

राज्य स्तरीय बैंकर्स समिति,
राष्ट्रीयराजधानी क्षेत्र दिल्ली

State Level Bankers' Committee,
NCT of Delhi,

Minutes of 121st Meeting of SLBC-NCT of Delhi
17th November 2025

The 121st SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 17th November 2025 at Souvenir-II Hall, Le' Meridien, Windsor Place, 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. Sandeep Kumar Singh, IAS-Special Secretary- Finance-Office of Hon'ble Chief Minister-NCT of Delhi, 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 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 deliver his address.

The Executive Director-Punjab National Bank welcomed all dignitaries. He shared an overview of the performance of Member Banks in the NCT of Delhi for the second quarter of current financial year. He shared approx. 50% of annual target in Priority sector against the target of 74.13% and in non-priority sector it is 51.76%. The total achievement under ACP is 54.05%. He requested member banks to continue the good work and achieve the annual ACP target in remaining quarters.

He urged member banks to participate in Govt sponsored schemes like PM Surya Ghar Muft Bijli yojana etc. & restitution of the Unclaimed Assets on the ongoing campaign "Apki Poonji Apka Adhikar". He elaborated on major issues faced by MSME sector and Housing sector.

Then Sh. Sandeep Kumar Singh, IAS, Special Secretary-Finance-GNCTD, requested member banks to give more impetus on Govt. sponsored schemes etc. He also showed his concern on lopsided CD ratio of Districts. He urged member banks to conduct FLC meetings at regular intervals in rural and urban areas. He also said to create awareness about the various products of the Bank. He said that Bank should employ more BCs to ease the banking services for the public & in next review meeting performance of FLCs and BCs shall be gauged. The focus points on education and housing were also deliberated upon. The performance under PM Surya Ghar Bijli Yojana was discussed for seamless loan disbursement.

Then Sh. Parveen Kumar Goyal-Chief General Manager-Punjab National Bank, discussed the ambit of SLBC-Delhi and elaborated about the role of various stakeholders and restitution of unclaimed assets. He also requested Member Banks to participate in mega event under "Apki Poonji Apka Adhikar" on 27.11.2025.

Sh. Nabin Kumar Roy- General Manager -NABARD shared vision of institution with the august gathering. He laid emphasis on Green lending & Heritage financing to control the pollution in NCT of Delhi. He also said a State Action Plan should be implemented and request participation by each stakeholder. He said that Rural MSME should be focused upon by the Member Banks. Financing under Cooperative sector & Micro Finance were also deliberated.

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The repositioning of major banks were discussed to cater the changing needs of society. He reiterated that NABARD shall actively participate in "Apki Poonji Apka Adhikar".

Then Sh. Rajesh Kumar- General Manager & Convener-SLBC-Delhi shared the various initiatives under "Apki Poonji Apa Adhikar" campaign like outdoor advertising, radio jingle and newspaper advertisement. He said that in 121st SLBC Quarterly Meeting only relevant topics shall be deliberated upon due to tight schedule of dignitaries. He elaborated upon the minute details of activities at Dr. Ambedkar International Center, New Delhi. He urged member banks and other stakeholders to create awareness about this camp to make it a success.

Then Smt. Aditi Gupta- Deputy General Manager-Reserve Bank of India-FIDD-NDRO informed that to create awareness about Lead Bank Scheme and have synchronization between district administration and member banks a conference was conducted by Reserve Bank of India. She also informed that SLBC Delhi has created an email id for service deficiencies complaints.slbcdelhi@pnb.bank.in. The recent developments by Reserve Bank of India were deliberated upon. She also emphasized that necessary infrastructure should be provided to LDM office for implementing

Key Indicators

Sh. Mukesh Kumar Sethi-Dy. General Manager-In-charge-SLBC-Delhi then commence deliberations on the agenda of the meeting. The Priority sector and sub sector-wise advances and deposits for the quarter ended September 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 120th MEETING OF SLBC FOR THE QUARTER ENDED JUNE 2025 HELD ON 14.08.2025

The minutes of the 120th SLBC meeting held on 14.08.2025 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 120th SLBC COMMITTEE MEETING FOR THE QUARTER ENDED JUNE 2025 HELD ON 14.08.2025

ATR OF 120th SLBC MEETING:

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



ਰਾਜ਼ ਸ਼ਟਰੀਯ ਬੈਂਕਰਸ ਸਮਿਤਿ,
ਰਾਸ਼ਟ੍ਰੀਯਰਾਜਧਾਨੀ ਕਸ਼ਟਰ ਦਿਲਲੀ

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REVIEW OF CREDIT DISBURSED BY BANKS

