Agenda papers

**151stMeeting of State LevelBankers’**

**Committee (Haryana)**

The **151st**meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31.12.2019**will be held on **12.02.2020 (Wednesday)at 10.30 PM**at **Hotel Mount View, Sector 10 Chandigarh.**

Following issues shall be taken up for discussions in the meeting:-

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 150TH MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 18.11.2019** |

|  |  |
| --- | --- |
| Last Meeting of 150th SLBC | 18.11.2019 |
| Minutes Emailed/Circulated on | 20.12.2019 |
| Comments Received | Nil |

In view of non-receipt of any observation/suggestion on the minutes, the house may confirm the circulated minutes.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO DECEMBER 2019-ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 30.01.2020** |

Threesub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitization etc. were convened on 30.01.2020. The minutes of these meetings were forwarded to all stakeholders for initiating necessary action on the relevant points.

**Action Points of these meetings were also discussed in the meeting of Steering Sub-Committee to SLBC Haryana held on 03.02.2020 and are placed below for discussion by the house:-**

|  |  |
| --- | --- |
| **Agenda Item No.** | **Action Points emerged** |
| **1.1-Modifications in Pradhan Mantri Jan DhanYojana (PMJDY)** | The Controlling heads of banks were again requested to ensure:-  -Implementation of the modifications made in the scheme.  -The house reviewed the performance of banks for opening of accounts under PMJDY. As on 31.12.2019, 71,96,797 PMJDY accounts were opened.  -Opening of more and more PMJDY accounts by their branches to ensure opening of bank accounts of all adults in the State of Haryana.  -Issuance of RuPay Cards in 100% PMJDY accounts and activation thereof as well.  -Mobilization of deposit in Zero Balance PMJDY accounts to minimize Zero Balance Accounts.  -Continuation of their efforts in maximizing Aadhaar Seeding and Mobile seeding in operative Saving Fund accounts.  -Submission of complete documents, including RuPay Card to Insurance Companies while forwarding claim papers so that delay in settling of claims could be avoided and the benefit of insurance could be extended to the beneficiaries at the earliest.  -Seeding of Aadhaar in the accounts of DBT and Social Security Schemes beneficiaries. |
| **1.2-Status of Opening of PMJDY Accounts** |
| **1.-4.4-Issuance & Activation Of Rupay Cards issued under PMJDY** |
| **1.5- Zero Balance Accounts** |
| **1.6-Aadhaar Seeding and Mobile Seeding in Operative Saving Fund Accounts** |
| **1.7-Claims Received and settled under Rupay Cards** |
| **1.8-Aadhaar Seeding in PMJDY Accounts** |
| **1.9-Aadhaar Seeding in the accounts of MGNREGA workers in the State of Haryana** | -Rural Development Deptt., Haryana to ensure submission of consent forms of remaining MGNREGA workers to respective LDM offices and get the same seeded.  -Controlling heads of banks to impart suitable instructions to their branches in this regard. |
| **1.10-UIDAI issues – setting up of Aadhaar Enrolment &UpdationCentres in bank premises** | LDMs &Controlling heads of banks that have not set up Aadhaar Enrolment Centres (AECs) in their identified branches were requested to ensure that:-  -**AECs** are set up at the remaining identified centres at the earliest.  -**Minimum** prescribedenrolments/updations by their AECs.  -**Charges** prescribed by UIDAI are collected by their AECs for enrolment/updation of Aadhaar.  -**Monitoring** of the vendors appointed for enrolment/updation of Aadhaar at their respective AECs.  -**Redressal** of grievances of the public.  -**Coverage** of all blocks with the AECs  -**Implementation** of instructions issued by UIDAI from time to time. |
| **1.11-Pradhan Mantri Suraksha BimaYojana (PMSBY), Pradhan MantriJeevanJyotiBimaYojana (PMJJBY) And Atal Pension Yojana (APY)** | While reviewing the pendency of claim cases under PMSBY and PMJJBY, pendency of cases for more than 3 months was viewed seriously.  -Representatives of Insurance Companies were requested to ensure settlement of pending cases at the earliest.  -Controlling Heads of banks were advised to provide complete information to concerned Insurance Companies while submitting the claims enabling them to settle the claims without delay.  -Controlling heads of banks were requested to make efforts to increase the enrolments under Atal Pension Yojana as well. |
| **1.12-Pradhan Mantri Mudra Yojana (PMMY) Progress during The period ended December, 2019** | -Controlling heads were advised to accelerate their efforts so as to achieve the desired results as performance of banks under this Scheme is being monitored by PMO.  The house was informed that %age of NPA in Mudra Scheme as at December 2019 rose to 9.2% in case of Public Sector Banks where-as NPA of total banking system was registered at 7% and efforts should be made to reduce NPA under the scheme. |
| **1.13-Progress under Stand-Up India scheme during the period ended December, 2019** | -The Convener SLBC advised bankers to increase pace of sanctioning under Stand-up India Scheme. |
| **2.2-Opening of Brick & Mortar branches/**  **Banking Outlets in villages without a bank branch of a scheduled commercial bank with population more than 5000 – Progress as at December, 2019** | -Out of 194 identified villages, brick and mortar branches/banking outlets have been opened in 189 villages and 5 bank branches/banking outlets are still required to be opened by OBC.  -Controlling heads of OBC (5), was requested to initiate necessary steps to open brick & mortar branches/banking outlets in their remaining villages at the earliest so as to accomplish the target. |
| **2.3- Opening of Financial Literacy Centres (FLCs) at Block Level – Progress during the Q.E. December, 2019** | Controlling heads of all banks were requested to ensure that independent FLC counselors are appointed and proper infrastructure is provided for smooth functioning of FLCs. |
| **2.4- Review of Projects Sanctioned under Financial Inclusion Fund by NABARD-2019-20** | -The DGM NABARD informed the bankers about Financial Inclusion Fund by NABARD for the financial year 2019-20 and requested banks to organize Financial and Digital Literacy camps by their FLCs and branches and claim reimbursement of expenditure incurred on organizing the camps from NABARD within the sanctioned amount. |
| **2.5- Progress Of Rural Self Employment Training Institutes (RSETIs) upto December, 2019 & Disposal Of Loan Applications of RSETI Trained candidates** | While reviewing the progress of pendency of loan applications of RSETI trained candidates, representatives of banks, Nodal Officer RSETIs (HSRLM) were requested to ensure disposal of pending loan applications of RSETI. |
| The Chief Manager SLBC opined that rating given by MoRD to each RSETI should be reviewed in each SLBC meeting in order to assess the over-all performance of RSETIs and any downward rating of any RSETI should be viewed seriously. |
| **2.6-Lead Bank Scheme – Strengthening of Monitoring Information System (MIS)** | All bankers were requested to submit data to SLBC Secretariat within 10 days of close of every quarter enabling SLBC Secretariat to submit data to RBI in time. Most of the banks, particularly SBI, expressed their inability to submit data to SLBC by 10th  of close of every quarter and assured that all efforts will be made to submit data to SLBC Secretariat by 20th of close of every quarter. |

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| --- | --- |
| **AGENDA ITEM NO. 2.1** | **STATUS OF ISSUANCE OF RUPAY CARDS UPTO DECEMBER 2019** |

**Comparative position of issuance of RuPay Cards in the PMDJY accounts is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept., 2019** | **Dec., 2019** | **Difference** | **% age Change** |
| No. of Accounts opened | 70,84,903 | 71,96,797 | 1,11,894 | 1.58% |
| No. of RuPay Cards Issued | 63,79,341 | 63,82,778 | 3,437 | 0.06% |
| %age of RuPay Cards Issued | 90% | 89% | -1% | |

**Top 3 & Bottom 3 major banks in issuance of Rupay Cards in PMJDY accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | HDFC Bank, ICICI Bank (100%), IOB (99.7%) & Convener Bank-96% |
| **2.** | **Bottom 3 banks** | Bank of Maharashtra (57%), United Bank of India (65%) & Andhra Bank (74%) |

**Top 3 & Bottom 3 major districts in activation of RuPay Cards in PMJDY accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Kaithal (92%), Fatehabad (91%), Kurukshetra (91%) |
| 2. | Bottom 3 Districts | Mewat (78%), Palsal (85%) & Sonepat (83%) |

**Bank wise & District wise status of opening of PMJDY accounts is given on Annexure 1.1 & 1.2 (Page 86-87) and issuance of RuPay Cards is given on Annexure No. 2.1 & 2.2 (P 88-89).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.2** | **STATUS OF ACTIVATION OF RUPAY CARDS ISSUED IN PMJDY ACCOUNTS UPTO DECEMBER, 2019** |

**Comparative position of activation of RuPay Cards in the PMDJY accounts is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept., 2019** | **Dec., 2019** | **Difference** | **% age Change** |
| No. of Accounts opened | 70,84,903 | 71,96,797 | 1,11,894 | 1.58% |
| No. of Rupay Cards Issued | 63,79,341 | 63,83,064 | 3,723 | 0.06% |
| No. of Rupay Cards Activated | 54,24,578 | 54,52,562 | 27,984 | 0.52% |
| %age of Rupay Cards activated | 85% | 85% | - | |

**Top 3 & Bottom 3 major banks in activation of RuPay Cards in PMJDY accounts upto December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | SHGB & ICICI Bank (100%), IOB & Axis Bank (98%), Bank of Maharashtra (99%), Convener Bank-78% |
| **2.** | **Bottom 3 major banks** | Yes Bank (39%), Federal Bank (42%) and HDFC Bank (50%) |

**Top 3 & Bottom 3 major districts in activation of RuPay Cards in PMJDY accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Ambala (95%), Bhiwani (93%) &CharkhiDadri (92%) |
| 2. | Bottom 3 Districts | Jind&Jhajjar (80%), Kaithal (81%) &Palwal (82%) |

**Bank wise & District wise Position is given on Annex No. 2.1 & 2.2 (P 88-89).**

**The house may discuss.**

|  |  |
| --- | --- |
| **­AGENDA ITEM NO. 2.3** | **STATUS OF ZERO BALANCE PMJDY ACCOUNTS AS AT DECEMBER, 2019** |

**Comparative position of Zero Balance PMJDY accounts is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept.,2019** | **Dec.,2019** | **Increase/**  **Decrease** | **% age change** |
| No. of Accounts opened | 70,84,903 | 71,96,797 | 1,11,894 | 1.58% |
| No. of Zero Balance PMJDY Accounts | 7,84,016 | 7,09,086 | -74,930 | -9.56% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 11% | 9.85% | -1.15% | |

**Top 3 and Bottom 3 banks with their performance under Zero Balance Accounts under PMJDY are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top 3 banks** | Punjab & Sind Bank (1%), Central Bank of India (2%), Sarva Haryana Gramin (3%) Convener Bank- (6%) |
| **2.** | **Bottom 3 major Banks**  **(Maximum Zero Balance A/cs** | Yes Bank (52%), ICICI Bank (55%), Kotak Mahindra Bank (55%) |

**Top 3 & Bottom 3 major districts under zero balance accounts under PMJDY accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | CharkhiDadri (5%), Bhiwani (7%), Sonipat (8%) |
| 2. | Bottom 3 Districts | Jhajjar (11%), Kurukshetra (12%) &Mewat (16%) |

**Bank wise & District wise Position of Zero Balance A/cs is given on Annexure No. 2.1 & 2.2 (P 88-89).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.4** | **STATUS OF AADHAAR SEEDING AND MOBILE NUMBER SEEDING IN OPERATIVE SAVING FUND ACCOUNTS AS AT DECEMBER, 2019** |

**2.4 (i) AADHAAR SEEDING IN OPERATIVE SAVING BANK ACCOUNTS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept.,2019** | **Dec.,2019** | **Increase/**  **Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 3,53,79,650 | 3,56,93,266 | 3,13,616 | 0.88% |
| Aadhaar Seeded in Operative Saving Bank A/cs | 2,97,56,009 | 3,02,69,490 | 5,13,481 | 1.72% |
| %age of Aadhaar Seeding | 84% | 85% | 1% | |

**Top 3 and bottom 3 major banks in Aadhaar Seeding in Operative Saving Bank accounts: -**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top 3 Banks** | Indusind Bank (100%), IOB (93%), CBI & PSB (92%) |
| **2.** | **Bottom 3 Major Banks** | Axis Bank (76%), BoM (63%), HDFC& OBC (77%) |

**Top 3 & Bottom 3 major districts in Aadhaar seeding in operative accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Fatehabad (90%), Palwal,Kurukshetra&Sirsa (88%) |
| 2. | Bottom 3 Districts | Panipat, Rohtak&Sonipat (83%),CharkhiDadri (81%), |

**2.4 (ii) MOBILE NUMBER SEEDING IN OPERATIVE SAVING BANK ACCOUNTS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept.,2019** | **Dec., 2019** | **Increase/Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 3,53,79,650 | 3,56,93,266 | 3,13,616 | 0.88% |
| Mobile No. Seeded in Operative Saving Bank A/cs | 2,84,49,648 | 2,96,73,767 | 12,24,119 | 4.30% |
| % age of Mobile No. Seeding | **80%** | **83%** | **3%** | |

**Top 3 and bottom 3 major banks with their performance in Mobile No. Seeding in Operative Saving Bank accounts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | Top 3 Banks | Indusind Bank & HDFC Bank (100%), Yes Bank & IOB (95%) |
| **2.** | Bottom 3 banks | OBC (57%), BoM (65%), Koatak Mahindra (69%) |

**Top 3 & Bottom 3 major districts in mobile seeding in operative accounts as at December, 2019 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Fatehabad (99%), Ambala (87%) &Panchkula (86%) |
| 2. | Bottom 3 Districts | Mewat (70%),Yamunanagar&Jind (78%) |

**Bank wise & District wise Position is given on Annex No. 3.1 & 3.2 (P 90-91).**

**The house may review.**

**Controlling heads of banks** are requested to advise their field functionaries to make concerted efforts to ensure 100% mobile seeding in operative saving bank accounts to comply with the Govt. of India guidelines/instructions.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **AGENDA ITEM NO. 2.5** | | **STATUS OF CLAIMS RECEIVED AND SETTLED UNDER RUPAY CARDS AS AT DECEMBER, 2019** | | |
| **Parameter** | **Unit** | **Accident Claim**  **(Rs.1.00 lac)** | **Natural Death Claim**  **(Rs.0.30 lac)** |
| Claims Recd. | No. | 912 | 514 |
| Amt. (Rs. In lacs) | 912 | 154.2 |
| Claims Lodged | No. | 912 | 514 |
| Amt. (Rs. In lacs) | 912 | 154.2 |
| Claims Settled | No. | 821 | 496 |
| Amt. (Rs. In lacs) | 821 | 148.8 |
| Claims Rejected | No. | 63 | 15 |
| Claims Pending | No. | 28 | 3 |

**BANKWISE/DURATIONWISE PENDENCY OF CLAIMS-PMJDY RUPAY CARD-ACCIDENT CLAIMS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months to 1 year** |
| Bank of Baroda | 3 |  | **New India Assurance Co. Ltd.** |
| OBC | 3 |  |
| PNB | 12 |  |
| SBI | 1 | 2 |
| UCO Bank | 3 |  |
| HDFC | 1 | 2 |
| SHGB | 1 |  |
| **Total** | **24** | **4** |

**PMJDY RUPAY CARD-NATURAL DEATH CLAIMS**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Bank of Baroda | 2 |  | **LIC of India** |
| Canara Bank | - | 1 |
| **Total** | **2** | **1** |

**Bank wise/Dist wise Position is given on Annex No. 4.1 & 4.2 (P 92-93).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.6** | **STATUS OF AADHAAR SEEDING IN PMJDY ACCOUNTS AS AT DECEMBER, 2019** |

**Comparative position of Aadhaar seeding in PMJDY accounts is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept., 2019** | **Dec.,2019** | **Increase/**  **Decrease** | **% age Increase** |
| No. of Accounts opened under PMJDY | 70,84,903 | 71,96,797 | 1,11,894 | 1.58% |
| Aadhaar Seeded | 62,73,885 | 62,55,517 | -18,368 | -0.29% |
| %age of Aadhaar Seeded | 88% | 87% | -1% | |

**Bank wise & District wise status of Aadhaar seeding is given on Annexure No. 1.1 & 1.2 (P 86-87).**

**Top 3 and bottom 3 major banks with their performance in Aadhaar Seeding in the Accounts under PMJDY are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | IOB (97%), BoI (94.42%) & SBI (93%), Convener Bank - 86% |
| **2.** | **Bottom 3 Major banks** | HDFC Bank (72%), Corporation Bank (81%) & United Bank of India (54%) |

**Top 3 & Bottom 3 major districts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Kurukshetra, Fatehabad&Sirsa (90%), Bhiwani&Jind (80%) |
| 2. | Bottom 3 Districts | Jhajjar (80%), Sonipat (82%), Rewari (83%) |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.7** | **STATUS OF AADHAAR SEEDING IN THE ACCOUNTS OF MGNREGA WORKERS IN THE STATE OF HARYANA** |

As per the report received from Rural Development Department, Haryana, as on 30.12.2019, out of 6,84,731 active MGNREGA workers in the State, 6,82,427 workers (99.66%) workers are having Aadhaar whereas accounts of 5,22,598 (76.32%) active workers have been converted into Aadhaar Based Payment.

