**Agenda papers**

**158th Meeting of State Level Bankers’**

**Committee (Haryana)**

**158th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 30.09.2021will be held on **15.11.2021 (Monday) at 10.30 AM at Hotel Shivalik View, Sector – 17, Chandigarh.**

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

|  |  |
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| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 157th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 11.08.2021** |

|  |  |
| --- | --- |
| Last Meeting of 157th SLBC | 11.08.2021 |
| Minutes Emailed/Circulated on  | 24.08.2021 |
| Comments Received | Nil |

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

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| **AGENDA ITEM NO. 2** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO SEPTEMBER 2021 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 27.10.2021** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 27.10.2021. The minutes of these meetings have been 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 27.10.2021 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 September 2021** | The Controlling heads of banks were again requested to ensure:--The house reviewed the performance of banks for opening of accounts under PMJDY. -Emphasis on opening more PMJDY accounts by their branches to ensure on boarding 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** |
| **1.4-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** |
| **1.8-** **UIDAI issues – setting up of Aadhaar Enrolment & Updation Centres in bank premises** | Shri Gaurav Sharma from UIDAI informed that link for self-inspection of Aadhaar Enrolment & Updation Centres has been made available and requested bankers to inspect their Centers while using the link. He also informed that AECs are yet to be set up in 34 blocks and requested bankers to cover these blocks also. |
| **1.9-** **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & National Payment System (NPS)** | The house was informed that out of 3996 claims lodged under PMSBY, 125 cases were still pending, out of which 37 cases were pending for more than 3 months. Similarly, under PMJJBY 7332 cases were lodged and 322 were pending, out of which 91 cases were pending for more than 3 months. The Convener, SLBC observed that processing of claims under PMSBY & PMJJBY has to be made faster so as to improve the turnaround time. **(Annexure 10)**Mrs Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana stated that Government of Haryana has launched Mukhya Mantri Parivar Samridhi Yojana giving benefits to eligibles under five schemes, out of which two scheme i.e. PMJJBY and PMSBY relate to Banks. She informed that under MMPSY scheme, residents of Haryana having annual income of less than Rs 1.80 lakh or having less than 5 acres of land are eligible. Under the Yojana, eligible beneficiaries will be reimbursed premium of PMJJBY & PMSBY. She noted that due to launching of this scheme number of enrollments under PMJJBY & PMSBY has increased significantly.The Convener SLBC Haryana viewed that it is a good opportunity for banks to enroll maximum eligible under PMJJBY and PMSBY and seek reimbursement from Government of Haryana. |
| **1.10-Pradhan Mantri Mudra Yojana (PMMY) Progress during The period ended September 2021** | -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 September 2021 remained at 15.88% in case of Public Sector Banks where-as NPA of total banking system remained at 15.31% and efforts should be made to reduce NPAs under the scheme. |
| **1.11-** **Progress under Stand-Up India scheme during the period ended September 2021** | -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 the house about the latest changes made under the Scheme and also that the Scheme has been extended upto 31.03.2022. He exhorted bankers to increase lending to all eligible beneficiaries under the scheme. The bank-wise progress was reviewed and all banks were advised to sanction this facility to all eligible borrowers. |
| **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. The Chief Manager informed that with a view to leveraging the experience gained during implementation of the pilot programme, RBI vide letter dated 14.07.2021 advised to extend programme in one or two other districts as well in consultation with State Government and other stakeholders. The issue was deliberated at length. After discussing district-wise literacy rate and connectivity issues, four districts namely Ambala, Hissar, Bhiwani and Faridabad were shortlisted. As per information received from IFCC, Government of Haryana, they identified Ambala and Hissar districts in next phase for 100% digitalization. As such, necessary instructions were imparted to LDMs of these districts. Though the progress of these two districts is on lower side at this juncture, it was believed that the performance in these districts will improve gradually.Shri Bimal Sharma, AGM, RBI suggested that there should be some deadline for achieving 100% digitalization in newly identified districts i.e. Ambala and Hisar and banks to plan accordingly. |
| **1.16 – Digital Payments - NPCI** | Shri Vikas Sirohi, Nodal Officer, NPCI expressed satisfaction over digital transactions taken place in the State of Haryana as position of Haryana remained at No. 3 in per-capita digital transaction, after Chandigarh and Karnataka. He informed that digital payments are needed to promote both financial inclusion and economic growth and desired to work in unison to increase digital payments adoption both among mass consumers and merchants. He advised banks to ensure that all digital payment modes are made available to all sectors viz tourism, transportation etc. |
| **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 at least 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.Controlling heads of banks were requested to sensitize branch Managers in Mewat district and ensure achievement of allocated targets. |
| **1.21 – Progress under Shishu Mudra & DRI** | Mrs 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. She further informed that information required from banks regarding financial implication of these schemes has not been received by SLBC. She advised all bankers to submit desired information to SLBC within a week’s time. |
| **1.22 – PM Street Vendor’s Atma Nirbhar Nidhi (PM SVANidhi)** | The bank-wise progress under the Scheme was not found satisfactory and all banks were advised to expedite cases pending for sanction/disbursement. Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, informed the house that under the scheme, 1st tranche of Rs 10,000/-, 2nd tranche of Rs 20,000/- and 3rd tranche for Rs 50,000/- is to be given by banks and presently we are at the stage of 2nd tranche. He also advised bankers to dispose of pending cases at the earliest. The Chief Manager SLBC Haryana informed the house that Government has launched “Svanidhi se Samridhi” and the progress of banks is being monitored by DFS and MoHUA.All banks having major pendency were advised to clear the pendency in sanction and disbursement within a week’s time. |
| **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 September 2021** | The Chief Manager SLBC Haryana informed the house that out of 194 villages allocated, 194 bank branches/banking outlets have been opened by respective banks in the State of Haryana. |
| **3.1-3.3- Opening of Financial Literacy Centres (FLCs) at Block Level – Progress during the Q.E. September 2021** | 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.Shri Bimal Sharma, AGM, RBI advised Controlling heads of all banks to ensure that independent FLC counselors are appointed and proper infrastructure is provided for smooth functioning of FLCs.  |
| **4.1-4.3- Progress Of Rural Self Employment Training Institutes (RSETIs) upto September 2021 & 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. |
| **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. He also informed that SLBC has since received text date from ICICI Bank, Union Bank of India, Central Bank of India and requested remaining banks to submit text data to SLBC in time so that test checking of new portal could be done.  |
| **7- Issues relating to RSETIs** | The Chief Manager SLBC Haryana apprised the house about issues relating to RSETIs in the State of Haryana and requested State Government authorities to intervene in the matter. Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana informed that a separate meeting will be convened soon over this issue. |

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| AGENDA ITEM NO. 2 | IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA - PROGRESS UPTO SEPTEMBER 2021 |

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| --- | --- |
| **AGENDA ITEM NO. 2.1** | **STATUS OF PMJDY ACCOUNTS & ISSUANCE OF RUPAY CARDS UPTO SEPTEMBER 2021** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Jun 2021** | **Sept 2021** | **Difference** | **% age Change** |
| No. of Accounts opened | 78,67,942 | 82,20,018 | 3,52,076 | 4.47% |
| No. of RuPay Cards Issued | 63,97,364 | 67,07,037 | 3,09,673 | 4.84% |
| %age of RuPay Cards Issued | 81% | 82% | 1% |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-ing Banks** | Punjab National Bank (19,08,985), State Bank of India (16,56,558) and Sarva Haryana Gramin Bank (12,18,057) |

**Top performing & Bottom performing major banks in issuance of RuPay Cards in PMJDY**

 **accounts are as under:-**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-ing Banks** | HDFC Bank, ICICI Bank & IOB (100%), CBI (96%), BoI (93%) & Convener Bank - 85% |
| **2.** | **Bottom performing banks** | SHGB (53%), Bank of Maharashtra (72%), Canara Bank (76%) |

**Bank wise/District-wise status of opening of PMJDY accounts is given on Annexure 1.1 & 1.2 (Page 119-120) and issuance of RuPay Cards is given on Annexure No. 2.1-2.2 (Page 121-122).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.2** | **STATUS OF ACTIVATION OF RUPAY CARDS ISSUED IN PMJDY ACCOUNTS UPTO SEPTEMBER 2021** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Difference** | **%age Change** |
| No. of Accounts opened | 78,67,942 | 82,20,018 | 3,52,076 | 4.47% |
| No. of RuPay Cards Issued | 63,97,364 | 66,56,548 | 2,59,184 | 4.05% |
| No. of RuPay Cards Activated | 52,33,907 | 54,99,222 | 2,65,315 | 5.06% |
| %age of RuPay Cards activated | 82% | 82% | - |

**Top performing & Bottom performing major banks in activation of RuPay Cards in PMJDY accounts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform****-ing Banks** | ICICI Bank & Axis Bank (100%), SHGB (98%), PSB (97%) Convener Bank - 79% |
| **2.** | **Bottom performing banks** | Federal Bank (43%), HDFC Bank (54%)  |

**Bank-wise/District-wise Position is given on Annex No. 2.1 & 2.2 (Page 121-122).**

**The house may discuss.**

|  |  |
| --- | --- |
| **­AGENDA ITEM NO. 2.3** | **STATUS OF ZERO BALANCE PMJDY ACCOUNTS AS AT SEPTEMBER 2021** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **% age change** |
| No. of Accounts opened | 78,67,942 | 82,20,018 | 3,52,076 | 4.47% |
| No of Zero Balance PMJDY Accounts  | 5,59,538 | 5,86,707 | 27,169 | 4.85% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 7.11% | 7.14% | -0.03% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top perform-****ing Banks** | IOB (1%), Punjab & Sind Bank & Central Bank of India (1%), Sarva Haryana Gramin (3%) & Convener Bank- (6%) |
| **2.** | **Bottom performing banks** | HDFC (24%), ICICI Bank (21%), Union Bank (15%)  |

**Bank-wise/District-wise Position of Zero Balance A/cs is given on Annex No. 2.1 & 2.2 (Page 121-122).**

**The house may discuss.**

|  |  |
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| **AGENDA ITEM NO. 2.4** | **STATUS OF AADHAAR SEEDING AND MOBILE NUMBER SEEDING IN OPERATIVE SAVING FUND ACCOUNTS AS AT SEPTEMBER 2021** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 4,23,92,153 | 4,27,80,626 | 3,88,473 | 0.92% |
| Aadhaar Seeded in Operative Saving Bank A/cs | 3,58,13,693 | 3,62,89,305 | 4,75,612 | 1.33% |
| %age of Aadhaar Seeding | 84% | 85% | 1% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top perform-****ing Banks** | BoI, IDBI Bank, Harco Bank & IoB (93%), Convener Bank – 85% |
| **2.** | **Bottom performing banks** | BoM (59%), HDFC Bank (67%)& Axis Bank (70%)  |

**Bank wise position is given on Annexure No.3.1 & 3.2 (Page 123-124).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 4,23,92,153 | 4,27,80,626 | 3,88,473 | 0.92% |
| Mobile No. Seeded in Operative Saving Bank A/cs | 3,62,53,351 | 3,71,36,133 | 8,82,782 | 2.44% |
| % age of Mobile No. Seeding | 86% | 87% | 1% |

**Top performing and bottom performing 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 perform-****ing Banks** | Yes Bank, HDFC Bank (100%) & IoB (95%) |
| **2.** | **Bottom performing banks** | Kotak Mah (68%), BoM (71%) & Karnataka Bank (77%) |

**Controlling heads of banks** are requested to advise their field functionaries to put 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.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.5** | **STATUS OF CLAIMS RECEIVED AND SETTLED UNDER RUPAY CARDS AS AT SEPTEMBER 2021** |
| **Parameter** | **Unit** | **Accident Claim****(Rs.1.00 lac)** | **Natural Death Claim****(Rs.0.30 lac)** |
| Claims Recd. | No. | 1199 | 551 |
| Amt. (Rs. In lacs) | 1199 | 165.30 |
| Claims Lodged | No. | 1199 | 551 |
| Amt. (Rs. In lacs) | 1199 | 165.30 |
| Claims Settled | No. | 1014 | 535 |
| Amt. (Rs. In lacs) | 1014 | 160.50 |
| Claims Rejected | No. | 143 | 16 |
| Claims Pending | No. | 42 | - |

**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**  |
| BoI | 4 |  | **New India Assurance** **Co. Ltd.** |
| IOB | 7 |  |
| PNB | 15 | - |
| Uco Bank | 8 | 2 |
| SHGB | 5 | 1 |
| **Total** | **39** | **3** |

**Bank wise/District-wise Position is given on Annex No. 4.1 & 4.2 (Page 125-126).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.6** | **STATUS OF AADHAAR SEEDING IN PMJDY ACCOUNTS AS AT SEPTEMBER 2021** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Difference** | **% age Change** |
| No. of Accounts opened | 78,67,942 | 81,45,365 | 2,77,423 | 3.52% |
| Aadhaar Seeded | 70,18,168 | 74,05,535 | 3,87,367 | 5.52% |
| %age of Aadhaar Seeded | 89% | 90% | 1% |

**Top performing and bottom performing 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 perform-ing Banks** | IOB (95%), BoB (94%) & BoI (93%) – Convener Bank – 92% |
| **2.** | **Bottom performing banks** | HDFC Bank (74%), BoM (68%) & Federal Bank (46%)  |

**The house may discuss.**

**Bank-wise/District-wise status of Aadhaar seeding is given on Annexure No. 1.1 & 1.2 (Page 119-120).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.7** | **UIDAI ISSUES - SETTING UP OF AADHAAR ENROLMENT & UPDATION CENTRES IN BANK PREMISES** |

In sub-committee meeting held on 27.10.2021, Shri Gaurav Sharma from UIDAI informed that link for self-inspection of Aadhaar Enrolment & Updation Centres has been made available and requested bankers to inspect their Centers while using the link.

He also informed that AECs are yet to be set up in 34 blocks, as per list given below, and requested bankers to cover these blocks also.

