राज्य स्तरीय बैंकर्स समिति, राष्ट्रीयराजधानीक्षेत्रदिल्ली	State Level Bankers' Committee, NCT of Delhi,

MINUTES OF 119th MEETING OF SLBC-NCT OF DELHI
26th May 2025

The 119th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 26th May 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. Parveen Goyal-Chief General Manager-Zonal Manager-Delhi-Punjab National Bank, Sh. S.S. Parihar-IAS-Special Secretary- Finance-GNCTD, Smt. Madakini Balodhi-Director Department of Financial Services-Ministry of Finance, Sh. Naveen Kumar Roy- General Manager-NABARD, Smt. Aditi Gupta-Dy. General Manager-Reserve Bank of India-FIDD-NDRO & Sh. Rajesh Kumar -General Manager & Convener-SLBC.

Along with Sh. Mukesh Kumar Sethi- Dy. General Manager-SLBC-Delhi, officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, SIDBI, NABARD, PFRDA and GNCTD also participated in the meeting.

At the outset, Sh. Rajesh Kumar, 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. He congratulated banking fraternity on India achieving 4th largest economy of the world. He also requested member banks to introspect the shortcomings. Member banks were advised to clear the pendencies under 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 FY 2024-25. He urged banks and LDMs of specific districts to increase CD ratio beyond benchmark of 40%.

Sh. S.S. Parihar-IAS-Special Secretary-GNCTD, shared his views with the august gathering and elaborated the issues pertaining to NCT of Delhi. He told the LDMs and Banks to increase CD ratio of specific distrcits. He requested member banks for upliftment of population at bottom of pyramid by providing loans for productive purpose.

Sh. Parveen Kumar Goyal-Chief General Manager shared the benefits of aatam-nirbhar bharat schemes for prosperity of state. He also emphasized upon various MSME scheme initiatives. He also requested member banks for better enrolment under social security schemes.

Mrs. Mandakini Balodhi-Director-Department of Financial Services, Ministry of Finance elaborated about the road-map of ensuing FY. She also urged member banks to put in more efforts for various schemes of government. She requested for settlement of Insurance claims under PMSBY & PMSBY on priority basis.

Shri Naveen Kumar Roy-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 the views for financing under heritage financing and green sector financing.

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KEY INDICATORS

Sh. Mukesh Kumar Sethi-Dy. General Manager-In-charge-SLBC-Delhi then elaborated the agenda wise points. The Priority sector and sub sector-wise advances and deposits for the quarter ended March 2025 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 In-charge-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 in definition of MSME both as per investment and annual turnover basis 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.

Further, the State Bank of India vide their email dated 01.05.2025 informed that due to some misconceptions data under "Other Category" of PSL of NCT of Delhi was wrongly reported for these periods whereas there was NIL data to be reported for March 2021, 2022, 2023, 2024 & 2025.

However, Bank has rectified the same in the quarter ending March 2025 and reported NIL data under "Other Priority" of PSL of NCT of Delhi through SLBC portal.

Therefore, treat data of SBI under "Other Priority" of PSL for March 2021, 2022, 2023, 2024 & 2025 as NIL. The data of State Bank of India under Priority Sector advances decrease by Rs. 54542.51 Crores in March 2025 hence its "% of PS advances to total advances" drastically drops of 5.55%.

Further, total priority sector advances decrease by Rs. 31843 Crores on YoY basis i.e. -12.33% and it decreases by Rs. 49605 Crores i.e. -17.97% on QoQ basis. The CD ratio decrease by -3.27% on YoY basis and by -3.77% on QoQ basis.

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)

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Thereafter, the Dy. General Manager-In-charge-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 118th MEETING OF SLBC FOR THE QUARTER ENDED DECEMBER 2024 HELD ON 17.02.2025

The Minutes of the 118th SLBC Meeting were placed before the House and confirmed.

ACTION TAKEN REPORT ON MINUTES OF THE 118th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED DECEMBER 2024 HELD ON 17.02.2025

ATR OF 118th SLBC MEETING:

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

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 the Grievances under PMJDY were resolved till 31.03.2025 except two banks i.e. Punjab & Sind Bank (9) and Yes Bank Limited (1).

