INDEX

AGENDA ITEM NO. 1	Confirmation of Minutes of the 123rd Meeting of SLBC for the 4th Quarter ended March 2026 held on 12.05.2026

The 123rd SLBC Meeting of NCT of Delhi for the Quarter ended March, 2026 was held on 12/05/2026. The meeting was chaired by Shri B.P. Mahapatra- Executive Director- Punjab National Bank. The Minutes of the meeting were sent to all concerned. A Copy of the Minutes is also enclosed. Since no suggestions/objections on the said Minutes have been received, the same may be taken as confirmed. The following dignitaries were present in the Meeting amongst other:

S.No.	Name	Designation	Name of the Bank/Department
1	Sh. B.P. Mahapatra	Executive Director	Punjab National Bank
2	Sh. Rohit P. Das	Regional Director	Reserve Bank of India
3	Sh. Rajesh Bhowmick	Chief General Manager	Punjab National Bank
4	Sh. Arun Gupta	Deputy Secretary- Finance	Government of NCT of Delhi
5	Sh. Nabin Kumar Roy	Chief General Manager	NABARD
6	Sh. Natarajan Ramachandran	General Manager	SIDBI
7	Sh. Debarchan Sahoo	General Manager & Convener	SLBC-Delhi

- ✓ **ATR OF 123rd SLBC MEETING:**
- ❖ All the stake holders have submitted the ATR.

S. No.	ATR on flagship schemes	Action Taken
1	Pradhan Mantri Mudra Yojana (PMMY) Banks needing improvement are Bank of India, Central Bank of India, Indian Bank, Uco Bank	These member Banks have confirmed regarding improved and focused engagement with customer and they have improve the performance.
2	PMSBY – Two claims are pending of Central Bank of India as of 31-03-2026.	Bank has submitted confirmation of resolution of the pending claims.
3	Performance in PMJJBY, PMSBY & APY enrolment needs improvement	All Member banks has confirmed regarding additional efforts for compliance.
4	PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi): All member banks were requested to dispose of pending applications.	Members banks have confirmed regarding close monitoring to reduce pendency.

AGENDA ITEM NO. 2	Profile of Delhi and Key Business Parameters

Profile of Delhi

Delhi is the National Capital Territory and it is bordered by Haryana on three sides and by Uttar Pradesh in the east. It is located at North Latitude from 28.24 – 28.53 degrees and East Longitude from 76.50 - 77.20 degrees. Delhi covers an area of 1483 sq. Km, of which 369.35 sq. Km. is designated as rural and 1113.65 sq. Km. as urban, which makes it the largest city in terms of area in the country. It has a length of 51.9 km and breadth of 48.48 Km. Delhi has 13 districts with 39 Sub-Divisions. Two prominent features of Delhi are the Yamuna Flood Plains and the Ridge. It is located in India's seismic zone-iv, an indication of its vulnerability to major earthquakes.

Statistics about National Capital Territory of Delhi-

- Area: 1,483 sq. kms.
- Population: 1.67 Crore (Census 2011). Estimated 2.27 crore (2026)
- Urban Population: 97.50%age
- Rural Population: 2.50%age
- Population Density: 11297 persons per sq. km., Estimated 2026- 15250 persons per sq. km.

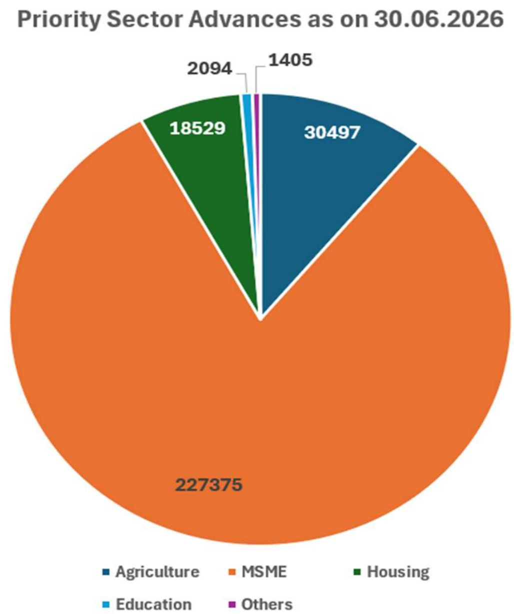
List of Districts in Delhi:

The Government of NCT of Delhi, vide Gazette Notification dated 25.12.2025, has undertaken a major administrative reorganization, restructuring the NCT of Delhi into 13 districts and 39 sub-districts, as against the earlier 11 districts and 33 sub-districts. The details of the 13 Districts and 39 Sub-districts of Delhi is as under :

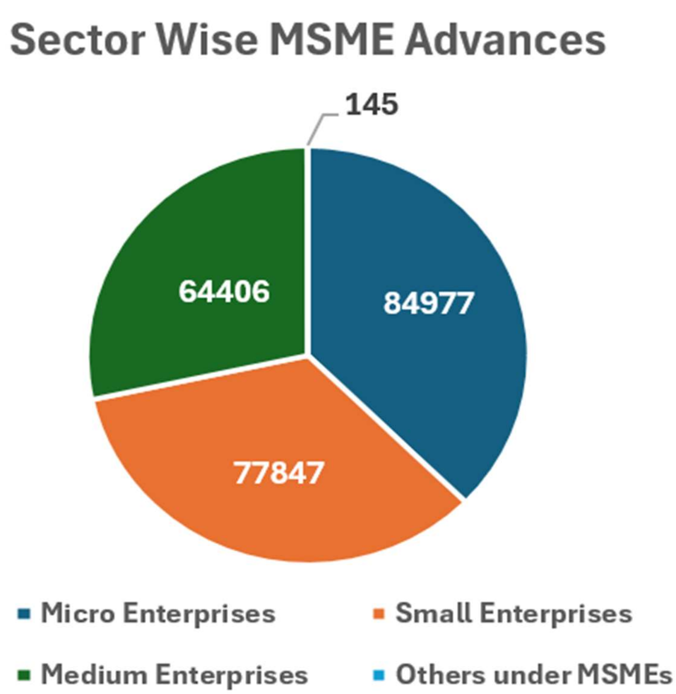
Sno.	District	No. of Sub-District	Sub-Districts			
1	Central	2	Karol Bagh	Patel Nagar		
2	Central North	3	Model Town	Shakur Basti	Shalimar Bagh	
3	East	3	Gandhi Nagar	Patparganj	Vishwas Nagar	
4	New Delhi	2	Delhi Cantonment	New Delhi		
5	North	3	Adarsh Nagar	Badli	Burari	
6	North East	4	Gokalpur	Karawal Nagar	Shahdara	Yamuna Vihar
7	North West	3	Kirari	Nangloi Jat	Rohini	
8	Old Delhi	2	Chandni Chowk	Sadar Bazar		
9	Outer North	3	Bawana	Mundka	Narela	
10	South	4	Chhatarpur	Deoli	Malviya Nagar	Mehrauli
11	South East	3	Badarpur	Jangpura	Kalkaji	
12	South West	4	Bijwasan	Dwarka	Matiala	Najafgarh
13	West	3	Janakpuri	Rajouri Garden	Vikaspuri	
	Total	**39**				

Key Indicators
Financial Parameters & Growth

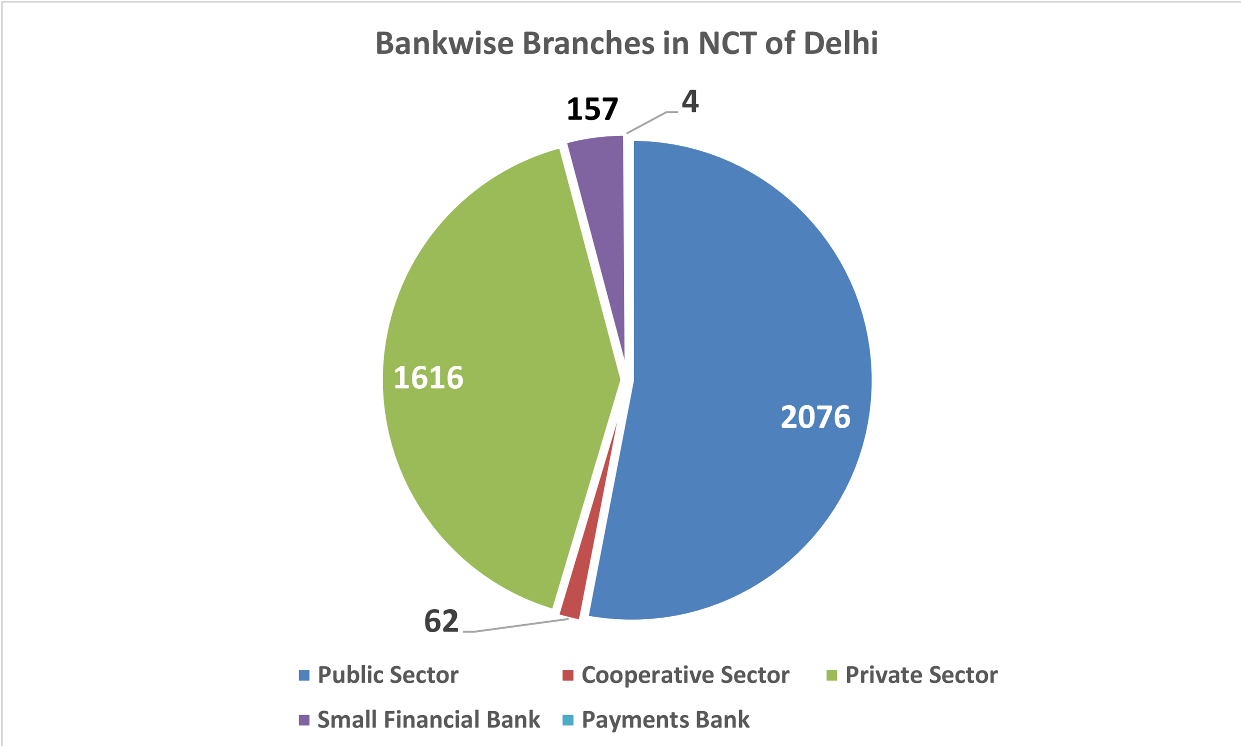
Sl.	ITEMS	Jun-25	Mar-26	Jun-26	YoY Growth	Growth over the Qtr.	%age of YoY Growth	%age of Growth over the Qtr.
1	Total Deposits	1772388	1955921	1954750	182362	-1171	10.29	-0.06
2	Total Advances	1704068	1955366	1997138	293070	41772	17.2	2.14
3	CD Ratio	96.15	99.97	102.17	6.02	2.2		
4	Total Priority Sector	236139	276529	280326	44187	3797	18.71	1.37
5	% PS Advs to Total Advs	13.86	14.14	14.04	0.18	-0.11		
6	Total Non-Priority Sector	1467929	1678837	1716812	248883	37974	16.95	2.26
7	Farm Credit	9855	11434	12140	2286	706	23.19	6.18
8	Agriculture Infrastructure	752	696	751	-1	54	-0.16	7.77
9	Ancillary Activities	16669	17435	17606	937	171	5.62	0.98
10	Total Agriculture (PS)	27275	29566	30497	3221	931	11.81	3.15
11	Total Agriculture (NPS)	6001	8382	8552	2551	170	42.51	2.03
12	Total Agriculture Advances	33276	37947	39048	5773	1101	17.35	2.9
13	% Total Agri Adv to Total Adv	1.95	1.94	1.96	0	0.01		
14	% Agri Adv (PS) to PS Advs.	11.55	10.69	10.88	-0.67	0.19		
15	Micro Enterprises	65091	79801	84977	19886	5175	30.55	6.49
16	Small Enterprises	66563	75747	77847	11284	2100	16.95	2.77
17	Medium Enterprises	50950	62937	64406	13456	1469	26.41	2.33
18	Others under MSMEs	291	145	145	-146	1	-50.09	0.45
19	Total MSME Advances	182895	218629	227375	44480	8745	24.32	4
20	% of MSME Advs. to PS Advs.	77.45	79.06	81.11	3.66	2.05	4.72	
21	% of MSME Advs. to Total Advs.	10.73	11.18	11.39	0.65	0.2	6.08	
22	Housing (PS)	17234	20147	18529	1295	-1618	7.52	-8.03
23	Housing(NPS)	91303	93842	97421	6118	3579	6.7	3.81
24	Total Housing Loan Advances	108537	113989	115950	7413	1961	6.83	1.72
25	Education Loan (PS)	1869	2085	2094	225	9	12.04	0.44
26	Education Loan (NPS)	2621	3010	3029	407	19	15.54	0.63
27	Total Education Loan Advances	4490	5094	5123	632	28	14.08	0.55
28	Other Priority Advances	1919	1178	1405	-514	227	-26.79	19.24
29	Loans to weaker Sections under PSL	17548	21413	22710	5163	1297	29.42	6.06
30	% Weaker Sec. Adv. to PS	7	8	8	1	0	9.02	
31	Advs. to Women Enterprise	76875	95116	102858	25983	7742	33.8	8.14
32	% Women Advs. to PSA	33	34	37	4	2	12.71	
33	Advances to Minorities	13127	14935	15502	2375	567	18.09	3.8
34	% Minority Adv. in PS	6	5	6	0	0		
35	Branch Network							
	Rural	75	79	78	3	-1	4	-1
	Semi Urban	82	83	85	3	2	4	2
	Metropolitan	3681	3749	3752	71	3	2	0
	Total Branches	3838	3911	3915	77	4	2	0
36	ATM Network				0			
	Rural	94	95	86	-8	-9	-8.51	-9.47
	Semi Urban	149	154	176	27	22	18.12	14.29
	Metropolitan	6671	6376	6309	-362	-67	-5.43	-1.05
	Total ATM	6914	6625	6571	-343	-54	-4.96	-0.82

