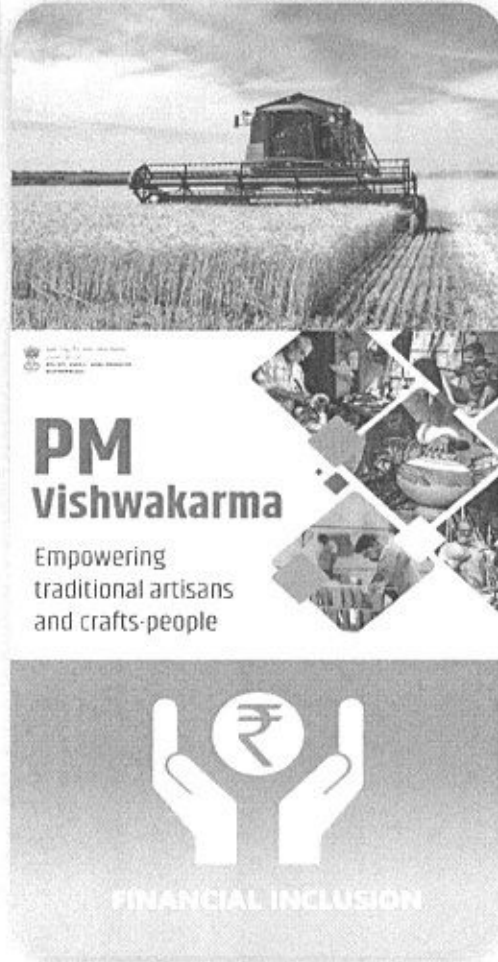


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भारत 2023 INDIA



168<sup>वीं</sup> बैठक

राज्य स्तरीय बैंकर्स समिति, हरियाणा

168<sup>th</sup> Meeting

State Level Bankers' Committee, Haryana

कार्य-सूची

AGENDA PAPERS

समीक्षा आँकड़े – मार्च 2024

REVIEW DATA - MARCH 2024

दिनांक : 14 मई, 2024

समय : 10.30 बजे

स्थान : होटल माउंट व्यू

सैक्टर 10, चण्डीगढ़

संयोजक  
Convener

पंजाब नैशनल बैंक  
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Zonal Office, Bank Square, Sector 17-B, Chandigarh

Phone : 0172-2712589, 2700161(FI)

E-mail : slbcharyana@pnb.co.in

Website : <https://slbcharyana.pnbindia.in>

**PUNJAB NATIONAL BANK**  
**CONVENER, STATE LEVEL BANKERS' COMMITTEE (HARYANA)-**  
**SECTOR-17B, CHANDIGARH**

**KEY INDICATORS**  
**ALL SCHEDULED COMMERCIAL BANKS**

Rs in crores

S. No.	ITEM	UNIT	As on 31.03.22	As on 31.03.23	As on 31.03.24
1	Deposits	Rs. Crore	5,71,016	6,33,026	7,30,062
2	Credit	Rs. Crore	4,06,571	4,93,333	6,24,842
3	CD Ratio	%	71	78	86
4	Priority Sector Advances	Rs. Crore	1,83,417	2,12,077	2,54,821
5	Share of PS Adv. In total advances	%	56	52	52
6	Agriculture Advances	Rs. Crore	62,397	70,166	77,382
7	Share of Agri.adv.in Total Advances	%	19	17	16
8	Micro, Small & Medium Enterprises (MSME) advances	Rs. Crore	94,789	1,16,637	1,46,792
9	Share of MSME advs. In Total advances	%	27	29	30
10	Advances to Weaker Sections (*)	Rs. Crore	42,223	46,027	57,077
11	Share of WS advs. In total advances	%	13	11	12
12	Branch Network	No.			
	Public Sector Banks		2,769	2,656	2,650
	Pvt Sector Banks		1,553	1,638	1,973
	SHGB		668	680	684
	<b>Total</b>		<b>4,990</b>	<b>4,974</b>	<b>5,307</b>
13	No of BCAs				
	Public Sector Banks		2,833	5,143	5,005
	Pvt Sector Banks		501	54,372	52,146
	SHGB		350	1,384	995
	<b>Total</b>		<b>3,684</b>	<b>60,899</b>	<b>58,146</b>
14	No of ATMs				
	Public Sector Banks		3,872	3,957	4,013
	Pvt Sector Banks		3,175	3,113	3,153
	SHGB		4	4	1
	<b>Total</b>		<b>7,051</b>	<b>7,074</b>	<b>7,167</b>
15	No of FLCs		144	144	144
16	No of RSETIs		21	21	21
17	ACP Achievement %age				
	Agri		88	78	86
	MSME		108	206	153
	OPS		72	34	77
	<b>TOTAL</b>		<b>92</b>	<b>112</b>	<b>113</b>

## BASIC STATISTICS OF HARYANA

1	2	3
<b>1. Area</b>	Sq. Km.	44,212 Sq Km
Divisions	Number	6
Districts	Number	22
Sub-divisions	Number	74
Tehsils	Number	95
Sub-tehsils	Number	49
Blocks	Number	143
Towns	Number	154
Total Villages	Number	6841
<b>2. Population (2011 Census(P)</b>		
(i) Total Population	Lakh	253.51
Males	Lakh	134.95
Females	Lakh	118.56
(ii) Rural Population	Lakh	165.09
Percentage to total	Percentage	65.12
(iii) Urban Population	Lakh	88.42
Percentage to total	Percentage	34.88
(iv) Density (Total)	Per Sq. Km	573
Rural	Per Sq. Km	391
Urban	Per Sq. Km	4,475
(v) Literate and Educated Persons	Lakh	165.99
(vi) Literacy Rate@	Percentage	75.6
Male	Percentage	84.1
Female	Percentage	65.9
Rural	Percentage	71.4
Urban	Percentage	83.1
(vii) Scheduled Castes (2011 Census)	Lakh	51.14
SC Population percentage of Total population	Percentage	20.17
Rural	Percentage	22.53
Urban	Percentage	15.76

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@ Exclusive of children in the age-group of 0-6 years

\*Including 74 Census Towns

Contd...

## BASIC STATISTICS OF HARYANA

1	2	3
(viii) Literacy Rate of scheduled castes population (2011 Census)	Percentage	66.85
Male	Percentage	75.93%
Female	Percentage	56.65 %
Rural	Percentage	65.75 %
Urban	Percentage	75.10 %
(ix) Decennial Percentage increase (2011 Census)	Percentage	19.90
Rural	Percentage	9.85
Urban	Percentage	44.59
(x) Total Workers (Main + Marginal) (2011 Census)	No.	89,16,508
Main Workers	No.	70,15,283
Marginal Workers	No.	19,01,225
Non Workers	No.	1,64,34,954
(xi) 0-6 Age Group Population (2011 Census)	No.	33,80,721
Male	No.	18,43,109
Female	No.	15,37,612
Rural	No.	22,85,112
Urban	No.	10,95,609
(xii) State Population as Percentage to total Population of India	Percentage	2.09
(xiii) State area as Percentage to total area of India	Percentage	1.34
<b>3. Climate (2019)</b>		



Average Rainfall	Cms.	38.3
<b>4. Agriculture 2021-22 (P)</b>		
Net Area Sown	000 Hectares	3611
Area sown more than once	000 Hectares	3144
Total Cropped Area	000 Hectares	6528
Production of crops—		
Total cereals	000 Tonnes	18,237
Total pulses	000 Tonnes	72.66
Total foodgrains	000 Tonnes	18,309.50
Total oil seeds	000 Tonnes	1,348.65

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Contd..

## BASIC STATISTICS OF HARYANA

1	2	3
Area, production and Yied of Principal Crops (2021-22)		
<b>Rice</b>		
Area	000 Hectares	1,525.8
Production	000 Tonnes	5633
Yield	Kqs. per Hectare	3,334
<b>Wheat</b>		
Area	000 Hectares	2,530.5
Production	000 Tonnes	12,263
Yield	Kqs. per Hectare	4,834
<b>Bajra</b>		
Area	000 Hectares	449.3
Production	000 Tonnes	721
Yield	Kqs. per Hectare	515
<b>Barley</b>		
Area	000 Hectares	20.2
Production	000 Tonnes	69
Yield	Kqs. Per Hectare	3,343
<b>Maize</b>		
Area	000 Hectares	6.4
Production	000 Tonnes	19
Yield	Kqs. Per Hectare	3,026
<b>Sugarcane</b>		
Area	000 Hectares	114.9
Production*	000 Tonnes	963
Yield*	Kqs. Per Hectare	86179
<b>Rape seed and Mustard</b>		
Area	000 Hectares	548.9
Production	000 Tonnes	1,107.5
Yield	Kqs. Per Hectare	-----
<b>Cotton</b>		
Area	000 Hectares	668.5
Production	000 Bales**	1,626
Yield	Kg. Per Hectares	419
Tractors (2021-22)	Number	3,29,950

\* In terms of cane, P—Provisional

\*\* Bales of 170 Kgs. Each

Contd...

## BASIC STATISTICS OF HARYANA

1	2	3
<b>5. Irrigation (2021-22)</b>		
Net area irrigated by—		
Govt. Canals	000 Hectares	1,232
Wells/Tubewells	000 Hectares	2,128
Others	000 Hectares	—
Total	000 Hectares	3,360
Gross area irrigated	000 Hectares	6,504
Tubewells and Pumping sets (2021-22) P	Number	7,98,354
<b>6. Forests (2021-22) (P)</b>		
Area under Forests	Sq. K.M.	1,781
<b>7. Animal Husbandry (2021-22)</b>		
Veterinary Hospitals	Number	1,0
Veterinary Dispensaries	Number	1,815
Area stocked for Fisheries	Hectares	19100
Number of developed Gaushalas	Number	599
<b>8. Electricity (2021-22) (P)</b>		
Power available for sale	Lakh KWH	5,29,359
Consumption of Electric Power	Lakh KWH	4,58,223
Units sold per capita	KWH	2,167
<b>9. Industries (2021-22)</b>		
Registered working Factories	Number	14,417
Estimated Number of workers employed in working Factories	000 Number	1070
<b>10. Medical and Health (2021-22)</b>		
Hospitals/community Health Centres	Number	191
Primary Health Centers	Number	526
Sub Centers	Number	2,726
No. of Beds in Hospitals	Number	9428
Ayurvedic, Unani and Homoeopathic Institutions	Number	787
Per Capita allocation of expenditure on Health and Medical facilities	Rs.	1,530.74

\*\* As on 31 December

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Contd....

## BASIC STATISTICS OF HARYANA

1	2	3
<b>11. Education (2021-22)</b>		
Universities	Number	57
Colleges - (All Types)	Number	1,341
High Schools /Senior Secondary Schools	Number	9,023
Middle Schools	Number	5,888
Primary Schools	Number	9,896
<b>12. Co-operation (2021-22)</b>		
All types of Societies	Number	30,000
Membership	Lakh	59
<b>13. Transport (2021-22) (P)</b>		
Fleet strength of Haryana Roadways	Number	2807
Overall Profit per Kilometre	Paise	(-)3488
<b>14. Roads (2021-22)</b>		
Metalled Roads (P.W.D.) (National Highways+ State Road)	K.M.	30,810
Villages connected with Pucca Roads	Number	7,021
<b>15. Commercial Banks (30-09-2023)</b>		
Scheduled Banks	Number	5,668
<b>16. Miscellaneous</b>		
Post-offices (2021-22)	Number	2,697
Telephone Exchanges (2021-22)	Number	727
Total Employment in Organised Sector (31-3-2022)	Lakh	12.92
Police Stations (31-12-2021)	Number	313
Haryana State Assembly constituencies	Number	90
Lok Sabha constituencies	Number	10

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**Source: Department of Economic and Statistical Analysis:  
State Statistical Abstract of Haryana**

(<http://esaharyana.gov.in/en-us/State-Statistical-Abstract-of-Haryana>)

**168<sup>th</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE (SLBC), HARYANA****INDEX OF AGENDA AND BACKGROUND NOTES**

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# Agenda papers

## 168<sup>th</sup> Meeting of State Level Bankers' Committee (Haryana)

168<sup>th</sup> meeting of State Level Bankers' Committee (SLBC) Haryana to review the performance of banks for the period ended March 2024 is scheduled to be held on **14.05.2024 (Tuesday) at 10.30 AM at Hotel Mount View, Sector – 10, Chandigarh.**

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

<b>AGENDA NO. 1</b>	<b>ITEM</b>	<b>CONFIRMATION OF MINUTES OF 167th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15.02.2024</b>
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Last Meeting of 167th SLBC	15.02.2024
Minutes Emailed/Circulated on	22.02.2024
Comments Received	Nil

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

<b>AGENDA NO. 1.1</b>	<b>ITEM</b>	<b>ACTION TAKEN REPORT TO 167th SLBC MEETING</b>
-----------------------	-------------	--

Agenda Item no.	Action Taken
Item No. Status Of PMJDY Accounts, Issuance & Activation Of Rupay Cards Upto December 2023	Banks are continuously following up with branches for PMJDY account opening, issuance and activation of RuPay Cards in all Savings Bank accounts. Further, Banks have also mobilized BCAs for the same.
Item No. Status Of Aadhaar Seeding & Authentication As At December 2023 In CASA Accounts	Banks are continuously making efforts in maximizing Aadhaar seeding in all Savings Bank accounts.
Item No. Financial Inclusion & Banking/BC Outlets As At December 2023	Banks are constantly reviewing the work and performance of BCAs on monthly basis.
Item No. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana	(i) PMSBY – Total enrolment under PMSBY as on 31.03.2024 is 31,89,917.

(PMJJBY), And Atal Pension Yojana (APY)	(ii) PMJJBY- Total enrolment under PMJJBY as on 31.03.2024 is 82,53,285.  (iii) APY - Total enrolment under APY as on 31.03.2024 is 13,15,849.
Item no Pradhan Mantri Mudra Yojana (PMMY) Progress During The Period Ended December 2023	Banks are taking up with the Field functionaries through Regional Offices to make strenuous efforts to sanction maximum loan under this segment.  Banks are putting all out efforts to increase the Progress under PMMY and reduce NPA. Moreover, latest position is as under.
Item No. Progress under stand-up India scheme during the period ended December 2023	Banks are trying hard and have make the concerted efforts to achieve the targets under Stand-Up India Scheme.
Item No. Implementation of measures for promotion & proliferation of digital payments in the state – progress during the period ended December 2023	Banks are continuously trying to increase digital payments in the State of Haryana by sensitizing our bank customers to use various avenues available for digital payment i.e. Mobile Banking, UPI payment, Netbanking, QR code, NEFT & RTGS etc.
Item No. Expanding And Deepening Of Digital Ecosystem - 100% Digitalisation Of Identified Districts	Banks are making concerted efforts to improve the position of digitization in these districts.
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	LDM, Nuh has been advised to sensitize Branch Managers in Mewat District (Aspirational District) to ensure achievement of allocated targets in relation to Targeted Financial Inclusion Intervention Programme (TFIIP) of Niti Ayog.
Item no. Progress Of Rural Self Employment Training Institutes (RSETIS) Upto December 2023 & Disposal Of Loan Applications & Related Issues	We have taken up with the Regional Offices to instruct and monitor the branches under their control as under: 1.To dispose of the applications within the prescribed time limit. 2.To ensure that Loan Application of RSETI trained person should be rejected only by next higher authority. 3.To instruct the branches under their control to motivate the rural masses to send their wards so that job-oriented training could be imparted to them.
Item- Disposal Of Govt Sponsored Cases Within 30 Days From The Date Of Receipt Of Application At Branch – Submission Of Monthly Certificate To Govt Of Haryana	Banks are regularly following up with branches to Dispose of the all Govt. Sponsored pending Applications within 30 days from the date of receipt of application.
Item - Prime Minister's Employment Generation Programme (PMEGP) - Progress During The Period Ended December 2023	Banks are taking up with branches under their control to dispose of the pending cases under the scheme.  Progress is as per Annexure attached. Achievement of Nuh district has improved to 9% as on 31.03.2024.

<b>Item - Progress Of Cases Sponsored By Haryana Scheduled Castes Finance &amp; Development Corporation (HSCFDC) During The Period Ended December 2023</b>	<p>Banks have taken up with their controlling offices to further take up with their branches to dispose of the pending cases under the scheme on priority.</p> <p>Progress is as per Annexure attached. Sponsoring of application as on 31.03.2024 is still at 6%.</p>																								
<b>Item - Deendayal Antyodaya Yojana-National Urban Livelihood Mission (Day-Nulm)-Progress During The Period Ended December 2023</b>	<p>Banks have issued directions to all the field functionaries for timely disposal of all pending applications.</p> <p>Progress is as per Annexure attached.</p>																								
<b>Item - Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) - Progress During The Period Ended December 2023</b>	<p>Banks have issued directions to all the field functionaries for timely disposal of all pending applications.</p> <p>Progress is as per Annexure attached.</p> <p>Against the target of 29500, only 13767 applications were sponsored, 10633 sanctioned and 3134 applications are pending for sanction.</p>																								
<b>Item - PM Street vendor's Atma Nirbhar Nidhi (PM SVANIDHI)</b>	<p>Banks have issued directions to all the field functionaries for timely disposal of all pending applications. Progress is as per Annexure attached.</p> <table border="1" data-bbox="608 880 1321 1093"> <thead> <tr> <th></th> <th>Received</th> <th>Picked Up</th> <th>Pending for Disb</th> <th>Disbursed</th> <th>Returned</th> </tr> </thead> <tbody> <tr> <td>1st Tranche</td> <td>274955</td> <td>39392</td> <td>28127</td> <td>151936</td> <td>55500</td> </tr> <tr> <td>2nd Tranche</td> <td>27746</td> <td>2139</td> <td>1573</td> <td>18105</td> <td>5929</td> </tr> <tr> <td>3rd Tranche</td> <td>4776</td> <td>547</td> <td>196</td> <td>3657</td> <td>376</td> </tr> </tbody> </table>		Received	Picked Up	Pending for Disb	Disbursed	Returned	1st Tranche	274955	39392	28127	151936	55500	2nd Tranche	27746	2139	1573	18105	5929	3rd Tranche	4776	547	196	3657	376
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3rd Tranche	4776	547	196	3657	376																				
<b>Item - MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOJANA (MMAPUY)</b>	<p>Banks are regularly monitoring the branches for clearance of pendency and regular login into the portal. The branches have been advised to dispose of all pending application and disbursed all sanction cases at earliest.</p> <p>Progress is as per Annexure attached.</p>																								
<b>Item - PM VISHWAKARMA SCHEME</b>	<p>The Scheme guidelines has been issued to the field functionaries regarding the scheme.</p>																								
<b>Item Ghar Ghar Kcc Abhiyan For Saturation Of PM Kisan Beneficiaries - 01.10.2023 To 31.12.2023</b>	<p>Banks have informed that all PM KISAN beneficiaries i.e. 14,41,503 were to be got saturated, out of which 8,06,063 PM KISAN beneficiaries have been saturated and remaining accounts will be got saturated in a time bound manner.</p>																								
<b>Item mplementation Of Pradhan Mantri Fasal Bima Yojana (PMFBY) - Resolution Of Complaints</b>	<p>Banks are following the guidelines issued by the Govt. Of Haryana from time to time.</p>																								
<b>Item Doubling Of Farmers' Income</b>	<p>Efforts are being made to increase the finance under AIF activities / SFACH so that farmers income could be doubled.</p>																								
<b>Item District level special KCC campaign to provide benefit of kisan credit card to eligible animal husbandry and fisheries farmers</b>	<p>Banks have issued the guidelines on special campaign to provide benefit of Kisan Credit Card to Animal Husbandry &amp; Fishery farmers from time to time.</p>																								
<b>Item Financing under agriculture infrastructure fund (AIF)</b>	<p>Banks are taking up the matter with our field functionaries for financing under AIF and to dispose of all the pending applications within Turnaround time (TAT).</p> <p>Progress as per Annexure attached.</p>																								



Item Financing under micro food processing enterprises under PMFME scheme	Banks have taken up with Regional Offices to Dispose of all pending cases under the scheme.  Progress as per Annexure attached.
Item Animal Husbandry Infrastructure Development Fund (AHIDF)	Banks have already submitted necessary documents to NABARD for onboarding/Registration of our bank on NABSanrakshan. Necessary guidelines of the scheme have been issued to the branches and we hope the financing under the scheme to pick up.
Item no. 22 Karz Mukti Abhiyan – serious damage to credit discipline – fake assurance on Karz Mukti Abhiyan	Banks have advised all field functionaries to sensitize the public through BCA, FLC, and awareness camps about the malicious campaign titled 'Karz Mukti Abhiyan'. We are taking proactive measures to ensure vigilance and caution among the public regarding this matter.

Summarized quantitative comparative data March 2024 vis-à-vis December 2023 on Financial Inclusion & Govt sponsored schemes is attached as per Annexure - I to V (Page 73-77)

AGENDA ITEM NO. 2	IMPLEMENTATION OF VARIOUS FLAGSHIP PROGRAMMES OF GOVT. OF INDIA - PROGRESS UPTO MARCH 2024
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AGENDA ITEM NO. 2.1	ACTION POINTS EMERGED DURING SUB-COMMITTEE MEETING HELD ON 29.04.2024
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Three sub-committee meetings to SLBC Haryana on Agriculture Sector related issues, Govt. Sponsored Programmes and Financial Inclusion schemes & digitalization etc. were convened on 29.04.2024. 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 29.04.2024 and are placed below for discussion by the house:-**

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

- 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;
  - continue their efforts in maximizing Aadhaar Seeding and Mobile seeding in operative Savings Fund accounts.
- DGM RBI observed inconsistency in data submitted by SBI, PSB, IDBI, IOB Kotak Mahindra Bank & Canara Bank with regard to Issuance & Activation of RuPay Cards. Representatives of these banks were advised to get data corrected within 2-3 days EOD so that correct picture may be placed before coming SLBC Meeting.



- DGM RBI informed that number of inactive BCAs of some banks like Canara Bank 220, Central Bank of India – 411, HDFC Bank – 376, Yes Bank – 4390 and SHGB 224 was on high side. Representatives from these banks were advised to get the inactive BCAs activated at the earliest.
- DGM SLBC also advised banks to monitor performance of BCAs regularly.
- Ms Kiran Lekha Walia, CFA, IFCC Govt of Haryana informed that a meeting was convened for coverage of villages by way of bank branches/banking outlets/BCAs etc. She informed that list of 6858 villages has been sent to all LDMs through SLBC and advised LDMs to submit the status of coverage of these villages to SLBC within a week's time keeping in mind instructions of DFS/RBI.
- 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.
- DGM RBI advised banks also to ensure that claims, as and when filed, in case of PMJJBY and PMSBY should be settled at the earliest and a few such settled claim cases be publicized during public function.
- 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. Reasons of NPA under Mudra accounts were discussed bank-wise. DGM RBI advised LDMs to take NPA under all parameters as agenda item in DLRC/DCC meetings.
- 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	Already achieved target
Hisar & Ambala	December 2023
Faridabad & Panchkula	March 2024
Remaining districts	December 2024

- The house was informed that Achievement of Ambala district was 100%, Faridabad - 96%, Hisar – 99.58%, Karnal 100% and Panchkula 98.94% as on 31.03.2024. LDMs were also advised to monitor the performance and achieve the targets invariably.
- The house was also informed that under on-boarding of merchants, LDMs have conducted district-wise survey and total number of eligible merchants were 417827.

- The house was informed that 67% target under CASA, 92% accounts under PMJJBY, 75% under PMSBY and 114% under APY stand achieved under TFIIP as on 28.02.2024. All banks operating in Nuh district were requested to work hard towards achievement of allocated target.
- The performance of FLCs was reviewed by the house. The AGM RBI advised banks to fill posts of vacant FLCs at the earliest. He also informed that FLC camps be held as per RBI guidelines.
- S Charanjit Singh, State Director, RSETI informed the house through VC that in Haryana rate of sanction of RSETI trained cases was 40% against national average of 60% whereas settlement rate of Haryana was 64% against the national average of 77%. He requested all banks and LDMs to work in tandem so as to improve the State average.
- The AGM, NABARD informed the house about financial support being provided by NABARD to all banks. He requested bankers to organise camps and claim grant from NABARD. He also informed that NABARD has also provided CAPEX support for capacity building to RSETIs. Under FIF also, NABARD is providing financial support to CFLs.
- All banks were requested to ensure achievement of milestones set by RBI under NSFI 2019-24.
- DGM RBI advised to discontinue agenda items NSFE 2020-25 and Adoption of Bhim-UPI in Panchayati Raj Institution.

<b>AGENDA NO. 2.1 (i)</b>	<b>ITEM</b>	<b>STATUS OF PMJDY ACCOUNTS &amp; ISSUANCE OF RUPAY CARDS UPTO MARCH 2024</b>
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**Comparative position of issuance of RuPay Cards in the PMDJY accounts is as under:-**

Parameter	Dec 2023	March 2024	Difference	% age Change
No. of Accounts opened	96,33,434	99,03,548	2,70,114	2.80%
No. of RuPay Cards Issued	69,01,383	69,26,002	24,619	0.36%
%age of RuPay Cards Issued	72%	70%		-2%
No. of RuPay Cards Activated	35,03,604	36,42,559	1,38,955	2.24%
%age of RuPay Cards Activated	51%	53%		1%
No. of Aadhaar seeded	82,44,207	84,70,012	2,25,805	2.74%
%age of Aadhaar seeded	86%	86%		-

Top performing banks in above parameters are as under:-

PMJDY A/c opening	PMJDY Issuance	RuPay	PMJDY Activation	RuPay	PMJDY Aadhaar Seeding
PNB (20,79,755)	PNB (21,21,615)		PNB (10,68,354)		PNB (19,54,111)
SBI (19,02,355)	SBI (15,58,800)		SHGB (9,19,196)		SHGB (15,32,088)
SHGB (16,68,667)	SHGB (9,38,302)		UBI (3,15,727)		SBI (14,57,883)

Bank wise position is given on Annexure No.1.1 & 1.2 (Page 78-79).

The house may review.

AGENDA ITEM NO. 2.2	STATUS OF AADHAAR SEEDING & AUTHENTICATION AS AT MARCH 2024 IN CASA ACCOUNTS
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As per revamped Lead Bank Scheme of RBI, only operative CASA figures, Aadhaar seeded and Aadhaar authenticated figures have been received which are appended:-

Parameter	DEC 2023	MARCH 2024
No. of Operative CASA Accounts	4,16,82,083	4,22,16,787
No. of Aadhaar seeded CASA	3,02,61,741 (73%)	3,04,80,287 (72%)

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

No. of Operative CASA Accounts	No. of Aadhaar seeded CASA
PNB (73,22,506)	PNB (67,22,023)
SBI (72,98,516)	SHGB (37,16,090)
SHGB (40,67,965)	SBI (37,07,545)

Bank wise position is given on Annexure No.2.1-2.2 (Page 80-81).

The house may review.

AGENDA ITEM NO. 2.3	FINANCIAL INCLUSION & BANKING/BC OUTLETS AS AT MARCH 2024
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In Haryana as on March 2024, 58146 BCAs have been provided by various banks including Payment Banks, out of which 6337 BCAs are inactive.

Bank wise status of providing of BCAs is given on Annexure No. 3 (Page-82).

The house may discuss.

<b>AGENDA ITEM NO. 2.4</b>	<b>PRAGATI MEETING: REVIEW OF SOCIAL SECURITY SCHEMES - PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) &amp; ATAL PENSION YOJANA (APY) - PROGRESS UPTO MARCH 2024</b>
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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: 1<sup>st</sup> June to 31<sup>st</sup> May every year.
- Permanent Total Disability means total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot.
- Permanent Partial Disability means total and irrecoverable loss of sight of one eye or loss of use of one hand or foot.

Performance of Banks under PMSBY as on March 2024 is as under:-

Parameter	Dec 2023	March 2024	Increase/ Decrease	% Change
No. of persons enrolled	78,27,628	83,59,782	5,32,154	7%

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 (19,69,312), Convener Bank-14,98,099 SBI (15,61,519)
2.	Bottom performing banks	Yes Bank (3,239) J&K Bank (1,935) & Federal Bank (514)

Bank-wise/District-wise Progress is given on Annexure No.4.1-4.2 (Page 83-84).

The house may discuss.

## 2.9 (ii) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)-

### SALIENT FEATURES OF PMJJBY

- PMJJBY provides annual renewable term life cover of Rupees two lakh for death due to any cause.
- Bank / post office account holders between 18 to 50 years eligible. Once enrolled, cover available up to age 55, subject to continued annual premium payment.
- Annual premium Rs. 436.
- Cover period: 1<sup>st</sup> June to 31<sup>st</sup> 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 March 2024 is as under:-

Parameter	Dec 2023	March 2024	Increase/ Decrease	% age Increase
No. of persons enrolled under PMJJBY	29,86,270	32,73,490	2,87,220	10%

Bank wise/District-wise Progress is given on Annex. No. 4.1-4.2 (Page 83-84) 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 (8,64,694), SBI (6,57,788) & PNB (5,16,347)
2.	Bottom performing banks	Yes Bank (1,386), J&K Bank (1,106) & Federal Bank (243)

2.10 (iii) Atal Pension Yojana (APY) – Department of Financial Services, Ministry of Finance had allotted enrolment targets under Atal Pension Yojana (APY) to Banks/Department of Posts for FY 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 March 2024, banks have enrolled accounts under APY as under:-

Parameter	Dec 2023	March 2024	Increase/ Decrease	%age Increase
No. of persons enrolled under APY	12,40,104	13,20,974	80,870	6.52%

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

Sr. No.	Parameter	Name of the Bank
1	Top performing Banks	SBI (2,39,054), SHGB (2,45,474) & Convener Bank - (1,82,335)
2.	Bottom performing banks	Kotak Mahindra (4,305), J&K Bank (338) & IndusInd Bank (210)

**Bank wise/District-wise Progress is given on Annexure 4.1-4.2 (Page 83-84)**

The house may review.

<b>AGENDA ITEM NO 2.5</b>	<b>SATURATION DRIVE LAUNCHED BY GOVERNMENT OF INDIA</b>
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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 PMJSS 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	64%	93%
Eligible PMMY accounts	50%	73%

Bank-wise progress is as per Annexure 5 (Page 85)

<b>AGENDA ITEM NO</b> 2.6	<b>PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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Institution wise comparative progress under Pradhan Mantri Mudra Yojana (PMMY) during the period ended March 2024 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**

Period	Shishu		Kishor		Tarun		Total	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
01.04.2023 to 30.06.2023 Q E June 2023	95482	371.32	73422	988.95	9144	709.78	178048	2070.05
01.07.2023 to 30.09.2023 Q e Sept 2023	39779	142.01	50079	677.34	6419	472.56	96277	1291.91
01.10.2023 to 31.12.2023 Q e Dec 2023	173800	556.59	128295	2451.6	7770	559.23	309865	3567.42
01.01.2014 to 31.03.2024 Q e March 2024	44857	186.84	176436	2054.17	3650	317	224943	2558.01
<b>01.04.2023 to 31.03.2024</b>	<b>353918</b>	<b>1256.76</b>	<b>428232</b>	<b>6172.06</b>	<b>26983</b>	<b>2058.57</b>	<b>809133</b>	<b>9487.39</b>

Top performing and bottom performing major Banks with their performance under Pradhan Mantri Mudra Yojana (PMMY) during the period ended March 2024 are as under:-

Sr.	Parameter	Name of the Bank
1	Top perform- ing Banks (Amount-wise)	HDFC Bank (Rs 2172.89 cr), Ujjivan SF Bank (Rs 1159.56 cr), UBI (Rs 712.92 cr)
2.	Bottom performing banks (Amount-wise)	Indian Bank (Rs 6.91 cr), J&K Bank (Rs 4.60 cr) & Federal Bank (Rs 3.24 cr)

Bank wise details is as per Annexure No. 6.1-6.2 (Page 86-87).

<b>AGENDA ITEM NO. 2.7</b>	<b>STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT MARCH 2024</b>
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Bank wise position is given in Annexure No.7.1-7.2 (Page 88-89) for information of the house. Institution wise position is as under: -

(Rupees in crores)

Institution	Total outstanding under the scheme as at March 2024	NPA under the scheme as at March 2024	%age of NPA
Public Sector Banks	4724.71	642.65	13.60%
Private Sector Banks	4843.02	182.94	3.77%
SHGB	1135.56	42.46	3.74%
<b>Total</b>	<b>10703.29</b>	<b>868.05</b>	<b>8.11%</b>

The house may discuss.

<b>AGENDA NO.2.8</b>	<b>ITEM</b>	<b>PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED MARCH 2024</b>
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The Stand-Up India Scheme was launched on 5<sup>th</sup> 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 2019-20, it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15<sup>th</sup> 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:**

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

**Institution wise Progress under Stand Up India Programme during the period ended March 2024 is given as:-**

Rs in crores

Period	Total No.	
	No.	Amount
01.04.2023 to 30.06.2023 Q E June 2023	454	74.23
01.07.2023 to 30.09.2023 Q E Sept 2023	93	21.79
01.10.2023 to 31.12.2023 Q E Dec 2023	208	51.29
01.01.2024 to 31.03.2024 Qe March 2024	71	16.69
01.04.2023 to 31.03.2024	826	164.00

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 (354), HDFC Bank (149), SBI (113)

Bank-wise details are given in Annexure No. 8 (Page 90).

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

The house may discuss.

AGENDA ITEM NO. 2.9	IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED MARCH 2024
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During the period ended March 2024, 30180 lakh crore digital transactions have been performed by banks.

Parameter	Dec 2023	March 2024	Increase/ Decrease	% age Change
Digital Transactions No. in crores	23484	30180	6696	28%

Bank wise/District-wise position is given on Annex No.9.1-9.2 (Page 91-92).

The house may review.

<b>AGENDA ITEM NO. 2.10</b>	<b>IMPLEMENTATION OF MEASURES FOR PROMOTION &amp; PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE – PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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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:-

<b>Name of District</b>	<b>Target to achieve</b>
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. District-wise position as on March 2024 is as per **Annexure 9.3 (i & ii) (Page 93-94)**

**The house to discuss.**

<b>AGENDA ITEM NO. 2.11</b>	<b>DIGITAL PAYMENTS – NATIONAL PAYMENT CORPORATION OF INDIA</b>
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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](http://www.digisaathi.info), 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 Gol 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 initiatives 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.

<b>AGENDA ITEM NO. 2.12</b>	<b>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 AYOJ - MEWAT DISTRICT</b>
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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.

- i) 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.

Achievement under the Programme as on 28.02.2024 is as under:-

TARGET per lakh population	Operative CASA A/c per lakh population	% Target achievement	TARGET per lakh population	PMJJBY enrolment per lakh population	% Target achiee	TARGET per lakh population	PMSBY enrolment per lakh population	% Target achiev	TARGET per lakh population	APY beneficiaries per lakh population	% Target achie
129755	87214	67%	9775	9015	92%	30303	22847	75%	2886	5022	174%

<b>AGENDA ITEM NO. 2.13</b>	<b>MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY)</b>
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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 22.04.2024				
Sr	Bank Name	No of accounts	Total records updated by bank	Mode of updation
1	Punjab National Bank	1584109	1510512	Through API
2	Sarva Haryana Gramin Bank	1209723	1142911	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	Sarva Haryana 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
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	3680	Manually
30	Yes bank	17860	0	Manually
		<b>5879647</b>	<b>3999961</b>	

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

<b>AGENDA ITEM 3.1</b>	<b>FINANCIAL LITERACY CENTRES (FLCs) -PROGRESS AS AT MARCH 2024</b>
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In the State of Haryana, 144 FLCs (including FLCs of Cooperative Banks) have been set up in 140 blocks of the State of Haryana upto March 2024. 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	Narnaund	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 Jhirka	SBI
20	Mohindergarh	Nizampur	SHGB
21	Palwal	Palwal	Punjab National Bank
22	Panchkula	Pinjore	Punjab National Bank
23	Panipat	Israna	Punjab National Bank
24	Panipat	Panipat	SHGB
25	Rewari	Nahar	Punjab National Bank
26	Rewari	KHOL	SBI
27	Rohtak	Kalanaur	UCO Bank
28	Rohtak	Lakhan Majra	Punjab & Sind Bank
29	Sonepat	Rai	Axis Bank Ltd.
30	Sonepat	Sonipat	Punjab National Bank
31	Sonepat	MUNDLANA	Punjab National Bank
32	Sonepat	Kharkhoda	SHGB

<b>AGENDA ITEM 3.2</b>	<b>FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E. MARCH 2024</b>
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From the progress report of FLCs during the quarter ended March 2024, it has been observed that:

- 682 Going Digital Camps were organized by FLCs during the quarter ended March 2024.
- 1094 Targets Oriented camps were organized in the State of Haryana during the quarter ended March 2024.

**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.

<b>AGENDA ITEM 3.3</b>	<b>FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED MARCH 2024</b>
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Progress made by rural branches of banks in organizing Financial Literacy Camps during the quarter ended March 2024 is given below for information of the house:

- Rural branches of banks have conducted 3642 financial Literacy Camps during the quarter ended March 2024.
- Out of 3642 Financial Literacy Camps organized during the quarter ended March 2024, 1544 Special Camps were organized and 2098 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. 10.1-10.2 (Page 95-96).**

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

<b>AGENDA ITEM 3.4</b>	<b>SETTING UP OF CENTRES FOR FINANCIAL LITERACY (CFLs)</b>
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Reserve Bank of India has conveyed its 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. Further, total 51 CFLs (Haryana 50, UT – 1) have been set up in collaboration with NGOs earmarked for the same).

Sr. No.	NGO	Project Head	No of CFLs	No of Centres catered
1	CRISIL Foundation	Md RAZA	24	70
2	AROH Foundation	Rahul Kumar	19	57
3	The Lord Krishna Educational Foundation	Rati Ram	8	24
<b>Total No. of CFLs</b>			<b>51</b>	<b>151</b>

Details of CFLs are as per Annexure 11 (Page 97)

<b>AGENDA NO. 4.1</b>	<b>ITEM</b>	<b>PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO MARCH 2024</b>
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In the State of Haryana, RSETIs are functioning in 21 districts of the State.

From the progress report of RSETIs during the quarter March 2024, it has been observed that:-

- 146 training programmes of Skill Development have been organized during the period wherein 4361 trainees participated.
- 1514 trainees have been financed by the banks to start their Enterprises, 2404 trainee got wage employment.

Performance of the RSETIs functioning in the State up to March 2024 is given on Annexure No.12.1 (Page-98).

The House may review.

AGENDA NO. 4.2	ITEM	DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA-PROGRESS UPTO THE PERIOD ENDED MARCH 2024
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From the progress report upto the review period, it has been observed that:-

- 1760 loan applications of RSETI trained candidates have been sponsored and 927 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 99-100).

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

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

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

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



Sr. No.	DISTRICT	BANK NAME	Status as on 20.04.2024
1	SIRSA	Punjab National Bank	<p><b>Land Allocation Process not initiated by Deputy Commissioner Sirsa despite request letter dated 04.01.2024 of RSETI Director.</b></p> <p>Land allocation is pending: Proposal for land allocation under consideration at Vill. Moriwala. DDPO has raised certain observations dated 10.01.2024, 15.01.2024 and 29.01.2024 with BDPO which have since not been complied with and matter is pending at BDPO Level. LDM &amp; RSETI Director are continuously following up with concerned officials.</p>
2	Yamuna Nagar	Punjab National Bank	<p><b>Land Finalized at Village Mehmoodpur. Final Proposal sent to State Headquarters for approval, which is pending.</b></p> <p><b>Land Allocation is pending:</b> The proposal for allotment of land allotment for RSETI building has already been submitted by Deputy Commissioner, Yamuna Nagar to Director, Rural Development, Chandigarh for further action vide Letter 1491 dated 15.03.2024 which has been received at Chandigarh on 18.03.2024 vide diary no. C-7956.</p>
3	Jind	Punjab National Bank	<p><b>Land Allotted. MoU for construction of building to be done with CPWD.</b></p> <p><b>Construction yet to start:</b>-Draft MoU was finalized by CPWD to which Head Office (PNB) had suggested some changes telephonically. These changes are acceptable to CPWD and will be included in Corrigendum to MoU which will be finalized and signed subsequently during the coming week (after 23.04.2024)</p>
4	Jhajjar	Punjab National Bank	<p><b>Land not allotted. Pending with District Administration</b></p> <p><b>Land allocation is pending:</b> Queries raised by DDPO with BDPO (5 year circle rate and coloured map i.e. detailed sajra of the land) have all been complied with and the matter is pending for final submission at BDPO level. RSETI Director &amp; LDM are continuously following up at appropriate levels vide reminder mails and DLRC/DCC Meetings.</p>
5	Kurukshetra	Punjab National Bank	<p><b>Land Allotted. Lease deed executed, Possession obtained, pending at Circle Office Level for further action to initiate building construction</b></p> <p><b>Construction yet to start:</b>-The Demarcation (Nishandehi) at GP Sanwla's leased land (1 Acre) to PNB (CRDT) for construction of RSETI Building, has been taken on 26.02.2024 and PNB Circle Office KKR will finalize the formalities pertaining to preparation/approval of lay out plans followed by estimates/floating of tenders etc. to commence the construction.</p>
6	Fatehabad	State Bank of India	<p><b>Matter Sub-judice after allotment of land. Dispute case filed at District Courts Fatehabad by a Villager.</b></p> <p><b>Land allocation is pending:</b> SBI has informed vide mail dated 20.04.2024 that, "The land was allotted on 28/04/2022 by the Fatehabad administration to our RSETI with proper process at Jhalnia village. The Building Map has been approved and is submitted for estimate to competent authority. Meanwhile, Mr Vinay Pal, a villager of Jhalnia filed a case in the court and made a claim that the allotted land is reserved for POND. Now the case is pending since 24/01/2024 in the Court of Ms Nidhi Beniwal and Next date of Hearing is fixed 22/04/2024."</p>

7	Nuh	Canara Bank	<p><b>Land has not been allocated by District Administration despite follow up letter dated 03.01.2024 issued by CEO-HSRLM (NUH)</b></p> <p><b>Construction yet to start:-</b> We have been informed by the Director, RSETI Nuh that the land has been allotted at Village Maroda. However, the demarcation for proposed RSETI Building is still pending at District Administration Level. So, the construction of proposed RSETI Building has not commenced.</p>
8	Faridabad	Canara Bank	<p><b>Land Allotted. Over a period of time the GP Land allocated for RSETI became a part of MC. Presently, approval of Building Construction Plan is pending with MCF.</b></p> <p><b>Construction yet to start:</b> Land allotted by Haryana Govt at Village Nacholi, Possession taken, Zoning plan approval received, Architect appointed, Final building plan approval pending with MCF Faridabad since Sept 2023. Matter is in the notice of ADC Faridabad and Director has personally met Add. Commissioner MCF, Mr. Swapanil (IAS) regarding inordinate delay on their part. He has assured us to get it sorted out at the earliest possible.</p>

State Government authorities are requested to intervene in the matter.

<b>AGENDA ITEM 5</b>	<b>REVIEW OF PROJECTS SANCTIONED UNDER FINANCIAL INCLUSION FUND BY NABARD</b>
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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	<p>RCBs and SFD- actual expenditure incurred or Rs 22,500/- per device whichever is lower.</p> <p>For RRB – Rs.20,000/- and</p> <p>SCBs (including SFB &amp; PB) - Rs. 15000/- or actual expenditure whichever is lower.</p>

PoS/mPoS	Capital expenditure/Operational Expenditure	60%, 80%, 90% of actual expenditure or Rs.6000/- whichever is lower, for SCBs (including SFB & PB), RRB and RCBs
Dual Authentication Implementation	Installation of software patch on micro ATMs for Dual Authentication	Support upto Rs. 7.00 lakh or 60%/80% of expenditure incurred for SCBs (including SFB & PB) / RRBs respectively whichever is lower.
Hand held projector, battery, screen etc.	Financial literacy activities by the Rural Branches and FLCs of SCB, RRBs, Coop Bank	Support up to Rs.30,000/- or 90% of actual expenditure in aspirational district to all banks, and 60% to SCBs (including SFB & PB) and their FLCs, 80% to RRBs and their FLCs and 90% to Cooperative Banks and their FLCs in other districts

Banks may submit the proposals for Financial & Digital Literacy Camps (FDLCs) and other scheme during the current Financial Year 2022-23, indicated in the above table in the prescribed format.

<b>AGENDA ITEM NO. 6</b>	<b>NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI): 2019-24</b>
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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.

<b>AGENDA ITEM NO. 7</b>	<b>TRADE RECEIVABLES DISCOUNTING SYSTEM (TReDS) SCHEME</b>
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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.

AGENDA ITEM NO. 8	ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 29.04.2024
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Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 29.04.2024 in which Convener SLBC, Haryana, representatives of RBI, Agriculture & Farmers' Welfare Department, Haryana, Animal Husbandry & Dairying Department, Haryana, Horticulture Deptt., controlling heads/representatives of banks and General Insurance Companies involved in Pradhan Mantri Fasal Bima Yojana (PMFBY) also participated.

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

- The Chief Manager SLBC Haryana briefed the house about **Ghar Ghar KCC Abhiyan – saturation of PM KISAN beneficiaries**, which was upto 31.12.2023, the performance of banks during the Abhiyan stood at 54% and 46% farmers are yet to be covered. All Banks and LDMs were advised to ensure saturation of uncovered farmers.
- While replying to the query raised by Chief Manager SBI about the premium lying with bank branches in respect of Kharif 2023, the representative from Department of Agriculture informed that they have taken up the matter with Govt of India in this regard and the issue will be reverted after receiving any communication from Govt of India. She also informed that the issue of re-opening of challan generation window on NCIP was also under consideration with Govt of India.
- 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 report was still pending with Director-General, Agriculture & FW for final approval.
- Dr Sameer Bhardwaj, Vet Surgeon from Animal Husbandry Department, informed the house that Ministry of Fisheries, Animal Husbandry & Dairying, Govt of India resumed the KCC Campaign from 01.05.2023 to 31.03.2024. The performance of the Campaign was reviewed Bank-wise/district-wise and laggard banks were advised to get the pendency cleared within a week's time.
- While reviewing performance of banks under KCC (Fisheries), it was observed that rejection rate was on higher side. The Chief Manager SLBC Haryana informed that the rejection rate was on higher side as KCC fisheries borrowers were not in a position to provide collateral security.



- 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 1050.32 crores were sanctioned thus achieving target by 113%. He noted that performance of few districts was on lower side.
- He requested bankers and LDMs to get geo-tagging done in respect of all existing beneficiaries of AIF Scheme and last date for the same was 20.05.2024.
- The representative from PM FME informed the house that they are in the process of empaneling DRPs at field level.
- While replying to the query raised by AGM RBI whether CGTMSE premium was borne by borrowers, Shri Dhiman replied that once it is debited from the customer's account and is refunded afterwards.
- The Convener SLBC Haryana informed that contribution of all banks is required for over-all development.
- Dr Sameer Bhardwaj, Vet Surgeon from Animal Husbandry Department, 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.
- 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.

<b>AGENDA ITEM NO. 9</b>	<b>IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)</b>
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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:-

- i) The portal was taking too much time for land verification.
- ii) 'Aadhaar services is not working' error while Aadhaar verification.
- iii) Post entering the killa no., land records not fetching and portal shown the error.



- iv) Post submission of policy details, portal is showing error as "Land farmer name/total area is missing."
- v) When there are 2 land owners, receiving an error message 'You have already made policy' while updating the details of 2<sup>nd</sup> land owner.
- vi) At the time of submission of policy details receiving an error "no land record found, please refresh and retry".
- vii) 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.**

<b>AGENDA ITEM NO. 10</b>	<b>RESOLUTION OF COMPLAINTS UNDER PRADHAN MANTRI FASAL BIMA YOJANA</b>
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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, 29.12.2023 and 12.03.2024. 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. Some banks, including Punjab National Bank, have filed appeal with Double Bench at Hon'ble Punjab & Haryana High Court.

Bank-wise and district-wise complaint cases of PMFBY, as received from Department of Agriculture & FW are as per **Annexure 13 (a & b) (Page 101-102)**

<b>AGENDA ITEM NO. 11</b>	<b>DOUBLING OF FARMERS' INCOME</b>
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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 meetings, 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. The report is still awaited.

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

<b>AGENDA ITEM NO. 12</b>	<b>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 1<sup>st</sup> MAY 2023 TO 31<sup>st</sup> MARCH 2024</b>
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A campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities was launched from 8<sup>th</sup> 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:

- (a) Lead District Manager- Convenor
- (b) DDM, NABARD - Member
- (c) District Nodal Officer, Department of Animal Husbandry - Member
- (d) District Nodal Officer, Department of Fisheries - Member
- (e) 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 stakeholders 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.

On 03.04.2024 a VC meeting was organized by Department of Animal Husbandry and Dairying, Gol to review the progress of the ongoing KCC campaign for Fisheries & Dairy farmers in the country. The meeting was chaired by Secretary (AHD), and attended by DFS, NABARD, Banks and SLBC Conveners. During the VC meeting, it was advised that pending application under the KCC campaign be cleared by 30.04.2024. All Banks are requested to get the pendency cleared within the prescribed time-line.

As on 19.04.2024, status of applications is summarized as under:-

Scheme	Applications accepted by banks	Applications sanctioned	Rejected	Pending
Animal Husbandry	80584	65290	15155	139
Fisheries	798	300	472	26

Bank-wise and District-wise progress under Animal Husbandry Annexure 13.1-13.2 (Page 103-104) & Fishery Schemes are as per Annexure 13.3-13.4 (Page 105-106).

<b>AGENDA ITEM NO. 13</b>	<b>FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF)</b>
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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.

As per AIF portal, progress from 01.04.2023 to 31.03.2024 is as under:-

(Amount Rs in Crores)		
Target (2023-24)	Achievement	%age achiev.
925.56	1050.32	113%

Bank-wise & District-wise position is as per Annexure 14.1-14.2 (Page – 107-108).

The house may discuss.

<b>AGENDA ITEM NO. 14</b>	<b>FINANCING UNDER PRIME MINISTER FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PM FME)</b>
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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 31.03.2024 is as under:-

Target (No.) (2023-24)	Submitted (No.)	Sanctioned (No.)	Disbursed (No.)
1833	1251	585	483

Bank-wise & District-wise position is as per Annexure 15.1-15.2 (Page – 109-110).

<b>AGENDA ITEM NO. 15</b>	<b>ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)</b>
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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 processing and 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

- a) 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.
- b) To make available increased price realization for the producer.
- c) To make available quality milk and meat products for the domestic consumer.
- d) 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.
- e) Development entrepreneurship and generate employment.
- f) To promote exports and increase the export contribution in the milk and meat sector.
- g) To make available quality concentrated animals feed to the cattle, buffalo, sheep, goat, big and poultry to provide balanced ration at affordable prices.

**Status of AHIDF scheme along-with applications sanctioned in the State as on March 2024 is as per Annexure 16 (Page 111). Further, 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.**

<b>AGENDA ITEM NO.16</b>	<b>PLEDGE FINANCING FOR AGRICULTURE COMMODITIES THROUGH ELECTRONIC-NEGOTIABLE WAREHOUSE RECEIPT (e-NWR)</b>
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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 March 2024 is attached as per Annexure 17 (Page 112).  
House may discuss.

<b>AGENDA ITEM NO. 17.1</b>	<b>PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE &amp; WILLING FARMERS-PROGRESS UPTO MARCH 2024</b>
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Position as on 31.03.2024

(Outstanding Rupees in crores)

KCC (Crop Loan)		KCC (AH)		KCC (Fishery)	
A/c	Amt	A/c	Amt	A/c	Amt
2750757	58684	127170	1821	1051	20

Bank-wise progress under Kisan Credit Card (KCC) (Crop Loan), Animal Husbandry & Fisheries Scheme as on March 2024 is given in Annexure No.18.1-18.3 (Page 113-115).

This is for the information of the house.

<b>AGENDA ITEM NO. 17.2</b>	<b>PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO MARCH 2024</b>
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It has been observed from the progress reports received from banks that banks have issued 7,58,341 RuPay ATM cum debit cards upto March 2024. Bank wise position of issuance of Kisan RuPay Cards is given on Annexure No.18.1 (Page-113).

The house may review.

<b>AGENDA NO.18</b>	<b>ITEM</b>	<b>ADOPTION OF FINTECH AND CHALLENGES IN THE FINANCIAL SECTOR WITH THE ENTRY OF FINTECH ENTITIES</b>
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We have been advised by Reserve Bank of India to include following topic for discussion: -

- 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.
- 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.

<b>AGENDA NO. 19</b>	<b>ITEM</b>	<b>KARZ MUKTI ABHIYAN- SERIOUS DAMAGE TO CREDIT DISCIPLINE – FAKE ASSURANCE ON KARZ MUKTI ABHIYAN</b>
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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.karzmuktibharat.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 19 (Page 116)** 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 fictitious '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.**



<b>AGENDA NO. 20</b>	<b>ITEM</b>	<b>DIGITAL KISAN CREDIT CARD</b>
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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 33<sup>rd</sup> 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.

<b>AGENDA ITEM NO. 21</b>	<b>ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO REVIEW PERFORMANCE OF BANKS UNDER GOVT. SPONSORED SCHEMES &amp; ISSUES RELATING TO THEIR IMPLEMENTATION HELD ON 29.04.2024</b>
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Progress under various Govt. Sponsored schemes and issues relating to their implementation in the State of Haryana were discussed in the meeting of Sub Committee to SLBC Haryana held on 29.04.2024. 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.
- The Chief Manager SLBC Haryana informed the house that under **PMEGP** against the target of Rs 6885 lakhs, margin money stands disbursed amounting to Rs 7123 lakhs (107%) as on 31.03.2024. He informed that on 29.03.2024, during a State level Workshop, KVIC felicitated SLBC Haryana for achievement of targets during FY 2023-24 and services of top three banks in achievement of targets were also felicitated. He also requested bankers to ensure achievement of targets of number of units 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 that despite constant follow-up by SLBC, 2341 applications were pending for disposal 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 that their Department is in the process of finalization of portal for loan applications. He also informed that recently Hon'ble Prime Minister announced new schemes like PM Suraj (where-in all applications under NSFDC, NBC are being submitted); and PM AJAY (where-in grants-in-aid has been increased to Rs 50,000).
- CFA, IFCC, advised the Department to increase the pace of sponsoring the applications and distribute loan applications to all banks, including private sector banks, evenly.
- The DGM, SLBC Haryana also advised LDMs to monitor progress under the Scheme during BLBC/DLRC/DCC meetings.
- The house was informed that under **NULM**, SEP-Individual, against the target of 1400 cases, 1008 were sanctioned, 535 rejected/returned and 1595 cases were pending for sanction and 987 were pending for disbursement.
- All member banks and LDMs were advised to get cases pending for sanction and disbursement under NULM scheme disposed of at the earliest.
- The house was informed that against the target of 29500, 13767 applications were sponsored and 3134 were pending for disposal as on March 2024. The bankers were requested to get the pending cases disposed of at the earliest.
- The AGM RBI advised the Department to fix target for 2024-25 appropriate keeping in view potential available in the State as target for 2023-24 was on very high side.
- 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 Convener SLBC Haryana informed the house that only 151936 applications under **PM SVANidhi** 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. LDM Gurugram informed that approx. 19000 applications were pending with SBI and SBI was in the process of disposing of loan applications. He informed that one branch of SBI had received approx.5000 applications and thus disposal of applications was taking time. He requested Department to sponsor applications to all bank branches proportionately.
- 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 performance of banks under **MMAPUY** was reviewed. All banks and LDMs were requested to get the pending cases disposed of at the earliest.

- While touching PM Vishwakarma Scheme, all banks were requested to get account verification done on the portal at the earliest.
- **Ms Walia advised all Departments to fix targets for 2024-25 and sponsor applications to all banks keeping in mind their presence and penetration in the State.**
- 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.

<b>AGENDA ITEM NO. 22</b>	<b>DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM DATE OF RECEIPT OF APPLICATION AT BRANCH</b>
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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, HSFDC 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	1704
HSFDC	2341
NULM	1595
PM SVANidhi 1 <sup>st</sup> tranche	39392
PM SVANidhi 2 <sup>nd</sup> tranche	2139
PM SVANidhi 3 <sup>rd</sup> tranche	547
MMAPUY	15794

**The house may discuss.**

AGENDA ITEM NO. 23	REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES
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AGENDA ITEM NO. 23.1	PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) - PROGRESS DURING THE PERIOD ENDED MARCH 2024
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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	7621	2897	16005	239%	2349	12810
Margin Money Disbursed		% age Ach	Appls returned	Appls Pending for disposal		Appls pending for disb.	
No.	Amt		No.	No.		No.	
1368	7123	107%	3302	1704		1059	

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 15<sup>th</sup> 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:

- (i) 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.
- (ii) 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
- (iii) 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.
- (iv) 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

- (i) 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)	
		Urban	Rural
Area (location of project/unit)			
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.

**(ii) 2<sup>nd</sup> 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:-**

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

**Bank wise & District wise Progress and pendency as at March 2024 is given on Annexure No.20.1-20.3 (Page 117-119) for information of the house.**

Highlights of the performance of banks during the quarter ended March 2024 are as under:-

1. The achievement under the scheme in terms of cases sanctioned and margin money disbursed has been 239% and 107% of the allocated target respectively.
2. Out of the total 7621 cases sponsored to various banks, 3302 (43%) cases were returned by the banks, which is on very higher side which speaks of quality of sponsored cases as well.
3. As at March, 2024, 1704 and 1059 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	6102(80%)	2420	2628	1141	1313	879
Pvt. Sec. Banks	494(7%)	153	107	49	244	45
SHGB	1025(13%)	324	567	178	147	135
<b>Total</b>	<b>7621</b>	<b>2897</b>	<b>3302</b>	<b>1368</b>	<b>1704</b>	<b>1059</b>

Source: PHEME Portal

Representatives from Private Banks are requested to comment.

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

1. PHEME 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 15<sup>th</sup> of every month (on next working day if 15<sup>th</sup> 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.

On 28.03.2024, KVIC during State Level Workshop, felicitated SLBC Haryana for their outstanding contribution in implementation of PHEME Scheme during 2023-24. Top three banks were also felicitated during the Workshop.

**The house may discuss.**



<b>AGENDA ITEM NO. 23.2</b>	<b>PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE &amp; DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED MARCH 2024</b>
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Progress during the period ended March 2024, 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	12710	2307	2250	25% sanction 18% disb.	8062	2341	57

District wise Progress and bank wise/district wise pendency is given on Annexure No.21.1-21.2 (Page 120-121) 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 25% and 18% respectively which was very low.
- 8062 cases were rejected/returned during the review period. The rejection rate was on higher and needs to be analyzed before sponsoring of loan applications.
- 2341 and 57 cases were still lying pending with various branches of banks for disposal and disbursement as at the end of March 2024.

### **ACTION POINTS FOR BANKS**

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

1. Applications are disposed of on merits within a maximum period of 30 days from the receipt of application at branch level.
2. Applications lying pending for disposal as at March 2024, 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 12710 applications sponsored, only 790 (6%) applications were sponsored to private sector banks.

- **Representative of HSFDC** is requested to advise their District level field functionaries to visit LDM Office of their respective district on monthly basis on 20<sup>th</sup> of every month (on next working day if 20<sup>th</sup> 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.

