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112th SLBC- Delhi Quarterly Meeting for June 2023

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

S.No.	NAME OF DISTRICT	No. OF BRANCHES	NO. OF ATMs	DEPOSITS	ADVANCES	C:D RATIO
1	Central	428	835	215311.2789	193690.1553	89.96
2	East	250	534	73726.68342	25837.83928	35.05
3	New Delhi	388	740	456960.9211	1031366.136	225.70
4	North	268	432	59661.30522	25038.99049	41.97
5	North East	65	162	12153.70486	8269.093958	68.04
6	North West	387	609	83809.47621	36268.38934	43.27
7	Shahdara	157	267	39920.88548	13775.8603	34.51
8	South	419	1134	195654.4734	59815.27004	30.57
9	South East	341	593	127171.1751	105248.517	82.76
10	South West	381	1112	105702.7836	33890.76087	32.06
11	West	528	826	117837.7971	42973.1318	36.47
	Total :	**3612**	**7244**	1487910.484	1576174.144	**105.93**

As per the profile of Districts:-

1. The total number of Branches is 3612 (3593 as on March-2023) and ATMs is 7244 (7348 as on June-2023).
2. The maximum number of Branches are under West District (528) & minimum number of Branches are in North East District (65).
3. The maximum number of ATMs are in South Delhi District (1134) & minimum number of ATMs are in North East District (162).
4. The overall CD ratio of NCT of Delhi is 105.93 (104.78 as on March-2023).

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KEY INDICATORS

(Rs. in Crores)

Sl.	ITEMS	Jun-22	Mar-23	Jun-23	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1339920	1449144	1487910	147990	38766	11	3
2	Total Advances	1428321	1518384	1576174	147853	57790	10	4
3	CD Ratio	106.60	104.78	105.93	-0.67	1.15	-1	1
4	Total Priority Sector	211602	229382	234659	23057	5278	11	2
5	% PS Advs to Total Advs	14.81	15.11	14.89	0.07	-0.22	0	
6	Total Non-Priority Sector	1216719	1289003	1341515	124796	52512	10	4
7	Farm Credit	4878	5916	6418	1540	502	32	8
8	Agriculture Infrastructure	776	849	912	136	63	17	7
9	Ancillary Activities	10481	11983	12591	2109	607	20	5
10	Total Agriculture (PS)	16135	18748	19920	3785	1172	23	6
11	Total Agriculture (NPS)	11935	11370	13115	1180	1745	10	15
12	Total Agriculture Advances	28070	30118	33035	4965	2917	18	10
13	% Total Agri Adv to Total Adv	1.97	1.98	2.10	0.13	0.11	7	
14	% Agri Adv (PS) to PS Advs.	7.63	8.17	8.49	0.86	0.32	11	
15	Micro Enterprises	39801	46891	50297	10496	3406	26	7
16	Small Enterprises	47397	48657	49949	2552	1292	5	3
17	Medium Enterprises	34551	36754	36650	2099	-104	6	0
18	Others under MSMEs	668	1043	1123	455	80	68	8
19	Total MSME Advances	122418	133345	138019	15602	4674	13	4
20	% of MSME Advs. to PS Advs.	57.85	58.13	58.82	0.96	0.68	2	
21	% of MSME Advs. to Total Advs.	8.57	8.78	8.76	0.19	-0.03	2	
22	Housing (PS)	13411	14191	13019	-391	-1171	-3	-8
23	Housing(NPS)	50360	61835	63608	13247	1773	26	3
24	Total Housing Loan Advances	63771	76025	76627	12856	602	20	1
25	Education Loan (PS)	1512	1628	1564	52	-65	3	-4
26	Education Loan (NPS)	900	1214	1552	652	338	72	28
27	Total Education Loan Advances	2412	2842	3116	704	274	29	10
28	Other Priority Advances	49155	51866	51670	2515	-196	5	0
29	Loans to weaker Sections under PSL	13085	13284	13902	817	618	6	5
30	% Weaker Sec. Adv. to PS	6.18	5.79	5.92	0	0.13	-4	

31	Advs. to Women Enterprise	44909.00	52309	53107	8198	799	18	2
32	% Women Advs. to PSA	21.22	22.80	22.63	1	-0.17	7	
33	Advances to Minorities	8417.00	9421	9247	830	-174	10	-2
34	% Minority Adv. in PS	4	4.11	3.94	0	-0.17	-1	-4
35	Branch Network							
	Rural	86	87	86	0	-1	0	-1
	Semi Urban	77	78	78	1	0	1	0
	Metropolitan	3460	3428	3448	-12	20	0	1
	Total Branches	**3623**	**3593**	**3612**	-11	19	0	1
36	ATM Network				0			
	Rural	92	95	93	1	-2	1	-2
	Semi Urban	189	176	166	-23	-10	-12	-6
	Metropolitan	7104	7077	6985	-119	-92	-2	-1
	Total ATM	**7385**	**7348**	**7244**	-141	-104	-2	-1

NPA Position

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23
1	**Total Advances**	**1428321**	**1518384**	**1576174**	**151793**	**128914**	**127838**	10.63	8.49	8.11
2	**Total Priority Sector**	**211602**	**229382**	**234659**	**24043**	**20165**	**20093**	11.36	8.79	8.56
3	**Total Non-Priority Sector**	**1216719**	**1289003**	**1341515**	**127750**	**108749**	**107744**	10.50	8.44	8.03
4	Farm Credit	4878	5916	6418	154	246	247	3.15	4.15	3.85
5	Agriculture Infrastructure	776	849	912	168	114	116	21.66	13.43	12.68
6	Ancillary Activities	10481	11983	12591	1904	2031	2049	18.17	16.95	16.27
7	Total Agriculture (PS)	16135	18748	19920	2226	2391	2411	13.80	12.75	12.11
8	Total Agriculture (NPS)	**11935**	11370	13115	1061	818	784	8.89	7.19	5.98
9	**Total Agriculture Advances**	**28070**	**30118**	**33035**	**3287**	**3209**	**3196**	11.71	10.65	9.67
10	Micro Enterprises	39801	46891	50297	6038	6100	5913	15.17	13.01	11.76
11	Small Enterprises	47397	48657	49949	7540	6603	6618	15.91	13.57	13.25
12	Medium Enterprises	34551	36754	36650	6230	3324	3539	18.03	9.04	9.66
14	Others under MSMEs	668	1043	1123	16	12	14	2.44	1.12	1.28
15	**Total MSME Advances**	122418	**133345**	**138019**	**19824**	**16038**	**16084**	16.19	12.03	11.65

16	Housing (PS)	13411	14191	13019	588	546	424	4.38	3.85	3.25
17	Housing(NPS)	50360	61835	63608	2235	2042	2172	4.44	3.30	3.41
18	**Total Housing Sector Advances**	**63771**	**76025**	**76627**	**2822**	**2588**	**2595**	4.43	3.40	3.39
19	Education Loan (PS)	**1512**	1628	1564	54	44	42	3.58	2.71	2.67
20	Education Loan (NPS)	**900**	1214	1552	4	6	11	0.48	0.46	0.68
21	**Total Education Sector Advances**	**2412**	**2842**	**3116**	59	**50**	**52**	2.43	1.75	1.68
22	**Loans to weaker Sections under PS**	**13085**	**13284**	**13902**	**686**	**374**	**508**	5.24	2.82	3.66
	Govt. Sponsored Schemes									
23	DAY-NRLM	20	0	0	9	0	0	43.72	0.00	0.00
24	DAY-NULM	4	4	4	0	0	2	2.91	3.41	37.56
25	PMEGP	13	18	15	6	5	5	46.91	25.74	34.35
26	SHG	101	44	41	31	10	10	31.06	22.06	23.63
27	Stand Up India	412	410	443	118	87	88	28.66	21.27	19.84
28	PMMY	3724	4580	4995	557	543	601	14.95	11.86	12.04

AGENDA ITEM NO. 1	**CONFIRMATION OF MINUTES OF THE 111th MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2023 HELD ON 15.05.2023**

The 111th SLBC Meeting of NCT of Delhi for the Quarter ended March-2023, was held on 15.05.2023 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. Kanwaljit Shorey	General Manager	Head Office-Punjab National Bank
3	Sh. Bikramjit Shom	General Manager & Convner	SLBC-Delhi
4	Sh. Rajeev Jain	General Manager	Zonal Office-Punjab National Bank
5	Sh. BMK Singh	Dy. General Manager	FIDD-Reserve Bank of India
6	Sh. R.V. Ramakrishna	Chief General Manager	NABARD

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 111th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2023 HELD ON 15.05.2023

Observation:- The SLBC DELHI emailed the Minutes of the 111th 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:

S.No.	Name of the Bank
1	AXIS BANK
2	BANDHAN BANK LTD.
3	DEVELOPMENT BANK OF SINGAPORE
4	FEDERAL BANK LTD
5	INDUSIND BANK
6	KARNATAKA BANK
7	KOTAK MAHINDRA BANK
8	SOUTH INDIAN BANK LTD

B. Further despite follow-ups there is no ATR from GNCTD of 111th SLBC quarterly meeting minutes. GNCTD is also requested to name one Nodal official who can submit the information sought by RBI & various Ministries within timeframe, to SLBC-Delhi.

Observation:- Some Banks mention ‘Noted’ / ‘Complied’ in their ATR which shall not solve the very purpose of deliberations during the meeting. Member Banks are requested to submit the ATR with proper comments.

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AGENDA ITEM NO. 2	REVIEW OF FINANCIAL INCLUSION INITIATIVES- PMJDY, PMSBY, PMJJBY & APY, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

It is a National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit accounts, Remittance, Credit, Insurance, Pension in an affordable manner. To cover all households with, at least, one Basic Banking account with RuPay Debit Card having inbuilt accident insurance cover of Rs.2.00 Lac. Further, an Overdraft facility [since revised to Rs.10,000 also permitted in Aadhaar enabled accounts after satisfactory operations in the account for 6 months.

Monitoring Mechanism at State level

Mission Head : Secretary (Revenue)-cum- Divisional Commissioner, Govt. of NCT of Delhi
Secretary : Convener, SLBC-Delhi
Members : All Member Banks of SLBC-Delhi.

Position of Accounts opened under PMJDY in NCT of Delhi:

As on 30.06.2022

Bank Name	TOTAL No of A/Cs [1]	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay cards to total Rupay Card	Aadhar Seeding	% of Aadhar seed to total A/cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
Public Sector	**5745326**	**4239150**	73.78	**3113683**	73.45	**4799156**	83.53	**423722**	7.38
Private Sector	**166101**	**137321**	82.67	**95257**	69.37	**99467**	59.88	**43919**	26.44
Small Financial	**11576**	**3999**	34.55	**2121**	53.04	**299**	2.58	**1175**	10.15
Grand Total :	**5923003**	**4380470**	73.96	**3211061**	73.3	**4898922**	82.71	**468816**	7.92

As on 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

As on 30.06.2023

	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	5780188	4367554	75.56	3053237	69.91	4761370	82.37	416013	7.20
Private Sector	216716	150537	69.46	103874	69.00	140293	64.74	49315	22.76
Small Financial	16418	4972	30.28	2247	45.19	299	1.82	1342	8.17
Payment Banks	0	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total :	6013322	4523063	75.22	3159358	69.85	4901962	81.52	466670	7.76

Action Point:-

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

The Bank wise position of PMJDY accounts as on 30.06.2023 is given at Annexure-7.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.06.2023:

Type of Bank	Pending as on 31.03.2023	Received	Disposed off	Pending as on 30.06.2023	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	29	18	17	30	0	0
Small Finance Banks	0	0	0	0	0	0
Payment Bank	0	0	0	0	0	0
Grand Total	**29**	**18**	**17**	**30**	**0**	**0**

The Bank wise position of Grievances under PMJDY as on 30.06.2023 is given at Annexure-8

Observation:- In the previous Quarter i.e. march 2023 there were 17 PMJDY grievances pending of 'Yes Bank Ltd'. Despite their assurance to resolve the PMJDY grievances the same is increased to 30 now.