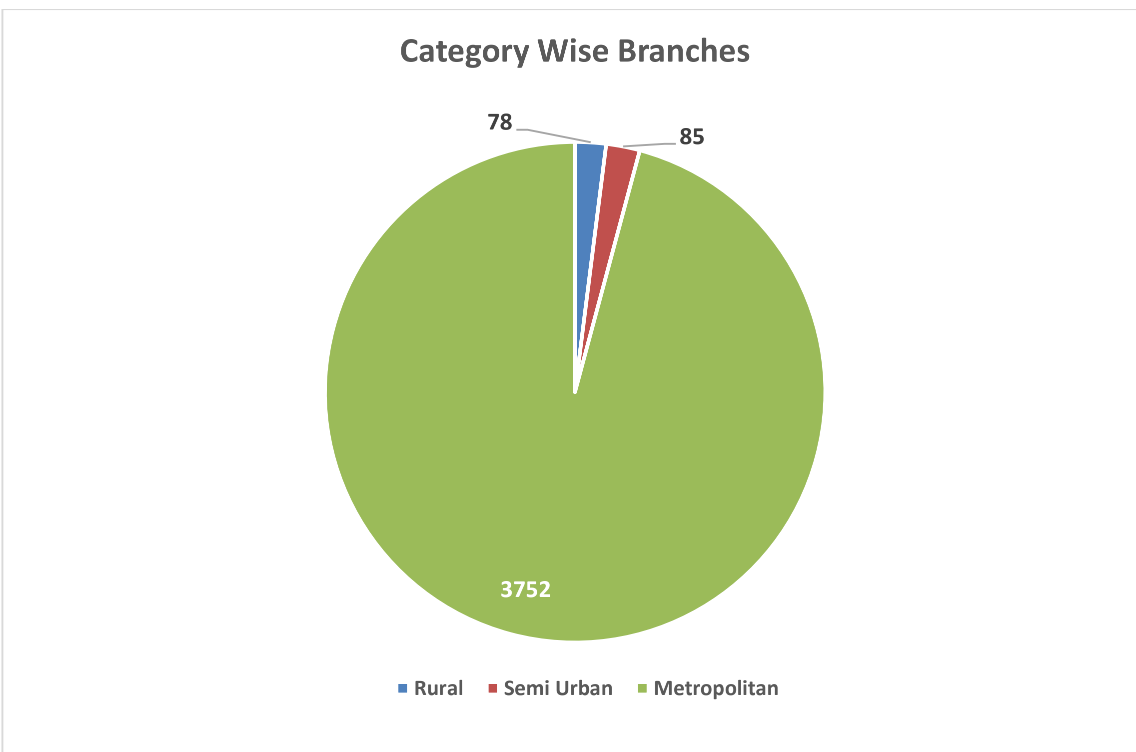


Total Priority Sector Advances:2,79,900 Cr.



Total MSME: 2,27,375 Cr.





Total Branches: 3915

(Amount in Crores)

Sl	Name of Bank	Total Deposit		Total Advances		CD Ratio		Variation In Deposits	Variation in Advances
		Previous Year June, 25	Current Quarter June, 26	Previous Year June, 25	Current Quarter June, 26	Previous Year June, 25	Current Quarter June, 26	Over the Year	Over the Year
1	Bank of Baroda	68321	82425	99703	114481	145.93	138.89	14105	14778
2	Bank of India	33263	43307	74527	79699	224.05	184.03	10044	5173
3	Bank of Maharashtra	11026	20217	11338	17456	102.83	86.34	9191	6118
4	Canara Bank	139468	139730	124660	130032	89.38	93.06	262	5372
5	Central Bank of India	23586	26393	42156	44300	178.74	167.85	2807	2144
6	Indian Bank	47915	56130	48751	42761	101.75	76.18	8215	-5991
7	Indian Overseas Bank	24235	25580	30839	17915	127.25	70.03	1345	-12924
8	Punjab & Sind Bank	22786	24450	19745	31474	86.65	128.73	1664	11729
9	Punjab National Bank	108271	118800	145160	195689	134.07	164.72	10529	50530
10	State Bank of India	325564	344032	317029	402410	97.38	116.97	18468	85381
11	UCO Bank	41465	49192	27121	21139	65.41	42.97	7727	-5981
12	Union Bank of India	95567	92617	91163	134764	95.39	145.51	-2950	43602
	Public Sector Total	**941465**	**1022872**	**1032190**	**1232120**	**109.64**	**120.46**	**81407**	**199930**
13	Delhi State Cooperative Bank	1362	1337	1076	1016	78.98	75.95	-25	-60
14	The Kangra Cooperative Bank Limited	1314	1392	754	767	57.33	55.13	77	14
	Cooperative Sector Total	**2677**	**2729**	**1829**	**1783**	**68.35**	**65.33**	**52**	**-47**
15	Axis Bank	102172	125635	88592	112754	86.71	89.75	23463	24162
16	Bandhan Bank Ltd.	5451	7193	3611	4345	66.25	60.40	1742	734
17	Catholic Syrian Bank Ltd.	878	1235	2299	2593	261.96	210.05	357	294
18	City Union Bank Ltd.	799	1169	861	955	107.85	81.64	370	93
19	DCB Bank Ltd.	5753	6232	3116	3446	54.16	55.30	479	331
20	Development Bank Of Singapore	12811	14169	7603	4600	59.35	32.46	1358	-3003
21	Dhanlaxmi Bank	147	161	163	126	111.30	78.23	14	-38
22	Federal Bank Ltd	7026	7728	5576	6982	79.37	90.35	702	1405
23	HDFC Bank	248183	288434	232281	244596	93.59	84.80	40250	12315
24	ICICI Bank	138717	156248	90444	113113	65.20	72.39	17531	22670
25	IDBI Bank	24372	25606	10403	13489	42.68	52.68	1234	3086
26	IDFC First Bank	32350	34505	21021	24306	64.98	70.44	2155	3285
27	Indusind Bank	68382	60870	64829	58995	94.80	96.92	-7512	-5835
28	Jammu Kashmir Bank Ltd	6553	7878	9754	19389	148.86	246.12	1325	9634
29	Karnataka Bank	3530	3586	7869	10997	222.90	306.67	55	3127
30	Karur Vysya Bank	3221	3641	1022	1503	31.74	41.28	421	481
31	Kotak Mahindra Bank	63148	67612	45055	51074	71.35	75.54	4464	6019
32	Nainital Bank Ltd	1537	1450	565	439	36.75	30.28	-87	-126
33	RBL Bank Ltd	17480	18505	9516	13183	54.44	71.24	1025	3668
34	South Indian Bank Ltd	4037	4219	12675	15294	313.97	362.47	182	2619
35	Tamilnad Mercantile Bank	544	1247	278	165	51.02	13.27	702	-112
36	Yes Bank Ltd	52625	58087	39989	43901	75.99	75.58	5462	3912
	Private Sector Total	**799715**	**895409**	**657523**	**746245**	**82.22**	**83.34**	**95694**	**88722**
37	AU Small Fin. Bank	17100	21031	5490	8117	32.11	38.60	3931	2627
38	Capital Small Finance Bank	39	49	164	190	424.85	385.05	11	25
39	Equitas Small Fin. Bank	3181	3346	384	444	12.08	13.27	165	59
40	ESAF Small Finance Bank	432	1201	215	212	49.75	17.62	769	-3
41	Jana Small Fin. Bank	2197	2447	1903	2679	86.60	109.49	250	777
42	Shivalik Small Fin Bank Ltd	119	179	214	311	179.98	174.09	60	97
43	Suryoday Small Finance Bank	968	1319	692	963	71.45	72.98	351	271
44	Ujjivan Small Fin. Bank	1851	1645	2122	2356	114.62	143.24	-206	234
45	Utkarsh Small Finance Bank	2551	2500	1341	1719	52.58	68.75	-50	378
	Small Financial Bank Total	28438	33717	12525	16990	**44.04**	**50.39**	5279	4465
46	Airtel Payments Bank	0	23	0	0	0	0	23	0
47	India Post Payment Bank	94	0	0	0	0	0	-94	0
	Payments Bank Total	94	23	0	0	**0**	**0**	-71	0
	Grand Total :	**1772388**	**1954750**	**1704068**	**1997138**	**96.15**	**102.17**	**182361**	**293070**

The following Top Five Member Banks have Positive Variation in Deposits on YoY basis:-

(Rs. In crores)

		TOTAL DEPOSIT			Variation In Deposits		% Growth In Deposits	
Sl	Name of Bank	Previous Year June, 25	Previous Quarter March 26	Current Quarter June, 26	Over the Year	Over the QTR	Over the Year	Over the QTR
1	HDFC Bank	248183	275657	288434	40250	12777	16.22%	4.63%
2	Axis Bank	102172	119926	125635	23463	5709	22.96%	4.76%
3	State Bank of India	325564	357359	344032	18468	-13328	5.67%	-3.73%
4	ICICI Bank	138717	156227	156248	17531	21	12.64%	0.01%
5	Bank Of Baroda	68321	81459	82425	14105	966	20.64%	1.19%

The following Member Banks have Negative Variation in Deposit on YoY basis:-

(Rs. In crores)

		TOTAL DEPOSIT			Variation In Deposits		% Growth In Deposits	
Sl	Name of Bank	Previous Year June, 25	Previous Quarter March 26	Current Quarter June, 26	Over the Year	Over the QTR	Over the Year	Over the QTR
1	Indusind Bank	68382	60484	60870	-7512	386	-10.98%	0.64%
2	Union Bank of India	95567	93374	92617	-2950	-757	-3.09%	-0.81%
3	Ujjivan Small Fin. Bank	1851	2884	1645	-206	-1239	-11.15%	-42.96%
4	India Post Payment Bank	94	120	0	-94	-120	-100.00%	-100.00%
5	Nainital Bank Ltd	1537	1566	1450	-87	-116	-5.66%	-7.43%

The following Top Five Member Banks have Positive Variation in Advances on YoY basis:-

(Rs. In crores)

		TOTAL Advances			Variation In Advances		% Growth In Advances	
Sl	Name of Bank	Previous Year June, 25	Previous Quarter March 26	Current Quarter June, 26	Over the Year	Over the QTR	Over the Year	Over the QTR
1	State Bank of India	317029	388576	402410	85381	13833	26.93%	3.56%
2	Punjab National Bank	145160	191599	195689	50530	4090	34.81%	2.13%
3	Union Bank of India	91163	126741	134764	43602	8023	47.83%	6.33%
4	Axis Bank	88592	103458	112754	24162	9295	27.27%	8.98%
5	ICICI Bank	90444	102826	113113	22670	10287	25.07%	10.00%

The following Member Banks have Negative Variation in Advances on YoY basis:-

(Rs. In crores)

		Total Advances			Variation In Advances		% Growth In Advances	
Sl	Name of Bank	Previous Year June, 25	Previous Quarter March 26	Current Quarter June, 26	Over the Year	Over the QTR	Over the Year	Over the QTR
1	Indian Overseas Bank	30839	27382	17915	-12924	-9467	-41.91%	-34.57%
2	Indian Bank	48751	54810	42761	-5991	-12050	-12.29%	-21.98%
3	UCO Bank	27121	24641	21139	-5981	-3502	-22.05%	-14.21%
4	Indusind Bank	64829	56675	58995	-5835	2319	-9.00%	4.09%
5	Development Bank Of Singapore	7603	5397	4600	-3003	-797	-39.50%	-14.76%
6	Nainital Bank Ltd	565	587	439	-126	-148	-22.27%	-25.25%
7	Tamilnad Mercantile Bank	278	136	165	-112	29	-40.45%	21.22%
8	Delhi State Cooperative Bank	1076	1031	1016	-60	-15	-5.60%	-1.49%
9	Dhanlaxmi Bank	163	135	126	-38	-10	-23.05%	-7.05%
10	ESAF Small Finance Bank	215	252	212	-3	-41	-1.61%	-16.13%

The following Banks has major variation in Housing Loan (PS) **on YoY basis**

S.No.	Bank Name	March 26	June 26	Variation
1	Bank of India	2132	350	-1782
2	Indian Bank	403	188	-215
3	DCB Bank Ltd.	376	268	-108

AGENDA ITEM NO. 3	Achievement under ACP of the State & Priority Sector Lending

Targets & Achievements of Disbursement Under Annual Credit Plan (ACP) 2025-26

The summarized position of Targets (ACP-2026-27) & Achievement up to June-2026 under Annual Credit Plan (ACP) is as under:

(Amt. in Crore)

Sector	Annual Target FY 2026-27	Annual Achievement (01.04.2026 to 30.06.2026)	Achievement as % Target (01.04.2026 to 30.06.2026)
Agriculture	26963	9581	35.54
MSME	301237	146870	48.76
Export Credit	998	289	28.98
Education	585	100	17.03
Housing	5673	1487	26.22
Social Infrastructure	1385	37	2.65
Renewable Energy	544	71	13.09
Other Priority Sector	1881	695	36.93
Total Priority Sector	**339267**	**159131**	**46.90**
Non Priority Sector	**2706389**	**809746**	**29.92**
Total (Priority Sector + Non Priority Sector)	**3045655**	**968876**	**31.81**

The achievement under Priority Sector for the FY 2026-27 is Rs. 159131 Crore against the annual target of Rs. 339267Crore i.e. 46.90 %. The achievement under Non-Priority Sector is Rs. 809746 Crore against the annual target of Rs. 2706389 Crore i.e. 29.92%. The achievement under total ACP has been Rs. 968876 Crore against the Annual target of Rs. 3045655 Crore i.e. 31.81%, which is quite encouraging.

