A

Genda Papers

**169th Meeting of State Level Bankers’ Committee Punjab**

**The 169th Meeting of State Level Bankers’ Committee, Punjab** to review the performance of Banks for the quarter ended June 2024, will be held on **27.08.2024** from **11.00 A.M** onwards at Hotel Hyatt Centric, Sector 17, Chandigarh.

SLBC Punjab has conducted meetings of five Sub Committees to SLBC Punjab on 06.08.2024 namely (1). Sub Committee for Financial Inclusion, Expansion of Banking Network, Financial Literacy and Annual Action Plan. (2). Sub Committee for Govt. Sponsored Programmers. (3). Sub Committee for MSME Related Issues. (4). Sub Committee for Agriculture Sector, NABARD & State Govt. Related Issues and (5) Sub Committee on Digital Payments. On the basis of deliberations held in those meetings, all the action points emerged have been consolidated and shared with the Steering Sub Committee on 12.08.2024, who in turn finalized the Agenda for State Level Bankers’ Committee Meeting to be held on 27.08.2024 as per new revamped lead bank scheme.

The Agenda for the SLBC meeting has been prepared as per New Revamped Lead Bank Scheme of Reserve Bank of India and as advised by Department of Institutional Finance & Banking, Government of Punjab.

**Agenda Items for 169th SLBC Meeting for Q.E June 2024 are as under: -**

|  |  |
| --- | --- |
| **Item No. 1** | **Confirmation of Minutes of 168th SLBC Meeting of State Level Bankers’ Committee (Punjab)** |

|  |  |
| --- | --- |
| Last Meeting of SLBC | 168th |
| Held on | 22.05.2024 |
| Minutes email/ circulated on | 31.05.2024 |
| Comments Received | NIL |

Minutes of the 168th Meeting of the **State Level Bankers’ Committee, Punjab has been placed as per (Item No. 34 – {Page no. 44-68})**

|  |  |
| --- | --- |
| **Item No. 2** | **Annual Credit Plan 2024-25 Achievements up to 30.06.2024** |

The achievement under Annual Credit Plan (2024-25) is given below: -

**(Amount in crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **Achievement** | | **ACP 2024-25 up to**  **June 2024** | | |
| **June 2023** | **March 2024** | **Targets** | **Ach.** | **% Ach.** |
| Agriculture | 29458 | 83414 | **87709** | **34139** | **39%** |
| NFS (MSME) | 44412 | 105937 | **115743** | **57567** | **50%** |
| Other Priority Sector | 5434 | 5439 | **6563** | **2378** | **36%** |
| **Total** | **79304** | **194790** | **210015** | **94084** | **45%** |

ACP achievement of the Banks during F.Y 2024-25 for the Q.E June 2024 is 45%, Banks have achieved 39% in agriculture, 50% in MSME and 36% in other priority sector.

**(Bank/ District wise detail is at Annexure- 1 & 2)**

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | **OPS** | | | | **Total PS** | | |
| **District** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | | **Ach.** | **%age** |
| **LUDHIANA** | **6917** | **3050** | **44%** | **38978** | **21136** | **54%** | **1008** | **339** | **34%** | **46903** | | **24525** | **52%** |
| **BATHINDA** | **7989** | **2960** | **37%** | **6619** | **4205** | **64%** | **355** | **119** | **34%** | **14963** | | **7284** | **49%** |
| **FATEHGARH SAHIB** | **2344** | **924** | **39%** | **6253** | **3218** | **51%** | **115** | **19** | **16%** | **8712** | | **4161** | **48%** |
| **TARN TARAN** | **3318** | **1333** | **40%** | **1091** | **611** | **56%** | **106** | **120** | **113%** | **4515** | | **2063** | **46%** |

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

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Agriculture** | | | **MSME** | | | **OPS** | | | **Total PS** | | |
| **Bank** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** | **Tgt.** | **Ach.** | **%age** |
| **J&k Bank** | **14** | **10** | **73%** | **220** | **146** | **66%** | **80** | **47** | **59%** | **314** | **203** | **65%** |
| **BANK OF BARODA** | **1186** | **543** | **46%** | **1625** | **1242** | **76%** | **89** | **5** | **6%** | **2900** | **1790** | **62%** |
| **YES BANK** | **721** | **280** | **39%** | **2545** | **1606** | **63%** | **33** | **10** | **30%** | **3298** | **1896** | **57%** |
| **CENTRAL BANK OF INDIA** | **1384** | **712** | **51%** | **1415** | **916** | **65%** | **121** | **16** | **13%** | **2919** | **1644** | **56%** |

|  |  |
| --- | --- |
| **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: -

**(Amt’ in crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| **June 2023** | 587765.4 | 346422.27 | 58.99 |  |  |
| **March 2024** | 633067.8 | 401177.34 | 63.37 |  |  |
| **June 2024** | 655378.49 | 412492.24 | 62.94 | **+3.95** | **-0.43** |

**(Bank-wise CD Ratio as per Annexure-3)**

**Observations: -**

During the period under review overall CD Ratio of State of Punjab has been increased from 58.99% as at June 2023 to 62.94% as on June 2024thereby showing increase of 3.95 PPs. The same has decreased by 0.43 PPs on QoQ basis from the quarter ended March 2024.

The major decline is in the RBL Bank (-14.61%), PB. STATE COOP. BANK (-9.61%), BANK OF MAHARASHTRA (-7.96%).

**Action Points:**

Concerned Banks are requested to give reasons of such decline and steps taken for improvement.

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

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

**(Amount in crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
|  |  |  |  |  |  |
| **June 2023** | **134957** | **68591** | **50.82%** |  |  |
| **March 2024** | **144298** | **73565** | **50.09%** |  |  |
| **June 2024** | **148972** | **76479** | **51.34%** | **0.52** | **+1.26** |

**Observations:**

During the review period, the CD Ratio of Rural areas has been increased by 0.52 PPS from 50.82% as on June 2023 & increased by 1.26 PPS from 50.09% as on March 2024.

**(Bank-wise CD Ratio as per Annexure- 4 & 5)**

|  |  |
| --- | --- |
| **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)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **VariationYoY** |
| **June 2023** | **180764** | **93116** | **51.5 %** |  |  |
| **March 2024** | **195352** | **112822** | **57.75%** |  |  |
| **June 2024** | **201098** | **113113** | **56.24%** | **+ 4.74** | **-1.51** |

**Observations:**

During the review period, the CD Ratio of Semi - Urban areas has been increased by 4.74 PPS from 51.5% as on June 2023 & decreased by 1.51 PPS from 57.75% as on March 2024

**(Bank-wise CD Ratio as per Annexure-4 & 5)**

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

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

**(Amount ` in crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Period** | **Deposit** | **Advance** | **YoY Growth** | | **QoQ variation** |
| **CD Ratio %** | **Variation** |
| **June 2023** | **272043** | **184715** | **67.89** |  |  |
| **March 2024** | **293416** | **214790** | **73.20** |  |  |
| **June 2024** | **305308** | **222900** | **73.01** | **+ 5.12** | **-0.19** |

**Observations:**

During the review period, the CD Ratio of Urban areas has been increased by 5.12 PPS from 57.89% as on June 2023 & decreased by 0.19 PPS from 73.20 % as on March 2024.

**(Bank-wise CD Ratio as per Annexure- 4 & 5)**

|  |  |  |
| --- | --- | --- |
| **Item No. 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.

The Composition of the Committee is: -

* LDM of the District Concerned with DCOs
* DDM, NABARD
* LDO, Reserve Bank of India
* District Planning Officer

CD Ratio of districts i.e. Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar and Pathankot 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: -

|  |  |  |
| --- | --- | --- |
| **District** | **Date of Meeting** | **Monitorable Action Plan** |
| **District** | **Date of Meeting** | **Monitorable Action Plan** |
| Jalandhar | **01.07.2024** | Banks whose CD ratio is low are instructed to increase their CD ratio by focusing on increasing the credit portfolio of the banks by sanctioning the loan under various schemes like Agriculture, MSME and retail. Further it is advised that the banks should sanction loans under various central govt. Sponsored schemes like AIF,AMI,PMFME,AHIF,PMEGP etc. |
| Kapurthala | **25.06.2024** | All Banks will focus CD Ratio branch wise and lending in MSME and Retail sectors should be increased. All pending applications sponsored under various government schemes must be disposed off within 30 days. |
| Hoshiarpur | **19.06.2024** | Advised all Bankers to more focus on Govt. sponsored schemes like PMEGP, ODOP, PMFME, CLIC, Mudra Yojana etc. and quality lending to increase CD ratio of the District. |
| SBS Nagar | **28.06.2024** | We have already distributed targets to each Branch of every bank through DCO to increase credit portfolio. We have already conducted credit outreach plan to increase CD ratio of our district. |

The comparative position of Monitorable Action Plan and CD Ratio (net of NRI deposits) as at June 2023 and June 2024 of these Five districts is given below:

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **CD Ratio % as at**  **June 23** | **CD Ratio % as at**  **June 24** | **Growth**  **June,24/**  **June 23 (PPs)** |
| **Jalandhar** | **29.73** | **34.56** | **4.83** |
| **Kapurthala** | **27.36** | **27.22** | **0.14** |
| **SBS Nagar** | **20.34** | **21.79** | **1.45** |
| **Hoshiarpur** | **27.06** | **28.21** | **1.15** |
| **Pathankot** | **40.01** | **42.53** | **2.52** |

**(Annexure- 6, 6.1, 6.2, 6.3, 6.4)**

**Observations: -**

LDMs are requested to further improve the CD Ratio of their district as per the revised roadmap and requested to submit the specific proposal after discussion with District Authorities.

|  |  |
| --- | --- |
| **Item No. 5** | **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.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Particulars** | **Goal %** | **%age Position as on** | | |
| **June 2023** | **March 2024** | **June 2024** |
| **1** | **Priority Sector Adv. to Net Bank Credit** | **40** | **54.10** | **53.60** | **54.08** |
| **2** | **Agriculture Adv. to Net Bank Credit** | **18** | **25.31** | **24.60** | **23.20** |
| **3** | **Small & Marginal Farmers** | **10** | **11.22** | **9.22** | **10.50** |
| **4** | **Micro Enterprises** | **7.5** | **11.45** | **11.84** | **11.95** |
| **5** | **Export Credit other than MSME & AGRI** | **2** | **0.36** | **0.38** | **0.05** |
| **6** | **Weaker Sector Adv. To Net Bank Credit** | **12** | **19.03** | **19.52** | **17.19** |
| **7** | **CD Ratio Overall (State)** | **60** | **58.99** | **63.37** | **62.94** |
| **8** | **CD Ratio (Rural)** | **60** | **50.82** | **50.09** | **51.34** |
| **9** | **CD Ratio (S-Urban)** | **60** | **51.5** | **57.75** | **56.24** |
| **10** | **Women Beneficiaries Advances to NBC** | **5** | **11.71** | **10.93** | **11.24** |

**(Bank-wise performance at Annexure-7 & 7.1)**

CD Ratio Overall of the state is 62.94% which is above the benchmark of 60%.

CD ratio of Rural area is 51.34 and Semi Urban area is 56.24% against National Goal of 60%.

**Action Points: -** Banks and LDMs are requested to take concrete steps to achieve the National goals during the current financial year.

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 6** | **Review of Performance of 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** | | |
| **Jun-23** | **Mar-24** | **Jun-24** |
| **Branches** | 7265 | 7299 | 7381 |
| **Agg. Deposits** | 587765 | 633067 | 655378 |
| **Advances** | 346422 | 401177 | 412492 |
| **PS Adv.** | 187519 | 215031 | 223081 |
| **Agri. Advances** | 87667 | 98684 | 95694 |
| **Adv. to MSME** | 81278 | 103034 | 105608 |
| **Weaker Sector Adv.** | 65933 | 78314 | 70899 |

|  |  |
| --- | --- |
| **Item No. 7** | **Ground level Credit data** |

Ground level credit disbursement by the financial institutions in the State of Punjab. The position of disbursement segment wise as on 30.06.2024 is as under:

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Particular** | **Crop Loans** | | | | **Term Loan Agriculture** | | | **Total Agriculture** | | |
| **Targets** | | **Achievements** | **%age Ach.** | **Targets** | **Achievements** | **%age Ach.** | **Targets(Qtrly)** | **Achievements** | **%age Ach.** |
| Commercial Banks | 11436 | 14063 | | 123% | 3588 | 5622 | 156% | 16678 | 25625 | 153% |
| RRBs | 1630 | 4563 | | 280% | 518 | 63 | 12.1% | 2297 | 4640 | 202% |
| Coop. Banks | 1937 | 3767 | | 194% | 898 | 24 | 2.6% | 2952 | 3874 | 131% |
| **Total** | **15003** | **22395** | | **149%** | **5004** | **5709** | **114%** | **21927** | **34139** | **155%** |

**(The Segment wise position is placed as Annexure-8)**

**Action Point: -**

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

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

The review for all the Banks under Priority Sector for Punjab State for Q1 ending June’24 for FY 24-25 is as under:

**YOY Comparison:**

**(Amount in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Priority Advances as at 30.06.2023** | | **Priority Advances as at 30.06.2024** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | 3935 | 1842699 | 86756.24 | 1864062 | 97637.05 | 10880.81 | 12.54% |
| Private Sector Banks | 2197 | 1537740 | 82266.99 | 1531170 | 106449.71 | 24182.72 | 29.40% |
| Regional Rural Banks | 447 | 388229 | 9103.47 | 398181 | 9631.79 | 528.32 | 5.80% |
| PSCB | 802 | 1316015 | 9392.17 | 1385845 | 9362.27 | -29.90 | -0.32% |
| **TOTAL** | **7381** | **5084683** | **187519** | **5179258** | **223080** | **35562** | **18.96%** |

**QOQ Comparison:**

**(Amount in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Priority Advances as at 31.03.2024** | | **Priority Advances as at 30.06.2024** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| Public Sector Banks | **3935** | 1992085 | 95648.6 | 1864062 | 97637.05 | 1988.45 | 2.08% |
| Private Sector Banks | **2197** | 1526586 | 99333.61 | 1531170 | 106449.71 | 7116.10 | 7.16% |
| Regional Rural Banks | **447** | 405419 | 9969.93 | 398181 | 9631.79 | -338.14 | -3.39% |
| PSCB | **802** | 1372772 | 10078.99 | 1385845 | 9362.27 | -716.71 | -7.11% |
| **TOTAL** | **7381** | **5296862** | **215031** | **5179258** | **223081** | **8050** | **3.74%** |

**(Bank wise detail is at Annexure-9)**

**Observation: -**

During the period under review, Priority Sector Advances in Punjab has been increased by Rs.35562 (18.96%) Crores on YoY basis from 30.06.2023 & by Rs 8050 crores (3.74%) from March 2024 on QoQ basis.

