**135th Meeting of State Level Bankers’ Committee (Haryana)**

The **135th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended **31st Dec.**, **2015** will be held on **25.02.2016 (Thursday)** at **10.30 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 134th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 04.11.2015** |

|  |  |
| --- | --- |
| Last Meeting of SLBC | 134th  |
| Held on | 04.11.2015 |
| Minutes Emailed/Circulated on  | 07.12.2015 |
| Comments Received | Nil |

In view of non-receipt of any observation/suggestion on the minutes of 134th meeting of SLBC circulated vide email dated 07.12.2015, the house may confirm.

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

Due to unseasonal rains/hailstorms, the Govt. of Haryana vide notification dated 25.3.15 had declared the entire state affected by unseasonal rains/hailstorms. As advised by the Govt. of Haryana and as per RBI guidelines, a special meeting of SLBC Haryana was convened on 07.04.2015.

Banks were requested to reschedule/restructure the loans of persons affected by the Natural Calamities (Unseasonal rains/hailstorms) in the State of Haryana (with Crop Loss more than 33%) as per the decisions taken in the special SLBC meeting held on 07.04.2015**.**

During the deliberations held in 133rd & 134th meetings of SLBC Haryana, banks were requested to reschedule/restructure the eligible accounts by 15.11.2015 and submit the progress to SLBC Secretariat. SLBC vide letter No. FGMO: HR: Natural Calamities: dated 05.11.2015 and email dated 07.11.2015 followed by trailing mails requested all the banks to initiate necessary steps for providing relief by the stipulated i.e. 15.11.2015 and to submit the progress report as per format attached with the letter.

SLBC Secretariat collected and compiled progress with regard to Rescheduling/Restructuring of loans of persons affected by the Natural Calamities in the State of Haryana. The progress was reported to Govt. of Haryana vide SLBC letter No. FGMO: SLBC: HR: 135 DATED 23.12.2015.

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

**Amt. Rs. In lacs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Institution** | **Eligible for Rescheduling /restructuring** | **Rescheduled /restructured** | **Fresh Financing to the affected people** | **%age of A/cs Rescheduled /restructured**  |
| **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |
| **Pub.Sec. Banks** | 20634 | 63387 | 17678 | 53983 | 1631 | 4164 | 86% |
| **Pvt.Sec. Banks** | 3139 | 19660 | 3139 | 19660 | 1020 | 8030 | 100% |
| **RRBs** | 4764 | 8776 | 4764 | 8776 | 3643 | 6816 | 100% |
| **Coop. Banks** | 6668 | 3687 | 6668 | 3687 | 1331 | 660 | 100% |
| **Total**  | **35205** | **95511** | **32249** | **86106** | **7625** | **19670** | **92%** |

While reviewing the progress it was observed that some banks did not reschedule/restructure even a single account as per the decisions taken in Special SLBC meeting held on 07.04.2015. SLBC Haryana vide its letter No. FGMO:SLBC:HR:135 dated 28.12.2015 again requested the Controlling Heads of Banks in the State of Haryana to look into the matter personally and inform to SLBC secretariat the reasons for not getting the reschedulement /restructuring done for onward submission to Reserve Bank of India and Govt. of Haryana as well.

During discussions in 4th Steering Committee to SLBC Haryana Meeting held on 08.02.2016 all the member banks were requested to go through the Annexure 1.1 of Steering Committee Agenda and if there was any data loss for rescheduling/restructuring of eligible loan accounts, they must inform the SLBC Secretariat the correct details along with the undertaking that the rescheduling and restructuring have been done before 15.11.2015. Some of the banks have now again submitted revised data. **The revised data is as under:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Institution** | **Eligible for Rescheduling /restructuring** | **Rescheduled /restructured** | **Fresh Financing to the affected people** | **%age of A/cs Rescheduled /restructured**  |
| **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |
| **Pub. Sec. Banks** | 21217 | 68163 | 18551 | 60025 | 2740 | 9980 | 87% |
| **Pvt. Sec. Banks** | 3139 | 19660 | 3139 | 19660 | 1020 | 8030 | 100% |
| **RRBs** | 4757 | 8766 | 4757 | 8766 | 8766 | 4305 | 100% |
| **Coop. Banks** | 6668 | 3687 | 6668 | 3687 | 1331 | 660 | 100% |
| **Total**  | **35781** | **100276** | **33115** | **92138** | **9396** | **26396** | **93%** |

**Bankwise/Districtwise progress is as per Annexure No.1.1 & 1.2 (P-83-84)**

The house may review.

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

* 1. **Status of Opening of Accounts under PMJDY**

Banks have opened **52,58,697** accounts up to 15.01.2016 under PMJDY since its launching on 28.08.2014.

Detail of Accounts opened under PMJDY up to 15.01.2016 is as under:-

**Total Accounts Opened : 52,58,697**

Rural Areas : **27,65,807**

Urban Areas : **24,92,890**

Banks are 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 to avail the benefits of PMJDY.

**Bank wise position of opening of accounts is given on Annexure No.2 (P-85)**

**3.2 Issuance of Rupay Cards**

Out of **52,58,697** accounts opened under PMJDY, in **42,40,790** accounts, Rupay Cards have been issued as at 15.01.2016, which is 81% 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, Catholic Syrian Bank | 0% |
| 2. | Less than 50% | Nainital Bank (46.45%), Kotak Mahindra Bank (41%) Sarva Haryana Gramin Bank (41%). |

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 insurance benefits in case of untoward incident with the depositor and all other benefits under the scheme.

**Bank wise status of issuance of Rupay Cards is given on Annexure No.3 (P-86)**

**3.3 Zero Balance Accounts, Issuance of RuPay Cards in Zero Balance Accounts**

Out of total accounts **52,58,697** opened under PMJDY, **11,23,573** accounts are zero balance accounts which is 21.37% of the total accounts opened under PMJDY. Out of total **42,40,790** Rupay cards issued upto 15.01.2016, **4,31,693**\* Rupay Cards have been issued in Zero Balance accounts. Out of these, **1,66,237** cards have been activated (39%) so far in Zero Balance Accounts.

**All the member banks are requested to advise their field functionaries to bring the Zero Balance accounts to lowest immediately.**

**Bankwise Position is given on Annexure No.3 (P-86)**

 **3.4 Activation of RuPay Cards**

As per the data received from banks it has been observed that out of **42,40,790** Rupay Cards issued upto 15.01.2016, **18,84,205**\* cards have been activated which is 44% of the total Rupay Cards issued so far. Out of total **42,40,790** Rupay Cards issued so far, **4,31,693** Rupay Cards have been issued in Zero Balance accounts and out of this **1,66,237** Rupay Cards i.e 38.5% of the cards in Zero Balance have been activated.

\*The data for Activation of Rupay Card also in issuance of Rupay cards has not been received from many banks. Bankwise details of issuance and activation of Rupay Cards are given on
**Annexure No.3 (P-86)**

**DFS, MOF, GOI, New Delhi vide communication dated 26.11.2015 has informed that** **NPCI has extended 45 days usage condition (minimum one usage in 45 days) to 90 days (minimum one usage in 90 days) for RuPay Classic cardholders with effect from 25th Nov 2015.**

Accident arising on or after 00:00:01 25th Nov 2015 will only be considered for extended period. Claim intimations on Rupay Classic cards where accident has occurred before 23.59.59 24th Nov 2015 will not be eligible for claim benefit under 90 days usage condition. Such cases will be reviewed in light of the 45 days usage condition only.

**It may be noted that 45 days usage condition will remain unchanged for RuPay Platinum Cardholders.**

All the member banks are requested to ensure issuance/Activation of Rupay Cards upto 100% so that the account holders are covered under Insurance cover on swiping of card through ATM/Micro ATM.

**3.5 Aadhaar Seeding**

Out of **52,58,697** accounts opened under PMJDY upto 15.01.2016, Aadhaar have been seeded in **33,62,027** accounts which i.e. 67% of the total accounts opened under the scheme upto 15.01.2016. 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.

Detail of Aadhaar seeding in the accounts opened under PMJDY upto 15.01.2016 is a under:-

**Total Accounts Opened under PMJDY : 52,58,697**

Rural Areas : 27,65,807

Urban Areas : 24,92,890

Aadhaar Seeding in the A/cs opened under PMJDY: **33,62,027**

Rural : 18,81,735

Urban : 14,80,292

**Some banks like UCO Bank, Axix Bank, Federal Bank, Karur Vysya Bank, Kotak Mahindra Bank, South Indian Bank and Catholic Syrian Bank have not given detail of Bifurcation of Aadhaar in rural & urban and assured To give the detail in future after IT solution.**

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 Aadhaar Seeding** | **Name of the Bank** |
| 1. | Karnataka Bank | 0% |
| 2. | Less than 50% | IDBI Bank (42%), State Bank of Hyderabad (46%), Axis Bank (33%), Federal Bank (17%), Karur Vaysya Bank (2%) and Kotak Mahindra Bank (30%) |

**As per decision taken in the meeting of State Level Implementation Committee (SLIC) of PMJDY held on 29.01.2016 performance of banks with Aadhaar seeding below 70% was also reviewed in the special meeting held at ours on 01.02.2016** and commitments were given by member banks to make drastic improvement in aadhaar seeding before SLBC meeting**. As discussed in Steering Committee to SLBC Meeting on 08.02.2016,** UIDAI have provided the list of District wise Nodal Resources of Haryana–**Annexure No. 4 (P-87)** (The list has also been forwarded through email dated 16.02.2016 to all LDMs/Member banks). LDMs & DCOs of Member banks have been advised to contact the Nodal Resources for seeking their assistance in Aadhaar related matters.

**Bank wise status of Aadhaar seeding is given on Annexure No.2 (P-85)**

**Rural Development Department, Govt. of Haryana vide their letter No. MGNREGA (MIS)–2016/356 dated 20.01.2016 had informed that Aadhaar data for MGNREGA workers is not mapped with NPCI mapper till now.**

**The Department had also provided bankwise data for aadhaar seeding in MGNREGS workers’ accounts. The same was sent to the concerned banks by SLBC Secretariat on 01.02.2016 for aadhaar seeding. Controlling heads of all banks are requested to expedite the seeding of Aadhaar in the accounts of MGNREGS workers so that the same could be mapped with NPCI Mapper, as requested by Rural Development Department, Govt. of Haryana.**

**The pending bank wise Aadhaar seeding in MGNREGS accounts is as per Annexure No.5 (P-88).**

**While aadhaar seeding in accounts of MGNREGS workers with PNB, it was observed that most of the data had discrepancies with regard to the wrong account numbers etc. The discrepancies were pointed out to the concerned officials of Rural Development Department and UIDAI with the request to provide the correct data to enable PNB to accomplish the Job at the earliest but the same is still awaited. The representative of Department of Rural Development may apprise the house in this regard.**

**3.6 Micro ATMs -**

As on 15.01.2016, banks have provided 546 Micro ATMs to their BCAs.
In the first stage, Convener bank has also provided 325 Micro ATMs to its BCAs. This will enable the account holders to swipe their ATM Cards at BCA locations and they will not have to go to the far flung areas for swiping the ATM cards. Besides 5839 ATMs installed by all the banks in the state of Haryana will also take care of swiping of cards.

All member banks are requested to take up with their authorities for providing of Micro ATMs at all BCA locations immediately.

**Bank wise status of providing of Micro ATMs is given on Annexure No. 3 (P-86)**

**3.7 Deployment and working of BCAs**

In Haryana at all 3244 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. Out of 3244 SSAs, 1256 SSAs are covered by branches and 1988 by BCAs. In the State of Haryana 2124 BCAs have been appointed against the requirement of 1988 BCAs, therefore, not even single SSA has been left without the service of Bank Mitra/BCA.

**The House may discuss.**

**3.8 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).**

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.

**3.8 (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 lacs is payable on member’s death due to any reason. Details of the scheme are available on PMJDY website and with all banks.

Up to 15.01.2016, banks have enrolled 8,13,533persons under the scheme and 6,77,371 (83%) applications have been uploaded by banks.

**Bank wise Progress is given on Annexure No.6 (P-89)**

**3.8 (ii) Pradhan Mantri Suraksha Bima Yojana (PMSBY)-**The scheme is a one year cover, renewable from year to year, Accidental Insurance Scheme offering insurance on accidental death and disability cover for 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.

Up to 15.01.2016, banks have enrolled 25,28,358 persons under the scheme and 19,34,832 (77%) records have been uploaded by banks.

**Bank wise Progress is given on Annexure No.7 (P-90)**

**CLAIMS RECEIVED AND SETTLED UNDER PMSBY & PMJJBY**

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. of cases | 242 | 633 |
| Amt. (Rs. In lacs) | 484 | 1266 |
| Claims Lodged | No. of cases | 232 | 623 |
| Amt. (Rs.In lacs) | 464 | 1246 |
| Claims Settled | No. of cases | 98 | 444 |
| Amt. (Rs.In lacs) | 195 | 888 |

**During the discussions held in the meeting of SLIC convened on 29.01.2016, LIC was requested to settle the claim received under PMJJBY on priority and reduce the gap between the claim received and claim settled to the minimum. For claims received under PMSBY the concerned banks to take up with GIPSA from whom the policy of PMSBY had been got issued.**

**Bank wise Position is given on Annexure No.8.1-8.2 (P-91)**

**3.8 (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.

Up to 15.01.2016, banks have enrolled 42670 persons under the scheme and 35013 (82%) records have been uploaded by banks.

**Bank wise Progress is given on Annexure No.9 (P-92)**

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

To maximize the enrollment under the above 3 newly launched social security schemes, 116 town hall meetings at district, tehsil headquarters and bigger towns were organized by Lead District Managers in association with LIC of India during the months of July-August, 2015 in which banks also participated.

To sensitize Bank Staff about APY Scheme, IBA has appointed M/S Centum Learning to undertake training programmes at district level. Such trainings have been started since 20th Oct, 2015. At least one official from each branch of the Bank operating in the state is envisaged to be trained during this exercise.

**During the deliberations held in the meeting of SLIC on 29.01.2016, The Controlling heads of banks were requested to upload the pending applications in their CBS enabling the account holders to avail the benefits of the schemes.**

**3.9 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 (PMMY) 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 categories.

