**133rd Meeting of State Level Bankers’ Committee (Haryana)**

The **133rd** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **30th June**, **2015** will be held on **12.08.2015 (Wednesday)** at **11.00 A.M.** at **Hotel Mount View, Sector 10, Chandigarh.** Following issues shall be taken up for discussions in the meeting:-

|  |  |
| --- | --- |
| **ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 132nd MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.05.2015** |

|  |  |
| --- | --- |
| **Last Meeting of SLBC** | **132nd**  |
| **Held on** | **13.05.2015** |
| **Minutes Emailed/Circulated on**  | **01.06.2015** |
| **Comments Received** | **Nil** |

In view of non-receipt of any observation/suggestion on the minutes of 132nd meeting of SLBC circulated vide email dated 01.06.2015, the house may confirm.

|  |  |
| --- | --- |
| ITEM NO. 2 | NATURAL CALAMITIES-RELIEF MEASURES |

State Govt. vide notification dated 25.3.15 declared the entire state as affected by the unseasonal rains/hailstorms. As per the advice of State Govt. and instructions of RBI issued vide Circular dated 25.03.2015, a special meeting of SLBC was held on 07.04.2015 to discuss the relief measures to be provided to the people affected by the unseasonal rains/hailstorms.

The minutes of the meeting were circulated to SLBC member banks on 13.04.2015 with a request to provide the relief measures i.e. rescheduling/restructuring of accounts of the eligible borrowers and fresh financing to them as per the decisions taken in the Special SLBC meeting held on 07.04.15. Revenue Department vide letter dated 22.5.15 provided districtwise details of villages affected by the unseasonal rains/hailstorms. The same were circulated to SLBC member banks through e-mail and hard copy of the same as well.

To review the progress made by banks upto 30.06.2015 with regard to rescheduling/restructuring of eligible accounts of the people affected by the unseasonal rains/hailstorms and fresh financing to them, a meeting of the Sub Committee approved by the house in the Special SLBC meeting (07.04.2015) was held on 13.07.2015.

While reviewing the progress of banks it was observed that only Convener Bank, Sarva Haryana Gramin Bank, HARCO Bank, HSARDB, Allahabad Bank, Oriental Bank of Commerce, Punjab & Sind Bank, & Canara Bank had reported the progress under restructuring/rescheduling of loans of people affected by the recent unseasonal rains/hailstorms in the State of Haryana. Major Banks like SBI, Syndicate Bank, Bank of Baroda, Central Bank of India and Indian Bank etc. have reported nil progress in this regard. Controlling heads of banks were requested to revisit the progress made by their bank in restructuring/rescheduling of loans accounts of the affected people and fresh financing made to them and submit revised progress report to Convener SLBC for placing the same in the meeting of Steering Committee to SLBC Haryana and SLBC Haryana as well.

The matter was also discussed in the 2nd meeting of Steering Committee to SLBC Haryana held on 24.07.2015. Sh. Anjani Mishra, GM, RBI pointed out that the banks who have submitted the progress have reported lesser number of accounts under restructuring/rescheduling of loans & amount as compared to the eligible no. of account & amount. He advised the banks to review the progress submitted by them and cover the gap between eligibility and actual restructuring/reschedulement. Shri Mishra also advised the banks who have not reported the progress under restructuring/rescheduling to submit the progress.

**Institutionwise progress under restructuring/rescheduling is as under:-**

**Amt. Rs. In lacs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Eligible for restructuring/****rescheduling** | **Restructured/****Rescheduled** | **Fresh Financing to the affected people** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Nationalized Banks | 12083 | 39199 | 11447 | 37038 | 337 | 581 |
| Private Banks | \_ | \_ | \_ | \_ | \_ | \_ |
| RRBs | 4757 | 8766 | 195 | 493 | 640 | 1006 |
| Coop.Banks | 7124 | 4073 | 7124 | 4073 | 1331 | 660 |
| **Total** | **23964** | **52038** | **18766** | **41604** | **2308** | **2247** |

**Bankwise/Districtwise Progress is given on Annexure No.1 & 2 (P- )**

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 3** | **IMPLEMENTATION OF PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY)** |

**3.1 Status of Opening of Accounts under PMJDY**

Banks have opened 4680624 accounts upto 30.06.2015 under PMJDY since its launching on 28.08.2014, of which 2156508 accounts of women have been opened. Banks are requested to continue opening of accounts under PMJDY. A sum of Rs.719.19 crore has also been mobilized by banks in the accounts opened under PMJDY.

Banks are also requested to advise their field functionaries to continue opening of accounts under PMJDY, ensure timely issuance of passbooks in the accounts opened under PMJDY and motivate the account holders for regular transactions in their respective accounts.

**Bankwise status of opening of accounts is given on Annexure No.3 (P- )**

* 1. **Issue of Rupay Cards**

Out of 4680624 accounts opened under PMJDY, in 3716630 accounts, Rupay Cards have been issued as at 30.06.2015, which is 79% of the total accounts opened. The %age of issuance of Rupay Cards against the number of accounts opened under PMJDY in respect of the following banks is below 50%:-

|  |  |  |
| --- | --- | --- |
| **S.****No.** | **% of issuance of Rupay Cards** | **Name of the Bank** |
| 1. | Karnataka Bank | 0% |
| 2. | Less than 50% | Vijaya Bank (45%), ING Vysya Bank (18%),Nainital Bank (22%) and Sarva Haryana Gramin Bank (18%) |

The above banks are requested to ensure issuance of Rupay Cards to all the account holders of PMJDY at the earliest enabling them to avail the benefits under the scheme.

**Bankwise status of issuance of Rupay Cards is given on Annexure No. 3 (P- )(Column No.8)**

* 1. **Aadhaar Seeding**

Out of 4680624 accounts opened under PMJDY, aadhaar have been seeded in 2757830 accounts which i.e 59% of the total accounts opened under the scheme upto 30.06.2015. 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.

Similarly, the %age of seeding of aadhaar in the accounts opened under PMJDY in respect of the following banks is below 50%:-

|  |  |  |
| --- | --- | --- |
| **S.****No.** | **% of issuance of Rupay Cards** | **Name of the Bank** |
| 1. | Karnataka Bank | 0% |
| 2. | Less than 50% | Bank of Baroda (34%),IDBI Bank (8%), Oriental Bank of Commerce (32%), UCO Bank (46%),Vijaya Bank (37%),Axis Bank (30%),Federal Bank (17%), ICICI Bank (41%),Karur Vysya Bank (2%), Nainital Bank (16%) and Sarva Haryana Gramin Bank (27%) |

**Bankwise status of Aadhaar seeding is given on Annexure No. 3 (P- ) (Column No.10)**

* 1. **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, banks have to ensure that BCAs are deployed in the requisite number so that leftover people may be connected with banking and efficient banking services be extended at their doorsteps. Besides this their working is also to be ensured through proper monitoring. Banks are also requested to ensure that sign boards are displayed on the BCA locations and BCAs have been provided with the kit containing uniform, cap and sling bag etc.

Out of 3244 SSA, 1292 SSAs are to be covered by branches and 1952 by BCAs. Banks have appointed 1960 BCAs to cover 1952 SSAs. Out of these, 1848 BCAs are operational and 112 BCAs are yet to be operationalized. Bankwise details are as under:-

**S.No. Name of the Bank**

1. Corporation Bank-4

2. Indian Bank-3

3. Punjab National Bank-4 (Connectivity issue at Morni Hills)

4. Punjab & Sind Bank-1 (5 BCAs to be appointed)

5. State Bank of Patiala-31 (10 BCAs to be appointed)

6. Union Bank of India-20

7. Vijaya Bank-1 (2BCAs to be appointed)

8. Sarva Haryana Gramin Bank-48

**Bankwise status of deployment of BCAs is given on Annexure No.4 (P-)**

The issue was also discussed in the 2nd meeting of Steering Committee to SLBC Haryana held on 24.7.2015 in which banks were requested to appoint/operationalize the BCAs in the allocated SSAs.

* 1. **Launch of 3 Social Security Schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY).**

Moving from Jan-Dhan Yojana to Jan-Suraksha, Hon’ble Prime Minister launched 3 Social Security Schemes namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), and Atal Pension Yojana (APY) from Kolkatta on 09.05.2015.

**3.5 (i) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-**The scheme is being implemented through LIC of India/other insurance companies willing to offer product on similar terms with necessary approvals and tie ups with banks for this purpose. Under the scheme all saving bank holders with the age-group of 18-50 years can enroll themselves to avail benefits of the scheme on payment of annual premium of Rs.330/-. Under the scheme Rs. 2 lakh is payable on member’s death due to any reason. Details of the scheme are available on PMJDY website and with all banks.

Upto 30.06.2015, banks have enrolled 627156 persons under the scheme and 532089 applications have been uploaded by banks.

**Bankwise Progress as at 30.06.2015 is given on Annexure No.5 (P- ).**

**3.5 (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY)-**The scheme is a one year cover, renewable from year to year, Accidental Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. The scheme is being offered/administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance Companies.

All Saving bank account holders in the age group of 18-70 years can enroll themselves in participating banks on payment of an annual premium of Rs.12/- renewable on year to year basis.

Upto 30.06.2015, banks have enrolled 2114493 persons under the scheme and 1657679 records have been uploaded by banks.

**Bankwise Progress as at 30.06.2015 is given on Annexure No.6 (P- )**

**3.5 (iii) Atal Pension Yojana (APY)-** Keeping in mind the concern about the old age income security of the working poor, to focus on encouraging and enabling them to save for their retirement, to address the longevity risks among the workers in unorganized sector and to encourage them to voluntarily save for their retirement, the Government of India launched thispension scheme namely Atal Pension Yojana (APY).

The scheme is being administered by Pension Fund Regulatory and Development Authority (PFRDA) through NPS Architecture.

Under APY, there is guaranteed minimum monthly pension for the subscribers ranging between Rs.1000/-to Rs.5000/- per month. The benefit of minimum pension will be guaranteed by Govt. of India.

All bank account holders which are citizen of India and in the age-group of 18-40 years can join APY and avail benefits of the scheme on payment of subscription according to their entry age and required minimum monthly pension ranging between Rs.1000/-to Rs.5000/- per month.

Complete details are available with the participating banks and on the website of PFRDA and PMJDY as well.

Upto 30.06.2015, banks have enrolled 6136 persons under the scheme and 2326 records have been uploaded by banks.

**Bankwise Progress as at 30.06.2015 is given on Annexure No.7 (P- ).**

From the progress it has been observed that the progress is not picking up.

To create awareness about APY, Convener Bank in coordination with PFRDA organized a one day seminar on Atal Pension Yojana (APY) at its Regional Staff College Panchkula on 21st May 2015 in which approximately 50 participants from different banks participated.

To maximize the enrollment under the above 3 newly launched social security schemes, town hall meetings at district, tehsil headquarters and bigger towns are being organized by Lead District Managers in association with LIC of India during the months of July-August, 2015 in which banks are also participating. **The detail of Town Hall Meetings held at District/Tehsil Head Quarter and various towns in Haryana is given on Annexure 8.**

DFS, MOF,GOI, New Delhi vide letter dated 29.7.15 has informed that the last date for enrolment under PMSBY & PMJJBY (without certificate of good health for PMJJBY) is for an extended period upto 31.08.2015. It was provided in the guidelines that this period is further extendable upto 30.11.2015. As a large proportion of the eligible bank account holders are still uncovered, the last date for enrolment under these two schemes, without certificate of good health for PMJJBY, is extended at this time from 31.08.2015 to 30.09.2015.

**This is for the information of all the stakeholders of these schemes.**

**3.5 (iv) Pradhan Mantri Mudra Yojana (PMMY)-** Micro Units & Development Agency Ltd. (MUDRA) was launched by the Hon’ble Prime Minister of India on 8th April, 2015 as a new financial entity for developing and refinancing last mile financial intermediaries like banks, NBFCs and MFIs etc. who are in the business of lending to smaller of the micro enterprises in manufacturing, trading and service sector.

On the same day Pradhan Mantri Mudra Yojana was launched to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them.

It is felt that there is a need to give a special boost to bank finance to this segment on a mission mode, considering enormous task in reaching to the large number of such units, currently excluded from the formal credit.

This segment mainly consists of non-farm enterprises in manufacturing, trading and services whose credit needs are below Rs.10.00 lakh. The MUDRA loans have been classified as under:-

1. Shishu (Loans upto Rs.50000/-)
2. Kishore (Loans from Rs.50001-Rs.5.00 lacs)
3. Tarun (Loans above Rs.5.00 lac and upto Rs.10.00 lac)

It would be the endeavour of MUDRA that at least 60% of Credit goes to Shishu category units and the balance to Kishore and Tarun categorie.

