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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
punjab national bank

ਸੰਪਿੰਨਕ : ਰਾਜ ਪੱਧਰੀ ਬੈਂਕਰਜ਼ ਕਮੇਟੀ, ਪੰਜਾਬ  
ਪੀ ਐੱਨ ਬੀ ਡਵਨ, ਬੈਂਕ ਸਕੇਅਰ ਸੈਕਟਰ 17 ਬੀ,  
ਚੰਡੀਗੜ੍ਹ, 160017

Convener: State Level Bankers' Committee,  
Punjab, PNB House, Bank Square  
Sector 17B, Chandigarh 160017

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Date : 13.11.2024

All the Members of State Level Banker's Committee (Punjab)

Respected Sir/Madam,

Reg: Minutes of 170<sup>th</sup> Meeting of SLBC (PB)

We are pleased to enclose herewith a copy of the 170<sup>th</sup> Meeting of SLBC(Punjab) held on 11.11.2024 at Hotel Hyatt Centric Sector 17A, Chandigarh.

We request you to initiate suitable steps on actionable points relating to your Bank / Department & apprise us about the progress/developments in this regard latest by 30.11.2024

Thanking You,

Yours's Faithfully

DGM SLBC



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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  
...ਭਾਰੋਂ ਕਾ ਪ੍ਰਤੀਕ !



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**MINUTES OF 170th MEETING OF STATE LEVEL BANKERS' COMMITTEE, PUNJAB Held on 11<sup>th</sup> November, 2024.**

CONVENER: PUNJAB NATIONAL BANK

The 170<sup>th</sup> Meeting of the State Level Bankers' Committee, Punjab to review the performance of banking system in the State of Punjab for the quarter ended Sep 2024 was held on 11.11.2024 at Hotel Hyatt Centric, Chandigarh from 11:00 A.M onwards. The meeting was Chaired by Sh. Kalyan Kumar, Chairman SLBC & Executive Director, Punjab National Bank, along with the presence of Chief Guest Shri Ajoy Kr. Sinha, IAS, Principal Secretary Finance, Government of Punjab, Dr. Basant Garg, IAS Secretary Finance and Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, Chandigarh.

Besides, the meeting was attended by the following dignitaries-

- Shri Raghunath B, Chief General Manager, NABARD, Chandigarh
- Shri Parmesh Kumar, General Manager, PNB & Convener- SLBC
- Smt Varsha Bajpai General Manager RBI, Chandigarh.

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

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

At the outset, **Shri Parmesh Kumar, Convener-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 Sep, 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 Five Sub-committees to SLBC on 25<sup>th</sup> Oct 2024 followed by the Steering Committee Meeting on 04.11.2024 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 Sep 2024, which included the YOY deposit growth of 8.07% with major banks being SBI, PNB and HDFC, YOY credit growth of 12.94% with major banks being HDFC, SBI and PNB and Agriculture growth at 5.31%.

He urged all the Member banks to submit the timely data on the Portal for further compilation for onward submission to the ministry & for the SLBC Meeting.

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 also urged the banks to put efforts in order to improve the Social Security Schemes.

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 also requested all Member Banks & LDMs to focus on Social Security Schemes. He also given the example of States like UP, Jharkhand where the Banking Sector Share in Social Security Schemes is much higher as compared to the Punjab State.





**Sh. Kalyan Kumar, 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.

He briefly touched upon the evolving macro-economic conditions in the country. He also spoke about the Monetary Policy Parameters. Regarding the progress for the Qtr ended Sep'2024, he informed that the total number of branches in the state of Punjab Stands at 7413. He congratulated the Banks & LDMS regarding the ACP achievement which is 62% as against the proportionate target of 50% for the half year. He also briefly put figures of National Goal before the house.

He pointed out that there is a lot of improvement required in the area of Social Security Schemes. As India is Visualizing VIKSHIT BHARAT by 2047, these schemes will play a pivotal role particularly MSME & schemes like PMSBY, PMJJY & APY. He requested all for their active support & participation in popularizing the Social Security Schemes.

He pointed out Federal Bank for achieving 213% against the FY24-25 Target in APY. He urged the Public Sector Banks for improving their participation Social Security Schemes. He urged all the Member Banks for playing a greater role for the capability building of the MSME units so that these units not only play a great role in employment generation but will also play a great role in Entrepreneurship & overall growth of Punjab State. He urged upon all 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 customer's merchants on digital platforms.

**Sh. Vivek Srivastava, Regional Director, Reserve Bank of India, Chandigarh** in his address to the house welcomed the dignitaries and all participants. He apprised that this is one of the best times for commercial banks. He congratulated the banking fraternity for doing the wonderful job.

