**Agenda papers**

**163rd Meeting of State Level Bankers’**

**Committee (Haryana)**

**163rd** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended 31.12.2022is being held on **14.02.2023 (Tuesday) at 11.00 AM at Hotel Mount View, Sector – 10, Chandigarh.**

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

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| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 162nd MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 23.11.2022** |

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| Last Meeting of 162nd SLBC | 23.11.2022 |
| Minutes Emailed/Circulated on | 03.12.2022 |
| 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. 1.1** | **ACTION TAKEN REPORT TO 162nd SLBC MEETING** |

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| **Item no.** | **Status of Action Taken** |
| Status of PMJDY accounts, issuance & activation of Rupay cards upto September 2022. | Banks have noted that the percentage is less as of now in the parameter. Banks are continuously following up with branches for issuance and activation of RuPay Cards in all Saving Bank accounts. Further, banks have also mobilized all our BCAs for the same. |
| Zero balance accounts. | Banks are focused to convert Zero balance accounts into operational accounts. Banks will improve our performance in this parameter also. |
| Aadhaar seeding and mobile seeding in operative saving fund accounts. | Banks are continuously making efforts in maximizing Aadhar seeding and Mobile seeding in all our Saving Bank accounts |
| Aadhaar seeding in PMJDY accounts | Banks are continuously making efforts in maximizing Aadhar seeding and Mobile seeding in all our PMJDY accounts. |
| Deployment and working of BCAs. | Banks are constantly reviewing the work and performance of BCA on monthly basis. Banks have deployed more BCAs in the state of Haryana. Banks have also identified few more BCA locations. |
| PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY), ATAL PENSION YOJANA (APY) & NATIONAL PAYMENT SYSTEM (NPS). | Banksare continuously following up with ROs/Branches in order to increase enrolment under social security schemes. Also, Banks are continuously following up with Insurance companies for early settlement of such claims. |
| Saturation drive launched by government of India. | Banks have sensitized our field functionaries & are continuously following up for the same. |
| Pradhan mantri mudra yojana (PMMY) progress during the period ended September 2022 | Being one of the flagship Programme under GOI under Priority Sector, Banks are regularly working on increasing the progress under this scheme. |
| Progress under stand-up india scheme during the period ended September 2022 | Being one of the thrust area for Women entrepreneurs and weaker section Banks are regularly working on reaching the maximum beneficiaries. |
| Implementation of measures for promotion & proliferation of digital payments in the state – Progress during the period ended September 2022. | Banks are at a satisfactory position in this parameter & are continuously trying to increase digital payments in state of Haryana. |
| 100% Digitalisation of Karnal, Ambala & Hisar Districts | Banks are regularly boosting the Branches to promote the Digital methods in these districts & will put maximum efforts to achieve this. |
| 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 district | 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. |
| MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY) | The same is noted for compliance and Banks assure that Banks will put our maximum efforts for enrolling all the eligible beneficiaries under this scheme. |
| MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOJANA (MMAPUY) | Banks are regularly following up with branches for the disposal of pending applications on priority basis. |
| Progress of RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIS) upto September 2022 & disposal of loan applications & related issues. | Banks are having RSETI working in the state of Haryana for trainings for skill development. Banks have assure that loan application of RSETI trained persons will be disposed of within timelines and with utmost priority. |
| Review of projects sanctioned under financial inclusion fund (FIF) by NABARD. | Banks have noted for compliance. |
| Revised mechanism of data flow for LBS for SLBC meeting | Banks have noted for compliance. |
| 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. |
| Doubling of farmers’ income by 2022. | Banks are following up with ROs and branches for sanctioning maximum loans to farmers under AIF, PMFME , AtamNirbhar bharat Scheme , AHIDF(Animal Husbandri Infrastructure Developmenet fund) , PMMSY (Pradhan Mantri Matsya Smapda Yojana), PM KUSUM ( Pradhan mantri Kisan urja Suraksha Evam Uttham Mahabiyan) , NLM (National Livestock Mission) etc. |
| District level special KCC campaign to provide benefit of kisan credit card to eligible animal husbandry and fisheries farmers | Banks have noted for compliance & all have assured that the pending cases will be disposed of soon. |
| FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF). | Banks are regularly monitoring AIF portal & following up for early disposal of such applications. Banks are also focusing to cover maximum beneficiaries under AIF. |
| Financing under micro food processing enterprises under PMFME scheme. | Banks are regularly monitoring PMFME portal & following up for early disposal of such applications. Banks are also focusing to cover maximum beneficiaries under AIF. |
| Animal husbandry infrastructure development fund (AHIDF). | Banks have sensitized our field functionaries to ensure maximum coverage under the campaign. |
| 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. Performance will improve in the coming days. |
| Disposal of govt sponsored cases within 30 days from the date of receipt of application at branch – submision of to monthly certificate to govt of haryana. | Banks have noted for compliance and also instructed to all branches for doing the same. |
| PMEGP, HSCFDC, DAY-NULM, DAY-NRLM, PM Savnidhi | Banks are continuously following up for the disposal of such applications within stipulated timelines. |
| Recovery under HACOMP act during the period ended September 2022. | Banks have noted for compliance. |
| Review of performance under key parameters as at September 2022 (commercial banks and RRBs). | Banks have noted for compliance. |
| National goals & credit + investment in state govt. bonds to deposit ratio. | Banks have noted for compliance. |
| -Performance under annual credit plan (ACP) during the period ended September 2022. | Banks have noted for compliance. |
| -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. |
| Housing finance – Progress as on Sept. 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 & we are focussing in improving more. |
| Flow of credit to micro, small & medium enterprises (MSMES) | The progress under this scheme is at satisfactorily level but we are regularly following up with field functionaries for improving the progress. |
| NPA under MSME advances. | Banks have advised our branches to give utmost priority for recovery in MSME. |
| Collateral free loans upto Rs 10 lakh to MSE sector. | As per RBI guidelines and being Thrust area banks are continuously working on this. |
| Credit flow to minority communities under prime minister’s 15-point economic programme. | Banks are continuously working in this area & we assure you that we will improve our percentage share in the days coming. |
| Data on minority communities in identified districts of Mewat, Gurugram And Sirsa minority concentrated districts of Haryana. | As per RBI guidelines and being Thrust area banks are continuously working on this.. |
| Financial assistance to women beneficiaries. | Banks are continuously working in this area & will improve our percentage share in the days coming. |
| 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. |
| 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 DECEMBER 2022** |

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| **AGENDA ITEM NO. 2.1** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO DECEMBER 2022 - ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 03.02.2023** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 03.02.2023. 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 03.02.2023** **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.
* Ms Taruna Kataria, Deputy Director, UIDAI, informed that as per revised guidelines Aadhaar cards need to be updated and necessary training programmes are being organized by UIDAI for Operators. Ms Kiran Lekha Walia, Chief Financial Advisor, IFCC advised UIDAI to sensitize public at large to get Aadhar cards updated as there was lack of knowledge to masses in this regard. Ms Kataria also informed that complaints of over-charging/misbehavior were being received and advised bankers to look into it.
* 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.
* As per directions received from RBI, two more districts Faridabad and Panchkula were identified for 100% digitalization. The time-line for achieving the targets was finalized as follows:-

|  |  |
| --- | --- |
| **Name of District** | **Target to achieve** |
| Karnal | September 2023 |
| Hisar & Ambala | December 2023 |
| Faridabad & Panchkula | March 2024 |

* Shri Vikas Sirohi from NPCI, could not attend the meeting physically, but informed, through VC, that benefits/scholarships 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. He also requested bankers to issue RuPay cards to customers and on specific request from customers VISA/Mastercards be issued to customers. He also stressed that these RuPay cards be also got activated at the earliest.
* Madam Kiran Lekha Walia, Financial Adviser, IFCC, Govt of Haryana advised banks to clear pending cases under MMAPUY, as performance of banks is being monitored personally by Hon’ble Chief Minister.
* 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.
* 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 that Nation-wide Intensive Awareness Programme of Reserve Bank of India was organized by all banks in Haryana in its true letter and spirit and in pre-campaign survey 62,729 customers participated and 69,806 customers participated.
* The House was informed that as advised by Reserve Bank of India, issue of opening of new bank branch (preferably Union Bank of India) in village Sahjawas, Tehsil Sohana, District Gurugram was included as agenda item. LDM Gurugram replied that the sufficient banking services are provided to the village within a radius of 5 kms. Representative from Union Bank of India was requested to inform their decision in this regard.
* Representative form IPPB informed that decision for opening IPPB centres in villages allocated is still under consideration.
* Shri Vikram Dhanda, AGM, RBI advised SLBC to incorporate digital figures from Airtel Payment Bank and Paytm Bank.

