

**MINUTES OF 120th MEETING OF SLBC-NCT OF DELHI
14th August 2025**

The 120th SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 14th August 2025 at Souvenir-I Hall, Le' Meridien, Windsor Place, New Delhi. The meeting was chaired by Sh. D. Surendran- Executive Director-Punjab National Bank and attended by Sh. Rohit P. Das- Regional Director-Reserve Bank of India, Sh. Parveen Goyal-Chief General Manager-Zonal Manager-Delhi-Punjab National Bank, Sh. S.S. Parihar- IAS-Special Secretary- Finance-GNCTD, Sh. Nabin Kumar Roy- General Manager- NABARD, Sh. Natarajan Ramachandran-General Manager-SIDBI, 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. D. Surendran- 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 performance of Member Banks in the NCT of Delhi for the first quarter of current financial year. He urged member banks to participate in Govt sponsored schemes like PM Surya Ghar Muft Bijli yojana etc. He elaborated on major issues faced by MSME sector. He also discussed about the achievement under ACP etc.

Then Sh. Parveen Kumar Goyal-Chief General Manager-Punjab National Bank, discussed about the ambit of SLBC-Delhi and elaborated about the role of various stakeholders.

Sh. Nabin Kumar Roy- General Manager -NABARD shared vision of institution with the august gathering. He elaborated on the GI certification product's financing. He also requested member banks to give focus on green-field financing. He said that innovative ideas should be brought in the financial ecosystem from premier institutions like IIT etc.

Master of Ceremony then invited Sh. N. Ramachandran-General Manager-SIDBI to elaborate on their future road map. He discussed about various facets of economic scenarios the different MSME scheme promoted by SIDBI.

Sh. S.S. Parihar, IAS, Special Secretary-Finance-GNCTD requested member banks to give more impetus on Govt sponsored schemes. He also assured stakeholders that GNCTD will extend the full support to all the banks in every venture for the benefit of general public. He requested and advised the various organizations, banks & Institutions present for senior level participation of Controlling Heads invariably in SLBC meetings to make it more meaningful and serious.

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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 June 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.

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 119th MEETING OF SLBC FOR THE QUARTER ENDED MARCH 2025 HELD ON 26.05.2025

The minutes of the 119th SLBC meeting held on 26.05.2025 had already been sent to all concerned.

Since no suggestion/amendment has been received, the same may be taken as confirmed.

ACTION TAKEN REPORT ON MINUTES OF THE 119th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED MARCH 2025 HELD ON 26.05.2025

ATR OF 119th SLBC MEETING:

All Member Banks except IndusInd Bank had submitted ATR timely. The IndusInd Bank has not submitted the ATR till the date of Sub-Committee Meeting i.e. 07.08.2025. The official from IndusInd Bank was not present in Sub-Committee meeting also despite telephonic calls and emails.

Action Point:- The IndusInd Bank is advised to submit the ATR in a timely manner and to attend the meetings at SLBC and LDM level.

(Action: IndusInd Bank)



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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 Q-1 of FY 2025-26 is Rs. 1,17,686 Crore against the annual target of Rs. 2,45,923 Crore i.e. 47.85%. The achievement under Non-Priority Sector is Rs. 6,17,845 Crore against the annual target of Rs. 22,50,765 Crore i.e. 27.45 %. The achievement under total ACP has been Rs. 7,35,531 Crore against the Annual target of Rs. 24,96,688 Crore i.e. 29.46%, which is more than expected, 25% for 1st quarter. The Member Banks are requested to make a suitable strategy for achieving the ACP target for FY 2025-26.

