**Agenda papers**

**162nd Meeting of State Level Bankers’**

**Committee (Haryana)**

**162nd** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 30.09.2022is being held on **23.11.2022 (Wednesday) at 11.00 AM at Hotel Shivalik View, Sector – 17, Chandigarh.**

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

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| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 161st MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 13.09.2022** |

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| Last Meeting of 161st SLBC | 13.09.2022 |
| Minutes Emailed/Circulated on | 23.09.2022 |
| Comments Received | Nil |

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

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| **AGENDA ITEM NO. 2** | **ACTION TAKEN REPORT TO 161st SLBC MEETING** |

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| **Sr no** | **Action Point** | **Action Taken** |
| 1 | ISSUANCE & ACTIVATION OF RUPAY CARDS | Banks have noted that the percentage is less as of now in the parameter and are continuously following up with our regional offices and branches for issuance and activation of Rupay Cards in all Saving Bank accounts. |
| 2 | ZERO BALANCE ACCOUNTS | Banks are focused to convert Zero balance accounts into operational accounts. |
| 3 | STATUS OF AADHAAR SEEDING AND MOBILE NUMBER SEEDING IN OPERATIVE SAVING FUND ACCOUNTS AS ON JUNE 2022 | Banks are continuously making efforts in maximizing Aadhar seeding and Mobile seeding in all our Saving Bank accounts |
| 4 | STATUS OF AADHAAR SEEDING IN PMJDY ACCOUNTS | Banks are continuously making efforts in maximizing Aadhar seeding and Mobile seeding in all our PMJDY Saving Bank accounts. |
| 5 | MICRO ATMs | All enrolled BCAs of our Bank are provided with Micro ATMs. |
| 6 | DEPLOYMENT AND WORKING OF BCAs | Banks are constantly reviewing the work and performance of BCA on monthly basis. Banks have also identified few more BCA locations in Haryana & currently working on it. |
| 7 | PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY), ATAL PENSION YOJANA (APY) & NATIONAL PAYMENT SYSTEM (NPS) | Banks are continuously following up with in order to increase enrolment under social security schemes. Also Banks are continuously following up with Insurance companies for early settlement of such claims. |
| 8 | SATURATION DRIVE LAUNCHED BY GOVERNMENT OF INDIA | Banks have sensitized our field functionaries & are continuously following up. |
| 10 | PRADHAN MANTRI MUDRA YOJANA (PMMY) PROGRESS DURING THE PERIOD ENDED JUNE 2022 | Being one of the flagship Programme under GOI under Priority Sector, Banks are regularly working on increasing the progress under this scheme. |
| 11 | PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED JUNE 2022 | Being one of the thrust area for Women entrepreneurs and weaker section, Banks are regularly working on reaching the maximum beneficiaries. |
| 12 | IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE - PROGRESS DURING THE PERIOD ENDED JUNE 2022 | Banks are at a satisfactory position in this parameter and are continuously trying to increase digital payments in state of Haryana. |
| 13 | 100% DIGITALISATION OF KARNAL, AMBALA AND HISAR DISTRICTS | Banks are regularly boosting the Branches to promote the Digital methods in these districts and banks will put maximum efforts to achieve this. |
| 14 | TARGET ACHIEVEMENT FOR KEY PERFORMANCE INDICATORS (KPIs) IN RELATION TO TARGETED FINANCIAL INCLUSION INTERVENTION PROGRAMME (TFIIP) FOR THE SHORTLISTED ASPIRATIONAL DISTRICTS WITHIN THE OVERALL ASPIRATIONAL DISTRICT PROGRMME (ADP) OF NITI AYOG - MEWAT | Banks have sensitized our branches in Mewat district to ensure Financial Inclusion and digital payments. Banks are also following for 100% saturation in social security schemes & CASA opening. |
| 15 | MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY) | Banks have noted for compliance. |
| 16 | MUKHYA MANTRI ANTYODAYA PARIVAR UTTHAN YOJANA (MMAPUY) | Banks are regularly following up with branches for the disposal of pending applications on priority basis. |
| 17 | REVIEW OF PROJECTS SANCTIONED UNDER FINANCIAL INCLUSION FUND BY NABARD | Banks have noted for compliance. |
| 18 | REVISED MECHANISM OF DATA FLOW FOR LBS FOR SLBC MEETING | All out efforts are being made by banks for submission of data to SLBC. |
| 19 | IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) - RESOLUTION OF COMPLAINTS | Various issue were discussed regarding PMFBY. Banks are dedicated to resolve the complaints at the earliest. Also data on the portal was entered by branches within the timelines. |
| 20 | DOUBLING OF FARMERS’ INCOME BY 2022 | Banks are focussing on AIF, PMFME etc sanctions for the benefit of farmers. |
| 21 | DISTRICT LEVEL SPECIAL KCC CAMPAIGN TO PROVIDE BENEFIT TO KISAN CREDIT CARD TO ELIGIBLE ANIMAL HUSBANDRY AND FISHERIES FARMERS | Noted for compliance & all the pending cases will be disposed of soon. |
| 22 | FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF) | Banks are continuously following up for early disposal of such applications. |
| 24 | ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF) | Banks have senstitized our field functionaries to ensure maximum coverage under the campaign. |
| 25 | PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL THE ELIGIBLE & WILLING FARMERS | Banks are analyzing the data regarding PM KISAN beneficiaries in our bank and offering KCC to all eligible farmer and banks' performance will improve in the coming days. |
| 26 | PROVIDING OF RUPAY DEBIT-CUM-ATM CARD TO KISAN CREDIT HOLDERS | Banks have instructed all branches and field functionaries to issue RuPay Debit Card to all eligible farmer at the earliest. |
| 27 | DISPOSAL OF GOVT SPONSORED CASES WITHIN 30 DAYS FROM THE DATE OF RECEIPT OF APPLICATION AT BRANCH - SUBMISION OF MONTHLY CERTICIATE TO GOVT OF HARYANA | Banks have noted for compliance |
| 28 | PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) - PROGRESS DURING THE PERIOD ENDED JUNE 2022 | PMEGP being one of the flagship Programme of KVIC under Mo MSME , and banks are continuously following up for the disposal of such applications within stipulated timelines. |
| 29 | PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PERIOD ENDED JUNE 2022 | All pending applications under Government Sponsored Schemes will be disposed of within stipulated timelines. Banks are also contacting department for getting the applicant wise details for further follow up. |
| 30 | DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED JUNE 2022 | All pending applications under Government Sponsored Schemes will be disposed of within stipulated timelines. |
| 31 | PM STRET VENDOR'S ATMA NIRBHAR NIDHI (PM SVANidhi) | Being one of the most ambitious programme to strengthen the local street vendor, efforts are being made to bring the pendency level to Nil. |
| 32 | PRADHAN MANTRI AWAS YOJANA (PMAY) PROGRESS DURING THE PERIOD ENDED JUNE 2022 | All pending applications under Government Sponsored Schemes will be disposed of within stipulated timelines. |
| 33 | RECOVERY UNDER HACOMP ACT DURING THE PERIOD ENDED JUNE 2022 | Banks have noted for compliance |
| 34 | REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS AT JUNE 2022 (COMMERCIAL BANKS AND RRBs) | Banks have noted for compliance |
| 35 | NATIONAL GOALS & CREDIT + INVESTMENT IN STATE GOVT BONDS TO DEPOSIT RATIO | Banks have noted for compliance |
| 36 | PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD ENDED JUNE 2022 | Banks have noted for compliance |
| 37 | EDUCATION LOAN SCHEME AND EDUCATION LOAN TO FEMALE STUDENTS AND POSITION OF NPA IN EDUCATION LOAN | Banks have noted the compliance for achievement of alloted targets and we are working on that. |
| 38 | JOINT LIABILITY GROUPS (JLGs) - PROGRESS UPTO JUNE 2022 | Banks have assured that we will improve the performance. |
| 39 | HOUSING FINANCE - PROGRESS AS ON JUNE 2022 | Banks are trying to maintain this position. The percentage growth in Housing Finance for Haryana for our Bank has improved as compared to last financial year are focussing in improving more. |
| 40 | FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs) | The progress under this scheme is at satisfactorily level but are regularly following up with field functionaries for improving the progress. |
| 41 | NPA UNDER MSME ADVANCES | Banks have advised our branches to give utmost priority for recovery in MSME. |
| 43 | COLLATERAL FREE LOANS UPTO RS 10 LAKH TO MSE SECTOR | As per RBI guidelines and being Thrust area banks are continuously working on this. |
| 44 | CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER'S 15-POINT ECONOMIC PROGRAMME | Banks are continuously working this area & we assure you that we will improve our percentage share in the days coming. |
| 45 | DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT, GURUGRAM AND SIRSA MINORITY CONCENTRATED DISTRICTS OF HARYANA | Bank wise performance under identified districts of Mewat and Sirsa under Minority Community needs improvement. Banks have assured you that we will improve our percentage share in the coming days. |
| 46 | FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES | Banks are continuously working in this area and assured you that will improve our percentage share in the days coming. |
| 47 | PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI | Bnaks are updating the details on portal regularly. |
| 48 | RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGTHENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY | Banks encourage lending to farmers under produce loan category of NWR |
| 49 | PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME | Banks are taking up with our Head Office as advised by SLBC pertaining to Svamitva Scheme. |

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

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| **AGENDA ITEM NO. 2.1** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO SEPTEMBER 2022 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 28.10.2022** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 28.10.2022. 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 28.10.2022 and are placed below for discussion by the house:-**

* Bankers were advised:
  + to increase the issuance of RuPay Cards and ensure that RuPay Cards are being issued while opening new accounts also;
  + to encourage/persuade customers to keep balance while opening new accounts;
  + to continue their efforts in maximizing Aadhaar Seeding and Mobile seeding in operative Savings Fund accounts.
* Shri Gaurav Sharma, Project Manager, UIDAI, informed that documentation updation work in Aadhaar card after 10 years is required to be done and this facility is available under online and off-line facility as well. He requested all bankers to sensitize Aadhaar Enrolment Centres in this regard.
* Bankers were advised to maximize enrolments under PMJJBY, PMSBY, APY, NPS and ensure that all claim cases are got disposed of on priority basis. The Bankers were also advised to cover maximum beneficiaries under MMPSY also.
* Though the progress under Mudra was found satisfactory, it was advised that still lot of efforts are required to be made under Mudra and position under Stand-up India also needs improvement.
* Shri Vikas Sirohi from NPCI, could not attend the meeting physically, but informed, telephonically, that benefits under DBT were given to beneficiaries on the basis of Aadhaar seeded in the accounts, and requested bankers to ensure that Aadhaar numbers are not only linked in Banks CBS system but also seeded with account-holders.
* Madam Kiran Lekha Walia, Financial Adviser, IFCC, Govt of Haryana advised banks to clear pending cases under MMAPUY.
* While replying to vacant FLCs, in the State of Haryana, SBI informed that they have recently appointed 15 FLCs in Haryana.
* Shri Guriqbal Singh, Deputy General Manager, NABARD, informed the house that about financial support being provided by NABARD to all banks. He requested bankers to organise camps and claim grant from NABARD.