The Yes 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 30.06.2022:-

Bank Type	PMSBY	PMJJBY	APY as received from PFRDA	Total
Public Sector Banks	3753972	1229514	502711	5486197
RRB/Coop. Bank	0	0	0	0
Private Sector Banks	286027	138056	70906	494989
Small Financial Bank	1321	732	0	2053
Others	4041320	1368302	573628	5983250
Total	8082640	2736604	1147245	11966489

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

As on 30.06.2023:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	4317947	1428348	642630	6388925
Private Sector Banks	264804	143711	79253	487768
Small Financial Bank	2080	1013	0	3093
Payment Bank	0	211	0	211
Others	0	0	11	11
Total	4584831	1573283	721894	6880008

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:-

SrNo	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	DEVELOPMENT BANK OF SINGAPORE	0	0
5	EQUITAS SMALL FIN. BANK	0	0
6	ESAF SMALL FINANCE BANK	0	0
7	INDIA POST PAYMENT BANK	0	211
8	JANA SMALL FIN. BANK	0	0
9	KARNATAKA BANK	0	0
10	KARUR VYSYA BANK	0	0
11	NAINITAL BANK LTD	0	0
12	UJJIVAN SMALL FIN. BANK	0	0
13	UTKARSH SMALL FINANCE BANK	0	0

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 30.06.2023 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

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 26-07-2023	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 26-07-2023
Bank of Baroda	169641	9597	0	34191	194181	39145	0	98076
Bank of India	121985	18669	39	26606	139296	45737	61	32723
Bank of Maharashtra	10140	4626	0	3136	10746	3809	0	6937
Canara Bank	139680	8155	0	10714	161160	75802	0	21636
Central Bank of India	31600	1931	0	86	39772	4603	0	154
Indian Bank	88152	40137	1621	9779	102546	80614	4535	15392
Indian Overseas Bank	23621	3015	0	318	28300	12529	0	1120
Punjab & Sind Bank	58482	3363	57	2253	58482	55119	0	3363
Punjab National Bank	189075	8994	145	8081	228888	43808	689	18670
State Bank of India	297756	17308	1446	143338	278495	45393	1061	164691

UCO Bank	190	2	0	188	210	12	0	198
Union Bank of India	63093	657	5	7343	65272	4081	11	46037
Jammu & Kashmir Bank Ltd	2784	652	0	54	3480	978	0	62
TOTAL	1196199	117106	3313	246087	1310828	411630	6357	409059

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 26-07-2023	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30-09-2021	PMSBY Enrolled during the Week	PMSBY Total Enrolled 26-07-2023
Bank of Baroda	1554	189	0	70	2031	363	0	211
Bank of India	12734	3445	9	2649	16241	7369	17	3303
Bank of Maharashtra	295	240	0	23	345	290	0	29
Canara Bank	1055	42	0	234	1110	275	0	578
Central Bank of India	579	0	0	98	598	0	0	162
Indian Bank	1069	165	0	904	1154	211	0	943
Indian Overseas Bank	954	342	0	211	1242	584	0	654
Punjab & Sind Bank	134	15	0	105	187	29	0	158
Punjab National Bank	14735	1611	6	423	18556	3775	11	1138
State Bank of India	5804	22	1	2201	6161	128	1	2893
UCO Bank	2074	279	0	91	2552	405	0	184
Union Bank of India	5087	12	2	608	5571	17	2	1100
Jammu & Kashmir Bank Ltd	1024	143	0	55	1280	217	0	45
TOTAL	47098	6505	18	7672	57028	13663	31	11398

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

This in with reference to allocation of Atal Pension Yojana (APY) target for FY 2023-2024. In this regard please find attached letter no. PFRDA/03/05/1/0071/2017-PnD-APY-Part (2) from Chief General Manager-PFRDA. The target is as under:-

Category	Annual Target in terms of Average APY Account per Branch (AAPB) for FY 2023-24
Public Sector Banks	100
Major Private Sector Bank (ICICI Bank, Axis Bank, HDFC Bank & IDBI Bank)	70
Regional Rural Banks	100
Private Banks (others)	30
Co-Operative Bank	20

This is with reference to a review meeting held on 18.07.2023 under the aegis of PFRDA-Pension Fund Regulatory & Development Authority. The meeting was addressed by Dr. Deepak Mohanty-Chairman-PFRDA, Ms. Mamta Shankar-Whole Time Member (Economics)-PFRDA & Sh. A.G. Das-Executive Director-PFRDA.

During the review of SLBC-Delhi following observations were made by the authorities:

1. The achievement vis-à-vis target of APY for FY 2022-23 is quite dismal at 65% only.
2. The member banks in NCT of Delhi is not performing as per their potential.
3. The performance of Private Sector Banks is not at par with the presence.
4. The services of BC/BFs are not utilized for getting fresh enrolment in APY.
5. The persistency in continuing the APY accounts is decreasing sharply.
6. Even though there are multiple benefits of APY but the customers of the Bank are unaware about these benefits.

The member banks are requested to:

1. Achieve the target of APY as allocated by PFRDA for FY 2023-24. The SLBC-Delhi shall monitor the progress by VC at regular intervals along with the officials from PFRDA
2. Make a suitable strategy for achieve the target on quarter wise basis.
3. Improve the performance in APY as per branch network and Private Sector Banks to rework their strategy so that the enrollment under APY by them can increase substantially.
4. Utilise the services of BCs/BFs for convincing the customers and making them aware about the benefits of APY
5. Increase the persistency of enrolled customers
6. Conduct camps/ workshops/ conferences & inviting customers to increase their awareness about the scheme which leads to better enrolment.

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:-

Achievement as on 30.06.2023

S.No.	Name of APY- SPs	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY
1	BANK OF MAHARASHTRA	3,900	1,001	26	26%
2	UNION BANK OF INDIA	22,100	5,018	23	23%
3	BANK OF BARODA	19,800	3,315	17	17%
4	CENTRAL BANK OF INDIA	9,800	1,296	13	13%
5	STATE BANK OF INDIA	42,900	5,579	13	13%
6	PUNJAB AND SIND BANK	10,900	1,262	12	12%
7	BANK OF INDIA	9,700	952	10	10%
8	PUNJAB NATIONAL BANK	31,700	2,283	7	7%
9	INDIAN BANK	14,700	1,016	7	7%
10	INDIAN OVERSEAS BANK	7,900	514	7	7%
11	CANARA BANK	27,100	805	3	3%
12	UCO BANK	6,200	68	1	1%

PRIVATE SECTOR BANKS:-

S.No.	Name of APY- SPs	ANNUAL TARGET	APY accounts opened in Current FY	AAPB Achieved in Current FY	Annual Target Achievement in Current FY
1	TAMILNAD MERCANTILE BANK LTD	90	115	38	128%
2	KOTAK MAHINDRA BANK	3,090	980	10	32%
3	KARNATAKA BANK LIMITED	630	77	4	12%
4	THE NAINITAL BANK LTD	480	38	2	8%
5	INDUSIND BANK LIMITED	900	43	1	5%
6	DHANLAXMI BANK LIMITED	120	2	1	2%
7	THE KARUR VYSYA BANK LTD	420	3	0	1%
8	THE SOUTH INDIAN BANK LTD	810	5	0	1%
9	IDBI BANK LTD	3,430	17	0	0%
10	CITY UNION BANK LTD	240	1	0	0%
11	ICICI BANK LIMITED	10,780	38	0	0%
12	HDFC BANK LTD	19,040	54	0	0%
13	THE FEDERAL BANK LTD	810	2	0	0%

14	AXIS BANK LTD	13,370	17	0	0%
15	THE JAMMU AND KASHMIR BANK LTD	840	1	0	0%
16	YES BANK LIMITED	2,250	0	0	0%
17	STANDARD CHARTERED BANK	480	0	0	0%
18	THE LAKSHMI VILAS BANK LTD	240	0	0	0%
19	THE CATHOLIC SYRIAN BANK LIMITED	570	0	0	0%
20	DCB BANK LIMITED	510	0	0	0%
21	RBL BANK LIMITED	480	0	0	0%
22	THE HP STATE COOPERATIVE BANK	20	0	0	0%
23	BANDHAN BANK LIMITED	960	0	0	0%
24	IDFC FIRST BANK LIMITED	270	0	0	0%

Observation: A review meeting was held on 18.07.2023 under the aegis of PFRDA-Pension Fund Regulatory & Development Authority. The meeting was addressed by Dr. Deepak Mohanty-Chairman-PFRDA, Ms. Mamta Shankar-Whole Time Member (Economics)-PFRDA & Sh. A.G. Das-Executive Director-PFRDA.

The PFRDA has allocated a target of 2,67,530 APY accounts for FY 2023-24. As on 30.06.2023 only 24,502 APY accounts were enrolled in NCT of Delhi by member banks which is merely 9% of overall target. It was expected that at least 25% of the target should be achieve by member banks for quarter ended June 2023. There are few private sector banks like IDBI Bank, ICICI Bank, HDFC Bank, Axis Bank & Yes Bank which have prominent presence in NCT of Delhi but there performance in "NIL". There non-performance was viewed seriously by the top management of SLBC-Delhi & PFRDA during the meeting. The SLBC-Delhi vide their letter dated 20.07.2023 requested all the member banks, especially Private Sector Banks to improve their performance.

Further despite commitment at various platforms the Private Sector Banks are not performing as per their potential in APY. So we request Reserve Bank of India to write a communication to their respective Head Office for their dismal performance. The views from PFRDA are also welcome.

Action Point:- The Private Sector & Public Sector Banks are requested to make a suitable strategy to achieve their APY targets on quarter wise basis so that yearly targets can be achieved.

The PFRDA has communicate that they have launched following campaign:-

- **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**

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

		FY 2023- 2024 (from April 2023 to June 2023)							
		All Citizen of India				Corporate			
Sr. No.	Name of POP	No. of POP-SPs (Bank Branches)	No. of Subscribers			No. of CBOs	No. of Subscribers		
			Male	Female	Total		Male	Female	Total
1	Axis Bank Limited	1	1	-	1	17	22	10	32
2	Au Small Finance Bank Ltd	0	0	0	0	1	1	0	1
2	Bank of Baroda	-	-	-	-	-	-	-	-
3	Bank of India	1	107	44	151	-	-	-	-
4	Bank of Maharashtra	-	-	-	-	-	-	-	-
5	Canara Bank	5	6	1	7	-	-	-	-
6	Central Bank of India	2	3	2	5	-	-	-	-
7	HDFC Bank Limited	-	163	62	225	39	105	30	135
8	ICICI Bank Limited	24	135	47	182	64	707	145	852
9	IDBI Bank Limited	-	-	-	-	-	-	-	-
10	Indian Bank	3	1	2	3	-	-	-	-
11	Indian Overseas Bank	6	6	3	9	-	-	-	-
12	IndusInd Bank Limited	-	-	-	-	1	1	-	1
13	Karnataka Bank Limited	1	1	-	1	-	-	-	-
14	The Karur Vysya Bank	-	-	-	-	-	-	-	-
15	Kotak Mahindra Bank Limited	2	179	61	240	25	366	99	465
16	Punjab and Sind Bank	1	4	2	6	1	26	13	39
17	Punjab National Bank	10	112	50	162	1	475	186	661
18	RBL Bank Limited	-	-	-	-	-	-	-	-

19	State Bank of India	209	301	166	467	16	252	51	303
20	Tamilnad Mercantile Bank Ltd	1	1	2	3	-	-	-	-
21	The Federal Bank Ltd	-	-	-	-	-	-	-	-
22	The South Indian Bank Limited	2	1	1	2	1	-	1	1
23	UCO Bank	-	-	-	-	-	-	-	-
24	Union Bank Of India	129	204	89	293	-	-	-	-
25	Yes Bank Limited	-	-	-	-	1	1	-	1
	Grand Total	**397**	**1,225**	**532**	**1,757**	**167**	**1,956**	**535**	**2,491**

Action Point:-

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

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 30.06.2023:

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 30.06.2023, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.03.2023		Received		Settled		Pending as on 30.06.2023		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	5	10	5	10	0	0	0	0
PMSBY	3	6	34	68	23	46	14	28	0	0
PMJJBY	10	20	45	90	45	90	10	20	0	0
Total	13	26	84	168	73	146	24	48	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 30.06.2023

(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.
BANK OF INDIA	3	6	3	6	0	0	0	0	0	0
PUNJAB & SIND BANK	4	8	3	6	1	2	1	2	0	0
STATE BANK OF INDIA	4	8	4	8						
FEDERAL BANK	1	2	1	2						
HDFC BANK	2	4	1	2	1	2	0	0	0	0
Grand Total	14	28	12	24	2	4	1	2	0	0

The pending cases under PMJJBY as on 30.06.2023 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	5	10	1	2	4	8	0	0	0	0
2	FEDERAL BANK LTD	1	2	0	0	1	2	0	0	0	0
3	HDFC BANK	4	8	4	8	0	0	0	0	0	0
	Grand Total	**10**	**20**	**5**	**10**	**5**	**10**	**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	689	539	341
2	BANK OF BARODA	836	735	702
3	BANK OF INDIA	108	108	108
4	BANK OF MAHARASHTRA	11	11	9
5	CANARA BANK	64	62	13
6	CENTRAL BANK OF INDIA	67	67	0
9	HDFC BANK	49	40	35
10	IDBI BANK	62	62	62
11	IDFC FIRST BANK	118	116	67
12	INDIAN BANK	45	45	45
13	PUNJAB NATIONAL BANK	390	388	355
14	RBL BANK	753	753	0
15	STATE BANK OF INDIA	999	765	676
16	UCO BANK	63	42	60
17	UNION BANK OF INDIA	78	78	78
18	YES BANK	12137	7540	0
	TOTAL	16451	10880	2551

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 **61,34,438** BSBD Accounts & 28558 GCCs with loan amount of Rs. 177.57 Crores position as on 30.06.2023.

Observation: In the annexure "Information on Financial Inclusion Parameters as on June 2023" there are two banks i.e. Jammu & Kashmir Bank & Kotak Mahindra Bank which have mentioned the data of GCC in 'number of accounts' but they have not filled the 'amount' column, which resulted in data discrepancy. These member banks are requested to submit the data after due diligence.

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 June- 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	3746	70886391	2310809	3.26	80.52
Cooperative Sector	0	0	0	0	0
Private Sector Banks	3405	26678309	3800170	14.24	87.96
Small Financial Banks	93	732028	49005	6.69	83.69
Payment Bank	0	0	0	0	0
Grand Total	7244	98296728	6159984	6.27	83.69

The % age of failed transactions to total ATM transactions is 6.27% quarter ended 30.06.2023 which was 6.17% during the quarter ended 31.03.2023. The percentage of failed transaction under PSBs is 3.26% whereas under Private Sector Banks it was 14.24% and under Small Financial Banks, it is 6.69%. The number of failed transaction are increase in case of PSBs & PvSBs but it is decrease in case of SFB.

