

**MINUTES OF 157th MEETING OF STATE LEVEL BANKERS' COMMITTEE, PUNJAB
Held on 04.09.2021 at Hotel Taj, Chandigarh**

CONVENER:

PUNJAB NATIONAL BANK

The **157th Meeting** of the **State Level Bankers' Committee, Punjab** to review the performance of banking system in the State of Punjab for the quarter ended **June 2021** was held on **04.09.2021** at **Hotel Taj, Chandigarh** from **11:00 A.M onwards** under the **Chairmanship** of **Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank; Sh. K.A.P. Sinha, I.A.S, Principal Secretary Finance, Government of Punjab** was the Chief Guest of the meeting and **Sh. Jyoti Kumar Pandey, Regional Director, RBI** was the Guest of Honour. Besides this, the meeting was attended by **Madam Garima Singh, IRS, Secretary Finance cum Director, Institutional Finance & Banking, Punjab; Dr Rajiv Siwach, Chief General Manager, NABARD, Chandigarh; Shri Arun Kumar Sharma, General Manager, Corporate Office, Punjab National Bank; Shri Sumanta Mohanty, Zonal Manager, Punjab National Bank, Ludhiana Zone & 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 Sumanta Mohanty, Zonal Manager, Punjab National Bank, Ludhiana Zone & 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. Swarup Kumar Saha, Executive Director, PNB; Sh. Jyoti Kumar Pandey, Regional Director, RBI; Madam Garima Singh, IRS, Secretary Finance cum Director, Institutional Finance & Banking, Punjab; Dr. Rajiv Siwach, Chief General Manager, NABARD; Shri Arun Kumar Sharma, General Manager, Corporate Office, PNB** and Senior Officers from RBI, NABARD, State Government, Banks, Financial Institutions, various Corporations.

He requested all the bankers and the development agencies to firmly stand with the public in general and the needy citizens of Punjab State in particular to bring back their livelihood and businesses on track which are under obstinate stress due to Covid19 pandemic and lockdown.

He said "It is our moral and professional duty as part of development machinery to implement the Govt. schemes like Emergency Credit Line Guarantee Scheme, AtmaNirbhar Bharat Programme etc. with full zeal and gesture to pull back the economy on track and to help by providing financial assistance to the effected public and thus place on record our role on the canvas of nation building".

Further he requested all the bankers to take care of other important aspects like financial literacy, digitalisation of banking services, implementation of annual action plan, annual credit plan, social security schemes to deliver the benefits to poor and under-privileged in true spirit.

Also he specifically requested the bankers to improve the CD ratio in the state and specific cluster approach be looked into for development of MSMEs & Large Industrial Units and to give a push to demand for bank credit.

Sh. Swarup Kumar Saha, Executive Director, Punjab National Bank in his key note address extended welcome to **Shri K.A.P. Sinha, IAS, Principal Secretary Finance, Govt. of Punjab** for presiding over the 157th meeting of State Level Bankers' Committee, Punjab. He further added that this Forum will be benefitted with views and guidance of Shri Sinha and shall set forth the action plan for the current Financial Year. He also extended hearty welcome to distinguish guests Sh. Jyoti Kumar Pandey, Regional Director, Reserve Bank of India; Madam Garima Singh, IRS, Secretary Finance cum Director, Institutional Finance & Banking; Dr. Rajiv Siwach, Chief General Manager, NABARD; Shri Anil Yadav, GM, RBI and senior executives from State Government, Banks, Financial Institutions, RBI, NABARD and other offices.

After the outbreak of COVID-19 pandemic and the subsequent imposition of lockdown/restriction on mobility has impacted the GDP. RBI in its June 2021 bulletin has observed that the second wave has majorly impacted the domestic demand and the impact is likely to remain contained to the first quarter of the current Financial Year. However, certain sectors like agriculture and contact less services remain healthy. The economy is expected to grow at 9.5% in FY2021-22.

He enumerated the initiatives taken by Reserve Bank of India and Government of India for providing relief to the Indian Economy and infusing liquidity in the banking sector and different segments of economy & Society disrupted by the first & second wave of COVID pandemic. Both demand and supply were affected adversely. RBI launched an on-tap liquidity window worth Rs. 50,000 Crore to address the funding needs of the health sector. The banks will be able to provide loans for manufacturing, importing or supplying vaccines, oxygen plants, Oxygen concentrators and medical devices. Banks will also be able to lend to Hospitals, dispensaries and pathology labs. To incentivize banks for creating a COVID loan book, RBI will offer 40 basis points higher than reverse repo rate for surplus liquidity parked with it, up to the size of COVID Loan Book. This will help increase the funding for the health sector at a lower cost. RBI has further extended the incentives given to banks by reducing fresh MSME lending up to Rs. 25.00 Lakh from NDTL in terms of calculation for CRR (Cash Reserve Ratio).

The house was apprised that RBI has also enhanced the threshold for eligibility of MSMEs, Individuals and Small Businesses to be considered under Resolution Framework 2.0. RBI has further announced a separate liquidity window of ₹15,000 Crore with tenors of up to three years at the repo rate till March 31, 2022 for certain contact-intensive sectors. The banks are expected to create a separate COVID loan book under the scheme. The Banks will be incentivized to park their surplus liquidity up to the size of the COVID loan book created under this scheme with RBI under the reverse repo window at a rate which is 25 bps lower than the repo rate.

As digital initiative RBI has also announced availability of NACH facility on all days of the week throughout year w.e.f. 1st August, 2021, which will further enhance digital mode of direct benefit transfer and government subsidiaries to large number of beneficiaries.

Changes in emergency credit line Guarantee Schemes by Government of India were also figured like 100% guarantee cover to loans up to Rs.2 crore to hospitals/nursing homes/clinics/medical colleges for setting up on-site oxygen generation plants with interest rate capped at 7.5%.