<b>AGENDA ITEM NO.</b> 23.3	<b>DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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Progress under NULM during the period ended March 2024 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	3138	1008	535	1595	987	21	72%

#### 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	324	236	0	88	224	12	73%

#### 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	324	236	224	88	12

Source: ULB

**A copy of the bank wise and district wise progress as at March 2024 is given on Annexure No.22.1-22.6 (Page 122-130).**

From the above, it has been observed that:-

- Against the target of 1400, upto 31.03.2024, 3138 cases were sponsored, 1008 sanctioned, and 1595 cases were pending for sanction.
- 535 Loan applications were rejected and 1595 applications were lying pending with various branches of banks as at March 2024.
- Similarly, against the target for sanction of loans to 500 groups of individuals, only 324 applications were sponsored to banks and 236 sanctioned by banks operating in the State of Haryana during the period ended March 2024.

**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 March 2024 was not upto the mark. Controlling heads/representatives of all banks are requested to ensure that:-**

- Necessary instructions may please be regularly imparted to their field functionaries to dispose of the sponsored applications within the prescribed time i.e maximum 30 days from the receipt of application in the branch.
- Applications lying pending with their branches as at March 2024 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 20<sup>th</sup> of every month (on next working day if 20<sup>th</sup> is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.
- **Details of bank wise and branch wise pendency as at March 2024** 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.

<b>AGENDA NO. 23.4</b>	<b>ITEM</b>	<b>DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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From the progress report for the period ended March 2024 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.	No.		
29500	49000	13767	10633	31876	10632	31876	1180	3134	1955	77%		

Against the annual target of 29500, HSRLM has sponsored only 13767 applications, out of which 3134 applications are pending for disposal.

During 9th Meeting of Executive Committee of Haryana State Rural Livelihoods Mission held on 22.04.2024 under the chairmanship of Chief Secretary, Haryana, it was informed that formation of Self Help Groups has reached the stage of saturation in Haryana and very lesser number of new SHGs are being formed.

Bank-wise/District-wise progress and pendency is given on Annexure No. 23.1-23.2 (Page 131-132).

### 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 20<sup>th</sup> 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.

<b>AGENDA ITEM NO. 23.5</b>	<b>SAVING &amp; CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)- PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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- From the progress report of Self Help Groups (SHGs) for the period ended March 2024, it has been observed that banks have saving linked 19273 SHGs and 18139 SHGs have been credit linked.
- Bank-wise progress under Saving and Credit linkage of Self Help Groups is given on **Annexure No 23.3 (Page 133)**.

<b>AGENDA ITEM NO. 23.6</b>	<b>PM STREET VENDOR'S ATMANIRBHAR NIDHI (PM SVANidhi)</b>
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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 1<sup>st</sup> and 2<sup>nd</sup> 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 3<sup>rd</sup> 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.	3 <sup>rd</sup> 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.	Udhyaam 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 24.1 – 24.6 (Page 134-139)

	Total Applications received	Picked Up	Sanctioned/P ending for Disb	Disbursed	Returned
1st Tranche	274955	39392	28127	151936	55500
2nd Tranche	27746	2139	1573	18105	5929
3rd Tranche	4776	547	196	3657	376

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

District	1 <sup>st</sup> tranche Pending for sanction	1 <sup>st</sup> tranche Pending for disbursement
Faridabad	11415	5422
Gurugram	9443	11236

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

<b>AGENDA ITEM NO. 23.7</b>	<b>MUKHYA MANTRI ANTYODYA PARIVAR UTTAN YOUANA YOJANA (MMAPUY)</b>
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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 applications forwarded to bank	Total applications loan sanction	Total applications loan disbursed	Total applications rejected by bank
109517	46094	37780	47628

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 25.1-25.2 (Page 140-141).

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.

<b>AGENDA NO. 23.8</b>	<b>PM Vishwakarma Scheme</b>
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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)/Shoemaker/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 data available in the portal, 1890 loan applications as per details given below have since been forwarded to banks:-

Barbers (Naai)	Blacksmith (Lohar)	Carpenter (Suthar/Badhai)	Masons (Rajmistri)	Tailor (Darzi)	TOTAL
54	19	260	177	1380	1890

Banks have started financing under the scheme and the position as on 06.05.2024 is as under:-

Sanctioned	Disbursed
37	1

Bank-wise and district-wise position of applications is as per **Annexure 26.1-26.2 (Page 142-143)**.

Accordingly, DFS has advised the following action to the banks:-

1. Banks to regularly login and check the portal for applications received on the portal.
2. The applications received to be downloaded from the portal and applicant to be contacted for submission of KYC etc. (However, since the applicant is already account holder of the branch, the KYC must be available with the branches).

3. After downloading the loan application, the following documents are available in the folder:-

- Loan application
- Photo of the applicant
- Udyam Registration No.

4. Banks to make necessary due diligence of the applicant in terms of PM Vishwakarma guidelines and keep it ready for sanction.

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

<b>AGENDA ITEM NO. 24.1</b>	<b>RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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The position of recovery certificates as on March 2024 is given here-under:-

(Amt. Rs.in Crore)

Particulars	A/cs	Amount
<b>Total cases pending as on 31.12.2023</b>	<b>14709</b>	<b>573.83</b>
Cases filed during the quarter ended March 2024	1427	23.06
Cases disposed of during the period ended March 2024	642	21.41
<b>Cases pending as on 31.03.2024</b>	<b>15494</b>	<b>575.48</b>
<b>Pendency level</b>		
Up to 6 months	2343	43.44
6 months to 12 months	1441	51.22
1 year to 3 years	2326	64.24
Above 3 years	9384	416.58
<b>Total</b>	<b>15494</b>	<b>575.48</b>

Bank wise progress is given at Annexure No. 27.1 (Page 144) for information of the house.

<b>AGENDA ITEM NO. 24.2</b>	<b>RECOVERY UNDER GOVT SPONSORED PROGRAMMES AS ON MARCH 2024</b>
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Bank-wise NPA position under various Govt. Sponsored Programmes as on March 2024 is given on **Annexure No.27.2 (Page 145)**.

Scheme	NPA %age
NRLM	3%
DAY-NULM	21%
PMEGP	12%
SHG	4%
Stand-up India	9%

### **ACTION REQUIRED**

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

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

### **AGENDA 25.1 BASIC STATISTICAL DATA (KEY PARAMETERS)**

(Rupees in crores)

Parameters	Mar 22	Mar 23	Mar 24	Variation March 24/March, 23 (Absolute and %age terms)
No .of Branches	4990	4974	5307	333 (6.69%)
Deposits	571016	633026	730062	97036 (15.33%)
Advances	406571	493333	624842	131509 (26.66%)
PS Advances	183417	212077	254821	42744 (20.15%)
Agriculture	62397	70166	77382	7216 (10.28%)
MSME	94789	116637	146792	30155 (25.85%)
Other PS	26231	25274	30647	5373 (21.26%)
Advances to WS	42223	46027	57077	11050 (24.00%)

**Bank-wise position is given in Annexure 28.1 to 28.6 (Page 146-151)**



## 25.2 BRANCHES

No. of Branches	As At			Variation	
	Mar	Mar	Mar	March 24/March 23	
	2022	2023	2024	(Absolute)	%age
Rural	1675	1709	1751	42	2.46%
Semi Urban	1194	1170	1266	96	8.20%
Urban	2121	2095	2290	195	9.31%
<b>Total</b>	<b>4990</b>	<b>4974</b>	<b>5307</b>	<b>333</b>	<b>6.69%</b>

## 25.3 DEPOSITS

(Amt. Rs. in Crore)

Aggregate Deposits	As at			Variation	
	Mar	Mar	Mar	March 24/March 23	
	2022	2023	2024	(Absolute)	% age
Rural	55428	61978	71599	9621	15.52%
Semi Urban	78501	85520	98403	12883	15.06%
Urban	437087	485529	560060	74532	15.35%
<b>Total</b>	<b>571016</b>	<b>633027</b>	<b>730062</b>	<b>97036</b>	<b>15.33%</b>

## 25.4 ADVANCES

(Amt. Rs. in Crore)

Aggregate Advances	As At			Variation	
	Mar	Mar	Mar	March 24/March 23	
	2022	2023	2024	(Absolute)	% age
Rural	35727	41161	48454	7293	17.72%
Semi Urban	52684	63446	78270	14824	23.36%
Urban	318160	388726	498118	109392	28.14%
<b>Total</b>	<b>406571</b>	<b>493333</b>	<b>624842</b>	<b>131509</b>	<b>26.66%</b>

## 25.5 PS ADVANCES

(Amt. Rs. in Crore)

Sector	Mar	Mar	Mar	March 24/March 23	
	2022	2023	2024	Absolute	%age
Priority Sector	183417	212077	254821	42744	20.15%

## 25.6 AGRICULTURE ADVANCES

(Amt. Rs. In Crore)

Sector	Mar	Mar	Mar	Variation	
	2022	2023	2024	March 24 / March 23	
				Absolute	%age
Agriculture	62397	70166	77382	7216	10.28%

## 25.7-(i) NPAs UNDER AGRICULTURE AS AT 31.03.2024

(Amt. Rs. in Crores)

Total Outstanding under Agriculture Sector		NPA under Agriculture		%age of NPA to total O/s under Agriculture Adv.
A/cs	Amt.	A/cs	Amt.	
2654997	77382	229204	6441	8%

Bank wise position is given at Annexure No. 28.7 (Page 152)

## AGENDA ITEM NO 26.1 NATIONAL GOALS

	GOAL	ACH. MARCH, 2022	ACH. MARCH, 2023	ACH. MARCH, 2024
CD Ratio (Total)	-	71%	78%	86%
CD Ratio (Rural)	60%	64%	66%	68%
CD Ratio (S Urban)	60%	67%	74%	80%
CD Ratio (Urban)	60%	73%	80%	89%
PS to total Advances	40%	56%	52%	52%
Agri. to total Adv.	18%	19%	17%	16%
Small & Marginal Farmers	8% (now 10%)	9%	9%	7%
Micro Enterprises	7.5%	10%	10%	10%
Export Credit	2%	0.71%	0.02%	0.03%
WS Advances to Total Advances	10% (now 12%)	13%	11%	12%

The Bank-wise position under National Goals is available in Annexure No. 28.9 (Page-154).

\* 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 was to be implemented in a phased manner over a period of three years.

### **OVERALL CD RATIO**

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

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

Period	CD Ratio %age	Variation
March, 2022	71%	7 pps
March, 2023	78%	7 pps
March, 2024	86%	8 pps

District-wise CD ratio is available in **Annexure No. 28.8 (Page 153)**

<b>AGENDA ITEM NO. 26.2</b>	<b>CD RATIO OF FINANCIAL SYSTEM: (COMMERCIAL BANKS, RRBs, COOPERATIVE BANKS WITH RIDF)</b>
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CD Ratio (TOTAL)	GOAL	MARCH, 2022	MARCH, 2023	MARCH, 2024
<b>Banking System (CBs &amp; RRBs)</b>	60%	71%	78%	86%
<b>Financial System including Cooperative Banks</b>	60%	72%	79%	86%
<b>CD Ratio (Financial System) with RIDF</b>	60%	74%	79%	87%

The house may review.

<b>AGENDA ITEM NO. 26.3</b>	<b>CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT MARCH 2024</b>
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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 85.54% where-as credit + investment to deposit ratio of all scheduled commercial banks including Cooperative Banks comes to 87.63%.

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. 28.10 (Page-155).**

<b>AGENDA ITEM NO. 27</b>	<b>PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD MARCH 2024</b>
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Progress under Annual Credit Plan during the period ended March 2024 is given below:-

Sector	Target 2023-24	Ach. 2023-24	(Rs. in Crore)
			% Ach
Crop Loan	66554	52140	<b>78%</b>
Agri. Investment Credit	31596	32415	<b>103%</b>
<b>Total Agri. &amp; allied activities</b>	<b>98150</b>	<b>84555</b>	<b>86%</b>
MSMEs	85902	131133	<b>153%</b>
Other Priority Sector	18785	14469	<b>77%</b>
<b>Total Priority Sector</b>	<b>202837</b>	<b>230157</b>	<b>113%</b>

**Bank-wise & District wise achievement vis-à-vis Targets under ACP during the period ended March 2024 is given on Annexure No.29.1-29.7 (Page 156-162).**

**District wise Sector wise progress (%age Achievement) against the prorata Target for the period ended March 2024 is given below:-**

District Name	Agri%age Ach.	MSME %age Ach.	OPS %age Ach.	Total %age Ach.
Ambala	117%	181%	59%	134%
Bhiwani	81%	195%	116%	103%
Charkhi Dadri	61%	160%	127%	80%
Faridabad	126%	162%	66%	148%
Fatehabad	77%	164%	106%	91%
Gurugram	115%	134%	67%	128%
Hisar	93%	171%	69%	113%
Jhajjar	80%	185%	111%	120%
Jind	69%	143%	224%	87%
Kaithal	81%	162%	115%	97%
Karnal	119%	156%	81%	133%
Kurukshetra	86%	149%	63%	97%
M.Garh	93%	244%	189%	125%
Nuh	78%	235%	274%	112%

Palwal	75%	173%	76%	94%
Panchkula	233%	142%	60%	147%
Panipat	96%	146%	48%	124%
Rewari	84%	243%	94%	121%
Rohtak	87%	165%	75%	119%
Sirsa	78%	125%	131%	89%
Sonepat	68%	164%	69%	109%
Yamuna Nagar	49%	147%	33%	75%
<b>Total Haryana State</b>	<b>86%</b>	<b>153%</b>	<b>77%</b>	<b>113%</b>

This is for information of the house.

<b>AGENDA ITEM NO. 28.1</b>	<b>BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED MARCH 2024</b>
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The comparative progress of banks under this scheme is given below:-

(Rupees in crores)

Year	No. of A/cs	Balance Outstanding	Increase	
			Absolute	%age
March, 22	30437	1815	93	5%
March, 23	32130	2204	389	21%
March, 24	40457	2843	639	29%

Bank-wise achievement vis-à-vis target is given in Annexure No.30.1 (Page-163).

<b>AGENDA ITEM NO 28.2</b>	<b>BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD MARCH 2024</b>
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Education to female children is pre-requisite not only for women empowerment but also for socio economic development of the State. Banks have been contributing adequately in facilitating higher/technical education among the girl students in the State of Haryana.

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

(Amt. Rs. In Crore)

Year	No. of A/cs	Balance Outstanding	Increase	
			Absolute	%age
March, 22	11542	709	166	31%
March, 23	12032	819	110	16%
March, 24	16314	1181	362	44%

Bank wise position is given on Annexure No.30.2 (Page-164).



<b>AGENDA ITEM NO. 28.3</b>	<b>POSITION OF NPA IN EDUCATION LOANS AS ON MARCH 2024</b>
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(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	
40457	2843.07	2509	42.98	2%

Bank wise position is given on Annexure No.30.3 (Page-165).

<b>AGENDA ITEM NO. 29</b>	<b>JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO MARCH 2024</b>
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From the progress report received from banks, it has been observed that 112410 JLGs have been financed during the quarter ended March 2024.

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. 31 (Page-166).

The house may review.

<b>AGENDA ITEM NO. 30</b>	<b>HOUSING FINANCE-PROGRESS AS ON MARCH 2024</b>
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The comparative position of outstanding advances under Housing Finance is given below:-

(Amt. Rs. In Crore)

As At	Accounts	Amount	Increase	
			Absolute	%age
March, 22	301518	42884	3826	10%
March, 23	383266	74559	31675	73%
March, 24	730199	112587	38028	51%

Bank wise position as on March 2024 is given in Annexure No. 32 (Page 167).

<b>AGENDA ITEM NO.</b> <b>31</b>	<b>ADVANCES TO INDUSTRIAL SECTOR</b>
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<b>AGENDA ITEM NO.</b> <b>31.1</b>	<b>FLOW OF CREDIT TO MICRO, SMALL &amp; MEDIUM ENTERPRISES (MSMEs)</b>
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The comparative position of credit outstanding to MSME is as under:-

(Rupees in crores)

Particulars	MARCH, 2023		MARCH, 2024	
	A/cs	Amt.	A/cs	Amt.
Micro Enterprises	455167	41317	515240	49843
Small Enterprises	96015	33397	216752	44085
<b>Micro &amp; Small Enterprises (MSEs)</b>	<b>551182</b>	<b>74714</b>	<b>731992</b>	<b>93928</b>
Share of ME Adv. out of MSEs	<b>83%</b>	<b>57%</b>	<b>70%</b>	<b>53%</b>
Medium Enterprises (MEs)	34634	42280	70259	53074
<b>MSMEs</b>	<b>598360</b>	<b>116994</b>	<b>802251</b>	<b>147002</b>

Bank-wise performance is as per Annexure 33.1 (Page 168)

The House may review.

<b>AGENDA ITEM NO. 31.2</b>	<b>NPA UNDER MSME ADVANCES</b>
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The position of NPA under MSME Advances as on March 2024 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 Adv.
Account	Amount	Account	Amount			
802251	147002	95330	4142	3%	640842	1%

Bank-wise detail is given as per Annexure 33.2 (Page 169)

<b>AGENDA ITEM NO.</b> <b>31.3</b>	<b>COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR- PROGRESS AS ON MARCH 2024</b>
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The progress of financing by the banks under Collateral Free loans upto Rs. 10 lakh to MSE Sector as on March, 2024 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
<b>March, 2024</b> (01.04.23 -31.03.24)	154322	313249	144065 (93%)	298579 (95%)

Bank wise information is as per Annexure No. 33.3 (Page-170)

<b>AGENDA ITEM NO. 32.1</b>	<b>CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER'S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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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 March 2024	
	A/cs	Amt.
Muslim	446659	3119
Sikh	408224	12473
Christian	8496	231
Neo-Buddhist	19351	289
Jain	4511	857
Zoroastrian	1795	30
<b>Total (Incl. Coop. Banks)</b>	<b>889036</b>	<b>16999</b>

**Bank-wise data on loans outstanding given on Annexure No.34 (Page 171).**

**The house may review.**

<b>AGENDA ITEM NO. 32.2</b>	<b>DATA ON MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS OF MEWAT, GURUGRAM &amp; SIRSA MINORITY CONCENTRATED DISTRICTS OF HARYANA</b>
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The RBI has identified **121** districts with concentration of Minority Communities, out of which, 3 districts of Haryana i.e. Gurugram, Mewat and Sirsa identified for this purpose. Performance of banks is given **on Annexure No. 35 (Page 172).**

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

Amt. Rs. In crores

District	Total Outstanding Under Priority Sector	Outstanding to Minority Communities	% age of Total Outstanding to O/s to Min. Comm.
Gurugram	282145	26278	9.31%
Sirsa	392362	270212	68.87%
Nuh	117296	99442	84.78%

**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.

<b>AGENDA ITEM NO. 33</b>	<b>FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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The empowerment of women is one of the primary objectives of Government of India. RBI has already issued instructions to the banks to advance at least 5% of their Net Bank Credit to Women Beneficiaries. This aspect is being monitored both at DCC and SLBC levels. The comparative position of advances to women beneficiaries is given below:-

(Amt. Rs. in Crore)

Year	Balance O/s	Increase		% age of Total Advances
		Absolute	%age	
March, 22	39716	4291	12%	12%
March, 23	51157	11441	29%	10%
March, 24	61477	10320	20%	12%

Bank-wise data depicting the performance during the period ended March 2024 is given in Annexure No.36 (Page-173).

The house may review.

<b>AGENDA ITEM NO. 34</b>	<b>REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)</b>
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Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their

levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.

NPA percentage as on 31.03.2024 is given under these sectors:-

Sector	%age
Agriculture	8%
MSME	3%
MUDRA	8%

**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.**

<b>AGENDA ITEM NO. 35</b>	<b>PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME</b>
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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 37 (i & ii) (Page 174-175)**.

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.

<b>AGENDA NO. 36</b>	<b>ITEM</b>	<b>APPOINTMENT OF INDEPENDENT DISTRICT COORDINATORS (DCOs) BY BANKS</b>
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SLBC Secretariat has been regularly requesting the Controlling heads of banks to appoint independent District Coordinators in all districts of the State.



On the basis of feedback report received from the LDMs, it has been observed that most of the banks have designated their Branch Managers as District Coordinating Officer (DCO) due to which LDMs face problems in obtaining various types of feedback reports from them for BLBC/DCC/DLRC/SLBC meetings etc.

**Controlling heads of banks are requested to ensure that Independent DCOs are appointed and Branch Managers are not designated as DCO.**

**The house may discuss.**

<b>AGENDA ITEM NO. 37</b>	<b>REVIEW OF INCLUSION OF FINANCIAL INCLUSION IN SCHOOL CURRICULUM, FINANCIAL LITERACY INITIATIVES BY BANKS (PARTICULARLY DIGITAL LITERACY)</b>
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Reserve Bank of India vide their circular dated 6<sup>th</sup> 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.**

<b>AGENDA ITEM NO. 38</b>	<b>ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING</b>
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It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6<sup>th</sup> 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.

<b>AGENDA ITEM NO. 39</b>	<b>SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED OTHER DISTRICTS ACROSS THE STATE</b>
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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.

<b>AGENDA ITEM NO. 40</b>	<b>ANY OTHER ISSUE</b>
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**ITEMS FOR  
INFORMATION  
ONLY**

## ITEMS FOR INFORMATION ONLY

AGENDA NO. A	ITEM	MODIFICATIONS IN PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)
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Reserve Bank of India vide Circular dated 2<sup>nd</sup> 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:-

- a) Deposit of cash at bank branch as well as ATMs/CDMs
- b) Receipt/credit of money through any electronic channel or by means of deposit/collection of cheques drawn by Central/State Government agencies and departments.
- c) No limit on number and value of deposits that can be made in a month
- d) Minimum of four withdrawals in a month, including ATM withdrawal.
- e) 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 avilment 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**

<b>Name of Scheme</b>	<b>Old Features</b>	<b>New Features</b>
PMJDY RuPay Card Accident Insurance	<p>RuPay Cards have to be issued to all new &amp; existing accounts holders with inbuilt accident insurance cover of Rs. 1 lakh. RuPay card holders will be eligible for the compensation on only 1 eligible RuPay card per card holder or customer even if multiple cards of different bank is meeting the Benefit of Insurance will be available to the card holders who have performed Minimum one successful financial or non-financial transaction* at any channel (ATM/Micro ATM/POS/e-Com/BC of the bank at locations)</p> <p>- Within 45 days prior to date of accident including accident date for Premium Cardholders; and</p> <p>- Within 90 days prior to date of accident including accident date for Non Premium Cardholders.</p> <p>*Transaction types means all customer induced transaction including AADHAAR Based Transactions AT BANK BRANCH or by any payment instrument whether on-us (Bank Customer / RuPay card holder transacting at same bank channels) and / off-us (Bank Customer / RuPay card holder transacting at other bank channels i.e. ATM/ Micro ATM / POS/ e-Commerce/ BC Network).</p>	<p>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</p>
Insurance Cover Rs.30,000/- under PMJDY opened from 15-08-2014 to 31-01-2015	<p>Opening of accounts for eligible unbanked households/ beneficiaries under direct benefit scheme/ students is an on-going process. However, benefits under PMJDY be available to the customers as per prevalent guidelines, excluding the life insurance coverage of Rs.30000/- as the same was available for accounts under PMJDY opened from 15-08-2014 to 31-01-2015 only subject to stipulated features of the schemes.</p>	<p>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.</p>
OD in PMJDY Accounts	<p>Max. Rs. 5000/- Age Limit 18-60 Years</p>	<p>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/-.</p>

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

<b>AGENDA NO. B</b>	<b>ITEM</b>	<b>REVISED RULES FOR PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (w.e.f. 16.10.2021)</b>
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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;

- a) For enrolment in June, July and August – Full Annual Premium of Rs.436/- is payable.
- b) For enrolment in September, October, and November –3 quarters of premium @ Rs 114.00 i.e. Rs 342/- is payable.
- c) For enrolment in December, January and February – 2 quarters of premium @ Rs 114.00 i.e. Rs 228/- is payable.
- d) 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.

<b>AGENDA ITEM NO. C</b>	<b>RULES FOR THE PRADHAN MANTRI SURAKSHA BIMA YOJANA (with effect from 16.10.2021)</b>
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**DETAILS OF THE SCHEME:**

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

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

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

Benefits: As per the following table:-

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

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

<b>AGENDA ITEM NO. D</b>	<b>POSITION OF BRICK &amp; 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</b>
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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/Bank ing 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	-	
	<b>TOTAL</b>	<b>194</b>	<b>194</b>	-	



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.

<b>AGENDA ITEM NO. E</b>	<b>FARMERS' CLUBS FORMED BY BANKS</b>
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Banks have formed Farmers 2695 Clubs up to March 2024 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
<b>Total</b>	<b>2695</b>

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.

<b>AGENDA ITEM NO. F</b>	<b>GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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NABARD has been implementing various Centrally Sponsored Subsidy Schemes for passing on Subsidy to the beneficiaries financed by the participating banks. The details of the capital subsidy sanctioned under different Govt. Sponsored Schemes during the period ended March 2024 in the State of Haryana is as under:-

<b>Sanctioned vis-a-vis Released under Various Govt. Sponsored Scheme (GSS) :</b>			
<b>Name of scheme</b>	<b>No. of Proposals</b>	<b>Amount Sanctioned (Rs. lakh)</b>	<b>Amount Disbursed (Rs. lakh)</b>
<b>Advance Subsidy</b>			
CISS - Rural Godowns	0.00	0.00	0.00
CISS - ISAM	0.00	0.00	0.00
New AMI	369.00	5988.83	3037.84
<b>Sub total :</b>	<b>369.00</b>	<b>5988.83</b>	<b>3037.84</b>
<b>Final / OT Subsidy</b>			
New AMI	143.00	2481.00	1981.81
ACABC	3.00	8.98	8.98
<b>Sub Total</b>	<b>146.00</b>	<b>2489.98</b>	<b>1990.79</b>
<b>Grand Total</b>	<b>515.00</b>	<b>8478.81</b>	<b>5028.63</b>



This is for the information of House.

<b>AGENDA ITEM NO. G</b>	<b>SANCTION OF LOANS BY BANKS TO TRAINED CANDIDATES UNDER THE CENTRAL SECTOR SCHEME "ESTABLISHMENT OF AGRI-CLINIC &amp; AGRI-BUSINESS CENTRES" (ACABC) – PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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During the period ended March 2024, banks have financed 239 Agriclinc and Agribusiness Centres. An amount of Rs 4093.43 lakh was outstanding in 1211 accounts as on 31.03.2024.

Bankwise progress is given on **Annexure No. A (Page 176)**

<b>AGENDA ITEM NO. H</b>	<b>PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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It is informed that during the period ended March 2024, 75638 cases were filed before the Lok Adalats out of which 2741 cases were settled.

Bank wise data is given on **Annexure No. B (Page-177)**.

<b>AGENDA ITEM NO. I</b>	<b>POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED MARCH 2024</b>
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<b>Area Category</b>	<b>ATM as on March 2024</b>
Rural	1009
Semi-Urban	1454
Urban	4704
<b>Total</b>	<b>7167</b>

Bank wise position is given on **Annexure C (Page 178)**.

# **ANNEXURES**

## Action Taken Report to last 167th SLBC Meeting

PM SVANidhi Tranche 1						No of accounts	
Sr. No.	Name of Bank	168th SLBC		167th SLBC		Progress	
		Sanctioned by banks 167th SLBC (Report dt 20/04/2024)	Disbursed by banks (Report dt 20/04/2024)	Sanctioned by banks 167th SLBC (Report dt 29/01/2024)	Disbursed by banks (Report dt 29/01/2024)	Progress (sanction)	Progress (Disbursement)
					13064	1005	1320
1	Bank of Baroda	15512	14384	14507	4460	636	635
2	Bank of India	5463	5095	4827	2201	-252	148
3	Bank of Maharashtra	2453	2349	2705	11293	1609	1595
4	Bank of Maharashtra	13555	12888	11946	6990	745	777
5	Central Bank of India	7794	7767	7049	7725	1348	1694
6	Indian Bank	9860	9419	8512	2236	220	349
7	Indian Overseas Bank	2714	2585	2494	26755	5601	5636
8	Punjab National Bank	35666	32391	30065	2388	381	386
9	Punjab and Sind Bank	2970	2774	2589	26254	9333	9745
10	State Bank of India	54829	35999	45496	11884	1563	1636
11	Union Bank of India	14013	13520	12450	4029	403	537
12	UCO Bank	4669	4566	4266			
	<b>Total Public Sector Banks</b>	<b>169498</b>	<b>143737</b>	<b>146906</b>	<b>119279</b>	<b>22592</b>	<b>24458</b>
14	Aryavart Bank	0	0	0	0	0	0
15	Axis Bank	81	40	78	38	3	2
16	Bandhan Bank Ltd.	16	12	16	12	0	0
17	City Union Bank	0	0	0	0	0	0
18	CSB BANK LTD	1	1	1	1	1	1
19	DCB Bank Ltd.	1	1	0	1	0	0
20	DHANLAXMI BANK LIMITED	1	1	1	1	0	0
21	Federal Bank	27	27	24	24	3	3
22	HDFC Bank	3928	2408	3769	2314	159	94
23	ICICI Bank	63	49	54	41	9	8
24	IDBI Bank	302	173	299	153	3	20
25	IDFC FIRST Bank Ltd.	3	3	3	3	0	0
26	Indusind Bank	143	88	100	72	43	16
27	IDFC First Bank	4	3	0	0	4	3
28	Jammu & Kashmir Bank Ltd	114	114	114	111	0	3
29	Karnataka Bank Ltd	246	65	59	53	187	12
30	Karur Vysya Bank Ltd	17	6	8	6	9	0
31	Kotak Mahindra Bank Limited	415	360	336	257	79	103
32	Lakshmi Vilas Bank	0	0	0	0	0	0
33	The Nainital Bank Ltd	10	10	13	9	-3	1
34	RBL Bank	0	0	0	0	0	0
35	SOUTH INDIAN BANK	43	41	39	37	4	4
36	Tamilnad Mercantile Bank Ltd	4	4	4	4	0	0
37	Yes Bank Ltd.	89	89	83	83	6	6
	<b>Total Private Sector Banks</b>	<b>5508</b>	<b>3495</b>	<b>5254</b>	<b>3219</b>	<b>254</b>	<b>276</b>
39	RRB Sarva Haryana GB	4511	4188	4096	3648	415	540
	<b>Total Regional Rural Banks</b>	<b>4511</b>	<b>4188</b>	<b>4096</b>	<b>3648</b>	<b>415</b>	<b>540</b>
41	AU Small Finance bank	27	14	17	14	10	0
42	Annapurna Finance Pvt. Ltd.	63	63	63	63	0	0
43	CENTRUM MICROCREDIT LTD	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	22	22	20	20	2	2
45	Equitas Small Finance Bank	0	0	0	0	0	0
46	Utkarsh Small Finance Bank	25	25	25	25	0	0
47	Jana Small Finance Bank	0	0	0	0	0	0
48	Fincare Small Finance Bank	3	2	3	2	0	0
49	Capital Small Finance Bank	0	0	0	0	0	0
	<b>Total Small Finance Banks</b>	<b>140</b>	<b>122</b>	<b>128</b>	<b>124</b>	<b>12</b>	<b>2</b>
	<b>Total Schedule Commercial Banks</b>	<b>179657</b>	<b>151542</b>	<b>156384</b>	<b>126548</b>	<b>23273</b>	<b>24994</b>
52	Cooperative Bank	512	496	70	67	442	429
53	No preffer/Having A/C outside Haryana	0	0	0	0	0	0
	<b>Grand Total</b>	<b>180169</b>	<b>152042</b>	<b>156454</b>	<b>126615</b>	<b>23715</b>	<b>25427</b>

## Action Taken Report to last 167th SLBC Meeting

PM SVANidhi Tranche 2						No of accounts	
Sr. No.	Name of Bank	168th SLBC		167th SLBC		Progress	
		Sanctioned by banks 167th SLBC (Report dt 20/04/2024)	Disbursed by banks (Report dt 20/04/2024)	Sanctioned by banks 167th SLBC (Report dt 29/01/2024)	Disbursed by banks (Report dt 29/01/2024)	Progress (sanction)	Progress (Disbursement)
1	Bank of Baroda	1330	1191	1288	1087	42	104
2	Bank of India	824	740	795	694	29	0
3	Bank of Maharashtra	237	221	231	203	6	18
4	Canara Bank	2642	2534	2317	2143	325	391
5	Central Bank of India	1069	1067	1033	1033	36	34
6	Indian Bank	1146	1085	1068	992	78	93
7	Indian Overseas Bank	559	535	537	512	22	23
8	Punjab National Bank	4341	4099	4249	3944	92	155
9	Punjab and Sind Bank	532	521	521	511	11	10
10	State Bank of India	3312	2784	2970	2441	342	343
11	Union Bank of India	1882	1853	1798	1756	84	97
12	UCO Bank	656	634	629	587	27	47
	<b>Total Public Sector Banks</b>	<b>18530</b>	<b>17264</b>	<b>17436</b>	<b>15903</b>	<b>1094</b>	<b>1361</b>
14	Aryavart Bank	0	0	0	0	0	0
15	Axis Bank	0	0	0	0	0	0
16	Bandhan Bank Ltd.	1	1	1	1	0	0
17	City Union Bank	0	0	0	0	0	0
18	CSB BANK LTD	1	1	1	1	0	0
19	DCB Bank Ltd.	0	0	0	0	0	0
20	DHANLAXMI BANK LIMITED	0	0	0	0	0	0
21	Federal Bank	11	11	10	10	1	1
22	HDFC Bank	433	197	394	171	39	26
23	ICICI Bank	0	0	0	0	0	0
24	IDBI Bank	93	85	86	78	7	7
25	IDFC FIRST Bank Ltd.	0	0	0	0	0	0
26	Indusind Bank	3	2	3	2	0	0
27	IDFC First Bank	0	0	0	0	0	0
28	Jammu & Kashmir Bank Ltd	22	22	22	22	0	0
29	Karnataka Bank Ltd	17	11	11	10	6	1
30	Karur Vysya Bank Ltd	1	0	1	0	0	0
31	Kotak Mahindra Bank Limited	49	26	49	25	0	0
32	Lakshmi Vilas Bank	0	0	0	0	0	0
33	The Nainital Bank Ltd	3	3	3	3	0	0
34	RBL Bank	0	0	0	0	0	0
35	SOUTH INDIAN BANK	2	2	2	2	0	0
36	Tamilnad Mercantile Bank Ltd	0	0	0	0	0	0
37	Yes Bank Ltd.	0	0	0	0	0	0
	<b>Total Private Sector Banks</b>	<b>636</b>	<b>361</b>	<b>583</b>	<b>325</b>	<b>53</b>	<b>36</b>
39	RRB Sarva Haryana GB	488	464	454	430	34	34
	<b>Total Regional Rural Banks</b>	<b>488</b>	<b>464</b>	<b>454</b>	<b>430</b>	<b>34</b>	<b>34</b>
41	AU Small Finance bank	0	0	0	0	0	0
42	Annapurna Finance Pvt. Ltd.	0	0	0	0	0	0
43	CENTRUM MICROCREDIT LTD	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	2	2	2	2	0	0
45	Equitas Small Finance Bank	0	0	0	0	0	0
46	Utkarsh Small Finance Bank	13	12	13	12	0	0
47	Jana Small Finance Bank	0	0	0	0	0	0
48	Fincare Small Finance Bank	0	0	0	0	0	0
49	Capital Small Finance Bank	0	0	0	0	0	0
	<b>Total Small Finance Banks</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>14</b>	<b>0</b>	<b>0</b>
	<b>Total Schedule Commercial Banks</b>	<b>19669</b>	<b>18103</b>	<b>18488</b>	<b>16672</b>	<b>1181</b>	<b>1431</b>
52	Cooperative Bank	48	47	0	0	0	0
53	No preffer/Having A/C outside Haryana	0	0	0	0	0	0
	<b>Grand Total</b>	<b>19717</b>	<b>18150</b>	<b>18488</b>	<b>16672</b>	<b>1229</b>	<b>1478</b>

## Action Taken Report to last 167th SLBC Meeting

PM SVANidhi Tranche 3						No of accounts	
Sr. No.	Name of Bank	168th SLBC		167th SLBC		Progress	
		Sanctioned by banks 167th SLBC (Report dt 20/04/2024)	Disbursed by banks (Report dt 20/04/2024)	Sanctioned by banks 167th SLBC (Report dt 29/01/2024)	Disbursed by banks (Report dt 29/01/2024)	Progress (sanction)	Progress (Disbursement)
1	Bank of Baroda	179	175	143	142	36	33
2	Bank of India	144	137	114	109	30	28
3	Bank of Maharashtra	56	54	50	50	6	4
4	Canara Bank	663	648	499	491	164	157
5	Central Bank of India	182	177	156	155	26	22
6	Indian Bank	264	236	234	184	30	52
7	Indian Overseas Bank	123	108	99	83	24	25
8	Punjab National Bank	797	769	672	633	125	136
9	Punjab and Sind Bank	153	151	141	136	12	15
10	State Bank of India	613	556	494	434	119	122
11	Union Bank of India	424	411	343	338	81	73
12	UCO Bank	114	107	89	80	25	27
	<b>Total Public Sector Banks</b>	<b>3712</b>	<b>3529</b>	<b>3034</b>	<b>2835</b>	<b>678</b>	<b>694</b>
14	Aryavart Bank	0	0	0	0	0	0
15	Axis Bank	0	0	0	0	0	0
16	Bandhan Bank Ltd.	0	0	0	0	0	0
17	City Union Bank	0	0	0	0	0	0
18	CSB BANK LTD	0	0	0	0	0	0
19	DCB Bank Ltd.	0	0	0	0	0	0
20	DHANLAXMI BANK LIMITED	0	0	0	0	0	0
21	Federal Bank	0	0	0	0	2	0
22	HDFC Bank	2	0	0	0	0	0
23	ICICI Bank	0	0	0	0	0	0
24	IDBI Bank	18	14	13	10	5	4
25	IDFC FIRST Bank Ltd.	0	0	0	0	0	0
26	Indusind Bank	0	0	0	0	0	0
27	IDFC First Bank	0	0	0	0	0	0
28	Jammu & Kashmir Bank Ltd	7	7	6	6	1	1
29	Karnataka Bank Ltd	2	2	1	1	0	0
30	Karur Vysya Bank Ltd	0	0	0	0	0	0
31	Kotak Mahindra Bank Limited	0	0	0	0	0	0
32	Lakshmi Vilas Bank	0	0	0	0	0	0
33	The Nainital Bank Ltd	0	0	0	0	0	0
34	RBL Bank	0	0	0	0	0	0
35	SOUTH INDIAN BANK	0	0	0	0	0	0
36	Tamilnad Mercantile Bank Ltd	0	0	0	0	0	0
37	Yes Bank Ltd.	0	0	0	0	0	0
	<b>Total Private Sector Banks</b>	<b>26</b>	<b>20</b>	<b>20</b>	<b>17</b>	<b>6</b>	<b>3</b>
39	RRB Sarva Haryana GB	112	105	93	86	19	19
	<b>Total Regional Rural Banks</b>	<b>112</b>	<b>105</b>	<b>93</b>	<b>86</b>	<b>19</b>	<b>19</b>
41	AU Small Finance bank	0	0	0	0	0	0
42	Annapurna Finance Pvt. Ltd.	0	0	0	0	0	0
43	CENTRUM MICROCREDIT LTD	0	0	0	0	0	0
44	Ujjivan Small Finance Bank	0	0	0	0	0	0
45	Equitas Small Finance Bank	0	0	0	0	0	0
46	Utkarsh Small Finance Bank	0	0	0	0	0	0
47	Jana Small Finance Bank	0	0	0	0	0	0
48	Fincare Small Finance Bank	0	0	0	0	0	0
49	Capital Small Finance Bank	0	0	0	0	0	0
	<b>Total Small Finance Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total Schedule Commercial Banks</b>	<b>3850</b>	<b>3654</b>	<b>3147</b>	<b>2938</b>	<b>703</b>	<b>716</b>
52	Cooperative Bank	3	3	0	0	3	3
53	No prefer/Having A/C outside Haryana	0	0	0	0	0	0
	<b>Grand Total</b>	<b>3853</b>	<b>3657</b>	<b>3147</b>	<b>2938</b>	<b>706</b>	<b>719</b>



Action Taken Report to last 167th SLBC Meeting							
MMAPUY						No of accounts	
Sr. No.	Name of Bank	168th SLBC		167th SLBC		Progress	
		Sanctioned by banks 167th SLBC (Report dt 20/04/2024)	Disbursed by banks (Report dt 20/04/2024)	Sanctioned by banks 165th SLBC (Report dt 29/01/2024)	Disbursed by banks (Report dt 29/01/2024)	Progress (sanction)	Progress (Disbursement)
1	AU SMALL FINANCE BANK	0	0	0	0	0	0
2	AXIS BANK LTD	470	259	458	218	12	41
3	BANDHAN BANK	0	0	0	0	0	0
4	BANK OF BARODA	895	676	884	616	11	60
5	BANK OF INDIA	321	234	320	211	1	23
6	BANK OF MAHARASHTRA	45	43	45	42	0	1
7	CANARA BANK	3287	2505	3347	2317	-60	188
8	Capital Small Finance Bank	0	0	0	0	0	0
9	CENTRAL BANK OF INDIA	1444	998	1408	934	36	64
10	CSB BANK LTD	0	0	0	0	0	0
11	DCB BANK LIMITED	0	0	0	0	0	0
12	District Co-operative Bank	1027	982	1019	956	8	26
13	FEDERAL BANK	7	6	6	5	1	1
14	HDFC BANK LTD	1247	915	1200	829	47	85
15	IOCI BANK	119	72	120	72	-1	0
16	IDBI BANK LTD	177	110	173	98	4	12
17	IDFC FIRST BANK LIMITED	0	0	0	0	0	0
18	INDIAN BANK	690	581	763	565	-73	16
19	INDIAN OVERSEAS BANK	91	82	86	76	5	6
20	INDUSIND BANK	112	84	108	78	4	6
21	JAMMU AND KASHMIR BANK LTD	2	2	2	2	0	0
22	Jana Small Finance Bank	0	0	0	0	0	0
23	KARNATAKA BANK	0	0	0	0	0	0
24	Karur Vysya Bank Ltd.	0	0	0	0	0	0
25	KOTAK MAHINDRA BANK LTD	3	0	3	0	0	0
26	LAKSHMI VILAS BAK	0	0	0	0	0	0
27	PUNJAB & SIND BANK	732	560	728	523	4	37
28	PUNJAB NATIONAL BANK	12575	10905	12965	10177	-390	728
29	RBL BANK LTD	0	0	0	0	0	0
30	SARVA HARYANA GRAMIN BANK	12215	9960	12218	9501	-3	459
31	SOUTH INDIAN BANK	0	0	0	0	0	0
32	STATE BANK OF INDIA	8026	6805	8025	6308	1	497
34	THE NAINITAL BANK LTD	1	1	1	1	0	0
35	UCO BANK	806	683	804	669	2	14
36	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0
37	UNION BANK OF INDIA	1806	1375	1825	1297	-19	78
38	UTKARSH SMALL FINANCE BANK LIMITED	0	0	0	0	0	0
39	YES BANK LTD	23	17	23	13	0	4
	<b>Total</b>	<b>46094</b>	<b>37780</b>	<b>46531</b>	<b>35508</b>	<b>-410</b>	<b>2347</b>

**Action Taken Report to 167th Sub-Committee Meeting on  
Agriculture**

**District Level KCC Campaign for Animal Husbandry cumulative position since  
launch of Campaign from November 2021**

Sr. No.	Bank Name	Applications Sanctioned 167th SLBC	Applications Sanctioned 168th SLBC	Progress since last SLBC
1	Bank of Baroda	785	990	225
2	Bank of India	503	593	90
3	Bank of Maharashtra	45	56	11
4	Canara Bank	2008	2816	808
5	Central Bank of India	1595	1733	138
6	Cooperative Bank	234	287	53
7	IDBI Bank	85	100	15
8	Indian Bank	797	868	71
9	Indian Overseas Bank	75	92	17
10	Jammu & Kashmir Bank Ltd	0	0	0
11	Punjab & Sind Bank	685	803	118
12	Punjab National Bank	38715	42770	4055
13	State Bank of India	9404	11356	1952
14	UCO Bank	457	506	49
15	Union Bank of India	2156	2320	164
	<b>Grand Total</b>	<b>57524</b>	<b>65290</b>	<b>7766</b>

**District Level KCC Campaign for Fisheries cumulative position since launch of  
Campaign from November 2021**

Sr. No.	Bank Name	Applications Sanctioned 167th SLBC	Applications Sanctioned 168th SLBC	Progress since last SLBC
1	Bank of Baroda	3	3	0
2	Bank of India	5	5	0
3	Bank of Maharashtra	0	0	0
4	Canara Bank	27	30	3
5	Central Bank of India	15	15	0
6	Cooperative Bank	4	6	2
7	IDBI Bank Ltd.	1	1	0
8	Indian Bank	3	4	1
9	Indian Overseas Bank	2	2	0
10	Jammu & Kashmir Bank Ltd	0	0	0
11	Punjab & Sind Bank	3	3	0
12	Punjab National Bank	117	141	24
13	State Bank of India	57	62	5
14	UCO Bank	3	5	2
15	Union Bank of India	21	23	2
	<b>Grand Total</b>	<b>261</b>	<b>300</b>	<b>39</b>

**Agri Infrastructure Fund (Progress since 167th Sub-Committee Meeting)**

Sr. No.	Name of Bank	Sanctioned by banks 167th SLBC	Sanctioned by banks 168th SLBC	Progress (sanction)
1	HDFC Bank	147.06	228.49	81.43
2	Punjab National Bank	76.67	156.33	79.66
3	STATE BANK OF INDIA	109.67	175.70	66.03
4	Canara Bank	39.47	155.08	115.61
5	Kotak Mahindra Bank	12.12	19.33	7.21
6	UCO Bank	10.49	25.44	14.95
7	Indian Bank	4.00	14.70	10.70
8	Central Bank Of India	18.47	28.50	10.03
9	Axis Bank	44.68	53.10	8.42
10	Bank Of Baroda	3.94	10.49	6.55
11	Union Bank of India	68.27	98.19	29.92
12	Bank Of India	9.94	26.11	16.17
13	ICICI Bank	31.87	32.99	1.12
14	Sarva Haryana Gramin Bank	2.81	4.23	1.42
15	Bank of Maharashtra	6.06	6.06	0.00
16	Punjab and Sind Bank	4.84	9.08	4.24
17	AU Small Fin Bank	0.00	0.00	0.00
18	Indusind Bank	0.00	0.00	0.00
19	YES BANK LTD	0.00	0.00	0.00
20	Indian Overseas Bank	1.90	1.90	0.00
21	J&K Bank	0.00	0.00	0.00
22	HARCO Bank	1.79	1.79	0.00
23	Federal Bank Ltd	0.00	0.00	0.00
23	SIB	1.15	1.15	0.00
24	IDBI BANK LTD	1.22	1.65	0.43
	<b>TOTAL</b>	<b>596.42</b>	<b>1050.31</b>	<b>453.89</b>

## PROGRESS UNDER PHUDY AS AT 31.03.2024 IN THE STATE OF HARYANA

Bankname	Rural		Urban		Male		Female		Total	Deposits held in the A/c (Rupees in crores)	% Rupy Card Issued	Rupy Card Activated	% Rupy Card Issued	Rupy Card Activated	% Rupy Card Issued	Rupy Card Activated	% Auditor Seeded
	Rural	Urban	Male	Female	Male	Female											
BANK OF BARODA	62,647	4,63,750	5,27,574	3,83,154	9,10,828				535.69	6,16,566	68	1,48,413	24	8,66,018	95		
BANK OF INDIA	24,644	1,22,109	1,30,751	95,615	2,26,390				123.60	2,07,217	92	1,36,569	66	2,16,322	96		
BANK OF MAHARASHTRA	14,952	72,681	48,176	39,757	87,633				51.91	63,516	72	63,516	100	85,333	97		
CANARA BANK	4,19,695	1,79,101	2,98,698	3,00,098	5,98,796				428.93	1,53,988	26	36,936	24	5,03,633	84		
CENTRAL BANK OF INDIA	1,83,424	1,16,817	1,45,617	1,54,624	3,00,241				175.95	1,17,592	39	1,17,592	100	2,11,575	70		
INDIAN BANK	65,363	2,61,907	1,75,180	1,52,156	3,27,360				189.24	1,66,935	51	56,489	34	2,42,027	74		
INDIAN OVERSEAS BANK	16,828	83,084	54,541	45,133	99,683				57.47	96,654	100	94,717	95	85,723	86		
PUNJAB NATIONAL BANK	7,74,796	13,04,959	9,93,434	10,86,188	20,79,755				1523.15	20,38,159	98	10,68,354	52	19,54,111	94		
PUNJAB & SIND BANK	1,23,890	85,158	96,218	1,12,779	2,09,048				56.53	4,318	2	4,241	98	1,61,424	77		
STATE BANK OF INDIA	4,65,443	14,36,912	9,75,820	9,20,043	19,02,355				746.28	15,59,900	82	2,46,572	16	14,57,883	77		
UCO BANK	1,57,101	73,379	1,12,277	1,17,836	2,30,480				168.51	1,16,870	51	60,826	52	2,19,785	95		
UNION BANK OF INDIA	3,33,870	3,28,178	3,24,950	3,37,072	6,62,022				220.07	3,17,483	48	3,15,727	99	5,46,731	83		
PUBLIC SECTOR BANKS	2042454	4528435	3883216	3750435	7634892				4277.34	54,61,098	72	23,49,952	43	65,50,765	86		
AXIS BANK	14,588	35,702	31,213	19,042	50,290				32.67	36,731	73	25,579	70	19,183	38		
BANDHAN BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
CATHOLIC SYRIAN BANK	0	190	315	255	570				0.38	181	32	99	55	570	100		
DCB	2	695	498	199	897				0.00	607	87	305	50	0	0	0	
DHAN LAXMI BANK	0	2	13	6	19				0.00	0	0	0	0	0	0	0	
FEDERAL BANK	4,992	4,110	4,500	4,602	9,102				5.89	3,216	35	1,381	43	4,226	46		
HDFC BANK	71,238	72,333	1,35,651	1,07,451	2,43,002				299.71	2,42,993	100	2,42,993	100	1,78,902	74		
ICICI BANK	94,378	55,953	64,981	66,215	1,51,196				42.72	1,43,268	95	77,551	54	76,807	51		
IDBI BANK	8,407	43,076	31,915	19,568	51,483				17.32	24,762	48	0	0	40,871	79		
IDFC BANK	345	1,923	1,741	526	2,267				1.40	1,134	50	70	6	2,259	100		
INDUSIND BANK	12,371	8,845	12,668	8,548	21,246				12.16	19,721	93	5,251	27	19,973	94		
J&K BANK	0	5,378	2,779	2,597	5,378				2.56	4,650	86	487	11	3,090	57		
KARNATAKA BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
KARUR VYSYA BANK	0	555	262	303	555				0.25	555	100	555	100	464	84		
KOTAK MAHINDRA BANK	1,865	32,304	22,273	11,696	34,159				3.79	19,392	57	46	0	32,544	95		
MAHATMA BANK	0	30	18	12	30				0.05	18	60	18	100	0	0	0	
RBL BANK LTD	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
SOUTH INDIAN BANK	0	622	319	303	622				0.45	179	29	114	64	527	85		
TAMILNAD MERCANTILE BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
YES BANK	11,535	1,548	6,434	4,649	13,083				3.15	13,019	100	7,356	57	5,819	44		
PRIVATE SECTOR BANKS	219721	263266	317470	266172	583679				422.01	5,10,456	87	3,61,825	71	3,85,235	66		
SARVA HARYANA GRAMIN BANK	10,74,616	5,94,051	7,51,296	9,17,371	16,68,667				0.00	9,38,302	56	9,19,196	98	15,32,088	92		
REGIONAL RURAL BANKS	1074616	594051	751296	917371	1668667				0.00	9,38,302	56	9,19,196	98	15,32,088	92		
RAJ SMALL FINANCE BANK	1,342	14,771	12,085	4,028	16,113				8.39	15,949	99	11,389	71	1,750	11		
CAPITAL SMALL FINANCE BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
EQUITAS BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
JANA SMALL FINANCE	110	87	114	83	197				0.00	197	100	197	100	174	88		
LULUVAN SMALL FINANCE BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
LUTKARSH SMALL FINANCE BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
SMALL FINANCE BANKS	1452	14858	12189	4111	16310				8.39	16,146	99	11,586	72	1924	12		
SCHEDULE COMM BANKS	3938243	5400610	4964181	4938089	9903548				4707.74	6926002	70	3642559	53	8470012	86		
HARCO BANK	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
HSARDB	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
CO-OPERATIVE BANKS	0	0	0	0	0				0.00	0	0	0	0	0	0	0	
TOTAL	3938243	5400610	4964181	4938089	9903548				4707.74	6926002	70	3642559	53	8470012	86		

## PROGRESS UNDER PMJDY AS AT 31.03.2024 IN THE STATE OF HARYANA

District Name	Rural	Urban	Male	Female	Total	Deposits held in the A/c (Rupees in crores)	Rupay Card issued	%age rupay card issued	Repay Card Activated	%age Rupay Card Activated	Aadhar Seeded	%age Aadhar seeded
AMBALA	1,80,172	2,01,868	1,76,271	2,11,274	3,89,595	218.01	2,53,520	65	1,28,772	51	3,32,011	85
BHIWANI	1,90,430	1,80,613	1,70,837	2,02,286	3,73,149	122.49	2,49,627	67	1,86,905	75	3,23,549	87
CHARKI DADRI	93,085	31,044	58,892	70,687	1,29,582	41.94	88,832	69	64,128	72	1,08,911	84
FARIDABAD	1,24,732	6,02,487	4,89,474	3,81,095	8,80,847	398.36	6,67,060	76	2,50,649	38	7,82,777	89
FATEHABAD	2,06,390	1,82,341	1,95,461	2,23,000	4,18,502	129.09	2,93,700	70	1,52,381	52	3,62,032	87
GURUGRAM	1,69,761	7,10,951	6,89,652	2,88,942	9,78,801	465.54	7,54,475	77	3,44,222	46	8,02,072	82
HISAR	2,86,638	3,07,156	2,80,281	3,34,733	6,15,129	296.25	4,45,155	72	2,28,649	51	5,19,887	85
JHALJAR	1,21,194	1,18,603	1,28,145	1,18,545	2,46,704	163.50	1,73,388	70	93,239	54	2,03,439	82
JIND	1,59,964	2,58,126	1,93,659	2,42,863	4,36,556	266.05	3,37,065	77	1,74,152	52	3,86,082	88
KAITHAL	1,47,533	3,14,091	2,18,599	2,64,587	4,83,235	214.72	3,63,078	75	1,80,742	50	4,15,962	86
KARNAL	3,07,132	3,11,184	2,80,384	3,63,120	6,33,557	348.12	4,37,317	69	2,13,254	49	5,45,432	86
KURUKSHETRA	1,96,841	1,59,101	1,76,978	2,11,535	3,88,603	202.34	2,70,169	70	1,39,322	52	3,39,109	87
MAHENDRAGARH	1,57,632	67,768	1,14,169	1,24,175	2,38,373	103.40	1,70,107	71	1,09,905	65	1,97,500	83
NUH	2,11,949	2,94,697	2,73,944	2,54,037	5,28,024	109.03	2,97,403	56	1,89,581	64	4,39,959	83
PALWAL	1,61,945	2,08,838	1,90,617	2,11,742	4,02,426	162.37	2,34,148	58	1,43,182	61	3,52,167	88
PANCHKULA	83,192	1,18,425	1,03,688	1,02,525	2,06,185	111.67	1,20,709	59	65,034	54	1,67,599	81
PANIPAT	1,74,405	3,77,645	2,79,108	2,81,827	5,61,027	288.32	3,71,638	66	1,69,610	46	4,97,464	89
REWARI	1,35,157	1,20,475	1,32,338	1,29,271	2,61,627	130.52	1,80,592	61	98,307	61	2,11,869	81
ROHTAK	91,011	1,66,908	1,24,757	1,34,295	2,59,079	177.43	1,85,843	72	95,194	51	2,22,653	86
SIRSA	2,83,243	2,33,799	2,51,949	2,98,954	5,50,970	204.71	4,02,795	73	2,21,360	55	4,71,371	86
SONIPAT	2,17,673	1,80,988	2,07,611	2,12,443	4,20,110	270.43	2,89,778	69	1,59,903	55	3,50,868	84
YAMUNANAGAR	2,38,154	2,53,502	2,25,457	2,76,153	5,01,666	283.46	3,59,603	72	2,34,068	65	4,37,299	87
TOTAL	3938243	5400610	4964181	4938089	9903548	4707.74	6926002	70	3642559	53	84,70,012	86

## PROGRESS UNDER AADHAAR AUTHENTICATION AS AT 31.03.2024 HARYANA

Bankname	No Of Operative Casa	No Of Aadhar Seeded Casa	No Of Authenticated Casa
BANK OF BARODA	1537313	1754593	1278375
BANK OF INDIA	561593	541338	491572
BANK OF MAHARASHTRA	218556	215938	1895
CANARA BANK	2454816	2323192	428665
CENTRAL BANK OF INDIA	1246924	669089	883382
INDIAN BANK	996843	629966	0
INDIAN OVERSEAS BANK	301227	262699	251807
PUNJAB NATIONAL BANK	7322506	6722023	594501
PUNJAB & SIND BANK	563484	427766	278165
STATE BANK OF INDIA	7298516	3707545	3109619
UCO BANK	550351	713710	713710
UNION BANK OF INDIA	1708733	92361	999028
<b>PUBLIC SECTOR BANKS</b>	<b>24760862</b>	<b>18060220</b>	<b>9030719</b>
AXIS BANK	1775664	521832	1098393
BANDHAN BANK	218932	187678	146929
CATHOLIC SYRIAN BANK	7819	9639	2385
DCB	23488	18235	1540
DHAN LAXMI BANK	3488	3405	2734
FEDERAL BANK	107510	100518	78302
HDFC BANK	3061621	1671633	1533767
ICICI BANK	1830183	1047929	916603
IDBI BANK	387097	303780	176833
IDFC BANK	319827	290236	290236
INDUSIND BANK	1087835	634790	634790
J&K BANK	42604	9837	8282
KARNATAKA BANK	0	0	0
KARUR VYSYA BANK	206	464	13
KOTAK MAHINDRA BANK	1393186	1374006	143028
NAINITAL BANK	0	0	0
RBL BANK LTD.	149306	143398	1779
SOUTH INDIAN BANK	0	0	0
TAMILNAD MERCENTILE BANK	6287	891	895
YES BANK	521740	418971	367136
<b>PRIVATE SECTOR BANKS</b>	<b>10936793</b>	<b>6737242</b>	<b>5403645</b>
SARVA HARYANA GRAMIN BANK	4067965	3716090	2003407
<b>REGIONAL RURAL BANKS</b>	<b>4067965</b>	<b>3716090</b>	<b>2003407</b>
AU SMALL FINANCE BANK	181277	6002	138688
CAPITAL SMALL FINANCE BANK	0	0	0
EQUITAS BANK	96216	16472	0
JANA SMALL FINANCE	214961	209079	138696
SHIVALIK SMALL FINANCE BANK LIMITED	629	629	629
UJJIVAN SMALL FINANCE BANK	525182	520723	520723
UTKARSH SMALL FINANCE BANK	78364	24523	0
<b>SMALL FINANCE BANKS</b>	<b>1096629</b>	<b>777428</b>	<b>798736</b>
<b>SCHEDULE COMM BANKS</b>	<b>40862249</b>	<b>29290980</b>	<b>17236507</b>
HARCO BANK	1354538	1189307	599557
HSARDB	0	0	0
<b>CO-OPERATIVE BANKS</b>	<b>1354538</b>	<b>1189307</b>	<b>599557</b>
<b>Total</b>	<b>42216787</b>	<b>30480287</b>	<b>17836064</b>