**Major Quarterly Variation is due to the following Banks**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANK NAME** | **Mar’24 Amount** | **Jun’24 Amount** | **% Variation** |
| **J&K BANK** | **509.2824** | **343.22** | **-32.61%** |
| **UNION BANK OF INDIA** | **10462.41** | **7244.87** | **-30.75%** |
| **INDIAN BANK** | **3163.526** | **2930.08** | **-7.38%** |
| **IDBI BANK** | **1322.27** | **1224.97** | **-7.36%** |
| **PB. STATE COOP. BANK** | **10078.99** | **9362.27** | **-7.11%** |

|  |  |
| --- | --- |
| **Item No. 9** | **Agriculture Advances** |

**YOY Comparison**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Agriculture Advances as at 30.06.2023** | | **Agriculture Advances as at 30.06.2024** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| **Public Sector Banks** | **3935** | **1246747** | **41997.34** | **1283743** | **43701.23** | **1703.89** | **4.06%** |
| **Private Sector Banks** | **2197** | **1022403** | **29798.06** | **979960** | **35747.29** | **5949.23** | **19.97%** |
| **Regional Rural Banks** | **447** | **299097** | **7849.47** | **307714** | **8229.65** | **380.19** | **4.84%** |
| **PSCB** | **802** | **1095817** | **8023.10** | **1155470** | **8016.56** | **-6.54** | **-0.08%** |
| **TOTAL** | **7381** | **3664064** | **87667** | **3726887** | **95694** | **8026.77** | **9.16%** |

**QOQ Comparison**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **No of Branches** | **Agriculture Advances as at 31.03.2024** | | **Agriculture Advances as at 30.06.2024** | | **Variation in amount** | **%age Variation** |
| **No** | **Amount** | **No** | **Amount** |
| **Public Sector Banks** | **3935** | **1311170** | **46179** | **1283743** | **43701** | **-2478** | **-5.37%** |
| **Private Sector Banks** | **2197** | **1005802** | **35251** | **979960** | **35747** | **496** | **1.41%** |
| **Regional Rural Banks** | **447** | **314771** | **8583** | **307714** | **8229** | **-353** | **-4.12%** |
| **PSCB** | **802** | **1149934** | **8669** | **1155470** | **8016** | **-652** | **-7.53%** |
| **TOTAL** | **7381** | **3781677** | **98684** | **3726887** | **95694** | **-2989** | **-3.03%** |

**Major Quarterly Variation is due to the following Banks**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANK NAME** | **Mar’24 Amount** | **Jun’24 Amount** | **% Variation** |
| **INDIAN BANK** | **1077.41** | **882.29** | **-18.11%** |
| **UNION BANK OF INDIA** | **3973.98** | **3297.34** | **-17.03%** |
| **BANK OF MAHARASHTRA** | **163.42** | **143.66** | **-12.09%** |
| **YES BANK** | **705.00** | **629.80** | **-10.67%** |
| **PUNJAB NATIONAL BANK** | **14774.37** | **13287.26** | **-10.07%** |

**(Bank wise detail is at Annexure-10)**

**Observations:**

During the period under review, Agriculture Advances in Punjab has been increased by Rs.8026 (9.16%) Crores on YoY basis from 30.06.2023 & decreased by Rs 2989 crores (-3.03%) from March 2024 on QoQ basis .

|  |  |
| --- | --- |
| **Item No. 9.1** | **NPA in Agriculture Sector** |

The position of NPAs under Agriculture Loans in the State of Punjab including Coop Banks as on 30.06.2024 is as under: -

**(Amt`in crore)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Outstanding under Agriculture Loans** | | **NPA under Agriculture loans** | | **%age of NPA to Agri. advances** | **Total Advances** | **%age of NPA to total advances** |
| **No. of Account** | **Amt.** | **No. of Accounts** | **Amt.** |
| **30.06.23** | **3664064** | **87667** | **206873** | **9583** | **10.93** | **346422** | **2.87** |
| **31.03.24** | **3781677** | **98684** | **241857** | **10473** | **10.61** | **401177** | **2.6** |
| **30.06.24** | **3726887** | **95964** | **229348** | **10395** | **10.86** | **412492** | **2.52** |

**(Bank-wise progress is as per Annexure-11)**

NPA as on June 2024 under Agriculture are to the tune of Rs.10395 crores which is 10.86% of agriculture advances outstanding and 2.52% of total advances respectively in the State.

**NPA under Agriculture sector have decreased by Rs.78 crores from the last quarter.**

|  |  |
| --- | --- |
| **Item No. 9.2** | **Agriculture Advances through Term Loan.** |

The Position of Term Loan under Agriculture Sector as on 30.06.2024 is as under:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Outstanding under Agriculture Advances** | | **Outstanding under Term Loan** | |
| **MAR’24** | **No. of Accounts** | **Amount (in Cr)** | **No. of Accounts** | **Amount (in Cr)** |
| 3781677 | 98684 | 1097253 | 30334 |
| **JUNE’24** | 3726887 | 95964 | 977912 | 18110 |

**(The position is placed as Annexure-12)**

**Observations:**

Out of the total Agriculture advances of Rs.95964 crores, term loan component is Rs.18110 crores which comes to 19% as on Jun’24 against 30% as on Mar’24.

**Major Quarterly Variation is due to the following Banks**

|  |  |  |  |
| --- | --- | --- | --- |
| **BANK NAME** | **Jun’24 Amount** | **Mar’24 Amount** | **Difference** |
| **AXIS BANK** | **352.45** | 2313.67 | **-1961.22** |
| **HDFC BANK** | **5856.01** | 7930.98 | **-2074.97** |
| **STATE BANK OF INDIA** | **1153.96** | 3296.65 | **-2142.69** |
| **INDUSIND BANK** | **0.00** | 1676.51 | **-1676.51** |
| **CANARA BANK** | **119.98** | 1563.21 | **-1443.23** |

**Action Point-**

**All the Banks are requested to improve financing under Term Loan Component.**

|  |  |
| --- | --- |
| **Item No. 10** | **Kisan Credit Card (KCC) Scheme** |

The progress achieved by banks in implementing Kisan Credit Card scheme up to 30.06.2024 is as under:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.NO** | **Bankname** |  | | **Kisan Credit Card for Crop Loan** | | | | | |
| **NO. OF KCC ISSUED DURING QUARTER (Including renewal)** | **AMOUNT DISBURSED DURING QUARTER** | | **TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER** | **OUTSTANDING Amount. AS ON END OF CURRENT QUARTER** | **Out of TOTAL NO. OF KCC , Number of Rupay Card Issued** | **% OF Rupee Card Issued** | **KCC CARD ACTIVATED** |
| **1** | **PUBLIC SECTOR BANKS** | **97795** | **6795** | | **766260** | **26452** | **264451** | **34%** | **130641** |
| **2** | **Private Sector Banks** | **115320** | **5565** | | **355823** | **20392** | **183465** | **51%** | **93154** |
| **3** | **REGIONAL RURAL BANKS** | **98429** | **3545** | | **157493** | **6304** | **101061** | **64%** | **101061** |
| **4** | **PB. STATE COOP. BANK** | **1965** | **12.59** | | **830251** | **5516.70** | **449246** | **54%** | **300858** |
| **5** | **Total** | **313509** | **15917** | | **2109827** | **58665** | **998223** | **47%** | **625714** |

**(Amt. in crores)**

**(Bank-wise progress is as per Annexure-13)**

The overall percentage of cards issued as on 30.06.2024 is only 47%. Banks are requested to issue ATM cum Debit card to all KCC account holders.

**Action Point:**

All concerned Banks especially Pvt. Sector banks are requested to issue ATM cum Debit card to all KCC account holders.

|  |  |
| --- | --- |
| **Item No. 11** | **Advances to SC Beneficiaries** |

Advances to SC Beneficiaries as on 30.06.2024 is as under:

**(Amount in Crore)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Year** | **Accounts** | **Balance Outstanding** | **Increase YoY** | | **Increase QoQ** | |
| **Absolute** | **%age** | **Absolute** | **%age** |
| **June 2023** | 638904 | 6002 |  |  |  |  |
| **March 2024** | 725563 | 7199 |  |  |  |  |
| **June 2024** | **774708** | **8637** | **2635** | **43.9%** | **1438** | **19.9%** |

**(Bank-wise position as per Annexure-14)**

**Observation:**

The **Advances to SC Beneficiaries** in the State during the period under review witnessed an increase of Rs.2635 Crores on YoY basis i.e. 43.9 % & 1438 crores on QoQ Basis which is 19.9%.

|  |  |
| --- | --- |
| **Item No. 12** | **(BC) Outlets (FBC)- Punjab** |

With increasing relevance of Business Correspondent (BC) model in delivering financial services at the last mile, it becomes imperative that quality of financial services delivered at the BC outlet is also up to the mark. One of the key indicators for gauging quality of financial services at the BC outlets is by assessing the level of inactivity of the BC outlets.

The Reserve Bank of India, Chandigarh has provided the bank wise inactivity data on Fixed Point BCs (FBCs) in the State of Punjab for last four quarters (March 31, 2023, June 30, 2023, September 30, 2023, and December 31, 2023).

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

**Position of FI & Banking/BC Outlet as on end of the current quarter IN THE STATE OF PUNJAB**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bank Name** | **Total Banking Outlets/BC Outlet** | **Of which, fixed point BC Outlets** | **Other BC Outlets** | **No. of Inactive BCs** |
| **Total** | **40470** | **4154** | **34867** | **7646** |

**(Bank-wise position as per Annexure-15)**

**Action Point:** It is advised to all the banks to sensitize the BCs Sitting at branches.

|  |  |
| --- | --- |
| **Item No. 13** | **Pledge Financing for Agriculture Commodities through ELECTRONIC NEGOTIABLE WAREHOUSE RECEIPT (e-NWR)** |

The Warehousing Development and Regulatory Authority (WDRA) was established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

As directed by Dept. of Financial Services, Ministry of Finance, GOI vide letter dated 17.01.2023, the banks should work on increasing outreach of pledge finance through e-NWRs as this can facilitate easy pledge financing by banks and other financial institutions. The e-NWR helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal and also promote scientific warehousing for storage of agricultural goods and commodities. All the member banks are requested to start submitting progress under the scheme from the upcoming quarter.

On the basis of reports received from Banks, progress for the quarter ended Jun 2024 is as under: -

**(Amount in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **Disbursement during the**  **Q.E. Jun 2024** | | **Disbursement during the Year 2024-25** | | **Outstanding as on**  **30.06.2024** | |
| **No. of A/Cs** | **Amt.** | **No. of A/Cs** | **Amt.** | **No. of A/Cs** | **Amt.** |
| Public Sector Banks | 299 | 275 | 299 | 275 | 663 | 1024.63 |
| Private Sector Banks | 9 | 17.75 | 9 | 17.75 | 17 | 49.71 |
| RRBs | 0 | 0 | 0 | 0 | 0 | 0 |
| Co-operative Banks | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total** | **308** | **292.75** | **308** | **292.75** | **680** | **1074.34** |

**(Bank-wise position as per Annexure-16)**

|  |  |
| --- | --- |
| **Item No. 14** | **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.

