

राज्यस्तरीय बैंकर्स समिति,
राष्ट्रीय राजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF SUB COMMITTEE MEETING OF SLBC-NCT OF DELHI HELD ON 21th
July, 2020 for the Quarters ended 31.12.2019 & 31.3.2020

Minutes of Meetings on 21.07.2020 held through VC

The following were the Agenda Items,

- (1) Recommendations of the High-Level Committee on Deepening of Digital Payments
- (2) Developing a standardized system for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites —
- (3) Meeting of the (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on CD Ratio & MSME (iii) Sub Committee on Govt. Schemes- PMJDY, PMJJBY, PMSBY, APY, PMMY, Stand-Up India & PMEGP (iv) Sub Committee on Priority Sector advances (v) Recovery Issues in Schematic Lending (vi) Sub Committee on DRI, SHG and Financial Inclusion

Sh. Arun Aggarwal General Manager, Punjab National Bank chaired the meeting. At the outset, Shri Arun Aggarwal welcomed Sh. Manoj Kumar, Dy. Secretary-Finance-GNCTD and Sh. B.M.K. Singh, AGM, FIDD, Reserve Bank of India and all other participants present in the VC Meeting.

Sh. Aggarwal put up that as per Recommendations of the High-Level Committee on Expanding and Deepening of Digitalization, New Delhi District was selected for 100% digitalization which is to be completed by Oct-2020. We are below the target considering the time frame given. Today the strategy shall be formulated to complete the task before deadline.

The standardized data flow has been implemented in SLBC Portal but still some banks are left who have not confirmed branch mapping as per new system. Data uploading/downloading is not through system completely and there is manual intervention in either downloading or uploading data which results in discrepancy in data. I hope that from June-20 Quarter data the system will be implemented in true spirits leaving no scope of data error whatsoever.

Sh. Mukesh Sethi-DGM, SLBC-Delhi deliberated the Agenda Items as below.



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Expanding and Deepening of Digital Payments Ecosystem

The identified district "New Delhi District" allotted to the Canara Bank having significant footprint which will endeavor to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, *inter alia*, include providing the necessary infrastructure and literacy to handle such transactions.

There are 42 identified districts across the country for 100% digitalisation and in NCT Delhi NEW Delhi District has been identified. The following was SOP for the process of digitalisation

- Mapping of Financial Institutions and streamlining of bank accounts for facilitating Direct Benefit Transfer
- Identification of shadow areas and realignment of Banking Correspondents
- Dedicated financial literacy initiatives to promote digital payments
- Leveraging of reach and technical expertise of Payment Banks to cover the gap of provision of basic banking facilities
- Monitoring of P2P points, debit card floats, Point of Sale positioning etc. to enhance effectiveness of digital financial architecture
- Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assess level of digitization and find solutions to increase the same
- Any other area(s) as may be identified by the sub Committee or prescribed at SLBC/UTLBC level.

RBI has called for monthly data for New Delhi District which we have requested to all the banks to submit, a duly compiled data for the district for the Month June 2020 is displayed. The status of Digitalisation of New Delhi Distt. is shown in the slide. The progress is far below the target level of 100% digitalization upto October-20. All the Banks are requested to gear up their efforts and field functionaries in Branches of New Delhi Distt. are to be sensitized and take up the matter at priority basis. Each branch in the district has been given target of 100 Merchants/Traders/Businesses/Service Providers which were to be covered under digitization. The performance under this parameter is also far below the target. **(Action: All member Banks and LDM-New Delhi)**

Keeping in view the deadline of October 2020 for 100% digitalization, we request that by 31.7.2020 each parameter should at least be 60%, by 31.8.2020 it should be minimum 75% and by 30.09.2020 minimum 90% of digitization should be completed and finally by

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31.10.2020 -100% digitization should be completed . In our next meeting we shall review the bank wise progress and achievement.

