

MINUTES OF 166th MEETING OF STATE LEVEL BANKERS' COMMITTEE, PUNJAB Held on 23.11.2023.

CONVENER: PUNJAB NATIONAL BANK

- The **166th 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 2023** was held **on 23.11.2023 at Hotel Hyatt Centric, Chandigarh** from **11:00 A.M onwards**. The meeting was Chaired by **Sh. Kalyan Kumar, Chairman SLBC & Executive Director, PNB**

Besides, the meeting was attended by the following dignitaries-

- Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab
- Sh. D P S Kharbanda, IAS, CEO Invest Punjab & Administrative Secretary and Director Industries & Commerce, Punjab
- Sh. Yaswant Raj Acharya, Deputy General Manager, Reserve Bank of India
- Shri Raghunath B, Chief General Manager, NABARD, Chandigarh
- Shri Puskar Tarai, General Manager, PNB & Convener- SLBC

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

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

At the outset, Shri Puskar Tarai, Convenor-SLBC Punjab & General Manager, Punjab National Bank in his welcome address extended a warm & hearty welcome to **Sh. Kalyan Kumar, Chairman SLBC & Executive Director, PNB; Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab; Sh. D P S Kharbanda, IAS, CEO Invest Punjab & Administrative Secretary and Director Industries & Commerce, Punjab; Sh. Yaswant Raj Acharya, Deputy General Manager, Reserve Bank of India; Chandigarh and Sh. Raghunath B, Chief General Manager, NABARD,** LDMs, Senior Officers from RBI, State Government, Banks, various Corporations.

He said that SLBC will deliberate & review the progress of Banks for the quarter ended September, 2023 along with the policy, financial & other issues related to progress & economic conditions of state of Punjab. As per RBI's Revamped Lead Bank Scheme, SLBC-Punjab conducted meeting of five Sub-committees to SLBC on 07.11.2023 to deliberate statistical data and other routine issues. Action points emerged during the meetings were circulated to the steering sub-committee to finalize the agenda for the SLBC meeting. He requested all member banks to ensure data sanctity and timely submission of SLBC data.

Speaking about the progress of Banks in the Punjab state for the period ended September, 2023, In Punjab the YOY deposit growth is 12.52% as on 30.09.2023. Scheduled Commercial Banks(SCB) growing at 12.80%, Public Sector Banks(PSB) growing at 7.22%, Pvt. Banks growing at 27.80%. PSB

share in deposits is 65% and Pvt. Banks have share of 27%. Position of Major banks in deposits as of Sept 2023 is: **SBI: 132399 Cr, PNB: 120073 Cr and HDFC: 74998 Cr.**

He cited that in Punjab the YOY credit growth is 15.22% as on 30.09.2023. SCB growing at 15.84%, PSB growing at 3.90%, Pvt. Banks growing at 34.64%. PSB bank share in advances portfolio is 49.66% and Pvt. Banks share is 42%. Major banks in advances as on Sept 2023 are: **HDFC: 86808 Cr, SBI: 70960 Cr, PNB: 43728 Cr.**

Commenting on Agriculture growth, he said that the state is growing at 9.27% as on 30.09.2023 with SCB growing @ 10.95%. PSB banks share in Agriculture advances is 46.49% and Pvt. banks share is 36%. The term loan component under agriculture is only 27% and there is a need for Infrastructure financing or Capital formation in rural area which will ultimately increase agriculture/ rural income of farmers in the state.

While deliberating on the progress of Banks under National Goals he apprised that share of Priority Sector Advances to Total Advances is 55.15%. Share of Agriculture Advances to Total Advances is 23.61%, Share of Weaker Sector Advances to Total Advances is 19.42%, Share of Advances to Small and Marginal Farmers to Total Advances is 9.86% and Share of Micro Advances to Total Advances is 11.45%

Speaking about other important aspects which need to be taken care of like Financial Literacy, Digitalisation of Banking Services, implementation of Annual Credit Plan, Social Security Schemes to deliver the benefits to poor and under-privileged in true spirit, he requested the member banks to implement the schemes with full zeal and enthusiasm for nation building and extended best wishes for fruitful & conclusive deliberations on all agenda issues of the meeting.

Sh. Kalyan Kumar, Chairman SLBC & Executive Director, PNB in his Keynote address extended a warm and hearty welcome to distinguished guests **Sh. Yaswant Raj Acharya, Deputy General Manager, Reserve Bank of India; Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Government of Punjab; Sh. D P S Kharbanda, IAS, CEO Invest Punjab & Administrative Secretary and Director Industries & Commerce, Punjab and Sh. Raghunath B, Chief General Manager, NABARD, Chandigarh.**

He apprised the house that we will be reviewing the performance of Banks in the state of Punjab for the quarter ended September 2023 and deliberating on road map for attaining the targets for FY 2023-24 set forth by Regulatory & other Authorities.

He touched upon the evolving macro-economic conditions in the country. He said that the Global real GDP is forecasted to grow by 2.9 percent in 2023, down from 3.3 percent in 2022 and further slowing to 2.5 percent in 2024. Economic growth is weighed down by still high inflation and continued monetary policy tightening.

He also mentioned that the Central Bank has kept the key policy repo rate unchanged at 6.5%. This is the fourth meeting that the MPC decided to maintain the status quo on the repo rate. The MPC last raised this rate by 25 bps to 6.50% at its meeting in February 2023. The Real GDP growth projection for FY24 remains unchanged at 6.5%. Similarly, inflation for FY24 is projected at 5.4%, unchanged from earlier.

Talking about the Banking network he said that in the state of Punjab, there are 6,493 branches, out of which Public Sector Banks have 4,018 branches, Private Sector Banks have 2036 and Regional Rural Banks have 439 branches. Further, there are 7,289 ATMs in the state.

He affirmed that the banks in the state of Punjab have been putting in concerted efforts for effective implementation of various Government led schemes and contributing to economic well-being & financial inclusion in the state of Punjab.

Informing the house about performance under ACP during FY2023-24, he said that the performance of banks in ACP achievement for September 2023 is commendable as achievement remained at 111%. The achievement under Agriculture, MSME segment and Other Priority Sector is 89%, 146% and 86%, respectively.

