

राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीय राजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 99th MEETING OF SLBC-NCT OF DELHI HELD ON 6th July, 2020

The 99th Meeting of SLBC-NCT of Delhi was convened by Punjab National Bank , on 06.07.2020 through virtual mode. The meeting was chaired by Sh. S.S. Mallikarjuna Rao, Managing Director & CEO, Punjab National Bank, the convener Bank. The other dignitaries who graced the occasion were Sh. Ajay Kumar, Regional Director, Reserve Bank of India, Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank, Sh. Sandeep Kumar, Secretary Finance, GNCTD, Sh. Vishwender - Dy. Commissioner, Revenue Department, GNCTD, Ms. Jasmine James, Dy. Secretary, DFS, Ministry of Finance, Govt. of India, Sh Manoj Kumar, Dy. Secretary, Finance-V- Delhi Government, Ms. Anita Patnaik, GM (FIDD), Reserve Bank of India,

Besides, Sh. Ram Kumar, Chief General Manager and Sh. Mukesh Sethi, Functional Head, SLBC-Delhi, Controlling Heads/ representatives of Member Banks of SLBC-Delhi, LDMs, Senior officials from NABARD, Reserve Bank of India, Central Govt. and Govt. of NCT of Delhi also participated in the meeting.

At the outset, Shri Ram Kumar, Chief General Manager and Convenor SLBC- Delhi welcomed all the dignitaries participating in the meeting and other participants and requested Sh. S.S. Mallikarjuna Rao, MD & CEO, Punjab National Bank to chair the meeting and give his opening remarks.

Sh. Rao welcomed all the dignitaries and participants in 99th SLBC-Delhi Meeting on behalf of Punjab National Bank. E-OBC had convened SLBC meetings upto the last quarter meeting i.e. 98th SLBC Meeting. Since OBC has been amalgamated in Punjab National Bank w.e.f 1st April 2020, RBI has entrusted PNB the responsibility of SLBC convener Bank. As such, the 99th SLBC Meeting for Delhi is the first meeting to be convened under the banner of Punjab National Bank.

He put up the following points in his address to the house..

Member banks and LDMs organized Financial Literacy Camps but due to COVID 19 these camps were restricted. Social Distancing and other norms for COVID-19 are being followed by the banks. Govt. of India has started many social schemes like PM Garib Kalyan Yojna, Govt. guaranteed emergency credit to MSME sector for revival of economy affected adversely due to pandemic COVID 19. RBI has permitted restructuring of MSME advances and moratorium for repayment of advances has been extended twice. All these measures are being implemented through banks.

The Banks are also engaged in Expanding and Deepening of Digital Payments Ecosystem – in New Delhi District, a campaign launched by RBI.

COVID 19 has adversely affected the Indian Economy and due to which production in many industries has decreased considerably. The Demand in various sectors decreased. The shifting of labours has added to the problem. The GDP is estimated to be negative during the current Financial Year. Banking Industry is also badly affected. The credit

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growth has come down, NPAs are on increasing trend. This situation may prevail for some more quarters. Hence this is a challenging period for banks. We have to make sincere efforts on every field of banking viz. CASA growth, Recovery, Non-Interest Income, Credit growth etc.

Lead Bank Scheme was introduced by Reserve Bank of India in December 1969. There after many changes have taken place. The fresh guidelines related to implementation of Standardized Development System was launched by RBI to be implemented in a time bound manner. A ten member Committee in this regard was constituted, to oversee/ review Mapping of branches with sub-divisions and Data downloading/uploading within the given timeframe. SLBC Delhi has become the first SLBC in India to operationalize portal as per directives of Reserve Bank of India. But still some member banks are lagging behind as they have not confirmed the mapping of their branches according to new system and there is manual intervention in downloading and uploading of data. The system shall meet its purpose only when data is downloaded direct from the banks' CBS systems and uploaded on SLBC portal without manual intervention which will leave no scope for error in data.

Sh. Rao expressed satisfaction that under Annual Credit Plan for the FY 2019-20, the Banks in Delhi have performed well as they have achieved 128.63 % of total proposed ACP target for FY 2019-20. In Priority Sector 126.93 % of the Annual targets are achieved. In MSME 115.37% of Annual Targets are achieved. In Agriculture 96.56% of ACP targets are achieved in FY 2019-20. In view of the limited scope in agriculture sector in NCT Delhi, the MSME and other Priority Sector Advances are more focused in Delhi.

