**Agenda papers**

**159th Meeting of State Level Bankers’**

**Committee (Haryana)**

**159th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 31.12.2021will be held on **28.03.2022 (Monday) at 11.00 AM through VC.**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 158th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15.11.2021** |

|  |  |
| --- | --- |
| Last Meeting of 158th SLBC | 15.11.2021 |
| Minutes Emailed/Circulated on | 25.11.2021 |
| Comments Received | Nil |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO DECEMBER 2021 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 27.01.2022** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 27.01.2022. The minutes of these meetings have been forwarded to all stakeholders for initiating necessary action on the relevant points.

**Action Points of these meetings were also discussed in the meeting of Steering Sub-Committee to SLBC Haryana held on 27.01.2022 and are placed below for discussion by the house:-**

|  |  |
| --- | --- |
| **Agenda Item No.** | **Action Points emerged** |
| **1.1-1.2 -Status of PMJDY Accounts & Issuance of RuPay Cards upto December 2021** | -The house reviewed the performance of banks for opening of accounts under PMJDY.  -Emphasis on opening more PMJDY accounts by their branches to ensure on boarding of all adults in the State of Haryana.  -Issuance of RuPay Cards in 100% PMJDY accounts and activation thereof as well.  -Mobilization of deposit in Zero Balance PMJDY accounts to minimize Zero Balance Accounts.  -Continuation of their efforts in maximizing Aadhaar Seeding and Mobile seeding in operative Saving Fund accounts.  -Submission of complete documents, including RuPay Card to Insurance Companies while forwarding claim papers so that delay in settling of claims could be avoided and the benefit of insurance could be extended to the beneficiaries at the earliest.  -Seeding of Aadhaar in the accounts of DBT and Social Security Schemes beneficiaries. |
| **1.3- Zero Balance Accounts** |
| **1.4-Aadhaar Seeding and Mobile Seeding in Operative Saving Fund Accounts** |
| **1.5-** **Claims Received and settled under RuPay Cards** |
| **1.6-** **Aadhaar Seeding in PMJDY Accounts** |
| **1.8-** **UIDAI issues – setting up of Aadhaar Enrolment & Updation Centres in bank premises** | Shri Gaurav Sharma from UIDAI informed that link for self-inspection of Aadhaar Enrolment & Updation Centres has been made available and requested bankers to inspect their Centers while using the link.  He also informed that AECs are yet to be set up in 34 blocks and requested bankers to cover these blocks also. |
| **1.9-** **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & National Payment System (NPS)** | The house was informed about pendency of claim cases. The Convener, SLBC observed that processing of claims under PMSBY & PMJJBY has to be made faster so as to improve the turnaround time.  The Chief Manager, SLBC Haryana informed the house that Hon’ble Chief Minister, Haryana is reviewing the performance of banks under MMPSY regularly. On 31st January, 2022, Hon’ble Chief Minister released premium of PMJJBY and PMSBY through Video Conference where-in 100 beneficiaries joined at the District Headquarters for receiving the certificates.  It is a good opportunity for banks to enroll maximum eligible under PMJJBY and PMSBY and seek reimbursement from Government of Haryana. |
| **1.10-Pradhan Mantri Mudra Yojana (PMMY) Progress during The period ended December 2021** | -Controlling heads were advised to accelerate their efforts so as to achieve the desired results as performance of banks under this Scheme is being monitored by PMO.  The house was informed that %age of NPA in Mudra Scheme as at December 2021 remained at 16.18% in case of Public Sector Banks where-as NPA of total banking system remained at 11.80% and efforts should be made to reduce NPAs under the scheme. |
| **1.11 – Mukhya Mantri Parivar Uthan Yojana (MMAPUY)** | The Government of Haryana organized camps in various blocks of Haryana from 29.11.2021 to 24.01.2022, which were attended by persons having annual income of less than Rs 1.00 lakh per annum and persons interested for loans were referred to banks for financing. The bankers were requested to dispose of pending applications expeditiously. |
| **1.11-** **Progress under Stand-Up India scheme during the period ended December 2021** | -The Convener SLBC advised bankers to increase pace of sanctions under Stand-up India Scheme. |
| **1.12 – 100% Digitalization of Karnal district** | The Government of Haryana had finalized Karnal district for 100% digitalization. The house reviewed the performance of Karnal district for 100% digitalization.  As per information received from IFCC, Government of Haryana, they identified Ambala and Hissar districts in next phase for 100% digitalization. As such, necessary instructions were imparted to LDMs of these districts. Though the progress of these two districts is on lower side at this juncture, it was believed that the performance in these districts will improve gradually.  Shri Vikram Dhanda, Assistant General Manager, Reserve Bank of India suggested there should be some deadline for achieving 100% digitalization in newly identified districts i.e. Ambala and Hisar and make suitable plans accordingly and in Karnal district more efforts are required to be made to digitalize current account customers also. |
| **1.13 – Digital Payments - NPCI** | Shri Vikas Sirohi, Nodal Officer, NPCI expressed satisfaction over digital transactions taken place in the State of Haryana as position of Haryana remained at No. 3 in per-capita digital transaction, after Chandigarh and Karnataka. He informed that digital payments are needed to promote both financial inclusion and economic growth and desired to work in unison to increase digital payments adoption both among mass consumers and merchants. He advised banks to ensure that all digital payment modes are made available to all sectors viz tourism, transportation etc.  He also informed that Govt of India is celebrating Azadi ka Amrit Mahotsav (AKAM) to commemorate the 75th Anniversary of Independence. As a part of this initiative, Ministry of Electronics and Information Technology (MeitY) is celebrating “Digital Payments Utsav’ from 5th December 2021 to 5th March,2022 as a 3 months campaign to accelerate the adoption of digital payments in the country. He informed that it was time to make focused interventions to increase the penetration of digital payments in untapped domains, including senior citizens, small merchants and rural areas. |
| **1.14 – KPIs in relation to TFIIIP – Mewat district** | NITI Ayog has identified aspirational district of Haryana i.e. Mewat (Nuh) with the objective of (i) ensuring availability of at least one banking touchpoint; and (ii) enhancing coverage under identified Key Performance Indicators (KPIs) for financial inclusion in camp/mission mode upto the benchmark level. KPIs relate to number of bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh population.  Controlling heads of banks were requested to sensitize branch Managers in Mewat district and ensure achievement of allocated targets by 31.03.2022. |
| **2.1-2.3- Opening of Financial Literacy Centres (FLCs) at Block Level – Progress during the Q.E. December 2021** | 144 FLCs are operating in the State of Haryana and performance of these FLCs was reviewed by the house.  Shri Bimal Sharma, AGM, RBI advised Controlling heads of all banks to ensure that independent FLC counselors are appointed and proper infrastructure is provided for smooth functioning of FLCs. |
| **3.1-3.3- Progress Of Rural Self Employment Training Institutes (RSETIs) upto December 2021 & Disposal Of Loan Applications of RSETI Trained candidates** | While reviewing the progress of pendency of loan applications of RSETI trained candidates, representatives of banks, Nodal Officer RSETIs were requested to ensure disposal of pending loan applications of RSETI. |
| **4-Lead Bank Scheme – Strengthening of Monitoring Information System (MIS)** | The Chief Manager SLBC Haryana informed the house that as per Revamped Lead Bank Scheme, new portal has been developed by SLBC Haryana and all banks were requested to send sample files to SLBC for test checking of the portal. He also informed that SLBC has not received text data from Bank of India, Uco Bank, Bandhan Bank, DCB Bank, IDFC First Bank, J&K Bank, KV Bank, Kotak Mahindra Bank, Luxmi Vilas Bank, Nainital Bank, South Indian Bank, Yes Bank, SHGB, AU Small Finance Bank, Equitas Small Finance Bank, Jana Small Finance Bank, IPPB, Harco Bank & HSARDB Bank. As all banks could not submit data as per new formats, SLBC compiled data as per old formats for December 2021. |

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

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Difference** | **% age Change** |
| No. of Accounts opened | 82,20,018 | 83,59,222 | 1,39,204 | 1.69% |
| No. of RuPay Cards Issued | 67,07,037 | 67,64,948 | 57,911 | 0.86% |
| %age of RuPay Cards Issued | 82% | 81% | -1% | |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | Punjab National Bank (19,21,631), State Bank of India (16,68,072) and Sarva Haryana Gramin Bank (12,58,130) |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | HDFC Bank, ICICI Bank (100%), CBI (96%), BoI (93%) & Convener Bank - 85% |
| **2.** | **Bottom performing banks** | SHGB (54%), Bank of Maharashtra (70%), Canara Bank (76%) |

**Bank wise/District-wise status of opening of PMJDY accounts is given on Annexure 1.1 & 1.2 (Page 109-110) and issuance of RuPay Cards is given on Annexure No. 2.1-2.2 (Page 111-112).**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Difference** | **%age Change** |
| No. of Accounts opened | 82,20,018 | 83,59,222 | 1,39,204 | 1.69% |
| No. of RuPay Cards Issued | 67,07,037 | 67,64,948 | 57,911 | 0.86% |
| No. of RuPay Cards Activated | 54,99,222 | 55,42,680 | 43,458 | 0.79% |
| %age of RuPay Cards activated | 82% | 82% | - | |

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

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

**Bank-wise/District-wise Position is given on Annex No. 2.1 & 2.2 (Page 111-112).**

**The house may discuss.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **% age change** |
| No. of Accounts opened | 82,20,018 | 83,59,222 | 1,39,204 | 1.69% |
| No of Zero Balance PMJDY Accounts | 5,86,707 | 5,89,343 | 2,636 | 0.45% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 7.14% | 7.05% | -0.09% | |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top performing Banks** | Central Bank of India (1%), Sarva Haryana Gramin Bank (3%) Punjab & Sind Bank (4%), & Convener Bank- (6%) |
| **2.** | **Bottom performing banks** | HDFC (24%), ICICI Bank (22%), Union Bank (14%) |

**Bank-wise/District-wise Position of Zero Balance A/cs is given on Annex No. 2.1 & 2.2 (Page 111-112).**

**The house may discuss.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 4,27,80,626 | 4,34,95,271 | 7,14,645 | 1.67 |
| Aadhaar Seeded in Operative Saving Bank A/cs | 3,62,89,305 | 3,66,84,005 | 3,94,700 | 1.09 |
| %age of Aadhaar Seeding | 85% | 84% | -1% | |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top performing Banks** | PSB (97%), Harco Bank (94%) BoI & IoB (93%), Convener Bank – 86% |
| **2.** | **Bottom performing banks** | BoM (59%), HDFC Bank (61%)& Axis Bank (70%) |

**Bank wise position is given on Annexure No.3.1 & 3.2 (Page 113-114).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 4,27,80,626 | 4,34,95,271 | 7,14,645 | 1.67 |
| Mobile No. Seeded in Operative Saving Bank A/cs | 3,71,36,133 | 3,86,06,037 | 1,46,904 | 3.96 |
| % age of Mobile No. Seeding | 87% | 89% | 2% | |

**Top performing and bottom performing major banks with their performance in Mobile No. Seeding in Operative Saving Bank accounts are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks** | Federal Bank, Yes Bank, HDFC Bank (100%) & IoB (95%) |
| **2.** | **Bottom performing banks** | Kotak Mah (68%), BoM (71%) & Karnataka Bank (77%) |

**Controlling heads of banks** are requested to advise their field functionaries to put concerted efforts to ensure 100% mobile seeding in operative saving bank accounts to comply with the Govt. of India guidelines/instructions.

**The house may review.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **AGENDA ITEM NO. 2.5** | | **STATUS OF CLAIMS RECEIVED AND SETTLED UNDER RUPAY CARDS AS AT DECEMBER 2021** | | |
| **Parameter** | **Unit** | **Accident Claim**  **(Rs.1.00 lac)** | **Natural Death Claim**  **(Rs.0.30 lac)** |
| Claims Recd. | No. | 1182 | 535 |
| Amt. (Rs. In lacs) | 1182 | 160.50 |
| Claims Lodged | No. | 1182 | 535 |
| Amt. (Rs. In lacs) | 1182 | 160.50 |
| Claims Settled | No. | 993 | 518 |
| Amt. (Rs. In lacs) | 993 | 155.40 |
| Claims Rejected | No. | 150 | 16 |
| Claims Pending | No. | 39 | 1 |

**Bank wise/District-wise position is given on Annex No. 4.1-4.2 (Page 115-116).**

**The house may review.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Difference** | **% age Change** |
| No. of Accounts opened | 82,20,018 | 83,59,222 | 1,39,204 | 1.69% |
| Aadhaar Seeded | 74,05,535 | 75,23,141 | 1,17,606 | 1.59% |
| %age of Aadhaar Seeded | 90% | 90% | - | |

**Top performing and bottom performing major banks with their performance in Aadhaar Seeding in the Accounts under PMJDY are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | PSB (96%), BoI & Convener Bank (93%), SHGB & Uco (92%) |
| **2.** | **Bottom performing banks** | HDFC Bank (74%), BoM (66%) & Federal Bank (46%) |

**The house may discuss.**

**Bank-wise/District-wise status of Aadhaar seeding is given on Annexure No. 1.1 & 1.2 (Page 109-110).**

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

In sub-committee meeting held on 27.01.2022, Shri Gaurav Sharma from UIDAI informed that link for self-inspection of Aadhaar Enrolment & Updation Centres has been made available and requested bankers to inspect their Centers while using the link.

