**Agenda papers**

**155th Meeting of State Level Bankers’**

**Committee (Haryana)**

**155th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 31.12.2020will be held on **12.02.2021 (Friday) at 10.30 AM 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 154th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 10.11.2020** |

|  |  |
| --- | --- |
| Last Meeting of 154th SLBC | 10.11.2020 |
| Minutes Emailed/Circulated on  | 30.11.2020 |
| 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 2020 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 29.01.2021** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitization etc. were convened on 27.01.2021 and 29.01.2021. 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 29.01.2021 and are placed below for discussion by the house:-**

|  |  |
| --- | --- |
| **Agenda Item No.**  | **Action Points emerged** |
| **1.1-1.2 -Status of PMJDY Accounts & Issuance of RuPay Cards upto December 2020** | 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 31.12.2020, 76,62,351 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. |
| **1.3- Zero Balance Accounts** |
| **1.3-1.4-Aadhaar Seeding and Mobile Seeding in Operative Saving Fund Accounts** |
| **1.5-** **Claims Received and settled under RuPay Cards** |
| **1.6-** **Aadhaar Seeding in PMJDY Accounts** |
| **1.7-** **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. |
| **1.8-** **UIDAI issues – setting up of Aadhaar Enrolment & Updation Centres in bank premises** | Shri Gaurav Sharma from UIDAI informed that some Aadhaar Enrolment & Updation Centres were not giving online appointments to residents for any updation/modification in Aadhaar. It was advised to all banks to get operational UIDAI centres so that in future no complaints are received in future. He also advised banks to get AECs at installed in uncovered blocks. It was observed that persons outsourced for Aadhaar Enrolment Centres by banks are not able to earn sufficient remuneration out of the business of AECs because of number of persons turning on AECs for Aadhaar work are very less and therefore they are fleding from this work, some-times even without informing banks that they are leaving. He suggested that UIDAI should evolve the way of giving some fixed remuneration of about Rs 5,000/- per month to the persons engaged for AECs besides the earning on commission basis like being given by banks to BCAs/Bank Mitras, so as to make the working of these AECs efficient and stable.  |
| **1.9-** **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & National Payment System (NPS)** | While reviewing the pendency of claim cases under PMSBY and PMJJBY, pendency of cases for more than 3 months was viewed seriously.-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. |
| **1.10-Pradhan Mantri Mudra Yojana (PMMY) Progress during The period ended December 2020** | -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 2020 remained at 9.58% in case of Public Sector Banks where-as NPA of total banking system remained at 6.13% and efforts should be made to reduce NPAs under the scheme. |
| **1.11-** **Progress under Stand-Up India scheme during the period ended December 2020** | -The Convener SLBC advised bankers to increase pace of sanctioning under Stand-up India Scheme. |
| **1.12 – Progress under Emergency Credit Line Guarantee Scheme (ECLGS)** | The Chief Manager, SLBC Haryana informed that as on 31.12.2020, 1,27,085 borrowers consented, 1,02,547 accounts amounting to Rs 503370 lakhs were sanctioned under Emergency Credit Line Guarantee Scheme (ECLGS), out of which 66,570 loans amounting to Rs 3,94,053 lakhs have been disbursed.  |
| **1.13 – Progress under Mudra shishu & DRI** | Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana informed the house that Government of Haryana will provide interest subvention of 2% in addition to the 2% interest subvention already announced by Government of India in Mudra (shishu) cases. Like-wise under DRI Scheme & PM SVANidhi, 2% interest subvention will be borne by the Government of Haryana to facilitate self-employed beneficiaries engaged in small businesses/occupations. In Education Loan also, Govt of Haryana will provide interest subvention to beneficiaries who were unable to repay due to COVID-19. She further informed that Standard Operating Procedure (SoP) shall be prepared soon and will be sent to all banks. She advised banks to upload the data and interest subvention will be released before March 2021. |
| **1.15 – 100% Digitalization of Karnal district** | The Chief Manager, SLBC further informed that Government of Haryana had finalized Karnal district for 100% digitalization.The house reviewed the performance of Karnal district for 100% digitalization. It was reviewed that the progress was 96.46% upto 31.12.2020. Ms Savita K Verma, AGM, Reserve Bank of India informed that the deadline to achieve the allocated target stands extended upto 31.03.2021. She noticed that performance of banks in business accounts was 74.23% which needs improvement. During deliberations it was informed that performance under this section remained on lower side as some businessmen were reluctant to digital methods due to Merchant Discount Rate (MDR), which is a fee paid by the merchant to its bank for accepting payments via UPI, or any other digital payment mode. This is typically calculated as a percentage of the transaction value undertaken through UPI. It was decided that the issue be taken up at SLBC level for further taking up with the Government to waive MDR charges.She also advised all banks to ensure to achieve allocated targets as per Monitorable Action Plan (MAP) within the stipulated date. |
| **1.16 – Digital Payments - NPCI** | The Chief Manager, SLBC Haryana informed that digital payments are needed to promote both financial inclusion and economic growth and desire to work together to increase digital payments adoption both among mass consumers and merchants. He requested all banks to promote digital payments by processing of DBT schemes via NACH and mandatorily issue RuPay cards to Government employees. |
| **1.17 – KPIs in relation to TFIIIP – Mewat district** | The Chief Manager informed the house that NITI Ayog has identified aspirational district of Haryana i.e. Mewat (Nuh) with the objective of (i) ensuring availability of atleast one banking touchpoint and (ii) enhancing coverage under identified Key Performance Indicators (KPIs) for financial inclusion in camp/mission mode upto the benchmark level. KPIs relate to number of bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh population. |
| **1.19 –Emergency Credit Line Guarantee Scheme** | The Chief Manager, SLBC Haryana informed that as on 31.12.2020, 1,27,085 borrowers consented, 1,02,547 accounts amounting to Rs 503370 lakhs were sanctioned under Emergency Credit Line Guarantee Scheme (ECLGS), out of which 66,570 loans amounting to Rs 3,94,053 lakhs have been disbursed.  |
| **1.20 – Progress under Shishu Mudra & DRI** | Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana informed the house that Government of Haryana will provide interest subvention of 2% in addition to the 2% interest subvention already announced by Government of India in Mudra (shishu) cases. Like-wise under DRI Scheme & PM SVANidhi, 2% interest subvention will be borne by the Government of Haryana to facilitate self-employed beneficiaries engaged in small businesses/occupations. In Education Loan also, Govt of Haryana will provide interest subvention to beneficiaries who were unable to repay due to COVID-19. She further informed that Standard Operating Procedure (SoP) shall be prepared soon and will be sent to all banks. She advised banks to upload the data and interest subvention will be released before March 2021. |
| **1.21 – Haryana MSME Interest Benefit Scheme** | The house was informed that State Government had announced ‘Haryana MSME Revival Interest Benefit Scheme’ under which it is providing 100% interest benefit (maximum 8%) on term/working capital loans availed for payment of wages and/or other expenses upto a maximum of Rs 20,000 per employee. Interest benefit is limited to interest paid to bank/FI upto a period of six months. All MSME units working in Haryana as on 15th March 2020 are eligible for the benefit under the scheme. All bankers were advised to disseminate the scheme and start financing under the scheme. However, no application has been received online yet under the scheme. |
| **1.22 – PM Street Vendor’s Atma Nirbhar Nidhi (PM SVANidhi)** | The Chief Manager SLBC Haryana informed the bankers that this scheme is regularly being monitored by Department of Financial Services, Ministry of Finance and VC meetings are being held regularly. Bank-wise progress under the Scheme was reviewed and all banks were advised to get cases pending for sanction/disbursement latest by 15th of February, 2021. |
| **2.1-** **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 2020** | The Chief Manager SLBC Haryana informed the house that out of 194 villages allocated, 193 bank branches/banking outlets have been opened by respective banks in the State of Haryana and 1 bank branches/banking outlet is required to be opened in one village i.e. Sondhapur district Panipat, which was earlier allocated to eOBC (since amalgamated with PNB). As BCA of State Bank of India is functioning in the village, he requested SBI to open banking outlet in the village.The AGM from SBI informed that the opening of banking outlet in village Sondhapur is under process and banking outlet will be got opened very soon. |
| **2.2 – Opening of bank branch of private sector bank at Morni, Panchkula** | The Chief Manager, SLBC Haryana informed that as per communication received from Department of Financial Services, Ministry of Finance, Government of India enclosing there-with reference from Shri Dushyant Chautala, Hon’ble Deputy Chief Minister Haryana to open bank branch of private sector bank in Morni. He requested representatives from private sector banks to explore the feasibility of opening branch at Morni and inform SLBC accordingly.Controlling Heads of private banks were advised to submit their reply within 7 days to SLBC enabling them to submit reply to the Government. |
| **3.1-3.3- Opening of Financial Literacy Centres (FLCs) at Block Level – Progress during the Q.E. December 2020** | The Chief Manager SLBC Haryana informed the house that 144 FLCs are operating in the State of Haryana and performance of these FLCs was reviewed by the house.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.  |
| **3.4 – Opening of FLC at Murthal** | The house was informed that as no FLC was operating at Murthal Block and in the block 5 branch State Bank of India were operating. He requested SBI to open Financial Literacy Centre in Block Murthal, District Sonipat.The AGM, SBI informed the house that they have already decided to open FLC at Murthal and have advertised vacancy for filling up post of Financial Literacy Councellor for Murthal. |
| **4.1-4.3- Progress Of Rural Self Employment Training Institutes (RSETIs) upto December 2020 & 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 were requested to ensure disposal of pending loan applications of RSETI. |
| **5 – Review of Projects sanctioned under FI BY NABARD** | Shri Ravinder Kumar, AGM, NABARD, Haryana, RO Chandigarh briefed the house about projects sanctioned by NABARD (i.e reimbursement of examination fee of BC/BF, Micro ATM, PoS etc) available under Financial Inclusion Fund for scheduled commercial banks.He advised banks to claim reimbursement from NABARD in case of all eligible projects. |
| **6-Lead Bank Scheme – Strengthening of Monitoring Information System (MIS)** | The Chief Manager SLBC Haryana informed the house that as per Revamped Lead Bank Scheme, new portal has been developed by SLBC Haryana and all banks were requested to send sample files to SLBC for test checking of the portal. As only 3/4 banks have sent sample files to SLBC, he requested them to send the same immediately for test checking of the portal so that RBI instructions in this regards are complied with at the earliest.Ms Savita K Verma, AGM, RBI advised SLBC to switch over to new mechanism of data flow at the earliest which will help in getting accurate data from banks for better analysis. |

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| **AGENDA ITEM NO. 2.1** | **STATUS OF PMJDY ACCOUNTS & ISSUANCE OF RUPAY CARDS UPTO DECEMBER 2020** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Difference** | **% age Change** |
| No. of Accounts opened | 75,38,092 | 76,62,351 | 1,24,259 | 1.65% |
| No. of RuPay Cards Issued | 62,90,020 | 62,25,896 | -64,124 | -1.02% |
| %age of RuPay Cards Issued | 83% | 81% | -2% |

**Top 3 banks in opening of PMJDY accounts are as under:-**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | Punjab National Bank (18,43,968), State Bank of India (16,40,445) and Sarva Haryana Gramin Bank (10,88,941) |

**Top 3 & Bottom 3 major banks in issuance of RuPay Cards in PMJDY accounts as at December 2020 are as under:-**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | HDFC Bank, ICICI Bank & IOB (100%), CBI (96%), BoI (95%) & Convener Bank-82% |
| **2.** | **Bottom 3 banks** | SHGB (51%), Bank of Maharashtra (58%) & Canara Bank (76%) |

**Bank wise & District wise status of opening of PMJDY accounts is given on Annexure 1.1 & 1.2 (Page 94-95) and issuance of RuPay Cards is given on Annexure No. 2.1-2.2 (Page 96-97).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.2** | **STATUS OF ACTIVATION OF RUPAY CARDS ISSUED IN PMJDY ACCOUNTS UPTO DECEMBER 2020** |

**Comparative position of activation of RuPay Cards in the PMDJY accounts:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Difference** | **% age Change** |
| No. of Accounts opened | 75,38,092 | 76,62,351 | 1,24,259 | 1.65% |
| No. of RuPay Cards Issued | 62,90,020 | 62,25,896 | -64,124 | -1.02% |
| No. of RuPay Cards Activated | 51,10,238 | 50,77,751 | -32,487 | -0.63% |
| %age of RuPay Cards activated | 81% | 81% | - |

**Top 3 & Bottom 3 major banks in activation of RuPay Cards in PMJDY accounts upto December 2020 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | ICICI Bank, Uco Bank (100%), SHGB (98%), IOB (97%) Convener Bank - 77% |
| **2.** | **Bottom 3 major banks** | Yes Bank (41%), Federal Bank (42%) and HDFC Bank (54%)  |

**Bank wise & District wise Position is given on Annex No. 2.1 & 2.2 (Page 96-97).**

**The house may discuss.**

|  |  |
| --- | --- |
| **­AGENDA ITEM NO. 2.3** | **STATUS OF ZERO BALANCE PMJDY ACCOUNTS AS AT DECEMBER 2020** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **% age change** |
| No. of Accounts opened | 75,38,092 | 76,62,351 | 1,24,259 | 1.65% |
| No of Zero Balance PMJDY Accounts  | 5,36,341 | 5,37,432 | 1,091 | 0.20% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 7.1% | 7.01% | -0.09% |

