

agenda papers

131st Meeting of State Level Bankers' Committee (Haryana)

The **131st** meeting of State Level Bankers' Committee (SLBC) Haryana to review the performance of banks for the period ended **31st December, 2014** will be held on **13.02.2015 (Friday)** at **11.00 A.M.** at **Hotel Shivalik View, Sector 17, Chandigarh.** Following issues shall be taken up for discussions in the meeting:-

ITEM NO. 1	CONFIRMATION OF MINUTES OF 130th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.11.2014
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Last Meeting of SLBC	130th
Held on	13.11.2014
Minutes Emailed/Circulated on	28.11.2014
Comments Received	Nil

In view of non-receipt of any observation/suggestion on the minutes of 130th meeting of SLBC circulated vide email dated 28.11.2014, the house may confirm.

ITEM NO. 2	IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)
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PMJDY Scheme is in vogue throughout the country and is being monitored by the DFS,MOF, Govt. of India, New Delhi regularly. At State Level, it is being monitored and reviewed in the State Level Implementation Committee meetings headed by the State Mission Director, PMJDY on monthly basis. Last review meeting was held under the Chairmanship of Sh. P.K. Das, IAS, Principal Secretary, Finance & Planning & Mission Director, PMJDY for the State of Haryana on 13.01.2015 at 3.00 P.M. at Haryana Niwas, Sector-3, Chandigarh wherein the following issues were deliberated:-

i) Opening of Accounts under PMJDY

Banks have opened 3625923 accounts upto 28.01.2015 under PMJDY since its launching on 28.08.2014 of which 1554247 accounts of women have been opened. Banks are requested to continue opening of accounts under PMJDY as per the relaxed KYC norms.

Banks were requested to advise their field functionaries for the timely issuance of passbooks in the accounts opened under PMJDY and persuade the beneficiaries to deposit some amount in their accounts to inculcate the banking habits as also the feeling of belongingness.

Bankwise status of opening of accounts is given on [Annexure No.1 \(P-48\)](#)

ii) Issue of Rupay Debit Cards

Out of 3625923 accounts opened under PMJDY upto 28.01.2015, 3068553 Rupay Cards have been issued which is 85% of the total accounts opened.

S.No.	% of issuance of Rupay Cards	Name of the Bank
1.	0%	City Union Bank

In the review meeting of State Level Implementation Committee on PMJDY held on 13.01.2015 banks were advised to ensure issuance of Rupay Cards to all the account holders of PMJDY positively before 31.01.2015 and the status be reported to SLBC Secretariat for placing the same in the 131st meeting of SLBC Haryana.

Bankwise status of issuance of Rupay Cards is given on [Annexure No.1 \(P-48\)](#)

iii) Aadhaar Seeding

Out of 3625923 accounts opened under PMJDY upto 28.01.2015, 1946584 accounts have Aadhaar which is 53.69%. The Government of India and State Govt. are implementing various DBT and Social Security schemes through bank accounts linked with Aadhaar to ensure that the benefits reach the genuine/actual beneficiaries.

In the review meeting of State Level Implementation Committee on PMJDY held on 13.01.2015, the representative of UIDAI informed that Haryana State is at 16th position on all India Ranking under Aadhaar issuance and requested the banks to upgrade the ranking to 9th position by 31.01.2015.

Bankwise status of issuance of Rupay Cards is given on [Annexure No.1 \(P-48\)](#)

iv) Deployment and working of BCAs

In the allotted SSAs and wards, banks have to provide banking services either through brick and mortar branch or BCA. Since the State has attained saturation under PMJDY on 22.12.2014, banks have to ensure that BCAs are deployed in the requisite number. Besides this, working of BCAs is also to be ensured. Banks are requested to ensure that sign boards

are displayed on the BCA locations and they have been provided with the kit containing uniform, cap and sling bag etc.

Bankwise status of deployment of BCAs is given on [Annexure No.2 \(P-49\)](#)

ITEM 3 (i)	FINANCIAL LITERACY CENTRES (FLC) AT BLOCK LEVEL
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Government of India has been laying stress on spreading of financial literacy to make PMJDY and financial inclusion successful. Accordingly, banks were allotted 99 blocks for opening of FLC by SLBC in addition to the already covered 26 blocks.

In the meeting of State Level Implementation Committee on PMJDY held on 13.01.2015, the Additional Secretary, IF&CC, Haryana advised the banks to complete the process of opening of FLCs in the allocated blocks by 31.01.2015 positively.

Banks have opened FLCs in 13 blocks taking total blocks covered to 39, **details of which have been given on [Annexure No.3 \(P-50-51\)](#)**

The House may discuss.

ITEM NO. 3 (ii)	FINANCIAL LITERACY CENTRES (FLC) – PROGRESS AS AT DEC., 2014
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At present, 61 FLCs are functioning in the State of Haryana. Of these, 34 have been sponsored by PNB (including 17 at LDMOs), 12 Sarva Haryana Gramin Bank, 6 Punjab & Sind Bank, 3 SBOP, 2 Syndicate Bank, 2 HARCO Bank and 2 by Oriental Bank of Commerce.

From the progress report of FLCs for the period ended Dec., 2014, it has been observed that:

- Upto the period ended Dec., 2014 (2014-15) 2322 camps were organized wherein 103991 people participated.
- Out of above participants, 58321 persons were already having bank accounts and 23629 persons opened accounts after attending the camps.

Progress is given on [Annexure- No.4 \(P-52-54\)](#)

The House may discuss.

ITEM NO. 3 (iii)	FINANCIAL LITERACY– HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH - PROGRESS AS AT DEC., 2014
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In the 129th and 130th meeting of SLBC banks were requested to advise all the rural branches in the state to hold Financial Literacy camps every month and use the Financial Literacy material already supplied for creating awareness about the banking facilities and services available to them. Banks were also requested to send quarterly progress report of holding of camps by their rural branches on the format prescribed by RBI. However, it has been observed that neither rural branches are holding monthly camps nor the report is submitted on the prescribed format. Banks are requested to reiterate instructions on holding of monthly camps to branches for creating more awareness about PMJDY.

The banks wise progress of holding of camps by their rural branches during quarter ended Dec., 2014 on [Annexure No.5.1-5.2 \(P-55-56\)](#).

The House may discuss.

ITEM NO. 3 (iv)	FINANCIAL LITERACY FILMS
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For the ground level success of PMJDY and for financial education of the account holders, IBA had uploaded some films on financial literacy on IBA website i.e. www.iba.org.in.

Further, IBA vide their e-mail dated 9th January, 2015 forwarded links on the following:-

- Debit Card and overdraft facilities
- Insurance and Pension
- Micro ATM and Mobile Banking

Download link

<http://we.tl/4cOGvIx8LE>

The above e-mail was forwarded to banks on 10th January, 2015 by SLBC Secretariat with a request to run the downloaded films in FLCs, RUDSETIs, Camps and Training Institutes for creating awareness and spreading financial literacy. Banks may also run other visuals or animated films, if any, prepared by them. A CD containing all the 3 films is also distributed to the banks in this meeting.

The House may discuss.

ITEM NO. 4	AADHAAR – UNIQUE IDENTIFICATION AUTHORITY OF INDIA
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From time to time banks are being requested to ensure seeding of AADHAAR number at the time of opening of new account as also in the existing accounts.

Since E-KYC has been adopted by the banks, its use by the branches be encouraged for opening of accounts as it fastens the process. Banks are requested to accelerate the pace of seeding of Aadhaar numbers in the accounts of beneficiaries. Various departments are providing details of Aadhaar in accounts of beneficiaries of different schemes through LDMs. It is reported by LDMs that banks/DCOs are not adhering to the time schedule in seeding of Aadhaar nor are confirming having seeded the Aadhaar.

UIDAI has requested that :-

- Schemewise pendency of Aadhaar Seeding forwarded by concerned line departments to LDMs be cleared on priority.
- Overall seeding of Aadhaar in PMJDY accounts is 50.1% and it should be improved upto 80%.
- Gap between LPG consumer accounts and LPG bank account Aadhaar seeding be bridged.
- Pendency of Aadhaar seeding in MGNREGA accounts also be cleared.

Latest position of enrolment & issuance of AADHAAR in each district is given on [Annexure No. 6](#) (P-57).

ITEM NO. 5	CONNECTIVITY PROBLEMS AT BCA LOCATIONS
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Telecom connectivity is very important for seamless functioning of BCAs at their locations particularly in the rural areas. Certain banks have agreed to install V-Sat wherever possible. The details of the centres having connectivity problem as informed by the member banks is given on the enclosed [Annexure No. 7](#) (P-58).

The Telecom authorities/representatives are requested to take up the matter with the concerned officials of the department for solving the connectivity problem to enable the BCAs to provide banking services to the people.

The representative of BSNL may apprise the house in this regard.

ITEM NO. 6 SWACHCHH VIDYALAYA CAMPAIGN

The Govt. of India has launched "SWACHCHH VIDYALAYA CAMPAIGN" under which construction of Toilets for girl students, provision of Library & Sports Kit in Govt. Schools running in the adopted villages of banks.

All the banks were requested to inform us the names of adopted villages in each district and the progress made under Swachchh Vidyalaya Campaign on the format already sent so that a consolidated position of the State may be informed to DFS, MoI, GoI and also placed in the forthcoming 131st meeting of SLBC Haryana.

Bankwise progress is given on [Annexure No.8 \(P-59\)](#)

The House may discuss.