District wise Uncovered Blocks where kits are yet to be deployed

|  |  |  |
| --- | --- | --- |
| District | No. of Uncovered Blocks | Uncovered Blocks where Bank branches yet to be deployed for Aadhaar enrolment/update facility |
| Hisar | 1 | Hansi-II |
| Kaithal | 1 | Siwan |
| Mewat | 1 | Pinagwan |
| Palwal | 2 | Badoli, Prithla |
| Rewari | 2 | Jatusana, Khol at Rewari |
| Sirsa | 1 | Nathusari Chopta |
| Sonipat | 2 | Kathura, Mundlana |
| Grand Total | 10 |   |

Pin code wise list of areas where no Aadhaar Enrolment Kit is working

|  |  |  |  |
| --- | --- | --- | --- |
| Sl.No. | District | Pincode | VTC |
| 1 | Ambala | 133021 | Boh |
| 134011 | Janetpur |
| 2 | Bhiwani | 127022 | Balkra |
| 127035 | Aurang Nagar |
| 127043 | Bandhan |
| 127045 | Barwa |
| 127110 | Bas Mutsil Ranila |
| 127111 | Bajina |
| 3 | Faridabad | 121010 | NHPC Colony |
| 121012 | Sector-21D |
| 4 | Gurgaon | 122005 | Air Force |
| 122010 | DLF Phase 3 |
| 5 | Hisar | 125011 | B.S.F Hisar |
| 125038 | Bhaklana |
| 6 | Jind | 126114 | Anoopgarh |
| 7 | Panchkula | 134103 | Panchkula |
| 134115 | Abehpur |
| 8 | Panipat | 132122 | Atta  |
| 9 | Rohtak | 124303 | Ghilor Kalan |
| 124513 | Nindana |
| 10 | Sirsa | 125101 | Asa Khera |
| 11 | Sonipat | 131306 | Bhaboti |
| 12 | Yamunanagar | 133105 | Azizpur |
| 135106 | Balla Majra |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.8** | **STATUS OF MICRO ATMs AS AT SEPTEMBER 2021** |

Upto 30.09.2021, banks have provided **2102 Micro ATMs** to their BCAs.
Convener bank has also provided 631 Micro ATMs to its BCAs. Out of 2102 Micro ATMs, 1756 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 121-122).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.9** | **STATUS OF DEPLOYMENT AND WORKING OF BCAs AS AT SEPTEMBER 2021** |

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, 1244 SSAs are covered by branches and 2000 by BCAs. In the State of Haryana, 3537 BCAs have been appointed against the requirement of 2000 and 137 BCAs (SBI 130 & Canara Bank – 7) are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 5 (Page-127).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.10** | **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 SEPTEMBER 2021** |

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:–

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

**SALIENT FEATURES OF PMSBY:**

* Annual, renewable insurance cover for Death / Permanent Disability arising from accident. One Policy for One applicant through any one bank account.
* Rs. Two Lakh payable on Death or Permanent Total Disability and Rs. One Lakh on Permanent Partial Disability.
* Bank account holders between 18 to 70 years eligible to enrol.
* Annual premium Rs. 12.
* Cover period: 1st June to 31st May every year.
* Permanent Total Disability means total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot.
* Permanent Partial Disability means total and irrecoverable loss of sight of one eye or loss of use of one hand or foot.

**Performance of Banks under PMSBY as on September 2021 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **% age Change** |
| No. of persons enrolled  | 43,30,903 | 46,08,936 | 2,78,033 | 6.42% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-ing Banks** | **Convener Bank-9,18,878,** Sarva Haryana Gramin Bank (7,83,296) &SBI (6,76,462) |
| **2.** | **Bottom performing banks** | Yes Bank (1,438), J&K Bank (1,564) & Federal Bank (4,458)  |

**Bank-wise/District-wise Progress is given on Annexure No. 6 & 9 (Page 128 & 132).**

**The house may discuss.**

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

**SALIENT FEATURES OF PMJJBY**

* PMJJBY provides annual renewable term life cover of Rupees two lakh for death due to any cause.
* Bank / post office account holders between 18 to 50 years eligible. Once enrolled, cover available up to age 55, subject to continued annual premium payment.
* Annual premium Rs. 330.
* Cover period: 1st June to 31st May Every Year.
* Administered through tie ups between Banks / Post Office and Life Insurance Companies; Banks / Post Office as Nodal points and Master Policy holders.
* PMJJBY is being offered by Life Insurance Corporation of India and Private Sector Life Insurance Companies.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 14,68,479 | 16,39,336 | 1,70,857 | 11.63% |

**Bank wise/District-wise Progress is given on Annex. No. 7 & 9 (Page 129 & 132).**

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

|  |  |  |
| --- | --- | --- |
| **S No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-ing Banks** | PNB (3,50,206), SBI (3,02,869) & SHGB (2,76,437) |
| **2.** | **Bottom performing banks** | Yes Bank (1,089), J&K Bank (926) & IndusInd (2,370) |

**STATUS OF CLAIMS RECEIVED AND SETTLED UNDER PMSBY & PMJJBY:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 3996 | 7332 |
| Amt. (Rs. In lacs) | 7940 | 14664 |
| Claims Lodged | No. | 3996 | 7332 |
| Amt. (Rs.In lacs) | 7940 | 14664 |
| Claims Settled | No. | 3371 | 6693 |
| Amt. (Rs.In lacs) | 6708 | 13386 |
| Claims Rejected | No. | 500 | 317 |
| Claims Pending | No. | 125 | 322 |

**Bank-wise Progress is given on Annexure No. 10 (Page 133).**

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMSBY AS AT September 2021:**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending**  | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Canara Bank | 8 | 1 | United India Insurance Co. |
| IndusInd Bank | 1 | - | OIC |
| BOI | 1 | - |  |
| PSB | 2 | - |  |
| IOB | 1 | - |  |
| Uco Bank | 12 | - |  |
| IDBI Bank | 2 | - |  |
| Axis Bank | 2 | - |  |
| HDFC | 1 | 25 |  |
| Sarva Haryana Gramin Bank | 48 | 9 | OIC |
| Harco Bank | 10 | 2 | NICL |
| **Total** | **88** | **37** |  |

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMJJBY AS AT SEPTEMBER 2021**

|  |  |  |
| --- | --- | --- |
| **Name of the Bank** | **Claims pending**  | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Bank of India | 6 | - |  |
| Canara Bank | 50 | - | United India Insurance Co. |
| Indian Bank | 8 | - |  |
| Punjab National Bank | 25 | - | OIC |
| PSB | 4 | - |  |
| IndusInd Bank | - | 1 |  |
| Federal Bank | 1 | - |  |
| IDBI Bank | 8 | - |  |
| HDFC Bank | 8 | 6 |  |
| Sarva Haryana Gramin Bank | 91 | 77 | OIC |
| Harco Bank | 30 | 7 | NICL |
| **Total** | **231** | **91** |  |

**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.**

**KEY CHANGES FOR IMPLEMENTATION OF SCHEME**

Enrolment and claim forms for PMJJBY and PMSBY have been modified to capture details of subscribers and their nominees to facilitate prompt claim payment.

* Banks advised to forward scanned claim documents to partner insurer to a designated email id / portal of the insurer
* Banks and insurers have been advised to settle claims within 14 days of receipt of claim-7days for bank and insurer each
* Claims procedure and checklist for banks documented and circulated to all banks
* Grace period of 30 days allowed up to 30.06.2021, for renewal of PMJJBY and PMSBY by those subscribers who did not have sufficient balance in their accounts as on 31.5.2021 for auto debit of relevant premium.
* Lien period under PMJJBY reduced from 45 days to 30 days with effect from 1st June 2021
* Intermediary commission increased from Rs 11/- per subscriber to Rs 30/- per subscriber under PMJJBY to encourage intermediaries to enrol maximum no. of subscribers
* Banks and insurers to accept alternate proofs of death as specified in the claims procedure.
* Format for certificate of death to be issued by District Magistrate and other authorised Executive Magistrates circulated to banks and insurers.
* As a proactive measure, bank / post office to inform nominees of insured deceased accountholders by detecting the same from its Core Banking Solution (CBS) and auto-generating communication addressed to the nominee in English and the regional language.
* Public sector banks with lead bank responsibilities for bringing the above to the notice of the relevant State and district authorities and implementing banks, through the State / Union Territory Level Bankers Committee (SLBC/UTLBC) and District Level Review Committee (DLRC) mechanisms.

**2.10 (iii) Atal Pension Yojana (APY) – Department of Financial Services, Ministry of Finance has allotted enrolment targets under Atal Pension Yojana (APY) to Banks/Department of Posts for FY 2021-22 as under:**

|  |  |
| --- | --- |
| **Category** | **Target per branch FY 2021-22** |
| Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank) | 70 |
| Regional Rural Banks | 70 |
| Private Banks (Other) | 30 |
| Cooperative Banks | 20 |
| Department of Post | 30 |
| All Small Finance Banks | 50 |
| All Payment Banks | 1,00,000 (absolute) |

**PFRDA is closely monitoring the performance under each category especially private banks to ensure improvement in their performance.**

PFRDA has launched **APY CITIZEN’s CHOICE (H1, FY 2021-22)** from 1st August to 30th September 2021. The Campaign focuses on sourcing maximum number of APY accounts through widespread branch network of all banks in the districts/states across India. DFS/PFDRA believes in rewarding the best performers who painstakingly work towards the growth of APY scheme and are instrumental in taking the scheme to greater heights. Guidelines in this regard have already been circulated to all banks and LDMs.

**Controlling Heads of all banks are requested to participate in the Campaign whole-heartedly.**

Up to Sept **2021**, banks have enrolled accounts under APY as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 6,59,510 | 6,91,480 | 31,970 | 4.84% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-****ing Banks** | Bank of Baroda (91,373), Canara Bank (87,154), Convener Bank - (86,868)  |
| **2.** | **Bottom performing banks** | IndusInd (46), J&K Bank (240) & Federal (434) |

**Bank wise/District-wise Progress is given on Annex.No. 8 & 9 (Page 130 & 132)**

**2.10 (iv) National Pension Scheme (NPS) –** Up to **Sept 2021**, banks have enrolled as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2021** | **Sept 2021** | **Increase/****Decrease** | **%age Increase** |
| No. of persons enrolled under NPS | 40,021 | 50,032 | 10,011 | 25% |

**Bank wise Progress is given on Annexure No. 8.1 (Page 131).**

**The house may review.­**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 2.11** | **SATURATION DRIVE LAUNCHED BY GOVERNMENT OF INDIA** |

Department of Financial Services, Ministry of Finance, Govt. of India vide letter dated 27-09-2021 have launched Saturation Drive as per announcement made by Hon'ble Prime Minister, in his Independence Day 2021 speech.

Under the drive, Banks need to ensure saturation cover of beneficiaries under PMJDY, PMMY, in the eligible age groups. In PMJDY, a quarterly average balance of Rs 1,000 or more in Q2 FY2021-22 may be taken as indicative of the holder of an operative account to pay premium for PMJSS and standard PMMY accounts.

As SLBC, we have allocated monthly targets to all banks for achieving saturation enrolment under each of PMJJS schemes for unenrolled accounts by 30.09.2022, with advice to similarly allocate targets to branches.

We urge upon all banks to participate whole-heartedly in Saturation Drive by organizing camps, opening PMJDY accounts and enrolling eligible under Prime Minister’s Jan Suraksha Schemes and submit data on weekly basis to SLBC Haryana so that SLBC Haryana can timely submit data on FI portal.

|  |  |
| --- | --- |
| **AGENDA ITEM NO 2.12 (i)** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021**  |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended September 2021 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 Sept 2021** |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 8792 | 2545 |
| Private Sector Banks | 33197 | 17275 |
| Sarva Haryana Gramin Bank | 789 | 263 |
| **Total** | **42778** | **20083** |
| **KISHORE** |
| Public Sector Banks | 15179 | 26440 |
| Private Sector Banks | 92864 | 33521 |
| Sarva Haryana Gramin Bank | 5341 | 7688 |
| **Total** | **113384** | **67649** |
| **Tarun** |
| Public Sector Banks | 4401 | 29711 |
| Private Sector Banks | 2605 | 16505 |
| Sarva Haryana Gramin Bank | 146 | 1135 |
| **Total**  | **7152** | **47351** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **163314** | **135083** |

**Top performing and bottom performing major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the period ended Sept 2021 are as:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-****ing Banks (Amount-wise)** | IndusInd Bank (106232 – Rs 38818 lakhs), Convener Bank (10094 – Rs 24738 lakhs) & BoB (6093- Rs 11694 lakhs)  |
| **2.** | **Bottom performing banks (Amount-wise)** | Kotak Mahindra (14 – Rs 45 lakh),IoB (80 – Rs 184 lakh), Uco Bank (209 - Rs 418 lakh),  |

**Bank wise details is as per Annexure No. 11.1-11.8 (P 134-141).**

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 |
| 2020-21 | 3,99,862 | 3,222 |
| 2021-22 (Sept 2021) | 1,63,314 | 1,350 |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.12 (ii)** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT SEPTEMBER 2021**  |

**Bank wise position is given in Annexure No.12 (Page 142) for information of the house. Institution wise position is as under:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Sept 2021** | **NPA under the scheme as at Sept 2021** | **%age of NPA** |
| **Public Sector Banks** | 264222 | 41947 | 15.88% |
| **Private Sector Banks** | 184704 | 6466 | 3.50% |
| **Sarva Haryana Gramin Bank (RRB)** | 48492 | 7285 | 15.02% |
| **Total** | **497418** | **55698** | **11.20%** |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.13** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED SEPTEMBER 2021**  |

The Stand-Up India Scheme was launched on 5th April, 2016 and aims to promote entrepreneurship among the Scheduled Caste/Scheduled Tribe and Women by facilitating bank loans of value between Rs 10 lakh to Rs 1 crore to at least one SC/ST borrower and one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and service sector. In 2019-29, it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

Hon’ble FM as a part of Budget speech FY 2021-22, inter alia, stated as follows: “To further facilitate credit flow under the scheme of Stand Up India for SCs, STs and women, I propose to reduce the margin money requirement from 25% to 15%, and to also include loans for activities allied to agriculture”.

**In this context, the following changes have since been approved in the Stand Up India Scheme**:

1. The extent of margin money to be brought by the borrower may be reduced from ‘25%’ to ‘upto 15%’ of the captioned cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.
2. Loans for enterprises in ‘Activities allied to agriculture’ e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centres, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

**Institution wise Progress under Stand Up India Programme during the period ended Sept 2021 is given as:-**

|  |  |
| --- | --- |
| **Institution** | **Sept 2021** |
| **No. of A/cs** | **Amt.****(Rs. in lakhs)** |
| **Women** |
| Public Sector Banks | 77 | 1701 |
| Private Sector Banks | 46 | 1347 |
| Sarva Haryana Gramin Bank | 15 | 247 |
| **Total** | **138** | **3295** |
| **SC/ST** |
| Public Sector Banks | 73 | 1120 |
| Private Sector Banks | 16 | 343 |
| Sarva Haryana Gramin Bank | 0 | 0 |
| **Total** | **89** | **1463** |
| Public Sector Bank | 150 | 2821 |
| Private Sector Banks | 62 | 1690 |
| Sarva Haryana Gramin Bank | 15 | 247 |
| **Grand Total (Women & SC/ST)** | **227** | **4758** |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks (account-wise)** | Canara Bank (131 – Rs 25.15 crore) & Kotak Mohindera Bank (39 – Rs 11.67 crore), HDFC Bank (17 – Rs 4.06 crore)  |

**Bank-wise/District-wise details are given in Annex No. 13.1 & 13.2 (Page 143-144).**

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 |
| 2020-21 | 367 | 79.17 |
| 2021-22 (Upto Sept 2021) | 227 | 4758 |

**Controlling heads of banks are requested to sensitize all branches of their bank in the State about the above-said changes in the Scheme 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.**

**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 SEPTEMBER 2021**  |

During the period ended Sept 2021, 83.25 crore digital transactions have been performed by banks.

**Bank wise position is given on Annex No.14.1 – 14.2 (Page 145-146).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.15** | **IDENTIFICATION OF KARNAL, AMBALA & SIRSA DISTRICTS FOR 100% DIGITALIZATION** |

As per Reserve Bank of India instructions, Monitorable Action Plan (MAP) was prepared 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 was selected with the approval of Government of Haryana for 100% digitalization in the State of Haryana. The performance of banks is being monitored by Reserve Bank of India constantly.

**With a view to leveraging the experience gained during implementation of the pilot programme, IFCC, Government of Haryana identified Ambala and Hissar districts. for 100% digitalization. Progress is attached as per
Annexure 14.3 (Page 147)**

**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 to 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 billers (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, parking 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.