* AGM, RBI advised SLBC to switch over to revised mechanism of data flow and requested all banks to submit data to SLBC in text format.
* All banks were requested to ensure achievement of milestones set by RBI under NSFE 2020-25 and NSFI 2019-24.
* The member banks were informed about salient features of Nation-wide Intensive Awareness Programme of Reserve Bank of India and were requested to whole-heartedly participate in the Programme, necessary instructions of which were being conveyed from time to time.

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Jun 2022** | **Sept 2022** | **Difference** | **% age Change** |
| No. of Accounts opened | 86,69,956 | 88,82,958 | 2,13,002 | 2.45% |
| No. of RuPay Cards Issued | 71,07,339 | 71,71,493 | 64,154 | 0.90% |
| %age of RuPay Cards Issued | 82% | 81% | -1% | |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | Punjab National Bank (19,85,406), State Bank of India (17,07,044) and Sarva Haryana Gramin Bank (13,80,609) |

**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 (65%), Canara Bank (61%) |

**Bank wise/District-wise status of opening of PMJDY accounts is given on Annexure 1.1 & 1.2 (Page 99-100) and issuance of RuPay Cards is given on Annexure No. 2.1-2.2 (Page 101-102).**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Jun 2022** | **Sept 2022** | **Difference** | **%age Change** |
| No. of RuPay Cards Issued | 71,07,339 | 71,71,493 | 64,154 | 0.90% |
| No. of RuPay Cards Activated | 58,60,276 | 59,34,527 | 74,251 | 1.27% |
| %age of RuPay Cards activated | 82% | 83% | 1% | |

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

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | ICICI Bank & Uco Bank (100%), SHGB (98%), BoI & CBI (96%) Convener Bank - 79% |
| **2.** | **Bottom performing banks** | Federal Bank (43%), HDFC Bank (54%) |

**Bank-wise/District-wise Position is given on Annex No. 2.1 & 2.2 (Page 101-102).**

**The house may discuss.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Jun 2022** | **Sept 2022** | **Increase/**  **Decrease** | **% age change** |
| No. of Accounts opened | 86,69,956 | 88,82,958 | 2,13,002 | 2.45% |
| No of Zero Balance PMJDY Accounts | 6,17,405 | 6,75,138 | 57,733 | 9.35% |
| %age of Zero Balance A/cs of total PMJDY A/cs | 7.12% | 7.60% | 6.74% | |

**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** | CBI & IOB (1%), Sarva Haryana Gramin Bank (4%) Punjab & Sind Bank (7%), & Convener Bank- (7%) |
| **2.** | **Bottom performing banks** | HDFC (23%), ICICI Bank (22%), UnBI (15%) |

**Bank-wise/District-wise Position of Zero Balance A/cs is given on Annex No. 2.1 & 2.2 (Page 101-102).**

**The house may discuss.**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Increase/**  **Decrease** | **% age Increase** |
| Operative Saving Bank A/cs | 4,36,35,078 | 4,41,23,563 | 4,87,855 | 1.12% |
| Aadhaar Seeded in Operative Saving Bank A/cs | 3,71,97,715 | 3,73,88,537 | 1,90,822 | 0.51% |
| %age of Aadhaar Seeding | 85% | 85% | - | |

**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 (98%), Harco Bank (96%), IOB (94%), BoI & UBI (92%), & Convener Bank – 89% |
| **2.** | **Bottom performing banks** | BoM (57%), HDFC Bank (61%)& Axis Bank (75%) |

**Bank wise position is given on Annexure No.3.1 (Page 103).**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Increase/**  **Decrease** | **% age Change** |
| Operative Saving Bank A/cs | 4,36,35,078 | 4,41,23,563 | 4,87,855 | 1.12% |
| Mobile No. Seeded in Operative Saving Bank A/cs | 3,89,10,624 | 3,91,55,399 | 2,44,775 | 0.62% |
| % age of Mobile No. Seeding | 89% | 89% | - | |

**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** | IndusInd Bank, Yes Bank (100%), Federal Bank, HDFC Bank (99%) & Convener Bank & IoB (95%) |
| **2.** | **Bottom performing banks** | Kotak Mah (67%), BoM (68%) & Karnataka Bank (77%) |

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

**The house may review.**

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| **AGENDA ITEM NO. 2.4 (iii)** | | **STATUS OF CLAIMS RECEIVED AND SETTLED UNDER RUPAY CARDS AS AT SEPTEMBER 2022** | | |
| **Parameter** | **Unit** | **Accident Claim**  **(Rs.1.00 lac)** | **Natural Death Claim**  **(Rs.0.30 lac)** |
| Claims Recd. | No. | 1253 | 551 |
| Amt. (Rs. In lacs) | 1253 | 165.3 |
| Claims Lodged | No. | 1253 | 551 |
| Amt. (Rs. In lacs) | 1253 | 165.3 |
| Claims Settled | No. | 1069 | 533 |
| Amt. (Rs. In lacs) | 1069 | 159.90 |
| Claims Rejected | No. | 165 | 17 |
| Claims Pending | No. | 19 | 1 |

**Bank wise Position is given on Annex No. 4.1-4.2 (Page 104-105).**

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Difference** | **% age Change** |
| No. of Accounts opened | 86,69,956 | 88,82,958 | 2,13,002 | 2.45% |
| Aadhaar Seeded | 77,58,311 | 79,04,160 | 1,45,849 | 1.88% |
| %age of Aadhaar Seeded | 89% | 89% | - | |

**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** | Convener Bank (93%), SHGB, BoI (92%) & SBI (90%) |
| **2.** | **Bottom performing banks** | HDFC Bank (74%), Axis Bank (68%) & BoM (54%) |

**The house may discuss.**

**Bank-wise/District-wise status of Aadhaar seeding is given on Annexure No. 1.1 & 1.2 (Page 99-100).**

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

Shri Gaurav Sharma, Project Manager, UIDAI, informed that documentation updation work in Aadhaar card after 10 years is required to be done and this facility is available under online and off-line facility as well. He requested all bankers to sensitize Aadhaar Enrolment Centres in this regard.

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

Upto 30.09.2022, banks have provided **1981 Micro ATMs** to their BCAs.   
Convener bank has also provided 631 Micro ATMs to its BCAs. Out of 1981 Micro ATMs, 1682 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 101-102).**

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

In Haryana as on September 2022, 40215 BCAs have been provided by various banks including Payment Banks, out of which 6121 BCAs are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 5 (Page-106).**

**The house may discuss.**

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| **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 SEPTEMBER 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. 20.
* 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 September 2022 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 22** | **Sept 22** | **Increase/**  **Decrease** | **% age Change** |
| No. of persons enrolled | 53,17,225 | 56,88,719 | 3,71,494 | 6.99% |

**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-12,55,143** Sarva Haryana Gramin Bank (10,38,818) &SBI (9,64,767) |
| **2.** | **Bottom performing banks** | Yes Bank (1,478), J&K Bank (1,672) & Federal Bank (5,281) |

**Bank-wise/District-wise Progress is given on Annexure No. 6 & 9 (Page 107 & 112).**

**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. 436.
* 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.

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| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Increase/**  **Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 19,80,259 | 21,82,860 | 2,02,601 | 10.23% |

**Bank wise/District-wise Progress is given on Annex. No. 7 & 9 (Page 108 & 112).**

**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 performing Banks** | SBI (4,75,933), PNB (4,46,305) & SHGB (4,20,894) |
| **2.** | **Bottom performing banks** | J&K Bank (991), Yes Bank (1,144) & IndusInd (2,814) |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Parameter** | **Unit** | **PMSBY** | **PMJJBY** |
| Claims Recd. | No. | 5044 | 9961 |
| Amt. (Rs. In lacs) | 10067 | 19917 |
| Claims Lodged | No. | 5044 | 9961 |
| Amt. (Rs.In lacs) | 10067 | 19917 |
| Claims Settled | No. | 4017 | 9162 |
| Amt. (Rs.In lacs) | 8015 | 18319 |
| Claims Rejected | No. | 759 | 428 |
| Claims Pending | No. | 268 | 371 |

**Bank-wise/District-wise Progress is given on Annexure No. 10.1-10.2 (Page 113-114).**

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| BoI | 18 | **-** |  |
| Canara Bank | 31 | 2 | United India Insurance Co. |
| IOB | 1 |  |  |
| Indian Bank | 2 |  |  |
| PNB | 3 | - |  |
| Uco Bank | 0 | - |  |
| Axis Bank | 2 | - |  |
| HDFC | 4 | 27 |  |
| IDBI Bank | 2 | - |  |
| Sarva Haryana Gramin Bank | 91 | 73 | OIC |
| Harco Bank | 9 | 3 | NICL |
| **Total** | **163** | **105** |  |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Name of the Bank** | **Claims pending** | | **Name of the Insurance Co.** |
| **Upto 3 months** | **More than 3 months** |
| Bank of India | 15 | - |  |
| Canara Bank | 2 | - | United India Insurance Co. |
| C B I | 22 |  |  |
| Indian Bank | 10 | - |  |
|  |  |  |  |
| Punjab National Bank | 43 | - | OIC |
| Federal Bank | 1 | - |  |
| IDBI Bank | 8 | - |  |
| HDFC Bank | 4 | 1 |  |
| Kotak Mahindra | 3 | - |  |
| AU SF Bank | 1 | - |  |
| Sarva Haryana Gramin Bank | 153 | 53 | OIC |
| Harco Bank | 26 | 29 | NICL |
| **Total** | **288** | **83** |  |

**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 for FY 2022-23 as under:**

|  |  |
| --- | --- |
| **Category** | **Target per branch FY 2022-23** |
| Major Banks (All PSBs and 4 Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank) | 80 |
| Regional Rural Banks | 80 |
| Private Banks (Other) | 30 |
| Cooperative Banks | 20 |
| Department of Post | 30 |
| All Small Finance Banks | 50 |
| All Payment Banks | 1,00,000 for each payment bank |

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 8,33,581 | 9,33,331 | 99,750 | 11.97% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks** | SHGB (1,27,673), Convener Bank - (1,26,367) & SBI (1,13,424) |
| **2.** | **Bottom performing banks** | IndusInd (108), J&K Bank (263) & Federal (481) |