**District wise Progress is given on Annexure No. 5(P-94).**

|  |  |
| --- | --- |
| **ITEM NO.2.8** | **UIDAI ISSUES- SETTING UP OF AADHAAR ENROLMENT & UPDATION CENTRES IN BANK PREMISES** |

In the sub-committee meeting, bankers were informed by representative from UIDAI, that the number of Aadhaar Enrolment Centres (AECs) has reduced to 304 despite constant follow-up by them and 32 blocks were still uncovered. He requested bankers to get AECs opened in remaining branches and also to ensure that all blocks are covered.

**Representative of UIDAI is requested to deliberate.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.9** | **STATUS OF MICRO ATMs AS AT DECEMBER, 2019** |

Upto 31.12.2019, banks have provided **2248 Micro ATMs** to their BCAs.   
Convener bank has also provided 478 Micro ATMs to its BCAs. Out of 2248 Micro ATMs, 1725 Micro ATMs have been provided for use in rural areas. This will enable the account holders to swipe their ATM Cards at BCA locations and they will not have to go to the far flung areas for swiping the ATM cards.

**Bank wise & District wise status of providing of Micro ATMs is given on Annexure No. 2.1 & 2.2 (P 88-89).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.10** | **STATUS OF DEPLOYMENT AND WORKING OF BCAs AS AT DECEMBER, 2019** |

In Haryana at all 3244 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. Out of 3244 SSAs, 1227 SSAs are covered by branches and 2017 by BCAs. In the State of Haryana, 2333 BCAs have been appointed against the requirement of 2017 and 2238 BCAs are working. 93 BCAs of Central Bank of India (due to change of vendor) and 2 BCAs of OBC bank are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 6 (P-95).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.11** | **PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) AND ATAL PENSION YOJANA (APY)-PROGRESS UPTO DECEMBER 2019** |

**2.11 (i) Pradhan Mantri Suraksha BimaYojana (PMSBY)-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept., 2019** | **Dec.,2019** | **Increase/**  **Decrease** | **% age Change** |
| No. of persons enrolled under PMSBY | 32,79,692 | 33,62,018 | 82,326 | 2.51% |

**Top 3 and bottom 3 major banks in Enrolment under PMSBY are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | State Bank of India (4,90,264),Sarva Haryana Gramin Bank (4,86,530) and OBC (4,49,422)- **Convener Bank-3,27,640** |
| **2.** | **Bottom 3 major Banks** | Yes Bank (1,192), Indusind Bank (4,364) and United Bank of India (9,596) |

**Bank wise/District wise Progress is given on Annex 7& 10A (P-96&101).**

**Top 3 & Bottom 3 major districts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Gurugram (3,45,845), Faridabad (2,88,117) & Karnal (2,42,814) |
| 2. | Bottom 3 Districts | CharkhiDadri (31,554), Mewat (64,774) &Palwal (86,540) |

**The house may discuss.**

**2.11 (ii) Pradhan MantriJeevanJyotiBimaYojana (PMJJBY)-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept., 2019** | **Dec.,2019** | **Increase/**  **Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 9,91,009 | 9,66,178 | -24,831 | -2.51% |

**Top 3 and bottom 3 major banks with their performance in Enrolment under PMJJBY are as under:-**

|  |  |  |
| --- | --- | --- |
| **S No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | Punjab National Bank (1,40,049), Canara Bank (1,13,693)&SBI (1,00,409) |
| **2.** | **Bottom 3 major Banks** | Yes Bank (815), United Bank of India (5,166) & Kotak Mahindra Bank (5,196) |

**Top 3 & Bottom 3 major districts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| 1 | Top 3 Districts | Gurugram (1,32,846), Faridabad (75,971), Karnal (68,223) |
| 2. | Bottom 3 Districts | CharkhiDadri (7,108), Mewat (14,033) &Palwal (26,338) |

**Bank wise/District wise progress is given on Annex. 8 & 10A (P 97&101).**

**STATUS OF CLAIMS RECEIVED AND SETTLED UNDER PMSBY & PMJJBY AS AT DECEMBER, 2019**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 2985 | 5133 |
| Amt. (Rs. In lacs) | 5909 | 10266 |
| Claims Lodged | No. | 2985 | 5133 |
| Amt. (Rs.In lacs) | 5909\* | 10266 |
| Claims Settled | No. | 2553 | 4756 |
| Amt. (Rs.In lacs) | 5056\*\* | 9512 |
| Claims Rejected | No. | 183 | 171 |
| Claims Pending | No. | 249 | 206 |

**\*It includes PMSBY claims (59) for partial disability lodged by BOM (3), Canara Bank (8), PNB (9) P&SB (16), Harco Bank (2) & SHGB (23).**

**\*\* It includes PMSBY claims (50) for partial disability settled-BOM (3), Canara Bank (6), PNB (8), PSB (16), Harco Bank (2) & SHGB (15).**

**Bank wise & District wise Progress is given on Annexure No. 9.1&9.2 (P 98-99).**

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMSBY AS AT DECEMBER, 2019**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Allahabad Bank | 6 | - | Universal Sompo |
| Bank of India | 1 | - |  |
| Bank of Baroda | 1 |  | NICL |
| Canara Bank | 11 | 7 | United India InsCo. |
| OBC | 2 | - | OIC |
| Punjab National Bank | 50 | 18 | OIC |
| SBI | 4 | 34 | NICL |
| UCO Bank | 2 |  |  |
| Federal Bank | 1 | - | NICL |
| HDFC Bank | 19 | 4 | UIA |
| IDBI Bank | 2 |  |  |
| Sarva Haryana Gramin Bank | 32 | 48 | OIC |
| Harco Bank | 3 | 4 | NICL |
| **Total** | **134** | **115** |  |

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMJJBY AS AT DECEMBER, 2019**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **>than 3 months** |
| Allahabad Bank | 13 | - | LIC of India |
| Andhra Bank | 1 |  |  |
| Canara Bank | 8 | 1 | LIC of India |
| OBC | 6 | - | LIC of India |
| Punjab National Bank | 32 | 20 | LIC of India |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
|  | **Upto 3 months** | **>than 3 months** | LIC of India |
| Federal Bank | 2 |  |  |
| HDFC Bank | 36 | 9 | HDFC Life |
| IDBI | 8 |  |  |
| Indusind Bank | 1 |  | CholamandalamMS |
| SHGB | 33 | 25 | LIC of India |
| Harco Bank | 6 | 1 | LIC of India |
| **Total** | **150** | **56** |  |

**The representatives of Insurance Companies present in the meeting are requested to apprise the house about the reasons for pendency of claims.**

**The house may discuss.**

**2.11 (iii) Atal Pension Yojana (APY) –** Up to **31.12.2019**, banks have enrolled 3,64,456 persons under the scheme.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept.,2019** | **Dec.,2019** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 3,35,342 | 3,64,456 | 29,114 | 8.68% |

**Top 3 and bottom 3 major banks with their performance under APY:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | SBI (48,856), Canara Bank (36,397), & SHGB (30,945) Convener Bank - (13,986) |
| **2.** | **Bottom 3 Banks** | IndusInd (20) and Kotak Mahindra Bank (467) |

**Top 3 & Bottom 3 major districts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Districts** | Gurugram (56,892), Faridabad (32,587) & Karnal (24,978) |
| **2.** | **Bottom 3 Districts** | CharkhiDadri (2,131), Mewat (6,251) &Mohindergarh (7,106) |

**Bank wise & District wise Progress is given on Annexure No.10 & 10A (P 100 &101).**

With an objective to recognize the efforts put in by the branches of banks towards success of the APY scheme, PFRDA has launched the **BEAT THE BEST** campaign from **1st February to 31st March 2020.** BEAT THE BEST campaign is to acknowledge the efforts of best performing branches of Public Sector Banks, Regional Rural Banks, Private Sector Banks, Cooperative & Small Finance Banks by way of awarding Certificate of Appreciation, Certificate of Excellence and Certificate of par Excellence. The controlling heads of all banks are requested to sensitize their branches to make the campaign successful.

**The house may review.­**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.12 (i)** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 2019 (2019-20) consisting of Shishu (Loans upto Rs.50000/-), Kishore (Loans from Rs.50001-Rs.5.00 lacs) &Tarun (Loans above Rs.5.00 lac and upto Rs.10.00 lac) segments is given below:-

|  |  |  |
| --- | --- | --- |
| **Category** | **Achievement, December, 2019** | |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 12765 | 4137 |
| Private Sector Banks | 204204 | 58220 |
| Sarva Haryana Gramin Bank | 1145 | 439 |
| **Total** | **218114** | **62795** |
| **KISHORE** | | |
| Public Sector Banks | 21597 | 43670 |
| Private Sector Banks | 14199 | 30845 |
| Sarva Haryana Gramin Bank | 6419 | 9469 |
| **Total** | **42215** | **83984** |
| **Tarun** | | |
| Public Sector Banks | 6597 | 50317 |
| Private Sector Banks | 5226 | 36163 |
| Sarva Haryana Gramin Bank | 199 | 1470 |
| **Total** | **12022** | **87950** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **272351** | **234729** |

**Top 3 and bottom 3 major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the year period ended December, 2019 (2019-20) are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks (Amount wise)** | IndusInd Bank (106224 – Rs 39773 lakhs), PNB (17481 – Rs 29936 lakhs), ICICI (8700 – Rs 26113 lakhs) |
| **2.** | **Bottom 3 Banks (Amountwise)** | Bank of Maharashtra (85 – Rs 33 lakhs), Allahabad Bank (60 – Rs 175 lakhs) & United Bank of India (61 – Rs 173 lakhs) |

Details of PMMY cases **since inception of the scheme** in the State of Haryana is as under:-

Rs in crores

|  |  |  |
| --- | --- | --- |
| **Year** | **Total** | |
| **A/C** | **Amt.** |
| 2015-16 | 1,85,170 | 1,895 |
| 2016-17 | 1,51,426 | 1,886 |
| 2017-18 | 1,85,414 | 2,740 |
| 2018-19 | 3,40,910 | 3,357 |
| 2019-20 (Till 31.12.2019) | 2,72,101 | 2,171 |
| **Total** | **11,35,021** | **12,049** |

**Bank wise details is as per Annexure No. 11.1-11.8 (P 102-109)**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.12 (ii)** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT DECEMBER, 2019** |

**Bank wise and District wise position as on December 2019 is given in Annexure No.11.9 & 11.10 (P 110-111) for information of the house.**

**Institution wise position is as under:-**

**Rs. In crore**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Dec., 19** | **NPA under the scheme as at Dec., 19** | **%age of NPA** |
| **Public Sector Banks** | 2201 | 203 | 9.24% |
| **Private Sector Banks** | 1473 | 46 | 3.12% |
| **Sarva Haryana Gramin Bank (RRB)** | 422 | 16 | 3.73% |
| **Total** | **4096** | **265** | **6.46%** |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.13** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

Stand-Up India Scheme was launched by the Hon’ble Prime Minister on 5th April, 2016 with the objective of facilitating bank loans between Rs.10 lakh and Rs. 100 lakh to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch of all scheduled commercial banks for setting up a green field enterprise. This enterprise may be in manufacturing, service or trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman Entrepreneur.

An interactive portal ([www.standupmitra.in](http://www.standupmitra.in)) has also been launched by the Hon’ble Prime Minister which hosts information about various entities providing handholding support to the borrower. It has been advised to route the loan applications through the portal.

**Institution wise Progress under Stand Up India Programme during the period ended December, 2019 (2019-20) is given below:-**

|  |  |  |
| --- | --- | --- |
| **Institution** | **December, 2019** | |
| **No. of A/cs** | **Amt.**  **(Rs. in lakhs)** |
| **WOMEN** | | |
| Public Sector Banks | 164 | 3804 |
| Private Sector Banks | 108 | 2360 |
| Sarva Haryana Gramin Bank | 1 | 24 |
| **Total** | **273** | **6188** |
| **SC/ST** | | |
| Public Sector Banks | 105 | 1763 |
| Private Sector Banks | 4 | 119 |
| Sarva Haryana Gramin Bank | 2 | 42 |
| **Total** | **111** | **1924** |
| Public Sector Bank | 269 | 5567 |
| Private Sector Banks | 112 | 2478 |
| Sarva Haryana Gramin Bank | 3 | 67 |
| **Grand Total (Women & SC/ST)** | **384** | **8112** |
| **No. of Branches sanctioned loans** | **199** | |

**Top 3 and bottom 3 major Banks with their performance under Stand Up India Scheme are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks (account-wise)** | HDFC Bank (81 – Rs 17.47 crore),Canara Bank (52 – Rs 14.10 crore) & Punjab National Bank (45 cases -Rs 14.26 crore) |
| **2.** | **Bottom 3 Banks** | Indian Bank (2 Rs 0.26 crore), Allahabad Bank (2 – Rs 0.37 crore) & Andhra Bank (1 – Rs 0.33 crore) |
| **3.** | **Major Banks with Zero Performance** | Bank of Maharashtra, Corporation Bank, United Bank of India, Axis Bank, Federal Bank, J&K Bank, Karnataka Bank, Kotak Mahindra Bank, Yes Bank |

**Bank wise and District wise details are given in Annexure No. 12.1 & 12.2 (P 112-113).**

Details of Stand Up India cases **since inception of the scheme** in the State of Haryana is as under:-

|  |  |  |
| --- | --- | --- |
|  | Amt. in crores | |
| **Year** | **Total (Sanction)** | |
| **A/C** | **Amt.** |
| 2016-17 | 1197 | 237.90 |
| 2017-18 | 1349 | 282.41 |
| 2018-19 | 729 | 140.54 |
| 2019-20 (Till December 2019) | 384 | 81.13 |
| **Total Sanction** | **3659** | **741.98** |

We all are aware that as per Govt. of India instructions, every branch of a scheduled commercial bank is mandated to finance at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower under Stand Up India Scheme. While going through the progress of banks under the scheme, it has been observed that out of 4712 branches of scheduled commercial banks in the State of Haryana, only 199 branches have participated in the scheme.

**Controlling heads of banks are requested to sensitize all branches of their bank in the State and advise them to finance atleast one SC/ST and & one women beneficiary under Stand Up India Scheme so that significant progress could be made under the scheme during the current financial year 2019-20.**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.14** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED DECEMBER 2019** |

**During the period ended December 2019, 32.17 crore digital transactions have been performed by banks.**

**Bank/District-wise progress is given on Annex No.13.1 & 13.2 (P114-115).**

Representative of Department of Electronics & Communications, Haryana is requested to apprise the house about the targets allocated to the State of Haryana for digital transactions for the financial year 2019-20 and the target to be allocated to various banks operating in the State of Haryana.

