**Annexure- 2**

**Minutes of 153rd Meeting of SLBC Punjab**

The **153rd Meeting** of the **State Level Bankers’ Committee, Punjab** to review the performance of banking system in the State of Punjab for the quarter ended **June’2020** was held on **25.09.2020** through Video Conferencing at 10.30 A.M under the **Chairmanship of Sh. Agyey Kumar Azad**, Executive Director, PNB and **Sh. Jyoti Kumar Pandey**, Regional Director, RBI. **Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** was the Chief Guest of the meeting. Besides this, the meeting was attended by **Madam Bhawna Garg, IAS**, Deputy Director General, UIDAI, **Madam Gurpreet Kaur Sapra, IAS,** Special Secretary Finance cum Director, Institutional Finance & Banking, Punjab, **Shri Anshuman Sharma, Director, Department of Financial Services, Ministry of Finance, Government of India, Dr. Rajiv Siwach,** Chief General Manager, NABARD, Chandigarh, Sh. Rajiv Puri, Chief General Manager, PNB, **Sh. Arun Sharma**, General Manager, Corporate Office, PNB, New Delhi, **Shri D.K. Gupta, Zonal Manager, Ludhiana Zone, PNB & Convener-SLBC Punjab** and Senior Officers from RBI, NABARD, State Government, Banks, Financial Institutions, various Corporations.

The list of participants is as per **Annexure-I.**

**Shri D.K. Gupta, Zonal Manager, Punjab Zone PNB & Convener-SLBC Punjab** extended a warm & hearty welcome to **Sh. K A P Sinha, Principal Secretary Finance, Government of Punjab, Sh. Agyey Kumar Azad**, Executive Director, PNB, **Sh. Jyoti Kumar Pandey**, Regional Director, RBI, **Madam Bhawna Garg, IAS**, Deputy Director General, UIDAI, **Madam Gurpreet Kaur Sapra. IAS,** Special Secretary Finance cum Director, Institutional Finance & Banking, Punjab, **Shri Anshuman Sharma, Director, Department of Financial Services, Ministry of Finance, Government of India, Dr. Rajiv Siwach,** Chief General Manager, NABARD, Chandigarh, Sh. Rajiv Puri, Chief General Manager, PNB, **Sh. Arun Sharma**, General Manager, Corporate Office, PNB, New Delhi, and Senior Officers from RBI, NABARD, State Government, Banks, Financial Institutions, various Corporations.

**Shri D.K. Gupta** in his welcome address informed that due to COVID-19 pandemic, SLBC-Punjab has conducted four meetings of Sub-committees to SLBC on 11.08.2020 through Video Conference and Action points emerged during the meetings were circulated to the members of the Steering sub-committee meeting on 14.09.2020 to finalize agenda for the 153rd SLBC meeting through Video Conferencing to review the progress for the period ended June 2020.

He informed that economy of the country is going through tough times due to slowdown of every economic activity. To uplift the economy, banks have a major role to play. Today, our fore most priority is to facilitate every citizen whether producer or consumer so that economic cycle may move faster to grow.

He further said that almost all items of SLBC agenda were part of the Agendas of Sub-Committees to SLBC, for which responses, views & suggestions have been received from SLBC members, as such, during SLBC meeting only the policy matters and the items relating to implementation of various packages announced by RBI/GOI regarding providing additional financing to Agriculture, MSMEs and other sectors to uplift the economy of the State would be discussed.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** expressed his desire to get the SLBC meetings organised through personal interaction with each member but due to COVID-19 pandemic it was being organised through Video conference. He informed that Private Sector is facing serious problems due to COVID pandemic and their employees are even facing heavy cut in their salaries thus he requested Banks to finance liberally under various packages announced by Government/RBI under COVID19. He further requested all members to implement the Central and State Government schemes in their true spirits to ensure fulfilling of desired objectives.

**Sh. Jyoti Kumar Pandey**, Regional Director, RBI, informed the house that the progress of financing under **COVID-19-Regulatory Package** is low and he requested all thebanksto increase the pace so that each and every eligible borrower is benefitted. He further informed that Financial Literacy Centers are the main tool of Financial Inclusion and requested all the Banks to appoint the pending FLC counselors immediately. He informed the house that the digital coverage in respect of Net Banking, MB/ UPI/ USSD in individual operative savings bank accounts and net-banking, POS/QR coverage in current/ business accounts are the areas of underperformance for the identified district of Kapurthala for 100% digitization. He showed his concern about the issues related to data integrity and data inconsistency with respect to other parameters like digital coverage of businesses (non-customers) and digital financial literacy for the 100% digitization progress report data being submitted by the banks. In Punjab, Kapurthala district is identified as pilot project for 100% digitization and time line fixed for 100% digitization was 31.10.2020, now extended to 31.03.2021. He advised LDM Kapurthala to achieve the targets within stipulated time.

