

## **Agenda No. 1**

### **1.1 Confirmation of Minutes of 159<sup>th</sup> SLBC Meeting held on 28.11.2023:**

Minutes of the 159<sup>th</sup> SLBC Meeting were circulated by our letter dated 07.12.2023 to all stakeholders for necessary action and comments. It is also placed on our SLBC Website.

No comments or amendments with regards to minutes have been received.

House is requested to confirm the minutes of 159<sup>th</sup> SLBC meeting.

### **1.2 Action Taken Report:**

Action taken Report is placed before the House in 160<sup>th</sup> SLBC Meeting PPT.

## Agenda No. 2

### 2. Social Banking Parameters and Annual Credit Plan:

#### Key Business Parameters as of December 2023:

##### 2.1 Branch Network:

- **Total Branch Network in the State** – 8786
- Commercial Banks – 6167
- Regional Rural Banks – 1591
- Cooperative Banks – 586
- Small Finance Banks – 442

Name	Branches (March-2022)				Branches (March-2023)			
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
<b>Commercial Banks</b>	1743	1796	2240	<b>5779</b>	1806	1850	2369	<b>6025</b>
<b>RRBs</b>	1161	298	116	<b>1575</b>	1179	299	118	<b>1596</b>
<b>Cooperative Banks</b>	188	305	114	<b>607</b>	192	253	141	<b>586</b>
<b>Small Finance Banks</b>	68	145	141	<b>354</b>	75	151	147	<b>373</b>
<b>Total</b>	<b>3160</b>	<b>2544</b>	<b>2611</b>	<b>8315</b>	<b>3252</b>	<b>2553</b>	<b>2775</b>	<b>8580</b>

Name	Branches (December - 2023)				Branches added during December Quarter (Q3)	Branches Added during the FY up to December 2023
	Rural	Semi Urban	Urban	Total		
<b>Commercial Banks</b>	1832	1893	2442	<b>6167</b>	60	213
<b>RRBs</b>	1176	299	116	<b>1591</b>	0	0
<b>Cooperative Banks</b>	192	253	141	<b>586</b>	0	0
<b>Small Finance Banks</b>	109	168	165	<b>442</b>	10	41
<b>Total</b>	<b>3309</b>	<b>2613</b>	<b>2864</b>	<b>8786</b>	<b>70</b>	<b>254</b>

Detailed Bank-wise branch network is as per Annexure -1 & 2.  
Status of Onsite ATM Bank wise is as per Annexure-1

## 2.2 Total Deposits:

- Total Deposit as on December - 2023 – Rs. 6,60,724 Cr
- Y-o-Y Growth (December 22 to December 23) – 12.39%
- Y-o-Y Growth (December 21 to December 22) – 11.75 %
- Y-o-Y Growth (December 20 to December 21) – 10.64%

(Amt. in Crores)

	Mar-21	Mar-22	Dec-22	Mar-23	Dec-23	% Growth	% Growth
						YTD	YOY
<b>Comm. Banks</b>	433761	473239	509992	533772	575127	7.75	12.77
<b>RRBs</b>	34426	38498	40349	42495	44363	4.40	9.95
<b>Coop. Banks</b>	16939	18841	17495	18056	17929	-0.70	2.48
<b>Small Finance Banks</b>	10318	16527	20035	23652	23305	-1.47	16.32
<b>Total</b>	<b>495444</b>	<b>547105</b>	<b>587871</b>	<b>617975</b>	<b>660724</b>	<b>6.92</b>	<b>12.39</b>

Detailed Bank-wise deposit is as per Annexure-3

## 2.3 Total Advances:

- Total Advances as on December – 2023 – Rs. 6,29,370Cr
- Y-o-Y Growth (December 22 to December 23) – 20.96 %
- Y-o-Y Growth (December 21 to December 22) – 18.60 %
- Y-o-Y Growth (December 20 to December 21) – 11.84%

(Amt. in Crores)

	Mar-21	Mar-22	Dec-22	Mar-23	Dec-23	% Growth	% Growth
						YTD	YOY
<b>Comm. Banks</b>	353020	400616	446458	471297	545397	15.72	22.16
<b>RRBs</b>	25370	28592	31268	32639	35479	8.70	13.47
<b>Coop. Banks</b>	13031	15350	17792	17625	19524	10.77	9.73
<b>Small Finance Banks</b>	17511	21953	24811	25460	28970	13.79	16.76
<b>Total</b>	<b>408932</b>	<b>466511</b>	<b>520329</b>	<b>547021</b>	<b>629370</b>	<b>15.05</b>	<b>20.96</b>

Detailed Bank-wise advances is as per Annexure-3 & district wise deposit, advances & CD ratio as per Annexure-4.

## 2.4 Banking Statistics - Key Business Parameters- Comparative analysis:

(Amt. in Crores)

Parameters	March-21	March-22	Dec-22	March-23	Dec -23	Growth Y-T-D % (Mar 23 – Dec 23)	Growth Y-O-Y % (Dec 22 – Dec 23)	RBI Bench-mark
Total Deposits	495444	547105	587871	617975	660724	6.92%	12.39%	-
Core Deposits	485015	535381	-	-	-	-	-	-
Total Advances	408932	466511	520329	547021	629370	15.05%	20.96%	-
<b>C: D Ratio</b>	<b>84.31%</b>	<b>87.14%</b>	<b>88.51%</b>	<b>88.52%</b>	<b>95.25%</b>	-	-	<b>60%</b>
Total Priority Sector Advances	257136	300798	316957	332679	378126	13.69%	19.33%	-
<b>%age of PS Advances to Total Advances</b>	<b>62.88%</b>	<b>64.48%</b>	<b>60.91%</b>	<b>60.82%</b>	<b>60.08%</b>	-	-	<b>40%</b>
Total Agriculture Advances	121507	137100	141942	150456	163668	8.78%	15.31%	-
<b>%age of Agriculture Adv. to Total Adv.</b>	<b>29.71%</b>	<b>29.39%</b>	<b>27.28%</b>	<b>27.50%</b>	26.01%	-	-	<b>18%</b>
Total MSME Advances	94954	120943	135837	140864	167610	18.99%	23.39%	-
<b>%age of MSME Adv. to Total Adv.</b>	<b>23.22%</b>	<b>25.93%</b>	<b>26.11%</b>	<b>25.75%</b>	<b>26.63%</b>	-	-	
Total Advances to Weaker Sections	78619	97548	102233	106450	116294	9.25%	13.75%	-
<b>%age of Weaker Section Advances to Total Advances</b>	<b>19.23%</b>	<b>20.91%</b>	<b>19.65%</b>	<b>19.46%</b>	<b>18.48%</b>	-	-	<b>10%</b>
Total advances to minority community	17825	18004	19582	20899	22803	9.11%	16.45%	-
<b>%age of Minority Community Advances to Total PS Advances</b>	<b>6.93%</b>	<b>5.99%</b>	<b>6.18%</b>	<b>6.28%</b>	<b>3.62%</b>	-	-	-
<b>Direct Lending to Small and Marginal Farmers (%)</b>	<b>15.20%</b>	<b>14.51%</b>	<b>14.89%</b>	<b>14.86%</b>	<b>13.31%</b>	-	-	<b>8%</b>

Bank-wise key business parameters is as per - [Annexure 5](#).

Bank wise outstanding under special categories is as per [Annexure-6](#).

Bank wise outstanding under Agriculture is as per [Annexure-7](#).

Bank wise outstanding under credit to MSME is as per [Annexure-8](#).

Bank wise outstanding under credit to OPS is as per [Annexure-9](#).