Digital Transaction Status during current financial year as on 30.06.2023:

(Amt in Crores)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
540871075	1276043.76	165708	29.86	720287	2919.05

(Amt in Crores)

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
67955835	903100.50	165130576	113031.25	15852	4.48

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

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

The status of Digitisation in the above districts are as follows:-

S.No.	Name of the District	Digitization of Current & Savings Account %	On Boarding of Merchant %
1	North	Current-71% & Savings-85%	35%
2	North East	Current- 61.95% & Savings-94.93%	397%
3	South West	Current-82% & Savings-95%	90%
4	West	Current-99% & Savings-99.2%	100%

In continuation, the SLBC Delhi in its Sub-Committee meeting held on 27.06.2023 shortlisted the following Districts for 100% Digitisation:-

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

The SLBC Delhi has sought the data of digitization from 8 Districts. The name of the Banks (as on 24.07.2023) which have not submitted any one annexure (Annexure-II or III) of digitization are:-

S.No.	Name of the Bank
1	BANK OF BARODA
2	AU SMALL FIN. BANK
3	AXIS BANK
4	BANDHAN BANK LTD.
5	BANK OF INDIA
6	BANK OF MAHARASHTRA
7	CANARA BANK
8	CATHOLIC SYRIAN BANK LTD.
9	CENTRAL BANK OF INDIA
10	EQUITAS SMALL FIN. BANK
11	FEDERAL BANK LTD
12	HDFC BANK
13	IDBI BANK

14	IDFC FIRST BANK
15	INDIAN BANK
16	INDIAN OVERSEAS BANK
17	INDUSIND BANK
18	JAMMU KASHMIR BANK LTD
19	JANA SMALL FIN. BANK
20	KARNATAKA BANK
21	KARUR VYSYA BANK
22	PUNJAB &SIND BANK
23	PUNJAB NATIONAL BANK
24	RBL BANK LTD
25	SOUTH INDIAN BANK LTD
26	UCO BANK
27	UJJIVAN SMALL FIN. BANK
28	UNION BANK OF INDIA
29	UTKARSH SMALL FINANCE BANK
30	YES BANK LTD

The member banks are requested to submit the data of digitization to respective districts on priority basis.

On the basis of data submitted by LDMs the number of banks which have achieved 100% digitization in the Districts are:

S.No.	Name of the District	Number of Banks which are 100% Digitised in the District
1	East	4
2	North	2
3	North East	1
4	North West	6
5	Shahdara	0
6	South East	3
7	South West	3
8	West	38

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. LDMs are requested to share their strategy for achieving 100% digitization within date line.

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 30.06.2023 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	2578070	1752934	765642	70584	1594591
Coop. Banks	9446	5325	4121	0	9446
Private Sector Banks	319470	211752	46419	69808	258743
Small Fin. Banks	796	591	53	128	365
Payment Bank	55064	36166	13622	5276	26846
Grand Total:	2962846	2006768	829857	145796	1889991

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.

Action Point:- The FLC are not appointed in East, North West, South, South East Delhi districts of NCT of Delhi. The SLBC has coordinated with LDMs of these Districts. The Lead Bank i.e. Punjab National Bank (for East & North West Delhi) & State Bank of India (for South & South East) are once again requested to nominate FLC in these Districts. The Lead Banks are requested to inform the house about its updated status.

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.06.2023 is as under:-

District		SPECIAL CAMPS BY FLCs (GOING DIGITAL)	TARGET GROUP SPECIFIC CAMPS BY FLCs

	Name of Sponsoring bank	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	1463	15	15	758
East	PNB	6	6	155	15	15	464
New Delhi	Canara Bank	6	50	2336	15	23	1543
North	PNB	6	14	517	15	24	1356
North East	PNB	6	6	149	15	17	674
North West	PNB	6	11	382	15	20	986
Shahadra	BOB	6	7	160	15	46	1387
South	SBI	6	6	221	15	15	527
South East	SBI	6	10	271	15	14	717
South West	SBI	6	8	196	15	17	338
West	Canara Bank	6	44	4757	15	44	4757
	Total	**66**	**192**	**10607**	**165**	**250**	**13507**

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

S.No.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Gap in Target
1	BANK OF BARODA	4	12	22	Achieved
2	BANK OF INDIA	7	21	29	Achieved
3	CANARA BANK	5	15	48	Achieved
4	CENTRAL BANK OF INDIA	3	9	9	Achieved
5	INDIAN BANK	6	18	38	Achieved
6	PUNJAB NATIONAL BANK	16	48	48	Achieved
7	STATE BANK OF INDIA	1	3	20	Achieved
8	UNION BANK OF INDIA	13	39	31	Not Achieved (-8)
9	DSCB	17	51	51	Achieved
10	AXIS BANK	3	9	5	Not Achieved (-4)
11	FEDERAL BANK LTD	4	12	12	Achieved
12	HDFC BANK	2	6	6	Achieved
13	IDFC FIRST BANK	1	3	0	Not Achieved (-3)
14	KOTAK MAHINDRA BANK	1	3	0	Not Achieved (-3)
15	NAINITAL BANK LTD	1	3	0	Not Achieved (-3)
16	YES BANK LTD	1	3	3	Achieved
17	UJJIVAN SMALL FIN. BANK	1	3	0	Not Achieved (-3)

	Grand Total :	86	258	322	

The Banks which have not completed their target of camps during June 2023 quarter are Union Bank of India, Axis Bank IDFC First Bank, Nainital Bank, Kotak Mahindra Bank, Nainital Bank & Ujjivan SFB.

Action Point:- In 111th SLBC Quarterly meeting held on 15.05.2023, name of two banks i.e. Nainital Bank & Kotak Mahindra Bank, were mentioned which have not achieved camps target in FY 2022-23.

In the quarter ended June 2023, these two banks are still not able to conduct rural camps despite making commitments. 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	3
2	**East**	2	5
3	**New Delhi**	0	3
4	**North**	29	82
5	**North East**	2	10
6	**North West**	13	51
7	**Shahdara**	1	7
8	**South**	6	37
9	**South East**	1	8
10	**South West**	28	104
11	**West**	3	12
	Total :	86	322

Action Points:

As there are 86 Rural branches, the total of 322 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	6	2	4	179	0
East	0	0	0	0	0
New Delhi	0	0	0	0	0
North	9	9	9	992	9
North East	0	0	0	0	0
North West	12	12	12	423	12
Shahdara	2	0	0	0	0
South	5	5	17	325	1
South East	1	1	4	123	0
South West	4	4	7	207	4
West	35	10	15	346	0
GRAND TOTAL	74	43	68	2595	26

Action Point:- The LDMs of East, New Delhi & North East Delhi are requested to share their concern for not conducting financial literacy program in skilling centers.

As on Qtr ended 30.06.2023

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	17	12	26	1143	8
PVT ITI's	7	6	6	250	3
VTPs	25	14	21	685	7
OC's	25	11	15	517	8
Total :	74	43	68	2595	26

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. – **September 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 September-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 September-2023.**

b) Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.	The SHGs and Micro Entrepreneurs names and contact lists should be shared with concerned Authorities of National Skill Development Mission; **Upto September-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 September-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 September 2023. The Reserve Bank of India is requested to intervene in the matter for coordination with NCERT.
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 September 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 September 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 September 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) 2023-24

The summarized position of Targets (ACP-2023-24) & Achievement up to June-2023 under Annual Credit Plan (ACP) is as under:-

(Amt. in Crore)

Sector	Annual Target 2023-24	Achievement (01.04.2023 to 30.06.2023)	Achievement % (01.04.2023 to 30.06.2023)
Agriculture	16913	5414	32.01
MSME	140027	65777	46.97
Export Credit	748	718	96.04
Education	433	58	13.39
Housing	2241	900	40.16
Social Infrastructure	6942	1509	21.74
Renewable Energy	316	28	8.93
Other Priority Sector	1464	589	40.23
Total Priority Sector	**169085**	**74993**	44.35

Non Priority Sector	1387359	**541658**	39.04
Total (Priority Sector + Non Priority Sector)	**1556443**	**616651**	39.62

The bank wise figures of Export Credit (as on 30.06.2023) are:-

S.No.	**Bank Name**	**Export Credit O/s as on 30.06.2023**	**Export Credit O/s as on 30.06.23**	**Export Credit Disbursement as on 30.06.2023**	**Export Credit Disbursement as on 30.06.2023**
		Account No	Amount in Crs.	Account No	Amount in Crs.
1	BANK OF BARODA	103	1021.74	0	0
2	INDIAN BANK	5595	958.01	20	3.51
3	INDIAN OVERSEAS BANK	995	188.41	28	10.47
4	PUNJAB NATIONAL BANK	659	596.54	0	0
5	UNION BANK OF INDIA	37	1010.23	0	0
	Public Sector Total	7389	3774.92	48	13.98
1	AXIS BANK	2	30.06	1	21.58
2	DEVELOPMENT BANK OF SINGAPORE	54	194.62	389	569.39
3	HDFC BANK	688	887.98	1030	1577.72
4	INDUSIND BANK	6	37.76	5	43.14
5	TAMILNAD MERCANTILE BANK	9	0.88	4	0.92
	Private Sector Total	759	1151.3	1429	2212.75
	Grand Total :	8148	4926.22	1477	2226.73

Observation:-

The achievement under Priority Sector for Q-1 of FY 2023-24 is Rs. 74,993 Crore against the annual target of Rs. 1,69,085 Crore i.e. 44.35%. The achievement under Non-Priority Sector has been Rs. 5,41,658 Crore against the annual target of Rs. 13,87,539 Crore i.e. 39.04 %. The achievement under total ACP has been Rs. 6,16,651 Crore against the Annual target of Rs. 15,56,443 Crore i.e. 39.62%, 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 2023-24 are given at Annexure-21 to 27.

ACHIEVEMENT VIS-À-VIS TARGET OF ACP FOR FY 2023-24:

The achievement vis-a-vis Target of ACP allocated for FY 2023-24 and outstanding amount in sub sectors of ACP as on 30.06.2023 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**	**534794**	**169085**	**195876**	**74993**	**37**	**44.35**	**981162**	**234659**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	**66101**	**16913**	**18699**	**5414**	**28**	**32.01**	**78885**	**19920**
1A(i)	Farm Credit	**59284**	**3485**	**15961**	**908**	**27**	**26.06**	**70586**	**6418**
	Crop Loan	**16247**	**701**	**1265**	**90**	**8**	**12.87**	**15134**	**1115**
	Term Loan	**43037**	**2784**	**14696**	**818**	**34**	**29.39**	**55452**	**5302**
1A(ii)	Agriculture Infrastructure	**338**	**972**	**473**	**160**	**140**	**16.44**	**494**	**912**
1A(iii)	Ancillary Activities	**6479**	**12456**	**2265**	**4346**	**35**	**34.89**	**7805**	**12591**
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	**0**	**0**	**6**	**0**	**0**	**0.00**	**15**	**1**
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	**2156**	**158**	**9944**	**92**	**461**	**58.54**	**41279**	**4575**
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+ 1B(iv)+1B(v)	**248764**	**140027**	**91158**	**65777**	**37**	**46.97**	**453897**	**138019**
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	**151647**	**39056**	**62404**	**17379**	**41**	**44.50**	**330737**	**50297**
1B(ii)	Small Enterprises (Manufacturing + Service)	**54510**	**53248**	**20344**	**26067**	**37**	**48.95**	**82841**	**49949**
1B(iii)	Medium Enterprises (Manufacturing + Service)	**42489**	**47469**	**8390**	**22245**	**20**	**46.86**	**27185**	**36650**
1B(v)	Other finance to MSMEs (As indicated in Master Direction on PSL)	**118**	**254**	**20**	**85**	**17**	**33.71**	**13134**	**1123**
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	**0**	**0**	**3**	**0**	**0**	**0.00**	**0**	**0**
1C	Export Credit	**176**	**748**	**435**	**718**	**247**	**96.04**	**5841**	**2500**
1D	Education	**12439**	**433**	**1839**	**58**	**15**	**13.43**	**30790**	**1564**
1E	Housing	**40128**	**2241**	**9926**	**900**	**25**	**40.17**	**106566**	**13019**
1F	Social Infrastructure	**80**	**6942**	**113**	**1509**	**141**	**21.74**	**97**	**7627**
1G	Renewable Energy	**32**	**316**	**6**	**28**	**19**	**8.93**	**87**	**340**
1H	Others	**167074**	**1464**	**73700**	**589**	**44**	**40.22**	**304999**	**51670**
	Out of Other Priority, loans upto 50 crore to Start-ups (other than Agri/ MSME)	**0**	**1464**	**21**	**0**	**0**	**0.01**	**0**	**0**