He informed that there is stress build up in unsecured loan segments like loans for consumption purposes, microfinance loan & credit card outstanding. He informed that RBI is closely monitoring the situation & takes appropriate measures as necessary.

He urged banks on their part to carefully access the exposure in these areas both in terms of size & quality. He urged Banks to focus on post sanctioning monitoring. The attention should also be given on the potential risk from the deposits in the in-operative accounts & Mule Accounts.

He made everyone aware that one of the most significant emerging challenges in a country is going to be that of climate risk and one of the sectors which will be badly affected by that would be the financial sector because ultimately these are the assets funded by Banks which could be adversely impacted. Keeping that in mind, RBI proposes creation of a data repository. The climate risk information system Comprising of 2 parts. The first part will be a web-based directory listing various data sources which will be publicly accessible on the RBI Website. The second part will be the data portal comprising of data sets. Access to this portal will be made available only to the Regulatory Entities. One major change which is in the RTGS system is the introduction of a facility verifying the name of the account holder so that it reduces the risk of frauds.

Regional Director, RBI, Chandigarh sensitized all member banks to adhere to extant RBI guidelines on scale of finance as outlined in the Master Circular on the Kisan Credit Card (KCC) Scheme, dated July 04, 2018, while sanctioning KCC limits and monitor the end use of funds.

He also extended thanks to the government of Punjab for all the cooperation they have extended in celebrating the RBI Quiz for under graduate students on the occasion of celebrating the 90 year of foundation of RBI.

He raised concern that the total agriculture advances are above the minimum prescribed but there is a trend of decline in September 23, June 24 & now in Sep24. He also made people aware that in collaboration with the NABARD & Banks, today all the blocks in each state of the country is covered by centers of financial Literacy.

He repeated a concern that in Punjab State there is not a single district which has so far achieved hundred percent Digitalization. He informed Digitalization is a favorite area of government and of RBI & requested all the Banks to pay attention on it. He also pointed out the concern regarding inactive business correspondents' outlets as per the latest data available. Capital Small finance bank has hundred percent inactivity, Canara bank also has a large percentage





of inactivity, PSB has 89% inactivity. He urged the banks to have the detailed review of the performance of BCs as the large percentage of inactivity defeats the purpose of the Scheme.

He also requested the SLBC to display the updated list of unbanked rural Centre list on their website. The reason for that is, based on the information reported by banks in the central information system for banking infrastructure as on 03/31/2024, Potentially RBI has come across 8 URCs having a population of more than 5000. He requested SLBC Punjab to verify the same and come up with the correct position. Like BC's similarly he also raised a concerned regarding inactive financial literacy counselors.

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

He congratulated all the banks for achieving the quarterly target of ACP. He also mentioned some of the banks like Bank of India, Canara Bank, Indian Bank which are standing at almost 20-25 % of their targets for this quarter. He urged the banks to improve their performance.

He mentioned that the State is not showing much progress in the Social Security Schemes especially in PMJJY. He requested banks to improve the performance in the Social Security Schemes.

He mentioned that the CD ratio of Sep'24 Qtr is standing is 63.99 which is at better position as compared to the last quarter. He pointed out some bigger banks like PNB having the lower CD Ratio of 48% .He urged all the colleagues from the banking fraternity & from the state government agencies to come forward and give their helping hand in the development of the state

**Dr. Basant Garg, IAS, Secretary Finance, Government of Punjab** in his address welcomed all the Dignitaries, Senior Officers of Banks.

He mentioned that Some of the Bigger banks needs the improvement in the Priority Sector Advances for improving the overall percentage of the State in Priority Sector.

He mentioned that Digitization is an important thing which Punjab needs to be achieved and every bank has a major role to play in it. Also, he told that there is a lot of scope in the Social Security Schemes & a lot can be done in this field especially in PMMY. He also added that as per DFS instruction, while finalizing the ACP, concerns departments like MSME may be involved. He also pointed out that there is need of improvement in PMEGP Disbursements.

**Shri Raghunath B, Chief General Manager, NABARD** in his address expressed greetings to all the dignitaries and other participants. He appreciated the performance of all the banks in overachieving the ACP quarterly targets. . He mentioned that there is a growth of 7.6 percent as compared to the corresponding period of the previous year with agriculture contributing 3.1 percent, as in percent growth in MSME is 23 percent as compared to the previous year. While in OPS, there is a negative growth. He told that the MSME growth is something that government is also focusing on the banking sector. Focusing on considering the employment potential of that sector ,he requested to all the Bankers to respond to the call. Coming to agriculture, share in the total achievement in ACP is 38 percent and Out of total outstanding, 67 percent is by crop Loan. He mentioned concerns over crop loans which we call it KCC. The NPA in agriculture sector is around 9.7 percent, that has been the range of 10 percent for the last few years. While the overall NPA of bank is in the range of 2.2 percent.

