STATE LEVEL BANKERS' COMMITTEE (SLBC), NCT OF DELHI

AGENDA-WISE MINUTES OF SUB-COMMITTEE MEETINGS

Quarter ended June 2026 | Meeting held on 06 August 2026

Venue: PNB House, Bhikaji Cama Place, Ring Road, New Delhi

The Steering Committee along with the Sub-Committee Meetings for the quarter ended June 2026 of the State Level Bankers' Committee (SLBC), NCT of Delhi, was convened by Punjab National Bank on 06 August 2026 at PNB House, Bhikaji Cama Place, Ring Road, New Delhi.

Sub-Committee	Coverage
SC – MSME & OPS	MSME and Other Priority Sector
SC – Agriculture & Allied Activities (SC-AA)	Agriculture and allied activities
SC – Financial Inclusion & Financial Literacy (SC-FIFL)	Financial inclusion and financial literacy
SC – Digital Payments (SC-DP)	Digital payments and cyber/digital awareness

The meeting was attended by Shri Debarchan Sahoo, General Manager & Convener, SLBC Delhi; Shri Tushar Jadhav, DGM, Reserve Bank of India; representatives of NABARD and Government of NCT of Delhi; representatives of Punjab National Bank, State Bank of India, Canara Bank, HDFC Bank, ICICI Bank and other member banks. Shri Dhiraj Kumar, Deputy General Manager, CGTMSE, and all Lead District Managers (LDMs) participated through Webex.

At the outset, Shri Debarchan Sahoo, General Manager & Convener, SLBC Delhi, welcomed the dignitaries and participants and thanked them for their presence and active participation.

Special presentation by CGTMSE: , Shri Dhiraj Kumar, Deputy General Manager, CGTMSE, delivered an informative presentation highlighting the objectives, features, and benefits of the **Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)**. He elaborated on the role of CGTMSE in facilitating collateral-free credit to Micro and Small Enterprises and encouraging banks to enhance credit flow to the sector.

He also briefed the participants on the **Delhi Government Credit Guarantee Scheme**, which became operational with effect from **01.02.2026**, explaining its salient features, eligibility criteria, and the benefits available to borrowers and lending institutions. He encouraged member banks to actively utilize the scheme to improve credit outreach to eligible MSMEs in the National Capital Territory of Delhi.

Thereafter, **Shri Debarchan Sahoo, General Manager & Convener, SLBC Delhi**, took up the agenda items of the respective Sub-Committees for discussion.

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1. Sub-Committee on MSME and Other Priority Sector (SC–MSME & OPS)
Quarter ended June 2026

Agenda No. 1: Business Parameters – NCT of Delhi

Deliberations: The Committee reviewed the overall business parameters as at June 2026. Total deposits stood at ₹19,54,750 crore and total advances at ₹19,97,138 crore. The CD Ratio improved to 102.17%. Priority Sector advances stood at ₹2,80,326 crore, while MSME advances were ₹2,27,375 crore, constituting 81.11% of Priority Sector advances and 11.39% of total advances. Housing under Priority Sector showed negative quarter-on-quarter growth.

Decision/Observation: The overall business position was noted. It had been observed there is 0.06% negative growth in Total Deposits during the Quarter ended June, 2026. However, there is positive growth of 2.14% in Total Advances during the Quarter ended June, 2026. Shri Tushar Jadhav, DGM, RBI, observed significant negative year-on-year growth in deposits and advances of IndusInd Bank and advised the bank to analyse the reasons and take corrective measures.

Action Points:

- IndusInd Bank to analyse the decline in deposits and advances and take appropriate corrective measures in the ensuing quarter.

Agenda No. 2: Flow of Credit to MSMEs vis-à-vis ACP; Credit-deficient Districts; NPAs and Recovery; Financing of New Units

Deliberations: MSME advances increased to ₹2,27,375 crore as at June 2026, registering 24.32% year-on-year growth and 4.00% growth over the quarter. Micro, Small and Medium enterprise advances stood at ₹84,977 crore, ₹77,847 crore and ₹64,406 crore respectively. Total MSME NPA was ₹10,531 crore, with NPA ratio at 4.63%, lower than 5.62% as at March 2026.