Banking Business under various segments in Delhi as on 31.03.2020:

- Deposits decreased by 7.57 % on YoY basis over March- 2019 and increased 0.12% over Dec- 2019 level.
- Advances increased by 5.74% on YoY basis and over Dec-19, it increased by 10.08%.
- Consequently, CD ratio has improved from 106.27% to 121.57% on YoY basis and over Dec-2019, it has increased from 110.57% to 121.57%.
- Priority Sector Advances increased by 0.95% on YoY basis whereas over Dec-2019 improved marginally by 0.20%.

There are 14 Banks (6 Public Sector Banks and 8 Private Sector Banks) which have Priority Sector Advances below 10%. These banks are requested to take immediate steps to increase their Priority sector Advances as there is wide gap between the achievement and mandatory target of 40%.

Timely recovery of loans is essential for financial institutions to complete the credit cycle. The increasing NPAs have been a major cause of concern for the banks. In MSME the

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NPA is at 18.07%, whereas in agriculture the NPA level is 19.53% as on 31.03.2020. The banks shall have to gear up their efforts to check the NPA level.

Sh Rao requested all the stake holders to gear up their efforts towards digitization. There is a need to popularize and maximize the use of different modes of Digital channels for making a less cash economy as well as cutting operating cost of banks.

All the existing Aadhaar Centers should be made functional.

All the banks are requested to give focused attention towards the Govt. Schemes like Stand Up India, Startup India, Make in India, Skill Loan Financing etc. for social upliftment.

Under Pradhan Mantri Jan Dhan Yojana (PMJDY), more than 47 lakh accounts have been opened in Delhi. The banks are requested to update seeding of Aadhaar in all the accounts as well as issuance & activation of RuPay cards, there in. The coverage of Atal Pension Yojna is another area where efforts are required by the member banks and LDMs. LDMs and member banks should organize more camps to link all the sections of society with banking accounts and schemes. The promotion of Financial Inclusion mission is duty of all banks.

Sh. Rao also emphasized on the renewal of social insurance schemes under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) where annual renewal is done through Auto Debit and to make all out efforts for renewal in all the existing cases and maximize the fresh enrolments under these schemes to see that no eligible willing account holder is left.

He once again welcomed and thanked all the participants on behalf of Punjab National bank.

Sh. Ram Kumar then invited Sh. Ajay Kumar, Regional Director, Reserve Bank of India to address the house.

Sh. Ajay Kumar, Regional Director, Reserve Bank of India, congratulated Punjab National Bank for being SLBC Convener Bank in Delhi. He expressed his confidence in PNB that the bank will be able to handle the task effectively.

He informed the house that Yes Bank was put under moratorium and subsequently the moratorium was lifted and new Board with new Directors was formed. Now the Bank is running smoothly.

Certain Developments which were pointed by Regional Director, RBI:-

- 1) The GOI has taken a significant step on June 26, 2020 by promulgating an amendment in the BR Act, 1949 allowing the Reserve Bank of India (RBI) to initiate the resolution of a weak bank by reconstructing its capital or merging it with another

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bank without the prior requirement of imposing a moratorium on its depositors or creditors. The amended resolution process is credit positive because it will help preserve depositor confidence and avoid deposit flight from a weak bank as the risk of a moratorium is reduced. The amendments are also credit positive for the bank's depositors and creditors because their ability to obtain full and timely repayments during the resolution process are unaffected.

- 2) For the Indian economy The IMF on June 24 projected a sharp contraction of 4.5% in 2020, a "historic low," citing the unprecedented coronavirus pandemic that has nearly stalled all economic activities, but said the country is expected to bounce back in 2021 with a robust 6% growth rate. RBI in its latest Monetary Policy issued on May 22, 2020 estimated that GDP growth in 2020-21 to remain in negative territory, with some pick-up in growth impulses in the second half of the year. However, much will depend on how quickly the COVID curve flattens and begins to moderate.
- 3) Sh. Ajay Kumar appreciated banks who are discharging their duties in pandemic to take care of economy.
- 4) Govt. has taken steps to control economy in COVID-19 pandemic by announcing initiatives under Atmanirbhar Abhiyan. RBI has also extended relaxation in guidelines through policy measures. The MSME sector has also been badly affected. The RBI has taken various measures to put economy to growth Trajectory and also measures for infusing sufficient liquidity in financial system.
- 5) During recent 50th and 51st Empowered Committee Meeting held on 18.6.2020, the COVID-19 effect was discussed. It was emphasized to create demand and investment in MSME for the economy to get momentum.
- 6) RBI has issued Notification regarding MSME new definition on composite criteria of Investment and Turnover basis. RBI has also notified stressed assets Fund and subordinate debt funds for the stressed MSME.
- 7) Traditional Banking is not appropriate for COVID-19 situation. Digital Payment system is suitable way to maintain social distancing in COVID situation. So promoting Digitization in all the banks will help contain the spread of pandemic.
- 8) New Delhi District has been chosen to be made 100 per cent digitally enabled and the Lead Bank of the District, all the DCOs of banks, all the bank branches functioning in the district, SLBC and other stakeholders will have to work in a coordinated manner to achieve the target by the given timeline.