ITEM NO. 7 REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT THE END OF DEC., 2014 (COMMERCIAL BANKS AND RRBs)**7.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

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

(Amt. ` in Crore)

Parameters	DEC., 2012	DEC., 2013	DEC., 2014	Variation & %age growth Dec., 2014/ Dec., 2013
No .of Branches	3150	3705	4158	453 (12.22%)
Deposits	165045	187717	206561	18844 (10.04%)
Advances	132094	155294	170815	15521 (10%)
PS Advances	60300	73307	81438	8131 (11.09%)
Agriculture	25906	29260	32351	3091 (10.56%)
Adv. To Dir. Agri.	20905	23758	27066	3308 (13.92%)
MSE	21248	27737	33988	6251 (22.54%)
Other PS	13146	16311	15099	-1212 (-7.43%)
Advances to WS	14494	16546	19851	3305 (19.97%)
Adv. To DRI	11.37	14.63	16.07	1.44 (9.84%)

Bank-wise data is given on [Annexure No. 9.1-9.6\(P-60-65\)](#)

While reviewing the progress under key-parameters, following trends have been observed:-

7.2 BRANCHES

During the period under review, **453** branches of Commercial Banks and RRBs have been added thereby raising the total number of bank branches in the State to 4158 as at **DEC., 2014** from **3705** branches as at **DEC., 2013**.

Area wise analysis with regard to Branch Expansion is summarized below:-

No. of Branches	As At			Variation
	DEC., 2012	DEC., 2013	DEC., 2014	DEC., 14/13 (Absolute)
Rural	1123	1423	1630	207
Semi Urban	764	898	998	100
Urban	1263	1384	1530	146
Total	3150	3705	4158	453

This is for information of the House.

7.3 EXPANSION OF BANKING NETWORK

149 Branch Licenses were pending as at 31.12.2014 with banks for opening of new branches. Some of the major banks with pending licenses are: Canara Bank (17), Corporation Bank (21), IDBI Bank (14), PNB (13) and SBI (16).

Bank-wise position of licenses in hand is given on [Annexure No. 10 \(P-66\)](#)

The Controlling Heads of these banks are requested to take steps for opening of these branches at the earliest.

7.4 DEPOSITS

Total deposits have increased by Rs 18844 Crore from Rs 187717 Crore as at DEC., 2013 to Rs 206561 Crore as at DEC., 2014, showing a growth of 10.04 %. Area-wise analysis of Deposit Mobilization has been summarized below:

(Amt. ` in Crore)

Aggregate Deposit	As at			Variation	
	DEC., 2012	DEC.,2013	DEC.,2014	DEC. 14/13	
				(Absolute)	%age
Rural	22902	24726	28519	3793	15.34
Semi Urban	28530	30931	36308	5377	17.38
Urban	113613	132060	141734	9674	7.33

Total	165045	187717	206561	18844	10.04
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7.5 ADVANCES

Total advances have increased by Rs15521 Crore from Rs. 155294 Crore as at DEC., 2013 to Rs 170815 Crore as at DEC., 2014, showing a growth of 10 %.

Further, area-wise analysis of Aggregate Advances has been summarized below:-

(Amt. ` In Crore)

Aggregate Adv.	As At			Variation	
	DEC., 2012	DEC., 2013	DEC., 2014	DEC. 14/13	
				(Absolute)	%age
Rural	23649	27760	28244	484	1.74
Semi Urban	20809	24707	29215	4508	18.24
Urban	87636	102827	113356	10529	10.23
Total	132094	155294	170815	15521	10

7.6 PS ADVANCES

Advances under Priority Sector have increased from Rs 73307 Crore as at Dec., 2013 to Rs81438 Crore as at DEC., 2014, thus showing an increase of Rs8131 Crore or 11.09%.

7.7 AGRICULTURE ADVANCES

Total outstanding under agriculture advances increased from Rs 29260 Crore as at Dec., 2013 to RS32351 Crore as at Dec., 2014, showing an increase of `Rs3091 Crore or 10.56%.

7.7-(i) NPAs UNDER AGRICULTURE AS AT 31st DEC., 2014

(Amt ` in Crores)

Total Outstanding under Agriculture		NPA under Agriculture		%age of NPA to total O/s under Agriculture Adv.	Total Advances	%age of NPA in Agriculture to total advances
A/cs	Amt.	A/cs	Amt.			
1314233	32351	139253	1651	5.10%	170815	1 %

Bank wise position is given at [Annexure No. 11](#) (P-67)

7.8 MICRO & SMALL ENTERPRISES (MSEs)

Advances to Micro & Small Enterprises have increased to Rs 33988 Crore as at Dec., 2014 from Rs 27737Crore as at Dec., 2013, thereby showing an increase of Rs6251 Crore (22.5%).

7.9 ADVANCES TO WEAKER SECTION

Advances to Weaker Section increased by Rs 3305 Crore on year-on-year basis from Rs 16546 Crore as at Dec., 2013 to `Rs 19851 Crore as at Dec., 2014 showing a growth of 19.97%.

7.10 DRI ADVANCES -REVIEW OF PROGRESS

The DRI advances have increased by Rs 1.44 Crore from Rs 14.63 Crore as at Dec., 2013 to Rs 16.07 Crore as at Dec. 2014, registering a growth of 9.84%.

Bank-wise position is available at [Annexure No. 12 \(P-68\)](#)

Member banks are requested to take suitable steps to extend finance to eligible persons under DRI.

The House may review.

ITEM NO. 8	NATIONAL GOALS			
	GOAL	ACH. DEC., 2012	ACH. DEC., 2013	ACH. DEC., 2014
CD Ratio (Total)	-	80%	83%	83%
CD Ratio (Rural)	60%	103%	112%	99%
CD Ratio (S Urban)	60%	73%	80%	80%
PS to total Advances	40%	50%	53%	48%
Agri. to total Advances	18%	22%	21%	19%
Direct Agriculture	13.5%	17%	15.3%	15.8%
In-direct Agriculture	4.5%	4.15%	3.5%	3.1%
WS Advs.to Total Adv.	10%	12%	12%	12%

The Bank-wise position under National Goals is available in [Annexure No.13 \(P-69\)](#).

Highlights of performance of Banking Sector under prescribed National Goals are as under:-

- Under **Priority Sector**, the performance of the banking system is 48%, which is above the prescribed National goal of 40%.
- Under **Agriculture Sector**, the achievement is 19%, which is also above the National goal of 18%.
- Under **Direct Agriculture Sector** the achievement is 15.8% as against target of 13.50% whereas under Indirect Agriculture the achievement is 3.1% against the target of 4.50%.
- The ratio of **WS Advances** to total advances is 12% as against the National Goal of 10%.

However, the decline in PS advances and Agriculture credit in percentage terms is a cause of concern.

OVERALL CD RATIO

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

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

Period	CD Ratio %age	Variation
DEC., 2012	80%	2PPs
DEC., 2013	83%	3pps
DEC.,2014	83%	-

Observations:

Overall CD Ratio of Banks in State of Haryana has remained stagnant at 83% as on DEC., 2014.

CD RATIO – RURAL AREA

The comparative position of CD Ratio of Rural Areas in Haryana is as follows:

(Amt. ` in Crore)

Period	Rural			Variation
	Deposit	Advances	CD Ratio	
DEC., 2012	22902	23649	103%	+36 PPs
DEC., 2013	24726	27760	112%	+9 pps
DEC.,2014	28519	28244	99%	-13 pps

Observations:

The CD Ratio of Rural Areas stood at **99%** as at **Dec., 2014**.

CD RATIO – SEMI URBAN AREAS

The comparative position of CD Ratio of Semi Urban Areas in Haryana is as follows:

(Amt. ` in Crore)

Period	Semi-Urban			Variation
	Deposit	Advances	CD Ratio	
DEC., 2012	28529	20809	73%	-2 PPs
DEC., 2013	30931	24707	80%	+7pps
DEC.,2014	36308	29215	80%	-

Observations:

The CD Ratio of Semi Urban Areas stood at **80%** as at **Dec., 2014**.

This is for information of the house.

ITEM NO. 9.1	CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)
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CD Ratio (TOTAL)	GOAL	DEC.,2012	DEC.,2013	DEC.,2014
Banking System (CBs & RRBs)	60%	80%	83%	83%
Financial System including Cooperative Bank	60%	83%	86%	86%
CD Ratio (Financial System) with RIDF	60%	85%	87%	87%

- Overall CD Ratio in respect of Commercial Banks, RRBs excluding Cooperative Banks as at Dec., 2014 is 83%. However, with cooperative banks it is 86%.
- There is an increase of 1% in CD Ratio when the amount of RIDF i.e.Rs.3237 Crore is included in total credit of Financial System.
- **No district of Haryana is having CD Ratio below 40%.** However, CD Ratio of Financial System excluding Cooperative Banks in District Ambala (46%), Sonapat (58%), Rohtak (49%) Rewari (43%), Narnaul (47%), Mewat (57%) is still below the stipulated level of 60%, which needs further improvement.

The District-wise CD Ratio has been given at [Annexure No.14 \(P-70\)](#)

The CD ratio of IDBI (29%), Indian Bank (33%), Syndicate Bank (46%), OBC (52%), Corporation Bank (59%) United Bank of India (49%), SBOT (53%) Karur Vysya Bank (10%), Federal Bank (55%) and Yes Bank (46%) needs improvement as the same is low.

The Bank-wise CD Ratio has been given at [Annexure No. 9.2 \(P-61\)](#)

The house may review.

ITEM NO. 9.2	CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO
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After adding the figures of Rs5965 Crore of investment made by banks in the State Govt. Bonds with total credit of 170815 Crore (excluding Cooperative banks) the credit + investment to deposit ratio works out to 84%.

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.15 \(P-71\)](#)

This is for information of the house.

ITEM NO. 10.1	PLP projections for the year 2014 -2015 and 2015-2016
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NABARD, RO, Haryana has made potential Linked plan for the year 2015- 2016 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2014-2015 and 2015-2016 is given below;

(Rs in Crore)

Sector	2014-2015	2015-2016	Variation Amount & %age
Crop Loan	40680.24	45209.95	4529.71 (11.13%)
Agriculture Term Loan	12490.56	15197.64	2707.08 (21.67%)
Total Agri Loan	53170.80	60407.59	7236.79 (13.61%)
MSME	12339.25	14733.08	2393.83 (19.4%)
OPS	11651.43	13908.13	2256.70 (19.37%)
Total	77161.48	89048.81	11887.33 (15.4%)

NABARD vide communication dated 30-1-2015 has desired that following issues be discussed in 131st meeting of SLBC.