Decision/Observation: The Committee noted the improvement in MSME credit and the reduction in the overall MSME NPA ratio. Banks were advised to sustain credit growth while maintaining recovery efforts.

Action Points:

- Member banks to continue focused lending to viable MSME proposals and strengthen recovery/monitoring of stressed accounts.
- LDMs/member banks to follow up credit delivery in identified credit-deficient areas.

Agenda No. 3: Collateral-free Loans to MSMEs and Coverage under CGTMSE
Deliberations: The Committee discussed collateral-free credit and the role of CGTMSE.

The **Delhi Credit Guarantee Scheme (DCGS)**, launched in collaboration with Government of NCT of Delhi, provides **95% Total Guarantee Cover**. CGTMSE covers 75% to 90% of the credit facility, while the Government of NCT of Delhi covers the remaining balance (5% to 20%), reducing the lending bank's risk exposure to just 5%.

Decision/Observation: Member banks were advised to actively promote CGTMSE/DCGS and ensure eligible proposals are appropriately covered. The CGTMSE DGM also clarified the claim-payout mechanism and the possibility of deferral of admissible claims where the applicable portfolio/risk-management limit is reached.

Action Points:

- Member banks to actively utilise CGTMSE/DCGS for eligible MSE borrowers and increase awareness among branch functionaries and borrowers.

Agenda No. 4: Onboarding on Udyam Portal, Udyam Assist Platform and TReDS
Deliberations: The Committee noted that total MSME accounts were 5,40,239, of which 4,11,489 had Udyam Registration. The importance of Udyam/Udyam Assist registration and TReDS onboarding for formalisation and timely receivables financing was discussed.

Decision/Observation: It was suggested that Udyam Registration and TReDS data be incorporated into the RBI LBS Portal for comprehensive bank-wise and district-wise monitoring. The agenda papers also provide that TReDS data is henceforth to be captured in the portal.

Action Points:

- Member banks to facilitate Udyam/UAP registration of eligible MSMEs and encourage eligible borrowers to onboard on TReDS.

- SLBC/RBI to examine incorporation of relevant Udyam and TReDS data in the LBS Portal.

Agenda No. 5: Financing under Specific Central/State Government Schemes relating to MSMEs
Deliberations: The Committee reviewed financing under DAY-NRLM, DAY-NULM, PMEGP, SHG and Stand-Up India. The figures placed before the Committee indicated continued credit flow under these schemes, including Stand-Up India outstanding of ₹412.00 crore.

Decision/Observation: Banks were advised to proactively identify eligible MSMEs and facilitate timely financing under applicable Government schemes.

Action Points:

- Member banks to improve outreach, awareness, sanction and disbursement under applicable MSME Government schemes.

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Agenda No. 6: Banking Facilities in MSME Clusters
Deliberations: The Committee discussed the importance of adequate banking infrastructure, working-capital facilities, digital banking and outreach in MSME clusters.

Decision/Observation: Member banks were advised to review the adequacy of banking services in identified MSME clusters and strengthen presence through branches, BCs, digital channels and outreach programmes.

Action Points:

• Member banks/LDMs to identify service and credit gaps in MSME clusters and take suitable corrective measures.

Agenda No. 7: Export Credit and Financing of Start-ups
Deliberations: Export credit and startup financing were reviewed. Export credit achievement against the annual ACP target was placed before the Committee. The House observed that Delhi has significant potential for strengthening export finance.

Decision/Observation: Focused outreach and coordination with export promotion and industry bodies was considered necessary. HDFC Bank, which reported Nil under the separate Export Credit category, was advised to validate the reported classification.

