	0
New Delhi	0	0	0	0	0
North	6	6	6	295	4
North East	0	0	0	0	0
North West	14	14	14	710	14
Shahdara	2	0	0	0	0
South	6	5	8	218	1
South East	1	1	10	270	0
South West	4	4	181	3091	4
West	35	9	16	341	0
GRAND TOTAL	**77**	**46**	**240**	**5045**	**23**

As on Qtr ended 31.03.2023

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	**19**	**14**	**177**	**3429**	**7**
PVT ITI's	**9**	**7**	**31**	**792**	**5**
VTPs	**23**	**12**	**19**	**402**	**4**
OC's	**26**	**13**	**13**	**422**	**7**
Total :	**77**	**46**	**240**	**5045**	**23**

The district wise position is given at Annexure-15.

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 June-2023**
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 June-2023** 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 June-2023.**
b) Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a	The SHGs and Micro Entrepreneurs names and contact lists should be shared with concerned

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.	Authorities of National Skill Development Mission; **Upto June-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 vision, action plans and the milestones to be achieved during the NSFI period.	**Upto June-2023** The NSFI milestones are to be set up and every stakeholders be informed the same for ensuring implementation.
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 June 2023.
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 June 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 June 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 June 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.

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 March-2023 under Annual Credit Plan (ACP) is as under:-

(Amt. in Crore)

Sector	**Annual Target 2022-23**	**Achievement (01.04.2022 to 31.03.2023)**	**Achievement % (01.04.2022 to 31.03.2023)**
Agriculture	15243	14143	92.78
MSME	94496	113816#	120.45
Export Credit	2545	11568*	454.53
Education	425	387	90.94
Housing	2814	2001	71.09
Other Priority Sector	1423	1331	93.50
Total Priority Sector	117338	138851	118.34
Non Priority Sector	1288618	1238714	96.13
Total (Priority Sector + Non Priority Sector)	1405956	1377565	97.98

***Rs. 10993 Crores in Export Credit also included in Priority Sector MSME.**

#State Bank of India vide their email informed that they have wrongly mention the figure of Rs. 8456.10 Crores as MSME but the actual MSME O/s is Rs. 8635.62 Crores.

***Compliance - Minutes of Meeting for 110th SLBC Quarterly Meeting:-**

As per the action point during 110th SLBC Quarterly Meeting, it was directed to SLBC-Delhi to undertake a study to find the correct figures of Export Credit & ACP targets.

As per the data provided be member banks on email to SLBC-Delhi, the Export Credit Disbursement as on 31.03.2023 is Rs. 11568.18 Crores, which is part of MSME advances.

The bank wise figures of Export Credit (as on 31.03.2023) are:-

EXPORT CREDIT					
S.No.	**Bank Name**	Export Credit O/s as on 31.03.2023	Export Credit O/s as on 31.03.23	Export Credit Disbursement as on 31.03.2023	Export Credit Disbursement as on 31.03.2023
		Account No	Amount in Cr.	Account No	Amount in Cr.
1	BANK OF BARODA	103	1021.74	0	0.00
2	BANK OF INDIA	82	706.20	10	17.19
3	BANK OF MAHARASHTRA	0	0.00	5	0.95
4	CANARA BANK	0	0.00	0	0.00
5	CENTRAL BANK OF INDIA	50	375.93	30	299.74
6	INDIAN BANK	5496	956.03	4787	911.92
7	INDIAN OVERSEAS BANK	30	500.59	21	87.15
8	PUNJAB & SIND BANK	10	242.14	38	1106.04
9	PUNJAB NATIONAL BANK	662	632.63	2287	1433.93
10	STATE BANK OF INDIA	17	126.53	14	114.85
11	UCO BANK	42	158.01	42	158.01
12	UNION BANK OF INDIA	37	1018.81	0	0.00
	Public Sector Total	**6529**	**5738.61**	**7234**	**4129.78**
13	DSCB	0	0.00	0	0.00
	Cooperative Sector Total	**0**	**0.00**	**0**	**0.00**
14	AXIS BANK	1	31.80	1	10.42
15	BANDHAN BANK LTD.	0	0.00	0	0.00
16	CATHOLIC SYRIAN BANK	10	1.49	7	9.50
17	CITY UNION BANK LTD.	0	0.00	0	0.00
18	DCB Bank Ltd.	0	0.00	0	0.00
19	DEVELOPMENT BANK OF SINGAPORE	0	0.00	0	0.00
20	DHANLAXMI BANK	0	0.00	0	0.00
21	FEDERAL BANK LTD	172	51.77	172	106.13
22	HDFC BANK	727	1034.38	3937	6989.30
23	ICICI BANK	1	4.40	1	4.40
24	IDBI BANK	0	0.00	0	0.00

25	IDFC FIRST BANK	0	0.00	0	0.00
26	INDUSIND BANK	6	24.91	22	66.03
27	JAMMU KASHMIR BANK	0	0.00	0	0.00
28	KARNATAKA BANK	0	0.00	0	0.00
29	KARUR VYSYA BANK		138.11		85.69
30	KOTAK MAHINDRA BANK	0	0.00	0	0.00
31	NAINITAL BANK LTD	0	0.00	0	0.00
32	RBL BANK LTD	0	0.00	0	0.00
33	SOUTH INDIAN BANK LTD	0	0.00	0	0.00
34	TAMILNAD MERCANTILE	15	1.00	27	6.65
35	YES BANK LTD	10	59.23	37	160.28
	Private Sector Total	**927**	**1347.09**	**4177**	**7438.40**
36	AU SMALL FIN. BANK	0	0.00	0	0.00
37	CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00
38	EQUITAS SMALL FIN. BANK	0	0.00	0	0.00
39	ESAF SMALL FINANCE BANK	0	0.00	0	0.00
40	JANA SMALL FIN. BANK	0	0.00	0	0.00
41	SURYODAY SMALL FINANCE BANK	0	0.00	0	0.00
42	UJJIVAN SMALL FIN. BANK	0	0.00	0	0.00
43	UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00
	Small Financial Bank Total	**0**	**0.00**	**0**	**0.00**
	Grand Total :	**7456**	**7085.70**	**11411**	**11568.18**

Observation:-

The achievement under Priority Sector up for FY 2022-23 is Rs. 1,38,851 Crore against the annual target of Rs. 1,17,338 Crore i.e. 118.34%. The achievement under Non-Priority Sector has been Rs. 12,38,714 Crore against the annual target of Rs. 12,88,618 Crore i.e. 96.13 %. The achievement under total ACP has been Rs. 13,77,565 Crore against the Annual target of Rs. 14,05,956 Crore i.e. 97.98%, which is satisfactory.

Action Point:- The member banks are requested to achieve the ACP targets in remaining months.

Bank wise proposed targets & achievement under ACP 2022-23 are given at Annexure-21 to 27.

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 31.03.2023 is placed below.

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks) (A+B+C+D+E)							
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		Outstanding	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount

1	**Priority Sector**	**369231**	**117338**	**460589**	**138851**	**125**	**118.34**	**899576**	**229382**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	**42472**	**15243**	**55674**	**14143**	**131**	**92.78**	**72755**	**18748**
1A(i)	Farm Credit	**37019**	**4354**	**49939**	**2894**	**135**	**66.48**	**65043**	**5916**
	Crop Loan	**4378**	**150**	**15489**	**667**	**354**	**444.86**	**13559**	**946**
	Term Loan	**32641**	**4204**	**34450**	**2227**	**106**	**52.97**	**51484**	**4969**
1A(ii)	Agriculture Infrastructure	**273**	**601**	**308**	**868**	**113**	**144.58**	**413**	**849**
1A(iii)	Ancillary Activities	**5180**	**10288**	**5427**	**10380**	**105**	**100.89**	**7299**	**11983**
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	**689**	**195**	**47**	**0**	**7**	**0.00**	**11**	**1**
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	**4033**	**416**	**34437**	**1777**	**854**	**427.45**	**40664**	**5090**
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	**156979**	**94496**	**205743**	**113816**	**131**	**120.45**	**423025**	**133345**
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	**102472**	**26152**	**125392**	**30358**	**122**	**116.09**	**302159**	**46891**
1B(ii)	Small Enterprises (Manufacturing + Service)	**35631**	**32641**	**45103**	**44007**	**127**	**134.82**	**81160**	**48657**
1B(iii)	Medium Enterprises (Manufacturing + Service)	**18073**	**35538**	**35147**	**39231**	**194**	**110.39**	**27327**	**36754**
1B(v)	Other finance to MSMEs (As indicated in Master Direction on PSL)	**803**	**165**	**101**	**221**	**13**	**133.32**	**12379**	**1043**
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	**22**	**2**	**33**	**143**	**150**	**8599.38**	**0**	**0**
1C	Export Credit	**394**	**2545**	**137**	**575**	**35**	**22.60**	**5714**	**2880**
1D	Education	**14303**	**425**	**11145**	**387**	**78**	**90.94**	**32719**	**1628**
1E	Housing	**29747**	**2814**	**35881**	**2001**	**121**	**71.09**	**114395**	**14191**
1F	Social Infrastructure	**27**	**100**	**74**	**6311**	**274**	**6296.89**	**105**	**6331**
1G	Renewable Energy	**39**	**291**	**30**	**288**	**77**	**98.93**	**95**	**392**
1H	Others	**125270**	**1423**	**151905**	**1331**	**121**	**93.50**	**250768**	**51866**
	Out of Other Priority, loans upto 50 crore to Start-ups (other than Agri/ MSME)	**13716**	**1423**	**0**	**0**	**0**	**0.00**	**4331**	**461**
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	**369231**	**117338**	**460589**	**138851**	**125**	**118.34**	**899576**	**229382**
3	Loans to weaker sections under Priority Sector	**190359**	**5551**	**245387**	**5283**	**129**	**95.17**	**421514**	**13284**
	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	**15328**	**64**	**53435**	**374**	**349**	**586.36**	**146349**	**724**
4	**Non-Priority Sector**	**3127061**	**1288618**	**3334645**	**1238714**	**107**	**96.13**	**5595704**	**1289003**
4A	Agriculture	**658**	**1979**	**1521**	**27047**	**231**	**1366.67**	**2533**	**11370**

4B	Education	**1604**	**292**	**2845**	**539**	**177**	**184.74**	**5403**	**1214**
4C	Housing	**28798**	**15768**	**39074**	**21152**	**136**	**134.14**	**151977**	**61835**
4D	Personal Loans under Non-Priority Sector	**206756**	**13348**	**201479**	**15458**	**97**	**115.81**	**769417**	**22767**
4E	Others	**2889245**	**1257232**	**3089726**	**1174519**	**107**	**93.42**	**4666374**	**1191818**
5	Sub-total=4A+4B+4C+4D+4E	**3127061**	**1288618**	**3334645**	**1238714**	**107**	**96.13**	**5595704**	**1289003**
	Total=2+5	**3496292**	**1405956**	**3795234**	**1377565**	**109**	**97.98**	**6495280**	**1518384**

Note: *Excel formula have been applied for summation of ACP targets and achievements (no. of accounts & amount) as well as amount outstanding, for all categories of banks to arrive at the total position. Further, formula have been applied to arrive at % achievement also for all categories of banks.*

APPROVAL OF ACP FOR FY 2023-2024

We request the House to deliberate on the "Proposed ACP Target for FY 2023-2024":-

Sector	**Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks) (A+B+C+D+E)**							
	ACP Target (Fixed Annual)		**Achievement/ Disbursement**		**% Achievement**		**Proposed ACP Target 2023-24**	
	No. of Acc.	**Amount**	**No. of Acc.**	**Amount**	**No. of Acc.**	**Amount**	**No. of Acc.**	**Amount**
Priority Sector	369231	117338	460589	138851	125	118	491983	166762
Agriculture= 1A(i)+1A(ii)+1A (iii)	42472	15243	55674	14143	131	93	66183	16913
Farm Credit	37019	4354	49939	2894	135	66	59326	3485
Crop Loan	4378	150	15489	667	354	445	16263	701
Term Loan	32641	4204	34450	2227	106	53	43063	2784
Agriculture Infrastructure	273	601	308	868	113	145	345	972
Ancillary Activities	5180	10288	5427	10380	105	101	6512	12456
MSMEs = 1B(i)+1B(ii)+1B(iii) +1B(iv)+1B(v)	156979	94496	205743	113816	131	120	205743	137705
Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	102472	26152	125392	30358	122	116	151724	36734

Small Enterprises (Manufacturing + Service)	35631	32641	45103	44007	127	135	54575	53248
Medium Enterprises (Manufacturing + Service)	18073	35538	35147	39231	194	110	42528	47469
Other finance to MSMEs (As indicated in Master Direction on PSL)	803	165	101	221	13	133	116	254
Export Credit	394	2545	137	575	35	23	178	748
Education	14303	425	11145	387	78	91	12482	433
Housing	29747	2814	35881	2001	121	71	40187	2241
Social Infrastructure	27	100	74	6311	274	6297	81	6942
Renewable Energy	39	291	30	288	77	99	33	316
Others	125270	1423	151905	1331	121	94	167096	1464
Sub total= 1A+1B+1C+1D+ 1E+1F+1G+1H	369231	117338	460589	138851	125	118	491983	166762
Loans to weaker sections under Priority Sector	190359	5551	245387	5283	129	95	282195	6075
Non-Priority Sector	3127061	1288618	3334645	1238714	107	96	3834842	1424521
Agriculture	658	1979	1521	27047	231	1367	1704	30292
Education	1604	292	2845	539	177	185	3186	604
Housing	28798	15768	39074	21152	136	134	43763	23690
Personal Loans under Non-Priority Sector	206756	13348	201479	15458	97	116	225656	17313
Others	2889245	1257232	3089726	1174519	107	93	3460493	1315461
Sub-total=4A+4B+4C +4D+4E	3127061	1288618	3334645	1238714	107	96	3734802	1387359
Total=2+5	3496292	1405956	3795234	1377565	109	98	4226786	1554121

Action Point:- After getting due approval in 111th SLBC Quarterly Meeting, the SLBC-Delhi shall communicate the same to LDMs and member banks.