He also informed that AECs are yet to be set up in 34 blocks and requested bankers to cover these blocks also.

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

Upto 31.12.2021, banks have provided **1969 Micro ATMs** to their BCAs.   
Convener bank has also provided 631 Micro ATMs to its BCAs. Out of 1969 Micro ATMs, 1663 Micro ATMs have been provided for use in rural areas. This will enable the account holders to swipe their ATM Cards at BCA locations and they will not have to go to the far flung areas for swiping the ATM cards.

**Bank-wise/District-wise status of providing of Micro ATMs is given on Annexure No. 2.1 & 2.2 (Page 111-112).**

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

In Haryana at all 3244 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. Out of 3244 SSAs, 1244 SSAs are covered by branches. In the State of Haryana, 3836 BCAs have been appointed and 182 BCAs (SBI 130 & Canara Bank – 52) are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 5 (Page-117).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.10** | **PRAGATI MEETING : REVIEW OF SOCIAL SECURITY SCHEMES - PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY), ATAL PENSION YOJANA (APY) & NATIONAL PAYMENT SYSTEM (NPS) - PROGRESS UPTO DECEMBER 2021** |

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

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

**SALIENT FEATURES OF PMSBY:**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **% age Change** |
| No. of persons enrolled | 46,08,936 | 48,02,417 | 1,93,481 | 4.20% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | **Convener Bank-(101,66,78),** Sarva Haryana Gramin Bank (8,48,792) &SBI (6,76,462) |
| **2.** | **Bottom performing banks** | Yes Bank (1,452), J&K Bank (3,176) & Federal Bank (4,766) |

**Bank-wise/District-wise Progress is given on Annexure No. 6 & 9 (Page 118 & 123).**

**The house may discuss.**

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

**SALIENT FEATURES OF PMJJBY**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 16,39,336 | 17,52,937 | 1,93,481 | 4.19% |

**Bank wise/District-wise Progress is given on Annex. No. 7 & 9 (Page 119 & 123).**

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

|  |  |  |
| --- | --- | --- |
| **S No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-ing Banks** | PNB (3,61,418), SBI (3,31,156) & SHGB (3,17,185) |
| **2.** | **Bottom performing banks** | Yes Bank (1,116), J&K Bank (1892) & IndusInd (2,416) |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 3998 | 7776 |
| Amt. (Rs. In lacs) | 7949 | 15522 |
| Claims Lodged | No. | 3998 | 7776 |
| Amt. (Rs.In lacs) | 7949 | 15522 |
| Claims Settled | No. | 3334 | 6939 |
| Amt. (Rs.In lacs) | 6628 | 13878 |
| Claims Rejected | No. | 523 | 502 |
| Claims Pending | No. | 141 | 335 |

**Bank-wise Progress is given on Annexure No. 10 (Page 124).**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Canara Bank | 3 | - | United India Insurance Co. |
| C B I | 14 | - | OIC |
| BOI | 1 | - |  |
| PNB | 1 |  |  |
| IOB | 1 | - |  |
| Uco Bank | 12 | - |  |
| IDBI Bank | 2 | - |  |
| IndusInd Bank | - | 1 |  |
| Axis Bank | 2 | - |  |
| HDFC | 2 | 26 |  |
| Sarva Haryana Gramin Bank | 53 | 16 | OIC |
| Harco Bank | 7 |  | NICL |
| **Total** | **98** | **43** |  |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Bank of India | 6 | - |  |
| Canara Bank | 4 | - | United India Insurance Co. |
| Indian Bank | 10 | - |  |
| C B I | 42 |  |  |
| Punjab National Bank | 38 | - | OIC |
| IndusInd Bank | - | 1 |  |
| Federal Bank | 1 | - |  |
| IDBI Bank | 8 | - |  |
| HDFC Bank | 3 | 1 |  |
| Sarva Haryana Gramin Bank | 122 | 73 | OIC |
| Harco Bank | 20 | 7 | NICL |
| **Total** | **254** | **81** |  |

**The representatives of Insurance Companies present in the meeting are requested to apprise the house about the reasons for pendency of claims.**

**The house may discuss.**

**KEY CHANGES FOR IMPLEMENTATION OF SCHEME**

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

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

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

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

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

**PFRDA has launched APY CITIZEN’S CHOISE campaign, which aims to target the uncovered potential population in all states across the country and bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrolment so that they can live respectfully in their vulnerable years after 60 years.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 6,91,480 | 7,15,618 | 24,138 | 3.49% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks** | Convener Bank - (95,369), Bank of Baroda (91,373), SBI (86,309) |
| **2.** | **Bottom performing banks** | IndusInd (55), J&K Bank (490) & Federal (481) |

**Bank wise/District-wise Progress is given on Annex.No. 8 & 9 (Page 120 & 123)**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2021** | **Dec 2021** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under NPS | 50,032 | 51100 | 1068 | 2.13% |

**Bank wise Progress is given on Annexure No. 8.1 (Page 121).**

**The house may review. ­**

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

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

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

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

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

Bank-wise progress is as per **Annexure 8.2 (Page 122).**

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

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 2021 consisting of Shishu (Loans upto Rs.50000/-), Kishore (Loans from Rs.50001-Rs.5.00 lacs) & Tarun (Loans above Rs.5.00 lac and upto Rs.10.00 lac) segments is given below:-

|  |  |  |
| --- | --- | --- |
| **Category** | **Achievement Dec 2021** | |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 24916 | 6433 |
| Private Sector Banks | 136119 | 35696 |
| Sarva Haryana Gramin Bank | 1442 | 478 |
| **Total** | **162477** | **42607** |
| **KISHORE** | | |
| Public Sector Banks | 22934 | 41224 |
| Private Sector Banks | 28134 | 33991 |
| Sarva Haryana Gramin Bank | 9189 | 13771 |
| **Total** | **60257** | **88986** |
| **Tarun** | | |
| Public Sector Banks | 6135 | 43451 |
| Private Sector Banks | 3331 | 24767 |
| Sarva Haryana Gramin Bank | 271 | 2023 |
| **Total** | **9737** | **70241** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **232471** | **201834** |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks (Amount-wise)** | IndusInd Bank (138233 – Rs 54674 lakhs), Convener Bank (17268 – Rs 40807 lakhs) & Can Bank (19179- Rs 14922 lakhs) |
| **2.** | **Bottom performing banks (Amount-wise)** | Kotak Mahindra (14 – Rs 45 lakh),IoB (80 – Rs 184 lakh), Uco Bank (385 - Rs 748 lakh), |

**Bank wise details is as per Annexure No. 11.1-11.8 (Page 125-132).**

Details of PMMY cases **since inception of the scheme** in the State of Haryana is:Rs in crores

|  |  |  |
| --- | --- | --- |
| **Year** | **Total** | |
| **A/C** | **Amt.** |
| 2015-16 | 1,85,170 | 1,895 |
| 2016-17 | 1,51,426 | 1,886 |
| 2017-18 | 1,86,623 | 2,935 |
| 2018-19 | 3,41,503 | 3,575 |
| 2019-20 | 4,20,308 | 3,850 |
| 2020-21 | 3,99,862 | 3,222 |
| 2021-22 (Dec 2021) | 2,32,474 | 2,018 |

**The house may review.**

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

**Bank wise position is given in Annexure No.12 (Page 133) for information of the house. Institution wise position is as under:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Dec 2021** | **NPA under the scheme as at Dec 2021** | **%age of NPA** |
| **Public Sector Banks** | 273504 | 44250 | 16.18% |
| **Private Sector Banks** | 178650 | 7560 | 4.23% |
| **Sarva Haryana Gramin Bank (RRB)** | 50838 | 7534 | 14.82% |
| **Total** | **502992** | **59344** | **11.80%** |

**The house may discuss.**

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

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

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

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

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

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

|  |  |  |
| --- | --- | --- |
| **Institution** | **Dec 2021** | |
| **No. of A/cs** | **Amt.**  **(Rs. in lakhs)** |
| **Women** | | |
| Public Sector Banks | 95 | 1892 |
| Private Sector Banks | 71 | 2034 |
| Sarva Haryana Gramin Bank | 27 | 437 |
| **Total** | **193** | **4363** |
| **SC/ST** | | |
| Public Sector Banks | 80 | 1215 |
| Private Sector Banks | 21 | 438 |
| Sarva Haryana Gramin Bank | 0 | 0 |
| **Total** | **101** | **1653** |
| Public Sector Bank | 175 | 3107 |
| Private Sector Banks | 92 | 2472 |
| Sarva Haryana Gramin Bank | 27 | 437 |
| **Grand Total (Women & SC/ST)** | **294** | **6016** |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks (account-wise)** | Canara Bank (141 – Rs 26.84 crore) & Kotak Mohindera Bank 39 – Rs 11.67 crore), HDFC Bank (30 – Rs 7.08 crore) |

**Bank-wise details are given in Annex No. 13 (Page 134).**

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

(Rs in crores)

|  |  |  |
| --- | --- | --- |
| **Year** | **Total (Sanction)** | |
| **A/C** | **Amt.** |
| 2016-17 | 1197 | 237.90 |
| 2017-18 | 1349 | 282.41 |
| 2018-19 | 729 | 140.54 |
| 2019-20 | 593 | 133.74 |
| 2020-21 | 367 | 79.17 |
| 2021-22 (Upto Dec 2021) | 294 | 60.16 |

**Controlling heads of banks are requested to sensitize all branches of their bank in the State about the above-said changes in the Scheme and advise them to finance atleast one SC/ST and & one women beneficiary under Stand Up India Scheme so that significant progress could be made under the scheme during the current financial year.**

**The house may discuss.**

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| **AGENDA ITEM NO. 2.14** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

During the period ended Dec 2021, 125.46 crore digital transactions have been performed by banks.

**Bank wise position is given on Annex No.14.1 (Page 135).**

**The house may review.**

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

As per Reserve Bank of India instructions, Monitorable Action Plan (MAP) was prepared circular No. RBI/2019-20/79.FIDD.CO.LBS.BC. No. 13/02.01.001/2019-20 dated 07.10.2019 to make one district 100% digitalized in Haryana State, a meeting was convened on 13.11.2020 by SLBC Haryana of all stake holders i.e. major banks operating in the State of Haryana, Department of Hartron, RBI etc. to select one district in the State of Haryana for 100% digitalization within a time-frame of one year.

After detailed deliberations, 4 districts were identified i.e. Ambala, Bhiwani, Hisar & Karnal, out of which district Karnal was selected with the approval of Government of Haryana for 100% digitalization in the State of Haryana. The performance of banks is being monitored by Reserve Bank of India constantly.

**With a view to leveraging the experience gained during implementation of the pilot programme, IFCC, Government of Haryana identified Ambala and Hissar districts. for 100% digitalization. Progress is attached as per   
Annexure 14.2 (Page 136)**

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

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

All Banks are requested to promote the following:-

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

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

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

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

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

The Government of India is celebrating **Azadi ka Amrit Mahotsav (AKAM)** to commemorate the 75th Anniversary of Independence. As part of this initiative, Ministry of Electronics and Information Technology (MeitY) is celebrating **‘Digital Payments Utsav’** from 5th December 2021 to 5th March,2022 as a 3 months campaign to accelerate the adoption of digital payments in the country.

As informed by MeitY, the contribution of all stake holders has resulted in significant increase in digital payment transactions from 2,071 crore in FY 2017-18 to 5,554 crore in FY 2020-21. As we celebrate the achievements, it is also a time to make focused interventions to increase the penetration of digital payments in untapped domains, including senior citizens, small merchants and rural areas.

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

Department of Financial Services, DFS has been regularly interacting with banks and NPCI in order to take stock of the preparedness for launch of the said vouchers and 8 major acquirer and issuer banks have already completed technical integration with NPCI, to be able to issue such vouchers. The theme of E-Rupee vouchers is ‘Person specific-purpose specific’

The representative from NPCI is requested to brief the house.

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| **AGENDA ITEM NO. 2.18** | **TARGET ACHIEVEMENT FOR KEY PERFORMANCE INDICATORS (KPIs) IN RELATION TO TARGETED FINANCIAL INCLUSION INTERVENTION PROGRAMME (TFIIP) FOR THE SHORTLISTED ASPIRATIONAL DISTRICT WITHIN THE OVERALL ASPIRATIONAL DISTRICT PROGRAMME (ADP) OF NITI AYOG - MEWAT DISTRICT** |

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

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

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

1. Enhancing coverage under the identified Key Performance Indicators (KPIs) for financial inclusion in camp/mission mod upto the benchmark level for Ads in January 2020. KPIs relate to number of bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh of population.

