116th SLBC- Delhi Quarterly Meeting for June 2024

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

Amt. in Crores

S.No.	NAME OF DISTRICT	No. OF BRANCHES	NO. OF ATMs	DEPOSITS	ADVANCES	CD RATIO
1	Central	429	815	242152	267718	110.56
2	East	266	531	79700	32984	41.39
3	New Delhi	393	774	519551	1048934	201.89
4	North	278	413	62865	30513	48.54
5	North East	67	155	13634	8899	65.27
6	North West	404	613	90772	45171	49.76
7	Shahdara	165	266	45117	16030	35.53
8	South	427	1123	204953	74707	36.45
9	South East	351	555	142891	103764	72.62
10	South West	394	1092	125684	36524	29.06
11	West	554	840	131296	51076	38.90
	Total :	**3728**	**7177**	**1658616**	**1716322**	**103.48**

As per the profile of Districts (as on 30.06.2024): -

1. The total number of Branches are 3728 (3703 as on March-2024) and ATMs is 7177 (7318 as on March-2024).
2. The maximum number of Branches are under West District (554) & minimum number of Branches are in North East District (67).
3. The maximum number of ATMs are in South Delhi District (1123) & minimum number of ATMs are in North East District (155).
4. The overall CD ratio of NCT of Delhi is 103.48 (101.28 as on March-2024).

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AGENDA ITEM NO. 1	CONFIRMATION OF MINUTES OF THE 115th MEETING OF SLBC FOR 4th QUARTER ENDED MARCH 2024 HELD ON 31.05.2024

The 115th SLBC Meeting of NCT of Delhi for the Quarter ended March-2024, was held on 31.05.2024 at The India Habitat Center, New Delhi. The meeting was chaired by Shri M. Paramasivam- Executive Director- Punjab National Bank. The Minutes of the meeting were sent to all concerned. A Copy of the Minutes is also enclosed. Since no suggestions/objections on the said Minutes have been received, the same may be taken as confirmed. The few of following dignitaries were present in the Meeting:

Sl	Name	Designation	Name of the Bank/Department
1	Sh. M. Paramasivam	Executive Director	Punjab National Bank
2	Sh. Rohit P. Das	Regional Director	Reserve Bank of India-NDRO
3	Sh. Bikramjit Shom	General Manager & Convener	SLBC-Delhi
4	Smt. Aditi Gupta	Dy. General Manager	FIDD-Reserve Bank of India

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AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 115th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2024 HELD ON 31.05.2024

✓ **ATR OF 115th SLBC MEETING:**

❖ The following 10 Bank had not submitted ATR for 115th SLBC Quarterly Meeting despite reminders: -

S.No.	Name of Bank
1	BANDHAN BANK LTD.
2	FEDERAL BANK LTD
3	KARNATAKA BANK
4	NAINITAL BANK LTD
5	RBL BANK LTD
6	EQUITAS SMALL FIN. BANK
7	ESAF SMALL FINANCE BANK
8	SHIVALIK SMALL FIN BANK Ltd
9	UJJIVAN SMALL FIN. BANK
10	INDIA POST PAYMENT BANK

❖ All LDMs have submitted the ATR.

❖ Further despite follow-ups there is no ATR from GNCTD of 115th SLBC quarterly meeting minutes.

KEY INDICATOR

(Amt in Crs.)

Sl.	ITEMS	Jun-23	Mar-24	Jun-24	YoY Growth	Growth over the QTR	%age of YoY Growth	%age of Growth over the QTR
1	Total Deposits	1487910	1655486	1658616	170706	3130	11	0
2	Total Advances	1576174	1676665	1716322	140148	39657	9	2
3	CD Ratio	105.93	101.28	103.48	-2.45	2.20	-2	2
4	Total Priority Sector	234659	258235	265535	30876	7300	13	3
5	% PS Advs to Total Advs	14.89	15.40	15.47	0.58	0.07		
6	Total Non-Priority Sector	1341515	1418430	1450787	109273	32357	8	2
7	Farm Credit	6418	8565	7888	1470	-677	23	-8
8	Agriculture Infrastructure	912	1061	1056	144	-6	16	-1
9	Ancillary Activities	12591	13962	19387	6796	5425	54	39
10	Total Agriculture (PS)	19920	23589	28331	8411	4742	42	20
11	Total Agriculture (NPS)	13115	5905	7660	-5455	1755	-42	30
12	Total Agriculture Advances	33035	29494	35991	2956	6497	9	22
13	% Total Agri Adv to Total Adv	2.10	1.76	2.10	0.00	0.34	0	
14	% Agri Adv (PS) to PS Advs.	8.49	9.13	10.67	2.18	1.53	26	
15	Micro Enterprises	50297	56763	58500	8203	1737	16	3
16	Small Enterprises	49949	54408	54656	4708	248	9	0
17	Medium Enterprises	36650	43348	43736	7086	388	19	1
18	Others under MSMEs	1123	1251	1375	252	123	22	10
19	Total MSME Advances	138019	155770	158267	20248	2497	15	2
20	% of MSME Advs. to PS Advs.	58.82	60.32	59.60	0.79	-0.72	1	
21	% of MSME Advs. to Total Advs.	8.76	9.29	9.22	0.46	-0.07	5	
22	Housing (PS)	13019	13738	14160	1141	422	9	3
23	Housing(NPS)	63608	90551	93789	30181	3238	47	4
24	Total Housing Loan Advances	76627	104289	107949	31322	3660	41	4
25	Education Loan (PS)	1564	1752	1753	189	0	12	0
26	Education Loan (NPS)	1552	1760	2102	550	343	35	19
27	Total Education Loan Advances	3116	3512	3855	739	343	24	10
28	Other Priority Advances	51670	53002	53297	1627	295	3	1
29	Loans to weaker Sections under PSL	13902	18738	22946	9044	4208	65	22
30	% Weaker Sec. Adv. to PS	5.92	7.26	8.64	3	1	46	
31	Advs. to Women Enterprise	53107.09	60545	60627	7520	82	14	0
32	% Women Advs. to PSA	22.63	23.45	22.83	0	-1	1	
33	Advances to Minorities	9247.00	10099	10853	1606	754	17	7
34	% Minority Adv. in PS	4	3.91	4.09	0	0	4	5

35	Branch Network							
	Rural	86	89	89	3	0	3	0
	Semi Urban	78	81	80	2	-1	3	-1
	Metropolitan	3448	3533	3559	111	26	3	1
	Total Branches	**3612**	**3703**	**3728**	116	25	3	1
36	ATM Network				0			
	Rural	93	100	95	2	-5	2	-5
	Semi Urban	166	167	160	-6	-7	-4	-4
	Metropolitan	6985	7051	6922	-63	-129	-1	-2
	Total ATM	**7244**	**7318**	**7177**	-67	-141	-1	-2

NPA POSITION

(Amt in Crs.)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24	Jun-23	Mar-24	Jun-24
1	**Total Advances**	**1576174**	**1676665**	**1716322**	**127838**	**115364**	**114011**	8.11	6.88	6.64
2	**Total Priority Sector**	**234659**	**258235**	**265535**	**20093**	**20044**	**18095**	8.56	7.76	6.81
3	**Total Non-Priority Sector**	**1341515**	**1418430**	**1450787**	**107744**	**95320**	**95916**	8.03	6.72	6.61
4	Farm Credit	6418	8565	7888	247	241	221	3.85	2.81	2.80
5	Agriculture Infrastructure	912	1061	1056	116	104	44	12.68	9.81	4.16
6	Ancillary Activities	12591	13962	19387	2049	1598	1572	16.27	11.45	8.11
7	Total Agriculture (PS)	19920	23589	28331	2411	1943	1837	12.11	8.24	6.48
8	Total Agriculture (NPS)	**13115**	5905	7660	784	1165	1330	5.98	19.73	17.36
9	**Total Agriculture Advances**	**33035**	**29494**	**35991**	**3196**	**3108**	**3167**	9.67	10.54	8.80
10	Micro Enterprises	50297	56763	58500	5913	5614	5103	11.76	9.89	8.72
11	Small Enterprises	49949	54408	54656	6618	7203	6261	13.25	13.24	11.46
12	Medium Enterprises	36650	43348	43736	3539	3787	3399	9.66	8.74	7.77
14	Others under MSMEs	1123	1251	1375	14	13	23	1.28	1.05	1.64
15	**Total MSME Advances**	138019	**155770**	**158267**	**16084**	**16617**	**14786**	11.65	10.67	9.34
16	Housing (PS)	13019	13738	14160	424	386	422	3.25	2.81	2.98
17	Housing(NPS)	63608	90551	93789	2172	1827	1846	3.41	2.02	1.97
18	**Total Housing Sector Advances**	**76627**	**104289**	**107949**	**2595**	**2213**	**2269**	3.39	2.12	2.10
19	Education Loan (PS)	**1564**	1752	1753	42	43	45	2.67	2.43	2.55
20	Education Loan (NPS)	**1552**	1760	2102	11	6	6	0.68	0.35	0.28
21	**Total Education Sector Advances**	**3116**	**3512**	**3855**	52	**49**	**51**	1.68	1.38	1.31
22	**Loans to weaker**	**13902**	**18738**	**22946**	**508**	**658**	**675**	3.66	3.51	2.94

	Sections under PS									
	Govt. Sponsored Schemes									
23	DAY-NRLM	0	0	0	0	0	0	0.00	0.00	0.00
24	DAY-NULM	4	8	8	2	1	1	37.56	16.81	17.75
25	PMEGP	15	20	21	5	5	6	34.35	26.92	28.34
26	SHG	41	25	31	10	9	18	23.63	35.27	55.77
27	Stand Up India	443	400	452	88	74	95	19.84	18.54	21.04
28	PMMY	4995	4773	4935	601	593	653	12.04	12.42	13.24

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 30.06.2023

	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

As on 31.03.2024

	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	6065190	5316452	87.66	4052885	76.23	5333194	87.93	354494	5.84
Private Sector	607256	191609	31.55	127748	66.67	180298	29.69	75011	12.35
Small Financial	16444	5201	31.63	2975	57.2	295	1.79	1164	7.08
Payment Banks	0	0		0		0		0	0
Grand Total :	6688890	5513262	82.42	4183608	75.88	5513787	82.43	430669	6.44

As on 30.06.2024

	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	6152120	5384354	87.52	4091544	75.99	5334934	86.72	361425	5.87
Private Sector	625787	208219	33.27	127853	61.40	187302	29.93	70131	11.21
Small Financial	16353	4829	29.53	2949	61.07	317	1.94	1032	6.31
Payment Banks	0	0	0	0	0	0	0	0	0
Grand Total :	6794260	5597402	82.38	4222346	75.43	5522553	81.28	432588	6.37

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 30.06.2024 is given at Annexure-7.

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30.06.2024:

Type of Bank	Pending as on 31.03.2024	Received	Disposed off	Pending as on 30.06.2024	Out of which pending for more than 1 Month	Out of which pending for more than 3 Months
Public Sector Banks	0	22	15	7	7	0
Private Sector Banks	0	20	17	3	0	0
Small Finance Banks	0	0	0	0	0	0
Payment Bank	0	0	0	0	0	0
Grand Total	0	42	32	10	7	0

The Bank wise position of Grievances under PMJDY as on 30.06.2024 is given at Annexure-8.

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.

Position under Social Security Schemes:

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

As on 31.03.2024:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	4916210	1585790	741995	7243995
Private Sector Banks	262228	138060	92451	492739
Small Financial Bank	3003	1266	0	4269
Cooperative Bank	199	54	0	253
Payment Bank	0	10	0	10
Others			11	11
Total	5181640	1725180	834457	7741277

As on 30.06.2024:-

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Banks	5055775	1650424	762966	7469165
Private Sector Banks	261993	136249	99127	497369
Small Financial Bank	2767	1391	6881	11039
Cooperative Bank	10	7	0	17
Payment Bank	0	6	0	6
Others	0	0	11	11
Total	5320545	1788077	868985	7977607

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	The Kangra cooperative Bank Limited	0	0
2	BANDHAN BANK LTD.	0	0
3	DEVELOPMENT BANK OF SINGAPORE	0	0
4	KARUR VYSYA BANK	0	0
5	NAINITAL BANK LTD	0	0
6	EQUITAS SMALL FIN. BANK	0	0
7	JANA SMALL FIN. BANK	0	0
8	SHIVALIK SMALL FIN BANK Ltd	0	0
9	UJJIVAN SMALL FIN. BANK	0	0
10	UTKARSH SMALL FINANCE BANK	0	0

	Payments Bank Total	0	6

Observation:- The Small Finance Banks have committed during the VC on 20.01.2024 that they shall start enrolling for Suriksha Bima & Jeevan Jyoti Yojana from March quarter onwards. The Small Finance Banks had committed that they shall come out of NIL list. But despite commitment made to Reserve Bank of India and SLBC-Delhi they are unable to come out of NIL list. So few of the Small Finance Banks are requested to share their concerns with the house.

Bank wise status of enrolments under PMSBY, PMJJBY and APY as on 30.06.2024 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.

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

Atal Pension Yojana, a GoI guaranteed pension scheme has crossed 8.68 Lacs subscribers registered as on 30.06.2024 in NCT of 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.

Target of APY for FY 2024-25

The Chief General Manager of PFRDA has allotted the targets and persistency level under Atal Pension Yojana (APY) for FY 2024-25:-

Category	Annual Target in terms of Average APY Account per Branch (AAPB) for FY 2024-25
Public Sector Banks	90
Major Private Sector Bank (ICICI Bank, Axis Bank, HDFC Bank & IDBI Bank)	70
Regional Rural Banks	90
Private Banks (others)	35
Co-Operative Bank	20
Small Finance Bank	65

The DFS has communicated that persistency level of 70% may be maintained across all categories of APY-SPs by the end of FY 2024-25.

The Member Banks and LDMs are requested to formulate appropriate strategies and take necessary steps to ensure the achievement of given annual targets.

The performance of NCT of Delhi (as on 03.08.2024) is as under:-

Name of SLBCs / UTLBCs	Enrolments last FY 2023-24	Annual Target FY 2024-25	Enrolments this FY 2024-25 as on	Achievement this FY 2024-25 as on
			03/08/2024	03/08/2024

Delhi	1,37,371	2,56,070	38,606	15%

The PFRDA has launched APY Annual Awards for SLBC, Banks and LDMs. The details of the Campaign are:-

APY ANNUAL AWARDS

For SLBCs / UTLBCs, State Coordinators of Banks & LDMs

FY 2024-25

Scorecard as on 03rd August 2024

Performance Criteria	Eligibility of Awards
150.00% & above of enrolment target	APY Annual **Award of Ultimate Leadership** Award for Top (5/4/3) * performing State -Coordinators of Banks & LDMs
125.00%-149.99% of enrolment target	APY Annual **Award of Inspirational Leadership** Award for Top (4/3/2) * performing State -Coordinators of Banks & LDMs.
100.00%-124.99% of enrolment target	APY Annual **Award of Visionary Leadership** Awards for Top (3/2/1) * performing State-Coordinators of Banks & LDMs

- *(**Large/Medium/Small**) categories of SLBC/UTLBC.
- Illustration 1: Suppose if a large category SLBC/UTLBC achieves **175** percent of its annual target, it will fall under the criteria of **above 150%** and accordingly **SLBC/UTLBC will be awarded with the APY Annual Award of Ultimate Leadership and also additionally Awards of Excellence Leadership will be presented to top 5 State coordinators and top 5 LDMs** in that large SLBC/UTLBC.
- Illustration 2: Suppose if a medium category SLBC/UTLBC achieves **175** percent of its annual target, it will fall under the criteria of **above 150%** and accordingly **SLBC/UTLBC will be awarded with the APY Annual Award of Ultimate Leadership and also additionally Awards of Excellence Leadership will be presented to top 4 State coordinators and top 4 LDMs** in that Medium SLBC/UTLBC.
- Similarly, other illustrations can be inferred from the above table.

