

**MINUTES OF 101<sup>st</sup> MEETING OF SLBC-NCT OF DELHI  
24<sup>th</sup> December, 2020**

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The 101<sup>st</sup> SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 24.12.2020 through Virtual Mode. The meeting was chaired by Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank, the convener Bank. The other dignitaries who graced the occasion were Sh. Ajay Kumar, Regional Director, Reserve Bank of India, Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD, Mr. Satyendra Singh Dursawat-Spl Secretary-UD, Mr. Manoj Kumar, Dy. Secretary (Finance)-GNCTD, Ms. Anita Patnaik, General Manager (FIDD), RBI & Sh. Vivek Krishna Sinha, General Manager, NABARD.

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

At the outset, Sh. Ram Kumar, Chief General Manager and Convenor SLBC- Delhi welcomed all the dignitaries participating in the meeting and other participants and requested Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank to chair the meeting.

Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank, welcomed all the dignitaries and participants in 101<sup>st</sup> SLBC-Delhi Meeting on behalf of Punjab National Bank.

The Sh. Ram Kumar, Chief General Manager & Convenor SLBC-DELHI touched on the following issues in his address to the house:-

Punjab National Bank has completed the migration of e-OBC Branches in NCT of Country and United Bank of India is also in the process. The focus of the Punjab National Bank is to provide seamless services to its customers. Indian banks by way of consolidation can reap the benefits of scale, and become partners in the newer business opportunities across the globe. Larger and more efficient banks, both in public and private sector, can compete shoulder to shoulder with the global banks to get a decent space in the global value chains.

The changing landscape of the banking industry will unfold in the backdrop of a strong regulatory and supervisory regime with increased intensity and tech-enabled supervision of banks. The challenge before banks is to make the best use of technology and innovation to bring down intermediation costs while protecting their bottom lines. Further, Artificial Intelligence (AI), Machine Learning (ML) and Big Data are becoming central to financial services innovation. It can also help in fraud detection and in identifying better ways of monitoring use of funds by borrowers, track suspicious transactions, etc. by processing large datasets. One country specific challenge is to ensure that new innovations in banking sector serve the customer by reducing the cost of financial services and enhancing the range and access to products in a manner that

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is safe and do not give rise too many systematic crises. As the Indian banking sector is propelled forward to a higher orbit, banks would have to strive hard to remain relevant in the changed economic environment by reworking their business strategies, designing products with the customer in mind and focusing on improving the efficiency of their services.

CGM, SLBC stated that through this Virtual Meeting Platform we would be reviewing the performance of Banks in NCT Delhi for the quarter ended September-2020 and future road map for attaining the targets set by Regulatory & other Authorities along with attaining the Corporate Goals of the Bank.

The COVID-19 pandemic continues to keep the world in flux. The economy of the country is limping back to normal. The business arena of banks has undergone significant change. To mitigate the impact of COVID-19 on the Economic Front the banks need to look out for 'sunrise' sectors while supporting those which have the potential to bounce back fast. They need to look at start-ups, renewables, logistics, value chains and other such potential areas in NCT of Delhi. The banking sector has a responsibility to contribute not only as a facilitator of growth of the economy but reward its stakeholders.

Further, through collaboration with FinTech players, several banks are applying a hybrid model where mobile services interact with banking services. Banks are not only facing competition from Fintech companies but also from large technology companies which are entering into financial services industry in a big way.

Moving forward, the Govt of India has announced a new stimulus package in November 2020 which is worth Rs. 2.65 Lakh Crores for continuing boost to Indian Economy. Further, an amount of Rs. 10,200 Crore additional budget outlay will be provided towards capital and industrial expenditure.

The ECLGS has been extended till 31.03.2021 with some changes. As on date total number of applications sanctioned under this scheme was 56574 in which 34851 applications were disbursed in NCT of Delhi.

In a situation of default sub-debt with guarantee will provide the requisite financing to the MSME units. The Sub-ordinate debt will be of substantial help in sustaining and reviving the MSMEs which have either become NPA or are on the brink of becoming NPA. The CGSSD scheme has provided much needed impetus to the Indian Economy.

Before starting agenda items he also touched PM SVANidhi Scheme.

**PM SVANidhi scheme** was launched, by the ministry of housing and urban affairs to help street vendors, who were impacted by COVID-19 pandemic. The Govt. of India and DFS is monitoring and reviewing the performance of the Banks under this Scheme. In NCT Delhi, as on 19.12.2020 the total number of on-boarded branches is 2074 and total

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number of applications picked up was approx. 8000. The SLBC-DELHI has distributed the overall Target allocated to NCT DELHI to all the Member Banks on the basis of Number of Branches. The Target of Disbursements is to be achieved by 21.01.2021. On this platform I request all the Member Banks to put in more efforts for achieving these targets under PM SVANidhi, ECLGS & CGSSD.

The LDMs are requested to coordinate with the Branches in their respective areas for more result oriented approach to above schemes.

The Banks are also engaged in Expanding and Deepening of Digital Payments Infrastructure. A campaign has been launched under the direction of RBI to make New Delhi District 100 % digitally enabled which has to be completed.

However, keeping in view the challenges brought about disruptions on account of COVID-19 pandemic and the representations received in the matter, it has been decided to extend the timeline for completion to March 2021. The Banks are requested to achieve the Targets of 100% Digitalisation of New Delhi District in a Mission Mode.