He congratulated the member banks and LDMs of Jalandhar, Muktsar Sahib, Fatehgarh Sahib and Ludhiana districts for achieving more than 100% of their allocated targets of total Priority Sector under Annual Credit Plan.

Speaking about the Banking Business under various segments in Punjab as on 30.09.2023, he said that the YoY growth (September 23/September 22) under Deposits remained at 12.80%, under Advances 15.84%, PS Advances 18.42%, under Agriculture 10.95% and under MSME at 29.40%, respectively.

CD Ratio of banks in the State increased to 61.19% as on 30.09.2023 as against 59.58% as on 30.09.2022. He requested all the member banks to make concerted efforts for increasing the credit flow to support growth in Punjab.

Speaking about the various newly launched Central Sector Schemes, he briefed about the “PM Vishwakarma Scheme” with financial outlay of Rs.13,000 crore for a period of five years (FY 2023-24 to FY 2027-28 to support artisans and craftspeople of rural and urban areas across India and urged upon all the member banks to sensitize field functionaries about the scheme.

Talking about the "**Ghar Ghar KCC Abhiyan**" launched on 19th September 2023 to saturate the remaining PM Kissan beneficiaries with Short Term Agriculture Loans through KCC from **1st October 2023 to 31st December 2023**, he requested the Bnaks/LDMs to support the initiative with full zeal so that dual objectives of achieving saturation and doubling of Farmers Income are achieved.

Further, **KCC Campaign for Animal Husbandry & Fisheries has been extended till 31.03.2024**. All the stake-holders to participate in the Campaign wholeheartedly to source & sanction as many applications as possible and also expeditiously dispose of the pending applications.

Speaking about the Saturation Campaign under PMJJBY & PMSBY schemes, he said that the Dept. of Financial Services, Ministry of Finance, Govt. of India launched a Special Campaign of Three Months starting from 01.10.2023 to 31.12.2023 at Gram Panchayat Level where in Gram Panchayat camps are being organized by LDMs.

Total enrolments in Punjab State under Social Security Schemes during Current FY up to 30.09.2023 are- 32,88,454 in PMJJBY, 1,04,99,302 in PMSBY and 2,17,897 in APY. He appealed to all bankers to ensure that all eligible persons, not already covered under PMJJBY and PMSBY, are enrolled during the Campaign period.

Informing the house regarding another important initiative by Govt of India “Viksit Bharat Sankalp Yatra” being organized from 15th November,2023 with the aim to raise awareness through outreach activities of various centrally sponsored schemes and will cover all Gram Panchayts in the country by 26.01.2024. He urged all the Member Banks and Lead District Managers in the state of Punjab to align/integrate the ongoing Jansuraksha campaign and source maximum applications under Jan Suraksha schemes i.e, PMJDY, PMJJBY, PMSBY, APY and PMMY in the camps. Also source KCC Applications under GHAR GHAR KCC ABHIYAN, link PM SVANidhi beneficiaries with other schemes.

He further suggested member banks to strive for 100% Digitalization in the state of Punjab and focus on increasing the share of digital transactions vis-à-vis the total transactions through adoption of new age technologies and on-boarding of more and more customers/merchants on digital platforms.

While concluding, he conveyed his best wishes to all member banks for achievement of targets in this Financial Year and assured full cooperation from banking fraternity towards strengthening and uplifting the socio-economic conditions of the people of the State.

Sh. Yaswant Raj Acharya, Deputy General Manager, Reserve Bank of India, Chandigarh in his address to the house welcomed the dignitaries and all participants. Reviewing the performance of the banks for the Q.E. Sept 2023, he appreciated the work done by the banks and said that the targets have been achieved under almost all parameters i.e. CD Ratio, Priority Sector Advances, Agriculture Advances, Advances to Small & Marginal Farmers, Micro Advances. The ACP targets of the state have also been achieved.

However, there are some areas which require more focus. For example, in districts Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar & Pathankot, more efforts are required on the part of the banks to achieve the National Level of CD Ratio.

Similarly, for the expansion of Digital Payment Infrastructure, initially 5 districts i.e. Kapurthala, SAS Nagar, Malerkotla, Fazilka & Faridkot were identified by Reserve Bank of India for 100% digitalization. However, despite the constant endeavors of RBI, the objective of 100% digitalization has not been achieved. Now, as per directions of Reserve Bank, the entire Punjab State is to be covered for which SLBC has given the timeline to all the districts.

Citing the examples of Kerala & Telangana who have achieved 100% digitalization, he apprised the house of Strategies adopted by these States-

- Bank wise & District wise Monitorable Action plans have been formed by these states.
- Assessment Surveys have been conducted by LDMs in each district for identification of Merchants, Traders, Business Utility Service Providers who can be digitally covered with POS, QR Code etc.
- State Level Nodal Officers have been appointed by each bank.

He requested all the Banks & LDMs to learn from these strategies & implement them to move towards 100% digitalization. He further requested for operationalization of Data Portal at the earliest so that manual intervention can be minimized.

Talking about the **Reserve Bank of India's** 100 Days 100 Pays' Campaign for unclaimed deposits in DEAF accounts of Govt. Departments, he said that due to one or the other reason, huge amount of funds are lying unclaimed. He requested the Govt. Depts. and member banks to come forth and follow up for identifying/tracing these accounts.

Speaking about **Reserve Bank of India's** another initiative of Opening **Financial Literacy Centers**, he raised the concern that only 47 FLCs are operational in the state instead of 150 and there are

even some districts like Jalandhar, Rupnagar, SBS Nagar etc. where no FLC is functioning. Considering the importance of Financial Literacy, he requested the member banks to work towards it.

Further, as per guidelines of DFS, MoF, Gol, the banks are requested to ensure that reissuance of existing cards and issuance of new cards should be Near Field Communication(NFC) enabled/ Contactless equipped with National Common Mobility Card functionality as default function. The purpose is to promote the use of One card in all payments systems across India to facilitate digital transactions for small daily payments and thus also attaining the objective of digitalization.