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.15** | **IDENTIFICATION OF DISTRICT KARNAL FOR 100% DIGITALIZATION** |

As per Reserve Bank of India circular No. RBI/2019-20/79.FIDD.CO.LBS.BC. No. 13/02.01.001/2019-20 dated 07.10.2019 to make one district 100% digitalized in Haryana State, a meeting was convened on 13.11.2020 by SLBC Haryana of all stake holders i.e. major banks operating in the State of Haryana, Department of Hartron, RBI etc. to select one district in the State of Haryana for 100% digitalization within a time-frame of one year.

After detailed deliberations, 4 districts were identified i.e. Ambala, Bhiwani, Hisar& Karnal, out of which district **Karnal** district was selected with the approval of Government of Haryana for 100% digitalization in the State of Haryana. As per decision of SLBC, the action plan should be got executed as per the following schedule & format:-

1.80% of total digitalization work should be completed by 31.12.2019.

2.90% of total digitalization work should be completed by 31.03.2020.

3.100% of total digitalization work should be completed by 30.06.2020.

**The house to discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 3** | **OPENING OF BRICK & MORTAR BRANCHES/BANKING OUTLETS IN VILLAGES WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK WITH POPULATION MORE THAN 5000- PROGRESS AS AT DECEMBER 2019** |

**Bank wise status of opening of brick and mortar branches as at December, 2019 is given below:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S. No.** | **Bank** | **No. of villages allocated** | **Branches/**  **Banking Outlets opened** | **Branches/Banking Outlets yet to be opened** | **Latest Status conveyed by the bank** |
| 1 | Allahabad Bank | 1 | 1 |  |  |
| 2 | Andhra Bank | 1 | 1 |  |  |
| 3 | Bank of Baroda | 5 | 5 | **-** |  |
| 4 | Canara Bank | 2 | 2 |  |  |
| 5 | C B I | 9 | 9 | **-** |  |
| 6 | Corpn. Bank | 1 | 1 | **-** |  |
| 7 | IDBI Bank | 1 | 1 | - |  |
| **8** | **OBC** | **18** | **13** | **5** | **No further Progress received from bank** |
| 9 | P N B | 47 | 47 | **-** |  |
| 10 | P S B | 2 | 2 | **-** |  |
| 11 | S B I | 38 | 38 | **-** |  |
| 12 | Synd. Bank | 7 | 7 | - |  |
| 13 | U B I | 4 | 4 | **-** |  |
| 14 | UCO Bank | 1 | 1 | **-** |  |
| 15 | HDFC Bank | 3 | 3 | **-** |  |
| 16 | ICICI Bank | 1 | 1 | - |  |
| 17 | SHGB | 53 | 53 | **-** |  |
|  | **TOTAL** | **194** | **189** | **5** |  |

**Controlling head/representative of OBC (5),** is requested to apprise the house about the latest status of their bank in this regard.

|  |
| --- |
|  |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM 4.1** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL-PROGRESS AS AT DECEMBER 2019** |

Out of 125 allocated blocks in the State of Haryana, 144 FLCs (including FLCs of Cooperative Banks & 10 opened by CRISIL) have been set up in 124 blocks of the State of Haryana upto December, 2019.

|  |  |
| --- | --- |
| **AGENDA ITEM 4.2** | **FINANCIAL LITERACY CENTRES (FLCs)–PROGRESS DURING THE Q.E. DECEMBER, 2019** |

From the progress report of FLCs during the quarter ended December, 2019, it has been observed that:-

* 2788 Going Digital Camps were organized by FLCs during the quarter ended December 2019.
* 3475 Targets Oriented camps were organized in the State of Haryana during the quarter ended December 2019.

**Controlling heads of banks are requested to ensure that:-**

* All FLCs opened by their bank are functioning regularly
* Independent counselors are appointed in all FLCs
* Complete infrastructure is provided to all FLCs
* Senior Officers of their office visit the FLCs on their visit to the field/branches in the concerned area.

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM 4.3** | **FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED DECEMBER, 2019 (2019-20)** |

Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended December, 19 is given below for information of the house:-

* 2118 rural branches of banks have conducted 6263 Financial Literacy Camps during the quarter ended December 2019.
* Out of 6263 Financial Literacy Camps organized during the quarter ended December 2019, 2788 Special Camps were organized and 3475 target specific camps were organized by 2118 rural branches of banks operating in the State of Haryana.

The controlling heads of banks are requested to advise their rural branches to organize more and more financial literacy camps for different target groups with the assistance of Financial Literacy Counselor of their bank/area to ensure that 100% Financial Inclusion could be achieved. **Bank wise/District wise Progress is given on Annexure No.14.1 & 14.2 (P 116-117).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 5.1** | **PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO DECEMBER, 2019 (2018-19)** |

In the State of Haryana, RSETIs are functioning in 21 districts of the state.

**From the progress report of RSETIs from 01.04.2019 to 31.12.2019, it has been observed that:-**

* 537 training programmes of Skill Development have been organized during the review period wherein 13,370 trainees participated.
* 1,821 trainees have been financed by the banks to start their Enterprises, 5,897 trainees have set up enterprise with their owned funds and 408 trainees got wage employment.
* Settlement rate is 61%.
* Out of the total 1,3,370 trainees, 4564, were from SC/ ST category, 3808 from OBC, 574 from Minority and 4424 were from other categories.

**Performance of the RSETIs functioning in the State up to DECEMBER 2019 is given on Annexure No.15.1 (P-118).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 5.2** | **DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA-PROGRESS UPTO THE PERIOD ENDED DECEMBER, 2019** |

**From the progress report upto the period ended December, 2019, it has been observed that:-**

* From 01.04.2019 to 31.12.2019, 1506 loan applications of RSETI trained candidates have been sponsored, 161 sanctioned and 1160 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 15.2 & 15.3 (P 119-120).**

**The following action is required from banks in this regard:-**

1. Loan applications of RSETI trained persons are disposed of within 15-30 days from the receipt of application at the branch.
2. Loan application of RSETI trained person should be rejected by the next higher authority at Controlling Office level.
3. Branches of different banks in the area to motivate rural masses and send them for training to RSETI functioning in their respective district.
4. District authorities should be invited on every Valediction Function and LDM alongwith Manager of respective bank branches should also attend the function. Director, RSETI should ensure to hand-over loan applications under MUDRA (complete in all respects) of needy candidates to respective bank Managers on the Valediction Function itself. Director, RSETI with the help of LDM should keep proper follow-up with concerned bank branches for disbursement of loan to RSETI pass-out trainees in order to ensure that they establish their self-employment ventures by bank loan.

**Controlling heads of banks are once again requested to impart necessary instructions to their field functionaries in this regard.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 5.3** | **ANY OTHER ISSUES RELATING TO RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) IN THE STATE OF HARYANA** |

Controlling heads of banks, representatives of State Govt. Departments and State Director, RSETIs may apprise the house about any other issue relating to RSETIs in the State of Haryana so that the same could be escalated at appropriate level by SLBC Haryana.

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 6** | **NOTIFICATION UNDER INDIAN STAMP (HARYANA AMENDMENT) BILL 2018** |

During the deliberations of 149th SLBC meeting held on 14.08.2019, Chairman SLBC, Haryana was of the view that stamp duty being charged from EWS and low income group persons, availing loan under DRI, loan for purchase of two-wheeler and loan against bank’s FDR/RD etc was still on higher side.

He requested and proposed that stamp duty on all type of loan documents executed by the borrowers in banks may be charged as under:-

For all type of loans uptoRs 5.00 lakhs/

Advance against bank’s FDR/RD Nil

Above Rs 5.00 lakh to Rs 10.00 lakh Rs 1,000/-

Above Rs 10.00 lakh Rs 2,000/-

Convener SLBC, Haryana vide its communications dated 10.12.2019 has requested Additional Chief Secretary, Finance Department, Govt. of Haryana and Additional Chief Secretary, Revenue and Disaster Management Deptt., Haryana to contemplate the matter to get stamp duty exempted/revised as requested by Chairman SLBC Haryana.

**Representative of IFCC, Haryana and Revenue Department, Haryana is requested to do the needful as requested above.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 7** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 30.01.2020** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 30.01.2020 in which Convener SLBC, Haryana, representatives of RBI, NABARD, Agriculture & Farmers’ Welfare Department, Haryana, Animal Husbandry & Dairying Department, Haryana, Horticulture Deptt., controlling heads/representatives of banks and General Insurance Companies involved in Pradhan MantriFasalBimaYojana (PMFBY) also participated.

**The action points emerged during the meeting are given below:-**

|  |  |
| --- | --- |
| **Agenda Item No.** | **Action Points emerged** |
| **1.1 Implementation of Pradhan MantriFasalBimaYojana(PMFBY) – Rabi 2019** | The Chief Manager, SLBC Haryana highlighted salient features of Operative guidelines of PMFBY Notification dated 24.05.2019. The house was informed that cut-off date for deduction of premium for Rabi 2019 from the accounts of loanee farmers was 15.12.2019, which was extended upto 31.12.2019. |
| **1.2 Resolution of complaints under PMFBY** | The Chief Manager, SLBC Haryana informed the house that as per operative guidelines of PMFBY, in case of any complaint of rejection of PMFBY claim by insurance company, the matter be first taken up with District Level Monitoring Committee (DLMC) and aggrieved party can appeal to State Level Grievance Redressal Committee (SGRC). It was informed that decision taken by the Director-General, Department of Agriculture & farmers Welfare on 02.07.2019 was applicable to all cases upto 02.07.2019 and advised all stake-holders to honour the cases within the stipulated period. Shri S D Sharma, Chief Manager SLBC Haryana requested concerned bankers who were held responsible to pay the claims to farmers under PMFBY in SLGC meeting held on 02.07.2019 to make the payment to farmers without any delay under information to Department of Agriculture & Farmers’ Welfare, Government of Haryana.  During Steering Committee meeting held on 03.02.2020, representative from Department of Agriculture & Farmers’ Welfare informed that State Level Grievances Committee meeting will be held shortly and hoped that most of the grievances will be resolved. |
| **1.3 Progress Under Dairy Entrepreneurship Development Scheme (DEDS) during the period ended December, 2019 (2019-20)** | The house reviewed the performance of banks under the scheme and the same was found satisfactory. The Deputy General Manager, NABARD informed that under Dairy Entrepreneurship Development Scheme (DEDS), State of Haryana was allocated budget of Rs 9.26 crore for the financial year 2019-20. He also requested bankers to lodge claim in ensure portal within 30 days.  The Deputy General Manager, NABARD also informed that DEDS can play very important role in achieving the goal of the Govt to double farmers’ income and this scheme can also increase agriculture term lending which is necessary for over-all growth of agriculture in the country.  The Convener SLBC Haryana advised controlling heads of all banks to emphasize upon the scheme, which will not only increase investment credit but will also help farmers in doubling their income. |
| **1.4 Kisan Credit Card (KCC) Scheme : Animal Husbandry & Fisheries** | Dr O P Chhikara, Director-General, Animal Husbandry Department, Govt of Haryana informed the house that financing under the scheme has since started by PNB and Syndicate Bank and requested other banks to start financing under the scheme to eligible farmers.  The Chief Manager SLBC Haryana informed the house that a target of 5000 has been fixed for all banks in the State of Haryana for sanctioning loans upto 31.03.2020 and requested the bankers to start financing under the scheme and ensure achievement of allocated target. He requested to Director-General, Animal Husbandry to advise their Veterinary Doctors in the field to help bankers in identifying the quality breed of animals as per Scale of Finance and amount of loan applied by the borrower, in case of need.  Dr S SJuneja, Veterinary Surgeon informed that Veterinary Doctors will issue health certificates of animals and assured that quality of sponsoring of cases shall be maintained.  The Director General, Animal Husbandry Department also requested bankers to finance cases of Fisheries also under the scheme. The Chief Manager SLBC assured that the bankers were eager to consider these cases once the mechanism of insurance of fisheries is resolved. |
| **1.5 Targets under 44 Area Development Schemes (ADS)** | The house reviewed the performance of banks under 44 Area development Schemes. Representatives from all banks were advised to ensure to achieve targets under 44 Area Development Schemes of NABARD activity-wise and district-wise. It was also advised that DDMs NABARD should coordinate with LDMs in each district and should follow-up with banks’ branches to achieve Area Development Schemes in the respective districts. |
| **1.6 Protected Cultivation in Haryana- Bankable Plan For 2019-20** | The house was informed that upto December 2019, Rs 1265 lakhs have been financed under Naturally Ventilated Poly House Model (NVPH) against the target of 1007 units amounting to Rs 2346 lakhs and Under Walk in Tunnel (WIT) Model no case has been sanctioned during the period against the target of 371 units amounting to Rs 557 lakhs.  As progress was on lower side, the Convener SLBC Haryana discussed the reasons for low achievement and action points on how to achieve this target in future. |
| **1.7 Financing Of Farmers Producer Organizations (FPOS)** | The Chief Manager SLBC Haryana informed the house that in order to resolve the issue being faced by the banks in way of non-availability of mortgaged security, a meeting was convened by SLBC on 17.12.2019 where-in the issue was deliberated at length by all participants. After detailed discussions, it was decided that the Department of Horticulture will re-frame the scheme which will be again discussed in SLBC and will be sent by the respective banks to their corporate offices for approval and after taking final approval banks will give sanction ‘in principle’. After giving ‘in principle’ sanction by banks, subsidy amount will be released to the FPO first, assets will be created and bank finance will be done afterwards. The machinery/fixed assets created by FPO shall be kept as collateral security by banks to cover their bank finance.  The guidelines so framed by Department of Horticulture after incorporating all contents finalized in previous meetings with the bankers were circulated by SLBC to all the banks for consideration in the matter and sanction the loan to FPOs after getting approval from their respective corporate offices. The Chief Manager SLBC Haryana requested banks to advise SLBC to suggest Department of Horticulture of any points if suggested by their corporate office to incorporate in the scheme, within a period of 10 days.  The representative from Department of Horticulture informed that after final suggestions received form the member banks the final and revised scheme shall be sent to SLBC very soon and circulated to all banks.  The Convener SLBC advised all banks to get the revised scheme approved from their respective corporate offices and start financing under the scheme. Any suggestions to incorporate in the scheme should be sent to SLBC by 6th February, 2020. |

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| **AGENDA ITEM NO. 8** | **DOUBLING OF FARMERS’ INCOME BY 2022- CONVENING MEETING OF STATE COORDINATION COMMITTEE** |

The Hon’ble Union Finance Minister in his Union Budget Speech for 2016-17 had announced doubling of Farmer’s income by 2022. Hon’ble Prime Minister expressed desire on 28.2.2016 to double the income of farmers by the year 2022, when the country completes 75 years of independence. He unveiled a seven-point strategy to double the income of farmers in six years with measures to step up irrigation, provide better quality seeds and prevent post-harvest losses. He said "In the past, the emphasis has been on agricultural output, rather than on farmers' incomes”.

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM’s Seven strategies:

1. Big focus on irrigation with large budgets, with the aim of "per drop, more crop."
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

**The house may deliberate the issue.**

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| **AGENDA**  **ITEM NO. 9** | **PROGRESS UNDER DAIRY ENTREPRENEURSHIP DEVELOPMENT SCHEME (DEDS) DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

The Dairy Entrepreneurship Development Scheme (DEDS) is being implemented through NABARD and Nationalized banks. DEDS is the only direct beneficiary oriented scheme covering loaning in the entire value chain from cattle procurement to sale of milk through outlets.