As per instructions received from Department of Financial Services, Ministry of Finance, Govt of India, to achieve 100% target by 22 September 2021, it is requested to organize camps and outreach programs. The progress under the scheme was monitored by Chief Secretary, Haryana, during meeting recently where-in he advised all banks to achieve the targets. As many districts were lagging behind the target, it has been decided by **Department of Financial Services, Ministry of Finance, Govt of India vide letter dated 12.01.2022 to extend the timeline for TFIIP till 31.03.2022.**

**Controlling heads of all banks are requested to sensitize Branch Managers in Mewat district and ensure achievement of allocated targets. Bankwise progress is attached as per Annexure 15 (Page 137).**

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| **AGENDA ITEM NO. 2.19** | **WELFARE SCHEMES RUN BY STATE GOVERNMENT** |

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| **AGENDA ITEM NO. 2.19(i)** | **MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY)** |

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

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

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

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

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

Hon’ble Chief Minister, Haryana, released the premium of PMJJBY, PMSBY and three Maandhan Schemes (PMKMY, PMKSMY, PMLVMY) into the accounts of the eligible beneficiaries under MMPSY Scheme through video conference at 3.00 PM on 31st January, 2022 from Haryana Niwas, Sector – 3, Chandigarh. On the occasion, 100 beneficiaries (50 each from PMJJBY and PMSBY) joined at the District Headquarters for receiving the certificates**.**

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| **AGENDA ITEM NO. 2.19 (ii)** | **MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOUANA YOJANA (MMAPUYA)** |

Under the Yojana, Government of Haryana organized camps in various blocks of Haryana from 29.11.2021 to 24.01.2022. The Camps were attended by persons having annual income of less than Rs 1.00 lakh per annum and persons interested for loans were referred to Banks for financing.

As on 24.01.2022, out of 19167 applications forwarded to banks, 2009 were sanctioned, 505 disbursed and 1380 stand rejected.

**Controlling Heads of all banks are requested to dispose of pending applications expeditiously.** **District-wise progress report is as per Annexure 16 (Page 138).**

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| **AGENDA ITEM NO. 2.19 (iii)** | **CASES SPONSORED BY HARYANA AGRO INDUSTRIES CORPORATION LTD** |

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

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

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

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

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

a.    Eligible applicant;

b.    State Nodal Officers of concerned Banks

c.    Concerned Lead District Managers.

d.    Concerned Branch Managers;

e.    Support Desk, HAICL

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Representative from Haryana Agro is requested to brief the house about the present status.

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

In the State of Haryana, 144 FLCs (including FLCs of Cooperative Banks) have been set up in 140 blocks of the State of Haryana upto December 2021.

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

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

* 620 Going Digital Camps were organized by FLCs during the quarter ended December 2021.
* 1261 Targets Oriented camps were organized in the State of Haryana during the quarter ended December 2021.

**Controlling heads of banks are requested to ensure that: -**

* All FLCs opened by their bank are functioning regularly
* Independent counselors are appointed in all FLCs
* Complete infrastructure is provided to all FLCs
* Senior Officers of their office visit the FLCs on their visit to the field/branches in the concerned area.

**The house may review.**

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

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

* Rural branches of banks have conducted 3937 Financial Literacy Camps during the quarter ended December 2021.
* Out of 3937 Financial Literacy Camps organized during the quarter ended December 2021, 2206 Special Camps were organized and 1731 target specific camps were organized by rural branches of banks operating in the State of Haryana.

The controlling heads of banks are requested to advise their rural branches to organize more and more financial literacy camps for different target groups with the assistance of Financial Literacy Counselor of their bank/area to ensure that 100% Financial Inclusion could be achieved. **Bank wise Progress is given on Annexure No. 17 (Page 139).**

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| **AGENDA ITEM 3.4** | **VACANT/INACTIVE FLCs** |

We observe that due to COVID-19, some of Financial Literacy Counsellors have quit and there are following vacant/inactive FLCs in the State of Haryana as on December 2021:-

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| **Banks** | **No of inactive FLCs** |
| Bank of Baroda | 2 |
| Bank of India | 1 |
| Punjab & Sind Bank | 4 |
| Punjab National Bank | 11 |
| SBI | 11 |
| SHGB | 8 |
| UCO Bank | 2 |
| **Grand Total** | **39** |

Controlling heads of these banks are requested to ensure that inactive FLCs are activated at an early date.

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| **AGENDA ITEM 3.5** | **SETTING UP OF CENTRES FOR FINANCIAL LITERACY (CFLs)** |

Reserve Bank of India has conveyed it decision to expand the Centres for Financial Literacy (CFLs) to every block in the country in a phased manner by March 2024 and implement the phase 1 of scaling up of Centres for Financial Literacy (CFLs) project at 181 CFLs with funding support of Depositor Education And Awareness Fund (DEAF) of RBI/Financial Inclusion Fund (FIF) of NABARD. PNB has initiated 21 CFLs in various bocks of Haryana, which have been set up in collaboration with CRISIL Foundation (NGO earmarked for the same).

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

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

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

* 116 training programmes of Skill Development have been organized during the quarter December 2021 wherein 3354 trainees participated.
* 917 trainees have been financed by the banks to start their Enterprises, 1426 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to December 2021 is given on Annexure No.18.1 (Page-140).**

**The House may review.**

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

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

* 1674 loan applications of RSETI trained candidates have been sponsored and 1824 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 18.2 & 18.3 (Page 141-142).**

**The following action is required from banks in this regard:-**

1. Loan applications of RSETI trained persons are disposed of within 15-30 days from the receipt of application at the branch.
2. Loan application of RSETI trained person should be rejected by the next higher authority at Controlling Office level.
3. Branches of different banks in the area to motivate rural masses and send them for training to RSETI functioning in their respective district.

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

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

It has been informed by NABARD, Haryana, RO Chandigarh that 3322 Financial and Digital Literacy Camps (FDLCs) to be conducted by branches of Banks and FLCs (For FY 2021-22), have been sanctioned so far, to the following banks with financial support of Rs. 160.44 lakh.

| **Sr. No.** | **Name of the Banks** | **No of Camps sanctioned** | **Amount sanctioned** |
| --- | --- | --- | --- |
| 1 | Yamunanagar CCB | 200 | 1000000 |
| 2 | Kurukshetra DCCB | 100 | 500000 |
| 3 | Mahendrgarh CCB | 200 | 1000000 |
| 4 | Rewari DCCB | 250 | 1250000 |
| 5 | SHGB, Rohtak | 499 | 2524000 |
| 6 | Airtel Payment Bank | 200 | 1028000 |
| 7 | Rohtak DCCB | 150 | 750000 |
| 8 | Gurugram DCCB | 150 | 850000 |
| 9 | Jind DCCB | 250 | 1250000 |
| 10 | Bhiwani DCCB | 100 | 500000 |
| 11 | Jhajjar DCCB | 100 | 500000 |
| 12 | Ambala DCCB | 100 | 500000 |
| 13 | Panipat DCCB | 40 | 180000 |
| 14 | Faridabad DCCB | 200 | 1000000 |
| 15 | Panchkula DCCB | 60 | 297000 |
| 16 | Karnal DCCB | 50 | 250000 |
| 17 | PNB | 200 | 1000000 |
| 18 | Sonepat DCCB | 50 | 247500 |
| 19 | Fatehabad DCCB | 50 | 250000 |
| 20 | Sirsa DCCB | 75 | 375000 |
| 21 | India Post Payment Bank | 174 | 187200 |
| 22 | AU Smal Finance Bank | 24 | 100800 |
| 23 | Airtel Payment Bank | 50 | 255000 |
| 24 | Rohtak DCCB | 50 | 250000 |
|  |  | **3322** | **16044500** |

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

The scheme is open for all Schedule commercial Bank, Small Finance Bank and Payment Banks. Under the scheme financial support of 60% of expenditure incurred or Rs 5000/- per camp whichever is lower, is available for Schedule Commercial Banks, SFB, Payment banks, 80% to RRB, 90% to RCBs. In the Special Focused Districts, the upper limit for the same is Rs.6,000/- or 90% of actual expenditure per camp whichever is less, for all banks.

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

An amount of Rs41.34 Lakh has been sanctioned by NABARD to PNB and Canara Bank for Centre for Financial Literacy for extended period upto November 2021.

An amount of Rs.2.40 lakhs sanctioned for purchase of 8 Handheld Projects with Battery, Screen and Speakers to Panipat DCCB (5), Fatehabad DCCB (1) and Jind DCCB (2).

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| **Scheme** | **Activities** | **Financial Support** |
| Reimbursement of Examination fee of BC/BF | Passing of certification exam of IIBF | Rs. 800/- per participant or 60% / 80% / 90% of actual expenditure whichever is lower for SCBs (including SFB & PB)/RRB / RCBs |
| Micro ATM | Capital expenditure | RCBs and SFD- actual expenditure incurred or Rs 22,500/- per device whichever is lower.  For RRB – Rs.20,000/- and  SCBs (including SFB & PB) - Rs. 15000/- or actual expenditure whichever is lower. |
| PoS/mPoS | Capital expenditure/Operational Expenditure | 60%, 80%, 90% of actual expenditure or Rs.6000/- whichever is lower, for SCBs (including SFB & PB), RRB and RCBs |
| Dual Authentication Implementation | Installation of software patch on micro ATMs for Dual Authentication | Support upto Rs. 7.00 lakh or 60%/80% of expenditure incurred for SCBs (including SFB & PB) / RRBs respectively whichever is lower. |
| Hand held projector, battery, screen etc. | Financial literacy activities by the Rural Branches and FLCs of SCB, RRBs, Coop Bank | Support up to Rs.30,000/- or 90% of actual expenditure in aspirational district to all banks, and 60% to SCBs (including SFB & PB) and their FLCs, 80% to RRBs and their FLCs and 90% to Cooperative Banks and their FLCs in other districts |
| Mobile Signal Booster, VSAT & Solar Power unit/UPS Deployment | Installation in Sub Service Area(SSA)of the bank  a.Kiosk/Fixed CSP  b. New branches opened | Support of Rs 3 lakh per unit for VSAT, 6000 per unit for mobile signal booster and 1 lakh per unit for Solar power unit/UPS Deployment. Eligible agencies- SCBs (including SFB & PB), RRB, RCBs @ 60%, 80% and 90% respectively. |

NABARD have entered into an MOU with State Bank of India, LHO, Chandigarh for JLG formation and credit linkage, Conduct of Financial & Digital Literacy Programme, Village Level Programmes, Financing of FPOs in Haryana, for which grant support is being extended by NABARD. The progress under financing of 1000 JLGs by SHG is good. They have financed 1000 JLGs under the above project and intend to submit another proposal of 1000 JLGs.

Canara Bank and Sarva Haryana Gramin Bank also intend to enter into the MoU with NABARD for JLG financing which will be executed soon. NABARD has requested other Banks also to come forward for entering into such agreements to enhance ground level credit flow in micro credit sector, financial literacy and outreach.

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| **AGENDA ITEM NO. 6** | **REVISED MECHANISM OF DATA FLOW FOR LBS FOR SLBC MEETINGS** |

Reserve Bank of India vide circular RBI/2018-19/5 FIDD.CO.LBS.BC.No.2/02.01.001/2018-19 dated 02.07.2018 has advised the procedure for management of data flow where-in the relevant data be directly downloadable from CBS and/or MIS of the banks without keeping manual intervention to the minimal level in the process.

SLBC Haryana has since got the portal prepared and had taken up with all banks to submit data to SLBC under Revamped Scheme to RBI for the period ended September 2021, but we have not received data from following banks:-

Bank of India, Uco Bank, Bandhan Bank, DCB Bank, Dhan Laxmi Bank, Federal Bank, HDFC Bank, IDBI Bank, IndusInd Bank, IDFC First Bank, J&K Bank, Karur Vysya Bank, Kotak Mahindra Bank, Luxmi Vilas Bank, Nainital Bank, South Indian Bank, Yes Bank, SHGB, AU Small Finance Bank, Equitas Small Finance Bank, Jana Small Finance Bank, IPPB, Harco Bank, HSARDB Bank.

As all banks could not submit data as per new formats, SLBC compiled data as per old format for December 2021. Controlling Heads of all banks are once again requested to send us data as per Revamped Scheme so that SLBC may switch over to the new system in order to comply with RBI instructions.

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| **AGENDA ITEM NO. 7** | **NATIONAL STRATEGY FOR FINANCIAL EDUCATION 2020-25** |

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

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

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

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

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

through financial education to make it an important life skill

ii. Encourage active savings behaviour

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

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

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

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

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

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

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

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

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

**Content**

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

**Capacity**

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

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

**Community**

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

**Communication**

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

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

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

**Collaboration**

• Preparation of an Information Dashboard.

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

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

• Streamline efforts of other stakeholders for financial literacy.

The Strategy also suggests adoption of a robust ‘Monitoring and Evaluation Framework’ to assess the progress made under the Strategy.

Representative from Reserve Bank of India is requested to elaborate.

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

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

Representative from Reserve Bank of India is requested to elaborate.

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| **AGENDA ITEM NO. 9** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 27.01.2022** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 27.01.2022 in which Convener SLBC, Haryana, representatives of RBI, Agriculture & Farmers’ Welfare Department, Haryana, Animal Husbandry & Dairying Department, Haryana, Horticulture Deptt., controlling heads/representatives of banks and General Insurance Companies involved in Pradhan Mantri Fasal Bima Yojana (PMFBY) also participated.