48 FLCs are functioning against the target of 150 at the block level in the State of Punjab. Out of 150 FLCs, codes are given to 132 FLCs. Detail of blocks where FLC code is allotted but FLCs are not functioning is as under: -

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.NO.** | **NAME OF BANK** | **NAME OF DISTRICT** | **NAME OF BLOCKS** | **FLC PENDING SINCE** |
| **1** | STATE BANK OF INDIA | HOSHIARPUR | TALWARA | 3 MONTHS |
| **2** | MOGA | BAGHAPURANA |
| **3** | MANSA | MANSA |
| **4** | PATIALA | GHANAUR |
| **5** | BATHINDA | TALWANDI SABO | 6 MONTHS |
| **6** | FEROZPUR | MAKHU | 6 MONTHS |
| **7** | AMRITSAR | AJNALA | MORE THAN 1 YEAR |
| **8** | AMRITSAR | HARSHA CHHINA |
| **9** | FAZILKA | JALALABAD |
| **10** | GURDASPUR | KALANOUR |
| **11** | GURDASPUR | SRI HARGOBINDPUR |
| **12** | JALANDHAR | ADAMPUR |
| **13** | JALANDHAR | SHAHKOT |
| **14** | LUDHIANA | DORAHA |
| **15** | LUDHIANA | Ludhiana-I |
| **16** | PATIALA | NABHA |
| **17** | RUPNAGAR | CHAMKAUR SAHIB |
| **18** | SANGRUR | SUNAM |
| **19** | BANK OF INDIA | AMRITSAR | ATTARI | MORE THAN 1 YEAR |
| **20** | CANARA BANK | AMRITSAR | RAYYA | MORE THAN 1 YEAR |
| **21** | JALANDHAR | NURMAHAL |
| **22** | TARN TARAN | VALTOHA |
| **23** | CENTRAL BANK OF INDIA | JALANDHAR | JALANDHAR (EAST) | MORE THAN 1 YEAR |
| **24** | PUNAB STATE COOPERATIVE BANK | BARNALA | MEHAL KALAN | MORE THAN 1 YEAR |
| **25** | FATEH GARH SAHIB | KHAMANON |
| **26** | JALANDHAR | MEHATPUR |
| **27** | KAPURTHALA | DHILWAN |
| **28** | MUKTSAR SAHIB | KOT BHAI/GIDDERBAHA |
| **29** | PATIALA | PATRAN |
| **30** | MALERKOTLA | AHEMADGARH |
| **31** | SANGRUR | DHURI |
| **32** | INDIAN BANK | JALANDHAR | NAKODAR | MORE THAN 1 YEAR |
| **33** | AMRITSAR | JANDIALA GURU |
| **34** | PUNJAB & SIND BANK | MOGA | MOGA-II | 3 MONTHS |
| **35** | AMRITSAR | TARSIKKA | MORE THAN 3 MONTHS |
| **36** | BATHINDA | PHUL | MORE THAN 1 YEAR |
| **37** | FATEH GARH SAHIB | AMLOH |
| **38** | FEROZPUR | GURUHARSAHAI |
| **39** | GURDASPUR | QADIAN |
| **40** | GURDASPUR | FATEH GARH CHURIAN |
| **41** | HOSHIARPUR | GHARSHANKAR |
| **42** | JALANDHAR | BHOGPUR |
| **43** | LUDHIANA | MACHHIWARA |
| **44** | LUDHIANA | SIDHWAN BET |
| **45** | MOGA | MOGA 1 |
| **46** | MANSA | SARDULGARH |
| **47** | MUKTSAR SAHIB | MALOUT |
| **48** | PATIALA | BHUNERHERI |
| **49** | SANGRUR | DIRBA |
| **50** | SBS NAGAR | BALACHAUR |
| **51** | TARN TARAN | CHOHLA SAHIB |
| **52** | PUNJAB GRAMIN BANK | GURDASPUR | DERA BABA NANAK | MORE THAN 6 MONTHS |
| **53** | GURDASPUR | KANHUWAN |
| **54** | FAZILKA | ABOHAR | MORE THAN 1 YEAR |
| **55** | MANSA | BHIKHI |
| **56** | BARNALA | SEHNA |
| **57** | PATHANKOT | BAMIAL | 3 MONTHS |
| **58** | PUNJAB NATIONAL BANK | PATHANKOT | GHAROTA | 3 MONTHS |
| **59** | PATHANKOT | PATHANKOT |
| **60** | TARN TARAN | TARN TARAN |
| **61** | BATHINDA | BHAGTA | MORE THAN 6 MONTHS |
| **62** | KAPURTHALA | PHAGWARA |
| **63** | MOHALI | DERABASSI |
| **64** | PATHANKOT | SUJANPUR |
| **65** | PATIALA | RAJPURA |
| **66** | SBS NAGAR | SBS NAGAR |
| **67** | BATHINDA | MAUR | MORE THAN 1 YEAR |
| **68** | BATHINDA | GONIANA |
| **69** | FATEH GARH SAHIB | BASSI PATHANA |
| **70** | GURDASPUR | GURDASPUR |
| **71** | GURDASPUR | BATALA |
| **72** | JALANDHAR | LOHIAN KHAS |
| **73** | JALANDHAR | PHILLAUR |
| **74** | KAPURTHALA | NADALA |
| **75** | LUDHIANA | JAGRAON |
| **76** | MOHALI | MAJRI |
| **77** | PATIALA | SAMANA |
| **78** | SANGRUR | ANDANA |
| **79** | SBS NAGAR | SAROYA |
| **80** | UCO BANK | JALANDHAR | JALANDHAR (WEST) | MORE THAN 3 MONTHS |
| **81** | RUPNAGAR | RUPNAGAR | MORE THAN 1 YEAR |
| **82** | TARN TARAN | KHADUR SAHIB |
| **83** | UNION BANK OF INDIA | JALANDHAR | RURKA KALAN | MORE THAN 1 YEAR |

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.

Concerned banks are requested to appoint these FLCs immediately and report latest status to SLBC.

|  |  |
| --- | --- |
| **Item No. 15** | **Progress report of Financial Literacy Centers** |

Progress Report of FLCs for the quarter ended **June 2024** is as under: -

* 659 Target group specific camps have been conducted by FLCs in the State of Punjab.
* 458 special camps have been conducted by FLCs for people newly inducted into the Financial System in the State of Punjab.
* A total of 6240 FLC Camps have been conducted by 3215 rural branches during the quarter and 146288 persons participated in these camps.

(Detail of camps organized by Rural Branches and FLCs is as per **Annexure-17,17.1**)

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. 16** | **EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN ALL DISTRICTS OF PUNJAB** |

The Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy.

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. Time line fixed for 100% digitalisation of the district was 31.12.2023.

As per Reserve Bank of India letter FIDD.CO.LBS.No 71339/02.01.001/2021-22 dated July 14, 2021, SLBC Punjab was asked to identify one more district in the State after considering factors like digital infrastructure /internet connectivity, literacy level among the population to extend the program. Accordingly, SAS Nagar (Mohali) was identified and Time line fixed for 100% digitalisation of the district was 31.12.2023.

Further, during the deliberations held in the 157th SLBC meeting, the Chief Guest Sh. K.A.P Sinha, Principal Secretory Finance, GoP suggested to include newly formed district Malerkotla as well for 100% digitalization with Time line fixed as 31.03.2024.

**The summarized position of all districts as on 30.06.2024 is given below:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **NAME OF DISTRICT** | **COMPLETION TIMELINE** | **Savings Accounts Coverage(%)** | **Current Accounts Coverage(%)** | **% Achievement as per no of merchants/ traders/ businesses/ utility service providers identified in the district for coverage** |
| **AMRITSAR** | **31.08.2024** | **85%** | **79%** | **88%** |
| **BARNALA** | **31.08.2024** | **90%** | **85%** | **92%** |
| **BATHINDA** | **30.09.2024** | **81%** | **82%** | **91%** |
| **FARIDKOT** | **31.08.2024** | **78%** | **84%** | **92%** |
| **FATEHGARH SAHIB** | **30.09.2024** | **83%** | **82%** | **90%** |
| **FAZILKA** | **31.08.2024** | **86%** | **82%** | **92%** |
| **FEROZEPUR** | **31.08.2024** | **85%** | **79%** | **90%** |
| **GURDASPUR** | **30.09.2024** | **81%** | **72%** | **84%** |
| **HOSHIARPUR** | **30.09.2024** | **77%** | **71%** | **86%** |
| **JALANDHAR** | **31.08.2024** | **84%** | **72%** | **85%** |
| **KAPURTHALA** | **31.12.2023** | **82%** | **68%** | **83%** |
| **LUDHIANA** | **30.09.2024** | **91%** | **79%** | **87%** |
| **MANSA** | **30.09.2024** | **83%** | **76%** | **87%** |
| **MALERKOTLA** | **31.03.2024** | **90%** | **84%** | **90%** |
| **MOGA** | **30.09.2024** | **73%** | **78%** | **87%** |
| **PATHANKOT** | **31.08.2024** | **92%** | **85%** | **93%** |
| **PATIALA** | **31.08.2024** | **82%** | **66%** | **78%** |
| **RUPNAGAR** | **31.08.2024** | **92%** | **82%** | **91%** |
| **SANGRUR** | **30.09.2024** | **77%** | **70%** | **80%** |
| **SAS NAGAR** | **31.12.2023** | **90%** | **80%** | **90%** |
| **SRI MUKTSAR SAHIB** | **31.08.2024** | **82%** | **87%** | **92%** |
| **SBS NAGAR** | **30.09.2024** | **72%** | **74%** | **85%** |
| **TARN TARAN** | **30.09.2024** | **80%** | **80%** | **89%** |
| **Total** | | **84%** | **78%** | **88.40%** |

**(Annexure-18,18.1**)

|  |  |
| --- | --- |
| **Item No. 17** | **Pradhan Mantri MUDRA Yojana (PMMY)** |

The progress of MUDRA Yojana for FY 24-25 as on June 2024 is as under:

**(Amt.in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **Shishu (Upto 50,000)** | | **Kishore (Upto 50,001- 5 Lakh)** | | **Tarun (Upto 5 Lakh - 10 Lakh)** | | **Shishu + Kishore + Tarun** | |
| **Total Outstanding as of QE** | | **Total Outstanding as of QE** | | **Total Outstanding as of QE** | | **Total Outstanding as of QE** | |
| **A/c** | **Amount** | **A/c** | **Amount** | **A/c** | **Amount** | **A/c** | **Amount** |
| **PUBLIC SECTOR BANKS** | **193951** | **370.26** | **229511** | **3514.56** | **42468** | **2650.46** | 465930 | 6535 |
| PRIVATE SECTOR BANKS | 459784 | 795.66 | 167394 | 1076.75 | 17752 | 836.46 | 644930 | 2708 |
| REGIONAL RURAL BANKS | 27192 | 78.84 | 51577 | 646.76 | 5189 | 150.61 | 83958 | 876 |
| CO-OPERATIVE BANKS | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| **Grand Total** | **680927** | **1244.77** | **448482** | **5238.07** | **65409** | **3637.53** | **1194818** | **10120** |

**(Bank-wise progress is as per Annexure-19)**

**NPA Under Mudra :**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **Shishu (Upto 50,000)** | | **Kishore (Upto 50,001- 5 Lakh)** | | **Tarun (Upto 5 Lakh - 10 Lakh)** | | **Shishu + Kishore + Tarun** | |
| **NPA as of QE** | | **NPA as of QE** | | **NPA as of QE** | | **NPA as of QE** | |
| **A/c** | **Amount** | **A/c** | **Amount** | **A/c** | **Amount** | **A/c** | **Amount** |
| **PUBLIC SECTOR BANKS** | **47163** | **111.62** | **29578** | **392.12** | **4709** | **279.51** | 81450 | 783.25 |
| PRIVATE SECTOR BANKS | 133724 | 203.04 | 17311 | 66.58 | 795 | 21.44 | 151830 | 291.08 |
| REGIONAL RURAL BANKS | 5191 | 35.36 | 3473 | 37.03 | 57 | 3.23 | 8721 | 75.63 |
| CO-OPERATIVE BANKS | 0 | 0 | 0 | 0 | 0.00 | 0 | 0.00 | 0.00 |
| **Grand Total** | **186078** | **350.04** | **50362** | **495.74** | **5561** | **304.19** | **242001** | **1149.96** |

**Percentage NPA:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Banks** | **Total Outstanding as of QE Mar’24** | **NPA as of QE Mar’24** | **Percentage NPA Mar’24** | **Total Outstanding as of QE June’24** | **NPA as of QE June’24** | **Percentage NPA June’24** |
| **Amount** | **Amount** | **Amount** | **Amount** |
| **PUBLIC SECTOR BANKS** | 6372 | 748 | 11.74 | 748 | 11.74 | 11.98% |
| PRIVATE SECTOR BANKS | 2443 | 215 | 8.80 | 215 | 8.80 | 10.75% |
| REGIONAL RURAL BANKS | 878 | 79 | 9.00 | 79 | 9.00 | 8.63% |
| CO-OPERATIVE BANKS | 0.00 | 0.00 | 0 | 0.00 | 0.00 | 0 |
| **Grand Total** | **9693** | **1042** | **10.75** | **10120.37** | **1149.96** | **11.36%** |

**Total NPA Outstanding is 10.75% as on 31.03.2024 & 11.36% of the Total Outstanding as on 30.06.2024**

**Action Point: -**

Banks having low performance to provide reasons for the same and are requested to advise their field functionaries to improve their performance & achieve the allocated targets of current financial year.

|  |  |  |  |
| --- | --- | --- | --- |
| |  |  | | --- | --- | | **Item No. 18** | **Prime Minister Employment Generation Programme (PMEGP)** | |  |

KVIC has informed the detail of progress under PMEGP for the year 2024-25 as under: -