Thereafter, item wise agenda was discussed /deliberated as under:-

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| **Item No. 2** | **COVID-19: Review Of Implementation Of Various Packages, Concessions Recently Announced By The Government/ RBI and Other Guidelines to be Followed By Banks** |

Sh. Naresh Sharma, Nodal Officer, SLBC Punjab informed that due to Lockdown in the state, every sector of the economy is badly affected. In the testing time, economy needs special and focussed support from Government & Banks. Banks are always ready to perform as per the direction of the Government.

The packages announced by RBI/Govt. for different sectors of economy in view of COVID pandemic are being implemented through banks

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| **Item No. 2.1** | **Emergency Credit Line Guarantee Scheme (ECLGS) to provide additional 20% of borrower’s outstanding credit as on 29.02.2020** |

Emergency Credit Line Guarantee Scheme (ECLGS) was announced as a part of the Government’s 20 trillion financial package to help the businesses to tide over the crises

that followed the corona virus pandemic. Banks were asked to sanction credit facility to all eligible borrowers by 15.07.2020 and disburse it by 31.07.2020. As per State wise progress of Public Sector Banks provided by DFS, Punjab is placed at third position.

The Govt. has further announced enhancement in coverage of this scheme to MSMEs and professionals for business purposes within the ambit of Emergency Credit Line Guarantee Scheme (ECLGS). As new eligibility there is increase of annual turnover ceiling of companies that could avail loans under the scheme to Rs.250 crore from Rs.100 crore at present and balance outstanding to Rs. 50 Crore from present Rs. 25 Crore as on 29.02.2020. The maximum amount of loans that can be availed under the scheme will also be increased to Rs.10 crore from Rs.5 crore.

As on 17.09.2020, out of 161103 Net Eligible Borrowers, Banks in the State have sanctioned credit facilities to 127719 borrowers which come to 79.28%.

Seeing the abysmal performance of Private Banks **Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advisedthem to improve their performanceregarding sanctions to their eligible borrowers. He has taken a serious note of the NIL performance of Kotak Mahindra Bank and advised them to inform the specific reasons for the same. He advised all other Banks to identify fresh eligible borrowers as per revised parameters & offer the credit.

**Action: Pvt. Banks/Kotak Mahindra bank**

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| **Item No. 2.2** | **Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs** |

Ministry of MSME, Govt. of India through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) has introduced ***“Credit Guarantee Scheme for Subordinate***

***Debt (CGSSD)*** and the same has been communicated by DFS, MOF, GOI vide their letter no. F.No.2/28/2020-IF-II dated 03.07.2020. The objective of the Scheme is to provide personal loan to the promoters of Stressed MSMEs for infusion as equity/ quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. The loans would be provided with a 90% credit guarantee by the CGTMSE and remaining 10% from the concerned promoters.

In the current economic scenario, the Scheme is very crucial for the MSME Sector as it will provide benefit to those MSMEs which are in financial stress even though they may be commercially viable, by providing them the fund for infusion in the form of equity.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** again expressed his concern over the dismal performance of Banks observing thatonly two banks (SBI & PNB) have reported sanction of this facility to 21 & 8 borrowers respectively. No other bank has even reported any sanctions to the SLBC.

He thus advised all Bankers to identify eligible borrowers and ensure to offer the facility to all. Timely processing and sanction be done, as stressed accounts are already facing difficulties as MSME is the Backbone of economy.

**Action: Banks**

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| **Item No. 2.3** | **RBI’s Regulatory Package: COVID-19 Emergency Relief Scheme for existing borrowers to provide financial assistance to borrowers associated with Agriculture, MSME and other allied activities** |

RBI circular dated 27.03.2020 & 23.05.2020 on COVID-19- Regulatory Package, advising all banks, Financial Institutions, NBFCs as under: -

* As per RBI Regulatory Package dated 27.03.2020, In all term loans outstanding as on 01.03.2020, it was permitted to grant a moratorium of three months on payment of all instalments falling due between March 1, 2020 and May 31, 2020 and it was further extended for 3 months (June to August 2020) vide Cir dated 23.05.2020.
* In working capital facilities, it was permitted to defer the recovery of interest applied during the period from March 1, 2020 upto May 31, 2020. It was further extended upto 31.08.2020.