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

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2022** | **Dec 2022** | **Difference** | **% age Change** |
| No. of Accounts opened | 88,82,958 | 89,85,426 | 1,02,468 | 1.15% |
| No. of RuPay Cards Issued | 71,71,493 | 65,07,300 | -6,64,193 | -9.26% |
| %age of RuPay Cards Issued | 81% | 72% | -9 % | |
| No. of RuPay Cards Activated | 59,34,527 | 51,54,745 | -7,79,782 | -13.14% |
| %age of RuPay Cards Activated | 83% | 79% | -4 % | |
| No. of Aadhaar seeded | 79,04,160 | 76,13,344 | -2,90,816 | -3.67% |
| %age of Aadhaar seeded | 89% | 85% | -4 % | |

**Top performing banks in above parameters are as under:-**

|  |  |  |  |
| --- | --- | --- | --- |
| **PMJDY A/c opening** | **PMJDY RuPay Issuance** | **PMJDY RuPay Activation** | **PMJDY Aadhaar Seeding** |
| PNB (20,02,922) | PNB (20,87,816) | **UBI (17,96,197)** | PNB (18,66,804) |
| SBI (17,24,175) | SBI (15,78,490) | PNB (9,58,781) | SHGB (13,11,738) |
| SHGB (14,22,948) | SHGB (8,12,216) | SHGB (7,95,988) | SBI (12,76,732) |

**Bank wise position is given on Annexure No.1.1 & 1.2 (Page 82-83).**

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| **AGENDA ITEM NO. 2.2** | **STATUS OF AADHAAR SEEDING & AUTHENTICATION AS AT DECEMBER 2022 IN CASA ACCOUNTS** |

As per revamped Lead Bank Scheme of RBI, only operative CASA figures, Aadhaar seeded and Aadhaar authenticated figures have been received which are appended:-

|  |  |
| --- | --- |
| **Parameter** | **Dec 2022** |
| No. of Operative CASA Accounts | 4,09,63,872 |
| No. of Aadhaar seeded CASA | 3,12,09,747 (76%) |

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

|  |  |  |
| --- | --- | --- |
| No. of Operative CASA Accounts | No. of Aadhaar seeded CASA | No. of Aadhaar authenticated CASA |
| PNB (84,86,796) | PNB (73,43,541) | SBI (31,14,639) |
| SBI (67,63,881) | SHGB (36,31,695) | SHGB (24,45,569) |
| SHGB (39,93,003) | SBI (34,77,978) | HDFC (15,32,549) |

**Bank wise position is given on Annexure No.2.1 & 2.2 (Page 84-85).**

**The house may review.**

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| **AGENDA ITEM NO. 2.3** | **FINANCIAL INCLUSION & BANKING/BC OUTLETS AS AT DECEMBER 2022** |

In Haryana as on December 2022, 61722 BCAs have been provided by various banks including Payment Banks, out of which 17608 BCAs are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 3 (Page-86).**

**The house may discuss.**

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| **AGENDA ITEM NO. 2.4** | **PRAGATI MEETING: REVIEW OF SOCIAL SECURITY SCHEMES - PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) & ATAL PENSION YOJANA (APY) - PROGRESS UPTO DECEMBER 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:–

**2.4 (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 December 2022 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Parameter | Sept 22 | Dec 22 | Increase/  Decrease | % age Change |
| No. of persons enrolled | 56,88,719 | 78,83,792 | 21,95,073 | 38.59% |

**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** | SBI (31,54,673), **Convener Bank-12,70,034** & Sarva Haryana Gramin Bank (11,72,214) |
| **2.** | **Bottom performing banks** | Yes Bank (1,478), J&K Bank (1,698) & Federal Bank (525) |

**Bank-wise/District-wise Progress is given on Annexure No.4.1 & 4.2 (Page 87-88).**

**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.

**Performance of Banks under PMJJBY as on December 2022 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2022** | **Dec 2022** | **Increase/**  **Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 21,82,860 | 30,18,386 | 8,35,526 | 38.28% |

**Bank wise/District-wise Progress is given on Annex. No. 4.1 & 4.2 (Page 87-88).**

**Top 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 (12,14,427), PNB (4,58,865) & SHGB (4,24,252) |
| **2.** | **Bottom performing banks** | J&K Bank (1,028), Yes Bank (1,144) & ICICI (178) |

**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 December 2022, banks have enrolled accounts under APY as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2022** | **Dec 2022** | **Increase/**  **Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 9,33,331 | 9,87,634 | 54,303 | 5.82% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | SBI (1,63,336),SHGB (1,47,708) & Convener Bank - (1,46,699) |
| **2.** | **Bottom performing banks** | J&K Bank (308), Federal Bank (88) & ICICI (36) |

**Bank wise/District-wise Progress is given on Annex.No. 4.1 & 4.2 (Page 87-88)**

**The house may review. ­**

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| **AGENDA ITEM NO 2.5** | **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.

**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.**

**Bank-wise progress is as per Annexure 5 (Page 89)**

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| **AGENDA ITEM NO 2.6** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED DECEBER 2022** |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 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 December 2022** | |
| **SHISHU** | **No. of A/cs** | **Amt. (Rs. In crores)** |
| Public Sector Banks | 26815 | 95.73 |
| Private Sector Banks & SHGB | 186035 | 702.90 |
| **Total** | **212850** | **798.63** |
| **KISHORE** | | |
| Public Sector Banks | 45658 | 778.50 |
| Private Sector Banks & SHGB | 106131 | 905.23 |
| **Total** | **151789** | **1683.73** |
| **Tarun** | | |
| Public Sector Banks | 9223 | 716.75 |
| Private Sector Banks & SHGB | 6143 | 423.76 |
| **Total** | **15366** | **1140.51** |
| **Grand Total (Haryana State) (Shishu+Kishore+Tarun)** | **380005** | **3622.87** |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-**  **ing Banks (Amount-wise)** | Ujjivan SF Bank (Rs 772.38 cr), Canara Bank (375.45 cr), UBI (Rs 424.32) |
| **2.** | **Bottom performing banks (Amount-wise)** | Federal Bank (Rs 2.83 cr), Uco Bank (10.73 cr) & J&K Bank (Rs 2.96 cr) |

**Bank wise details is as per Annexure No. 6.1-6.2 (Page 90-91).** 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 December 2022) | 3,80,005 | 3,623 |

**The house may review.**

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| **AGENDA ITEM NO. 2.6 (ii)** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT DECEMBER 2022** |

**Bank wise position is given in Annexure No.7.1-7.2 (Page 92-93) for information of the house. Institution wise position is as under: -**

(Rupees in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Dec 2022** | **NPA under the scheme as at Dec 2022** | **%age of NPA** |
| **Public Sector Banks** | 3796.98 | 616.62 | 16.24% |
| **Private, SHGB & SF Bank** | 3185.72 | 90.77 | 2.85% |
| **Total** | **6982.70** | **707.39** | **10.13%** |

**The house may discuss.**

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| **AGENDA ITEM NO.2.7** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED DECEMBER 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, agriclinic and agribusiness centres, food & agro-processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

**Institution wise Progress under Stand Up India Programme during the period ended December 2022 is given as:-**

|  |  |  |
| --- | --- | --- |
| **Institution** | **December 2022** | |
| **No. of A/cs** | **Amt.**  **(Rs. in crores)** |
| **Women** | | |
| Public Sector Banks | 348 | 52.96 |
| Private Sector Banks | 17 | 2.98 |
| **Total** | **365** | **55.94** |
| **SC/ST** | | |
| Public Sector Banks | 12 | 0.93 |
| Private Sector Banks | 2 | 0.44 |
| **Total** | **14** | **1.36** |
| Public Sector Bank | 360 | 53.89 |
| Private Sector Banks | 19 | 3.42 |
| **Grand Total (Women & SC/ST)** | **379** | **57.31** |

**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)** | Union Bank (164), Uco Bank (63) & SBI (39) |

**Bank-wise details are given in Annexure No. 8.1-8.2 (Page 94-95).**

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

**The house may discuss.**

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| **AGENDA ITEM NO. 2.8** | **UIDAI ISSUES** |

Ms Taruna Kataria, Deputy Director, UIDAI, informed that as per revised guidelines Aadhaar cards need to be updated and necessary training programmes are being organized by UIDAI for Operators.

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| **AGENDA ITEM NO. 2.9** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED DECEMBER 2022** |

During the period ended December 2022, 808.51 crore digital transactions have been performed by banks.

**Bank wise/District-wise position is given on Annex No.9.1-9.2 (Page 96-97).**

**The house may review.**

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| **AGENDA ITEM NO. 2.10** | **100% DIGITALIZATION OF 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.**

**Progress of these three districts is as per Annexure 9.3 (Page 98)**

**Now, we have received letter from Reserve Bank of India dated 03.01.2023 informing that keeping in view the growth of digitalization in the identified districts, SLBCs have been advised to identify more districts in consultation with concerned stakeholders and prepare a timebound action plan for 100% digitalization of the concerned districts. The names of the identified districts and nodal Banks to which they have been allotted, may be and approved in the house for onward submission to RBI.**

**The house to discuss.**

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| **AGENDA ITEM NO. 2.11** | **DIGITAL PAYMENTS – NATIONAL PAYMENT CORPORATION OF INDIA** |

Government believe 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 Government authorities. Contactless payments become more important after the COVID 19 situation, as most of the customer wants to get a complete contactless solution.

 Some of the 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 online transactions.

 1)     **Aadhaar Seeding in Bank account and awareness to citizens**:

As Government of India and State Government pushing for Aadhaar based DBT. Bank need to make sure of 100% aadhaar seeding of customers and awareness in case of any query in the branches.

Citizens can check aadhaar-Bank seeding status on UIDAI website along with Bank name, date and status.