(A) CREDIT FLOW TO PRIORITY SECTOR:

The performance of all Banks under Priority Sector Advances is given at Annexure-32. The summarized position is as under:-

(Rs. in Crore)

POSITION OF P.S. ADVANCES			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR
208791	223236	229382	20591	6146	9.86	2.75

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

POSITION AS ON			VARIATION %	
March-22	December-22	March-23	YoY	Over the QTR
14.76	14.98	15.11	0.34	0.12

The percentage of Priority Sector Advances to Total Advances increased by 0.34% on YoY basis and the same is increased by 0.12% on QoQ basis.

Out of 43 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 31.03.2023:-

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advanc	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advances
		30.06.2022	30.09.2022	31.12.2022	31.03.2023
Public Sector Banks					
1	BANK OF INDIA	6.01	5.82	5.94	6.07
2	CENTRAL BANK OF INDIA	11.14	11.54	10.50	9.41
3	PUNJAB NATIONAL BANK	8.57	9.18	8.70	8.89
4	UNION BANK OF INDIA	8.46	9.24	9.02	9.49
Private Sector Banks					
1	DEVELOPMENT BANK OF SINGAPORE	3.53	5.32	5.65	5.65
2	INDUSIND BANK	7.78	7.67	8.34	6.91
3	ESAF SMALL FINANCE BANK	10.81	31.34	14.60	9.40

Compliance of Steering Sub-Committee Meeting held on 10.05.2023

The Dy. General Manager of RBI has requested SLBC-Delhi to coordinate with member banks for submitting the major reasons for "percentage of Priority Sector Advances to Total Advances is less than 10 % as on 31.03.2023":-

Bank of India

As on 31-03-2023, Bank of India in NCT of Delhi is maintaining total advance portfolio of Rs. 62688.76 Crore out of which their large corporate branch(LCB), specified for big ticket size accounts, is having advance portfolio of Rs. 56419.76 Crore (i.e. 89.99% of total advance). This LCB branch deals with large corporate accounts which are mostly categorised in Non-Priority sector and situated in NCT of Delhi. If the Bank exclude advance of their LCB branch, then percentage of priority sector advance to total advance is 60.72%.

However, to improve percentage of priority sector advances, the Bank is vigorously exploring new business under priority sector lending to improve zone's position under PSL. They have sensitized all branches of NCT-Delhi to focus & garner fresh business under priority sector advances.

Central Bank of India

The main reason for reduces of Priority sector advances from 10.50% to 9.41% in this quarter due to one large CC account of FCI approx. Rs 300.00 in their Mitraw Branch i.e main reason of fluctuation in CD ratio or reduces in Priority sector.

Punjab National Bank

The position of advances in NCT of Delhi is inclusive of Large Corporate Branches(LCB), where only Corporate advances are being dealt and scope of lending to priority sector is negligible. Also, monitoring of business parameters in these LCBs is directly under the control of Head Office.
In addition to that, as per reports available, General Banking Branches under their purview have achieved **42.10%** in Priority sector lending against the total advances excluding the exposure of advances in LCBs as on **31.03.2023(given below)**.

Actual position advance as on 31.03.2023			
Circle	Total Priority Sector	Advance	%age of PSL to advances
CO-EAST DELHI	2306.26	4527.81	50.94
CO-NORTH DELHI	2197.02	3533.02	62.19
CO-SOUTH DELHI	4600.27	15028.68	30.61
CO-WEST DELHI	2377.14	4177.95	56.90
Delhi Total	11480.68	27267.47	42.10
DELHI NEW, L.C.B.	267.92	110399.25	0.24
LCB DELHI DCM BUILDING	341.39	15414.02	2.21
Delhi Incl LCB	12090.00	153080.74	7.90

Union Bank of India

The main reasons of low priority sector advance are:

- They have Corporate advance of about Rs. 766695 cr which constitutes about 87% of our total loan portfolio in NCT of Delhi.
- Declassification: Advance of approx. Rs. 600 Cr. were declassified from MSME to corporate as per laid down guidelines.
- Most of the branches in NCT of Delhi are Metro and urban. They are having 206 Metro & Urban Branches out of 236 Branches in NCT of Delhi.
- Ticket size for other priority schemes (Housing/Education) is more and this doesn't constitute a part of priority sector.

To promote priority sector advances the bank has launched various schemes :

- Promoting govt schemes through digital modes like STP
- They have classified every Friday as Government Sponsored Scheme & MUDRA day for overall development under MSME.
- Customer outreach campaign has also been launched to bridge the target.

They have started two MSME loan points and two MSME First Branches in NCT of Delhi and designated 10 Branches (one in each district) as per resolution of 61st Empowered Committee Meeting to increase credit flow to MSME sector. To augment more priority sector advances they have started dedicated Gold loan points named UGLPs. The Bank further assure that their priority sector advances will be increased considerably by 30.06.2023.

EASF SFB

Their total advance as on 31-03-2023 in Delhi state is Rs 208 crores out of which they have 17 corporate loans to the tune of Rs182 crores, Hence their priority sector advance is below stipulated position. But the bank as a whole they are maintaining 91% of thier advances under priority sector,

IndusInd Bank

The reasons for Low Priority Sector Advances to Total Advances are
1 Lack of Agriculture sector in State & Relatively low presence of MSME in state as compared to NPSL

2 Absence of housing loan disbursement in state so there is no PSL housing loan outstanding

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

The performance of all Banks in credit flow (O/s amount) to SC/ST under Priority Sector Advances is given at Annexure-43. The summarized position is as under:
(Rs. in Crore)

POSITION OF CREDIT TO SC/ST			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR
1939.47	2622.39	2697.44	757.97	75.05	39.08	2.86

Observation:-

The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 757.97 Crore on YoY basis & increased by Rs. 75.05 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		
March-22	December -22	March-23	March-22	December -22	March-23	March-22	December -22	March-23
208791	223236	229382	1939.17	2622.39	2697.44	0.93	1.17	1.18

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has increased from 0.93% to 1.18% on YoY basis & from 1.17% to 1.18% on QoQ basis.

Action Points:-

The member banks have increased their loan portfolio under SC/ST advances. The member banks are requested to keep the pace of the same.

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.

PM SVANidhi_04-05-2023_Bank wise report- ALL TRANCHE'- PUBLIC SECTOR BANKS

S.No.	Bank Name	**Eligible Applications**	**Returned by Bank**	Applications available with the Bank	**Application sanctioned**	**Disbursed applications**	% of Disbursed applications /Eligible applications	application pending for sanction	**Pending for Disbursement**
1	Punjab National Bank	**28242**	**9809**	18433	**18284**	**16883**	59.78	149	**1401**
2	State Bank of India	**36065**	**7212**	28853	**28676**	**20386**	56.53	177	**8290**

3	Indian Overseas Bank	**2361**	**767**	1594	**1508**	**1268**	53.71	86	**240**
4	Bank of Maharashtra	**1423**	**570**	853	**796**	**757**	53.20	57	**39**
5	Canara Bank	**11875**	**5292**	6583	**6305**	**6165**	51.92	278	**140**
6	Punjab & Sind Bank	**4288**	**1814**	2474	**2308**	**2206**	51.45	166	**102**
7	Indian Bank	**6441**	**2722**	3719	**3570**	**3239**	50.29	149	**331**
8	Union Bank of India	**12856**	**5882**	6974	**6878**	**6430**	50.02	96	**448**
9	Bank of Baroda	**18332**	**8565**	9767	**9007**	**8730**	47.62	760	**277**
10	Central Bank of India	**4754**	**2444**	2310	**2002**	**1925**	40.49	308	**77**
11	Bank of India	**6413**	**3654**	2759	**2589**	**2412**	37.61	170	**177**
12	UCO bank	**1557**	**950**	607	**579**	**567**	36.42	28	**12**
	TOTAL	**68092**	**18358**	**49733**	**49268**	**39300**	57.72	469	**9970**

PM SVANidhi_04-05-2023_Bank wise report- ALL TRANCHE'- PRIVATE SECTOR BANKS

S.No.	Bank Name	**Eligible Applications**	**Returned by Bank**	Applications available with the Bank	**Application sanctioned**	**Disbursed applications**	% of Disbursed applications /Eligible applications	application pending for sanction = 5-7	**Pending for Disbur sement**
1	Jammu & Kashmir Bank	**262**	**59**	203	**151**	**144**	54.96	52	**7**
2	ICICI Bank	**438**	**202**	236	**224**	**223**	50.91	12	**1**
3	IDFC Bank	**107**	**28**	79	**40**	**40**	37.38	39	**0**
4	Nainital Bank	**266**	**109**	157	**77**	**65**	24.44	80	**12**
5	South Indian Bank	**212**	**114**	98	**50**	**44**	20.75	48	**6**
6	IndusInd Bank	**203**	**22**	181	**45**	**36**	17.73	136	**9**
7	Federal Bank	**231**	**148**	83	**59**	**39**	16.88	24	**20**
8	Kotak Mahindra Bank	**4355**	**1468**	2887	**2621**	**545**	12.51	266	**2076**
9	Karnataka Bank	**895**	**232**	663	**107**	**100**	11.17	556	**7**
10	IDBI Bank	**624**	**335**	289	**83**	**62**	9.94	206	**21**

11	Bandhan Bank	**44**	**30**	14	**4**	**4**	9.09	10	**0**
12	Axis Bank	**1346**	**396**	950	**196**	**100**	7.43	754	**96**
13	Karur Vyas Bank	**135**	**32**	103	**14**	**10**	7.41	89	**4**
14	HDFC Bank	**1295**	**964**	331	**237**	**92**	7.10	94	**145**
15	Yes Bank	**112**	**107**	5	**2**	**2**	1.79	3	**0**
16	Tamil Merchantile Bank	**17**	**3**	14	**2**	**0**	0.00	12	**2**
17	Catholic Syrian Bank	**8**	**6**	2	**0**	**0**	0.00	2	**0**
18	City Union Bank	**31**	**0**	31	**0**	**0**	0.00	31	**0**
19	DCB Bank	**10**	**0**	10	**0**	**0**	0.00	10	**0**
20	Lakshmi Vilas Bank	**18**	**0**	18	**0**	**0**	0.00	18	**0**
21	RBL	**46**	**6**	40	**0**	**0**	0.00	40	**0**
		10655	**4261**	**6394**	**3912**	**1506**	14.13	2482	**2406**