**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.

Mega Mudra Credit Camps were organized from 25.09.2015 to 01.10.2015 and again being organized from 15th January to 15th march 2016 in all the districts of State for effective implementation of PMMY in the state. The progress under PMMY upto **15.01.2016** is as under:-

1. **Progress under SHISHU Scheme (Loans upto Rs.50000/-)**
* Number of Accounts-109680
* Amount disbursed-Rs. 268.36 Cr.
* Achievement-67% of the annual target
1. **Progress under KISHORE Scheme (Loans from Rs. Rs.50000/-to Rs.5.00 lac)**
* Number of Accounts-27537
* Amount disbursed-Rs. 585.63 Cr.
* Achievement-59% of the annual target
1. **Progress under TARUN Scheme (Loans above Rs.5.00 lac and upto Rs.10.00 lac)**
* Number of Accounts-10609
* Amount disbursed-Rs. 692.99 Cr.
* Achievement-94% of the annual target

**iv Total SHISHU+KISHORE+TARUN (Overall)**

* **Number of Accounts-147826**
* **Amount disbursed-Rs.1546.98 Cr.**
* **Achievement-73% of the annual target**

**Institution wise progress under PMMY is as under:-**

**Amt. Rs. In lacs**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme** | **Public Sector Banks** | **Private Sector Banks** | **RRBs** | **Total** |
| **SHISHU** |
| Target (Amt.) | 22453 | 16665 | 1200 | **40318** |
| Ach.- No. of A/cs | 65110 | 37482 | 7088 | **109680** |
| Amt. | 15542 | 9796 | 1498 | **26836** |
| %age Ach. (Amt.) | **69%** | **59%** | **125%** | **67%** |
| **KISHORE** |
| Target (Amt.) | 60114 | 38246 | 600 | **98960** |
| Ach.- No. of A/cs | 18187 | 7735 | 1615 | **27537** |
| Amt. | 37702 | 18943 | 1918 | **58563** |
| % age Ach. | **63%** | **50%** | **320%** | **59%** |
| **TARUN** |
| Target (Amt.) | 53869 | 19617 | **600** | **74086** |
| Ach.- No. of A/cs | 7824 | 2692 | **93** | **10609** |
| Amt. | 50408 | 18267 | **623** | **69298** |
| % age Ach (Amt.) | **94%** | **93%** | **104%** | **94%** |
| **TOTAL** |
| Target (Amt.) | 136436 | 74528 | 2400 | 213364 |
| Ach.- No. of A/cs | 91121 | 47909 | 8796 | 147826 |
| Amt. | 103652 | 47006 | 4039 | 154697 |
| % age Ach. (Amt.) | **76%** | **63%** | **168%** | **73%** |

Out of total disbursement in 147826 accounts under PMMY, 44825 women have also been provided loans (30%) of the total loan cases in PMMY) amounting to Rs.22237 lacs.

**Bankwise detail is given in Annexure No.10 (P-93).**

Sh. Rajesh Jindal, FGM, PNB and Convener SLBC, Haryana during the deliberations in the meeting of State Level Implementation committee(SLIC) held on 29.01.2016 informed the house that the achievement under MUDRA in the State of Haryana was good. No collateral Security and Guarantee was required for loans under MUDRA upto Rs. 10.00 lacs. All banks should sensitize their field staff to maximize the loans under MUDRA and should not insist for any collateral security and guarantee. Sh. Jindal stressed upon all the bankers to advise their branches to provide MUDRA loans to pass out candidates from ITIs, Polytechnics, Vocational Institutes and Skilled Development Training Centres for which the mapping has already been done and conveyed by SLBCs to the respective banks.

Sh. Sanjeev Kaushal, IAS, Additional Chief Secretary, Finance & Planning, Haryana during the deliberations in the meeting of SLIC held on 29.01.2016 advised that the special loan camps for Mudra loans should be organized at District level in association with the District Administration and Banks. These camps will be organized after proper dissemination through print & electronic media and outdoor publicity by way of display of hoardings, banners etc. at various conspicuous sites in the district. The public representative should also be invited in the district loan Mudra camps. These camps will also be attended by the Senior Officers of convener bank and Govt. of Haryana.

During deliberation in 4th Steering Committee Meeting held on 08.02.16 all the member banks were requested to sensitize their field staff to maximize the loans under MUDRA especially under Kishore & Tarun categories. It was also emphasized that Mega MUDRA Camps should be organized so that MUDRA targets may be achieved by each member banks by 29th February 2016**.**

|  |  |
| --- | --- |
| ITEM NO. 4.1 | 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 all 125 blocks of Haryana. As at Dec., 2015 106 FLCs are operative in 96 blocks of the State and FLC in the remaining 29 blocks are yet to be opened by the following banks:-

1. Bank of Baroda – 2
2. Corporation Bank – 1
3. OBC – 4
4. State Bank of India – 12
5. Syndicate Bank – 3
6. HARCO Bank – 5
7. ICICI Bank – 1

8. Punjab National Bank – 1

**Total-29**

Bankwise/blockwise details are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.****No.** | **Name of the bank** | **FLCs yet to be opened in blocks** | **Our communication dated** | **Response Recd. from the bank** |
| 1. | Bank of Baroda | 2- Ambala-1 & Hansi-2 (Hisar) | 3.12.15 & 02.01.16 | No reply received |
| 2. | Canara Bank | 1-Punhana (Mewat) | 3.12.15 & 02.01.16 | Opened on 16.2.16 |
| **3.** | Corporation Bank | 1-Sohna (Gurgaon) | 3.12.15, 02.01.16 & 12.02.2016 | As discussed with Sh. S. Venkatesha Murthy, AGM, they are opening it shortly. |
| 4. | Oriental Bank of Commerce | 4-Jakhal(Fatehabad) Uklana (Hisar), Narwana (Jind) and Rania (Sirsa) | 3.12.15 & 02.01.16 | During deliberation in 4th steering committee, representative of OBC ensured to open pending FLC before SLBC meeting***.*** |
| 5. | State Bank of India | **12 FLCs at** Loharu (Bhiwani), Bhattu (Fatehabad), Agroha (Hisar), Alewa (Jind), Siwan (Kaithal), Nilokheri (Karnal), Ismailabad (Kurukshetra), Madlauda (Panipat), Khol (Rewari), Sampla (Rohtak), Mandi Dabwali and Ellenabad (Sirsa) are yet to be opened. | 3.12.15 & 02.01.16 | Advertisement given by bank but candidates not coming forward for appointment as FLC Counselor. |
| 6. | Syndicate Bank | **3-** Farukh Nagar (Gurgaon), Nissing (Karnal) and Prithla (Palwal) | 3.12.15 & 02.01.16 | To open FLC at Nissing by 31.01.16 but no information received as yet. Finalized the premises and counselors and sent for approval to the trust. |
| 7. | HARCO Bank | **5-**Tosham (Bhiwani), Kalayat & Guhla (Kaithal), Raipur Rani (Panchkula) and N.S.Chaupta (Sirsa) | 3.12.15 & 02.01.16 | Harco Bank has informed the progress as under:-1.-Tosham, 2Kalayat & 3Guhla--Approval from Board has been received and process for appointment through advertisement has been initiated.4.Raipur Rani-Matter under process & 5 N.S.Chaupta-Advertisement for appointment of FLC Counselor released with last date of application 25.2.16. |
| 8. | ICICI Bank | **1-**Babbain Kurukshetra) | 3.12.15 & 02.01.16 | Taking Necessary steps to open the FLC at Babbain |
| 9. | Punjab National Bank | **1-**Mundlana (Sonepat) |  | Advertisement for appointment of counselor released 2nd time on 28.1.16 with last date for submission of application by 10.2.16. |

As you all are aware that Govt. of India is focusing on financial literacy through FLCs, the role of FLC Counselors has become more important. In the meeting of SLIC of PMJDY held on 29.01.2016, the concerned banks were requested to open the FLCs in the remaining allocated blocks before the ensuing SLBC meeting so that no pendency is remained in this significant area.

**The representatives of the above banks may apprise the latest position in this regard.**

**The house may discuss.**

|  |  |
| --- | --- |
| ITEM NO. 4.2 | FINANCIAL LITERACY CENTRES (FLC)– PROGRESS AS AT DEC., 2015 (2015-16) |

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

* 1790 camps were organized wherein 75341 persons participated.
* Out of above participants, 51853 persons were already having bank accounts and 10719 persons opened accounts after attending the camps.

**Districtwise/FLCwise Progress is given on Annexure No.11.1-11.3 (P94-96).**

It has been observed that FLC Counselors are not working in the following FLCs:-

1. FLC Fatehabad (Sarva Haryana Gramin Bank)-Counselor resigned
2. FLC Karnal (Oriental Bank of Commerce)-Counselor expired
3. FLC Gohana (ICICI Bank)-Counselor resigned
4. FLC Hansi (Canara Bank)- Counselor resigned

During deliberation on 4th Steering Committee meeting held on 08.02.2016, the above banks were requested to appoint Counselor so that FLC may start functioning immediately. Controlling heads of respective banks are requested to appoint new FLC Counselors at the earliest so that the FLCs may start functioning.

|  |  |
| --- | --- |
| ITEM NO. 4.3 | FINANCIAL LITERACY- HOLDING OF ONE FINANCIAL LITERACY CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED DEC, 2015. |
|  |  |

As per RBI guidelines rural branches of banks in the state are to hold at least one Financial Literacy camp every month with the help of FLC counselor and use the Financial Literacy material already supplied for creating awareness amongst the rural masses about the banking facilities and services available to them alongwith the information relating to PMJDY, PMSBY, PMJJBY, APY and PMMY etc..

As per the progress received from banks it has been observed that out of 2140 rural branches of banks, only 1395 branches have organized 2931 camps in which 59738 persons participated. Out of these 36072 persons were already having bank accounts and 10772 persons opened accounts after attending the camps.

Controlling heads of banks are requested to advise their rural branches to organize atleast one financial literacy camps per month as Financial Literacy has to play a vital role in the current scenario for disseminating the information relating to PMJDY, PMSBY, PMJJBY, APY and PMMY amongst the rural masses.

**Bankwise/Districtwise Progress is given on Annex.No.11.4-11.5(P97-98).**

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 4.4** | **FINANCIAL LITERACY CENTRES (FLCs) – MAPPING OF FLCs WITH GOVT. ITIs/PVT.ITIs/VTPs/OCS** |

SLBC secretariat Haryana has mapped all 373 Skilling Centres (Govt. & Private ITIs, VTPs, OCs) with 106 FLCs operating in the State of Haryana. So far, FLCs have conducted 363 sessions in these Skilling Centres wherein, the FLCs have trained 19796 students by imparting financial literacy. SLBC has also mapped 205 Schools with various FLCs in the state and so far 15926 Students have been provided financial literacy by FLCs.

Controlling Heads of the member banks are requested to advise all the Financial Literacy Counselors working under their banks to ensure that maximum numbers of sessions are organized with all the mapped Skilling Centres and schools.

|  |  |
| --- | --- |
| **ITEM NO. 5.1** | **FINANCIAL INCLUSION PLAN (FIP)- 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 Dec.2015 banks have covered 4073 villages (6 villages are bechirag-without population).

Reserve Bank of India had advised to cover all the villages with population below 2000 by August, 2015 but FOUR villages allotted to Kotak Mohindra Bank ltd have been still left uncovered.

**Bankwise/Districtwise Progress is given on Annexure No. 12.1-12.2 (P 99-100).**

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 5.2** | **FINANCIAL INCLUSION PLAN (FIP)–OPENING OF BRICK & MORTAR BRANCHES IN VILLAGES HAVING POPULATION MORE THAN 5000** |

Reserve Bank of India Central Office Mumbai vide their letter no.FIDD.CO.LBS.BC.NO.82/02.01.001/2015-16 dated 30.12.2015 received through RBI Chandigarh letter dated 21.01.2016 have informed that coverage of banking services in unbanked villages is skewed towards the BC Model and the ratio of branches to BC is very low. For increasing banking penetration and financial inclusion, brick and mortar branches are an integral component. Therefore, RBI has decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank.

Identification of villages without a bank branch of a scheduled commercial bank has been done by all the LDMs and out of total **710 villages** with population more than 5000 in Haryana, **196 villages** have been identified as unbanked (without having a branch of a scheduled commercial bank). On the basis of identification of unbanked villages having population more than 5000 these villages (196) have been allotted to the banks under whose SSAs these villages fall. This roadmap has also been sent to Reserve Bank of India as well as to all the respective banks to whom these villages have been allocated with a request to initiate necessary steps for opening brick & mortar branches in these villages latest by March, 2017 and inform the date of opening of bank branch to SLBC Secretariat on specified Format from time to time for onwards submission to Reserve Bank of India. The Controlling Heads of all the banks are requested to open the branches as per the roadmap before March, 2017 positively.

**Bankwise/Districtwise allocation is given on Annexure No.13.1-13.2 (P 101-102).**

|  |  |
| --- | --- |
| **ITEM NO. 6** | **NON RECEIPT OF COMMISSION FOR DISBURSAL OF SOCIAL SECURITY PENSION IN HARYANA**  |

Consequent upon various communications received from various banks for non receipt of commission for disbursal of social security pension in Haryana, SLBC vide letter dated 29.12.2015 and 12.02.2016 requested Social Justice & Empowerment Department to release the commission due to banks for disbursement of Social Security Pension in the State of Haryana. A recent communication dated 9th Feb.2016, in this regard received from DGM, Oriental Bank of Commerce, Karnal was also attached with the above letter referring therein that in the meeting held by Social Justice and Empowerment Department on 22.01.2016, banks were informed that commission @1.50% for disbursement of social security pensions upto Dec., 2015 shall be released to the banks within the month of January, 2016 but till date the banks have not received the amount of commission.

