

MINUTES OF 167th MEETING OF STATE LEVEL BANKERS' COMMITTEE, PUNJAB Held on 19.02.2024.

CONVENER: PUNJAB NATIONAL BANK

The **167th Meeting** of the **State Level Bankers' Committee, Punjab** to review the performance of banking system in the State of Punjab for the quarter ended **December 2023** was held on **19.02.2024** at **Hotel Hyatt Centric, Chandigarh** from **11:00 A.M onwards**. The meeting was Chaired by **Sh. M Paramasivam, Chairman SLBC & Executive Director, PNB** along with the presence of **Chief Guest Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab** and **Ms. Savita K Verma, Deputy General Manager, Reserve Bank of India, Chandigarh**.

Besides, the meeting was attended by the following dignitaries-

- Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab
- Shri Rajesh Tripathi, IAS, Special Secretary Revenue, Govt. of Punjab
- 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. M Paramasivam, Chairman SLBC & Executive Director, PNB; Chief Guest Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab; Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Punjab; Ms. Savita K Verma, 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 December, 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 08.02.2024 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 December, 2023, he said that the YOY deposit growth is 10.22% as on 31.12.2023. Scheduled Commercial Banks(SCB) growing at 10.41%, Public Sector Banks(PSB) growing at 7.68%, Pvt. Banks growing at 14.21%. PSB

share in deposits is 66% and Pvt. Banks have share of 29%. Major banks in deposits as of December,2023 are as: **SBI: 136785Cr, PNB: 124631 Cr, HDFC: 79275 Cr.**

He cited that in Punjab the YOY credit growth is 17.12% as on 31.12.2023. SCB growing at 17.92%, PSB growing at 6.57%, Pvt. Banks growing at 34.55%. PSB bank share in advances portfolio is 51% and Pvt. Banks share is 44%. Major banks in advances as on Dec 2023 are: **HDFC: 89192 Cr, SBI: 81332 Cr, PNB: 48064 Cr.**

Commenting on Agriculture growth, he said that the state is growing at 9.22% as on 31.12.2023 with SCB growing @ 10.66%. PSB banks share in Agriculture advances is 47% and Pvt. banks share is 36%. The term loan component under agriculture is only 29% 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 53.87%. Share of Agriculture Advances to Total Advances is 24.29%, Share of Weaker Sector Advances to Total Advances is 19.70%, Share of Advances to Small and Marginal Farmers to Total Advances is 10.28% and Share of Micro Advances to Total Advances is 10.99%

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. M Paramasivam, Chairman SLBC & Executive Director, PNB in his Keynote address extended a warm and hearty welcome to distinguished guests **Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab; Ms. Savita K Verma, Deputy General Manager, Reserve Bank of India; Shri Diprava Lakra, IAS, Secretary Finance, Institutional Finance & Banking, Government of 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 December 2023 and deliberating on road map for attaining the targets for FY 2023-24 set forth by Regulatory & other Authorities.

Talking about the evolving macro-economic conditions in the country, he said that the Central Bank has kept the key policy repo rate unchanged at 6.5%, with Bank rate at 6.75%, the marginal standing facility (MSF) rate at 6.25%, and the standing deposit facility rate is at 6.25%.

Apprising the house about the Banking network in the state of Punjab, he said that there are 6,451 branches, out of which Public Sector Banks have 3,936 branches, Private Sector Banks have 2073 and Regional Rural Banks have 442 branches. Further, there are 7,293 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 complimented the member banks for their commendable performance in ACP achievement for December 2023 which remained at 101%. The achievement under Agriculture, MSME segment and Other Priority Sector is 86%, 124% and 89%, respectively.

He congratulated the LDMs of Jalandhar, Bathinda, 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 achievement under National Goals & Banking Business under various segments in Punjab as on 31.12.2023, he said that the achievement of Priority Sector Adv. to Net Bank Credit remained at 53.87%, Agriculture Adv. to Net Bank Credit at 24.29, Small & Marginal Farmers at 10.28%, Micro Enterprises at 10.99% and Weaker Sector Adv. To Net Bank Credit at 19.70%. The State is doing wonderfully well in almost all Govt. focus areas with the cooperation of banks. Further, the YoY growth (December 23/December 22) under Deposits remained at 10.40%, under Advances 17.77%, PS Advances 16.52%, under Agriculture 17.07% and under MSME at 12.79%, respectively.

CD Ratio of banks in the State increased by 4% on YoY basis i.e. from 58.93% as on 31.12.2022 to 62.87% as on 31.12.2023. The banks are further requested to improve their performance for the Q.E. March 2024.

Speaking about the Saturation Campaign under PMJJBY & PMSBY schemes, he said that in comparison to the available potential, a large number of eligible people are still left to be covered. The Bank wise number of such people is huge. He requested the member banks to sensitize the branches and create awareness as this is a kind of service to the public.

Further, with respect to the newly launched Central Sector Scheme, "PM Vishwakarma Scheme" also, he urged upon all the member banks to sensitize field functionaries about this flagship

programme of Govt. of India and requested them to not keep any application pending. The Banks to see that sanction/disbursement is done timely and no application is rejected on flimsy grounds.

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 sanction as many applications as possible as this is an opportunity for the bankers to not only help the needy & change their lives but also play a vital role towards the real economic development of state as well as country.

While concluding, he conveyed his best wishes to all member banks for achievement of targets in December quarter and requested them to double the efforts for achieving the targets for March Quarter.