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ACHIEVEMENT UNDER ACP OF THE STATE & PRIORITY SECTOR LENDING

Credit Flow to Priority Sector

The achievement under Priority Sector for Q-2 of FY 2025-26 is Rs. 18,23,08 Crore against the annual target of Rs. 2,45,923 Crore i.e. 74.13%. The achievement under Non-Priority Sector is Rs. 11,67,156 Crores against the annual target of Rs. 22,50,765 Crore i.e. 51.86 %. The achievement under total ACP has been Rs. 13,49,464 Crore against the Annual target of Rs. 24,96,688 Crore i.e. 54.05%.

The Member Banks are requested to make a suitable strategy for achieving the ACP target for FY 2025-26.

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 Special Secretary-Finance-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)

Apki Punji Aapka Adhikar Campaign

Objective:-

The Department of Financial Services, Ministry of Finance, directed to hold camps to create awareness about unclaimed assets:-

1. Deposits
2. Life Insurance Policies



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3. Dividends/Shares,
4. Mutual Funds,
5. Pension etc.

- To help citizens trace, update and claim their rightful assets
- To strengthen financial inclusion, transparency and trust in financial system
- Aim is to give back citizens unclaimed money from various financial institutions
- Campaign integrates digital platforms, guidance materials and public outreach.

The Executive Director Punjab National Bank shared his point of view on "Aapki Punji, Aapka Adhikar" (Your Money, Your Right) Campaign. He informed the House that campaign for restitution of unclaimed assets is from October to December 2025. The total unclaimed deposit corpus for Delhi is Rs. 3,200 Crore and with the collective efforts of Member Banks SLBC Delhi has already successfully returned approx. Rs. 100 Crore to the claimants.

He also inform that a Mega Camp shall be organized on 27.11.2025 by SLBC-Delhi. He further emphasized that Member Banks, LDMs and other stakeholders should participate in this Camp and make it a grand success.

Sh. Rajesh Kumar, General Manager & Convenor SLBC Delhi elaborated about the initiatives taken for restitution of the unclaimed assets, SLBC Delhi is creating awareness of the campaign by displaying about the campaign at public utilities, Metro, newspapers etc. playing of Radio Jingle.

CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 40%

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	Sept-25
1	Shahdara	35.53	33.36	32.36	33.42
2	South	36.45	28.19	27.64	24.90
3	South West	29.06	25.19	29.15	23.46

The Executive Director deliberated upon on less than 40% of CD ratio of above three districts. He said that Q-o-Q analysis shall be undertaken in ensuing meetings along with exposure to Agricultural sector or any other big accounts which is contributing to CD ratio. So that sector should be excluded and analyze the actual growth.

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

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



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Following Banks have CD ratio below 60%:

S. No.	Name of Bank	Sept-24	June-25	Sept-25
1	AU Small Fin. Bank	31.06	32.11	34.47
2	DCB Bank Ltd.	50.60	54.16	56.66
3	Development Bank of Singapore	30.22	59.35	37.91
4	Equitas Small Fin. Bank	14.14	12.08	12.06
5	ESAF Small Finance Bank	41.28	49.75	36.58
6	IDBI Bank	42.44	42.68	41.51
7	Karur Vysya Bank	25.31	31.74	29.56
8	Nainital Bank Ltd	40.74	36.75	37.83
9	RBL Bank Ltd	53.47	54.44	53.59
10	Tamilnad Mercantile Bank	44.71	51.02	16.05
11	The Kangra Cooperative Bank Limited	57.56	57.33	55.76
12	UCO Bank	65.71	65.41	47.64
13	Utkarsh Small Finance Bank	40.74	52.58	57.64

Following Banks have CD ratio more than 200%:-

S. No.	Name of Bank	Sept-24	June-25	Sept-25
1	Bank of India	216.46	224.05	214.32
2	Catholic Syrian Bank Ltd.	130.87	261.96	217.33
3	Karnataka Bank	256.80	222.90	210.79
4	South Indian Bank Ltd	278.58	313.97	307.16
5	Capital Small Finance Bank	382.14	424.85	458.34
6	Shivalik Small Fin Bank Ltd	151.34	179.98	206.64

CD Ratio (Delhi Rural):

There were 75 rural branches in NCT of Delhi.