1. GoI has taken several initiatives for ensuring adequate and timely availability of credit to the farmers at relatively lower rate of interest. One such significant and important measure is implementation of interest subvention scheme for crop loan to ensure that farmers get crop loans upto Rs.3.00 lakh @7% per annum with further additional subvention at 3% to the farmers for prompt repayment as per bank schedule. Thus farmers' promptly repaying the loans will be getting short term crop loans effectively at 4% per annum.

Further, in order to encourage farmers to store their produce in accredited warehouse, GoI has extended the benefit of interest subvention to small and marginal farmers having KCC for a further period of up to six months post-harvest on the same rate as available to crop loan against NWRs (Negotiable Warehouse Receipts). The extension of benefit of interest subvention scheme for storage will enhance holding capacity of farmers and will facilitate better price realization of produce by avoiding distress sale at the time of harvest.

In view of the above, GoI has requested to State Governments (letter attached) to take necessary action for wide publicity of above measures and sensitize the farmers about benefit of Storage in accredited warehouses. Further, the State Governments may also activate and galvanize all its line departments to ensure coverage of all the eligible farmers, more particularly small & marginal farmers within KCC fold so that benefit of this facility percolate to large section of farmers.

2. Sub sector wise data of Ground Level Credit flow in agriculture and allied sector is not being reported on monthly basis. LDMs to ensure submission of sub sector wise data on monthly basis. Sub sector wise target and achievement may be reviewed by SLBC on quarterly basis.

3. Review of progress under JLG & SHG may be done vis a vis targets for the year 2014-15 which were allocated by SLBC to all the banks in 129th SLBC meeting.

4. Banking plan for investment activities for the year 2014-15 was formulated for the state of Haryana in consultation with controlling heads of banks, LDMs, DDMs and State Govt. department. The bankable plan indicating physical and financial targets on the identified activities have already been forwarded to all the concerned banks & SLBC. Bank wise position vis-à-vis allocation may be reviewed by SLBC. Bank wise physical and financial allocation is enclosed for ready reference.

5. To ensure food security, NABARD has been promoting Rural Godowns in the state by providing capital subsidy. Banks in the state have financed 192 Rural

Godowns (both sponsored by NABARD and direct Financed by banks) amounting to Rs 393.60 crores.

Bankwise detail of financing to Rural Godowns is given on [Annexure No.16 \(P-72\)](#)

In the meeting of Regional Coordination Committee scheme held at R.O NABARD on 4-2-2015, it was informed that Joint Monitoring Inspection (JMI) is generally delayed as banks do not submit claim forms and other required documents in time. In terms of letter dated 16-12-2014, the Directorate of Marketing and Inspection, it has been advised that time limit for conducting JMI of projects for which advance subsidy was sanctioned during 2012-2013 and 2013-2014 has been extended upto 28-2-2015. No further extension will be allowed. Banks to complete the formalities for completion of JMIs before 28-2-2015, failing which Banks and parties will be deprived of requisite subsidy.

Banks should also ensure submission of utilization certificate after the release of subsidy as to NABARD for onward submission to Govt. of India.

The house may discuss.

ITEM NO. 10.2	Annual Credit Plan for the year 2014 -2015 and 2015-2016
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Comparative position of Targets allocated to Bank for the year 2015-16 vis a vis 2014-2015 are as under:-

(Rs in Crore)

Sector	2014-2015	2015-2016	Variation Amount & %age
Crop Loan	40680.24	44790.49	4110.25 (10.10%)
Agriculture Term Loan	12490.56	14073.10	1582.54 (12.67%)
Total Agri Loan	53170.80	58863.59	5692.79 (10.71%)
MSME	12339.25	14934.17	2594.92 (21.03%)
OPS	11651.43	14276.18	2624.75 (22.53%)
Total	77161.48	88073.94	10912.46 (14.14%)

District-wise PLP Projections of NABARD and targets allocated to banks for the year 2015-2016 are given on [Annexure No.17 \(P-73\)](#), [18.1-18.2 \(74-75\)](#) and [19.1-19.2 \(P-76-77\)](#)

The targets allotted by Lead District Managers to banks are based on the potential shown in PLP and the discussions held with line departments at district Head quarter.

The emphasis has been on Agriculture Investment Credit like protected cultivation and is on MSME and education loans, etc., as can be seen from the percentage growth proposed.

The house may discuss and approve the Annual Credit Plan targets for the year 2015-2016 for adoption by the banks operating in the State.

ITEM NO. 11	PERFORMANCE UNDER ANNUAL CREDIT PLAN 2014-15
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The achievement under **Annual Credit Plan (2014-15)** up to **DEC., 2014** is given below:-

(Amount Rs in Crore)

Sector	Targets for the period ended Dec., 2014	Ach. for the period ended Dec., 2014	% Ach. for the period ended Dec., 2014
Agriculture	39795.29	33496.17	84%
MSEs	9221.29	10501.74	114%
OPS	8749.95	7460.51	85%
Total Priority Sector	57766.53	51458.42	89%

Institution-wise & Sector-wise ACP Achievement as at Dec., 2014 vis-à-vis Targets 2014 –2015 are as under:-

(Amount Rs in Crore)

Lending Institution	Agriculture			MSE			OPS			Total Priority Sector		
	Tgt	Ach	% age	Tgt	Ach	% age	Tgt	Ach	% age	Tgt	Ach	%age
CBs	25593	22741	89%	8428	10080	120%	7804	6616	85%	41826	39437	94%
RRBs	4762	3970	83%	198	79	40%	477	387	81%	5436	4437	82%
Coop Banks & Others	9440	6785	72%	595	343	58%	469	458	98%	10505	7584	72%
Total	39795	33496	84%	9221	10502	114%	8750	7461	85%	57767	51458	89%

Bank-wise and District-wise Achievements vis-à-vis Targets under ACP 2014-2015 are given on [Annexure No. 20-23 \(P 78-81\)](#).

Observations:

- As against the total PS target of Rs 57767 Crore up to Dec., 2014, Banks have disbursed loans to the order of Rs 51458 Crore. The achievement comes to 89%.
- As against target of Rs 39795 Crore under agriculture & allied sector, Banks have disbursed loans to the order of Rs 33496 Crore. The achievement comes to 84%.
- Banks disbursed loans amounting to Rs 10502 Crore against the target of Rs.9221 Crore set forth for Micro & Small Enterprises Sector. The achievement comes to 114 %.
- Banks disbursed loans to the tune of Rs7461 Crore under Other Priority Sector against the target of Rs 8750Crore. The achievement comes to 85%.

District wise Analysis

The perusal of district-wise progress under ACP for the period ended **Dec., 2014** (2014-15), reveals as under: -

- The overall targets have been exceeded in 6 districts namely Faridabad, Gurgaon, Jind, Panchkula, Panipat and Rohtak and missed by remaining 15 districts.
- Similarly, the targets under Agriculture & Allied Sector have been achieved in 4 Districts namely Gurgaon, Jind, Panipat and Panchkula and missed by the remaining 17 districts.
- The targets under Micro & Small Enterprises have been achieved/exceeded in 13 districts namely Faridabad, Gurgaon, Hissar, Jhajjar, Jind, Kaithal, Kurukshetra, Narnaul, Panipat, Rewari, Rohtak, Sirsa, & Yamunanagar, the remaining 8 districts have missed the targets.
- The targets under Other Priority Sector have been achieved by 6 districts namely Bhiwani, Jhajjar, Karnal, Panipat, Rohtak, and Sonapat and missed by varying margins in other 15 districts.

Bank wise Progress

The analysis of banking group-wise progress reveals as under:-

Total Priority Sector

- As against target of Rs.41826 Crore, the Commercial Banks, have disbursed loans amounting to Rs 39437 Crore. The achievement works out to be 94%.
- The RRB has disbursed loans amounting to Rs 4437 Crore under PS advances as against target of Rs 5436Crore thus showing achievement of 82%. Whereas, the Cooperative Banks & others have disbursed loans amounting to Rs 7584 Crore against target of Rs 10505 Crore. The achievement comes to 72%.

Agriculture & Allied Activities

- As against target of Rs.25593 Crore under this sector, the Commercial Banks have disbursed loans amounting to Rs 22741 Crore, the achievement comes to 89%.
- The RRB has disbursed loans amounting to Rs.3970 Crore under this sector as against target of Rs4762 Crore, thus achieving the target by 83 %.
- The Cooperative Banks and others have disbursed loans amounting to Rs 6785 Crore against target of Rs 9440 Crore, thus achievement comes to 72%.

Micro & Small Enterprises/ Non-Farm Sector

- As against target of Rs **8428** Crore under this sector, the Commercial Banks have disbursed loans amounting to Rs 10080 Crore. The achievement comes to 120%.
- RRB has disbursed loans amounting to Rs **79** Crore under this sector as against target of Rs198 Crore; the achievement comes to 40 %.
- The Cooperative Banks & others have disbursed loans amounting to Rs **343** Crore against target of Rs 595Crore; the achievement works out to 58%.

Other Priority Sector

- As against target of Rs **7804 Crore** under this sector, the Commercial Banks have disbursed loans amounting to Rs 6616 Crore. The achievement works out to 85%.
- RRB has disbursed loans amounting to Rs **387 Crore** under other Priority Sector as against target of Rs **477 Crore**, thereby showing achievement of 81%.

ITEM NO. 12	PROGRESS UNDER DEBT SWAP SCHEME
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With a view to bring the farmers out of the clutches of money lenders/ non institutional lending agencies, a target of 3% of agriculture disbursement has been fixed for banks under the scheme. The progress made by banks is being reviewed in each SLBC meeting.