Bank wise detailed targets & achievement under ACP 2026-27 are given at Annexure-21 to 27.

Achievement Vis-À-Vis Target of ACP for FY 2026-27:

The achievement vis-a-vis Target of ACP allocated for FY 2026-27 and outstanding amount in sub sectors of ACP as on 30.06.2026 is placed below.

(Amount in crores)

Sr. No	Sector	Total (Public Sector Banks, Private Banks, RRBs, SFBs and Rural Cooperative Banks) (A+B+C+D+E)							
		ACP Target (Fixed Annual)		Achievement/ Disbursement		% Achievement		Outstanding as on 30.06.2026	
		No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount	No. of Acc.	Amount
1	**Priority Sector**	**565836**	**339267**	**1914394**	**159131**	**338**	**46.90**	**1175620**	**280326**
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	90169	26963	13240	9581	15	35.54	418481	30497
1A(i)	Farm Credit	74185	3768	9722	761	13	20.19	407560	12140
	Crop Loan	5132	1627	1198	271	23	16.66	10177	1507
	Term Loan	69053	2141	8524	490	12	22.87	397383	10633
1A(ii)	Agriculture Infrastructure	5498	813	113	173	2	21.29	383	751
1A(iii)	Ancillary Activities	10486	22382	3405	8648	32	38.64	10538	17606
	Out of Ancillary Activities, loans upto 50 crore to Start-ups engaged in Agri & Allied services	24	0	0	50	842	0.00	40	58
	Out of Total Agriculture loans, loans to Small & Marginal Farmers	0	0	0	0	13	0.00	33164	12530
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	342804	301237	129794	146870	38	48.76	540239	227375
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi & Village Industries)	208259	79968	88827	37966	43	47.48	436104	84977
1B(ii)	Small Enterprises (Manufacturing + Service)	87315	97455	28028	52486	32	53.86	77796	77847
1B(iii)	Medium Enterprises (Manufacturing + Service)	46988	123743	12528	56370	27	45.55	25133	64406
1B(v)	Other finance to MSMEs (As indicated in Master Direction on PSL)	242	72	411	49	170	67.94	1206	145
	Out of Other finance to MSMEs, loans upto 50 crores to Start-ups)	10	3	1	3	10	90.91	1	2
1C	Export Credit	2574	998	888	289	34	28.98	143	140
1D	Education	19253	585	3592	100	19	17.03	38437	2094
1E	Housing	78201	5673	1756755	1487	2246	26.22	130506	18529
1F	Social Infrastructure	115	1385	212	37	184	2.65	728	39
1G	Renewable Energy	1556	544	690	71	44	13.09	2025	247
1H	Others	31164	1881	9223	695	30	36.93	45061	1405
	Out of Other Priority, loans upto 50 crore to Start-ups (other than Agri/ MSME)	5491	0	0	0	0	0.00	0	0
2	Sub total= 1A+1B+1C+1D+1E+1F+1G+1H	565836	339267	1914394	159131	338	46.90	1175620	280326
3	Loans to weaker sections under Priority Sector	142981	12482	29288	4167	20	33.38	611138	22710
	Out of Loans to weaker Sections under PSL, loans to individual women beneficiaries up to ₹1 lakh	46680275	730	19124	488	0	66.79	156799	1423
4	**Non-Priority Sector**	3158515	2706389	1662670	809746	53	29.92	6501056	1716812
4A	Agriculture	1083	22429	9863	10972	911	48.92	1508	8552
4B	Education	5015	1132	1190	216	24	19.12	9940	3029
4C	Housing	52083	45388	12472	9583	24	21.11	191713	97421
4D	Personal Loans under Non-Priority Sector	280660	21972	108083	7551	39	34.36	1328052	35139
4E	Others	2819674	2615467	1531062	781424	54	29.88	4969843	1572672
5	Sub-total=4A+4B+4C+4D+4E	**3158515**	**2706389**	**1662670**	**809746**	**53**	**29.92**	**6501056**	**1716812**
	Total=2+5	**3724351**	**3045655**	**3577064**	**968876**	**96**	**31.81**	**7676676**	**1997138**

NPA POSITION as on 30.06.2026

(Rs. in Crores)

Sl	Scheme	Amount Outstanding as on			Amount of NPA as on			% of NPA as on		
		Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26	Jun-25	Mar-26	Jun-26
1	**Total Advances**	**1704068**	**1955366**	**1997138**	**73269**	**91743**	**80695**	4.30	4.69	4.04
2	**Total Priority Sector**	**236139**	**276529**	**280326**	**12427**	**15339**	**12843**	5.26	5.55	4.58
3	**Total Non-Priority Sector**	**1467929**	**1678837**	**1716812**	**60841**	**76405**	**67852**	4.14	4.55	3.95
4	Farm Credit	9855	11434	12140	230	204	217	2.33	1.79	1.79
5	Agriculture Infrastructure	752	696	751	15	72	101	2.01	10.29	13.49
6	Ancillary Activities	16669	17435	17606	1148	1477	1620	6.89	8.47	9.20
7	Total Agriculture (PS)	27275	29566	30497	1393	1753	1938	5.11	5.93	6.36
8	Total Agriculture (NPS)	**6001**	8382	8552	672	1644	1424	11.19	19.61	16.65
9	**Total Agriculture Advances**	**33276**	**37947**	**39048**	**2064**	**3397**	**3362**	**6.20**	**8.95**	**8.61**
10	Micro Enterprises	65091	79801	84977	3865	4993	4088	5.94	6.26	4.81
11	Small Enterprises	66563	75747	77847	3455	5008	4203	5.19	6.61	5.40
12	Medium Enterprises	50950	62937	64406	1428	2270	2236	2.80	3.61	3.47
14	Others under MSMEs	291	145	145	47	9	5	16.02	6.07	3.43
15	**Total MSME Advances**	182895	**218629**	**227375**	**8795**	**12280**	**10531**	**4.81**	**5.62**	**4.63**
16	Housing (PS)	17234	20147	18529	314	354	296	1.82	1.76	1.60
17	Housing(NPS)	91303	93842	97421	1550	1410	1330	1.70	1.50	1.37
18	**Total Housing Sector Advances**	**108537**	**113989**	**115950**	**1864**	**1764**	**1626**	**1.72**	**1.55**	**1.40**
19	Education Loan (PS)	**1869**	2085	2094	41	34	38	2.17	1.63	1.80
20	Education Loan (NPS)	**2621**	3010	3029	7	6	7	0.26	0.19	0.22
21	**Total Education Sector Advances**	**4490**	**5094**	**5123**	47	**40**	**45**	1.05	0.78	0.87
22	**Loans to weaker Sections under PS**	**17548**	**21413**	**22710**	**580**	**948**	**609**	3.30	4.43	2.68
	Govt. Sponsored Schemes									
23	DAY-NRLM	0	0	1	0	0	0	72.50	83.33	38.46
24	DAY-NULM	8	8	172	2	2	1	19.58	20.63	0.76
25	PMEGP	31	32	30	16	17	17	51.46	54.33	57.63
26	SHG	19	14	37	13	11	8	70.80	78.70	21.70
27	Stand Up India	523	468	412	115	138	125	22.08	29.50	30.40
28	PMMY	5294	5978	6185	708	697	711	13.37	11.66	11.49

AGENDA ITEM NO. 4	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)

Statements showing Deposits, Advances and CD Ratio of Banks are given at Annexure- 4 & 5. The summarized position is as under:

(Amt. In Crore)

Parameters	Position as on			Variation		% Growth	
	June 25	March 26	June 26	YoY	Over the Qtr	YoY	Over the Qtr
Deposits	1772388	1955921	1954750	182362	-1171	10	-0.06
Advances	1704068	1955366	1997138	293070	41772	17	2.14
CD Ratio	96.15	99.97	102.17	6.02	2.20		

CD Ratio increased from 96.15% to 102.17% on YoY basis and on QOQ basis it increased from 99.97% to 102.17%.

District Wise Monitoring of CD Ratio in NCT of Delhi:

The District wise CD ratio in NCT of Delhi as on 30.06.206 is mentioned below:

S.No.	Name of District	CD Ratio
1	Central	99.44
2	Central North	48.23
3	East	40.83
4	New Delhi	199.55
5	North	43.47
6	North East	37.37
7	North West	66.01
8	Old Delhi	42.71
9	Outer North	63.90
10	South	27.10
11	South East	103.88
12	South West	32.80
13	West	35.99
	Total	**102.17**

The Districts having CD Ratio less than 40% are: -

S.No.	Name of District	June 25	Mar-26	June 26
1	North East	57.60	55.04	37.37
2	South	27.64	27.37	27.10
3	South West	29.15	28.56	32.80
4	West	45.26	44.53	35.99

Banks having CD ratio below 60%:

S. No.	Name of Bank	June 25	Mar-26	June 26
1	DCB Bank Ltd.	54.16	58.39	55.3
2	The Kangra Cooperative Bank Limited	57.33	55.48	55.13
3	IDBI Bank	42.68	45.85	52.68
4	UCO Bank	65.41	57.47	42.97
5	Karur Vysya Bank	31.74	33.92	41.28
6	AU Small Fin. Bank	32.11	37.53	38.6
7	Development Bank Of Singapore	59.35	26.49	32.46
8	Nainital Bank Ltd	36.75	37.5	30.28
9	ESAF Small Finance Bank	49.75	21.67	17.62
10	Tamilnad Mercantile Bank	51.02	17.15	13.27
11	Equitas Small Fin. Bank	12.08	13.11	13.27

CD Ratio (Delhi Rural):

Position as on			Variation	
June-25	Mar-26	June-26	YoY	Over the Qtr
59.72	55.65	67.44	7.72	11.79

The CD ratio of these rural branches decreased from 59.72% to 67.44% on YoY basis. The CD Ratio increased from 55.65% to 67.44 on QoQ basis.

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

S. No.	Name of Bank	June-25	Mar-26	June-26
1	Axis Bank	94.00	71.81	68.76
2	Bank of Baroda	23.10	25.95	25.52
3	Bank of India	34.26	32.74	720.56
4	Bank of Maharashtra	42.46	41.18	36.91
5	Canara Bank	12.76	14.82	15.06
6	Central Bank of India	541.41	560.81	842.90
8	Delhi State Cooperative Bank	151.68	226.05	222.64
10	Federal Bank Ltd	27.40	29.65	28.42
11	HDFC Bank	227.72	208.15	223.00
12	Indian Bank	9.31	9.43	9.36
15	Kotak Mahindra Bank	18.88	24.5	28.98
16	Nainital Bank Ltd	37.58	34.24	33.89
17	Punjab National Bank	10.61	10.76	11.41
18	State Bank of India	8.57	7.71	7.95
19	Union Bank of India	48.38	16.19	16.68
	Grand Total :	**59.72**	**55.65**	**67.44**

Collateral free loans to MSMEs, coverage under CGTMSE

The Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) facilitate collateral-free credit to eligible MSMEs by providing guarantee cover to Member Lending Institutions. The scheme aims to improve access to institutional finance, particularly for micro and first-generation entrepreneurs who lack adequate collateral.

Member banks are advised to actively promote collateral-free lending under the CGTMSE scheme, ensure that eligible proposals are covered under the scheme, and create greater awareness among branch functionaries and MSME borrowers. The performance of banks in extending collateral-free loans under CGTMSE may be reviewed periodically in the SLBC to enhance credit flow to the MSME sector and support inclusive economic growth.

CGTMSE has informed that CGTMSE, in collaboration with the Government of NCT Delhi, has launched a Special Credit Guarantee Scheme "Delhi Credit Guarantee Scheme (DCGS) for the Micro & Small Enterprises (MSEs) situated in NCT Delhi. Under the scheme 75-90% of the guarantee coverage for a credit facility will be provided by CGTMSE depending upon the category of the borrower's, overall guarantee coverage to 95%.Member banks may be advised to actively promote the scheme.