**Product / Offerings of MUDRA**

Refinance product for the micro units having loan requirement upto `10 lakh (` 1 million) with special focus on micro credit. MUDRA will be providing refinance to micro businesses funded under Pradhan Mantri MUDRA Yojana. The other products are for development support to the sector. The bouquet of offerings of MUDRA is depicted below. The offerings would be targeted across the spectrum of beneficiary segments.

Within the framework and overall objective of development and growth of **Shishu, Kishor and Tarun** Units, the products being offered by MUDRA at the rollout stage have been designed to meet requirements of different sectors / business activities as well as business / entrepreneur segments. Brief particulars are as under:-

* + - *Sector / activity specific schemes*
		- *Micro Credit Scheme (MCS)*
		- *Refinance Scheme for Commercial Banks / Regional Rural Banks (RRBs) / Scheduled Co-operative Banks*
		- *Mahila Uddyami Scheme*
		- *Micro Enterprise Loans*

DFS, MOF GoI, New Delhi vide their letter dated 14.5.2015 has informed that it has been decided that the loans to be given to this segment for income generation will be known as MUDRA Loans under the Pradhan Mantri Mudra Yojana (PMMY) and branded accordingly. The overdraft amount of Rs.5000/- (Rs. Five thousand only) sanctioned under PMJDY may also be classified as MUDRA loans under PMMY.

All banks are requested to extract the related data from their system and send to SLBC Secretariat at the earliest to send the report to MOF and for incorporating in the agenda papers of ensuing SLBC meeting scheduled for 12.08.2015.

DFS, MOF GoI, New Delhi vide their letter dated 19.6.2015 addressed to all SLBC Conveners has informed that their department has allocated targets for MUDRA for all Public Sector Banks for the financial year 2015-16. Targets for RRBs and Cooperative Banks shall be fixed by NABARD and for private and foreign banks shall be fixed by IBA. Further, DFS has advised all PSBs, NABARD and IBA to submit a copy of statewise targets to SLBCs so that performance of the MUDRA scheme shall be monitored by SLBCs at state level. DFS vide its letter dated 10th July has also informed that the targets have been revised and conveyed to all PSBs.

SLBC Secretariat has taken up the matter with SLBC member banks to convey the target allocated to their bank under Pradhan Mantri Mudra Yojana (PMMY) in the State of Haryana for incorporating the same in the agenda papers of forthcoming meeting of SLBC Haryana. Only the following banks have conveyed the target:-

1.Allahabad Bank 2. Bank of India 3. Canara Bank 4. Corporation Bank 5.IDBI Bank 6 Indian Bank 7.Indian Overseas Bank 8.Convener Bank 9.Punjab & Sind Bank 10. State Bank of India 11. State Bank of Patiala 12.State Bank of Hyderabad 13. Union Bank of India 14. Vijaya Bank and 15. Sarva Haryana Gramin Bank.

Remaining members banks of SLBC (Public Sector banks) are requested to inform the targets allocated to their bank under PMMY for the state of Haryana to SLBC Secretariat.

SLBCs have been advised to monitor the progress of MUDRA loans in SLBC meetings as a regular agenda item. Gist of the progress under MUDRA loans is as under:-

**SHISHU LOANS**

**Amt. Rs. In lacs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Institution** | **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** | **Outstanding** |
|  | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |  | **No. of A/cs** | **Amt.** |
| Public Sec. Banks | 17328 | 13898 | 3879 | 610 | 3800 | 571 | 4% | 10122 | 8771 |
| RRB | 400 | 1200 | 283 | 100 | 283 | 100 | 8% | 283 | 98 |
| **Total** | **17728** | **15098** | **4162** | **710** | **4083** | **671** | **4%** | **10405** | **8869** |

**KISHORE LOANS**

**Amt. Rs. In lacs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Institution** | **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** | **Outstanding** |
|  | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |  | **No. of A/cs** | **Amt.** |
| Public Sec. Banks | 4497 | 34102 | 1337 | 2624 | 1219 | 2423 | 7% | 2112 | 5593 |
| RRB | 75 | 600 | 110 | 178 | 110 | 178 | 30% | 110 | 175 |
| **Total** | **4572** | **34702** | **1447** | **2802** | **1329** | **2601** | **7%** | **2222** | **5768** |

**TARUN LOANS**

**Amt. Rs. In lacs**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Institution** | **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** | **Outstanding** |
|  | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |  | **No. of A/cs** | **Amt.** |
| Public Sec. Banks | 2733 | 40188 | 714 | 4686 | 640 | 3808 | 9% | 978 | 5875 |
| RRB | 15 | 600 | 22 | 186 | 22 | 186 | 31% | 22 | 180 |
| **Total** | **2748** | **40788** | **736** | **4872** | **662** | **3994** | **10%** | **1000** | **6055** |

**Bankwise Progress under Pradhan Mantri Mudra Yojana (PMMY) is given on Annexure No…9-11 (P- )**

**Representative of SIDBI is requested to apprise the members in this regard.**

**The house may discuss.**

**3.5 (v)-“SURAKSHA BANDHAN”-Facilitation Drive with Suraksha Deposit Scheme (Rs.201/-), Jeevan Suraksha Deposit Scheme (Rs.5001/-) and Jeevan Suraksha Gift Cheques (Rs.351/-)**

To kick start the facilitation drive of three social schemes pertaining to Insurance and Pension Sector namely PMJJBY, PMSBY and APY through new innovative offfering, Mission office, MOF, GOI vide letter dated 1st August, 2015 **(Annexure No. 12 (P- )** and subsequent Video Conference Meeting held on 5.8.15, attended by Sr. Officers of all banks and Insurance Companies has advised bankers and officials of respective insurance companies to accelerate the propagation of these schemes on the backdrop of Raksha Bandhan, falling later in this month on 29th August which will be a good occasion to redouble our efforts to facilitate enrolment of a large number of eligible people under these schemes in the month of August-September. In particular, the following may be insured:

The Lead District Managers should ensure that the enrolment forms of these schemes should be sufficiently available in all the branches as well as at various camps/Town Hall Meetings already scheduled to be organized in the districts for facilitation of the enrolment of the beneficiaries.

All the camps/Town hall meetings to be organized for fresh enrolment should be properly publicized by releasing press notes in the media.

The Lead District Managers should ensure that once these forms at out locations are dully filled out through the efforts of various organizations/people representatives, all facilitation is extended for receiving these forms and sorting them out banks wise and forwarding to the officer concerned of each bank for entering into the CBS system and enrolment, either at the branch concerned or centrally at the designated place for each bank.

**Controlling heads of banks are requested to ensure compliance of the instructions contained in the letter dated 1.8.15 and Video Conference meeting dated 5.8.15.**

**3.5 (vi) Capacity Building of Business Correspondents**

As per the instructions of IBA, Convener Bank organized 2 days Trainers’ Training Programme at its Regional Staff College Panchkula on 5th & 6th June, 2015 in which RSETI Directors and Counselors of Financial Literacy Centres (FLCs) of difference banks in the State of Haryana numbering 49 participated. This programme was organized with the help of Indian Institute of Banking and Finance (IIBF). The trainers will further train the BCAs for providing efficient banking and financial services to the rural masses with respect to PMJDY and 3 newly launched Social Security Schemes.

|  |  |
| --- | --- |
| **ITEM 4 (i)** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL** |

To carry on the Financial Literacy Mission ahead it was decided to open Financial Literacy Centres in the 125 blocks of Haryana. FLCs were operative in 26 blocks of the State and remaining 99 blocks were allocated to different banks for opening of FLC.

Out of 99 blocks, 34 FLCs were opened upto March, 2015 and 65 FLCs were still to be opened. During the deliberations in 132nd meeting of SLBC Haryana, Chairman SLBC advised, SLBC Secretariat to convene a separate meeting of the concerned banks and sort out difficulties expressed by them.

A meeting of Sub-Committee formed and approved in the 132nd SLBC Meeting was convened on 13.07.2015 in which progress of opening of FLCs in the remaining allocated blocks was reviewed. It was observed that 16 more FLCs were opened during the quarter ended June, 2015 thus taking the total tally to 76 FLCs opened out of 125 blocks in the State of Haryana.

The minutes of above meeting have been circulated to the members of Sub Committee on 20.07.2015.

Sarva Haryana Gramin Bank (SHGB) opened FLCs in 12 blocks out of 19 blocks allocated. SHGB expressed its inability to open FLCs in 7 blocks namely Behl, (Bhiwani), Nangal Chaudhri, Sihma (M.Garh), Hathin, Hassanpur (Palwal), Nahar (Rewari), and Mundlana (Sonepat) as NABARD does not provide them financial assistance for opening of more than one FLC in each district. After deliberating in the matter, it was decided that out of these 7 blocks, SHGB will open FLCs in 2 more blocks ie. Hathin and Hassanpur (Palwal) and Punjab National Bank will open FLCs in remaining 5 blocks i.e. Behl, (Bhiwani), Nangal Chaudhri, Sihma (M.Garh), Nahar (Rewari), and Mundlana (Sonepat).

In the Sub-Committee Meeting held on 13.7.2015, it was decided to reallocate 5 more blocks namely Tosham (Bhiwani), Kalayat, Guhla (Kaithal), Raipur Rani (Panchkula) and N.S.Chaupta (Sirsa) to HARCO Bank which were surrendered by State Bank of Patiala.

Canara Bank has informed that 1 FLC in Hansi-1 block has started functioning w.e.f.18.6.15. 48 FLCs are still to be opened by the banks in their allocated blocks as per the details given below:-

1. Allahabad Bank-2
2. Bank of Baroda-2
3. Canara Bank-4
4. Corporation Bank-1
5. OBC-5
6. State Bank of India-13
7. State Bank of Patiala-4
8. Syndicate Bank-3
9. HARCO Bank-6 (5 blocks recently allocated)

10. ICICI Bank-1

11. Punjab National Bank-5 (Recently allocated)

13. Sarva Haryana Gramin Bank-2

**Total-48**

SLBC Secretariat has been regularly following up with banks for opening of FLCs in the allocated blocks. In the meeting of Sub Committee to SLBC held on 13.07.2015 banks were requested to initiate immediate necessary steps to open FLCs at their allocated blocks to clear pendency in this significant area.

Regional Director, RBI has also been requested vide Convener Bank letter dated 17.7.15 to take up the matter with concerned banks for opening of FLCs in the allocated blocks at the earliest.

Further, it has also been observed that banks are designating 2nd man of their branches as FLC Counselors. In the meeting of Sub-Committee held on 13.07.2015 banks were requested to appoint independent FLC counselors with proper space and complete infrastructure for smooth functioning of the FLCs and serve the purpose of their opening.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 4 (ii)** | **FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS AS AT JUNE, 2015** |

From the progress report of FLCs during the quarter ended June, 2015, it has been observed that:

* 1089 camps were organized wherein 49181 persons participated.
* Out of above participants, 34788 persons were already having bank accounts and 9105 persons opened accounts after attending the camps.

**Districtwise/FLC wise Progress is given on Annexure No.13.1-13.4 (P- )**

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 4 (iii)** | **FINANCIAL LITERACY– HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH - PROGRESS AS AT JUNE, 2015** |
|  |  |

As per RBI Circular No. RPCD.FLC.No.12452/12.01.018/2011-12 dated June 6, 2012, rural branches of scheduled commercial banks are to organize financial literacy camps at least once in a month. Progress under this aspect is being regularly submitted to Reserve Bank of India and reviewed in SLBC meetings as a regular agenda item.

From the progress report, it has been observed that:-

-Out of 2119 rural branches of banks, 1346 branches have organized 4446 financial literacy camps during the quarter ended June, 2015.

- 114779 persons have participated in 4446 financial literacy camps.

- Out of these, 88270 persons were already having bank accounts and 16541 persons have opened bank accounts after attending the camps.

**The banks wise/districtwise progress of holding of camps by their rural branches during quarter ended June, 2015 on Annexure No. 14-15 (P- ).**

 **The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 4 (iv)** | **Coverage of villages with population below 2000** |
|  |  |

With a view to ensure providing of banking services either through Brick and Mortar branches or IT based BC model, banks were allocated 4077 villages with population below 2000 in the State. The banks have been covering the allotted villages through above mentioned modes and as at June banks have covered 3988 villages.

Controlling heads of banks are requested to ensure coverage of the remaining villages at the earliest.

