

MINUTES OF 118th MEETING OF SLBC-NCT OF DELHI
17th February 2025

The 118th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 17th February 2025 at Mantra Hall, The Park, Parliament Street, New Delhi. The meeting was chaired by Sh. B.P. Mahapatra- Executive Director-Punjab National Bank and attended by Sh. Rohit P. Das- Regional Director-Reserve Bank of India-NDRO, Sh. S.S. Parihar-Special Secretary- Finance-GNCTD, Sh. Sanjeev Mittal-Deputy Commissioner-HQ, Sh. Pravesh Kumar- Chief General Manager-PFRDA, Sh. S.S. Vaseeharan- General Manager-NABARD, Smt. Aditi Gupta-Dy. General Manager-Reserve Bank of India-FIDD-NDRO & Sh. Ajay Kumar Singh-General Manager & Convener-SLBC.

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

At the outset, Sh. Ajay Kumar Singh, General Manager & Convener-SLBC, welcomed all the participants. He requested Sh. B.P. Mahapatra- Executive Director-Punjab National Bank to chair the meeting in terms of Lead Bank Scheme of RBI. Thereafter, the Chairman of the meeting was invited to deliver his Key- Note address.

The Chairman welcomed all dignitaries and participants at the meeting on behalf of SLBC. He shared an overview of the performances by Banks in the NCT of Delhi for the quarter. Member banks were advised to clear the pendencies under PM SVANidhi, PMFME and insurance claims of PMJJBY & PMSBY etc. on priority. He also urged Member Banks to put in more efforts for enrolment under PMJJBY and PMSBY. He then elaborated on the financial figures of Q-3 FY 2024-25. He also emphasized to banks for resolving the issues on unclaimed deposits & aadhaar seeding in accounts of the customers.

Sh. Sanjeev Mittal-Deputy Commissioner-GNCTD (Revenue)-HQ urged member banks to disseminate the benefits of various government sponsored schemes to deprived and poor persons. He requested member banks to increase enrolment in PMJJY & PMSBY.

Sh. S.S. Parihar-Special Secretary-GNCTD, shared his views with the august gathering and elaborate the issues pertaining to NCT of Delhi. He told the LDMs and Banks to increase the CD ratio. He said that GNCTD will also make efforts for reaching the benchmark CD ratio to make Delhi 1st ranked on all the parameters.

Shri S.S. Vaseeharan- General Manager-NABARD in his speech observed that Banking sector is vital for the growth of nation and public at large. He shared the vision of NABARD and way forward with stakeholders. He shared that NABARD is re-financing under PM Surya Ghar Muft Bilji Yoga and member banks can utilize this scheme. NABARD's Financial Inclusion Funds for supporting FLC and various interventions is another initiative and he urged member banks to utilize the facilities of this fund. E-NWR financing under Credit Guarantee parameter can also be explored by the banks.



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KEY INDICATORS

The Priority sector and sub sector-wise advances and deposits for the quarter ended December 2024 were placed before and deliberated by the members and noted. The major contributions in Advances, Deposits, Agriculture, MSME and Ancillary activities by large Public and Private sector Banks were announced during the discussion.

The Executive Director- Punjab National Bank pointed the steep decline of 31% in Agriculture Infrastructure advances on QoQ basis. The Convener-SLBC-Delhi informed that this decrease is due to correction of data by Indian Bank. Sh. Deepak Kumar-Manager-Indian Bank replied to the query that this decrease is due to remapping of branches with correct district. The house directed the Indian Bank to submit the major reasons for this decrease in Agriculture Infrastructure. The Executive Director caution the banks about wrong reporting of data on SLBC-Portal.

He said that there is revision on MSME criteria and only for that there is a growth then it should not be the case. He urged Member Banks to put the bifurcation of figures that is its actual growth or growth due to re-classification of MSME advances in ensuing quarterly meeting of SLBC.

Action Point:- Indian Bank to submit the reasons for sharp decline of 31% in Agriculture Advances to SLBC-Delhi. Member Banks to put the bifurcation of data about actual growth in MSME or due to re-organization of MSME advances.

(Action:- Indian Bank & other Member Banks)

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

CONFIRMATION OF MINUTES OF THE 117th MEETING OF SLBC FOR THE QUARTER ENDED SEPTEMBER 2024 HELD ON 18.11.2024

The Minutes of the 117th SLBC Meeting were placed before the House and confirmed.