**Representative of Department of Social Justice & Empowerment, Govt. of Haryana may apprise the house about the latest development in this regard.**

|  |  |
| --- | --- |
| ITEM NO. 7 | ISSUES OF UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI) |

* **Aadhaar Saturation in Haryana**

Haryana has reached 95.9% Aadhaar saturation as per estimated 2015 population throughout the State. District wise Aadhaar saturation status is given below:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name Of District** | **Estimated****Population (2015)** | **Aadhaar Generated up to 11.02.16** | **Aadhaar Saturation %** |
| Faridabad | 1905064 | 2142771 | 100.0% |
| Panipat | 1273758 | 1276762 | 100.0% |
| Ambala | 1203836 | 1187723 | 98.7% |
| Kaithal | 1136143 | 1107249 | 97.5% |
| Kurukshetra | 1021105 | 993850 | 97.3% |
| Yamunanagar | 1285778 | 1243595 | 96.7% |
| Karnal | 1595172 | 1529135 | 95.9% |
| Sonipat | 1535528 | 1463513 | 95.3% |
| Rohtak | 1121129 | 1063921 | 94.9% |
| Mewat | 1153981 | 1094230 | 94.8% |
| Bhiwani | 1725201 | 1631349 | 94.6% |
| Jind | 1410611 | 1332548 | 94.5% |
| Hisar | 1845614 | 1741080 | 94.3% |
| Sirsa | 1371505 | 1291713 | 94.2% |
| Fatehabad | 997057 | 937584 | 94.0% |
| Panchkula | 591856 | 553143 | 93.5% |
| Jhajjar | 1013349 | 938056 | 92.6% |
| Palwal | 1101866 | 1012904 | 91.9% |
| Mahendragarh | 976045 | 896855 | 91.9% |
| Rewari | 948986 | 867004 | 91.4% |
| Gurgaon | 1603392 | 1406766 | 87.7% |
| **Total** | **26816976** | **25711751** | **95.9%** |

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

The scheme wise and district wise pendency is given below (FY 2015-16):

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme wise:** |  |  |  |  |
| **Scheme** | **Total Beneficiaries with Aadhaar as at 134th Mtg** | **Total Beneficiaries with Aadhaar as at 135th Mtg** | **Pending cases for bank seeding as at 134th Mtg.** | **Pending cases for bank seeding as at 135th Mtg.** |
| Post Matric Scholarship (PMS) for SC Students Technical Education  | 22758 | 22979 | 1301 | 5424 |
| Post Matric Scholarship (PMS) for SC Students Higher Education | 18355 | 38928 | 2826 | 14612 |
| Post Matric Scholarship (PMS) for SC Students ITI  | 10251 | 13183 | 984 | 2782 |
| Post Matric Scholarship (PMS) for SC/OBC Students Medical Courses | NOT AVAILABLE | 6116 | NOT AVAILABLE | 2220 |
| Pre Matric Scholarship (PMS) for SC/OBC Students SC / BC department | 23527 | 14177 | 3907 | 5322 |
| Post Matric Scholarship (PMS) for OBC Students Higher Education | 35726 | 31803 | 10374 | 14307 |
| **Total** | **110617** | **127186** | **19392** | **44667** |

Although, these all are the new cases and respective departments will forward the cases to concerned LDMs/Banks for seeding into beneficiary’s bank account. The LDMs should ensure to get these cases seeded urgently.

**District wise\*:**

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total records** | **Total Unmapped records** | **% Records yet to be seeded** |
| Ambala | 6804 | 1638 | 24.1% |
| Bhiwani | 10118 | 4551 | 45.0% |
| Faridabad | 4113 | 1438 | 35.0% |
| Fatehabad | 4941 | 1977 | 40.0% |
| Gurgaon | 1893 | 680 | 35.9% |
| Hisar | 12451 | 4395 | 35.3% |
| Jhajjar | 2831 | 1146 | 40.5% |
| Jind | 5496 | 1967 | 35.8% |
| Kaithal | 5139 | 1425 | 27.7% |
| Karnal | 6439 | 2349 | 36.5% |
| Kurukshetra | 7482 | 2381 | 31.8% |
| Mahendergarh | 6112 | 3320 | 54.3% |
| Mewat | 859 | 414 | 48.2% |
| Palwal | 3446 | 1041 | 30.2% |
| Panchkula | 1217 | 378 | 31.1% |
| Panipat | 3963 | 1207 | 30.5% |
| Rewari | 4072 | 1366 | 33.5% |
| Rohtak | 8078 | 3081 | 38.1% |
| Sirsa | 4041 | 1336 | 33.1% |
| Sonepat | 5407 | 1471 | 27.2% |
| Yamuna Nagar | 8107 | 1784 | 22.0% |
| **Grand Total** | **113009** | **39345** | **34.8%** |

**\*District wise data of SC/BC Welfare is yet to be compiled by concerned department.**

**Bank wise:**

|  |  |
| --- | --- |
| **Bank Name** | **Records to be seeded** |
| State Bank of India | 6936 |
| Punjab National Bank | 6104 |
| State Bank of Patiala | 2969 |
| Oriental Bank Of Commerce | 1954 |
| Haryana Gramin Bank | 1383 |
| Bank of Baroda | 1107 |
| Corporation Bank | 829 |
| Union Bank of India | 798 |
| Central Bank of India  | 662 |
| CANARA Bank | 525 |
| Others | 16078 |
| **Grand Total** | **39345** |

\*Bank wise data of SC/BC Welfare is yet to be compiled by concerned department.

* **NSAP**

District wise pendency for NSAP scheme is given below:

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total records** | **Total Unmapped records** | **% Records yet to be seeded** |
| AMBALA | 11515 | 9707 | 84.3% |
| BHIWANI | 17031 | 15740 | 92.4% |
| FARIDABAD | 6200 | 5731 | 92.4% |
| FATEHABAD | 19970 | 17882 | 89.5% |
| GURGAON | 21774 | 20871 | 95.9% |
| HISAR | 22365 | 19447 | 87.0% |
| JHAJJAR | 13677 | 12785 | 93.5% |
| JIND | 14132 | 13049 | 92.3% |
| KAITHAL | 19497 | 17462 | 89.6% |
| KARNAL | 18947 | 17331 | 91.5% |
| KURUKSHETRA | 7843 | 7118 | 90.8% |
| MAHINDERGARH | 13059 | 12770 | 97.8% |
| MEWAT | 18361 | 17982 | 97.9% |
| PALWAL | 6963 | 6763 | 97.1% |
| PANCHKULA | 4469 | 3888 | 87.0% |
| PANIPAT | 16229 | 13895 | 85.6% |
| REWARI | 8571 | 8014 | 93.5% |
| ROHTAK | 10247 | 8990 | 87.7% |
| SIRSA | 14335 | 12479 | 87.1% |
| SONIPAT | 31195 | 28987 | 92.9% |
| YAMUNANAGAR | 25612 | 24116 | 94.2% |
| **Grand Total** | **321992** | **295007** | **91.6%** |

The LDMs should ensure to get these cases seeded urgently.

* **MGNREGA**

District wise pendency for MGNREGA scheme is given below:

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total records** | **Total Unmapped records** | **% Records yet to be seeded** |
| Ambala | 16462 | 2837 | 17.2% |
| Bhiwani | 48496 | 29280 | 60.4% |
| Faridabad | 4618 | 1535 | 33.2% |
| Fatehabad | 55876 | 22127 | 39.6% |
| Gurgaon | 4290 | 1886 | 44.0% |
| Hisar | 85644 | 33162 | 38.7% |
| Jhajjar | 27176 | 10211 | 37.6% |
| Jind | 29153 | 11289 | 38.7% |
| Kaithal | 17356 | 6032 | 34.8% |
| Karnal | 36519 | 9461 | 25.9% |
| Kurukshetra | 27615 | 9090 | 32.9% |
| Mahendragarh | 18500 | 7014 | 37.9% |
| Mewat | 35846 | 30228 | 84.3% |
| Palwal | 13743 | 7658 | 55.7% |
| Panchkula | 12026 | 2545 | 21.2% |
| Panipat | 15933 | 6152 | 38.6% |
| Rewari | 6521 | 3236 | 49.6% |
| Rohtak | 15344 | 6900 | 45.0% |
| Sirsa | 53511 | 12328 | 23.0% |
| Sonipat | 10403 | 3784 | 36.4% |
| Yamunanagar | 23490 | 7598 | 32.3% |
| **Grand Total** | **558522** | **224353** | **40.2%** |

The LDMs should ensure to get these cases seeded urgently.

As per data received from Rural Development Department, Haryana letter dated 20.01.2016, 127136 records of aadhaar are pending for seeding in MGNREGS workers accounts whereas as per UIDAI 224353 aadhaar are yet to be seeded. Both the Departments are requested to reconcile their data.

* **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 83.41% & in Bank database (ATC) is 73.01%.However it is observed that there are still 17.28% BTC (Bank Transfer Compliant) 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:-

|  |
| --- |
| **LPG and Bank Seeding Report as on 15-02-2016** |
| **S.No** | **District** | **Bank Aadhaar Seeding (ATC) As on Date** | **% Bank Aadhaar Seeding (ATC) As on Date** | **BTC Count** | **Bank Account Seeding Verified (BTC) Overall %** |
| 1 | Ambala | 221607 | 90.05% | 15312 | 6.22% |
| 2 | Bhiwani | 203401 | 80.07% | 31562 | 12.42% |
| 3 | Faridabad | 305043 | 60.87% | 132667 | 26.47% |
| 4 | Fatehabad | 98904 | 66.02% | 38288 | 25.56% |
| 5 | Gurgaon | 297505 | 59.84% | 125307 | 25.2% |
| 6 | Hisar | 212529 | 70.99% | 58920 | 19.68% |
| 7 | Jhajjar | 128397 | 68.11% | 26062 | 13.82% |
| 8 | Jind | 130454 | 74.84% | 27878 | 15.99% |
| 9 | Kaithal | 113206 | 90.17% | 6651 | 5.3% |
| 10 | Karnal | 211611 | 78.53% | 42026 | 15.6% |
| 11 | Kurukshetra | 160871 | 85.09% | 21213 | 11.22% |
| 12 | Mahendragarh | 112341 | 75.45% | 20160 | 13.54% |
| 13 | Mewat | 36573 | 59.72% | 18193 | 29.71% |
| 14 | Palwal | 79622 | 62.87% | 29943 | 23.64% |
| 15 | Panchkula | 112915 | 85.97% | 10970 | 8.35% |
| 16 | Panipat | 178102 | 73.07% | 41890 | 17.19% |
| 17 | Rewari | 132487 | 65.57% | 43652 | 21.6% |
| 18 | Rohtak | 156911 | 67.57% | 44036 | 18.96% |
| 19 | Sirsa | 129672 | 74.92% | 29050 | 16.78% |
| 20 | Sonipat | 219378 | 85.13% | 17546 | 6.81% |
| 21 | Yamunanagar | 196774 | 82.74% | 32363 | 13.61% |
| **Grand Total** | **3438303** | **73.01%** | **813689** | **17.28%** |

* **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)

|  |
| --- |
| **Summary of Accounts & Aadhaar Seeding under PMJDY as on 10.02.2016** |
| **S.No** | **State Name** | **Total Accounts** | **Aadhaar Card Seeded** |
| 1. | HARYANA | 51,11,095 | 36,24,476 |

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

**The house may discuss.**

|  |  |
| --- | --- |
| ITEM NO. 8 | 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.

As per reports received from banks, during the review period 82 toilets have been constructed in 82 schools of 93 villages of Haryana, besides other activities like opening of library cum reading rooms, providing sports kits etc. in the schools have also been undertaken by banks. Banks need to accelerate their efforts in this social area. The Controlling heads of banks are requested to ensure their active participation in this social movement/campaign.

**Bankwise progress as at** DEC**., 2015 is given on Annexure No. 14 (P-103).**

**The House may discuss.**

|  |  |
| --- | --- |
| ITEM NO. 9 | REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT DEC., 2015 (COMMERCIAL BANKs AND RRBs) |

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

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | DEC**.,****2013** | DEC**.,** **2014** | DEC**.,** **2015** | **Variation Dec. 2015/Dec., 2014 (Absolute and %age terms**) |
| No .of Branches | 3705 | 4158 | 4386 | 228(5%) |
| Deposits | 187717 | 206561 | 237247 | 30686(15%) |
| Advances | 155294 | 170815 | 191542 | 20727(12%) |
| PS Advances | 73307 | 81438 | 103359 |  21921(27%)\* |
| Agriculture | 29260 | 32351 | 39998 | 7647 (24%) |
|  MSME | 27737 | 33988 | 48161 | 14173 (42%)\* |
| Other PS | 16311 | 15099 | 15200 | 101(0.67%) |
| Advances to WS | 16546 | 19851 | 23273 | 3422(17%) |
| Advs. To DRI | 14.63 | 16.07 | 19.30 | 3.23 (20.09%) |

**\*YOY Growth under PS advances & MSME Advances is higher due to inclusion of Medium Enterprises (Rs.11775 crore) in Priority Sector as per revised priority sector guidelines of RBI (23.4.15)**

**Bank-wise data is given on Annexure No.15.1-15.6 (P 104-109)**

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

**9.2 BRANCHES**

During the period under review, 228 branches of Commercial Banks and RRBs have been added thereby raising the total number of bank branches in the State

to 4386 as at Dec., 2015 from 4158 branches as at Dec., 2014**.**

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

|  |  |  |
| --- | --- | --- |
| **No. of Branches** | **As At** | **Variation** |
| **Dec.,2013** | **Dec.,2014** | **Dec.,2015** | **Dec. 15/Dec. 14 (Absolute)** |
| Rural | 1423 | 1630 | 1708 | 78 |
| Semi Urban | 898 | 998 | 1065 | 67 |
| Urban | 1384 | 1530 | 1613 | 83 |
| **Total** | **3705** | **4158** | **4386** | **228** |

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

**9.3 EXPANSION OF BRANCH NETWORK**

108 Branch Licenses were pending as at **Dec., 2015** with banks for opening of new branches. Some of the major banks with pending licenses are: Andhra Bank (10), Bank of India (8), Corporation Bank (12), IDBI Bank (10) SBI (10), Syndicate Bank (13), and PNB (8).