**Bankwise/Districtwise Progress is given on Annexure No. 16-17 (P- )**

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 5** | **ISSUES OF UNIQUE IDENTIFICATION AUTHORITY OF INDIA** |

* **Aadhaar Saturation in Haryana**

Haryana has reached 93.4% Aadhaar saturation throughout the State. District wise Aadhaar saturation status is given below:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District Name** | **Population (Census 2011)** | **Aadhaar Generated** | **% Aadhaar Generated** | **Balance population** |
| Faridabad | 17,98,954 | 1971167 | 109.6 | 0 |
| Panipat | 12,02,811 | 1189841 | 98.9 | 12,970 |
| Ambala | 11,36,784 | 1122860 | 98.8 | 13,924 |
| Kurukshetra | 9,64,231 | 931682 | 96.6 | 32,549 |
| Yamuna Nagar | 12,14,162 | 1164285 | 95.9 | 49,877 |
| Kaithal | 10,72,861 | 1027137 | 95.7 | 45,724 |
| Karnal | 15,06,323 | 1434147 | 95.2 | 72,176 |
| Sonipat | 14,50,001 | 1360082 | 93.8 | 89,919 |
| Jind | 13,32,042 | 1246448 | 93.6 | 85,594 |
| Bhiwani | 16,29,109 | 1509187 | 92.6 | 1,19,922 |
| Sirsa | 12,95,114 | 1194892 | 92.3 | 1,00,222 |
| Fatehabad | 9,41,522 | 861183 | 91.5 | 80,339 |
| Panchkula | 5,58,890 | 511688 | 91.6 | 47,202 |
| Rohtak | 10,58,683 | 963430 | 91.0 | 95,253 |
| Hisar | 17,42,815 | 1580910 | 90.7 | 1,61,905 |
| Mahendragarh | 9,21,680 | 820136 | 89.0 | 1,01,544 |
| Rewari | 8,96,129 | 794265 | 88.6 | 1,01,864 |
| Jhajjar | 9,56,907 | 846578 | 88.5 | 1,10,329 |
| Mewat | 10,89,706 | 962607 | 88.3 | 1,27,099 |
| Palwal | 10,40,493 | 902005 | 86.7 | 1,38,488 |
| Gurgaon | 15,14,085 | 1268615 | 83.8 | 2,45,470 |
| **Grand Total** | **253,23,302** | **23663145** | **93.4** | **16,60,157** |

* **Direct Benefit Transfer (DBT) in Scholarship Schemes**

As per the instructions of Govt. of India, for DBT in scholarship schemes the banks will complete 100% Aadhaar seeding in the respective bank accounts of the beneficiaries. The respective line departments had already forwarded the pending bank seeding cases to the LDMs from their official email ids, however it is observed that large no. of cases are yet to be seeded. The LDMs should ensure to get these cases seeded urgently.

The scheme wise and district wise pendency is as given below:

**Scheme wise:**

|  |  |  |
| --- | --- | --- |
| **Scheme** | **Total Beneficiaries with Aadhaar** | **Pending cases for bank seeding** |
| Post Matric Scholarship (PMS) for SC Students Technical Education  | 24335 |  1912 |
| Post Matric Scholarship (PMS) for SC Students Higher Education | 18612 |  3495 |
| Post Matric Scholarship (PMS) for SC Students ITI  | 11616 |  1474 |
| Pre Matric Scholarship (PMS) for SC/OBC Students SC / BC department | 23411 |  4409 |
| Post Matric Scholarship (PMS) for OBC Students Higher Education | 36777 |  12286 |
| **Total** | **114751** | **23576** |

**District wise:**

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total Records sent** | **Total Unmapped Records** | **% Records yet to be seeded** |
| Ambala | 8197 | 1324 | 16.15% |
| Bhiwani | 8657 | 2175 | 25.12% |
| Faridabad | 3360 | 847 | 25.21% |
| Fatehabad | 4144 | 1047 | 25.27% |
| Gurgaon | 2892 | 1048 | 36.24% |
| Hisar | 10546 | 1290 | 12.23% |
| Jhajjar | 2141 | 707 | 33.02% |
| Jind | 4901 | 1215 | 24.79% |
| Kaithal | 8632 | 1131 | 13.10% |
| Karnal | 6844 | 1572 | 22.97% |
| Kurukshetra | 7566 | 499 | 6.60% |
| Mahendragarh | 4537 | 1237 | 27.26% |
| Mewat | 903 | 138 | 15.28% |
| Palwal | 2542 | 531 | 20.89% |
| Panchkula | 1655 | 390 | 23.56% |
| Panipat | 4202 | 1060 | 25.23% |
| Rewari | 4526 | 1204 | 26.60% |
| Rohtak | 8178 | 2295 | 28.06% |
| Sirsa | 4526 | 1153 | 25.48% |
| Sonipat | 7450 | 1386 | 18.60% |
| Yamuna Nagar | 8352 | 1327 | 15.89% |
| **Grand Total** | **114751** | **23576** | **20.55%** |

**Bank wise:**

|  |  |
| --- | --- |
| **Bank Name** | **Records to be seeded** |
| State Bank of India | 5904 |
| State Bank of Patiala | 3343 |
| Punjab National Bank | 3269 |
| Oriental Bank of Commerce | 2751 |
| Central Bank of India | 1460 |
| Canara Bank | 964 |
| UCO Bank | 701 |
| Bank Of India | 491 |
| Others | 4693 |
| **Grand Total** | **23576** |

* **Modified DBTL Scheme**

The modified DBTL scheme has been successfully launched in all the 21 Districts of Haryana and at present Aadhaar seeding in LPG database is 71.19 % & in Bank database (ATC) is 63.17 %. However it is observed that there are still 22.04 % BTC (Bank Transfer Compliant) customers. In comparison H.P has only 1.5 % BTC customers. Banks may take immediate necessary action in coordination with OMCs to seed Aadhaar in the bank accounts of these BTC customers.

District wise pending case of BTC is as under:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **S.No** | **District** | **Bank Aadhaar Seeding (ATC)** | **% ATC** | **BTC Customers** | **% BTC** |
| 1 | Ambala | 203542 | 84.43% | 20966 | 8.7% |
| 2 | Bhiwani | 179703 | 72.15% | 32997 | 13.25% |
| 3 | Faridabad | 260686 | 52.11% | 154320 | 30.85% |
| 4 | Fatehabad | 77546 | 51.81% | 48109 | 32.14% |
| 5 | Gurgaon | 240694 | 49.37% | 153776 | 31.54% |
| 6 | Hisar | 170520 | 58.7% | 77472 | 26.67% |
| 7 | Jhajjar | 112749 | 62.13% | 28539 | 15.73% |
| 8 | Jind | 109626 | 66.7% | 30322 | 18.45% |
| 9 | Kaithal | 84857 | 76.02% | 17273 | 15.47% |
| 10 | Karnal | 180030 | 69.09% | 51517 | 19.77% |
| 11 | Kurukshetra | 138511 | 75.57% | 28233 | 15.4% |
| 12 | Mahendragarh | 99549 | 70.34% | 21794 | 15.4% |
| 13 | Mewat | 23994 | 42.99% | 22838 | 40.92% |
| 14 | Palwal | 61334 | 51.57% | 37937 | 31.9% |
| 15 | Panchkula | 105969 | 80.65% | 13083 | 9.96% |
| 16 | Panipat | 152888 | 64.12% | 48723 | 20.43% |
| 17 | Rewari | 102279 | 51.11% | 62594 | 31.28% |
| 18 | Rohtak | 132770 | 56.35% | 50984 | 21.64% |
| 19 | Sirsa | 99806 | 58.7% | 46240 | 27.19% |
| 20 | Sonipat | 197998 | 79.25% | 22553 | 9.03% |
| 21 | Yamunanagar | 169854 | 71.66% | 43128 | 18.2% |
|  | **Grand Total** | **2904905** | **63.17%** | **1013398** | **22.04%** |

* **MGNREGA**

In MGNREGA scheme, the bank accounts of MGNREGA workers are being seeded with Aadhaar. It is observed that large numbers of cases are still pending for Bank seeding. Details of Bank wise pending cases are as under:

|  |  |
| --- | --- |
| **Bank Name** | **Records to be seeded** |
| HARYANA GARAMIN BANK | 52983 |
| District Central Cooperative Bank | 37969 |
| Gurgaon Gramin Bank | 10243 |
| Punjab & Sind Bank | 4520 |
| ICICI BANK | 2999 |
| Syndicate Bank | 1937 |
| UCO Bank | 1781 |
| CORPORATION BANK | 1470 |
| Oriental Bank of Commerce | 1243 |
| Other Banks | 2500 |
| **Grand Total** | **117645** |

* **PMJDY**

Instructions to be issued to all the banks for collection & seeding of Aadhaar for left out cases of PMJDY during the drive for:

* Ru-pay card activation,
* Pradhan Mantri Suraksha Bima Yojana (PMSBY) &
* Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

**Controlling Heads of all the banks and all Lead District Managers are requested to advise branches under their control for seeding of Aadhaar number for speedy implementation of these schemes of Govt. of India and getting weekly progress from DCOs.**

Representative of UIDAI may update the status.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 6** | **CONNECTIVITY PROBLEMS AT BCA LOCATIONS** |

To provide smooth banking services at BCA locations, telecom connectivity is very important particularly in the remote rural areas where the banking services through BCAs generally remain affected due to low connectivity. **The details of the centers having connectivity problem as informed by the member banks are given on the Annexure No.18.**

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.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 7** | **SWACHCHH VIDYALAYA CAMPAIGN** |

Under the “SWACHCHH 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.

**Bankwise progress as at June, 2015 is given on Annexure No. 19 (P- )**

From the progress report it has been observed that all banks are not participating in the campaign. Controlling heads of banks are requested to ensure their active participation in this social movement/campaign.

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 8** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT JUNE, 2015** **(COMMERCIAL BANKs AND RRBs)** |

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

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

 **(Amt. ` in Crore)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **June,****2013** | **June,** **2014** | **June,** **2015** | **Variation June 2015/June, 2014 (Absolute and %age terms**) |
| No .of Branches | 3376 | 3891 | 4299 | 408 (10.5%) |
| Deposits | 172512 | 190444 | 220979 | 30535 (16%) |
| Advances | 141948 | 158184 | 182662 | 24478 (15%) |
| PS Advances | 64686 | 76076 | 97212 | 21136 (27.8%)\* |
| Agriculture | 27168 | 30669 | 38608 | 7939 (26%) |
|  MSME | 24264 | 31102 | 44041 | 12939 (42%)\* |
| Other PS | 13254 | 14305 | 14564 | 259 (1.8%) |
| Advances to WS | 15960 | 19305 | 21101 | 1796 (9.3%) |
| Advs. To DRI | 12.50 | 14.92 | 17.11 | 2.19 (14.7%) |

**\*YOY Growth under PS advances & MSME Advances is higher due to inclusion of Medium Enterprises (Rs.9712 crore) in Priority Sector as per revised priority sector guidelines of RBI (23.4.15)**

**Bank-wise data is given on Annexure No.20.1-20.6 (P )**

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

**8.2 BRANCHES**

During the period under review, 408 branches of Commercial Banks and RRBs have been added thereby raising the total number of bank branches in the State to **4299** as at June, 2015 from **3891** branches as at June, 2014**.**

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

|  |  |  |
| --- | --- | --- |
| **No. of Branches** | **As At** | **Variation** |
| **June,2013** | **June,2014** | **June,2015** | **June 15/14 (Absolute)** |
| Rural | 1238 | 1513 | 1680 | 167 |
| Semi Urban | 822 | 949 | 1045 | 96 |
| Urban | 1316 | 1429 | 1574 | 145 |
| **Total** | **3376** | **3891** | **4299** | **408** |

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

**8.3 EXPANSION OF BANKING NETWORK**

116 Branch Licenses were pending as at **June, 2015** with banks for opening of new branches. Some of the major banks with pending licenses are: Canara Bank (12) Corporation Bank (16), Dena Bank (10), SBI (20), Syndicate Bank (17), and PNB (9).

**Bank-wise position of licenses in hand is given on** **Annexure No. 20.7 (P-)**

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

**8.4 DEPOSITS**

Total deposits have increased by Rs. 21430 Crore from Rs. 190444 Crore as at June, 2014 to Rs. 220979 Crore as at June, 2015, showing a growth of 16%. Area-wise analysis of Deposit Mobilization has been summarized below:-

(Amt. ` in Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Deposit** | **As at** | **Variation** |
| **June 2013** | **June 2014** | **June 2015** | **June, 2015/2014** |
| **(Absolute)** | **%age** |
| Rural | 23517 | 25912 | 30167 | 4255 | 16.4% |
| Semi Urban | 29292 | 32317 | 36741 | 4424 | 13.7% |
| Urban | 119703 | 132215 | 154071 | 21856 | 16.5% |
| **Total** | **172512** | **190444** | **220979** | **30535** | **16%** |

**8.5 ADVANCES**

Total advances have increased by Rs.24478 Crore from Rs.158184 Crore as at June, 2014 to Rs. 182662 Crore as at June, 2015, showing a growth of 15%.