ACTION TAKEN REPORT ON MINUTES OF THE 117th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED DECEMBER 2024 HELD ON 18.11.2024

ATR OF 117th SLBC MEETING:

All Member Banks. LDMs and GNCTD have submitted the ATR.



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

Review of Social Security Scheme- PMJDY

It was reported that all the Grievances under PMJDY were resolved till 31.12.2024. The Chairman emphasised on issuing RuPay Cards by member banks specially Private Sector Banks.

Action Point:- The member banks must achieve targets as allocated by Govt agencies.
(Action: - All Member Banks)

Review of Social Security Schemes (PMJJBY, PMSBY & APY)

There is a decrease in PMJJBY accounts on QoQ basis by Bank of Maharashtra, Central Bank of India, Dhanlaxmi Bank & Tamilnad Mercantile Bank.

The Banks were told to organize camps for increasing the enrolment under Social Security schemes.

Action Point:- The above Banks are requested to find out the major reasons for decline in PMJJBY accounts & eliminate it. The other banks are requested to continue the best efforts.

(Action: Member Banks and LDMS)

Atal Pension Yojana (APY)

The Convener-SLBC-Delhi invited Sh. Pravesh Kumar-Chief General Manager-PFRDA to share the concerns and road-map ahead with member banks and LDMS.

The achievement under APY is merely 37% of overall target in February 2025 and banks/LDMS must devise a suitable strategy to achieve the target in remaining months. The PFRDA shared the Bank wise & district wise figures of APY.

Action Point:- The member banks and LDMS are advised to conduct regular camps for enrolment under APY and to achieve the target in a mission mode.

Position of pending cases under PMSBY as on 31.12.2024

The Convener-SLBC informed the pendency of claim settlements under PMSBY. He advised member banks and LDMS to create awareness about these schemes among mass to enable them to reap its benefits. 2 cases were pending for resolution under PMSBY with Indian Bank, State Bank of India, Axis Bank, HDFC Bank, 4 with Punjab & Sind Bank, 1 with Federal Bank, ICICI Bank & IDBI Bank.

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

(Action:- Indian Bank, State Bank of India, Axis Bank, HDFC Bank, Punjab & Sind Bank, Federal Bank, ICICI Bank & IDBI Bank)



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Redressal of Grievances under PMJDY as on 31.12.2024

The Pending grievances of 15 are from Punjab & Sind Bank (9) and Yes Bank (6). The official from Punjab & Sind Bank Sh. Roshan Kumar-Senior Manager and Yes Bank, Ms. Reetu Singh-Sn. Vice President informed the House that pending grievances resolution is under process.

Action point: The above mentioned banks were advised to resolve the grievances under PMJDY at regular intervals.

(Action:- Punjab & Sind Bank and Yes Bank)

Redressal of Grievances under PMJDY as on 31.12.2024

The pending claims are from Punjab & Sind Bank -20, Indian Bank-3, Federal Bank & IDBI Bank-2 and Indian Overseas Bank & South Indian Bank-1.

Action Point: These Banks are advised to redress the grievances on priority basis.

(Action:- Punjab & Sind Bank, Indian Bank, Federal Bank, IDBI Bank & Indian Overseas Bank)

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

Sr.No	NAME OF BANK
1	BANDHAN BANK LTD.*
2	DEVELOPMENT BANK OF SINGAPORE
3	DHANLAXMI BANK
4	TAMILNAD MERCANTILE BANK
5	EQUITAS SMALL FIN. BANK
6	JANA SMALL FIN. BANK
7	SHIVALIK SMALL FIN BANK Ltd
8	UJJIVAN SMALL FIN. BANK
9	UTKARSH SMALL FIN. BANK

* Bandhan Bank Ltd. has opened 902 accounts under PMSBY.

The Dy. General Manager-RBI-FIDD shown her displeasure on 'NIL' enrolment under Social Security Schemes. The Convener- SLBC enquired about the downward trend in enrollment in PMJJBY & PMSBY with few member banks. He urged Small Finance Banks to open accounts under PMJJBY & PMSBY & advised these banks to coordinate with their Head Office/ Controlling Office for necessary technical upgradation.



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The Deputy Commissioner-GNCTD (Revenue)-HQ instructed the LDMs to monitor the progress of these Small Finance Banks on quarterly basis in enrolment under PMJJBY & PMSBY. The LDMs are requested to submit the quarterly report to SLBC-Delhi for necessary intervention in the matter. The Executive Director-Punjab National Bank asked Small Finance Banks to submit the bottlenecks, if any, in enrolling the PMJJBY & PMSBY accounts.