Action Point:- The member banks must achieve targets as allocated by Govt agencies. The Punjab & Sind Bank and Yes Bank Limited are requested to submit the ATR about the grievances.

(Action: - Punjab & Sind Bank, Yes Bank and all Member Banks)

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

The Banks were told to organize camps for increasing the enrolment under Social Security schemes.
It was also advised to SLBC-Delhi to provide account wise details under social security schemes in PPT.

Action Point:- The member banks are requested to continue the best efforts.

(Action: Member Banks and LDMs)

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Atal Pension Yojana (APY)

The achievement under APY is merely 45% of overall target in FY 2024-25 and banks/LDMs must devise a suitable strategy to achieve the target in during the FY 2025-26. The SLCB-Delhi 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 31.03.2025

The Dy. General Manager-In-charge-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. 9 cases were pending for resolution under PMSBY with Indian Bank, 5 with Punjab & Sind Bank, 2 with Axis Bank, Federal Bank, IDBI Bank & HDFC Bank and 1 with ICICI Bank.

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

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

Redressal of Grievances under PMJDY as on 31.03.2025

The Pending grievances of 9 are from Punjab & Sind Bank & 1 from Yes Bank Ltd. The official from respective Banks were advised to dispose-off the pending application.

Action point: The above mentioned banks were advised to resolve grievances, if any, under PMJDY in time- bound manner.

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

Settlement of Insurance claims under Social Security Scheme

There is one pending case from Punjab & Sind Bank under PMJDY.
The Insurance pending claims under PMSBY are from Indian Bank-9, Punjab & Sind Bank-5, Axis Bank-2, Federal Bank- 2, HDFC Bank-2, ICICI Bank- 2 and IDBI Bank-9.
The Insurance pending claims under PMJJBY are from Indian Bank- 6, Indian Overseas Bank-1, Punjab & Sind Bank- 25, IDBI Bank-2 and South Indian Bank-1.

Action Point: These Banks are advised to take necessary steps for settlement of the pending insurance claims on priority basis.

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During the Sub-Committee meeting held on 20.05.2025 it was pointed out that few Small Finance Banks have not enrolled even a single PMMJBY & PMSBY account. The Steering Sub-Committee advised SLBC-Delhi to get the major reasons for NIL enrollment and submit the same in 119th SLBC Quarterly Meeting. The SLBC-Delhi put forth the major reasons for pNIL enrolments as submitted by Small Finance Banks. The House enquired about the NIL enrolment from SFB.

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

S. No.	Name of Bank	PMSBY	PMJJBY
1	Delhi State Cooperative Bank	0	1
2	Bandhan Bank Ltd.	0	0
3	Development Bank Of Singapore	0	0
4	Tamilnad Mercantile Bank	0	0
5	Equitas Small Fin. Bank	0	0
6	Jana Small Fin. Bank	0	0
7	Shivalik Small Fin Bank Ltd	0	0
8	Ujjivan Small Fin. Bank	0	0
9	Utkarsh Small Finance Bank	0	0

The Dy. General Manager-RBI-FIDD shown her displeasure on 'NIL' enrolment under Social Security Schemes. The Dy. General Manager-In-charge-SLBC enquired about the downward trend in enrollment in PMJJBY & PMSBY with few member banks.

He advised Small Finance Banks to open accounts under PMJJBY & PMSBY & advised these banks to coordinate with their Head Office/ Controlling Office for necessary technical upgradation.

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.

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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 Dy. General Manager-In-charge-SLBC - shared that pending certification of BC is a major issue particularly in few banks like Indian Overseas Bank, Punjab & Sind Bank and Kotak Mahindra Bank.

The General Manager of NABARD informed that the institution is reimbursing the IIBF Certification fees. The member banks were advised to reach out to NABARD for any clarification and reimbursement of BC certification fees.

As per the communication received from Reserve Bank of India regarding inactive Fixed Point BCs (FBCs) pertaining to NCT of Delhi for December 31, 2024.

