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**Genda Papers**

**154th Meeting of State Level Bankers’ Committee (Punjab)**

**The 154th Meeting of State Level Bankers Committee, Punjab** to review the performance of Banks for the period **September 2020** will be held on **16.12.2020 (Wednesday)** at **Hotel Taj, Sector-17, Chandigarh** from **11:00 A.M** onwards.

SLBC Punjab has conducted meetings of four Sub Committees to SLBC Punjab through Video Conference on 02.11.2020 namely (1). Sub Committee to review the performance of banks under Financial Inclusion, Expansion of Banking Network, Financial Literacy and Annual Action Plan. (2). Sub Committee to review the performance of banks under various Govt. Sponsored Programmes. (3). Sub Committee to Review the performance of Banks on MSME Related Issues. (4). Sub Committee to review the performance of banks under Agriculture Sector, NABARD & State Govt. Related Issues. Minutes of these meetings have been circulated. On the basis of deliberations held in those meetings, all the action points emerged have been consolidated and shared with the Steering Sub Committee through mail on 17.11.2020, who in turn finalized the Agenda for State Level Bankers Committee Meeting to be held on 16.12.2020 as per new revamped lead bank scheme.

**Action points emerged in Sub Committee Meetings have been consolidated as per Annexure - 1 {Page No. 109-119}**

The Agenda for the SLBC meeting has been prepared as per New Revamped Lead Bank Scheme of Reserve Bank of India and as per the requirement of Dept. of Institutional Finance & Banking, GoP.

Agenda Items for 154th SLBC Meeting for Q.E September 2020 are as under:-

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| **Item No. 1** | **Confirmation of Minutes of 153rd Meeting of State Level Banker’s Committee (Punjab)** |  |

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| Last Meeting of SLBC | 153rd |
| Held on | 25.09.2020 |
| Minutes email/ circulated on | 05.10.2020 |
| Comments Received | NIL |

Minutes of the 153rd Meeting of the **State Level Bankers’ Committee, Punjab has been placed as per Annexure – 2 {Page No. 120-133}**

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| **Item No. 2** | **Review of Progress of Implementation of various packages announced by RBI/Govt. for different sectors of economy in view of COVID pandemic** |

Following packages were announced by RBI/Govt. for different sectors of economy in view of COVID pandemic, which are being implemented through banks: -

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| **Item No. 2.1** | **Emergency Credit Line Guarantee Scheme (ECLGS) announced by government to provide 20% of borrower’s outstanding credit up to Rs.25 crore 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 poor and small businesses tide over the crises that followed the corona virus pandemic and the ensuing lockdown. This collateral-free loan is expected to enable small businesses to pay salaries, rent and to help with restocking expenses.

The scheme provides incentives to banks and non-bank lenders to offer additional funding facility to small borrowers by providing them 100% Government guarantee for any losses suffered by the lenders due to any default. The larger idea is to support small businesses struggling to meet their operational liabilities due to the imposition of a nationwide lockdown.

Hon’ble Finance Minister 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). Heeding to industry demand and with the new definition of medium and small, and micro enterprises (MSMEs), the finance ministry has announced the 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.

**NCGTC vide their letter Ref No. 3116/NCGTC/ECLGS dated 26.11.2020 has come up with certain amendments in existing guidelines. The Upper cap on Annual turnover has now been removed. The Scheme would now be applicable to all loans sanctioned under GECL during the period from the date of issue of these guidelines by NCGTC to 31.03.2021 or till an amount of ₹ 3,00,000 crore is sanctioned under the GECL whichever is earlier.**

The Quantum of Loan under the scheme is upto 20% of the total outstanding loans of eligible borrowers up to 500 Crore as on 29th February, 2020 i.e. loan amount maximum of ₹ 100 Crore (FB+NFB), subject to the borrower meeting all the eligibility criteria.

Individuals can avail themselves of ECLGS if they already had loans for business purposes and subject to condition that they fulfil eligibility criteria.

Out of 166685 net eligible borrowers, Banks in the State have sanctioned credit facilities to 139045 borrowers which comes to 83.42%. However, disbursement has been made in 90691 accounts, which comes to only 65.22% of sanctioned accounts.

**(Bank-wise detail as per Annexure-3) {Page No. 134}**

**Observations: -**

Most of the Public Sector Banks have sanctioned credit facility under this package to majority of their borrowers i.e. more than 95% of eligible borrowers, whereas Private Banks have shown low performance regarding sanctions to their eligible borrowers. Axis Bank 14.39%, HDFC 31.04%.

Kotak Mahindra Bank did not reported data.

Indusind Bank reported only 64 eligible accounts which they have sanctioned but not yet disbursed.

**Action Points:**

All Banks, especially the Private Sector Banks to sanction facility to all eligible borrowers. With the increase in the scope of the scheme, all Banks are requested to identify fresh eligible borrowers & offer the credit facility under the scheme on urgent basis.

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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. Under this scheme, guarantee coverage would be provided to Scheduled Commercial Banks, which are member lending institutions of CGTMSE for facilitating support to stressed MSMEs. The scheme will be operationalized through a special window created for this purpose under (CGTMSE).

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.

The promoters of MSME units which are under stress viz. SMA-2 and NPA accounts as on 30.04.2020 and can become commercially viable as per the assessment of the lending institutions. The scheme is applicable for those MSMEs whose accounts have been standard as o 31.03.2018 and have been in regular operations, either in standard accounts, or as NPA accounts during Financial Year 2018-19 and Financial Year 2019-20. However, fraud accounts and willful defaulters will not be considered under the scheme.

The Guarantee Fee will be 1.50% per annum on the guaranteed amount on outstanding basis. Guarantee fee shall be borne by the borrowers. The guarantee Promoter(s) of the MSME unit will be given credit equal to 15% of his/her stake (equity plus debt) **or** Rs. 75.00 lakh, **whichever is lower** as per the last available audited balance sheet of a Financial Year in the shape of personal loan.

Maximum tenor of loan shall be up to 10 years from the guarantee availment date or March 31, 2021, whichever is earlier. However, it shall be fixed as per the assessment of Debt Serviceability.

SLBC-Punjab has already asked all 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.

**(Bank-wise detail as per Annexure-4) {Page No. 135}**

**Observation:**

Only Six Banks namely PNB, SBI, Canara Bank, P&SB, BOB & UBI have reported financing under the scheme.

**Action Points:**

All Banks to identify eligible borrowers and ensure to offer the facility to all. Timely processing and sanction be done as being stressed accounts already facing difficulties.

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| **Item No. 2.3** | **Special Drive for issuance of KCC to Dairy farmers attached with Milk Societies (Milkfed)** |

Ministry of Fisheries, Animal Husbandry & Dairying announced special drive for issuance of KCC to Dairy farmers attached with Milk Societies (Milkfed) from 01.06.2020 to 31.07.2020 & further extended upto 31.12.2020. 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.

LDMs have confirmed that total of 268603 applications have been forwarded to Banks. Out of these applications, only 33124 applications for Rs. 452 Crores have been sanctioned by the Banks and 68285 applications have been rejected due to various reasons. Banks are yet to upload all these sanctions on PMFBY portal.

In addition to physical Applications submitted to all banks, Milkfed has also to upload these applications on PMFBY Portal. Banks are required to download these applications and mark their sanctions on the portal after processing.

Banks are also submitting report of KCC sanctioned on FI-PLAN Portal to DFS. Copy of report dated 04.12.2020 shows large number of pending applications. All the Banks are requested to dispose of the pending applications immediately and upload the progress on PMFBY portal.

**(Bank/ District wise detail is annexed as per Annexure 5 & 6) {Page No. 136 & 137}**

**(Bank wise progress as per FI Plan Portal – Annexure – 7) {Page No. 138}**

**(Bank wise Applications uploaded by MilkFed – Annexure – 8) {Page No. 139}**

**Observation:**

* Large numbers of applications are pending with banks for disposal.
* All Banks are not uploading daily progress on PMFBY portal. At present, only 12 Banks have uploaded few of their sanctions.

**Action Points:**

* All banks to dispose of applications within drive period.
* Applications to be rejected only with justified reasons.
* Banks to upload all sanctions (cumulative) on PMFBY portal.
* Milkfed to upload the applications on PMFBY portal.

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| **Item No. 2.4** | **Special Drive for issuance of KCC to Fish farmers launched by Ministry of Fisheries, Animal Husbandry & Dairying** |

Special Drive to sanction KCC to the fish farmers was launched from 10.06.2020 to 10.08.2020. There are about 5437 fish farmers identified in Punjab. Fishery department officials have collected 695 applications from fish farmers and forwarded to banks for sanction and disbursement. Out of these applications only 72 applications amounting to Rs. 1.28 Crores are sanctioned by the Banks. The performance of Banks is not found satisfactory. All the Banks are requested to dispose of the pending applications immediately as the campaign period has already expired.

**Observation:**

Large number of applications collected by banks are still pending for disposal with banks.

**Action Points:**

Banks are advised to dispose of all pending KCC applications immediately within 15 days and upload the progress on PMFBY portal.

(Bank wise detail is annexed as per **Annexure 9**) **{Page No. 140}**

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| **Item No. 2.5** | **Campaign to saturate PM-KISAN beneficiaries with KCC launched by Department of Financial Services** |

DFS announced campaign to saturate all PM-Kisan Beneficiaries with KCC w.e.f February 2020. There are about 20 lakh PMKISAN beneficiaries in Punjab. As against this, banks are having about 23.97 lakh KCC accounts with them as on 30.09.2020. Still, banks were able to collect about 3.99 lakh applications from PM-KISAN beneficiaries and sanctioned over 1.66 lakh KCCs. SLBC is regularly following up with banks to sanction KCC of all eligible farmers and upload the progress on PMFBY Portal. Banks are yet to update the total progress of KCC sanctioned by them on PMFBY Portal. Due to this, actual progress is not reflected on the portal. All KCC’s sanctioned to PM-Kisan Beneficiaries and to farmers of allied activity are to be uploaded on the PMFBY portal by all Banks w.e.f 01.02.2020.

**(Bank wise detail as per PMFBY portal as per Annexure 10) {Page No. 141-142}**

**Observation:**

Large number of applications collected by banks are still pending for disposal with banks.

**Action Points:**

Banks are to dispose of all pending KCC applications of PM-Kisan beneficiaries, immediately within 15 days and upload the progress on PMFBY portal.

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| **Item No. 2.6** | **PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme** |

As per announcement made by Hon'ble Finance Minister, during her address on May 14, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendor’s Atma Nirbhar Nidhi (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 in India, who had been vending on or before 24 March, 2020, in urban areas. The eligible vendors will be identified as per following criteria:

1. Street vendors in possession of Certificate of Vending/ Identity Card issued by Urban Local Bodies.
2. The vendors who have been identified in the survey but have not been issued Certificate of Vending/Identity Cards.

This Scheme include extension of collateral free working capital loan of up to Rs. 10,000, interest subsidy @ 7% per annum, eligibility of higher loan on timely repayment of first loan, and monthly cash back on digital transactions. The Scheme has a provision of Graded Guarantee Cover for the loans sanctioned. The lending institutions under the Scheme include Scheduled Commercial Banks, RRBs, Small Finance Banks, Cooperative Banks, NBFCs, MFls and SHG. SIDBI will be MoHUA's technical partner for implementation of the Scheme.

Accordingly, all loans given by each lending institution under the Scheme will be considered for coverage under the Guarantee. The scheme is implemented from July, 2020 till March 2022.

As on 03.12.2020, Bank/ Branch wise total 23263 applications have been uploaded on the portal, out of which Banks have sanctioned 2225 applications, but have not been disbursed so far despite of regular follow-up from SLBC, State Govt. and DFS. There are 8456 applications on the portal which banks have not been picked up by the Banks for sanction. Moreover 8363 applications picked up by banks are still pending for sanction with the Banks. Banks are requested to dispose of the pending applications immediately.

**(Bank-wise progress is as per Annexure-11) {Page No. 143 }**

**Observation:**

ULBs are uploading applications of Street Vendors, registered with them. In the VC meeting with DFS, Punjab was given target of 8000 disbursements. Later, Bank wise target was also conveyed to all banks. Disbursement of loans is at slow pace in Punjab, mainly due to following reasons, as submitted by Banks:

1. As per scheme, all vendors are to be brought on digital platform before disbursement. Some banks face problem in on boarding of applicant on UPI platform before disbursement of loan.
2. Vendors do not visit banks for execution of documents even after phone calls.

**Action Points:**

Banks are advised to disburse all applications sanctioned / picked up by them on urgent basis.

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| **Item No. 2.7** | **CENTRAL SECTOR SCHEME FOR “FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND”** |

The Hon’ble 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.

Director, Horticulture, Govt. of Punjab is nominated as State Nodal Officer and Directorate, Horticulture shall be the State Nodal Agency for the implementation of the scheme in the State.

The role of infrastructure is crucial for agriculture development and for taking the product dynamics to the next level. It is only through the development of infrastructure, especially at the post- harvest stage that the produce can be optimally utilized with opportunity for value- addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of the country’s land resources.

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 at farm- gate & aggregation points (Primary Agricultural Credit Society, Farmers Producer Organizations, Agriculture entrepreneurs, Start- Ups etc.) Impetus for development of farm- gate and aggregation point, affordable and financially viable Post Harvest Management Infrastructure.

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| **PARAMETERS** | **DESCRIPTION** |
| **Objective of Scheme** | To mobilize a medium- long term debt finances facility for investment in viable projects for post- harvest management infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. |
| **Period** | The scheme will be operational from 2020-21 to 2029-30. |
| **Eligible Beneficiaries** | Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Groups (SHGs), Joint Liability Groups (JLGs), Farmers, Multi- Purpose Cooperative Societies, Agri- entrepreneurs, Start- Ups and central/ state agency or local body sponsored Public Private Partnership Projects.  PACS who have adopted digitization for handling its operations will be given preference under the scheme. |
| **Extent of Loan** | Limit will be decided on the basis of project cost and total financial outlay of the project. |
| **Nature of facility** | Term Loan. |
| **Eligible projects** | The scheme will facilitate setting up and modernization of key elements of the value chain including:   1. Post- Harvest Management Projects like:   Supply chain services including e-marketing platforms, Warehouse, silos, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centers, ripening chambers.   1. Viable projects for building community farming assets including:   Organic inputs production, Bio- stimulant production units, infrastructure for smart and precision agriculture, projects identified for providing supply- chain infrastructure for clusters of crops governments or their agencies under PPP for building including export clusters, projects promoted by central/ state/ local community farming assets or post- harvest management projects. |
| **Interest Subvention** | 1. All loans under this facility will have interest subvention of 3% per annum up to a limit of Rs. 2.00 Crores. 2. The subvention will be available for a maximum period of 7 years. 3. In case of loans beyond 2.00 crores, the interest subvention will be limited up to 2 Crores. 4. Subvention will be allowed only till the account is under standard   category. In case of accounts which have turned NPA, subvention will be allowed from the date of up gradation of account to standard category.  **e**. Interest subvention will be given from the date of first disbursal  and from next year it will be applicable from 1st of the April every year upto 7 year for outstanding loan. |
| **Credit Guarantee** | **a**. Credit Guarantee coverage will be available to eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) Scheme for a loan up to Rs.  2.00 Crores.   1. The guidelines circulated vide MSME Div. Circular No. 53/2018, dt. 15.09.2018 and other related circulars on CGTMSE are to be adhered with. 2. The fee for this coverage will be paid by the Govt. 3. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture Cooperation & Farmers Welfare (DAC&FW). |
| **Public Financial Management**  **System** | Interest Subvention and Credit Guarantee support will be released through Public Financial Management System (PFMS). |

**Observations: -** All Banks are requested to finance under the scheme and report the data to SLBC Punjab

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

While calculating the overall CD ratio, all the member banks are requested to adhere to the instructions of Reserve Bank of India contained in their circular No. RPCDLDS.BC No.47/02.13.03/2005-06 dated 09.11.2005 which inter alia states that the CD ratio to be calculated with credit at the place of utilization.

The comparative position of overall CD Ratio of Commercial Banks is as below: -

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| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| Sept. 2018 | 354958 | 245440 | 69.15 |  |  |
| Sept. 2019 | 391534 | 245509 | 62.70 | -6.45 |  |
| March 2020 | 406112 | 245483 | 60.45 | -2.25 |  |
| June 2020 | 427277 | 253300 | 59.28 |  | -1.47 |
| Sept. 2020 | 433520 | 256307 | 59.12 | -3.58 | -0.16 |

**(Bank-wise CD Ratio as per Annexure-12 & 12.1) {Page No. 144 & 145}**

**Observations: -**

During the period under review overall CD Ratio of Commercial Banks in the State of Punjab decreased from 62.70% as at Sept. 2019to 59.12% as at Sept. 2020thereby showing a decrease of 3.58 PPs.

The major decline is in the IDBI (-6.14%), Bank of India (-5.80%).

The Banks having CD Ratio below 60% are: - Central Bank of India (38.52%), P&SB (39.34%), IDBI (41.07%), BOM (44.49%), PNB (45.25%), BOB (47.04%), UCO Bank (50.95%), SBI (51.15%), Indusind Bank (52.24%), Canara Bank (56.59%), Yes Bank (57.96%), BOI (58.02%) and J&K Bank (58.25%), &

**Action Points:**

Concerned Banks to submit their response & steps taken for improvement.