CGTMSE - GUARANTE APPROVED - DELHI - OVERALL DATA (inclusive of DCGS)					
		FY 2025-26		FY 2026-27 Till June 30, 2026	
Sr. No.	District	No. of Guarantees Approved	Amt. of Guarantees Approved (₹Crore)	No. of Guarantees Approved	Amt. of Guarantees Approved (₹Crore)
1	Central	8,319	2,050	1,916	615
2	East	8,065	1,811	1,100	392
3	New Delhi	9,048	5,023	1,184	779
4	North	3,537	989	520	211
5	North East	1,036	211	140	40
6	North West	10,378	2,638	1,866	712
7	Shahdara	543	103	53	23
8	South	5,620	1,540	849	363
9	South East	893	218	51	18
10	South West	6,559	1,455	1,095	386
11	West	7,688	1,955	1,254	473
Total		**61,686**	**17,995**	**10,028**	**4,014**

Sr. No.	Name of Bank	FY 2025-2026		FY 2026-2027 Till 30.06.2026	
		No. of Guarantees Approved	Amt. of Guarantees Approved (₹Crore)	No. of Guarantees Approved	Amt. of Guarantees Approved (₹Crore)
1	AU Small Finance Bank Limited	338	29.37	454	49.25
2	Axis Bank Limited	27	49.81	35	45.11
3	Bandhan Bank	8	3.35	7	2.35
4	Bank Of Baroda	602	66.12	261	40.91
5	Bank Of India	46	9.41	66	7.30
6	Bank Of Maharashtra	30	13.47	10	5.13
7	Canara Bank	59	21.25	45	14.20
8	Central Bank Of India	15	5.66	21	9.28
9	City Union Bank	1	3.00	1	0.35
10	DBS Bank India Limited	16	20.28	21	23.23
11	Equitas Small Finance Bank Limited	41	4.15	105	12.19
12	HDFC Bank Limited	589	306.73	928	565.58
13	ICICI Bank	291	369.52	359	484.68
14	IDBI Bank Ltd	275	53.15	278	86.72
15	IDFC First Bank Limited	43	24.32	129	25.72
16	Indian Bank	69	20.50	76	11.18
17	Indian Overseas Bank	44	16.48	32	26.92
18	Indusind Bank Ltd	9	6.71	19	18.46
19	Jana Small Finance Bank Limited	0	0.00	1	0.08
20	Karnataka Bank Ltd	7	5.86	19	8.31
21	Kotak Mahindra Bank	69	52.99	64	43.15
22	Punjab & Sind Bank	15	39.41	16	16.72
23	Punjab National Bank	427	114.26	504	134.85
24	RBL Bank Ltd	7	16.05	10	15.51
26	State Bank of India	502	354.30	317	210.73
27	The Federal Bank Ltd	2	1.10	4	2.15
28	The Jammu & Kashmir Bank Ltd	11	1.88	25	6.40
29	The Karur Vysya Bank Ltd	1	1.98	1	0.85
30	The Nainital Bank Ltd	3	0.21	1	0.05
31	UCO Bank	49	13.74	39	9.78
32	Ujjivan Small Finance Bank	0	0.00	3	2.16
33	Union Bank of India	586	88.84	255	50.83
34	YES Bank Ltd	22	33.61	32	42.51
Total		**4,204**	**1,747.51**	**4,138**	**1,972.64**

AGENDA ITEM NO. 5	Review of Flagship Scheme

PM SVANidhi

The position of PM SVANidhi is as under:-

S.No.	Bank Name	Applications available with the Bank	Application sanctioned	Disbursed applications	application pending for sanction	Pending for Disbursement
1	State Bank of India	82278	78335	75752	3943	2583
2	Punjab National Bank	55274	53748	51778	1526	1970
3	Bank of Baroda	38233	37153	36752	1080	401
4	Canara Bank	21818	21584	21403	234	181
5	Union Bank of India	21609	21233	21188	376	45
6	Indian Bank	14812	14029	13301	783	728
7	Bank of India	12349	10120	10008	2229	112
8	Punjab & Sind Bank	9773	9536	9391	237	145
9	Central Bank of India	8185	8073	8018	112	55
10	Indian Overseas Bank	7794	7621	7460	173	161
11	Kotak Mahindra Bank	6928	4176	3184	2752	992
12	Bank of Maharashtra	2721	2709	2631	12	78
13	UCO bank	2612	2462	2453	150	9
14	Axis Bank	1192	826	797	366	29
15	Karnataka Bank	816	624	441	192	183
16	ICICI Bank	558	558	558	0	0
17	IndusInd Bank	551	79	51	472	28
18	HDFC Bank	466	459	429	7	30
19	Jammu & Kashmir Bank	438	430	420	8	10
20	The Nainital Bank	379	154	122	225	32
21	Uttkarsh Small Finance Bank	343	65	65	278	0
22	South Indian Bank	258	84	82	174	2
23	IDBI Bank	256	249	248	7	1
24	IDFC Bank	249	154	154	95	0
25	Ujjivan Small Finance Bank	185	15	15	170	0
26	Tamil Merchantile Bank	172	7	7	165	0
27	Federal Bank	115	115	115	0	0
28	RBL	108	0	0	108	0
29	Yes Bank	96	92	92	4	0
30	Karur Vyas Bank	73	60	54	13	6
31	DCB Bank	30	0	0	30	0
32	Development Bank of Singapore	26	0	0	26	0
33	AU Small Finance Bank	14	13	13	1	0
34	Bandhan Bank	10	4	4	6	0
35	City Union Bank	8	8	8	0	0
36	Jana Small Fin. Bank	8	1	1	7	0
37	Dhanlaxmi Bank	7	4	4	3	0
38	Catholic Syrian Bank	6	6	6	0	0
39	Equitas Small	3	0	0	3	0
40	ESAF SMALL FIN	0	0	0	0	0
Total		**290753**	**274786**	**267005**	**15967**	**7781**

Pradhan Mantri Mudra Yojna (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	Sanctioned Amt	Disbursed Amt	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement 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 Fis	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

The summarised progress under PMMY from 01.04.2025 to 31.03.2026 is given as under:

(Amt. In crore)

Category of Bank	Shishu			Kishor			Tarun			Tarun Plus		
	A/cs	Sanctioned Amt	Disbursed Amt	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	47153	171.61	170.69	24545	588.18	557.49	15808	2699.38	2678.05	1159	172.13	172.03
Private sector Banks	5071	19.71	19.63	37163	832.54	808.95	14858	1118.07	1094.19	1187	178.73	177.2
Small Finance Banks	9765	40.91	40.9	41971	366.12	366.12	2305	167.82	167.82	0	0	0
Non-Member Fis	1324	4	4	14034	237	237	3010	201	201	43	6	6
Grand Total	63313	236.56	235.51	117713	2023.64	1969.32	35981	4186.28	4141.11	2389	356.50	354.88

The summarised progress under PMMY from 01.04.2026 to 30.06.2026 is given as under:

(Amt. In crore)

Category of Bank	Shishu			Kishor			Tarun			Tarun Plus		
	A/cs	Sanctioned Amt	Disbursed Amt	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt	Disbursed Amt.	A/cs	Sanctioned Amt.	Disbursement Amt.
Public sector Banks	10902	40.99	40.63	3803	101.83	94.38	3199	449.63	437.77	484	58.00	56.97
Private sector Banks	784	3.18	3.14	12868	340.90	296.59	6138	457.98	397.59	735	105.57	96.95
Small Finance Banks	1659	7.27	7.27	11636	95.14	95.14	0	0.00	0.00	0	0.00	0.00
Non-Member Fis	437	1.04	1.03	670	13.15	13.11	274	20.76	20.78	24	3.16	3.17
Grand Total	13782	52.48	52.07	28977	551.02	499.22	9611	928.37	856.14	1243	166.73	157.09

Action Point:- SLBC-Delhi has already requested the member banks/LDMs/FLCs to advise all their field level functionaries to explore the possibility of converging with the Government Programs and ensure maximum coverage of such candidates under PMMY lending.

PM Surya Ghar Muft Bijli Yojana

PM Surya Ghar Yojana has been launched by Govt. of India in February 2024, with an endeavor to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of **Rs 75,021 crore** and is to be **implemented till FY 2026-27**. Under the scheme, **households will receive 300 units of electricity every month for free.** The beneficiary also receives financial assistance in the form of a subsidy to install the solar panels on their roof. The government expects to provide the benefits of this scheme to over 1 crore households in India.

Solar power is a fast-developing Industry in India. On account of potential of solar energy and considering the fact that it is contributing towards greener energy, Govt. is also providing various incentives.

Position of PM Surya Ghar Yojana as on 31.07.2026

S. No.	Name of Bank	Application Sourced	Sanctioned	Disbursed	Rejected	Under Process
1	Punjab National Bank	2,269	1,120	962	998	151
2	State Bank of India	1,960	734	705	1,024	196
3	Canara Bank	888	354	330	443	91
4	Union Bank of India	660	288	232	278	90
5	Bank of Baroda	626	269	232	251	104
6	Indian Bank	344	136	89	181	27
7	Bank of India	169	63	37	75	31
8	Central Bank of India	124	31	19	69	24
9	Indian Overseas Bank	95	25	24	55	15
10	Punjab & Sind Bank	95	28	17	49	16
11	Bank of Maharashtra	88	38	16	41	9
12	UCO Bank	56	29	19	25	2
13	IDBI Bank	16	-	-	14	1
14	HDFC Bank	14	-	-	8	6
15	Jammu Kashmir Bank Ltd	10	-	-	8	2
16	**Non-Members total**	**13**	**0**	**0**	**8**	**5**
Grand Total:		**7427**	**3115**	**2682**	**3527**	**770**

Observation: The member banks are requested to dispose off pending applications on priority basis and while scrutinizing, maximize the sanctions.

PM Vishwakarma Scheme

The performance under PM Vishwakarma as on 04-08-2026 is as under:-

Bank wise Status of PM Vishwakarma Scheme					
Name of Bank	**No. of Applications**	**Sanctioned**	**Disbursed**	**Rejected**	**Pendency**
State Bank of India	195	111	111	57	27
Punjab National Bank	99	26	26	72	1
Bank of Baroda	98	20	16	71	7
Union Bank of India	53	18	17	32	3
Canara Bank	51	22	21	19	10
Indian Bank	25	2	2	18	5
Punjab And Sind Bank	18	5	4	12	1
Kotak Mahindra Bank	16	7	7	8	1
Central Bank of India	15	0	0	14	1
Indian Overseas Bank	10	3	3	5	2
Bank of India	10	1	1	2	7
Bank of Maharashtra	6	4	2	2	0
ICICI Bank Ltd	5	4	4	1	0
Karnataka Bank	5	1	1	3	1
Axis Bank	4	1	1	2	1
HDFC Bank Ltd	3	0	0	3	0
UCO Bank	2	0	0	2	0
YES Bank Ltd	2	0	0	2	0
AU Small Finance Bank Limited	1	0	0	1	0
IDBI Bank Ltd	1	0	0	1	0
The Federal Bank Ltd	1	0	0	1	0
Grand Total	**620**	**225**	**216**	**328**	**67**

District-wise Status of PM Vishwakarma Scheme					
Name of District	**No. of Applications**	**Sanctioned**	**Disbursed**	**Rejected**	**Pendency**
North West	163	51	48	90	22
South West	102	31	30	60	11
Central	101	36	35	54	11
West	101	36	34	54	11
South East	81	38	37	33	10
North	53	20	19	31	2
South	13	7	7	6	0
New Delhi	6	6	6	0	0
Grand Total	**620**	**225**	**216**	**328**	**67**

Observation: The member banks are requested to dispose off pending applications on priority basis and while scrutinizing, maximize the sanctions.

PMFME- PM Formalization of Micro Food Processing Enterprises Scheme

Bank wise PMFME Pendency as on 03.08.2026	
Name of Bank	**No. of Applications**
Punjab National Bank	24
State Bank of India	23
Kotak Mahindra Bank	15
Union Bank of India	10
Bank of India	9
Canara Bank	9
Indusind Bank	5
Axis Bank	4
Bank of Baroda	4
IDBI Bank	3
Punjab & Sind Bank	3
RBL Bank Ltd	2
UCO Bank	2
Central Bank of India	1
Indian Bank	1
YES Bank Ltd	1
Grand Total	**116**

District wise PMFME Pendency as on 03.08.2026	
District	**No. of Applications**
Central	1
East	2
New Delhi	2
North East	17
North West	5
South	70
South East	2
South West	9
West	8
Grand Total	**116**

Action Point"- The Member Banks and LDMs are requested to make a suitable strategy for dispose-off pending applications.

NULM (National Urban Livelihood Mission)

The Government of India, Ministry of Housing and Urban Poverty Alleviation (MoHUA), restructured the existing Swarna Jayanti Shahari Rozgar Yojana (SJSRY) and launched the National Urban Livelihoods Mission (NULM).

The Self Employment Program (SEP) is one of the components (Component 4) of NULM which will focus on providing financial assistance through a provision of interest subsidy on loans to support establishment of individual & Group Enterprises and Self-Help Groups (SHGs) of urban poor. The erstwhile provision of capital subsidy for USEP (Urban Self Employment Program) and UWSP (Urban Women Self-Help Program) components of SJSRY has been replaced by interest subsidy for loans to Individual enterprise (SEP- I), Group enterprise (SEP- G) and Self Help Groups (SHGs). As the state wise progress under financing of SHGs under National Urban Livelihood Mission (NULM) was to be submitted on revised format directly to Micro Credit Innovations Department of NABARD under copy to SLBC on half yearly basis.

Position of NULM Targets & Achievement as on 30.06.2026 :

Amount in Crore

Loan Distributed to Individual (SEP-I)		Loan Distributed to Groups (SEP-G)			Total Loan Distributed Under SHGs (Bank Linkage)			Out of SHGs Loan distributed to Women SHGs		
No	Amt	No. of Groups	No. of Beneficiaries	Amt	No. of SHGs	No. of Beneficiaries	Amt	No. of SHGs	No. of Beneficiaries	Amt
4128	3978.33	19	10018	19	23	23049	23	20	1858	22

Action Point: All member Banks are requested to submit the progress as per revised format to Micro Credit Innovations Department of NABARD under copy to SLBC.

SHG (Self Help Group): It is a group of poor persons, formed to initially engage in thrift activities and save some of their earnings for contribution to a common fund, which can be lent to the members for meeting productive/emergent credit needs. It is a homogeneous group voluntarily formed to save whatever amount the member can save conveniently.

The statement showing SHGs formed and linkages made by various Banks in Delhi is given at Annexure-66.

The summarized position as on 30.06.206 is as under:-

Amt. in Lacs

Total Disbursement During the Quarter			
Savings Linked		Credit Linked	
Number	Amount	Number	Amount
28	1.40	**12**	0.00012

SHG				
Outstanding		Non-Performing Assets		
Number	Amount	Number	Amount	NPA %
239	3737.44	**144**	811.47	**21.71**

Action Points: -

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.