**2.5 Institutional breakup of Social Banking Parameters as of December - 2023:**

Particulars	Commercial Banks	RRBs	Cooperative Banks	Small Finance Banks	Ratio for all Banks
C: D Ratio	94.83	79.97	108.89	124.31	<b>95.25</b>
% of PS Adv to total Advances	57.41	84.19	85.86	63.51	<b>60.08</b>
% of Agri Adv to total advances	21.57	71.10	83.27	15.78	<b>26.01</b>
% of MSME to Total Adv.	24.32	0.45	-	1.84	<b>26.63</b>
% of weaker section to total advances	16.11	46.49	41.54	13.27	<b>18.48</b>

**2.6 Agency-wise CD ratio as of December - 2023:**

Agency	C:D Ratio				
	Mar 2021	Mar 2022	Dec 2022	Mar 2023	Dec 2023
Commercial Banks	81.95	85.27	87.54	88.30	94.83
RRBs	73.84	74.48	77.49	76.81	79.97
Cooperative Banks	131.27	140.51	101.69	97.62	108.89
Small Finance Banks	175.50	135.11	123.84	107.64	124.31
<b>Ratio for all Banks in the State</b>	<b>84.31</b>	<b>87.14</b>	<b>88.51</b>	<b>88.52</b>	<b>95.25</b>

**2.7 PERFORMANCE UNDER ANNUAL CREDIT PLAN:****(Amt. in Crores)**

Particulars		Agriculture	MSME	OPS	Total
<b>March-2021</b>	Target (Annual)	109448	60918	18915	<b>189281</b>
	Achievement	91254	54720	9596	<b>155570</b>
	<b>% Ach</b>	<b>83.38</b>	<b>89.83</b>	<b>50.73</b>	<b>82.19</b>
<b>March - 2022</b>	Target (Annual)	121542	66773	22170	<b>210485</b>
	Achievement	111704	78500	10088	<b>200292</b>
	<b>% Ach</b>	<b>91.91</b>	<b>117.56</b>	<b>45.50</b>	<b>95.16</b>
<b>Dec - 2022</b>	Target (Annual)	131341	72305	25430	<b>229076</b>
	Achievement	103559	86328	17327	<b>207214</b>
	<b>% Ach</b>	<b>78.85</b>	<b>119.40</b>	<b>68.13</b>	<b>90.46</b>
<b>March - 2023</b>	Target (Annual)	131341	72305	25430	<b>229076</b>
	Achievement	137267	113537	20025	<b>270829</b>
	<b>% Ach</b>	<b>104.51</b>	<b>157.03</b>	<b>78.74</b>	<b>118.23</b>
<b>Dec - 2023</b>	Target (Annual)	153216	100594	26045	<b>279855</b>
	Achievement	112058	121111	7200	<b>240369</b>
	<b>% Ach</b>	<b>73.14%</b>	<b>120.40%</b>	<b>27.64%</b>	<b>85.89%</b>

Bank wise Achievement under ACP is as per Annexure 10 and District wise Achievement under ACP is as per Annexure - 12.

**2.8 Achievement ACP - Agency Wise (as on Dec - 2023):****(Amt. in Crores)**

<b>Para- meters</b>		<b>Commercial Bank</b>	<b>RRB</b>	<b>Co-op Bank</b>	<b>Small Finance Banks</b>	<b>Total</b>
<b>Agri- culture</b>	Target (annual)	96808	30203	22393	3811	<b>153016</b>
	Achievement	73006	19672	17660	1720	<b>112058</b>
	<b>% Ach</b>	<b>75.41%</b>	<b>65.13%</b>	<b>78.86%</b>	<b>45.12%</b>	<b>73.14%</b>
<b>MSME</b>	Target (annual)	91987	3421	527	4659	<b>100594</b>
	Achievement	112796	4065	137	4113	<b>121111</b>
	<b>% Ach</b>	<b>122.62%</b>	<b>118.82%</b>	<b>25.92%</b>	<b>88.29%</b>	<b>120.40%</b>
<b>OPS</b>	Target (annual)	22873	1123	245	1804	<b>26045</b>
	Achievement	5668	441	7	1084	<b>7200</b>
	<b>% Ach</b>	<b>24.78%</b>	<b>39.30%</b>	<b>2.91%</b>	<b>60.06%</b>	<b>27.64%</b>
<b>Total Priority Sector</b>	Target (annual)	211668	34747	23165	10275	<b>279855</b>
	Achievement	191470	24178	17803	6917	<b>240369</b>
	<b>% Ach</b>	<b>90.46%</b>	<b>69.58%</b>	<b>76.85%</b>	<b>67.32%</b>	<b>85.89%</b>

**Data Source: Member Banks**

## 2.9 Annual Credit Plan (ACP) FY 2023-24.

Considering the available potential, infrastructure in the state, NABARD has projected credit flow of Rs. 2,75,000 crores under Priority Sector for FY 2023-24 in their Potential Link Plan (PLP). The sector wise projected growth over FY 2022-23 remains as under:

(Amt. in Crores)					
Sr. No.	Sector	Amount as per DCCs approved ACP Target (2022-23)	Amount as per State Focus Paper (2023-24)	Amount as per DCCs approved ACP Target (2023-24)	Actual % growth over ACP Target of 22-23
I	Crop Production Maintenance and Marketing (Crop Loan)	100070.94	112548.19	110680.79	10.60
II	Term Loan for Agriculture and Allied Activities (Agri Term Loan)	19150.66	26950.65	23694.27	23.73
III	KCC - Working Capital for AH and Fisheries	1796.53	2737.75	3795.74	111.28
	<b>Total credit under Agriculture and Allied Activities (I+II+III)</b>	<b>121018.13</b>	<b>142236.59</b>	<b>138170.80</b>	<b>14.17</b>
III	Agriculture Infrastructure	5350.69	12131.54	7088.97	32.49
IV	Ancillary Activities	4972.21	7922.76	7955.83	60.01
1	<b>Total Credit Potential for Agriculture</b>	<b>131341.03</b>	<b>162290.89</b>	<b>153215.60</b>	<b>16.65</b>
2	Micro, Small and Medium Enterprises	72304.59	81299.00	100594.00	39.13
3	OPS	25430.68	31410.04	26045.20	2.42
	<b>Total Priority Sector</b>	<b>229076.30</b>	<b>274999.93</b>	<b>279854.80</b>	<b>22.17</b>

SLBC vide letter no. JZ/SLBC/2023-24/327 dated 13.06.2023 has circulated DCCs approved Annual Credit Plan for 2023-24. Bank wise & District Wise Annual Credit Plan for 2023-24 placed in 158<sup>th</sup> SLBC meeting.