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

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| **Agenda Item No.** | **Action Points emerged** |
| **1 & 2 -Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & resolution of complaints under PMFBY** | The Chief Manager, SLBC Haryana highlighted salient features of Operative guidelines of PMFBY State Government Notification dated 15.07.2020.  Shri Jagraj Dandi, Joint Director (Stat), Department of Agriculture & Farmers Welfare, Government of Haryana, informed that they have still not received ATR to decision taken in SLGC meeting held on 14.01.2021 from some banks and requested to submit the same as early as possible. |
| **3 Doubling Farmers’ Income by 2022** | Shri Rangi Ram, S.O., Department of Agriculture & Farmers Welfare, Government of Haryana informed the house that they have invited bids to hire agency to carry out state-wide survey by comparing income level of farmers at the time of launch of the scheme i.e. 2016-17 with the present income level. The agency will assess the impact of activities undertaken to double farmers’ income. |
| **4 District level KCC Campaign to provide benefit of KCC to eligible Animal Husbandry & Fishery farmers.** | As per directions received from Department of Financial Services, Govt of India, “District-level KCC Camps” were organized form 8th November, 2021 on every Friday of the week. The house was also informed that under KCC (Animal Husbandry), 2456 applications were pending for more than 15 days and under KCC (Fisheries), 49 applications were pending for disposal for more than 15 days. He requested controlling heads of all banks to get the pendency cleared latest by 31st of January, 2022, as per directions received from DFS, Ministry of Finance, Government of India. As per instructions received from DFS, they have suspended holding of camps upto 31.01.2022 in view of COVID wave. |
| **5 – Financing under Agri Infrastructure Fund & Farmers’ Producing Organizations** | 152 cases have been sanctioned and 50 were pending for disbursement. All banks were requested to dispose of these applications within Turn-Around-Time (TAT) as this portal is being monitored by Central Government. Shri C M Dhiman, Team Leader, PMU AIF, briefed highlights of the scheme to the house by way of power point presentation. |
| **6 – Financing under PM FME** | The house was informed that under the Scheme, 102 applications are under process. All bankers were requested to dispose of pending cases at the earliest.  The representative from Department was requested to conduct training programmes in coordination with LDMs in all districts for sensitization of all Branch Managers regarding and successful implementation of the scheme. |
| **7 – Potential linked Plan – projections for the year 2022-23 & Approval of Annual Credit Plan for 2022-23** | As per RBI vide their letter no. FIDD.CO.LBS.No.1960/02.01.010/2018-19 dated 08.03.2019, SLBC Convener Banks have been advised that corporate business targets for branches, blocks, districts and States of banks may be aligned with the Annual Credit Plan (ACP) under the Lead Bank Scheme to ensure its better implementation. Accordingly, all controlling offices of the banks to synchronize their internal business plans with the ACP at branch/block/district/state level in each State/Union Territory.  Bank-wise and sector-wise targets were deliberated at length and after detailed discussions, house approved the ACP targets for 2022-23. |

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| **AGENDA ITEM NO. 10.1** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) – RABI 2021-2022** |

Govt of Haryana has issued Notification on 15.07.2020 for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State of Haryana from Kharif 2020 to Rabi 2022-23 Seasons.

The main features of Notification dated 15.07.2020 are as under:-

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

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

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

**The house may discuss.**

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| **AGENDA ITEM NO. 10.2** | **RESOLUTION OF COMPLAINTS UNDER PRADHAN MANTRI FASAL BIMA YOJANA** |

As per operative guidelines of PMFBY, in case of any complaint of rejection of PMFBY claim by insurance company, the matter be first taken up with District Level Monitoring Committee (DLMC) and aggrieved party can appeal to State Level Grievance Redressal Committee (SGRC). Department of Agriculture & Farmers Welfare had convened State Level Grievances Committee (SLGC) Meeting held on 14.01.2021 and 03.09.2021. We have received minutes of the meeting and the same have been circulated to all banks for further necessary action in the matter.

**We have already sent Taken Report (ATR) to the decision of SLGC Meeting held on 14.01.2021 to Department of Agriculture & Farmers’ Welfare, as received from various banks.**

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| **AGENDA ITEM NO. 11** | **DOUBLING OF FARMERS’ INCOME BY 2022** |

The Hon’ble Union Finance Minister in his Union Budget Speech for 2016-17 had announced doubling of Farmer’s income by 2022. Hon’ble Prime Minister expressed desire on 28.2.2016 to double the income of farmers by the year 2022, when the country completes 75 years of independence. He unveiled a seven-point strategy to double the income of farmers in six years with measures to step up irrigation, provide better quality seeds and prevent post-harvest losses. He said "In the past, the emphasis has been on agricultural output, rather than on farmers' incomes”.

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM’s Seven strategies:

1. Big focus on irrigation with large budgets, with the aim of "per drop, more crop."
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

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

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

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| **AGENDA ITEM NO. 12** | **DISTRICT LEVEL SPECIAL KCC CAMPAIGN TO PROVIDE BENEFIT OF KISAN CREDIT CARD TO ELIGIBLE ANIMAL HUSBANDRY AND FISHERIES FARMERS** |

A campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities was launched from 8th November, 2021 to be held on every Friday of the week.

**The broad contours of the campaign will be as under:**

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

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

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

Accordingly, all LDMs in the State of Haryana, in close coordination with Animal Husbandry Department and Fisheries Department conducted camps in their respective and uploading progress in Jansuraksha portal on weekly basis.

As on 28.01.2022, status of applications is summarized as under:-

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| --- | --- | --- | --- | --- | --- |
| **Scheme** | **Applications received** | **Applications accepted by banks** | **Applications**  **sanctioned** | **Rejected** | **Pending** |
| Animal Husbandry | 15312 | 15119 | 7501 | 5258 | 2360 |
| Fisheries | 134 | 134 | 35 | 46 | 53 |

DFS vide their letter dated 14.01.2022 has suspended the ongoing nation-wide AHDF camps being organized in view of rising COVID cases and advised to complete the sanction of all pending applications by 31.01.2022. As such, Controlling Head of all banks are advised to issue necessary instructions to the field functionaries and ensure that all pending cases are disposed of well before the stipulated date.

Bank-wise and District-wise progress under Animal Husbandry & Fishery Schemes are as per **Annexure 19.1-19.4 (Page 143-146).**

**As this scheme was launched in May 2020 in the State of Haryana, we have achieved near to saturation under the scheme.**

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| **AGENDA**  **ITEM NO. 13** | **FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF)** |

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

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

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

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

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

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

**Eligible Projects**:

a. Post- Harvest Management Projects like:

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

b. Viable projects for building community farming assets including:

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

**Activities: -**

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

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

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

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

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

Department of Agriculture has informed about the formation of State PMU under AIF and exclusive team has been set up for successful implementation of the scheme in the State of Haryana. It has started providing hand-holding to new beneficiaries being identified under the scheme. Extension activities and various training workshops are being organized by State PMU with all stake-holders, including LDMs, in order to sensitize field functionaries.

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Verified by PMU/Pending for Processing at Bank Level** | **Total Sanctions** | **Disbursed out of total Sanctions** | **Pending for Disbursement** | **Rejected** |
| 73 | 152 | 102 | 50 | 120 |

**Bank-wise & District-wise position is as per Annexure 20.1-20.2 (Page – 147-148).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 14** | **FINANCING OF FARMERS’ PRODUCING ORGANIZATIONS (FPOs)** |

On the direction of Govt. of India. SFACH was registered on 17.07.2008 with certain objectives as defined by GOI. This body was re-registered under Haryana Registration & regulation of Societies Act, 2012. Major performance areas of SFACH are highlighted below :-

|  |  |  |
| --- | --- | --- |
| **Sn** | **Intervention/Activity** | **Performance** |
| 1. | **Formation of FPO:** | Total 639 FPOs with 84825 of farmers |
| i | Horticulture | 463 FPOs with 63302 farmers |
| ii | Agriculture | 115 FPOs with 11733 farmers |
| iii | Animal Husbandry & Dairying | 23 FPOs with 4460 farmers |
| iv | Fisheries | 08 FPOs with 610 farmers |
| v | Honey | 09 FPOs with 2050 farmers |
| vi | Mixed | 21 FPOs with 2670 farmers |
| 2. | **Crop Cluster Development Programme (CCDP)** | * Total cost of project: Rs.510.36 cr. * Project duration : 3 years * Major component : PHM infrastructure |
| i. | Crop Cluster & PHM Centres |  |
| a | Project sanctioned | * 64 projects, with cost of Rs.220.86 Cr. |
| b | Projects established | * 7 projects with cost of Rs.36.35 Cr. * 45 projects are under progress with cost of Rs.136.26 Cr. |
| c | Projects under consideration | * 118 projects, with cost of Rs.409.75 Cr. |
| 3 | **Crop Cluster Survey**  **(No. of clusters)** | * 1st phase: 140 clusters * 2nd phase: 393 clusters (revised) |
| CPCs conducted extensive survey for produce distribution and Market Survey for Market Rates | No. of Field Sites Selected: 14 Clusters No. of Mandis Selected: 14 Markets |
| 4 | **Agri-business of FPOs** |  |
| i. | **Registration on e-NAM** | 233 FPOs |
| ii. | **Inputs shops** | 58 |
| iii. | **Custom Hiring Centres** | 47 |
| iv. | **Retail outlets & Shops** | 14 |
| v. | **FPOs offices** | 90 |
| 4 | **SFACH website & portal** | SFACH website & portal prepared which provides platform for FPO registration, online application of PHM Projects & issue of LoI / sanctioning of Projects etc.  [http://sfacharyana.in](http://sfacharyana.in/) |
|  | **Online FPO Formation** | 257 |
| 5 | **FPO Portal** | FPO Portal work as web portal and mobile applications for farmers data as input and information access of advisories and market. We can access entire data of farmers into this application. http://pro9.sourcetrace.com:9012/haryana/login\_exe cute |
|  | **Enrolment of FPOs** | 408 |
|  | **Enrolment/ Farm Mapping of**  **Farmers of FPOs in Clusters** | 42789 |
| 6 | **Capacity Building of SFACH &**  **FPO/ Farmers** |  |
| i | **Workshops/Seminars** | * 5 State Level workshops/Seminars organized. * 25workshops organized through M/s E&Y LLP. |
| ii. | **Training of Lead Farmers** | * Training of Lead Farmers: 2980 nos. * 1000 lead farmers by NABCONS * 1680 lead farmers by SFACH * 760 lead farmers by agencies of SFAC, New Delhi |
| iii. | **Exposure Visit** | * 77 BoDs: Maharashtra * 25 BoDs: HOPCOMS, International Flower   Auction Centre, SAFAL Auction Centre, IIHR in Bengaluru and CFTRI Mysore. |
| 7 | **Other activities** |  |
| i. | **Brain Storming Meeting on PHM** | * Held on dated 3.12.2018 under the chairpersonship of Worthy Smt. Navraj Sandhu, IAS, Additional Chief Secretary, Agriculture. * Follow-up meeting held on dated 04.01.2019. |
| ii | **Bankers Meeting** | Held on dated 15.06.2018 & on workshop on CCDP with Bankers & NABARD & FPOs on dated 10.07.2018 & 14.07.2021 and SLBC meeting held on 14.08.2020, 18.05.2021 & on 15.07.2021 on AIF |
| a. | **Exemption of CLU** | State Govt. approved on dated 29.01.2019 and circulated on 20.02.2019 |
| b. | **Bank Credit without Collateral Security** | State Govt. has approved proposal regarding providing term loan to FPO’s projects under CCDP without collateral security by banks. Notification has issued on 17/05/2021. |
| c. | **Projects under AIF** | * No. of projects applied – 112 * Cost of projects– Rs.390.90 cr. * No. of project sanctioned - 15 |

Bank-wise & District-wise progress of FPOs received under AIF is as per **Annexure-20.3) (Page 149).**

**The house may discuss.**

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

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

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

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

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

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

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

**One District One Product Approach**

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

**Programme Components**

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

i) Support to individual and groups of micro enterprises.

ii) Branding and Marketing support.

iii) Support for strengthening of institutions.

iv) Setting up robust project management framework.

**Support to FPOs / SHGs / Cooperatives**

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

**Seed Capital to SHG**

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

**Common Infrastructure**

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

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

The following common infrastructure would be funded under the Scheme:

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

ii) Common processing facility for processing of ODOP produce;

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

**Branding and Marketing Support**

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

**Procedure for applying**

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

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

**Guidelines & Contact**

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

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

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

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

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

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

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

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

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

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

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

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

The progress under PM FME is regularly being reviewed by the Ministry of Food Processing Industries (MoFPI), Government of India. **During the VC Meeting held on 20.01.2022**, state-wise performance was reviewed by Joint Secretary, MoFPI and it was advised that applications pending for more than two months must be disposed of immediately and sanctioned applications pending for disbursement must be disbursed on priority basis. Another concern raised by Ministry was that a large number of branches were not accessing the MoFPI portal regularly as a result of which the applications were not being attended. SLBCs have been further advised to nullify the inactive users in the State and source more applications in the State by coordinating with State Nodal Agencies (SNAs).

Controlling Heads of all banks are requested to ensure compliance of above-said instructions.