He also touched Annual Credit Plan issue that tough economic condition due to COVID-19 pandemic impacted banking parameters and resulted in to non-achievement of ACP. The banks in the state of Punjab achieved 71% of their ACP targets during F.Y 2020-21. All other achievements during the FY relating to ACP have been pointed in absolute and percentage terms besides decline of CD ratio of banks in the State. He requested to all the member banks to push credit growth to improve CD Ratio and simultaneously, State Govt. to setup area specific clusters and for taking other suitable measures to facilitate setting up of MSMEs & Large Industrial Units in the state.

He called upon all the banks to dispose of all PM-SVANidhi scheme pending applications on priority basis.

Furthermore, he requested to all the member banks/LDMs to focus on NSFI & NSFE to achieve the objective of "Financially Aware & Empowered India" and to bring to reality the ambitious vision of the NSFE (2020-2025) to create a financially aware and empowered India. He urged upon all member banks to expeditiously process the pending claims under various Social Security Schemes (PMJDY, PMSBY and PMJJBY) as on March 2021.

In conclusion of his address, he underlined the importance of time-line for convening SLBC meetings as advised by RBI i.e., within 45 days from the end of the quarter and requested all member banks to submit data to SLBC well with in time and without any discrepancy, which will result in to timely & meaningful deliberation of Agenda.

He placed on record gratitude to the State Government and its various departments, RBI and NABARD for their excellent support, guidance and co-operation rendered to the banking sector in the State over the years and concluded with assurance of full cooperation from banking fraternity on behalf of bankers to the State Government, Ministry of Finance, Govt. of India, Reserve Bank of India and other stakeholders towards strengthening and uplifting the socio-economic conditions of the people of Punjab.

Sh. Jyoti Kumar Pandey, Regional Director, RBI said to revive and sustain the growth after the recent pandemic, RBI has maintained accommodative stance in the recent monetary policy to ensure adequate and sufficient credit dispensation to all segments of the society so that funds put in productive cycle provide critical lubricant to the economy. According to him to address this concern is one of the critical reasons for SLBC meeting where each action and compliances should largely focus on development finance and critical lending to priority sector which all culminate into enhanced economic growth.

He showed his concern over ACP Targets Vs Achievements, CD Ratio and Ground Level Credit. It is observed that although ACP targets are being achieved by the banks in the state but there is fall in CD ratio, thus banks need to increase the credit by reaching prospective borrowers to meet the ground level credit requirements and great focus

should be on agriculture & MSME. While the ACP targets in MSME are being met but rate of growth of credit in MSME is falling. The issue need to be deliberated at sub- committee level also to include more and more MSME in the banking fold by setting specific targets to boost the credit growth.

He said for the development finance to happen, the monitoring needs to be done at the Block and village Level as these are the foundation for real banking. However the representation in Block level meetings is not satisfactory. Whole bunch of issues comes at block level so he urged all the Controlling Heads to start taking review of BLBC meetings and monitoring mechanism at the DCC level as some of the economic indicators of the state are going down and the base level monitoring requires more attention. Further, at the apex level it is observed that in the 6 districts of the state CD ratio is continuously low, so the respective constituents are advised to monitor the CD ratio growth of these districts and incremental growth figures be placed every quarter in the SLBC meeting.

He further added that during the COVID-19 pandemic, agriculture sector has shown positive intent. Punjab is the leading example by showing tremendous growth in the agriculture output.

He said that considering some of the big framework for which RBI's lead bank scheme and SLBC has been conceptualized, it becomes very crucial to know the importance of Financial inclusion and financial literacy which is the backbone of demand part of financial services. Against the target of 150 **Financial Literacy Centers (FLCs)** at the block level in the State of Punjab, only 65 FLCs are functioning. SLBC to look into this aspect to make remaining FLCs functional, more proactive and led by serious leaders. He urged all the banks to facilitate creation of CFLs (**Centre for Financial Literacy**) to cover each block in the country by March 2024 and the position be reviewed in next SLBC meeting.

Digital Payment is major focus of the State Govt., Central Govt. and Reserve Bank of India. Besides Kapurthala, another district SAS Nagar Mohali has been identified for 100% Digitalization. He further asked the banks to come together to go beyond these 2 districts and develop a suitable ecosystem for facilitation of digital payments to make Punjab a leading example as tremendous potential is there in the state. He also showed his concern over water infrastructure in state for agriculture.

He further added that for the consistency in data, the SLBC, Punjab website needs a revamp in terms of both content and design. It should be updated at least once in a quarter as per the RBI's Master Circular on Lead Bank Scheme.

As a larger focus of financial inclusion, it is very important that the Banking Correspondents (BCs) be inspired to acquire necessary professional certifications as per RBI's three tier mechanism. He further added that although compliance has been received for minimum mandatory requirement of having Banking services within 5 KM radius but there is need for ground level actual implementation by mapping location of branch/BC outlets as complaints are continuously being received from public for non-availability of Banking services and a serious note has been taken for such mismatches.

Further, he said another two areas of concern, as discussed by **Parliamentary committee on subordinate legislation** during their visit, are Regional disparity in Priority Sector Lending and Credit to Weaker Sections of society (Women and SC/ST Communities). Advances to the SC/ST Communities, who are the crucial backbone of the economy, have actually gone down and should be monitored at the district level as well as individually by the concerned banks.

He added that beside the CD ratio, the private sector banks in the state need to improve their performance on the other important parameters for incremental growth of state and urged the house to flag the issues if any for the policy measures.

Sh. K A P Sinha, I.A.S, Principal Secretary Finance, Government of Punjab, Chief Guest of the meeting in his keynote address expressed his pleasure on SLBC forum becoming more and more relevant as the figures presented in this quarter are quite encouraging in comparison to previous quarter. He appreciated the convener bank for making the physical meeting possible in Covid time and congratulated the participants for coming forward for fruitful discussion.

Referring to the issue raised by Shri J.K.Pandey, Regional Director, RBI on the prosperity of Punjab state, he said for this prosperity to continue we have to work hard and move forward despite the COVID-19 situation. The analysis shows two reasons for good deposit figures in the state - First Agriculture in Punjab is strongly linked with MSP. The infrastructure developed for agriculture marketing in state is one of the best in the country because of which everything is getting passed down to farmers through formal economic system. Around 70-75 thousand crores per annum are transferred to farmer's accounts in Punjab. Secondly the remittances received from other countries. But the bankers should ensure that these deposits must be invested in the appropriate sectors as only then growth will be possible.