Sh. Mukesh Sethi, DGM, SLBC deliberated agenda items as under:

- Since no suggestion/amendment has been received, the minutes of 98th SLBC Meeting taken as confirmed.

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- The Controlling Heads of the Member Banks are requested to take more initiatives for increasing MSME advances as per RBI's guidelines on Priority Sector advances.
- The banks are requested to utilise psbloansin59minutes.com portal for increasing their advances in MSME sector.
- Geographical information system-On this issue Dy. Secretary, Finance explained that their Revenue department has completed the task of digitization of land records. Sh. Virender Singh, SDM-Revenue Department informed the house that there is a website called DORIS- for all stakeholders- accessible to all individuals and corporate -where all land records/ mortgage/ Sale Deeds of all the properties is accessible .There is one added link in the website linked to CERSAI. There is another website dlrc.delhigovt.nic.in where digital maps and ROR records are available. Whether any link or hyperlink is attached to the website –Finance Department to inform. **(Action – GNCTD)**
- On timely and accurate submission of data , Controlling Heads are requested to upload accurate data and timely submission of Data.**(Action - All banks)**
- On the issue of Automation of state Treasury Sh. Manoj Kumar, Dy. Secretary, Finance, GNCTD that it is already automated and there is one issue pending with RBI i.e. upgrading eKuber as per GePG. The house consented to drop the Agenda from next meeting and asked GNCTD to resolve the issue with RBI.**(Action – GNCTD)**
- On levy of stamp duty on agriculture loans Sh. Virender Singh, informed that data of Agriculture for 10 years were called from SLBC to analyse the issue but Data of 5 Years was given. Sh. Sethi pointed that it was decided in SLBC meeting to submit data for 5 years to which GNCTD has consented. Sh. Virender Singh informed they will recommend the matter to Finance Department. for taking up the matter on the basis of 5 years data and resolve the same with a suitable solution at the earliest.**(Action – GNCTD)**
- **Implementation of Recovery Certificate/Facility to Create Loan Charge on Agriculture Lands:-** . The Managing Committee of IBA after detailed discussion was of the view that IBA may write to respective SLBC to take up the matter with their respective State Government. To develop the similar type of model as advanced by Andhra Pradesh and Telangana States. SLBC had written to Govt. of NCT Delhi for developing model in line with Andhra Pradesh and Telangana states which will facilitate growth in Agriculture and allied activities in the State. Sh. Agyey Kumar Azad, Executive Director, suggested that a Task Force with members of SLBC, banks and GNCTD, be formed to discuss these issues with GNCTD.**(Action: SLBC & GNCTD)**

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Automated e-Stamping system (AeS) ; SLBC have received a mail from ShA.P.Hota, Adviser (Trade Digitisation), SWIFT India Domestic Services Ltd regarding Automated eStamping System (AeS) –IBA has set up a Working Group for digitization of trade finance process. As recommended by this Working Group, a pilot project is in operation in the state of Delhi where banks can issue Bank Guarantee without having to attach a physical Stamp Duty Receipt along with the original Bank Guarantee, The process of issuing a bank guarantee can be automated from receipt of application from the customer till issuance of bank guarantee. It was introduced in August 2019 with three pilot banks - ICICI Bank, Axis Bank and Indusind Bank and IBA is now making efforts to cover

- More states
- More banks and
- More banking instruments (article) under AeS

As far as Delhi is concerned, the Government of Delhi has to be approached for two specific purpose:

- The approval by the Delhi Govt was for pilot basis only for rollout to all banks with technical facilities, banks have expressed the desire that Delhi Govt. should issue a Gazette notification to place the AeS system on a regular basis
- While issuing the notification, the state Government may include stamp duty payments for other banking instruments like Indemnity Bond, Loan Agreement and Forward Contract as well. The Scheme should not be confined to bank guarantee.