Sh. Manoj Kumar, Dy. Secretary, Finance, GNCTD expressed his view that the digitalization campaign should be launched for whole of Delhi. Sh. BMK Singh, AGM, FIDD, RBI told the house that the digitalization campaign was only for New Delhi Distt. identified on pilot basis. He emphasised that process of onboarding of 100 Traders/Merchants etc. in the New Delhi Distt. should be completed by 31.8.2020 as after that due to festival season and more holidays the work may not be so fast. In digitalization process of Traders/Merchants where 100 merchants/traders target was given per branch to all the banks, 21 Banks were lagging behind. He also pointed out that DCOs of 14 banks were yet to provide digitalization data (in survey forms) to LDM-New Delhi Distt. despite several reminders. The banks were requested to gear up the efforts regarding the abovesaid. **(Action: All member Banks and LDM-New Delhi and DCOs of New Delhi District)**

Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks
- Developing a Standardized System for data flow and its management by SLBC/
UTLBC Convenor Banks on SLBC/ UTLBC websites

Developing a standardized system for data flow

we have already forwarded the codes of Sub Divisions of Delhi State to all the member banks. As per the Circular the blockwise (Sub-Division wise) data was need to be collected on SLBC portal with effect from Dec-2019.

Role of Banks' Head Offices

- Banks' HOs shall generate the district wise and block wise data of each state in the prescribed format (Flat file attached: Text Format for data generation & uploading.zip).
- Banks' HOs shall ensure that the mapping of their branches to the block level has been carried out.
- HO of each bank shall provide the report in prescribed format to controlling office of bank working at state level.
- The state code, district code & block code should be as per the government of India's census 2011 data.



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- The amount column in the report should be provided in the actual figure and not it lakhs, crores, billions or millions etc.

Role of Controlling Office of Bank working at state level

- Each Banks' controlling office at state level responsible to feed the data in respective state must upload the data in SLBC portal of that state.
- For Data pertaining to State Government/ Other data (which is not available on CBS or MIS of the bank), controlling office of the bank at state level will collate the data in format given by SLBC of that state & upload the same on the SLBC portal.

In the last Meeting on Standardized Data Flow it was decided that

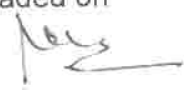
For implementation of Standardized Development System in a time bound manner it was decided in the previous meetings that (i) Sub-Division wise Mapping of branches by all the banks were to be done by the member banks - (ii) Sub Division wise Data downloading/uploading by MIS of Head Office exercise to be completed so that entire data is downloaded directly from the banks MIS system and uploaded from the Excel sheet on SLBC portal without manual entry/intervention.

(1) Sub-Division wise Branches mapping has not been confirmed by the following nine banks till date.

| | | | |
|----|---------------------|----|-----------------------------|
| 1. | State Bank of India | 6 | RBL Bank |
| 2. | Punjab & Sind Bank | 7 | Ujjivan Small Finance Bank |
| 3. | Syndicate Bank | 8. | Catholic Syrian Bank |
| 4 | Axis Bank | 9. | Capital Finance Bank |
| 5. | IDBI Bank | | (Action: Nine Banks) |

(2) Directly downloading /uploading of data from system is not still not completed by most of the banks, as such still accuracy of data on SLBC Portal is a major issue/ challenge.

The banks are requested to take care of the above issues and ensure that data uploaded on SLBC portal has no error whatsoever. (**Action: All member Banks**)



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Review of (i) State Level Implementation Committee- Social Security Schemes (ii) Sub Committee on CD Ratio & MSME (iii) Sub Committee on Govt. Schemes-PMJDY, PMJJBY, PMSBY, APY, PMMY, Stand-Up India & PMEGP (iv) Sub Committee on Priority Sector advances (v) Recovery Issues in Schematic Lending (vi) Sub Committee on DRI, SHG and Financial Inclusion.

Sh. Mukesh Sethi, Functional Head of SLBC presented the agendas one by one as furnished below.

Review for the Quarter ended 31.12.2019 & 31.3.2020 regard to following parameters/schemes.

(1) **CD Ratio** Total Deposits decreased by Rs.89063 Crores as on March 2020 i.e. 7.57% on YoY basis whereas Advances increase by Rs.71705 Crores as on Mar-2020 i.e. 5.74% on YoY basis. Whereas over Dec-2019, the Deposit increased by Rs. 1294Crore i.e. 0.12% and Advances increased by Rs. 120992 Crore i.e. 10.08%.

CD Ratio increased from 106.27% to 121.57% on YoY basis whereas over Dec-19, CD ratio increased from 110.57% to 121.57%.