He informed the house about the **Agri Stack**. Agri stack refers to digital public infrastructure for agriculture. And it will answer 3 basic questions that is whether the person is a farmer, what is the land owned by him and what is the crop grown by him?





He told that there are 18 registries in the Agri Stack portal and 1 of the registries would be the land holding registry which will be the recorder of rights of the land, which will be linked to the state's recorder. So that the land ownership gets dynamically updated whenever transfer or mutation happens. And the entire villages of the state will be mapped with the geo reference to village maps and each farmer will be getting a unique farmer ID just like Aadhar id is there for the residence of this country.

He informed that the farmer ID which will also be linked to the Aadhar and a unique feature of this will be the digital crop survey, which will happen for each crop season. A certain amount will be given to a person such as business correspondents So, that they will go to each plot of land and take photographs. The photograph will be geotagged, georeferenced so that, now this will be the simple source of proof for what crop is being cultivated in each plot of land. He informed that we should be prepared for the transition which is going to come in KCC only.

He also informed the house regarding another portal **e-Kisan Upaj Nidhi**. He mentioned that only couple of banks are financing so far in Punjab under e-NWR. This is very useful for a small & marginal farmer to postpone selling of their produce and get a better return.

He mentioned that there are 44 such warehouses in Punjab and this portal will help the farmer to get money for their produce even before they sell. He mentioned that the small & marginal farmers are also eligible for interest subvention for up to 6 months for the loan's they get on the basis of e-NWR.

He further informed that there is again focus on increasing the ground level credit for fisheries sector. He told that this sector can offer high returns and also mentioned that borrowers are able to again get interest subvention. He requested the LDMS to review the flow of finance to fisheries sector also in the focused districts.

He further told that there are 18 RSETIs in Punjab and periodically NABARD gives them grant support to improve their capital infrastructure. He informed that the NABARD has sanctioned 2.5 lakhs to the 18 RSETIs to buy various training equipment as well as any classroom infrastructure they would like to buy.

**Sh. RK MEENA , DGM, SLBC** welcomed the distinguished guests and proceeded with the agenda items.



Item No. 1	Confirmation of Minutes of 169 <sup>th</sup> SLBC meeting (Punjab)
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The house confirmed the minutes of 169<sup>th</sup> SLBC meeting which was held on 27.08.2024.

Item No. 2	Annual Credit Plan 2024-25 Achievements up to 30.09.2024
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Sh. Kalyan Kumar Executive Director PNB and Chairman SLBC appreciated banks & LDMs for achieving 100% Half yearly targets for ACP 2024-25. He further pointed out low achievements by few banks i.e. Bank of India 21%, Indian Bank 28%, RBL Bank 22%, Bandhan Bank 28% and all these banks have been advised to improve the performance in coming quarters.

DGM SLBC, informed that the achievement of the Banks during F.Y 2024-25 for the Half Year Ended Sep 2024 is 62%. Banks have achieved 57% in agriculture, 66% in MSME and 66% in other priority sector. All banks were requested to continue the momentum so that progress may be improved in coming quarters.

(Action: All Banks and LDMs,)

Item No. 3	Over all CD Ratio.
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During the period under review overall CD Ratio of State of Punjab has been increased from 61.23% as at 30.09 2023 to 63.99% as on 30.09.2024 thereby showing increase of 2.76 PPs.

Chairman SLBC said that the CD Ratio is a major concern. All the banks need to give more credit in order to improve the overall CD Ratio.

DGM SLBC requested all the LDMs and banks to improve their CD Ratio in area wise also. CD Ratio of Public Sector banks remained at 48.90% while CD ratio of PVT sectors banks is 96.27%, followed by Punjab Gramin Bank at 77.80%. He also pointed out that CD Ratio of Punjab State co-operative bank declined from 61.01% as at 31.03.2024 to 51.83% as on 30.09.2024. CD ratio of SBI, Declined in Urban areas but increased in rural area.

CD Ratio on YoY basis declined in Punjab and Sindh bank, Bank of Maharastra, Union Bank of India, J&K Bank, RBL Bank and Punjab State co operative bank. These banks were advised to recover the declined.