Ms. Savita K Verma, Deputy General Manager, Reserve Bank of India, Chandigarh in her address to the house welcomed the dignitaries and all participants. Reviewing the performance of the banks for the Q.E. Dec 2023, she said that in addition to the key financial parameters, the CD ratio of the state has increased by 4% on YoY basis to 63% as on 31.12.2023. Although, the state level target for CD ratio has been achieved, but still there are few districts which are lagging behind from Minimum prescribed ratio of 40%. Out of initially identified six districts, 2 districts showed improvement. However, the Lead District Managers of remaining 4 districts i.e. Hoshiarpur, Jalandhar, Kapurthala & SBS Nagar were requested to monitor Branch wise CD ratio and make all possible efforts to reach the prescribed limit of 40%. During the Q.E. Dec 2023, only Kapurthala district has shown decline. LDM Kapurthala was requested to put more focus as this is a very crucial parameter for the economic growth of state.

Further for the expansion of Digital Payment Infrastructure, initially 5 districts i.e. Kapurthala, SAS Nagar, Malerkotla, Fazilka & Faridkot were identified by Reserve Bank of India for 100% digitalization. The Kapurthala district has achieved the target. 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 and the same should be monitored closely.

Speaking about **Reserve Bank of India's** initiative of Opening **Financial Literacy Centers**, she raised the concern that instead of 150, only 52 FLCs are operational in the state. The major pendency is with SBI, Punjab & Sind Bank and PNB. Considering the importance of Financial Literacy, she requested the member banks to work towards making the Financial Literacy Centers operational

since they play a very important role in spreading awareness among public. Many of the Branch Managers are not aware about holding of one camp per month per branch by the Rural branches. So there is a need to provide training & put in place some monitoring mechanism by the banks since by regularly conducting these camps, not only the CD ratio of state will improve but the performance under Key Govt. schemes will also be improved.

Expressing concern over working of BCs, she said that in a survey conducted by the Reserve Bank of India, it has been observed that many BC outlets are inactive and BC registry is also not updated. The Branch heads should regularly keep a check on working of BCAs during field visits and ensure that they are providing banking services & following all the guidelines.

With respect to the Financial Inclusion Index Parameters which were launched by RBI 2-3 years back, she said that the Gap between the focus areas identified through this index must be looked into as in Punjab state, it has been observed that the Ferozpur district is coming in bottom 10 for per capita distribution of number of credit accounts. Out of the population of around 10 lakhs, only 2.33 lakh people are having credit facility and thus the coverage is only 20%. So the banks with good presence in the district are requested to see how to increase the Credit Linkage.

Talking about **Reserve Bank of India's Financial Literacy Week programme** which is being celebrated every year in the month of February to run a focused campaign on a chosen topic, she apprised that the programme will commence from February 26 to March 1, 2024. The Topic for this year is - **"Make a Right Start: Become Financially Smart"** with three Sub-themes: -

- Saving & Power of Compounding
- Banking Essentials for Students
- Digital & Cyber Hygiene

She urged upon all the member banks to participate wholeheartedly in the campaign and disseminate the message to a wide number of population.

She further stated that the both DCC & DLRC meetings are held on quarterly basis with similar agenda. Members of DLRC and DCC are also same, except the Public Representatives i.e., Local MPs/MLAs/ Zilla Parishad Chiefs invited as special invitee in DLRC meetings. However, it has been observed over a period of time that the presence of these Public Representatives is almost negligible. So she proposed on reducing the frequency of DLRC meetings to Annual basis.

Impressing upon the importance of data sanctity and timely submission of SLBC data, she said that the State is lagging behind in making the data portal live. Once the banks will start submitting data

through portal, there will be no manual intervention and delay in submission of data. So she requested to make the portal live at earliest so that data sanctity does not remain an area of concern.

She further requested that the Annual Credit Plan FY 2024-25 should be launched from 1st April so that the banks can do credit disbursement accordingly.

Chief Guest Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, Government of Punjab in his address welcomed all the Dignitaries, Senior Officers of Banks and specially thanked **Sh. M Paramasivam, Chairman SLBC** for his presence in meeting. Acknowledging the concern raised by **DGM, RBI** regarding CD ratio, he said that the declining CD ratio in some of the districts is an area of concern. There is no reason to believe why CD ratio is down in districts like Hoshiarpur & Kapurthala whereas in other parameters, these districts are performing well.

Similarly, under "Ghar Ghar KCC Abhiyan", our performance has been good but not excellent. Although in all other parameters, the state has crossed the National goals and in some of the schemes like Agriculture Infrastructure Financing, Punjab is at Top in the country. So he requested all the banks to rise to the occasion and see that in all parameters, we are in comparable position with most of the progressive states of India.

Emphasizing on the importance of Govt. sponsored schemes i.e. PM SVANidhi, PM Vishwakarma etc., he said that in a meeting held recently in the presence of **Rajya Sabha Member Sh. Vikramjit Singh Sahney**, for review of performance under these Govt. sponsored & Social Security schemes, the performance of almost all banks was found not up to the mark. Despite the availability of good proposals, the timely acceptance/sanction was not there. As the MSME sector is very vibrant in Punjab and for other sectors like Artisans & Craftspeople also, there is no dearth of good proposals. So he requested all the member banks to give more emphasis on these schemes and Govt. Departments to sponsor good, bankable proposals in coordination with banks.

He further added that NABARD has launched the Focus Paper for F.Y. 2024-25 and substantial increase should be there in ACP targets. The state has performed well up to the Q.E. December 2023 which will be discussed during the course of meeting and it is expected that the banks will do well in the March Quarter also.

