**Agenda papers**

**167th Meeting of State Level Bankers’**

**Committee (Haryana)**

**167th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended December 2023is scheduled to be held on **15.02.2024 (Thursday) at 10.30 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 166th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 09.11.2023** |

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| Last Meeting of 166th SLBC | 09.11.2023 |
| Minutes Emailed/Circulated on  | 18.11.2023 |
| 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 166th SLBC MEETING** |

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| Item no Status of PMJDY accounts, issuance & activation of RuPay cards up to Sept 2023 | Banks are continuously following up branches for PMJDY account opening, issuance and activation of RuPay Cards in all Saving Bank accounts. Further, Banks have also mobilized BCAs for the same. |
| Item no. Status of Aadhaar Seeding &Authentication as at Sept 2023 in CASA accounts | Banks are continuously making efforts in maximizing Aadhar seeding in all our Saving Bank accounts. |
| Item no. Financial Inclusion &Banking/BC outlets as at Sept 2023 | Banks are constantly reviewing the work and performance of BCA on monthly basis.  |
| Item no. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima yojana (PMJJBY), and Atal Pension Yojana (APY) | Banks are continuously following up branches in order to increase enrolment under social security schemes. Further, Banks have instructed all the BCAs to enroll maximum number under Social Security scheme. Also, Banks are continuously following up with Insurance companies for early settlement of claims under PMJJBY, PMSBY. |
| Item no. Campaign For Saturation Under Jansuraksha Schemes At GP Level In All Districts From **01.10.2023 TO 31.12.2023** | Banks are following up with field functionaries for 100% saturation of all the eligible beneficiaries under PMJJBY/PMSBY.  |
| Item no. Saturation drive launched by government of India | Banks are constantly making effort to accelerate the pace of enrolments under PMJJBY and PMSBY and ensure achievement of targets as per time-line given by DFS. Banks are making effort to achieve 100% saturation as per revised timeline of Sept 2024. |
| Item no.Pradhan Mantri Mudra Yojana (PMMY) progress during the period ended Sept 2023 | Being one of the flagship scheme of GOI under Priority Sector Lending, Banks are regularly working on increasing the progress under this scheme and instructed the branches to disburse loan to the identified beneficiary within TAT period. Banks are also making effort to reduce the NPA percentage under the scheme. |
| Item no.Progress under stand-up India scheme during the period ended Sept 2023 | Being one of the thrust area for Women entrepreneurs and SC/ST section Banks are regularly working on to onboard the maximum beneficiaries under stand up India Scheme. With the coverage of loans for enterprises in ‘Activities allied to agriculture’ e.g. pisciculture, beekeeping, poultry, fishery, agriclinic and agribusiness centre, food & agro-processing, etc with Stand-up India Scheme the performance under the scheme shall improve. |
| Item no.Implementation of measures for promotion & proliferation of digital payments in the state – progress during the period ended Sept 2023 | Banks are continuously trying to increase digital payments in state of Haryana by sensitizing our Bank customer to use various avenue available for digital payment i.e Mobile banking, UPI payment, Net banking, QR code, NEFT & RTGS. Further,  |
| Item no. 100% Digitalization of identified districts | As per latest guidelines have been issued to achieve 100% digitalization across all districts of Haryana, Banks are regularly boosting the Branches to sensitize the customers for adopting digital payment mode.  |
| Item no. 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 programme (ADP) of Niti Ayog– Nuh (Mewat) district | Banks have sensitized our LDM/ branches in Nuh (Mewat) district to ensure Financial Inclusion and adotion of digital payments. Banks are also following for 100% saturation in social security schemes & CASA opening.Banks are focusing on improving Key performance indicator (KPI)ie. number of bank accounts and enrolments under PMJJBY, PMSBY and APY per lakh population. Further, Banks are increasing BCA strength in the Nuh district to improve KPIs.Banks have also allocated targets under TFIIP to branches in Nuh (Mewat) district. |
| Item no. Mukhya Mantri Parivar Samridhi Yojana (MMPSY) | Banks assure that Banks will put maximum efforts for enrolling all the eligible beneficiaries under this scheme. Four Banks have implemented API integration provided by NIC Haryana for implementation of scheme and remaining banks are doing this work manually.  |
| Item no. Progress of rural self-employment training institutes (RSETIs) upto Sept 2023 & disposal of loan applications & related issues | Banks have assured that loan application of RSETI trained persons will be disposed of within timelines and with utmost priority. |
| Item no. Review of projects sanctioned under financial inclusion fund (FIF) by NABARD | Banks are sensitizing Our Rural branches as Banks as FLCs to organize Financial and Digital Literacy camps & claim reimbursement of expenditure incurred on organizing the camps from NABARD  |
| Item No. National strategy for financial education 2020-25  | **Banks are sensitizing our branches through various meeting to educate the customers for:-**1. Inculcate financial literacy concepts among the various sections of the population through financial education to make it an important life skill;
2. Encourage active savings behaviour;
3. Encourage participation in financial markets to meet financial goals and objectives
4. Develop credit discipline and encourage availing credit from formal financial institutions as per requirement
5. Improve usage of digital financial services in a safe and secure manner
6. Manage risk at various life stages through relevant and suitable insurance cover
7. Plan for old age and retirement through coverage of suitable pension products
8. Knowledge about rights, duties and avenues for grievances redressal
9. Improve research and evaluation methods to assess progress in financial education.
 |
| Item No.**National strategy for financial inclusion 2019-24** | Banks are continuously trying for achievement of milestones set by RBI to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection. |

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| Item Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) – Resolution of complaints | During the Rabi season 2023 branches of Cluster & Cluster 3 enrolled maximum KCC borrower under the scheme. Branches are facing problem in PMFBY Portal due to Land integration process.Progress is as per Annexure attached. |
| Item Doubling of farmers’ income  | Banks are regularly Branches to educate the farmers to adopt modern Agriculture technique and Finance under Agriculture Infrastructure Fund (AIF) Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme (PMFME) Animal Husbandry Infrastructure Development Fund (AHIDF), Compressed Bio Gas (CBG),Pradhan Mantri Kisan Urja Suraksha Evam Uttham Mahabiyan( PM KUSUM) , NLM (National Livestock Mission) etc. which will help farmers in doubling their income.Progress is as per Annexure attached. |
| Item District level special KCC campaign to provide benefit of kisan credit card to eligible animal husbandry and fisheries farmers | Banks are regularly following up with branches for the disposal of all the pending cases on priority basis under the PKCC scheme guidelines. Progress is as per Annexure attached. |
| Item Financing Under Agriculture Infrastructure Fund (AIF) | Banks are regularly monitoring AIF portal & following up for early disposal of such applications. Progress is as per Annexure attached. |
| Item Financing under micro food processing enterprises under PMFME scheme | Banks are regularly monitoring PMFME portal & following up with the branches for early disposal of such applications. Banks are also focusing to cover maximum beneficiaries under PMFME. Progress is as per Annexure attached. |
| Item Animal husbandry infrastructure development fund (AHIDF) | Banks have sensitized field functionaries to ensure maximum coverage under the scheme.Progress is as per Annexure attached. |
| ItemPledge Financing For Agriculture Commodities Through Electronic-Negotiable Warehouse Receipt (e-NWR) | Banks are motivating branches to Finance against electronic Negotiable Warehouse receipt of WDRA approved warehouse.Progress is as per Annexure attached. |
| Item Providing Kisan Credit Cards (KCCS) to All The Eligible & Willing Farmers & Rupay Debit-Cum-Atm Card To Kisan Credit Holders | Banks are following with branch manager /Agriculture Extension officer for providing KCCs facility to all eligible farmer and issue Rupay card to all KCC holders. Progress is as per Annexure attached. |
| Item Disposal of Govt Sponsored Cases Within 30 Days from The Date of Receipt Of Application At Branch – Submission Of To Monthly Certificate To Govt. Of Haryana | Banks have also issued guidelines regarding disposal of priority sector application & instructed all our branches to dispose of the application within stipulated time period.Progress is as per Annexure attached. |
| Item Prime Minister’s Employment Generation Programme (PMEGP) - progress during the period ended Sept 2023 | PMEGP being one of the flagship Program of KVIC under MoMSME and banks are continuously following up with branches for the disposal of all applications within stipulated timelines.Progress is as per Annexure attached. |
| Item Progress of cases sponsored by Haryana Scheduled Castes Finance & Development Corporation (HSCFDC) during the period ended Sept 2023 | Banks are regularly following up with the branches regarding the pending application of HSCFDCProgress is as per Annexure attached. |
| Item Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)-progress during the period ended Sept 2023 | Banks are following of all eligible cases under NULM, all pending applications under this scheme will be disposed within stipulated time.Progress is as per Annexure attached. |
| ItemDeendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) - progress during the period ended Sept 2023 | Banks are regularly following up with our branches for all the pending NRLM applications on NRLM portal. Only few applications are being uploaded on the NRLM portal. Banks requested the department to route all the applications through Online portal for regular and real time follow ups. All pending applications under Government Sponsored Schemes will be disposed of within stipulated timelines.Progress is as per Annexure attached. |
| Item Pm Street Vendor’s Atma Nirbhar Nidhi (PM Savnidhi) | Being one of the most ambitious program to strengthen the local street vendor, Banks are in coordination with all the local urban bodies to locate the vendors to disburse the amount at the earliest. Banks have sanctioned and disbursed 12951 loan application during current financial year.Progress is as per Annexure attached. |
| Item Mukhya Mantri Antyodya Parivar Utthan Yojana (MMAPUY) | Banks are regularly following up with branches for early disposal of all the pending applications under MMAPUY. Branches are getting issue due to delay in Animal purchase, Not getting Health certificate of Animal.Progress is as per Annexure attached. |
| Item PM Vishwakarma Scheme | Banks are regularly following up with branches for early disposal of all the pending applications under PM Vishwakarma schemeProgress is as per Annexure attached. |

**Summarized quantitate comparative data Dec 2023 vis-à-vis Sept 2023 on Financial Inclusion & Govt sponsored schemes is attached as per Annexure-I to V (Page 79-83)**

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| **AGENDA ITEM NO. 2** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA - PROGRESS UPTO DECEMBER 2023** |

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| **AGENDA ITEM NO. 2.1** | **IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA-PROGRESS UPTO DECEMBER 2023- ACTION POINTS EMERGED DURING SUB COMMITTEE MEETINGS HELD ON 05.02.2024** |

Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 05.02.2024. 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 sub-Committee to SLBC Haryana held on 05.02.2024** **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;
	+ Bank-wise data relating to Activation of RuPay Cards was reviewed and DGM RBI advised banks to increase the pace of activation of RuPay Cards so that beneficiaries in case of need may avail facilities of RuPay Cards which requires condition of activation of RuPay Cards.
	+ 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.
* DGM RBI remarked that RBI was conducting a comprehensive survey of BCs and observations were not encouraging as BCs were unaware about of core activities; duties to be performed by them; biometric micro ATMs were not in working conditions.
* DGM SLBC advised banks to monitor performance of BCAs and also ensure that they do not charge extra amount from customers and get inactive BCAs activated at the earliest.
* Bankers were advised to maximize enrolments under PMJJBY, PMSBY, APY, NPS and ensure that all claim cases are disposed of on priority basis. The Bankers were also advised to cover all identified beneficiaries of MMPSY under PMJJBY & PMSBY. The house was informed about the present status of API Integration of PNB, SBI, Canara Bank and SHGB.
* Shri Akshay Yadav, Assistant Manager, while addressing through VC advised bankers to increase the pace of enrollments under APY as performance of Haryana was not at par with performance of neighbouring State Rajasthan.
* 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. Bank-wise performance of banks under Mudra NPA was discussed at length.
* As per directions received from RBI, two more districts Faridabad and Panchkula were identified for 100% digitalization in second phase. During last sub-committee meeting, 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 |