**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** | IOB (1%), Punjab & Sind Bank (1%), Central Bank of India, Sarva Haryana Gramin (2%) & Convener Bank- (5%) |
| **2.** | **Bottom 3 major banks****(Maximum Zero Balance A/cs** | ICICI Bank (29%), Yes Bank (21%) & HDFC (20%)  |

**Bank wise/Districtwise Position of Zero Balance A/cs is given on Annex No. 2.1 & 2.2 (P 96-97).**

**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 2020** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 3,77,88,906 | 3,99,90,998 | 22,02,092 | 5.83% |
| Aadhaar Seeded in Operative Saving Bank A/cs | 3,15,46,160 | 3,33,90,125 | 18,43,954 | 5.85% |
| %age of Aadhaar Seeding | 83% | 83% | - |

**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 (95%), IDBI (94%), IOB (93%) |
| **2.** | **Bottom 3 Major Banks** | BoM (59%), Axis Bank (72%) & BOB (76%)  |

**Bank wise/Districtwise position is given on Annexure No.3.1 & 3.2 (Page 98-99).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 3,77,88,906 | 3,99,90,998 | 22,02,092 | 5.83% |
| Mobile No. Seeded in Operative Saving Bank A/cs | 3,14,75,445 | 3,34,63,480 | 19,88,035 | 6.32% |
| % age of Mobile No. Seeding | 83% | 84% | 1% |

**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 (100%), IOB (95%) & HDFC Bank (94%) |
| **2.** | Bottom 3 banks | Convener Bank (68%), BoM (71%) & BoB (79%). |

**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.

**The house may review.**

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| --- | --- |
| **AGENDA ITEM NO. 2.5** | **STATUS OF CLAIMS RECEIVED AND SETTLED UNDER RUPAY CARDS AS AT DECEMBER 2020** |
| **Parameter** | **Unit** | **Accident Claim****(Rs.1.00 lac)** | **Natural Death Claim****(Rs.0.30 lac)** |
| Claims Recd. | No. | 1058 | 553 |
| Amt. (Rs. In lacs) | 1058 | 165.90 |
| Claims Lodged | No. | 1058 | 553 |
| Amt. (Rs. In lacs) | 1058 | 165.90 |
| Claims Settled | No. | 921 | 537 |
| Amt. (Rs. In lacs) | 921 | 161.10 |
| Claims Rejected | No. | 112 | 16 |
| Claims Pending | No. | 25 | - |

**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**  |
|  |  |  |  **New India Assurance Co. Ltd.** |
| PNB | 9 | 3 |
| SBI |  | 1 |
| UCO Bank | 2 | 1 |
| HDFC | 1 | 2 |
| SHGB | 5 | 1 |
| **Total** | **17** | **8** |

**Bank wise/Districtwise Position is given on Annexure No. 4.1 & 4.2 (P 100-101).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.6** | **STATUS OF AADHAAR SEEDING IN PMJDY ACCOUNTS AS AT DECEMBER 2020** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Difference** | **% age Change** |
| No. of Accounts opened | 75,38,092 | 76,62,351 | 1,24,259 | 1.65% |
| Aadhaar Seeded | 66,46,102 | 67,70,803 | 1,24,701 | 1.88% |
| %age of Aadhaar Seeded | 88% | 88% | - |

**Bank wise/District wise status of Aadhaar seeding is given on Annexure No. 1.1 & 1.2 (Page 94-95).**

**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 (96%), BoI (95%) & SHGB (92%), Convener Bank (87%) |
| **2.** | **Bottom 3 Major banks** | HDFC Bank (74%), Federal Bank (45%) & J&K Bank (57%) |

**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 31.12.2020, out of 7,67,132 active MGNREGA workers in the State, 7,58,186 workers (98.83%) workers are having aadhaar whereas accounts of 4,54,574 (59.26%) active workers have been converted into Aadhaar Based Payment.

**District wise Progress is given on Annexure No. 5** **(P-102).**

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

In sub-committee, Shri Gaurav Sharma from UIDAI informed that some Aadhaar Enrolment & Updation Centres were not giving online appointments to residents for any updation/modification in Aadhaar. It was advised to all banks to get operational UIDAI centres so that in future no complaints are received in future. He also advised banks to get AECs at installed in uncovered blocks.

It was observed that persons outsourced for Aadhaar Enrolment Centres by banks are not able to earn sufficient remuneration out of the business of AECs because of number of persons turning on AECs for Aadhaar work are very less and therefore they are fleding from this work, some-times even without informing banks that they are leaving. He suggested that UIDAI should evolve the way of giving some fixed remuneration of about Rs 5,000/- per month to the persons engaged for AECs besides the earning on commission basis like being given by banks to BCAs/Bank Mitras, so as to make the working of these AECs efficient and stable.

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.9** | **STATUS OF MICRO ATMs AS AT DECEMBER 2020** |

Upto 31.12.2020, banks have provided **2173 Micro ATMs** to their BCAs.
Convener bank has also provided 631 Micro ATMs to its BCAs. Out of 2173 Micro ATMs, 1755 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 (Page 96-97).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.10** | **STATUS OF DEPLOYMENT AND WORKING OF BCAs AS AT DECEMBER 2020** |

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, 1243 SSAs are covered by branches and 2001 by BCAs. In the State of Haryana, 2679 BCAs have been appointed against the requirement of 2001 and all BCAs are working.

**Bank wise status of providing of BCAs is given on Annexure No. 6 (P-103).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.11** | **PRAGATI MEETING : REVIEW OF SOCIAL SECURITY SCHEMES - PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY), ATAL PENSION YOJANA (APY) & NATIONAL PAYMENT SYSTEM (NPS) - PROGRESS UPTO DECEMBER 2020** |

Reserve Bank of India vide their letter No. FIDD.CO.LBS.No.2025/02.01.11/2019-20 dated April 7, 2020 has advised SLBC Convener Banks to review Social Security Schemes (PMJJBY and PMSBY) and place the status report of implementation of these scheme in SLBC meetings on quarterly basis. The performance of various banks under these schemes is as under:–

**2.11 (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **% age Change** |
| No. of persons enrolled under PMSBY | 36,58,102 | 36,50,744 | -7,358 | -0.20% |

PNB and Canara Bank have reported negative growth.

**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** | **Convener Bank-7,43,666,** Sarva Haryana Gramin Bank (5,91,833) &SBI (5,56,360) |
| **2.** | **Bottom 3 major Banks** | Yes Bank (1,221), J&K Bank (1,471) & IndusInd Bank (4,366) |

**Bank wise/Districtwise Progress is given on Annexure No. 7 & 10 (P-104 & 108).**

**The house may discuss.**

**2.11 (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 11,46,765 | 11,34,467 | -12,298 | -1.07% |

PNB and Canara Bank have reported negative growth.

**Bank wise/Districtwise Progress is given on Annex.No. 8 & 10 (P 105 & 110).**

**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** | PNB (1,99,437), SBI (1,92,095) & Canara Bank (1,52,518) |
| **2.** | **Bottom 3 major Banks** | IndusInd Bank (548), Yes Bank (840) & Kotak Mahindra Bank (5,293) |

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

**STATUS OF CLAIMS RECEIVED AND SETTLED UNDER PMSBY & PMJJBY AS AT DECEMBER 2020**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 3458 | 5916 |
| Amt. (Rs. In lacs) | 6820 | 11832 |
| Claims Lodged | No. | 3458\* | 5916 |
| Amt. (Rs.In lacs) | 6820 | 11832 |
| Claims Settled | No. | 2928 | 5537 |
| Amt. (Rs.In lacs) | 5776 | 11074 |
| Claims Rejected | No. | 340 | 197 |
| Claims Pending | No. | 190 | 182 |

**\*It includes PMSBY claims (96) for partial disability lodged.**

**Bank wise Progress is given on Annexure No. 11.1 & 11.2 (P 110-111).**

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMSBY AS AT DEC 2020**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending**  | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Canara Bank | 20 | 13 | United India Insurance Co. |
| Punjab National Bank | 72 | 19 | OIC |
| Uco Bank | 4 | - |  |
| SBI | 3 | - | NICL |
| IDBI Bank | 2 | - |  |
| HDFC | 7 | 13 |  |
| Sarva Haryana Gramin Bank | 25 | 8 | OIC |
| Harco Bank | 1 | 3 | NICL |
| **Total** | **134** | **56** |  |

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMJJBY AS AT DEC 2020**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending**  | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Bank of India | 2 | - |  |
| Canara Bank | 9 | 2 | United India Insurance Co. |
| Indian Bank | 9 | - |  |
| Punjab National Bank | 34 | 31 | OIC |
| Axis Bank | 3 | 0 |  |
| IndusInd Bank | 1 | - |  |
| IDBI Bank | 8 |  |  |
| HDFC Bank | 8 | 3 |  |
| Sarva Haryana Gramin Bank | 46 | 16 | OIC |
| Harco Bank | 9 | 1 | NICL |
| **Total** | **129** | **53** |  |

**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 **December 2020**, banks have enrolled as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2020** | **Dec 2020** | **Increase/****Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 4,83,063 | 4,99,036 | 15,973 | 3.31% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks** | SBI (67,582), Convener Bank - (66,805) & Canara Bank (66,554)  |
| **2.** | **Bottom 3 Banks** | IndusInd (19), J&K Bank (253) & Kotak Mahindra Bank (546) |

**Bank wise/District wise Progress is given on Annex.No. 9 & 10 ( Page 106 & 108)**

**During the period 01.04.2020 to 31.12.2020, Banks have opened 86,128 APY accounts, as per Annexure 9.1 (Page 107).**

**PFRDA has launched APY Citizen’s Choice (H2, FY 2020-21) Campaign from 1st February to 31st March 2021. We believe that through this campaign we will be able to achieve our annual targets allocated by DFS, Ministry of Finance, Govt of India, for FY 2020-21.**

**All Banks are requested to make this campaign successful.**

**2.11 (iv) National Pension Scheme (NPS) –** Up to **December 2020**, banks have enrolled as under:-

|  |  |
| --- | --- |
| **Parameter** | **Dec 2020** |
| No. of persons enrolled under NPS | 12,016 |

**Bank wise/Districtwise Progress is given on Annexure No. 10.1 (Page 109).**

**The house may review.­**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 2.12 (i)** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2020**  |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 2020 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 2020** |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 32895 | 6438 |
| Private Sector Banks | 150196 | 40128 |
| Sarva Haryana Gramin Bank | 2341 | 790 |
| **Total** | **185432** | **47356** |
| **KISHORE** |
| Public Sector Banks | 24153 | 53977 |
| Private Sector Banks | 25943 | 38732 |
| Sarva Haryana Gramin Bank | 5454 | 7837 |
| **Total** | **55550** | **100546** |
| **Tarun** |
| Public Sector Banks | 8212 | 67480 |
| Private Sector Banks | 5461 | 33627 |
| Sarva Haryana Gramin Bank | 256 | 1994 |
| **Total**  | **13929** | **103101** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **254911** | **251003** |

**Top 3 and bottom 3 major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 2020:**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top 3 Banks (Amount wise)** | IndusInd Bank (119047 – Rs 51050 lakhs), Convener Bank (17480 – Rs 42240 lakhs), SBI (9296 – Rs 34405 lakhs)  |
| **2.** | **Bottom 3 Banks (Amount-wise)** | BoB (51-Rs 82 lakh), BoM (103 – Rs 83 lakhs), IOB (311 – Rs 288 lakhs) |

**Bank wise details is as per Annexure No. 12.1-12.8 (Page 112-119).**

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 |  1,86,623 | 2,935 |
| 2018-19  |  3,41,503 | 3,575 |
| 2019-20  | 4,20,308 | 3,850 |
| December 2020 | 2,54,911 | 2,510 |
| **Total** | **15,39,941** | **16,551** |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.12 (ii)** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT DECEMBER 2020**  |

**Bank wise and District wise position is given in Annexure No.13 (P 120) for information of the house.**

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

Amt. Rs. In lakhs

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at December 2020** | **NPA under the scheme as at December 2020** | **%age of NPA** |
| **Public Sector Banks** | 276837 | 26514 | 9.58% |
| **Private Sector Banks** | 232235 | 3398 | 1.46% |
| **Sarva Haryana Gramin Bank (RRB)** | 42366 | 3896 | 9.20% |
| **Total** | **551438** | **33808** | **6.13%** |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.13** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED DECEMBER 2020**  |

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 2020 is given below:-**

|  |  |
| --- | --- |
| **Institution** | **December 2020** |
| **No. of A/cs** | **Amt.****(Rs. in lakhs)** |
| **Women** |
| Public Sector Banks | 133 | 3106 |
| Private Sector Banks | 36 | 821 |
| Sarva Haryana Gramin Bank | 7 | 142 |
| **Total** | **176** | **4069** |
| **SC/ST** |
| Public Sector Banks | 111 | 2004 |
| Private Sector Banks | 4 | 61 |
| Sarva Haryana Gramin Bank | 1 | 34 |
| **Total** | **116** | **2099** |
| Public Sector Bank | 244 | 5110 |
| Private Sector Banks | 40 | 882 |
| Sarva Haryana Gramin Bank | 8 | 173 |
| **Grand Total (Women & SC/ST)** | **292** | **6168** |

**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)** | Bank of India (65 – Rs 9.99 crore), Canara Bank (63 – Rs 12.75 crore) & Convener Bank (60 - Rs 21.30 crore)  |
| **2.** | **Bottom 3 Banks** | Indian Bank (2 – Rs 0.28 crore), IOB (3 – Rs 0.32 crore) Uco Bank (3 – Rs 0.40 crore)  |

**Bank wise details are given in Annexure No. 14.1 & 14.2 (P 121-122).**

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

(Rs 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  | 593 | 133.74 |
| December 2020 | 292 | 61.68 |
| **Total Sanction** | **4160** | **856.27** |

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.

