

MINUTES

OF

154th MEETING

OF

STATE LEVEL BANKERS' COMMITTEE, PUNJAB

Held on 16.12.2020

At HOTEL TAJ, CHANDIGARH

**CONVENER:
PUNJAB NATIONAL BANK**

The **154th Meeting** of the **State Level Bankers' Committee, Punjab** to review the performance of banking system in the State of Punjab for the quarter ended **September'2020** was held on **16.12.2020** at **Hotel Taj, Sector-17, Chandigarh** from **11:00 A.M onwards** under the **Chairmanship** of **Sh. Jyoti Kumar Pandey, Regional Director, RBI. Sh. K A P Sinha, I.A.S, Principal Secretary Finance, Government of Punjab** was the Chief Guest of the meeting. Besides this, the meeting was attended by **Sh. Ajoy Kumar Sinha, IAS, Secretary, Local Government, Punjab, Madam Bhawna Garg, IAS, Deputy Director General, UIDAI, Sh. Rajeev Puri, Chief General Manager, PNB, Madam Gurpreet Kaur Sapra, IAS, Special Secretary Finance cum Director, Institutional Finance & Banking, Punjab, Shri Harpreet Singh Sudan, IAS, Director, Employment Generation & Training, GOP, Sh. H.K Sablania, General Manager, NABARD, Chandigarh, Shri D.K. Gupta, Zonal Manager, Ludhiana Zone, PNB & Convener-SLBC Punjab** and Senior Officers from RBI, NABARD, State Government, Banks, Financial Institutions and various Corporations.

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

Shri D.K. Gupta, Zonal Manager, Punjab Zone PNB & Convener-SLBC Punjab in his welcome address extended a warm & hearty welcome to **Sh. K A P Sinha, Principal Secretary Finance, Government of Punjab, Sh. Jyoti Kumar Pandey, Regional Director, RBI, Sh. Rajeev Puri, Chief General Manager, PNB, Sh. Ajoy Kumar Sinha, Secretary, Local Government, Punjab, Madam Bhawna Garg, IAS, Deputy Director General, UIDAI, Madam Gurpreet Kaur Sapra, IAS, Special Secretary Finance cum Director, Institutional Finance & Banking, Punjab, Shri Harpreet Singh Sudan, Director, Employment Generation & Training, GOP, Sh. H.K Sablania, General Manager, NABARD, Chandigarh** and Senior Officers from RBI, NABARD, State Government, Banks, Financial Institutions, various Corporations.

He informed that due to COVID-19 pandemic, SLBC-Punjab has conducted four meetings of Sub-committees to SLBC on 02.11.2020 through Video Conference and Action points emerged during the meetings were circulated to the members of the Steering sub-committee meeting on 17.11.2020 to finalize agenda for the 154th SLBC to review the progress for the period ended September 2020.

He further informed that the economy of the country is going through tough times due to slowdown of every economic activity. Though there is momentum in the economic activities but to uplift the economy further, banks have a major role to play. The foremost priority and responsibility of all the stake holders is to facilitate every citizen of the nation so that economic cycle moves faster to attain the requirement growth.

He requested all the member banks to make concerted effort in cohesion with State Govt. to bring economy of the State of Punjab in the high trajectory of growth.

Sh. Jyoti Kumar Pandey, Regional Director, RBI, Chairman of the Meeting informed the house that during this pandemic period of last 11 months, all the sectors of economy are adversely effected due to financial and health crisis. Banks as well as State Govt. have done commendable job during this period. He further stated that he hope that the inflation rate will be better in the next financial year and the first quarter of the year will show a positive sign. They would fix new targets to discover new roads. Discussion should be held for the aggregation of micro attainment for bigger picture achievement. Punjab is a most networked state in the country and the literacy rate in rural as well as urban area is very high. Punjab State contributes 1/3rd portion of wheat and 1/4th of rice to the National Stock of Food.

Shri Pandey further informed that RBI has set the targets for all the blocks in the country to have Financial Literacy Centers by the year 2024. In Punjab 25 blocks and 13 districts have been selected in the first phase. To achieve these targets adequate data/information is required and SLBC has to play a major role for providing said validated and meaningful data. It has been observed that the data submission is delayed by the Banks so timely submission of data to SLBC is very important. Website of SLBC is there and Banks should upload data on that. There are only 71 FLC's functional in the state, out of 150 blocks. 79 FLC Counselors are yet to be appointed. FLC's are a major tool of financial inclusion and all the concerned Banks should appoint the remaining 79 counselors immediately. The Banks and RBI should make the efforts to train the local persons to deliver the services with enough skill to activate the BCA system. Financial Inclusion camps be organized through bank representative, BCA's and FLC's.