Sh.Virender Singh, SDM, Revenue Departmentt. GNCTD told the house that the project of e-stamping was initiated on pilot basis and for Loan Agreement, Bank Guarantees a prototype was developed and is already in final stage. The gazette Notification is not required in this regard as this is an administrative process. Once the system becomes successfully operationalised in pilot banks, the same will be launched in all the banks.

- Saturation of all PM-KISAN Beneficiaries with Kisan Credit Cards(KCC)**As per DFS letter dated 1.5.2020 Banks have been advised as under:

Complete processing of applications, both approved in-principle as well as those pending at the banks end for issue of KCC to all eligible PM-Kisan beneficiaries in a time bound manner. Continuous efforts should also be made with utmost priority to cover the remaining eligible PM-Kisan beneficiaries in all banks under KCC Scheme.

As part of Prime Minister's package for farmers, Hon'ble FM has announced to cover 2.5 crore farmers under the KCC scheme in a mission mode to facilitate credit to the farm sector of the economy. In this regard, advisories have been issued by DAC&FW, DAHD and DFS regarding Special Drive in the second phase started from 1st June 2020 for issue of KCC to farmers for agriculture and allied activities. The target is to cover 2.5 crore farmers including those engaged in dairy, poultry and fisheries activities. This also includes

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a target of 1.5 crore dairy farmers belonging to Milk Unions and Milk Producing Companies. The advisories issued by DFS, DAC&FW and DAHD in this regard are enclosed for your reference.

Banks have already been advised in a VC meeting held on 10 June 2020 and 16th June 2020 for taking necessary steps for making this second phase of mission a success and for course of action for further facilitation to banks in this special drive, in the light of advisory issued by DFS on 29.05.2020 and other issues like Check list for processing of application, Scale of finance for Animal Husbandry (dairy, poultry, others) & Fisheries etc. **(Action- All Member Banks & LDMs)**

- **Emergency Line of Credit (MSME)** The Central Govt. has approved additional funds at a concessional maximum rate of 9.25 per cent through the Emergency Credit Line Guarantee Scheme (ECLGS) for the MSME sector hit hard by the coronavirus crisis.

Under the scheme, 100 per cent guarantee coverage will be provided by National Credit Guarantee Trustee Company (NCGTC) for additional funding to eligible MSMEs and interested MUDRA borrowers, in the form of a guaranteed emergency credit line (GECL) facility.

The ECLGS has been formulated as a specific response to the unprecedented situation caused by COVID-19 and the consequent lockdown, which has severely impacted manufacturing and other activities in the MSME sector, the release said. The scheme aims at mitigating the economic distress being faced by MSMEs by providing them additional funding in the form of a fully guaranteed emergency credit.

With regard to eligibility, all MSME borrower accounts with outstanding credit of up to Rs. 25 crore as on February 29 which were less than or equal to 60 days past due as on that date, i.e., regular, SMA 0 and SMA 1 accounts, and with an annual turnover of up to Rs 100 crore would be eligible for GECL funding under the Scheme. The amount of GECL funding to eligible MSME borrowers either in the form of additional working capital term loans (in case of banks and FIs), or additional term loans (in case of NBFCs) would be up to 20 per cent of their entire outstanding credit up to Rs. 25 crore as on February 29, 2020.

The entire funding provided under GECL shall be provided with a 100 per cent credit guarantee by NCGTC to MLIs under ECLGS, it said, adding, tenor of loan under Scheme will be four years with moratorium period of one year on the principal amount. No Guarantee Fee shall be charged by NCGTC from the member Lending Institutions (MLIs) under the scheme and interest rates under the scheme will be capped at 9.25 per cent for banks and FIs, and at 14 per cent for NBFCs.