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

|  |  |  |
| --- | --- | --- |
| **Loan Rejected by Banks** | **Loan Sanctioned by Banks** | **Pending with Lending Banks** |
| 107 | 56 | 102 |

**Bank-wise & District-wise position is as per Annexure 21.1-21.2 (Page – 150-151).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 16** | **POTENTIAL LINKED PLANS (PLP)-PROJECTIONS FOR THE YEAR 2022-23 & APPROVAL OF ANNUAL CREDIT PLAN FOR 2022-23** |

NABARD, RO, Haryana has made potential Linked plan for the year 2022-23 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2021-22 and 2022-23 is given below:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | |  | **Rs in crores** |  |  |
| **Sector** | | **2021-22** | **2022-23** | **Variation** | |
| **Amount** | **%age** |
| Crop Loan | | 58183 | 62129 | 3946 | 6.78 |
| Agriculture Term Loan | | 29010 | 31561 | 2551 | 8.79 |
| **Total Agri. Loan** | | **87193** | **93690** | **6497** | **7.45** |
| MSME | | 47475 | 49070 | 1595 | 3.36 |
| OPS | | 19627 | 18407 | -1220 | -6.22 |
| **Total** | | **154295** | **161167** | **6872** | **4.45** |
|  |

**District wise Potential Linked Projections (PLP) for the financial year 2022-23** **received from NABARD are given on Annexure No.22 (Page 152).**

SLBC Secretariat had advised the Lead District Managers to prepare District Credit Plan (DCP) for the year 2022-23 keeping in view the PLP of their districts. LDMs have prepared District Credit Plan of their respective districts and have submitted the same to SLBC Secretariat, after getting the same approved from DLRC/DCC meetings. SLBC Secretariat has compiled bank wise and district wise targets under Annual Credit Plan 2022-23 for the State of Haryana.

A comparative chart showing of ACP Projections for the year 2021-22 and 2022-23 is given below:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **Rs in crores** |  |  |
| **Sector** | **2021-22** | **2022-23** | **Variation** | |
| **Amount** | **%age** |
| Crop Loan | 57922 | 62206 | 4284 | 7.40 |
| Agri. Term Loan | 29508 | 31502 | 1994 | 6.76 |
| **Total Agri. Loan** | **87430** | **93708** | **6278** | **7.18** |
| MSME | 47183 | 49069 | 1886 | 4.00 |
| OPS | 19323 | 18396 | -927 | -4.80 |
| **Total** | **153936** | **161173** | **7237** | **4.70** |

Bank-wise and sector-wise targets are given in **Annexure 23.1 to 23.6 (Page 153-158)**

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

As advised by RBI, controlling heads of bank are requested to synchronize their internal business plans with the ACP targets allocated to their bank for the FY 2022-23 at branch/block/district/state level in the State of Haryana.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 17** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO REVIEW PERFORMANCE OF BANKS UNDER GOVT. SPONSORED SCHEMES & ISSUES RELATING TO THEIR IMPLEMENTATION HELD ON 27.01.2022** |

Progress under various Govt. Sponsored schemes and issues relating to their implementation in the State of Haryana were discussed in the meeting of Sub Committee to SLBC Haryana held on 27.01.2022. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

|  |  |
| --- | --- |
| **Agenda Item No.** | **Action Points emerged** |
| 1.1 Disposal of Govt. Sponsored Cases within 30 days from the date of receipt of application at branch. | The Chief Manager, SLBC Haryana apprised the house that in last sub-committee meeting Controlling Heads of the banks were requested to ensure disposal of sponsored cases lying pending with their branches for more than one month within 10 days and remaining cases within another 10 days. The banks were requested to ensure that all loan applications of sponsored cases should be disposed of within a maximum period of 30 days from the date of receipt of loan application in the branch and no application should remain pending with bank branches beyond this time period.  Controlling Heads from private banks were also advised, specifically, to ensure their active participation in implementation of Government Sponsored Programmes. |
| 1.2 PMEGP Progress during the period ended December 2021 | The Chief Manager, SLBC Haryana informed that during the financial year 2021-22 against the annual target (margin money disbursement) of Rs 7464 lakh, margin money sanctioned and disbursed was Rs 4745 lakh and Rs 3658 lakh i.e. 64% & 49% respectively, despite the fact that the country remained under lock-down during first quarter of the financial year. Shri Yash Pal Singh, Assistant Director, KVIC, requested bankers to dispose of pending cases at the earliest and ensure to achieve allocated targets. He also requested banks to claim subsidy in all eligible cases.  The Convener SLBC Haryana noted that progress under the scheme still requires improvement and advised all banks to dispose of pending cases at the earliest.  Bank-wise pendency was discussed it was observed that performance of some banks viz Bank of India (38%), Indian Bank (20%), IoB (10%), SBI (29%), Uco Bank (17%), HDFC Bank (2%), ICICI Bank (0%) was on lower side. Controlling Heads of these banks were advised to improve their position during remaining part of the financial year. |
| 1.3 HSCFDC Progress for the period ended December 2021 | The Chief Manager SLBC Haryana informed the house that against the target of 15000 cases, 12992 cases were sponsored, 2141 sanctioned and 7647 cases were pending for disposal. It was observed that progress was not upto the desired level. He requested all banks to dispose of pending cases expeditiously.  The representative informed that the performance under the scheme was very poor and bankers were not taking interest in the scheme resulting into huge pendency of cases.  Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana took a serious note over the issue and advised bankers strictly to get the pendency cleared well before coming SLBC meeting. |
| 1.4 - Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)-Progress during the period ended December 2021 | Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, Government of Haryana informed that progress of banks during the review period was almost negligible in individual cases which needs to be picked up.  Shri H S Bhalla, Deputy Zonal Manager, PNB, advised the Department to analyze the reasons for huge pendency under the scheme and also advised them to effectively follow-up with bank branches for expeditious disposal of the pending cases.  The Convener SLBC advised banks to dispose of pending cases within a week’s time. |
| 1.4- Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM)-Progress during the period ended December 2021 | Shri R K Dharia, DFM-FI, HSLRM complemented the role of banks in achievement of targets under the scheme during the last financial year. He informed that against the annual target of financing of 15000 SHGs during the financial year 2021-22, 10720 applications were sponsored to banks, out of which 6001 SHGs have been sanctioned amounting to Rs 103.89 crore and disbursement has been made to 5979 SHGs amounting to Rs 103.74 crores. He further mentioned that they are extending full hand-holding to their SHGs and recovery percentage under the scheme is good. He also informed that credit camps will be organized soon and requested all banks, particularly private banks, to wholeheartedly participate in the same.  He also informed the house that some of women SHGs have qualified certification course for BC and requested bankers to consider these candidates for posting as BCs. |
| 1.5 - Pradhan Mantri Awas Yojana (PMAY)-Progress during the period ended December 2021 | The Chief Manager SLBC Haryana informed the house that the progress under scheme is being monitored at highest level. He informed that during the half-year year ended December 2021, 1954 cases were sanctioned by banks.  The representative from SUDA informed that as per PMAY-MIS portal, the different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 5066.48 crore to 32325 CLSS beneficiaries by providing them interest subsidy of Rs 676.17 crore upto 31.12.2021. |
| 1.6 - PM STREET VENDOR’S ATMA NIRBHAR NIDHI (PM SAVNidhi) | Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, informed the house that under the scheme, 1st tranche of Rs 10,000/-, 2nd tranche of Rs 20,000/- and 3rd tranche for Rs 50,000/- is to be given by banks and presently we are at the stage of 2nd tranche.  He also informed that as per instructions received from Ministry of Housing & Urban Affairs every Tuesday has been fixed for ULBs and LIs to process the application of street vendors for sanction/disbursement of PM-SVANidhi loans. He requested bankers to ensure that all pending cases are disposed of by facilitating the customers with separate counters every Tuesday.  The Chief Manager SLBC Haryana informed the house that Government has launched “Svanidhi se Samridhi” and the progress of banks is being reviewed monitored by DFS and MoHUA. |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 18** | **DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM DATE OF RECEIPT OF APPLICATION AT BRANCH** |

As decided in meeting of Sub Committee to SLBC Haryana to review the performance of banks under Govt. Sponsored Programmes, controlling heads of banks are once again requested to ensure that loan applications of sponsored cases i.e. PMEGP, NULM, HSDFC Schemes and HSRLM & PMAY are disposed of within a maximum period of 30 days from the date of receipt of loan application in the branch and no application should remain pending with the bank branches beyond the prescribed period.

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

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 18.1** | **DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM DATE OF RECEIPT OF APPLICATION AT BRANCH** |

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

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

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Target**  **2021-22** | | | | **Cases forwarded to banks** | | **Cases Sanctioned** | | **% age ach.** | **Margin Money**  **Claimed** | | |
| **No. of Projects** | | **Margin Money (M.M.)** | | **No.** | | **No.** | **Margin Money** | **No.** | | **Margin Money** |
| 2410 | | 7464 | | 5473 | | 1311 | 4745 | 64% | 984 | | 3553 |
| **Margin Money**  **Disbursed** | | | **%**  **age Ach** | | **Appls returned** | **Appls**  **referred for rectification** | | **Appls**  **Pending for disposal** | | **Appls**  **pending for disb.** | |
| **No.** | **Margin Money** | | **No.** | **No.** | | **No.** | | **No.** | |
| 1002 | 3658 | | 49% | | 2598 | 66 | | 1707 | | 70 | |

**Bank wise & District wise Progress and pendency as at 31.12.2021 is given on Annexure No.24.1-24.3 (Page 159-161) for information of the house.**

**ACTION REQUIRED FROM BANKS**

As the achievement under the scheme upto December, 2021 is not upto the mark, to improve the performance of banks the **Controlling heads of banks are requested to ensure:-**

1. Monitoring of the progress of their bank under the scheme through PMEGP E-Portal on daily/regular basis.
2. Disposal of the sponsored applications within 30 days from the date of sponsoring. Margin money claims after completion of the EDP Training of the entrepreneur.
3. Disbursement of the sanctioned cases immediately after completion of the EDP Training by the candidate (s) and documentation as well.
4. Rejection of the loan application, wherever required, by the next higher authority.
5. Communication of reasons for rejection of PMEGP loan application to the concerned applicant through proper mode of communication.
6. Process of scrutiny of loan applications needs to be reviewed and reasons for rejection need to be analyzed to minimize rate of rejection and improve the performance of banks under the scheme.

**Institution wise Progress:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **No. of Applications** | | | | | |
| **Sponsored** | **Sanctioned** | **Rejected/**  **returned** | **Pending for disposal** | **Disb.** | **Pending for Disb.** |
| **Pub. Sec. Banks** | 4628(85%) | 1158 | 2214 | 1446 | 889 | 60 |
| **Pvt. Sec. Banks** | 203 (4%) | 19 | 52 | 139 | 14 | 5 |
| **SHGB** | 642(11%) | 134 | 398 | 122 | 99 | 5 |
| **Total** | **5473** | **1311** | **2664** | **1707** | **1002** | **70** |

Source: PMEGP Portal

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

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

1. PMEGP loan applications are sponsored to all banks, particularly private sector banks, in proportion to their bank branches in the State of Haryana.
2. The reasons for higher rate of rejection are analyzed in the meeting of District Level Task Force Committee and scrutiny of loan applications is made in such a manner to avoid higher rate of rejection.
3. Their District level field functionaries visit LDM Office of their respective district on monthly basis on 15th of every month (on next working day if 15th is a holiday) with bank wise pendency and follow up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED DECEMBER, 2021** |

**Progress during the year ended December, 2021 is as under:-**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctioned** | **Cases Disb.** | **% age ach.** | **Cases Rejected/**  **Returned** | **Cases Pending for disposal** | **Cases Pending for Disb.** |
| 15000 | 12992 | 2141 | 1750 | 16% sanction  13% disb. | 3204 | 7647 | 391 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.25.1-25.2 (Page 162-163) for reference of the SLBC member banks.**

From the above it has been observed that:-

* The progress against the target during the period ended December, 2021 in sanction and disbursement of cases was 16% and 13% respectively which was very low.
* 3204 cases were rejected/returned during the year ended December, 2021. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 7647 and 391 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of December, 2021.

**ACTION POINTS FOR BANKS**

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

1. Applications are disposed of on merits within a maximum period of 30 days from the receipt of application at branch level.
2. Applications lying pending for disposal as at December 2021, are disposed of immediately.
3. Sanctioned cases are disbursed immediately after the sanction subject to compliance of terms of sanction of loan.
4. Loan applications are not rejected on flimsy grounds.
5. Loan applications are not kept pending for disposal/disbursement beyond the prescribed time norms.
6. Loan applications are rejected by the next higher authority
7. Reasons for rejection are conveyed to the applicant in a proper manner.

**For HSFDC**

* **HSFDC** is requested to sponsor applications to all banks (including private sector banks) in proportion to their bank branches in the State of Haryana. From Annexure 25.1 it is observed that out of 12992 applications sponsored, only 434 (3%) applications were sponsored to private sector banks.
* **Representative of HSFDC** is requested to advise their District level field functionaries to visit LDM Office of their respective district on monthly basis on 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe. All LDMs of Haryana have already been advised to follow up with the concerned bank branches for disposal of the pending loan applications within the specified timeframe and disbursement of sanctioned cases as well.
* **Representative of HSFDC** is requested to ensure that the reasons for higher rate of rejection of loan applications are to be analyzed by the District Level Task Force Committee and kept in mind while sponsoring of fresh cases during the current financial year i.e. 2021-22.
* Branch wise pendency is provided to the LDM of the respective district for follow up with the concerned branches of banks in the district.