**Detailed circular was placed in 158<sup>th</sup> SLBC Meeting.**



ACP target for FY 2023-24 vis-à-vis achievement up to **Dec, 2023** quarter as per RBI format remains as under:

(Amt. in Crores)

Sr. No.	Categories	Yearly Targets under ACP (2023-24)		Achievement up to the end of the Dec -23 quarter		Achievement up to the end of the Dec -23 quarter (%)	
		No.	Amt.	No.	Amt.	No.	Amt.
<b>1</b>	<b>Priority Sector</b>	<b>11768042</b>	<b>279855</b>	<b>7813661</b>	<b>240369</b>	<b>66.40%</b>	<b>85.89%</b>
<b>1A</b>	<b>Agriculture= 1A(i)+1A(ii)+1A (iii)</b>	<b>10334783</b>	<b>153216</b>	<b>6960145</b>	<b>112058</b>	<b>67.35%</b>	<b>73.14%</b>
1A(i)	Farm Credit	10033110	138171	6927390	99721	69.05%	72.17%
1A(ii)	Agriculture Infrastructure	165972	7089	3649	336	2.20%	4.74%
1A(iii)	Ancillary Activities	135701	7956	29106	12001	21.45%	150.84%
<b>1B</b>	<b>Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>	<b>922565</b>	<b>100594</b>	<b>523561</b>	<b>121111</b>	<b>56.75%</b>	<b>120.40%</b>
1B(i)	Micro Enterprises (Manufacturing + Service) (Including Khadi and Village Industries)	634430	53793	417392	53519	65.79%	99.49%
1B(ii)	Small Enterprises (Manufacturing + Service)	205683	26638	95032	41685	46.20%	156.49%
1B(iii)	Medium Enterprises (Manufacturing + Service)	31302	17512	10785	25719	34.45%	146.87%
1B(iv)	Others under MSMEs	51151	2651	352	188	0.69%	7.09%
<b>1C</b>	<b>Export Credit</b>	<b>3268</b>	<b>1946</b>	<b>15</b>	<b>195</b>	<b>0.46%</b>	<b>10.02%</b>
<b>1D</b>	<b>Education</b>	<b>44494</b>	<b>1759</b>	<b>10725</b>	<b>231</b>	<b>24.10%</b>	<b>13.13%</b>
<b>1E</b>	<b>Housing</b>	<b>149666</b>	<b>14851</b>	<b>64488</b>	<b>4549</b>	<b>43.09%</b>	<b>30.63%</b>
<b>1F</b>	<b>Social Infrastructure</b>	<b>14568</b>	<b>1061</b>	<b>2012</b>	<b>44</b>	<b>13.81%</b>	<b>4.15%</b>
<b>1G</b>	<b>Renewable Energy</b>	<b>31707</b>	<b>1205</b>	<b>47</b>	<b>81</b>	<b>0.15%</b>	<b>6.72%</b>
<b>1H</b>	<b>Others</b>	<b>266991</b>	<b>5223</b>	<b>252668</b>	<b>21</b>	<b>94.64%</b>	<b>40.20%</b>
<b>2</b>	<b>Subtotal = 1A+1B+1C+1D+1E+1F+1G+1H</b>	<b>11768042</b>	<b>279855</b>	<b>7813661</b>	<b>240369</b>	<b>66.40%</b>	<b>85.89%</b>
<b>3</b>	<b>Loans to weaker Sections under Priority Sector</b>	<b>2549620</b>	<b>45970</b>	<b>5246707</b>	<b>60572</b>	<b>205.78%</b>	<b>131.76%</b>
<b>4</b>	<b>Non-Priority Sector</b>	<b>510869</b>	<b>30546</b>	<b>2052880</b>	<b>115381</b>	<b>401.84%</b>	<b>377.73%</b>
<b>Total Priority and Non-Priority Sector (2+4)</b>		<b>12278911</b>	<b>310401</b>	<b>9646878</b>	<b>360850</b>	<b>78.56%</b>	<b>116.25%</b>

**Bank-wise Achievement under ACP is as per Annexure 11 & District-wise Achievement under ACP is as per Annexure 13.**

## **Agenda No. 3**

### **Financial Inclusion and Other Issues:**

Financial Inclusion is the process of ensuring access to financial services and timely & adequate credit to needy and vulnerable groups such as weaker sections and low-income groups at an affordable cost. Financial inclusion goes much beyond the bank account opening and delivers financial services which include credit, savings, insurance, remittance facilities, financial counseling and advisory services by the formal financial system at the door step of the poor.

#### **3.1 Branch Authorization Policy:**

RBI vide circular no. RBI/2016-17/360 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017 has stated that it was, inter alia, proposed to redefine branches and permissible methods of outreach keeping in mind the various attributes of the banks and the types of services that are sought to be provided. Further, RBI vide above circular has also advised about final guidelines on "Banking Outlets" which shall be operational with immediate effect.

As per Point No.3.1 of above guidelines Banking Outlet defined as under:

A 'Banking Outlet' for a Domestic Scheduled Commercial Bank (DSCB), a Small Finance Bank (SFB) and a Payment Bank (PB) is a fixed-point service delivery unit, manned by either bank's staff or its Business Correspondent where services of acceptance of deposits, encashment of cheques / cash withdrawal or lending of money are provided for a minimum of 4 hours per day for at least five days a week. It carries uniform signage with name of the bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism. The bank should have a regular off-site and on-site monitoring of the 'Banking Outlet' to ensure proper supervision, 'uninterrupted service' except temporary interruptions due to telecom connectivity, etc. and timely addressing of customer grievances. The working hours/days need to be displayed prominently.

A banking outlet which does not provide delivery of service for a minimum of 4 hours per day and for at least 5 days a week will be considered a 'Part-time Banking Outlet'. The detailed guidelines in this regard may be downloaded from RBI website web link <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=10972&Mode=0>

Further, Department of Financial Services, Ministry of Finance, GoI has also given reference of the RBI circular regarding 'Rationalization of Branch Authorization Policy- Revision of Guidelines'. They have reiterated that as per extant guidelines of RBI, domestic Scheduled Commercial Banks (SCBs), specifically restricted from providing general permission to open banking outlets, and are permitted to open fixed point Business Correspondent outlets in rural areas without obtaining RBI permission. Further, such banks not having general permission for opening outlets may obtain prior approval from RBI for opening all their branches. It may be considered while finalizing the action plan for opening banking outlets in uncovered areas in the SLBC meetings. The copy of the letter issued by DFS, MoF and GoI was placed in 137<sup>th</sup> SLBC meeting.

#### **3.2 Pradhan Mantri Jan Dhan Yojana (PMJDY):**

Hon'ble Prime Minister launched a comprehensive Financial Inclusion Plan under Mission Mode named as "Pradhan Mantri Jan Dhan Yojana (PMJDY)" on 28.08.2014 at the National Level at Delhi & Launching ceremony was also organized simultaneously at state Level and at each district level.

Detailed guidelines were placed & deliberated in 122<sup>nd</sup> & subsequent SLBC meetings.

DFS, MoF, GoI vide letter no. F/9 /2014 /FI dated 16.09.2014 has advised that expenditure incurred by companies on promotion of financial literacy will qualify as CSR spend under the activity "promoting education" mentioned at item (ii) of Schedule VII of the Companies Act.2013. Details were placed in 123<sup>rd</sup> SLBC Meeting.

### **Continuation of Comprehensive Financial Inclusion Mission (PMJDY):**

DFS, MoF, GoI vide letter No. F.No.6/7/2018-FI (C-300383044) dated 07.09.2018 has informed that Government has decided to continue the National Mission on Financial Inclusion namely Pradhan Mantri Jan Dhan Yojana (PMJDY) beyond 28.08.2018, with the change in focus of opening of accounts from 'every household' to 'every adult'. Detailed guidelines were placed in 139<sup>th</sup> SLBC Meeting.

**The district wise & Bank wise progress under PMJDY as on 31.12.2023 is as per Annexure-14**

### **3.3 NABARD's Master Circular on various schemes on Financial Inclusion and Banking Technology:**

#### **Financial Inclusion Fund (FIF) - Revision of Guidelines**

Chief General Manager-in-Charge, Reserve Bank of India vide letter no. FIDD.CO.FID.No. 1631/12.01.016/2018-19 dated 18.01.2019 addressed to the Chairman/MD/CEO of all Domestic Commercial Banks has informed that Financial Inclusion Fund had been in operation for three years (2015-18) and the period of operation for the same now stands extended for another period of three years i.e. 2018-21, as decided by GoI, RBI and NABARD. FIF will be administered by the reconstituted Advisory Board and will be maintained by NABARD.