Sh. Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Government of Punjab in his address said that although the achievement of 61% CD Ratio is a good sign but the GDP is not increasing which is a matter of concern. While the Deposits have grown by 12% on YoY basis but the CD ratio has increased by 1.6% only. So he emphasized that as the deposits are increasing, the CD ratio should also increase at the corresponding level.

Speaking about RBI's concern regarding Unclaimed deposits, he requested the member banks to provide the details of all such Govt. dept. accounts.

He requested the banks to participate aggressively to cover the remaining eligible beneficiaries under "Ghar Ghar KCC Abhiyan" till 31.03.2024 and especially 100% coverage of allied sector should be there.

As far as Agriculture Infrastructure Fund scheme is concerned, the Govt. of Punjab will soon sign an MoU with SIDBI and probably take a loan of R.250 crores. He informed that the proposal was submitted by 3-4 states and Punjab was one of them for launch of Urban Infrastructure Development scheme.

Impressing upon the importance of Digital Payments, he requested the Reserve Bank of India to have data on how far digitalization has contributed towards boosting of economy & GDP growth.

He further requested the member banks to have robust systems for prevention of Cyber Frauds so as to create faith in people for digitalization.

Sh. D P S Kharbanda, IAS, CEO Invest Punjab & Administrative Secretary and Director Industries & Commerce, Punjab in his address appreciated the banks for their performance during Q.E.Sept 2023. He then touched upon a very important scheme launched recently by Hon'ble Prime

Minister i.e. PM Vishwakarma Scheme and expressed the concern that under the scheme, as compared to identified applications, the number of sanctions is very less.

He said that the scheme was earlier going on as Prime Minister Employment Generation Programme, a basic scheme for the Youngsters/Entrepreneurs for building the society. There are about 150 Govt. & 160 Pvt. ITIs in the state producing around 1 Lakh Technical Skill Force every year. The Govt. of Punjab with the dedication of Hon'ble CM, has invested Rs.58000 cr in last one year as a result of which 2.98 Lakh number of employments were generated in state.

However, for the scheme to reach the grass root level and benefit the masses & poor strata of society, he requested all the banks to come forth, do sanctions under the scheme and build the Entrepreneurship. He further suggested that holding quarterly meetings by the banks with Technical Education Institute's Alumni can help the young Entrepreneurs in getting loans under the scheme and thus also boost the economic growth of state. Also, the banks can display success story of Entrepreneurs under PMEGP scheme outside the bank branches to inspire more and more people.

Shri Raghunath B, Chief General Manager, NABARD in his address flagged the issue regarding integrity of data. Reviewing the position under Priority Sector Advances, he said that the overall achievement for the half year ended Sept. 2023 is 111%, but under Agriculture, it is 89% and for the Crop Loan, it is around 81%. To see a trend in the performance under Crop Loans over the last few years, an analysis was being done at NABARD level but no pattern could be designed. So he requested the member banks to focus on the data integrity since it is the responsibility of Controlling Offices of Banks to report correct data to SLBC even when the data portal becomes alive.

Further, he added that as Punjab is an Agriculture Dominant Economy, so while sanctioning loans, the Right Appraisal of Agriculture Projects is of utmost importance. Very often it has been seen in case of certain banks that Crop loan is not given on the basis of Land available with the farmer and the Scale of Finance. So, the credit should be given after proper assessment, purely for the purpose it is invented as only then the farmers will get adequate returns and timely repayment will be there.

While contemplating the Term Lending, there is need to check the Cost of Investment, the returns that the investment creates and also factoring the cost with the subsidy that the Govt. provides. With the right appraisal, the fear of repayment will be removed and performance will be improved.

Now, as the Govt. of India has requested all bankers to enter the details of all such farmers of which Interest Subvention is being claimed from Gol, there will definitely be Deweeding of Farmers with multiple KCCs.

Further as “Viksit Bharat Sanklap Yatra” has kicked off in Punjab, he suggested the LDMs to converge it with the “Ghar Ghar KCC Abhiyan” as it will give impetus to both the programmes.

Sh. Akhil Mangal, AGM, SLBC welcome the distinguished guests and all other participants. Addressing the concerns raised by **Sh. Yaswant Raj Acharya**, DGM, RBI, Chandigarh, he apprised the house that data of all the banks was uploaded on portal for the Q.E. Sept 2023 and maximum annexures were generated, except few as due to some technical issues the data for one or two banks was not reflecting. Rigorous efforts are being done to get all the output reports from portal only for upcoming SLBC meeting.

Further, all the banks have been instructed to fill the vacant FLCs at the earliest. **Reserve Bank of India’s** “100 Days 100 Pays” Campaign is also being given due emphasis & is also placed as Table Agenda Item in Today’s meeting.

The Agenda Items were discussed as under: -

Agenda No. 1	Item	Confirmation of minutes of 165th 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.

Item No. 2	Annual Credit Plan 2023-24 Achievements up to 30.09.2023
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ACP achievement of the Banks during F.Y 2023-24 for the Q.E September 2023 is 111%, Banks have achieved 89% in agriculture, 146% in MSME and 86% in other priority sector.

Top performing districts with more than 100% achievement i.e. Jalandhar, Muktsar Sahib, Fatehgarh Sahib & Ludhiana were applauded for their performance.

The top performing banks are HDFC, Axis Bank, Punjab Gramin Bank and Union Bank of India. AGM, SLBC said that there is need to work more for agriculture sector and requested the banks to work harder for improved performance.

Action: All Banks & LDMs

Item No. 3	Overall CD Ratio
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During the period under review overall CD Ratio of State of Punjab increased by 2.20% on QoQ basis and on YoY basis, it has grown by 1.61%. Thus, the CD ratio of the state is 61.19% as on 30.09.2023.

The major decline is in the ICICI Bank (-33.83%) and Federal Bank (-21.04%).

The concerned banks with less than 60% CD ratio were requested to make concerted efforts for improved position in the upcoming quarter and also see that the CD ratio increases at corresponding level with deposits.

Action: All Banks& LDMs

Item No. 3.1	CD Ratio - Rural Areas
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The CD Ratio in Rural Areas has declined by 0.48 PPS on YoY basis and 2.48 PPS on QoQ basis which is a matter of concern as all the schemes of Govt. of India are mainly oriented towards rural areas only.