## PROGRESS UNDER AADHAAR AUTHENTICATION AT 31.03.2024 FOR : HARYANA

District Name	No Of Operative Casa	No Of Aadhar Seeded Casa	No Of Authenticated Casa
AMBALA	1860983	1304663	872212
BHIWANI	1913482	1212036	716621
CHARKI DADRI	666370	459601	277962
FARIDABAD	3361824	2588778	1422678
FATEHABAD	1293112	1011699	541367
GURUGRAM	6304025	4657105	3354966
HISAR	2329741	1770986	885670
JHAJJAR	1277676	983130	548140
JIND	1607403	1290724	707590
KAITHAL	1406440	1097744	557292
KARNAL	2212342	1717671	820445
KURUKSHETRA	1478891	1119377	598405
MAHENDRAGARH	1126898	856875	429515
NUH	970897	803323	398659
PALWAL	1088107	917080	405442
PANCHKULA	1190569	802569	516354
PANIPAT	1866574	1475135	904483
REWARI	1425469	1078725	632154
ROHTAK	1544085	1154874	602915
SIRSA	1791810	1304135	718723
SONIPAT	1996568	1529340	802929
YAMUNANAGAR	1794788	1252356	122514
<b>TOTAL</b>	<b>42216787</b>	<b>30480287</b>	<b>17836064</b>

## ANNEXURE 3

## Position of FI &amp; Banking/BC Outlet as at 31.03.2024 IN THE STATE OF HARYANA

Bank Name	Total Banking Outlets/BC Outlet	Of which, fixed point BC Outlets	Other BC Outlets	No. of Inactive BCs
BANK OF BARODA	26	41	93	0
BANK OF INDIA	340	340	0	0
BANK OF MAHARASHTRA	7	0	7	0
CANARA BANK	357	357	0	220
CENTRAL BANK OF INDIA	159	0	159	411
INDIAN BANK	490	225	0	0
INDIAN OVERSEAS BANK	180	0	115	0
PUNJAB NATIONAL BANK	1150	1150	0	0
PUNJAB & SIND BANK	33	25	43	0
STATE BANK OF INDIA	1891	1844	147	707
UCO BANK	59	59	0	0
UNION BANK OF INDIA	213	213	0	0
<b>PUBLIC SECTOR BANKS</b>	<b>5005</b>	<b>4254</b>	<b>564</b>	<b>1338</b>
AXIS BANK	2524	33	2491	0
BANDHAN BANK	0	0	0	0
CATHOLIC SYRIAN BANK	0	0	1	0
CITY UNION BANK	0	0	0	0
DCB	0	0	0	0
DHAN LAXMI BANK	0	0	2	0
FEDERAL BANK	28	0	0	0
HDFC BANK	1473	1383	90	376
ICICI BANK	247	247	0	0
IDBI BANK	8	8	0	0
IDFC BANK	117	35	82	9
INDUSIND BANK	633	6	627	0
J&K BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
KARUR VYSYA BANK	0	0	0	0
KOTAK MAHINDRA BANK	359	0	359	0
NAINITAL BANK	0	0	0	0
RBL BANK LTD	0	0	0	0
SOUTH INDIAN BANK	0	1	5	0
TAMILNAD MERCANTILE BANK	0	0	0	0
YES BANK	18420	20	18400	4390
<b>PRIVATE SECTOR BANKS</b>	<b>23806</b>	<b>1731</b>	<b>22067</b>	<b>4775</b>
SARVA HARYANA GRAMIN BANK	995	349	646	224
<b>REGIONAL RURAL BANKS</b>	<b>995</b>	<b>349</b>	<b>646</b>	<b>224</b>
AJ SMALL FINANCE BANK	8	8	0	0
CAPITAL SMALL FINANCE BANK	0	0	0	0
EQUITAS BANK	0	0	0	0
JANA SMALL FINANCE	0	0	0	0
SHIVALIK SMALL FINANCE BANK LIMITED	2	2	0	0
UJJVAN SMALL FINANCE BANK	0	0	0	0
UTKARSH SMALL FINANCE BANK	0	0	0	0
<b>SMALL FINANCE BANKS</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>0</b>
<b>SCHEDULE COMM BANKS</b>	<b>29815</b>	<b>6344</b>	<b>23267</b>	<b>6337</b>
HARCO BANK	246	26	0	0
INDIAN POST PAYMENT BANK	2681	2681	0	0
AIRTEL PAYMENTS BANK	12416	0	12416	0
FINO PAYMENTS BANK	8556	0	8556	0
PAYTM BANK	4062	0	4062	0
NSDL BANK	370	0	370	0
<b>TOTAL</b>	<b>58146</b>	<b>9051</b>	<b>48671</b>	<b>6337</b>

## PROGRESS UNDER SURAKSHA BIMA YOJANA AT 31.03.2024 FOR HARYANA

Bankname	Total No. of Enrolment under PMJJBY	Total No of renewals under PMJJBY	Total No. of Enrolment under PMSBY	Total No. of renewals under PMSBY	Total No. of Enrolment under APY	Total
BANK OF BARODA	107156	22223	320186	83136	69001	495343
BANK OF INDIA	66179	38321	158419	104201	34141	258739
BANK OF MAHARASHTRA	30361	6803	60818	16835	10973	102152
CANARA BANK	225715	0	682295	0	133759	1041769
CENTRAL BANK OF INDIA	77224	60786	237189	173399	9907	324320
INDIAN BANK	115576	37171	244651	91449	45196	405423
INDIAN OVERSEAS BANK	14376	8080	41755	27535	6635	62766
PUNJAB NATIONAL BANK	516347	402859	1498099	1295381	182335	2196781
PUNJAB & SIND BANK	73271	37461	183701	114001	22879	279851
STATE BANK OF INDIA	657788	403971	1561519	1096736	239054	2458361
UCO BANK	55130	30110	104842	5537	29017	188989
UNION BANK OF INDIA	192634	187193	708291	695064	91929	990854
<b>PUBLIC SECTOR BANKS</b>	<b>2131757</b>	<b>1234978</b>	<b>5799765</b>	<b>3703274</b>	<b>873826</b>	<b>8805348</b>
AXIS BANK	14444	7228	49158	28254	72908	136510
BANDHAN BANK	0	0	0	0	0	0
CATHOLIC SYRIAN BANK	32	15	699	671	43	774
CITY UNION BANK	0	0	0	0	0	0
DCB	0	18	0	29	139	139
DHAN LAXMI BANK	12	0	19	0	39	70
FEDERAL BANK	243	0	514	0	0	757
HDFC BANK	93016	38667	225745	96450	71623	390384
ICICI BANK	83972	91	106547	1829	5146	195665
IDBI BANK	27204	9585	62228	24603	25278	114710
IDFC BANK	379	34	2476	275	830	3685
INDIAN POST PAYMENT BANK	0	0	0	0	0	0
INDUSIND BANK	3907	810	12974	1005	210	17091
J&K BANK	1106	599	1935	1227	338	3379
KARNATAKA BANK	0	0	0	0	0	0
KARUR VYSYA BANK	0	0	0	0	0	0
KOTAK MAHINDRA BANK	8337	2753	15697	4273	4305	28339
NAINITAL BANK	8	0	0	8	96	104
RBL BANK LTD.	99	24	251	35	83	433
SOUTH INDIAN BANK	0	0	0	0	0	0
TAMILNAD MERCENTILE BANK	55	0	639	0	697	1391
YES BANK	1386	641	3239	1036	10803	15428
<b>PRIVATE SECTOR BANKS</b>	<b>234200</b>	<b>60465</b>	<b>482121</b>	<b>159695</b>	<b>192538</b>	<b>908859</b>
SARVA HARYANA GRAMIN BANK	864694	346364	1969312	1112300	245474	3079480
<b>REGIONAL RURAL BANKS</b>	<b>864694</b>	<b>346364</b>	<b>1969312</b>	<b>1112300</b>	<b>245474</b>	<b>3079480</b>
AU SMALL FINANCE BANK	3338	0	5855	0	5501	14694
CAPITAL SMALL FINANCE BANK	0	0	0	0	0	0
EQUITAS BANK	0	5	13	6	0	13
JANA SMALL FINANCE	0	0	0	0	0	0
UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0
UTKARSH SMALL FINANCE BANK	0	0	0	0	0	0
<b>SMALL FINANCE BANKS</b>	<b>3338</b>	<b>5</b>	<b>5868</b>	<b>6</b>	<b>5501</b>	<b>14707</b>
<b>SCHEDULE COMM BANKS</b>	<b>3233989</b>	<b>1641812</b>	<b>8257066</b>	<b>4975275</b>	<b>1317339</b>	<b>12808394</b>
HARCO BANK	39501	40756	102716	110452	3635	145852
HSARDB	0	0	0	0	0	0
<b>CO-OPERATIVE BANKS</b>	<b>39501</b>	<b>40756</b>	<b>102716</b>	<b>110452</b>	<b>3635</b>	<b>145852</b>
<b>Total</b>	<b>3273490</b>	<b>1682568</b>	<b>8359782</b>	<b>5085727</b>	<b>1320974</b>	<b>12954246</b>

## PROGRESS UNDER SURAKSHA BIMA YOJANA AT 31.03.2024 FOR HARYANA

District Name	Total No. of Enrolment under PMJJBY	Total No of renewals under PMJJBY	Total No. of Enrolment under PMSBY	Total No. of renewals under PMSBY	Total No. of Enrolment under APY	Total
AMBALA	131528	69190	379130	233127	59954	570612
BHIWANI	162691	84454	395506	245752	43665	601862
CHARKI DADRI	79074	51545	179629	134009	16366	275069
FARIDABAD	200642	95458	540620	297112	109699	850961
FATEHABAD	129433	66425	337545	212606	42793	509771
GURUGRAM	280015	149161	712552	432043	185291	1177858
HISAR	233046	128006	608755	393215	76206	918007
JHAJJAR	98040	53726	268310	168773	40777	407127
JIND	136515	85150	343902	240610	51576	531993
KAITHAL	140055	73660	362659	229405	50320	553034
KARNAL	197334	96038	516042	297941	80469	793845
KURUKSHETRA	128244	65687	337653	201932	51400	517297
MAHENDRAGARH	137276	78798	294315	196415	28978	460569
NUH	83728	28828	236267	123324	54514	374509
PALWAL	84192	33815	239609	122688	43081	366882
PANCHKULA	71148	40700	216515	135855	43998	331661
PANIPAT	162633	86443	392140	234133	60805	615578
REWARI	132541	75433	294141	185302	39851	466533
ROHTAK	116385	64319	312817	193697	48828	478030
SIRSA	161241	87809	455521	300381	55569	672331
SONIPAT	164200	84137	432507	260601	71052	667759
YAMUNANAGAR	243529	83786	503647	246806	65782	812958
<b>Total</b>	<b>3273490</b>	<b>1682568</b>	<b>8359782</b>	<b>5085727</b>	<b>1320974</b>	<b>12954246</b>

## SATURATION DRIVE IN PMJDY

Bank Name	PMUJBY - Number of Eligible PMJDY A/C Holders for PMUJBY	PMUJBY - Enrolled till 30- 09-2021	PMUJBY - Enrollment during 01-10- 2021 to 31.03.2024	PMUJBY-Total Enrollment as on 31.03.2024	%age achievement	PMUJBY - Number of Eligible PMJDY A/C Holders for PMUJBY	PMUJBY - Enrolled till 30- 09-2021	PMUJBY - Enrollment during 01-10- 2021 to till Date	PMUJBY-Total Enrollment as on 31.03.2024	%age achievement
Bank of Baroda	166771	3745	81586	85331	51%	171805	5789	122093	127882	74.43%
Bank of India	20538	8063	7726	15789	77%	22602	8220	7595	15815	69.97%
Bank of Maharashtra	4420	3511	910	4421	100%	3420	2662	783	3445	100.73%
Canara Bank	106308	10142	63574	73716	69%	135889	35323	98198	133521	98.26%
Central Bank of India	36527	9558	26596	36154	99%	51158	31291	19706	50997	99.69%
Indian Bank	37488	4003	12697	16700	45%	44840	8902	20921	29823	66.51%
Indian Overseas Bank	26499	1325	4529	5854	22%	34932	5397	10643	16040	45.92%
Punjab & Sind Bank	29667	3144	2255	5399	18%	41626	9414	5078	14492	34.81%
Punjab National Bank	722909	137393	273235	410628	57%	974799	388816	585983	974799	100.00%
State Bank of India	357776	38742	262630	301372	84%	455821	88987	366834	455821	100.00%
UCO Bank	44395	9155	18474	27629	62%	61285	18549	24513	43062	70.27%
Union Bank of India	57626	1134	53914	55048	96%	58783	9830	48953	58783	100.00%
Jammu & Kashmir Bank Ltd	1668	119	22	141	8%	2159	152	29	181	8.38%
<b>TOTAL</b>	<b>1612592</b>	<b>230034</b>	<b>808148</b>	<b>1038182</b>	<b>64%</b>	<b>2059119</b>	<b>613332</b>	<b>1311329</b>	<b>1924661</b>	<b>93.47%</b>

## SATURATION DRIVE IN PMMY

Bank Name	Number of Eligible PMMY Borrowers for PMUJBY	PMUJBY Enrolled till 30- 09-2021	PMUJBY Enrolled 01.10.2021 to 31.03.2024	PMUJBY Total Enrolled till 31.03.2024	% age target achieved	Number of Eligible PMMY Borrowers for PMSBY	PMSBY Enrolled till 30- 09-2021	PMSBY Enrolled 01.10.2021 to 31.03.2024	PMSBY Total Enrolled till 31.03.2024	% age target achieved
Bank of Baroda	3746	472	2045	2517	67.19%	4685	1081	2998	4079	87.07%
Bank of India	5613	450	2174	2624	46.75%	9318	2507	4887	7394	79.35%
Bank of Maharashtra	1505	402	100	502	33.36%	1971	906	282	1188	60.27%
Canara Bank	19642	2341	4863	7204	36.68%	23831	5372	8781	14153	59.39%
Central Bank of India	1678	285	1297	1582	94.28%	1945	491	1450	1941	99.79%
Indian Bank	2917	585	1170	1755	60.16%	3613	986	1878	2864	79.27%
Indian Overseas Bank	1232	183	892	1075	87.26%	1415	179	1236	1415	100.00%
Punjab & Sind Bank	1729	237	799	1036	59.92%	2080	421	1374	1795	86.30%
Punjab National Bank	135637	21980	33585	55565	40.97%	199264	98123	41918	140041	70.28%
State Bank of India	10325	1021	9304	10325	100.00%	12422	1903	10519	12422	100.00%
UCO Bank	5293	1117	3604	4721	89.19%	6265	1946	4319	6265	100.00%
Union Bank of India	9625	345	9280	9625	100.00%	8422	1105	7317	8422	100.00%
Jammu & Kashmir Bank Ltd	57	7	24	31	54.39%	90	10	28	38	42.22%
<b>TOTAL</b>	<b>198999</b>	<b>29425</b>	<b>69137</b>	<b>98562</b>	<b>49.53%</b>	<b>275321</b>	<b>115030</b>	<b>86987</b>	<b>202017</b>	<b>73.38%</b>



## Progress under PMMY -Disbursement from 01.04.2023 to 31.03.2024 IN THE STATE OF HARYANA

Bankname	Amt in Crores					
	Shishu		Kishor		Tarun	
	No.	Amt.	No.	Amt.	No.	Amt.
BANK OF BARODA	308	1.38	1096	31.67	698	60.93
BANK OF INDIA	3742	4.69	1685	31.73	614	51.25
BANK OF MAHARASHTRA	185	0.32	544	9.93	188	13.91
CANARA BANK	14902	21.70	14311	301.70	3950	337.85
CENTRAL BANK OF INDIA	4884	55.84	2966	39.58	1053	71.08
INDIAN BANK	6732	8.02	2286	28.19	593	40.38
INDIAN OVERSEAS BANK	402	0.57	128	3.26	40	3.09
PUNJAB NATIONAL BANK	24889	37.01	20554	313.54	3111	222.48
PUNJAB & SIND BANK	2196	2.93	459	9.21	120	9.90
STATE BANK OF INDIA	22585	51.19	14915	223.32	3856	295.83
UCO BANK	689	0.94	287	4.68	76	5.51
UNION BANK OF INDIA	9830	16.51	22886	403.85	3468	292.56
<b>PUBLIC SECTOR BANKS</b>	<b>91344</b>	<b>201.10</b>	<b>82117</b>	<b>1400.66</b>	<b>17767</b>	<b>1404.78</b>
AXIS BANK	9422	39.48	3208	76.06	1561	130.38
BANDHAN BANK	16250	63.64	31172	338.42	4	0.12
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00
CITY UNION BANK	0	0.00	0	0.00	0	0.00
DCB	1690	6.38	166	0.99	0	0.00
DHAN LAXMI BANK	0	0.00	0	0.00	0	0.00
FEDERAL BANK	22	0.07	62	0.97	26	2.20
HDFC BANK	0	0.00	114950	2172.89	0	0.00
ICICI BANK	175	0.74	4005	101.81	2144	161.63
IDBI BANK	383	0.52	306	8.33	425	32.16
IDFC BANK	14817	55.60	11909	217.68	886	58.49
INDIAN POST PAYMENT BANK	0	0.00	0	0.00	0	0.00
INDUSIND BANK	70222	246.42	36556	342.28	737	40.83
J&K BANK	90	0.12	82	2.31	29	2.17
KARNATAKA BANK	0	0.00	0	0.00	0	0.00
KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00
NAINITAL BANK	0	0.00	0	0.00	0	0.00
RBL BANK LTD.	19113	77.85	0	0.00	0	0.00
SOUTH INDIAN BANK	0	0.00	0	0.00	5	0.14
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0.00
YES BANK	9899	38.56	9527	61.90	250	17.96
<b>PRIVATE SECTOR BANKS</b>	<b>142053</b>	<b>529.38</b>	<b>211943</b>	<b>3323.65</b>	<b>6067</b>	<b>446.12</b>
SARVA HARYANA GRAMIN BANK	8952	26.73	34170	498.56	1236	72.49
<b>REGIONAL RURAL BANKS</b>	<b>8952</b>	<b>26.73</b>	<b>34170</b>	<b>498.56</b>	<b>1236</b>	<b>72.49</b>
AJ SMALL FINANCE BANK	8	0.01	1498	50.98	1913	135.19
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00
EQUITAS BANK	9644	47.58	0	0.00	0	0.00
JANA SMALL FINANCE	991	4.38	70	0.50	0	0.00
UJJIVAN SMALL FINANCE BANK	72889	332.59	87197	826.97	0	0.00
UTKARSH SMALL FINANCE BANK	28057	115.00	11237	70.73	0	0.00
<b>SMALL FINANCE BANKS</b>	<b>111569</b>	<b>499.55</b>	<b>100002</b>	<b>949.19</b>	<b>1913</b>	<b>135.19</b>
<b>SCHEDULE COMM BANKS</b>	<b>353918</b>		<b>428232</b>		<b>26983</b>	
HARCO BANK	0	0.00	0	0.00	0	0.00
HSARDB	0	0.00	0	0.00	0	0.00
CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00
<b>TOTAL</b>	<b>353918</b>	<b>1256.76</b>	<b>428232</b>	<b>6172.06</b>	<b>26983</b>	<b>2058.57</b>

## ANNEXURE 6.2

Rupees in crores

## Progress under PMMY -Disbursement from 01.04.2023 TO 31.03.2024 IN THE STATE OF HARYANA

District Name	Shishu		Kishor		Tarun	
	No.	Amt.	No.	Amt.	No.	Amt.
AMBALA	20240	79.96	20956	269.09	1519	117.37
BHIWANI	11139	37.90	35337	502.36	939	68.29
CHARKI DADRI	1846	6.71	7501	121.27	354	25.98
FARIDABAD	18145	55.51	15886	207.77	2366	187.97
FATEHABAD	15548	60.51	19394	276.72	658	48.12
GURUGRAM	35538	110.41	18127	507.60	3376	266.78
HISAR	13588	43.78	28995	424.96	1607	125.74
JHAJJAR	11653	42.68	16828	219.06	838	61.19
JIND	18796	74.10	30766	437.31	1187	87.33
KAITHAL	11754	44.20	21392	343.11	813	59.52
KARNAL	31730	115.62	27544	408.74	1983	145.26
KURUKSHETRA	23007	89.03	17032	249.69	1047	78.37
MAHENDRAGARH	8710	31.81	18918	243.93	740	56.44
NUH	3141	6.78	3201	45.16	231	17.03
PALWAL	10599	37.85	16229	189.92	717	52.33
PANCHKULA	4670	10.98	4370	68.60	1153	86.97
PANIPAT	26529	107.24	22825	299.60	1755	137.72
REWARI	15620	54.17	20839	221.90	883	66.91
ROHTAK	10686	33.55	12903	197.27	988	75.40
SIRSA	20811	78.20	31252	430.55	1072	80.74
SONIPAT	20023	69.74	17561	238.30	1286	101.12
YAMUNANAGAR	20145	66.04	20376	269.16	1471	111.99
<b>TOTAL</b>	<b>353918</b>	<b>1256.76</b>	<b>428232</b>	<b>6172.06</b>	<b>26983</b>	<b>2058.57</b>

Amt in Crore

## PMY : TOTAL OUTSTANDING &amp; NPA AT 31.03.2024 FOR - HARYANA

Banks Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5,00,000)			Tarun (Loans from Rs. 5,00,001 to Rs. 10,00,000)			Total (Shishu+ Kishore+ Tarun)							
	Total Outstanding as of			Total Outstanding as of			Total Outstanding as of			Total Outstanding as of							
	A/c	Amount	%	A/c	Amount	%	A/c	Amount	%	A/c	Amount	%					
BANK OF BARODA	1486	3.64	294	4460	73.23	756	11.77	1836	111.20	139	9.95	7762	186.07	1192	22.27	11.84	
BANK OF INDIA	3759	3.44	356	1717	30.94	89	1.91	628	48.10	35	3.14	6112	82.40	480	5.41	6.55	
BANK OF MUMBAI	307	0.51	177	1138	15.29	244	2.90	251	14.83	26	1.65	1776	30.02	397	4.78	15.93	
CANARA BANK	16707	24.74	2077	29241	459.37	4709	69.18	5728	431.52	652	44.54	61777	915.62	7936	119.26	13.03	
CENTRAL BANK OF INDIA	6538	81.62	1527	25.11	74.08	1095	10.07	1571	90.25	136	9.91	13862	245.90	2756	41.75	16.98	
INDIAN BANK	6989	6.86	825	1.21	4.67	90.54	12.94	18.56	950	62.83	232	17.05	130.32	2302	38.81	28.25	
INDIAN OVERSEAS BANK	2540	2.54	290	2277	71.70	500	6.14	577	34.02	67	5.51	5369	87.41	917	12.05	17.87	
PUNJAB NATIONAL BANK	40792	52.93	6583	13.14	57028	712.70	8703	102.17	9512	492.26	1117	68.49	100002	1527.92	15413	183.81	14.51
PUNJAB & SIND BANK	2821	3.31	482	3420	45.48	586	7.24	684	44.26	64	4.54	6695	93.08	1124	12.52	13.46	
STATE BANK OF INDIA	37642	76.54	7749	15.97	24967	302.24	5064	38.50	5027	299.00	628	15.01	67000	967.75	13441	73.51	11.01
UCO BANK	5040	6.07	1326	2.08	6807	17.50	1102	12.15	828	61.32	115	7.88	10270	126.08	2693	22.12	17.54
UNION BANK OF INDIA	36494	19.93	4237	5.50	34874	517.29	4328	33.74	5665	382.16	799	49.14	67254	919.36	9321	108.37	11.79
PUBLIC SECTOR BANKS	120747	232.94	26347	71.12	174892	2379.83	28472	336.83	33453	2662.15	3997	231.50	336693	4724.71	88834	642.64	13.80
AXIS BANK	16489	40.33	5218	1.26	6545	106.44	481	2.26	3294	191.84	227	2.50	26308	328.62	1934	5.26	1.90
BANDHAN BANK	15810	42.53	290	0.78	30137	270.87	262	2.71	2	0.06	0	0.00	45943	319.56	565	3.40	1.09
CATHOLIC STEAR BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
DCB	13393	31.36	601	0.63	1095	5.69	18	0.27	179	7.36	41	1.79	14637	45.03	681	2.69	5.97
DHANLAXMI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
FEDERAL BANK	40	0.15	12	0.26	80	1.07	3	0.03	49	1.45	1	0.06	182	2.66	18	0.13	5.03
HDFC BANK	94033	180.41	25992	29.79	33469	248.06	361	3.12	7360	317.87	178	7.75	134892	726.36	20101	42.85	5.00
IOB BANK	91	0.27	11	0.01	5062	37.45	302	1.07	4168	199.41	150	0.74	9341	297.14	483	1.95	0.95
ORI BANK	1699	0.89	225	0.17	1498	18.78	494	3.42	1000	80.78	59	2.51	4247	80.24	778	6.09	7.59
IOFC BANK	14291	41.21	137	0.40	11803	187.60	54	0.34	885	54.18	7	0.44	27579	202.99	198	1.80	0.64
INDUSIND BANK	70722	138.52	17788	23.08	36556	318.63	4157	18.47	737	108.85	72	2.28	107215	656.53	20977	41.80	7.38
JAY BANK	142	0.14	7	0.02	266	5.64	24	0.40	142	8.83	11	1.44	648	14.61	42	1.86	12.67
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
KARUR VYDYA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
KOTAK MAHINDRA BANK	1	0.00	0	0.00	523	0.96	30	0.24	523	2.74	25	0.26	1047	3.71	55	0.52	14.15
MAHANTAL BANK	0	0.00	0	0.00	3	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
OSB BANK LTD.	80999	114.74	5995	10.75	198	1.29	70	0.49	10	0.39	4	0.07	60275	116.41	5688	11.29	9.70
SOUTH INDIAN BANK	0	0.00	0	0.00	5	0.14	4	0.16	0	0.00	0	0.00	0	0.00	0	0.00	0.00
TAMILNADU MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
YES BANK	27267	51.46	426	0.27	11328	98.56	12	0.06	291	18.54	0	0.00	38916	126.46	447	0.64	0.50
PRIVATE SECTOR BANKS	26484	67.84	6143	13.64	13844	132.79	6279	26.58	18737	960.37	775	19.23	461743	2864.09	87734	118.05	4.68
SARVA HARYANA GRAMINI BANK	16469	43.50	1384	3.56	76740	973.86	3343	33.36	2704	118.21	118	5.52	56496	1135.56	4625	42.46	3.74
REGIONAL RURAL BANKS	16469	43.50	1384	3.56	76740	973.86	3343	33.36	2704	118.21	118	5.52	56496	1135.56	4625	42.46	3.74
AU SMALL FINANCE BANKS	11	0.01	3	0.00	2564	75.84	480	5.76	3448	175.59	183	5.12	7043	251.42	646	10.86	4.33
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
EDUTAS BANK	21694	47.53	4217	8.79	3324	17.14	39	0.23	0	0.00	0	0.00	24028	64.87	4256	9.02	13.96
JANA SMALL FINANCE	4489	8.63	1205	1.75	450	0.88	83	0.14	0	0.00	0	0.00	4889	9.50	1265	1.86	19.83
UJIAN SMALL FINANCE BANK	144186	281.64	5156	11.42	180966	980.09	3074	13.49	0	0.00	0	0.00	307556	1371.73	8200	24.91	1.82
UTPAPER SMALL FINANCE BANK	8510	152.09	5643	10.69	20181	87.24	1607	7.61	2	0.06	0	0.00	82265	239.89	6648	18.19	1.56
SMALL FINANCE BANKS	232853	298.29	18621	32.64	181875	1181.48	5271	27.13	34490	174.85	183	5.12	624880	1837.83	21073	64.89	3.35
SCHEDULED COMM BANKS	794118	1548.17	86034	174.88	571251	5232.44	43363	417.19	57946	3316.39	6073	263.97	1348311	10703.29	143472	868.05	8.11
MARCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
USARB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	794118	1548.17	86034	174.88	571251	5232.44	43363	417.19	57946	3316.39	6073	263.97	1348311	10703.29	143472	868.05	8.11

Amt in Crores

PMMY : TOTAL OUTSTANDING &amp; NPA AT 31.03.2024 : HARYANA

District Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total (Shishu+ Kishore+ Tarun)							
	Total Outstanding as of QE			Total Outstanding as of OE			Total Outstanding as of OE			Total Outstanding as of OE							
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	Age				
AMBALA	44533	111.64	5144	13.71	33052	319.14	2083	21.90	2856	170.23	265	14.50	601.01	7492	50.12	8.34	
BIHAWANI	25622	53.81	3485	4.76	33003	318.42	1381	13.41	1061	105.69	122	6.24	61066	4068	24.41	5.08	
CHARKI DADRI	3973	11.05	328	0.74	9093	118.40	261	3.14	674	36.67	41	1.90	13740	166.12	630	5.77	3.47
FARIDABAD	26843	58.47	3389	5.68	27557	272.47	1747	21.03	5050	280.24	424	19.95	62450	611.18	5560	46.85	7.63
FATEHABAD	31266	69.46	5507	9.38	24998	240.10	1499	12.15	1415	73.11	77	3.57	382.67	7063	25.10	6.56	
GURUGRAM	59318	121.29	4447	8.33	26203	316.14	2383	28.26	6879	366.47	649	30.71	92400	823.90	7479	68.30	8.29
HISAR	29372	54.34	6537	8.86	37476	421.60	2453	24.89	3538	220.15	359	19.96	70386	696.09	9449	53.71	7.72
JHALLAR	19583	45.70	1463	3.06	22669	225.11	993	10.20	2047	109.73	94	4.78	44299	360.61	2550	18.04	4.74
JIND	40180	90.41	5125	8.41	43321	260.52	2272	20.82	2550	133.41	216	9.95	86051	564.35	7613	39.19	6.71
KANITHAL	23590	53.01	4096	8.13	22862	239.04	2952	19.46	1770	97.40	131	6.24	48222	389.46	6578	34.82	8.94
KARNAL	35128	130.05	8083	19.05	37707	411.34	4524	45.95	4330	242.66	433	23.83	97165	784.05	13040	85.84	11.33
KURUKSHETRA	86825	150.54	7452	14.69	22611	236.24	2159	21.79	1986	113.81	196	8.31	91414	500.59	9797	44.78	8.95
MAHENDRAGARH	16640	37.50	1507	2.69	24782	266.12	894	8.58	1517	89.73	74	3.11	42939	393.35	2475	14.38	3.66
MUH	3956	7.72	722	1.82	5978	70.72	1234	13.88	493	30.40	54	2.95	10307	108.84	2010	18.65	17.13
PALWAL	19979	45.99	2118	3.04	25373	204.57	1357	13.01	1423	79.06	89	4.87	46775	328.02	3564	20.73	6.50
PANCHKULA	8483	17.35	1168	2.35	7404	105.43	921	11.58	2096	126.04	221	13.99	19983	248.82	2510	27.93	11.22
PANIPAT	57610	137.69	6556	14.05	37073	329.20	2339	18.63	3653	221.90	294	16.18	96536	658.78	9189	48.87	7.09
REWARI	19311	44.06	5163	7.53	25903	239.36	2227	12.65	1884	110.64	133	6.03	47188	394.06	7523	26.20	6.65
ROHTAK	20486	40.87	4141	6.11	20821	219.66	1828	16.98	2433	138.64	142	6.84	43740	399.17	6111	30.03	7.52
SIRSA	39797	87.70	8591	13.68	30990	303.78	2112	19.95	2278	127.39	144	6.33	72905	518.88	10847	35.96	6.93
SONIPAT	37831	81.37	4430	6.16	27969	278.91	1907	19.64	3042	182.45	268	15.15	68842	542.73	6605	40.95	7.55
TAMUNANAGAR	49428	98.67	5582	10.73	31516	342.35	4339	53.21	3957	237.58	657	40.68	84701	678.70	10578	104.63	15.42
TOTAL	764116	1548.17	96034	174.98	678261	6838.64	43345	427.10	57944	3316.39	6073	265.97	1340311	10703.29	143472	888.05	8.11

## Progress under SUI -Disbursement at 31.03.2024 IN THE STATE OF HARYANA

Amt in Crores

Bankname	No. of Female Account	Sum of Female Amount	No. of Male Account to SC	Sum of Male Amount to SC	No. of Male Account to ST	Sum of Male Amount to ST	TOTAL	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
BANK OF BARODA	8	0.00	1	0.00	0	0	9	0
BANK OF INDIA	0	0.00	0	0.00	0	0.00	0	0
BANK OF MAHARASHTRA	0	0.00	0	0.00	0	0.00	0	0
CANARA BANK	21	3.73	0	0.00	0	0.00	21	4
CENTRAL BANK OF INDIA	52	4.60	0	0.00	0	0.00	52	5
INDIAN BANK	14	2.73	2	0.33	0	0.00	16	3
INDIAN OVERSEAS BANK	1	0.00	0	0.00	0	0.00	1	0
PUNJAB NATIONAL BANK	0	0.00	2	0.54	0	0.00	2	1
PUNJAB & SIND BANK	4	0.90	0	0.00	0	0.00	4	1
STATE BANK OF INDIA	109	8.76	4	0.24	0	0.00	113	9
UCO BANK	58	11.13	3	0.59	0	0.00	61	12
UNION BANK OF INDIA	346	62.37	8	0.94	0	0.00	354	63
<b>PUBLIC SECTOR BANKS</b>	<b>613</b>	<b>94</b>	<b>20</b>	<b>2.65</b>	<b>0</b>	<b>0.00</b>	<b>633</b>	<b>97</b>
AXIS BANK	0	0.00	0	0.00	0	0.00	0	0
BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	0	0
CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0
DCB	0	0.00	0	0.00	0	0.00	0	0
DHAN LAXMI BANK	0	0.00	0	0.00	0	0.00	0	0
FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0
HDFC BANK	149	56.10	0	0.00	0	0.00	149	56
ICICI BANK	0	0.00	0	0.00	0	0.00	0	0
IDBI BANK	0	0.00	0	0.00	0	0.00	0	0
IDFC BANK	0	0.00	0	0.00	0	0.00	0	0
INDIAN POST PAYMENT BANK	0	0.00	0	0.00	0	0.00	0	0
INDUSIND BANK	6	1.08	3	0.54	0	0.00	9	2
J&K BANK	0	0.00	0	0.00	0	0.00	0	0
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0
KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0
KOTAK MAHINDRA BANK	7	2.81	4	1.13	0	0.00	11	4
NAINITAL BANK	0	0.00	0	0.00	0	0.00	0	0
RBL BANK LTD.	0	0.00	0	0.00	0	0.00	0	0
SOUTH INDIAN BANK	0	0.00	0	0.00	0	0.00	0	0
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0.00	0	0
YES BANK	0	0.00	0	0.00	0	0.00	0	0
<b>PRIVATE SECTOR BANKS</b>	<b>162</b>	<b>60</b>	<b>7</b>	<b>1.67</b>	<b>0</b>	<b>0.00</b>	<b>169</b>	<b>62</b>
AJ SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0
EQUITAS BANK	0	0.00	0	0.00	0	0.00	0	0
JANA SMALL FINANCE	0	0.00	0	0.00	0	0.00	0	0
UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0
<b>SMALL FINANCE BANKS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
SARVA HARYANA GRAMIN BANK	2	0.41	22	5.25	0	0.00	24	6
REGIONAL RURAL BANKS	2	0	22	5	0	0	24	6
<b>SCHEDULE COMM BANKS</b>	<b>777</b>	<b>155</b>	<b>49</b>	<b>9.57</b>	<b>0</b>	<b>0.00</b>	<b>826</b>	<b>164</b>
HARCO BANK	0	0.00	0	0.00	0	0.00	0	0
HSARDB	0	0.00	0	0.00	0	0.00	0	0
CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00	0	0
<b>Total</b>	<b>777</b>	<b>154.62</b>	<b>49</b>	<b>9.57</b>	<b>0</b>	<b>0.00</b>	<b>826</b>	<b>164</b>



Bank Name	BHMUPI		BHM Aadhaar		Bharat QR Code		BIFS		Cards (Debit & Credit)		USED		TOTAL	
	No.	Amnt.	No.	Amnt.	No.	Amnt.	No.	Amnt.	No.	Amnt.	No.	Amnt.	No.	Amnt.
BANK OF BARODA	131700237	18654.24	15987	5.07	0.00	1372782	3378.30	6715995	2248.80	5195	0.56	146175297	20288.20	
BANK OF INDIA	0	0.00	6678	3.20	0.00	5431	271.84	49122	0.00	0.00	0.00	61431	257.20	
BANK OF MANARASHTRA	5098756	872.02	0	0.00	154173	24.83	250271	399.78	0	0.00	0.00	5483028	1396.64	
CANARA BANK	136221819	31170.78	732	0.19	0.00	31	0.60	8233653	3778.78	13695	1.60	144473330	26949.20	
CENTRAL BANK OF INDIA	265318	3705.77	548	0.28	0.00	110882	866.50	93442	340.96	0.00	0.00	489190	4913.10	
INDIAN OVERSEAS BANK	24740732	3054.61	0	0.00	0.00	443825	837.93	1397507	469.49	0.00	0.00	24488434	4367.03	
KUNJAB NATIONAL BANK	173130151	37254.80	1	0.01	0.00	8531	204.25	116692	27.07	0.00	0.00	759194	231.32	
PUNJAB & SIND BANK	22722384	3096.95	0	0.00	0.00	4465839	7240.43	8241864	4000.81	0.00	0.00	18781219	46496.86	
STATE BANK OF INDIA	615669942	113173.74	541	0.63	0.00	1955451	516.62	1903391	439.33	1725118	733.59	0.00	29673988	4788.49
UCO BANK	0	0.00	0	0.00	0.00	4133	0.87	36844	5.05	1619505	6172.45	631884785	110825.54	
UNION BANK OF INDIA	3123451	6023.08	9035	3.85	0.00	1464434	1893.16	171350	4.53	0.00	0.00	1030180	1530.32	
PUBLIC SECTOR BANKS	1146133246	21706.88	40387	14.71	0.00	11807701	16729.60	27163392	11647.42	9817636	6174.63	432952624	282314.85	
AXIS BANK	9116099	85261.34	0	0.00	446587	864.89	305205	4225297.74	551502	5277.29	0.00	0.00	3220459	41963.20
BANDHAN BANK	13201371	2717.68	0	0.00	0.00	374684	657.62	283395	114.98	0.00	0.00	10892971	3642.98	
CATHOLIC SYRIAN BANK	4178	172.34	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
CITY UNION BANK	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
DCB	98072	271.33	0	0.00	132673	10.54	87076	378.31	77063	42.36	0.00	0.00	1283114	889.54
DHAN LAXMI BANK	0	0.00	0	0.00	0.00	0	0.00	1264	0.00	0.00	0.00	0	0.00	
FEDERAL BANK	304783	54.00	0	0.00	0.00	1866478	1454.74	487426	161.90	0.00	0.00	2439870	1832.83	
IOFC BANK	101345717	29380.84	0	0.00	28397	72.01	40816313	1082629.97	8029238	51828.75	0.00	114462125	414278.68	
ICICI BANK	865132	34954.08	6	0.00	725614	19768.06	581275	8388.11	33076	1175.07	0.00	0.00	3209063	6484.32
IOB BANK	0	0.00	14471	7.41	0.00	62603	225.10	5680	0.83	0.00	0.00	109283	333.34	
IDFC BANK	0	0.00	0	0.00	0.00	278015	1186.27	9497	5.01	0.00	0.00	288472	1584.97	
INDUSIND BANK	9154285	22338.68	0	0.00	0.00	11800398	15078.85	38806	6.30	0.00	0.00	58647112	38176.84	
J&K BANK	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
KARNATAKA BANK	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
KAYLA KRISHNA BANK	363326	690.13	0	0.00	0.00	80775	249.18	71576	20.41	0.00	0.00	3190699	829.71	
KOTAK MAHINDRA BANK	225012615	2559643.85	0	0.00	0.00	9860144	26753.79	6306132	2207.61	1541036	197.43	242280167	2591804.68	
KRBL BANK LTD	16779603	4932.28	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
SOUTH INDIAN BANK	947823	243.24	0	0.00	0.00	94773	2073.86	350425	1734.89	0.00	0.00	21648001	8241.00	
TAMILNAD MERCANTILE BANK	152807	17.78	0	0.00	0.00	46966	429.47	17338	66.12	0.00	0.00	1959683	732.00	
YES BANK	40242451	13146.41	6917017	1956.43	7287	31.67	8955868	8480.00	1572453	475.94	0.00	6681170	14070.60	
PRIVATE SECTOR BANKS	142116812	2678303.97	6931484	1953.84	1351528	28707.38	7538061	4483116.32	10351538	62812.95	1041036	197.43	161048889	746903.28
SARVA HARYANA GRAMIN BANK	15294870	17708.38	0	0.00	5449	0.00	268154	650.13	6346143	2219.90	0.00	16627016	20546.40	
REGIONAL RURAL BANKS	18244879	17706.38	0	0.00	5449	0.00	268154	650.13	6346143	2219.90	0.00	16627016	20546.40	
AJ SMALL FINANCE BANK	29403793	7213.08	0	0.00	0.00	1243202	4643.27	1261577	677.87	0.00	0.00	3198389	12534.32	
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
SCOUTS BANK	922978	3211.08	0	0.00	0.00	49627	1782.57	188446	451.58	0.00	0.00	166851	3366.34	
JANA SMALL FINANCE	2314314	358.50	0	0.00	0.00	109644	228.40	138624	497.57	0.00	0.00	2802786	854.57	
SHRIWAL S F BANK LIMITED	7707	1.80	0	0.00	0.00	794	1.85	1067	0.64	0.00	0.00	6643	4.30	
UJIVAN SMALL FINANCE BANK	480720	618.78	0	0.00	0.00	304690	107.08	4048950	224.90	0.00	0.00	878828	950.74	
UTARANCHAL SMALL FINANCE BANK	0	0.00	0	0.00	0.00	10332	32.91	83724	70.83	0.00	0.00	93797	103.34	
SMALL FINANCE BANKS	37448102	11461.61	0	0.00	0.00	2168889	673.80	872832	1448.71	0.00	0.00	4648463	5878.12	
SCHEDULED COMM BANKS	2737736324	3224478.94	6871861	1978.44	2576664	21248.85	90630605	4427240.04	142755765	17119402	6372.06	201782763	778442.40	
HARCO BANK	0	0.00	0	0.00	2102	0.11	0	0.00	130629	85.94	0.00	0.00	130172	86.29
HSAROB	0	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0.00	0	0.00	
CO-OPERATIVE BANKS	2757746331	3224480.73	6971861	1978.44	2576748	21248.96	90631399	4427241.89	142806116	171210.96	17219402	6372.06	2018034677	778512.74

## PROGRESS UNDER DIGITAL TRANSACTION from 01.04.2023 to 31.03.2024 FOR HARYANA

Amt in Crores

District Name	BHIM/UPI		BHIM Aadhaar		Bharat QR Code		IMPS		Cards (Debit & Credit)		USSD		TOTAL	
	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.	No	Amt.
AMBALA	83899025	67435.21	195	0.08	223871	310.84	2585601	76866.84	4858544	2183.48	1400771	440.24	52969007	147236.70
BHIWANI	81496606	46281.49	217	0.12	29371	102.60	1620108	26091.72	2623764	1392.08	549685	188.48	86319751	74056.47
CHARKI DADRI	28868501	24403.46	142	0.07	6263	32.45	398496	18075.38	700177	329.16	367025	104.23	30338604	42944.75
FARIDABAD	267258186	663380.20	5208	2.17	223443	1573.68	8679325	288123.73	14894540	6450.77	1159170	382.38	292219872	979912.93
FATEHABAD	49639346	46068.94	203	0.11	43597	96.85	1328978	31369.76	1690011	1451.52	283863	123.29	52984798	79110.48
GURUGRAM	852076252	1389952.87	6930272	1959.38	743332	16363.14	39815628	3082280.86	62868220	37372.07	2336069	1011.17	964789773	4528939.48
HISAR	117220568	100279.94	1694	0.53	76846	225.33	2567121	81256.72	4025208	2406.71	955824	393.00	124847261	184582.24
JHAJJAR	70579397	37208.79	3611	2.03	61596	125.66	1741951	69876.73	3137091	1451.21	655451	206.83	76179097	108671.25
JIND	64880836	43824.52	338	0.13	43576	109.52	1503695	54902.51	2105977	1231.13	618500	213.28	69152922	100281.09
KAITHAL	59883312	36543.51	397	0.20	37836	93.59	1491704	38126.56	2379207	1348.72	329084	125.85	64121540	76236.42
KARNAL	112576184	96962.25	581	0.27	245493	335.50	3566016	72060.73	5471305	3709.73	725041	279.43	122584600	173347.91
KURUKSHETRA	64560468	65376.91	387	0.15	83309	167.67	1764338	54638.22	3005913	1631.10	677172	390.12	70091687	122204.17
MAHENDRAGARH	70649291	34845.27	86	0.04	44995	62.73	1026055	17782.12	2252501	966.73	887243	273.49	74860171	53930.39
NUH	97079900	20490.76	3508	2.10	14462	8.51	2104564	5615.86	1646413	1077.30	210274	84.23	101059121	27288.77
PALWAL	78343161	17943.91	3741	1.36	29810	80.56	1405745	46574.18	2521323	1143.25	319651	108.61	82623431	65851.87
PANCHKULA	79168186	52547.84	408	0.16	89038	285.52	2460902	81248.22	5242304	2210.85	1265721	382.82	88226559	136675.42
PANIPAT	108648422	135688.92	3151	1.99	128882	282.24	4007930	62289.05	4472304	2932.32	643453	241.99	118904842	221436.50
REWARI	89066343	52897.24	1376	0.58	53907	159.07	1675627	50388.66	4014663	1599.00	955613	292.36	95767429	105336.91
ROHTAK	91717456	77773.23	1380	1.32	61189	242.80	2021832	63552.70	3401793	1882.32	972224	395.35	98178854	143847.72
SIRSA	70003474	45106.17	2535	0.71	78430	140.37	1946380	43704.12	2993490	1527.85	450553	193.23	75472862	90672.44
SONIPAT	107442921	93023.07	2582	1.08	65451	253.95	2754497	90830.83	4766859	2173.14	845864	304.37	115878174	186586.43
YAMUNANAGAR	80454945	50423.17	254	0.11	198471	196.39	2670472	49897.20	3647819	1735.50	611351	227.31	87581312	102479.68
Total	2757746231	3224480.73	6971861	1978.54	2578768	21248.96	90631399	4427241.89	142890816	78210.56	17219402	6372.06	3018038477	7798532.74

## EXPANDING &amp; DEEPENING OF DIGITAL PAYMENT ECOSYSTEM AS ON 31.03.2024

Sr no	DISTRICT	Digital coverage for individuals (Savings Accounts)					Digital coverage for Businesses (Current Accounts)			
		% Debit/ RuPay cards coverage	% Internet Banking coverage	% Mobile Banking + UPI + USSD coverage	% AEPS coverage	% of ELIGIBLE Operative saving Accounts digitally covered ( with at least one of the facilities)	% Internet Banking coverage	% of POS/QR coverage	% of Mobile banking coverage	% of ELIGIBLE Operative current Accounts digitally covered ( with at least one of the facilities)
1	Ambala	87.77	58.79	60.00	87.51	99.26	94.30	88.47	86.60	99.65
2	Bhiwani	69.07	35.16	50.23	55.73	83.25	86.80	39.24	71.21	92.15
3	Charkhi Dadri	69.36	33.76	36.42	50.38	74.22	68.31	29.30	53.88	82.16
4	Faridabad	94.59	60.52	79.09	82.87	100.00	89.34	59.44	74.77	100.00
5	Fatehabad	69.45	26.42	36.69	71.38	82.01	81.91	13.58	67.38	90.91
6	Gurugram	88.11	65.51	69.78	61.45	96.64	81.06	24.42	59.78	89.47
7	Hissar	88.02	55.85	62.03	95.92	99.26	88.78	88.00	77.38	99.24
8	Jhajjar	66.49	39.67	53.18	55.82	82.66	78.83	24.62	66.04	86.94
9	Jind	61.55	31.11	43.11	70.33	94.95	74.00	9.66	62.43	87.79
10	Kaithal	75.85	31.23	51.78	92.08	92.08	57.18	76.34	37.97	81.11
11	Karnal	98.50	45.86	48.11	98.86	100.00	81.75	68.58	85.90	100.00
12	K'shetra	64.77	33.26	46.16	63.77	90.06	72.89	24.20	57.61	90.34
13	M'garh	57.54	30.46	42.46	53.73	74.69	74.21	23.34	59.69	89.95
14	Nuh	66.36	14.98	27.48	57.67	71.16	67.45	22.67	57.78	85.48
15	Palwal	66.03	39.63	41.42	55.38	79.00	78.36	37.72	79.70	92.27
16	Panchkula	93.58	72.77	90.14	62.07	98.50	96.80	82.10	95.70	97.67
17	Panipat	72.14	39.40	54.33	68.24	91.00	78.23	21.53	59.00	89.90
18	Rewari	71.71	39.69	46.84	44.62	75.36	81.49	12.63	74.01	90.27
19	Rohtak	64.30	39.92	54.83	57.23	85.04	81.96	51.58	65.65	82.24
20	Sirsa	69.38	29.64	37.56	64.94	86.96	82.40	10.38	70.95	90.03
21	Sonepat	67.00	37.11	48.16	59.48	84.99	40.66	18.07	67.80	91.30
22	Y.Nagar	62.93	30.17	46.13	59.39	84.77	73.81	16.13	63.75	88.15
	<b>Total</b>	78.16	45.54	55.47	69.32	90.52	80.54	42.88	71.35	92.93

## EXPANDING &amp; DEEPENING OF DIGITAL PAYMENT ECOSYSTEM AS ON 31.03.2024

## Annex III - Review Format for on-boarding of merchants/ traders/ businesses/ utility service providers

31 March 2024

Month	Sr No	DISTRICT	Total no of merchant s/ traders/	Targets and achievement												Total (A+B+C)		
				A. Rural branches of all banks				B. Semi urban branches of all				C. Urban/ Metropolitan branches				Target	Achievem ent	%
				Target	Achievem ent	%	Achievem ent	Target	Achievem ent	%	Achievem ent	Target	Achievem ent	%				
1	Ambala	34466	8510	100.00	6468	100.00	19488	100.00	34466	34466	100.00	34466	100.00	34466	100.00			
2	Bhiwani	12210	2800	78.46	3660	89.26	5750	94.33	12210	10888	89.17	12210	10888	89.17				
3	Charkhi Dadri	3140	1540	62.99	1600	84.38	0	0	3140	2320	73.89	3140	2320	73.89				
4	Faridabad	53320	1800	92.11	2560	96.02	48960	95.16	53320	50705	95.10	53320	50705	95.10				
5	Fatehabad	7162	1820	92.47	5342	89.09	0	0.00	7162	6442	89.95	7162	6442	89.95				
6	Gurugram	33515	1695	88.91	2970	89.97	28850	91.21	33515	30494	90.99	33515	30494	90.99				
7	Hissar	31630	4280	99.32	11607	99.58	15743	99.50	31630	31474	99.51	31630	31474	99.51				
8	Jhajjar	10680	3345	83.26	2650	87.40	4685	88.79	10680	9261	86.71	10680	9261	86.71				
9	Jind	10090	1830	72.08	3660	75.22	4600	84.50	10090	7959	78.88	10090	7959	78.88				
10	Kaithal	15221	3170	89.37	4530	90.66	7521	93.38	15221	13963	91.74	15221	13963	91.74				
11	Karnal	42580	5322	100.00	10645	100.00	26613	100.00	42580	42580	100.00	42580	42580	100.00				
12	Kurukshetra	11685	2640	90.11	3435	94.70	5610	97.11	11685	11080	94.82	11685	11080	94.82				
13	Mahendergarh	6856	2530	78.46	3042	74.16	1284	84.81	6856	5330	77.74	6856	5330	77.74				
14	Nuh (Mewat)	4450	2170	88.25	2280	87.72	0	0	4450	3915	87.98	4450	3915	87.98				
15	Palwal	7296	1625	82.89	2647	84.81	3024	92.06	7296	6376	87.39	7296	6376	87.39				
16	Panchkula	37450	2296	93.99	5290	96.37	29864	98.94	37450	36803	98.27	37450	36803	98.27				
17	Panipat	15791	2520	85.12	1971	88.03	11300	92.00	15791	14276	90.41	15791	14276	90.41				
18	Rewari	9800	2400	82.76	2250	88.00	4650	93.12	9800	8710	88.88	9800	8710	88.88				
19	Rohtak	15910	2706	81.12	1980	75.96	11224	77.69	15910	12419	78.06	15910	12419	78.06				
20	Sirsa	19570	5480	85.99	6653	87.01	7437	87.99	19570	17045	87.10	19570	17045	87.10				
21	Sonepat	18873	5662	72.85	3963	87.11	9248	88.16	18873	15730	83.35	18873	15730	83.35				
22	Y.Nagar	16132	1812	76.99	4012	77.77	10308	85.95	16132	13375	82.91	16132	13375	82.91				
	<b>Total</b>	<b>417827</b>	<b>68453</b>	<b>87.35</b>	<b>93215</b>	<b>90.96</b>	<b>256159</b>	<b>94.10</b>	<b>417827</b>	<b>385611</b>	<b>92.29</b>	<b>417827</b>	<b>385611</b>	<b>92.29</b>				

**BANK-WISE REPORT ON CONDUCT OF FINANCIAL LITERACY CAMPS BY RURAL BRANCHES OF BANK DURING THE QUARTER ENDED MARCH 2024 (01.01.2024 - 31.03.2024)**

Name of Bank	No. of Rural Branches in the District as on 31.12.2023	Target	No. of Special Camps conducted during the quarter	No. of target specific camps conducted during the quarter	Total Camps Conducted during the quarter
BANK OF BARODA	26	78	28	30	58
BANK OF INDIA	13	39	10	14	24
BANK OF MAHARASHTRA	3	9	3	3	6
CANARA BANK	88	264	38	37	75
CENTRAL BANK OF INDIA	44	132	86	43	129
INDIAN BANK	29	87	40	33	73
INDIAN OVERSEAS BANK	5	15	1	1	2
PUNJAB NATIONAL BANK	314	942	366	387	753
PUNJAB & SIND BANK	33	99	54	87	141
STATE BANK OF INDIA	168	504	138	338	476
UNION BANK OF INDIA	51	153	85	59	144
UCO Bank	23	69	4	11	15
<b>Public Sector Banks</b>	<b>797</b>	<b>2391</b>	<b>853</b>	<b>1043</b>	<b>1896</b>
AXIS BANK	112	336	203	49	252
BANDHAN BANK	9	27	0	0	0
CATHOLIC SYRIAN BANK	0	0	0	0	0
DCB	3	9	0	0	0
DHAN LAXMI BANK	0	0	0	0	0
FEDERAL BANK	8	24	0	0	0
HDFC BANK	142	426	141	351	492
ICICI BANK	51	153	133	161	294
IDBI BANK	17	51	0	0	0
IDFC BANK	1	3	0	0	0
INDUSIND BANK	40	120	0	0	0
J&K BANK	0	0	0	0	0
KARNATAKA BANK	0	0	0	0	0
KARUR VYSYA BANK	0	0	0	0	0
KOTAK MAHINDRA BANK	6	18	0	0	0
LAXMI VILAS BANK	0	0	0	0	0
NAINITAL BANK	0	0	0	0	0
RBL BANK LTD.	2	6	0	0	0
SOUTH INDIAN BANK	0	0	0	0	0
TAMILNAD MERCENTILE BANK	0	0	0	0	0
YES BANK	40	120	0	0	0
<b>Private Sector Banks</b>	<b>431</b>	<b>1293</b>	<b>477</b>	<b>561</b>	<b>1038</b>
SARVA HARYANA GRAMIN BANK	477	1431	214	494	708
<b>Regional Rural Banks</b>	<b>477</b>	<b>1431</b>	<b>214</b>	<b>494</b>	<b>708</b>
AU SMALL FINANCE BANK	3	9	0	0	0
CAPITAL SMALL FINANCE BANK	1	3	0	0	0
EQUITAS BANK	0	0	0	0	0
JANA SMALL FINANCE	8	24	0	0	0
UJJIVAN SMALL FINANCE BANK	12	36	0	0	0
UTKARSH SMALL FINANCE BANK	3	9	0	0	0
<b>Small Finance Banks</b>	<b>27</b>	<b>81</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Schedule Comm Banks</b>	<b>1732</b>	<b>5196</b>	<b>1544</b>	<b>2098</b>	<b>3642</b>
HARCO BANK	0	0	0	0	0
HSARDB	0	0	0	0	0
URBAN COOP. BANK	0	0	0	0	0
Co-Operative Banks	0	0	0	0	0
<b>Grand Total:-</b>	<b>1732</b>	<b>5196</b>	<b>1544</b>	<b>2098</b>	<b>3642</b>



## ANNEXURE 10.2

## DISTRICT-WISE REPORT ON CONDUCT OF FINANCIAL LITERACY CAMPS BY RURAL BRANCHES OF BANK DURING THE QUARTER ENDED MARCH 2024 (01.01.2024 - 31.03.2024)

Name of the District	No. of Rural Branches in the District as on 31.12.2023	Target	No. of Special Camps conducted during the quarter	No. of target specific camps conducted during the quarter	Total Camps Conducted during the quarter
Ambala	127	381	147	137	284
Bhiwani	83	249	39	52	91
Charkhi Dadri	38	114	31	37	68
Faridabad	42	126	51	36	87
Fatehabad	82	246	70	121	191
Gurugram	86	258	53	98	151
Hisar	113	339	69	96	165
Jhajjar	76	228	90	97	187
Jind	58	174	63	71	134
Karnal	91	273	125	153	278
Kaithal	86	258	66	63	129
Kurukshetra	98	294	103	158	261
Mewat	53	159	42	19	61
M.Garh	74	222	68	129	197
Palwal	57	171	46	55	101
Panipat	76	228	91	120	211
Panchkula	62	186	48	50	98
Rewari	93	279	52	91	143
Rohtak	81	243	98	128	226
Sirsa	76	228	48	131	179
Sonepat	99	297	68	69	137
Yamuna Nagar	81	243	76	187	263
<b>Total</b>	<b>1732</b>	<b>5196</b>	<b>1544</b>	<b>2098</b>	<b>3642</b>

## CFL Nodal Officers in Haryana

Sr. No.	NGO	Project Head	Contact number	Dealing officer	Contact number	No of CFLs	No of Centres catered
1	CRISIL Foundation	Mid RAZA	9650877118	Dharmendra	8291692350	24	20
2	AROH Foundation	Rahul Kumar	9811429222	Pradeep	7988971314	19	57
3	The Lord Krishna Educational Foundation	Rati Ram	7082135027	Umesh	8708768385	6	24
<b>Total No. of CFLs</b>						<b>51</b>	<b>151</b>