Action Point:- The Small Finance Banks to come out of NIL enrolment in PMJJBY & PMSBY immediately. LDMs to take the progress of enrolment of NIL category banks on fortnightly basis and submit to SLBC-Delhi for necessary intervention.

The progress under 'Three Months Saturation Campaign (15.10.2024 to 15.01.2025) of PMJJBY & PMSBY' was deliberated in the meeting.

FINANCIAL INCLUSION PLAN- ROLE OF BCs IN FIP AND OPERATIONS OF BCs

Opening of Banking Outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of Villages: It was confirmed that all villages in Delhi are having bank branches within 5 kms radius.

OPERATIONS OF BC-HURDLES / ISSUES RESOLVED

Certification of BC

The Convener -SLBC- shared that pending certification of BC is a major issue particularly in few banks like Canara Bank & Kotak Mahindra Bank.

The Executive Director-Punjab National Bank said that the Banks should ensure that all BCs shall be qualified and special camps should be organized for qualifying the BCs. The Dy. General Manager-RBI-FIDD-NDRO asked Banks to such a high number of inactive BCs. The member banks are urged to activate the inactive BCs. Smt. Swati Pandey-Divisional Manager-Canara Bank, Sh. Jitender Singh-Asst. General Manager- Indian Overseas Bank, Sh. Roshan Kumar-Senior Manager-Punjab & Sind Bank, Smt. Pooja Garg- Dy. Vice President- HDFC Bank assured House that all their BCs shall be active in this Q-4 of FY 2025-26.

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

(Action:- Canara Bank, Indian Overseas Bank,, Punjab & Sind Bank & HDFC Bank & other Member Banks having BC/BF)



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

The Private Sector Banks have more failure than Public Sector Banks.

The banks with highest “% of failed ATM txns to total ATM transactions” as reported were: -

S.No.	Name of the Bank	No. of ATMs installed in Delhi	% of failed ATM txns to total ATM transactions
1	YES BANK LTD	126	24.87
2	CAPITAL SMALL FINANCE BANK	3	24.39
3	IDBI BANK	75	22.66
4	DEVELOPMENT BANK OF SINGAPORE	10	21.28
5	CANARA BANK	284	20.71
6	DHANLAXMI BANK	3	20.04
7	PUNJAB & SIND BANK	92	19.85
8	DCB Bank Ltd.	22	18.6
9	TAMILNAD MERCANTILE BANK	3	17.27
10	AXIS BANK	714	17.24

Action:- All Private Sector Bank were advised to make a suitable strategy to tame the “% of failed ATM txns to total ATM transactions”.

STATUS OF ROLLOUT OF DIRECT BENEFIT TRANSFER IN THE STATE IN THE STATE, AADHAAR SEEDING AND AUTHENTICATION

Direct Benefit Transfer (DBT) Scheme

It was reported that there were around 28.14 lacs student accounts across all member banks as on 31.12.2024 out of which only 18.29 lacs were active. Member banks were advised to activate these students accounts opened and seed those with Aadhaar.



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The top 10 banks have the highest number of dormant accounts of School Students as on 31.12.2024:

S.No.	Name of Bank	No. of Dormant Accounts
1	UCO BANK	1,59,888
2	KOTAK MAHINDRA BANK	1,11,551
3	INDIA POST PAYMENT BANK	58,175
4	UNION BANK OF INDIA	29,443
5	SOUTH INDIAN BANK LTD	22,188
6	PUNJAB & SIND BANK	18,998
7	PUNJAB NATIONAL BANK	16,445
8	BANK OF INDIA	11,246
9	DELHI STATE COOPERATIVE BANK	5,729
10	INDIAN OVERSEAS BANK	5,363

The Convener SLBC-Delhi asked UCO Bank for high number of Dormant Accounts. Ms. Neetu Rana-Chief Manager-UCO Bank apprise the house that in this quarter they are doing the camps and there shall be substantial decrease in dormant account in Q-4 FY 2025-26.

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

(Action:- UCO Bank & other Member Banks)

**REVIEW OF INCLUSION OF FINANCIAL EDUCATION IN SCHOOL CURRICULUM,
FINANCIAL LITERACY INITIATIVES BY BANKS**

FINANCIAL LITERACY CENTRES (FLC):

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



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As per the data on FLC on SLBC Portal, the FLC is still not appointed in South East Delhi district of NCT of Delhi for more than FIVE quarters & the LDM-South was superannuated on January 2025. The SLBC has coordinated with LDM & Lead Bank of the District i.e. State Bank of India. The Lead Bank State Bank of India (for South & South East) is once again requested to nominate FLC in South East and LDM in South Delhi.