In view of the critical role of the MSME sector in the economy and in providing employment, the proposed scheme is expected to provide much needed relief to the sector by incentivizing MLIs to provide additional credit to the sector at low cost, thereby enabling MSMEs to meet their operational liabilities and restart their businesses. By supporting MSMEs to continue functioning during the current unprecedented situation,

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the scheme is also expected to have a positive impact on the economy and support its revival. The Controlling Heads of the Member Banks are requested to take note of the scheme and launch the initiatives for increasing MSME advances as per Govt. guidelines on MSME advances. **(Action : All Member Banks)**

- The member banks with low CD ratio are requested to take steps for improvement of CD ratio. The seven LDMs with low CD ratio are requested to take steps for improvement of CD ratio in their district. ALL the Seven LDMs are requested to find out the reasons for low CD ratio in their district and chalk out a plan for improvement of CD ratio in their districts. **(Action- All Member Banks & LDMs)**
- Banks are requested to activate all the RuPay Cards issued. Aadhar seeding is also mandatory for DBT. The account holders should be persuaded to keep balance in their accounts so that number of zero balance accounts are reduced. **(Action : All member banks).**
- Total no. of PMJDY accounts were 47.34 Lacs as on 31.03.2020, out of which Rupay Cards are issued in 82.85% of accounts. Active RuPay card to total RuPay card issued is 54.61%. In 81% of total PMJDY accounts Aadhaar Seeding has been done. Banks are requested to activate all the RuPay Cards issued. Aadhar seeding is also mandatory for DBT. The account holders should be persuaded to keep balance in their accounts so that number of zero balance accounts are reduced. **(Action: All member banks).**
- As on 31.03.2020, Total No. of PMSBY enrolments were 32.45 Lacs and PMJJBY enrolments were 11.50 Lacs. All the Banks are requested to initiate necessary actions to ensure that not only existing subscribers to these schemes renew their subscriptions for the next year but all uncovered accounts holders are also brought under both the insurance covers. **(Action- All Member Banks & LDMs)**
- The total APY accounts as on 31.03.2020 were 3.75 Lacs. The LDMs and Member Banks are requested to increase the enrolment under APY Scheme. **(Action- All Member Banks & LDMs)**
- Out of the above 59 applications under PMSBY & PMJJBY, 15 applications under PMSBY (Synd-9 and HDFC-6) and 15 applications under PMJJBY (Maha Bank-1, Indian-4, Synd-5, DSCB-1, KTK-3 & Nainital-1) were pending for more than 3 months. The concerned banks are requested to get all the pending applications disposed of at the earliest. **(Action: Bank of Maharashtra, Indian Bank, e-Syndicate Bank (Canara Bank), Karnataka Bank & Nainital Bank)**
- **BC Certification:** As on 31.03.2020, out of total 1479 Active BCs, 1277 BCs are certified. All the concerned banks are requested to make all the BCs certified from IIBF at the earliest. All the Member Banks which have BCs are requested to get all

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the remaining BCs qualified from IIBF. As per guidelines, BCs can be allowed to undertake business operation only after certification from IIBF. All Member Banks are requested to review the operations of Business Correspondents in their Area/ District/Bank and if there is any hurdle/ issue involved that need to be resolved on priority. 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. All the banks are once again requested to confirm that all the BCs have been duly certified from IIBF. All member banks and LDMs are requested to review the operations of BCs and if there is any issue that should be resolved on priority. LDMs are requested to discuss on the matter in DCC/DLRC meetings. Madam Anita Patnaik, GM, FIDD informed that BC Certification deadline date has been extended up to 31.12.2020. **(Action: All member banks having BCs & LDMs)**

- BSBD Accounts, there are 72.68 lacs BSBD accounts. Member Banks are requested to ensure that all BSBD Accounts opened by them, remain operational and KYC compliant. **(Action: All member banks)**
- GCC Accounts are 82518 with loan amount of 478096 Lacs with HDFC had reported 67435 accounts with amount Rs.47553 Lacs. Sh. Azad asked HDFC to give reason for such a huge data in GCC. **(Action: HDFC bank)**
- 189 Financial Literacy Special Camps (GOING DIGITAL) were organised by FLC/FLCC during the quarter under review in which 9107 persons participated. Apart from the above, 142 Target Group Specific Camps were organised by the FLC/FLCC during the quarter under review in which 7050 persons participated.
- Financial Literacy Camps - All LDMs/FLCs/ FLCC are requested to hold maximum Financial Literacy Camps in their districts for creating financial awareness in their area/ district. **(Action: All LDMs)**
- Member Banks are requested to open maximum number of accounts of migrant labours and street vendors/hawkers.. **(Action: All member banks)**
- LDMs have been advised to cover all the skill centres of their respective districts and also upload the digital contents in the remaining centres. **(Action: All LDMs)**
- **Direct Cash Transfer to Women PMJDY account holders under PM Garib Kalyan Package:** As per DFS letter dated 01.05.2020:
Banks are requested to take all necessary action to keep the system ready so that the moment the funds are received from MoRD, beneficiaries accounts could be credited immediately without any delay.