Joint Liability Group

Government, through NABARD and Banks is encouraging formation of Joint Liability Groups (JLGs) of farmers. The target of providing KCC to financially not included farmers, particularly tenant farmers, lessees and farmers belonging to weaker sections can be best achieved by promotion of JLGs of such farmers.

Loans to JLGs			
Disbursement		Outstanding	
No.	Amt. in lacs	No.	Amt. in lacs
1825	2097.62	18192	7143.41

PMEGP (Pradhan Mantri Employment Generation Program):

Bank-wise Progress of PMEGP of KVIC as on 31.07.2026

Bank wise sanctioned by bank but yet to be claim and referred back claims in Delhi state under PMEGP Scheme (Cumulative data as on 31.07.2026)							
S.No.	Bank Name	Sanctioned by bank but yet to be claimed		Refback Claim		Total	
		No. of Projects	MM (Rs.in Crore)	No. of Projects	MM (Rs.in Crore)	No. of Projects	MM (Rs.in Crore)
1	Bank of Baroda	12	0.44	14	0.87	26	1.31
2	Bank of India	3	0.08	1	0.03	4	0.10
3	Bank of Maharashtra	1	0.13	1	0.13	2	0.25
4	Canara Bank	0	0.00	10	0.34	10	0.34
5	Central Bank of India	7	0.37	4	0.22	11	0.59
6	IDBI Bank	0	0.00	1	0.00	1	0.00
7	Indian Bank	1	0.03	3	0.15	4	0.17
8	Indian Overseas Bank	3	0.36	3	0.21	6	0.57
9	Jammu and Kashmir Bank Ltd	1	0.03	0	0.00	1	0.03
10	Nainital Bank Ltd	0	0.00	1	0.01	1	0.01
11	Punjab and Sind Bank	2	0.07	2	0.16	4	0.23
12	Punjab National Bank	15	0.29	10	0.23	25	0.52
13	State Bank of India	26	0.97	3	0.08	29	1.05
14	UCO Bank	5	0.12	1	0.02	6	0.13
15	Union Bank of India	9	0.63	2	0.04	11	0.67
Grand Total		**85**	**3.50**	**56**	**2.48**	**141**	**5.97**

Action Point: Banks are requested to clear the pendency under PMEGP on priority basis.

Banks are requested to take immediate action to clear pending PMEGP applications and update their status on the KVIC portal. In case of any technical difficulty, concerned KVIC officials may be contacted for redressal. It has been observed that branches are either not updating the application status or are not adequately sensitized regarding disposal of PMEGP pendency.

KVIC has introduced an e-tracking system to ensure transparency from receipt of applications till appropriation of Margin Money under PMEGP. All applications are forwarded to banks only after being entered in the e-tracking system. Login credentials have already been provided to Controlling Heads for effective monitoring. Banks are requested to ensure timely updation of the e-tracking system and expedite disbursement and Margin Money claims in all pending sanctioned cases.

As per PMEGP guidelines, the concerned agency shall forward recommended applications to banks within 48 hours of DLTFC approval. Banks are required to appraise the proposals and sanction/reject applications within the stipulated timeframe. No collateral security is to be insisted upon for projects up to ₹10 lakh cleared by the Task Force, in line with RBI guidelines.

AGENDA ITEM NO. 6	Review of PMJJBY, PMSBY, Settlement of Death Claims under PMJJBY & PMSBY (matter referred from subcommittee)

It is a National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit accounts, Remittance, Credit, Insurance, Pension in an affordable manner. To cover all households with, at least, one Basic Banking account with RuPay Debit Card having inbuilt accident insurance cover of Rs.2.00 Lac. Further, an Overdraft facility [since revised to Rs.10,000 also permitted in Aadhar enabled accounts after satisfactory operations in the account for 6 months.

Monitoring Mechanism at State level

Mission Head : Secretary (Revenue)-cum- Divisional Commissioner, Govt. of NCT of Delhi
Secretary : Convener, SLBC-Delhi
Members : All Member Banks of SLBC-Delhi.

Position of Accounts opened under PMJDY (Pradhan Mantri Jan Dhan Yojana) in NCT of Delhi:

As on 30.06.2025

Bank	Total A/Cs	Amt. O/s	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**

As on 31-03-2026

Public Sector	7040550	2991	5672514	80.57	3376900	59.53	6214101	88.26	597081	8.48
Private Sector	297229	361.5	182617	61.44	61128	33.47	212146	71.37	88576	29.8
Small Financial	16449	1.32	4802	29.19	2737	56.99	138	0.84	1109	6.74
Total	**7354228**	**3353.8**	**5859933**	**79.69**	**3440765**	**58.72**	**6426385**	**87.38**	**686766**	**9.34**

As on 30.06.2026

Bank	Total A/Cs	Amt. O/s	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	6468487	3604.17	4840870	74.84%	3333111	68.85%	5690745	87.98%	558992	8.64%
Private Sector	313298	185.01	1252032	399.63%	67606	5.40%	226137	72.18%	93998	30.00%
Small Financial	2300	1.41	2248	97.74%	1616	71.89%	142	6.17%	968	42.09%
Total	**6784085**	**3790.59**	**6095150**	**89.84%**	**3402333**	**55.82%**	**5917024**	**87.22%**	**653958**	**9.64%**

Redressal of Grievances under PMJDY:

The summarized position of Grievances under PMJDY for the quarter ended 30/06/2026:

Type of Bank	Pending as on 31/03/2026	Received	Disposed off	Pending as on 30/06/2026	Out of which pending for more than 1 Month	Out of which pending for more than 3 Months
Public Sector Banks	0	0	0	0	0	0
Private Sector Banks	2	16	16	2	0	0
Small Finance Banks	0	0	0	0	0	0
Payment Bank	0	0	0	0	0	0
Grand Total	**2**	**16**	**16**	**2**	**0**	**0**

The Member Banks have shown an exemplary work in resolving the grievances under PMJDY as only 2 application is pending as on 30.06.2026 of Yes Bank Limited. Member Banks are requested to continue with the good work.

Strategy for Enrolments under Social Security Schemes:

To have the maximum enrolments under these schemes, all member banks, LDMs, officials are requested to:-

- Set up help desk in each branch with banners and publicity material, to facilitate enrolment;
- Organize well publicized camps in every branch/district, with local advertisement, publicity;
- Set Weekly goals for enrolments;
- Target the Institutional and government offices, aanganwadi workers, industrial clusters, colleges for teachers and students & industrial units for laborers.

The banks are requested to take note of the above for compliance of instructions.

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.

PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana):-

Position of Enrolments Under PMJJBY as on June-2026

Bank Type	30.06.2025	31.03.2026	30.06.2026	YoY Growth	QoQ Growth
Public Sector Total	1870150	2075689	**2152127**	15.08%	3.68%
Cooperative Sector Total	851	1029	**1063**	24.91%	3.30%
Private Sector Total	178774	218613	**219731**	22.91%	0.51%
Small Financial Bank Total	1541	2811	**2465**	59.96%	-12.31%
Payments Bank Total	5	432	**0**	-100.00%	-100.00%
Grand Total :	**2051321**	**2298574**	**2375386**	**15.80%**	**3.34%**

The top 10 Banks under PMJJBY are: - **(As on 30-06-2026)**

S. No	Name of Bank	PMJJBY
1	State Bank of India	577780
2	Bank of Baroda	338742
3	Canara Bank	269988
4	Union Bank of India	232055
5	Punjab & Sind Bank	191261
6	Punjab National Bank	172801
7	Indian Bank	133564
8	Bank of India	102317
9	HDFC Bank	71706
10	Central Bank of India	47317

PMSBY (Pradhan Mantri Suraksha Bima Yojana)

Position Of Enrolments Under PMSBY as on June-2026

Bank Type	30.06.2025	31.03.2026	30.06.2026	YoY Growth	QoQ Growth
Public Sector Total	5774811	6367969	6503007	12.61%	2.12%
Cooperative Sector Total	1183	1511	1560	31.87%	3.24%
Private Sector Total	426609	710853	737331	72.84%	3.72%
Small Financial Bank Total	5459	7450	6592	20.75%	-11.52%
Payments Bank Total	0	0	0	0.00%	0.00%
Grand Total :	**6208062**	**7087783**	**7248490**	**16.76%**	**2.27%**

The top 10 Banks under PMSBY are: -

S. No	Name of Bank	PMSBY
1	State Bank of India	1751370
2	Canara Bank	973925
3	Bank of Baroda	905206
4	Union Bank of India	860402
5	Punjab & Sind Bank	591465
6	Punjab National Bank	585312
7	HDFC Bank	306147
8	Bank of India	234325
9	Indian Bank	218959
10	Central Bank of India	161615

The list of member banks having "NIL" Enrollments under PMSBY / PMJJBY as on 30/06/2026 are:-

S. No	Name of Bank	PMSBY	PMJJBY
1	Development Bank of Singapore	0	0
2	Jana Small Finance Bank	0	0
3	Shivalik Small Finance Bank Ltd	0	0
4	Ujjivan Small Finance Bank	0	0
5	Utkarsh Small Finance Bank	0	0
6	Airtel Payments Bank	0	0
7	India Post Payment Bank	**0**	**0**

Observation: - The PMSBY and PMJJBY are flagship schemes for the Financial Inclusion & to provide security to the downtrodden. There are few Member Banks who have not opened even a single a/c in these Schemes. All the Member Banks are requested to increase the ambit of these Schemes, to reach every nook & corner of the Society. The Banks which are having "NIL" Enrolment are requested to start opening the accounts on priority basis under all the three schemes.

Position of Insurance Claims under PMJDY, PMSBY & PMJJBY as on 30/06/2026

The status of Insurance Claims lodged as on 30-06-2026 is as under:

(Amt. in Lac)

Name of the Scheme	Pending Claims as on 31-03-2026		Received		Settled		Pending as on 30-06-2026		Out of which pending more than 1year to 2 years	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
PMJDY	3	6	0	0	0	0	3	6	0	0
PMSBY	27	50	40	78	23	46	48	88	7	14
PMJJBY	35	73	92	184	56	112	71	145	1	2
Total	**65**	**129**	**132**	**262**	**79**	**158**	**122**	**239**	**8**	**16**

Claims Pending of PMJDY as on 30-06-2026 are: (Amt. in Lacs)

S.No.	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.
1	**HDFC Bank**	**3**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Claims Pending of PMSBY as on 30-06-2026 are: (Amt. in Lacs)

S.No.	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.
1	Bank of Baroda	4	8	4	8	0	0	0	0	0	0
2	Canara Bank	3	6	2	4	1	2	0	0	0	0
3	Central Bank of India	5	10	5	10	0	0	0	0	0	0
4	Indian Bank	2	4	2	4	0	0	0	0	0	0
5	Punjab & Sind Bank	2	4	1	2	1	2	0	0	0	0
6	Punjab National Bank	26	52	22	44	4	8	0	0	0	0
7	State Bank of India	2	4	2	4	0	0	0	0	0	0
8	Axis Bank	2	4	2	4	0	0	0	0	0	0
9	Federal Bank Ltd	3	6	3	2	0	0	0	0	0	0
10	HDFC Bank	3	6	3	6	0	0	0	0	0	0
11	ICICI Bank	4	8	4	8	0	0	0	0	0	0
12	IDBI Bank	1	2	0	0	1	2	0	0	0	0
	Grand Total	**57**	**114**	**50**	**100**	**7**	**14**	**0**	**0**	**0**	**0**

The pending cases under PMJJBY as on 30-06-2026 are:

(Amt in Lacs)

S.No.	Name of the Bank	Claims Pending at the end of Current Qtr		Out of Which Pending							
				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.	No.	Amt.
1	Bank of Baroda	5	10	5	10	0	0	0	0	0	0
2	Canara Bank	10	20	10	20	0	0	0	0	0	0
3	Indian Bank	23	46	23	46	0	0	0	0	0	0
4	Punjab & Sind Bank	8	16	8	16	0	0	0	0	0	0
5	Punjab National Bank	25	50	25	50	0	0	0	0	0	0
6	State Bank of India	2	4	2	4	0	0	0	0	0	0
7	Union Bank of India	2	4	2	4	0	0	0	0	0	0
8	Axis Bank	1	2	1	2	0	0	0	0	0	0
9	IDBI Bank	2	4	0	0	1	2	1	2	0	0
10	South Indian Bank Ltd	1	2	1	2	0	0	0	0	0	0
11	YES Bank Ltd	1	2	1	2	0	0	0	0	0	0
	Grand Total	80	160	78	156	**1**	2	**1**	2	0	0

Guidelines on Atal Pension Yojana (APY), PFRDA are as under:

Atal Pension Yojana, a GOI guaranteed pension scheme **has crossed 11.50 Lacs subscribers** registered as on 30.06.2026 in NCT of Delhi. But considering the potential customers of each bank, banks are still not actively participating in sourcing APY accounts in desirable manner.

Deptt. of Financial Services (DFS), Ministry of Finance/ PFRDA monitor the progress of APY on a periodical basis but a very close monitoring at the levels of District and Block levels would help in activation of all Bank branches towards APY and facilitate reaching the target allotted to each bank by GOI. APY targets are allotted on yearly basis by DFS and the targets are based on the number of branches of each Bank.

APY (Atal Pension Yojana)

Bank Type	30.06.2025	31.03.2026	30.06.2026	QoQ Growth	YoY Growth
Public Sector Total	855004	956777	988038	15.56%	3.27%
Cooperative Sector Total	0	0	0	0.00%	0.00%
Private Sector Total	120686	138917	149976	24.27%	7.96%
Small Financial Bank Total	11153	14827	16064	44.03%	8.34%
Payments Bank Total	0	0	0	0.00%	0.00%
Others	11	11	11	0.00%	0.00%
Grand Total	**986854**	**1110532**	**1154089**	**16.95%**	**3.92%**

Campaign of APY

The Member Banks and LDMs are requested to formulate appropriate strategies and take necessary steps to ensure the achievement of given annual targets.