2	Sub total= 1A+1B+1C+1D+1E+ 1F+1G+1H	**534794**	**169085**	**195876**	**74993**	**37**	**44.35**	**981162**	**234659**
3	Loans to weaker sections under Priority Sector	**282142**	**6075**	**94811**	**1483**	**34**	**24.41**	**480716**	**13902**
	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	**1416**	**14**	**66864**	**305**	**4722**	**2166.04**	**258263**	**1123**
4	**Non-Priority Sector**	**3734462**	**1387359**	**1928590**	**541658**	**52**	**39.04**	**5656460**	**1341515**
4A	Agriculture	**1701**	**30292**	**200**	**13010**	**12**	**42.95**	**1428**	**13115**
4B	Education	**3150**	**603**	**1278**	**149**	**41**	**24.77**	**8574**	**1552**
4C	Housing	**43712**	**23690**	**9367**	**6863**	**21**	**28.97**	**161330**	**63608**
4D	Personal Loans under Non-Priority Sector	**225542**	**17313**	**52171**	**3718**	**23**	**21.48**	**1077528**	**24602**
4E	Others	**3460357**	**1315461**	**1865574**	**517918**	**54**	**39.37**	**4407600**	**1238638**
5	Sub-total=4A+4B+4C+4D+4E	**3734462**	**1387359**	**1928590**	**541658**	**52**	**39.04**	**5656460**	**1341515**
	Total=2+5	**4269256**	**1556443**	**2124466**	**616651**	**50**	**39.62**	**6637622**	**1576174**

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.*

(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**	
June-22	**March-23**	**June-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
211602	229382	234659	23057	5277	10.90	2.30

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

POSITION AS ON			**VARIATION %**	
June-22	**March-23**	**June-23**	**YoY**	**Over the QTR**
13	14.76	14.81	1.39	0.05

The percentage of Priority Sector Advances to Total Advances increased by 1.39% on YoY basis and the same is increased by 0.05% 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 30.06.2023:-

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advances	% of P.S. Advances to Total Advance
		30.06.2022	31.03.2023	30.06.2023
Public Sector Banks				
1	BANK OF INDIA	6.01	6.07	5.89
2	CANARA BANK	11.19	10.05	9.59
3	CENTRAL BANK OF INDIA	11.14	9.41	7.95
4	PUNJAB NATIONAL BANK	8.57	8.89	8.52
5	UNION BANK OF INDIA	8.46	9.49	6.72
Private Sector Banks & SFB				
1	INDUSIND BANK	7.78	6.91	6.52
2	SOUTH INDIAN BANK	12.15	10.31	8.57
3	TAMILNAD MERCANTILE BANK	11.46	10.26	9.14
4	SURYODAY SMALL FINANCE BANK	0	3.09	4.15

Action Point:- The member banks are requested to share the major reasons for less % of PS advances to total advances.

(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	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
2127.14	2697.44	2473.09	345.95	-224.35	16.26	-8.32

Observation:-

The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 345.95 Crore i.e.e 16.26% on YoY basis but decreased by Rs. 224.35 Crore i.e. -8.32% on QoQ basis.

Percentage of SC/ST Advances to Total Priority Sector Advances:

(Rs. in Crore)

PRIORITY SECTOR ADVANCES			CREDIT TO SC/ST			%age To Priority Sector Advances		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
211602	229382	234659	2127.14	2697.44	2473.09	1	1.18	1.05

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has increased from 1% to 1.05% on YoY basis but decrease from 1.18% to 1.05% 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 Applications-Public Sector Banks-Pending for Disbursement-02.08.2023

S.No.	Bank Name	Eligible Application	Returned by Bank	Application sanctioned	Disbursed application	Pending for Disbursement
1	State Bank of India	44135	9125	32804	26612	**6192**
2	Punjab National Bank	34043	10226	22719	20865	**1854**
3	Canara Bank	14613	4942	8984	8129	**855**
4	Bank of Baroda	23032	8366	13707	12946	**761**
5	Bank of India	7558	3354	3946	3445	**501**
6	Indian Overseas Bank	2828	767	1912	1553	**359**
7	Indian Bank	7980	3010	4570	4214	**356**
8	Punjab & Sind Bank	5315	1774	3048	2805	**243**
9	Central Bank of India	5888	2703	3055	2871	**184**
10	Union Bank of India	14959	5624	8992	8821	**171**
11	UCO bank	1912	919	888	810	**78**
12	Bank of Maharashtra	1705	599	1030	957	**73**

PM SVANidhi Applications-Private Sector Banks-Pending for Disbursement-02.08.2023

S.No.	Bank Name	Eligible Application	Returned by Bank	Application sanctioned	Disbursed application	Pending for Disbursement
1	Kotak Mahindra Bank	7048	2165	2087	891	**1196**
2	Axis Bank	2005	399	869	332	**537**
3	HDFC Bank	1681	1024	482	215	**267**
4	ICICI Bank	511	111	398	290	**108**
5	Karnataka Bank	1111	591	171	142	**29**
6	IDBI Bank	786	420	105	81	**24**
7	Federal Bank	281	155	62	40	**22**
8	The Nainital Bank	288	139	88	74	**14**
9	IndusInd Bank	269	21	46	36	**10**

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	Application sanctioned	Disbursed applications	% of Disbursed applications/ Eligible applications
1	Punjab National Bank	34043	10226	22719	20865	**61.29**
2	State Bank of India	44135	9125	32804	26612	**60.30**
3	Union Bank of India	14959	5624	8992	8821	**58.97**

District wise performance of applications disbursed (First Term loan for FY 2022 & FY 2023)

On the basis of total applications disbursed the three districts are shortlisted for facilitation New Delhi, West & Central.

S.No.	Name of District	First Term 2022	First Term 2023	Total
1	NEW DELHI	3922	4218	8140
2	WEST	3419	2332	5751
3	CENTRAL	1263	3296	4559
4	SOUTH WEST	2265	1707	3972
5	NORTH WEST	1616	1839	3455
6	EAST	1162	1935	3097
7	NORTH	1418	1675	3093
8	SOUTH	800	1724	2524
9	NORTH EAST	591	1287	1878
10	SHAHDARA	477	1318	1795
11	SOUTH EAST	667	605	1272
	Grand Total	17600	21936	39536

Action Point:- Dr. Bhagwat Karad, Hon'ble Minister of State for Finance shall visit to various regions across the country to review the progress under PM SVANidhi Scheme. The progress review of PM SVANidhi scheme for NCT Delhi shall be convene on 18.08.2023 at Varanasi. The member banks are requested to put in their efforts to dispose-of pending applications.

The SLBC-Delhi also conducted one day PM SVANidhi awareness workshop on 05.08.2023 which was attended by Top officials from Municipal Corporations, Member Banks and LDMs along with Street Vendors.

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

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	Quarterly Target
1	CENTRAL	30	8
2	EAST	30	8
3	NEW DELHI	30	8
4	NORTH	30	8
5	NORTH- EAST	30	8
6	NORTH- WEST	30	8
7	SHAHADARA	30	8
8	SOUTH	30	8
9	SOUTH EAST	30	8
10	SOUTH- WEST	30	8
11	WEST	30	8
	TOTAL	330	88

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

S.No.	Name of the Bank	Draft	Loan Rejected	Loan Sanctioned	Pending with DLC	Pending with DRP	Pending with Lending Bank	Loan Disbursed
1	BANK OF BARODA	3	40	13			11	5
2	BANK OF INDIA		11	4			1	2
3	BANK OF MAHARASHTRA	2		1			2	1
4	CANARA BANK	7	28	8		2	6	7
5	CENTRAL BANK OF INDIA		6	2			2	1
6	DELHI NAGRIK SEH BANK	1						
7	FEDERAL BANK		1				2	
8	FINCARE SMALL FINANCE BANK	1						
9	HDFC BANK	2	6				1	
10	ICICI BANK LIMITED	3	1				1	
11	IDBI BANK	4					1	
12	IDFC First Bank Ltd		1		1			
13	INDIAN BANK	5	12	8	1		4	
14	INDIAN OVERSEAS BANK		3	2	1			2
15	INDUSIND BANK	2			1		2	
16	JAMMU AND KASHMIR BANK		1					
17	KARNATAKA BANK LIMITED	2	1	1				

18	KOTAK MAHINDRA BANK LIMITED	6	4	1			3	
19	PUNJAB AND SIND BANK		5	4	1		5	
20	PUNJAB NATIONAL BANK	11	56	29	3		15	14
21	SOUTH INDIAN BANK		1					
22	STANDARD CHARTERED BANK	1						
23	STATE BANK OF INDIA	18	69	16	7		17	10
24	DSCB		2					
25	UCO BANK		3	3				
26	Ujjivan Small Finance Bank Limited	3						
27	UNION BANK OF INDIA	5	30	25	1	3	10	14
28	YES BANK		1	1				1
	Grand Total	**76**	**282**	**118**	**16**	**5**	**83**	**57**

S.No.	Name of the District	Draft	Loan Rejected	Loan Sanctioned	Pending with DLC	Pending with DRP	Pending with Lending Bank	Loan Disbursed
1	Central	3	33	13			10	3
2	East	6	33	12	1		1	2
3	New Delhi	5	31	8			3	1
4	North	5	13	4			11	1
5	North East	3	18	14	2	1	5	7
6	North West	10	48	16	5		15	10
7	Shahdara	3	36	15			5	9
8	South	9	29	5		1	13	2
9	South East	4	10	8	6		6	6
10	South West	5	20	10	1	1	10	6
11	West	23	11	13	1	2	4	10
	Grand Total	**76**	**282**	**118**	**16**	**5**	**83**	**57**

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

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 summarized 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

The summarised progress under PMMY from 01.04.2023 to 30.06.2023 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	12116	23.37	21.92	4506	113.44	100.81	2367	208.03	189.64	18989	344.86	312.38
Private sector Banks	7450	23.76	23.69	8647	199.8	183.96	2933	219.97	211.9	19030	443.5	419.53
Small Finance Banks	5988	24.39	24.39	4501	34.68	34.68	0	0	0	10489	59.07	59.07
Non-Member Financial Institution	1240	5	5	345	6	6	74	5	5	1659	16	16
Grand Total	26794	76.3	74.76	17999	353.98	325.52	5374	432.96	406.49	50167	863.24	806.77

Bank wise achievement 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.

MEMBER BANKS WHICH HAVE NOT SUBMITTED THE DATA ON PMMY PORTAL-JUNE 2023

S.No.	Name of the Bank
1	AU SMALL FIN. BANK
2	BANDHAN BANK LTD.
3	CAPITAL SMALL FINANCE BANK
4	CATHOLIC SYRIAN BANK LTD.
5	CITY UNION BANK LTD.
6	DCB Bank Ltd.
7	DEVELOPMENT BANK OF SINGAPORE
8	DHANLAXMI BANK
9	EQUITAS SMALL FIN. BANK
10	FEDERAL BANK LTD
11	JAMMU KASHMIR BANK LTD
12	KOTAK MAHINDRA BANK
13	NAINITAL BANK LTD
14	SURYODAY SMALL FINANCE BANK
15	TAMILNAD MERCANTILE BANK

Observation: Under PMMY scheme there are two format for filling the data i.e. PMMY-OS & NPA & PMMY-Disbursement & Sanction. The above mentioned 15 member banks have not submitted the data of PMMY- Sanction & Disbursement on PMMY Portal so there is discrepancy in the data of PMMY. The member banks are requested to update the PMMY Portal on OS & NPA and Sanction & Disbursement and at regular intervals.

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 Quarter ended June 2023 is given at Annexure-59.

Position of NULM Targets & Achievement as on 30.06.2023:

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
15	0.31	3	13	0.08	33	33	1.09	18	32	0.55

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
32	0.57	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: 30.06.2022 **(Rs. in Crore)**

Name	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
Public Sector Banks	2162	2766	423.31	650	134.78	90	13.29	3506	571.38
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0.00
Private Sector Banks	1307	186	62.76	16	3.08	2	0.52	204	66.36
Small Financial Banks	104	0	0	0	0	0	0	0	0.00
Grand Total :	3623	2952	486.07	666	137.86	92	13.81	3710	637.73

Stand-up India Outstanding: 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	3863	561
Cooperative Sector Bank	50	0	0	0	0	0	0	0	0
Private Sector Banks	1370	390	80	34	6	3	0	427	86
Small Financial Banks	128	0	0	0	0	0	0	0	0
Grand Total :	3593	3418	503	738	128	134	16	4290	647

Stand-up India Outstanding: 30.06.2023 **(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	2054	2933	421.36	682	120.77	129	15.09	3744	557.22
Cooperative Sector Bank	51	0	0	0	0	0	0	0	0
Private Sector Banks	1384	386	103.27	33	5.16	1	0.06	420	108.49
Small Financial Banks	120	0	0	0	0	0	0	0	0
Payment Bank	3	0	0	0	0	0	0	0	0
Grand Total :	3612	3319	524.63	715	125.93	130	15.14	4164	665.71

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 June-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 2023-24:

A statement showing the performance of various banks as well as districts during 2023-24 as on 30.06.2023 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)	115
2.	Total No. of Applications Received	36
3.	No. of Applications Sanctioned	10
4.	Amt. of Sanctioned (MM)	46.34
5.	Margin Money Claimed (No.)	13
6.	Margin Money Claimed (Amt.)	42.29
7.	Margin Money Disbursed (No.)	7
8.	Margin Money Disbursed (Amt.)	26.16
9.	No. of Apps. Rejected/Returned	15
10.	No. of Applications Pending	13
11.	No. of Applications pending for MM disbursement	7

The Bank wise pendency (as on 30.06.2023) is as under:-

S.No.	Name of the Bank	Pending Applications
1	BANK OF BARODA	1
2	BANK OF INDIA	1
3	CENTRAL BANK OF INDIA	1
4	INDIAN BANK	2
5	INDIAN OVERSEAS BANK	1
6	PUNJAB NATIONAL BANK	3
7	STATE BANK OF INDIA	1
8	UNION BANK OF INDIA	3
	Total	**13**

Action Point:- The Member Banks are requested clear their pendency on priority basis.