Sr. no.	District name	NGO/Agency	Sponsoring Bank	Name of Block where CFL is proposed to be established	Additional Block to be catered by CFL	Date of Operationalization of CFL	CFL incharge name with designation	Contact Number	
1	Panchkula	AROH Foundation	Punjab National Bank	Morni	Pinjore	23-Mar-24	Devender Singh	9817356530	
			Punjab National Bank	Barwala	Jagadhari	Imaabad	23-Mar-24	Ritu Rani	8168379450
2	Bhiwani	AROH Foundation	Punjab National Bank	Bhiwani	Tosham	23-Mar-24	Sweeti	8569972908	
			Punjab National Bank	Bebal	Loharu	23-Mar-24	Kuldeep	9671488271	
			Punjab National Bank	Barwala Khara	Hansi II	Maham	23-Mar-24	Dinesh	9728001589
3	Hisar	AROH Foundation	Punjab National Bank	Hansi I	Hisar I	23-Mar-24	Monika	9466324109	
			Punjab National Bank	Agroha	Hisar II	Barwala	23-Mar-24	Parveen Kumari	7082677312
4	Jind	AROH Foundation	Punjab National Bank	Ujhana	Guhla	23-Mar-24	Sunita Devi	9996479866	
			CRISIL Foundation	Punjab National Bank	Uchana	Alewa	1-Sep-21	Rohan	7700059001
			Punjab National Bank	Jind	Safidon	Pibukhera	1-Sep-21	Raju Sharma	9812681933
5	Karnal	CRISIL Foundation	Punjab National Bank	Karnal	Gharaunda	1-Sep-21	Randeep Singh	9138165000	
			Punjab National Bank	Nising	Assandh	Milokheri	01-Dec-21	Shubham Taya	9050360189
			AROH Foundation	Punjab National Bank	Chirao	Kunjara	Munak	23-Mar-24	Renu Bala
6	Sonapat	AROH Foundation	Punjab National Bank	Rai	Sanauli Khurd	23-Mar-24	Ravinder Kumar	9812203328	
			CRISIL Foundation	Punjab National Bank	Gohana	Ganaur	01-Sep-21	Pooja Devi	9813471458
			Punjab National Bank	Sonapat	Rai	Kharkoda	01-Sep-21	Ravinder Kumar	9812203328
7	Mahendragarh	The Lord Krishna Educational Foundation	Punjab National Bank	Sihma	Ateji Nangal	18-Mar-24	Rajesh Kumar	9671777459	
			Punjab National Bank	Narnaui	Nizampur	Nangal Chaudhry	22-Mar-24	Badri Parsad Puniya	9716964820
			Punjab National Bank	Satnali	Mahendragarh	Bedhra	21-Mar-24	Vikram Singh	9034293648
8	Rewari	The Lord Krishna Educational Foundation	Punjab National Bank	Rewari	Bawal	27-Mar-24	Pramila	8053114355	
			Punjab National Bank	Dahina	Jotusana	Nahar	18-Mar-24	Rekha Dagar	9729305912
			Punjab National Bank	Dharuhera	Gurgaon	Punahana	18-Mar-24	Ajay Kumar	9812230759
9	Charkhi Dadri	The Lord Krishna Educational Foundation	Punjab National Bank	Charkhi Dadri	Jhohju	22-Mar-24	Balwant Singh	9992876909	
			Punjab National Bank	Lakhan Majra	Julana	Kathura	23-Mar-24	Priyanka	8529052600
10	Rohtak	AROH Foundation	Punjab National Bank	Rohtak	Kalanaur	23-Mar-24	Amar	8910451061	
			Punjab National Bank	Tohana	Bhuna	Jakhal	23-Mar-24	Kuldeep Singh	9050404830
11	Fatehabad	AROH Foundation	Punjab National Bank	Fatehabad	Nagpur	23-Mar-24	Anurag Machra	9992478939	
			Punjab National Bank	Bhattu Kalan	Nathusari Chopta	Adampur	23-Mar-24	Gagandeep	9992229453
			Punjab National Bank	Odhan	Bara Gudha	Dabwali	23-Mar-24	Vinod	9466001600
12	Sirsa	AROH Foundation	Punjab National Bank	Ranis	Sirsa	23-Mar-24	Sumit	9812485022	
			Punjab National Bank	Ambala I	Ambala II	Saha	01-Sep-21	Harish Kumar	9468431925
13	Ambala	CRISIL Foundation	Punjab National Bank	Naraingarh	Naraingarh	01-Sep-21	Anuradha	8295576722	
			Canara Bank	Sohana	Pataudi	Ferukh Nagar		Mr Jafarudin	8168215805
14	Gurugram	The Lord Krishna Educational Foundation	Canara Bank	Gurugram			Kavita Rani	8745027347	
			Canara Bank	Gurugram					
15	Jhajjar	CRISIL Foundation	Punjab National Bank	Jhajjar	Badli	Bahadurgarh	01-Sep-21	Rekha Rani	9729305912
			Punjab National Bank	Matanhali	Beri	Sahawlas	01-Sep-21	Deepak Kumar	9726762635
16	Kaithal	CRISIL Foundation	Punjab National Bank	Kaithal	Siwan	Dhand	01-Sep-21	Anuj Kumar	9991052418
			Punjab National Bank	Rajound	Kalayati	Pundri	01-Sep-21	Akshay Kumar	9588326209
17	Kurukshetra	CRISIL Foundation	Punjab National Bank	Babain	Shahbad	Ladwa	01-Sep-21	Neelam Kumari	9306085861
			Punjab National Bank	Thanesar	Pipli	Pehowa	01-Sep-21	Surjeet Singh	9813920032
18	Panipat	CRISIL Foundation	Punjab National Bank	Panipat	Urana	Madlauda	01-Sep-21	Sarita Sharma	8278129765
			Punjab National Bank	Samalkha	Bapoli	Murthal	01-Dec-21	Satish	9896470471
19	Yamunanagar	CRISIL Foundation	Punjab National Bank	Chhrehrauli	Sadaura	Khirabad	01-Sep-21	Anil Kaushal	7027277320
			Punjab National Bank	Mustafabad	Blospur	Radaur	01-Sep-21	Renu Bala	9518801254
20	Chandigarh	CRISIL Foundation	Punjab National Bank	Chandigarh		01-Nov-21	Deepak Kumar	6283515568	
21	Palwal	CRISIL Foundation	Punjab National Bank	Palwal	Prithia	Bathin	01-Sep-21	Vinod Kumar	8053725662
			Punjab National Bank	Hodal	Hassanpur	Badoli	01-Sep-21	Zaheer Abbas	9992537854
22	Nuh	CRISIL Foundation	Canara Bank	Nuh	Indri	Tauru	9728066902		
			Canara Bank	Firozpur	Nagina	Pinakwa		Mr Rocket	9813919148
23	Faridabad	AROH Foundation	Canara Bank	Nuh	Punabna		Hanish Khan	9813811005	
			Canara Bank	Faridabad	Ballaugharh	Tigaon		Asha	9416929714

PNB Sponsored CFLs	44	(Haryana - 43, UT - 1)	Chd zone - 42, Gurugram circle - 02)
Canara Bank sponsored CFLs	6		

**Quarterly Progress- RSETI WISE DETAILS OF CANDIDATE TRAINED AS ON 31st March 2024**

Name of Training Programs	NO. of Training Programmes Organized during the quarter ending March 2024	No. of Candidate Trained during the quarter ending March 2024	Self Employment during		Wage employment during the quarter ending March 2024	Total employment during the quarter ending March 2024	Out of the total trainees, trainees sponsored by KVIC/KVIB/DIC (PMEGP) during the quarter ending March 2024
			Bank Financed	Own Finance			
<b>1. Self Employment</b>							
Agri. EDPS	15	479	271	546	0	817	0
Skill EDPS	60	1796	637	1239	24	1900	0
Gen. EDPS	71	2086	606	619	25	1250	0
PMEGP/GSP	0	0	0	0	0	0	0
<b>Total</b>	<b>146</b>	<b>4361</b>	<b>1514</b>	<b>2404</b>	<b>49</b>	<b>3967</b>	<b>0</b>
<b>of which</b>							
a). SCs	0	1858	666	1071	8	1745	0
b). STs	0	1	0	1	9	10	0
c). OBCs	0	1249	392	680	10	1082	0
d). Minorities	0	84	67	95	1	163	0
e). Others	0	1169	389	557	21	967	0
<b>Total</b>	<b>0</b>	<b>4361</b>	<b>1514</b>	<b>2404</b>	<b>49</b>	<b>3967</b>	<b>0</b>
<b>of which</b>							
Female	0	3642	1374	1826	46	3246	0
Male	0	719	140	578	3	721	0
<b>Total</b>	<b>0</b>	<b>4361</b>	<b>1514</b>	<b>2404</b>	<b>49</b>	<b>3967</b>	<b>0</b>
<b>of which</b>							
Handicapped	0	2	0	1	0	1	0
SHG Member	0	1352	972	192	21	1038	0

**Haryana**

## Quarterly Progress- BANK WISE DETAILS OF LOAN APPLICATIONS OF TRAINED CANDIDATE SUBMITTED AS ON 31st March 2024

S. NO.	Name of RSETI	No. Of Applications Pending as on 31.12.2023	No. of Applications Submitted during the period 01.01.2024 to 31-03-2024	Total No. of Applications under consideration	No. Of Applications			Total No. of Pending Application
					Total No. of Application Sanctioned during the quarter ending March 2024	Total No. of Application Disbursed during the quarter ending March 2024	Total No. of Application rejected/ Returned during the quarter ending March 2024	
1	2	3	4	5= (3+4)	6	7	8	9=(5-6-8)
1	Bank of Baroda	22	2	24	0	0	4	20
2	BANK OF INDIA	5	4	9	2	2	2	5
3	BANK OF MAHARASHTRA	2	0	2	0	0	0	2
4	Canara Bank	77	39	116	4	4	69	43
5	CENTRAL BANK OF INDIA	30	15	45	10	10	16	19
6	Indian Bank	27	37	64	1	1	17	46
7	INDIAN OVERSEAS BANK	21	0	21	0	0	20	1
8	Punjab National Bank	357	91	448	36	35	153	259
9	PUNJAB AND SIND BANK	15	2	17	1	1	3	13
10	STATE BANK OF INDIA	320	55	375	3	3	96	276
11	Union Bank of India	94	17	111	1	1	63	47
12	UCO Bank	15	0	15	0	0	10	5
<b>A - TOTAL PUBLIC SECTOR BANKS</b>		<b>985</b>	<b>262</b>	<b>1247</b>	<b>58</b>	<b>57</b>	<b>453</b>	<b>736</b>
13	Axis Bank	6	1	7	1	1	1	5
14	Bandhan Bank	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0
16	DCB Bank	0	0	0	0	0	0	0
17	Dhan Laxmi Bank	0	0	0	0	0	0	0
18	Federal Bank	1	0	1	0	0	1	0
19	HDFC BANK	10	1	11	0	0	5	6
20	ICICI Bank	1	1	2	0	0	0	2
21	IDBI	12	0	12	0	0	4	8
22	Indus Ind Bank	0	0	0	0	0	0	0
23	IDFC First Bank	1	0	1	0	0	0	1
24	J&K Bank Ltd.	0	0	0	0	0	0	0
25	Karnataka Bank	0	0	0	0	0	0	0
26	Karur Vysya Bank	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0	0
28	Luxmi Vilas Bank	1	0	1	0	0	1	0
29	Nainital Bank	0	0	0	0	0	0	0
30	Ratnakar Bank Ltd.	0	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0	0
32	YES Bank	2	0	2	0	0	1	1
<b>B - PRIVATE SECTOR BANKS</b>		<b>34</b>	<b>3</b>	<b>37</b>	<b>1</b>	<b>1</b>	<b>13</b>	<b>23</b>
33	Sarva Haryana Gramin Bank	247	220	467	168	168	138	161
<b>C - TOTAL REGIONAL RURAL BANKS</b>		<b>247</b>	<b>220</b>	<b>467</b>	<b>168</b>	<b>168</b>	<b>138</b>	<b>161</b>
34	AU Small Finance Bank	0	0	0	0	0	0	0
35	Ujjivan Small Finance Bank	1	0	1	0	0	1	0
36	Equitas Small Finance Bank	0	0	0	0	0	0	0
37	Utkarsh Small Finance Bank	0	0	0	0	0	0	0
38	Jana Small Finance Bank	0	0	0	0	0	0	0
39	Capital Small Finance Bank	0	0	0	0	0	0	0
<b>D - TOTAL SMALL FINANCE BANKS</b>		<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>
40	HARCO Bank (Coorporative Bank incl.	2	0	2	0	0	1	1
41	HSARDB	0	0	0	0	0	0	0
42	Urban Co-op. Banks	6	0	6	0	0	0	6
43	SIDBI	0	0	0	0	0	0	0
<b>E - Total Co-Operative Banks</b>		<b>8</b>	<b>0</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7</b>
<b>Grand Total(A+B+C+D+E)</b>		<b>1275</b>	<b>485</b>	<b>1760</b>	<b>227</b>	<b>226</b>	<b>606</b>	<b>927</b>

## Quarterly Progress- RSETI WISE DETAILS OF LOAN APPLICATIONS OF TRAINED CANDIDATE SUBMITTED IN VARIOUS BANKS AS ON 31st

March 2024								
S. NO.	Name of RSETI	No. Of Applications Pending as on 31.12.2023	No. of Applications Submitted during the period 01.01.2024 to 31.03.2024	Total No. of Applications under consideration	No. Of Applications			
					Total No. of Application Sanctioned during the quarter ending March 2024	Total No. of Application Disbursed during the quarter ending March 2024	Total No. of Application rejected/ Returned during the quarter ending March 2024	Total No. of Pending Application
1	2	3	4	5=(3+4)	6	7	8	9=(5-6-8)
1	PNB RSETI AMBALA	55	33	88	1	0	27	60
2	PNB RSETI BHIWANI	4	169	173	142	142	31	0
3	SBI RSETI FATEHABAD	161	49	210	2	2	28	180
4	CB FARIDABAD	8	5	13	0	0	3	10
5	RUDSETI GURUGRAM	40	31	71	6	6	54	11
6	PNB RSETI HISAR	50	0	50	0	0	0	50
7	PNB RSETI JIND	14	0	14	0	0	0	14
8	PNB RSETI JHAJJAR	31	0	31	0	0	21	10
9	PNB RSETI KAITHAL	81	9	90	2	2	53	35
10	PNB RSETI KARNAL	16	0	16	0	0	7	9
11	PNB RSETI KURUKSHETRA	90	13	103	0	0	13	90
12	CB NUH (MEWAT)	5	1	6	0	0	0	6
13	PNB RSETI MAHENDRAGARH	91	94	185	56	56	28	101
14	PNB RSETI PALWAL	26	2	28	0	0	0	28
15	PNB RSETI PANCHKULA	2	13	15	10	10	4	1
16	PNB RSETI PANIPAT	362	2	364	0	0	268	96
17	PNB RSETI REWARI	0	7	7	7	7	0	0
18	PNB RSETI ROHTAK	57	36	93	0	0	0	93
19	PNB RSETI SIRSA	147	4	151	0	0	54	97
20	PNB RSETI SONIPAT	31	17	48	1	1	15	32
21	PNB RSETI YAMUNANAGAR	4	0	4	0	0	0	4
	<b>Total</b>	<b>1275</b>	<b>485</b>	<b>1760</b>	<b>227</b>	<b>226</b>	<b>606</b>	<b>927</b>



## ANNEXURE 13 (a)

<b>Bank wise List of complaint cases under PMFBY</b>			
<b>Sr.no</b>	<b>Banks</b>	<b>No of cases</b>	<b>Amount</b>
1	eAllahabad bank	137	3295998.98
2	eAndhra bank	62	1409979.19
3	Bank of baroda	11	182473.03
4	Bank of india	36	667304.30
5	Bank of maharashtra	2	52372.34
6	Canara bank	566	9998636.66
7	Central bank of India	203	4919295.29
8	Co operative bank	244	4455672.69
9	Corporation bank	175	3685904.98
10	csc	4	172911.26
11	Dcb	1	172355.00
12	eDena bank	71	1493153.14
13	Federal bank	8	123979.88
14	Harco bank	1	38803.80
15	Hdfc bank	463	19208195.08
16	Icici bank	145	7148794.73
17	Idbi bank	48	990353.28
18	Indian bank	14	187249.61
19	Indian overseas bank	3	71433.77
20	Indusind bank	28	578089.38
21	Kcc karnal	3	61745.21
22	Kotak mahindra bank	25	700506.91
23	Land morsri bank	1	142106.52
24	Mini coperative bank	2	169343.61
26	Pacs	25	319514.81
27	Pnb	3019	59880219.85
28	Punjab and sind bank	378	7022976.52
29	Rbl bank	3	27609.65
30	Sakari simiti	74	961573.09
31	Sbi	1453	43088999.91
32	Shgb	380	8003610.32
33	Srsr	1	10866.96
34	eState bank of patiala	8	336446.02
35	eSynicate bank	345	5734345.39
36	Uco bank	136	7017305.74
37	Union bank of india	348	4087883.89
38	eVijaja bank	20	323965.46
39	Yes bank	2	4670.00
<b>Total</b>		<b>8445</b>	<b>196746646.25</b>

**ANNEXURE 13 (b)****District-wise List of complaint cases under PMFBY**

Sr.no	District	No of cases	Amount
1	Ambala	46	2511534.14
2	Bhiwani	731	5480683.48
3	Faridabad	20	467090.11
4	Gurugram	201	3128824.89
5	Hisar	162	8258955.28
6	Jhajjar	173	4191254.05
7	Jind	578	49242878.32
8	Kaithal	10	208668.80
9	Karnal	4483	79803762.47
10	Mahendergarh	4	137580.28
11	Panchkula	2	51760.00
12	Panipat	582	8919630.75
13	Rewari	26	879942.34
14	Rohtak	232	5636606.94
15	Sirsa	734	16600894.48
16	Sonipat	364	9144599.30
17	Yamunanagr	97	2081980.70
	<b>Total</b>	<b>8445</b>	<b>196746646.32</b>

**Cases relating to cases from 6th to 10 SLGC**

1	Jhajjar	146
2	Jind	26
3	Bhiwani	244
4	Ambala	13
5	Charkhi Dadri	2
6	Rohtak	885
7	Nuh	23
8	Kurukshetta	36
9	Panipat	1
10	Sirsa	110
		<b>1486</b>

District Level KCC Campaign for Animal Husbandry - Bankwise Position as on (19.04.2024)						
Bank name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days	Rejected by Banks	Total pendency
Bank of Baroda	1366	1361	990	21	350	21
Bank of India	715	709	593	3	113	3
Bank of Maharashtra	105	104	56	6	42	6
Canara Bank	3995	3939	2816	2	1117	6
Central Bank of India	2503	2498	1733	20	745	20
Cooperative Bank	520	518	287	11	220	11
IDBI Bank Ltd.	165	164	100	7	57	7
Indian Bank	1273	1266	868	0	398	0
Indian Overseas Bank	145	144	92	5	47	5
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0
Punjab & Sind Bank	1130	1113	803	9	301	9
Punjab National Bank	51258	51070	42770	4	8278	22
State Bank of India	14385	14255	11356	1	2898	1
UCO Bank	751	744	506	10	228	10
Union Bank of India	2727	2699	2320	18	361	18
<b>Grand Total</b>	<b>81038</b>	<b>80584</b>	<b>65290</b>	<b>117</b>	<b>15155</b>	<b>139</b>

District Level KCC Campaign for Animal Husbandry- District Wise Position as on (19.04.2024)						
District Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days	Rejected by Banks	Total pendency
Ambala	3045	3045	3008	0	37	0
Bhiwani	3593	3593	2279	0	1314	0
Charkhi Dadri	6438	6438	4388	0	2050	0
Faridabad	1920	1909	1808	0	101	0
Fatehabad	780	780	518	0	262	0
Gurgaon	1685	1685	889	8	788	8
Hisar	3646	3642	3356	0	286	0
Jhajjar	3863	3863	2208	32	1623	32
Jind	12784	12784	12356	0	428	0
Kaithal	8356	8356	7538	0	818	0
Karnal	2768	2768	2744	0	24	0
Kurukshetra	1168	1168	652	0	516	0
Mahendragarh	6879	6879	6827	0	52	0
Mewat	3270	2882	2199	0	683	0
Palwal	2785	2785	1251	0	1534	0
Panchkula	635	635	361	44	230	44
Panipat	1598	1598	696	0	902	0
Rewari	3110	3110	2958	8	122	30
Rohtak	2110	2110	1511	0	599	0
Sirsa	5921	5921	3357	5	2559	5
Sonipat	2667	2616	2596	20	0	20
Yamunanagar	2017	2017	1790	0	227	0
<b>Grand Total</b>	<b>81038</b>	<b>80584</b>	<b>65290</b>	<b>117</b>	<b>15155</b>	<b>139</b>

District Level KCC Campaign for Fisheries Bank Wise as on 19.04.2024						
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days	Rejected by Banks	Total pendency
Bank of Baroda	17	17	3	1	13	1
Bank of India	8	8	5	1	2	1
Bank of Maharashtra	1	1	0	0	1	0
Canara Bank	83	82	30	2	50	2
Central Bank of India	35	35	15	2	18	2
Cooperative Bank	9	8	6	1	1	1
IDBI Bank Ltd.	10	10	1	0	9	0
Indian Bank	13	12	4	0	8	0
Indian Overseas Bank	9	9	2	1	6	1
Jammu & Kashmir Bank Ltd	0	0	0	0	0	0
Punjab & Sind Bank	11	11	3	1	7	1
Punjab National Bank	384	383	141	10	231	11
State Bank of India	153	152	62	4	86	4
UCO Bank	11	11	5	0	6	0
Union Bank of India	60	59	23	1	34	2
<b>Grand Total</b>	<b>804</b>	<b>798</b>	<b>300</b>	<b>24</b>	<b>472</b>	<b>26</b>



District Level KCC Campaign for Fisheries - Dist. Wise as on 19.04.2024						
District name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days	Rejected by Banks	Total pendency
Ambala	46	46	40	0	6	0
Bhiwani	81	81	24	0	57	0
Charkhi Dadri	2	2	1	0	1	0
Faridabad	0	0	0	0	0	0
Fatehabad	18	18	18	0	0	0
Gurgaon	39	39	9	5	25	5
Hisar	6	6	5	1	0	1
Jhajjar	22	22	9	0	13	0
Jind	80	80	37	0	43	0
Kaithal	71	71	20	0	51	0
Karnal	56	56	16	11	29	11
Kurukshetra	11	11	3	0	8	0
Mahendragarh	0	0	0	0	0	0
Mewat	25	25	8	0	17	0
Palwal	41	41	9	0	32	0
Panchkula	11	11	5	0	6	0
Panipat	66	66	14	0	52	0
Rewari	8	8	0	4	4	4
Rohtak	25	25	10	0	15	0
Sirsa	50	50	28	0	22	0
Sonipat	114	108	39	2	65	4
Yamunanagar	32	32	5	1	26	1
<b>Grand Total</b>	<b>804</b>	<b>798</b>	<b>300</b>	<b>24</b>	<b>472</b>	<b>26</b>

## BANK-WISE PROGRESS UNDER A.I.F. DURING 2023-24

Name of the Bank	Fund Mobilised/loan sanctioned (including above Rs 2 Cr) in FY 2023-24			Cumulative Sanction as on 31.03.2024 (in Rs. Cr)
	Target (in Rs. Cr)	Achievment (in Rs. Cr)	Percentage Achievement	
HDFC Bank	115	228.49	198.69	420.49
STATE BANK OF INDIA	90	175.70	195.22	261.08
Punjab National Bank	120	156.33	130.28	377.49
Canara Bank	82	155.08	189.13	331.91
Union Bank of India	40	98.19	245.47	113.72
Axis Bank	58	53.10	91.55	62.95
ICICI Bank	40	32.99	82.47	43.85
Central Bank Of India	25	28.50	114.00	51.31
Bank Of India	21.13	26.11	123.58	62.89
UCO Bank	49	25.44	51.92	88.43
Kotak Mahindra Bank	72	19.33	26.85	101.49
Indian Bank	31.74	14.70	46.31	63.76
Bank Of Baroda	30	10.49	34.97	34.53
Punjab and Sind Bank	12	9.08	75.70	15.54
Bank of Maharashtra	10	6.06	60.59	13.31
Sarva Haryana Gramin Bank	80	4.23	5.28	17.81
Indian Overseas Bank	10	1.90	19.00	5.32
HARCO	0	1.79		1.79
IDBI BANK LTD	10	1.65	16.47	1.65
South Indian Bank	0	1.15		1.15
AU Small Fin Bank Limited	4.69	0.00	0.00	11.60
IndusInd Bank	14	0.00	0.00	4.00
J&K Bank	2	0.00	0.00	1.90
Karnataka Bank	0	0.00		0.00
Karur Vysya Bank	0	0.00		0.00
The Federal Bank Ltd	2	0.00	0.00	0.76
YES BANK LTD	7	0.00	0.00	59.24
<b>Total</b>	<b>925.56</b>	<b>1050.32</b>	<b>113.48</b>	<b>2147.96</b>

## DISTRICT-WISE PROGRESS UNDER A.I.F. DURING 2023-24

Name of the District	Fund Mobilised/loan sanctioned (including above Rs 2 Cr) in FY 2023-24			Cumulative Sanction as on 31.03.2024 (in Rs. Cr)
	Target (in Rs. Cr)	Achievment (in Rs. Cr)	Percentage Achievement	
Karnal	97	243.74	251.28	503.57
Fatehabad	65	137.87	212.10	212.69
Kaithal	61	116.24	190.56	187.04
Sirsa	67	113.78	169.82	201.33
Hisar	54	97.60	180.74	187.74
Kurukshetra	37	76.70	207.30	160.44
Rohtak	31	55.56	179.22	66.26
Jind	50	39.54	79.07	55.95
Bhiwani	44	34.82	79.13	60.94
Sonipat	58	30.30	52.24	176.57
Panipat	34	25.94	76.30	35.02
Ambala	31	21.48	69.29	123.30
Yamunanagar	34	21.18	62.29	45.25
Charki Dadri	25	12.46	49.84	22.10
Mahendragarh	26	8.46	32.55	11.76
Jhajjar	31	6.61	21.33	10.81
Palwal	28	3.43	12.26	5.61
Rewari	28	2.61	9.32	3.01
Nuh	28	0.87	3.09	11.35
Faridabad	25	0.66	2.64	1.51
Gurugram	48	0.25	0.52	42.29
Panchkula	23	0.22	0.96	23.42
<b>Total</b>	<b>925</b>	<b>1050.32</b>	<b>113.55</b>	<b>2147.96</b>

## Bank wise progress under PM FME during 2023-24

Bank Name	Target	Submitted to Bank	Additional Documents Required For Bank	Loan Rejected	Pending with Lending Bank	Sanctioned in FY 2023-24	Sanctioned - %age	Loan Disbursed
Canara Bank	154	175	30	43	3	99	64%	86
Hdfc Bank	140	152	25	18	40	69	49%	61
Bank Of Maharashtra	29	29	2	4	4	19	66%	15
Central Bank Of India	88	71	8	11	5	47	53%	38
Union Bank Of India	110	88	4	20	23	41	37%	29
State Bank Of India	190	210	29	53	52	76	40%	66
Punjab National Bank	198	220	9	54	61	96	48%	85
Bank Of India	44	30	2	3	13	12	27%	7
Punjab And Sind Bank	61	35	-	4	11	20	33%	17
Bank Of Baroda	90	50	-	6	21	23	26%	16
Sarva Haryana Gramin Bank	207	83	1	25	16	42	20%	26
Indian Overseas Bank	25	10	-	6	-	4	16%	4
Icici Bank Limited	96	17	-	-	4	13	14%	14
Uco Bank	59	28	7	5	4	12	20%	10
Indian Bank	75	15	-	3	4	8	11%	5
Kotak Mahindra Bank Limited	27	4	-	-	3	1	4%	1
Idbi Bank	30	14	-	-	13	1	3%	-
Axis Bank	85	10	-	-	9	1	1%	1
Indusind Bank	33	2	-	-	2	-	0%	-
Yes Bank	23	1	-	-	1	-	0%	-
Federal Bank	15	-	-	-	-	-	0%	-
Idfc First Bank Ltd	13	2	-	-	2	-	0%	-
Au Small Finance Bank Limited	6	-	-	-	-	-	0%	-
Bandhan Bank Limited	6	-	-	-	-	-	0%	-
Jammu And Kashmir Bank Limited	5	3	-	-	3	-	0%	-
Ujjivan Small Finance Bank	4	-	-	-	-	-	0%	-
Karnataka Bank Limited	3	1	-	-	1	-	0%	-
Capital Small Finance Bank	2	-	-	-	-	-	0%	-
Dcb Bank	2	-	-	-	-	-	0%	-
Equitas Small Finance Bank	2	-	-	-	-	-	0%	-
Jan Small Finance Bank	2	-	-	-	-	-	0%	-
Ratnakar Bank Ltd.	2	-	-	-	-	-	0%	-
Catholic Syrian Bank	1	-	-	-	-	-	0%	-
Dhanlaxmi Bank	1	-	-	-	-	-	0%	-
Karur Vysya Bank	1	-	-	-	-	-	0%	-
Luxmi Vilas Bank	1	-	-	-	-	1	100%	2
THE NAINITAL BANK LIMITED	1	1	-	-	-	-	0%	-
South Indian Bank	1	-	-	-	-	-	0%	-
Utkarsh Small Finance Bank	1	-	-	-	-	-	0%	-
<b>Total</b>	<b>1833</b>	<b>1251</b>	<b>117</b>	<b>255</b>	<b>295</b>	<b>585</b>	<b>32%</b>	<b>483</b>

## ANNEXURE 15.2

## District-wise progress under PM FME during 2023-24

Bank Name	Target	Submitted to Bank	Additional Documents Required For Bank	Loan Rejected	Pending with Lending Bank	Sanctioned in FY 2023-24	Sanctioned - %age	Loan Disbursed
Ambala	112	41	0	0	12	29	26%	32
Bhiwani	81	82	3	28	23	28	35%	23
Charki Dadri	63	41	7	11	10	13	21%	9
Faridabad	63	58	7	7	22	22	35%	13
Fatehabad	105	122	3	20	11	88	84%	86
Gurugram	63	27	2	1	14	10	16%	7
Hisar	112	135	14	30	32	59	53%	42
Jhajjar	63	66	9	22	14	21	33%	11
Jind	63	35	5	3	14	13	21%	13
Kaithal	105	63	8	8	19	28	27%	22
Karnal	105	79	12	11	17	39	37%	30
Kurukshetra	112	76	4	14	13	45	40%	35
Mahendragarh	63	24	2	7	5	10	16%	5
Nuh	63	54	16	13	15	10	16%	3
Palwal	63	12	1	0	6	5	8%	4
Panchkula	88	20	1	3	2	14	16%	12
Panipat	88	33	2	7	10	14	16%	12
Rewari	63	35	3	5	13	14	22%	7
Rohtak	108	81	2	31	16	32	30%	31
Sirsa	75	75	4	14	12	45	60%	36
Sonipat	63	38	9	10	9	10	16%	9
Yamunanagar	112	55	3	10	6	36	32%	41
<b>Total</b>	<b>1833</b>	<b>1252</b>	<b>117</b>	<b>255</b>	<b>295</b>	<b>585</b>	<b>32%</b>	<b>483</b>



ANNEXURE - 16.

AHIDF Status - Haryana

Particulars	No. of Projects	Project Cost (INR Cr.)	Loan Amount (INR Cr.)
No. of Project Received	111	919.9	497.75
Eligible by DAHD	37	731.44	395.98
Sanctioned by Banks	22	368.48	198.19
Approved in PAC/PSC	14	271.98	134.57
Interest Subvention (INR cr.)	4	129.07	

List of sanctioned projects in Haryana

Sr. No.	Applicant Name	District	Bank Name	Project Cost (INR)	Loan Amount (INR)	Amount of Interest subvention released
1	United Farm Product Private Limited	Nuh (Mewat)		794300000	400000000	8487996
2	Shaktivardhak Milk Producer Company Ltd	Hisar	SBI	58563000	13400000	24310
3	Nutrimea Dairy LLP	Faridabad	SBI Kundli		90000000	2643000
4	Anadi Industries LLP	Faridabad		51200000	10000000	0
5	RM Delicious Foods	Jind	PNB	184014000	50000000	300814
6	Zanders Resorts Private Limited	SIRSA		278600000	100000000	1451240
7	Ms Fortune Poultry Feeds	HISAR		26611000	19958000	0
8	JD FEEDS	JIND		17200000	11000000	0
9	Ms Aakashdeep Feeds	KARNAL		61788000	35000000	0
10	United Farm Product Private Limited	NUH (Mewat)		365700000	250000000	0
11	KRISHNA FEEDS	KAITHAL		19500000	6750000	0
12	Ms Bhole Baba Milk Center	JIND		14600000	13200000	0
13	Punerjot Singh Virk	KURUKSHETRA		12600000	7900000	0
14	Siddhartha Malhan	JHAJJAR	Indian Bank	17500000	13000000	284726
15	OM FEED MILL	MAHENDRAGARH		60500000	30000000	0
16	EPICU BEVERAGES PRIVATE LIMITED	AMBALA	Yes Bank	663327603	497500000	6469975
17	MS SUNIL HATCHRIES	JIND	SBI	43448000	14493000	389392
18	INFINITY FEEDS PRIVATE LIMITED	AMBALA	IDBI	245700000	150000000	0
19	Para Milk and Milk Products	Sirsa	SBI	31300000	12000000	334500
20	M/s Sunil Hatcheries	Bahadurgarh (Faridabad)	SBI	29300000	12000000	0
21	Parag Nutrition Pvt. Ltd. Animal Feed Plant	Karnal	Axis and HDFC	404100000	300000000	6056998
	<b>Total</b>			<b>3379851603</b>	<b>2036201000</b>	<b>26442951</b>

## ANNEXURE 17

**BANKWISE PROGRESS UNDER PLEDGE FINANCING AGAINST NEGOTIABLE WAREHOUSE RECEIPTS (NWRs) AS AT March 2024**

Amt. Rs. in lacs

S.No.	Name of the Bank	Disbursement during the Quarter ( 01.01.2024 - 31.03.2024 )		Commulative Disbursement during the period ( 01.04.2023 - 31.3.2024 )		Outstanding as at March 2024	
		No. of A/cs	Amt.	No. of A/cs	Amount	No. of A/cs	Amt.
1	Bank of Baroda	0	0	0	0	0	0
2	Bank of India	0	0	0	0	7	258
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0
5	Central Bank of India	3	7425	14	21725	27	21060
6	Indian Bank	0	0	0	0	0	0
7	Indian Overseas Bank	0	0	0	0	8	59
8	Punjab National Bank	0	0	0	0	0	0
9	Punjab & Sind Bank	0	0	0	0	0	0
10	State Bank of India	138	19473	363	52271	138	19473
11	Union Bank of India	3	120	18	810	72	7450
12	UCO Bank	0	0	0	0	0	0
	<b>Total Public Sector Banks</b>	<b>144</b>	<b>27018</b>	<b>395</b>	<b>74806</b>	<b>252</b>	<b>48300</b>
13	Axis Bank	0	0	0	0	0	0
14	Bandhan Bank	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0
16	DCB	0	0	0	0	0	0
17	Dhan Laxmi Bank	0	0	0	0	0	0
18	Federal Bank	0	0	0	0	0	0
19	HDFC Bank	0	0	0	0	0	0
20	ICICI Bank	0	0	0	0	0	0
21	IDBI Bank	11	2245	25	5506	17	3051
22	Indusind Bank	0	0	0	0	0	0
23	IDFC First Bank	0	0	0	0	0	0
24	J&K Bank	0	0	0	0	0	0
25	Karnataka Bank	0	0	0	0	0	0
26	Karur Vysya Bank	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0
28	Luxmi Vilas Bank	0	0	0	0	0	0
29	Nainital Bank	0	0	0	0	0	0
30	RBL Bank	0	0	0	0	0	0
31	South Indian Bank	0	0	0	0	0	0
32	Tamilnadu Mercantile Bank	0	0	0	0	0	0
33	Yes Bank	0	0	0	0	0	0
	<b>Total Private Sector Banks</b>	<b>11</b>	<b>2245</b>	<b>25</b>	<b>5506</b>	<b>17</b>	<b>3051</b>
34	Sarva Haryana Gramin Bank	0	0	0	0	0	0
	<b>Total Regional Rural Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
35	AU Small Finance Bank	0	0	0	0	0	0
36	Ujjivan Small Finance Bank	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0	0	0
39	Jana Small Finance Bank	0	0	0	0	0	0
40	Capital Small Finance Bank	0	0	0	0	0	0
41	Fincare Small Finance Bank	0	0	0	0	0	0
42	Shivalik Small Finance Bank	5	1161	9	1669	7	1555
	<b>Total Small Finance Banks</b>	<b>5</b>	<b>1161</b>	<b>9</b>	<b>1669</b>	<b>7</b>	<b>1555</b>
	<b>Total Schedule Comm Banks</b>	<b>160</b>	<b>30424</b>	<b>429</b>	<b>81981</b>	<b>276</b>	<b>52906</b>
43	India Post Payment Bank	0	0	0	0	0	0
	<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
44	HARCO Bank	0	0	0	0	0	0
45	HSARDB	0	0	0	0	0	0
46	Urban Coop. Banks	0	0	0	0	0	0
47	SIDBI	0	0	0	0	0	0
	<b>Total CO-Operative Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>G. Total</b>	<b>160</b>	<b>30424</b>	<b>429</b>	<b>81981</b>	<b>276</b>	<b>52906</b>

## Progress under Kisan Credit Card As On 31.03.2024 IN THE STATE OF HARYANA

Amount in Rs. Crores

Bankname	Kisan Credit Card for Crop Loan					
	NO. OF KCC ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER	Out of TOTAL NO. OF KCC , Number of Rupay Card Issued	KCC CARD ACTIVATED
BANK OF BARODA	1700	98.18	28947	996.50	0	0
BANK OF INDIA	89	23.28	9191	273.96	5051	2282
BANK OF MAHARASHTRA	37	0.01	1115	65.09	347	347
CANARA BANK	3428	95.75	105324	3330.24	29947	29947
CENTRAL BANK OF INDIA	5176	78.53	35602	1015.63	19529	16270
INDIAN BANK	167	5.70	17926	627.42	5678	118
INDIAN OVERSEAS BANK	109	2.53	576	834.77	474	212
PUNJAB NATIONAL BANK	33921	2192.11	310592	9769.36	70691	11585
PUNJAB & SIND BANK	186	6.25	23014	820.48	2198	2134
STATE BANK OF INDIA	17856	2853.04	308084	5117.02	84474	51176
UCO BANK	829	20.26	29742	806.23	1268	1268
UNION BANK OF INDIA	38610	348.16	41406	1844.00	12898	2264
<b>PUBLIC SECTOR BANKS</b>	<b>102108</b>	<b>5723.80</b>	<b>911519</b>	<b>25500.70</b>	<b>232555</b>	<b>117609</b>
AXIS BANK	12804	776.70	31655	2799.65	12177	11311
BANDHAN BANK	0	0.00	74	14.95	0	0
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0
DCB	15	2.71	16557	99.14	0	0
DHAN LAXMI BANK	0	0.00	0	0.00	0	0
FEDERAL BANK	179	3.59	8546	208.77	14	5
HDFC BANK	25974	774.75	65161	4837.43	69944	15223
ICICI BANK	5493	418.48	13266	1744.98	11681	5493
IDBI BANK	559	16.41	10511	386.30	8762	8762
IDFC BANK	320	20.81	1016	199.63	141	0
INDUSIND BANK	69	19.08	1500	251.26	892	890
J&K BANK	0	0.00	0	0.00	0	0
KARNATAKA BANK	0	0.00	0	0.00	0	0
KARUR VYSYA BANK	0	0.00	179	6.61	1	1
KOTAK MAHINDRA BANK	20	8.29	833	105.63	0	0
NAINITAL BANK	0	0	0	0	0	0
RBL BANK LTD.	3	0.13	119	4.72	8	8
SOUTH INDIAN BANK	0	0.00	274	9.15	0	0
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0
YES BANK	446	54.68	7556	391.83	4427	1234
<b>PRIVATE SECTOR BANKS</b>	<b>45882</b>	<b>2095.62</b>	<b>157267</b>	<b>11060.05</b>	<b>108047</b>	<b>42927</b>
SARVA HARYANA GRAMIN BANK	294153	10991.90	306823	9053.54	224880	224880
<b>REGIONAL RURAL BANKS</b>	<b>294153</b>	<b>10991.90</b>	<b>306823</b>	<b>9053.54</b>	<b>224880</b>	<b>224880</b>
AU SMALL FINANCE BANK	0	0.00	0	0.00	0	0
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0
EQUITAS BANK	0	0.00	0	0.00	0	0
JANA SMALL FINANCE	0	0.00	0	0.00	0	0
UJJIVAN SMALL FINANCE BANK	7	0.35	140	5.91	0	0
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0
<b>SMALL FINANCE BANKS</b>	<b>7</b>	<b>0.35</b>	<b>140</b>	<b>5.91</b>	<b>0</b>	<b>0</b>
<b>SCHEDULE COMM BANKS</b>	<b>442150</b>	<b>18811.66</b>	<b>1375749</b>	<b>45620.21</b>	<b>565482</b>	<b>385416</b>
HARCO BANK	898948	8358.27	1375008	13063.32	280463	172133
HSARDB	0	0.00	0	0.00	0	0
<b>CO-OPERATIVE BANKS</b>	<b>898948</b>	<b>8358.27</b>	<b>1375008</b>	<b>13063.32</b>	<b>280463</b>	<b>172133</b>
<b>TOTAL</b>	<b>1341098</b>	<b>27169.93</b>	<b>2750757</b>	<b>58683.53</b>	<b>845945</b>	<b>557549</b>

## Progress under Kisan Credit Card As On 31.03.2024 IN THE STATE OF HARYANA

Amt in Rs. Crores

Bankname	Kisan Credit Card for Animal husbandary					
	NO. OF KCC for Animal husbandary ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC for Animal husbandary AS ON END OF CURRENT QUARTER	OUTSTANDING Amount AS ON END OF CURRENT QUARTER	Out of TOTAL NO. OF KCC for Animal husbandary , Number of Rupay Card Issued	KCC CARD ACTIVATED
BANK OF BARODA	580	2.12	5294	84.48	0	0
BANK OF INDIA	0	1.14	968	12.92	828	706
BANK OF MAHARASHTRA	42	2.20	305	11.72	18	18
CANARA BANK	1054	18.61	12251	182.53	4859	4859
CENTRAL BANK OF INDIA	314	5.29	1772	53.00	1325	1081
INDIAN BANK	20	0.27	1161	16.44	319	10
INDIAN OVERSEAS BANK	187	2.95	242	3.59	139	84
PUNJAB NATIONAL BANK	639	9.68	2925	41.12	209	73
PUNJAB & SIND BANK	2260	24.89	2236	34.31	319	261
STATE BANK OF INDIA	51149	595.58	75745	998.35	999	821
UCO BANK	314	5.12	3545	60.25	138	138
UNION BANK OF INDIA	17650	69.64	18569	267.99	288	278
<b>PUBLIC SECTOR BANKS</b>	<b>74209</b>	<b>737.50</b>	<b>125013</b>	<b>1766.70</b>	<b>9441</b>	<b>8329</b>
AXIS BANK	70	5.32	205	17.43	73	24
BANDHAN BANK	0	0.00	0	0.00	0	0
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0
DCB	0	0.00	0	0.00	0	0
DHAN LAXMI BANK	0	0.00	0	0.00	0	0
FEDERAL BANK	1	0.02	3	0.08	0	0
HDFC BANK	312	5.87	1679	34.63	1641	305
ICICI BANK	2	0.01	73	0.56	71	2
IDBI BANK	11	0.09	117	1.46	117	117
IDFC BANK	0	0.00	0	0.00	0	0
INDUSIND BANK	7	0.11	75	0.25	0	0
J&K BANK	4	0.00	5	0.07	0	0
KARNATAKA BANK	0	0.00	0	0.00	0	0
KARUR VYSSYA BANK	0	0.00	0	0.00	0	0
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0
NAINITAL BANK	0	0.00	0	0.00	0	0
RBL BANK LTD.	0	0.00	0	0.00	0	0
SOUTH INDIAN BANK	0	0.00	0	0.00	0	0
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0
YES BANK	0	0.00	0	0.00	0	0
<b>PRIVATE SECTOR BANKS</b>	<b>407</b>	<b>11.42</b>	<b>2157</b>	<b>54.48</b>	<b>1902</b>	<b>448</b>
SARVA HARYANA GRAMIN BANK	0	0.00	0	0.00	0	0
REGIONAL RURAL BANKS	0	0	0	0	0	0
AU SMALL FINANCE BANK	0	0.00	0	0.00	0	0
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0
EQUITAS BANK	0	0.00	0	0.00	0	0
JANA SMALL FINANCE	0	0.00	0	0.00	0	0
UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0	0
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0
<b>SMALL FINANCE BANKS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SCHEDULE COMM BANKS</b>	<b>74616</b>	<b>748.92</b>	<b>127170</b>	<b>1821.19</b>	<b>11343</b>	<b>8777</b>
HARCO BANK	0	0.00	0	0.00	0	0
HSARDB	0	0.00	0	0.00	0	0
CO-OPERATIVE BANKS	0	0	0	0	0	0
<b>TOTAL</b>	<b>74616</b>	<b>748.92</b>	<b>127170</b>	<b>1821.19</b>	<b>11343</b>	<b>8777</b>



Progress under Kisan Credit Card As On 31.03.2024 IN THE STATE OF HARYANA						
						Amt in Crores
Bankname	Kisan Credit Card for Fishries					
	NO. OF KCC for Fishries ISSUED DURING QUARTER (Including renewal)	AMOUNT DISBURSED DURING QUARTER	TOTAL NO. OF KCC for Fishries AS ON END OF CURRENT QUARTER	OUTSTANDING Amount, AS ON END OF CURRENT QUARTER	Out of TOTAL NO. OF KCC for Fishries , Number of Rupay Card Issued	KCC CARD ACTIVATED
BANK OF BARODA	0	0.00	11	0.17	0	0
BANK OF INDIA	0	0.00	0	0.00	0	0
BANK OF MAHARASHTRA	0	0.00	1	0.02	0	0
CANARA BANK	1	0.02	20	0.31	11	11
CENTRAL BANK OF INDIA	3	0.00	10	0.47	3	1
INDIAN BANK	0	0.00	1	0.07	0	0
INDIAN OVERSEAS BANK	0	0.00	0	0.00	0	0
PUNJAB NATIONAL BANK	13	0.30	72	1.55	6	0
PUNJAB & SIND BANK	1	0.00	61	0.06	2	0
STATE BANK OF INDIA	440	5.96	627	10.59	5	4
UCO BANK	0	0.00	4	0.81	0	0
UNION BANK OF INDIA	85	0.80	162	2.05	0	0
<b>PUBLIC SECTOR BANKS</b>	<b>543</b>	<b>7.08</b>	<b>969</b>	<b>16.09</b>	<b>27</b>	<b>16</b>
AXIS BANK	0	0.00	0	0.00	0	0
BANDHAN BANK	0	0.00	0	0.00	0	0
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0
DCB	0	0.00	0	0.00	0	0
DHAN LAXMI BANK	0	0.00	0	0.00	0	0
FEDERAL BANK	0	0.00	0	0.00	0	0
HDFC BANK	0	0.07	59	3.83	58	11
ICICI BANK	0	0.00	0	0.00	0	0
IDBI BANK	0	0.00	0	0.00	0	0
IDFC BANK	0	0.00	0	0.00	0	0
INDUSIND BANK	0	0.00	0	0.00	0	0
J&K BANK	0	0.00	0	0.00	0	0
KARNATAKA BANK	0	0.00	0	0.00	0	0
KARUR VYSYA BANK	0	0.00	0	0.00	0	0
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0
NAINITAL BANK	0	0	0	0	0	0
RBL BANK LTD.	0	0.00	0	0.00	0	0
SOUTH INDIAN BANK	0	0.00	0	0.00	0	0
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0
YES BANK	0	0.00	0	0.00	0	0
<b>PRIVATE SECTOR BANKS</b>	<b>0</b>	<b>0.07</b>	<b>59</b>	<b>3.83</b>	<b>58</b>	<b>11</b>
SARVA HARYANA GRAMIN BANK	10	0.23	23	0.53	0	0
<b>REGIONAL RURAL BANKS</b>	<b>10</b>	<b>0.23</b>	<b>23</b>	<b>0.53</b>	<b>0</b>	<b>0</b>
AU SMALL FINANCE BANK	0	0.00	0	0.00	0	0
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0
EQUITAS BANK	0	0.00	0	0.00	0	0
JANA SMALL FINANCE	0	0.00	0	0.00	0	0
UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0	0
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0
<b>SMALL FINANCE BANKS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>SCHEDULE COMM BANKS</b>	<b>553</b>	<b>7.38</b>	<b>1051</b>	<b>20.45</b>	<b>85</b>	<b>27</b>
HARCO BANK	0	0.00	0	0.00	0	0
HSARDB	0	0.00	0	0.00	0	0
<b>CO-OPERATIVE BANKS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL</b>	<b>553</b>	<b>7.38</b>	<b>1051</b>	<b>20.45</b>	<b>85</b>	<b>27</b>



# KARZA MUKTI CERTIFICATE / कर्जा मुक्ति प्रमाण पत्र

कर्जा मुक्ति अभियान, धार्मिक एकता ट्रस्ट, 5/1&2, (Basement) H Block, Malviya Nagar, New Delhi-110017  
www.Karzmuktibharat.co.in Ph. : 011-45630808 • Helpline 9213050050, WhatsApp 9891299628

S.No. AM/PB/003

TO WHOM SO EVER IT MAY CONCERN

This is to certify that Mr./Miss/Mrs. KULLWANT SINGH s/o/w/o LAMBER RAM  
resident of L.V.D.H.A.M.A P.B. has submitted an application to us that the person is  
unable to repay their debt, so we have further submitted their file to Prime Minister's office under Karza Mukti Abhiyan.  
The unique registration number allocated to this file is 740409  
We request all the financial institutions and all the private money lenders to kindly give some time to your borrower for the  
repayment of their loan till any decision from the government for the loan waiver comes out.

जो कोई भी इससे संबंधित है उसके लिए

यह प्रमाणित किया जाता है कि श्रीमान/शुश्री/श्रीमती ..... पिता/पति का नाम .....  
निवासी ..... ने अपने ऋण की माफी के लिए कर्जा मुक्ति अभियान में आवेदन दिया है जोर हमने इनकी फाईल  
प्रधानमंत्री कार्यालय में भी जमा करा दी है। इस फाईल को आबंटित अद्वितीय पंजीकरण संख्या ..... है।  
यह व्यक्ति आपका ऋण चुकाना चाहता है परन्तु अभी की परिस्थितियों में ऋण चुका पाने में असमर्थ है अतः मेरा सभी वित्तीय संस्थानों, सभी निजी  
साहूकारों, रिकवरी वालों से अनुरोध है कृपया अपने कर्जदार को ऋण चुकाने के लिए कुछ समय दें जब तक कि ऋण माफी के लिए सरकार का  
कोई निर्णय न आ जाए।

Date : 10/09/2023

*Surbhi Srivastava*



CA Surbhi Srivastava  
सर्वोच्च पित्त समिति अखिल  
कर्जा मुक्ति अभियान

### PMEGP Portal online Performance Report

AGENCY WISE PROGRESS UNDER PMEGP FROM 01.04.2023 TO 31.03.2024

(In Lakh)

Sr No	Name	Targets (2023-24)		No of Applications at Agency			No of Applications Pending At Agency	No of Applications Forwarded to Bank	Sanctioned by Bank		EDP Training undergone ( In Nos)		MM Claimed		MM Disbursement		No of app returned by banks		Pending at Bank		Pending for MM disb	
		No of proj	MM Involved	Received	Returned	Forwarded to approver			No of proj	MM Involved	Online	Offline	No of proj	MM Involved	No of proj	MM Involved	No of proj	MM Involved	No of proj	MM Involved	Total	MM
1	DIC	921	2674	4250	1042	3133	158	3302	1219	6518.84	1104	9	1101	5746.18	663	3285.2	1560	654	2971.44	482	2709.56	
2	KVIB	690	2005	3811	658	3141	12	3345	1324	7397.57	1223	1	974	5289.48	550	2741.75	1323	784	4334.74	447	2668.57	
3	KVIC	690	2005	1628	445	914	336	974	354	2088.5	316	2	274	1775.22	155	1096.08	419	266	1334.04	130	761.44	
	<b>Total</b>	<b>2301</b>	<b>6684</b>	<b>9689</b>	<b>2145</b>	<b>7188</b>	<b>506</b>	<b>7621</b>	<b>2897</b>	<b>16004.91</b>	<b>2643</b>	<b>12</b>	<b>2349</b>	<b>12810.88</b>	<b>1368</b>	<b>7123.03</b>	<b>3302</b>	<b>1704</b>	<b>8640.22</b>	<b>1059</b>	<b>6139.57</b>	

Source: PMEGP portal

S.No	Bank Name	Annual Target (2023-24)		Forwarded to Bank		Sanctioned by Bank		MM Involvement by Bank		Margin Money Claimed		MM Disbursed		Returned by Bank		Pending at bank		Pending for MM Disbursement		%AGE ACHIEV (in r/o mm disb)
		No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	No of Prj.	MM Involvement (in Lakh)	
1	Bank of Baroda	113	320.50	359	2283.1	175	1379.3	169	1282.28	90	644.54	76	336.25	126	630.66	86	694.44	201		
2	Bank of India	72	205.91	153	868.31	65	404.78	42	268.18	28	183.42	58	304.75	37	225.68	16	90.76	89		
3	Bank of Maharashtra	50	143.45	105	911.89	37	389.66	34	342.26	31	186.76	34	298.04	43	324.94	14	169.6	130		
4	Canara Bank	171	501.00	733	3468.48	343	1839.84	331	1603.4	188	791.26	374	1460.1	36	235.67	150	857.08	158		
5	Central Bank of India	113	334.00	330	1704.57	195	1238.91	98	626.77	63	326.03	145	558.19	9	48.98	40	337.74	98		
6	Indian Bank	105	308.60	170	762.04	61	341.98	66	404.44	36	271.99	52	231.49	72	284.53	34	154.96	88		
7	Indian Overseas Bank	58	165.25	65	430.02	38	248.1	26	173.48	12	85.7	15	78.86	16	114.2	16	107.67	52		
8	Punjab National Bank	230	672.50	1992	7326.9	765	2808.9	605	2231.48	357	1248.4	800	2719.32	499	2119.8	265	1041.44	186		
9	Punjab & Sind Bank	81	238.09	113	388.66	31	136.38	31	136.38	19	89.39	34	101.65	52	178.43	12	46.99	38		
10	State Bank of India	221	665.00	1222	5044.38	279	1325.36	163	894.33	80	403.23	750	2690.09	219	1036.55	87	486.95	61		
11	Union Bank of India	141	425.45	750	4541.9	380	2692.88	336	2383.21	215	1572.81	217	1136.56	184	893.32	135	901.6	370		
12	UCO Bank	68	255.30	140	527.72	51	237.09	54	199.5	32	127.83	73	269.93	20	59.23	22	71.67	50		
<b>A - TOTAL PUBLIC SECTOR BANKS</b>		<b>1443</b>	<b>4236.05</b>	<b>6102</b>	<b>28258</b>	<b>2420</b>	<b>13039</b>	<b>1955</b>	<b>10546</b>	<b>1141</b>	<b>5931</b>	<b>2628</b>	<b>10185.23</b>	<b>1313</b>	<b>6182</b>	<b>879</b>	<b>4971</b>	<b>140</b>		
13	Axis Bank	110	320.60	38	187.28	3	19.95	0	0	0	0	0	0	0	0	0	0	0	9	
14	Bandhan Bank	12	33.94	1	0.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15	Catholic Syrian Bank	0	0.00	1	17.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	DCB Bank	9	25.79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	Dhan Laxmi Bank	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	Federal Bank	8	22.77	2	23	0	0	0	0	0	0	1	18	1	5	0	0	0	0	
19	HDFC Bank	164	472.00	252	2822.83	80	1055.1	41	613.49	20	275.33	51	375.55	165	1444.76	22	350.66	58		
20	ICI/CI Bank	125	348.55	20	143.59	4	59.3	3	46.8	1	5.54	1	1.25	15	83.04	3	46.8	2		
21	IDBI Bank	57	163.58	106	641.89	52	373.75	35	257.94	21	134.5	35	195.59	23	104.24	14	123.44	82		
22	Indusind Bank	52	152.41	4	11.45	0	0	0	0	0	0	0	0	4	11.45	0	0	0	0	
23	IDFC First Bank	13	38.21	2	2.98	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24	J&K Bank Ltd	8	22.20	10	74.8	6	77.33	7	60.83	4	29.5	1	5	1	2.8	3	31.33	133		
25	Karnataka Bank	1	2.84	1	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26	Karur Vysya Bank	4	11.36	1	13	0	0	0	0	0	0	0	0	1	8	0	0	0	0	
27	Kotak Mahindra Bank	40	108.53	6	41.75	3	52.5	2	35	1	17.5	3	6	1	0.75	1	17.5	16		
28	Luxmi Vilas Bank	3	8.52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29	Nainital Bank	6	16.36	2	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30	Ratnakar Bank Ltd	2	5.71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	South Indian Bank	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	Yes Bank	43	121.55	8	51.96	1	3.5	0	0	0	0	6	50.21	2	1.75	0	0	0	0	
33	Tamilnad Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>B - PRIVATE SECTOR BANKS</b>		<b>657</b>	<b>1874.93</b>	<b>494</b>	<b>4063</b>	<b>153</b>	<b>1665</b>	<b>92</b>	<b>1059</b>	<b>49</b>	<b>490</b>	<b>107</b>	<b>697</b>	<b>244</b>	<b>1813</b>	<b>45</b>	<b>587</b>	<b>26</b>		
33	Sarew Haryana Gramin Bank	201	574.00	1025	3783.09	324	1300.27	302	1205.11	178	701.3	567	1801	147	644.87	135	581.94	122		
<b>C - TOTAL REGIONAL RURAL BANKS</b>		<b>201</b>	<b>574</b>	<b>1025</b>	<b>3783</b>	<b>324</b>	<b>1300</b>	<b>302</b>	<b>1205</b>	<b>178</b>	<b>701</b>	<b>567</b>	<b>1801.00</b>	<b>147</b>	<b>645</b>	<b>135</b>	<b>582</b>	<b>122</b>		
34	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39	Capital Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>D - TOTAL SMALL FINANCE BANKS</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>HARCO BANK</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>TOTAL BANKS</b>		<b>2301</b>	<b>6684.98</b>	<b>7621</b>	<b>36103.59</b>	<b>2897</b>	<b>16004.54</b>	<b>2349</b>	<b>12809.88</b>	<b>1368</b>	<b>7123.03</b>	<b>3302</b>	<b>12683.07</b>	<b>1707</b>	<b>8661.67</b>	<b>1059</b>	<b>6139.57</b>	<b>107</b>		

