**Agenda papers**

**160th Meeting of State Level Bankers’**

**Committee (Haryana)**

**160th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 31.03.2022will be held on **23.05.2022 (Monday) at 11.00 AM through Video Conferencing.**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 159th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 28.03.2022** |

|  |  |
| --- | --- |
| Last Meeting of 159th SLBC | 28.03.2022 |
| Minutes Emailed/Circulated on | 06.04.2022 |
| 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 MARCH 2022 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 29.04.2022** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 29.04.2022. 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 29.04.2022 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 March 2022** | -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** |
| **1.7-** **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 requested banks to monitor AECs effectively so as to avoid complaints. |
| **1.8-** **Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) & National Payment System (NPS)** | On reviewing the pendency of claim cases, it was observed that processing of claims under PMSBY and PMJJBY has to be made faster so as to improve the turn-around time. |
| **1.9 – Saturation Drive launched by DFS** | Department of Financial Services, Ministry of Finance Government of India have launched Saturation Drive as per announcement made by Hon’ble Prime Minister, in his Independence Day 2021 speech.  The house was informed that as per DFS letter dated 20.04.2022, it has been decided to revise the timeline for saturation drive from 30.09.2022 to 30.09.2024 and the revised targets have accordingly been conveyed to all banks. |
| **1.10-Pradhan Mantri Mudra Yojana (PMMY) Progress during The period ended March 2022** | Controlling heads were advised to accelerate their efforts so as to achieve the desired results as performance of this scheme is being monitored by PMO. |
| **1.11 – Mukhya Mantri Parivar Samridhi Yojana (MMPSY)** | Ms Mandeep Kaur, IAS, Director, Swarna Jayanti Haryana Institute for Fiscal Management, while reviewing the performance of banks under MMPSY observed that though banks have done a good job, but more efforts are required at all levels to achieve the allocated target. |
| **1.12 – Mukhya Mantri Parivar Uthan Yojana (MMAPUY)** | Ms Ruchi Singh Bedi, Additional Mission Director, MMAPUY reviewed bank-wise performance under MMAPUY and observed that pace of sanction and disbursement of cases is very low. She advised bankers to dispose of pending cases immediately as third phase of campaign is going to be launched very soon. She also advised that cases rejected by banks due to wrong service area be re-allocated to concerned bank branches. |
| **1.13-** **Progress under Stand-Up India scheme during the period ended March 2022** | -The Convener SLBC advised bankers to increase pace of sanctions under Stand-up India Scheme. |
| **1.14 – 100% Digitalization of Karnal, Ambala and Hisar districts** | Government of Haryana has 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, Ambala and Hissar districts were further identified in next phase for 100% digitalization. Necessary instructions were imparted to LDMs of these districts. Though the progress of these two districts is on lower side, it is expected that the performance will improve gradually in coming days.  Shri Vikram Dhanda, Assistant General Manager, Reserve Bank of India suggested that more efforts are required to be made for 100% digitalization. |
| **1.15 – 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. |
| **2.1-2.3- Opening of Financial Literacy Centres (FLCs) at Block Level – Progress during the Q.E. March 2022** | 144 FLCs are operating in the State of Haryana and performance of these FLCs was reviewed by the house. 38 FLCs are vacant.  Shri Vikram Dhanda, AGM, RBI observed that inactive FLCs be made operational. He also 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 March 2022 & 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)** | 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. However, despite close follow-up, SLBC has not received text date 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.  All controlling heads were again requested to make necessary arrangements to submit data as per revised mechanism of data flow. |

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| **AGENDA ITEM NO. 2** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA - PROGRESS UPTO MARCH 2022** |

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| --- | --- |
| **AGENDA ITEM NO. 2.1** | **STATUS OF PMJDY ACCOUNTS & ISSUANCE OF RUPAY CARDS UPTO MARCH 2022** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Difference** | **% age Change** |
| No. of Accounts opened | 83,59,222 | 85,35,413 | 1,76,191 | 2.10% |
| No. of RuPay Cards Issued | 67,64,948 | 69,67,799 | 2,02,851 | 2.99% |
| %age of RuPay Cards Issued | 81% | 82% | 1% | |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | Punjab National Bank (19,35,082), State Bank of India (16,85,536) and Sarva Haryana Gramin Bank (13,00,578) |

**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 - 86% |
| **2.** | **Bottom performing banks** | SHGB (56%), 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 103-104) and issuance of RuPay Cards is given on Annexure No. 2.1-2.2 (Page 105-106).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.2** | **STATUS OF ACTIVATION OF RUPAY CARDS ISSUED IN PMJDY ACCOUNTS UPTO MARCH 2022** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Difference** | **%age Change** |
| No. of Accounts opened | 83,59,222 | 85,35,413 | 1,76,191 | 2.10% |
| No. of RuPay Cards Issued | 67,64,948 | 69,67,799 | 2,02,851 | 2.99% |
| No. of RuPay Cards Activated | 55,42,680 | 57,26,195 | 1,83,515 | 3.31% |
| %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 (100%), SHGB (98%), BoI & CnBI (96%) Convener Bank - 79% |
| **2.** | **Bottom performing banks** | Federal Bank (43%), HDFC Bank (55%) |

**Bank-wise/District-wise Position is given on Annex No. 2.1 & 2.2 (Page 105-106).**

**The house may discuss.**

|  |  |
| --- | --- |
| **­AGENDA ITEM NO. 2.3** | **STATUS OF ZERO BALANCE PMJDY ACCOUNTS AS AT MARCH 2022** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **% age change** |
| No. of Accounts opened | 83,59,222 | 85,35,413 | 1,76,191 | 2.10% |
| No of Zero Balance PMJDY Accounts | 5,89,343 | 6,20,465 | 31,122 | 5.28% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 7.05% | 7.28% | 0.23% | |

**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 (15%) |

**Bank-wise/District-wise Position of Zero Balance A/cs is given on Annex No. 2.1 & 2.2 (Page 105-106).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.4** | **STATUS OF AADHAAR SEEDING AND MOBILE NUMBER SEEDING IN OPERATIVE SAVING FUND ACCOUNTS AS AT MARCH 2022** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 4,34,95,271 | 4,38,18,935 | 3,23,664 | 0.74% |
| Aadhaar Seeded in Operative Saving Bank A/cs | 3,66,84,005 | 3,72,07,454 | 5,23,449 | 1.42% |
| %age of Aadhaar Seeding | 84% | 85% | 1% | |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1.** | **Top performing Banks** | PSB (97%), Harco Bank (95%), BoI & IoB (93%), Convener Bank – 87% |
| **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 107-108).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 4,34,95,271 | 4,38,18,935 | 3,23,664 | 0.74% |
| Mobile No. Seeded in Operative Saving Bank A/cs | 3,86,06,037 | 3,86,79,084 | 73,047 | 0.19% |
| % age of Mobile No. Seeding | 89% | 88% | -1% | |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks** | 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.

**Bank wise Position is given on Annex No. 3.1-3.2 (Page 107-108).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.5** | **STATUS OF AADHAAR SEEDING IN PMJDY ACCOUNTS AS AT MARCH 2022** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Difference** | **% age Change** |
| No. of Accounts opened | 83,59,222 | 85,35,413 | 1,76,191 | 2.10% |
| Aadhaar Seeded | 75,23,141 | 76,70,494 | 1,47,353 | 1.96% |
| %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 (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 103-104).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.6** | **UIDAI ISSUES - SETTING UP OF AADHAAR ENROLMENT & UPDATION CENTRES IN BANK PREMISES** |

In sub-committee meeting held on 29.04.2022, 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 requested banks to monitor AECs effectively so as to avoid complaints.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.7** | **STATUS OF MICRO ATMs AS AT MARCH 2022** |

Upto 31.03.2022, banks have provided **1963 Micro ATMs** to their BCAs.   
Convener bank has also provided 631 Micro ATMs to its BCAs. Out of 1963 Micro ATMs, 1657 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 105-106).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.8** | **STATUS OF DEPLOYMENT AND WORKING OF BCAs AS AT MARCH 2022** |

In Haryana at all 3244 SSAs (Sub Service Area), the banking service is being provided either by the branches or by BCAs. Out of 3244 SSAs, 1244 SSAs are covered by branches and 2000 by BCAs. In the State of Haryana, 3684 BCAs have been appointed against the requirement of 2000.