**Bank-wise position of licenses in hand is given on** **Annexure No. 15.7(P-110).**

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

**9.4 DEPOSITS**

Total deposits have increased by Rs. 30686 Crore from Rs. 206561 Crore as at Dec., 2014 to Rs. 237247 Crore as at Dec., 2015, showing a growth of 15%. Area-wise analysis of Deposit Mobilization has been summarized below:-

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Deposit** | **As at** | **Variation** |
| **Dec. 2013** | **Dec. 2014** | **Dec. 2015** | **Dec., 2015/2014** |
| **(Absolute)** | **%age** |
| Rural | 24726 | 28519 | 32589 | 4070 | 14% |
| Semi Urban | 30931 | 36308 | 39570 | 3262 | 9% |
| Urban | 132060 | 141734 | 165088 | 23354 | 16% |
| **Total** | **187717** | **206561** | **237247** | **30686** | **15%** |

**9.5 ADVANCES**

Total advances have increased by Rs.20727 Crore from Rs.170815 Crore as at Dec., 2014 to Rs. 191542 Crore as at Dec., 2015, showing a growth of 12%. Further, area-wise analysis of Aggregate Advances has been summarized below:-

(Amt. Rs. In Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Adv.** | **As At** | **Variation** |
| **Dec., 2013** | **Dec., 2014** | **Dec., 2015** | **Dec.. 15/14** |
| **(Absolute)** | **%age** |
| Rural | 27760 | 28244 | 31475 | 3231 | 11% |
| Semi Urban | 24707 | 29215 | 33659 | 4444 | 15% |
| Urban | 102827 | 113356 | 126408 | 13052 | 12% |
| **Total** | **155294** | **170815** | **191542** | **20727** | **12%** |

**9.6 PS ADVANCES**

Advances under Priority Sector have increased from Rs. 81438 Crore as at Dec., 2014 to Rs. 103359 Crore as at Dec., 2015, thus showing an increase of Rs. 21921 Crore or 27%. Higher growth in Priority Sector advances is due to inclusion of Medium Enterprises advances amounting to Rs.11775 crore in Priority Sector advances on account of revised priority sector lending guidelines dated 23.4.15 of RBI.

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **Dec., 2013** | **Dec., 2014** | **Dec., 2015** | **Variation Dec. 2015/Dec., 2014** |
| **Absolute** | **%age** |
| Priority Sector | 73307 | 81438 | 103359 | 21921 | 27% |

**9.7 AGRICULTURE ADVANCES**

Total outstanding under agriculture advances increased from Rs. 32351 Crore as at Dec., 2014 to Rs. 39998 crore as at Dec., 2015, showing an increase of Rs. 7647 crore or 24%.

(Amt. ` In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **Dec., 2013** | **Dec., 2014** | **Dec., 2015** | **Variation Dec. 2015/Dec., 2014** |
| **Absolute** | **%age** |
| Agriculture Sector |  29260 | 32351 | 39998 | 7647 | 24% |

**9.7-(i)** **NPAs UNDER AGRICULTURE AS AT 31st Dec., 2015**

 (Amt Rs. 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.** |
| 1394719 | 39998 | 109572 | 2681 | 6.70% | 191542 |  1.40% |
|  |  |  |  |  |  |  |

**Bankwise position is given at Annexure No.15.8 (P-111)**

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

Advances to Micro, Small & Medium Enterpriseshave increased to Rs. 48161 Crore as at Dec., 2015 from Rs. 33988 Crore as at Dec., 2014 thereby showing an increase of Rs.14173 Crore (42%). Higher growth in MSME advances is due to inclusion of Medium Enterprises advances amounting to Rs.11775 crore in Priority Sector advances on account of revised priority sector lending guidelines dated 23.4.15 of RBI.

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **Dec., 2013** | **Dec., 2014** | **Dec., 2015** | **Variation Dec. 2015/Dec., 2014** |
| **Absolute** | **%age** |
| MSME Sector | 27737 | 33988 | 48161 | 14173 | 42% |

**9.9** **ADVANCES TO WEAKER SECTION**

Advances to Weaker Section increased by Rs.3422 Crore on year-on-year basis from Rs. 19851 Crore as at Dec., 2014 to Rs.23273 Crore as at Dec., 2015 showing a growth of 17%.

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **Dec., 2013** | **Dec., 2014** | **Dec., 2015** | **Variation Dec. 2015/Dec., 2014** |
| **Absolute** | **%age** |
| Weaker Sector | 16546 | 19851 | 23273 | 3422 | 17% |

**9.10 DRI ADVANCES -REVIEW OF PROGRESS**

The DRI advances have increased by Rs.3.23 Crore from Rs. 16.07 crore as at Dec., 2014 to Rs.19.30 Crore as at Dec., 2015, registering a growth of 20.09%.

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. Rs. in Lacs)

|  |  |  |  |
| --- | --- | --- | --- |
| **Lending Institutions** | **Targets** **Dec. 2015****(In Nos.)** | **Achievement** | **%age Achievement** |
| **Account** | **Amount** |
| Public Sector Banks | 27030 | 5691 | 914.73 | 21% |
| Private Sector Banks | 10230 | 33 | 4.26 | 0.32% |
| **TOTAL** | **37260** | **5724** | **918.99** | **15%** |

**Bank-wise position is available at Annexure No 15.9 (P-112)**

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

 **The House may review.**

|  |  |
| --- | --- |
| ITEM NO. 10 | N A T I ON A L G O A L S |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****Dec., 2013** | **ACH.****Dec., 2014** | **ACH.****Dec., 2015** |
| **CD Ratio (Total)** | - | 83% | 83% | 81% |
| **CD Ratio (Rural)** | 60% | 112% | 99% | 97% |
| **CD Ratio (S Urban)** | 60% | 80% | 80% | 85% |
| **PS to total Advances** | 40% | 53% | 48% | 54% |
| **Agri. to total Advances** | 18% | 21% | 19% | 21% |
| **Small & Marginal Farmers** | 7% |  N.A |  | 9% |
| **Micro Enterprises** | 7% |  N.A |  | 8% |
| **Export Credit** | 2% |  N.A |  N.A | 0.44% |
| **WS Advs.to Total Adv.** | 10% | 12% | 12% | 12% |

**\*All Banks have not submitted data under Export Credit as the same has been recently included in review as per revised priority sector lending guidelines. Controlling heads of banks are again requested to ensure submission of data under export credit so that factual position could be placed for review in the next SLBC meeting.**

**The Bank-wise position under National Goals is available in Annexure No. 15.10 (P-113).**

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

* Under **Priority Sector**, the performance of the banking system is 54%, 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 9% against the target of 7%.
* Under Micro Enterprisesthe achievement is 8% as against target of 7%.
* Export Credit is 0.44% against the target of 2%.
* 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** |
| Dec., 2013 | 83% | 3pps |
| Dec., 2014 | 83% | - |
| Dec., 2015 | 81% | -2pps% |

**Observations:**

Overall CD Ratio of Banks in State of Haryana as at Dec., 2015 has declined by 2pps when compared to the position as at Dec. 2014.

**CD RATIO – RURAL AREA**

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

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Period** | **Rural** | **Variation**  |
| **Deposit** | **Advances** | **CD Ratio** |
| Dec., 2013 | 24726 | 27760 | 112% | +9 pps |
| Dec., 2014 | 28519 | 28244 | 99% | -13 pps |
| Dec., 2015 | 32589 | 31475 | 97% | -2pps |

**Observations:**

The CD Ratio of Rural Areas declined by 2 PPs and stood at 97% as at Dec., 2015.

**CD RATIO – SEMI URBAN AREAS**

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

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Period** | **Semi-Urban** | **Variation** |
| **Deposit** | **Advances** | **CD Ratio (%)** |
| Dec., 2013 | 30931 | 24707 | 80% | +7pps |
| Dec., 2014 | 36308 | 29215 | 80% | - |
| Dec., 2015 | 39570 | 33659 | 85% | +5% |

**Observations:**

The CD Ratio of Semi Urban Areas stood at 85% i.e. +5% as at Dec., 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** | **Dec., 2013** | **Dec., 2014** | **Dec., 2015** |
| **Banking System (CBs & RRBs)** | 60% | 83% | 83% | 81% |
| **Financial System including Cooperative Bank** | 60% | 86% | 86% | 84% |
| **CD Ratio (Financial System) with RIDF**  | 60% | 87% | 87% | 86% |

* Overall CD Ratio in respect of Commercial Banks, RRBs excluding Cooperative Banks as at Dec., 2015 is 81%. However, with cooperative banks it is 84 %.
* There is an increase of 2% in CD Ratio (from 84% to 86%) when the amount of RIDF i.e. Rs. 3624 Crore is included in total credit of Financial System.
* **No district of Haryana is having CD Ratio below 40%.** However, CD Ratio of Financial System excluding Cooperative Banks in District Ambala (46%), Sonepat (54%), Rohtak (46%) Rewari (40%), Narnaul (42%) and Mewat (51%) is still below the stipulated level of 60%, which needs further improvement.

**The District-wise CD Ratio has been given at Annexure No. 16 (P-114)**

The CD ratio of Bank of Baroda (54%), Bhartiya Mahila Bank (20%), IDBI (34%), Indian Bank (33%), Oriental Bank of Commerce (50%), SBOT (50%), United Bk of India (51%), Karur Vysya Bank (9%), South Indian Bank (17%) and Yes Bank (34%) need improvement as the same is low.

**The Bank-wise CD Ratio has been given at Annexure No.15.2 (P-105).**

**The house may review.**

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

After adding the figures of **Rs. 4320 Crore of investment** made by banks in the State Govt. Bonds with **total credit of Rs.191542 Crore** (excluding Cooperative banks) the credit + investment to deposit ratio works out to **83%.**

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.17 (P-115).**

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

|  |  |
| --- | --- |
| **ITEM NO. 11.1** | **POTENTIAL LINKED PLANS (PLP) PROJECTIONS FOR THE YEAR 2016-2017** |

NABARD, RO, Haryana has made potential Linked plan for the year 2016- 2017 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2015-2016 and 2016-2017 is given below:-

 (Rs in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** |  **2015-2016** | **2016-2017** | **Variation****Amount & %age** |
| Crop Loan | 42000 | 47858 | 5858 (14%) |
| Agriculture Term Loan | 14650 | 22886 | 8236 (56%) |
| **Total Agri. Loan** | **56650** | **70744** | **14094 (25%)** |
| MSME | 14733 | 19487 | 4754 (32%) |
| OPS | 13908 | 16104 | 2196 (16%) |
| **Total** | **85291** | **106335** | **21044 (25%)** |

SLBC Secretariat had requested Lead District Managers to prepare District Credit Plan (DCP) for the year 2016-17 keeping in view the PLP of their districts. LDMs have prepared ACP for their respective districts and have submitted the same to SLBC Secretariat. SLBC Secretariat has compiled bankwise and districtwise targets under Annual Credit Plan 2016-17 for the State of Haryana.

|  |  |
| --- | --- |
| **ITEM NO. 11.2** | **ANNUAL CREDIT PLAN (ACP) 2016-2017** |

Comparative position of Targets allocated to Banks for the year 2016-17 vis a vis 2015-2016 is as under:-

(Rs in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** |  **2015-2016** | **2016-2017** | **Variation****Amount & %age** |
| Crop Loan | 44214 | 44974 | 760 (1.72%) |
| Agriculture Term Loan | 14650 | 20441 | 5791(39.5%) |
| **Total Agriculture Loan** | **58864** | **65415** | **6551 (11%)** |
| MSME | 15646 | 19181 | 3535 (23%) |
| OPS | 14276 | 15609 | 1333 (9%) |
| **Total** | **88786** | **100205** | **11419 (13%)** |

**District-wise PLP Projections of NABARD and Bankwise/Districtwise Target under Annual Credit Plan targets (Sector wise & Sub Sector wise) allocated to banks for the year 2016-2017 are given on** **Annexure No. 18.1 & 18.2 (P 116-117), 19.1-19.8 (P 118-125)**

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

**The house may discuss and approve the Annual Credit Plan targets for the year 2016-2017 for adoption by the banks operating in the State.**

|  |  |
| --- | --- |
| ITEM NO. 12 | PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) 2015-16 |

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

 (Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Targets for the Period ended Dec. 2015** | **Ach. for the for year ended Dec.,2015** | **% Ach. for the period ended Dec.,2015** |
| Agriculture | 43991 | 38717 | **88%** |
| MSMEs | 11517 | 16027 | **139%** |
| OPS | 10511 | 7600 | **72%** |
| **Total Priority Sector** | **66019** | **62344** | **94%** |

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

(Amount Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Lending Institution** | **Agriculture** | **MSME** | **OPS** | **Total Priority Sector** |
| **Tgt** | **Ach** | **%****age** | **Tgt** | **Ach** | **%****age** | **Tgt** | **Ach** | **%****age** | **Tgt.** | **Ach** | **%****age** |
| **Nationalized & Pvt. Banks** | 29672 | 26468 | 89% | 10784 | 15558 | 144% | 9306 | 6709 | 72% | 49762 | 48735 | **98%** |
| **RRBs** | 4934 | 4031 | 82% | 170 | 62 | 36% | 559 | 75 | 13% | 5663 | 4168 | **74%** |
| **Coop Banks & Others** | 9385 | 8218 | 88% | 563 | 407 | 72% | 646 | 816 | 126% | 10594 | 9441 | **89%** |
| **Total** | **43991** | **38717** | **88%** | **11517** | **16027** | **139%** | **10511** | **7600** | **72%** | **66019** | **62344** | **94%** |

**Bank-wise and District-wise Achievement vis-à-vis Targets under ACP 2015-2016 are given on Annexure No.20.1-20.6 (P 126-131).**

**Observations:**

* As against the total PS target of Rs. 66019 Crore up to Dec., 2015, Banks have disbursed loans to the order of Rs.62344 Crore. The achievement comes to 94%.
* As against target of Rs.43991 Crore under agriculture & allied sector, Banks have disbursed loans to the order of Rs.38717 Crore. The achievement comes to 88%.
* Banks have disbursed loans amounting to Rs.16027 Crore against the target of Rs.11517 Crore set forth for Micro, Small & Medium Enterprises (MSMEs) for the period ended Dec., 2015. The achievement comes to 139%.
* Banks have disbursed loans to the tune of Rs.7600 Crore under Other Priority Sector against the target of Rs.10511 Crore. The achievement comes to 72%.