The National Strategy for Financial Inclusion 2019-2024 sets forth the vision and key objectives of the financial inclusion policies in India to help expand and sustain the financial inclusion process at the national level through a broad convergence of action involving all the stakeholders in the financial sector. The strategy aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. The fundamental parameters are for **Providing Basic Bouquet of Financial Services, Access to Livelihood and Skill Development, Customer Protection and Grievance Redressal & Effective Co-ordination between stakeholders.**

Taking a step further, the RBI launched NSFE (**NATIONAL STRATEGY FOR FINANCIAL EDUCATION 2020-25**), which 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 behavior 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 i.e. **Content, Capacity, Community, Communication & Collaboration.** All the Member Banks and LDMs are requested that they should focus on NSFE for "Financially Aware & Empowered India".

There is a bright spot in the dark clouds. Despite these tough economic situations, we are pleased to inform that under Annual Credit Plan, the Banks in Delhi have performed reasonably well as they have achieved 38.51% of total proposed ACP target for FY

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2020-21. In Priority Sector 38.51 % of the Annual targets are achieved. In MSME 43.32% of Annual Targets are achieved. In Agriculture 40.15% of ACP targets are achieved in FY 2020-21. It is slightly less than half but that it is first half and taking on to account the pandemic, it is a good growth. 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 as a whole is that Total Deposits increased by 6.70 % on YoY basis & 4.17 % on QoQ basis. The Advances increased by 7.62% on YoY basis. But the same was decreased by 0.56 % on QoQ basis.

CD Ratio increased from 107.94% to 108.87 % on YoY basis. But the CD ratio decreased from 114.06% to 108.87% on QoQ basis. The Priority Sector Advances increased by 10.89% on YoY basis and by 7.89% on QoQ basis.

Out of 43 member banks, in 9 banks, the percentage of Priority Sector Advances to Total Advances is less than 10% as on 30.09.2020 out of which 2 are Public Sector Banks & 7 are Private Sector Banks. These banks are requested to take immediate steps to increase their Priority sector Advances. India's banking and financial system has displayed tremendous operational resilience in the face of Covid 19 and lockdowns. Going ahead, financial institutions in India have to walk a tightrope of nurturing the recovery within the overarching objective of preserving long-term stability of the financial system. Increasing NPAs have been a major cause of concern for the banks. In MSME the NPA is at 18.81%, whereas in agriculture the NPA level is 9.24% as on 30.09.2020.

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 cases as well as issuance & activation of RuPay cards, there in. The coverage of Atal Pension Yojna is another area where efforts are required by all of us and LDMs. The LDMs and member banks should organise 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.

You all are aware that under Pradhan Mantri Suraksha Bima Yojana (PMSBY) & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) annual renewal is done through Auto Debit. Member banks, LDMs and Insurance Companies are requested to sensitize their branches/field functionaries 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.

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Sh. Ram Kumar, CGM-PNB then invited Sh. Ajay Kumar, Regional Director, Reserve Bank of India to address the house and share his views on latest developments on the Indian Economy.

Sh. Ajay Kumar, Regional Director, Reserve Bank of India while welcoming all the participants to the meeting stated that the problems caused by outbreak of COVID 19 pandemic were yet to be resolved. In fact the recognition of recent strains of the Corona Virus in UK had caused concern among the public at large. However, he hoped that there was a ray of hope as the launch of vaccination programme was in sight which might solve the problem to a greater extent. Nevertheless, he lauded the services being rendered by the banking community even during these tough times.

RD, NDRO underlined that the RBI was conscious of the onerous responsibility of containing the fallout of pandemic and had assiduously taken several steps for reviving the growth and maintaining the financial stability. Proactive monetary management and timely regulatory prescriptions were hallmark of its decision-making process. At the same time, RBI advised all financial sector entities especially banks to accord highest priority to risk management while extending credit.

While discussing the state of economy, he observed that the MPC of RBI in its latest policy announcement made on December 04, 2020 had kept the Policy Repo Rate unchanged at 4%. It also decided to continue with the accommodative stance of monetary policy as long as necessary, at durable basis and mitigate the impact of COVID-19 while ensuring that inflation remained within the target going forward. Other new regulatory measures included bringing the 26 stressed sectors identified by the Kamath Committee within the ambit of sectors eligible under on tap TLTRO. He advised banks to avail funds from RBI under on tap TLTRO and seek guarantee under ECLGS 2.0 to provide credit support to stressed sectors.

Further, with a view to promote inclusive growth, deepen financial inclusion and protect the customers by promoting financial literacy at grass root level in a sustained manner, it was decided to expand the reach of the Centers for Financial Literacy, launched in 2017 on pilot basis by involving select banks and NGOs, at every block in the country in a phased manner by March 2024. This could be an onerous task but we all understand that the benefits of Financial Literacy which was helpful not only in promoting financial inclusion but also helping reducing the banking frauds in rural areas. He mentioned that recently, instances of frauds committed by many Mobile Apps (which are not licensed by RBI) by giving loans had come to light. The fraudsters were adopting new methods and new technology etc. to cheat people. The RBI has constituted a Working Group to look into the issues on digital lending including lending through online platforms and mobile apps.