**Bank wise status of providing of BCAs is given on Annexure No. 5 (Page-111).**

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.9** | **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 MARCH 2022** |

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:–

**2.9 (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 March 2022 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **% age Change** |
| No. of persons enrolled | 48,02,417 | 52,00,822 | 3,98,405 | 8.30% |

**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-11,06,023** Sarva Haryana Gramin Bank (9,35,204) &SBI (8,40,147) |
| **2.** | **Bottom performing banks** | Yes Bank (1,468), J&K Bank (1,628) & Federal Bank (4,766) |

**Bank-wise/District-wise Progress is given on Annexure No. 6 & 9 (Page 112 & 117).**

**The house may discuss.**

**2.9 (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** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 17,52,937 | 19,38,870 | 1,85,933 | 10.61% |

**Bank wise/District-wise Progress is given on Annex. No. 7 & 9 (Page 113 & 117).**

**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** | SBI (4,12,418), PNB (3,88,997) & SHGB (3,65,248) |
| **2.** | **Bottom performing banks** | J&K Bank (965), Yes Bank (1,128) & IndusInd (2,453) |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 4663 | 9075 |
| Amt. (Rs. In lacs) | 9309 | 18150 |
| Claims Lodged | No. | 4663 | 9075 |
| Amt. (Rs.In lacs) | 9309 | 18150 |
| Claims Settled | No. | 3786 | 8399 |
| Amt. (Rs.In lacs) | 7557 | 16798 |
| Claims Rejected | No. | 702 | 410 |
| Claims Pending | No. | 175 | 266 |

**Bank-wise Progress is given on Annexure No. 10.1-10.2 (Page 118-119).**

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMSBY AS AT MARCH 2022:**

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Canara Bank | 7 | - | United India Insurance Co. |
| C B I | - | 1 | OIC |
| BOI | 1 | - |  |
| PNB | 1 | 1 |  |
| IndusInd Bank | - | 1 |  |
| IOB | 1 | - |  |
| Uco Bank | 0 | 12 |  |
| IDBI Bank | 2 | - |  |
| Axis Bank | 2 | - |  |
| HDFC | 1 | 27 |  |
| Sarva Haryana Gramin Bank | 48 | 62 | OIC |
| Harco Bank | 8 | - | NICL |
| **Total** | **71** | **104** |  |

**BANKWISE POSITION OF PENDING CLAIMS UNDER PMJJBY AS AT MARCH 2022**

|  |  |  |  |
| --- | --- | --- | --- |
| **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 | 32 |  |  |
| Punjab National Bank | 32 | - | OIC |
| Federal Bank | 1 | - |  |
| IDBI Bank | 8 | - |  |
| HDFC Bank | 6 | 1 |  |
| South Indian Bank | 1 | - |  |
| Sarva Haryana Gramin Bank | 54 | 81 | OIC |
| Harco Bank | 15 | 15 | NICL |
| **Total** | **169** | **97** |  |

**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 had allotted enrolment targets under Atal Pension Yojana (APY) to Banks/Department of Posts 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.**

Up to March 2022, banks have enrolled accounts under APY as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 7,15,618 | 8,13,417 | 97,799 | 13.67% |

**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 - (1,07,671), Bank of Baroda (98,634), Canara Bank (91,111) |
| **2.** | **Bottom performing banks** | IndusInd (63), J&K Bank (247) & Federal (481) |

**Bank wise/District-wise Progress is given on Annex.No. 8 & 9 (Page 116 & 117)**

**2.10 (iv) National Pension Scheme (NPS) –** Up to **March 2022**, banks have enrolled as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2021** | **Mar 2022** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under NPS | 51,100 | 54,978 | 3,878 | 7.59% |

**Bank wise Progress is given on Annexure No. 8.1 (Page 115).**

**The house may review. ­**

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

**However, as per Department of Financial Services, Ministry of Finance, Government of India letter dated 20.04.2022, it has been decided to revise the timeline for saturation drive from 30.09.2022 to 30.09.2024, with the following break-up:-**

|  |  |
| --- | --- |
| **Period** | **Target to achieve** |
| **Upto Sept., 2022** | **40% of total target** |
| **Upto Sept., 2023** | **70% of total target** |
| **Upto Sept., 2024** | **100% of total target** |

**SLBC Haryana has already communicated revised targets to concerned banks. Controlling Heads of banks are requested to take suitable action to ensure that the targets fixed for enrolment of identified eligible PMJDY accountholders and PMMY beneficiaries are achieved well within the revised timelines.**

Bank-wise progress is as per **Annexure 8.2 (Page 116).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 2.11 (i)** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended March 2022 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 March 2022** | |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 17879 | 7702 |
| Private Sector Banks | 253147 | 68925 |
| Sarva Haryana Gramin Bank | 2253 | 747 |
| **Total** | **273279** | **77374** |
| **KISHORE** | | |
| Public Sector Banks | 32566 | 60206 |
| Private Sector Banks | 44989 | 50188 |
| Sarva Haryana Gramin Bank | 14802 | 22410 |
| **Total** | **92357** | **132804** |
| **Tarun** | | |
| Public Sector Banks | 6936 | 50270 |
| Private Sector Banks | 5364 | 34697 |
| Sarva Haryana Gramin Bank | 412 | 3032 |
| **Total** | **12712** | **87999** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **378348** | **298178** |

**Top performing and bottom performing major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the period ended March 2022 are as:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks (Amount-wise)** | IndusInd Bank (201969 – Rs 80863 lakhs), Convener Bank (25959 – Rs 53315 lakhs) & HDFC Bank (60582- Rs 30155 lakhs) |
| **2.** | **Bottom performing banks (Amount-wise)** | Kotak Mahindra (14 – Rs 45 lakh),BoM (249 – Rs 475 lakh), Uco Bank (648 - Rs 1637 lakh) |

**Bank wise details is as per Annexure No. 11.1-11.8 (Page 120-127).**

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 | 3,78,348 | 2,981 |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.11 (ii)** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT MARCH 2022** |

**Bank wise position is given in Annexure No.12 (Page 128) for information of the house. Institution wise position is as under:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at March 2022** | **NPA under the scheme as at March 2022** | **%age of NPA** |
| **Public Sector Banks** | 287774 | 53615 | 18.63% |
| **Private Sector Banks** | 275865 | 9780 | 3.55% |
| **Sarva Haryana Gramin Bank (RRB)** | 56776 | 6156 | 10.84% |
| **Total** | **620415** | **69551** | **11.21%** |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.12** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED MARCH 2022** |

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.

**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 has been reduced from ‘25%’ to ‘upto 15%’ of the captioned cost.
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 March 2022 is given as under:-**

|  |  |  |
| --- | --- | --- |
| **Institution** | **March 2022** | |
| **No. of A/cs** | **Amt.**  **(Rs. in lakhs)** |
| **Women** | | |
| Public Sector Banks | 119 | 2295 |
| Private Sector Banks | 99 | 2678 |
| Sarva Haryana Gramin Bank | 48 | 778 |
| **Total** | **265** | **5751** |
| **SC/ST** | | |
| Public Sector Banks | 84 | 1291 |
| Private Sector Banks | 25 | 510 |
| Sarva Haryana Gramin Bank | 0 | 0 |
| **Total** | **109** | **1801** |
| Public Sector Bank | 203 | 3586 |
| Private Sector Banks | 124 | 3188 |
| Sarva Haryana Gramin Bank | 48 | 778 |
| **Grand Total (Women & SC/ST)** | **375** | **7552** |

**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 (142 – Rs 27.08 crore), HDFC Bank (51 – Rs 10.92 crore), SHGB (48 – Rs 7.78 crore) |

**Bank-wise details are given in Annex No. 13.1-13.2 (Page 129-130).**

**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. 2.13** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

During the period ended March 2022, 150.95 crore digital transactions have been performed by banks.

**Bank wise position is given on Annex No.14.1 (Page 131).**

**The house may review.**

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| **AGENDA ITEM NO. 2.14** | **100% DIGITALIZATION OF KARNAL, AMBALA & HISSAR DISTRICTS** |

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. 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 had identified Ambala and Hissar districts for 100% digitalization. Progress is As per   
Annexure 14.2 (Page 132).**

**The house to discuss.**

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| --- | --- |
| **AGENDA ITEM NO. 2.15** | **DIGITAL PAYMENTS – NATIONAL PAYMENT CORPORATION OF INDIA** |

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

All Banks are requested to promote the following:-

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

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

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

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

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

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. 2.16** | **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. 2.17** | **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.**

**Bankwise progress is attached as per Annexure 15 (Page 133).**

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| --- | --- |
| **AGENDA ITEM NO. 2.18** | **WELFARE SCHEMES RUN BY STATE GOVERNMENT** |

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

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

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

**The Hon’ble Chief Minister reimbursed premium of PMJJBY and PMSBY to 2.82 lakh eligible beneficiaries on 28.01.2022.**

**All Banks are requested to enroll eligible beneficiaries under PMJJBY and PMSBY and pass on the benefit to all eligibles. Bank-wise progress report is as per Annexure 16 (Page 134).**

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| --- | --- |
| **AGENDA ITEM NO. 2.18 (ii)** | **MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOUANA YOJANA (MMAPUY)** |

On 19.11.2021 Hon’ble Chief Minister of Haryana called a meeting of controlling heads of selected banks regarding MUKHYA MANTRI ANTYODHAY PARIVAR UTHAAN YOJANA. 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.

Out of 53399 applications forwarded to banks, 13305 were sanctioned, 1899 disbursed and 20108 stand rejected.

**Controlling Heads of all banks are requested to dispose of pending applications within a week’s time.** **Bank-wise**/**District-wise progress report is as per Annexure 17.1-17.2 (Page 135-136).**

|  |  |
| --- | --- |
| **AGENDA ITEM 3.1** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL-PROGRESS AS AT MARCH 2022** |

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 March 2022.

|  |  |
| --- | --- |
| **AGENDA ITEM 3.2** | FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E.  **MARCH 2022** |

From the progress report of FLCs during the quarter ended March 2022, it has been observed that: -

* 2381 Going Digital Camps were organized by FLCs during the quarter ended March 2022.
* 1938 Targets Oriented camps were organized in the State of Haryana during the quarter ended March 2022.

**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 **MARCH 2022** |

Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended March 2022 is given below for information of the house:

* Rural branches of banks have conducted 3937 Financial Literacy Camps during the quarter ended March 2022.
* Out of 3937 Financial Literacy Camps organized during the quarter ended March 2022, 2381 Special Camps were organized and 1938 target specific camps were organized by rural branches of banks operating in the State of Haryana.