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

**Progress under NULM during the period ended December 2021 was as under:-**

**SEP-INDIVIDUAL-STATE AS A WHOLE**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/**  **Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **% age Ach.** |
| 1700 | 3875 | 584 | 624 | 2667 | 532 | 52 | 31% |

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target**  **(No. of Projects)** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/**  **Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **%**  **age Ach.** |
| 100 | 35 | 5 | 5 | 23 | 5 | 0 | 14% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target (Formation of SHGs)** | **SHGs Formed** | **Target for release of RF** | **No of SHGs (RF issued)** | **Target for SHG credit linkage** | **SHGs credit linked** |
| 2500 | 739 | 3500 | 529 | 2395 | 68 |

Source: ULB

**A copy of the bank wise and district wise progress as at December 2021 is given on Annexure No.26.1-26.5 (Page 164-171).**

From the above, it has been observed that:-

* Against the annual target for sanction of loans to 1700 individuals, 3875 applications were sponsored to banks operating in the State of Haryana during the period ended December, 2021.
* Out of 3875 sponsored loan applications, 584 loan applications were sanctioned. i.e 34% of the annual target.
* 624 Loan applications were rejected and 2667 applications were lying pending with various branches of banks as at December, 2021.
* Similarly, against the annual target for sanction of loans to 100 groups of individuals, only 35 applications were sponsored to banks operating in the State of Haryana during the period ended December, 2021.

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

**ACTION POINTS**

**FOR BANKS**

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

* Necessary instructions may please be regularly imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
* Applications lying pending with their branches as at December, 2021 are disposed of immediately.
* Sanctioned cases are disbursed at the earliest possible subject to compliance of terms and conditions of sanction.
* Loan applications are not rejected on flimsy grounds.

**FOR NODAL AGENCY (SUDA)**

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

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.4** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2021** |

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

* against the annual target of financing of 15,000 SHGs during the financial year 2021-22, 10720 applications were sponsored to banks.
* Out of these, loan amounting to Rs 10389 lakhs has been sanctioned to 6001 SHGs and disbursement amounting to Rs 10374 lakhs has been made to 5979 SHGs.
* 1522 loan applications have been rejected/returned by banks.
* 3197 loan applications were lying pending for disposal with branches of various banks in the State at the end of December, 2021.
* 22 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 27.1 (Page 172).**

**ACTION POINTS FOR BANKS**

**Controlling heads/representatives of all banks are requested to ensure that:-**

* Monitoring of the progress under the scheme is done by their office on regular basis.
* Necessary instructions are imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
* Applications lying pending with their branches are disposed of immediately to ensure that no application remains pending for disposal beyond 30 days.
* Sanctioned cases are disbursed immediately after ensuring compliance of terms and conditions of sanction.
* Loan applications are not rejected on flimsy grounds.
* Reasons for rejection are conveyed to the applicants.

**ACTION POINTS FOR NODAL AGENCY (HSRLM)**

* **The District Level Field functionaries** are sensitized properly and advised to remain in touch with their respective LDM Office and visit LDM Office on 20th of every month for disposal of the pending loan applications.
* **Bank wise and branch wise pendency** is provided to the concerned banks and SLBC Haryana Secretariat as well on monthly basis to get the pending loan applications disposed of within the prescribed time i.e 30 days from the date of receipt of loan application in the branch.
* In case of any issue with regard to opening of account, the issue be raised to concerned LDM/controlling office for resolution.

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 19.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2021** |

From the progress report of Self Help Groups (SHGs) for the period ended December, 2021, it has been observed that banks have saving linked 2322 SHGs during the period ended December, 2021 and 64144 SHGs have been reported saving linked since inception of the scheme. Out of these 44660 SHGs are NRLM compliant.

Similarly, banks have credit linked 2882 SHGs during the quarter ended December, 2021 and 56651 SHGs have been reported credit linked since inception of the scheme. Out of these, 44660 SHGs are NRLM compliant.

Bankwise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 27.2 Page 173.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.6** | **PRADHAN MANTRI AWAS YOJANA (PMAY) URBAN - PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

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

* Out of 2025 loan applications received under the scheme, 1954 applicants were sanctioned loans amounting to Rs 329.49 crores during the period ended December 2021. (Source: Banks)
* 21 loan applications were lying pending for disposal/sanction with various branches of banks whereas no application was pending for disbursement as at December 2021.

**Bank wise progress and pendency is given on Annex No 28.1 (Page 174).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Sanctioned** | | **Disbursed** | |
| **No of Cases** | **Amount Sanctioned** | **No of Cases** | **Amount Disbursed** |
| **2016-17** | 66 | 3.19 | 66 | 3.09 |
| **2017-18** | 828 | 118.10 | 760 | 93.87 |
| **2018-19** | 1971 | 299.49 | 1929 | 252.28 |
| **2019-20** | 3140 | 510.32 | 3019 | 428.44 |
| **2020-21** | 4896 | 827.70 | 4750 | 656.18 |
| **2021-22 (Upto Dec 21)** | 1954 | 329.49 | 1913 | 288.59 |
| **Total** | **12855** | **2088.29** | **12437** | **1722.45** |

Further, as per PMAY-MIS Portal, different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 5066.48 crore to 32325 CLSS beneficiaries by providing them interest subsidy of Rs 676.17 crore upto 31.12.2021 (Source: Department of HFA).

**A statement showing district-wise & ULB-wise number of beneficiaries and amount disbursed under CLSS is given on Annexure No 28.2 (Page 175-176).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 19.7** | **PM STREET VENDOR’S ATMA NIRBHAR NIDHI (PM SVANidhi)** |

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

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

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

ii) To incentivize regular repayment; and

iii) To reward digital transactions

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

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

**The Joint Secretary (NULM) to Govt of India, Ministry of Housing & Urban Affairs** vide D.O. letter dated 07.01.2022 by indicating the difficulties faced by Lending Institutions as pointed out by Department of Financial Services, Govt of India, has requested to following instructions to Urban Local Bodies:

1. Mobilize the street vendors with requisite documents for spot sanction and disbursements of loans at camp location/branch. The State has observed every **“Tuesday”** for ULBs and Lis to process the application of street vendors for sanction/disbursement of PM-SVANidhi loans. ULBs have been instructed to coordinate with Banks/Lis to ensure mobilization of SVs to the bank branches on the date fixed for sanction, disbursement & digital transactions training.
2. Source new applications of urban street vendors for working capital loans.
3. Scrutinize the “Returned by banks’ applications and send them back to concerned banks/Lis only after due rectification.
4. Aware the street vendors to avail 2nd tranche of loan, if the 1st tranche loan has been repaid or successfully closed by street vendors.
5. Special focus may be given to ULBs where number of pending applications for picking up/sanctioning/disbursal are very high.

As advised, Controlling Heads of all banks are requested to ensure 100% sanctioning and disbursal of working capital loans on the occasion of Republic Day by 26.01.2022.

District-wise status of support to Street Vendors – 1st Tranche and 2nd Tranche are as per **Annexure 29.1 – 29.2 (Page 177-178)**

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

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

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

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

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

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

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 20** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

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

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.09.2021** | **16013** | **594.30** |
| Cases filed during the quarter ended Dec 2021 | 633 | 28.58 |
| Cases disposed of during the period ended Dec 2021 | 833 | 36.63 |
| **Cases pending as on 31.12.2021** | **15813** | **586.26** |
| Pendency level | | |
| Up to 6 months | 1753 | 52.30 |
| 6 months to 12 months | 1382 | 38.79 |
| 1 year to 3 years | 3344 | 98.63 |
| Above 3 years | 9334 | 396.54 |
| **Total** | **15813** | **586.26** |

**Bank wise and District wise progress is given at Annexure No. 30 (P 179) for information of the house.**

**ACTION REQUIRED**

- Controlling heads of all banks are requested to ensure submission of the progress report/pendency in respect of their bank to SLBC Secretariat for taking up the matter with the Revenue Authorities for their disposal. They are also requested to advise their DCOs to coordinate with LDMs of their respective district for disposal of the same.

-The State Govt. authorities are also requested to advise the concerned Revenue Officials in the field to help the bankers in recovery of their dues and bringing the pendency level to minimum.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 21** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON DECEMBER, 2021 (COMMERCIAL BANKs AND RRBs)** |

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

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

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Dec.,2019** | **Dec.,2020** | **Dec.,2021** | **Variation Dec.21/Dec.20(absolute and %age terms)** |
| No of Branches | 4939 | 5017 | 4986 | -31 (-0.62%) |
| Deposits | 410828 | 478388 | 556601 | 78213 (16.35%) |
| Advances | 271436 | 322235 | 378987 | 56752 (17.61%) |
| PS Advances | 145064 | 149161 | 171140 | 21979 (14.74%) |
| Agriculture | 52779 | 53991 | 59935 | 5944 (11.01%) |
| MSME | 69895 | 74463 | 85968 | 11505 (15.45%) |
| Other PS | 22389 | 20708 | 25237 | 4529 (21.87%) |
| Advances to WS | 32058 | 32701 | 40279 | 7578 (23.17%) |
| Advs. under DRI | 14.02 | 10.40 | 9.54 | -0.86(-8.27%) |

**Bankwise position is given in Annexure 31.1 to 31.6 (Page 180-185)**

# **21.2 BRANCHES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No. of Branches** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| Rural | 1745 | 1692 | 1663 | -29 | -1.71% |
| Semi Urban | 1191 | 1224 | 1196 | -28 | -2.28% |
| Urban | 2003 | 2101 | 2127 | 26 | 1.24% |
| **Total** | **4939** | **5017** | **4986** | **-31** | **-0.61%** |

# **21.3 DEPOSITS**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Deposits** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| Rural | 49378 | 53004 | 55033 | 2029 | 3.83% |
| Semi Urban | 65126 | 73610 | 81791 | 8181 | 11.11% |
| Urban | 296324 | 351774 | 419777 | 68003 | 19.33% |
| **Total** | **410828** | **478388** | **556601** | **78213** | **16.35%** |

# **21.4 ADVANCES**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| Rural | 31728 | 31029 | 33788 | 2759 | 8.89% |
| Semi Urban | 40780 | 42967 | 48732 | 5765 | 13.42% |
| Urban | 198929 | 248239 | 296467 | 48229 | 19.43% |
| **Total** | **271437** | **322235** | **378987** | **56752** | **17.61%** |

# **21.5 PS ADVANCES**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| **Priority Sector** | 145064 | 149161 | 171140 | 21979 | 14.74% |

**21.6 AGRICULTURE ADVANCES**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| **Agriculture** | 52779 | 53991 | 59935 | 5944 | 11.01% |

**21.6-(i) NPAs UNDER AGRICULTURE AS AT 31st Dec., 2021**

(Amt Rs. in Crores)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total Outstanding under Agriculture Sector** | | **NPA under Agriculture** | | **%age of NPA to total O/s under Agriculture Advs.** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| 2119556 | 59935 | 194101 | 6011 | 10.03 |

**Bank wise position is given at Annexure No. 31.7 (P-186)**

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

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| MSME Sector | 69895 | 74463 | 85968 | 11505 | 15.45% |

**21.8 ADVANCES TO WEAKER SECTOR**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2019** | **Dec.2020** | **Dec.2021** | **Dec. 21/Dec. 20** | |
| **(Absolute)** | **%age** |
| Weaker sector Advances | 32058 | 32701 | 40279 | 7578 | 23.17% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 22.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.**  **DEC. 2019** | **ACH.**  **DEC. 2020** | **ACH.**  **DEC. 2021** |
| CD Ratio | 60% | 66% | 67% | 68% |
| PS to total Advances | 40% | 57% | 55% | 53% |
| Agri. to total Advs. | 18% | 21% | 20% | 19% |
| Small & Marginal Farmers | 8% (now 9%) | 9% | 8% | 9% |
| Micro Enterprises | 7.5% | 9% | 9% | 9% |
| Export Credit | 2% | 0.04% | 0.03% | 0.59% |
| WS Advances to Total Advances | 10% (now 11%) | 13% | 12% | 12% |

**The Bank-wise position under National Goals is available in Annexure No. 31.8 (P-187).**

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

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

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

**OVERALL CD RATIO**

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

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

|  |  |  |
| --- | --- | --- |
| **Period** | **CD Ratio %age** | **Variation** |
| DEC. 2019 | 66% | -3pps |
| DEC. 2020 | 67% | 1pps |
| DEC. 2021 | 68% | 1pps |

District-wise CD ratio is available in **Annexure No. 31.9** **(P 188)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 22.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **DEC. 2019** | **DEC. 2020** | **DEC. 2021** |
| Banking System (CBs & RRBs) | 60% | 66% | 67% | 68% |
| Financial System including Cooperative Banks | 60% | 68% | 69% | 69% |
| CD Ratio (Financial System) with RIDF | 60% | 69% | 70% | 71% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 22.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT DEC., 2021** |

After adding the figures of investment made by banks in the State Govt. Securities/Bonds with total credit, credit + investment to deposit ratio of scheduled commercial banks works out to 68% where-as credit + investment to deposit ratio of all scheduled commercial banks including Cooperative Banks comes to 69%.