Each and every industrial unit in the state should be approached by the Banks and banking services should be made available. Ease in business be done by providing banking facilities to the public and redressal mechanism should be improved.

All the Banks need to address the demand and supply and particularly supply to achieve the targets of National Goals.

Madam Bhawna Garg, IAS, Deputy Director General, UIDAI in her address informed the house that the overall performance of the Banks is not satisfactory as only 92 kits are working against the Target of 644 Aadhaar Seeding Centres. She requested all the Banks to activate the remaining centres immediately as the gap is very high. She further advised all the Banks to display a photograph of the operator along with fees details of the services at Aadhaar centres in front of each branch.

She also advised the Banks to submit the list of the operators for training to UIDAI as the penalty rates have increased and operators should be trained enough with latest changes in the scheme. She informed that only 7 Banks have submitted the nominations for this purpose.

UIDAI has developed a google form for inspection of Enrolment centers. Link of this Google form has already been shared with all the banks. Banks are requested to get the inspections done through their LDM's / DCO's/ Bank Managers and upload responses on Google Form. For Reference Link of the Google form is as below: -

https://docs.google.com/forms/d/18blmuV0JZJZjnOd5McsQHovO56FcEP7rAfbj3tNq_zo/edit#responses

Sh. K A P Sinha, I.A.S, Principal Secretary Finance, Government of Punjab, Chief Guest of the meeting addressed the house and advised that it is not possible to face the challenges of life without adequate financial resources. To meet the requirements of the financial challenges of the public, the Government has come out with many schemes. In many schemes, no collateral security is required. As the people are sitting at the cutting edge and society has got adversely effected due to COVID-19 pandemic scenario, it is the responsibility of all the stake holders to strengthen the SLBC to make it more effective. With the intervention of this forum, the life of General public can be improved in many ways.

The Agriculture and MSME sectors are the backbone of the State of Punjab. The role of Financial Institutions is to ensure that the people should move towards adoption of latest agriculture techniques / industrial innovations in order to uplift the economy.

With regard to data submission by the Banks to SLBC, he advised that the things are not moving in the right direction as few Banks have not submitted the data and in some cases there is no response from the Banks. He took serious note of the matter and advised that in future all Banks should participate in each scheme and zero participation is not at all acceptable. Further, he informed that the scheme of KCC (Dairy & Fishery) and PM SVANidhi Scheme are the two most important programmes announced during this pandemic and Banks have to give assistance to the eligible and needy people. All the stake holders need to break the barrier and approach street vendors for imparting necessary credit facilities which will ultimately help in the upliftment of the poor. Apart from the above, SC / Minority and Weaker Sections of the society also need to be brought into the mainstream. He asked the Banks to put in best efforts particularly for the vulnerable sections of the society as schemes are floated by the Govt. and targets are being fixed for imparting benefits to this strata of the society and advised the Banks to make these schemes a grand success. While analyzing the data, he observed that in APY Scheme, Private Banks are not doing well and reporting NIL data.

Further, Shri Sinha informed the house that during COVID-19 lockdown how E-office played an important role in managing the State Administrative Work helped in delivering fully in the hour of need. He urged that Kapurthala district which has been identified for 100% digitalization before 31.03.2021 be digitalized in letter and spirit and simultaneously all the remaining districts in the state should also be digitalized.

Sh. Ajoy Kumar Sinha, IAS, Secretary, Local Government, Punjab informed the house that PM-SVANidhi scheme is being monitored by PM-Office. The Target fixed for the Punjab state is 1,10,000 applications upto 31.03.2021. The performance of Banks was reviewed in the meeting which was very dismal as against 28,000 applications which were uploaded on the portal only 7000 applications have been sanctioned and disbursements made are only for 4700 applications. He advised all the Banks to pick the pending applications from the portal and sanction / disburse the same immediately as the Target fixed for the state upto 31.12.2020 are 50,000 applications. He advised all the Banks that the Loan Melas be organized with the active involvement of LDM's and ULB's.

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

Item No. 2	Review of Progress of Implementation of various packages announced by RBI/Govt. for different sectors of economy in view of COVID pandemic
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Following packages were announced by RBI/Govt. for different sectors of economy in view of COVID pandemic, which are being implemented through banks: -

Item No. 2.1	Emergency Credit Line Guarantee Scheme (ECLGS) announced by government to provide 20% of borrower's outstanding credit up to Rs.25 crore as on 29.02.2020
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Emergency Credit Line Guarantee Scheme (ECLGS) was announced as a part of the Government's 20 trillion financial package to help the poor and small businesses tide over the crises that followed the corona virus pandemic and the ensuing lockdown. This collateral-free loan is expected to enable small businesses to pay salaries, rent and to help with restocking expenses.