**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 2020-21.**

**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 2020**  |

During the period ended December 2020, 54.24 crore digital transactions have been performed by banks.

**Bank wise/Districtwise position is given on Annex No.15.1 & 15.2 (P 123-124).**

**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.

Consequent upon the instructions issued from RBI vide their circular No. RBI/2019-20/79, FIDD.CO.LBS.BC.No.13/02.01.001/2019-20 dated 07.10.2019 to make Karnal district 100% digitalized in Haryana State, a meeting was convened on 05.06.2020 by SLBC Haryana Secretariat to review the progress of digitalization of Karnal district. During the meeting, LDM Karnal was advised following action points:-

* Take up the matter with the Controlling Heads of Small Finance banks to advise their DCOs in Karnal district under copy to our office to report their progress in various parameters for digitalization so that the actual progress of whole banking system of the district is reflected.
* Promotion/Implementation of Digitalization of Government Transactions, like Receipt & Payments in different Government Departments be explored.
* Status of Sub-Committee Meetings for digitalization under the Chairmanship of Deputy Commissioner along with minutes be also submitted to SLBC, Haryana on regular basis.

**As per progress given on Annexure 15.3 (Page 125), achievement is 96%. The Lead District Manager Karnal informed that due to lockdown conditions, target of 100% could not be achieved upto 30.09.2020. While the original timeline for completion of the programme was October 2020, keeping in view disruptions brought about by challenges on account of Covid -19 Pandemic, the timeline has been extended by RBI till March 2021.**

**The house to discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.16** | **DIGITAL PAYMENTS – NATIONAL PAYMENT CORPORATION OF INDIA** |

We have been informed by NPCI that digital payments are needed to promote both financial inclusion and economic growth and desire to work together to increase digital payments adoption both among mass consumers and merchants. NPCI is working closely with state governments for increase digital transactions, by identifying projects based on current products of NPCI.  The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. “Faceless, Paperless, Cashless” is one of professed role of Digital India.

All Banks are requested to promote the following:-

1. **Processing of DBT schemes via NACH**: NACH having country largest network of banks with direct interface. Request for support to conversion of DBT payments on NACH platform (National Automated Clearing House) for bringing better efficiency. NPCI also providing account validation facility to departments/Banks to reduce the rejections.
2. **RuPay card mandatory for Government employees**: RuPay is India’s indigenous card scheme. It was conceived to fulfil GoI vision to offer financial institutions in India to participate in electronic payments. It is made in India, for every Indian to take them towards a “less cash” society. Request from Banks to issuance and replace existing debit card with RuPay Debit card only to all government employees.

Ministry of Electronics & Information Technology, Govt of India has suggested following action for promotion of Digital Payments in States:-

* Formation of State level committee for coordination of digital payment promotional activities and enabling digital payment acceptance infrastructure in coordination with SLBC.
* Enabling online payment systems with BHIM/UPI, dynamic UPI QR code, UPI intent, debit/credit card (including RuPay) and internet banking.
* Universal coverage of all merchants/payment receipt counters with static UPI QR code for acceptance of digital payments.
* On-boarding of all bills (electricity, water, gas, telecom, DTH, school/college fees, municipal tax, after recurring bills) on Bharat Bill Payment System (BBPS). Display of BBPS promotional content on utility bills and payment receipt counters alongwith official website and social media.
* Printing of UPI QR code (preferably dynamic) on all utility bills, invoices, etc.
* Enabling open loop National Common Mobility Card (NCMC) card in all public transport including metros, State Road Transport Undertakings, Urban Bus Services etc alongwith tolls, parkings and retails.
* Enabling appropriate payment options in all physical payment receipt counters, such as:-
	+ Prominent display of printed static UPI QAR code at the payment receipt counter to enable counter to ‘scan and pay’
	+ Dynamic UPI QR code on a display facing the customer
	+ NCMC complaint PoS devices which can accept payment in offline contactless mode from NCMC card issued by any Bank
	+ Enabling payment receipt through BHIM Aadhaar PoS machines, particularly in rural/semi-urban areas.
	+ Pull request receipt through BHIM Aadhaar PoS machines, particularly in rural/semi-urban areas.
	+ Pull request through mobile no/Virtual Payment Address (VPA) wherein a payment request of desired amount is received on BHIM/UPI enabled App of the customer
* Offer a visible discount on digital payment vis-à-vis cash
* Organizing campaign for promotion of Digital Payments
* Recognizing/awarding the initiatives for promotion of digital payment
* Development of appropriate mechanism for reporting of Digital payment transactions.
* Assigning target of all state departments for achieving atleast 505 payment/receipt transactions through digital payment modes.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.17** | **TARGET ACHIEVEMENT FOR KEY PERFORMANCE INDICATORS (KPIs) IN RELATION TO TARGETED FINANCIAL INCLUSION INTERVENTION PROGRAMME (TFIIP) FOR THE SHORTLISTED ASPIRATIONAL DISTRICT WITHIN THE OVERALL ASPIRATIONAL DISTRICT PROGRAMME (ADP) OF NITI AYOG - MEWAT DISTRICT** |

Department of Financial Services, Ministry of Finance, Government of India has informed that under the Chairmanship of CEO, NITI Aayog relating to Targeted Financial Inclusion Intervention Programme (TFIIP) to be implemented in 40 shortlisted Aspirational Districts (Ads) within the overall Aspirational Districts Programmes (ADP) of NITI Ayog.

TFIIP for the shortlisted 40 districts, in Haryana, Mewat (Nuh) district has been identified with the following key objectives:-

1. Ensuring availability of atleast one banking touch point (branch/fixed point BC kiosk) within 5 km distance of every inhabited village in the district.
2. Enhancing coverage under the identified Key Performance Indicators (KPIs) for financial inclusion in camp/mission mod upto the benchmark level for Ads in January 2020. KPIs relate to number of bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh of population.

As per instructions received from Department of Financial Services, Ministry of Finance, Govt of India, to achieve 100% target by 22 September 2021, it is requested to organize camps and outreach programs.

**Controlling heads of all banks are requested to sensitize Branch Managers in Mewat district and ensure achievement of allocated targets by 22.09.2021. Bankwise progress is attached as per Annexure 15.4 (Page 126).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.18** | **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.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.19** | **PROGRESS UNDER EMERGENCY CREDIT LINE GUARANTEE SCHEME (ECLGS)**  |

As on 01.01.2021, total 1,66,057 eligible accounts were identified by banks across the State, out of which 1,27,085 consented, 1,02,547 accounts amounting to Rs 503370 lakhs stand sanctioned under Emergency Credit Line Guarantee Scheme (ECLGS), out of which 66,570 loans amounting to Rs 394053 lakhs have been disbursed, as per **Annexure 16 (Page-127).**

**All banks are requested to sanction/disburse loans to all eligible and interested MSME accounts at the earliest.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.20** | **PROGRESS UNDER MICRO UNIT DEVELOPMENT REFINANCE AGENCY (MUDRA) (SHISHU CATEGORY) & DIFFERENTIAL RATE OF INTEREST** |

As per decision taken in 152nd SLBC meeting held on 15.05.2020, a working group was constituted to evolve strategy and action plan for credit dispensation to MSME on cluster basis to new as well as old units. As such, a meeting of working group was held on 29.05.2020 under the chairmanship of Shri Vikas Gupta, IAS, Director-General MSME, Government of Haryana. It was decided in working group meeting that a portal will be developed where-in prospective borrowers eligible under Mudra (shishu) & DRI shall submit applications, which in turn will be forwarded to respective branches for disposal.

As such, a portal <https://atmanirbhar.haryana.gov.in/frontend/web/index.php/site/login> was got developed. Bankwise progress is given as per **Annexure 17.1 & 17.2** **(Page 128-129).**

**All banks are requested to dispose of these applications on merits.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.21** | **HARYANA MSME REVIVAL INTEREST BENEFIT SCHEME**  |

State Government had announced ‘Haryana MSME Revival Interest Benefit Scheme’ under which it is providing 100% interest benefit (maximum 8%) on term/working capital loans availed for payment of wages and/or other expenses upto a maximum of Rs 20,000 per employee. Interest benefit is limited to interest paid to bank/FI upto a period of six months. All MSME units working in Haryana as on 15th March 2020 are eligible for the benefit under the scheme. The scheme was avlid upto 30.09.2020. However, Department has received 26 applications which are under process.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.22** | **PM Street Vendor’s Atma Nirbhar Nidhi (PM SVANidhi)**  |

**Background** : Street vendor represent a very important constituent of the urban informal economy and play a significant role in ensuring availability of the goods and services at affordable rates at the door-step of the city dwellers. They are known as vendors, hawkers, thelewala, rehriwala, theliphadwala etc. in different areas/contexts. The goods supplied by them include vegetables, fruits, ready-to-eat street food, tea, pakodas, breads, eggs, textile, apparel, footwear,artisan products, books/stationery etc.

**Objectives**:- The objective of the Scheme is Central Sector scheme i.e. fully funded by Ministry of Housing and Urban Affairs with the following incentives:-

 i)To facilitate working capital loan upto Rs 10,000;

ii) To incentivize regular repayment; and

iii) To reward digital transactions

**Eligibility : -** The scheme is available to all street vendors engaged in vending in urban aras as on or before March 24, 2020. The eligible vendors will be identified as by Urban Local Bodies. ULBs may adopt any other alternate way for identifying such vendors with a view to ensure that all eligible vendors are positively covered.

**Brief details of the Product : -** Urban street vendors will be eligible to avail a working capital loan of upto Rs 10,000/- with tenure of 1 year and repaid in monthly instalments. For this loan, no collateral will be taken by the lending institutions.

A meeting was called by Additional Chief Secretary, Urban Local Bodies, with all stake-holders on 21.07.2020 where-in it was informed that Department of Urban Local Bodies have issued provisional Certificate of Vending to one lakh eligible and are in the process of sponsoring applications to banks for disposal. Bankwise/District-wise progress is given as per **Annexure 18.1 & 18.2** **(Page 130-131).**

**Controlling Heads of all Banks are requested to start financing under the scheme.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 3.1** | **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 2020** |

**Bank wise status of opening of brick and mortar branches as on 31.12.2020 is given below:-**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sr**  | **Bank** | **No. of villages allocated**  | **Branches/****Banking Outlets opened** | **Branches/Banking Outlets yet to be opened** | **Latest Status conveyed by the bank** |
| 1 | Indian Bank (eAll Bank) | 1 | 1 |  |  |
| 2 | BoB (eAndhra Bank) | 1 | 1 |  |  |
| 3 | Bank of Baroda | 5 | 5 | **-** |  |
| 4 | Canara Bank | 2 | 2 |  |  |
| 5 | C B I | 9 | 9 | **-** |  |
| 6 | UBI (eCorpn. Bank) | 1 | 1 | **-** |  |
| 7 | IDBI Bank | 1 | 1 | - |  |
| **8** | **PNB (eOBC)** | **18** | **17** | **1** | **\*** |
| 9 | P N B | 47 | 47 | **-** |  |
| 10 | P S B | 2 | 2 | **-** |  |
| 11 | S B I | 38 | 38 | **-** |  |
| 12 | Canara Bank (eSynd. Bk) | 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** | **193** | **1** |  |

We have been informed by Lead District Manager Panipat that in village Sondhapur, BCA of SBI is functioning. We have taken up with SBI to open Banking Outlet in the village.

In last sub-committee meeting, AGM, SBI had informed that banking outlet at village Sondhapur shall be opened soon. Representative from SBI is requested to inform the progress in this regard.

**The house may discuss.**

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| **AGENDA ITEM NO. 3.2** | **OPENING OF BANK BRANCH OF PRIVATE SECTOR BANK AT MORNI, DISTRICT PANCHKULA** |

SLBC Haryana has received communication from Department of Financial Services, Ministry of Finance, Government of India enclosing there-with reference from Shri Dushyant Chautala, Hon’ble Deputy Chief Minister Haryana to open bank branch of private sector bank in Morni, District Panchkula.

**Controlling Heads of all private sector banks are requested to explore the possibility of opening of branch at Morni and communicate to SLBC Haryana within a week’s time enabling SLBC Haryana to send suitable reply to Department of Financial Services, Ministry of Finance, Government of India.**

The house may discuss.

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| **AGENDA ITEM 4.1** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL-PROGRESS AS AT DECEMBER 2020** |

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 2020.

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| **AGENDA ITEM 4.2** | **FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E. DECEMBER 2020**  |

From the progress report of FLCs during the quarter ended December 2020 it has been observed that:-

* 462 Going Digital Camps were organized by FLCs during the quarter ended December 2020.
* 996 Targets Oriented camps were organized in the State of Haryana during the quarter ended December 2020.