**Sh. Jyoti Kumar Pandey**, Regional Director, RBI, advised all the Banks to ensure that all eligible borrowers are approached and covered under these relief packages and no borrower is left without having received offer of relief.

**IMPORTANT:** Sh. K A P Sinha, advised SLBC to form Sub- Committee on Item No. 2, 2.1, 2.2 and 2.3 to identify the constraints faced by Industry and Special Meeting is to be conducted to resolve the issues. The members of the committee can be RBI, Deptt. of Institutional finance and Banking, Major Banks and Industries Department Punjab.

**Action: Banks/SLBC**

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| **Item No. 2.4** | **Special Drive for issuance of KCC to 3.50 lakh Dairy farmers attached with Milk Societies (Milkfed) from 01.06.2020 to 30.09.2020 announced by Ministry of Fisheries, Animal Husbandry & Dairying** |

In Punjab there are 3.50 lakh Dairy Farmers attached with Milkfed. District level Milkfed officials are collecting applications from Dairy Farmers and handing over to LDMs/DCOs for further submission at branch level for sanction of KCC.

The Milkfed Punjab informed that out of 350880 dairy farmers of milk unions, 267082 cases have been forwarded to Banks. Out of these applications only 24099 applications for Rs. 263.29 crores have been sanctioned by the Banks.

**Shri D.K. Gupta, Zonal Manager, Punjab Zone PNB & Convener-SLBC Punjab advised all the** LDMs to reconciled number of applications received and forwarded to Banks with Milkfed & Dairy Development, Punjab. He further informed that as regards to the number of applications with banks, sanctions are on the lower side. He requested Banks to dispose of all the pending applications immediately.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advised all the Banks to upload the KCC sanctioned on PMFBY portal on daily basis so that the actual progress is reflected. He showed his concern on non-uploading of Data, as only 12 banks have uploaded few of their sanctions.

The representative of SBI informed that upto date progress will be uploaded in the portal before 30.09.2020.

Sh. Inderjit Singh, Director, Dairy Department Punjab informed the house that the campaign has been extended by the Ministry upto 31.12.2020.

**Action: Banks/LDMs/Dairy Dev. Deptt.**

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| **Item No. 2.5** | **Special Drive for issuance of KCC to 5437 Fish farmers in Punjab from 10.06.2020 to 10.08.2020 launched by Ministry of Fisheries, Animal Husbandry & Dairying** |

Special Drive to sanction KCC to the fish farmers was running from 10.06.2020 to 10.08.2020. There are about 5437 fish farmers in Punjab. Fishery department officials have collected 298 applications from fish farmers and forwarded them to banks for sanction and disbursement. SLBC is regularly monitoring progress of banks. Out of these applications only 17 applications amounting to Rs.12.00 Lacs are sanctioned by the Banks. The performance of Banks is not found satisfactory.

The **Convener-SLBC Punjab** requested all the Banks to dispose of pending applications immediately.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** again advised all the Banks to understand the meaning of Special Drive, dispose of all pending applications and upload the KCC sanctioned on PMFBY portal.

**Arun Sharma**, General Manager, Corporate Office, PNB, New Delhi informed the house that in Punjab State there is a great potential for Dairy. He requested the Banks to co-ordinate with Dairy Development Department and RBI to bring the farmers under the umbrella of KCC. He further requested the State Government to bring Animal Insurance Scheme at cheaper rate in the State as is being done in Haryana where Rs.100.00 is recovered from the farmers and remaining amount is borne by the State Government.

**IMPORTANT: Sh. K A P Sinha,** advised SLBC to form another Sub- Committee on this issue to see the constraints/difficulties faced by farmers and Special Meeting is to be conducted to resolve these issues. The members of the committee can be RBI, Deptt. of Institutional finance and Banking, Major Banks and Dairy Development Department Punjab. He further advised that this issue should also be discussed in the DCC meetings and monitor the weak area to improve the performance.