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| **Item No. 3.1** | **CD Ratio - Rural Areas** |

The comparative position of CD Ratio of rural areas is as follows: -

**(Amount ` in crore)**

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| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| Sept. 2018 | 81649 | 55508 | 67.98 |  |  |
| Sept. 2019 | 82242 | 51543 | 62.67 | -5.31 |  |
| June. 2020 | 95847 | 61091 | 63.74 |  |  |
| Sept. 2020 | 99499 | 60347 | 60.65 | -2.02 | -3.09 |

**(Bank-wise Y-o-Y CD Ratio as per Annexure- 12.2) {Page No. 146}**

**Observations:**

During the review period, the CD Ratio of Rural areas has decreased by 2.02 PPS from 62.67% as at Sept. 2019to 60.65% as at Sept. 2020**.**

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| **Item No. 3.2** | **CD Ratio - Semi Urban Areas** |

The comparative position of CD Ratio of Semi Urban areas is as follows:-

**(Amount ` in crore)**

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| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| Sept. 2018 | 120715 | 76949 | 63.74 |  |  |
| Sept. 2019 | 117540 | 63400 | 53.96 | -9.78 |  |
| June. 2020 | 126400 | 62113 | 49.14 |  |  |
| Sept. 2020 | 132107 | 65888 | 49.88 | -4.08 | 0.74 |

**(Bank-wise Y-o-Y CD Ratio as per Annexure- 12.2) {Page No. 147}**

**Observations:**

During the review period, the CD Ratio of Semi Urban areas has decreased by 4.08 PPs from 53.96% as at Sept. 2019to 49.88% as at Sept. 2020.

**Action Points:**

The Branches in the Semi-Urban areas needs to be monitored closely.

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| **Item No. 3.3** | **CD Ratio - Urban Areas** |

The comparative position of CD Ratio of urban areas is as follows: -

**(Amount ` in crore)**

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| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| Sept. 2018 | 152594 | 112982 | 74.04 |  |  |
| Sept. 2019 | 189634 | 126147 | 68.10 | -5.94 |  |
| June. 2020 | 205029 | 130095 | 63.45 |  |  |
| Sept. 2020 | 201913 | 130071 | 64.42 | -3.68 | 0.97 |

**(Bank-wise Y-o-Y CD Ratio as per Annexure- 12.2) {Page No. 148}**

**Observations:**

During the review period, the CD Ratio of Urban areas has decreased by 3.68 PPs from 68.10% as at Sept. 2019to 64.42% as at Sept. 2020.

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

As per the recommendations of an Expert Group constituted by GOI under the Chairmanship of Shri Y. S. P. Thorat, a Special Sub-Committee (SSC) of District Level Consultative Committee (DLCC) was to be constituted in districts with CD Ratio of less than 40%, for drawing up “Monitorable Action Plans” (MAPs) to increase the CD Ratio on a self-set graduated basis. Concerned LDM of the district is the convener of SSC with DCO, DDM, NABARD, LDO, RBI and District Planning Officer as its members.

CD Ratio of districts i.e. Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar, Pathankot and Rupnagar was below 40% and Special Sub Committees (SSCs) of District Level Consultative Committee (DLCC) were constituted in these districts. Lead District Managers of these districts have convened the Special Sub-Committee meeting and submitted road map for achieving the level of 60% as under: -

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| --- | --- | --- |
| **District** | **Date of Meeting** | **Monitorable Action Plan** |
| **Jalandhar** | **29.06.2015** | * **40% by 31.03.2016** * **50% by 31.03.2017** * **60% by 31.03.2018** |
| **Kapurthala** | **22.07.2015** | * **38% by 31.03.2016** * **44% by 31.03.2017** * **50% by 31.03.2018** * **56% by 31.03.2019** * **60% by 30.09.2020** |
| **SBS Nagar** | **22.07.2015** | * **44% by 31.03.2017** * **50% by 31.12.2018** * **56% by 31.03.2019** * **60% by 30.09.2020** |
| **Hoshiarpur** | **30.06.2015** | * **35% by 31.03.2016** * **40% by 31.03.2017** * **45% by 31.03.2018** * **50% by 31.03.2019** * **55% by 30.09.2020** * **60% by 31.03.2021** |
| **Pathankot** | **25.10.2019** | * **45% by 30.09.2020** * **50% by 31.03.2021** * **55% by 31.03.2022** * **60% by 31.03.2023** |
| **\*Rupnagar** | **18.012020** | * **43% by 31.03.2021** * **48% by 31.03.2022** * **52% by 31.03.2023** * **56% by 31.03.2024** * **62% by 31.03.2025** |

As Jalandhar, Kapurthala, SBS Nagar & Hoshiarpur could not achieve their projected landmark as at 30.09.2020, **LDM’s of these Districts, during last SLBC held on 25.09.2020 were asked to commence special sub-committee meeting to review their performance & future strategies after discussion with all stakeholders including district authorities and to submit the fresh roadmap along with steps proposed to be taken to achieve the CD Ratio targets of 60%. But they have yet to submit proposed action plan of their district. Without taking initiative from all stake holders there cannot be perceptible improvement in the CD ratio. These LDMs are again advised to submit revised road map immediately before SLBC meeting.**

The comparative position of Monitorable Action Plan and CD Ratio (net of NRI deposits) as at Sept.2019 and Sept. 2020 of these four districts is given below:

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| **District** | **CD Ratio (%) as per MAP** | **CD Ratio % (including NRI Deposits) as at Sept., 19** | **CD Ratio % (including NRI Deposits) as at Sept., 20** | **Growth**  **Sept.,20/**  **Sept., 19 (PPs)** | **CD Ratio %**  **(Net of NRI Deposits)**  **as at Sept., 19** | **CD Ratio %**  **(Net of NRI Deposits)**  **as at Sept., 20** | **Growth**  **Sept., 20/**  **Sept.,19(PPs))** |
| **Jalandhar** | **60 (Mar.18)** | **32.77** | **30.13** | **-2.64** | **37.80** | **36.89** | **-0.91** |
| **Kapurthala** | **60 (Mar.20)** | **28.74** | **24.60** | **-4.14** | **37.70** | **31.78** | **-5.92** |
| **SBS Nagar** | **60 (Mar.20)** | **30.36** | **26.41** | **-3.95** | **38.85** | **31.43** | **-7.42** |
| **Hoshiarpur** | **60 (Mar.21)** | **28.46** | **26.18** | **-2.28** | **32.92** | **29.92** | **-3.00** |
| **Pathankot** | **60 (Mar.23)** | **40.95** | **39.15** | **-1.80** | **43.49** | **39.76** | **-3.73** |
| **Rupnagar** | **60 (Mar.25)** | **39.34** | **39.88** | **0.54** | **40.47** | **40.45** | **-0.02** |

**Annexure- 13 to 13.5{Page No. 149-154}**

**Observations: -**

The CD Ratio has decreased further in all these Districts.

LDM’s of Districts Jalandhar, Kapurthala, SBS Nagar & Hoshiarpur, during last SLBC held on 25.09.2020 to submit the fresh roadmap along with steps proposed to be taken before SLBC meeting.

Banks operating in these districts to submit their response to the low CD Ratio of their branches.

**Action Points:**

* LDMs of these districts to submit specific proposal after discussion with District Authorities to ongoing CD Ratio of these districts.
* LDM of Jalandhar, Kapurthala, Hoshiarpur & SBS Nagar are advised to arrange special Sub Committee Meeting and come forward with fresh road maps along with steps proposed to be taken to achieve CD Ratio target of 60%

|  |  |
| --- | --- |
| **Item No. 4** | **Agriculture Advances (Priority Sector)** |

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Agriculture Advances as at 30.09.2019** | | **Agriculture Advances as at 30.09.2020** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | 4340 | 1052317 | 43619 | 1073730 | 42709 | -910 | -2.09 |
| Private Sector Banks | 1741 | 551065 | 22688 | 644798 | 23892 | 1204 | 5.31 |
| Regional Rural Banks | 419 | 208017 | 5456 | 236327 | 5819 | 363 | 6.65 |
| **TOTAL** | **6500** | **1811399** | **71763** | **1954855** | **72420** | **657** | **0.92** |

**(Bank wise detail is at Annexure-14) {Page No. 155}**

**(Bank wise comparative YoY position as per Annexure – 14.1) {Page No. 156}**

**Observation:**

The Agriculture Advances in the State during the period under review witnessed an increase of Rs. 657 crore, from Rs. 71763 crore as at 30th Sept. 2019 to Rs. 72420 crore as at 30th Sept. 2020 thus showing increase of 0.92% as against negative growth of Rs.299.26 crore or -0.41% during the same period last year.

|  |  |
| --- | --- |
| **Item No. 4.1** | **Kisan Credit Card (KCC) Scheme** |

The progress achieved by banks in implementing Kisan Credit Card scheme up to 30.09.2020 is as under: -

**(Amt. in crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Period** | **Sanctioned During Quarter (01.07.20 to 30.09.20)** | | **Sanctioned During Year 2020-21 (01.04.20 to 30.09.20)** | | **Outstanding as on 30.09.2020** | |
| **No. of**  **KCCs** | **Amount** | **No. of**  **KCCs** | **Amount** | **No. of**  **KCCs** | **Amount** |
| **Commercial Banks** | | | | | | |
| 2018-19 | 85795 | 6083 | 323482 | 15998 | 1442083 | 61224 |
| 2019-20 | 59643 | 3028 | 289270 | 12947 | 1418874 | 63319 |
| 2020-21 | 131995 | 5065 | 172238 | 6641 | 1376621 | 55828 |
| **Co-operative Banks** | | | | | | |
| 2018-19 | 5459 | 65 | 20562 | 127 | 985183 | 6428 |
| 2019-20 | 3550 | 26 | 20438 | 153 | 977293 | 7317 |
| 2020-21 | 1769 | 19 | 2982 | 27 | 975231 | 7225 |

**(Bank-wise progress is as per Annexure-15) {Page No. 157}**

**Action Points:**

Banks are requested to sanction KCC to all PM-Kisan Beneficiaries of their bank.

|  |  |
| --- | --- |
| **Item No. 4.2** | **KCC-ATM cum Debit Cards position.** |

The position of KCC outstanding and the number of ATM Debit Card issued to the KCC holders as on 30.09.2020 is as under: -

|  |  |  |
| --- | --- | --- |
| **KCC outstanding as on Sept-2020** | **ATM-cum Debit card issued up to Sept-2020** | **No. Of KCC holders without ATM cards.** |
| **2351852** | **1599725** | **752127** |

**(Bank wise position is as per Annexure-15.1) {Page No. 158}**

Banks are requested to issue ATM cum Debit card to all KCC account holders.

**Action Points:** Banks to issue ATM Cards to all eligible KCC farmers.

|  |  |
| --- | --- |
| **Item No. 4.3** | **Agriculture Advances through Term Loan** |

**The** Position of Term Loan to agriculture sector as on 30.09.2020 is as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Outstanding**  **under Agriculture Advances** | | **Outstanding under Term Loan** | |
| **No. of Accounts** | **Amount (in Crs)** | **No. of Accounts** | **Amount (in Crs)** |
| 3048414 | 81060 | 607522(17.80%) | 14432(17.80%) |

**The position is placed as Annexure-16 {Page No. 159}**

**Observations: -**

Out of the total Agriculture advances of Rs.81060 crores, term loan component is Rs.14432 crores which comes to 17.80%. In other words, infrastructure financing or Capital formation is not being done in rural area, which will ultimately hamper agriculture/ rural income of farmers.

**Action Points:** Banks to increase share of infrastructure financing or Capital formation in rural area, which will ultimately increase agriculture/ rural income of farmers.

|  |  |
| --- | --- |
| **Item No. 4.4** | **NPA in Agriculture Sector** |

The position of NPAs under Agriculture Loans in the State of Punjab as on 30.09.2020 is as under: -

**(Amount`in crore)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Outstanding under Agriculture Loans** | | **NPA under Agriculture loans** | | **%age of NPA to Agri. advances** | **Total Advances** | **%age of NPA to total advances** |
| **Year** | **No. of Account** | **Amt.** | **No. of Accounts** | **Amt.** |
| 30.09.18 | 2797391 | 79963 | 172646 | 8952 | 11.20 | 257673 | 3.47 |
| 30.09.19 | 2916980 | 79505 | 168678 | 9049 | 11.38 | 254086 | 3.56 |
| 30.09.20 | 3048414 | 81060 | 165332 | 9039 | 11.15 | 267666 | 3.38 |

**(Bank-wise progress is as per Annexure-17) {Page No. 160}**

**Observations: -** NPA under Agriculture are to the tune of Rs.9039 cores which is 11.15% of agriculture advances outstanding and 3.38% of total advances respectively in the State. **NPAs’ under Agriculture sector have decreased by Rs. 10 crores during the last one year.**

**Action Points:** Banks are requested to take steps for further reduction in NPAs under Agriculture.

|  |  |
| --- | --- |
| **Item No. 4.5** | **Debt- Relief announced to farmers in the State** |

Government of Punjab had issued a Notification on 17.10.2017 regarding Debt-Waiver for Small and marginal farmer’s upto Rs.2 lakhs.

As regard to debt waiver of Small & Marginal farmers, out of total 125700 cases benefit to 119278 farmers to the tune of Rs.1902 crores has already been credited in the accounts. Due to the reason of Account Closed/No such account, in 6103 cases amount of debt waiver could not be credited and amount returned back to Govt. account.

Further, as on 30.09.2020 there are 10100 cases which have been rejected by the Patwaris on account of various reasons like Record not found etc. Banks are requested to take up the matter with SDM Committee in each district for rectification of data for getting Debt relief amount credited in farmer’s accounts.

Further during the meeting on debt waiver SLBC was asked to collect information regarding number of eligible debt waiver cases which were erroneously left to be uploaded on the portal by bank branches. In this regard the banks have reported 51790 left over cases, Banks have already confirmed correctness of this Data.

Agriculture Department, Government of Punjab has asked for Utilization Certificates from all the Banks. Banks are requested to submit utilization certificate for having credited the debt waiver amount in farmer’s accounts.

**Summary of Debt-Relief payments, Annexure – 18 {Page No. 161}**

**Bank-wise list of cases rejected by Patwaris, Annexure-18.1 {Page No. 162}**

**Bank wise left over cases as reported by banks, Annexure-18.2 {Page No. 163}**

**Observations: -**

**Action Points:** -

Banks are requested to submit utilization certificate for having credited the debt waiver amount in farmer’s accounts.

In rejected cases by Patwaris, Banks are requested to take up the matter with SDM Committee in each district for rectification of data for getting Debt relief amount credited in farmer’s accounts.

|  |  |
| --- | --- |
| **Item No. 4.6** | **Scale of Finance in Agriculture Advances** |

During the deliberations in the SLBC Meeting held on 14.02.2019, it was observed that few of the banks 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 farmers’ 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.

**Observation: -**

Financing over and above the scale of finance increases farmers’ distress.

**Action Points: -**

* To save the farmers from getting over financing from banks/ financial institutions, State Govt. is requested to issue instructions to all banks/ financial institutions to refrain from financing over and above the scale of finance provided by State Cooperative Department. We propose that wherever financing is done over and above scale of finance, it may be treated as Non-Priority Sector lending.
* Meanwhile we propose that RBI may ask banks to submit detail of KCCs with them along with detail of land owned/cultivated and scale of finance applied to make assessment of over financing in Punjab.
* To have a better control over agriculture financing and to facilitate banks to have better appraisal of agriculture loans, 100% digitization of land record is a must. Revenue Department, Govt. of Punjab is requested to inform the latest position of Digitization of Land Record in the State of Punjab.

|  |  |
| --- | --- |
| **Item No. 4.7** | **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 district wise distribution of the FPOs in the state is given below: –

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No** | **District** | **No. of FPOs / under PRODUCE FUND** | **No. of FPOs under Farm Sector Promotion Fund (FSPF)** | **No. of FPOs under Produce Organization Dev. Fund (PODF)** | **Total FPOs under NABARD** |
| 1 | Amritsar | 5 | 4 | 1 | 10 |
| 2 | Barnala | 0 | 0 | 0 | 0 |
| 3 | Bathinda | 3 | 0 | 0 | 3 |
| 4 | Faridkot | 2 | 0 | 0 | 2 |
| 5 | Fatehgarh Sahib | 5 | 0 | 0 | 5 |
| 6 | Fazilka | 2 | 0 | 0 | 2 |
| 7 | Ferozepur | 3 | 2 | 0 | 5 |
| 8 | Gurdaspur | 10 | 0 | 0 | 10 |
| 9 | Hoshiarpur | 6 | 5 | 6 | 17 |
| 10 | Jalandhar | 3 | 0 | 0 | 3 |
| 11 | Kapurthala | 3 | 0 | 0 | 3 |
| 12 | Ludhiana | 5 | 0 | 0 | 5 |
| 13 | Mansa | 3 | 0 | 0 | 3 |
| 14 | Moga | 1 | 3 | 0 | 4 |
| 15 | Muktsar Sahib | 3 | 0 | 0 | 3 |
| 16 | Pathankot | 3 | 0 | 0 | 3 |
| 17 | Patiala | 3 | 0 | 0 | 3 |
| 18 | Rupnagar | 2 | 0 | 3 | 5 |
| 19 | Sangrur | 1 | 0 | 2 | 3 |
| 20 | SAS Nagar | 0 | 0 | 3 | 3 |
| 21 | SBS Nagar | 0 | 0 | 2 | 2 |
| 22 | Tarn Taran | 4 | 5 | 0 | 9 |
|  | **TOTAL** |  | **19** | **17** | **103** |

**Benefits of Farmers Produce Organization: -**

* Cost of production can be reduced by procuring all necessary inputs in bulk at wholesale rates
* Aggregation of produce and bulk transport reduces marketing cost, thus, enhancing net income of the Farmer
* Advantage of economies of scale and attracts traders to collect produce at farm gate
* Access to modern technologies, facilitation of capacity building
* Post-harvest losses can be minimized through value addition and efficient management of value chain
* Access to financial resources against the stock, without collaterals
* Easy access of funds and other support services by the government / donors / service providers
* Improved bargaining power and social capital building
* Regular supply of produce and quality control is possible through proper planning and management
* Post-harvest losses can be minimized through value addition

|  |
| --- |
| **CSS on formation and promotion of 10,000 FPOs - District Monitoring Committees (D-MC)** |

The Scheme has been rolled out by the Central Government to give thrust to farmers and Farmer Producer Organizations (FPOs) and detailed guidelines in this regard were issued on 10 July 2020.