**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.**

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| **AGENDA ITEM 4.3** | **FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED DECEMBER 2020** |

Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended December 2020 is given below for information of the house:-

* Rural branches of banks have conducted 1796 Financial Literacy Camps during the quarter ended December 2020.
* Out of 2930 Financial Literacy Camps organized during the quarter ended December 2020, 921 Special Camps were organized and 2009 target specific camps were organized by 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. 19 (Page 132).**

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| **AGENDA ITEM 4.4** | **FINANCIAL LITERACY–OPENING OF FLC AT MURTHAL (DITRICT SONIPAT)** |

We have been informed by Lead District Manager Sonipat that there is no FLC operating at Murthal block, District Sonipat. In Murthal block, position of bank branches is as under:-

|  |  |
| --- | --- |
| **Name of Bank** | **No. of branches** |
| State Bank of India | 5 |
| Punjab National Bank | 2 |
| Indian Bank | 1 |
| IDBI Bank | 1 |
| Coop Bank | 1 |

We propose that State Bank of India may be advised to open Financial Literacy Centre in Block Murthal, District Sonipat.

In last sub-committee meeting, AGM, SBI had informed that banking outlet at village Sondhapur shall be opened soon. Representative from SBI is requested to inform the progress in this regard.

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| **AGENDA ITEM NO. 5.1** | **PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO DECEMBER 2020** |

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

**From the progress report of RSETIs from 01.04.2020 to 31.12.2020, it has been observed that:-**

* 134 training programmes of Skill Development have been organized during the review period wherein 3,764 trainees participated.
* 2489 trainees have been financed by the banks to start their Enterprises, 44 trainees got wage employment.

**Performance of the RSETIs functioning in the State up to December 2020 is given on Annexure No.20.1 (Page-133).**

**The House may review.**

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| **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 2020**  |

**From the progress report upto the period ended December 2020, it has been observed that:-**

* 1779 loan applications of RSETI trained candidates have been sponsored and 1426 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 20.2 & 20.3 (P 134-135).**

**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.

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

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| **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.**

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| **AGENDA ITEM 6** | **REVIEW OF PROJECTS SANCTIONED UNDER FINANCIAL INCLUSION FUND BY NABARD**  |

It has been informed by NABARD, Haryana, RO Chandigarh that 1708 Financial and Digital Literacy camps to be conducted by branches of Banks and FLCs (For FY 2020-21), have been sanctioned to following banks with financial support of Rs. 80.35 lakh.

| **S.** | **Name of the Banks** | **No of Camps sanctioned** | **Amount sanctioned** |
| --- | --- | --- | --- |
|  1 | Gurgaon DCCB in Nuh | 35 | 210000 |
| 2 | Gurgaon DCCB | 15 | 75000 |
| 3 | Jind DCCB | 264 | 1320000 |
| 4 | Rohtak DCCB | 100 | 500000 |
| 5 | Kurukshetra DCCB | 30 | 150000 |
| 6 | Ambala DCCB | 30 | 150000 |
| 7 | Faridabad DCCB | 231 | 1155000 |
| 8. | Panchkula | 22 | 110000 |
| 9. | Karnal | 25 | 125000 |
| 10 | Panipat DCCB | 35 | 175000 |
| 11 | Sonepat | 30 | 150000 |
| 12. | Jhajjar | 50 | 250000 |
| 13 | Mahendrgarh | 75 | 375000 |
| 14 | Sirsa | 120 | 600000 |
| 15 | Rewari DCCB | 203 | 913500 |
| 16 | SHGB | 443 | 2377000 |

The purpose of the camps is to spread financial literacy among Farmers, school children, senior citizen, people newly introduced under financial system, entrepreneurs, Self Help Group etc.

**The scheme is open for all Schedule commercial Bank, Small Finance Bank and Payment Banks.** Under the scheme financial support of 60% of expenditure incurred or Rs 5000/- per camp whichever is lower is available for Schedule Commercial Banks, SFU, Payment banks, RCBs, SHGBs.

The concerned banks are requested to organize Financial and Digital Literacy camps by their FLCs and branches as well and claim reimbursement of expenditure incurred on organizing the camps from NABARD within the sanctioned amount.

**Other schemes available under Financial Inclusion fund for Schedule Commercial Banks, RRBs and RCBs, are as under –**

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| **Scheme** | **Activities** | **Financial Support** |
| Reimbursement of Examination fee of BC/BF | Passing of certification exam of IIBF | Expenditure incurred or Rs 800/- per participant whichever is lower for SCB/RRBs/RCBs respectively. For SCB and RRB the grant support is upto 90%/80% respectively. |
| Micro ATM  | Capital expenditure | RCBs and SFD- actual expenditure incurred or Rs 22,500/- per device whichever is lower.RRB – Rs.20,000/-SCB- Rs. 15000/- or actual exp. Whichever is lower.  |
| PoS/mPoS | Capital expenditure/Operational Expenditure | 60%,80%,90% of Rs.6000/- or actual expenditure whichever is lower, for SCB, RRB and RCBs  |
| Dual Authentication Implementation  | Installation of software patch on micro ATMs for Dual Authentication  | Support upto Rs 7 lakh or 60%/80% of exp. Incurred or for SCBs/RRBs resp. whichever is lower.  |
| Hand held projector, battery, screen etc. | Financial literacy activities by the Rural Branches and FLCs of SCB, RRBs, Coop Bank | Support up to 30,000/- or 90% of actual expenditure in aspirational district, and 60% to SCBs and their FLCs, 80% to RRBs and their FLCs and 90% to Cooperative Banks and their FLCs |

NABARD has entered into a MOU with State Bank of India, LHO, Chandigarh for JLG formation and credit linkage, Conduct of financial Literacy programme, Village level programmes, financing of FPOs in Haryana, for which grant support is being extended by NABARD. We request other Banks also to come forward for entering into such agreements to enhance ground level credit flow in micro credit sector, financial literacy and outreach.

NABARD has extended Grant support for mPoS-machine installation at customers point and Aadhaar enabled payment system through Bhim UPI to Paytm Bank and Airtel payment bank respectively. We look forward for the proposals from banking institutions.

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| **AGENDA ITEM NO. 7** | **REVISED MECHANISM OF DATA FLOW FOR LBS FOR SLBC MEETINGS** |

Reserve Bank of India vide circular RBI/2018-19/5 FIDD.CO.LBS.BC.No.2/02.01.001/

2018-19 dated 02.07.2018 has advised the procedure for management of data flow where-in the relevant data be directly downloadable from CBS and/or MIS of the banks without keeping manual intervention to the minimal level in the process.

SLBC Haryana has since got the portal prepared and has requested all member banks to submit sample data for test checking of the portal. RBI is also requested to take up with all member banks to submit sample text data for checking of the portal.

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| **AGENDA ITEM NO. 8** | **NATIONAL STRATEGY FOR FINANCIAL EDUCATION 2020-25** |

Strengthening Financial Inclusion in the country has been one of the important developmental agendas of both the Government of India and the four Financial Sector Regulators (viz. RBI, SEBI, IRDAI and PFRDA). Financial literacy supports the pursuit of financial inclusion by empowering the customers to make informed choices leading to their financial well-being.

Subsequent to completion of the period of the first National Strategy for Financial Education (NSFE: 2013-2018), a review of the progress made was undertaken by the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL- Chair: Deputy Governor, RBI) under the Financial Stability and Development Council (FSDC-Chair: Hon’ble Union Finance Minister). Based on the review of progress made under the Strategy and keeping in view the various developments that have taken place over the last 5 years, notably the Pradhan Mantri Jan Dhan Yojana (PMJDY), the National Centre for Financial Education (NCFE) in consultation with the four Financial Sector Regulators and other relevant stakeholders has prepared the revised NSFE (2020-2025).

The NSFE document intends to support the Vision of the Government of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitude and behaviour which are needed to manage their money better and plan for their future. The Strategy recommends adoption of a Multi-Stakeholder Approach to achieve financial well-being of all Indians.

To achieve the vision of creating a financially aware and empowered India, the following Strategic Objectives have been laid down:

i. Inculcate financial literacy concepts among the various sections of the population

through financial education to make it an important life skill

ii. Encourage active savings behaviour

iii. Encourage participation in financial markets to meet financial goals and objectives

iv. Develop credit discipline and encourage availing credit from formal financial institutions as per requirement

v. Improve usage of digital financial services in a safe and secure manner

vi. Manage risk at various life stages through relevant and suitable insurance cover

vii. Plan for old age and retirement through coverage of suitable pension products

viii. Knowledge about rights, duties and avenues for grievance redressal

ix. Improve research and evaluation methods to assess progress in financial education

In order to achieve the Strategic Objectives laid down, the document recommends adoption of a **‘5 C’** approach for dissemination of financial education through emphasis on development of relevant Content (including Curriculum in schools, colleges and training establishments), developing Capacity among the intermediaries involved in providing financial services, leveraging on the positive effect of Community led model for financial literacy through appropriate Communication Strategy, and lastly, enhancing Collaboration among various stakeholders.

The recommendations laid down in the Strategy under each of the **‘5 Cs’** are as under:

**Content**

• Financial Literacy content for school children (including curriculum and coscholastic), teachers, young adults, women, new entrants at workplace/entrepreneurs (MSMEs), senior citizens, persons with disabilities, illiterate people, etc.

**Capacity**

• Develop the capacity of various intermediaries who can be involved in providing financial literacy.

• Develop a ‘Code of Conduct’ for financial education providers.

**Community**

• Evolve community led approaches for disseminating financial literacy in a sustainable manner.

**Communication**

• Use technology, mass media channels and innovative ways of communication for dissemination of financial education messages.

• Identify a specific period in the year to disseminate financial literacy messages on a large/ focused scale.

• Leverage on Public Places with greater visibility (e.g. Bus Stands, Railway Stations, etc.) for meaningful dissemination of financial literacy messages.

**Collaboration**

• Preparation of an Information Dashboard.

• Integrate financial education content in school curriculum, various Professional and Vocational courses (undertaken by Ministry of Skill Development and Entrepreneurship (MSD&E) through their Sector Skilling Missions and the likes of B.Ed./M.Ed. programmes.

• Integrate financial education dissemination as part of various on-going programmes.

• Streamline efforts of other stakeholders for financial literacy.

The Strategy also suggests adoption of a robust ‘Monitoring and Evaluation Framework’

to assess the progress made under the Strategy.

Representative from Reserve Bank of India is requested to elaborate.

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| **AGENDA ITEM NO. 9** | **NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI): 2019-24** |

The National Strategy for Financial Inclusion (NSFI): 2019-24 sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

Representative from Reserve Bank of India is requested to elaborate.

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| **AGENDA ITEM NO. 10** | **RURAL HOUSING INTEREST SUBSIDY SCHEME (RHISS)** |

The Government of India (GoI) has envisioned the nation to be housed in pucca houses by the time it completes 75 years of independence. Under this vision ‘Housing For All by 2022’, every houseless family or household living in a derelict or a kutcha house in rural areas will live in dignified conditions with basic amenities of water, sanitation and electricity. To enable this endeavour, the GoI is providing institutional finance under the Rural Housing Interest Subsidy Scheme (RHISS).

Spearheaded by the Ministry of Rural Development, the RHISS will provide rural households with inexpensive and easy access to institutional finance in the form of loans from Primary Lending Institutions (PLIs) such as IIFL Home Finance Ltd, at a subsidized interest rate, to construct a pucca house or modify their current house.

RHISS covers a total of 65,535 gram panchayats across India, practically entire India, excluding statutory towns as per census 2011 and towns notified subsequently for coverage under PMAY (Urban).

## Benefits under RHISS - Beneficiaries seeking housing loan from any PLI as identified by CNA, would be eligible for a 3% (per annum) interest subsidy on the principal loan amount. This subsidy shall be valid for a maximum loan amount of first Rs. 2 Lakh, regardless of the total value of the loan amount. Duration of the loan repayment could be up to 20 years or the full period of the loan, whichever is lesser.

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| **AGENDA ITEM NO. 11** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 27.01.2021** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 27.01.2021 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 Mantri Fasal Bima Yojana (PMFBY) also participated.