PM SVANidhi_04-05-2023_Bank wise report- ALL TRANCHE'- SMALL FINANCE BANKS

S.No.	Bank Name	Eligible Applications	Returned by Bank	Applications available with the Bank	Application sanctioned	Disbursed applications	% of Disbursed applications /Eligible applications	application pending for sanction	Pending for Disbursement
1	Uttkarsh Small Finance Bank	202	19	183	58	57	28.22	125	1
2	Jana Small Fin. Bank	4	3	1	1	1	25.00	0	0
3	AU Small Finance Bank	74	25	49	15	10	13.51	34	5
4	Ujjivan Small Finance Bank	180	168	12	1	1	0.56	11	0
		460	215	245	75	69	15.00	170	6

On this basis of % of Disbursed applications /Eligible applications the following member banks were shortlisted for facilitation:-

S.No.	Bank Name	**Eligible Applications**	**Returned by Bank**	Applications available with the Bank	**Application sanctioned**	**Disbursed applications**	**% of Disbursed applications /Eligible applications**	application pending for sanction	**Pending for Disbursement**
1	Punjab National Bank	28242	9809	18433	18284	16883	**59.78**	149	1401
2	State Bank of India	36065	7212	28853	28676	20386	**56.53**	177	8290
3	Jammu & Kashmir Bank	262	59	203	151	144	**54.96**	52	7

District wise performance of applications disbursed –First Term since inception to May 2023:-

Name of District	Application disbursed First term during 2020	Application disbursed First term during 2021	Application disbursed First term during 2022	Application disbursed First term during 2023	Total
WEST	4875	1984	3404	373	10636
NEW DELHI	3653	2098	3899	611	10261
NORTH WEST	3940	1063	1600	171	6774
SOUTH WEST	2605	701	2256	205	5767
NORTH	3198	685	1406	200	5489
SOUTH	2873	1145	798	229	5045
EAST	3030	646	1159	116	4951
NORTH EAST	2628	734	588	102	4052
CENTRAL	1874	593	1255	239	3961
SOUTH EAST	2182	781	666	64	3693
SHAHDARA	303	80	471	125	979
	31161	10510	17502	2435	61608

On the basis of total applications disbursed the three districts facilitated are West, New Delhi & North West.

Action Point:- It has been observed that in many PM SVANidhi applications, the Branches are returning the applications without consulting the respective Zonal Commissioner of MCD. As deliberated during the meeting held on 24.04.2023 with Commissioner-MCD, the member banks are requested to consult the respective Zonal Dy. Commissioner of MCD before returning the application.

The Member Banks and LDMs are requested to coordinate for 'SVANidhi se Samriddhi' camps and "Mai Bhi Digital" campaign for onboarding of merchants.

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;

Target of PMFME for FY 2023-24

The DSIIDC vide their email dated 08.05.2023 informed that the SNA has already allocated the target of 30 Loans sanctioned per district for the financial year 2023-24 with a request to make concerted efforts to get minimum of 3 sanctioned applications every month to avoid year-end pressure. They have allocated the target to districts also. The targets given by MoFPI are for FY 2023-24 to Delhi and the targets issued to the districts by SNA for FY include the short back of the target of previous years. So, the DSIIDC requested to consider the aforementioned monthly target as directed by Addl. Chief Secretary, Industries (GNCTD).

Accordingly the District wise target under PMFME are:-

Sl. No.	District Name	Target
1	CENTRAL	30
2	EAST	30
3	NEW DELHI	30
4	NORTH	30
5	NORTH- EAST	30
6	NORTH- WEST	30
7	SHAHADARA	30
8	SOUTH	30
9	SOUTH EAST	30
10	SOUTH- WEST	30
11	WEST	30
	TOTAL	330

Action Point:- The LDMs are requested to allocate Bank wise target and inform respective member banks with a copy .

PMFME_ Status of Applications as on 03.05.2023

A. PUBLIC SECTOR BANKS

S.No.	Name of the Bank	Total Application	Loan Rejected	Application Available	Loan Sanction	Pending for sanction	Loan Disburse	Pending for disbursement	% of Loan disbursed to available application
1	BANK OF BARODA	58	34	24	9	15	5	4	16.67
2	BANK OF INDIA	18	8	10	4	6	2	2	20.00
3	BANK OF MAHARASHTRA	5		5	1	4	1	0	0.00
4	CANARA BANK	42	23	19	7	12	6	1	5.26
5	CENTRAL BANK OF INDIA	10	6	4	2	2	1	1	25.00
6	INDIAN BANK	21	12	9	8	1	0	8	88.89
7	INDIAN OVERSEAS BANK	7	3	4	2	2	1	1	25.00
8	PUNJAB AND SIND BANK	14	1	13	4	9	0	4	30.77
9	PUNJAB NATIONAL BANK	101	48	53	30	23	9	21	39.62
10	STATE BANK OF INDIA	88	56	32	13	19	6	7	21.88
11	UCO BANK	6	2	4	3	1	0	3	75.00
12	UNION BANK OF INDIA	70	25	45	21	24	12	9	20.00
	TOTAL PUBLIC	**440**	**218**	**222**	**104**	**118**	**43**	**61**	**19.37**

B. PRIVATE SECTOR BANKS

S.No.	Name of the Bank	Total Application	Loan Rejected	Application Available	Loan Sanction	Pending for sanction	Loan Disburse	Pending for disbursement	% of Loan disbursed to available application
1	AXIS BANK	1							
2	FEDERAL BANK	3	1	2		2	0	0	0.00
3	HDFC BANK	7	5	2		2	0	0	0.00
4	ICICI BANK LIMITED	2	1	1		1	0	0	0.00
5	IDBI BANK	1		1		1	0	0	0.00
6	IDFC First Bank Ltd	1		1		1	0	0	0.00
7	INDUSIND BANK	2		2		2	0	0	0.00
8	JAMMU AND KASHMIR BANK LIMITED	1		1		1	0	0	0.00
9	KARNATAKA BANK LIMITED	2	1	1	1	0	0	1	100.00
10	KOTAK MAHINDRA BANK LIMITED	7	4	3	1	2	0	1	33.33
11	SOUTH INDIAN BANK	1	1	0		0	0	0	0.00
12	DSCB	2	1	1		1	0	0	0.00
13	YES BANK	4	1	3	1	2	1	0	0.00

	TOTAL PRIVATE	**34**	**15**	**18**	**3**	**15**	**1**	**2**	**5.56**
	*Application Withdrawal								
	C. STATE COOP BANK								
S.No.	**Name of the Bank**	**Total Application**	**Loan Rejected**	**Application Available**	**Loan Sanction**	**Pending for sanction**	**Loan Disburse**	**Pending for disbursement**	**% of Loan disbursed to available application**
1	DELHI STATE COOP BANK	2	1	1	0	1	0	0	0
	GRAND TOTAL (A+B+C)	**476**	**233**	**241**	**107**	**133**	**44**	**63**	**18.26**

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

Compliance of Minutes of Meeting-110th SLBC Quarterly Meeting

As per the Minutes of Meeting it was requested to SLBC-Delhi to make a Core Committee of member banks and Govt officials to iron out the issues.

Accordingly, the SLBC Delhi has made a Core Committee of 16 Public & Private Sector Member Banks & meeting was convened on 28.04.2023 with Govt officials to iron out the issues. The member banks & LDMs shared their concern with the officials of DSIIDC and discuss the various parameters for smooth implementation of the scheme in NCT of Delhi.

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 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

The summarised progress under PMMY from 01.04.2022 to 31.12.2022 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	29046	61.00	58.55	12553	338.80	316.80	9167	625.08	599.39	50766	1024.86	974.72
Private sector Banks	21984	56.52	56.49	6171	160.54	160.31	7860	592.81	592.36	36015	809.83	809.12
Small Finance Banks	27150	102.31	102.3	16695	134.03	134.03	611	41.16	41.16	44456	277.49	277.49
Non-Member Financial Institution	3203	10	10	631	10	10	87	6	6	3921	25	25
Grand Total	81383	229.86	227.38	36050	642.96	620.69	17725	1264.64	1238.49	135158	2137.45	2086.55

The summarised progress under PMMY from 01.04.2022 to 31.03.2023 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	**149628**	**310.39**	**308.23**	**16060**	**422.42**	**410.51**	**10900**	**950.91**	**931.33**	**176588**	**1683.73**	**1650.04**
Private sector Banks	**51334**	**158.47**	**158.40**	**29684**	**496.69**	**491.80**	**10896**	**813.94**	**811.27**	**91914**	**1469.08**	**1461.47**
Small Finance Banks	**37348**	**142.41**	**142.41**	**23627**	**209.59**	**209.59**	**2201**	**152.33**	**152.33**	**63176**	**504.34**	**504.34**
Non-Member Financial Institution	**2050**	**7**	**7**	**2736**	**73**	**73**	**1012**	**63**	**63**	**5798**	**143**	**143**
Grand Total	**240360**	**618.46**	**616.21**	**72107**	**1201.93**	**1185.05**	**25009**	**1980.23**	**1957.96**	**337476**	**3800.63**	**3759.22**

Bank wise achievement for FY 22-23 under Shishu, Kishore &Tarun is given at Annexure-56.

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-59.

Position of NULM Targets & Achievement 2022-23 as on 31.03.2023:

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**
29	0.25	5	24	1.79	31	76	0.31	22	61	1.72

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
2	0	0	0	0	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.

STAND UP INDIA SCHEME:

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

Stand-up India Outstanding: 31.03.2022 **(Rs. in Crore)**

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
Public Sector Banks	2156	2749	398	585	127	65	12	3399	537
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1305	738	66	16	3	2	1	756	69
Small Financial Banks	101	0	0	0	0	0	0	0	0
Grand Total :	3612	3487	464	601	130	67	13	4155	606

Stand-up India Outstanding: 31.12.2022 **(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	2099	2555	341	739	129	62	11	3356	481
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1325	379	60	36	6	3	0	418	67
Small Financial Banks	112	0	0	0	0	0	0	0	0
Grand Total :	3586	2934	401	775	135	65	11	3774	547

Stand-up India Outstanding: 31.03.2023 **(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	2045	3028	423	704	122	131	16	2045	3028
Cooperative Sector Bank	50	0	0	0	0	0	0	50	0
Private Sector Banks	1370	390	80	34	6	3	0	1370	390
Small Financial Banks	128	0	0	0	0	0	0	128	0
Grand Total :	3593	3418	503	738	128	134	16	3593	3418

Action Point:-

The progress under the scheme needs improvement and there is need for focused attention by the Member Banks/LDMs to improve the progress.Bank-wise progress as on March-2023 is enclosed at is placed at Annexure-75. 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 31.03.2023 is given at Annexure-57 and 58. The summarized position is as under:-

(Actual Number & Rs. in Lacs)

S.No.	PARTICULARS	
1.	Annual Target(Physical) (2022-23)	114
2.	Total No. of Applications Received	219
3.	No. of Applications Sanctioned	92
4.	Amt. of Sanctioned (MM)	587.17
5.	Margin Money Claimed (No.)	62
6.	Margin Money Claimed (Amt.)	417.58
7.	Margin Money Disbursed (No.)	54
8.	Margin Money Disbursed (Amt.)	373.32
9.	No. of Apps. Rejected/Returned	116
10.	No. of Applications Pending	14
11.	No. of Applications pending for MM disbursement	13

The Bank wise pendency (as on 31.03.2023) is as under:-

S.No.	Name of the Bank	Applications Pending at Bank Level
1	BANK OF BARODA	3
2	BANK OF INDIA	4
3	CENTRAL BANK OF INDIA	3
4	HDFC BANK	2
5	INDIAN OVERSEAS BANK	1
6	STATE BANK OF INDIA	1
	TOTAL	**14**

Target of Margin Money under PMEGP scheme for FY 2023-24 of NCT of Delhi

The Dy. Chief Executive Officer / State Director (In-charge) of Khadi & VI Commission, Ministry of MSME, Govt of India, vide their letter dated 04.05.2023 informed about the district wise target of Margin Money under PMEGP scheme for FY 2023-24 of NCT of Delhi:-

A	Target for New Ventures			
Sl. No.	**DISTRICT NAME**	**Project**	**Margin Money (Rs. in Lacs)**	**Employment (in number)**
1	CENTRAL	10	32.5	98
2	EAST	6	28	80
3	NEW DELHI	6	20	50
4	NORTH	16	40.1	109
5	NORTH- EAST	10	30	95
6	NORTH- WEST	16	40	109
7	SHAHADARA	6	25.5	75
8	SOUTH	7	20.4	50
9	SOUTH EAST	7	20.5	50
10	SOUTH- WEST	16	40	109
11	WEST	14	35	87
	Total	114	332	912
B	2nd PMEGP Loan target			
	DELHI	1	9.75	8
(A+B)	Grand Total	115	341.75	920

Action Point:- The LDMs of NCT of Delhi are requested to distribute the target to member banks under intimation to SLBC-Delhi for compiling bank-wise targets.