The controlling heads of banks are requested to advise their rural branches to organize more and more financial literacy camps for different target groups with the assistance of Financial Literacy Counselor of their bank/area to ensure that 100% Financial Inclusion could be achieved. **Bank wise Progress is given on Annexure No. 18 (Page 137).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM 3.4** | 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).

|  |  |
| --- | --- |
| AGENDA ITEM NO. 4.1 | PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO MARCH 2022 |

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

**From the progress report of RSETIs during the quarter March 2022, it has been observed that:-**

* 148 training programmes of Skill Development have been organized during the quarter March 2022 wherein 4220 trainees participated.
* 1234 trainees have been financed by the banks to start their Enterprises, 1427 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to March 2022 is given on Annexure No.19.1 (Page-138).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 4.2** | **DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA-PROGRESS UPTO THE PERIOD ENDED** MARCH 2022 |

**From the progress report upto the period ended March 2022, it has been observed that:-**

* 2437 loan applications of RSETI trained candidates have been sponsored and 1479 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 19.2 & 19.3 (Page 139-140).**

**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.**

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

NABARD, Haryana, RO Chandigarh has informed that 4065 Financial and Digital Literacy Camps (FDLCs) have been sanctioned with financial support of Rs. 199.23 lakh during the FY 2021-22, to the following banks:

(Amount in Rs.)

| Sr. No. | Name of the Banks | No of Camps sanctioned | Amount sanctioned | No of Camps conducted | Amount disbursed |
| --- | --- | --- | --- | --- | --- |
| 1 | Yamunanagar CCB | 200 | 1000000 | 150 | 670014 |
| 2 | Kurukshetra DCCB | 100 | 500000 | 85 | 425000 |
| 3 | Mahendrgarh CCB | 200 | 1000000 | 200 | 999915 |
| 4 | Rewari DCCB | 250 | 1250000 | 250 | 1247693 |
| 5 | SHGB, Rohtak | 970 | 4879000 | 956 | 3098467 |
| 6 | Airtel Payment Bank | 250 | 1283000 | 250 | 1217274 |
| 7 | Rohtak DCCB | 200 | 1000000 | 200 | 1000000 |
| 8 | Gurugram DCCB | 150 | 850000 | 150 | 848580 |
| 9 | Jind DCCB | 250 | 1250000 | 145 | 683678 |
| 10 | Bhiwani DCCB | 100 | 500000 | 100 | 456265 |
| 11 | Jhajjar DCCB | 100 | 500000 | 100 | 500000 |
| 12 | Ambala DCCB | 100 | 500000 | 52 | 234000 |
| 13 | Panipat DCCB | 40 | 180000 | 40 | 106760 |
| 14 | Faridabad DCCB | 200 | 1000000 | 200 | 1000000 |
| 15 | Panchkula DCCB | 60 | 297000 | 60 | 262247 |
| 16 | Karnal DCCB | 50 | 250000 | 45 | 200558 |
| 17 | PNB | 200 | 1000000 | 2 | 6233 |
| 18 | Sonepat DCCB | 50 | 247500 | 50 | 241798 |
| 19 | Fatehabad DCCB | 50 | 250000 | 34 | 135326 |
| 20 | AU Smal Finance Bank | 24 | 100800 | 12 | 50400 |
| 21 | Hisar | 50 | 247500 | 50 | 247500 |
| 22 | Jana Small Finance Bank | 56 | 280000 | 6 | 4404 |
| 23 | Sirsa | 75 | 375000 | 75 | 374950 |
| 24 | India Post Payment Bank | 174 | 187200 | 89 | 63517 |
|  | Special Scheme for saturation of PMJDY A/c holders under Social Security Schemes (PMSBY & PMJJBY) | | | |  |
| 25 | SHGB Rohtak | 116 | 696000 |  |  |
| 26 | Gurgaon DCCB | 50 | 300000 |  |  |
| 27 | Indian Bank | 8 | 48000 |  |  |
|  |  | 4065 | 19923000 | 3301 | 14074579 |

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.

FDLCs are also sanctioned to SHGB, Gurgaon CCB and Commercial Banks (Indian Bank, Canara Bank and Bank of Baroda) under Special Scheme for saturation of PMJDY A/c holders under Social Security Schemes (PMSBY & PMJJBY) to be conducted by the banks by 31 May 2022.

The concerned banks are requested to organize Financial and Digital Literacy camps by their FLCs and branches and claim reimbursement of expenditure incurred on organizing the camps from NABARD.

The scheme is open for all Schedule commercial Bank, Small Finance Bank and Payment Banks for FY 2022-23. 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.

An amount of Rs.1170000/- has been sanctioned PAYTM Bank for deployment of PoS Machine.

An amount of Rs.2880/-has been sanction to AU Small Finance Bank and Rs.3.84 lakh to India Post Payment Bank for Reimbursement of Examination fee of BC/BF.

An amount of Rs 45.71 Lakh has been disbursed to PNB and Canara Bank for Centre for Financial Literacy for extended period.

1. Other schemes available under Financial Inclusion fund for Schedule Commercial Banks, RRBs and RCBs, are as under –

|  |  |  |
| --- | --- | --- |
| 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. |

Banks may submit the proposals for Financial & Digital Literacy Camps (FDLCs) and other scheme during the current Financial Year 2022-23, indicated in the above table in the prescribed format as per our circular No.105/ DFIBT-o4/2019 dated 23 April 2019.

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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 had 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.

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.

SLBC Secretariat is vigorously following-up with all banks and it is hoped that we shall be switching over to revised mechanism of data collection soon.

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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 29.04.2022** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 29.04.2022 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:-**

|  |  |
| --- | --- |
| **Agenda Item No.** | **Action Points emerged** |
| **1 & 2 -Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & resolution of complaints under PMFBY** | 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 immediately. This position was discussed bank-wise and a few banks who did not submit the information despite vigorous follow-up were advised to clarify the reasons for delay. Since no bank could give any tangible reason for delay all banks were called upon to submit the ATR within a week’s time.  The house was also informed that Govt of Haryana has launched new portal to redress grievances of farmers in case of PMFBY. |
| **3 Doubling Farmers’ Income by 2022** | The Chief Manager, SLBC Haryana informed the house that activities already covered under Agriculture Infrastructure Fund/SFACH will help farmers in doubling their income.  Shri Jagraj Dandi, Joint Director (Stat), Department of Agriculture & Farmers Welfare, Government of Haryana informed that they have hired a third party agency to conduct study on the subject. The report of the agency will be analysed and discussed as and when received. |
| **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 from 8th November, 2021 on every Friday of the week. Ministry of Fisheries, Animal Husbandry & Dairying, Government of India vide letter dated 01.04.2022 have informed that the suspended nation-wide AHDF KCC campaign has been resumed from 18.04.2022 till 31.07.2022 and necessary instructions have already been communicated to all stake-holders.  Dr V S Rathi, Vet Surgeon from Animal Husbandry Department, requested bankers to ensure that no case is kept pending for disposal beyond 15 days. |
| **5 – Financing under Agri Infrastructure Fund & Farmers’ Producing Organizations** | 229 cases have been sanctioned and 69 were pending for disbursement. 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 the house that against target of Rs 780 crores during the last financial year, cases amounting to Rs 277 crores were sanctioned and hoped that the targets will be achieved during the current financial year.  The house was informed that as advised by Additional Chief Secretary, Finance & Planning, Govt of Haryana during 159th meeting held on 28.03.2022, daily VC meeting with one LDM is being conducted to review performance of banks under AIF. |
| **6 – Financing under PM FME** | The Chief Manager, SLBC Haryana briefed the house about the salient features of PMFME Scheme launched by Hon’ble Prime Minister. He also informed that One District One Programme (ODOP) be adopted by all banks while considering loan applications for successful implementation. He also informed that this scheme is regularly being reviewed by Ministry of Food Processing Industries, Government of India.  Shri Ankush, Team Leader, PMU PMFME informed that under the Scheme, 86 cases were pending for more than two months. He requested bankers to dispose of pending cases within stipulated time-frame.  The representative from PMU FME 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. Kisan Bhagidari Prathmitka Hamari -** A Sprint Campaign Of Kisan Credit Card | The house was informed that DFS, MoF, Govt of India through Department of Agriculture & Farmers Welfare (DA&FW) has decided to launch a sprint campaign “KISAN BHAGIDARI PRATHMITKA HAMARI” from 24.04.2022 to 01.05.2022 and SoP was forwarded to all banks/LDMs for its implementation.  The campaign was kick-started from 24.04.2022 by Hon’ble Prime Minister in a special Gram Sabha. Camps are being organized in villages which are also being attended by all commercial banks and LDMs of the respective district.  Shri Ayush, DGM, NABARD informed the house that performance of banks is being reviewed on the basis of ENSURE portal and requested LDMs to update ENSURE portal on regular basis.  Controlling Heads of all banks were advised to ensure proactive participation in camps and also ensure that processing and sanctioning of KCC to eligible left-over farmers including PM Kisan beneficiaries.  The DGM, SLBC Haryana advised bankers to make best use of these campaigns and ensure to enroll farmers under social security schemes like PMJJBY & PMSBY. |

