**Agenda papers**

**168th Meeting of State Level Bankers’**

**Committee (Haryana)**

**168th** meeting of State Level Bankers’ Committee (SLBC) Haryana to review the performance of banks for the period ended March 2024is 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:-

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| **AGENDA ITEM NO. 1** | **CONFIRMATION OF MINUTES OF 167th MEETING OF STATE LEVEL BANKERS' COMMITTEE (HARYANA) HELD ON 15.02.2024** |

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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.

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| **AGENDA ITEM NO. 1.1** | **ACTION TAKEN REPORT TO 167th SLBC MEETING** |

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| **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 (PMJJBY), And Atal Pension Yojana (APY)** | (i) PMSBY – Total enrolment under PMSBY as on 31.03.2024 is 31,89,917.  (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. |

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| **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. |
| **Item - Progress Of Cases Sponsored By Haryana Scheduled Castes Finance & Development Corporation (HSCFDC) During The Period Ended December 2023** | 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.  Progress is as per Annexure attached. Sponsoring of application as on 31.03.2024 is still at 6%. |
| **Item - Deendayal Antyodaya Yojana-National Urban Livelihood Mission (Day-Nulm)-Progress During The Period Ended December 2023** | Banks have issued directions to all the field functionaries for timely disposal of all pending applications.  Progress is as per Annexure attached. |
| **Item - Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) - Progress During The Period Ended December 2023** | Banks have issued directions to all the field functionaries for timely disposal of all pending applications.  Progress is as per Annexure attached.  Against the target of 29500, only 13767 applications were sponsored, 10633 sanctioned and 3134 applications are pending for sanction. |
| **Item - PM Street vendor’s Atma Nirbhar Nidhi (PM SVANIDHI)** | Banks have issued directions to all the field functionaries for timely disposal of all pending applications. Progress is as per Annexure attached.   |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | |  | **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 | |
| **Item - MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOJANA (MMAPUY)** | 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.  Progress is as per Annexure attached. |
| **Item - PM VISHWAKARMA SCHEME** | The Scheme guidelines has been issued to the field functionaries regarding the scheme. |

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| **Item**  **Ghar Ghar Kcc Abhiyan For Saturation Of PM Kisan Beneficiaries – 01.10.2023 To 31.12.2023** | 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. |
| **Item**  **mplementation Of Pradhan Mantri Fasal Bima Yojana (PMFBY) – Resolution Of Complaints** | Banks are following the guidelines issued by the Govt. Of Haryana from time to time. |
| **Item**  **Doubling Of Farmers’ Income** | Efforts are being made to increase the finance under AIF activities / SFACH so that farmers income could be doubled. |
| **Item**  **District level special KCC campaign to provide benefit of kisan credit card to eligible animal husbandry and fisheries farmers** | Banks have issued the guidelines on special campaign to provide benefit of Kisan Credit Card to Animal Husbandry & Fishery farmers from time to time. |
| **Item**  **Financing under agriculture infrastructure fund (AIF)** | 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).  Progress as per Annexure attached. |
| **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)**

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| **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** |

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% where-as 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.

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| **AGENDA ITEM NO. 2.1 (i)** | **STATUS OF PMJDY ACCOUNTS & ISSUANCE OF RUPAY CARDS UPTO MARCH 2024** |

**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 RuPay Issuance** | **PMJDY RuPay Activation** | **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.**

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| **AGENDA ITEM NO. 2.2** | **STATUS OF AADHAAR SEEDING & AUTHENTICATION AS AT MARCH 2024 IN CASA ACCOUNTS** |

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

|  |  |  |
| --- | --- | --- |
| **Parameter** | **DEC 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.**

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| **AGENDA ITEM NO. 2.3** | **FINANCIAL INCLUSION & BANKING/BC OUTLETS AS AT MARCH 2024** |

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.**

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| **AGENDA ITEM NO. 2.4** | **PRAGATI MEETING: REVIEW OF SOCIAL SECURITY SCHEMES - PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY), PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) & ATAL PENSION YOJANA (APY) - PROGRESS UPTO MARCH 2024** |

Reserve Bank of India vide their letter No. FIDD.CO.LBS.No.2025/02.01.11/2019-20 dated April 7, 2020 has advised SLBC Convener Banks to review Social Security Schemes (PMJJBY and PMSBY) and place the status report of implementation of these scheme in SLBC meetings on quarterly basis. The performance of various banks under these schemes is as under:–

**2.4 (i) Pradhan Mantri Suraksha Bima Yojana (PMSBY)-**

**SALIENT FEATURES OF PMSBY:**

* Annual, renewable insurance cover for Death / Permanent Disability arising from accident. One Policy for One applicant through any one bank account.
* Rs. Two Lakh payable on Death or Permanent Total Disability and Rs. One Lakh on Permanent Partial Disability.
* Bank account holders between 18 to 70 years eligible to enrol.
* Annual premium Rs. 20.
* Cover period: 1st June to 31st May every year.
* Permanent Total Disability means total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot.
* Permanent Partial Disability means total and irrecoverable loss of sight of one eye or loss of use of one hand or foot.

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Parameter** | **Dec 2023** | **March 2024** | **Increase/**  **Decrease** | **% age 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: 1st June to 31st May Every Year.
* Administered through tie ups between Banks/Post Office and Life Insurance Companies; Banks/Post Office as Nodal points and Master Policy holders.
* PMJJBY is being offered by Life Insurance Corporation of India and Private Sector Life Insurance Companies.

**Performance of Banks under PMJJBY as on 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. ­**

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| **AGENDA ITEM NO 2.5** | **SATURATION DRIVE LAUNCHED BY GOVERNMENT OF INDIA** |

Department of Financial Services, Ministry of Finance, Govt. of India vide letter dated 27-09-2021 have launched Saturation Drive as per announcement made by Hon'ble Prime Minister, in his Independence Day 2021 speech.

Under the drive, Banks need to ensure saturation cover of beneficiaries under PMJDY, PMMY, in the eligible age groups. In PMJDY, a quarterly average balance of Rs 1,000 or more in Q2 FY2021-22 may be taken as indicative of the holder of an operative account to pay premium for PMJSS and standard PMMY accounts.