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

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**
71	2.62	13	5.23	327	7.24	13	5.23

SHG				
Outstanding		**Non-Performing Assets**		**NPA %**
Number	**Amount**	**Number**	**Amount**	
533	41.34	210	9.77	23.64

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.
5313	43.10	110002	777.48

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

MSME

Sl	Action Points	Action by	Present Status of MSME/ Priority Sector-
1	**Priority Sector advances should be increased**.	SLBC-Delhi, Member Banks /LDMs	Observations:- As per the data submitted on the SLBC Portal, the Priority Sector advances increased by Rs. 23057 Crore as on June-2023, i.e. 11% on YoY basis. The same increased by Rs. 5278 Crore i.e. 2% on QoQ basis. The percentage of Priority Sector Advances to Total Advances as on June-2023 is increased by 0.07% on YoY basis. But here is decrease of -0.22% 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. 15602 Crore as on June-2023, i.e. 13 % on YoY basis. The same was increased by Rs. 4674 Crore i.e. 4% on QoQ basis.

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		
	June-22	March-23	June-23
Total Advances	1428321	1518384	1576174
Total Priority Sector Advances	211602	229382	234659
Credit to Micro Enterprises	39801	46891	50297
Credit to Small Enterprises	47397	48657	49949
Total MSE Advances	87198	95548	100246
% of Micro Enterprises to total MSE Advances	45.64	49.0759	50.17
% of Micro Enterprises to Total Advances	2.79	3.08822	3.19
% of MSE Advances to Total Priority Sector Advances	41.21	41.6545	42.72
Credit to Medium Enterprises	34551	36754	36650
Other under MSMEs	668	1043	1123
Advances to Micro, Small & Medium Enterprises (MSME)	122418	133345	138019

The following Banks have negative Growth on QoQ basis:-

MSME NEGATIVE VARIANCE (Rs. In Crs.)					
S.No.	**Bank Name**	**March-23**	**June-23**	**Negative Variance**	**% Variance**
1	BANK OF MAHARASHTRA	749.72	468.32	-281.40	-37.53
2	INDIAN OVERSEAS BANK	3742.21	2722.94	-1019.27	-27.24
3	DCB Bank Ltd.	1230.75	900.12	-330.63	-26.86
4	DELHI STATE COOPERATIVE BANK	12.20	9.71	-2.49	-20.39
5	KARNATAKA BANK	747.38	610.39	-136.99	-18.33
6	UJJIVAN SMALL FIN. BANK	28.79	24.30	-4.49	-15.59
7	TAMILNAD MERCANTILE BANK	30.73	27.21	-3.52	-11.46
8	CATHOLIC SYRIAN BANK LTD.	121.88	109.13	-12.75	-10.46
9	IDBI BANK	892.28	810.84	-81.44	-9.13
10	DHANLAXMI BANK	26.83	24.82	-2.01	-7.50
11	BANDHAN BANK LTD.	92.16	86.71	-5.44	-5.90
12	CAPITAL SMALL FINANCE BANK	45.52	43.09	-2.44	-5.35
13	UTKARSH SMALL FINANCE BANK	104.95	100.61	-4.34	-4.14
14	FEDERAL BANK LTD	762.42	733.98	-28.44	-3.73
15	JAMMU KASHMIR BANK LTD	762.07	741.39	-20.68	-2.71
16	SOUTH INDIAN BANK LTD	482.39	470.64	-11.75	-2.44
17	KARUR VYSYA BANK	188.81	184.73	-4.08	-2.16
18	PUNJAB NATIONAL BANK	10764.18	10537.54	-226.64	-2.11
19	BANK OF INDIA	3340.12	3302.69	-37.43	-1.12
20	CANARA BANK	6945.75	6878.12	-67.64	-0.97

The following Banks have negative Growth on YoY basis:-

S.No.	Bank Name	June-22	June-23	Negative Variance	% Variance
1	KARNATAKA BANK	1377.29	610.39	-766.91	-55.68
2	TAMILNAD MERCANTILE BANK	53.07	27.21	-25.86	-48.72
3	BANK OF MAHARASHTRA	863.85	468.32	-395.53	-45.79
4	IDBI BANK	1170.55	810.84	-359.71	-30.73
5	DCB Bank Ltd.	1226.78	900.12	-326.66	-26.63
6	DSCB	11.56	9.71	-1.85	-16.00
7	STATE BANK OF INDIA	11013.79	9761.81	-1251.98	-11.37
8	SOUTH INDIAN BANK LTD	525.11	470.64	-54.47	-10.37
9	NAINITAL BANK LTD	165.84	151.11	-14.73	-8.88
10	CANARA BANK	7490.87	6878.12	-612.75	-8.18
11	CAPITAL SMALL FINANCE BANK	46.70	43.09	-3.61	-7.74
12	INDIAN OVERSEAS BANK	2928.46	2722.94	-205.52	-7.02
13	FEDERAL BANK LTD	785.14	733.98	-51.16	-6.52
14	BANDHAN BANK LTD.	92.49	86.71	-5.78	-6.25
15	PUNJAB NATIONAL BANK	10968.98	10537.54	-431.45	-3.93
16	UJJIVAN SMALL FIN. BANK	25.02	24.30	-0.72	-2.87

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	
Jun-22	Mar-23	Jun-23	YoY	Over the QTR	YoY	Over the QTR
87198	95548	100246	13048	4698	14.96	4.92

Observations:-

Advances under MSE Sector increased by Rs. 13048 Crore on YoY basis i.e. 14.96%. Further it is increased by Rs. 4698 Crore i.e. 4.92%on QoQ basis.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Rs. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
122418	133345	138019	15601	4674	12.74	3.51

The Advances under MSME Sector increased by Rs. 15601 Crore i.e. 12.74% on YoY basis. Further the Advances under MSME were increased by Rs. 4674 Crores i.e. 3.51% on QoQ basis.

NPA Position in MSME Sector:

Amt. In Crore

Scheme	Amount O/S as on 31.03.2023	Amount O/S as on 30.06.23	Amount of NPA 31.03.23	Amount of NPA 30.06.23	% of NPA 31.03.23	% of NPA 30.06.23
Micro Enterprises	46891	50297	6100	5913	13.01	11.76
Small Enterprises	48657	49949	6603	6618	13.57	13.25
Medium Enterprises	36754	36650	3324	3539	9.04	9.66
Other MSME	1043	1123	12	14	1.12	1.28
Total MSME Adv.	**13345**	**138019**	**16038**	**16084**	**12.03**	**11.65**

Observation:-The NPA in MSME Sector decreased from 12.03% to 11.65% 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	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
44909	52309	53107	8198	798	18.25	1.53

The advances to Women Entrepreneur increased by Rs. 8198 Crore i.e. 18.25% on YoY basis. Further the advances were increased by Rs. 798 Crores i.e. 1.53% on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			CREDIT TO WOMEN ENTERPRENEURS			%age to Priority Sector Advances		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
211602	229382	234659	44909	52309	53107	21.22	22.80	22.63

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 21.22% to 22.63% on YoY basis and decreased from 22.80% to 22.63% 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	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
8417	9421	9247	830	-174	9.86	-1.85

The Advances to Minority Communities increased by Rs. 830 Crore i.e. 9.86% on YoY basis. Further the Advances under mentioned Sector were decreased by Rs. 174 Crores i.e. -1.85 % on QoQ basis.

(Rs. in Crore)

Priority Sector Advances			Credit to Minority Community			%age to Priority Sector Advances		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
211602	229382	234659	8417	9421	9247	4	4.11	3.94

The Credit to Minority Community in PS Sector to total Priority Sector Advances decreased from 4% to 3.94% on YoY basis. Further the Advances under mentioned sector were decreased from 4.11% to 3.94% 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 June- 2023, in these districts is as under:-

Name of the District: CENTRAL

Name of Community	Number of Accounts (Actual)		Amount Outstanding (in lacs)	
	Previous Quarter (31.03.2023)	Current Quarter (30.06.2023)	Previous Quarter (31.03.2023)	Current Quarter (30.06.2023)
A. Minority Communities	13786	12120	129636	113429
1. Christians	935	717	6230	5001
2. Muslims	9387	8262	47953	43862
3. Buddhists	220	206	5246	1917
4. Sikhs	2427	2195	29130	26971
5. Zoroastrians	58	42	751	87
6. Jains	759	698	40325	35593

Total (1 to 6)	13786	12120	129636	113429
B. Others	72891	76883	2910830	2950038
C. Total PS Adv. in the Identified District (A+B)	86677	89003	3040466	3063467
D. Share of A out of C in percentage (%)	16	14	4	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 (31.03.2023)	Current Quarter (30.06.2023)	Previous Quarter (31.03.2023)	Current Quarter (30.06.2023)
A:MINORITY COMMUNITIES	13726	15745	19690	29321
1.CHRISTIAN	183	389	1115	2108
2.MUSLIM	13329	14805	16873	21973
3.BUDDHISTS	34	48	192	240
4.SIKHS	97	313	592	2308
5.ZORASTRIANS	6	6	24	23
6. JAINS	77	184	894	2667
(A) Grand Total of 1-6	13726	15745	19690	29321
(B) OTHERS	26402	26715	212501	201817
(c) Total Priority Sector Advances in The Identified Districts(A+B)	40128	42460	232191	231138
(D) Share Of A out of C in %	34	37	8	12

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 (31.03.2023)	Current Quarter (30.06.2023)	Previous Quarter (31.03.2023)	Current Quarter (30.06.2023)
A:MINORITY COMMUNITIES	171399	159088	942090	924682
1.CHRISTIAN	10978	10142	75747	69401
2.MUSLIM	117324	112365	352327	348979
3.BUDDHISTS	15358	9259	26620	20383
4.SIKHS	22753	22514	310477	319604
5.ZORASTRIANS	188	132	1826	775
6. JAINS	4798	4676	175094	165542
(A) Grand Total of 1-6	171399	159088	942090	924682
(B) OTHERS	728177	822074	21996066	22541244
(c) Total Priority Sector Advances in The Identified Districts(A+B)	899576	981162	22938157	23465926
(D) Share Of A out of C in %	19	16	4	4

Observation:

In NCT of Delhi, there is increase in Number of Accounts in “advance to Minority Communities” & there is 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	
June-22	**March-23**	**June-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
13085	13284	13902	817	618	6.24	4.65

The Advances under Credit Flow to Weaker Sections increased by Rs. 817 Crore i.e. 6.24% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 618 Crores i.e. 4.65% on QoQ basis

(Rs. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
June-22	**March-23**	**June-23**	**June-22**	**March-23**	**June-23**	**June-22**	**March-23**	**June-23**
211602	229382	234659	13085	13284	13902	6.18	5.79	5.92

Observation- The % of Credit to Weaker Section to Priority Sector advances decreased from Rs. 6.18% to 5.92% on YoY basis. Further the Advances under mentioned Sector were increased from 5.79% to 5.92% 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-D	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-31 to 32 respectively.

TOTAL AGRICULTURE ADVANCES AS ON 30.06.2023 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)
1115	5302	6418	912	12591	19920	13115	33035

AGRICULTURE ADVANCES			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
28070	30118	33035	4965	2917	17.69	9.69

Observation:-

The Total Agriculture Advances increased by Rs. 4965 Crore i.e. 17.69% on YoY basis. Further it has increased by Rs. 2917 Crore i.e. 9.69% 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 30.06.2023 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	372	11.8	2270	37.53	878	468
KCC for AH*	0	0	2	0.02	1	0
KCC for Fisheries	0	0	0	0	0	0

*Animal Husbandry

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

(Amt. In Crore)

Amount O/S as on 31.03.2023	Amount O/S as on 30.06.2023	Amount of NPA on 31.03.2023	Amount of NPA on 30.06.2023	% of NPA on 31.03.2023	% of NPA on 30.06.2023
30118	33035	3209	3196	10.65	9.67

Observation:-

The % of NPA in Agriculture Advances decreased from 10.65% to 9.67% on QoQ basis.

Action Point:-

The member banks have undertaken a consistent efforts to decrease the % of NPA as on 30.06.2023. 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		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
227630	229382	234659	16135	30118	33035	7.63	8.17	8.49

Observation:-

The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances increased from 7.63% to 8.49% on YoY basis & increased from 8.17% to 8.49% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Rs. in Crore)

TOTAL ADVANCES			AGRICULTURE ADVANCES			%age To Total Advances		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
1428321	1518384	1576174	28070	30118	33035	1.97	1.98	2.10

Observation:-

The percentage of Agriculture Advances to Total Advances increased from 1.97% to 2.10% on YoY basis & increase from 1.98% to 2.10% 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	June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
No. of Accounts	35862	38081	39364	3502	1283	9.77	3.37
Amt. (in Crore)	2411	2842	3116	705	274	29.24	9.64

Observation:-

The number of Education Loan A/Cs increased by 3502 accounts i.e. 9.77 % on YoY basis. On amount wise there is an increase of Rs. 705 Crore and i.e. 29.24% on YoY basis.