Further there is no FLC in Shahdara District. The official from Bank of Baroda is requested to appoint a FLC in mentioned District.

The Dy. General Manager-Reserve Bank of India showed her displeasure on long pending action in the matter for appointing FLC in South East District. She informed SLBC-Delhi to communicate the displeasure in writing to State Bank of India.

(Action: State Bank of India to appoint FLC in South East and LDM in South District in Q-4 of FY 2025-26. The Bank of Baroda to appoint FLC in Shahdara District)

District wise camps by rural branches

The Banks which could not complete their target of camps during December 2024 quarter were informed to be Nainital Bank and Ujjivan Small Finance Bank.

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

(Action:- Member Banks having rural Branches)

Financial Literacy through various Skill Centers as on 31.12.2024

The progress of financial literacy program in skilling centers is as under:

Name of District	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
Central	6	6	6	195	30
East	2	2	2	123	2
New Delhi	6	6	6	195	30
North	7	7	23	919	7
North East	0	0	0	0	0
North West	12	12	27	1055	12
Shahdara	4	4	6	356	4
South	9	9	34	977	9
South East	1	1	2	50	1
South West	4	4	7	214	4
West	4	2	2	122	1
GRAND TOTAL	55	53	115	4206	100



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Special Secretary- Finance-GNCTD enquired from LDM of North East District for NIL Skill Center. He advised LDM-North East to make an efforts to open FLC in their District.

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

(Action:- All LDMs of NCT of Delhi)

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

The Convenor-SLBC advised member banks to achieve the milestones prescribed under NSFI.

Action Point: Member banks were advised to achieve the milestone of NSFI in a mission mode.

(Action:- All Member Banks)

REVIEW OF CREDIT DISBURSED BY BANKS

Achievement under ACP of the State & Priority Sector Lending

CREDIT FLOW TO PRIORITY SECTOR

The achievement under Priority Sector for Q-3 of FY 2024-25 is Rs. 1,79,220 Crore against the annual target of Rs. 2,05,680 Crore i.e. 87.14%. The achievement under Non-Priority Sector has been Rs. 14,91,758 Crore against the annual target of Rs. 17,48,317 Crore i.e. 85.33 %. The achievement under total ACP has been Rs. 16,70,978 Crore against the Annual target of Rs. 19,53,997 Crore i.e. 85.52%, which is satisfactory. The Member Banks are requested to continue the performance for achieving the ACP target for FY 2024-25.

The achievement under Education, Social Infrastructure & Renewable Energy needs focus by the Member Banks.

ACP Q-3 of FY 2024-2025

The ACP of Q-3 for FY 2024-2025 was deliberated during the meeting.

It was informed that out of 46 member banks, among Public Sector Banks, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Punjab National Bank, Union Bank of India and among Private Sector Banks, IndusInd Bank, Karnataka Bank, South Indian Bank, ESAF Small Finance Bank & Surodaya SFB, were having share in Priority Sector Advances less than 10 % as on 31.12.2024.



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During the Steering Sub-Committee meeting held on 11.02.2025 the above banks mentioned that LCB advances are included in these advances which is prime reason for low priority sector advances.

In continuation, Dy. General Manager- Reserve Bank of India-FIDD-NDRO advised above Member Banks to segregate the figures of LCB Branches and other advances. The SLBC-Delhi shall put a consolidated status to Reserve Bank of India.

Action Point:- Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India, IndusInd Bank, Karnataka Bank, South Indian Bank, ESAF Small Finance Bank & Surodaya SFB were advised to suitably strategize to increase the share of Priority Sector Advances.

(Action:- Above mentioned member banks)

LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

BANK WISE AND DISTRICT WISE STATUS OF PM SVANidhi YOJANA

PM SVANidhi – Clarification to fresh lending of loans under PM SVANidhi scheme beyond 31.12.2024 till approval of extension / restructuring of scheme by Ministry of Finance

As per communication received from Ministry of Housing and Urban Affair -MoHUA clarified that "all banks to process the loan applications received till 31.12.2024 as per existing scheme guidelines. However, disbursement of pending sanction application may be done on formal approval of extension of scheme / revision of scheme by competent authority, for which the proposal has been initiated separately".