 2)     **Digisathi:**

In pursuance to the Reserve Bank of India’s vision, various payment industry participants (banks & non-banks) have joined to create the website - [www.digisaathi.info](https://ind01.safelinks.protection.outlook.noclick_com/?url=http%3A%2F%2Fwww.digisaathi.info%2F&data=05%7C01%7Cvikas.sirohi%40npci.org.in%7Cf2e917ac6a2b4fd7221708da492613d1%7C8ca9216b1bdf40569775f5e402a48d32%7C0%7C0%7C637902725137348066%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=IgSV5oqA2ZMYSl6FGfvl5WkAs0%2FS1OvOqhuqzzn9Jzw%3D&reserved=0) , chatbot, IVR, or any mobile and/or web application (collectively, the “Platform”) for end customers using the payment products/services offered by various payment industry participants for obtaining information about digital payment products and services.  Banks should awareness to citizens for knowledge and fraud prevention purpose.

 3)     **RuPay card issuance and activation**:

 RuPay is our domestic and first payment network of India, with wide acceptance at ATMs, POS devices and e-commerce websites across India. The name, derived from the words ‘Rupee and ‘Payment’, emphasizes that it is India’s very own initiative for Card payments. RuPay fulfils Government of India vision of initiating a ‘less cash’ economy. This could be achieved only by encouraging every Indian bank and financial institution to become tech-savvy and engage in offering electronic payments.

Our Hon’ble PM and FM also stressed upon the banks to substantially increase issuance of RuPay Debit Cards to achieve 100% saturation. With the view of promote digitization and enhanced financial inclusion. Banks should prefer to issue RuPay card to citizens and guide proper channel to activate their RuPay cards.

 4)     **UPI-QR on all cash points in State**;

 UPI is well known to everyone and free of Cost services. NiL Charges to Citizen and department/merchants for enable UPI. More than 74 bn transactions recorded in last calendar year and for more usage Cabinet of GoI recently approved 2600 Cr incentive for Banks in UPI and RuPay.

Banks will make sure for enablement of UPI-QRs on all cash points across the State Transit, Tourism, Taxes, Bills, Challan, Fertilizers, MC payments, Parking, Education, Health, Donation, Archelogy, Sewa-Kendras, CSC, Food and Civil supplies, State and Local taxes, Encroachment challan and any other cash counters of Government services or merchants across the State.

 5)     **Training and capacity building program for promote Digital Payments:**

 Capacity building and training programs for Digital Payments modes including DCs and MC commissioners for ease to use the system for payments. Raise awareness regarding digital Payments via campaigns, festivals. Promotional program on digital Payments.

 6)     **Adoption of new initiatives**:

 Different new initiates launched by GoI/RBI/NPCI on periodic basis. Banks/Departments should explore to introduce for better utilization and monitoring of funds and ease of citizens life. i.e eRupi, NCMC, CBDC, UPI123, FASTag etc.

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| **AGENDA ITEM NO. 2.12** | **TARGET ACHIEVEMENT FOR KEY PERFORMANCE INDICATORS (KPIs) IN RELATION TO TARGETED FINANCIAL INCLUSION INTERVENTION PROGRAMME (TFIIP) FOR THE SHORTLISTED ASPIRATIONAL DISTRICT WITHIN THE OVERALL ASPIRATIONAL DISTRICT PROGRAMME (ADP) OF NITI AYOG - MEWAT DISTRICT** |

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

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

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

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

As per instructions received from Department of Financial Services, Ministry of Finance, Govt of India, to achieve 100% target, it is requested to organize camps and outreach programs. The progress under the scheme was monitored by Chief Secretary, Haryana, during meeting recently where-in he advised all banks to achieve the targets.

On 20.01.2023, performance of Aspirational Districts on key FI performance indicators under TFIIP was reviewed by Department of Financial Services where General Managers (Financial Inclusion) Head Offices of all Banks, Conveners of SLBCs and all concerned LDMs were invited. The major concern was that four major banks i.e. Bank of India, Axis Bank, Uco Bank and DCCB were not uploading data on Jansuraksha portal.

**All Banks are requested to ensure that the targets are achieved well before the extended deadline i.e. 31.03.2024.**

**Department of Financial Services vide letter dated 01.02.2023 has launched a special 6-month campaign at Gram Panchayat level from 15-02-2023 to 15-08-2023 in selected 112 Aspirational Districts and Districts of Mission Utkarsh under TFIIP, copy of which has been forwarded to all banks operating in Mewat district as well as to LDM Mewat for compliance.**

The KPIs of TFIIP for Aspirational districts and Mission Utkarsh are as under:

1. Operative CASA accounts per lakh population.
2. PMJJBY enrolments per lakh population.
3. PMSBY enrolments per lakh population.
4. APY subscriber per lakh population.
5. Villages not having banking touch point within 5 KM.
6. Financial and Digital literacy.
7. Loans and MUDRA, Stand UP India, SWANidhi, KCC etc.

The campaign will be coordinated by LDMs under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized on Saturdays at the Gram Panchayat headquarters shall be decided by the DLCC headed by DC and DM. The responsibility for organizing the camp for a particular Gram Panchayat shall be given to the Bank (SCB/RRB/IPPB/Cooperative Bank) having a branch in the Gram Panchayat or in the neighbourhood by the DLCCC through LDM.

Camps shall be organized as per SoP of DFS and reporting shall be made on the DFS portal for which a separate communication will be sent by DFS.

**Controlling Heads of all banks are, as such, requested to ensure that all the guidelines issued by DFS are adhered to and camps are organized without any deviation.**

**Bank-wise progress is attached as per Annexure 10 (Page 99)**

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| **AGENDA ITEM NO. 2.13** | **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. All banks are in the process of development of API integration with their respective Head Offices.

In this regard, PNB & SHGB had tested the API on the tool as well as on the Bank’s Network whereas Canara Bank had tested the same on the Internet (Public) environment.

But SBI had raised multiple observations/queries pertaining to the method of the communication the API is using, Encryption logic to be changed, Digital signature to be use etc. for which WebEx VC was scheduled to come to the single approach for Integrating the API as the observations raised by the SBI had the major impact on the existing process of the API.

In view of this, VC was arranged on 21-12-2022 with NIC and SJHIFM in which all the four Banks along with their technical teams were present to take up with the issues raised by SBI

With the multiple discussions held between the SBI & NIC, NIC advised the SBI for some alternatives correspondence to the observations raised by the SBI and asked SBI to internally check with its technical team to implement the same and proceed with the API Integration. Also, NIC Team proposed to all the banks to discuss internally and come up with the common approach for API Integration as the process is already so much delayed.

Further, NIC Team also proposed that in case the Bank’s policy is not allowing to comply with the framework or flow of the existing integration process of API integration; Banks may develop the API at their level and NIC would consume the same at their end.

Accordingly, the proposed points were discussed with all the Banks and SBI in this regard proposed that to make the process seamless, the data could be shared by creation of Internet Portal where the User ID may be shared Bank wise for uploading the data after its obtention from the MIS Dashboard and the list of eligible uncovered beneficiaries be displayed Bank wise for downloading the same.

In this Approach, NIC Team needs to develop the portal and share Banks wise Users in which the respective Banks would Upload the data pertaining to the Enrollment against PMJJBY & PMSBY on fortnightly basis or any other interval as decided on mutual consent. NIC Team would do the matchmaking and updating of the status of the data as against the Master Data available with them and would provide the Link or Facility in the portal itself in which the Uncovered Beneficiaries data would be shared by NIC Bank wise in the respective Banks User Login. The same was mailed to the NIC & SJHIFM on 23-12-2022 along with the minutes of the meeting which was held on 22-12-2022.

We are yet to receive reply from the NIC with the above proposed approach.  (Follow up request mail also sent on 16-01-2023). The performance in this regard will be reviewed by Additional Chief Secretary (Finance & Planning) tentatively on 06.02.2023.

On 06.02.2023, a meeting was convened under the chairmanship of Additional Chief Secretary, Finance & Planning, Government of Haryana where-in he advised NIC to complete the work by 15.02.2023 and banks will get API work done by 28th February, 2023.

**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 11 (Page 100).**

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| **AGENDA ITEM 3.1** | **FINANCIAL LITERACY CENTRES (FLCs) -PROGRESS AS AT DECEMBER 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 December 2022. As on December 2022, 30 FLCs are vacant.

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

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

* 814 Going Digital Camps were organized by FLCs during the quarter ended December 2022.
* 1265 Targets Oriented camps were organized in the State of Haryana during the quarter ended December 2022.

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

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

**The house may review.**

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

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

* Rural branches of banks have conducted 1215 Financial Literacy Camps during the quarter ended December 2022.
* Out of 1215 Financial Literacy Camps organized during the quarter ended December 2022, 416 Special Camps were organized and 799 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. 12 (Page 101).**

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).