**Progress under the scheme during the period ended December, 2019 is as under:-**

Amt. Rs. In lakhs

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Category** | **No. of applications Recd.** | | **No. of applications sanctioned** | | | | | | **No. of applications forwarded to NABARD** | |
| **Units** | **Amt.** | **Units** | **Amt.** | **Unit** | **Amt.** | **Units** | **Amt.** | **Units** | **Amt.** |
| **General Category** | | **SC/ST Beneficiaries** | | **Total** | |
| Men | 584 | 1551 | 584 | 1551 | 182 | 192 | 766 | 1743 | 83 | 225 |
| Women | 196 | 324 | 196 | 324 | 34 | 34 | 230 | 358 | 25 | 41 |
| Total | **780** | **1875** | **780** | **1875** | **216** | **226** | **996** | **2101** | **108** | **266** |

**The Bank wise position is available in Annexure No. 16.1-16.3 (Page 121-123)**

**The house may discuss.**

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| **AGENDA ITEM NO. 10** | **PROGRESS UNDER 44 AREA DEVELOPMENT SCHEMES (ADS)** |

NABARD, RO Haryana, Chandigarh had identified 44 Area Development Schemes on the basis of potential available in each districts. The targets received from NABARD under the scheme were conveyed to all LDMs. Progress received from LDMs is as under 44 Area Development Schemes. District-wise progress is given as per **Annexure-17.1 to 17.2 (Page 124-125).**

Rs in lakhs

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **TARGET** | | **ACHIEVEMENT** | |
| **Particulars** | **Units** | **Bank Loan** | **Units** | **Bank Loan** |
| Bee Keeping | 282.00 | 743.40 | 8.00 | 45.20 |
| Dairy | 7139.00 | 18523.40 | 370.00 | 568.00 |
| Farm Mech | 100.00 | 112.00 | 37.00 | 1836.00 |
| Goat Rearing | 2391.00 | 3456.59 | 615.00 | 2384.00 |
| Micro Irrigation | 535.00 | 263.90 | 1.00 | 1.00 |
| Mushroom Cultivation | 99.00 | 191.20 | 0.00 | 0.00 |
| Poultry | 277.00 | 1778.93 | 5.00 | 1940.00 |
| Protected Cultivation | 311.00 | 4988.95 |  | 621.00 |
| **Grand Total** | **11134.00** | **30058.37** | **1036.00** | **7395.20** |

**Controlling heads of all banks are requested to increase financing under the Area Development Scheme and submit progress for SLBC Secretariat for review.**

**Representative from NABARD is requested to elaborate the scheme.**

**The House may review.**

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| **AGENDA ITEM NO. 11** | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2019-20** |

From the progress report received from banks, it has been observed that during the period ended December 2019, an amount of Rs 1386 lakhs has been financed against the target of Rs 2346 lakhs under Naturally Ventilated Poly House Model (NVPH). Under Walk in Tunnel (WIT) Model no case has been sanctioned during the period ended December 2019 against the target of Rs 557 lakhs.

**Bank wise progress is available on Annexure No. 18 (Page - 126).**

**The House may review.**

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| **AGENDA ITEM NO. 12** | **FINANCING OF FARMERS’ PRODUCING ORGANIZATIONS (FPOs)** |

As discussed in the sub-committee meeting held on 30.01.2020, all banks to get the revised scheme approved from their respective corporate offices and start financing under the scheme.

The house may discuss.

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| **AGENDA ITEM NO. 13** | **FINANCING OF RURAL GODOWNS-PROGRESS AS AT DECEMBER, 2019** |

Upto December 2019, banks in the State of Haryana have financed 520Rural Godowns amounting to Rs 635.61 crore.

**Bank wise progress is available on Annexure No. 19(Page - 127).**

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| **AGENDA ITEM NO. 14** | **E-SHAKTI PROJECT (PHASE-II)- DIGITIZATION OF SELF HELP GROUPS (SHGs)** |

Keeping in view the Government of India‘s mission for creating a digital India, NABARD has launched a project for Digitization of all SHGs in the country. The Project is being implemented in 100 districts across the country and after its successful implementation in 4 more districts, now it is proposed to be implemented in 6 more districts. Currently, in E-Shakti districts, all record of SHGs viz. saving, internal loaning and transactions with banks etc. is being uploaded through E-Shakti Mobile App on a real time basis.

**Attributes of the project:**

* e-book keeping for the SHGs
* Regular updates of transactional data
* Reports generated in the formats as required by stakeholders like bankers
* Inbuilt automatic grading of SHGs based on NABARD/IBA norms
* Auto generation of Loan application for the bankers on input of resolution to borrow by SHG.

The transparent and proper maintenance of records of SHGs will help in nurturing and strengthening of SHGs and will lead to enhanced confidence among members and banks. **Banks are requested to extend due cooperation in streamlining the system.**

The representative from NABARD is requested to apprise the house about the latest progress under E-Shakti.

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| **AGENDA ITEM NO. 15** | **KISAN CREDIT CARD (KCC) SCHEME : WORKING CAPITAL FOR ANIMAL HUSBANDRY AND FISHERIES** |

In the Budget 2018-19 the Union Government announced their decision to extend the facility of Kissan Credit Card (KCC) to Animal Husbandry and Fisheries (AH&F) to help them meting working capital requirements. In pursuance of the said budget announcement, the Reserve Bank of India vide notification No. RBI2018-19/12LFIDDCI.FSD.BC.12/05.5.010/2018-19 dated February 3, 2019 has framed guidelines for extending the KCC facility for working capital requirement for activities related to Animal Husbandry and Fisheries.

HARCO Bank has since approved Scale of Finance under the scheme and the same has also been circulated to all member banks for implementation in the State of Haryana.

As per decision taken in sub-committee, target of 5000 cases has since been allocated to all LDMs for further allocation to respective banks, as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| AMBALA | 250 | KURUKSHETRA | 300 |
| BHIWANI | 300 | MEWAT | 150 |
| CHARKHI DADRI | 100 | NARNAUL | 150 |
| FARIDABAD | 200 | PALWAL | 150 |
| FATEHABAD | 200 | PANCHKULA | 100 |
| GURGAON | 200 | PANIPAT | 250 |
| HISAR | 300 | REWARI | 250 |
| JHAJJAR | 200 | ROHTAK | 300 |
| JIND | 300 | SIRSA | 300 |
| KAITHAL | 250 | SONEPAT | 250 |
| KARNAL | 300 | YAMUNA NAGAR | 200 |

Bankers are requested to inform the progress made by them under the scheme.

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| **AGENDA ITEM NO. 16** | **CAMPAIGN TO ACHIEVE SATURATION UNDER KISAN CREDIT (KCC)** |

Govt of India has launched campaign to saturate the farmers with Kisan Credit Cards. In Haryana, so far 46,44,741 KCCs have been issued in the State of Haryana, out of which 23,26,676 are outstanding as on 31.12.2019 against 1617311 farmers holding. It has been observed that the figure is because of multiple financing specifically by Harco Bank. We have advised the LDMs to make all out efforts to make saturation and get KCCs issued to all eligible farmers in their district in coordination with Revenue & Agriculture Department.

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| **AGENDA ITEM NO. 17** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO REVIEW PERFORMANCE OF BANKS UNDER GOVT. SPONSORED SCHEMES & ISSUES RELATING TO THEIR IMPLEMENTATION HELD ON 30.01.2020** |

Progress under various Govt. Sponsored schemes and issues relating to their implementation in the State of Haryana were discussed in the meeting of Sub Committee to SLBC Haryana held on 30.01.2020. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

|  |  |
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| **Agenda Item No.** | **Action Points emerged** |
| **1.1 Disposal of Govt. Sponsored Cases within 30 days from the date of receipt of application at branch.** | Controlling heads of banks to ensure monitoring of progress/pendency under all Govt sponsored programmes at their office on regular basis.  Controlling heads of banks to ensure that all Govt sponsored loan applications are disposed of within 30 days so that progress of banks can be improved considerably and allocated targets can also be achieved well in time. |
| **1.2 PMEGP Progress during the period ended December, 2019 (2019-20)** | The Chief Manager, SLBC Haryana informed that during the current financial year against the annual target (margin money disbursement) of Rs 6303 lakh, margin money sanctioned and disbursed during the period ended December, 2019 was Rs 3840 lakh and Rs 2751 lakh i.e. 61% and 44% respectively.  MsShalini Varghese, AVP from Axis Bank suggested that a mechanism be developed where branch Manager gets an auto e-mail immediately a loan application is forwarded to his branch for follow-up by branch Managers for which Director KVIC advised to evolve mechanism in order to speed up the process for disposal of loan applications under PMEGP.  The Convener SLBC Haryana advised all bankers to dispose of the pending cases immediately and assured that the target fixed by the Govt. will be achieved during this financial year also. |
| **1.3 Progress Of Cases Sponsored by Haryana Scheduled Castes Finance & Development Corporation (HSCFDC) during the period ended December, 2019 (2019-20)** | MsAmnaTanseem, IAS, Managing Director, HSCFDC informed that performance under the scheme remained low as against the target of 15000 cases, 10128 cases were sponsored, 2120 sanctioned, 2441 (24%) cases rejected/returned and 5567 cases were pending for disposal. She shared with concern that banks were rejecting applications on filmsy grounds vis. credit history not satisfactory/reputation of the customer not good. She advised controlling heads to issue necessary instructions to field functionaries to consider loan applications sponsored by HSCFDC sympathetically and not to reject loan applications on filmsy grounds as rejection of loan applications prompts people to get loans from private money lenders on very high rate of interest.  The Convener SLBC Haryana noted that pendency under the scheme was on higher side and requested bankers to dispose of pending cases immediately. He advised that representative from the Department to instruct their field functionaries to visit attend LDM office on 15th or 25th (next working day in case of holiday) of every month to discuss and get the pendency cleared after visiting branches having high pendency.  The Chief Manager SLBC Haryana also requested the Department to increase sponsoring as against the target of 15000 only 10128 applications were sponsored, out of which 2441 applications were rejected/returned. He also requested Madam Tanseem to advise the concerned officials of HSCFDC to ensure that sponsorship of cases equal to more than number of targets should be completed before end of November every year so that banks may process the applications in time well before the fag end of the financial year. He quoted the example of KVIC/Department of Industries for PMEGP loan applications in this regard. He also requested the bankers to ensure to follow the guidelines of Reserve Bank of India in this regard that loan application of SC/ST cannot be rejected without prior approval of the competent authority. |
| **1.4 -DeendayalAntyodayaYojana-National Urban Livelihood Mission (DAY-NULM)-Progress during the period ended December, 2019 (2019-20)** | Shri Anurag Aggarwal, S (FI), SUDA informed that progress of banks during the review period remained at 10% in individual cases and 11% in case of SHGs, which is far from satisfactory.  The Chief Manager SLBC Haryana noted that 3796 cases were sponsored, out of which 827 were rejected/returned. He advised the representative from the Department to increase sponsoring of cases and complete the exercise of sponsoring of cases at the earliest so that bankers can finance these cases expeditiously. While analyzing higher rejection under the scheme, it was observed that while sponsoring application, activity of applicant must be taken care of by the Department.  The Convener SLBC Haryana also shared his concern with bankers over large number of pending cases under the scheme and strictly advised them to dispose of pending cases within 15 days. |
| **1.5-DeendayalAntyodayaYojana-National Rural Livelihood Mission (DAY-NRLM)-Progress during the period ended December, 2019 (2019-20)** | Shri R K Malhotra, DFM-FI, HSLRM informed that against the annual target of financing of 15000 SHGs during the financial year 2019-20, 10896 applications were sponsored to banks, out of which 5524 SHGs have been sanctioned amounting to Rs 70.72 crore and disbursement has been made to 5330 SHGs amounting to Rs 70.27 crores. He also informed that they are extending full hand-holding to their SHGs and recovery percentage under the scheme was good.  While reviewing bank-wise performance, it was noted that 70% of targets were distributed to PNB, SHGB and SBI only. The representative from the Department was advised to re-allocate the targets and distribute the targets evenly to all banks.  **During deliberations, departmental heads of all sponsoring agencies were advised to talk to controlling heads of each bank atleast once in a month to discuss and get the pendency cleared.** |
| **1.6 - Pradhan MantriAwasYojana (PMAY)-Progress during the period ended December, 2019 (2019-20)** | The Chief Manager SLBC Haryana informed the house that the progress under scheme is being monitored at highest level. He informed that on 23.01.2020, the Chief Secretary fixed the target of 5000 PMAY cases upto June 2020. He informed that target of 5000 cases shall be distributed amongst all banks and requested bankers to ensure to achieve the allocated target.  After discussions in the house it was decided to organize 5 days loan camps at all district headquarters/urban centre from **17th February to 21st February 2020 (5 days) and from 3rd March to 7th Marcy 2020 for PMAY & HSCFDC applications.** The Convener advised all banks to clear the pendency of cases within next 15 days. |
| **1.7 - Payment of commission to banks on account of disbursement of Social Security Pensions & Signing Of MOU by Social Justice & Empowerment Department, Haryana** | The Chief Manager SLBC Haryana informed the house that after constant follow-up, Department of Social Justice & Empowerment, Govt of Haryana has released 90% of commission to banks based on ‘per successful transaction’ only @ Rs 5/- per transaction, files online uploaded by agencies about MIS-1 because ‘declaration’ prescribed by Govt of India has been submitted by 2-3 banks. The representative from the Department was advised to release Rs 5/- as variable commission in respect of those banks who have submitted desired declaration that services of BCAs have been utilized to disburse the pension at the doorstep of the customers.  The representative from the Department informed the house that a sum of Rs 12 crore has been sanctioned and the same will be distributed to concerned banks. He requested bankers to submit MIS to them in time.  Ms Kiran LekhaWalia also informed that MoU has since been finalized by their Department and sent to DSJE for getting the same vetted from LR. |

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| **AGENDA ITEM NO. 18** | **DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM THE DATE OF RECEIPT OF APPLICATION AT BRANCH** |

As decided in meeting of Sub Committee to SLBC Haryana held on 25th Oct., 2018, to review the performance of banks under Govt. Sponsored Programmes, controlling heads of banks are once again requested to ensure that loan applications of sponsored cases i.e. PMEGP, NULM, HSDFC Schemes and HSRLM & PMAY are disposed of within a maximum period of 30 days from the date of receipt of loan application in the branch and no application should remain pending with the bank branches beyond the prescribed period.

However, the Nodal Departments are also requested to sensitize the applicants to ensure that necessary documents are submitted to the bank branch in one go to avoid unnecessary delay in disposal of their loan application by the bank branch.

**The house may discuss.**

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| **AGENDA ITEM NO. 19** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

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| **AGENDA ITEM NO. 19.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2019** |

M.M. Rs. In lakhs

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Target**  **2019-20** | | | | **Cases forwarded to banks** | | **Cases Sanctioned** | | **% age ach.** | **Margin Money**  **Claimed** | | |
| **No. of Projects** | | **Margin Money (M.M.)** | | **No.** | | **No.** | **Margin Money** | **No.** | | **Margin Money** |
| 2038 | | 6303 | | 7327 | | 1511 | 3840 | 61% | 1211 | | 2823 |
| **Margin Money**  **Disbursed** | | | **%**  **age Ach** | | **Appls. rejected** | **Appls. referred for rectification** | | **Appls. Pending for disposal** | | **Appls. pending for disb.** | |
| **No.** | **Margin Money** | | **No.** | **No.** | | **No.** | | **No.** | |
| 1170 | 2751 | | 44% | | 3605 | 73 | | 2389 | | 91 | |

**SOURCE: KVIC**

**Bank wise & District wise Progress and pendency as at 31.12.2019 is given on Annexure No.20.1-20.3 (P 128-130) for information of the house.**

**ACTION REQUIRED FROM BANKS**

As the achievement under the scheme upto December, 2019 is not upto the mark, to improve the performance of banks the **Controlling heads of banks are requested to ensure:-**

1. Monitoring of the progress of their bank under the scheme through PMEGP E-Portal on daily/regular basis.
2. Disposal of the sponsored applications within 30 days from the date of sponsoring.
3. Lodging Margin money claims after completion of the EDP Training of the entrepreneur.
4. Disbursement of the sanctioned cases immediately after completion of the EDP Training by the candidate (s) and documentation as well.
5. Rejection of the loan application, wherever required, by the next higher authority.
6. Communication of reasons for rejection of PMEGP loan application to the concerned applicant through proper mode of communication.
7. Process of scrutiny of loan applications needs to be reviewed and reasons for rejection need to be analyzed to minimize rate of rejection and improve the performance of banks under the scheme.