(Action: All Banks and LDMs,)

Item No. 4	Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio
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DGM SLBC advised all the 5 LDMs to ensure conducting special DLCC/DLRC on CD ratio at quarterly basis. The LDMs and Banks need to prepare the data district wise & devise a plan to improve the overall CD ratio in these 5 districts: -





District	CD Ratio % as at June 24	CD Ratio % as at Sep 24
Jalandhar	34.71	33.73
Kapurthala	27.38	26.64
SBS Nagar	21.93	21.72
Hoshiarpur	28.29	27.98
Pathankot	39.04	38.97

(Action: All Banks and LDMS,)

Item No. 5	Review of National Goals
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Overall achievement in national goal remained at PS Credit 52.53%, Agri advances 23.47%, small and marginal farmers 10.07%, Micro enterprises 11.84%, Weaker sector 17.29%, Over all CD Ratio 63.99%, all these were above the bench mark.

Other export credit remained 0.06% (excluding export credit covered in Agri and MSME) against the national goal of 2%. Women beneficiaries remained 11.98% of total credit. There were declined in PS advances by Rs.7091 cr and MSME by Rs.7421 cr. of State Bank of India..

Chairman SLBC advised that next time national average may incorporated in comparison sheet so that comparison of Punjab state may done with national average.

Shri Vivek Srivastava Reginal Director RBI pointed out that PS advances of SBI is only 21.57%, Agriculture advances is 10.39% and Micro advances is only 3.71% which is below the state average even lowest in PSBs. SBI is advised to look in to the matter.

DGM SLBC requested Banks and LDMS who are still below the bench mark of national goals in various parameters, to take concrete steps to achieve the National goals during the current financial year.

(Action: All Banks and LDMS,)

Item No. 6	Review of Performance of Banks in key areas relating to Deposits, Advances & Priority Sector Advances
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DGM SLBC informed that deposit growth yoy remained at 8.00% while advances growth yoy is 12.90%. He requested all the banks to increase their key business specially in Agri and MSME Sector.

(Action: All Banks)



Item No. 7	Ground level Credit data
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Banks are requested to take steps to improve progress under Term Loan to Agriculture for Asset/Capital creation in rural area.

(Action: All Banks)

Item No. 8	Priority Sector Advances
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DGM SLBC informed that During the period under review, Priority Sector Advances in Punjab has been increased by Rs. 12256 (5.49%) Crores on YoY basis from 30.09.2023 & by Rs 247 crores (.11%) from June 2024 on QoQ basis.

Major Quarterly Variation is due to the following Banks

BANK NAME	June'24 Amount(In Cr)	Sep'24 Amount(In Cr)	Amount (% Variation)
STATE BANK OF INDIA	25104.04	18013	-7091.21 (-28.25%)
CENTRAL BANK OF INDIA	3608.83	3113.4	-495.45 (-13.73%)
INDUSIND BANK	2185.69	1932.9	-252.77 (-11.56%)
AU SMALL FINANCE BANK	2366.06	2239.5	-126.60 (-5.35%)

The above was advised to recover the declined so that overall performance of the state may be maintained.

(Action: All Banks and LDMS,)

Item No. 9	Agriculture Advances
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DGM SLBC told that the Agriculture Advances in the State during the period under review witnessed an QoQ increase of Rs.4072 crores from Rs. 95694 crores as at June 2024 & YoY increase of 5032 crores from 94735 crores as at Sep 2023 thus showing increase of 5.31%.





Major Quarterly declined in following banks :-

BANK NAME	June'24 Amount	Sep'24 Amount	Difference
CENTRAL BANK OF INDIA	1357.50	921.76	-435.74 (-32%)
INDUSIND BANK	1386.37	1102.67	-283.70 (-20%)
KOTAK MAHINDRA BANK	2335.39	2142.36	-193.03 (-8%)

All banks were requested to look in to the matter and ensure positive growth in coming quarters.

(Action: All Banks)

Item No. 9.1	NPA in Agriculture Sector
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DGM SLBC said that there is no much changes in the figures as that of last quarters. NPA in Agri Sector is Rs.9708 crore which is 9.70% of Agri advances and 2.2% of total advances.

Shri Ajoy Sinha PSF pointed out that INDIAN Bank, Kotak Mahindra Bank, J&K and RBL banks having NPA percentage above 20% percentage which very higher side and is a cause of concern.

Sh. Parmesh Kumar, Convener SLBC advised all the banks to make more efforts in reducing Agri NPA. He also advised all the banks to increase Agri advances so that NPA percentage may be brought down.

(Action: All Banks)

Item No. 9.2	Agriculture Advances through Term Loan.
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DGM SLBC told that Out of the total Agriculture advances of Rs.99766 crores, Term loan component is Rs.20151 crores which comes to 20%. Infrastructure financing or Capital formation is not being done in rural area, which will ultimately hamper agriculture/ rural income of farmers. All the Banks are requested to improve financing under Term Loan Component.