Shri Raghunath B, Chief General Manager, NABARD in his address said that beside reviewing the achievements, the Policy issues and the coordination requirements should also be discussed in

SLBC meetings as this can be brought out through SLBC only and is not possible otherwise. Reviewing the position under Priority Sector Advances for Q.E. Dec 2023, he said that the achievement under Agriculture is 86%, however in certain districts i.e. Hoshiarpur (43%), Rupnagar (52%), SBS Nagar (63%), Ferozpur (73%), it is not up to the expectations.

Further, around 905 applications are pending under KCC. The banks are requested for expeditious disposal of same.

Flagging the issue regarding integrity of data, he requested to ensure that the classification of various loans is done correctly for a more meaningful review at SLBC as well as district level.

Further, RSETIs are being established in all districts of Punjab for which NABARD is giving grant support of Rs.4.5 lakhs to all existing RSETIs for enhancement of infrastructure. The RSETIs which have not availed it yet are requested to avail the same. NABARD is also open to sponsoring the Skill Development Programmes of RSETIs.

Informing about the recently held State Credit Seminar of NABARD wherein Potential of Rs.2.43 lakh crore has been envisaged for next year, which is a little over 9% of ACP for current year, he said that this Potential Linked Plan has been prepared with wide consultations from all the stakeholders both at district as well as State level. He requested the member banks to keep this as a base document while preparing ACP.

Expressing concern over the decreasing share of Co-operatives which is much lower than other states, he said that with the efforts being done at NABARD level, we are hopeful that the Co-operatives will be strengthen and will be able to play rightful share in Ground Level Credit.

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

The Agenda Items were discussed as under: -

Agenda Item No. 1	Confirmation of minutes of 166th 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 31.12.2023
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ACP achievement of the Banks during F.Y 2023-24 for the Q.E December 2023 is 101%, Banks have achieved 86% in agriculture, 124% in MSME and 89% in other priority sector.

AGM, SLBC said that there is a need to focus more on agriculture and monthly targets should be given to branches for improved performance.

The top performing banks under ACP are HDFC, Axis Bank, Canara Bank and State Bank of India. **Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance, GoP** said that from the upcoming quarter, the Top Three Bankers will be given recognition and reward by State Govt.

The Top performing districts with more than 100% achievement i.e. Jalandhar, Bathinda, Fatehgarh Sahib & Ludhiana were applauded for their performance. He then enquired from the bottom performing districts i.e. Hoshiarpur, Rupnagar, SBS Nagar, Ferozpur, the reasons for the low performance and issues faced if any.

LDM, Ferozpur informed that due to boarder area, the issue arises.

Citing the examples of recently started Chilli Plant worth Rs.200 crores in Ferozpur district, crop produce like Dragon Fruit being exported in Patiala & Sangrur districts and various other potential cash crops, **Sh. Ajoy Kumar Sinha Ji, IAS** said that the reason given is not justified as there is a lot of scope in Agriculture in Ferozpur as well as in all other districts. Huge potential is there in Food processing and Banks need to come forward for Cold chain funding.

He further said that SIDBI has recently launched a special scheme wherein they are providing funding through State Govt. at an interest rate as low as 5.5%. The State Govt. has also signed an agreement with SIDBI for offtake of Rs.230 crores every year which will be increased further with the rising demand. So there is no such justification related to availability of potential.

Shri Puskar Tarai, General Manager, PNB & Convener- SLBC asked the concerned LDMs to work rigorously for achieving the targets in March quarter.

Sh. M Paramasivam, Chairman SLBC asked the banks about bottlenecks faced if any so that the same can be addressed. He said that if each district wise, the Top 3 banks achieve the budget, the targets of district will be achieved. The controlling heads of banks were requested to create awareness at branch level. Being the Top management, it is our responsibility to ensure that proper inputs are given and once the branches understand the essence of the schemes, they will able to take these forward.

He requested the Lead District Managers to be proactive as LDMs are very vital for the development of the district.

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 1.68% on QoQ basis and on YoY basis, it has grown by 3.94%. Thus, the CD ratio of the state is 62.87% as on 31.12.2023.

Sh. M Paramasivam, Chairman SLBC& Executive Director, PNB said that although the state has achieved the benchmark of 60% but the ideal CD ratio should be 75%. The banks need to focus more

on Advances and every branch should be involved for achievement of target for which sensitisation should be done by the controlling offices.

Sh. Akhil Mangal, AGM, SLBC added that many a times issue comes up from the Govt. departments also regarding branches not having knowledge of Govt. schemes because of which loans are not sanctioned. So he urged upon all the banks to make the branches aware so that CD ratio can be improved by increasing the advances.

Action: All Banks& LDMs

Item No. 3.1	CD Ratio - Rural Areas
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Although the CD Ratio in Rural Areas has increased by 3.19 PPS on QoQ basis but the same has decreased by 3.94 PPS YoY 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 to improve their CD ratio and ensure steady growth.

Action: All Banks& LDMs

Item No. 3.2 & 3.3	CD Ratio - Semi Urban Areas and Urban Areas
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During the review period, the CD Ratio of Semi Urban area has increased by 7.21 PPs from 47.82% as at December 2022 to 55.03% as at December 2023.

Similarly, the CD Ratio of Urban area has increased by 5.33 PPs from 68.39% as at December 2022 to 73.72 as at December 2023.

Thus, it can be seen that the overall growth of 4% in CD ratio is mainly due to increase in Urban Areas whereas the performance in rural areas is not satisfactory and banks need to work upon that.