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

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

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

* 114 training programmes of Skill Development have been organized during the period wherein 3141 trainees participated.
* 773 trainees have been financed by the banks to start their Enterprises, 2397 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to December 2022 is given on Annexure No.13.1 (Page-102).**

**The House may review.**

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

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

* 1240 loan applications of RSETI trained candidates have been sponsored and 1390 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 13.2 & 13.3 (Page 103-104).**

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

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

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

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

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 | | | | |
| 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.

|  |  |  |  |
| --- | --- | --- | --- |
| 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. As advised by RBI, SLBC has extracted reported from new portal and annexures with this agenda papers have been obtained from new portal. As a result of our constant follow-up and cooperation provided by banks, we received data from all banks, except the following:-

* + Bandhan Bank
  + DSB Bank (Luxmi Vilas Bank)
  + Nainital Bank
  + Tamil Nadu Mercantile Bank
  + Capital Small Finance Bank
  + Fincare Small Finance Bank

In view of above, all banks are requested to check data reported in text files, if any, variation appears that should bd dealt with on priority basis and get the same rectified.

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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.**

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.

**As advised by RBI, SLBC has got post-campaign survey during second and third weeks of January 2023, in which 63998 customers of various bank branches participated as on 25.01.2023. The survey is still going on. Bank-wise position is as per Annexure 14 (Page 105)**

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| **AGENDA ITEM NO.10** | **OPENING OF NEW BANK BRANCH (PREFERABLY UNION BANK OF INDIA) IN VILLAGE SAHJAWAS, TEHSIL SOHANA, DISTRICT GURUGRAM** |

We have received e-mail from Department of Regulation, Conduct & Operations Division, Registration & Authorization Group, authorization Section (e-BAPD), Fort, Mumbai forwarding there-with application received from Shri Desh Pal Khatana for opening of bank branch (preferably Union Bank of India) in village Sahjawas, Tehsil Sohna, District Gurugram. We have also been advised to take up this issue in coming SLBC Meeting.

We had taken up the matter with LDM Gurugram as well as Union Bank of India. LDM Gurugram has informed as under:-

“Population of village Sahajawas-  2162 (census 2011)

- Bank to which service area is allotted to village Sahajwas- Punjab National Bank, Bhondsi (3.8 kms)

- Banking services (BCAs/ATMs, bank branch, IPPB) provided to village Sahajwas within a radius of 5 kms-

1) Yes Bank, Rithoj  -2.4 kms

2) Union Bank of India, Maruti Kunj - 3.6 kms

3) PNB, Bhondsi - 3.8kms

4) Canara Bank, Bhondsi

5) Union Bank of India, Bhondsi

6) SBI, Bhondsi

7) SHGB Bhondsi

8) Kotak Mahindra Bank, Bhondsi

9)AXIS Bank ATM, HDFC Bank ATM within radius of 4 kms

We have not received any reply from Union Bank of India so far.

**The house may discuss**.

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| **AGENDA ITEM NO. 11** | **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 soon.**

**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** |  |
| 1 | Bhoj Rajpura (313) | Panchkula | 2659 |  |
| 2 | Khai Shergarh(222) | Sirsa | 2734 |  |
| 3 | Karamsana(113) | Sirsa | 2036 |  |
| 4 | Dhulkot(127) | Bhiwani | 2285 |  |

During 162nd SLBC meeting, the Regional Director, RBI informed the house that the nearest IPPB outlet at Khera is within 3 km radius of Vill. Dhulkot which is suffice to meet the laid down criteria and there is no need to open a new branch here. Further, IPPB have informed that opening of a branch post office in villages at Sr. No. 2 and 3 is under consideration with their department. Once a branch post office is opened in these villages, IPPB will enable applicable banking services.

Bhoj Rajpura is consisting of a cluster of villages namely Baladwala, Dandya, Jauli, Mohaliwala, Dunga, Turon, Jiya, Madhiwala, Thathar, Barhiwala, Chuharpur, Sherjwan, Shrinagar, Dharampur. Opening of branch post office is under consideration at Baladwala.

IPPB informed that the matter be also taken up with Chief Post Master General, Department of Posts, Ambala for opening of IPB Centres. SLBC, vide letter dated 05.01.2023 requested them to update us the status, but the reply is still awaited.

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| **AGENDA ITEM NO. 12** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 03.02.2023** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on **03.02.2023** 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.

All agenda items were discussed and following action-points were emerged:-

* Shri Mukesh Kumar, Research Officer, Department of Agriculture & Farmers Welfare briefed the house about salient features of PMFBY scheme and informed that accounts which are not Aadhaar seeded, NEFT being sent by Insurance Companies are being rejected as a result of which farmers are being deprived of claims passed by Insurance Companies. He informed that their DDAs are going from branch to branch for getting Aadhaar seeding in farmers’ accounts. LDM Sirsa intervened in the matter and informed that Insurance Companies do not feel any problem while collecting premium from bank branches but at the time of giving claim to farmers always make one excuse or other. Shri Vikram Dhanda, AGM, RBI informed that proper coordination is required by all stake-holders to sort out these issues.
* It was decided that a meeting be convened by Department of Agriculture alongwith major banks with Insurance Companies to sort out the issue. It was also decided that insurance companies be also invited in sub-committee meetings in future.
* 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 V S Rathi, Deputy Director from Animal Husbandry Department, informed the house that Nation-wide AHDF KCC Campaign is going on from **15.09.2022 to 15.03.2023** and shared that a large number of applications were pending in some districts. LDMs were advised to ensure that all these pending cases are disposed of within a week’s time. Shri Atma Ram, Deputy Director, Fisheries Department informed that applications were not being received by some bank branches. He was advised to get in touch with LDMs and all stake-holders were advised to work in tandem for over-all development of the State.
* Shri C M Dhiman, Team Leader, PMU AIF informed that against the target of Rs 1560 crores, loans amounting to Rs 576 crore stand sanctioned, Rs 472 crore disbursed and 117 cases worth Rs 100 crore were pending for disbursement. He requested all banks to ensure to get all pending cases disposed of at the earliest. Dr Ranbir Singh, Additional Director, SFACH informed that some cases were being sanctioned by banks directly and if routed through AIF portal, the progress under the scheme will improve. Bankers and LDMs were requested to get all pending cases disposed of at the earliest.
* Shri Rupesh Kumar, Consultant, PM FME informed that more concerted efforts were required to improve progress in the State of Haryana. He was advised to get sensitization programmes at district level in close coordination with LDMs with a view to improve performance under the scheme.
* Dr V S Rathi, Deputy Director from Animal Husbandry informed that under AHIDF, out of 92 projects sanctioned under the scheme 21 were approved by Government of India, out of which 13 stand sanctioned by various banks in Haryana.

* The Chief Manager SLBC Haryana informed that NABARD has since prepared Potential Linked Plan (PLP) for 2023-24 and Lead District Managers were advised to prepare District Credit Plan for 2023-24 and get the same approved in DLRC/DCC meeting of their district. He informed that Annual Credit Plan (ACP) for 2023-24 of Haryana State was prepared by SLBC on the basis of District Credit Plan submitted by LDMs, after getting the same approved from their respective DLRC/DCC meetings.

Bank-wise, sector-wise and sub-sector-wise targets were deliberated at length and after detailed discussions, house approved the ACP targets for 2023-24.

During her concluding remarks, Ms Kiran Lekha Walia, Chief Financial Advisor, IFCC, informed the house that Hon’ble Chief Minister Haryana during his review meeting on 02.02.2023 advised bankers to submit scheme under which banks can finance easily to weaker sections of the society. She advised all banks to submit action plan in this regard within two days to her office.

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| **AGENDA ITEM NO. 13.1** | **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:-

|  |  |  |
| --- | --- | --- |
| 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, 479564 loanee and 1266 non-loanee farmers were covered under PMFBY for Rabi 2022-23. **(Annexure 15) (Page 106)**

**The house may discuss.**

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| **AGENDA ITEM NO. 13.2** | **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, 04.07.2022 and 23.11.2022. We have received minutes of the meeting and the same have been circulated to all banks for further necessary action in the matter.

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| **AGENDA ITEM NO. 14** | **DOUBLING OF FARMERS’ INCOME** |

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. 15** | **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 16.01.2023, status of applications is summarized as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme** | **Applications received** | **Applications accepted by banks** | **Applications**  **sanctioned** | **Pending more than 15 days** |
| **Animal Husbandry** | 42021 | 41702 | 30176 | 1118 |
| **Fisheries** | 342 | 342 | 99 | 50 |

**Source: Jansuraksha Portal**

Bank-wise and District-wise progress under Animal Husbandry **Annexure 16.1-16.2 (Page 107-108)** & Fishery Schemes are as per **Annexure 17.1-17.2 (Page 109-110).**

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**.

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| **AGENDA**  **ITEM NO. 16** | **FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF)** |

Keeping in view the importance of infrastructure development in the agriculture sector, the Government of India has launched Central Sector Scheme of Financing in August 2020 under Agriculture Infrastructure Fund. It has a corpus of Rs 1 lakh crore, out of which, a sum of Rs 3900 Cr has been allocated to Haryana State. This scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years from 2020-21 to 2025-26. This Central Sector Scheme has been formulated to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management Infrastructure and community farming assets through incentives and financial support. The objective of the scheme is to encourage farmers and agri-enterprises to invest and adopt modern technologies to enhance their income by reducing post harvest losses, avoid distress selling and value addition to the agriculture produce. Apart from this, another objective is to encourage farmers to have high quality produce based on food standards and to make their produce available in the international market.