In the context of financial inclusion, RD mentioned that the financial inclusion drive had derived strength and had gathered momentum by the alternate grievance redressal mechanism provided by RBI by setting up the office of Banking Ombudsman. In this

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direction, in order to further strengthen and improve the efficacy of the internal grievance redressal mechanism of the banks and to provide better customer service, it was decided to put in place a comprehensive framework comprising *inter alia* of enhanced disclosures on customer complaints by the banks, a monetary disincentive in the form of recovery of cost of redressal of complaints from banks when maintainable complaints were comparatively high and undertaking intensive review of grievance redress mechanism and supervisory action against banks that failed to improve their redressal mechanism in a time bound manner. The framework would be put in place during January 2021. However, he assured that this was not done to spread fear in the Banking sector but to improve the customer service of their own customers. Banks should take this in a positive manner and further try to improve their customer service. He also informed the house that RTGS of RBI was now available on 24x7x365 basis with effect from midnight hours of December 14, 2020. This was a major feat as it came within a year of operationalising NEFT 24\*7.

Reviewing the state of NCT of Delhi, he observed that there were some areas of concern which he mentioned in brief. Firstly, from the agenda papers he observed that some old persisting points which ought to have been resolved in consultation with GNCTD were being carried forward. He advised that all concerned should sit together to resolve the issues so that these did not figure in the agenda from the next time onwards. While going through the key indicators he commented that advances had registered negative growth and so had the CD ratio. Nevertheless, some green shoots were visible and some of the banks had done well in Retail, MSME, Education Loans, Personal Loan etc. though MSME advances had registered negligible growth. Similarly, credit flow to Priority Sector was another area of concern since out of 43 member banks, 9 member banks had achieved less than 10% of their target. Finally, he drew the attention of the house towards the big task of making New Delhi District 100 % digitally enabled. The situation based on the November 2020 figures was not very encouraging. There was some issue in reported data as well. While SLBC reported the achievement of 136.67 % digitalization of Current Account, the lead Bank of the district reported achievement of only 78.18 %. Therefore, reported data needed to be reconciled. Reporting of correct data must be ensured since some difference in the reported data of CD ratio from the LDMS and the SLBC had been observed as well. He advised the SLBC Convenor bank to look in to that matter.

The Sh. Ram Kumar CGM-PNB, with the permission of Chair, requested that as two Secretaries from GNCTD are in the meeting, so PM SVANidhi can be discussed prior to regular Agenda Items. Further he informed that Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD & Mr. Satyendra Singh Dursawat- Spl Secretary-UD are there in the VC and welcome them. He further informed that during the meeting with Chief Secretary dated 14.12.2021, the Banks were given the task of disbursing 10,000 PM SVANidhi loans which will scale up to 50,000 by 21.01.2021. Delhi was a late starter (as far as LORs are concerned) but now LORs are coming in abundance. Out of Number of LOR Applications received were 32741, No. of LOR Applications Approved are 27208, No. of

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LOR Applications Rejected 4537, Banks have Sanctioned 4021 applications & disbursed 1704. Sh. Ram Kumar requested fellow bankers & controlling heads to step up the pace of disposing-of loan applications and to ensure that all applications where LOR was issued till 15.12.2020, the applications be disposed of by 31.12.2020. So only few days are left and we have to put in concentrated efforts.

Then he welcomed Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD & Sh. Satyendra Singh Dursawat- Spl Secretary-UD. Mr. Ravi Dadhich, welcomed all the dignitaries and thanks Sh. Ram Kumar-CGM-PNB for updating figures. He also mentioned that this scheme is being monitored by Chief Secretary-GNCTD and Hon'ble LG of New Delhi. As per the data there were total 9647 PM SVANidhi applications. The LOR issued were 27,000. But Loan applications with LOR issued are approx. 10,000. The sanctioned cases are 2500 and disbursed cases are only 1700. He then discussed the Bank wise performance. The Banks are requested to do more disbursements and also find out the reasons for low disbursement. The performance is not satisfactory as the Banks have to achieve a target of 10,000 by 31.12.2020 and upto 50,000 by 21.01.2021. He requested the participants to explain the reasons for low disbursement. Then Sh. Ram Kumar-CGM-PNB, requested the Controlling Heads and LDMS to share the issues faced by the Banks for low disbursement in PM SVANidhi. Sh. Shriram, General Manager-FIDD, State Bank of India, informed that there are approx. 2200 applications received out of which 779 were sanctioned.

Further Sh. Ram Kumar-CGM-PNB put the point of view that as the ticket size of the Loan is Rs. 10,000/- only the stamp-duty can be dispensed with. The RD-RBI said that GNCTD shall look in to this matter. But the customers might be hesitant to visit the Bank premises or they might not be entertained so the Branch has to do the hand-holding. Further the poor person might not be tech-savvy so Bank should make more efforts for on-boarding the customer. The Banks can make a Team or BC (Business Correspondents) can contact the customer for completing the process and iron-out the issues, as they go interior also. The Sh. Ram Kumar-CGM-PNB informed that Banks can organize Camps during the Weekly Haat for creating awareness about PM SVANidhi Scheme.

Then dignitaries discussed about the modalities for disbursement of loans. During the discussion Sh. Agyey Kumar Azad, Executive Director, Punjab National Bank informed that LoR issuance was a road-block previously but that issue is now sorted. Further Punjab National Bank has dispensed with the Stamp Duty requirement to promote this Scheme. The Govt Machinery should push the vendors to banks as they have not come forward. In the near-by place of NOIDA and Ghaziabad the scheme is performing well as the Govt Machinery is active. Mr. Ravi Dadhich, Spl. Secretary (Finance)-GNCTD said that Secretary-MoHUA has directed to organize special camps on PM SVANidhi and Digitisation. The Banks, other Govt Machinery & ULBs should focus on these Camps.

