



Sub-Committee Meeting
SLBC-NCT of Delhi
Date: 29-09-2025



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(1) Sub Committee on CD Ratio

DEPOSIT:

(Rs. in Crore)

Position as on			Variation		% Growth	
June-24	March-25	June-25	YoY	Over the QTR	YoY	Over the QTR
1658616	1838022	1772388	113772	-65634	7	-4

Total Deposits increased by 113772 Crores i.e. an increase of 7% on YoY basis. The same was decreased by Rs. 65634 Crores i.e. a decrease of -4% on QoQ basis.

ADVANCES:

(Rs. in crore)

Position as on			Variation		% Growth	
June-24	March-25	June-25	YoY	Over the QTR	YoY	Over the QTR
1716322	1801355	1704068	-12254	-97287	-1	-5

The Advances decreased by Rs. 12254 Crores i.e. decrease of 1% on YoY basis. The same was decreased by Rs. 97287 Crores i.e. decrease of 5% on QoQ basis

Overall CD RATIO:

Position as on			Variation	
June-24	March-25	June-25	YoY	Over the QTR
103.48	98.01	96.15	-7.33	-1.86

CD Ratio decreased from 103.48% to 96.15% on YoY basis. The CD ratio decreased from 98.01% to 96.15 % on QoQ basis.

(1) Sub Committee on CD Ratio

The District wise CD ratio in NCT of Delhi as on 30.06.2025 is mentioned below:-

S.No.	NAME OF DISTRICT	CD RATIO
1	Central	78.76
2	East	39.59
3	New Delhi	189.31
4	North	47.04
5	North East	57.60
6	North West	48.62
7	Shahdara	32.36
8	South	27.64
9	South East	82.78
10	South West	29.15
11	West	45.26
	Total :	96.15

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

(1) Sub Committee on CD Ratio

Banks having 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
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

(1) Sub Committee on CD Ratio

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 58.43% to 59.72% on YoY basis. The CD Ratio increased from 53.89% to 59.72 % on QoQ basis.

(2) ENROLLMENTS in Social security Schemes

As on 30.06.2025

Bank	Total A/Cs	Rupay Card issued	% of Rupay card to Total A/cs	No of Active Rupay Card	% of Active Rupay card to total Rupay card	Aadhar Seeding	% of Aadhar seed to total A/Cs	Zero Bal A/Cs	% of 0 Bal. A/cs to Total A/cs
	No.	No.		No.		No.		No.	
Public Sector	6827298	5399762	79.09	3165073	58.62	5975821	87.53	573277	8.40
Private Sector	280692	168968	60.20	65175	38.57	201651	71.84	85559	30.48
Small Financial	16345	4716	28.85	2671	56.64	137	0.84	1043	6.38
Total	7124335	5573446	78.23	3232919	58.01	6177609	86.71	659879	9.26

Action Point: Member Banks and LDMs are requested to take initiative for distribution /activation of the Rupay Cards in all pending cases lying with the branches. The Member Banks are also requested to increase the pace of opening of PMJDY accounts to eligible customers.

(2) ENROLLMENTS in Social security Schemes

As on 30.06.2025

Bank Type	PMSBY	PMJJBY	APY	Total
Public Sector Total	5774811	1870150	855004	8499965
Cooperative Sector Total	1183	851	0	2034
Private Sector Total	426609	178774	120686	726069
Small Financial Bank Total	5459	1541	11153	18153
Payments Bank Total	0	5	0	5
Others	0	0	11	11
Grand Total :	6208062	2051321	986854	9246237

The list of member banks having “NIL” Enrollments under PMSBY / PMJJBY are

S.No.	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
5	Shivalik Small Fin Bank Ltd	0	0
6	Ujjivan Small Fin. Bank	0	0
7	Utkarsh Small Finance Bank	0	0

(2) Insurance Claims lodged in Social security Schemes - PMJDY

The status of Insurance Claims lodged as on 30.06.2025, is as under:
Amt. in Lac

Name of the Scheme	Pending Claims as on 31.03.2025		Received		Settled		Pending as on 30.06.2025		Out of which pending more than 1 year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	1	2	0	0	1	2	0	0	0	0
PMSBY	23	46	44	88	45	90	22	44	0	0
PMJJBY	36	72	43	86	56	112	23	46	1	2
Total	60	120	87	174	102	204	45	90	1	2