**The Regional Director, RBI suggested that data from other SLBC’s be sought to compare the position.**

**Action: Banks/LDMs/Fishery Deptt.**

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| **Item No. 2.7** | **PM Street Vendors AtmaNirbharNidhi (PM SVANidhi) a special Micro Credit Facility Scheme** |

As per announcement made by Hon'ble Union Finance Minister, during her address on May 14, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendors AtmaNirbharNidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.

PM SVANidhi targets to benefit over 50 lakh Street Vendors, who had been vending on or before 24 March, 2020, in urban areas.

The representative of SUDA informed the details of the scheme to the house. He requested all the Banks to dispose of pending applications from the portal immediately.

**Arun Sharma**, General Manager, PNB requested **Shri Anshuman Sharma,** Director, Department of Financial Services, Ministry of Finance, Government of India, to get the repayment period reviewed from the concerned Ministry as period of One Year is not sufficient as the vendors are also under stress due to COVID-19. Sh. Anshuman Sharma assured the house for taking up the matter with concerned Ministry.

**Action: Banks**

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| **Item No. 3** | **Overall CD Ratio** |

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** took up the issue of decline in CD ratio very seriously and asked for the reasons. Banks/LDMs were advised to take corrective steps immediately and SLBC shall monitor the issue on monthly basis.

He requested the Banks with CD Ratio below 60% to improve their position. The Branches in the semi urban areas which are below 60%, needs to be monitored closely.

**Action: Banks**

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| **Item No. 3.4** | **Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio** |  |

While analyzing the CD Ratio of districts i.e. Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar, Pathankot and Rupnagar, which is below 40%, **Sh. Jyoti Kumar Pandey**, Regional Director, RBI, observed that the LDMs of these Districts are not improving the position despite regular agenda item in all the Sub Committee, SLBC Meetings. He advised the LDMs of these districts to submit their suggestions to SLBC immediately to improve the CD ratio in the next quarter.

Period of MAP submitted by districts Jalandhar, Kapurthala& SBS Nagar are already over. LDMs of these districts shall submit revised plan after organizing DLTC meeting immediately and submit the revised MAP to SLBC.

**Action: Banks/Concerned LDMs**

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| **Item No. 4.1** | **CENTRAL SECTOR SCHEME FOR “FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND”** |

The Hon’ble Union Finance Minister announced on **15.05.2020** Rs.1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers out of which Rs.4713 crore has been allocated for Punjab State.

Agriculture and allied activities are the primary source of income for approx. 58% of total population of the country. The country has limited infrastructure connecting farmers to markets and hence, 15-20% of the yield is wasted. Investment in agriculture in India has been stagnant with less than 2% CAGR (Compound annual growth rate) over last five years. In view of the same, the Central Sector Scheme is formulated to mobilize medium- long term debt financing facility for investment in viable projects relating to post- harvest management infrastructure and community farming assets through incentives and financial support. The financing facility will be provided for funding Agriculture Infrastructure Projects to Primary Agricultural Credit Society, Farmers Producer Organizations, Agriculture entrepreneurs, Start- Ups etc. The detail of the scheme was narrated to the house by Shri Naresh Sharma, Nodal Officer, SLBC.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advised that Agriculture is an important sector and Banks should finance more under Agriculture and allied activities.

**Action: Banks**

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| **Item No. 4.7** | **Scale of Finance in Agriculture Advances** |

During the deliberations in the SLBC Meeting held on 14.02.2019, it was observed that few banks in the State are sanctioning Agriculture Advances more than the scale of finance prescribed by NABARD/State Govt. due to which farmers are over financed as against the land they are cultivating. Large numbers of farmers are getting Multiple Financing from different banks after obtaining part Jamabandi instead of total Jamabandi of farmer’s landholding. Due to over financing, farmers are not able to service their advances and are under distress. In view of this it was suggested that banks be asked to strictly finance within scale of finance and if feasible RBI may conduct special audit. Further State Govt. may pass instructions to revenue Deptt. that whenever Fard Jamabandi is asked it should be issued for total land owned by the farmer.

Further State Govt. is also requested to digitize 100% revenue record.

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advised that Banks should be extra cautious to identify the area under lease**.** He advised that a small group of Senior Bankers, NABARD and Agriculture Department be formed to conduct survey of some pilot village to identify the land holding and area of lease submitted by the farmers to avail facility of KCC from the Banks.