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

Hon'ble Finance Minister has further announced enhancement in coverage of this scheme to MSMEs and professionals for business purposes within the ambit of Emergency Credit Line Guarantee Scheme (ECLGS).

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

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

Seeing the dismal performance of Private Banks **Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab** advised them to improve their performance regarding sanctions to their eligible borrowers. He took a serious note of the NIL performance of Kotak Mahindra Bank and advised them to inform the specific reasons for the same.

Although the performance under the scheme is found satisfactory (83%), yet he advised all other Banks to identify fresh eligible borrowers as per revised parameters & offer credit to achieve 100% saturation.

Most of the Public Sector Banks have sanctioned credit facility under this package to majority of their borrowers i.e. more than 95% of eligible borrowers, whereas Private Banks have shown low performance regarding sanctions to their eligible borrowers. Axis Bank 14.39%, HDFC 31.04% & PGB 3.76%.

Kotak Mahindra Bank's representative could not reply to the queries of the Chief Guest & Chairman of the meeting. Both of them asked SLBC to write a letter to Kotak Mahindra Bank advising therein the reason of Deputing Junior Level Officer to attend the meeting and to ensure that in future the SLBC meetings are attended by some senior officer of the bank who will be fully prepared to the issues.

Action: Pvt. Banks/Kotak Mahindra bank/ Punjab Gramin Bank/ SLBC

Item No. 2.2	Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs
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Ministry of MSME, Govt. of India through Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE) has introduced "**Credit Guarantee Scheme for Subordinate Debt (CGSSD)**" and the same has been communicated by DFS, MOF, GOI vide their letter no. F.No.2/28/2020-IF-II dated 03.07.2020. The objective of the Scheme is to provide personal loan to the promoters of Stressed MSMEs for infusion as equity/ quasi equity in the business eligible for restructuring, as per RBI guidelines for restructuring of stressed MSME advances. The loans would be provided with a 90% credit guarantee by the CGTMSE and remaining 10% from the concerned promoters.

In the current economic scenario, the Scheme is very crucial for the MSME Sector as it will provide benefit to those MSMEs which are in financial stress even though they may

be commercially viable, by providing them the fund for infusion in the form of equity.

Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab again expressed his concern over the dismal performance of Banks observing that only Six banks have reported sanction of this facility to 140 borrowers. No other bank has even reported single sanction under this scheme.

He then advised all Bankers to identify eligible borrowers and ensure to provide the necessary credit facility to such identified eligible borrowers. MSME being backbone of economy, timely processing and sanction be ensured as stressed accounts are already facing difficulties in the present days.

Action: All Banks

Item No. 2.3	Special Drive for issuance of KCC to Dairy farmers attached with Milk Societies (Milkfed)
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Ministry of Fisheries, Animal Husbandry & Dairying announced special drive for issuance of KCC to Dairy farmers attached with Milk Societies (Milkfed) from 01.06.2020 to 31.07.2020 & further extended upto 31.12.2020. In Punjab there are 3.50 lakh Dairy Farmers attached with Milkfed. District level Milkfed officials are collecting applications from Dairy Farmers and handing over to LDMs/DCOs for further submission at branch level for sanction of KCC.

LDMs have confirmed that total of 268603 applications have been forwarded to Banks. Out of these applications, only 33124 applications for Rs. 452 Crores have been sanctioned by the Banks and 68285 applications have been rejected due to various reasons.

HDFC, Axis Bank, Bandhan Bank, ICICI Bank, Indusind Bank, Kotak Mahindra Bank, AU SFB, Capital SFB, Ujjivan SFB & Jana SFB have not sanctioned any application despite large number of applications have been submitted to them by the LDM's. The Chairman of the meeting advised banks to dispose of applications within drive period. Chief Guest advised the banks to reject the applications with justified reasons. He further advised the Banks to upload all sanctions (cumulative) on PMFBY portal and also asked Milkfed to upload the applications on PMFBY portal.

Some banks informed that due to incomplete applications they are not in a position to sanction the cases and are being rejected. On this issue, Sh. K.A.P. Sinha, IAS, advised

the Dairy Development Deptt as well as the Banks to educate farmers for completing the formalities.