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, SBS Nagar, Hoshiarpur & Pathankot districts increased and the Pathankot district crossed the target of 40% with CD ratio of 41.20% as on 31.12.2023.

AGM, SLBC requested to remove the Pathankot district from Monitorable Action Plan if the trend continues in March quarter as well.

However, the Kapurthala district showed decline in CD Ratio which is a matter of concern.

Ms. Savita K Verma, DGM, RBI advised the banks with less than 40% CD ratio & the concerned LDMs were to formulate strategy, do regular Branch wise monitoring and improve the performance in the upcoming quarter.

Item No. 5	Review of National Goals
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The state has surpassed the targets under almost all mandatory parameters of National Goals. However, despite the good achievement under Priority, Agriculture and Micro Advances, there are some banks which are below the benchmark.

AGM, SLBC requested the concerned banks who have not achieved the targets to improve the performance.

Action: All Banks

Item No. 6	Ground level Credit data
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The achievement of Commercial Banks under Ground Level Credit is 82%, RRBs 104% and Coop Banks is 103%. The overall achievement as on 31.12.2023 is 86%.

AGM, SLBC requested the member banks to keep up the momentum in future also and improve further.

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. 28663 Crores, from Rs.173489 crores as at Dec 2022 to Rs.202152 crores as at Dec 2023 thus showing a growth of 16.52%.

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.8456 crores from Rs.79297 crores as at Dec 2022 to Rs.87753 crores as at Dec 2023 thus showing increase of 10.66%.

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 2.52% from 3.22% on YoY basis. As on Dec 2023, NPA is to the tune of Rs.9963 crores which is 10.40% of Agriculture advances outstanding and is on higher side.

The Banks with high NPA percentage need to work on their recovery system and ensure that the NPA does not increases further.

Action: All Banks

Item No. 8.2	Agriculture Advances through Term Loan.
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Out of the total Agriculture advances of Rs.95840 crores, term loan component is Rs28207 crores which comes to 29.43% and only minimal progress has been there.

Ms. Savita K Verma, DGM, RBI said that Punjab being the Agrarian economy, there is huge scope for Infrastructure Financing through Term loan. She requested the banks to enhance the Agriculture Credit which will improve the CD ratio of state and increase the income of farmers as well.

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.

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance said that there are many Progressive Farmers/industrialists in the state who are processing various Agri products and have developed an entire excellent Eco system on their own. He suggested that a Core Group Committee of 3-4 members including NABARD should be formed to visit these farmers, the details and logistics for which will be provided by the State Govt. Occasionally, some of these farmers can be called to SLBC meetings where we can honor them. They will get chance to interact with the bankers also and share the difficulties faced in accessing the Bank credit.

Advocating the suggestion, **Sh. M Paramasivam, Chairman SLBC** said that it can be included as an Agenda to invite these farmers and display their success story videos so that these can be replicated in other districts as well.

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.**

Reviewing the progress under campaign, AGM SLBC said that the progress under the drive is not satisfactory with achievement of only 48% saturation. Also, although there is continuous growth in KCC outstanding but in KCC for allied activities like Animal Husbandry, Fisheries etc., the progress is very less.

Shri Puskar Tarai, GM, PNB & Convener, SLBC enquired from the representative of Kotak Mahindra Bank, the reason for Zero performance and other Private sector banks like HDFC with poor performance.

Ms. Savita K Verma, DGM, RBI pointed out that the performance of all Small Finance Banks is NIL to which it was informed that the Small Finance Banks have not yet started financing under KCC and will probably begin from the upcoming Financial Year. **DGM, RBI** took a serious view of the same and asked to write to the Heads of these banks regarding the concern.

Shri Ajoy Kumar Sinha, IAS asked these banks to convey the concern of the committee to the Top Management of the bank since if the situation remains the same, they may not get qualified for Deposits from State Govt.

Sh. Akhil Mangal, AGM, SLBC also raised the concern regarding non uploading of progress by the Banks on the Krishi Rin Portal and requested all to regularly update the same.

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 31.12.2023 is 82% and many Banks are still lagging behind.

Addressing the concern raised by **DGM, RBI** regarding 100% issuance of cards, **AGM, SLBC** requested the member banks to issue debit cards to all KCC holders.

DGM, RBI informed the house that RBI is also coming up with Pilot project for digital KCC wherein everything i.e. Onboarding of customers, disbursement, Land record & Crop pattern verification etc. will be done without any manual intervention. Initially, the project has been launched in 2 states Madhya Pradesh & Tamil Nadu. Thus, the issuance of debit cards becomes even more important for achieving 100% digitalization.

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 an increase of Rs.1224 Crores i.e. 22.43 %.

Item No.11	Pradhan Mantri MUDRA Yojana (PMMY)
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The achievement against the target of Rs.3883.40cr is Rs.3148 cr and comes out to 81%.

DGM, RBI observed that although the overall performance under the scheme is satisfactory but the Small Finance Banks including some other Pvt. Sector banks like Bandhan & Axis Bank again have zero performance. She asked these banks to inform about the bottlenecks faced if any as the same is not justified to which the concerned banks assured of achieving targets during March quarter.

Shri M Paramasivam, Executive Director, PNB asked the Banks to proactively identify the beneficiaries as the same will not get rejected then and do maximum financing under the scheme.

Item No. 11.1	NPA under Pradhan Mantri MUDRA Yojana (PMMY)
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NPA under MUDRA has come down from 10.95% as on 31.12.2022 to 9.75% as on 31.12.2023.

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.