- **All the SLBCs/UTLBCs are requested to coordinate with the banks and LDMs under them to achieve the ultimate goal of old age social security and win many awards and accolades in the process.**
- **SLBCs/UTLBCs/LDMs who are in various stages of qualification please put your best efforts and try to utilize the present campaign and "APY Citizens Choice" to fulfil annual targets as communicated earlier and win many Awards and continue to make India a pensioned society.**
- **The performance of SLBCs/UTLBCs, state coordinators and LDMs is provided in the scorecard below.**
- **For complete details of bank-wise performance and LDM-wise performance in SLBC/UTLBC please refer to the attached excel file.**
- **SLBCs/UTLBCs are requested to forward this to all LDMs and State coordinators.**
- **The Scorecard of this campaign will be shared twice in a month.**
- **In case of any discrepancy in the score-card, banks may contact ajay.podishetty@pfrda.org.in**

The member banks are requested to:

1. Make a suitable strategy for achieve the target on quarter wise basis.
2. 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.
3. Utilise the services of BCs/BFs for convincing the customers and making them aware about the benefits of APY
4. Increase the persistency of enrolled customers

5. 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.

PERFORMANCE OF BANKS AS ON 30.06.2024

Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET	APY accounts opened in FY 2024-25	AAPB Achieved in FY 2024-25	Annual Target Achievement in FY 2024-25 in %
KOTAK MAHINDRA BANK	103	35	3605	4398	42	122
THE FEDERAL BANK LTD	28	35	980	850	30	87
UNION BANK OF INDIA	214	90	19260	6166	28	32
KARNATAKA BANK LIMITED	21	35	735	123	5	17
TAMILNAD MERCANTILE BANK	3	35	105	15	5	14
STATE BANK OF INDIA	435	90	39150	5000	11	13
INDIAN OVERSEAS BANK	79	90	7110	859	10	12
CENTRAL BANK OF INDIA	97	90	8730	935	9	11
PUNJAB NATIONAL BANK	318	90	28620	2886	9	10
BANK OF MAHARASHTRA	46	90	4140	357	7	9
UJJIVAN SMALL FINANCE BANK	11	65	715	55	5	8
INDIAN BANK	147	90	13230	929	6	7
HDFC BANK LTD	285	70	19950	1080	3	5
AU SMALL FINANCE BANK	35	65	2275	122	3	5
PUNJAB AND SIND BANK	109	90	9810	392	3	4
CANARA BANK	266	90	23940	1003	3	4
BANK OF INDIA	97	90	8730	364	3	4
DHANLAXMI BANK LIMITED	4	35	140	4	1	3
BANK OF BARODA	198	90	17820	581	2	3
THE CATHOLIC SYRIAN BANK	25	35	875	20	0	2
THE SOUTH INDIAN BANK LTD	27	35	945	17	0	2
THE NAINITAL BANK LTD	16	35	560	11	0	2

INDUSIND BANK LIMITED	30	35	1050	12	0	1
YES BANK LIMITED	75	35	2625	24	0	1
IDBI BANK LTD	49	70	3430	32	0	1
ESAF SMALL FINANCE BANK	9	65	585	6	0	1
AXIS BANK LTD	191	70	13370	23	0	0
ICICI BANK LIMITED	154	70	10780	34	0	0
STANDARD CHARTERED BANK	16	35	560	0	0	0
THE LAKSHMI VILAS BANK LTD	8	35	280	0	0	0
DCB BANK LIMITED	18	35	630	0	0	0
RBL BANK LIMITED	16	35	560	1	0	0
THE KARUR VYSYA BANK LTD	14	35	490	0	0	0
THE JAMMU AND KASHMIR BANK	28	35	980	1	0	0
UCO BANK	63	90	5670	28	0	0
CITY UNION BANK LTD	8	35	280	0	0	0
THE HP STATE COOPERATIVE	1	20	20	0	0	0
BANDHAN BANK LIMITED	32	35	1120	0	0	0
IDFC FIRST BANK LIMITED	2	35	70	0	0	0
SURYODAY SMALL FINANCE	3	65	195	0	0	0
EQUITAS SMALL FINANCE BANK	13	65	845	0	0	0
CAPITAL SMALL FINANCE BANK	4	65	260	0	0	0
UTKARSH SMALL FINANCE BANK	13	65	845	0	0	0
TOTAL	3311		256070	26328	8	10%

Action Point:- The Kotak Mahindra Bank has over-achieved their target for FY 2024-25. The other member banks are also requested to put in concentrated efforts for achieving their targets. The overall percentage of NCT of Delhi is merely 10% which is far below from satisfactory.

DISTRICT WISE PERFORMANCE: -

District	No. of Branches	AAPB Achieved in current FY 2024-25	AAPB Target	Annual Target Achievement in current FY 2024-25	APY accounts opened in current FY 2024-25	ANNUAL TARGET
CENTRAL	361	13	260	4	1609	27455
EAST	232	14	260	4	1217	17020
NEW DELHI	608	29	260	4	7053	48820
NORTH	229	15	280	5	1224	18060
NORTH EAST	56	313	260	4	2181	4615
NORTH WEST	392	15	260	4	2664	31105
SHAHDARA	91	28	195	3	1051	7015
SOUTH	426	25	260	4	3114	32440
SOUTH EAST	148	13	260	4	531	10470
SOUTH WEST	296	15	260	4	2023	23350
WEST	472	25	260	4	3661	35720
Grand Total	3311	505	2815	44	26328	256070

Action Point:- The LDMs are once again requested to conduct more camps for creating awareness about Atal Pension Yojana.

NPS-NATIONAL PENSION SCHEME

The member banks are requested to create awareness about National 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 30.06.2024:

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 30.06.2024, is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31.03.2024		Received		Settled		Pending as on 30.06.2024		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	0	0	0	0	0	0	0	0	0	0
PMSBY	10	20	13	26	19	38	4	8	0	0
PMJJBY	11	22	27	54	26	52	12	24	0	0
Total	21	42	40	80	45	90	16	32	0	0

There is no pendency of the cases under PMJDY.

Claims Pending of PMSBY as on 30.06.2024 are:

(Amt. in Lac)

Name of the Bank	Claims pending at the end of Current qtr		Out of which pending							
	NO.	AMT.	Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
			NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
PUNJAB & SIND BANK	3	6	3	6	0	0	0	0	0	0
IDBI BANK	1	2	1	2	0	0	0	0	0	0
Grand Total	**4**	**8**	**4**	**8**	0	0	0	0	0	0

The pending cases under PMJJBY as on 30.06.2024 are:

(Amt in Lacs)

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.
PUNJAB & SIND BANK	9	18	1	2	8	16	0	0	0	0
FEDERAL BANK	1	2	0	0	1	2	0	0	0	0
HDFC BANK	1	2	1	2	0	0	0	0	0	0
IDBI BANK	1	2	1	2	0	0	0	0	0	0
Grand Total	**12**	**24**	**3**	**6**	**9**	**18**	**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.

S.No.	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	1033	842	500
2	Bank of Baroda	871	731	625
3	Bank of Maharashtra	12	10	10
4	Bank of India	102	102	102
5	Canara Bank	45	5	0
6	Central Bank of India	68	68	68
7	CSB Bank	2	2	-
8	Equitas Small Finance Bank	12	12	0
9	HDFC Bank Ltd	45	36	9
10	IDBI Bank	35	35	35
11	IDFC First Bank	111	73	36
12	India Post Payments Bank	439	439	439
13	Indian Bank	45	45	45
14	Indian Overseas Bank	202	202	202
15	Kotak Mahindra Bank	436	165	0
16	Punjab & Sind Bank	99	39	39
17	Punjab National Bank	398	398	393
18	RBL Bank Ltd	110	110	0
19	State Bank of India	1074	1025	175
20	UCO Bank	63	25	50
21	Union Bank of India	78	78	78
		3095	2646	1356

Despite repeated reminder the following Banks had not submitted the data of BC/BF:-

S.No.	Name of Bank
1	BANDHAN BANK LTD.
2	CITY UNION BANK LTD.
3	DCB Bank Ltd.
4	DHANLAXMI BANK
5	FEDERAL BANK LTD
6	NAINITAL BANK LTD
7	ESAF SMALL FINANCE BANK

These Seven Banks are requested to update the house about the number of BC /BFs.

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 6215370 BSBD Accounts & 16896 GCCs with loan amount of Rs. 107.56 Crores position as on 30.06.2024. There is decline number of BSBD accounts of following member banks:-

		June-24		March-24		Difference	
S.No.	Name of Bank	Number of Accounts	Amount	Number of Accounts	Amount	Number of Accounts	Amount (in Rs.)
1	PUNJAB & SIND BANK	0	0	255366	605779138	-255366	**-605779138**
2	AXIS BANK	0	0	57490	427281146	-57490	**-427281146**
3	IDBI BANK	2944	17483924	67963	301175468	-65019	**-283691544**
4	CANARA BANK	761256	2979916742	771256	3097989354	-10000	**-118072612**
5	PUNJAB NATIONAL BANK	1021525	63254565510	1016258	63345511255	5267	**-90945745**
6	IDFC FIRST BANK	1075	1559895	981	6153160	94	**-4593265**
7	AU SMALL FIN. BANK	2092	10655893	2102	13479850	-10	**-2823957**
8	RBL BANK LTD	316	2015655	319	2599341	-3	**-583686**
9	SHIVALIK SMALL FIN BANK Ltd	0	0	1	43	-1	**-43**

Observation :- The above member banks are requested to update the house about the decline in BSBD accounts.

Action Point:- 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- 2024 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	3635	56095829	2068851	3.69	64.84
Cooperative Sector	8	19742	240	1.22	15.96
Private Sector Banks	3422	24170014	3230158	13.36	68.83
Small Financial Banks	112	3654455	46754	1.28	12.52
Payment Bank	0	0	0	0	0
Grand Total	7177	83940040	5346003	6.37	84.52

The % age of failed transactions to total ATM transactions is is 6.37% for quarter ended 30.06.2024 and it was 5.21% for quarter ended 31.03.2024.

The percentage of failed transaction under PSBs is 3.69% whereas under Private Sector Banks it was 13.36 % and under Small Financial Banks, it is 1.28%.

The details of major "**% of failed ATM txns to total ATM transactions" is :-**

S.No.	Name of the Bank	No. of ATMs installed in Delhi	% of failed ATM transactions to total ATM transactions
1	PUNJAB & SIND BANK	91	21.07
2	DEVELOPMENT BANK OF SINGAPORE	10	24.86
3	IDBI BANK	79	23.22
4	YES BANK LTD	126	23.48
5	CAPITAL SMALL FINANCE BANK	3	25.17

Action Point:- The official from Punjab & Sind Bank, IDBI Bank and Yes Bank are requested to clarify the higher "% of failed ATM transactions to total ATM transactions".

Digital Transaction Status during current financial year as on 30.06.2024:

(Amt in Crores)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
874494872	2411416	16713649	4147	2053883	3180
86.02%*	62.26%#	1.64%	0.11%	0.20%	0.08%

(Amt in Crores)

IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
50851349	1424993	71665427	29152	786447	212
5.00%	36.79%	7.05%	0.75%	0.08%	0.01%

Total	
No. of Transections	Amount
1016565627	3873101.459

*% to total number of transections

% to total Amount

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.

There are 11 Districts in NCT of Delhi. Out to which following 4 districts were already 100% digitized previously.

S.No.	Name of the District	Nodal Bank
1	Central	Canara Bank
2	New Delhi	Canara Bank
3	South	State Bank of India
4	West	Canara Bank

Now the following Districts had achieved 100% digitization:-

Sl. No.	DISTRICT NAME	Nodal Bank
1	East	Punjab National Bank
2	North	Punjab National Bank
3	North-East	Punjab National Bank
4	North-West	Punjab National Bank
5	Shahdara	Bank of Baroda
6	South East	State Bank of India
7	South West	State Bank of India

In 116th SLBC Quarterly Meeting we are pleased to announce that NCT of Delhi is 100% Digitized.

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 30.06.2024 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	1719489	1051529	667960	71902	827069
Coop. Banks	9770	5078	4692	0	9770
Private Sector Banks	313236	211037	102199	65430	254095
Small Fin. Banks	4409	1618	2791	316	427
Payment Bank	201015	156000	45015	20000	159786
Grand Total:	2247919	1425262	822657	157648	1251147

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:- As per the data on FLC on SLBC Portal, the FLC is still not appointed in South East Delhi district of NCT of Delhi for last three quarters. The SLBC has coordinated with LDM & Lead Bank of the District i.e. State Bank of India. The Lead Bank State Bank of India (for South East) is once again requested to nominate FLC in the District. The Lead Bank are requested to inform the house about its updated status & reason for not appointing the FLC despite making commitment. Further it is adversely affecting the financial literacy initiatives in the District.

The data of Special Camps by FLCs and Target Group Specific Camps as on 30.06.2024 is as under:-

District	Name of Sponsoring bank	SPECIAL CAMPS BY FLCs (GOING DIGITAL)			TARGET GROUP SPECIFIC CAMPS BY FLCs		
		Target of Camps for the Quarter	No. of Camps held	No. of persons participated in the Camps	Target of Camps for the Quarter	No. of Camps Held	No. of Persons participated in the Camps
Central	Canara Bank	6	27	1679	15	22	947
East	PNB	6	6	280	15	18	845
New Delhi	Canara Bank	6	59	2899	15	5	911
North	PNB	6	12	435	15	40	2048
North East	PNB	6	7	154	15	15	417
North West	PNB	6	13	910	15	21	1315
Shahadra	BOB	6	6	526	15	25	1165
South	SBI	6	10	445	15	17	687
South East	SBI	6	8	202	15	16	392
South West	SBI	6	9	512	15	22	1318
West	Canara Bank	6	6	660	15	16	967
	Total	66	**163**	**8702**	165	**217**	**11012**

Observation: The LDM of New Delhi district is requested to inform the reason for not conducting allocated target group specific camps.