(2) Insurance Claims lodged in Social security Schemes - PMSBY

Claims pendency of PMSBY as on 30.06.2025:-

Name of the Bank	Claims pending at the end of Current Qtr		Out of which pending							
	No.	Amt.	Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
			No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
Indian Bank	8	16	8	16	0	0	0	0	0	0
Punjab & Sind Bank	3	6	3	6	0	0	0	0	0	0
State Bank of India	2	4	2	4	0	0	0	0	0	0
Axis Bank	2	4	0	0	0	0	2	4	0	0
Federal Bank Ltd	3	6	1	2	2	4	0	0	0	0
HDFC Bank	2	4	1	2	1	2	0	0	0	0
ICICI Bank	2	4	2	4	0	0	0	0	0	0
Grand Total	22	44	17	34	3	6	2	4	0	0

(2) Insurance Claims lodged under PMJJBY

Claims Pending of PMJJBY as on 30.06.2025 are:

(Amt. in Lac)

Name of the Bank	Claims pending at the end of Current Qtr		Out of which pending							
	NO.	AMT.	Less than 3 months		3 months to 6 months		More than 6 months to 1 yr		More than 1 year to 2 year	
			NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.
Indian Bank	15	30	15	30	0	0	0	0	0	0
Punjab & Sind Bank	1	2	1	2	0	0	0	0	0	0
State Bank of India	2	4	2	4	0	0	0	0	0	0
Axis Bank	1	2	1	2	0	0	0	0	0	0
HDFC BANK	1	2	1	2	0	0	0	0	0	0
IDBI Bank	1	2	0	0	0	0	0	0	1	2
South Indian Bank Ltd	1	2	0	0	1	2	0	0	0	0
Grand Total	22	44	20	40	1	2	0	0	1	2

Action Points:- All the member banks are requested to dispose-off pending applications on priority basis. Member Banks and LDMs are requested to ensure timely settlement of claim cases.

Atal Pension Yojana-APY (As on 18th September 2025 under “APY Citizens’ Choice Campaign- H1P2”

Sr. No.	Name of Bank	Target: Minimum Number of APY Accounts to be sourced	No. of APY Accounts enrolled	% of Target Achievement
1	Tamilnad Mercantile Bank	48	70	146%
2	IDBI Bank Ltd.	1100	1213	110%
3	Indian Overseas Bank	2133	2252	106%
4	The South Indian Bank Ltd.	324	303	94%
5	Ujjivan Small Finance Bank Ltd.	220	198	90%
6	Kotak Mahindra Bank	1236	1080	87%
7	Bank of Maharashtra	1377	1186	86%
8	Union Bank of India	5724	4356	76%
9	Capital Small Finance Bank Ltd.	80	60	75%
10	Karnataka Bank Ltd.	264	183	69%
11	Central Bank of India	2592	1768	68%
12	Punjab and Sind Bank	2943	1909	65%
13	AU Small Finance Bank Ltd.	840	509	61%
14	Canara Bank	7263	3758	52%
15	CSB Bank Ltd.	336	143	43%
16	The Federal Bank Ltd.	336	141	42%
17	Dhanubani Bank Ltd.	48	18	38%

Atal Pension Yojana-APY (As on 18th September 2025 under “APY Citizens’ Choice Campaign- H1P2”

Sr. No.	Name of Bank	Target: Minimum Number of APY Accounts to be sourced	No. of APY Accounts enrolled	% of Target Achievement
18	Punjab National Bank	8586	3214	37%
19	IDFC First Bank	24	8	33%
20	Indian Bank	3969	1235	31%
21	UCO Bank	1701	456	27%
22	DCB Bank Ltd.	228	60	26%
23	The Karur Vysya Bank Ltd.	168	42	25%
24	State Bank of India	11853	2689	23%
25	The Jammu and Kashmir Bank Ltd.	360	75	21%
26	ESAF Small Finance Bank Ltd.	220	35	16%
27	Bank of India	2619	411	16%
28	HDFC Bank Ltd.	6820	664	10%
29	Axis Bank Ltd.	4224	408	10%
30	Bank of Baroda	5346	495	9%
31	The Nainital Bank Ltd.	192	16	8%
32	Bandhan Bank Ltd.	768	53	7%
33	City Union Bank Ltd.	96	5	5%
34	Yes Bank Ltd.	900	31	3%