* While Karnal district had achieved the targets by September 2023, Hisar and Ambala districts could not achieve the mile-stone within stipulated time-frame i.e. by December 2023. LDMs of these districts alongwith LDMs of Faridabad and Panchkula were advised to get 100% digitalization targets achieved by March 2024 positively. Remaining LDMs were also advised to monitor the performance and achieve the targets invariably.
* As targets under total number of merchants/traders/businesses were not found to be realistic, the AGM RBI advised LDMs to re-visit the targets and submit revised data to SLBC in this regard.
* All banks operating in Nuh district were requested to work hard towards achievement of allocated targets within time i.e. 31.03.2024.
* While reviewing performance of camps organized by FLCs in the State of Haryana, AGM, RBI advised that functioning of FLCs needs more improvement as required number of camps were not being organized by FLCs per RBI guidelines. He also advised that vacant FLCs be got filled at the earliest by all banks. He also advised bank branches to ensure that rural branches should also conduct FLC camps as per RBI guidelines. AGM RBI also advised banks that 2 camps per month for digital awareness and 5 camps per month target oriented be organized by each FLC.
* The AGM, 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 AGM, RBI advised to take up the issue of opening of bank branch at Bawwa, Rewari and issue of opening bank branch in Mandola village Mahendergarh district in SLBC meeting.

In his concluding remarks, the Convener, SLBC Haryana requested bankers to implement the action points emerged out of the meeting and thanked all bankers for their active participation during the meeting.

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| **AGENDA ITEM NO. 2.1 (i)** | **STATUS OF PMJDY ACCOUNTS & ISSUANCE OF RUPAY CARDS UPTO DEC 2023** |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2023** | **Dec 2023** | **Difference** | **% age Change** |
| No. of Accounts opened | 94,22,786 | 96,33,434 | 210648 | 2.24% |
| No. of RuPay Cards Issued | 67,54,177 | 69,01,383 | 1,47,206 | 2.18% |
| %age of RuPay Cards Issued | 72% | 72% | - |
| No. of RuPay Cards Activated | 35,51,409 | 35,03,604 | -47805 | -1.35% |
| %age of RuPay Cards Activated | 53% | 51% | -2% |
| No. of Aadhaar seeded | 80,20,665 | 82,44,207 | 223542 | 2.79% |
| %age of Aadhaar seeded | 85% | 86% | 1% |

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

|  |  |  |  |
| --- | --- | --- | --- |
| **PMJDY A/c opening** | **PMJDY RuPay Issuance** | **PMJDY RuPay Activation** | **PMJDY Aadhaar Seeding** |
| PNB (20,49,863) | PNB (21,12,720) | PNB (9,95,352) | PNB (19,23,283) |
| SBI (18,45,186) | SBI (15,65,178) | SHGB (8,88,381) | SHGB (14,85,461) |
| SHGB (16,18,831) | SHGB (9,06,850) | SBI (2,78,164) | SBI (14,01,139) |

**Bank wise position is given on Annexure No.1.1 & 1.2 (Page 84-85).**

**The house may review.**

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| **AGENDA ITEM NO. 2.2** | **STATUS OF AADHAAR SEEDING & AUTHENTICATION AS AT DECEMBER 2023 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** | **SEPT 2023** | **DEC 2023** |
| No. of Operative CASA Accounts | 4,06,22,573 | 4,19,53,056 |
| No. of Aadhaar seeded CASA | 3,14,66,508 (77%) | 3,05,07,151 (73%) |

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

|  |  |
| --- | --- |
| **No. of Operative CASA Accounts** | **No. of Aadhaar seeded CASA** |
| PNB (72,91,796) | PNB (66,62,598) |
| SBI (71,93,911) | SHGB (36,97,884) |
| SHGB (40,52,807) | SBI (36,66,136) |

**Bank wise position is given on Annexure No.2.1-2.2 (Page 86-87).**

**The house may review.**

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| **AGENDA ITEM NO. 2.3** | **FINANCIAL INCLUSION & BANKING/BC OUTLETS AS AT DECEMBER 2023** |

In Haryana as on December 2023, 65067 BCAs have been provided by various banks including Payment Banks, out of which 8195 BCAs are inactive.

**Bank wise status of providing of BCAs is given on Annexure No. 3 (Page-88).**

**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 2023** |

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 2023 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2023** | **Dec 2023** | **Increase/****Decrease** | **% age Change** |
| No. of persons enrolled  | 68,66,829 | 79,33,921 | 10,67,092 | 15.53% |

**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** | Sarva Haryana Gramin Bank (18,04,014), **Convener Bank-14,66,135** SBI (14,62,441) |
| **2.** | **Bottom performing banks** | Yes Bank (1,931) J&K Bank (1,746) & Federal Bank (517)  |

**Bank-wise/District-wise Progress is given on Annexure No.4.1-4.2 (Page 89-90).**

**The house may discuss.**

**2.4 (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 2023 is as under:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2023** | **Dec 2023** | **Increase/****Decrease** | **% age Increase** |
| No. of persons enrolled under PMJJBY | 26,23,095 | 30,69,117 | 4,46,022 | 17% |

**Bank wise/District-wise Progress is given on Annex. No. 4.1-4.2 (Page 89-90) performing major banks with their performance in Enrolment under PMJJBY are as under:-**

|  |  |  |
| --- | --- | --- |
| **S No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | SHGB (7,87,177), SBI (5,77,327) & PNB (5,07,322)  |
| **2.** | **Bottom performing banks** | Yes Bank (1,190), J&K Bank (1,054) & ICICI (231) |

**2.4 (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 2023-24 as under:-**

|  |  |
| --- | --- |
| **Category** | **Target per branch FY 2023-24** |
| Public Sector Banks | 100 |
| Major pvt Banks (Private Banks i.e. ICICI Bank, Axis Bank, HDFC Bank, IDBI Bank) | 70 |
| Regional Rural Banks | 100 |
| Private Banks (Other) | 30 |
| Cooperative Banks | 20 |

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

Up to December 2023, banks have enrolled accounts under APY as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Sept 2023** | **Dec 2023** | **Increase/****Decrease** | **%age Increase** |
| No. of persons enrolled under APY | 11,77,500 | 12,45,239 | 67,739 | 5.75% |

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

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top performing Banks** | SBI (2,25,620), SHGB (2,21,634) & Convener Bank - (1,66,087)  |
| **2.** | **Bottom performing banks** | Kotak Mahindra (3,291), J&K Bank (335) & ICICI (11) |

**Bank wise/District-wise Progress is given on Annexure 4.1-4.2 (Page 89-90)**

**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.**

**%age achievement under Saturation Drive is as under:-**

|  |  |  |
| --- | --- | --- |
|  | Progress under PMJJBY | Progress under PMSBY |
| Eligible PMJDY accounts | 48% | 82% |
| Eligible PMMY accounts | 39% | 66% |

**Bank-wise progress is as per Annexure 5 (Page 91)**

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| **AGENDA ITEM NO 2.6** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023**  |

**Institution wise comparative p**rogress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended December 2023 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.

**Position of disbursement under PMMY**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|   |   |   |   |   |   |   | Rs in crores  |
| **Period** | **Shishu** | **Kishor** | **Tarun** | **Total** |
| **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** |
| 01.04.2023 to 30.06.2023Q E June 2023 | 95482 | 371.32 | 73422 | 988.95 | 9144 | 709.78 | 178048 | 2070.05 |
| 01.07.2023 to 30.09.2023Q e Sept 2023 | 39779 | 142.01 | 50079 | 677.34 | 6419 | 472.56 | 96277 | 1291.91 |
| 10.10.2023 to 31.12.2023 Q e Dec 2023 | 173800 | 556.59 | 128295 | 2451.60 | 7770 | 559.23 | 309865 | 3567.42 |
| 01.04.2023 to 30.09.2023Cumulative upto Dec 2023 | 309061 | 1069.92 | 251796 | 3128.94 | 23333 | 1741.57 | 584190 | 6929.38 |

**Top performing and bottom performing major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the period ended Dec 2023 are as under:-**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Parameter** | **Name of the Bank** |
| **1** | **Top perform-****ing Banks (Amount-wise)** | Ujjivan SF Bank (Rs 557.68 cr), UBI (Rs 357.41 cr), SBI (Rs 339.54 cr) |
| **2.** | **Bottom performing banks (Amount-wise)** | PSB (Rs 9.40 cr), Federal Bank (Rs 2.33 cr) & J&K Bank (Rs 2.24 cr) |

**Bank wise details is as per Annexure No. 6 (Page 92).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 2.7**  | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT DECEMBER 2023**  |

**Bank wise position is given in Annexure No.7.1-7.2 (Page 93-94) for information of the house. Institution wise position is as under: -**

(Rupees in crores)

|  |  |  |  |
| --- | --- | --- | --- |
| **Institution** | **Total outstanding under the scheme as at Dec 2023** | **NPA under the scheme as at Dec 2023** | **%age of NPA** |
| **Public Sector Banks** | 4581.28 | 637.56 | 13.92% |
| **Private Sector Banks** | 4794.87 | 210.49 | 4.39% |
| **SHGB**  | 1017.93 | 44.20 | 4.34% |
| **Total** | **10394.08** | **892.25** | **8.58%** |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO.2.8** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED DECEMBER 2023** |

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 2023 is given as:-**

Rs in crores

|  |  |
| --- | --- |
| **Period** | **Total No.**  |
| **No.** | **Amount** |
| 01.04.2023 to 30.06.2023Q E June 2023 | 454 | 74.23 |
| 01.07.2023 to 30.09.2023Q E Sept 2023 | 93 | 21.79 |
| 01.10.2023 to 31.12.2023Q E Dec 2023 | 208 | 51.29 |
| 01.04.2023 to 30.09.2023Cumulative upto 31.12.2023 | 755 | 147.30 |

**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 (353), HDFC Bank (114), SBI (88) |

**Bank-wise details are given in Annexure No. 8.1-8.2 (Page 95-96).**

**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. 2.9** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023**  |

During the period ended December 2023, 234.84 crore digital transactions have been performed by banks.

**Bank wise/District-wise position is given on Annex No.9.1-9.2 (Page 97-98).**

**The house may review.**

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| **AGENDA ITEM NO. 2.10** | **EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM - 100% DIGITALIZATION OF ALL DISTRICTS OF HARYANA** |

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.

In first phase only Karnal district was identified. In second phase, Ambala and Hisar districts were identified where-as in third phase Panchkula and Faridabad districts were identified for 100% digitalization in the State of Haryana. The performance of banks is being monitored by Reserve Bank of India constantly.

In sub-committee meeting, 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 |

Now, Reserve Bank of India vide letter dated 09.08.2023 has advised that all districts be covered under 100% digitalization of districts. Controlling heads of all banks are requested to share data to this effect with their respective LDMs. However, Karnal district has achieved 100% digitalization as on September 2023.