**District wise Analysis**

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

* The overall targets have been exceeded in 5 districts i.e. Faridabad, Gurgaon, Karnal, Panchkula and Yamuna Nagar and missed by 16 districts.
* Similarly, the targets under Agriculture & Allied Sector have been achieved in 6 districts i.e. Gurgaon, Jind, Karnal, Kurukshetra, Panchkula, and Yamuna Nagar and missed by 15 districts.
* The targets under Micro, Small & Medium Enterprises have been achieved/exceeded in 14 districts and missed by 7 districts namely Ambala, Bhiwani, Jind, Kaithal, Mewat, Panipat and Palwal districts.
* The targets under Other Priority Sector have been achieved by only 5 districts namely Jind, Karnal, Palwal, Panipat, and Yamuna Nagar and missed by 16 districts.

**Bank wise Progress**

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

**Total Priority Sector**

* As against target of Rs.49762 Crore, the Public Sector & Private Sector Banks have disbursed loans amounting to Rs.48735 Crore. The achievement works out to be 98%.
* The RRB has disbursed loans amounting to Rs.4168 Crore under PS advances as against target of Rs.5663 Crore thus showing achievement of 74%. Whereas, the Cooperative Banks & others have disbursed loans amounting to Rs.9441 Crore against target of Rs.10594 Crore. The achievement comes to 89%.

**Agriculture & Allied Activities**

* As against target of Rs.29672 Crore under this sector, the Public Sector & Private Sector Banks have disbursed loans amounting to Rs.26468 Crore, the achievement comes to 89%.
* The RRB has disbursed loans amounting to Rs.4031 Crore under this sector as against target of Rs.4934 Crore, the achievement comes to 82%.
* The Cooperative Banks and others have disbursed loans amounting to Rs. 8218 Crore against target of Rs.9385 Crore, thus achievement comes to 88%.

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

* As against target of Rs.10784Crore under this sector, Public Sector & Private Sector Banks have disbursed loans amounting to Rs.15558 Crore. The achievement comes to 144%.
* RRB has disbursed loans amounting to Rs.62 Crore under this sector as against target of Rs.170 Crore; the achievement comes to 36%.
* The Cooperative Banks & others have disbursed loans amounting to Rs.407Crore against target of Rs.563 Crore; the achievement works out to 72%.

**Other Priority Sector**

* As against target of Rs.9306 Crore under this sector, the Nationalized & Private Banks have disbursed loans amounting to Rs.6709Crore. The achievement works out to 72%.
* RRB has disbursed loans amounting to Rs.75 Crore under Other Priority Sector as against target of Rs.559Crore, thereby showing achievement of 13%.

|  |  |
| --- | --- |
| ITEM NO. 13 | 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 **Dec., 2015** is as under:-

 (Amt. Rs. in Lakh)

|  |  |  |  |
| --- | --- | --- | --- |
| **Lending Institution** | **Disbursement under Agriculture** | **Target (3% of Disbursement Under Agriculture)** | **Achievement under Debt Swap Scheme** |
| Public Sector Banks | 2154621 | 64639 | 4091(6%) |
| Private Sector Banks | 492171 | 14765 | 1379 (9%) |
| RRBs | 403093 | 12093 | 4497 (37%) |
| Coop. Banks  | 821833 | 24655 | 581 (2%) |
| **Total** | **3871718** | **116152** | **10548 (9%)** |

**The Bank wise position is available in Annexure No.21 (P-132).**

It is observed that an amount of Rs.10548 Lac has been granted as loan under above scheme up to Dec., 2015**,** which is 9% of the allocated target.

During the deliberations of 133rd & 134th meetings of SLBC Haryana, banks were requested to adopt one village in each district under debt swap scheme for bringing the farmers out of the clutches of money lenders, particularly where they are having branch. **Upto the period ended Dec., 2015 banks have reported adoption of 80 villages (IOB-18, OBC-21, PNB-6, SBI-10, Syndicate Bank-3 and Sarva Haryana Gramin Bank (22).**

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 are requested to coordinate with banks and finalize Bank-wise adoption of villages.

**The house may deliberate.**

|  |  |
| --- | --- |
| **ITEM NO. 14** | **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. 15.1** | **FUNCTIONING OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs)**  |

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

From the progress of report of RSETIs upto **Dec., 2015,** it has been observed that:-

* 2368 training programmes of Skill Development were organized wherein 67245 trainees participated.
* 9023 trainees were financed by the banks to start their Enterprises, 26410 trainees set up their own enterprise through owned funds and 4034 trainees got wage employment.
* Out of the total 67245 trainees, 23892 were from SC/ ST category, 18308 from OBC, 5366 from Minority and 19679 were from other categories.
* 36633 women & 431 Handicapped persons were also provided training for self-employment.

**Performance of the RSETIs functioning in the State up to Dec., 2015 is given on Annexure No.22 (P-133).**

During the deliberations held in the 4th meeting of Steering Committee to SLBC Haryana held on 08.02.2016 SLBC member banks were once again requested to advise their branches to dispose off the loan applications of RSETI trained candidates on merits and clear the pendency so that credit linkage of these trainees could be improved for making them self-reliant. This would also help in improvement of rating of RSETIs. In the steering Committee meeting it was also emphasized that during the valediction function of RSETI Training, the Branch Manager of nearby branch should invariably be called to have direct interaction with the trainees for making the bank loan available to all needy pass out Trainee as per their requirement, so that credit linkage of RSETIs Trainee may be increased.

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.

 **The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 15.2** | **CONSTRUCTION OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) BUILDING** |

During the deliberations of 133rd & 134th meetings of SLBC Haryana held on 12.08.2015 & 04.11.2015 respectively, it was informed that 21 RSETIs established in the State of Haryana were running from the rented accommodation or temporary accommodation*.* As per the guidelines of Ministry of Rural Development, Govt. of India RSETIs buildings are to be constructed on the land allotted to banks by the Government. It was also informed that construction work of RSETI buildings is to be commenced and completed on priority but the following process was obstructing/impeding 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.

The State Govt. was 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.

During the deliberations held in 4th meeting of Steering Committee to SLBC Haryana held on 08.02.2016 it was discussed that banks are running RSETIs as a part of their corporate social responsibility activity (CSR) to generate employment or self employment in the rural masses for empowering the rural India. The majority of RSETIs are being run in the rented accommodation. 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 banks specifically Convener bank is constructing RSETI buildings on the land provided by the State Govt. For construction of RSETI buildings, the banks have earmarked some specific budget, in which the entire construction has to be completed. While the process of construction of many RSETIs in Haryana is at take off stage, but the bank officials are facing problems for getting maps passed and other formalities relating to electricity/water/sewerage connection etc. for which huge amount towards the respective charges is being demanded by the respective departments of the State Govt. It was opined that since banks are performing this duty as a part of their social responsibility and not generating any revenue out of it, therefore, all these charges should be waived by the State Govt.

The matter has already been taken up with Finance Department, Govt. of Haryana vide Convener Bank communication dated 24.09.2015, 23.10.2015 & 19.12.2015.

 Besides above, in the Steering committee to SLBC meeting held on 8.02.2016, the house was also apprised about other issues related to the specific Districts given as under;

1. Karnal: Allocation of alternate land is required. Present Land is available in two separate pieces without having any access between two pieces of land.
2. Panipat: Villagers do not allow construction work. Intervention of district Administration is required to start work.
3. Jind: 75% of the total Land area allocated comes under green belt as per national high way guidelines. Allocation of alternate Land is required.
4. Jhajjar: Recently on intervention of DC Jhajjar, construction work has been stopped due to the reason that RSETI land belongs to Animal Husbandary department.

As per decision of Steering Committee, a joint meeting of Secretary Finance, Financial Adviser, Convener SLBC & Nodal Executive of PNB RSETIs with Sh. Sanjeev Kaushal, IAS, ACS, Finance has been proposed by SLBC secretariat vide its letter dated 16.02.2016 written to Financial Adviser, IF&CC, Haryana to resolve all related problems to this issue.

**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 16** | **EDUCATION LOAN SCHEME–TARGETS VIS-À-VIS ACHIEVEMENT** |

A disbursement target of Rs.1750.46 crore under Education Loan Scheme 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 at Dec., 2015 has been Rs.1320.98 crore which is 88% of the target.

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

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 16.1** | **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** |
| Dec. 2013 | 46442 | 1150.22 | 57.71 | 5.3% |
| Dec.,2014 | 44885 | 1227.41 | 77.19 | 6.7% |
| Dec.,2015 | 45911 | 1320.98 | 93.57 | 7.6% |
|  |  |  |  |  |
|  |  |  |  |  |

**Bank-wise achievement vis-à-vis target is given in Annexure No.23.1 (P-134)**

During the review period, the education loans in the State have registered an increase of Rs.93.57 Crore from Rs.1227.41 Crore as at Dec., 2014 to Rs.1320.98 Crore as at Dec., 2015 thus showing YoY growth of 7.6%. During the FY 2015-16 and upto the period ended Dec., 2015, banks have disbursed a sum of Rs.144.52 Crore to 5743 students.

|  |  |
| --- | --- |
| **ITEM NO. 16.2** | **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 Dec., 2015 is given below:-

(Amt. ` In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** |
| **Absolute** | **%age** |
| Dec.,2013 | 14395 | 369.21 | 30.28 | 8.9 pps |
| Dec.,2014 | 13414 | 344.80 | -24.41 | -6.6pps |
| Dec.,2015 | 13927 | 377.56 | 32.76 | 9.5pps |

During the period year ended Dec., 2015, banks have disbursed a sum of Rs.44.12 Crore to 1599 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. 23.2 (P-135).**

|  |  |
| --- | --- |
| **ITEM NO. 16.3** | **POSITION OF NPA IN EDUCATION LOANS**  |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as at 31.12.2015** | **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** |
| 45911 | 1320.98 | 80.42 | 6.09% | 809.66 | 73.06 | 9.02% |
|  |  |  |  |  |  |  |

From the above position, it is observed that out of total outstanding of Rs.1320.98 Crore under Education Loan Scheme as at Dec., 2015, a sum of Rs.80.42 Crore i.e.6.09% has become NPA. Out of the collateral free loans of Rs.809.66 Crore under the Education Loan Scheme, a sum of Rs.73.06 Crore or 9.02% falls under NPA.

**Bank wise position is given on Annexure No.23.3 (P-136).**

**The house may deliberate.**

|  |  |
| --- | --- |
| **ITEM No.16.4**  | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS** |

**(Amt. ` in Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Outstanding as at 31.12.2015** | **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** |
| 13927 | 377.56 | 24.14 | 6.39% | 225.43 | 19.95 | 8.85% |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

From the above position, it is observed that out of total outstanding of Rs.377.56 Crore under Education Loan to 13927 female students as at Dec., 2015, a sum of Rs.24.14 Crore i.e 6.39% has become NPA. Out of total collateral free loans of Rs.225.43 Crore, a sum of Rs.19.95 Crore or 8.85% falls under NPA.

**Bank wise data is given on Annexure No. 23.4 (P-137)**

|  |  |
| --- | --- |
| **ITEM NO. 17**  | **NATIONAL RURAL LIVELIHOODS MISSION (NRLM)** |

A meeting of Sub Committee to SLBC on NRLM was held on 22.01.2016 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. It was also desired that the issue may also be discussed in the meetings of Sub Committee to DCC.
2. Formation of Sub Committee to District Consultative Committee (DCC) and holding of monthly meetings of the Sub Committee regularly.
3. The LDMs should call the meetings of FLC Counselors at District Level and should make them aware of NRLM, NULM, MUDRA, PMJDY & all other necessary mission and Schemes of Govt. of India relating to banks. The faculty support of HSRLM, SUDA & respective agencies may be obtained for sensitizing the FLCs in order to disseminate the knowledge to the field staff & masses. In turn the Lead District Managers should ensure that the FL Counselor visits all the banks’ branches of the block and sensitize/make the staff of the banks’ branches aware about the necessary schemes and banking products.
4. Booklet on codes provided by HSRLM has been circulated by SLBC vide email dated 04.02.2016 as discussed in sub-committee meeting of HSRLM held on 22.01.2016. All banks are requested to ensure correct coding of SHGs.
5. Sensitization of bankers about implementation of NRLM through short duration training programmes/seminars at respective training centres of banks in the State of Haryana. HSRLM will provide support in the form of faculty/study material for organizing such seminars/programmes.
6. All banks to issue necessary instructions to their field functionaries for disposal of loan applications pending for sanction on merits and disburse the sanctioned loan cases at the earliest.
7. SLBC Haryana vide letter dated 29.12.2015 addressed to Revenue Department requested to waive the Stamp Duty to Self Help Group on documentation executed in favour of banks for securing loans in the state of Haryana. HSRLM has also sent the note to the Revenue Department, Haryana for issuing the requisite notification for grant of exemption on Stamp Duty on Loan Documents to be executed while availing loan of Rs.3.00 lac so that poor women members of SHGs and their federation may be benefitted in securing loan easily.
8. Refunding of additional charges charged by the bank in the loan accounts of SHGs as per the details already discussed during the deliberations held on 22.01.2016 in NRLM meeting. Also charging of correct rate of interest in loan accounts of SHGs.
9. All banks to award their best SHG performing branches suitably as per the scheme of their bank.

Out of the total target of bank linkage/credit linkage of 4000 SHGs, a target of 3755 SHGs has been allocated to following 11 major banks. From the progress report provided by HSRLM it has been observed that these banks have credit linked 1637 Self Help Groups upto 31st December, 2015 thereby achieving 43.60% of the target.

**Bankwise (Major Banks) progress provided by HSRLM is under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SrNo** | **Name of Bank** | **SHG-BL Plan** | **Position of achievement****upto 31st Dec.15** | **% ach.****of SHG BL****(No. of SHGs)** |
| **No.** | **Amount (Rs. In cr.)** | **No.** | **Amount (Rs. In cr.)** |
| 1 | **SHGB** | 2000 | 11.01 | 785 | 9.79 | 39.25% |
| 2 | **PNB** | 850 | 4.75 | 496 | 4.38 | 58.35% |
| 3 | **SBOP** | 250 | 1.52 | 53 | 0.53 | 21.20% |
| 4 | **SBI** | 200 | 1.08 | 82 | 1.62 | 41.00% |
| 5 | **OBC** | 175 | 0.80 | 34 | 0.75 | 19.43% |
| 6 | **Syndicate** | 125 | 0.70 | 55 | 0.44 | 44.00% |
| 7 | **CBI** | 80 | 0.48 | 27 | 0.69 | - |
| 8 | **CB** | 35 | 0.21 | 74 | 0.58 | - |
| 9 | **Allahabad Bank** | 15 | 0.09 | 17 | 0.04 | - |
| 10 | **Axis Bank** | 15 | 0.09 | 5 | 0.02 | - |
| 11 | **UBI** | 10 | 0.06 | 9 | 0.05 | - |
|  | **Total** | **3755** | **20.64** | **1637** | **18.82** | **43.60%** |

It may be seen that performance of major banks is in the range of 40% and above except in **SBOP (21.2%) and OBC (19.4%)**. These banks may look into their district-wise pendency and propose the action points as a period of nearly 2 months only is left to accomplish the targets.