The Education Loan A/Cs increased by 1283 accounts i.e. 3.37% on QoQ basis whereas amount increased by Rs. 274 Crore i.e. 9.64% on QoQ basis

Education Loan as on 30.06.2023

(Amt in Crore)

Loan Disbursed FY		Loan Outstanding		NPA	
A/Cs	Amount	A/Cs	Amount	A/Cs	Amount
3117	207.56	39364	3115.50	1565	52.28

As per the data mentioned on Annexure-45:

	Loan Disbursed during Q-2 (2023-24)		Loan Outstanding		NPA	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
Male	2264	133.87	26418	2022.61	1067	36.72
Female	853	73.68	12946	1092.90	498	15.55
Total	3117	207.55	39364	3115.51	1565	52.27

As per the data mentioned on Annexure-46:

(Amt in Crores)

	Loan Disbursed during FY (2023-24)		Loan Outstanding		NPA	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
SCs	118	6.6	3015	212.3	103	3.1
STs	62	4.9	1706	134.3	56	1.8
OBCs	281	11.65	5687	377.05	177	5.47
Others	2656	184.4	28956	2391.86	1229	41.9
Total	3117	207.55	39364	3115.51	1565	52.27

As per the data mentioned on Annexure-47:

(Amt in Crores)

	Loan Disbursed during FY (2023-24)		Loan Outstanding		NPA	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	147	12.13	4726	352.51	114	4.16
Engineering	635	23.47	7398	493.50	271	9.15
Nursing Courses	99	5.25	1951	191.7	68	2.4
MBA	553	50	8269	665.1	161	6.4
Other Profession	1683	116.7	17020	1412.7	951	30.7
Total	3117	207.55	39364	3115.51	1565	52.27

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 GNCTD on weekly basis.

AGENDA ITEM NO. 7-E	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**
13019	63608	76627

POSITION AS ON			**VARIATION**		**% Growth**	
June-22	**March-23**	**June-23**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
63771	76025	76627	12856	602	20.16	0.79

The Advances under Housing Sector increased by Rs. 12856 Crore i.e. 20.16% on YoY basis & increase by Rs. 602 Crores i.e. 0.79% 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	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
1339920	1449144	1487910	147990	38766	11	3

Observation:-

Deposits:- Total Deposits increased by Rs. 147990 Crores i.e. an increase of 11% on YoY basis. The same was increased by Rs. 38766 Crores i.e. an increase 3% on QoQ basis.

ADVANCES:

(Rs. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-22	March-23	June-23	YoY	Over the QTR	YoY	Over the QTR
1428321	1518384	1576174	147853	57790	10	4

Observations:-

Advances:-The Advances increased by Rs. 147853 Crores i.e. an increase of 10% on YoY basis. The same was increased by Rs. 57790 Crores i.e. an increase of 4% on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
June-22	March-23	June-23	YoY	Over the QTR
106.60	104.77	105.93	-0.67	1.15

CD Ratio decrease from 106.60% to 105.93% on YoY basis. The CD ratio increase from 104.77% to 105.93% 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	CD RATIO
1	Central	89.96
2	East	35.05
3	New Delhi	225.7
4	North	41.97
5	North East	68.04
6	North West	43.27
7	Shahdara	34.51
8	South	30.57
9	South East	82.76
10	South West	32.06
11	West	36.47
	Total :	**105.93**

The name of Districts having CD Ratio less than 40% are:-

S.No.	NAME OF DISTRICT	Jun-22	Mar-23	June-23
1	East	31.19	34.83	35.05
2	Shahdara	34.07	44.65	34.51
3	South	29.1	23.60	30.57
4	South West	29.9	32.77	32.06
5	West	37.13	35.88	36.47

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	June -22	Mar-23	June-23
1	AU SMALL FIN. BANK	34.23	38.15	39.55
2	BANDHAN BANK LTD.	37.66	34.95	39.45
3	DCB Bank Ltd.	63.61	55.26	50.20
4	EQUITAS SMALL FIN. BANK	13.72	16.29	15.31
5	ESAF SMALL FINANCE BANK	10.83	41.83	32.93
6	JAMMU & KASHMIR BANK LTD	178.01	269.43	56.96
7	KARUR VYSYA BANK	59.72	47.4	40.94
8	KOTAK MAHINDRA BANK	55.92	56.8	56.85
9	NAINITAL BANK LTD	37.09	36.23	37.46
10	SURYODAY SMALL FINANCE BANK	13.70	27.73	46.01

11	TAMILNAD MERCANTILE BANK	55.06	22.66	40.99
12	UTKARSH SMALL FINANCE BANK	16.21	23.62	35.36

Observation:- The CD Ratio of Jammu & Kashmir Bank Ltd reduces drastically to 56.96. The official from J& K Bank requested to share their concern with august house. DCB Bank & Karur Vyas Bank officials are also requested to share their point of view of decreasing trend of CD ratio.

Following Banks have CD ratio above 200%:-

Sl	Name of Bank	June-22	Mar-23	June-23
1	BANK OF INDIA	195.81	210.96	221.63
2	CAPITAL SMALL FINANCE BANK	260.56	309.02	262.63
3	DHANLAXMI BANK	351.19	283.63	268.51

Observation: As per the guidelines of RBI vide letter no. RPCD.LBS.CO.No.10911/02.02.01/2006-07 dated 22.05.2007 :

1. In case of credit proposals, received at district level but not sanctioned thereat due to limitations of the sanctioning power, sanctioned at Banks' Head Office / Controlling Offices and the loan utilized / disbursed in districts through branches, are treated as the loan sanctioned and utilized at district level. Hence it may be considered at District level for computing CD ratio.
2. As regard, calculation of Credit Deposit ratio on the basis of the limit sanctioned / or amount outstanding, it is clarified that the CD ration may be calculated on the basis of amount outstanding.

The Bank which are yet to adopt the above mentioned guidelines of RBI are:-

Banks not reporting data as per the above Guidelines are:-

S.No.	Name of the Bank
1	Axis Bank
2	Bandhan Bank
3	Bank of India
4	Bank of Maharashtra
5	Capital Small fin Bank
6	Catholic Syrian Bank
7	Equitas SFB
8	Federal Bank
9	IDFC First Bank
10	Karnataka Bank
11	Karur Vysya Bank
12	Punjab National Bank (above Rs. 50 lacs with LCB)
13	RBL Bank Ltd
14	South Indian Bank
15	Survodaya SFB

16	Ujjivan SFB
17	Union Bank of India
18	Utkarsh SFB

Action point:- The above mentioned banks are requested to report their Deposit & advances as per the extant guidelines of reserve Bank of India.

CD RATIO (DELHI RURAL):

There were 87 rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
June-22	**March-23**	**June-23**	**YoY**	**Over the QTR**
50.03	36.96	41.19	-8.84	4.23

The CD ratio of these rural branches decreased from 50.03% to 41.19% on YoY basis. The CD Ratio increase from 36.96% to 41.19% on QoQ basis.

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

Sl	Name of Bank	RURAL	June-22	March-23	June-23
1	BANK OF BARODA	4	16.40	18.71	18.11
2	BANK OF INDIA	7	12.64	14.46	16.69
3	CANARA BANK	5	10.81	11.37	11.51
4	CENTRAL BANK OF INDIA	3	449.02	215.33	295.24
5	INDIAN BANK	6	10.59	14.12	14.14
6	PUNJAB NATIONAL BANK	16	8.15	8.30	8.47
7	STATE BANK OF INDIA	1	6.96	8.85	8.66
8	UNION BANK OF INDIA	13	15.68	15.75	10.75
9	DELHI STATE COOP BANK	17	135.80	128.65	134.10
10	AXIS BANK	3	0.03	34.83	45.85
11	FEDERAL BANK LTD	4	24.39	23.32	24.14
12	HDFC BANK	2	207.55	247.96	238.39
13	IDFC FIRST BANK*	1			
14	KOTAK MAHINDRA BANK	1	18.88	24.25	22.88
15	NAINITAL BANK LTD	1	32.09	33.71	30.62
16	YES BANK LTD	1	257.06	17.41	31.68
17	UJJIVAN SFB	1	0.00	0.00	0.26
	Rural Area CD Ratio	**86**	50.03	36.96	41.19

Action Point:-*The IDFC First Bank has reported 1 rural branch but they have not mentioned the CD ratio of the same. IDFC First Bank official requested to clarify their stand on the same.

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		
June-22	March-23	June-23	June-22	March-23	June-23	June-22	March-23	June-23
2389	1868	1939	779	951	1078	**32.61**	50.90	55.62

In Agriculture advances, the recovery % increased from 32.61% to 55.62% on YoY Basis. It increased from 50.90% to 55.62% on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP/PMRY)

As per Annexure No. 41-Govt Sponsored recovery

(Rs. in Lacs)

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
7	16.83	2	0.03	1	0.24	127173	425.80	36	160.35

Total PMEGP				SHG			
Outstanding		Non Performing Assets		Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
966	1540.03	391	529.49	533	4133.71	210	977.41

Stand Up India			
Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt
2546	44312.90	576	8792.94

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		
		Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23	Jun-22	Mar-23	Jun-23
1	**Total Advances**	**1428321**	**1518384**	**1576174**	**151793**	**128914**	**127838**	10.63	8.49	8.11
2	**Total Priority Sector**	**211602**	**229382**	**234659**	**24043**	**20165**	**20093**	11.36	8.79	8.56
3	**Total Non-Priority Sector**	**1216719**	**1289003**	**1341515**	**127750**	**108749**	**107744**	10.50	8.44	8.03
4	Farm Credit	4878	5916	6418	154	246	247	3.15	4.15	3.85
5	Agriculture Infrastructure	776	849	912	168	114	116	21.66	13.43	12.68
6	Ancillary Activities	10481	11983	12591	1904	2031	2049	18.17	16.95	16.27
7	Total Agriculture (PS)	16135	18748	19920	2226	2391	2411	13.80	12.75	12.11
8	Total Agriculture (NPS)	**11935**	11370	13115	1061	818	784	8.89	7.19	5.98
9	**Total Agriculture Advances**	**28070**	**30118**	**33035**	**3287**	**3209**	**3196**	11.71	10.65	9.67

10	Micro Enterprises	39801	46891	50297	6038	6100	5913	15.17	13.01	11.76
11	Small Enterprises	47397	48657	49949	7540	6603	6618	15.91	13.57	13.25
12	Medium Enterprises	34551	36754	36650	6230	3324	3539	18.03	9.04	9.66
14	Others under MSMEs	668	1043	1123	16	12	14	2.44	1.12	1.28
15	**Total MSME Advances**	122418	**133345**	**138019**	**19824**	**16038**	**16084**	16.19	12.03	11.65
16	Housing (PS)	13411	14191	13019	588	546	424	4.38	3.85	3.25
17	Housing(NPS)	50360	61835	63608	2235	2042	2172	4.44	3.30	3.41
18	**Total Housing Sector Advances**	**63771**	**76025**	**76627**	**2822**	**2588**	**2595**	4.43	3.40	3.39
19	Education Loan (PS)	**1512**	1628	1564	54	44	42	3.58	2.71	2.67
20	Education Loan (NPS)	**900**	1214	1552	4	6	11	0.48	0.46	0.68
21	**Total Education Sector Advances**	**2412**	**2842**	**3116**	59	**50**	**52**	2.43	1.75	1.68
22	**Loans to weaker Sections under PS**	**13085**	**13284**	**13902**	**686**	**374**	**508**	5.24	2.82	3.66
	Govt. Sponsored Schemes									
23	DAY-NRLM	20	0	0	9	0	0	43.72	0.00	0.00
24	DAY-NULM	4	4	4	0	0	2	2.91	3.41	37.56
25	PMEGP	13	18	15	6	5	5	46.91	25.74	34.35
26	SHG	101	44	41	31	10	10	31.06	22.06	23.63
27	Stand Up India	412	410	443	118	87	88	28.66	21.27	19.84
28	PMMY	3724	4580	4995	557	543	601	14.95	11.86	12.04

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

Fintech particularly leverage on technologies to make financial systems and the delivery of financial services more efficient. Banks should consider for wider adoption of Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.

Action Point:- As per the directions by Reserve Bank of India in Steering Sub-Committee meeting held on 04.08.2023 the SLBC-Delhi has emailed member banks on 04.08.2023 to share their feedback on Fintech Adoption in Quarterly Meeting.

So the official from member banks are requested to share their feedback, observations, the road ahead & issues pertaining to Fintech Adoption with august house.

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 Official from GNCTD is requested to share the progress made under any large project conceived by the State Government to help improve CD ratio & other above related issues etc.

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:- 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.

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 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 Axis Bank, Karnataka Bank & Nainital Bank.

AGENDA ITEM NO. 18	District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

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

The broad contours of the campaign will be as under:

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

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

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

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

(a) Lead District Manager- Convenor

(b) DDM, NABARD - Member

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

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

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

The Coordination Committee will function under the overall supervision of the District Magistrate.
5. During this Campaign **'District level KCC Camp'** will be organized at least once a week.

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

b) Acknowledgement with running number for accepted applications.