NABARD vide Circular no .105/DFIBT/-04-2019 dated 23.04.2019 addressed to the Chairman/CMDs/CEOs of Domestic Scheduled Commercial Bank, RRBs, State Cooperative Banks has advised to a differentiated strategy is being put in place for support from the FIF from the current financial year 2019-20 onwards. This circular came into effect from the date of issue.

NABARD vide their letter no. स.राबै.प्रकाडीएफआईबीटी/14022-14482/डीएफआईबीटी-23/2022-23 dated 21.03.2023 addressed to addressed to the Chairman/MD/CEO of all Commercial Banks, RRBs and Cooperative Banks have informed about that the Advisory Board for Financial Inclusion Fund (FIF) in its 30<sup>th</sup> meeting dated 12 January 2023 has approved the fresh one-time grant support up to a maximum of Rs. 4.50 lakh (all inclusion) per RSETI/RUDSETI from SIS for purchase of training equipment and maintenance thereof. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

NABARD vide circular no. NB.09/DFIBT-01/2023 dated 31.01.2023 issued revised norms for all the schemes included under Financial Inclusion Fund (FIF) and also issued updated list of Special Focus District (SFD).

**Detailed circular is annexed in Annexure No. 15**

### **3.4 PMJDY - Toll Free Number at State level:**

To provide a centralized grievance redressal and facilitation mechanism in regard to bank accounts - PMJDY, in the state at SLBC level a call center with the toll-free number **1800-180-6546** was set up. The same Toll-Free Number is also available for grievance redressal under

Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojana & Pradhan Mantri MUDRA Yojana.

### **3.5 Pradhan Mantri Jeevan Jyoti Bima Yojana (Life Insurance) - and Pradhan Mantri Suraksha Bima Yojana (Non-Life Insurance):**

Hon'ble Finance Minister in his budget speech for 15-16 has announced these social security schemes in life & Non- Life Insurance. Under both the scheme insurance cover of Rs.2 lacs will be available against the payment of Yearly premium. These Schemes were rolled out from 1<sup>st</sup> June 2015.

The details of the Schemes are available on website [www.financialservices.gov.in](http://www.financialservices.gov.in) and [www.jansuraksha.gov.in](http://www.jansuraksha.gov.in).

Detailed guidelines were placed & deliberated in 129<sup>th</sup> SLBC Meeting.

Department of Financial Services, MoF, Gol vide their letter dated 29.05.2020 advised regarding Grace Period for renewal of PMJJBY & PMSBY in view of the challenges due to COVID-19 pandemic. It has been decided to allow a grace period of 30 days from the due date of renewal of PMJJBY w. e. f 01.06.2020 to 30.06.2020 and a grace period of 15 days from the due date of renewal of PMSBY policies w.e.f 01.06.2020 to 15.06.2020. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

### **The progress of enrolment under both the scheme PMJJBY & PMSBY as on 31.12.2023 is as per Annexure-16**

Department of Financial Services, MoF, Gol vide their letter no. F.No.H12011/2/2015-Ins.I dated 23.06.2021 has informed regarding revised enrolment forms and revised procedure related to and forms for claims under PMJJBY and PMSBY. Further the lien period of PMJJBY scheme has been amended from 45 days to 30 days. Detailed circular was placed in 150<sup>th</sup> SLBC meeting

Department of Financial Services, MoF, Gol vide their letter F.No.-21(23)/2014-FI-(Mission) Dated 27.09.2021 has informed about organizing Saturation Drive for Jansuraksha Schemes from 02<sup>nd</sup> October 2021 for the period of One year up to 30<sup>th</sup> September 2022. The main aim of this drive is to enroll all persons eligible for Prime Minister's Jan Suraksha Schemes (PMJSS) i.e. PMSBY, PMJJBY and APY to achieve 100 % saturation.

Under this drive corporate office of the bank shall arrange to download the electoral rolls for the respective states / UTs in excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. The list is distributed through SLBCs/UTLBC to banks in all states for ascertaining whether such adults are having a bank account and, if not, to facilitate their account-opening within Q3 FY 2021-22. Further, bank may also focus to cover eligible beneficiaries under Prime Minister's Jan Suraksha Schemes (PMJSS) who are having PMJDY account with a quarterly average balance of Rs. 1,000 to pay premium/ contribution for PMJSS. Detailed Circular was placed in 151<sup>st</sup> SLBC meeting

Department of Financial Services, MoF, Gol vide their letter F.No. H-12011/2/2015-Ins.II (E 300489360) dated 04.05.2022 has informed about extension of validity of relaxations in respects claims under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojana.

SLBC Rajasthan vide letter no. JZ:SLBC:2022-23:122 dated 05.05.2022 has informed about extension of validity of relaxations in respects claims to all Member Banks and Lead District Managers. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

IBA vide letter No. RB/MBR/PMJJBY-SBY/11248 Dated 01.06.2022 has informed that based on the deliberations and suggestions provided by the banks, DFS MoF, GoI vide letter dated 01.06.2022 has made certain changes with regard in appropriation of premium under the PMJJBY & PMSBY schemes towards: (a) administrative & operation cost to the bank and (b) Acquisitions costs for Business Correspondents (BCs), agents etc. The changes incorporated are as under:

Scheme	Earlier Instruction dated 30.05.2022	Revised Instruction dated 01.06.2022	
	Administrative & Operation cost (including annual commission to be paid to the BC agents etc.)	Administrative & Operation cost to the bank	Acquisitions costs for BCs, agents etc
PMJJBY	17.00 per enrolment per year	11.00 per year per subscriber	30.00 (for new enrolments only)
PMSBY	1.50 per enrolment per year	1.00 per year per subscriber	1.00 (for new enrolments only)

**In addition to the above changes, Yearly Premium has been revised to Rs. 436/- for PMJJBY and Rs. 20/- for PMSBY and some minor corrections have been carried out in rules of the schemes & enrolment forms. The Revised scheme rules, enrolment and claim forms would be effective from 01.06.2022.**

SLBC Rajasthan vide letter no. JZ:SLBC:2022-23:219 dated 01.06.2022 has circulated the revised guidelines along with revised enrolment and claim forms to all Member Banks and Lead District Managers with request to implement both schemes at branch and BC points under their jurisdiction. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

#### **Saturation of Bank Accounts for Every Household:**

Director (FI), Department of Financial Services, Ministry of Finance, GoI vide letter no. 21(23)/2014-FI (Mission) dated 04.02.2022 has informed that Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced to achieve saturation in respect of Bank accounts for every household. In view of this, DFS has instructed to all lead banks to initiate a campaign for opening of accounts of all persons who have attained adulthood in the last three years and have set up independent households in course of time. The progress in this regard is being monitored by the NITI Aayog. Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting

CGM, NABARD vide letter no. 20 / डी एफ आई बी टी 2022 / 01- dated 10.02.2022 have informed regarding launch of special scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) in 117 Aspirational Districts of 28 States. Under the scheme both bank branch and their associate BCs will be eligible to get Rs. 1/- for each fresh PMSBY enrollment and Rs. 10/- for each fresh PMJJBY enrollment of eligible PMJDY account holder.

SLBC Rajasthan vide letter no. JZ:SLBC:2021-22:2051 dated 19.02.2022 has requested all member banks and LDMs of 5 Aspirational Districts i.e. Baran, Dholpur, Jaisalmer, Karauli and Sirohi to cover maximum eligible operative PMJDY A/c holders under Social Security Schemes (SSS) before 31<sup>st</sup> May 2022 (cut-off date for auto debit from the account of the beneficiaries for enrollment). Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting

### 3.6 Atal Pension Yojana (APY):

Hon'ble Finance Minister in his Budget Speech for 2015-16, announced a new initiative called Atal Pension Yojana (APY). It is the improved version of National Pension Scheme-Swavalamban with clarity of pension benefit at the age after 60 years is launched from 1<sup>st</sup> June 2015. The existing subscribers of Swavalamban Scheme would be automatically migrated to APY, unless they opt out.