To oversee the progress of the scheme, GOI has envisaged there are three committees as under: -

 a) National Level Project Management Advisory and Fund Sanctioning Committee (NPMAFSC)

 b) State Level Consultative Committee (SLCC)

 c)District Level Monitoring Committee (D-MC)

NABARD, Regional Office, Chandigarh has informed that in the 2nd meeting of N-PMAFSC held on 7th August 2020, it was decided that in districts where DDM NABARD is not physically posted, the LDM of the district is to be the Member Secretary. In Punjab, there are 07 such districts viz. Barnala, Faridkot, Fazilka, Pathankot, SAS Nagar, SBS Nagar and Tarn Taran.

These LDM’s are requested to act accordingly.

The detail guidelines in this regard as per has already been e-mailed on 19.11.2020. However the gist of the scheme is also enclosed hereunder:-

**Guidance Note for Financing of FPOs by Banks-prepared by NABARD, HO, Mumbai**

Farmer Producer Organizations are gaining momentum in recent times with several agencies at National and State level involved in formation and promotion of FPOs.

With the activities and range of services provided by FPOs increasing, the need and opportunities for extending credit to FPOs has also increased. As per the recommendations of The Internal Working Group on Agricultural Credit headed by Sri M K Jain, Dy. Governor, Reserve Bank of India, a Guidance Note for financing FPOs by Banks" has been prepared by NABARD and the same was submitted to RBI for advising the Banks. RBI, vide its letter no. FIDD. CO. FSD. 248/ 05.10.003/2020- 21 dated 28 Sept. 2020, appreciated the efforts of NABARD in designing a financial model for credit requirements of FPOs and had requested NABARD to issue the same to StCBs. RBI, on its part, has shared the guidance note with the IBA, requesting them to issue the same to the member banks for speedy and effective adaptation of the credit.

evaluation framework outlined in NABARD’s guidance note. As a follow-up action, NABARD, Punjab RO has now requested SLBC Punjab to circulate the aforementioned Guidance Note amongst all its member banks for providing necessary fillip to the credit linkage program of the FPOs. Needless to mention that promotion of FPOs provides the necessary platform to the SF/MF for availing proper remuneration of their agricultural produce through the process of collectivization /aggregation and availing other value added services. The institution of FPO thereby provides necessary fillip to the process of “Doubling of Farmers’ Income by 2022.”

|  |  |
| --- | --- |
| **Item No. 4.8** | **Doubling of farmer’s Income by 2022** |

Raising crop production, reducing cultivation costs and post-harvest losses, and reform of agriculture markets are among the focus areas of the central government to double farmer incomes by 2022.

**ACTION POINT:**

* There is urgent need for policy intervention by Govt. for diversification of cropping pattern.
* Reform agriculture markets to facilitate farmers to sell their produce at reasonable price.
* To Support farmer’s income against falling prices.
* Raising production by improving water-use efficiency and access to irrigation.
* Bring down cost of cultivation by using soil health cards for balanced use of fertilizers.
* Provide sufficient warehouse/ cold storage facility at low cost and encouraging farmers to use warehouses to avoid distress sale of farm produce.

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

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **MSMEs as at 30.09.2019** | | **MSMEs as at 30.09.2020** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | 4340 | 383298 | 36026 | 490316 | 32160 | -3866 | -10.73 |
| Private Sector Banks | 1741 | 318861 | 22447 | 344539 | 25899 | 3452 | 15.38 |
| Regional Rural Banks | 419 | 67295 | 496 | 67830 | 528 | 32 | 6.45 |
| **TOTAL** | **6500** | **769454** | **58969** | **902685** | **58587** | **-382** | **-0.65** |

**(Bank wise detail is at Annexure-14) {Page No. 155}**

**Observations: -** The MSME Advances in the State during the period under review witnessed a decrease amounting to Rs. 382 Crores i.e. from Rs. 58969 crore as at 30th Sept., 2019 to Rs. 58587 crore as at 30th Sept., 2020 thus showing an decrease of 0.65%.

**Action Points:** Public Sector Banks to submit their response to the negative growth (-10.73%) and steps taken for improvement in current year.

|  |  |
| --- | --- |
| **Item No. 5.1** | **Progress under Prime Minister Task Force - Credit to Micro, Small & Medium Enterprises (MSME)** |

In terms of the recommendations of Prime Minister’s Task Force on Micro, Small & Medium Enterprises (MSMEs) under Chairmanship of Shri TKA Nair, the banks have been advised as under: -

* Achieve a 20% Year on Year growth in credit to micro and small enterprises to ensure enhanced credit flow,
* The allocation of 60% of MSE advances to the micro enterprises
* Achieve a 10% annual growth in number of micro enterprise accounts.

It further advises that banks should open more SME focused branch offices at different MSE clusters which can also act as Counseling Centers for MSEs. Each Lead Bank of a district may adopt at least one MSE cluster.

**(Amount** ` **in crore)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particulars** | **Performance upto**  **Sept. 2019** | | **Performance upto**  **June 2020** | | **Performance upto**  **Sept.2020** | | **YoY Growth %age** | | **Quarterly Growth %age 30.09.20/ 30.06.20** | |
| **1** | | **2** | | **3** | | **3/1** | | **3/2** | |
| **A/Cs** | **Amt.** | **A/Cs** | **Amt.** | **A/Cs** | **Amt.** | **A/Cs** | **Amt.** | **A/Cs** | **Amt.** |
| **Micro Enterprises** | **633600** | **29013** | **839047** | **25174** | **789777** | **25625** | **24.65** | **-11.68** | **-5.87** | **1.79** |
| **Small Enterprises** | **126253** | **22663** | **104038** | **22626** | **99933** | **24895** | **-20.85** | **9.85** | **-3.95** | **10.03** |
| **Micro & Small Enterprises (MSE)** | **759853** | **51676** | **943085** | **47800** | **889710** | **50520** | **17.09** | **-2.24** | **-5.66** | **5.69** |
| **Medium Enterprises (ME)** | **9601** | **7292** | **7597** | **6077** | **12974** | **8067** | **35.13** | **10.63** | **70.78** | **32.75** |
| **MSME** | **769454** | **58968** | **950682** | **53877** | **902685** | **58587** | **17.32** | **-0.65** | **-5.05** | **8.74** |

**(Bank-wise performance is as per Annexure-19 & Bank wise YoY Comparison 19.1) {Page No. 164 & 165-166}**

**Observations**

* The annual growth in number of micro enterprises accounts is 24.65% against the target of 10%.
* The YoY growth of credit to MSEs is -2.24% against the target of 20%.
* The share of advances to micro enterprises to total MSE as at Sept., 2020 is 50.72% against stipulated level of 60%.
* The quarterly growth of MSME Advances is 8.74%.

**Action Points: -** Banks with Y-o-Y Negative growth in MSME are SBI (50%), Yes Bank (22%), BOB (21%), IDBI (16%), Canara Bank (14%), BOM (12%), Kotak Mahindra Bank (8%), Indian Bank (5%), Indusind Bank (3%), P&SB (1%) & J&K Bank (1%) to send their response and the steps taken for growth in the current year.

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

**(Amt.in Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Progress under Pradhan Mantri Mudra Yojana (PMMY)** | | | |
| **Targets for Financial Year**  **2020-21** | **Achievement up to quarter ending 30.09.2020** | | **%age Achievement of Pro-rata Targets** |
| **No. of Accounts** | **Amount (Crores)** |
| **3883.40**  **(Pro-Rata 1941.70)** | **181864** | **1734.64** | **89.34** |

**(Bank-wise progress is as per Annexure-20) {Page No. 167-168}**

The overall performance under this scheme is quite satisfactory.

|  |
| --- |
| Top 3 Banks under PMMY are Indusind Bank (386.70%), Central Bank of India (268.15%) and Bank of India (186.7%) |
| **Bottom 3 Banks under PMMY are Kotak Mahindra Bank (0.74%), State Bank of India (2.69%) and HDFC Bank (3.90%)** |

|  |
| --- |
| The Banks having NIL performance under PMMY are Yes Bank (0%) and Federal Bank |

**DFS has announced Interest Subvention Scheme for Mudra – Shishu Loans where Mudra – Shishu Loans would be given 2% Interest Subvention for a period of 12 Months.**

**Action Points: -** Banks having low performance are requested to advise their field functionaries to achieve the allocated target.

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 5.3** | **Prime Minister Employment Generation Programme (PMEGP)** | |  |
|  |  |

KVIC has informed the detail of progress under PMEGP for the year 2020-21 up to 30.09.2020 as under: -

**PMEGP TARGET 2020-21**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Agency** | **Target 2020-21** | | | **Achievement 2020-21**  **(as on 30.09.2020)** | | |
| **No. of Proj.** | **Margin Money**  **(Rs.in lakh)** | **Emp.** | **No. of Proj.** | **Margin Money**  **(Rs.in lakh)** | **Emp.** |
| 1 | KVIC | 592 | 1775 | 4736 | 19 | 99 | 152 |
| 2 | KVIB | 592 | 1775 | 4736 | 128 | 435 | 896 |
| 3 | DIC | 789 | 2368 | 6344 | 293 | 849 | 2051 |
|  | **Total** | **1973** | **5918** | **15816** | **440** | **1383** | **3099** |

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

|  |
| --- |
| **Bank wise progress under PMEGP as on 30.09.2020** |

The performance of Banks upto 30.09.2020 is as under: -

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **NAME OF BANK** | **Targets** | | | **Achievement** | | | **%age Achievment** |
|  |  | **No. of Project** | **M.M** | **Emp.** | **No. of Project** | **M.M** | **Emp.** |
| **1** | **Bank of Baroda** | **111** | **327** | **895** | **17** | **68** | **136** | **15.32** |
| **2** | **Bank of India** | **77** | **233** | **622** | **25** | **63** | **200** | **32.47** |
| **3** | **Bank of Maharashtra** | **45** | **135** | **351** | **1** | **2** | **8** | **2.22** |
| **4** | **Canara Bank** | **151** | **453** | **1190** | **51** | **196** | **408** | **33.77** |
| **5** | **Central Bank of India** | **72** | **216** | **579** | **26** | **98** | **208** | **36.11** |
| **6** | **Indian Bank** | **120** | **365** | **967** | **14** | **57** | **112** | **11.67** |
| **7** | **Indian Overseas Bank** | **63** | **189** | **510** | **20** | **88** | **160** | **31.75** |
| **8** | **Punjab & Sind Bank** | **154** | **461** | **1246** | **67** | **278** | **536** | **43.51** |
| **9** | **Punjab National Bank** | **289** | **869** | **2305** | **116** | **275** | **928** | **40.14** |
| **10** | **State Bank of India** | **252** | **757** | **2010** | **45** | **122** | **360** | **17.86** |
| **11** | **Uco Bank** | **62** | **183** | **490** | **10** | **24** | **80** | **16.13** |
| **12** | **Union Bank of India** | **171** | **512** | **1356** | **15** | **39** | **120** | **8.77** |
| **13** | **IDBI Bank** | **36** | **108** | **290** | **1** | **1** | **8** | **2.78** |
| **14** | **Punjab Gramin Bank** | **90** | **270** | **734** | **31** | **68** | **248** | **34.44** |
| **15** | **J & K Bank** | **9** | **27** | **74** | **1** | **5** | **8** | **11.11** |
| **16** | **Axis Bank** | **54** | **162** | **430** | **0** | **0** | **0** | **0.00** |
| **17** | **Federal Bank** | **11** | **33** | **89** | **0** | **0** | **0** | **0.00** |
| **18** | **HDFC** | **90** | **270** | **734** | **0** | **0** | **0** | **0.00** |
| **19** | **ICICI** | **67** | **201** | **545** | **0** | **0** | **0** | **0.00** |
| **20** | **Kotak Mahindra Bank** | **13** | **39** | **104** | **0** | **0** | **0** | **0.00** |
| **21** | **Indusind Bank** | **18** | **54** | **147** | **0** | **0** | **0** | **0.00** |
| **22** | **Capital Small** | **1** | **3** | **8** | **0** | **0** | **0** | **0.00** |
| **23** | **Yes Bank** | **17** | **51** | **140** | **0** | **0** | **0** | **0.00** |
|  | **Total** | **1973** | **5918** | **15816** | **440** | **1384** | **3520** | **22.30** |

**Observation:-** Half of the period of campaign has already been lapsed but many Banks have not yet sanctioned any loan so far.

KVIC has informed that sufficient number of applications are already available with Banks for sanction.

**Action Points: -** Banks are requested to achieve the annual targets under PMEGP scheme. Member banks are requested to advise their field functionaries to dispose of the pending applications on merits.

Banks are also requested to claim pending margin money **IMMEDIATELY**

|  |  |
| --- | --- |
| **Item No. 5.4** | **Self-Employment Programme of Govt. of Punjab** |

The Govt. of Punjab is committed to provide the 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. Besides this skill development training programmes 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.

State Govt is planning to provide sufficient number of trained applicants in different trades to be financed by the banks as per their different scheme guidelines. With this banks will get sufficient number of startups, which can be financed under various schemes namely PMEGP, Stand Up India, PMMY etc. Banks are requested to finance the Trainees of Govt. of Punjab under above mentioned schemes to achieve the Annual Targets.

|  |  |
| --- | --- |
| **Item No. 5.5** | **Stand-up India Programme of Ministry of Finance.** |

The progress under the scheme during the quarter ending 30.09.2020: -

**(Amt. in lacs)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Period** | **Total No. of Bank Branches of Scheduled commercial Banks** | **Participating Branches** | **Loan sanctioned under the scheme during quarter** | | | | | | **Total sanction during the year (01.04.20 to 30.09.20)** | | **Outstanding as on 30.09.2020** | |
| **SC/ST** | | **WOMEN** | | **Total** | |
| **A/cs** | **Amt.** | **A/cs** | **A/cs** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **30.09.20** | **6500** | **267** | **117** | **2085** | **163** | **3274** | **280** | **5359** | **403** | **8274** | **2451** | **42303** |

**(Bank wise targets and position is as per Annexure-21) {Page No. 169}**

**Observations: -**

Top 3 Banks as per %age of participation in the scheme

|  |
| --- |
| **BOB (18%), IOB (10%) & PSB (7%)** |

Bottom 3 Banks as per %age of participation in the scheme

|  |
| --- |
| **SBI (0.30%), IDBI Bank (0.63%) & PGB (0.24%),** |

The Banks which have not given a single loan **(ZERO)** under the scheme during the review period are: -

**Central bank of India, 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.**

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.

**Action Points: -** Controlling heads of banks are 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

|  |  |
| --- | --- |
| **Item No. 5.6** | **Collateral Free Loans to MSME** |

The position for the quarter ending Sept. 2020 is summarized below: -

**(Amount ` in Lacs)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Period** | **New MSEs loans**  **upto 10 lakh** | | **Out of which**  **collateral free loans** | |
| **Quarter Ended** | **No. of units** | **Amount** | **No. of units** | **Amount** |
| Sept. 18 | 53457 | 94046 | 50874(95%) | 82890(88%) |
| Sept. 19 | 70296 | 144120 | 67701(96%) | 126318(88%) |
| Sept. 20 | 83859 | 107286 | 82221(98%) | 100643(94%) |

**(Bank wise information is as per Annexure-22) {Page No. 170}**

**Observations: -**

Banks have provided loans up to Rs.10 lakh to 83859 MSE units during the financial year upto Sept. 2020, out of which collateral free loans have been provided to 82221 units which means the coverage is 98%.

As per extant guidelines, all loans upto Rs.10 lacs to SME are mandatorily to be given without taking any collateral security.

|  |
| --- |
| Top Banks which have sanctioned 100% collateral Free Loans are PNB, UCO Bank, BOB, Bank of India, Canara Bank, Central Bank of India, IOB, UBI, IDBI Bank, J&K Bank, Capital Small Fin. Bank, ICICI Bank and Punjab Gramin Bank |

|  |
| --- |
| Bottom Banks are **HDFC Bank (25%) & BOM (16%)** |

**Action Points : -**

Concerned Banks to sensitize their Branches to follow mandatory guidelines.

|  |  |
| --- | --- |
| **Item No. 5.7** | **Financing of New Units** |

As per the policy package announced by Hon’ble Finance Minister, each Urban & Semi Urban bank branch is to provide financial assistance to at least 5 new units under Tiny, Small & Medium industry in a year.