The salient features of the scheme are summarized below-

* All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore.
* Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.
* Credit guarantee coverage will be paid by Government of India (GOI) from the financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore.
* The Credit guarantee scheme for Farmer Producer Company (FPO) has been approved by GOI and is being implemented through the Trust by NABSanrakshan Trustee Private Limited.
* It is a unique scheme where the benefit of capital subsidy under any present or future scheme of Central/State government can be availed and converged with the benefit of interest subvention under this scheme e.g. Sub Mission on Agricultural Mechanization (SMAM), Crop Cluster Development Programme (CCDP), Mission for Integrated Development of Horticulture (MIDH), PM Formalisation of Micro Food Processing Enterprises (PM FME), Agricultural Marketing Infrastructure (AMI ) scheme of Integrated scheme for Agricultural Marketing (ISAM), Gobar Dhan under Swachh Bharat Mission (SBM)-Gramin, Central Sector Integrated Scheme on Agriculture Cooperation (CSISAC), Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan Yojana (PM-KUSUM), etc. However, a minimum of 10% of the project cost shall be mandatory as promoter’s contribution.
* Agri Infra Portal (https://agriinfra.dac.gov.in) has been created and eligible individuals / institutions can apply online for loan through this portal.

**Eligible Beneficiaries:**

* Farmer
* Farmer Producers Organization (FPO)
* Federation of Farmer Produce Organizations
* Agri-Entrepreneur
* Self Help Group (SHGs)
* Federations of Self Help Groups
* Joint Liability Groups (JLGs)
* Primary Agricultural Credit Society (PACS)
* Start-Up
* Agricultural Produce Market Committee (APMC)
* Central sponsored Public-Private Partnership Project
* Local Body sponsored Public-Private Partnership Project
* Marketing Cooperative Society
* Multipurpose Cooperative Society (MCS)
* National Federations of Cooperatives
* State Agencies
* State Federations of Cooperatives
* State sponsored Public-Private Partnership Project

**Eligible Lending Institutions:**

* All scheduled Commercial Banks
* Scheduled Cooperative Banks Regional Rural Banks (RRBs) Small Finance Banks Non-Banking Financial Companies (NBFCs)
* National Cooperative Development Corporation (NCDC)
* DCCBs with PACS affiliation

**List of Eligible Activities:**

**A. Eligible projects for all beneficiaries**

1. Organic inputs production

2. Bio stimulant production units

3. Nursery

4. Tissue culture

5. Seed Processing

6. Custom Hiring Center

7. Infrastructure for smart and precision agriculture

a. Farm/Harvest Automation

b. Purchase of drones, putting up specialized sensors on field, Blockchain and AI in agriculture etc.

c. Remote sensing and Internet of Things (IOT) such as automatic weather station, Farm advisory services through GIS applications.

8. Logistics facilities - Refrigerated Van& Insulated vehicles

9. Assaying Units

10. Supply chain services including e-marketing platforms

11. Warehouse & Silos

12. Cold Stores and Cold Chain

13. Packaging Units

14. Primary Processing Activities- Crop wise eligible activities are given in Annexure.

**B. Eligible projects for building community farming assets**

In addition to above activities farmer groups such as FPOs, PACS, SHGs, JLGs, Cooperatives, National and State Level Federation of Co-operatives, FPOs federations, Federations of SHGs, National and State Level Agencies etc. are eligible for following activities:

* + Hydroponic Farming (cultivation of plants in nutrient-enriched water, with or without the mechanical support of an inert medium such as sand, gravel)
  + Mushroom farming
  + Vertical farming (practice of growing crops in vertically stacked layers)
* Aeroponic farming (process of growing plants in an air or mist environment without the use of soil or an aggregate medium)
* Poly house/ Greenhouse (technique where specialized polythene sheet is used as a covering material under which the crops can be grown in partially or fully controlled climatic conditions)
* Logistics facilities (including non-refrigerated/insulated vehicles)

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

**(in Rs Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | | **Disbursed** | | **Pending** | |
| Amount | No. | Amount | No. | Amount | For processing | For disb. |
| 1299 | 555 | 537.22 | 464 | 457.34 | 182 | 91 |

**Bank-wise & District-wise position is as per Annexure 18.1-18.2 (Page – 111-112).**

**The house may discuss.**

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| **AGENDA**  **ITEM NO. 17** | **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.

**Also, the Government has converged PMFME scheme with AIF, the banks are requested to mobilise the beneficiaries of AIF to avail the benefits of PMFME Scheme and vice versa since inception of the Schemes. This convergence will prove to be very important for the Food Processing Enterprises of the country.**

A brief summary of modifications in guidelines is given below:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Support to individual Micro Enterprises** | | | |
| **Component** | **Old - 29/06/2020** | **Modification -18/05/22** | **Remark** |
| Eligibility | Proprietor / Partnership | Individual, | For SHGs/FPOs/Coop, there is no requirement of minimum Turnover and Experience. |
| Proprietorship firms |
| Partnership firms |
| FPO (Farmer Producer Organization) |
| NGO (Non-Government Organization) |
| Co-op (Cooperative) |
| Pvt Ltd. Companies. |
| Age and Qualification | 18 Years and Min 8th std Pass. | Above 18 Years, no minimum educational qualification | Relaxing minimum educational qualification criteria |
| Eligible enterprise | Existing Enterprise – Both ODOP & Non-ODOP. | Existing Enterprise – Both ODOP & Non-ODOP. | Proposal for both ODOP and non ODOP are eligible for support |
| New Enterprise – Only ODOP. | New Enterprise – Both ODOP & Non-ODOP. | ODOP Proposals will be preferred |
| Financial Support/ Assistance | Individual –Credit linked capital subsidy 35% of Project cost max Rs.10.00 Lakh this includes cost of lease or rental work shed up to 3 years. | For all- Individual/Proprietorship / Partnership /FPO/NGO/SHG/ Co-op / Pvt Ltd. Companies- credit linked capital subsidy @35% of eligible project cost max Rs.10.00 Lac for eligible projects. Eligible project cost comprises cost of plant & machinery and technical civil work but excludes any cost of land/rental or lease work shed. | For SHGs/FPOs/Coop and other eligible organisations, the eligible project cost is not related to the existing Turnover of the Enterprise. |
|  | Technical Civil Work should not be more than 30% of the eligible project cost. |
| Group – FPO / Producer Co-Operatives and SHG - 35% of Project cost. Upper limit of subsidy would be as prescribed. |  |
| Restructuring of loan by bank | -------- | Restructuring by bank for stressed unit is allowed for upgradation/expansion. | Qualifying for restructuring by bank for up gradation / Expansion |
| Convergence | - | Applicant is also eligible for Interest Subvention and Top Up convergence with other relevant Govt Sponsored Schemes. |  |
| Beneficiaries availing support under other Govt Schemes | - | Applicant/enterprise is eligible for bank loan under the Scheme, even if he has availed bank loan in other Subsidy Linked Schemes of Govt. |  |
| Working Capital Finance | - | 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. |  |
| Eligible organization | FPOs/SHGs/Co-op/Govt. agency/ Private enterprises. | FPOs/FPCs |  |
| Co-op (Cooperatives) |
| SHGs (Self Help Groups) /and its federation |
| Govt. agencies. |
| Turnover | Min. 1.00 Crore | No pre condition. |  |
| Experience | Min 3 Years | No pre condition. |  |
| Product | The product should be from district ODOP | Proposal for ODOP or Non-ODOP are eligible for assistance. However ODOP proposals would be preferred. | Support to both ODOP and as well as Non -ODOP. |
| Support / Assistance | Credit linked capital subsidy @35% of eligible project cost, Maximum limit of grand would be decided as prescribed. | Credit linked capital subsidy @35% of eligible project cost with max ceiling of Rs.3.00 crore. |  |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target (No.)** | **Applications received** | **Cases sanctioned** | **Amount sanctioned** (Rs in lakhs) | **Rejected** | **Pending** |
| 1482 | 930 | 307 | 5284.60 | 440 | 183 |

**Bank-wise & District-wise position is as per Annexure 19.1-19.2 (Page – 113-114).**

|  |  |
| --- | --- |
| **AGENDA**  **ITEM NO. 18** | **ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)** |

The recently announced Prime Minister’s AtmaNirbhar Bharat Abhiyan stimulus package mentioned about 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. 19** | **POTENTIAL LINKED PLANS (PLP)-PROJECTIONS FOR 2023-24 & APPROVAL OF ANNUAL CREDIT PLAN FOR 2023-24** |

NABARD, RO, Haryana has made potential Linked plan for the year 2023-24 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2022-23 and 2023-24 is given below:-**ENL L**

**INKED PLAN LAUNCHEDABAD**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  | **Rs in crores** | | |
| **Sector** | **2022-23** | **2023-24** | Variation | |
| Amount | %age |
| Crop Loan | 62129 | 65945 | 3816 | 6.14 |
| Agriculture Term Loan | 31561 | 31980 | 419 | 1.33 |
| **Total Agri. Loan** | **93690** | **97925** | **4235** | **4.52** |
| MSME | 49070 | 55689 | 6619 | 13.49 |
| OPS | 18407 | 17990 | -417 | -2.27 |
| **Total** | **161167** | **171604** | **10437** | **6.47** |
|  |  |  |  |  |

**District wise Potential Linked Projections (PLP) for the financial year 2023-24** **received from NABARD are given on Annexure No.20 (Page 115).**