The data of the member banks are as under:-

Bank-wise inactive Fixed Point BC data		
Bank Name	**Number of FBCs**	**Inactivity (%)- December 2024**
Airtel Payments Bank Limited	5870	9.81%
Bank of India	47	63.83%
Canara Bank	64	84.38%
Fino Payments Bank Limited	10161	70.02%
HDFC Bank Ltd	43	32.56%
IDFC First Bank Ltd.	101	17.82%
India Post Payments Bank Limited	998	36.47%
Indian Bank	33	24.24%
JIO Payments Bank Limited	33	36.36%
Paytm Payments Bank Limited	3189	99.22%
Punjab & Sind Bank	31	6.45%
Punjab National Bank	157	14.01%
State Bank of India	898	1.89%
Union Bank of India	144	4.86%
Source: Data as reported by SCBs		

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The Dy. General Manager-FIDD-enquired about the low activity of BCs.

The data of member banks for BCs/BFs/CSPs is as under:-

Name of Bank	Total No. Of BCs/BFs CSPs [1]	Out of [1] No. Of Active BCs/BFs CSPs [2]	Out of [2] No. Of BCs Qualified
Axis Bank	1372	1162	853
Bank of Baroda	789	768	687
Bank of India	106	106	106
Bank of Maharashtra	24	24	24
Canara Bank	11	7	3
Catholic Syrian Bank Ltd.	2	2	0
Central Bank of India	67	67	67
ESAF Small Finance Bank	1	1	1
HDFC Bank	41	31	30
IDBI Bank	22	22	22
India Post Payment Bank	439	439	439
Indian Bank	53	43	42
Indian Overseas Bank	320	240	91
Kotak Mahindra Bank	914	912	0
Punjab & Sind Bank	100	70	29
Punjab National Bank	1290	680	465
State Bank of India	898	896	779
UCO Bank	63	35	35
Union Bank of India	120	120	120
Total	**6577**	**5623**	**3751**

Observation: Indian Overseas Bank, Punjab & Sind Bank and Kotak Mahindra Bank were advised to update the house about low number of qualified BC.

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. Indian Overseas Bank, Punjab & Sind Bank and Kotak Mahindra Bank advised to make a suitable strategy to increase the certification of BCs.

(Action:- Indian Overseas Bank, Punjab & Sind Bank and Kotak Mahindra Bank and all member banks)

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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	28.48
2	Capital Small Finance Bank	3	24.73
3	Development Bank Of Singapore	9	24.22
4	IDBI Bank	59	22.68
5	Tamilnad Mercantile Bank	3	22.53
6	DCB Bank Ltd.	22	20.60
7	Punjab & Sind Bank	87	19.37
8	Axis Bank	678	17.14
9	Canara Bank	341	17.13
10	Jammu Kashmir Bank Ltd	24	16.38

Action:- All Private Sector Bank and others as above 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 26.81 lacs student accounts across all member banks as on 31.03.2025 out of which only 17.85 lacs were active. Member banks were advised to activate these students accounts opened and seed those with Aadhaar. Sh. Manjeet Singh-Dy. General Manager-State Bank of India requested the official of GNCTD to communicate to School, for allowing access to banks/LDMs for providing financial literacy to students. It was also suggested to conduct Financial Literacy Camps in school for updating the financial knowledge of the school students.

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The top 10 banks have the highest number of dormant accounts: -

S.No.	Name of Bank	No. of Dormant Accounts
1	Kotak Mahindra Bank	116063
2	Union Bank Of India	29155
3	South Indian Bank Ltd	22192
4	Punjab & Sind Bank	19507
5	Punjab National Bank	16554
6	India Post Payment Bank	13827
7	UCO Bank	12889
8	Bank Of India	12246
9	Indian Overseas Bank	5363
10	Delhi State Cooperative Bank	5261

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

(Action:- 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.

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 Lead Bank of South East district i.e. State Bank of India is advised to appoint a FLC on immediate basis. It was also directed to Lead Bank of East & North District to appoint LDM in mentioned places.

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.

(Action: State Bank of India to appoint FLC in South East District. The Punjab National Bank is requested to appoint LDM in East & North District)

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District wise camps by rural branches

The Banks which could not complete their target of camps during March 2025 quarter were informed to be Indian Bank and Ujjivan Small Finance Bank.