**Institution wise Progress**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **No. of Applications** | | | | | |
| **Sponsored** | **Sanctioned** | **Rejected/**  **returned** | **Pending for disposal** | **Disb.** | **Pending for Disb.** |
| **Pub. Sec. Banks** | 6174 (84%) | 1327 | 2905 | 2105 | 1042 | 84 |
| **Pvt. Sec. Banks** | 283 (4%) | 38 | 80 | 170 | 15 | 0 |
| **SHGB** | 870 (12%) | 146 | 620 | 114 | 113 | 7 |
| **Total** | **7327** | **1511** | **3605** | **2389** | **1170** | **91** |

**Observations:**

1. **From the bank wise progress report it has been observed that out of 7327** cases sponsored to various banks upto December, 2019, only 283 (4%) applications were sponsored to private sector banks. Out of these, only 38 applications were sanctioned, 80 applications were rejected and 170 applications were pending for disposal with various branches of private sector banks.

**Representatives from Private Banks are requested to comment.**

1. Out of the total 7327 cases sponsored to various banks, 3605 cases i.e. 49% cases were rejected by the banks, which needs to be taken care while recommending the cases to banks by DLTFC.

**ACTION REQUIRED FROM NODAL AGENCIES (KVIC/KVIB/DIC)**

**Representatives of KVIC/KVIB/DIC** are requested to ensure that:-

1. PMEGP loan applications are sponsored to all banks in proportion to their bank branches in the State of Haryana.
2. The reasons for higher rate of rejection are analyzed in the meeting of District Level Task Force Committee and scrutiny of loan applications is made in such a manner to avoid higher rate of rejection.
3. Their District level field functionaries visit LDM Office of their respective district on monthly basis on 15th of every month (on next working day if 15th is a holiday) with bank wise pendency and follow up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.

Khadi& Village Industries Commission, Mumbai vide their letter No. PMEGP/Policy/2019-20 dated 23.01.2020 **(Annexure 21 Page 131)**have informed the approval for **exemption of EDP training to disburse loan/claim the Margin Money under PMEGP till 31.03.2020.** The said exemption will facilitate the financing bank to disburse the first installment of the loan and claim/upload Margin Money Subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the target for the year 2019-20. All the pending EDP training pertaining to cases sanctioned upto 31st March 2020 shall be **completed during the next quarter i.e. upto 30th June 2020.**

The controlling heads of all banks are requested to ensure to claim subsidy in all sanctioned within a week’s time.

**The house may discuss.**

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| **AGENDA ITEM NO. 19.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED DECEMBER, 2019** |

**Progress during the year ended December, 2019 is as under:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd** | **Cases Sanctioned** | **Cases Disb.** | **% age ach.** | **Cases Rejected/**  **Returned** | **Cases Pending for disposal** | **Cases Pending for Disb.** |
| 15000 | 10128 | 2120 | 2011 | 21%  Sanction  20% Disb. | 2441(24%) | 5567 | 109 |

**District wise Progress and bank wise/district wise pendency is given on Annexure No.22.1-22.2(P 132-133)for reference of the SLBC member banks.**

From the above it has been observed that:-

* The progress against the target during the period ended December 2019 in sanction and disbursement of cases was 21% each which was very low.
* 2441 cases were rejected/returned during the period ended December 2019 i.e. 24%. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 5567 and 109 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of December, 2019.

**ACTION POINTS FOR BANKS**

**Controlling heads of banks are requested to advise their field functionaries to ensure that:-**

1. Applications are disposed of on merits within a maximum period of 30 days from the receipt of application at branch level.
2. Applications lying pending for disposal as at December, 2019 are disposed of immediately.
3. Sanctioned cases are disbursed immediately after the sanction subject to compliance of terms of sanction of loan.
4. Loan applications are not rejected on flimsy grounds.
5. Loan applications are not kept pending for disposal/disbursement beyond the prescribed time norms.
6. Loan applications are rejected by the next higher authority
7. Reasons for rejection are conveyed to the applicant in a proper manner.
8. Branch wise pendency is provided to the LDM of the respective district for follow up with the concerned branches of banks in the district.

**ACTION POINTS FOR HSFDC**

* **Representative of HSFDC** is requested to ensure to accelerate the pace of sponsoring of applications keeping in view the targets fixed as against annual target of 15000, only 10128 applications have been sponsored upto 31.12.2019.
* **Representative of HSFDC** is requested to **Representative of HSFDC** is requested to advise their District level field functionaries to visit LDM Office of their respective district on monthly basis on 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe. All LDMs of Haryana have already been advised to follow up with the concerned bank branches for disposal of the pending loan applications within the specified timeframe and disbursement of sanctioned cases as well.
* **Representative of HSFDC** is requested to ensure that the reasons for higher rate of rejection of loan applications are to be analyzed by the District Level Task Force Committee and reasons so found for rejection of applications should be kept in mind while sponsoring of fresh cases during the current financial year i.e. 2019-20.

**The representative of HSFDC is requested to deliberate upon the issue.**

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| **AGENDA ITEM NO. 19.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2019** |

**Progress under NULM during the period ended December, 2019 was as under:-**

**SEP-INDIVIDUAL-STATE AS A WHOLE**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/**  **Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **% age Ach.** |
| 4000 | 3796 | 361 | 827 | 2608 | 257 | 104 | 10% |

**SEP-GROUPS-STATE AS A WHOLE**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/**  **Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **%age Ach.** |
| 100 | 62 | 7 | 9 | 46 | 6 | 1 | 11% |

**FORMATION OF SELF HELP GROUPS (SHGs)-STATE AS A WHOLE**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Target (Formation of SHGs)** | **SHGs Formed** | **Target (Saving Linkage of SHGs)** | **SHGs Saving Linked** | **SHGs provided Revolving Fund** |
| 2500 | 547 | 2000 | 453 | 555 |

**A copy of the bank wise and district wise progress as at December, 2019 is given on Annexure No.23.1-23.5 (P 134-141).**

**ACTION POINTS FOR BANKS**

**As the progress under the scheme during the** period ended December 2019**, was not upto the mark. Controlling heads/representatives of all banks are requested to ensure that:-**

* Necessary instructions may please be regularly imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
* Applications lying pending with their branches as at 31.12.2019 are disposed of immediately.
* Sanctioned cases are disbursed at the earliest possible subject to compliance of terms and conditions of sanction.
* Loan applications are not rejected on flimsy grounds.

**ACTION POINTS FOR NODAL AGENCY-State Urban Development Authority (SUDA)**

* **Loan applications atleast 150% of the annual target** are sponsored to banks by the end of December every year so as to provide sufficient time to banks for disposal of applications and disbursement thereof as well.
* **Reasons for higher rate of rejection are got analyzed** and should be kept in mind while sponsoring loan applications during the current financial year to improve performance under the scheme.
* **To get the performance under the scheme improved considerably** field functionaries are required to be sensitized and activated. They should be advised to visit LDM Office of their respective district on monthly basis on 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.
* **Details of bank wise and branch wise pendency as at 30.12.2019** are provided to SLBC Haryana Secretariat for taking up the matter with the concerned banks for disposal of pending loan applications.
* **Bank wise progress in terms of amount sanctioned and disbursed** should be collected, compiled and submitted to SLBC Haryana Secretariat (as advised by RBI).

**The representative of SUDA may apprise the house about the issues hindering performance under the scheme.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.4** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019** |

From the progress report for the period ended December 2019 received from HSRLM it has been observed that:-

* against the annual target of financing of 15000 SHGs during the financial year 2019-20, 10896 applications were sponsored to banks during the period ended December 2019.
* Out of these, loan amounting to Rs 7072 lakh has been sanctioned to 5524 SHGs and disbursement amounting to Rs 7027 lakh has been made to 5330 SHGs.
* 1296 loan applications have been rejected by banks.
* 4076 loan applications were lying pending for disposal with branches of various banks in the State at the end of December, 2019.
* 194 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 24(P 142).**

**ACTION POINTS FOR BANKS**

**Controlling heads/representatives of all banks are requested to ensure that:-**

* Monitoring of the progress under the scheme is done by their office on regular basis.
* Necessary instructions are imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
* Applications lying pending with their branches as at December, 2019 are disposed of immediately to ensure that no application remains pending for disposal beyond 30 days.
* Sanctioned cases are disbursed immediately after ensuring compliance of terms and conditions of sanction.
* Loan applications are not rejected on flimsy grounds.
* Reasons for rejection are conveyed to the applicants.

**ACTION POINTS FOR NODAL AGENCY (HSRLM)**

* **The District Level Field functionaries** are sensitized properly and advised to remain in touch with their respective LDM Office and visit LDM Office on 20th of every month for disposal of the pending loan applications.
* **Bank wise and branch wise pendency** is provided to the concerned banks and SLBC Haryana Secretariat as well on monthly basis to get the pending loan applications disposed of within the prescribed time i.e 30 days from the date of receipt of loan application in the branch.
* In case of any issue with regard to opening of account, the issue be raised to concerned LDM/controlling office for resolution.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs) – PROGRESS DURING THE PERIOD DECEMBER 2019** |

From the progress report of Self Help Groups (SHGs) for December 2019, it has been observed that against the target of SHG linkage of 15000 cases, banks have saving linked 1480 SHGs and 64180 SHGs have been reported saving linked since inception of the scheme. Out of these 27531 are NRLM compliant.

Similarly, against the target of credit linkage of 11000 SHGs, banks have credit linked 1206 SHGs and 41472 SHGs have been credit linked since inception of the scheme. Out of these, 17426 SHGs are NRLM compliant.

**Bankwise progress under Saving & Credit Linkage of SHGs is given on Annexure No. 24.1 (Page 142A)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.6** | **PRADHAN MANTRI AWAS YOJANA (PMAY) URBAN - PROGRESS DURING THE PERIOD ENDED DECEMBER 2019** |

**Progress under the scheme during the period ended December, 2019 is as under:-**

* Out of 2588 loan applications received under the scheme, 2294 applicants were sanctioned loans amounting to Rs 37954.36 lakh during the period ended December, 2019. 181 applications were rejected.
* As many as 2466cases amounting to Rs 32328.663 lakh have been disbursed by the banks in the State of Haryana during the period ended December, 2019.
* 113loan applications were lying pending for disposal/sanction with various branches of banks whereas no application was pending for disbursement as at 31.12.2019.

**Bank wise progress is given on Annexure No. 25 (P-143).**

As per instructions received from Chief Secretary, Govt of Haryana, district-wise credit camps under PMAY were organized by banks from 10.12.2019 to 13.12.2019. The consolidated report of PMAY camp in the state of Haryana is as under:-



On 23.01.2020, State Credit Camp cum pre-Budget Consultation Seminar was organized under the chairmanship of Hon’ble Chief Minister Haryana. During the Seminar the progress under PMAY was also reviewed and was considered far from satisfactory by the Govt authorities. The Chief Secretary, Govt of Haryana advised banks to organise more camps in the coming months and achieve the target of 5000 PMAY cases by June 2020.

**Keeping in view the low performance under the scheme and target fixed by the then Worthy Chief Secretary, Govt. of Haryana, the Controlling heads of banks were requested to:-**

1.Advise all semi-urban and urban branches under their command area to finance at least 2 cases under PMAY so that the above target could be achieved by the stipulated date.

2. Ensure that the housing loans extended by their bank eligible for interest subvention under PMAY are categorized under PMAY to improve the performance under the scheme considerably.

**Obstacles in sanctioning/processing under PMAY:-**

* Most of the applicants under PMAY (U)-CLSS Had their property in Lal Dora or unapproved colonies where mortgage cannot be created.
* Unapproved Maps of the applicants.
* The houses constructed/acquired for new purchases with central assistance under PMAY should be in the name of female head of the household or in the joint name of the male head of the household.

The detail of PMAY cases sanctioned and disbursed since inception of the scheme are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  | Rs in crores | |
| **Year** | **TOTAL LOANS SANCTIONED** | | **TOTAL LOANS DISBURSED** | |
|  | No. of cases | Amount | No. of cases | Amount |
| 2016-17 | 66 | 3.19 | 66 | 3.09 |
| 2017-18 | 828 | 118.10 | 760 | 93.87 |
| 2018-19 | 1971 | 299.49 | 1929 | 252.28 |
| 2019-20 (upto Dec 2019) | 2294 | 379.54 | 2466 | 323.29 |
| **TOTAL** | **5159** | **800.32** | **5221** | **672.53** |

**The house may deliberate upon the issues hindering the progress under the scheme and chalk out strategy to achieve considerable progress under Pradhan MantriAwasYojana (PMAY) during the FY 2019-20.**

As per decision taken in sub-committee meeting held on 30.01.2020, it was decided to organize 5 days loan camps at all district headquarters/urban centre from **17th February to 21st February 2020 (5 days) and from 3rd March to 7th Marcy 2020 for PMAY & HSCFDC applications.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.7** | **PROGRESS OF CASES SPONSORED BY NATIONAL HORTICULTURE BOARD (NHB) DURING THE PERIOD ENDED DECEMBER 2019** |

From the Progress report received from the National Horticulture Board, RO Chandigarh it has been observed that 1LOI amounting to Rs 29.71 lakh has been issued by NHB during the period ended December, 2019 under Scheme No.1 (Development of Commercial Horticulture through Production & Post Harvest Management and no LOI has been issued under scheme 2) of NHB. (Capital investment Subsidy for Construction/Modernization/Expansion of Cold Storage of Horticulture Crops.

Subsidy amounting to Rs. 29.71 lakh has been released in 1 case under Scheme 1 and no subsidy has been released under Scheme 2 **(Details available on Annexure No.26.1-26.2 (P 144-145).**

Further, it has also been informed by National Horticulture Board that beneficiary wise list of LOIs issued and subsidy released is available on NHB Website i.e. [www.nhb.gov.in](http://www.nhb.gov.in) .

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 20** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019** |

The position of recovery certificates as on December, 2019 is given hereunder:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 31.03.2019** | **22066** | **711.46** |
| Cases filed during the period ended December, 2019 | 3967 | 128.85 |
| Cases disposed of during the period ended December, 19 | 2578 | 87.53 |
| **Cases pending as on 31.12.2019** | **23455** | **752.78** |
| Pendency level | | |
| Up to 6 months | 4307 | 157.27 |
| 6 months to 12 months | 3147 | 110.16 |
| 1 year to 3 years | 5308 | 155.47 |
| Above 3 years | 10693 | 329.88 |
| **Total** | **23455** | **752.78** |

**Bank wise and District wise progress is given at Annexure No. 27 (P 146)for information of the house.**

**ACTION REQUIRED**

- Controlling heads of all banks are requested to ensure submission of the progress report/pendency in respect of their bank to SLBC Secretariat for taking up the matter with the Revenue Authorities for their disposal. They are also requested to advise their DCOs to coordinate with LDMs of their respective district for disposal of the same.