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

(Amt. ` In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Adv.** | **As At** | **Variation** |
| **June, 2013** | **June, 2014** | **June, 2015** | **June. 15/14** |
| **(Absolute)** | **%age** |
| Rural | 26156 | 28363 | 32765 | 4402 | 15.5% |
| Semi Urban | 19995 | 25464 | 28373 | 2909 | 11.4% |
| Urban | 95797 | 104357 | 121524 | 17167 | 16.5% |
| **Total** | **141948** | **158184** | **182662** | **24478** | **15.5%** |

**8.6 PS ADVANCES**

Advances under Priority Sector have increased from Rs.76076 Crore as at June, 2014 to Rs. 97212 Crore as at June, 2015, thus showing an increase of Rs. 21136 Crore or 27.8%. Higher growth in Priority Sector advances is due to inclusion of Medium Enterprises advances amounting to Rs.9712 crore in Priority Sector advances on account of revised priority sector lending guidelines dated 23.4.15 of RBI.

(Amt. ` In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **June, 2013** | **June, 2014** | **June, 2015** | **Variation June 2015/June, 2014** |
| **Absolute** | **%age** |
| Priority Sector | 64686 | 76076 | 97212 | 21136 | 27.8% |

**8.7 AGRICULTURE ADVANCES**

Total outstanding under agriculture advances increased from Rs. 30669 Crore as at June, 2014 to Rs. 38608 crore as at June, 2015, showing an increase of Rs. 7939 crore or 26%.

(Amt. ` In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **June, 2013** | **June, 2014** | **June, 2015** | **Variation June 2015/June, 2014** |
| **Absolute** | **%age** |
| Agriculture Sector | 27168 | 30669 | 38608 | 7939 | 26% |

**8.7-(i)** **NPAs UNDER AGRICULTURE AS AT 30th JUNE, 2015**

 (Amt ` in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total Outstanding under Agriculture** | **NPA under Agriculture** | **%age of NPA to total O/s under Agriculture Advs.** | **Total Advances** | **%age of NPA in Agriculture to total advances** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 1328699 | 38608 | 116713 | 2584.19 | 7% | 220979 |  1.41% |
|  |  |  |  |  |  |  |

**Bankwise position is given at Annexure No.20.8 (P-)**

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

Advances to Micro, Small & Medium Enterpriseshave increased to Rs. 44041 Crore as at June, 2015 from Rs. 31102 Crore as at June, 2014 thereby showing an increase of Rs. 12939 Crore (42%). Higher growth in MSME advances is due to inclusion of Medium Enterprises advances amounting to Rs.9712 crore in Priority Sector advances on account of revised priority sector lending guidelines dated 23.4.15 of RBI.

(Amt. ` In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **June, 2013** | **June, 2014** | **June, 2015** | **Variation June 2015/June, 2014** |
| **Absolute** | **%age** |
| MSE Sector | 24264 | 31102 | 44041 | 12939 | 42% |

**8.9** **ADVANCES TO WEAKER SECTION**

Advances to Weaker Section increased by Rs.1796 Crore on year-on-year basis from Rs.19305 Crore as at June, 2014 to Rs. 21101 Crore as at June, 2015 showing a growth of 9.3%.

(Amt. ` In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **June, 2013** | **June, 2014** | **June, 2015** | **Variation June 2015/June, 2014** |
| **Absolute** | **%age** |
| Weaker Sector | 15960 | 19305 | 21101 | 1796 | 9.3% |

**8.10 DRI ADVANCES -REVIEW OF PROGRESS**

The DRI advances have increased by Rs. 2.19 Crore from Rs. 14.92 crore as at June, 2014 to Rs. 17.11 Crore as at June, 2015, registering a growth of 14.7%.

As per the revised targets, at least **10** loans per rural branch per quarter are to be made by all the Scheduled Commercial Banks.

The progress achieved so far is summarized as under:-

(Amt. ` in Lacs)

|  |  |  |  |
| --- | --- | --- | --- |
| **Lending Institutions** | **Targets** **June 2015****(In Nos.)** | **Achievement** | **%age Achievement** |
| **Account** | **Amount** |
| Public Sector Banks | 8710 | 862 | 322.24 | 10 % |
| Private Sector Banks | 3290 | 5 | 0.75 | 0.15% |
| **TOTAL** | **12000** | **867** | **322.99** | **7%** |

**Bank-wise position is available at Annexure No. 20.9 (P-)**

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

 **The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 9** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****June, 2013** | **ACH.****June, 2014** | **ACH.****June,** **2015** |
| **CD Ratio (Total)** | - | 82% | 83% | 83% |
| **CD Ratio (Rural)** | 60% | 111% | 109% | 109% |
| **CD Ratio (S Urban)** | 60% | 68% | 79% | 77% |
| **PS to total Advances** | 40% | 47% | 48% | 53% |
| **Agri. to total Advances** | 18% | 20% | 19% | 21% |
| **Small & Marginal Farmers** | 7% | N.A | N.A | 8% |
| **Micro Enterprises** | 7% | N.A | N.A | 8.32 |
| **Export Credit** | 32% | N.A | N.A | 0.33%\* |
| **WS Advs.to Total Adv.** | 10% | 11% | 12% | 12% |

**\*All Banks have not submitted data under this category as the same has been recently included in review as per revised priority sector lending guidelines. Controlling heads of banks are requested to ensure submission of data under export credit for review in the next SLBC meeting.**

**The Bank-wise position under National Goals is available in Annexure No.20.10 (P- ).**

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

* Under **Priority Sector**, the performance of the banking system is 53%, which is above the prescribed National goal of 40%.

* Under **Agriculture Sector**, the achievement is 21%, which is also above the National goal of 18%.
* Under Small & Marginal Farmers the achievement is 8% against the target of 7%.
* Under Micro Enterprisesthe achievement is 8.32% as against target of 7%.
* Export Credit is 0.33% against the target of 32%.
* The ratio of **WS Advances** to total advances is 12% as against the National Goal of 10%.

**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** |
| June, 2013 | 82% | 1PPs |
| June, 2014 | 83% | 1PPs |
| June, 2015 | 83% | No change |

**Observations:**

Overall CD Ratio of Banks in State of Haryana as at June, 2015 has remained stagnant at 83% when compared to the position as at June 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** |
| June, 2013 | 23517 | 26156 | 111% | 14PPs |
| June, 2014 | 25912 | 28363 | 109% | -2 PPs |
| June, 2015 | 30167 | 32765 | 109% | No change |

**Observations:**

 The CD Ratio of Rural Areas stood at 109% as at June, 2015

**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(%)** |
| June, 2013 | 29291 | 19995 | 68% | -2PPs |
| June, 2014 | 32317 | 25464 | 79% | 11PPs |
| June, 2015 | 36741 | 28373 | 77% | -2PPs |

**Observations:**

The CD Ratio of Semi Urban Areas stood at 77% as at June, 2015

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

|  |  |
| --- | --- |
| **ITEM NO. 10.1** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **June, 2013** | **June, 2014** | **June, 2015** |
| **Banking System (CBs & RRBs)** | 60% | 82% | 83% | 83% |
| **Financial System including Cooperative Bank** | 60% | 85% | 86% | 86% |
| **CD Ratio (Financial System) with RIDF**  | 60% | 87% | 85% | 87% |

* Overall CD Ratio in respect of Commercial Banks, RRBs excluding Cooperative Banks as at June, 2015 is 83%. However, with cooperative banks it is 86 %.
* There is an increase of 2% in CD Ratio (from 85% to 87%) when the amount of RIDF i.e. Rs. 3468 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 (49%), Sonepat (56%), Rohtak (49%) Rewari (41%), Narnaul (44%) Gurgaon (49%) and Mewat (47%) is still below the stipulated level of 60%, which needs further improvement.

**The District-wise CD Ratio has been given at Annexure No.21.1 (P- )**

The CD ratio of BOM (58%), Bhartiya Mahila Bank (10%), IDBI (31%), Indian Bank (28%), Syndicate Bank (57%), OBC (51%), United Bank of India (51%), SBOT (53%) Karur Vysya Bank (28%), Federal Bank (53%) and Yes Bank (36%) needs improvement as the same is low.

**The Bank-wise CD Ratio has been given at Annexure No. 20.2 (P-).**

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 10.2** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO** |

After adding the figures of Rs. 3824 Crore of investment made by banks in the State Govt. Bonds with total credit of Rs. 182662 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.21.2 (P-)**

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

|  |  |
| --- | --- |
| **ITEM NO. 11.1** | **TARGETS UNDER ANNUAL CREDIT PLAN 2015-16** |

Targets under Annual Credit Plan 2015-16 were approved in the 131st meeting of SLBC Haryana. As the Govt. of India in the Union Budget for the financial year 2015-16 has increased the agriculture target for the whole country from Rs.8.00 lac crore to Rs.8.50 lac crore. Accordingly, NABARD, Central Office, Mumbai vide letter dated 16.04.2015 has allotted target of `14650 crores for the State of Haryana under Agriculture Term Loan. However, in terms of ACP already approved for the State, Agriculture Term Loan was fixed at `14073 crores which was ` 577 crores less than the allocation made by HO, NABARD. In order to align ACP with budget given by NABARD, it was proposed and approved in the 132nd meeting of SLBC Haryana to reduce district wise crop loans by ` 577 crores and increase district wise term loan by the same amount i.e. ` 577 crores, keeping the total outlay unchanged. Further, the increase in term loan was made equally into two activities namely Animal Husbandry Dairy and other activities.

The revised allocation of targets received from LDMs in the State of Haryana has been compiled by SLBC Secretariat. The revised sectorwise/institutionwise targets under priority sector are as under:-

**Sectorwise/Institutionwise targets were as under:-**

Amt. ` in crore

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **Crop Loan** | **Term Loan** | **Agriculture** | **MSEs** | **Medium Enterprises** | **MSMEs** | **OPS** | **Total Priority Sector** |
| Commercial Banks | 28202.39 | 11124.93 | **39327.32** | 13481.98 | 1179.45 | **14661.43** | 12652.33 | 66641.08 |
| RRBs | 5459.73 | 1351.61 | **6811.34** | 231.91 | 1.65 | **233.56** | 752.31 | 7797.21 |
| Coop. Banks & Others | 10551.39 | 2173.57 | **12724.96** | 749.08 | 1.88 | **750.96** | 871.54 | 14347.46 |
| **Total** | **44213.51** | **14650.11** | **58863.62** | **14462.97** | **1182.98** | **15645.95** | **14276.18** | **88785.75** |

Due to revised priority sector guidelines medium enterprises earlier being shown in Non-Priority Sector have been included in priority sector. So target of MSME Sector has increased by Rs.711.78 crore thus increasing the priority sector target accordingly.

**Bankwise/Districtwise targets under Annual Credit Plan 2015-16 (Sectorwise & Sub-Sectorwise) are given on Annexure No. 22.1-22.10(P--)**

Controlling heads of banks are requested to advise their field functionaries to make all out effort to achieve the target allocated to their bank and the State as a whole.

**The house may discuss**

|  |  |  |
| --- | --- | --- |
| **ITEM NO. 11.2** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2015-16** |  |
|  |  |

The achievement under **Annual Credit Plan** **(2015-16)** up toJune, 2015 is given below:-

 (Amount ` in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Targets for the year ended June 2015** | **Ach. for the for year ended June,2015** | **% Ach. for the period ended June,2015** |
| Agriculture | 14063 | 14631 | **104%** |
| MSMEs | 3805 | 4657 | **122%** |
| OPS | 3154 | 2149 | **68%** |
| **Total Priority Sector** | **21022** | **21437** | **102%** |

Institution-wise & Sector-wise ACP Achievement as at June, 2015 vis-à-vis Targets 2015 –2016 are as under:-

(Amount ` in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Lending Institution** | **Agriculture** | **MSME** | **OPS** | **Total Priority Sector** |
| **Tgt** | **Ach** | **%****age** | **Tgt** | **Ach** | **%****age** | **Tgt** | **Ach** | **%****age** | **Tgt** | **Ach** | **%age** |
| **Nationalized & Pvt. Banks** | 9571 | 9050 | 95% | 3567 | 4598 | 129% | 2807 | 1783 | 64% | 15945 | 15431 | **97%** |
| **RRBs** | 1508 | 1664 | 110% | 53 | 12 | 23% | 151 | 27 | 18% | 1712 | 1703 | **99%** |
| **Coop Banks & Others** | 2984 | 3917 | 131% | 185 | 47 | 26% | 196 | 339 | 173% | 3365 | 4303 | **128%** |
| **Total** | **14063** | **14631** | **104%** | **3805** | **4657** | **122%** | **3154** | **2149** | **68%** | **21022** | **21437** | **102%** |

**Bank-wise and District-wise Achievement vis-à-vis Targets under ACP 2015-2016 are given on Annexure No. 23.1-23.6 (P- ).**

**Observations:**

* As against the total PS target of Rs. 21022 Crore up to June, 2015, Banks have disbursed loans to the order of Rs.21437 Crore. The achievement comes to 102%.
* As against target of Rs.14063 Crore under agriculture & allied sector, Banks have disbursed loans to the order of Rs.14631 Crore. The achievement comes to 104%.
* Banks disbursed loans amounting to Rs.4657 Crore against the target of Rs.3805 Crore set forth for Micro, Small & Medium Enterprises (MSMEs). The achievement comes to 122%.
* Banks disbursed loans to the tune of Rs.2149 Crore under Other Priority Sector against the target of Rs. 3154 Crore. The achievement comes to 68%.