Action Point:- The Indian 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 31.03.2025

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	165	6
East	2	2	2	104	2
New Delhi	7	7	7	234	34
North	7	7	34	1552	7
North East	0	0	0	0	0
North West	12	12	30	5175	12
Shahdara	4	4	6	348	4
South	2	2	3	192	2
South East	1	1	4	123	2
South West	4	4	7	216	4
West	4	3	4	229	2
Grand Total	49	48	103	8338	75

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)

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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 FY 2024-25 is Rs. 2,12,197 Crore against the annual target of Rs. 2,05,680 Crore i.e. 103.17%. The achievement under Non-Priority Sector is Rs. 19,69,306 Crore against the annual target of Rs. 17,48,317 Crore i.e. 112.64 %. The achievement under total ACP has been Rs. 21,81,504 Crore against the Annual target of Rs. 19,53,997 Crore i.e. 111.64%, which is quite satisfactory. The Member Banks are requested to continue similar performance for achieving the ACP target for FY 2025-26 also.

The Member Banks are requested to continue the performance for achieving the ACP target for FY 2025-26.

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

ACP Q-4 of FY 2024-2025

The ACP for FY 2024-2025 was deliberated during the meeting.
It was informed that out of 46 member banks, among Public Sector Banks, Bank of Baroda, Bank of India, Canara Bank, Central Bank of India, Indian Bank, Punjab National Bank, State Bank of India & Union Bank of India and among Private Sector Banks, IndusInd Bank, Karnataka Bank, South Indian Bank & Surodaya SFB, were having share in Priority Sector Advances less than 10 % as on 31.03.2025.

In continuation, Executive Director-Punjab National Bank 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 Baroda, Bank of India, Canara Bank, Central Bank of India, Punjab National Bank, Union Bank of India, IndusInd Bank, Karnataka Bank, South Indian Bank & Surodaya SFB were advised to suitably strategize to increase the share of Priority Sector Advances.

(Action:- Above mentioned member banks)

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Approval of Annual Credit Plan (ACP) FY 2025-26

The ACP for FY 2025-26 is prepared district-wise with bottom-up approach. The SLBC-Delhi proposed State Level ACP-2025-26 as under:-

Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Cooperative Banks) (A+B+C+D+E)							
	ACP Target (2024-25)		Achievement/ Disbursement		% Achievement		Proposed ACP Target 2025-26	
	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
Priority Sector	769185	205680	467429	212197	61	103	543936	245605
Agriculture= 1A(i)+1A(ii)+1A (iii)	84348	22352	83532	17535	99	78	63398	19264
Farm Credit	75415	5531	54377	2420	72	44	49464	2557
Crop Loan	25948	1201	5542	406	21	34	7868	438
Term Loan	49467	4330	48835	2014	99	47	41596	2119
Agriculture Infrastructure	614	948	7125	529	1160	56	6780	592
Ancillary Activities	8319	15873	22030	14586	265	92	7154	16115
MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	378505	170608	276839	185181	73	109	339817	215401
Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	257655	50362	174038	47197	68	94	217448	55293
Small Enterprises (Manufacturing + Service)	76685	65927	61905	63337	81	96	71846	73215
Medium Enterprises (Manufacturing + Service)	44120	54183	40800	74534	92	138	50420	86763
Other finance to MSMEs (As indicated in Master Direction on PSL)	45	135	96	113	213	83	103	130
Export Credit	862	830	379	766	44	92	627	837
Education	18700	648	13458	360	72	56	17383	472
Housing	53020	2601	50649	2408	96	93	57389	2856
Social Infrastructure	228	6957	47	3742	21	54	704	4242
Renewable Energy	145	341	260	97	179	29	761	126
Others	233377	1343	42265	2108	18	157	63857	2405
Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	769185	205680	467429	212197	61	103	543936	245605
Loans to weaker sections under Priority Sector	374713	9250	129935	7791	35	84	175333	8889
Non-Priority Sector	4036717	1748317	3495317	1969306	87	113	3976847	2249666
Agriculture	634	20533	1059	12279	167	60	3105	13571

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Education	6646	1305	4539	964	68	74	5556	1131
Housing	42083	51084	44501	58442	106	114	47694	65016
Personal Loans under Non-Priority Sector	264754	16510	215429	22246	81	135	243349	24526
Others	3722600	1658885	3229789	1875376	87	113	3677143	2145421
Sub-total=4A+4B+4C+4D+4E	4036717	1748317	3495317	1969306	87	113	3976847	2249666
Total	4805902	1953997	3962746	2181504	82	112	4520783	2495271

The SLBC Forum approved the ACP for FY 2025-26 as proposed by SLBC-Delhi.