Atal Pension Yojana-APY (As on 18th September 2025 under “APY Citizens’ Choice Campaign- H1P2”

Sr. No.	Name of Bank	Target: Minimum Number of APY Accounts to be sourced	No. of APY Accounts enrolled	% of Target Achievement
35	ICICI Bank Ltd.	3388	102	3%
36	Indusind Bank Ltd.	360	4	1%
37	RBL Bank Ltd.	192	2	1%
38	Equitas Small Finance Bank Ltd.	260	0	0%
39	Standard Chartered Bank	192	0	0%
40	Suryoday Small Finance Bank Ltd.	60	0	0%
41	The HP State Co-op Bank Ltd.	5	0	0%
42	The Lakshmi Vilas Bank Ltd.	96	0	0%
43	Utkarsh Small Finance Bank Ltd.	280	0	0%

(2) PMMY

The summarised progress under PMMY from 01.04.2025 to 30.06.2025 is given as under:
(Amt. In crore)

Category of Bank	Shishu			Kishor			Tarun			Tarun Plus		
	A/cs	Sanctio ned Amt	Disbur sed Amt	A/cs	Sanctio ned Amt	Disbur sed Amt.	A/cs	Sanctio ned Amt	Disbur sed Amt.	A/cs	Sanctio ned Amt.	Disbur sement Amt.
Public sector Banks	1575	5.32	5.20	4933	132.04	128.45	3509	548.84	544.31	82	11.72	11.70
Private sector Banks	1037	4.02	3.95	12247	282.93	258.98	3843	286.32	267.69	241	33.36	31.33
Small Finance Banks	2896	12	12	6674	54.25	54.25	4	0.27	0.27	0	0	0
Non-Member Financial Institution	0	0	0	125	3	3	0	0	0	0	0	0
Grand Total	5508	21.35	21.16	23979	472.62	445.08	7356	835.43	812.26	323	45.07	43.02

(2) Stand-up India

Stand-up India Outstanding: 30.06.2025

(Amt. in Crore)

Category of Bank	Total no. of branches	Women		SC		ST		TOTAL OUSTANDING	
		A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S	A/C	Amount O/S
Public Sector	2067	1991	329.43	566	85.29	63	6.90	2620	421.62
Cooperative Sector	62	0	0	0	0	0	0	0	0
Private Sector	1559	525	101.29	30	4.85	3	0.97	558	107.11
Small Financial Bank	147	0	0	0	0	0	0	0	0
Payments Bank	3	0	0	0	0	0	0	0	0
Total :	3838	2516	430.72	596	90.14	66	7.88	3178	5.28

Action Point:-The progress under the scheme needs improvement and there is need for focused attention by the Member Banks/LDMs to improve the progress. All the Controlling Heads of member banks/LDMs are requested to take appropriate action to implement the Government directions for extending credit to Tribal/ Dalit/ women entrepreneurs through each of their branches.

(2) PMEGP BANKWISE PROGRESS OF PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME OF KVIC(PMEGP) AS ON 05.08.2025

S. No.	Name	Forwarded to Bank		Sanctioned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
(A)	(B)	(F)	(G)	(H)	(I)	(V)	(W)	(X)	(y)
1	Bank of Baroda	<u>1</u>	0.75	<u>0</u>	0	<u>0</u>	0	<u>1</u>	12.5
2	Canara Bank	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>4</u>	8.99
3	Central Bank of India	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>1</u>	5
4	Indian Overseas Bank	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>1</u>	7.47
5	Punjab National Bank	<u>1</u>	0.5	<u>0</u>	0	<u>1</u>	0.5	<u>7</u>	8.39
6	State Bank of India	<u>2</u>	6.25	<u>0</u>	0	<u>2</u>	6.25	<u>1</u>	3.72
7	UCO Bank	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>1</u>	1.72
8	Union Bank of India	<u>0</u>	0	<u>0</u>	0	<u>0</u>	0	<u>5</u>	18.67
	Total	<u>4</u>	7.5	<u>0</u>	0	<u>3</u>	6.75	<u>21</u>	66.46

Action Point: The above member banks are requested to update the house about the latest status of pending applications.