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sr. No.** | **Agency** | **Target 2024-25** | | | | **Achievement 2024-25**  **(as on 30.06.2024)** | | | |
| **No. of Proj.** | **Margin Money**  **(Rs.in lakh)** | **Emp.** | **No. of Proj.** | | **Margin Money**  **(Rs.inlakh)** | **Emp.** |
| 1 | KVIC | 529 | 1448.93 | 5819 | 19 | | 102.57 | 209 |
| 2 | KVIB | 529 | 1448.93 | 5819 | 73 | | 378.31 | 803 |
| 3 | DIC | 713 | 1954.01 | 7843 | 91 | | 420.84 | 1001 |
|  | **Total** | **1771** | **4851.87** | **19481** | **183** | | **901.7** | **2013** |

**PMEGP TARGET 2024-25**

Bank wise Progress for Punjab State under PMEGP as on 30.06.2024 is as under:

**(Amt. in Lakhs)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No** | **NAME OF BANK** | **Targets** | | **Achievement** | | | **(%)Achievement** | **Pending** | |
|  |  | **No. of Project** | **M.M** | **No. of Project** | | **M.M** |  | **No. of Project** | **M.M** |
| **1** | **Bank of Baroda** | **133** | **365.00** | **6** |  | **34.18** | **9.36** | **127** | **355.64** |
| **2** | **Bank of India** | **118** | **323.52** | **7** |  | **29.76** | **9.20** | **111** | **314.32** |
| **3** | **Bank of Maharashtra** | **25** | **68.44** | **0** |  | **0** | **0.00** | **25** | **68.44** |
| **4** | **Canara Bank** | **200** | **547.50** | **24** |  | **120.22** | **21.96** | **176** | **525.54** |
| **5** | **Central Bank of India** | **108** | **296.56** | **3** |  | **18.18** | **6.13** | **105** | **290.43** |
| **6** | **Indian Bank** | **159** | **435.51** | **2** |  | **7** | **1.61** | **157** | **433.90** |
| **7** | **Indian Overseas Bank** | **77** | **211.53** | **4** |  | **23.72** | **11.21** | **73** | **200.32** |
| **8** | **Punjab & Sind Bank** | **481** | **1316.90** | **12** |  | **56.73** | **4.31** | **469** | **1312.60** |
| **9** | **Punjab National Bank** | **699** | **1917.47** | **18** |  | **80.9** | **4.22** | **681** | **1913.25** |
| **10** | **State Bank of India** | **655** | **1793.89** | **30** |  | **160.08** | **8.92** | **625** | **1784.97** |
| **11** | **UCO Bank** | **129** | **354.63** | **9** |  | **28.39** | **8.01** | **120** | **346.63** |
| **12** | **Union Bank of India** | **186** | **508.10** | **19** |  | **114.23** | **22.48** | **167** | **485.61** |
| **13** | **IDBI Bank** | **61** | **165.91** | **1** |  | **7.17** | **4.32** | **60** | **161.59** |
| **14** | **Punjab Gramin Bank** | **325** | **889.69** | **44** |  | **194.78** | **21.89** | **281** | **867.79** |
| **15** | **J & K Bank** | **14** | **37.33** | **0** |  | **0** | **0.00** | **14** | **37.33** |
| **16** | **Axis Bank** | **273** | **746.59** | **0** |  | **0** | **0.00** | **273** | **746.59** |
| **17** | **Federal Bank** | **22** | **60.14** | **0** |  | **0** | **0.00** | **22** | **60.14** |
| **18** | **HDFC** | **380** | **1041.08** | **4** |  | **26.38** | **2.53** | **376** | **1038.55** |
| **19** | **ICICI** | **214** | **584.83** | **0** |  | **0** | **0.00** | **214** | **584.83** |
| **20** | **Kotak Mahindra Bank** | **70** | **190.80** | **0** |  | **0** | **0.00** | **70** | **190.80** |
| **21** | **Indusind Bank** | **111** | **302.78** | **0** |  | **0** | **0.00** | **111** | **302.78** |
| **22** | **Capital Small Finance** | **111** | **302.78** | **0** |  | **0** | **0.00** | **111** | **302.78** |
| **23** | **Yes Bank** | **73** | **201.16** | **0** |  | **0** | **0.00** | **73** | **201.16** |
| **24** | **Bandhan Bank** | **11** | **31.11** | **0** |  | **0** | **0.00** | **11** | **31.11** |
| **25** | **Ujjivan Small Finance** | **12** | **33.18** |  |  | **0** | **0.00** | **12** | **33.18** |
| **26** | **Jana Small Finance** | **11** | **31.11** |  |  | **0** | **0.00** | **11** | **31.11** |
| **27** | **AU Small Finance** | **39** | **105.77** | **0** |  | **0** | **0.00** | **39** | **105.77** |
| **28** | **RBL Bank** | **10** | **26.96** | **0** |  | **0** | **0.00** | **10** | **26.96** |
| **29** | **Punjab State Coop. Bank** | **608** | **1665.31** | **0** |  | **0** | **0.00** | **608** | **1665.31** |
|  | **Total** | **5313** | **14556** | **183** |  | **902** | **3.44** | **5130** | **14552.16** |

**Action Point: -**

Banks having pendency in disbursements and sanctions are requested to advise their field functionaries to clear the pendency immediately & achieve the allocated targets of current financial year.

Further, the Pvt. Sector banks with zero performance to submit reasons and formulate strategies for financing under the scheme.

|  |  |
| --- | --- |
| **Item No. 19** | **Stand-up India Programme of Ministry of Finance** |

The Stand-Up India Scheme seeks to leverage the institutional credit structure to reach out to the underserved sector of people such as Scheduled Caste (SC), Scheduled Tribe (ST) and Women (all states) entrepreneurs so as to enable them to participate in the economic growth of the nation.

The progress under the scheme during the quarter ending 30.06.2024: -

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Period** | **Total No. of Bank Branches of Scheduled commercial Banks** | **Loan Disbursed under the scheme during Q.E June 2024** | | | | | | **Outstanding for SC,ST & Women as on 30.06.24** | |
| **SC/ST (Male)** | | **WOMEN** | | **Total** | |
| **A/cs** | **Amt.(Cr)** | **A/cs** | **Amt.(Cr)** | **A/cs** | **Amt.(Cr)** | **A/cs** | **Amt.(Cr)** |
| Q.E June 2024 | 6579 | 47 | 5.80 | 874 | 127.01 | 921 | 132.81 | 2777700 | 55734 |

**(Bank wise targets and position is as per Annexure-20 , 20.1)**

**Action Point-**

Controlling heads of Banks are requested to ensure that all branches of their bank participate in the scheme financing at least one case of woman and one SC/ST entrepreneur under the scheme.

|  |  |
| --- | --- |
| **Item No. 20** | **SURAKSHA BIMA YOJANA** |

Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) & APY 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:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Bankname** | **PMJJBY** | | | **PMSBY** | | | **APY** | **Total** |
| **Total No. of Enrolment under PMJJBY** | **Total No of eligible cases under PMJJBY** | **Total No of renewals under PMJJBY** | **Total No. of Enrolment under PMSBY** | **Total No. of eligible cases under PMSBY** | **Total No. of renewals under PMSBY** | **Total No. of Enrolment under APY** |
| **PUBLIC SECTOR BANKS** | **1766617** | **22575213** | **1129623** | **7331583** | **32450422** | **5305339** | **1117681** | **10215881** |
| **PRIVATE SECTOR BANKS** | **105646** | **3473874** | **47098** | **479120** | **4688302** | **273298** | **243245** | **828011** |
| **REGIONAL RURAL BANKS** | **590066** | **252575** | **321355** | **1680222** | **174270** | **1236465** | **260355** | **2530643** |
| **PB. STATE COOP. BANK** | **30293** | **492978** | **26168** | **58036** | **588302** | **51702** | **4486** | **92815** |
| **Grand Total** | **2492622** | **26794640** | **1524244** | **9548961** | **37901296** | **6866804** | **1625767** | **13667350** |

**(Bank-wise Scheme wise progress is as per Annexure-21)**

**Action Point**-All the LDMs and Banks are requested to strive hard and make concerted efforts to cover each and every eligible beneficiary in the state.

|  |  |
| --- | --- |
| **Item No. 21** | **Atal Pension Yojana (APY)** |

Atal Pension Yojana (APY) is an old age income security scheme for a savings account holder in the age group of **18-40 years who is not an income tax-payee. The scheme helps in addressing** the longevity risks among the workers in the unorganized sector and encourages the workers to voluntarily save for their retirement.

The achievement under APY as received from PFRDA as on 30.06.2024 in the state is as under: -

|  |  |  |  |
| --- | --- | --- | --- |
| **Particulars** | **Annual Targets for 2024-25** | **Achievement as on 30.06.2024**  **(01.04.24 to 30.06.2024)** | **%age achievement** |
| Public Sector Bks | 358830 | 40455 | 11.27% |
| Pvt. Sector Bks. | 113300 | 11887 | 10.4% |
| RRB | 39870 | 12776 | 32% |
| **Grand Total** | 528140 | **65118** | **12.3%** |

**Action Point:**

All the Banks especially the Pvt. Sector are requested to aware the customers about the benefits of the scheme and enroll the maximum applicants to improve their performance in ongoing quarter.

|  |  |
| --- | --- |
| **Item No. 22** | **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 Vendors 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, 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 Cabinet Committee on Economic Affairs chaired by the worthy Prime Minister, approved the continuation of lending under the Prime Minister Street Vendor’s Atma Nirbhar Nidhi (PM SVANidhi) beyond March 2022 till December 2024, with focus on enhanced collateral free affordable loan corpus, increased adoption of digital transactions and holistic socio-economic development of the Street Vendors and their families.

The Scheme had envisaged to facilitate loans for an amount of Rs. 5,000 crores and the approval has increased the loan amount to Rs. 8,100 crores, thereby providing the Street vendors working capital to further expand their business and making them AtmaNirbhar.

**Bank/ Branch wise Progress under the Scheme as on 30.06.2024 is given below-**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Tranche** | **Total Application received** | **Total Applications Rejected/ Returned (Excluding Resubmitted)** | **Total Sanctioned** | **Total Disbursed** | **Pending for Sanction**  **(Including Resubmitted)** | **Pending for Disbursement** | **Percentage of Pending for Sanction** | **Percentage of Pending for Disbursement against Total Sanctioned** |
| **1st** | **207560** | **24257** | **167827** | **156832** | **15476** | **10995** | **7.5%** | **6.5%** |
| **2nd** | **37364** | **5415** | **29152** | **27235** | **2797** | **1917** | **7.4%** | **6.5%** |
| **3rd** | **5698** | **1310** | **3689** | **3384** | **699** | **305** | **12.2%** | **8.2%** |

**(Bank-wise progress is per Annexure-22,22.1,22.2)**

**Observation:**

The performance under the scheme is satisfactory as the percentage of applications pending for disbursement against total sanctioned under Tranches 1st, 2nd and 3rd is only 6.5%, 6.5% and 8.2% respectively.

**Action Points:**

-Banks are requested to dispose of the pending applications immediately.

-All the Bank heads to ensure that rejection is done only on the reasons as specified in format and no rejection be done on flimsy grounds.

-All returned applications be checked and ensure that if any applicant is still available/interested, be re-entered in the system otherwise they be removed from accepted applications

|  |  |
| --- | --- |
| **Item No. 23** | **Nationwide AHDF KCC Campaign for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers announced by Ministry of Fisheries, Animal Husbandry & Dairying** |

As part of the Atmanirbhar Bharat Package for farmers, Hon'ble Finance Minister had announced Rs. 2 lakh crore concessional credit boost to 2.5 crore farmers through Kisan Credit Cards (KCC). Accordingly, a special drive was launched w.e.f 1st June 2020 to provide KCC to farmers, with special focus on PM-Kisan beneficiaries, Animal Husbandry farmers and fishermen.

In order to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries activities under KCC, a spe cial saturation drive was launched in the form of weekly "District-level Camp" for a period of 3 months w.e.f. 8th November 2021.Ministry of Fisheries, Animal Husbandry and Dairying in association with Department of Financial Services, GoI launched a “Nationwide AHDF KCC Campaign for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers. The campaign was resumed from 15th September, 2022 to 15th March, 2023 and again resumed from 1st May,2023 to 31st March,2024.

The Latest progress under **KCC to Animal Husbandry & Dairy** as on 30.06.2024 is as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Total Applications Received** | **Total Applications Accepted** | **Total Applications Sanctioned** | **Total Applications Rejected** | **Total Applications Pending with Banks** | **Total Applications Pending for more than 15 days** |
| 1 | **68154** | **67878** | **52723** | **14902** | **253** | **253** |

The Latest progress under **KCC to Fisheries** as on 30.06.2024 is as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Total Applications Received** | **Total Applications Accepted** | **Total Applications Sanctioned** | **Total Applications Rejected** | **Total Applications Pending with Banks** | **Total Applications Pending for more than 15 days** |
| **1** | **582** | **582** | **138** | **427** | **17** | **17** |

**Action Point:**

All the Banks are requested to dispose of the pending applications immediately. Also the Lead District Managers are requested to upload the progress on portal on regular basis and report compliance to SLBC.

**(Bank wise detail is annexed as per Annexure 23 , 23.1)**

|  |  |
| --- | --- |
| **Item No. 24** | **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 crores has been allocated for Punjab 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 opportunities for value- addition and fair deal for the farmers.

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.