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

Action: All Banks& LDMs

Item No. 4	Credit Deposit Ratio – Implementation of the Recommendations of Expert Group on CD Ratio
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CD Ratio in all districts i.e. Jalandhar, Kapurthala, Hoshiarpur & Pathankot districts has increased by 4.72%, 1.57%, 020% & 12.38% respectively. The Pathankot district has crossed the target of 40% and its CD ratio is 41.22% as on 30.09.2023.

However, the SBS Nagar district has shown decline in CD Ratio which is a matter of concern. The major decline is in UCO & Indusind Bank.

The concerned Banks and LDM SBS Nagar were advised to strive hard for improving the CD Ratio and formulate strategy for regular monitoring as the district is lagging behind.

Action: Concerned LDMs/Banks

Item No. 5	Review of National Goals
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The state has surpassed the targets under almost all parameters of National Goals. The Priority Sector Advances achievement to Net Bank Credit has increased to 55.15% as on 30.09.2023 from 53.95% as at Sept 2022. Under agriculture, the state has achieved 23.61% against the target of 18%. The achievement of National goal under small & marginal farmers is 9.86% against the target of 10%.

However, the CD ratio in rural areas is at 47.67% and in Semi Urban areas is 55.77% only which needs improvement.

Shri Kalyan Kumar, Executive Director, PNB said that the low CD ratio in Rural Area is a matter of great concern and there is need to formulate strategies by the Banks/LDMs to improve the same.

AGM, SLBC asked the LDMs to take up this agenda in all BLBC/DLRC meetings and work with the banks with low CD ratio in rural areas for improved position.

Action: All Banks

Item No. 6	Ground level Credit data
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The achievement of Commercial Banks under Ground Level Credit is 87%, RRBs 118% and Coop Banks is 85%. The overall achievement as on 30.09.2023 is 89%.

AGM, SLBC requested the member banks who have not achieved the targets especially the Punjab State Coop. Bank to improve the performance.

Action: All Banks

Item No. 7	Priority Sector Advances
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During the period under review, Priority Sector Advances in Punjab has been increased by Rs. 31293 Crores, from Rs.169911 crores as at Sept 2022 to Rs.201204 crores as at Sept 2023 thus showing a growth of 18.42%.

Action: All Banks

Item No. 8	Agriculture Advances
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The Agriculture Advances in the State during the period under review witnessed an increase of Rs.8498 crores from Rs.77628 crores as at Sept 2022 to Rs.86126 crores as at Sept 2023 thus showing increase of 10.95%.

All the banks performed well during the quarter and requested to keep up the momentum in future also.

Action: All Banks

Item No. 8.1	NPA in Agriculture Sector
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The percentage NPA under Agriculture sector have come down to 2.55% from 3.19% on YoY basis. As on Sept 2023, NPAs are to the tune of Rs.9581 crores which is 10.11% of Agriculture advances outstanding.

Thus the recovery mechanism has been good and the position will be improved further. However, the Banks with high NPA percentage need to improve their recovery system, increase the share of agriculture advances to decrease the NPA percentage.

Shri Puskar Tarai, General Manager, PNB requested the member banks to check the position of accounts likely to be slipped into NPA, till March 2024 in advance so as to help with the recovery and thereby not increasing the NPA further.

Action: All Banks/ Agriculture Dept.

Item No. 8.2	Agriculture Advances through Term Loan.
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Out of the total Agriculture advances of Rs.94735 crores, term loan component is Rs26007 crores which comes to 27.45% and only minimal progress has been there.

To increase the Term Loan Financing, **AGM, SLBC** suggested the banks to do financing under various schemes like Agriculture Infrastructure Fund, PMFME etc. and do maximum financing in the form of Investment Credit to help the farmers.

Punjab being the Agriculture state, the Agriculture Infrastructure Financing should pick up and go beyond at least 30%. The banks with low progress were requested to analyze their position and improve.

Action: Concerned Banks/ Agriculture Dept.

Item No. 9.1	"Ghar Ghar KCC Abhiyan" KCC Saturation Drive from 01.10.2023 to 31.12.2023
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Hon'ble Minister of Finance & Corporate Affairs and Hon'ble Minister of Agriculture & Farmers Welfare, Gol has launched "Ghar Ghar KCC Abhiyan" **to cover all Left-over PM Kisan Beneficiaries with KCC from 1st October 2023 to 31st December 2023.**

The primary objective of the Abhiyan is to ensure that maximum number of eligible farmers have access to credit through the KCC so that they can get loans at a cheaper rate from institutional banking system to meet their short term/long term cultivation requirement, post-harvest expenses, maintenance of farm asset and consumption requirement etc.

Reviewing the progress under campaign, AGM SLBC said that as of now only 20% saturation has been done. All the LDMs and Banks were requested to proactively participate to make the campaign a great success and upload the progress on portal also.

Action: All Banks

Item No. 9.2	KCC-ATM cum Debit Cards position
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The overall percentage of cards issued as on 30.09.2023 is 69% and many Banks are still lagging behind i.e. UCO Bank, Canara Bank, IDBI, Bank of India and HDFC have very low percentage achievement.

Shri Kalyan Kumar, Chairman-SLBC asked the banks regarding challenges if any being faced for issuance of Debit cards to all KCC holders to which the concerned banks assured to remove the gap at the earliest.

Action: Concerned Banks

Item No. 10	Advances to SC Beneficiaries
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The **Advances to SC Beneficiaries** in the State during the period under review witnessed a decrease of Rs.413 Crores i.e. 6.42 % on YoY basis.

The Banks with major decline are Bank of India and Kotak Mahindra. The concerned banks were enquired the reasons for such decline and asked to improve the position during upcoming quarter.

Action: Concerned Banks

Item No.11	Pradhan Mantri MUDRA Yojana (PMMY)
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The achievement against the target of Rs.3883.40cr is Rs.1758 cr and comes out to 45%.

The performance under the scheme is not up to the mark.