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

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

**Rupees in crores**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sector** | **2022-23** | **2023-24** | Variation | |
| Amount | %age |
| Crop Loan | 62206 | 66101 | 3895 | 6.26 |
| Agri. Term Loan | 31502 | 31812 | 310 | 0.98 |
| **Total Agri. Loan** | **93708** | **97913** | **4205** | **4.49** |
| MSME | 49069 | 55643 | 6574 | 13.40 |
| OPS | 18396 | 18049 | -347 | -1.88 |
| **Total** | **161173** | **171605** | **10433** | **6.47** |

Bank-wise, sector-wise and sub-sector-wise targets are given in **Annexure 21.1 to 21.12 (Page 116-127).**

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

As advised by RBI, controlling heads of bank are requested to synchronize their internal business plans with the ACP targets allocated to their bank for the FY 2023-24 at branch/block/district/state level in the State of Haryana.

|  |  |
| --- | --- |
| **AGENDA**  **ITEM NO. 20.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO DECEMBER, 2022** |

**Position as on December, 22**

|  |  |  |
| --- | --- | --- |
| **S.No.** | **Particulars** | **Data** |
| 1 | KCCs Outstanding as on 31.12.2022 (No.) | 2289114 |
| 2 | Amount Outstanding | Rs 50860.96 crore |

**Bank-wise progress under Kissan Credit Card (KCC) Scheme as on December, 2022 is given in Annexure No.22 (Page 128).**

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 20.2** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO DECEMBER, 2022** |

It has been observed from the progress reports received from banks that out of 605723 eligible KCC holders, banks have issued 439967 RuPay ATM cum debit cards upto December, 2022 i.e. 73%. Bank wise position of issuance of Kisan RuPay Cards is given on **Annexure No.22 (Page-128).**

**The house may review**.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 21** | **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 03.02.2023** |

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 03.02.2023. 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.
* Representative from KVIB informed that against the annual target (margin money disbursement) of Rs 7831 lakh, margin money sanctioned and disbursed was Rs 7088 lakh and Rs 3517 lakh i.e. 91% & 45% respectively. Madam Kiran Lekha Walia, Chief Financial Advisor, IFCC advised all banks and Lead District Managers to get all cases pending for sanction/disbursement disposed of at the earliest.
* 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 and the cases were rejected by banks on flimsy grounds. However, the house was informed that these cases were rejected by next higher authorities and not by Branch Managers themselves. As the pendency was on the higher side, Madam Walia advised HSFDC to send their representatives in Faridabad, Palwal and Panchkula to contact respective LDMs of these districts on coming Monday and discuss account-wise cases with LDMs as cases pending for more than 2/3 years was on higher side in these districts.

Controlling Heads of all banks and LDMs were requested to get the pendency cleared at the earliest.

* Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, Government of Haryana informed the position under the Scheme has improved from 30% to 60% in last one month under NULM and complemented the role played by banks in this regard. He also requested all banks and LDMs to ensure that keeping the same pace, ensure to achieve the allocated targets during this financial year.
* Shri Rajender Prashad, SFM-FI, HSLRM informed that against the annual target of financing of 22000 SHGs during the financial year 2022-23, 10204 applications were sponsored to banks, out of which 6777 SHGs have been sanctioned and disbursement has been made to 6723 SHGs.
* Bankers/LDMs were requested to get pending cases disposed of at the earliest.
* It was also pointed out that there is delay in account opening of SHFs which is defeating the very purpose. Hence Bankers/LDMs were requested to look into it.
* While reviewing performance of banks under PM SVANidhi, Shri Vipin Gupta, Additional Mission Director, Urban Local Bodies, informed that concerted efforts are required to be made by all stake-holders to ensure that all eligible and interested street-vendors of Haryana are covered under the scheme. He also informed the house that Ministry of Housing and Urban Affairs (MoHUA) has advised next batch of city level camps are scheduled from **6th to 16th February, 2023** for enrolling Street Vendors (SVs) and their families under the select schemes. He requested all bankers and LDMs to ensure active participation in the camps for maximum enrollment under the scheme and timely reporting the activities on **SVANidhi se Samriddhi** Portal where special focus is required in cities where no sanctions have been made till date.
* Further, the house was informed that it was decided in the meeting under the co-chairmanship of secretary MoHUA and secretary, DFS on 18th January, 2023 that the States/ULBs would organize **“Mai Bhi Digital”** campaign from 6th to 16th February, 2023 along with the “**SVANidhi Se Samriddhi**” camps in collaboration with Banks and Digital Payment Aggregators (DPAs) for maximum digital on-boarding and training of Street Vendors (SVs). The representative from SUDA was requested to share ULB-wise schedule with SLBC.
* The house was informed that Hon’ble Chief Minister Haryana reviewed the performance of banks under Mukhya Mantri Parivar Utthan Yojana (MMAPUY) on 02.02.2023 and performance of banks was discussed at length. The LDMs were advised strictly that no case should be rejected on the ground of service area not applicable and LDMs to re-route to the concerned bank branches. Controlling Heads of all Banks and LDMs were advised to get the pendency cleared under the Scheme at the earliest.
* It was decided that LDMs will 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. 22** | **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. 23** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) - PROGRESS DURING THE PERIOD ENDED DECEMBER 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 | | 6140 | | 1835 | 7088 | 91% | 1266 | | 4754 |
| **Margin Money**  **Disbursed** | | | **%**  **age Ach** | | **Appls returned** | **Appls**  **referred for rectification** | | **Appls**  **Pending for disposal** | | **Appls**  **pending for disb.** | |
| **No.** | **Amt** | | **No.** | **No.** | | **No.** | | **No.** | |
| 919 | 3517 | | 45% | | 3301 | 343 | | 1306 | | 512 | |

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 December 2022 is given on Annexure No.23.1-23.3 (Page 129-131) for information of the house.**

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

1. The **achievement under the scheme in terms of cases sanctioned and margin money disbursed has been 91% and 45% of the allocated target** respectively.
2. **Out of the total 6140 cases sponsored to various banks,** 3301 cases i.e. 54% cases were rejected/returned by the banks, which is on very higher side which speaks of quality of sponsored cases as well.
3. **As at December, 2022, 1306 and 343 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** | 5140(84%) | 1649 | 2673 | 829 | 1098 | 472 |
| **Pvt. Sec. Banks** | 211 (3%) | 26 | 61 | 13 | 133 | 4 |
| **SHGB** | 789(13%) | 160 | 567 | 77 | 75 | 36 |
| **Total** | **6140** | **1835** | **3301** | **919** | **1306** | **512** |

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. 23.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED DECEMBER 2022** |

**Progress during the quarter ended December 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 | 10372 | 1474 | 1408 | 14% sanction  13% disb. | 1994 | 6852 | 66 |

Source: HSFDC Department

**District wise Progress and bank wise/district wise pendency is given on Annexure No.24.1-24.2 (Page 132-133) 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 14% and 13% respectively which was very low.
* 1994 cases were rejected/returned during the review period. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 6852 and 66 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of December 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 December 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, it is observed that out of 10372 applications sponsored, only 493 (5%) 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. 23.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2022** |

**Progress under NULM during the period ended December 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.** |
| 1405 | 2945 | 656 | 374 | 1915 | 631 | 25 | 47% |

**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.** |
| 95 | 37 | 16 | 3 | 18 | 8 | 0 | 43% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target for SHG credit linkage** | **Cases sponsored** | **Cases sanctioned** | **Cases Disb.** | **Cases Pending for sanction** | **Cases Pending for Disb.** |
| 748 | 103 | 69 | 68 | 34 | 1 |

Source: ULB

**A copy of the bank wise and district wise progress as at December 2022 is given on Annexure No.25.1-25.5 (Page 134-142).**

From the above, it has been observed that:-

* Against the target for sanction of loans to 1405 individuals, 2945 applications were sponsored to banks operating in the State of Haryana during the period ended December 2022.
* 374 Loan applications were rejected and 1915 applications were lying pending with various branches of banks as at December 2022.
* Similarly, against the target for sanction of loans to 748 groups of individuals, only 103 applications were sponsored to banks and 69 sanctioned by banks operating in the State of Haryana during the period ended December 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 December 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 December 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 December 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. 23.4** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2022** |

From the progress report for the period ended December 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, 10204 applications were sponsored to banks.
* Out of these, loan has been sanctioned to 6777 SHGs and disbursement has been made to 6723 SHGs.
* 1012 loan applications have been rejected/returned by banks.
* 2415 loan applications were lying pending for disposal with branches of various banks in the State at the end of December 2022.
* 54 cases were pending for disbursement.

**Bank wise progress and pendency is given on Annexure No. 26 (Page 143).**

**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. 23.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIIOD ENDED DECEMBER 2022** |

From the progress report of Self Help Groups (SHGs) for the period ended December 2022, it has been observed that banks have saving linked 16056 SHGs and 9441 SHGs have been credit linked.