**Observations: -**

**The latest progress under this campaign as on 30.06.2024 is as under:**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **S.No.** | **Total Applications Received** | **Cumulative Sanction**  **Amount(Cr)** | **Cumulative**  **Disbursement**  **Amount(Cr)** | **Total Applications Sanctioned** | **Total Applications Disbursed** | **Total Applications under Process** | **Total Applications Pending for more than 30 days for disbursal** | **Pending for more than 30 days ("Pending for approval by banks")** |
| 1 | **24990** | **3549** | **3072** | **14294** | **13295** | **996** | **208** | **855** |

**(Bank wise detail is annexed as per Annexure- 24**)

The concerned banks are requested to dispose of the pending applications at the earliest.

**Action Point:**

Department of Horticulture, Govt. of Punjab is requested to source maximum proposal under the scheme and the concerned banks are requested to dispose of the pending applications at the earliest.

|  |  |
| --- | --- |
| **Item No. 25** | **Integration of Agriculture Infrastructure Fund with the Krishi, Mapper application via Geo-tagging of project locations of 10,000 +beneficiaries in Punjab** |

As per MoA & FW, Govt. of India guidelines, it has been directed to integrate Agriculture Infrastructure Fund with the Krishi, Mapper application via Geo-tagging of project locations of 10,000 +beneficiaries in Punjab, as informed by the Department of Horticulture, Punjab.

Therefore, all the member banks are requested to ensure beneficiaries’ project locations geo tagging on Krishi Mapper App across the state.

The Bank-wise pendency as on 12.08.2024 is as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Bank Name** | **Total Projects to be Geo Tagged** | **Geo Tagging Completed** | **Pending to be Geo Tagged** |
| **State Bank of India** | **6366** | **675** | **5691** |
| **Punjab National Bank** | **1253** | **50** | **1203** |
| **Union bank of India** | **1691** | **795** | **896** |
| **Punjab Gramin Bank\_RRB** | **1022** | **643** | **379** |
| **Bank of India** | **1891** | **1429** | **462** |
| **Canara Bank** | **311** | **81** | **230** |
| **HDFC Bank** | **1316** | **831** | **485** |
| **Punjab & Sind Bank** | **413** | **268** | **145** |
| **UCO Bank** | **162** | **42** | **120** |
| **Central Bank of India** | **112** | **102** | **10** |
| **Bank of Baroda** | **59** | **3** | **56** |
| **IDBI Bank** | **40** | **3** | **37** |
| **ICICI Bank** | **30** | **11** | **19** |
| **Indian Bank** | **39** | **23** | **16** |
| **Indian Overseas Bank** | **22** | **15** | **7** |
| **Axis Bank** | **43** | **37** | **6** |
| **Karnataka Bank** | **2** | **0** | **2** |
| **Kotak Mahindra Bank** | **6** | **4** | **2** |
| **Bank of Maharashtra** | **3** | **3** | **0** |
| **The Federal bank** | **4** | **3** | **1** |
| **Yes Bank** | **1** | **1** | **0** |
| **Total** | **14786** | **5019** | **9767** |

|  |  |
| --- | --- |
| **Item No. 26** | **PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)** |

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. With only 7% of investment in plant & machinery and 3% of outstanding credit, the unorganized enterprises contribute to 74% of employment (a third of which are women), 12% of output and 27% of the value addition in the food processing sector.

Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises. Most of these units fall under category of micro manufacturing units in terms of their investment in plant & machinery and turnover. The unorganized food processing industry in India faces challenges that limit its development and weakens performance:

a. Lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging

b. Deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices.

c. Lack of branding & marketing skills and inability to integrate with the supply chains, etc.

d. Capital deficiency and low bank credit.

Taking cognizance of the contribution and the challenges that impede the unorganized sector of the Food Processing Industry, the Ministry of Food Processing Industries (MoFPI) has implemented “PM Formalization of Micro food processing Enterprises Scheme (PM FME Scheme)”.

The scheme envisages an outlay of Rs. 10,000 crores over a period of five years from 2020-21 to 2024-25. Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.

Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy. Adequate supportive common infrastructure and institutional architecture will be supported to accelerate growth of the sector. As the scheme focuses on micro enterprises in unorganized segment of food processing industry and promote formalization of the sector, modalities for implementation of the scheme will be depending upon the activity

MoFPI vide letter dated 22.02.2021 informed that it has started accepting applications under PM-FME Scheme and the applications of individual beneficiaries are available online on the URL: <https://pmfme.mofpi.gov.in> /pmfme/#/Login

The above mentioned scheme is launched for group beneficiaries (SHGs, FPOs, Cooperatives, and Common infrastructure). After the scrutiny of loan proposal by the competent authority in the respective states, the same will be forwarded to the lending institutions.

The Quarterly progress under PMFME for the Qtr ending June’24 is as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **S.No.** | **Total Applications Received** | **Total Applications Sanctioned** | **Total Applications Pending with Banks** |
| **1** | **184** | **98** | **61** |

Total Cumulative Position under PMFME as on 30.06.2024 is as under:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of Applications Received** | **No of Applications Sanctioned** | **Amt. Sanctioned**  **(in Lakhs)** | **No of Applications disbursed** | **Amt. Disbursed**  **(in Lakhs)** | **Applications Pending** | **Applications Rejected** |
| **2968** | **2260** | **68547** | **2190** | **61420** | **186** | **522** |

**(Bank wise detail is annexed as per** **Annexure- 25,25.1**)

**Action Point :-**

Concerned Banks are requested to not keep the applications on hold & dispose of the pending applications on priority basis.

|  |  |
| --- | --- |
| **Item No. 27** | **PM VISHWAKARMA SCHEME** |

PM Vishwakarma Scheme was launched on 17th September, 2023 by the Hon’ble Prime Minister, to provide end-to-end holistic support to traditional artists and crafts people engaged in 18 identified through access to skill training, collateral free credit, modem tools, market linkage support and incentive for digital transactions.

All the branches can login at PM Vishwakarma portal (<https://pmvishwakarma.gov.in>) under lending institutions section by using their existing user credentials of Udyamimitra Portal for verification of account details of the beneficiary.

Further, Ministry of MSME has placed a mechanism for account verification through Bank Branches network whereby the correctness of Bank Account Number and Indian Financial System Code (IFSC) of the PM Vishwakarma beneficiary shall be verified/ validated by the Bank Branches where such bank account of the beneficiary is maintained. The purpose of this verification is to ensure that the account details of the beneficiary is correct before initiating credit transaction to the account of the beneficiary.

All the Lead District Managers and Banks were requested to participate proactively, put concerted efforts to source maximum applications and simultaneously process them also.

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Row Labels** | **Number of Applicants** | **Count of Applicants Completed Basic Training** | **Count of Applicants Advance Training Completed** | **Count of Applicants Required Loan** | **Count of Applicants whose Loan is Sanctioned** | **Count of Applicants whose Loan is not Sanctioned** | **Count of Applicants whose Loan is Disbursed** | **Count of Applicants whose Loan is not Disbursed** | **Date on which application sent to Lender for more than 30 Days** |
| AXIS BANK | 7 | 7 | 0 | 7 | 0 | 7 | 0 | 0 | 7 |
| BANK OF BARODA | 25 | 25 | 0 | 25 | 2 | 23 | 2 | 0 | 24 |
| BANK OF INDIA | 36 | 36 | 0 | 36 | 5 | 31 | 3 | 2 | 33 |
| BANK OF MAHARASHTRA | 11 | 11 | 0 | 11 | 2 | 9 | 2 | 0 | 11 |
| CANARA BANK | 53 | 53 | 0 | 53 | 15 | 38 | 15 | 0 | 51 |
| CENTRAL BANK OF INDIA | 32 | 32 | 0 | 32 | 7 | 25 | 0 | 7 | 27 |
| HDFC BANK LTD | 40 | 40 | 0 | 40 | 0 | 40 | 0 | 0 | 36 |
| ICICI BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 |
| INDIAN BANK | 90 | 90 | 0 | 90 | 20 | 70 | 8 | 12 | 88 |
| INDIAN OVERSEAS BANK | 12 | 12 | 0 | 12 | 2 | 10 | 1 | 1 | 11 |
| INDUSIND BANK LIMITED | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| KOTAK MAHINDRA BANK | 2 | 2 | 0 | 2 | 0 | 2 | 0 | 0 | 2 |
| PUNJAB AND SIND BANK | 82 | 82 | 0 | 82 | 15 | 67 | 14 | 1 | 76 |
| PUNJAB GRAMIN BANK | 9 | 9 | 0 | 9 | 0 | 9 | 0 | 0 | 8 |
| PUNJAB NATIONAL BANK | 142 | 142 | 0 | 142 | 30 | 112 | 22 | 8 | 123 |
| STATE BANK OF INDIA | 212 | 212 | 0 | 212 | 24 | 188 | 12 | 12 | 196 |
| UCO BANK | 20 | 20 | 0 | 20 | 9 | 11 | 1 | 8 | 19 |
| UNION BANK OF INDIA | 39 | 39 | 0 | 39 | 13 | 26 | 0 | 13 | 34 |
| YES BANK LTD | 1 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 |
| **Total** | **815** | **815** | **0** | **815** | **144** | **671** | **80** | **64** | **748** |

|  |  |
| --- | --- |
| **Item No. 28** | **CERSAI** |

With reference to the letter No. 32/07/2023-ORT dated 13.09.2023 of this department wherein it was requested to invite CERSAI to make a detailed presentation in the SLBC meetings in order to create awareness among the Banks and Financial Institutions about CKYCRR, its benefit and usage, through SLBC platform.

It has now been decided to review the performance of participating Banks/Financial Institutions in each state on following parameters/metrics: -

* 1. Total no. of branches of the bank in the state and no. of branches in which Search and Download functionality is available in the state.
  2. No. of branches in which CKYC-Id is printed on passbook and on statement of account.
  3. No. of branches in which CKYC banner along with CKYCR missed call No. 7799022129 has been displayed on the notice board.
  4. Progress of upload, download and use of CKYCRR for customer on-boarding.

With reference to the above mentioned parameters, the position of all the banks under Punjab State as on 30.06.2024 is as under:

|  |  |  |  |
| --- | --- | --- | --- |
| **Total no. of branches of the bank in the state** | **no. of branches in which Search and Download functionality is available in the state.** | **No. of branches in which cKYC-ld is printed on passbook and on statement of account.** | **No. of branches in which CKYC banner along with CKYCR missed call No' 7799022129 has been displayed on the notice board.** |
| **7381** | **3405** | **3040** | **4539** |

**Progress of upload, download and use of CKYCRR for customer on-boarding.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Upload (A)** | **Download (B)** | **Update** | **(A+B)** | **B as % of (A+B)(Use of CKYCRR for customer onboarding)** |
| **637155** | **952905** | **400623** | **1590060** | **60%** |

**(Detailed Annexure-26,26.1)**

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| |  |  | | --- | --- | | **Item No.29** | **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 23 Districts and Department proposed to extend it to 115 Blocks.

Punjab State Rural Livelihoods Mission submitted progress as at 30.06.2024 as under: -

|  |  |  |
| --- | --- | --- |
| **Cumulative Position of Self Help Group under NRLM** | | |
| **Targets for 2024-25(New + Revived) SHGs** | **No. Of SHGs Formed (01.04.24 to 30.06.24)** | **Cumulative position as at 30.06.2024** |
| **0** | **902** | **53466** |

**(Amt.in lacs)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Period** | **Targets Credit Linkage of SHG’s (2024-25)** | | **Application Received** | **Applications rejected** | **Applications sanctioned (01.04.23 to 31.03.24)** | | **Amount disbursed** | |
| **No. of Applications** | **Amount** | **01.04.24 to 30.06.24** | **01.04.24 to 30.06.2024** | **No. of Applications** | **Amount** | **No. of Applications** | **Amount** |
| **Q.E June 2024** | **19000** | **20000** | **12059** | **5** | **3630** | **3067.51** | **3630** | **3067** |

**(Bank wise & District wise detail is annexed as per Annexure-27,27.1)**

Banks have sanctioned and disbursed **3630** Loan Applications up to **Q.E Jun 2024**.

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| **Item No. 30** | **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 30.06.2024 is as under: -**

**(Amt.in lacs)**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Cumulative Position of Women Self Help Groups.** | | | | | | | | |
| **No of Women SHG as on 30.06.24** | | | **Progress of women SHGs during the current quarter (01.04.24 to 30.06.24)** | | | **Cumulative achievement as on 30.06.24** | | |
| 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) |
| **52564** | **19883** | **21738.88** | **902** | **3630** | **3067.51** | **53466** | **23513** | **24806.39** |

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| **Item No. 31** | **Annual credit plan (ACP) – Sector-wise Targets for Financial Year 2024-25 – District wise and Bank wise.** |

Annual Credit Plan (ACP) – Sector wise targets for Financial Year 2024-25 both District wise and Bank wise have been allocated as per **Annexure 28 & 28.1.**

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| **Item No. 32** | **Calendar for the SLBC Meetings –F.Y. 2024-25** |

The next SLBC Meeting for the Financial Year 2024-25 has been scheduled to be held as per Calendar given below: -

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| **SLBC Meeting** | **Quarter which is to be reviewed** | **Date of Meeting** |
| 169th | June 2024 | 27.08.2024(Tuesday) |
| 170th | September 2024 | 14.11.2024(Thursday) |
| 171th | December 2024 | 13.02.2025(Thursday) |

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

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| **Item No. 33** | **Any other issue with the permission of the Chair** |

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| **Item No. 34** | MINUTES **OF 168th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, PUNJAB Held on 12.05.2024.** |

# MINUTES OF 168th MEETING OF STATE LEVEL BANKERS’ COMMITTEE, PUNJAB Held on 22.05.2024.

**CONVENER: PUNJAB NATIONAL BANK**

The 168th Meeting of the State Level Bankers’ Committee, Punjab to review the performance of banking system in the State of Punjab for the quarter ended March 2024 was held on 22.05.2024 at Hotel Hyatt Centric, Chandigarh from 11:00 A.M onwards. The meeting was Chaired by Sh. Bibhu Prasad Mahapatra, Chairman SLBC & Executive Director, PNB along with the presence of Chief Guest Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab and Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, Chandigarh.