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.

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-60.

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**
863	0.89	14	0.53	1312	1.78	56	0.98

SHG				
Outstanding		**Non-Performing Assets**		**NPA %**
Number	**Amount**	**Number**	**Amount**	
545	43.56	**216**	9.61	**22**

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.

Loans to JLGs			
Disbursement		**Outstanding**	
No.	**Amt.**	**No.**	**Amt.**
38115	264.24	**115830**	531.45

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. 20,591 Crore as on March-2023, i.e. 10% on YoY basis. The same increased by Rs. 6145 Crore i.e. 3% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on March-2023 is increased by 0.12% on YoY basis. There is increase of 2% 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. 10201 Crore as on March-2023, i.e. 8 % on YoY basis. The same was increased by Rs. 3672 Crore i.e. 3% 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. **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)
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

	Sanctioned		Disbursed	
Quarter	Account	Amt	Account	Amt
March 2023	111817	20035.78	74338	17271.80

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 31.03.2023 is:-

(Amount in Crores)

APPLICATION RECEIVED		SANCTIONED		DISBURSED		Pending for disbursement	
NO	AMT	NO	AMT	NO	AMT	NO	AMT
32	3.16	32	3.11	32	3.11	0	0

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

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

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

Statement showing bank wise position of advances to Micro, Small & Medium Enterprises are given at Annexure-31.The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Rs. in Crore)

	POSITION AS ON		
	Mar-22	Dec-22	Mar-23
Total Advances	**1414302**	1489794	1518384
Total Priority Sector Advances	**208791**	223236	229382
Credit to Micro Enterprises	39226	43676	46891
Credit to Small Enterprises	46256	48336	48657
Total MSE Advances	**85482**	92012	95548
% of Micro Enterprises to total MSE Advances	45.89	47.47	49.08
% of Micro Enterprises to Total Advances	2.77	2.93	3.09
% of MSE Advances to Total Priority Sector Advances	40.94	41.22	41.65
Credit to Medium Enterprises	37047	36658	36754

Other under MSMEs	615	1003	1043
Advances to Micro, Small & Medium Enterprises (MSME)	**123144**	129673	133345

The following Banks have negative Growth over previous quarter:-

NEGATIVE MSME FROM PREVIOUS QUARTER					
S.No.	Bank Name	Dec-22	Mar-23	Diff	%
1	RBL BANK LTD	795.75	607.86	-187.89	-23.61
2	IDBI BANK	1087.67	892.28	-195.39	-17.96
3	INDUSIND BANK	3970.44	3282.70	-687.74	-17.32
4	TAMILNAD MERCANTILE BANK	34.90	30.73	-4.17	-11.94
5	DCB Bank Ltd.	1379.64	1230.75	-148.90	-10.79
6	IDFC FIRST BANK	3719.17	3393.52	-325.65	-8.76
7	SOUTH INDIAN BANK LTD	513.80	482.39	-31.41	-6.11
8	BANK OF MAHARASHTRA	789.32	749.72	-39.60	-5.02
9	KARUR VYSYA BANK	198.57	188.81	-9.76	-4.92
10	CITY UNION BANK LTD.	322.26	308.23	-14.03	-4.35
11	CENTRAL BANK OF INDIA	1548.19	1515.97	-32.22	-2.08
12	UCO BANK	466.55	457.74	-8.81	-1.89
13	UNION BANK OF INDIA	6929.27	6824.37	-104.91	-1.51
14	CANARA BANK	7049.33	6945.75	-103.57	-1.47
15	NAINITAL BANK LTD	148.09	146.13	-1.97	-1.33
16	BANDHAN BANK LTD.	92.50	92.16	-0.35	-0.37

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	
March-22	**December-22**	**March-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
85482	92012	95548	10066	3536	11.78	3.84

Observations:-

Advances under MSE Sector increased by Rs. 10066 Crore on YoY basis i.e. 11.78%. Further it is increased by Rs. 3536 Crore i.e. 11.78%on QoQ basis.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR
123144	129673	133345	10201	3672	8.28	2.83

The Advances under MSME Sector increased by Rs. 10,201 Crore i.e. 8.28% on YoY basis. Further the Advances under MSME were increased by Rs. 3672 Crores i.e. 2.83% on QoQ basis.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 31.12.22	Amount O/S as on 31.03.23	Amount of NPA 31.12.22	Amount of NPA 31.03.23	% of NPA 31.12.22	% of NPA 31.03.23
Micro Enterprises	43676	46891	6141	6100	14.06	13.01
Small Enterprises	48336	48657	6727	6603	13.92	13.57
Medium Enterprises	36658	36754	3597	3324	9.81	9.04
Other MSME	1003	1043	9	12	0.88	1.12
Total MSME Adv.	**129673**	**13345**	**16474**	**16038**	**12.70**	**12.03**

Observation:-The NPA in MSME Sector decreased from 12.70% to 12.03% on QoQ basis.

In continuation the Banks are requested to continue the good work in reduction of NPA.

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-68.

The summarized position is as under:

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR

40229	48935	52309	12080	3374	30.03	6.89

The advances to Women Entrepreneur increased by Rs. 12080 Crore i.e. 30.03% on YoY basis. Further the advances were increased by Rs. 3374 Crores i.e. 6.89% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			CREDIT TO WOMEN ENTERPRENEURS			%age to Priority Sector Advances		
March-22	Dec-22	March-23	March-22	Dec-22	March-23	March-22	Dec-22	March-23
208791	223236	229382	40229	48935	52309	19.27	21.92	22.80

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 19.27% to 22.80% on YoY basis and increased from 21.92% to 22.80% on QoQ basis.

Action Points:-

All the member banks are requested to continue the pace of increasing loan portfolio under Weaker Section of the financial ecosystem.

MINORITY COMMUNITIES

A statement showing advances made to Minority Communities is given at Annexure-62 and 63.

The summarized comparative position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR
7882	8264	9421	1539	1157	19.53	14.00

The Advances to Minority Communities increased by Rs. 1539 Crore i.e. 19.53% on YoY basis. Further the Advances under mentioned Sector were increased by Rs. 1157 Crores i.e. 14.00% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
March-22	Dec-22	March-23	March-22	Dec-22	March-23	March-22	Dec-22	March-23
208791	223236	229382	7882	8264	9421	3.78	3.70	4.11

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 3.78% to 4.11% on YoY basis. Further the Advances under mentioned sector were increased from 3.70% to 4.11% on QoQ basis.

Action Point:- The growth made by member banks under Minority community shows phase wise growth. The member banks are requested to maintain the pace.

IDENTIFIED MINORITY CONCENTRATED DISTRICTS IN NCT OF DELHI:

As per RBI master circular dated 01.07.2016 on Credit Facilities to Minority Communities, there are two Identified Minority Concentrated Districts in NCT of Delhi i.e. Central and North East District. Position of advances to Minority Communities for the quarter December- 2022, in these districts is as under:-

Name of the District: CENTRAL

Name of Community	Number of Accounts (Actual)		Amount Outstanding (in lacs)	
	Previous Quarter (31.12.2022)	Current Quarter (31.03.2023)	Previous Quarter (31.12.2022)	Current Quarter (31.03.2023)
A. Minority Communities	10396	13786	111577	129636
1. Christians	685	935	5263	6230
2. Muslims	6351	9387	45066	47953
3. Buddhists	202	220	5189	5246
4. Sikhs	1948	2427	29201	29130
5. Zoroastrians	40	58	92	751
6. Jains	711	759	26764	40325
Total (1 to 6)	10396	13786	111577	129636
B. Others	58249	72891	2906974	2910830
C. Total PS Adv. in the Identified District (A+B)	68645	86677	3018551	3040466
D. Share of A out of C in percentage (%)	15	16	3.7	4

Observation: In the Central District there is increase in Number of Accounts in "advance to Minority Communities" & increase in amount of loan outstanding on QoQ basis also.

Name of the District: NORTH EAST

NAME OF THE COMMUNITY	Number of Accounts (Actual)		Amount Outstanding (in Lacs)	
	PREVIOUS QUARTER	CURRENT QUARTER	PREVIOUS QUARTER	CURRENT QUARTER
A:MINORITY COMMUNITIES	13555	13726	18950	19690
1.CHRISTIAN	113	183	605	1115
2.MUSLIM	13238	13329	17137	16873
3.BUDDHISTS	34	34	193	192
4.SIKHS	95	97	530	592
5.ZORASTRIANS	4	6	15	24
6. JAINS	71	77	470	894
(A) Grand Total of 1-6	13555	13726	18950	19690

(B) OTHERS	26823	26402	203937	212501
(c) Total Priority Sector Advances in The Identified Districts(A+B)	40378	40128	222887	232191
(D) Share Of A out of C in %	33	34	9	8

Observation:

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

POSITION OF TOTAL NCT OF DELHI

NAME OF THE COMMUNITY	Number of Accounts (Actual)		Amount Outstanding (in Lacs)	
	PREVIOUS QUARTER	CURRENT QUARTER	PREVIOUS QUARTER	CURRENT QUARTER
A:MINORITY COMMUNITIES	154266	171399	826412	942090
1.CHRISTIAN	9738	10978	69125	75747
2.MUSLIM	106504	117324	325547	352327
3.BUDDHISTS	10734	15358	24749	26620
4.SIKHS	22931	22753	294257	310477
5.ZORASTRIANS	130	188	785	1826
6. JAINS	4229	4798	111949	175094
(A) Grand Total of 1-6	154266	171399	826412	942090
(B) OTHERS	708183	728177	21497226	21996066
(c) Total Priority Sector Advances in The Identified Districts(A+B)	862449	899576	22323638	22938157
(D) Share Of A out of C in %	18	19	4	4

Observation:

In NCT of Delhi, there is increase in Number of Accounts in “advance to Minority Communities” but there is marginal increase in amount of loan outstanding on QoQ basis.

Credit Flow to Weaker Section

Statement showing advances made to Weaker Section by various banks is placed at Annexure-28 and 29.

Observation:-

The summarized position is as under:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
March-22	December-22	March-23	YoY	Over the QTR	YoY	Over the QTR
16018	12473	13284	-2735	811	-17	6

The Advances under Credit Flow to Weaker Sections decreased by Rs. 2735 Crore i.e. -17% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 811 Crores i.e. 6.00% on QoQ basis

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
March-22	December-22	March-23	March-22	December-22	March-23	March-22	December-22	March-23
208791	223236	229382	16018	12473	13284	8.00	5.59	5.79

Observation- The % of Credit to Weaker Section to Priority Sector advances decreased from Rs. 16018 Crore to Rs. 13284 Crore on YoY basis. Further the Advances under mentioned Sector were increased from Rs. 12473 Crores to Rs. 13284 Crore on QoQ basis.

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-30 to 32 respectively.

TOTAL AGRICULTURE ADVANCES AS ON 31.03.2023 as on Annexure-30:

(Rs. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCES (PS)	AGRICULTURE ADVANCES (NPS)	Total Agriculture (PS+NPS)
946	4969	5916	849	11983	18749	11370	30118

AGRICULTURE ADVANCES			VARIATION		% Growth	
March-22	Dec-22	March-23	YoY	Over the QTR	YoY	Over the QTR
19690	28380	30118	10428	1738	52.96	6.12

Observation:-

The Total Agriculture Advances increased by Rs. 10428 Crore i.e. 52.96% on YoY basis. Further it has increased by Rs. 1738 Crore i.e. 6.12% on QoQ basis.

KCC Loan

The Statement showing KCCs issued by various Banks is placed at Annexure-62 to 65. The Summarized position as on 31.03.2023 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	1676	22	8495497	52	1514	800
KCC for Animal husbandry	1	0	2	0.27	0	0
KCC for Fisheries	0	0	0	0	0	0

Percentage of NPA in Agriculture as on Annexure-32 & 33:

(Amt. In Crore)

Amount O/S as on 31.12.2022	Amount O/S as on 31.03.2023	Amount of NPA on 31.12.2022	Amount of NPA on 31.03.2023	% of NPA on 31.12.2022	% of NPA on 31.03.2023
28380	30118	3178	3209	11.20	10.65

Observation:-

The % of NPA in Agriculture Advances decreased from 11.20% to 10.65% Crore on QoQ basis.