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

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

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

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

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

* The Insurance Company shall verify the data of insured farmers pertaining to area insured, area sown, address, bank account number (KYC) as provided by the banks independently on its own cost within two months of the cut-off data and in case of any correction must report to the State Government failing which no objection by the Insurance Company at a later stage will be entertained and it will be binding on the Insurance Company to pay the claim.
* The selected insurance company shall upload the data of beneficiaries on web portal of the Department/Government strictly within the timelines as mentioned in revamped operational guidelines of PMFBY.
* Selected Insurance Companies have to follow the seasonality of discipline and provision of revamped Operational Guideline and instruction issued by the Government from time to time to ensure benefit of the scheme is reached within stipulated timelines. Non-adherence of the guideline and cut-off dates shall attract penalty as envisaged in the operational guidelines.
* Insurance Companies will facilitate the bank branches/intermediaries/agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
* Claim processing and payment to Banks/famers within the prescribed timelines. Claim should be processed through DBT to beneficiaries and not to the bank branches.
* Implementing Agency shall be responsible to settle all admissible claims due to the conditions/eventualities as detailed in revamped operational guidelines of PMFBY. Implementing agency shall be responsible for payment of claims upto the ceiling as mentioned in the revamped operational guidelines of PMFBY. The claim should be settled within the prescribed time limits after receipt of yield data i.e. after 30 days of receiving yield data. Penal interest @ 12% per annum will be recovered on admissible pending claims amount, if Insurance Companies keep claims pending beyond 30 days after providing yield data to Insurance Company and releasing all admissible subsidies for the crops.
* All grievances will be addressed/resolved in District Level Monitoring Committee and Insurance Companies are bound to compliance the decision within 15 days or appeal in higher appealing authorities. After 15 days concerned insurance companies are liable to pay the claim to farmers as per decision of DLMC.
* As per information received from Department of Agriculture & Farmers Welfare, 661238 loanee and 1024 non-loanee farmers were covered under PMFBY for Rabi 2021-22 **(Annexure 20) (Page 141)**

**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- Convenor
6. DDM, NABARD - Member
7. District Nodal Officer, Department of Animal Husbandry - Member
8. District Nodal Officer, Department of Fisheries - Member
9. Bank’s representatives at District Level –Member

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

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

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

As on 15.04.2022, status of applications is summarized as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme** | **Applications received** | **Applications accepted by banks** | **Applications**  **sanctioned** | **Pending more than 15 days** |
| Animal Husbandry | 15795 | 15608 | 9274 | 182 |
| Fisheries | 135 | 135 | 37 | 10 |

Bank-wise and District-wise progress under Animal Husbandry **Annexure 21.1-21.2 (Page 142-143)** & Fishery Schemes are as per **Annexure 22.1-22.2 (Page 144-145).**

**Ministry of Fisheries, Animal Husbandry & Dairying, Government of India vide letter dated 01.04.2022 have informed that the suspended nation-wide AHDF KCC campaign has resumed from 18.04.2022 till 31.07.2022. Necessary instructions have already been communicated to all stake-holders.**

Controlling Heads of public sector banks, Harco Bank and Sarva Haryana Gramin Bank are requested to whole-heartedly participate in the campaign.

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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.

**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.

Department of Agriculture has already formed 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** |
| 86 | 229 | 160 | 69 | 87 |

**Bank-wise & District-wise position is as per Annexure 23.1-23.2 (Page – 146-147).**

**The house may discuss.**

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

Vide State Notification dated 09.07.2020 the two committees namely State Level Consultative Committee (SLCC) & District Level Monitoring Committee (DLMC) have been constituted for monitoring the formation and promotion of FPOs under CSS in the State.

1st, 2nd & 3rd meetings of SLCC have been convened on 06.08.2020, 04.02.2021 & 13.01.2022 respectively.

1st & 2nd meeting of DLMCs in all 22 districts have been convened. 3rd meeting of DLMC in all 8 districts allocated to SFAC-Haryana have also been convened.

Target for FPOs formation in Haryana.

|  |  |  |  |
| --- | --- | --- | --- |
| Sn | Implementing Agency (IA) | Target of FPOs formation (2020-21 & 2021-22) | Progress |
| 1 | SFAC Haryana | 50 | 47 with 9727 shareholder |
| 2 | NABARD | 15 |  |
| 3 | NCDC | 21 |  |
| 4 | SFAC, New Delhi | 50 |  |
| 5 | NAFED | 11 |  |
|  | Total | 147 |  |

Under new Centre Sector Scheme, there is provision of handholding and management for five years. This work is being carried out through Cluster Based Business Organizations (CBBOs).

As per data available from AIF portal, district-wise position of FPOs is as per **Annexure 23.3 (Page 148)**

**During deliberations in 159th SLBC meeting held on 28.03.2022, Shri TVSN Prasad, IAS, Additional Chief Secretary, Finance & Planning, Government of Haryana advised to have VC meeting with one LDM daily alongwith related Government Departments in order to have granular review of pendency under Agriculture Infrastructure Fund including FPOs.**

**As such, daily VC meetings are being convened by SLBC with one LDM which is also attended by State PMU, AIF and SFACH representative.**

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

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

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

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

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

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

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

**One District One Product Approach**

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

**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.

MSME Department Haryana has appointed State PMU (M/s Grant Thornton) for hand-holding above-said scheme for providing support to beneficiaries and source quality aplications under the scheme in close coordination with DNOs and 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:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Applications received** | **Cases sanctioned** | **Cases under process** | **Applications rejected** |
| 387 | 99 | 116 | 172 |

**Bank-wise & District-wise position is as per Annexure 24.1-24.2 (Page – 149-150).**

|  |  |
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| **AGENDA**  **ITEM NO. 16** | **ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)** |

The recently announced Prime Minister’s AtmaNirbhar Bharat Abhiyan stimulus package mentioned abut setting up of Rs 15000 crore Animal Husbandry Infrastructure Development Fund (AHIDF). The Animal Husbandry Infrastructure Development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish (i) the dairy prcessing and value addition infrastructure, (ii) meat processingand value addition infrastructure and (iii) Animal Feed Plant.

**AREA OF OPERATION**

The Animal Husbandry Infrastructure Development Fund (AHIDF) as detailed in the forthcoming paragraphs will be implemented in all States and Union Territories.

**OBJECTIVES**

1. To help increasing of milk and meat processing capacity and product diversification thereby providing greater access for unorganized rural milk and meat producers to organized milk and meat market.
2. To make available increased price realization for the producer.
3. To make available quality milk and meat products for the domestic consumer.
4. To fulfill the objective of protein enriched quality food requirement of the growing population of the country and prevent malnutrition in in one of the highest malnourished children population in the world.
5. Development entrepreneurship and generate employment.
6. To promote exports and increase the export contribution in the milk and meat sector.
7. To make available quality concentrated animals feed to the cattle, buffalo, sheep, goat, big and poultry to provide balanced ration at affordable prices.

**IMPLEMENTING AGENCY**

Animal Husbandry Infrastructure Fund will be implemented by the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying.

**QUANTUM OF LOAN AND MARGIN MONEY/BENEFICIARY CONTRIBUTION**

The project under the AHIDF shall be eligible for loan upto 90% of the estimated/actual project cost from the Scheduled Bank based on submission of viable projects by eligible beneficiaries. The beneficiary contribution in case of Micro and Small units as per MSME defined ceiling could be 10% while in case of Medium Enterprises as per defined MSME ceiling, beneficiary contribution could go upto 15%. The beneficiary contribution in other categories of enterprises could go upto 25%.

**INTEREST SUBVENTION: 3**% for all eligible entities.

**The house to discuss.**

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| **AGENDA**  **ITEM NO. 17** | **“KISAN BHAGIDARI PRATHMIKTA HAMARI CAMPAIGN” – A SPRINT CAMPAIGN OF KISAN CREDIT CARD (KCC) SATURATION DRIVE DURING THE PERIOD FROM 24.04.2022 TO 01.05.2022.** |

Department of Financial Services, Ministry of Finance has written letter dated 12.04.2022 to MD & CEOs of all banks informing that a special KCC drive was launched on 12th February, 2020 to cover all the PM Kisan beneficiaries under the ambit of KCC. Thereafter, the KCC saturation drive was made part of Atmanirbhar Bharat Package with the objective to cover 2.5 crore farmers including Fishermen and Dairy farmers with a credit boost of Rs. 2 lakh crores.

Govt. of India through Department of Agriculture & Farmers Welfare (DA&FW) has decided to launch a sprint campaign, “**किसान भागीदारी प्रथमिकता हमारी**" from **24.04.2022 to 01.05.2022** to provide KCC to left over farmers including PM Kisan beneficiaries within the ongoing saturation drive. Department of Panchayati Raj is going to organize a special Gram Sabha on all the Gram Panchayats on 24.04.2022 which will be addressed by Hon'ble Prime Minister. Therefore, it has been decided that this campaign will also be kick-started from 24.04.2022 in this special Gram Sabha. In this regard DA&FW has issued detailed instructions alongwith Standard Operating Procedure (SOP.

In terms of the SoP for the sprint campaign, while local administration including the Panchayat Secretary/Sarpanch will be primarily responsible for sourcing of applications. Banks will also supplement their efforts by sourcing applications through BCs/Bank Sakhi network to ensure success of the campaign.

The brief guidelines are as under:-

1. **About the Campaign:**
2. **Name of the Campaign**: A sprint campaign of KCC saturation drive under Kisan Bhagidari Prathmikta Hamari campaign
3. **Period of the Campaign**: From 24th April to 1" May 2022 to facilitate all farmers in getting benefits of the ongoing schemes especially Kisan Credit Card.

c. **Aims of the Campaign:**

i) To facilitate all farmers in getting benefits of the ongoing schemes especially Kisan Credit Card Scheme.

ii) A sprint campaign to be conducted from 24th April to 1" May 2022 by the banks in coordination with the District Administration, line departments, NABARD, and local self-government functionaries to mobilise potential KCC beneficiaries and sanctioning of KCC by banks/financial institutions through its network of BCs, Bank Sakhis, agents etc.

iii) To mobilise the potential farmers through special Gram Sabha on 24th April, 2022 specially to saturate PM KISAN beneficiaries with KCC.

iv) To enroll maximum number of farmers/PM KISAN beneficiaries under all types of KCC schemes (for Crop cultivation, Animal Husbandry, Dairy and Fisheries).

v) To cover all eligible farmers under the various social security schemes (PMSBY/PMJJBY/APY) of the PMJDY programme.

d. **Participating Entities**

i. **Banks**: All Rural/Semi-Urban branches of Commercial Banks, RRBs and Co-operative Banks including Primary Agriculture Credit Societies (PACS) and NABARD.

ii. **Govt Departments**: District Administration, Line departments (Agriculture, Animal Husbandry, Dairy & Fisheries),Revenue Dept. including Patwaris/Village Accountants, Local Self Govt. Dept including Panchayat Secretaries etc.

iii. **Other Entities**: Gram Sabha, Financial Literacy Centres (FLCs), Bank Sakhis/Business Correspondents, Common Service Centres (CSC) etc.

e. **Coordinators:**

i. **National Level:** Head Office of NABARD under the general guidance of DA&FW, Gol. Head Offices of Banks shall coordinate all activities of respective Banks under the campaign at the national level.

ii. **State/UT Level:** SLBC/UTLBC Convener with State Office of NABARD and State Agri Dept.

iii. **District Level**: District Administration, Lead District Manager and District Development Manager (DDM) of NABARD.

iv. **Block Level**: BLBC Convener along with Block level officers of State/UT Govt.