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

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

**As per Department of Financial Services, Ministry of Finance, Government of India letter dated 20.04.2022, it has been decided to revise the timeline for saturation drive from 30.09.2022 to 30.09.2024. The timeline for achieving the targets is as follows:-**

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

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

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

|  |  |  |
| --- | --- | --- |
|  | Progress under PMJJBY | Progress under PMSBY |
| Eligible PMJDY accounts | 64% | 93% |
| Eligible PMMY accounts | 50% | 73% |

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

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| **AGENDA ITEM NO 2.6** | **PRADHAN MANTRI MUDRA YOJANA (PMMY)-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

**Institution wise comparative p**rogress 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**

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

**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), Ujjiavan 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).**

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| **AGENDA ITEM NO. 2.7** | **STATUS OF NPA IN PRADHAN MANTRI MUDRA YOJANA (PMMY) LOAN ACCOUNTS AS AT MARCH 2024** |

**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% |
| **Total** | **10703.29** | **868.05** | **8.11%** |

**The house may discuss.**

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| **AGENDA ITEM NO.2.8** | **PROGRESS UNDER STAND-UP INDIA SCHEME DURING THE PERIOD ENDED MARCH 2024** |

The Stand-Up India Scheme was launched on 5th April, 2016 and aims to promote entrepreneurship among the Scheduled Caste/Scheduled Tribe and Women by facilitating bank loans of value between Rs 10 lakh to Rs 1 crore to at least one SC/ST borrower and one woman borrower per bank branch of Scheduled Commercial Banks for setting up Greenfield enterprises in trading, manufacturing and service sector. In 2019-29, it was decided to extend the Stand Up India scheme for the entire period coinciding with the 15th Finance Commission period of 2020-25.

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

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

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

**Institution wise Progress under Stand Up India Programme during the period ended 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.**

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| **AGENDA ITEM NO. 2.9** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

During the period ended March 2024, 30180 lakh crore digital transactions have been performed by banks.

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| **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.**

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| **AGENDA ITEM NO. 2.10** | **IMPLEMENTATION OF MEASURES FOR PROMOTION & PROLIFERATION OF DIGITAL PAYMENTS IN THE STATE – PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

As per Reserve Bank of India instructions, Monitorable Action Plan (MAP) was prepared circular No. RBI/2019-20/79.FIDD.CO.LBS.BC. No. 13/02.01.001/2019-20 dated 07.10.2019 to make one district 100% digitalized in Haryana State, a meeting was convened on 13.11.2020 by SLBC Haryana of all stake holders i.e. major banks operating in the State of Haryana, Department of Hartron, RBI etc. to select one district in the State of Haryana for 100% digitalization within a time-frame.

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

In sub-committee meeting, the time-line for achieving the targets was finalized as follows:-

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

Now, Reserve Bank of India vide letter dated 09.08.2023 has advised that all districts be covered under 100% digitalization of districts. Controlling heads of all banks are requested to share data to this effect with their respective LDMs. However, Karnal district has achieved 100% digitalization as on September 2023. District-wise position as on March 2024 is as per **Annexure 9.3 (i & ii) (Page 93-94)**

**The house to discuss.**

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

Government believe that digital payments are needed to promote both financial inclusion and economic growth and desire to work together to increase digital payments adoption both among mass consumers and Government authorities. Contactless payments become more important after the COVID 19 situation, as most of the customer wants to get a complete contactless solution.

 Some of the benefits of Digital Payments are:

 •       Contactless Payments with Zero Touch

•        Seamless experience.

•        No Cash Handling.

•        No Revenue Leakage.

•        Less operations cost.

•        Zero Transaction cost for UPI and RuPay online transactions.

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

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

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

 2)     **Digisaathi:**

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

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

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

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

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

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

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

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

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

6)     **Adoption of new initiatives**:

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

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

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

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

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

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

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

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 populatin** | **% Target achiee** | **TARGET per lakh population** | **PMSBY enrolment per lakh populatin** | **% 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%** |

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| **AGENDA ITEM NO. 2.13** | **MUKHYA MANTRI PARIVAR SAMRIDHI YOJANA (MMPSY)** |

Government of Haryana is implementing number of welfare schemes for different sections of the society. The emphasis of the Government is centric. **Mukhya Mantri Parivar Samridhi Yojana (MMPSY)** is another social security scheme for the benefit of the citizen in the State of Haryana.

Social Welfare Scheme launched by the Govt. of Haryana which provides benefits under five schemes of Central Government:-

* Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
* Pradhan Mantri Suraksha Bima Yojana (PMSBY)
* Pradhan Mantri Kisan Manandhan Yojana (PMKMY)
* Pradhan Mantri Laghu Mandhan Yojana (PMLVMY)
* Pradhan Mantri Shram Yogi Maandhan Yojana (PMSYMY)

Government of Haryana plans to reimburse the premium/contribution paid by the beneficiary covered under PMJJBY & PMSBY schemes of Government of India whose family income is upto Rs 1,80,000/- per annum.

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

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

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

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

The present status of MMPSY summary is as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Bankwise MMPSY Status summary as on  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 |
|  |  | **5879647** | **3999961** |  |

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

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| **AGENDA ITEM 3.1** | **FINANCIAL LITERACY CENTRES (FLCs) -PROGRESS AS AT MARCH 2024** |

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 | Narnaud | UCO Bank |
| 11 | Hissar | Hissar-2 | Bank of India |
| 12 | Hissar | Hisar | Punjab National Bank |
| 13 | Jhajjar | Jhajjar | Punjab National Bank |
| 14 | Jind | Jind | Punjab National Bank |
| 15 | Jind | Uchana | SBI |
| 16 | Kaithal | Kaithal | Punjab National Bank |
| 17 | Kaithal | Kaithal | SHGB |
| 18 | Mewat | Tauru | Punjab National Bank |
| 19 | Mewat | Ferozepur Jhirkha | SBI |
| 20 | 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 |

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| **AGENDA ITEM 3.2** | **FINANCIAL LITERACY CENTRES (FLCs) – PROGRESS DURING THE Q.E. MARCH 2024** |

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.**

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| **AGENDA ITEM 3.3** | **FINANCIAL LITERACY–HOLDING OF ONE CAMP PER RURAL BRANCH PER MONTH- PROGRESS DURING THE QUARTER ENDED MARCH 2024** |

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.