Action Point:-

The member banks have undertaken a consistent efforts to decrease the % of NPA as on 31.03.2023. The member banks are requested to keep the pace of consistent efforts.

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		
March-22	Dec-22	March-23	March-22	Dec-22	March-23	March-22	Dec-22	March-23
208791	223236	229382	19690	28380	30118	8.23	7.34	8.17

Observation:-

The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances decreased from 8.23% to 8.17% on YoY basis & increased from 7.34% to 8.17% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			AGRICULTURE ADVANCES			%age To Total Advances		
March-22	Dec-22	March-23	March-22	Dec-22	March-23	March-22	Dec-22	March-23
1414302	1489794	1518384	19690	28380	30118	1.39	1.90	1.98

Observation:-

The percentage of Agriculture Advances to Total Advances increased from 1.39% to 1.98% on YoY basis & increase from 1.90% to 1.98% on QoQ basis.

AGENDA ITEM NO. 7-F	Grant of Education Loans

The performance of all Banks under Education Loan Scheme is given at Annexure-42 to annexure 49.The summarized position of amount O/s is as under:-

Amount O/s -Position as on (in Crore)				Variation		% Growth	
Particulars	**March-22**	**December-22**	**March-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	35434	37959	38081	2647	122	7.47	0.32
Amt. (in Crore)	2310	2726	2842	532	116	23.03	4.26

Observation:-

The number of Education Loan A/Cs increased by 2647 Crores i.e. 7.47 % on YoY basis. On amount wise there is an increase of Rs. 532 Crore and i.e. 23.03% on YoY basis.

The Education Loan A/Cs increased by 122 Crores i.e. 0.32% on QoQ basis whereas amount increased by Rs. 116 Crore i.e. 4.26% on QoQ basis

Education Loan as on 31.12.2022

(Amt in Crore)

Loan Disbursed FY		Loan Outstanding		NPA	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
13912	930	38081	2849	1484	51

As per the data mentioned on Annexure-45:

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
Male	9286	602	24562	1791	1010	37
Female	4626	328	13519	1058	474	14
Total	13912	930	38081	2849	1484	51

As per the data mentioned on Annexure-46:

(Amt in Crores)

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
SCs	674	36	1763	142	74	2
STs	140	16	440	53	49	1
OBCs	1814	75	4024	254	152	5
Others	11284	803	31854	2400	1209	43
Total	13912	930	38081	2849	1484	51

As per the data mentioned on Annexure-47:

(Amt in Crores)

	Loan Disbursed during FY (2022-23)		Loan Outstanding		NPA	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	**862**	60	**2729**	264	**76**	4
Engineering	**3880**	167	**10661**	663	**319**	11
Nursing Courses	**694**	32	**2038**	126	**56**	2
MBA	**2035**	159	**5737**	528	**147**	5
Other Profession	**6441**	512	**16916**	1268	**886**	29
Total	**13912**	930	**38081**	2849	**1484**	51

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.

AGENDA ITEM NO. 7-G	Housing Finance

Housing Finance

Statements showing Advances under Direct and Indirect Housing Finance by all banks are given at Annexure-22 and 24. The summarized position of Housing Finance is as under:-

(Rs. In Crore)

Housing Finance (PS)	**Housing Finance (NPS)**	**Total Housing Finance**
14191	61835	76025

POSITION AS ON			**VARIATION**		**% Growth**	
March-22	**December-22**	**March-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
62341	74201	76025	13684	1824	21.95	2.46

The Advances under Housing Sector increased by Rs. 13684 Crore i.e. 21.95% on YoY basis & increase by Rs. 1824 Crores i.e. 2.46% on QoQ basis.

Action Points:-

All Member Banks are have done an appreciable initiative under Housing Sector and are requested 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	
March-22	Dec-22	March-23	YoY	Over the QTR	YoY	Over the QTR
1342685	1389554	1449144	106459	59590	7.93	4.29

Observation:-

Deposits:- Total Deposits increased by Rs. 106459 Crores i.e. an increase of 7.93% on YoY basis. The same was increased by Rs. 59590 Crores i.e. an increase 4.29% on QoQ basis.

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
March-22	Dec-22	March-23	YoY	Over the QTR	YoY	Over the QTR
1414302	1489794	1518384	104083	28591	7	2

Observations:-

Advances:-The Advances increased by Rs. 104083 Crores i.e. an increase of 7.00% on YoY basis. The same was increased by Rs. 28591 Crores i.e. an increase of 2.00% on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
March-22	December-22	March-23	YoY	Over the QTR
105.33	107.21	104.77	-0.56	-2.44

CD Ratio decrease from 105.33% to 104.77% on YoY basis. The CD ratio decrease from 107.21% to 104.77% on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

The District wise CD ratio in NCT of Delhi as on 31.03.2023 is mentioned below:-

S.No.	NAME OF DISTRICT	Jun-22	Sep-22	Dec-22	Mar-23
1	East	31.19	33.66	32.19	34.83
2	South	29.1	29.09	29.58	23.60
3	South West	29.9	32.41	33.48	32.77
4	West	37.13	34.93	34.82	35.88

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%:

Sl	Name of Bank	Mar-22	Dec-22	Mar-23
1	AU SMALL FIN. BANK	33.05	39.53	38.15
2	BANDHAN BANK LTD.	23.47	25.6	34.95
3	DCB Bank Ltd.	63.1	57.09	55.26
4	EQUITAS SMALL FIN. BANK	13.77	15.64	16.29
5	ESAF SMALL FINANCE BANK	14.74	17.95	41.83
6	KARUR VYSYA BANK	88.96	49.79	47.4
7	KOTAK MAHINDRA BANK	58.17	59.62	56.8
8	NAINITAL BANK LTD	37.5	36.6	36.23
9	SURYODAY SMALL FINANCE BANK	19.27	21.48	27.73
10	TAMILNAD MERCANTILE BANK	39.07	38.18	22.66
11	UTKARSH SMALL FINANCE BANK	18.17	25.1	23.62

Following Banks have CD ratio above 200%:-

Sl	Name of Bank	Mar-22	Dec-22	Mar-23
1	BANK OF INDIA	187.17	188	210.96
2	CAPITAL SMALL FINANCE BANK	292.64	321.31	309.02
3	DHANLAXMI BANK	258.64	268.28	283.63
4	JAMMU KASHMIR BANK LTD	168.77	35.48	269.43
5	KARNATAKA BANK	196.81	244.21	224.03

CD RATIO (DELHI RURAL):

There were 87 rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
March-22	**December-22**	**March-23**	**YoY**	**Over the QTR**
56.69	56.58	36.96	-19.73	-19.62

The CD ratio of these rural branches decreased from 56.69% to 36.96% on YoY basis. The CD Ratio decreased from 56.58% to 36.96% 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	Dec-22	Mar-23
1	BANK OF BARODA	4	16.03	16.4	16.95	18.55	18.71
2	BANK OF INDIA	7	11.95	12.64	14.91	15.23	14.46
3	BANK OF MAHARASHTRA	1	34.75	34.75	46.46	47.07	44.38
4	CANARA BANK	5	10.76	10.81	10.18	11.73	11.37
5	CENTRAL BANK OF INDIA	3	610.22	449.02	275.76	599.96	215.33
6	INDIAN BANK	6	10.46	10.59	10.89	13.98	14.12
7	PUNJAB NATIONAL BANK	16	8.18	8.15	8.5	8.41	8.30
8	STATE BANK OF INDIA	1	6.71	6.96	7.45	8.32	8.85
9	UNION BANK OF INDIA	13	15.75	15.68	15.71	16.82	15.75
10	DELHI STATE COOP BANK	17	131.37	135.8	133.59	134.66	128.65
11	AXIS BANK	3	0	0.03	19.78	30	34.83
12	FEDERAL BANK LTD	4	24.66	24.39	23.89	22.9	23.32
13	HDFC BANK	2	205.59	207.55	218.38	242.04	247.96
14	KOTAK MAHINDRA BANK	1	9.82	18.88	30.18	20.26	24.25
15	NAINITAL BANK LTD	1	0	0	0	32.22	33.71
16	YES BANK LTD	1	252.96	257.56	138.54	113.72	17.41
17	UJJIVAN SFB	2	-	-	-	-	0.00
	Grand Total :	**87**	56.69	**50.03**	40.91	56.58	36.96

***Compliance - Minutes of Meeting for 110th SLBC Quarterly Meeting:-**

As per the action point during 110th SLBC Quarterly Meeting, it was requested to SLBC-Delhi to make a Concept Note on CD ratio and to submit in ensuing meeting. The SLBC-Delhi has coordinated with LDMs & Member Banks and submitted the same to RBI. The RBI vide their email dated 10.05.2023 requested SLBC-Delhi to share the Concept Note with member banks.

CONCEPT NOTE FOR CD RATIO

As per the deliberations made during 110th SLBC Quarterly Meeting a concept Note was to be submitted to RBI. The SLBC Delhi has coordinate with LDMs and the major reasons for low CD ratio were:-

East Delhi District:-

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

South Delhi District:-

The Union Bank of India has transferred more than Rs. 50.00 Crores to MID corporate and IFB Branch. Both branches are situated in Connaught place. Some of the Banks e.g. Axis Bank, INDUSIND Bank, HDFC are still following centralize hub system for loan disbursement and booking the business according to physical location of the hub. This has created the imbalance in allocation of Deposit, Advance visa-visa -CD RATIO. Axis Bank centralized hub has shifted to Nehru place from Saket. Earlier Axis bank used to have 118% CD ratio but now it is VERY LOW due to this reason. The concerned banks have advised to park the loan accounts in concerned branches.

South West Delhi District:-

The reason for low CD Ratio is the disbursement of small ticket size loans. Member banks fail to book big ticket size loans due to non-availability of collateral security as most of the properties are owned by way of power of attorney.

West Delhi District:-

West Delhi District is having maximum residential area and service class and pensioner are mostly residing, which is reflecting in the deposit portfolio of various banks of our district. Most of the area is unauthorised and a greater part is coming under Lal dora and therefore banks are unable to give advances in which colletral is required.There are no major industry in the locality. Tiny industries are situated in unauthorised area and maximum of them are unregistered.

It is noticed that a number of banks are having credit sanctioning centres/hubs are situated at Central/New Delhi. These banks are reporting their CD Ratio data as per their place of sanction NOT as per the place of utilization. It was discussed also in the Dec qtr review meeting by SLBC. In our CD Ratio Sub Committee review meeting held on 03.03.2023 RBI LDO has also concerned on this point and instructed those banks to report their data as per place of utilization and emphasised to improve the CD ratio of the district.

It is also observed that mapping of few banks branches are not correct, process is going on to correct the mapping as per district boundaries. Recently SBI DCO pointed out that their Najafgarh Road Branch is wrongly showing under South West district and sent the mail to their controlling office to rectify it under copy to you, if it will be corrected our CD Ratio will increase by more than 1% by a single branch.

Strategy to improve CD Ratio

As per discussion with concerned banks, the benchmark will be achieved by aggressive marketing including camps, loan melas, society connects, personal contacts etc.

The LDMs can conduct various credit outreach programme with coordination with different member banks and organise various camps in which they can educate the people about various credit facilities, Govt. subsidy, interest concessions and incentives of the schemes to motivate the attendees to avail the loans as well as improvement of the credit portfolio of bank branches. The LDMs can motivate DCOs in all DCC/DLRC meeting to improve the CD Ratio in the district and monitoring them regularly.

The member banks can be requested to park their loan on the basis of disbursement.

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-61 and 62. The summarized position is given as under:-

AGRICULTURE

Demand Raised			Amount Recovered			Recovery %age		
March-22	Dec-22	March-23	March-22	Dec-22	March-23	March-22	Dec-22	March-23
2017	5079	1868	857	4333	951	42.48	85.31	50.90

In Agriculture advances, the recovery % increased from 42.48% to 50.90% on YoY Basis. But it decreased from 85.31% to 50.90% on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP/PMRY)

As per Annexure No. 41-Govt Sponsored recovery

(Rs. in Crores)

DAY-NRLM						DAY-NULM			
Outstanding		Irregular Accounts		Non Performing Assets		Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
8	0.20	3	0.00	1	0.00	125	3.52	39	0.12

Total PMEGP				SHG			
Outstanding		Non Performing Assets		Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
946	17.87	372	4.60	545	43.56	216	9.61

Stand Up India			
Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt
2524	409.68	569	87.15

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- 30 to 40.