**Progress of these all districts is as per Annexure 9.3 (i & ii) (Page 99-100).**

**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)     **Digisaathi:**

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.**

**Bank-wise progress is attached as per Annexure 10 (Page 101)**

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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.**

As of now, all banks are in the process of API integration at software level and are trying their best to complete the same as per the time-lines given by the Chairman.

The present status of MMPSY summary is as follows:

|  |  |
| --- | --- |
| **Bankwise MMPSY Status summary as on  01.02.2024** |  |
| **Sr**  | **Bank Name** | **No of accounts** | **Total records updated by bank** | **Mode of updation** |
| 1 | Punjab National Bank | 1584109 | 1416141 | **Through API** |
| 2 | PNB Gramin Bank | 1209723 | 1128190 | **Through API** |
| 3 | SBI Bank | 1059976 | 465003 | **Through API** |
| 4 | Canara Bank | 372108 | 353727 | **Through API** |
| 5 | Airtel payments Bank | 4221 | 0 | Manually |
| 6 | AU Small Finance Bank | 2296 | 0 | Manually |
| 7 | Bank of Baroda | 189365 | 0 | Manually |
| 8 | Bank of India | 81117 | 81117 | Manually |
| 9 | Central bank of India | 225966 | 225966 | Manually |
| 10 | Federal bank | 5922 | 0 | Manually |
| 11 | Pino Payments bank | 2373 | 0 | Manually |
| 12 | Gurgaon Gramin Bank | 3125 | 0 | Manually |
| 13 | HDFC Bank | 116825 | 116825 | Manually |
| 14 | IDBI Bank | 39594 | 0 | Manually |
| 15 | ICICI Bank | 22068 | 0 | Manually |
| 16 | Indian bank | 154180 | 0 | Manually |
| 17 | Indusind Bank | 11361 | 0 | Manually |
| 18 | Indian overseas Bank | 27644 | 0 | Manually |
| 19 | IPOS | 20317 | 0 | Manually |
| 20 | Karnataka Bank | 3083 | 0 | Manually |
| 21 | Kotak Mahindra Bank | 13863 | 0 | Manually |
| 22 | bank of Maharashtra | 13705 | 0 | Manually |
| 23 | Punjab Sind Bank | 100220 | 100220 | Manually |
| 24 | Paytm Bank | 3941 | 0 | Manually |
| 25 | STBP | 22363 | 0 | Manually |
| 26 | Union bank of India | 278748 | 0 | Manually |
| 27 | Uco bank | 107252 | 0 | Manually |
| 28 | Ujjivan Small Finance Bank | 4713 | 0 | Manually |
| 29 | Axis bank | 181609 | 0 | Manually |
| 30 | Yes bank | 17860 | 0 | Manually |
|   |   | **5879647** | **3887189** |  |

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

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| **AGENDA ITEM 3.1** | **FINANCIAL LITERACY CENTRES (FLCs) -PROGRESS AS AT DECEMBER 2023** |

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 2023. As on Sept 2023, 41 FLCs were vacant where-as as at Dec 2023, 31 FLCs are vacant. Details of vacant FLCs are given below:-

|  |  |  |  |
| --- | --- | --- | --- |
| Sr No | **District** | **Block** | **Sponsor Bank** |
| 1 | Ambala | Ambala II | Bank of Baroda |
| 2 | Ambala | Saha | Punjab & Sind Bank |
| 3 | Ambala | Sahzadpur | Punjab & Sind Bank |
| 4 | Ambala |  Naraingarh | SBI |
| 5 | Bhiwani | Bhiwanikhera | SBI |
| 6 | Fatehabad | TOHANA | UNION BANK OF INDIA |
| 7 | Fatehabad | Bhuna | SBI |
| 8 | Hissar | Hansi | Bank of Baroda |
| 9 | Hissar | Uklana | Punjab National Bank |
| 10 | Hissar | Narnaud | UCO Bank |
| 11 | Hissar | Hissar-2 | Bank of India |
| 12 | Hissar | Hisar | Punjab National Bank |
| 13 | Jhajjar | Jhajjar | Punjab National Bank |
| 14 | Jind | Jind | Punjab National Bank |
| 15 | Jind | Uchana | SBI |
| 16 | Kaithal | Kaithal | Punjab National Bank |
| 17 | Kaithal | Kaithal | SHGB |
| 18 | Mewat | Tauru | Punjab National Bank |
| 19 | Mewat |  Ferozepur Jhirkha | SBI |
| 20 | Mahendergarh | Nizampur | SHGB |
| 21 | Palwal | Palwal | Punjab National Bank |
| 22 | Panipat | Israna | Punjab National Bank |
| 23 | Panipat | Panipat | SHGB |
| 24 | Rewari | Nahar | Punjab National Bank |
| 25 | Rewari | KHOL  | SBI |
| 26 | Rohtak | Kalanaur | UCO Bank |
| 27 | Rohtak | Lakhan Majra | Punjab & Sind Bank |
| 28 | Sonepat | Rai | Axis Bank Ltd. |
| 29 | Sonepat | Sonipat | Punjab National Bank |
| 30 | Sonepat | MUNDLANA | Punjab National Bank |
| 31 | Sonepat | Kharkhoda | SHGB |

|  |  |
| --- | --- |
| **AGENDA ITEM 3.2** | **FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E. DECEMBER 2023** |

From the progress report of FLCs during the quarter ended Dec 2023, it has been observed that:

* 682 Going Digital Camps were organized by FLCs during the quarter ended Dec 2023.
* 1094 Targets Oriented camps were organized in the State of Haryana during the quarter ended Dec 2023.

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

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

**The house may review.**

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| **AGENDA ITEM 3.3** | **FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED DECEMBER 2023** |

Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended December 2023 is given below for information of the house:

* Rural branches of banks have conducted 3347 financial Literacy Camps during the quarter ended December 2023.
* Out of 3347 Financial Literacy Camps organized during the quarter ended December 2023, 1385 Special Camps were organized and 1962 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/District-wise progress is given on Annexure No. 11.1-11.2 (Page 102-103).**

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 20 blocks covering 10 districts 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 2023** |

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

**From the progress report of RSETIs during the quarter Dec 2023, it has been observed that:-**

* 143 training programmes of Skill Development have been organized during the period wherein 4288 trainees participated.
* 839 trainees have been financed by the banks to start their Enterprises, 3449 trainee got wage employment.

**Performance of the RSETIs functioning in the State up to December 2023 is given on Annexure No.12.1 (Page-104).**

**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 2023** |

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

* 1439 loan applications of RSETI trained candidates have been sponsored and 1276 applications are pending for disposal by various banks.

**Bank wise and District wise progress along with the pendency is given on Annexure No. 12.2 & 12.3 (Page 105-106).**

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

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

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

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

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

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

|  |  |
| --- | --- |
| **District** | **Issue** |
| Sirsa | **Land allocation is pending.** VPO Moriwala has passed the resolution for land allocation. BDO has forwarded all necessary documents to DDPO and matter is pending with ADC level since they have sought query from the concerned Department at Chandigarh. |
| Yamunanagar | **Land allocation is pending.** Village Mahmudpur has passed resolution and matter is at BDO level where-in valuation report to be submitted by Patwari is pending due to strike. |
| Jhajjar | **Land allocation is pending.** GP Gudha has passed resolution for allotment of one acre land for construction of RSETI building. DDPO Jhajjar has raised certain queries with BDO (5 year circle rate and coloured map i.e. detailed sajra of the land), which is pending due to strike by Patwaris. |

State Government authorities are requested to intervene in the matter.

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

NABARD, Haryana, RO Chandigarh has informed that 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 203-24, indicated in the above table in the prescribed format.

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| **AGENDA ITEM NO. 6** | **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. 7** | **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.

In this regard, RBI has desired details of mode of coverage of identified villages under the NSFI milestone of providing banking access to every village within a 5 KM radius/ hamlet of 500 households. SLBC Haryana is in the process of compiling data from all LDMs in this regard.

Representative from Reserve Bank of India is requested to elaborate.

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| **AGENDA ITEM NO. 8** | **TRADE RECEIVABLES DISCOUNTING SYSTEM (TReDS) SCHEME**  |

Micro, Small and Medium Enterprises (MSMEs), despite the important role played by them in the economic fabric of the country, continue to face constraints in obtaining adequate finance, particularly in terms of their ability to convert their trade receivables into liquid funds. In order to address this pan-India issue through setting up of an institutional mechanism for financing trade receivables, the RBI has formulated “TReDS” (Trade Receivables Discounting System).

TReDS is an electronic platform for facilitating the financing/discounting of trade receivables of Micro, Small and Medium Enterprises (MSMEs) through multiple financiers. These receivables can be due from corporates and other buyers, including Government Departments and Public Sector Undertakings (PSUs).

On 14.07.2023, Department of MSME organized one day workshop at New Delhi which was attended by Deputy General Manager, SLBC Haryana and during the meeting it was advised that this issue be placed before SLBC for discussion amongst member banks.

A TReDS sensitisation programme was also organised by SLBC Haryana on 02.08.2023 where-in presentation was given by Team from MSME Department and was attended by bankers.

**The house may discuss.**

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| **AGENDA ITEM NO. 9** | **ADOPTION OF BHIM-UPI IN PANCHAYATI RAJ INSTITUTIONS (PRIs)**  |

Ministry of Panchayati Rai (MoPR), in consultation with the National payments corporation of India (NPCI), has come out with a detailed Standard operating Procedure (SoP) to promote UPI based digital payment system in the Panchayats. All the Stares/UTs have been requested to adopt BHIM-UPI in all PRIs to enhance the ease of living for citizens.

As per the SOP, the Gram Panchayats / Block Panchayats / District panchayats need to contact the respective Banks to obtain UPI ID/VPA to link their Bank account with the UPI Platform for account-linked payments and/or obtain QR codes for its installation at payment counters in the Panchayat Bhawans. This Bank Account should be one where all taxes and fees levied by the PRIs are deposited. Expeditious adoption of BHIM-UPI by PRIs will enable convenient, automatic transfer of funds and easy payment option for the common man.

We have forwarded a copy of instructions issued by the Director General, Development and Panchayats Department, Haryana to the Deputy Commissioners, Zila Parisads and District Development & Panchayat Officers (DDPOs) for adoption of BHIM-UPI to declare all the PRIs to be BHIM-UPI compliant before 31.07.2023.

**The house to discuss**.

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| **AGENDA ITEM NO. 10** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 05.02.2024** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 05.02.2024in which Convener SLBC, Haryana, representatives of RBI, Agriculture & Farmers’ Welfare Department, Haryana, Animal Husbandry & Dairying Department, Haryana, Horticulture Deptt., controlling heads/representatives of banks and General Insurance Companies involved in Pradhan Mantri Fasal Bima Yojana (PMFBY) also participated.