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| **AGENDA ITEM 3.4** | **SETTING UP OF CENTRES FOR FINANCIAL LITERACY (CFLs)** |

Reserve Bank of India has conveyed it decision to expand the Centres for Financial Literacy (CFLs) to every block in the country in a phased manner by March 2024 and implement the phase 1 of scaling up of Centres for Financial Literacy (CFLs) project at 181 CFLs with funding support of Depositor Education And Awareness Fund (DEAF) of RBI/Financial Inclusion Fund (FIF) of NABARD. Further, total 51 CFLs (Haryana 50, UT – 1) have been set up in collaboration with NGOs earmarked for the same).

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| --- | --- | --- | --- | --- |
| **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 |
|  | | **Total No. of CFLs** | **51** | **151** |

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

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| **AGENDA ITEM NO. 4.1** | **PROGRESS OF RURAL SELF EMPLOYMENT TRAINING INSTITUTES (RSETIs) UPTO MARCH 2024** |

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.**

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| **AGENDA ITEM NO. 4.2** | **DISPOSAL OF LOAN APPLICATIONS SPONSORED/REFERRED BY RSETIs OPERATING IN THE STATE OF HARYANA-PROGRESS UPTO THE PERIOD ENDED MARCH 2024** |

**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.**

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

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| **Sr. No.** | **DISTRICT** | **BANK NAME** | **Status as on 20.04.2024** |
| 1 | SIRSA | Punjab National Bank | **Land Allocation Process not initiated by Deputy Commissioner Sirsa despite request letter dated 04.01.2024 of RSETI Director.** 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 & RSETI Director are continuously following up with concerned officials. |
| 2 | Yamuna Nagar | Punjab National Bank | **Land Finalized at Village Mehmoodpur. Final Proposal sent to State Headquarters for approval, which is pending.**  **Land Allocation is pending**: 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. |
| 3 | Jind | Punjab National Bank | **Land Alotted. MoU for construction of building to be done with CPWD.**  **Construction yet to start**:-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) |
| 4 | Jhajjar | Punjab National Bank | **Land not allotted. Pending with District Administration  Land allocation is pending:** 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 & LDM are continuously following up at appropriate levels vide reminder mails and DLRC/DCC Meetings. |
| 5 | Kurukshetra | Punjab National Bank | **Land Allotted. Lease deed executed, Possession obtained, pending at Circle Office Level for further action to initiate building construction**  **Construction yet to start:**-The Demarcation (Nishandehi) at GP Sanwla's leased land (I 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. |
| 6 | Fatehabad | State Bank of India | **Matter Sub-judice after allotment of land. Dispute case filed at District Courts Fatehabad by a Villager.  Land allocation is pending:** 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." |
| 7 | Nuh | Canara Bank | **Land has not been allocated by District Administration despite follow up letter dated 03.01.2024 issued by CEO-HSRLM (NUH)  Construction yet to start:-** 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. |
| 8 | Faridabad | Canara Bank | **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.  Construction yet to start:** 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**.** |

State Government authorities are requested to intervene in the matter.

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

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

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| Other schemes available under Financial Inclusion fund for Schedule Commercial Banks,  RRBs and RCBs, are as under – | | | |
| **Scheme** | **Activities** | **Financial Support** |  |
|  |
| Reimbursement of Examination fee of BC/BF | Passing of certification exam of IIBF | Rs. 800/- per participant or 60% / 80% / 90% of actual expenditure whichever is lower for SCBs (including SFB & PB)/RRB / RCBs |  |
| Micro ATM | Capital expenditure | RCBs and SFD- actual expenditure incurred or Rs 22,500/- per device whichever is lower. |  |
| For RRB – Rs.20,000/- and |  |
| SCBs (including SFB & PB) - Rs. 15000/- or actual expenditure whichever is lower. |  |
| PoS/mPoS | Capital expenditure/Operational Expenditure | 60%, 80%, 90% of actual expenditure or Rs.6000/- whichever is lower, for SCBs (including SFB & PB), RRB and RCBs |  |
| Dual Authentication Implementation | Installation of software patch on micro ATMs for Dual Authentication | Support upto Rs. 7.00 lakh or 60%/80% of expenditure incurred for SCBs (including SFB & PB) / RRBs respectively whichever is lower. |  |
| Hand held projector, battery, screen etc. | Financial literacy activities by the Rural Branches and FLCs of SCB, RRBs, Coop Bank | Support up to Rs.30,000/- or 90% of actual expenditure in aspirational district to all banks, and 60% to SCBs (including SFB & PB) and their FLCs, 80% to RRBs and their FLCs and 90% to Cooperative Banks and their FLCs in other districts |  |

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

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| **AGENDA ITEM NO. 6** | **NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI): 2019-24** |

The National Strategy for Financial Inclusion (NSFI): 2019-24 sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

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

Representative from Reserve Bank of India is requested to elaborate.

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| **AGENDA ITEM NO. 7** | **TRADE RECEIVABLES DISCOUNTING SYSTEM (TReDS) SCHEME** |

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

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

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

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

**The house may discuss.**

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| **AGENDA ITEM NO. 8** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO DISCUSS AGRICULTURE SECTOR RELATED ISSUES HELD ON 29.04.2024** |

Sub-Committee Meeting to SLBC Haryana to discuss the agriculture sector related issues was convened on 29.04.2024in which Convener SLBC, Haryana, representatives of RBI, Agriculture & Farmers’ Welfare Department, Haryana, Animal Husbandry & Dairying Department, Haryana, Horticulture Deptt., controlling heads/representatives of banks and General Insurance Companies involved in Pradhan Mantri Fasal Bima Yojana (PMFBY) also participated.

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.