NPA POSITION

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23	Mar-22	Dec-22	Mar-23
1	**Total Advances**	**1414302**	**1489794**	**1518384**	**167495**	**142041**	**128914**	11.84	9.53	8.49
2	**Total Priority Sector**	**208791**	**223236**	**229382**	**26197**	**20470**	**20165**	12.55	9.17	8.79
3	**Total Non-Priority Sector**	**1205511**	**1266586**	**1289003**	**141299**	**121571**	**108749**	11.72	9.60	8.44
4	Farm Credit	4757	4310	5916	182	251	246	3.82	5.82	4.15
5	Agriculture Infrastructure	774	759	849	142	111	114	18.30	14.64	13.43
6	Ancillary Activities	11647	11325	11983	2516	1869	2031	21.61	16.50	16.95
7	Total Agriculture (PS)	17177	16394	18748	2840	2231	2391	16.53	13.61	12.75
8	Total Agriculture (NPS)	**2513**	11986	11370	728	947	818	28.98	7.90	7.19
9	**Total Agriculture Advances**	**19690**	**28380**	**30118**	**3568**	**3178**	**3209**	18.12	11.20	10.65
10	Micro Enterprises	39226	43676	46891	7358	6141	6100	18.76	14.06	13.01

11	Small Enterprises	46256	48336	48657	8202	6727	6603	17.73	13.92	13.57
12	Medium Enterprises	37047	36658	36754	5645	3597	3324	15.24	9.81	9.04
14	Others under MSMEs	615	1003	1043	17	9	12	2.79	0.88	1.12
15	**Total MSME Advances**	123144	**129673**	**133345**	**21223**	**16474**	**16038**	17.23	12.70	12.03
16	Housing (PS)	13855	14038	14191	612	573	546	4.42	4.08	3.85
17	Housing(NPS)	48486	60163	61835	2325	2163	2042	4.80	3.60	3.30
18	**Total Housing Sector Advances**	**62341**	**74201**	**76025**	**2938**	**2737**	**2588**	4.71	3.69	3.40
19	Education Loan (PS)	**1545**	1622	1628	52	51	44	3.39	3.14	2.71
20	Education Loan (NPS)	**764**	1105	1214	5	5	6	0.68	0.43	0.46
21	**Total Education Sector Advances**	**2310**	**2726**	**2842**	58	**56**	**50**	2.49	2.04	1.75
22	**Loans to weaker Sections under PS**	**16018**	**12473**	**13284**	**860**	**472**	**374**	5.37	3.79	2.82
	Govt. Sponsored Schemes									
23	DAY-NRLM	21	10	0	9	9	0	42.80	82.85	0.00
24	DAY-NULM	3	3	4	2	0	0	63.49	4.72	3.41
25	PMEGP	15	13	18	5	5	5	35.85	42.54	25.74
26	SHG	83	51	44	10	10	10	12.25	19.68	22.06
27	Stand Up India	430	454	410	93	99	87	21.62	21.73	21.27
28	PMMY	3967	4400	4580	571	567	543	14.38	12.89	11.86

Action Points:-

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. Member banks are requested to update the data with caution on SLBC-Portal.

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 role of Fintech companies is crucial in Financial Inclusion. The relevance of Agriculture Fintech Companies has increased substantially. We request the official from Reserve Bank of India to share the contribution of Fintech Companies in Financial Inclusion.

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 01.05.2023, 06.05.2023 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.

The PNBCRDT, Corporate Office, Head Office informed in previous quarter that on the basis of recommendation received from SLBC Delhi for opening of RSETI in North Delhi, PNB Centenary Rural Development Trust Board has approved the proposal to open the RSETI in North Delhi District. Further they have sent the proposal to Joint Director (Rural Skill), Ministry of Rural Development, Govt. of India for their approval. However, MoRD has informed that the decision for opening of RSETI in North Delhi district shall be finalised after all the pending applications for opening of RSETI is dispose-off.

Present Status:- PNBCRDT, Corporate Office inform that for opening of RSETI at a place after recommendation of SLBC, proposal for opening of RSETI submitted to MoRD for their approval. We have submitted our request for opening of RSETI at North Delhi District to MoRD vide letter dated 31.08.2022. But approval from MoRD was not received. During 6th meeting of National Level Advisory Committee (NLAC) on RSETI, MoRD has advised vide minute dated 07.02.2023 that the proposal for opening of new RSETIs was deferred.

AGENDA ITEM NO. 14	Success Story

There is nil submission of Success Story.

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 DCO should be from Controlling Office. Since last 4 consecutive meeting the member banks assured that DCO shall be from Controlling Offices but as of now the following member banks have not deputed the DCO from Controlling Offices:

Sl. No.	**Bank Name**
1	AU Small Finance Bank
2	Bandhan Bank Ltd
3	BANK OF BARODA
4	BANK OF INDIA
5	BANK OF MAHARASHTRA
6	CANARA BANK
7	CENTRAL BANK OF INDIA
8	City Union Bank Ltd
9	CSB -CATHOLIC SYRIAN BANK LTD.
10	DCB Bank Ltd
11	Equitas Small Finance Bank
12	ESAF Small Finance Bank
13	FEDERAL BANK
14	HDFC BANK
15	IDBI Bank
16	IDFC FIRST BANK
17	Indian Bank
18	INDIAN OVERSEAS BANK
19	IndusInd Bank
20	JAMMU & KASHMIR BANK

21	JANA SMALL FINANCE BANK
22	KARNATAKA BANK
23	Karur Vysya Bank Ltd.
24	KOTAK MAHINDRA BANK
25	Nainital Bank Ltd
26	Punjab & Sind Bank
27	RBL BANK
28	SOUTH INDIAN BANK
29	UCO BANK
30	Union Bank of India
31	Utkarsh Small Finance Bank
32	Yes Bank Ltd.

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.

As per the Guidelines by Reserve Bank of India, the Dead line for receipt of information/data by SLBC Convener Bank is 15 days from the end of the quarter. As per the portal the data submission by all the member banks is on time except by Kotak Mahindra Bank. Despite repeated reminders over telephone, email, WhatsApp, Kotak Mahindra Bank is not submitting the data on time for last 4 quarters. Their name is regular in late submission of data on SLBC Portal due to which the agenda book also get delayed. The official from Kotak Mahindra Bank is requested to put forth their concern over delay in data submission.

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-76.

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
11409	25	25	0.31	25	0.31	0	0

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

(1) Inclusion of India Post Payments Bank as member of SLBC-Delhi

The official from India Post Payments Bank vide their email dated 29.04.2023 inform that as per RBI letter no. 2431/02.01.001/2018-19 dated 28.05.2019 regarding "Payments Banks-Participation under Lead Bank scheme", they are requesting to include the bank as member of SLBC-Delhi.

Action Point:- As per the direction of RBI, we propose the inclusion of IPPB as member bank of SLBC-Delhi & shall send them the invitation. However, as per RBI guidelines, they will not be part of Annual Credit Planning (ACP) exercise under the scheme.

(2) Campaign for saturation under Jansurksha Schemes at district level from 01.04.2023 to 30.06.2023

The Department of Financial Services, Ministry of Finance vide their letter F.No. 6/16/2023-FI-Mission Office dated 11.04.2023 inform that given the size of our population, there still exists a huge potential for enrolling a large number of uncovered eligible beneficiaries under PMJJBY & PMSBY. Therefore a saturation campaign for three months from 01.04.2023 to 30.06.2023 is being organised at District Level.

Action Point:- The LDMs are requested to conduct the camps for saturation drive and upload the data on Jansurksha Portal at regular intervals. The member banks are requested to participate in the campaign for achieving the allocated targets under these two schemes. The target for fresh enrolment in the campaign under PMSBY is 2130758 accounts and 740368 under PMJJBY. The district wise targets are already allocated to respective LDMs.

(3) Action Plan for ensuring renewal of insurance under PMSBY / PMJJBY for all the enrolled subscribers

The Ministry of Finance vide letter No. H-12011/2/2015-Ins. II (E 300506009) dated 08.05.2023 has informed to implement following Action Plan by all the banks:

A. Renewal drive to be undertaken immediately to publicise and make subscribers aware of the need to keep sufficient balance in their bank accounts for auto debit of renewal premium of Rs. 436/- for PMJJBY & Rs. 20/- for PMSBY between 25th May 2023 to 1st June 2023.
B. Banks to utilise their IT infrastructure for sending SMS/voice based messages in vernacular languages for renewal fo scheme and need to have sufficient funds in their bank accounts. Reminders to be sent by email in case email id are available.
C. LDMs to be sensitised towards ensuring spread of message concerning renewal of scheme in their district.
D. Banks to focus more on those accounts where auto debit has been received but they have in-sufficient balance for auto-debit of premium under these schemes.

Action Point: Member banks and LDMs are requested to comply the guidelines of the Action Plan meticulously.

MINUTES OF 110TH SLBC QUARTERLY MEETING

The 110th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 15th February 2023 at Desire Hall, Le' Meridien, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, New Delhi and was attended among others by Sh. Sameer Bajpai, Chief General Manager, Punjab National Bank, Sh. R.P. Singh, General Manager,FIDD, RBI, New Delhi and Sh. S.R. Meena, General Manager,SIDBI.

Sh. Rajeev Jain, General Manager & Convenor SLBC,Delhi and Sh. Rajinder Choudhary, Asstt. General Manager, SLBC,Delhi, officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, Officials of Central Govt. and Govt. of NCT of Delhi and NABARD also participated in the meeting.

At the outset, Sh. Rajeev Jain, General Manager and Convenor SLBC- Delhi welcomed all the participants. Subsequently, he requested Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India to chair the meeting.

While addressing the House, Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, shared the latest economic and financial updates which indicated that India's GDP growth trajectory was in right direction as the RBI had projected the real GDP growth for 2023-24 at 6.4 per cent in its Monetary Policy announced on February 8,2023.He also mentioned some of the regulatory measures announced by the RBI such viz., bringing transparency, reasonableness and customer protection in levying of penal charges on loans by regulated entities, permitting all inbound travellers from G-20 countries arriving at select International Airports to use UPI for their merchant payments, launching of a pilot project on QR code based Coin Vending Machine which will dispense coins using UPI instead of physical tendering of banknotes etc. He also touched upon other areas such as allocation of desired target in the ACP for improvement of CD ratio, issues in linkage of SHGs to bank accounts, high level of unclaimed deposits in the State and spreading awareness about the same among the account holders. He informed the House about the observance of Financial Literacy Week by Reserve Bank of India from 13.02.2023 to 17.02.2023 across the country with the theme "Good Financial Behaviour – Your Saviour" and need to spread the awareness about the same.

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank, shared the figures of NCT of Delhi for December 2022. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc. on priority basis. He further said that the Reserve Bank of India has started Financial Literacy Week from 13.02.2023 to 17.02.2023. He requested member banks and LDMs to participate in FLW-2023. He also said that as per the directions from RBI, four districts of the State have been identified for "Expanding & Deepening of Digital payment ecosystem". He also announced that South Delhi district is now 100% digitized. He congratulated the member banks and LDMs for their continued efforts in achieving this feat.

He also requested member banks to participate in "Fantastic Five of APY" campaign & achieve their allocated targets.

Sh. S. R. Meena, General Manager-SIDBI, told about adoption of MSME cluster for honing the skills of entrepreneurs. Further he elaborated about various schemes of SIDBI.

Sh. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi, then started deliberations on Agenda items. After confirmation of Minutes of 109th 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.

REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

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. All PMJDY accounts be seeded with Aadhaar & Mobile numbers.

As on 31.12.2022, Total No. of PMSBY enrolments were 44.82 Lacs and PMJJBY enrolments were 19.47 Lacs & APY issued were 6.63 Lacs. All the Banks are requested to initiate necessary actions to ensure that uncovered accounts holders are also brought under both the insurance covers.

Sh. Vivek Aggarwal, RD, RBI observed that all banks and especially the Private Sector Banks were lagging behind in enrolment under APY and they should try hard to increase the pace of enrolment.