**District wise Analysis**

The perusal of district-wise progress under ACP for the period ended June, 2015 (2015-16), reveals as under: -

* The overall targets have been exceeded in 15 districts i.e. Ambala, Fatehabad, Gurgaon, Hisar, Jhajjar, Jind, Karnal, Kurukshetra, M.Garh, Palwal, Panchkula, Panipat, Rewari, Sirsa and Yamuna Nagar and missed by 6 districts.
* Similarly, the targets under Agriculture & Allied Sector have been achieved by 14 Districts and missed by 7 districts i.e. Bhiwani, M.Garh, Mewat, Panchkula, Panipat, Rohtak, and Sonepat districts.
* The targets under Micro, Small & Medium Enterprises have been achieved/exceeded in 14 districts and missed by 7 districts namely Ambala, Bhiwani, Faridabad, Fatehabad, Jhajjar, Jind, Mewat and Palwal districts.
* The targets under Other Priority Sector have been achieved by only 6 districts namely Jind, Kurukshetra, Palwal, Panipat, Sirsa and Yamuna Nagar and missed by 15 districts.

**Bank wise Progress**

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

**Total Priority Sector**

* As against target of Rs.15945 Crore, the Nationalized & Private Banks have disbursed loans amounting to Rs. 15431 Crore. The achievement works out to be 97%.
* The RRB has disbursed loans amounting to Rs.1703 Crore under PS advances as against target of Rs.1712 Crore thus showing achievement of 99%. Whereas, the Cooperative Banks & others have disbursed loans amounting to Rs.4303 Crore against target of Rs.3365 Crore. The achievement comes to 128%.

**Agriculture & Allied Activities**

* As against target of Rs.9571 Crore under this sector, the Nationalized & Private Banks have disbursed loans amounting to Rs.9050 Crore, the achievement comes to 95%.
* The RRB has disbursed loans amounting to Rs.1664 Crore under this sector as against target of Rs.1508 Crore, thus achieving the target by 110%.
* The Cooperative Banks and others have disbursed loans amounting to Rs. 3917 Crore against target of Rs.2984 Crore, thus achievement comes to 131%.

**Micro, Small & Medium Enterprises/ Non-Farm Sector**

* As against target of Rs.3567Crore under this sector, the Nationalized & Private Banks have disbursed loans amounting to Rs.4598 Crore. The achievement comes to 129%.
* RRB has disbursed loans amounting to Rs.12 Crore under this sector as against target of Rs.53 Crore; the achievement comes to 23%.
* The Cooperative Banks & others have disbursed loans amounting to Rs.47Crore against target of Rs.185 Crore; the achievement works out to 26%.

**Other Priority Sector**

* As against target of Rs.2807 Crore under this sector, the Nationalized & Private Banks have disbursed loans amounting to Rs.1783 Crore. The achievement works out to 64%.
* RRB has disbursed loans amounting to Rs. 27 Crore under other Priority Sector as against target of Rs. 151Crore, thereby showing achievement of 18%.

|  |  |
| --- | --- |
| **ITEM NO. 12** | **PROGRESS UNDER DEBT SWAP SCHEME** |

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 under Debt Swap Scheme during the year ended **June, 2015** is as under:-

(Amt. ` In Lakh)

|  |  |  |  |
| --- | --- | --- | --- |
| **Lending Institution** | **Disbursement under Agriculture** | **Target (3% of Disbursement Under Agriculture)** | **Achievement under Debt Swap Scheme** |
| Public Sector Banks | 746128 | 22384 | 1012 (5%) |
| Private Banks | 158867 | 4766 |  347(7%) |
| RRBs | 166396 | 4992 |  1400(28%) |
| Coop. Banks  | 391666 | 11750 |  324(3%) |
| **Total** | **1463057** | **43892** | **3083 (7%)** |

**The Bank wise position is available in Annexure No. 24 (P- ).**

It is observed that an amount of Rs.3083 Lac has been granted as loan under above scheme up to June, 2015**,** which is 7 % of the allocated target.

During the deliberations of 132nd meeting of SLBC Haryana held on 13.05.2015, Principal Secretary Finance advised banks to adopt one village in each district, particularly where they are having branch. Though some banks have reported adoption of villages but much progress has not been reported by banks in this regard.

The Controlling Heads of Banks are requested to advise their field functionaries to adopt one village in each district where they are having branch and lend liberally under the scheme to get the farmers out of clutches of money lenders**.** LDMs may coordinate and finalize Bank-wise villages.

**The house may deliberate.**

|  |  |
| --- | --- |
| **ITEM NO. 13** | **COMPUTERISATION OF LAND RECORDS IN HARYANA – 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. 14.1** | **FUNCIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)** |

In the State of Haryana RSETIs are functioning in all 21 districts of the state. Out of 21, 16 RSETIs are sponsored by PNB, 3 by Syndicate Bank and 1 by Oriental Bank of Commerce and 1 by State Bank of Patiala.

From the data of progress of RSETIs upto **June, 2015,** it has been observed that:-

* 2131 training programmes of Skill Development were organized wherein 60913 trainees participated.
* 8242 trainees were financed by the banks to start their Enterprises, 23981 trainees set up their own enterprise through owned funds and 3409 trainees got wage employment.
* Out of the total 60913 trainees, 21602 were from SC/ ST category, 16521 from OBC, 4938 from Minority and 17852 were from other categories.
* 31747 women & 349 Handicapped persons were also provided training for self-employment.

**Performance of the RSETIs functioning in the State up to June, 2015 is given on Annexure No.25 (P- ).**

Controlling heads of banks are requested to advise their branches to dispose of the loan applications of RSETI trained candidates on merits and clear the pendency so that credit linkage of these candidates could be improved for making them self-reliant.

|  |  |
| --- | --- |
| **ITEM NO. 14.2** | **CONSTRUCTION OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) BUILDING** |

Rural Self Employment Training Institutes (RSETIs) are doing very good work for imparting training to rural unemployed youth (men & women) for skill development in various fields for generating self employment. At present 16 RSETIs are being operated by PNB and 3 by Syndicate Bank and 1 by Oriental Bank of Commerce and 1 by State Bank of Patiala. RSETIs are providing training in the field of stitching & tailoring, embroidery, soft toy making, artificial jewellery making, beauty parlours, computers, mobile repairing, plumber and tractor repairing etc. All RSETIs are being operated either in rented accommodation or temporary accommodation being provided district administration for this purpose. It has been felt that RSETIs may impart training in many other useful courses also like welding, agriculture implement repairs and manufacturing etc. provided right infrastructure and space is available at RSETIs which can be possible in its own building.

The construction of RSETI buildings are to be commenced by all banks on priority. The banks are carrying on construction as per guidelines of Ministry of Rural Development and there is no profit motive of the banks in running RSETIs rather these are run under CSR activities with an aim to upgrade skills of rural unemployed youth to take self-employment ventures. Since construction of buildings of RSETIs is to be commenced and completed on priority, following process obstruct/impedes the construction process:-

* Obtaining CLU for the land where RSETI building is to be constructed.
* Payment of CLU charges
* Sanction of electricity loads on commercial basis
* Payment of charges/taxes for getting the maps of RSETI buildings passed from respective Municipal Corporations/Committees/Department of Town & Country Planning.

RSETI buildings are to be constructed on the land allotted to banks by the Govt. of India free of cost for running Rural Self Employment Training Institutes which are providing training to rural youth free of cost. Govt. of Haryana is requested that:-

1. CLU process should be dispensed with as special case for construction of RSETI buildings or it should be simplified to complete in minimum time.
2. CLU charges should be waived.
3. The electricity connection for RSETIs should be sanctioned on residential/Govt. rates.
4. Payment of charges/taxes for getting the maps of RSETI buildings passed should be waived.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 15** | **EDUCATION LOAN SCHEME – TARGETS VIS-À-VIS ACHIEVEMENT** |

A disbursement target of Rs. Rs.1750.46 crore i.e. Rs.1636.91 crore under Priority Sector and Rs.113.55 crore under Non-Priority Sector has been envisaged in the annual credit plan 2015-16.

As per instructions of DFS, MOF, GOI, New Delhi, target of Rs.1504.78 crore outstanding under Education loan scheme has been allocated for the State of Haryana and the achievement of banks as June, 2015 has been Rs.1252.29 crore which is 83% of the targets.

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

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 15 (i)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME** |

The performance of Banks under this scheme is given below:-

(Amt. ` In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** |
| **Absolute** | **%age** |
| June 2013 | 45332 | 1072.39 | 132.67 | 14% |
| June,2014 | 46706 | 1188.74 | 116.35 | 11% |
|  |  |  |  |  |
| June,2015 | 44235 | 1252.62 | 63.88 | 5.37% |
|  |  |  |  |  |
|  |  |  |  |  |

**Bank-wise achievement vis-à-vis target is given in Annexure No. 26.1 (P-)**

During the review period, the education loans in the State registered an increase of

Rs.63.88 Crore from Rs.1188.74 Crore as at June, 2014 to Rs.1252.62 Crore as at June,2015 thus showing YoY growth of 5.37%. During the quarter ended June, 2015, banks have disbursed a sum of Rs.72.95 Crore to 1476 students.

|  |  |
| --- | --- |
| **ITEM NO. 15 (ii)** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)** |

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 June, 2015 is given below:-

(Amt. ` In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** |
| **Absolute** | **%age** |
| June,2013 | 14089 | 348.97 | 48.27 | 16% |
| June,2014 | 14584 | 389.21 | 40.24 | 12% |
| June,2015 | 13547 | 355.43 | -33.78 | -8.7% |

During the year ended June, 2015, banks have disbursed a sum of Rs.12.09 Crore to 788 female students.

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

**Bank wise position is given on Annexure No.26.2 (P-).**

|  |  |
| --- | --- |
| **ITEM NO. 15 (iii)** | **POSITION OF NPA IN EDUCATION LOANS**  |

**(Amt. `** **in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as at 30.6.2015** | **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** |
| 44235 | 1252.62 | 76.07 | 6.07% | 752.97 | 58.36 | 7.75% |
|  |  |  |  |  |  |  |

From the above position, it is observed that out of total outstanding of Rs.1252.62 Crore under Education Loan Scheme as at June, 2015, a sum of Rs.76.07 Crore i.e. 6.07% has become NPA. Out of the collateral free loans of Rs.752.97Crore under the Education Loan Scheme, a sum of Rs.58.36 Crore or 7.75% falls under NPA. **Bank wise data is given on Annexure No.26.3 (P-).**

**The house may deliberate.**

|  |  |
| --- | --- |
| **ITEM No.15 (iv)**  | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE** **STUDENTS** |

**(Amt. ` in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as at 30.6.2015** | **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** |
| 13547 | 355.43 | 19.33 | 6.45% | 211.82 | 16.09 | 7.59% |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

From the above position, it is observed that out of total outstanding of Rs.355.53 Crore under Education Loan to 13547 female students as at June, 2015, a sum of Rs.19.33 Crore i.e 6.45% has become NPA. Out of total collateral free loans of Rs.211.82 Crore, a sum of Rs.16.09 Crore or 7.59% falls under NPA.