The General Manager & OIC-NABARD asked about the low performance under "Renewable Energy" & "Social Infrastructure". He asked member banks to elaborate about the industries which can be covered under these two sectors. The Chief General Manager-Punjab National Bank pointed that data of "Social Infrastructure" might not be reported correct by member banks. The Dy. General Manager- Reserve Bank of India said that health and sanitation are two sectors which member banks should explore. The General Manager & OIC-NABARD advised member banks to focus on this sector as it falls under priority sector lending. Sh. Prabhakar Kumar-LDM-East shared the reasons for low performance under "Social Infrastructure". The General Manager-State Bank of India, Sh. Neelesh Dwivedi, said that there is overlapping of sectors as "Social Infrastructure" is covered under MSME too like their SBI-Sanjeevani scheme is categorized under MSME. The Executive Director-Punjab National Bank advised SLBC-Delhi to show sub-limit under MSME i.e. Social Infrastructure and Non-Social Infrastructure. He also advised member banks to re-check the data.

The General Manger & IOC-NABARD also said that LDMs should bring such instances to SLBC-Delhi where social infrastructure initiative is classified under MSME. The Regional Director-Reserve Bank of India also shared his point of view.

Action Point:- The Member Banks were advised to re-check the data in Social Infrastructure. SLBC-Delhi to categorize the data of Social Infrastructure. LDMs to submit the instances of overlapping categories.

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(Action:- Member Banks & LDMS)

Further the House deliberated on 'Top performers' and 'Needs Improvement' performers of Priority Sector, Non-Priority Sector, ACP target. The observations from the Steering Sub-Committee were also discussed during the meeting.

The General Manager & OIC-NABARD advised member banks to come prepared in the meeting for queries raised by the dignitaries on dais.

The Regional Director-Reserve Bank of India advised member banks to submit the nominations from Controlling heads or relevant senior level officials in SLBC quarterly Meeting.

The Special Secretary-Finance-I-GNCTD advised member banks that if a suitable high level official did not attend the ensuing meeting, then suitable action shall be undertaken by GNCTD.

Action Point: All the Member Banks are advised to participate in the meeting with updated data and relevant resolution of queries. It is to be ensured that Controlling Heads or relevant Senior Level officials shall attend the SLBC Quarterly meetings.

(Action:- All Member Banks)

3 Months saturation campaign 01.07.2025 to 30.09.2025 – Department of Financial Services, Ministry of Finance, Govt of India

The Government of India has launched a three month saturation campaign of FI Schemes from 01.07.2025 to 30.09.2025.

Activities being covered during the campaign

- i. Re verification of KYC for existing PMJDY & other saving accounts
- ii. Opening of bank accounts for unbanked adults under PMJDY.
- iii. Enrolments under Pradhan Mantri Jeevan Jyoti BimaYojana (PMJJBY) and Pradhan Mantri Suraksha BimaYojana (PMSBY) and Atal Pension Yojana (APY)
- iv. Awareness sessions on digital fraud prevention
- v. Ways to access unclaimed deposit & grievance redressal
- vi. Distributing claims under PMJJBY/ PMSBY at camp sites
- vii. Updating Nominations in saving accounts (wherever pending)



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Action Point:- The expected measures for Monitoring & Coordination are:-

- i. Periodical visit at camp locations
- ii. Seamless coordination between District administration, LDMs and Banks
- iii. Banks to ensure adequate staff deployment at the LDM offices throughout the campaign period
- iv. Banks and SLBC continue with publicity efforts through various media. SLBC-Delhi has already informed its member banks to release advertisements in leading newspapers. The schedule of the advertisement was shared with IBA & DFS.
- v. Banks to display publicity materials in the branch premises.
- vi. Special reward and recognition
- vii. Camps date to be published in advance

**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 30.06.2025.

Action Point:- The Member Banks were advised to continue the good work.

(Action: - 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. The Executive Director- Punjab National Bank enquired about Small Finance Banks regarding low participation in PMJJBY & PMSBY and constraints faced by them.

SrNo	NAME OF BANK	PMSBY	PMJJBY
1	DELHI STATE COOPERATIVE BANK	0	0
2	DEVELOPMENT BANK OF SINGAPORE	0	0
3	EQUITAS SMALL FIN. BANK	0	0
4	JANA SMALL FIN. BANK	0	0

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5	SHIVALIK SMALL FIN BANK Ltd	0	0
6	UJJIVAN SMALL FIN. BANK	0	0
7	UTKARSH SMALL FINANCE BANK	0	0

Each Small Finance Banks are advised to submit the reasons for NIL enrollments. The Dy. General Manager- Reserve Bank of India that there are merely 15 data points for deliberations and member banks must come prepared for the data variation.