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Across Uttar Pradesh and Madhya Pradesh the performance is better. Sh. Ram Kumar-CGM-PNB assured that Delhi state will achieve its allocated target under PM SVANidhi.

Sh. Mukesh Sethi, DGM & Functional Head- SLBC deliberated on individual the agenda items as under:-

**Confirmation of Minutes of Centennial SLBC Meeting :-**

The minutes of the Centennial SLBC meeting held on 21.09.2020 had already been sent to all concerned. Since no suggestion/amendment has been received, the same may be taken as confirmed

**Action Taken Report:-**

Action Taken Report on the Minutes of the 100<sup>th</sup> State Level Bankers' Committee Meeting for the Quarter ended June-2020 held on 21.09.2020. All LDMs and Member Banks have submitted ATR of the minutes of Centennial SLBC Meeting

**Action Taken and Present Status on Persisting Points:-**

**Priority Sector advances:**

The Priority Sector Advances increased by Rs. 18,486 Crore i.e. 10.89% on YoY basis and over the QTR, it increased by Rs. 13,763 Crore i.e. 7.89%. However, Percentage of Priority Sector Advances to Total Advances increased by 0.44% on YoY basis and increased by 1.16% over the quarter. The Member Banks and LDMs are requested to actively monitor the progress in order to achieve the P.S. Targets as per RBI guidelines. The List of 9 Banks having PS Advances to Total Advances Ratio of less than 10% are mentioned. (Action:-All SLBC Member Banks)

**Micro, Small and Medium Enterprise (MSME)**

The MSME Advances there is a Decrease of Rs. 12,856 Crore i.e. 11.57% on YoY basis but over the previous quarter the Advances has an increase of Rs.136 Crore i.e. 0.14%. There is need to increase MSME advances, for the same.

To create the awareness, RBI, NDRO has organized a Webinar on 31.08.2020 to spread awareness about ECLGS Scheme, CGSSD Scheme and RBI's COVID19 Regulatory Package. In continuation the RBI, New Delhi organized 52<sup>nd</sup> and 53<sup>rd</sup> Empowered Committee Meeting for the MSME Sector on 28.09.2020 & 24.11.2020 respectively. The Banks which shows negative trend are requested to put in more efforts to increase the MSME advances. (Action:- All member Banks)

**Persisting Points**

During the deliberations of Agenda in 99<sup>th</sup> SLBC Meeting, Sh. Agyey Kumar Azad, Executive Director, suggested that a Task Force with members of SLBC, banks and Delhi Govt., be formed to discuss the issues with Delhi Govt.

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SLBC has framed the structure of Task Force Committee and have written to Delhi Govt. requesting to give names of representatives from Delhi Govt. - one from Finance Department and one from Revenue Department so that Committee may be formed to discuss the issues further.

The officials from SLBC Department have also met the Revenue Department but name of the Nodal Officer is yet to be informed by them. The email has also been sent to GNCTD on 16.12.2020.

The Govt. of NCT of Delhi is requested to apprise the House of the latest position. Further Sh. Ram Kumar-CGM-PNB informed that despite reminding GNCTD there is no response for forming the Committee. The official from Revenue Department is not yet nominated. So he will discuss the matter with Chief Secretary –GNCTD in the ensuing meeting.

There are 4 /5 Agendas which were related to Revenue Department that can be discussed with them in due course of time. **(Action :- GNCTD)**

**Submission of quarterly Data to SLBC/LDMs on time**

It was decided during 100<sup>th</sup> SLBC Meeting dated 21.09.2020 that all banks shall implement Maker and Checker System while uploading data on SLBC Portal for ensuring correct data uploading. For smooth functioning of SLBC and LBOs improvement is required. The Controlling Heads of the banks are again requested to take necessary action in the matter as per RBI guidelines. As per the directions from RBI the data is to be uploaded on the portal directly from the MIS System without manual intervention. But still the free-flow data integration is not there so Banks are requested to ensure implementation of system, so that data from MIS is directly uploaded on SLBC Portal without manual interventions. **(Action:-All SLBC Member Banks)**

**Simplification of procedures of creation of charge /mortgage of land**

**Levy of stamp duty on Agricultural loans**

**Implementation of Recovery Certificate filing process in NCT of Delhi**

**(Action :-GNCTD)**

**Facility to create loan charge on Agricultural lands**

SLBC has approached Govt. of NCT Delhi vide email dated 01.05.2020 and last reminder dated 26.11.2020 for developing model in line with Andhra Pradesh and Telangana states which will facilitate growth in Agriculture and allied activities in the State. Delhi Govt. is requested to apprise the house for the latest status on the matter

**Saturation of all PM-KISAN Beneficiaries with Kisan Credit Cards(KCC)**

Banks have already been advised in a VC meeting held on 10-06-2020 and 16<sup>th</sup> June 2020 for taking necessary steps for making this second phase of mission a success and

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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)

Them Sh. Ajay Kumar, Regional Director, RBI informed that SLBC should keep following up on these persisting issues and a letter from Head Office level can be forwarded to Chief Secretary-GNCTD. These issues must be resolved in the larger interest of the Delhi state.

**Emergency Line of Credit (MSME)**

As on 30.11.2020 in ECLGS, 34851 applications were disbursed by an amount of Rs. 4200.19 Crores. Sh. Ram Kumar-CGM-PNB responded that third version of the Scheme has been introduced and it shall be incorporated in the next SLBC Meeting. (Action :- All Member Banks & LDMs).