Controlling heads of all commercial banks, SHGB and Cooperative Banks and are advised to issue suitable instructions to field functionaries for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible left-over farmers including PM Kisan beneficiaries. Further, advise the field functionaries to attend the Special Gram Sabha on 24th April 2022 and help in maximum enrolment on said date.

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| **AGENDA ITEM NO. 18** | **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 29.04.2022** |

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 29.04.2022. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

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| **Agenda Item No.** | **Action Points emerged** |
| 1.1 Disposal of Govt. Sponsored Cases within 30 days from the date of receipt of application at branch. | The Chief Manager, SLBC Haryana apprised the house that in last sub-committee meeting Controlling Heads of the banks were requested to ensure disposal of sponsored cases lying pending with their branches for more than one month within 10 days and remaining cases within another 10 days. The banks were requested to ensure that all loan applications of sponsored cases should be disposed of within a maximum period of 30 days from the date of receipt of loan application in the branch and no application should remain pending with bank branches beyond this time period.  Controlling Heads from private banks were also advised, specifically, to ensure their active participation in implementation of Government Sponsored Programmes. |
| 1.2 PMEGP Progress during the period ended March 2022 | During the financial year 2021-22 against the annual target (margin money disbursement) of Rs 7464 lakh, margin money sanctioned and disbursed was Rs 6877 lakh and Rs 6285 lakh i.e. 92% & 81% respectively. Shri I Jawahar, State Director, KVIC, Ambala observed that contribution of private banks remained negligible during the last financial year as a result of which Haryana could not achieve the allocated target.  The house was also informed that Bank of Baroda, Canara Bank, PNB, UBI, J&K Bank and Sarva Haryana Gramin Bank achieved their targets during the last financial year.  Shri Jawahar also informed the house that a target of Rs 67.66 crore has been allocated for the financial year 2022-23 and requested all banks to ensure to achieve the allocated target. |
| 1.3 HSCFDC Progress for the period ended March 2022 | The Chief Manager SLBC Haryana informed the house that against the target of 15000 cases, 15717 cases were sponsored, 3128 sanctioned and 6305 cases were pending for disposal. It was observed that progress was not upto the desired level. He requested all banks to dispose of pending cases expeditiously.  Ms Seema representative from HSCFDC 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 March 2022 | Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, Government of Haryana informed that progress of banks during the review period was not upto the mark in individual cases which needs improvement.  Shri Jagdeep Singh, Deputy General 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 March 2022 | Shri R K Dharia, DFM-FI, HSRLM complemented the role of banks in achievement of financial targets by 100% 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, 13206 applications were sponsored to banks, out of which 8548 SHGs have been sanctioned amounting to Rs 160.24 crore and disbursement has been made to 8528 SHGs amounting to Rs 160.04 crores.  Shri Rajender Prashad, SFM-FI informed the house that MoRD has fixed a target of 22,000 SHGs amounting to Rs 229 crore for 2022-23 and hoped that with the cooperation of all banks target for this financial year will also be achieved. |
| 1.5 - Pradhan Mantri Awas Yojana (PMAY)-Progress during the period ended March 2022 | As per PMAY-MIS portal, the different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 5062.27 crore to 32354 CLSS beneficiaries by providing them interest subsidy of Rs 678.36 crore upto 31.03.2022. |
| 1.6 - PM STREET VENDOR’S ATMA NIRBHAR NIDHI (PM SAVNidhi) | The bank-wise progress under the Scheme was not found satisfactory and all banks were advised to expedite cases pending for sanction/disbursement.  Shri Vipin Gupta, Additional Mission Director, ULB, informed the house that 7123 cases are pending for disbursement by HDFC Bank as a result of which progress of Haryana remained on lower side. Representative from HDFC Bank was advised to get these cases disbursed at the earliest. |

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| AGENDA ITEM NO. 19 | 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.**

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| **AGENDA ITEM NO. 20** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

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| AGENDA ITEM NO. 20.1 | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP**)-PROGRESS DURING THE PERIOD ENDED MARCH 2022 |

**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 | | 8182 | | 1996 | 6877 | 92% | 1782 | | 6285 |
| **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.** | |
| 1719 | 6025 | | 81% | | 4401 | 40 | | 1981 | | 183 | |

Source: PMEGP Portal

**Bank wise & District wise Progress and pendency as at March 2022 is given on Annexure No.25.1-25.3 (P 151-153) for information of the house.**

**Highlights of the performance of banks during the year ended March, 2022 are as under:-**

1. The **achievement under the scheme in terms of cases sanctioned and margin money disbursed has been 92% and 81% of the allocated target** respectively.
2. The **achievement of Public Sector Banks** against the target in terms margin money disbursed **has been** **105**%.
3. The **achievement of Private Sector Banks** against the target in terms of margin money disbursed **has been only 7%.**
4. The **achievement of Sarva Haryana Gramin Bank** against the target in terms of margin money disbursed **has been 105%.**
5. **Out of the total 8181 cases sponsored to various banks,** 4401 cases i.e.54% cases were rejected/returned by the banks, which is on very higher side which speaks of quality of sponsored cases as well.
6. **As at 31st March, 2022, 1981 and 183 cases were lying pending with banks for sanction and disbursement respectively.**

**Institution wise Progress:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **No. of Applications** | | | | | |
| **Sponsored** | **Sanctioned** | **Rejected/**  **returned** | **Pending for disposal** | **Disb.** | **Pending for Disb.** |
| **Pub. Sec. Banks** | 6822(83%) | 1768 | 3635 | 1599 | 1503 | 163 |
| **Pvt. Sec. Banks** | 304 (4%) | 29 | 90 | 189 | 27 | 2 |
| **SHGB** | 1055(13%) | 199 | 676 | 193 | 189 | 18 |
| **Total** | **8181** | **1996** | **4401** | **1981** | **1719** | **183** |

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

**The house may discuss.**

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| AGENDA ITEM NO. 20.2 | PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED MARCH 2022 |

**Progress during the year ended March 2022 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 | 15717 | 3128 | 3068 | 21% sanction  20% disb. | 6284 | 6305 | 60 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.26.1-26.2 (Page 154-155) for reference of the SLBC member banks.**

From the above it has been observed that:-

* The progress against the target during the review period in sanction and disbursement of cases was 21% and 20% respectively which was very low.
* 6284 cases were rejected/returned during the review period. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 6305 and 60 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of March 2022.

**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 March 2022, are disposed of immediately.
3. Sanctioned cases are disbursed immediately after the sanction subject to compliance of terms of sanction of loan.
4. Loan applications are not rejected on flimsy grounds.
5. Loan applications are not kept pending for disposal/disbursement beyond the prescribed time norms.
6. Loan applications are rejected by the next higher authority
7. Reasons for rejection are conveyed to the applicant in a proper manner.

**For HSFDC**

* **HSFDC** is requested to sponsor applications to all banks (including private sector banks) in proportion to their bank branches in the State of Haryana. From Annexure 26.1 it is observed that out of 15717 applications sponsored, only 571 (4%) applications were sponsored to private sector banks.
* **Representative of HSFDC** is requested to advise their District level field functionaries to visit LDM Office of their respective district on monthly basis on 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe. All LDMs of Haryana have already been advised to follow up with the concerned bank branches for disposal of the pending loan applications within the specified timeframe and disbursement of sanctioned cases as well.
* **Representative of HSFDC** is requested to ensure that the reasons for higher rate of rejection of loan applications are to be analyzed by the District Level Task Force Committee and kept in mind while sponsoring of fresh cases during the current financial year i.e. 2022-23.
* Branch wise pendency is provided to the LDM of the respective district for follow up with the concerned branches of banks in the district.

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

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| **AGENDA ITEM NO. 20.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

**Progress under NULM during the period ended March 2022 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 | 4798 | 932 | 1138 | 2728 | 896 | 36 | 55% |

**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 | 44 | 14 | 10 | 20 | 14 | 0 | 32% |

**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 | 1062 | 3500 | 698 | 2395 | 160 |

Source: ULB

**A copy of the bank wise and district wise progress as at March 2022 is given on Annexure No.27.1-27.5 (Page 156-163).**

From the above, it has been observed that:-

* Against the annual target for sanction of loans to 1700 individuals, 4798 applications were sponsored to banks operating in the State of Haryana during the period ended March 2022.
* Out of 4798 sponsored loan applications, 932 loan applications were sanctioned. i.e 55% of the annual target.
* 1138 Loan applications were rejected and 2728 applications were lying pending with various branches of banks as at March, 2022.
* Similarly, against the annual target for sanction of loans to 100 groups of individuals, only 44 applications were sponsored to banks and 14 sanctioned by banks operating in the State of Haryana during the period ended March 2022.