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS
Quarter June-2024

S.No.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Achievement in Target
1	AXIS BANK	6	18	0	-18(Not Achieved)
2	BANK OF BARODA	4	12	28	16
3	BANK OF INDIA	8	24	17	-7 (Not Achieved)
4	BANK OF MAHARASHTRA	1	3	3	0
5	CANARA BANK	5	15	48	33
6	CENTRAL BANK OF INDIA	3	9	11	2
7	DSCB	17	51	51	0
8	FEDERAL BANK LTD	4	12	12	0
9	HDFC BANK	2	6	6	0
10	INDIAN BANK	6	18	47	29
11	KOTAK MAHINDRA BANK	1	3	0	-3 (Not Achieved)
12	NAINITAL BANK LTD	1	3	0	-3 (Not Achieved)
13	PUNJAB NATIONAL BANK	16	48	48	0
14	STATE BANK OF INDIA	1	3	1	-2 (Not Achieved)
15	UJJIVAN SMALL FIN. BANK	1	3	0	-3 (Not Achieved)
16	UNION BANK OF INDIA	13	39	50	11
	Grand Total :	**89**	**267**	**322**	

Action Point:- The Bank which had not completed their target of camps during June 2024 quarter was Axis Bank, Bank of India, Kotak Mahindra Bank, Nainital Bank Ltd, State Bank of India and Ujjivan Small Finance Bank and despite commitment in this quarter also they have not achieved their target of rural camps. Kotak Mahindra Bank is regular defaulter for not conducting the camp for last four quarters despite making commitment in the house. Now they are requested to update the House about the issues faced by them for not conducting these camps.

District wise Rural camps

S.No.	Name of District	No. of Rural Branches	No of camps conducted during the quarter
1	Central	1	4
2	East	1	4
3	New Delhi	0	0
4	North	32	89
5	North East	2	10
6	North West	13	43
7	Shahdara	1	9
8	South	6	30
9	South East	1	9
10	South West	28	106
11	West	4	18
	Total :	**89**	**322**

Action Points: As there are 89 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	3	4	290	4
East	2	2	2	94	2
New Delhi	3	3	3	183	30
North	7	7	7	295	7
North East	0	0	0	0	0
North West	12	12	20	889	12
Shahdara	4	3	3	204	3
South	6	5	14	312	1
South East	1	1	2	50	1
South West	4	4	7	224	4
West	10	5	4	600	3
GRAND TOTAL	55	45	66	3141	67

As on Qtr ended 30.06.2024

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	25	20	32	1905	47
PVT ITI's	6	5	6	314	4
VTPs	12	9	11	272	6
OC's	12	11	17	650	10
Total :	55	45	66	3141	67

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 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 2024. 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 2024.
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 2024.
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 2024.
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 September 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) 2024-25

The summarized position of Targets (ACP-2024-25) & Achievement up to June-2024 under Annual Credit Plan (ACP) is as under:-

(Amt. in Crore)

Sector	Annual Target 2024-25	Achievement (01.04.2024 to 30.06.2024)	Achievement % (01.04.2024 to 30.06.2024)
Agriculture	22352	7533	33.70
MSME	170608	80776	47.35
Export Credit	830	152	18.31
Education	648	99	15.33
Housing	2601	582	22.38
Social Infrastructure	6957	42	0.60
Renewable Energy	341	114	33.43
Other Priority Sector	1343	887	66.07
Total Priority Sector	205680	90185	43.85
Non Priority Sector	1748317	611396	34.97
Total (Priority Sector + Non Priority Sector)	1953997	701581	35.90

Observation:-

The achievement under Priority Sector for Q-1 of FY 2024-25 is Rs. 90,185 Crore against the annual target of Rs. 2,05,680 Crore i.e. 43.85%. The achievement under Non-Priority Sector has been Rs. 6,11,396 Crore against the annual target of Rs. 17,48,317 Crore i.e. 34.97 %. The achievement under total ACP has been Rs. 7,01,581 Crore against the Annual target of Rs. 19,53,997 Crore i.e. 35.90%, which is satisfactory. The Member Banks are requested to continue the performance for achieving the ACP target for FY 2024-25.

Bank wise proposed targets & achievement under ACP 2024-25 are given at Annexure-21 to 27.

ACHIEVEMENT VIS-À-VIS TARGET OF ACP FOR FY 2024-25:

The achievement vis-a-vis Target of ACP allocated for FY 2024-25 and outstanding amount in sub sectors of ACP as on 30.06.2024 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 in Crs.	No. of Acc.	Amount in Crs.	No. of Acc.	Amount Wise	No. of Acc.	Amount in Crs.
1	**Priority Sector**	**769185**	**205680**	**153196**	**90185**	**20**	**43.85**	**1284156**	**265535**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	**84348**	**22352**	**14532**	**7533**	**17**	**33.70**	**169102**	**28331**
1A(i)	Farm Credit	**75415**	**5531**	**12066**	**601**	**16**	**10.87**	**149737**	**7888**
	Crop Loan	**25948**	**1201**	**1954**	**90**	**8**	**7.47**	**11375**	**696**
	Term Loan	**49467**	**4330**	**10112**	**512**	**20**	**11.81**	**138362**	**7193**
1A(ii)	Agriculture Infrastructure	**614**	**948**	**266**	**481**	**43**	**50.69**	**11092**	**1056**
1A(iii)	Ancillary Activities	**8319**	**15873**	**2200**	**6451**	**26**	**40.64**	**8273**	**19387**
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	**0**	**0**	**0**	**0**	**0**	**0.00**	**419**	**225**
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	**0**	**0**	**0**	**0**	**0**	**0.00**	**48081**	**10685**
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	**378505**	**170608**	**111038**	**80776**	**29**	**47.35**	**634092**	**158267**
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	**257655**	**50362**	**75246**	**20519**	**29**	**40.74**	**503703**	**58500**
1B(ii)	Small Enterprises (Manufacturing + Service)	**76685**	**65927**	**20818**	**31410**	**27**	**47.64**	**87002**	**54656**
1B(iii)	Medium Enterprises (Manufacturing + Service)	**44120**	**54183**	**14922**	**28752**	**34**	**53.06**	**30111**	**43736**
1B(v)	Other finance to MSMEs (As indicated in Master Direction on PSL)	**45**	**135**	**52**	**95**	**116**	**70.12**	**13276**	**1375**
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	**0**	**0**	**0**	**0**	**0**	**0.00**	**0**	**0**
1C	Export Credit	**862**	**830**	**72**	**152**	**8**	**18.31**	**5822**	**2571**
1D	Education	**18700**	**648**	**3921**	**99**	**21**	**15.33**	**33880**	**1753**
1E	Housing	**53020**	**2601**	**9444**	**582**	**18**	**22.38**	**120392**	**14160**
1F	Social Infrastructure	**228**	**6957**	**111**	**42**	**49**	**0.60**	**87**	**6884**
1G	Renewable Energy	**145**	**341**	**2576**	**114**	**1777**	**33.43**	**79**	**272**
1H	Others	**233377**	**1343**	**11502**	**887**	**5**	**66.07**	**320702**	**53297**
	Out of Other Priority, loans upto 50 crore to Start-ups (other than Agri/ MSME)	**0**	**0**	**0**	**0**	**0**	**0.00**	**0**	**0**
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	**769185**	**205680**	**153196**	**90185**	**20**	**43.85**	**1284156**	**265535**
3	Loans to weaker sections under Priority Sector	**374713**	**9250**	**29783**	**2070**	**8**	**22.38**	**562976**	**22946**

	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	**109375**	**1314**	**18491**	**165**	**17**	**12.57**	**315883**	**1610**
4	**Non-Priority Sector**	**4036717**	**1748317**	**1535093**	**611396**	**38**	**34.97**	**6080118**	**1450787**
4A	Agriculture	**634**	**20533**	**275**	**5213**	**43**	**25.39**	**1410**	**7660**
4B	Education	**6646**	**1305**	**1523**	**232**	**23**	**17.77**	**8737**	**2102**
4C	Housing	**42083**	**51084**	**13660**	**16788**	**32**	**32.86**	**180002**	**93789**
4D	Personal Loans under Non-Priority Sector	**264754**	**16510**	**59429**	**4000**	**22**	**24.23**	**1247901**	**26860**
4E	Others	**3722600**	**1658885**	**1460206**	**585163**	**39**	**35.27**	**4642068**	**1320376**
5	Sub-total=4A+4B+4C+4D+4E	**4036717**	**1748317**	**1535093**	**611396**	**38**	**34.97**	**6080118**	**1450787**
	Total=2+5	**4805902**	**1953997**	**1688289**	**701581**	**35**	**35.90**	**7364274**	**1716322**

(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:-

(Amt. in Crore)

POSITION OF P.S. ADVANCES			**VARIATION**		**% Growth**	
June-23	**March-24**	**June-24**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
234659	258235	265535	30876	7300	13.16	2.83

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

POSITION AS ON			**VARIATION %**	
June-23	**March-24**	**June-24**	**YoY**	**Over the QTR**
14.81	15.40	15.47	0.58	0.07

The percentage of Priority Sector Advances to Total Advances increased by 0.58% on YoY basis and the same is increased by 0.07% on QoQ basis.

Out of 46 member banks, in the following banks, the percentage of Priority Sector Advances to Total Advances is less than 10 % as on 30.06.2024: -

Sr No.	**Name of the Bank**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances to Total Advances**	**% of P.S. Advances to Total Advances**
		31.03.2023	**30.06.2023**	**31.03.2024**	**30.06.2024**
Public Sector Banks					
1	BANK OF INDIA	6.07	5.89	6.8	6.44
2	CANARA BANK	10.05	9.59	9.66	9.18
3	CENTRAL BANK OF INDIA	9.41	7.95	6.04	6.77
4	PUNJAB NATIONAL BANK	8.89	8.52	8.23	6.90
5	UNION BANK OF INDIA	9.49	6.72	7.78	7.53

Private Sector Banks & SFB					
1	INDUSIND BANK	6.91	6.52	6.68	5.31
2	KARNATAKA BANK	18.99	14.91	9.15	6.47
3	SOUTH INDIAN BANK	10.31	8.57	7.86	6.57
3	ESAF SMALL FINANCE BANK	9.40	15.79	10.81	5.18
4	SURYODAY SMALL FINANCE BANK	3.09	4.15	6.29	6.36

Observation: There is a gradual decrease in "% of PS Advances to Total Advances" in Karnataka Bank i.e. from 18.99% on 31.03.2023 to 6.47% on 30.06.2024 and South Indian Bank from 10.31% on 31.03.2023 to 6.57 on 30.06.2024. The official from Karnataka Bank & South Indian Bank is requested to update the House about the gradual decrease.

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

(A) 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:

(Amt. in Crore)

POSITION OF CREDIT TO SC/ST			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
2473.09	2582.52	2652.46	179.37	69.94	7.25	2.71

Observation:-

The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 179.37 Crore i.e.7.25% on YoY basis and increased by Rs. 69.94 Crore i.e. 2.71 % on QoQ basis.

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

(Amt. in Crore)

PRIORITY SECTOR ADVANCES			CREDIT TO SC/ST			%age To Priority Sector Advances		
June-23	March-24	June-24	June-23	March-24	June-24	June-23	March-24	June-24
234659	258235	265535	2473.09	2582.52	2652.46	1.05	1.00	1.00

Observation:

In terms of percentage of SC/ST advances to Priority Sector Advances, it has decreased from 1.05% to 1.00% on YoY basis and it remained same i.e.1.00% on QoQ basis.

Action Points:-

The Member Banks are requested to make a suitable strategy to increase the loan portfolio.

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

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

The Street vendors (Vendors, hawkers, thelewala, rehriwala, etc.) play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers in different areas. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear, artisan products, books/ stationary etc.

The COVID-19 pandemic and consequent lockdowns have adversely impacted the livelihoods of street vendors. They usually work with a small capital base and might have consumed the same during the lockdown. Therefore, there is an urgent need to provide credit for working capital to street vendors to resume their business.

The Hon'ble Finance Minister on 14.05.2020 & Ministry of Housing and Urban Affairs have launched **"PM Street Vendor's Atmanirbhar Nidhi(PM SVANidhi)"** scheme

This is a special Micro-credit facility for providing affordable loan to street vendors, to resume their livelihoods, who have been adversely affected due to COVID – 19 lockdown.

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

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

Member Banks are requested to sensitize the field staff and respective branches to clear all the pending applications under sanction and disbursement on priority basis. Member banks are also requested to depute sufficient staff in the PM SVANidhi camps so that applications can be dispose-off with minimum documentation and enroll the PM SVANidhi beneficiaries under PMJJBY, PMSBY and other digital schemes.

BANK-WISE STATUS OF PM SVANidhi as on 09.08.2024

S.No.	Bank Name	Eligible Applications	Returned by Bank	Application sanctioned	Disbursed applications	Pending for Disbursement
1	State Bank of India	**86995**	**12170**	**68670**	**56543**	**12127**
2	Bank of Baroda	**50254**	**10742**	**35781**	**30948**	**4833**
3	Kotak Mahindra Bank	**14954**	**2821**	**6482**	**2968**	**3514**
4	Punjab National Bank	**64954**	**16075**	**45158**	**43500**	**1658**
5	Canara Bank	**25307**	**7025**	**17992**	**17552**	**440**
6	Union Bank of India	**26656**	**6794**	**19370**	**18962**	**408**
7	Indian Bank	**15883**	**4112**	**11057**	**10827**	**230**
8	Indian Overseas Bank	**6662**	**873**	**5327**	**5116**	**211**
9	HDFC Bank	**2756**	**2100**	**562**	**381**	**181**
10	Punjab & Sind Bank	**10031**	**1517**	**7946**	**7784**	**162**
11	Karnataka Bank	**1622**	**996**	**508**	**387**	**121**
12	IDBI Bank	**1280**	**928**	**301**	**191**	**110**
13	UCO bank	**3457**	**1153**	**2201**	**2105**	**96**
14	Axis Bank	**2454**	**925**	**816**	**742**	**74**
15	Bank of Maharashtra	**3585**	**1192**	**2383**	**2334**	**49**
16	Central Bank of India	**11213**	**3722**	**6986**	**6950**	**36**

17	The Nainital Bank	**435**	**185**	**148**	**115**	**33**
18	IndusInd Bank	**550**	**19**	**78**	**51**	**27**
19	Bank of India	**13117**	**4598**	**8238**	**8213**	**25**
20	Federal Bank	**405**	**250**	**114**	**103**	**11**
21	Jammu & Kashmir Bank	**508**	**130**	**375**	**366**	**9**
22	South Indian Bank	**381**	**180**	**79**	**76**	**3**
23	Karur Vyas Bank	**209**	**79**	**49**	**47**	**2**
24	Tamil Merchantile Bank	**86**	**9**	**7**	**6**	**1**
25	Ujjivan Small Finance	**535**	**460**	**15**	**14**	**1**
26	AU Small Finance Bank	**244**	**222**	**12**	**12**	**0**
27	Bandhan Bank	**85**	**23**	**4**	**4**	**0**
28	Catholic Syrian Bank	**15**	**5**	**4**	**4**	**0**
29	City Union Bank	**46**	**15**	**8**	**8**	**0**
30	DCB Bank	**28**	**0**	**0**	**0**	**0**
31	Dhanlaxmi Bank	**12**	**4**	**4**	**4**	**0**
32	ESAF SMALL FIN	**3**	**1**	**0**	**0**	**0**
33	ICICI Bank	**560**	**40**	**514**	**514**	**0**
34	IDFC Bank	**255**	**56**	**151**	**151**	**0**
35	Jana Small Fin. Bank	**8**	**1**	**1**	**1**	**0**
36	DB Singapore	**24**	**0**	**0**	**0**	**0**
37	RBL	**117**	**11**	**0**	**0**	**0**
38	Uttkarsh Small Finance	**362**	**145**	**64**	**64**	**0**
39	Yes Bank	**448**	**334**	**89**	**89**	**0**
	Total	**346496**	**79912**	**241494**	**217132**	**24362**

Action Point:- State Bank of India, Bank of Baroda and Kotak Mahindra Bank are requested to dispose-of the pending applications on priority basis.