He further impressed upon the importance of Financial literacy and showed his concern on the general syndrome present in Indian society specially in villages for taking loans. People are reluctant for taking loans primarily because of lack of financial literacy and it is the duty of banks to ensure adequate financial literacy so that people could get benefit from the schemes designed and being implemented by the Government of India.

He suggested that SLBC meeting should not be the only platform to discuss Govt. of India or State govt. schemes. Banks should come forward and have direct interface with RBI & state govt. to resolve the issues faced by them, only then we will be in a position to make this forum more active and vibrant.

Looking at the position of Govt. schemes, he said the perception of the bankers at the cutting edge who had to extend the benefits of schemes/interact with the beneficiaries needs to be changed at grass root level so that the very purpose of these schemes is not defeated and offered full assistance from State Govt. in case of any difficulties.

Talking about the importance of convergence of schemes, he said the Govt. is coming with a housing project for the development of EWS (Economically weaker section) to meet their housing needs on the 400 acres chunk of land available with GMADA which is going to be a great success.

He specifically added that there is need to make Atal Pension Yojna more popular for which banks can take out list of eligible account holders under 40 years of age and contact them & explain in detail the benefits of the scheme. The targets can thus be easily achieved which will be a win-win situation for everybody. Thus there is tremendous opportunity and we should avail that to remain relevant and not become redundant.

Shri Arun Kumar Sharma, General Manager, Corporate Office, Punjab National Bank stressed for diversification of crops in Punjab to achieve doubling of farmers' income. There is need to promote formation of Farmers' Produce Organisations in Punjab. Growth in Punjab will happen only if we coordinate with all stakeholders.

Item No.1	Confirmation of minutes of 156th meeting of State Level Bankers' Committee (Punjab)
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The House confirmed the e-mailed/circulated minutes of above meeting as no comments/suggestions were received.

The Agenda Items were discussed as under: -

Item No. 2.1	PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme
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As on 27.07.2021, total of 101335 applications were uploaded on the portal, out of which Banks have sanctioned 36014 applications and 31072 applications have been disbursed. There are 752 applications on the portal which banks have not yet picked up for sanction. Moreover 57057 applications have been returned/rejected by banks citing various reasons. 12454 applications picked up by banks are yet to be sanctioned/dispursed.

Shri K.A.P. Sinha, Chief Guest observed that without disbursement, sanction of loan has no meaning. All banks were asked to disburse all sanctioned cases urgently. He further observed that performance of private banks is below par. He then enquired from the Nodal Officers of Private Banks, the reason of keeping applications pending. Most of the Private Sector banks including IndusInd, Axis, HDFC, Federal Bank gave assurance to disburse all picked applications within a week.

Representative Local Govt Department said target of Punjab State has been increased from 110000 to 145000 and instructions has been issued to organized Camps up to 15.08.2021 for disposal of all applications.

Further the Chief Guest advised to constitute a committee comprising Low performing banks along with other stakeholders to speedup sanctioning/ disbursement process of all pending cases. Report of its achievement be put up in the next SLBC meeting. It is expected that banks will show better performance by next meeting.

Action: Banks

Item No. 2.2	Emergency Credit Line Guarantee Scheme (ECLGS)
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Out of 206375 net eligible borrowers, Banks have sanctioned credit facilities to 163529 borrowers which comes to 79.24%. However, disbursement has been made in 133743 accounts, which comes to 81.79% of sanctioned accounts. Shri K.A.P. Sinha, Chief Guest observed that performance of banks is much better in this case. It was observed that Kotak Mahindra Bank has not submitted data regarding their performance under this scheme. Banks were asked to sanction/ disburse the facility to all eligible borrowers.

Action: Banks

Item No. 2.3	Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs-not in PPT
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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 promoters of MSME units which are under stress viz. SMA-2 and NPA accounts as on 30.04.2020 and can become commercially viable as per the assessment of the lending institutions. The scheme is applicable for those MSMEs whose accounts have been standard as on 31.03.2018. The Promoter(s) of the MSME unit will be given credit in the shape of personal loan equal to 15% of his/her stake (equity plus debt) or Rs.75.00 lakh, whichever is lower as per the last available audited balance sheet of a Financial Year.

Till now, 11 Banks has reported financing under the scheme, sanctioning personal loans to 139 borrowers amounting Rs.7.84 crores.

Shri K.A.P. Sinha, Principal Secretary Finance, GoP observed that large number of banks have not sanctioned any facility under this scheme. All Banks were asked to identify eligible borrowers and offer the facility to them.

Action: Banks

Item No. 2.4	Special Drive for issuance of KCC to Dairy farmers attached with Milk Societies (Milkfed)
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There are 350880 dairy farmers of milk unions as per Milkfed records. The LDMs have reported that total 271687 applications of dairy farmers have been forwarded to banks and out of these applications only 50209 applications for Rs.600.92 Crores have been sanctioned by the Banks, 108784 applications have been rejected for various reasons. One of the major reasons is "Dairy Farmers are not receiving Milk Payment through DBT from Milkfed". This being one of the basic conditions of the Saturation Campaign.

As per FI-PLAN Portal to DFS, banks have reported sanctions of 49658 applications. Banks were asked to dispose of all pending applications and upload the progress on PMFBY portal.

All dairy farmers irrespective of their registration with Milk Societies (MILKFED) needed to be provided with KCC-AH facility on priority basis.

Dr Rajiv Siwach, Chief General Manager, NABARD requested banks to come forward to sanction facility under this scheme.

Shri Arun Sharma stressed for the need to sanction credit facility direct to the farmer after independently verifying his repaying capacity.

Sh. K.A.P.Sinha, I.A.S, Principal Secretary Finance, Government of Punjab said if banks do not face any problem in recovery without DBT, they should go for sanction of KCC to dairy farmers.