* The Convener SLBC Haryana briefed the house about **Ghar Ghar KCC Abhiyan – saturation of PM KISAN beneficiaries** and elaborated that under PM KISAN beneficiaries can be categorized in three stages: farmers who have already been sanctioned KCC; farmers who are not yet eligible/not interested in availing KCC and the remaining farmers are to be covered under KCC as per their eligibility.
* All Banks and LDMs were advised to ensure saturation of uncovered farmers.
* While replying to the query raised by Chief Manager SLBC about difficulties being faced by banks in data uploaded in NCIP portal for Rabi 2023-24 season, representative from Department of Agriculture & Farmers Welfare informed that they have been able to resolve most of the issues with regard to NCIP portal and remaining issues shall be got resolved soon. She informed that NCIP portal is linked with UIDAI portal and Land Records of Govt of Haryana portal in case of any technical problem with these portals, NCIP portal gets affected. She also informed that Land Records portal was not updated which is still causing problems. Ms Kiran Lekha Walia, CFA, advised rep from DoA to take up suitably with ACS Revenue in the matter.
* Representative from Department of Agriculture submitted that banks have not remitted the entire premium amount deducted from farmers’ accounts to insurance companies in respect of Rabi 2023 within fixed time-line. The Convener asked for the bank branches with details there-of for taking up the matter with banks and requested Department to arrange for generation of challans for remittance of remaining premium of Rabi 2023.
* The DGM SLBC informed that recently SLGC meeting was held where-in issues of crop mis-match and village mis-match were main issues. The issues were discussed in detail and it was proposed that crop mentioned by farmer in **Meri Fasal Mera Byora (MFMB)** may be considered as final crop sown by farmer as on the date of submission of data in NCIP portal to avoid any ambiguity and dispute. However, LDM Fatehabad, who happens to be a farmer also, clarified that there is considerable difference in the time-lines/cut-off dates for both PMFBY and MFMB portals. Moreover, MFMB portal is opened frequently for farmer registration and farmers complete their registration at very later stage, when the harvest reaches mandis for sale/proceeds are to be received to their bank accounts. After discussing the issue in detail, it was opined by the house that there are still a lot of issues while considering technical integration of these portal so a final decision in this regard can only be taken once the technical issues are resolved.
* While discussing village mis-match issue, Department of Agriculture informed that revenue data is not being updated by Patwaris which is main area of concern.
* While touching **Doubling of Farmers’ Income**, Shri Mukesh Kumar, DoA&FW informed the house that final report of the survey conducted has been submitted, but the approval was still pending with Director-General for approval.
* Dr V S Rathi, Deputy Director from Animal Husbandry Department, informed the house that Ministry of Fisheries, Animal Husbandry & Dairying, Govt of India have resumed the KCC Campaign from 01.05.2023 to 31.03.2024.
* The performance of the Campaign was reviewed district-wise and laggard banks were advised to get the pendency reduced within a week’s time.
* While reviewing performance of banks under KCC (Fisheries), it was observed that rejection rate was on higher side. LDMs were advised to re-visit the rejected applications and re-concile the data with Department of Animal Husbandry and Fisheries Department and submit data on portal accordingly.
* Shri Vikram Dhanda, AGM, RBI also advised bankers to get the pendency cleared and also to ensure 100% coverage of all eligible farmers in the State of Haryana.
* Shri C M Dhiman, Team Leader, PMU AIF informed that against the target of Rs 925 crores for the financial year 2023-24, loans amounting to Rs 775.56 crore stand sanctioned thus achieving target by 84%. He noted that performance of few districts was on lower side. LDMs of Faridabad, Nuh and Palwal were advised to accelerate their efforts under the scheme. He requested all banks to ensure to get all pending cases dispose of at the earliest.
* The representative from PM FME informed the house that they are in the process of empaneling DRPs at field level.

The Convener SLBC Haryana informed that contribution of all banks is required for over-all development.

* Dr V S Rathi, Deputy Director from Animal Husbandry Department, Rathi, informed in brief about AHIDF Scheme to the bankers.
* The Chief Manager, SLBC informed the house that as per communication received from RBI, the issue adoption of fintech, particularly in agriculture sector and challenges/issues in the financial sector with entry of fintech entities was included as agenda items.
* The Chief Manager SLBC Haryana informed that NABARD has since prepared Potential Linked Plan (PLP) for 2024-25 and Lead District Managers were advised to prepare District Credit Plan for 2024-25 and get the same approved in DLRC/DCC meeting of their district. He informed that Annual Credit Plan (ACP) for 2024-25 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.
* A comparative analysis of chart showing Broad Sector wise PLP Projections for the year 2023-24 and 2024-25 was done.
* The Chief Manager, SLBC Haryana further informed the house that RBI vide their letter No. FIDD.CO.LBS.No.1960/02.01.010/2023-24 dated 03.04.2023 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, he requested controlling offices of the banks to synchronize their internal business plans with the ACP at branch/block/district/state level in each State/Union Territory.
* Bank-wise and sector-wise targets 2024-25 were deliberated at length and after detailed discussions, house approved the ACP targets for 2024-25. However, suggestions were given by AGM RBI which shall be incorporated while placing before 167th SLBC Meeting.

* During her concluding remarks, Ms Kiran Lekha Walia, Chief Financial Advisor, IFCC, advised NABARD to get State Focus Paper released well before coming SLBC meeting.
* AGM RBI informed the house that fake assurance certificates are being issued in the name of Karz Mukti Abhiyan and advised banks and LDMs to make citizens aware about it through FLCs etc.

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| **AGENDA ITEM NO. 11** | **GHAR GHAR KCC ABHIYAN FOR SATURATION OF PM KISAN BENEFICIARIES – 01.10.2023 TO 31.12.2023** |

The Hon'ble Minister of Finance & Corporate Affairs and Hon'ble Minister of Agriculture & Farmers Welfare, Gol have launched **"Ghar Ghar KCC Abhiyan"** on 19th September 2023 to saturate the remaining PM Kisan beneficiaries with Short Term Agriculture Loans through KCC. The campaign has started from **1st October 2023 and will continue up to 31st December 2023.**

As per the SoP for the campaign, LDMs across all districts have to convene the special District Consultative Committee (DCC) meeting of Distt. Coordinators/DDM/Govt. Officials/ Panchayati Raj Institutions and organize special camps for sensitization of farmers on GGKA. Similarly, the Block Level Bankers Committee (BLBC) meetings are to be convened in coordination with block level State Govt. functionaries, Bank branches, etc.

In this context, a special SLBC Meeting was convened on 29.09.2023 which was co- chaired by Convener SLBC and Director General, IFCC (Finance Dept.), Govt of Haryana and attended by all Line Departments, Senior Officers from NABARD, Controlling Heads of Banks, DDMs and LDMs of all the districts in the State. All the technical aspects of the Campaign were deliberated by senior Officials from NABARD by way of a power point presentation and minutes of the Meeting have already been circulated to all the Stakeholders.

Keeping above in view, SLBC advised all LDMs to ensure that special DCC & BLBC meetings are convened at the earliest and the progress is monitored on a regular basis and all the pending beneficiaries are saturated with KCC at the earliest.

Controlling heads of all banks are requested to sensitize field functionaries regarding the Campaign and cover all eligible PM KISAN beneficiaries and update PMFBY portal on regular basis for effective monitoring.

Hon’ble Chief Secretary of Haryana also reviewed the performance of Banks under various Flagship Schemes in December 2023 and had advised Dept of Agriculture & FW, Haryana to work in close co-ordination with SLBC and NABARD to achieve 100% Saturation by providing KCC to each PM Kisan Beneficiary under the Campaign by connecting with each beneficiary at the grass root levels.

SLBC has advised vide letter dated 29.01.2024 controlling heads of all banks and LDMs to contact the concerned Deputy Directors (Agriculture) in their respective districts and adopt a decisive strategy so that coordinated effort at the ground level can considerably reduce the pendency levels and saturation may be achieved at the earliest. The official instructions to this effect have already been issued by Department of Agriculture to all the DDAs.

Bank-wise and district-wise progress is attached as per **Annexure 13.1 & 13.2 (Page 107-108).**

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| **AGENDA ITEM NO. 12.1** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)**  |

Department of Agriculture issued PMFBY Notification with regard to Kharif 2023 on 25.07.2023. Data entry on NCIP portal could not be completed within time-line due to various ambiguities on PMFBY portal that arose on account of land integration issues. In districts identified under Cluster-II, identification of Insurance Company is yet to be done. On account of land integration with NCIP portal, uploading of data became cumbersome job and portal was not supporting and taking much more time. The facts have been discussed with all concerned in the Department by different bankers in Whatsapp group also, but most of the issues are still unresolved.

Some of issues from last season have carried over to Rabi 2023-24 as well. The gist of issue flagged by banks and also brought to the notice of Department of Agriculture are summarized as under:-

1. The portal was taking too much time for land verification.
2. ‘Aadhaar services is not working’ error while Aadhaar verification.
3. Post entering the killa no., land records not fetching and portal shown the error.
4. Post submission of policy details, portal is showing error as “Land farmer name/total area is missing.”
5. When there are 2 land owners, receiving an error message ‘You have already made policy’ while updating the details of 2nd land owner.
6. At the time of submission of policy details receiving an error “no land record found, please refresh and retry”.
7. Post updating all the records, at the time of final submission, receiving an error message “only 99 entries are allowed, no land records found.”

In-spite of close follow-up with Department of Agriculture including visits of Convener SLBC and DGM SLBC a number of times to discuss the issue, some of the issues are still unresolved. There are apprehensions that in case farmers lodge claim with Insurance Companies, they may reject genuine claim cases on these technical grounds and bankers will have to face wrath of farmers.

**House may discuss.**

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| **AGENDA ITEM NO. 12.2** | **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, 23.11.2022, 08.06.2023 and 29.12.2023. We have received minutes of the meeting and the same have been circulated to all stakeholders for further necessary action in the matter.

Most of the banks had filed petition with Hon’ble Punjab & Haryana High Court in the matter their writ petition stands dismissed on 17.11.2023. Banks are in the process of examining the legal recourse in the matter.

Bank-wise and district-wise complaint cases of PMFBY, as received from Department of Agriculture & FW are as per **Annexure 14.1-14.2 (Page 109-110).**

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| **AGENDA ITEM NO. 13** | **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 previous meeting, it was informed by representative from 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. 14** | **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 1st MAY 2023 TO 31st MARCH 2024** |

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 are 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 13.03.2023 have informed that nationwide AHDF KCC Campaign will now resume from 01.05.2023 to 31.03.2024. Necessary instructions have been conveyed by SLBC to all stake-holders and camps are being organized in Haryana. The guidelines mentioned in the earlier circular dated 10.11.2021 be strictly followed during the campaign to achieve maximum saturation.**

Accordingly, all LDMs in the State of Haryana, in close coordination with Animal Husbandry Department and Fisheries Department are requested to organize camps in their respective districts and upload progress in Jansuraksha portal on weekly basis. Camp schedule prepared and circulated by SLBC to all LDMs in the districts.

As on 30.01.2024, status of applications is summarized as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Scheme** | **Applications accepted by banks** | **Applications** **sanctioned** | **Rejected** | **Pending**  |
| Animal Husbandry | 72663 | 57524 | 14541 | 598 |
| Fisheries | 741 | 261 | 467 | 13 |

Bank-wise and District-wise progress under Animal Husbandry **Annexure 15.1-15.2 (Page 111-112)** & Fishery Schemes are as per **Annexure 16.1-16.2 (Page 113-114).**

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. **31.03.2024**.

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| **AGENDA****ITEM NO. 15** | **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. 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.

The district-wise annual targets under AIF for 2023-24 were conveyed by PMU vide their letter dated 24.05.2023 and discussions during 164th SLBC meeting were held and strategy to achieve the targets was also chalked out. However, the annual targets for all the States were reviewed by Ministry of Agriculture, Govt of India keeping in view the whopping increase of targets in successive years due to carry over deficit, now the moderated targets for Haryana to a realistic target of Rs 925 crore for 2023-24, which have been conveyed to us by the Department vide letter dated 12.07.2023. All the banks have been allocated revised targets hence-forth.