Government’s Primary Focus on Digital Payments under Digital India Mission. Some of benefits of Digital Payments are:-

* Contactless payments with zero touch.
* Seamless experience.
* No cash handling
* No revenue leakage
* Less operations cost
* Zero Transaction cost for UPI and RuPay.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.17** | **UPI BASED E-RUPEE VOUCHERS**  |

Department of Financial Services, DFS has been regularly interacting with banks and NPCI in order to take stock of the preparedness for launch of the said vouchers and 8 major acquirer and issuer banks have already completed technical integration with NPCI, to be able to issue such vouchers.

The representative from NPCI is requested to brief the house.

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

Ensuring availability of atleast one banking touch point (branch/fixed point BC kiosk) within 5 km distance of every inhabited village in the district.

1. 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. The progress under the scheme was monitored by Chief Secretary, Haryana, during meeting recently where-in he advised all banks to achieve the targets.

**Controlling heads of all banks are requested to sensitize Branch Managers in Mewat district and ensure achievement of allocated targets. Bankwise progress is attached as per Annexure 15 (Page 148).**

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

Government of India has extended Guaranteed Emergency Credit Line (GECL) upto 31.03.2022 and common guidelines for all version of GECL:-

* GECL Scheme has been extended upto 31.03.2022 or till guarantees for an amount of Rs 4,50,000 crore are issued, whichever is earlier.
* Last date of disbursement for fund based facility under the scheme shall be June 30, 2022.
* While no last date has been stipulated for the non-funded based facility under ECLGS 2.0, but guarantee cover shall expire on completion of 5 years from the first date of utilization or June 30,2027, whichever is earlier.

Bank-wise position is as per **Annexure 16 (Page-149).**

**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.

**IFCC vide their mail dated 01.06.2021, advised all banks to submit financial implications of Haryana Interest Subvention Scheme in respect of Shishu Mudra, DRI & Education Loan to SLBC Haryana. In this regard, we have received data from BoB, SHGB, PSB & PNB and have sent the same to IFCC. As desired by IFCC, Government of Haryana, vide their letter dated 14.10.2021, we have sent last reminder letter dated 18.10.2021 to all remaining banks to submit latest by 28.10.2021.**

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

|  |  |
| --- | --- |
|  **AGENDA ITEM NO. 2.21** | **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 under 1st tranche and 2nd tranche is given as per **Annexure 17.1-17.4** **(Page 150-153).**

**With a view to achieve the allocated targets of 1.10 urban street vendors to enable them to avail the benefit of micro credit facility by August 15, 2021, a meeting was held on 16.07.2021 under the co-chairmanship of Additional Secretary, Department of Financial Services and Joint Secretary NULM & PM SVANidhi MoHUA.**

As per discussions held in the meeting, during the special drive “**Sankalp se Sidhi**” Haryana State has disbursed 515 cases and 3661 cases were lying pending till 16.07.2021 for disbursement. It was also observed that there was very low performance in sponsoring, sanctioning and disbursal of loans. The Additional Secretary, Department of Financial Services and Joint Secretary NULM & PM SVANidhi, MoHUA has given following instructions: -

* Clear all the pendency of sanction and disbursement by 31.07.2021 in camp mode.
* Banks to mark ‘closure of loans’ on PMS Portal expeditiously so as to allow applications for second tranche.
* Information of trained street vendors under “Main Bhi Digital” and related information should be uploaded by banks on daily basis on PM-SVANidhi portal.
* Banks to disburse all sanctioned and sanction all eligible pending applications during these camps alongwith digital on-boarding, issuance of durable QR code and penny drop transaction within 7 days of disbursement of the loan as per bank CBS.

**Controlling Heads of all banks are requested to expedite the implementation of PM-SVANidhi and achieve the allocated targets of micro credit facility to 1.10 lakh street vendors and ensure the training and digital on boarding of all identified urban street vendors under “Main Bhi Digital Campaign”.**

**The MoHUA has directed the States vide their letter, to initiate a campaign for enrollment of persons eligible under Prime Minister’s Jan Suraksha Schemes (PMJSS), the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) in “SVANidhi Se Samridhi” programme.**

**All banks are requested to ensure coverage of all PM SVANIDHI beneficiaries and their family members under these schemes for achieving saturation under these schemes.**

**Department of Financial Services, Ministry of Finance, Government of India, vide their letter dated 04.10.2021 addressed to Chairman/MD/CEO of all banks have advised that street vendors have been included in the category of Retail Trade by Ministry of Micro, Small and Medium Enterprises. This long-awaited move will benefit the street vendors immensely by way of continued credit flow even after closure of PM SVANidhi Scheme.**

Street vendors would be covered for funding under “Priority Sector Lending’ window of the lending institutions. Priority Sector Lending guidelines of RBI will be applicable to street vendors which would encourage the lending institutions to accord priority in lending to street vendors. Street Vendors would also be eligible for coverage under MUDRA loans under SHISHI category.

Further, the loan extended to street vendors after inclusion in the priority sector can be guaranteed by National Credit Guarantee Trustee Company Limited (NCGTC) and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

**All banks are requested to note above-said instructions for compliance.**

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| **AGENDA ITEM 3.1** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL-PROGRESS AS AT SEPTEMBER 2021** |

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 140 blocks of the State of Haryana upto September 2021.

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| **AGENDA ITEM 3.2** | FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E.  **SEPTEMBER 2021** |

From the progress report of FLCs during the quarter ended September 2021 it has been observed that: -

* 435 Going Digital Camps were organized by FLCs during the quarter ended September 2021.
* 1574 Targets Oriented camps were organized in the State of Haryana during the quarter ended September 2021.

**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 3.3** | FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED **SEPTEMBER 2021** |

Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended September 2021 is given below for information of the house: -

* Rural branches of banks have conducted 3781 Financial Literacy Camps during the quarter ended September 2021.
* Out of 2312 Financial Literacy Camps organized during the quarter ended September 2021, 2312 Special Camps were organized and 1469 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 Progress is given on Annexure No. 18 (Page 154).**

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| AGENDA ITEM NO. 4.1 | PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO SEPTEMBER 2021 |

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

**From the progress report of RSETIs during the quarter September 2021, it has been observed that:-**

* 122 training programmes of Skill Development have been organized during the review period wherein 3285 trainees participated.
* 315 trainees have been financed by the banks to start their Enterprises, 1153 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to September 2021 is given on Annexure No.19.1 (Page-155).**

**The House may review.**

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| **AGENDA ITEM NO. 4.2** | **DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA-PROGRESS UPTO THE PERIOD ENDED SEPTEMBER 2021**  |

**From the progress report upto the period ended September 2021, it has been observed that:-**

* 1919 loan applications of RSETI trained candidates have been sponsored and 1770 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 19.2 & 19.3 (Page 156-157).**

**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. 4.3 | 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 latest position of pending construction of RSETI building is as under:-

Jhajjar – Land disputed, agriculture department land.

Jind - Land allotted in Bisanpura. Way to RSETI available. 27.5 feet instead of 33 feet, DTP not approved.

Kurukshetra – Apprival from DTP not permitted.

Sirsa – Neerpur – Airforce land, Sikanderpur – Entrance 20 feet wanted 40 feet, DTP not granted CLU.

Yamunanagar – Approval from DTP not permitted.

Fatehabad (SBI) – Approval pending from LHO Chandigarh.

Faridabad & Nuh (Canara Bank) – SRDT approval pending.

State Government authorities are requested to intervene in the matter.

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| **AGENDA ITEM 5** | **REVIEW OF PROJECTS SANCTIONED UNDER FINANCIAL INCLUSION FUND BY NABARD**  |

1. It has been informed by NABARD, RO, Haryana, Chandigarh that 4340 Financial and Digital Literacy camps by branches of Banks and FLCs–For FY 2019-20 have been sanctioned to following banks with financial support of Rs219.10 lakh. 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.

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| **Name of the Banks** | **No of Camps sanctioned** | **Amount sanctioned** |
| Fatehabad DCCB | 100 | 500000 |
| Gurgaon DCCB in Nuh | 100 | 600000 |
| Gurgaon DCCB | 50 | 250000 |
| Jind DCCB | 198 | 990000 |
| Panchkula DCCB | 120 | 600000 |
| ROHTAK DCCB for RKC Campaign | 30 | 150000 |
| Rohtak DCCB | 100 | 500000 |
| Sonepat DCCB | 88 | 440000 |
| Yamunanagar DCCB | 150 | 750000 |
| Karnal DCCB | 50 | 250000 |
| Kurukshetra DCCB | 102 | 510000 |
| Sirsa DCCB | 200 | 1000000 |
| Ambala DCCB | 16 | 80000 |
| Jhajjar DCCB | 50 | 250000 |
| Bhiwani DCCB | 83 | 415000 |
| Mahendergarh DCCB | 110 | 550000 |
| Panipat DCCB | 35 | 175000 |
| Rewari DCCB | 162 | 810000 |
| SHGB in other districts | 497 | 2485000 |
| SHGB in Nuh | 76 | 456000 |
| SHGB Campaign NPCI | 30 | 150000 |
| UCO Bank | 264 | 1320000 |
| Oriental Bank of Commerce in other District | 365 | 1825000 |
| Oriental Bank of Commerce in Nuh | 20 | 120000 |
| India Post Payment Bank | 266 | 1330000 |
| India Post Payment Bank in Nuh | 14 | 84000 |
| Punjab National Bank | 1000 | 5000000 |
| Union Bank of India | 64 | 320000 |
|   | **4340** | **21910000** |

1. **Other schemes available under Financial Inclusion fund for Schedule Commercial Banks are as under –**

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| **Scheme** | **Activities** | **Financial Support** |
| Reimbursement of Examination fee of BC/BF | Passing of certification exam of IIBF | 60% of expenditure incurred or Rs 800/- per participant whichever is lower\*Support extended to OBC for 120 BC under the scheme.  |
| Micro ATM  | Capital expenditure | 60% of expenditure incurred or Rs 22,500/- per device whichever is lower.  |
| PoS/mPoS | Capital expenditure/Operational Expenditure | 80% of expenditure incurred or Rs 6000/- per device whichever is lower.  |
| Dual Authentication Implementation  | Installation of software patch on micro ATMs for Dual Authentication  | Support upto Rs 7 lakh or 60% of the expenditure incurred, whichever is lower.  |

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.

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| **AGENDA ITEM NO. 6** | **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 have written letter dated 30.09.2021 to all banks to submit data to SLBC as per old format as well as under Revamped Scheme to RBI, simultaneously for test checking at ours. Once the new system is tested, we shall be switching over to new system in order to meet RBI instructions. So, far we have text data as on 30.09.2021 from BoB, Central Bank of India, ICICI Bank, PNB. During deliberations held in sub-committee meeting held on 27.10.2021, remaining banks were requested to submit us text data by 30.10.2021 for test checking at ours, but we have received text data from Axis Bank only.

Controlling Heads of all banks are again requested to submit us text data for test checking at SLBC level enabling SLBC to switch-over to new portal in order to meet Reserve Bank of India instructions.

**The house may discuss.**

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| **AGENDA ITEM NO. 7** | **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 FinancialEducation (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 NationalCentre 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. 8** | **NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI): 2019-24** |

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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. 9** | **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. 10** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 27.10.2021** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 27.10.2021 in which Convener SLBC, Haryana, representatives of RBI, 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)**  | The Chief Manager, SLBC Haryana highlighted salient features of Operative guidelines of PMFBY State Government Notification dated 15.07.2020. The house was informed that 673111 loanee farmers and 857 non-loanee farmers were covered under PMFBY for Kharif 2021.Shri Rangi Ram, S.O., Department of Agriculture & Farmers Welfare, Government of Haryana, informed the house that PMFBY portal is open now for Rabi 2021 crop and requested all bankers to start entering data on the portal without waiting for last date. |
| **1.2 Resolution of complaints under PMFBY** |  The Convener, SLBC Haryana appraised the house that the decision taken in State Level Grievances Committee (SLGC) Meeting held on 14.01.2021 & 03.09.2021 and was in contravention to decision taken in SLGC meeting held on 02.07.2019 and against PMFBY Operative Guidelines/Notifications issued by Government of Haryana. Shri Rangi Ram, S.O., Department of Agriculture & Farmers Welfare, Government of Haryana, requested all banks, except, SHGB, Axis Bank, SBI & PNB to submit ATR to Minutes of Meeting held on 14.01.2021 them within a week’s time.The Chief Manager, SLBC Haryana, referred to letter from Assistant Commissioner (Credit) dated 25.10.2021 addressed to all Implementing Agencies of States, regarding pending claim cases and resolution for which a committee was constituted under the chairmanship of CEO (PMFBY)/Joint Secretary (Credit), DAC&FW with the representatives of Internal Finance Division (IFD), DAC&FW, concerned State Government, ICs. The Ministry of Agriculture, GoI requested Departments of Agriculture to submit case-wise details alongwith comments from concerned banks to review the decision taken in SLGC Meeting. He requested DoA&FW to submit desired information to the Ministry for early settlement of claims. |
| **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.Shri Rangi Ram, S.O., Department of Agriculture & Farmers Welfare, Government of Haryana informed the house that they propose to hire agency to carry out state-wide survey by comparing income level of farmers at the time of launch of the scheme i.e. 2016-17 with the present income level. The agency will assess the impact of activities undertaken to double farmers’ income. |
| **4 Progress under Pashu KCC**  | Dr S S Juneja, Vety Surgeon, complemented the role played by banks in disbursing 68,247 Pashu KCC cases amounting to Rs 882.23 crores. He informed that 46,699 sanctioned cases were still pending for disbursement. He also noted with concern that scheme has not been implemented by Harco Bank as yet resulting into pendency of 14,576 cases with them. He proposed that these cases be transferred to public sector banks. While reviewing district-wise performance, Dr Juneja also observed that performance under Narnaul, Gurugram, Rewari, Palwal and Sonipat was not upto the mark.Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana assured to take up the matter with competent authority to get the scheme approved and advised to maintain status-quo in the matter.The Convener SLBC Haryana exhorted bankers to disburse sanctioned cases at the earliest and assured that the LDMs of five districts will also be advised to improve their position under the scheme.  |
| **5 – Financing under Agri Infrastructure Fund & Farmers’ Producing Organizations** | The Chief Manager SLBC Haryana informed the house that 106 cases have been sanctioned and 71 are pending for sanction. He also requested all banks to dispose of these applications within Turn-Around-Time (TAT) as this portal is being monitored by Central Government.Shri C M Dhiman, Team Leader, PMU AIF, briefed highlights of the scheme to the house by way of power point presentation.Dr Ranbir Singh, Additional Director, Department of Horticulture, informed that applications of 106 FPOs have been forwarded by their Department to various banks. He observed that this scheme is yet not being implemented by banks in its true letter and spirit and banks are still insisting for collateral security. The Convener SLBC Haryana observed that there was lack of awareness among the field functionaries and customers as well. He advised State PMU that field functionaries are to be sensitized about the scheme by conducting district-wise workshops where interested customers may also be invited. |
| **6 – Financing under PM FME** | The Chief Manager, SLBC Haryana briefed the house about the salient features of PMFME Scheme launched by Hon’ble Prime Minister. He also informed that One District One Programme (ODOP) be adopted by all banks while considering loan applications for successful implementation. He also informed that this scheme is regularly being reviewed by Ministry of Food Processing Industries, Government of India. Representative from MSME Department briefed the house about the concept of the Scheme and informed that ODOP approach was the essence of the programme, which should be adopted by banks.He informed that under the Scheme, 181 applications were received, 40 rejected, 22 sanctioned and 119 applications were under process. He requested all bankers to dispose of pending cases at the earliest.  |
| **7 - Payment of crop proceeds through DBT** | The Chief Manager, SLBC Haryana informed the house that as per information received from State Bank of India payment of proceeds of procurement of crops was made by various procurement agencies in accounts of farmers through DBT. It was desired that if these proceeds are credited to farmers’ KCC account, instead of savings bank account, it will help farmers to regularize their KCC accounts and also help banks in regularization of accounts. Shri Rangi Ram, SO, DoA & FW informed that matter in this regard will be taken up at appropriate level.  |
| **8 - Issues suggested by IBA** | The Chief Manager, SLBC Haryana informed the house that Indian Banks’ Association suggested SLBCs to discuss following issues with banks and take up the matter with State Government:-* Setting up an Asset Reconstruction Company (ARC) for farm loans.
* Strengthening of State Recovery Act
* Legal/regulatory challenges- land/collateral related challenges.