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

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

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

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

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

h) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the DAHD and Department of Fisheries.
As per communication received from Director (Animal Husbandry), Development Department, GNCT of Delhi:-

1. District Nodal Officer, Department of Animal Husbandry:

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

2. District Nodal Officer, Department of Fisheries:

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

AGENDA ITEM NO. 19	SKILL LOAN FINANCING

DFS, Ministry of Finance, GoI vide their letter no. F. No. 6(4)/2014-CP-IF-II dated 30.06.2015, advised to include Skill Loans financing as an agenda for all the SLBC meetings, so as to give impetus and attain scale under skill loans quickly. 'Model Scheme for Skill Loans' has been formulated by the Ministry of Skill Development and Entrepreneurship. On 15th July, 2015 Prime Minister launched the Skill Loan scheme. Loans ranging from Rs 5,000-1.5 Lac will be made available to 34 lac youth of India seeking to attend skill development programs.

The bank wise progress of Skill Loan Finance is given at is placed at Annexure-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
45	**2983**	**2865**	571.14	**2865**	571.14	**118**	2910

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

(1) <u>Inclusion of 'Shivalik Small Finance Bank Limited' as member of SLBC-Delhi</u>

The official from 'Shivalik Small Finance Bank Limited' (SSFBL) vide their email dated 02.06.2023 requested to include the bank as member of SLBC-Delhi.

Action Point:- As Shivalik Small Finance Bank Limited is an constituent of Banking economic system, we propose the inclusion of SSFBL as member bank of SLBC-Delhi & shall send them the invitation, if approved by the august house.

(2) <u>100 Days 100 Pays</u>

The Reserve Bank had come out with a focused campaign under the caption "100 Days 100 Pays". The primary purpose of the captioned campaign is to persuade the banks to make concerted efforts to trace and settle at least top 100 depositors in each district of the country. The campaign, which commenced on June 01, 2023 will run for 100 days and conclude on September 08, 2023. The focus shall be on:-

(i) Top 100 Unclaimed accounts-in non-retail segment, and
(ii) Top 100 branches of the bank having large quantum of unclaimed deposit

Banks are requested to take up the matter with concerned branches & inform them to make concentrated efforts for contacting these customers. The LDMs are also requested to coordinate with branches for restitution of deposits. The summary of the accounts (as on 27.07.2023) is as under:-

S.No.	Name of the Bank	Total
1	Axis Bank	14
2	Bank of India	13
3	Canara Bank	13
4	HDFC Bank	17
5	ICICI Bank	6
6	Indian Bank	15
7	Indian Overseas Bank	19
8	Punjab & Sind Bank	26
9	State Bank of India	8

10	UCO Bank	20
	Grand Total	151

Action Point:- The member banks are requested to complete the mention exercise by September 08, 2023.

(3) Banks to ensure nominees for all accounts & lockers

The Govt has asked banks to ensure that all deposits accounts and safe deposit lockers have a nominee. This comes as both banking sector regulator and the government are looking to bring down the unclaimed deposits of around Rs. 50,000 Crores with commercial banks. As per article published in leading newspaper both the government and RBI have made it clear that they are not in favour of more money getting accumulated in the DEAF fund.

Action Point:- The Banks are requested to fix target for branches to ensure nomination in accounts.

(4) Financing against e-NWR/Ware House Receipts (WHRs) issued by WDRA Registered Warehouses (WHs)

WDRA has implemented a system of electronic Negotiable Warehouse Receipts (e-NWR) by issuing certificates of registration to two repositories namely, National E- Repository Limited (NERL) and CDSL.
The member banks are requested to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loan under PSL scheme.

(5) Approval of Corp duration by SLBC -Delhi

We are proposing to approve following crop seasons for NCT of Delhi:-

Major crops being cultivated in the State	Crop Season (Sowing)	Crop Season (Harvesting)	Crop Duration	Repayment due date
Rabi Crops: Wheat, Barley, Mustard, Gram, Pea, Tomato, Onion, Potato, Arhar, Cauliflower/Cabbage	October-November	April- May	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Kharif Crops : Paddy, Baby Corn, Maize Bajra, Carrot/Radish, Tomato, Chilli, Lady's finger	May-June	October-November	(Short Duration)	Short duration – 12 months (post harvesting and marketing)
Rose Flower, Chrysanthemum Flower, Gladiolus Flower, Tube Rose	January/ February	May-June	(Short Duration)	Short duration – 12 months (post

Flower, Marigold Flower				harvesting and marketing)

After approval the same shall be circulated to member banks for their necessary action.

(6) Action Points emanating from Consultative Committee meeting attached to Ministry of Finance dated 19.06.2023.

This is with reference to F.No. 6/35/2023-FI Mission Office from Joint Secretary-FI, Department of Financial Services, Ministry of Finance, Govt of India for conducting 'District Level Review Committee –DLRC' meeting between 15th July 2023 to 15th August 2023 wherein a roadmap to open banks accounts of all unbanked adults would be prepared. The LDMs were requested to ensure participation of local MPs in DLRC meeting. The following LDMs have submitted their venue pg DLRC meeting:

1. North East
2. South Delhi

The Convener-SLBC-Delhi advise LDMs to conduct these camps on priority basis. So remaining LDMs are requested to conduct these camps by 15th August 2023 positively, under intimation to SLBC-Delhi.

MINUTES OF 111TH SLBC QUARTERLY MEETING-15.05.2023

The 111th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 15th May 2023 at Sovereign Hall-2, Le' Meridien, New Delhi. The meeting was chaired by Sh. Vivek Aggarwal, Regional Director, Reserve Bank of India, New Delhi and was attended inter-alia by Sh. Rajeev Jain, General Manager, Punjab National Bank, Sh. Kanwal Jit Shorey, General Manager, Punjab National

Bank-Head Office, Sh. B.M.K. Singh, Dy. General Manager, FIDD, RBI, NDRO and Sh. R.V. Ramakrishna, Chief General Manager- NABARD.

Sh. Rajinder Choudhary, Asstt. General Manager, SLBC-Delhi, Sh. Ranjan Kumar Sinha-Asstt. General Manager, SLBC-Delhi, officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, and Govt. of NCT of Delhi and NABARD also participated in the meeting.

At the outset, Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, 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. Aggarwal appreciated the efforts of Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, outgoing Convener of SLBC-Delhi. He said that the contribution made by Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank is immense. He further welcomed new Convener, Sh. Bikramjit Shom-General Manager-Punjab National Bank.

Sh. Aggarwal, Regional Director, Reserve Bank of India, shared the latest economic and financial updates and said that the economic indicators as presented in the agenda book for the meeting showed that during the last financial year steady progress had been made in the NCT of Delhi since 97.98 per cent of last year's Annual Credit Plan had been achieved, NPAs to various sectors showed downward trend, Shahdara district came out of less than 40 per cent CD ratio bracket, Central District had been fully digitalised and over all CD ratio of the State had been maintained at 104.78 per cent. But still there were areas of concern as out of 43 member banks, 7 member banks had less than 10 per cent priority sector advances to total advances, four districts continued to have less than 40 per cent CD ratio and participation of private sector banks in social security schemes required further improvement, etc. He shared that the RBI had not changed its policy repo rate as announced on 6th of April 2023 and the monetary policy might be regarded as accommodative. He further added that the overall GDP growth prospects of the country remained upbeat. He also said that in order to improve and widen the access of depositors / beneficiaries to information on unclaimed deposits, it had been decided to develop a web portal to enable search across multiple banks for possible unclaimed deposits since at present, the depositors or beneficiaries of unclaimed bank deposits of 10 years or more had to go through the websites of multiple banks to locate such deposits. Recently the RBI had proposed to expand the scope of UPI by permitting operation of pre-sanctioned credit lines at banks through the UPI which would further encourage innovation. In order to increase financial awareness, New Delhi Regional Office, in collaboration with the Department of Education, Government of NCT of Delhi, organized the First Phase of the All-India Reserve Bank Quiz on Financial Literacy in thirty ((30blocks / educational zones of fifteen ((15 education districts across Delhi State on April 20, 2023 .1642 students of class VIII-X from 821 Government and Municipal schools of the state participated in the quiz with full enthusiasm and made this effort of the RBI successful in spreading financial awareness to the school students at an early age. He thanked LDMs and FLC for wholeheartedly participating in the conduct of quiz programme. Further a Frontline Managers' Conference (FMC), in order to develop NSFI 2.0 (National Strategy for Financial Inclusion 2.0), in synchronicity with the concerned stakeholders (MSME entrepreneurs, SHGs, BCs and Bank officials) was conducted from May 02-04, 2023 in the RBI premises. The conference was held in order to understand the concerns of each target

group/stakeholder and identify feasible solutions. The region wise format conducted across the country will culminate in a pan-India FMC. The second phase of the conference was yet to be held. He highlighted RBI's vision of 'One Nation One Grid' system in the area of Payment and Settlement System of the country and important role played by Fintechs in meeting credit needs of various sectors of the economy especially MSMEs.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank assured the House that Member Banks & LDMs should achieve their target in FY 2023-2024 allocated by Govt authorities.

Sh. Kanwal Jit Shorey, General Manager-Head Office- Punjab National Bank, welcomed all the dignitaries and participants in the meeting on behalf of Punjab National Bank. Then he shared the snapshot of performance in the NCT of Delhi for the quarter ended March 2023. He further requested member banks to clear the pendency under PM SVANidhi, PMFME and insurance claims etc. on priority basis. He also said that as per the directions from RBI, four districts of the State had been identified for "Expanding & Deepening of Digital payment ecosystem". He requested LDM of 4 districts to complete the 100% digitization by September 2023. Sh. Shorey requested member banks to participate in APY CITIZEN's CHOICE (H1, FY 2023-24) & "Fantastic Five of APY" campaigns & achieve the allocated targets. He also said that PMEGP targets were already communicated to LDMs for onward transmission to member banks.

Sh. R.V. Ramakrishna, Chief General Manager-NABARD said that CD ratio of Delhi much better vis-à-vis other metros. The MSME advances & Agri advances were also encouraging. He said that data of utilisation and sanction should be clearly bifurcated. KCC loans were lesser in NCT of Delhi with PM KISAN beneficiaries just about 50,000 in Delhi. The performance under Financial Inclusion and Agriculture is commendable and could be shared with G-20 countries conference. He also shared that Govt of India is emphasising on digitisation of Govt sponsored schemes. He also said that banks could utilise the NAB-Sanrakshan & FPO Guarantee Fund. He requested member banks to become members of these funds online.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank then emphasised on 100 days-100 pays campaign of RBI and requested member banks to work in a mission mode to send money back to owner. He also highlighted on One Nation One Grid campaign of RBI. He urged the LDMs to organise Financial Literacy Camps for creating awareness to avoid cyber-attacks.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank, took up the Agenda items. The Minutes of the 110th SLBC Meeting were placed before the House and confirmed.

KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits were placed before and deliberated by the House.

ATR OF 110th SLBC MEETING:

12 Member Banks (Bandhan, Capital SFB, CBI, City union Bank, DCB, Karnataka, KVB, Kotak Mahindra, DBS, UCO, Ujjivan SFB Yes Bank) did not submit ATR on the minutes of 110th SLBC Meeting.

Despite follow-ups there was no ATR received on the observation of 110th SLBC quarterly meeting, from GNCTD.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India urged the member banks that every meeting had a specific agenda & the banks should submit ATR so that progress could be gauged periodically. He requested SLBC-Delhi to write letter to defaulter banks which were not submitting the ATR regularly. The GNCTD was requested to formally inform SLBC-Delhi about the details of Nodal Officer from GNCTD for coordination purpose.

(Action:- The mentioned member banks & GNCTD & SLBC-Delhi)

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

Action Point: As on 31.03.2023, Total No. of PMSBY enrolments were 42.72 Lacs, PMJJBY enrolments were 14.85 Lacs and APY issued were 6.97 Lacs. All the Banks were requested to initiate necessary actions to ensure that uncovered accounts holders were also brought under the umbrella of both the insurance schemes. During the Steering Sub-Committee meeting held on 10.05.2023, Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI had requested SLBC-Delhi to share the name of banks having NIL enrolment under PMSBY & PMJJBY. The name of the banks were Bandhan Bank, Capital SFB, DSCB, Equitas SFB, ESAF SFB, Jana SFB, Tamilnad Mercantile Bank, Ujjivan SFB & Utkarsh SFB. All these member banks were advised to increase enrolment under various social security scemes.

Sh. Kanwal Jit Shorey, General Manager-HO, Punjab National Bank informed that progress in "Financial Inclusion Initiatives" is quite dismal and member banks & LDMs should make a suitable strategy to increase saturation.

Action Point: The above Member Banks are requested to start enrolments in PMSBY, PMJJBY & APY. The other banks are requested to continue the work under the mentioned schemes.

(Action:- All Member Banks)

Redressal of Grievances under PMJDY as on 31.03.2023

There were 17 applications pertaining to Yes Bank which were pending for redressal. Yes Bank was advised to clear the pendency on priority basis.

(Action:- Yes Bank Ltd)

Saturation Drive for PMSBY & PMJJBY OF ELIGIBLE PMJDY ACCOUNT HOLDERS AS ON 31.03.2023 & for PMJSS-STATUS OF ENROLMENTS IN PMSBY & PMJJBY OF ELIGIBLE PMMY ACCOUNT HOLDERS AS ON 31.03.2023

Progress under Jansauraksha Saturation drive was reported to be slow. The campaign had been extended upto 30.09.2024. All Banks and LDMs were requested to make all out efforts to achieve the target. It was proposed a camp should be organized every week by LDMs in their respective districts to achieve the goal.