Action Point:- The Small Finance Banks are advised to submit the reasons for NIL enrollments to SLBC-Delhi in their ATR. The other member banks are requested to continue their best efforts.

(Action: Member Banks and LDMs)

Atal Pension Yojana (APY)

The achievement under APY is merely 9% of the overall target in FY 2025-26 and banks/LDMs must devise a suitable strategy to achieve the target in remaining Financial Year. The SLCB-Delhi shared the Bank wise & district wise figures of APY. The Executive Director -Punjab National Bank enquired about the low performance under APY from Member Banks and LDMs. He also advised that APY enrollment must be increased during the Saturation Campaign.

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 30.06.2025

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. 22 cases were pending for resolution under PMSBY with Indian Bank-8, Punjab & Sind Bank-3, State Bank of India-2, Axis Bank- 2, Federal Bank Ltd. – 3, HDFC Bank- 2 and ICICI Bank-2.

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

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



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Position pending cases under PMJJBY as on 30.06.2025

There are 22 cases pending for resolution under PMJJBY i.e. Indian Bank- 15, Punjab & Sind Bank-1, State Bank of India-1, Axis Bank-1, HDFC Bank- 1, IDBI bank-1 and South Indian Bank-1.

The General Manager & OIC-NABARD showed his grave concern over the pending applications which are more than 1 year to 2 years. The Executive Director -Punjab National Bank said that 3 months saturation campaign should be used for redressal of applications. He also said that member banks and LDMS should hand hold the beneficiaries.

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

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

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

As per the communication received from Reserve Bank of India regarding inactive Fixed-Point BCs (FBCs) pertaining to NCT of Delhi for 30.06.2025.

The data of the member banks are as under: -

Bank Name	Number of FBCs	Inactivity (%) - June 2025
Punjab & Sind Bank	31	64.52%
India Post Payments Bank Limited	1348	43.32%
Canara Bank	11	36.36%
Bank of India	47	31.91%



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HDFC Bank Ltd	41	24.39%
Punjab National Bank	157	15.29%
Indian Overseas Bank	45	11.11%
IDFC First Bank Ltd.	105	9.52%
Indian Bank	33	9.09%
Union Bank of India	120	7.50%

The Dy. General Manager-FIDD-enquired about the low activity of BCs. The Executive Director-Punjab National Bank said that this inactivity is hampering the 3 months saturation campaign too.

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

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

S.No.	Name of the Bank	Number of ATMs	% of failed ATM txns to total ATM transactions- 31.03.2025	% of failed ATM txns to total ATM transactions -30.06.2025
1	Jana Small Fin. Bank	1	14.1	14.99
2	AU Small Fin. Bank	39	14.13	13.97
3	Capital Small Finance Bank	3	24.73	11.83
4	Utkarsh Small Finance Bank	32	1.51	1.81
5	ESAF Small Finance Bank	11	0.03	0.49
6	Equitas Small Fin. Bank	16	13.15	0
	Small Financial Bank Total	116	5.37	11.93

The Executive Director-Punjab National Bank enquired about the high % of failed ATM txns to total ATM transactions.

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”.



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

Direct Benefit Transfer (DBT) Scheme

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

S.No.	Name of Bank	Total No. of Accounts of Students in NCT of Delhi (1)	Out of [1], No. of Dormant Accounts	% of total accounts / dormant accounts
1	SOUTH INDIAN BANK LTD	22548	22187	98.40
2	KARNATAKA BANK	53268	39901	74.91
3	KARUR VYSYA BANK	7000	3063	43.76
4	DHANLAXMI BANK	85	31	36.47
5	DELHI STATE COOPERATIVE BANK	15748	5174	32.85
6	PUNJAB & SIND BANK	78281	19935	25.47
7	INDIAN OVERSEAS BANK	21511	5363	24.93
8	KOTAK MAHINDRA BANK	524712	117223	22.34
9	BANK OF INDIA	84434	13227	15.67
10	JAMMU KASHMIR BANK LTD	10516	977	9.29

Reasons for Dormant Accounts: - Sh. Saurabh Athaiya-Chief Manager-SLBC-Delhi, mentioned the main reason for opening the account was to facilitate fee payments during schooling and college studies. That account was specifically used for payments to the college/university. Later, after completion of their studies they prefer to open a new individual account to manage personal transactions. As a result, the earlier account has not been used for some time and has therefore become inoperative. The Banks have instructed all our branches to follow up this account for activation and Adhar seeding on priority basis.