The position of financing of New Units in the Financial Year 2020-21 up to Sept., 2020 is given below: -

(**Amount** ` **in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Institution** | **Number of U/SU Branches** | **New SME Units Financed (01.04.20 to 30.09.20)** | | **New SME Accounts Opened Per Branch** |
| **Number** | **Amount** |
| Commercial Banks | 3794 | 175400 | 10070 | 46 |
| RRBs | 79 | 867 | 9 | 11 |
| **Total** | **3873** | **176267** | **10079** | **46** |

**(Bank-wise performance is as per Annexure-23) {Page No. 171}**

**Observations:**

During the period ended Sept. 2020, 3873 Urban/ Semi Urban branches of banking system in Punjab have financed 176267 new accounts under SME sector.

New SME accounts opened per branch comes to 46 as against annual target of 5 cases per branch.

|  |
| --- |
| **Top 2 Banks are PSB (110) & Bank of India(63)** |

|  |
| --- |
| **Bottom 3 Banks are Axis Bank (1), AU Small Finance Bank (1) and Federal Bank (5).** |

|  |
| --- |
| **The Banks which remained Zero during the quarter are Kotak Mahindra Bank, Yes Bank, Indusind Bank, Bandhan Bank, Ujjivan Small Fin. Bank & Jana Small Fin. Bank** |

**Action Points: -** Low performing Banks to take steps to improve their progress.

|  |  |
| --- | --- |
| **Item No. 5.8** | **Restructured of MSME Loans upto 25 Crores as per RBI guidelines** |

As per guidelines issued by Reserve Bank of India for Restructuring of MSME loans upto 25 Crores the performance of banks is as under:-

|  |  |  |
| --- | --- | --- |
| **Number of Accounts Eligible for Restructuring** | **Number of MSME Loans Restructured as on 30.09.2020** | **Amount of MSME Loans Restructured as on 30.09.2020**  **(Amount in Lacs)** |
| 48678 | 31513 | 63363 |

**(Bank-wise performance is as per Annexure-24) {Page No. 172}**

|  |  |
| --- | --- |
| **Item No. 5.9** | **Position of NPA in MSME advances** |

The relevant data in this regard for Sept. 2020 is placed below: -

**(Amt. in** ` **crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Number of MSME Loan accounts outstanding** | **Amount of MSME Loan outstanding** | **Out of 2, NPA outstanding** | **%age of NPA under MSME Loan** | **Out of 2, MSME loan granted collateral free** | **Out of 5, NPA outstanding** | **%age of NPA in collateral free MSME** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| **902685** | **58587** | **6340** | **11** | **11668** | **1696** | **14.53** |

**(Bank-wise detail as per Annexure-25) {Page No. 173}**

**Action Points: -** Banks are requested to take concrete steps to improve NPA position under MSME.

|  |  |
| --- | --- |
| **Item No. 5.10** | **Position of Sick MSEs.** |

The position of sick SME units where viability Decision is yet to be taken as at Sept., 2020 is as follows: -

(Amt. in Crores)

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **No. of Accounts** | **Amount** |
| ICICI Bank | 12 | 5.54 |
| HDFC bank | 7 | 1.64 |
| **Total** | **19** | **7.18** |

Concerned Banks to inform time line for taking viability decisions.

**Action Points: -** Concerned Banks are requested to take urgent viability decisions.

|  |  |
| --- | --- |
| **Item No. 6** | **Annual Credit Plan 2020-21 Achievements up to 30.09.2020** |

The achievement under Annual Credit Plan (2020-21) is given below: -

**(Amount in crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **ACP 2019-20 up to**  **Sept.-2019** | | | **ACP 2020-21 up to**  **Sept. -2020** | | |
| **Targets** | **Ach.** | **% Ach.** | **Targets** | **Ach.** | **% Ach.** |
| Agriculture | 63937 | 42852 | 67 | 65419 | 41137 | 63 |
| NFS (MSME) | 20592 | 19269 | 94 | 21481 | 29995 | 140 |
| Other Priority Sector | 18948 | 9018 | 48 | 19129 | 8748 | 46 |
| **Total** | **103477** | **71139** | **69** | **106029** | **79880** | **75** |

ACP achievement of the banks during 2020-21 for the Q.E ending Sept.,2020 has been 75%. In agriculture, achievement is 63% and in MSME the achievement is 140%. Other Priority sector it is only 46% which requires to be **improved**. Banks and LDMs to send their response and suggestions for improvement in performance to achieve ACP targets especially Agriculture & OPS.

**(Bank/ District wise detail is at Annexure-26 & 27) {Page No. 174-175}**

**Performance wise Top 3 LDMs are as under: -**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | | **OPS** | | | **Total PS** | | | |
| **District** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** |
| Faridkot | 1553 | 1729 | 111 | 350 | 193 | 55 | 107 | | 141 | 133 | 2009 | 2062 | 103 |
| Muktsar Sahib | 1990 | 1795 | 90 | 77 | 158 | 204 | 90 | | 172 | 192 | 2158 | 2125 | 98 |
| Ludhiana | 8883 | 3986 | 45 | 8160 | 16285 | 200 | 7349 | | 1925 | 26 | 24392 | 22196 | 91 |

**Performance wise Bottom 4 LDMs are as under: -**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | **OPS** | | | **Total PS** | | |
| **District** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** |
| Tarn Taran | 3070 | 2122 | 69 | 338 | 192 | 57 | 1228 | 43 | 4 | 4636 | 2358 | 51 |
| Rupnagar | 1350 | 699 | 52 | 340 | 205 | 60 | 214 | 73 | 34 | 1905 | 978 | 51 |
| Sangrur | 5850 | 2195 | 38 | 685 | 827 | 121 | 622 | 148 | 24 | 7158 | 3170 | 44 |
| SBS Nagar | 1553 | 631 | 41 | 376 | 235 | 63 | 405 | 61 | 15 | 2334 | 928 | 40 |

**Performance wise Top 4 Banks are as under: -**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | **OPS** | | | **Total PS** | | |
| **District** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** |
| ICICI | 1894 | 1859 | 98 | 1035 | 3624 | 350 | 771 | 106 | 14 | 3700 | 5588 | 151 |
| Uco Bank | 929 | 812 | 87 | 322 | 1406 | 437 | 379 | 150 | 39 | 1630 | 2368 | 145 |
| Fedral Bank | 187 | 182 | 98 | 49 | 270 | 554 | 120 | 24 | 20 | 356 | 477 | 134 |
| HDFC Bank | 4881 | 4945 | 101 | 1431 | 3950 | 276 | 934 | 740 | 79 | 7247 | 9635 | 133 |

**Performance wise Bottom 4 Banks are as under: -**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | **OPS** | | | **Total PS** | | |
| **District** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** |
| Central Bank of India | 747 | 293 | 39 | 368 | 232 | 63 | 402 | 101 | 25 | 1517 | 626 | 41 |
| IDBI Bank | 424 | 341 | 80 | 223 | 122 | 55 | 696 | 89 | 13 | 1343 | 552 | 41 |
| Bank of Maharashtra | 90 | 18 | 20 | 98 | 55 | 56 | 115 | 24 | 20 | 304 | 97 | 32 |
| Indian Overseas Bank | 508 | 113 | 22 | 354 | 56 | 16 | 316 | 69 | 22 | 1177 | 238 | 20 |

**Action Points: -** Banks and LDMs to follow up with the branches in their command area for improvement in performance to achieve ACP targets especially Agriculture & OPS.

There are banks having surpassed their ACP targets under MSME and agriculture but their overall outstanding under these categories have not shown improvement. These banks are requested to submit specific reason for not showing progress in outstanding advances commensurate with their ACP performance.

|  |  |
| --- | --- |
| **Item No. 6.1** | **Ground level Credit data.** |

The Ground level credit disbursement by the financial institutions in the State of Punjab. The position of disbursement segment wise as on 30.09.2020 is as under: -

**(Amount ` in Crore)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particular** | **Crop Loans** | | | **Term Loan Agriculture** | | | **Total Agriculture** | | |
| **Targets** | **Achievements** | **%age Ach.** | **Targets** | **Achievements** | **%age Ach.** | **Targets** | **Achievements** | **%age Ach.** |
| Commercial Banks | 31253 | 22520 | 72.06 | 14020 | 7644 | 54.52 | 45273 | 30164 | 66.63 |
| RRBs | 3229 | 3498 | 108.33 | 1022 | 1120 | 109.59 | 4251 | 4618 | 108.63 |
| Coop. Banks | 13044 | 5677 | 43.52 | 2150 | 601 | 27.95 | 15194 | 6278 | 41.32 |
| PADB | 106 | 46 | 43.40 | 595 | 30 | 5.04 | 701 | 76 | 10.84 |
| **Total** | **47632** | **31741** | **66.64** | **17787** | **9395** | **52.82** | **65419** | **41136** | **62.88** |

The Segment wise position is placed as **Annexure-28 {Page No. 176}**

**Action Points: -** Banks are requested to take steps to improve progress under Term Loan to Agriculture for Asset/Capital creation in rural area.

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

As per RBI guidelines, banks are required to achieve National Goals on Adjusted Net Bank Credit (ANBC) as at the end of previous year instead of NBC and for calculation of ANBC the outstanding FCNR (B) and NRNR deposit balance will no longer be deducted for computation of ANBC, which now will be Bank Credit plus investments made in non SLR bonds under HTM category. It may be difficult for banks to arrive at such figures at State level and as such the review of National Goal is made on the basis of Net Bank Credit as at the end of previous year, which means gross credit minus inter bank credit.

The comparative position of National Goals in the State is given below: -

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Goal %** | **%age Position as on** | | |
| **Sept. 2018** | **Sept. 2019** | **Sept. 2020** |
| **1** | **Priority Sector Adv. to Net Bank Credit** | **40** | **56.63** | **57.50** | **57.23** |
| **2** | **Agriculture Adv. to Net Bank Credit** | **18** | **31.03** | **29.23** | **28.26** |
| **3** | **Small & Marginal Farmers** | **8** | **12.24** | **11.75** | **11.64** |
| **4** | **Micro Enterprises** | **7.5** | **9.20** | **11.82** | **10.00** |
| **5** | **Export Credit** | **2** | **0.85** | **1.65** | **1.52** |
| **6** | **Weaker Sector Adv. To Net Bank Credit** | **10** | **17.40** | **16.83** | **16.53** |
| **7** | **CD Ratio (Rural)** | **60** | **67.98** | **62.67** | **60.65** |
| **8** | **CD Ratio (S-Urban)** | **60** | **63.74** | **53.96** | **49.88** |
| **9** | **Women Beneficiaries Advances to NBC** | **5** | **5.80** | **9.12** | **11.33** |

**(Bank-wise performance at Annexure-29) {Page No. 177-178}**

**Observations: -**

CD ratio of Semi Urban area is 49.88% against national goal of 60%. The National Goal of Export credit is also not achieved as the same is 1.52% against target of 2%.

**Action Points: -**

Banks and LDMs are requested to achieve the National goal under all parameters during current financial year.

|  |  |
| --- | --- |
| **Item No. 8** | **Priority Sector Advances** |

**(Amount in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Priority Advances as at 30.09.2019** | | **Priority Advances as at 30.09.2020** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | 4340 | 1667930 | 88146 | 1716841 | 88289 | 143 | 0.16 |
| Private Sector Banks | 1741 | 918519 | 46652 | 1153208 | 51736 | 5084 | 10.90 |
| Regional Rural Banks | 419 | 280633 | 6258 | 309273 | 6648 | 390 | 6.23 |
| **TOTAL** | **6500** | **2867082** | **141056** | **3179322** | **146673** | **5617** | **3.98** |

**(Bank wise detail is at Annexure-14) {Page No. 155}**

**(Bank wise comparative YoY position as per Annexure – 14.1) {Page No. 156}**

**Observations: -**

During the period under review, Priority Sector Advances in Punjab increased by Rs. 5617 Crores, from Rs. 141056 crore as at Sept. 2019 to Rs.146673 crore as at Sept., 2020 thus showing a growth of 3.98% as against a growth of Rs.4905 crore or 3.60% during the corresponding period previous year.

|  |  |
| --- | --- |
| **Item No. 9** | **Issuance of Rupay Cards and its Activation in PMJDY accounts.** |

Activation of Rupay Debit Cards is necessary to get the insurance cover under the Rupay Card.

The position of issuance of Rupay Cards is as under: -

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Period** | **No. of PMJDY Accounts** | **Rupay cards issued** | **Rupay Cards not issued** | **Rupay cards activated** | **Rupay cards not activated** |
| **30.09.20** | **7282681** | **6114221** | **1168460** | **4160987** | **1953234** |

**(The bank-wise position is as per** **Annexure-30) {Page No. 179-180}**

**Banks having Top position under Issuance of Rupay Card (More than 90%):-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **No. of PMJDY Accounts opened** | **Rupay cards issued** | **Out of 2, %age of Rupay cards issued** |
| **1** | **2** | **3** | **4** |
| Indian Overseas Bank | 187443 | 187443 | 100.00 |
| ICICI Bank | 317134 | 317134 | 100.00 |
| HDFC Bank | 373546 | 373041 | 99.86 |
| Yes Bank | 1293 | 1278 | 98.84 |
| AU Small Fin Bank | 6518 | 6368 | 97.70 |
| Indusind Bank | 14483 | 14062 | 97.09 |
| Federal Bank | 22377 | 21149 | 94.51 |
| Bank of Baroda | 425183 | 384294 | 90.38 |

**Banks having Bottom position under Issuance of Rupay Card (Less than 75%): -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **No. of PMJDY Accounts opened** | **Rupay cards issued** | **Out of 2, %age of Rupay cards issued** |
| **1** | **2** | **3** | **4** |
| Capital Small Fin.Bank | 10222 | 535 | 5.23 |
| Kotak Mahindra Bank | 2885 | 181 | 6.27 |
| J & K Bank Ltd. | 7523 | 2015 | 26.78 |
| Indian Bank | 229672 | 128027 | 55.74 |
| Canara Bank | 301628 | 173438 | 57.50 |
| Punjab Gramin Bank | 348813 | 257926 | 73.94 |

**Banks having Top position under Activation of Rupay Card (More than 90%): -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Rupay cards issued** | **Rupay cards Activated** | **Out of 2, %age of Rupay cards Activated** |
| **1** | **2** | **3** | **4** |
| ICICI Bank | 317134 | 317134 | 100.00 |
| Bank of Maharashtra | 45835 | 45835 | 100.00 |
| Union Bank of India | 283711 | 283711 | 100.00 |
| J & K Bank Ltd. | 2015 | 2015 | 100.00 |
| Axis Bank | 61221 | 61221 | 100.00 |

**Banks having Bottom position under Activation of Rupay Card (less than 50%): -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Rupay cards issued** | **Rupay cards Activated** | **Out of 2, %age of Rupay cards Activated** |
| **1** | **2** | **3** | **4** |
| Kotak Mahindra Bank | 181 | 4 | 2.21 |
| Federal Bank | 21149 | 1808 | 8.55 |
| Bank of India | 258080 | 103240 | 40.00 |
| Yes Bank | 1278 | 534 | 41.78 |
| Punjab Gramin Bank | 257926 | 115485 | 44.77 |
| State Bank of India | 1175431 | 548936 | 46.70 |

All member banks are requested to issue Rupay Card to all PMJDY account holder and simultaneously activate them. Activation of Rupay Debit Card is necessary to get the insurance cover under PMJDY scheme.

**Action Points: -** All member banks are requested to issue Rupay Card to all PMJDY account holder and simultaneously activate them. Activation of Rupay Debit Card is necessary to get the insurance cover under PMJDY scheme.

|  |  |
| --- | --- |
| **Item No. 10** | **Monitoring of Zero Balance Accounts** |

The overall position of Zero Balance accounts in the state is as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **Total No. of a/c’s** | **Zero balance accounts** | **%age of zero balance a/c’s** |
| 30.09.2019 | 7761906 | 949346 | 12.23 |
| 31.12.2019 | 7859761 | 976868 | 12.43 |
| 31.03.2020 | 7861307 | 823173 | 10.47 |
| 30.09.2020 | 7883226 | 645602 | 8.19 |

**Bank-wise position is as per Annexure-31 {Page No. 181}**

**Observations: -**

**Banks with high %age of Zero Balance Accounts (More than 10%):** ICICI Bank (64.23), AU Small Fin. Bank (39.85), Axis Bank (36.83), Kotak Mahindra Bank (32.68), Federal Bank (30.99), HDFC Bank (20.97), Bank of Maharashtra (18.06), IOB (15.93), Indusind Bank (12.00) and J&K Bank (10.36).

**Action Points: -**

Concerned Banks are advised to take concrete steps to reduce Zero Balance accounts

|  |  |
| --- | --- |
| **Item No. 11** | **Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).** |

Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are the flagship programme of the Government for creating a universal social security system for all Indians especially the poor and the under-privileged.

**The Cumulative achievement under the schemes since inception is as under: -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Scheme** | **Cumulative Achievement upto 30.06.20** | **Progress made during the Q.E Sept. 2020** | **Cumulative Achievement upto 30.09.20** |
| PMSBY | 6140049 | 199562 | 6339611 |
| PMJJBY | 1384053 | 72252 | 1456305 |

**Bank-wise Scheme wise progress is as per Annexure-32 {Page No. 182}**

|  |
| --- |
| **PRAGATI (Pro-Active Governance and Timely Implementation) Meeting: Review of Social Security Schemes-PMJJBY and PMSBY** |

Reserve Bank of India vide their letter dated 07.04.2020 informed that **PRAGATI (Pro-Active Governance and Timely Implementation) Meeting** to review implementation of Social Security Schemes was held under the Chairmanship of Honbl’e Prime Minister on 22.01.2020. The meeting reviewed the performance of PMJJBY and PMSBY Schemes in terms of enrolment, claim settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY and PMSBY schemes.