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| **AGENDA ITEM NO. 9** | **IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)** |

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

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

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

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

**House may discuss.**

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| **AGENDA ITEM NO. 10** | **RESOLUTION OF COMPLAINTS UNDER PRADHAN MANTRI FASAL BIMA YOJANA** |

As per operative guidelines of PMFBY, in case of any complaint of rejection of PMFBY claim by insurance company, the matter be first taken up with District Level Monitoring Committee (DLMC) and aggrieved party can appeal to State Level Grievance Redressal Committee (SGRC). Department of Agriculture & Farmers Welfare had convened State Level Grievances Committee (SLGC) Meetings held on 14.01.2021, 03.09.2021, 04.07.2022, 23.11.2022, 08.06.2023, 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)**

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| **AGENDA ITEM NO. 11** | **DOUBLING OF FARMERS’ INCOME** |

The Hon’ble Union Finance Minister in his Union Budget Speech for 2016-17 had announced doubling of Farmer’s income by 2022. Hon’ble Prime Minister expressed desire on 28.2.2016 to double the income of farmers by the year 2022, when the country completes 75 years of independence. He unveiled a seven-point strategy to double the income of farmers in six years with measures to step up irrigation, provide better quality seeds and prevent post-harvest losses. He said "In the past, the emphasis has been on agricultural output, rather than on farmers' incomes”.

With a good strategy, well-designed programmes, adequate resources and good governance in implementation, this target is achievable."

PM’s Seven strategies:-

1. Big focus on irrigation with large budgets, with the aim of "per drop, more crop."
2. Provision of quality seeds and nutrients based on soil health of each field.
3. Large investments in warehousing and cold chains to prevent post-harvest crop losses.
4. Promotion of value addition through food processing.
5. Creation of a national farm market, removing distortions and creation of e-platform across 585 stations.
6. Introduction of a new crop insurance scheme to mitigate risks at affordable cost.
7. Promotion of ancillary activities like poultry, beekeeping and fisheries.

As for doubling of farmers’ income, apart from financing of farmers by banks, a number of other steps are required to be taken by various departments of State Govt i.e. Agriculture, Horticulture, Animal Husbandry, Fisheries, Finance & Planning, Rural Development, Irrigation, Haryana seeds Development Corporation etc. To discuss and decide the steps to be taken in meeting of State Level Coordination Committee formed for the purpose carries utmost importance.

**In previous 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 is update the house about the outcome of the study report.**

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| **AGENDA ITEM NO. 12** | **DISTRICT LEVEL SPECIAL KCC CAMPAIGN TO PROVIDE BENEFIT OF KISAN CREDIT CARD TO ELIGIBLE ANIMAL HUSBANDRY AND FISHERIES FARMERS – RESUMING OF NATIONWIDE AHDF KCC CAMPAIGN FROM 1st MAY 2023 TO 31st MARCH 2024** |

A campaign for issue of KCC to the eligible beneficiaries for Animal Husbandry & Fisheries activities was launched from 8th November, 2021 to be held on every Friday of the week.

**The broad contours of the campaign are as under:-**

1. “District-level KCC Camp” will be held for on the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
5. Lead District Manager- Convenor
6. DDM, NABARD - Member
7. District Nodal Officer, Department of Animal Husbandry - Member
8. District Nodal Officer, Department of Fisheries - Member
9. Bank’s representatives at District Level –Member

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

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

**On 03.04.2024 a VC meeting was organized by Department of Animal Husbandry and Dairying, GoI 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).**

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| **AGENDA**  **ITEM NO. 13** | **FINANCING UNDER AGRICULTURE INFRASTRUCTURE FUND (AIF)** |

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

**The salient features of the scheme are summarized below-**

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

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.**

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| **AGENDA**  **ITEM NO. 14** | **FINANCING UNDER PRIME MINISTER FORMALIZATION OF MICRO FOOD PROCESSING ENTERPRISES (PM FME)** |

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

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

As per PM FME portal, position of cases as on 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).**

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| **AGENDA**  **ITEM NO. 15** | **ANIMAL HUSBANDRY INFRASTRUCTURE DEVELOPMENT FUND (AHIDF)** |

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

**AREA OF OPERATION**

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

**OBJECTIVES**

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

**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.**

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| **AGENDA ITEM NO.16** | **PLEDGE FINANCING FOR AGRICULTURE COMMODITIES THROUGH ELECTRONIC-NEGOTIABLE WAREHOUSE RECEIPT (e-NWR)** |

We have been informed by Department of Financial Services, Ministry of Finance, Government of India, vide their letter dated 17.01.2023 informing that Warehousing Development and Regulatory Authority (WDRA) has been established under Warehousing (Development and Regulation) Act, 2007 for setting up a negotiable warehouse receipt system in the country, making Negotiable Warehouse Receipt (NWR) a prime tool of trade and regulation of warehouses. E-NWR can facilitate easy pledge financing by banks and other financial institutions, e-NWR also helps to save expenditure in logistics as stocks can be traded through multiple buyers without physical movement and can be even split for partial transfer or withdrawal. E-NWRs promote scientific warehousing for storage of agricultural goods and commodities. Also, in a recent meeting with Department of Food and Public Distribution, it was decided that outreach of pledge finance through e-NWRs should be increased. SLBC Conveners have been advised to include pledge financing through e-NWRs as a permanent agenda item in SLBC meetings.

Progress of NWR as on March 2024 is attached as per **Annexure 17 (Page 112).**

**House may discuss.**

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| **AGENDA**  **ITEM NO. 17.1** | **PROVIDING KISAN CREDIT CARDS (KCCs) TO ALL ELIGIBLE & WILLING FARMERS-PROGRESS UPTO MARCH 2024** |

**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.**

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| **AGENDA ITEM NO. 17.2** | **PROVIDING OF RUPAY DEBIT CUM ATM CARD TO KISAN CREDIT CARDS HOLDERS-PROGRESS UPTO MARCH 2024** |

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**.

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| **AGENDA ITEM NO.18** | **ADOPTION OF FINTECH AND CHALLENGES IN THE FINANCIAL SECTOR WITH THE ENTRY OF FINTECH ENTITIES** |

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

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

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

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

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

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

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

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

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

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| **AGENDA ITEM NO. 19** | **KARZ MUKTI ABHIYAN- SERIOUS DAMAGE TO CREDIT DISCIPLINE – FAKE ASSURANCE ON KARZ MUKTI ABHIYAN** |

We have been informed by Reserve Bank of India, vide mail dated 11.01.2024 that Microfinance Institutions Network (MFIN), Gurugram, Haryana has informed that a malicious campaign titled ‘Karz Mukti Abhiyaan’ (https;//www.karzmuktbharat.co.in) under the banner of ‘Dharmik Ekta Trust’, New Delhi is being run across states (Punjab, Uttar Pradesh, Haryana, Rajasthan and Maharashtra) wherein borrowers, who have taken loans from banks/ SFBs/ MFIs/ NBFCs/other Financial Institutions etc., are targeted and they are being assured of loan waivers by charging a fee of between ₹100 - ₹1,500 towards legal charges, commission etc. MFIN has further informed that the modus operandi appears to be targeting low-income borrowers, registering them after obtaining their loan and personal details, including Aadhaar and issuing false certificates (as per **Annexure 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 fictious ‘loan waiver’. MFIs are of the view that such dubious campaigns may affect the loan repayment behavior of general public.