The representative from ICICI Bank informed that they are Self Targeting & identifying the customers.

Shri M Paramasivam, ED, PNB said that around 1800 applications are pending with banks which is not right as there is no reason to keep the applications. So the banks were requested to expeditiously dispose of the pending applications.

Action: All Banks

Item No. 13	Stand-up India Programme of Ministry of Finance
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AGM SLBC apprised the house that the scheme has not yet picked up in state. During the current quarter, only 5 banks i.e. Union Bank of India, SBI, PNB, IOB & HDFC have sanctioned 113 cases amounting to Rs.151 cr. and there is no participation from rest of the banks. Also since inception of the scheme, funding has been done by only 14 banks.

Expressing concern over the performance of Banks under Stand-Up India Flagship Programme, **Shri M Paramasivam, Executive Director, PNB** said that achieving the target of 2 loans per branch per year is a very simple thing. If willingness is there, the same can be achieved easily with the little application of mind. The member banks are as such requested to sensitize & activate 100% of your branches to do funding and not go against Female/SC/ST entrepreneurs.

Shri Ajoy Kumar Sinha, IAS, Secretary Finance advised to write to the State Heads of the banks as well as DFS in the matter as despite being a very important scheme of Govt. of India, no progress has been there since past few Quarters. 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 31.12.2023, around 85 Lakh enrolments have been done under PMSBY and 42 Lakh under PMJJBY. 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. As these Social Security schemes are very helpful to the needy, so it becomes our responsibility to do maximum enrolments under the scheme. The beneficiaries of various Govt. schemes like PM SVANidhi, PM Vishwakarma, Mudra Yojna etc. can be covered under the schemes which will not only help them but secure the bank loans also.

Action: All Banks

Item No. 15	Atal Pension Yojana (APY)
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The overall achievement under the scheme as on 31.12.2023 is 47%. AGM, SLBC said that No significant improvement has been there despite various campaigns being run by PFRDA from time to time. The Private sector banks are not contributing as the performance of most of Pvt. Banks is NIL and have achieved only 6%.

Sh. Puskar Tarai, GM, SLBC requested all banks to put concerted efforts and work whole heartedly 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 16.1	No. PM Street Vendors Atma Nirbhar Nidhi (PM- SVANidhi) a special Micro Credit Facility Scheme
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Out of 241207 applications received till 07.02.2024, 188274 applications have been sanctioned so far and 173162 applications have been disbursed. 15112 applications are pending for disbursement.

Technical Director, Local Govt. informed that the revised target for state under the scheme is 175 Lakh applications. The achievement as on date is 145 lakh applications and the deficit is 30000 applications. Further, 36000 applications (including 10000 historic data) are pending with banks. He requested the Chair to direct the banks to sanction these applications so that the target given can be achieved.

Shri Ajoy Kumar Sinha, IAS, PSF enquired from Director, Local Govt. about the camps being held by the Dept. in the major cities to clear the pendency and the Bank wise gap between sanction & disbursement. He said that once the sanction has been done, there should be no delay in disbursement of loan since the documentation formalities are already done. So the banks should understand that the gap of 30,000 applications between sanction & disbursement is not acceptable. He then asked the banks to apprise of the reasons for such huge gap.

AGM, SBI informed that although position of disbursement has improved as on date but the major problem is that the applicants are not turning up/not reachable.

Shri Ajoy Kumar Sinha, IAS, PSF advised the Technical Director, Local Govt to submit Branch wise plan for disbursement of pending applications through Camps within 2 days to **Secretary Finance, IF&B, GoP** so that 100% disbursement can be done by March 2024. Also banks should immediately clear the pendency under 2nd & 3rd Tranche also.

AGM, SLBC further informed that there is no option in the portal to reject the sanctioned/resubmitted applications as a result of which the pendency remains very high. The Nodal Dept. was requested to get this functionality enabled in portal so that pendency can be reduced.

To resolve the issue, **Shri Ajoy Kumar Sinha, IAS** asked all the banks to provide list of all such applications where the applicant is not available after sanctioning, so that matter can be taken up with Nodal Dept. and it can be ensured that no such applications are resubmitted in portal.

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 65555 applications have been received so far for KCC to Animal Husbandry & Dairy out of which 50544 have been sanctioned and 995 applications are pending with banks.

Further, for KCC to Fisheries, out of total 561 applications received, only 91 applications have been sanctioned, 107 applications are pending with banks and as many as 363 applications have been rejected.

Sh. Puskar Tarai, GM, SLBC requested all the concerned member banks with high pendency to clear the same by 15th March.

Shri Ajoy Kumar Sinha, IAS asked the representative from Fisheries Dept. why the number of applications received is very less and rejection rate is very high. Director Fisheries to meet **Shri Diprava Lakra, IAS, Secretary Finance** with all the detailed position.

Director RSETI raised the issue regarding RSETI trained candidates of Dairy Farming & Vermi Compost not getting subsidy on Dairy Farming Loans and being asked to get training again from Dairy Development Dept. to get the subsidy which is not fair. He requested to kindly include trainees from Rsetis/Rudseti in the eligible list of claiming subsidy on Dairy Farming Loans. **Shri Ajoy Kumar Sinha, IAS, PSF** took note of the same and assured to resolve the issue.

Action: Banks/Fisheries Dept./Dairy Dept.

Item No. 16.3	CENTRAL SECTOR SCHEME FOR "FINANCING FACILITY UNDER AGRICULTURE INFRASTRUCTURE FUND"
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Banks have received 13592 applications under the scheme as on 31.12.2023 and have sanctioned 8415 applications and 632 applications are still under process. Except HDFC, the performance of all other Pvt. Banks is not satisfactory.