Action: Banks

Item No. 2.5	Special Drive for issuance of KCC to Fish farmers launched by Ministry of Fisheries, Animal Husbandry & Dairying
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There are about 5437 fish farmers in Punjab. Fishery department collected 1022 applications from fish farmers and forwarded 737 applications to banks for sanction and disbursement. Out of these applications only 79 applications amounting to Rs.150 Lacs are sanctioned by the Banks. Banks have reported that 177 applications are not received by them. 246 applications are under process at bank branches.

Shri K.A.P. Sinha, Principal Secretary Finance, GoP observed that majority of private banks are not sanctioning under the scheme. All Banks were asked to dispose of the pending applications on urgent basis. Fishery Department is requested to ensure that applications are handed over to banks for timely processing.

He said much can be done in the areas of Faridkot, Gurdaspur & Muktsar as tremendous potential is there.

The Chief Guest asked to dispose of pending applications on urgent basis. He further said in area like Fazilka, Abohar, Mukatsar we should promote prawn farming as well.

Action: Banks, Fishery Department

Pradhan Mantri Matsya Sampada Yojana

Foreseeing the immense potential for development of fisheries and for providing focused attention to the sector, the Government of India launched **Pradhan Mantri Matsya Sampada Yojana** in May, 2020.

A scheme to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India” with an estimated investment of Rs. 20050 crores for its implementation during a period of 5 years from FY 2020-21 to FY 2024-25 in all States/Union Territories.

Shri K.A.P. Sinha, Chief Guest informed that there is huge potential in the State of Punjab to boost the Blue Revolution. He requested all the Banks to provide credit facility to the eligible fish farmers under the said Centrally Sponsored Scheme.

Action: Banks, Fishery Department

Item No. 2.6	Campaign to saturate PM-KISAN beneficiaries with KCC launched by Department of Financial Services –NOT IN PPT
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There are about 20 lakh PM-KISAN beneficiaries in Punjab. As against this, banks have already sanctioned KCC to about 23.20 lakh crop farmers. During campaign, banks in Punjab collected 3.99 lakh applications from PM-KISAN beneficiaries and sanctioned over 1.66 lakh KCCs to eligible PM Kisan beneficiaries.

Banks were requested to update their progress on PMFBY Portal on cumulative basis w.e.f 01.02.2020.

Action: Banks

Item No. 2.7	CENTRAL SECTOR SCHEME FOR “FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND”
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The Central Government announced Rs.1 lakh crore Agri Infrastructure Fund on 15.05.2020 for farm-gate infrastructure for farmers out of which Rs.4713 crores have been allocated for Punjab State. To mobilize a medium- long term debt finances facility for investment in viable projects for post-harvest management infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Groups (SHGs), Joint Liability Groups (JLGs), Farmers, Multi-Purpose Cooperative Societies, Agri-entrepreneurs, Start-Ups and central/ state agency or local body sponsored Public Private Partnership Projects. All loans under this facility will have interest subvention of 3% per annum up to a limit of Rs.2.00 Crores.

Banks have received 528 applications under the scheme and have sanctioned 515 of them and 13 are under process. Bank to ensure timely processing and sanction of the proposals received by them.

Dr Rajiv Siwach, CGM, NABARD, showed his concern regarding low Number of projects received by banks. Banks need to come forward for sanction under the scheme. There is need of support from all for success of the scheme.

Shri Arun Sharma, GM, PNB said we need to create awareness about the scheme among public, even field staff of banks for success of the scheme. Representative of Agriculture Department informed that as of now 27 projects have been forwarded to the banks for sanction. Shri Arun Sharma said it is on the lowest side.

Shri K.A.P. Sinha, Chief Guest informed that there is huge gap in the availability and requirement of godowns. He further stressed for customization of the scheme for state of Punjab for construction of large godowns. He further said that there was a need for convening an urgent coordination committee meeting among FCI, NABARD and ACS (Development), Deptt. of Food and Civil Supplies, GoP for chalking out the modalities for creation of additional storage capacity in the State of Punjab to the tune of 63 Lakh MT. Possibilities for customization of AIF may also be explored. The meeting may be convened at the earliest available opportunity. The said meeting is to be attended by PS (Finance), ACS (Development) and Director, Institutional Finance as well.

Action: FCI, NABARD and Dep. Instt. Finance, GoP & Banks

Item No. 2.8	PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)
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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.

MoFPI vide letter dated 22.02.2021 has 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>. It 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. Punjab Agro Industry Corporation (PAIC) is Nodal Agency in Punjab state and its MD is Nodal Officer. Banks have received 51 applications under the scheme. Only 11 of them have been sanctioned and 40 applications are still pending with banks.

However, Shri Rajnish Tuli, GM, PAIC informed that they have now received 80-90 applications under this scheme and Banks have received 47 applications under the scheme out of which 5 applications have been sanctioned so far and 42 are pending with

Banks, some of these for 2-3 months. Sh. Tuli informed that most of the banks are not aware about the scheme, especially private banks like ICICI, HDFC bank etc. Most of the branch Managers have not yet login in PMFME-MIS portal, an MIS portal has been made for processing/evaluating the pending applications under the scheme.

Sh. KAP Sinha advised the controlling Head of Private Banks to make aware their Branch Managers about the scheme and asked all banks to sanction/ disburse the pending applications with them on urgent basis.

Shri J K Pandey, Regional Director, RBI said that ODOP is well thought concept based on economy of scale, but it is yet to pick up.

Action: PAIC & Banks

Item No. 3	Overall CD Ratio
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CD Ratio of Commercial Banks in the State increased from 59.28% as at June 2020 to 59.92% as at June 2021 thereby showing an increase of 0.64 PPs.

Banks were asked to take steps for growth of credit in the state for overall improvement of CD ratio.

Action: Banks

Item No. 4	Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio-NOT IN PPT
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CD Ratio of districts i.e., Jalandhar, Kapurthala, SBS Nagar, Hoshiarpur, Pathankot and Rupnagar was below 40%. LDMs of these districts convened meeting of Special Sub Committees (SSCs) of District Level Consultative Committee (DLCC) and submitted road map for achieving the level of 60%.