**Bank wise data is given on Annexure No.26.4 (P-).**

|  |  |
| --- | --- |
| **ITEM NO. 16**  | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

A meeting of Sub Committee to SLBC on SHGs was held on 17.07.2015 and the following action points emerged during the meeting:-

1. Financing under NRLM be taken as usual bank financing and not as financing under Govt. Sponsored schemes.
2. Formation of Sub Committee to District Consultative Committee (DCC) and holding of monthly meetings of the Sub Committee.
3. Sensitization of bankers about implementation of NRLM through short duration training programmes/seminars at respective training centres of banks in the State of Haryana.
4. Adoption of Simplified Common Loan documents for SHG Bank Credit Linkage
5. Clearing pendency of SHG loan applications.
6. Allocation of targets for Saving & Credit Linkage of SHGs under NRLM
7. Charging uniform stamp duty on SHG loan documents
8. Removing anomalies in application of interest in the loan accounts of SHGs

**Bankwise progress under Saving and Credit Linkage of Self Help Groups is given on Annexure No.27 (P- ).**

From the progress report of Self Help Groups it has been observed that against the target of 7000 for saving linkage of SHGs during the year 2015-16 banks have saving linked 374 SHGs up to June, 2015, 37671 SHGs have been reported saving linked. Out of these, 11408 SHGs are NRLM compliant.

Similarly, against the target of 13000 for credit linkage of SHGs during the year 2015-16 banks have credit linked only 244 SHGs upto June, 2015, 27269 SHGs have been reported credit linked. Out of these, 8132 SHGs are NRLM compliant.

 **The House may discuss.**

|  |  |  |
| --- | --- | --- |
| **ITEM NO. 17**  | **JOINT LIABILITY GROUP (JLG) TARGET 2015-2016 & PROGRESS UPTO JUNE, 2015** |  |

NABARD has allocated a target of credit linkage of 3000 JLGs for the year 2015-16 for the State of Haryana.

From the progress report it has been observed that against the target of 3000, 3162 JLGs have been financed during the quarter ended June, 2015. Out of these 3100 JLGs have been financed by HDFC only.

Controlling heads of banks are requested to advise their field functionaries to pay focused attention towards achieving the targets allocated to their bank.

**Bankwise progress under financing to Joint Liability Groups is given on Annexure No.28 (P-).**

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 18** | **GOVERNMENT SPONSORED PROGRAMMES** |

|  |  |
| --- | --- |
| **18 (i)** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)- TARGETS FOR THE FINANCIAL YEAR 2015-16** |

KVIC in the progress report dated 10.7.15 has informed the targets under PMEGP for the year 2015-16 are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.NO.** | **Agency** | **No. of Projects** | **Margin Money Target** | **Employment Nos.** |
| 1. | KVIC | 255 | 545.30 | 2040 |
| 2. | KVIB | 255 | 545.30 | 2040 |
| 3. | DIC | 340 | 727.08 | 2720 |
|  | **Total** | **850** | **1817.68** | **6800** |

Whereas DIC has informed that they have not allocated any fresh target for the year 2015-16 as they are already having cases pending for disbursement (sanctioned during the year 2014-15) of margin money.

**Bankwise/districtwise targets are given on Annexure No. 29.1-29.2 (P-).**

**The House may discuss.**

|  |  |
| --- | --- |
|  **18 (ii)**  | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP**)- **PROGRESS DURING THE QUARTER ENDED JUNE 2015**  |

KVIC has informed that out of 711 projects amounting to Rs.1181.95 lacs sanctioned during the year 2014-15 which were pending for disbursement, disbursement has been made in 270 projects amounting to Rs.673.42 lacs of margin money.

No fresh case has been sponsored during the quarter ended June, 2015.

**The details of progress during the quarter ended June, 2015 are given on Annexure No.30 (P-).**

|  |  |
| --- | --- |
| **ITEM NO. 18 (iii)** | **NATIONAL URBAN LIVELIHOOD MISSION (NULM)** |

Progress under NULM conveyed by the Mission Director, State Urban Development Authority (SUDA) for the quarter ended June,2015 is as under:-

1. **Self-Employment Programme (Individuals)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Cases Sponsored** | **Sanctioned** | **Disbursed** | **Rejected** | **Pending for sanction** | **Pending for Disbursement** |
| 3602 | 407 | 48 | 21 | 13 | 346 | 27 |

1. **Self-Employment Programme (Groups)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Cases Sponsored** | **Sanctioned** | **Disbursed** | **Rejected** | **Pending for sanction** | **Pending for Disbursement** |
| 217 | 9 | 4 | - | - | 5 | 4 |

From the above it has been observed that sponsoring and progress under the quarter is very low.

Controlling heads of banks are requested to advise their field functionaries to ensure disposal of sponsored applications on merits at the earliest so that no case remains pending at their level for sanction.

SUDA is also requested to increase sponsoring of cases during the current quarter after proper scrutiny of the applications to avoid rejections.

SUDA has allocated districtwise targets under NULM (3602 Individual Cases & 217 Groups). LDMs are requested to allocate the same amongst banks operating in their districts and send a copy of bankswise allocation to SLBC Secretariat for compilation of bankwise targets for the state as a whole. **Districtwise targets are given on Annexure No.31 (P-)**

**Districtwise/Bankwise Progress is given on Annexure No.32.1-32.2 (P-)**

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

**The House may review.**

|  |  |
| --- | --- |
| **ITEM No. 18 (iv)** | **CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

From the progress report of sponsored cases by Haryana Scheduled Castes Finance & Development Corporation as at June 2015, it has been noticed that as against the target of 8000, 9982 cases have been sponsored to the banks during the quarter ended.  Out of these, 2797 cases have been sanctioned of which 2503 have been disbursed. 683 cases have been rejected/returned and 6502 & 294 cases were pending with banks for sanction and disbursement respectively as at June, 2015.

**The bankwise/districtwise details of pending cases are given on Annexure No.33.1 & 33.2.**

Controlling heads of banks are requested to advise their field functionaries to ensure disposal of the cases pending for sanction on merits at the earliest and disbursement of sanctioned cases.

HSCFDC is requested to advise their district level field functionaries to remain in touch with LDMs for discussing/clearing the pendency in the DCC/DLRC Meetings.

**The house may review.**

|  |  |
| --- | --- |
| **ITEM No. 18 (v)** | **CREDIT ENHANCEMENT GUARANTEE SCHEME FOR SCHEDULED CASTES** |

IFCI Ltd. has formulated a Credit Enhancement Guarantee Scheme for scheduled castes under the initiative of Ministry of Social Justice & Empowerment, Govt. of India. Under the scheme, IFCI, the Nodal agency of the scheme will provide guarantee to the banks for the loans amounting from Rs.20 lac to Rs.5 crore for the financial assistance provided to the scheduled caste entrepreneurs. The details of scheme have been circulated to all SLBC members through e-mail dated 25th May, 2015.

**A copy of the scheme is given on Annexure No.34 (P-)**

|  |  |
| --- | --- |
| **ITEM No. 18 (vi)** | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2015-2016** |

NABARD Haryana, Regional Office, Chandigarh at the time of launch of bankable Protected Cultivation plan allocated physical & financial targets of 1265 & Rs.2847.13 lac respectively for financing under Protected Cultivation/Polly Houses for the year 2014-15. Targets for the year 2015-16 are yet to be allocated by NABARD. NABARD is requested to provide bankwise targets for financing under Protected Cultivation.

Banks have financed 7 units amounting to Rs. 170 lac during the quarter ended June, 2015.

**Bank-wise position of targets vis a vis achievement as at June, 2015** **is given on** **Annexure No.35 (P-).**

**The House may discuss**.

|  |  |
| --- | --- |
| **ITEM NO. 18 (vii)** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD (NHB)** |

National Horticulture Board, RO Chandigarh has informed that 35 LOIs have been issued in the State of Haryana during the quarter ended June, 2015 under NHB Scheme No.1 but no LOI has been issued under NHB Scheme No.2. No subsidy has been released during the quarter ended June, 2015.

**Detail of Bankwise Letter of Intents (LOIs) issued is given on Annexure No. 36.1 & 36.2 (P-)**

**This is for the information of the member banks.**

|  |  |
| --- | --- |
| **ITEM NO. 19.1** |  **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

The Sector-wise recovery position is as under:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **June, 13****(%age Ach)** | **June, 14****(%age Ach)** | **Variation** | **June, 15****(%age Ach)** | **Variation (PPs)** |
| Agriculture | 77% | 78% | 1pps | 86% | +8PPs |
| MSE | 79% | 76% | -3pps | 69% | -7PPs |
| OPS | 83% | 88% | 5pps | 80% | -8PPs |
| Overall | 78% | 81% | 3pps | 82% | +1PPs |

**Bank-wise recovery position as at 30.06.2015 is given in Annexure No.37 (P-)**

The data reveals that the overall recovery position has improved by 1 PPs i.e. from 81% (as at June, 2014) to 82% as at June, 15. Under Agriculture, recovery has increase by 8 PPs, under MSE & OPS recovery has declined by 7 PPs & 8 PPs respectively during the period under review.

From the data, it has been observed that all banks have not submitted recovery position of their bank. Controlling heads of all banks are requested to ensure submission of the same during the next quarter so as the recovery position of the State is improved further.

The house may deliberate.

|  |  |
| --- | --- |
| **ITEM NO. 19.2** |  **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

Bank-wise data on Recovery position under various Govt. Sponsored Programmes (up to June, 2015) is given on **Annexure No.38.1-38.4 (P-).** The gist of overall recovery position is as under:

(%age Recovery)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Period** | **PMRY** | **SJSRY/NULM** | **SGSY** | **SHG** |
| Under SGSY | **Other than SGSY** |
|  |  |  |  |  |  |
| June, 13 | 16%(40% under PMEGP) | 33% | **SGSY:53%** | 69% | 65% |
| June, 14 | 19%(61%under PMEGP) | 43% | **SGSY:52%** | 31% | 42% |
| June, 15 | 42%(52% under PMEGP) | 19%NULM(33%) | **SGSY: 27%** | 64% | 59% |

It is observed that during the year 2015-2016 recovery under PMEGP, SGSY has declined and recovery under SHGs has improved as compared to corresponding period last year.

Department of Industries & Commerce, Revenue Department & Rural Development Deptt., Govt. of Haryana and other sponsoring agencies e.g. KVIC, KVIBare requested to provide necessary support to banks for recovery of bank dues. Banks are also requested to ensure that the correct position of Recovery is submitted to SLBC Secretariat to avoid data loss in this regard.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 19.3** | **RECOVERY UNDER HACOMP ACT** |

The position of recovery certificates as at June, 2015 is given hereunder:-

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| Total cases pending as at 31.03.15 | **A/cs** | **Amount** |
| **20978** | **706.22** |
| Cases filed during the quarter ended June,15 (1.04.15-30.06.15) | 2308 | 52.14 |
| Cases disposed of during the quarter ended June, 15 (1.04.15-30.06.15) | 2027 | 200.65 |
| Cases pending as at **June, 2015** | **21259** | **557.71** |
| Pendency level |
| Up to 6 months | 9066 | 180.73 |
| 6 months to 12 months | 4713 | 127.37 |
| 1 year to 3 years | 4141 | 112.91 |
| Above 3 years | 3339 | 136.70 |

**Bank wise/District wise position is given in Annexure No.39.1 & 39.2 (P ).**

**OBSERVATIONS:**

* 21259 Recovery Certificate cases were pending as at 30.06.2015 as against 20978 cases as at 31.03.15.
* During the quarter ended June, 2015 (01.04.15-30.06.15), banks have filed 2308 Recovery Certificate Cases amounting to Rs.52.14 Crore. As many as 2027 cases amounting to Rs.200.65 Crore have been disposed of during the quarter ended June, 2015 (01.04.15-30.06.15).
* 3339 Cases are pending for more than **three years** involving an amount of ` 136.70 Crore.

During the 132nd meeting of SLBC Haryana, Chairman Sarva Haryana Gramin Bank informed that there were a lot of recovery certificate cases pending. Shri P.K.Das, IAS, Principal Secretary, Finance advised Chairman SHGB to send details of the pending cases to Revenue Department. Sarva Haryana Gramin Bank has informed that the details of 50 cases have been sent to the Financial Advisor, Haryana Bureau of Public Enterprises and Principal Secretary, Revenue, Haryana.

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.

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 20**  | **Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate****(DM) under Section 14 of the SARFAESI.** |

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, 131st and 132nd meetings 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.

SLBC Secretariat has not received the details of such cases from any of the member banks.

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. 21** | **HOUSING FINANCE** |

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

(Amt. ` In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase |
| **Absolute** | **%age** |
| June, 2014 | 174359 | 11459.12 | - | - |
| June, 2015 | 159231 | 11831.98 | 372.86 | 3.25% |

**The data submitted by banks as at June, 2015** **is given in Annexure No.40.1-40.3 (P- ).**

**HIGHLIGHTS**:

* The outstanding advances under Direct Housing Finance Scheme have increased by Rs. 372.86 Crorefrom Rs.11459.12 Crore as atJune, 2014 **to** Rs.11831.98 Croreas at June, 2015**,** thus registering a growth of 3.25%.
* Banks have disbursed 249.33 crore in 4228 accounts during the quarter ended June, 2015.