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The following, may also, inter alia, be ensured:

Adequate liquidity at the bank branches and with the Business Correspondents

Regular replenishment of ATMs to meet the requirement

Where required, mobile ATMS with sufficient cash may be arranged

SMSs are sent to the beneficiaries regarding time schedule for withdrawal

SMSs may also be sent to the beneficiaries requesting them to utilize digital payment modes with a view to comply with the prescribed safeguard.

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

(Action: All member banks)

- 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). **.(Action: All member banks)**
- All the member banks are requested to ensure that all the Aadhar enrolment and updation centers set up by them are operational.**(Action: All member banks)**
- The details of these centers should also be displayed in other branches & on the website of the respective bank. **(Action: All member banks)**
- Banks should ensure that Students accounts are not classified Dormant/ Inoperative. Ministry of Finance has shown concern over the matter and it is requested to accord priority to the matter. Member banks are requested to take immediate action to make all the a/cs of students opened by them as active and also all such a/cs should be seeded with Aadhaar. **.(Action: All member banks)**
- Banks are to maximize Aadhaar seeding in all the PMJDY and other social welfare scheme accounts for deposit of subsidy/DBT by the Government.**(Action: All member banks)**
- Achievement under Priority Sector up to 31.03.20 for FY 2019-20 was Rs. 88097 Crore against the annual target of Rs.69405 Crore i.e. 126.93%. The achievement under Non-Priority Sector up to 31.03.20 was Rs. 894087 Crore against the annual

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target of Rs. 694140 Crore i.e. 128.80%. Achievement under total ACP was Rs. 982184 Crore against the Annual target of Rs. 763546 Crore i.e. 128.63%.

- Proposed Targets for Annual Credit Plan FY 2020-21 were placed for approval of the House. As there was no rectification/ modification was put by any member, same stands approved by the House.

• Credit Flow to Education Loan;

- ✓ Directorate of Higher Education sent the following mail dated 13.11.2019:
 - ❑ "It is to inform you that several Meetings were conveyed at the different level and Member Banks were requested so many times telephonically as well as by e-Mails for clearance of pending applications where no action has been taken beyond a time limits i.e. 30 days.
 - ❑ Whereas, it has been noticed that "Nodal Officers of the Member Banks are neither taking any positive action nor dispose the applications within the stipulated time provided under the scheme i.e. 30 days after submission of online applications at the e-District portal, with due that pendency has been created at Bank Level.
- ✓ The member banks are requested to take note of the above instructions for compliance and clear all the applications pending with them. **(Action: Member Banks)**
- ✓ Banks are requested to ensure to route all education loan applications through VLP only. **(Action: Member Banks)**
- ✓ Advances under MSME Sector decreased by Rs.12976 Crores on YOY basis. It has decreased by Rs.12819 Crores over the previous quarter. Over the previous quarter ratio of MSME to PS advances decreased from 63.27% to 55.80. The banks are requested to utilize psbloansin59minutes.com portal for increasing their advances in MSME Sector. Sh. Ajay Kumar, RD, RBI requested banks to increase credit flow to MSME Sector. **(Action: Member Banks)**
- CGTMSE coverage has grown by 1.61% number wise and 8.26% amount wise on YoY basis.
- Banks are requested to ensure that all the MSME units in unidentified clusters may be provided with banking facilities as per their requirement and available guidelines. **(Action: Member Banks)**
- Banks are requested to popularize the PMAY scheme. The banks are also requested to lodge their claim timely with NHB/HUDCO. **(Action : Member Banks)**

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- **PMEGP applications:** The Targets of 270 applications has been provided by KVIC for FY 2019-20. As on 31.03.2020 total number of pending applications were 158 whereas as on 30.06.20 are 123. The pending applications be disposed as per the norms. Madam Anita Patnaik pointed some error in reporting of number of applications of PMEGP. As the figure has been taken from KVIC portal. KVIC may clarify the discrepancy in data. **.(Action : Member Banks & KVIC)**
- The target of 680 beneficiaries (individual and group) was given by Ministry of Housing and Urban Affairs for FY 2019-20. Only 58 beneficiaries have been assisted under the scheme. There is urgent need to take steps for promotion of this scheme in NCT of Delhi. LDMs and Member Banks are advised to conduct awareness camps among poor and deprived people for formation of self-help groups and earn their livelihood through this scheme. They should be guided about the benefits under the NULM scheme. **(Action : All member banks & LDMs)**
- Banks are advised to follow up for recovery to reduce NPA on regular basis with OTS/ legal remedies as applicable on case to case basis. Further, Delhi Govt. is requested to coordinate with the banks in recovery of NPA in agriculture and Govt. sponsored schemes.(Action: Member Banks)
- LDMs are also requested to review position of NPAs of their district in their DCC/DLRC meetings. (Action: All member banks & LDMs)

Following discrepancies were reported by the banks in data uploaded on SLBC Portal.