All bankers were requested to send their suggestions/feedback over the issue to SLBC so that consolidated issues could be taken up in coming SLBC meeting.  |

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| **AGENDA ITEM NO. 11.1** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) – KHARIF 2021** |

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.

As per information received from Agriculture & Farmers Welfare Department, 673111 loanee farmers and 857 non-loanee farmers were covered under PMFBY for Kharif 2021. Bank-wise details are attached as per **Annexure 20 (Page 158).**

**The house may discuss.**

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| **AGENDA ITEM NO. 11.2** | **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). Department of Agriculture & Farmers Welfare had convened State Level Grievances Committee (SLGC) Meeting held on 14.01.2021 and 03.09.2021. We have received minutes of the meeting and the same have been circulated to all banks for further necessary action in the matter.

**All Banks are requested to submit Action Taken Report (ATR) to the decision of SLGC Meeting held on 14.01.2021 to Department of Agriculture & Farmers’ Welfare.**

The Chief Manager, SLBC Haryana, referred to letter from Assistant Commissioner (Credit) dated 25.10.2021 addressed to all Implementing Agencies of States, regarding pending claim cases and resolution for which a committee was constituted under the chairmanship of CEO (PMFBY)/Joint Secretary (Credit), DAC&FW with the representatives of Internal Finance Division (IFD), DAC&FW, concerned State Government, ICs. The Ministry of Agriculture, GoI requested Departments of Agriculture to submit case-wise details alongwith comments from concerned banks to review the decision taken in SLGC Meeting. He requested DoA&FW to submit desired information to the Ministry for early settlement of claims.

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|  **AGENDA ITEM NO. 12** | **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.

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.

Representative from Department of Agriculture is requested to brief the house about the action taken on the meeting regarding year-wise data collection on sample basis for increase of farmers’ income enrolled under **Meri Fasal Mera Byora.**

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| **AGENDA ITEM NO. 13** | **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.

As per progress received from all Lead District Managers, 4,29,078 applications under Pashu KCC have since been received, out of which 1,14,946 applications have been sanctioned and 2,64,066 stand rejected. At present, banks have disbursed 68247 Pashu KCCs amounting to Rs 882.23 crores.

**House to discuss.**

Bank-wise & District-wise progress is given as per **Annexure 21.1 & 22.2 (Page 159-160).**

**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. 14** | **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 promoted 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.

While reviewing the progress under AIF during meeting on 01.07.2021 under the chairpersonship of Additional Chief Secretary, Agriculture, Government of Haryana, she observed that rejection rate under the scheme was on higher side. She advised bankers and other stake-holders to analyze the reasons of rejection and ensure disposal of pending applications. It was also advised to SLBC to submit list of all uploaded projects to whom loan had been sanctioned and denied alongwith reasons of rejection.

Controlling Heads of all banks are requested to furnish information regarding sanction and rejection on the portal.

Department of Agriculture & Farmers Welfare (DAC&FW), Ministry of Agriculture, Government of India has launched campaign from 01.10.2021 to 15.10.2021, which stands extended up to 31.10.2021. All Banks are requested to actively participate in the campaign and ensure that all pending cases are disposed of.

As per AIF portal, position of cases is as under:-

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Applica-tions received  | Denied by PMU | Pending at PMU For Information | Submitted to PMU for Approval/ rejection | Verified by PMU/Pending for Processing at Bank Level | Total Sanctions | Disbursed out of total Sanctions | Pending for Disbursement | Rejected |
| 388 | 50 | 55 | 5 | 71 | 106 | 42 | 64 | 101 |

**Bank-wise position is as per Annexure 22 (Page – 161).**

**The house may discuss.**

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| **AGENDA****ITEM NO. 15** | **FINANCING UNDER PRIME MINISTER FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PM FME)** |

Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) scheme is a centrally sponsored scheme under Aatmanirbhar Bharat Abhiyan that is designed to address the challenges faced by the micro enterprises and to tap the potential of Individual Micro-enterprises as well as institutions like SHGs, FPOs and Cooperatives in supporting the upgradation and formalization of these enterprises.

**Aims and Objectives of the Scheme**:-

The scheme aims to enhance the competitiveness of existing individual micro unorganized segment of the food processing industry and promote formalization of the sector and support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

The objectives of scheme are to build capability of microenterprises to enable:

1. Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives.
2. Integration with organized supply chain by strengthening branding & marketing;
3. Support for transition of existing 2,00,000 enterprises into formal framework;
4. Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services.
5. Strengthening of institutions, research and training in the food processing sector.
6. Increased access for the enterprises, to professional and technical support.

The scheme envisages an outlay of Rs 10,000 crore over a period of five years from 2020-21 to 2024-25. Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy. Applicants are eligible for obtaining credit-linked capital subsidy @ 35 % of the eligible project cost and approximately 55 % of the total project cost would be sanctioned by banks as loans.

**One District One Product Approach**

The Scheme adopts One District One Product (ODOP) approach to reap benefit of scale in terms of procurement of inputs, availing common services and marketing of products. The States would identify food product for a district keeping in view the existing clusters and availability of raw material. The ODOP could be a perishable agri-produce, cereal based product or a food product widely produced in a district and their allied sectors. Illustrative list of such products includes mango, potato, litchi, tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet based products, fisheries, poultry, meat as well as animal feed among others. Preference would be given to those producing under ODOP approach. However, units producing other products would also be supported. Support for common infrastructure and branding & marketing would only be given for products under ODOP approach.

**Programme Components**

The programme has four broad components addressing the needs of the sector:

i) Support to individual and groups of micro enterprises.

ii) Branding and Marketing support.

iii) Support for strengthening of institutions.

iv) Setting up robust project management framework.

**Support to FPOs / SHGs / Cooperatives**

The scheme would provide support to FPOs / SHGs / Producer Cooperatives for capital investment along the entire value chain with credit linked grant @ 35%.

**Seed Capital to SHG**

Seed capital @ Rs. 40,000/- per SHG member would be provided to those engaged in food processing for working capital and purchase of small tools. Seed capital as grant would be provided to the SHG federation which, in turn, would be extended to members as loan through the SHGs.

**Common Infrastructure**

Credit linked grant @35% would be provided to FPOs, SHGs, cooperatives, State owned agencies and private entrepreneurs for development of common infrastructure including common processing facility, lab, warehouse, cold storage, packaging and incubation center.

**Types of Common infrastructure to be funded under the scheme:**

The following common infrastructure would be funded under the Scheme:

i) Premises for assaying of agriculture produce, sorting, grading, warehouse and cold storage at the farm-gate.

ii) Common processing facility for processing of ODOP produce;

iii) Incubation Centre should involve one or more product lines, which could be utilized by smaller units on a hire basis for processing of their produce. The Incubation Centre may partly be used for training purpose. It should run on commercial basis.

**Branding and Marketing Support**

Marketing and branding support would be provided at State or regional level to FPOs/ SHGs/ Cooperatives or an SPV of micro food processing enterprises under the scheme following the ODOP approach for developing common packaging & branding with provision for quality control, standardization and adhering to food safety parameters for consumer retail sale. These organizations would be supported based on DPR prepared by them and recommended by the State Nodal Agency. Support for branding and marketing would be limited to 50% of the total expenditure.

**Procedure for applying**

Existing food processing units desirous of seeking assistance could apply online on FME portal. The Resource Persons (RPs) engaged for field level support would provide handholding support for preparation of DPR, availing bank loan, obtaining necessary registration and licences including food standards of FSSAI, Udyog Aadhaar and GST.

Applications for support for FPOs / SHGs / cooperatives, common infrastructure and marketing & branding could be submitted to the State Nodal Agency (SNA) along with a DPR. The SNA would appraise the project and recommend it for bank loan. Grant by the Government would be deposited in the account of beneficiary in the lending bank. If after a period of three years from the disbursement of last tranche of the loan, the beneficiary account is still standard and the Unit is operational, this amount would be adjusted in the bank account of beneficiary.

**Guidelines & Contact**

Detailed guidelines of the scheme may be viewed at Ministry's website mofpi.nic.in Individual entrepreneurs and other stake holders may contact the State Nodal Agencies of their respective State / UT regarding the roll out of scheme and contact points at the district level.

Application Processing- MOFPI is accepting applications online from individual microenterprises at the following link:-

<http://pmfme.mofpi.gov.in/->for registration of applications and filling of their application.

Applications for groups are being accepted currently only in offline mode by district nodal points and state nodal points. Modalities and forms for filling group applications are available on this link.

<https://mofpi.nic.in/pmfme/groupapp.html>

Post application submission, the individual applications shall be vetted and approved by the district level committees (DLCs) through the online MIS Portal. After approval by DLCs, the applications would be forwarded to the banks on the MIS Portal itself.

MOFPI has provided all the banks and Lead District Managers with login ids on the MIS Portal for processing, sanction and monitoring of the loan applications. This would ensure hassle free communication and ease of doing business for both the applicants as well as the banks.

Post sanction, the Central Govt. part of the subsidy will be released via the Nodal Bank (Union Bank of India) and simultaneously the State Govt. will release its part through the Nodal Bank (Union Bank of India) to the lending branch.

**Role of Lead District Managers/ Financial Institutions:**

The role and responsibilities of LDMs and Banks in implementing the scheme can be envisaged from the below mentioned points:-

1. The Applications are being received online through the portal and LDMs should sensitize the bank branches to process the applications on priority as it is a flagship scheme of GOI under Aatmanirbhar Bharat Abhiyan. In this regards, all bank branches should login into the portal with the branch IFSC Code and process the applications as per merits.
2. The Scheme should be given widespread publicity through the awareness programmes and camps should be organized in close coordination with local district administration and banks and maximum number of applications should be sourced in these camps.
3. RSETIs and FLCs may be roped in for training and counselling of the people attending the camps.

MOFPI is providing support to the banks through the State Nodal Authorities (SNAs) and the District Nodal Officers (DNOs) of the PMFME Scheme. Contact details of Resource Persons of each district has already been shared by SLBC with all LDMs/Banks.

The progress under PM FME is regularly being reviewed by the Ministry of Food Processing Industries (MoFPI), Government of India. During the VC Meeting held on 30.06.2021, a comprehensive check-list of documents was proposed by the Department so that borrowers can submit desired documents in one-go and the processing part is not delayed by banks while keeping rejection rate at minimum level. It will also reduce TAT and rejection on flimsy grounds to a large extent.

All banks are requested to ensure that all pending applications are disposed of at the earliest.

As per PM FME portal, position of cases is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| Applications received for processing by banks after Approval on Portal | Loan Rejected by Banks | Loan Sanctioned by Banks | Pending with Lending Banks |
| 181 | 40 | 22 | 119 |
|  |  |  |  |

**Bank-wise position is as per Annexure 23 (Page – 162).**

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| **AGENDA ITEM NO. 16** | **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. 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.

The Government of Haryana, Agriculture & Farmers Welfare Department has issued Notification dated 17.05.2021 for banks for credit to FPO Projects, which has already been circulated to all banks.

**Projects applied for AIF facilities:**

The progress of applications of FPOs under AIF was reviewed by Director-General Horticulture with bankers from time to time and a list of 59 projects under CCDP has been e-mailed to the banks on dated 12.10.2021. During last meeting held on 14.07.2021, he shared his concern over negligible sanctioning of FPOs by banks in the State of Haryana along with high rejection rate. All bankers to analyze the reasons of rejection and ensure disposal of pending applications as well as to reconsider the rejected applications.

On 20.07.2021, the progress of FPOs was again reviewed by Additional Chief Secretary, Agriculture, Government of Haryana in 9th General Body Meeting of SFACH, Haryana. She shared her concern over higher rejection rate and advised that pendency should be got cleared at the earliest.

Total 106 projects of FPOs under CCDP have been applied for facilities under AIF list of which is attached at **Annexure-24 (i-iv) (Page 163-166).**

**The house may discuss.**

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| **AGENDA ITEM NO. 17** | **ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)** |

The recently announced Prime Minister’s AtmaNirbhar Bharat Abhiyan stimulus package mentioned about setting up of Rs. 15000 crore animal husbandry infrastructure development fund (AHIDF).

The animal husbandry infrastructure development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, farmers producers organizations (FPOs) and Section 8 companies to establish

(I) The dairy processing and product diversification infrastructure,

(II) Meat processing and product diversification infrastructure and

(III) Animal feed plant.

##### The AHIDF will incentivize the following activities :

A) Incentivizing the dairy processing and diversified products’ infrastructure

B) Incentivizing the meat and meat product processing infrastructure

C) Incentivizing establishment of feed manufacturing unit.

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| **AGENDA****ITEM NO. 18** | **PAYMENT OF CROP PROCEEDS THROUGH DBT** |

We have been informed by State Bank of India that payment of proceeds of procurement of crops was made this year by various procurement agencies in account of farmers through DBT. However, on analysis of payment received in banks, it has been observed by SBI that credit has been received in KCC accounts of only 3% farmers and in Savings Bank account of 11% farmers having KCC accounts. It shows that out of farmers having KCC account with banks, credit was not received for 86% farmers. We have also received same feed-back from other banks also. This clearly shows that for these farmers’ crop proceeds payment has been made to some other bank’s account. This situation is alarming and fraught with grave risk as this will lead to diversion of funds and non-repayment of bank dues.

We urge upon Department of Agriculture & FW, Government of Haryana that necessary instructions be issued to procurement agencies and mandi secretaries so that the proceeds of crop procurement are routed only through the bank from which credit facilities have been availed by the farmer, which will not only ensure timely renewals/reviews of KCC limits but will also led to strong credit worthiness of the farmers. Necessary modifications in **Meri Fasal Mera Byora** portal be got done to this effect.

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| **AGENDA****ITEM NO. 19** | **ISSUES SUGGESTED BY INDIAN BANKS’ ASSOCIATION** |

Indian Banks’ Association vide their letter dated 04.10.2021 addressed to all Conveners of SLBCs have advised to take up following items in SLBC meetings.

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| **AGENDA****ITEM NO. 19.1** | **SETTING UP AN ASSET RECONSTRUCTION COMPANY (ARC) FOR FARM LOANS** |

Non-Performing Assets in agriculture loans is an issue especially when the farmers stop repaying, in anticipation of a loan waiver. Agriculture market is scattered in India and every location has different dynamics. Hence, banks have to put in a lot of efforts to capture and connect to these markets. In case of collections, every bank is putting in resources in the same place, for same type of recovery, hence it is a huge cost for banking industry. If there is a single institution (Asset Reconstruction Company (ARC)) which can cater to collections and recovery of farm loans, then cost of recovery can be optimised.