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;

Bank Name	Pending Applications		Pending applications >2 months		
STATE BANK OF INDIA	19	Approx. 75% applications pending are in TOP 6 banks	**8**	42%	
PUNJAB NATIONAL BANK	14		**2**	14%	
KOTAK MAHINDRA BANK	10		**10**	100%	No Work done since last Review Meeting
UNION BANK OF INDIA	10		**4**	40%	
BANK OF BARODA	9		**7**	78%	
INDUSIND BANK	5		**5**	100%	No Work done since last Review Meeting
BANK OF INDIA	4		3	75%	
CANARA BANK	4				
PUNJAB AND SIND BANK	4				
INDIAN OVERSEAS BANK	3		1	33%	
AXIS BANK	2		2	100%	No Work done since last Review Meeting
IDBI BANK	2		2	100%	No Work done since last Review Meeting
AU SMALL FINANCE BANK LIMITED	1				
HDFC BANK	1		1	100%	No Work done since last Review Meeting
INDIAN BANK	1				
RBL Bank Limited	1		1	100%	No Work done since last Review Meeting
Grand Total	**90**		**46**		

Bank wise-Unregistered Branches -06.08.2024

Bank Name	No. of Unregistered branches
PUNJAB NATIONAL BANK	22
CANARA BANK	18
UNION BANK OF INDIA	18
KOTAK MAHINDRA BANK LIMITED	13
HDFC BANK	11
INDUSIND BANK	8
INDIAN BANK	7

PUNJAB AND SIND BANK	6
AXIS BANK	4
BANK OF BARODA	4
YES BANK	4
SOUTH INDIAN BANK	3
CENTRAL BANK OF INDIA	2
IDFC First Bank Ltd	2
INDIAN OVERSEAS BANK	2
STATE BANK OF INDIA	2
UJJIVAN SMALL FINANCE BANK	2
AU SMALL FINANCE BANK	1
BANK OF MAHARASHTRA	1
FEDERAL BANK	1
ICICI BANK LIMITED	1
IDBI BANK	1
UTKARSH SMALL FINANCE BANK	1
Grand Total	**134**

Observation: - The SLBC-Delhi has conducted meeting on 23.07.2024 with LDMs and Member Banks for issues facing by them. The major issues were: -

1. **The Banks and LDMs are unable to extract the data in a seamless manner of unregistered Branches through the Portal. This hampers the monitoring of progress made by these Banks during the duration. The SLBC-Delhi has already requested DSIIDC and MoFPI on various platforms.**

2. **Few of the unregistered branches and pending applications belong to other banks and other districts and even in some case to other states which inflated the figures of pending issues.**

Action Point:- The DSIIDC is requested to do the needful on priority basis so that correct figure can be put before the competent authorities.

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.

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

The summarised progress under PMMY from 01.04.2023 to 31.03.2024 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	127296	179.50	169.88	23428	609.00	586.92	14526	1323.09	1291.50	165250	2111.60	2048.28
Private sector Banks	30063	103.58	103.48	33053	554.97	546.48	10750	787.99	784.19	73866	1446.51	1434.14
Small Finance Banks	31508	125.15	125.15	34083	294.98	294.98	2925	203.58	203.58	68516	623.72	623.72
Non-Member Financial Institution	3767	14	14	3070	72	72	1156	73	73	7993	160	160
Grand Total	192634	422.2	412.43	93634	1531.44	1500.7	29357	2388.12	2352.74	315625	4341.76	4265.87

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

The summarised progress under PMMY from 01.04.2024 to 30.06.2024 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	9453	18.79	18.23	4157	113.47	106.16	2754	241.06	228.64	16364	373.34	353.07
Private sector Banks	841	2.41	2.34	9079	207.22	187.44	2761	202.66	189.92	12681	412.31	379.71
Small Finance Banks	5056	19.96	19.96	6884	49.28	49.28	4	0.33	0.33	11944	69.58	69.58
Non-Member Financial Institution	163	0	0	133	1	1	1	0	0	297	2	1
Grand Total	15513	41.6	40.97	20253	371.02	343.95	5520	444.11	418.93	41286	856.73	803.85

Action Point:-

SLBC-Delhi has already requested the member banks/LDMs/FLCs to advise all their field level functionaries to explore the possibility of converging with the Government Programmes and ensure maximum coverage of such candidates under PMMY lending.

NULM

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

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

As the state wise progress under financing of SHGs under National Urban Livelihood Mission (NULM) was to be submitted on revised format directly to Micro Credit Innovations Department of NABARD under copy to SLBC on half yearly basis. A statement showing the performance of NULM during the Quarter ended March 2024 is given at Annexure-59.

Position of NULM Targets & Achievement as on 30.06.2024:

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
7	0.04	2	3	0.00	9	0	0.03	12	3	0.08

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
0	0.03	0.03	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: 30.06.2023 **(Amt. 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

Stand-up India Outstanding: 31.03.2024 **(Amt. 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	2050	2950	446.57	712	131.42	175	18.34	3837	596.33
Private Sector Banks	1459	372	85.20	33	5.78	1	0.14	406	91.12
Small Financial Banks	129	0	0	0	0	0	0	0	0
Cooperative Sector Bank	62	0	0	0	0	0	0	0	0
Payment Bank	3	0	0	0	0	0	0	0	0
Grand Total :	3703	3322	531.77	745	137.20	176	18.48	4243	687.45

Stand-up India Outstanding: 30.06.2024 **(Amt. 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	2059	2943	327.04	702	116.07	177	8.27	3822	451.37
Private Sector Banks	1465	482	92.93	29	3.86	4	0.02	515	96.81
Small Financial Banks	138	0	0	0	0	0	0	0	0
Cooperative Sector Bank	63	0	0	0	0	0	0	0	0
Payment Bank	3	0	0	0	0	0	0	0	0
Grand Total :	3728	3425	419.97	731	119.93	181	8.29	4337	548.18

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-2024 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 PROGRESS:

A statement showing the performance of various banks as well as districts is given at Annexure-57 and 58. The summarized position is as under:-

BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON 16.08.2024

Name	Pending at bank		Pending for MM Disbursement	
	No of Project	MM Involve (In Lakh)	No of Project	MM (In Lakh)
BANK OF BARODA	2	2.74	0	0
BANK OF INDIA	4	28.94	0	0
CENTRAL BANK OF INDIA	1	12.48	1	1.23
INDIAN OVERSEAS BANK	2	15.50	2	12.08
PUNJAB AND SIND BANK	2	14.13	1	12.24
PUNJAB NATIONAL BANK	2	4.13	4	4.41
SOUTH INDIAN BANK	1	4.25	0	0
STATE BANK OF INDIA	13	53.52	2	16.22
UNION BANK OF INDIA	3	13.98	6	20.84
Total	30	149.67	25	88.15

Action Point: The State Bank of India is requested to clear the pendency under PMEGP on priority basis. They are also requested to share if there are any issues under PMEGP.

It has been observed that Banks are either not updating the status of applications on KVIC portal or the branches are not sensitized on the matter disposing the PMEGP pendency. 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**
761	1.35	9	0.05	761	1.35	9	0.05

SHG				
Outstanding		**Non-Performing Assets**		**NPA %**
Number	**Amount**	**Number**	**Amount**	
540	31.43	198	17.53	55.78

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. in Crs.	No.	Amt. in Crs.
4436	25.83	125791	694.05

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

MSME

The summarized position is as under:

POSITION OF ADVANCES UNDER MSME SECTOR:-

(Amt. in Crore)

			POSITION AS ON		
	June-23	Sept-2023	Dec-23	Mar-24	June-24
Total Advances	1576174	1613678	1634498	1676665	1716322
Total Priority Sector Advances	234659	239318	249731	258235	265535
Credit to Micro Enterprises	50297	52196	55717	56763	58500
Credit to Small Enterprises	49949	51853	53308	54408	54656
Total MSE Advances	100246	104049	109025	111171	113156
% of Micro Enterprises to total MSE Advances	50.17	50.16	51.10	51.06	51.70
% of Micro Enterprises to Total Advances	3.19	3.23	3.41	3.39	3.41
% of MSE Advances to Total Priority Sector Advances	42.72	43.48	43.66	43.05	42.61
Credit to Medium Enterprises	36650	38454	41816	43384	43736
Other under MSMEs	1123	1093	1147	1251	1375
Advances to Micro, Small & Medium Enterprises (MSME)	138019	143596	151989	155770	158267

The following Banks have negative Growth on QoQ basis:-

MSME NEGATIVE QOQ VAR

Amt. in Crores

S.No.	Bank Name	March-24	June-24	Variance	Negative Variance%
1	DEVELOPMENT BANK OF SINGAPORE	811.79	547.04	-264.74	-32.61
2	ESAF SMALL FINANCE BANK	10.68	8.76	-1.93	-18.02
3	BANDHAN BANK LTD.	166.76	137.24	-29.52	-17.70
4	The Kangra cooperative Bank Limited	442.21	375.91	-66.30	-14.99
5	BANK OF MAHARASHTRA	939.79	803.32	-136.47	-14.52
6	PUNJAB NATIONAL BANK	10664.92	9198.83	-1466.10	-13.75
7	INDUSIND BANK	3763.63	3285.36	-478.26	-12.71
8	DELHI STATE COOPERATIVE BANK	10.63	9.33	-1.29	-12.18
9	TAMILNAD MERCANTILE BANK	39.27	36.96	-2.30	-5.87
10	IDBI BANK	804.50	768.59	-35.91	-4.46
11	JAMMU KASHMIR BANK LTD	690.61	667.50	-23.11	-3.35
12	PUNJAB & SIND BANK	1531.90	1498.85	-33.04	-2.16
13	UNION BANK OF INDIA	6536.90	6452.90	-84.00	-1.29
14	KARNATAKA BANK	544.08	537.70	-6.38	-1.17
15	SURYODAY SMALL FINANCE BANK	0.91	0.90	-0.01	-1.04
16	CATHOLIC SYRIAN BANK LTD.	95.71	95.15	-0.56	-0.59

The following Banks have negative Growth on YoY basis:-

Amt. in Crores

S.No.	Bank Name	June-23	June-24	Variance	Negative Variance%
1	ESAF SMALL FINANCE BANK	34	9	-25.72	-74.60
2	DHANLAXMI BANK	25	10	-14.87	-59.93
3	PUNJAB & SIND BANK	2407	1499	-907.88	-37.72
4	CATHOLIC SYRIAN BANK LTD.	109	95	-13.98	-12.81
5	PUNJAB NATIONAL BANK	10538	9199	-1338.71	-12.70
6	KARNATAKA BANK	610	538	-72.69	-11.91
7	JAMMU KASHMIR BANK LTD	741	667	-73.89	-9.97
8	CITY UNION BANK LTD.	309	281	-28.16	-9.11
9	UNION BANK OF INDIA	6854	6453	-400.72	-5.85
10	IDBI BANK	811	769	-42.25	-5.21
11	DSCB	10	9	-0.38	-3.91
12	NAINITAL BANK LTD	151	146	-4.98	-3.30
13	INDUSIND BANK	3333	3285	-48.01	-1.44

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

COMPARATIVE POSITION OF MSE ADVANCES:-

(Amt. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
100246	111171	113156	12910	1985	12.88	1.79

Observations:- Advances under MSE Sector increased by Rs. 12910 Crore on YoY basis i.e. 12.88%. Further it is increased by Rs. 1985 Crore i.e. 1.79%on QoQ basis.

COMPARATIVE POSITION OF MSME ADVANCES:-

(Amt. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
138019	155770	158267	20248	2497	14.67	1.60

The Advances under MSME Sector increased by Rs. 20248 Crores i.e. 14.67% on YoY basis. Further the Advances under MSME were increased by Rs. 2497 Crores i.e. 1.60% on QoQ basis.

NPA Position in MSME Sector:

(Amt. In Crore)

Scheme	Amount O/S as on 31.03.24	Amount O/S as on 30.06.24	Amount of NPA 31.03.24	Amount of NPA 30.06.24	% of NPA 31.03.2023	% of NPA 30.06.24
Micro Enterprises	56763	58500	5614	5103	9.89	8.72
Small Enterprises	54408	54656	7203	6261	13.24	11.46
Medium Enterprises	43348	43736	3787	3399	8.74	7.77
Other MSME	1251	1375	13	23	1.05	1.64
Total MSME Adv.	**155770**	**158267**	**16617**	**14786**	**10.67**	**9.34**

Observation:-The NPA in MSME Sector decreased from 10.67% to 9.34% on QoQ basis.

In continuation the Banks are requested to make a suitable strategy for 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:

(Amt. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	**March-24**	**June-24**	YoY	Over the QTR	YoY	Over the QTR
53107	60545	60627	7520	82	14	0.14

The advances to Women Entrepreneur increased by Rs. 7520 Crore i.e. 14% on YoY basis. Further the advances were increased by Rs. 82 Crores i.e. 0.14% on QoQ basis.

(Amt. in Crore)

Priority Sector Advances			**CREDIT TO WOMEN ENTERPRENEURS**			**%age to Priority Sector Advances**		
June-23	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**
234659	258235	265535	53107	60545	60627	22.63	23.44	22.80

The Percentage of Credit to Women Entrepreneurs in PS with Total Priority Sector Advances increased from 22.63% to 22.80% on YoY basis and decreased from 23.44% to 22.80% on QoQ basis.

Action Points:-

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

MINORITY COMMUNITIES

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

The summarized comparative position is as under:-

(Amt. in Crore)

POSITION AS ON			**VARIATION**		**% Growth**	
June-23	**March-24**	**June-24**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
9247	10099	10853	1606	754	17	7

The Advances to Minority Communities increased by Rs. 1606 Crore i.e. 17% on YoY basis. Further the Advances under mentioned Sector were increased by Rs. 754 Crores i.e. 7 % on QoQ basis.