SOURCE:PMEGP E-PORTAL

## District wise progress under Prime Minister Employment Generation Programme (PMEGP) from 01.04.2023 to 31.03.2024

SR No	District	Targets (FY 2023-24)		Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed by Banks		MM Disbursement Made by Banks		Applications Returned by Banks		Applications pending with banks for disposal/Pending at Bank		Applications pending with banks for disbursement		%age achievement of MM disb
		No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	No of Prj.	MM Involved	
1)	AMBALA	139	394.99	445	2696.42	178	1274.74	118	1008.95	65	523.48	154	664.53	133	846.17	59	532.01	133
2)	BHIWANI	126	382.12	735	3219	203	1122.65	153	848.31	82	479.84	384	1261.55	164	914.32	76	397.17	126
3)	CHARKHI DADRI	95	269.36	278	1787.66	105	741.66	77	513.72	53	324.38	115	633.56	69	437.36	28	227.19	120
4)	FARIDABAD	90	256.54	109	769.39	67	411.42	45	286.49	36	215.87	33	255.37	24	161.24	19	130.62	84
5)	FATEHABAD	98	279.63	391	1897.07	172	995.48	129	786.26	74	415.78	161	541.18	78	454.36	57	375.2	149
6)	GURGAON	83	236.03	128	598.45	31	157.69	41	140.92	17	62.48	65	335.21	37	117.49	25	80.81	26
7)	HISSAR	164	489.86	792	4714.82	345	2171	282	1571.72	153	756.21	318	1682.77	155	1068.4	130	818.01	154
8)	JHAJJAR	95	271.93	251	1060.44	117	462.03	113	489.33	73	283.89	76	325.87	68	281.54	41	208.94	104
9)	JIND	120	382.21	589	2285.43	214	884.55	185	851.44	109	494.37	271	996.45	127	476.32	80	380.02	129
10)	KAITHAL	94	266.82	352	1114.58	99	319.18	89	291.94	50	170.15	164	443.27	99	363.81	41	126.79	64
11)	KARNAL	121	343.74	532	1566.97	166	584.39	133	441.16	70	232.03	271	678.22	114	310.76	66	226.53	68
12)	KURUKSHETRA	105	300.15	374	1488.73	150	768.86	96	479.6	44	164.72	162	525.01	74	282.84	56	355.75	55
13)	MAHENDRAGARH	82	233.46	342	1170.85	125	480.27	124	493.62	97	382.2	175	529.27	54	196.24	40	165.89	164
14)	MEWAT	77	220.64	159	275.07	12	30.69	19	57.05	8	20.84	135	214.88	12	28.25	13	42.86	9
15)	PALWAL	74	210.38	133	468.71	48	101.19	31	67.02	24	51.24	70	285.02	22	77.48	8	19.28	24
16)	PANCHKULA	90	256.54	124	530.84	49	336.93	33	184.09	20	75.73	70	187.75	12	59.56	14	111.71	30
17)	PANIPAT	146	436.06	390	2866.72	157	1403.02	128	1122.88	62	533.69	139	877.94	107	709.02	68	604.19	122
18)	REWARI	78	223.20	192	1020.17	92	492.69	77	393.34	50	234	77	418.27	37	167.58	27	159.34	105
19)	ROHTAK	95	269.36	309	1484.55	110	695.11	86	578.16	46	336.47	120	439.72	87	360.31	43	269.19	125
20)	SIRSA	115	351.45	391	2406.97	212	1337.94	177	1159.17	116	749.51	111	498.45	84	675.69	66	431.38	213
21)	SONIPAT	90	256.56	208	1064.52	83	496.84	71	423.72	42	215.71	66	309.31	65	293.7	30	210.16	84
22)	YAMUNANAGAR	124	353.93	400	1637.73	162	736.21	142	620.99	77	400.44	165	578.47	85	379.23	72	264.53	113
	<b>Total</b>	<b>2301</b>	<b>6684.96</b>	<b>7624</b>	<b>36125.09</b>	<b>2897</b>	<b>16004.54</b>	<b>2349</b>	<b>12809.88</b>	<b>1368</b>	<b>7123.03</b>	<b>3302</b>	<b>12683.07</b>	<b>1707</b>	<b>8661.67</b>	<b>1059</b>	<b>6139.57</b>	<b>107</b>

Source: PMEGP portal



Haryana Scheduled Castes Finance and Development Corporation, Chandigarh  
Statement showing the bank-wise loan applications for the year 2023-24 upto March 2024

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Sr. No.	Name of Bank	Annual Target	Application Received Previous Year	Application Received During the year	Total Application Received	Application sponsored	Application sanctioned	Disbursement	Pending for Disbursement	Rejected	Return d	Up to one month (2023-24)	Above one month to 3 months (2023-24)	Above 3 month to six months (2023-24)	Above six months to rest of the current FIN YR (2023-24)	FIN-YR 2022-23	FIN-YR 2021-22	FIN-YR 2020-21	Pendency current FIN-YR	Pendency previous FIN-YR	Total (Pending with banks)
1	BANK OF BARODA	400	75	210	285	285	46	46	0	60	114	7	21	23	14	0	0	0	65	0	65
2	BANK OF INDIA	200	30	84	114	114	17	16	1	34	46	4	5	8	0	0	0	0	17	0	17
3	BANK OF MAHARASHTRA	86	9	42	51	51	6	6	0	13	14	2	8	4	4	0	0	0	18	0	18
4	CANARA BANK	940	210	463	673	673	110	108	2	158	264	34	47	22	30	5	3	0	133	8	141
5	CENTRAL BANK OF INDIA	375	147	303	450	450	56	55	1	123	160	23	40	26	17	5	0	0	106	5	111
6	INDIAN BANK	267	123	215	338	338	27	21	7	112	120	8	29	32	7	0	3	0	76	3	79
7	INDIAN OVERSEAS BANK	119	47	82	129	129	21	21	0	14	41	2	16	33	2	0	0	0	53	0	53
8	PUNJAB NATIONAL BANK	1275	951	2629	3580	3580	879	860	19	1243	920	23	256	172	80	7	0	0	531	7	538
9	PUNJAB AND SIND BANK	280	87	148	235	235	27	27	0	95	57	17	25	9	5	0	0	0	56	0	56
10	STATE BANK OF INDIA	1252	536	1371	1907	1907	210	207	3	581	628	63	174	166	80	2	3	0	483	5	488
11	UCO BANK	595	86	171	257	257	50	47	3	88	61	7	24	16	10	1	0	0	57	1	58
12	UNION BANK OF INDIA	248	156	346	502	502	66	66	0	141	153	31	60	31	17	2	1	0	139	3	142
TOTAL PUBLIC SECTOR BANKS		6037	2457	6064	8521	8521	1515	1479	36	2662	2578	221	705	542	266	22	10	0	1734	32	1766
13	AXIS BANK LTD	275	121	118	239	239	2	2	0	123	62	4	10	31	7	0	0	0	52	0	52
14	BANDHAN BANK LTD	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	CATHOLIC SYRIAN BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	DHAN LAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	FEDERAL BANK	16	0	1	1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
19	HDFC BANK	632	62	176	238	238	5	3	2	50	90	13	30	31	18	0	1	0	92	1	93
20	ICICI BANK LTD	315	20	53	73	73	0	0	0	41	21	5	1	2	3	0	0	0	11	0	11
21	IDFC First Bank	21	0	69	69	69	0	0	0	15	33	0	0	0	21	0	0	0	21	0	21
22	IDBI BANK	121	13	31	44	44	16	16	0	11	11	1	0	5	0	0	0	0	6	0	6
23	INDUSIND BANK	105	9	15	24	24	0	0	0	13	1	5	1	4	0	0	0	0	10	0	10
24	JAMMU & KASHMIR BANK LTD	17	0	1	1	1	0	0	0	0	0	0	0	1	0	0	0	0	1	0	1
25	KARNATAKA BANK LTD	6	3	1	4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0
26	KARUR VYSYA BANK	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	KOTAK MAHINDRA BANK LTD	67	2	15	17	17	0	0	0	11	4	1	0	0	1	0	0	0	2	0	2
28	DBS BANK	2	0	2	2	2	0	0	0	0	0	0	2	0	0	0	0	0	2	0	2
29	MAHARAJA BANK LTD	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	RATNAKAR BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	SOUTH INDIA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	YES BANK LTD	75	2	70	72	72	1	1	0	13	18	1	15	17	7	0	0	0	40	0	40
33	AU SF Bank	0	0	0	6	6	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0
TOTAL PRIVATE SECTOR BANKS		1700	232	558	790	790	24	22	2	284	244	30	59	91	57	0	1	0	237	1	238
TOTAL REGIONAL RURAL BANK		1133	519	2082	2601	2601	451	435	16	780	1072	15	105	121	45	4	8	0	286	12	298
TOTAL Co-operative Bank		254	108	690	798	798	317	314	3	237	205	1	17	5	16	0	0	0	39	0	39
TOTAL BANKS		9154	3316	9394	12710	12710	2307	2250	57	3963	4059	267	886	759	384	26	19	0	2296	45	2341
33	NSFDC	1060	288	1246	1534	1534	1021	1021	0	456	8	0	49	0	0	0	0	0	49	0	49
34	NSFDC	120	8	51	59	59	65	49	43	6	13	0	6	0	0	0	0	0	3	0	3
GRAND TOTAL (ALL BANKS)		10334	3612	10691	14303	14303	3377	3314	63	4432	4107	267	941	759	384	26	19	0	2348	45	2393



Statement showing the District-wise and bank-wise loan applications for the year 2023-24 (March, 2024)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Sr. No.	Name of District	Annual Target	Application Received Previous Year	Application Received During the year	Total Application Received	Application sponsored	Application sanctioned	Disbursed	Pending for Disbursement	Rejected	Returned	Up to one month (2023-24)	Above one month to 3 months (2023-24)	Above 3 months to six months (2023-24)	Above six months to rest of the current FY-24	FIN-YR 2022-23	FIN-YR 2021-22	FIN-YR 2020-21	Pendency current FIN-YR	Pendency previous FIN-YR	Total (Pending with banks)
1	Ambala	580	362	252	614	614	92	92	0	465	0	8	34	14	1	0	0	0	57	0	57
2	Bhiwani	670	0	1435	1435	1435	473	473	0	187	775	0	0	0	0	0	0	0	0	0	0
3	Faridabad	440	196	269	465	465	78	71	7	63	324	0	0	0	0	0	0	0	0	0	0
4	Fatehabad	550	296	598	894	894	251	251	0	643	0	0	0	0	0	0	0	0	0	0	0
5	Gurugram	390	13	216	229	229	96	91	5	73	0	6	34	18	5	0	0	0	60	0	60
6	Hisar	800	81	997	1078	1078	363	363	0	386	329	0	0	0	0	0	0	0	0	0	0
7	Jhajjar	330	455	278	733	733	135	107	28	516	82	0	0	0	0	0	0	0	0	0	0
8	Jind	550	0	693	693	693	176	175	1	127	390	0	0	0	0	0	0	0	0	0	0
9	Kaithal	480	0	879	879	879	154	145	9	0	203	0	107	379	36	0	0	0	522	0	522
10	Karnal	660	518	394	912	912	133	133	0	506	0	170	72	8	23	0	0	0	273	0	273
11	Kurukshetra	420	90	355	445	445	115	110	5	255	0	0	15	20	40	0	0	0	75	0	75
12	Mahendragarh	310	0	572	572	572	128	128	0	186	137	0	42	18	61	0	0	0	121	0	121
13	Mewat	150	196	118	314	314	39	37	2	95	104	7	25	14	1	10	19	0	47	29	76
14	Palwal	400	203	136	339	339	57	55	2	41	241	0	0	0	0	0	0	0	0	0	0
15	Panchkula	190	2	145	147	147	69	69	0	26	8	16	20	2	6	0	0	0	44	0	44
16	Panipat	400	289	528	817	817	78	78	0	23	300	42	265	72	37	0	0	0	416	0	416
17	Rewari	360	123	369	492	492	120	120	0	70	238	0	25	5	18	16	0	0	48	16	64
18	Rohitak	430	0	917	917	917	193	193	0	278	127	1	138	89	91	0	0	0	319	0	319
19	Sirsa	760	63	762	825	831	283	280	3	84	464	0	0	0	0	0	0	0	0	0	0
20	Sonapat	530	355	355	710	710	101	100	1	20	385	17	71	67	49	0	0	0	204	0	204
21	Y. Nagar	600	370	423	793	793	243	243	0	388	0	0	93	53	16	0	0	0	162	0	162
	<b>Total</b>	<b>10000</b>	<b>3612</b>	<b>10691</b>	<b>14303</b>	<b>14309</b>	<b>3377</b>	<b>3314</b>	<b>63</b>	<b>4432</b>	<b>4107</b>	<b>267</b>	<b>941</b>	<b>759</b>	<b>384</b>	<b>26</b>	<b>19</b>	<b>0</b>	<b>2348</b>	<b>45</b>	<b>2393</b>

**Bank-wise progress under Self Employment Programme-Individuals for FY 2023-24  
under DAY-NULM As On 31.03.2024**

Bank Name	Cases Sponsored	Cases sanctioned	Cases Disbursed	Cases Rejected	Cases Pending for sanction	Cases Pending for Disbursement
AXIS Bank	21	0	0	2	19	0
Bandhan Bank	3	1	1	2	0	0
Bank of Baroda	254	69	64	48	137	5
Bank of India	114	45	45	17	52	0
Bank of Maharashtra	59	27	27	7	25	0
Canara Bank	216	79	79	20	117	0
Central Bank of India	114	19	17	30	65	2
Co-operative Bank	34	13	13	12	9	0
DCB Bank	0	0	0	0	0	0
Federal Bank	8	4	4	2	2	0
HDFC Bank	73	0	0	14	59	0
ICICI Bank	7	0	0	1	6	0
IDBI Bank	26	8	8	2	16	0
Indian Bank	151	38	37	25	88	1
Indian Overseas Bank	86	26	26	15	45	0
Indusland Bank	3	0	0	0	3	0
J&K Bank	4	0	0	0	4	0
Karnataka Bank	0	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0	0
Kotak Mahindra Bank	16	0	0	2	14	0
Nainital Bank	1	0	0	0	1	0
P.N.B.	767	235	231	167	365	4
Punjab & Sind Bank	24	2	2	6	16	0
Punjab & Singh Bank	57	18	18	11	28	0
RBL Bank	0	0	0	0	0	0
S.B.I.	506	147	142	73	286	5
S.H.G.B.	175	87	84	14	74	3
South Indian Bank	0	0	0	0	0	0
UCO Bank	101	38	37	21	42	1
Ujjwal Finance Bank	8	0	0	2	6	0
Union Bank of India	300	147	147	42	111	0
YES Bank	6	1	1	0	5	0
<b>Grand Total</b>	<b>3138</b>	<b>1008</b>	<b>987</b>	<b>535</b>	<b>1595</b>	<b>21</b>
Source: NULM						

Town-wise Progress Report of Self Employment Program-Individual (SEP -I) under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 AS ON 31.03.2024									
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disbursement
1	AMBALA	AMBALA	22	191	54	54	72	65	0
2		NARAINGARH	12	16	1	1	3	12	0
3		BARARA	12	22	0	0	0	22	0
4		AMBALA SADAR	18	77	20	20	3	54	0
5	BHIWANI	BHIWANI	20	119	31	31	26	62	0
6		SIWANI	10	1	1	1	0	0	0
7		BAWANI KHERA	10	2	2	2	0	0	0
8		LOHARU	10	3	0	0	0	3	0
9	CHARKHI DADRI	CHARKHI DADRI	34	140	18	18	69	53	0
10	FARIDABAD	FARIDABAD	82	369	84	84	16	269	0
11	FATEHABAD	FATEHABAD	20	42	30	30	5	7	0
12		TOHANA	10	4	4	4	0	0	0
13		RATIA	16	1	1	1	0	0	0
14		BHUNA	14	13	1	1	3	9	0
15		JHAKHAL MANDI	12	4	4	4	0	0	0
16		GURUGRAM	GURUGRAM	45	63	32	32	0	31
17	GURUGRAM	SOHNA	18	0	0	0	0	0	0
18		PATAUDI MANDI	12	0	0	0	0	0	0
19		FARUKH NAGAR	12	0	0	0	0	0	0
20		MANESAR	25	24	21	21	0	3	0
21		HISAR	HISAR	30	87	26	23	0	61
22	HISAR	HANSI	8	9	2	2	0	7	0
23		BARWALA	8	33	3	3	0	30	0
24		NARNAUD	10	15	4	4	0	11	0
25		UKLANA	10	8	0	0	0	8	0
26		ADAMPUR	10	0	0	0	0	0	0
27		JHAJJAR	JHAJJAR	28	51	29	29	0	22
28	JHAJJAR	BAHADURGARH	20	47	19	19	2	26	0
29		BERI	12	10	3	3	0	7	0
30		JIND	JIND	26	85	18	18	26	41
31	JIND	NARWANA	10	58	19	19	4	35	0
32		SAFIDON	14	18	9	9	1	8	0
33		UCHANA	12	25	11	11	0	14	0
34		JULANA	12	15	2	0	6	7	2
35	KAITHAL	KAITHAL	24	99	41	40	12	46	1
36		PUNDRI	12	43	16	13	21	6	3
37		CHEEKA	10	29	13	6	10	6	7
38		KALAYAT	8	14	4	3	3	7	1
39		RAJOUND	8	16	0	0	14	2	0
40		SIWAN	4	16	5	3	4	7	2
41		KARNAL	KARNAL	28	83	21	21	0	62
42	KARNAL	TARAORI	8	0	0	0	0	0	0
43		NILOKHERI	6	0	0	0	0	0	0
44		GHARAUNDA	8	16	5	4	0	11	1
45		ASSANDH	4	0	0	0	0	0	0
46		INDRI	8	0	0	0	0	0	0
47		NISSING	8	1	1	1	0	0	0

Town-wise Progress Report of Self Employment Program-Individual (SEP -I) under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 AS ON 31.03.2024									
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disbursement
48	KURUKSHETRA	THANESAR	30	70	14	14	17	39	0
49		SHAHABAD	6	6	2	2	0	4	0
50		LADWA	8	10	4	4	0	6	0
51		PEHOWA	8	13	9	9	4	0	0
52		ISMALABAD	8	13	7	7	4	2	0
53	MAHENDERGARH	MAHENDERGARH	14	0	0	0	0	0	0
54		NARNAUL	22	18	18	18	0	0	0
55		KANINA	6	2	2	2	0	0	0
56		ATELI MANDI	6	0	0	0	0	0	0
57		NANGAL	6	9	9	9	0	0	0
58	NUH	NUH	16	0	0	0	0	0	0
59		FEROZPUR JHIRKHA	4	0	0	0	0	0	0
60		TAURU	4	0	0	0	0	0	0
61		PUNHANA	4	0	0	0	0	0	0
62		PALWAL	20	21	21	21	0	0	0
63	PALWAL	HODAL	20	17	17	17	0	0	0
64		HATHIN	10	4	4	4	0	0	0
65		KALKA	20	24	8	8	0	16	0
66	PANCHKULA	PANCHKULA	40	32	23	23	0	9	0
67		PANIPAT	42	80	57	57	0	23	0
68	REWARI	PANIPAT	16	31	11	11	0	20	0
69		REWARI	20	30	12	12	0	18	0
70		BAWAL	18	6	1	1	0	5	0
71	ROHTAK	DHARUHERA	16	20	9	9	0	11	0
72		ROHTAK	38	138	44	44	50	44	0
73		MEHAM	14	8	5	5	2	1	0
74		KALANAUR	12	10	4	4	0	6	0
75		SAMPLA	12	2	0	0	0	2	0
76	SIRSA	SIRSA	20	60	21	21	1	38	0
77		MANDI DABWALI	16	36	18	18	5	13	0
78		RANIA	10	18	10	10	0	8	0
79		KALANWALI	12	21	6	6	3	12	0
80		ELLENABAD	8	13	11	11	0	2	0
81	SONIPAT	SONIPAT	30	191	31	30	4	156	1
82		GOHANA	10	7	7	7	0	0	0
83		GANNAUR	12	13	13	13	0	0	0
84		KHARKHODA	10	3	3	3	0	0	0
85		KUNDLI	12	5	5	5	0	0	0
86	YAMUNANAGAR	YAMUNANAGAR	36	315	35	35	145	135	0
87		RADAUR	12	23	12	12	0	11	0
88		SADHURA	12	0	0	0	0	0	0
<b>TOTAL</b>			<b>1400</b>	<b>3138</b>	<b>1008</b>	<b>987</b>	<b>535</b>	<b>1595</b>	<b>21</b>

Source: NULM

## Bank-wise progress under Bank Linkage of Self Help Groups for FY 2023-24 under DAY-NULM s on 31.03.2024

Bank Name	Cases sponsored	Cases sanctioned	Cases Disbursed	Cases Rejected	Cases Pending for sanction	Cases Sanctioned Amount (Rupees in lakhs)	Cases Disbursed Amount (Rupees in lakhs)
AXIS Bank	1	1	1	0	0	0.50	0.50
Bandhan Bank	0	0	0	0	0	0.00	0.00
Bank of Baroda	7	7	7	0	0	11.00	11.00
Bank of India	16	7	7	0	9	23.00	23.00
Bank of Maharashtra	57	53	53	0	4	97.00	97.00
Canara Bank	29	16	16	0	13	22.50	22.50
Central Bank of India	12	7	5	0	5	17.50	17.50
Co-operative Bank	0	0	0	0	0	0.00	0.00
DCB Bank	0	0	0	0	0	0.00	0.00
Federal Bank	0	0	0	0	0	0.00	0.00
HDFC Bank	24	22	22	0	2	37.65	37.65
ICICI Bank	0	0	0	0	0	0.00	0.00
IDBI Bank	0	0	0	0	0	0.00	0.00
Indian Bank	13	8	8	0	5	17.75	17.75
Indian Overseas Bank	3	3	2	0	0	2.35	2.35
Indusland Bank	0	0	0	0	0	0.00	0.00
J&K Bank	0	0	0	0	0	0.00	0.00
Karnataka Bank	0	0	0	0	0	0.00	0.00
Karur Vysya Bank	0	0	0	0	0	0.00	0.00
Kotak Mahindra Bank	0	0	0	0	0	0.00	0.00
Nainital Bank	0	0	0	0	0	0.00	0.00
P.N.B.	33	23	22	0	10	48.50	48.50
Punjab & Sind Bank	0	0	0	0	0	0.00	0.00
RBL Bank	0	0	0	0	0	0.00	0.00
S.B.I.	8	5	5	0	3	20.50	20.50
S.H.G.B.	100	70	62	0	30	131.30	131.30
South Indian Bank	0	0	0	0	0	0.00	0.00
UCO Bank	4	3	3	0	1	3.00	3.00
Ujjwal Finance Bank	0	0	0	0	0	0.00	0.00
Union Bank of India	12	8	8	0	4	14.50	14.50
YES Bank	0	0	0	0	0	0.00	0.00
<b>Grand Total</b>	<b>324</b>	<b>236</b>	<b>224</b>	<b>0</b>	<b>88</b>	<b>450.75</b>	<b>450.75</b>

Source: NULM



Town-wise Progress Report of Bank Linakge of SHGs under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 as on 31.03.2024											
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Sanctioned Amount	Disbursed Amount	Pending for Sanction	Pending for Disbursement
1	AMBALA	AMBALA	9	13	10	10	0	31.17	31.17	3	0
2		NARAINGARH	3	1	1	1	0	0.50	0.50	0	0
3		BARARA	3	8	2	2	0	4.00	4.00	6	0
4		AMBALA SADAR	5	10	9	9	0	14.80	14.80	1	0
5	BHIWANI	BHIWANI	10	19	19	19	0	32.00	32.00	0	0
6		SIWANI	5	0	0	0	0	0.00	0.00	0	0
7		BAWANI KHERA	3	3	3	3	0	6.00	6.00	0	0
8		LOHARU	3	1	1	1	0	1.00	1.00	0	0
9	CHARKHI DADRI	CHARKHI DADRI	20	6	6	4	0	11.00	11.00	0	2
10	FARIDABAD	FARIDABAD	25	8	8	8	0	11.30	11.30	0	0
11	FATEHABAD	FATEHABAD	7	12	12	12	0	34.50	34.50	0	0
12		TOHANA	3	4	4	4	0	8.00	8.00	0	0
13		RATIA	3	0	0	0	0	0.00	0.00	0	0
14		BHUNA	4	1	1	1	0	8.00	8.00	0	0
15		JHAKHAL MANDI	4	0	0	0	0	0.00	0.00	0	0
16	GURUGRAM	GURUGRAM	9	0	0	0	0	0.00	0.00	0	0
17		SOHNA	4	0	0	0	0	0.00	0.00	0	0
18		PATAUDI MANDI	6	0	0	0	0	0.00	0.00	0	0
19		FARUKH NAGAR	3	0	0	0	0	0.00	0.00	0	0
20		MANESAR	3	28	16	16	0	47.00	47.00	12	0
21	HISAR	HISAR	5	0	0	0	0	0.00	0.00	0	0
22		HANSI	4	0	0	0	0	0.00	0.00	0	0
23		BARWALA	4	0	0	0	0	0.00	0.00	0	0
24		NARNAUD	2	0	0	0	0	0.00	0.00	0	0
25		UKLANA	2	0	0	0	0	0.00	0.00	0	0
26		ADAMPUR	3	0	0	0	0	0.00	0.00	0	0
27	JHAJJAR	JHAJJAR	9	6	4	4	0	5.00	5.00	2	0
28		BAHADURGARH	8	5	3	3	0	4.00	4.00	2	0
29		BERI	3	4	4	4	0	6.00	6.00	0	0
30	JIND	JIND	6	0	0	0	0	0.00	0.00	0	0
31		NARWANA	5	0	0	0	0	0.00	0.00	0	0
32		SAFIDON	4	0	0	0	0	0.00	0.00	0	0
33		UCHANA	3	0	0	0	0	0.00	0.00	0	0
34		JULANA	3	0	0	0	0	0.00	0.00	0	0
35	KAITHAL	KAITHAL	4	52	33	33	0	74.50	74.50	19	0
36		PUNDRI	4	13	8	8	0	16.50	16.50	5	0
37		CHEEKA	4	11	4	4	0	12.00	12.00	7	0
38		KALAYAT	3	0	0	0	0	0.00	0.00	0	0
39		RAJOUND	3	15	10	3	0	4.00	4.00	5	7
40		SIWAN	3	1	1	1	0	1.52	1.52	0	0
41	KARNAL	KARNAL	6	0	0	0	0	0.00	0.00	0	0
42		TARAORI	4	0	0	0	0	0.00	0.00	0	0
43		NILOKHERI	2	0	0	0	0	0.00	0.00	0	0
44		GHARAUNDA	2	0	0	0	0	0.00	0.00	0	0
45		ASSANDH	4	0	0	0	0	0.00	0.00	0	0
46		INDRI	2	1	0	0	0	0.00	0.00	1	0
47		NISSING	2	5	0	0	0	0.00	0.00	5	0

Town-wise Progress Report of Bank Linalige of SHGs under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 as on 31.03.2024											
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Sanctioned Amount	Disbursed Amount	Pending for Sanction	Pending for Disbursement
48	KURUKSHETRA	THANESAR	6	0	0	0	0	0.00	0.00	0	0
49		SHAHABAD	5	0	0	0	0	0.00	0.00	0	0
50		LADWA	5	0	0	0	0	0.00	0.00	0	0
51		PEHOWA	4	1	1	1	0	1.00	1.00	0	0
52		ISMAILABAD	3	2	0	0	0	0.00	0.00	2	0
53	MAHENDERGARH	MAHENDERGARH	5	0	0	0	0	0.00	0.00	0	0
54		NARNAUL	7	0	0	0	0	0.00	0.00	0	0
55		KANINA	5	0	0	0	0	0.00	0.00	0	0
56		ATELI MANDI	5	0	0	0	0	0.00	0.00	0	0
57		NANGAL CHAUDHARY	3	0	0	0	0	0.00	0.00	0	0
58	NUH	NUH	10	4	0	0	0	0.00	0.00	4	0
59		FEROZPUR JHIRKHA	4	1	0	0	0	0.00	0.00	1	0
60		TAURU	4	2	0	0	0	0.00	0.00	2	0
61		PUNHANA	4	0	0	0	0	0.00	0.00	0	0
62	PALWAL	PALWAL	8	15	13	10	0	15.35	15.35	2	3
63		HODAL	8	9	6	6	0	16.00	16.00	3	0
64		HATHIN	8	2	2	2	0	4.00	4.00	0	0
65	PANCHKULA	KALKA	8	10	10	10	0	12.50	12.50	0	0
66		PANCHKULA	16	0	0	0	0	0.00	0.00	0	0
67	PANIPAT	PANIPAT	16	0	0	0	0	0.00	0.00	0	0
68		SAMALKHA	7	0	0	0	0	0.00	0.00	0	0
69	REWARI	REWARI	14	13	9	9	0	19.50	19.50	4	0
70		BAWAL	5	0	0	0	0	0.00	0.00	0	0
71		DHARUHERA	6	7	5	5	0	12.00	12.00	2	0
72	ROHTAK	ROHTAK	9	1	1	1	0	1.50	1.50	0	0
73		MEHAM	7	0	0	0	0	0.00	0.00	0	0
74		KALANAUR	5	0	0	0	0	0.00	0.00	0	0
75		SAMPLA	4	0	0	0	0	0.00	0.00	0	0
76	SIRSA	SIRSA	6	8	8	8	0	13.00	13.00	0	0
77		MANDI DABWALI	6	3	3	3	0	4.66	4.66	0	0
78		RANIA	4	0	0	0	0	0.00	0.00	0	0
79		KALANWALI	4	0	0	0	0	0.00	0.00	0	0
80		ELLENABAD	5	0	0	0	0	0.00	0.00	0	0
81	SONIPAT	SONIPAT	8	0	0	0	0	0.00	0.00	0	0
82		GOHANA	4	0	0	0	0	0.00	0.00	0	0
83		GANNAUR	4	0	0	0	0	0.00	0.00	0	0
84		KHARKHODA	5	0	0	0	0	0.00	0.00	0	0
85		KUNDLI	4	0	0	0	0	0.00	0.00	0	0
86	YAMUNANAGAR	YAMUNANAGAR	9	16	16	16	0	15.25	15.25	0	0
87		RADAUR	8	3	3	3	0	3.20	3.20	0	0
88		SADHURA	6	0	0	0	0	0.00	0.00	0	0
TOTAL			500	324	236	224	0	450.75	450.75	88	12

Source: NULM

## Bank-wise progress under Self Employment Programme-Groups for FY 2023-24 under DAY-NULM as on 31.03.2024

Bank Name	Cases sponsored	Cases sanctioned	Cases Disbursed	Cases Rejected	Cases Pending for sanction	Cases Pending for Disbursement
AXIS Bank	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0
Bank of Baroda	1	0	0	0	1	0
Bank of India	1	1	1	0	0	0
Bank of Maharashtra	6	3	3	2	1	0
Canara Bank	5	4	4	0	1	0
Central Bank of India	0	0	0	0	0	0
Co-operative Bank	0	0	0	0	0	0
DCB Bank	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0
HDFC Bank	4	4	4	0	0	0
ICICI Bank	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0
Indian Bank	3	1	1	0	2	0
Indian Overseas Bank	1	0	0	1	0	0
Indusland Bank	0	0	0	0	0	0
J&K Bank	0	0	0	0	0	0
Karnataka Bank	0	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0
Nainital Bank	0	0	0	0	0	0
P.N.B.	8	2	2	0	6	0
Punjab & Sind Bank	1	0	0	0	1	0
RBL Bank	0	0	0	0	0	0
S.B.I.	2	0	0	0	2	0
S.H.G.B.	12	6	6	0	6	0
South Indian Bank	0	0	0	0	0	0
UCO Bank	1	0	0	0	1	0
Ujjwal Finance Bank	0	0	0	0	0	0
Union Bank of India	8	4	3	2	2	1
YES Bank	0	0	0	0	0	0
<b>Grand Total</b>	<b>53</b>	<b>25</b>	<b>24</b>	<b>5</b>	<b>23</b>	<b>1</b>

Source: NULM

Town-wise Progress Report of Self Employment Program- Groups (SEP-G) under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 as on 31.03.2024									
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disbursement
1	AMBALA	AMBALA	1	5	0	0	2	3	0
2		NARAINGARH	1	1	0	0	0	1	0
3		BARARA	1	0	0	0	0	0	0
4		AMBALA SADAR	1	1	0	0	0	1	0
5	BHIWANI	BHIWANI	1	0	0	0	0	0	0
6		SIWANI	1	0	0	0	0	0	0
7		BAWANI KHERA	1	0	0	0	0	0	0
8		LOHARU	1	0	0	0	0	0	0
9	CHARKHI DADRI	CHARKHI DADRI	4	2	0	0	0	2	0
10	FARIDABAD	FARIDABAD	5	4	2	2	0	2	0
11	FATEHABAD	FATEHABAD	1	1	1	1	0	0	0
12		TOHANA	1	1	0	0	0	1	0
13		RATIA	1	0	0	0	0	0	0
14		BHUNA	1	0	0	0	0	0	0
15		JHAKHAL MANDI	1	1	1	1	0	0	0
16	GURUGRAM	GURUGRAM	1	0	0	0	0	0	0
17		SOHNA	1	0	0	0	0	0	0
18		PATAUDI MANDI	0	0	0	0	0	0	0
19		FARUKH NAGAR	1	0	0	0	0	0	0
20		MANESAR	2	0	0	0	0	0	0
21	HISAR	HISAR	1	0	0	0	0	0	0
22		HANSI	1	0	0	0	0	0	0
23		BARWALA	1	0	0	0	0	0	0
24		NARNAUD	1	0	0	0	0	0	0
25		UKLANA	0	0	0	0	0	0	0
26		ADAMPUR	1	0	0	0	0	0	0
27	JHAJJAR	JHAJJAR	2	2	1	1	1	0	0
28		BAHADURGARH	2	2	2	2	0	0	0
29		BERI	1	3	3	3	0	0	0
30	JIND	JIND	2	2	2	2	0	0	0
31		NARWANA	1	1	0	0	0	1	0
32		SAFIDON	1	1	1	1	0	0	0
33		UCHANA	1	2	1	1	0	1	0
34		JULANA	0	1	0	0	0	1	0
35	KAITHAL	KAITHAL	1	3	1	1	1	1	0
36		PUNDRI	1	0	0	0	0	0	0
37		CHEEKA	1	0	0	0	0	0	0
38		KALAYAT	1	0	0	0	0	0	0
39		RAJOUND	1	0	0	0	0	0	0
40		SIWAN	0	0	0	0	0	0	0

Town-wise Progress Report of Self Employment Program- Groups (SEP-G) under Deendayal Antyopdaya Yojana - National Urban Livelihood Mission (DAY-NULM) for FY 2023-24 as on 31.03.2024									
Sr. No.	Name of District	Name of Town	Targets for FY 2023-24	Total cases Sponsored	Sanctioned	Disbursed	Rejected	Pending for Sanction	Pending for Disbursement
41	KARNAL	KARNAL	1	1	0	0	1	0	0
42		TARAORI	1	0	0	0	0	0	0
43		NILOKHERI	1	0	0	0	0	0	0
44		GHARAUNDA	1	0	0	0	0	0	0
45		ASSANDH	1	0	0	0	0	0	0
46		INDRI	0	0	0	0	0	0	0
47		NISSING	0	0	0	0	0	0	0
48	KURUKSHETRA	THANESAR	1	2	0	0	0	2	0
49		SHAHABAD	1	0	0	0	0	0	0
50		LADWA	1	0	0	0	0	0	0
51		PEHOWA	0	2	2	2	0	0	0
52		ISMAILABAD	1	0	0	0	0	0	0
53	MAHENDERGARH	MAHENDERGARH	1	0	0	0	0	0	0
54		NARNAUL	1	0	0	0	0	0	0
55		KANINA	1	0	0	0	0	0	0
56		ATELI MANDI	0	0	0	0	0	0	0
57		NANGAL CHAUDHARY	1	0	0	0	0	0	0
58	NUH	NUH	1	2	1	0	0	1	1
59		FEROZPUR JHIRKHA	1	0	0	0	0	0	0
60		TAURU	1	0	0	0	0	0	0
61		PUNHANA	1	0	0	0	0	0	0
62	PALWAL	PALWAL	2	2	2	2	0	0	0
63		HODAL	1	0	0	0	0	0	0
64		HATHIN	1	0	0	0	0	0	0
65	PANCHKULA	KALKA	2	0	0	0	0	0	0
66		PANCHKULA	3	2	0	0	0	2	0
67	PANIPAT	PANIPAT	2	0	0	0	0	0	0
68		SAMALKHA	2	0	0	0	0	0	0
69	REWARI	REWARI	2	1	0	0	0	1	0
70		BAWAL	1	1	0	0	0	1	0
71		DHARUHERA	1	1	0	0	0	1	0
72	ROHTAK	ROHTAK	2	1	0	0	0	1	0
73		MEHAM	1	0	0	0	0	0	0
74		KALANAUR	1	0	0	0	0	0	0
75		SAMPLA	1	0	0	0	0	0	0
76	SIRSA	SIRSA	1	0	0	0	0	0	0
77		MANDI DABWALI	1	0	0	0	0	0	0
78		RANIA	1	0	0	0	0	0	0
79		KALANWALI	1	0	0	0	0	0	0
80		ELLENABAD	1	0	0	0	0	0	0
81	SONIPAT	SONIPAT	1	0	0	0	0	0	0
82		GOHANA	1	0	0	0	0	0	0
83		GANNAUR	1	0	0	0	0	0	0
84		KHARKHODA	1	1	1	1	0	0	0
85		KUNDLI	1	0	0	0	0	0	0
86	YAMUNANAGAR	YAMUNANAGAR	2	4	4	4	0	0	0
87		RADAUR	1	0	0	0	0	0	0
88		SADHURA	1	0	0	0	0	0	0
TOTAL			100	53	25	24	5	23	1



Sr. No.	Name of the Bank	Target for SHG Credit Linkage FY 2023-24			Applications Sponsored (01.04.2023 To 31.03.2024)		Cases Sanctioned (01.04.2023 To 31.03.2024)		Cases Disbursed (01.04.2023 To 31.03.2024)		Applications Returned/ Rejected (01.04.23 To 31.03.2024)		Applications Sanctioned/ pending for disposal as at 31.03.2024		Cases Sanctioned to SCs (01.04.2023 To 31.03.2024)		Cases Disbursed to SCs (01.04.2023 To 31.03.2024)		% Achievement of sponsored applications (dibbi)
		No. of SHGs	Amt. (In Lakh)	No.	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	No.	Amt. (In Lakh)	
0																			
1	Bank of Baroda	380	610	239	191	450.4	191	450.4	191	450.4	30	48	18	18	21	48.5	21	48.5	79.92
2	BANK OF INDIA	290	520	74	62	192.5	62	192.5	62	192.5	4	12	8	8	26	71.2	26	71.2	83.78
3	BANK OF MAHARASHTRA	60	80	36	31	62	32	62	32	62	3	4	1	1	0	0	0	0	88.89
4	Canara Bank	1500	2700	823	667	2032.71	667	2032.71	667	2032.71	49	156	107	107	262	735.236	261	729.236	81.04
5	CENTRAL BANK OF INDIA	720	1370	719	572	1562	521	1562	521	1562	78	197	119	119	168	556.50	168	540.50	72.60
6	Indian Bank	120	50	128	46	129.64	46	129.64	46	129.64	31	82	51	51	14	48.9	14	46.4	35.94
7	INDIAN OVERSEAS BANK	90	200	22	11	21.5	11	21.5	11	21.5	4	11	7	7	5	7.5	5	5.5	50.00
8	Punjab National Bank	7440	13940	3113	2430	7398.77	2430	7398.77	2430	7398.77	305	683	378	378	743	2223.53	743	2209.53	78.06
9	PUNJAB AND SIND BANK	310	220	158	108	245.25	108	245.25	108	245.25	19	50	42	42	42	94.70	42	94.70	68.35
10	STATE BANK OF INDIA	8540	7260	935	546	1815.70	546	1815.70	546	1815.70	53	389	296	296	196	546.70	196	546.30	50.40
11	Union Bank of India	570	1260	283	171	558	171	558	171	558	46	112	66	66	39	128.9	39	128.9	60.42
12	UCO Bank	340	380	202	130	285.6	130	285.6	130	285.6	32	72	40	40	57	131.2	57	130.2	64.36
13	Ass Bank	20360	28600	6732	4916	14754.07	4916	14754.07	4916	14754.07	694	1816	1122	1122	1573	4594.868	1572	4550.968	73.02
14	Bandhan Bank	0	0	5	2	10	2	10	2	10	1	3	2	2	1	4	1	4	40.00
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
16	DCB Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
17	Dhan Lakmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
18	Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
19	HDFC BANK	3930	10600	2105	2018	6511.8	2018	6511.8	2018	6511.8	8	87	79	79	849	2746.76	849	2746.76	95.87
20	ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
21	IDBI	30	60	23	3	10	3	10	3	10	5	20	15	15	0	0	0	0	0.00
22	Indus Ind Bank	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.04
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
24	IKK Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
25	Karnataka Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
26	Karvy Vysa Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
28	Luxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
29	Nainital Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
30	Rainbow Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
31	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
32	YES Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
<b>B - PRIVATE SECTOR BANKS</b>		<b>3960</b>	<b>10660</b>	<b>2140</b>	<b>2023</b>	<b>6531.8</b>	<b>2023</b>	<b>6531.8</b>	<b>2023</b>	<b>6531.8</b>	<b>14</b>	<b>117</b>	<b>103</b>	<b>103</b>	<b>850</b>	<b>2750.76</b>	<b>850</b>	<b>2750.76</b>	<b>0.00</b>
33	Ujwala Gramin Bank	5180	9740	4204	3299	9806.25	3298	9806.25	3298	9806.25	355	905	551	551	1096	3128.56	1096	3121.56	78.45
<b>C - TOTAL REGIONAL RURAL BANKS</b>		<b>5180</b>	<b>9740</b>	<b>4204</b>	<b>3299</b>	<b>9806.25</b>	<b>3298</b>	<b>9806.25</b>	<b>3298</b>	<b>9806.25</b>	<b>355</b>	<b>905</b>	<b>551</b>	<b>551</b>	<b>1096</b>	<b>3128.56</b>	<b>1096</b>	<b>3121.56</b>	<b>78.45</b>
34	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
35	Ujjivan Small Finance Bank	0	0	220	172	480	172	480	172	480	32	48	16	16	29	82	29	82	78.18
36	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
37	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
38	Rana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
39	Capital Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00
<b>D - TOTAL SMALL FINANCE BANKS</b>		<b>0</b>	<b>0</b>	<b>220</b>	<b>172</b>	<b>480</b>	<b>172</b>	<b>480</b>	<b>172</b>	<b>480</b>	<b>32</b>	<b>48</b>	<b>16</b>	<b>16</b>	<b>29</b>	<b>82</b>	<b>29</b>	<b>82</b>	<b>0.00</b>
<b>TOTAL SCHEDULE COMMERCIAL BANKS</b>		<b>29500</b>	<b>49000</b>	<b>13296</b>	<b>10410</b>	<b>31572.12</b>	<b>10409</b>	<b>31572.12</b>	<b>10409</b>	<b>31572.12</b>	<b>1095</b>	<b>2886</b>	<b>1792</b>	<b>1792</b>	<b>3548</b>	<b>10556.19</b>	<b>3547</b>	<b>10505.31</b>	<b>78.18</b>
40	HANCO Bank	0	0	464	216	286.6	216	286.6	216	286.6	85	218	163	163	108	183.4	108	183.4	78.29
41	HSARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46.55
<b>E - Total Co-Operative Banks</b>		<b>0</b>	<b>0</b>	<b>471</b>	<b>223</b>	<b>303.6</b>	<b>223</b>	<b>303.6</b>	<b>223</b>	<b>303.6</b>	<b>85</b>	<b>248</b>	<b>163</b>	<b>163</b>	<b>113</b>	<b>188.4</b>	<b>113</b>	<b>188.4</b>	<b>47.35</b>
<b>Grand Total</b>		<b>29500</b>	<b>49000</b>	<b>13767</b>	<b>10633</b>	<b>31875.72</b>	<b>10632</b>	<b>31875.72</b>	<b>10632</b>	<b>31875.72</b>	<b>1180</b>	<b>3134</b>	<b>1955</b>	<b>1955</b>	<b>3661</b>	<b>10744.59</b>	<b>3660</b>	<b>10693.71</b>	<b>77.23</b>

BANK WISE HSRLM - DAY-NRLM (Women SHGs) BANK CREDIT LINKAGE PROGRESS - DURING THE PERIOD ENDED 31.03.2024 (01-04-2023 To 31.03.2024).																					
Sr. no.	District	Target for SHG Credit Linkage FY 2023-24			Applications Sponsored (01.04.2023 To 31.03.2024)		Cases Sanctioned (01.04.2023 To 31.03.2024)		Cases Disbursed (01.04.2023 To 31.03.2024)		Applications Rejected/ returned (01.04.23 To 31.03.2024)		Applications pending for Sanction/ disposal as at 31.03.2024		Applications pending for disbursement as at 31.03.2024		Cases Sanctioned to SCs (01.04.2023 To 31.03.2024)		Cases Disbursed to SCs (01.04.2023 To 31.03.2024)		% Achievement of sponsored applications (disbt)
		2	3	Amt (In Lakh)	No.	No.	Amt. (In Lakh)	No.	No.	Amt. (In Lakh)	No.	No.	Amt. (In Lakh)	No.	No.	Amt. (In Lakh)	No.	No.	Amt. (In Lakh)	No.	
0	1																				16
1	Ambala	3100	3890	1005	808	2359	808	2359	808	2359	91	197	106	106	539	1760	539	1760	1760	539	80.40
2	Bhiwani	1940	2440	471	471	1177.55	471	1177.55	471	1177.55	0	0	0	0	321	813	320	811	811	320	100.00
3	Cherkhi Dadri	1210	1460	447	305	888.75	305	888.75	305	888.75	56	142	86	86	101	285	101	285	285	101	68.23
4	Faridabad	1290	2010	103	73	183	73	183	73	183	0	30	30	30	57	67	57	67	67	57	70.87
5	Fatehabad	1590	3340	1295	847	3350.8	847	3350.8	847	3350.8	223	448	225	225	0	0	0	0	0	0	65.41
6	Gurugram	610	1080	440	344	960	344	960	344	960	64	96	32	32	58	164	58	164	164	58	78.18
7	Hisar	880	1800	632	523	1577.34	523	1577.34	523	1577.34	61	109	48	48	529	1374	529	1372	1372	529	82.75
8	Jhajjar	1350	1720	1042	883	2119.5	883	2119.5	883	2119.5	76	159	83	83	0	0	0	0	0	0	84.74
9	Jind	1200	3600	694	627	2048.5	627	2048.5	627	2048.5	23	67	44	44	207	692	207	692	692	207	90.35
10	Kaithal	1420	2330	942	566	2099	566	2099	566	2099	79	376	297	297	311	1196	311	1196	1196	311	60.08
11	Karnal	3070	6260	1303	1129	3529.67	1129	3529.67	1129	3529.67	59	174	115	115	453	1412	453	1412	1412	453	86.65
12	Kurukshetra	960	1920	684	447	1185.2	447	1185.2	447	1185.2	113	237	124	124	307	849	307	849	849	307	65.35
13	Mahendergarh	1290	1740	429	347	1052.65	347	1052.65	347	1052.65	34	82	48	48	70	127	70	127	127	70	80.89
14	Nuh	740	1620	575	411	1265.79	411	1265.79	411	1265.79	66	164	98	98	73	251	73	251	251	73	71.48
15	Palwal	610	1270	527	407	1242.47	407	1242.47	407	1242.47	55	120	65	65	84	285	84	285	285	84	77.23
16	Panchkula	850	1650	526	504	1520.30	504	1520.30	504	1520.30	9	22	13	13	90	265	90	265	265	90	95.82
17	Panipat	620	780	303	105	246.2	105	246.2	105	246.2	78	198	120	120	62	147	62	147	147	62	34.65
18	Rewari	1540	2460	493	481	1722.59	481	1722.59	481	1722.59	0	12	12	12	0	0	0	0	0	0	97.57
19	Rohtak	1860	2800	274	237	723	236	723	236	723	15	37	23	23	126	385	126	385	385	126	86.13
20	Sirsa	750	1280	299	239	544.02	239	544.02	239	544.02	4	60	56	56	85	159	85	159	159	85	79.93
21	Sonipat	820	1050	456	310	809.19	310	809.19	310	809.19	74	146	72	72	101	255	101	255	255	101	67.98
22	Yamunanagar	1800	2500	827	569	1271.2	569	1271.2	569	1271.2	0	258	258	258	87	260	87	260	260	87	68.80
	<b>Total</b>	<b>29500</b>	<b>49000</b>	<b>13767</b>	<b>10633</b>	<b>31875.72</b>	<b>10632</b>	<b>31875.72</b>	<b>10632</b>	<b>31875.72</b>	<b>1180</b>	<b>3134</b>	<b>1955</b>	<b>1955</b>	<b>3661</b>	<b>10745</b>	<b>3660</b>	<b>10694</b>	<b>10694</b>	<b>3660</b>	<b>77.23</b>

## PROGRESS UNDER SELF HELP GROUPS (SHGs) IN THE STATE OF HARYANA AS ON 31.03.2024

Amt in crores

Bankname	Savings Linked during the quarter		Credit Linked during the quarter		Current FY Savings Linked A/c		Current FY Credit Linked A/c	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
BANK OF BARODA	28	0.01	390	3.41	63	0.04	659	8.57
BANK OF INDIA	0	0.00	22	0.62	0	0.00	0	0.00
BANK OF MAHARASHTRA	8	0.13	16	0.23	48	0.85	84	0.93
CANARA BANK	116	0.03	109	2.21	289	0.08	438	6.17
CENTRAL BANK OF INDIA	57	0.02	160	3.25	158	0.35	380	7.28
INDIAN BANK	18	0.01	5	0.15	1387	2.80	177	1.36
INDIAN OVERSEAS BANK	4	0.09	4	0.09	8	0.12	8	0.12
PUNJAB NATIONAL BANK	484	0.13	384	8.59	1746	1.06	1485	23.47
PUNJAB & SIND BANK	32	0.01	11	0.32	52	0.07	37	0.90
STATE BANK OF INDIA	8881	21.46	0	0.00	8881	21.46	8308	68.72
UCO BANK	25	0.04	13	0.32	94	0.11	33	0.89
UNION BANK OF INDIA	0	0.00	68	0.62	5	0.02	372	19.42
<b>PUBLIC SECTOR BANKS</b>	<b>9653</b>	<b>21.91</b>	<b>1182</b>	<b>19.80</b>	<b>12731</b>	<b>26.97</b>	<b>11981</b>	<b>137.83</b>
AXIS BANK	0	0.00	0	0.00	0	0.00	0	0.00
BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00
DCB	0	0.00	0	0.00	0	0.00	0	0.00
DHAN LAXMI BANK	0	0.00	0	0.00	0	0.00	0	0.00
FEDERAL BANK	0	0.00	0	0.00	3	0.01	0	0.00
HDFC BANK	526	4.59	220	7.21	2236	6.49	1913	55.85
ICICI BANK	0	0.00	0	0.00	0	0.00	0	0.00
IDBI BANK	1	0.00	1	0.06	5	0.02	5	0.11
IDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00
INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00
J&K BANK	0	0.00	0	0.00	0	0.00	0	0.00
KARUR VYSYA BANK	0	0.00	0	0.00	0	0.00	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00
NAINITAL BANK	999	10.00	999	10.00	999	0.10	999	0.10
RBL BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00
YES BANK	0	0.00	0	0.00	0	0.00	0	0.00
<b>PRIVATE SECTOR BANKS</b>	<b>1626</b>	<b>14.60</b>	<b>1220</b>	<b>17.27</b>	<b>3243</b>	<b>8.62</b>	<b>2917</b>	<b>66.05</b>
SARVA HARYANA GRAMIN BANK	747	0.25	770	22.54	2462	22.09	3044	76.06
<b>REGIONAL RURAL BANKS</b>	<b>747</b>	<b>0.25</b>	<b>770</b>	<b>22.54</b>	<b>2462</b>	<b>22.09</b>	<b>3044</b>	<b>76.06</b>
AJ SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00
EQUITAS BANK	0	0.00	0	0.00	0	0.00	0	0.00
JANA SMALL FINANCE	0	0.00	0	0.00	0	0.00	0	0.00
UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00
<b>SMALL FINANCE BANKS</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>SCHEDULE COMM BANKS</b>	<b>11926</b>	<b>36.76</b>	<b>3172</b>	<b>59.61</b>	<b>18436</b>	<b>65.67</b>	<b>17942</b>	<b>269.94</b>
HARCO BANK	28	0.01	48	1.63	837	0.00	197	3.14
<b>CO-OPERATIVE BANKS</b>	<b>28</b>	<b>0.01</b>	<b>48</b>	<b>1.63</b>	<b>837</b>	<b>0.00</b>	<b>197</b>	<b>3.14</b>
<b>TOTAL</b>	<b>11954</b>	<b>36.77</b>	<b>3220</b>	<b>81.24</b>	<b>19273</b>	<b>65.67</b>	<b>18139</b>	<b>273.08</b>

PMSVANIDHI IN HARYANA STATUS AS ON 20-04-2024 (1st Tranche) BANK WISE					
Banks	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned
Bank of Baroda	21371	1961	1128	14384	3898
Bank of India	7902	919	368	5095	1520
Bank of Maharashtra	3324	62	104	2349	809
Canara Bank	18509	1205	667	12888	3749
Central Bank of India	9275	187	27	7767	1294
Indian Bank	13603	1410	441	9419	2333
Indian Overseas Bank	4857	1522	129	2585	621
Punjab National Bank	55189	7388	3275	32391	12135
Punjab and Sind Bank	4964	918	196	2774	1076
State Bank of India	76391	6073	18830	35999	15489
Union Bank of India	19093	1526	493	13520	3554
UCO Bank	6016	305	103	4566	1042
<b>Total Public Sector Banks</b>	<b>240494</b>	<b>23476</b>	<b>25761</b>	<b>143737</b>	<b>47520</b>
Aryavart Bank	63	46	0	0	17
Axis Bank	3091	2390	41	40	620
Bandhan Bank Ltd.	165	149	4	12	0
City Union Bank	24	23	0	0	1
CSB BANK LTD	24	22	0	1	1
DCB Bank Ltd.	15	14	0	1	0
DHANLAXMI BANK LIMITED	8	7	0	1	0
Federal Bank	58	0	0	27	31
HDFC Bank	8192	1324	1520	2408	2940
ICICI Bank	509	431	14	49	15
IDBI Bank	1405	455	129	173	648
IDFC FIRST Bank Ltd.	5	0	0	3	2
Indusind Bank	804	636	55	88	25
IDFC First Bank	64	58	1	3	2
Jammu & Kashmir Bank Ltd	114	0	0	114	0
Karnataka Bank Ltd	559	214	181	65	99
Karur Vysya Bank Ltd	70	45	11	6	8
Kotak Mahindra Bank Limited	5452	4839	55	360	198
Lakshmi Vilas Bank	49	49	0	0	0
The Nainital Bank Ltd	10	0	0	10	0
RBL Bank	61	60	0	0	1
SOUTH INDIAN BANK	135	78	2	41	14
Tamilnad Mercantile Bank Ltd	77	73	0	4	0
Yes Bank Ltd.	641	287	0	89	265
<b>Total Private Sector Banks</b>	<b>21595</b>	<b>11200</b>	<b>2013</b>	<b>3495</b>	<b>4887</b>
RRB Sarva Haryana GB	10423	3215	323	4188	2697
<b>Total Regional Rural Banks</b>	<b>10423</b>	<b>3215</b>	<b>323</b>	<b>4188</b>	<b>2697</b>
AU Small Finance bank		137	17	10	117
Annapurna Finance Pvt. Ltd.	68	5	0	63	0
CENTRUM MICROCREDIT LTD	0	0	0	0	0
Ujjivan Small Finance Bank	805	564	0	22	219
Equitas Small Finance Bank	0	0	0	0	0
Utkarsh Small Finance Bank	200	167	0	25	8
Jana Small Finance Bank	35	35	0	0	0
Fincare Small Finance Bank	26	13	1	2	10
Capital Small Finance Bank	0	0	0	0	0
<b>Total Small Finance Banks</b>	<b>1415</b>	<b>921</b>	<b>18</b>	<b>122</b>	<b>354</b>
<b>Total Schedule Commercial Banks</b>	<b>273927</b>	<b>38812</b>	<b>28115</b>	<b>151542</b>	<b>55458</b>
Cooperative Bank	1028	580	12	394	42
No preffer/Having A/C outside Haryana	0	0	0	0	0
<b>Grand Total</b>	<b>274955</b>	<b>39392</b>	<b>28127</b>	<b>151936</b>	<b>55500</b>



## ANNEXURE 24.2

PMSVANIDHI IN HARYANA STATUS AS ON 20-04-2024 (1st Tranche)							
District	Target for Mar'24	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned	Gap to Target
AMBALA	8254	10007	996	515	6801	1695	1453
BHIWANI	7804	8170	378	327	5546	1919	2258
CHARKI DADRI	1230	1678	123	72	1068	415	162
FARIDABAD	37574	43058	11415	5422	21278	4943	16296
FATEHABAD	3695	5676	261	222	3729	1464	0
GURUGRAM	37442	51694	9443	11236	16473	14542	20969
HISAR	13078	13811	1896	769	10254	892	2824
JHAJJAR	5051	6203	855	205	2947	2196	2104
JIND	5869	9126	1029	777	6694	626	0
KAITHAL	6636	8019	665	223	4761	2370	1875
KARNAL	14189	14881	968	738	10578	2597	3611
KURUKSHETRA	6572	7274	798	243	3578	2655	2994
MAHENDRAGARH	3112	3042	460	198	1709	675	1403
NUH (Mewat)	4722	6872	867	723	3233	2049	1489
PALWAL	3266	4686	615	607	3012	452	254
PANCHKULA	8295	10264	803	625	5810	3026	2485
PANIPAT	10490	14005	2006	949	7928	3122	2562
REWARI	3876	3968	283	75	2493	1117	1383
ROHTAK	9432	12930	1298	571	7272	3789	2160
SIRSA	6462	8541	615	419	5739	1768	723
SONIPAT	14021	16469	2374	2188	10193	1714	3828
YAMUNANAGAR	9730	14581	1244	1023	10840	1474	0
<b>Grand Total</b>	<b>220800</b>	<b>274955</b>	<b>39392</b>	<b>28127</b>	<b>151936</b>	<b>55500</b>	<b>70833</b>