(2) **Financial Inclusion:** As advised by DFS vide their letter dated 10.06.2020, BC has been appointed by PNB at Gram Sabha Sanoth, Narela Delhi

(3) **State Level Implementation Committee- Social Security Schemes**

Govt. Schemes-PMJDY, PMJJBY, PMSBY, APY,

Position of Accounts opened under PMJDY in NCT of Delhi was presented on slide.:

As on 31.12.2019

| Bank | Total A/cts | Rupay Card issued | % of Rupay card to Total A/cs | No of Active Rupay Card | % of Active Rupay card 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. | |
| PSB | 4395632 | 3690721 | 83.96% | 1899385 | 51.46% | 3617362 | 82.29% | 379225 | 8.62% |
| Pvt. Banks | 184241 | 141396 | 76.74% | 89691 | 63.43% | 112716 | 61.17% | 59672 | 32.38% |

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| | | | | | | | | | |
|---------------------|----------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|--------------|
| Small Finance Banks | 889 | 524 | 58.94% | 524 | 100% | 342 | 38.47% | 0 | 0% |
| Total | 4580762 | 3832641 | 83.67% | 1989600 | 51.91% | 3730420 | 81.44% | 438897 | 9.58% |

As on 31.03.2020

| Bank | Total A/cts | Rupay Card issued | % of Rupay card to Total A/cts | No of Active Rupay Card | % of Active Rupay card 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. | |
| PSB | 4553040 | 3770910 | 82.82% | 2025994 | 53.73% | 3724199 | 81.79% | 402248 | 8.83% |
| Pvt. Banks | 179600 | 149896 | 83.46% | 114890 | 76.65% | 116617 | 64.93% | 60507 | 33.69% |
| Small Finance Banks | 1182 | 1127 | 95.34% | 902 | 80.03% | 128 | 10.82% | 287 | 24.28% |
| Total | 4733822 | 3921933 | 82.85% | 2141786 | 54.61% | 3840944 | 81.13% | 463042 | 9.78% |

PMJJBY, PMSBY, APY, data as on 31.12.2019 and 31.03.2020 were presented on slide.

As on 31.12.2019

| Bank Type | PMSBY | PMJJBY | APY as received from PFRDA | Total |
|----------------------|----------------|----------------|----------------------------|----------------|
| Public Sector Banks | 2962725 | 1046787 | 243844 | 4253356 |
| RRB/Coop. Bank | 0 | 0 | 0 | 0 |
| Private Sector Banks | 253609 | 151413 | 37697 | 442719 |
| Non-Member Banks | 0 | 0 | 59845 | 59845 |
| Total | 3216334 | 1198200 | 341386 | 4755920 |

As on 31.03.2020

| Bank Type | PMSBY | PMJJBY | APY as received from PFRDA | Total |
|----------------------|----------------|----------------|----------------------------|----------------|
| Public Sector Banks | 2961801 | 1003631 | 280133 | 4245565 |
| RRB/Coop. Bank | 0 | 0 | 0 | 0 |
| Private Sector Banks | 283206 | 146803 | 44832 | 474841 |
| Non-Member Banks | 0 | 0 | 50440 | 50440 |
| Total | 3245007 | 1150434 | 375405 | 4770846 |

Priority Sector advances The percentage of Priority Sector Advances to Total Advances decreased by 0.63% on YoY basis and to 1.30% over Dec-2019 Qtr. There are 38 banks

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which have PS Advances less than 40% as on 31.3.2020, they are requested to enhance their Priority Sector Portfolio. **(Action: 38 Member Banks)**

Advances under MSE Sector decreased by Rs. 14793 Crore on YoY basis i.e. 16.22%. It has decreased by Rs. 10373 Crore i.e. 11.95 % over the Dec-19 Quarter. There were 28 banks having negative trend in MSME advances. They are requested to take steps to increase their MSME portfolio.

Recovery & NPA: The Member Banks were requested to make efforts to reduce NPA in schematic lending, MSME and overall Priority Sector advances. **(Action: All member Banks)**

Target under PMEGP Scheme for FY 2020-21:

We have received an email on 20.07.2020 from KVIC Delhi regarding targets for PMEGP Scheme for Financial Year 2020-21. The Targets for NCT of Delhi as a whole are as under:

| Sl | SCHEME | No. of Projects | Margin Money (Rs. In lacs) | Employments |
|----|--|-----------------|----------------------------|-------------|
| 1 | PMEGP Scheme | 96 | 287.45 | 786 |
| 2 | 2 nd loan for up gradation of existing PMEGP unit | 1 | 12.55 | 8 |

Member Banks are requested to put their efforts to achieve the targets allotted for the current financial year. **(Action; All Member Banks)**


(Mukesh Sethi)
Dy. General Manager,
SLBC-Delhi.