(2) PMFME - Pending for Disbursement under PMFME

The Additional Secretary- MoFPI vide their letter dated 17.04.2025 allocated State wise targets of PMFME. It was also mentioned that as the PMFME Scheme is up to 31.03.2026, the left over target is to be achieved during current FY. The district wise target is

Name of District	Target of PMFME
Central	20
East	20
New Delhi	20
North	20
North East	20
North West	20
Shahdara	20
South	20
South East	20
South West	20
West	20
Grand Total	220

Action Point:- All the member banks are requested to make a suitable strategy and achieve the target under PMFME in a mission mode.

The Member Banks are requested to dispose-of pending applications under PMFME on priority basis.

(2) PM Suryaghar Yojna

Bank wise - Status as on 25.09.2025

Sr.No.	Bank Name	Digital Approval (A)	Referred (B)	Application Sourced (A+B = C)	Sanctioned (D)	Disbursed (F)	Rejected (G)	In - Pipeline
1	Bank of Maharashtra	21	-	21	10	2	8	3
2	Bank of Baroda	143	-	143	40	32	67	35
3	Bank of India	41	-	41	12	10	16	13
4	Canara Bank	226	-	226	115	94	88	23
5	Central Bank of India	31	-	31	11	1	19	1
6	Credit Fair	1	-	1	-	-	1	-
7	IDBI Bank	5	-	5	-	-	5	-
8	Indian Bank	72	1	73	20	17	48	5
9	Indian Overseas Bank	17	2	19	7	7	12	-
10	Jammu & Kashmir Bank	4	-	4	-	-	2	2
11	Punjab National Bank	836	30	866	551	333	274	41
12	Punjab & Sind Bank	19	-	19	4	1	12	2
13	State Bank of India	448	-	448	171	156	226	46
14	UCO Bank	22	-	22	7	5	11	4
15	Union Bank of India	135	-	135	52	47	53	27
Grand Total		2,021	33	2,054	1,000	705	842	202

Member banks are requested to

- Disburse the remaining sanctioned applications.
- To update the respective status of the application as sanctioned / disbursed on Jansmarth portal. This enable to further process the subsidy amount.

(2) PM VISHWAKRMA

District wise - Status as on 25.09.2025

Status of PM Vishwakarma Scheme as on 25.09.2025					
Name of Bank	No. of Applications	Sanctioned	Disbursed	Rejected	Pendency
CENTRAL	87	22	21	57	8
NEW DELHI	6	4	4	1	1
NORTH	41	10	9	28	3
NORTH WEST	143	41	35	85	17
SOUTH	12	7	6	4	1
SOUTH EAST	75	34	32	37	4
SOUTH WEST	92	22	18	61	9
WEST	98	23	17	55	20
Grand Total	554	163	142	328	63

(2) PM VISHWAKRMA

Bank wise - Status as on 25.09.2025

Status of PM Vishwakarma Scheme as on 25.09.2025					
Name of Bank	No. of Applications	Sanctioned	Disbursed	Rejected	Pendency
AXIS BANK	4	1	1	0	3
BANK OF BARODA	94	18	14	75	1
BANK OF INDIA	9	0	0	2	7
BANK OF MAHARASHTRA	6	4	1	2	0
CANARA BANK	41	19	18	21	1
CENTRAL BANK OF INDIA	14	0	0	13	1
HDFC BANK LTD	3	0	0	1	2
ICICI BANK LTD	5	4	4	1	0
INDIAN BANK	20	0	0	14	6
INDIAN OVERSEAS BANK	10	3	0	6	1
KARNATAKA BANK	5	1	1	0	4
KOTAK MAHINDRA BANK	11	3	3	1	7
PUNJAB AND SIND BANK	17	5	4	10	2
PUNJAB NATIONAL BANK	89	23	23	64	2
STATE BANK OF INDIA	175	65	57	86	24
THE FEDERAL BANK LTD	1	0	0	0	1
UCO BANK	2	0	0	2	0
UNION BANK OF INDIA	47	17	16	29	1
YES BANK LTD	1	0	0	1	0
Grand Total	554	163	142	328	63

(2) PM SVANIDHI

The MoHUA vide their letter dated 16.09.2025 informed that Union Cabinet in its meeting held on 27.08.2025 approved the proposal for restructuring and extension of lending period under PM SVANidhi scheme to 31st March 2030.