**Bank wise/District-wise Progress is given on Annex.No. 8 & 9 (Page 109 & 112)**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **June 2022** | **Sept 2022** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under NPS | 56,609 | 58,319 | 1,710 | 3.02% |

**Bank wise Progress is given on Annexure No. 8.1 (Page 110).**

**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.

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

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

Bank-wise progress is as per **Annexure 8.2 (Page 111).**

**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. The timeline for achieving the targets is as follows:-**

|  |  |
| --- | --- |
| **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.**

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

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended September 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 September 2022** | |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In lakhs)** |
| Public Sector Banks | 12823 | 2858 |
| Private Sector Banks | 110304 | 32737 |
| Sarva Haryana Gramin Bank | 2736 | 889 |
| **Total** | **125863** | **36484** |
| **KISHORE** | | |
| Public Sector Banks | 21298 | 41449 |
| Private Sector Banks | 19263 | 24173 |
| Sarva Haryana Gramin Bank | 12627 | 19152 |
| **Total** | **53188** | **84774** |
| **Tarun** | | |
| Public Sector Banks | 6950 | 43749 |
| Private Sector Banks | 4326 | 31269 |
| Sarva Haryana Gramin Bank | 224 | 1554 |
| **Total** | **11500** | **76572** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **190551** | **197830** |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks (Amount-wise)** | IndusInd Bank (Rs 33044 lakhs), SBI (Rs 24974 lakhs), HDFC Bank (23839 lakhs), Convener Bank (Rs 20928 lakhs) |
| **2.** | **Bottom performing banks (Amount-wise)** | BoM (Rs 37 lakh), UBI (248 lakhs) & IDBI Bank (635 lakhs) |

**Bank wise details is as per Annexure No. 11.1-11.8 (Page 115-122).**

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

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 |
| 2022-23 (Upto September 2022) | 1,90,551 | 1,978 |

**The house may review.**

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

**Bank wise position is given in Annexure No.12 (Page 123) for information of the house. Institution wise position is as under: -**

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Sept 2022** | **NPA under the scheme as at Sept 2022** | **%age of NPA** |
| **Public Sector Banks** | 302121 | 50451 | 16.70% |
| **Private Sector Banks** | 254578 | 10368 | 4.07% |
| **Sarva Haryana Gramin Bank (RRB)** | 64924 | 6804 | 10.48% |
| **Total** | **621623** | **67623** | **10.88%** |

**The house may discuss.**

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

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

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

1. The extent of margin money to be brought by the borrower may be reduced from ‘25%’ to ‘upto 15%’ of the captioned cost.
2. Loans for enterprises in ‘Activities allied to agriculture’ e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agri-clinic 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 September 2022 is given as:-**

|  |  |  |
| --- | --- | --- |
| **Institution** | **September 2022** | |
| **No. of A/cs** | **Amt.**  **(Rs. in lakhs)** |
| **Women** | | |
| Public Sector Banks | 133 | 2411 |
| Private Sector Banks | 37 | 1330 |
| Sarva Haryana Gramin Bank | 7 | 175 |
| **Total** | **177** | **3916** |
| **SC/ST** | | |
| Public Sector Banks | 122 | 2268 |
| Private Sector Banks | 1 | 25 |
| Sarva Haryana Gramin Bank | 0 | 0 |
| **Total** | **123** | **2293** |
| Public Sector Bank | 255 | 4678 |
| Private Sector Banks | 38 | 1330 |
| Sarva Haryana Gramin Bank | 7 | 175 |
| **Grand Total (Women & SC/ST)** | **300** | **6183** |

**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 (124), Uco Bank (58) & HDFC Bank (35) |

**Bank-wise details are given in Annex No. 13.1-13.2 (Page 124-125).**

**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.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.13** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2022** |

During the period ended September 2022, 67.52 crore digital transactions have been performed by banks.

**Bank wise/District-wise position is given on Annex No.14.1-14.2 (Page 126-127).**

**The house may review.**

|  |  |
| --- | --- |
| **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, a meeting was convened on 13.11.2020 by SLBC Haryana of all stake holders i.e. major banks operating in the State of Haryana, Department of Hartron, RBI etc. to select one district in the State of Haryana for 100% digitalization within a time-frame of one year.

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

**With a view to leveraging the experience gained during implementation of the pilot programme, IFCC, Government of Haryana had identified Ambala and Hissar districts for 100% digitalization.**

**The house to discuss.**

|  |  |
| --- | --- |
| **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 at-least 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.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.16** | **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, conveyed vide letter dated 28.10.2022, the competent authority has extended the TFIIP programme till 31.03.2024.**

**Bank-wise progress is attached as per Annexure 15 (Page 128).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.17** | **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.**

On 12.10.2022, a meeting was convened under the chairmanship of Shri Anurag Rastogi, IAS, Additional Chief Secretary, Finance & Planning, Government of Haryana where-in it was decided that data sharing by four banks viz PNB, SHGB, Canara Bank and SBI will be done through under API and progress of remaining banks will be shared and compiled manually. On 28.10.2022, a VC meeting was held where-in many queries were raised by different banks’ technical teams related to the flow of data, its updation and other technical aspects which were responded by NIC Team. NIC Team advised banks to test the API by getting the internal software integration ready and also to ensure the correctness of data while pulling from NIC and thereby updating the status back to NIC in API itself. All banks are in the process of development of API integration with their respective Head Offices.

**All Banks are requested to enroll eligible beneficiaries under PMJJBY and PMSBY and pass on the benefit to all eligibles.**

**Bank-wise progress is attached as per Annexure 16 (Page 129).**

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

As on 25.10.2022, out of 79216 applications forwarded to banks, 32933 were sanctioned, 15630 disbursed and 21345 stand rejected. There is pendency of 24938 applications for processing.

**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 (Page 130).**

|  |  |
| --- | --- |
| **AGENDA ITEM 3.1** | **OPENING OF FINANCIAL LITERACY CENTRES (FLCs) AT BLOCK LEVEL-PROGRESS AS AT SEPTEMBER 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 September 2022. As on September 2022, 35 FLCs are vacant. AGM, SBI informed during Sub-Committee held on 28.10.2022 that they have issued appointment letters to 15 FLCs.

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

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

* 739 Going Digital Camps were organized by FLCs during the quarter ended September 2022.
* 989 Targets Oriented camps were organized in the State of Haryana during the quarter ended September 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.**

|  |  |
| --- | --- |
| **AGENDA ITEM 3.3** | FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDE **SEPTEMBER 2022** |

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

* Rural branches of banks have conducted 4989 Financial Literacy Camps during the quarter ended September 2022.
* Out of 4989 Financial Literacy Camps organized during the quarter ended September 2022, 2553 Special Camps were organized and 2436 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 131).**

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

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| **AGENDA ITEM 3.4** | 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 20 CFLs in various blocks of Haryana, which have been set up in collaboration with CRISIL Foundation (NGO earmarked for the same). Like-wise, Canara Bank has initiated 3 CFLs (1 in Gurugram and 2 in Mewat) in Haryana.

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

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

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

* 148 training programmes of Skill Development have been organized during the period wherein 4295 trainees participated.
* 415 trainees have been financed by the banks to start their Enterprises, 14 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to September 2022 is given on Annexure No.19.1 (Page-132).**

**The House may review.**

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

**From the progress report upto the review period, it has been observed that:-**

* 1969 loan applications of RSETI trained candidates have been sponsored and 1576 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 133-134).**

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

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

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

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| AGENDA ITEM NO. 4.3 | ANY OTHER ISSUES RELATING TO RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) IN THE STATE OF HARYANA |

Controlling heads of banks, representatives of State Govt. Departments and State Director, RSETIs may apprise the house about any other issue relating to RSETIs in the State of Haryana so that the same could be escalated at appropriate level by SLBC Haryana.

The latest position of pending construction of RSETI building is as under:-

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| **DISTRICT** | **BANK NAME** | **STATUS OF RSETIs -BUILDING/PREMISES** |
| SIRSA | Punjab National Bank | The Land was allotted twice in Vill Mirpur (2012) & Sikanderpur (2016) but due to non availability of NOC & refusal from Air Force Authorities for allowing construction at the proposed site, the construction which was started in Mirpur could not be resumed, and Non issuance of CLU certificate from District Town Planning in Vill Sikanderpur due to the issue of width of Approach road, the construction could not be started. Both these sites were dropped and no New Land has been allotted by the District Authorities till date. |
| Yamuna Nagar | Punjab National Bank | The issue of Land Allocation has been raised by LDM in DLRC Meetings held on 29.06.2021, 01.10.2021,04.01.2022, 12.04.2022 and 12.10.2022 and Deputy Commissioner has given instructions to BDPO for the allotment of RSETI Land in Vill Mehlanwali or nearby village. But till date no land has been allotted to RSETI. |
| Jhajjar | Punjab National Bank | Land allotment letter received from DC Office. The registry of the land will be done after Panchayat elections. |
| Kurukshetra | Punjab National Bank | Land Allocation is pending; Alternate land allocation awaited. |
| Faridabad | Canara Bank | MCF Faridabad has requested fee amounting to Rs 40,000/- from RSETI for approval of zoning plan. RSETI has requested for fee waiver of the same. The matter is pending with MCF. |
| Nuh | Canara Bank | Talks are going on for land location at village Saunf, Nuh for which Gram Panchayat has to give consent. The matter is pending as elections of Gram Panchayat are being held and will be finalized there-after. |

State Government authorities are requested to intervene in the matter.

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| **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 current financial year, to the following banks:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Details of Amount claimed by banks as financial assistance from Financial Inclusion Fund (FIF) for installation of PoS Terminals in Tier 5 & 6 Centres upto Sept 2022 | | | | |
| Bank | PoS Machine deployed | PoS Machine Sanctioned | Amount Claimed (Rs.) | Total Disbursement upto 30.09.2022 |
|  | No of device | No of device | 2022-23 |  |
| 19 DCCBs | 718 | 718 | 2915000 | 2915000 |
| Indian Bank | 9 | 9 | 18000 | 18000 |
| Paytm Bank Ltd | 735 | 735 | 2863000 | 2863000 |
| Total | 1462 | 1462 | 5796000 | 5796000 |

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

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| 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 |  |

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.

On 08.07.2022, a meeting was held with all banks which was also attended by Shri P Barua, Deputy General Manager, Reserve Bank of India where-in all banks were advised to submit text data to SLBC so that SLBC may switch over to revised mechanism of data flow at the earliest.

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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** | **NATION-WIDE INTENSIVE AWARENESS PROGRAMME 2022** |

Reserve Bank of India has been taking initiative, on-going basis, to enhance the level of financial education and awareness amongst the customers. The objective behind these campaigns was to enhance public awareness on financial customer rights, Internal Grievance Redress (IGR) as well as the Alternate Grievance Redress (AGR) mechanism of RBI, RBI had launched a campaign in March 2022 in two phases which was received appreciably well.