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

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| **Agenda Item No.**  | **Action Points emerged** |
| **1.1 Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) – 2020** | Shri Rangi Ram, SO, Agriculture & Farmers Welfare Department informed the house that as per portal, 7.5 lakh farmers have been covered under PMFBY under Rabi 2020 crop season.The Chief Manager, SLBC Haryana requested the representative from Agriculture & Farmers Welfare Department to get necessary modification in their portal providing maker & checker facility so that data entered by banks is got checked.Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana informed that it has been decided that Government share will be released after Department of Agriculture & FW and Insurance Company will confirm that the data uploaded in the portal is correct. She further informed that it was desired by Additional Chief Secretary, Finance & Planning, Govt of India that it should be made part of Operative Guidelines of PMFBY in order to avoid future disputes. |
| **1.2 Resolution of complaints under PMFBY** | The Chief Manager SLBC Haryana informed the house that at the request of SLBC, Agriculture & Farmers Welfare Department had convened State Level Grievances Committee (SLGC) Meeting on 14.01.2021 and minutes of the same are awaited.While replying, Shri Rangi Ram, SO, Agriculture & Farmers Welfare Department informed the house that the minutes of the meeting will be sent soon (since received). |
| **3 Doubling Farmers’ Income by 2022** | The Chief Manager, SLBC Haryana informed the house that activities already covered under Agriculture Infrastructure Fund/SFACH will help farmers in doubling their income. |
| **4 Progress under Pashu KCC**  | Dr B S Laura, Director-General, Department of Animal Husbandry & Dairying expressed displeasure over slow pace of sanction/disbursement by banks. He also informed that bankers were reluctant to dispose of these cases and were rejecting the applications on filmsy grounds. He also informed that detailed guidelines on financing Pashu KCC scheme was not approved by HARCO Bank as a result of which lots of cases were pending. The representative from HARCO Bank informed that the scheme is yet to be finally approved.The Chief Manager, SLBC Haryana informed the house that position of State of Haryana in disbursement of Pashu KCC was 3rd at all-India level and at the same time also informed that lot of efforts are still required by banks to get the pending cases sanctioned/disbursed at the earliest.Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana informed the house that during State Credit Seminar held on 06.01.2021, it was desired by Additional Chief Secretary, Finance & Planning, Govt of Haryana to provide list of reasons of rejection of cases and noted with concern that such list was still not provided.Further, in order to reconcile the data, it was decided by the house that LDMs in close coordination with DDMs will submit list of applications received, sanctioned, rejected and pending enabling SLBC secretariat to compile the correct data.Shri Parveen Guglani, Deputy Zonal Manager, PNB, Zonal Office, Chandigarh advised bankers to dispose of cases pending for sanction/disbursement expeditiously. |
| **6 - Protected Cultivation in Haryana- Bankable Plan For 2020-21** |  The house was informed that upto December 2020, Rs 1332 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 Rs 557 lakhs. As progress was on lower side, the house discussed the reasons for low achievement and action points on how to achieve this target in future.  |
| **7 Financing Of Farmers Producer Organizations (FPOs)** | Dr Ranbir Singh, Joint Director, Department of Horticulture informed that Government informed the house that applications of 41 FPOs have been forwarded by their Department to various banks. The Chief Manager, SLBC Haryana informed that Department of Horticulture has not yet issued Notification regarding release of subsidy due to which banks were not in a position to consider the loan applications. Dr Ranbir Singh informed the house that this Notification shall be issued soon. |
| **9-Agriculture Infrastructure Fund**  | The Chief Manager SLBC Haryana informed the house that 29 cases have been identified and uploaded by HAFED on AIF portal for financing under the Scheme. It was decided that duplicity of data sharing should be avoided.  |

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| **AGENDA ITEM NO. 12.1** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) – RABI 2020** |

Govt of Haryana has issued Notification on 15.07.2020 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State of Haryana from Kharif 2020 to Rabi 2022-23 Seasons. The main features of Notification dated 15.07.2020 are as under:-

* **The scheme is optional for all farmers.** Existing loanee farmers will be given a provision to opt-out from the Schemes by submitting requisite declaration to concerned bank branches any time during the year but atleast seven days prior to the cut-off data for enrolment of farmers for the respective seasons. Bank/CSC shall also maintain proper records of farmer declarations whereas non-loanee farmers can submit online or physical copy as applicable i.e. evidence of land record, crop and owner ship/share cropper/tenant farmers.
* Implementing Agencies will be as under:-

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| --- | --- | --- |
| 1. | Cluster-I | Agriculture Insurance Company of India Ltd. |
| 2. | Cluster-II | Reliance General Insurance Company Ltd. |
| 3. | Cluster-III | Bajaj Allianz General Insurance Company Ltd. |

* The Insurance Company shall verify the data of insured farmers pertaining to area insured, area sown, address, bank account number (KYC) as provided by the banks independently on its own cost within two months of the cut-off data and in case of any correction must report to the State Government failing which no objection by the Insurance Company at a later stage will be entertained and it will be binding on the Insurance Company to pay the claim.
* The selected insurance company shall upload the data of beneficiaries on web portal of the Department/Government strictly within the timelines as mentioned in revamped operational guidelines of PMFBY.
* Selected Insurance Companies have to follow the seasonality of discipline and provision of revamped Operational Guideline and instruction issued by the Government from time to time to ensure benefit of the scheme is reached within stipulated timelines. Non-adherence of the guideline and cut-off dates shall attract penalty as envisaged in the operational guidelines.
* Insurance Companies will facilitate the bank branches/intermediaries/agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
* Claim processing and payment to Banks/famers within the prescribed timelines. Claim should be processed through DBT to beneficiaries and not to the bank branches.
* Implementing Agency shall be responsible to settle all admissible claims due to the conditions/eventualities as detailed in revamped operational guidelines of PMFBY. Implementing agency shall be responsible for payment of claims upto the ceiling as mentioned in the revamped operational guidelines of PMFBY. The claim should be settled within the prescribed time limits after receipt of yield data i.e. after 30 days of receiving yield data. Penal interest @ 12% per annum will be recovered on admissible pending claims amount, if Insurance Companies keep claims pending beyond 30 days after providing yield data to Insurance Company and releasing all admissible subsidies for the crops.
* All grievances will be addressed/resolved in District Level Monitoring Committee and Insurance Companies are bound to compliance the decision within 15 days or appeal in higher appealing authorities. After 15 days concerned insurance companies are liable to pay the claim to farmers as per decision of DLMC.

**The house may discuss.**

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| **AGENDA ITEM NO. 12.2** | **RESOLUTION OF COMPLAINTS UNDER PRADHAN MANTRI FASAL BIMA YOJANA** |

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.

Department of Agriculture & Farmers Welfare had convened State Level Grievances Committee (SLGC) Meeting held on 14.01.2021, minutes of the meeting are awaited. **(Since received).**

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| **AGENDA ITEM NO. 13** | **DOUBLING OF FARMERS’ INCOME BY 2022** |

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 issue was discussed in meeting of Sub Committee to SLBC Haryana held on 26.10.2018 and Steering Sub Committee to SLBC Haryana held on 31.10.2018. It was resolved that Agriculture & Farmers’ Welfare Department, Haryana to initiate necessary steps for convening of the State Level Coordination Committee to chalk out over-all action plans to be followed by all stake-holders for doubling the income of farmers and implementation by the banks wherever required.

As for doubling of farmers’ income, apart from financing of farmers by banks, a number of other steps are required to be taken by various departments of State Govt i.e. Agriculture, Horticulture, Animal Husbandry, Fisheries, Finance & Planning, Rural Development, Irrigation, Haryana seeds Development Corporation etc. To discuss and decide the steps to be taken in meeting of State Level Coordination Committee formed for the purpose carries utmost importance.

Further, during the discussions of meeting of Steering Sub Committee to SLBC Haryana held on 1st August, 2019, the Financial Advisor to Govt of Haryana informed that for doubling farmers’ income by 2022 there was a High Level meeting of Hon’ble Chief Ministers of all States of India with Niti Ayog on 18th July, 2019 to discuss avenue to double the farmers’ income by 2022.

In steering committee meeting, Financial Advisor, IFCC, Haryana informed the house that a meeting was convened on 25.07.2019 under the chairpersonship of Ms Navraj Sandhu, IAS, Additional Chief Secretary, Agriculture to discuss High Powered Committee (HPC) of Chief Ministers for “Transformation of Indian Agriculture”. It was also informed that a meeting was also convened on 30.07.2019 under the chairmanship of Shri Ajit Balaji Joshi, IAS, Director-General, Department of Agriculture & Farmers’ Welfare on Operational Guidelines for Schemes for “Operations Greens” and doubling of farmers’ income was one of the agenda item of these meetings.

Representative from Department of Agriculture is requested to brief the house about the action taken on the meeting.

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| **AGENDA ITEM NO. 14** | **PASHU KISAN CREDIT CARD SCHEME**  |

In the Budget 2018-19 the Union Government announced the decision to extend the facility of Kissan Credit Card (KCC) to Animal Husbandry and Fisheries (AH&F) to help them meeting 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 got approved Scale of Finance in State Technical Committee under the scheme and the same has also been circulated to all member banks for implementation in the State of Haryana.

In order to achieve 100% saturation in the State of Haryana, SLBC Haryana had prepared schedule of block wise camps for various districts which was sent to all LDMs along with controlling heads of banks. As such, block-wise camps were organized in the State of Haryana. More than 200 camps have been organized in the State of Haryana in various blocks of Haryana.

As per progress received from all Lead District Managers, 4,07,956 applications under Pashu KCC have since been received, out of which 1,07,946 applications have been sanctioned and 2,00,356 stand rejected. Bank-wise & District-wise progress is given as per **Annexure 21.1-21.2 (Page 136-137)**

**All banks are requested to dispose of pending applications on merits and enter the progress of disposal of applications on PMFBY portal.**

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| **AGENDA****ITEM NO. 15** | **FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF)** |

Hon’ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (PACS, FPO, Agriculture entrepreneurs, start-ups etc.). Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

**Objective** – To provide medium-long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through inventive and financial support.

**Key Features** – (i) The scheme envisages financing as loans to eligible beneficiaries through all scheduled commercial banks, cooperative banks, Regional Rural Banks, NBFCs, NCDC.

(ii) Loans will be disbursed in four years starting with sanction of Rs 10,000 crore in the current year and Rs 30,000 crore each in next three financial years.

(iii) Moratorium for repayment may vary subject to minimum of 6 months and maximum of 2 years.

(iv)Interest subvention – Loans will have interest subvention of 3% per annum upto a limit of Rs 2 crore. The subvention will be available for a maximum period of seven years.

**Eligible Projects** :

a. Post- Harvest Management Projects like:

Supply chain services including e-marketing platforms, Warehouse, silos, pack houses, assaying units, sorting & grading units, cold chains, logistics facilities, primary processing centers, ripening chambers.

b. Viable projects for building community farming assets including:

Organic inputs production, Bio- stimulant production units, infrastructure for smart and precision agriculture, projects identified for providing supply- chain infrastructure for clusters of crops including export clusters, projects prom oted by central/ state/ local governments or their agencies under PPP for building community farming assets or post- harvest management projects. Post Harvest Management Projects - Supply Chain Services including e-marketing platforms, warehouses, silos, pack houses, assaying units, sorting and grading units, cold chains, logistics facilities, primary processing centres, ripening chambers.

**Activities:-**

* Assaying units
* Cold stores and cold chains
* Logistics facilities
* Packaging units
* PPP Projects promoted by Centre/State/Local Govts/their agencies
* Supply chain services including e-marketing platforms
* Primacy Processing Centres
* Ripening Chambers
* Silos
* Sorting & Grading Units
* Supply chain infrastructure for export cluster of crops
* Warehouses
* Waxing Plants
* Organic inputs production
* Bio-stimulant production units
* Infrastructure for smart and precision agriculture

To implement the Scheme at the District level, District level Monitoring Committee (DLMC) has been formulated and following will be the members of the DLMC:-

1. District Collector-Chairman.
2. Chief Executive Officer of Dist. Panchayat/CDO-Vice Chairman.
3. District Officer of Agriculture.
4. District Registrar officers nominated Cooperative Societies.
5. Officers nominated by State (not more than 3).
6. Lead District Manager of DLBC.
7. District Manager NABARD-Member Secretary.

As members of DLMC, LDMs will have an important role to play in the successful implementation at the grass root level. All LDMs shall ensure that the following tasks are performed at the district level:

1. To widely publicize the Schemes through local newspapers, public announcements, pamphlets and brochures printed in vernacular/local language.
2. To coordinate with District Collectors at the distt level and utilize the services of the State Govt. machinery for organizing camps and fairs and identify maximum beneficiaries at the local level.
3. To organize various Financial Literacy Camps and utilize the services of FLC Coordinators and RSETI for properly guiding and training the prospective beneficiaries and explaining the three captioned Schemes in a simple and easy manner.

**Bank-wise position is as per Annexure 22 (Page - 138).**

**The house may discuss.**

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| **AGENDA ITEM NO. 16** | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2020-21** |

From the progress report received from banks, it has been observed that during the period ended December 2020, an amount of Rs 1332 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 2020 against the target of Rs 557 lakhs.

**Bank wise progress is available on Annexure No. 23 (Page - 139).**

**The House may review.**

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| **AGENDA ITEM NO. 17** | **FINANCING OF FARMERS’ PRODUCING ORGANIZATIONS (FPOs)** |

Taking que from GOI, SFAC body, the State Govt. has formed its own similar body for farmers i.e Small Farmers Agri-business Consortium Haryana (SFACH) as per State specific needs. 486 FPOs have been formed in the State by the end of 2019-20 through various agencies like NABARD, SFAC, New Delhi and SFACH. During 2020-21, Govt. of India has launched a dedicated Central Sector Scheme -“Formation and Promotion of Farmer Producer Organizations (FPOs)” for formation of 10000 new FPOs in order to provide adequate handholding and professional support to develop economically sustainable FPOs while facilitating adequate market and credit linkages. Under the Scheme, formation of 10000 FPOs across the country is targeted in five years period of 2019-20 till 2023-24, while providing adequate handholding to each FPO for five years from the formation for which support will continue till 2027-28. For Haryana state, SFACH will act as nodal agency, whereas four Implementing Agencies-NABARD, NCDC, SFAC, New Delhi and SFACH have been approved to take up FPO formation work. Under the scheme, FPOs are to be registered either under Part IXA of companies Act or under States’ Co-operative Societies Act. FPOs should have 300 minimum numbers of members in case of plain areas; while in case of North-East and Hilly areas, it shall be 100 to avail the benefit under the scheme. However, efforts will be made to achieve an average membership size of 500 farmers in plain areas and 200 farmers in Hilly and North-Eastern regions to make them sizable for economic sustainability and profitability.

**Crop Cluster Development Programme (CCDP) Scheme**

The State Government has come out with a very ambitious policy for providing massive financial help to FPOs (70-90% of project cost), with a budget outlay of 510.36 crore for the first three years. Under this scheme, the bank has to sanction only 10% loan and rest is borne by the FPO. The State Government has prepared this massive financial subsidy scheme after careful examination of FPOs/ farmers’ financial strength and their affordability to create costly PHM infrastructure.