Observation:- The member banks are requested to comply with the guidelines issued by MoHUA.

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

The Bank wise and district wise data of unregistered branches and pending for disbursement applications deliberated at length with stakeholders.

The SLBC-Delhi shall review the performance under PMFME with LDMs and Member Banks.

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

(Action:- SLBC-Delhi, All Member Banks, LDMs,)



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PROGRESS UNDER PRADHAN MANTRI MUDRA YOJNA (PMMY)

The summarised progress under PMMY from 01.04.2024 to 31.12.2024 was placed before august house.

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

PROGRESS UNDER PM VISHWAKARMA SCHEME

The Bank wise and district wise position of PM Vishwakarma scheme was discussed at length with the stakeholders.

PROGRESS UNDER PM SURYA GHAR YOJANA

The total sanction and disbursement of the scheme was discussed. The Convener-SLBC-Delhi advised Member Banks to explore the possibility of credit off-take in the segment.

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

The pendency in Margin Money disbursement and applications pending at Bank level was deliberated.

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

(Action:- All Member Banks & LDMs)

FLOW OF CREDIT TO MSMEs

The Advances under MSME Sector increased by Rs. 17232 Crores i.e. 11.34% on YoY basis. Further the Advances under MSME were increased by Rs. 2841 Crores i.e. 1.71% on QoQ basis.

Action Point:-The Controlling Heads of Member Banks & LDMs were advised to closely monitor the progress to achieve the Priority Sector targets for MSME lending as per RBI's guidelines.

(Action:- All Member Banks)



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Flow of credit to MSMEs

The SLBC-DELHI shared the names of banks with negative growth vis-à-vis previous year:-

The following Banks have negative Growth on YoY basis:-

S.No.	Bank Name	Negative Variance% QoQ	Negative Variance% YoY
1	BANK OF BARODA	-3.29	--
2	DCB Bank Ltd.	-7.81	--
3	DEVELOPMENT BANK OF SINGAPORE	----	-0.74
4	DHANLAXMI BANK	-99.42	-98.89
5	EQUITAS SMALL FIN. BANK	----	-10.65
6	ESAF SMALL FINANCE BANK	-95.75	-32.15
7	IDBI BANK		-5.75
8	INDIAN BANK	-37.62	-32.36
9	INDUSIND BANK	--	-4.5
10	JAMMU KASHMIR BANK LTD	--	-8.14
11	KARNATAKA BANK	--	-1.09
12	PUNJAB NATIONAL BANK	--	-10.58
13	RBL BANK LTD	-0.62	--
14	SOUTH INDIAN BANK LTD	-7.45	--
15	SURYODAY SMALL FINANCE BANK	-1.1	-49.91
16	TAMILNAD MERCANTILE BANK	-8.74	--
17	The Kangra cooperative Bank Limited	-0.9	--
18	UNION BANK OF INDIA	-8.47	-16.09

Action Point:- The Regional Director-Reserve Bank of India enquired from Banks the reasons of negativity. Member Banks were advised to exert more concerted efforts to come out of negative list within next Quarter.

(Action:-All Member Banks)

NPA Position in MSME Sector:

Observation:-The NPA in MSME Sector decreased from 9.34% to 9.04% on QoQ basis.

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

(Action:- All Member Banks & LDMS)



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Advances to Minority Communities

In the Central District there is decrease in Number of Accounts in "advance to Minority Communities" & increase in amount of loan outstanding on QoQ basis also.

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

Action Point:- The LDM of Central Delhi & North East Delhi were advised to take steps to encourage the banks to lend to Minority Communities as well as the entrepreneurs from the minority communities to approach banks for the growth of their business so that the desired level of 15% is reached.

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

GRANT OF EDUCATION LOANS

The number of Education Loan A/Cs increased by 6696 accounts i.e. 16.33% on YoY basis. On amount wise there is an increase of Rs. 1367 Crore and i.e. 40.19% on YoY basis.

The Education Loan A/Cs increased by 5073 accounts i.e. 11.90 % on QoQ basis whereas amount increased by Rs. 913 Crore i.e. 23.68% on QoQ basis

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

(Action:- All Member Banks)

CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40% AND WORKING OF SPECIAL COMMITTEE OF SPECIAL COMMITTEE OF THE DCC (SSC)

REVIEW OF DISTRICT WISE CD RATIO

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

S. No.	Name Of District	Sept-23	Dec-23	Mar-24	June-24	Sept-24
1	Shahdara	38.30	36.93	36.63	35.53	35.66
2	South	30.01	33.85	32.31	36.45	27.78
3	South West	33.09	31.98	27.06	29.06	30.88

Observation: There are 3 Districts whose CD ratio is below 40%.