Department of Financial Services (DFS), Government of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise Banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes: -

1. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
2. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
3. Ensure that no eligible Jan Dhan Account holders are left out from availing the risk covers under PMJJBY & PMSBY.
4. Enroll beneficiaries of other Government Schemes Like PM Ujjawala, PM Kisan, MANREGA etc. under the scheme.
5. Use SMS and other digital platform to make account holders aware of the Schemes and also to seek auto debit mandate from them.
6. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY.
7. Fix targets of fresh enrolments under PMJJBY & PMSBY to enhance enrolment.
8. The bank wise target/ achievement for the current financial year (2020-21) is as per **Annexure – 32.1 {Page No. 183}** and the same will be monitored in each SLBC meeting.

**Action Points: -** Concerned Banks are requested to enroll all eligible persons in unorganized sector under both these schemes.

|  |  |
| --- | --- |
| **Item No. 11.1** | **Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.** |

The Consolidated position of claims in respect of both the Social Security Schemes is as under: -

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name of Scheme** | **Claims Lodged** | **Settled** | **Rejected** | **Pending** | **Period of pendency** |
| PMJDY Accidental | 66 | 64 | 2 | 0 |  |
| PMJDY Natural Death | 71 | 64 | 7 | 0 |  |
| PMSBY | 1176 | 1004 | 105 | 67 | \* |
| PMJJBY | 1589 | 1496 | 54 | 39 | \*\* |

**Observations: -**

\* Total 67 claims are pending under PMSBY, out of which 54 claims pending up to 3 months, 12 claims pending for over 3 months to one year and 1 claim of Indian Bank is pending more than one year.

\*\*Total 39 claims are pending under PMJJBY, out of which 32 claims are pending for up to 3 months, 6 claims are pending for over 3 months to one year and 1 claim is pending more than one year.

Bank-wise position of claims under PMJDY Rupay Card Accidental is as per **Annexure-33 {Page No. 184}** & PMJDY Natural Death – **Annexure – 33.1 {Page No. 185}**

Bank-wise position of claims under PMSBY is as per **Annexure-33.2 {Page No. 186}** & PMJJBY **- Annexure 33.3 {Page No. 187}**

**Banks where Claims pending under PMSBY:** BOB (1), Indian Bank (5), PSB (31), HDFC Bank (5), PGB (12) and Pb. State Co-op Bank (13)**.**

**Banks where Claims pending under PMJJBY:** BOB (2), Indian Bank (9), P&SB (8), HDFC (8), Punjab Gramin Bank (7) and Pb. State Co-op Bank (5).

Banks to submit their response on the claims pending over 3 months and alsoshare the reasons for rejection of large number of claims.

**Action Points: -** Concerned Banks are to take immediate steps to dispose all pending claims over 3 months.

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

The achievement under APY as on 30.09.20 in the state is as under: -

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **Targets for 2020-21** | **Prorata Targets for the H.E. Sept. 2020** | **Achievement as on 30.09.20 (01.04.20 to 30.09.20)** | **%age achievement** |
| Public Sector Bks | 257940 | 128970 | 50276 | 39 |
| Pvt. Sector Bks. | 90930 | 45465 | 7732 | 17 |
| RRB | 20950 | 10475 | 11300 | 108 |
| Coop. Banks | 16000 | 8000 | 128 | 2 |
| **Grand Total** | **385820** | **192910** | **69436** | **36** |

**(Bank-wise targets/achievement is as Annexure-34) {Page No. 188}**

**Observations: -**

The performance of Punjab Gramin Bank is appreciable. All other Banks are requested to improve the position as their performance is not found satisfactory.

**The Banks who have remained on Zero are: -**

**HDFC Bank, Kotak Mahindra Bank, Federal Bank, Indusind Bank, Bandhan Bank, AU Small Fin. Bank, Capital Small Fin. Bank, Ujjivan Small Fin. Bank and Jana Small Fin. Bank.**

**Action Points: -**

The controlling heads of banks to ensure 100% achievement under APY.

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 13** | **National Rural Livelihood Mission (NRLM)-Implementation in the State of Punjab** | |  |
|  |  |

Rural Development Department, Govt. Of Punjab informed that the NRLM scheme is implemented in 98 blocks in 22 Districts and Department propose to extend it to 115 Blocks upto 31.03.2021. Punjab State Rural Livelihoods Mission submitted progress as at 30.09.2020 as under: -

|  |  |  |
| --- | --- | --- |
| **Cumulative Position of Self Help Group under NRLM** | | |
| **Targets for 2020-21 (New + Revived) SHGs** | **No. Of SHGs Formed (01.04.20 to 30.09.20)** | **Cumulative position as at 30.09.2020** |
| **9264** | **2294** | **18849** |

**(Amt.in lacs)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Period** | **Targets Credit Linkage of SHG’s (2020-21)** | | **Application Received** | **Applications rejected** | **Applications sanctioned (01.04.20 to 30.09.20)** | | **Amount disbursed** | |
| **No. of Applications** | **Amount** | **(01.04.20 to 30.09.20** | **(01.04.20 to 30.09.20)** | **No. of Applications** | **Amount** | **No. of Applications** | **Amount** |
| **Sept. 2020** | **6180** | **3920** | **5967** | **0** | **2785** | **554** | **2785** | **554** |

**Observations: -** Banks have sanctioned and disbursed 2785 Loan Applications out of Total received 5967

**Action Points: -** Concerned Banks are to dispose of all the pending applications within prescribed time.

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

A major thrust of the Mission in the Deendayal Antyodaya Yojana-National Rural Livelihoods (DAY-NRLM) is to develop and diversify livelihoods of poor women through access to Bank credit. Programmes for Skill Development of women and support for individual beneficiary schemes for livelihoods are undertaken to enable a larger demand for economic activity through Bank credit.

**The progress as on 30.09.2020 is as under: -**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Cumulative Position of Women Self Help Groups.** | | | | | | | | |
| **No of Women SHG as on 30.06.2020** | | | **Progress of women SHGs during the current quarter (01.07.20 to 30.09.20)** | | | **Cumulative achievement as on 30.09.2020** | | |
| Saving Linked  (Nos.) | Credit Linked  (Nos.) | Amount Disbursed (In Lacs) | Saving Linked  (Nos.) | Credit Linked  (Nos.) | Amount Disbursed (In Lacs) | Saving Linked  (Nos.) | Credit Linked  (Nos.) | Amount Disbursed (In Lacs) |
| 14609 | 5476 | 2100 | 2360 | 702 | 334 | 16969 | 6178 | 2435 |

**Action Points: -** Concerned Banks are requested to credit link all eligible women SHG.

|  |  |
| --- | --- |
| **Item No.- 13.2** | **Micro Financing – Self Help Groups/JLGs** |

The summary of progress made in implementing the concept of Self-Help Groups/JLGs up to 30.09.2020 (01.04.2020 to 30.09.2020) as reported by NABARD is given below:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SHG- SB Linkage** | | | **SHG-Credit Linkage** | | | **JLG** | | |
| **Target** | **Ach.** | **%age** | **Target** | **Ach.** | **%age** | **Target** | **Ach.** | **%age** |
| 10000 | 1051 | 10.51 | 5500 | 365 | 6.63 | 100000 | 1241 | 1.24 |
|  |  |  |

**Observations: -** Banks are far behind the target for credit linkage of SHG as achievement is very low.

**Action Points: -** All Banks are requested to sensitize their branches to achieve target for the current financial year.

|  |  |
| --- | --- |
| **Item No.- 13.3** | **Engagement of Women SHG members (BC Sakhi) as BC Agents** |

Punjab State Rural Livelihood Mission (PSRLM) is under the process of identifying the IIBF Certified Women SHG members as BC agents under "Mission One GP One BC Sakhi '' initiative of DAY-NRLM, Ministry of Rural Development, Government of India.

Under the support by PSRLM, a pool of 238 number of Women SHG members are being trained by RSETIs and Certified by IIBF.

**Action:**

Banks are requested to engage these RSETI trained & IIBF Certified skilled SHG members as BC Agents (BC Sakhi) at the places where BC’s are inactive/ vacant.

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 14** | **National Urban Livelihoods Mission (NULM)** | |  |

National Urban Livelihoods Mission (NULM) is applicable to cities with population of 1 lac or more and in all the District Head Quarter Towns irrespective of its population as per the census of 2011. In the State of Punjab only 26 towns /cities are covered. Further under NULM, interest subsidy over and above the 7% interest is provided to the beneficiaries for setting up Micro Enterprises. There is no capital subsidy for any project.

|  |  |  |
| --- | --- | --- |
| **Target of SHG** | **No. of SHGs formed**  **(2020-21)** | **Cumulative position as at 30.09.2020** |
| **150** | **0** | **0** |
| **Action Points: -** Banks are requested to sensitize their branches to ensure that accounts of SHG’s are opened the same day their members visit their branches. | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 14.1** | **Convergence of SEP component of DAY-NULM and Pradhan Mantri Mudra Yojana (PMMY)** | |  |

Ministry of Housing & Urban Poverty Alleviation vide their letter dated 08.08.2017 informed that operational guidelines of the SEP component were amended by stating that:

**“**Banks may directly accept the loan applications of urban poor beneficiaries on the basis of relevant document as per the guidelines of PMMY or any other such scheme without the need of having prior sponsoring from ULBs. The banks can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. On confirmation of their eligibility, interest subsidy may be claimed form ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs.”

Member banks are requested to note the above instructions of Ministry of Housing & Urban Poverty Alleviation and dovetail the SEP component of DAY-NULM with Pradhan Mantri Mudra Yojana (PMMY).

A portal has been launched by Ministry of Housing and Urban Affairs i.e. SEP PAISA Portal managed by Allahabad Bank vide which interest subsidy is transferred to the beneficiary directly.

A major thrust of the Mission in the Deendayal Antyodaya Yojana-National Urban Livelihoods (DAY-NULM) has been to develop and diversify livelihoods of poor women through access to Bank credit.

**The progress as on 30.09.2020 is as under: -**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Targets of loan disbursal for FY 2020-21** | | | **Number of applications ( SEP-I)** | | | | |
| **SEP(I)** | **SEP(G)** | **SEP Bank Linkage** | **Received** | **App. Rejected** | **Sanctioned** | **Pending with Banks** | **Amount disbursed (in Lakhs)** |
| **1500** | **150** | **150** | **262** | **125** | **44** | **93** | **44** |

**Action Points: -** Concerned Banks are requested to dispose of all the pending applications.

|  |  |
| --- | --- |
| **Item No. 15** | **Pradhan Mantri Awas Yojana (PMAY) Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS)** |

**The progress under PMAY (CLSS) scheme is as under:-**

(Amt. in Crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Loans disbursed under the scheme during the quarter ended September 2020** | | **Cumulative outstanding as on 30.09.2020** | |
| **No. of Accounts** | **Amt. disbursed** | **No. of Accounts** | **Amt. Outstanding** |
| 3357 | 120 | 8158 | 1027 |

**(Bank wise progress is as per Annexure-35) {Page No. 189}**

The HUDCO Regional Office, Chandigarh vide their letter dated 14.07.2020 informed that The Ministry of Housing &Urban Affairs, Government India has advised vide their letter dated 15.05.2020 that the time period of PMAY-CLSS, MIG Category has been extended for a further period of One Year-upto 31.03.2021.

**Action Points: -** Member Banks are requested to sensitize their branches to cover all eligible housing loan borrowers under PMAY (CLSS) Scheme.

|  |  |
| --- | --- |
| **Item No. 16** | **Appointment of Bank Mitras/BCAs and their working** |

In Punjab 2323 Bank Mitras/BC agents were to be deployed in Sub service areas allocated to banks by SLBCs against which 3467 Bank Mitras have already been appointed.

Representatives of banks are requested to monitor BCAs under their command area and inactive BCAs be immediately activated or replaced by new appointment.

The Bank-wise status of Micro ATM is given at **Annexure-31 {Page No. 181}**

**Observations: -** As on 30.09.20, out of actual working 3467 Bank Mitras, only 2803 have been provided with Micro ATMs. Thus 664 Bank mitras are yet to be provided Micro ATM. Concerned Banks namely PNB, Bank of Baroda, Bank of India and Central Bank of India are requested to provide remaining Micro ATMs at the earliest.

**Action Points: -** Concerned Banks are to provide Micro ATMs to the remaining BCA’s. Banks are also requested to activate the Inactive BC’s appointed by them.

|  |  |
| --- | --- |
| **Item No. 17** | **Opening of Financial Literacy Centers (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. 71 FLCs are functioning against the target of 150 at the block level in the State of Punjab. Detail of blocks where FLCs are not functioning is as under: -

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S. No.** | **District** | **Block** | **Allocated to Bank** | **Remarks** |
| 1 | Amritsar (4) | Jandiala Guru | Indian Bank (E-Allahabad Bank) | Not appoint since inception |
| 2 | Majitha | Punjab National Bank (E-OBC) | Retired |
| 3 | Rayya | Canara Bank | Not appoint since inception |
| 4 | Attari | Bank of India | Not appoint since inception |
| 5 | Barnala (2) | Barnala | State Bank of India | Not appoint since inception |
| 6 | Sehna | Punjab State Coop. Bank | Not appoint since inception |
| 7 | Bathinda(1) | Bhagta Bhai ka | Punjab National Bank | Retired |
| 8 | Faridkot (3) | Faridkot | Punjab & Sind Bank | Retired |
| 9 | Kotkapura | Punjab & Sind Bank | Not appoint since inception |
| 10 | Jaitu | State Bank of India | Not appoint since inception |
| 11 | Fazilka (3) | Abohar | Punjab Gramin Bank | Left the job |
| 12 | Arni Wala Sheikh Subhan | Punjab & Sind Bank | Not appoint since inception |
| 13 | Jalalabad | State Bank of India | Retired |
| 14 | Fatehgarh Sahib (1) | Amloh | Punjab & Sind Bank | Retired |
| 15 | Ferozepur (2) | Ghal Khurd | Punjab National Bank | Not appoint since inception |
| 16 | Mamdot | State Bank of India | Left the job |
| 17 | Gurdaspur (5) | Dhariwal | Union Bank of India | Not appoint since inception |
| 18 | Gurdaspur | Punjab National Bank | Retired |
| 19 | Kalanor | State Bank of India | Retired |
| 20 | Qadian | Punjab & Sind Bank | Retired |
| 21 | Shri Hargobindpur | State Bank of India | Retired |
| 22 | Hoshiarpur(7) | Bhunga | State Bank of India | Not appoint since inception |
| 23 | Dasua | Punjab Gramin Bank | Not appoint since inception |
| 24 | Garhshankar | Punjab & Sind Bank | Not appoint since inception |
| 25 | Hajipur | Punjab National Bank (E-OBC) | Not appoint since inception |
| 26 | Mukerian | Punjab Gramin Bank | Not appoint since inception |
| 27 | Talwara | State Bank of India | Left the job |
| 28 | Tanda | State Bank of India | Left the job |
| 29 | Jalandhar(11) | Adampur | State Bank of India | Retired |
| 30 | Bhogpur | Punjab & Sind Bank | Retired |
| 31 | Jalandhar(West) | UCO Bank | Retired |
| 32 | Jalandhar (East) | Central Bank of India | Retired |
| 33 | Lohian Khas | Punjab National Bank | Retired |
| 34 | Nakodar | Indian Bank | Retired |
| 35 | Nurmahal | Canara Bank | Retired |
| 36 | Phillaur | Punjab National Bank (E-OBC) | Retired |
| 37 | Rurka Kalan | Union Bank of India | Retired |
| 38 | Shahkot | State Bank of India | Retired |
| 39 | Mehatpur | Punjab State Coop. Bank | Retired |
| 40 | Kapurthala (2) | Nadala | Punjab National Bank | Not appoint since inception |
| 41 | Sultanpur Lodhi | Punjab Gramin Bank | Not appoint since inception |
| 42 | Ludhiana (9) | Doraha | State Bank of India | Retired |
| 43 | Jagraon | Punjab National Bank (E-OBC) | Retired |
| 44 | Khanna | Punjab National Bank | Not appoint since inception |
| 45 | Ludhiana-I | State Bank of India | Retired |
| 46 | Machhiwara | Punjab & Sind Bank | Retired |
| 47 | Pakhowal | State Bank of India | Retired |
| 48 | Sudhar | Punjab National Bank (E-OBC) | Not appoint since inception |
| 49 | Maloud | HDFC Bank | Not appoint since inception |
| 50 | Dehlon | Bank of India | Not appoint since inception |
| 51 | Mansa (3) | Bhikhi | Punjab Gramin Bank | Retired |
| 52 | Budhlada | State Bank of India | Not appoint since inception |
| 53 | Jhunir | Punjab State Coop. Bank | Not appoint since inception |
| 54 | Moga (3) | Baghapurana | State Bank of India | Left the job |
| 55 | Dharamkot | Punjab National Bank | Not appoint since inception |
| 56 | Moga-I | Punjab & Sind Bank | Retired |
| 57 | Muktsar Sahib (2) | Malout | Punjab & Sind Bank | Retired |
| 58 | Muktsar | State Bank of India | Retired |
| 59 | SBS Nagar(4) | Aur | Canara Bank | Not appoint since inception |
| 60 | Banga | State Bank of India | Not appoint since inception |
| 61 | Nawanshahr | Punjab National Bank | Not appoint since inception |
| 62 | Saroya | Punjab National Bank | Left the job |
| 63 | Pathankot (2) | Bamial | Punjab Gramin Bank | Not appoint since inception |
| 64 | Dharkalan | State Bank of India | Not appoint since inception |
| 65 | Patiala (3) | Ghanaur | Punjab State Coop. Bank | Retired |
| 66 | Samana | Punjab National Bank (E-OBC) | Retired |
| 67 | Shambu Kalan | State Bank of India | Not appoint since inception |
| 68 | Rupnagar (4) | Anandpur Sahib | UCO Bank | Not appoint since inception |
| 69 | Morinda | Punjab & Sind Bank | Not appoint since inception |
| 70 | Nurpur Bedi | Punjab & Sind Bank | Not appoint since inception |
| 71 | Rupnagar | UCO Bank | Retired |
| 72 | Sangrur (3) | Bhawanigarh | Punjab & Sind Bank | Left the job |
| 73 | Dhuri | Punjab state cooperative bank | Not appoint since inception |
| 74 | Dirba | Punjab & Sind Bank | Retired |
| 75 | Tarn Taran (5) | Bhikhiwind | Punjab National Bank (E-OBC) | Not appoint since inception |
| 76 | Chohla Sahib | Punjab & Sind Bank | Not appoint since inception |
| 77 | Khadur Sahib | UCO Bank | Not appoint since inception |
| 78 | Naushera Pannuan | State Bank of India | Not appoint since inception |
| 79 | Valtoha | Canara Bank | Not appoint since inception |

Deptt. Of Local Bodies has already issued instructions to all ULBs to provide free accommodations for FLCs at their Centre. All the Banks and LDMs are requested to take up the matter regarding accommodation for the Financial Literacy Centers with respective Deputy Commissioners/Urban Local Bodies.