(Action:- All Member Banks)

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 31.12.2022 & for PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 31.12.2022

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to increase the pace of saturation drive. He also discussed the low participation in saturation drive of Punjab National Bank and Central Bank of India.

Action Point: Progress under Jansauraksha Saturation drive is very slow, as the campaign has been extended upto 30.09.2024. All Banks and LDMs are requested not to leave any stone unturned to achieve the target for this we propose a camp to be organized every week by LDMs in their respective districts to achieve the goal

(Action:-All Member Banks)

Atal Pension Yojana (APY)

Under Annual Target Achievement only five banks i.e. TAMILNAD MERCANTILE BANK LTD, BANK OF INDIA, BANK OF MAHARASHTRA, UNION BANK OF INDIA and KARNATAKA BANK LIMITED have achieved their target.

Further Member Banks are requested to participate in “fantastic five of APY” Campaign till March 2023

Action Point:- The member banks are requested to achieve their annual targets under APY by making a suitable strategy.

Further 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.

(Action:-All Member Banks & LDMs)

Certification of BC

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India & Sh. R.P Singh-General Manager-FIDD-RBI, enquired about the low certification of BCs. Then Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi enquired RBL Bank to clarify the issue. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India further requested SLBC-Delhi to communicate the parameters/ definition of Business Correspondents (BC) to banks and collect the correct figures of BCs for onward submission to RBI. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India also requested member banks for completing the certification of BCs. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank also requested SLBC-Delhi to complete this exercise on priority manner. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi then requested member banks to upload the data in correct manner.

Action Point: The member banks which have BCs are requested to complete their certification and SLBC-Delhi is requested to coordinate with member banks for gathering the information about correct number of BCs.

(Action: - SLBC-Delhi & Member Banks)

Status of Insurance Claims under Social Security Schemes as on 31.12.2022

- Nil application is pending under PMJDY.
- Two application is pending under PMSBY
- 46 applications are pending under PMJJBY

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

(Action:- Indian Bank, Punjab & Sind Bank, Federal Bank Ltd., HDFC Bank, IDBI Bank & Jammu & Kashmir Bank are requested to clear the pendency under PMJJBY)

DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS

The % age of failed transactions to total ATM transactions is 5.09% during the quarter ended 31.12.2022. The percentage of failed transaction under Public Sector Banks was 3.32% whereas under Private Sector Banks, it was 8.92% and under Small Financial Banks, it is 6.73%.

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

(Action:- All Member Banks)

Expanding & Deepening of the Digital Payments Ecosystem

As per the communication received from LDM-South the mentioned District is 100% digitized.

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi shared the data of digitisation for Central District. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about the pendency in Current A/c of private sector banks like City Union Bank, DCB Bank, AU SFB, Jana SFB & Utkarsh SFB.

Sh. R.P. Singh-General Manager-FIDD-RBI said that there might be some communication gap in the data submitted by member banks. So he requested SLBC-Delhi to coordinate in the matter.

Action Point:- LDM of Central District is requested to make follow-up with member banks to achieve the target and Member banks are requested to ensure that Digitization be achieve by February 2023 positively. Being Lead Bank of districts, the Canara Bank is also requested to conduct meetings.

The Chief General Manager-In-Charge of RBI vide their letter dated 03.01.2023 addressed to MD & CEO of member banks, mentioned that as on date SLBC/UTLBCs have identified 142 districts to make 100% digitally enabled under pilot and scaled up programme combined. The letter also mentioned that keeping in view the growth of digitization in the identified districts, SLBCs / UTLBCs are now advised to identify more districts in consultation with concerned stakeholders and prepare a time-bound action plan for 100% digitization of the concerned districts.
Accordingly, the SLBC-Delhi has proposed following potential 4 districts for “Expanding and Deepening of the Digital Payments Ecosystem”:-

S.No.	Name of the District	Nodal Bank
1	North	Punjab National Bank
2	North East	Punjab National Bank
3	South West	State Bank of India
4	West	Canara Bank

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested LDMs to put forth their point of views also.

The Lead Banks & LDMs have consented to shortlist the above districts for 100% digitization.
Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to digitize these district on priority basis. Sh. R.P. Singh-General Manager-FIDD-RBI also inform the Banks to achieve the target of 100% digitization in a mission mode.

Action Point:-The Lead Banks are requested to depute an official from Controlling Office as Nodal Officer for Digitisation. The LDMs are requested to initiate the process of 100% digitization on priority basis.)

(Action: SLBC-Delhi, LDMs & Lead Banks of Districts)

DIRECT BENEFIT TRANSFER (DBT) SCHEME

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to explore to activate such accounts so that customer base can be increased. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India urged member banks to be cautious about the operations in such dormant accounts.

Action point:- Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar.

(Action:- All Member Banks)

FINANCIAL LITERACY

During the quarter under review total 127 Special Camps and 272 Target Group Specific Camps were organised by FLCs/LDMs.
Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks & LDMs to participate in Financial Literacy Week across strata of the society. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested to be cautious about the digital frauds. He also shared various communication methods that RBI is utilizing to spread the message of digital awareness.

Action Point:- The FLCs are requested to conduct Digital Camps and Target specific camps as per the extant guidelines of Reserve Bank of India.

(Action:- LDMs of NCT of Delhi)

District wise camps by rural branches

It has been observed that most of the Rural Bank Branches have conducted Financial Literacy Camps. As per RBI guidelines vide circular FIDD.FLC.BC.No.22/12.01.018/2016-17 March 02, 2017, each Rural Branch has to conduct 1 camp every month on FAME message and digital platforms UPI &USSD. As reported few member banks (Canara Bank, Kotak Mahindra Bank & Nainital Bank) have not achieved the target of Camps. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested member banks to use these rural camps for creating awareness about digital ecosystem. He also enquired Kotak Mahindra Bank & Nainital Bank about their non-achievement of the targeted camps.

Action Point: - The banks are requested to conduct the camps as per extant guidelines of RBI.

(Action:-Canara Bank, Kotak Mahindra Bank & Nainital Bank)

Financial Literacy through various Skill Centres as on 31.12.2022

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

(Action:- All LDMs)

NSFI & NSFE

Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi requested member banks to achieve the milestone under NSFI & NSFE. The details are already shared with member banks.

Action Point: Member banks are requested to achieve the milestone of NSFI & NSFE in a mission mode.

(Action:- All Member Banks)

STATUS OF PRIORITY SECTOR ADVANCES

Out of 43 member banks in 10 banks the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.12.2022 out of which 4 are Public Sector Bank & 6 are Private Sector Banks. The name of Public Sector Banks are Bank of India, Canara Bank, Punjab National Bank & Union Bank of India.

The name of Private Sector Banks are Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Singapore, Suryodaya SFB)
Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about figures of Export Credit. Sh. Rajeev Jain, General Manager & Convenor SLBC-Delhi informed that same issue was also raised in Steering Sub-Committee meeting and they are taking up the matter with member banks.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India advised to study of Export credit for proper factoring into ACP. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank advised that SLBC Portal can be modified so that correct figures of Export Credit can be gauged.

Action Point: - The member banks are requested to increase the priority sector lending beyond benchmark of 10%. SLBC-Delhi shall undertake a study to find the correct figures of Export Credit & ACP Targets.
(Action:- Bank of India, Canara Bank, Punjab National Bank, Union Bank of India Dhanlaxmi Bank, IDBI Bank, IndusInd Bank, Tamilnad Mercantile Bank, Development Bank of Singapore & Suryodaya SFB are requested to make a suitable strategy to achieve benchmark target & SLBC-Delhi for doing the study).

Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi, subsequently, shared the further agenda of the meeting including ACP targets etc.

Sh. R.P. Singh-General Manager-FIDD-RBI requested SLBC –Delhi to increase the target of Priority Sector in phase wise manner. It should be in-sync with PLP made by NABARD. He said that the matter has been taken up with NABARD also.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about major reasons for low CD ratio of less than 40%, in 5 Districts. He requested SLBC-Delhi to submit the suggestions & concept note about problems, reasons & probable solution to increase the CD ratio beyond benchmark of 40%, to Reserve Bank of India.

Action Point: SLBC-Delhi to submit Concept Note to Reserve Bank of India.

(Action:- SLBC-Delhi)

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. Rajeev Jain, General Manager & Convenor SLBC-Delhi said that MCD officials have shared their concerns about the low sanction & disbursement and request member banks not to reject the PM SVANidhi applications on flimsy grounds.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired from Sh. Giriraj SIngh- LDM of Shahdara, about low disbursement of PM SVANidhi applications. Sh. Rajinder Choudhary, Asst. General Manager, SLBC-Delhi requested the LDMs to update the PMS Portal on regular basis. Further he enquired on low participation of Private Sector Banks under Govt. sponsored schemes which is hampering the growth of the various campaigns.

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested SLBC-Delhi to monitor the progress of PM SVANidhi scheme in a minute manner.

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. The LDMs are requested to conduct PM SVANidhi camps in coordination ULBs & coordinate with district's branches for disposing-of PM SVANidhi applications. The LDM of Shahdara shall submit the reason for low disbursement.

Further Private Sector Banks are requested to submit the major reasons for their low participation in Govt Sponsored Schemes.

(Action:- All Private Sector Banks & other Banks & LDM of Shahdara)

PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

Sh. R.P. Singh-General Manager-FIDD-RBI requested member banks to achieve the targets of PMFME as this FY is about to end. Sh. Vikrant –PMFME Scheme, shared the concerns about not-achieving the targets. He requested member banks to use the services of DRP (District Resource Persons) & to reject the applications as per scheme guidelines.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India said that pendency under various schemes should be minimum. He also requested SLBC-Delhi to make a group of few member banks and Govt officials to sort out communication gap. Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank also put forth his point of view on Core-group formation.

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. The SLBC-Delhi shall make a core group of few member banks & Govt Officials for iron out issues of PMFME.

(Action:- DSIIDC & All Member Banks & LDMs)

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

The Bank wise pendency (as on 06.02.2023) is as under:

S.No.	Name of the Bank	Applications Pending
1	UNION BANK OF INDIA	8
2	PUNJAB NATIONAL BANK	4
3	STATE BANK OF INDIA	3
4	CENTRAL BANK OF INDIA	2
5	INDIAN BANK	2
6	HDFC BANK	2
7	INDIAN OVERSEAS BANK	1
8	BANK OF BARODA	1
9	BANK OF INDIA	1
	TOTAL	24

Sh. Pandey-Director-KVIC appreciate the efforts of SLBC-Delhi for inching towards the target in a smooth manner. He also requested member bank to clear the pendency in a mission mode.

Action Point:- The above Member Banks are requested to clear the pendency on priority basis. The other member banks & LDMs are requested to improve the performance under mentioned scheme.

(Action:- All Member Banks & LDMs)

SELF HELP GROUPS

Action Point:-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. Also the data related to SHG be submitted with caution by banks on SLBC-Portal.

(Action:-All Member Banks)

Flow of credit to MSMEs

Action Point:-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

(Action:- All Member Banks)

Emergency Credit Line Guarantee Scheme

Action Point:- The Controlling Heads of the Member Banks are requested to take note of the scheme and continue taking initiatives as per Govt. guidelines on MSME advances

(Action:- All Member Banks)

Credit Guarantee Scheme for Subordinate Debt

Action Point:- As there are few member banks which have participated in the scheme, the other member banks are requested to sanction eligible loan under CGSSD as per extant guidelines of the Scheme.

(Action:- All Member Banks)

Flow of credit to MSMEs

The SLBC-Delhi has shared the name of banks with negative growth vis-à-vis previous quarter. The following Banks have negative Growth over previous quarter:-

S.No.	Bank Name
1	ESAF SMALL FINANCE BANK
2	TAMILNAD MERCANTILE BANK
3	STATE BANK OF INDIA
4	DELHI STATE COOPERATIVE BANK
5	INDIAN OVERSEAS BANK
6	IDBI BANK
7	FEDERAL BANK LTD
8	NAINITAL BANK LTD
9	DHANLAXMI BANK
10	BANK OF MAHARASHTRA
11	KARNATAKA BANK
12	CITY UNION BANK LTD.
13	JAMMU KASHMIR BANK LTD
14	CANARA BANK
15	BANK OF BARODA
16	PUNJAB NATIONAL BANK
17	CAPITAL SMALL FINANCE BANK
18	DEVELOPMENT BANK OF SINGAPORE
19	UCO BANK

Action Point:- The identified Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter.