Besides, the meeting was attended by the following dignitaries-

* Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab
* Shri Raghunath B, Chief General Manager, NABARD, Chandigarh
* Shri Parmesh Kumar, General Manager, PNB & Convener- SLBC

Also, the Senior Officers from RBI, State Government, Banks, Financial Institutions and various Corporations participated in the meeting.

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

At the outset, Shri Parmesh Kumar, Convenor-SLBC Punjab & General Manager, Punjab National Bank in his welcome address extended a warm & hearty welcome to the distinguished guests, LDMs, Senior Officers from RBI, State Government, Banks and various Corporations.

He said that SLBC will deliberate & review the progress of Banks for the quarter ended March, 2024 along with the policy, financial & other issues related to progress & economic conditions of state of Punjab. As guided by RBI’s Revamped Lead Bank Scheme, SLBC-Punjab conducted five meetings of Sub-committees to SLBC on 09th May, 2024 to deliberate statistical data and other routine issues. Action points emerged during the meetings were placed in the steering sub-committee meeting to finalize the agenda for the SLBC meeting. He requested all member banks to ensure data sanctity and timely submission of SLBC data for meaningful analysis.

He spoke about the progress of Banks in the Punjab state for the period ended March 2024, which included the YOY deposit growth of 9.67% with major banks being SBI, PNB and HDFC, YOY credit growth of 15.65% with major banks being HDFC, SBI and PNB and Agriculture growth at 10.97%. He expressed concern over the term loan component under agriculture being only 33% and said that there is a need for Infrastructure financing or Capital formation in rural area which will ultimately increase agriculture/ rural income of farmers in the state.

While deliberating on the progress of Banks under National Goals he apprised the house the share of Priority Sector Advances, Agriculture Advances, Weaker Sector Advances, Advances to Small and Marginal Farmers and Share of Micro Advances to Total Advances.

He urged the banks to focus on increasing the share of digital transactions vis-à-vis the total transactions through adoption of new age technologies and on-boarding of more and more customers/merchants on digital platforms.

He further requested all the member banks to strive hard and make concerted effort for achievement of targets in the Financial Year 2024-25 and on behalf of bankers, he assured full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State and extend best wishes for fruitful & conclusive deliberations on all agenda issues of the meeting.

Sh. Bibhu Prasad Mahapatra, Chairman SLBC & Executive Director, PNB in his Keynote address expressed his pleasure to extended a warm and hearty welcome to distinguished guests**,** LDMs, Senior Officers from RBI, State Government, Banks and Press on behalf of SLBC Punjab.

As a proud banker he mentioned that name of State of Punjab is the first to be mentioned in our National Anthem. He said that Banks hold the largest amount of customer base compared to any of the service industry of the World, thus being the most important profession of the World. He said that all kinds of people whether rich or poor and industries, all are customers of Banks. Bankers are the people responsible for socio-economic development of the country and he urged all bankers to accept this responsibility.

He apprised the house that in Rs1.24/day we are giving insurance of Rs.400000/- to the people of our country, thus, Bankers are the people responsible for social security as well. He also stated that our achievement is 97% in ACP which is good however this is still not 100% for which we need to strive for. He appreciated that we have done extremely well in MSME, but expressed concern for not doing well in agriculture segment and social security schemes. He also said that we need improvement in other Priority Sector as well.

He said that Punjab is one of the richest State, so we have to be at No. 1 position in all the parameters and we can achieve the same with positive approach.

He concluded that SLBC is the most important committee in Development of State and assured the house on behalf of the Banking Fraternity that in the coming year all parameters will be achieved in the State of Punjab.

Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, Chandigarh in his address to the house welcomed the dignitaries and all participants. He apprised the house that CFLs have been made operational and there are 51 CFLs covering all over Punjab. He urged all to co-operate for discharging the functions thereof.

He informed the house that detailed study of KCCs have been done and as per the findings around 55% of KCCs have over-financing. He pointed out that recovery may be very difficult if such KCCs become NPA, thus we need to address the issue of over-financing.

Expressing concern over working of BCs, he said that they have conducted field study and found that 50% of BCs selected for the survey conducted, were inactive; for which insufficient renumeration emerged as one of the major reasons. He requested to review BCs’ renumeration, performance and work on their capacity building.

He apprised the house regarding survey of MSME’s done by RBI wherein 28% of the respondents confirmed that they did not avail any formal credit and urged to target extending credit to them.

Reviewing the performance of the banks for the Q.E. March 2024, he said that 97% growth in ACP is fairly good, also the CD ratio of the state has improved by 3.28% on YoY basis but is much below the National average. The Lead District Managers of Rupnagar and Pathankot were appreciated and of 4 districts i.e. Hoshiarpur, Jalandhar, Kapurthala & SBS Nagar were requested to monitor and improve as their CD ratio is below the prescribed limit of 40%. He said that although target of Agriculture Finance is achieved but we have seen a decline.

Further for the expansion of Digital Payment Infrastructure, initially 5 districts i.e. Kapurthala, SAS Nagar, Malerkotla, Fazilka & Faridkot were identified by Reserve Bank of India for 100% digitalization. Hoshiarpur Moga and SBS Nagar have Speaking about Reserve Bank of India’s initiative of Opening Financial Literacy Centers, he raised the concern that more than 55% FLCs are vacant, and requested SLBC to deliberate. Even for the FLCs in operational state, they are functioning with capacity of 1200 instead of 1800. He requested the member banks to work towards making the Financial Literacy Centers operational since they play a very important role in spreading awareness among public. It was also pointed out that many Rural Branches are not even holding one camp per month. So there is a need to provide training & monitor these camps, thus improving not only the CD ratio but the performance under Key Govt. schemes also.

Chief Guest Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab in his address welcomed all the Dignitaries, Senior Officers of Banks.

He congratulated the bankers for increase in ACP to 97% compared to 83% last year. However, he expressed concern on the fact that certain Banks are exceeding the targets whereas certain others are lacking on their part. Priority Sector Advances can also be improved.

Regarding CD ratio, he appreciated the good figures but said that some banks stand at 40% only which is an area of concern. He congratulated Pvt. Sector Banks and specially HDFC and SBI for priority sector lending achievement.

He brought to the notice of the house that comparted to the absolute figures of last 3 years, in various parameters we stand at a lower pedestrian currently, thus have declined in absolute numbers. He emphasized the importance of mechanization for agriculture for development. He further added that we should contribute to the social security schemes as discussed by Sh. Bibhu Prasad Mahapatra, Chairman-SLBC.

He concluded with thanks to all Banks for good contribution towards development of Punjab State.

Shri Raghunath B, Chief General Manager, NABARD in his address expressed greetings to all the dignitaries and other participants. He said that their main agenda is review of achievement against the Annual credit Plan 2023-24. Though he appreciated the achievement of 97%, he showed concern for the reduction in GLC & OPS in comparison to previous year. He also requested the bankers to give suggestions for achievement of Targets so that the same can be reviewed and imbibed into the Eco-system by the help of Senior Officials. He apprised the house that NABARD will convene a meeting shortly for finalizing the Unit cost for various Agriculture investments and invited banks for their

active participation. A meeting with the state government will also be organized for finalizing the scale of Finance.

Further he asked all the Bankers whether Scale of Finance has been a restrictive factor in expanding their Agriculture credit portfolio. He acknowledged this fact that there are many issues with data on Land Holding etc. but now the state Government along with central government is coming up with the Agri Stat i.e. the Digital Infrastructure which is especially for empowering farmers through Digital credentials. He stated that there are five building blocks which are getting ready and just started at various levels in other states. The first building block is Farmers and farmland Plot registry & unique identity for each farmer. The other building block is Crops owned registry. Once these are in place we will be in good position for meaningful discussion on Scale of Finance & Financing for farmers.

While contemplating the achievement of Private Banks in Agriculture CGM NABARD requested the bankers to classify the Agriculture loans on the basis of Purpose of Loan and not on the basis of security for loan. Under MSME the disbursement to a single account should not be above the Limit sanctioned or maximum outstanding amount so that the figure truly reflects the picture of the field.

He also brought to the notice of the house that pledge financing has been received a lot of importance. The interest subvention which was available for KCC has been extended to pledge Financing also by Govt. of India. This is a Joint initiative by NABARD, Department of Financial service, Govt. of India, Warehousing development regulatory Authority and Department of Food & public distribution, GOI. For this financing a portal has also been launched which is called as E-Kisan Upaj Nidhi Portal where loan is extended to farmers from 1 lakh to 75 lakh per borrower for pledge financing for Agriculture Produce stored in WRDA for upto a maximum of 12 Months and which is eligible for interest subvention. DFS has clarified that this is over and above the interest subvention of 3 lakhs available for Crop Loan. Pledge farming financing can also be advantageous for the farmers who want to take advantage of market variations and postpone the sale of produce and thus will not be forced to sell at the time of harvest. He also told that NABARD is working with State Govt. for the proper utilization of Ground water with diversification of Agriculture.

Sh. Akhil Mangal, AGM, SLBC welcomed the distinguished guests and proceeded with the agenda items.

The Agenda Items were discussed as under: -

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| **Agenda Item No. 1** | **Confirmation of minutes of 167th Meeting of State Level Bankers' Committee (Punjab)** |

The House confirmed the e-mailed/circulated minutes of above meeting as no comments/suggestions were received

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| **Item No. 2** | **Annual Credit Plan 2023-24 Achievements up to 31.03.2024** |

ACP achievement of the Banks during F.Y 2023-24 for the Q.E March 2024 is 97%, Banks have achieved 83% in agriculture, 115% in MSME and 83% in other priority sector.

AGM, SLBC said that all Banks can examine their own figures and focus more as agriculture is the base for State of Punjab and mentioned that top performing Banks will be felicitated at State Level; thus we may commit to achieve all ACP targets.

The top performing banks under ACP are HDFC, State Bank of India, ICICI and Punjab Gramin Bank.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Punjab asked the LDMs to comment on the reason for low ACP.

LDM, SBS Nagar said that maximum land holdings are with NRIs and they have given land on contract, thus agriculture advances are less in that area.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Punjab said that not just agriculture but MSME achievement is also low.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB & Chairman-SLBC said that since we have accepted the ACP targets we have to achieve the same. He requested to monitor the process and analyze the actual problems being faced to ensure the same.

AGM, SLBC informed that some Districts have exceeded the PLP fixed by NABARD.

Sh. Vivek Srivastava, Regional Director, Reserve Bank of India said that SBI (with 76% achievement) and Indian Bank (with 34% achievement) to deliberate reasons for the same.

Indian Bank representative said that they have achieved 3589 crores out of the target of 4116 crores and data correction is required. He also informed that AIF, PMFME is their focus and they shall achieve the targets this year.

AGM, SLBC again requested to inform all the correction well in time as all the figures are discussed in sub-committee meeting.

Sh. Bibhu Prasad Mahapatra, Executive Director also advised to provide correct data before the meeting.

DGM, SBI informed that in agriculture they lacked a bit due to major write-offs during the period.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB & Chairman-SLBC emphasized that there should be proper action points for agriculture. Where certain reasons are hinderances for agriculture finance, they must be analyzed so that corrective action can be taken by the Banks as well as Government.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Punjab asked to have a session of 1 day specifically for agriculture wherein State Government Officials like Director Agriculture can be called.

**Action: All Banks & LDMs**

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

During the period under review overall CD Ratio of State of Punjab increased by 0.57% on QoQ basis and 3.28% on YoY basis. Thus, the CD ratio of the state is 63.44% as on 31.03.2024.

Sh. Akhil Mangal, AGM, SLBC informed that Kotak Bank has not submitted correct data.

**Action: All Banks& LDMs**

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

Although the CD Ratio in Rural Areas has increased by 1.37 PPS on YoY basis but the same has decreased by 0.84 PPS QoQ basis which is a matter of concern.

The concerned Banks to improve their CD ratio and ensure steady growth.

**Action: All Banks& LDMs**

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| **Item No. 3.2 & 3.3** | **CD Ratio - Semi Urban Areas and Urban Areas** |

During the review period, the CD Ratio of Semi Urban area has increased by 3.94 PPs from 53.44% as on March 2023 to 57.38% as on March 2024.

Similarly, the CD Ratio of Urban area has increased by 3.78 PPs from 69.79% as on March 2023 to

73.57 as on March 2024.

**Action: All Banks& LDMs**

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| **Item No. 4** | **Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio** |

CD Ratio in all districts i.e. Jalandhar, Kapurthala, SBS Nagar, Hoshiarpur & Pathankot has increased

and the Pathankot district maintained the target of above 40% CD ratio throughout the year.

It was decided by the house that Pathankot district to be monitored for 1 more quarter and if the trend continues then we may remove it from Monitorable Action Plan.

AGM, SLBC mentioned that CD ratio is low for Public Sector Banks and LDMs are requested to liaison with Banks and Govt. Departments for facilitating maximum funding to improve CD ratio.