Emphasizing upon Govt. of India's thrust regarding Skill Building and Entrepreneurship development, **Shri Kalyan Kumar, Executive Director, PNB** said that the Banks have a very crucial role in bringing change in society through capacity building, increasing Credit Worthiness of borrowers and financing them. Being the Bankers, it will be a matter of pride for them to see the Entrepreneurs grow.

So he requested the banks to focus more on Shishu Loans and do maximum financing under the scheme as the performance is not satisfactory.

Action: All Banks & LDMs

Item No. 11.1	NPA under Pradhan Mantri MUDRA Yojana (PMMY)
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Although the NPA under MUDRA decreased from 9.60% as on 30.09.2022 to 9.57% as on 30.09.2023 and slight improvement has been there but still the NPA is on a higher side.

Shri Kalyan Kumar, Chairman, SLBC suggested that to reduce the NPA, there is a need to create awareness by the banks among small borrowers that if their account becomes NPA, it will affect the credit worthiness and they will be unable to avail loan facilities in future.

AGM, SLBC apprised that instructions were received from DFS, GoP also wherein it was advised that in all Financial Literacy Camps, the banks should create awareness regarding importance & ways to maintain good CIBIL record and the same were communicated to all member banks/LDMs to ensure compliance.

He said that the position of NPA has improved only in case of two major banks i.e. SBI & PNB and all other banks are requested to dedicatedly work towards reducing the NPA in Mudra.

Action: All Banks

Item No. 12	Prime Minister Employment Generation Programme (PMEGP)
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Although the Banks in the state of Punjab have achieved the targets of Margin Money under PMEGP scheme. But the Pvt. Sector Banks are not contributing to the progress which is a matter of concern.

Sh. Kalyan Kumar, ED, PNB raised concern regarding NIL performance of many Pvt. Banks. He enquired from them the reasons for the same and asked to formulate strategies to improve sanctioning as this is a part of Social Upliftment as well.

The representative from Indusind Bank informed that they are not receiving any cases to which **Sh. Kalyan Kumar, ED, PNB** directed to coordinate with DIC for providing applications to Pvt. Banks.

Sh. D P S Kharbanda, IAS, Director Industries & Commerce, Govt. of Punjab said that in Ludhiana District, 776 cases from 14 ITIs of Skilled persons were identified. The meetings were conducted with DC & LDM and 306 cases were given to banks, out of which only 52 cases were sanctioned. He appreciated the PNB for sanctioning maximum cases and requested the other banks also to follow.

He suggested that quarterly meetings should be held by the LDMs with the Technical Institutes which will give quality proposals to banks as well as increase the sanctioning under the scheme.

Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab advised that PMEGP targets should be given to the banks in proportion to the Govt. deposits with them.

Action: All Banks, LDMs & KVIC Dept.

Item No. 13	Stand-up India Programme of Ministry of Finance
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Expressing concern over the performance of Banks under Stand-Up India Flagship Programme, **AGM SLBC** said that the scheme has not yet picked up in state and 5419 cases amounting to Rs.953

crores have been sanctioned since inception. During the current quarter, only 427 cases amounting to Rs.68 cr have been sanctioned.

Top 3 Banks as per %age of participation in the scheme are Union Bank of India, SBI & Punjab Gramin Bank.

Shri Puskar Tarai, Convenor-SLBC requested the LDMs to focus and achieve at least one loan per branch to get progress under the scheme as most of the banks have zero performance.

Shri Diprava Lakra, IAS, Secretary Finance expressed the concern that no progress has been there since past few quarters and No sanctioning has been done to Female/SC/ST entrepreneurs. Except for Punjab Gramin Bank, PNB, Union Bank of India and SBI, the performance of all other banks is NIL.

The Banks were requested to strive hard and achieve the target of at least one loan per branch.

Action: All Banks

Item No. 14	Pradhan Mantri Suraksha BimaYojana (PMSBY) and Pradhan MantriJeevanJyotiBimaYojana (PMJJBY).
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AGM, SLBC apprised the house that as on 30.09.2023, around 1.3 Crore enrolments have been done under both these Social Security Schemes. Although, the achievement so far has been good, still there lies a huge scope as a large number of eligible population is yet to be covered and the state is lagging behind the targets.

Action: All Banks

Item No. 14.1	Campaign for Jansuraksha Schemes at GP level in all Districts from 01.10.2023 to 31.12.2023.
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Department of Financial Services, MOF launched three months Campaign at Gram Panchayat Level starting from 1st of October,2023 to 31st of December,2023 with an objective to saturate all eligible account holders under Jansuraksha Schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).

AGM, SLBC apprised the house that the campaign has now been converged with “**Viksit Bharat Sankalp Yatra**”. So he requested all the LDMs and Banks to work in Camp Mode, sensitize field functionaries & proactively target every eligible person for saturation of beneficiaries under both schemes.

Action: All Banks& LDMs

Item No. 15	Atal Pension Yojana (APY)
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The overall achievement under the scheme as on 30.09.2023 is 45% and is not satisfactory.

The Private sector banks are not contributing and have achieved only 4.57%.

AGM, SLBC informed that during the Q.E. Sept 2023 an awareness program was also organised in SAS Nagar, Mohali under the aegis of PFRDA, however no significant improvement has been there in performance of banks.

Sh. Kalyan Kumar, Chairman SLBC said that these Social Security Schemes are the identity of a Developed Nation and enrolling the population under them will be Bank's contribution towards this purpose. So he requested all banks to whole heartedly work to achieve the objective of saturation.

Action: Concerned Banks

Agenda Item No. 16	Review of progress of implementation of various packages announced by RBI/Govt. of India for different sector of economy in view of COVID pandemic
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Item No. 16.1	PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme
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Out of 215397 applications received till 19.10.2023, 170298 applications have been sanctioned so far and 145411 applications have been disbursed. 24887 applications are pending for disbursement and there are 1301 applications which are yet to be picked up by the banks. AGM, SLBC informed that pendency of both sanction & disbursement is very high.

Technical Director, Local Govt. informed that around 50000 applications are pending as on date out of which there are around 30000 new applications which are 3 months old. There is a need to pass instructions at Micro/Branch Level as due to long pending applications, the applicants are losing faith in scheme.