 The Phase III of the said campaign, a more intensive consumer awareness programme, is scheduled to be carried out from November 1, 2022, to November 30, 2022. In this phase, considering that Regulated Entities are the first touchpoint for their customer, RBI has proposed to leverage the reach, infrastructure, and support of the RE(s)

**Objectives and target – Areas of awareness to be covered**

*This* phase (Phase III) would involve deeper collaboration between the offices of the RBI Ombudsmen (ORBIO) and the Regulated Entities (RE-s) with a purpose to take awareness and redress mechanism to the last mile through the country and safeguard the customers from unauthorized financial transactions through digital and electronic modes of payments. This campaign would focus on creating awareness to the very last mile, especially the Tier-III to VI cities, rural areas, and the remotest locations in the country by the REs.

**Assessment of the level of awareness pertaining to safe banking practices and the IGR (of the REs) and AGR (RBI)**

The assessment is to be done directly (both email and telephonic interviews) as well as indirectly (through REs) using a structured questionnaire on the theme, where the focus will be to include all the segments of the populace – rural, semi-urban and urban areas, farmers, women, pensioners, college students, entrepreneurs, senior citizen etc. The questionnaire will be sent in due course. The pre-campaign survey will be done in 2nd/3rd week of October 2022 and post campaign survey will be done in January 2023.

**Activities to be included in the campaign plan**

i. Awareness programmes to be conducted in all villages/ block/ sub-tehsil /tehsil of the States / Union Territory.

ii. In addition, the REs to have a minimum three customer awareness programmes by each branch during the entire campaign month with agenda only on Safe banking practices, IGR, AGR, Customers’ Rights and Safe banking practices. The programme to be conducted preferably as out bound programmes involving Panchayat Functionaries, Panchayat Officials

iii. Four to five Townhall meetings to be conducted in each district. The REs having lesser number of branches to be given more responsibilities for the townhall meetings. Cyber awareness programmes through Police Department /Law Enforcement Agencies may also be conducted.

iv. During the planning, it should be ensured that programmes are also conducted at educational institutes (10+2 schools, colleges etc).

v. Banners / posters to be put in place at all the branches, ATMs, BC Terminals/ Customer Service Points, CFLs, FLCs during the entire month without any particular entity specific details.

vi. All the REs to disseminate awareness messages (Safe banking practices, IGR and AGR) through emails, SMS, WhatsApp to all their customers during the entire campaign month. The same to be displayed on the official handles of REs’s social media pages.

vii. Pamphlets (Hindi/English/ Vernacular language) to be distributed along with the newspapers in the entire region and distribution of pamphlets at prominent places (like BSF post at Attari Border, Golden Temple, mela grounds) for all thirty days by different REs.

viii. To highlight safe banking habits, you may like to draw campaign material from the attached documents (BE-AWARE magazine and Raju and 40 thieves).

ix. Hoardings near bus stands, railway stations, Court premises, hospitals, training institutions, Cinema Halls/Multiplexes, and any other public places.

x. It would be advisable to develop tag lines for the programme to have maximum desirable impact.

xi. For places having municipal separations (say sectors in Chandigarh), it should be ensured that no sector is left out.

Presently, SLBC has developed a web page as questionnaire, which has been circulated to all banks and LDMs in the State of Haryana and they have forwarded the same to all branches and survey process is going on.

Details of data submitted by banks as on date are as per **Annexure 20 (Page -135)**

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| **AGENDA ITEM NO. 10** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 28.10.2022** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 28.10.2022 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:-**

* Shri Jagraj Dandi, Joint Director (Stat), Department of Agriculture & Farmers Welfare briefed the house about salient features of PMFBY scheme and informed that Government of India is in the process of revising PMFBY guidelines and the same will be communicated shortly. Ms Kiran Lekha Walia, Financial Advisor, IFCC, Government of Haryana advised Deptt of Agriculture to send details of customers complaints and pending cases in the court.
* While touching Doubling of Farmers’ Income, he informed the house that survey has been got completed and the same will be circulated after approval.
* Dr S S Juneja, Vet Surgeon from Animal Husbandry Department, informed the house that Nation-wide AHDF KCC Campaign stands resumed from 15.09.2022 to 15.03.2023 and shared that campaigns are not being held in some of the districts. The Chairman SLBC advised him to prepare schedule of camps and submit the same to SLBC for onward circulation to LDMs. He also requested bankers to participate in these camps. He also informed that out of 17 lakh-odd house-holds, KCCs have been given to 10 lakh-odd house-holds and the remaining need to be covered under KCC for Animal Husbandry. It was resolved that in order to reflect the actual number of cases including already sanctioned and being sanctioned in this campaign, SLBC will obtain revised data from all banks.
* The Deputy Director, Fisheries Department, informed that 2262 applications were pending with bank. The Chairman SLBC advised that these applications be covered under District Level Special KCC Campaign for quick disposal.
* Shri C M Dhiman, Team Leader, PMU AIF informed that though the scheme had picked up and banks have started financing under the scheme but noted that Haryana was far behind the target of Rs 1200 crore during this financial year. Bankers were requested to get all pending cases disposed of at the earliest.
* Ms Neha Vyas, DHO, SFACH informed that 4 cases of Canara Bank and 3 cases of SBI were pending for updation on portal and portal needs to be updated. The Chairman SLBC Haryana requested bankers to dispose of pending cases under the scheme.
* Shri SS Juneja, Vety Surgeon, Department of AH informed that out of 51 projects sanctioned under the scheme 12 were approved by Government of India, out of which 7 stand sanctioned by various banks in Haryana.

* AGM, RBI advised SLBC to incorporate ACP disbursement under Agriculture, Achievement of Agriculture under National Goals etc in agenda papers of this sub-committee.

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| **AGENDA ITEM NO. 11.1** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)** |

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 at-least 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 date 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/farmers 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, 659512 loanee and 1774 non-loanee farmers were covered under PMFBY for Kharif 2022. **(Annexure 21.1-21.2) (Page 136-137)**

**The house may discuss.**

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| **AGENDA ITEM NO. 11.2** | **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) Meetings held on 14.01.2021, 03.09.2021 and 04.07.2022. 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.**

Further, SLGC meeting was held on 04.07.2022 where-in agenda items were discussed at length and the minutes of the meeting have been circulated by the Department to all stake-holders on 18.08.2022.

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| **AGENDA ITEM NO. 12** | **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.

**In last sub-committee meeting, it was informed by the 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 analyzed and discussed as and when received.**

**Representative from Department of Agriculture is requested is update the house about the outcome of the study report.**

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| **AGENDA ITEM NO. 13** | **DISTRICT LEVEL SPECIAL KCC CAMPAIGN TO PROVIDE BENEFIT OF KISAN CREDIT CARD TO ELIGIBLE ANIMAL HUSBANDRY AND FISHERIES FARMERS – RESUMING OF NATIONWIDE AHDF KCC CAMPAIGN FROM 15TH SEPTEMBER 2022 TO 15TH MARCH 2023.** |

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

**Ministry of Fisheries, Animal Husbandry & Dairying, Government of India vide letter dated 12.09.2022 have informed that nationwide AHDF KCC Campaign will now resume from 15.09.2022 till 15.03.2023. Necessary instructions have been conveyed by SLBC to all stake-holders and camps are being organized in Haryana.**

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 15.10.2022, status of applications is summarized as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme** | **Applications received** | **Applications accepted by banks** | **Applications**  **sanctioned** | **Pending more than 15 days** |
| **Animal Husbandry** | 28079 | 27815 | 20701 | 64 |
| **Fisheries** | 177 | 177 | 44 | 1 |

**Source: Jansuraksha Portal**

Bank-wise and District-wise progress under Animal Husbandry **Annexure 22.1-22.2 (Page 138-139)** & Fishery Schemes are as per **Annexure 23.1-23.2 (Page 140-141).**

Controlling Heads of public sector banks and Sarva Haryana Gramin Bank are requested to monitor the scheme personally till the end of campaign i.e. **15.03.2023**.

On 19.10.2022, a high-level review meeting with major banks was held under the Chairmanship of Dr D Suresh, IAS, Principal Secretary, Fisheries (Haryana)  at Panchkula. It was observed during the meeting that a very little progress has been made and pendency is on a higher side. Hence, it was directed by the Chair to dispose of the pendency at the earliest, which has been sent to all banks.

On 03.11.2022, a meeting was convened under the chairmanship of Director-General, Animal Husbandry & Dairying, Haryana to review progress of nationwide AHDF Campaign where-in it was decided that SLBC will compile bank-wise data with regard to KCC Animal Husbandry accounts and the same will be shared with Animal Husbandry Department.

As decided in sub-committee meeting held on 28.10.2022, Department of Animal Husbandry has conveyed schedule of camps vide letter dated 04.11.2022, and the same has been circulated by SLBC to all LDMs for compliance.

A copy is attached as per **Annexure 24.1-24.3 (Page 142-144).**

|  |  |
| --- | --- |
| **AGENDA**  **ITEM NO. 14** | **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.

Further, 2nd State level review meeting of AIF was held on 15.09.2022 under the chairpersonship of Dr Sumita Misra, IAS, Additional Chief Secretary, Department of Agriculture & Farmers’ Welfare where-in she advised to clear all cases pending for sanction/disbursements. The Chairperson strongly advised all stake-holders to work in tandem with State PMU to increase the sourcing of quality applications and achievement of budgets allocated under the Scheme.

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

**(in Rs Cr)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Applications received** | **Sanctioned** | | **Disbursed** | | **Rejected** | **Pending** | |
| No. | No. | Amount | No. | Amount | No. | For sanction | For disb. |
| 821 | 469 | 468 | 375 | 380 | 218 | 134 | 94 |

As a part of its celebration of Azadi Ka Amrit Mahotsav, the Ministry of Agriculture & Farmers Welfare (MoAFW) and Ministry of Food Processing Industries (MoFPI) have jointly launched a Convergence Portal between AIF and PM FME schemes and Pradhan Mantri Kisan Sampada Yojana (PMKSY). The idea behind convergence is to bring all Government Departments in cohesion to serve the people of the country to the best of their abilities.

**Bank-wise & District-wise position is as per Annexure 25.1-25.2 (Page – 145-146).**

**The house may discuss.**

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

Ministry of Food Processing Industries, Government of India vide Office Memorandum dated 18.05.2022 has decided to make **following component-wise modifications** in the scheme guidelines:

**1.Support to Individual Micro Enterprises**

(i) Support to both existing or new micro food processing, enterprises for expansion/ upgradation of existing micro food processing enterprises or setting up of new micro food processing enterprises would be provided under the scheme.