Sh. Rajeev Puri, Chief General Manager, PNB informed the house that as per guidelines of DFS, all the payments of Milk supplied by the farmers to the Milkfed should be made through DBT only. At present the payments are made by the Milkfed to the farmers through cash only.

Sh. Puri requested Milkfed to give an undertaking that in future all the payments will be made through DBT only and also requested to State Govt. Authorities to intervene in the matter to resolve the issue.

Action: Banks/ LDMs/ Milkfed

Item No. 2.4	Special Drive for issuance of KCC to Fish farmers launched by Ministry of Fisheries, Animal Husbandry & Dairying
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Special Drive to sanction KCC to the fish farmers was launched from 10.06.2020 to 10.08.2020. There are about 5437 fish farmers identified in Punjab. Fishery department officials have collected 695 applications from fish farmers and forwarded to banks for sanction and disbursement. Out of these applications only 72 applications amounting to Rs. 1.28 Crores have been sanctioned by the Banks. The performance of Banks is not found satisfactory. All the Banks are requested to dispose of the pending applications immediately as the campaign period has already expired.

While analyzing the pendency of applications, Sh. K.A.P. Sinha, IAS, Principal Secretary Finance of the meeting observed that a large number of applications collected by banks are still pending for disposal with banks. He advised all the Banks to dispose of all pending KCC applications immediately within 15 days and upload the progress on PMFBY portal.

He specifically advised the representative of IOB to sanction the pending applications before 31.12.2020 positively.

The representative of HDFC Bank informed the house that pendency of applications is due to the reason that the NPA in fishery loans are high due to which bank could not finance in this category. He was advised by the Chairman of the meeting to sanction the pending applications immediately as the reason given by him is not valid.

Action: Banks/ Fishery Deptt.

Item No. 2.6	PM Street Vendors Atma Nirbhar Nidhi (PM-SVANidhi) a special Micro Credit Facility Scheme
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As per announcement made by Hon'ble Union Finance Minister, during her address on May 14, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendors AtmaNirbharNidhi (PM SVANidhi), a Special Micro-Credit Facility Scheme for providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to Covid-19 lockdown.

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

Sh. Ajoy Kumar Sinha, IAS, Secretary, Local Government, Punjab informed the house that PM-SVANidhi scheme is being monitored by PM-Office. The Target fixed for the Punjab state is 1,10,000 applications upto 31.03.2021. The position of Banks is very dismal, as on date 28,000 applications are uploaded in the portal out of which only 7000 applications have been sanctioned and disbursement made is only for 4700 applications. He advised all the Banks to pick the pending applications from the portal and sanction/ disburse the same immediately as the Target fixed for the state upto 31.12.2020 are 50,000 applications. He advised all the Banks that the Loan Melas be organized with the involvement of LDM's and ULB's.

He advised all the Banks to dispose of the applications lying on the portal immediately.

Action: Banks/ Fishery Deptt.

Item No. 2.7	CENTRAL SECTOR SCHEME FOR "FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND"
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The Hon'ble Finance Minister announced on **15.05.2020** Rs. 1.00 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers out of which Rs.4713 Crore has been allocated for Punjab State.

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

The role of infrastructure is crucial for agriculture development and for taking the product dynamics to the next level. It is only through the development of infrastructure, especially at the post- harvest stage that the produce can be optimally utilized with opportunity for value- addition and fair deal for the farmers. Development of such

infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of the country's land resources.

Sh. K.A.P. Sinha, IAS, Principal Secretary Finance, Punjab of the meeting advised all the Banks to give finance under the scheme and report the data to SLBC Punjab as there is a huge scope of financing under the Agriculture Infrastructure Fund Scheme in the state.

He further advised NABARD, Punjab State Warehousing Corporation & SLBC to identify the prospective farmers for financing under the scheme. This issue is also to be discussed in each Sub-Committee Meeting of the SLBC on Agriculture.

Action: Banks/ NABARD/ Pb. State Warehousing Corp.

Item No. 3	Overall CD Ratio
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Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab took up the issue of decline in CD ratio very seriously and asked for the reasons. Banks/LDMs were advised to take corrective steps immediately and it was decided that SLBC shall monitor the issue on monthly basis.

He requested the Banks with CD Ratio below 60% to improve their position. The Branches in the semi urban areas which are below 60%, needs to be monitored closely. Besides this the CD Ratio is below 40% in Six identified districts which need to be monitored and the same should be improved as per road map submitted by these districts.