**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 March 2022 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 March 2022 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 March 2022** are provided to SLBC Haryana Secretariat for taking up the matter with the concerned banks for disposal of pending loan applications.
* **Bank wise progress in terms of amount sanctioned and disbursed** should be collected, compiled and submitted to SLBC Haryana Secretariat (as advised by RBI).

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

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| **AGENDA ITEM NO. 20.4** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

From the progress report for the period ended March 2022 received from HSRLM it has been observed that:-

* against the annual target of financing of 15,000 SHGs during the financial year 2021-22, 13206 applications were sponsored to banks.
* Out of these, loan amounting to Rs 16024 lakhs has been sanctioned to 8548 SHGs and disbursement amounting to Rs 16004 lakhs has been made to 8528 SHGs.
* 1953 loan applications have been rejected/returned by banks.
* 2705 loan applications were lying pending for disposal with branches of various banks in the State at the end of March 2022.
* 20 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 28 (Page 164).**

**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.

**Further, we have received communication from the Chief Executive Officer, HSRLM, Panchkula dated 20.04.2022 that for the current financial year 2022-23, MoRD has allotted target of 22,000 SHGs amounting to Rs 229 crores.**

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| **AGENDA ITEM**  **NO. 20.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIIOD ENDED MARCH 2022** |

From the progress report of Self Help Groups (SHGs) for the period ended March 2022, it has been observed that banks have saving linked 7280 SHGs and 5141 SHGs have been credit linked during the financial year 2021-22.

Bankwise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 29 (Page 165).**

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| **AGENDA ITEM NO. 20.6** | **PRADHAN MANTRI AWAS YOJANA (PMAY) URBAN - PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

As per PMAY-MIS Portal, different banks and Housing Finance Companies (HFCs) have disbursed home loans of Rs 6625.83 crore to 32354 CLSS beneficiaries by providing them interest subsidy of Rs 678.36 crore upto 31.03.2022 (Source: Department of HFA).

A statement showing district-wise & ULB-wise number of beneficiaries and amount disbursed under CLSS is given on **Annexure No 30 (i & ii) (Page 166-167).**

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| **AGENDA ITEM NO. 20.7** | **PM STREET VENDOR’S ATMANIRBHAR 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.

Bank-wise/District-wise status of support to Street Vendors – 1st Tranche and 2nd Tranche are as per **Annexure 31.1-31.2 (Page 168-169)**

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.**

**We have been informed Department of Financial Services, Ministry of Finance, Government of India that it has been decided by Ministry of Housing & Urban Affairs that to extend the PM SVANidhi scheme period with the existing components, for a further period of 6 months or till the final approval of the competent authority is taken, whichever is earlier.**

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| **AGENDA ITEM**  **NO. 21** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

The position of recovery certificates as on March 2022 is given here-under:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 31.12.2021** | **15813** | **586.26** |
| Cases filed during the quarter ended March 2022 | 1130 | 37.76 |
| Cases disposed of during the period ended March 2022 | 2083 | 46.92 |
| **Cases pending as on 31.03.2022** | **14860** | **577.10** |
| Pendency level | | |
| Up to 6 months | 2054 | 71.55 |
| 6 months to 12 months | 1808 | 59.06 |
| 1 year to 3 years | 4330 | 120.58 |
| Above 3 years | 6668 | 325.91 |
| **Total** | **14860** | **577.10** |

**Bank wise and District wise progress is given at Annexure No. 32.1-32.2 (Page 170-171) 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. 22.1** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

The Sector-wise recovery position is as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **March, 20**  **(%age Ach)** | **March, 21**  **(%age Ach)** | **March, 22**  **(%age Ach)** | **Variation (PPs)** |
| Agriculture | 70% | 67% | 68% | 1% |
| MSME | 79% | 80% | 81% | 1% |
| OPS | 73% | 62% | 64% | 2% |
| Total PS | 74% | 70% | 71% | 71% |

Bank-wise recovery position as at 31.03.2022 is given in **Annexure No.33** **(Page-172).**

The house may deliberate.

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 22.2** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

Bank-wise Recovery position under various Govt. Sponsored Programmes up to March, 2022 is given on **Annex. No. 34 (P 173).**

Gist of overall recovery position is as under:-

(%age Recovery)

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **PMEGP** | **NULM** | **NRLM** |
|
| March, 20 | 56% | 37% | 88% |
| March, 21 | 54% | 36% | 88% |
| March, 22 | 63% | 56% | 88% |

Controlling heads of above mentioned banks are requested to advise the concerned official of their bank to ensure submission of recovery data properly so that purpose of review of recovery position of banks could be achieved.

**The house may discuss**.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON MARCH 2022 (COMMERCIAL BANKs AND RRBs)** |

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

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

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Mar 20** | **Mar 21** | **Mar 22** | **Variation March 22/March, 21 (Absolute and %age terms)** |
| No .of Branches | 4980 | 5007 | 4990 | -17 (-0.33%) |
| Deposits | 427845 | 505487 | 571016 | 65529 (12.96%) |
| Advances | 283674 | 325641 | 406571 | 80930 (24.85%) |
| PS Advances | 141755 | 146416 | 183417 | 37001 (25.27%) |
| Agriculture | 54216 | 55629 | 62397 | 6768 (12.17%) |
| MSME | 68528 | 70019 | 94789 | 24770 (35.38%) |
| Other PS | 19010 | 20768 | 26231 | 5463 (26.30%) |
| Advances to WS | 30791 | 34715 | 42223 | 7508 (21.63%) |
| Advs. under DRI Scheme | 10.20 | 11.03 | 9.11 | -1.92 (-17.41%) |

**Bankwise position is given in Annexure 35.1 to 35.6 (Page 174-179).**

# **23.2 BRANCHES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No. of Branches** | **As At** | | | **Variation** | |
| **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **March 22/March 21** | |
| **(Absolute)** | **%age** |
| **Rural** | 1749 | 1659 | 1675 | 16 | 0.96% |
| **Semi Urban** | 1196 | 1227 | 1194 | -33 | -2.69% |
| **Urban** | 2035 | 2121 | 2121 | 0 | - |
| **Total** | **4980** | **5007** | **4990** | **-17** | **-0.33%** |

# **23.3 DEPOSITS**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Deposits** | **As at** | | | **Variation** | |
| **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **March 22/March 21** | |
| **(Absolute)** | **% age** |
| **Rural** | 49546 | 52810 | 55428 | 2618 | 5% |
| **Semi Urban** | 65038 | 73636 | 78501 | 4865 | 7% |
| **Urban** | 313261 | 379041 | 437087 | 58046 | 15% |
| **Total** | **427845** | **505487** | **571016** | **65529** | **13%** |

# **23.4 ADVANCES**

**(Amt. Rs. In Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **March 22/March 21** | |
| **(Absolute)** | **% age** |
| **Rural** | 31919 | 31836 | 35727 | 3891 | 12% |
| **Semi Urban** | 41940 | 44804 | 52684 | 7880 | 18% |
| **Urban** | 209815 | 249001 | 318160 | 69159 | 27% |
| **Total** | **283674** | **325641** | **406571** | **80930** | **25%** |

# **23.5 PS ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **March 22/March 21** | |
|  |  |  | **Absolute** | **%age** |
| **Priority Sector** | 141755 | 146416 | 183417 | 37001 | 25.27% |

**23.6 AGRICULTURE ADVANCES**

**(Amt. Rs. In Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **Variation**  **March 22/March 21** | |
|  |  |  | **Absolute** | **%age** |
| **Agriculture** | 54216 | 55629 | 62397 | **6768** | **12.17%** |

**23.6-(i) NPAs UNDER AGRICULTURE AS AT 31.03.2022**

(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.** |  |
| 2192545 | 62397 | 195542 | 5769 | 9.24 |

**Bank wise position is given at Annexure No. 35.7 (P-180)**

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

**(Amt. Rs. In Crore)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **Mar**  **2020** | **Mar**  **2021** | **Mar**  **2022** | **Variation**  **March 22/March 21** | |
|  |  |  | **Absolute** | **%age** |
| MSME Sector | 68528 | 70019 | 94789 | 24770 | 35.38% |

**23.8 ADVANCES TO WEAKER SECTOR**

**(Amt. Rs. In Crore)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | | **Mar**  **2020** | | **Mar**  **2021** | **Mar**  **2022** | **Variation**  **March 22/March 21** | |
|  | |  |  | **Absolute** | **%age** |
| Weaker Sector Advances | | 30791 | | 34715 | 42224 | 7509 | 22% |
| **AGENDA ITEM NO 24.1** | | **N A T I ON A L G O A L S** | | | | | |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.**  **MARCH, 2020** | **ACH.**  **MARCH, 2021** | **ACH.**  **MARCH, 2022** |
| **CD Ratio (Total)** | - | 66% | 64% | 71% |
| **CD Ratio (Rural)** | 60% | 64% | 60% | 64% |
| **CD Ratio (S Urban)** | 60% | 67% | 61% | 67% |
| **PS to total Advances** | 40% | 54% | 52% | 56% |
| **Agri. to total Advs.** | 18% | 21% | 20% | 19% |
| **Small & Marginal Farmers** | 8% (now 9%) | 8% | 8% | 9% |
| **Micro Enterprises** | 7.5% | 9% | 9% | 10% |
| **Export Credit** | 2% | 0.05% | 0.05% | 0.71% |
| **WS Advances to Total Advances** | 10% (now 11%) | 10% | 12% | 13% |

**The Bank-wise position under National Goals is available in Annexure No. 35.8 (P-181).**

**\* 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** |
| March, 2020 | 66% | -3pps |
| March, 2021 | 64% | -2 pps |
| March, 2022 | 71% | 7 pps |

District-wise CD ratio is available in **Annexure No. 35.9** **(P 182)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **MARCH, 2020** | **MARCH, 2021** | **MARCH, 2022** |
| **Banking System (CBs & RRBs)** | 60% | 66% | 64% | 71% |
| **Financial System including Cooperative Banks** | 60% | 68% | 66% | 72% |
| **CD Ratio (Financial System) with RIDF** | 60% | 69% | 67% | 74% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT MARCH, 2022** |

After adding the figures of Rs 11099.29 Crore of investment made by banks in the State Govt. Securities/Bonds (excluding Cooperative banks) the credit + investment to deposit ratio works out to 73%.