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

**Action Points: -** Concerned banks are requested to appoint these FLCs immediately and report latest status to SLBC.

|  |  |
| --- | --- |
| **Item No. 18** | **Pending issues of RSETI with State Government** |

17 RSETIs are operating in the State of Punjab. The RSETIs are not operating in Gurdaspur, Pathankot, SBS Nagar, Tarn Taran & Fazilka districts. Department of Institutional Finance and Banking Punjab has already taken up the matter with respective Deputy Commissioner of these districts to provide space for opening of these RSETIs temporarily. The LDMs were also advised in the previous meetings to take up with the District Authorities for allotment of temporary accommodation.

The department has also taken up the matter for removal of the clause of 10% per annum hike in lease rental in the lease deed, Providing of Electricity & Water connection to RSETIs at domestic rates instead of commercial charges.

The status of land allotment and position of construction of RSETI buildings is as per **Annexure-36 {Page No. 190-191}**

**Action Points:** - The LDMs are requested to submit latest development in the matter.

|  |  |
| --- | --- |
| **Item No. 18.1** | **Pending Loan Applications of RSETI trained candidates** |

Bank wise Pending Loan Applications of RSETI trained candidates as on 30.09.2020 are as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **No. of Pending Applications** | **Name of the Bank** | **No. of Pending Applications** |
| Punjab National Bank | 201 | Indian Bank | 39 |
| Punjab & Sind Bank | 123 | Indian Overseas Bank | 2 |
| UCO Bank | 69 | State Bank of India | 273 |
| Bank of Baroda | 15 | Union Bank of India | 20 |
| Bank of Maharashtra | 1 | IDBI Bank Ltd. | 3 |
| Canara Bank | 40 | ICICI Bank | 2 |
| Punjab Gramin Bank | 79 | HDFC Bank | 32 |
| Pb. State Co-op. Bank | 6 | Axis Bank | 7 |
| Central Bankof India | 13 | Bandhan Bank | 1 |
| Bank of India | 40 | Catholic Syrian Bank | 1 |
| Indian Bank | 39 |  |  |
| **TOTAL** | | | **967** | |

The District wise pending applications are as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the District** | **No. of Pending Applications** | **Name of the District** | **No. of Pending Applications** |
| Barnala | 146 | Mansa | 41 |
| Ludhiana | 88 | Moga | 97 |
| Faridkot | 78 | Patiala | 72 |
| Ferozepur | 15 | Rupnagar | 70 |
| Hoshiarpur | 9 | Sangrur | 41 |
| Jalandhar | 91 | Muktsar Sahib | 27 |
| Kapurthala | 47 | Bhatinda | 81 |
| Fatehgarh Sahib | 64 |  |  |
| **TOTAL** | | | **967** |

**Action Points: -** All Controlling heads are requested to direct their Branches to sponsor candidates to RSETI for Training/Skill Development and dispose of the loan applications of RSETI trained candidates if any on urgent basis.

LDMs are also requested to review the pending applications in their BLBC and DCC meetings.

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

Age wise Aadhaar Saturation Status as on 30th Sept 2020: -

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Age Group** | **Projected Population 2019** | **Aadhaar Generated** | **Pending Population** | **% Live Aadhaar as on 15.07.2020** |
| Upto 5 Years | 22,97,072 | 9,36,268 | 13,60,805 | 40.8% |
| 5 Years and upto 18 Years | 61,39,033 | 60,02,068 | 1,36,965 | 97.8% |
| 18 Years and above | 2,17,05,267 | 2,34,27,140 | 0 | 107.9% |
| **Total** | 3,01,41,373 | 3,03,65,475 | 14,97,770 | 100.7% |

Majority of pending population is in the age group 0-5 years. Population with age more than 5 years is almost covered. These days’ residents are visiting Aadhaar enrolment centres for updation of demographic and biometric details.

**Present status of opening of the Aadhaar Enrolment & Update centres in Banks, in the State of Punjab as on 23-10-2020 is as under: -**

There are 6435 bank branches in the State. Accordingly, 644 Aadhaar enrolment centres are required to be opened (As per UIDAI Circular No. 4(4)/57/ 341/2017/E&U dated 24th July’ 2020, It is mandated to setup Aadhaar Enrolment & Update facility at a minimum of 1 out of every 10 branches). At present, in 371 bank Aadhaar enrolment/update facility is operational. All banks are requested to open the required number of Aadhaar enrolment/updation Centres on priority. The progress in last 3 SLBC meetings is:

|  |  |  |  |
| --- | --- | --- | --- |
| **SLBC Date** | **Target** | **No of Kits working** | **Kits increased / decreased from last SLBC meeting** |
| Oct 2020 | 644 (Revised Target) | 371 | +6 |
| 25th Sept 2020 | 595 | 365 | -113 |
| 14th May 2020 | 595 | 478 | -08 |
| 15th Jan 2020 | 595 | 486 | +02 |

**Banks with Low enrolment/Updation rate**

14 bank branches in the state have done Zero Aadhaar Enrolment & Updation in the last 30 days. It may be ensured that all Aadhaar enrolment centres opened by banks must carry out enrolments & updation on daily basis.

UIDAI vide circular 4(4)/57/ 341/2017/E&U dated 24th July’ 2020 has mandated that each enrolment centre should do at least 8 Enrolment /Updates every day w.e.f. 1st Oct’ 2020 onwards, which was relaxed to 4 during the period 1st July’2020 to 30th Sept’2020.

UIDAI vide its gazette notification dated 06.03.2019 under AADHAAR (PRICING OF AADHAAR AUTHENTICATION SERVICES) REGULATIONS, 2019 has stated that Scheduled Commercial Banks engaged in providing Aadhaar enrolment and update facilities in accordance shall be exempted from Authentication transaction charges. However, such banks, which fall short of the Aadhaar enrolment and update targets, as communicated from time to time, will be charged in proportion to the shortfall in achieving the target.

It may be ensured that all banks must achieve the target rate of Enrolment and Updation.

**Verification of Aadhaar Enrolment Centres**

UIDAI gets public complaints regarding overcharging, denial of services and Misbehavior issues. All banks to ensure that the grievances are redressed in a time bound manner. Further it is noticed that Some Banks are allowing the operators to take their KIT out of Bank Premises which is against UIDAI mandate.

It is also to ensure that every Aadhaar enrolment & updation centre must be visited at least once in a month by respective DCO & once in three months by LDM. LDMs are advised to ensure that guidelines issued by UIDAI/SLBC on inspection of enrolment centres be strictly followed.

Inspecting officer to ensure that important information as mentioned below is displayed along with Rate list and list of PoI/ PoA, at all the Enrolment Centers for the convenience of residents.

1. Name of Registrar: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Name of the Enrollment Agency: \_\_\_\_\_\_\_
3. Name of operator: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. UIDAI Contact number & mail for complaint: 1947. [help@uidai.gov.in](mailto:help@uidai.gov.in), [grievancecell.rochd@uidai.net.in](mailto:grievancecell.rochd@uidai.net.in)
5. Registrar Contact number & mail ID:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Services** | **Earlier rates** | **Earlier fee** | **Revised rates** | **Revised fee** |
| Aadhaar Generation (successful) | Rs. 100/- per Aadhaar generation | -- | Rs. 100/- per Aadhaar generation | -- |
| Successful Mandatory Biometric Update (5/15 years)/MBU along with demographic update | Rs. 100/- per successful biometric update | -- | Rs. 100/- per successful biometric update | -- |
| Full Biometric with or without Demographic update\* | -- | Rs.50/- per update request | -- | Rs. 100/- per update request |
| Only Demographic update\* | -- | Rs.50/- per update request | -- | Rs. 50/- per update request |
| Aadhaar search using eKYC / Find Aadhaar / any other tool and colour print out on A4 sheet | -- | Rs. 30/- per Aadhaar | -- | Rs. 30/- per Aadhaar |

Charges for various Aadhaar Services:

\*Update of more than one field on single instance will be considered as one update.

**Recent Amendments in the Aadhaar Act: -**

Modification to “Certificate issued by various functionaries such as MP or MLA or Gazetted Officer or Tehsildar or Head of Educational Institution or Councilor or Head of Orphanage or Head of Village Panchayat on Letter Head” in the list of Supporting documents by introducing standard format for certificate namely “CERTIFICATE FOR AADHAAR ENROLMENT/ UPDATE”.

As per UIDAI circular no. 4(4)/57/405/AM/2019-E&U-II dated 27/11/2019, in view of the problem being faced by the residents due to non-availability of the Standard format for getting the certificates from “various functionaries such as MP or MLA or Gazetted Officer or Tehsildar or Head of Educational Institution or Councilors or Head of Orphanage or Head of Village Panchayat, it has been decided: -

* To Introduce “Standard Certificate namely “CERTIFICATE FOR AADHAAR ENROLMENT/UPDATE in schedule II of Regulation 10(2) of Aadhaar Act,2016, for Aadhaar Enrolment and Update.
* The Validity of this certificate is only for three months from the date of issue.

**IEC**

Banks may carry out extensive IEC for the information of public about the locations of branches where Aadhaar enrolment and updation facilities have been setup. Banks are advised to do proper branding of Aadhaar enrolment centres outside or inside bank premises for the awareness of residents.

**Training of Bank Staff/Operators/Supervisors/Verifiers**

UIDAI is conducting mandatory training sessions for all the operators associated with various Registrars and Enrolment Agencies to apprise them about the changes in UIDAI Software and Quality norms to minimize the rejection rate. Despite various reminders through SLBC and discussions during the SLBC dated 25th Sept’ 2020, request for training has been received only from 6 banks i.e. SBI, BoI, Canara Bank, HDFC Bank, CBI & Ujjivan Small Finance Bank. Remaining banks are requested to send their training schedule to UIDAI on priority.

**Annexure – I**

**Bank wise Status - Number of Aadhaar centres opened in the bank branches as on 23.10.2020**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANK NAME** | **Total no. of Bank Branches in Punjab** | **No. of Aadhaar Centres to be opened (1 out of 10 branches)** | **Aadhaar Centres operational in bank branches** |
| PUNJAB NATIONAL BANK | 1089 | 109 | 30 |
| Punjab & Sind Bank | 635 | 64 | 26 |
| UCO BANK | 170 | 17 | 2 |
| BANK OF BARODA | 219 | 22 | 9 |
| Bank of India | 163 | 16 | 18 |
| Bank of Maharashtra | 30 | 3 | 2 |
| CANARA BANK | 290 | 29 | 40 |
| CENTRAL BANK OF INDIA | 149 | 15 | 10 |
| INDIAN BANK | 204 | 20 | 6 |
| INDIAN OVERSEAS BANK | 103 | 10 | 1 |
| STATE BANK OF INDIA | 943 | 94 | 96 |
| UNION BANK OF INDIA | 302 | 30 | 27 |
| IDBI Bk Ltd. | 82 | 8 | 8 |
| J&K BK Ltd | 19 | 2 | 0 |
| HDFC BK Ltd | 464 | 46 | 28 |
| ICICI Bk Ltd. | 271 | 27 | 18 |
| Kotak Mah.Bk. | 90 | 9 | 2 |
| Yes Bank | 96 | 10 | 6 |
| Federal Bank Ltd. | 30 | 3 | 0 |
| IndusInd Bank | 131 | 13 | 13 |
| AXIS Bank | 351 | 35 | 14 |
| Bandhan Bank | 38 | 4 | 0 |
| CAPITAL SMALL FIN. BK. | 131 | 13 | 4 |
| Ujjivan Small Finance Bank | 16 | 2 | 1 |
| Pb. Gramin Bk. | 419 | 42 | 10 |
| **TOTAL** | **6435** | **644** | **371** |

**Annexure – II**

**Status as on 23.10.2020**

**List of Centres with Zero enrolments**

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr.no.** | **Agency Name** | **Centre Summary** | **District** |
| 1 | ICICI Bank Ltd | Tarn Taran, Punjab – 143401 | Tarn Taran |
| 2 | SBI | Goniana Mandi, Bathinda, Punjab | Bathinda |
| 3 | CBI | Sri Muktsar Sahib, Punjab – 152026 | Muktsar Sahib |
| 4 | Bank of Baroda | Pathankot, Gurdaspur, Dhaki, Punjab – 145001 | Gurdaspur |
| 5 | Punjab & Sindh Bank | Jagraon, Ludhiana, Punjab – 142026 | Ludhiana |
| 6 | RBL Bank Limited | Zirakpur, SAS Nagar (Mohali), Dera Bassi, Punjab | SAS Nagar |
| 7 | Punjab & Sind Bank | Model town Bathinda, Punjab – 151001 | Bathinda |
| 8 | Axis Bank Ltd | Rupnagar, Punjab – 140001 | Rupnagar |
| 9 | Bank of Baroda | Bathinda, Punjab – 151001 | Bathinda |
| 10 | Axis Bank Ltd | Hoshiarpur, Punjab – 146001 | Hoshiarpur |
| 11 | Union Bank Of INDIA | Chogetti branch , Jalandhar, Punjab – 144009 | Jalandhar |
| 12 | Catholic Syrian Bank | Gt Road Jalandhar, Punjab – 144001 | Jalandhar |
| 13 | Punjab & Sindh Bank | Delhon, Ludhiana, Punjab – 141118 | Ludhiana |
| 14 | Bank of Maharashtra | Fatehgarh Sahib, Punjab – 140406 | Fatehgarh Sahib |

**Annexure – III**

**Bank-wise average enrolment/updation in last 30 days as on 23.10.2020**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **BANK NAME** | **Aadhaar Centres operational in bank branches** | **Avg. enrolment per day per working kit** | **Target Centers as per UIDAI Mandate** | **Avg. enrolment per day per kit as per UIDAI Mandate** |
| PUNJAB NATIONAL BANK | 30 | 13 | 109 | 4 |
| Punjab & Sind Bank | 26 | 2 | 64 | 1 |
| UCO BANK | 2 | 2 | 17 | 0 |
| BANK OF BARODA | 9 | 15 | 22 | 6 |
| Bank of India | 18 | 16 | 16 | 18 |
| Bank of Maharashtra | 2 | 6 | 3 | 4 |
| CANARA BANK | 40 | 11 | 29 | 15 |
| CENTRAL BANK OF INDIA | 10 | 4 | 15 | 3 |
| INDIAN BANK | 6 | 11 | 20 | 3 |
| INDIAN OVERSEAS BANK | 1 | 4 | 10 | 0 |
| STATE BANK OF INDIA | 96 | 14 | 94 | 14 |
| UNION BANK OF INDIA | 27 | 11 | 30 | 10 |
| IDBI Bk Ltd. | 8 | 12 | 8 | 12 |
| J&K BK Ltd | 0 | 0 | 2 | 0 |
| HDFC BK Ltd | 28 | 10 | 46 | 6 |
| ICICI Bk Ltd. | 18 | 9 | 27 | 6 |
| Kotak Mah.Bk. | 2 | 5 | 9 | 1 |
| Yes Bank | 6 | 8 | 10 | 5 |
| Federal Bank Ltd. | 0 | 0 | 3 | 0 |
| IndusInd Bank | 13 | 12 | 13 | 12 |
| AXIS Bank | 14 | 1 | 35 | 1 |
| Bandhan Bank | 0 | 0 | 4 | 0 |
| CAPITAL SMALL FIN. BK. | 4 | 11 | 13 | 3 |
| Ujjivan Small Finance Bank | 1 | 5 | 2 | 3 |
| Pb. Gramin Bk. | 10 | 9 | 42 | 2 |

**Action Points: -**

Controlling Heads of banks to ensure setting up of the Aadhaar Enrolment Centre in the remaining identified branches at the earliest. Banks to monitor their centers to ensure that there is no operation from outside branch premises and no extra fees is charged by operators. Necessary training is being provided by UIDAI to the operators. For this Banks are requested to nominate their operators to UIDAI for the same.

|  |  |
| --- | --- |
| **Item No. 20** | **THE DIGITAL INDIA (Digital Transactions)** |

The Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society. The Banks to organize camps for awareness of the public for making the use cashless measures viz. Debit Card, Credit Card, Internet Banking, Mobile Banking, NEFT, RTGS, USSD, UPI, BHIM App, e-Wallets, BBPS, NETC, PPC etc. During last one year there is surge in digitisation of transactions by the public at large. India is one of the largest and fastest-growing markets for digital consumers, with about 504 million internet subscribers. India has over 500 million smart phone subscribers and with over 1.2 billion mobile users. With Govt initiative and active support of financial institutions India is digitising fast and still there is plenty of room to grow. All stakeholders need to respond effectively if India is to achieve its digital potential. Government need to invest in digital infrastructure and on strong privacy and security to safeguards the public data. Banks and financial institutions will have to bring on board all their customers to at least one of the digital products. Normal Public has to be made aware of the benefits of digitisations so that they switch over to digital products with more confidence.