Action Points:

- Banks to undertake targeted outreach in major export clusters such as Gandhi Nagar, Okhla, Bawana, Narela, Wazirpur, Naraina and Mayapuri.
- Banks to coordinate with DGFT, FIEO, Export Promotion Councils, DSIIDC and industry associations and extend suitable pre- and post-shipment finance.
- HDFC Bank to validate and confirm the reported Export Credit data.

Agenda No. 8: Infrastructure and Facilities for MSMEs
Deliberations: The Committee considered infrastructure and support facilities covering energy, water, telecommunications, pollution control, technology upgradation, market access, Common Facility Centres, testing/design facilities, logistics, warehousing and skill development.

Decision/Observation: The Committee emphasised identification of critical infrastructure gaps and time-bound resolution.

Action Points:

• Concerned departments to identify critical infrastructure gaps and prepare time-bound action plans.

• Stakeholders to strengthen CFCs, testing/design/technology centres, market linkages and skill-development initiatives.

Agenda No. 9: Restructuring of MSME Loans in Natural Calamity-affected Districts
Deliberations: The position was reviewed.

Decision/Observation: No natural calamity-affected district was reported in the State/NCT of Delhi during the quarter ended June 2026.

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Agenda No. 10: Financing to Women-led Enterprises
Deliberations: The Committee reviewed the importance of institutional credit for women-led enterprises and inclusive entrepreneurship.

Decision/Observation: Member banks were advised to proactively identify and finance eligible women entrepreneurs under Government-sponsored and bank-specific schemes.

Action Points:

- Banks to strengthen outreach and credit support to eligible women-led enterprises and review progress periodically.

Agenda No. 11: Matters relating to MSME Credit referred by DCCs
Deliberations: The agenda was placed before the Committee for review.

Decision/Observation: No matter was referred by DCCs during the quarter ended June 2026.

Agenda No. 12: Credit Flow to Other Priority Sectors
Deliberations: The Committee reviewed credit flow to export credit, education, housing, social infrastructure, renewable energy and other eligible priority sectors. Housing Priority Sector advances stood at ₹18,529 crore as at June 2026 and showed negative quarter-on-quarter growth.

Decision/Observation: In view of the negative growth in Priority Sector housing, focused efforts were considered necessary. The House noted that regularisation of various unauthorised colonies under PM-UDAY presents an opportunity for housing finance. The Committee also suggested that RBI may consider revision of existing PSL housing loan limits in metropolitan cities, particularly in view of Delhi property prices.

Action Points:

- Member banks to intensify marketing and customer outreach for Priority Sector housing loans.
- Banks to identify eligible beneficiaries in PM-UDAY colonies and facilitate housing finance.
- The suggestion for revision of PSL housing limits in metropolitan cities may be taken up with RBI.

Agenda No. 13: Financing under Specific Central/State Government Schemes relating to Other Priority Sectors
Deliberations: The Committee considered the role of Government schemes in supporting education, housing, renewable energy, social infrastructure and other eligible priority sectors.

Decision/Observation: Member banks were advised to identify eligible beneficiaries and ensure timely credit support under applicable schemes.

Action Points:

- Banks to create awareness and improve outreach under Government schemes relating to Other Priority Sectors.

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2. Sub-Committee on Agriculture and Allied Activities (SC–AA)
Quarter ended June 2026

Agenda No. 1: Credit Flow to Agriculture and Allied Activities vis-à-vis ACP

Deliberations: Agriculture advances stood at ₹39,048 crore as at June 2026. Agriculture Priority Sector advances were ₹30,497 crore. Farm Credit stood at ₹12,140 crore, Agriculture Infrastructure at ₹751 crore and Ancillary Activities at ₹17,606 crore.

Decision/Observation: The Committee noted the credit position and advised follow-up in credit-deficient districts.

Action Points:

- LDMs to follow up with member banks to improve agriculture credit flow in credit-deficient districts.

Agenda No. 2: KCC Loans for Crops, Animal Husbandry and Fisheries; NPAs and Recovery

Deliberations: During the quarter, 291 KCCs were issued/renewed for crops with ₹6.85 crore disbursed; 23 KCCs for Animal Husbandry were issued/renewed with ₹0.63 crore disbursed. The fisheries KCC position was also reviewed. Agriculture NPA ratio improved from 8.95% at March 2026 to 8.61% at June 2026.