(ii) **While enterprise involved in the product identified in the ODOP of the district will be preferred, other micro enterprises would also be considered for both existing or new micro food processing enterprises.** However, list of food processing activities placed below are not eligible for assistance under the scheme.

* Trading and selling of unprocessed Millets/Cereals/Spices etc.
* Unprocessed or Loose Milk (Selling of Milk/Curd)
* Trading and selling of fruits and vegetables
* Trading and selling of unprocessed Minor Forest Product
* Bee Keeping/Loose selling of Honey
* Loose selling, trading and repacking of oil
* Trading and selling of groundnut, Arecanut (Exception: Any proposal for export variety would be reviewed on case to case basis. State Government to take prior approval from MoFPI for such cases.)
* Poultry, Piggery, Goatry or any other rearing activity of animals
* Trading and selling of fresh Fish/ meat/chicken etc.,
* Repacking of manufactures products
* Canteen, grocery, hotel, tiffin services, restaurants or any other food services enterprises

(iii) **Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.00 lakh per unit.** Eligible project cost comprises cost of plant & machinery and technical civil work, but excludes cost of land/ rental or lease work shed. **However, technical civil work should not be more than 30% of the eligible project cost.**

(iv). Beneficiary contribution should be minimum of 10% of the project cost with balance required fund being loan from Bank.

(v). Organizations such as Individual entrepreneurs/ Proprietorship/Firms/Partnership Firms/ Farmer Producer Organizations (FPOs) NGOs Cooperatives SHGs Pvt. Ltd. Companies, who have established or propose to establish micro food processing unit, would be eligible for financial assistance under the Scheme.

(vi) The individual applicant should be above 18 years of age. No minimum educational qualification of the applicant is required.

(vi) Applicant/enterprise is eligible for bank loan under the Scheme, even if he has availed bank loan in other Subsidy Linked Schemes of Govt. Applicant is also eligible for Interest Subvention and Top Up convergence with other relevant Govt Sponsored Schemes. Lending Banks may consider sanctioning need based working capital limit to the beneficiaries, as admissible. However, no subsidy would be provided on the working capital.

(viii) The applicants/Entrepreneurs of existing units under stress and qualifying for restructuring by the Banks are also eligible for upgradation/expansion of the Unit under the scheme.

**2.Support to Group category for setting up of common infrastructure**

(i) Organizations such as: Farmer Producer Organizations (FPOs). Farmer Producer Companies (FPCs)/Cooperatives/ Self Help Groups (SHGs) and its Federation/Govt Agencies, who have established or propose to establish food processing line alongwith common infrastructure / value chain incubation centres would be eligible for financial assistance support under this component of the Scheme. Proposal for both ODOP or non-ODOP are eligible for assistance, however ODOP proposals would be preferred.

(ii) Substantial capacity of common infrastructure as well as processing line assisted under the scheme should be available for use by other units and public on hiring basis.

(iii) The applicant organization would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs. 3.00 crore. Eligible project cost comprises cost of plant & machinery and technical civil works, but excludes cost of land rental or lease work shed. However, technical civil work should not be more than 30% of the eligible project cost.

(iv) Total eligible project cost should not exceed Rs. 10 Crore. There will be no pre-condition of minimum turnover and experience of the applicant organization.

(v) The applicant organization's contribution should be minimum of 10% of the project cost with balance required funds being loan from Bank. Before applying on the portal, the applicant organization is also required to submit in-principle approval from the lending bank for the loan envisaged in the means of finance of the project.

(vi) Assistance of Rs. 50,000/- per case would be provided to the applicant organizations for preparation of Detailed Project Report (DPR) after sanctioning of loan by the bank. Engaging District Resource Person (DRP) for this component of the scheme is not mandatory. The applicant organization may engage any professional agencies having experience in preparation of DPR.

**3. Selection of District Resource Person (DRP)**

(i) Any suitable person(s) (like retired Govt/Bank Officials, Insurance agents, Bank mitras, consultancy firms, individual professionals etc.) facilitating/handholding the individual micro food processing enterprises applicants may be recognised as DRP by SNA and would be eligible for incentive in lieu of stipulated service under the scheme. There may be more than one DRP in a district and DRP of any district may mobilize handhold applicants from other districts also.

(ii) Due diligence is to be carried out by the DRP for each proposal while uploading the application. The DRPs would scrutinize/recommend applications to the District Nodal Officers (DNO).

(iii) The eligibility criteria for selection of DRP would be decided by SNA.

(iv) The payment of Rs. 20,000/- to the DRPs would be in 2 installments i.e. 50% of the payment would be made after sanction of bank loan and remaining 50% after the completion of the unit and also obtaining FSSAI Certificate, Udyam Certificate and GST registration (wherever required). Second installment of payment to DRP. would not be linked with completion of training of beneficiaries.

**4.Delegation of financial powers to approve/sanction the projects**

State Level Approval Committee (SLAC) is empowered to approve sanction/ reject the project proposals received under aforementioned components of the scheme and need not be referred to MoFPI for approval. SLAC may also consider delegating the powers for approval of the projects under various components to the Nodal Department implementing this scheme by prescribing appropriate limits.

Above modification is in supersession to relevant clauses of scheme guidelines dated 29.06.2020 and subsequent OMs issued thereafter from time to time.

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

Shri Ramesh Thakur, Team Leader, National PMU visited our office on 29.09.2022 and reviewed the performance of banks under PM FME Scheme. He also observed that the pace of sanction and disbursement under the Scheme was very low as compared to peer States.

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Applications received** | **Cases sanctioned** | **Amount sanctioned** (Rs in lakhs) | **Rejected** | **Pending** |
| 766 | 210 | 3904.75 | 332 | 170 |

**Bank-wise & District-wise position is as per Annexure 25.1-25.2 (Page – 147-148).**

|  |  |
| --- | --- |
| **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 processing 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.

**Representative from Animal Husbandry Department is requested to apprise the House regarding steps taken by the Department to generate projects under this Scheme.**

**The house to discuss.**

|  |  |
| --- | --- |
| **AGENDA**  **ITEM NO. 17.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO SEPTEMBER, 2022** |

**Position as on September, 22**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs Outstanding as on 30.09.2022 (No.) | 23,00,335 |
| 2 | Amount Outstanding | Rs 51639.02 crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on September, 2022 is given in Annexure No.26.1 (Page 149).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 17.2** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO SEPTEMBER, 2022** |

It has been observed from the progress reports received from banks that out of 1544138 eligible KCC holders, banks have issued 1116838 RuPay ATM cum debit cards upto September, 2022 i.e. 72%. Bank wise position of issuance of Kisan RuPay Cards is given on Annexure No.26.2 (Page-150).

**The house may review**.

|  |  |
| --- | --- |
| **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 28.10.2022** |

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 28.10.2022. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

* Controlling Heads of private Banks were advised, specifically, to ensure their active participation in implementation of Government Sponsored Programmes.
* Shri Arun Kumar from KVIC informed that against the annual target (margin money disbursement) of Rs 7831 lakh, margin money sanctioned and disbursed was Rs 4329 lakh and Rs 2267 lakh i.e. 55% & 29% respectively. Banks were advised to get all cases pending for sanction/disbursement disposed of at the earliest. AGM, RBI advised representatives from Axis Bank, HDFC Bank and ICICI Bank to get pending cases disposed of within 15 days. Madam Kiran Lekha Walia, Financial Advisor, IFCC advised low performing banks to submit action taken in the matter within 10 days.
* The 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. As the pendency was on the higher side, Madam Walia advised representative from HSCFDC to share age-wise pendency, year-wise, bank-wise and branch-wise and get the pendency cleared at the earliest.
* Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, Government of Haryana informed that Government of India has extended NULM Scheme upto 31.03.2023 and requested bankers to get pending cases disposed of at the earliest. He also informed that under NULM subsidy is to be claimed through paisa portal and observed that field functionaries be sensitized in this regard.
* Shri Rajender Prashad, SFM-FI, HSLRM informed that against the annual target of financing of 22000 SHGs during the financial year 2022-23, 7282 applications were sponsored to banks, out of which 4170 SHGs have been sanctioned and disbursement has been made to 4150 SHGs. Bankers were requested to get pending cases disposed of at the earliest.
* While reviewing performance of banks under PM SVANidhi, Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, informed the house that in the last meeting, it was observed that that number of cases were pending for disbursement by HDFC Bank as a result of which progress of Haryana remained on lower side. Representative from HDFC Bank clarified that the necessary ground-work in the matter has been done and communicated to MoHUA. All banks were requested to get pendency cleared at the earliest.
* The Department was suggested that cases for 2nd tranche be forward to only those banks who have sanctioned cases under 1st tranche.
* It was decided that LDMs be advised to monitor performance of Government sponsored schemes on monthly basis so that pendency under all Government sponsored programme is brought to zero level.

|  |  |
| --- | --- |
| 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.**

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

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

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

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Annual Target**  **2022-23** | | | | **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** |
| 2634 | | 7831 | | 4518 | | 1215 | 4329 | 55% | 774 | | 2613 |
| **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.** | |
| 612 | 2267 | | 29% | | 2169 | 276 | | 1393 | | 293 | |

Source: PMEGP Portal

Ministry of Micro, Small & Medium Enterprises, Government of India vide Office Memorandum dated 13.05.2022 has informed that competent authority has approved the continuation of the ongoing Plan Scheme – Prime Minister’s Employment Generation Programme (PMEGP) over the 15th Finance Commission cycle for five years from 2021-22 to 2025-26 with an outlay of Rs 13554.42 crores with some modifications in the existing scheme. Main features of the scheme are as under:-

**Objectives:**

1. To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
2. To bring together widely dispersed traditional artisans/rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place
3. To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
4. To increase the wage-earning capacity of workers and artisans and contribute to increase in the growth rate of rural and urban employment.