Action Point:- The Member Banks are requested to make a suitable strategy to achieve the ACP targets.

LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

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,)

PROGRESS UNDER PRADHAN MANTRI MUDRA YOJNA (PMMY)

The summarised progress under PMMY from 01.04.2024 to 31.03.2025 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.

Action Point:- The member Banks were advised to make a suitable strategy to increase the portfolio under PM Vishwakarma Scheme.

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PROGRESS UNDER PM SURYA GHAR YOJANA

The total sanction and disbursement of the scheme was discussed. The Dy. General Manager-In-charge-SLBC advised Member Banks to explore the possibility of credit off-take in the segment. The Dy. General Manager- Reserve Bank of India enquired about the major bottle-necks facing by Member Banks in low financing under the mentioned scheme. The member banks elaborated about the issues faced by them like roof-rights etc. The Executive Director -Punjab National Bank advised member banks to increase the portfolio of the PM Surya Ghar Yojana.

Further the applications of PM Surya Ghar Yojana pertains to Public Sector Banks only and there is NIL participation of Private Sector Banks under the mentioned scheme.

Action Point:- The Public Sector banks were advised to clear the pendency under PM Surya Ghar Yojana. Further Private Sector Bank Banks were advised to participate in the scheme.

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. 18765 Crores i.e. 12.05% on YoY basis. It increased by Rs. 5314 Crores i.e. 3.14% 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)

Flow of credit to MSMEs

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

MINUTES OF 119th MEETING OF SLBC-NCT OF DELHI
26th May 2025

The following Banks have negative Growth on YoY basis:-

MSME Negative Variance YOY					
S.No.	**Bank Name**	**Mar-24**	**Mar-25**	**Variance**	**Negative Variance%**
1	Indian Bank	4976.38	3191.76	-1784.61	-35.86
2	Union Bank of India	6536.90	5875.49	-661.42	-10.12
3	Punjab National Bank	10664.92	10330.06	-334.86	-3.14
4	Bank of India	3901.28	3761.07	-140.21	-3.59
5	Central Bank of India	1620.56	1499.32	-121.24	-7.48
6	Development Bank of Singapore	811.79	699.56	-112.23	-13.82
7	Karnataka Bank	544.08	470.50	-73.58	-13.52
8	Jammu Kashmir Bank Ltd	690.61	624.86	-65.74	-9.52
9	The Kangra Cooperative Bank Limited	442.21	403.02	-39.20	-8.86
10	Equitas Small Fin. Bank	267.54	246.44	-21.10	-7.89
11	Delhi State Cooperative Bank	10.63	9.19	-1.44	-13.56
12	Tamilnad Mercantile Bank	39.27	37.88	-1.38	-3.52
13	ESAF Small Finance Bank	10.68	9.72	-0.96	-8.97

Action Point:- Those Banks which have negative variance on YoY basis and QoQ basis are advised to make a suitable strategy to come out of negative category.

(Action:-All Member Banks)

NPA Position in MSME Sector:

Observation:- The NPA in MSME Sector increased from 7.67% to 7.80% on QoQ basis.

Action Point:- The Banks were advised to take necessary steps in reduction of NPA.
(Action:- All Member Banks & LDMs)

<u>Advances to Minority Communities in identified districts- Central & North East</u>

Observation: In the Central District there is decrease in Number of Accounts in "advance to Minority Communities" & 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 outstapnding on QoQ basis also. However the benchmark amount of 15% is yet to be achieved.

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 decreased by 288 accounts i.e. -0.64% on YoY basis and increased by 62 accounts i.e. 0.14% on QoQ basis.