Action: Banks/ Concerned LDM's

Item No. 4.6	Scale of Finance in Agriculture Advances
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During the deliberations in the SLBC Meeting held on 14.02.2019, it was observed that few of the banks are sanctioning Agriculture Advances more than the scale of finance prescribed by NABARD/State Govt. due to which farmers are over financed as against the land they are cultivating. Large numbers of farmers are getting Multiple Financing from different banks after obtaining part Jamabandi instead of total Jamabandi of farmers' landholding. Due to over financing, farmers are not able to service their advances and are under distress. In view of this it was suggested that banks be asked to strictly finance within scale of finance and if feasible RBI may conduct special audit.

Further State Govt. may pass instructions to revenue Deptt. that whenever Fard Jamabandi is asked it should be issued for total land owned by the farmer. Further State Govt. is also requested to digitize 100% revenue record.

Sh. K A P Sinha, IAS, Principal Secretary Finance, Government of Punjab advised that Banks should be extra cautious to identify the land under lease. He advised that a survey of 3-4 big villages in different districts be conducted to identify the land holding and land on lease submitted by the farmers to avail facility of KCC from the Banks.

For this purpose, a small group of Senior Bankers, NABARD and Agriculture Department was formed in the meeting with following members: -

1. State Bank of India
2. Punjab National Bank
3. HDFC Bank
4. LDM's of these districts.
5. Representative from Agriculture Deptt.
6. Representative from Revenue Deptt. of other Sub Division.

Item No. 5	Advances to Micro, Small & Medium Enterprises (MSMEs) in Priority Sector.
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The MSME Advances in the State during the period under review witnessed a decrease amounting to Rs. 382 Crores i.e. from Rs. 58969 crore as at 30th Sept., 2019 to Rs. 58587 crore as at 30th Sept., 2020 thus showing an decrease of 0.65%.

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

Action: Public Sector Banks

Item No. 5.2	Pradhan Mantri MUDRA Yojana (PMMY)
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The performance under the scheme was found satisfactory. Sh. Harpreet Singh Sudan, Director, Employment Generation & Training, GOP informed the house that in the month of January 2021, State Level Event will be organized in the Punjab State where Chief Minister of Punjab will be the Chief Guest and Loan Mela will also be organized in this event for Self Employment of trained candidates who have undergone Skill Development Training under various categories from the Punjab Govt. Institutes. These candidates will be financed under PMMY and Stand Up India Schemes. Besides this Self-Employment Camps will be organized in each district on different dates. Targets have already been allocated under this scheme and in Metro Stations like Amritsar, Ludhiana,

Patiala, Bathinda & Jalandhar the Target is 7800 Loans and in other districts the Target is 3600 loans per district. He requested all the LDM's & Branch Managers working in all districts to cooperate in the matter for the success of "Ghar Ghar Rojgar Yojana" Scheme.

Banks having low performance are requested to advise their field functionaries to achieve the allocated target under PMMY scheme.

Action: Banks/ LDM's

Item No. 5.3	Prime Minister Employment Generation Programme (PMEGP)
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Sh. Sujit Kumar, Director, KVIC informed the house that financial year is near to close but performance of Banks under PMEGP scheme is only 35%. Although the Banks have sanctioned the Loans but margin money is yet to be claimed. He requested all the Banks to claim the margin money in pending cases immediately.

The Regional Director, RBI advised KVIC that their representative should take up the matter in BLBC & DCC Meetings as these meetings are attended by the branch managers and DCO's of the Banks. He also advised the Controlling Heads of the Bank to take up the matter with their respective branches.

Director, KVIC requested all the Banks to dispose off the pending applications & achieve the annual targets under PMEGP scheme.

Action: All Banks

Item No. 6	Annual Credit Plan 2020-21 Achievements up to 30.09.2020
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The achievement under Annual Credit Plan (2020-21) is not found satisfactory as overall performance under Priority Sector is only 75%. The Chairman of the meeting advised all the LDM's through Video Conference to achieve the 100% Targets of each district. He specifically advised the LDM's of Tarn Taran, Rupnagar, Sangrur and S.B.S. Nagar District to improve their position in next quarter.

The achievement of Central Bank of India, IDBI, Bank of Maharashtra and Indian Overseas Bank was also not found satisfactory. These Banks were also advised to improve their position in the coming quarter.

Action: Concerned LDM's and Banks

Item No. 7	Review of National Goals
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CD ratio of Semi Urban area is 49.88% against national goal of 60%. The National Goal of Export credit is also not achieved as the same is 1.52% against target of 2%. The Convener SLBC requested Banks to recheck their data and submit the revised position to SLBC.