-The State Govt. authorities are also requested to advise the concerned Revenue Officials in the field to help the bankers in recovery of their dues and bringing the pendency level to minimum.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 21** | **PROVIDING OF PROTECTION/ASSISTANCE BY THE POLICE PERSONNEL WHILE IMPLEMENTING ORDERS PASSED BY THE CHIEF METROPOLITAN MAGISTRATE (CMM) OR DISTRICT MAGISTRATE (DM) UNDER SECTION 14 OF THE SARFAESI ACT, 2002.** |

During the last SLBC meeting held on 16.08.2019 the house was informed that Hon’ble High Court of Judicature at Bombay approved the draft regarding providing of Protection/assistance by the police personnel while implementing orders passed by the Chief Metropolitan Magistrate or District Magistrate under Section 14 of the SARFAESI Act., 2002 at the time of hearing of Writ Petition No. 12 of 2019 on 15th April, 2019.

The Government of Maharashtra has decided to issue circular to the police officers at the subordinate divisional level for ensuring proper implementation of orders passed by the chief metropolitan magistrate (CMM) or district magistrate (DM) under section 14 of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) for taking physical possession of secured assets for the recovery of loan granted by banks and financial institutions including Urban Cooperative Banks to their borrowers.

A copy of the Circular dated 22nd April, 2019 containing guidelines issued for providing police assistance during the course of implementation of the orders passed by CMM or DM, as the case may be under Section 14 of the SARFAESI Act is placed as **Annexure No. 28 (P 147-148)** for information of the SLBC Member banks.

The salient features of the above circular are as under:-

1. All the Commissioner of Police and Superintendent of Police shall ensure that, as and when demanded, adequate police force is provided for smooth implementation of the orders passed by CMM or DMs under Section 14 of the SARFAESI Act, 2002 for taking over possession of secured assets for recovery of loans granted by banks and financial institutions.
2. The Inspectors In-charge of the concerned police station shall endeavour to provide the police assistance and shall not avoid the same. The Inspectors In-charge of the concerned police shall take decision with respect to the availability of police personnel immediately and in an event within 10 days of communication from the Registrar or Advocate Court Commissioner appointed by the CMM or from the Tehsildar or Circle Officer appointed by the DMs intimating proposed date of implementation of orders under Section14. The Inspectors In-charge of the concerned police station shall intimate his decision to the concerned authority as early as possible and reasonable time before the proposed date.
3. While providing assistance as demanded, the Police Authorities shall not verify or demand copies of loan and security documents from the banks and financial institutions. The Police Authorities shall not record statements of the Banks Officers, borrowers, mortgagers or persons in occupation of the secured assets.
4. It shall also be ensured that police officials deputed for providing assistance for implementation of orders passed by CMM/DMs shall assist the concerned authority in taking physical possession and shall use force whenever necessary, for proper implementation of such orders. The officers of the bank or financial institutions should video record the proceedings and maintain the same.
5. The prescribed fee for providing police assistance should be recovered from the concerned bank or financial institutions. The said fee should be duly deposited in the treasury and proper record of the same should be maintained.

Govt. of Haryana was also requested to issue similar type of instructions for implementation in the State of Haryana.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 22** | **DISPOSAL OF CASES FILED BY BANKS BEFORE CHIEF METROPOLITAN MAGISTRATE (CMM)/ DISTRICT MAGISTRATE (DM) UNDER SECTION 14 OF THE SARFAESI ACT, 2002-PENDENCY AS ON DECEMBER 2019** |

As per the report received from banks for the period ended December 2019, 213 **cases** were lying pending for disposal in **District Ambala (7),Bhiwani (1) Faridabad (80), Fatehabad (3), Gurugram (42), Hisar (1),Jind (3), Kaithal (4),Karnal (5), Kurukshetra (4), Mohindergarh (1), Mewat (7), Palwal (9), Panchkula (14), Panipat (4),Rewari (3), Rohtak (7), Sirsa (6), Sonepat (9) and Yamuna Nagar (3).**

**ACTION REQUIRED**

- Controlling heads of all banks are requested to ensure submission of the details of pending cases to SLBC Secretariat for taking up the matter with the Revenue Authorities accordingly for their disposal at the earliest. They are also requested to advise their DCOs to coordinate with LDMs of their respective district for disposal of the same.

- Revenue & Disaster Management Department, Haryana is also requested to issue necessary instructions to the District Revenue officials to ensure disposal of the pending cases filed by banks under Section 14 of the SARFAESI Act, 2002 in a time bound manner.

**Bank wise progress is given at Annexure No.29 (P-149) for information of the house.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON DECEMBER, 2019 (COMMERCIAL BANKs AND RRBs)** |

# **23.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

**The comparative position of Key Banking Parameters is given below:-**

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Dec.,2017** | **Dec.,2018** | **Dec.,2019** | **Variation Dec.19/Dec.18(absolute and %age terms)** |
| Noof Branches | 4738 | 4764 | 4939 | 175 (3.67%) |
| Deposits | 329946 | 371820 | 410828 | 39008 (10.49%) |
| Advances | 222805 | 256387 | 271436 | 15049 (5.87%) |
| PS Advances | 123870 | 140190 | 145064 | 4874 (3.47%) |
| Agriculture | 47606 | 52240 | 52779 | 539 (1.03%) |
| MSME | 56710 | 66014 | 69895 | 3881 (5.87%) |
| Other PS | 19554 | 21937 | 22389 | 452 (2.06%) |
| Advances to WS | 25159 | 27924 | 32058 | 4134 (14.80%) |
| Advs. under DRI | 20.55 | 13.59 | 14.02 | 0.43 (3.16%) |

**Bankwise position is given in Annexure 30.1 to 30.6 (Page 150-155)**

# **23.2 BRANCHES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No. of Branches** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| Rural | 1678 | 1696 | 1745 | 49 | 2.88% |
| Semi Urban | 1207 | 1183 | 1191 | 8 | 0.68% |
| Urban | 1853 | 1885 | 2003 | 118 | 6.26% |
| **Total** | **4738** | **4764** | **4939** | **175** | **3.67%** |

# **23.3DEPOSITS**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Deposits** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| Rural | 40860 | 45307 | 49378 | 4071 | 8.98% |
| Semi Urban | 54135 | 57458 | 65126 | 7668 | 13.34% |
| Urban | 234951 | 269055 | 296324 | 27269 | 10.13% |
| **Total** | **329946** | **371820** | **410828** | **39008** | **10.49%** |

# **23.4ADVANCES**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| Rural | 27465 | 28702 | 31728 | 3026 | 10.54% |
| Semi Urban | 36631 | 39909 | 40780 | 871 | 2.18% |
| Urban | 158709 | 187776 | 198929 | 11153 | 5.94% |
| **Total** | **222805** | **256387** | **271437** | **15050** | **5.87%** |

# **23.5PS ADVANCES**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| **Priority Sector** | 123870 | 140190 | 145064 | 4874 | 3.47 |

**23.6 AGRICULTURE ADVANCES**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| **Agriculture** | 47606 | 52240 | 52779 | 539 | 1.03% |

**23.6-(i) NPAs UNDER AGRICULTURE AS AT 31st Dec., 2019**

(AmtRs. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total Outstanding under Agriculture Sector** | | **NPA under Agriculture** | | **%age of NPA to total O/s under Agriculture Advs.** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 1891730 | 52779 | 175600 | 5229 | 9.91% |

**Bank wise position is given at Annexure No. 30.7 (P-156)**

**23.7 MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| MSME Sector | 56710 | 66014 | 69895 | 3881 | 5.87% |

**23.8 ADVANCES TO WEAKER SECTOR**

**(Amt. Rs. in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2017** | **Dec.2018** | **Dec.2019** | **Dec. 19/Dec. 18** | |
| **(Absolute)** | **%age** |
| Weaker sector Advances | 25159 | 27924 | 32058 | 4134 | 14.80% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 24.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.**  **DEC. 2017** | **ACH.**  **DEC. 2018** | **ACH.**  **DEC. 2019** |
| CD Ratio (Total) | - | 68% | 69% | 66% |
| CD Ratio (Rural) | 60% | 67% | 63% | 64% |
| CD Ratio (S Urban) | 60% | 68% | 69% | 63% |
| PS to total Advances | 40% | 63% | 63% | 57% |
| Agri. to total Advs. | 18% | 24% | 23% | 21% |
| Small & Marginal Farmers | 8% | 9% | 9% | 9% |
| Micro Enterprises | 7.5% | 11% | 10% | 9% |
| Export Credit | 2% | 0.08% | 0.10% | 0.04% |
| WS Advances to Total Advances | 10% | 13% | 13% | 13% |

The Bank-wise position under National Goals is available in **AnnexureNo. 30.8(P 157)**

**OVERALL CD RATIO**

While calculating the overall CD ratio, member banks are requested to adhere to the instructions of RBI contained in their circular no RPCDLDS.BC No 47/2.13.03/2005-06 dated 9.11.2005 which, inter alia states that the CD Ratio at **State Level should be calculated with the credit at the place of utilization**.

The comparative position of overall CD Ratio is as below:-

|  |  |  |
| --- | --- | --- |
| **Period** | **CD Ratio %age** | **Variation** |
| DEC., 2017 | 68% | 3pps |
| DEC. 2018 | 69% | 1pps |
| DEC. 2019 | 66% | -3pps |

District-wise CD ratio is available in **Annexure No. 30.10(P 159)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **DEC. 2017** | **DEC. 2018** | **DEC. 2019** |
| Banking System (CBs & RRBs) | 60% | 68% | 69% | 66% |
| Financial System including Cooperative Banks | 60% | 70% | 71% | 68% |
| CD Ratio (Financial System) with RIDF | 60% | 71% | 72% | 69% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 25** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT DEC., 2019** |

After adding the figures of Rs9903.24 Crore of investment made by banks in the State Govt. Securities/Bonds with total credit of Rs.281338.99 Crore (excluding Cooperative banks) the credit + investment to deposit ratio works out to 68%.

This indicates that besides credit deployment, large funds have also been invested by the banking system in State Government securities, which are ultimately utilized for the economic development of the State.

**The Bank-wise position is given at Annexure No. 30.9(P-158).**

**This is for information of the house.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26** | **POTENTIAL LINKED PLANS (PLP)-PROJECTIONS FOR THE YEAR 2020-21& ANNUAL CREDIT PLAN FOR 2020-21** |

NABARD, RO, Haryana has made potential Linked plan for the year 2020-21 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2019-20 and 2020-21 is given below:-

Rs in crores

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **2019-20** | **2020-21** | **Variation** | |
| **Amount** | **%age** |
| Crop Loan | 54073 | 56517 | 2444 | 4.52 |
| Agriculture Term Loan | 26950 | 29268 | 2318 | 8.60 |
| **Total Agri. Loan** | **81023** | **85785** | **4762** | **5.88** |
| MSME | 31748 | 42302 | 10554 | 33.24 |
| OPS | 17071 | 18646 | 1575 | 9.23 |
| **Total** | **129842** | **146733** | **16891** | **13.01** |

**District wise Potential Linked Projections (PLP) for the financial year 2020-21received from NABARD are given on Annexure No.31(P 160).**

SLBC Secretariat had advised the Lead District Managers to prepare District Credit Plan (DCP) for the year 2020-21 keeping in view the PLP of their districts. LDMs have prepared District Credit Plan of their respective districts and have submitted the same to SLBC Secretariat. SLBC Secretariat has compiled bank wise and district wise targets under Annual Credit Plan 2020-21 for the State of Haryana, which was unveiled by Hon’ble Chief Minister Haryana on 23.01.2020.

A comparative chart showing of ACP Projections for the year 2019-20 and 2020-21 is given below:-

Rs in crores

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **2019-20** | **2020-21** | Variation | |
| Amount | %age |
| Crop Loan | 53398 | 55842 | 2444 | 4.58 |
| Agri. Term Loan | 26873 | 29035 | 2162 | 8.05 |
| **Total Agri. Loan** | **80271** | **84877** | **4606** | **5.74** |
| MSME | 31977 | 42492 | 10515 | 32.88 |
| OPS | 16650 | 18408 | 1758 | 10.56 |
| **Total** | **128898** | **145777** | **16879** | **13.09** |

On the basis of compilation of targets, Institution wise allocation of targets under Annual Credit Plan 2020-21 are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  | Amt. Rs. In Crore |  |
| **Sector** | **Public & Private Sector Banks** | **RRB** | **Coop. Banks & Others** | **Total** |
| Crop Loan | 37868 | 6683 | 11291 | **55842** |
| Agri. Term Loan | 21682 | 2942 | 4411 | **29035** |
| **Total Agri. Loan** | **59550** | **9625** | **15702** | **84877** |
| MSME | 40016 | 785 | 1691 | **42492** |
| OPS | 16872 | 1005 | 531 | **18408** |
| **Total** | **116438** | **11415** | **17924** | **145777** |

Bank-wise, sector-wise and sub-sectorwise targets are given in **Annexure 32.1 to 32.10 (Page 161-170)**

**All Lead District Managers were advised by SLBC to get the target of DCP 2020-21 approved in Special DLRC/DCC meeting and confirm the same to SLBC or informif any change in DCP target has been suggested in respective DLRC/DCC meeting. LDMs may deliberate on the issue. If there is no change, house may deliberate and approve the target for ACP2020-21.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD DEC., 2019 (2019-20)** |

Progress under Annual Credit Plan (2019-20) during the period ended Dec., 2019 is given below:-

(Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target** | **Ach.** | **% Ach** |
| Crop Loan | 40087 | 34997 | **87%** |
| Agri. Investment Credit | 20374 | 10614 | **52%** |
| **Total Agri. & allied activities** | **60460** | **45611** | **75%** |
| MSMEs | 24575 | 27623 | **112%** |
| Other Priority Sector | 12983 | 9189 | **71%** |
| **Total Priority Sector** | **98019** | **82422** | **84%** |

**Institution-wise & Sector-wise ACP Achievement vis-à-vis Prorata Targets during the period ended Dec., 2019 is as under:-**

(Amount Rs. in Crore)

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Lending Institution** | **Agriculture** | | | **MSME** | | | **OPS** | | | **Total Priority Sector** | | |
| **Tgt.** | **Ach** | **%** | **Tgt.** | **Ach** | **%** | **Tgt.** | **Ach** | **%** | **Tgt.** | **Ach** | **%** |
| **Public &Pvt. Sec. Banks** | 41896 | 30114 | **72** | 22750 | 26785 | **118** | 11697 | 8544 | **73** | **76343** | **65673** | **86** |
| **RRBs** | 6853 | 6646 | **97** | 492 | 178 | **36** | 641 | 142 | **22** | **7986** | **6966** | **87** |
| **Coop Banks & Others** | 11711 | 8852 | **76** | 1333 | 429 | **32** | 645 | 502 | **78** | **13690** | **9783** | **71** |
| **Total** | **60460** | **45611** | **75** | **24575** | **27623** | **112** | **12983** | **9189** | **71** | **98019** | **82422** | **84** |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP (2018-19) during the period ended Dec., 2019 is given on Annexure No.33.1-33.6 (P 171-176).**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended Dec., 2019 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Agri& Allied** | **MSME** | **OPS** | **Total PS** |
| Ambala | 47% | 137% | 57% | 86% |
| Bhiwani | 56% | 330% | 61% | 100% |
| CharkhiDadri | 61% | 105% | 114% | 93% |
| Faridabad | 68% | 96% | 137% | 103% |
| Fatehabad | 43% | 116% | 105% | 90% |
| Gurugram | 37% | 146% | 101% | 113% |
| Hisar | 32% | 95% | 129% | 95% |
| Jhajjar | 17% | 59% | 22% | 42% |
| Jind | 70% | 113% | 84% | 99% |
| Kaithal | 57% | 187% | 32% | 99% |
| Karnal | 87% | 60% | 46% | 75% |
| Kurukshetra | 52% | 106% | 32% | 59% |
| M.Garh | 38% | 115% | 107% | 85% |
| Mewat | 3% | 65% | 36% | 42% |
| Palwal | 28% | 125% | 181% | 94% |
| Panchkula | 37% | 317% | 39% | 74% |
| Panipat | 129% | 108% | 82% | 102% |
| Rewari | 22% | 64% | 9% | 52% |
| Rohtak | 36% | 138% | 72% | 78% |
| Sirsa | 61% | 109% | 72% | 81% |
| Sonepat | 27% | 179% | 86% | 72% |
| Yamuna Nagar | 47% | 95% | 37% | 62% |
| **Total Haryana State** | **52%** | **112%** | **71%** | **84%** |

**This is for information of the house.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

**The comparative progress of banks under this scheme is given below:-**

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** | |
| **Absolute** | **%age** |
| Dec. 2017 | 42274 | 1554 | 217 | 16.2% |
| Dec. 2018 | 39759 | 1568 | 14 | 1% |
| Dec.2019 | 36042 | 1667 | 99 | 6.31% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.34.1(P-177).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 28.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD DECEMBER, 2019 (2019-20)** |

Education to female children is pre-requisite not only for women empowerment but also for socio economic development of the State. Banks have been contributing adequately in facilitating higher/technical education among the girl students in the State of Haryana.