The details of the Scheme is available on website [www.financialservices.gov.in](http://www.financialservices.gov.in) and [www.jansuraksha.gov.in](http://www.jansuraksha.gov.in). Detailed guidelines were placed & deliberated in 128<sup>th</sup> & 129<sup>th</sup> SLBC Meeting.

Department of Financial Services, MoF, Gol vide their letter dated 17.05.2023 addressed to Chairman, PFRDA, New Delhi has informed regarding allotment of targets of Banks under Atal Pension Yojana (APY) for the FY 2023-24

The category wise APY targets of banks for F.Y. 2023-24 is as under-

- 1) **Public Sector Bank:** 100 APY accounts per branch.
- 2) **HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank:** 70 APY accounts per branch.
- 2) **Regional Rural Bank:** 100 APY accounts per branch.
- 3) **Private Bank (other):** 30 APY accounts per branch.
- 4) **Co-operative Bank:** 20 APY accounts per branch.
- 5) **Department of post:** 30 APY accounts per branch.
- 6) **All Small Finance Bank:** 60 APY accounts per branch.
- 7) **All Payment Bank:** 250000 APY accounts (Absolute).

**Detailed circular was placed in 158<sup>th</sup> SLBC Meeting**

**The progress of enrolment as on 31.12.2023 under the scheme received from PFRDA is as per Annexure - 17**

### 3.7 Capacity Building of Bank Mitras / Business Correspondents (BCs):

Looking to the need for capacity building of the BCs in the areas of Basic Banking / Financial Products & services and to certify the BCs by IIBF after a minimum no of days of training, IBA has taken an initiative to conduct 2 days "Train the Trainers Programme" for all the RSETI Directors / Faculty Members. In turn the RSETI Directors / Faculty Members will impart training to Bank Mitras / BCs.

As envisages under IBA initiative, after the minimum number of days of training the bank BCAs / Kiosk operator will be eligible to participate in IIBF's BC certification process. For this purpose, it is mandatory for BC to appear in the exam, which is to be conducted by IIBF. Detailed guidelines were placed & deliberated in 127<sup>th</sup> SLBC Meeting.

### 3.8 List of villages inadequately covered or uncovered by financial infrastructure:

Joint Secretary, Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F. No. 21(23)/2014-FI (Mission) (347323) dated 18.12.2017 has informed that it was decided to map financial infrastructure and to propose Gram Panchayat wise action plan for uncovered/ inadequately covered Gram Panchayats. An uncovered/ inadequately covered village is the village which is without financial infrastructure (Bank branch, ATM and Banking Correspondent) within a radius of 5 kilometer. In this regard, it was requested that the list of uncovered/ inadequately covered village, as provided, may be discussed in the meeting of State Level Bankers committee (SLBC) with the member banks and a suitable action plan to cover these

uncovered villages with banking outlet may be worked out. Bank wise and District wise status of banking facility available in inadequately uncovered villages within 5 KM radius.

**Deployment of additional BCs in locations not having banking facilities within 5 km and at locations wherever it is viable within SSA:**

Department of Financial Services, MoF, Gol vide letter no. F.No. 21(23)/2014-FI (MISSION) (347323) dated 17/05/2018 addressed to Chief Secretary of all States, Chairman/ MD & CEOs of Public Sector & Private Sector Banks and SLBC Conveners of all states has informed that additional BCs are required for uncovered locations and wherever it is feasible to have BC touch points. They have advised to hold District Level Implementation Committee (DLIC) meeting headed by District Magistrate in last week of May to cover all required points and draw up plan to deploy BCs in identified locations. DLIC may decide to choose a Ration shop, a fertilizer shop or SHG member as BC in identified locations to deploy BC by 31.05.2018.

Issue of viability of existing BC may also be discussed and decided in DLIC and DLIC can allot the BC points to any bank if SSA bank is refusing to deploy BC in reasonable time frame. District wise Bank wise list of uncovered locations is enclosed. Letter received from DFS, MoF and Gol was placed in 137<sup>th</sup> SLBC Meeting.

Department of Financial Services, Ministry of Finance, Government of India vide letter dated 17.03.2023 have provided the list of 166 inhabited villages not covered by Banking Outlet viz Bank branch/ BCs/ IPPB on Jan Dhan Darshak App as on 03.03.2023 and requested to take immediate action to ensure the opening of Banking outlets latest by 30.04.2023 and update their lat-long position and other requisite details on Jan Dhan Darshak App. out of 166 villages, 15 villages have been found covered by BC or Bank branch, while 151 villages are uncovered. SLBC Rajasthan vide letter dated 28.03.2023 has allotted these 151 villages to respective banks for opening of banking outlet latest by 30<sup>th</sup> April 2023. Detailed letter was placed in 157<sup>th</sup> SLBC Meeting.

Further, Department of Financial Services, Ministry of Finance, Government of India have provided the additional list of 9 inhabited villages which are not covered by Banking Outlet viz Bank branch/ BCs/ IPPB on Jan Dhan Darshak App. out of 175 villages, 141 villages have been found covered by BC or Bank branch, while 34 villages are uncovered as on 04.08.2023.

**Setting up of Brick & Mortar Branches**

A Video Conference was organized by DFS, MoF, Gol on 01<sup>st</sup> July, 2022 with the MD / ED of Public Sector Banks under the chairmanship of Secretary (FS), DFS, MoF, Gol. Secretary (FS) has advised to all the MD / ED of PSBs to direct their SLBC / UTLBC States to allocate 363 locations across the country to Member Banks for Setting up of Brick & Mortar Branches in those locations. List of 95 locations pertaining to Rajasthan has been provided to SLBC, Rajasthan

Director (FI), DFS, MoF, Gol vide letter dated 05.08.2022 has advised to MD / ED of concern banks to open the B & M branches on the locations allocated by respective SLBCs before 31.12.2022.

Further Director (FI), DFS, MoF, Gol vide letter dated 18.11.2022 has advised to all SLBC/UTLBC to that Inter-State Zonal Council headed by Hon'ble Home Minister, Govt. of India has instructed to cover each village having population of more than 3,000 with a brick-and-mortar banking outlet i.e. a Bank Branch or India Post Payments Bank (IPPB) Centre. Detailed circular was placed in 155<sup>th</sup> SLBC Meeting.

Joint Secretary (FI), DFS, MoF, GoI vide letter F No 21(23)/2014-FI (Mission) dated 17.01.2023 has requested to Chief Secretary of all the states for providing suitable resolution of the issues flagged by the banks while opening the Brick & Mortar in allotted villages having population of more than 3,000. They have also advised to explore possibility of shifting of the proposed locations(s) to suitable alternate locations(s) to achieve the primary objective of the exercise i.e. covering all unbanked villages by opening of a bank branch within a radius of 5 KMs. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting

Director (FI), DFS, MoF, GoI vide letter F No 21(23)/2014-FI (Mission) dated 17.01.2023 has requested to Secretary (Telecom), Department of Telecommunications, Govt. of India, New Delhi to take suitable action on priority for providing network connectivity in all 26 villages where various banks has reported network connectivity issues as one of the constraints in setting up bank branches. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting.

Department of Financial Services, Ministry of Finance, Government of India vide letter dated 17.03.2023 have provided the list of 3,327 villages not having Brick and mortar branch or IPPB Centre within a radius of 5 km as on 14.03.2023 and instructed SLBC to allocate these villages which are having a population of more than 3000 across the State to Member Banks for Setting up of Brick & Mortar Branches. Out of 3,327 villages only 13 villages are having a population of more than 3000. SLBC Rajasthan vide letter dated 18.04.2023 has allotted these 13 villages to respective banks for opening of Brick & Mortar Branches latest by 30<sup>th</sup> June 2023. Detailed letter was placed in 157<sup>th</sup> SLBC Meeting.