Action Point: The Member Banks are requested to achieve their target in mission mode.

Bank-wise performance under APY

(As on 30-06-2026)

S.No.	Name of APY- SPs	Annual Target FY 2026-27	APY accounts opened in FY 2026-27	% Annual Target Achievement in FY 2026-27
1	Tamilnad Mercantile Bank Ltd	180	101	56.11%
2	Au Small Finance Bank Limited	3290	902	27.42%
3	Indian Overseas Bank	9350	2462	26.33%
4	Karnataka Bank Limited	990	247	24.95%
5	IDBI Bank Ltd	4200	1032	24.57%
6	Axis Bank Ltd	16800	3881	23.10%
7	Union Bank of India	23320	5063	21.71%
8	Canara Bank	29150	6181	21.20%
9	Ujjivan Small Finance Bank Limited	770	162	21.04%
10	Punjab National Bank	34980	6825	19.51%
11	Kotak Mahindra Bank	5175	931	17.99%
12	Punjab And Sind Bank	11990	1404	11.71%
13	The Nainital Bank Ltd	720	71	9.86%
14	The Karur Vysya Bank Ltd	630	59	9.37%
15	Indian Bank	16280	1510	9.28%
16	State Bank of India	49170	4016	8.17%
17	Bank of Baroda	21890	1717	7.84%
18	Central Bank of India	10670	739	6.93%
19	Bank Of Maharashtra	5720	376	6.57%
20	Dhanlaxmi Bank Limited	180	11	6.11%
21	UCO Bank	6930	309	4.46%
22	HDFC Bank Ltd	23250	963	4.14%
23	The South Indian Bank Ltd	1215	38	3.13%
24	Capital Small Finance Bank Limited	280	7	2.50%
25	IDFC First Bank Limited	90	1	1.11%
26	CSB Bank Limited	1575	16	1.02%
27	Bank Of India	10670	68	0.64%
28	Indusind Bank Limited	1350	6	0.44%
29	YES Bank Limited	3375	13	0.39%
30	The Federal Bank Ltd	1395	5	0.36%
31	RBL Bank Limited	720	2	0.28%
32	Bandhan Bank Limited	2880	7	0.24%
33	The Jammu And Kashmir Bank Ltd	1350	3	0.22%
34	ICICI Bank Limited	11550	22	0.19%
35	City Union Bank Ltd	495	0	0.00%
36	DCB Bank Limited	900	0	0.00%
37	Equitas Small Finance Bank Limited	910	0	0.00%
38	ESAF Small Finance Bank Limited	770	0	0.00%
39	Standard Chartered Bank	720	0	0.00%
40	Suryoday Small Finance Bank Limited	210	0	0.00%
41	The Lakshmi Vilas Bank Ltd	360	0	0.00%
42	Unity Small Finance Bank Limited	770	0	0.00%
43	Utkarsh Small Finance Bank Limited	1260	0	0.00%
	Grand Total	**318480**	**39150**	**12.29%**

All LDMS and lender banks are advised to proactively inform customers about the PMSBY / PMJJBY scheme at time of enrollment, explain benefits of nominee importance guide families during claim settlement.

The LDMs are requested to conduct more camps for creating awareness about Atal Pension Yojana.

The member banks are requested to:

1. Make a suitable strategy to achieve the target on quarterly basis.
2. Improve the performance in APY as per branch network and Private Sector Banks to rework their strategy so that the enrollment under APY by them can increase substantially.
3. Utilize the services of BCs/BFs for convincing the customers and making them aware about the benefits of APY
4. Increase the persistency of enrolled customers
5. Conduct camps/ workshops/ conferences & inviting customers to increase their awareness about the scheme which leads to better enrolment.

AGENDA ITEM NO. 7	Expansion of Digital Payments and availability of payment infrastructure

The position with regard to total ATM transactions and failed ATM transactions during the quarter.

Category	No. of ATMs installed in Delhi	Total No. of ATM Txns in Delhi (Including failed txns)*	Total failed ATM Txns*	% of failed ATM txns to total ATM transactions	% of Total payments made through electronic modes by Bank Branches
Public Sector Total	3486	71528352	2494948	3.49	55.38
Cooperative Sector Total	0	0	0	0.00	0.00
Private Sector Total	2589	14915827	1484939	9.96	14.00
Small Financial Bank Total	113	193783	8003	4.13	15.72
Payments Bank Total	0	0	0	0.00	0.00
Grand Total	**6188**	**86637962**	**3987890**	**4.60**	**23.70**

The % age of failed ATM transactions to total ATM transactions is 4.60% for quarter ended 30.06.2026.

The percentage of failed transactions under PSBs is 3.49% whereas under Private Sector Banks it is 9.96% and under Small Financial Banks, it is 4.13%.

Digital Transaction Status during the current financial year as on 30-06-2026:

(Number of Tr. & Amt in Crores)

BHIM/UPI		BHIM Aadhaar		Bharat QR Code	
No. of Tr.	**Amt**	**No. of Tr.**	**Amt**	**No. of Tr.**	**Amt**
168.81	3339262.81	0.85	2791.48	0.09	554.06
IMPS		**Cards (Debit & Credit)**		**USSD**	
No. of Tr.	**Amt**	**No. of Tr.**	**Amt**	**No. of Tr.**	**Amt**
4.24	5120759.30	5.52	37101.47	0.35	2431.79

Total	
No. of Transactions	**Amount**
179.87	**8502900.9**

Digitization:

The member banks and LDMs are requested to follow up with their branches on the following action points on regular basis to increase the digital transactions:

- Make aware the customers and the general public about the use of UPI Platform, *99#, BHIM app, POS machines etc. to maximize digitization;
- POS Machines should be installed in all pending cases at the earliest possible;
- RuPay Cards should be issued in all PMJDY accounts and efforts to be made for activation of RuPay Cards up to the maximum level;
- Debit/Credit Cards should be issued promptly.

AGENDA ITEM NO. 8	Presentation on digital cybercrime.

The increasing use of digital banking and online financial services has also led to a rise in cyber-crimes and financial frauds. Fraudsters are adopting sophisticated methods such as phishing, fake customer-care numbers, impersonation, malicious links, remote-access applications, SIM-related frauds and social engineering to deceive customers and fraudulently transfer funds.

A growing form of cyber fraud is the so-called “Digital Arrest”, wherein fraudsters impersonate police officers, CBI, ED, RBI or other government officials and falsely accuse individuals of involvement in criminal activities. Victims are threatened with arrest, kept on prolonged video calls and coerced into transferring money or sharing sensitive banking credentials under the pretext of verification or settlement. It may be reiterated that no government or law-enforcement agency conducts an arrest through video call or demands money for avoiding arrest.

In view of the increasing incidence of such frauds, there is a need for enhanced coordination among banks, law-enforcement agencies and other stakeholders for prompt reporting, freezing/holding of fraudulent transactions, investigation and recovery of funds. Banks may also strengthen customer awareness through regular advisories, branch-level campaigns, SMS/e-mail alerts and other channels, with special focus on senior citizens and digitally less-aware customers.

AGENDA ITEM NO. 9	Brief of Unified LBS Portal

The Unified LBS Portal is being implemented as a centralized platform for standardized, timely and accurate reporting of Lead Bank Scheme data by banks/LDMs. The portal will facilitate data validation, reduce manual intervention and enable generation of standardized reports for DCC/SLBC monitoring.

Member banks may ensure timely submission of complete and duly validated data and coordinate with LDMs to resolve discrepancies/issues for smooth implementation of the Unified LBS Portal.

AGENDA ITEM NO. 10	Review of Financial Literacy initiatives, including Digital Financial Literacy

Reserve Bank of India had sent guidelines on FLCs about opening of FLCs in each LDM office in time bound manner with an objective of scaling up financial literacy efforts.

The data of Special Camps by FLCs and Target Group Specific Camps as on 30-06-2026 is as under:-

District	Name of Sponsoring Bank	Special Camps by FLCs (Going Digital)			Target Group Specific Camps by FLCs		
		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	19	2010	15	28	2582
Central North							
East	PNB	6	6	303	15	28	1089
New Delhi	Canara Bank	6	26	1605	15	36	3833
North	PNB	6	6	240	15	30	816
North East	PNB	6	10	234	15	20	443
North West	PNB	6	7	991	15	15	1626
Old Delhi							
Outer North							
South	SBI	6	8	315	15	43	3067
South East	SBI	6	9	435	15	26	881
South West	SBI	6					
West	Canara Bank	6	7	571	15	38	3225
Total		**60**	**98**	**6704**	**150**	**264**	**17562**

Observation: The LDM South-west is requested to update the house about non-achievement of Special Camps.

Quarterly Report on Conduct of Camps by Rural Branches of Banks

S.No.	Name of Bank	No. of Rural Branches	Target of Camps	No of camps conducted during the quarter	Achievement / Gap in Target
1	Bank of Baroda	4	12	12	Achieved
2	Bank of India	7	21	24	Achieved
3	Bank of Maharashtra	1	3	15	Achieved
4	Canara Bank	9	27	75	Achieved
5	Central Bank of India	3	9	9	Achieved
6	Indian Bank	4	12	17	Achieved
7	Punjab National Bank	16	48	48	Achieved
8	State Bank of India	1	3	8	Achieved
9	Union Bank of India	13	39	50	Achieved
10	Delhi State Cooperative Bank	6	18	18	Achieved
11	Axis Bank	6	18	21	Achieved
12	Federal Bank Ltd	4	12	12	Achieved
13	HDFC Bank	2	6	9	Achieved
14	Kotak Mahindra Bank	1	3	0	Not Achieved
15	Nainital Bank Ltd	1	3	0	Not Achieved
Grand Total :		**78**	**234**	**318**	

Action Point: - Despite repeated reminders in previous quarters Nainital Bank Ltd has not conducted the camps of rural branches. The officials from Nainital Bank are requested to update the House about non-conduct of camps.

Action Points: There are 78 Rural branches, the total of 318 camps were to be conducted**.** The detailed data is enclosed at Annexure-16.

Financial Literacy Through Various Skilling Centers

Additional Mission Director (PMJDY), MoF, GOI. has given the action plan a process flow (step by step) for smooth implementation of the Financial Literacy Program.

The progress of financial literacy program in skilling centers as on quarter ended 30-06-2026 is as under:

Name of District	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
Central	10	9	24	339	13
Central North	0	0	0	0	0
East	2	2	2	101	2
New Delhi	6	6	14	435	6
North	7	7	38	1602	8
North East	0	0	0	0	0
North West	5	5	15	35	0
Old Delhi	0	0	0	0	0
Outer North	0	0	0	0	0
South	3	3	3	328	3
South East	1	1	4	130	2
South West	0	0	0	0	0
WEST	2	2	1	35	1
Grand Total	**36**	**35**	**101**	**3005**	**35**

As on Qtr ended 30-06-2026

Skilling Centres	No. of Skilling Centers Mapped to FLC	No. of Skilling Centers Covered	Cumulative No. of Sessions Held	No. of Students Participated	No. of ITIs in which Digital Content Uploaded
GOVT ITI's	27	27	62	1681	23
PVT ITI's	3	3	9	407	3
VTPs	2	2	9	400	2
OC's	4	3	21	517	7
Total :	**36**	**35**	**101**	**3005**	**35**

ITI:- Industrial Training Institute

VTP:- Vocational Training Point

OC:- Other Centers

The district wise position is given at Annexure-17.

Reporting Mechanism: Banks are the nodal points for reporting and updating the progress made in conducting financial literacy sessions on PMJDY portal under head financial literacy- MIS –. Where FLCs have been mapped to skilling centers;

FLC manager should report/update the details of FL sessions conducted from the link bank branch.

In view of the above all member banks / LDMs/FLCs are requested to apprise their staff of the process flow to be followed, ensuring printing and distribution of FL material as per the specifications, for smooth implementation of the financial literacy initiative. Action taken report and progress to be intimated at missionfi@nic.in & to SLBC-Delhi at slbc.delhi@pnb.bank.in.

All the Member Banks/LDMs/FLCs to tie up with Government ITIs, Private ITIs, Vocational Training Partners and Operational Centers & Bank Branches for creating Financial Literacy in a campaign mode in co-ordination with them by involving District Administration for imparting Financial Literacy.

All Lead District managers (LDMs) will call upon the district authorities and to organize maximum financial literacy meetings/camps in close coordination with the district administration, where a significant number of people can be imparted financial literacy.

AGENDA ITEM NO. 11	Matters relating to usurious lending, over-indebtedness and credit-related frauds.

As per RBI circular RBI/2026-27/150 FIDD.CO.LBS.BC.No.03/02.01.001/2026-27 June 19, 2026 following issues are brought to the attention of all stakeholders:

a. Ponzi Schemes/ Illegal Activities of Unincorporated Bodies/ Firms/ Companies Soliciting Deposits from the Public.
b. Banking Related Cyber Frauds, phishing, etc.
c. Instances of usurious activities by lending entities in the area, cases of over indebtedness
d. Credit related frauds by borrower groups etc.