**The comparative progress of banks under this schemeis given below:-**

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** | |
| **Absolute** | **%age** |
| Dec. 2017 | 15363 | 469 | 66 | 16.4% |
| Dec. 2018 | 14208 | 472 | 3 | 0.6% |
| Dec. 2019 | 12533 | 563 | 91 | 19.28% |

**Bank wise position is given on Annexure No.34.2 (P-178).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON DECEMBER, 2019** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on Dec., 19** | | **Out of Col. 2 amt. of NPA** | **%age of NPA to total O/s** | **Out of Col.2 Education Loans granted Collateral Free (Amt.)** | **Out of Col. 5 Amt. of NPA** | **%age of NPA to Collateral Free Loans** |
| **No. of A/cs** | **Amount** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 36042 | 1667 | 92 | 5.5 | 760 | 77 | 10 |

**Bank wise position is given on Annexure No.34.3 (P-179).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.28.4** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON DECEMBER 2019** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as onDecember, 19** | | **Out of Col. 2 amt. of NPA** | **%age of NPA to total O/s** | **Out of Col.2 Education Loans granted Collateral Free** | **Out of Col. 5 Amt. of NPA** | **%age of NPA to Collateral Free Loans** |
| **No. of**  **A/cs** | **Amount** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 11846 | 524 | 21 | 8 | 258 | 18 | 7 |

**Bank wise data is given on Annexure No.34.4 (P-180).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 29** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO DECEMBER, 2019 (2019-20) VS TARGET 2019-20** |  |

From the progress report received from banks, it has been observed that against the target of financing of 6000 JLGs, 182881 (70597 Farm Based &60842 others) JLGs have been financed during the period ended December, 2019.

Controlling heads of other banks are requested to advise their field functionaries to pay focused attention towards achieving the targets allocated to their bank as progress under this aspect is not upto the mark.

**Bank wise progress under financing to Joint Liability Groups is given on Annexure No. 35 (P-181).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30** | **HOUSING FINANCE-PROGRESS AS ON DECEMBER 2019** |

**The comparative position of outstanding advances under Housing Finance is given below:-**

Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase | |
| **Absolute** | **%age** |
| Dec., 2017 | 209503 | 27022 | 5046 | 23% |
| Dec., 2018 | 221239 | 29717 | 2695 | 9% |
| Dec., 2019 | 232944 | 34504 | 4787 | 16% |

**Bank wise position as on December 2019is given in Annexure No. 36 (P-182).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.1** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)** |

**The comparative position of credit outstanding to MSME is as under:-**

(Amt. Rs.in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **DEC., 2018** | | **DEC., 2019** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises | 466581  (3%) | 22916  (6%) | 591276  (27%) | 22799  (-0.5%) |
| Small Enterprises | 118937  (-16%) | 24859  (9%) | 136615  (15%) | 26915  (8.2%) |
| **Micro & Small Enterprises (MSEs)** | **585518**  **(-2%)** | **47775**  **(8%)** | **727891**  **(24%)** | **49714**  **(4.06%)** |
| Share of ME Advs. out of MSEs | **80%** | **48%** | **81%** | **46%** |
| Medium Enterprises (MEs) | 16316 | 18239 | 19630 | 20182 |
| **MSMEs** | **601834** | **66014** | **747521** | **69896** |

**Bank-wise performance is as per Annexure 37.1-37.2(Page 183-184)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as onDecember, 2019 is as under:-

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of MSME Loan A/cs o/s** | **Amount of MSME Loans outstanding** | **Out of Col. 2, amt. of NPA** | **%age of NPA under MSME Loans** | **Out of Col. 2, MSME loans granted collateral free** | **Out of Col. 5, amt. of NPA** | **%age of NPA under MSME Loans granted collateral free** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 747521 | 69896 | 4814 | 7% | 9566 | 883 | 9% |

**Bank-wise detail is given as per Annexure No. 37.3 (P-185).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.3** | **BIFURCATION OF NPA UNDER MSME ADVANCES AS ON DECEMBER, 2019** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Micro Enterprises** | | **Small Enterprises** | | **Medium Enterprises** | | **Total NPA under MSME Advances** | |
| **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |
| 56635 | 2041 | 9335 | 1573 | 1552 | 1200 | 66522 | 4814 |

**Bank-wise detail is given as per Annexure No.37.4 (P-186).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.4** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED DECEMBER, 2019** |

81 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs. 1387 Crore in 2441 cases during the period ended December, 2019 and disbursement has been made in 2412 cases amounting to Rs.1322Crore. Outstanding advances of specialized MSME branches as on December, 2019 were Rs.6508 Crore to 39815 units.

**Bank wise position is given on Annexure No.37.5 (P-187).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.5** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON DECEMBER, 2019** |

The progress of financing by the banks under Collateral Free loans uptoRs. 10 lakh to MSE Sector as on December, 2019 is summarized below:-

(Amount Rs. in Lakh)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Period** | **New MSEs loans uptoRs.10 lakh** | | **Out of which collateral free loans** | |
| **No. of units** | **Amount** | **No. of units** | **Amount** |
| **Dec. ,2017**  (01.04.17 -31.12.17) | 92465 | 306837 | 88658  (96%) | 286205  (93%) |
| **Dec., 2018**  (01.04.18 -31.12.18) | 98549 | 170219 | 97138  (99%) | 159000  (93%) |
| **Dec., 2019**  (01.04.19 -31.12.19) | 97005 | 154864 | 96141  (99%) | 151913  (98%) |

**Bank wise information is as per Annexure No. 37.6(P-188)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.6** | **BANKWISE PROGRESS OF CLAIMS LODGED & APPROVED UNDER CGTMSE DURING THE PERIOD ENDED DECEMBER, 2019** |

From the progress reports received from the banks it has been observed that 513 claims amounting to Rs.2081.66 lakhs were lodged by banks with CGTMSE. Out of these, 368 claims amounting to Rs. 1179.31 lakh have been approved.

**Bank wise position is available at Annexure No.37.7 (P-189).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019** |

SLBC has repeatedly been requesting the member banks to advise their branches to open bank accounts of students & beneficiaries of minority communities which would help in ensuring accrual of benefits & delivery of financial support to these minority communities. **The comparative position of outstanding advances to minority communities is given below:-**

(Amt. Rs. In crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Community** | **Outstanding as on Dec. 2017** | | **Outstanding as on Dec. 2018** | | **Outstanding as on Dec. 2019** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 93803 | 2309(15%) | 100459 | 2427(5%) | 122569 | 2429(0.08%) |
| **Sikh** | 194861 | 7554(12%) | 191937 | 7781(3%) | 198531 | 8077 (3.8%) |
| **Christian** | 4183 | 204(0.3%) | 4357 | 216(0.7%) | 4311 | 202 (-6%) |
| **Neo-Buddhist** | 217 | 23(18%) | 454 | 33(42%) | 913 | 27 (-18%) |
| **Jain** | 3695 | 268(36%) | 4169 | 299(11%) | 4142 | 317(6.%) |
| **Zorastrian** | 49 | 6(70%) | 128 | 8(51%) | 128 | 9(8.6%) |
| **Total (Excl. Coop. Banks** | **296808** | **10366(17%)** | **301504** | **10765(4%)** | **330594** | **11061 (3%)** |
| **Total (Incl. Coop. Banks** | **461563** | **11483(15%)** | **424775** | **11655(2%)** | **489338** | **12179 (5%)** |

**Bank-wise data on loans disbursed and outstandings given on Annexure No.38.1-38.2 (P 190-191).**

**All scheduled commercial banks are required to ensure that within the overall target for priority sector lending and the sub-target of 10 percent for the weaker sections, sufficient care is taken to ensure that minority communities also receive an equitable portion of the credit.**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.2** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT, SIRSA & OTHER MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

The RBI has identified **121** districts with concentration of Minority Communities, out of which, **2** districts of Haryanai.e. Mewat and Sirsa identified for this purpose. As advised by the ACS, SJE, Haryana, Data on financing to Minority Communities in the minority concentrated districts of Haryana i.e. District Mewat, Sirsa, Fatehabad, Yamuna Nagar, Kaithal and Palwal has been compiled by SLBC Secretariat and is given **on Annexure No. 38.3-38.4 (P192-193).**

**From the progress received from the LDMs of these districts it has been observed that:-**

**Amt. Rs. In Lakh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **District** | **Total Disb. Under Priority Sector** | **Disb. To Minority Communities** | **% age of Credit Disb. To Minority Communities** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Communities** | **% age of Total Outstanding to O/s to Min. Comm.** |
| Mewat | 65129 | 56189 | **86%** | 174919 | 147566 | **84%** |
| Sirsa | 576241 | 113558 | **20%** | 757682 | 458591 | **61%** |
| Fatehabad | 409502 | 23889 | **6%** | 548330 | 69472 | **13%** |
| Y.Nagar | 368661 | 22767 | **6%** | 589990 | 54031 | **9%** |
| Kaithal | 554799 | 5742 | **1%** | 606984 | 49318 | **8%** |
| Palwal | 190592 | 32314 | **17%** | 338848 | 83856 | **25%** |

**Controlling heads of banks** are requested to advise their field functionaries especially in District Fatehabad, Yamuna Nagar, Kaithal and Palwal to extend more credit to the minority communities so that the socio economic status of these communities can be improved significantly.

**LDMs of the above Minority Community concentrated districts are also requested to review the progress in DCC/DLRC meetings and make concerted efforts to increase the financing to minority communities in their respective districts.**

**The house may review and discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

The empowerment of women is one of the primary objectives of Government of India. RBI has already issued instructions to the banks to advance at least 5% of their Net Bank Credit to Women Beneficiaries. This aspect is being monitored both at DCC and SLBC levels.

The comparative position of advances to women beneficiaries is given below:-

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Balance O/s** | **Increase** | | **% age of Total Advances** |
| **Absolute** | **%age** |
| **Dec. 2017** | 20291 | 2418 | 13.5% | 10.4% |
| **Dec. 2018** | 24652 | 4361 | 21.5% | 9.6% |
| **Dec. 2019** | 27988 | 3306 | 14.2% | 10.3% |

**Bank-wise data depicting the performance during the period ended December, 2019 is given in Annexure No.39(P-194).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.34** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO DECEMBER, 2019** |

**Position as on December, 19**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as on 31.03.2005 | 1447178  AmtRs. 5225 Crore |
| 2 | KCCs issued since inception of the Scheme | 46,47,741 |
| 3 | Total Landholdings | 16,17,311 |
| 4 | Amount Sanctioned | Rs. 90325crores |
| 5 | KCCs Outstanding as on 31.12.2019 | 2328294 |
| 6 | Amount Outstanding | Rs.47626crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as onDecember, 2019 is given in Annexure No.40.1-40.2 (P195-196).**