The above progress was discussed in the meeting of Sub Committee to SLBC on NRLM held on 22.01.2016. The minutes/action points of the above meeting and details of applications lying pending with above banks have been sent to the member banks on 25.01.2016 & 04.02.2016 for necessary action on the relevant points.

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

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 18**  | **PROGRESS UNDER SELF HELP GROUPS (SHGs)** |

From the progress report of Self Help Groups (SHGs) it has been observed that against the target of 7000 for saving linkage of SHGs during the year 2015-16 banks have saving linked 1327 SHGs up to Dec., 2015, 40667 SHGs have been reported saving linked since inception of the scheme. Out of these, 12368 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 1298 SHGs upto Dec., 2015 during the current financial year, 28638 SHGs have been reported credit linked. Out of these, 9010 SHGs are NRLM compliant.

**Bank wise progress under Saving and Credit Linkage of Self Help Groups (SHGs) is given on Annexure No.24 (P-138).**

**The House may review.**

|  |  |  |
| --- | --- | --- |
| **ITEM NO. 19** | **JOINT LIABILITY GROUPS (JLGs) TARGET 2015-16 & PROGRESS UPTO DEC., 2015 (2015-16)** |  |

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, 5617 JLGs have been financed during the review period from 1.04.2015 to 31.12.2015. 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. 25 (P-139).**

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 20** | **GOVERNMENT SPONSORED PROGRAMMES** |

|  |  |
| --- | --- |
|  **20.1**  | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP**)-**PROGRESS UPTO THE PERIOD ENDED 31.12.2015**  |

From the progress report of KVIC under PMEGP for the period ended 31.12.2015, it has been observed that:-

* Against the target of 1674 projects, 909 applications have been forwarded to banks upto 31.12.2015.
* Out of 909, 144 applications have been sanctioned by banks during 2015-16.
* 738 applications involving margin money of Rs.1817.8lac (including the applications which remained pending for disbursement during 2014-15) have been disbursed generating 5904 employment numbers.
* 60 and 59 cases involving margin money of Rs.134.84 lac and Rs.195.08 lac have been disbursed to SC & Women beneficiaries.

**The details of progress upto 31.12.2015 are given on Annexure No.26 (P-140)**

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 20.2** | **NATIONAL URBAN LIVELIHOOD MISSION (NULM)** |

A meeting of Sub Committee to SLBC on NULM & NRLM was convened on 22.01.2016 to review the progress under these schemes.

Bankwise and Districtwise pendency for sanction/disbursement of cases of NULM upto 31.12.2015 received from State Urban Development Authority, Haryana was deliberated in the meeting and all the banks were requested to advise their field functionaries to ensure disposal of applications pending for sanction and disburse the sanctioned cases at the earliest so that no case remains pending at their level for sanction/disbursement without any justified reasons.

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

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Cases Sponsored** | **Sanctioned** | **Disbursed** | **Rejected** | **Pending for sanction** | **Pending for Disbursement** |
| 3602 | 3120 | 473 | 255 | 919 | 1728 | 218 |

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

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Cases Sponsored** | **Sanctioned** | **Disbursed** | **Rejected** | **Pending for sanction** | **Pending for Disbursement** |
| 217 | 58 | - | - | - | 58 | - |

Controlling heads of banks are requested to advise their field functionaries to ensure disposal of applications pending for sanction and disburse the sanctioned cases at the earliest so that no case remains pending at their level for sanction/disbursement without any justified reason.

**Bankwise/Districtwise Progress is given on Annexure No.27.1-27.4 (P 141-144).**

**The House may review.**

|  |  |
| --- | --- |
| **ITEM No. 20.3** | **CASES SPONSORED BY HARYANA SCHEDULED CASTE FINANCE & DEVELOPMENT CORPORATION (HSCFDC)** |

From the progress report of sponsored cases by Haryana Scheduled Castes Finance & Development Corporation as at Dec. 2015, it has been observed that as against the target of 8000, 17534 cases have been sponsored to the banks upto Dec., 2015.  Out of these, 6148 cases have been sanctioned of which 5554 have been disbursed. 4358 cases have been rejected/returned and 7028 & 594 cases were pending with banks for sanction and disbursement respectively as at Dec., 2015.

Bankwise/districtwise pendency has also been sent to all the member banks vide SLBC email dated 03.02.2016 with a request to the Controlling heads of banks to advise their field functionaries to ensure disposal of the cases pending for sanction on merit at the earliest and disbursement of sanctioned cases.

The issue was discussed in the Steering Committee Meeting held on 08.02.2016 and the representative of HSCFDC informed the house that the positions of disbursement in the following districts upto January 2016 is very low against the annual allocated target :-

|  |  |
| --- | --- |
| **DISTRICT** | **DISBURSEMENT %AGE TO THE TARGET AS AT JANUARY 2016** |
| Faridabad | 14.3% |
| Karnal | 61.9% |
| Palwal | 34.1% |
| Panchkula | 56.2% |
| Panipat | 37.2% |
| Rohtak | 64.1% |
| Sonepat | 21.2% |

**The bankwise/districtwise details of pending cases are given on Annexure No.28.1 & 28.2 (P145-146)**

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 also requested to advise their district level field functionaries to remain in touch with LDMs to speed up the achievement of targets of their sponsored cases at the field level and get the problems resolved after discussing in the DCC/DLRC Meetings.

**The house may review.**

|  |  |
| --- | --- |
| **ITEM No. 20.4** | **PROTECTED CULTIVATION IN HARYANA- BANKABLE PLAN FOR 2015-2016** |

NABARD Haryana, Regional Office, Chandigarh allocated physical & financial targets of 1781 units & Rs.3758 lac respectively for financing under Protected Cultivation/Polly Houses for the year 2015-16 under Bankable Plans for Protected Cultivation.

The achievement of the Banks under Naturally Ventilated Poly House Model (NVPH) during the current financial year upto Dec., 2015 is 51 units amounting to Rs.1718 lacs against the target of 1309 units with an amount of Rs.3050 lacs respectively.

The achievement of the Banks under Walk in Tunnel Model (WIT) during the current financial year upto Dec., 2015 is Nil against the target of 472 units with an amount of Rs.708 lacs respectively.

**Bank-wise position of achievement vis a vis target as at Dec., 2015** **is given on** **Annexure No.29 (P-147).**

**The House may review**.

|  |  |
| --- | --- |
| **ITEM NO. 20.5** | **NATIONAL HORTICULTURE MISSION/ NATIONAL HORTICULTURE BOARD (NHB)** |

From the progress received from the National Horticulture Board, RO, Chandigarh, it has been observed that LOIs have been issued for 103 projects in the State of Haryana upto the period ended December 2015 under NHB Scheme No. 1 and 1 LOI has been issued under NHB Scheme No.2.

Subsidy amounting to Rs.1070.83 lacs in 28 cases and Rs.657.30 lacs has been released in 7cases in scheme No.1 & 2 respectively upto the period ended December, 2015.

**Details of Bankwise Letter of Intents (LOIs) issued is given on Annexure No. 30.1-30.4 (P 148-150)**

**The representative of National Horticulture Board may apprise the house in this regard.**

|  |  |
| --- | --- |
| **ITEM NO. 21** | **RECOVERY UNDER HACOMP ACT** |

The position of recovery certificates as at Dec., 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 period ended Dec., 15 (1.04.15-31.12.15) | 4109 | 116.43 |
| Cases disposed of during the period ended Dec.,15 (1.04.15-31.12.15) | 5178 | 302.86 |
| Cases pending as at **Dec., 2015** | **19909** | **519.79** |
| Pendency level |
| Up to 6 months | 8538 | 186.46 |
| 6 months to 12 months | 3993 | 124.02 |
| 1 year to 3 years | 5275 | 147.23 |
| Above 3 years | 2103 | 62.08 |

**Bankwise/Districtwise position is given in Annex. No.31.1 & 31.2(P151-152)**

**OBSERVATIONS:**

* 19909 Recovery Certificate cases amounting to Rs.519.79 crore were pending as at 31.12.2015 as against 20978 cases involving Rs.706.22 crore as at March, 2015.
* During the period ended Dec., 2015 (01.04.15-31.12.15), banks have filed 4109 Recovery Certificate Cases amounting to Rs.116.43 Crore. As many as 5178 cases amounting to Rs.302.86 Crore have been disposed of during the period ended Dec., 2015 (01.04.15-31.12.15).
* 2103 Cases are pending for more than **three years** involving an amount of Rs.62.08 Crore.

During the 134th meeting of SLBC Haryana, State Govt. was requested to help the banks for early disposal of pending recovery certificate cases. LDMs were also advised to follow up the matter with concerned revenue authorities at district level for immediate disposal of pending recovery certificate cases.

Controlling Heads of all member banks are requested to advise their field staff to file maximum cases of recovery under HACOMP Act to seek assistance from the District Administration for recovery process.

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. 22**  | **Disposal of cases filed by banks before Chief Metropolitan Magistrate(CMM)/District Magistrate****(DM) under Section 14 of the SARFAESI.** |

During the 134th meeting of SLBC Haryana, DGM, SBI informed the house that whenever they apply for permission for taking possession under SARFAESI they are provided the date for hearing the case only and straightway permission is not given.

SLBC has called information from all the banks and after compilation of the information, the same has been sent to Revenue Department with a request to instruct the concerned Authorities to dispose of the cases on merits.

**The House may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 23** | **HOUSING FINANCE** |

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

(Amt. ` In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase |
| **Absolute** | **%age** |
| Dec., 2014 | 160230 | 11667.75 | 655.45 | 6% |
| Dec., 2015 | 166729 | 13064.68 | 1396.93 | 12% |

**Bankwise position as at Dec., 2015** **is given in Annexure No.32.1-32.3 (P 153-155)**

**HIGHLIGHTS**:

* The outstanding advances under Direct Housing Finance Scheme have increased by Rs.1396.93 Crorefrom Rs.11667.75 Crore as atDec., 2014 **to** Rs.13064.68 Croreas at Dec., 2015**,** thus registering a growth of 12%.
* Banks have disbursed Rs. 1293.29 crore in 16203 accounts during the half year ended Dec., 2015.

**The House may review**.

|  |  |
| --- | --- |
| **ITEM NO. 24** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **ITEM NO. 24.1** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM** **ENTERPRISES (MSMEs)** |

**Priority Sector Guidelines for MSME sector**

In terms of circular FIDD.CO.Plan.BC.54/04.09.01/2014-15 dated April 23, 2015 on ‘Priority Sector Lending - Targets and Classification’, bank loans to Micro, Small and Medium Enterprises, for both Manufacturing and Service sectors are eligible to be classified under the Priority Sector as per the following norms:-

**Manufacturing Enterprises**

The Micro, Small and Medium Enterprises engaged in the manufacture or production of goods to any industry specified in the first schedule to the Industries (Development and Regulation) Act, 1951 and as notified by the Government from time to time. The Manufacturing Enterprises are defined in terms of investment in plant and machinery.

**Service Enterprises**

Bank loans up to Rs.5 crore per borrower/unit to Micro and Small Enterprises and Rs.10 crore to Medium Enterprises engaged in providing or rendering of services and defined in terms of investment in equipment under MSMED Act, 2006.

In terms of the recommendations of the Prime Minister’s Task Force on MSMEs, banks are advised to achieve:

(i) 20 per cent year-on-year growth in credit to micro and small enterprises,

(ii) 10 per cent annual growth in the number of micro enterprise accounts and

(ii) 60% of total lending to MSE sector as on preceeding March 31st to Micro enterprises

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**  | **Dec., 2014** | **Dec., 2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises  | 279113 (9%) | 13848(28%) | 339657(22%) | 16126(16%) |
| Small Enterprises | 97316 (25%) | 20140(19%) | 110028 | 20260 |
| **Micro & Small Enterprises (MSEs)** | **376429** | **33988** **(23%)** | **449685** | **36386****(7%)** |
| Share of ME Advs. out of MSEs | (74%) | (41%) | (76%) | (45%) |
| Medium Enterprises (MEs) | 14475 | 10365 | 16972 | 11775 |
| **MSMEs** | **390904** | **44353** | **466657** | **48161** |

**Bank-wise performance is as per Annexure No.33.1-33.2 (P 156-157)**

**Observations:**

* In the State of Haryana, banks as atDec., 2015 have provided credit to 339657 Micro Enterprises as against 279113 units as at Dec., 2014 thus registering annual growth of 22% against the target of 10%.
* The share of micro enterprise advances to total MSE advances as at Dec., 2015is 45% against stipulated level of 60%. (MSE Advances as on 31.3.15 were Rs.35943crore)
* YoY growth in credit to MSE as at Dec., 2015 is 7% against the target of 20%.