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

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



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

S. No.	Name of Bank
1	AU Small Fin. Bank
2	DCB Bank Ltd.
3	Development Bank Of Singapore
4	Equitas Small Fin. Bank
5	ESAF Small Finance Bank
6	IDBI Bank
7	Kangra Coop Bank
8	Karur Vysya Bank
9	Nainital Bank Ltd
10	Tamilnad Mercantile Bank
11	Utkarsh Small Finance Bank
12	RBL Bank Ltd

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

POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFIED CASES AND RECOVERY OF NPAs

It was informed that the share of NPA in Total Priority Sector was 5.88% and in Non-Priority sector 5.97%.

The NPA and Recovery position were narrated during the meeting.

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

REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE

It was reported that no area in NCT of Delhi has been reported to be affected by Natural Calamity.



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POLICY INITIATIVES OF THE STATE / CENTRAL GOVERNMENT / RBI AND EXPECTED
INVOLVEMENT OF BANKS

Dy. General Manager-Reserve Bank of India presented the agenda on:-

- Ground Level Credit Target for Agriculture for the financial year 2024-25:
- Inactive Fixed Point Business Correspondent (FBC) Outlets - June 2024
- Provision of Banking services in Unbanked Rural Centers (URCs)
- Request to invite National Traders' Welfare Board (NTWB) in SLBC/UTLBC meetings
- FI Index -List of identified geographies (District) for adequate focus
- Finance to Renewable Energy Sector:

Action Point:- The member banks were advised to follow guidelines of RBI / NABARD and work towards improvement of Rural Infrastructure and credit absorption capacity following the same.

SKILL DEVELOPMENT & PARTNERING WITH KRISHI VIGYAN KENDRA (KVK),
HORTICULTURE MISSION, NATIONAL SKILL DEVELOPMENT CORPORATION AND REVIEW
OF RSETI

It was informed that North Delhi District was identified for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility of opening the RSETI. The Lead Bank informed that they had approached MoRD earlier, who informed that new permissions by MoRD are kept on-hold in for the time being.

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

Time-Line for Convening SLBC Meetings & Submission of Data to SLBC & LDMS

It was reiterated that under Lead Bank Scheme, the deadline for furnishing information/data to SLBC is 15 days from the end of a quarter.

Data submission by all the member banks except by Karnataka Bank, IndusInd Bank & Dhanlaxmi Bank was on time.

Action Point:- Karnataka Bank, IndusInd Bank, Dhanlaxmi Bank were advised to submit the data within stipulated time-line & furnish the reasons for not submitting the data on time repeatedly. All member banks assured to adhere to the timeline henceforth.

(Action:- Karnataka Bank, IndusInd Bank & Dhanlaxmi Bank).



राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानीक्षेत्रदिल्ली

State Level Bankers' Committee,
NCT of Delhi,

MINUTES OF 118th MEETING OF SLBC-NCT OF DELHI
17th February 2025

**DISTRICT LEVEL SPECIAL KCC CAMPAIGN FOR NAIMAL HUSBANDRY AND
FISHERIES FARMERS**

It was informed that the Camps are organized for issuance of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities every Friday or previous / next working day.

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

The LDM of Shahdara Sh. Hari Shankar taken up the matter of opening the Branch in Mandoli. He further requested Punjab National Bank & Indian Overseas Bank to explore the possibility of opening the Branch in Mandoli as these shows the interest of opening the Branch. The matter was already taken up at various platforms and Hon'ble MP is pursuing the matter for opening the Branch at Mandoli.

Action Point:- : Punjab National Bank and Indian Overseas Bank are requested to explore the possibility of opening the Branch in Mandoli

(Action: Punjab National Bank & Indian Overseas Bank)

The Presentation was made by Sh. V.P. Singh-DGM (Operations and Chief Grievance Officer CERSAI on various aspects of securitization.

The Dignitaries on Dias awarded the top performers under "three months saturation campaign-PMJJBY & PMSBY" and PM Surya Ghar Bijli Yojana.

The meeting concluded with "Vote of Thanks" by Sh. Praveen Kumar Gupta-Dy. General Manager-Punjab National Bank.



(AJAY KUMAR SINGH)
General Manager & Convener-SLBC