### **3.9 Financial Inclusion in 117 backward districts:**

Additional Secretary, Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F.No. 9/22/2012-FI (C-54005) dated 15.02.2018 which is addressed to the Chairman/ CMDs of all Public Sector Banks and all SLBC Conveners, has forwarded a list of 117 backwards districts of the country, (out of which 5 district viz. Barmer, Dhaulpur, Jaisalmer, Karauli and Sirohi of Rajasthan State) identified as Aspirational Districts for achieving rapid transformation by addressing their specific developmental needs. Cabinet secretariat has communication that, necessary action should be taken and the progress reported fortnightly. For this purpose, a set of Key Performance Indicators (KPIs) have been selected to monitor the efforts and progress made by all stakeholders in transforming the Aspirational Districts. In this context, the 05 parameters finalized by NITI Aayog for Monitoring progress in Financial Inclusion and the KPI for each parameter to be Monitored Aspirational district-wise are as follows:

<b>S. No.</b>	<b>Selected Parameter</b>	<b>Key Performance Indicators (KPIs)</b>
1	Aadhaar seeding of Bank Account	Percentage of accounts seeded with Aadhaar as a Percentage of Total Banking Accounts
2	Disbursement of Mudra Loan	Total Disbursement of Mudra Loan (In Rupees) per 1 Lakh population
3	Enrolments in Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)	Number of PMJJBY Enrolments per 1 Lakh population
4	Enrolments in Pradhan Mantri Suraksha Bima Yojna (PMSBY)	Number of PMSBY Enrolments per 1 Lakh population
5	Enrolments in Atal Pension Yojna (APY)	Number of Beneficiaries per 1 Lakh population

Director, Department of Financial Services, MoF, GoI vide letter no. No. 6/5/2018-FI (Vol II) (C-300382286) dated 01.04.2020 has issued direction regarding District level Implementation Committee for the targeted financial inclusion intervention programme (TFIIP) within the overall Aspirational District Programme (ADP) of niti aayog. Detailed circular was placed in 146<sup>th</sup> SLBC meeting.



In this regards, Director, Department of Financial Services, MoF, Gol vide letter no. No. 6/5/2018-FI (Vol II) (C-300382286) dated 13.05.2020 has issued direction regarding National level Steering Committee for the targeted financial inclusion Intervention Programmes (TFIIP) within the overall Aspirational District Programme (ADP) OF NITI Ayog.

Further, Deputy Secretary Department of Financial Services, MoF, Gol vide letter no. No. 6/5/2018-FI (Vol II) (C-300382286) dated 11.08.2020 issue direction regarding District Level Implementation Committee (DLIC) for the targeted financial inclusion Intervention Programmes (TFIIP) within the overall Aspirational District Programme (ADP) OF NITI Ayog.

DFS, MoF, Gol vide their letter no. F. No. 6/5/2018-FI (Vol II) (C-300382286) dated 07.10.2020 has informed that SLIC for the Targeted Financial Inclusion Intervention Programme (TFIIP) for the select 40 Aspirational Districts within the overall Aspirational Districts Programme (ADP) of NITI Aayog, was constituted to enhance the penetration of Financial Inclusion in the Aspirational Districts. SLIC will be chaired by Jt. Secretary in charge of FI in DFS and Principal Secretary Finance of concerned State. SLBC, Rajasthan vide their letter no. JZ:SLBC:2020-21:765 dated: 17.10.2020 has informed the concerned stakeholders about the aforesaid committee. Detailed circular was placed in 147<sup>th</sup> SLBC meeting.

In this regard, DFS, MoF, Gol vide their letter no. F.No. 6/5/2018-FI (Vol II) (C-300382286) dated 07.01.2021 has informed that National Level Steering Committee has decided to converge the timeline for two phases (I & II) so as to achieve 100% benchmark on all KPIs for selected 40 Aspirational Districts in Phase II by the end of Sept.,2021

Additional Secretary, DFS, MoF, Gol vide their letter no. D.O. No 6 /4/2020-FI dated 17.02.2021 addressed to Chief Secretary has informed that Ministry has decided to extent the TFIIP to all 112 Aspirational Districts spread in 26 States and one Union Territory across the country out of which all 5 aspirations Districts of Rajasthan are also covered. They have also provided the Revised Standard Operating Procedure (SOP)/ Guideline along with the related Key Performance Indicator (KPI) along with the targets for the Aspirational Districts. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

Director (FI), DFS, MoF, Gol vide their letter no. F. No. 6/4/2021-FI dated 28.10.2022 has informed that competent authority has extended the TFIIP programme till 31.12.2024 as most of the districts have not achieved the targets set under the programme. Detailed circular was placed in 155<sup>th</sup> SLBC Meeting.

### **3.10 Special 6-month campaign at Gram Panchayat (GP) level – 15.02.2023 to 15.08.2023.**

Joint Secretary, DFS, MoF, Gol vide letter no. F No. 6/6/2023-(FI Mission Office) dated 01.02.2023 has informed that with the objective to enhance the penetration of Financial Inclusion in the Aspirational Districts is has been decided to organize a special 6-month campaign at Gram Panchayat (GP) level in the selected districts, from 15.02.2023 to 15.08.2023 on the theme 'वित्तीय समावेशन से सशक्तिकरण' under Aspirational Districts and Districts under Mission Utkarsh. Detailed Standard Operating Procedure has been issued and instructed to organize Special camps on every Saturday as per pre-approved programme during the campaign period.

KPIs for Targeted Financial Inclusion Intervention Programme (TFIIP) for Aspirational Districts and Districts under Mission Utkarsh are as under:

- Operative CASA accounts per lakh population
- PMJJBY enrolments per lakh population
- PMSBY enrolments per lakh population
- APY subscribers per lakh population
- Villages not having banking touch point within 5 km

- Financial and Digital Literacy
- Loans under MUDRA, Stand Up India, SVANidhi Scheme, KCC etc.

Secretary, DFS, MoF, GoI has also issued D.O. No 6 /6/2023-FI- Mission Office dated 03.02.2023 addressed to Chief Secretary, GoR and requested to give support for successful implementation of the program.

SLBC, Rajasthan vide letter no. JZ:SLBC:2022-23/1418 dated 04.02.2023 has requested to All Member Banks, Rajasthan and Lead Districts Managers, Baran, Dholpur, Jaisalmer, Karauli & Sirohi to organize a special 6 month campaign at Gram Panchayat (GP) level in all the selected districts. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting

Record of discussion for the meeting held on 20.01.2023, to review the districts under “Targeted Financial Inclusion Intervention Programme (TFIIP) and “Mission Utkarsh” was placed in 157<sup>th</sup> SLBC Meeting.

### **3.11 “Mission Utkarsh” under the aegis of NITI Aayog.**

Director (FI), Department of Financial Services, Ministry of Finance, GoI vide letter no. F No.6/15/2021-FI dated 02.02.2023 has informed that Ministry of Development of North Eastern region (MoDoNER), Ministry of social justice & Empowerment (MoSJE) and Ministry of Tribal Affairs (MTA) have identified 75 villages/Blocks/Gram Panchayats etc. each to ensure saturation of the backward areas under various Govt. of India Schemes within **Mission Utkarsh** Campaign under the aegis of NITI Aayog.