**The House may review**.

|  |  |
| --- | --- |
| **ITEM NO. 22** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **ITEM NO. 22 (i)** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM** **ENTERPRISES (MSMEs)** |

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 Rs.10 lakh and micro (services) enterprises having investment in equipment up to Rs.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.

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

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars**  | **June, 2014** | **June, 2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises  | 300815 (31%) | 12995(49 %) | 306109(2%) | 15311(18%) |
| Small Enterprises | 98130 | 18329 | 128661 | 19292 |
| **Micro & Small Enterprises (MSEs)** | **398945** | **31324****(33 %)** | **434770** | **34603****(10%)** |
| Share of ME Advs. out of MSEs | (75%) | (41%) | (70%) | (44%) |
| Medium Enterprises (MEs) | 13165 | 10059 | 15657 | 9712 |
| **MSMEs** | **412110** | **41384** | **450427** | **44315** |

**Bank-wise performance is as per Annexure No. 41.1 & 41.2 (P- ).**

**Observations:**

* In the State of Haryana, banks as atJune, 2015 have provided credit to 306109 Micro Enterprises as against 300815 units as at June, 2014 thus registering annual growth of 2% against the target of 10%.
* The share of micro enterprise advances to total MSE advances as at June, 2015is 44% against stipulated level of 60%.
* YoY growth in credit to MSE as at June, 2015 is 10% against the target of 20%.

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 22 (ii)** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as at 30th June, 2015 is as under:-

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of MSME Loan A/cs outstanding as at 30.6.15** | **Amount of MSME Loans outstanding as at 30.6.15** | **Out of Col. 2, amt. of NPA as at 30.6.15** | **%age of NPA under MSME Loans as at  30.6.15** | **Out of Col. 2, MSME loans granted collateral free** | **Out of Col. 5, amt. of NPA as at 30.6.15** | **%age of NPA under MSME Loans granted collateral free as at 30.6.15** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 450427 | 44315 | 2297 | 5.18% | 9496 | 176 | 1.86% |

**Bank-wise detail is given as per Annexure No.41.3 (P- ).**

|  |  |
| --- | --- |
| **ITEM NO. 22 (iii)** | **MSME CLUSTERS IN THE STATE OF HARYANA** |

The progress of MSME clusters as at June, 2015 is given below:-

|  |
| --- |
| **FLOW OF INSTITUTIONAL CREDIT TO IDENTIFIED MSME CLUSTERS – SYSTEM** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **District** |  **Cluster** | **Annual Target** | **Ach. During the quarter ended June, 2015****(1.4.15 to 30.6.15)** | **Ach. Upto the period ended June 2015** | **% age Ach.** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Karnal** | Rice Milling | 80 | 35 | 684.16 | 35 | 684.16 | 855% |
| Agri Imp. | 15 | 6 | 8.16 | 6 | 8.16 | 54% |
| **Kurukshetra** | Rice Milling | 902 | 42 | 192.70 | 42 | 192.70 | 21% |
| **Gurgaon** | Auto Components | 40 | 10 | 15.00 | 10 | 15.00 | 38% |
| **Yamuna****Nagar** | Plywood Industries | 100 | 72 | 41.04 | 72 | 41.04 | 41% |
| **Faridabad** | Auto Components | 201.75 | - | 61.34 | - | 61.34 | 30% |
| Light Engg. | 266.25 | - | 82.16 | - | 82.16 | 31% |

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

A meeting of Empowered Committee on MSEs was convened by RBI Chandigarh on 29.06.2015. The following action points emerged during the meeting:-

1. Every bank to nominate Nodal Officer who would be responsible for timely submission of data pertaining to MSME. The official’s name, e-mail address and mobile no.be intimated to Financial Inclusion & Development Department (FIDD) of RBI Chandigarh.
2. Banks to scale up their efforts towards financial literacy of MSMEs.
3. Banks should take faculty support from FIDD, RBI Chandigarh at the time of conducting training sessions on rehabilitation of sick units for their staff.
4. As the share of Micro Enterprise advance to MSE segment in the State of Haryana is 47.69% against the target of 60% for the quarter ended Dec., 2015, banks to further step up their efforts for dispensation of credit of MSE units.
5. The timelines with regard to conducting of viability study of sick MSE units, as prescribed in RBI instructions dated November 1, 2012, should be strictly followed by banks.
6. Banks to expedite disposal of pending cases under PMEGP and advise their field functionaries to achieve the targets allocated under the scheme.

|  |  |
| --- | --- |
| **ITEM NO. 22 (iv)** | **SPECIALIZED MSE/MSME BRANCHES**  |

107 Specialized SSI/MSME Branches in Haryana have sanctioned Rs.437.62 Crore in 1008 cases during the quarter ended June, 2015 and disbursement has been made in 1012 cases amounting to Rs.388.43 Crore. Outstanding advances of specialized MSE/MSME branches as at June, 2015 were Rs. 7006.40 Crore to 21361 units.

**Bank wise position is given on Annexure No.42 (P-).**

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 22 (v)** | **COLLATERAL FREE LOANS UPTO Rs.** **10 LAKH TO MSE**  **SECTOR**  |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as at June, 2015 is summarized below:-

(Amount Rs. in Lakh)

|  |  |  |
| --- | --- | --- |
| **Period** | **New MSEs loans upto** ` **10 lakh** | **Out of which collateral free loans** |
| **No. of units** | **Amount** | **No. of units** | **Amount** |
| **June 2014**  (01.04.14 -30.06.14) | 13721 | 114770 | 10674(78%) | 52530(46%) |
| **June,2015** (01.04.15 -30.06.15) | 11799 | 33621 | 10298(87%) | 29479(88%) |

**Bank wise information is as per Annexure No. 43 (P-).**

The study of above data reveals that banks have disbursed loans up to Rs.10 lakh to 11799 MSE units during the quarter ended June, 2015 against 13721 units during the quarter ended June, 2014. Similarly, the collateral free loans have been provided to 10298 (87%) units amounting to Rs.29479 (88%) lac during the quarter ended June, 2015.

The following banks have not granted 100% collateral free loans to MSE units (Upto Rs.10 lacs):-

Bank of India (49%), Bank of Maharashtra (36%), Canara Bank (15%),Dena Bank (17%), Indian Bank (77%), OBC (12%), P&SB (40%),Syndicate Bank (31%), Union Bank of India (30%) and J&K Bank (57%).

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. 22 (vi)** | **CREDIT GUARANTEE SCHEME OF CGTMSE** |

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 June, 2015 is given below:-

(Amount ` in Lakh)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coverage** **2014-2015****upto June 2014** | **Coverage** **2015-16****upto** **June 2015**  | **Variation in no. of cases****June 2015 / June,2014** | **%age** **growth** | **Cumulative position as at June2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 2024 | 19739 | 917 | 2794 | -1107 | -16945 | -55% | -86% | 23348 | 188538 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

**Bank-wise position is given in** **Annexure No. 44 (P-).**

The data reveals that 917 cases have been covered during the year as at June, 2015 as against 2024 cases covered under the scheme during the corresponding period last year showing a negative growth of 55% in no. of accounts & 86% in the amount involved. Total number of applications approved since inception is 23348 amounting to Rs. 1885.38 crore**.**

|  |  |
| --- | --- |
| **ITEM NO. 23** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME** |

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.

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

(Amt. Rs. In lacs)

|  |  |  |  |
| --- | --- | --- | --- |
| **Community** | **Outstanding as on June 2013** | **Outstanding as on June 2014** | **Outstanding as on June 2015** |
|  | **Account** | **Amount** | **Account** | **Amount** | **Account** | **Amount** |
| **Muslim** | 254377 | 190085(16.3%) | 277293 | 203112(6.8%) | 319570 | 204422(0.64%) |
| **Sikh** | 308039 | 463710(8.98%) | 315580 | 488165(5.3%) | 405057 | 560488(14.8%) |
| **Christian** | 2177 | 8160(-0.68%) | 2266 | 9323(14.2%) | 2486 | 10707(14.8%) |
| **Buddhist** | 200 | 982(3.58%) | 105 | 778(-20.8%) | 129 | 989(27%) |
| **Jain** | - | - | 1890 | 10453 | 1745 | 13498 |
| **Zorastrian** | 162 | 102(-43%) | 210 | 127(18.7%) | 31 | 146(15%) |
| **Total** | **564955** | **663039****(11%)** | **597344** | **711958****7.4%** | **729018** | **790250****(11%)** |

**Bank-wise data on loans disbursed and outstanding as at June, 2015 is given on Annexure No.45.1 & 45.2 (P-).**

It is observed that the total outstanding to Minority Communities in the State is Rs. 7902.50 Crore to 729018 beneficiaries as at June, 2015 as against Rs.7119.58 Crore as at June, 2014, which shows YOY growth of Rs.782.92 crore or 11% during the review period. %age of amount advanced to minority communities is 7.3% of the total priority sector advances.

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, if any, also be checked.

|  |  |
| --- | --- |
| **ITEM NO. 23.1** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT AND SIRSA** |

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. Rs. in Lakh)

|  |  |  |  |
| --- | --- | --- | --- |
| **Community** | **Outstanding****as at****31.03.2015** | **Disbursement (1.4.15 to 30.06.15)** | **Outstanding as at****30.06.2015** |
| **A/c** | **Amt.** | **A/c** | **Amt.** | **A/c** | **Amt.** |
| **Christians**  | - | - | - | - | - | - |
| **Muslims** | 66540 | 71958 | 18201 | 14825 | 79843 | 71876 |
| **Budhists** | - | - | - | - | - | - |
| **Sikhs**  | 89 | 344 | - | - | 88 | 342 |
| **Jains** | - | - | - | - | - | - |
| **Zoroastrians** | - | - | - | - | - | - |
| **Total ‘A’ (Total to Minority Com.)** | **66629** | **72302** | **18201** | **14825** | **79931** | **72218** |
| **Others ‘B’ (Total to other communities)** | 34190 | 36726 | 10690 | 8707 | 46805 | 30377 |
| **Total PS Advs. in identified District ‘C’**  | **100819** | **109028** | **28891** | **23532** | **126736** | **102595** |

**DISTRICT SIRSA**

 (Amt. Rs. in lac)

|  |  |  |  |
| --- | --- | --- | --- |
| **Community** | **Outstanding****as at****31.03.2015** | **Disbursement (1.4.15 to 30.06.15)** | **Outstanding as at****30.06.2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Christians** | 41 | 40 | - | - | 40 | 39 |
| **Muslims** | 545 | 492 | 8 | 15.21 | 552 | 497.15 |
| **Budhists** | 1 | 1 | - | - | 1 | 1 |
| **Sikhs** | 99398 | 146892 | 6368 | 19754.68 | 102315 | 153525 |
|  |  |  |  |  |  |  |
| **Jain** | 5 | 7 | - | - | 5 | 7 |
| **Zoroastrians** | 1 | 4 | - | - | 1 | 4 |
| **Total ‘A’ (Total to Minority Com.)** | **99991** | **147436** | **6376** | **19769.89** | **102914** | **154073.15** |
| **Others ‘B’ (Total to Other Communities)** | 60086 | 354961 | 15797 | 144600.01 | 76849 | 264254.14 |
| **Total PS Advs.** | **160077** | **502397** | **22173** | **164369.90** | **179763** | **418327.29** |

* In District Mewat, out of total Priority Sector Advances of Rs.1025.95 Crore, a sum of Rs.722.18 Crore has gone to Minority communities.

* In District Mewat, during the quarter ended June, 2015, 18201 beneficiaries of Muslim community have been extended advances to the tune of Rs.148.25 Crore out of total outstanding of Rs.718.76 crores of Minority Community.
* In District Sirsa, out of total Priority Sector Advances of Rs.4183.27 Crore, a sum of Rs.1535.25 Crore has gone to Minority communities as at June, 2015**.**
* In District Sirsa, during the quarter ended June, 2015, 6368 beneficiaries of Sikh community have been extended advances to the tune of Rs.197.55 Crore out of total disbursement of Rs.1643.70 Crore in the district.

|  |  |
| --- | --- |
| **ITEM NO. 24** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES** |

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** | **Total Advances** |
| **Absolute** | **%age** |
| **June 2013** | 6456 | 1388 | 27% | 139009 |
| **June 2014** | 8062 | 1606 | 25% | 158184 |
| **June,2015** | 9149 | 1087 | 13.5% | 182662 |

The Overall Advances to Women Beneficiaries witnessed an increase of Rs.1087 Crore from Rs.8062 Crore as at June, 2014 to Rs.9149 Crore as at June, 2015, thus registering a growth of 13.5%.