The key features of restructured scheme include:-

1. Enhanced Loan Limits:- up to Rs. 15,000/-, Rs. 25,000/- and Rs. 50,000/-
2. UPI Linked Credit Cards:- Limit up to Rs. 30,000/- for those who have repaid 2nd tranche
3. Training in financial literacy, digital literacy, e-commerce and food safety etc through FSSAI.
4. Convergence with central schemes for social security of vendors.

DATA AS PER PMS DASHBOARD

Eligible Applications 409,138	Sanctioned 245,223	Disbursed 237,280
No. of Beneficiaries 192,533	Sanctioned amount ₹313.43 Cr	Disbursed amount ₹298.95 Cr
Returned By Bank 124,914	Loans Repaid 117,088	No. of branches onboarded 2,562
Digitally Active SVS 135,360	Total cashback paid to SVs ₹7.34 Cr	Total interest subsidy paid ₹7.6 Cr
No. of LoR applications received 391,596	No. of LoR application approved 367,202	No. of LoR application rejected 23,147

Action Point:- As per PMS Dashboard, the total number of applications sanctioned were 2,45,223 but 2,37,280 applications were disbursed. The member banks are requested to dispose-of 7943 remaining applications.

(3) COMPARATIVE POSITION OF MSME ADVANCES

**Comparative Position of Micro, Small & Medium Enterprises (MSME) Advances :
(Rs. In Crore)**

Position as on			Variation		% Growth	
June-24	March-25	June-25	YoY	Over the Qtr	YoY	Over the Qtr
158267	174535	182895	24628	8360	15.56	4.79

Observations:- The Advances under MSME Sector increased by Rs. 24628 Crores i.e. 15.56% on YoY basis. It increased by Rs. 8360 Crores i.e. 4.79% on QoQ basis.

(3) COMPARATIVE POSITION OF MSME ADVANCES

NPA Position in MSME Sector:

Amt. in Crores

Scheme	Amount O/S as on 31.03.25	Amount O/S as on 30.06.25	Amount of NPA 31.03.25	Amount of NPA 30.06.25	% of NPA 31.03.25	% of NPA 30.06.25
Micro Enterprises	59892	65091	5036	3865	8.41	5.94
Small Enterprises	61974	66563	6031	3455	9.73	5.19
Medium Enterprises	52346	50950	2505	1428	4.79	2.80
Other MSME	323	291	40	47	12.38	16.02
Total MSME Adv.	174536	182895	13612	8795	7.80	4.81

Observation:-The NPA in MSME Sector decreased from 7.80% to 4.81% on QoQ basis. The Banks are requested to make a suitable strategy for decreasing the NPA.

(3) COMPARATIVE POSITION OF MSME ADVANCES

The following Banks have negative Growth on YoY basis

MSME Negative Variance YOY					
S.No.	Bank Name	Jun-24	Jun-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	Delhi State Cooperative Bank	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:- Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list.

(3) Advances to Weaker Sections (including Women Entrepreneur & Minorities)

The summarized position is as under:

(Amt. in Crore)

Position as on			Variation		% Growth	
June-24	March-25	June-25	YoY	Over the QTR	YoY	Over the QTR
60627	75255	76875	16248	1620	27	2

The advances to Women Entrepreneur increased by Rs. 16248 Crore i.e. 27% on YoY basis. Further the advances were increased by Rs. 1620 Crores i.e. 2.% on QoQ basis.

Priority Sector Advances			Credit of Women Entrepreneurs			%age to Priority Sector Advances		
June-24	March-25	June-25	June-24	March-25	June-25	June-24	March-25	June-25
265535	226392	236139	60627	75255	76875	22.80	33.24	32.55

The Percentage of Credit to Women Entrepreneurs with Total Priority Sector Advances increased from 22.80% to 32.55% on YoY basis and marginally increased from 33.24% to 33.55% on QoQ basis

(4) Sub Committee on Priority Sector advances

CREDIT FLOW TO PRIORITY SECTOR

(Rs. in Crore)

Position of P.S. Advances			Variation		% Growth	
June-24	March-25	June-25	YoY	Over the Qtr	YoY	Over the Qtr
265535	226392	236139	-29396	9747	-11	4

Percentage of Priority Sector Advances to Total Advances

Position as on			Variation %	
June-24	March-25	June-25	YoY	Over the Qtr
15.47	12.57	13.86	-1.61	1.29

The percentage of Priority Sector Advances to Total Advances decreased by -1.61% on YoY basis and the same is increased by 1.29% on QoQ basis.