LDM's of these Districts, during last SLBC held on 19.03.2021 were asked to commence special sub-committee meeting to review their performance & future strategies after discussion with all stakeholders including district authorities and to submit the fresh roadmap along with steps proposed to be taken to achieve the CD Ratio targets of 60%. The concerned LDMs have submitted the fresh roadmap.

During the quarter ended June 2021, The CD Ratio has decreased in Kapurthala, SBS Nagar, Hoshiarpur, Rupnagar & Jalandhar. CD ratio of District Pathankot has shown some improvement.

Banks were asked to chalk out strategies for improvement of the CD Ratio of their branches in these districts.

Action: Concerned LDMs

Item No. 6	Digitization of Land Records – Creation of Online charge by Banks-NOT IN PPT
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SLBC has received a letter from DFS dated 20-01-2021 (copy enclosed) vide which they have informed that the Department of Land Resources (DoLR) vide their letter dated 7th October 2020, have requested the State/UT Governments to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and to finalize the modalities for entry of loan/charges against parcel of land in consultation with banking institutions to facilitate linking of land records database with banks and financial institutions. Digitisation of Land Records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agricultural loans by the banks.

In this regard Revenue Department, GoP is requested to complete digitization process of land records and provide access of digital records data base to banks for enabling them to create online charge for sanction of loans.

Action: Revenue Department

Item No. 7	Advances to Micro, Small & Medium Enterprises (MSMEs) in Priority Sector.-NOT IN PPT
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Under MSME Advances, there is an increase of Rs.2153 Crores i.e. from Rs.53877 crore as at June 2020 to Rs.56030 crore as at June, 2021 thus showing growth of 3.99%. Shri Arun Sharma, GM, PNB said that this growth is mainly through the funding done by banks under ECLGS scheme announced during Covid period. Lot of effort is required from Commercial Banks to bring actual growth in MSME credit, as at present major financing is being done by NBGCs & MFIs and that at higher rate of interest.

Shri K.A.P. Sinha, Principal Secretary Finance, GoP said that MSME is the backbone of the economy. Moreover, banks get better return from advance under MSME sector. Banks should focus on MSME in Punjab to bring economy on fast track.

Action: Banks

Item No. 7.1	Progress under Prime Minister Task Force - Credit to Micro, Small & Medium Enterprises (MSME)-NOT IN PPT
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There is negative annual growth of -17.48% in number of micro enterprises accounts against the target of 10%. There is negative YoY growth of -1.67% under credit to MSEs as against the target of 20%. The share of advances to micro enterprises to total MSE as at June 2021 is 57.67% against stipulated level of 60%.

Banks are advised to open more SME focused branch offices at different MSE clusters which can also act as Counseling Centers for MSEs. Each Lead Bank of a district may adopt at least one MSE cluster.

Action: Banks

Item No. 7.2**Pradhan Mantri MUDRA Yojana (PMMY)**

The overall performance under this scheme is quite satisfactory. As against annual target of Rs. 3883.40 crores, banks have achieved overall Rs.504.74 crores i.e. 52% (pro-rata) as at 30.06.2021. Banks showing low achievement are Yes Bank (0%), Kotak Mahindra Bank (3.08%), BOM (5.88%), BOB (13.89%), Axis Bank (25.13%) and Federal Bank (27.16%) Banks having low performance are requested to advise their field functionaries to achieve the allocated target.

Action: Concerned Banks

Item No. 7.4**Prime Minister Employment Generation Programme (PMEGP)**

Banks have achieved 16% of their allocated targets under the scheme for financial year 2021-22. Private banks have not participated in the scheme despite allocation of targets to them.

There are large number of applications sanctioned by banks, in which margin money is yet to be claimed. Shri Sarabjit Singh, Joint Director, Industry Department said there are many claims pending due to some observations of the department. Banks are requested for immediate compliance of the observations so as to disburse margin money at the earliest.

Shri K.A.P. Sinha, Principal Secretary Finance, GoP observed that private banks have not sanctioned even a single application. Shri Sujit Kumar, Director, KVIC informed that Private Banks have recently been included in the scheme, but they are yet to start processing of sponsored cases.

Member banks were asked to advise their field functionaries to dispose of the pending applications on merits and claim margin money.

Action: Banks/Pvt Sector Banks

Item No. 7.5**Self-Employment Programme of Govt. of Punjab-NOT IN PPT**

The Govt. of Punjab is committed to provide the Self Employment to the youth of the State under "Ghar Ghar Rojgar Yojana". To fulfill this commitment Rojgar Melas are being organized in the different parts of the state. Besides this skill development training programmes are also being organized for Self-Employment. Awareness programmes are also organized in the training to avail the Loan facility from the Banks under various Self Employment Schemes like PMEGP, Stand Up India and PMMY.

State Govt is planning to provide sufficient number of trained applicants in different trades to be financed by the banks as per their different scheme guidelines. With this, banks will get sufficient number of startups, which can be financed under various schemes namely PMEGP, Stand Up India, PMMY etc.

Banks are requested to finance the Trainees of Govt. of Punjab under above mentioned schemes to achieve the Annual Targets.

Action: Banks

Item No. 7.6	Stand-up India Programme of Ministry of Finance.
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DFS has recently announced changes in the Scheme with immediate effect as under: -
(i) Margin money by the borrower reduced from "upto 25%" to "upto 15%" of the project cost. (ii) Loans for "Activities allied to agriculture" and ancillary/allied services to agriculture, shall be eligible for coverage under the Scheme.

Target is to finance minimum one loan to Women and one to S/C beneficiary during the year by each branch in the State.

The Credit facility to only 94 beneficiaries were sanctioned during the quarter ended June 2021 by 6342 total number of bank branches in the state.

All Banks were requested to finance maximum loans under the scheme.