**Levels of support under PMEGP**

1. For setting up of new micro enterprise (units)

|  |  |  |  |
| --- | --- | --- | --- |
| Categories of beneficiaries under PMEGP  (for setting up of new enterprises) | Beneficiary’s contribution (of project cost) | Role of subsidy  (of project cost) | |
| Area (location of project/unit) |  | Urban | Rural |
| General category | 10% | 15% | 25% |
| Special category (including SC,ST,OBC, Minorities, Women, Ex-servicemen, Transgenders, Differently-abled, NER, Aspirational Districts, Hill and Border areas (as notified by the Government) etc. | 05% | 25% | 35% |

**Note:**

1. The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs 50 lakhs.
2. The maximum cost of project/unit admissible for Margin Money subsidy under Business/Service Sector is Rs 20 lakhs.
3. The balance amount (excluding the own contribution) of the total project cost will be provided by banks.
4. If the total project cost exceeds Rs 50 lakhs or Rs 20 lakhs for manufacturing and service/business sector respectively, the balance amount may be provided by banks without any Government subsidy.
5. 2nd Loan for upgradation of existing PMEGP/REGP/Mudra units

|  |  |  |
| --- | --- | --- |
| Categories of beneficiaries under PMEGP  (for setting up of new enterprises) | Beneficiary’s contribution (of project cost) | Role of subsidy  (of project cost) |
| All categories | 10% | 15% (20% in NER and Hill States) |

**Note:**

1. The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing sector is Rs 1.00 crore. Maximum subsidy would be Rs 15 lakh (Rs 20 lakh for NER and Hill States).
2. The maximum cost of project/unit admissible for Margin Money subsidy under Business/Service Sector for upgradation is Rs 25 lakh. Maximum subsidy would be Rs 3.75 lakh (Rs 5 lakh for NER and Hill States).
3. The balance amount (excluding the own contribution) of the total project cost will be provided by banks.
4. If the total project cost exceeds Rs 1.00 crore or Rs 25.00 lakhs for manufacturing and service/business sector respectively, the balance amount may be provided by banks without any Government subsidy.

**Following industries/business connected with Animal Husbandry will also be allowed:-**

1. Dairy – milk and other dairy products through primarily cows but also sheep, goats, camels, buffaloes, horses and donkeys.
2. Poultry – Poultry, kept for their eggs and for their meat, include chickens, turkeys, geese and ducks.
3. Aquaculture – It is the framing of aquatic organisms including fish, mollusks, crustaceans and aquatic plants
4. Insects – including bees, sericulture, etc.

**Bank wise & District wise Progress and pendency as at September 2022 is given on Annexure No.27.1-27.3 (P 151-153) for information of the house.**

**Highlights of the performance of banks during the quarter ended September 2022 are as under:-**

1. The **achievement under the scheme in terms of cases sanctioned and margin money disbursed has been 55% and 29% of the allocated target** respectively.
2. **Out of the total 4518 cases sponsored to various banks,** 2169 cases i.e. 48% cases were rejected/returned by the banks, which is on very higher side which speaks of quality of sponsored cases as well.
3. **As at September, 2022, 1393 and 293 cases were lying pending with banks for sanction and disbursement respectively.**

**Institution wise Progress:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Institution** | **No. of Applications** | | | | | |
| **Sponsored** | **Sanctioned** | **Rejected/**  **returned** | **Disbursed** | **Pending for disposal** | **Pending for Disb.** |
| **Pub. Sec. Banks** | 3744(83%) | 1093 | 1779 | 565 | 1111 | 276 |
| **Pvt. Sec. Banks** | 157 (3%) | 13 | 25 | 6 | 126 | 3 |
| **SHGB** | 617(14%) | 109 | 365 | 41 | 156 | 14 |
| **Total** | **4518** | **1215** | **2169** | **612** | **1393** | **293** |

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.**

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

**Progress during the quarter ended September 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.** |
| 13820 | 9053 | 1049 | 978 | 12% sanction  11% disb. | 1396 | 6622 | 71 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.28.1-28.2 (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 12% and 11% respectively which was very low.
* 1396 cases were rejected/returned during the review period. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 6622 and 71 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of September 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 September 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 28.1 it is observed that out of 9053 applications sponsored, only 513 (6%) 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.**

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

**Progress under NULM during the period ended September 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.** |
| 700\* | 2772 | 439 | 290 | 2043 | 415 | 24 | 62% |

**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.** |
| 50\* | 29 | 8 | 3 | 18 | 8 | 0 | 28% |

**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** |
| 1197\* | 564 | 1500\* | 403 | 748\* | 106 |

\***Targets for a period of 6 months i.e. upto 30.09.2022**

Source: ULB

**A copy of the bank wise and district wise progress as at September 2022 is given on Annexure No.29.1-29.5 (Page 156-162).**

From the above, it has been observed that:-

* Against the target for sanction of loans to 700 individuals, 2772 applications were sponsored to banks operating in the State of Haryana during the period ended September 2022.
* Out of 2772 sponsored loan applications, against the half-year target of 700 cases, i.e 62% of the target.
* 290 Loan applications were rejected and 170 applications were lying pending with various branches of banks as at September 2022.
* Similarly, against the target for sanction of loans to 50 groups of individuals, only 29 applications were sponsored to banks and 8 sanctioned by banks operating in the State of Haryana during the period ended September 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 quarter ended September 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 September 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 September 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.**

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

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

* Against the annual target of financing of 22,000 SHGs during the financial year 2022-23, 7282 applications were sponsored to banks.
* Out of these, loan has been sanctioned to 4170 SHGs and disbursement has been made to 4150 SHGs.
* 502 loan applications have been rejected/returned by banks.
* 3106 loan applications were lying pending for disposal with branches of various banks in the State at the end of September 2022.
* 20 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 30 (Page 163).**

**ACTION POINTS FOR BANKS**

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

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

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

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

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

[

From the progress report of Self Help Groups (SHGs) for the period ended September 2022, it has been observed that banks have saving linked 4963 SHGs and 1997 SHGs have been credit linked.

Bank-wise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 31 (Page 164).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 20.6** | **PM STREET VENDOR’S ATMANIRBHAR NIDHI (PM SVANidhi)** |

Ministry of Housing and Urban Affairs, Government of India, vide letter dated 14.09.2022 has informed that the Scheme was implemented since June 01, 2020 to facilitate micro-credit to street vendors. The Ministry had introduced the provision of third loan of upto Rs 50,000/- with a term of 36 months in addition to earlier 1st and 2nd loans of Rs 10,000 and Rs 20,000, respectively.

In continuation to letter issued by the Ministry on June 01, 2022, the following clarifications have been issued by Ministry of Housing and Urban Affairs vide their letter dated 14.09.2022 with respect to 3rd loan of Rs 50,000 PM SVANidhi Scheme as under:-

|  |  |  |
| --- | --- | --- |
| **Sr No.** | **Issues** | **Clarifications** |
| 1. | Minimum loan amount | Rs 30,000/- (Rupees thirty thousand only). |
| 2. | Minimum repayment period | 36 months. However, Street Vendor (SV) can pre-pay without any prepayment penalty. |
| 3. | Moratorium | As per Lending Institution (LI) policy but within the overall repayment period of 36 months |
| 4. | Upfront fee/  processing fee | As per the policy of the Lis in accordance with the extant RBI guidelines |
| 5. | Margin money | Nil |
| 6. | Age of SV | Should be an adult. No upper age limit envisaged in the scheme. However, the LI may consider taking an appropriate loan insurance, premium of which could be payable by the borrower. |
| 7. | Security | Loan is proposed to be unsecured and guaranteed by CGTMSE without payment of any guarantee fee as per the guidelines issued earlier. Hence, no additional security other than DPN is envisaged. |
| 8. | Credit Score | Not applicable as SV has already availed and fully repaid two loans under PM SVANidhi scheme. However, LI may refuse loan only if SV’s any existing loan is NPA. |
| 9. | Udhyam Registration | Not required. |
| 10. | Project proposal | No other document, financial papers including project proposal is envisaged under the scheme. |
| 11. | Regular monitoring tools like visit, stock statement, end use verification etc. | As it is a scheme with special dispensation supported by Government of India to help bring SVs to mainstream banking system, no such monitoring measures including end use verification are envisaged in this scheme. |
| 12. | Insurance | Not envisaged. However, LI may provide insurance product commensurate with loan amount with the consent of the borrower. |
| 13. | Documentation | As there is no security envisaged, LIs may consider taking an Undertaking and Demand Promissory Note only from the SV. However, LIs may consider taking a one-time declaration of stock/other particulars from the SV towards end use of funds. However, submission of bills/receipts should not be insisted upon. |
| 14. | Cashback for digital transactions | At par with first and second loan borrowers. |
| 15. | Any other operational matter | As per the policy of the LIs in accordance with the extant RBI guidelines. |

**The performance of banks is being monitored by Government of India at highest level. Controlling Heads of all banks are requested to ensure disposal of all pending cases at the earliest.**

Bank-wise & District-wise progress under Tranche 1, 2 & 3 is attached as per **Annexure 32.1 – 32.5 (Page 165-171)**

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

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

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.06.2022** | **13958** | **567.70** |
| Cases filed during the quarter ended Sept 2022 | 468 | 18.57 |
| Cases disposed of during the period ended Sept 2022 | 639 | 21.32 |
| **Cases pending as on 30.09.2022** | **13787** | **564.95** |
| Pendency level | | |
| Up to 6 months | 1444 | 56.63 |
| 6 months to 12 months | 1514 | 55.82 |
| 1 year to 3 years | 3810 | 126.62 |
| Above 3 years | 7019 | 325.88 |
| **Total** | **13787** | **564.95** |

**Bank wise and District wise progress is given at Annexure No. 33.1-33.2 (Page 172-173) 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** | **REVIEW OF PERFORMANCE UNDER KEY PARAMETERS AS ON SEPTEMBER, 2022 (COMMERCIAL BANKs AND RRBs)** |

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

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

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Sept., 2020** | **Sept., 2021** | **Sept., 2022** | **Variation Sept.22/Sept.21 (absolute and %age terms)** |
| **No .of Branches** | 4996 | 4984 | 4918 | 66 (1.32%) |
| Deposits | 461541 | 536320 | 600018 | 63698 (11.88%) |
| **Advances** | 277118 | 356132 | 431933 | 75801 (21.28%) |
| **PS Advances** | 147320 | 159147 | 198690 | 39543 (24.85%) |
| **Agriculture** | 52829 | 56045 | 62969 | 6924 (12.35%) |
| **MSME** | 74329 | 76977 | 107150 | 30173 (39.20%) |
| **Other PS** | 20162 | 26124 | 28571 | 2447 (9.37%) |
| **Advances to WS** | 32716 | 40026 | 43838 | 3812 (9.52%) |
| **Advs. under DRI Scheme** | 10.91 | 9.47 | 8.14 | -1.33 (14.04%) |

**Bank-wise data is given on Annexure No.34.1-34.6 (P 174-179)**

**22.2 BRANCHES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No. of Branches** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **%age** |
| Rural | 1681 | 1664 | 1672 | 8 | 0.48% |
| Semi Urban | 1202 | 1176 | 1159 | 17 | -1.44% |
| Urban | 2113 | 2144 | 2087 | 57 | 2.65% |
| Total | 4915 | 4984 | 4918 | 66 | 1.32% |