**Objectives of CCDP**

Objectives of CCDP is strengthening farmer capacity, aggregation of produce, market linkages, ensuring access to and usage of quality inputs, access to agro-services and enhancing cluster competitiveness, access to post harvesting management infrastructures in a collective mode. Facilitating access to fair and remunerative markets i.e linking of producer groups to marketing opportunities through market aggregators. To integrate all stake holders in supply chain and value addition through Crop Cluster Development Programme (CCDP), end to end approach of integrating the entire supply chain right from production till it reaches the market.

The State Government is moving aggressively to empower the farmers through various policies and schemes and quickly want to resolve the problem of FPOs through holistic approach and come out with some solution like framing a window for financing FPOs under CCDP leveraging them from stringent conditions of bank guarantees.

In the sub-committee to SLBC Haryana held on 25.01.2019, it was pointed out that banks were not financing loans to FPOs for want of collateral security. After detailed discussions, it was decided that Department of Horticulture will request IF&CC, Govt. of Haryana for evaluation of project for providing Govt. Guarantee in these cases.

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 prepare a proposal which will be again discussed in SLBC and will be sent by the respective banks to their corporate office for approval and after taking final approval banks will give sanction ‘in principle’. After given ‘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 in way of pack house etc shall be kept as collateral security by banks to cover their bank finance.

The Department of Horticulture prepared the proposal and circulated through SLBC, Haryana to all the banks for consideration in the matter and sanction the loan to FPOs after getting approval from their respective corporate offices. The suggestions received from various banks have been sent to department of Horticulture, Government of Haryana to incorporate in the main scheme and getting it approved from Government of Haryana so that it can be implemented in the State. Horticulture Department has submitted proposal to Govt. by incorporating given suggestions on 14.07.2020, which is under process in the Finance Department.

In the minutes of 154th meeting of SLBC held on 10.11.2020, guidance note on issues relating to credit evaluation of FPOs, landing assessment tool was referred for the financing of FPOs. SFACH issued Letter of Intent for 130 Integrated Pack Houses of FPOs, out of which 3 have been completed and 34 are under progress. Govt. of India has launched Central Sector Scheme of Financing Facility under “Agriculture Infrastructure Fund”. FPOs have submitted 41 projects on portal under said scheme, list of which is attached at **Annexure-24 (i & ii) (Page 140-141).**

**The house may discuss.**

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| **AGENDA ITEM NO. 18** | **COVERAGE OF SCHEMES OF NATIONAL HORTICLTURE BOARD WITH CENTRAL SECTOR SCHEME ON AGRICULTURE INFRASTRUCTURE FUND (AIF)** |

Ministry of Agriculture & Farmers Welfare, Govt of India has launched a central Sector scheme of financing facility under **Agriculture Infrastructure Fund (AIF**).

The National Horticulture Board (NHB) provides back-ended capital investment subsidy for setting up above infrastructure, including the components defined under AIF e.g. pack houses, ripening chambers, pre-cooling units, primary processing units, cold storages, controlled atmosphere storages etc.

The benefit of scheme of AIF is available over and above the subsidy being offered under the schemes of NHB. It is expected that the convergence of both the schemes can yield significant results in creation of post harvest and cold chain infrastructure for horticulture sector in the country with large scale private participation.

All banks are requested to give wider publicity to Agriculture Infrastructure Fund and facilitate the applicants under different schemes of NHB to avail benefit of both the schemes in the larger interest of farming community.

Also, Government of India has launched following new schemes:-

* **Animal Husbandry Infrastructure Development Fund (AHIDF);**
* **PM Formalization of Micro Food Processing Enterprises (PMFME)**

Controlling heads of all banks are requested to start financing under all three schemes launched by Government of India.

House to discuss.

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| **AGENDA ITEM NO. 19** | **PROGRESS OF CASES SPONSORED BY NATIONAL HORTICULTURE BOARD (NHB) DURING THE PERIOD ENDED DECEMBER 2020** |

From the Progress report received from the National Horticulture Board, RO Chandigarh it has been observed that no IPA has been issued by NHB during the period ended December 2020 under Scheme No.1 (**Development of Commercial Horticulture through Production & Post Harvest Management**) 17 applications were released where-in subsidy amounting to Rs 16.075 lakhs has been released and under scheme No. 2 of NHB i.e. (**Capital investment Subsidy for Construction/Modernization/Expansion of Cold Storage of Horticulture Crops**), 1 applications has been received. However, 7 IPA applications have been issued under both Schemes.

**Details available on Annexure No. 25.1- 25.2 (Page 142-143).**

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.**

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| **AGENDA ITEM NO. 20** | **POTENTIAL LINKED PLANS (PLP)-PROJECTIONS FOR THE YEAR 2021-22 & APPROVAL OF ANNUAL CREDIT PLAN FOR 2021-22** |

NABARD, RO, Haryana has made potential Linked plan for the year 2021-22 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2020-21 and 2021-22 is given below:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|   |  | **Rs in crores** |  |  |
|  |  |  |  |  |
| **Sector** | **2020-21** | **2021-22** | Variation |
| Amount  | %age |
| Crop Loan | 56517 | 58183 | 1666 | 2.95 |
| Agriculture Term Loan | 29268 | 29010 | -258 | -0.88 |
| **Total Agri. Loan** | **85785** | **87193** | **1408** | **1.64** |
| MSME | 42302 | 47475 | 5173 | 12.23 |
| OPS | 18646 | 19627 | 981 | 5.26 |
| **Total** | **146733** | **154295** | **7562** | **5.15** |

**District wise Potential Linked Projections (PLP) for the financial year 2021-22** **received from NABARD are given on Annexure No.26 (Page 144).**

SLBC Secretariat had advised the Lead District Managers to prepare District Credit Plan (DCP) for the year 2021-22 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, after getting the same approved from DLRC/DCC meetings. SLBC Secretariat has compiled bank wise and district wise targets under Annual Credit Plan 2021-22 for the State of Haryana.

A comparative chart showing of ACP Projections for the year 2020-21 and 2021-22 is given below:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **Rs in crores** |  |  |
| **Sector** | **2020-21** | **2021-22** | Variation |
| Amount  | %age |
| Crop Loan | 55842 | 57922 | 2080 | 3.72 |
| Agri. Term Loan | 29035 | 29508 | 473 | 1.63 |
| **Total Agri. Loan** | **84877** | **87430** | **2553** | **3.01** |
| MSME | 42492 | 47183 | 4691 | 11.04 |
| OPS | 18408 | 19323 | 915 | 4.97 |
| **Total** | **145777** | **153936** | **8159** | **5.60** |

On the basis of compilation of targets, Institution wise allocation of targets under Annual Credit Plan 2021-22 are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **Public & Private Sector Banks** | **RRB** | **Coop. Banks & Others** | **Total** |
| Crop Loan | 39238 | 6923 | 11760 | **57921** |
| Agri. Term Loan | 21792 | 3030 | 4687 | **29509** |
| **Total Agri. Loan** | **61030** | **9953** | **16447** | **87430** |
| MSME | 44153 | 898 | 2132 | **47183** |
| OPS | 17438 | 1125 | 760 | **19323** |
| **Total** | **122621** | **11976** | **19339** | **153936** |

Bank-wise, sector-wise and sub-sectorwise targets are given in **Annexure 26.1 to 26.12 (Page 145-156)**

RBI vide their letter no. FIDD.CO.LBS.No.1960/02.01.010/2018-19 dated 08.03.2019 has informed that as per Revamp of Lead Bank Scheme–Action Points for SLBC Convener Banks/Lead Banks, SLBC Convener Banks have been advised that corporate business targets for branches, blocks, districts and States of banks may be aligned with the Annual Credit Plan (ACP) under the Lead Bank Scheme to ensure its better implementation. Accordingly, controlling offices of the banks need to synchronize their internal business plans with the ACP at branch/block/district/state level in each State/Union Territory.

As advised by RBI, controlling heads of bank are requested to synchronize their internal business plans with the ACP targets allocated to their bank for the FY 2021-22 at branch/block/district/state level in the State of Haryana.

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| **AGENDA ITEM NO. 21** | **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 27.01.2021** |

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 27.01.2021. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

|  |  |
| --- | --- |
| **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. | Bankers were requested to ensure that all Govt sponsored loan applications are disposed of within 30 days so that progress of banks could be improved and allocated targets are achieved before the close of current financial year. |
| 1.2 PMEGP Progress during the period ended December 2020 | Banks who were far behind the targets specifically Bank of Maharashtra (32%), Central Bank of India (39%), IOB (10%), Indian Bank (21%), SBI (25%), Uco Bank (13%), Axis Bank (0%), HDFC Bank (0%), ICICI Bank (0%), SHGB (58%) were strictly advised to ensure to achieve their targets. The representative from HDFC Bank was unable to reply properly, which was viewed seriously by State Govt/RBI and HDFC Bank was advised to depute competent Officer only to attend such meetings, in future. |
| 1.3 HSCFDC Progress for the period ended December 2020 | Controlling Heads of all banks were requested to get the pendency cleared within 15 days and also to ensure that the allocated targets are achieved. |
| 1.4 - Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)-Progress during the period ended December 2020 | The Deputy General Manager SLBC 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. He 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.  |
| 1.4- Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)-Progress during the period ended December 2020 | Shri R K Dharia, DFM-FI, HSLRM informed that against the annual target of financing of 10000 SHGs during the financial year 2020-21, 11242 applications were sponsored to banks, out of which 5132 SHGs have been sanctioned amounting to Rs 76.68 crore and disbursement has been made to 5001 SHGs amounting to Rs 74.95 crores. He also informed that they are extending full hand-holding to their SHGs and recovery percentage under the scheme was good. |
| 1.5 - Pradhan Mantri Awas Yojana (PMAY)-Progress during the period ended December 2020 | The Chief Manager SLBC Haryana informed the house that the progress under scheme is being monitored at highest level. He informed that during the period ended December 2020, 2303 cases were sanctioned by banks.The representative from SUDA informed that as per PMAY-MIS portal, the different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 4378.60 crore to 21975 CLSS beneficiaries by providing them interest subsidy of Rs 445.90 crore upto 31.12.2020. Shri V K Singhal, Deputy General Manager, briefed the house about the salient features of PMAY and advised banks to further increase the pace of financing under the Scheme.  |

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| **AGENDA ITEM NO. 22** | **DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM DATE OF RECEIPT OF APPLICATION AT BRANCH** |

As decided in meeting of Sub Committee to SLBC Haryana 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. 23** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

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| **AGENDA ITEM NO. 23.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2020**  |

**M.M. Rs. In lakhs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Annual Target****2020-21** | **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** |
| 2026 | 6256 | 6578 | 1401 | 4456 | 71% | 947 | 2787 |
| **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.** |
| 847 | 2492 | 40% | 3138 | 33 | 2185 | 95 |

Source: PMEGP Portal

**Bank wise & District wise Progress and pendency as at 31.12.2020 is given on Annexure No.27.1-27.3 (Page 157-159) for information of the house.**

**ACTION REQUIRED FROM BANKS**

As the achievement under the scheme upto December, 2020 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**  |  5595(85%) | 1211 | 2659 | 1859 | 752 | 87 |
| **Pvt. Sec. Banks** | 277 (4%) | 26 | 70 | 188 | 13 | 0 |
| **SHGB** | 706(11%) | 164 | 409 | 138 | 82 | 8 |
| **Total** | **6578** | **1401** | **3138** | **2185** | **847** | **95** |

Source: PMEGP Portal

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

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

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.

**The house may discuss.**

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| **AGENDA ITEM NO. 23.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED DECEMBER, 2020**  |

**Progress during the year ended December, 2020 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.** |
| 8000 | 10072 | 2173 | 1904 | 27% sanc.24 % disb. | 3217(32%) | 4682 | 269 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.28.1-28.2 (Page 160-161) 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, 2020 in sanction and disbursement of cases was 27% & 24% each which remained very low.
* 3217 cases were rejected/returned during the year ended December, 2020 i.e. 32%. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 4682 and 269 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of December, 2020.

**ACTION POINTS FOR BANKS:-**

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, 2020 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.

**For HSFDC**

* **HSFDC** is requested to sponsor applications to all banks (including private sector banks) in proportion to their bank branches in the State of Haryana. From Annexure 28.1 it is observed that out of 10072 applications sponsored, only 555 applications were sponsored to private sector banks, out of which only 60 cases have been sanctioned by them.
* **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 kept in mind while sponsoring of fresh cases during the current financial year i.e. 2020-21.
* Branch wise pendency is provided to the LDM of the respective district for follow up with the concerned branches of banks in the district.

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

|  |  |
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| **AGENDA ITEM NO. 23.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2020**  |

**Progress under NULM during the period ended December 2020 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.** |
| 1410 | 3194 | 361 | 456 | 2377 | 261 | 100 | 26% |

**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.** |
| 90 | 24 | 4 | 1 | 19 | 2 | 2 | 16% |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Target (Formation of SHGs)** | **SHGs Formed** | **SHGs Saving Linked** | **SHGs provided Revolving Fund** | **SHGs credit linked** |
| 1000 | 407 | 338 | 283 | 53 |

Source: Department of ULB

**A copy of the bank wise and district wise progress as at December 2020 is given on Annexure No.29.1-29.5 (P 162-169).**

**ACTION POINTS FOR BANKS**

* 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 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)**

* **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.