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. 31.10 (P-189).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD DEC 2021** |

Progress under Annual Credit Plan during the period ended Dec 2021 is given below:-

(Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target** | **Ach.** | **% Ach** |
| Crop Loan | 43023 | 40016 | **93%** |
| Agri. Investment Credit | 21281 | 15365 | **72%** |
| **Total Agri. & allied activities** | **64304** | **55381** | **86%** |
| MSMEs | 34060 | 35782 | **105%** |
| Other Priority Sector | 13871 | 10515 | **76%** |
| **Total Priority Sector** | **112235** | **101678** | **91%** |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP (2021-22) during the period ended Dec. 2021 is given on Annexure No.32.1-32.6 (P 190-195).**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended Dec., 2021 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District** | **Agri %age Ach.** | **MSME %age Ach.** | **OPS %age Ach.** | **Total PS %age Ach.** |
|
| Ambala | 102% | 113% | 61% | 95% |
| Bhiwani | 91% | 125% | 55% | 92% |
| Charkhi Dadri | 93% | 79% | 83% | 90% |
| Faridabad | 77% | 85% | 77% | 82% |
| Fatehabad | 76% | 95% | 141% | 87% |
| Gurugram | 80% | 110% | 66% | 99% |
| Hisar | 88% | 199% | 69% | 106% |
| Jhajjar | 50% | 235% | 55% | 91% |
| Jind | 100% | 92% | 80% | 99% |
| Kaithal | 103% | 94% | 90% | 101% |
| Karnal | 93% | 87% | 62% | 89% |
| Kurukshetra | 84% | 80% | 97% | 85% |
| M.Garh | 87% | 97% | 34% | 82% |
| Mewat | 63% | 120% | 16% | 62% |
| Palwal | 90% | 76% | 111% | 92% |
| Panchkula | 113% | 114% | 44% | 94% |
| Panipat | 90% | 109% | 54% | 93% |
| Rewari | 109% | 96% | 26% | 89% |
| Rohtak | 60% | 111% | 89% | 80% |
| Sirsa | 89% | 66% | 212% | 89% |
| Sonepat | 50% | 118% | 142% | 76% |
| Yamuna Nagar | 84% | 93% | 54% | 82% |
| **Haryana State** | **86%** | **105%** | **76%** | **91%** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED DECEMBER, 2021** |

**The comparative progress of banks under this scheme is given below:-**

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** | |
| **Absolute** | **%age** |
| Dec.2019 | 36042 | 1667 | 99 | 6.31% |
| Dec.2020 | 36994 | 1685 | 18 | 1.08% |
| Dec.2021 | 30449 | 1775 | 90 | 5.34% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.33.1 (P-196).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 24.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD DECEMBER, 2021** |

Education to female children is pre-requisite not only for women empowerment but also for socio economic development of the State. Banks have been contributing adequately in facilitating higher/technical education among the girl students in the State of Haryana.

**The comparative progress of banks under this scheme is given below:-**

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **No. of A/cs** | **Balance Outstanding** | **Increase** | |
| **Absolute** | **%age** |
| Dec. 2019 | 12533 | 563 | 91 | 19.28% |
| Dec. 2020 | 13928 | 607 | 44 | 7.81% |
| Dec. 2021 | 11547 | 693 | 86 | 14.17% |

**Bank wise position is given on Annexure No.33.2 (P-197).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON DECEMBER, 2021** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on Dec., 21** | | **Out of Col. 2 amt. of NPA** | **%age of NPA to total O/s** | **Out of Col.2 Education Loans granted Collateral Free (Amt.)** | **Out of Col. 5 Amt. of NPA** | **%age of NPA to Collateral Free Loans** |
| **No. of A/cs** | **Amount** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 30449 | 1775 | 88 | 5% | 894 | 30 | 3% |

**Bank wise position is given on Annexure No.33.3 (P-198).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.24.4** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON DECEMBER 2021** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on December, 21** | | **Out of Col. 2 amt. of NPA** | **%age of NPA to total O/s** | **Out of Col.2 Education Loans granted Collateral Free** | **Out of Col. 5 Amt. of NPA** | **%age of NPA to Collateral Free Loans** |
| **No. of**  **A/cs** | **Amount** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 11547 | 693 | 24 | 3% | 336 | 11 | 3% |

**Bank wise data is given on Annexure No.33.4 (P-199).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 25** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO DECEMBER, 2021** |  |

From the progress report received from banks, it has been observed that 191061 (120496 Farm Based & 70563 others) JLGs have been financed during the period ended December, 2021.

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

**Bank wise progress under financing to Joint Liability Groups is given on Annexure No. 34 (Page-200).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26** | **HOUSING FINANCE-PROGRESS AS ON DECEMBER 2021** |

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

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase | |
| **Absolute** | **%age** |
| Dec., 2019 | 232944 | 34504 | 4787 | 16% |
| Dec., 2020 | 257126 | 37507 | 3003 | 9% |
| Dec., 2021 | 297522 | 41930 | 4423 | 12% |

**Bank wise position as on December 2021** **is given in Annexure No. 35 (P-201).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.1** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)** |

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

(Amt. Rs.in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **DEC., 2020** | | **DEC., 2021** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises | 695295 | 24462 | 611992 | 28488 |
| Small Enterprises | 136899 | 26970 | 196670 | 29440 |
| **Micro & Small Enterprises (MSEs)** | **832194** | **51432** | **808662** | **57928** |
| Share of ME Advs. out of MSEs | **83%** | **48%** | **75%** | **49%** |
| Medium Enterprises (MEs) | 22900 | 23031 | 29080 | 28279 |
| **MSMEs** | **855094** | **74462** | **837742** | **86207** |

**Bank-wise performance is as per Annexure 36.1-36.2 (Page 202-203)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on December, 2021 is as under:-

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **No. of MSME Loan A/cs o/s** | **Amount of MSME Loans outstanding** | **Out of Col. 2, amt. of NPA** | **%age of NPA under MSME Loans** | **Out of Col. 2, MSME loans granted collateral free** | **Out of Col. 5, amt. of NPA** | **%age of NPA under MSME Loans granted collateral free** |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** |
| 837742 | 86207 | 5111 | 6% | 8506 | 510 | 6% |

**Bank-wise detail is given as per Annexure No. 36.3 (P-204).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.3** | **BIFURCATION OF NPA UNDER MSME ADVANCES AS ON DECEMBER, 2021** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Micro Enterprises** | | **Small Enterprises** | | **Medium Enterprises** | | **Total NPA under MSME Advances** | |
| **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** | **No. of A/cs** | **Amt.** |
| 78311 | 2172 | 6629 | 1558 | 2767 | 1381 | 87707 | 5111 |

**Bank-wise detail is given as per Annexure No.36.4 (P-205).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.27.4** | **CREDIT LINKAGE OF UNIDENTIFIED/UNRECOGNIZED MSME CLUSTERS - PROGRESS AS AT DECEMBER 2021** |

As per the progress report for the period ended December, 2021 received from LDMs, it has been observed that all unidentified Clusters of District Gurugram, Hisar, Panchkula and Panipat stand credit linked.

District-wise progress with regard to Unidentified/Unrecognized MSME Clusters is given on **Annexure No.36.5 (P-206).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.5** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED DECEMBER, 2021** |

48 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs. 15471 Crore in 17755 cases during the period ended December, 2021 and disbursement has been made in 17748 cases amounting to Rs. 15331 Crore.

**Bank wise position is given on Annexure No.36.6 (P-207).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.6** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON DECEMBER, 2021** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on December, 2021 is summarized below:-

(Amount Rs. in Lakh)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Period** | **New MSEs loans upto Rs.** **10 lakh** | | **Out of which collateral free loans** | |
| **No. of units** | **Amount** | **No. of units** | **Amount** |
| **Dec., 2019**  (01.04.19 -31.12.19) | 97005 | 154864 | 96141  (99%) | 151913  (98%) |
| **Dec., 2020**  (01.04.20 -31.12.20) | 148588 | 237688 | 144395  (97%) | 207687  (87%) |
| **Dec., 2021**  (01.04.20 -31.12.21) | 83924 | 159619 | 82187  (98%) | 157844  (99%) |

**Bank wise information is as per Annexure No. 36.7 (P-208)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2021** |

SLBC has repeatedly been requesting the member banks to advise their branches to open bank accounts of students & beneficiaries of minority communities which would help in ensuring accrual of benefits & delivery of financial support to these minority communities.

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

(Amt. Rs. In crores)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Community** | **Outstanding as on Dec. 2019** | | **Outstanding as on Dec. 2020** | | **Outstanding as on Dec. 2021** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 122569 | 2429 | 199911 | 3865 | 184212 | 2877 |
| **Sikh** | 198531 | 8077 | 253398 | 7529 | 265151 | 9432 |
| **Christian** | 4311 | 202 | 3231 | 146 | 3200 | 144 |
| **Neo-Buddhist** | 913 | 27 | 1074 | 26 | 9688 | 73 |
| **Jain** | 4142 | 317 | 3534 | 692 | 3694 | 385 |
| **Zoroastrian** | 128 | 9 | 134 | 9 | 177 | 6 |
| **Total (Incl. Coop. Banks** | **489338** | **12179** | **461282** | **12267** | **466122** | **12917** |

**Bank-wise data on loans disbursed and outstanding given on Annexure No.37.1-37.2 (P 209-210).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.2** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT, GURUGRAM & SIRSA MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

The RBI has identified **121** districts with concentration of Minority Communities, out of which, 3districts of Haryana i.e. Gurugram, Mewat and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 38 (P 211).**

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

**Amt. Rs. In lakhs**

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Communities** | **% age of Total Outstanding to O/s to Min. Comm.** |
| Mewat | 157805 | 132032 | 84% |
| Gurugram | 1980101 | 68087 | 3% |
| Sirsa | 863977 | 508674 | 59% |

**Controlling heads of banks** are requested to advise their field functionaries especially in these districts to extend more credit to the minority communities so that the socio economic status of these communities can be improved significantly.

**LDMs of the above Minority Community concentrated districts are also requested to review the progress in DCC/DLRC meetings and make concerted efforts to increase the financing to minority communities in their respective districts.**

**The house may review and discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED DECEMBER 21** |

The empowerment of women is one of the primary objectives of Government of India. RBI has already issued instructions to the banks to advance at least 5% of their Net Bank Credit to Women Beneficiaries. This aspect is being monitored both at DCC and SLBC levels. The comparative position of advances to women beneficiaries is given below:-

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Year** | **Balance O/s** | **Increase** | | **% age of Total Advances** |
| **Absolute** | **%age** |
| **Dec. 2019** | 27988 | 3306 | 14.2% | 10.3% |
| **Dec. 2020** | 30588 | 2600 | 9.29% | 9.5% |
| **Dec. 2021** | 35612 | 5024 | 16.42% | 9.4% |

**Bank-wise data depicting the performance during the period ended December, 2021 is given in Annexure No.39 (P-212).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.30.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO DECEMBER, 2021** |

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs outstanding as on 31.12.2012 | 2275409 |
| 2 | Amount Outstanding | 4821623 lakhs |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on December, 2021 is given in Annexure No.40.1 (Page 213).**