**Credit Guarantee Scheme for Subordinate Debt**

As on 30.11.2020 in CGSSD, 23 applications were disbursed by an amount of Rs. 1.94 Crores. There are fewer applications under this scheme and the response is lukewarm so all the Member Banks are requested to give focus on this Scheme also.

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

**Credit Deposit Ratio**

CD Ratio increased from 107.94% to 108.87 % on YoY basis. The ratio decreased from 114.06% to 108.87% on QoQ basis. Then Sh. Ajay Kumar-RD –RBI informed that special focus should be maintained on those areas where there is low CD ratio. The high CD ration is in New Delhi & Central Delhi District only which is pulling the overall CD ratio of the NCT. So CD ratio is an important parameter for Loans and other Banking products also. So we have to pull-up CD ratio beyond 40% so with in Delhi the district wise CD ratio monitoring is important. The member banks with low CD ratio are requested to take necessary steps for improvement of CD ratio.

**(Action:- All Member Banks).**

**District wise Monitoring of CD ratio in NCT of Delhi**

The SLBC Delhi has requested the LDMs to submit the reasons for low CD Ratio and make a strategy to have a better CD Ratio. LDMs are also requested to discuss the same in their DCC/DLRC meetings (Action :- All LDMs)

**CD Ratio (Delhi Rural)**

The CD ratio of rural branches increased from 30.63% to 58.41% on YoY basis over September-2019. The CD Ratio decreased from 75.33% to 58.41% on QoQ basis. The decrease in CD ratio is due to increase in Deposits by Rs. 605 Crores and decrease in Advances by Rs. 606 Crores. The Deposit reported by Canara Bank was Rs. 458.72 Crores in June 2020 but in September 2020 it is Rs. 1394.37 Crores.

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Social Security Scheme

Position of Accounts opened under PMJDY in NCT of Delhi on 30.09.2020

In PMJDY the total no. of PMJDY A/cs were 48.25 Lacs as on 30.09.2020, out of which Rupay Cards are issued in 87.54% of A/cs. The percentage of active Rupay card to total rupay card issued is 58.06%. In 81.33% 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. Zero Balance accounts as on 30.09.2020 are 7.90% of total PMJDY A/cs

**(Action:- All Member Banks & LDMs).**

Redressal of Grievances under PMJDY:

All the grievances under PMJDY Accounts have been resolved and no grievance is pending as on 30.09.2020. All the Member Banks are requested to redress the grievances under PMJDY at regular intervals. **(Action:- All Member Banks)**

Position under Social Security Schemes

As on 30.09.2020, total No. of PMSBY enrolments were 35.51 Lacs and PMJJBY enrolments were 11.81 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. The Member Banks are requested to initiate the action for renewal of existing accounts. **(Action :- All Member Banks & LDMs)**

The total APY accounts as on 30.09.2020 were 3.54 Lacs. The Banks are requested to increase the number of APY accounts enrolment, especially during this COVID time. The numbers of enrolled APY accounts are quite low. The LDMs are requested also requested to put in more efforts for enrolling of customers in APY.

Further, Sh. Ram Kumar-CGM-PNB informs that the SLBC and PFRDA is regularly asking the Banks to increase the number of APY account but the Banks are quite far from the Target. The target for PSB is 60 per branch and for Private sector branch it is 30. So, all the Banks should re-focus their efforts and achieve the allocated Target. The scheme is attractive.

In continuation, Mr. Mohit Yadav from PFRDA requests for active participation of the Banks. He further said that SLBC is following up with the Banks but Pvt Sector Banks is laggards in this Scheme. So they should focus more are laggards in this scheme. **(Action :- All Member Banks & LDMs).**

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**Status of Insurance Claims under Social Security Schemes as on 30.09.2020**

The status of the Insurance Claim is that out of the 50 applications under PMSBY & PMJJBY, 17 applications under PMSBY (Bank of India- 2, Punjab & Sind Bank-3, Punjab National Bank-4 & HDFC Bank- 8) and 33 applications under PMJJBY (Bank of India-16, bank of Maharashtra-1, Punjab & Sind Bank-1, Punjab National Bank-10, Federal Bank Ltd-1, HDFC Bank-2 & ICICI Bank-2) are pending. The concerned banks are requested to get all the pending applications disposed of at the earliest.

**(Action:- The mentioned Member Banks)**

**Business Correspondent**

As on 30.09.2020, out of total 1406 Active BCs, 1324 BCs are qualified. All the Member Banks are requested to get all 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 and LDMs 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.

**Position of Basic Saving Bank Deposits A/Cs (BSBDAs) and issuance of General Credit Cards (GCCs) as on 30.09.2020:**

The total number of BSBD A/cs is 63.12 lacs. In GCC the number of A/cs is 15,922 & Loan Amount Rs. 87.67 Crores. Member Banks are requested to ensure that all BSBD Accounts opened by them, remain operational **(Action :- All Member Banks)**

**FINANCIAL LITERACY**

**Financial Literacy and Credit Counselling Centres (FLCC) & Financial Literacy Centres (FLC)**

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 Member Banks & LDMs)**

Financial Inclusion drive to open bank accounts of migrant labour and street vendors/hawkers in urban areas Member banks are requested to open maximum number of accounts of migrant workers and street vendors/ hawkers on priority basis and report the same timely to SLBC **(Action :- All Member Banks)**

During the quarter under review total 42 Special Camps and 102 Target Group Specific Camps were organised by FLCs/LDMs. LDMs are requested to cover all the skill centres of their respective district and also upload the digital contents in the all the centres.**(Action :- LDMs)**

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DBT accounts of School Students:

Banks are requested to ensure that student accounts are not classified dormant or inoperative so that financial benefits to the deserving children are transferred to their accounts. Ministry of Finance has also shown concern over the matter and it is requested to accord priority to the matter (**Action :- All Member Banks**). 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 & LDMs**).