Representative from Horticulture dept. said that the state has made significant progress with support of banks and as a result, Punjab state is constantly at 1st position in the country in terms of number of projects sanctioned. More than 10,000 projects with project cost of Rs.4900 crores have already been sanctioned.

However, the issue comes regarding Bank wise status of Interest Subvention under the scheme which is not available with the Nodal Dept.

Principal Secretary Finance, Sh. Sinha Ji, advised to take note of the concern.

Sh. Puskar Tarai, GM, SLBC requested all the member banks to provide the required status within 2 days to SLBC.

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 3064 applications, out of which 1895 have been sanctioned. 246 applications are still pending with banks. The Top performing banks under the scheme are SBI, PNB, P&SB, HDFC and Canara Bank.

Sh. Rajnish Tuli, GM, Punjab Agro informed that the target for state under the scheme was to cover 7,400 beneficiaries in a period of 5 years and now is the last year i.e. 2024-25 to achieve this target. As on date, the achievement is only 2,000 beneficiaries with sanctioning done by only 651 branches. There is an advisory issued by Ministry of Food Processing Industries that all bank branches have to do 2 cases per month. However, despite various promotional activities being carried out by the Line

Dept., many branches are still not conversant with the scheme. He requested all the remaining branches to do sanctioning so that target can be achieved.

Chief Guest Shri Ajoy Kumar Sinha, IAS suggested the line dept. to hold camps comprising 1000 applications at district level.

AGM, SLBC asked the LDMs to regularly discuss about the scheme in all DCC/DLRC meetings to make the branches aware about the schemes.

Action: LDMs & Banks

Item No. 17	EXPANDING AND DEEPENING THE DIGITAL PAYMENT ECO-SYSTEM IN ALL DISTRICTS OF PUNJAB
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As per RBI letter No. FIDD.CO.LBS.No.S704 /02.01.014/2023-24 dated August 09, 2023, Para 2, SLBC/UTLBC Convenor Banks were advised to leverage the experience gained in the implementation of the programme and to prepare a schedule to cover all the districts in respective states/UT, to make them 100% digitally enabled.

AGM, SLBC informed that the Kapurthala district is now 100% digitalized.

Ms. Savita K Verma, DGM, RBI said that since now all the districts across the state are to be covered with 100% digitalization, all the LDMs to do a survey for finding out the number to be covered and work with Targeted approach to cover those customers through bank branches. She asked the LDMs to do the survey properly to arrive at the correct numbers and ensure there are no discrepancies.

Action: All Banks & LDMs

Item No.17.1	Expanding and Deepening of Digital Payments Ecosystem (EDDPE) - Change in Reporting Framework
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AGM, SLBC informed the house that the Reporting Framework has been changed by Reserve Bank of India and from now onwards, instead of LDMs, the Banks will be submitting quarterly progress report to SLBC for onward submission to RBI.

Action: All Banks & LDMs

Item No.18	Scale of Finance in Agriculture Advances
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AGM, SLBC apprised the house that a meeting of newly formed committee was held on 09.02.2024 wherein the outcome of previous meeting was shared with newly inducted members. It was discussed that all the new members will go through the previous outcome and after that next meeting will be held to come up with recommendations on the issue.

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.

AGM SLBC informed that around 80,000 applications were received till 14th Feb, 2024 and most of the applications have been forwarded by SLBC & the bank branches for further verification. Total 15,566 applications have been received for verification at Stage 2, out of which 3474 have been recommended, 65 not recommended and 12027 are pending at district level for decision.

Out of 3,474 applications with State Committee, only 277 applications are pending and will be cleared soon in Steering Committee. After this, candidates will be given training and money for Tool Kits.

However, as of now, the pendency with banks is very high. The Banks are therefore requested to instruct the branches to clear the pendency at the earliest.

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. Initially, the scheme was started in Gurdaspur District in Punjab on Pilot basis.

LDM, Gurdaspur informed the house with pleasure that all the details of the district has been updated in Revenue record and now Unique ID number of owner can be generated. Earlier, there was no option to create charge but now that problem is also solved and the record is at par with Fard. People having houses falling in Lal Dora can now avail housing loan, the property can be mortgaged in similar way and sanctioning can be done for all kind of loans in the same way as it was done against the Registry.

Shri Rajesh Tripathi, IAS, Special Secretary Revenue, Govt. of Punjab informed the house that the scheme is being implemented in all the districts and in a span of 2 to 3 months, the whole Punjab will be covered.

Chief Guest Shri Ajoy Kumar Sinha, IAS asked to include the details i.e. In how many districts the scheme is implemented, progress of districts & whether charge can be created or not from upcoming SLBC meetings.

Action: Revenue Dept./SLBC

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 17 RSETIs are working against the 23 districts. Now Ministry of Rural Development, Govt of India had desired that RSETIs should be opened in the uncovered potential Districts of Punjab State.

Accordingly, it was decided to open Five new RSETIs in the uncovered Potential Districts namely Gurdaspur, Pathankot, Tarn Taran Sahib, Sahib Bhagat Singh Nagar and Fazilka. RSETI in Gurdaspur district will be opened in March month and the remaining RSETIs in the uncovered Potential Districts namely Pathankot, Tarn Taran Sahib, SBS Nagar and Fazilka will be opened by September 2024.

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 and the same were approved.