Action: All Banks

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

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

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

Action: NRLM

Item No. 14	National Urban Livelihoods Mission (NULM)
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The representative of SUDA informed that 93 applications of Self Employment Programme are pending with the Banks. He further informed that they are facing problems in opening of SHGs accounts. Each Bank is asking separate forms/documents for opening of SHG accounts.

Sh. Naresh Sharma Nodal Officer SLBC informed the house that the detail of pending applications will be submitted by SUDA through their office shortly.

Action: SUDA/ Banks

Item No. 16	Appointment of Bank Mitras/BCAs and their working
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In Punjab 2323 Bank Mitras/BC agents were to be deployed in Sub service areas allocated to banks by SLBCs against which 3467 Bank Mitras have already been appointed.

Convener SLBC requested the representatives of banks to monitor BCAs under their command area and inactive BCAs be immediately activated or replaced by new appointment.

Action: Banks

Item No. 17	Opening of Financial Literacy Centers (FLCs) at block level.
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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 have left the job due to some other reasons. In some cases, the counselors are not being appointed since inception of the scheme. 71 FLCs are functioning against the target of 150 at the block level in the State of Punjab. Detail of blocks where FLCs are not functioning is as under: -

S. No.	District	Block	Allocated to Bank	Remarks
1	Amritsar (4)	Jandiala Guru	Indian Bank (E-Allahabad Bank)	Not appoint since inception
2		Majitha	Punjab National Bank (E-OBC)	Retired
3		Rayya	Canara Bank	Not appoint since inception
4		Attari	Bank of India	Not appoint since inception
5	Barnala (2)	Barnala	State Bank of India	Not appoint since inception
6		Sehna	Punjab State Coop. Bank	Not appoint since inception
7	Bathinda(1)	Bhagta Bhai ka	Punjab National Bank	Retired
8	Faridkot (3)	Faridkot	Punjab & Sind Bank	Retired
9		Kotkapura	Punjab & Sind Bank	Not appoint since inception
10		Jaitu	State Bank of India	Not appoint since inception
11	Fazilka (3)	Abohar	Punjab Gramin Bank	Left the job
12		Arni Wala Sheikh Subhan	Punjab & Sind Bank	Not appoint since inception
13		Jalalabad	State Bank of India	Retired
14	Fatehgarh Sahib (1)	Amlloh	Punjab & Sind Bank	Retired
15	Ferozepur (2)	Ghal Khurd	Punjab National Bank	Not appoint since inception
16		Mamdot	State Bank of India	Left the job
17	Gurdaspur (5)	Dhariwal	Union Bank of India	Not appoint since inception
18		Gurdaspur	Punjab National Bank	Retired
19		Kalanor	State Bank of India	Retired
20		Qadian	Punjab & Sind Bank	Retired
21		Shri Hargobindpur	State Bank of India	Retired
22	Hoshiarpur(7)	Bhunga	State Bank of India	Not appoint since inception
23		Dasua	Punjab Gramin Bank	Not appoint since inception
24		Garhshankar	Punjab & Sind Bank	Not appoint since inception
25		Hajipur	Punjab National Bank (E-OBC)	Not appoint since inception
26		Mukerian	Punjab Gramin Bank	Not appoint since inception
27		Talwara	State Bank of India	Left the job
28		Tanda	State Bank of India	Left the job
29	Jalandhar(11)	Adampur	State Bank of India	Retired