**This is for the information of the house.**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 35** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO DECEMBER, 2019** | |
| |  |  | | --- | --- | |  |  |   It has been observed from the progress reports received from banks that out of 16,64,886 eligible KCC holders, banks have issued 12,55,060RuPay ATM cum debit cards uptoDecember 2019 i.e. 82%. Further, out of 7,10,569 eligible farmers, 5,82,901 cards have been issued by Harco Bank uptoDecember, 2019 (82%).  **Controlling heads of banks specially, HARCO Bank are requested to ensure issuance and activation of KisanRupay ATM cum Debit Cardsto the remaining eligible KCC holders expeditiously. This will cover the farmers under the benefits of Rupay Card Insurance. Bank wise position of issuance of KisanRupay Cards is given onAnnexure No.40.3 (P-197).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 36** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO DECEMBER, 2019** |   Presently banksare uploading the position of Equitable Mortgage on the site of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI).  **Bank wise progress as on December, 2019 is given on Annexure No.41(P-198).**  The representative from CERSAI is requested to apprise the members about the latest developments/information with regard to uploading of equitable mortgages by the bank branches.  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |   On the basis of reports received from banks progress compiled by SLBC for the period endedDecember, 2019 is as under:-  **(Amt. Rs. In lacs)**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Institution** | **Disbursement from 1.4.2019 to 31.12.2019** | | **Outstanding as at Dec., 2019** | | | **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** | | **Public Sector Banks** | 97 | 48384 | 266 | 41759 | | **Pvt. Sector Banks** | 0 | 0 | 1 | 25 | | **RRBs** | 1 | 1000 | 1 | 1006 | | **Coop.Banks** | - | - | - | - | | **Total** | **98** | **49384** | **268** | **42790** |   LDMs are also requested to monitor the progress in DCC/DLRC meetings of their respective districts.  **Bank wise/District wise progress is given on Annexure No.42.1 & 42.2 (P 199-200).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 38** | **IMPLEMENTATION OF DIGITAL E-STAMPING FACILITY ON BANK GUARANTEES** |   In view of the digitization of Trade Processes, IBA had constituted a Working Group with few Select Members, FEDAI, SWIFT &StockHolding Corporation. Three Sub Groups were formed under this Working Group. One of the Sub Groups viz. Sub Group on E-Stamping and E-Bank Guarantee had come out with the implementation of “Automated E-Stamping (AES)” after constant endeavors.  The Sub Group on E-Stamping and E-Bank Guarantee and StockHolding Corporation had finalized the procedural Guidelines of AES. SWIFT India Domestic Service plays the role of Implementing Agency. The Government of NCT of Delhi vide communication dated May 27, 2019 had approved the proposal of payment of stamp duty through digital E-Stamping on Bank Guarantee. With the enormous support of the Delhi Government, StockHolding Corporation of India and Swift-India, E-Stamping had been successfully launched, using SWIFT Messaging System, by few Banks, in Delhi in 22nd August, 2019. Subsequently, the E-Stamping Certificate number alongwith the details of the Stamp Duty is being embossed on Bank Guarantee. Issuing E-Stamp Certificate number reduced Paper work and also helps in completing the task quickly.  Indian Banks’ Association vide their letter No. PS&BT/SLBC/AES/8342 dated December 9, 2019, has advised SLBCs to discuss the matter in SLBC meetings and take up with respective State Governments, for the implementation of E-Stamping facility on Bank Guarantee in their States.  The house may discuss.   |  |  | | --- | --- | | **AGENDA ITEM NO. 39** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |   In order to streamline & strengthen the system of holding SLBC meetings, Reserve Bank of India vide their letter No.RPCD.CO.LBS.BC.NO.44/02.19.10/2010-11 dated 29.12.2010 addressed to CMDs of all SLBC Convener Banks have given broad guidelines for convening the SLBC meetings, in termswhereof Convener Banks have to prepare a year calendar of SLBC meetings on Calendar Year Basis inter-alia specifying clearly the cut off dates for data submission and acceptance thereof by SLBC.  For the calendar year 2020, the dates for holding SLBC meetings for the State of Haryana are proposed as under:-   |  |  |  | | --- | --- | --- | | **Sl.No** | **Quarter for which data is to be reviewed** | **Proposed date and day of holding SLBC Haryana meetings** | | 152nd SLBC | March, 2020 | 15th May, 2020 (Friday) | | 153rd SLBC | June, 2020 | 14th August, 2020 (Friday) | | 154th SLBC | Sept., 2020 | 11th November, 2020 (Wednesday) | | 155th SLBC | Dec., 2020 | 12th  February, 2021 (Friday) |   **Chairman SLBC has accorded his consent for the above calendar. The house may discuss and approve the same.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **APPROVAL OF CROP DURATION PATTERN** |   For the purpose of specifying periodicity of crop loan for slipping to NPA account in case of non-payment of principal and interest thereof, some banks have requested that in accordance with the guidelines of RBI the crop duration of each crop being grown in the State should be approved by SLBC and accordingly crop duration approved by SLBC will be fed in the system by the banks for the purpose of classifying the loan related to the specific crop as NPA, in case of non-payment of dues by the farmers within the specified period. After deliberating over the issue at length, the sub-committee approved the following crop duration during a sub-committee meeting held on 23.12.2019:-   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Major crops being cultivated in the State** | **Crop Season (Sowing)** | **Crop Season**  **(Harvesting)** | **Crop Duration** | **Repayment due date** | | **Rabi Crops:** Wheat, Barley, Mustard, Gram, Pea, Tomato, Onion, Potato, Piegonpea (arhar), Potato, cucurbits (creepers), Barseem/cowpea (fodder crops) | October-November | April- May | (Short Duration) | Short duration – 12 months (post harvesting and marketing) | | **Kharif Crops** : Paddy, Cotton, Maize, Bajra, Jwar, Groundnut, Pulses (urad, moong), Tomato, Chilli, Lady’s finger | May-June | October-November | (Short Duration) | Short duration – 12 months (post harvesting and marketing) | | Sun Flower | January/February | May-June | (Short Duration) | Short duration – 12 months (post harvesting and marketing) | | Sugarcane/Kinnow | Feb-March | December-February | (Long Duration) | Long duration – 18 months (post harvesting and marketing) |  * Reserve Bank of India circular on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances, DBR.No.BP.BC.2/21.04.048/2015-16, dated July 01, 2015 had issued detailed guidelines for Asset Classification for agricultural advances. As per the circular: * a loan granted for short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons. * A loan granted for long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season. * For the purpose of these guidelines, “long duration” crops would be crops with crop season longer than one year and crops, which are not “long duration” crops, would be treated as “short duration” crops. * The crop season for each crop, which means the period up to harvesting of the crops raised, would be as determined by the State Level Bankers’ Committee in each State. * Depending upon the duration of crops raised by an agriculturist, the above NPA norms would also be made applicable to agricultural term loans availed of by him.   The house may approve the above-said crop pattern.   |  |  | | --- | --- | | **AGENDA ITEM NO. 41** | **DEPLOYMENT OF BANK STAFF FOR HOUSE LISTING AND HOUSING CENSUS ALONGWITH UPDATION OF NATIONAL POPULATION REGISTER** |   We have been informed by Lead District Manager, Gurugram vide letter dated 31.01.2020 that they have received letter from Zonal Taxation Officer Municipal Corporation Gurugram for appointment of enumerators and supervisors for house listing and housing census alongwithupdationof National Population Register (NPR) of Census of India 2021 shall take place form 1.5.2020 to 15.6.2020 in Haryana.  For conducting of Census 2021, the list of enumerators/supervisors is to be finalized for which they have asked for the list of all nationalized and private banks of Gurugram district alongwith complete address and e-mail IDs so that staff may be demanded from all banks for appointment of staff as enumerators/supervisors for Census 2021 work.  Banks are already facing shortage of staff and if bank staff is deployed for this work, customer service will affect very badly and banks will find it difficult to implement Government schemes.  The house may discuss.   |  |  | | --- | --- | | **AGENDA ITEM NO. 42** | **REVAMPED OF LEAD BANKS – ACTION POINTS FOR SLBC CONVENOR BANKS/LEAD BANKS** |   As per Reserve Bank of India circular dated 03.07.2019, all convener banks have been advised for developing a standardized system for data flow and its management by SLBC Banks. We have since prepared portal as per revamped scheme and have requested all banks to send us text data for sample checking at our level.  Controlling Heads of all banks are requested to send text data to SLBC Secretariat at the earliest for sample checking so that Reserve Bank of India instructions in this regard can be complied with.   |  |  | | --- | --- | | **AGENDA ITEM NO. 43** | **REVIEW OF INCLUSION OF FINANCIAL INCLUSION IN SCHOOL CURRICULUM, FINANCIAL LITERACY INITIATIVES BY BANKS (PARTICULARLY DIGITAL LITERACY)** |   Reserve Bank of India vide their circular dated 6th April, 2018 on Revamped Lead Bank Scheme has desired that financial literacy particularly digital literacy should be included in school curriculum for creating awareness amongst the students. **As such, State Govt. is requested to initiate necessary steps in this regard.**  **The house may deliberate.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 44** | **ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING** |   It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6th April, 2018 that issues remaining unresolved at DCC/DLRC meeting should be referred to SLBC.  LDMs are advised to share the issue (s) with the house which remained unresolved at DCC/DLRC meeting for taking up the matter with the concerned authorities accordingly.   |  |  | | --- | --- | | **AGENDA ITEM NO. 45** | **SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED OTHER DISTRICTS ACROSS THE STATE** |   LDMs are once again advised to share success stories under various Govt. sponsored schemes, PMMY, Stand Up India scheme etc. and new initiatives of their respective districts that can be replicated in other districts of the state, with the SLBC Secretariat for placing the same in the agenda papers of forthcoming SLBC Meetings for deliberations.   |  |  | | --- | --- | | **AGENDA ITEM NO. 46** | **ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR** | | |  |

**ITEMS FOR INFORMATION ONLY**

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| **AGENDA ITEM NO. A** | **FINANCIAL INCLUSION-ACCESS TO BANKING SERVICES-BASIC SAVING BANK DEPOSIT ACCOUNT (BSBDA)** |

Reserve Bank of India vide Circular dated 2nd August, 2019 has informed that the Basic Saving Bank Deposit (BSBD) (RBI Circular UBD.BPD.Cir.No.5/13.01.000/2012-13 dated August 17, 2012 and RPCD.CO.RRB.BC.No.24/07.38.01/2012-13 dated August 22, 2012) was designated as a savings account which would offer certain minimum facilities, free of charge, to the holders of such accounts. In the interest of better customer service, it has been decided to make certain changes in the facilities associated with the account. Banks are now advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance:-

1. Deposit of cash at bank branch as well as ATMs/CDMs
2. Receipt/credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State Government agencies and departments.
3. No limit on number and value of deposits that can be made in a month
4. Minimum of four withdrawals in a month, including ATM withdrawal.
5. ATM Card or ATM-cum-Debit Card.

**The BSBD Account shall be considered a normal banking service available to all.**

**Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in a non-discriminatory manner) subject to disclosure.** The availment of such additional services shall be at the option of the customers. However, while offering such additional services, banks shall not require the customer to maintain a minimum balance. Offering such additional services will not make it a non-BSBD Account, so long as the prescribed minimum services are provided free of charge.

**The holders of BSBD Account will not be eligible for opening any other savings bank deposit account in that bank**. If a customer has any existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a BSBD Account. Further, before opening a BSBD account, the bank should obtain a declaration from the customer that he/she is not having a BSBD account in any other bank.

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| **AGENDA ITEM NO. B** | **MODIFICATIONS IN PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)** |

Reserve Bank of India vide Circular dated 2nd August, 2019 has informed that the Basic Saving Bank Deposit (BSBD) (RBI Circular UBD.BPD.Cir.No.5/13.01.000/2012-13 dated August 17, 2012 and RPCD.CO.RRB.BC.No.24/07.38.01/2012-13 dated August 22, 2012) was designated as a savings account which would offer certain minimum facilities, free of charge, to the holders of such accounts. In the interest of better customer service, it has been decided to make certain changes in the facilities associated with the account. Banks are now advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance:-

1. Deposit of cash at bank branch as well as ATMs/CDMs
2. Receipt/credit of money through any electronic channel or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments.
3. No limit on number and value of deposits that can be made in a month
4. Minimum of four withdrawals in a month, including ATM withdrawal.
5. ATM Card or ATM-cum-Debit Card.

**The BSBD Account shall be considered a normal banking service available to all.**

**Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in a non-discriminatory manner) subject to disclosure.** The availment of such additional services shall be at the option of the customers. However, while offering such additional services, banks shall not require the customer to maintain a minimum balance. Offering such additional services will not make it a non-BSBD Account, so long as the prescribed minimum services are provided free of charge.

**The holders of BSBD Account will not be eligible for opening any other savings bank deposit account in that bank**. If a customer has any existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a BSBD Account. Further, before opening a BSBD account, the bank should obtain a declaration from the customer that he/she is not having a BSBD account in any other bank.

**Controlling heads of banks are requested to ensure implementation of the modifications made in the scheme.**

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| **AGENDA ITEM NO. C** | **FARMERS’ CLUBS FORMED BY BANKS** |

Banks have formed Farmers **2695 Clubs** up to **December 2019** and its institution wise break up is given below:-

|  |  |
| --- | --- |
| **Institution** | **No of clubs** |
| Commercial banks | 537 (PNB, Canara Bank, Central  Bank, Union Bank, Corporationn Bank, SBI/SBOP,Syndicate Bank,BOB and BOI) |
| SHGB | 1257 |
| Central Cooperative banks | 713 |
| PCARDBs | 188 |
| **Total** | **2695** |

All Banks are requested to form more such clubs and create awareness amongst farmers about the banking facilities and help them in becoming knowledgeable farmers. This will also help in bankers’ drive towards CompleteFinancial Inclusion.

Lead District Managers are also requested to seek the help of Farmers’ Clubs in their district for recovery of bank dues, coverage of all the eligible non-defaulter willing farmers under KCC as also making the farmers aware of the benefits of Agriculture Insurance Schemes of NAIS and Pradhan Mantri Jan-DhanYojana, Swachh Bharat Abhiyan and BetiBachao and BetiPadhao being implemented, Pradhan MantriJeevanJyotiBimaYojana, Pradhan Mantri Suraksha BimaYojana, Atal Pension Yojana, Pradhan Mantri MUDRA Yojana and Stand Up India Scheme in the State.

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| **AGENDA ITEM NO. D** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD-PROGRESS DURING THE PERIOD ENDEDDECEMBER, 2019 (2019-20)** |

NABARD has been implementing various Centrally Sponsored Subsidy Schemes for passing on Subsidy to the beneficiaries financed by the participating banks.

The details of the capital subsidy sanctioned under different Govt. Sponsored Schemes during the period ended December, 2019 (2019-20) in the State of Haryana are as under:-

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  | **Rs in lakhs** |
| **Sr. No.** | **Types of Projects** | **Amount disbursed during 2019-20** | **Cumulative disbursements since inception of the RIDF till  31.12.2019** |
| 1 | Irrigation | 17328.26 | 233410.78 |
| 2 | Rural Roads & Bridges | 12176.87 | 170580.71 |
| 3 | Animal Husbandry -  Construction/Modernisation/ upgradation of Veterinary Hospitals / Veterinary Dispensaries/Polyclinics | 2090.54 | 17743.50 |
| 4 | Improvement in Power Sector | 0.00 | 8231.14 |
| 5 | Construction of Godowns | 0.00 | 4267.59 |
| 6 | Public Health- Rural Drinking Water Supply Projects | 13402.27 | 136320.32 |
| 7 | Construction of Anganwadi Centers | 60.37 | 16237.09 |
| 8 | Construction of Toilets in Girl’s schools | 0.00 | 3062.76 |
| 9 | Solar PV Power Plant | 0.00 | 5748.64 |
| 10 | Village Knowledge Centre | 0.00 | 3591.00 |
|  | **Total** | **45058.31** | **599193.53** |

**This is for the information of House.**

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| **AGENDA**  **ITEM NO. E** | **SANCTION OF LOANS BY BANKS TO TRAINED CANDIDATES UNDER THE CENTRAL SECTOR SCHEME “ESTABLISHMENT OF AGRI-CLINIC & AGRI-BUSINESS CENTRES” (ACABC) – PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019** |

During the period ended December 2019, banks have financed 22Agriclinics and Agribusiness Centres amounting to Rs 161 lakhs. An amount of Rs 945.85 lakh was outstanding in 228 account as on December 2019.

**Bankwise progress is given on Annexure No. 43(Page201)**

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| **AGENDA**  **ITEM NO. F** | **ADOPTION OF VILLAGES UNDER DEBT SWAP SCHEME-PROGRESS UPTO DECEMBER, 2019** |

Upto the period ended December, 2019 banks have reported adoption of only 173 villages (BOB-6, Bank of India-17, Canara Bank-3, Indian Bank-8, IOB-18, OBC-19, PNB-60, SBI-11, Syndicate Bank-3, Union Bank of India-1, Indusind Bank-1 and Sarva Haryana Gramin Bank 26).

**Controlling heads of banks are requested to ensure that more villages are adopted by their bank for bringing out the farmers from the clutches of money lenders by financing under Debt Swap Scheme of their bank.**

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| **AGENDA ITEM NO. G** | **SWACHH VIDYALAYA CAMPAIGN-PROGRESS AS ON DECEMBER, 2019** |

Under the **“SWACHH VIDYALAYA CAMPAIGN”** launched by Govt. of India, the CSR activities like construction of Toilets for girl students, provision of Library &Sports Kit in Govt. Schools etc. in the adopted villages of banks are to be undertaken. **Bank wise progress as on December, 2019 is given on Annexure No. 44 (P-202).**

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| **AGENDA ITEM NO. H** | **PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

It is informed that during the period ended December, 2019, 42912 cases involving Rs70022Lac were filed before the LokAdalats out of which 9754 cases amounting to Rs 18752 Lac were settled.

**Bank wise data is given on Annexure No.45 (P-203).**

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| **AGENDA ITEM NO. I** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

**Bank-wise and district-wise data is given on Annexure No.46.1 &46.2 (P**

**204-205).**

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| **AGENDA**  **ITEM NO. J** | **PROGRESS UNDER DEBT SWAP SCHEME DURING THE QUARTER ENDED DECEMBER, 2019 (2019-20)** |

With a view to bring the farmers out of the clutches of money lenders/ non institutional lending agencies, a target of 3% of agriculture disbursement has been fixed for banks under the scheme.

**The summarized progress under Debt Swap Scheme during the period ended December, 19 is as under:-**

(Amt. Rs. in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Lending Institution** | **Disbursement under Agriculture** | **Target (3% of Disb. under Agriculture)** | **Achievement under Debt Swap Scheme** |
| Public Sector Banks | 21409 | 642 | 34 (%) |
| Private Sector Banks | 8704 | 261 | 10 (4%) |
| RRBs | 6646 | 199 | 42 (21%) |
| Coop. Banks | 8852 | 266 | 12(5%) |
| **Total** | **45611** | **1368** | **9(7%)** |

**Controlling heads of banks are requested to advise their branches to popularize the scheme and extend credit to the eligible farmers to bring them out of the clutches of money lenders.**

**The Bank wise position is available in Annexure No. 47(P-206)**

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| **AGENDA ITEM NO. K** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2019 (2019-20)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Area Category** | **ATMs as on Sept 2019** | **ATMs installed during period ended Dec, 2019** | **ATMs closed during the period ended Dec, 2019** | **ATMs as on December, 2019** |
| Rural | 945 | 21 | 32 | 934 |
| Semi-Urban | 1573 | 96 | 26 | 1643 |
| Urban | 3873 | 148 | 61 | 3960 |
| **Total** | **6391** | **265** | **119** | **6537** |

**Bank wise position is given on Annexure No.48(P-207).**