ANNUAL CREDIT PLAN (ACP)

The NABARD informs the Target of PLP for NCT for this year as Rs.50,109 Crores. The RD-RBI pointed out during the discussion that the target of ACP should be realistic. Further SLBC and NABARD should coordinate for realizable target.

The achievement under Priority Sector upto 30.09.2020 for FY 2020-21 was Rs. 36298 Crore against the annual target of Rs.94263 Crore i.e. 38.51%. The achievement under Non-Priority Sector up to 30.09.2020 was Rs. 449842 Crore against the annual target of Rs. 956673 Crore i.e. 47.02%. The achievement under total ACP was Rs. 486140 Crore against the Annual target of Rs. 1050936 Crore i.e. 46.26%.

Credit Flow to Priority Sector:

Priority Sector Advances increased by Rs. 13763 Crore over the quarter. Over the previous quarter, the percentage of Priority Sector Advances to Total Advances has increased from 13.66% to 14.82%.

Advances to SC/ST:

The Loans to SC/ST under Priority Sector Advances was decreased by Rs. 2993.54 Crore over the Quarter.

In terms of percentage of SC/ST advances to Priority Sector Advances, it was 3.36% on 30.09.2019, 2.59% on 30.06.2020 and 0.81% on 30.09.2020. The major variation in the data is from State Bank of India which reported Rs. 3555 Crores as on 30.06.2020 & Rs. 504.33 Crores as on 30.09.2020. It is reported that data for this Quarter is correct. The RD RBI enquired about this data discrepancy. Then it was informed that as the data is now coming from Dash Board so now this data is correct. Then the Sh. Ramesh, Asstt. General Manager-State Bank of India informed that earlier the data was taken manually so it was in-correct but now the data is taken from Dashboard and it is correct. The Sh. Ajay Kumar-RD-RBI said that from SBI we cannot expect this mismatch in data. These data are given to various Committees and this data discrepancy should not be taken lightly. The data of SLBC is given to Parliamentary Committees also and there we cannot say that previous data was incorrect. A senior official should monitor the data submission so that proper data can be submitted.

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Credit Flow under Education Loan

The number of Education Loan accounts decreased by 4497 i.e. 11.54% on YoY basis and amount-wise there was an increase of Rs. 40 Crore i.e. 1.93% on YoY basis against the annual target of increase in number of accounts and amount by 15% & 20% respectively.

Vidya Lakshmi Portal (VLP)

As on 30.09.2020 the number of applications uploaded on VLP portal were 12843 amounting Rs. 2420.31 Crore. Banks are requested to ensure to route all education loan applications through VLP only. (Action :- All Member Banks).

Agriculture Advances

The total Agriculture Advances has increased on YoY basis as well as on QoQ basis also. The reason for increase was fresh Agriculture Advance of Rs. 14899 Crore by PNB to FCI (Food Credit of India) in the first quarter of current financial year. The Agriculture advances have been increased by 4.26% over the quarter. The percentage of Agriculture Advances to Priority Sector Advances was 14.42% as on 30.09.2020 and the percentage of Agriculture Advances to Total Advances was 2.13% as on 30.09.2020. (Action :- All Member Banks).

MSE & MSME Advances

The Advances under MSME Sector was decreased by Rs. 12857 Crore on YoY basis. It has increased by Rs. 136 Crore over previous Quarter. In continuation, over the previous Quarter, Percentage of MSME to Priority Sector decreased from 56.23% to 52.19% and Percentage of MSME to Total Advances increased from 7.68% to 7.74%. 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:- All Member Banks)

MSME Advances under CGTMSE

The CGTMSE coverage has grown by 9.43% number wise and 0.23% amount wise over the previous quarter. 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:- All Member Banks)

PMMY Advances

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Under PMMY, during FY 2020-21 upto September, 2020, No. of accounts sanctioned are 92717 and amount sanctioned is Rs. 1108 crore out of which Rs. 1010 Crore has been disbursed.

Housing Finance

On YoY basis total Housing Finance increased by Rs. 7673 Crore i.e. 12.57%, whereas on Quarterly basis there was increase of Rs. 7780 Crore i.e. 12.77%

Affordable Housing under PMAY Scheme

In Affordable Housing under PMAY scheme, number of loan accounts were 4576 as on 30.09.2020 with sanctioned Rs. 1147 Crores, amount disbursed was Rs. 850 Crore and subsidy claimed was Rs. 66 Crore. Banks are requested to popularize the scheme. The banks are also requested to timely lodge their claim for subsidy with NHB/HUDCO.  
**(Action :- All Member Banks & LDMs)**

Prime Minister Employment Generation Program (PMEGP)

Then Sh. Ram Kumar-CGM-PNB, there were 189 applications pending on portal out of which 120 have been disposed and 69 applications are pending as on 19.12.2020, on KVIC portal. The pending applications should be disposed as per the norms. Then he requested to fellow bankers to achieve the Targets and update the status on KVIC portal. The member Banks are disbursing the applications but they are not updating the Portal. The officials from KVIC are ready for hand-holding but the Banks should achieve their target. **(Action:- All Member Banks)**

National Urban Livelihoods Mission (NULM)

The progress under NULM is very much low. LDMs and Member Banks are advised to conduct awareness camps among poor and deprived section of society for formation of self-help groups so that they can earn their livelihood through this scheme. They should be guided about the benefits under the NULM scheme.