Sh. Kalyan Kumar, Chairman SLBC said that the very purpose of this scheme was that the Street Vendors do need to visit the branches and they become a part of real economy. Their Credit worthiness will be established once they become a part of Banking System by simply transacting through the QR Code given and it will ultimately nurture Entrepreneurship as well. The current penetration of these Small Merchants is only 20% as of now and will become 3 times in the next 3 years. Thus, a huge opportunity is lying untapped before the bankers and an integrated approach is required on the part of banks to benefit from it. Banks can take leverage of existing Digital Payment Infrastructure which will ensure recovery also and thus, make these vendors also a part of main economy.

Thus, member banks were requested to come forth and put concerted efforts for this Flagship Scheme of Govt. of India.

Action: Banks/ LDMs

Item No. 16.2	Nationwide AHDF KCC Campaign for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fishery Farmers announced by Ministry of Fisheries, Animal Husbandry & Dairying
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Under the campaign, a total of 63111 applications have been received so far for KCC to Animal Husbandry & Dairy out of which 48363 have been sanctioned and 1046 applications are pending with banks.

Further, for KCC to Fisheries, out of total 521 applications received, only 77 applications have been sanctioned, 94 applications are pending with banks and as many as 350 applications have been rejected.

It was observed that the rejection is very high in Fisheries with SBI, P&SB and IOB having maximum rejections. The Concerned Banks were asked reasons for the same to which AGM, SBI informed that either the loans have already been availed under some other activity or there are issues of CIBIL default.

The member banks were requested to clear the pendency at the earliest.

Quoting the example of Special meeting held at NABARD for providing KCC to beneficiaries of Poultry, Piggery & Goat Farming, **AGM, SLBC** requested all the banks to identify such FPOs and give maximum Financial Assistance to them.

Action: Banks/ LDMs

Item No. 16.3	CENTRAL SECTOR SCHEME FOR “FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND”
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Banks have received 11021 applications under the scheme as on 30.09.2023 and have sanctioned 6394 applications and 754 applications are still under process. AGM SLBC asked the Nodal Dept. to source maximum number of applications and banks to clear the pendency of disbursal at the earliest.

Representative from Horticulture dept. said that the state has made significant progress this year with support of banks and as a result, Punjab state is at 1st position in the country in terms of sanction as well Sanction to Disbursal Ratio. As many as 12000 projects have been uploaded on portal for the current year as compared to only 250 applications during the previous year.

The member banks were requested to regularly keep on updating the portal, continue to maintain TAT of 60 days and organize more Extension & Awareness Programs to achieve the target of Rs.4700 Cr of sanctioned amount by the year 2026.

Action: Banks & Horticulture Dept.

Item No. 16.4	PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)
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Banks have received 2687 applications, out of which 1677 have been sanctioned. 173 applications are still pending with banks. The Top performing banks under the scheme are SBI, PNB, P&SB, HDFC and Canara Bank.

AGM, SLBC requested the member banks to do maximum sanctioning as Formalization of Micro Food Processing Enterprises is a very important sector and a good scheme to market the farmer's products. With the adoption of One District One Product approach under the scheme, all kind of necessary support will be provided by the Govt. itself. So it comes our responsibility also to make this scheme a success which will ultimately benefit our farmers.

Sh. Rajnish Tuli, GM, Punjab Agro informed that as per guideline of Ministry of Food Processing & Industries, Govt. of India, all branches to generate One Beneficiary Per Branch Per Month. Thus, all the banks are requested to do the needful. Further, there are banks whose contribution is not much i.e. Bank of Baroda, Bank of India, Indian Overseas Bank etc. The concerned banks are requested to improve performance considering their presence in the state as only 35% of targets have been achieved so far.

Action: LDMs & Banks

Item No. 17 & 17.1	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN IDENTIFIED DISTRICTS-KAPURTHALA, SAS NAGAR(MOHALI), MALERKOTLA, FARIDKOT & FAZILKA
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The overall Digital coverage position of district Kapurthala is 95% & 80% in Savings & Current Account respectively. The Reserve Bank of India gave timeline of 31.10.2023 for 100% digitalization of district. However, the same was not achieved and during the Sub Committee Meetings to SLBC, LDM Kapurthala assured of 100% coverage by 30.11.2023.

LDM Kapurthala informed that the coverage was 98% till 31.10.2023 and the same will be completed by 30th November 2023.

Chairman SLBC said that with the strengthening of Digital Payment Ecosystem, many problems of the banks including recovery will be resolved. Stating the examples of digital payments in Dairy & Mandis, he said with the payments being credited directly to the accounts of farmers, not only the gap will be covered but the Bank advances will also be secured.

The other LDMs i.e. SAS Nagar, Malerkotla, Fazilka & Faridkot were also advised to complete the digitalization within the Prescribed timeline.

Action: All Banks & LDMs

Item No.17.2	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM – COVERAGE OF ALL DISTRICTS ACROSS THE STATE
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Sh. Yaswant Raj Acharya, DGM, RBI said that earlier there were only few districts but now all the districts across the state are to be covered with 100% digitalization.

Thus, all the banks are requested to collectively & rigorously work for achieving this goal well in advance before the timelines given.

AGM, SLBC asked the Banks & LDMs to work with Targeted approach, discuss the issues if any faced in the BLBC/DLRC meetings and achieve the objective of digitalization.

Action: All Banks & LDMs

Item No.18	Scale of Finance in Agriculture Advances
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AGM, SLBC apprised the house that the nomination from all concerned departments have been received. The representatives from SLBC, NABARD, Revenue Dept. and RBI Chair, CRRID will be the members for the committee formed to study the issue of over financing in agriculture.

The Meeting of the Committee will be held shortly to decide the future course of action.

Action: SLBC

Item No. 20	PM VISHWAKARMA SCHEME
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PM Vishwakarma Scheme was launched on 17th September, 2023 by the Hon'ble Prime Minister, to provide end-to-end holistic support to traditional artists and crafts people engaged in 18 identified through access to skill training, collateral free credit, modern tools, market linkage support and incentive for digital transactions.