(Action: All Banks)





Item No. 10	Kisan Credit Card (KCC) Scheme
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The overall percentage of Debit/Rupay cards issued as on 30.09.2024 is only 52.30%. DGM SLBC advised all the banks to issue debit cards in all the eligible accounts.

Shri Vivek Srivastava Regional Director RBI pointed that card issuance percentage should be increased and he advised to all the banks for issuance of debit card in all eligible accounts.

(Action: All Banks)

Item No. 11	Advances to SC Beneficiaries
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The Advances to SC Beneficiaries in the State during the period under review witnessed an increase of Rs.2456 Crores on YoY basis i.e. 38.40 % & 199 crores on QoQ Basis which is 3.1%. All the banks were requested to continue to provide advances to the SC beneficiaries as a part of Priority Sector Advances.

(Action: All Banks)

Item No. 12	(BC) Outlets (FBC)- Punjab
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DGM SLBC requested all the banks & LDMs to analyze the inactive BCs & get them activated. As on 30.06.2024, the no. of inactive BCs were 5069 which includes 4578 BC of Yes Bank and 210 BCs of Central Bank of India . He further pointed out there is declined in number BC in Yes Bank.

Sh. Vivek Srivastava Regional Director RBI, informed that there is a need of improvement in the working of BCs. All banks need to revisit how their BCs are performing & the same needs to be improved & reflected in the next meeting.

(Action: All Banks and LDMs,)

Item No. 13	Pledge Financing for Agriculture Commodities through ELECTRONIC NEGOTIABLE WAREHOUSE RECEIPT (e-NWR)
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Chairman SLBC Shri Kalyan Kumar advised all the banks that it is a secure financing & there is a scope for improvement. Only PNB, SBI & ICICI banks are having exposure. Other banks were requested to look in the and improve their performance in the segment.

(Action: All Banks)





Item No. 14	Opening of Financial Literacy Centers (FLCs) at block level.
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DGM SLBC informed that there is a need to create a roadmap by all the banks and only 57 FLCs are functioning against the target of 150 FLCs. During the discussion majority of banks were in the view that remuneration is very lower side therefore it's not attracting job for retirees' persons.

Principal Secretary Finance advised SLBC to see if there is any possibility in Uniform payout by each bank.

Principal Secretary Finance and Regional Director RBI advised all the banks that banks may review the policy guidelines at their end, within RBI guidelines.

**(Action: All Banks and LDMS,SLBC)**

Item No. 15	Progress report of Financial Literacy Centers
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DGM SLBC, informed that at least ONE camp per month is mandatorily to be organized in the rural branches under financial literacy program.

All sate heads of the banks were advised by the RD- RBI, for ensuring compliance of the camps.

**(Action: All Banks and LDMS,)**

Item No. 16	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN ALL DISTRICTS OF PUNJAB
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Sh. Vivek Srivastava, Regional Director RBI appreciated all the banks for the position. He also advised to do some more efforts to fill the desired level of 100% digitalization.

**(Action: All Banks and LDMS, )**

Item No. 17	Pradhan Mantri MUDRA Yojana (PMMY)
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Under MUDRA scheme total accounts as on 30.09.2024 are 1134798 of Rs.10038 crore by growth of 18% on YoY basis. DGM SLBC informed that there is declined in number of accounts in Bank of India, HDFC, Indusind Bank and Ujjivan Small Finance Bank, these banks should check their data reporting system.

Further NPA under MUDRA scheme remained at 11.70% as on 30.09.2024 while it was 11.36% as on 30.06.2024.

SLBC Chairman advised all the banks for including Tarun Plus scheme progress in next meeting as Govt of India has enhanced the MUDRA loan limit from Rs.10 Lakh to Rs.20 Lakh under Tarun Plus MUDRA scheme.





(Action: All Banks)

Item No. 18

Prime Minister Employment Generation Programme (PMEGP)

The department highlighted that Punjab is on the top position in the north India. He requested the banks to disburse the amount pending at their end. He requested the banks to give importance to PMEGP loans in order to achieve the physical targets. It was pointed out that some banks sanctioned the applications of portal but denies when applicant visits his base branch. Shri Ajoy Sinha PSF, advised all the banks to look in to the matter and avoid such practices if any.

Sh. Ajoy Kumar Sinha, IAS PSF Instructed KVIC/Department of Industries to ensure to send 10-12 cases of Rs.10.00 lacs each as against the present average ticket size of Rs.26.00 lacs. As high cost projects lead to lesser units which in turn generates lesser employment opportunities.

DGM SLBC requested all the banks to dispose of the pending application and improve their performance.