Member banks are advised as under :

1. To integrate cyber security awareness and safe digital banking practices into all State-level Digital Financial Literacy programmes, Financial Literacy Centres (FLCs), camps, and public outreach campaigns to enhance awareness among customers regarding cyber fraud prevention and secure digital transactions.
2. Advise customers and staff members to follow/subscribe to the Ministry of Home Affairs' cyber awareness social media handle, CyberDost, for regular updates, alerts, and guidance on cyber safety and prevention of online frauds.
3. Ensure prominent display of information regarding the National Cyber Crime Helpline Number 1930 and the National Cyber Crime Reporting Portal at branches, ATMs, BC outlets, public places, police stations, and government offices for wider public awareness and timely reporting of cyber fraud incidents.
4. To be vigilant and sensitise their branches/ field functionaries on the above Market Intelligence Issues.

LDMs are also requested to discuss the above issues during the DCC/DLRC meetings organised by them in their district.

AGENDA ITEM NO. 12	Implementation of Skill Development Programmes including activities of RSETIs.

North Delhi District was shortlisted for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility for opening of RSETI.

The approval from MoRD is still awaited for setting up RSETI in NCT of Delhi.

AGENDA ITEM NO. 13	Review of restructuring of loans in cases of natural calamities, if any.

During the June 2026 quarter no area in NCT of Delhi is affected from Natural Calamity.

AGENDA ITEM NO. 14	Matters referred to SLBC by various Sub-Committees/DCCs. Other items identified by the Steering Sub-Committee

During the course of the interaction following points to be discussed in SLBC meeting:

1.Perforamnce under CGTMSE Coverage.

2.Suggestions for improving agriculture advance through financing in Horticulture.

3.Negative growth of banks in deposit and advances

4.Negative growth in Housing Priority and discussion with house for scope of improvement

5.Branch Opening at Tughlakabad and Khajuri

AGENDA ITEM NO. 15	Recent policy initiatives and promotion of awareness about Government schemes

Banks and concerned departments may promote awareness and coverage of key Government schemes in Delhi, including PM SVANidhi, PM Vishwakarma, PM Mudra Yojana, PM Surya Ghar Muft Bijli Yojana, PMJJBY, PMSBY, APY, Stand-Up India and major MSME schemes/credit support initiatives, including CGTMSE.

Member banks may conduct regular financial literacy and awareness camps, particularly in rural, resettlement and underserved areas of Delhi, and undertake focused outreach to MSMEs, street vendors, artisans and other eligible beneficiaries to ensure wider coverage and timely delivery of scheme benefits.

AGENDA ITEM NO. 16	Coverage of Unbanked Rural Centres (URCs) by banking facilities

As per confirmation received from the LDMs, 'on opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5 km distance for each of villages', no such village was left "without opening of banking outlets (Branch or Fixed Point Business Correspondent) within 5km distance for each of villages in NCT of Delhi".

AGENDA ITEM NO. 17	Credit to Transgender under weaker section

The Ministry of Finance vide their letter F. No. 1910112025-RRB dated 28-01-2026 informed that in terms of the Directions on Priority Sector Lending (PSL), transgender persons are explicitly included as one of the category eligible for classification under "Weaker Sections". Further, it is advised to member banks to extend credit facilities to transgender persons under the Financial Inclusion framework. Banks should ensure that eligible transgender individuals have equitable access to financial services, including loans and other credit products, without discrimination, in line with the objective of promoting inclusive and sustainable economic development.

Action Point :- The member banks are requested to finance need based to transgender without discrimination.

AGENDA ITEM NO. 18	Issues relating to Business Correspondents (BCs), Women BC, affecting banking service delivery.

All Member banks are requested to review the operations of Business Correspondents in their Area/ District/bank and if there are any hurdles/ issues involved, they be resolved on priority basis.

LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings and to take appropriate action to resolve the hurdles/Issues involved if any for smooth functioning of BCs.

The National Strategy for Financial Inclusion (NSFI): 2025-30, approved by the Sub-Committee of the Financial Stability and Development Council (FSDC-SC), was released by Governor, RBI on December 01, 2025.

Member Banks are advised to achieve the target of 30% women BCs in a phased manner:

- All new BC onboarding should ensure a minimum of 30% women BCs

- Achieve 20% women BC share by December 2026

- Achieve 25% women BC share by December 2027

- Achieve 30% women BC share by December 2028

Minutes of 123rd Meeting of SLBC-NCT of Delhi 12th May 2026

The 123rd SLBC Meeting of NCT of Delhi was convened by Punjab National Bank, on 12th May 2026 at Hyatt Regency, Bhikaji Cama Place, Ring Road, New Delhi. The meeting was chaired by Sh. Bibhu Prasad Mahapatra - Executive Director-Punjab National Bank and attended by (1) Shri Rohit P. Das, Regional Director- Reserve Bank of India, (2) Sh. Rajesh Bhowmick- Chief General Manager- Zonal Manager- Delhi, Punjab National Bank, (3) Sh. Nabin Kumar Roy- Chief General Manager- NABARD, (4) Sh. Natarajan Ramachandran-General Manager-SIDBI, (5) Sh. Arun Gupta, Deputy Secretary- Finance- Government of NCT of Delhi (6) Sh. Debarchan Sahoo -General Manager & Convener-SLBC, along with officials from Reserve Bank of India, Controlling Heads/ Representatives of Member Banks of SLBC-Delhi, LDMs, SIDBI, DDMs-NABARD and GNCTD also participated in the meeting.

At the outset, Sh. Debarchan Sahoo, General Manager & Convener-SLBC, welcomed all the dignitaries on dais as well as the participants.

Key Indicators

The profile of Delhi NCT along with key financial indicators were placed.

Sh. Debarchan Sahoo - General Manager & Convener-SLBC took up the Agenda items ad-seriatim for discussion as under :

AGENDA ITEM NO. 1 & 1(A)	**Confirmation of Minutes and Action Taken Report on Minutes of the 122nd SLBC Committee Meeting for the Quarter ended December 2025 held on 13-02-2026**

The minutes of the previous SLBC meeting were placed before the house for confirmation. Since no modifications/observations were received from member institutions, the minutes were confirmed by the house.

All member banks, LDMs (Lead District Managers), and the Government of NCT of Delhi have submitted their respective Action Taken Report (ATR) of the 122nd SLBC Meeting on the action points arising from the previous meeting.

AGENDA ITEM NO. 2	**Review of Credit Disbursed by Banks**
AGENDA ITEM NO. 2 A	**Achievement under ACP of the State & Priority Sector Lending**

The Committee reviewed the overall banking performance in the State with reference to:

Priority Sector Advances, Agriculture Credit, MSME Advances, Housing Loans, Education Loans, Advances to Weaker Sections, and Other Financial Inclusion parameters.

The achievement under total ACP has been Rs. 26.66 Lakh Crore against the Annual target of Rs. 24.97 Lakh Crore i.e. 106.77% of the annual target, which is quite encouraging.

The member banks were advised to continue their concerted efforts to achieve credit flow to priority sectors and to ensure achievement of the Annual Credit Plan targets within the stipulated timelines.

AGENDA ITEM NO. 3	CD Ratio, review of districts with CD Ratio below 40% and working of Special Committee of the DCC (SSC)

The position of the Credit-Deposit Ratio in the State was reviewed in detail. Banks having comparatively lower CD Ratio were advised to explore avenues for enhancing quality credit deployment, particularly in productive and employment-generating sectors.

The Districts having CD Ratio less than 40% are: -

S.No.	Name of District	Mar-25	Dec-25	Mar-26
1	South	28.19	26.39	27.37
2	South West	25.19	31.31	28.56
3	Shahdara	33.36	33.57	34.20

Action Points: The LDMs of South Delhi, South West Delhi and Shahdara were advised to follow up rigorously with banks to surpass the 40% CD ratio.

(Action: LDMs of South Delhi, South West Delhi and Shahdara)

Banks having CD ratio below 60%:

Sl	Name of Bank	Mar-25	Dec-25	Mar-26
1	Equitas Small Fin. Bank	12.84	13.43	13.11
2	Tamilnad Mercantile Bank	34.82	22.79	17.15
3	ESAF Small Finance Bank	33.67	24.08	21.67
4	Development Bank of Singapore	40.29	36.08	26.49
5	Karur Vysya Bank	28.90	34.63	33.92
6	Nainital Bank Ltd	36.23	62.94	37.50

The CD ratio of these rural branches decreased from 63.81% to 55.65.00% on YoY basis. The CD Ratio decreased from 66.00.15% to 55.65% on QoQ basis.

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

S. No.	Name of Bank	Rural	Mar-25	Dec-25	Mar-26
1	Bank of Baroda	4	21.96	25.80	25.95
2	Bank of India	8	95.43	33.77	32.74
3	Canara Bank	9	12.37	14.39	14.82
4	Federal Bank Ltd	4	28.50	53.15	29.65
5	Indian Bank	4	9.81	9.60	9.43
6	Kotak Mahindra Bank	1	21.42	25.22	24.50
7	Nainital Bank Ltd	1	33.71	149.88	34.24
8	Punjab National Bank	16	11.05	10.53	10.76
9	State Bank of India	1	8.34	7.93	7.71
10	Union Bank of India	13	47.11	49.83	16.19

DGM-FIDD-NDRO pointed out on the issue related to CD ratio below 20% and asked for improvement of CD ratio to appropriate level.

Reasons: Low credit compared to high deposits in rural branches.
Action Point: Banks to submit the strategy for improvement of CD ratio to level of 40%.

(Action: Above mentioned Banks)

AGENDA ITEM NO. 4	Credit Flow to Priority Sector

The YOY growth in Priority Sector Advances is 22%. However, the percentage of Priority Sector Advances to Total Advances increased by1.57% on YoY basis and the same is decreased by -0.04% on QoQ basis.

Percentage of Priority Sector Advances to Total Advances position as on:-

Position as on			Variation %	
March-25	Dec-25	March-26	YoY	Over the Qtr
12.57	14.19	14.14	1.57	-0.04

Action Point : Banks were advised to improve the priority sector advances.

AGENDA ITEM NO. 4A	Flow of credit to MSMEs

The YOY grown in MSME advances is 25.3%and QoQ is 4.40%.

The achievement under total ACP has been Rs. 2.61 Lakh Crore against the Annual target of Rs. 2.16 Lakh Crore i.e. 121.42% of the annual target, which is quite encouraging.

The member banks were advised to continue their concerted efforts to achieve credit flow to priority sectors and to ensure achievement of the Annual Credit Plan targets within the stipulated timelines.

The following Banks have Negative Growth in MSME on YoY basis:-

MSME NEGATIVE VARIANCE YOY					
S.No.	Bank Name	Mar-25	Mar-26	Variance	Negative Variance%
1	Union Bank of India	5875.49	4445.72	-1429.77	-24.33
2	Indian Overseas Bank	4622.17	4200.21	-421.97	-9.13
3	Bank of India	3761.07	3646.42	-114.65	-3.05
4	DCB Bank Ltd.	978.20	893.37	-84.83	-8.67
5	Karnataka Bank	470.50	430.08	-40.42	-8.59
6	Dhanlaxmi Bank	34.00	5.10	-28.89	-84.99

Action Point: Above banks were advised to improve the MSME advances.

The following Banks have negative Growth in MSME on QoQ basis:-

MSME NEGATIVE VARIANCE QOQ					
S.No.	Bank Name	Dec-25	Mar-26	Variance	Negative Variance%
1	Bank of India	4061.94	3646.42	-415.51	-10.23
2	Axis Bank	18134.79	17773.21	-361.58	-1.99
3	Canara Bank	7521.68	7431.79	-89.88	-1.19
4	Indian Bank	3557.26	3506.33	-50.93	-1.43
5	Central Bank of India	1734.50	1686.48	-48.02	-2.77
6	Karur Vysya Bank	389.58	352.26	-37.32	-9.58
7	Nainital Bank Ltd	202.63	180.97	-21.66	-10.69
8	Karnataka Bank	448.67	430.08	-18.60	-4.15
9	Jana Small Fin. Bank	800.22	796.31	-3.91	-0.49
10	Capital Small Finance Bank	103.87	100.78	-3.09	-2.98
11	Dhanlaxmi Bank	6.28	5.10	-1.18	-18.77

Action Point:- Member Banks are requested to initiate more concentrated efforts in MSME sector and come out of negative list by next Quarter.

AGENDA ITEM NO. 4-B	Lending towards government sponsored schemes (PM Svanidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc)

The concerned banks and implementing agencies were advised to ensure timely sanction, disbursement and settlement of eligible applications under the schemes **(PM Svanidhi, PMFME, DAY-NULM, MUDRA, Stand-up India, PMEGP, Start-up India, SHG, JLG etc).**

PM Vishwakarma Yojana: Top performers are State Bank of India, Punjab National Bank, Canara Bank and Bank of Baroda. Banks needing improvement are Central Bank of India, HDFC Bank Ltd., IDBI Bank Ltd., The Federal Bank Ltd. and UCO Bank.

(**Action**: Central Bank of India, HDFC Bank Ltd., IDBI Bank Ltd., The Federal Bank Ltd. and UCO Bank)

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi): Top performers are State Bank of India, PNB and Bank of Baroda. Banks needing improvement are RBL, IndusInd Bank and Karur Vyas Bank

Action Point: All member banks are requested to dispose of pending applications.
(Action: RBL, IndusInd Bank and Karur Vyas Bank)

Pradhan Mantri Mudra Yojana (PMMY): Top performers are State Bank of India, ICICI Bank, and Axis Bank. Banks needing improvement are Indian Bank, Bank of India, and UCO Bank, Yes Bank, IndusInd Bank.
(**Action**: Indian Bank, Bank of India, and UCO Bank, Yes Bank, IndusInd Bank)

PM Formalization of Micro Food Processing Enterprises Scheme (PMFME): Top performers are Uco Bank, Bank of India and Union Bank of India. Banks needing improvement are Bank of Baroda, Bank of Maharashtra, Central Bank of India and Indian Overseas bank.