30		Bhogpur	Punjab & Sind Bank	Retired
31		Jalandhar(West)	UCO Bank	Retired
32		Jalandhar (East)	Central Bank of India	Retired
33		Lohian Khas	Punjab National Bank	Retired
34		Nakodar	Indian Bank	Retired
35		Nurmahal	Canara Bank	Retired
36		Phillaur	Punjab National Bank (E-OBC)	Retired
37		Rurka Kalan	Union Bank of India	Retired
38		Shahkot	State Bank of India	Retired
39		Mehatpur	Punjab State Coop. Bank	Retired
40	Kapurthala (2)	Nadala	Punjab National Bank	Not appoint since inception
41		Sultanpur Lodhi	Punjab Gramin Bank	Not appoint since inception
42	Ludhiana (9)	Doraha	State Bank of India	Retired
43		Jagraon	Punjab National Bank (E-OBC)	Retired
44		Khanna	Punjab National Bank	Not appoint since inception
45		Ludhiana-I	State Bank of India	Retired
46		Machhiwara	Punjab & Sind Bank	Retired
47		Pakhowal	State Bank of India	Retired
48		Sudhar	Punjab National Bank (E-OBC)	Not appoint since inception
49		Maloud	HDFC Bank	Not appoint since inception
50		Dehlon	Bank of India	Not appoint since inception
51	Mansa (3)	Bhikhi	Punjab Gramin Bank	Retired
52		Budhlada	State Bank of India	Not appoint since inception
53		Jhunir	Punjab State Coop. Bank	Not appoint since inception
54	Moga (3)	Baghapurana	State Bank of India	Left the job
55		Dharamkot	Punjab National Bank	Not appoint since inception
56		Moga-I	Punjab & Sind Bank	Retired
57	Muktsar Sahib (2)	Malout	Punjab & Sind Bank	Retired
58		Muktsar	State Bank of India	Retired
59	SBS Nagar(4)	Aur	Canara Bank	Not appoint since inception
60		Banga	State Bank of India	Not appoint since inception
61		Nawanshahr	Punjab National Bank	Not appoint since inception
62		Saroya	Punjab National Bank	Left the job
63	Pathankot (2)	Bamial	Punjab Gramin Bank	Not appoint since inception
64		Dharkalan	State Bank of India	Not appoint since inception
65	Patiala (3)	Ghanaur	Punjab State Coop. Bank	Retired
66		Samana	Punjab National Bank (E-OBC)	Retired
67		Shambu Kalan	State Bank of India	Not appoint since inception
68	Rupnagar (4)	Anandpur Sahib	UCO Bank	Not appoint since inception

69		Morinda	Punjab & Sind Bank	Not appoint since inception
70		Nurpur Bedi	Punjab & Sind Bank	Not appoint since inception
71		Rupnagar	UCO Bank	Retired
72	Sangrur (3)	Bhawanigarh	Punjab & Sind Bank	Left the job
73		Dhuri	Punjab state cooperative bank	Not appoint since inception
74		Dirba	Punjab & Sind Bank	Retired
75	Tarn Taran (5)	Bhikhiwind	Punjab National Bank (E-OBC)	Not appoint since inception
76		Chohla Sahib	Punjab & Sind Bank	Not appoint since inception
77		Khadur Sahib	UCO Bank	Not appoint since inception
78		Naushera Pannuan	State Bank of India	Not appoint since inception
79		Valtoha	Canara Bank	Not appoint since inception

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

Sh. Jyoti Kumar Pandey, Regional Director, RBI & Chairman of the meeting took the matter seriously as Non Appointment of FLC Counselor's is adversely affecting the very purpose of the scheme. He informed that despite repeated requests from different platforms the Banks are not taking action on this issue. He advised that FLC Counselors are an important tool of Financial Literacy as awareness in the field is made through these counselors. He advised all the Concerned Banks where FLC Counselors are to be appointed should appoint them immediately.

Action: Concerned Banks

Item No. 19	Issues of Unique Identification Authority of India (UIDAI)
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Madam Bhawna Garg, IAS, Deputy Director General, UIDAI informed the house that only 92 kits are working against the Target of 644 Aadhar Seeding Centres. She requested all the Banks to activate the remaining centres immediately.

She further advised all the Banks to display a photograph of the operator along with fees of the services at Aadhar centres in front of each branch.

Action: Concerned Banks

Item No. 20	THE DIGITAL INDIA (Digital Transactions)
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The Digital India is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society. The Banks to organize camps for awareness of the public for making the use cashless measures viz. Debit Card, Credit Card, Internet Banking, Mobile Banking, NEFT, RTGS, USSD, UPI, BHIM App, e-Wallets, BBPS, NETC, PPC etc. During last one year there is surge in digitisation of transactions by the public at large. India is one of the largest and fastest-growing markets for digital consumers, with about 504 million internet subscribers. India has over 500 million smart phone subscribers and with over 1.2 billion mobile users. With Govt initiative and active support of financial institutions India is digitising fast and still there is plenty of room to grow. All stakeholders need to respond effectively if India is to achieve its digital potential. Banks and financial institutions will have to bring on board all their customers to at least one of the digital products. Normal Public has to be made aware of the benefits of digitisations so that they switch over to digital products with more confidence.

The Chief Guest advised the Banks to boost the channel of Digital Transactions and each customer of the Bank should be provided with minimum one facility of Digital Transaction Methods.

Action: All Banks

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

The Regional Director, RBI advised LDM/Controlling Head of all the Banks located in the District to achieve the targets within the stipulated time i.e. 31.03.2021 positively.