The summarized position of achievement up to **Dec., 2014 (2014-15)** under Debt Swap Scheme is as under:-

(Rs In Lakh)

Lending Institution	Disbursement under Agriculture	Target (3% of Disbursement Under Agriculture)	Achievement under Debt Swap Scheme
Public Sector Banks	1951251	58538	5164(9%)
Private Banks	322816	9684	736(8%)
RRBs	396991	11910	3255(27%)
Coop. Banks	678559	20357	307(2%)
Total	3349617	100489	9462(9%)

The Bank wise position is available in [Annexure No. 24 \(P-82\)](#).

It is observed that an amount of Rs 9462Lac has been granted under above scheme up to **DEC., 2014**, which is 9 % of the allocated target.

The Controlling Heads of Banks are requested to advise their field functionaries to lend liberally under the scheme to get the farmers out of clutches of money lenders.

The house may deliberate.

ITEM NO. 13	COMPUTERISATION OF LAND RECORDS IN HARYANA –
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INTERFACE WITH BANKING SYSTEM-CREATION/ RELEASE OF ON-LINE CHARGE ON LAND HOLDINGS

Creation of Charge over Agriculture land as Primary or collateral for availing Bank loan is one of the formalities to be completed by the farmers. Computerization of land records resulting in online access to land records, online creation of charge by lending institutions is expected to go a long way in facilitating smooth flow of requisite credit to Agriculture Sector.

The Representative from Department of Land Records, Haryana may provide latest update on the issue to the house.

The House may discuss.

ITEM NO. 14	FUNCIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs).
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In the State of Haryana RSETIs are functioning in all 21 districts of the state. Of these 16 have been sponsored by PNB, 3 by Syndicate Bank, 1 by Oriental Bank of Commerce and 1 by State Bank of Patiala.

From the data of progress of RSETIs up to **December, 2014**, it has been observed that:

- 1866 training programmes of Skill Development were organized wherein 53701 trainees participated.
- 7329 trainees were financed by the banks to start their Enterprises and 21381 trainees set up their own enterprise through owned funds.
- Out of the total 53701 trainees, 19222 were from SC/ ST category, 14433 from OBC, 4320 from Minority and 15726 were from other categories.
- 28404 women & 333 Handicapped persons were also provided training for self-employment.

Performance of the RSETIs functioning in the State up to **December, 2014** is given on [Annexure No.25 \(P-83\)](#).

In the meeting of State Level Implementation Committee on PMJDY held on 13.01.2015, the Principal Secretary, Finance & Planning, Govt. of Haryana advised that training in RSETIs should focus on skill up gradation of the existing self employed entrepreneurs. Besides this local requirements also be taken into consideration while preparing training programmes.

In the meeting of Steering Committee to SLBC Haryana held on 27.01.2015, it was reiterated that RSETIs should focus on skill up gradation of the existing self

employed entrepreneurs and training programmes should be diversified taking in to consideration the local potential/ requirements.

The State Project Coordinator, RSETIs in his address to the house mentioned that:-

- ✚ RSETIs in Haryana have trained 53701 candidates out of which 28710 candidates were settled i.e. 53% which was considered low. 7329 candidates were settled through bank credit linkage which is just 14%. He requested the banks to augment settlement of RSETI trained candidates through credit linkage for which the Branch Managers need to be sensitized for providing credit to the RSETI trained candidates.
- ✚ Strengthening of RSETIs workshops and infrastructure should be ensured.
- ✚ Diversification of training programmes with focus on micro enterprises under SME Sector.

All banks are requested to advise their field functionaries for credit linkage of RSETI trained candidates whose applications have been sponsored by RSETIs to them.

The house may discuss.

ITEM NO. 15	EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT
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The DFS, MoF, GoI has allotted a target of Rs.1352.00 crore under Education Loan for the State of Haryana and the achievement of banks as Dec., 2014 has been Rs. 1227.41 crore which is 91% of the targets.

Member Banks are requested to make all out efforts to achieve the allocated targets.

The house may discuss.

ITEM NO. 16 (i)	BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME
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The performance of Banks under this scheme is given below:-

(Amt. Rs In Crore)

Year	No. of A/cs	Balance Outstanding	Increase	
			Absolute	%age
DEC., 2012	44527	1092.51	204.35	23
DEC., 2013	46442	1150.22	57.71	5.3
DEC., 2014	44885	1227.41	77.19	6.7

Bank-wise data is given in [Annexure No. 26\(P-84\)](#)

During the review period, the education loans in the State registered increase of Rs. 77.19 Crore from Rs. 1150.22 Crore as at Dec., 2013 to Rs.1227.41 Crore as at Dec., 2014, thus showing YoY growth of 6.7%. Upto Dec.. 2014, banks have disbursed Rs 139.83Crore to 5219 students.

Keeping in view the requirement of financial support to the meritorious students who wish to study further and also the importance of education being attached by Government of India, all banks are requested to achieve targets of Education Loan allotted for the current Year.

Sh P.K Das, IAS, Principal Secretary, Finance and Planning , Govt of Haryana, while addressing the Lead District Managers in the meeting on Annual Credit Plan for the year 2015-2016 held on 13-1-2015 mentioned the following points ;-

- ✚ Banks should tap the aspirants of IIT, IIM, NIFD etc as their loan will be paid in time due to early settlement. SLBC to give due publicity of successful loanee students as is being done by the education institutions.
- ✚ LDMs to arrange familiarization melas in the 1st week of March 2015 for the students of class 11th and 12th alongwith their parents as students opt for technical and vocational courses after passing out.
- ✚ LDMs/banks to held meetings with Vice Chancellors & Principals of Universities and colleges respectively for education loans.

All the LDMs and Banks are requested to take into account above suggestions for increasing education loans in the state.

ITEM NO. 16 (ii)	BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)
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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 performance of Banks in this regard as at **Dec., 2014** is given below:-

(Amt. Rs In Crore)

Year	No. of A/cs	Balance Outstanding	Increase	
			Absolute	%age
DEC., 2012	13679	338.93	126.16	59.3 PPs
DEC., 2013	14395	369.21	30.28	8.9 pps
DEC., 2014	13414	344.80	-24.41	-6.6pps

Upto Dec. **2014**, banks have disbursed a sum of Rs. 35.27 Crore to 1489 female students.

All the Member Banks are requested to lend liberally to female students in the state.

Bank wise data is given on [Annexure No. 27 \(P-85\)](#).

ITEM NO. 16 (iii)	POSITION OF NPA IN EDUCATION LOANS
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(Amt. Rs in Crore)

Total Outstanding as at 31.12.2014		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
44885	1227.41	76.18	7.92%	749.36	56.82	7.58%

From the above position, it is observed that out of total outstanding of Rs 1227.41 Crore under Education Loan Scheme as at DEC., 2014, a sum of 76.18Crore i.e. 7.92% has become NPA. Out of the collateral free loans of Rs 749.36Crore under the Education Loan Scheme, a sum of Rs 56.82 Crore or 7.58% falls under NPA. Bank wise data is given on [Annexure No. 28 \(P-86\)](#).

The house may deliberate.

ITEM No.16 (iv)	POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS
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(Amt. Rs in Crore)

Total Outstanding as at 31.12.2014		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
13414	344.80	20.57	5.97%	211.82	16.54	7.81%

From the above position, it is observed that out of total outstanding of Rs.344.80 Crore under Education Loan to 13414 female students as at DEC., 2014, a sum of Rs. 20.57 Crore i.e 5.97% has become NPA. Out of total collateral free loans of Rs. 211.82 Crore, a sum of Rs. 16.54 Crore or 7.81% falls under NPA.

Bank wise data is given on [Annexure No. 29\(P-87\)](#).

ITEM NO. 17	GOVERNMENT SPONSORED PROGRAMMES
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ITEM NO. 17 (i)	NATIONAL RURAL LIVELIHOODS MISSION (NRLM)
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A meeting of Sub Committee to SLBC on SHGs was held on 29.12.2014 in which the following points were discussed:-

- ❖ NRLM is being implemented in phased manner in the state. In the first phase, 4 districts were selected namely, Kaithal, Bhiwani, Jhajjar and Mewat. In the 2nd Phase, five more districts were added namely Fatehabad, Karnal, Rohtak, Hissar and Panchkula for intensive implementation of the scheme. However, the scheme is being implemented in all the districts but above mentioned districts have been identified for intensive implementation.
- ❖ Giving the details of implementation of the scheme, it was informed that in each district Resource Persons have been identified in the identified blocks for the formation of New SHGs and development of existing SHGs as also for skill development training.
- ❖ NRLM is neither a project of the Banks nor of the State, rather it is community project.
- ❖ Emphasis is on capacity building of community people, NRLM, bankers and other stake holders.
- ❖ Banks to confirm to SLBC as well as to HSRLM that gender codes have been allotted and are part of CBS system.
- ❖ SHG credit linkage targets were allotted on the basis of SHG data provided by SLBC and banks must achieve the same.
- ❖ Branchwise list of pending credit linkage cases was provided to the banks to ensure early disposal. The members requested State Project Manager to send list of pending cases to the controlling office for timely follow up.
- ❖ Banks were again requested to advise the training colleges to add one session on NRLM in the training schedules.
- ❖ The draft bank Mitra Policy was approved by the committee and has been sent by Convener SLBC to all banks for perusal and adoption.
- ❖ Minutes of the subcommittee to DCC on SHG should be sent to the LDMs by HSRLM and SLBC for follow up.

DGM, NABARD, made following/suggestions;-

- The pending cases of SHG credit linkage need to be discussed in the BLBC and DCC meetings and should one of the agenda items of meeting.
- The pending cases in respect of HARCO bank and SHGB should also be forwarded to the Regional Office of NABARD for follow up.

The House may discuss.

ITEM NO. 17 (ii)	Joint Liability Group (JLG) Target 2014-2015
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The Regional office of NABARD, Haryana has given a target of formation of 1000 JLGs to banks in the state and the same were conveyed to the LDMs for onward distribution and achievement of target.

All the controlling Heads of the banks are requested to advise their branches for formation of JLGs so that the targets are achieved by March 2015.