During the campaign all the Lead District Managers has to arrange for monthly enrolment camps at the selected places one each in the month of February, March & April for saturation of the identified Welfare Schemes of DFS, inter-alia, include three Financial Inclusion schemes namely PMJDY, PMJJBY & PMSBY. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting

### **3.12 3 months campaign for saturation under Jan Suraksha schemes at Gram Panchayat (GP) level in all districts**

Department of Financial Services, Ministry of Finance, Government of India, vide letter no. F.No.6(16)/2023-FI (Mission Office) dated 20.03.2023 has been informed that, for saturating uncovered eligible beneficiaries under the two Jan Suraksha schemes i.e. PMJJBY and PMSBY, a 3 months intensive saturation campaign starting from **01.04.2023 to 30.06.2023**, is being organized in all the districts of the country at the **Gram Panchayat (GP) level**. In view of the above, it has been advised as follows-

- Special camps to be held preferably on Saturday as per pre-approved programme as decided by DLCC, during the campaign period. However, camps can be conducted on other days also after discussions in DLCC.
- The campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate.

**Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.**

Department of Financial Services, Ministry of Finance, Government of India, vide letter no. F.no. 6(45)/2023-FI (Mission) dated 04.10.2023 launched 3 months campaign for saturation under Jan Suraksha schemes (PMJJBY & PMSBY) at Gram Panchayat (GP) level in all districts from 01.10.2023 to 31.12.2023. SLBC Rajasthan shared SOP regarding roles and responsibilities of Member Banks and LDMs vide letter no. JZ: SLBC:2023-24:890 dated 06.10.2023 with a request to put in maximum efforts to make the campaign a grand success.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

### **3.13 Launching of Jan Dhan Darshak App on Google Play Store**

Additional Mission Director (PMJDY), DFS, MoF vide letter no. F.No. 21(7)2014-FI (Mission Office) dated 12/09/2018 has informed that a new 'Jan Dhan Darshak' app is launched on Google Play Store. This app allows the users to locate the banking infrastructure service points and will serve as a major enabler for the handy access/ identification of different levels of financial touch points with associated information.

Further, during various Video Conferences regarding review of the progress on Financial Inclusion, DFS has advised banks to share updated app data containing records of branches and ATMs after proper verification with Mission Office. Letter received from DFS, MoF, GoI was placed in 139<sup>th</sup> SLBC Meeting.

### **3.14 Identifying of Digital District: -**

Indian Banks Association vide circular no. PS&BT/Digital District/7709 dated 08.08.2019 address to all PSBs informed that governor of RBI has emphasized the importance of expanding and deepening digital payments ecosystem in line with the recommendation of the committee on deepening of digital payment (Chairman Shri Nandan Nilekani) and Reserve Banks Payment System Vision Document 2021.

In this Regards Banks which have the Lead Bank Responsibility May advice the SLBC to identify one District in each state to make it 100% digitally enabled, within a time frame of one year in close coordination and collaboration with all stake holder, including SLBC, State Govt., and Regional office of RBI.

Further, looking at the above, we are glad to inform that Aspirational District Karauli has been identified to make it 100% digitally enabled district in the state within a time frame of 1 year. Detail circular was placed in 143<sup>th</sup> SLBC meeting.

Further, Reserve Bank of India vide circular FIDD.CO.LBS.No. 235 /02.01.001 /2020-21 dated 28.09.2020 has informed regarding Extension and deepening of Digital payment ecosystem. It has been decided to extend the timeline for completion of the programme to March, 2021. The detailed circular was placed in 147<sup>th</sup> SLBC meeting.

Further Reserve Bank of India, central office, vide mail dated 11.01.2021 has issued Compendium of gist of instructions and clarifications/ FAQ on Expanding and Deepening of Digital Payments Ecosystem – Making one district in each State/ UT 100% digitally enabled. SLBC Rajasthan has forwarded the same to Lead District Manager and all Member Banks through email dated 11.01.2021 for compliance. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

Further Reserve Bank of India, vide circular dated 14.07.2021. They have advised to SLBCs & UTLBCs to identify one or two other districts in the State for 100% Expanding and Deepening of Digital Payments Ecosystem. In consultation with all stakeholder of SLBC Rajasthan, Ajmer and Dholpur district have been identified to make them 100% digitally enabled. SLBC Rajasthan has informed the same to Lead District Manager and all Member Banks through letter JZ:SLBC:2021-22:653 dated 09.08.2021 for compliance. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

Reserve Bank of India vide circular FIDD.CO.LBS.No.S714/02.01.2014/2023-24 dated 09.08.2023 had advised to prepare a schedule to cover all the districts in the state to make them 100% digitally enabled and decide the timeline & nodal Banks in this regard. Timeline of coverage of all accounts of district as per Annexure.

SLBC Rajasthan vide letter no. JZ: SLBC:2023-24:763 dated 11.09.2023 had shared district wise the timeline for achievement of 100% digital district status with a request to put in maximum efforts to make the programme a grand success.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

### **Establishment of Digital Banking Units (DBUs)**

Reserve Bank of India vide circular no. RBI/2022-23/19 DOR.AT.REC.12/22.01.001/2022-23 Dated April 7, 2022 has informed that in pursuance of announcements made in the Union Budget 2022-23, guidelines have been prepared for setting up of 75 digital Banking Units (DBUs) by commercial banks in 75 districts of the country on the basis of recommendations of Working Group formed by RBI which included representatives of banks and IBA.

Further, all the 75 DBUs established by various banks across 75 districts of the country has been dedicated to the nation by Hon'ble Prime Minister on 16<sup>th</sup> October 2022. In Rajasthan, 4 DBUs has been set up in 4 districts in the state by Bank of Baroda (Kota & Karauli) and Axis Bank (Bundi & Bhilwara). Detailed circular was placed in 155<sup>th</sup> SLBC Meeting.

### **Organizing DBU Awareness Campaigns**

IBA vide letter no. IBA/PSBTL/L/2023/0654 dated 19.12.2023 addressed to the Heads of All Banks informed that RBI has suggested to organize campaign for creating awareness about and popularizing the DBUs. Accordingly, a subgroup of Banks has deliberated and submitted various modalities for this awareness campaign.

**Detailed circular is annexed in Annexure No.18**

### **PRAGATI (Pro-Active Governance and Timely Implementation) and National Strategy for Financial Education (NSFE)**

RBI vide letter no. FIDD.CO.LBS.No./ 02.01.011/2019-20 dated 07.04.2020 have informed that PRAGATI (Pro-Active Governance and Timely Implementation) meeting was held under the Chairmanship of Hon'ble Prime Minister on 22.01.2020 to review the implementation of Social Security Schemes i.e. PMJJBY and PMSBY.

SLBC vide their letter no. JZ:SLBC:2020-21:40 dated 09.04.2020 has advised the concerned Stakeholders to bring the action points in the notice of all Branches and Offices mentioned under the aforesaid letter. Detailed circular was placed in 147<sup>th</sup> SLBC meeting.

RBI vide letter no. FIDD.CO.LBS.No. 1488 /02.01.011/2019-20 dated 13.01.2020 have informed regarding launch of "National Strategy for Financial Inclusion (NSFI):2019-2024" which aims to provide access to formal financial services in an affordable manner, broadening & deepening financial inclusion and promoting financial literacy & consumer protection. Detailed circular was placed in 147<sup>th</sup> SLBC meeting.

The Second National Strategy for Financial Education (NSFE) for the period 2020-2025 has been prepared by the National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators (RBI, SEBI, IRDAI and PFRDA), DFS and other Ministries of Govt. of India and other stakeholders (DFIs, SROs, IBA, NPCI) under the aegis of the Technical Group on Financial Inclusion and Financial Literacy (TGFIFL) (Chair: Deputy Governor, RBI). The NSFE document has been approved by the FSDC-SC in its 24<sup>th</sup> meeting, held on June 18,

2020. The English and Hindi version of the document has been placed on Reserve Bank of India's website.

The NSFE: 2020-2025 intends to support the vision of the Government of India and the Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behavior which are needed to manage their money better and to plan for the future.