## PMSVANIDHI IN HARYANA STATUS AS ON 20-04-2024 (2nd Tranche) BANK WISE

Bank Name	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned
Bank of Baroda	1789	88	139	1191	371
Bank of India	1125	73	84	740	228
Bank of Maharashtra	316	20	16	221	59
Canara Bank	3732	181	108	2534	909
Central Bank of India	1534	39	2	1067	426
Indian Bank	1508	76	61	1085	286
Indian Overseas Bank	805	157	24	535	89
Punjab National Bank	6033	473	242	4099	1219
Punjab and Sind Bank	701	61	11	521	108
State Bank of India	4748	435	528	2784	1001
Union Bank of India	2465	123	29	1853	460
UCO Bank	897	56	22	634	185
<b>Total Public Sector Banks</b>	<b>25653</b>	<b>1782</b>	<b>1266</b>	<b>17264</b>	<b>5341</b>
Aryavart Bank	1	0	0	0	1
Axis Bank	3	3	0	0	0
Bandhan Bank Ltd.	10	9	0	1	0
City Union Bank	0	0	0	0	0
CSB BANK LTD	1	0	0	1	0
DCB Bank Ltd.	0	0	0	0	0
DHANLAXMI BANK LIMITED	0	0	0	0	0
Federal Bank	12	0	0	11	1
HDFC Bank	917	128	241	197	351
ICICI Bank	0	0	0	0	0
IDBI Bank	138	11	7	85	35
IDFC FIRST Bank Ltd.	0	0	0	0	0
Indusind Bank	3	0	1	2	0
IDFC First Bank	0	0	0	0	0
Jammu & Kashmir Bank Ltd	33	0	0	22	11
Karnataka Bank Ltd	30	10	6	11	3
Karur Vysya Bank Ltd	2	1	1	0	0
Kotak Mahindra Bank Limited	66	17	23	26	0
Lakshmi Vilas Bank	0	0	0	0	0
The Nainital Bank Ltd	3	0	0	3	0
RBL Bank	0	0	0	0	0
SOUTH INDIAN BANK	2	0	0	2	0
Tamilnad Mercantile Bank Ltd	3	2	0	0	1
Yes Bank Ltd.	3	2	0	0	1
<b>Total Private Sector Banks</b>	<b>1227</b>	<b>183</b>	<b>279</b>	<b>361</b>	<b>404</b>
RRB Sarva Haryana GB	726	107	24	464	131
<b>Total Regional Rural Banks</b>	<b>726</b>	<b>107</b>	<b>24</b>	<b>464</b>	<b>131</b>
AU Small Finance bank	7	3	0	0	4
Annapurna Finance Pvt. Ltd.	40	10	0	0	30
CENTRUM MICROCREDIT LTD	0	0	0	0	0
Ujjivan Small Finance Bank	8	3	0	2	3
Equitas Small Finance Bank	0	0	0	0	0
Utkarsh Small Finance Bank	14	0	1	12	1
Jana Small Finance Bank	0	0	0	0	0
Fincare Small Finance Bank	0	0	0	0	0
Capital Small Finance Bank	0	0	0	0	0
<b>Total Small Finance Banks</b>	<b>69</b>	<b>16</b>	<b>1</b>	<b>14</b>	<b>38</b>
<b>Total Schedule Commercial Banks</b>	<b>27675</b>	<b>2088</b>	<b>1570</b>	<b>18103</b>	<b>5914</b>
Cooperative Bank	71	51	3	2	15
No prefer/Having A/C outside Har	0	0	0	0	0
<b>Grand Total</b>	<b>27746</b>	<b>2139</b>	<b>1573</b>	<b>18105</b>	<b>5929</b>

## ANNEXURE 24.4

### PMSVANIDHI IN HARYANA STATUS AS ON 20-04-2024 (2nd Tranche)

District	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned
AMBALA	2248	115	63	1538	532
BHIWANI	1495	64	12	964	455
CHARKI DADRI	288	11	9	211	57
FARIDABAD	3381	275	401	2282	423
FATEHABAD	648	44	12	388	204
GURUGRAM	2273	215	249	1409	400
HISAR	2457	237	95	1799	326
JHAJJAR	424	45	16	243	120
JIND	1093	217	70	670	136
KAITHAL	875	41	29	613	192
KARNAL	3184	88	72	2024	1000
KURUKSHETRA	768	29	22	445	272
MAHENDRAGARH	381	52	12	206	111
NUH (Mewat)	568	78	10	256	224
PALWAL	809	42	55	590	122
PANCHKULA	1174	50	35	796	293
PANIPAT	790	79	81	520	110
REWARI	407	14	21	290	82
ROHTAK	1017	72	23	564	358
SIRSA	1273	164	74	743	292
SONIPAT	1453	132	130	1031	160
YAMUNANAGAR	740	75	82	523	60
<b>Grand Total</b>	<b>27746</b>	<b>2139</b>	<b>1573</b>	<b>18105</b>	<b>5929</b>

## PMSVANIDHI IN HARYANA STATUS AS ON 20-02-2024 (3rd Tranche) BANK WISE4

Banks	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned
Bank of Baroda	231	35	4	175	17
Bank of India	177	22	7	137	11
Bank of Maharashtra	62	3	2	54	3
Canara Bank	897	88	15	648	146
Central Bank of India	199	2	5	177	15
Indian Bank	314	29	28	236	21
Indian Overseas Bank	211	85	15	108	3
Punjab National Bank	962	89	28	769	76
Punjab and Sind Bank	179	16	2	151	10
State Bank of India	734	90	57	556	31
Union Bank of India	502	52	13	411	26
UCO Bank	130	9	7	107	7
<b>Total Public Sector Banks</b>	<b>4598</b>	<b>520</b>	<b>183</b>	<b>3529</b>	<b>366</b>
Aryavart Bank	0	0	0	0	0
Axis Bank	0	0	0	0	0
Bandhan Bank Ltd.	0	1	0	0	0
City Union Bank	0	0	0	0	0
CSB BANK LTD	0	0	0	0	0
DCB Bank Ltd.	0	0	0	0	0
DHANLAXMI BANK LIMITED	0	0	0	0	0
Federal Bank	0	1	0	0	0
HDFC Bank	0	1	2	0	1
ICICI Bank	0	0	0	0	0
IDBI Bank	8	3	4	14	0
IDFC FIRST Bank Ltd.	0	0	0	0	0
Indusind Bank	0	0	0	0	0
IDFC First Bank	0	0	0	0	0
Jammu & Kashmir Bank Ltd	5	0	0	7	1
Karnataka Bank Ltd	1	1	0	2	0
Karur Vysya Bank Ltd	0	0	0	0	0
Kotak Mahindra Bank Limited	0	0	0	0	0
Lakshmi Vilas Bank	0	0	0	0	0
The Nainital Bank Ltd	0	0	0	0	0
RBL Bank	0	0	0	0	0
SOUTH INDIAN BANK	0	1	0	0	0
Tamilnad Mercantile Bank Ltd	0	0	0	0	0
Yes Bank Ltd.	0	0	0	0	0
<b>Total Private Sector Banks</b>	<b>39</b>	<b>8</b>	<b>6</b>	<b>23</b>	<b>2</b>
RRB Sarva Haryana GB	135	17	7	105	6
<b>Total Regional Rural Banks</b>	<b>135</b>	<b>17</b>	<b>7</b>	<b>105</b>	<b>6</b>
AU Small Finance bank	0	0	0	0	0
Annapurna Finance Pvt. Ltd.	0	0	0	0	0
CENTRUM MICROCREDIT LTD	0	0	0	0	0
Ujjivan Small Finance Bank	0	0	0	0	0
Equitas Small Finance Bank	0	0	0	0	0
Utkarsh Small Finance Bank	2	0	0	0	2
Jana Small Finance Bank	0	0	0	0	0
Fincare Small Finance Bank	0	0	0	0	0
Capital Small Finance Bank	0	0	0	0	0
<b>Total Small Finance Banks</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>
<b>Total Schedule Commercial Banks</b>	<b>4774</b>	<b>545</b>	<b>196</b>	<b>3657</b>	<b>376</b>
Cooperative Bank	2	2	0	0	0
No preffer/Having A/C outside Haryana	0	0	0	0	0
<b>Grand Total</b>	<b>4776</b>	<b>547</b>	<b>196</b>	<b>3657</b>	<b>376</b>

**ANNEXURE 24.6**

**PMSVANIDHI IN HARYANA STATUS AS ON 20-04-2024 (3rd Tranche)**

District	Total Applications sponsored	Pending for Sanction	Pending for Disbursement	Disbursed	Returned
AMBALA	596	73	23	462	38
BHIWANI	308	24	11	241	32
CHARKI DADRI	55	3	0	48	4
FARIDABAD	425	62	27	325	11
FATEHABAD	93	3	1	82	7
GURUGRAM	330	26	14	248	42
HISAR	298	76	19	201	2
JHAJJAR	63	9	1	47	6
JIND	100	8	3	84	5
KAITHAL	225	20	8	181	16
KARNAL	903	63	21	726	93
KURUKSHETRA	139	14	4	106	15
MAHENDRAGARH	26	3	2	20	1
NUH (Mewat)	46	6	1	30	9
PALWAL	91	7	6	76	2
PANCHKULA	284	47	12	193	32
PANIPAT	125	17	14	80	14
REWARI	92	4	1	76	11
ROHTAK	110	15	2	85	8
SIRSA	226	33	10	174	9
SONIPAT	140	21	11	95	13
YAMUNANAGAR	101	13	5	77	6
<b>Grand Total</b>	<b>4776</b>	<b>547</b>	<b>196</b>	<b>3657</b>	<b>376</b>

## मुख्यमंत्री अत्यादय परिवार उत्थान योजना, हरियाणा सरकार (MMAPUY Bankwise status as on 19.04.2024)

Sr. No	Bank Name	Total applications forwarded to bank	Total applications loan sanction	Total applications loan disbursed	Total applications rejected by bank	Total applications pending at adc	Pending for sanction	Pending for disbursement
1	AU SMALL FINANCE BANK	11	0	0	3	0	8	0
2	BANK OF INDIA	844	321	234	351	45	172	87
3	CANARA BANK	6399	3287	2500	2342	248	770	787
4	CENTRAL BANK OF INDIA	3761	1444	994	1955	74	362	450
5	FEDERAL BANK	69	7	6	11	0	51	1
6	IDBI BANK LTD	661	175	108	264	23	222	67
7	INDUSIND BANK	379	112	84	129	5	138	28
8	INDIAN OVERSEAS BANK	288	87	77	149	2	52	10
9	JAMMU AND KASHMIR BANK LTD	10	2	2	8	0	0	0
10	KARNATAKA BANK	19	0	0	5	2	14	0
11	LAKSHMI VILAS BAK	1	0	0	0	0	1	0
12	PUNJAB & SIND BANK	2369	721	555	1303	47	345	166
13	PUNJAB NATIONAL BANK	26757	12572	10890	12327	393	1858	1682
14	STATE BANK OF INDIA	18091	8019	6784	7251	267	2821	1235
15	SARVA HARYANA GRAMIN BANK	28105	12214	9954	12063	448	3828	2260
16	SOUTH INDIAN BANK	0	0	0	0	0	0	0
17	UCO BANK	1995	806	683	884	80	305	123
18	UNION BANK OF INDIA	4366	1805	1374	1720	172	841	431
19	AXIS BANK LTD	2128	469	256	935	133	724	213
20	BANDHAN BANK	4	0	0	1	0	3	0
21	BANK OF BARODA	2192	894	675	827	49	471	219
22	BANK OF MAHARASHTRA	134	45	43	56	14	33	2
23	CSB BANK LTD	1	0	0	1	0	0	0
24	DCB BANK LIMITED	3	0	0	0	0	3	0
25	HDFC BANK LTD	3555	1250	909	1025	86	1280	341
26	ICICI BANK	1213	119	72	677	15	417	47
27	INDIAN BANK	2435	691	580	1290	42	454	111
28	RBL BANK LTD	0	0	0	0	0	0	0
29	THE NAINITAL BANK LTD	1	1	1	0	0	0	0
30	UJJIVAN SMALL FINANCE BANK	1	0	0	1	0	0	0
31	YES BANK LTD	261	23	17	33	4	205	6
32	KOTAK MAHINDRA BANK LTD	76	3	0	15	4	58	3
33	UTKARSH SMAL FIN BANK LIMITED	5	0	0	0	0	5	0
34	IDFC FIRST BANK LIMITED	6	0	0	0	0	6	0
35	Karur Vysya Bank Ltd.	2	0	0	0	0	2	0
36	Capital Small Finance Bank	0	0	0	0	0	0	0
37	Jana Small Finance Bank	0	0	0	0	0	0	0
38	District Co-orporative Bank	3375	1027	982	2002	105	346	45
	<b>Total</b>	<b>109517</b>	<b>46094</b>	<b>37780</b>	<b>47628</b>	<b>2258</b>	<b>15795</b>	<b>8314</b>



मुख्यमंत्री अत्योदय परिवार उत्थान योजना, हरियाणा सरकार (MMAPUY all banks district wise 19.04.2024)							
Sr. No	District	Total applications forwarded to bank	Total applications loan sanction	Total applications loan disbursed	Total applications rejected by bank	Pending for sanction	Pending for Disbursement
1	AMBALA	3008	1129	1123	1849	30	6
2	BHIWANI	6072	3022	2688	2411	639	334
3	CHARKHI-DADRI	1842	934	878	834	74	56
4	FARIDABAD	429	190	189	231	8	1
5	FATEHABAD	9544	3050	2502	5617	877	548
6	GURUGRAM	541	288	277	232	21	11
7	HISAR	8900	4212	3822	4387	301	390
8	JHAJJAR	1806	980	769	349	477	211
9	JIND	5252	2737	2505	2074	441	232
10	KAITHAL	6382	2599	1870	2337	1446	729
11	KARNAL	8322	2792	2086	3942	1588	706
12	KURUKSHETRA	7437	2910	2592	3958	569	318
13	MAHENDERGARH	6220	2303	1909	3367	550	394
14	NUH	10415	4678	2082	1546	4191	2596
15	PALWAL	3126	1975	1738	774	377	237
16	PANCHKULA	769	341	321	342	86	20
17	PANIPAT	5737	1852	1510	2613	1272	342
18	REWARI	2052	1483	1473	534	35	10
19	ROHTAK	3697	1477	1275	1301	919	202
20	SIRSA	7778	3587	2929	3499	692	658
21	SONIPAT	2093	607	414	567	919	193
22	YAMUNANAGAR	8095	2949	2828	4864	282	121
	<b>Total</b>	<b>109517</b>	<b>46095</b>	<b>37780</b>	<b>47628</b>	<b>15794</b>	<b>8315</b>

Bank wise Trade wise Loan Applications received under PM Vishwakarma 06.05.2024							
Bank	Barbers (Naai)	Blacksmith (Lohar)	Carpenter (Suthar/Badhai)	Masons (Rajmistri)	Tailor (Darzi)	TOTAL	
AXIS BANK	0	0	2	0	4	6	
BANK OF BARODA	1	0	21	5	160	187	
BANK OF INDIA	1	0	18	9	79	107	
BANK OF MAHARASHTRA	0	0	0	0	12	12	
CANARA BANK	5	0	13	4	88	110	
CENTRAL BANK OF INDIA	2	0	9	10	35	56	
CITY UNION BANK LTD	0	0	0	0	1	1	
HDFC BANK LTD	0	6	9	8	22	45	
ICICI BANK LTD	0	0	2	0	1	2	
IDBI BANK LTD	0	0	1	2	0	4	
INDIAN BANK	2	0	5	1	43	51	
INDIAN OVERSEAS BANK	0	0	0	0	3	3	
INDUSIND BANK LIMITED	1	0	0	1	0	2	
PUNJAB AND SIND BANK	0	0	3	1	31	35	
PUNJAB NATIONAL BANK	17	5	67	71	387	547	
Sarva Haryana Gramin Bank	5	1	7	4	21	38	
STATE BANK OF INDIA	16	5	75	50	313	459	
THE JAMMU AND KASHMIR BANK	0	0	0	0	2	2	
UCO BANK	0	1	7	1	27	36	
UNION BANK OF INDIA	4	1	21	10	151	187	
<b>TOTAL</b>	<b>54</b>	<b>19</b>	<b>260</b>	<b>177</b>	<b>1380</b>	<b>1890</b>	

Bank wise Trade wise Loan Applications sanctioned		
Bank	Sanctioned	Disbursed
CANARA BANK	4	1
PUNJAB NATIONAL BANK	32	0
Sarva Haryana Gramin Bank	1	0
<b>TOTAL</b>	<b>37</b>	<b>1</b>

All banks district Trade wise Loan Applications received under PM Vishwakarma 06.05.2024						
District	Barbers (Naai)	Carpenter (Suthar/Badhai)	Masons (Rajmistri)	Tailor (Darzi)	TOTAL	
BHIWANI	0	0	0	322	322	
FATEHABAD	0	21	0	219	240	
GURUGRAM	0	1	0	2	3	
HISAR	0	110	52	489	651	
JIND	0	0	0	12	12	
KAITHAL	0	0	0	83	83	
PALWAL	0	0	0	7	7	
SIRSA	54	128	125	180	506	
SONIPAT	0	0	0	48	48	
YAMUNANAGAR	0	0	0	18	18	
<b>TOTAL</b>	<b>54</b>	<b>260</b>	<b>177</b>	<b>1380</b>	<b>1890</b>	

District wise Trade wise Loan Applications sanctioned		
District	Sanctioned	Disbursed
BHIWANI	4	0
HISAR	7	0
JIND	2	0
KAITHAL	1	1
SIRSA	21	0
SONIPAT	2	0
<b>TOTAL</b>	<b>37</b>	<b>1</b>

## BANK-WISE RECOVERY UNDER HACOMP ACT, 1973 AS AT March 2024

NAME OF THE BANK	CASES PENDING AT THE BEGINNING OF THE QUARTER		CASES FILED DURING THE QUARTER		CASES DISPOSED DURING THE QUARTER		CASES PENDING AT THE END OF QUARTER		CASES PENDING UP TO 3 MONTHS		CASES PENDING FOR MORE THAN 3 MONTHS & UP TO 1 YEAR		CASES PENDING MORE THAN 1 YEAR & UP TO 3 YEARS		CASES PENDING FOR MORE THAN 3 YEARS	
	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.	A/c.	Amt.
Bank of Baroda	30	140	3	4	4	6	29	138	6	39	4	38	15	55	4	6
Bank of India	393	2256	1	3	1	1	393	2258	2	5	100	736	89	459	202	1058
Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Canara Bank	376	737	2	5	4	7	374	735	5	3	8	13	3	7	358	712
Central Bank of India	80	402	3	5	2	3	81	404	22	42	4	5	30	11	25	346
Indian Bank	167	1311	2	3	1	2	168	1312	3	5	4	7	4	6	157	1294
Indian Overseas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Punjab National Bank	3768	18385	37	335	112	587	3693	18133	180	640	468	1598	332	524	2713	15371
Punjab & Sind Bank	237	958	0	0	0	0	237	958	0	0	0	0	0	0	237	958
State Bank of India	519	2627	10	60	21	49	508	2638	84	245	13	303	43	128	368	1962
Union Bank of India	70	256	2	2	1	2	71	256	22	139	9	55	34	53	6	9
UCO Bank	538	1961	0	0	0	0	538	1961	0	0	0	0	0	0	538	1961
<b>Total Public Sector Banks</b>	<b>6178</b>	<b>29033</b>	<b>60</b>	<b>417</b>	<b>146</b>	<b>657</b>	<b>6092</b>	<b>28793</b>	<b>324</b>	<b>1118</b>	<b>610</b>	<b>2755</b>	<b>550</b>	<b>1243</b>	<b>4608</b>	<b>23677</b>
Axis Bank	33	285	0	0	0	0	33	285	0	0	0	0	0	0	33	285
Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DCB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Dhan Laxmi Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDBI Bank	3	34	0	0	0	0	3	34	0	0	0	0	0	0	3	34
IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDFC First Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
J&K Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Nainital Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RBL Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Private Sector Banks</b>	<b>36</b>	<b>319</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>319</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>36</b>	<b>319</b>
Sarva Haryana Gramin Bank	6477	23005	369	1176	377	1115	6469	23066	1026	2195	661	1582	1574	3351	3208	15938
<b>Total Regional Rural Banks</b>	<b>6477</b>	<b>23005</b>	<b>369</b>	<b>1176</b>	<b>377</b>	<b>1115</b>	<b>6469</b>	<b>23066</b>	<b>1026</b>	<b>2195</b>	<b>661</b>	<b>1582</b>	<b>1574</b>	<b>3351</b>	<b>3208</b>	<b>15938</b>
<b>Total Schedule Comm Banks</b>	<b>12691</b>	<b>52357</b>	<b>429</b>	<b>1593</b>	<b>523</b>	<b>1772</b>	<b>12597</b>	<b>52178</b>	<b>1350</b>	<b>3313</b>	<b>1271</b>	<b>4337</b>	<b>2124</b>	<b>4594</b>	<b>7852</b>	<b>39934</b>
India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
HARCO Bank	60	1647	3	4	0	0	63	1651	2	161	58	472	3	706	0	312
HSARDB	1958	3379	995	709	119	369	2834	3719	991	870	112	313	199	1124	1532	1412
Urban Coop. Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total CO-Operative Banks</b>	<b>2018</b>	<b>5026</b>	<b>998</b>	<b>713</b>	<b>119</b>	<b>369</b>	<b>2897</b>	<b>5370</b>	<b>993</b>	<b>1031</b>	<b>170</b>	<b>785</b>	<b>202</b>	<b>1830</b>	<b>1532</b>	<b>1724</b>
<b>Grand Total</b>	<b>14709</b>	<b>57383</b>	<b>1427</b>	<b>2306</b>	<b>642</b>	<b>2141</b>	<b>15494</b>	<b>57548</b>	<b>2343</b>	<b>4344</b>	<b>1441</b>	<b>5122</b>	<b>2326</b>	<b>6424</b>	<b>9384</b>	<b>41658</b>

Bank-wise Recovery under Govt. Sponsored Schemes as on March 2024

Bank Name	DAY-NRILM				DAY-NRILM				PHEGP				SING				Stand Up India					
	Outstanding		Non Performing Assets		Outstanding		Non Performing Assets		Outstanding		Non Performing Assets		Outstanding		Non Performing Assets		Outstanding		Non Performing Assets			
	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt	Alc	Amnt		
Bachchan	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
BANK OF BANGODA	193	0.81	5	0.01	173	1.49	31	0.25	765	39.31	83	1.60	4%	1,070	16.72	11	0.04	90	7.62	24	1.65	
BANK OF INDIA	184	2.67	6	0.08	195	1.60	87	0.58	471	21.42	122	3.42	16%	246	8.70	25	0.35	169	17.51	51	6.02	
BANK OF MAHARASHTRA	83	0.93	0	0.00	11	0.07	1	0.02	16	4.83	11	3.69	70%	83	0.93	0	0.00	0	0.00	0	0.00	
CANARA BANK	629	11.74	25	0.20	187	2.25	76	0.59	2,338	110.26	580	15.84	14%	1,550	26.85	109	0.75	171	19.56	102	8.46	
CENTRAL BANK OF INDIA	915	17.07	26	0.11	16	0.06	7	0.03	17	0.02	11	0.01	41%	106	2.05	37	0.65	55	7.24	9	1.25	
INDIAN BANK	142	1.24	45	0.26	55	0.47	21	0.16	595	23.20	193	4.88	20%	193	1.53	49	0.26	26	6.24	3	0.01	
INDIAN OVERSEAS BANK	51	0.62	0	0.00	3	0.02	0	0.00	170	13.26	0	0.00	0%	53	0.74	3	0.04	47	5.18	16	2.08	
PUNJAB NATIONAL BANK	4,576	55.45	314	3.57	734	7.05	184	1.43	1,195	41.97	585	5.19	12%	8,843	79.63	718	8.03	303	47.27	126	16.07	
PUNJAB & SIND BANK	0	0.00	0	0.00	201	0.85	61	0.10	0	0.00	0	0.00	0%	357	2.95	42	0.27	85	11.52	10	1.44	
STATE BANK OF INDIA	901	9.04	0	0.00	74	0.61	0	0.00	19	0.14	0	0.00	0%	248	1.75	33	0.16	120	12.85	9	1.11	
UNION BANK OF INDIA	432	12.07	78	0.53	321	2.25	86	0.47	202	14.86	28	0.75	3%	407	11.80	73	0.53	670	127.81	0	0.00	
PUBLIC SECTOR BANKS	8,203	114	568	4.83	2,042	16.72	579	3.75	6,117	260.77	1,469	37.28	13%	23,179	243	1,105	11	5%	3,022	421.40	399	38
ASSIS BANK	0	0.00	0	0.00	39	0.15	24	0.06	41	0.75	19	0.03	4%	0	0.00	0	0.00	2	0.00	2	0.00	
BANDHAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
DHAN LAXMI BANK	0	0.00	0	0.00	18	0.17	2	0.02	2	0.01	0	0.00	0%	1	0.003	0	0.00	0	0.00	0	0.00	
FEDERAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
HDFC BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
ICICI BANK	19	0.52	2	0.01	28	0.12	8	0.04	133	9.97	3	0.05	1%	109	0.26	55	0.15	23	5.49	12	2.32	
INDUSIND BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
IOB BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
JAY BANK	0	0.00	0	0.00	12	0.07	1	0.01	63	5.15	0	0.00	0%	1	0.00	0	0.00	0	0.00	0	0.00	
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
KARUR VYSTA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	2	0.98	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
MARITAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
SBI BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
SOUTH INDIAN BANK	0	0.00	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
TAMIL NADU MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
YES BANK	0	0.00	0	0.00	1	0.02	0	0.00	1	0.05	0	0.00	0%	111	0.36	95	0.19	212	48.99	17	2.36	
PRIVATE SECTOR BANKS	19	0.12	13	0.01	99	0.54	26	0.13	242	16.98	22	0.08	0.69%	0	0.00	0	0.00	0	0.00	0	0.00	
SARVA HARYANA GRAMIN BANK	5,722	69.40	153	1.21	345	2.22	25	0.20	1,368	51.80	143	2.88	6%	2,453	101.06	237	1.71	117	18.09	13	1.62	
REGIONAL RURAL BANKS	5,222	89	153	1.21	345	2.22	26	0.20	1,308	51.86	143	2.88	6%	6,453	101.66	237	1.71	117	18.09	13	1.62	
AJI SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
ESAFI AS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
LAMA SMALL FINANCE	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
LUMAX SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
SMALL FINANCE BANKS	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
SCHEDULE COMM BANKS	13,444	203.46	674	6.04	2,486	19.48	641	4.09	7,667	249.59	1,634	40.24	12%	29,743	345.07	1,437	1.13	3,231	489.38	429	40.12	
HARCO BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
HSSAFCB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
CO-OPERATIVE BANKS	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0%	0	0.00	0	0.00	0	0.00	0	0.00	
Grand Total	13,444	203.46	674	6.04	2,486	19.48	641	4.09	7,667	249.59	1,634	40.24	12%	29,743	345.07	1,437	1.13	3,231	489.42	429	42.12	



## BASIC STATISTICAL OUTSTANDING AS ON 31.03.2024

Ann in Crores

Bank Name	No. of Branches			Deposits			Advances			CO RATIO (%)						
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total				
BANK OF BARODA	26	41	93	160	931	1758	16027	16787	740	1928	20362	20910	50%	104%	187%	172%
BANK OF INDIA	13	17	36	66	410	800	5359	6649	437	819	4534	5786	107%	93%	85%	87%
BANK OF MAHARASHTRA	3	11	35	49	82	40	3059	3181	35	75	2194	2304	62%	187%	72%	72%
CANARA BANK	88	38	121	207	3589	6181	22689	33439	2103	4155	11337	17585	59%	67%	48%	53%
CENTRAL BANK OF INDIA	44	38	54	136	2062	2603	6437	11102	810	1321	4055	6136	39%	51%	62%	55%
INDIAN BANK	29	44	89	142	1401	1760	8890	17041	418	841	3655	5314	30%	53%	45%	44%
INDIAN OVERSEAS BANK	5	5	46	56	164	503	5628	6295	77	195	9644	3916	47%	38%	65%	62%
INDIAN NATIONAL BANK	314	157	241	712	17079	17894	53525	89298	8572	8820	20773	47705	54%	48%	55%	53%
PUNJAB & SIND BANK	33	25	43	101	1202	730	4573	6505	554	710	2317	3582	46%	97%	51%	58%
STATE BANK OF INDIA	168	146	274	588	10905	21178	81493	113576	8018	10236	111991	128245	55%	48%	137%	112%
UCO BANK	23	43	74	100	606	1218	2692	4517	316	952	1870	3146	52%	78%	70%	70%
UNION BANK OF INDIA	64	91	86	243	2964	5740	10788	19503	1202	3053	7895	11955	41%	53%	71%	61%
PUBLIC SECTOR BANKS	810	708	1134	2640	42196	60486	220212	322894	22283	33102	209269	264684	53%	55%	95%	82%
AXIS BANK	115	59	155	329	2972	4230	45848	53108	3092	5330	34328	47756	104%	124%	75%	81%
BAIJANAN BANK	9	24	51	84	48	84	2528	2689	3	198	1224	1425	7%	210%	48%	52%
CATHOLIC SYRIAN BANK	0	0	13	13	0	0	176	176	0	0	200	200	0%	0%	112%	112%
CCB	3	3	13	19	61	199	1383	1623	107	94	864	1065	176%	47%	63%	66%
DHRI LAXMI BANK	0	0	2	2	0	0	62	62	0	0	42	42	0%	0%	68%	68%
FEDERAL BANK	6	4	17	28	148	167	3080	3395	106	269	7530	7905	72%	161%	244%	233%
INDIE BANK	142	118	206	466	8403	17455	114548	140406	9798	24482	113092	143732	117%	140%	96%	105%
ICI BANK	54	62	168	284	1728	3716	75671	80615	978	9380	78172	84450	80%	143%	102%	105%
IOB BANK	17	16	30	63	541	937	6864	8242	236	403	2234	2873	44%	43%	33%	34%
ITC BANK	1	15	48	64	0	402	12841	13043	9	883	4127	5019	0%	220%	33%	30%
INCLUSIND BANK	40	29	101	170	821	1323	18112	20255	1179	1507	9795	12480	144%	114%	54%	62%
JAY BANK	0	0	10	10	0	0	1027	1027	0	0	393	393	0%	0%	38%	38%
KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%	0%	0%
KARUR VISHA BANK	0	0	6	6	0	0	564	564	0	0	549	549	0%	0%	97%	97%
KOTAK MAHINDRA BANK	6	22	59	87	196	1822	17125	19143	548	1138	17385	19071	279%	82%	102%	100%
MANITIAL BANK	0	0	8	8	0	0	0	0	0	0	0	0	100%	100%	68%	90%
SBF BANK LTD.	2	1	16	19	15	1	3988	4003	93	0	1095	1189	632%	0%	27%	30%
SOUTH INDIAN BANK	0	1	5	6	0	37	403	460	0	14	100	114	0%	38%	23%	28%
TAMIL NADU MERCANTILE BANK	0	0	2	2	0	0	55	55	0	0	30	30	0%	0%	54%	54%
YES BANK	36	33	43	112	1360	2139	20368	23898	375	1114	7624	9114	28%	52%	37%	38%
PRIVATE SECTOR BANKS	432	387	953	1772	15793	32582	324451	372826	16824	48738	278784	326547	105%	125%	86%	90%
SAHYA NARIYANA GRAMIN BANK	481	134	69	684	12477	4494	4732	22703	9330	3275	2524	15129	89%	73%	53%	67%
REGIONAL RURAL BANKS	481	134	69	684	12477	4494	4732	22703	9330	3275	2524	15129	89%	73%	53%	67%
AJI SMALL FINANCE BANK	3	9	37	44	5	508	5811	6342	33	595	3671	4299	678%	113%	63%	63%
CAPITAL SMALL FINANCE BANK	1	5	10	15	3	23	130	156	1	28	230	257	33%	113%	177%	165%
EGUITAS BANK	0	3	27	30	57	0	1356	1413	0	68	777	845	0%	0%	87%	80%
JANA SMALL FINANCE	8	4	19	30	11	3	727	741	74	43	795	911	683%	1,234%	109%	123%
SHYAM SMALL FINANCE BANK	0	0	2	2	0	0	11	11	0	0	55	55	0%	0%	510%	510%
UJJAIN SMALL FINANCE BANK	12	8	19	39	56	248	1310	1814	209	314	1113	1636	372%	127%	85%	101%
UTKARSH SMALL FINANCE BANK	3	10	26	38	42	1320	1362	0	109	901	1010	0%	26%	68%	74%	
SMALL FINANCE BANKS	27	39	134	200	112	842	10665	11639	316	1155	7541	9012	238%	137%	71%	77%
SCHEDULED COOP BANKS	1751	1266	2290	5307	71599	98403	500060	720662	48454	78270	488118	628842	68%	88%	89%	86%
India Post Payment Bank	0	2	18	20	0	5	49	54	0	0	0	0	0%	0%	0%	0%
India Post Payment Bank	0	2	18	20	0	5	49	54	0	0	0	0	0%	0%	0%	0%
HARICO BANK	432	70	90	592	4325	2245	5086	11695	10293	2971	2028	14974	230%	119%	39%	128%
HASOB	19	0	0	19	0	0	0	0	0	0	1026	0	0%	0%	0%	0%
CO-OPERATIVE BANKS	451	70	90	611	4365	2245	5086	11695	11321	2971	2028	16000	289%	119%	39%	137%
Total	2102	1338	2398	5838	75964	100653	555195	741813	89975	80941	500126	640842	79%	80%	88%	86%
POC												646535				87%

## PRIORITY SECTOR ADVANCES - AS AT 31.03.2024

Bankname	PRIMARY SECTOR											
	Total Agri & Allied		Farm Credit Crop Loan		Term Loan (Total Investment Cr.)		Out of Farm Credit, Total Allied Activities		Agri Infra		Ancillary Activities	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
BANK OF BARODA	42587	1550.80	28547	596.50	12997	324.54	10051	217.85	148	20.39	485	219.37
BANK OF INDIA	21177	910.53	9191	273.96	11254	355.37	6155	146.89	18	26.97	716	256.22
BANK OF MAHARASHTRA	1707	392.38	1115	65.09	261	24.34	272	37.38	11	9.17	320	283.79
CANARA BANK	123442	4815.78	106324	3330.24	15538	319.23	16333	326.40	352	162.31	2228	1004.00
CENTRAL BANK OF INDIA	67288	1983.66	35602	1015.63	30555	904.31	3958	69.52	1087	40.64	44	23.08
INDIAN BANK	18892	810.20	17826	627.42	788	18.97	2320	52.27	31	31.03	147	132.78
INDIAN OVERSEAS BANK	1631	835.63	576	834.77	928	33.07	641	23.02	25	6.10	102	61.69
PUNJAB NATIONAL BANK	374336	12774.74	310592	9769.36	57708	837.32	42848	595.02	507	188.23	5529	1979.82
PUNJAB & SIND BANK	26648	972.24	23014	820.48	3280	99.92	3543	54.35	11	1.39	343	50.45
STATE BANK OF INDIA	327755	5685.00	308094	5117.02	18384	413.81	11030	138.27	14	50.10	1273	104.07
UCO BANK	33258	823.94	29742	806.73	3425	86.19	112	10.74	20	1.86	71	29.66
UNION BANK OF INDIA	89671	3262.28	41406	1844.00	41442	1035.89	38121	711.65	168	6.86	6655	375.53
PUBLIC SECTOR BANKS	1128392	35027.16	911519	26500.70	196560	4450.96	135384	2381.36	2390	545.04	17923	4530.46
AXIS BANK	52371	5456.10	31655	2799.65	18221	224.29	168	33.08	189	110.91	2306	2321.25
BANDHAN BANK	5053	93.57	74	14.95	2582	16.46	2582	16.46	24	2582	2373	81.74
CATHOLIC SYRIAN BANK	11735	62.98	0	0.00	11732	62.96	1835	38.97	0	0.00	3	0.01
DCB	21023	218.95	16557	99.14	4420	114.81	16116	48.35	0	0.00	46	5.00
DHAN LAXMI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FEDERAL BANK	8703	249.75	8546	208.77	144	12.25	482	43.82	2	0.52	11	28.21
HDFC BANK	244040	15356.15	65161	4837.43	175622	6707.74	31092	837.89	253	177.62	2804	3633.36
ICICI BANK	50582	3711.22	13265	1744.96	36201	1012.05	28089	759.09	4	0.52	1081	953.67
LDBI BANK	11229	416.74	10511	386.30	573	6.13	306	4.49	9	3.56	136	20.75
IDFC BANK	46704	474.20	1016	199.63	45613	273.36	43840	223.71	70	1.16	5	0.05
INDUSIND BANK	178050	1236.99	1500	251.26	176542	861.12	56283	559.22	2	79.13	6	45.48
JAK BANK	45	12.43	0	0.00	28	6.75	21	4.62	0	0.00	17	5.88
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
KARUR VYSYA BANK	198	7.32	179	6.11	19	0.72	10	0.41	0	0.00	0	0.00
KOTAK MAHINDRA BANK	29657	1792.32	633	105.63	27955	841.96	11	0.49	92	73.17	777	771.57
NAINDAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RBL BANK LTD	87378	554.04	119	4.72	85339	487.05	55744	137.91	0	0.00	1821	52.26
SOUTH INDIAN BANK	274	9.15	274	9.15	0	0.00	273	9.08	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
YES BANK	54147	1030.91	7556	391.83	41054	227.58	37545	105.28	16	102.49	87	309.01
PRIVATE SECTOR BANKS	801190	30692.84	157267	11060.05	626255	10865.24	273997	2922.55	661	549.49	11593	8218.06
AU SMALL FINANCE BANK	8755	475	0	0.00	8276	308.81	500	46.18	4	4.09	475	164.02
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
EQUITAS BANK	14382	41	0	0.00	14302	40.76	14302	40.76	0	0.00	0	0.00
JANA SMALL FINANCE	45364	158	0	0.00	45364	157.62	8655	43.33	0	0.00	0	0.00
UJJIVAN SMALL FINANCE BANK	186972	686	140	5.91	186832	679.67	153128	531.97	0	0.00	0	0.00
UTKARSH SMALL FINANCE BANK	58311	204	0	0.00	58311	204.43	55604	195.62	0	0.00	0	0.00
SMALL FINANCE BANKS	313704	1563.32	140	5.91	313095	1389.30	233389	857.85	4	4.09	475	164.02
SARVA HARYANA GRAMIN BANK	403180	10098.83	309823	9053.54	51703	591.39	174	3.19	145	0.90	44509	453.01
REGIONAL RURAL BANKS	403180	10098.83	309823	9053.54	51703	591.39	174	3.19	145	0.90	44509	453.01
SCHEDULE COMM BANKS	2646466	77382.15	1375749	45620.50	1187603	17296.88	642944	6166.96	3200	1077.46	74494	14055.79
HARCO BANK	2583334	13326.84	1375008	13063.32	1196952	262.52	2316	0.00	11374	0.00	0	0.00
H-SAROB	56179	755.72	0	0.00	56179	755.72	0	0.00	0	0.00	0	0.00
CO-OPERATIVE BANKS	2639463	14081.56	1375008	13063.32	1196952	262.52	2316	0.00	11374	0.00	0	0.00
Total	5289529	91463.708	2750757	58663.82	2384555	17559.40	645260	6166.96	14574	1077.46	74494	14055.79

SECONDARY SECTOR (MSME SECTOR) AS AT 31.03.2024

Bankname	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi & Village Industries		Other under MSMEs		Total MSMEs (Micro, Small, Medium & other Enterprises)	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
BANK OF BARODA	23427	1108.09	807	550.89	173	179.85	273	14.75	0	0.00	24680	1853.58
BANK OF INDIA	13696	679.71	545	470.39	101	164.20	0	0.00	0	0.00	14342	1314.30
BANK OF MAHARASHTRA	4652	275.15	156	207.39	7	38.94	14	0.61	0	0.00	4829	532.09
CANARA BANK	1	0.09	112741	2933.91	44363	2445.61	2823	1259.71	351	719.09	160279	7358.41
CENTRAL BANK OF INDIA	441	309.49	14128	868.77	656	397.60	23	293.48	918	71.17	16166	1940.72
INDIAN BANK	13573	696.22	2009	534.78	55	246.63	18	0.53	0	0.00	15655	1478.16
INDIAN OVERSEAS BANK	6703	419.15	340	296.24	187	236.62	0	0.00	0	0.00	7230	952.01
PUNJAB NATIONAL BANK	63695	3329.67	6138	2759.50	657	1361.33	7	0.41	0	0.00	90497	7450.91
PUNJAB & SIND BANK	10186	460.65	233	246.54	8	23.39	57	1.83	0	0.00	10484	732.51
STATE BANK OF INDIA	26244	2699.48	3107	883.00	640	27765.00	16	0.31	236	1.21	30243	31349.00
UCO BANK	14621	499.87	144	122.72	3	2.04	2	0.04	0	0.00	14770	634.68
UNION BANK OF INDIA	38755	1693.93	1125	1011.65	172	525.12	56	2.50	0	0.00	38108	3233.20
PUBLIC SECTOR BANKS	233984	12171.51	141473	10888.78	47022	33386.53	3289	1874.27	1505	791.48	427283	58809.56
AXIS BANK	20763	5645.01	7115	4307.87	2326	2250.35	0	0.00	0	0.00	30224	12203
BANDHAN BANK	20821	161.39	30	21.36	0	0.00	0	0.00	0	0.00	20851	183
CATHOLIC SYRIAN BANK	46	19.98	1	0.99	2	3.78	0	0.00	0	0.00	49	25
DCB	1757	241.74	82	12.83	2	0.00	0	0.00	0	0.00	1841	255
DHAN LAXMI BANK	8	0.41	27	0.58	0	0.00	0	0.00	0	0.00	35	1
FEDERAL BANK	515	144.00	269	215.59	158	407.21	7	0.09	0	0.00	849	767
HDFC BANK	55584	14423.97	26552	13649.19	12057	11286.43	0	0.00	0	0.00	94303	39370
KICI BANK	29041	8046.34	12335	6790.04	3346	2589.89	0	0.00	0	0.00	44722	17426
ICBI BANK	5580	270.53	182	125.57	17	40.98	17	19.45	0	0.00	5796	457
IDFC BANK	5425	612.15	667	305.36	183	67.46	0	0.00	0	0.00	6275	985
INDUSIND BANK	69799	1359.15	2498	435.07	663	326.80	0	0.00	0	0.00	72960	2121
J&K BANK	897	64.58	65	20.66	2	0.10	0	0.00	0	0.00	964	105
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
KARUR VYSYA BANK	163	67.96	174	156.72	39	49.57	0	0.00	0	0.00	378	274
KOTAK MAHINDRA BANK	9790	2506.16	5204	2690.95	1696	1535.20	0	0.00	0	0.00	16690	6732
MAINTAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
FBL BANK LTD	81	25.73	16	23.05	7	29.34	0	0.00	0	0.00	74	78
SOUTH INDIAN BANK	36	5.63	39	25.61	6	7.59	0	0.00	0	0.00	83	39
TAMILNADU MERCANTILE BANK	0	0.00	89	8.99	15	9.59	0	0.00	0	0.00	104	19
YES BANK	6759	1446.66	3059	1256.65	1490	850.27	0	0.00	0	0.00	11308	3554
PRIVATE SECTOR BANKS	227055	35061.76	58504	30046.77	22021	19464.55	24	19.54	0	0.00	307604	84592.63
AU SMALL FINANCE BANK	16685	1465.30	633	514.39	52	163.83	0	0.00	0	0.00	17380	2144
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
EQUITAS BANK	11753	507.50	210	18.52	45	5.49	0	0.00	0	0.00	12008	532
JANA SMALL FINANCE	1369	199.66	47	35.32	3	11.22	0	0.00	0	0.00	1419	246
LIJUVAN SMALL FINANCE BANK	23380	125.94	61	1.62	2	0.01	0	0.00	0	0.00	23388	128
LUTKARSH SMALL FINANCE BANK	980	293.95	0	0.00	0	0.00	0	0.00	0	0.00	980	294
SMALL FINANCE BANKS	54177	2592.56	896	869.95	102	180.54	0	0.00	0	0.00	55175	3342.95
SARVA HARYANA GRAMIN BANK	14	17.36	1	3.79	0	0.00	0	0.00	1002	25.61	1017	47
REGIONAL RURAL BANKS	14	17.36	1	3.79	0	0.00	0	0.00	1002	25.61	1017	46.96
SCHEDULE COMM BANKS	615240	49843.18	206874	41606.20	69145	53031.61	3313	1593.81	2507	817.29	791079	146792.10
HARCO BANK	9137	156.00	921	10.96	1114	42.80	0	0.00	0	0.00	11172	209.76
CO-OPERATIVE BANKS	9137	156.00	921	10.96	1114	42.80	0	0.00	0	0.00	11172	209.76
Total	524377	49999.16	201795	41617.16	70259	53074.41	3313	1593.81	2507	817.29	802251	147001.86

## PRIORITY SECTOR ADVANCES AS AT 31.03.2024

## OTHER PRIORITY SECTOR (OPS)

Bankname	Export Credit		Education		Housing		Social Infrastructure		Renewable Energy		Other PS		Total other Priority Sector		Total Priority Sector	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
BANK OF BARODA	0	0	1285	52	2416	2155	0	0	4	0	0	0	3705	2217	70972	5631
BANK OF INDIA	1	0	457	16	2387	292	0	0	0	0	3	0	2846	398	38367	2533
BANK OF MAHARASHTRA	0	0	272	14	1138	172	0	0	0	0	0	0	1410	136	7946	1050
CANARA BANK	883	75	0	0	0	3077	151	7284	741	2	0	0	11246	967	284967	13141
CENTRAL BANK OF INDIA	0	0	1148	66	2636	236	10	3	0	0	247	0	3941	305	87395	4230
INDIAN BANK	2	2	532	32	802	78	0	0	2	0	0	0	1338	112	35985	2400
INDIAN OVERSEAS BANK	0	0	214	8	2231	258	0	0	0	0	150	4	2595	311	2198	4
PUNJAB NATIONAL BANK	0	0	6955	353	39017	1620	9	0	2	1	979	4	46972	1978	511805	22203
PUNJAB & SIND BANK	0	0	257	12	1454	126	1	0	0	0	1510	3	3222	141	40354	1846
STATE BANK OF INDIA	7	7	9310	488	49234	11691	34	2	9	32	1260	115	59854	12335	417852	49369
UCO BANK	5	1	476	14	2109	174	3	401	0	0	3006	193	784	53577	2332	7160
UNION BANK OF INDIA	0	0	1760	75	6586	569	4	0	0	0	1536	0	9896	665	137665	7160
<b>PUBLIC SECTOR BANKS</b>	<b>888</b>	<b>85</b>	<b>22626</b>	<b>1140</b>	<b>109910</b>	<b>17381</b>	<b>3138</b>	<b>557</b>	<b>7301</b>	<b>775</b>	<b>8693</b>	<b>320</b>	<b>152566</b>	<b>20268</b>	<b>1708241</b>	<b>114084</b>
AXIS BANK	2	30	340	22	3673	737	0	0	0	0	8714	24	12729	813	95324	16472
BANDHAN BANK	0	0	0	0	257	39	0	0	0	0	57470	238	5727	277	89631	953
CATHOLIC SYRIAN BANK	0	0	0	0	2	0	0	0	0	0	916	2	920	2	12704	90
DCB	0	0	0	0	16924	133	42	43	0	0	5	0	16994	177	39858	650
DHAN LAXMI BANK	0	0	0	0	5	27	0	0	0	0	0	0	5	27	40	28
FEDERAL BANK	0	0	21	0	93	9	0	0	3	0	0	0	117	9	9769	1026
HOFC BANK	0	0	210	6	37815	4291	20	14	0	0	9905	125	117250	4435	455593	59160
ICICI BANK	0	0	942	98	7697	989	0	0	0	0	35	1	8674	1088	103876	22226
IDBI BANK	0	0	417	18	1095	120	11	1	0	0	1523	0	1310	139	18548	1012
IDFC BANK	0	0	0	0	1229	74	97	0	0	0	0	0	340	74	54289	1533
INDUSIND BANK	3	55	0	0	88	9	0	0	0	0	248	284	328	328	251350	3088
J&K BANK	0	0	95	5	243	19	0	0	0	0	88	16	427	41	1436	159
KARNATAKA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
KARUR VYSYA BANK	0	0	2	0	11	1	0	0	1	5	12	0	26	6	600	288
KOTAK MAHINDRA BANK	0	0	0	0	32	4	0	0	0	0	0	0	32	4	46379	8529
MAHARASHTRA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RELIANCE BANK LTD.	0	0	0	0	15	3	0	0	0	0	678	1	541	4	87994	646
SOUTH INDIAN BANK	0	0	3	0	12	1	0	0	0	0	34	0	49	1	406	49
TAMILNAD MERCANTILE BANK	0	0	0	0	15	2	0	0	0	0	1	0	16	2	120	21
YES BANK	0	0	51	6	260	35	0	0	0	0	2513	7	1493	48	66948	4633
<b>PRIVATE SECTOR BANKS</b>	<b>5</b>	<b>85</b>	<b>2105</b>	<b>155</b>	<b>69477</b>	<b>6493</b>	<b>164</b>	<b>58</b>	<b>84</b>	<b>13</b>	<b>170621</b>	<b>690</b>	<b>220173</b>	<b>7484</b>	<b>1328967</b>	<b>122770</b>
AJI SMALL FINANCE BANK	0	0	0	0	377	56	1	0	0	0	0	0	396	57	26521	2675
CAPITAL SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
EQUITAS BANK	0	0	0	0	46	5	0	0	0	0	11587	24	10698	29	37006	602
JANA SMALL FINANCE	0	0	0	0	2584	81	192	0	0	0	5654	192	50238	273	97021	677
LUJIVAN SMALL FINANCE BANK	0	0	0	0	36676	410	0	0	0	0	62429	206	97105	616	307465	1429
LUKARSH SMALL FINANCE BANK	0	0	0	0	330	47	8	0	0	0	46657	461	43400	508	102691	1007
SMALL FINANCE BANKS	0	0	0	0	43913	589	9	0	0	0	176336	884	201827	1483	570706	6390
ISARVA HARYANA GRAMIN BANK	0	0	1099	27	82546	965	0	0	2371	0	6820	429	472152	1421	876389	11667
REGIONAL RURAL BANKS	0	0	1089	27	82546	965	0	0	2371	0	6820	429	472152	1421	876389	11667
<b>SCHEDULED COMM BANKS</b>	<b>903</b>	<b>170</b>	<b>25830</b>	<b>1321</b>	<b>304946</b>	<b>25439</b>	<b>3311</b>	<b>615</b>	<b>9766</b>	<b>789</b>	<b>362469</b>	<b>2312</b>	<b>1046788</b>	<b>30647</b>	<b>4484303</b>	<b>254821</b>
HARCO BANK	0	0	23	1	183	4	38	1	0	0	25962	347	26206	352	2620712	13888
HSARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>CO-OPERATIVE BANKS</b>	<b>0</b>	<b>0</b>	<b>23</b>	<b>1</b>	<b>183</b>	<b>4</b>	<b>38</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>25962</b>	<b>347</b>	<b>26206</b>	<b>352</b>	<b>2620712</b>	<b>13888</b>
<b>Total</b>	<b>903</b>	<b>170</b>	<b>25853</b>	<b>1322</b>	<b>305129</b>	<b>25443</b>	<b>3349</b>	<b>616</b>	<b>9766</b>	<b>789</b>	<b>368431</b>	<b>2659</b>	<b>1072964</b>	<b>30998</b>	<b>7161144</b>	<b>269464</b>

Bankname	WEAKER SECTOR ADVANCES AS ON 31.03.2024	
	Loans to weaker sections under PS	
	A/c	Amount
BANK OF BARODA	46386	1274.88
BANK OF INDIA	18314	489.82
BANK OF MAHARASHTRA	2831	306.09
CANARA BANK	126400	3702.00
CENTRAL BANK OF INDIA	35161	969.17
INDIAN BANK	17282	291.56
INDIAN OVERSEAS BANK	3815	30.90
PUNJAB NATIONAL BANK	373424	10418.50
PUNJAB & SIND BANK	41292	3892.72
STATE BANK OF INDIA	302151	4717.40
UCO BANK	32577	836.07
UNION BANK OF INDIA	91507	2590.31
<b>PUBLIC SECTOR BANKS</b>	<b>1091140</b>	<b>29519.42</b>
AXIS BANK	46444	2032.25
BANDHAN BANK	67985	403.68
CATHOLIC SYRIAN BANK	11081	35.05
DCB	19313	130.49
DHAN LAXMI BANK	0	0.00
FEDERAL BANK	8361	174.16
HDFC BANK	242905	5189.01
ICICI BANK	29194	1326.32
IDBI BANK	10876	290.73
IDFC BANK	33254	99.33
INDUSIND BANK	330212	7175.98
J&K BANK	220	14.78
KARNATAKA BANK	0	0.00
KARUR VYSYA BANK	157	4.85
KOTAK MAHINDRA BANK	21865	932.58
NAINITAL BANK	0	0.00
RBL BANK LTD.	85437	472.46
SOUTH INDIAN BANK	0	0.00
TAMILNAD MERCENTILE BANK	8	1.32
YES BANK	44017	415.05
<b>PRIVATE SECTOR BANKS</b>	<b>951329</b>	<b>18698.03</b>
AU SMALL FINANCE BANK	4226	155.95
CAPITAL SMALL FINANCE BANK	0	0.00
EQUITAS BANK	24928	64.67
JANA SMALL FINANCE	90983	335.74
UJJIVAN SMALL FINANCE BANK	243469	915.81
UTKARSH SMALL FINANCE BANK	102726	299.90
<b>SMALL FINANCE BANKS</b>	<b>466332</b>	<b>1772.06</b>
SARVA HARYANA GRAMIN BANK	96	7087.73
<b>REGIONAL RURAL BANKS</b>	<b>96</b>	<b>7087.73</b>
<b>SCHEDULE COMM BANKS</b>	<b>2508897</b>	<b>57077.24</b>
HARCO BANK	289891	8203.31
HSARDB	0	0.00
<b>CO-OPERATIVE BANKS</b>	<b>289891</b>	<b>8203.31</b>
<b>Total</b>	<b>2798788</b>	<b>65280.55</b>



NON-PRIORITY SECTOR ADVANCES AS ON 31.03.2024

OTHER PRIORITY SECTOR (OPS)

Bankname	Agriculture (NPS)		Education (NPS)		Housing (NPS)		Personal Loans under NPS		Other NPS		TOTAL NON-PRIORITY SECTOR	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
	BANK OF BARODA	85	70.61	474	115.93	5751	2415.76	267115	425.29	25088	20251.38	58113
BANK OF INDIA	0	0.00	74	16.25	4254	2409.38	1676	56.02	10854	771.76	16658	3253.41
BANK OF MAHARASHTRA	0	0.00	32	17.41	1387	775.45	455	19.00	6201	19.00	8145	1253.51
CANARA BANK	386	5.10	0	0.00	135351	3815.73	13150	53.07	226	590.73	149115	4454.63
CENTRAL BANK OF INDIA	0	0.00	30	5.26	265	56.13	17480	1614.96	9032	230.04	26827	1906.29
INDIAN BANK	19	30.54	108	23.03	4314	1308.53	12952	651.72	160	898.93	17553	2912.75
INDIAN OVERSEAS BANK	65	5.38	49	8.07	1569	611.02	660	18.22	6420	1074.95	8763	1717.64
PUNJAB NATIONAL BANK	72	4089.12	839	149.43	37909	6343.48	50180	1055.02	50613	13924.80	179613	25561.85
PUNJAB & SIND BANK	0	0.00	74	14.50	1620	409.10	593	12.95	10813	1269.55	13200	1736.11
STATE BANK OF INDIA	235	9.99	1751	375.52	87387	16902.19	80437	1040.18	558807	60647.53	728667	78875.40
UCO BANK	0	0.00	12	2.01	1033	344.53	484	5.61	4981	461.52	6490	813.66
UNION BANK OF INDIA	207	140.91	833	161.83	4333	843.51	21180	1437.97	5439	2210.25	31992	4784.47
PUBLIC SECTOR BANKS	1071	4351.65	4336	889.22	285203	36134.82	225982	5389.91	728544	102793.09	1246136	150568.68
AXIS BANK	0	0.00	282	72.00	8501	4279.18	602577	2900.80	171665	17031.99	783025	24263.98
BANDHAN BANK	0	0.00	0	0.00	128	39.48	702	34.60	16086	797.89	16916	871.97
CATHOLIC SYRIAN BANK	0	0.00	0	0.00	15	1.45	582	17.66	67	90.55	664	109.67
DCB	98	4.64	6	0.98	551	134.00	13	0.01	3423	275.24	4091	414.88
DHAN LAXMI BANK	0	0.00	0	0.00	6	5.00	7	0.08	177	8.94	190	14.02
FEDERAL BANK	0	0.00	5	1.34	668	486.33	1663	26.11	5173	6364.67	7539	6876.46
HDFC BANK	3288	764.35	6	2.11	69637	29564.03	145100	7104.25	2332737	59776.70	2551818	88211.44
ICICI BANK	0	0.00	623	169.56	26322	12072.42	89220	4769.96	557769	45222.64	673964	82224.58
IDBI BANK	0	0.00	52	10.26	2742	1157.79	247	42.02	8176	851.00	4202	11217
IDFC BANK	197	12.09	0	0.00	941	282.50	53830	578.72	289063	2612.16	354031	3495.46
INDUSIND BANK	0	0.00	0	0.00	98	17.58	0	0.00	301367	8776.82	301465	8784.40
J&K BANK	0	0.00	14	2.05	393	71.90	1913	112.74	693	47.77	3003	234.47
KARNATAKA BANK	44	0.00	0	0.00	0	0.00	0	0.00	0	0.00	44	4.27
KARUR VYSYA BANK	18	0.79	0	0.00	131	97.25	957	42.77	176	120.53	1262	261.34
KOTAK MAHINDRA BANK	0	0.00	0	0.00	0	0.00	0	0.00	59833	10529.31	69833	10529.31
MAHATMA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MAHATMA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
RELIANCE BANK LTD	17	0.34	1	0.66	212	284.95	87	0.74	1027	256.07	1344	542.76
SOUTH INDIAN BANK	0	0.00	2	0.93	32	19.98	946	29.07	70	8.34	1050	58.32
TAMILNAD MERCANTILE BANK	0	0.00	0	0.00	7	1.61	117	5.71	7	9.13	131	16.45
YES BANK	0	0.00	25	5.26	186	45.67	7219	294.63	144551	4134.88	151981	4490.52
PRIVATE SECTOR BANKS	3662	786.48	1016	265.25	110620	48681.13	906210	15849.89	3912080	147714.61	4833588	213277.36
AU SMALL FINANCE BANK	0	0.00	0	0.00	371	113.39	771	7.26	23944	1503.04	25096	1623.70
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	49	17.51	0	0.00	147	239.00	196	256.51
EQUITAS BANK	0	0.00	0	0.00	52	11.67	0	0.00	4922	231.84	4974	243.52
JANA SMALL FINANCE	0	0.00	0	0.00	485	45.95	0	0.00	3391	187.56	3876	233.51
LUVIYAN SMALL FINANCE BANK	0	0.00	0	0.00	753	33.19	364	5.14	10140	166.72	11257	207.05
UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	10	58.80	10	58.80
SMALL FINANCE BANKS	0	0.00	0	0.00	1710	221.72	1135	12.40	42554	2308.96	45399	2623.08
SARVA HARYANA GRAMIN BANK	3253	978.65	7181	365.74	27274	2217.01	0	0.00	0	0.00	37708	3561.40
REGIONAL RURAL BANKS	3253	978.65	7181	365.74	27274	2217.01	0	0.00	0	0.00	37708	3561.40
SCHEDULE COMM BANKS	7986	6116.78	12633	1520.20	424807	87134.67	1133327	22352.21	4683178	252896.56	6261831	370020.62
HARCO BANK	333	6.04	57	0.64	263	9.95	84338	88.07	24629	1250.79	79620	1357.48
HSARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
CO-OPERATIVE BANKS	333	6.04	57	0.64	263	9.95	84338	88.07	24629	1250.79	79620	1357.48
Total	8319	6124.82	12690	1520.84	425070	87144.52	1187665	22440.27	4707807	254147.45	6341451	371378.00