Decision/Observation: Banks were advised to strengthen KCC coverage for eligible farmers and allied activities, with focus on working-capital requirements for dairy, animal husbandry and fisheries.

Action Points:

- Member banks to increase KCC outreach and renewals for eligible crop and allied activity borrowers.

Agenda No. 3: Financing under Government Schemes relating to Agriculture, Allied Activities and Agri-infrastructure

Deliberations: The Committee reviewed KCC, PMFBY, PM-KUSUM and Agriculture Infrastructure Fund. The Department of Agriculture, NCT of Delhi, informed that PMFBY is presently not applicable in Delhi and that steps are being initiated for early implementation.

Decision/Observation: Banks were advised to prioritise eligible beneficiaries and strengthen coordination with the Department of Agriculture, NABARD and other implementing agencies.

Action Points:

- Banks to ensure timely processing/disposal of eligible applications under agriculture schemes and AIF.
- Banks to report operational/technical/policy issues requiring intervention.

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Agenda No. 4: Food Processing and Agri-export Promotion
Deliberations: The PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme was discussed, including credit access, technology upgradation, support to FPOs/SHGs/cooperatives, formalisation and market integration.

Decision/Observation: Banks were encouraged to support eligible food-processing enterprises and value-chain participants.

Action Points:

- Member banks to identify viable PMFME proposals and provide timely credit and handholding support.

Agenda No. 5: Restructuring of Agri-loans in Natural Calamity-affected Districts
Deliberations: The position was reviewed.

Decision/Observation: No natural calamity-affected district was reported in Delhi during the quarter ended June 2026.

Agenda No. 6: State-specific Potential Growth Areas
Deliberations: The Committee discussed Delhi's potential in high-value and technology-driven agriculture, including horticulture, protected cultivation, hydroponics, rooftop farming, mushroom cultivation, floriculture, medicinal/aromatic plants, nursery development and beekeeping.

Decision/Observation: Banks were advised to support viable projects in these areas under relevant Government/NABARD-supported schemes.

Action Points:

- Banks/LDMs to undertake targeted outreach and credit camps for innovative agriculture and allied activities.

Agenda No. 7: Rural and Agricultural Infrastructure
Deliberations: The Committee reviewed the need for timely financing of rural and agricultural infrastructure and better identification of bankable projects.

Decision/Observation: Regular review at SLBC/DCC level was suggested.

Action Points:

- Banks to extend timely credit for viable infrastructure projects; Government departments to facilitate identification and implementation of bankable projects.

Agenda No. 8: Implementation of Model Land Leasing Act, 2016
Deliberations: The Committee discussed issues that may affect agricultural lending to tenant farmers/lessee cultivators, including verification of tenancy, documentation and credit assessment.

Decision/Observation: Banks were requested to report operational/legal issues and suggest measures for improving institutional credit to eligible tenant farmers.

Action Points:

- Member banks to furnish issues, if any, to SLBC for taking up with concerned authorities.

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Agenda No. 9: Digitization of Land Records

Deliberations: The Committee reviewed the importance of digitised land records for ownership verification, mutation and agricultural credit processing.

Decision/Observation: Banks were requested to share difficulties in accessing/using digitised land records and integration issues.

Action Points:

- Banks to report operational/technical issues and suggest measures for better utilisation of digitised land records.

Agenda No. 10: Pledge Financing through e-NWRs

Deliberations: Pledge finance against Negotiable Warehouse Receipts was reviewed. During the quarter, 31 accounts amounting to ₹121.05 crore were reported, with total outstanding pledge finance of 91 accounts amounting to ₹408.29 crore.

Decision/Observation: Banks were requested to explore the possibilities of financing against e-NWRs issued by WDRA-registered warehouses.

Action Points:

- Member banks to increase awareness and explore viable e-NWR based pledge-financing opportunities.