(Action: All Banks and LDMs, State Nodal Departments)

Item No. 19

Stand-up India Programme of Ministry of Finance

DGM SLBC requested all the Controlling heads of Banks 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.

(Action: All Banks)

Item No. 20

SURAKSHA BIMA YOJAN and JIVAN JYOTI BIMA YOJNA

DGM SLBC informed the house that there is a QoQ Decline in some Banks like BOB, IOB, UBI, PSCP in PMJJBY cumulative accounts which impacted the overall States performance of Sep'24.

Dr. Basant Garg, IAS told the house to conduct training sessions for all the Banks & LDMs to understand the Portal annexures so that correct data could be uploaded. Due to the lack of knowledge, there may a possibility that wrong data is getting uploaded on the Portal. Also, he instructed SLBC to provide the details of camps to be organized under 3-month special campaign.

Sh. Vivek Srivastava RD, RBI told to include the data of accounts whose renewals are pending against the last quarter & the same is to be included on the Portal.

Sh. Kalyan Kumar, ED PNB told to include the National Average against the Schemes in the Agenda from the Next time also to understand the Punjab's Position.

One of the members of the Bank has suggested the State authorities that there should be a proper marketing of the social security schemes at the District Level on being asked for the Suggestions for improving the participation in the Social Security Schemes in the State.

Sh. Ajoy Kr Sinha told the house to target the Mandi's to increase the enrollments in the social security Schemes.

(Action: All Banks and LDMs, SLBC)





Item No. 21	Atal Pension Yojana (APY)
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DGM SLBC informed the performance under APY for State as a whole is very poor especially private banks are not performing in APY.

Sh. Ajoy Kumar Sinha, PSF appreciated Union Bank of India for achieving 62%, Punjab Gramin Bank in achieving 84%.

Sh. Parmesh Kumar convener SLBC, informed the house that the commission of BCs in the running Jan Suraksha Campaign ending in March'25 has been doubled for per enrollment under PMSBY.

LDM Mansa informed that they are not getting co-operation from the District Authorities for the Jan Suraksha Campaign.

Sh. Ajoy Kr. Sinha, PSF told the house to communicate to them in case of non-corporation from the District Authorities so that the same can be resolved on time. He also informed the house that Top 3 Banks who are continuously performing well will be facilitated by the Chief Minister of Punjab.

**(Action: All Banks and LDMS, State Nodal Departments)**

Item No. 22	PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme
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Sh. Ajoy Kr. Sinha, IAS PSF informed that the progress under PM Svanidhi will be reviewed shortly by the Hon'ble PM & Ludhiana district is under the top 25 District in the Country where the Rejection rate is the Highest.

Sh. Baldeep Singh, representative from SUDA informed that the reason behind that bankers keeps the application with them & keeps on delaying it and then put the application in rejection. He also informed the house that SBI has total rejected returned application count is 2737. Total 37 applications are pending to be picked up from the market place.

Sh. Ajoy Kr Sinha told SUDA authorities to correct the pendency data. He also advised department of local government to prepare a scheme note and review the rejections with reasons for rejections in coordination with LDM Ludhiana within 7 days

Dr. Basant Garg, IAS told local bodies to own the rejection cases and see the reasons of rejection & should be dealt accordingly.

Sh. Kalyan Kumar, ED PNB told the house to move to Digitization by using Tabs so that the beneficiaries can be approached at the place of their work to reduce the overhead of the beneficiary.

Sh. Ajoy Kr. Sinha told to SUDA Authorities to circulate the data of rejection of 2<sup>nd</sup> & 3<sup>rd</sup> Trache to all the Banks & to the state authorities also.

**(Action: All Banks, State Nodal Departments)**



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
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Sh. Ajoy Kr. Sinha, IAS PSF instructed SLBC to write a letter to all the Banks to come prepared with all the facts & figures before coming to the meeting. He also advised the department for convening regular meetings with all banks/Lead District Managers for improving the performance.

Sh. Kalyan Kumar, ED PNB told that the Banks should review their data after feeding it on the Portal.

Sh Ajoy Kr. Sinha told the house that this scheme will play a great role in increasing the Farmer's income. So all the Banks are requested to pay attention on KCCs in AH & Fisheries.

**(Action: All Banks and LDMs, State Nodal Departments, SLBC)**

Item No. 24	CENTRAL SECTOR SCHEME FOR "FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND"
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The Representative from Dept. of Horticulture informed the house regarding the latest guidelines given by the govt regarding AIF & informed to conduct the meeting with the Banks & LDMs so that they can be updated regarding the latest guidelines.

She also informed that the beneficiary can also has an option now to change the Bank for having pendency at Banks's end for more than 75 days.