**Action: Concerned LDMs/Banks**

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| **Item No. 5** | **Review of National Goals** |

CD Ratio Overall of the state is 63.44% which is above the benchmark of 60%.

CD ratio of Rural area is 50.02 and Semi Urban area is 57.38% against National Goal of 60%.

AGM, SLBC said that Punjab is way ahead in almost all the parameters compared to the norms set by RBI. He informed that certain Banks are lacking compared to the benchmarks in various parameters like Priority Sector Advance, Agriculture Advance, Small & Marginal Farmers, Micro Enterprises, Export credit, Weaker Sector Advances and CD ratio and requested the concerned banks to focus in these areas which will also save cost for Banks.

**Action: All Banks**

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| **Item No. 6** | **Ground level Credit data** |

The achievement of Commercial Banks under Ground Level Credit is 82%, RRBs 92% and Coop Banks is 96%. The overall achievement as on 31.03.2024 is 84%.

AGM, SLBC requested the member banks to take steps to improve progress under Term Loan to Agriculture for Asset/Capital creation in rural area.

**Action: All Banks**

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| **Item No. 7** | **Priority Sector Advances** |

During the period under review, Priority Sector Advances in Punjab has been increased by Rs.22879 Crores, from Rs.182073 crores as at March 2023 to Rs.204952 crores as at March 2024 thus showing a growth of 12.57%.

**Action: All Banks**

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| **Item No. 8** | **Agriculture Advances** |

The Agriculture Advances in the State during the period under review witnessed an increase of Rs.8902 crores from Rs.81112 crores as at March 2023 to Rs.90014 crores as at March 2024 thus showing increase of 10.97%.

**Action: All Banks**

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| **Item No. 8.1** | **NPA in Agriculture Sector** |

NPA as on March 2024 under Agriculture are to the tune of Rs.10041 crores which is 11.15% of agriculture advances outstanding and 2.58% of total advances respectively in the State.

NPA under Agriculture sector have increased by Rs.46 crores during the last one year.

AGM, SLBC informed the house that almost all the Banks have performed well but wrong reporting of data by Kotak Mahindra Bank is affecting the figures.

**Action: All Banks**

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| **Item No. 8.2** | **Agriculture Advances through Term Loan.** |

Out of the total Agriculture advances of Rs.90014 crores, term loan component is Rs.29334 crores which comes to 32.58%. Infrastructure financing or Capital formation is not being done in rural area, which will ultimately hamper agriculture/ rural income of farmers.

Term Loans are the best way for improving the Agriculture finance component.

**Action: Concerned Banks/ Agriculture Dept.**

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| **Item No. 9 and 9.1** | **KCC Scheme and KCC-ATM cum Debit Cards position** |

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

The overall percentage of cards issued as on 31.03.2024 is only 80%. Banks are requested to issue ATM cum Debit card to all KCC account holders.

Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, pointed our that some big Banks are declining in this aspect.

**Action: Concerned Banks**

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| **Item No. 10** | **Advances to SC Beneficiaries** |

The Advances to SC Beneficiaries in the State during the period under review witnessed an increase of Rs.1331 Crores i.e. 24.80 %.

Last year there was negative growth and it was appreciated that this quarter there is positive growth.

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| **Item No.11** | **Pradhan Mantri MUDRA Yojana (PMMY)** |

The achievement against the target of Rs.3883cr is Rs.4327 cr which comes out to 111%. All Banks were congratulated for the same.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB & Chairman-SLBC desired to include figures of Sanction and disbursement in agenda next SLBC Meeting onwards.

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| **Item No. 11.1** | **NPA under Pradhan Mantri MUDRA Yojana (PMMY)** |

NPA under MUDRA was 9.51% as on 31.03.2023 and 10.75% as on 31.03.2024. UCO, BOB, BOI, BOM have witnessed increase in NPA compared to last year. AGM SLBC requested these Banks to review their performance as recovery is an important aspect for Banks currently.

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| **Item No. 12** | **Prime Minister Employment Generation Programme (PMEGP)** |

Banks having pendency in disbursements and sanctions are requested to advise their field functionaries to clear the pendency immediately & achieve the allocated targets of current financial year.

AGM SLBC requested Director KVIC to comment and also clarify why subsidy is demanded back from Banks if the account turns NPA.

Director KVIC Appreciated the bankers for their good work. He also informed that subsidy can be adjusted if stock is present, and agreed to share the relevant guidelines of the scheme.

Director, Department of Industries said that physical targets are left behind so he urged to give preference to small loans to increase numbers. They also informed that they have conducted

awareness programs in all it is.

AGM, SLBC assured co-operation for awareness camps.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance asked to add PMEGP numbers in the Agenda from next meeting so that the data is complete for discussion.

**Action: All Banks/KVIC**

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| **Item No. 13** | **Stand-up India Programme of Ministry of Finance** |

AGM SLBC apprised the house that the scheme has not yet picked up in state. Limited Banks participated and number of loans sanctioned are minimum out of all schemes. He requested all Banks to follow leading Banks and contribute.

**Action: All Banks**

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| **Item No. 14** | **Pradhan Mantri Suraksha BimaYojana (PMSBY) and Pradhan MantriJeevanJyotiBimaYojana (PMJJBY).** |

AGM, SLBC apprised the house that as on 31.03.2024, more than 96 Lakh enrolments have been done under PMSBY and more than 42 Lakh under PMJJBY. He reffered to Sh. Mohapatra Jis opening speech where he explained in very easy language the benefit of this scheme and requested all the LDMs and Banks to strive hard being a social cause and make concerted efforts to cover each and every eligible beneficiary in the state as large population is still to be covered.

**Action: All Banks**

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| **Item No. 15** | **Atal Pension Yojana (APY)** |

The overall achievement under the scheme as on 31.03.2024 is 67%. AGM, SLBC said that the overall performance under the scheme has improved as compared to the previous quarter from 47% to 67%. However, the performance of Pvt. Banks is not found satisfactory.

RRBs were applauded for their achievement of 127%.

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| **Agenda Item No. 16** | **Review of progress of implementation of various packages announced by RBI/Govt. of India for different sector of economy in view of COVID pandemic** |

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| **Item No. 16.1** | **PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme** |

As on 01.05.2024, total 246838 applications have been uploaded on the portal, out of which Banks have sanctioned 196252 applications and 184327 applications have been disbursed. 11925 applications are pending for disbursement. AGM, SLBC informed the house that pendency of disbursement and sanction both are very less i.e. below 10%.

Technical director, NULM said that huge number of cases are approved by the Banks which is good.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance also supported his view and urged to expedite disbursement through camps.

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| **Item No. 16.2** | **Nationwide AHDF KCC Campaign for providing KCC facility to all eligible Animal Husbandry and Fishery Farmers** |

AGM, SLBC assured the same on behalf of all the Banks.

Under the campaign, a total of 66985 applications have been received so far for KCC to Animal

Husbandry & Dairy out of which 51534 have been sanctioned, 14141 applications have been rejected

and 1034 applications are pending with banks.

Out of total pending applications, 807 applications are pending for more than 15 days. For KCC to

Fisheries, out of total 580 applications received, only 101 applications have been sanctioned and as

many as 381 applications have been rejected. 98 applications are still pending with the banks and all of

them are pending for more than 15 days which is a matter of concern

**Action: Banks/Fisheries Dept./Dairy Dept.**

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| **Item No. 16.3** | **CENTRAL SECTOR SCHEME FOR “FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND”** |

Banks have received 19306 applications under the scheme. 11964 applications have been sanctioned, 11150 applications disbursed and 814 are still under process. Out of pending applications, as many as 436 applications are pending for more than 30 days for disbursal. The concerned banks are requested to dispose of the pending applications at the earliest.

AGM, SLBC informed that Punjab is at No. 1 position in AIF.

Representative from AIF requested for speeding up the Geo-tagging.

AGM, SLBC said that Banks cannot do geo-tagging at their end, the same is to be done by initiative from the department and banks can only support the department for Geo Tagging. He also informed that Bank of India has done geo-tagging in 100% cases.

**Action: Banks & Horticulture Dept**

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| **Item No. 16.4** | **Integration of Agriculture Infrastructure Fund with the Krishi, Mapper**  **application via Geo-tagging of project locations of 10,000 +beneficiaries in Punjab** |

As per MoA & FW, Govt. of India guidelines, it has been directed to integrate Agriculture

Infrastructure Fund with the Krishi, Mapper application via Geo-tagging of project locations of 10,000+ beneficiaries in Punjab, as informed by the Department of Horticulture, Punjab.

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| **Item No. 16.5** | **PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)** |

Banks have received 2810 applications under the scheme. 2146 applications have been sanctioned as on 31.03.24 and 190 applications are still pending with banks.

As advised by Ministry of Food Processing Industries, GOI, SLBC has allotted the target of 1 loan per branch to the banks. AGM, SLBC requested all the member banks to achieve the same positively.

# Action: LDMs & Banks

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| **Item No. 17** | **EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN ALL DISTRICTS OF PUNJAB** |

The Digital India is a flagship program of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy.

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. Time line fixed for 100% digitalization of the district was 31.12.2023.

As per RBI letter No. FIDD.CO.LBS.No.S704 /02.01.014/2023-24 dated August 09, 2023, Para 2, SLBC/UTLBC Convenor Banks were advised to leverage the experience gained in the implementation

of the program and to prepare a schedule to cover all the districts in respective states/UT, to make them 100% digitally enabled.

**Action: All Banks & LDMs**

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| **Item No.18** | **Scale of Finance in Agriculture Advances** |

AGM, SLBC apprised the house that a meeting of newly formed committee was held on 09.02.2024 wherein the outcome of previous meeting was shared with newly inducted members. It was discussed that all the new members will go through the previous outcome and after that next meeting will be held shortly to come up with recommendations on the issue. He also said that there is overfinancing in KCCs in some belts.

**Action: SLBC**

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| **Item No.19** | **Review of Performance of Banks (excluding Coop. Banks) in key areas relating to Deposits, Advances & Priority Sector Advances** |

As per the comparative position of key Banking parameters there is rise in all parameters.

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| **Item No. 20** | **PM VISHWAKARMA SCHEME** |

PM Vishwakarma Scheme was launched on 17th September, 2023 by the Hon’ble Prime Minister, to provide end-to-end holistic support to traditional artists and crafts people engaged in 18 identified through access to skill training, collateral free credit, modem tools, market linkage support and incentive for digital transactions.

AGM SLBC requested all the Lead District Managers and Banks to participate proactively, put concerted efforts to source maximum applications and simultaneously process them also.

Joint Director, Department of Industries said that they are trying to speed up the First and Second stage.

**Action: All Banks**

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| **Item No. 21** | **MERA GHAR MERE NAAM/SVAMITVA Scheme** |

SVAMITVA Scheme is a flagship Scheme of Ministry of Panchayati Raj, Govt of India. The Scheme aims at creation of computerized Record of Right and Creation of GIS Maps of Abadi Deh areas of villages. Initially, the scheme was started in Gurdaspur District in Punjab on Pilot basis and is now being implemented in all the Districts of State of Punjab.

Under this scheme Property Cards have already been started generating in the Gurdaspur District. As informed by LDM, Gurdaspur during 167th SLBC meeting, all the details of the district have been updated in Revenue record and now Unique ID number of owner can be generated. Earlier, there was no option to create charge but now that problem is also solved and the record is at par with Fard. People having houses falling in Lal Dora can now avail housing loan, the property can be mortgaged in similar way and sanctioning can be done for all kind of loans in the same way as it was done against the Registry.

As on 15.04.2024, a total of 16443 property cards have been generated in Gurdaspur district.

LDM Gurdaspur informed the house that there is no hinderance in lending under this scheme however response from people has declined.

**Action: Revenue Dept./SLBC**

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| **Item No. 22** | **Opening of RSETIs in Uncovered Potential Districts of Punjab State** |

Sh. Charanjit Singh, State Director Punjab for RSETIs informed that we have achieved Punjab State target upto 105%. Settlement rate is 76% and Bank credit rate is 62% against State rate of 61%. On 1April 2024 RSETI in Gurdaspur has been opened. He requested Sh. Bibhu Prasad Mahapatra,

Executive Director, PNB to consider opening of 4 more RSETIs in Pathankot, SBS Nagar, Fazilka and Tarn Taran.

AGM, SLBC informed the house that Financial Literacy if the focus area of RBI and they have also sent awareness booklets/material for all RSETIs.

**Action: All LDMs/Banks**

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| **Item No. 23** | **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 23 Districts and Department proposed to extend it to 115 Blocks. Banks have sanctioned and disbursed 10349 Loan Applications up to Q.E March 2024 and there is only 1.6% NPA cases.

AGM SLBC appreciated Punjab Gramin Bank and HDFC for good work in funding to SHGs.

**Action: Concerned LDMs & Banks**

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| **Item No. 23.1** | **Position of Women Self Help Groups under NRLM** |

AGM, SLBC informed that Co-operative Banks are lagging behind for funding women SHGs.

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| **Item No. 24 and 24.1** | **Pledge Financing for Agriculture Commodities through ELECTRONIC NEGOTIABLE WAREHOUSE RECEIPT (e-**  **NWR) and Promotion of e-Kisan Upaj Nidhi (e-KUN)** |

The Warehousing Development and Regulatory Authority (WDRA) was established under the Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses.