Bank wise/districtwise allocation of targets under SHGs/JLGs are given on [Annexure No.30-31 \(P 88-89\)](#). LDMs were requested to ensure submission of progress under JLG financing to DDM NABARD of their respective district on monthly basis and to SLBC Secretariat on quarterly basis for placing the same in the SLBC Meetings.

The House may discuss.

17 (iii)	PRIME MINISTER'S EMPLOYMENT GENERATION PROGRAMME (PMEGP)
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As against the target of 2630 projects 2626 cases have been sponsored to banks out of which 785 cases have been sanctioned during the current year. Disbursement has been made in 652 cases.

Similarly, the margin money target of Rs. 3101 lakh, the achievement of margin money utilization has been Rs. 1771 lakh i.e. 57%. The employment generation has been only 3210 against the target of 21040. The detail is given on [Annexure No.32 \(P-90\)](#)

Member banks are requested to advise the branches for speedy sanction of the cases on merits so that the targets of sanction, disbursement & margin money claim are achieved as per the road map drawn by Department of Industries & Commerce, Govt. of Haryana.

The State Director, KVIC, Ambala has informed that in the Circular letter No.Dy.CEO Cell/PMEGP/EDP Programme/2014-15 dated 02.12.2014 it has been mentioned that since adequate number of capable and competent training centres with required infrastructure and manpower are available amongst the departmental training centres of KVIC/KVIB, Govt. agencies as well as RSETIs and RUDSETIs, the EDP Programme should be allotted only to these agencies and private NGOs may be made ineligible for accreditation for imparting EDP training under PMEGP with immediate effect.

A copy of the above circular is given on **Annexure No.33 (P 91-98)** for information and necessary action of the members of SLBC.

The House may discuss.

17 (iv)	FORMATION OF CORE COMMITTEE ON MODEL PROJECT REPORT-PMEGP
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Indian Banks' Association vide communication dated 30th April, 2014 addressed to Chief Executives of all Member banks and Convener SLBCs informed as under;

A high level meeting was held at Parliament House Annexe at New Delhi on 15th April 2014 to review the progress in implementation of the scheme of Interest Subsidy Eligibility Certification (ISEC) operated through KVIC and Prime Minister's Employment Generation Programme (PMEGP). In the meeting, officials from Ministry of MSME emphasized the need for adequacy and timely availability of bank loans to the beneficiaries under ISEC Scheme.

A Significant issue raised at the meeting was wide difference between Working Capital assessment by KVIC and banks. It was brought to the notice that KVIC while evaluating credit, use the stipulation of Debt/ equity ratio of 10:1, whereas the Bankers usually assess by taking this ratio between 2.1 to 4.1. Also, for limits upto 5 crore, banks use the Nayak Committee norms.

A meeting of Core Committee formed in the last SLBC meeting with representatives from Banks, KVIC and State Officials to work out a Model Project Report met on 27.01.2015. The group also deliberated on standardized processing templates at District Level Task Force for processing of PMEGP applications.

Since the contribution of borrower together with subsidy makes up Debt Equity Ratio to minimum 25% i.e, there is no difference in guidelines of the banks and the scheme.

The House may discuss and approve.

ITEM NO. 17 (v)	NATIONAL URBAN LIVELIHOOD MISSION (NULM)
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Progress under NULM conveyed by the Mission Director, State Urban Development Authority (SUDA) has informed that upto the period ended Dec.,2014 is as under:-

A) Self-Employment Programme (Individuals)

Target	Cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for sanction	Pending for Disbursement
3750	852	58	5	-	794	53

B) Self-Employment Programme (Groups)

Target	Cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for sanction	Pending for Disbursement
200	25	-	-	-	25	-

In the Steering Committee meeting held on 27.01.2015, the department was requested by banks to reduce the budgets in view of the late sponsoring of applications.

As only one and a half months are left for the close of the financial year, all banks are requested to advise their branches to dispose of the cases pending for sanction on merits and disburse the individual sanctioned cases.

The representative of SUDA may apprise the latest update in this regard.

Districtwise Progress is given on [Annexure No.34.\(P-99.....\)](#).

ITEM No. 17 (vi)	CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)
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From the progress report of sponsored cases by Haryana Scheduled Castes Finance & Development Corporation as at **December 2014**, it has been noticed that as against the target of 10000 cases, 13763 cases have been were sponsored to the banks. However, only 4598 cases have been sanctioned of which 3978 have been disbursed. 2518 cases have been rejected/returned and 6647 cases were still pending for sanction as at Dec., 2014.

The bankwise/districtwise details of pending cases district-wise is given on [Annexure No.35.1-35.2](#) (P 100-101)

Member banks are requested to advise branches to dispose of the cases on merits within the prescribed time norm. LDMs wherever, pendency is observed should take up controlling office of respective banks for disposal of pending cases lying with their branches.

The House may discuss.

ITEM No. 17 (vii)	PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2014-2015
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At the launch of bankable Protected Cultivation plan by the Regional Office, NABARD, Haryana, Banks were allotted physical & financial targets of 1265 & Rs.2847.13 lac respectively for financing under Protected Cultivation/Polly Houses. Punjab National Bank & Sarva Haryana Gramin Bank have financed 88 units amounting to Rs 319 lac as at December 2014.**Bank-wise position of targets vis a vis achievement as at December 2014 is given on [Annexure No.36](#) (P-102)**

During various meetings, last being Steering Committee meeting, banks have expressed that in view of substantial subsidy, farmers are not approaching banks for finance. Horticulture Department has however been requested to encourage and sponsor cases to the banks.

The House may discuss.

ITEM NO. 17 (viii)	NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD
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Under Scheme No. 1—"Development of Commercial Horticulture through Production & Post Harvest Management" 49 letter of Intent have been issued by National Horticulture Board, of which banks have disbursed only 1 case and subsidy to the tune of Rs.36.72 lakh has been released.

Scheme No. 2—"Capital Investment Subsidy for construction/modernization/expansion of Cold Storage & Storage of Horticulture produce", National Horticulture Board has issued 4 Letter of Intent & disbursement has been made in 10 cases including 7 pertaining to the year 2013-14 and subsidy amounting to Rs. 1273.036 lakh has been released.

The details of Letter of Intent issued and subsidy released under Scheme 1 & 2 are given on [Annexure No.37 & 38](#) (P 103-104)

Banks are requested to advise the branches for sanction of pending LOIs on merit and disburse the sanctioned cases expeditiously.

This is for the information of the member banks.

ITEM NO. 18	RECOVERY UNDER HACOMP ACT
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The position of recovery certificates as at **Dec., 2014** is given hereunder:

(Amt. Rs in Crore)

	A/cs	Amount
Total cases pending as at 30.09.2014	14272	379.90
Cases filed upto the period ended 31.12.2014 (1.10.14-31.12.14)	5599	126.88
Cases disposed of upto the period ended 31.12.2014 (01.10.14-31.12.14)	2641	77.62
Cases pending as at Dec., 2014	17230	429.16
Pendency level		
Up to 6 months	6884	179.04
6 months to 12 months	4229	103.37
1 year to 3 years	2133	55.48
Above 3 years	3984	91.27

Bank wise/District wise position is given in [Annexure No.39 & 40](#) (P 105-106).

OBSERVATIONS:

- 17230-cases were pending as at 31.12.2014 as against 14272 as at 30.09.2014.
- During the quarter ended Dec., 2014 (01.10.14-31.12.14), banks have filed 5599 Recovery Certificate Cases amounting to Rs126.88 Crore.
- As many as 2641 cases amounting to Rs 77.62 Crore have been disposed of upto Dec.,14 (01.10.14-31.12.14).
- 3984 Cases are pending for more than **three years** involving an amount of Rs 91.27 Crore.
-

Revenue Department, Haryana is requested to help disposal of old recovery cases at the earliest. All LDMS are requested to closely follow up with Revenue authorities and get the pendency cleared at the earliest.

There is a view among the banks that a fee may be stipulated in HACOMP ACT as in the adjoining states like Rajasthan and Uttar Pradesh to the revenue department for recovery of cases

The House may review.

ITEM NO. 19	Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate (DM) under Section 14 of the SARFAESI.
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The Department of Financial Services, MoF, GoI vide letter dated 6th June 2014 addressed to Chief Secretary, Govt. of Haryana has requested that suitable directions to District Magistrate for proactive disposal of applications filed by the secured creditors under section 14 of SARFAESI Act, 2002 and for providing all necessary assistance to Banks/ Financial institutions in their efforts in taking physical possession of stressed assets under the provision of SARFAESI Act, 2002.

The issue was deliberated upon in the 130th meeting of SLBC and banks were requested to provide district wise detail of such cases to bring to the notice of State Govt. However no such detail has been received.

The member banks are again requested to provide the detail of such cases district wise so that the matter may be brought to the notice of State Govt and deliberated upon in SLBC meetings.

The House may discuss.

ITEM NO. 20	HOUSING FINANCE
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The comparative position of outstanding advances under Housing Finance is given below:

(Amt. ` In Crore)

As At	Accounts	Amount	Increase	
			Absolute	%age
March, 2014	169234	11012.30	2454.84	29%
Dec., 2014	160230	11667.75	655.45	6%

The data submitted by banks as at Dec., 2014 is given in [Annexure No.41-43 \(P 107-109\)](#).

HIGHLIGHTS:

- The outstanding advances under Direct Housing Finance Scheme have increased by Rs 655.45 Crore from Rs 11012.30 Crore as at **March 2014** to Rs 11667.75 Crore as at **DEC.. 2014**, thus registering growth of 6%.

The House may review.