As per AIF portal, progress from 01.04.2023 to 31.01.2024 is as under:-

(Amount Rs in Crores)

|  |  |  |
| --- | --- | --- |
| **Target (2023-24)** | **Achievement** | **%age achiev.** |
| 925 | 596.91 | 65% |

Cumulative position of cases since inception of the scheme is as under:-

(Amount Rs in Crores)

|  |  |  |
| --- | --- | --- |
| **Cumulative Sanction** | **Cumulative Disbursement** | **Pending** |
| No.  | Amount  | No.  | Amount  | For processing | For disb. |
| 2143 | 1303.95 | 1885 | 1141.19 | 435 | 258 |

**Bank-wise & District-wise position is as per Annexure 17.1-17.4 (Page – 115-118).**

**The house may discuss.**

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| **AGENDA****ITEM NO. 16** | **FINANCING UNDER PRIME MINISTER FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PM FME)** |

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 as on 30.01.2024 is as under:-

|  |  |  |
| --- | --- | --- |
| **Target (No.) (2023-24)** | **Sanctioned****(No.)** | **Disbursed****(No.)** |
| 1833 | 457 | 357 |

**Bank-wise & District-wise position is as per Annexure 18.1-18.2 (Page – 119-120).**

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

**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.**

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

Progress of NWR as on December 2023 is attached as per **Annexure 19 (Page 121).**

**House may discuss.**

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| **AGENDA****ITEM NO. 19.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO DECEMBER 2023** |

**Position as on 31.12.2023**

(Outstanding Rupees in crores)

|  |  |  |
| --- | --- | --- |
| **KCC (Crop Loan)** | **KCC (AH)** | **KCC (Fishery)** |
| **A/c** | **Amt** | **A/c** | **Amt** | **A/c** | **Amt** |
| 2702139 | 57699 | 120217 | 1697 | 1491 | 31 |

**Bank-wise progress under Kisan Credit Card (KCC) (Crop Loan), Animal Husbandry & Fisheries Scheme as on Dec 2023 is given in Annexure No.20.1-20.3 (Page 122-124).**

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

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|  **AGENDA ITEM NO. 19.2** |  **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO DECEMBER 2023** |

It has been observed from the progress reports received from banks that banks have issued 7,58,341 RuPay ATM cum debit cards upto Dec 2023. Bank wise position of issuance of Kisan RuPay Cards is given on **Annexure No.20.1 (Page-122).**

**The house may review**.

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| **AGENDA ITEM NO. 20** | **ADOPTION OF FINTECH AND CHALLENGES IN THE FINANCIAL SECTOR WITH THE ENTRY OF FINTECH ENTITIES** |

We have been advised by Reserve Bank of India to include following topic for discussion: -

1. Adoption of Fintech, particularly in the agriculture sector, which could help bring in more investment into the sector for long term asset creation and infrastructure development.
2. Review of challenges/issues in the financial sector with the entry of fintech entities.

Financial Technology (FinTech) is used to describe new technology that seeks to improve and automate the delivery and use of financial services. The uses of antiquated machinery, poor infrastructure and farmers inability to easily access a larger market are just few of the issues plaguing India’s agricultural sector. The use of technology can increase productivity, reduce costs and improve efficiency in farming practices leading to higher yields and profit to farmers. This, in turn, can improve their economic status and standard of living.

Additionally, technology can also provide farmers with access to information, resources and markets e.g. mobile app and online platforms can provide farmers with weather forecasts, market price and information on best farming practices. This can help them make informed decisions about their crops, there-by preventing crop damage and failure.

Technology can also help to reduce drudgery of farm work making it more appealing to younger generation who may have otherwise sought employment in other sector. This can help to retain young people in rural area and prevent the rural exodus to urban area.

The most urgent issues are proper connectivity and supply chain planning for which agritech startups in India are operating. Some of the agritech startups in India are:-

* Apna Godam (Rajasthan)
* Aarar Unmanned Systems
* Agricx Lab
* Aibono
* Agrowave
* BigHaat
* BharatAgri
* Ergos
* Fasal
* Gold Farms

They are providing post-harvest solutions, marketing, apply fertilizers and pesticides in the field by drone reach market and create sustainable supply chain management etc.

The house may discuss and possibility to promote fintech start-up companies in agriculture sector.

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| **AGENDA ITEM NO. 21** | **POTENTIAL LINKED PLANS (PLP)-PROJECTIONS FOR YEAR 2024-25 & APPROVAL OF ANNUAL CREDIT PLAN FOR 2024-25** |

NABARD, RO, Haryana has made potential Linked plan for the year 2024-25 for the state of Haryana. A comparative chart showing Broad Sector wise PLP Projections for the year 2023-24 and 2024-25 is given below:-**EN**

|  |  |  |
| --- | --- | --- |
|  |  | **Rs in crores** |
| **Sector** | **2023-24** | **2024-25** | **Variation** |
| **Amount**  | **%age** |
| Crop Loan | 65945 | 67214 | 1269 | 1.92 |
| Agriculture Term Loan | 31980 | 34608 | 2628 | 8.22 |
| **Total Agri. Loan** | **97925** | **101822** | **3897** | **3.98** |
| MSME | 55689 | 109875 | 54186 | 97.30 |
| OPS | 17990 | 16124 | -1866 | -10.37 |
| **Total** | **171604** | **227821** | **56217** | **32.76** |

 **District wise Potential Linked Projections (PLP) for the financial year 2024-25** **received from NABARD are given on Annexure No.21 (Page 125).**

SLBC Secretariat had advised the Lead District Managers to prepare District Credit Plan (DCP) for the year 2024-25 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 2024-25 for the State of Haryana.

A comparative chart showing of ACP Projections for the year 2023-24 and 2024-25 is given below:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  | **Rs in crores** |  |
| **Sector** | **2023-24** | **2024-25** | **Variation** |
| **Amount**  | **%age** |
| Crop Loan | 66554 | 67221 | 667 | 1.00 |
| Agriculture Term Loan | 31596 | 34610 | 3014 | 9.54 |
| **Total Agri. Loan** | **98150** | **101831** | **3681** | **3.75** |
| MSME | 85902 | 109970 | 24068 | 28.02 |
| OPS | 18785 | 16126 | -2659 | -14.15 |
| **Total PS** | **202837** | **227927** | **25090** | **12.37** |
|  |  |  |  |  |
| **NPS** | **193549** | **222451** | **28902** | **14.93** |

Bank-wise, sector-wise and sub-sector-wise targets are given in **Annexure 22.1 to 22.8 (Page 126-133).**

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 2024-25 at branch/block/district/state level in the State of Haryana.

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| **AGENDA ITEM NO. 22** | **KARZ MUKTI ABHIYAN- SERIOUS DAMAGE TO CREDIT DISCIPLINE – FAKE ASSURANCE ON KARZ MUKTI ABHIYAN** |

We have been informed by Reserve Bank of India, vide mail dated 11.01.2024 that Microfinance Institutions Network (MFIN), Gurugram, Haryana has informed that a malicious campaign titled ‘Karz Mukti Abhiyaan’ (https;//www.karzmuktbharat.co.in) under the banner of ‘Dharmik Ekta Trust’, New Delhi is being run across states (Punjab, Uttar Pradesh, Haryana, Rajasthan and Maharashtra) wherein borrowers, who have taken loans from banks/ SFBs/ MFIs/ NBFCs/other Financial Institutions etc., are targeted and they are being assured of loan waivers by charging a fee of between ₹100 - ₹1,500 towards legal charges, commission etc. MFIN has further informed that the modus operandi appears to be targeting low-income borrowers, registering them after obtaining their loan and personal details, including Aadhaar and issuing false certificates (as per **Annexure 23 (Page 134**) to borrowers stating that the issue of their loan waiver is being raised at PMO level and they need not repay loans (sample of such certificate is attached for information).  It was reported that in some districts of Punjab (Pathankot, Gurdaspur, Jalandhar, Amritsar)  and Haryana (Bhiwani, Jhajjar)  too this has apparently led to borrowers denying payment of instalments in anticipation of fictious ‘loan waiver’. MFIs are of the view that such dubious campaigns may affect the loan repayment behavior of general public.

As advised by RBI, we had communicated the matter to all LDMs and Banks in the State of Haryana vide letter dated 15.01.2024 and have not received any such instance.

**The house may discuss**.

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| **AGENDA ITEM NO. 23** | **DIGITAL KISAN CREDIT CARD** |

We have been advised by IFCC, Govt of Haryana vide their letter dated 24.01.2024 to include digital Kisan Credit Card as agenda item. During 33rd SFS Conference, Shri Ajay K. Chaudhary, Executive Director made a presentation on Digital Kisan Credit Card. He urged the State Governments to come forward and become a partner in this process which would enhance the ease of providing credit to farmers, small and medium enterprises and other beneficiaries of Government Schemes.

**The house to discuss.**

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| **AGENDA ITEM NO. 24** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD ENDED DECEMBER 2023** |

**Progress under Annual Credit Plan during the period ended December 2023 is given below**:-

(Amount Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Pro-rata Target** | **Ach.** | **% Ach** |
| Crop Loan | 49915 | 38626 | 77% |
| Agri. Investment Credit | 23698 | 25729 | 109% |
| **Total Agri. & allied activities** | **73613** | **64354** | **87%** |
| MSMEs | 64426 | 104462 | 162% |
| Other Priority Sector | 14089 | 10574 | 75% |
| **Total Priority Sector** | **152129** | **179390** | **118%** |
| **NPS** | **145162** | **241709** | **167%** |

Bank-wise and district-wise data are as per **Annexure 24.1-24.7 (Page 135-141)**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended Dec., 2023 is given below:-**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  **District Name** | **Agri %age Ach.** | **MSME %age Ach.** | **O P S %age Ach.** | **Total PS %age Ach.** |
|
|
| Ambala | 108% | 190% | 55% | 133% |
| Bhiwani | 80% | 210% | 115% | 104% |
| Charkhi Dadri | 57% | 126% | 122% | 72% |
| Faridabad | 113% | 173% | 66% | 155% |
| Fatehabad | 83% | 177% | 94% | 96% |
| Gurugram | 111% | 137% | 57% | 129% |
| Hisar | 93% | 191% | 67% | 118% |
| Jhajjar | 80% | 194% | 119% | 124% |
| Jind | 75% | 157% | 234% | 95% |
| Kaithal | 93% | 186% | 108% | 110% |
| Karnal | 138% | 166% | 83% | 147% |
| Kurukshetra | 101% | 163% | 70% | 111% |
| M.Garh | 79% | 226% | 196% | 112% |
| Nuh | 59% | 176% | 283% | 91% |
| Palwal | 69% | 177% | 75% | 91% |
| Panchkula | 102% | 150% | 59% | 125% |
| Panipat | 98% | 166% | 45% | 137% |
| Rewari | 83% | 252% | 90% | 122% |
| Rohtak | 84% | 174% | 74% | 122% |
| Sirsa | 83% | 138% | 125% | 95% |
| Sonepat | 70% | 172% | 66% | 113% |
| Yamuna Nagar | 49% | 164% | 34% | 80% |
| **Total Haryana**  | **87%** | **162%** | **75%** | **118%** |

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| **AGENDA ITEM NO. 25** | **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 05.02.2024** |

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 05.02.2024. To improve the performance of banks under Govt. Sponsored Schemes the following action points emerged during the meeting:-

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

* Controlling Heads of all Banks were advised, specifically private sector banks, to ensure their active participation in implementation of all Government Sponsored Programmes. The AGM, RBI advised bankers not to keep Government Sponsored applications pending beyond 30 days.
* Dr V Shiva Kumar, State Director KVIC informed the house that under **PMEGP** against the target of Rs 6885 lakhs, margin money stands disbursed amounting to Rs 5502 lakhs (82%) as on 31.12.2023. He informed that:-
	+ Physical targets be also achieved so that target of employment generation may also be achieved.
	+ District-level awareness camps be organized.
	+ DLMC meeting be held regularly.
	+ On 09.02.2024, meeting will be held with LDMs to discuss any difficulties being faced by them.