To provide a hassle free loan application journey to the farmers by reducing Turn Around Time required for making application to the bank, the e-Kisan Upaj Nidhi (e-KUN) was launched on 04.03.2024 and is on boarded on Jan Samarth portal.

Sh. Ajoy Kumar Sinha, IAS, Principal Secretary Finance asked how many Warehouse are registered under this in State of Punjab, but Representative from Agriculture department said that this scheme is not under their purview.

Sh. Ajoy Kumar Sinha requested SLBC to Circulate the scheme to which AGM, SLBC agreed.

**Action: SLBC**

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| **Item No. 25** | **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. 54 FLCs are functioning against the target of 150 at the block level in the State of Punjab. Out of 150 FLCs, codes are given to 132 FLCs.

Madam Savita Verma, DGM, RBI said that FLCs complements CFLs. CFLs are operational since last 3 years.

She added that In FLCs most people are ex-bankers or related to Financial sector thus knowledgeable and capable of disseminating information regarding schemes in a better way, therefore, through FLCs they may train CFL staff and build more capacity in July. FLC is an important segment but vacant since long as FLCs are not getting sufficient applications. They are important pillars of Financial Inclusion. She requested Banks to recommend the required changes in the scheme to improve the position. She also asked if it is a necessity to only employ ex-bankers for the purpose.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB, Chairman-SLBC asked Punjab and Sind Bank to express the issues faced as they have maximum pendency.

Representative from Punjab & Sind Bank shared that age criteria of upto 65 years is an issue due to which they are unable to employ suitable persons.

Sh. Charanjit Singh, State Director Punjab for RSETIs informed that renumeration of FLCs is less that is also a reason for vacant FLCs. He said that SBI has now raised the same and requested Sh. Bibhu Prasad Mahapatra, Executive Director, PNB for the same.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB requested to discuss in sub-committee meeting and analyze and provide consolidated information w.r.t. the problems being faced and resolutions that can be done for various districts as this is a concern of our regulator.

It was also clarified by representative from RBI that as per the government guidelines of 2016 there is no compulsion of employing only ex-bankers but each Bank has their own discretion to some extent for the same.

AGM, SLBC said that we may share the FLC guidelines with the Banks and requested Concerned banks to appoint these FLCs immediately and report latest status to SLBC.

**Action: SLBC/Banks**

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| **Item No. 26** | **Progress report of Financial Literacy Centers** |

1176 Target group specific camps have been conducted by FLCs in the State of Punjab. 677 special camps have been conducted by FLCs for people newly inducted into the Financial System in the State of Punjab. A total of 6227 FLC Camps have been conducted by 3210 rural branches during the quarter and 146219 persons participated in these camps.

However, Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, Chandigarh had shown concern regarding Rural Banks not doing sufficient FLC Camps.

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| **Item No. 27** | **Calendar for the SLBC Meetings –F.Y. 2024-25** |

AGM, SLBC apprised the house regarding the Calendar for next SLBC Meeting for the Financial Year 2024-25 as : -

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| **SLBC Meeting** | **Quarter which is to be reviewed** | **Date of Meeting** |
| 169th | June 2024 | 14.08.2024(Wednesday) |
| 170th | September 2024 | 14.11.2024(Thursday) |
| 171th | December 2024 | 13.02.2025(Thursday) |

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| **Item No. 28** | **Pending claims status of Rural self-employment Training Institutes(RSETIs) Sponsoring Banks - as on 30.04.2024** |

As on 30.04.2024, Total amount of claims pending for reimbursement with the SRLM of BPL trained candidates for PNB’s RSETI of Punjab State is Rs.2.30 crores.

AGM, SLBC requested the SRLM Dept. to reimburse the amount of pending claims without any further delay.

Sh. Ramandeep Sharma, SPM, NRLM said that they have already demanded 11.5 crores and same

will be cleared within 1 month.

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| **Table Item** | **Annual credit plan (ACP) – Sector-wise Targets for Financial Year 2024-25 – District wise and Bank wise for approval.** |

AGM, SLBC discussed the ACP Targets/achievement for the year 2023-24 and Targets for the year 2024-25. 97% was the achievement for last year. For Total Agriculture Loans 92225 crores were achieved against the target of 109201 crores in 2023-24 and for 2024-25 targeted growth is 19% i.e. 110086 crores. For MSME 100334 crores were achieved against the target of 87009 crores in 2023- 24 and for 2024-25 targeted growth is 3% i.e. 103434 crores. For OPS 20583 crores were achieved against the target of 24842 crores in 2023-24 and for 2024-25 targeted growth is 30% i.e. 26697 crores. For total Priority Sector Targeted growth for 2024-25 is 13%.

Sh. Bibhu Prasad Mahapatra, Executive Director, PNB asked the reason why MSME target is on lower side i.e. 3% and OPS on higher side i.e.30%.

AGM, SLBC said that we can revisit the targets along with NABARD.

Madam Savita Verma, DGM RBI said that these can be further discussed and then planned accordingly.

All were then requested to discuss the issues faced if any during the Open Session.

Sh. Sanjeev Mahajan, Director UIDAI informed that house that they have launched face authorization and Banks were requested to make use of the same. He also requested to popularize the application Jeevan Praman. He also raised concern regarding the de-duplication not being done.

He also informed that Punjab state has 100% Aadhar saturation.

Sh. Jagdish Singh, Joint Director, Department of Agriculture expressed his concern regarding burning of stubble (parali) by farmers in Punjab State. He said that to stop the same they have changed the scheme to make subsidy available from backend. He requested Banks to accordingly guide the farmers not to burn stubble and that subsidy will easily be released fron the government to Bank and finally to farmers. He also informed about the State government site of Agri-machinery where approved cases can be viewed. He also apprised that each beneficiary is given upto 25 lakhs of subsidy amount.

Sh. R. K. Meena, DGM, SLBC requested the LDMs to keep in personal monitoring the action points discussed. He requested to focus on the actual pendency and timely correction of data wherever required.

He also requested for organization of desired number of FLC camps and take corrective action for inactive BCs which are huge in number. He also suggested that relevant matters can be discussed in DLRCs in the Districts. He requested all to ensure timely reporting of the issues before the SLBC meeting.

Concluding the discussion he requested all the Banks to constantly stive for improved performance and ensured all the required support from SLBC, Punjab.

Thereafter, the meeting ended with Vote of thanks by Sh. Hardeep Singh, GM, Bank of Baroda.

**List of Participants**

**168th SLBC Meeting held on 22.05.2024**

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| **S.**  **No.** | **Name of participant (Shri/Smt)** | **Designation/Bank/Department** |
| 1 | Ajoy Kumar Sinha, IAS | Principal Secretary Finance, Govt. of Punjab |
| 2 | Vivek Srivastava | Regional Director, Reserve Bank of India |
| 3 | Bibhu Prasad Mahapatra | Executive Director, PNB & Chairman- SLBC Punjab |
|  | Diprava Lakra, IAS | Secretary Finance, Institutional Finance & Banking, Punjab |
| 5 | Raghunath B | Chief General Manager, NABARD |
|  | **Reserve Bank of India** | |
| 6 | Savita K Verma | Deputy General Manager, Reserve Bank of India |
| 7 | Sanjeev Singh | AGM , RBI |
|  | **Punjab National Bank** |  |
| 8 | Parmesh Kumar, GM & Convener SLBC | Punjab National Bank |
| 9 | Pankaj Anand, DGM | Punjab National Bank |
| 10 | R.K Meena, DGM | Punjab National Bank |
| 11 | Akhil Mangal, AGM | Punjab National Bank |
| 12 | Sumant Kumar, Chief Manager | Punjab National Bank |
|  | **State Government Departments/Boards/Corporations(Shri/Madam)** | |
| 13 | Sanjeev Aggarwal, Deputy Director | Department of Institutional Finance & Banking |
| 14 | Jasminder Singh Bindra, AGM | NABARD |

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| 15 | Dr. Vinod Kumar, Professor | RBI Chair, CRRID |
| 16 | Rajneesh Tuli, SLPM | Punjab Agro |
| 17 | Jagdish Singh, Joint Director | Department of Agriculture |
| 18 | Sanjeev Mahajan, Director | UIDAI |
| 19 | Vishav Bandhu, Joint Director | Department of Industries |
| 20 | Dr. Ashish, Nodal Officer | Animal Husbandry(Punjab) |
| 21 | Mohit, State Director | KVIC |
| 22 | Sukhwinder Singh | KVIC |
| 23 | Jasvir Singh, Director & Warden of Fisheries | Department of Fisheries(Punjab) |
| 24 | Amardeep Singh, SFO | Department of Fisheries(Punjab) |
| 25 | Dr. S.K.Dubey, Deputy Director | NHB |
| 26 | Baldeep Singh, Technical Director | Local Govt. Deptt./SUDA/NULM |
| 27 | Harpreet Singh, Deputy Director | Horticulture Department |
| 28 | Nitya Tewari | Horticulture Department |
| 29 | Kashmir Singh, Joint Director | Dairy Deptt |
| 30 | Vaibhav Sharma, Senior Associate | NPCI |
| 31 | Prabhat Garg, Manager | Punjab Financial Corporation |
| 32 | Charanjit Singh, State Director | RSETI |
|  | **Banks (Shri/Madam)** |  |
| 33 | Abhishek Sharma, DGM | STATE BANK OF INDIA |
| 34 | Rajesh Ranga, CM | STATE BANK OF INDIA |
| 35 | Hardeep Singh, GM | BANK OF BARODA |
| 36 | Brajesh Kumar Singh, DGM | BANK OF INDIA |
| 37 | S K Trivedi, Zonal Manager | BANK OF MAHARASHTRA |
| 38 | Ved Prakash ,DGM | CANARA BANK |
| 39 | Alok, Zonal Head | UCO BANK |
| 40 | Kamal Kant, Sr. Manager | UCO BANK |
| 41 | Karamjit Singh, DGM | PUNJAB & SIND BANK |
| 42 | Naveen Joshi, Officer | PUNJAB & SIND BANK |

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| 43 | O.P Kalra, DGM | INDIAN BANK |
| 44 | Umakant Samal, Regional Manager | INDIAN OVERSEAS BANK |
| 45 | Purushottam Meena, DGM | CENTRAL BANK OF INDIA |
| 46 | Prashant Gaur, AGM | UNION BANK OF INDIA |
| 47 | APS Ghuman, GM | PB. STATE COOPERATIVE BANK |
| 48 | Gajendar Kumar Negi | PB. GRAMIN BANK |
| 49 | Harvinder Kapoor, Regional Head GSP | HDFC BANK |
| 50 | Prabhjeet Singh Purba , Zonal Coordinator | ICICI BANK |
| 51 | Vinay Bhalla ,SVP | AXIS BANK |
| 52 | Charu Bakhshi, Nodal Officer | AXIS BANK |
| 53 | Prashant Sethi, DGM | IDBI BANK |
| 54 | Satvir Chopra, AVP | INDUSIND BANK |
| 56 | Iftikhar Abdullah Sofi, AGM | J & K Bank |
| 57 | Harpreet Kaur, SM | KOTAK MAHINDRA BANK |
| 58 | Prateek Goel, Regional Head | FEDERAL BANK |
| 59 | Tajeshwar Bathla, SVP | YES BANK |
| 60 | Manav Malhotra, Manager | RBL BANK |
| 61 | Vikertan Sharda, AVP | BANDHAN BANK |
| 62 | Vishal Singla , SVP | AU SMALL FINANCE BANK |
| 63 | Amit Gupta | AU SMALL FINANCE BANK |
| 64 | Mukesh Chand, DVP | CAPITAL SMALL FINANCE BANK |
| 65 | Amit Thakur, Sr. Manager | UJJIVAN SMALL FINANCE BANK |
| 66 | Amar Bisht, BCSDM | JANA SMALL FINANCE BANK |
| 67 | Zarrar Husain | AIRTEL BANK |

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| 68 | Mohit Sharda, Sr. Manager, CO Punjab | INDIA POST PAYMENT BANK |
| 69 | Ravi Raj Singh, RH | FINO PAYMENTS BANK |
|  | **Lead District Manager(Shri/Madam)** | |
| 70 | UMANG MAINI | Amritsar |
| 71 | Ambuj Kumar | Barnala |
| 72 | Manju Galhotra | Bathinda |
| 73 | Rameshwar Dass | Faridkot |
| 74 | Mukesh Kumar | Fatehgarh Sahib |
| 75 | Manish Shaharan | Fazilka |
| 76 | Kewal Kishan | Gurdaspur |
| 77 | Rajesh Joshi | Hoshiarpur |
| 78 | Geeta Mehta | Ferozpur |
| 79 | Sarabjit Singh | Ludhiana |
| 80 | Vijay Gupta | Mansa |
| 81 | Chiranjiv Singh | Moga |
| 82 | Gurcharan Singh | Sri Muktsar Sahib |
| 83 | Lalit Kumar Mehra | Pathankot |
| 84 | Davinder Kumar | Patiala |
| 85 | Manish Tripathi | Rupnagar |
| 86 | M K Bhardwaj | SAS Nagar |
| 87 | Harmesh Lal | SBS Nagar |
| 88 | Nirmal Roy | Tarn Taran |
| 89 | Rajesh Kumar | Malerkotla |
| 90 | Sanjeev Aggarwal | Sangrur |
| 91 | M S Moti | Jalandhar |
| 92 | Amanpreet Singh | Kapurthala |