(4) Sub Committee on Priority Sector advances

Out of 46 member banks, the percentage of Priority Sector Advances to Total Advances was less than 10 % as on 31.03.2025 for the following banks

Sr No.	Name of the Bank	% of P.S. Advances to Total Advances			
		31.03.2024	31.12.2024	31.03.2025	30.06.2025
Public Sector Banks					
1	Bank of Baroda	10.23	10.06	6.35	6.41
2	Bank of India	6.80	6.02	5.76	6.13
3	Canara Bank	9.66	8.40	7.37	7.47
4	Central Bank of India	6.04	6.75	4.65	5.80
5	Indian Bank	17.45	9.10	7.29	8.18
6	Punjab National Bank	8.23	6.81	7.27	7.31
7	State Bank of India	17.91	19.71	5.55	7.56
8	Union Bank of India	7.78	7.51	7.47	5.32
Private Sector Banks & SFB					
1	IndusInd Bank	6.68	6.61	8.28	8.79
2	Karnataka Bank	9.15	6.99	6.36	9.23
3	South Indian Bank	7.86	5.91	5.66	5.21
4	IndusInd Bank	6.68	6.61	8.28	8.79

Observation: The Suryodaya SFB has increased its “% of P.S. Advances to Total Advances” to 25% and is out of the list. Other member banks are requested to make a suitable strategy to come out of benchmark rate of 10%.

(5) Recovery Issues in Schematic Lending

(Rs. in Crores)

NPA Position

SI	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25	Jun-24	Mar-25	Jun-25
1	Total Advances	1716322	1801355	1704068	114011	97430	73269	6.64	5.41	4.30
2	Total Priority Sector	265535	226392	236139	18095	16617	12427	6.81	7.34	5.26
3	Total Non-Priority Sector	1450787	1574962	1467929	95916	80813	60841	6.61	5.13	4.14
4	Farm Credit	7888	8913	9855	221	249	230	2.80	2.79	2.33
5	Agriculture Infrastructure	1056	890	752	44	38	15	4.16	4.25	2.01
6	Ancillary Activities	19387	18076	16669	1572	1439	1148	8.11	7.96	6.89
7	Total Agriculture (PS)	28331	27879	27275	1837	1725	1393	6.48	6.19	5.11
8	Total Agriculture (NPS)	7660	7316	6001	1330	1441	672	17.36	19.70	11.19
9	Total Agriculture Advances	35991	35196	33276	3167	3166	2064	8.80	9.00	6.20
10	Micro Enterprises	58500	59892	65091	5103	5036	3865	8.72	8.41	5.94
11	Small Enterprises	54656	61974	66563	6261	6031	3455	11.46	9.73	5.19
12	Medium Enterprises	43736	52346	50950	3399	2505	1428	7.77	4.79	2.80
14	Others under MSMEs	1375	323	291	23	40	47	1.64	12.50	16.02
15	Total MSME Advances	158267	174536	182895	14786	13612	8795	9.34	7.80	4.81
16	Housing (PS)	14160	13888	17234	422	326	314	2.98	2.35	1.82
17	Housing(NPS)	93789	102967	91303	1846	1804	1550	1.97	1.75	1.70
18	Total Housing Sector Advances	107949	116855	108537	2269	2130	1864	2.10	1.82	1.72
19	Education Loan (PS)	1753	1771	1869	45	40	41	2.55	2.28	2.17
20	Education Loan (NPS)	2102	2643	2621	6	10	7	0.28	0.36	0.26
21	Total Education Sector Advances	3855	4414	4490	51	50	47	1.31	1.13	1.05
22	Loans to weaker Sections under PS	22946	19617	17548	675	742	580	2.94	3.78	3.30
	Govt. Sponsored Schemes									
23	DAY-NRLM	0	1	0	0	0	0	0.00	51.79	72.50
24	DAY-NULM	8	8	8	1	1	2	17.75	19.28	19.58
25	PMEGP	21	24	31	6	8	16	28.34	32.87	51.46
26	SHG	31	21	19	18	15	13	55.77	71.39	70.80
27	Stand Up India	452	568	523	95	133	115	21.04	23.37	22.08
28	PMMY	4935	5061	5294	653	672	708	13.24	13.28	13.37