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

**The house may discuss**.

|  |  |
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| **AGENDA ITEM NO. 20** | **DIGITAL KISAN CREDIT CARD** |

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

**The house to discuss.**

|  |  |
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| **AGENDA ITEM NO. 21** | **ACTION POINTS OF SUB COMMITTEE MEETING TO SLBC HARYANA TO REVIEW PERFORMANCE OF BANKS UNDER GOVT. SPONSORED SCHEMES & ISSUES RELATING TO THEIR IMPLEMENTATION HELD ON 29.04.2024** |

Progress under various Govt. Sponsored schemes and issues relating to their implementation in the State of Haryana were discussed in the meeting of Sub Committee to SLBC Haryana held on 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.

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| **AGENDA ITEM NO. 22** | **DISPOSAL OF GOVT. SPONSORED CASES WITHIN 30 DAYS FROM DATE OF RECEIPT OF APPLICATION AT BRANCH** |

As decided in meeting of Sub Committee to SLBC Haryana to review the performance of banks under Govt. Sponsored Programmes, controlling heads of banks are once again requested to ensure that loan applications of sponsored cases i.e. PMEGP, NULM, HSDFC Schemes and HSRLM 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 1st tranche | 39392 |
| PM SVANidhi 2nd tranche | 2139 |
| PM SVANidhi 3rd tranche | 547 |
| MMAPUY | 15794 |

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 23** | **REVIEW OF GOVT. SPONSORED SCHEMES & PROGRAMMES** |

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.1** | **PRIME MINISTER EMPLOYMENT GENERATION PROGRAMME (PMEGP) - PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

**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 15th Finance Commission cycle for five years from 2021-22 to 2025-26 with an outlay of Rs 13554.42 crores with some modifications in the existing scheme. Main features of the scheme are as under:-

**Objectives:**

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

**Levels of support under PMEGP**

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

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

**Note:**

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

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

**Note:**

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

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

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

**Bank wise & District wise Progress and pendency as at 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 |
| **Total** | **7621** | **2897** | **3302** | **1368** | **1704** | **1059** |

Source: PMEGP Portal

**Representatives from Private Banks are requested to comment.**

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

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

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

**The house may discuss.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.2** | **PROGRESS OF CASES SPONSORED BY HARYANA SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION (HSCFDC) DURING THE PRIOD ENDED MARCH 2024** |

**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 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe. All LDMs of Haryana have already been advised to follow up with the concerned bank branches for disposal of the pending loan applications within the specified timeframe and disbursement of sanctioned cases as well.
* **Representative of HSFDC** is requested to ensure that the reasons for higher rate of rejection of loan applications are to be analyzed by the District Level Task Force Committee and kept in mind while sponsoring of fresh cases during the current financial year.
* Branch wise pendency is provided to the LDM of the respective district for follow up with the concerned branches of banks in the district.

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

|  |  |
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| **AGENDA ITEM NO. 23.3** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

**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 20th of every month (on next working day if 20th is a holiday) with bank wise pendency to take up with the concerned bank branches for disposal of the pending applications within the stipulated timeframe.
* **Details of bank wise and branch wise pendency as at March 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.**

|  |  |
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| **AGENDA ITEM NO. 23.4** | **DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOOD MISSION (DAY-NRLM)-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

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. |  |
| **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 20th of every month for disposal of the pending loan applications.
* **Bank wise and branch wise pendency** is provided to the concerned banks and SLBC Haryana Secretariat as well on monthly basis to get the pending loan applications disposed of within the prescribed time i.e 30 days from the date of receipt of loan application in the branch.
* In case of any issue with regard to opening of account, the issue be raised to concerned LDM/controlling office for resolution.

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 23.5** | **SAVING & CREDIT LINKAGE OF SELF HELP GROUPS (SHGs)-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

* 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).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.6** | **PM STREET VENDOR’S ATMANIRBHAR NIDHI (PM SVANidhi)** |

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

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

|  |  |  |
| --- | --- | --- |
| **Sr No.** | **Issues** | **Clarifications** |
| 1. | Minimum loan amount | Minimum Rs 30,000/- (Rupees thirty thousand only) maximum 50,000/- (Rupees fifty thousand only) |
| 2. | 3rd tranche repayment period | 36 months. However, Street Vendor (SV) can pre-pay without any prepayment penalty. |
| 3. | Moratorium | As per Lending Institution (LI) policy but within the overall repayment period of 36 months |
| 4. | Upfront fee/  processing fee | As per the policy of the Lis in accordance with the extant RBI guidelines |
| 5. | Margin money | Nil |
| 6. | Age of SV | Should be an adult. No upper age limit envisaged in the scheme. However, the LI may consider taking an appropriate loan insurance, premium of which could be payable by the borrower. |
| 7. | Security | Loan is proposed to be unsecured and guaranteed by CGTMSE without payment of any guarantee fee as per the guidelines issued earlier. Hence, no additional security other than DPN is envisaged. |
| 8. | Credit Score | Not applicable as SV has already availed and fully repaid two loans under PM SVANidhi scheme. However, LI may refuse loan only if SV’s any existing loan is NPA. |
| 9. | Udhyam Registration | Not required. |
| 10. | Project proposal | No other document, financial papers including project proposal is envisaged under the scheme. |
| 11. | Regular monitoring tools like visit, stock statement, end use verification etc. | As it is a scheme with special dispensation supported by Government of India to help bring SVs to mainstream banking system, no such monitoring measures including end use verification are envisaged in this scheme. |
| 12. | Insurance | Not envisaged. However, LI may provide insurance product commensurate with loan amount with the consent of the borrower. |
| 13. | Documentation | As there is no security envisaged, LIs may consider taking an Undertaking and Demand Promissory Note only from the SV. However, LIs may consider taking a one-time declaration of stock/other particulars from the SV towards end use of funds. However, submission of bills/receipts should not be insisted upon. |
| 14. | Cashback for digital transactions | At par with first and second loan borrowers. |
| 15. | Any other operational matter | As per the policy of the LIs in accordance with the extant RBI guidelines. |