ITEM NO. 21	ADVANCES TO INDUSTRIAL SECTOR
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ITEM NO. 21 (i)	FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)
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Reserve Bank of India vide circular RPCD.SME & NFS.NO. BC.90/06.02.31/2009-10 dated 29th June 2010 read with extant instructions contained in Para 1.3 and Para 2.1.3 of the Master Circular on lending to Micro, Small and Medium Enterprises (MSME) banks are advised to ensure that:-

- 40% of total advances to MSE sector should go to micro (manufacturing) enterprises with investment in plant & machinery up to Rs10 lakh and micro (services) enterprises having investment in equipment up to ` 4 lakh.
- 20% of total advances to MSE sector should go to micro (manufacturing) enterprises with investment in plant & machinery above Rs 10 lakh and up to Rs 25 lakh and micro (services) enterprises with investment in equipment above Rs 4 lakh and up to Rs 10 lakh. (Thus 60% of MSE advances should go to micro enterprises).

In terms of the recommendations of Prime Minister's Task Force on Micro, Small & Medium Enterprises (MSMEs) under Chairmanship of Shri TKA Nair banks are advised as under :-

- Achieve a 20% Year on Year growth in credit amount to micro and small enterprises to ensure enhanced credit flow,
- The allocation of 60% of MSE advances to the micro enterprises is to be achieved in stages viz. 50% in 2010-11, 55% in the year 2011-12 and 60% in the year 2012-13,
- Achieve a 10% annual growth in number of micro enterprise accounts.

It is further advised that banks should open more SME focused branch offices at different MSE clusters which can also act as Counseling Centers for MSEs. Each Lead Bank of a district may adopt at least one MSE cluster.

Following suggestions emerged in the meeting of Sub-Committee to SLBC on MSEs which was held at Panchkula on 08-01-2015:

1. Bankwise position of MSE advances should be placed in the agenda papers.
2. Bankers should be sensitized to promote collateral free MSE loans and SLBC should take up the matter with the low performing banks.
3. For analysis, categorization of sick units should be done as under;

a) Amountwise

- With outstanding below Rs 2 lacs.
- Above Rs 2 lac and upto Rs 5 lacs.
- Above Rs 5 lac and upto Rs 25 lacs
- Above Rs 25 lacs.

b) Security/ Subsidy linked

-Sick units against which recovery proceeding have been started should be excluded from the total sick units.

-After excluding the above units remaining sick units should be shown.

Sick units which have availed subsidy from the Government/any other agency.

4. Units which are non viable should be deleted from the list particularly the sponsored/ subsidy linked.
5. On rotational basis banks be invited to the subcommittee meeting on MSE.
6. Industries Association should also encourage and educate unemployed youth to select activities properly under PMEGP.
- 7 Interest subvention be provided to MSE and service charges should also be relaxed.

The House may deliberate.

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

(Amt. Rs in Crore)

Particulars	Dec., 2013		Dec., 2014	
	A/cs	Amt.	A/cs	Amt.
Micro Enterprises	256016 (29%)	10802 (38%)	279113 (9%)	13848 (28%)
Small Enterprises	78092	16935	97316 (25%)	20140 (19%)
Micro & Small Enterprises (MSEs)	334108	27737	376429	33988 (23%)
Share of ME Adv. out of MSEs	(77%)	(31%)	(74%)	(41%)
Medium Enterprises (MEs)	12009	9229	14475	10365
MSME	346117	36966	390904	44353

Bank-wise performance is as per [Annexure No. 44 & 45](#) (P 110-111).

Observations:

- ❖ In the State of Haryana, banks as at **Dec., 2014** have provided credit to 279113 Micro Enterprises as against 256016 units as at DEC., 2013 thus registering prorata annual growth of 9% against the target of 10%.
- ❖ The share of micro enterprise advances to total MSE advances as at **DEC., 2014** is 41% against stipulated level of 60%.
- ❖ YoY growth in credit to MSE as at **DEC., 2014** is 23 % against the target of 20%.

The House may review.

ITEM NO. 21 (ii) NPA UNDER MSME ADVANCES

The position of NPA under MSME Advances as at 31.12.2014 is as under:-

(Amt. Rs in Crore)

No. of MSME Loan A/cs outstanding as at 31.12.2014	Amount of MSME Loans outstanding as at 31.12.2014	Out of Col. 2, amt. of NPA as at 31.12.2014	%age of NPA under MSME Loans as at 31.12.2014	Out of Col. 2, MSME loans granted collateral free	Out of Col. 5, amt. of NPA as at 31.12.2014	%age of NPA under MSME Loans granted collateral free as at 31.12.2014

1	2	3	4	5	6	7
390904	44353	1911	4.31	3392	91	2.68%

Bank-wise detail is given as per [Annexure No. 46 \(P-112\)](#).

ITEM NO. 21 (iii) MSME CLUSTERS IN THE STATE OF HARYANA
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The progress of MSME clusters as at **DEC., 2014** is given below:-

FLOW OF INSTITUTIONAL CREDIT TO IDENTIFIED MSME CLUSTERS – SYSTEM
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(Amt. Rs in Crore)

District	Cluster	Annual Target	Ach. During the quarter (1.10.2014 to 31.12.14)		Ach. During the year (01.04.14 – 31.12.14)		%age Ach.
			A/cs	Amt.	A/cs	Amt.	
Karnal	Rice Milling	80	25	342.66	48	584.94	731%
	Agri Imp.	15	28	88.24	81	139.66	931%
Kurukshetra	Rice Milling	902		192.58	52	573.41	64%
Gurgaon	Auto Components	25.38	9	19.80	10	20	67%
Yamuna Nagar	Plywood Industries	100	94	30.35	214	112.12	112%
Faridabad	Auto Components	201.75	--	60.44	-	195.16	97%
	Light Engg.	266.25	-	88.00	-	279.70	105%

The list of MSME clusters in the State of Haryana is displayed on the website of MSME of State or Centre or MSME –DI.

ITEM NO. 21 (iv) SPECIALIZED SSI/MSME BRANCHES

110 specialized SSI/MSME Branches in Haryana have sanctioned Rs.550.77 Crore in 681 cases during the period ended **Dec., 2014** and disbursement has been made in 647 cases amounting to Rs.530.40 Crore. Total outstanding advances of these branches as at **DEC., 2014** are Rs. 5995.59Crore to 31132 units.

Bank wise position is given on [Annexure No.47 \(P-113\)](#).

The House may review.

ITEM NO. 21 (v) COLLATERAL FREE LOANS UPTO Rs 10 LAKH TO MSE SECTOR
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The progress of financing by the banks under Collateral Free loans upto Rs 10 lakh to MSE Sector as at **DEC., 2014** is summarized below:-

(Amount Rs in Lakh)

Period	New MSEs loans upto	Out of which collateral
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	Rs 10 lakh		free loans	
	No. of units	Amount	No. of units	Amount
DEC., 2013 (01.04.13 - 31.12.13)	20347	80671	14559 (72%)	35999 (45%)
DEC., 2014 (01.04.14 -31.12.14)	29746	222934	24026 (81%)	120319 (54%)

Bank wise information is as per [Annexure No. 48](#) (P-114).

The study of above data reveals that banks have disbursed loans up to Rs 10 lakh to 29746 MSE units as at **DEC.. 2014** against 20347 units as at **DEC.. 2013**. Similarly, the collateral free loans have been provided to 24026 (81%) units amounting to Rs.120319 lac.

In terms of extant guidelines of RBI, loans upto Rs. 10 Lac to MSME units have mandatorily to be collateral free. This aspect is being repeated in each SLBC meeting. Bankers are requested to adhere to RBI guidelines meticulously.

ITEM NO. 21 (vi)	CREDIT GUARANTEE SCHEME OF CGTMSE
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The Credit facility upto Rs 100 Lakh sanctioned to MSEs (both Manufacturing & Service Sector) are eligible to be covered under CGTMSE. During the SLBC meetings, all Banks are requested to avail the benefit of the Scheme and to get all eligible units covered under the Scheme.

Progress under the scheme up to **DEC., 2014** is given below:-

(Amount Rs in Lakh)

Coverage 2013-2014 upto DEC.. 2013		Coverage 2014-15 upto Dec., 2014		Variation in no. of cases DEC.. 2014 / Dec.,2013		%age growth		Cumulative position as at Dec., 2014	
A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
2711	24913	3813	35790	1102	10877	41%	44%	21665	180742

Bank-wise position is given in [Annexure No.49](#) (P-115)

The data reveals that 3813 cases have been covered during the year as at **DEC., 2014** as against 2711 cases covered under the scheme during the corresponding period last year showing a growth of 41 % in no. of accounts & 44 % in the amount involved. Total number of applications approved since inception is 21665 amounting to Rs 1807.42 crore.

ITEM NO. 22	CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER'S 15 POINT ECONOMIC PROGRAMME
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All the member banks are requested 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. DFS letter dated 07.10.2014 and the names of district-wise blocks & towns having concentration of minority communities in the State of Haryana is given on Annexure- (P-).

The comparative position of outstanding advances to minority communities is given below:

(Amt. Rs In lacs)

Community	Outstanding as on DEC., 2012		Outstanding as on DEC., 2013		Outstanding as on DEC., 2014	
	Account	Amount	Account	Amount	Account	Amount
Muslim	48615	73359	71710	146824 (100%)	75366	153789 (5%)
Sikh	127328	323134	150649	433383 (34%)	157619	478995 (10%)
Christian	1143	4207	2037	8184 (95%)	2201	9437 (15%)
Buddhist	291	948	109	704 (-35%)	95	765 (9%)
Jain					1363	*9418
Zorastrian	22	30	26	70 (133%)	144	1004 (1334%)
Total	177399	401678	224531	589156 (47%)	236788	653408 (11%)

***Newly included.**

Bank-wise data on loans disbursed and outstanding as at **DEC., 2014** is given on [Annexure No.50.1-50.2 \(P 116-117\)](#).

It is observed that the total outstanding to Minority Communities in the State is Rs 6534.08**Crore** to 236788 beneficiaries as at **DEC., 2014** as against Rs.5891.56 **Crore** as at **Dec., 2013**, which shows **YOY growth** of Rs 642.52 crore or **11%** during the review period.

Member Banks are requested to advise the branches in the State to extend more credit to minority community for their economic development as Govt. of India wants that at least 15% of the Priority Sector Advances should go to Minority Community. Besides this data loss be also checked, if any.