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. 35.10 (P-183).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 25** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD MARCH 2022** |

Progress under Annual Credit Plan (2021-22) during the period ended March 2022 is given below:- (Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target** | **Ach.** | **% Ach** |
| Crop Loan | 57190 | 52172 | **91%** |
| Agri. Investment Credit | 30302 | 24872 | **82%** |
| **Total Agri. & allied activities** | **87492** | **77044** | **88%** |
| MSMEs | 47286 | 51134 | **108%** |
| Other Priority Sector | 19148 | 13774 | **72%** |
| **Total Priority Sector** | **153926** | **141952** | **92%** |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP (2021-22) during the period ended March 2022 is given on Annexure No.36.1-36.6 (P 184-189). District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended March 2022 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District** | **AGRI %age Ach.** | **MSME %age Ach.** | **OPS %age Ach.** | **TOTAL %age Ach.** |
|  |  |  |
| Ambala | 94% | 89% | 54% | 84% |
| Bhiwani | 73% | 133% | 42% | 76% |
| Charkhi Dadri | 93% | 82% | 82% | 91% |
| Faridabad | 74% | 94% | 81% | 90% |
| Fatehabad | 76% | 84% | 65% | 76% |
| Gurugram | 80% | 121% | 64% | 107% |
| Hisar | 93% | 166% | 48% | 101% |
| Jhajjar | 60% | 141% | 86% | 82% |
| Jind | 101% | 87% | 66% | 98% |
| Kaithal | 104% | 94% | 97% | 102% |
| Karnal | 91% | 91% | 77% | 91% |
| Kurukshetra | 88% | 82% | 87% | 87% |
| M.Garh | 97% | 134% | 61% | 97% |
| Mewat | 63% | 138% | 110% | 72% |
| Palwal | 77% | 103% | 131% | 92% |
| Panchkula | 102% | 106% | 39% | 86% |
| Panipat | 93% | 112% | 75% | 99% |
| Rewari | 86% | 75% | 22% | 70% |
| Rohtak | 93% | 122% | 96% | 102% |
| Sirsa | 105% | 99% | 132% | 105% |
| Sonepat | 49% | 153% | 135% | 81% |
| Yamuna Nagar | 88% | 91% | 60% | 85% |
| **Total Haryana State** | **88%** | **108%** | **72%** | **92%** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED MARCH 2022** |

**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** |
| March, 20 | 35923 | 1681 | 107 | 7% |
| March, 21 | 34331 | 1722 | 41 | 2% |
| March, 22 | 30437 | 1815 | 93 | 5% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.37.1-37.4 (P-190-193).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 26.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD MARCH 2022** |

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** |
| March, 20 | 13585 | 548 | 57 | 11.6% |
| March, 21 | 12036 | 543 | -5 | -0.9% |
| March, 22 | 11542 | 709 | 166 | 31% |

**Bank wise position is given on Annexure No.37.2 (P-191).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON MARCH 2022** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total outstanding as on March 2022** | | **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** |
| 30437 | 1815 | 80 | 4% | 948 | 28 | 3% |

**Bank wise position is given on Annexure No.37.3 (P-192).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.26.4** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON MARCH 2022** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total outstanding as on March 2022** | | **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** |
| 11542 | 709 | 22 | 3% | 342 | 11 | 3% |

**Bank wise data is given on Annexure No.37.4 (P-193).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 27** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO MARCH 2022** |  |

From the progress report received from banks, it has been observed that against the target of financing of 35000 JLGs, 274582 JLGs have been financed during the period ended March 2022.

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

**Bank wise progress under financing to Joint Liability Groups is given on Annexure No. 38 (P-194).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28** | **HOUSING FINANCE-PROGRESS AS ON MARCH 2022** |

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

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase | |
| **Absolute** | **%age** |
| March, 20 | 251838 | 34772 | 6223 | 22% |
| March, 21 | 262542 | 39058 | 4286 | 12% |
| March, 22 | 301518 | 42884 | 3826 | 10% |

**Bank wise position is given in Annexure No. 39 (P-195).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.1** | **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** | **MARCH, 2021** | | **MARCH, 2022** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises | 687532 | 25298 | 590866 | 31471 |
| Small Enterprises | 130681 | 22669 | 145944 | 31834 |
| **Micro & Small Enterprises (MSEs)** | **818213** | **47967** | **736810** | **63305** |
| Share of ME Advs. out of MSEs | **84%** | **53%** | **80%** | **50%** |
| Medium Enterprises (MEs) | 26398 | 22267 | 29484 | 31765 |
| **MSMEs** | **844611** | **70234** | **766294** | **95070** |

**Bank-wise performance is as per Annexure 40.1-40.2 (Page 196-197)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on March 2022 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** |
| 766294 | 95070 | 5178 | 5% | 9455 | 496 | 5% |

**Bank-wise detail is given as per Annexure No. 40.3 (P-198).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.3** | **BIFURCATION OF NPA UNDER MSME ADVANCES AS ON MARCH 2022** |

(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.** |
| 96851 | 2273 | 7456 | 1662 | 2984 | 1243 | 107291 | 5179 |

**Bank-wise detail is given as per Annexure No.40.4 (P-199).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.29.4** | **CREDIT LINKAGE OF UNIDENTIFIED/UNRECOGNIZED MSME CLUSTERS - PROGRESS AS AT MARCH 2022** |

As per the progress report for the period ended March 2022 received from LDMs, it has been observed that all unidentified Clusters of District Gurugram, Hisar, Panchkula and Panipat and all identified clusters stand credit linked.

Districtwise progress with regard to Unidentified/Unrecognized MSME Clusters is given on **Annexure No.40.5 (P-200).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.5** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED MARCH 2022** |

48 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs 25977 Crore in 28580 cases during the financial year ended March 2022 and disbursement has been made in 28573 cases amounting to Rs. 25750 Crore. **Bank wise position is given on Annexure No.40.6 (P-201).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.6** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON MARCH 2022** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on March 2022 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** |
| March, 2020 | 171344 | 219863 | 170316  (99%) | 216241  (98%) |
| March, 2021 | 212348 | 309458 | 206557  (97%) | 281530  (91%) |
| March, 2022 | 224733 | 225264 | 222258  (99%) | 220554  (98%) |

**Bank wise information is as per Annexure No. 40.7 (P-202)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

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 lacs)

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Community** | **Outstanding as on March, 2020** | | | **Outstanding as on March, 2021** | | **Outstanding as on March, 2022** | |
| **A/cs** | **Amt.** | **A/cs** | | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 216612 | 292900 | 196571 | | 210404 | 202925 | 236390 |
| **Sikh** | 298059 | 735334 | 246096 | | 708698 | 249922 | 740930 |
| **Christian** | 4453 | 19360 | 3035 | | 12390 | 3195 | 13789 |
| **Neo-Buddhist** | 905 | 2303 | 584 | | 3487 | 9669 | 6958 |
| **Jain** | 3884 | 31420 | 3923 | | 32709 | 3174 | 27629 |
| **Zorastrian** | 135 | 956 | 134 | | 1045 | 367 | 2000 |
| **Total (Incl. Coop. Banks** | **524048** | **1082273** | **450343** | | **968734** | **469285** | **1027695** |

**Bank-wise data on loans disbursed and outstanding given on Annexure No.41.1-41.2 (P 203-204).**

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

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30.2** | **DATA ON MINORITY COMMUNITIES IN MEWAT, SIRSA & GURUGRAM MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

The RBI has identified **121** districts with concentration of Minority Communities, out of which, 3districts of Haryana i.e. Mewat, Sirsa and Gurugram identified for this purpose.Performance of banks is given on **Annexure No. 42 (Page 205).**

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

Amt. Rs. In Lakh

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Comm-unities** | **% age of Total Outstand-ing to O/s to Min. Comm.** |
| Mewat | 171256 | 143171 | **84%** |
| Gurugram | 2350709 | 74717 | **3%** |
| Sirsa | 1001718 | 554407 | **55%** |

**Controlling heads of banks** are requested to advise their field functionaries especially in District Fatehabad, Yamuna Nagar, Kaithal and Palwal to extend more credit to the minority communities so that the socio economic status of these communities can be improved significantly.