(Amt. in Crore)

Priority Sector Advances			**Credit to Minority Community**			**%age to Priority Sector Advances**		
June-23	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**
234659	258235	265535	9247	10099	10853	3.94	3.91	4.08

The Credit to Minority Community in PS Sector to total Priority Sector Advances increased from 3.94% to 4.08 % on YoY basis. Further the Advances under mentioned sector were increased from 3.91% to 4.08% 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- 2024, in these districts is as under:-

Name of the District: CENTRAL

Name OF THE DISTRICT- Central						
NAME OF THE COMMUNITY	NO. OF ACCOUNTS in Actuals			AMOUNT OUTSTANDING IN LAKH		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A:MINORITY COMMUNITIES	16101	31103	93.17	121798	134492	10.42
1.CHRISTIAN	1070	1090	1.87	6901	6880	-0.31
2.MUSLIM	10200	23598	131.35	49214	54398	10.53
3.BUDDHISTS	2015	249	-87.64	2885	2176	-24.57
4.SIKHS	2028	5327	162.67	26088	31624	21.22
5.ZORASTRIANS	53	57	7.55	358	384	7.21
6. JAINS	735	782	6.39	36352	39031	7.37
(A) Grand Total of 1-6	16101	31103	93.17	121798	134492	10.42
(B) OTHERS	162113	156440	-3.50	3094693	3130207	1.15
(c) Total Priority Sector Advances in The Identified Districts(A+B)	178214	187543	5.23	3216491	3264699	1.50
(D) Share Of A out of C in %	9.03	16.58	83.57	3.79	4.12	8.79

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	NO. OF ACCOUNTS in Actuals			AMOUNT OUTSTANDING IN LAKH		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A:MINORITY COMMUNITIES	18622	17841	-4.19	24418	26404	8.13
1.CHRISTIAN	297	163	-45.12	710	666	-6.19
2.MUSLIM	18091	17436	-3.62	21598	23561	9.09
3.BUDDHISTS	34	35	2.94	211	209	-1.19
4.SIKHS	108	108	0.00	550	693	26.01
5.ZORASTRIANS	5	6	20.00	19	28	43.59
6. JAINS	87	93	6.90	1329	1247	-6.12
(A) Grand Total of 1-6	18622	17841	-4.19	24418	26404	8.13
(B) OTHERS	31158	31765	1.95	208919	212993	1.95
(c) Total Priority Sector Advances in The Identified Districts(A+B)	49780	49606	-0.35	233336	239397	2.60
(D) Share Of A out of C in %	37.41	35.97	-3.86	10.46	11.03	5.40

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

POSITION OF TOTAL NCT OF DELHI

NAME OF THE COMMUNITY	NO. OF ACCOUNTS in Actuals			AMOUNT OUTSTANDING IN LAKH		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A:MINORITY COMMUNITIES	241227	239538	-0.70	1015521	1085266	6.87
1.CHRISTIAN	13184	11087	-15.91	72915	76671	5.15
2.MUSLIM	160938	161569	0.39	416505	431743	3.66
3.BUDDHISTS	34445	31998	-7.10	26552	25135	-5.33
4.SIKHS	27558	29610	7.45	331641	353403	6.56
5.ZORASTRIANS	147	164	11.56	987	1198	21.33
6. JAINS	4955	5110	3.13	166921	197116	18.09
(A) Grand Total of 1-6	241227	239538	-0.70	1015521	1085266	6.87
(B) OTHERS	1071144	1044618	-2.48	24808001	25468222	2.66
(c) Total Priority Sector Advances in The Identified Districts(A+B)	1312371	1284156	-2.15	25823522	26553487	2.83
(D) Share Of A out of C in %	18.38	18.65	1.48	3.93	4.09	3.93

Observation: In NCT of Delhi, there is decrease in Number of Accounts in “advance to Minority Communities” and decrease 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:-

(Amt. in Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
13902	18738	22946	9044	4208	65	22

The Advances under Credit Flow to Weaker Sections increased by Rs. 9044 Crore i.e. 65% on YoY basis. Further the Advances under mentioned sector were increased by Rs. 4208 Crores i.e. 22% on QoQ basis

(Amt. in Crore)

Priority Sector Advances			Credit to Weaker Section			%age to Priority Sector Advances		
June-23	March-24	June-24	June-23	March-24	June-24	June-23	March-24	June-24
234659	258235	265535	13902	18738	22946	5.92	7.25	8.64

Observation- The % of Credit to Weaker Section to Priority Sector advances increased from 5.92% to 8.64% on YoY basis. Further the Advances under mentioned Sector were decreased from 7.40% to 7.25% 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 30.06.2024 as on Annexure-30:

(Amt. in Crore)

CROP LOAN	TERM LOAN	TOTAL FARM CREDIT	AGRICULTURE INFRASTRUCTURE	ANCILIIARY ACTIVITIES	AGRICULTURE ADVANCES (PS)	AGRICULTURE ADVANCES (NPS)	Total Agriculture (PS+NPS)
696	7193	7888	1056	19387	28331	7660	35991

AGRICULTURE ADVANCES			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
33035	29494	35991	2956	6497	9	22

Observation:-

The Total Agriculture Advances decreased by Rs. 2956 Crore i.e. 9% on YoY basis. Further it has increased by Rs. 6497 Crore i.e. 22% 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 30.06.2024 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	388	10.72	2259	38.09	850	452
KCC for AH*	5	0.02	24	0.50	9	5
KCC for Fisheries	0	0	0	0	0	0

***AH- Animal Husbandry**

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

(Amt. In Crore)

Amount O/S as on 31.03.2024	Amount O/S as on 30.06.2024	Amount of NPA on 31.03.2024	Amount of NPA on 30.06.2024	% of NPA on 31.03.2024	% of NPA on 30.06.2024
29494	35991	3108	3167	10.54	8.80

Observation:-The percentage of NPA in Agriculture Advances decreased from 10.54% to 8.80% on QoQ basis.

Percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances:

(Amt. in Crore)

PRIORITY SECTOR ADVANCES			PRIORITY SECTOR AGRICULTURE ADVANCES			%age To Priority Sector Advances		
June-23	March-24	June-24	June-23	March-24	June-24	June-23	March-24	June-24
234659	258235	265535	19920	23589	28331	8.48	9.13	10.66

Observation:-The percentage of Priority Sector Agriculture Advances to Total Priority Sector Advances increased from 8.48% to 10.66% on YoY basis and increased from 9.13% to 10.66% on QoQ basis.

Percentage of Agriculture Advances to Total Advances:

(Amt. in Crore)

TOTAL ADVANCES			TOTAL AGRICULTURE ADVANCES			%age To Total Advances		
June-23	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**	**June-23**	**March-24**	**June-24**
1576174	1676665	1716322	33035	29494	35991	2.09	1.76	2.09

Observation:-The percentage of Agriculture Advances to Total Advances remains stagnant on YoY basis and increased from 1.76% to 2.09% on QoQ basis.

AGENDA ITEM NO. 7-E	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-23**	**March-24**	**June-24**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	39364	45089	42617	3253	-2472	8.26	-5.48
Amt. (in Crore)	3116	3512	3855	739	343	23.72	9.77

Observation:-

The number of Education Loan A/Cs increased by 3253 accounts i.e. 8.26% on YoY basis. On amount wise there is an increase of Rs. 739 Crore and i.e. 23.72% on YoY basis.

The Education Loan A/Cs decreased by 2472 accounts i.e. -5.48 % on QoQ basis whereas amount increased by Rs. 343 Crore i.e. 9.77% on QoQ basis

Education Loan as on 30.06.2024

(Amt in Crore)

Loan Disbursed FY		**Loan Outstanding**		**NPA**	
A/Cs	**Amount**	**A/Cs**	**Amount**	**A/Cs**	**Amount**
5444	331.19	42617	3854.85	1509	50.67

As per the data mentioned on Annexure-45:

	Loan Disbursed during FY (2024-25)		**Loan Outstanding**		**NPA**	
	A/Cs	**Amt**	**A/Cs**	**Amt**	**A/Cs**	**Amt**
Male	3696	238.53	28366	2476.10	1013	35.64
Female	1748	92.66	14251	1378.75	496	15.03
Total	5444	331.19	42617	3854.85	1509	50.67

As per the data mentioned on Annexure-46:

(Amt in Crores)

	Loan Disbursed during FY (2024-25)		Loan Outstanding		NPA	
	A/Cs	Amt	A/Cs	Amt	A/Cs	Amt
SCs	194	10.11	1567	133.12	77	4.14
STs	94	6.68	726	80.08	61	1.84
OBCs	631	26.22	3971	278.73	143	4.36
Others	4525	288.18	36353	3362.92	1228	40.33
Total	5444	331.19	42617	3854.85	1509	50.67

As per the data mentioned on Annexure-47:

(Amt in Crores)

	Loan Disbursed during FY (2024-25)		Loan Outstanding		NPA	
	A/cs	Amt	A/cs	Amt	A/cs	Amt
Medical Profession	595	26.58	4579	423.38	95	4.19
Engineering	1570	54.77	12737	871.79	350	12.07
Nursing Courses	247	10.25	1704	133.11	59	1.64
MBA	687	59.73	6635	781.62	136	5.03
Other Profession	2345	179.86	16962	1644.95	869	27.74
Total	5444	331.19	42617	3854.85	1509	50.67

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-F	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:-

(Amt. In Crore)

Housing Finance (PS)	**Housing Finance (NPS)**	**Total Housing Finance**
14160	93789	107949

POSITION AS ON			**VARIATION**		**% Growth**	
June-23	**March-24**	**June-24**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
76627	104289	107949	31322	3660	41	4

The Advances under Housing Sector increased by Rs. 31322 Crore i.e. 41% on YoY basis and increased by Rs. 41 Crores i.e. 4% 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: (Amt. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
1487910	1655486	1658616	170706	3130	11.47	0.19

Observation:-

Deposits:- Total Deposits increased by Rs. 170706 Crores i.e. an increase of 11.47% on YoY basis. The same was increased by Rs. 3130 Crores i.e. an increase 0.19% on QoQ basis.

ADVANCES:

(Amt. In Crore)

POSITION AS ON			VARIATION		% Growth	
June-23	March-24	June-24	YoY	Over the QTR	YoY	Over the QTR
1576174	1676665	1716322	140148	39657	8.89	2.37

Observations: -

Advances: -The Advances increased by Rs. 140148 Crores i.e. an increase of 8.89% on YoY basis. The same was increased by Rs. 39657 Crores i.e. an increase of 2.37% on QoQ basis.

CD RATIO:

POSITION AS ON			VARIATION	
June-23	March-24	June-24	YoY	Over the QTR
105.93	101.28	103.48	-2.00	2.00

CD Ratio decrease from 105.93% to 103.48% on YoY basis. The CD ratio increased from 101.28% to 103.48 % on QoQ basis.

DISTRICT WISE MONITORING OF CD RATIO IN NCT OF DELHI:

The District wise CD ratio in NCT of Delhi as on 30.06.2024 is mentioned below:-

S.No.	NAME OF DISTRICT	CD RATIO
1	Central	110.56
2	East	41.39
3	New Delhi	201.89
4	North	48.54
5	North East	65.27
6	North West	49.76
7	Shahdara	35.53
8	South	36.45
9	South East	72.62
10	South West	29.06
11	West	38.90
	Total :	**103.48**

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

S.No.	NAME OF DISTRICT	June-23	Sept-23	Dec-23	Mar-24	June-24
1	Shahdara	34.51	38.30	36.93	36.63	35.53
2	South	30.57	30.01	33.85	32.31	36.45
3	South West	32.06	33.09	31.98	27.06	29.06
4	West	36.47	38.24	39.19	38.50	38.90

Observation: There are 4 Districts whose CD ratio is below 40%.

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

The CD ratio of South West is reducing on quarterly basis. The LDM of South West is requested to share the reasons.

The LDM of Shahdara has submitted following data for decrease in the CD ratio: -

Bank's Having Highest Variation in Business Figure as of June'2024 from March'2023

Negative variations in Deposits		**Negative variations in Advances**	
Name of the Bank	Variations	Name of the Bank	Variations
Punjab & Sind Bank	-412.55 Cr.	State Bank of India	-14877.41 Cr.
State Bank of India	-24531.83 Cr.	Bandhan Bank	-46.27 Cr.
Bandhan Bank	-85.54 Cr.	DCB Bank	-23.57 Cr.
IDBI Bank	-178.35Cr.		

Top Five Bank's having highest Positive % CD Ratio (Variation from March'23 to June'24)		Top Five Bank's having highest Negative % CD Ratio (Variation from March'23 to June'24)	
Jana Small Fin. Bank	112.58	State Bank of India	24.66
Bandhan Bank	24.32	DCB Bank	7.45
IDBI Bank	17.91	Union Bank of India	5.91
Punjab & Sind Bank.	18.94	IDFC First Bank Ltd.	82.38
Utkarsh Small Fin. Bank	13.72	Indian Bank	5.33
		Jammu & Kashmir Bank	7.28

Observation:- During its Steering Sub-Committee meeting on 13.08.2024 the matter was discussed at length with bank's officials. Now the officials from above Banks are requested to share the reasons for declining of CD ratio in Shahdara district.

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-23	March-24	June-24
1	AU SMALL FIN. BANK	39.55	34.72	33.05
2	BANDHAN BANK LTD.	39.45	52.51	54.38
3	DCB Bank Ltd.	50.2	52.85	50.82
4	DEVELOPMENT BANK OF SINGAPORE	111.28	50.09	34.54
5	EQUITAS SMALL FIN. BANK	15.31	13.54	12.47
6	ESAF SMALL FINANCE BANK	32.93	31.7	45.91
7	IDBI BANK	60.86	41.83	39.26
8	KANGRA COOP BANK	NAMB	55.43	55.97
9	KARUR VYSYA BANK	40.94	28.36	32.18
10	NAINITAL BANK LTD	37.46	35.59	36.75
11	TAMILNAD MERCANTILE BANK	40.99	54.2	21.46
12	UTKARSH SMALL FINANCE BANK	35.36	33.05	35.59

*Not a Member Bank in June 2023

Observation: The RBL Bank Limited has come out of the list of CD ratio below 60%. The official from Development Bank of Singapore and IDBI Bank are requested to inform the House about regular decline in CD ratio.

Following Banks have CD ratio above 200%:-

Sl	Name of Bank	March-24	June-24
1	BANK OF INDIA	235.95	221.85
2	CAPITAL SMALL FINANCE BANK	290.02	338.22
3	JAMMU & KASHMIR BANK	197.44	231.22
4	KARNATAKA BANK	296.78	269.41
5	SHIVALIK SMALL FIN BANK Ltd	626.89	491.84
6	SOUTH INDIAN BANK LTD	173.69	220.29
7	DHANLAXMI BANK	309.70	305.09

CD RATIO (DELHI RURAL):

There were 89 rural branches in NCT of Delhi.

POSITION AS ON			VARIATION	
June-23	March-24	June-24	YoY	Over the QTR
41.19	51.44	58.43	17.24	6.99

The CD ratio of these rural branches increased from 41.19% to 58.43% on YoY basis. The CD Ratio decreased from 51.44% to 58.43% on QoQ basis.

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

Sl	Name of Bank	RURAL	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24
1	AXIS BANK	6	45.85	70.68	87.07	78.58	105.81
2	BANK OF BARODA	4	18.11	18.37	18.73	17.82	18.75
3	BANK OF INDIA	8	16.69	16.18	17.6	101.81	114.01
4	BANK OF MAHARASHTRA	1			43.84	51	43.45
5	CANARA BANK	5	11.51	12.47	13.11	13.09	13.31
6	CENTRAL BANK OF INDIA	3	295.24	200.88	398.27	208.32	307.83
7	DELHI STATE COOP BANK	17	134.1	115.58	143.29	139.09	141.25
8	FEDERAL BANK LTD	4	24.14	49.14	25.73	25.73	27.77
9	HDFC BANK	2	238.39	242.09	248.48	220.74	236.16
10	INDIAN BANK	6	14.14	16.78	34.43	40.23	42.33
11	KOTAK MAHINDRA BANK	1	22.88	19.27	20.04	17.71	22.36
12	NAINITAL BANK LTD	1	30.62	33.42	25.91	33.42	37.58
13	PUNJAB NATIONAL BANK	16	8.47	9	9.7	9.88	10.2
14	STATE BANK OF INDIA	1	8.66	8.2	9.49	9.59	8.67
15	UJJIVAN SFB	1	0.26	0.12	0.13	0.12	3.76
16	UNION BANK OF INDIA	13	10.75	18.34	25.66	28.18	27.05
	Rural Area CD Ratio	89	41.19	38.1	51.79	51.44	58.43

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-23	March-24	June-24	June-23	March-24	June-24	June-23	March-24	June-24
1938.86	2733.40	1498.70	1078.80	2313.82	1601.68	55.64	84.65	106.87

In Agriculture advances, the recovery % increased from 55.64% to 106.87% on YoY Basis. It increased from 84.65% to 106.87% on QoQ Basis.