ITEM NO. 22.1	DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA
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The RBI has identified **121** districts with concentration of Minority Communities, out of which, two districts of Haryana i.e. Mewat and Sirsa have been identified for this purpose. The progress is as under:-

DISTRICT MEWAT

(Amt. ` in Lakh)

Community	Outstanding as at 31.03.2014		Disbursement (1.4.2014 to 31.12.2014)		Outstanding as at 31.12.2014	
	A/c	Amt.	A/c	Amt.	A/c	Amt.
Christians	-	-	-	-	-	-
Muslims	78024	69467	28750	35185	86868	74952
Budhists						
Sikhs	86	321	3	22	89	342
Zoroastrians						
Total 'A' (Total to Minority Com.)	78110	69788	28753	35207	86957	75294
Others 'B' (Total to other communities)	45738	36169	15478	17511	46687	29255
Total PS Advs. in identified District 'C'	123848	105957	44231	52718	133644	104549

DISTRICT SIRSA

(Amt. ` In lac)

Community	Outstanding as at 31.03.2014		Disbursement (1.4.2014 to 31.12.2014)		Outstanding as at 31.12.2014	
	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
Christians	45	58			46	49
Muslims	495	432	50	58	517	495
Budhists	1	1	-	-	1	1
Sikhs	86215	118594	33450	63293	52221	82209
Jain			6	9	6	9
Zoroastrians	1	4	-	-	-	-
Total 'A' (Total to Minority Com.)	86757	119089	33506	63360	52791	82763
Others 'B' (Total to Other Communities)	62325	319841	82712	205138	122752	389508
Total PS Advs.	149082	438930	116218	268498	175543	472271

- In District Mewat, out of total Priority Sector Advances of Rs. 1045.49 Crore, a sum of Rs. 752.94 Crore has gone to Minority communities.
- In District Mewat, during the period ended **Dec., 2014**, 86868 beneficiaries of Muslim community have been extended advances to the tune of Rs 749.52 Crore out of total outstanding of Rs 752.94 crores of Minority Community.
- In District Sirsa, out of total Priority Sector Advances of Rs. 4722.71 Crore, a sum of Rs. 827.63 Crore has gone to Minority communities as at **Dec., 2014**.
- In District Sirsa, as at **DEC., 2014**, 52221 beneficiaries of Sikh community have been extended advances to the tune of Rs. 822.09 Crore out of total outstanding of Rs. 827.63 Crore to Minority Communities.

ITEM NO. 23	FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES
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The empowerment of women is one of the primary objectives of Government of India. Beti Bachao Beti Padhao Scheme, which was recently introduced from Panipat, Haryana. 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. ` in Crore)

Year	Balance O/s	Increase		Total Advances
		Absolute	%age	
Dec., 2012	5517	517	10.3%	5%
Dec., 2013	7148	1631	29.6%	5%
Dec., 2014	8760	1611	22.5%	5%

The Overall Advances to Women Beneficiaries witnessed an increase of Rs 1611 Crore from Rs 7148 Crore as at **DEC., 2013** to Rs.8760 Crore as at **DEC., 2014**, thus registering a growth of 22.5%.

During the period ended **DEC., 2014**, Banks have disbursed advances to the tune of Rs 2662.32. Crore to 80420 women beneficiaries.

Bank-wise data depicting the performance during the year as at **DEC., 2014** is given in [Annexure No.51 \(P-118\)](#).

The house may review.

ITEM NO. 24	BANKING PLANS FOR AREA BASED SCHEMES FOR INVESTMENT IN AGRICULTURE
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NABARD with a view to identify district specific investment activities under agriculture conducted a joint meeting of LDMs, DDMs and controlling offices of major banks in August, 2014. Based on the suggestions received in that meeting, they prepared a banking plan for identified activities i.e. Dairy, Under Ground Pipe Line (UGPL), Laser Land Leveler, and Sprinkler Irrigation, which was discussed and approved in a meeting of bankers and line departments held on 20.10.2014. The budgets approved in the meeting were circulated to banks by NABARD.

All the banks are requested to implement the banking plans and ensure achievement of the allocated budgets to boost investment in Agriculture Sector.

The House may discuss.

ITEM NO. 25	PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS
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Out of 577135 eligible KCC holders banks have issued 289901 Rupay Card as at Dec., 2014. Member banks are requested to issue Rupay Card to remaining eligible KCC holders expeditiously.

Bank wise position of issuance of Rupay Card is given on [Annexure No.52 \(P-119\)](#).

ITEM NO. 26	FINANCING OF TENANT FARMERS/ORAL LESSEES AND SHARE CROPPERS - LEGISLATIVE PROVISION
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NABARD, Regional Office, Haryana, Chandigarh has requested Govt of Haryana for enactment of a Law on the lines of Government of Andhra Pradesh, facilitating institutional credit to tenant farmers/ oral lessees and share croppers in the State.

In the previous meetings of SLBC, it was informed that the matter is under consideration of Revenue Department, Govt. of Haryana.

The issue is pending for quite long time and in every meeting it is informed by the official of revenue department that the matter is under consideration. However, no progress in the matter is informed to SLBC.

The progress in the matter, if any, may be apprised by **Revenue Department**, otherwise the house may approve dropping of the item from agenda items.

The House may deliberate.

ITEM NO. 27	YEARLY CALENDAR OF HOLDING SLBC MEETINGS
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For the calendar year 2015, the dates for holding SLBC meetings for the State of Haryana are as under:-

Sl. No	Quarter for which data is to be reviewed	Proposed date and day of holding SLBC meetings
132th SLBC	March, 2015	13th May 2015 (Wednesday)
133th SLBC	June, 2015	12th August 2015 (Wednesday)
134th SLBC	Sept., 2015	13th November 2015 (Friday)
135st SLBC	Dec., 2015	11th February 2016 (Thursday)

The schedule of other activities relating to convening of SLBC meetings as conveyed by RBI is reiterated for the information of members as under:-

S. No.	Activity	To be completed by (Date)
1.	Preparation of calendar of SLBC meetings and intimation to all concerned of the cut off dates of submission of data and dates of meetings as per dateline given below:-	15 th of January every year
2.	Reminder regarding the exact date of meeting and submission of data by banks to SLBC	15 days before the end of the quarter
3.	Dead line for receipt of data by SLBC Convener Bank	15 days from the end of the quarter
4.	Distribution of agenda cum background papers	20 days from the end of the quarter
5.	Holding of SLBC Meeting	Within 45 days from the end of the quarter
6.	Forwarding the minutes of the	Within 10 days from the holding

	meeting to all stakeholders	the meeting
7.	Follow up of action points emerged from the meeting	To be completed within 30 days of forwarding the minutes for review in the next meeting

It has been observed that quality of data submitted by Banks and LDMs to SLBC Secretariat needs to be improved upon. Hence, they are requested to ensure submission of data duly checked as per above schedule.

The house may discuss and approve.

ITEM NO. 28	ANY OTHER ISSUE
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ITEMS FOR INFORMATION ONLY

ITEM NO. 29	DISPENSING WITH 'NO DUES CERTIFICATE" FOR LENDING BY BANKS
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RBI vide circular No RBI/2014-15/430/FIDD.CO.LBS.BC.NO.49/02.01.001/2014-15 dated 28th January 2015 has informed that in order to ensure hassle free credit to all borrowers, especially in rural and semi-urban areas and keeping in view the technological developments and the different ways available with banks to avoid multiple financing, banks are advised to dispense with obtaining 'No Due Certificate' from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under Government Sponsored Schemes, irrespective of the amount involved unless the Government Sponsored Scheme itself provides for obtention of 'No Dues Certificate'.

A copy of the above circular is given as [Annexure No.53 \(P120-121\)](#) for information of the member banks.

ITEM NO. 30	Central Sector Schemes of Self Employment scheme for Rehabilitation of Manual Scavengers (SRMS)-Revision of the Scheme.
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Department of Financial Services, MoF, GoI, vide letter dated 1st May,2014 has informed the Chairman IBA that Ministry of Social justice and Empowerment has informed that financing is crucial for rehabilitation and so far banks have been reluctant to provide this assistance to manual Scavengers and their families.

The issue regarding earmarking 1% of district level total sanctioning powers for soft loans to redeemed manual scavengers may be examined.

The Department of Social Justice and empowerment, Govt of Haryana was requested in the last meeting to apprise about the status of manual scavengers in the state so that IBA may be informed accordingly. However, so far no reply has been received from the department. It is again requested to apprise the status of manual Scavengers in the state.

The House may discuss and in case there is no Manual Scavenger in the state, the item may be dropped from the agenda in the next meeting.

ITEM NO. 31**CREDIT RISK GUARANTEE FUND TRUST FOR LOW INCOME HOUSING (CRGFTLIH)**

In pursuance of Union Budget announcements in FY 2010-11 and 2011-12, the Credit Risk Guarantee Fund Trust for the Low Income Housing was constituted by Govt. of India on 1st May, 2012, through Ministry of Housing & Urban Poverty Alleviation. Under the arrangements, National Housing Bank (NHB), is managing, facilitating and overseeing the implementation of the Scheme. **The Gazette Notification No. O-17034/122/2009-H dated 21.06.2012 is available on the website of Ministry of Housing & Urban Poverty alleviation, Govt. of India, New Delhi.**

Under the scheme Credit Risk Guarantee will be provided to lending institutions against their housing loans up to Rs 5 Lakh for new or existing borrowers in Economically Weaker Section (EWS) / Low Income Group (LIG) without requiring any collateral security and / or third party guarantee. .

The House may discuss.

ITEM NO. 32 ISSUANCE OF WEAVER CREDIT CARDS

The Director, Industries & Commerce, Govt. Haryana has allotted a target of 1050 Weaver's Credit Card to following 5 districts. However, no progress has been conveyed by the LDMs.