Position as on			Variation	
September-24	June-25	September-25	YoY	Over the Qtr
53.28	59.72	51.15	-2.13	-8.57

The CD ratio of these rural branches decreased from 53.28% to 51.15% on YoY basis. The CD Ratio decreased from 59.72% to 51.15% on QoQ basis.



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

S. No.	Name of Bank	Rural	Mar-25	June-25	Sept-25
1	Axis Bank	6	79.45	94.00	79.48
2	Bank of Baroda	4	21.96	23.10	24.12
3	Bank of India	7	95.43	34.26	34.37
4	Bank of Maharashtra	1	49.31	42.46	39.33
5	Canara Bank	5	12.37	12.76	13.28
6	Central Bank of India	3	280.18	541.41	353.17
7	Delhi State Coop Bank	6	257.18	151.68	245.16
8	Federal Bank Ltd	4	28.50	27.40	27.95
9	HDFC Bank	2	229.01	227.72	233.70
10	Indian Bank	4	9.81	9.31	9.32
11	Kotak Mahindra Bank	1	21.42	18.88	20.17
12	Nainital Bank Ltd	1	33.71	37.58	32.92
13	Punjab National Bank	16	11.05	10.61	10.40
14	State Bank of India	1	8.34	8.57	8.01
15	Ujjivan SFB	1	19.09	15.29	15.66
16	Union Bank of India	13	47.11	48.38	49.63
	Rural Area CD Ratio	76	53.89	59.72	51.15

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

Review of Social Security Scheme- PMJDY

The Member Banks have shown an exemplary work in resolving the grievances under PMJDY. Only 3 applications are pending as on 30.09.2025. Member Banks are requested to continue with the good work.

Action Point:- HDFC Bank is requested to dispose of the complaint.

(Action: - HDFC Bank)

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 low participation in PMJJBY & PMSBY and constraints faced, if any, by Small Finance Banks.

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S. No.	Name of Bank	PMSBY	PMJJBY
1	Delhi State Cooperative Bank	0	0
2	Bandhan Bank Ltd.	0	0
3	Development Bank of Singapore	0	0
4	IndusInd Bank	0	0
5	ESAF Small Finance 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 above-mentioned Small Finance Banks, Bandhan Bank and Delhi State Cooperative Bank & IndusInd Bank are advised to submit the reasons for NIL enrollments.

Action Point:- The Small Finance Banks & IndusInd Bank 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 part of current Financial Year. The SLBC-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 urged Member Banks and LDMs to put in more concentrated efforts to achieve the target under Atal Pension Yojana.

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.

(Action: Member Banks and LDMs)

Position of pending cases under PMSBY as on 30.09.2025

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.

23 cases were pending for resolution under PMSBY, Indian Bank-6, Punjab & Sind Bank-5, Federal Bank Ltd. – 3, Central Bank of India – 2, State Bank of India-2 and Axis Bank- 2.

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

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

Position pending cases under PMJJBY as on 30.06.2025

The officials from Indian Bank, Punjab & Sind Bank and Axis Bank are requested to update the house about current status of applications which are pending for more than 3 months to 6 months.

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

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

(Action:- Indian Bank, Punjab & Sind Bank, Axis Bank)

LENDING TOWARDS HOUSING FINANCE

Housing Finance

The summarized position of Housing Finance is as under:-

(Amt. In Crore)

Housing Finance (PS)	Housing Finance (NPS)	Total Housing Finance
18239	92825	111064

Position as On			Variation		% Growth	
September-24	June-25	September-25	YoY	Over the Qtr	YoY	Over the Qtr
109747	108537	111064	1316	2527	1	2

The Advances under Housing Sector increased by Rs. 1316 Crore i.e. 1% on YoY basis and increased by Rs. 2527 Crores i.e. 2% on QoQ basis.

The Executive Director- Punjab National Bank elaborated on the performance of member banks on Housing Finance. It was deliberated by dignitaries on dais to pay attention to data by Canara Bank and Bank of Maharashtra.

The Dy. General Manager- FIDD-NDRO- Reserve Bank of India observed that discrepancy in data was also discussed during Sub-Committee meeting including renewable energy & social infrastructure.



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The OIC & General Manager-NABARD caution the banks that loan under Green Energy sector should be granulated.

Action Points:- All Member Banks are requested to make a suitable strategy to increase the portfolio in Housing Sector.

PERFORMANCE UNDER VIDYA LAXMI PORTAL

The performance under Vidya Laxmi Portal was deliberated.