**Observation of the Committee:**

It was observed by the committee that, since the objectives of debt waiver announcements are targeted to benefit the farmer beneficiaries, it is likely that an ARC arrangement shall deprive the farmers of the debt relief. As the debt waivers target farmers having loans with Scheduled Commercial Banks/Regional Rural Bank/ Cooperative Banks and therefore ARC arrangement may not be workable. Further, the agriculture being a state subject and the complexities involved in recovery where agriculture land is the collateral vary from state to state, the subject matter needs to looked into at SLBC level.

**Suggestion:**

We may examine the matter in the light of the experience of the Banks in the state and take an appropriate view.

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| **AGENDA****ITEM NO. 19.2** | **STRENGTHENING OF STATE RECOVERY ACT** |

Banks file cases under respective State Recovery Act which remain pending for long time due to poor follow up. Bank is ultimately forced to settle the account through its compromise/ OTS scheme with sufficient sacrifice based on merits of each case;

There is no single law in India that deals with enforcement of mortgage created with respect to agricultural land. Provisions relating to enforcement mortgaged land can be found in Revenue Recovery Acts (RRA) of the respective states, Code of Civil Procedure, 1908, Recovery of Debt and Bankruptcy Act, 1993. The procedure followed under the said acts are time consuming due to huge pendency of cases, non-cooperation of revenue authorities in executing the orders etc.

Currently, quite a few states do not have Revenue Recovery laws covering bank loans and in states where RRA is in place, the same is not effective for recovery of banks loans.

It was proposed by the member banks that the mechanism of State recovery Act may be strengthened to ensure effective recovery of bank's overdues. To address the above issue, matter needs to be taken up with the Govt. to bring in legislation for Agriculture land similar to SARFAESI Act.

**Observation of the Committee:**

It was observed by the committee that, as agriculture is a state subject, it would be appropriate that the Recovery Framework/ Institution is looked into at the state level and the respective SLBCs may take up the matter appropriately.

**Suggestion**:

SLBC may examine the matter in the light of the extant Debt/Revenue recovery provisions in the state. take up the matter with the respective State Governments to strengthen extant State Recovery Laws.

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| **AGENDA****ITEM NO. 19.3** | **LEGAL/ REGULATORY CHALLENGES – LAND/COLLATERAL RELATED CHALLENGES** |

Currently, the land transfer transactions (Sale/ transfer/ Mortgage etc.) are registered at registrar office even though the agriculture land is mortgaged to a bank. The matter needs to be taken up with respective Govt/ State Authorities to ensure no transfer of land should be allowed/ registered which is mortgaged to Bank, without No objection from bank/ charge release letter from bank. Further, in line with lnternal Working Group (IWG) recommendation, digitization of land records and online charge creation should be implemented by all states.

**Suggestion:**

We may examine the matter in the light of the extant arrangement/procedures/process followed in the State and take appropriate action.

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| **AGENDA ITEM NO. 20** |  **“DISTRICT-LEVEL SPECIAL KCC CAMPAIGN” TO PROVIDE THE BENEFIT OF KISAN CREDIT CARD TO ELIGIBLE ANIMAL HUSBANDRY AND FISHERIES FARMERS**  |

As part of the Atmanirbhar Bharat Package for farmers, Hon’ble Finance Minister had announced Rs 2 lakh crore concessional credit boost to 2.5 crore farmers through Kisan Credit Cards (KCC). Accordingly, a special drive was launched w.e.f. 1st June 2020 to provide KCC to farmers, with special focus on PM-Kisan beneficiaries, Animal Husbandry farmers and fishermen. While reviewing the progress of KCC saturation drive, Department of Financial Services has observed that although KCC saturation drive has resulted in very good coverage of farmers engaged in crop cultivation, a significant chunk of the farmers engaged in animal husbandry, dairy and fisheries activities, are yet to be provided with the facility of KCC. These farmers are most unserved segment of the society, in terms of institutional credit for their working capital requirement.

**As such, DFS has launched a Campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities from 8th Nov, 2021 with the to be held on every Friday of the week**. In case, Friday being a holiday, the date of campaign will be rescheduled either for Thursday or Saturday, the alternate working day, as the case may be.

B. The broad contours of the campaign will be as under:

1. “District-level KCC Camp” will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
5. Lead District Manager- Convenor
6. DDM, NABARD - Member
7. District Nodal Officer, Department of Animal Husbandry - Member
8. District Nodal Officer, Department of Fisheries - Member
9. Bank’s representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

1. During this Campaign ‘District level KCC Camp’ will be organized at least once a week.
2. A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
3. Acknowledgement with running number for accepted applications.
4. The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
5. The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
6. Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
7. Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Distt. Magistrate and Nodal Officers for communicating the status to the applicants.
8. Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

Controlling Heads of all banks alongwith Lead District Managers are requested to participate in this campaign whole-heartedly.

Department of Animal Husbandry, Government of Haryana is also requested to chalk out strategy for implementation of above-said instructions issued by DFS.

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| **AGENDA ITEM NO. 21** |  **SVAMITVA SCHEME**  |

**Introduction**

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24 April 2020 with the the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon’ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabited land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Depatment, State Revenue Departments and Survey of India.

The SVAMITVA scheme would provide the ‘Record of Rights’ to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

**Brief Steps in the Scheme**

1. Signing of MoU between Survey of India and respective State Governments.
2. Identification of villages to be surveyed
3. Sensitisation of GPs/villages
4. Demarcation of abadi area and chunna marking of rural properties.
5. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
6. Creation of maps
7. Ground verification of maps by State Revenue Department/Panchayati Raj teams.
8. Correction of maps – post ground verification.
9. Inquiry Process/Objection process / conflict/dispute resolution.
10. Generation of final property cards/Title deed or “Sampatti Patrak”.
11. Availability of the Property Cards on digital platform/hard copies.

**Objective of the Scheme**

1. Creation of accurate and records for rural planning and reduce property related disputes.
2. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
3. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
4. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
5. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP)

With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard.

**The house to discuss.**

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| **AGENDA ITEM NO. 22** | **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 27.10.2021** |

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 27.10.2021. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

|  |  |
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| **Agenda Item No.**  | **Action Points emerged** |
| 1.1 Disposal of Govt. Sponsored Cases within 30 days from the date of receipt of application at branch. | The Chief Manager, SLBC Haryana apprised the house that in last sub-committee meeting Controlling Heads of the banks were requested to ensure disposal of sponsored cases lying pending with their branches for more than one month within 10 days and remaining cases within another 10 days. The banks were requested to ensure that all loan applications of sponsored cases should be 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 bank branches beyond this time period. Controlling Heads from private banks were also advised, specifically, to ensure their active participation in implementation of Government Sponsored Programmes.  |
| 1.2 PMEGP Progress during the period ended September 2021 | The Chief Manager, SLBC Haryana informed that during the financial year 2021-22 against the annual target (margin money disbursement) of Rs 7464 lakh, margin money sanctioned and disbursed was Rs 2793 lakh and Rs 2235 lakh i.e. 37% & 30% respectively, despite the fact that the country remained under lock-down during first quarter of the financial year. He requested all banks to claim subsidy in eligible cases within a week’s time. Shri Yash Pal Singh, Assistant Director, KVIC, complimented the role of banks for achievement under PMEGP during last financial year and also expressed satisfaction over the achievement during the current financial year. He requested banks to claim subsidy in all eligible cases. The Convener SLBC Haryana noted that progress under the scheme still requires improvement and advised all banks to dispose of pending cases at the earliest.Bank-wise pendency was discussed and banks where pendency was on higher side were advised to get the pendency cleared at the earliest. The Chief Manager, SLBC Haryana, requested KVIC to sponsor applications to private banks also keeping in mind their presence in the area. |
| 1.3 HSCFDC Progress for the period ended September 2021 | The Chief Manager SLBC Haryana informed the house that against the target of 13820 cases, 8135 cases were sponsored, 739 sanctioned and 6128 cases were pending for disposal. It was observed that progress was not upto the desired level. He requested all banks to dispose of pending cases expeditiously.Ms Seema, representative informed that the performance under the scheme was very poor and bankers were not taking interest in the scheme resulting into huge pendency of cases.Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana took a serious note over the issue and advised bankers strictly to get the pendency cleared well before coming SLBC meeting.Shri Bimal Sharma, Assistant General Manager, Reserve Bank of India, informed that pendency of Government Sponsored Programmes should be discussed vigorously at BLBC/Standing Committee/DLRC/DCC meetings being convened by Lead District Managers and issues, if any, in implementation of the schemes should be discussed in this forum.  |
| 1.4 - Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)-Progress during the period ended September 2021 | Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, Government of Haryana informed that progress of banks during the review period was almost negligible in individual cases which needs to be picked up. Shri H S Bhalla, Deputy Zonal Manager, PNB, advised the Department to analyse the reasons for huge pendency under the scheme and also advised them to effectively follow-up with bank branches for expeditious disposal of the pending cases. The Convener SLBC advised banks to dispose of pending cases within a week’s time. |
| 1.4- Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)-Progress during the period ended September 2021 | Shri R K Dharia, DFM-FI, HSLRM complemented the role of banks in achievement of targets under the scheme during the last financial year. He informed that against the annual target of financing of 15000 SHGs during the financial year 2021-22, 8358 applications were sponsored to banks, out of which 3614 SHGs have been sanctioned amounting to Rs 60.95 crore and disbursement has been made to 3503 SHGs amounting to Rs 59.61 crores. He further mentioned that they are extending full hand-holding to their SHGs and recovery percentage under the scheme is good. He also informed that credit camps will be organized soon and requested all banks, particularly private banks, to wholeheartedly participate in the same. He also informed the house that some of women SHGs have qualified certification course for BC and requested bankers to consider these candidates for posting as BCs. |
| 1.5 - Pradhan Mantri Awas Yojana (PMAY)-Progress during the period ended September e 2021 | The Chief Manager SLBC Haryana informed the house that the progress under scheme is being monitored at highest level. He informed that during the half-year year ended September 2021, 1285 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 5072.30 crore to 32357 CLSS beneficiaries by providing them interest subsidy of Rs 676.78 crore upto 30.09.2021.  |

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| AGENDA ITEM NO. 23 | 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 held on 25th Oct., 2018, to review the performance of banks under Govt. Sponsored Programmes, controlling heads of banks are once again requested to ensure that loan applications of sponsored cases i.e. PMEGP, NULM, HSDFC Schemes and HSRLM & PMAY are disposed of within a maximum period of 30 days from the date of receipt of loan application in the branch and no application should remain pending with the bank branches beyond the prescribed period.

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

**The house may discuss.**

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| **AGENDA ITEM NO. 24** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

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| AGENDA ITEM NO. 24.1 | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP**)-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021  |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Annual Target****2021-22** | **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** |
| 2410 | 7464 | 3089 | 763 | 2793 | 37% | 566 | 2019 |
| **Margin Money****Disbursed** | **%****age Ach** | **Appls returned** | **Appls****referred for rectification** | **Appls****Pending for disposal** | **Appls****pending for disb.** |
| **No.** | **Margin Money** | **No.** | **No.** | **No.** | **No.** |
| 611 | 2235 | 30% | 1250 | 47 | 1268 | 48 |

Source: PMEGP Portal

**Bank wise & District wise Progress and pendency as at 30.09.2021 is given on Annexure No.25.1-25.3 (P 167-169) for information of the house.**

**ACTION REQUIRED FROM BANKS**

As the achievement under the scheme upto September, 2021 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.
8. Claim subsidy in all eligible cases.

**Institution wise Progress:**

|  |  |
| --- | --- |
| **Institution** | **No. of Applications** |
| **Sponsored** | **Sanctioned** | **Rejected/****returned** | **Pending for disposal** | **Disb.** | **Pending for Disb.** |
| **Pub. Sec. Banks**  |  2641(85%) | 677 | 1106 | 1069 | 548 | 46 |
| **Pvt. Sec. Banks** | 114 (4%) | 13 | 17 | 90 | 10 | 0 |
| **SHGB** | 334(11%) | 73 | 174 | 108 | 53 | 2 |
| **Total** | **3089** | **763** | **1297** | **1267** | **611** | **48** |

**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. 24.2 | PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED SEPTEMBER, 2021  |

**Progress during the year ended September, 2021 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.** |
| 13820 | 8135 | 739 | 681 | 9% sanction 8% disb. | 1268 | 6128 | 58 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.26.1-26.2 (P 170-171) for reference of the SLBC member banks.**

From the above it has been observed that:-

* The progress against the target during the half-year ended September, 2021 in sanction and disbursement of cases was 9% and 8% respectively which was very low.
* 1268 cases were rejected/returned during the year ended September, 2021. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 6128 and 58 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of September, 2021.

**ACTION POINTS FOR BANKS**

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

1. Applications are disposed of on merits within a maximum period of 30 days from the receipt of application at branch level.
2. Applications lying pending for disposal as at September, 2021 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 26.1 it is observed that out of 8135 applications sponsored, only 293 (4%) applications were sponsored to private sector banks.
* **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. 2021-22.
* 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. 24.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021**  |

**Progress under NULM during the period ended September 2021 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.** |
| 1700 | 2654 | 403 | 436 | 1815 | 358 | 45 | 15% |

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target****(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/****Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **%****age Ach.** |
| 100 | 22 | 3 | 3 | 16 | 2 | 1 | 14% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target (Formation of SHGs)** | **SHGs Formed** | **Target for release of RF** | **No of SHGs (RF issued)** | **Target for SHG credit linkage** | **SHGs credit linked** |
| 2500 | 455 | 3500 | 300 | 2395 | 68 |

Source: ULB

**A copy of the bank wise and district wise progress as at September 2021 is given on Annexure No.27.1-27.5 (P 172-179).**

From the above, it has been observed that:-

* Against the annual target for sanction of loans to 1700 individuals, 2654 applications were sponsored to banks operating in the State of Haryana during the half-year ended September, 2021.
* Out of 2654 sponsored loan applications, 403 loan applications were sanctioned. i.e 15% of the annual target.
* 436 Loan applications were rejected and 1815 applications were lying pending with various branches of banks as at September, 2021.
* Similarly, against the annual target for sanction of loans to 100 groups of individuals, only 22 applications were sponsored to banks operating in the State of Haryana during the half-year ended September, 2021.

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

**ACTION POINTS**

**FOR BANKS**

**As the progress under the scheme during the year ended September, 2021 was not upto the mark. Controlling heads/representatives of all banks are requested to ensure that:-**

* Necessary instructions may please be regularly imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
* Applications lying pending with their branches as at September, 2021 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.

**FOR NODAL AGENCY (SUDA)**

* **Reasons for higher rate of rejection are got analyzed** and should be kept in mind while sponsoring loan applications during the current financial year to improve performance under the scheme.
* **To get the performance under the scheme improved considerably** field functionaries are required to be sensitized and activated. They should be advised to visit LDM Office of their respective district on monthly basis on 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.
* **Details of bank wise and branch wise pendency as at September, 2021** are provided to SLBC Haryana Secretariat for taking up the matter with the concerned banks for disposal of pending loan applications.
* **Bank wise progress in terms of amount sanctioned and disbursed** should be collected, compiled and submitted to SLBC Haryana Secretariat (as advised by RBI).