(**Action :** BoB, Bank of Maharashtra, CBI and IOB)

AGENDA ITEM NO. 4C	Agriculture Advances

The achievement under total ACP has been Rs. 0.25 Lakh Crore against the Annual target of Rs. 0.19 Lakh Crore i.e. 131.11% of the annual target, which is quite encouraging.

The member banks were advised to continue their concerted efforts for achieving credit flow to priority sectors and to ensure achievement of the Annual Credit Plan targets within the stipulated timelines.

AGENDA ITEM NO. 4D	Grant of Education Loans

The achievement under total ACP has been Rs.506 Crore against the Annual target of Rs. 472 Crore i.e. 107.05% of the annual target.

The member banks were advised to continue their concerted efforts for achieving credit flow to priority sectors and to ensure achievement of the Annual Credit Plan targets within the stipulated timelines.

AGENDA ITEM NO. 4E	Housing Finance

The Advances under Housing Sector decreased by Rs. 2866 Crore i.e. -2.45% on YoY basis and increased by Rs. 1871 Crores i.e. 1.67% on QoQ basis.

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

AGENDA ITEM NO. 4F	Credit Flow to SC/ST Under Priority Sector

Observation:- The Loans to SC/ST under Priority Sector Advances Category increased by Rs. 766.10 Crore i.e. 29.21% on YoY basis and increased by Rs. 234.39 Crore i.e. 7.43 % on QoQ basis.

Action Points:- The member banks were advised to make concerted efforts for improving credit flow to SC/ST under priority sector and to ensure achievement of the Annual Credit Plan targets within the stipulated timelines.

AGENDA ITEM NO. 5	Review of Financial Inclusion and Social Security Initiatives- PMJDY, PMSBY, PMJJBY & APY, Expansion of Banking Network and Financial Literacy

Banks were advised to focus on these flagship schemes and maximize enrollments. The Executive Director- Punjab National Bank pointed out the banks with nil enrollments under these schemes and expressed displeasure over zero enrollments.

Sh. Arun Gupta, Dy. Secretary, GNCT informed the House that the progress under these schemes is being directly monitored by the Ministry of Home Affairs, Government of India, which is viewing the matter seriously and has repeatedly called for improvement.

Banks with "NIL" Enrollments under PMSBY / PMJJBY are as under :-

S. No	Name of Bank	PMSBY	PMJJBY
1	Development Bank of Singapore	0	0
2	Equitas Small Fin. Bank	0	0
3	Jana Small Fin. Bank	0	0
4	Shivalik Small Fin Bank Ltd	0	0
5	Ujjivan Small Fin. Bank	0	0
6	utkarsh Small Finance Bank	0	0
7	Airtel Payments Bank	**0**	**0**

The above-mentioned member banks are advised to submit the reasons for nil enrollments.

Action Point : The above mentioned banks are advised to submit the reasons for nil enrollments to SLBC Delhi in their ATR. Other member banks are requested to continue their best efforts.

(**Action**: SLBC Delhi and above-mentioned banks)

List of low performing Members who achieved Annual Targets less than 30%

Bank-wise performance under APY **(As on 31-03-2026)**

S.No.	Name of APY- SPs	Annual Target FY 2025-26	APY accounts opened in FY 2025-26	% Annual Target Achievement in FY 2025-26
1	CSB Bank	1,120	289	**26%**
2	HDFC Bank	21,700	4,146	**19%**
3	Bank of Baroda	19,800	3,339	**17%**
4	Bank of India	9,700	1,494	**15%**
5	ESAF Small Finance Bank	715	67	**9%**
6	Jammu and Kashmir Bank	1,200	102	**9%**
7	Yes Bank	3,000	105	**4%**
8	Indusind Bank	1,200	42	**4%**
9	ICICI Bank	10,780	243	**2%**
10	RBL Bank	640	3	**0%**
11	Equitas Small Finance Bank	845	2	**0%**
12	Utkarsh Small Finance Bank	910	0	**0%**
13	Suryoday Small Finance Bank	195	0	**0%**
14	Standard Chartered Bank	640	0	**0%**
15	Lakshmi Vilas Bank	320	0	**0%**

The Member Banks and LDMs are requested to formulate appropriate strategies and take necessary steps to ensure the achievement of given annual targets.

Action Point: The Member Banks are requested to achieve their target in mission mode.

AGENDA ITEM NO. 6	Financial Inclusion Plan- Role of BCs in FIP and Operations of BCs

All Member banks are requested to review the operations of Business Correspondents in their Area/ District/bank and if there are any hurdles/ issues involved, they be resolved on priority basis.

LDMs are also requested to review the operations of Business Correspondents of their districts in DCC/DLRC meetings and to take appropriate action to resolve the hurdles/Issues involved if any for smooth functioning of BCs.

Action Point: - The member banks are requested to undertake the efforts to qualify for the BCs.

AGENDA ITEM NO. 7	Progress in increasing digital modes of payment in the State

Member banks were advised to strengthen digital banking penetration and undertake extensive customer awareness programmes for promoting safe and secure digital transactions.

AGENDA ITEM NO. 8	Status of rollout of Direct Benefit Transfer in the State, Aadhaar seeding and authentication

Member Bank are advised to Complete Aadhaar seeding without delay and clear all pending cases.

AGENDA No. 9	Reorganization of Banks Branches as per New District Formation

All Member Banks were advised to update their CBS Branch Master with revised district/sub-district names and corresponding LGD codes for each branch by **20.05.2026**.

AGENDA ITEM NO. 10	**Review of financial literacy initiatives by banks (particularly digital financial literacy)**

All Lead District managers (LDMs) were advised to call upon the district authorities and to organize maximum financial literacy meetings/camps in close coordination with the district administration, where a significant number of people can be imparted financial literacy.

AGENDA ITEM NO. 11	**Position of NPAs in respect of schematic lending, Certified Cases and Recovery of NPAs**

All member banks were advised to intensify efforts to reduce NPA through upgradation and/or recovery in NPAs.

AGENDA ITEM NO. 12	**Review of Restructuring of Loans in Natural Calamity Affected Districts in the State**

No area in NCT of Delhi is affected from Natural Calamity.

AGENDA ITEM NO. 13	**Policy initiatives of the Central / Sate Government / RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy etc) and expected involvement of banks**

All the policy guidelines issued by the Central/State Government/RBI have been noted for compliance by all stake holders.

AGENDA ITEM NO. 14	**Discussion on Improving Rural Infrastructure/ Credit Absorption Capacity**

The member banks are requested to follow guidelines of RBI/NABARD regarding Improvement of Rural Infrastructure and credit absorption capacity.

AGENDA ITEM NO. 15	**Skill development & partnering with Krishi Vigyan Kendra (KVK), Horticulture Mission, National Skill Development Corporation. ASCI and review of RSETI**

North Delhi District was shortlisted for opening of RSETI. The lead bank of the District, Punjab National Bank was entrusted with the responsibility for opening of RSETI.

The approval from MoRD is still awaited for setting up RSETI in NCT of Delhi.

AGENDA ITEM NO. 16	**Success Story**

Action Point : All member banks are requested to share video clips alongwith their success stories at regular intervals.

AGENDA ITEM NO. 17	Discussion on Market Intelligence issues

Member banks are advised as under :

5. To integrate cyber security awareness and safe digital banking practices into all State-level Digital Financial Literacy programmes, Financial Literacy Centres (FLCs), camps, and public outreach campaigns to enhance awareness among customers regarding cyber fraud prevention and secure digital transactions.
6. Advise customers and staff members to follow/subscribe to the Ministry of Home Affairs' cyber awareness social media handle, CyberDost, for regular updates, alerts, and guidance on cyber safety and prevention of online frauds.
7. Ensure prominent display of information regarding the National Cyber Crime Helpline Number 1930 and the National Cyber Crime Reporting Portal at branches, ATMs, BC outlets, public places, police stations, and government offices for wider public awareness and timely reporting of cyber fraud incidents.

LDMs are also requested to discuss the above issues during the DCC/DLRC meetings organised by them in their district.

AGENDA ITEM NO. 18	Issues remaining unresolved at DCC/DLRC meeting

Open house discussions held with the LDMs to discuss about their concerned matters.

AGENDA ITEM NO. 19	Timeline for convening SLBC meetings and Submission of data to SLBCs & LDMs

All members bank are advised to submit the data of SLBCs & LDMs within the time frame.

The Bank of India, Indusind Bank Ltd., Kotak Mahindra Bank Ltd. And Bandhan Bank Ltd are advised to submit SLBC data on time in future.

AGENDA ITEM NO. 20	District level Special KCC campaign for Animal Husbandry and Fisheries Farmers

Action Point: LDMs are requested to organize District-level KCC Camps regularly in their respective districts and member banks are advised to actively participate in the campaign.

AGENDA ITEM NO. 21	Svamitva Scheme Ministry of Panchayati Raj

Action Point: The Member Banks are requested to explore the options of loan under PM SVAMITVA.

AGENDA ITEM NO. 22	CERSAI-Central KYC Record Registry (CKYCR)

Action Point : Member banks were advised to :

- Ensure timely uploading of KYC records to the CKYCR portal.
- Minimise rejection of records due to data mismatch or incomplete documentation.
- Create awareness among branch functionaries regarding CKYCR compliance requirements.

AGENDA ITEM NO. 23	Agri-Commodity Ecosystem

Action Point :- The member banks are requested to explore the possibilities of financing against e-NWRs.

The dignitaries on the dais awarded the top-performing banks as per the details given below:

SNO.	Best Performer in	Best Performer Bank
1	PMSBY AND PMJJBY	State Bank OF India
2	PM SVANIDHI	Punjab National Bank
3	Positive Growth on YoY basis MSME	HDFC Bank
4	PMFME	UCO Bank
5	ATAL PENSION YOJNA	Ujjivan Small Finance Bank
6	PM Suryaghar	Punjab National Bank

Sh. B. P. Mahapatra, Executive Director, Punjab National Bank, appreciated the efforts of member banks in achieving 120% of the Priority Sector target, 105% of the non-priority target, and 107% of the total ACP target, urging continued efforts to achieve the annual ACP for the year. He emphasized increasing advances under RAM (Retail, Agri & MSME). He also commended stakeholders for their work under the DEA Funds restitution campaign "Aapki Punji, Aapka Adhikaar" and encouraged to continue their efforts. Additionally, he stressed prioritizing CKYC and Re-KYC—focusing first on active accounts and then on inoperative accounts up to one year old—and highlighted Financial Literacy Week initiatives, particularly promoting KYC compliance, reducing digital fraud and delivering cyber security awareness to customers and maximizing enrollments under PMJJBY and PMSBY.

Observations of RBI 52.03

Shri Rohit P Das, Regional Director- Reserve Bank of India appreciated the efforts made by member banks in implementation of various developmental and financial inclusion initiatives. He advised all Member Banks on the following points :

- Strengthen MSME Sector by developing financial products which offer shock proof credit tools to the MSME. Banks to support MSME.
- Improve financial inclusion indicators,
- Enhance digital banking penetration,
- Increase enrolment under social security schemes, and
- Ensure robust cyber security awareness among customers.
- to present with their Zonal Head/Bank Head of Delhi State for meaningful deliberation and to maintain continuity.
- Directed SLBC to have co-ordination with State Govt. for Senior Level representation in SLBC quarterly review meetings.

Observations of NABARD

Sh. Nabin Kumar Roy- Chief General Manager- NABARD informed that the NABARD has organised the first State Credit Seminar for the National Capital Territory (NCT) of Delhi on 13 April 2026 and highlighted the role of credit planning based on district-level data. He referred to efforts to align priority sector lending with district-level credit potential. He also circulated the Road Map to all the Dignitaries, LDMs and Member Banks.

He also suggested to improve/work on the following points :

- to dispose off pending applications of **PM Surya Ghar Muft Bijli Yojana** on priority basis and while scrutinizing, maximize the sanctions.
- to improve the **agriculture advances** in the Delhi State by way in Loan to Dairies, Weavers Co-operative Socities etc.
- to improve **credit financing** to SHG, Sulms, Infra-financing, electric vehicles, TERI, etc.

Observations of SIDBI

Sh. Natarajan Ramachandran-General Manager-SIDBI thanks to banks by increasing collateral free lending by way of CGTMSE and for lending Mudra and PM SVANidhi. He advised member banks to take advantage of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme where 95% maximum guarantee coverage is specifically reserved for **Micro Enterprises located in Identified Credit Deficient Districts (ICDD)** defined by the RBI.

Observations/issues Raised by Government Departments

Sh. Arun Gupta, Deputy Secretary- Finance- Government of NCT of Delhi raised issues pertaining to loan applications for **PM SVANidhi, PMMY, PMFME** for more than 21 days. They advised the banks to dispose of within 21 days.

Member banks assured necessary cooperation and timely resolution of issues raised during the meeting.

Action Points

The following action points emerged from the deliberations:

- Member banks to improve achievement under ACP and Priority Sector lending.
- Banks to intensify enrolment under Social Security Schemes.
- Digital Financial Literacy and Cyber Awareness campaigns to be strengthened across the State.
- Banks to improve mobile banking penetration and QR/POS deployment.
- All member banks to ensure timely submission and updation of data to SLBC.

There being no other item for discussion, the meeting concluded with a vote of thanks delivered by Sh. H.K. Das, General Manager, Union Bank of India.

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