(Action:-All Member Banks)

Advances to Minority Communities

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

(Action:- All Member Banks & LDMs)

Credit flow to weaker section

The Advances under Credit Flow to Weaker Sections decreased by Rs. 1723 Crore i.e. -12.14% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 1721 Crores i.e. 16.00% on QoQ basis

Action Point:- The member banks are requested to increase the credit flow to Weaker Sections. The LDMs are requested to coordinate with branches in their District for increase of portfolio of Weaker Section.

(Action:- All Member Banks & LDMs)

Grant of Education Loans

- The number of Education Loan A/Cs increased by 2293 i.e. 6.43 % on YoY basis. On amount wise there is an increase of Rs. 441 Crore and i.e. 19.30% on YoY basis
- The Education Loan A/Cs increased by 1497 i.e. 4.11% on QoQ basis whereas amount increased by Rs. 106 Crore i.e. 4.05% on QoQ basis.

Action Point:- Member Banks are requested to take further steps to achieve the annual targets.

(Action:- All Member Banks)

CREDIT DEPOSIT RATIO

CD Ratio increase from 101.25% to 107.21% on YoY basis. The CD ratio increased from 106.38% to 107.21% on QoQ basis.

Action Points:- The SLBC Delhi has requested the LDMs of East, Shahdara, South, South West & West to submit the reasons for low CD Ratio and make a strategy to improve CD Ratio. These LDMs are requested to improve their CD ratio.

(Action:- LDMs of East, Shahdara, South, South West & West)

The Banks having CD ratio below 60% as on 30.09.2022 i.e. BANDHAN BANK LTD., DCB Bank Ltd., JAMMU KASHMIR BANK LTD, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, TAMILNAD MERCANTILE BANK, AU SMALL FIN. BANK , EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, SURYODAY SMALL FINANCE BANK, UJJIVAN SMALL FIN. BANK, UTKARSH SMALL FINANCE BANK,are requested to make a suitable strategy and increase the CD ratio above 60%.

(Action: - The above mentioned Banks are requested to increase their CD ratio above 60%)

DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

The SLBC-Delhi vide their email dated 24.01.2023, 02.02.2023 & 06.02.2023 & 10.02.2023 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.

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.

Action Point:- The GNCTD is requested to share the name of "one point contact" to SLBC-Delhi for coordination purpose.

(Action:- GNCTD)

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.

Punjab National Bank Centenary Rural Development Trust Board has approved the proposal to open the RSETI in the North Delhi District of NCT-Delhi State in its board meeting held on March 24,2022.

Accordingly, they have requested to the MoRD on August 31,2022, to permit to open the RSETI in North Delhi district. However, approval is pending for the opening of same from MoRD till date. In the VC held with MoRD, Joint Secretary MoRD stated that, at present, no approval will be given for the opening of new RSETI.

Action Point: Punjab National Bank is requested to follow up with MoRD for opening of RSETI in North Delhi district.

(Action:- Punjab National Bank)

Issues remaining unresolved at DCC/DLRC meeting

Despite repeated reminders many banks did not post DCOs from controlling office.

Action Point:- So Member Banks are again requested to ensure that DCOs are from Controlling Office.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to communicate the Controlling Offices about non- posting of DCOs from their Controlling Offices.

(Action:- BANK OF BARODA, BANK OF INDIA, BANK OF MAHARASHTRA, CENTRAL BANK OF INDIA, INDIAN BANK, INDIAN OVERSEAS BANK, PUNJAB NATIONAL BANK, UCO BANK, UNION BANK OF INDIA, BANDHAN BANK LTD., FEDREAL BANK, HDFC BANK, IDBI BANK, IDFC FIRST BANK, JAMMU KASHMIR BANK, KARNATAKA BANK, KOTAK MAHINDRA BANK, KARUR VAISYA BANK, RBL BANK LTD, YES BANK LTD, SOUTH INDIAN BANK LTD, AU SMALL FIN. BANK, EQUITAS SMALL FIN. BANK, UTKARSH BANK)

TIME-LINE FOR CONVENING SLBC MEETINGS & SUBMISSION OF DATA TO SLBC & LDMS

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 name of the Banks are:-

1. Kotak Mahindra Bank
2. Yes Bank Ltd
3. IDFC First Bank
4. DCB Bank Ltd
5. IDBI Bank
6. Capital SFB

Sh. R.P. Singh-General Manager-FIDD-RBI enquired to Kotak Mahindra Bank about regular delay in data submission. Sh. Karan Anand-Chief Manager-Kotak Mahindra Bank replied that they shall ensure to submit the data in time in future.

Action Point:- These member banks are requested to submit the data with in stipulated time-line.

(Action:-All Member Banks)

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 Jansurksha Portal every Friday.

(All LDMs)

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 2 bank have not confirmed regarding Standardized System of Data Flow i.e. Federal Bank & Delhi State Cooperative Bank.

Then Ms. Alpana Gupta-AVP-II & Regional Head-Federal Bank, responded that Standardized Data Flow shall be completed by March 2023 positively. Further Sh. A.K. Bansal-Asst. General Manager-DSCB also assured the house that Standardized Data Flow shall be completed by March 2023.

Action Point:- The Federal Bank & Delhi State Cooperative Bank is requested to adhere to the time-line submitted to SLBC-Delhi, for Standardized data flow.

(Action: Federal Bank & DSCB)

Sh. R.P. Singh-General Manager-FIDD-RBI then informed the House that Central Office of Reserve Bank of India, Mumbai, has made a Dashboard comprising of various data fields like Urban, rural, male, female, urban, semi-urban, branch details etc. The LDMs & DCOs are

requested to submit the data as required by Central Office of Reserve Bank of India. He also requested SLBC-Delhi to coordinate for this data submission on Dashboard.

(Action:- SLBC-Delhi, LDMs, DCOs)

Then Sh. Sudhir Sharma from NeSL (**National E-Governance Services Limited)** made the presentation to august gathering. He said that DDE (**Digital Document Execution)** is a mode for paperless execution and storage of financial contracts, which will result in superior enforcement, thereby enhancing the 'Ease of Doing Business' especially in times where quick financing is the need of the hour for businesses. The entire process of documentation of a loan contract takes about 6 to 10 minutes starting from upload of data by the lender to the DDE platform followed by E-stamping and E-sign; excluding time taken by borrower for perusal and acceptance of details of the contract on the DDE screen.

Now NESL has launched e-BG on the DDE platform, an Electronic Bank Guarantee (e-BG) eliminates the physical documentation usually associated with issuance of BG. It reduces the turn-around time of the BG issuance and delivery to the beneficiary from an industry average of 3-4 working days to a few minutes. The digital steps in an e-BG includes BG application, preview and confirm, paperless e-stamping, e-signing, hosting of the final electronic BG on the NeSL portal and intimation of final BG to the beneficiary. The beneficiary can view the final digital BG on the NeSL portal immediately on issuance. Such an e-BG eliminates the need for a separate authentication from the BG issuing Bank.

Sh. Sameer Bajpai, Chief General Manager-Punjab National Bank requested NeSL to make FAQs and to share with SLBC-Delhi for onward submission to member banks.

Action Point:- NeSL is requested to make FAQs and submit the same to SLBC-Delhi.

(Action: NeSL)

Then SLBC-Delhi facilitate the winners (on the parameter of disbursement of PM SVANidhi application) to Punjab National Bank, Bank of Maharashtra & Jammu & Kashmir Bank along with LDMs of West, New Delhi & North West Delhi.

The meeting concluded with "Vote of Thanks" by Mr. Shreekanth Mahopatra- General Manager – Canara Bank.

(RAJEEV JAIN)
General Manager & Convener
State Level Bankers' Committee
NCT of DELHI

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INDEX of ANNEXURES

S.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	GENERAL PURPOSE CREDIT CARDS ISSUED BY RURAL & SEMI URBAN BRANCHES POSITION
15	Financial Literacy Centres - QUARTERLY REPORT as on Dec-2019 ON CONDUCT OF CAMPS BY FLCs
16	QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
17	Information on SKILL Centres
18	POSITION OF ONSITE ATMS
19	Status of Student Accounts
20	Progress under AADHAAR authentication
21	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE
22	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER AGRICULTURE
23	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER MSME
24	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR
25	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER PRIORITY SECTOR
26	Bank wise Position of ANNUAL CREDIT PLAN ACHIEVEMENT UNDER NON-PRIORITY SECTOR
27	Bank wise Position of TOTAL ANNUAL CREDIT PLAN ACHIEVEMENT
28	Bank wise Position of WEAKER SECTION ADVANCES
29	Bank wise Position of WEAKER SECTION ADVANCES
30	Bank wise Position of AGRICULTURE OUTSTANDING
31	Bank wise Position of MSME OUTSTANDING
32	Bank wise Position of Other Priority Sector OUTSTANDING
33	Bank wise Position of Non- Priority Sector OUTSTANDING
34	Bank wise Position of NPA UNDER AGRICULTURE
35	Bank wise Position of NPA UNDER AGRICULTURE
36	Bank wise Position of ANNUAL CREDIT PLAN NPA UNDER MSME
37	Bank wise Position of NPA UNDER PRIORITY SECTOR
38	Bank wise Position of NPA UNDER PRIORITY SECTOR
39	Bank wise Position of NPA UNDER NON-PRIORITY SECTOR
40	Bank wise Position of Total ADVANCES OUTSTANDING and NPA

41	Position of NPA under Govt. Sponsored Schemes
42	Bank wise Progress under PMMY-Outstanding and NPA
43	Bank wise Progress under LOANS OUTSTANDING and DISBURSEMENT TO SC/ST
44	POSITION OF Disbursement under Education Loan
45	Progress under Higher Education and Skill Development Guarantee scheme of Govt. of NCT of Delhi
46	Status of Vidya Lakshmi Portal
47	Total Education Loan and Education Loan to Male/Females
48	Education Loan to SCs/STS/OBCs
49	Profession-wise education loan
50	Location wise education loan
51	Bank wise PROGRESS UNDER HIGHER EDUCATION LOANS
52	QUARTERLY Progress on Pledge Financing against Negotiable Warehouse Receipts (NWRs)
53	Bank wise Progress under Investment Credit Under Agriculture-Disbursement
54	Bank wise Progress under Investment Credit Under Agriculture-Outstanding
55	Progress of Credit Linkage to Unidentified Cluster Units
56	CUMULATIVE POSITION OF ADVANCES UNDER THE PMMY for CURRENT FY e.g. (01.04.2019 TO 31.12.2019)
57	CUMULATIVE BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC/KVIB/DIC(PMEGP) FOY THE CURRENT FY
58	cumulative DISTRICT WISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC/KVIB/DIC(PMEGP) for current fy
59	Bank wise Progress under NULM Disbursement
60	Progress under NRLM Disbursement
61	RECOVERY POSITION OF DIRECT AGRICULTURAL ADVANCES TO FARMERS INCLUDING HI-TECH ADVANCE
62	Bank wise Progress under FI & KCC
63	Bank wise PROGRESS UNDER KISAN CREDIT CARD (Crop Loans KCC)
64	Bank wise Progress under Kisan Credit Card for Animal husbandary
65	Bank wise Progress under Kisan Credit Card for Fisheries
66	Bank wise Position of SHG BANK LINKAGE PROGRAMME
67	Statement Showing List of SELF HELP GROUPS (SHG) formed
68	Bank wise PROGRESS UNDER FINANCE TO WOMEN -OUTSTANDING & DISBURSEMENT
69	Bank wise Position of LOANS OUTSTANDING TO MINORITY COMMUNITIES (as per RBI guidelines on Lending to Minority Communities)
70	Bank wise Position of LOANS DISBURSED TO MINORITY COMMUNITIES (As per RBI guidelines on Lending to Minority Communities)
71	STATUS REPORT ON DETECTION OF FORGED NOTES REPORTED BY MEMBER BANKS TO RBI
72	Bank wise Position in Regard to Payment made through Electronic Mode
73	Bank wise Progress under Digital Transactions during Current Financial Year
74	QUARTERLY POSITION OF GENERAL GRIEVANCES
75	Progress under SUI (STAND UP INDIA)-Disbursement
76	QUARTERLY Progress under Skill Loan Finance
77	Information on Financial Inclusion Parameters