**22.3 DEPOSITS**

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Deposits** | **As at** | | | **Variation** | |
| **Sept., 2020** | **Sept., 2021** | **Sept., 2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| Rural | 51410 | 54948 | 57995 | 3047 | 5.55% |
| Semi Urban | 72404 | 76403 | 81939 | 5536 | 7.24% |
| Urban | 337727 | 404969 | 460084 | 55115 | 13.61% |
| Total | 461541 | 536320 | 600018 | 63698 | 11.88% |

**22.4 ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| Rural | 32158 | 32902 | 38870 | 5968 | 18.14% |
| Semi Urban | 41332 | 46118 | 56535 | 10417 | 22.59% |
| Urban | 203628 | 277112 | 336528 | 59416 | 21.44% |
| Total | 277118 | 356132 | 431933 | 75801 | 21.28% |

**22.5 PS ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| Priority Sector | 147320 | 159147 | 198690 | 39543 | 24.85% |

**22.6 AGRICULTURE ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| Agriculture | 52829 | 56045 | 62969 | 6924 | 12.35% |

**22.7-(i) NPAs UNDER AGRICULTURE AS AT 30th Sept. 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.** |
| 2373619 | 62969 | 199020 | 7278 | 11.56 |

**Bank wise position is given at Annexure No. 34.7 (P-180)**

**It is requested that the State Govt. should come forward in reducing the NPAs under agriculture sector by accelerating recovery under HACOMP Act.**

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

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| MSME Sector | 74329 | 76977 | 107150 | 30173 | 39.20% |

**22.9 ADVANCES TO WEAKER SECTOR**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Sept.,**  **2020** | **Sept.,**  **2021** | **Sept.,**  **2022** | **Sept. 22/Sept. 21** | |
| **(Absolute)** | **% age** |
| Weaker Sector Advs. | 32716 | 40026 | 43838 | 3812 | 9.52% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 23.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.**  **SEPT. 2020** | **ACH.**  **SEPT. 2021** | **ACH.**  **SEPT. 2022** |
| CD Ratio (Total) | 60% | 60% | 66% | 72% |
| PS to total Advances | 40% | 55% | 57% | 56% |
| Agri. to total Advs. | 18% | 20% | 20% | 18% |
| Small & Marginal Farmers | 8% (now 9%)\* | 8% | 9% | 8% |
| Micro Enterprises | 7.5% | 9% | 9% | 10% |
| Export Credit | 2% | 0.04% | 0.84% | 0.3% |
| WS Advances to Total Advances | 10% (now 11%)\* | 12% | 14% | 12% |

**The Bank-wise position under National Goals is available in Annexure No. 34.8 (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** |
| SEPT. 2020 | 60% | -6 pps |
| SEPT. 2021 | 66% | 6 pps |
| SEPT. 2022 | 72% | 6 pps |

**The Bank-wise CD Ratio has been given at Annexure No. 34.2 (P-173).**

**The District-wise CD Ratio has been given at Annexure No. 34.9 (P-182).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO 23.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **SEPT. 2020** | **SEPT. 2021** | **SEPT. 2022** |
| **Banking System (CBs & RRBs)** | 60% | 60% | 66% | 72% |
| **Financial System including Cooperative Banks** | 60% | 61% | 68% | 73% |
| **CD Ratio (Financial System) with RIDF** | 60% | 63% | 69% | 75% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT SEPT., 2022** |

After adding the figures of Rs 23341.87 crores of investment made by banks in the State Govt. Securities/Bonds with total credit of Rs.431933 Crore (excluding Cooperative banks) the credit + investment to deposit ratio works out to 76%.

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. 34.10 (P-183).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 24** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE QUARTER ENDED SEPTEMBER 2022** |

**Progress under Annual Credit Plan during the period ended September, 2022 is given below**:-

(Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target** | **Ach.** | **% Ach** |
| Crop Loan | 29534 | 26591 | 90% |
| Agri. Investment Credit | 15559 | 17108 | 110% |
| **Total Agri. & allied activities** | **45093** | **43699** | **97%** |
| MSMEs | 20700 | 32973 | 159% |
| Other Priority Sector | 8596 | 6079 | 71% |
| **Total Priority Sector** | **74389** | **82751** | **111%** |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP during the period ended September, 2022 is given on Annexure No. 35.1-35.6 (P 184-189). District wise Sector wise progress (% age Ach.) is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District** | **Agri %age Ach.** | **MSME %age Ach.** | **OPS %age Ach.** | **TOTAL PS %age Ach.** |
|
| Ambala | 123% | 97% | 86% | 110% |
| Bhiwani | 90% | 218% | 48% | 99% |
| Charkhi Dadri | 84% | 83% | 58% | 81% |
| Faridabad | 51% | 181% | 40% | 139% |
| Fatehabad | 74% | 121% | 84% | 81% |
| Gurugram | 86% | 254% | 48% | 198% |
| Hisar | 102% | 232% | 75% | 121% |
| Jhajjar | 65% | 495% | 31% | 133% |
| Jind | 102% | 91% | 93% | 101% |
| Kaithal | 102% | 102% | 80% | 101% |
| Karnal | 105% | 148% | 72% | 120% |
| Kurukshetra | 96% | 97% | 91% | 95% |
| M.Garh | 322% | 108% | 153% | 292% |
| Mewat | 71% | 122% | 54% | 75% |
| Palwal | 71% | 121% | 93% | 83% |
| Panchkula | 227% | 88% | 33% | 99% |
| Panipat | 88% | 105% | 88% | 96% |
| Rewari | 51% | 39% | 10% | 41% |
| Rohtak | 93% | 181% | 123% | 125% |
| Sirsa | 101% | 148% | 58% | 107% |
| Sonepat | 50% | 272% | 155% | 109% |
| Yamuna Nagar | 88% | 98% | 70% | 88% |
| **Total** | **97%** | **159%** | **71%** | **111%** |

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 25.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED SEPTEMBER, 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** |
| Sept. 2020 | 35301 | 1621 | -42 | -2.5% |
| Sept. 2021 | 33357 | 1866 | 245 | 15.11% |
| Sept. 2022 | 30651 | 2014 | 148 | 7.93% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.36.1 (P-190).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 25.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD ENDED SEPTEMBER, 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** |
| Sept. 2020 | 13256 | 566 | 23 | 4.24% |
| Sept. 2021 | 12687 | 639 | 73 | 12.90% |
| Sept. 2022 | 11623 | 786 | 147 | 23.00% |

**Bank wise position is given on Annexure No.36.2 (P-191).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 25.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON SEPTEMBER, 2022** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on Sept, 22** | | **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** |
| 30651 | 2014 | 74 | 4 | 1172 | 53 | 4.5 |

**Bank wise position is given on Annexure No.36.3 (P-192).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.25.4** | **POSITION OF NPA IN EDUCATION LOANS TO FEMALE STUDENTS LOANS AS ON SEPTEMBER 2022** |

(Amt. Rs. in Crore)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Total Outstanding as on September, 22** | | **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** |
| 11623 | 786 | 20 | 3 | 435 | 9 | 2 |

**Bank wise data is given on Annexure No.36.4 (P-193).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 26** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO SEPTEMBER, 2022** |  |

From the progress report received from banks, it has been observed that, 306552 (190473 Farm Based & 116079 others) JLGs have been financed during the period ended September, 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 as progress under this aspect is not upto the mark.

**Bank wise progress under financing to Joint Liability Groups is given on Annexure No. 37 (P-194).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.1** | **RECOVERY UNDER PRIORITY SECTOR ADVANCES** |

The Sector-wise recovery position is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Sept., 20**  **(%age Ach)** | **Sept., 21**  **(%age Ach)** | **Sept., 22**  **(%age Ach)** |
| Agriculture | 66% | 66% | 63% |
| MSME | 80% | 71% | 69% |
| OPS | 62% | 64% | 61% |
| **Overall** | **70%** | **67%** | **64%** |

**Bank-wise recovery position as at 30.09.2022 is given in Annexure No.38.1 (P-195).**

Controlling heads of above mentioned banks are requested to ensure submission of the same during the next quarter so that an improved position could be placed for review in the SLBC meeting.

The house may deliberate.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.2** | **RECOVERY UNDER GOVT. SPONSORED SCHEMES** |

**Bank-wise Recovery position under various Govt. Sponsored Programmes up to Sept., 2021 is given on Annexure No.38.2 (P 196).**

**Gist of overall recovery position is as under:-**

(%age Recovery)

|  |  |  |  |
| --- | --- | --- | --- |
| **Period** | **PMEGP** | **NULM** | **NRLM** |
| Sept., 20 | 29% | 38% | 52% | |
| Sept., 21 | 34% | 52% | 70% | |
| Sept., 22 | 52% | 62% | 69% | |

**The house may discuss.**

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

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

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase | |
| **Absolute** | **%age** |
| Sept., 2020 | 244255 | 35305 | 3084 | 10% |
| Sept., 2021 | 297360 | 41017 | 5712 | 16% |
| Sept., 2022 | 322626 | 49660 | 8643 | 21% |

**Bank wise position as on September 2021** **is given in Annexure No. 39 (P-197).**

|  |  |
| --- | --- |
| **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** | **SEPT., 2021** | | **SEPT., 2022** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises | 7,03,985 | 24477 | 590965 | 37153 |
| Small Enterprises | 1,48,870 | 26832 | 118237 | 34068 |
| **Micro & Small Enterprises (MSEs)** | **852855** | **51309** | **709202** | **71221** |
| Share of ME Advs. out of MSEs | **83%** | **48%** | **83%** | **52%** |
| Medium Enterprises (MEs) | 27599 | 25894 | 28242 | 36156 |
| **MSMEs** | **880454** | **77203** | **737444** | **107377** |

**Bank-wise performance is as per Annexure 40.1-40-2 (Page 198-199)**

**The House may review.**

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

The position of NPA under MSME Advances as on 30th September, 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** |
| 737444 | 107377 | 4708 | 4% | 15550 | 1990 | 13% |

**Bank-wise detail is given as per Annexure No. 40.3 (P-200).**

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

The bifurcation of NPA under MSME Advances as on 30.09.2022 is as under:-

(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.** |
| 97223 | 2099 | 6685 | 1574 | 1270 | 1035 | 105178 | 47018 |

**Bank-wise detail is given as per Annexure No.40.4 (P-201).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.4** | **PROGRESS OF SPECIALIZED MSME BRANCHES DURING THE PERIOD ENDED SEPTEMBER, 2022** |

44 Specialized MSME Branches of banks in Haryana have sanctioned loans amounting to Rs.10928 Crore in 12730 cases during the period ended September, 2022 and disbursement has been made in 12729 cases amounting to Rs. 10872 Crore.