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

**The house may review and discuss.**

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| --- | --- |
| **AGENDA ITEM NO. 31** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

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** |
| **March, 20** | 32170 | 6829 | 27% | 10% |
| **March, 21** | 35425 | 3255 | 10% | 11% |
| **March, 22** | 39716 | 4291 | 12% | 12% |

**Bank-wise data depicting the performance during the period ended March 2022 is given in Annexure No.43 (P-206).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.32.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO MARCH 2022** |

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs Outstanding as on 31.03.2022 (No.) | 2289488 |
| 2 | Amount Outstanding | Rs 50327 crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on March 2022 is given in Annexure No. 44.1 (P 207).**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **AGENDA ITEM NO. 32.2** | | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO MARCH 2022** | |
| |  |  | | --- | --- | |  |  |   It has been observed from the progress reports received from banks that out of 17,31,554 eligible KCC holders, banks have issued 13,71,546 RuPay ATM cum debit cards upto March 2022 i.e. 79%. Further, out of 7,52,494 eligible farmers, 5,47,741 cards have been issued by Harco Bank upto March 2022 (73%).  **Controlling heads of banks specially, HARCO Bank are requested to ensure issuance and activation of Kisan Rupay ATM cum Debit Cards** **to the remaining eligible KCC holders expeditiously. This will cover the farmers under the benefits of Rupay Card Insurance. Bank wise position of issuance of Kisan Rupay Cards is given on** **Annexure No.44.2 (Page-208).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 33** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO MARCH 2022** |   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 March 2022 is given on Annexure No.45 (P-209).**  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. 34** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY-PROGRESS DURING THE PERIOD ENDED MARCH 2022** |     On the basis of reports received from banks progress compiled by SLBC for the period ended March 2022 is as under:-  **(Amt. Rs. In lacs)**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Institution** | **Disbursement from 1.4.2021 to 31.03.2022** | | **Outstanding as at March, 2022** | | | **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** | | **Public Sector Banks** | 82 | 20917 | 105 | 47298 | | **Pvt. Sector Banks** | 0 | 0 | - | - | | **RRBs** | 0 | 0 |  |  | | **Coop.Banks** | - | - | - | - | | **Total** | **82** | **20917** | **105** | **47298** |   LDMs are also requested to monitor the progress in DCC/DLRC meetings of their respective districts.  **Bank wise progress is given on Annexure No.46 (P 210).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 35** | **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 31.03.2022 is given under these sectors:-   |  |  | | --- | --- | | **Sector** | **%age** | | Agriculture | 9% | | MSME | 5% | | MUDRA | 11% |   **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. 36** | **SVAMITVA SCHEME** |   **Introduction**  SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24 April 2020 with the the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon’ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.  The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabited land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Depatment, State Revenue Departments and Survey of India.  The SVAMITVA scheme would provide the ‘Record of Rights’ to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.  **Brief Steps in the Scheme**   1. Signing of MoU between Survey of India and respective State Governments. 2. Identification of villages to be surveyed 3. Sensitisation of GPs/villages 4. Demarcation of abadi area and chunna marking of rural properties. 5. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones. 6. Creation of maps 7. Ground verification of maps by State Revenue Department/Panchayati Raj teams. 8. Correction of maps – post ground verification. 9. Inquiry Process/Objection process / conflict/dispute resolution. 10. Generation of final property cards/Title deed or “Sampatti Patrak”. 11. Availability of the Property Cards on digital platform/hard copies.   **Objective of the Scheme**   1. Creation of accurate and records for rural planning and reduce property related disputes. 2. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits. 3. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer. 4. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use. 5. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP)   With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard.  **The house to discuss.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **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. 38** | **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. 39** | **REGISTRATION OF FIR BY POLICE AGAINST BRANCH OFFICIAL OF UCO BANK FOR NOT DEPLOYING SECURITY GUARD AT ATM** |   It has been brought to our notice by banks that District Magistrate Kurukshetra has issued an advisory under Section 144, CrPC for ensuring adequate security arrangements at bank’s ATMs, like high resolution CCTV cameras covering different angles, e-surveillance through CCTV, e-alarm system, security guards, quick response teams, grouting of ATMs etc. Pursuant to this, Police Station Ladwa, District Kurukshetra registered an FIR against Assistant Branch Head of Uco Bank Ladwa branch under Section 188 of CPC for not complying with above orders of District Magistrate citing reason for not having security guard at branch’s onsite ATM. “Dainik Jagran” newspaper clipping dated 30.04.2022 has reported that police have initiated action against six bank officials for similar type of issues.  It will not be out of order to mention here that ATMs, as an alternate delivery channel are provided for facilitation of masses for cash dispensation and for other account related enquiries. The services are available to the customers of other banks also, round the clock.  Most of ATMs in Haryana are attached with branch premises, sited in the secured premises surrounded by populated areas provided with multiple CCTV cameras of good resolution covering different angles. The security is further enhanced through e-surveillance system. Closure of ATMs and initiation of punitive action by the Law enforcement agencies would have an adverse effect on the public services.  We request State Government authorities to intervene in the matter so that smooth ATM services could be provided to the masses.   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **INSTANCES OF ATM LOOTING IN THE STATE OF HARYANA – SECURITY OF ATMs** |   On the basis of feedback received from banks, we observe that instances of ATM/branch looting in the State of Haryana have increased. We have received information from following banks with brief particulars as under:-   |  |  |  | | --- | --- | --- | | **Bank** | **Date of incident** | **Brief particulars** | | HDFC Bank | 09.06.2021 | Theft took place at ATM at Old GT Road Palwal. Cash loss Rs 36,55,000/- | | Axis Bank |  | 4 incidents related to damage the ATM, 1 incident for uprooted the ATM and 1 incident related to robbery on CRA cash van. | | Uco Bank | 23.08.2021 | 3-4 miscreants intruded onsite ATM room at IMT Rohtak by cutting down the lock of shutter. In initial attempt they masked the CCTV cameras fitted in ATM room with spray paint and changed the focus of cameras fitted outside the ATM. In the presence of local police and with the help of ATM vendor, the purge bin of ATM has been taken out and Rs 23000/- found there-in. Total cash loss is Rs 3,38,500/-. | | Canara Bank | 01.06.2021 | Fatehpur beloch ATM, theft attempt, loss – nil. | | Canara Bank | 22.12.2021 | Faridabad Sec 15, Robbery attempt Cash loss 184000/- | | Canara Bank | 01.01.2022 | Barsat Branch, Burglary attempt, cash loss – Nil | | PNB | 09.04.2022 | Shahbad Kurukshetra, ATM machine lifted by 4 miscreants after uprooting with the help of Scorpio car. Cash loss Rs 18,41,600/-. | | PNB | 13.04.2022 | JMIT Radaur, 3 miscreants used gas cutter to cut the machine, due to which fire took place, cash loss – Rs 9,05,500/- |   State Government is requested to supplement the efforts of bank in providing security and safety of ATMs in the State of Haryana.   |  |  | | --- | --- | | **AGENDA ITEM NO. 41** | **RECOVERYOF BENEFITS PASSED ON TO INELIGIBLE/INCOME-TAX PAYEE BENEFICIARIES UNDER PM KISAN SCHEME** |   SLBC Secretariat has received communication from IFCC, Govt of Haryana that as per guidelines of scheme in case of incorrect self-declaration, beneficiary shall be liable for recovery of transferred financial benefit. The list of such beneficiaries will be shared with all banks as and when received from Department of Agriculture.   |  |  | | --- | --- | | **AGENDA ITEM NO. 42** | **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. 43** | **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. 44** | **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. 45** | **ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR** | | |  |

**ITEMS FOR INFORMATION ONLY**

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

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

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

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

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

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

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

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

Gist of modifications in PMJDY & PMJJBY Schemes

|  |  |  |
| --- | --- | --- |
| **Name of Scheme** | **Old Features** | **New Features** |
| 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.**

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

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

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

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

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

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

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

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

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

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

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

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

7. **Eligibility Conditions:**

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

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

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

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

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

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

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

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

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

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

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

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

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

11. **Appropriation of Premium:**

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

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

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

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

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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 March 2022 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 MARCH 2022** |

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 March 2022 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 31.03.2022) 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 | 62 | 996.550 | 291.120 | \* |
|  |  |  |  |  |
|  |  |  |  |  |
| Sub total : | 62 | 996.550 | 291.120 |  |
| Final / OT Subsidy |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0 |  |
| CISS - ISAM | 0 | 0.000 | 0 |  |
| New AMI | 41 | 260.315 | 137.425 | \*\* |
| CISS - Cold Storage | 0 | 0.000 | 0 |  |
| CLCSS | 0 | 0.000 | 0 |  |
| ACABC | 1 | 0.000 | 9.460 |  |
| 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 | 0 | 0.000 | 0 |  |
| Sub Total | 42 | 260.315 | 146.885 |  |
| Grand Total | 104 | 1256.865 | 438.005 |  |
| \* Amount released for 14 proposals | | | |  |
| \*\* Amount released for 6 proposals | | | | |

This is for the information of House.

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| **AGENDA ITEM NO. G** | **SANCTION OF LOANS BY BANKS TO TRAINED CANDIDATES UNDER THE CENTRAL SECTOR SCHEME “ESTABLISHMENT OF AGRI-CLINIC & AGRI-BUSINESS CENTRES” (ACABC) – PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

During the financial year 2021-22, banks have financed 5 Agriclinic and Agribusiness Centres. An amount of Rs 473.64 lakh was outstanding in 253 account as on 31.03.2022.

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. H** | **SWACHH VIDYALAYA CAMPAIGN-PROGRESS AS ON MARCH 2022** |

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 March 2022 is given on **Annexure No. B (P-218).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. I** | **PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED MARCH 2022** |

It is informed that during the financial year 2021-2022, 52154 cases were filed before the Lok Adalats out of which 4108 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 MARCH 2022** |

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 MARCH 2022** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Area Category | ATM as on Dec 21 | ATMs installed during period ended March 2022 | ATMs closed during the period ended March 2022 | ATM as on March 2022 |
| Rural | 935 | 19 | 5 | 949 |
| Semi-Urban | 1703 | 31 | 21 | 1713 |
| Urban | 4318 | 124 | 53 | 4389 |
| **Total** | **6956** | **174** | **79** | **7051** |

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