Apprising the house about the progress, he said that as on 31.01.2024, 48,56,518 candidates have been trained from 591 RSETIs, out of which 34,64,503 have set up their own business representing National achievement of 71%.

In Punjab, 1,3,062 candidates have been trained from 17 RSETIs, out of which 87,704 have set up their own business and thus the achievement is 67%.

He further impressed upon all LDMs to instruct the Branch heads & DCOs to clear the pendency of 1972 applications at the earliest.

Action: All LDMs/Banks

Item No. 23	National Rural Livelihood Mission (NRLM)- Implementation in the State of Punjab
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During the Q.E. Dec 2023, 3275 SHGs have been formed and the cumulative number is 50178. Banks have sanctioned and disbursed 7399 Loan Applications amounting to Rs.97 cr up to Q.E December 2023 and have made good progress.

There was no representative from NRLM Dept. in the meeting to discuss the position.

AGM, SLBC informed that Credit linkage of 16,933 applications have been done as on 31.12.2023.

Ms. Savita K Verma, DGM, RBI expressed concern regarding low credit linkage in Fazilka & Moga districts which is 7% and 2% respectively. The very purpose of forming the Self Help Group gets defeated if Credit Linkage is not done. Both the districts were requested to look into the matter and improve upon this important Financial Parameter.

Action: Concerned LDMs & Banks,

Item No. 24	Reduction in the frequency of DLRC meetings at District level
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In terms of extant guidelines, Both DLRC and DCC meetings are held on a quarterly basis and having similar agenda. Members of DLRC and DCC are same, except the Public Representatives i.e. Local MPs/MLAs/ Zilla Parishad Chiefs (invited as special invitee in DLRC meetings).

As per Reserve Bank of India's observation, DGM, RBI proposed that "As the participation of Public Representatives is negligible in the quarterly DLRC meetings, therefore, the frequency of DLRC meetings should be reduced from Quarterly to Annual".

Shri Ajoy Kumar Sinha, IAS, Principal Secretary Finance said that SLBC is not an appropriate Forum for approval of same. The matter will be taken up by the State Govt. with the Deputy Commissioners to ensure the presence of these Public Representatives during the meetings. The LDMs were also requested to have good liasoning and proper communication regarding the meetings so that issue does not arise.

SLBC may also write to the MPs/MLAs regarding the issue as Credit Flow is very important while deposit monitoring.

Sh. M Paramasivam, Chairman SLBC said that LDMs have a very Vital role to play in this issue. LDMs can pay personal visits to the MPs/MLAs to invite them to the meetings as it will make a lot of difference. Also, any Local representative can also join the meeting provided good liasoning is there.

Action: LDMs/SLBC

Item No. 25	Calendar for the SLBC Meetings –F.Y. 2024-25
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AGM, SLBC apprised the house regarding the Calendar for next SLBC Meeting for the Financial Year 2024-25 as : -

SLBC Meeting	Quarter which is to be reviewed	Date of Meeting
168th	March 2024	15.05.2024(Wednesday)
169th	June 2024	14.08.2024(Wednesday)
170th	September 2024	14.11.2024(Thursday)
171th	December 2024	13.02.2025(Thursday)

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

AGM, SBI raised the issue regarding increase in Stamp Duty with which some of the districts will be directly impacting the flow to the neighbouring states. Pointing out the anomaly, He said that for example, on a Housing loan of Rs.1 crore, the stamp duty of around Rs.25000/- has to be paid in district SAS Nagar, Mohali as per the New Notification while this amount is only Rs.3000-4000 in Chandigarh. So the customer is preferring the later option instead of former. Many such projects are being financed in SBI itself and will ultimately impact the ACP also.

Chief Guest Shri Ajoy Kumar Sinha, IAS, enquired whether banks are charging any money on extending any benefit on Account of Creation of Equitable Mortgage to which the banks confirmed that no such amount is being charged.

The representative from Indian Overseas Bank further raised the concern regarding recovery of amount paid for Stamp paper purchased today for Agreement executed earlier as the new notification came into effect from January 15,2024. Also, whether the Govt. is coming up with any online portal from where Bank/customer can purchase the Stamp paper.

Addressing the concern, **Shri Ajoy Kumar Sinha, IAS** said that everything is available online nowadays. Further, with regard to diversion of Business, he asked the banks to refer to State Govt. to look into the greater details as ultimately the cost will be borne by the customer only.

Puskar Tarai, GM, SLBC suggested that a maximum cap can be defined to limit the amount of Stamp duty.

Another query came regarding the Lien marking request. Banks are paying Rs.5000/- per Crore for charge creation to the department. Whether this amount is over and above the 0.25% stamp duty and customer has to pay or is it inclusive.

Responding to the query, **Shri Rajesh Tripathi, IAS, Special Secretary Revenue** said that the department has received reference from the banks and will soon provide clarification on the issue.

Shri Ajoy Kumar Sinha, IAS added that the issue has been noted by the Special Secretary Revenue and banks will get the reply shortly. The banks were then requested to share any other policy issues being faced and assured of full support from the State Govt.

Thereafter, the meeting ended with Vote of thanks by Sh. Dalbir Singh Grover, DGM, Canara Bank.