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 24.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as at 31st Dec., 2015 is as under:-

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of MSME Loan A/cs outstanding as at 31.12.15** | **Amount of MSME Loans outstanding as at 31.12.15** | **Out of Col. 2, amt. of NPA as at 31.12.15** | **%age of NPA under MSME Loans as at  31.12.15** | **Out of Col. 2, MSME loans granted collateral free** | **Out of Col. 5, amt. of NPA as at 31.12.15** | **%age of NPA under MSME Loans granted collateral free as at 31.12.15** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 466657 | 48161 | 2493 | 5.18% | 11315 | 330 | 2.92% |

**Bank-wise detail is given as per Annexure No.33.3 (P-158).**

|  |  |
| --- | --- |
| **ITEM NO. 24.3** | **MSME CLUSTERS IN THE STATE OF HARYANA** |

The progress of MSME clusters as at Dec., 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 Dec., 2015****(1.10.15 to 31.12.15)** | **Ach. Upto the period ended Dec. 2015****(01.04.15-31.12.15)** | **% age Ach.** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Karnal** | Rice Milling | 80 | 24 | 254.90 | 90 | 1195.31 | 1494% |
| Agri Imp. | 15 | 5348 | 285.00 | 5356 | 295.31 | 1969% |
| **Kurukshetra** | Rice Milling | 902 | 8 | 12 | 62 | 249.00 | 28% |
| **Gurgaon** | Auto Components | 40 | 5 | 5 | 27 | 38.00 | 95% |
| **Yamuna****Nagar** | Plywood Industries | 100 | 59 | 31.10 | 152 | 78.64 | 79% |
| **Faridabad** | Auto Components | 201.75 |  | 64.78 |  | 190.90 | 95% |
| Light Engg. | 266.25 |  | 70.13 |  | 232.42 | 87% |

A meeting of Sub-Committee to SLBC Haryana on MSMEs was held at Panipat on 22.12.2015 in which apart from the members of Sub-Committee, representatives of Panipat Chamber of Commerce and local entrepreneurs participated. Minutes of the meeting were sent to SLBC members on 15.01.2016. The main action points emerged in the meeting are as under:-

1. Providing collateral free loans up to Rs 10 lac to the Entrepreneurs.
2. Some banks send their inexperienced officers for assessment of loan proposals and in the absence of complete checklist they demand documents in parts.
3. The decision of the bank should be timely on the loan proposals submitted.
4. Relaxation in charges to the valuable customers of banks.
5. If some bank has put its energy to finance a particular type of industry other banks should also be proactive in financing the other industrial units being set up by the entrepreneurs under the same industry without many hassles.

**CREATION OF SEPARATE WEBSITE FOR MICRO ENTERPRISES**

During the deliberations in the Empowered Committee meeting held on 15.09.2015 at Reserve Bank of India, the representative of Industrial Associations raised the issue of creation of separate web-site for Micro Enterprises in Regional Language enabling each entrepreneur for update knowledge of latest changes/guidelines. The house was of different view as to whether the website is to be created by Industries Department of the State Govt. or by SLBC.

The issue was discussed in the meeting of Sub Committee to SLBC on MSMEs held at Panipat in which it was opined that as the Department of Industries, Haryana has the details of units registered with the Government, the department should create separate website giving details of Micro Units set up in the State and for compliance of the RBI instructions and shall also provide the same details to SLBC. SLBC shall provide a link to view these details of Micro Units established in the State of Haryana. It was further suggested & decided in the steering committee to SLBC Haryana meeting held on 8.02.2016that Department of Industries and Commerce Haryana should create separate website for Micro Enterprises on the same pattern of Punjab state.

**The house may discuss**

|  |  |
| --- | --- |
| **ITEM NO. 24.4** | **SPECIALIZED MSE/MSME BRANCHES**  |

102 Specialized SSI/MSME Branches in Haryana have sanctioned Rs.1451.14 Crore in 4113 cases during the half year ended Dec., 2015 and disbursement has been made in 3779 cases amounting to Rs.1308.41 Crore. Outstanding advances of specialized MSE/MSME branches as at Dec., 2015 were Rs.7584.27 Crore to 23916 units.

**Bank wise position is given on Annexure No.33.4 (P-159)**

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 24.5** | **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 Dec., 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** |
| **Dec. 2014**  (01.04.14 -31.12.14) | 29746 | 222934 | 24026 (81%) | 120319 (54%) |
| **Dec.,2015** (01.04.15 -31.12.15) | 81742 | 201760 | 67629(83%) | 157525(78%) |

**Bank wise information is as per Annexure No.33.5 (P-160)**

The study of above data reveals that banks have disbursed loans up to Rs.10 lakh to 81742 MSE units during the period from 01.04.15 to 31.12.15 against 29746 units during the during the period from 01.04.14 to 31.12.14. Similarly, the collateral free loans have been provided to 67629 (83% of the total units) units amounting to Rs.157525 (78% of the total amount given) lac during the period from 01.04.15 to 31.12.15.

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

Bank of Baroda (61%), Bank of Maharashtra (7%), Canara Bank (69%), Dena Bank (35%), IDBI Bank (Data not submitted), Indian Bank (73%), OBC (56%), P&SB (63%), SBBJ (85%) State Bank of Hyderabad (5%)*,* State Bank of Travancore (Data not submitted), Syndicate Bank (86%), Union Bank of India (43%), Axis Bank (67%), HDFC Bank (79%) and J&K Bank (55%).

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.

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| **ITEM NO. 24.6** | **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 Dec., 2015 is given below:-

(Amount ` in Lakh)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Coverage** **2014-2015****upto Dec. 2014** | **Coverage** **2015-16****upto** **Dec. 2015**  | **Variation in no. of cases****Dec. 2015 / Dec.,2014** | **%age** **growth** | **Cumulative position as at Dec.2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 3813 | 35790 | 4811 | 20325 | 998 | -15465 | 26% | -43% | 27242 | 206069 |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

**Bank-wise position is given in** **Annexure No.33.6 (P-161)**

The data reveals that 4811 cases have been covered during the period from 01.04.2015 to 31.12.2015 as against 3813 cases covered under the scheme during the corresponding period of last year showing a growth of 26% in no. of accounts & negative growth of 43% in the amount involved as well. Total number of applications approved since inception are 27242 amounting to Rs.2060.69 crore**.**

**The House may review and discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 24.7** | **START UP INDIA PROGRAMME**  |

RBI Central Office, Mumbai vide their letter FIDD.MSME. & NFS NO.327/06.02.31/2015-16 dated 19th Oct., 2015 addressed to The Chairman/Managing Director/Chief Executive Officers of All Public Sector Banks on the above subject have informed as under:-

“As you are aware that in his Independence Day address to the nation, Hon’ble Prime Minister of India had launched ‘Start-up India Programme’ which envisages as under:-

‘There are 1.25 lakh branches of banks in the country and every branch must resolve and in the days to come resolve once again to disburse loans for start-ups to the tribals in the locality where there is any tribal habitation, and where there is no tribal habitation, the branch can provide the loans to a dalit or a tribal, give financial support to them and thus 1.25 lakh dalit entrepreneurs to come up. Let there be tribal entrepreneurs in the tribal settlement of this country. We can do this, we can give them new dimensions to start up and secondly these 1.25 lakh branches can formulate a special scheme for women entrepreneurs.’

The said programme to disburse loans for start-ups to the tribal/dalit/women entrepreneurs through bank branches is in alignment with and complementary to RBI’s existing instructions to increase credit flow to the Micro Sector and Priority Sector Lending guidelines. RBI has advised banks to take appropriate action to implement the directions of Hon’ble Prime Minister for extending credit to tribal/dalit/women entrepreneurs through each of their branches. SLBC has been advised to monitor the progress made by banks under Start-Up India Programme in the SLBC meetings.

**Out of 4996 Banks’ branches in the State of Haryana 1754 branches have given loan under Start up India to 3069 SC/ST & 5200 Women beneficiaries with outstanding of Rs.110.29 crore and Rs.201.93 crore respectively during the quarter ended December 2015.**

**Bankwise progress under Start Up India Programme is given on Annexure 33.7 (P-162).**

**During the deliberations held in 4th Steering Committee to SLBC Meeting held on 08.02.2016, all the member banks were requested to take up with their Corporate Office for customizing the report on Start up India in their CBS system so that there may not be any data loss.**

Controlling heads of banks are requested to ensure financing under Start Up India Programme by all branches of their bank and advise the Nodal Officer (SLBC) to submit the progress report on the prescribed format provided by Reserve Bank of India to SLBC Secretariat for onward submission to RBI Chandigarh.

**The House may review and discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 25.1** | **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 Dec. 2013** | **Outstanding as on Dec. 2014** | **Outstanding as on Dec. 2015** |
|  | **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 71710 | 146824(100%) | 75366 | 153789 (5%) | 77836 | 168836(10%) |
| **Sikh** | 150649 | 433383(34%) | 157619 | 478995 (10%) | 178880 | 645064(34%) |
| **Christian** | 2037 | 8184(95%) | 2201 | 9437 (15%) | 2702 | 10999(17%) |
| **Buddhist** | 109 | 704(-35%) | 95 | 765 (9%) | 123 | 980(28%) |
| **Jain** |  |  | 1363 | 9418  | 2577 | 18963(101%) |
| **Zorastrian** | 26 |  70 (133%) | 144 | 1004 (1334%) | 34 | 1290(28%) |
| **Total** | **224531** | **589156****(47%)** | **236788** | **653408 (11%)** | **262152** | **846133****(29%)** |
| **Total Cooperative bank** | **511318** | **109737** |
| **G.TOTAL(BY INCLUDING ADVANCE BY COOP. BANK)** | **773470** | **955870** |

**Bank-wise data on loans disbursed and outstanding as at Dec., 2015 is given on Annexure No. 34.1-34.3(P 163-165).**

It is observed that the total outstanding to Minority Communities in the State is Rs. 9558.70 Crore to 773470 beneficiaries as at Dec., 2015. %age of amount advanced to minority communities is 9.24% 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. 25.2** | **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 31.12.15)** | **O/standing as at****31.12.2015** |
| **A/c** | **Amt.** | **A/c** | **Amt.** | **A/c** | **Amt.** |
| **Christians**  | - | - | - | - | - | - |
| **Muslims** | 66540 | 71958 | 22937 | 23867 | 81496 | 70064 |
| **Budhists** | - | - | - | - | - | - |
| **Sikhs**  | 89 | 344 | - | - | 48 | 129 |
| **Jains** | - | - | - | - | - | - |
| **Zoroastrians** | - | - | - | - | - | - |
| **Total ‘A’ (Total to Minority Com.)** | **66629** | **72302** | **22937** | **23867** | **81544** | **70193** |
| **Others ‘B’ (Total to other communities)** | 34190 | 36726 | 13298 | 12852 | 45794 | 37599 |
| **Total PS Advs. in identified District ‘C’**  | **100819** | **109028** | **36235** | **36719** | **127338** | **107792** |

**DISTRICT SIRSA**

 (Amt. Rs. in lac)

|  |  |  |  |
| --- | --- | --- | --- |
| **Community** | **O/S as at****31.03.15** | **Disbursement (1.4.15 to 31.12.15)** | **Outstanding as at****31.12.2015** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Christians** | 41 | 40 |  |  | 36 | 3.40 |
| **Muslims** | 545 | 492 | 20 | 38.62 | 561 | 516.40 |
| **Budhists** | 1 | 1 | - | - | 1 | 0.96 |
| **Sikhs** | 99398 | 146892 | 16785 | 60645.62 | 102421 | 196487.00 |
| **Jain** | 5 | 7 | 1 | 1.40 | 6 | 7.80 |
| **Zoroastrians** | 1 | 4 | - | - | 0 | 0 |
| **Total ‘A’ (Total to Minority Com.)** | **99991** | **147436** | **16806** | **60685.64** | **103025** | **197015.56** |
| **Others ‘B’ (Total to Other Communities)** | 60086 | 354961 | 95232 | 308685.70 | 46382 | 322837.44 |
| **Total PS Advs.** | **160077** | **502397** | **112038** | **369371.34** | **149407** | **519853.00** |

* In District Mewat, out of total Priority Sector Advances of Rs.1077.92 Crore as on 31.12.2015, a sum of Rs.701.93 Crore is outstanding for loan given to Minority communities as at Dec., 2015.

* In District Mewat, during the period from 01.04.2015 to 31.12.2015, 22937 beneficiaries of Muslim community have been extended advances to the tune of Rs.238.67 Crore out of total disbursement of Rs.367.19 crores in the district.
* In District Sirsa, out of total outstanding of Priority Sector Advances of Rs.5198.53 Crore on 31.12.2015, a sum of Rs.1970.16 Crore has gone to Minority communities as at Dec., 2015**.**
* In District Sirsa, during the period from 01.04.2015 to 31.12.2015, 16785 beneficiaries of Sikh community have been extended advances to the tune of Rs.606.46 Crore out of total disbursement of Rs.3693.71 Crore in the district.

**The house may review and discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 26** | **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** |
| **Dec. 2013** | 7148 | 1631 | 29.6% | 5% |
| **Dec. 2014** | 8760 | 1611 | 22.5% | 5% |
| **Dec.,2015** | 10665 | 1905 | 21.7% | 5.6% |

The Overall Advances to Women Beneficiaries witnessed an increase of Rs.1905 Crore from Rs.8760 Crore as at Dec., 2014 to Rs.10665 Crore as at Dec., 2015, thus registering a growth of 21.7%.

During the period from 1.04.2015 to 31.12.2015, Banks have disbursed advances to the tune of Rs.3775.22 Crore to 114387 women beneficiaries.