Action Point: Progress under Jansauraksha Saturation drive was reported to be slow. The campaign has been extended upto 30.09.2024. All Banks and LDMs were requested to endeavor to achieve the target. It was proposed to hold camps every week by LDMs in their respective districts to achieve the goal

(Action:-All Member Banks & LDMs)

Atal Pension Yojana (APY)

As per the data provided by PFRDA it was observed that performance of Private Sector Banks not commensurate to the potential in branches. There were 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 had achieved their targets. The overall percentage of "Annual Target Achievement in FY 2022-23" was better in Public Sector Banks.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired from Yes Bank Ltd , that with 77 branches in NCT of Delhi should the performance of the bank in APY be so poor. Not satisfied by the reply of Yes Bank, the Regional Director –RBI-NDRO directed the Regional Head-Yes Bank Ltd, to be present in the next meeting to properly reply explain the reasons to the house. He requested SLBC-DELHI to write a letter to member banks that some higher official should attend these meetings.

Observation:- During APY OUTREACH PROGRAMME by SLBC Delhi AND PFRDA held on 16.01.2023, the Private Sector Banks had committed that they would achieve their targets but their performance for FY 2022-23 is neither commensurate to their commitment nor to their branch network. It was advised that their performance be constantly monitored by PFRDA & SLBC-Delhi.

Action Point:- The member banks were advised to achieve their annual targets under APY and draw up a suitable strategy for the year. The SLBC-Delhi shared the performance under NPS also & member banks were advised to actively market NPS as well.

(Action:- The Private Sector Banks & other member banks & SLBC-Delhi)

Status of Insurance Claims under Social Security Schemes as on 31.03.2023:

- ✓ 3 applications were pending under PMSBY (Punjab & Sind Bank-2 & HDFC Bank-1)
- ✓ 10 applications were pending under PMJJBY (Punjab & Sind Bank-4, Federal Bank Ltd-1, HDFC Bank-2, J&K Bank-3)

Action:- The concerned banks were advised to dispose all pending claim applications at the earliest.

Certification of BC

As Axis Bank had not submitted the data of BC Certifications till then, Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India directed Axis Bank to submit the data to SLBC-Delhi on priority basis.

Action Point: The member banks having BCs were advised to complete their certification as per the extant guidelines of RBI.

(Action:- Axis Bank & other Member Banks having BC/BF)

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

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired member banks about high percentage of failed transactions. Sh. A.S. Paul-General Manager-State Bank of India explained that as the ATMs are over 7 years old, frequent technical glitches occur in these ATMs. The process of replacement of those ATMs through global tendering has been initiated Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank informed that change in ATM vendor might be another reason for increase in failed transactions.

Expanding & Deepening of the Digital Payments Ecosystem

After the directions of RBI the following four new Districts were identified to be 100% digitized under "Expanding and Deeping 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 were advised to put in coordinated efforts for achieving 100% digitization of mentioned districts by 30.09.2023 positively.

(Action: Member Banks, Lead Banks & LDMs of Districts)

Direct Benefit Transfer (DBT) Scheme

As per the data provided by banks, there were around 30.57 lacs accounts opened by member banks as on 31.03.2023 which only 20.74 lacs accounts were active. Member banks were advised to take immediate steps to open and activate all the a/cs of students and complete Aadhaar seeding in these accounts.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India enquired about the high number of in-operative accounts of students. Sh. A.S. Paul –General Manager submitted that students open these accounts and then they move out to different places.

Action point:- Member banks to take immediate action to make all the a/cs of students opened by them as operative and also all such a/cs should Aadhaar seeding.

(Action:- All Member Banks)

District wise camps by rural branches

It was observed that some of the Rural Bank Branches were not conducting Financial Literacy Camps. As per RBI guidelines, each Rural Branch must conduct one camp a month. As reported few member banks had not achieved the target of Camps & these banks were advised to conduct the camps as per extant guidelines of RBI.

The member banks which had not conducted FLC Camps were reported to be Bank of Maharashtra, HDFC Bank, Kotak Mahindra Bank, Nainital Bank, Yes Bank Ltd., & Ujjivan SFB.

Action Point:- These member banks were advised to conduct the camps as per the directions of RBI.

(Action:- Member Banks having rural Branches)

Financial Literacy through various Skill Centers as on 31.03.2023

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. He appreciated the efforts of RBI in including financial literacy in school curriculum. Then he requested Sh. Ravinder Kumar-GNCTD to coordinate with RBI for inclusion of financial literacy curriculum in schools of Delhi.

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

(Action:- All Member Banks & GNCTD)

REVIEW OF CREDIT DISBURSED BY BANKS

The achievement under Priority Sector up for FY 2022-23 was reported at Rs 138851 Crore against the annual target of Rs. 117338 Crore i.e. 118.34%. The achievement under Non-Priority Sector has reported at Rs. 1238714 Crore against the annual target of Rs.1288618 Crore i.e 96.13 %. The achievement under total ACP was reported at Rs.1377565 Crore against the Annual target of Rs. 1405956 Crore i.e. 97.98%, which was considered satisfactory. State Bank of India vide their email informed that they have wrongly mentioned the figures of Rs. 8456.10 Crores as MSME whereas actual MSME o/s was Rs. 8635.62 Crores.

Proposed ACP Target for FY 2023-2024

The SLBC-Delhi proposed the ACP Target for FY 2023-24 on the basis of achievement of FY 2022-23. The house approved the ACP target for FY 2023-2024.

Action Point:- The SLBC-Delhi shall distribute the ACP target amongst 11 districts of NCT of Delhi for onward distribution amongst member banks.

CREDIT FLOW TO PRIORITY SECTOR

The “percentage of Priority Sector Advances to Total Advances was reported less than 10 % as on 31.03.2023”, in Bank of India, Central Bank of India, Punjab National Bank & Union Bank of India amongst PSBs and among Private sector Banks, it was Development Bank of Singapore, IndusInd Bank & ESAF SFB.

Action Point:- Bank of India, Central Bank of India, Punjab National Bank & Union Bank of India Development Bank of Singapore, IndusInd Bank & ESAF SFB were advised to make a suitable strategy to increase the percentage of Priority Sector Advances to Total Advances more than 10 %.

(Action:- Above mentioned member banks)

PM SVANidhi YOJANA

It was observed that Branches are returning the PM SVANidhi 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 were advised to consult the respective Zonal Dy. Commissioner of MCD before returning the application.

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

On this basis of percenatge of Disbursed applications /Eligible applications Punjab National Bank, State Bank of India & Jammu & Kashmir bank were shortlisted for facilitation. On the basis of total applications disbursed the three districts facilitated were West, New Delhi & North West. Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank sensitised member banks not to reject the PM SVANidhi applications on flimsy grounds. Further member banks should consult ULBs before rejecting the applications.

Action Point:- The member banks were advised to dispose-of all pending applications. Member banks & LDMs are requested to conduct camps at regular intervals.

(Action:- All Private Sector Banks & other member banks)

PMFME- PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India suggested that Core Committee meeting should be held regularly to iron out the issues & each side should consider each other's point of views.

Action Point:- Banks & LDMs are requested to dispose-of the pending applications.

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

PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)

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

S.No.	Name of the Bank	Applications Pending
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

Action Point:- The above Member Banks were advised to clear the pendency on priority basis. The other member banks & LDMs were pushed for improvement the performance under mentioned scheme.

(Action:- All Member Banks & LDMs)

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 covering 115 new ventures involving margin money of Rs. 341.75 Lacs generating 920 employment.

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

(Action:-LDMs of NCT of Delhi)

Flow of credit to MSMEs

Action Point:-The Controlling Heads of the Member Banks & LDMs were advised to actively monitor the progress to achieve the P.S. Targets as per RBI's guidelines

(Action:- All Member Banks)

Flow of credit to MSMEs

The SLBC-DELHI shared the name of banks with negative growth vis-à-vis previous quarter as under:-

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	3282.7	-687.74	-17.32
4	TAMILNAD MERCANTILE BANK	34.9	30.73	-4.17	-11.94
5	DCB Bank Ltd.	1379.64	1230.75	-148.9	-10.79
6	IDFC FIRST BANK	3719.17	3393.52	-325.65	-8.76
7	SOUTH INDIAN BANK LTD	513.8	482.39	-31.41	-6.11
8	BANK OF MAHARASHTRA	789.32	749.72	-39.6	-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.	92.5	92.16	-0.35	-0.37

Action Point:- The identified Member Banks were advised to initiate more focused efforts in MSME sectors and come out of negative list by June Quarter.

(Action:-All Member Banks)

Advances to Minority Communities

Action Point:- The LDM of Central Delhi & North East Delhi were advised to take immediate steps to push financing to Minority Communities to maintain the desired level of 15%.

(Action:- LDM of Central Delhi & North East Delhi)

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 were advised to increase credit flow to Weaker Sections. The LDMs were advised to coordinate with branches in their District for increase in portfolio of advances to Weaker Section.

(Action:- All Member Banks & LDMs)

Grant of Education Loans

- The number of Education Loan A/Cs increased by 2647 i.e. 7.47 % on YoY basis. 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 i.e. 0.32% on QoQ basis whereas amount increased by Rs. 116 Crore i.e. 4.26% on QoQ basis.

Action Point:- Member Banks were advised to take further steps to achieve the annual targets.

(Action:- All Member Banks)

CREDIT DEPOSIT RATIO

NAME OF DISTRICT	C:D RATIO
Central	90.42
East	34.83
New Delhi	221.64
North	41.83
North East	70.05
North West	43.00
Shahdara	44.65
South	23.60
South East	86.34
South West	32.77
West	35.88
Total :	**104.78**

Action Points:- The LDM of East, South, South West & West Delhi districts were advised to strongly follow-up with banks for improving CD ratio.

(Action:- LDMs East, South, South West & West Delhi)

The Banks having CD ratio below 60% as on 31.03.2023 i.e. AU SMALL FIN. BANK, BANDHAN BANK LTD. DCB Bank Ltd., EQUITAS SMALL FIN. BANK, ESAF SMALL FINANCE BANK, KARUR VYSYA BANK, KOTAK MAHINDRA BANK, NAINITAL BANK LTD, SURYODAY SMALL FINANCE BANK, TAMILNAD MERCANTILE BANK, UTKARSH SMALL FINANCE BANK were advised to devise suitable strategies to improve CD ratio above 60%.

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

Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks

It was deliberated that today role of Fintech companies is crucial in Financial Inclusion. Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI elaborated the relevance of Fintech Companies in financial industry.

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

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

PNBCRDT, Corporate Office informed that for opening of RSETI at a place recommended by SLBC, proposal for opening of RSETI has been submitted to MoRD for their approval vide letter dated 31-08-2022. Approval from MoRD is awaited as the proposal was deferred at the 6th meeting of National Level Advisory Committee (NLAC) on RSETI, MoRD, as evident from the minutes of the meeting dated 07.02.2023.

Action Point: Punjab National Bank was advised 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.

Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India said that the list of such banks was quite long so member banks should look in to the matter. Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank urged for nomination of DCO by Controlling Offices. Sh. Vivek Aggarwal, Regional Director-Reserve Bank of India requested SLBC-Delhi to write letter to such banks where DCOs were not from Controlling Offices.

Action Point:- Member Banks which were yet to post DCOs, once again requested to ensure that DCOs are nominated from Controlling Office. SLBC to write letter to Controlling Offices of these Banks.

(Action: Member Banks & SLBC-Delhi)

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

As per the Guidelines of Reserve Bank of India, the deadline for furnishing information/data to 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 remained reluctant to submit data on time since last 4 quarters. Due to their late submission preparation of Agenda Book got delayed.

Action Point:- Kotak Mahindra Bank was advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time.

(Action:-Kotak Mahindra Bank)

ANY OTHER ITEM WITH PERMISSION OF CHAIR

Inclusion of India Post Payments Bank as member of SLBC-Delhi

As per the direction of RBI, SLBC-Delhi proposed for inclusion of IPPB as a member bank of SLBC-Delhi. IPPB shall be a part of SLBC meetings from next quarter onwards. However, as per RBI guidelines, they will not be part of Annual Credit Planning (ACP) exercise under the scheme.

(Action:- SLBC-Delhi to send invitation to IPPB)

Sh. Naveen Barolia-Dy. Director –Marketing & Credit –WDRA, made a brief presentation to august house on e-WDRA and relevant procedures.

Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank welcomed Sh. Bikramjit Shom-General Manager & SLBC-Convener & introduced him to the august house.

As Sh. B.M.K. Singh-Dy. General Manager-FIDD-RBI is due to superannuate on 31.05.2023, so Sh. Rajeev Jain, General Manager- ZO-Delhi, Punjab National Bank & Sh. Bikramjit Shom-General Manager & SLBC-Convener felicitated Shri Singh for his guidance & support in SLBC functioning.

Then SLBC-Delhi facilitated the winners (in terms of disbursement under PM SVANidhi) to Punjab National Bank, State Bank of India & Jammu & Kashmir Bank and LDMs of West, New Delhi & North West Delhi.

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

(BIKRAMJIT SHOM)
General Manager & Convener
SLBC-Delhi

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