List of Participants

**167th Meeting of SLBC (Punjab)
Held on 19.02.2024 at 11.00 A.M**

S. No.	Name of participant (Shri/Smt)	Designation/Bank/Department
1	M Paramasivam	Executive Director, PNB & Chairman-SLBC
2	Ajoy Kumar Sinha, IAS	Principal Secretary Finance, Govt. of Punjab
3	Diprava Lakra, IAS	Secretary Finance, Institutional Finance & Banking, Punjab
	Rajesh Tripathi, IAS	Special Secretary Revenue, Govt. of Punjab
4	Savita K Verma	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	Pankaj Anand, DGM	Punjab National Bank
9	Akhil Mangal, AGM	Punjab National Bank
10	Sumant Kumar, Chief Manager	Punjab National Bank
11	Shaveta, Manager	Punjab National Bank
12	Ishan Mehra, Dy. Manager	Punjab National Bank
	Shikha Tanwer, 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	Jasminder Singh Bindra, AGM	NABARD
16	Dr. Vinod Kumar, Professor	RBI Chair, CRRID
17	Rajneesh Tuli, SLPM	Punjab Agro
18	Dr. Arun, Joint Director	Department of Agriculture

19	Ashutosh Kaushik, Deputy Director	UIDAI
20	Ravindra Garg, Deputy Director	Department of Industries
21	Dr. M P Singh, Nodal Officer	Animal Husbandry(Punjab)
22	Jagdeep Singh, Assistant Director	KVIC
23	Navneet Kaur, Deputy Registrar	Registrar Co-op Society (Punjab)
24	Rashu Mehndiratta, SFO	Department of Fisheries(Punjab)
25	Dr. S.K.Dubey, Deputy Director	NHB
26	Baldeep Singh, Technical Director	Local Govt. Deptt./SUDA/NULM
27	Gurjit Singh Bal, Assistant Director	Horticulture Department
28	Ravdeep Kaur, Team Lead	AIF
29	Mamta Sharma, CAO	PUDA
30	Kuldip Singh, DDI	Dairy Deptt
31	Vaibhav Sharma, Senior Associate	NPCI
32	Sharanjit Singh, Assistant Manager	Punjab Financial Corporation
33	Charanjit Singh, State Director	RSETI
	Banks (Shri/Madam)	
34	Abhishek Sharma, DGM	STATE BANK OF INDIA
35	Parveen Nagpal, AGM	STATE BANK OF INDIA
36	Dev Raj Banswal, Regional Head	BANK OF BARODA
37	Brajesh Kumar Singh, DGM	BANK OF INDIA
38	S K Trivedi, Zonal Manager	BANK OF MAHARASHTRA
39	Dalbir Singh Grover ,DGM	CANARA BANK
40	Parveen, Sr. Manager	CANARA BANK
41	Rajendra Parsad Rajput	UCO BANK
42	Kamal Kant, Sr. Manager	UCO BANK
43	Karamjit Singh, DGM	PUNJAB & SIND BANK
44	Naveen Joshi, Officer	PUNJAB & SIND BANK

45	Anil Kumar Sharma	INDIAN BANK
46	Suryanarayana Murthy R N, AGM	INDIAN OVERSEAS BANK
47	M S Gupta, AGM	CENTRAL BANK OF INDIA
48	Nitin Negi, AGM	UNION BANK OF INDIA
	APS Ghuman, GM	PB. STATE COOPERATIVE BANK
	Gajendar Kumar Negi	PB. GRAMIN BANK
49	Harvinder Kapoor, Regional Head GSP	HDFC BANK
50	Prabhjeet Singh Purba , Zonal Coordinator	ICICI BANK
51	Charanjit Singh Parmar ,SVP	AXIS BANK
52	Charu Bakhshi, Nodal Officer	AXIS BANK
53	Prashant Sethi, DGM	IDBI BANK
54	Satvir Chopra, AVP	INDUSIND BANK
55	Gagandeep Kaur Walia, DVP	INDUSIND BANK
56	Iftikhar Abdullah Sofi, AGM	J & K Bank
57	Megha Aggarwal, AVP	KOTAK MAHINDRA BANK
58	Sunny Dahuja, Cluster Head	FEDERAL BANK
59	Syed Hosna, SVP	YES BANK
60	Santosh Gupta, Relationship Manager	RBL BANK
61	Vikertan Sharda, AVP	BANDHAN BANK
62	Vishal Singla , SVP	AU SMALL FINANCE BANK
63	Mukesh Chand, DVP	CAPITAL SMALL FINANCE BANK
64	Amit Vohra, Asst. Vice President	UJJIVAN SMALL FINANCE BANK
65	Anil Khurana, Area Head	JANA SMALL FINANCE BANK
66	Sahil Ghai, Area Operations Manager	IPPB

67	Ravi Raj Singh, RH	FINO PAYMENTS BANK
	Lead District Manager(Shri/Madam)	
68	UMANG MAINI	Amritsar
69	Ambuj Kumar	Barnala
70	Manju Galhotra	Bathinda
71	Rameshwar Dass	Faridkot
72	Mukesh Kumar	Fatehgarh Sahib
73		Fazilka
74	Kewal Kishan	Gurdaspur
75	RAJESH JOSHI	Hoshiarpur
76	GEETA MEHTA	Ferozpur
77	Sarabjit Singh	Ludhiana
78	Vijay Gupta	Mansa
79	Chiranjiv Singh	Moga
80		Sri Muktsar Sahib
81	Lalit Kumar Mehra	Pathankot
82	Davinder Kumar	Patiala
83	Manish Tripathi	Rupnagar
84	M K Bhardwaj	SAS Nagar
85	Harmesh Lal	SBS Nagar
86	Nirmal Roy	Tarn Taran
87	Parwinder Kumar Chopra	Malerkotla
88	Sanjeev Aggarwal	Sangrur
89	M S Moti	Jalandhar
90	Amanpreet Singh	Kapurthala