The Dy. General Manager- Reserve Bank of India asked for the reasons for dormant account. The General Manager & OIC-NABARD advised member banks to contact the students and convert them as regular account.



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He specifically asked Delhi State Cooperative Bank to contact their 5174 dormant account holders and convert them to regular accounts and submit the development to SLBC-Delhi.

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. The Delhi State Cooperative Bank to contact these dormant customers and convert to regular one and submit the development to SLBC-Delhi.

(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 FLC is not appointed in Shahdara District also.

The officials from State Bank of India and Bank of Baroda assured the house that before September 2025 meeting the FLC shall be appointed.

(Action: State Bank of India to appoint FLC in South East District. The Bank of Baroda to appoint FLC in Shahdara 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.

Sl.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Gap in Target
1	Central Bank of India	3	9	4	(Not achieved) -5
2	Indian Bank	4	12	10	(Not achieved)-2
3	Nainital Bank Ltd	1	3	0	(Not achieved)-3
4	Ujjivan Small Fin. Bank	1	3	0	(Not achieved)-3

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

(Action:- Member Banks having rural Branches)

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 01.04.2025 to 30.06.2025 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.



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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.

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.

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

Flow of credit to MSMEs

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



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The following Banks have negative Growth on YoY basis:-

	Bank Name	June-24	June-25	Variance	Negative Variance%
1	UNION BANK OF INDIA	6452.90	3843.76	-2609.15	-40.43
2	INDIAN BANK	5049.37	3208.13	-1841.24	-36.46
3	JAMMU KASHMIR BANK LTD	667.50	446.09	-221.41	-33.17
4	DHANLAXMI BANK	9.94	7.09	-2.85	-28.68
5	TAMILNAD MERCANTILE BANK	36.96	27.06	-9.91	-26.80
6	PUNJAB NATIONAL BANK	9198.83	7698.53	-1500.29	-16.31
7	KARNATAKA BANK	537.70	461.89	-75.81	-14.10
8	EQUITAS SMALL FIN. BANK	306.76	266.91	-39.86	-12.99
9	NAINITAL BANK LTD	146.13	128.97	-17.16	-11.74
10	DCB Bank Ltd.	977.27	922.12	-55.15	-5.64
11	DSCB	9.33	9.18	-0.15	-1.59
12	BANK OF INDIA	3998.27	3957.09	-41.19	-1.03
13	UJJIVAN SMALL FIN. BANK	182.77	182.60	-0.17	-0.09

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)

Advances to Minority Communities in identified districts- Central & North East

% of Advances to Minority Communities to Total PS Advances in two Districts identified by RBI:		
District Name	Previous Quarter	Current Quarter
Central Delhi	4.87	4.77
North East Delhi	16.50	16.92

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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 THE 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	June-24	Mar-25	June-25
1	East	41.39	41.32	39.59
2	Shahdara	35.53	33.36	32.36
3	South	36.45	28.19	27.64
4	South West	29.06	25.19	29.15

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

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

Following Banks have CD ratio below 60%:

S. No.	Name of Bank	June-24	March-25	June-25
1	AU Small Fin. Bank	33.05	33.29	32.11
2	DCB Bank Ltd.	50.82	55.45	54.16
3	Development Bank Of Singapore	34.54	40.29	59.35
4	Equitas Small Finance Bank	12.47	12.84	12.08