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

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| **AGENDA ITEM NO. 24.4**  | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 2021**  |

From the progress report for the period ended September 2021 received from HSRLM it has been observed that:-

* against the annual target of financing of 15,000 SHGs during the financial year 2021-22, 8358 applications were sponsored to banks.
* Out of these, loan amounting to Rs 6095 lakhs has been sanctioned to 3614 SHGs and disbursement amounting to Rs 5961 lakhs has been made to 3503 SHGs.
* 1066 loan applications have been rejected/returned by banks.
* 3678 loan applications were lying pending for disposal with branches of various banks in the State at the end of September, 2021.
* 1775 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 28.1 (Page 180).**

**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.

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| **AGENDA ITEM** **NO. 24.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE QUARTER ENDED SEPTEMBER, 2021** |

From the progress report of Self Help Groups (SHGs) for the quarter ended September, 2021, it has been observed that banks have saving linked 1784 SHGs during the half-year ended September, 2021 and 73307 SHGs have been reported saving linked since inception of the scheme. Out of these 41614 SHGs are NRLM compliant.

Similarly, banks have credit linked 2210 SHGs during the quarter ended September, 2021 and 53767 SHGs have been reported credit linked since inception of the scheme. Out of these, 41614 SHGs are NRLM compliant.

Bankwise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 28.2 Page 181.**

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| **AGENDA ITEM NO. 24.6**  | **PRADHAN MANTRI AWAS YOJANA (PMAY) URBAN - PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

**Progress under the scheme during the period ended September 2021 is as under:-**

* Out of 1335 loan applications received under the scheme, 1285 applicants were sanctioned loans amounting to Rs 22408 lakhs during the half-year ended September 2021. (Source: Banks)
* 50 loan applications were lying pending for disposal/sanction with various branches of banks whereas no application was pending for disbursement as at September 2021.

**Bank wise progress and pendency is given on Annexure No 29.1 (Page 182).**

**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  | 4896 | 827.70 | 4750 | 656.18 |
| 2021-22 (Upto Sept 21) | 1285 | 224.08 | 1248 | 192.48 |
| **Total** | **12186** | **1982.88** | **11772** | **1626.34** |

**Further, as per PMAY-MIS Portal, different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 5072.30 crore to 32357 CLSS beneficiaries by providing them interest subsidy of Rs 676.78 crore upto 30.09.2021 (Source: Department of ULB).**

**A statement showing district-wise & ULB-wise number of beneficiaries and amount disbursed under CLSS is given on Annexure No 29.2 (Page 183-184).**

**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).**

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| **AGENDA ITEM NO. 24.7**  | **CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH) TO EWS HOUSEHOLDS, INCLUDING PMAY-U BENEFICIARIES** |

Government of India, through Ministry of Housing & Urban Affairs, has launched the Credit Risk Guarantee Fund Scheme (CRGFS) for Low Income Housing, 2012 to provide guarantee cover for housing loan extended by the lending institutions to eligible borrowers. To administer and operate the Scheme, the Credit Risk Guarantee Fund Trust for Low Income Housing (CRGFTLIH) was set up by Government of India on 01.05.2012, through a gazette notification.

The present CRGFS Scheme, 2012 for low income housing covers EWS/LIG households with an annual income upto RS 1 lakh and Rs 1-2 lakh respectively. The Scheme provided guarantee cover upto 90% of the amount of housing loan in default extended by financial institutions. After taking into consideration the economic impact of COVID-19, particularly on weaker section for the society, and to align the scheme with the goals of “Housing for All” 2022, the Board of Trustees in its 13th meeting held on 28.08.2020 decided to amend the provision of the scheme.

The rationale behind amendment is to focus the benefit of the Scheme only to EWS households, including PMAY-U beneficiaries. The Guarantee cover has been amended to cover about 50% of the loan amount in default, maximum upto Rs 1.50 lakhs, for households having income upto Rs 3 lakhs.

The Scheme will play a major role in boosting the uptake of small ticket loans in housing segment by the EWS households. The financial institutions play a vital role in the success of the scheme.

**All Banks are requested to extend the benefit of CRGFS credit to EWS households, including PMAY-U beneficiaries**.

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| **AGENDA ITEM NO. 25** | **WELFARE SCHEMES OF GOVERNMENT** |

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| --- | --- |
| **AGENDA ITEM NO. 25.1** | **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.

**IFCC vide their mail dated 01.06.2021, advised all banks to submit financial implications of Haryana Interest Subvention Scheme in respect of Shishu Mudra, DRI & Education Loan to SLBC Haryana.**

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| --- | --- |
| **AGENDA ITEM NO. 25.2** | **HARYANA INTEREST SUBVENTION SCHEME UNDER EDUCATION LOAN**  |

To facilitate the weaker sections of the society in the times of financial crisis due to novel Corona Virus and to boost economic and welfare activities across the State, Government of Haryana has notified “Haryana Interest Subvention Scheme”. Under the scheme, 2% interest subvention will be provided by the Government of Haryana to beneficiaries for timely repayment and no default and interest for the period from 1.4.2020 to 30.06.2020 on domestic education loan availed from any scheduled commercial bank will be paid by the Government of Haryana for students who are residents of Haryana.

**As per instructions received from IFCC, we have sent final notice to all banks to submit us data in respect of beneficiaries under shishu mudra and education loan schemes for onward submission to IFCC.**

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| **AGENDA ITEM NO. 25.3** | **MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY)** |

Government of Haryana is implementing number of welfare schemes for different sections of the society. The emphasis of the Government is centric. **Mukhya Mantri Parivar Samridhi Yojana (MMPSY)** is another social security scheme for the benefit of the citizen in the State of Haryana.

Social Welfare Scheme launched by the Govt. of Haryana which provides benefits under five schemes of Central Government:

* Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
* Pradhan Mantri Suraksha Bima Yojana (PMSBY)
* Pradhan Mantri Kisan Manandhan Yojana (PMKMY)
* Pradhan Mantri Laghu Mandhan Yojana (PMLVMY)
* Pradhan Mantri Shram Yogi Maandhan Yojana (PMSYMY)

Government of Haryana plans to reimburse the premium/contribution paid by the beneficiary covered under PMJJBY & PMSBY schemes of Government of India whose family income is upto Rs 1,80,000/-.

The progress under MMPSY was reviewed by Hon’ble Chief Minister on 05.07.2021 where-in he indicated certain changes in the step-wise release of various premiums pertaining to PMJJBY, PMSBY and three Maandhan schemes under MMPSY as suggested by him during the first meeting to review the MMPSY scheme held on 06.05.2021.

As per the new set-up, Chief Minister pronounced that Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) shall be mandatory schemes to all the eligible members of the family under MMPSY in the age group of 18-50 years and 18-70 years respectively**.**

**The Hon’ble Chief Minister advised all banks to persuade eligible beneficiaries to take these two schemes through field functionaries.**

State Government has identified around 28000 families eligible under the Scheme to whom Government will reimburse the premium of PMJJBY and PMSBY. State Government has already sent these lists to banks for submission of data relating to already enrolled beneficiaries and beneficiaries pending for enrolment.

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| **AGENDA ITEM NO. 25.4** | **CASES SPONSORED BY HARYANA AGRO INDUSTRIES CORPORATION LTD**  |

A meeting was held under the chairmanship of Managing Director, Haryana Agro Industries Corporation Limited and in presence of Ms Kiran Lekha Walia, Financial Advisor, HBPE and Shri Jagdeep Singh, DGM, SLBC on 08.07.2021 which was attended by major banks operating in the State of Haryana. During the meeting M.D., Haryana Agro Industries, introduced the “HARHITH” project and discussed the following decisions that were taken with respect to the disbursement of the Mudra loan to the Franchisees:

1.    The applications will be received from the applicants through Franchisee Registration Form via Har-Hith Website, i.e., [www.harhith.com](http://www.harhith.noclick_com).

2.    The received applications will further be verified as per the eligibility criteria defined by HAICL in the franchisee policy approved by the Govt. of Haryana.

3.    After the above verification, eligible applicants will be selected as per the terms of the franchisee policy and will be forwarded to the site inspection team.

4.    Site visit will be conducted by the M/s Technopack Pvt. Ltd. (Consultant hired by the HAICL) and Site Survey Report will be submitted to HAICL. If the site visit report is accepted as per the eligibility norms of HAICL, then an email having all the details of the applicant will be sent by HAICL to the following:

a.    Eligible applicant;

b.    State Nodal Officers of concerned Banks

c.    Concerned Lead District Managers.

d.    Concerned Branch Managers;

e.    Support Desk, HAICL

5.    The applicant may approach any bank or his concerned bank for Mudra Loan, the bank will verify that whether the applicant is an eligible applicant or not. An “eligible applicant” is an applicant who is eligible to avail mudra loan and after signing the franchise agreement with the applicant, the bank will provide him the Mudra Loan. Bank will intimate their decision to the HAICL via email.

Further, if the bank conveys that Mudra Loan can be provided to the applicant, then HAICL will approve the application of the applicant and sign the franchisee agreement with the applicant. The franchisee will go to the concerned bank with franchisee agreement and the bank may sanction the Mudra Loan. Bank will not reject the loan at this stage as the bank already conveyed to HAICL that the applicant is an “eligible applicant”. Bank will not disburse the Mudra Loan until the franchisee agreement is signed with the applicant.

6.    However, If the bank rejects the above application, then HAICL will contact the applicant to deposit the funds through some other mode i.e., loan from some other source or self-financing. If the applicant fails to do the same then HAICL will forward the application of the next eligible applicant to the bank and reject the application of the current applicant.

7.    Before disbursement of the loan, HAICL will provide the following documents to the banks:

a.    Proforma Invoice along-with letter of empanelment of Store fitment vendor;

b.    Proforma Invoice of Rs. 2 lakhs for product supplied for 200 sq.ft., Rs. 4 lakhs for 400 sq.ft and so on.

8.    The bank will issue the Demand Draft in the name of Store-fitment Vendor for fitment charges and handover the DD to HAICL via proper channel (as bank decides) so that the payment is assured to the store-fitment vendor. Further, the work will be initiated by the store-fitment vendor only when the DD is handed over to the HAICL by the bank. The DD is issued only after taking an undertaking from the proposed borrower to remit the funds on his behalf.

9.     If the borrower discontinues the business on account of any reason then HAICL will intimate the bank about the discontinuation. Further, the balance stock lying with the borrower will be at the disposal of bank for recovery of loan as per their policy. However, if bank would desire then HAICL will take over the stock at invoice value and pay to the bank, subject to the condition that goods are not near expiry date. For takeover and transportation of remaining stock, as per franchisee policy, HAICL will charge 5% of invoice value from franchisee/borrower.

For example:- if the balance stock worth Rs. 1 lakh out of which stock of Rs. 10,000 is near expiry (i.e., less than or equal to 20% of shelf life of the product),then HAICL will pay Rs. 85,500 only to the bank out of Rs. 90,000 (after deducting 5% as transportation and handling charges on Rs. 90,000) i.e., {(1,00,000 – 10,000) – 4500\*}.

\*Rs. 4500 = 5% of Rs. 90,000.

However, if the total loan amount has already been paid by the borrower then, HAICL will take over the stock but not be liable to pay any amount to the bank.

10. HAICL will forfeit the security deposit of franchisee in case of loan instalment default and the same will be deposited in branch from where the borrower is availing loan facility. In case of gross loan default more stringent measures like blacklisting the person for future benefits under government schemes may be considered.

11. Banking transactions for trading with HAICL will be done from the same bank account from which the loan is extended to the franchisee.

12. In case of transfer of shop, the outgoing franchisee will clear and close the loan account.

13. Copy of the relevant extract of Detailed Project Report showing “Store Level Financials” is attached for your kind information.

Hon’ble Chief Minister Haryana, inaugurated 71 Har-Hith Stores in order to provide self-employment to the unemployed youth on 17.10.2021. Controlling heads of all banks are requested to get these applications disposed of as and when received from the Department.

Representative from Haryana Agro is requested to brief the house.

|  |  |
| --- | --- |
| **AGENDA ITEM** **NO. 26** | **CUSTOMER OUTREACH CAMPAIGN LAUNCHED BY GOVERNMENT OF INDIA** |

Department of Financial Services, Ministry of Finance vide their letter dated 11.10.2021 advised banks to conduct a customer outreach programme, during the period of 16.10.2021 to 30.10.2021 to focus on credit flow in Govt. Sponsored Schemes like Pradhan Mantri MUDRA Yojana, Standup India, PMSAVNidhi, NRLM, NULM, AIF, AHIDF etc. during the outreach programme.

All Banks whole-heartedly participated in the programme and bank-wise and district-wise progress made by banks during the campaign is as per **as per Annexure 30.1-30.3 (Page 185-187).**

**During deliberations held in a VC meeting with DFS, they informed that the campaign stands extended till 30.11.2021.**

|  |  |
| --- | --- |
| **AGENDA ITEM** **NO. 27** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

The position of recovery certificates as on September 2021 is given here-under:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.06.2021** | **16165** | **604.81** |
| Cases filed during the quarter ended Sept 2021 | 955 | 33.47 |
| Cases disposed of during the period ended Sept 2021 | 1107 | 43.98 |
| **Cases pending as on 30.09.2021** | **16013** | **594.30** |
| Pendency level |
| Up to 6 months | 2752 | 80.86 |
| 6 months to 12 months | 1940 | 53.99 |
| 1 year to 3 years | 3983 | 113.13 |
| Above 3 years | 7338 | 346.32 |
| **Total**  | **16013** | **594.30** |

**Bank wise and District wise progress is given at Annexure No. 31 (P 188) 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. 28** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON SEPTEMBER, 2021 (COMMERCIAL BANKs AND RRBs)** |

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

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

 (Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Sept., 2019** | **Sept., 2020** | **Sept., 2021** | **Variation Sept.21/Sept.20 (absolute and %age terms)** |
| **No .of Branches** | 4915 | 4996 | 4984 | -12(-0.24%) |
| Deposits | 406174 | 461541 | 536320 | 74779 (16.20%) |
| **Advances** | 266936 | 277118 | 356132 | 79014 (28.51%) |
| **PS Advances** | 141443 | 147320 | 159147 | 11827 (8.03%) |
| **Agriculture** | 51368 | 52829 | 56045 | 3216 (6.09%) |
| **MSME** | 67874 | 74329 | 76977 | 2648 (3.56%) |
| **Other PS** | 22201 | 20162 | 26124 | 5962 (29.57%) |
| **Advances to WS** | 31049 | 32716 | 40026 | 7310 (22.34%) |
| **Advs. under DRI Scheme** | 14.04 | 10.91 | 9.47 | -1.44 (-13.20%) |

**Bank-wise data is given on Annexure No.32.1-32.6 (P 189-194)**

**28.2 BRANCHES**

|  |  |  |
| --- | --- | --- |
| **No. of Branches** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 22/Sept. 20**  |
| **(Absolute)** | **%age** |
| Rural | 1744 | 1681 | 1664 | -17 | -1.01% |
| Semi Urban | 1187 | 1202 | 1176 | -26 | -2.16% |
| Urban | 1984 | 2113 | 2144 | 31 | 1.46% |
| Total | 4915 | 4996 | 4984 | -12 | -0.24% |

**28.3 DEPOSITS**

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Deposits** | **As at** | **Variation** |
| **Sept., 2019** | **Sept., 2020** | **Sept., 2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| Rural | 48997 | 51410 | 54948 | 3538 | 6.89% |
| Semi Urban | 63167 | 72404 | 76403 | 3999 | 5.52% |
| Urban | 294010 | 337727 | 404969 | 67242 | 19.91% |
| Total | 406174 | 461541 | 536320 | 74779 | 16.20% |