Agenda No. 11: Financing of Farmer Producer Organisations (FPOs)

Deliberations: The Committee discussed need-based working-capital and term-loan finance to FPOs for procurement, inputs, warehousing, cold storage, grading, processing, logistics and other activities.

Decision/Observation: Banks were advised to consider PSL, AIF, CGTMSE and the Equity Grant available under the scheme for formation and promotion of 10,000 FPOs, wherever applicable.

Action Points:

- Banks to identify eligible FPOs and coordinate with NABARD, SFAC, NCDC and other agencies for credit and capacity building.

Agenda No. 12: Agriculture Credit referred by DCCs

Deliberations: The agenda was reviewed.

Decision/Observation: No such matter was referred by any DCC during the quarter ended June 2026.

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3. Sub-Committee on Financial Inclusion & Financial Literacy (SC–FIFL)
Quarter ended June 2026

Agenda No. 1: Coverage of Unbanked Rural Centres; Banking Infrastructure and BC Operations

Deliberations: LDM confirmations indicated that no village in NCT of Delhi was left without a banking outlet (branch or fixed-point BC) within a 5-km distance. The Committee also reviewed BC operations and the number of active BCs/BC CSPs.

Decision/Observation: Member banks were advised to resolve operational hurdles in BC functioning on priority. LDMs were requested to review BC operations in DCC/DLRC meetings.

Data available on the CISBI portal currently identifies 24 centers in the NCT of Delhi as "unbanked revenue centers." However, the SLBC, based on data provided by the LDMs, has confirmed that all 24 centers are already covered by banking services through either a brick-and-mortar branch or Fixed Point BC (FBC). Consequently, banks have been advised by SLBC to facilitate the immediate updation of data on the CISBI portal to reflect the correct banking network status for these centers. The list of such centers has already been shared by the SLBC to all concerned banks.

As envisaged under the National Strategy for Financial Inclusion (NSFI) 2025-30, all banks are advised to ensure that the share of women BCs constitutes a minimum of 30% of the total BC network. To achieve this, banks should endeavor to increase their share of women BCs in a phased manner i.e. 20% by December 2026, 25% by December 2027, 30% by December 2028. In view of the above targets, the SLBC is requested to initiate the collection of gender-wise bifurcation data of BCs operating in the NCT of Delhi. This data will be utilized to monitor the progress of banks in achieving the stipulated targets for women-led BCs.

Action Points:

- Banks to update data on the CISBI portal regarding the banking network in the 24 centers in NCT of Delhi previously marked as unbanked.
- Banks to adhere to the phased targets for increasing the share of women-led BCs to 30% by December 2028, as per NSFI 2025-30 guidelines.
- SLBC to commence collection of gender-wise data on BCs in NCT of Delhi for effective monitoring of progress.
- Member banks to review BC operations and resolve hurdles/issues on priority.
- LDMs to monitor BC performance and unresolved issues through DCC/DLRC meetings.

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Agenda No. 2: Direct Benefit Transfer (DBT) in the State

Deliberations: The Committee reviewed Aadhaar seeding and mapping requirements for DBT beneficiaries. Total student accounts reported were 21,53,420, of which 16,24,514 were Aadhaar-seeded.

Decision/Observation: Banks were advised to complete pending Aadhaar seeding, ensure proper NPCI mapping and improve Aadhaar Transfer Compliant status.

Action Points:

- Banks to clear pending Aadhaar/mobile seeding cases and ensure correct NPCI mapping.
- Controlling Heads/LDMs to follow up with branches and report progress to concerned departments/SLBC.

Agenda No. 3: Coverage under PMJDY, PMJJBY, PMSBY, APY and NPS

Deliberations: The Committee reviewed financial inclusion coverage under basic banking, insurance and pension schemes. PMJJBY enrolments stood at 23,75,386 and PMSBY enrolments at 72,48,490 as at 30 June 2026. APY subscribers in Delhi had crossed 11.50 lakh. Certain member banks had NIL enrolment under PMJJBY/PMSBY.