For sanctioning of applications under the scheme, the initial verification for correctness of Name, Bank Account Number and Indian Financial System Code (IFSC) of the PM Vishwakarma beneficiary is to be done by the concerned Bank Branches. The same will be later on forwarded to the Gram Panchayats & DCs for verification.

However, AGM SLBC informed that as of now, the pendency at branch level is very high. The Banks are therefore requested to instruct the branches to regularly check the portal and clear the pendency as monitoring is being done by DFS, MoF on daily basis.

Action: All Banks

Item No. 21	MERA GHAR MERE NAAM/SVAMITVA Scheme
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SVAMITVA Scheme is a flagship Scheme of Ministry of Panchayati Raj, Govt of India that aims at creation of computerized Record of Right and Creation of GIS Maps of Abadi Deh areas of villages. Under this scheme, generation of Property Cards have already been started in the Gurdaspur District.

LDM, Gurdaspur shared the issue regarding Charge Creation which is still pending and informed that regular meetings are being held with Revenue Authorities to resolve the same.

Secretary Finance, Institutional Finance & Banking, GoP advised to evaluate and simplify the issue at the earliest.

Action: Revenue Dept.

Item No. 22	Opening of RSETIs in Uncovered Potential Districts of Punjab State
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Sh. Charanjit Singh, State Director Punjab for RSETIs informed that at present 17 RSETIs are working against the 23 districts. Now Ministry of Rural Development, Govt of India has desired to open RSETIs in all the uncovered potential Districts of Punjab State.

Accordingly, it has been decided to open Five new RSETIs in the uncovered Potential Districts namely Gurdaspur, Pathankot, Tarn Taran Sahib, Sahib Bhagat Singh Nagar and Fazilka. The permission to open RSETI in Gurdaspur district has already been received.

State Director Punjab for RSETIs requested the house for approval of opening of RSETIs in remaining four districts so that proposal can be sent to MORD to get administrative approval as it is desired that 50%(at least 3) RSETIs should be opened before March 2024 and remaining by Sept 24.

Apprising the house about the progress, he said that out of 1,27,157 trained candidates in Punjab, 85,093 have set up their own business which comes out to be 67% against the national achievement of 71%.

So, he impressed upon all member banks to clear the pendency of more than 3000 applications at the earliest.

Action: All Banks

Item No. 23	National Rural Livelihood Mission (NRLM)-Implementation in the State of Punjab
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During the Q.E. Sept 2023, 5151 SHGs have been formed and the cumulative number is 46903. Banks have sanctioned and disbursed 5727 Loan Applications up to Q.E September 2023 and have made good progress.

AGM, SLBC informed that a meeting to discuss & resolve the issues faced was held recently with NRLM Dept. which was attended by all member banks.

The representative from NRLM Dept. said that the target for SHGs formation was 19000 and all the applications were submitted to the banks by 30.09.2023. Out of which around 7000 applications have been disbursed. The major pendency is with Banks SBI, PSCB, PGB, PNB and P&SB and districts Tarn Taran, Muktsar Sahib & Ferozpur.

The concerned banks and LDMs were requested to dispose of the pending applications without any further delay.

LDM, Mohali informed that Pb. State Coop. Bank have not sanctioned any application due to pending MOU. The authorities were requested to kindly intervene to resolve the issue so that sanctioning can be done by the bank as it impacts the overall performance of the district.

Action: Concerned Banks, LDMs & PSCB

Item No. 24	Discontinuation of Emergency Credit Line Guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs as SLBC Agenda Items
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The Emergency Credit Line Guarantee Scheme (ECLGS) & Credit Guarantee Scheme for Subordinate Debt (CGSSD) for Stressed MSMEs were applicable till 30.06.2023 & 31.03.2023 respectively.

As the schemes have not been extended further by Govt. of India, the House approved discontinuation of same as SLBC Agenda Items.

Table Agenda Item No.1	“100 Days 100 Pays” Campaign to settle Unclaimed Deposits
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The Department of Financial Services, Govt. of Punjab has shared Bank wise list of 1411 State Govt. Depositor accounts under Reserve Bank of India - '100 Days 100 Pays' Campaign where in Account numbers are available, however various other details like Name and Designation of authorised signatories, last KYC Updation date, Branch Code, Complete Address of Govt. Office as per bank's record etc. are not available.

AGM, SLBC requested the concerned banks to check the accounts, complete the KYC details and get these accounts activated at the earliest

Referring to the meeting attended in Reserve Bank of India regarding the issue, **Sh. Kalyan Kumar, Chairman SLBC** said that the matter is of utmost priority. There are 3 types of accounts i.e. Govt., Institutional and Retail accounts and the problem is being faced by banks in tracing the Govt. accounts.

Informing about the practice adopted by Punjab National Bank, he said that letters were written to the Chief Secretaries of all states as a result of which 60% accounts were reinstated. Thus, all the banks need to formulate strategies to resolve the issue by December 2023.

Table Agenda Item No.2	Payment of Pensions to Punjab Government Pensioners Through Public Sector Banks
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It has come to the notice that after the receipt of pension payment order by Bank (Pension disbursing bank) banks are taking more than 100 days to start the first pension. Such, unwarranted delay in releasing the pensions by banks leads to unnecessary litigation against the State Government and unbearable financial loss to the state exchequer on account of interest for delayed period.

As per extant instructions of Treasury Department of State of Punjab issued vide letter no. TA(DDI/D-2)/2021/6043 dated 09/08/2021 wherein banks shall ensure payment of pension for a month not earlier than first working day of succeeding month to which pension relates. Despite these instructions, new pensioners are not getting their pensions on time and usually getting first pension after unusual delay of almost 100 days as cited above, which is unjustifiable.

Sh. Sanjeev Aggarwal, Dy. Director, Institutional Finance & Banking asked the banks to sensitize the field functionaries for avoiding unnecessary delay and disburse the pensions within same month on receipt of PPO.

Convener SLBC requested the banks to sensitively deal with issue, improve their service and attend to the pensioners on priority.

Thereafter, the meeting ended with Vote of thanks by Sh. Abhishek Kumar, DGM, State Bank of India.