**The performance of banks is being monitored by Government of India at highest level.**

Bank-wise & District-wise progress under Tranche 1, 2 & 3 is attached as per **Annexure 24.1 – 24.6 (Page 134-139)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Total Applications received** | **Picked Up** | **Sanctioned/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 |

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

|  |  |  |
| --- | --- | --- |
| **District** | **1st tranche Pending for sanction** | **1st tranche Pending for disbursement** |
| Faridabad | 11415 | 5422 |
| Gurugram | 9443 | 11236 |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 23.7** | **MUKHYA MANTRI ANTYODYA PARIVAR UTTHAN YOUANA YOJANA (MMAPUY)** |

On 19.11.2021 Hon’ble Chief Minister of Haryana called a meeting of controlling heads of selected banks regarding MUKHYA MANTRI ANTYODHAY PARIVAR UTHAAN YOJANA. Under the Yojana, Government of Haryana organized camps in 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.

|  |  |
| --- | --- |
| **AGENDA NO. 23.8** | **PM Vishwakarma Scheme** |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

As per 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.
  1. 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.**

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 24.1** | **RECOVERY UNDER HACOMP ACT-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

The position of recovery certificates as on March 2024 is given here-under:-

(Amt. Rs.in Crore)

|  |  |  |
| --- | --- | --- |
| **Particulars** | **A/cs** | **Amount** |
| **Total cases pending as on 31.12.2023** | **14709** | **573.83** |
| Cases filed during the quarter ended March 2024 | 1427 | 23.06 |
| Cases disposed of during the period ended March 2024 | 642 | 21.41 |
| **Cases pending as on 31.03.2024** | **15494** | **575.48** |
| Pendency level | | |
| 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 |
| **Total** | **15494** | **575.48** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM**  **NO. 24.2** | **RECOVERY UNDER GOVT SPONSORED PROGRAMMES AS ON MARCH 2024** |

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**  **2022** | **Mar**  **2023** | **Mar**  **2024** | **March 24/March 23** | |
| **(Absolute)** | **%age** |
| **Rural** | 1675 | 1709 | 1751 | 42 | 2.46% |
| **Semi Urban** | 1194 | 1170 | 1266 | 96 | 8.20% |
| **Urban** | 2121 | 2095 | 2290 | 195 | 9.31% |
| **Total** | **4990** | **4974** | **5307** | **333** | **6.69%** |

# **25.3 DEPOSITS**

(Amt. Rs. in Crore)

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

# **25.4 ADVANCES**

(Amt. Rs. in Crore)

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

# **25.5 PS ADVANCES**

(Amt. Rs. in Crore)

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

**25.6 AGRICULTURE ADVANCES**

(Amt. Rs. In Crore)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Sector** | **Mar**  **2022** | **Mar**  **2023** | **Mar**  **2024** | **Variation**  **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 Advs.** |
| **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** | **N A T I ON A L G O A L S** |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **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 Advs.** | 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)**

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

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **CD Ratio (TOTAL)** | **GOAL** | **MARCH, 2022** | **MARCH, 2023** | **MARCH, 2024** |
| **Banking System (CBs & RRBs)** | 60% | 71% | 78% | 86% |
| **Financial System including Cooperative Banks** | 60% | 72% | 79% | 86% |
| **CD Ratio (Financial System) with RIDF** | 60% | 74% | 79% | 87% |

**The house may review.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 26.3** | **CREDIT+INVESTMENT IN STATE GOVT. BONDS TO DEPOSIT RATIO AS AT MARCH 2024** |

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).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 27** | **PERFORMANCE UNDER ANNUAL CREDIT PLAN (ACP) DURING THE PERIOD MARCH 2024** |

Progress under Annual Credit Plan during the period ended March 2024 is given below:-

(Rs. in Crore)

|  |  |  |  |
| --- | --- | --- | --- |
| **Sector** | **Target 2023-24** | **Ach. 2023-24** | **% Ach** |
| Crop Loan | 66554 | 52140 | **78%** |
| Agri. Investment Credit | 31596 | 32415 | **103%** |
| **Total Agri. & allied activities** | **98150** | **84555** | **86%** |
| MSMEs | 85902 | 131133 | **153%** |
| Other Priority Sector | 18785 | 14469 | **77%** |
| **Total Priority Sector** | **202837** | **230157** | **113%** |

**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% |
| **Total Haryana State** | **86%** | **153%** | **77%** | **113%** |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.1** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME DURING THE PERIOD ENDED MARCH 2024** |

**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).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO 28.2** | **BANKWISE PROGRESS UNDER EDUCATION LOAN SCHEME (FEMALE STUDENTS)-DURING THE PERIOD MARCH 2024** |

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).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 28.3** | **POSITION OF NPA IN EDUCATION LOANS AS ON MARCH 2024** |

(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).**

|  |  |  |
| --- | --- | --- |
| **AGENDA ITEM NO. 29** | **JOINT LIABILITY GROUPS (JLGs)-PROGRESS UPTO MARCH 2024** |  |

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.**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 30** | **HOUSING FINANCE-PROGRESS AS ON MARCH 2024** |

**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).**

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

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

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

(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 |
| **Micro & Small Enterprises (MSEs)** | **551182** | **74714** | **731992** | **93928** |
| Share of ME Advs. out of MSEs | **83%** | **57%** | **70%** | **53%** |
| Medium Enterprises (MEs) | 34634 | 42280 | 70259 | 53074 |
| **MSMEs** | **598360** | **116994** | **802251** | **147002** |

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

**The House may review.**

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

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 Advs.** |
| Account | Amount | Account | Amount |
| 802251 | 147002 | 95330 | 4142 | 3% | 640842 | 1% |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 31.3** | **COLLATERAL FREE LOANS UPTO Rs.10 LAKH TO MSE SECTOR-PROGRESS AS ON MARCH 2024** |