AGM RBI advised bankers to ensure achievement of physical targets also. It was observed that private banks were not actively participating under the scheme and they were advised to participate in the Scheme actively.

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.

* It was observed despite constant follow-up by SLBC, a large number of applications were still pending under **HSFDC** with bank branches and cases pending for FY 2020-21 and 2021-22 need special attention. LDMs of these districts were advised strictly to get pending case disposed of at the earliest.
* The representative from HSFDC Department informed their Department is in the process of getting portal developed so as to have accurate data of applications.

AGM RBI advised banks and LDMs to ensure that all pending cases are disposed of at the earliest.

* The DGM, SLBC Haryana also advised LDMs to monitor progress under the Scheme thread-bare during BLBC/DLRC/DCC meetings.
* The house was informed that under **NULM**, SEP-Individual, against the target of 1400 cases, 545 were sanctioned, 249 rejected/returned and 1740 cases were pending for sanction and 33 were pending for disbursement.
* All member banks and LDMs were advised to get cases pending for sanction and disbursement under NULM scheme at the earliest. Bankers were requested to get pendency under the scheme cleared at the earliest.
* The representative from **NRLM** congratulated bankers for 72% achievement as on December 2023 and also informed that number of applications were pending with banks for last one year. LDMs were advised to monitor this Scheme during BLBC Meetings thread-bare and also advised the representative from NRLM to ensure that their district level representative at district level also attends BLBC/DLRC/DCC meetings, as and when convened by LDMs.
* As sponsoring under NRLM scheme was on lower side in commensurate with the targets for 2023-24, the Department was advised to increase sponsoring under the scheme. Reference was also invited towards SLBC letter dated 06.07.2023 addressed to CEO HSRLM to revise targets of 29500 downwards keeping in view that only 10202 applications were sponsored during the period ended December 2023.
* The AGM, RBI advised bankers to get the pendency under the scheme cleared at the earliest.

**The DGM SLBC advised all LDMs to review all Govt sponsored programmes every month and also invite representatives from line departments for effective monitoring.**

* The DGM SLBC Haryana informed the house that against the target of 1.92 lakh allocated under **PM SVANidhi**, only 126615 applicants have been disbursed. He requested all banks to dispose of pending cases at the earliest. The house was informed that large number of cases were pending in NCR area i.e. Faridabad and Gurugram and LDMs of these districts were specifically advised to get pendency under the Scheme cleared within a week’s time.
* LDMs were also advised to ensure that all cases pending for sanction and disbursement are got disposed of at the earliest. They were also advised to contact DGM SLBC in case of any difficulties found in implementation of the scheme.
* The Convener SLBC informed meetings were held by Hon’ble Chief Minister Haryana on 02.01.2024 and subsequently by Chief Secretary Haryana where-in performance of banks under **MMAPUY** was reviewed. During the review, Hon’ble Chief Minister advised that 1.00 lakh cases be disbursed under MMAPUY and banks were specifically advised not to keep cases pending for sanction and disbursement. He strictly advised all banks and LDMs to ensure that also pending cases are disposed within a week’s time.
* Ms Walia informed that performance under MMAPUY is being reviewed regularly and banks have promised to get cases pending cleared but the position has still not improved.
* Bank-wise and district-wise performance was reviewed thread-bare and Convener SLBC Haryana advised all LDMs to raise any issue with Mission Director MMAPUY through Whatsapp and monitor performance of banks twice a week.
* As large number of cases were pending in Nuh district, LDM Nuh was advised to organize camps within this week for clearing pendency under the scheme. While replying to query raised by LDM Nuh that applicants were not coming forward, Convener SLBC advised him to visit borrower alongwith representative and dispose of the pending cases accordingly.
* The DGM SLBC advised all banks not to keep cases pending beyond TAT and avoid any unpleasant action/penalty by Chief Commissioner under Right to Service Act.
* The Chief Manager, SLBC Haryana also highlighted features of PM Vishwakarma Scheme and requested banks and LDMs to sensitize field functionaries about the scheme and dispose of the cases as and when applications under the scheme are received. Banks and LDMs were advised to get accounts verified under the Scheme.

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| **AGENDA ITEM NO.26** | **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 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.

Details of scheme-wise pendency is as under:-

|  |  |
| --- | --- |
| Name of Scheme | No. of cases pending for sanction |
| PMEGP | 1870 |
| HSFDC | 5536 |
| NULM | 1740 |
| PM SVANidhi 1st tranche | 32498 |
| PM SVANidhi 2nd tranche | 1177 |
| PM SVANidhi 3rd tranche | 323 |
| MMAPUY | 20612 |

**The house may discuss.**

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| **AGENDA ITEM** **NO. 27** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

|  |  |
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| **AGENDA ITEM NO. 27.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) - PROGRESS DURING THE PERIOD ENDED DECEMBER 2023**  |

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Annual Target****2023-24** | **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** |
| 2301 | 6685 | 5897 | 2182 | 11992 | 179% | 1736 | 9488 |
| **Margin Money****Disbursed** | **%****age Ach** | **Appls returned** | **Appls****Pending for disposal** | **Appls****pending for disb.** |
| **No.** | **Amt** | **No.** | **No.** | **No.** |
| 1009 | 5502 | 82% | 2159 | 1870 | 801 |

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 2023 is given on Annexure No.25.1-25.3 (Page 142-144) for information of the house.**

**Highlights of the performance of banks during the quarter ended December 2023 are as under:-**

1. The **achievement under the scheme in terms of cases sanctioned and margin money disbursed has been 179% and 82% of the allocated target** respectively.
2. **Out of the total 5897 cases sponsored to various banks,** 2159 cases 37% cases were returned by the banks, which is on very higher side which speaks of quality of sponsored cases as well.
3. **As at December 2023, 1870 and 801 cases were lying pending with banks for sanction and disbursement respectively.**

**Institution wise Progress:-**

|  |  |
| --- | --- |
| **Institution** | **No. of Applications** |
| **Sponsored** | **Sanctioned** | **Returned** | **Disbursed** | **Pending for disposal** | **Pending for Disb.** |
| **Pub. Sec. Banks**  | 4756(81%) | 1832 | 1693 | 845 | 1504 | 663 |
| **Pvt. Sec. Banks** | 357(6%) | 113 | 56 | 35 | 210 | 31 |
| **SHGB** | 784(13%) | 237 | 410 | 129 | 156 | 107 |
| **Total** | **5897** | **2182** | **2159** | **1009** | **1870** | **801** |

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. 27.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED DECEMBER 2023**  |

**Progress during the period ended December 2023, as received from the Department 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.** |
| 9154 | 10978 | 1685 | 1596 | 18% sanction 17% disb. | 4022 | 5271 | 89 |

**District wise Progress and bank wise/district wise pendency is given on Annexure No.26.1-26.2 (Page 145-146) 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 18% and 17% respectively which was very low.
* 4022 cases were rejected/returned during the review period. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
* 5271 and 89 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of December 2023.

**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 2023, 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 10978 applications sponsored, only 740 (7%) 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.
* 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. 27.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023**  |

**Progress under NULM during the period ended December 2023 was as under:-**

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target****(No. of Projects)****2023-24** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/****Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **% age Ach.** |
| 1400 | 2534 | 545 | 249 | 1740 | 512 | 33 | 39% |

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

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target****(No. of Projects)****2023-24** | **Cases Sponsd.** | **Cases Sanctd.** | **Cases Rejected/****Returned** | **Cases Pending for sanction** | **Cases Disb.** | **Cases Pending for Disb.** | **%****age Ach.** |
| 100 | 28 | 12 | 5 | 11 | 7 | 5 | 43% |

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

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Target for SHG credit linkage****2023-24** | **Cases sponsored** | **Cases sanctioned** | **Cases Disb.** | **Cases Pending for sanction** | **Cases Pending for Disb.** |
| 500 | 342 | 172 | 167 | 170 | 5 |

Source: ULB

**A copy of the bank wise and district wise progress as at December 2023 is given on Annexure No.27.1-27.6 (Page 147-155).**

From the above, it has been observed that:-

* Against the target of 1400, upto 31.12.2023, 2534 cases were sponsored, 545 sanctioned, and 1740 cases were pending for sanction.
* 249 Loan applications were rejected and 1621 applications were lying pending with various branches of banks as at December 2023.
* Similarly, against the target for sanction of loans to 500 groups of individuals, only 342 applications were sponsored to banks and 172 sanctioned by banks operating in the State of Haryana during the period ended December 2023.

**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 period ended December 2023 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 2023 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 2023** 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. 27.4**  | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023**  |

From the progress report for the period ended December 2023 received from HSRLM it has been observed that:-

Rs in lakhs

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Target for SHG Credit Linkage FY 2023-24 | Applications Sponsored  | Cases Sanctioned  | Cases Disbursed  | Applications Rejected/ returned  | Applications pending for Sanction/ disposal  | Applications pending for disbursement  | %age achiev |
| No. of SHGs | Amt | No. | No. | Amt. | No. | Amt. | No. | No. | No. |   |
| **29500** | **49000** | **10212** | **7358** | **21114** | **7361** | **21117** | **778** | **2103** | **1978** | **72%** |

Against the annual target of 29500, HSRLM has sponsored only 10212 applications, out of which 2103 applications are pending for disposal.

During financial year 2023-24, against the annual target of 22000, only 13816 applications were sponsored by HSRLM. In view of this, SLBC Haryana had requested HSRLM vide letter dated 06.07.2023 to revise the targets down-wards. **HSRLM is again requested to revise the annual targets in view of the fact that only 10212 applications were sponsored during the period ended December 2023.**

**Bank-wise/District-wise progress and pendency is given on Annexure No. 28.1-28.2 (Page 156-157).**

**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. 27.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIIOD ENDED DECMBER 2023** |

* From the progress report of Self Help Groups (SHGs) for the period ended December 2023, it has been observed that banks have saving linked 16963 SHGs and 11708 SHGs have been credit linked.
* Bank-wise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 29 (Page 158).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.6** | **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 | Minimum Rs 30,000/- (Rupees thirty thousand only) maximum 50,000/- (Rupees fifty thousand only) |
| 2. | 3rd tranche 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.**

Bank-wise & District-wise progress under Tranche 1, 2 & 3 is attached as per **Annexure 30.1 – 30.6 (Page 159-164)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Total Applications received** | **Picked Up** | **Sanctioned/Pending for Disb** | **Disbursed** | **Returned** |
| 1st Tranche | 249268 | 47195 | 29839 | 126615 | 45619 |
| 2nd Tranche | 26051 | 2123 | 1816 | 16672 | 5440 |
| 3rd Tranche | 3796 | 365  |  209 |  2938 |  284 |

**On perusal of the data, it is observed that pendency under PM SVANidhi is on higher side in following districts:-**

|  |  |  |
| --- | --- | --- |
| **District** | **1st tranche Pending for sanction** | **1st tranche Pending for disbursement** |
| Faridabad | 10776 | 5159 |
| Gurugram | 11197 | 6153 |

**As such, banks are requested to give due focus to these districts.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27.7** | **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 phases in various blocks of Haryana from 29.11.2021 to date. 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.