**Bank wise position is given on Annexure No.40.5 (P-202).**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 29.5** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON SEPTEMBER, 2022** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on September, 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** |
| **Sept., 2020** | 68614 | 118045 | 65952 (96%) | 107254 (91%) |
| **Sept., 2021** | 70811 | 116236 | 68718 (97%) | 110588 (95%) |
| **Sept., 2022** | 98863 | 237396 | 92243 (93%) | 196430 (83%) |

**Bank wise information is as per Annexure No. 40.6 (P-203)**

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

(Amt. Rs. In lacs)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Community** | **Outstanding as on Sept. 2020** | | **Outstanding as on Sept. 2021** | | **Outstanding as on Sept. 2022** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| **Muslim** | 194283 | 382597 | 189910 | 291179 | 205804 | 273921 |
| **Sikh** | 249165 | 758706 | 258041 | 935099 | 256000 | 952339 |
| **Christian** | 3215 | 14586 | 3263 | 14075 | 3415 | 12302 |
| **Neo-Buddhist** | 1078 | 1941 | 9728 | 6837 | 14376 | 7222 |
| **Jain** | 3666 | 30643 | 3695 | 39055 | 3848 | 41090 |
| **Zorastrian** | 134 | 953 | 107 | 392 | 657 | 2717 |
| **Total (Incl. Coop. banks)** | **439197** | **1189425** | **464744** | **1286638** | **484100** | **1289591** |

**Bank-wise data on loans disbursed and outstanding as on September 2021 is given on Annexure No.41.1-41.2 (P 204-205).**

**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 IDENTIFIED DISTRICTS OF MEWAT, SIRSA & OTHER MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

The RBI has identified **121** districts with concentration of Minority Communities, out of which, 3districts of Haryana i.e. Gurugram, Mewat and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 42 (P 206).**

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

Amt. Rs. In crores

|  |  |  |  |
| --- | --- | --- | --- |
| **District** | **Total Outstanding Under Priority Sector** | **Outstanding to Minority Communities** | **% age of Total Outstanding to O/s to Min. Comm.** |
| Gurugram | 26869 | 864 | 3% |
| Mewat | 1616 | 1399 | 87% |
| Sirsa | 10183 | 5784 | 57% |

**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.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 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** |
| **Sept. 2019** | 27006 | 3659 | 16% | 9% |
| **Sept. 2020** | 30189 | 3183 | 12% | 10% |
| **Sept. 2021** | 34707 | 4518 | 15% | 12% |
| **Sept. 2022** | 41767 | 7060 | 20% | 21% |

**Bank-wise data depicting the performance during the period ended September, 2021 is given in Annexure No.43 (P-207).**

**The house may review.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **AGENDA ITEM NO. 32** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO SEPTEMBER, 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 September, 2022 is given on Annexure No.44 (P-208).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 33** | **RECOMMENDATIONS OF THE REPORTS OF THE COMMITTEE FOR STRENGHTENING THE NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) BY WDRA IN THE COUNTRY-PROGRESS DURING THE PERIOD ENDED SEPTEMBER, 2022** |     On the basis of reports received from banks progress compiled by SLBC for the period ended September, 2022 is as under:-  **(Amt. Rs. In lacs)**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Institution** | **Disbursement during the P.E. ended Sept. 2022** | | **Outstanding as at Sept., 2022** | | | **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** | | **Public Sector Banks** | 17 | 1885 | 77 | 7293 | | **Pvt. Sector Banks** | - | - | - | - | | **RRBs** | - | - | - | - | | **Coop.Banks** | - | - | - | - | | **Total** | **17** | **1885** | **77** | **7293** |   LDMs are also requested to monitor the progress in DCC/DLRC meetings of their respective districts.  **Bank wise/District wise progress is given on Annexure No.45 (P 209).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 34** | **REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)** |   Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.  NPA percentage as on 30.09.2022 is given under these sectors:-   |  |  | | --- | --- | | **Sector** | **%age** | | Agriculture | 11.56% | | MSME | 4% | | MUDRA | 10.88% |   **Bankers are requested to deliberate the issue of high NPAs under Agriculture, MSME and MUDRA loans in the State of Haryana and the mechanisms and steps taken for reduction in the level of high NPAs.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 35** | **PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME** |   SLBC is in receipt of communication from Senior Advisor, Retail and Social Banking, Indian Bank’s Association dated 20.07.2022 w.r.t. SVAMITVA Scheme which was launched by Hon’ble Prime Minister with the objective to enable demarcation of inhabited land in rural areas by using latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as financial asset for availing loans and other financial benefits.  First meeting was convened by Ms Amna Tasneem, IAS, Director, Consolidation of Land Holdings & Land Records, Haryana on 23.08.2022 with selected member banks. On 01.09.2022, a follow-up meeting was again convened and it was decided by the Chairperson to form a Core Working Group consisting of PNB, SBI, BoB, Canara Bank, HDFC Bank, ICICI Bank & Yes Bank and SLBC Haryana was advised to prepare a draft note after having consultations/meetings with all members of Core Working Group. As such, a meeting was convened on 07.09.2022 and Core Working Group prepared draft note containing recommendations for implementation of the Scheme in the State of Haryana. Draft Note is annexed as **Annexure 46 (i & ii)** **(Page 210 - 211)**  **Draft Note was circulated to all banks for getting the same approved from their competent authorities. Representatives from all banks are requested to inform the house about latest position in the matter.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 36** | **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** | **Name of Bank to whom service area allocated** | | Bhoj Rajpura (313) | Panchkula | Panchkula | 2659 | HDFC Bank | | Khai Shergarh(222) | Sirsa | Sirsa | 2734 | SHGB | | Karamsana(113) | Sirsa | Ellenabad | 2036 | PNB | | Dhulkot(127) | Bhiwani | Siwani | 2285 | ICICI | | Nawli(66) | Nuh | Ferozepur Jhirka | 3044 | SBI |   **Controlling Heads of all banks/IPPB were requested to explore possibility of opening bank branch in these villages. LDMs of Panchkula, Sirsa, Bhiwani & Nuh district were also requested to explore feasibility of opening bank branch in these villages.**  **Department of Financial Services, Govt of India has allocated village Nawli (Nuh) State Bank of India. During sub-committee meeting held on 28.10.2022, AGM SBI informed that branch in Nawli village will be opened by mid-November 2022.**  **As we have not received any response from any quarter, we hereby propose that these villages be allocated to following banks for opening brick & mortar branches in these villages.**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Village name** | **District** | **Total population** |  | **Allocated to bank** | | Bhoj Rajpura (313) | Panchkula | 2659 |  | HDFC Bank | | Khai Shergarh(222) | Sirsa | 2734 |  | SHGB | | Karamsana(113) | Sirsa | 2036 |  | PNB | | Dhulkot(127) | Bhiwani | 2285 |  | ICICI |   **House may approve the same.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **REVIEW OF INCLUSION OF FINANCIAL INCLUSION IN SCHOOL CURRICULUM, FINANCIAL LITERACY INITIATIVES BY BANKS (PARTICULARLY DIGITAL LITERACY)** |   Reserve Bank of India vide their circular dated 6th April, 2018 on Revamped Lead Bank Scheme has desired that financial literacy particularly digital literacy should be included in school curriculum for creating awareness amongst the students. **As such, State Govt. is requested to initiate necessary steps in this regard.**  **The house may deliberate.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 38** | **ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING** |   It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6th April, 2018 that issues remaining unresolved at DCC/DLRC meeting should be referred to SLBC.  LDMs are advised to share the issue (s) with the house which remained unresolved at DCC/DLRC meeting for taking up the matter with the concerned authorities accordingly.   |  |  | | --- | --- | | **AGENDA ITEM NO. 39** | **SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED OTHER DISTRICTS ACROSS THE STATE** |   LDMs are once again advised to share success stories under various Govt. sponsored schemes, PMMY, Stand Up India scheme etc. and new initiatives of their respective districts that can be replicated in other districts of the state, with the SLBC Secretariat for placing the same in the agenda papers of forthcoming SLBC Meetings for deliberations.   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **ANY OTHER ISSUE 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

|  |  |  |
| --- | --- | --- |
| **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/-. |

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

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

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

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

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

1. For enrolment in June, July and August – Full Annual Premium of Rs.436/- is payable.
2. For enrolment in September, October, and November –3 quarters of premium @ Rs 114.00 i.e. Rs 342/- is payable.
3. For enrolment in December, January and February – 2 quarters of premium @ Rs 114.00 i.e. Rs 228/- is payable.
4. For enrolment in March, April and May – 1 quarterly premium @ Rs 114.00 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.436/- 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.

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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.20/- 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 Sept 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 SEPTEMBER 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 September 2022 in the State of Haryana is as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) :** | | | | |
| **(position as on 30.09.2022) are as under** | | | | |
| **Name of scheme** | **No. of Proposals** | **Amt 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 | 48 | 607.795 | 21.655 |
| **Sub total :** | **48** | **607.795** | **21.655** |
| **Final / OT Subsidy** |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0 |  |
| CISS - ISAM | 0 | 0.000 | 0 |  |
| New AMI | 46 | 168.331 | 167.39 |  |
| CISS - Cold Storage | 0 | 0.000 | 0 |  |
| CLCSS | 0 | 0.000 | 0 |  |
| ACABC | 1 | 7.200 | 7.200 |  |
| 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 |  |  |  |  |
| **Sub Total** | **47** | **175.531** | **174.59** |  |
| **Grand Total** | **95** | **783.326** | **196.245** |  |

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 SEPTEMBER 2022** |

During the financial year 2022-23, banks have financed 21 Agriclinic and Agribusiness Centres. An amount of Rs 618.35 lakh was outstanding in 263 account as on 30.09.2022.

Bankwise progress is given on **Annexure No. A (Page 212)**

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

It is informed that during the financial year 2022-23 upto September 2022, 26266 cases were filed before the Lok Adalats out of which 2111 cases were settled.

Bank wise data is given on **Annexure No. B (P-213).**

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| --- | --- |
| **AGENDA ITEM NO. I** | **CREDIT FACILITIES GRANTED TO EX-SERVICEMEN AND WIDOWS OF EX-SERVICEMEN-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2022** |

Bank-wise and district-wise data is given on **Annexure No. C (P 214).**

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| **AGENDA ITEM NO. J** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED SEPTEMBER 2022** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Area Category | ATM as on June 2022 | ATMs installed during period ended Sept 2022 | ATMs closed during the period ended Sep 2022 | ATM as on Sep 2022 |
| Rural | 957 | 8 | 15 | 950 |
| Semi-Urban | 1734 | 32 | 44 | 1722 |
| Urban | 4475 | 108 | 26 | 4557 |
| **Total** | **7166** | **148** | **85** | **7229** |

**Bank wise position is given on Annexure D (Page 215)**