Bank-wise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 27 (Page 144).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.6** | **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 28.1 – 28.6 (Page 145-154)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.7** | **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 23.01.2023, out of 77682 applications forwarded to banks, 37071 were sanctioned, 21966 disbursed and 20682 stand rejected. There is pendency of 19749 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 29.1-29.2 (Page 155-156).**

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 24** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED DECEMBER 2022** |

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

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.09.2022** | **13787** | **564.95** |
| Cases filed during the quarter ended Dec 2022 | 653 | 22.68 |
| Cases disposed of during the period ended Dec 2022 | 870 | 26.55 |
| **Cases pending as on 31.12.2022** | **13570** | **561.08** |
| Pendency level | | |
| Up to 6 months | 1840 | 54.92 |
| 6 months to 12 months | 1861 | 61.33 |
| 1 year to 3 years | 4132 | 115.28 |
| Above 3 years | 5737 | 329.55 |
| **Total** | **13570** | **561.08** |

**Bank wise and District wise progress is given at Annexure No. 30.1-30.2 (Page 157-158) 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 25.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

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

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Dec.,2020** | **Dec.,2021** | **Dec.,2022** | **Variation Dec.22/Dec.21(absolute and %age terms)** |
| No of Branches | 5017 | 4986 | 4993 | 7 (0.14%) |
| Deposits | 478388 | 556601 | 624707 | 68106 (12.24%) |
| Advances | 322235 | 378987 | 456628 | 77641 (20.49%) |
| PS Advances | 149161 | 171140 | 201862 | 30722 (17.95%) |
| Agriculture | 53991 | 59935 | 63157 | 3222 (5.37%) |
| MSME | 74463 | 85968 | 113453 | 27485 (31.97%) |
| Other PS | 20708 | 25237 | 25252 | 15 (0.05%) |
| Advances to WS | 32701 | 40279 | 42720 | 2441 (6.06%) |

**Bankwise position is given in Annexure 31.1 to 31.5 (Page 159-163)**

# **25.2 BRANCHES**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **No. of Branches** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| Rural | 1692 | 1663 | 1700 | 37 | 2.22% |
| Semi Urban | 1224 | 1196 | 1171 | -25 | -2.09% |
| Urban | 2101 | 2127 | 2122 | -5 | 0.23% |
| **Total** | **5017** | **4986** | **4993** | **7** | **-0.14%** |

# **25.3 DEPOSITS**

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Deposits** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| Rural | 53004 | 55033 | 60587 | 5554 | 10.09% |
| Semi Urban | 73610 | 81791 | 83621 | 1830 | 2.24% |
| Urban | 351774 | 419777 | 480499 | 60722 | 14.46% |
| **Total** | **478388** | **556601** | **624707** | **68106** | **12.24%** |

# **25.4 ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Aggregate Advances** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| Rural | 31029 | 33788 | 38955 | 5167 | 15.29% |
| Semi Urban | 42967 | 48732 | 59735 | 11003 | 22.58% |
| Urban | 248239 | 296467 | 357939 | 61472 | 20.73% |
| **Total** | **322235** | **378987** | **456629** | **77642** | **20.49%** |

# **25.5 PS ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| **Priority Sector** | 149161 | 171140 | 201862 | 30722 | 17.95% |

**25.6 AGRICULTURE ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| **Agriculture** | 53991 | 59935 | 63157 | 3222 | 5.37% |

**25.7-(i) NPAs UNDER AGRICULTURE AS AT 31st Dec., 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.** |
| 2842002 | 63157 | 215137 | 6785 | 11% |

**Bank wise position is given at Annexure No. 31.6 (P-164)**

**25.8 MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)**  (Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| MSME Sector | 74463 | 85968 | 113453 | 27485 | 31.97% |

**25.9 ADVANCES TO WEAKER SECTOR**

(Amt. Rs. in Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **As At** | | | **Variation** | |
| **Dec.2020** | **Dec.2021** | **Dec.2022** | **Dec. 22/Dec. 21** | |
| **(Absolute)** | **%age** |
| Weaker sector Advances | 32701 | 40279 | 42720 | 2441 | 6.06% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 26.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.**  **DEC. 2020** | **ACH.**  **DEC. 2021** | **ACH.**  **DEC. 2022** |
| CD Ratio | 60% | 67% | 68% | 73% |
| PS to total Advances | 40% | 55% | 53% | 53% |
| Agri. to total Advs. | 18% | 20% | 19% | 17% |
| Small & Marginal Farmers | 8% (now 9%) | 8% | 9% | 9% |
| Micro Enterprises | 7.5% | 9% | 9% | 10% |
| Export Credit | 2% | 0.03% | 0.59% | 0.04% |
| WS Advances to Total Advances | 10% (now 11%) | 12% | 12% | 11% |

**The Bank-wise position under National Goals is available in Annexure No. 31.7 (Page-165).**

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

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

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

**OVERALL CD RATIO**

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

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

|  |  |  |
| --- | --- | --- |
| **Period** | **CD Ratio %age** | **Variation** |
| DEC. 2020 | 67% | 1pps |
| DEC. 2021 | 68% | 1pps |
| DEC. 2022 | 73% | 5 pps |

District-wise CD ratio is available in **Annexure No. 31.8** **(Page 166)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **DEC. 2020** | **DEC. 2021** | **DEC. 2022** |
| Banking System (CBs & RRBs) | 60% | 67% | 68% | 73% |
| Financial System including Cooperative Banks | 60% | 69% | 69% | 74% |
| CD Ratio (Financial System) with RIDF | 60% | 70% | 71% | 76% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT DEC., 2022** |

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

This indicates that besides credit deployment, large funds have also been invested by the banking system in State Government securities, which are ultimately utilized for the economic development of the State.

**The Bank-wise position is given at Annexure No. 31.9 (Page-167).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD DEC 2022** |

Progress under Annual Credit Plan during the period ended Dec 2022 is given below:-

(Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Prorata Target** | **Ach.** | **% Ach** |
| Crop Loan | 46305 | 40131 | **87%** |
| Agri. Investment Credit | 23758 | 17440 | **73%** |
| **Total Agri. & allied activities** | **70063** | **57571** | **82%** |
| MSMEs | 36617 | 72051 | **197%** |
| Other Priority Sector | 13668 | 4857 | **36%** |
| **Total Priority Sector** | **120348** | **134479** | **112%** |

**Bank-wise & District wise achievement vis-à-vis Targets under ACP during the period ended Dec. 2022 is given on Annexure No.32.1-32.6 (P 168-173).**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended Dec., 2022 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **District Name** | **%age Ach.** | **MSME %age Ach.** | **OPS %age Ach.** | **Total PS %age Ach.** |
| Ambala | 80% | 334% | 25% | 122% |
| Bhiwani | 69% | 159% | 31% | 80% |
| Charkhi Dadri | 69% | 74% | 7% | 62% |
| Faridabad | 98% | 214% | 60% | 172% |
| Fatehabad | 78% | 125% | 21% | 81% |
| Gurugram | 69% | 230% | 51% | 181% |
| Hisar | 95% | 271% | 34% | 119% |
| Jhajjar | 59% | 291% | 24% | 107% |
| Jind | 81% | 138% | 48% | 87% |
| Kaithal | 86% | 134% | 30% | 90% |
| Karnal | 105% | 143% | 54% | 116% |
| Kurukshetra | 93% | 125% | 18% | 91% |
| M.Garh | 70% | 199% | 18% | 76% |
| Mewat | 70% | 99% | 20% | 69% |
| Palwal | 68% | 133% | 13% | 68% |
| Panchkula | 102% | 111% | 70% | 98% |
| Panipat | 86% | 292% | 18% | 167% |
| Rewari | 100% | 129% | 39% | 96% |
| Rohtak | 81% | 192% | 29% | 108% |
| Sirsa | 98% | 129% | 40% | 101% |
| Sonepat | 58% | 327% | 32% | 109% |
| Yamuna Nagar | 59% | 121% | 13% | 70% |
| **Total Haryana State** | **82%** | **197%** | **36%** | **112%** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED DECEMBER, 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** |
| Dec.2020 | 36994 | 1685 | 18 | 1.08% |
| Dec.2021 | 30449 | 1775 | 90 | 5.34% |
| Dec.2022 | 31645 | 2095 | 320 | 18.03% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.33.1 (Page-174).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 28.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD DECEMBER, 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** |
| Dec. 2020 | 13928 | 607 | 44 | 7.81% |
| Dec. 2021 | 11547 | 693 | 86 | 14.17% |
| Dec. 2022 | 12032 | 819 | 126 | 18.18% |

**Bank wise position is given on Annexure No.33.2 (Page-175).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON DECEMBER, 2022** |

(Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total O/s under the Scheme** | | **Out of Col. 1, NPA under the scheme** | | **%age of NPA to O/s adv. Under the scheme** |
| Account | Amount | Account | Amount |
| **31645** | **2096.90** | **3085** | **68.78** | **3%** |

**Bank wise position is given on Annexure No.33.3 (Page-176).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 29** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO DECEMBER, 2022** |  |

From the progress report received from banks, it has been observed that 119803 JLGs have been financed during the quarter ended December, 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. 34 (Page-177).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30** | **HOUSING FINANCE-PROGRESS AS ON DECEMBER 2022** |

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

(Amt. Rs. In Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase | |
| **Absolute** | **%age** |
| Dec., 2020 | 257126 | 37507 | 3003 | 9% |
| Dec., 2021 | 297522 | 41930 | 4423 | 12% |
| Dec., 2022 | 359121 | 68050 | 26120 | 62% |

**Bank wise position as on December 2022** **is given in Annexure No. 35 (Page 178).**

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| **AGENDA ITEM NO. 31** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.1** | **FLOW OF CREDIT TO MICRO, SMALL & MEDIUM ENTERPRISES (MSMEs)** |