Progress under MMAPUY is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Total applicationsforwarded to bank** | **Total applications loan sanction** | **Total applications loan disbursed** | **Total applications rejected by bank** |
| 111663 | 46531 | 35508 | 44520 |

**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 31.1-31.2 (Page 165-166).**

On 06.10.2023 Chief Commissioner, Haryana Right to Service Commission called the Director General, Animal Husbandry and Dairying Department and Convener SLBC Haryana alongwith State Heads of all banks to examine the reasons of cases pending for sanction/disbursement sponsored under Mukhya Mantri Antoydaya Parivar Utthan Yojana (MMAPUY).

While reviewing the cases pending for sanction/disbursement, the Chief Commissioner expressed his displeasure over delay on the part of branch Managers in sanction/disbursement of cases and observed that some cases were pending for more than 2 years, which is not as per TAT and cannot be tolerated at any cost. **He cautioned that as per Haryana Right to Service Act, penalty can be imposed against Branch Managers for keeping applications pending for sanction/disbursement on unreasonable grounds beyond TAT period.**

As such, controlling heads of all banks and LDMs to sensitize field functionaries stringently to examine the cases pending for sanction/disbursement with them, maximum within a week’s time.

|  |  |
| --- | --- |
| **AGENDA NO. 27.8** | **PM VISHWAKARMA SCHEME** |

On 16.08.2023, Cabinet Committee on Economic Affairs chaired by Hon’ble Prime Minister Shri Narendra Modi approved a new Central Sector Scheme “PM Vishwakarma” with a financial outlay of Rs.13,000 crore for a period of five years (FY 2023-24 to FY 2027-28). The scheme aims to strengthen and nurture the Guru-Shishya parampara or family-based practice of traditional skills by artisans and craftspeople working with their hands and tools. The scheme also aims at improving the quality, as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated with the domestic and global value chains.

Under PM Vishwakarma scheme, the artisans and craftspeople will be provided recognition through PM Vishwakarma certificate and ID card, Credit Support upto Rs.1 lakh (First Tranche) and Rs.2 lakh (Second Tranche) with a concessional interest rate of 5%.  The Scheme will further provide Skill Upgradation, Toolkit Incentive, Incentive for Digital Transactions and Marketing Support.

The scheme will provide support to artisans and craftspeople of rural and urban areas across India. Eighteen traditional trades will be covered in the first instance under PM Vishwakarma. These trades include:-

|  |  |  |
| --- | --- | --- |
| (i) Carpenter (Suthar); | (vii) Goldsmith (Sonar); | (xiii) Doll & Toy Maker (Traditional); |
| (ii) Boat Maker; | (viii) Potter (Kumhaar); | (xiv) Barber (Naai); |
| (iii) Armourer; | (ix) Sculptor (Moortikar, stone carver), Stone breaker; | (xv) Garland maker (Malakaar); |
| (iv) Blacksmith (Lohar); | (x) Cobbler(Charmkar)/ Shoesmith/Footwear artisan; | (xvi) Washerman (Dhobi); |
| (v) Hammer and Tool Kit Maker; | (xi) Mason (Rajmistri); | (xvii) Tailor (Darzi); |
| (vi) Locksmith; | (xii) Basket/Mat/Broom Maker/Coir Weaver; | (xviii) Fishing Net Maker |

On 12.10.2023, a meeting to review the status of implementation of PM Vishwakarma **was held under the chairmanship of Shri Vivek Joshi, Secretary, Department of Financial Services, Ministry of Finance, Govt of India** which was also attended by all stake-holders from various Departments and banks. During the meeting, brief presentation was also given by Additional Director, MSME. During the meeting, the Chairman advised all stake-holders as under:-

• To ensure that enrolments of beneficiaries is seamlessly done by the CSCs in Gram Panchayats and Urban Local Bodies of the district.

• To ensure that verification of the enrolled beneficiaries by Head of Gram Panchayats and Executive Heads of Urban Local Bodies is done in a smooth and timely manner.

• To ensure adequate awareness about the Scheme in all Gram Panchayats and Urban Local Bodies. State government may put in place a suitable mechanism for the purpose of ensuring that all eligible beneficiaries are onboarded under the Scheme.

• To conduct Stage II verification by the District Implementation committee headed by District collector.

• To ensure that all registered beneficiaries get access to PM Vishwakarma Certificate and ID Cards.

• The District Implementation Committee may adopt suitable mechanism for ensuring that the beneficiaries get seamless access to benefits under the Scheme.

• To ensure coordination with agencies of M/o MSDE for skilling component.

• Industries Department of the State need to extend support for marketing of various products of artisans and crafts people and expand its reach from local markets to global markets.

• To ensure coordination with Banks and other member lending institutions to facilitate credit support for the beneficiaries in regular district/state level meetings.

• The Urban Local Bodies and Gram Panchayats may collaborate with banks for digital onboarding of Vishwakarma brothers and sisters and provide them necessary handholding for sustained use of digital payments and availing the digital payment incentives.

 • The progress of the scheme may be regularly reviewed at DLCC and SLBC meetings.

As per SoP, account details are to be verified by respective bank branches. Details of bank-wise status of PM Vishwakarma applications as on 29.01.2024 is as under:-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total Saving Bank details received** | **Total saving bank details Approved** | **Total saving bank details Rejected** | **Total saving bank details Pending for approval** | **Achievement %age** |
| 110240 | 42157 | 6325 | 61758 | 38% |

Bank-wise and district-wise position of applications is as per **Annexure 32.1-32.2 (Page 167-168).**

**Controlling Heads of all banks are requested to sensitize field functionaries about the scheme.**

|  |  |
| --- | --- |
| **AGENDA ITEM** **NO. 28** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023** |

The position of recovery certificates as on December 2023 is given here-under:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 30.09.203** | **13908** | **566.83** |
| Cases filed during the quarter ended Dec 2023 | 1548 | 28.48 |
| Cases disposed of during the period ended Dec 2023 | 747 | 21.48 |
| **Cases pending as on 31.12.2023** | **14709** | **573.83** |
| Pendency level |
| Up to 6 months | 3235 | 74.38 |
| 6 months to 12 months | 3138 | 121.21 |
| 1 year to 3 years | 4743 | 140.46 |
| Above 3 years | 3593 | 237.78 |
| **Total**  | **14709** | **573.83** |

**Bank wise and District wise progress is given at Annexure No. 33 (Page 169) 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 29.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

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

 (Amt. Rs. in Crore)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameters** | **Dec.,2021** | **Dec.,2022** | **Dec.,2023** | **Variation****Dec.23/Dec.22(absolute and %age terms)** |
| No of Branches | 4986 | 4993 | 5230 | 237 (4.75%) |
| Deposits | 556601 | 624707 | 714802 | 90095 (14.42%) |
| Advances | 378987 | 456628 | 601147 | 144519 (31.65%) |
| PS Advances | 171140 | 201862 | 245618 | 43756 (21.68%) |
| Agriculture | 59935 | 63157 | 75058 | 11901 (18.84%) |
| MSME | 85968 | 113453 | 140151 | 26698 (23.53%) |
| Other PS | 25237 | 25252 | 30409 | 5157 (20.42%) |
| Advances to WS | 40279 | 42720 | 55744 | 13024 (30.48%) |

**Bankwise position is given in Annexure 34.1 to 34.5 (Page 170-174)**

# **29.2 BRANCHES**

|  |  |  |
| --- | --- | --- |
| **No. of Branches** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.,2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| Rural | 1663 | 1700 | 1732 | 32 | 1.88% |
| Semi Urban | 1196 | 1171 | 1221 | 50 | 4.26% |
| Urban | 2127 | 2122 | 2277 | 155 | 7.30% |
| **Total** | **4986** | **4993** | **5230** | **237** | **4.75%** |

# **29.3 DEPOSITS**

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

|  |  |  |
| --- | --- | --- |
| **Aggregate Deposits** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| Rural | 55033 | 60587 | 68798 | 8211 | 13.55% |
| Semi Urban | 81791 | 83621 | 95920 | 12299 | 14.71% |
| Urban | 419777 | 480499 | 550085 | 69586 | 14.48% |
| **Total** | **556601** | **624707** | **714802** | **90095** | **14.42%** |

# **29.4 ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Aggregate Advances** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| Rural | 33788 | 38955 | 46342 | 7387 | 18.96% |
| Semi Urban | 48732 | 59735 | 74751 | 15016 | 25.14% |
| Urban | 296467 | 357939 | 480054 | 122116 | 34.12% |
| **Total** | **378987** | **456629** | **601147** | **144519** | **31.65%** |

# **29.5 PS ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| **Priority Sector** | 171140 | 201862 | 245618 | 43756  | 21.68% |

**29.6 AGRICULTURE ADVANCES**

(Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| **Agriculture** | 59935 | 63157 | 75058 | 11901  | 18.84% |

**29.7-(i) NPAs UNDER AGRICULTURE AS AT 31st Dec., 2023**

 (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.** |
| 2551934 | 75058 | 269360 | 7207 | 10% |

**Bank wise position is given at Annexure No. 34.6 (P-175)**

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

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| MSME Sector | 85968 | 113453 | 140151 | 26698 | 23.53% |

**29.9 ADVANCES TO WEAKER SECTOR**

 (Amt. Rs. in Crore)

|  |  |  |
| --- | --- | --- |
| **Sector** | **As At** | **Variation** |
| **Dec.2021** | **Dec.2022** | **Dec.2023** | **Dec. 23/Dec. 22** |
| **(Absolute)** | **%age** |
| Weaker sector Advances | 40279 | 42720 | 55744 | 13024  | 30.48% |

|  |  |
| --- | --- |
| **AGENDA ITEM NO 30.1** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **GOAL** | **ACH.****DEC. 2021** | **ACH.****DEC. 2022** | **ACH.****DEC. 2023** |
| CD Ratio  | 60% | 68% | 73% | 84% |
| PS to total Advances | 40% | 53% | 53% | 54% |
| Agri. to total Advs. | 18% | 19% | 17% | 16% |
| Small & Marginal Farmers | 8% (now 10%) | 9% | 9% | 8% |
| Micro Enterprises | 7.5% | 9% | 10% | 11% |
| Export Credit | 2% | 0.59% | 0.04% | 0.07% |
| WS Advances to Total Advances | 10% (now 12%) | 12% | 11% | 12% |

**The Bank-wise position under National Goals is available in Annexure No. 34.7 (Page-176).**

**\* 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. 2021 | 68% | 1pps |
| DEC. 2022 | 73% | 5 pps |
| DEC. 2023 | 84% | 11 pps |

District-wise CD ratio is available in **Annexure No. 34.8** **(Page 177)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30.2** | **CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **DEC. 2021** | **DEC. 2022** | **DEC. 2023** |
| Banking System (CBs & RRBs) | 60% | 68% | 73% | 84% |
| Financial System including Cooperative Banks | 60% | 69% | 74% | 85% |
| CD Ratio (Financial System) with RIDF  | 60% | 71% | 76% | 86% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT DEC., 2023** |

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 85% where-as credit + investment to deposit ratio of all scheduled commercial banks including Cooperative Banks comes to 86%.