Annexure - I

List of Participants

**166th Meeting of SLBC (Punjab)
Held on 23.11.2023 at 11.00 A.M**

S. No.	Name of participant (Shri/Smt)	Designation/Bank/Department
1	Kalyan Kumar	Executive Director, PNB & Chairman-SLBC
2	Diprava Lakra, IAS	Secretary Finance, Institutional Finance & Banking, Punjab
3	D P S Kharbanda	IAS, CEO Invest Punjab & Administrative Secretary and Director Industries & Commerce, Punjab
4	Yaswant Raj Acharya	Deputy General Manager, Reserve Bank of India
5	Raghunath B	Chief General Manager, NABARD
	Reserve Bank of India	
6	Vikram Dhanda, AGM	RBI
	Punjab National Bank	
7	Puskar Tarai, GM	Punjab National Bank
8	Akhil Mangal, AGM	Punjab National Bank
9	Sumant Kumar, Chief Manager	Punjab National Bank
10	Kamal Taneja, Senior Manager	Punjab National Bank
11	Shaveta, Manager	Punjab National Bank

12	Ishan Mehra, Dy. Manager	Punjab National Bank
	State Government Departments/Boards/Corporations(Shri/Madam)	
13	Sanjeev Aggarwal, Deputy Director	Department of Institutional Finance & Banking
14	Kamal Goyal	Department of Institutional Finance & Banking
15	Anil Khanna, AGM	NABARD
16	Rajneesh Tuli, SLPM	Punjab Agro
17	Eisha Jassal, Head(FP)	Punjab Agro
18	Sanjeev Mahajan, Director	UIDAI
19	Ashutosh Kaushik, Deputy Director	UIDAI
20	Dr. Rajesh Kumar Aggarwal	RBI Chair
21	Dr. Harinder Singh	Animal Husbandry(Punjab)
22	Narender Singh, Assistant Director	KVIC
23	Harshit Parashar, Assistant(VI)	KVIC
24	Sunita Thakur, Project Manager, PLRS	Revenue Department
25	Rashu Mehndiratta, SFO	Department of Fisheries(Punjab)
26	Manpreet Kaiur, Officer	Department of Fisheries(Punjab)
27	Baldeep Singh, Technical Director	Local Govt. Deptt./SUDA/NULM
28	Gurjit Singh Bal, Assistant Director	Horticulture Department
29	Ravdeep Kaur, Team Lead	AIF
30	Raman Sharma, Director	Rural Development
31	Kashmir Singh, Joint Director	Dairy Deptt
32	Ravinder Garg, Member	KVIB
33	T H R Samad, DGM	SIDBI
34	Vikas Sirohi	NPCI
35	Sharanjit Singh, Assistant Manager	Punjab Financial Corporation
36	Charanjit Singh, State Director	RSETI
	Banks (Shri/Madam)	
37	Abhishek Sharma, DGM	STATE BANK OF INDIA
38	Parveen Nagpal, AGM	STATE BANK OF INDIA
39	Soren Singh, Head Govt. Business	BANK OF BARODA

40	Sahi Chaudhary, Manager	BANK OF BARODA
41	Brajesh Kumar Singh, DGM	BANK OF INDIA
42	S K Trivedi, Zonal Manager	BANK OF MAHARASHTRA
43	Dalbir Singh Grover ,DGM	CANARA BANK
44	Ghanshyam Parmar, DGM	UCO BANK
45	Kamal Kant, Sr. Manager	UCO BANK
46	Karamjit Singh, DGM	PUNJAB & SIND BANK
47	Naveen Joshi, Officer	PUNJAB & SIND BANK
48		INDIAN BANK
49	Suryanarayana Murthy R N, AGM	INDIAN OVERSEAS BANK
50	M S Gupta, AGM	CENTRAL BANK OF INDIA
51	Archna, Manager	CENTRAL BANK OF INDIA
52	Sunil Ahuja , DGM	UNION BANK OF INDIA
53	Arvinder Pal Singh, GM	PB. STATE COOPERATIVE BANK
54	Shekhar Kumar Jha, GM	PB. GRAMIN BANK
55	Harvinder Kapoor, Regional Head GSP	HDFC BANK
56	Prabhjeet Singh Purba , Zonal Coordinator	ICICI BANK
57	Charanjit Singh Parmar ,SVP	AXIS BANK
58	Charu Bakhshi, Nodal Officer	AXIS BANK
59	Prashant Sethi, DGM	IDBI BANK
60	Gagandeep Kaur Walia,DVP	INDUSIND BANK
61	Sunny Dahuja, Cluster Head	FEDERAL BANK
62	Varun Sharma, AVP	KOTAK MAHINDRA BANK
63	Rahul Pathak, AVP	BANDHAN BANK

64	Vishal Singla , SVP	AU SMALL FINANCE BANK
65	Mukesh Chand, DVP	CAPITAL SMALL FINANCE BANK
66	Iftikhar Abdullah Sofi, AGM	J & K Bank
67	Tajeshwar Bathla, VP	YES BANK
68	Mohit Sharma, Sr. Manager	IPPB
Lead District Manager(Shri/Madam)		
69	UMANG MAINI	Amritsar
70	Ambuj Kumar	Barnala
71	Manju Galhotra	Bathinda
72	Jaspreet Singh (Asst. LDM)	Faridkot
73	Ram Lal	Fatehgarh Sahib
74	Manish Kumar	Fazilka
75	Kewal Kishan	Gurdaspur
76	RAJESH JOSHI	Hoshiarpur
77	GEETA MEHTA	Ferozpur
78	Sarabjit Singh	Ludhiana
79	Vijay Gupta	Mansa
80	Chiranjiv Singh	Moga
81		Sri Muktsar Sahib
82	Lalit Kumar Mehra	Pathankot
83	Davinder Kumar	Patiala
84	Manish Tripathi	Rupnagar
85	M K Bhardwaj	SAS Nagar
86	Harmesh Lal	SBS Nagar
87	Nirmal Roy	Tarn Taran
88	Parwinder Kumar Chopra	Malerkotla

89	Sanjeev Aggarwal	Sangrur
90	M S Moti	Jalandhar
91	Amanpreet Singh	Kapurthala