PRIME MINISTERS EMPLOYMENT GENERATION PROGRAMME (PMEGP/PMRY)

As per Annexure No. 41-Govt Sponsored recovery

(Amt. in Crores)

DAY-NRLM						DAY-NULM			
Outstanding		Irregular Accounts		Non Performing Assets		Outstanding		Non Performing Assets	
A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
3	0.003	2	0.001	1	0.002	215	7.83	46	1.39

Total PMEGP				SHG			
Outstanding		Non Performing Assets		Outstanding		Non Performing Assets	
A/c	Amt. in Cr.	A/c	Amt. in Cr.	A/c	Amt. in Crs.	A/c	Amt. in Crs.
1031	20.96	399	5.94	540	31.43	198	17.53

Stand Up India			
Outstanding		Non Performing Assets	
A/c	Amt. in Crs.	A/c	Amt. in Crs.
2754	451.83	599	95.06

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

(Amt. in Crs.)

Sl	*Scheme*	*Amount Outstanding as on*			*Amount of NPA as on*			*% of NPA as on*		
		Jun-23	*Mar-24*	*Jun-24*	*Jun-23*	*Mar-24*	*Jun-24*	*Jun-23*	*Mar-24*	*Jun-24*
1	***Total Advances***	*1576174*	*1676665*	*1716322*	*127838*	*115364*	*114011*	*8.11*	*6.88*	*6.64*
2	***Total Priority Sector***	*234659*	*258235*	*265535*	*20093*	*20044*	*18095*	*8.56*	*7.76*	*6.81*
3	***Total Non-Priority Sector***	*1341515*	*1418430*	*1450787*	*107744*	*95320*	*95916*	*8.03*	*6.72*	*6.61*
4	*Farm Credit*	*6418*	*8565*	*7888*	*247*	*241*	*221*	*3.85*	*2.81*	*2.80*
5	*Agriculture Infrastructure*	*912*	*1061*	*1056*	*116*	*104*	*44*	*12.68*	*9.81*	*4.16*
6	*Ancillary Activities*	*12591*	*13962*	*19387*	*2049*	*1598*	*1572*	*16.27*	*11.45*	*8.11*
7	*Total Agriculture (PS)*	*19920*	*23589*	*28331*	*2411*	*1943*	*1837*	*12.11*	*8.24*	*6.48*
8	*Total Agriculture (NPS)*	*13115*	*5905*	*7660*	*784*	*1165*	*1330*	*5.98*	*19.73*	*17.36*
9	***Total Agriculture Advances***	*33035*	*29494*	*35991*	*3196*	*3108*	*3167*	*9.67*	*10.54*	*8.80*
10	*Micro Enterprises*	*50297*	*56763*	*58500*	*5913*	*5614*	*5103*	*11.76*	*9.89*	*8.72*
11	*Small Enterprises*	*49949*	*54408*	*54656*	*6618*	*7203*	*6261*	*13.25*	*13.24*	*11.46*
12	*Medium Enterprises*	*36650*	*43348*	*43736*	*3539*	*3787*	*3399*	*9.66*	*8.74*	*7.77*
14	*Others under MSMEs*	*1123*	*1251*	*1375*	*14*	*13*	*23*	*1.28*	*1.05*	*1.64*
15	***Total MSME Advances***	*138019*	*155770*	*158267*	*16084*	*16617*	*14786*	*11.65*	*10.67*	*9.34*
16	*Housing (PS)*	*13019*	*13738*	*14160*	*424*	*386*	*422*	*3.25*	*2.81*	*2.98*
17	*Housing(NPS)*	*63608*	*90551*	*93789*	*2172*	*1827*	*1846*	*3.41*	*2.02*	*1.97*
18	***Total Housing Sector Advances***	*76627*	*104289*	*107949*	*2595*	*2213*	*2269*	*3.39*	*2.12*	*2.10*
19	*Education Loan (PS)*	*1564*	*1752*	*1753*	*42*	*43*	*45*	*2.67*	*2.43*	*2.55*

20	*Education Loan (NPS)*	*1552*	*1760*	*2102*	*11*	*6*	*6*	*0.68*	*0.35*	*0.28*
21	***Total Education Sector Advances***	*3116*	*3512*	*3855*	*52*	*49*	*51*	*1.68*	*1.38*	*1.31*
22	***Loans to weaker Sections under PS***	*13902*	*18738*	*22946*	*508*	*658*	*675*	*3.66*	*3.51*	*2.94*
	Govt. Sponsored Schemes									
23	*DAY-NRLM*	*0*	*0*	*0*	*0*	*0*	*0*	*0.00*	*0.00*	*#DIV/0!*
24	*DAY-NULM*	*4*	*8*	*8*	*2*	*1*	*1*	*37.56*	*16.81*	*17.75*
25	*PMEGP*	*15*	*20*	*21*	*5*	*5*	*6*	*34.35*	*26.92*	*28.34*
26	*SHG*	*41*	*25*	*31*	*10*	*9*	*18*	*23.63*	*35.27*	*55.77*
27	*Stand Up India*	*443*	*400*	*452*	*88*	*74*	*95*	*19.84*	*18.54*	*21.04*
28	*PMMY*	*4995*	*4773*	*4935*	*601*	*593*	*653*	*12.04*	*12.42*	*13.24*

Action Point:-

Banks are advised to vigorously follow up on the reduction of NPA with legal remedies. Further, GNCTD is requested to coordinate with the banks in recovery of NPA.

LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings. Member banks are requested to update the data with caution on SLBC-Portal.

AGENDA ITEM NO. 10	Review of restructuring of loans in natural calamity affected districts in the State

No area in NCT of Delhi affected from Natural Calamity.

AGENDA ITEM NO. 11	Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks

The officials from Reserve Bank of India/ State Government/ Central Government are requested to share latest information on Policy initiatives.

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. **The Bank reiterated that the approval from MoRD is still awaited.**

AGENDA ITEM NO. 14	Success Story

Please share the success story in the open house.

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

Despite Emails the LDMs have not submitted the issues remaining unresolved at DCC/DLRC meeting. So LDMs are requested to share the issues in the open House.

AGENDA ITEM NO. 17	Timeline for convening SLBC meetings and Submission of data to SLBCs & LDMs

A. Timeline 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.

1. Kotak Mahindra Bank
2. Kangra Cooperative Bank
3. Indian Overseas Bank
4. Development Credit Bank
5. Indian 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 monthly 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	SVAMITVA SCHEME MINISTRY OF PANCHAYATI RAJ

SVAMITVA (Survey of Villages and Mapping with Improvised Technology in Village Areas) is a Central Sector Scheme launched by Hon'ble Prime Minister on 24th April 2020, the National Panchayati Raj Day. The scheme aims to provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages and issuance of property cards to the property owners. This would facilitate monetization of rural residential assets for credit and other financial services.

There are about 6.62 lakh villages in the country which will be eventually covered in this scheme. The entire work is likely to be spread over a period of four years (FY 2020- 24).

Pilot phase of the Scheme during the financial year 2020-21 covers about 1 lakh villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh ,border district of Punjab & Rajasthan, along with establishment of Continuous Operating Reference System (CORS) stations network across Punjab, Rajasthan, Haryana and Madhya Pradesh. The financial outlay for the pilot phase (FY 2020 -21) is Rs 79.65 crores.

Benefits of the Scheme i. Bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.

ii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved.

iii. It will increase liquidity of land parcels in the market and increase the financial credit availability to the village.

iv. Creation of accurate land records for rural planning.

v. The Gram Panchayats will have records and map available for taxation of the village, construction permits, elimination of encroachment, etc.

vi. Support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps created under survey.

vii. Reduction in property related disputes

Brief/ broad level implementation process flow of the scheme is illustrated
i. Signing of MoU between Survey of India and respective State Governments
ii. Identification of villages to be surveyed during Pilot Phase
iii. Sensitisation of GPs/villages
iv. Demarcation of abadi area and chunna marking of rural properties
v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones
vi. Creation of maps
vii. Ground verification of maps by drone survey teams
viii. Correction of maps – post ground verification
ix. Inquiry Process/ Objection process – Conflict/dispute resolution
x. Generation of final Property Cards/ Title deed or “Sampatti Patrak”
xi. Availability of the Property Cards on digital platform/ hard copies

Different States have different nomenclature for the Property Cards viz. ‘Title deed’ in Haryana, ‘Rural Property Ownership Record (RPOR)’ in Karnataka, ‘Adhikar Abhilekh’ in Madhya Pradesh, ‘Sannad’ in Maharashtra, ‘Gharauni’ in Uttar Pradesh and ‘Svamitva Abhilekh’ in Uttarakhand

Action Point: The Member Banks are requested to explore the options of loan under PM SVAMITVA.

MINUTES OF 115TH SLBC QUARTERLY MEETING-31.05.2024

The 115th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 31st May 2024 at Jacaranda Hall, India Habitat Centre, Lodhi Estate, Lodhi Road, New Delhi. The meeting was chaired by Sh. M. Paramasivam- Executive Director-Punjab National Bank and attended by Sh. Rohit P. Das- Regional Director-Reserve Bank of India-NDRO, Smt. Aditi Gupta-Dy. General Manager-RBI-FIDD-NDRO, Smt. Mandakini Balodhi-Director- Ministry of Finance & Sh. Bikramjit Shom-General Manager & Convener-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 MoFPI, DSIIDC, NPCI, CERSAI, SIDBI and NABARD also participated in the meeting.

At the outset, Sh. Bikramjit Shom, General Manager & Convener-SLBC-Delhi, welcomed all the participants. He requested Sh. M. Paramasivam- Executive Director-Punjab National Bank to chair the meeting in terms of Lead Bank Scheme of RBI. Thereafter, the Chairman of the meeting was invited to deliver his welcome address.

The Chairman welcomed all dignitaries and participants at the meeting on behalf of SLBC. He shared the overview on performance by Banks in the NCT of Delhi for the quarter and year ended March 2024. Member banks were advised to clear the pendencies under PM SVANidhi, PMFME and insurance claims of PMJJBY & PMSBY etc. on priority. As per the directions of RBI, six districts of NCT have been identified for “Expanding & Deepening of Digital payment ecosystem”. He informed House that South West District achieved 100% Digitisation as on 31.03.2024. Member banks were urged to participate in APY campaigns & achieve allocated targets. He discussed the performance of LDMs on the backdrop of lopsided CD ratio in District with 5 districts having CD ratio below 40%.

The Convener-SLBC-Delhi appreciated the efforts of Member Banks and LDMs for achieving the targets of ACP for FY 2023-24.

KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits were placed before and deliberated by the House and noted. The major contributions in Advances, Deposits, Agriculture, MSME and Ancillary activities by large Private and Public sector Banks were announced during the discussion.

Thereafter, the Convener-SLBC-Delhi took up the Agenda items ad-seriatim. The profile of Delhi NCT along with key financial indicators were placed.

AGENDA ITEM NO. 1	**CONFIRMATION OF MINUTES OF THE 114th MEETING OF SLBC FOR THE QUARTER ENDED DECEMBER 2023 HELD ON 13.02.2024**

The Minutes of the 114th SLBC Meeting were placed before the House and confirmed.

AGENDA ITEM NO. 1A	ACTION TAKEN REPORT ON MINUTES OF THE 114th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED DECEMBER 2024 HELD ON 13.02.2024

ATR OF 114th SLBC MEETING:

3 Member Banks (DBS, IndusInd Bank, The Nanital Bank Ltd.) did not submit ATR on the minutes of 114th SLBC Meeting. The Convener-SLBC-Delhi said that as IndusInd Bank has a major presence with 92 Branches in Delhi NCT, they should ensure submission of the ATR within stipulated time-line.

Further despite follow-ups GNCTD continued to avoid submission of ATR of 114th SLBC quarterly meeting minutes.

Action Point:- Member Banks were advised to submit ATR explaining the action taken. GNCTD was advised to submit the ATR of the meetings at regular intervals.

(Action:- The mentioned member banks & GNCTD)

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

Review of Social Security Scheme- PMJDY

It was reported that all the Grievances under PMJDY were resolved till 31.03.2024.

Action Point:- The member banks shall continue the good work and achieve targets as allocated by Govt agencies.

(Action: - All Member Banks)

Atal Pension Yojana (APY)

It was informed that PFRDA shall be submitting the target of Atal Pension Yojana for FY 2024-25 in due course.
Meanwhile the member banks were advised to pursue the target of APY as per previous year's allocation which was:-

Category	Annual Target in terms of Average APY Account per Branch (AAPB)
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

As per the data submitted by PFRDA the Tamilnad Mercantile Bank, Kotak Mahindra Bank and Nainital Bank, Union Bank of India, IDBI Bank & Bank of Maharashtra had over-achieved their target for FY 2023-24.

The other member banks were also advised to put in concentrated efforts for achieving their targets. The overall percentage in NCT of Delhi is merely 51% which is far below from satisfactory.

The Director-Ministry of Finance directed UCO bank to be more focussed on the achievement of target under Atal Pension Yojana as 15% achievement in APY was a dismal performance.

Action Point:- All member banks & LDMs were advised to achieve their annual targets under APY and strive for attaining the top position.

Position of pending cases under PMSBY as on 31.12.2024

The General Manager & Convener-SLBC-Delhi informed the House about the pendency of claim settlements under PMSBY. He advised member banks and LDMs to create awareness about these schemes among mass to enable them to reap the benefit of these schemes.

10 cases pending for resolution under PMSBY were in Punjab & Sind Bank, State Bank of India and HDFC Bank.

Action point: The above mentioned banks to resolve the grievances under PMSBY on priority.

(Action:- Punjab & Sind Bank, State Bank of India and HDFC Bank)

Position of pending cases under PMJJBY as on 31.12.2024

16 pending cases under PMJJBY were reported to be in Punjab & Sind Bank, State Bank of India, Federal bank.

Action point: The above mentioned banks were advised to resolve the grievances under PMJJBY on priority.