**Bank-wise data depicting the performance during the year as at Dec., 2015 is given in Annexure No.35 (P-166)**

**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 27** | **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 | 8753 | 5512 | 7785 | 4628 | 8% | 8% |

**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 | 1355 | 4860 | 1353 | 4839 | 19% | 72% |

**Laser Land Leveler**

**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 | 121 | 207 | 121 | 196 | 5.65% | 2.91% |

**Sprinkler Sets**

**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 | 103 | 198 | 95 | 193 | 2% | 17% |

**Bankwise Progress is as per Annexure No.36.1-36.4 (P 167-170).**

**The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 28** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS** |
|

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

Out of 2065953 eligible KCC holders banks have issued 350014 Rupay Cards upto Dec., 2015. It has been observed that HARCO Bank has maximum KCC holders i.e. 1319580 but they have issued only 100 Rupay Debit cum ATM Cards. Member banks are requested to issue Rupay Cards to remaining eligible KCC holders expeditiously.**Bank wise position of issuance of Rupay Card is given on** **Annexure No.37 (P-171).****The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 29** | **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 Dec., 2015 is given on Annex.No. 38(P-172).**The representative from CERSAI is requested to apprise the members about the latest developments/information with regard to uploading of equitable mortgages by the bank branches.**The house may review.**

|  |  |
| --- | --- |
| **ITEM NO. 30** | **ISSUANCE OF WEAVER CREDIT CARDS** |

The Director, Industries & Commerce, Govt. Haryana has allotted a target of1000 Weaver Credit Cards to following 5 districts. Progress under the scheme for the year ended Dec., 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 | 62 | 18 | 16 | 7 | 37 | 2 |
| 2 | Yamuna Nagar | 450 | - | - | - | - | - | - |
| 3 | Bhiwani | 100 | - | - | - | - | - | - |
| 4 | Ambala | 50 | 44 | - | - | - | 44 | - |  |  |
| 5 | Fatehabad | 100 | 15 | - | - | - | 15 | - |
|  | **Total** | **1000** | **121** | **18** | **16** | **7** | **96** | **2** |

**Bankwise/districtwise progress is given on Annexure No. 39 (P-173)**In the steering committee to SLBC meeting held on 8.02.2016, the house was apprised by the member banks that weavers are not turning up for getting their weaver cards from the branches. It was also discussed that weavers shown by NABARD in the Districts are actually not available in the District.Mrs Kiran Lekha Walia, Financial Adviser, IF&CC, Govt. of Haryana requested NABARD to get new survey done to find out the actual numbers of weavers in the State so that realistic position of weavers in the state may be ascertained for credit linkage.The Controlling heads of banks are requested to advise their field functionaries to dispose of the cases on merits and disburse the sanctioned cases at the earliest. **The House may review.**

|  |  |
| --- | --- |
| **ITEM NO. 31** | **SCHOOL BANK CHAMPS PROJECT** |

School Bank Champs is an exciting National Level Programme launched by Indian Banks Association and supported by Child and Youth Finance International. The programme aims to promote Social and Financial Education for Children and Youth. Access to Financial Services through a Bank Account is a crucial first step in helping children and youth become economically active society members and promoting Financial Inclusion. With this vision of building the next generation of economic citizen in India, IBA plans to launch the School Bank Champ Programme to provide Financial Education and access to Financial Products to school Children in India.School Bank Champs program targets to reach 12,000,000 students through 1,20,000 bank branches across the country.As per the programme, the Convener Bank has requested all the member banks to map one school with each branch of their bank to open bank accounts for children & deliver a specially designed programme broucher. Broucher will cover themes like Savings, Entrepreneurship, Safety, Cleanliness, Budgeting, Rights, Friendship and life goals.**The house may discuss.**

|  |  |
| --- | --- |
| **ITEM NO. 32** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY-DATA REPORTING BY BANKS TO SLBCs** |

 Reserve Bank of India Central Office, Mumbai vide its communication dated 31st July, 2015 had advised the CMDs/MD & CEOs/EDs of Scheduled Commercial Banks to furnish quarterly data on pledge financing against NWRs to farmers from the Centralized data base as per the prescribed format to the respective SLBC Convener Banks with a copy to respective Regional Office of Reserve Bank of India. SLBC Conveners were advised to monitor the progress of pledge financing against Negotiable Warehouse Receipts (NWRs) in the SLBC meetings w.e.f. quarter ending Dec., 2015 and also to provide data to Lead District Managers for review in DCC/DLRC meetings. On the basis of information received from banks progress compiled by SLBC is as under:-**(Amt. Rs. In lacs)**

|  |  |  |
| --- | --- | --- |
| **Institution** | **Disb. Upto the period ended Dec.,2015** | **Outstanding as at Dec., 2015** |
| **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** |
| **Public Sector Banks** | 47 | 46533 | 77 | 34124 |
| **Pvt. Sector Banks** | 2 | 164 | 2 | 205 |
| **RRBs** | - | - | - | - |
| **Coop.Banks** | - | - | - | - |
| **Total** | **49** | **46697** | **79** | **34329** |

 All SLBC member banks are requested to ensure submission of the data to SLBC Secretariat for onward submission to Reserve Bank of India and review in the SLBC meetings.**Bankwise/Districtwise progress is given on Annexure No.40.1-40.2****(P 174-175).****The house may review.**

|  |  |
| --- | --- |
| **IITEM NO. 33** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |

For the calendar year 2016, the dates for holding SLBC meetings for the State of Haryana are as under:-

|  |  |  |
| --- | --- | --- |
| **Sl. No** | **Quarter for which data is to be reviewed** |  **Proposed date and day of holding SLBC meetings**  |
| **136th SLBC**  | **March, 2016** | **12th May 2016 (Thursday)** |
| **137th SLBC**  | **June, 2016** | **12th August 2016 (Friday)** |
| **138th SLBC** | **Sept., 2016** | **15th November 2016 (Tuesday)** |
| **139st SLBC** | **Dec., 2016** | **15th  February 2017 (Wednesday)** |

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

|  |  |  |
| --- | --- | --- |
| **S.****No.** | **Activity** | **To be completed by (Date)** |
| 1. | Preparation of calendar of SLBC meetings and intimation to all concerned of the cut off dates of submission of data and dates of meetings as per dateline given below:- | 15th of January every year |
| 2. | Reminder regarding the exact date of meeting and submission of data by banks to SLBC | 15 days before the end of the quarter |
| 3. | Dead line for receipt of data by SLBC Convener Bank | 15 days from the end of the quarter |
| 4. | Distribution of agenda cum background papers | 20 days from the end of the quarter |
| 5. | Holding of SLBC Meeting | Within 45 days from the end of the quarter |
| 6. | Forwarding the minutes of the meeting to all stakeholders | Within 10 days from the holding the meeting |
| 7. | Follow up of action points emerged from the meeting | To be completed within 30 days of forwarding the minutes for review in the next meeting |

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

|  |  |
| --- | --- |
| **ITEM NO. 34** | **‘STAND UP INDIA’ SCHEME OF GOVT. OF INDIA** |

The "Start up India Stand up India" initiative was announced by the Prime Minister in his address to the nation on 15th August, 2015. The Stand up India component is anchored by Department of Financial Services (DFS) to encourage green field enterprises by SC/ST and Women entrepreneurs. The details of the scheme are as follows:* Focus is on handholding support for both SC/ST and Women borrowers.
* The overall intent of the approval is to leverage the institutional credit structure to reach out to these under-served sectors of the population by facilitating bank loans repayable up to 7 years and between Rs. 10 lakh to Rs. 100 lakh for greenfield enterprises in the non farm sector set up by such SC, ST and Women borrowers.
* The loan under the scheme would be appropriately secured and backed by a credit guarantee through a credit guarantee scheme for which Department of Financial Services would be the settler and National Credit Guarantee Trustee Company Ltd. (NCGTC) would be the operating agency.
* Margin money of the composite loan would be up to 25%. Convergence with state schemes is expected to reduce the actual requirement of margin money for a number of borrowers.  Over a period of time, it is proposed that a credit history of the borrower be built up through Credit Bureaus.

Handholding of borrowers at the application stage and post disbursal of the loan is the most critical aspect of the scheme. The Lead District Manager in each district shall be the nodal point of a network of Stand Up India Connect Centres. Which will comprise of offices of SIDBI and NABARD along with various other relevant institutions such as RSETIs, DICs and MSME Development Institutes. These are currently being mapped by SIDBI. SIDBI is also developing a portal through which potential borrowers could contact the LDM or directly approach a bank branch of their choice. **Lead District Managers of each district are requested to constitute a core team for this scheme, which coordinates with SIDBI to ensure that necessary awareness about the scheme is disseminated amongst the concerned stakeholders.**

|  |  |
| --- | --- |
| **ITEM NO. 35** | **ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR** |

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**ITEMS FOR INFORMATION ONLY**

|  |  |
| --- | --- |
|    **ITEM NO. 36** | **FARMERS’ CLUBS FORMED BY BANKS** |

Banks have formed Farmers’ 2339 Clubs up to **Dec., 2015** and its institution wise break up is given below;

|  |  |
| --- | --- |
| **Institution**  | **No of clubs** |
| Commercial banks | 452 |
| SHGB | 1110 |
| Cooperative banks | 777 |
| **Total** | **2339** |

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.

|  |  |
| --- | --- |
| **ITEM NO. 37** | **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 ` 703 Lac to borrowers up to the period ended Dec., 2015.

(Amt. Rs. in Lac)

|  |
| --- |
| **During the period ended Dec., 2015** |
| **Sanctioned** | **Disbursed** |
| **A/c** | **Amt.** | **A/c** | **Amt.** |
| 596 | 1068 | 582 | 1036 |

**Bank wise information on flow of credit to disabled persons is given on Annexure No. 41 (P-176).**

|  |  |
| --- | --- |
| **ITEM NO. 38** | **SWAROZGAR CREDIT CARD SCHEME (SCC) – NODAL AGENCY: NABARD** |

The progress achieved in implementing Swarozgar Credit Card Scheme up to 31.12.2015 reveals that against an annual target of 25000 SCCs allocated by NABARD, 1616 cardshave been issued, which is 6.46% 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 Dec., 2015 (2015-16) has been given in Annexure No. 42 (P-177)**

|  |  |
| --- | --- |
|  **ITEM NO. 39** | **PERFORMANCE IN IMPLEMENTATION OF NAYAK COMMITTEE NORMS** |

During the current financial year upto 31.12.2015, Banks have sanctioned working capital limits to 13747 small manufacturing units amounting to Rs.2149.52 Crore out of which 12699 small manufacturing units with working capital limits amounting to Rs.2009.68 Crore were sanctioned as per Nayak Committee Norms. Thus, banks have sanctioned 92% cases as per Nayak Committee Norms during the period under review.

**Bank-wise data is given in Annexure No. 43 (P-178).**

|  |  |
| --- | --- |
| **ITEM NO. 40** | **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.** |
| **Dec.,2013** | 596 | 38 | 119 | 20% |
| **Dec.,2014** | 982 | 46 | 172 | 18% |
|  |  |  |  |  |
|  |  |  |  |  |
| **Dec.,2015** | 1773 | 64 | 314 | 18% |

Banks have disbursed Rs.64 crore to 1773 beneficiaries during the half year ended Dec., 2015as compared to Rs.46 Crore disbursed to 982 beneficiaries during same period of last year. Out of beneficiaries, the share of SC/ ST is 18%. Bankers are requested to further increase the credit disbursement under this sector as loans are fully secured and percentage of Recovery is also satisfactory. As per the guidelines, banks should include all the housing loans made in rural areas under this scheme irrespective of the amount of loan advanced.

**The data provided by Banks is given in Annexure No.44 (P-179)**

|  |  |
| --- | --- |
| **ITEM NO. 41** |  **GENERAL PURPOSE CREDIT CARD SCHEME (GCC)** |

Banks have issued 143663 cards amounting to Rs.297063 Lacs upto 31.12.2015 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. 45 (P-180)**

|  |  |
| --- | --- |
| **ITEM NO. 42.1** | **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 31.12.2015 (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 | 31 | 1922.55 | 550.37 |
| CISS-ISAM | 9 | 353.12 | 0 |
| **Subtotal :** **(** | **40** | **2275.67** | **550.37** |
|  |  |
| CISS - Rural Godowns | 44 | 2679.83 | 3444.19 |
| CISS - Cold Storage |  |  |  |
| CLCSS |  |  |  |
| ACABC | 2 | 4.44 | 7.20 |
| DEDS | 136 | 89.61 | 65.17 |
| CSS - AH Scheme |  |  |  |
| PVCF (Subsidy) |  |  | 6.870 |
| JNNSM# |  |  |  |
| NPOF |  |  |  |
| **Sub Total** | **182** | **2773.88** | **3523.44** |
| **Grand Total** | **222** | **5049.55** | **4073.81** |

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

|  |  |
| --- | --- |
| **ITEM NO. 42.2** | **Financing of Rural Godowns** |

Upto Dec., 2015, banks in the State of Haryana have financed 261 Rural Godowns amounting to Rs.50029 lac, of which 78 Godowns amounting to Rs.16562 Lac have been sponsored by NABARD and remaining 183 involving Rs.33467 lac have been directly financed by banks.

**Bankwise progress is given on Annexure No.46 (P-181)**

|  |  |
| --- | --- |
| **ITEM NO. 43** | **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 Dec., 2015, banks have financed 102 Agri-Clinics and Agri- Business Centres amounting to Rs.247 lac.

**Bank wise progress is given on Annexure No.47 (P-182)**

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.

|  |  |
| --- | --- |
| **ITEM NO. 44** | **ARTISANS CREDIT CARD SCHEME (ACCs)** |

During the quarter ended Dec., 2015, banks have issued 182 cards amounting to Rs. 285 lac. The cumulative progress under ACC scheme since its inception is 5194 cards amounting to Rs.3441 Lac of which 175 cards are covered under CGTMSE with an amount of Rs. 175 lac.

Major participating banks in the scheme are PNB (2584), SBOP (729), SBI (529), SBBJ (249) 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. 48 (P-183)**

|  |  |
| --- | --- |
| **ITEM NO. 45** |  **PROGRESS OF CASES FILED UNDER LOK ADALATS** |

It is observed that during the half year ended Dec., 2015 36391 cases involving Rs.53161 Lac were filed before the Lok Adalats out of which 5001 cases amounting to Rs.5847 Lac were settled.

**Bank wise data is given on Annexure No.49 (P-184)**

|  |  |
| --- | --- |
| **ITEM NO. 46** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN** |

**Bank-wise and district-wise data is given on Annexure No.50.1 & 50.2 (P 185-186)**

|  |  |
| --- | --- |
|  **ITEM NO. 47** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Area Category** | **ATMs as on****31.03.2015** | **ATMs installed during the Period Ended Dec., 2015** | **ATMs closed during the Period Ended Dec., 2015** | **ATMs as on Dec., 2015** |
| Rural | 1014 | 70 | 95 | 989 |
| Semi-Urban | 1502 | 100 | 151 | 1451 |
| Urban | 3171 | 322 | 36 | 3457 |
| **Total** | **5687** | **491** | **282** | **5897** |

**Bank wise position is given on Annexure No. 51 (P-187).**

|  |  |
| --- | --- |
| **ITEM NO.48** |  **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS** |

**Position as on 31.12.2015**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as at 31.03.2005 | 1447178Amt ` 5224.69 Crore |
| 2 | KCCs issued since inception of the Scheme | 3611018 |
| 3 | Amount Sanctioned | ` 50596 crore |
| 4 | Outstanding Card Nos. |  2342979 |
| 5 | Amount Outstanding | 35314 |

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

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

It may be observed from the above data that the no. of KCCs outstanding as on 31.12.15 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.

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as at 31.12.2015 is given in Annexure No.52.1 & 52.2 (P 188-189).**

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

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