**Action: Banks/SLBC**

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| **Item No. 4.8** | **Farmers Produce Organization** |

There are 67 FPOs promoted under Government of India PRODUCE Fund and 19 FPOs promoted under Farm Sector Promotion Fund and 17 FPOs under Produce Organisation Dev. Fund (PODF).

The representative from NABARD informed that FPOs is an opportunity for Banks to finance under Term Loan to Small and Marginal Farmers. He requested all the Banks to finance more to FPOs.

**Action: Banks**

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| **Item No. 5** | **Advances to Micro, Small & Medium Enterprises (MSMEs) in Priority Sector.** |

The MSME Advances in the State during the period under review witnessed decrease amounting to Rs.103 Crores i.e. from Rs.53980 crore as at 30th June, 2019 to Rs.53877 crore as at 30th June, 2020 thus showing a decrease of 0.19%.

**Shri D.K. Gupta, Zonal Manager, Punjab Zone PNB & Convener-SLBC Punjab** requested the PSB’s to take steps for improvement during current year.

**Action: Banks**

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| **Item No. 5.2** | **Pradhan Mantri MUDRA Yojana (PMMY)** |

The performance under the scheme was found satisfactory. The representative from the Department informed the house that Punjab Government is committed to provide Self Employment to the youth of the State under “Ghar Ghar Rojgar Yojana”. To fulfill this commitment Rojgar Melas are being organized in the different parts of the state. The next dates fixed for these melas are from 15.11.2020 to 15.12.2020. Besides this skill development training programmes from 3 to 6 months are also being organized for Self-Employment. Awareness programmes are also organized in the training to avail the Loan facility from the Banks under various Self Employment Schemes like PMEGP, Stand Up India and PMMY.

**He requested that targets fixed for branches under PMMY in the state be informed to the department so that sponsoring of application be made.**

**Shri D.K. Gupta, Zonal Manager, Punjab Zone PNB & Convener-SLBC Punjab** suggested that the representative of their department should attend BLBC and DCC meetings for sponsoring of application.

**Action: Banks**

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| |  |  | | --- | --- | | **Item No. 5.3** | **Prime Minister Employment Generation Programme (PMEGP)** | |  |
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**Sh. Sarabjit Singh, Joint Director, Industry Department Punjab** informed the house that half of the year is near to close but performance of Banks under PMEGP scheme is only 22%. 1480 applications are pending with the Banks.

He requested the Banks to achieve the annual targets under PMEGP scheme. Member banks are thus requested to advise their field functionaries to dispose of the pending applications on merits.

**Action: Banks**

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| **Item No. 5.6** | **Stand-up India Programme of Ministry of Finance.** |

**Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advised the Controlling Heads of Banks to ensure that all branches of their bank participate in the scheme financing at least one woman and one SC/ST entrepreneur under the scheme. He expressed his concern for the following Banks which have not sanctioned even a single case **(ZERO)** under the scheme during the review period are: -

Central bank of India, SBI, UBI, J&K Bank, Capital Small Fin. Bank, HDFC Bank, ICICI Bank, Kotak Mahindra Bank, Yes Bank, Federal Bank, Indusind Bank, Axis Bank, Bandhan Bank, AU Small Fin Bank, Jana Small Fin. Bank & Ujjivan Small Fin Bank.

**Action: Banks**

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| **Item No. 6** | **Annual Credit Plan 2020-21 Achievements up to 30.06.2020** |

The achievement under Annual Credit Plan (2020-21 of Tarn Taran, Sangrur, Fatehgarh Sahib and S.A.S. Nagar District was not found satisfactory.

The achievement of Bank of Baroda, Bank Of Maharashtra and Indian Overseas Bank was also not found satisfactory.

The Convener SLBC advised these LDMs and Banks to improve their position in the next quarter.

**Action: Concerned Banks/Concerned LDMs**

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| **Item No. 7** | **Review of National Goals** |

CD ratio of Semi Urban area is 49.14% against national goal of 60%. The National Goal of Export credit is also not achieved as the same is 1.43% against target of 2%. The Convener SLBC requested Banks to achieve Export Credit goal during the current quarter.

**Action: Banks**

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| **Item No. 12** | **Atal Pension Yojana (APY)** |

The performance of Banks under this scheme is not found satisfactory. IDBI Bank, HDFC Bank, Kotak Mahindra Bank, Yes Bank, Federal Bank, Indusind Bank, Bandhan Bank & Small Finance Banks did not enroll anyone under the scheme.