During the quarter ended June, 2015, Banks have disbursed advances to the tune of Rs.1068.38 Crore to 32369 women beneficiaries.

Bank-wise data depicting the performance during the year as at June, 2015 is given in **Annexure No.46 (P-)**

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 25** | **BANKING PLANS FOR AREA BASED SCHEMES FOR INVESTMENT IN AGRICULTURE**  |

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. Scheme wise Achievement vis-à-vis target is as under:-

**Diary**

**Amt. Rs. In lacs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** |
| **No. of Animals** | **Bank Loan** | **No. of Animals** | **Bank Loan** | **No. of Animals** | **Bank Loan** | **No. of Animals** | **Bank Loan** |
| 102076 | 55121 | 1535 | 925 | 1121 | 661 | 1.1% | 1.2% |

**Under Ground Pipe Line**

**Amt. Rs. In lacs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** |
| **No. of Units**  | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** |
| 6945 | 6751 | 32 | 86 | 31 | 84 | 0.45% | 1.24% |

**Laser Land Leveller**

**Amt. Rs. In lacs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** |
| **No. of Units**  | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** |
| 2143 | 6752 | **Nil Progress** |

**Sprinkler**

**Amt. Rs. In lacs**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed** | **%age Ach.** |
| **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** | **No. of Units** | **Bank Loan** |
| 6248 | 1125 | **Nil Progress** |

**Bankwise Progress is as per Annexure No.47.1-47.4 (P-)**

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 26** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS** |
|

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

Out of 1394865 eligible KCC holders banks have issued 308595 Rupay Card as at June, 2015. 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.48 (P-).**

|  |  |
| --- | --- |
| **ITEM NO. 27** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI**  |

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 at June, 2015 is given on Annexure No.49 (P-).**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.

|  |  |
| --- | --- |
| **ITEM NO. 28** | **ISSUANCE OF WEAVER CREDIT CARDS** |

The Director, Industries & Commerce, Govt. Haryana has allotted a target of 1000 Weaver Credit Cards to following 5 districts. Progress under the scheme for the year ended June, 2015 is as under:-

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **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 | No sponsoring during the quarter |
| 2 | Yamunanagar | 450 |
| 3 | Bhiwani | 100 |
| 4 | Ambala | 50 |
| 5 | Fatehabad | 100 |
|  | **Total** | **1000** |

 LDMO Ambala and Fatehabad have informed that there is no weaver in their respective districts and allocation of target to their district may be reconsidered by DIC. The issue was also discussed in the 2nd meeting of Steering Committee to SLBC Haryana held on 24.07.2015. Representative of Department of Industries & Commerce, Haryana informed that they will ask their Joint Directors of respective districts to submit report in this regard and after receipt of the reports they will reconsider the targets of these districts.**Bankwise/districtwise targets are given on Annexure No.50 (P- ).****The House may discuss.**

|  |  |
| --- | --- |
| ITEM NO. 29 | SPECIAL FUND OF RS.2000 CRORE SET UP IN NABARD |

Director General of Industries & Commerce, Haryana vide their letter dated 8th July, 2015 has informed that a special fund of Rs.2000 crore has been set up in NABARD by the Central Govt. to make available affordable credit to agro-processing units in the designated food parks. Any entrepreneur, cooperative, SPV, Joint Venture, State Govt. etc. may avail loan at concessional rate of interest from this fund for establishing food parks and food processing units in the designated food parks. NABARD has already notified this Food Processing Fund 2015-16.Operational guidelines are available on the website:www.mofpi.nic.in and [www.nabard.org](http://www.nabard.org).The issue was discussed in the 2nd meeting of Steering Committee to SLBC Haryana held on 24.07.2015. During the discussions on the above issue, the representative of DIC informed that two food parks have already been set up i.e Saha (Ambala District) and Rai (Sonepat District). Further, 2 more food parks are proposed to be developed at Barhi (Ganaur) and Smalkha (Panipat).DGM, NABARD informed that the fund of Rs.2000 crores is to be utilized for financing food processing industries during the year 2015-16 on first come first serve basis. He also informed that the repayment period in this segment has also been increased from 7 years to 10 years. **The House may discuss.**

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| ITEM NO. 30 | NON ISSUANCE OF NON-ENCUMBERANCE CERTIFICATE (NEC) BY CONCERNED REVENUE AUTHORITIES |

Bank branches operating in District Kaithal are facing a daunting task in getting the Non Encumbrance Certificate issued (NEC) from the concerned revenue authorities at the time of mortgage of agriculture land in case of loans sanctioned for agriculture activities. LDM Kaithal placed the case before the district authorities with the copy of bank circular wherein it was evident that NEC must be obtained from the concerned Tehsildar/Revenue authorities before disbursement of agriculture loan. Due to non issuance of NEC, a large number of agriculture loan applications are lying pending with different branches of bank for disposal. The matter was also raised by LDM Kaithal in the DCC/DLRC meeting held on 27.06.15 which was presided over by Deputy Commissioner Kaithal. The issuance of NEC was categorically denied until it is communicated through State Level Bankers’ Committee (SLBC). The representative of Revenue Department, Haryana may apprise the house in this regard.**The house may deliberate.**

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| **ITEM NO. 31** | **Central Sector Schemes of Self Employment scheme for Rehabilitation of Manual Scavengers (SRMS)-Revision of the Scheme.** |

 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 representative of Haryana Scheduled Castes Finance & Development Corporation (HSCFDC) in this regard.****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.**

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| **ITEM NO. 32** | **ANY OTHER ISSUE** |

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**ITEMS FOR INFORMATION ONLY**

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| **ITEM NO. 33** | **FARMERS’ CLUBS FORMED BY BANKS** |

Banks have formed Farmers’ 2325 Clubs up to **June, 2015** and its institution wise break up is given below;

|  |  |
| --- | --- |
| **Institution**  | **No of clubs** |
| Commercial banks | 448 |
| SHGB | 1100 |
| Cooperative banks | 777 |
| **Total** | **2325** |

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 and Atal Pension Yojana in the State.

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| **ITEM NO. 34** | **LOANS GRANTED TO DISABLED PERSONS AT NHFDC RATE UNDER TIE UP ARRANGEMENT** |

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](http://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 ` 387 Lac to borrowers up to the period ended June, 2015.

(Amt. Rs. in Lac)

|  |
| --- |
| **During the year ended June, 2015** |
| **Sanctioned** | **Disbursed** |
| **A/c** | **Amt.** | **A/c** | **Amt.** |
| 198 | 410 | 193 | 387 |

**Bank wise information on flow of credit to** **disabled persons** is given on **Annexure No. 51 (P-).**

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| **ITEM NO. 35** | **SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD** |

The progress achieved in implementing Swarozgar Credit Card Scheme up to 30.06.2015 reveals that against an annual target of 25000 SCCs allocated by NABARD, 484 cardshave been issued, which is approx 1.94%% 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.

**Bankwise Achievement vis-à-vis target during the quarter ended June, 2015 (2015-16) has been given in Annexure No.52 (P-).**

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| **ITEM NO. 36** | **PERFORMANCE IN IMPLEMENTATION OF NAYAK COMMITTEE NORMS** |

As at 30.06.2015, Banks have sanctioned working capital limits to 2114 small manufacturing units amounting to Rs.790.05 Crore out of which 2096 small manufacturing units with working capital limits amounting to Rs.783.50 Crore were sanctioned as per Nayak Committee Norms. Thus, banks have sanctioned 99% cases as per Nayak Committee Norms during the period under review.

**Bank-wise data is given in Annexure No. 53 (P-).**

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| **ITEM NO. 37** | **GOLDEN JUBILEE RURAL HOUSING FINANCE SCHEME OF NATIONAL HOUSING BANK** |

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.** |
| **June,2013** | 288 | 17.89 | 44 | 15.28% |
| **June,2014** | 289 | 12.86 | 34 | 11.76% |
|  |  |  |  |  |
|  |  |  |  |  |
|  **June,2015** | 604 | 17.26 | 108 | 17.88% |

Banks have disbursed Rs.17.26 crore to 604 beneficiaries during the quarter ended June, 2015as compared to Rs.12.86 Crore disbursed to 1085 beneficiaries during same period of last year. Out of beneficiaries, the share of SC/ ST is 17.88%. 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.54 (P- )**

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| **ITEM NO. 38** |  **GENERAL PURPOSE CREDIT CARD SCHEME (GCC)** |

Banks have issued 117161 cards amounting to Rs.261705 Lacs as on 30.06.2015 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. 55 (P-)**

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| **ITEM NO. 39** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD** |

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 30.06.2015 (financial year 2015-16) in the State of Haryana are as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of Scheme** | **No. of Proposals** | **Amount Sanctioned** **During 2015-16****(`lakh)** | **Amount Disbursed****During 2015-16****(` lakh)** |
| **Advance Subsidy** |  |  |  |
| CISS - Rural Godowns | 12 | 728.054 | 550.371 |
| **Subtotal :** **(** | **12** | **728.054** | **550.371** |
|  |  |
| CISS - Rural Godowns | 25 | 1463.913 | 1533.066 |
| CISS - Cold Storage |  |  |  |
| CLCSS |  |  |  |
| ACABC |  |  | 7.200 |
| DEDS | 111 | 78.574 | - |
| CSS - AH Scheme |  |  |  |
| PVCF (Subsidy) |  |  |  |
| JNNSM# |  |  |  |
| NPOF |  |  |  |
| **Sub Total** | **136** | **1542.487** | **1540.266** |
| **Grand Total** | **148** | **2270.541** | **2090.637** |

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

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| **ITEM NO. 39.1** | **Financing of Rural Godowns** |

Banks in the State of Haryana have Financed 223 Rural Godowns amounting to Rs.48103 lac, of which 37 Godowns amounting to Rs. 8958 Lac have been sponsored by NABARD and remaining 186 involving Rs. 39145 lac have been directly financed.

**Bankwise progress is given on Annexure No. 56 (P-)**

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| **ITEM NO. 40** | **Sanction of loans by banks to trained candidates under the Central Sector Scheme “ Establishment of Agri-clinic & Agri- Business Centres”(ACABC)** |

During the quarter ended June, 2015, banks have financed 12 Agri-Clinics and Agri- Business Centres amounting to Rs.91 lac.

**Bank wise progress is given on Annexure No.57 (P-).**

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.

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| **ITEM NO. 41** | **ARTISANS CREDIT CARD SCHEME (ACCs)** |

During the quarter ended June, 2015, banks have issued 78 cards amounting to Rs. 226.05 lac. The cumulative progress under ACC scheme since its inception is 5090 cards amounting to Rs.3382.91 Lac of which 163 cards are covered under CGTMSE with an amount of Rs. 168.60 lac.

Major participating banks in the scheme are PNB (2573), SBOP (729), SBI (498), SBBJ (189) Syndicate Bank (405), Bank of India (183), 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. 58 (P-).**

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| **ITEM NO. 42** |  **PROGRESS OF CASES FILED UNDER LOK ADALATS** |

It is observed that 1414 cases involving Rs.1586 Lac were filed before the Lok Adalats out of which 181 cases amounting to Rs.150 Lac were settled during the quarter ended June, 2015.

**Bank wise data is given on Annexure No.59 (P-).**

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| **ITEM NO. 43** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN** |

 **Bank-wise and district-wise data is given on Annexure No.60.1 & 60.2 (P).**

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|  **ITEM NO. 44** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA** |

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| --- | --- | --- | --- |
| **Area Category** | **ATMs as on****31.03.2015** | **ATMs installed during the Period Ended June, 2015** | **ATMs as on June, 2015** |
| Rural | 1014 | -8 | 1006 |
| Semi-Urban | 1502 | -75 | 1427 |
| Urban | 3171 | 141 | 3312 |
| **Total** | **5687** | **58** | **5745** |

**Bank wise position is given on Annexure No. 61(P-)**

|  |  |
| --- | --- |
| **ITEM NO.45** |  **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS** |

**Position as on 30.06.2015**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as at 31.03.2005 | 1447178Amt ` 5224.69 Crore |
| 2 | KCCs issued since inception of the Scheme | 3513390 |
| 3 | Amount Sanctioned | ` 45720.77 |
| 4 | Outstanding Card Nos. |  2296949 |
| 5 | Amount Outstanding | ` 31058.44 |

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 30.06.15 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 (KCC) Scheme as at 30.06.2015 is given in Annexure No.62.1 & 62.2 (P).**

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