Action: Banks

Item No. 8	Annual Credit Plan 2020-21 Achievements up to 31.03.2021
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ACP achievement of the banks during F.Y 2021-22 up to Q.E ended June 2021 has been 71% in agriculture, 98% in MSME and 70% in other priority sector. Banks and LDMs to send their response and suggestions for improvement in performance to achieve ACP targets especially in Agriculture & OPS. Top performer LDMs are Amritsar (139%), Faridkot (118%), Muktsar (105%)& Jalandhar (97%). Lowest performing LDMs are Hoshiarpur (33%), SBS Nagar (34%), Rupnagar (47%), SAS Nagar (50%) & Fazilka (50%). Top performing banks are Indusind Bank(276%),CBI (241%), ICICI (171%) & PGB (102%). Lowest performing banks are RBL (5%), Federal Bank (14%), Bank of Maharashtra (15%) and IOB (20%).

Banks and LDMs were asked to follow up with the branches in their command area for improvement in performance to achieve ACP targets especially Agriculture & OPS.

Action: Concerned Banks and LDMs

Item No. 9	Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).
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For improvement in the performance of banks in social security schemes, Shri K.A.P. Sinha asked to record the suggestion given by SBI i.e. in cases where the account holder has some regular monthly income like pension or any incentive, the nominal amount of premium can be kept out of that income by informing the customers about the benefit of these schemes. Thereby the person will be covered under the schemes without paying separately for the premium and

Action: Concerned Banks and LDMs

Item No. 10	Atal Pension Yojana (APY)
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The overall performance of State as on 30.06.2021 is 8%.

The overall performance of the Private Sector Banks is not good. All the Banks have less than 10% achievement of their Targets. J&K and Bandhan Bank has not enrolled a single application during the quarter.

All the Banks were requested to enroll the maximum applicants and improve their performance in current quarter during the F.Y 2021-22.

Action: Bank

Item No. 11	National Rural Livelihood Mission (NRLM)- Implementation in the State of Punjab
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Rural Development Department, Govt. Of Punjab informed that the NRLM scheme is implemented in 98 blocks in 22 Districts and Department propose to extend it to 115 Blocks up to 31.03.2021.

Shri Raman Sharma of Punjab State Rural Livelihoods Mission informed the latest progress made by banks. He said performance of seven banks is more than 50% of target and performance of 11 banks is less than 50%. He said as per RBI guidelines, DP/disbursement for First Year should be 6 times of the existing corpus or minimum of ₹1 lakh whichever is higher, but large number of banks are not disbursing minimum amount as guided. Shri KAP Sinha, Chief Guest asked all banks to do on priority as there is minimum default in advances to SHGs.

Shri Raman Sharma informed that the Target of 10,000 SHGs has been fixed for the F.Y 2021-22. He requested all the Banks to achieve the allocated target for F.Y 2021-22.

He further informed that 245 Bank Sakhis from Punjab State have been provided training from IIBF by Punjab State Rural Livelihoods Mission. Banks are requested to appoint these Bank Sakhis as Banking Correspondents where there is vacancy of Bank Mitra/ BCA.

Action: Banks

Item No. 12	National Urban Livelihoods Mission (NULM)
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National Urban Livelihoods Mission (NULM) is applicable to cities with population of 1 lac or more and in all the District Head Quarter Towns irrespective of its population as per the census of 2011. In the State of Punjab only 26 towns /cities are covered. Department of Local Government informed that under Self Employment Programme (SEP) there are 481 applications are pending with various banks and requested banks to process these

at the earliest. He was asked to provide branch wise list of applications to concerned banks for taking up with concerned branches for early sanction of applications.

Action: Banks

Item No. 13	Pradhan Mantri Awas Yojana (PMAY) Housing for all by 2022-Credit Linked Subsidy Scheme-(CLSS)
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Under PMAY-CLSS, MIG Category, the time period allowed by The Ministry of Housing & Urban Affairs, Government of India is up to 31.03.2021, where as in case of EWS/ LIG it is upto 31.03.2022. During the quarter ended 30.06.2021, banks have sanctioned 849 loans for Rs.65 crores under CLSS scheme. Shri Vinay Bublani, Chief Administrator, PUDA informed that the response received in PMAY was very less and PUDA is shortly bringing another scheme notified under affordable policy for meeting housing needs of the weaker section of our society(EWS). In lieu of the policy, 5% of the available area will be imposed particularly for eligible EWS beneficiaries. At present, 450 acres of land is readily available in state. The scheme will be initiated with 5000 houses in the first phase with cost of each house not more than 7 lakhs. Beginning with the Mohali district, the scheme will be extended to whole Punjab. The applications received will be processed as per draw system and he requested the Banks to deal the applications received on priority basis giving benefit to the poorer people.

Shri K.A.P. Sinha, Principal Secretary Finance, GoP added that Punjab has come out with an enactment finalized as "PUNJAB ABADI DEH RULES" which will make it easier for the banks to extend the advances. Shri Arun Sharma, GM, PNB said that PUDA to ensure that all the elements/parameters of PMAY are complied with to make the scheme more attractive and give maximum benefit to the public.

Action: Banks

Item No. 14	Opening of Financial Literacy Centers (FLCs) at block level.NOT IN PPT
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At present 65 Financial Literacy Centers (FLCs) are functioning against the target of 150 at the block level in the State of Punjab. Lead District Managers have informed that the Financial Literacy Counselors working at Financial Literacy Centers in 64 Blocks are either retired after completion of their tenure of job or left the job with some other reasons. In some cases, the counselors have not been appointed since inception of the scheme.

Concerned banks were asked to appoint these FLCs immediately and report latest status to SLBC.

Action: Banks

Item No. 15.1	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN KAPURTHALA
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District Kapurthala was identify in the State for expanding and deepening the digital payment eco-system to make it 100% Digitally enabled within one year. The last date for

completion of 100% digitization was 31.10.2020. Due to Lockdown the date was extended upto 31.03.2021. LDM/Controlling Head of all the Banks located in the District were requested to achieve the targets within the stipulated time.

Banks were asked to sensitize their branches in Kapurthala District to achieve allotted target and encourage the customers for using Digital Platform.

Action: Concerned Banks

Item No. 15.2	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN SAS NAGAR (MOHALI)
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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.

SLBC Punjab proposed SAS Nagar (Mohali) as one more district identified for 100% Digitalization in the State and the same was approved by the committee.