The convener SLBC requested all the Controlling Heads of Banks to ensure 100% achievement under APY during current year.

The representative of PFRDA informed the House that a campaign under APY scheme is going on from 01.09.2020 to 31.10.2020. The performance of PSBs is satisfactory but Private Sector Banks are not performing.

The Controlling Heads of Banks were requested by the Convener SLBC to achieve targets under the special campaign.

**Action: Banks**

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| |  |  | | --- | --- | | **Item No. 13** | **National Rural Livelihood Mission (NRLM)-Implementation in the State of Punjab** | |  |
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The representative of Rural Development Department, Govt Of Punjab informed that SHGs applications for sanctioning and disbursing the CC limits are pending with branches and list of the same has already been shared with the Banks.

The Convener SLBC requested the Concerned Banks to dispose of all the pending applications within prescribed time.

**Sh. Jyoti Kumar Pandey**, Regional Director, RBI advised the NRLM to take up the matter in BLBC & DCC meetings through LDMs as Branch Managers are participating in those meeting.

**Action: Banks/NRLM**

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| **Item No. 13.1** | **Position of Women Self Help Groups under NULM** |

The representative of SUDA informed that 78 applications of Self Employment Programme are pending with the Banks. He further informed that they are facing problems in opening of SHGs accounts. Each Bank is asking separate forms/ documents for opening of SHG accounts.

Sh. Naresh Sharma nodal officer SLBC informed the house that for opening SHG accounts guidelines are same for all the Banks and the same has already been shared by SLBC.

**Sh. Jyoti Kumar Pandey**, Regional Director, RBI said that issue regarding non opening of saving accounts should be taken up at the BLBC level where all Branch Managers participate in the meeting. He requested SUDA to take up this matter in BLBC/DCC meetings for making the same more effective.

Convener SLBC requested the Banks to take up the matter with their branches and get the pending applications disposed of immediately.

**Action: Banks**

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| **Item No. 17** | **Opening of Financial Literacy Centres (FLCs) at block level.** |

Lead District Managers have informed SLBC-Punjab that the Financial Literacy Counselors working at Financial Literacy Centers in the following Blocks are either retired after completion of their tenure of job or left the job with some other reasons. In some cases, the counselors are not being appointed since inception of the scheme.