## POSITION OF NPA UNDER AGRICULTURE SECTOR AS AT MARCH 2024

Amount in Rs. Crores

S. No.	NAME OF BANK	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 Advance	%age of NPA to total Adv.
		Account	Amount	Account	Amount			
		1	2	3	4			
1	BANK OF BARODA	42587	1561	1477	49	3%	28910	0.17%
2	BANK OF INDIA	21177	911	2589	97	11%	5786	1.68%
3	BANK OF MAHARASHTRA	1707	392	125	6	1%	2304	0.25%
4	CANARA BANK	123442	4816	11777	504	10%	17596	2.86%
5	CENTRAL BANK OF INDIA	67288	1984	6102	194	10%	6136	3.17%
6	INDIAN BANK	18892	810	2593	141	17%	5313	2.65%
7	INDIAN OVERSEAS BANK	1631	936	173	9	1%	3916	0.24%
8	PUNJAB NATIONAL BANK	374336	12775	29875	1350	11%	47765	2.83%
9	PUNJAB & SIND BANK	26648	972	3689	123	13%	3582	3.44%
10	STATE BANK OF INDIA	327755	5685	36697	598	11%	128244	0.47%
11	UCO BANK	33258	924	3411	213	23%	3146	6.78%
12	UNION BANK OF INDIA	89671	3262	6155	578	18%	11955	4.84%
	Public Sector Banks	1128392	35027	104663	3864	11%	264653	1.46%
13	AXIS BANK	52371	5456	3752	137	3%	42756	0.32%
14	BANDHAN BANK	5053	94	1385	4	0%	1425	0.26%
15	CATHOLIC SYRIAN BANK	11735	63	163	0	0%	200	0.14%
16	DCB	21023	219	791	2	1%	1065	0.18%
17	DHAN LAXMI BANK	0	0	0	0	0%	42	0.00%
18	FEDERAL BANK	8703	250	90	5	2%	7905	0.06%
19	HDFC BANK	244040	15356	19492	1083	7%	147372	0.73%
20	ICICI BANK	50582	3711	1978	128	3%	84450	0.15%
21	IDBI BANK	11229	417	1466	48	11%	2873	1.66%
22	IDFC BANK	46704	474	922	3	1%	5019	0.07%
23	INDUSIND BANK	178050	1237	35203	115	9%	12480	0.92%
24	J&K BANK	45	12	8	6	52%	393	1.65%
25	KARNATAKA BANK	0	0	0	0	0%	13	0.00%
26	KARUR VYSA BANK	198	7	0	0	0%	549	0.00%
27	KOTAK MAHINDRA BANK	29657	1792	1158	132	7%	19058	0.69%
29	NAINITAL BANK	0	0	0	0	0%	0	0.00%
30	RBL BANK LTD.	87379	564	11303	27	5%	1189	2.24%
31	SOUTH INDIAN BANK	274	9	0	0	0%	108	0.00%
32	TAMILNAD MERCENTILE BANK	0	0	0	0	0%	37	0.00%
33	YES BANK	54147	1031	543	22	2%	9114	0.24%
	Private Sector Banks	801190	30693	78254	1712	6%	336047	0.51%
34	SARVA HARYANA GRAMIN BANK	403180	10099	33126	824	8%	15129	5.45%
	Regional Rural Banks	403180	10099	33126	824	8%	15129	5.45%
35	AU SMALL FINANCE BANK	8638	475	481	13	3%	4299	0.30%
36	CAPITAL SMALL FINANCE BANK	1445	0	0	0	0%	257	0.00%
37	EQUITAS BANK	14870	41	1759	3	0%	845	0.40%
38	JANA SMALL FINANCE	46878	158	2036	6	4%	911	0.62%
39	UJJIVAN SMALL FINANCE BANK	187839	686	5214	9	1%	1636	0.54%
40	UTKARSH SMALL FINANCE BANK	62565	204	3671	10	5%	1066	0.94%
	Small Finance Banks	322235	1563	13161	41	3%	9013	0.45%
	Schedule Comm Banks	2654997	77382	229204	6441	8%	624842	1.03%
41	HARCO BANK	1458688	13326	30042	775	6%	15245	5.08%
42	HSARDB	56129	756	0	0	0%	755	0.00%
43	URBAN COOP. BANK	0	0	0	0	0%	0	0.00%
	Co-Operative Banks	1514817	14082	30042	775	6%	16000	4.84%
	Grand Total:-	4169814	91464	259246	7216	8%	640842	1.13%

**DISTRICTWISE CD RATIO OF FINANCIAL SYSTEM (EXCL. COOP. BANKS ) IN THE STATE OF HARYANA AS AT MARCH 2024**

(AMT. RS. IN CRORES)

NAME OF THE DISTRICT	DEPOSITS	ADVANCES	CD RATIO
Ambala	31102	22360	72%
Bhiwani	12873	13417	104%
Charkhi Dadri	5773	5790	100%
Faridabad	75550	52495	69%
Fatehabad	8478	10916	129%
Gurugram	285726	225769	79%
Hisar	24837	28808	116%
Jhajjar	15121	15223	101%
Jind	12575	13075	104%
Kaithal	10421	12050	116%
Karnal	26120	31041	119%
Kurukshetra	18382	15564	85%
M.Garh	10783	8486	79%
Nuh	4398	3461	79%
Palwal	8550	8054	94%
Panchkula	49083	36588	75%
Panipat	19493	29186	150%
Rewari	20265	13659	67%
Rohtak	26459	20745	78%
Sirsa	12802	14977	117%
Sonepat	31242	25095	80%
Yamuna Nagar	20030	18083	90%
<b>Total</b>	<b>730062</b>	<b>624842</b>	<b>86%</b>

**DISTRICTWISE CD RATIO OF FINANCIAL SYSTEM (INCL. COOP. BANKS ) IN THE STATE OF HARYANA AS AT MARCH 2024**

(AMT. RS. IN CRORES)

NAME OF THE DISTRICT	DEPOSITS	ADVANCES	CD RATIO
Ambala	31102	22560	73%
Bhiwani	12873	13517	105%
Charkhi Dadri	5773	5890	102%
Faridabad	75550	52495	69%
Fatehabad	8478	11116	131%
Gurugram	297277	236769	80%
Hisar	25037	29808	119%
Jhajjar	15121	15623	103%
Jind	12575	13175	105%
Kaithal	10421	12150	117%
Karnal	26120	31541	121%
Kurukshetra	18382	15764	86%
M.Garh	10783	8586	80%
Nuh	4398	3561	81%
Palwal	8550	8154	95%
Panchkula	49083	37388	76%
Panipat	19493	29686	152%
Rewari	20265	13659	67%
Rohtak	26459	20745	78%
Sirsa	12802	15077	118%
Sonepat	31242	25095	80%
Yamuna Nagar	20030	18483	92%
<b>Total</b>	<b>741813</b>	<b>640842</b>	<b>86%</b>

## NATIONAL GOALS AS ON 31.03.2024

S. No.	NAME OF BANK	Total Advs. as at 31.03.2023	PS Advs.	%age of PS Advs. To total advs.	Agri. Advs.	%age of Agri. Advs. To total advs.	WS Advs.	%age of WS Advs. To total advs.	Advs. To Small & Marginal Farmers	%age of Advs. To Small & Marginal Farmers to Total Advs.	Advs. To Micro Enterprises	%age of Advs. To Micro Enterprises to Total Advs.
1	BANK OF BARODA	28086	5631	20%	1561	6%	1275	5%	1081	4%	1108	4%
2	BANK OF INDIA	5281	2533	48%	911	17%	480	9%	458	9%	680	13%
3	BANK OF MAHARASHTRA	1572	1050	67%	392	25%	308	19%	251	16%	275	18%
4	CANARA BANK	15179	13141	87%	4816	32%	3702	24%	2034	19%	0	0%
5	CENTRAL BANK OF INDIA	5461	4230	77%	1984	36%	969	18%	117	2%	309	6%
6	INDIAN BANK	4578	2400	52%	810	18%	292	6%	192	4%	696	15%
7	INDIAN OVERSEAS BANK	2808	2198	78%	836	33%	31	1%	22	1%	419	15%
8	PUNJAB NATIONAL BANK	51409	22203	43%	12775	25%	10419	20%	9636	19%	3330	6%
9	PUNJAB & SIND BANK	3239	1846	57%	972	30%	3893	120%	646	20%	461	14%
10	STATE BANK OF INDIA	102584	49369	48%	5685	6%	4717	5%	4235	4%	2699	3%
11	UCO BANK	2767	2332	84%	924	33%	836	30%	15	1%	500	18%
12	UNION BANK OF INDIA	10186	7160	70%	3262	32%	2590	25%	2396	24%	1694	17%
	<b>Public Sector Banks</b>	<b>233149</b>	<b>114094</b>	<b>49%</b>	<b>36027</b>	<b>15%</b>	<b>29519</b>	<b>13%</b>	<b>21982</b>	<b>9%</b>	<b>12172</b>	<b>5%</b>
13	AXIS BANK	36089	18472	51%	5456	15%	2032	6%	1605	4%	5645	16%
14	BANDHAN BANK	0	553	0%	94	0%	404	0%	20	0%	161	0%
15	CATHOLIC SYRIAN BANK	73	90	123%	63	86%	35	48%	36	49%	20	27%
16	DCB	844	650	77%	219	26%	130	15%	0	0%	242	29%
17	DHAN LAXMI BANK	0	28	0%	0	0%	0	0%	0	0%	0	0%
18	FEDERAL BANK	6118	1026	17%	250	4%	174	3%	145	2%	144	2%
19	HDFC BANK	90969	59160	65%	15356	17%	5189	6%	2173	2%	14424	16%
20	ICICI BANK	65205	22226	34%	3711	6%	1326	2%	784	1%	8046	12%
21	IDBI BANK	2466	1012	41%	417	17%	291	12%	253	10%	271	11%
22	IDFC BANK	0	1533	0%	474	0%	99	0	1	0	612	0
23	INDUSIND BANK	13917	3686	26%	1237	9%	7176	52%	0	0%	1359	10%
24	J&K BANK	369	159	43%	12	3%	15	4%	0	0%	85	23%
25	KARNATAKA BANK	0	8	0%	0	0%	0	0%	0	0%	0	0%
26	KARUR VYSYA BANK	407	288	71%	7	2%	5	1%	3	1%	68	17%
27	KOTAK MAHINDRA BANK	14787	8529	58%	1792	12%	933	6%	0	0%	2506	17%
29	NAUNITAL BANK	0	0	0%	0	0%	0	0%	0	0%	0	0%
29	NAUNITAL BANK	0	0	0%	0	0%	0	0%	0	0%	0	0%
30	RBL BANK LTD.	748	648	86%	564	75%	472	63%	438	59%	26	3%
31	SOUTH INDIAN BANK	145	49	34%	9	6%	0	0%	0	0%	6	4%
32	TAMILNAD MERCANTILE BANK	0	21	0%	0	0%	1	0.00	0	0.00	0	0
33	YES BANK	7565	4633	61%	1031	14%	415	5%	282	4%	1447	19%
	<b>Private Sector Banks</b>	<b>239682</b>	<b>122770</b>	<b>51%</b>	<b>30693</b>	<b>13%</b>	<b>18698</b>	<b>8%</b>	<b>5739</b>	<b>2%</b>	<b>35062</b>	<b>15%</b>
34	SARVA HARYANA GRAMIN BANK	13560	11567	85%	10099	74%	7088	52%	6898	49%	17	0%
	<b>Regional Rural Banks</b>	<b>13560</b>	<b>11567</b>	<b>85%</b>	<b>10099</b>	<b>74%</b>	<b>7088</b>	<b>52%</b>	<b>6898</b>	<b>49%</b>	<b>17</b>	<b>0%</b>
35	AU SMALL FINANCE BANK	3024	2675	88%	475	16%	156	5%	83	3%	1465	48%
36	CAPITAL SMALL FINANCE BANK	234	0	0%	0	0%	0	0%	0	0%	0	0%
37	EQUITAS BANK	766	602	0%	41	0%	65	0.00	28	0.00	508	0
38	JANA SMALL FINANCE	843	677	80%	158	19%	336	40%	100	12%	200	24%
39	UJJIVAN SMALL FINANCE BANK	1314	1429	109%	686	52%	916	70%	511	39%	128	10%
40	UTKARSH SMALL FINANCE BANK	761	1007	132%	204	27%	300	39%	204	27%	294	39%
	<b>Small Finance Banks</b>	<b>6942</b>	<b>6390</b>	<b>92%</b>	<b>1563</b>	<b>23%</b>	<b>1772</b>	<b>26%</b>	<b>926</b>	<b>13%</b>	<b>2593</b>	<b>37%</b>
	<b>Schedule Comm Banks</b>	<b>493333</b>	<b>254821</b>	<b>52%</b>	<b>77382</b>	<b>16%</b>	<b>57077</b>	<b>12%</b>	<b>35345</b>	<b>7%</b>	<b>49843</b>	<b>10%</b>
41	HARCO BANK	14439	13888	96%	13328	92%	8203	57%	0	0%	156	1%
42	HSARDB	1039	756	73%	756	73%	0	0%	0	0%	0	0%
43	URBAN COOP. BANK	0	0	0%	0	0%	0	0%	0	0%	0	0%
	<b>Co-Operative Banks</b>	<b>15478</b>	<b>14643</b>	<b>95%</b>	<b>14082</b>	<b>91%</b>	<b>8203</b>	<b>53%</b>	<b>0</b>	<b>0%</b>	<b>156</b>	<b>1%</b>
	<b>Grand Total:-</b>	<b>508811</b>	<b>269464</b>	<b>53%</b>	<b>91464</b>	<b>18%</b>	<b>65281</b>	<b>13%</b>	<b>35345</b>	<b>8%</b>	<b>49999</b>	<b>10%</b>



## BANK-WISE CREDIT + INVESTMENT TO DEPOSIT RATIO AS AT MARCH 2024

Bank Name	Amount in crores				
	CREDIT	INVESTMENT	C + I	DEPOSITS	C + I TO DEPOSIT RATIO
BANK OF BARODA	28910		28910	16787	172.21
BANK OF INDIA	5786		5786	6649	87.03
BANK OF MAHARASHTRA	2304		2304	3181	72.43
CANARA BANK	17596		17596	33439	52.62
CENTRAL BANK OF INDIA	6136		6136	11102	55.27
INDIAN BANK	5313		5313	12041	44.12
INDIAN OVERSEAS BANK	3916		3916	6295	62.21
PUNJAB NATIONAL BANK	47765	7483	55248	89299	61.87
PUNJAB & SIND BANK	3582		3582	6505	55.06
STATE BANK OF INDIA	128244		128244	113576	112.92
UCO BANK	3146		3146	4517	69.65
UNION BANK OF INDIA	11955	1575	13530	19503	69.37
<b>PUBLIC SECTOR BANKS</b>	<b>264653</b>	<b>9058</b>	<b>273711</b>	<b>322894</b>	<b>84.77</b>
AXIS BANK	42756		42756	53108	80.51
BANDHAN BANK	1425		1425	2669	53.40
CATHOLIC SYRIAN BANK	200		200	176	113.32
DCB	1065		1065	1623	65.63
DHAN LAXMI BANK	42	26	68	62	110.46
FEDERAL BANK	7905		7905	3395	232.84
HDFC BANK	147372		147372	140406	104.96
ICICI BANK	84450		84450	80615	104.76
IDBI BANK	2873		2873	8342	34.44
IDFC BANK	5019		5019	13043	38.48
INDUSIND BANK	12480		12480	20255	61.61
J&K BANK	393		393	1027	38.30
KARNATAKA BANK	13		13	0	0.00
KARUR VYSA BANK	549		549	564	97.37
KOTAK MAHINDRA BANK	19058		19058	19143	99.55
NAINITAL BANK	0		0	0	0.00
RBL BANK LTD.	1189		1189	4003	29.69
SOUTH INDIAN BANK	108		108	440	24.42
TAMILNAD MERCENTILE BANK	37		37	55	66.94
YES BANK	9114		9114	23898	38.14
<b>PRIVATE SECTOR BANKS</b>	<b>336047</b>	<b>26</b>	<b>336073</b>	<b>372826</b>	<b>90.14</b>
SARVA HARYANA GRAMIN BANK	15129	98	15227	22703	67.07
<b>REGIONAL RURAL BANKS</b>	<b>15129</b>	<b>98</b>	<b>15227</b>	<b>22703</b>	<b>67.07</b>
AU SMALL FINANCE BANK	4299		4299	6342	67.78
CAPITAL SMALL FINANCE BANK	257		257	156	164.43
EQUITAS BANK	845		845	1413	59.79
JANA SMALL FINANCE	911		911	741	122.83
UJJIVAN SMALL FINANCE BANK	1636		1636	1625	100.70
UTKARSH SMALL FINANCE BANK	1066		1066	1362	78.27
<b>SMALL FINANCE BANKS</b>	<b>9013</b>	<b>0</b>	<b>9013</b>	<b>11639</b>	<b>77.43</b>
<b>SCHEDULE COMM BANKS</b>	<b>624842</b>	<b>9182</b>	<b>634024</b>	<b>730063</b>	<b>86.85</b>
India Post Payment Bank	0			54	0.00
<b>Total Post Payment Bank</b>	<b>0</b>		<b>0</b>	<b>54</b>	<b>0.00</b>
HARCO BANK	15245		15245	11696	130.34
HSARDB	755		755	0	0.00
<b>CO-OPERATIVE BANKS</b>	<b>16000</b>	<b>0</b>	<b>16000</b>	<b>11696</b>	<b>136.80</b>
<b>GRAND TOTAL</b>	<b>640842</b>	<b>9182</b>	<b>650024</b>	<b>741813</b>	<b>87.63</b>



## BANKWISE DISBURSEMENT UNDER AGRICULTURE &amp; ALLIED SECTOR (ACP) DURING THE PERIOD ENDED MARCH 2024

Amount Rs. in Crore

Bank Name	Agriculture & Allied		%age Ach.	Out of Col.1- Crop Loan		%age Ach.	Out of Col.1- Term Loan		%age Ach.
	1			2			3		
	Target	Ach.	Target	Ach.	Target	Ach.			
Bank of Baroda	1968	1617	82%	1138	1124	99%	830	493	59%
Bank of India	892	717	80%	546	195	36%	346	523	151%
Bank of Maharashtra	320	157	49%	174	30	17%	146	127	87%
Canara Bank	4150	3674	89%	2683	3091	115%	1467	582	40%
Central Bank of India	2608	1709	66%	1743	639	37%	865	1070	124%
Indian Bank	1534	524	34%	953	405	43%	581	118	20%
Indian Overseas Bank	414	1521	367%	252	354	140%	162	1167	720%
PUNJAB NATIONAL BANK	15850	11259	71%	11253	9384	83%	4596	1875	41%
Punjab & Sind Bank	3319	1593	48%	2070	1033	50%	1250	560	45%
State Bank of India	14140	4994	35%	9532	3654	38%	4608	1340	29%
Union Bank of India	3505	2916	83%	2240	1864	83%	1265	1052	83%
Uco Bank	1453	416	29%	1023	350	34%	430	67	16%
<b>Total Public Sector Banks</b>	<b>50154</b>	<b>31098</b>	<b>62%</b>	<b>33608</b>	<b>22123</b>	<b>66%</b>	<b>16546</b>	<b>8975</b>	<b>54%</b>
Axis Bank	2841	5267	185%	1595	2281	143%	1246	2986	240%
Bandhan Bank	159	108	68%	82	2	2%	77	106	137%
Catholic Syrian Bank	1	58	5762%	0	0	0%	1	58	6325%
DCB	109	149	137%	60	75	125%	49	74	151%
Dhan Laxmi Bank	0	0	0%	0	0	0%	0	0	0%
Federal Bank	186	257	139%	85	220	260%	101	37	37%
HDFC Bank	8086	13445	166%	5531	2765	50%	2556	10680	418%
ICICI Bank	3484	3358	96%	2161	1285	59%	1323	2073	157%
IDBI Bank	797	266	33%	460	225	49%	337	40	12%
IDFC BANK	1246	348	28%	760	126	17%	486	222	46%
Indusind Bank	353	2321	657%	217	278	129%	136	2042	1496%
J&K Bank	46	5	11%	14	4	30%	32	1	3%
Karnataka Bank	46	0	0%	10	0	0%	36	0	0%
Karur Vysya Bank	24	7	29%	11	6	58%	13	1	5%
Kotak Mahindra Bank	920	2151	234%	558	43	8%	362	2107	582%
DBS Bank Ltd	9	0	0%	1	0	0%	8	0	0%
Nainital Bank	10	0	0%	1	0	0%	9	0	0%
RBL BANK LTD.	169	410	243%	105	1	1%	63	408	643%
South Indian Bank	1	9	871%	0	9	0%	1	0	0%
TAMILNAD MERCANTILE BANK	0	6	0%	0	0	0%	0	6	0%
Yes Bank	931	865	93%	467	313	67%	464	552	119%
<b>Total Private Sector Banks</b>	<b>19419</b>	<b>29027</b>	<b>149%</b>	<b>12117</b>	<b>7634</b>	<b>63%</b>	<b>7302</b>	<b>21393</b>	<b>293%</b>
Sarva Haryana Gramin Bank	11800	11670	99%	8455	10992	130%	3345	678	20%
<b>Total Regional Rural Banks</b>	<b>11800</b>	<b>11670</b>	<b>99%</b>	<b>8455</b>	<b>10992</b>	<b>130%</b>	<b>3345</b>	<b>678</b>	<b>20%</b>
AU Small Finance Bank	169	222	131%	79	0	0%	90	222	246%
Ujjivan Small Finance Bank	202	557	275%	80	6	7%	122	551	451%
EQUITAS BANK	35	33	93%	15	0	0%	20	33	162%
Utkarsh Small Finance Bank	68	175	258%	20	0	0%	48	175	364%
JANA SMALL FINANCE	53	121	228%	13	0	0%	40	121	304%
CAPITAL SMALL FINANCE BANK	51	22	43%	27	15	56%	24	7	29%
Shivaik Small Finance Bank	0	47	0%	0	47	0%	0	0	0%
Fincare Small Finance Bank	20	0	0%	0	0	0%	20	0	0%
<b>Total Small Finance Banks</b>	<b>598</b>	<b>1176</b>	<b>197%</b>	<b>234</b>	<b>68</b>	<b>29%</b>	<b>364</b>	<b>1108</b>	<b>304%</b>
<b>Total Schedule Commercial Banks</b>	<b>81971</b>	<b>72971</b>	<b>89%</b>	<b>54412</b>	<b>40817</b>	<b>75%</b>	<b>27558</b>	<b>32154</b>	<b>117%</b>
India Post Payment Bank	0	0	0%	0	0	0%	0	0	0%
<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0</b>	<b>0%</b>	<b>0</b>	<b>0</b>	<b>0%</b>
HARCO Bank	15482	11540	75%	11999	11323	94%	3483	217	6%
HSARDB	680	44	6%	136	0	0%	544	44	8%
Urban Coop. Banks	18	0	0%	7	0	0%	11	0	0%
SIDBI	0	0	0%	0	0	0%	0	0	0%
<b>Total CO-Operative Banks</b>	<b>16180</b>	<b>11584</b>	<b>72%</b>	<b>12142</b>	<b>11323</b>	<b>93%</b>	<b>4038</b>	<b>261</b>	<b>6%</b>
<b>Grand Total</b>	<b>98150</b>	<b>84555</b>	<b>86%</b>	<b>66554</b>	<b>52140</b>	<b>78%</b>	<b>31596</b>	<b>32415</b>	<b>103%</b>

**DISTRICTWISE DISBURSEMENT UNDER AGRICULTURE & ALLIED SECTOR (ACP) DURING THE PERIOD ENDED  
MARCH 2024**

District Name	Amount Rs. in Crore										
	Agriculture & Allied		%age Ach.	Out of Col.1- Crop Loan		%age Ach.	Out of Col.1- Term Loan			%age Ach.	
	Target	Ach.		Target	Ach.		Target	Ach.	Target		Ach.
			1			2				3	
Ambala	3684	4304	117%	2537	2421	95%	1147	1883	164%		
Bhiwani	5600	4561	81%	3853	3520	91%	1747	1042	60%		
Charkhi Dadri	2631	1611	61%	1621	1216	75%	1010	395	39%		
Faridabad	929	1170	126%	609	576	95%	320	594	186%		
Fatehabad	7178	5549	77%	4558	3766	83%	2620	1783	68%		
Gurugram	2437	2803	115%	961	830	86%	1476	1973	134%		
Hisar	8285	7733	93%	5676	5343	94%	2609	2390	92%		
Jhajjar	2945	2365	80%	1976	1779	90%	969	587	61%		
Jind	6706	4605	69%	4862	2981	61%	1844	1624	88%		
Kaithal	7126	5793	81%	4962	3410	69%	2164	2383	110%		
Karnal	7749	9231	119%	5274	3409	65%	2475	5823	235%		
Kurukshetra	5368	4639	86%	3475	2999	86%	1893	1640	87%		
M.Garh	2277	2114	93%	1842	1690	92%	435	424	97%		
Nuh	1587	1238	78%	1206	1057	88%	382	182	48%		
Palwal	2633	1963	75%	2069	1504	73%	564	459	81%		
Panchkula	1185	2762	233%	481	992	206%	704	1770	251%		
Panipat	3606	3478	96%	2281	1854	81%	1325	1624	123%		
Rewari	2603	2183	84%	1765	1594	90%	838	589	70%		
Rohtak	2957	2563	87%	2059	1846	90%	899	717	80%		
Sirsa	9967	7809	78%	7320	5280	72%	2647	2528	96%		
Sonepat	4416	2986	68%	2986	1755	59%	1430	1230	86%		
Yamuna Nagar	6280	3095	49%	4181	2318	55%	2099	777	37%		
<b>Total Haryana State</b>	<b>98150</b>	<b>84555</b>	<b>86%</b>	<b>66554</b>	<b>52140</b>	<b>78%</b>	<b>31596</b>	<b>32415</b>	<b>103%</b>		

## BANKWISE DISBURSEMENT UNDER MSME SECTOR (ACP) DURING THE PERIOD ENDED MARCH 2024

Amount Rs. in Crore

Bank Name	Micro & Small Enterprises (MSEs)		Medium Enterprises (MEs)		Total MSME Advances		%age Ach.
	4		5		6		
	Target	Ach.	Target	Ach.	Target	Ach.	
Bank of Baroda	1395	1360	148	177	1544	1538	100%
Bank of India	888	1158	106	213	994	1371	138%
Bank of Maharashtra	362	407	44	41	407	449	110%
Canara Bank	2454	3796	208	2130	2661	5926	223%
Central Bank of India	1568	1228	150	306	1717	1533	89%
Indian Bank	1595	1025	155	142	1750	1166	67%
Indian Overseas Bank	612	290	31	154	643	444	69%
PUNJAB NATIONAL BANK	5030	5227	626	929	5656	6156	109%
Punjab & Sind Bank	836	600	71	54	906	654	72%
State Bank of India	5535	5292	904	2501	6439	7793	121%
Union Bank of India	2478	2862	254	584	2732	3446	126%
Uco Bank	650	578	62	0	712	578	81%
<b>Total Public Sector Banks</b>	<b>23404</b>	<b>23824</b>	<b>2757</b>	<b>7230</b>	<b>26161</b>	<b>31054</b>	<b>119%</b>
Axis Bank	2323	11833	531	3410	2854	15243	534%
Bandhan Bank	392	100	22	0	414	100	24%
Catholic Syrian Bank	1	19	0	2	2	21	1215%
DCB	64	141	1	0	65	141	217%
Dhan Laxmi Bank	1	0	0	0	1	0	0%
Federal Bank	629	454	90	407	719	860	120%
HDFC Bank	19004	28168	2889	14618	21893	42786	195%
ICICI Bank	15656	16571	2419	3988	18075	20559	114%
IDBI Bank	839	404	122	49	961	452	47%
IDFC First Bank	1511	682	227	62	1737	745	43%
Indusind Bank	205	2156	17	0	222	2156	970%
J&K Bank	143	134	1	0	144	134	93%
Karnataka Bank	342	0	32	0	374	0	0%
Karur Vysya Bank	67	80	4	8	71	87	123%
Kotak Mahindra Bank	1874	6427	892	3247	2767	9673	350%
Luxmi Vilas Bank	23	0	0	0	23	0	0%
Nainital Bank	43	0	8	0	51	0	0%
RBL Bank	90	87	8	46	98	133	136%
South Indian Bank	55	31	2	8	57	39	68%
Tamilnadu Mercantile Bank	12	9	1	0	13	9	68%
Yes Bank	3919	2662	2564	1595	6483	4256	66%
<b>Total Private Sector Banks</b>	<b>47193</b>	<b>69957</b>	<b>9831</b>	<b>27438</b>	<b>57024</b>	<b>97395</b>	<b>171%</b>
Sarva Haryana Gramin Bank	1110	95	105	0	1215	95	8%
<b>Total Regional Rural Banks</b>	<b>1110</b>	<b>95</b>	<b>105</b>	<b>0</b>	<b>1215</b>	<b>95</b>	<b>8%</b>
AU Small Finance Bank	383	1199	67	141	450	1340	298%
Ujjivan Small Finance Bank	85	121	40	0	126	121	96%
Equitas Small Finance Bank	41	249	1	3	43	252	591%
Utkarsh Small Finance Bank	76	125	1	0	77	125	163%
Jana Small Finance Bank	101	83	2	0	103	83	81%
Capital Small Finance Bank	54	10	15	0	69	10	15%
Shivalik Small Finance Bank	0	16	0	3	0	19	#DIV/0!
Fincare Small Finance Bank	1	0	0	0	1	0	0%
<b>Total Small Finance Banks</b>	<b>741</b>	<b>1804</b>	<b>127</b>	<b>147</b>	<b>867</b>	<b>1951</b>	<b>225%</b>
<b>Total Schedule Commercial Banks</b>	<b>72448</b>	<b>95680</b>	<b>12820</b>	<b>34815</b>	<b>85267</b>	<b>130496</b>	<b>153%</b>
India Post Payment Bank	0	0	0	0	0	0	0%
<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0%</b>
HARCO Bank	259	94	81	280	340	374	110%
HSARDB	64	26	1	49	66	75	114%
Urban Coop. Banks	18	6	21	29	39	35	90%
SIDBI	148	11	42	142	190	153	81%
<b>Total CO-Operative Banks</b>	<b>490</b>	<b>137</b>	<b>145</b>	<b>500</b>	<b>635</b>	<b>637</b>	<b>100%</b>
<b>Grand Total</b>	<b>72937</b>	<b>95817</b>	<b>12965</b>	<b>35315</b>	<b>85902</b>	<b>131133</b>	<b>153%</b>

## DISTRICTWISE DISBURSEMENT UNDER MSME SECTOR (ACP) DURING THE PERIOD ENDED MARCH 2024

District Name	Amount Rs. in Crore											%age Ach.
	Micro & Small Enterprises (MSEs)		Medium Enterprises (MEs)		Total MSME Advances							
	Target	Ach.	Target	Ach.	Target	Ach.						
Ambala	2725	4711	463	1047	3189	5758	181%					
Bhiwani	1207	1898	0	457	1207	2355	195%					
Charkhi Dadri	418	578	0	90	418	668	160%					
Faridabad	7343	11096	2785	5354	10128	16450	162%					
Fatehabad	1218	1815	0	188	1218	2003	164%					
Gurugram	19221	20252	5455	12926	24676	33178	134%					
Hisar	3379	4590	98	1354	3478	5944	171%					
Jhajjar	1559	2471	335	1037	1894	3508	185%					
Jind	1464	1978	20	152	1484	2130	143%					
Kaithal	1454	2110	91	400	1545	2511	162%					
Karnal	5791	6714	393	2958	6183	9672	156%					
Kurukshetra	1581	2287	176	329	1756	2616	149%					
M.Garh	467	1003	0	135	467	1138	244%					
Nuh	198	388	0	77	198	465	235%					
Palwal	814	1255	0	155	814	1410	173%					
Panchkula	3741	3695	0	1600	3741	5295	142%					
Panipat	9384	11414	379	2885	9763	14298	146%					
Rewari	929	1918	0	340	929	2258	243%					
Rohtak	2796	3808	103	968	2898	4776	165%					
Sirsa	2460	2608	0	460	2460	3068	125%					
Sonepat	1499	4936	2565	1715	4065	6651	164%					
Yamuna Nagar	3289	4288	101	692	3390	4981	147%					
<b>Total Haryana State</b>	<b>72937</b>	<b>95817</b>	<b>12965</b>	<b>35315</b>	<b>85902</b>	<b>131133</b>	<b>153%</b>					



## BANKWISE DISBURSEMENT UNDER OTHER PRIORITY SECTOR (OPS) &amp; TOTAL PRIORITY SECTOR (ANNUAL CREDIT PLAN) DURING THE PERIOD ENDED MARCH 2024

Bank Name	Expert Credit		Education		Housing		Renewable Energy		Others		Social Infrastructure Involving Bank		Other Priority Sector (7+8+9+10+11+12)		Total Priority Sector (1+6+13)		Amount Rs. in Crore
	7		8		9		10		11		12		13		14		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
Bank of Baroda	172	0	83	16	369	24	41	0	69	0	67	0	750	40	4262	3195	75%
Bank of India	40	0	36	3	157	56	22	0	30	0	35	0	319	60	2205	2148	97%
Bank of Maharashtra	9	0	23	5	110	27	11	0	15	0	15	0	183	36	911	642	70%
Canara Bank	143	68	103	0	540	0	50	161	76	0	78	29	980	258	7800	8857	116%
Central Bank of India	155	0	80	19	340	35	28	0	50	0	54	0	708	54	5033	3797	65%
India Bank	100	0	78	3	287	8	30	0	54	0	53	0	581	11	3865	1701	44%
Indian Overseas Bank	37	0	28	1	120	59	13	0	25	0	18	0	241	61	1299	2026	156%
PUNJAB NATIONAL BANK	354	0	305	40	1203	283	125	1	172	2	234	0	2392	376	23898	17741	74%
Punjab & Sind Bank	147	0	88	7	475	92	28	0	47	0	29	0	814	102	5040	2350	47%
State Bank of India	521	4	383	68	1484	207	123	4	204	0	261	0	2976	283	23555	13070	55%
Union Bank of India	118	0	115	30	657	59	53	0	95	0	113	0	1170	90	7407	6452	87%
Uco Bank	49	0	38	2	152	36	17	0	37	0	59	550	352	725	2517	1720	68%
<b>Total Public Sector Banks</b>	<b>1815</b>	<b>72</b>	<b>1359</b>	<b>195</b>	<b>5872</b>	<b>885</b>	<b>542</b>	<b>166</b>	<b>874</b>	<b>147</b>	<b>1015</b>	<b>580</b>	<b>11476</b>	<b>2046</b>	<b>87791</b>	<b>64198</b>	<b>73%</b>
Axis Bank	80	70	65	9	301	78	39	0	55	24	42	0	584	181	6278	20691	330%
Bandhan Bank	11	0	7	0	31	7	7	0	9	239	3	0	68	246	641	454	71%
Catholic Syrian Bank	2	0	1	0	6	0	1	0	0	1	0	0	11	2	14	81	577%
DCB	5	0	7	3	26	138	6	0	7	0	2	36	53	178	227	467	206%
Dhan Laxmi Bank	0	0	0	0	0	25	0	0	0	0	0	0	1	25	3906%	2	1582%
Dhan Laxmi Bank	18	0	9	0	68	2	3	1	6	0	3	0	109	2	1014	1120	110%
Federal Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
HDFC Bank	258	0	162	1	696	634	70	0	266	222	119	9	1572	867	31551	57097	181%
ICICI Bank	186	5	144	57	549	139	53	0	197	1	73	0	1702	202	22761	24118	106%
IDBI Bank	47	0	33	4	237	7	14	0	49	0	39	1	419	11	2176	729	34%
IDFC BANK	56	0	35	0	175	23	11	0	32	0	7	0	317	23	3301	1115	34%
Industrial Bank	11	1	8	0	33	0	6	670	5	0	2	0	62	35	252	174	69%
J&K Bank	9	0	7	1	30	6	4	0	9	27	2	0	46	0	466	0	0%
Karnataka Bank	9	0	5	0	25	0	2	0	3	0	2	0	20	5	116	100	86%
Karur Vysya Bank	6	0	2	0	10	0	1	5	0	0	1	0	20	0	3894	11827	304%
Kotak Mahindra Bank	18	0	21	0	114	1	10	0	39	3	6	0	208	3	2	0	0%
CBS Bank Ltd	4	0	0	0	0	0	0	0	1	0	0	0	8	0	39	0	0%
Nainital Bank	6	0	1	0	10	0	1	0	1	0	0	0	21	0	82	0	0%
RBL BANK LTD	5	0	1	0	6	1	1	0	1	1	1	0	15	2	281	544	193%
South Indian Bank	1	0	2	0	6	1	0	0	2	0	1	0	12	1	71	49	70%
TAMILNAD MERCANTILE BANK	1	0	0	0	1	0	0	1	0	0	0	0	3	2	16	16	101%
Yes Bank	45	0	36	8	144	18	10	0	77	6	12	0	323	32	7737	5153	67%
<b>Total Private Sector Banks</b>	<b>780</b>	<b>76</b>	<b>547</b>	<b>84</b>	<b>2469</b>	<b>1079</b>	<b>239</b>	<b>677</b>	<b>767</b>	<b>525</b>	<b>316</b>	<b>46</b>	<b>5118</b>	<b>2487</b>	<b>81561</b>	<b>128909</b>	<b>158%</b>
Sarva Haryana Gramin Bank	37	0	141	2	563	64.11	63	0	110	8663	59	0.08	972	879	13987	20495	147%
<b>Total Regional Rural Banks</b>	<b>37</b>	<b>0</b>	<b>141</b>	<b>2</b>	<b>563</b>	<b>64</b>	<b>63</b>	<b>0</b>	<b>110</b>	<b>8663</b>	<b>59</b>	<b>0.08</b>	<b>972</b>	<b>879</b>	<b>13987</b>	<b>20495</b>	<b>147%</b>
AU Small Finance Bank	4	0	5	0	36	44	6	0	15	0	2	0	68	44	687	1606	234%
Ujivan Small Finance Bank	0	0	0	0	21	359	6	0	5	159	1	0	36	518	364	1195	328%
EQUITAS BANK	4	0	1	0	8	2	2	0	10	15	1	0	24	17	102	301	295%
Utkarsh Small Finance Bank	0	0	2	0	13	29	0	0	5	368	1	0	21	397	166	697	421%
JANA SMALL FINANCE	5	0	1	0	18	51	0	0	13	182	1	0	38	232	194	436	235%
CAPITAL SMALL FINANCE BANK	4	0	2	0	17	0	5	0	11	0	2	0	40	0	160	32	20%
Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	#DIV/0!
Total Small Finance Banks	18	0	15	0	114	485	17	0	61	723	7	0	232	1208	1697	4335	255%
<b>Total Schedule Commercial Banks</b>	<b>2649</b>	<b>148</b>	<b>2062</b>	<b>281</b>	<b>9018</b>	<b>2513</b>	<b>862</b>	<b>842</b>	<b>1812</b>	<b>10058</b>	<b>1396</b>	<b>626</b>	<b>17798</b>	<b>14469</b>	<b>185036</b>	<b>217936</b>	<b>118%</b>
India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
<b>Total Post Payment Banks</b>	<b>2</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>194</b>	<b>0</b>	<b>18</b>	<b>0</b>	<b>606</b>	<b>0</b>	<b>31</b>	<b>0</b>	<b>509</b>	<b>0</b>	<b>16731</b>	<b>11914</b>	<b>71%</b>
HARCO Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
HARDP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
Urban Coop. Banks	1	0	3	0	2	0	1	0	1	0	1	0	0	0	0	0	0%
SIDBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
<b>Total CO-Operative Banks</b>	<b>3</b>	<b>0</b>	<b>63</b>	<b>0</b>	<b>225</b>	<b>0</b>	<b>20</b>	<b>0</b>	<b>630</b>	<b>0</b>	<b>47</b>	<b>0</b>	<b>988</b>	<b>0</b>	<b>17802</b>	<b>12221</b>	<b>69%</b>
<b>Grand Total</b>	<b>2652</b>	<b>148</b>	<b>2124</b>	<b>281</b>	<b>9242</b>	<b>2513</b>	<b>882</b>	<b>842</b>	<b>2442</b>	<b>10058</b>	<b>1443</b>	<b>676</b>	<b>18785</b>	<b>14469</b>	<b>202838</b>	<b>230157</b>	<b>113%</b>



## DISTRICTWISE DISBURSEMENT UNDER OTHER PRIORITY SECTOR (OPS) &amp; TOTAL PRIORITY SECTOR (ANNUAL CREDIT PLAN) DURING THE PERIOD ENDED MARCH 2024

District Name	Export Credit		Education		Housing		Renewable Energy		Others		Social Infrastructure Involving Bank		Other Priority Sector (7+8+9+10+11+12)		%Age Ach.		Total Priority Sector (1+6+13)		%Age Ach.
	7		8		9		10		11		12		13		14		14		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
Ambala	220	7	227	18	428	116	15	56	71	479	228	24	1189	700	8062	10762	59%	8062	134%
Bhiwani	52	4	53	7	203	52	30	72	154	432	4	7	495	574	7302	7490	116%	7302	103%
Charkhi Dabri	0	1	43	3	263	19	21	36	39	399	5	12	370	470	3419	2750	127%	3419	80%
Faridabad	427	17	95	25	558	464	69	33	306	517	154	13	1609	1069	12666	18689	66%	12666	148%
Fatehabad	0	4	124	8	351	44	20	45	12	417	35	54	542	572	8939	8124	106%	8939	91%
Gurgaon	356	14	216	49	1314	600	90	34	173	679	13	64	2161	1440	29275	37421	67%	29275	128%
Hisar	9	18	115	14	328	81	304	32	88	438	18	14	863	597	12626	14274	69%	12626	113%
Jhajjar	19	8	97	8	188	56	6	36	166	422	33	37	509	566	5348	6440	111%	5348	120%
Jind	6	5	15	8	152	81	20	35	46	461	39	35	278	623	8468	7357	224%	8468	87%
Kaithal	6	4	52	5	236	58	14	34	81	419	135	85	525	605	9197	8909	115%	9197	97%
Kamal	257	5	50	19	480	103	14	33	23	500	12	18	835	678	8052	7840	81%	8052	133%
Kurukshetra	4	11	144	15	646	58	20	32	58	459	56	11	928	586	3017	3768	56%	3017	97%
M. Garh	2	4	42	4	108	38	44	37	30	421	47	12	272	516	189%	3768	189%	3017	125%
Nuh	6	2	20	6	40	39	46	36	27	394	39	9	177	486	1962	2189	274%	1962	112%
Palwal	33	7	77	4	315	40	13	33	180	448	100	15	717	546	4164	3918	33%	4164	94%
Panchkula	25	6	43	12	343	103	6	37	410	415	142	6	968	579	5894	8636	60%	5894	147%
Panipat	762	4	113	17	446	148	27	33	106	500	69	35	1523	736	14892	18512	48%	14892	124%
Rewari	62	5	96	6	323	75	2	37	145	432	12	12	641	603	4173	5043	94%	4173	121%
Rohatak	8	10	161	17	475	71	16	36	63	450	66	13	790	596	6646	7935	42%	6646	119%
Sirsa	12	2	52	9	225	55	36	42	76	423	53	67	455	597	12881	11474	63%	12881	89%
Sonepat	67	6	77	11	596	119	44	35	60	473	144	41	987	686	9468	10323	69%	9468	109%
Yamuna Nagar	320	4	212	16	1224	93	24	46	131	479	42	6	1952	645	11621	8720	33%	11621	75%
<b>Total Haryana State</b>	<b>2652</b>	<b>148</b>	<b>2124</b>	<b>281</b>	<b>9242</b>	<b>2513</b>	<b>882</b>	<b>842</b>	<b>2442</b>	<b>10058</b>	<b>1443</b>	<b>626</b>	<b>18785</b>	<b>14470</b>	<b>202838</b>	<b>230157</b>	<b>77%</b>	<b>202838</b>	<b>113%</b>

Amount Rs. in Crore

Bank Name	NON PRIORITY SECTOR (NPS)										TOTAL NON PRIORITY SECTOR									
	Agriculture (NPS)		Education (NPS)		Housing (NPS)		%age of Achievement		Personal Loans under NPS		%age of Achievement		Other NPS		%age of Achievement		TOTAL NON PRIORITY SECTOR			
	Target	Act.	Target	Act.	Target	Act.	Target	Act.	Target	Act.	Target	Act.	Target	Act.	Target	Act.	Target	Act.		
BANK OF BARODA	19	38	205%	27	34	126%	780	816	105%	156	348	224%	9024	9001	112%	9025	10237	114%		
BANK OF INDIA	0	0	0%	3	7	221%	742	1262	169%	15	35	237%	258	386	149%	1018	1680	166%		
BANK OF MADHARASHTRA	0	0	0%	3	8	222%	125	457	366%	7	13	186%	116	237	221%	252	735	281%		
CANARA BANK	2	1	37%	21	0	0%	353	7462	69%	134	19	14%	8083	18	0%	5593	2500	45%		
CENTRAL BANK OF INDIA	0	0	0%	0	0	0%	0	1	0	358	896	122%	1462	910	62%	2121	1716	81%		
INDIAN BANK	43	89	231%	5	10	221%	226	413	183%	474	1333	3434	3535	103%	4065	4532	111%			
INDIAN OVERSEAS BANK	0	5	0%	1	1	173%	130	141	108%	7	7	103%	114	1246	1089%	252	1400	555%		
PUNJAB NATIONAL BANK	201	4	2%	38	80	210%	1201	2087	174%	429	498	116%	12827	8223	64%	14695	10882	74%		
PUNJAB & SIND BANK	0	0	0%	3	5	161%	69	91	132%	8	4	54%	415	777	187%	495	877	177%		
STATE BANK OF INDIA	17	12	69%	0	95	#DIV/0!	3061	5293	167%	356	585	164%	27045	37470	139%	30679	43454	142%		
UCO BANK	0	104	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
UNION BANK OF INDIA	35	0	0%	14	54	389%	292	257	89%	863	922	107%	281	1327	471%	1445	2560	172%		
Public Sector Banks	316	263	83%	115	293.11	255%	7259	13295	185%	2994	3714	124%	89706	63428	106%	70390	81993	116%		
AXIS BANK	0	0	0%	0	38	0%	5	874	10077%	93	1262	1457%	1551	24849	1602%	1653	27123	1640%		
BANDHAN BANK	0	0	0%	0	0	0%	0	0	0%	0	9	0%	0	444	0%	0	468	0%		
CATHOLIC SYRIAN BANK	0	0	0%	0	0	0%	0	0	0%	10	15	157%	17	100	594%	27	116	429%		
DCB	4	14	348%	0	0	0%	43	64	148%	0	0	0%	73	169	150%	120	187	156%		
DHANI LAXMI BANK	0	0	0%	0	0	0%	0	3	2	69%	0	0%	0	8	5	99%	11	7		
FEDERAL BANK	0	0	0%	1	0	0%	178	305	171%	8	15	196%	13514	14424	107%	13701	14745	108%		
HDFC BANK	4	276	7211%	0	1	469%	333	8416	2520%	3477	4690	135%	34540	65585	190%	38353	78797	205%		
ICICI BANK	0	0	0%	22	128	407%	4113	4375	106%	1772	2055	172%	33014	51017	155%	38830	66578	150%		
IDBI BANK	0	0	0%	2	7	353%	375	577	154%	84	29	34%	144	411	286%	505	1023	189%		
IDFC BANK	4	12	0%	0	0	0%	0	119	187	162%	84	424	504	2056	4738	230%	2583	5367		
INDUSIND BANK	2	4	252%	0	0	0%	5225	8793	168%	0	0	0%	0	0	0%	0	5227	8797		
J&K BANK	0	0	0%	0	1	434%	12	28	232%	23	57	246%	14	57	407%	50	142	286%		
KARNATAKA BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
KARUR VYSYA BANK	0	1	321%	0	0	0%	7	69	968%	20	28	145%	26	33	127%	53	131	245%		
KOTAK MAHINDRA BANK	0	0	0%	0	0	0%	412	0	0%	0	0	0%	5974	16021	268%	6396	16021	251%		
LAXMI VILAS BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
MANITL BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
PBIL BANK LTD	1	0	1%	189	0	0%	1	256	42833%	10	0	0%	13	1019	7727%	214	1276	596%		
SOUTH INDIAN BANK	0	0	0%	0	1	964%	3	20	661%	12	29	248%	3	11	362%	18	61	341%		
TAMILNAD MERCANTILE BANK	0	0	0%	0	5	0%	0	1	0%	0	0	0%	0	0	0%	0	0	0%		
YES BANK	0	0	0%	0	6	0%	15	23	156%	1087	154	14%	11671	7851	66%	12974	8035	62%		
Private Sector Banks	18	306	2166%	224	185	84%	10849	24010	221%	6481	9779	146%	102817	186495	181%	120585	220878	183%		
SARVA HARYANA GRAMIN BANK	33	356	1079%	41	206	502%	366	1626	444%	118	0	0%	869	0	0%	1427	2180	153%		
Regional Rural Banks	33	356	1079%	41	206	502%	366	1626	444%	118	0	0%	869	0	0%	1427	2180	153%		
AU SMALL FINANCE BANK	0	0	0%	0	0	0%	38	76	201%	0	6	0%	854	1696	192%	891	1778	199%		
CAPITAL SMALL FINANCE BANK	0	0	0%	0	0	0%	5	5	100%	0	1	0%	19	161	844%	29	179	614%		
EQUITAS BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	95	0%		
JANA SMALL FINANCE	0	0	0%	0	0	0%	24	0	0%	0	0	0%	83	10	12%	106	10	8%		
UJIVAN SMALL FINANCE BANK	0	0	0%	0	0	0%	0	27	274%	2	0	0%	77	121	157%	89	149	167%		
UTKARSH SMALL FINANCE BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	31	0	0%	0	0	0%		
Small Finance Banks	6	0	0%	0	0	0%	81	124	153%	2	7	476%	1064	2078	195%	1147	2210	193%		
Schedule Comm Banks	364	925	254%	380	687	181%	16654	38155	211%	9754	13501	138%	164457	252102	153%	193549	306389	159%		
HARCO BANK	0	0	0%	0	34	0%	0	1217	0%	0	0	0%	0	0	0%	0	0	0%		
HSBC	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
URBAN COOP BANK	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%	0	0	0%		
Co-Operative Banks	0	0	0%	0	34	0%	0	1217	0%	0	0	0%	0	0	0%	0	0	0%		
Grand Total :-	364	925	254%	380	721	190%	16654	40377	218%	9794	13501	138%	164457	252102	153%	193549	307620	159%		

**BANK WISE PROGRESS UNDER EDUCATION LOAN SCHEME UP  
TO THE PERIOD ENDED MARCH 2024**

Amount in Rs. Crores

S. No.	NAME OF BANK	Disbursement upto the period ended MARCH 2024		O/s as on MARCH 2024	
		Account	Amount	Account	Amount
1	BANK OF BARODA	735	49.42	1759	177.81
2	BANK OF INDIA	210	10.47	531	32.03
3	BANK OF MAHARASHTRA	201	13.02	364	31.06
4	CANARA BANK	0	0.00	0	0.00
5	CENTRAL BANK OF INDIA	423	18.59	1178	71.62
6	INDIAN BANK	182	13.05	640	55.32
7	INDIAN OVERSEAS BANK	84	2.39	263	16.30
8	Punjab National Bank	2204	119.25	7804	502.07
9	PUNJAB & SIND BANK	66	12.05	331	26.55
10	STATE BANK OF INDIA	3918	163.14	11081	863.11
11	UCO BANK	140	2.55	438	15.88
12	UNION BANK OF INDIA	1424	84.39	2593	237.02
	<b>Public Sector Banks</b>	<b>9587</b>	<b>488.32</b>	<b>26962</b>	<b>2028.77</b>
13	AXIS BANK	295	47.03	622	93.97
14	BANDHAN BANK	0	0.00	0	0.00
15	CATHOLIC SYRIAN BANK	0	0.00	0	0.00
16	DCB	15	3.27	29	1.64
17	DHAN LAXMI BANK	0	0.00	0	0.00
18	FEDERAL BANK	4	0.41	26	1.73
19	HDFC BANK	109	2.56	216	7.74
20	ICICI BANK	929	186.15	1565	267.56
21	IDBI BANK	287	10.59	469	28.00
22	IDFC First Bank	0	0.00	0	0.00
23	INDUSIND BANK	0	0.00	0	0.00
24	J&K BANK	36	2.36	110	6.67
25	KARNATAKA BANK	0	0.00	0	0.00
26	KARUR VYSYA BANK	0	0.00	2	0.05
27	KOTAK MAHINDRA BANK	0	0.00	0	0.00
28	DBS Bank India Ltd	0	0.00	0	0.00
29	NAINITAL BANK	0	0.00	1998	0.20
30	RBL BANK LTD.	0	0.00	1	0.66
31	SOUTH INDIAN BANK	5	1.08	5	1.08
32	TAMILNAD MERCENTILE BANK	53	4.52	0	0.00
33	YES BANK	87	14.27	76	11.28
	<b>Private Sector Banks</b>	<b>1820</b>	<b>272.24</b>	<b>5119</b>	<b>420.58</b>
34	SARVA HARYANA GRAMIN BANK	3144	208.00	8280	392.28
	<b>Regional Rural Banks</b>	<b>3144</b>	<b>208.00</b>	<b>8280</b>	<b>392.28</b>
35	AU SMALL FINANCE BANK	0	0.00	0	0.00
36	CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00
37	EQUITAS BANK	0	0.00	0	0.00
38	JANA SMALL FINANCE	0	0.00	0	0.00
39	UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00
40	UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00
	<b>Small Finance Banks</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
	<b>Schedule Comm Banks</b>	<b>14551</b>	<b>968.57</b>	<b>40361</b>	<b>2841.63</b>
41	HARCO Bank	832	34.00	96	1.44
42	HSARDB	0	0.00	0	0.00
43	URBAN COOP. BANK	0	0.00	0	0.00
	<b>Co-Operative Banks</b>	<b>832</b>	<b>34.00</b>	<b>96</b>	<b>1.44</b>
	<b>Total</b>	<b>15383</b>	<b>1002.57</b>	<b>40457</b>	<b>2843.07</b>

**BANK WISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)  
UP TO THE PERIOD ENDED MARCH 2024**

Amount in Rs. Crores

S. No.	NAME OF BANK	Disbursement upto the period ended MARCH 2024		O/s as on MARCH 2024	
		Account	Amount	Account	Amount
1	BANK OF BARODA	284	22.00	637	71.98
2	BANK OF INDIA	68	2.67	198	13.21
3	BANK OF MAHARASHTRA	74	5.77	142	13.40
4	CANARA BANK	0	0.00	1388	102.51
5	CENTRAL BANK OF INDIA	457	6.95	385	23.16
6	INDIAN BANK	107	4.65	220	22.12
7	INDIAN OVERSEAS BANK	22	0.96	100	5.55
8	PUNJAB NATIONAL BANK	858	49.64	2742	186.05
9	PUNJAB & SIND BANK	112	5.05	130	11.83
10	STATE BANK OF INDIA	1425	63.14	4293	326.53
11	UCO BANK	69	1.40	183	8.94
12	UNION BANK OF INDIA	427	26.52	1029	81.65
	<b>Public Sector Banks</b>	<b>3903</b>	<b>188.75</b>	<b>11447</b>	<b>866.93</b>
13	AXIS BANK	114	18.18	240	36.32
14	BANDHAN BANK	0	0.00	0	0.00
15	CATHOLIC SYRIAN BANK	0	0.00	0	0.00
16	DCB	6	1.26	11	0.63
17	DHAN LAXMI BANK	0	0.00	0	0.00
18	FEDERAL BANK	2	0.16	10	0.67
19	HDFC BANK	42	0.99	84	2.99
20	ICICI BANK	360	71.95	605	103.41
21	IDBI BANK	111	4.09	181	10.82
22	IDFC BANK	0	0.00	0	0.00
23	INDUSIND BANK	0	0.00	0	0.00
24	J&K BANK	14	0.91	43	2.58
25	KARNATAKA BANK	0	0.00	0	0.00
26	KARUR VYSYA BANK	0	0.00	1	0.02
27	KOTAK MAHINDRA BANK	0	0.00	0	0.00
28	DBS Bank India Ltd	0	0.00	0	0.00
29	NAINITAL BANK	0	0.00	772	0.08
30	RBL BANK LTD.	0	0.00	1	0.25
31	SOUTH INDIAN BANK	2	0.42	2	0.42
32	TAMILNAD MERCENTILE BANK	21	1.75	0	0.00
33	YES BANK	34	5.52	30	4.36
	<b>Private Sector Banks</b>	<b>706</b>	<b>105.22</b>	<b>1980</b>	<b>162.55</b>
34	SARVA HARYANA GRAMIN BANK	1017	80.39	2887	151.62
	<b>Regional Rural Banks</b>	<b>1017</b>	<b>80.39</b>	<b>2887</b>	<b>151.62</b>
35	AU SMALL FINANCE BANK	0	0	0	0
36	CAPITAL SMALL FINANCE BANK	0	0	0	0
37	EQUITAS BANK	0	0	0	0
38	JANA SMALL FINANCE	0	0	0	0
39	UJJIVAN SMALL FINANCE BANK	0	0	0	0
40	UTKARSH SMALL FINANCE BANK	0	0	0	0
	<b>Small Finance Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Schedule Comm Banks</b>	<b>5626</b>	<b>374.36</b>	<b>16314</b>	<b>1181.10</b>
41	HARCO BANK	0	0.00	0	0.00
42	HSARDB	0	0	0	0
43	URBAN COOP. BANK	0	0	0	0
	<b>Co-Operative Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Total</b>	<b>5626</b>	<b>374.36</b>	<b>16314</b>	<b>1181.10</b>