Decision/Observation: Member banks with NIL enrolments were advised to commence enrolment on priority. The Committee also reviewed pending PMJJBY claims and advised timely disposal.

Action Points:

- All member banks to increase coverage under PMJJBY, PMSBY and APY, with special attention to banks having NIL enrolment.
- Banks and LDMs to ensure timely settlement of pending insurance claims.

Agenda No. 4: Progress under SHG–Bank Linkage

Deliberations: The Committee reviewed the SHG–Bank linkage position and the need to strengthen credit access to SHGs.

Decision/Observation: Banks were advised to support eligible SHGs with timely credit and strengthen linkages with livelihood programmes.

Action Points:

- Member banks to improve SHG credit linkage and address operational bottlenecks in coordination with implementing agencies.

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Agenda No. 5: Skill Training Programmes and Credit Linkage
Deliberations: The Committee considered the need to link beneficiaries of skill-development programmes with formal credit facilities and entrepreneurship opportunities.

Decision/Observation: Banks and LDMs were encouraged to coordinate with skill centres and relevant agencies to identify credit-ready beneficiaries.

Action Points:

- Member banks/LDMs to strengthen credit linkage for eligible trained beneficiaries and entrepreneurs.

Agenda No. 6: Matters relating to Financial Inclusion referred by DCCs
Deliberations: The agenda was reviewed.

Decision/Observation: No matter was referred by DCCs during the quarter ended June 2026.

Agenda No. 7 & 8: Financial Literacy and Review of FL Activities/Coordination among Stakeholders
Deliberations: The Committee reviewed special and target-group-specific camps conducted by FLCs. Against quarterly targets of 60 special camps and 150 target-group-specific camps, 98 and 264 camps respectively were reported, with 6,704 and 17,562 participants. The LDM, South West was requested to update the House regarding non-achievement of special camps.

Decision/Observation: Financial literacy activities should remain outcome-oriented and focused on actual awareness, enrolment and utilisation of financial services.

Action Points:

- Member banks/FLCs to continue regular camps and improve coverage in underserved areas.

- LDM South West to update the House on non-achievement of special-camp targets.

Agenda No. 9: Financial Education in the School Curriculum
Deliberations: The Committee discussed the importance of early financial education covering savings, budgeting, digital payment safety, cyber-fraud prevention, responsible credit and consumer protection.

Decision/Observation: Coordination with the Education Department, schools, FLCs and LDMs was suggested.

Action Points:

- Education Department may explore inclusion of financial education modules in school curriculum.

- Banks/FLCs/LDMs to coordinate with educational institutions for periodic financial awareness programmes.

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Agenda No. 10: Centres of Financial Literacy (CFLs) and Financial Literacy Centres (FLCs)

Deliberations: The Committee reviewed FLC activities. The reported total was 98 special camps with 6,704 participants and 264 target-group-specific camps with 17,562 participants.

Decision/Observation: The FLC network was noted as an important mechanism for strengthening financial literacy and digital awareness.

Action Points:

- FLCs and sponsoring banks to continue targeted camps and strengthen coordination with LDMs.

Agenda No. 11: Inclusion of Financial Literacy Module in Skill Training Programmes

Deliberations: Financial literacy through skilling centres was reviewed. Out of 36 skilling centres mapped to FLCs, 35 were covered, with 101 sessions and 3,005 students participating; digital content had been uploaded in 35 ITIs.

Decision/Observation: Banks were requested to continue reporting progress through the PMJDY portal and strengthen coverage of mapped skilling centres.

Action Points:

- Banks/FLCs to ensure regular sessions at mapped skilling centres and timely MIS reporting.

Agenda No. 12: Matters relating to Financial Literacy referred by DCCs

Deliberations: The agenda was reviewed.

Decision/Observation: No matter was referred by DCCs during the quarter ended June 2026.