**(Action :- All Member Banks & LDMs).**

Position of Recovery of Advances in Agriculture and PMEGP Sector

In Agriculture Advances the Recovery amount was increased from Rs. 230 Crore to Rs. 376 Crore on quarterly basis and the recovery percentage increased from 11.17% to 16.40%. In case of PMEGP advances, Recovery amount was increased from Rs. 40 Crore to Rs. 42 Crore on quarterly basis, however, the recovery percentage increased from 62.87% to 63.40% on quarterly basis.

Position of NPAs

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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. LDMs are also requested to review the above NPA position of their district in their DCC/DLRC meetings

**(Action:-All Member Banks & LDMs).**

Kisan Credit Card Scheme

As per the data on the portal, a total 4202 Crop Loan KCCs and 1 KCC for Animal Husbandry have been issued as on 30.09.2020. In continuation, Sh. CP Singh from Agriculture Department asks for the reason for downfall in KCC. Then Sh. Mukesh Sethi-DGM-SLBC replied that previously the data of Gurugram, Faridabad and NOIDA was added. But now the data is segregated and only Delhi is taken this time. Sh. Ram Kumar-CGM-PNB also explained about this downfall. His said that most of the Farmers in Delhi are rich and they do not require KCC on priority basis. Smt. Anita Patnaik, General Manager-RBI also pointed that KCC are quite low. The total number of Farmers in Delhi is approx. 20,000 and as they are land-owners so they are quite rich.

**(Action:-All Member Banks & LDMs).**

Self Help Group

In current FY, as on 30.09.2020, total Disbursement in SHG in Saving linked 804 A/cs is Rs. 1.15 Crore out of which 42 A/cs are credit linked with amount disbursed as 42 lac. The NPA percentage stand at 13%.

Joint Liability Group

A total of 6212 JLGs are formed during the quarter under review and all are linked with credit amount of Rs. 24.17 crore. Total disbursement in the current year in 8998 accounts is Rs. 832 Crore

Credit flow to Women Beneficiaries

The Percentage of Credit to Women Entrepreneurs with Total Priority Sector Advances decreased from 20.43% to 16.94% on YoY basis and over the Quarter, it has increased from 16.10% to 16.94%.

Position of Credit Flow to Weaker Section

The Percentage of Credit to Weaker Section to Total Priority Sector Advances decreased from 7.03% to 6.74% on YoY basis and over the Quarter, it has increased from 6.38% to 6.74%. The banks are requested to promote the advances in this sector to achieve Social obligation and regulatory Benchmark. **(Action: - All Member Banks & LDMs)**

Advances to Minority Communities

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The Advances to Minority community has decreased by 38.41% over the Quarter. In two identified districts i.e. Central Delhi it was at 8.19% and in North East Delhi it was at 4.58% as on Sept 2020. Both the districts are requested to take immediate action to achieve the desired level of 15%. As reported by State Bank of India the Advances to Minorities decreased from Rs. 5272 Crore in June 2020 to Rs. 732 Crores in September 2020. **(Action :- All Member Banks & LDMs)**

Credit flow to Ex-Servicemen & Widows of Ex-Servicemen

During the current financial year, 76 cases of Ex-Servicemen and Widows of Ex-Servicemen category have been disbursed loan amounting to Rs. 1.79 Crore and only 8 cases have been received as well as sanctioned and disbursed during the quarter in SEMFEX.

Detection & Impounding of Counterfeit Notes

As per extant guidelines Banks are required to detect and impound counterfeit notes and send the report to Reserve Bank of India. Only 12 banks have reported detection of counterfeit notes to RBI during the quarter ended Sept., 2020, 91% of counterfeit notes are reported by Private Sector banks and only 9% by Public Sector Banks. It is highly improbable that the number of counterfeit notes is not coming to banks reporting nil or low figure. 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)**.

Digital Modes of Payments, Installation of ATMs, POS Machines and Status of Implementation of e-receipts/e-payments:-

The percentage of failed transactions to total 11.01 Crore ATM transactions was 6.30% during the quarter ended 30.09.2020. Banks are requested to ensure that all their ATMs are working properly and any issue regarding ATM transaction should be resolved immediately. **(Action :- All Member Banks)**

Expanding and Deepening of Digital Payments Ecosystem

In this regard, Banks are requested to sensitize their branches in New Delhi District to achieve allotted target well before the prescribed time and LDM New Delhi District is requested to closely monitor the progress of banks so as to achieve 100% digitalization of the district. RBI vide their letter dated 23.01.2020, target of 100 Merchants/traders/businesses/utility service providers was allotted per branch in the New Delhi district which was to be completed by October 2020. The date has been extended upto 31<sup>st</sup> March, 2021. Banks who have not achieved targets are requested to take necessary steps for achieving the same in time bound manner.