(Action:- Punjab & Sind Bank, State Bank of India, Federal bank)

Member Banks having "NIL" Enrollments under PMSBY & PMJJBY:-

S. No	NAME OF BANK
1	THE KANGRA COOP BANK LTD.
2	BANDHAN BANK LTD.
3	DEVELOPMENT BANK OF SINGAPORE
4	KARUR VYSYA BANK
5	EQUITAS SMALL FINANCE BANK
6	ESAF SMALL FINANCE BANK
7	JANA SMALL FINANCE BANK
8	SHIVALIK SMALL FINANCE BANK Ltd
9	UJJIVAN SMALL FINANCE BANK
10	UTKARSH SMALL FINANCE BANK
11	INDIA POST PAYMENT BANK

The Convener-SLBC-Delhi shared the names of member banks which were having NIL enrolment. Director-Ministry of Finance, Govt of India enquired all Small Finance Banks the reasons of such performance under PMJJBY & PMSBY. She expressed her displeasure about non-performance by these Banks. Dy. General Manager-RBI-FIDD observed that despite meeting specifically for activation in these Schemes in January -2024, SFBs did not perform and remain indifferent. The Chairman observed that there is lack of focus in these banks resulting in such dismal performance. The Small Finance Banks responded that they are waiting for tie-ups for doing PMJJBY & PMSBY. The Convener-SLBC-Delhi clarified that there is no need for any tie-up for enrollment under PMJJBY & PMSBY. Then Director Ministry of Finance, advised Small Finance Banks to start enrolment immediately. She appreciated Bank of Baroda and Punjab & Sind Bank for 100% renewals in PMJJBY & PMSBY.

Action Point:- The Small Finance Banks to come out of NIL enrolment in PMJJBY & PMSBY immediately.

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: It was confirmed that all villages in Delhi are having bank branches within 5 kms radius.

AGENDA ITEM NO. 3-A	Operations of BC- Hurdles / issues involved

Certification of BC

The data of BCs/BFs were not submitted by Axis Bank. The Convener-SLBC-Delhi enquired the official from Axis Bank the reason for not submitting data on BCs/BFs. Sh. Avinash Sharma-VP-Axis Bank informed the House that as they were busy in election duties, they were unable to submit the data.

Dy. General Manager-RBI informed that as per the study, the hindrances faced by BC were:

1. They have to incur the cost on basic & fixed structure so bank may bear the cost.
2. Low renumeration of BCs, which the banks should consider a relook.

Action Point: The member banks having BCs were advised to complete their certification as per the extant guidelines of RBI. Axis Bank to revert with rectified data.

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

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

It was informed that **65,47,217** BSBD Accounts & 17829 GCCs with loan amount of Rs. 118.89 Crores were outstanding as on 31.03.2024.

Action Point:- All Banks were advised to instruct branches under their control to open BSBDAs and issue GCCs. Banks were also advised to ensure that BSBD accounts opened remain operational to achieve the objectives of the scheme.

All Banks to instruct branches under their control to open BSBDAs and issue GCCs on priority basis. Banks were advised to ensure that BSBD accounts opened remain operational.

(Action: - All member banks)

AGENDA ITEM NO. 4	**DIGITAL MODES OF PAYMENTS, INSTALLATION OF ATMS, POS MACHINES AND STATUS OF IMPLEMENTATION OF E-RECEIPTS/E-PAYMENTS**

BHIM/UPI		BHIM Aadhaar		Bharat QR Code		IMPS		Cards (Debit & Credit)		USSD	
No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt	No. of Tr.	Amt
188516 0086	64698 90.5	5135 7432	1293 3.3	2359 083	1597 0.3	27241 8045	39498 56.09	17036 4304	8944 6.14	12979 56	432. 84

The Convener SLBC-Delhi shared the figures of Digital Transaction. The Director-Ministry of Finance asked the official from HDFC Bank for such high number of failed transactions. Ms. Pooja Garg-DVP-HDFC Bank replied that majority of failed transactions are customer induced transactions as the limit of the inter-bank ATM withdrawing money is Rs. 10,000/- only and when the customers request for withdrawal beyond the threshold limit, the transactions fail.
The Director-Ministry of Finance advised HDFC Bank to submit the bifurcation on the reasons of failed digital transactions.

(Action:- All Private Sector Bank were advised to furnish the major reasons for failed transactions to SLBC –Delhi for onward transmission to RBI. The HDFC Bank shall submit the reasons for failed transaction within a week.)

Expanding & Deepening of the Digital Payments Ecosystem

It was informed that 6 Districts were still pending for 100% Digitisation. Member banks which have achieved 100% digitization in their respective Districts are: -

Sl. No.	District	Banks which have achieved 100% digitisation in Savings A/c / total number of member banks		Banks which have achieved 100% digitisation in Current A/c / total number of member banks		Banks which have achieved 100% achieved for On-boarding of merchants/ total number of member banks	
		31.03.24	30.04.24	31.03.24	30.04.24	31.03.24	30.04.24
1	East	28/37	31/37	29/37	31/37	23/37	25/37
2	North	25/32	27/32	29/32	31/32	25/32	26/32

3	North East	20/25	20/25	20/25	20/25	20/25	20/25
4	North West	35/38	36/38	35/38	36/38	32/38	33/38
5	Shahdara	26/35	32/35	32/35	33/35	25/35	31/35
6	South East	38/40	38/40	38/40	38/40	36/40	36/40

It was also announced that South-West District achieved 100% Digitization as on 31.03.2024.

Action Point: The Member banks, Lead Bank of the district and LDMs were advised to put in concerted efforts for achieving the 100% digitization without further delay but before 15.06.2024. LDMs were advised to share their strategy for achieving 100% digitization by June 2024.

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

AGENDA ITEM NO. 5	Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication

Direct Benefit Transfer (DBT) Scheme

It was reported that there are around 31.11 lacs student accounts across all member banks as on 31.03.2024 out of which only 68.17 lacs were active. Member banks were advised to activate these students accounts opened and seed those with Aadhaar.

Action point:- All Banks to take immediate action to activate the a/cs of students opened by them and ensure Aadhaar seeding. The member banks should also endeavour to segregate those a/cs which are no longer student a/cs with passage of time.

(Action:- All Member Banks)

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):

It was informed that Reserve Bank of India had sent guidelines on opening of FLCs in each LDM office in a time bound manner with an objective of scaling up financial literacy efforts. The banks which are running FLCs in the LDM office are-Punjab National Bank-4, State Bank of India-3, Canara Bank-3, and Bank of Baroda-1.

It was informed that FLC was pending to be appointed in South East Delhi district of NCT of Delhi for last two quarters. The SLBC coordinated with LDM of the District. The Lead Bank State Bank of

India (for South East) was once again advised to nominate FLC in the District. The Convener-SLBC-Delhi asked the official from State Bank of India to clarify the issue. Sh. Sudhanshu –Asst. General Manager-State Bank of India informed that they have recruited the FLC but he had not joined. Director-Ministry of Finance then suggested that the Bank might create a pool of candidates for appointment as FLC. The official from State Bank of India assured that FLC shall be appointed shortly. Dy. General Manager-RBI expressed her concern saying that non-appointment of FLCs are affecting the conduct of FLC Camps.

(Action: State Bank of India to appoint FLC immediately)

District wise camps by rural branches

The Banks which could not complete their target of camps during March 2024 quarter were informed to be Kotak Mahindra Bank & Ujjivan Small Finance Bank.

Action Point:- The Kotak Mahindra Bank & Ujjivan Small Finance Bank were advised to conduct camps as per the directions of RBI.

(Action:- Member Banks having rural Branches)

Financial Literacy through various Skill Centers as on 31.12.2023

The Convener-SLBC-Delhi informed that Central, North East, Shahdara, South East and West District uploaded NIL data in “No. of Digital Content uploaded”. The Convener-SLBC-Delhi enquired about the reasons for nil data updation. Director-Ministry of Finance expressed her concerns and advised LDMs to upload the data.

As a general observation, Director-DFS emphasised all participants to come prepared to reply to the queries of the dignitaries and have fruitful deliberations.

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

(Action:- All LDMs of NCT of Delhi)

National Strategy for Financial Inclusion (NSFI-2021-25)

The Convenor SLBC-Delhi advised member banks to achieve the milestones prescribed under NSFI. As deliberated during previous SLBC meetings, he again requested RBI to take up with NCERT for inclusion of NSFI milestones in school curriculum.

Action Point: Member banks were advised to achieve the milestone of NSFI in a mission mode. RBI was requested to take-up with NCERT for inclusion of milestones in NCERT school curriculum.)

(Action:- All Member Banks & RBI)

AGENDA ITEM NO. 7	REVIEW OF CREDIT DISBURSED BY BANKS

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

CREDIT FLOW TO PRIORITY SECTOR

The achievement under Priority Sector for FY 2023-24 is Rs.1,72,372-Crore against the annual target of Rs. 1,69,085 Crore i.e. 101.94% was reported. The achievement under Non-Priority Sector was reported to be Rs. 15,46,596 Crore against the annual target of Rs.13,87,539 Crore i.e.111.48%. The achievement under total ACP has been Rs.17,18,967 Crore against the Annual target of Rs 15,56,443. Crore i.e. 110.44%. A note of appreciation on the overall performance by the house was recorded.

Proposed ACP for FY 2024-2025

The Convener-SLBC-Delhi placed the proposed ACP for FY 2024-25 in details, for approval from the august House. He explained that SLBC-Delhi has projected a growth of 5% to 15% in various sectors based on targets and achievements of last two financial years. Regional Director-Reserve Bank of India enquired about the basis of allotment of PLP (Potential Linked Plan) in NCT of Delhi, as there were some apparent disconnects w.r.t. achievement in the previous year under various sectors and SLBC data. Sh. Samir Athaiye –Dy. General Manager-NABARD replied to the query and explained that PLP data is confined to sanctions and utilisation in the NCT of Delhi. Regional Director-Reserve Bank of India advised to reconfirm the veracity of such data and methodology towards such ascertainment. He emphasised it would be purposeful if the correct number of Delhi is determined, especially to assess prospects and possibilities. The Regional Director-Reserve Bank of India urged the House to have a PLP which is aligned with SLBC. He observed that non-traditional MSME sectors which cater to affluent population of NCT of Delhi like Health Care, Hospitality, Retail, Service, Education etc. should be developed. He suggested to form a group to study the sector allocation of PLP.

Out of 46 member banks, among Public Sector Banks, Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India and among Private Sector Banks, IndusInd Bank, Karnataka Bank, South Indian Bank & Surodaya SFB, were having share of Priority Sector Advances less than 10 % as on 31.03.2024.

Action Point:- Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India, IndusInd Bank, Karnataka Bank, South Indian Bank & Surodaya SFB were advised to make suitable strategies to increase the share of Priority Sector Advances. The SLBC-Delhi shall allocate the district wise target of ACP FY 2024-25.

(Action:- Above mentioned member banks)

CREDIT FLOW TO SC/ST UNDER PRIORITY SECTOR

The Loans to SC/ST under Priority Sector Advances Category decreased by Rs. 114.9 Crore i.e. -4.26% on YoY basis but increased by Rs. 38.45 Crore i.e. 1.51% on QoQ basis.

The Convener SLBC-Delhi expressed his concern over the decline in credit flow to SC/ST on YoY basis.

Action Point:- The member banks were advised to increase the portfolio under credit to SC/ST priority sector.

(Action:- All Member Banks)

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)

BANK WISE AND DISTRICT WISE STATUS OF PM SVANidhi YOJANA

It was informed that the Member Banks had disbursed more than 2 Lacs PM SVANidhi applications, still there was a pendency of more than 26,000 applications under disbursement. The Member Banks and LDMs were again instructed to coordinate with bank branches to conduct 'SVANidhi se Samriddhi' camp and "Mai Bhi Digital" campaigns for onboarding of merchants and uploading on the portal.

The pendency in disbursement was discussed in the house. The Convener-SLBC-Delhi advised member banks to clear pendency on priority.

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

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

BANK WISE AND DISTRICT WISE STATUS OF PMFME (PM FORMALISATION OF MICRO FOOD PROCESSING ENTERPRISES SCHEME)

It was informed that the Member Banks had disposed-of more than 120 PMFME applications, 224 applications were pending for disbursement. It was observed that the performance under PMFME has not picked up to the potential of the state.

LDMs were instructed to allocate Bank wise target and inform respective member banks with a copy to SLBC.

Punjab National Bank, Union Bank of India and State Bank of India were felicitated on the basis of number of sanctions under PMFME scheme.

Sh. Ramesh Thakur –LPM-NPMU-MoFPI informed the pendencies of Member Banks. He said that banks were disposing the applications without going through the applications thoroughly. Executive Director advised member banks not to keep the applications pending. He reiterated that before coming to meeting, the Banks and LDMs should be well prepared on their pendency. The Regional Director-Reserve Bank of India showed his displeasure about non-participation of GNCTD.

Action Point: Banks & LDMs were advised to focus on the scheme and dispose-of the pending applications. Banks & LDMs were told to get the branches registered on the PMFME portal.

(Action:- All Member Banks & LDMs)

PROGRESS UNDER PRADHAN MANTRI MUDRA YOJNA (PMMY)

The summarised progress under PMMY from 01.04.2023 to 31.03.2023 was placed 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	127296	179.50	169.88	23428	609.00	586.92	14526	1323.09	1291.50	165250	2111.60	2048.28
Private sector Banks	30063	103.58	103.48	33053	554.97	546.48	10750	787.99	784.19	73866	1446.51	1434.14
Small Finance Banks	31508	125.15	125.15	34083	294.98	294.98	2925	203.58	203.58	68516	623.72	623.72
Non-Member Financial Institution	3767	14	14	3070	72	72	1156	73	73	7993	160	160
Grand Total	192634	422.2	412.43	93634	1531.44	1500.7	29357	2388.12	2352.74	315625	4341.76	4265.87

Action Point:-All MUDRA beneficiaries to be linked with one Govt. scheme suitably. All pending cases to be disposed of expeditiously.

STAND-UP INDIA SCHEME

The progress under the Stand-Up India was shared with the stakeholders. As on 31.03.2024 in 3322 accounts an amount of Rs. 531 Crores was outstanding in Women categories, 745 accounts with Rs. 137 Crores in SC category and 176 accounts with Rs. 18 Crores outstanding in ST category.

Stand-up India Outstanding: 31.03.2024 **(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	2050	2950	446.57	712	131.42	175	18.34	3837	596.33
Private Sector Banks	1459	372	85.20	33	5.78	1	0.14	406	91.12
Small Financial Banks	129	0	0	0	0	0	0	0	0
Cooperative Sector Bank	62	0	0	0	0	0	0	0	0
Payment Bank	3	0	0	0	0	0	0	0	0
Grand Total :	3703	3322	531.77	745	137.20	176	18.48	4243	687.45

The Director-MoF desired to know from Private Sector Banks about challenges, if any, faced by Private Sector Banks in Stand-Up India. Sh. Avinash Sharma- VP-Axis Bank & Sh. Jiteder Shukla- AGM-ICICI Bank informed that there are no specific challenges and they will improve the performance. The Director-MoF said that Private Sector Banks are doing very well in other parameters but with low focus on financial inclusion issues. She suggested that in subsequent meeting Banks should come with data and justifications.

PROGRESS UNDER PMEGP (PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME)

BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON March-2024

The Bank-wise progress of Prime Minister Employment Generation Programme of KVIC (PMEGP) as on 18.05.2024 was placed. There were 15 pending applications at Bank level and 8 for Margin Money disbursement.

Name	Pending at bank		Pending for MM Disbursement	
	No of Project	MM Involve (In Lakh)	No of Project	MM (In Lakh)
BANK OF INDIA	1	4.46	0	0
CANARA BANK	2	3.25	3	10.24
INDIAN OVERSEAS BANK	1	3	0	0
PUNJAB AND SIND BANK	1	1.63	0	0
PUNJAB NATIONAL BANK	3	19.9	2	3.28
SOUTH INDIAN BANK	1	4.25	0	0
STATE BANK OF INDIA	3	22.92	1	3.72
UCO BANK	1	1.31	0	0
UNION BANK OF INDIA	2	7.65	2	6.63
Total	15	68.37	8	23.87

Action Point:- The above Banks were advised to clear their pendency on priority. The member banks & LDMs were told to improve the performance under the mentioned scheme.