Action: LDM Kapurthala & Banks under district Kapurthala

Item No. 24	CLOSURE OF STATE BANK OF INDIA BRANCH AT VILLAGE HARIGARH, BLOCK & DISTT BARNALA
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Directorate of Institutional Finance and Banking, GOP vide their letter dated 23.09.2020 submitted copy of representation of Gram Panchayat Harigarh, Bhure and Bhathalan, Block & Distt Barnala addressed to Deputy Commissioner, Barnala requesting that branch of State Bank of India situated at their village should not be closed by SBI. Deputy Commissioner forwarded this representation to Chief Minister Office for necessary action.

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

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

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

RBI has been regularly following up the matter and SBI to ensure that the area is not rendered unbanked in any case as per RBI parameters.

Action Points: State Bank of India and LDM Barnala

List of Participants

**154th Meeting of SLBC (Punjab)
Held on 16.12.2020 at 11.00 A.M
Venue –Hotel Taj, Sector 17, Chandigarh**

S. No.	Name of participant (Shri/Smt)	Designation/Bank/Department
1	K.A.P Sinha, I.A.S, Chief Guest	Principal Secretary-Finance, Government of Punjab
2	Jyoti Kumar Pandey, Regional Director	Reserve Bank of India
3	Bhawna Garg, I.A.S	Deputy Director General , UIDAI
4	Gurpreet Kaur Sapra, I.A.S	Director, Institutional Finance & Banking
5	Harpreet Singh Sudan, I.A.S	Secretary, Employment Generation & Training, Mission Director, Punjab Skill
6	Anil Yadav, General Manager	Reserve Bank of India
7	Savita Verma, AGM	
8	H.K Siblania, General Manager	NABARD
9	Devendra K. Gupta, General Manager, PNB & Convener SLBC	PUNJAB NATIONAL BANK (Convener Bank)
10	Rajeev Puri, Chief General Manager, Corporate Office, New Delhi	
11	Naresh Kumar Sharma, Chief Manager	
12	T.D Dhiman, Chief Manager	
13	Vineet Sharma, Dy. Manager	
14	Ishan Mehra, Dy. Manager	
15	Pallavi Bansal, Dy. Manager	
16	Gurinder Singh	
	State Government Departments/Boards/Corporations (Shri/Madam)	
17	Sanjeev Aggarwal, Deputy Director	Department of Institutional Finance & Banking
18	Kamal Goel	
19	Sarabjit Singh, Joint Director	Department of Industries (Punjab)
20	Gurpreet Singh, ADO	Department of Agriculture (Punjab)
21	Harsh Bir Singh, Director	RSETI's
22	Radesh Kalra, APD	SUDA
23	Dr. S.K Gupta	Animal Husbandry Punjab

24	Karnail Singh	Dairy Development Deptt.
25	Raman Abrol	UIDAI
26	Barjinder kaur	Co-operative Society
27	J.S. Jassi, A.C.E.O	NRLM
28	Raman Sharma, S.P.M	
	Banks (Shri/Madam)	
29	Anil Dewani, DGM	State Bank of India
30	Jatinder Kumar, ZM	Punjab & Sind Bank
31	S.K Sachdeva, ZM	UCO Bank
32	Ranvir Singh,AGM	Bank of India
33	Arbind kumar, DRM	Bank of Baroda
34	Vivek Dhawan, DGM	Bank of Maharashtra
35	Pardeep K.S, DGM	Canara Bank
36	V.V Natrajan, FGM	Central Bank of India
37	R.S. Tomar, DZM	Indian Bank
38	Shamsur Rehman, DGM	Indian Overseas Bank
39	Jagmohan Singh, GM	Union Bank of India
40	Charanjit Singh Parmar, VP	Axis Bank
41	Rakesh Joshi, VP	HDFC Bank
42	Dr. Vijay Joshi, RH & DGM	IDBI
43	Prabhjeet Singh Purba, ZC	ICICI Bank
44	Vikas Rattanpal, VP	Yes Bank
45	Kamal Chugh, AVP	Federal Bank
46	Amit Gupta, LH	Kotak Mahindra Bank
47	Navneet Kaur	Capital Small Finance Bank
48	Vishal Singla, SVP-GB	AU Small Finance Bank
49	Jagdeep Arora	Bandhan Bank
50	Gagandeep Kaur Walia, DVP	Indusind Bank
51	Umesh Sharma, SE	J&K Bank
52	Jagdeep Ghai, DGM	Punjab State Agriculture Development Bank
53	Sanjeev Kumar Dubey	Punjab Gramin Bank
54	J.S Sidhu, General Manager	Punjab State Co-operative Bank
55	Guarav Nagpal	Ujjivan Small Finance Bank
56	Manpreet	IDFC first Bank
57	Ranveer Singh	Indian Post Payment Bank