Item No. 16	Pending issues of RSETI with State Government
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17 RSETIs are operating in the State of Punjab. RSETIs are not operating in Gurdaspur, Pathankot, SBS Nagar, Tarn Taran & Fazilka districts. Shri J K Pandey, Regional Director, RBI asked SLBC to review all issue for starting RSETIs at the earliest. Shri Arun Sharma, GM, PNB asked Nodal Officer, SLBC to flag all issues to PS&FID, HO for resolving all issues.

Department of Institutional Finance and Banking Punjab has already taken up the matter with respective Deputy Commissioner of these districts to provide space for opening of these RSETIs temporarily. The LDMs were also advised in the previous meetings to take up with the District Authorities for allotment of temporary accommodation.

Action: Concerned LDMs/SLBC

Item No. 17	Issues of Unique Identification Authority of India (UIDAI)-NOT IN PPT
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At present mobile seeding in Aadhaar in the State of Punjab is approx. 70%. All banks to sensitize and activate all operators working in banks. In Punjab, there are 64 pin code areas where Aadhar Enrolment center are not established. Banks were requested to arrange to cover these areas so that residents get this facility. Further, there are 6435 branches in the State. Accordingly, 644 Aadhaar enrolment centres are required to be

opened (minimum 1 out of every 10 branches). At present, in 508 bank branches, Aadhaar enrolment/update facility is operational. All banks were requested to open required number of Aadhaar enrolment/updation Centres in their branches.

Further banks were requested to ensure that all Aadhaar enrolment centres must carry out enrolments & updation on daily basis. Banks should not allow operators to take their KIT out of Bank Premises, which is against UIDAI mandate. UIDAI is conducting mandatory training sessions on Quarterly basis for all operators. Banks were requested to send their training schedule to UIDAI on priority.

Action: Banks

Item No. 18	Review of National Goals
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Item No. 19	Issuance of Rupay Cards and its Activation in PMJDY accounts.
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Item No. 21	Appointment of Bank Mitras/BCAs and their working- NOT IN PPT
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In Punjab 2323 Bank Mitras/BC agents were to be deployed in Sub service areas allocated to banks by SLBC against which 4016 Bank Mitras have already been appointed. As on 30.06.2021, out of 4016 Bank Mitras, only 3620 have been provided with Micro ATMs. Thus 396 Bank mitras are yet to be provided Micro ATM. Concerned Banks were requested to provide remaining Micro ATMs at the earliest.

Action: Concerned Banks

Item No. 22	Position of Claims lodged/Settled under PMJDY and Jan Suraksha Schemes.
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Item No. 23	Kisan Credit Card (KCC) Scheme
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Item No. 23.1	KCC-ATM cum Debit Cards position.
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Item No. 24	Agriculture Advances through Term Loan.-NOT IN PPT
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Out of the total Agriculture advances of Rs. 77753 crores, term loan component is Rs.17020 crores which comes to 21.89% which is on the lower side. In other words, infrastructure financing or Capital formation is not being done in rural area, which will ultimately hamper agriculture/ rural income of farmers. Banks were asked to increase share of infrastructure financing or Capital formation in rural area, which will ultimately increase agriculture/ rural income of farmers.

Action: Banks

Item No. 25	NPA in Agriculture Sector-NOT IN PPT
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NPA under Agriculture are to the tune of Rs. 10314 cores which is 13.27% of agriculture advances outstanding and 3.51% of total advances in the State. NPAs under Agriculture sector have increased by Rs. 236 crores during the last one quarter.

After the outbreak of COVID-19 pandemic, the moratorium period of 6 months was granted upto August 31, 2020 thereafter the due installments were not deposited/ paid by the customers due to which the NPA under Agriculture has been increased.

Banks are continuously taking steps for further reduction in NPAs under Agriculture.

Action: Banks

Item No. 26	Farmers Produce Organization
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There are 67 FPOs promoted under Government of India PRODUCE Fund and 16 FPOs promoted under Farm Sector Promotion Fund and 25 FPOs under Produce Organization Dev. Fund (PODF) formed with the active coordination of NABARD. NABARD representative informed that FPO formed basically to aggregation inputs and production to get maximum benefit.

Shri KAP Sinha observed that due to successful MSP system in Punjab, even Small & Marginal farmers may not be coming forward to form FPOs. He hoped NABARD will further make progress in formation of new FPOs.

Action: Banks/NABARD

Item No. 30	Collateral Free Loans to MSME-NOT IN PPT
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Banks have provided loans up to Rs.10 lakh to 22683 MSE units during the financial year 2021-22, out of which collateral free loans have been provided to 22426 units which means the coverage is 99%. As per extant guidelines, all loans upto Rs.10 lacs to SME are mandatorily to be given without taking any collateral security.

Banks having low performance were asked to sensitize their Branches to follow mandatory guidelines.

Action: Concerned Banks

Item No. 37	National Pension System (NPS) NOT IN PPT
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NPS was made available to All Citizens of India from May 01, 2009. Pension Fund Regulatory and Development Authority (PFRDA), the regulatory body for NPS, has appointed NSDL as Central Recordkeeping Agency (CRA) for National Pension System. NPS has the following broad objectives:

- Provide old age income
- Reasonable market-based returns over the long term
- Extending old age security coverage to all citizens

NPS has a number of benefits. Shri KAP Sinha, Principal Secretary Finance, GoP emphasised the need to popularize this scheme and asked banks to enroll maximum people to pass on its benefits. Banks should encourage the people while holding camps also.

Action: Banks

Item No. 40	Updating Latitude-Longitude position of existing banking infrastructure (Branch/ATM/BCA) on Jan Dhan Darshak App- NOT IN PPT
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After launch of the Jan Dhan Darshak App on 25.09.2018, Banks were asked to update Latitude Longitude position of their existing and newly opened Banking touch points on regular basis at the GIS App. Further it was observed from the comparison of the data available with SLBC vis-à-vis data available on the Jan Dhan Darshak App, there is a difference between the two sets of number (Bank Branches, ATMs and BCAs). All the Banks were requested to match the data of their Bank with Jan Dhan Darshak App and submit compliance to SLBC.