**(Action :- All Member Banks)..**

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Position of General Grievances as on 30-09-2020

All Banks are requested to dispose of the pending 530 grievances within prescribed timeframe. Out of total 530 pending grievances as on 30.09.20, 42 grievances are pending for more than one month and should be disposed off on top most priority. (Action :- Karnataka Bank, Yes Bank, Bank of Maharashtra, Utkarsh Small Fin. Bank)

Service of CERSAI

All Member banks are requested to file registration of all transactions of securitization, asset reconstruction and security interest within the prescribed period and expedite submission of the information on registration of transactions related to immovable /movable properties on the portal of CERSAI (Action :- All Member Banks)

'START-UP INDIA' & 'STAND-UP INDIA' Initiative

The total Outstanding under Stand up India was 2929 A/c with Rs. 508 Crore. The No. of Women beneficiary was 2053, SC beneficiaries are 763 and ST beneficiaries are 113. (Action :- All Member Banks)

Skill Loan Financing

Loans ranging from Rs 5,000-1.5 lacs were 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 3, sanctioned-2 and disbursed-2, Rejected-1 and 1 application was pending with SBI.

(Action:- State Bank of India).

National Strategy for Financial Inclusion (NSFI):

It was also discussed in the previous SLBC Meeting to incorporate NSFI as an Agenda. The Banks are requested to achieve the Target of NSFI in phase wise manner. Smt. Anita Patnaik, General Manager-RBI-NDRO reiterated that SLBC should coordinate with stakeholders and make a plan so that Action Points and Milestones could be achieved during NSFI period itself i.e. 2019-2024. The Agenda should be placed in SLBC Meeting at regular intervals. All the Member Banks were requested to take various initiatives to mark their presence in National Strategy for Financial Inclusion (NSFI). (Action:- All Member Banks)

Restructuring of Loans in Natural Calamity

No area in NCT of Delhi affected from Natural Calamity.

Discussion on Policy Initiatives for the Central / State Governments/ RBI and expected involvement of Banks

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Delhi Govt., RBI, MOF-DFS are requested to put up points before the house for discussion and subsequent follow up by member banks.

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. The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity. **(Action:- All Member Banks)**

Skill Development in Mission Mode

Financial Literacy Camps are being organised by FLCs and are already covered under Agenda 4C "Review of Financial Literacy Programmes".

Opening of RSETI in North Delhi District: After the amalgamation of OBC with PNB, now the process of setting up RSETI is taken up by PNB. Sh. Ajay Kumar, RD-RBI, appreciated the motive of Punjab National Bank that they are undertaking their sincere efforts for opening RSETI in North Delhi District. **(Action :- Punjab National Bank)**

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. In continuation Smt. Anita Patnaik, General Manager, RBI, NDRO pointed out that DCC/DLRC Meetings were not being conducted as per schedule by some of the LDMs. For instance the DCC/DLRC meetings for Shahdara District for the quarter ended June 2020 were yet to be held. Similarly for September quarter meeting are overdue for Shahdara, South West, South Delhi and Central Delhi districts. So the concerned LDMs were requested to conduct the meeting on the priority basis. Further, she directed that meetings of DCC / DLRC should be held separately as communicated earlier. The December Quarter meeting should be held as per the Schedule

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

**ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING**

**ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING**

1. The main problem is the collection of data from the banks. Despite repeated mails and regular telephonic follow up, many banks do not submit the data for further submission due to which LDMs have to repeat the past data and sometimes the Data submitted by Banks reflects vast variations or no changes, for which no valid justifications are submitted. The data furnished by DCO vary with the data furnished by their controlling office.

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2. Many officials deputed by the Banks for DCC meetings are not DCOs, such persons are unaware about the data provided by their bank or the purpose of this meeting and the issues for discussion. LDM are requested to bring it to office of the Banks so that the matter can be taken an appropriate level.
3. Though LDMs regularly follow up for presence of DCOs in DCC meeting, some of the banks still do not participate in the meeting.
4. Pendency in PMEGP Applications/ subsidy claim in PMEGP scheme.

These Issues have been raised repeatedly in the meetings. The LDMs are requested to inform the name of defaulting banks also and the dates when the matter was escalated to their controlling heads. **(Action:- All Member Banks & LDMs)**

The Success Story under Government Scheme was shared by Punjab & Sind Bank.  
Time-Line for Convening SLBC Meeting

Time line for convening SLBC meetings as advised by RBI is reiterated for the information of members as under:-

Activity	To be completed by (Date)
Preparation of calendar of SLBC meetings and intimation to all concerned of the cut off dates of submission of data and dates of meetings as per dateline given below:-	15 <sup>th</sup> of January every year
Dead line for receipt of data by SLBC Convener Bank	15 days from the end of the quarter
Holding of SLBC Meeting	Within 45 days from the end of the quarter

The Banks are again requested to submit the data of various schemes as per the date-line & upload the data on SLBC portal as per the schedule.

**Any other Item with the Permission of Chair**

**The DCC/DLRC Meetings should be held separately:**

During the Steering Committee Meeting for 99<sup>th</sup> SLBC Meeting for the Qtr. Ending March-2020, it was decided that DCC & DLRC Meetings should be held separately. All the LDMs are requested to ensure compliance.

In the context of 'Mapping of Branches as per Sub-Division Codes of Delhi for Standardized System of Data Flow', the Axis Bank has not confirmed the mapping of branches as per 33 Sub Divisions in Delhi. The Axis bank said that they are coordinating with the Central Office and Bank is not in a position for mapping of Branch.