(Action:- All Member Banks & LDMs)

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

It was reported that the advances under MSME Sector increased by Rs. 22425 Crore i.e. 16.82% on YoY basis. Further the advances under MSME were increased by Rs. 3781 Crores i.e. 2.49% on QoQ basis.

Action Point:-The Controlling Heads of Member Banks & LDMs were advised to closely monitor the progress to achieve the P.S. targets of MSME lending 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 year as under:-

The following Banks had negative Growth on YoY basis:-

MSME NEGATIVE VARIANCE YoY					
S.No.	Bank Name	Mar-23	Mar-24	Variance	% Variance
1	DHANLAXMI BANK	26.83	9.81	-17.02	-63.45
2	ESAF SMALL FINANCE BANK	18.53	10.68	-7.85	-42.37
3	PUNJAB & SIND BANK	2392.27	1531.90	-860.38	-35.96
4	KARNATAKA BANK	747.38	544.08	-203.30	-27.20
5	DCB Bank Ltd.	1230.75	914.97	-315.78	-25.66
6	CATHOLIC SYRIAN BANK LTD.	121.88	95.71	-26.17	-21.47
7	INDIAN OVERSEAS BANK	3742.21	3055.52	-686.69	-18.35
8	DELHI STATE COOPERATIVE BANK	12.20	10.63	-1.57	-12.90
9	CITY UNION BANK LTD.	308.23	269.28	-38.96	-12.64
10	FEDERAL BANK LTD	762.42	667.11	-95.31	-12.50
11	IDBI BANK	892.28	804.50	-87.79	-9.84
12	JAMMU KASHMIR BANK LTD	762.07	690.61	-71.46	-9.38
13	CAPITAL SMALL FINANCE BANK	45.52	43.04	-2.49	-5.47
14	UNION BANK OF INDIA	6824.37	6536.90	-287.46	-4.21
15	CANARA BANK	6945.75	6807.00	-138.75	-2.00
16	PUNJAB NATIONAL BANK	10764.18	10664.92	-99.26	-0.92

Action Point:- Regional Director-Reserve Bank of India enquired from Banks the reasons of negativity. Most of the Banks, (Punjab National Bank & State Bank of India) reported reclassification as the main reason for decline. Member Banks were advised to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter

(Action:-All Member Banks)

Advances to Minority Communities

It was reported that the advances to Minority Communities increased by Rs. 678 Crore i.e. 7% on YoY basis. Further the advances under mentioned Sector were decreased by Rs. 60 Crores i.e. -1 % on QoQ basis.

The advances to Minority Communities were deliberated in Central & North East Districts.

Action Point:- The LDM of Central Delhi & North East Delhi were advised to take immediate steps to put pressure on the banks to lend to Minority Communities so that the desired level of 15% is reached.

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

NPA in MSMEs Sector

Scheme	Amount O/S as on 31.12.23	Amount O/S as on 31.03.24	Amount of NPA 31.12.23	Amount of NPA 31.03.24	% of NPA 31.12.2023	% of NPA 31.03.24
Micro Enterprises	55717	56763	6539	5614	11.74	9.89
Small Enterprises	53308	54408	6552	7203	12.29	13.24
Medium Enterprises	41816	43348	3931	3787	9.40	8.74
Other MSME	1147	1251	10	13	0.89	1.05
Total MSME Adv.	**151989**	**155770**	**17031**	**16617**	**11.21**	**10.67**

It was reported that NPA in MSME Sector marginally decreased from 11.21% to 10.67% on QoQ basis.

Action Point:- The Banks were encouraged to continue the good work in reduction of NPA.

(Action:- All Member Banks & LDMs)

AGENDA ITEM NO. 7-F	Grant of Education Loans

The data of Education Loan was shared with stakeholders.

Amount O/s -Position as on (in Crore)				Variation		% Growth	
Particulars	**March-23**	**Dec-23**	**March-24**	**YoY**	**Over the QTR**	**YoY**	**Over the QTR**
No. of Accounts	38081	43756	45089	7008	1333	18.40	3.05
Amt. (in Crore)	2842	3633	3512	670	-121	23.57	-3.33

It was reported that the number of Education Loan A/Cs increased by 7008 accounts i.e. 18.40% on YoY basis. Amount wise an increase of Rs. 670 Crore and i.e. 23.57% on YoY basis was reported.

Further, it was reported that the Education Loan A/Cs increased by 1333 accounts i.e. 3.05 % on QoQ basis whereas amount decreased by Rs. 121 Crore i.e. 3.33% on QoQ basis

Action Point:- Member Banks were advised to increase efforts to achieve the annual targets.

(Action:- All Member Banks)

AGENDA ITEM NO. 8	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)

REVIEW OF DISTRICT WISE CD RATIO

Credit Deposit Ratio of concerned Districts were placed.

The name of Districts having CD Ratio less than 40% were recorded as under :-

S.No.	NAME OF DISTRICT	Mar-23	June-23	Sept-23	Dec-23	Mar-24
1	Shahdara	44.65	34.51	38.30	36.93	36.63
2	South	23.60	30.57	30.01	33.85	32.31
3	South West	32.77	32.06	33.09	31.98	27.06
4	West	35.88	36.47	38.24	39.19	38.50

The Convener-SLBC-Delhi observed that District of Shahdara slipped on CD ratio continuously. The Chairman enquired about the steps taken to arrest the downfall of CD ratio. LDM-Shahdara explained data mismatch in certain Bank branches. Branches were located in Shahdara District but the reporting was not updated on SLBC Portal by the concerned Banks. The Chairman advised LDM-Shahdara, identified member banks and SLBC-Delhi to jointly rectify the anomalies. Convener also observed that West has the potential to achieve 40% in June ’24 quarter itself and encouraged the LDM to strive for that.

Action Points:- The LDM of Shahdara, South, South West & West Delhi districts were advised to strongly follow-up with banks to surpass 40% CD ratio.

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

Banks having CD ratio less than 60% were placed and recorded as under:-

Sl	Name of Bank	Jun-23	Sep-23	Dec-23	March-24
1	AU SMALL FIN. BANK	39.55	30.37	34.23	34.72
2	BANDHAN BANK LTD.	39.45	38.73	52.42	52.51
3	DCB Bank Ltd.	50.2	52.06	47.93	52.85
4	EQUITAS SMALL FIN. BANK	15.31	14.07	14.41	13.54
5	ESAF SMALL FINANCE BANK	32.93	31.87	27.84	31.70
6	KARUR VYSYA BANK	40.94	36.91	27.96	28.36
7	NAINITAL BANK LTD	37.46	35.59	36.72	35.59
8	IDBI BANK	60.86	50.30	42.86	41.83
9	RBL BANK LTD	63.59	53.45	51.11	50.71
10	UTKARSH SMALL FINANCE BANK	35.36	32.59	34.96	33.05

In March 2024 Quarter the banks with CD ratio less than 60% were reported as under:-

Sl	Name of Bank	Jun-23	Sep-23	Dec-23	Mar-24
1	DEVELOPMENT BANK OF SINGAPORE	111.28	101.77	75.19	50.09
2	JANA SMALL FIN. BANK	77.83	71.56	63.85	59.06
3	KOTAK MAHINDRA BANK	56.85	63.78	65.33	59.24
4	TAMILNAD MERCANTILE BANK	40.99	49.09	74.47	54.20
5	The KANGRA COOP BANK			0	55.43

Action Point:- The mentioned Banks were advised to improve their CD ratio to 60% and above.

AGENDA ITEM NO. 9	Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs

It was informed that the share of NPA in Total Priority Sector was 7.76% and 6.72% in Non-Priority sector.

The NPA and Recovery position were highlighted during the meeting.

Action Points:- Banks were advised to vigorously follow for reduction of NPA and invoking legal recourses effectively for recovery in NPA accounts.

LDMs were also advised to review NPA position of their district at the DCC/DLRC meetings. Member banks were advised to update data with caution on SLBC-Portal.

AGENDA ITEM NO. 10	Review of restructuring of loans in natural calamity affected districts in the State

It was reported that no area in NCT of Delhi has been affected by Natural Calamity so far was reported and recorded.

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

Dy. General Manager-Reserve Bank of India presented the agenda. She explained the house the modalities of FI Index and informed that Bank's involvement and progress under FI Index are being monitored by Reserve Bank of India.

During the review of FI Index, RBI observed that going forward focus areas and gaps identified through FI Index may form a part of SLBC/ UTLBC Meeting. It was explained that the districts, which fall in the bottom 10 percentile of per capita distribution of deposit and credit accounts under usage parameters (number of deposit and credit accounts) have been identified. Dy. General Manager-Reserve Bank of India informed that only such District in Delhi NCT is North-East Delhi.

Per capita position of No. of deposit accounts - Status as on March 2023 for bottom 10 percentile districts [No. of Deposit Accounts/ Total Population of the District]		
NCT OF DELHI	NORTH-EAST DELHI	0.93

The LDM of North East Delhi clarified the reasons of low "Per capita Number of deposit accounts". He also informed that there is scope of more branches in the mentioned District. The Regional Director-Reserve Bank of India advised member banks to explore the opportunity of opening the Branches in North East District. Chairman of the meeting advised to asses' feasibility and recommend opening of Branch to the Convener Bank.

1. Inactive Fixed Point Business Correspondent (BC) Outlets (FBC)

It was explained that one of the key indicators for gauging quality of financial services at the BC outlets is by assessing the level of inactivity of the BC outlets. It was informed that inactive BC is also included as an indicator under the FI Index for assessing the quality aspect of financial inclusion.

The Banks shared their opinion and feasible solution.

State/UT wise inactive Fixed Point BC data as placed was:-		
State / UT	**DELHI**	
Bank Name	**Inactivity (%)- Sep 23**	**Inactivity (%)- Dec 23**
Airtel Payments Bank Limited	6.42%	4.89%
Bank of Baroda	13.23%	16.76%
Bank of India	33.33%	81.58%
Canara Bank	3.13%	3.13%
Fino Payments Bank Limited	57.45%	61.08%
HDFC Bank Ltd	22.00%	13.33%
IDFC First Bank Ltd.	1.64%	25.00%
India Post Payments Bank Limited	82.41%	79.82%
Indian Bank	48.94%	36.36%
JIO Payments Bank Limited	8.51%	38.30%
Paytm Payments Bank Limited	18.14%	19.36%
Punjab & Sind Bank		21.05%
Punjab National Bank	14.01%	14.01%
State Bank of India	10.63%	13.60%
Union Bank of India	11.32%	8.33%
Source: Data as reported by SCBs (including RRBs & PBs)		

2. Discussion regarding reduction in frequency of DLRC meeting

It was explained that District Level Review Committee (DLRC) is a district level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter.

It was informed that 112th Senior Management's Committee (SMC) meeting of RBI recommended SLBC to discuss the proposal for reduction in frequency of DLRC meetings. The Dy. General Manager- RBI-FIDD asked LDMs to share their point of views on frequency of DLRC meetings. LDMs suggested that the agenda item of DCC & DLRC may be clubbed, while keeping the frequency unchanged.

3. Finance to Renewable Energy Sector

The House was informed that in terms of the Master Circular on Lead Bank Scheme', '*Creating awareness about various schemes, subsidies, facilities e.g. crop insurance, renewable energy'* is included as an SLBC agenda item to be discussed in the SLBC meetings. Sh. S.K. Dey-General Manager-IREDA made a brief presentation on Renewable Energy Sector.

(Action:- All Member Banks)

Ministry of Finance

It was informed that a meeting under the Chairmanship of Secretary Financial Services was held on 30.04.2024 and 08.05.2024 respectively with Top Management of different Banks in which it was advised to scale up the roof top solar scheme in coordination with SLBC of the State.

In order to scale up the scheme, progress and targets would be monitored regularly at SLBC Level.

Banks were advised to get maximum loans sanctioned under the scheme and monitor the progress of the scheme on regular basis so that scheme may be scaled up.

Action Point:- The Member Banks are advised to focus on the 'Roof Top Solar Scheme'.

(Action:- All Member Banks)

AGENDA ITEM NO. 12	DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

It was observed that in absence of any representative from the State Government Departments in the meeting, fruitful discussion on the agenda and problem solution can never happen.

The member banks were advised to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and 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 member banks were advised to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

AGENDA ITEM NO. 13	Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI

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

It was informed that 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 the RSETI. The Lead Bank informed that they had approached MoRD earlier, who informed that new permissions by MoRD are kept on-hold in view of pendencies where permissions had already been granted.

The Regional Director –Reserve Bank of India advised Banks to increase credit linkage.

AGENDA ITEM NO. 14	Discussion on Market Intelligence issues

RBI circular RBI/2017-2018/155/FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 April 6, 2018 following issues were 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 were sensitised to be vigilant on the Market Intelligence Issues. LDMs were also advised to discuss the above issues during the DCC/DLRC meetings organised in the district.

AGENDA ITEM NO. 15	Time-Line for convening SLBC meetings and Submission of data to SLBCs & LDMs

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

It was reiterated that under Lead Bank Scheme, the deadline for furnishing information/data to SLBC is 15 days from the end of a quarter. As per the portal the data submission by all the member banks is on time except by Kotak Mahindra Bank, Capital Small Finance Bank and Kangra Cooperative Bank Ltd.

Action Point:- Kotak Mahindra Bank in particular, Capital Small Finance Bank and Kangra Cooperative Bank Ltd. were advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly. All member banks assured to adhere to the timeline henceforth.

(Action:- Kotak Mahindra Bank, Capital Small Finance Bank and Kangra Cooperative Bank Ltd)

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

It was informed that the Camps are organized for issuance of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities launched from 8th Nov 2021 on every Friday or previous / next day in case Friday happens to be a holiday.

Action Point: The LDMs were advised to conduct District-level KCC Camps in their respective District and member banks were invited to participate in these Camps.

AGENDA ITEM NO. 19	SKILL LOAN FINANCING

It was informed that 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 in all the SLBC meetings, so as to give impetus and attain scale under skill loans quickly. 'Model Scheme for Skill Loans' formulated by the Ministry of Skill Development and Entrepreneurship is in place. Loans ranging from Rs 5,000-1.5 Lac will be distributed to 34 lakh youths of India seeking to attend skill development programs.

Action Point: The member banks were suggested to consider Skill loan financing on merits with positive frame of mind.

Sh. Dhrubojyoti Roy –Sr. Associate-NPCI made a presentation on various digital platforms.

The SLBC felicitated Mrs. Mamta Gandhi, Asst. General Manager, Reserve Bank of India, who has been intricately associated with SLBC functioning, on her ensuing superannuation. Appreciation of the House for the contribution by Mrs. Gandhi was recorded.

The Dignitaries on Dias awarded the top performers under PMFME, Digitization and overall ACP achievement.

The meeting concluded with “Vote of Thanks” by Sh. Ambika Nand Jha- General Manager –UCO Bank.

(BIKRAMJIT SHOM)
General Manager & Convener
SLBC-Delhi

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