(6) FLC Camps

Action Point:- As per the data on FLC on SLBC Portal, FLC for South East district of NCT of Delhi is still not appointed for more than seven quarters. 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 East) is once again requested to appoint FLC in the District and inform about its status to house.

There is no FLC in Shahdara District, so the Lead Bank i.e. Bank of Baroda is requested to update the house on its appointment.

(6) FLC Camps

District	Name of Sponsoring Bank	Special Camps by FLCs			Target Group Specific Camps by FLCs		
		(Going Digital)			Target of Camps for the Quarter	No. of Camps Held	No. of Persons participated in the Camps
		Target of Camps for the Quarter	No. of Camps held	No. of persons participated in the Camps			
Central	Canara Bank	6	29	2622	15	16	2039
East	PNB	6	6	250	15	27	1372
New Delhi	Canara Bank	6	16	931	15	23	1324
North	PNB	6	12	553	15	30	1664
North East	PNB	6	9	210	15	17	410
North West	PNB	6	13	965	15	21	1030
Shahadra	BOB	6	7	453	15	28	1220
South	SBI	6	6	343	15	64	3390
South East	SBI	6	8	207	15	21	618
South West	SBI	6	7	350	15	20	812
West	Canara Bank	6	7	870	15	37	4290
	Total	66	120	7754	165	304	18169

(6) FLC Camps

Camps by Rural Branches

Quarterly Report on Conduct of Camps by Rural Branches of Banks

Sl.	Name of Bank	No. of Rural Branches	Target for Camps	No of camps conducted during the quarter	Achievement
1	Axis Bank	6	18	19	1
2	Bank of Baroda	4	12	16	4
3	Bank of India	7	21	26	5
4	Bank of Maharashtra	1	3	4	1
5	Canara Bank	5	15	65	50
6	Central Bank of India	3	9	4	(Not achieved) -5
7	DSCB	6	18	18	0
8	Federal Bank Ltd	4	12	12	0
9	HDFC Bank	2	6	6	0
10	Indian Bank	4	12	10	(Not achieved)-2
11	Kotak Mahindra Bank	1	3	3	0
12	Nainital Bank Ltd	1	3	0	(Not achieved)-3
13	Punjab National Bank	16	48	48	0
14	State Bank Of India	1	3	3	0
15	Ujjivan Small Fin. Bank	1	3	0	(Not achieved)-3
16	Union Bank of India	13	39	45	6
	Grand Total :	75	225	279	54

Action Point: - The Bank which had not completed their target of camps during June 2025 quarter were Central Bank of India, Indian Bank, Nainital Bank Ltd and Ujjivan Small Finance Bank. Further Ujjivan SFB has not conducted the rural camps in previous quarters also & is a regular laggard in conducting the camps. These banks are requested to share reason for non-achievement of target camps.

(6) FLC Camps Camps by Rural Branches

District wise Rural camps

S.No.	Name of District	No. of Rural Branches	No of camps conducted during the quarter
1	Central	1	4
2	East	1	6
3	New Delhi	0	0
4	North	24	68
5	North East	2	8
6	North West	14	41
7	Shahdara	0	0
8	South	4	25
9	South East	0	0
10	South West	25	109
11	West	4	18
	Total :	75	279

In New Delhi, Shahdara and South East districts there are no rural Branches.

(7) Sub Committee on SHG and Financial Inclusion

The summarized position is as under:-

Amt in Crore

Total Disbursement During the QTR				Total Disbursement During Current FY			
Savings Linked		Credit Linked		Savings Linked		Credit Linked	
Number	Amount	Number	Amount	Number	Amount	Number	Amount
715	1.08	4	1.22	715	1.08	4	1.22
SHG							
Outstanding		Non-Performing Assets		NPA %			
Number	Amount	Number	Amount				
263	18.53	114	13.12			70.79	

LDMs are requested to take steps towards formation of SHGs and their credit linkage in their respective districts and coordinate with the member banks in the matter.