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4. Sub-Committee on Digital Payments (SC–DP)
Quarter ended June 2026

Agenda No. 1: Progress under Expanding and Deepening of Digital Payments Ecosystem (EDDPE)
Deliberations: Digital transaction performance as at 30 June 2026 was reviewed. Total digital transactions reported were 179.8672 crore with transaction value of ₹85,02,900.8956 crore across UPI, BHIM-Aadhaar, Bharat QR, IMPS, cards and USSD. The Committee also reviewed ATM transactions and failed ATM transactions.

Decision/Observation: Banks/LDMs were advised to continue customer awareness and branch-level follow-up to increase digital transactions. POS installation, RuPay card issuance/activation and prompt card issuance were specifically emphasised.

Action Points:

- Banks/LDMs to promote UPI, *99#, BHIM and POS usage.
- Pending POS installations to be completed at the earliest.
- RuPay cards to be issued in PMJDY accounts and activation improved.
- Debit/credit cards to be issued promptly.

Agenda No. 2: Issues Affecting Progress: Connectivity and Digital Frauds
Deliberations: The Committee discussed inadequate connectivity in some areas, technical disruptions in digital channels, limited digital literacy and increasing cyber frauds/online scams.

Decision/Observation: The House emphasised stronger digital infrastructure, customer awareness, fraud monitoring and timely reporting/resolution of complaints.

Action Points:

- Banks to coordinate with telecom service providers for connectivity issues.
- Awareness to be strengthened through branches, FLCs, camps, BC channels and social media.
- Branches to educate customers on UPI/mobile/internet banking, cards, phishing, vishing, QR scams, remote-access fraud and fake KYC updates.
- Major connectivity and cyber-fraud issues to be reported to SLBC for appropriate escalation.

Agenda No. 3: Digital Financial Awareness and Cyber-security Campaigns and Promotion of Digital Transactions
Deliberations: The Committee emphasised integration of cyber-security awareness into digital financial literacy programmes, FLCs and outreach activities. Awareness regarding CyberDost, the National Cyber Crime Helpline 1930 and the National Cyber Crime Reporting Portal was highlighted.

Decision/Observation: Member banks were advised to prominently display information on 1930 and the reporting portal and sensitise branches/field staff. LDMs were requested to discuss the issues in DCC/DLRC meetings.

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Action Points:

• Banks to integrate cyber-safety messages into all relevant financial literacy programmes.

• Branches, ATMs and BC outlets to prominently display 1930 and cyber-crime reporting information.

• Customers and staff to be encouraged to follow CyberDost for cyber-safety alerts and guidance.

• LDMs to discuss digital-payment/cyber-safety issues in DCC/DLRC meetings.

Agenda No. 4: Matters relating to Digital Payments referred by DCCs
Deliberations: The agenda was reviewed.

Decision/Observation: No such matter was referred by any DCC during the quarter ended June 2026.

5. Consolidated Action Points

• Member banks to sustain credit growth in MSME, agriculture, housing and other priority sectors while strengthening recovery and asset quality.

• Banks to actively utilise CGTMSE/DCGS and ensure eligible MSME proposals are appropriately covered.

• Banks to improve Udyam/UAP registration, TReDS onboarding and reporting of relevant MSME data.

• Member banks to strengthen export finance and undertake focused outreach in Delhi's major export clusters.

• LDMs/member banks to improve agriculture credit flow in credit-deficient areas and expand KCC coverage, including allied activities.

• Banks to explore financing against e-NWRs and strengthen FPO financing.

• Banks to improve PMJDY/PMJJBY/PMSBY/APY coverage, complete pending Aadhaar/NPCI mapping and settle insurance claims promptly.

• FLCs, banks and LDMs to intensify outcome-oriented financial literacy camps, including cyber-safety and digital-payment awareness.

• Banks to strengthen digital payment adoption, connectivity escalation and cyber-fraud prevention, including awareness of 1930 and CyberDost.

• All stakeholders to provide required updates to SLBC for monitoring and follow-up.

Shri Debarchan Sahoo
General Manager & Convener
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