

**MINUTES OF SUB-COMMITTEE MEETING TO REVIEW JUNE 2025 QUARTER
29th September 2025**

The SLBC Sub-Committee Meeting of NCT of Delhi, was convened by SLBC-Delhi on 29.09.2025 over VC to review financial parameters for June 2025 Quarter post SLBC meeting held on 14.08.2025. The meeting was chaired by Sh. Mukesh Sethi- Dy. General Manager-SLBC and attended by Smt. Aditi Gupta, Dy. General Manager- FIDD- RBI- NDRO and other officials from Member banks & LDMs.

The Dy. General Manager-SLBC-Delhi initiated deliberation on agenda.

1. Sub Committee on CD Ratio & MSME

The position of Deposits & Advances figures was deliberated during the meeting. The position of those Districts were discussed with LDMs where the CD ratio was less than 40%. The LDM of East, Shahdara, South and South West had submitted the bank wise data for sorting out the discrepancies. Further, the Dy. General Manager- Reserve Bank of India advised the member banks to submit Monitorable Action Plan (MAP) to respective LDMs for onward submission to Reserve Bank of India.

Action Point:- The concerned LDM of East, South and South West to submit their Monitorable Action Plan for achieving the mandatory 40% CD Ratio to Reserve Bank of India. The Member Banks were advised to submit the MAP to LDMs.

(2) Sub Committee on Govt. Schemes-PMJDY, PMJJBY, PMSBY, APY, PMMY, Stand-Up India & PMEGP

The enrolment data under Social Security Schemes were discussed. The bank-wise pendency with regard to grievances, was deliberated. The member banks updated that majority of grievances has been resolved and the remaining shall be resolved shortly.

The names of member banks having NIL enrolment under PMJJBY & PMSBY were informed. The Small Finance Banks reiterated that they will enroll the beneficiaries under SSS.

Dy. General Manager- SLBC-Delhi enquired about poor performance under Atal Pension Yojana (APY) and requested member banks to participate in the scheme.

The pendency under PMJJBY & PMSBY were discussed during the meeting. The member banks assured that they shall clear all the pendencies expeditiously.

Action Point: - The member banks especially the Small Finance Banks and Payment Banks were again persuaded for enrolment under PMJJBY & PMSBY.



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State Level Bankers' Committee,
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Stand-up India Scheme

The data of stand-up India was discussed with the house. The gradual and consistent fall in the portfolio was noted with concern.

(3) Comparative position of MSME advances

The Convener-SLBC shared the figures of MSME advances. The position of banks having negative growth YoY on basis was deliberated. The negative variance of MSME advances were deliberated during the meeting.

(4) Sub Committee on Priority Sector advances

The following Banks are having less than 10% Priority Sector advances to total advances, as on 30.09.2025:-

| Sr No. | Name of the Bank | % of P.S. Advances to Total Advances | % of P.S. Advances to Total Advances | % of P.S. Advances to Total Advances | % of P.S. Advances to Total Advances |
|---------------------------------------|-----------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| | | 31.03.2024 | 30.06.2024 | 31.03.2025 | 30.06.2025 |
| Public Sector Banks | | | | | |
| 1 | Bank of Baroda | 10.23 | 10.87 | 6.35 | 6.41 |
| 2 | Bank of India | 6.80 | 6.44 | 5.76 | 6.13 |
| 3 | Canara Bank | 9.66 | 9.18 | 7.37 | 7.47 |
| 4 | Central Bank of India | 6.04 | 6.77 | 4.65 | 5.80 |
| 5 | Indian Bank | 17.45 | 17.62 | 7.29 | 8.18 |
| 6 | Punjab National Bank | 8.23 | 6.90 | 7.27 | 7.31 |
| 7 | State Bank of India | 17.91 | 17.93 | 5.55 | 7.56 |
| 8 | Union Bank of India | 7.78 | 7.53 | 7.47 | 5.32 |
| Private Sector Banks & SFB | | | | | |
| 1 | IndusInd Bank | 6.68 | 5.31 | 8.28 | 8.79 |
| 2 | Karnataka Bank | 9.15 | 6.47 | 6.36 | 9.23 |
| 3 | South Indian Bank | 7.86 | 6.57 | 5.66 | 5.21 |

Action Point: - The above-mentioned banks were advised to achieve at least the benchmark percentage of Priority Sector Advances.

(5) Recovery Issues in Schematic Lending

The reduction in NPA in some sectors and status quo maintained in others were noted by the Sub-Committee.



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(6) Sub Committee on SHG and Financial Inclusion

Convener-SLBC-Delhi shared the figures of SHG disbursement reiterating his concern over the dismal figures and exorbitant percentage of NPA. He requested Member banks and LDMs to conduct more camps for creating awareness about SHG facilities.

Action Point: - The member banks were advised to devise a suitable strategy for increasing the SHG portfolio.

(7) FLC Camps and appointment of FLC

It was discussed that the Reserve Bank of India has issued guidelines on opening of FLCs in each LDM office in a time bound manner with the objective for scaling up financial literacy efforts. Punjab National Bank (4), State Bank of India (3), Canara Bank (3), and Bank of Baroda (1) are the lead banks in Delhi NCT responsible for running FLCs at LDM offices. Sh. Saurabh Athaiya-Chief Manager-SLBC-Delhi enquired about the latest status of FLC appointment from Lead Banks.

The State Bank of India informed that FLC is appointed in South East District.

The Lead Bank Shahdara District i.e. Bank of Baroda informed that they are under the process of appointing FLC and confirmed that it shall be appointed within October 2025.

Action Point: Bank of Baroda is requested to appoint FLC in Shahdara District.

(8) Camps by rural branches

The Convener SLBC enquired the member banks which have not achieved the target of camps under rural branches. The Dy. General Manager-Reserve Bank of India also showed her displeasure over this casual approach towards camps by rural branches.

Action Point:- The member banks shall conduct the camps as per allocated targets.

(9) PMFME- Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME)

The District wise performance and targets were deliberated during the VC.

Action Point:- The member banks were advised to clear their pendency on priority and to register the un-registered branches on PMFME Portal. LDMs to handhold banks for clearing the pendency. The member banks to record proper reasons before rejecting applications on the portal.



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(10) Performance under PM SVANidhi scheme

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.

Action Point: - All the member banks were advised to dispose-of pending applications under PM SVANidhi on priority basis and fresh sanction applications under restructured scheme.

(10) Performance under PM Vishwakarma Scheme

The Convener-SLBC shared the Bank wise and District wise pendency under PM Vishwakarma scheme. He advised member banks and LDMS to clear the pendency in a mission mode.

Action Point:- The member banks were advised to clear the pendency under mentioned scheme.

(11) 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 those account as regular accounts.

He specifically asked Delhi State Cooperative Bank to contact their 5174 dormant account holders and convert those account to regular accounts and submit the progress in this regard to SLBC-Delhi.

Action point:- The Delhi State Cooperative Bank to contact these dormant accounts of customers and convert to regular one and submit the progress to SLBC-Delhi.

DSCB is requested to update the status as on 29.09.2025.



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(12) **Nationwide Campaign for the distribution and settlement of unclaimed financial asset including DEAF**

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. The Dy. General Manager -Reserve Bank of India informed that this campaign is being monitored from Central Office-Reserve Bank of India also. The Dy. General Manager- SLBC-Delhi also updated the house about recent developments.

(13) Digitisation initiatives continuation

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*



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- *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.*

The meeting was ended by summing the various agenda items & Vote of Thanks to the Chair.

(Mukesh Kumar Sethi)
Dy. General Manager-SLBC