Loan to JLGs			
Disbursement		Outstanding	
No.	Amt.	No.	Amt.
2163	20.76	27483	101.21

Other Important Points

Direct Benefit Transfer (DBT) Scheme

During 120th SLBC Quarterly Meeting 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.

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

DSCB is requested to update the status as on 29.09.2025.

Nationwide campaign for the distribution and settlement of unclaimed financial assets including DEAF

Introduction

A three-month campaign for the restitution of unclaimed assets is being planned by the Indian government to return dormant financial assets like bank deposits, dividends, and lapsed policies to their owners. This nationwide drive will involve coordinated outreach by financial regulators to simplify the process of claiming these assets.

Roadmap

- i. The initiative to be launched in the first week of October from the State of Gujarat in four to five identified cities. Subsequently, it will be extended nationwide, with camps for refund of unclaimed financial assets to be organised in each district of the country at venues with adequate infrastructure. Every Zone to designate nodal officers for each district or for a defined cluster of districts.
- ii. Banks to take the lead role in this initiative, with SLBCs assuming primary responsibility for organising the camps. At the district level, Lead District Managers (LDMs) to coordinate and oversee the campaign in close collaboration with the District Collector.

Nationwide campaign for the distribution and settlement of unclaimed financial assets including DEAF

Action Points

- i. Bank to run the RESTITUTION CAMPAIGN from 01.10.2025 to 31.12.2025 for Efficient and faster Settlement of unclaimed Deposit in the Bank.
- ii. Dedicated bank stalls to be arranged along with well versed officers to facilitate the customers in camp.
- iii. Joint camps at offices of District Collector to be organized during the period of October to December 2025. Zones to ensure that all districts are covered under campaign.
- iv. Zones to ensure that all branches (with DEA Fund accounts) are made active during the campaign.
- v. Adequate arrangements to be made in branches to facilitate claimants. Beside this proper grievance redressal mechanism at Branch/Circle/Zonal office along with necessary contact details to be displayed in branches.
- vi. Lead District Managers (LDMs) to coordinate and oversee the campaign in close collaboration with the District Collectors.

Nationwide campaign for the distribution and settlement of unclaimed financial assets including DEAF

Sensitization activities

- i. Extensive publicity about the drive should be made at Branch, Circle and Zonal office level. The campaign to include newspaper advertisements in vernacular language, leaflets, brochures.
- ii. Awareness on Financial Inclusion schemes also be disseminated during the camps alongside the settlement of unclaimed funds.
- iii. Proper visible Notices to be displayed at branches and all necessary handholding of customers should be ensured.
- iv. Banners/posters should be displayed in branches.

Continuous efforts for Digitisation NCT of Delhi:-

Indicative list of agenda items for the sub-committee on digital payment

- *Mapping of financial institutions and streamlining of bank accounts for facilitating direct benefit transfer*
- *Identification of shadow areas and realignment of Banking Correspondents*
- *Dedicated financial literacy initiatives to promote digital payments*
- *Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities*
- *Monitoring of P2P points, debit card floats, Point of Sale positioning etc. to enhance effectiveness of digital financial architecture*

Continuous efforts for Digitisation NCT of Delhi:-

- *Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assess levels of digitization and find solutions to increase the same*
- *Any other area(s) as may be identified by the sub-committee or prescribed at SLBC/ UTLBC level*
- *Ensuring availability of adequate digital infrastructure at all wholesale grain mandis, village haats etc. so as to introduce digital transactions for the benefit of the rural customers.*

Action Point:- The Member Banks and LDMs are requested to conduct the activities as per the above points.

Advertisement under 3 three months saturation campaign

As per the directions of Department of Financial Services, Ministry of Finance & IBA the member banks were advised to release pre-defined advertisement in leading publications in the State under FI Schemes Saturation Campaign. The SLBC-Delhi had coordinated with Member Banks to release the advertisement. The campaign period is from 01.07.2025 to 30.09.2025. But despite follow-ups over telephone and email following two member banks have not abided by the directions of Ministry of Finance:-

1. IDFC First Bank
2. IndusInd Bank

These Member Banks are once again advised to release the advertisement on 30.09.2025 positively