**28.4 ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| Rural | 31525 | 32158 | 32902 | 744 | 2.31% |
| Semi Urban | 39388 | 41332 | 46118 | 4786 | 11.58% |
| Urban | 196024 | 203628 | 277112 | 73484 | 36.08% |
| Total | 266936 | 277118 | 356132 | 79014 | 28.51% |

**28.5 PS ADVANCES**

 (Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| Priority Sector | 141443 | 147320 | 159147 | 11827 | 8.03% |

**28.6 AGRICULTURE ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| Agriculture | 51368 | 52829 | 56045 | 3216 | 6.09% |

**28.6-(i) NPAs UNDER AGRICULTURE AS AT 30th Sept. 2021**

 (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.** |
| 2073504 | 56045 | 190295 | 6085 | 10.86 |

**Bank wise position is given at Annexure No. 32.7 (P-195)**

**It is requested that the State Govt. should come forward in reducing the NPAs under agriculture sector by accelerating recovery under HACOMP Act.**

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

(Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| MSME Sector | 67874 | 74329 | 76977 | 2648 | 3.56% |

**28.8 ADVANCES TO WEAKER SECTOR**

(Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Sept.,****2019** | **Sept.,****2020** | **Sept.,****2021** | **Sept. 21/Sept. 20** |
| **(Absolute)** | **% age** |
| Weaker Sector Advs. | 31049 | 32716 | 40026 | 7310 | 22.34% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 29.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****SEPT. 2019** | **ACH.****SEPT. 2020** | **ACH.****SEPT. 2021** |
| CD Ratio (Total) | 60% | 66% | 60% | 66% |
| CD Ratio (Rural) | 60% | 64% | 63% | 60% |
| PS to total Advances | 40% | 56% | 55% | 57% |
| Agri. to total Advs. | 18% | 20% | 20% | 20% |
| Small & Marginal Farmers | 8% (now 9%)\* | 9% | 8% | 9% |
| Micro Enterprises | 7.5% | 9% | 9% | 9% |
| Export Credit | 2% | 0.04% | 0.04% | 0.84% |
| WS Advances to Total Advances | 10% (now 11%)\* | 12% | 12% | 14% |

**The Bank-wise position under National Goals is available in Annexure No. 32.8 (P-196).**

**\* Reserve Bank of India vide circular No.**  **FIDD.CO.Plan.BC.5/04.09.01/2020-21 September 04, 2020 have revised sub-targets under Small & Marginal Farmers and Weaker Sector as under:-**

|  |  |  |
| --- | --- | --- |
| **Financial Year**  | **Small and Marginal Farmers target \***  | **Weaker Sections target ^**  |
| 2020-21  | 8% | 10% |
| **2021-22**  | **9%** | **11%** |
| 2022-23  | 9.5% | 11.5% |
| 2023-24  | 10% | 12% |

**These revised targets for SMF and Weaker Section will be implemented in a phased manner.**

**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** |
| SEPT. 2018 | 69% | 3pps |
| SEPT. 2019 | 66% | -3pps |
| SEPT. 2020 | 60% | -6 pps |
| SEPT. 2021 | 66% | 6 pps |

**The Bank-wise CD Ratio has been given at Annexure No. 32.2 (P-190).**

**The District-wise CD Ratio has been given at Annexure No. 32.9 (P-197).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO 29.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **SEPT. 2019** | **SEPT. 2020** | **SEPT. 2021** |
| **Banking System (CBs & RRBs)** | 60% | 66% | 60% | 66% |
| **Financial System including Cooperative Banks** | 60% | 68% | 61% | 68% |
| **CD Ratio (Financial System) with RIDF**  | 60% | 69% | 63% | 69% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT SEPT., 2021** |

After adding the figures of Rs 5601.71 crores of investment made by banks in the State Govt. Securities/Bonds with total credit of Rs.356132 Crore (excluding Cooperative banks) the credit + investment to deposit ratio works out to 67%.

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. 32.10 (P-198).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE QUARTER ENDED SEPTEMBER 2021** |

**Progress under Annual Credit Plan during the period ended September, 2021 is given below**:-

 (Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target**  | **Ach.**  | **% Ach** |
| Crop Loan | 28402 | 25823 | 91% |
| Agri. Investment Credit | 14026 | 10020 | 71% |
| **Total Agri. & allied activities** | **42428** | **35843** | **84%** |
| MSMEs | 22820 | 21335 | 93% |
| Other Priority Sector | 9532 | 6225 | 65% |
| **Total Priority Sector** | **74780** | **63403** | **85%** |

**Institution-wise & Sector-wise ACP Achievement vis-à-vis prorata Targets during the period ended September 2021 is as under:-**

(Amount Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Lending Institution | Agriculture | MSME | OPS | Total Priority Sector |
| Tgt. | Ach | %age | Tgt. | Ach | %age | Tgt. | Ach | %age | Tgt. | Ach | %age |
| Public & Pvt. Sec. Banks | 29650 | 24618 | 83 | 21568 | 20918 | 97 | 8674 | 5455 | 63 | 59892 | 50991 | 85 |
| RRBs | 4977 | 5220 | 105 | 479 | 195 | 41 | 559 | 104 | 19 | 6015 | 5519 | 92 |
| Coop Banks & Others | 7801 | 6005 | 77 | 773 | 222 | 29 | 299 | 666 | 223 | 8873 | 6893 | 78 |
| Total | 42428 | 35843 | 84 | 22820 | 21335 | 93 | 9532 | 6225 | 65 | 74780 | 63403 | 85 |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP during the eriod ended September, 2021 is given on Annexure No. 33.1-33.6 (P 199-204).**

**District wise Sector wise progress (% age Ach.) is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| District | Agri %age Ach. | MSME %age Ach. | OPS %age Ach. | Total %age Ach. |
|
| Ambala | 102% | 102% | 35% | 88% |
| Bhiwani | 102% | 127% | 36% | 100% |
| Charkhi Dadri | 90% | 72% | 86% | 87% |
| Faridabad | 102% | 59% | 99% | 70% |
| Fatehabad | 77% | 85% | 37% | 72% |
| Gurugram | 81% | 99% | 66% | 92% |
| Hisar | 89% | 179% | 43% | 100% |
| Jhajjar | 70% | 167% | 54% | 88% |
| Jind | 95% | 88% | 79% | 94% |
| Kaithal | 100% | 97% | 83% | 98% |
| Karnal | 84% | 73% | 50% | 77% |
| Kurukshetra | 83% | 69% | 96% | 82% |
| M.Garh | 81% | 54% | 62% | 74% |
| Mewat | 68% | 94% | 17% | 65% |
| Palwal | 81% | 42% | 122% | 82% |
| Panchkula | 96% | 102% | 43% | 84% |
| Panipat | 89% | 107% | 73% | 95% |
| Rewari | 96% | 98% | 10% | 80% |
| Rohtak | 50% | 82% | 92% | 67% |
| Sirsa | 78% | 69% | 53% | 76% |
| Sonepat | 55% | 125% | 141% | 80% |
| Yamuna Nagar | 84% | 94% | 51% | 82% |
| **Total Haryana**  | **84%** | **93%** | **65%** | **85%** |

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED SEPTEMBER, 2021** |

**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** |
| Sept. 2019 | 36234 | 1663 | 120 | 7.7% |
| Sept. 2020 | 35301 | 1621 | -42 | -2.5% |
| Sept. 2021 | 33357 | 1866 | 245 | 15.11% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.34.1 (P-205).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 32.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD ENDED SEPTEMBER, 2021** |

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** |
| Sept. 2019 | 13891 | 543 | 45 | 9.04% |
| Sept. 2020 | 13256 | 566 | 23 | 4.24% |
| Sept. 2021 | 12687 | 639 | 73 | 12.90% |

**Bank wise position is given on Annexure No.34.2 (P-206).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON SEPTEMBER, 2021** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on Sept, 21** | **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** |
| 33357 | 1866 | 90 | 5 | 924 | 36 | 4 |

**Bank wise position is given on Annexure No.34.3 (P-207).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.32.4**  | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON SEPTEMBER 2021** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on September, 21** | **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** |
| 12687 | 630 | 23 | 3 | 278 | 13 | 5 |

**Bank wise data is given on Annexure No.34.4 (P-208).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 33** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO SEPTEMBER, 2021** |  |

From the progress report received from banks, it has been observed that, 100940 (69770 Farm Based & 31170 others) JLGs have been financed during the period ended September, 2021.

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

**Bank wise progress under financing to Joint Liability Groups is given on Annexure No. 35 (P-209).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34.1** |  **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

The Sector-wise recovery position is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Sept., 19****(%age Ach)** | **Sept., 20****(%age Ach)** | **Sept., 21****(%age Ach)** |
| Agriculture | 65% | 66% | 66% |
| MSME | 70% | 80% | 71% |
| OPS | 49% | 62% | 64% |
| **Overall** | **65%** | **70%** | **67%** |

**Bank-wise recovery position as at 30.09.2021 is given in Annexure No.36 (P-210).**

Controlling heads of above mentioned banks are requested to ensure submission of the same during the next quarter so that an improved position could be placed for review in the SLBC meeting.

The house may deliberate.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34.2** |  **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

**Bank-wise Recovery position under various Govt. Sponsored Programmes up to Sept., 2021 is given on Annexure No.37.1-37.2 (P 211-212).**

**Gist of overall recovery position is as under:-**

(%age Recovery)

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **PMEGP** | **NULM** | **SHG** |
| Under SGSY/NRLM | **Other than SGSY/****NRLM** |
| Sept., 19 | 63% | 67% | 48% | 40% |
| Sept., 20 | 29% | 38% | 52% | 35% |
| Sept., 21 | 34% | 52% | 70% | 73% |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 35** | **HOUSING FINANCE-PROGRESS AS ON SEPTEMBER 2021** |

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

(Amt. Rs. In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase |
| **Absolute** | **%age** |
| Sept., 2019 | 225394 | 32221 | 3637 | 13% |
| Sept., 2020 | 244255 | 35305 | 3084 | 10% |
| Sept., 2021 | 297360 | 41017 | 5712 | 16% |

**Bank wise position as on September 2021** **is given in Annexure No. 38 (P-213).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36.1** | **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**  | **SEPT., 2020** | **SEPT., 2021** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises  | 7,04,895 | 24210 | 7,03,985 | 24477 |
| Small Enterprises | 1,42,540 | 25985 | 1,48,870 | 26832 |
| **Micro & Small Enterprises (MSEs)** | **847435** | **50195** | **852855** | **51309** |
| Share of ME Advs. out of MSEs | **83%** | **48%** | **83%** | **48%** |
| Medium Enterprises (MEs) | 27669 | 24433 | 27599 | 25894 |
| **MSMEs** | **875104** | **74628** | **880454** | **77203** |

**Bank-wise performance is as per Annexure 39.1-39-2 (Page 214-215)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on 30th September, 2021 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** |
| 880454 | 77203 | 5002 | 7% | 8159 | 501 | 6% |

**Bank-wise detail is given as per Annexure No. 39.3 (P-216).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36.3** | **BIFURCATION OF NPA UNDER MSME ADVANCES AS ON SEPTEMBER, 2021** |

The bifurcation of NPA under MSME Advances as on 30.09.2021 is as under:-

(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.** |
| 76488 | 2234 | 6237 | 1502 | 3500 | 1265 | 86225 | 5002 |

**Bank-wise detail is given as per Annexure No.39.4 (P-217).**

**The House may review.**

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| --- | --- |
| **AGENDA ITEM NO.36.4** | **CREDIT LINKAGE OF UNIDENTIFIED/ UNRECOGNIZED MSME CLUSTERS-PROGRESS AS ON SEPTEMER, 2021** |

As per the progress report for the period ended September, 2021 received from LDMs, it has been observed all units have since been credit linked.

**District wise Progress made with regard to Credit Linkage of Unidentified/Unrecognized MSME Clusters is given on Annexure No.39.5 (P-218).**

**The House may review.**

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| **AGENDA ITEM NO. 36.5** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED SEPTEMBER, 2021** |

47 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs.11723 Crore in 13862 cases during the period ended September, 2021 and disbursement has been made in 13855 cases amounting to Rs. 11601 Crore.

**Bank wise position is given on Annexure No.39.6 (P-219).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36.6** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON SEPTEMBER, 2021** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on September, 2021 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** |
| **Sept., 2018**  | 72392 | 121821 | 71855 (99.3%) | 116545 (96%) |
| **Sept., 2019**  | 79589 | 101053 | 79144 (99%) | 99534 (99%) |
| **Sept., 2020**  | 68614 | 118045 | 65952 (96%) | 107254 (91%) |
| **Sept., 2021** | 70811 | 116236 | 68718 (97%) | 110588 (95%) |

**Bank wise information is as per Annexure No. 39.7 (P-220)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 36.7** | **BANKWISE PROGRESS OF CLAIMS LODGED & APPROVED UNDER CGTMSE DURING THE PERIOD ENDED SEPTEMBER, 2021** |

From the progress reports received from the banks it has been observed that 755 claims amounting to Rs. 11929 lakh were lodged by banks with CGTMSE. Out of these, 718 claims amounting to Rs.11529 lakh have been approved.

**Bank wise position is available at Annexure No.39.8 (P-221).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 37.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 2021** |

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:** (Amt. Rs. In lacs)

|  |  |  |  |
| --- | --- | --- | --- |
| **Community** | **Outstanding as on Sept. 2019** | **Outstanding as on Sept. 2020** | **Outstanding as on Sept. 2021** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 222749 | 295901  | 194283 | 382597 | 189910 | 291179 |
| **Sikh** | 236745 | 805020 | 249165 | 758706 | 258041 | 935099 |
| **Christian** | 4319 | 19858 | 3215 | 14586 | 3263 | 14075 |
| **Neo-Buddhist** | 1033 | 2723 | 1078 | 1941 | 9728 | 6837 |
| **Jain** | 4034 | 30046 | 3666 | 30643 | 3695 | 39055 |
| **Zorastrian** | 134 | 935 | 134 | 953 | 107 | 392 |
| **Total (Incl. Coop. banks)** | **469014** | **1154481**  | **439197** | **1189425** | **464744** | **1286638** |

**Bank-wise data on loans disbursed and outstanding as on September 2021 is given on Annexure No.40.1-40.2 (P 222-223).**

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

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 37.2** | **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, 3districts of Haryana i.e. Gurugram, Mewat and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 41 (P 224).**

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

 **Amt. Rs. In lakhs**

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Communities** | **% age of Total Outstanding to O/s to Min. Comm.** |
| Gurugram | 1813402 | 66449 | 4% |
| Mewat | 152613 | 128302 | 84% |
| Sirsa | 810385 | 479930 | 59% |

**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. 38** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 2021** |

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** |
| **Sept. 2019** | 27006 | 3659 | 16% | 9% |
| **Sept. 2020** | 30189 | 3183 | 12% | 10% |
| **Sept. 2021** | 34707 | 4518 | 15% | 12% |

**Bank-wise data depicting the performance during the period ended September, 2021 is given in Annexure No.42 (P-225).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.39** |  **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO SEPTEMBER, 2021** |

**Position as on September, 2021**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs Outstanding as on 30.09.2021 | 2208594 |
| 2 | Amount Outstanding | Rs.47607 crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on September, 2021 is given in Annexure No.43.1 (Page 226).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 40** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO SEPTEMBER, 2021** |
|

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

It has been observed from the progress reports received from banks that out of 1564389 eligible KCC holders, banks have issued 1283419 Rupay ATM cum debit cards upto September 2021 i.e. 82%. **Controlling heads of banks are requested to ensure issuance and activation of Kisan Rupay ATM cum Debit Cards** **to the remaining eligible KCC holders expeditiously. This will cover the farmers under the benefits of Rupay Card Insurance. Bank wise position of issuance of Kisan Rupay Cards is given on** **Annexure No.43.2 (P-227).** **The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 41** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO SEPTEMBER, 2021** |

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 September, 2021 is given on Annexure No.44 (P-228).**The representative from CERSAI is requested to apprise the members about the latest developments/information with regard to uploading of equitable mortgages by the bank branches.**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 42** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 2021** |

 On the basis of reports received from banks progress compiled by SLBC for the period ended September, 2021 is as under:-**(Amt. Rs. In lacs)**

|  |  |  |
| --- | --- | --- |
| **Institution** | **Disbursement during the P.E. ended Sept. 2021** | **Outstanding as at Sept., 2021** |
| **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** |
| **Public Sector Banks** | 7 | 1049 | 108 | 13843 |
| **Pvt. Sector Banks** | - | - | - | - |
| **RRBs** | - | - | - | - |
| **Coop.Banks** | 0 | 0 | 0 | 0 |
| **Total** | **7** | **1049** | **108** | **13843** |

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.45 (P 229).****The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 43** | **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 30.09.2021 is given under these sectors:-

|  |  |
| --- | --- |
| **Sector** | **%age** |
| Agriculture | 10.86% |
| MSME | 7% |
| MUDRA | 11.20% |

**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. 44** | **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. 45** | **ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING** |

It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6th April, 2018 that issues remaining unresolved at DCC/DLRC meeting should be referred to SLBC.LDMs are advised to share the issue (s) with the house which remained unresolved at DCC/DLRC meeting for taking up the matter with the concerned authorities accordingly.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 46** | **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. 47** | **ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR** |

 |  |

**ITEMS FOR INFORMATION ONLY**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. A** | **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.