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.4**  | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2020**  |

From the progress report for the period ended December 2020 received from HSRLM it has been observed that:-

* against the annual target of financing of 10,000 SHGs during the financial year 2020-21, 11242 applications were sponsored to banks during the period ended December 2020.
* Out of these, loan amounting to Rs 7668 lakhs has been sanctioned to 5132 SHGs and disbursement amounting to Rs 7495 lakhs has been made to 5001 SHGs.
* 1116 loan applications have been rejected by banks.
* 4994 loan applications were lying pending for disposal with branches of various banks in the State at the end of December 2020.
* 131 cases were pending for disbursement. (Source: HSRLM)

**Bank wise progress and pendency is given on Annexure No. 30.1 (Page 170).**

**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 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. 23.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIIOD ENDED DECEMBER, 2020** |

From the progress report of Self Help Groups (SHGs) for the period ended December, 2020, it has been observed that banks have saving linked 1939 SHGs and 68937 SHGs have been reported saving linked since inception of the scheme. Out of these 30649 SHGs are NRLM compliant.

Similarly, banks have credit linked 5881 SHGs during the quarter ended December, 2020 and 55511 SHGs have been reported credit linked since inception of the scheme. Out of these, 20213 SHGs are NRLM compliant.

Bankwise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 30.2 Page 171.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.6**  | **PRADHAN MANTRI AWAS YOJANA (PMAY) URBAN - PROGRESS DURING THE PERIOD ENDED DECEMBER 2020** |

**Progress under the scheme during the period ended December 2020 is as under:-**

* Out of 2311 loan applications received under the scheme, 2303 applicants were sanctioned loans amounting to Rs 46923 lakhs during the period ended December 2020. (Source: Banks)
* 5 loan applications were lying pending for disposal/sanction with various branches of banks whereas no application was pending for disbursement as at 31.12.2020

HUDCO Regional Office Chandigarh, vide their letter dated 16.07.2020 have informed that Government of India has extended the time period of the Credit Linked Subsidy Scheme for Middle Income Group (CLSS for MIG) by one year, which will be effective from 01.04.2020 to 31.03.2021.

**Bank wise progress and pendency is given on Annexure No 31.1 (P 172).**

**No. of Cases Sanctioned and disbursed under CLSS-PMAY(U) by the banks since inception of the scheme**

|  |  |  |
| --- | --- | --- |
| **Year** | **Sanctioned** | **Disbursed** |
| **No of Cases** | **Amount Sanctioned****(Rs. in Cr.)** | **No of Cases** | **Amount Disbursed****(Rs. in Cr.)** |
| 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 | 3140 | 510.32 | 3019 | 428.44 |
| 2020-21 (upto 12/20) | 2303 | 469.23 | 2266 | 338.66 |
| **Total** | **8308** | **1400.33** | **8040** | **1116.34** |

Source: Member Banks

**Further, as per PMAY-MIS Portal, different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 4378.60 crore to 21975 CLSS beneficiaries by providing them interest subsidy of Rs 445.90 crore upto 31.12.2020 (Source: Department of ULB). A statement showing district-wise & ULB-wise number of beneficiaries and amount disbursed under CLSS is given on Annexure No 31.2 (i & ii) (Page 173-174).**

**The house may deliberate upon the issues hindering the progress under the scheme and chalk out strategy to achieve considerable progress under Pradhan Mantri Awas Yojana (PMAY).**

|  |  |
| --- | --- |
| **AGENDA ITEM** **NO. 24.1** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED DECEMBER 2020** |

The position of recovery certificates as on December 2020 is given hereunder:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.09.2020** | **16668** | **585.89** |
| Cases filed during the quarter ended Dec 2020 | 1298 | 35.26 |
| Cases disposed of during the period ended Dec 2020 | 1410 | 41.12 |
| **Cases pending as on 31.12.2020** | **16556** | **580.03** |
| Pendency level |
| Up to 6 months | 3304 | 86.66 |
| 6 months to 12 months | 2450 | 69.68 |
| 1 year to 3 years | 3654 | 95.34 |
| Above 3 years | 7148 | 328.35 |
| **Total**  | **16556** | **580.03** |

**Bank wise and District wise progress is given at Annexure No. 32 (Page 175) 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. 25** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON DECEMBER, 2020 (COMMERCIAL BANKs AND RRBs)** |

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

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

 (Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Dec.,2018** | **Dec.,2019** | **Dec.,2020** | **Variation Dec.20/Dec.19(absolute and %age terms)** |
| No of Branches | 4764 | 4939 | 5017 | 78 (1.58%) |
| Deposits | 371820 | 410828 | 478388 | 67560 (16.44%) |
| Advances | 256387 | 271436 | 322235 | 50799 (18.71%) |
| PS Advances | 140190 | 145064 | 149161 | 4097 (2.8%) |
| Agriculture | 52240 | 52779 | 53991 | 1212 (2.30%) |
| MSME | 66014 | 69895 | 74463 | 4568 (6.53%) |
| Other PS | 21937 | 22389 | 20708 | -1681 (-8.12%) |
| Advances to WS | 27924 | 32058 | 32701 | 643 (2%) |
| Advs. under DRI  | 13.59 | 14.02 | 10.40 | -3.62% (-26%) |

**Bankwise position is given in Annexure 33.1 to 33.6 (Page 176-181)**

# **25.2 BRANCHES**

|  |  |  |
| --- | --- | --- |
| **No. of Branches** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| Rural | 1696 | 1745 | 1692 | -53 | -3.04% |
| Semi Urban | 1183 | 1191 | 1224 | 33 | 2.77% |
| Urban | 1885 | 2003 | 2101 | 98 | 4.89% |
| **Total** | **4764** | **4939** | **5107** | **78** | **1.58%** |

# **25.3 DEPOSITS**

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

|  |  |  |
| --- | --- | --- |
| **Aggregate Deposits** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| Rural | 45307 | 49378 | 53004 | 3626 | 7.34% |
| Semi Urban | 57458 | 65126 | 73610 | 8484 | 13.03% |
| Urban | 269055 | 296324 | 351774 | 55450 | 18.71% |
| **Total** | **371820** | **410828** | **478388** | **67570** | **16.44%** |

# **25.4 ADVANCES**

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

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| Rural | 28702 | 31728 | 31029 | -699 | -2.20% |
| Semi Urban | 39909 | 40780 | 42967 | 2187 | 5.36% |
| Urban | 187776 | 198929 | 248239 | 49310 | 24.78% |
| **Total** | **256387** | **271437** | **322235** | **50798** | **18.71%** |

# **25.5 PS ADVANCES**

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

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| **Priority Sector** | 140190 | 145064 | 149161 | 4097  | 2.8 |

**25.6 AGRICULTURE ADVANCES**

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

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| **Agriculture** | 52240 | 52779 | 53991 | 1212  | 2.30% |

**25.6-(i) NPAs UNDER AGRICULTURE AS AT 31st Dec., 2020**

 (Amt Rs. 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.** |
| 2092591 | 53991 | 167612 | 4738 | 8.78 |

**Bank wise position is given at Annexure No. 33.7 (P-182)**

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

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

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 20/Dec. 19**  |
| **(Absolute)** | **%age** |
| MSME Sector | 66014 | 69895 | 74463 | 4568 | 6.53% |

**25.8 ADVANCES TO WEAKER SECTOR**

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

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2018** | **Dec.2019** | **Dec.2020** | **Dec. 19/Dec. 18**  |
| **(Absolute)** | **%age** |
| Weaker sector Advances | 27924 | 32058 | 32701 | 643  | 2% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 26.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****DEC. 2018** | **ACH.****DEC. 2019** | **ACH.****DEC. 2020** |
| CD Ratio (Total) | - | 69% | 66% | 67% |
| CD Ratio (Rural) | 60% | 63% | 64% | 59% |
| CD Ratio (S Urban) | 60% | 69% | 63% | 58% |
| PS to total Advances | 40% | 63% | 57% | 55% |
| Agri. to total Advs. | 18% | 23% | 21% | 20% |
| Small & Marginal Farmers | 8% | 9% | 9% | 8% |
| Micro Enterprises | 7.5% | 10% | 9% | 9% |
| Export Credit | 2% | 0.10% | 0.04% | 0.03% |
| WS Advances to Total Advances | 10% | 13% | 13% | 12% |

The Bank-wise position under National Goals is available in **Annexure No. 33.8** **(P 183)**

**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. 2018 | 69% | 1pps |
| DEC. 2019 | 66% | -3pps |
| DEC. 2020 | 67% | 1pps |

District-wise CD ratio is available in **Annexure No. 33.9** **(P 184)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **DEC. 2018** | **DEC. 2019** | **DEC. 2020** |
| Banking System (CBs & RRBs) | 60% | 69% | 66% | 67% |
| Financial System including Cooperative Banks | 60% | 71% | 68% | 69% |
| CD Ratio (Financial System) with RIDF  | 60% | 72% | 69% | 70% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT DEC., 2020** |

After adding the figures of Rs 19887.78 Crore of investment made by banks in the State Govt. Securities/Bonds with total credit of Rs. 322234.99 Crore (excluding Cooperative banks) the credit + investment to deposit ratio works out to 72%.

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. 33.10 (P-185).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD DEC 2020** |

Progress under Annual Credit Plan during the period ended Dec 2020 is given below:-

 (Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target**  | **Ach.**  | **% Ach** |
| Crop Loan | 41446 | 37361 | **90%** |
| Agri. Investment Credit | 23970 | 14765 | **62%** |
| **Total Agri. & allied activities** | **65416** | **52126** | **80%** |
| MSMEs | 31450 | 29897 | **95%** |
| Other Priority Sector | 13672 | 7961 | **58%** |
| **Total Priority Sector** | **110538** | **89984** | **81%** |

**Institution-wise & Sector-wise ACP Achievement vis-à-vis Prorata Targets during the period ended Dec., 2020 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 | 46183 | 35596 | 77 | 29188 | 29172 | 100 | 12371 | 7277 | 59 | 87742 | 72044 | 82 |
| RRBs | 7194 | 6602 | 91 | 588 | 186 | 32 | 753 | 104 | 14 | 8534 | 6892 | 81 |
| Coop Banks & Others | 12039 | 9927 | 82 | 1674 | 539 | 32 | 548 | 580 | 106 | 14262 | 11047 | 77 |
| Total | 65416 | 52125 | 80 | 31450 | 29897 | 95 | 13672 | 7961 | 58 | 110538 | 89983 | 81 |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP (2018-19) during the period ended Dec. 2020 is given on Annexure No.34.1-34.6 (P 186-191).**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended Dec., 2020 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District** | **AGRI****%age** **Ach.** | **MSME****%age** **Ach** | **OPS** **%age Ach.** | **TOTAL PS %age** **Ach.** |
|
|
|
| Ambala | 93% | 120% | 20% | 81% |
| Bhiwani | 101% | 218% | 37% | 103% |
| Charkhi Dadri | 73% | 101% | 106% | 78% |
| Faridabad | 65% | 84% | 100% | 86% |
| Fatehabad | 76% | 108% | 29% | 75% |
| Gurugram | 66% | 77% | 43% | 70% |
| Hisar | 101% | 83% | 69% | 95% |
| Jhajjar | 58% | 97% | 106% | 72% |
| Jind | 97% | 108% | 90% | 98% |
| Kaithal | 80% | 170% | 36% | 86% |
| Karnal | 79% | 68% | 43% | 72% |
| Kurukshetra | 75% | 38% | 25% | 62% |
| M.Garh | 58% | 64% | 37% | 57% |
| Mewat | 48% | 151% | 39% | 52% |
| Palwal | 94% | 87% | 124% | 98% |
| Panchkula | 44% | 169% | 49% | 87% |
| Panipat | 95% | 111% | 71% | 98% |
| Rewari | 88% | 64% | 13% | 65% |
| Rohtak | 59% | 166% | 72% | 88% |
| Sirsa | 76% | 86% | 28% | 76% |
| Sonepat | 49% | 164% | 103% | 78% |
| Yamuna Nagar | 83% | 107% | 83% | 89% |
| **Total Haryana State** | **80%** | **95%** | **58%** | **81%** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED DECEMBER, 2020**  |

**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. 2018 | 39759 | 1568 | 14 | 1% |
| Dec.2019 | 36042 | 1667 | 99 | 6.31% |
| Dec.2020 | 36994 | 1685 | 18 | 1.08% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.35.1 (P-192).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 29.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD DECEMBER, 2020** |

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 scheme is given below:-**

(Amt. Rs. In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** |
| **Absolute** | **%age** |
| Dec. 2018 | 14208 | 472 | 3 | 0.6% |
| Dec. 2019 | 12533 | 563 | 91 | 19.28% |
| Dec. 2020 | 13928 | 607 | 44 | 7.81% |

**Bank wise position is given on Annexure No.35.2 (P-193).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON DECEMBER, 2020** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on Dec., 20** | **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** |
| 36994 | 1685 | 85 | 5.05 | 876 | 63 | 7 |

**Bank wise position is given on Annexure No.35.3 (P-194).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.29.4**  | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON DECEMBER 2020** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on December, 20** | **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** |
| 13928 | 607 | 18 | 3 | 281 | 15 | 5 |

**Bank wise data is given on Annexure No.35.4 (P-195).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 30** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO DECEMBER, 2020**  |  |

From the progress report received from banks, it has been observed that 122375 (60742 Farm Based & 61633 others) JLGs have been financed during the period ended December, 2020.