Total digital transactions during the Quarter ending Sept. 2020 are 18.68 crore.

The position is as per **Annexure –** **37 {Page No. 192}**

**Observations: -** Canara Bank, Punjab & Sind Bank, Indusind Bank, Bandhan Bank & Yes Bank have **not** submitted the data of Digital Transactions.

**Action Points: -** All the Banks are requested to aware and encourage the customers for using Digital Methods for day to day Banking Services. Further, the Banks which have not submitted the data are advised to submit the reason for not submitting the same.

|  |  |
| --- | --- |
| **Item No. 20.1** | **EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN KAPURTHALA** |

On the basis of Reserve Bank of India Bi-monthly Policy dated 04.10.2019, SLBC Punjab was asked to identify one district in the State on Pilot Basis for expanding and deepening the digital payment eco-system. In this regard, Kapurthala District was identified to make it 100% Digitally enabled within one year.

For this task, LDM Kapurthala was appointed Project Officer. Further to coordinate and monitor the project, a Sub-Committee was formed and later approved by SLBC on 14.11.2019. A meeting of Sub Committee was held on 27.11.2019 in the office of SLBC Punjab where Sh. D. L. Bhalla, Lead District Manager, Kapurthala informed that there are 546 villages and 6 Towns in the District. The total population of the District is 8.18 Lakhs and out of this, 6.44 Lakh are above the age of 18 years. The District is divided in 5 Blocks. There are 317 Bank Branches in the District and no major issue regarding connectivity.

Digital Financial Literacy Awareness camps are to be organized to achieve allotted targets by all branches. Progress report of digitization to be submitted to RBI on Monthly and Quarterly. Latest report as at 30.09.2020 is annexed as per **Annexure-** **38 {Page No. 193}**. All participating banks are requested to achieve 100% digitalization of District.

List of Major tasks to be done for 100% Digitalization is as under: -

1. Setting up & monitoring month-wise targets so as to ensure that all villages in the district are 100% digitally enabled.
2. Undertaking viability of installation of ATM/BNA, POS, and Passbook updation machines. Locations in this regard be identify and reported to controlling offices.
3. Target small merchants & traders for POS & QR platforms. Deploy BHIM Aadhar pay devices.
4. Focus on utility merchants such as Electricity Board, Water Supply for on boarding PoS & IPG platform
5. Identify requirement of more BCAs, where villages do not have banking touch points.
6. Organizing camps for both merchants/ shop keepers and customers. These will mainly focus towards behavioral change in the mindset consumers.

**Observations: -** The last date for 100% digitization was 31.10.2020. Due to Lockdown the date has been extended upto 31.03.2021.

* **Action Points: -**
* LDM/Controlling Head of all the Banks located in the District are requested to achieve the targets within the stipulated time.
* Banks to sensitize their branches in Kapurthala District to achieve allotted target well before the prescribed time.
* LDM Kapurthala to closely monitor the progress of banks so as to achieve 100% digitalization of the district.

|  |  |
| --- | --- |
| **Item No. 20.2** | **RuPay Card Mandatory for Govt. Employees** |

National Payments Corporation of India (NPCI) desire that digital payments are needed to promote both financial inclusion and economic growth and desire to work together to increase digital payments adoption both among mass consumers and merchants.

RuPay is India’s indigenous card and all requested to promote it whole heartedly. Further, to fulfil the objective of Digitalization of the economy, Banks are requested to issue and promote the RuPay Debit card to all government employees having their accounts with them.

|  |  |
| --- | --- |
| **Item No. 21** | **Updating the Latitude-Longitude position of existing banking infrastructure (Bank Branch/ATM/Business Correspondence (BCA) on the Jan Dhan Darshak Application** |

The mission office, Department of Financial Services, Ministry of Finance, GoI, vide their letter dated 22.07.2019 informed that on the basis of updated data on GIS portal, an exercise was undertaken by the Department with NIC to identify the remaining uncovered villages i.e. the villages not having a Bank Branch/ATM/BC/Post Office within the 5 Kms. Distance.

After launch of the Jan Dhan Darshak App on 25.09.2018, login credentials have been created for Banks to facilitate updation of Latitude Longitude position of their existing and newly opened Banking touch points on regular basis at the GIS App by the concerned Bank.

RBI has recently published the total number of Banking touch points in the Country, in its Annual Report 2018-19 and it is observed from the comparison of the data provided by RBI vis-à-vis data available on the Jan Dhan Darshak App, there is a difference between the two sets of number. On the same ground SLBC has observed that there is a difference of Banking touch points (Bank Branches, ATMs and BCAs). The details in this regard is enclosed as per **Annexure**- **39 {Page No. 194}**

The director, Department of Financial Services, Ministry of Finance, New Delhi vide their letter dated 29.01.2020 informed that an additional feature has been created by NIC on the web version of GIC App (<https://findmybank.gov.in/> & [www.dbtgis.nic.in/bankgis](http://www.dbtgis.nic.in/bankgis)), namely ”Nearby Banking touch point” which provides the details of Banking Outlet present within 5 KM distance of any selected village.

**Action Points: -** All the Banks are requested to match the data of their Bank with Jan Dhan Darshak App and submit compliance to SLBC.

Further, the LDM were also advised by the Ministry in the VC dated 25.10.2019 with SLBCs to monitor the Data like Bank Branch Name, IFSC code, BSR code and Latitude Longitude position in their respective districts. To access the data on the web portal user IDs and Passwords were issued and emailed to LDMs by SLBC on 26.09.2019.

|  |  |
| --- | --- |
| **Item No. 22** | **Recovery of Banks' Dues - Pending Recovery Certificates under State Recovery Acts** |

The position as at Sept,2020of pending Recovery Certificates filed under State Recovery Acts is given below: -

**(Amt. in Crore)**

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **Particulars** | **No. of RCs** | **Amount** |
| i | Cases settled during the quarter | 127 | 1 |
| ii | Total pending cases | 1614 | 65 |
| iii | Out of (ii) above, cases pending for less than six months | 217 | 10 |
| iv | Out of (ii) above, cases pending for more than six months but less than one year. | 556 | 20 |
| v | Out of (ii) above, cases pending for more than 1 year. | 841 | 35 |

**Bank-wise position is as per Annexure-40 {Page No. 195}**

**Distt.-wise position is as per Annexure-40.1 {Page No. 196}**

**Observations:**

As many as 1614 cases filed under State Recovery Acts involving a sum of Rs 65 Crore are lying pending with Recovery Officers. Out of which 841 Recovery Certificates (RCs) with amount outstanding to the tune of Rs. 35 Crore are pending for more than 1 year.

The pendency in respect of RCs for more than One year is related to banks namely BOI, Canara Bank, Central Bank of India, Indian Bank, PSB, PNB, SBI, UBI, Axis Bank, ICICI Bank, IDBI, Punjab Gramin Bank and Punjab State Co-op Bank.

The department of Institutional Finance & Banking has written to all district authorities to give due priority to these cases.

**Action Points: -** Banks are requested to meet the revenue officials and discuss the pending cases and take steps for settlement of pending recovery cases.

|  |  |
| --- | --- |
| **Item No. 23** | **Delay in taking possession of assets by Chief Metropolitan Magistrates/District Magistrates under section 14 of SARFAESI Act, 2002.** |

The Bank-wise position of pending cases under SARFASAI in the State of Punjab under as on Sept, 2020is as under: -

**(Amt. in Crores)**

|  |  |  |
| --- | --- | --- |
| **No. of Pending Cases with Metropolitan Magistrates/District Magistrates** | **Cases pending for more than one Month** | **Amount Involved** |
| **383** | **379** | **492** |

**(Bank-wise position as per Annexure – 41) {Page No. 197}**

**Observations: -**

Department of Institutional Finance & Banking has already requested all the District Magistrates in the State of Punjab to accord due priority to these cases and if required Recovery Officer may be authorized for taking help of the police wherever necessary for the purpose.

**Action Points: -**

Member Banks/LDMs to take note of the above instruction of the department and remain in touch with District Magistrates for settlement of pending cases under SARFAESI Act

|  |  |
| --- | --- |
| **Item No. 24** | **CLOSURE OF STATE BANK OF INDIA BRANCH AT VILLAGE HARIGARH, BLOCK & DISTT BARNALA** |

Directorate of Institutional Finance and Banking, GOP vide their letter dated 23.09.2020 submitted copy of representation of Gram Panchayat Harigarh, Bhure and Bhathalan, Block & Distt Barnala addressed to Deputy Commissioner, Barnala requesting that branch of State Bank of India situated at their village should not be closed by SBI. Deputy Commissioner forwarded this representation to Chief Minister Office for necessary action.

SLBC advised LDM Barnala to explore the present banking facilities available in the area along with distance from these villages.

LDM Barnala informed that the Population of Village Harigarh is around 7000 approximately and after the Closure/Merger/Rationalizing the BO: Harigarh, the banking facilities/ services in the village will be affected as nearest banking point are more than 5 KMs away from the village.

The Closure/Merger/Rationalizing of SBI BO: Harigarh with SBI Dhanaula was got approved in the DCC/ DLRC meeting held on 19.03.2020. DCC did not consider how the banking needs of the centre would continue to be met after the rationalization of the said branch with SBI Dhanaula.

RBI is regularly following up the matter so that the area is not rendered unbanked in any case.

**ACTION POINT:**

State Bank of India and LDM Barnala are requested to reverse the Closure/Merger/Rationalizing of SBI BO: Harigarh and get it approved in the forthcoming DCC Meeting of district Barnala so that the issue may be resolved and the village remains banked.

|  |
| --- |
| **MISC ITEMS FOR INFORMATION OF THE HOUSE.** |

|  |  |
| --- | --- |
| **Item No. 25** | **Branch Expansion** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Number of Branches** | **As At** | | | **Variation** | |
| **Sept. 2018** | **Sept. 2019** | **Sept. 2020** | **Sept. 2019/**  **Sept. 2018** | **Sept. 2020/**  **Sept. 2019** |
| **Absolute** | **Absolute** |
| Rural | 2614 | 2625 | 2627 | 11 | 2 |
| Semi Urban | 1975 | 1972 | 1978 | -3 | 6 |
| Urban | 1762 | 1782 | 1895 | 20 | 113 |
| **Total** | **6351** | **6379** | **6500** | **28** | **121** |

**Observations**

During last one year there has been net addition of 2 branches in Rural Area, 6 branches in Semi Urban Area and 113 branches increased in Urban area, net increase of 121 branches.

|  |  |  |
| --- | --- | --- |
| **Item No. 26** | **Position of ATMs** |  |

The position of installation of ATMs as on 30.09.2020 is as under:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ATMs as on 30.06.2020** | **ATMs opened during quarter** | **ATMs Closed during the quarter** | **Total ATMs as on 30.09.2020** | **No. of off Site ATMs** | **No. of onsite ATMs** |
| 7220 | 67 | 79 | 7208 | 1915 | 5293 |

**(Bank-wise position is given in Annexure- 42) {Page No. 198}**

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 27** | **Review of Performance of Banks (excluding Coop. Banks) in key areas relating to Deposits, Advances & Priority Sector Advances.** | |  |

The comparative position of key banking parameters is given below: -

**(Amount ` in crore)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Parameter** | **As At** | | | **Variation** | | | |
| **Sept.**  **2018** | **Sept.**  **2019** | **Sept.**  **2020** | **Sept.2019/**  **Sept.2018** | | **Sept. 2020/**  **Sept. 2019** | |
| **Absolute** | **%age** | **Absolute** | **%age** |
| **Branches** | **6351** | **6379** | **6500** | **28** | **0.44** | **121** | **1.90** |
| **Agg. Deposits** | **354959** | **391534** | **433520** | **36575** | **10.30** | **41986** | **10.72** |
| **Advances** | **245440** | **245509** | **256307** | **69** | **0.03** | **10798** | **4.39** |
| **PS Adv.** | **136151** | **141056** | **146673** | **4905** | **3.60** | **5617** | **3.98** |
| **Agri. Advances** | **72063** | **71763** | **72420** | **-300** | **-0.42** | **657** | **0.92** |
| **Adv. to MSME** | **49973** | **58968** | **58587** | **8996** | **18.0** | **-381** | **-0.65** |
| **Weaker Sector Adv.** | **38946** | **41318** | **42355** | **2372** | **6.09** | **1037** | **2.51** |

**(Bank-wise position is given in Annexure- 43, 14 & 44) {Page No. 199, 155, 200}**

|  |  |
| --- | --- |
| **Item No. 28** | **Position of NPA** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Period** | **No. of Accounts** | **Amount in Crores** | **QoQ variation (Amt)** | **QoQ variation (%age)** |
| June 2020 | 331528 | 21462 |  |  |
| Sept. 2020 | 282934 | 22378 | 916 | 4.26 |

**(Bank-wise position is given in Annexure- 43) {Page No. 199}**

|  |  |
| --- | --- |
| **Item No. 29** | **Deposit Growth.** |

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Aggregate**  **Deposits** | **As At** | | | **Variation** | | | |
| **Sept.**  **2018** | **Sept. 2019** | **Sept. 2020** | **Sept. 2019/**  **Sept. 2018** | | **Sept. 2020/**  **Sept. 2019** | |
| **Absolute** | **%age** | **Absolute** | **%age** |
| **Rural** | **81469** | **82243** | **99499** | **774** | **0.95** | **17256** | **20.98** |
| **Semi Urban** | **120715** | **117857** | **132108** | **-2858** | **-2.40** | **14251** | **12.09** |
| **Urban** | **152595** | **191434** | **201913** | **38839** | **25.05** | **10479** | **5.47** |
| **Total** | **354959** | **391534** | **433520** | **36575** | **10.30** | **41986** | **10.72** |

**Observation: -**

The aggregate deposits of the Banks in Punjab increased by Rs. 41986 Crore, from Rs.391534 crores as at Sept. 2019 to Rs.433520 crores as at Sept. 2020, thus posting a growth of 10.72% as against an increase of 10.30% during the corresponding period last year.

|  |  |
| --- | --- |
| **Item No. 30** | **Credit Expansion** |

Area wise analysis is summarized below: -

(Amount in Crore)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Total Advances** | **As At** | | | **Variation** | | | |
| **Sept.**  **2018** | **Sept. 2019** | **Sept. 2020** | **Sept. 2019/**  **Sept. 2018** | | **Sept. 2020/**  **Sept. 2019** | |
| **Absolute** | **%age** | **Absolute** | **%age** |
| **Rural** | **55508** | **51544** | **60347** | **-3964** | **-7.14** | **8803** | **17.08** |
| **Semi Urban** | **76949** | **63592** | **65889** | **-13357** | **-17.36** | **2297** | **3.61** |
| **Urban** | **112983** | **130373** | **130071** | **17390** | **15.39** | **-302** | **-0.23** |
| **Total** | **245440** | **245509** | **256307** | **69** | **0.03** | **10798** | **4.40** |

**Observation: -**

Gross credit in the State increased by Rs.10798 crores, from Rs.245509 crores as at Sept. 2019 to Rs.256307 crores as at Sept. 2020, thus exhibiting a growth of 4.40% as against the growth of 0.03% during the same period last year.

|  |  |
| --- | --- |
| **Item No. 31** | **Education Loan achievements** |

The performance of Scheduled Commercial Banks as on 30.09.2020 for the financial year 2020-21 is as under: -

**(Amount ` in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Accounts** | **Balance O/S** | **Increase** | |
| **Absolute** | **%age** |
| Sept. 2018 | 31921 | 1432 |  |  |
| Sept. 2019 | 32627 | 1915 | 483 | 33.66 |
| Sept. 2020 | 27499 | 1618 | -297 | -15.50 |

**(Bank-wise position is as per Annexure-45) {Page No. 201}**

**Observations: -**

There is decline of Rs. 297 crores on YoY basis in education loan. The same has been decreased from Rs. 1915 crores as on Sept. 2019 to Rs.1618 crores as on Sept. 2020.

|  |  |
| --- | --- |
| **Item No. 31.1** | **Progress of Education loans to Women Students.** |