To give the necessary impetus to financial inclusion activities and bring transformative changes in the country, the Government decided to extend PMJDY beyond 14.8.2018 with the change in focus on opening accounts from “every household” to “every adult” with the following modifications:-

* Existing overdraft limit to PMJDY account holders of Rs. 5,000 has been raised to Rs. 10,000.
* Age limit of 18-60 years has been revised to 18-65 years
* There will not be any conditions attached for OD up to Rs. 2,000.
* Accident insurance cover for RuPay card holders has been raised from Rs. 1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018.

Gist of modifications in PMJDY & PMJJBY Schemes

|  |  |  |
| --- | --- | --- |
| **Name of Scheme** | **Old Features** | **New Features** |
| PMJDYRuPay Card Accident Insurance  | RuPay Cards have to be issued to all new & existing accounts holders with inbuilt accident insurance cover of Rs. 1 lakh. RuPay card holders will be eligible for the compensation on only 1 eligible RuPay card per card holder or customer even if multiple cards of different bank is meeting the Benefit of Insurance will be available to the card holders who have performedMinimum one successful financial or non-financial transaction\* at any channel(ATM/Micro ATM/POS/e-Com/BC of the bank at locations)- Within 45 days prior to date of accident including accident date for Premium Cardholders; and- Within 90 days prior to date of accident including accident date for Non Premium Cardholders.\*Transaction types means all customer induced transaction including AADHAAR Based Transactions AT BANK BRANCH or by any payment instrument whether on-us (Bank Customer / RuPay card holder transacting at same bank channels) and / off-us (Bank Customer / RuPay card holder transacting at other bankchannels i.e. ATM/ Micro ATM / POS/ e-Commerce/ BC Network). | Accident insurance cover for Rupay card holders has been raised from Rs, 1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.08.2018 |
| Insurance Cover Rs.30,000/- under PMJDY opened from 15-08-2014 to 31-01-2015 | Opening of accounts for eligible unbanked households/ beneficiaries under direct benefit scheme/ students is an on-going process. However, benefits under PMJDY be available to the customers as per prevalent guidelines, excluding the life insurance coverage of Rs.30000/- as the same was available for accounts under PMJDY opened from 15-08-2014 to 31-01-2015only subject to stipulated features of the schemes. | The life cover of Rs.30,000/- under the scheme was initially for a period of 5 years, i.e. till the close of financial year 2019-20.  |
| OD in PMJDY Accounts | Max. Rs. 5000/-Age Limit 18-60 Years | Existing overdraft limit to PMJDY account holder of Rs. 5,000/- has been raised to Rs. 10,000/-.Age limit of Rs. 18-60 years has been revised to 18-65.There will not be any conditions attached for OD up to Rs. 2,000/-. |
| Pro-Rata Premium under PMJJBY | Rs. 330/- premium for the one year i.e. from 01.06. to 31.05 of the relevant year say 01.06.2021 to 31.05.2022 | w.e.f. 01.09.2018, in order to encourage eligible account holders to join the scheme at a later stage payment of pro-rata premium for enrolment under PMJJBY would be allowed with the minimum premium of Rs.86/- for one quarter required to be paid even if a person enrolls under the scheme one or two months before the end of the policy year(i.e. if he/she enrolls in March, April or May). |

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

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| --- | --- |
| **AGENDA ITEM NO. B** | **REVISED RULES FOR PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (w.e.f. 16.10.2021)**  |

1. **Details of the scheme**: PMJJBY is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms with necessary approvals and tie ups with Banks / Post office for this purpose. Participating banks/ Post office are free to engage any such life insurance company for implementing the scheme for their subscribers.

2. **Scope of coverage**: All individual account holders of participating banks/ Post office in the age group of 18 to 50 years are entitled to join. In case of multiple bank / Post office accounts held by an individual in one or different banks/ Post office, the person is eligible to join the scheme through one bank/ Post office account only. Aadhaar is the primary KYC for the bank / Post office account.

3. **Enrolment period**: The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as described below;

1. For enrolment in June, July and August – Full Annual Premium of Rs.330/- is payable.
2. For enrolment in September, October, and November – pro rata premium of Rs. 258/- is payable
3. For enrolment in December, January and February – pro rata premium of Rs. 172/- is payable.
4. For enrolment in March, April and May – pro rata premium of Rs. 86/- is payable.

Lien period of 30 days shall be applicable from the date of enrolment.

4. **Enrolment Modality**: The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as laid down in above para.

For subscribers enrolling for the first time on or after 1st June 2021, insurance cover shall not be available for death (other than due to accident) occurring during the first 30 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

Individuals who exit the scheme at any point may re-join the scheme in future years. The exclusion of insurance benefits during the lien period shall also apply to subscribers who exit the scheme during or after the first year, and rejoin on any date on or after 01st June 2021.

In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing subject to the 30 days lien period described above.

5. **Benefits**: Rs.2 lakh is payable on member’s death due to any cause.

6. **Premium:** Rs.330/- per annum per member. The premium will be deducted from the account holder’s bank / Post office account through ‘auto debit’ facility in one instalment, as per the option given, at the time of enrolment under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with payment of pro-rata premium as laid down in para 3 above. The premium would be reviewed based on annual claims experience.

 7. **Eligibility Conditions:**

Individual bank/ Post office account holders of the participating banks/ Post office aged between 18 years (completed) and 50 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

8. **Master Policy Holder**: Participating Banks/ Post office are the Master policy holders. A simple and subscriber friendly administration & claim settlement process has been finalized by LIC / other insurance companies in consultation with the participating banks / Post office.

9. **Termination of assurance**: The assurance on the life of the member shall terminate on any of the following events and no benefit will become payable there under:

1. On attaining age 55 years (age near birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years).

 2) Closure of account with the Bank/ Post office or insufficiency of balance to keep the insurance in force.

 3) In case a member is covered under PMJJBY with LIC of India / other company through more than one account and premium is received by LIC / other company inadvertently, insurance cover will be restricted to Rs. 2 lakh and the premium paid for duplicate insurance(s) shall be liable to be forfeited.

4) If the insurance cover is ceased due to insufficient balance on due date or due to exit from the scheme, the same can be reinstated on receipt of appropriate premium as mentioned in Para 3 above, subject however to the cover being treated as fresh and the 30 days lien clause being applicable.

 5) Participating Banks shall remit the premium to insurance companies in case of regular enrolment on or before 30th of June every year and in other cases in the same month when received.

10. **Administration:** The scheme, subject to the above, is administered by the LIC P&GS Units / other insurance company setups. The data flow process and data proforma has been informed separately.

It is the responsibility of the participating bank/ Post office to recover the appropriate premium in one instalment, as per the option, from the account holders on or before the due date through ‘auto-debit’ process.

Enrolment form / Auto-debit authorization / Consent cum Declaration form in the prescribed proforma shall be obtained and retained by the participating bank/ Post office. In case of claim, LIC / insurance company may seek submission of the same. LIC / Insurance Company reserve the right to call for these documents at any point of time.

The acknowledgement slip may be made into an acknowledgement slip-cum-certificate of insurance.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

11. **Appropriation of Premium:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Appropriation of Premium Where: | Full Annual Premium of Rs.330/- collected  | Rs.258/- collected in the 2nd quarter of risk Period  | Rs.172/- collected in the 3rd quarter of risk period  | Rs.86/- is collected in the 4th quarter of risk period  |
| 01 | Insurance Premium to LIC/ Insurance Company | Rs.289/- | Rs.225/- | Rs.150/- | Rs.75/- |
| 02 | Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm | Rs.30/- | Rs.22.50 | Rs.15/- | Rs.7.50 |
| 03 | Reimbursement of Administrative Expenses to participating Banks | Rs.11/-   | Rs.10.50 | Rs.7/- | Rs.3.50 |

Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item “Appropriation of Premium Where:”).

The date of commencement of the scheme is 1st June 2015.The annual renewal date shall be each successive 1st of June in subsequent years.

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. C** | **RULES FOR THE PRADHAN MANTRI SURAKSHA BIMA YOJANA (With effect from 16.10.2021)** |

**DETAILS OF THE SCHEME:**

PMSBY will be an Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. It would be a one-year cover, renewable from year to year. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Scope of coverage: All individual bank account holders in the age group of 18 to 70 years in participating banks will be entitled to join. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one bank account only. Aadhar would be the primary KYC for the bank account.

**Enrolment Modality / Period**: The cover shall be for the one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated bank account on the prescribed forms will be required to be given by 31st May of every year. Joining subsequently on payment of full annual premium would be possible. However, applicants may give an indefinite / longer option for enrolment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit the scheme at any point may re-join the scheme in future years through the above modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

Benefits: As per the following table:

|  |  |  |
| --- | --- | --- |
|  | Table of Benefits | Sum Insured |
| a | Death | Rs. 2 Lakh |
| b | Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot | Rs. 2 Lakh |
| c | Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot | Rs. 1 Lakh |

**Premium:** Rs.12/- per annum per member. The premium will be deducted from the account holder’s bank account through ‘auto debit’ facility in one instalment on or before 1 st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the date of auto debit of premium by Bank.

The premium would be reviewed based on annual claims experience. However, barring unforeseen adverse outcomes of extreme nature, efforts would be made to ensure that there is no upward revision of premium in the first three years.

**Eligibility Conditions**: Individual bank account holders of participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

**Master Policy Holder**: Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

**Termination of cover**: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

1) On attaining age 70 years (age nearest birthday).

2) Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one bank account only and the premium paid for duplicate insurance(s) shall be liable to be forfeited.

4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.

5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

**Administration**: The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period through ‘auto-debit’ process.

Enrolment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The acknowledgement slip may be made into an acknowledgement slip-cum-certificate of insurance.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

Appropriation of Premium:

1) Insurance Premium payable to Insurance Company: Rs.12/- per annum per member

2) Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm by the insurer: Re.1/- per annum per member

3) Reimbursement of Administrative expenses to participating Bank by insurer: Rs.1/- per annum per member

**Note:** The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item 1).

Date of commencement of the scheme is 1st June 2015. The Annual renewal dates shall be each successive 1st of June in subsequent years.

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

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| **AGENDA ITEM NO. D** | **POSITION 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 SEPTEMBER 2021** |

Bank wise status of opening of brick and mortar branches as on 30.09.2021 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 | 18 | - |  |
| 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 | 194 | - |  |

As per instructions received from Reserve Bank of India, 194 villages with population more than 5000 were identified by SLBC Haryana for opening brick & mortar branches/banking outlets in these villages. All these villages have been covered, as per details given above.

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

Banks have formed Farmers 2695 Clubs up to September 2021 and its institution wise break up is given below:-

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

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

Lead District Managers are also requested to seek the help of Farmers’ Clubs in their district for recovery of bank dues, coverage of all the eligible non-defaulter willing farmers under KCC as also making the farmers aware of the benefits of Agriculture Insurance Schemes of NAIS and Pradhan Mantri Jan-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. F** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

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 September 2021 in the State of Haryana are as under:-

|  |
| --- |
| Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) : |
|  (position from 01.04.2021 to 30.09.2021) are as under |
| 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 | 34 | 290.600 | 165.300 |
| Sub total :  | 34 | 290.6 | 165.3 |
| Final / OT Subsidy  |   |   |   |   |
| CISS - Rural Godowns | 0 | 0.000 | 0 |   |
| CISS - ISAM | 0 | 0.000 | 0 |   |
| New AMI | 13 | 77.610 | 0 |   |
| CISS - Cold Storage | 0 | 0.000 | 0 |   |
| CLCSS  | 0 | 0.000 | 0 |   |
| ACABC  | 1 | 3.600 | 3.600 |   |
| 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 | 3 | 7.917 | 7.917 |   |
| Sub Total | 17 | 89.127 | 11.517 |   |
| Grand Total | 51 | 379.727 | 176.817 |   |
|  |

Information regarding deployment of POS machine in tier 5 & 6 centre is not available

This is for the information of House.

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| **AGENDA ITEM NO. G** | **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 SEPTEMBER 21** |

During the period ended September 2021, banks have financed no Agriclinic and Agribusiness Centres. An amount of Rs 765.25 lakh was outstanding in 281 account as on September 2021.

Bankwise progress is given on **Annexure No. A (Page 230)**

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| **AGENDA ITEM NO. H** | **SWACHH VIDYALAYA CAMPAIGN-PROGRESS AS ON SEPTEMBER 2021** |

Under the “SWACHH VIDYALAYA CAMPAIGN” launched by Govt. of India, the CSR activities like construction of Toilets for girl students, provision of Library & Sports Kit in Govt. Schools etc. in the adopted villages of banks are to be undertaken.

Bank wise progress as on September 2021 is given on **Annexure No. B (P-231).**

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| **AGENDA ITEM NO. I** |  **PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

It is informed that during the half-year ended September 2021, 8921 cases were filed before the Lok Adalats out of which 1666 cases were settled.

Bank wise data is given on **Annexure No. C (P-232).**

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| **AGENDA ITEM NO. J** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

Bank-wise and district-wise data is given on **Annexure No. D (P 233).**

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|  **AGENDA ITEM NO. K** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2021** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Area Category | ATMs as on June 21 | ATMs installed during period ended Sept 21 | ATMs closed during the period ended Sept 21 | ATM as on Sept 21 |
| Rural | 933 | 13 | 6 | 940 |
| Semi-Urban | 1733 | 14 | 30 | 1717 |
| Urban | 4232 | 63 | 28 | 4267 |
| Total | 6898 | 90 | 64 | 6924 |

Bank wise position is given on **Annexure No. E (P-234).**