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** |
| **March, 2024**  (01.04.23 -31.03.24) | 154322 | 313249 | 144065 (93%) | 298579 (95%) |

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 32.1** | **CREDIT FLOW TO MINORITY COMMUNITIES UNDER PRIME MINISTER’S 15 POINT ECONOMIC PROGRAMME-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

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 |
| **Total (Incl. Coop. Banks** | **889036** | **16999** |

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

**The house may review.**

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

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. 33** | **FINANCIAL ASSISTANCE TO WOMEN BENEFICIARIES-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

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.**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  | | --- | --- | | **AGENDA ITEM NO. 34** | **REDUCTION OF NPAs – MONITORABLE ACTIN PLAN (MAP)** |   Reserve Bank of India has shown concern over the increase in NPAs under Agriculture, MSME and MUDRA loans and ensuring effective monitoring of NPAs and reduction in their levels by taking appropriate steps in this regard. SLBC has been advised to chalk out a Monitorable Action Plan (MAP) to step up the recovery mechanism in a time bound manner alongwith other corrective measures for reducing the NPAs under Agriculture, MSME and MUDRA loans. SLBC has also been advised to deliberate the monitorable Action Plan as regular agenda item in SLBC Meetings.  NPA percentage as on 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.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 35** | **PROPERTY CARDS ISSUED UNDER SVAMITVA SCHEME** |   SLBC is in receipt of communication from Senior Advisor, Retail and Social Banking, Indian Bank’s Association dated 20.07.2022 w.r.t. SVAMITVA Scheme which was launched by Hon’ble Prime Minister with the objective to enable demarcation of inhabited land in rural areas by using latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as financial asset for availing loans and other financial benefits.  First meeting was convened by Ms Amna Tasneem, IAS, Director, Consolidation of Land Holdings & Land Records, Haryana on 23.08.2022 with selected member banks. On 01.09.2022, a follow-up meeting was again convened and it was decided by the Chairperson to form a Core Working Group consisting of PNB, SBI, BoB, Canara Bank, HDFC Bank, ICICI Bank & Yes Bank and SLBC Haryana was advised to prepare a draft note after having consultations/meetings with all members of Core Working Group. As such, a meeting was convened on 07.09.2022 and Core Working Group prepared draft note containing recommendations for implementation of the Scheme in the State of Haryana. Draft Note is annexed as **Annexure 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.   |  |  | | --- | --- | | **AGENDA ITEM NO. 36** | **APPOINTMENT OF INDEPENDENT DISTRICT COORDINATORS (DCOs) BY BANKS** |   SLBC Secretariat has been regularly requesting the Controlling heads of banks to appoint independent District Coordinators in all districts of the State.  On the basis of feedback report received from the LDMs, it has been observed that most of the banks have designated their Branch Managers as District Coordinating Officer (DCO) due to which LDMs face problems in obtaining various types of feedback reports from them for BLBC/DCC/DLRC/SLBC meetings etc.  **Controlling heads of banks are requested to ensure that Independent DCOs are appointed and Branch Managers are not designated as DCO.**  **The house may discuss.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 37** | **REVIEW OF INCLUSION OF FINANCIAL INCLUSION IN SCHOOL CURRICULUM, FINANCIAL LITERACY INITIATIVES BY BANKS (PARTICULARLY DIGITAL LITERACY)** |   Reserve Bank of India vide their circular dated 6th April, 2018 on Revamped Lead Bank Scheme has desired that financial literacy particularly digital literacy should be included in school curriculum for creating awareness amongst the students. **As such, State Govt. is requested to initiate necessary steps in this regard.**  **The house may deliberate.**   |  |  | | --- | --- | | **AGENDA ITEM NO. 38** | **ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING** |   It has been advised in the revised agenda for SLBC meetings Reserve Bank of India in RBI circular dated 6th April, 2018 that issues remaining unresolved at DCC/DLRC meeting should be referred to SLBC.  LDMs are advised to share the issue (s) with the house which remained unresolved at DCC/DLRC meeting for taking up the matter with the concerned authorities accordingly.   |  |  | | --- | --- | | **AGENDA ITEM NO. 39** | **SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED OTHER DISTRICTS ACROSS THE STATE** |   LDMs are once again advised to share success stories under various Govt. sponsored schemes, PMMY, Stand Up India scheme etc. and new initiatives of their respective districts that can be replicated in other districts of the state, with the SLBC Secretariat for placing the same in the agenda papers of forthcoming SLBC Meetings for deliberations.   |  |  | | --- | --- | | **AGENDA ITEM NO. 40** | **ANY OTHER ISSUE** | |  |

**ITEMS FOR INFORMATION ONLY**

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

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

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

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

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

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

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

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

Gist of modifications in PMJDY

|  |  |  |
| --- | --- | --- |
| **Name of Scheme** | **Old Features** | **New Features** |
| PMJDY  RuPay Card Accident Insurance | RuPay Cards have to be issued to all new & existing accounts holders with inbuilt accident insurance cover of Rs. 1 lakh. RuPay card holders will be eligible for the compensation on only 1 eligible RuPay card per card holder or customer even if multiple cards of different bank is meeting the Benefit of Insurance will be available to the card holders who have performed  Minimum one successful financial or non-financial transaction\* at any channel  (ATM/Micro ATM/POS/e-Com/BC of the bank at locations)  - Within 45 days prior to date of accident including accident date for Premium Cardholders; and  - Within 90 days prior to date of accident including accident date for Non Premium Cardholders.  \*Transaction types means all customer induced transaction including AADHAAR Based Transactions AT BANK BRANCH or by any payment instrument whether on-us (Bank Customer / RuPay card holder transacting at same bank channels) and / off-us (Bank Customer / RuPay card holder transacting at other bank  channels i.e. ATM/ Micro ATM / POS/ e-Commerce/ BC Network). | Accident insurance cover for Rupay card holders has been raised from Rs, 1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.08.2018 |
| Insurance Cover Rs.30,000/-  under PMJDY opened from 15-08-2014 to 31-01-2015 | Opening of accounts for eligible unbanked households/ beneficiaries under direct benefit scheme/ students is an on-going process. However, benefits under PMJDY be available to the customers as per prevalent guidelines, excluding the life insurance coverage of Rs.30000/- as the same was available for accounts under PMJDY opened from 15-08-2014 to 31-01-2015  only subject to stipulated features of the schemes. | The life cover of Rs.30,000/- under the scheme was initially for a period of 5 years, i.e. till the close of financial year 2019-20. |
| OD in PMJDY Accounts | Max. Rs. 5000/-  Age Limit 18-60 Years | Existing overdraft limit to PMJDY account holder of Rs. 5,000/- has been raised to Rs. 10,000/-.  Age limit of Rs. 18-60 years has been revised to 18-65.  There will not be any conditions attached for OD up to Rs. 2,000/-. |