On amount wise there is an increase of Rs. 902 Crore i.e. 25.68% on YoY basis & increase of Rs. 127 Crores i.e. 2.96% 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 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	Mar-24	June-24	Sept-24	Dec-24	Mar-25
1	Shahdara	36.63	35.53	35.66	32.39	33.36
2	South	32.31	36.45	27.78	28.59	28.19
3	South West	27.06	29.06	30.88	28.69	25.19

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)

Following Banks have CD ratio below 60%:

S. No.	Name of Bank	March-24	June-24	Sept-24	Dec-24	March-25
1	AU Small Fin. Bank	34.72	33.05	31.06	33.11	33.29
2	DCB Bank Ltd.	52.85	50.82	50.60	51.56	55.45
3	Development Bank Of Singapore	50.09	34.54	30.22	37.06	40.29
4	Equitas Small Finance Bank	13.54	12.47	14.14	12.78	12.84
5	ESAF Small Finance Bank	31.70	45.91	41.28	40.47	33.67
6	IDBI Bank	41.83	39.26	42.44	40.16	41.83
7	Kangra Coop Bank	55.43	55.97	57.56	59.46	57.93

8	Karur Vysya Bank	28.36	32.18	25.31	32.20	28.90
9	Nainital Bank Ltd	35.59	36.75	40.74	36.75	36.23
10	RBL Bank Ltd	50.71	60.56	53.47	62.13	54.89
11	Tamilnad Mercantile Bank	54.20	21.46	44.71	41.58	34.82
12	Utkarsh Small Finance Bank	33.05	35.59	40.74	47.13	48.84

Following Banks have CD ratio more than 200%:-

S. No.	Name of Bank	March-24	Dec-24	March-25
1	Bank of India	235.95	203.81	203.06
2	Capital Small Finance Bank	290.02	391.23	362.42
3	Central Bank Of India	186.91	181.29	206.74
4	Karnataka Bank	296.78	328.87	298.61
5	South Indian Bank Ltd	173.69	263.93	289.55

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

It was informed that the share of NPA in Total Priority Sector was 7.34% and in Non-Priority sector 5.13%.

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 DISTRCITS IN THE STATE

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

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

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

(a) Inoperative Accounts / Unclaimed Deposits in banks
(b) Provision of Banking services in Unbanked Rural Centers (URCs)

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.

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SKILL DEVELOPMENJT & 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 Central Bank of India & Karnataka Bank was on time.

Action Point:- Central Bank of India & Karnataka 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:- Central Bank of India & Karnataka Bank).

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.

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 Delhi State Cooperative Bank requested the official of Agriculture Department to submit the details of Scale of Finance. The Agriculture Department requested to provide the Scale of Finance to SLBC-Delhi for onward transmission to member banks and LDMs.

(Action: Agriculture Department)

Sh. Puneet Garg- HoD-Finance -**NSKFDC (National Safai Karamcharis Finance and Development Corporation)** elaborated the various schemes options. He also requested member banks to sign MoU with NSKFDC for implementation of scheme in their banks.

The Dy. General Manager-Reserve Bank of India advised member banks to submit the data of "Business Rule Engine" for FY 2024-25. The Executive Director-Punjab National Bank advised member banks to submit the data on priority basis.

Action: Member Banks to submit the data of "Business Rule Engine" to Reserve Bank of India on urgent basis.

(Action: All Member Banks)

Further it was deliberated during SLBC Quarterly Meeting that most of the delegation, primarily of the Private Sector Banks and Small Finance Banks lack seniorities and continuity, hindering meaningful discussion, Representatives were caught unaware about various aspects of different agenda items and their response were observed to be inadequate. The dignitaries on the dais expressed displeasure about Member Banks not taking SLBC Quarterly meetings with due seriousness, despite repeated insistence and direction that Controlling Heads of all Member Banks must attend SLBC meeting. SLBC-Delhi was advised to communicate to all member banks to this effect.

The Director, Ministry of Finance instructed that if any Controlling Head is unable to attend the meeting then they should seek exemption from SLBC-Delhi and depute an officer of matching seniority to represent him/her.

The Dignitaries on dais awarded the top performing Bank during FY 2024-25 under "PM Surya Ghar Bijli Yojana" to Punjab National Bank, State Bank of India & Canara Bank. The dignitaries also facilitate LDM of North-East, New Delhi & Shahdara for "Atal Pension Yojana"

The meeting concluded with "Vote of Thanks".

(RAJESH KUMAR)
General Manager & Convener-SLBC

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