## NPA UNDER EDUCATION LOANS AS AT MARCH 2024

Amount in Rs. Crores

S. No.	NAME OF BANK	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	
1	BANK OF BARODA	1759	177.81	67	1.69	1%
2	BANK OF INDIA	531	32.03	43	1.17	4%
3	BANK OF MAHARASHTRA	364	31.06	5	0.16	1%
4	CANARA BANK	0	0.00	0	0.00	0%
5	CENTRAL BANK OF INDIA	1178	71.62	84	2.28	3%
6	INDIAN BANK	640	55.32	98	1.06	2%
7	INDIAN OVERSEAS BANK	263	16.30	8	0.43	3%
8	PUNJAB NATIONAL BANK	7804	502.07	1048	24.86	5%
9	PUNJAB & SIND BANK	331	26.55	41	0.97	4%
10	STATE BANK OF INDIA	11061	863.11	117	2.66	0%
11	UCO BANK	438	15.88	37	1.15	7%
12	UNION BANK OF INDIA	2593	237.02	63	2.69	1%
	<b>Public Sector Banks</b>	<b>26962</b>	<b>2028.77</b>	<b>1611</b>	<b>39.12</b>	<b>2%</b>
13	AXIS BANK	622	93.97	7	0.16	0%
14	BANDHAN BANK	0	0.00	0	0.00	0%
15	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0%
16	DCB	29	1.64	0	0.00	0%
17	DHAN LAXMI BANK	0	0.00	0	0.00	0%
18	FEDERAL BANK	26	1.73	1	0.02	1%
19	HDFC BANK	216	7.74	3	0.20	3%
20	ICICI BANK	1565	267.56	4	0.52	0%
21	IDBI BANK	469	28.00	11	0.41	1%
22	IDFC BANK	0	0.00	0	0.00	0%
23	INDUSIND BANK	0	0.00	0	0.00	0%
24	J&K BANK	110	6.67	1	0.08	0%
25	KARNATAKA BANK	0	0.00	0	0.00	0%
26	KARUR VYSYA BANK	2	0.05	0	0.00	0%
27	KOTAK MAHINDRA BANK	0	0.00	0	0.00	0%
28	DBS Bank India Ltd	0	0.00	0	0.00	0%
29	NAINITAL BANK	1998	0.20	0	0.00	0%
30	RBL BANK LTD.	1	0.66	0	0.00	0%
31	SOUTH INDIAN BANK	5	1.08	0	0.00	0%
32	TAMILNAD MERCENTILE BANK	0	0.00	0	0.00	0%
33	YES BANK	76	11.28	0	0.00	0%
	<b>Private Sector Banks</b>	<b>5119</b>	<b>420.58</b>	<b>27</b>	<b>1.40</b>	<b>0%</b>
34	SARVA HARYANA GRAMIN BANK	8280	392.28	87	1.75	0%
	<b>Regional Rural Banks</b>	<b>8280</b>	<b>392.28</b>	<b>87</b>	<b>1.75</b>	<b>0%</b>
35	AU SMALL FINANCE BANK	0	0.00	0	0.00	0%
36	CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0%
37	EQUITAS BANK	0	0.00	0	0.00	0%
38	JANA SMALL FINANCE	0	0.00	0	0.00	0%
39	UJJIVAN SMALL FINANCE BANK	0	0.00	0	0.00	0%
40	UTKARSH SMALL FINANCE BANK	0	0.00	0	0.00	0%
	<b>Small Finance Banks</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0%</b>
	<b>Schedule Comm Banks</b>	<b>40361</b>	<b>2841.63</b>	<b>1725</b>	<b>42.27</b>	<b>1%</b>
41	HARCO BANK	96	1.44	784	0.71	0%
42	HSARDB	0	0.00	0	0	0%
43	URBAN COOP. BANK	0	0.00	0	0	0%
	<b>Co-Operative Banks</b>	<b>96</b>	<b>1.44</b>	<b>784</b>	<b>0.71</b>	<b>0%</b>
	<b>Grand Total:-</b>	<b>40457</b>	<b>2843.07</b>	<b>2509</b>	<b>42.98</b>	<b>2%</b>



**PROGRESS UNDER FINANCING OF JOINT LIABILITY GROUPS IN THE STATE OF HARYANA AS ON 31.03.2024**

Bank Name	No. of JLG Loans Disbursed during the quarter		Outstanding JLGs as at QE	
	No.	Amt.	No.	Amt.
BANK OF BARODA	0	0.00	1	0.01
BANK OF INDIA	0	0.00	0	0.00
BANK OF MAHARASHTRA	0	0.00	0	0.00
CANARA BANK	358	7.84	439	7.71
CENTRAL BANK OF INDIA	0	0.00	0	0.00
INDIAN BANK	0	0.00	1	0.00
INDIAN OVERSEAS BANK	1	0.07	1	0.01
PUNJAB NATIONAL BANK	0	0.00	16	0.57
PUNJAB & SIND BANK	0	0.00	1	0.01
STATE BANK OF INDIA	5	0.02	4	0.00
UCO BANK	1	0.00	1	0.00
UNION BANK OF INDIA	0	0.00	0	0.00
<b>PUBLIC SECTOR BANKS</b>	<b>365</b>	<b>7.92</b>	<b>463</b>	<b>8.31</b>
AXIS BANK	18552	77.99	16241	39.80
BANDHAN BANK	0	0.00	0	0.00
CATHOLIC SYRIAN BANK	0	0.00	0	0.00
CITY UNION BANK	0	0.00	0	0.00
DCB	1881	7.55	14796	37.70
DHAN LAXMI BANK	0	0.00	0	0.00
FEDERAL BANK	0	0.00	0	0.00
HDFC BANK	4482	26.23	35140	377.19
ICICI BANK	0	0.00	14	0.01
IDBI BANK	0	0.00	0	0.00
IDFC BANK	1105	4.37	30291	64.96
INDUSIND BANK	11802	285.00	21321	331.84
J&K BANK	0	0.00	0	0.00
KARNATAKA BANK	0	0.00	0	0.00
KARUR VYSA BANK	0	0.00	0	0.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00
NAINITAL BANK	999	10.00	999	10.00
RBL BANK LTD	1691	30.84	23286	191.73
SOUTH INDIAN BANK	0	0.00	0	0.00
TAMILNAD MERCENTILE BANK	0	0.00	0	0.00
YES BANK	2982	31.02	10628	106.68
<b>PRIVATE SECTOR BANKS</b>	<b>43494</b>	<b>473.01</b>	<b>162716</b>	<b>1159.89</b>
SARVA HARYANA GRAMIN BANK	1688	10.25	14182	49.20
<b>REGIONAL RURAL BANKS</b>	<b>1688</b>	<b>10.25</b>	<b>14182</b>	<b>49.20</b>
AU SMALL FINANCE BANK	0	0.00	0	0.00
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00
EQUITAS BANK	10632	53.01	26565	70.57
JANA SMALL FINANCE	3564	85.50	11431	126.75
UJJIVAN SMALL FINANCE BANK	0	0.00	152425	328.11
UTKARSH SMALL FINANCE BANK	51163	246.82	94684	295.05
<b>SMALL FINANCE BANKS</b>	<b>65359</b>	<b>385.33</b>	<b>285105</b>	<b>820.48</b>
<b>SCHEDULE COMM BANKS</b>	<b>110906</b>	<b>876.51</b>	<b>452466</b>	<b>2037.89</b>
HARCO BANK	1504	28.84	4612	73.10
HSARDB	0	0.00	0	0.00
<b>CO-OPERATIVE BANKS</b>	<b>1504</b>	<b>28.84</b>	<b>4612</b>	<b>73.10</b>
<b>TOTAL</b>	<b>112410</b>	<b>905.35</b>	<b>457078</b>	<b>2110.98</b>

**FINANCIAL ASSISTANCE GRANTED BY SCHEDULED COMMERCIAL BANKS UNDER THE CATEGORY 'HOUSING FINANCE' DURING THE PERIOD ENDED MARCH 2024**

Amount in Rs. Crores

S. No.	NAME OF BANK	Disb. During the period ended March 2024						Outstanding Housing Loans as at March 2024					
		Housing (PS)		Housing (NPS)		Total Housing		Housing (PS)		Housing (NPS)		Total Housing	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
1	BANK OF BARODA	252	24.36	1697	815.55	1949	839.90	2,416	2154.60	5751	2415.76	8167	4570.36
2	BANK OF INDIA	362	56.41	1866	1252.03	2248	1308.45	2,387	291.86	4254	2409.38	6641	2701.25
3	BANK OF MAHARASHTRA	260	26.97	790	456.82	1050	483.79	1,138	122.37	1397	775.45	2535	897.82
4	CANARA BANK	0	0.00	77101	2462.49	77101	2462.49	0	0.00	135351	3815.73	135351	3815.73
5	CENTRAL BANK OF INDIA	407	35.08	15	0.18	422	35.24	2,536	235.60	285	56.13	2821	291.73
6	INDIAN BANK	47	7.73	786	413.44	833	421.17	802	77.86	4314	1308.53	5116	1386.39
7	INDIAN OVERSEAS BANK	505	59.25	557	140.59	1062	199.84	2,231	298.30	1569	611.02	3800	909.32
8	PUNJAB NATIONAL BANK	2785	282.89	6164	2087.34	8950	2370.23	39,017	1619.56	37909	6343.48	78926	7963.04
9	PUNJAB & SIND BANK	64	91.50	271	90.79	335	162.29	1,454	126.01	1620	409.10	3074	535.12
10	STATE BANK OF INDIA	2266	206.93	18353	5293.21	20619	5500.14	49,234	11691.14	87387	16802.19	136621	28493.33
11	UCO BANK	382	35.69	370	125.29	752	160.97	2,100	174.35	1033	344.53	3142	518.88
12	UNION BANK OF INDIA	664	58.69	2197	256.89	2861	315.58	6,566	589.38	4333	843.51	10919	1432.89
	<b>Public Sector Banks</b>	<b>8015</b>	<b>885.48</b>	<b>110167</b>	<b>13394.62</b>	<b>118182</b>	<b>14280.1</b>	<b>109910</b>	<b>17381.04</b>	<b>285203</b>	<b>36134.816</b>	<b>395113</b>	<b>53515.86</b>
13	AXIS BANK	995	77.68	1052	874.25	2047	951.94	3,673	737.01	8501	4279.18	12174	5016.18
14	BANDHAN BANK	38	7.46	44	14.87	82	22.33	257	38.62	128	39.48	385	78.10
15	CATHOLIC SYRIAN BANK	0	0.00	0	0.00	0	0.00	2	0.15	15	1.45	17	1.61
16	DCB	23858	138.46	217	64.24	24075	202.71	16,934	133.44	551	134.00	17485	267.44
17	DHAN LAXMI BANK	3	25.00	13	2.12	16	27.12	5	27.34	6	5.00	11	32.33
18	FEDERAL BANK	9	1.51	351	304.72	360	306.23	93	9.06	668	486.33	761	495.39
19	HDFC BANK	11802	633.95	21625	8415.72	33527	9049.67	37,815	4290.73	69887	29564.03	107502	33854.76
20	ICICI BANK	707	139.10	6463	4374.84	7170	4513.94	7,697	989.27	26322	12072.42	34019	13061.70
21	IDBI BANK	58	6.63	1067	577.09	1125	583.71	1,095	119.69	2742	1157.79	3837	1277.47
22	IDFC BANK	364	22.86	474	192.87	838	215.72	1,229	73.96	941	282.50	2170	356.47
23	INDUSIND BANK	0	0.00	98456	8792.72	98456	8792.72	89	8.85	98	17.58	187	26.23
24	J&K BANK	47	6.06	86	27.58	133	33.64	243	18.67	393	71.90	636	90.57
25	KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	KARUR VYSYA BANK	0	0.00	27	67.99	27	67.99	11	1.00	131	97.25	142	98.25
27	KOTAK MAHINDRA BANK	4	0.75	0	0.00	4	0.75	32	4.34	0	0.00	32	4.34
28	LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	NAINITAL BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
30	RBL BANK LTD.	7	0.98	168	256.34	173	257.29	15	2.72	212	284.95	227	287.67
31	SOUTH INDIAN BANK	12	0.85	32	19.98	44	20.83	12	0.85	32	19.98	44	20.83
32	TAMILNAD MERCANTILE BANK	0	0.00	4	0.80	4	0.80	15	2.06	7	1.61	22	3.67
33	YES BANK	107	17.58	61	23.49	168	41.07	260	35.17	186	45.67	446	80.85
	<b>Private Sector Banks</b>	<b>38111</b>	<b>1078.84</b>	<b>130138</b>	<b>24009.62</b>	<b>168249</b>	<b>25088</b>	<b>69477</b>	<b>6492.73</b>	<b>110620</b>	<b>48561.13</b>	<b>180097</b>	<b>55053.86</b>
34	SARVA HARYANA GRAMIN BANK	234	64.11	21377	1626.38	21611	1690.49	82,546	966.07	27274	2217.01	109820	3183.08
	<b>Regional Rural Banks</b>	<b>234</b>	<b>64.11</b>	<b>21377</b>	<b>1626.383</b>	<b>21611</b>	<b>1690.493</b>	<b>82546</b>	<b>966.07</b>	<b>27274</b>	<b>2217.0061</b>	<b>109820</b>	<b>3183.08</b>
35	AJ SMALL FINANCE BANK	114	44.00	428	75.60	542	119.60	377	56.19	371	113.39	748	169.59
36	CAPITAL SMALL FINANCE BANK	0	0.00	27	16.35	27	16.35	0	0.00	49	17.51	49	17.51
37	EQUITAS BANK	14	2.00	58	5.07	72	7.07	46	4.75	52	11.67	98	16.42
38	JANA SMALL FINANCE	910	51.00	0	0.00	910	51.00	2,584	81.46	485	45.95	3069	127.41
39	UJJIVAN SMALL FINANCE BANK	25708	359.00	147	27.29	25855	386.29	39,676	409.53	753	33.19	40429	442.71
40	UTKARSH SMALL FINANCE BANK	199	29.00	0	0.00	199	29.00	330	47.48	0	0.00	330	47.48
	<b>Small Finance Banks</b>	<b>26945</b>	<b>485.00</b>	<b>660</b>	<b>124.32</b>	<b>27605</b>	<b>609.32</b>	<b>43013</b>	<b>599.41</b>	<b>1710</b>	<b>221.72</b>	<b>44723</b>	<b>821.13</b>
	<b>Schedule Comm Banks</b>	<b>73305</b>	<b>2513.43</b>	<b>262342</b>	<b>39154.95</b>	<b>335647</b>	<b>41668.38</b>	<b>304946</b>	<b>25439.26</b>	<b>424807</b>	<b>87134.67</b>	<b>729753</b>	<b>112573.93</b>
41	HARCO BANK	0	0.00	29993	1217.37	29993	1217.37	183	4.00	263	10	446	13.95
42	HSARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00
43	URBAN COOP. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0.00
	<b>Co-Operative Banks</b>	<b>0</b>	<b>0.00</b>	<b>29993</b>	<b>1217.37</b>	<b>29993</b>	<b>1217.373</b>	<b>183</b>	<b>4</b>	<b>263</b>	<b>9.9472229</b>	<b>446</b>	<b>13.95</b>
	<b>Grand Total:-</b>	<b>73305</b>	<b>2513.43</b>	<b>292335</b>	<b>40372.32</b>	<b>365640</b>	<b>42885.76</b>	<b>305129</b>	<b>25443.26</b>	<b>425070</b>	<b>87144.62</b>	<b>730199</b>	<b>112587.87</b>

## SECONDARY SECTOR (MSME SECTOR) AS AT 31.03.2024

Bankname	Micro Enterprises		Small Enterprises		Medium Enterprises		Khadi & Village Industries		Other under MSMEs		Total MSMEs (Micro, Small, Medium & other Enterprises)	
	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
BANK OF BARODA	73427	1105.09	807	550.89	173	179.85	273	14.75	0	0.00	24680	1653.58
BANK OF INDIA	13596	679.71	845	470.39	101	164.20	0	0.00	0	0.00	14342	1314.30
BANK OF MAHARASHTRA	4652	275.15	156	207.39	7	38.94	14	0.61	0	0.00	4829	522.09
CANARA BANK	1	0.09	112741	2933.91	44363	2445.61	3823	1259.71	351	719.09	150279	7358.41
CENTRAL BANK OF INDIA	441	309.49	14128	868.77	656	387.80	293	293.48	918	71.17	16165	1940.72
INDIAN BANK	13573	686.22	2069	534.78	65	246.63	18	0.53	0	0.00	15555	1478.16
INDIAN OVERSEAS BANK	6703	419.15	340	236.24	187	236.62	0	0.00	0	0.00	7230	952.01
PUNJAB NATIONAL BANK	83685	3329.67	6138	2759.50	657	1361.33	7	0.41	0	0.00	90497	7450.91
PUNJAB & SIND BANK	10186	460.65	233	246.54	8	23.39	57	1.93	0	0.00	10484	732.51
STATE BANK OF INDIA	26244	2699.48	3107	883.00	640	27165.00	16	0.31	236	1.21	30243	31349.00
UCO BANK	14621	499.67	144	122.72	3	2.04	2	0.04	0	0.00	14770	624.68
UNION BANK OF INDIA	36755	1693.93	1125	1011.65	172	575.12	56	2.50	0	0.00	38108	3233.20
PUBLIC SECTOR BANKS	233994	12171.81	141473	10886.78	47022	33386.63	3289	1674.27	1506	791.48	427283	58809.56
AXIS BANK	20763	5645.01	7115	4307.67	2326	2250.35	0	0.00	0	0.00	30224	12203
BANDHAN BANK	20821	161.39	30	21.36	0	0.00	0	0.00	0	0.00	20851	183
CATHOLIC SYRIAN BANK	46	18.98	1	0.99	2	3.78	0	0.00	0	0.00	49	25
DCB	1787	241.74	82	12.83	2	0.00	0	0.00	0	0.00	1841	255
DHAN LAXMI BANK	8	0.41	27	0.58	0	0.00	0	0.00	0	0.00	35	1
FEDERAL BANK	515	144.00	269	215.59	158	407.21	7	0.09	0	0.00	949	767
IDFC BANK	55584	14423.97	26652	13649.19	12067	11296.43	0	0.00	0	0.00	94303	39370
ICICI BANK	29041	8046.34	12335	6780.04	3346	2589.89	0	0.00	0	0.00	44122	17426
IOBI BANK	5580	270.53	182	125.57	17	40.95	17	19.45	0	0.00	5796	457
IOFC BANK	5423	612.15	667	305.26	183	67.46	0	0.00	0	0.00	6275	985
INDUSIND BANK	69799	1359.15	2458	435.07	663	326.80	0	0.00	0	0.00	72960	2121
J&K BANK	897	84.88	65	20.66	2	0.10	0	0.00	0	0.00	964	105
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
KARUR VYSYA BANK	163	67.86	174	156.72	39	49.57	0	0.00	0	0.00	376	274
KOTAK MAHINDRA BANK	9790	2506.16	5204	2690.66	1696	1555.20	0	0.00	0	0.00	16690	6732
MAHARAJA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
NAINITAL BANK	51	25.73	16	23.05	7	29.34	0	0.00	0	0.00	74	78
RBL BANK LTD	36	5.83	38	25.81	8	7.59	0	0.00	0	0.00	83	33
SOUTH INDIAN BANK	0	0.00	89	8.89	15	9.59	0	0.00	0	0.00	104	19
TAMILNAD MERCANTILE BANK	6759	1446.86	3069	1256.65	1490	850.27	0	0.00	0	0.00	11308	3554
YES BANK	27055	35081.76	58504	30048.77	22021	19464.55	24	19.54	0	0.00	307604	84692.63
AU SMALL FINANCE BANK	16695	1465.30	633	514.39	52	163.63	0	0.00	0	0.00	17380	2144
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0
EQUITAS BANK	11753	507.50	210	18.52	45	5.49	0	0.00	0	0.00	12008	532
JANA SMALL FINANCE	1369	199.86	47	35.32	3	11.22	0	0.00	0	0.00	1419	246
LUJIVAN SMALL FINANCE BANK	23380	125.94	6	1.62	2	0.01	0	0.00	0	0.00	23388	128
UTKARSH SMALL FINANCE BANK	690	293.95	0	0.00	0	0.00	0	0.00	0	0.00	980	294
SMALL FINANCE BANKS	54177	2582.56	896	669.85	102	180.54	0	0.00	0	0.00	66176	3342.96
SARVA HARYANA GRAMIN BANK	14	17.36	1	3.79	0	0.00	0	0.00	1002	25.81	1017	47
REGIONAL RURAL BANKS	14	17.36	1	3.79	0	0.00	0	0.00	1002	25.81	1017	46.96
SCHEDULED COMM BANKS	515240	48843.18	200874	41606.20	68146	63031.81	3313	1593.81	2507	817.29	791079	146792.10
HARCO BANK	9137	156.00	921	10.96	1114	42.80	0	0.00	0	0.00	11172	209.76
HSARDB	9137	156.00	921	10.96	1114	42.80	0	0.00	0	0.00	11172	209.76
CO-OPERATIVE BANKS	524377	49999.18	201795	41617.15	70259	63074.41	3313	1593.81	2507	817.29	802251	147001.86
Total												

## NPA UNDER MSME SECTOR AS AT 31.03.2024

Amt in crores

	Total O/s under the scheme		Out of Col.1,NPA under the Scheme		%age NPA to o/s under scheme	Total Advances	%age NPA to total adv
	A/c	Amount	A/c	Amount			
BANK OF BARODA	24680	1853.58	3370	88.34	5	28910	0%
BANK OF INDIA	14342	1314.30	2664	84.06	6	5786	1%
BANK OF MAHARASHTRA	4829	522.09	782	8.95	2	2304	0%
CANARA BANK	160279	7358.41	21021	962.05	13	17596	5%
CENTRAL BANK OF INDIA	16166	1940.72	3539	157.61	8	6136	3%
INDIAN BANK	15655	1478.16	3976	87.92	6	5313	2%
INDIAN OVERSEAS BANK	7230	952.01	1093	43.43	5	3916	1%
PUNJAB NATIONAL BANK	90497	7450.91	18423	1362.22	18	47765	3%
PUNJAB & SIND BANK	10484	732.51	2136	33.57	5	3582	1%
STATE BANK OF INDIA	30243	31349.00	2200	75.17	0	128244	0%
UCO BANK	14770	624.68	3269	53.54	9	3146	2%
UNION BANK OF INDIA	38108	3233.20	5644	177.83	6	11955	1%
<b>PUBLIC SECTOR BANKS</b>	<b>427283</b>	<b>58809.56</b>	<b>68117</b>	<b>3134.70</b>	<b>5</b>	<b>264653</b>	<b>1%</b>
AXIS BANK	30224	12203.23	978	119.60	1	42756	0%
BANDHAN BANK	20851	182.74	6100	27.11	15	1425	2%
CATHOLIC SYRIAN BANK	49	24.75	3	0.99	4	200	0%
DCB	1841	254.56	319	24.13	9	1065	2%
DHAN LAXMI BANK	35	0.99	0	0.00	0	42	0%
FEDERAL BANK	949	766.89	25	1.01	0	7905	0%
HDFC BANK	94303	39369.60	862	275.38	1	147372	0%
ICICI BANK	44722	17426.27	406	67.50	0	84450	0%
IDBI BANK	5796	456.51	638	25.36	6	2873	1%
IDFC BANK	6275	984.97	78	5.02	1	5019	0%
INDUSIND BANK	72960	2121.02	9066	66.09	3	12480	1%
J&K BANK	964	105.35	19	0.75	1	393	0%
KARNATAKA BANK	0	0.00	0	0.00	0	13	0%
KARUR VYSYA BANK	376	274.24	0	0.00	0	549	0%
KOTAK MAHINDRA BANK	16690	6732.01	465	178.09	3	19058	1%
NAINITAL BANK	0	0.00	0	0.00	0	0	0%
RBL BANK LTD.	74	78.12	2	1.39	2	1189	0%
SOUTH INDIAN BANK	83	39.03	9	5.44	14	108	5%
TAMILNAD MERCENTILE BANK	104	18.58	0	0.00	0	37	0%
YES BANK	11308	3553.77	95	23.30	1	9114	0%
<b>PRIVATE SECTOR BANKS</b>	<b>307604</b>	<b>84592.63</b>	<b>19065</b>	<b>819.17</b>	<b>1</b>	<b>336047</b>	<b>0%</b>
AU SMALL FINANCE BANK	17380	2143.52	555	24.55	1	4299	1%
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	257	0%
EQUITAS BANK	12008	531.51	1573	49.47	9	845	6%
JANA SMALL FINANCE	1419	246.39	145	3.70	2	911	0%
UJJIVAN SMALL FINANCE BANK	23388	127.57	118	0.18	0	1636	0%
UTKARSH SMALL FINANCE BANK	980	293.95	92	4.56	2	1066	0%
<b>SMALL FINANCE BANKS</b>	<b>55175</b>	<b>3342.95</b>	<b>2483</b>	<b>82.47</b>	<b>2</b>	<b>9013</b>	<b>1%</b>
SARVA HARYANA GRAMIN BANK	1017	46.96	267	4.94	11	15129	0%
<b>REGIONAL RURAL BANKS</b>	<b>1017</b>	<b>46.95945</b>	<b>267</b>	<b>4.94</b>	<b>11</b>	<b>15129</b>	<b>0%</b>
<b>SCHEDULE COMM BANKS</b>	<b>791079</b>	<b>146792.10</b>	<b>89932</b>	<b>4041.27</b>	<b>3</b>	<b>624842</b>	<b>1%</b>
HARCO BANK	11172	209.76	5398	100.89	48	15245	1%
HSARDB	0	0.00	0	0.00	0	755	0%
<b>CO-OPERATIVE BANKS</b>	<b>11172</b>	<b>209.76</b>	<b>5398</b>	<b>100.89</b>	<b>48</b>	<b>16000</b>	<b>1%</b>
<b>Total</b>	<b>802251</b>	<b>147001.86</b>	<b>95330</b>	<b>4142.16</b>	<b>3</b>	<b>640842</b>	<b>1%</b>



**BANKWISE POSITION OF COLLATERAL FREE MSE LOANS UPTO RS.10 LAC SANCTIONED DURING THE PERIOD ENDED  
March 2024**

Amt. Rs. In lacs

S. No.	NAME OF BANKS	TOTAL NEW MSE LOANS (UPTO RS. 10 LAC) SANCTIONED				OUT OF WHICH COLLATERAL FREE LOANS SANCTIONED				%AGE OF COLLATERAL FREE LOANS SANCTIONED	
		DURING THE Q.E. March 2024		UPTO THE PERIOD ENDED March 2024		DURING THE PERIOD ENDED 01.01.2023 - 31.03.2023		DURING THE PERIOD ENDED 01.04.2023 - 31.3.2024		NO.	AMT.
		NO.	AMT.	NO.	AMT.	NO.	AMT.	NO.	AMT.		
1	Bank of Baroda	924	4215	2152	11399	924	4215	2144	11367	100	100
2	Bank of India	2217	4324	6025	12810	2217	4324	6025	12811	100	100
3	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0
4	Canara Bank	3791	4373	16744	18235	3791	4373	16744	18236	100	100
5	Central Bank of India	857	3004	4005	5246	857	3004	3999	5235	100	100
6	Indian Bank	220	802	220	802	220	802	220	802	100	100
7	Indian Overseas Bank	219	517	1116	2258	219	517	1116	2259	100	100
8	Punjab National Bank	2242	8214	6088	21646	2242	8214	6088	21646	100	100
9	Punjab & Sind Bank	52	125	211	507	52	125	202	429	96	85
10	State Bank of India	17249	23643	45048	68123	17249	23643	45048	68123	100	100
11	Union Bank of India	2411	3865	36184	71291	2411	3865	36184	71291	100	100
12	UCO Bank	352	682	827	2311	352	682	824	2302	100	100
	<b>Total Public Sector Banks</b>	<b>30534</b>	<b>53764</b>	<b>118620</b>	<b>214628</b>	<b>30534</b>	<b>53764</b>	<b>118594</b>	<b>214501</b>	<b>100</b>	<b>100</b>
13	Axis Bank	392	2590	1662	11817	392	2590	1662	11817	100	100
14	Bandhan Bank	0	0	0	0	0	0	0	0	0	0
15	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0
16	CCB	0	0	0	0	0	0	0	0	0	0
17	Dhan Laxmi Bank	0	0	0	0	0	0	0	0	0	0
18	Federal Bank	0	0	0	0	0	0	0	0	0	0
19	HDFC Bank	340	2116	1178	7137	340	2116	1176	7121	100	100
20	ICICI Bank	911	6548	1812	12863	911	6548	1812	12863	100	100
21	IDBI Bank	285	1036	1429	5009	285	1036	1429	5010	100	100
22	Indusind Bank	2226	1753	7280	6624	0	0	5054	4872	69	74
23	IDFC First Bank	0	0	0	0	0	0	0	0	0	0
24	J&K Bank	0	0	78	120	0	0	78	121	100	101
25	Karnataka Bank	0	0	0	0	0	0	0	0	0	0
26	Karur Vysya Bank	0	0	0	0	0	0	0	0	0	0
27	Kotak Mahindra Bank	0	0	0	0	0	0	0	0	0	0
28	Luxmi Vilas Bank	0	0	0	0	0	0	0	0	0	0
29	Nainital Bank	0	0	0	0	0	0	0	0	0	0
30	RBL Bank	12	102	35	243	0	0	0	0	0	0
31	South Indian Bank	1	10	4	40	0	0	0	0	0	0
32	Tamilnadu Mercantile Bank	30	117	51	171	6	19	12	33	24	19
33	Yes Bank	173	1075	173	1075	166	1034	166	1034	96	96
	<b>Total Private Sector Banks</b>	<b>4370</b>	<b>16347</b>	<b>13702</b>	<b>45099</b>	<b>2100</b>	<b>13343</b>	<b>11389</b>	<b>42871</b>	<b>83</b>	<b>95</b>
34	Sarva Haryana Gramin Bank	2454	2835	14981	16052	1009	1619	7859	7976	52	50
	<b>Total Regional Rural Banks</b>	<b>2454</b>	<b>2835</b>	<b>14981</b>	<b>16052</b>	<b>1009</b>	<b>1619</b>	<b>7859</b>	<b>7976</b>	<b>52</b>	<b>50</b>
35	AU Small Finance Bank	1958	10065	7007	37386	1723	9117	6223	33232	89	89
36	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
37	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0
38	Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0	0	0
39	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
40	Capital Small Finance Bank	0	0	12	84	0	0	0	0	0	0
41	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0
42	Shivalik Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	<b>Total Small Finance Banks</b>	<b>1958</b>	<b>10065</b>	<b>7019</b>	<b>37470</b>	<b>1723</b>	<b>9117</b>	<b>6223</b>	<b>33232</b>	<b>89</b>	<b>89</b>
	<b>Total Schedule Commercial Banks</b>	<b>39316</b>	<b>82011</b>	<b>154322</b>	<b>313249</b>	<b>35366</b>	<b>77843</b>	<b>144065</b>	<b>298579</b>	<b>93</b>	<b>95</b>
43	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0
	<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
44	HARCO Bank	0	0	0	0	0	0	0	0	0	0
45	HSARDB	0	0	0	0	0	0	0	0	0	0
46	Urban Coop. Banks	0	0	0	0	0	0	0	0	0	0
47	SIDBI	0	0	0	0	0	0	0	0	0	0
	<b>Total CO-Operative Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>G. Total</b>	<b>39316</b>	<b>82011</b>	<b>154322</b>	<b>313249</b>	<b>35366</b>	<b>77843</b>	<b>144065</b>	<b>298579</b>	<b>93</b>	<b>95</b>



## LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON 31.03.2024 IN THE STATE OF HARYANA

Amt in Crores

Bankname	CHRISTIANS		MUSLIMS		BUDDHISTS		SIKHS		ZORASTRIANS		JAINS		TOTAL	
	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
BANK OF BARODA	12	1.15	431	14.33	61	2.60	2591	124.54	7	0.51	98	36.33	3200	179.47
BANK OF INDIA	3	0.21	517	14.94	3	0.19	624	39.34	0	0.00	21	1.46	1168	56.14
BANK OF MAHARASHTRA	15	3.67	227	26.39	3	0.10	256	19.80	2	0.10	33	12.19	536	64.25
CANARA BANK	1275	50.07	9274	399.18	4754	194.49	11842	556.62	43	1.91	502	211.60	27780	1413.87
CENTRAL BANK OF INDIA	50	1.26	25	3.70	23	0.62	3472	148.43	0	0.00	49	7.16	3619	161.17
INDIAN BANK	41	3.19	979	36.44	6	0.44	2012	163.38	0	0.00	19	2.35	3057	205.80
INDIAN OVERSEAS BANK	28	0.78	168	6.66	0	0.00	194	13.27	0	0.00	12	0.13	402	21.04
PUNJAB NATIONAL BANK	181	8.87	6139	155.49	26	0.83	22120	913.05	13	0.51	206	22.43	26885	1101.17
PUNJAB & SIND BANK	15	1.19	326	0.42	2	0.12	5995	263.07	1	0.01	32	2.55	6371	276.36
STATE BANK OF INDIA	730	43.68	15674	358.98	180	7.59	45144	1209.20	2	0.07	358	52.60	62388	1670.11
UCO BANK	29	1.66	792	22.64	6	0.34	2568	93.23	0	0.00	15	1.78	3401	119.66
UNION BANK OF INDIA	592	17.47	1729	52.22	19	0.38	87431	3542.62	23	1.05	375	102.16	90169	3715.90
<b>PUBLIC SECTOR BANKS</b>	<b>2962</b>	<b>133.23</b>	<b>36581</b>	<b>1100.58</b>	<b>6083</b>	<b>267.69</b>	<b>184249</b>	<b>7086.66</b>	<b>91</b>	<b>4.18</b>	<b>1610</b>	<b>462.72</b>	<b>230776</b>	<b>8984.93</b>
AXIS BANK	148	12.26	3035	164.77	16	0.90	7162	520.36	20	9.88	215	41.21	10596	749.38
BANDHAN BANK	31	0.26	4531	60.90	1	0.01	865	13.41	0	0.00	16	0.51	5444	75.09
CATHOLIC SYRIAN BANK	62	1.28	144	2.16	1	0.00	46	1.28	0	0.00	1	0.03	254	4.76
CITY UNION BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
DCB	20	0.16	366	7.98	0	0.00	7387	26.11	0	0.00	1	0.27	7774	34.52
DHAN LAXMI BANK	1	0.17	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FEDERAL BANK	177	10.19	303	16.67	0	0.00	726	43.98	0	0.00	3	0.11	1209	70.94
HDFC BANK	75	0.63	5392	196.10	12	0.67	29327	2420.13	10	3.31	102	109.07	34818	2729.90
ICICI BANK	326	46.26	6650	347.22	233	33.18	8229	894.20	48	1.69	197	45.97	15683	1368.51
IDBI BANK	34	5.78	471	26.61	0	0.03	1016	67.11	1	0.05	48	6.32	1579	105.89
IDFC BANK	10	0.02	1149	2.33	3	0.01	2209	5.16	1	0.00	2	0.01	3374	7.52
INDIAN POST PAYMENT BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDUSIND BANK	227	0.94	38116	148.66	13	0.03	659	23.10	1	0.06	13	0.59	30029	173.37
JSB BANK	4	0.36	279	29.59	8	0.39	191	12.53	0	0.00	0	0.00	0	0.00
KARNATAKA BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
KARUR VYSYA BANK	4	0.03	23	0.80	2	0.45	166	6.67	0	0.00	3	1.75	198	9.71
KOTAK MAHINDRA BANK	10	1.28	1504	94.70	0	0.00	2402	242.06	1	0.01	139	160.78	4056	498.84
LAXMI VILAS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
MAHARAJA BANK	999	10.00	999	10.00	999	0.10	999	0.10	999	0.10	999	0.10	999	20.40
RBL BANK LTD	17	0.84	23310	69.88	1	0.00	620	14.35	550	10.12	4	0.02	24502	94.41
SOUTH INDIAN BANK	4	0.06	5	0.15	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	0	0.00	20	1.63	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
THE LAKSHMI VILAS BANK LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
YES BANK	203	0.54	1567	21.11	39	0.12	3338	88.67	0	0.00	62	16.22	5207	126.66
<b>PRIVATE SECTOR BANKS</b>	<b>2352</b>	<b>90.26</b>	<b>87864</b>	<b>1201.24</b>	<b>1338</b>	<b>35.30</b>	<b>65340</b>	<b>4379.21</b>	<b>1631</b>	<b>26.21</b>	<b>1806</b>	<b>382.94</b>	<b>160331</b>	<b>6114.78</b>
SARVA HARYANA GRAMIN BANK	53	1.34	9601	130.61	10	0.41	11312	364.54	12	0.44	117	5.27	21105	502.60
REGIONAL RURAL BANKS	63	1.34	9601	130.61	10	0.41	11312	364.54	12	0.44	117	6.27	21105	502.60
AU SMALL FINANCE BANK	4	0.30	1017	51.26	0	0.00	968	49.49	0	0.00	67	14.34	2056	115.39
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
EQUITAS BANK	70	0.26	2173	9.70	26	0.99	326	0.81	5	0.01	162	0.39	2764	11.27
JANA SMALL FINANCE	1020	3.91	4463	16.33	12652	44.85	1216	4.00	2	0.42	227	0.72	19575	70.23
SHIVALIK SMALL FINANCE BANK LTD	0	0.00	1	0.04	0	0.00	5	0.20	0	0.00	0	0.00	6	0.23
UJJIVAN SMALL FINANCE BANK	1970	0.90	222630	86.67	230	0.11	68500	30.77	50	0.03	230	0.09	293610	120.57
UTKARSH SMALL FINANCE BANK	65	0.72	3426	53.77	10	0.05	2542	29.49	4	0.01	87	0.32	6134	84.37
<b>SMALL FINANCE BANKS</b>	<b>3129</b>	<b>6.09</b>	<b>233709</b>	<b>219.72</b>	<b>12920</b>	<b>45.09</b>	<b>73552</b>	<b>114.57</b>	<b>61</b>	<b>0.47</b>	<b>768</b>	<b>15.88</b>	<b>324139</b>	<b>401.83</b>
<b>SCHEDULE COMM BANKS</b>	<b>8496</b>	<b>230.94</b>	<b>367766</b>	<b>2652.15</b>	<b>19351</b>	<b>269.09</b>	<b>334453</b>	<b>11944.88</b>	<b>1795</b>	<b>30.27</b>	<b>4501</b>	<b>856.81</b>	<b>736351</b>	<b>16004.14</b>
CHD STATE COOP BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
HARCO BANK	0	0.00	78903	466.59	0	0.00	73766	528.01	0	0.00	10	0.05	152679	994.65
HSARDB	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
PUNJAB STATE COOP BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
ROPAR CENT COOP BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>CO-OPERATIVE BANKS</b>	<b>0</b>	<b>0.00</b>	<b>78903</b>	<b>466.59</b>	<b>0</b>	<b>0.00</b>	<b>73766</b>	<b>528.01</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>0.05</b>	<b>152679</b>	<b>994.65</b>
<b>TOTAL</b>	<b>8496</b>	<b>230.94</b>	<b>446669</b>	<b>3118.78</b>	<b>19351</b>	<b>269.09</b>	<b>408224</b>	<b>12473.08</b>	<b>1795</b>	<b>30.27</b>	<b>4511</b>	<b>856.86</b>	<b>889038</b>	<b>16999.03</b>

Statement showing Priority Sector Advances granted to the Members of the specified Minority Communities vis-à-vis Overall Priority Sector Advances (in the Identified Districts of Haryana (name of the State/ UT) for the Quarter ended 31.03.2024 Name of the District Gurugram						
NAME OF THE COMMUNITY	Number of accounts in Actuals			Amount outstanding in CRORES of Rs.		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A: MINORITY COMMUNITIES						
1. CHRISTIANS	463	479	3.46%	65.85	67.84	3.02%
2. MUSLIMS	17972	18003	0.17%	504.84	526.35	4.26%
3. BUDDHISTS	43	45	4.65%	9.05	9.42	4.09%
4. SIKHS	7549	7651	1.35%	445.10	458.22	2.95%
5. ZORASTRIANS	6	6	0.00%	0.20	0.20	0.00%
6. JAINS	89	94	5.62%	33.65	34.08	1.28%
Total ( 1 to 6)	26122	26278	0.60%	1058.69	1096.11	3.53%
(B) OTHERS	254437	255867	0.56%	27112.25	27116.55	0.02%
(C) Total Priority Sector Advances in The Identified Districts(A+B)	280559	282145	0.57%	28170.94	28212.66	0.15%
(D) Share Of A out of C in %	9.69	9.31		3.40	3.88	

Statement showing Priority Sector Advances granted to the Members of the specified Minority Communities vis-à-vis Overall Priority Sector Advances (in the Identified Districts of Haryana (name of the State/ UT) for the Quarter ended March 2024 Name of the DISTRICT Sirsa						
NAME OF THE COMMUNITY	Number of accounts in Actuals			Amount outstanding in CRORES of Rs.		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A: MINORITY COMMUNITIES						
1. CHRISTIANS	87	99	1.14%	0.80	0.94	1.18%
2. MUSLIMS	925	1126	1.22%	13.25	13.65	1.03%
3. BUDDHISTS	0	0	0.00%	0.00	0.00	0.00%
4. SIKHS	261245	268897	1.03%	6310.20	6402.55	1.01%
5. ZORASTRIANS	0	0	0.00%	0.00	0.00	0.00%
6. JAINS	71	90	1.27%	2.86	3.34	1.17%
Total ( 1 to 6)	262328	270212	1.03%	6,327.11	6,420.48	1.01%
(B) OTHERS	120140	122150	1.02%	4440	4456	1.00%
(C) Total Priority Sector Advances in The Identified Districts(A+B)	382468	392362	1.03%	10767	10876	1.01%
(D) Share Of A out of C in %	68.59	68.87		58.76	59.03	

Statement showing Priority Sector Advances granted to the Members of the specified Minority Communities vis-à-vis Overall Priority Sector Advances (in the Identified Districts of NUH (name of the State/ UT) for the Quarter ended March-2024 Name of the DISTRICT Nuh						
NAME OF THE COMMUNITY	Number of accounts in Actuals			Amount outstanding in CRORES of Rs.		
	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter	PREVIOUS QUARTER	CURRENT QUARTER	% increase from previous quarter
A: MINORITY COMMUNITIES						
1. CHRISTIANS	0	0	0.00	0	0	0.00%
2. MUSLIMS	97550	99147	1.02%	1644.43	1646.79	1.00%
3. BUDDHISTS	0	0	0.00%	0	0.00	0.00%
4. SIKHS	287	295	1.03%	23.47	23.98	1.02%
5. ZORASTRIANS	0	0	0.00%	0	0.00	0.00%
6. JAINS	0	0	0.00%	0	0.00	0.00%
Total ( 1 to 6)	97837	99442	1.02%	1667.9	1670.77	1.00%
(B) OTHERS	17112	17854	1.04%	355.32	356.02	1.00%
(C) Total Priority Sector Advances in The Identified Districts(A+B)	114949	117296	1.02%	2023.22	2026.79	1.00%
(D) Share Of A out of C in %	85.11	84.78		82.44	82.43	

## ANNEXURE 36

Rupees in crores

PROGRESS UNDER FINANCE TO WOMEN - OUSTANDING & DISBURSEMENT AS AT MARCH 2024				
Bank Name	WOMEN			
	OUTSTANDING LOANS TO WOMEN		LOANS DISBURSED TO WOMEN FROM 01 APRIL TO END OF CURRENT QUARTER	
	No.	Amt.	No.	Amt.
BANK OF BARODA	28371	1442.29	12641	540.15
BANK OF INDIA	12543	851.05	7909	497.43
BANK OF MAHARASHTRA	3737	295.48	6765	173.08
CANARA BANK	49583	2495.41	35333	1411.49
CENTRAL BANK OF INDIA	19901	1156.55	13167	669.53
INDIAN BANK	12358	772.12	7468	309.31
INDIAN OVERSEAS BANK	4410	385.07	1880	123.96
PUNJAB NATIONAL BANK	137380	6560.58	66559	3064.02
PUNJAB & SIND BANK	10999	493.94	3742	163.31
STATE BANK OF INDIA	237325	9439.68	90333	3766.21
UCO BANK	11951	448.20	4479	170.54
UNION BANK OF INDIA	43839	1836.69	34033	1216.43
<b>PUBLIC SECTOR BANKS</b>	<b>572397</b>	<b>26277.05</b>	<b>284309</b>	<b>12105.45</b>
AXIS BANK	96035	2623.54	165825	11475.20
BANDHAN BANK	92523	511.04	52500	434.72
CATHOLIC SYRIAN BANK	11531	44.12	7105	52.63
CITY UNION BANK	0	0.00	0	0.00
DCB	20270	93.61	15135	65.14
DHAN LAXMI BANK	50	9.09	37	3.15
FEDERAL BANK	4544	282.59	5005	268.39
HDFC BANK	245423	2709.19	130437	1813.89
ICICI BANK	157360	20473.46	128511	9804.08
IDBI BANK	5851	520.81	4261	297.23
IDFC BANK	92307	445.37	72013	375.96
INDUSIND BANK	114180	536.96	218327	1143.62
J&K BANK	1012	84.56	387	57.73
KARNATAKA BANK	0	0.00	0	0.00
KARUR VYSYA BANK	382	25.90	0	16.88
KOTAK MAHINDRA BANK	12739	915.27	8029	588.20
NAINITAL BANK	0	0.00	0	0.00
RBL BANK LTD	78213	213.37	32143	161.30
SOUTH INDIAN BANK	1341	17.33	493	17.69
TAMILNAD MERCENTILE BANK	30	2.87	20	1.23
YES BANK	38525	140.08	19292	96.30
<b>PRIVATE SECTOR BANKS</b>	<b>972316</b>	<b>29649.17</b>	<b>859520</b>	<b>26693.30</b>
SARVA HARYANA GRAMIN BANK	104368	3083.78	82175	2662.81
<b>REGIONAL RURAL BANKS</b>	<b>104368</b>	<b>3083.78</b>	<b>82175</b>	<b>2662.81</b>
AU SMALL FINANCE BANK	2441	144.28	1483	132.02
CAPITAL SMALL FINANCE BANK	0	0.00	0	0.00
EQUITAS BANK	26970	92.68	10741	62.16
JANA SMALL FINANCE	96429	371.60	44674	294.59
SHIVALIK SMALL FINANCE BANK LIMITED	27	0.87	63	1.93
UJJIVAN SMALL FINANCE BANK	315573	1421.61	165282	1203.52
UTKARSH SMALL FINANCE BANK	99168	349.07	51163	246.82
<b>SMALL FINANCE BANKS</b>	<b>540581</b>	<b>2379.24</b>	<b>273343</b>	<b>1939.11</b>
<b>SCHEDULE COMM BANKS</b>	<b>2189662</b>	<b>61389.23</b>	<b>1499347</b>	<b>43400.67</b>
HARCO BANK	9067	86.74	20400	98.45
HSARDB	0	0.00	0	0.00
<b>CO-OPERATIVE BANKS</b>	<b>9067</b>	<b>86.74</b>	<b>20400</b>	<b>98.45</b>
<b>Total</b>	<b>2198756</b>	<b>61476.85</b>	<b>1519810</b>	<b>43501.05</b>

### RECOMMENDATIONS OF CORE WORKING GROUP

The State Government should enact a special Act to ensure legal sanctity of Property Cards and to ensure legal validity of Transfer of Property through Property Cards such Act may inter-alia provide for the following points:-

- In order to avail credit facility from bank/Lending Institutions against Property Card, the State may take measures to ensure legal validity of transfer of Property.
- Provision may be made for stamp duty and registration of Property Cards so that duplicate/fake Property Card are not used for availing multiple lending by fraud. Official record for registration of plots may be created at the local level. The Property Card be registered under Registration Act and necessary amendments may be made under relevant Acts.
- The Property Cards owner's records may provide for noting of charge/ mortgage/attachment over the land when such charge/ mortgage/ attachment is either created by the landowner/ court/ authority in favour of any person/ bank/lending institution.
- The property card holder must have transferable/sale rights, including for Patta awardees – registration authorities may allow creation of registered mortgage/sale of such property.
- Procedures may be defined to determine mutation on occasion of voluntary (transfer, sale, gift, mortgage) or involuntary (Succession/inheritance) be clearly defined.
- To increase the accessibility the spatial record of property may be created and SVAMITVA Scheme geo-tagged with the Property Cards. This data could be utilized for identification of part or areas of property, which would further enable prevention of frauds.
- The record of Property Card owners under SVAMITVA Scheme may be aligned with land revenue records.
- Land rights/revenue being a state matter. SVAMITVA scheme squarely places responsibility upon the State Government to make necessary amendments in the relevant law/Acts to make above guidelines applicable.
- State to ensure that property cards are issued after resolution of all disputes. Special care must be taken of Note given in para 7 A 13-Resolution of Disputes) of Chapter 7-A of Haryana Land Records Manual notified in Haryana Government Gazette No. CFMS-824-2022/3185 dated 01.04.2022 (The Record of Rights – Abadi Deh). Provision must be made to safeguard the interest of bank/lending institution in case the property record is altered in appeal/revision or by civil code.

- Records of objections raised/decided must be made public and available for search by banks/lending institutions.
- State to ensure availability for searching chain of Title as required for the purpose of Title Investigation Report by Bank's panel Advocates.
- State to inform competent authority who will issue:-
  - Non-Encumbrance-Certificate/ Encumbrance-Certificate
  - Certified copy of Property Cards
  - construction plans and whether the said properties fall under the purview of the Building by-laws
  - to maintain and update the record of the Property Card/Title Deed/Lien/Mutation
  - for noting banks/lending institutions charge.
- State to make data of Property Card online.
- Currently Lal Dora areas are fraught with rampant illegal constructions for gross commercialization. Whether the map attached with the said property will regularize the established construction also?
- State to ensure that SARFAESI Act is equally enforceable/applicable in respect of security interest created in favour of the banks/lending institutions on the basis of Property Cards.
- In case of change of ownership / charge noting of any property, how and at what timeline the records in the cards will get updated like real time or (T + x) days?
- Special provisions be incorporated, with respect of summary recovery measures by banks/LI in case of default of loan repayment.



**BANKWISE PROGRESS UNDER AGRI CLINICS-AGRI BUSINESS CENTRES (ACABCs)  
AS AT March 2024**

Amt. Rs. In lakh

Name of Bank	Financed during the Quarter ended March 2024		Financed during the period ended 01.04.2023 - 31.3.2024		Commulative Outstanding as at March 2024	
	No.	Amt.	No.	Amt.	No.	Amt.
Bank of Baroda	0	0	0	0	0	0
Bank of India	0	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0	0
Canara Bank	0	0	0	0	0	0
Central Bank of India	0	0	0	0	0	0
Indian Bank	0	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	1	1.5
Punjab National Bank	0	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0	0
State Bank of India	5	0	20	0	5	0.91
Union Bank of India	0	0	19	259	72	598
UCO Bank	0	0	0	0	0	0
<b>Total Public Sector Banks</b>	<b>5</b>	<b>0</b>	<b>39</b>	<b>259</b>	<b>78</b>	<b>600.41</b>
Axis Bank	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0
Catholic Syrian Bank	0	0	0	0	0	0
DCB	0	0	0	0	0	0
Dhan Laxmi Bank	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0
HDFC Bank	0	0	0	0	0	0
ICICI Bank	0	0	0	0	0	0
IDBI Bank	45	118	191	498	988	3402.99
Indusind Bank	0	0	0	0	0	0
IDFC First Bank	0	0	0	0	0	0
J&K Bank	0	0	0	0	0	0
Karnataka Bank	0	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0
Luxmi Vilas Bank	0	0	0	0	0	0
Nainital Bank	0	0	0	0	0	0
RBL Bank	0	0	0	0	0	0
South Indian Bank	0	0	0	0	0	0
Tamilnadu Mercantile Bank	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0
<b>Total Private Sector Banks</b>	<b>45</b>	<b>118</b>	<b>191</b>	<b>498</b>	<b>988</b>	<b>3402.99</b>
Sarva Haryana Gramin Bank	9	39	9	39	145	90.03
<b>Total Regional Rural Banks</b>	<b>9</b>	<b>39</b>	<b>9</b>	<b>39</b>	<b>145</b>	<b>90.03</b>
AU Small Finance Bank	0	0	0	0	0	0
Ujjivan Small Finance Bank	0	0	0	0	0	0
Equitas Small Finance Bank	0	0	0	0	0	0
Utkarsh Small Finance Bank	0	0	0	0	0	0
Jana Small Finance Bank	0	0	0	0	0	0
Capital Small Finance Bank	0	0	0	0	0	0
Fincare Small Finance Bank	0	0	0	0	0	0
Shivalik Small Finance Bank	0	0	0	0	0	0
<b>Total Small Finance Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Schedule Commercial Banks</b>	<b>59</b>	<b>157</b>	<b>239</b>	<b>796</b>	<b>1211</b>	<b>4093.43</b>
India Post Payment Bank	0	0	0	0	0	0
<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
HARCO Bank	0	0	0	0	0	0
HSARDB	0	0	0	0	0	0
Urban Coop. Banks	0	0	0	0	0	0
SIDBI	0	0	0	0	0	0
<b>Total CO-Operative Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>G. Total</b>	<b>59</b>	<b>157</b>	<b>239</b>	<b>796</b>	<b>1211</b>	<b>4093.43</b>

## ANNEXURE - B

## Bankwise progress of cases filed with Lok Adalats

DURING THE PERIOD ENDED March 2024

Name of Bank	(AMT. RS. IN LACS)							
	DURING THE QUARTER ( 01.01.2023 - 31.03.2023 )				CUM. DURING THE YEAR ( 01.04.2023 - 31.3.2024 )			
	Cases filed		Cases settled		Cases filed		Cases settled	
	A/C	AMT.	A/C	AMT.	A/C	AMT.	A/C	AMT.
Bank of Baroda	0	0	0	0	0	0	0	0
Bank of India	1839	6140	69	115	7315	24331	255	428
Bank of Maharashtra	0	0	0	0	0	0	0	0
Canara Bank	8599	28903	124	389	24810	64908	727	1690
Central Bank of India	1428	23	258	2	1749	500	321	95
Indian Bank	0	0	0	0	0	0	0	0
Indian Overseas Bank	268	518	72	60	1072	2073	288	239
Punjab National Bank	0	0	0	0	18843	31670	607	1158
Punjab & Sind Bank	0	0	0	0	0	0	0	0
State Bank of India	0	0	0	0	0	0	0	0
Union Bank of India	3577	8100	69	120	15903	34585	326	640
UCO Bank	0	0	0	0	0	0	0	0
<b>Total Public Sector Banks</b>	<b>16011</b>	<b>43684</b>	<b>592</b>	<b>686</b>	<b>69692</b>	<b>158067</b>	<b>2624</b>	<b>4250</b>
Axis Bank	0	0	0	0	0	0	0	0
Bandhan Bank	0	0	0	0	0	0	0	0
Catholic Syrian Bank	0	0	0	0	0	0	0	0
DCB	0	0	0	0	0	0	0	0
Dhan Laxmi Bank	0	0	0	0	0	0	0	0
Federal Bank	0	0	0	0	0	0	0	0
HDFC Bank	1021	1991	53	41	5946	8086	217	181
ICICI Bank	0	0	0	0	0	0	0	0
IDBI Bank	0	0	0	0	0	0	0	0
Indusind Bank	0	0	0	0	0	0	0	0
IDFC First Bank	0	0	0	0	0	0	0	0
J&K Bank	0	0	0	0	0	0	0	0
Karnataka Bank	0	0	0	0	0	0	0	0
Karur Vysya Bank	0	0	0	0	0	0	0	0
Kotak Mahindra Bank	0	0	0	0	0	0	0	0
Laxmi Vilas Bank	0	0	0	0	0	0	0	0
Narain Bank	0	0	0	0	0	0	0	0
RBL Bank	0	0	0	0	0	0	0	0
South Indian Bank	0	0	0	0	0	0	0	0
Tamilnadu Mercantile Bank	0	0	0	0	0	0	0	0
Yes Bank	0	0	0	0	0	0	0	0
<b>Total Private Sector Banks</b>	<b>1021</b>	<b>1991</b>	<b>53</b>	<b>41</b>	<b>5946</b>	<b>8086</b>	<b>217</b>	<b>181</b>
Sarva Haryana Gramin Bank	16	35	3	1	341	440	141	173
<b>Total Regional Rural Banks</b>	<b>16</b>	<b>35</b>	<b>3</b>	<b>1</b>	<b>341</b>	<b>440</b>	<b>141</b>	<b>173</b>
AU Small Finance Bank	0	0	0	0	0	0	0	0
Ujivan Small Finance Bank	0	0	0	0	0	0	0	0
Equitas Small Finance Bank	0	0	0	0	0	0	0	0
Utkarsh Small Finance Bank	0	0	0	0	0	0	0	0
Jana Small Finance Bank	0	0	0	0	0	0	0	0
Capital Small Finance Bank	0	0	0	0	0	0	0	0
Fincare Small Finance Bank	0	0	0	0	0	0	0	0
Shivalik Small Finance Bank	0	0	0	0	0	0	0	0
<b>Total Small Finance Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Schedule Commercial Banks</b>	<b>17032</b>	<b>46675</b>	<b>645</b>	<b>727</b>	<b>75638</b>	<b>166153</b>	<b>2741</b>	<b>4431</b>
India Post Payment Bank	0	0	0	0	0	0	0	0
<b>Total Post Payment Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
HARCO Bank	0	0	0	0	0	0	0	0
HSARDB	0	0	0	0	0	0	0	0
Urban Coop. Banks	0	0	0	0	0	0	0	0
SIDBI	0	0	0	0	0	0	0	0
<b>Total CO-Operative Banks</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>G. Total</b>	<b>17032</b>	<b>46675</b>	<b>645</b>	<b>727</b>	<b>75638</b>	<b>166153</b>	<b>2741</b>	<b>4431</b>

## POSITION OF ATMs INSTALLED BY BANKS AS ON 31.03.2024 IN THE STATE OF HARYANA

Bank Name	RURAL	SEMI-URBAN	URBAN	TOTAL
BANK OF BARODA	39	10	233	282
BANK OF INDIA	14	25	102	141
BANK OF MAHARASHTRA	3	8	31	42
CANARA BANK	50	55	173	278
CENTRAL BANK OF INDIA	136	0	164	300
INDIAN BANK	17	40	66	123
INDIAN OVERSEAS BANK	4	2	43	49
PUNJAB & SIND BANK	15	18	27	60
PUNJAB NATIONAL BANK	192	269	530	991
STATE BANK OF INDIA	106	238	891	1,235
UCO BANK	23	43	34	100
UNION BANK OF INDIA	62	136	214	412
<b>PUBLIC SECTOR BANKS</b>	<b>661</b>	<b>844</b>	<b>2,508</b>	<b>4,013</b>
AXIS BANK	80	135	481	696
BANDHAN BANK	0	0	12	12
CATHOLIC SYRIAN BANK	0	0	12	12
DCB	3	3	12	18
DHAN LAXMI BANK	0	0	0	0
FEDERAL BANK	1	6	14	21
HDFC BANK	157	205	573	935
ICICI BANK	32	126	536	694
IOBI BANK	17	17	61	95
IDFC BANK	0	14	67	81
INDUSIND BANK	23	19	116	158
J&K BANK	0	0	10	10
KARUR VYSYA BANK	0	0	7	7
KOTAK MAHINDRA BANK	8	21	105	134
NAINITAL BANK	0	0	0	0
RBL BANK LTD.	1	0	14	15
SOUTH INDIAN BANK	0	1	6	7
TAMILNAD MERCENTILE BANK	0	0	2	2
YES BANK	10	31	54	95
CITY UNION BANK	0	0	0	0
INDIAN POST PAYMENT BANK	0	0	0	0
KARNATAKA BANK	0	0	0	0
LAXMI VILAS BANK	0	0	0	0
THE LAKSHMI VILAS BANK LTD	0	0	0	0
<b>PRIVATE SECTOR BANKS</b>	<b>332</b>	<b>578</b>	<b>2,082</b>	<b>2,992</b>
SARVA HARYANA GRAMIN BANK	1	0	0	1
<b>REGIONAL RURAL BANKS</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>
AU SMALL FINANCE BANK	0	6	29	35
EQUITAS BANK	1	0	14	15
JANA SMALL FINANCE	0	0	3	3
UJJIVAN SMALL FINANCE BANK	2	8	19	29
UTKARSH SMALL FINANCE BANK	0	3	17	20
CAPITAL SMALL FINANCE BANK	0	0	0	0
EVANGELICAL SOCIAL ACTION FORUM	0	0	0	0
<b>SMALL FINANCE BANKS</b>	<b>3</b>	<b>17</b>	<b>82</b>	<b>102</b>
<b>SCHEDULE COMM BANKS</b>	<b>997</b>	<b>1,439</b>	<b>4,672</b>	<b>7,108</b>
HARCO BANK	12	15	32	59
<b>CO-OPERATIVE BANKS</b>	<b>12</b>	<b>15</b>	<b>32</b>	<b>59</b>
<b>Total</b>	<b>1,009</b>	<b>1,454</b>	<b>4,704</b>	<b>7,167</b>



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