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

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

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

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

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

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

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

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

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

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

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

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

6. **Premium:** Rs.436/- per annum per member. The premium will be deducted from the account holder’s bank / Post office account through ‘auto debit’ facility in one instalment, as per the option given, at the time of enrolment under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with payment of pro-rata premium as laid down in para 3 above. The premium would be reviewed based on annual claims experience.

7. **Eligibility Conditions:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**DETAILS OF THE SCHEME:**

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

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

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

Benefits: As per the following table:-

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

**Premium:** **Rs.20/- per annum** per member. The premium will be deducted from the account holder’s bank account through ‘auto debit’ facility in one instalment on or before 1st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the date of auto debit of premium by Bank.

The premium would be reviewed based on annual claims experience. However, barring unforeseen adverse outcomes of extreme nature, efforts would be made to ensure that there is no upward revision of premium in the first three years.

**Eligibility Conditions**: Individual bank account holders of participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

**Master Policy Holder**: Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

**Termination of cover**: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

1) On attaining age 70 years (age nearest birthday).

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

3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one bank account only and the premium paid for duplicate insurance(s) shall be liable to be forfeited.

4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.

5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

**Administration**: The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period through ‘auto-debit’ process.

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

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

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

**Appropriation of Premium:**

1) Insurance Premium payable to Insurance Company: Rs.12/- per annum per member 2) Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm by the insurer: Re.1/- per annum per member

3) Reimbursement of Administrative expenses to participating Bank by insurer: Rs.1/- per annum per member

**Note:** The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item 1).

Date of commencement of the scheme is 1st June 2015. The Annual renewal dates shall be each successive 1st of June in subsequent years.

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

|  |  |
| --- | --- |
| **AGENDA ITEM NO. D** | **POSITION OF BRICK & MORTAR BRANCHES/BANKING OUTLETS IN VILLAGES WITHOUT A BANK BRANCH OF A SCHEDULED COMMERCIAL BANK WITH POPULATION MORE THAN 5000- PROGRESS AS AT DECEMBER 2021** |

Bank wise status of opening of brick and mortar branches as on 31.12.2021 is given below:-

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Sr | Bank | No. of villages allocated | Branches/  Banking Outlets opened | Branches/Banking Outlets yet to be opened | Latest Status conveyed by the bank |
| 1 | Indian Bank (eAll Bank) | 1 | 1 |  |  |
| 2 | BoB (eAndhra Bank) | 1 | 1 |  |  |
| 3 | Bank of Baroda | 5 | 5 | - |  |
| 4 | Canara Bank | 2 | 2 |  |  |
| 5 | C B I | 9 | 9 | - |  |
| 6 | UBI (eCorpn. Bank) | 1 | 1 | - |  |
| 7 | IDBI Bank | 1 | 1 | - |  |
| 8 | PNB (eOBC) | 18 | 18 | - |  |
| 9 | P N B | 47 | 47 | - |  |
| 10 | P S B | 2 | 2 | - |  |
| 11 | S B I | 38 | 38 | - |  |
| 12 | Canara Bank (eSynd. Bk) | 7 | 7 | - |  |
| 13 | U B I | 4 | 4 | - |  |
| 14 | UCO Bank | 1 | 1 | - |  |
| 15 | HDFC Bank | 3 | 3 | - |  |
| 16 | ICICI Bank | 1 | 1 | - |  |
| 17 | SHGB | 53 | 53 | - |  |
|  | **TOTAL** | **194** | **194** | **-** |  |

As per instructions received from Reserve Bank of India, 194 villages with population more than 5000 were identified by SLBC Haryana for opening brick & mortar branches/banking outlets in these villages. All these villages have been covered, as per details given above.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. E** | **FARMERS’ CLUBS FORMED BY BANKS** |

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 |
| **Total** | **2695** |

All Banks are requested to form more such clubs and create awareness amongst farmers about the banking facilities and help them in becoming knowledgeable farmers. This will also help in bankers’ drive towards Complete Financial Inclusion.

Lead District Managers are also requested to seek the help of Farmers’ Clubs in their district for recovery of bank dues, coverage of all the eligible non-defaulter willing farmers under KCC as also making the farmers aware of the benefits of Agriculture Insurance Schemes of NAIS and Pradhan Mantri Jan-Dhan Yojana, Swachh Bharat Abhiyan and Beti Bachao and Beti Padhao being implemented, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana, Pradhan Mantri MUDRA Yojana and Stand Up India Scheme in the State.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. F** | **GOVERNMENT SPONSORED SCHEMES BEING IMPLEMENTED THROUGH NABARD-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

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:-

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

This is for the information of House.

|  |  |
| --- | --- |
| **AGENDA ITEM NO. G** | **SANCTION OF LOANS BY BANKS TO TRAINED CANDIDATES UNDER THE CENTRAL SECTOR SCHEME “ESTABLISHMENT OF AGRI-CLINIC & AGRI-BUSINESS CENTRES” (ACABC) – PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

During the period ended March 2024, banks have financed 239 Agriclinic 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)**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. H** | **PROGRESS OF CASES FILED UNDER LOK ADALATS- PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

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).**

|  |  |
| --- | --- |
| **AGENDA ITEM NO. I** | **POSITION OF ATMs INSTALLED BY BANKS IN THE STATE OF HARYANA-PROGRESS DURING THE PERIOD ENDED MARCH 2024** |

|  |  |
| --- | --- |
| **Area Category** | **ATM as on March 2024** |
| Rural | 1009 |
| Semi-Urban | 1454 |
| Urban | 4704 |
| **Total** | **7167** |

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