Number of loan applications uploaded through Vidya Lakshmi Portal During the QTR		Total Number of loan applications uploaded through Vidya Lakshmi Portal	
No.	Amt.	No.	Amt.
3364	431	140054	677976

The data by Indian Bank was wrongly uploaded on the portal. The Executive Director -Punjab National Bank showed his displeasure on wrong reporting of data by some of the member banks. The OIC & General Manager-NABARD said that Member Banks should be more cautious in uploading the data on SLBC Portal to put a actual position of various schemes.

LENDING TOWARDS GOVERNMENT SPONSORED SCHEMES

Bank Wise and District Wise Status of PMFME (PM Formalisation of Micro Food Processing Enterprises Scheme)

The State Level Nodal Officer of PMFME- Sh. Vikrant deliberated on the performance under the 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-off 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 PM Surya Ghar Yojana

The total sanction and disbursement of the scheme was discussed. The Executive Director, Punjab National Bank shared that only 798 loans have been disbursed by PSBs since the scheme's inception. Bankers must prioritize this scheme due to the benefits (subsidy, pollution reduction, and green energy).

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The Dy. General Manager-In-charge-SLBC advised Member Banks to explore the possibility of credit off-take in the segment.

The Executive Director, Punjab National Bank showed his concern about the poor performance under PM Surya Ghar Yojana. The OIC & General Manager- NABARD informs the Banks to make more efforts to achieve the PM Surya Ghar Yojana target.

Further the applications of PM Surya Ghar Yojana have been taken up only by Public Sector Banks and there is NIL participation of Private Sector Banks under the 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.

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:-

The following Banks have negative Growth on YoY basis:-

MSME NEGATIVE VARIANCE YOY					
S.No.	Bank Name	Sep-24	Sep-25	Variance	Negative Variance%
1	ESAF Small Finance Bank	202.98	11.41	-191.57	-94.38
2	Union Bank of India	6252.17	4053.06	-2199.11	-35.17
3	Bank of Maharashtra	1281.97	861.13	-420.84	-32.83
4	Dhanlaxmi Bank	9.25	6.31	-2.94	-31.78
5	Indian Bank	4976.38	3430.82	-1545.56	-31.06
6	Delhi State Cooperative Bank	9.34	8.00	-1.33	-14.29
7	Karnataka Bank	545.08	471.00	-74.08	-13.59
8	DCB Bank Ltd.	996.21	871.44	-124.77	-12.52
9	YES Bank Ltd	10280.62	10231.84	-48.78	-0.47

The following Banks have negative Growth on QoQ basis:-

S.No.	Bank Name	Jun-25	Sep-25	Variance	Negative Variance%
1	Delhi State Cooperative Bank	9.18	8.00	-1.18	-12.88
2	Dhanlaxmi Bank	7.09	6.31	-0.78	-11.00
3	Shivalik Small Fin Bank Ltd	68.15	61.42	-6.72	-9.87
4	Development Bank of Singapore	818.11	769.75	-48.36	-5.91
5	DCB Bank Ltd.	922.12	871.44	-50.68	-5.50
6	Indian Overseas Bank	4121.55	4059.79	-61.76	-1.50
7	Indusind Bank	3982.85	3930.17	-52.68	-1.32
8	Kotak Mahindra Bank	16417.09	16293.81	-123.29	-0.75
9	The Kangra Cooperative Bank Limited	398.99	397.43	-1.56	-0.39

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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.

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 in a timely manner except

1. Indian Bank
2. Kotak Mahindra Bank
3. Central Bank of India

Action Point:- Indian Bank, Kotak Mahindra Bank and Central Bank of India were advised to submit 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.

Sh. N. Ramachandran-General Manager-SIDBI elaborated on their future road map, stressed financing of the projects under CGTMSE. He discussed various facets of economic scenarios under different MSME schemes promoted by SIDBI.

The Dignitaries on dais awarded the top performing Bank during Q-2, FY 2024-25 under "Aapki Punji Aapka Adhikar Campaign" to State Bank of India Bank, Union Bank of India & Punjab National Bank.

The dignitaries also facilitated LDM of North-West, North & South for enrolment under Social Security schemes for "Four Months saturation campaign- July to October 2025". The LDMs of South, North West & North were felicitated for performance under "Apki Apoonji Apka Adhikar" Campaign.

The meeting concluded with "Vote of Thanks" by Sh. Vivek Dhawan-General Manager-Bank of Maharashtra.


(Mukesh Sethi)
Dy. General Manager
SLBC-Delhi