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

**The Bank-wise position is given at Annexure No. 34.10 (Page-179).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED DECEMBER, 2023** |

**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.2021 | 30449 | 1775 | 90 | 5.34% |
| Dec.2022 | 31645 | 2095 | 320 | 18.03% |
| Dec.2023 | 37216 | 2615 | 520 | 24.82% |

**Bank-wise achievement vis-à-vis target is given in Annexure No.35.1 (Page-180).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 31.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD DECEMBER, 2023** |

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. 2021 | 11547 | 693 | 86 | 14.17% |
| Dec. 2022 | 12032 | 819 | 126 | 18.18% |
| Dec. 2023 | 13359 | 944 | 125 | 15.26% |

**Bank wise position is given on Annexure No.35.2 (Page-181).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON DECEMBER, 2023** |

(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 |
| **37216** | **2615** | **2620** | **56.98** | **2%** |

**Bank wise position is given on Annexure No.35.3 (Page-182).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 32** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO DECEMBER, 2023** |  |

From the progress report received from banks, it has been observed that 90323 JLGs have been financed during the quarter ended December, 2023.

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. 36 (Page-183).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33** | **HOUSING FINANCE-PROGRESS AS ON DECEMBER 2023** |

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

(Amt. Rs. In Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| As At | **Accounts** | **Amount** | Increase |
| **Absolute** | **%age** |
| Dec., 2021 | 297522 | 41930 | 4423 | 12% |
| Dec., 2022 | 359121 | 68050 | 26120 | 62% |
| Dec., 2023 | 690636 | 108581 | 40531 | 60%\* |

**\* Due to merger of HDFC with HDFC Bank.**

**Bank wise position as on December 2023** **is given in Annexure No. 37 (Page 184).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34** | **ADVANCES TO INDUSTRIAL SECTOR** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34.1** | **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., 2022** | **DEC., 2023** |
| **A/cs** | **Amt.** | **A/cs** | **Amt.** |
| Micro Enterprises  | 424098 | 39607 | 526097 | 48299 |
| Small Enterprises | 128813 | 36858 | 197071 | 39431 |
| **Micro & Small Enterprises (MSEs)** | **552911** | **76465** | **723168** | **87730** |
| Share of ME Advs. out of MSEs | **77%** | **52%** | **73%** | **55%** |
| Medium Enterprises (MEs) | 32781 | 37298 | 108997 | 53064 |
| **MSMEs** | **585692** | **113763** | **832165** | **140794** |

**Bank-wise performance is as per Annexure 38.1 (Page 185)**

**The House may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34.2** | **NPA UNDER MSME ADVANCES** |

The position of NPA under MSME Advances as on December, 2023 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 |
| 832165 | 140794 | 99292 | 5632 | 4% | 615862 | 1% |

**Bank-wise detail is given as per Annexure 38.2 (Page 186)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 34.3** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON DECEMBER, 2023** |

The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on December, 2023 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., 2023**(01.04.23 -31.12.23) | 115006 | 231238 | 108699 (95%) | 220736 (95%) |

**Bank wise information is as per Annexure No. 38.3 (Page-187)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 35.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED DECEMBER, 2023** |

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. 2023** |
| **A/cs** | **Amt.** |
| **Muslim** | 484403 | 3044 |
| **Sikh** | 354373 | 8747 |
| **Christian** | 7865 | 196 |
| **Neo-Buddhist** | 22019 | 295 |
| **Jain** | 3484 | 760 |
| **Zoroastrian** | 827 | 28 |
| **Total (Incl. Coop. Banks** | **872971** | **13070** |

**Bank-wise data on loans disbursed and outstanding given on Annexure No. 39.1-37.2 (Page 188).**

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 35.2** | **DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF NUH, 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, Nuh and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 40 (Page 189).**

**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.** |
| Nuh | 114949 | 97837 | 85.11% |
| Gurugram | 280559 | 254437 | 9.69% |
| Sirsa | 382468 | 120140 | 68.59% |

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

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

**The house may review and discuss.**

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| **AGENDA ITEM NO. 36** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023** |

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. 2021** | 35612 | 5024 | 16.42% | 9.4% |
| **Dec. 2022** | 49064 | 13452 | 37.77% | 13% |
| **Dec. 2023** | 58897 | 9833 | 20.04% | 13% |

**Bank-wise data depicting the performance during the period ended December, 2023 is given in Annexure No. 41 (Page-190).**

**The house may review.**

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

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| **AGENDA ITEM NO. 37** | **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.02/02.01.001/2023-24 dated April 03, 2023 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 2024, 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** |
| 168th | March 2024 | 14.05.2024 (Tuesday) |
| 169th | June 2024 | 12.08.2024 (Monday) |
| 170th | Sept 2024 | 13.11.2024 (Wednesday)  |
| 171st | Dec 2024 | 12.02.2025 (Wednesday) |

**Chairman SLBC has accorded his consent for the above calendar. The house may discuss and approve the same.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 38** | **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 31.12.2023 is given under these sectors:-

|  |  |
| --- | --- |
| **Sector** | **%age** |
| Agriculture | 10% |
| MSME | 4% |
| MUDRA | 9% |

**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. 39** | **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 191-192).**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.

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| **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.**

|  |  |
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| **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.

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| **OTHER ITEMS** |

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| **AGENDA ITEM NO. 43** | **UNCOVERED VILLAGES WTHOUT A BANK BRANCH OR IPPB CENTER** |

We have been informed by the Financial Advisor, IFCC, Government of Haryana vide letter dated 03.02.2022 that the Secretary, Inter-State Council Secretariat, Ministry of Home Affairs, Govt of India has written letter dated 12.01.2022 addressed to Chief Secretary, Haryana, that the issue of availability of banking outlet (Bank branch/Indian Post Payment Bank (IPPB) Centre), within 5 kilometers of all inhabited villages, has been discussed in some of the Zonal Council meetings and provided the current status of the villages not covered by bank branch or IPPB Centre in the country. The detail of these unbanked villages is as under:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Village name** | **District** | **Sub-district****Name** | **Total population** |
| Bhoj Rajpura (313) | Panchkula | Panchkula | 2659 |
| Khai Shergarh(222) | Sirsa | Sirsa | 2734 |
| Karamsana(113) | Sirsa | Ellenabad | 2036 |
| Dhulkot(127) | Bhiwani | Siwani | 2285 |

SLBC received communication from DFS vide their letter dated 17.03.2023 that in Haryana there are four villages not having brick and mortar branch or IPPB Centre within a radius of 5 kms. Mentioned four villages are the same as above. SLBC submitted reply to DFS vide letter dated 29.03.2023 that all these villages are being provided with banking services by way of BCAs, as per details given below:-

|  |  |  |  |
| --- | --- | --- | --- |
| **Village Name** | **Location of BCA** | **Bank name** | **Bank branch** |
| Karamsana(113) | village Karamsana | PNB  | Ellenabad  |
| Khai Shergarh(222) | Village Khai Shergarh | SHGB  | Chakkan Branch |
| Bhoj Rajpura (313) | Vill. Bhojpura | PNB | Morni Hills |
| Dhulkot(127) | Village Dhulkot | SHGB | Shivani |

A copy of letter dated 29.03.2023 sent by SLBC to DFS was made available to IFCC, Govt of Haryana.Since these villages are being provided with banking facilities through BCAs in the villages itself, the matter may be dropped.SLBC Haryana has received request for opening of branch in Bawwa village, District Rewari from Sarpanch Gram Panchayat, Bawwa, District Rewari, Haryana. SLBC has forwarded the request to LDM for taking up the matter with all banks in the district. LDM Rewari informed that population of village Bawwa as per census 2011 is 4428; service area allocated to SHGB; and SHGB Karoli branch is 3.8 km from village Bawwa. BCA services for villages Bawwa & Lukhi are being provided at base branch SHGB Lukhi. We have advised LDM Rewari to explore the feasibility of opening bank branch in the village by taking up the matter with all banks in coming DLRC/DCC meeting. As per information received from LDM Rewari vide e-mail dated 07.02.2024, the matter was put up in DLRC Meeting for the quarter ended June 2023 where-in banks were advised to examine the feasibility to open branch in village Bawwa, Rewari. Punjab & Sind Bank raised query in the matter, which was replied on 06.11.2023 and further response is awaited.SLBC Haryana also received request for opening of bank branch in village Mandola from Reserve Bank of India. SBI vide e-mail dated 07.02.2024 informed that the proposal for opening branch is under process.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 44** | **VIKSIT BHARAT SANKALP YATRA** |

Govt of India organized “Viksit Bharat Sankalp Yatra” in rural and urban areas of all States showcasing the flagship schemes of Govt of India (KCC, PM SVANidhi, Standup India, PMJJBY, PMSBY, APY etc.). The main objective of the campaign was to raise awareness through outreach activities to achieve saturation of various Govt Schemes. The VBSY camps commenced from 15.11.2023 to 26.04.2024. LDMs of Haryana in close coordination with all banks actively participated in these camps. During this period all villages were covered by LDMs as per **Annexure 43 (Page 193).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 45** | **ANY OTHER ISSUE**  |

 |  |

**ITEMS FOR INFORMATION ONLY**

|  |  |
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| **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** |
| PMJDYRuPay 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 performedMinimum 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 bankchannels 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 31-01-2015only 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.

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

**DETAILS OF THE SCHEME:**

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

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

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

Benefits: As per the following table:-

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

**Premium:** **Rs.20/- per annum** per member. The premium will be deducted from the account holder’s bank account through ‘auto debit’ facility in one instalment on or before 1st 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 2023 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 2023** |

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 2023 in the State of Haryana is as under:-

|  |
| --- |
| **Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) :** |
|  **(position as on 31.12.2023) are as under** |
|  |  |  |  |
| **Name of scheme**  | **No. of Proposals** | **Amount Sanctioned (Rs. lakh)** | **Amount Disbursed (Rs. lakh)** |
| **Advance Subsidy** |   |   |   |
| New AMI | 275 | 4820.89 | 3037.84 |
| **Sub total :**  | **275** | **4820.89** | **3037.84** |
| **Final / OT Subsidy**  |   |   |   |
| New AMI | 117 | 2182.64 | 1915.65 |
| ACABC  | 3 | 8.98 | 8.98 |
| **Sub Total** | **120** | **2191.62** | **1924.63** |
| **Grand Total** | **395** | **7012.51** | **4962.47** |

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 2023** |

During the half-year ended December 2023, banks have financed 165 Agriclinic and Agribusiness Centres. An amount of Rs 3913.80 lakh was outstanding in 1283 accounts as on 31.12.2023.

Bankwise progress is given on **Annexure No. A (Page 194)**

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| **AGENDA ITEM NO. H** |  **PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED DECEMBER 2023** |

It is informed that during half-year ended December 2023, 41881 cases were filed before the Lok Adalats out of which 2132 cases were settled.

Bank wise data is given on **Annexure No. B (Page-195).**

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| **AGENDA ITEM NO. I** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED DECEMBER 2023** |

|  |  |
| --- | --- |
| **Area Category** | **ATM as on Dec 2023** |
| Rural | 1035 |
| Semi-Urban | 1452 |
| Urban | 4667 |
| **Total** | **7154** |

Bank wise position is given on **Annexure C (Page 196).**