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

(Amt. Rs.in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Particulars** | **DEC., 2021** | | **DEC., 2022** | |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises | 611992 | 28488 | 424098 | 39607 |
| Small Enterprises | 196670 | 29440 | 128813 | 36858 |
| **Micro & Small Enterprises (MSEs)** | **808662** | **57928** | **552911** | **76465** |
| Share of ME Advs. out of MSEs | **75%** | **49%** | **77%** | **52%** |
| Medium Enterprises (MEs) | 29080 | 28279 | 32781 | 37298 |
| **MSMEs** | **837742** | **86207** | **585692** | **113763** |

**Bank-wise performance is as per Annexure 36.1 (Page 179)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on December, 2022 is as under:-

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  | Amount Rs. Crores | |
| **Total O/s under the Scheme** | | **Out of Col. 1, NPA under the scheme** | | **%age of NPA to O/s adv. Under the scheme** | **Total Advances** | **%age of NPA to total Advs.** |
| Account | Amount | Account | Amount |
| 585692 | 113762 | 84021 | 4283 | 4% | 471399 | 1% |

**Bank-wise detail is given as per Annexure 36.2 (Page 180)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.3** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON DECEMBER, 2022** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on December, 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** |
| **Dec., 2022**  (01.04.22 -31.12.22) | 143176 | 463927 | 134605 (94%) | 407759 (88%) |

**Bank wise information is as per Annexure No. 36.3 (Page-181)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2022** |

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

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

(Amt. Rs. In crores)

|  |  |  |
| --- | --- | --- |
| **Community** | **Outstanding as on Dec. 2022** | |
| **A/cs** | **Amt.** |
| **Muslim** | 212260 | 2642 |
| **Sikh** | 243927 | 7916 |
| **Christian** | 3976 | 159 |
| **Neo-Buddhist** | 23018 | 312 |
| **Jain** | 2950 | 646 |
| **Zoroastrian** | 696 | 27 |
| **Total (Incl. Coop. Banks** | **486827** | **11702** |

**Bank-wise data on loans disbursed and outstanding given on Annexure No.37.1-37.2 (Page 182-183).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.2** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT, GURUGRAM & SIRSA MINORITY CONCENTRATED DISTRICTS OF HARYANA** |

The RBI has identified **121** districts with concentration of Minority Communities, out of which, 3districts of Haryana i.e. Gurugram, Mewat and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 38 (Page 184).**

**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.** |
| Mewat | 107795 | 92260 | 85.58% |
| Gurugram | 272386 | 22759 | 8.35% |
| Sirsa | 358068 | 239163 | 66.79% |

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

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

**The house may review and discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED DECEMBER 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** |
| **Dec. 2020** | 30588 | 2600 | 9.29% | 9.5% |
| **Dec. 2021** | 35612 | 5024 | 16.42% | 9.4% |
| **Dec. 2022** | 49064 | 13452 | 37.77% | 13% |

**Bank-wise data depicting the performance during the period ended December, 2022 is given in Annexure No.39 (Page-185).**

**The house may review.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **AGENDA ITEM NO. 34** | **PROGRESS UNDER UPLOADING OF EQUITABLE MORTGAGES ON THE PORTAL OF CERSAI UPTO DECEMBER, 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 December, 2022 is given on Annexure No.40 (Page 186).**  The representative from CERSAI is requested to apprise the members about the latest developments/information with regard to uploading of equitable mortgages by the bank branches.  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO.35** | **PLEDGE FINANCING FOR AGRICULTURE COMMODITIES THROUGH ELECTRONIC-NEGOTIABLE WAREHOUSE RECEIPT (e-NWR)** |   We have been informed by Department of Financial Services, Ministry of Finance, Government of India, vide their letter dated 17.01.2023 informing that Warehousing Development and Regulatory Authority (WDRA) has been established under Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses. E-NWR can facilitate easy pledge financing by banks and other financial institutions, e-NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. E-NWRs promote scientific warehousing for storage of agricultural goods and commodities. Also, in a recent meeting with Department of Food and Public Distribution, it was decided that outreach of pledge finance through e-NWRs should be increased. SLBC Conveners have been advised to include pledge financing through e-NWRs as a permanent agenda item in SLBC meetings.  Controlling heads of all banks are requested to increase ledge finance against eNWRs.  On the basis of reports received from banks progress compiled by SLBC for the period ended December, 2022 under Negotiable Warehouse Receipt is as under:-  (Amt. Rs. In lacs)   |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Institution** | **Disbursement from 1.4.2022 to 31.12.2022** | | **Outstanding as at Dec., 2022** | | | **No. Of A/cs** | **Amt.** | **No. Of A/cs** | **Amt.** | | **Public Sector Banks** | 95 | 39599 | 118 | 45745 | | **Pvt. Sector Banks** | 41 | 1949 | 41 | 1949 | | **RRBs** |  |  |  |  | | **Coop.Banks** | - | - | - | - | | **Total** | **136** | **41548** | **159** | **47694** |   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.41 (Page 187).**  **The house may review.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 36** | **YEARLY CALENDAR OF HOLDING SLBC MEETINGS** |   In order to streamline & strengthen the system of holding SLBC meetings, Reserve Bank of India vide their letter No. FIDD.CO.LBS.BC.No.02/02.01.001/2022-23 dated April 01, 2022 addressed to CMDs of all SLBC Convener Banks have given broad guidelines for convening the SLBC meetings, in termswhereof Convener Banks have to prepare a year calendar of SLBC meetings on Calendar Year Basis inter-alia specifying clearly the cut off dates for data submission and acceptance thereof by SLBC.  For the calendar year 2023, the dates for holding SLBC meetings for the State of Haryana are proposed as under:-   |  |  |  | | --- | --- | --- | | **Sr No** | **Quarter for which data to be reviewed** | **Proposed date of holding** | | 164th | March 2023 | 11.05.2023 (Thursday) | | 165th | June 2023 | 11.08.2023 (Friday) | | 166th | Sept 2023 | 09.11.2023 (Thursday) | | 167th | Dec 2023 | 15.02.2024 (Thursday) |   **Chairman SLBC has accorded his consent for the above calendar. The house may discuss and approve the same.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)** |   Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.  NPA percentage as on 31.12.2022 is given under these sectors:-   |  |  | | --- | --- | | **Sector** | **%age** | | Agriculture | 11% | | MSME | 4% | | MUDRA | 10% |   **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. 38** | **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 42 (i & ii) (Page 188-189).**  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.   |  |  | | --- | --- | | **ITEM NO. 39** | **APPOINTMENT OF INDEPENDENT DISTRICT COORDINATORS (DCOs) BY BANKS** |   SLBC Secretariat has been regularly requesting the Controlling heads of banks to appoint independent District Coordinators in all districts of the State.  On the basis of feedback report received from the LDMs, it has been observed that most of the banks have designated their Branch Managers as District Coordinating Officer (DCO) due to which LDMs face problems in obtaining various types of feedback reports from them for BLBC/DCC/DLRC/SLBC meetings etc.  **Controlling heads of banks are requested to ensure that Independent DCOs are appointed and Branch Managers are not designated as DCO.**  **The house may discuss.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **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. 41** | **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. 42** | **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. 43** | **ANY OTHER ISSUE** | |  |

**ITEMS FOR INFORMATION ONLY**

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

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

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

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

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

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

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

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

Gist of modifications in PMJDY

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

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

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

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

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

1. For enrolment in June, July and August – Full Annual Premium of Rs.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.

|  |  |
| --- | --- |
| **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 December 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 DECEMBER 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 December 2022 in the State of Haryana is as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) :** | | | | |
| **(position as on 31.12.2022) are as under** | | | | |
| Name of scheme | No. of Proposals | Amount Sanctioned (Rs. lakh) | Amount Disbursed (Rs. lakh) | Remarks |
| Advance Subsidy |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0.000 |  |
| CISS - ISAM | 0 | 0.000 | 0.000 |
| New AMI | 68 | 1077.16 | 83.37 |
| Sub total : | 68 | 1077.16 | 83.37 |
| Final / OT Subsidy |  |  |  |  |
| CISS - Rural Godowns | 0 | 0.000 | 0 |  |
| CISS - ISAM | 0 | 0.000 | 0 |  |
| New AMI | 62 | 221.258 | 212.39 |  |
| 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 | 63 | 228.458 | 219.59 |  |
| **Grand Total** | **131** | **1305.618** | **302.96** |  |

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 DECEMBER 2022** |

During the financial year 2022-23, banks have financed 86 Agriclinic and Agribusiness Centres. An amount of Rs 711.64 lakh was outstanding in 261 account as on 31.12.2023.

Bankwise progress is given on **Annexure No. A (Page 190)**

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

It is informed that during the financial year 2022-23 upto December 2022, 47526 cases were filed before the Lok Adalats out of which 2982 cases were settled.

Bank wise data is given on **Annexure No. B (Page-191).**

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

Bank-wise data is given on **Annexure No. C (Page-192).**

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

|  |  |
| --- | --- |
| Area Category | ATM as on December 2022 |
| Rural | 918 |
| Semi-Urban | 1658 |
| Urban | 4645 |
| **Total** | **7221** |

Bank wise position is given on **Annexure D (Page 193).**