**(Amount `** **in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Education Loan disbursed during the quarter ended Sept. 2020** | | **Out of which advances to women student during the quarter ended Sept. 2020** | | **% of advances made to women student** | |
| **No. of account** | **Amount** | **No. of account** | **Amount** | **No. of account** | **Amount** |
| 1641 | 58 | 587 | 33 | 35.77 | 56.89 |

**(Bank-wise position is as per Annexure-45) {Page No. 201}**

**Observations: -**

During the quarter ended Sept. 2020, the banks in the State of Punjab have disbursed 1641 education loans amounting to Rs.58 crores, out of which 587 loans amounting to Rs.33 crores have been disbursed to female students. The percentage of loans advanced in terms of Number of accounts and amount to women comes to 35.77% & 56.89% respectively.

|  |  |
| --- | --- |
| **Item No. 31.2** | **Collateral Free Education Loans & Position of NPA.** |

As per RBI guidelines the banks are required to grant collateral free education loan upto 4 lacs. Relevant data in this regard for quarter ended Sept.,2020 is placed below: -

**(Amt. in** ` **Crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Number of Education Loan accounts outstanding** | **Amount of Education Loan outstanding** | **Out of 2, NPA outstanding** | **%age of NPA under Education Loan** | **Out of 2 education loan granted collateral free** | **Out of 5, NPA out of collateral free loans** | **%age of NPA in collateral free accounts** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 27499 | 1618 | 46 | 2.83 | 680 | 19 | 2.79 |

**(Bank wise detail is at Annexure-46) {Page No. 202}**

|  |  |
| --- | --- |
| **Item No. 32** | **Advances to Minority Communities** |

The comparative position is given below: -

**(Amount `** **in Crore)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Minority**  **Community** | **Sept. 2018** | | **Sept. 2019** | | **%age Growth**  **Sept.19/**  **Sept.18** | **Sept. 2020** | | **%age Growth**  **Sept.20/**  **Sept.19** |
| **A/Cs** | **Amt. O/S** | **A/Cs** | **Amt. O/S** |  | **A/Cs** | **Amt. O/S** |  |
| **Muslims** | **20679** | **828** | **23268** | **888** | **7.25** | **25322** | **1059** | **19.26** |
| **Christians** | **9897** | **258** | **11539** | **226** | **-12.40** | **12806** | **259** | **14.60** |
| **Budhists** | **297** | **11** | **427** | **24** | **118.18** | **707** | **44** | **83.33** |
| **Jains** | **3237** | **775** | **4110** | **1004** | **29.55** | **4162** | **990** | **-1.39** |
| **Total** | **34110** | **1872** | **39344** | **2142** | **14.42** | **42997** | **2352** | **9.80** |

**(Bank-wise position is as per Annexure-47 & 47.1) {Page No. 203-204}**

**Observations: -**

The overall advances to minority communities has shown increase of Rs.210 crore, from Rs.2142 crore as at Sept.,2019 to Rs.2352 crore as at Sept. 2020. During the quarter ended Sept. 2020, banks disbursed advances to the tune of Rs.316 crore to 8426 borrowers belonging to minority communities.

|  |  |
| --- | --- |
| **Item No. 33** | **Advances to SC Beneficiaries** |

**(Amount ` in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Accounts** | **Balance Outstanding** | **Increase** | |
| **Absolute** | **%age** |
| Sept. 2018 | 247248 | 3438 |  |  |
| Sept. 2019 | 380606 | 5015 | 1577 | 45.86 |
| Sept. 2020 | 580839 | 15165 | 10150 | 202.39 |

**(Bank-wise position as per Annexure-44) {Page No. 200}**

**Observation: -**

The high growth is due to extraordinary high progress shown by Punjab & Sind Bank, Indusind Bank and Ujjivan Small Fin. Bank. These Bank to confirm its authenticity.

|  |  |
| --- | --- |
| **Item No. 34** | **Advances to Weaker Sector** |

**(Amt. in Crore)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Weaker Sector as at 30.09.2019** | | **Weaker Sector as at 30.09.2020** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | 4340 | 870722 | 30720 | 1336016 | 30475 | -245 | -0.80 |
| Private Sector Banks | 1741 | 568888 | 7127 | 833299 | 8150 | 1023 | 14.35 |
| Regional Rural Banks | 419 | 183765 | 3470 | 204108 | 3730 | 260 | 7.49 |
| **TOTAL** | **6500** | **1623375** | **41318** | **2373423** | **42355** | **1037** | **2.51** |

**(Bank wise detail is at Annexure-44) {Page No. 200}**

**Observations: -**

The Weaker Sector Advances in the State during the period under review witnessed an increase amounting to Rs.1037 Crores i.e. from Rs. 41318 crore as at 30th Sept., 2019 to Rs. 42355 crore as at 30th Sept., 2020 thus showing an increase of 2.51%.

|  |  |
| --- | --- |
| **Item No. 35** | **Advances to Women Beneficiaries** |

**(Amount ` in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Accounts** | **Amt. O/S** | **Increase (Amt)** | |
| **Absolute** | **%age** |
| Sept. 2018 | 661649 | 14342 |  |  |
| Sept. 2019 | 839794 | 22393 | 8051 | 56.13 |
| Sept. 2020 | 1528605 | 29032 | 6639 | 29.64 |

**(Bank-wise position is as per Annexure-48 to 48.1) {Page No. 205-206}**

**Observations: -**

The overall advances to women beneficiaries witnessed increase by Rs.6639 crore from Rs.22393 crore as at Sept.,2019 to Rs.29032 crore as at Sept.,2020, thus registering an growth of 29.64%. In the State of Punjab, the share of advances to women beneficiaries to Net Bank Credit as at Sept. 2020 stands at 11.35%, against target of 5%.

During the quarter ended Sept.2020, banks have disbursed loans to the tune of Rs.3084 crore to women beneficiaries.

|  |  |
| --- | --- |
| **Item No. 36** | **Progress under Debt Swap Scheme.** |

At least 3% of disbursement of agriculture credit during the year is to be earmarked for providing loans under “Debt Swap Scheme”.

The progress achieved up to Sept, 2020 is as follows: -

(Amount ` in Lakh)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Institution** | **Target for Debt Swap**  **(3% of Agriculture)** | **Pro-rata Targets for Debt Swap as on 30.09.2020** | **Achievement**  **up to Sept 2020.** | **%age**  **Achievement** |
| Public Sector Banks | 211967 | 105984 | 16514 | 16 |
| Pvt. Sector Banks | 57036 | 28518 | 248 | 1 |
| RRBs | 24650 | 12325 | 1157 | 9 |
| Coop. Bank | 85652 | 42826 | 2829 | 7 |
| **Total** | **379305** | **189653** | **20748** | **11** |

(Bank-wise progress is as per Annexure-49) {Page No. 207}

Observations: -

The Banks namely: PNB, Central Bank of India, P&SB, SBI, UBI, IDBI Bank, HDFC Bank, Capital Small Fin. Bank, Punjab Gramin Bank and Punjab State Co-op Bank has shown performance under the scheme.

All other Banks has shown NIL performance.

The Controlling Heads of Banks are requested to advise their field functionaries to lend liberally under the scheme to enable the farmers to come out of clutches of money lenders.

|  |  |
| --- | --- |
| **Item No. 37** | **FINANCING UNDER THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) OF WDRA (Warehousing Development and Regulatory Authority)** |

On the basis of reports received from banks, progress for the quarter ended Sept 2020 is as under: -

**(Amount in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **Disbursement during the Q.E. Sept 2020** | | **Disbursement during the Year 2020-21 (01.04.20 to 30.09.20)** | | **Outstanding as at 30.09.2020** | |
| **No. of A/Cs** | **Amt.** | **No. of A/Cs** | **Amt.** | **No. of A/Cs** | **Amt.** |
| Public Sector Banks | 6 | 5 | 11 | 9 | 147 | 150 |
| Private Sector Banks | 0 | 0 | 3 | 2 | 0 | 0 |
| RRBs | 0 | 0 | 0 | 0 | 0 | 0 |
| Co-operative Banks | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **6** | **5** | **14** | **11** | **147** | **150** |

(Bank wise position as per **Annexure – 50) {Page No. 208}**

|  |  |
| --- | --- |
| **Item No. 38** | **Bank-wise progress under Agri Clinics-Agri Business Centers (ACABCs)** |

On the basis of reports from banks, the progress for the quarter ended Sept, 2020 is as under: -

**(Amount in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Financed During the Quarter ending Sept 2020 (01.07.20 to 30.09.20)** | | **Financed During the Year 2020-21 (01.04.2019 to 30.09.2020)** | | **Outstanding as at Sept 2020** | |
| **No. of A/Cs** | **Amount** | **No. of A/Cs** | **Amount** | **No. of A/Cs** | **Amount** |
| **170** | **3** | **281** | **5** | **754** | **34** |

(Bank wise position as per **Annexure – 51) {Page No. 209}**

|  |  |
| --- | --- |
| **Item No. 39** | **Progress of Agro Food Processing Industries** |

The performance under the scheme up to Q.E. Sept, 2020is as under: -

**(Amt. in Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **Advances made during the quarter Sept-2020** | | **Cumulative Progress** | |
| **No. of A/cs** | **Amount** | **No. of A/cs** | **Amount** |
| 881 | 380 | 7496 | 3834 |

**(Bank-wise progress is as per Annexure-52) {Page No. 210}**

|  |  |
| --- | --- |
| **Item No. 40** | **Issuance of GCCs** |

The progress achieved by banks in issuance of GCCs up to Sept 2020 in Punjab State is as follows: -

**(Amount** ` **in Crores)**

|  |  |  |  |
| --- | --- | --- | --- |
| **GCC issued during the quarter Sept 2020** | | **GCCs Outstanding as at 30.09.2020** | |
| **Number** | **Amount** | **Number** | **Amount** |
| 6258 | 394 | 264237 | 6373 |

**The position is placed as Annexure-53 {Page No. 211}**

|  |  |
| --- | --- |
| **Item No. 41** | **Implementation of Nayak Committee Recommendations** |

As per Reserve Bank of India guidelines for assessing working capital limits of village, tiny and other SSI units requiring fund-based limits up to Rs. 5 crore, banks have to adopt procedure based on Nayak Committee guidelines, i.e. sanction of working capital limits @ 20% of the projected turnover.

The performance data of banks in implementing Nayak Committee recommendations during the quarter ended Sept. 2020 is given below: -

**(Amt. ` in crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Previous quarter ended June 2020** | | **Current quarter ended Sept. 2020** | | |
| **No.** | **Amount** | **No.** | **Amount** | |
| **a** | **Loans sanctioned to SSI** | **26651** | **860** | **43442** | | **888** | |
|  | **Out of (a) above, loans sanctioned as per Nayak Committee Norms.** | **26149** | **707** | **40798** | | **739** | |

**(Bank-wise performance is as per Annexure-54) {Page No. 212}**

**Observations: -**

During the quarter ended Sept. 2020, banks have sanctioned loans amounting to Rs.888 crore to 43442 SSI units. Out of these, loans amounting to Rs.739 crore have been sanctioned to 40798 SSI units as per Nayak Committee Norms which constitutes 93.91% cases. In remaining cases, the borrowers were not willing to avail the credit limits as per Nayak Committee Recommendations, due to the turnover of current assets being high and/or higher level of creditors.

|  |  |
| --- | --- |
| **Item No. 42** | **Progress report of Financial Literacy Centres** |

Progress Report of FLCs for the quarter ended **Sept**. **2020** is as under: -

* 317 Target group specific camps have been conducted by FLCs in the State of Punjab.
* 344 special camps have been conducted by FLCs for people newly inducted into the Financial System in the State of Punjab.
* Out of 3215 rural branches 598 branches have conducted camps during the quarter and 7646 persons participated in these camps.

(Detail of camps organized by Rural Branches and FLCs is as per

**Annexure-55 & 55.1**) **{Page No. 213-214}**

Member banks to advise their FLCs for regular conduct of camps and also to keep record through photographs/ other documents. As per RBI guidelines every rural branch should conduct minimum one literacy camp during the month in their area.

|  |  |
| --- | --- |
| **Item No. 42.1** | **Financial Literacy Project in Schools** |

Ministry of Finance has directed all banks to organize financial literacy programs in schools on Pan India basis. 100 schools per district have already been mapped with bank branches operating in the district.

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **No. of school mapped** | **No. of camps organized** | **No. of Student participated** |
| 31.12.2019 | 2200 | 765 | 43649 |
| 31.03.2020 | 2200 | 616 | 32551 |
| 30.06.2020 | 2200 | 0 | 0 |
| 30.09.2020 | 2200 | 0 | 0 |

**As all schools in the state were closed due to COVID-19, No camp could be organized during the period.**

|  |  |
| --- | --- |
| **Item No. 42.2** | **Spread of Financial Literacy – Financial literacy camps in Industrial Training Institutes (ITIs), Vocational Training Partners (VTPs), Operational Centres (OCs) & schools** |

Various Vocational Training centres and ITIs operating in the state have been mapped with the Financial Literacy Centres.

The progress in conducting of camps in skilling Centres is as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **No. of Skilling Centres mapped** | **No. of camps organized** | **No. of Trainees participated** |
| 31.12.2019 | 419 | 435 | 23866 |
| 31.03.2020 | 419 | 329 | 14217 |
| 30.06.2020 | 419 | 0 | 0 |
| 30.09.2020 | 419 | 0 | 0 |

**As all schools/ ITI’s in the state were closed due to COVID-19, No camp could be organized during the period.**

|  |  |
| --- | --- |
| **Item No. 43** | **Performance of the RSETIs functioning in the State**. |

The cumulative progress of RSETIs up to September 2020

It is observed that: -

* 3552 training programmes of skill development were organized wherein 90377 trainees participated.
* 18327 trainees were financed by the banks to start their Enterprises and 34511 trainees set up their enterprises through own funds.
* Out of total 90327 trainees, 55314 were from SC category, 68 STs, 12812 from OBC, 16390 from minority and 21442 were from other categories.
* 67161 Women and 357 Handicapped persons were also provided training for self-employment.

**Due to COVID-19, No training programme was held in RSETI’s during the Q.E Sept. 2020.**

|  |  |
| --- | --- |
| **Item No. 44** | **Time line for convening SLBC meetings** |

**Time line for convening SLBC meetings as advised by RBI is reiterated for the information of members as under:-**

|  |  |
| --- | --- |
| **Activity** | **To be completed by (Date)** |
| Preparation of calendar of SLBC meetings and intimation to all concerned of the cut off dates of submission of data and dates of meetings as per dateline given below:- | 15th of January every year |
| Reminder regarding the exact date of meeting and submission of data by banks to SLBC | 15 days before the end of the quarter |
| Dead line for receipt of data by SLBC Convener Bank | 15 days from the end of the quarter |
| Distribution of agenda cum background papers | 20 days from the end of the quarter |
| Holding of SLBC Meeting | Within 45 days from the end of the quarter |
| Forwarding the minutes of the meeting to all stakeholders | Within 10 days from the holding the meeting |
| Follow up of action points emerged from the meeting | To be completed within 30 days of forwarding the minutes for review in the next meeting |

**Observation: -**

ICICI Bank, HDFC Bank and Canara Bank have submitted the Q.E September 2020 data timely to SLBC which require appreciation.

The following Banks have submitted the Q.E September 2020 data after the due date i.e. 15.10.2020 with great persuasion.

|  |  |
| --- | --- |
| Axis Bank | 19.10.2020 |
| Bank of Baroda | 20.10.2020 |
| Bank of India | 16.10.2020 |
| Bank of Maharashtra | 19.10.2020 |
| Central Bank of India | 17.10.2020 |
| Federal Bank | 16.10.2020 |
| IDBI Bank | 23.10.2020 |
| Indian Bank | 21.10.2020 |
| Indian Overseas Bank | 16.10.2020 |
| Indusind Bank | 17.10.2020 |
| J&K Bank | 19.10.2020 |
| Kotak Mahindra Bank | 21.10.2020 |
| Punjab & Sind Bank | 22.10.2020 |
| Punjab Gramin Bank | 19.10.2020 |
| Punjab National Bank | 22.10.2020 |
| Punjab State Cooperative Bank | 29.10.2020 |
| State Bank of India | 22.10.2020 |
| UCO Bank | 20.10.2020 |
| Union Bank of India | 20.10.2020 |
| Yes Bank | 22.10.2020 |
| AU Small Finance Bank | 23.10.2020 |
| Capital Small Finance Bank | 19.10.2020 |
| Ujjivan Small Finance Bank | 17.10.2020 |
| Jana Small Finance Bank | 16.10.2020 |

**Action Points:**

Banks and LDMs are requested to ensure submission of data duly checked as per above schedule.

Banks are also requested to submit the entire data in a single bulk, complete in all respect and no column should be left blank.

|  |  |
| --- | --- |
| **Item No. 45** | **Calendar for the SLBC Meetings –F.Y. 2020-21** |

The next SLBC Meetings for the Financial Year 2020-21 has been scheduled to be held as per Calendar given below:-

|  |  |  |
| --- | --- | --- |
| **SLBC Meeting** | **Quarter which is to be reviewed** | **Date of Meeting** |
| 155th | December 2020 | 11.02.2021 (Thursday) |

|  |  |
| --- | --- |
| **Item No. 46** | **Any other issue with the permission of the Chair** |

**\*\*\*\*\*\*\*\*\*\***