Detail of blocks where FLCs are not functioning is as under: -

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| **S. No.** | **Name of District** | **Name of Block** | **Allocated to Bank** |
| 1 | Amritsar (4) | Jandiala Guru | Indian Bank (E-Allahabad Bank) |
| 2 | Majitha | Punjab National Bank (E-OBC) |
| 3 | Raiyya | Canara Bank |
| 4 | Attari | Bank of India |
| 5 | Barnala (2) | Barnala | State Bank of India |
| 6 | Sehna | Punjab State Coop. Bank |
| 7 | Bathinda (1) | Bhagta Bhai ka | Punjab National Bank |
| 8 | Faridkot (3) | Faridkot | Punjab & Sind Bank |
| 9 | Kotkapura | Punjab & Sind Bank |
| 10 | Jaitu | State Bank of India |
| 11 | Fazilka (3) | Abohar | Punjab Gramin Bank |
| 12 | Arni Wala Sheikh Subhan | Punjab & Sind Bank |
| 13 | Jalalabad | State Bank of India |
| 14 | Fatehgarh Sahib (1) | Amloh | Punjab & Sind Bank |
| 15 | Ferozepur (2) | Ghal Khurd | Punjab National Bank |
| 16 | Mamdot | State Bank of India |
| 17 | Gurdaspur (5) | Dhariwal | Union Bank of India |
| 18 | Gurdaspur | Punjab National Bank |
| 19 | Kalanor | State Bank of India |
| 20 | Qadian | Punjab & Sind Bank |
| 21 | Shri Hargobindpur | State Bank of India |
| 22 | Hoshiarpur (7) | Bhunga | State Bank of India |
| 23 | Dasua | Punjab Gramin Bank |
| 24 | Garhshankar | Punjab & Sind Bank |
| 25 | Hajipur | Punjab National Bank (E-OBC) |
| 26 | Mukerian | Punjab Gramin Bank |
| 27 | Talwara | State Bank of India |
| 28 | Tanda | State Bank of India |
| 29 | Jalandhar (11) | Adampur | State Bank of India |
| 30 | Bhogpur | Punjab & Sind Bank |
| 31 | Jalandhar (West) | UCO Bank |
| 32 | Jalandhar (East) | Central Bank of India |
| 33 | Lohian Khas | Punjab National Bank |
| 34 | Nakodar | Indian Bank |
| 35 | Nurmahal | Canara Bank |
| 36 | Phillaur | Punjab National Bank (E-OBC) |
| 37 | Rurka Kalan | Union Bank of India |
| 38 | Shahkot | State Bank of India |
| 39 | Mehatpur | Punjab State Coop. Bank |
| 40 | Kapurthala (2) | Nadala | Punjab National Bank |
| 41 | Sultanpur Lodhi | Punjab Gramin Bank |
| 42 | Ludhiana (9) | Doraha | State Bank of India |
| 43 | Jagraon | Punjab National Bank (E-OBC) |
| 44 | Khanna | Punjab National Bank |
| 45 | Ludhiana-I | State Bank of India |
| 46 | Machhiwara | Punjab & Sind Bank |
| 47 | Pakhowal | State Bank of India |
| 48 | Sudhar | Punjab National Bank (E-OBC) |
| 49 | Maloud | HDFC Bank |
| 50 | Dehlon | Bank of India |
| 51 | Mansa (3) | Bhikhi | Punjab Gramin Bank |
| 52 | Budhlada | State Bank of India |
| 53 | Jhunir | Punjab State Coop. Bank |
| 54 | Moga (3) | Baghapurana | State Bank of India |
| 55 | Dharamkot | Punjab National Bank |
| 56 | Moga-I | Punjab & Sind Bank |
| 57 | Muktsar Sahib (2) | Malout | Punjab & Sind Bank |
| 58 | Muktsar | State Bank of India |
| 59 | SBS Nagar (4) | Aur | Canara Bank |
| 60 | Banga | State Bank of India |
| 61 | Nawanshahr | Punjab National Bank |
| 62 | Saroya | Punjab National Bank |
| 63 | Pathankot (2) | Bamial | Punjab Gramin Bank |
| 64 | Dharkalan | State Bank of India |
| 65 | Patiala (3) | Ghanaur | Punjab State Coop. Bank |
| 66 | Samana | Punjab National Bank (E-OBC) |
| 67 | Shambu Kalan | State Bank of India |
| 68 | Rupnagar (4) | Anandpur Sahib | UCO Bank |
| 69 | Morinda | Punjab & Sind Bank |
| 70 | Nurpur Bedi | Punjab & Sind Bank |
| 71 | Rupnagar | UCO Bank |
| 72 | Sangrur (3) | Bhawanigarh | Punjab & Sind Bank |
| 73 | Dhuri | Punjab State Coop. Bank |
| 74 | Dirba | Punjab & Sind Bank |
| 75 | Tarn Taran (5) | Bhikhiwind | Punjab National Bank (E-OBC) |
| 76 | Chohla Sahib | Punjab & Sind Bank |
| 77 | Khadur Sahib | UCO Bank |
| 78 | Naushera Pannuan | State Bank of India |
| 79 | Valtoha | Canara Bank |

71 FLCs are functioning against the target of 150 at the block level in the State of Punjab.

The Regional Director, RBI advised the Concerned banks to appoint these FLCs immediately and report compliance to SLBC immediately.

**Action: Banks/LDMs**

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| **Item No. 19** | **Issues of Unique Identification Authority of India (UIDAI)** |

The representative of UIDAI informed the house that out of 595 Aadhar Centers allotted to Banks only 365 centers are working. Out of working Aadhar Centers, 18 centers are showing NIL performance during the last 30 days.

All officials working as enrolment operators must have gone at least one extensive/ detailed training from UIDAI side, as it is observed that Operators are not completely aware about the UIDAI guidelines due to which lot of enrolments get rejected.

UIDAI is conducting mandatory online training sessions for operators of Suvidha Centres & India post in the batches of 40 to 50 candidates with duration of about 2 to 3 Hrs.

Training of operators working for UIDAI may also be planned accordingly. SLBC has already requested all Banks to submit list of their operators so that necessary training may be imparted. Most of the Banks have not submitted the list so far. All banks are thus requested to share the list immediately with UIDAI.

The Convener SLBC requested all the Banks to activate the pending Aadhar Enrolment Centers immediately.

**Action: Banks**