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. 36 (P-196).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31** | **HOUSING FINANCE-PROGRESS AS ON DECEMBER 2020** |

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

(Amt. Rs. In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase |
| **Absolute** | **%age** |
| Dec., 2018 | 221239 | 29717 | 2695 | 9% |
| Dec., 2019 | 232944 | 34504 | 4787 | 16% |
| Dec., 2020 | 257126 | 37507 | 3003 | 9% |

**Bank wise position as on December 2020** **is given in Annexure No. 37 (P-197).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.1** | **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., 2019** | **DEC., 2020** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises  | 591276  | 22799 | 695295 | 24462 |
| Small Enterprises | 136615 | 26915 | 136899 | 26970 |
| **Micro & Small Enterprises (MSEs)** | **727891** | **49714** | **832194** | **51432** |
| Share of ME Advs. out of MSEs | **81%** | **46%** | **83%** | **48%** |
| Medium Enterprises (MEs) | 19630 | 20182 | 22900 | 23031 |
| **MSMEs** | **747521** | **69896** | **855094** | **74462** |

**Bank-wise performance is as per Annexure 38.1-38.2 (Page 198-199)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on December, 2020 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** |
| 855094 | 74462 | 4121 | 6% | 8726 | 480 | 6% |

**Bank-wise detail is given as per Annexure No. 38.3 (P-200).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.3** | **BIFURCATION OF NPA UNDER MSME ADVANCES AS ON DECEMBER, 2020** |

(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.** |
| 72051 | 1713 | 4919 | 1226 | 2364 | 1181 | 79334 | 4120 |

**Bank-wise detail is given as per Annexure No.38.4 (P-201).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.32.4** | **CREDIT LINKAGE OF UNIDENTIFIED/UNRECOGNIZED MSME CLUSTERS - PROGRESS AS AT DECEMBER 2020** |

As per the progress report for the period ended December, 2020 received from LDMs, it has been observed that all 1144 micro, 89 small and 11 medium unidentified Clusters of District Gurugram, Hisar, Panchkula and Panipat and all identified clusters stand credit linked.

Districtwise progress with regard to Unidentified/Unrecognized MSME Clusters is given on **Annexure No.38.5 (P-202).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.5** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED DECEMBER, 2020** |

51 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs. 1928 Crore in 3530 cases during the period ended December, 2020 and disbursement has been made in 3522 cases amounting to Rs. 1892 Crore.

**Bank wise position is given on Annexure No.38.6 (P-203).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.6** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON DECEMBER, 2020** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on December, 2020 is summarized below:-

(Amount Rs. in Lakh)

|  |  |  |
| --- | --- | --- |
| **Period** | **New MSEs loans upto Rs.** **10 lakh** | **Out of which collateral free loans** |
| **No. of units** | **Amount** | **No. of units** | **Amount** |
| **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%) |
| **Dec., 2020**(01.04.20 -31.12.20) | 148588 | 237688 | 144395 (97%) | 207687 (87%) |

**Bank wise information is as per Annexure No. 38.7 (P-204)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.6** | **BANKWISE PROGRESS OF CLAIMS LODGED & APPROVED UNDER CGTMSE DURING THE PERIOD ENDED DECEMBER, 2020** |

From the progress reports received from the banks it has been observed that 2622 claims amounting to Rs 22242 lakhs were lodged by banks with CGTMSE. Out of these, 2492 claims amounting to Rs 20645 lakh have been approved.

**Bank wise position is available at Annexure No. 38.8 (P-205).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2020** |

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. 2018** | **Outstanding as on Dec. 2019** | **Outstanding as on Dec. 2020** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 100459 | 2427 | 122569 | 2429 | 199911 | 3865 |
| **Sikh** | 191937 | 7781 | 198531 | 8077  | 253398 | 7529 |
| **Christian** | 4357 | 216 | 4311 | 202  | 3231 | 146 |
| **Neo-Buddhist** | 454 | 33 | 913 | 27  | 1074 | 26 |
| **Jain** | 4169 | 299 | 4142 | 317 | 3534 | 692 |
| **Zoroastrian** | 128 | 8 | 128 | 9 | 134 | 9 |
| **Total (Incl. Coop. Banks** | **424775** | **11655** | **489338** | **12179**  | **461282** | **12267** |

**Bank-wise data on loans disbursed and outstandings given on Annexure No.39.1-39.2 (P 206-207).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33.2** | **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 Haryana i.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. 39.3-39.4 (P 208-209).**

**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 Comm-unities** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Comm-unities** | **% age of Total Outstand-ing to O/s to Min. Comm.** |
| Mewat | 63945 | 50446 | **79%** | 157234 | 136814 | **87%** |
| Sirsa | 540172 | 44547 | **8%** | 812339 | 487385 | **60%** |
| Fatehabad | 356619 | 21892 | **6%** | 508824 | 87449 | **17%** |
| Y.Nagar | 689041 | 9579 | **1%** | 669915 | 43323 | **6%** |
| Kaithal | 511048 | 4064 | **1%** | 618213 | 53913 | **9%** |
| Palwal | 357198 | 57090 | **16%** | 376594 | 104975 | **28%** |

**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. 34** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED DECEMBER 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. 2018** | 24652 | 4361 | 21.5% | 9.6% |
| **Dec. 2019** | 27988 | 3306 | 14.2% | 10.3% |
| **Dec. 2020** | 30588 | 2600 | 9.29% | 9.5% |

**Bank-wise data depicting the performance during the period ended December, 2020 is given in Annexure No.40 (P-210).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.35** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO DECEMBER, 2020** |

**Position as on December, 2020**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as on 31.03.2005 | 1447178Amt Rs. 5225 Crore |
| 2 | KCCs issued since inception of the Scheme | 48,77,080 |
| 3 | Total Landholdings | 16,17,311 (farmers) |
| 4 | Amount Sanctioned | Rs. 94775 crores |
| 5 | KCCs Outstanding as on 31.12.2020 | 2263223 (farmers) |
| 6 | Amount Outstanding | Rs.47624 crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on December, 2020 is given in Annexure No.41.1-41.2 (P 2011-212).**

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

|  |  |
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| **AGENDA ITEM NO. 36** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO DECEMBER, 2020** |
|

|  |  |
| --- | --- |
|  |  |

It has been observed from the progress reports received from banks that out of 15,48,501 eligible KCC holders, banks have issued 12,73,327 RuPay ATM cum debit cards upto December 2020 i.e. 82%. **Controlling heads of banks specially. Bank wise position of issuance of Kisan RuPay Cards is given on** **Annexure No.41.3 (P-213).**  **The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 37** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO DECEMBER, 2020** |

Presently banks are 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, 2020 is given on Annexure No.42 (P-214).**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.**

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| --- | --- |
| **AGENDA ITEM NO. 38** | **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, 2020**  |

 On the basis of reports received from banks progress compiled by SLBC for the period ended December, 2020 is as under:-Amt. Rs. In lacs)

|  |  |  |
| --- | --- | --- |
| **Institution** | **Disbursement from 1.4.2020 to 31.12.2020** | **Outstanding as at Dec., 2020** |
| **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** |
| **Public Sector Banks** | 48 | 20695 | 287 | 49625 |
| **Pvt. Sector Banks** | 0 | 0 | 1 | 25 |
| **RRBs** |  |  |  |  |
| **Coop.Banks** | - | - | - | - |
| **Total** | **48** | **20695** | **288** | **49650** |

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.43 (P 215).****The house may review.**

|  |  |
| --- | --- |
| **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:-

|  |  |  |
| --- | --- | --- |
| **Sr No** | **Quarter for which data to be reviewed** | **Proposed date of holding** |
| 156th | March 2021 | 14.05.2021 (Friday) |
| 157th | June 2021 | 13.08.2021 (Friday) |
| 158th | Sept 2021 | 12.11.2021 (Friday) |
| 159th | Dec 2021 | 14.02.2022 (Monday) |

**Chairman SLBC has accorded his consent for the above calendar. The house may discuss and approve the same.**

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| --- | --- |
| **AGENDA ITEM NO. 40** | **REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)** |

Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.NPA percentage as on 30.09.2020 is given under these sectors:-

|  |  |
| --- | --- |
| **Sector** | **%age** |
| Agriculture | 7% |
| MSME | 6% |
| MUDRA | 6% |

**Bankers are requested to deliberate the issue of high NPAs under Agriculture, MSME and MUDRA loans in the State of Haryana and the mechanisms and steps taken for reduction in the level of high NPAs.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 41** | **PAYMENT OF COMMISSION TO BANKS ON ACCOUNT OF DISBURSEMENT OF SOCIAL SECURITY PENSION** |

The issue of payment of commission to banks on account of social security pension was discussed in various SLBC meetings. The Department of Social Justice & Empowerment released commission to banks upto September 2019. The Department should evolve the mechanism to release the commission on monthly basis automatically once the response file is received from the concerned banks.**The House may deliberate**.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 42** | **APPOINTMENT OF INDEPENDENT DISTRICT COORDINATORS (DCOs) BY BANKS** |

SLBC Secretariat has been regularly requesting the Controlling heads of banks to appoint independent District Coordinators in all districts of the State. On the basis of feedback report received from the LDMs, it has been observed that most of the banks have designated their Branch Managers as District Coordinating Officer (DCO) due to which LDMs face problems in obtaining various types of feedback reports from them for BLBC/DCC/DLRC/SLBC meetings etc.**Controlling heads of banks are requested to ensure that Independent DCOs are appointed and Branch Managers are not designated as DCO.****The house may discuss.**

|  |  |
| --- | --- |
| **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.

|  |  |
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| **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**

|  |  |
| --- | --- |
| **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, 2020** and its institution wise break up is given below:-

|  |
| --- |
|  |
| **Name of the Bank** | **Farmers' Clubs formed** |
| Commercial Banks (PNB, Canara Bank, Central Bank, Union Bank, SBI,BOB,BOI) | 537 |
| Sarva Haryana Gramin Bank | 1257 |
| Central Cooperative Banks | 713 |
| DPCARDBs | 188 |
| Total | 2695 |

No target has been allocated yet by NABARD for the year 2020-21.

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-Dhan Yojana, Swachh Bharat Abhiyan and Beti Bachao and Beti Padhao being implemented, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, 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 ENDED DECEMBER, 2020**  |

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, 2020 in the State of Haryana are as under:-

|  |
| --- |
| Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) : |
|  (position as on 31.12.2020)  |
| Name of scheme  | No. of Proposals | Amount Sanctioned (Rs. lakh) | Amount Disbursed (Rs. lakh) | Remarks |
| Advance Subsidy |   |   |   |   |
| CISS - Rural Godowns  | 0 | 0.000 | 0.000 |   |
| CISS - ISAM | 0 | 0.000 | 0.000 |
| New AMI | 39 | 742.482 | 197.078 |
| Sub total :  | 39 | 742.482 | 197.078 |
| Final / OT Subsidy  |   |   |   |   |
| CISS - Rural Godowns | 0 | 0.000 | 0 |   |
| CISS - ISAM | 0 | 0.000 | 0 |   |
| New AMI | 0 | 0.000 | 0 |   |
| CISS - Cold Storage | 0 | 0.000 | 0 |   |
| CLCSS  | 0 | 0.000 | 0 |   |
| ACABC  | 3 | 14.040 | 0.000 |   |
| DEDS | 0 | 0.000 | 0 | Discontinued |
| CSS - AH Scheme | 0 | 0.000 | 0.000 |   |
| PVCF (Subsidy) | 0 | 0.000 | 0 |   |
| JNNSM | 0 | 0.000 | 0 |   |
| Solar Pumpset Scheme | 0 | 0.000 | 0 |   |
| NPOF | 0 | 0.000 | 0 |   |
| NLM -EDEG | 0 | 11.225 | 11.225 | \*\* |
| Sub Total | 3 | 25.265 | 11.225 |   |
| Grand Total | 42 | 767.747 | 208.303 |   |
| \*\* As per details uploaded on Ensure |  |
| **This is for the information of House.** |
| **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, 2020** |

During the period ended December 2020, banks have financed 5 Agriclinics and Agribusiness Cntres amounting to Rs 23.08 lakhs. An amount of Rs 892.24 lakh was outstanding in 249 account as on December 2020.

**Bankwise progress is given on Annexure No. A (Page 216)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. F** | **SWACHH VIDYALAYA CAMPAIGN-PROGRESS AS ON DECEMBER, 2020** |

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. As per report received from banks, upto December, 2020, 22 toilets for girl students have been constructed in schools, besides other activities like opening of library cum reading rooms, providing sports kits etc. in the schools have also been undertaken by banks. **Bank wise progress as on December, 2020 is given on Annexure No. B (P-217).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. G** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2020** |

**Bank-wise and district-wise data is given on Annexure No. C (P 218).**

|  |  |
| --- | --- |
| **AGENDA****ITEM NO. H** | **ADOPTION OF VILLAGES UNDER DEBT SWAP SCHEME-PROGRESS UPTO DECEMBER, 2020** |

**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.**

**The Bankwise position is available in Annexure D (Page 219)**

|  |  |
| --- | --- |
|  **AGENDA ITEM NO. I** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2020** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Area Category** | **ATMs as on September, 2020** | **ATMs installed during period ended Dec, 2020** | **ATMs closed during the period ended Dec, 2020** | **ATMs as on December, 2020** |
| Rural | 926 | 49 | 14 | 961 |
| Semi-Urban | 1733 | 42 | 48 | 1727 |
| Urban | 4157 | 226 | 225 | 4158 |
| **Total** | **6816** | **317** | **287** | **6846** |

**Bank wise position is given on Annexure No. E (P-220).**

**- - - - -**