S. No.	Name of the District	Target	Cases Sponsd.	Cases Sanctnd.	Cases Disb.	Cases Rej./ Retd.	Cases Pending for sanction	Cases pending for Disb.
1	Panipat	300	350	11	4	89	250	7
2	Yamunanagar	450	106	36	-	21	49	36
3	Bhiwani	100	196				196	
4	Ambala	50	Nil					
5	Fatehabad	100	Nil					
	Total	1050	652	47	4	110	495	43

All the Member Banks are requested to advise their branches in the State to issue Weaver Credit Cards to the applicants who approach the bank or the applications

sponsored by the office of Dy. Director, Ministry of Textiles, Govt. of India, and office of the Dev. Commissioner for Handlooms, Weavers Service Centre, Asandh Road, Kaccha Camp, Panipat.

Department of Industries & Commerce, Govt. of Haryana is requested to advise General Managers of DICs of above mentioned 5 districts in the identification of Weaver's Clusters in their district to enable the banks to issue Weaver's Credit Card to eligible Weavers.

Bankwise/Districtwise position is given on [Annexure No.54 \(P-122\)](#).

The House may discuss.

ITEM NO. 33	FARMERS' CLUBS FORMED BY BANKS
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Banks have formed Farmers' 2279 Clubs up to **DEC., 2014** and its institution wise break up is given below;

Institution	No of clubs
Commercial banks	433
SHGB	1075
Cooperative banks	771
Total	2279

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.

NABARD is requested to advise their DDMs to coordinate with LDMs for launching of these Clubs in a time bound plan, wherever launching is pending.

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 in the State.

Bank wise position of farmers clubs is given at [Annexure No.55 \(P-123\)](#).

The House may discuss.

ITEM NO. 34	LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANGEMENT
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NHFDC functions as an apex institute for promoting economic development activities and self employment venture for the benefit of Persons with Disabilities (PWDs). The fund is channelized through State Channelizing Agencies (SCA) nominated by the respective state/ UT Government(s). NHFDC also provides grants for skill training of disabled persons. The detailed information on schemes and programmes of NHFDC is available on website www.nhfdc.nic.in.

With a view to make this segment of population economically independent in the state of Haryana, NHFDC has tied up with Sarva Haryana Gramin Bank and Haryana Gramin Bank for flow of collateral free concessional credit (interest rate of 4-8%p.a) to PWDs for self employment under credit guarantee scheme of Government of India. The bank will also extend education loan to eligible students with disabilities for higher education in India and abroad at an interest rate of 3.5-4%p.a only. The entire loan extended to PWDs for above purpose shall be refinanced by NHFDC to the concerned bank. Also the partner Banks will be able to earn 3% interest margin on above loans extended to PWDs.

Any Bank interested to sign agreement with NHFDC for flow of concessional credit to PWDs may contact the office of Ministry of Social Justice and empowerment. Govt of India, Shastri Bhawan, New Delhi.

From the data, it is observed that banks have disbursed Rs 892.63 Lac to 472 borrowers up to the period ended **DEC., 2014** during the current financial year.

(Amt. Rs in Lac)

As at DEC.. 2014			
Sanctioned		Disbursed	
A/c	Amt.	A/c	Amt.
484	905.46	472	892.63

Bank wise information on flow of credit to disabled persons is given on [Annexure No. 56 \(P-124\)](#).

The House may discuss.

ITEM NO. 35	SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD
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The progress achieved in implementing Swarozgar Credit Card Scheme up to 31.12.2014 reveals that against an annual target of 25000 SCCs, 2971 cards have been issued, which is approx 12% of the annual target.

Member Banks are requested to issue necessary instructions to their branches to improve the progress under the scheme so that targets allocated by NABARD could be achieved.

The progress received from banks is given in [Annexure No. 57 \(P-125\)](#).

The House may review.

ITEM NO. 36	PERFORMANCE IN IMPLEMENTATION OF NAYAK COMMITTEE NORMS
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As at 31.12.2014, Banks have sanctioned working capital limits to 6741 small manufacturing units amounting to Rs 2666.48 Crore out of which 5912 small manufacturing units with working capital limits amounting to Rs 2506.99 Crore were sanctioned as per Nayak Committee Norms. Thus, banks have sanctioned 88% cases as per Nayak Committee Norms during the period under review.

Bank-wise data is given in [Annexure No. 58 \(P-126\)](#).

ITEM NO. 37	GOLDEN JUBILEE RURAL HOUSING FINANCE SCHEME OF NATIONAL HOUSING BANK
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The comparative position under the scheme is as under:

(Amt. Rs in Crore)

Period	Disbursements		SC/ST Share	
	A/cs	Amt.	A/cs	% age to total no.
DEC., 2012	1809	43	49	2.7%
DEC., 2013	596	38	119	20%
DEC., 2014	982	46	172	18%

Banks have disbursed Rs.46 Crore to 982 beneficiaries during the period ended **DEC.. 2014** as compared to Rs.38 Crore disbursed to 596 beneficiaries during same period of last year. Out of beneficiaries, the share of SC/ ST is 18%. Bankers are requested to further increase the credit disbursement under this sector as loans are fully secured and percentage of Recovery is also satisfactory. As per the guidelines, banks should include all the housing loans made in rural areas under this scheme irrespective of the amount of loan advanced.

The data provided by Banks is given in [Annexure No. 59 & 60 \(P 127-128\)](#)

ITEM NO. 38	GENERAL PURPOSE CREDIT CARD SCHEME (GCC)
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Banks have issued 74538 cards amounting to Rs.45364 Lacs as on 31.12.2014 since inception of the scheme. Since there is great thrust of Department of Financial Services, MoF, GoI and RBI on total Financial Inclusion, banks are requested to issue maximum number of GCCs to the people in the Rural Area having no land to start their income generating activity.

The data of GCC received from banks is given in [Annexure No. 61 \(P-129\)](#)

ITEM NO. 39	GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD
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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 31.12.2014 (financial year 2014-15) in the State of Haryana are as under:

Name of scheme	No. of Proposals	Amount Sanctioned During 2014-15 (` lakh)	Amount Disbursed During 2014-15 (` lakh)
Advance Subsidy			
CISS - Rural Godowns	22	1318.945	3283.066
Subtotal :	22	1318.945	3283.066
Final / OT Subsidy			
CISS - Rural Godowns	47	2815.713	1372.678
CISS - Cold Storage	1	1.844	-
CLCSS	0	0	5.428
ACABC	15	74.711	52.511
DEDS	311	246.975	403.48
CSS - AH Scheme	9	5.04	10.30
PVCF (Subsidy)	8	36.556	58.951
JNNSM#	921	45.457	18.256
NPOF			
Sub Total	1312	3226.296	1921.604
Grand Total	1334	4545.241	5204.67

This is for the information of House.

ITEM NO. 40	Sanction of loans by banks to trained candidates under the Central Sector Scheme " Establishment of Agri-
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clinic & Agri- Business Centres”(ACABC)
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As at DEC., 2014, banks have financed 21 Agri-Clinics and Agri- Business Centres amounting to Rs 138 lac. **Bank wise achievement is given on [Annexure No.62 \(P-130\)](#).**

The Controlling Heads of the banks are requested to advise their branches in the state to clear the pendency to facilitate the trained candidates to establish Agri-Ventures by availing bank loan. LDMs are also requested to review the progress of financing under ACABC to trained students in DLRC meetings.

The House may discuss.

ITEM NO. 41	ARTISANS CREDIT CARD SCHEME (ACCs)
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During the period ended **DEC., 2014**, banks have issued 70 cards amounting to Rs 36.28 lac. The cumulative position under ACC scheme since inception is 4942 cards amounting to Rs 3127.75 Lac of which 449 cards are covered under CGTMSE with an amount of Rs 334.71 lac.

Major participating banks in the scheme are PNB (2573), SBOP (729), SBI (472), SBBJ(85) Syndicate Bank (405), Bank of India (171), Bank of Baroda (134) and UCO Bank(92) The data also reveals that some of the banks have not implemented the scheme so far.

Bank-wise position is given at [Annexure No. 63 \(P-121\)](#).

ITEM NO. 42	PROGRESS OF CASES FILED UNDER LOK ADALATS
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It is observed that 8870 cases involving Rs7325 Lac were filed before the Lok Adalats out of which 1337 cases amounting to Rs 810.48 Lac were settled during the period ended **DEC., 2014**.

Bank wise data is given on [Annexure No.64 \(P-132\)](#).

ITEM NO. 43	CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN
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Bank-wise and district-wise data is given on [Annexure No.65 & 66 \(P 133-134\)](#).

ITEM NO. 44	POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA
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Area Category	ATMs as on 31.03.2014	ATMs installed during the Period Ended Dec., 2014	ATMs as on 31.12.2014
Rural	845	155	1000
Semi-Urban	1443	58	1501
Urban	2953	207	3164
Total	5241	420	5665

Bank wise position is given on [Annexure No. 67 \(P-135\)](#)

ITEM NO.45	PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS
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Position as on 31.12.2014

S.No.	Particulars	Data
1	KCCs outstanding as at 31.03.2005	1447178 Amt Rs 5224.69 Crore
2	KCCs issued since inception of the Scheme	3380136
3	Amount Sanctioned	40455.56
4	Outstanding Card Nos.	2260839
5	Amount Outstanding	28559.52

As per census 2011 data on number of farmers available with the Agriculture Department, Haryana is as under:-

Sr. No.	Classification of Farmers	Numbers in lakhs
1.	Marginal Farmers	7.78
2.	Small Farmers	3.15
3.	Other Farmers	5.24
	Total	16.17

It may be observed from the above data that the no. of KCCs outstanding as on 31.12.2014 is more than the no. of farmers in the State. The difference may be on account of issuance of more than one KCC to a farmer family depending upon the land ownership in the Revenue Record provided by the farmer to the Lending Institution.

This is for the information of the House.

Bank-wise progress under Kissan Credit Card Scheme as at 31.12.2014 is given in [Annexure No. 68 & 69 \(P 136-137\)](#).

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