- IDBI reported wrong data as NIL. However subsequently vide mail dated 1.6.2020 it rectified the data as Rs.99.87 Crore. The Total amount in KVIC (PMEGP) is Rs.107.87 Crore and NPA is 0.92%.
- Syndicate Bank reported wrong data in NPA –Housing Loan as Rs.6011 Crore. However subsequently vide mail dated 19.6.2020 it rectified the data as Rs.14 Crore. Hence the correct NPA in Housing Loan Sector is Rs.2046 Crore i.e.3.53%.
- OBC has rectified the Agriculture NPA data from Rs.718 Crore to Rs.118 Crore. Syndicate bank has rectified NPA Agriculture figure from Rs. Rs.262.86 Crore to Rs. 235.02 Crore. Consequently NPA in Agriculture is Rs.1949 Crore i.e.19.53%.
- United Bank of India has rectified NPA in MSME figure from Rs.215.94 Crore to Rs.12 Crore. Consequently NPA in MSME is Rs.17591 Crore i.e.18.07%
- Banks are advised to follow up for recovery to reduce NPA on regular basis with OTS/ legal remedies. Further, Delhi Govt. is requested to coordinate with the banks in recovery of NPA in agriculture and Govt. sponsored schemes.

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- LDMS are also requested to review the above NPA position of their district in their DCC/DLRC meetings
- **Weaker Section:-** Percentage of Credit to Weaker Section to Total Priority Sector Advances decreased from 5.80% to 6.31% on YoY basis and over the Quarter, it has increased from 5.02% to 6.31%. The mandatory benchmark for the weaker section is 10% of the priority sector advances. The banks are requested to promote the advances in this sector to achieve the benchmark. The mandatory benchmark for the weaker section is 10% of the priority sector advances. **(Action: All Member Banks)**
- Advances to Minority community has decreased by 2% over the Quarter. In two identified districts i.e. Central Delhi it was at 9.52% and in North East Delhi it was at 7.11% as on Mar 2020 both the districts are requested to take immediate action to achieve the desired level of 15%. **(Action: Member Banks and LDMS-Central Delhi & North East Delhi)**
- Member Banks are requested to ensure that every branch should have note sorting machine/ fake note detecting machine. The experienced staff should be posted on Cash Counter and staff should be provided training on Counterfeit notes. All banks are requested to report and take appropriate action on detection on counterfeit notes and comply with RBI's instructions. **(Action: All Member Banks)**
- As per policy, in case of deposit of 5 or more fake notes are detected in a single transaction FIR should be registered with the police authorities. if any bank faces any problem in registering FIR, the matter should be reported to SLBC and RBI. **(Action: All Member Banks)**
- **ATM Transactions:-**The % age of failed transactions to total 12.42 crore ATM transactions was 6.46% during the quarter ended 31.03.2020. Banks are requested to ensure that all their ATMs are working properly and any issue regarding failed ATM transaction should be resolved immediately. As per recent RBI guidelines dated 14.08.19, the failed transactions on account of technical reasons shall not be counted as valid ATM transactions for the customer. Consequently no charges should be levied for these transactions. **(Action: All Member Banks)**
- All Banks are requested to dispose off the pending grievances within prescribed timeframe. 20 grievances out of total 421 are pending for more than one month and should be disposed of on top most priority. 20 grievances for more than one month 6-BoM, 1-YES, 11-KTK & 2-Nainital Bank. These banks are requested to take

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immediate steps for redressal of grievances. **(Action: Bank of Maharashtra, Yes Bank, Karnataka Bank, Nainital Bank).**

Sh. Ajay Kumar, Regional Director, RBI, pointed that there are 3 ombudsman dealing with around 50000 complaints per annum. Such big number of complaints need retrospection by member banks. Some complaints can be avoided by proper dealing with customers.