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5	ESAF Small Finance Bank	45.91	33.67	49.75
6	IDBI Bank	39.26	41.83	42.68
7	Kangra Coop Bank	55.97	57.93	57.33
8	Karur Vysya Bank	32.18	28.90	31.74
9	Nainital Bank Ltd	36.75	36.23	36.75
10	RBL Bank Ltd	60.56	54.89	54.44
11	Tamilnad Mercantile Bank	21.46	34.82	51.02
12	Utkarsh Small Finance Bank	35.59	48.84	52.58

Following Banks have CD ratio more than 200%:-

S. No.	Name of Bank	June-24	March-25	June-25
1	Bank of India	221.85	203.06	224.05
2	Catholic Syrian Bank Ltd	118.16	169.18	261.96
3	Capital Small Finance Bank	338.22	362.42	424.85
4	Karnataka Bank	269.41	298.61	222.90
5	South Indian Bank Ltd	220.29	289.55	313.97

CD Ratio (Delhi Rural):

There were 75 rural branches in NCT of Delhi.

Position as on			Variation	
June-24	March-25	June-25	YoY	Over the Qtr
58.43	53.89	59.72	1.29	5.83

The CD ratio of these rural branches increased from 51.44% to 53.89% on YoY basis. The CD Ratio decreased from 63.81% to 53.89% on QoQ basis.

The bank-wise CD ratio of Rural Branches is as under:

S. No.	Name of Bank	Rural	Jun-24	Mar-25	June-25
1	Axis Bank	6	105.81	79.45	94.00
2	Bank of Baroda	4	18.75	21.96	23.10
3	Bank of India	7	114.01	95.43	34.26
4	Bank of Maharashtra	1	43.45	49.31	42.46
5	Canara Bank	5	13.31	12.37	12.76
6	Central Bank of India	3	307.83	280.18	541.41
7	Delhi State Coop Bank	6	141.25	257.18	151.68
8	Federal Bank Ltd	4	27.77	28.50	27.40
9	HDFC Bank	2	236.16	229.01	227.72
10	Indian Bank	4	42.33	9.81	9.31
11	Kotak Mahindra Bank	1	22.36	21.42	18.88
12	Nainital Bank Ltd	1	37.58	33.71	37.58
13	Punjab National Bank	16	10.2	11.05	10.61

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14	State Bank of India	1	8.67	8.34	8.57
15	Ujjivan SFB	1	3.76	19.09	15.29
16	Union Bank of India	13	27.05	47.11	48.38
	Rural Area CD Ratio	76	58.43	53.89	59.72

Strategy to improve CD Ratio

As per discussion with concerned banks, the benchmark will be achieved by aggressive marketing including camps, loan melas, society connects, personal contacts etc.

The LDMs can conduct various credit outreach programme with coordination with different member banks and organise various camps in which they can educate the people about various credit facilities, Govt. subsidy, interest concessions and incentives of the schemes to motivate the attendees to avail the loans as well as improvement of the credit portfolio of bank branches. The LDMs can motivate DCOs in all DCC/DLRC meeting to improve the CD Ratio in the district and monitoring them regularly.

The member banks can be requested to park their loan on the basis of disbursement.

**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.

**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.



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Data submission by all the member banks in a timely manner except

1. Bank of Baroda
2. Bank of Maharashtra
3. Kotak Mahindra Bank
4. Nainital Bank

Action Point:- Bank of Baroda, Bank of Maharashtra, Kotak Mahindra Bank and Nainital 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:- Bank of Baroda, Bank of Maharashtra, Kotak Mahindra Bank and Nainital 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 Regional Director- Reserve Bank of India addressed the gathering. Sh. Rohit P. Das-Regional Director-Reserve Bank of India puts light on Geo-political issues and long term / short term impact and urge Member banks to find solutions for difficulties to be faced by customers. He also raised the point of Re-KYC as it is quite relevant for putting emphasis during the 3 months saturation campaign.

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-West, North & South for "Enrolment under PM Social Security Scheme"

The meeting concluded with "Vote of Thanks" by Sh. Neelesh Dwivedi-General Manager-State Bank of India.



(MUKESH KUMAR SETHI)

Dy. General Manager -SLBC-Delhi