Action: Banks

Thereafter the meeting ended with a vote of thanks delivered by Shri Anil Dewani, DGM, SBI.

Item No. 54	Progress under Debt Swap Scheme.
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Item No. 57	Progress of Agro Food Processing Industries
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Item No. 58	KCC Accounts Seeded with Aadhar
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List of Participants

**157th Meeting of SLBC (Punjab)
Held on 04.09.2021 at 11.00 A.M
Venue –Hotel Taj, 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	Garima Singh, I.R.S	Secretary, Finance cum Director, Institutional Finance & Banking Government of Punjab
3	J K Pandey	Regional Director, RBI
4	Vinay Bublani,I.A.S	Chief Administrator, PUDA
5	Dr. Rajiv Siwach	Chief General Manager, NABARD
6	Arun Sharma, GM	Punjab National Bank
7	Sumanta Mohanty, General Manager, PNB & Convener SLBC	Punjab National Bank
	Reserve Bank of India	
8	Pronobesh Barua ,DGM	RBI
9	Vikram Dhanda ,AGM	RBI
	State Government Departments/Boards/Corporations (Shri/Madam)	
10	Sanjeev Aggarwal, Deputy Director	Department of Institutional Finance & Banking
11	Kamal Goel, Consultant	
12	Manmohan Kalia , Joint Director	Department of Agriculture (Punjab)
13	Dr. Parkash Singh Brar, Director	Animal Husbandry(Punjab)
14	Ramandeep Singh ,Asst. Director	Department of Industries (Punjab)
15	Kuldeep Singh, Joint Director	Dairy Development Department(Punjab)
16	Dr. Madan Mohan, Director	Department of Fisheries(Punjab)
17	Sanjoy Mukherjee	NPCI
18	Ashutosh Sardana, DGM	NABARD
19	Sanjeev Mahajan,ADG	UIDAI
20	Hema, AGM	SIDBI
21	P.K. Bal	Revenue Department
22	Baljinder Kaur Bajwa	Registrar Coops. Pb
23	Raman Sharma, S.P.M	Rural Development
24	Karandeep Singh ,Deputy Secretary	Department of local Bodies
25	Sujit Kumar, Director	KVIC
26	Rajnish Tuli , GM	Punjab Agro
27	Inderjit Singh	Milkfed

28	Charanjit Singh ,Director	RSETI
	Banks (Shri/Madam)	
29	Anil Dewani, DGM	State Bank of India
30	Parveen ,AGM	
31	Mukesh Verma, DGM	Punjab & Sind Bank
32	S.K. Sachdeva, ZM	UCO Bank
33	Rajay Bhaskar,AGM	Bank of Baroda
34	Shailendra Nath Sheeth, DGM	Canara Bank
35	Sushant Kumar Gupta ,AGM	Bank Of Maharashtra
36	V.V Natrajan, FGM	Central Bank of India
37	Ashok Patnaik, GM	Indian Bank
38	Joginder Sandhu,DGM	
39	D.K. Puri,AGM	Indian Overseas Bank
40	Desraj Khatik, DGM	Bank of India
41	D.K. Kanvaria ,DGM	Union Bank of India
42	Ashok Kumar,Manager	
43	Lalit Batra, Zonal Head	HDFC Bank
44	Prabhjeet Singh Purba, Regional Coordinator	ICICI Bank
45	Dr. Vijay Joshi, DGM	IDBI Bank
46	Charanjit Singh Parmar,VP	AXIS Bank
47	Paramjit Singh Boparai, State Head	INDUSIND Bank
48	Gagandeep Kaur Walia, DVP	
49	Rajesh Sharma, EM	J & K Bank
50	Rajan Gupta ,CM	Kotak Mahindra Bank
51	Vishal Vinayak, SVP	YES Bank
52	Abhishek Malhotra , SM	RBL Bank
53	Sanjeev Kumar Dubey, Chairman	Punjab Gramin Bank
54	Bhaskar Kataria, DGM	Punjab State Co-operative Bank
	State Level Bankers' Committee, Punjab	
55	Parveen Kumar Guglani	DGM, Zonal Office, Ludhiana
56	Ramesh Kumar	Chief Manager
57	T.D Dhiman	Chief Manager
58	Shaveta Rani	Manager
59	Ishan Mehra	Dy. Manager
60	Pallavi Bansal	Dy. Manager
61	Rajiv Kumar	Officer
62	Gurinder Singh	Clerk
63	Suraj Prakash	Sub staff
	Lead District Manager(Shri/Madam)	
64	Pritam Singh	Amritsar
65	Mohinder Pal Garg	Barnala
66	Narain Singh	Bathinda
67	Gurvinder Singh	Faridkot
68	Jaswant Singh	Fatehgarh Sahib

69	Rajesh Chaudhary	Fazilka
70	Pardeep Salwan	Ferozepur
71	Rajan Malhotra	Gurdaspur
72	Ram Krishan Chopra	Hoshiarpur
73	Jai Bhushan Bharmouria	Jalandhar
74	P.P. Siroha	Kapurthala
75	Sanjay Gupta	Ludhiana
76	Kamal Garg	Mansa
77	Bajrangi Singh	Moga
78	Bhagwan Singh	Sri Mukatsar Sahib
79	Sunil Dutt	Pathankot
80	Pritpal singh Anand	Patiala
81	R.K. Jasrotia	Rupnagar
82	Shalini Mittal	Sangrur
83	Upkar Singh	SAS Nagar
84	Ramesh Kumar Sharma	SBS Nagar
85	Nirmal Roy	Tarn Taran
86	Parwinder Kumar Chopra	Malerkotla

Action points-

1. incremental growth figures be placed every quarter in the SLBC meeting.
2. the banks to facilitate creation of CFLs (**Centre for Financial Literacy**) to cover each block in the country by March 2024 and the position be reviewed in next SLBC meeting.
3. Banks to ensure consistency in submission of data.
4. the SLBC website is a crucial repository for synchronization in data and needs a revamp in terms of both content and design. It should be updated at least once in a quarter as per the RBI's Master Circular on Lead Bank Scheme.