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

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 30.2** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO DECEMBER, 2021** | |
| |  |  | | --- | --- | |  |  |   It has been observed from the progress reports received from banks that out of 16,00,522 eligible KCC holders, banks have issued 13,29,634 RuPay ATM cum debit cards upto December 2021 i.e. 83%.  **Controlling heads of banks specially. Bank wise position of issuance of Kisan RuPay Cards is given on** **Annexure No.40.2 (P-214).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 31** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO DECEMBER, 2021** |   Presently, banks are uploading the position of Equitable Mortgage on the site of Central Registry of Securitization Asset Reconstruction and Security Interest of India (CERSAI).  **Bank wise progress as on December, 2021 is given on Annexure No.41 (P-215).**  The representative from CERSAI is requested to apprise the members about the latest developments/information with regard to uploading of equitable mortgages by the bank branches.  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 32** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY - PROGRESS DURING THE PERIOD ENDED DECEMBER, 2021** |     Indian Banks’ Association has written to MD & CEDOs of all member banks, vide letter dated 23.11.2021 that they are taking up the matter with Government authorities, Ministry of Consumer Affairs (MoCA) to bring Collateral Managers under a regulatory regime to mitigate risk in WHR financing business and that in the meanwhile the member banks should encourage WHS to get themselves registered with WDRA and also to encourage financing against NWRs e-NWRs issued by regulated Warehouses (registered with WDRA). MoCA has advised that only 10% of WHs in the country are registered because banks are continuing to extend pledge finance against local WHRs/Storage Receipts (SRs) and that if Banks can give a forward-looking statement that for one year on they will finance only against e-NWRs from their registered warehouses, this may encourage more warehouses to week WDRA registration. Further, the approach will not disrupt the present system and warehouses can get enough time for upgrading their facilities to WDRA standards and get themselves registered with WDRA which would help towards development of warehousing eco-system in the country.  SLBC has been informed by Chairperson, Warehousing Development & Regulatory Authority, vide letter dated 10.01.2022 to advise all public sector banks to consider extending pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL Scheme. Increasing the loans given against eNWRs will help farmers to avoid distress sale of their produce and get better prices in future and thereby increase their income.  Controlling heads of all banks are requested to increase ledge finance against eNWRs.  On the basis of reports received from banks progress compiled by SLBC for the period ended December, 2021 is as under:-  (Amt. Rs. In lacs)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Institution** | **Disbursement from 1.4.2020 to 31.12.2021** | | **Outstanding as at Dec., 2021** | | | **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** | | **Public Sector Banks** | 44 | 11306 | 124 | 20728 | | **Pvt. Sector Banks** | 0 | 0 | 1 | 25 | | **RRBs** |  |  |  |  | | **Coop.Banks** | - | - | - | - | | **Total** | **44** | **11306** | **125** | **20753** |   LDMs are also requested to monitor the progress in DCC/DLRC meetings of their respective districts.  **Bank wise/District wise progress is given on Annexure No.42 (P 216).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 33** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |   In order to streamline & strengthen the system of holding SLBC meetings, Reserve Bank of India vide their letter No.RPCD.CO.LBS.BC.NO.44/02.19.10/2010-11 dated 29.12.2010 addressed to CMDs of all SLBC Convener Banks have given broad guidelines for convening the SLBC meetings, in termswhereof Convener Banks have to prepare a year calendar of SLBC meetings on Calendar Year Basis inter-alia specifying clearly the cut off dates for data submission and acceptance thereof by SLBC.  For the calendar year 2022, the dates for holding SLBC meetings for the State of Haryana are proposed as under:-  As such we propose following dates for convening/holding SLBC Meetings for the State of Haryana for the calendar year 2022 as under:-   |  |  |  | | --- | --- | --- | | **Sr No** | **Quarter for which data to be reviewed** | **Proposed date of holding** | | 160th | March 2022 | 12.05.2022 (Thursday) | | 161st | June 2022 | 11.08.2022 (Thursday) | | 162nd | Sept 2022 | 11.11.2022 (Friday) | | 163rd | Dec 2022 | 14.02.2023 (Tuesday) |   **Chairman SLBC has accorded his consent for the above calendar. The house may discuss and approve the same.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 34** | **REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)** |   Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.  NPA percentage as on 31.12.2021 is given under these sectors:-   |  |  | | --- | --- | | **Sector** | **%age** | | Agriculture | 8.55% | | MSME | 6% | | MUDRA | 11.80% |   **Bankers are requested to deliberate the issue of high NPAs under Agriculture, MSME and MUDRA loans in the State of Haryana and the mechanisms and steps taken for reduction in the level of high NPAs.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 35** | **UNCOVERED VILLAGES WTHOUT A BANK BRANCH OR IPPB CENTER** |   We have been informed by the Financial Advisor, IFCC, Government of Haryana vide letter dated 03.02.2022 that the Secretary, Inter-State Council Secretariat, Ministry of Home Affairs, Govt of India has written letter dated 12.01.2022 addressed to Chief Secretary, Haryana, that the issue of availability of banking outlet (Bank branch/Indian Post Payment Bank (IPPB) Centre), within 5 kilometers of all inhabited villages, has been discussed in some of the Zonal Council meetings and provided the current status of the villages not covered by bank branch or IPPB Centre in the country. The detail of these unbanked villages is as under:-   |  |  |  |  | | --- | --- | --- | --- | | **Village name** | **District** | **Sub-district**  **Name** | **Total population** | | Bhoj Rajpura (313) | Panchkula | Panchkula | 2659 | | Khai Shergarh(222) | Sirsa | Sirsa | 2734 | | Karamsana(113) | Sirsa | Ellenabad | 2036 | | Dhulkot(127) | Bhiwani | Siwani | 2285 | | Nawli(66) | Nuh | Ferozepur Jhirka | 3044 |   **Controlling Heads of all banks/IPPB are requested to explore possibility of opening bank branch in these villages. LDMs of Panchkula, Sirsa, Bhiwani & Nuh district are also requested to explore feasibility of opening bank branch in these villages.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 36** | **APPOINTMENT OF INDEPENDENT DISTRICT COORDINATORS (DCOs) BY BANKS** |   SLBC Secretariat has been regularly requesting the Controlling heads of banks to appoint independent District Coordinators in all districts of the State.  On the basis of feedback report received from the LDMs, it has been observed that most of the banks have designated their Branch Managers as District Coordinating Officer (DCO) due to which LDMs face problems in obtaining various types of feedback reports from them for BLBC/DCC/DLRC/SLBC meetings etc.  **Controlling heads of banks are requested to ensure that Independent DCOs are appointed and Branch Managers are not designated as DCO.**  **The house may discuss.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **REVIEW OF INCLUSION OF FINANCIAL INCLUSION IN SCHOOL CURRICULUM, FINANCIAL LITERACY INITIATIVES BY BANKS (PARTICULARLY DIGITAL LITERACY)** |   Reserve Bank of India vide their circular dated 6th April, 2018 on Revamped Lead Bank Scheme has desired that financial literacy particularly digital literacy should be included in school curriculum for creating awareness amongst the students. **As such, State Govt. is requested to initiate necessary steps in this regard.**  **The house may deliberate.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 38** | **ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING** |   It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6th April, 2018 that issues remaining unresolved at DCC/DLRC meeting should be referred to SLBC.  LDMs are advised to share the issue (s) with the house which remained unresolved at DCC/DLRC meeting for taking up the matter with the concerned authorities accordingly.   |  |  | | --- | --- | | **AGENDA ITEM NO. 39** | **SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED OTHER DISTRICTS ACROSS THE STATE** |   LDMs are once again advised to share success stories under various Govt. sponsored schemes, PMMY, Stand Up India scheme etc. and new initiatives of their respective districts that can be replicated in other districts of the state, with the SLBC Secretariat for placing the same in the agenda papers of forthcoming SLBC Meetings for deliberations.   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **ANY OTHER ISSUE** | | |  |

**ITEMS FOR INFORMATION ONLY**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. A** | **MODIFICATIONS IN PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)** |

Reserve Bank of India vide Circular dated 2nd August, 2019 has informed that the Basic Saving Bank Deposit (BSBD) (RBI Circular UBD.BPD.Cir.No.5/13.01.000/2012-13 dated August 17, 2012 and RPCD.CO.RRB.BC.No.24/07.38.01/2012-13 dated August 22, 2012) was designated as a savings account which would offer certain minimum facilities, free of charge, to the holders of such accounts. In the interest of better customer service, it has been decided to make certain changes in the facilities associated with the account. Banks are now advised to offer the following basic minimum facilities in the BSBD Account, free of charge, without any requirement of minimum balance:-

1. Deposit of cash at bank branch as well as ATMs/CDMs
2. Receipt/credit of money through any electronic channel or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments.
3. No limit on number and value of deposits that can be made in a month
4. Minimum of four withdrawals in a month, including ATM withdrawal.
5. ATM Card or ATM-cum-Debit Card.

**The BSBD Account shall be considered a normal banking service available to all.**

**Banks are free to provide additional value-added services, including issue of cheque book, beyond the above minimum facilities, which may/may not be priced (in a non-discriminatory manner) subject to disclosure.** The availment of such additional services shall be at the option of the customers. However, while offering such additional services, banks shall not require the customer to maintain a minimum balance. Offering such additional services will not make it a non-BSBD Account, so long as the prescribed minimum services are provided free of charge.

**The holders of BSBD Account will not be eligible for opening any other savings bank deposit account in that bank**. If a customer has any existing savings bank deposit account in that bank, he/she will be required to close it within 30 days from the date of opening a BSBD Account. Further, before opening a BSBD account, the bank should obtain a declaration from the customer that he/she is not having a BSBD account in any other bank.

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

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

Gist of modifications in PMJDY & PMJJBY Schemes

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7. **Eligibility Conditions:**

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

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

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

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

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

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

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

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

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

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

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

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

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

11. **Appropriation of Premium:**

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

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

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

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

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

**DETAILS OF THE SCHEME:**

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

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

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

Benefits: As per the following table:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appropriation of Premium:

1) Insurance Premium payable to Insurance Company: Rs.12/- per annum per member 2) Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm by the insurer: Re.1/- per annum per member

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

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

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

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

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| --- | --- |
| **AGENDA ITEM NO. D** | **POSITION OF BRICK & MORTAR BRANCHES/BANKING OUTLETS IN VILLAGES WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK WITH POPULATION MORE THAN 5000- PROGRESS AS AT DECEMBER 2021** |

Bank wise status of opening of brick and mortar branches as on 31.12.2021 is given below:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sr | Bank | No. of villages allocated | Branches/  Banking Outlets opened | Branches/Banking Outlets yet to be opened | Latest Status conveyed by the bank |
| 1 | Indian Bank (eAll Bank) | 1 | 1 |  |  |
| 2 | BoB (eAndhra Bank) | 1 | 1 |  |  |
| 3 | Bank of Baroda | 5 | 5 | - |  |
| 4 | Canara Bank | 2 | 2 |  |  |
| 5 | C B I | 9 | 9 | - |  |
| 6 | UBI (eCorpn. Bank) | 1 | 1 | - |  |
| 7 | IDBI Bank | 1 | 1 | - |  |
| 8 | PNB (eOBC) | 18 | 18 | - |  |
| 9 | P N B | 47 | 47 | - |  |
| 10 | P S B | 2 | 2 | - |  |
| 11 | S B I | 38 | 38 | - |  |
| 12 | Canara Bank (eSynd. Bk) | 7 | 7 | - |  |
| 13 | U B I | 4 | 4 | - |  |
| 14 | UCO Bank | 1 | 1 | - |  |
| 15 | HDFC Bank | 3 | 3 | - |  |
| 16 | ICICI Bank | 1 | 1 | - |  |
| 17 | SHGB | 53 | 53 | - |  |
|  | **TOTAL** | **194** | **194** | **-** |  |

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

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

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

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

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

Lead District Managers are also requested to seek the help of Farmers’ Clubs in their district for recovery of bank dues, coverage of all the eligible non-defaulter willing farmers under KCC as also making the farmers aware of the benefits of Agriculture Insurance Schemes of NAIS and Pradhan Mantri Jan-Dhan Yojana, Swachh Bharat Abhiyan and Beti Bachao and Beti Padhao being implemented, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana, Pradhan Mantri MUDRA Yojana and Stand Up India Scheme in the State.

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| **AGENDA ITEM NO. F** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD-PROGRESS DURING THE PERIOD ENDED DECEMBER 2021** |

NABARD has been implementing various Centrally Sponsored Subsidy Schemes for passing on Subsidy to the beneficiaries financed by the participating banks. The details of the capital subsidy sanctioned under different Govt. Sponsored Schemes during the period ended December 2021 in the State of Haryana are as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) :** | | | | |
| **(position from 01.04.2021 to 31.12.2021) are as under** | | | | |
| **Name of scheme** | **No. of Proposals** | **Amount Sanctioned (Rs. lakh)** | **Amount Disbursed (Rs. lakh)** | **Remarks** |
| **Advance Subsidy** |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0.000 |  |
| CISS - ISAM | 0 | 0.000 | 0.000 |  |
| New AMI | 36 | 624.710 | 165.300 | \* |
|  |  |  |  |  |
|  |  |  |  |  |
| **Sub total :** | **36** | **624.710** | **165.300** |  |
| **Final / OT Subsidy** |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0 |  |
| CISS - ISAM | 0 | 0.000 | 0 |  |
| New AMI | 13 | 236.150 | 0 |  |
| CISS - Cold Storage | 0 | 0.000 | 0 |  |
| CLCSS | 0 | 0.000 | 0 |  |
| ACABC | 1 | 3.600 | 3.600 |  |
| DEDS | 0 | 0.000 | 0 | Discontinued |
| CSS - AH Scheme | 0 | 0.000 | 0.000 |  |
| PVCF (Subsidy) | 0 | 0.000 | 0 |  |
| JNNSM | 0 | 0.000 | 0 |  |
| Solar Pumpset Scheme | 0 | 0.000 | 0 |  |
| NPOF | 0 | 0.000 | 0 |  |
| NLM -EDEG | 3 | 7.917 | 7.917 | \*\* |
| **Sub Total** | **17** | **247.667** | **11.517** |  |
| **Grand Total** | **53** | **872.377** | **176.817** |  |
| \* Amount released for 8 proposals | | | |  |
| \*\* As per details rceived through mails | | | | |

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

This is for the information of House.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. G** | **SANCTION OF LOANS BY BANKS TO TRAINED CANDIDATES UNDER THE CENTRAL SECTOR SCHEME “ESTABLISHMENT OF AGRI-CLINIC & AGRI-BUSINESS CENTRES” (ACABC) – PROGRESS DURING THE PERIOD ENDED DECEMBER 21** |

During the period ended December 2021, banks have financed no Agriclinic and Agribusiness Centres. An amount of Rs 880.69 lakh was outstanding in 288 account as on December 2021.

Bankwise progress is given on **Annexure No. A (Page 217)**

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

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

Bank wise progress as on December 2021 is given on **Annexure No. B (P-218).**

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

It is informed that during the period ended December 2021, 25895 cases were filed before the Lok Adalats out of which 2832 cases were settled.

Bank wise data is given on **Annexure No. C (P-219).**

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

Bank-wise and district-wise data is given on **Annexure No. D (P 220).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Area Category | ATM as on Sept 21 | ATMs installed during period ended Dec 21 | ATMs closed during the period ended Dec 21 | ATM as on Dec 21 |
| Rural | 940 | 16 | 21 | 935 |
| Semi-Urban | 1717 | 52 | 66 | 1703 |
| Urban | 4267 | 129 | 78 | 4318 |
| **Total** | **6924** | **197** | **165** | **6956** |

**Bank wise position is given on Annexure E (Page 221)**