Sh. Ajoy Kr. Sinha, IAS PSF told the dept that the Nationwide position of Punjab State in AIF is declining as Punjab Used to be at the no. 1 position earlier. He told the department to improve the performance. He also asserted that application pending at Banks for more than 30 days is a cause of concern.

HDFC bank informed the house that there are many cases pending for around 2 years where the Bank has no option on the Portal to reject the cases where the beneficiaries after sanctioning since last 2 years are not coming up for the disbursement.

Sh. Ajoy Kr. Sinha, IAS told the Dept. to come up with the proper reason for rejections & streamline the data.

Dr Basant Garg, IAS told the dept. to monitor the application till final disbursement.

**(Action: All Banks, State Nodal Departments)**

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
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The representative from AIF, informed that the house that there is a major pendency in PNB and SBI as their completion rate is very lower side. With the improvement in these banks percentage, overall position of the state will also get improved.

**(Action: All Banks , State Nodal Departments)**

Item No. 26	PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)
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Sh. Rajnish Tuli, GM Punjab Agro informed the house that there are still some branches who are not acknowledging the scheme & there are some branches where the pendency's are more than 4 months old.  
 He also told the house that a Performa is given to every Bank for reporting the monthly progress under the Scheme but no such progress is seen in this reporting. He also requested banks to create the WhatsApp group for monitoring the progress under the Scheme.

**(Action: All Banks, State Nodal Departments)**

Item No. 27	PM VISHWAKARMA SCHEME
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DGM SLBC asserted that there should not be any rejection at the 3<sup>rd</sup> stage. The scheme is at the starting stage & the application will get increased in the future.

Sh. Kalyan Kumar, ED PNB told to include the latest as on date progress under the scheme.

Regarding the pendency, HDFC Bank told that there are many applications where customers after saying that they have not applied when contacted. The same scenario is told by the Punjab Gramin Bank.

Sh. Ajoy Kr. Sinha, IAS told the representative from the Industry Dept to verify & investigate in this regard & also told HDFC to submit all the data of Rejected applications with the details.

**(Action: All Banks and LDMs, State Nodal Departments, SLBC)**

Item No.28 & 29	NRLM & SHG	National Women
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Sh Raman Sharma from NRLM dept informed the house that, 85% under PMSBY & 80% Under PMJJBY is covered under SHGs. He also informed that the NPA percentage got reduced to 1.5% from 7%.

He also requested the Public Sector Banks to improve the performance. He also mentioned banks like PGB, HDFC & PNB performing well in this segment.

**(Action: All Bank and LDMs, State Nodal Departments)**

Item No. 30	CERSAI
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DGM SLBC requested all the banks to include the functionalities such as search & download, CKYC id to be printed on the passbook & the CKYCr no. to be displayed in the branches.

The Banks to follow the guidelines & update the functionalities in their system as stated above.

**(All Banks)**



Item No.31	Calendar of Next SLBC
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DGM SLBC informed that next meeting will be held on 13.02.2025

(Action: All Bank and LDMs, State Nodal Departments)

Vote of Thanks given by Sh. GK Negi, Chairman Punjab Gramin Bank

Date: 13.11.2024

List Of Participants

Annexure- I

S. No.	Name of participant (Shri/Smt)	Designation/Bank/Department
1	Kalyan Kumar	Executive Director, PNB & Chairman-SLBC
2	Sh. Ajoy Kumar Sinha	Principal Secretary Finance, Institutional Finance & Banking, Punjab
3	Dr. Basant Garg, IAS	Secretary Finance, Institutional Finance & Banking, Punjab
4	Vivek Srivastava	Regional Director, Reserve Bank of India
5	Raghunath B	Chief General Manager, NABARD
6	Varsha Bajpai	General Manager, Reserve Bank of India
7	Sanjeev Singh, AGM	RBI
8	Parmesh kumar, GM	Punjab National Bank
9	Pankaj Anand, DGM	Punjab National Bank
10	R.K Meena, DGM	Punjab National Bank
	<b>State Government Departments/Boards/Corporations(Shri/Madam)</b>	
11	Sanjeev Aggarwal, Deputy Director	Department of Institutional Finance & Banking
12	Kamal Goel	Department of Institutional Finance & Banking
13	Vivek Gupta , Manager	NABARD