Expanding and Deepening of Digital Payments Ecosystem - Making New Delhi district 100% digitally enabled up to October 2020

- **With a view to Expanding and Deepening of Digital Payments Ecosystem in the country**, RBI has advised all State/ Union Territory Level Bankers' Committees (SLBCs/ UTLBCs) to identify one district in their respective States/ UTs and allocate the same to a bank having significant footprint, which will endeavor to make the district 100% digitally enabled within one year (copy of the Circular enclosed for your ready reference). This would enable every household in the identified district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. The SLBC of your state has identified New Delhi district for making it 100% digitally enabled up to October 2020. The digitalization progress has to be reviewed at monthly basis as per latest guidelines of RBI.

RBI Letter No fidd.co.lbs.1551/02.01.001/2019-20 dated 23.01.2020 whereby target of 100 Merchants/traders/businesses/utility service providers was allotted per branch in the New Delhi district which is to be completed by October 2020.

The progress made in this regard shall be monitored on a quarterly basis at SLBC/ UTLBC level, Banks are requested to bestow personal attention in implementation of this program in the identified district. **(Action: All Member Banks)**

- **CERSAI Portal.** As per data reported 2186 records are to be uploaded on CERSAI portal as on 31.03.2020. All Member banks are requested to file registration of both moveable and immovable securities within the prescribed period and expedite submission of the information on registration of transactions related to movable and immovable securities on the portal of CERSAI. **(Action: All Member Banks)**
- **Stand up India;**-Total Outstanding under Stand up India is 5863 A/c with Rs. 823 Crore. The No. of Women beneficiary are 5008, SC beneficiaries are 760 and ST beneficiaries are 95. Total Disbursement under the scheme up to 31.03.2020 is 4223 accounts with Rs. 519 Crore.
- **Skill Loan Financing:** Loans ranging from Rs 5,000-1.5 lacs are to be made available to 34 lakh youth of India seeking to attend skill development programs over the next five years. Applications received during the quarter under review were

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268, sanctioned-89 and disbursed-89, Rejected-178 and one application is pending with SBI. We request SBI to dispose off the pending application within prescribed time limit.

- **Opening of RSETI in North Delhi District:**

As per discussion in 96th SLBC Delhi meeting, it was suggested to open a RSETI in Delhi in the district where the number of villages are maximum. North Delhi is the district where the number of villages are maximum. LDM North Delhi has sent a feasibility report on opening of RSETI in North Delhi. As per feasibility report, there are 69 villages and total population of the district is 883418 as per 2011 census. LDM North has recommended to set up RSETI in the area to give training to the people for improving their skill to start their own units. Same is under process. **(LDM North & SLBC)**

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

- During the Steering Committee Meeting for 99th SLBC Meeting for the Qtr. Ending March-2020, it was decided that DCC & DLRC Meetings are not be held simultaneously. All the LDMs are requested to ensure compliance. **(Action: All LDMs)**

- **Revamp of Lead Bank Scheme-**

RBI has directed "Action Points for SLBC Convener banks/Lead Banks" Developing a Standardized System for data flow and its management. The new guidelines for uploading the data which includes Standard Operating Procedure (SOP) for Data Flow at LBS For-Flow Chart for Data uploading. The member banks are advised to follow/comply all the directions of RBI Circulars. **(All Member Banks)**

Following Banks have not confirmed the mapping of branches as per 33 Sub Divisions in Delhi: These banks are requested to confirm the necessary action of mapping of their branches as per new system at the earliest. **(Action: The following 12 banks)**

1.	State Bank of India	7	RBL Bank
2.	Punjab & Sind Bank	8.	Bandhan Bank
3.	Syndicate Bank	9.	Nainital Bank
4	Axis Bank	10.	Catholic Syrian Bank

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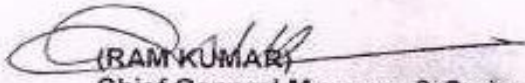
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5.	IDBI Bank	11.	Capital Finance Bank
6.	Karnataka Bank	12.	Ujjivan Small Finance Bank

- Ms Anita Patnaik showed concern over quality of data uploaded by the banks on SLBC Portal. Banks are requested to take care about the accuracy of their data on top priority. **(Action: All Member Banks)**

Meeting was concluded with vote of thanks by Sh. Devender Grover, General Manager, Bank of Baroda.


(RAM KUMAR)
Chief General Manager & Convenor,
SLBC-Delhi