14	Dr. Vinod Kumar, Professor	RBI Chair, CRRID
15	BS Randhawa	Department of Agriculture
16	Rajneesh Tuli GM	Punjab Agro
17	Eisha Jassal , Senior Manager	Punjab Agro
18	Abhishek Kumar, DGM	SIDBI
19	Jashandeep Kaur Ahluwalia, Assistant Director	Department of Industries
20	Dr. Sarabdeep Singh, Nodal Officer	Animal Husbandry(Punjab)
21	Dr. Shiva Kumar , State Director	KVIC
22	Sukhvinder Singh	KVIC
23	Jagdeep Singh , Assistant Director	KVIC
24	Gurpreet Singh , Assistant Director	Department of Fisheries(Punjab)
25	Dr. S.K.Dubey, Deputy Director	NHB
26	Baldeep Singh, Technical Director	Local Govt. Deptt./SUDA/NULM
27	Manu Mittal , SPMU	Horticulture Department
28	Kashmir Singh, Joint Director	Dairy Deptt
29	Upkar Singh , State Director	RSETI
30	Madhur Banal	UIDAI
31	Raman Sharma , SPM	NRLM
32	Param , Inspector	Registrar of Cooperative Societies
	<b>(BANKS )</b>	
33	Vandana Sharma, DGM	STATE BANK OF INDIA
34	Surjit Kr. Singh, AGM	STATE BANK OF INDIA
35	R.S.Goel, AGM	BANK OF BARODA
36	Vaibhav Anand, DGM	BANK OF INDIA
37	S K Trivedi, AGM	BANK OF MAHARASHTRA
38	Ved Prakash ,DGM	CANARA BANK
39	Alok, Dy. Zonal Head	UCO BANK
40	Karmjeet Singh , DGM	PUNJAB & SIND BANK
41	Naveen Joshi, Officer	PUNJAB & SIND BANK
42	Rajinder Kumar DGM	INDIAN BANK
43	Sumant Kumar , AGM	INDIAN OVERSEAS BANK
44	Purshottam Meena , DGM	CENTRAL BANK OF INDIA



45	Navdeep , Manager	CENTRAL BANK OF INDIA
46	Anit Thomas , DGM	UNION BANK OF INDIA
47	Ranjit Singh , GM	PB. STATE COOPERATIVE BANK
48	G.K. Negi, Chariman	PB. GRAMIN BANK
49	Harvinder Kapoor, Regional Head GSP	HDFC BANK
50	Anjali Puri , Deputy VP	HDFC BANK
51	Prabhjeet Singh Purba, Zonal Coordinator	ICICI BANK
52	Shalini Varghese, Nodal Officer	AXIS BANK
53	Prashant Sethi, DGM	IDBI BANK
54	Satvir Chopra, AVP	INDUSIND BANK
55	Iftikar , AGM	J & K Bank
56	Avtar Krishan, Circle Head	KOTAK MAHINDRA BANK
57	Dev Madaan, CBH-GIB	FEDERAL BANK
58	Ishwar Singh, RHSO	YES BANK
59	Vikertan Sharda, AVP	BANDHAN BANK
60	Gagandeep Singh , Deputy Manager	RBL
61	Amit Gupta , State Head	AU SMALL FINANCE BANK
62	Mukesh Chand, DVP	CAPITAL SMALL FINANCE BANK
63	Jasmit Singh , VP	UJJIVAN SMALL FINANCE BANK
64	Puneet, AVP	JANA SMALL FINANCE BANK
65	Abhinandan	Equitas Small Finance Bank
66	Naresh	IDFC
67	Pankaj , Senior Manager	DCB BANK
	<b>Lead District Managers</b>	
68	Nirmal Roy	Amritsar
69	Gurpermender Singh	Barnala
70	Naveen	Bathinda
71	Rameshwar Dass	Faridkot
72	Mukesh Kumar	Fatehgarh Sahib





73	Kewal Kishan	Gurdaspur
74	Chetan Joshi	Hoshiarpur
75	GEETA MEHTA	Ferozpur
76	M S Moti	Jalandhar
77	Amanpreet Singh	Kapurthala
78	Sarabjit Singh	Ludhiana
79	Bhupinder Kumar	Mansa
80	Chiranjiv Singh	Moga
81	Vinay Marwaha	Pathankot
82	Rajiv Sirhindi	Patiala
83	Manish Tripathi	Rupnagar
84	Sanjeev Aggarwal	Sangrur
85	M K Bhardwaj	SAS Nagar
86	Harmesh Lal	SBS Nagar
87	Kanwal Kumar	Tarn Taran
88	Rajesh Kumar	Malerkotla
	<b>OTHERS</b>	
89	Nitin Saini	SLBC Punjab
90	Ishan Mehra	SLBC Punjab
91	Shikha Tanwar	SLBC Punjab
92	Deepak	SLBC Punjab
93	Rakesh Ghakkar	SLBC Punjab
94	Shweta	CO SAS NAGAR Mohali
95	Gulshan	CO SAS NAGAR Mohali