### **Diversification of Income Avenues of Fair Price Shop Owners for improving their financial viability- Monitoring the Progress**

Director (FI), DFS, MoF, GoI vide letter no. F.No.21(23)/2014-FI (Mission) dated 14.03.2023 have forwarded a DO letter from Secretary, Department of Food and Public Distribution (DFPD), Ministry of Consumer Affairs dated 03.03.2023 regarding monitoring the progress in diversification of income avenues of fair price shop owners for improving their financial viability.

DFPD, with the objective of improving the financial viability of Fair Price Shops (FPSs) and to diversify their income avenues, has taken various initiatives to deliver additional citizen centric services through these FPSs including engaging them as banking/ business correspondent (BC) through India Post Payments bank (IPPB) and tie-ups with Common Service Centres (CSC-SPV), among others.

Since FPS dealers have poor digital literacy, lack of confidence and entrepreneurship skills to start and manage a new business and also lack of requisite knowledge of the availability of credit facilities, the DFPD is planning to conduct awareness workshops/ training programmes for FPS dealers through the existing Financial Literacy Centres (FLCs) and Rural Self Employment Training Institutes (R-SETIs) across the state. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

### **Issue raised regarding frequent cash crunch at Business correspondent points**

Under Secretary, DFS, MoF, GoI vide letter no. 09/11/2023-FI (C300592514) dated 23.10.2023, addressed to the MD & CEOs of all Banks and SLBCs/UTSLBCs convenor vide which it has been informed that Business Correspondent (BC) Model has emerged as one of the important interventions of the Banks in order to further deepen the financial inclusion in the unserved/ underserved area of the country. However Hon'ble Chief Minister of Odisha has raised the concern over frequent cash crunch at BC points which leads to non-withdrawal of cash by pensioners and DBT beneficiaries and also about long waiting hours at bank branches withdrawal of cash causing inconvenience to some of the elderly and disabled beneficiaries.

SLBC Rajasthan advised all Member Banks and LDMs vide letter no. JZ: SLBC:2023-24:988 dated 25.10.2023 to ensure that there is no cash crunch faced by the BCs of your Banks/Districts.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

## Agenda No. 4

### 4.1 Agriculture Credit Flow - Issuance of KCC:

Institutional credit plays a vital role in development of agrarian economy as it facilitates increasing productivity and production through enhanced use of various inputs.

#### Ground Level Credit Target for Agriculture for Financial Year 2023-24:

General Manager, NABARD vide letter no. NB.CPD.GLC./261/GLC.corres./2023-24 dated 07.06.2023 has informed that for FY 2023-24 in Rajasthan the ground level credit target for agriculture are 1,86,645 crore. Accordingly, the agency wise and purpose wise allocation of the agriculture credit target for the year 2023-24 is as under;

Amt. in Crores

Agency	Crop Loan		Agriculture Term Loan		Total	
	All area	Rajasthan	All area	Rajasthan	All area	Rajasthan
Commercial Banks	7,31,676	72,973	7,08,324	45,243	14,40,000	1,18,216
Cooperative Banks	2,36,167	32,500	23,833	3,250	2,60,000	35,750
RRBs	2,46,429	28,929	53,571	3,750	3,00,000	32,679
<b>Total</b>	<b>12,14,271</b>	<b>1,34,402</b>	<b>7,85,729</b>	<b>52,243</b>	<b>20,00,000</b>	<b>1,86,645</b>

#### Detailed circular was placed in 158<sup>th</sup> SLBC meeting.

RBI vide circular no. RBI /2018-19 /10 FIDD.CO.FSD.BC.No.6 /05.05.010/2018-19 dated 04.07.2018 has issued the Master directions on Kisan Credit Card (KCC) by incorporating the instructions issued by Reserve Bank of India up to June 30, 2018. The detailed updated guidelines of Kisan Credit Card (KCC) Scheme are available on Reserve Bank of India website <https://www.rbi.org.in>.

### 4.2 Doubling of Farmers Income by 2022:

Government of India in the Union Budget 2016-17 had announced to double the income of farmers by 2022. In this regard, Chief General Manager, RBI vide letter no. RBI/2016-17/FIDD.CO.LBS.BC.No.16/02.01.001/2016-17 has advised various measures through which the income of farmers becomes double by 2022. Several Steps have been taken towards attaining this objective including setting up of an inter-ministerial committee for preparation of a blue print for the same. This agenda has also been reiterated by the government in several forums and has acquired primacy from the point of view of rural and agriculture development.

RBI also emphasize on Lead Bank scheme through its various forums monitors and reviews the performance of banking developments in the State/District/Block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector etc. for enhancing the flow of bank finance particularly to the rural areas. The scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are advised to ensure following:

1. Work closely with NABARD in preparation of Potential link plans (PLPs) & Annual Credit plans keeping the above strategy in consideration.
2. Include "Doubling of Farmer's Income by 2022" as a regular agenda under lead bank Scheme in various forums such as SLBC, DCC, DLRC and BLBC.
3. For the purpose of monitoring and reviewing the progress, Lead banks may use the benchmarks as may be provided by NABARD.

Detailed guidelines in this regard were placed and deliberated in 131<sup>st</sup> SLBC meeting.

NABARD vide letter no. NB.JAI.CPD/5927/DP-7A/2016-17 dated 22.02.2017 has informed SLBC that for effective review of the scheme, RBI desired that NABARD should develop suitable benchmarks. As per desire of RBI, NABARD has developed 10 broad measurable indicators along with specific sub-measures, periodicity of reporting and review and the source for obtaining the data/information. At the time of review, for getting desired information related to these 10 broad indicators required close co-ordination among various government departments, banks, Insurance companies and other department of central and state. Suggested/Measurable Indicators from NABARD to monitor the changes in farmer's income was placed & deliberated in 133<sup>rd</sup> SLBC meeting.

Further, DGM, NABARD, RRO, Jaipur vide letter no. NB.RO.Raj. /2003 /FSDD-FC /2017-18 dated 01.08.2017 has informed that in order to address the farmers issues in a seamless manner to provide feedback for ensuring doubling of farmers income by 2022, it has been decided to constitute a Regional Advisory Group (RAG) with the key stakeholders in the State who are in a better position to appropriate feedback for shaping public policy towards resolving the issue of farmer.

NABARD has issued direction vide their letter no. NB.CPD.GCD/1380-1398/GLC/2019-20 dated 31.12.2019 to all banks/SLBC/Lead Banks for Developing of Benchmark for Monitoring of "Doubling of Farmer's Income by 2022". SLBC vide letter no. JZ/SLBC/2019-20/1761 dated 02.01.2020 has requested to all Lead District Managers in Rajasthan for Developing of Benchmark for Monitoring of "Doubling of Farmer's Income by 2022". Detailed circular was placed & deliberated in 144<sup>th</sup> SLBC meeting.

#### **4.3 Interest Subvention Scheme for Short Term Crop Loans:**

RBI vide Circular No. RBI/2019-20/202 FIDD.CO.FSD.BC.No.24/ 05.02.001/2019-20 dated 31.03.2020 has advised to all banks that the short term Crop Loan eligible for IS (Interest Subvention) and PRI (Prompt Repayment Incentive) benefit are extended only through KCC w. e. f April 1, 2020 and the exiting Short term Crop Loan which are not extended through KCC shall be converted to KCC Loan by March 31, 2020.

In view of the complete lockdown, it has decided that the bank may convert the existing short term crop loans including Agriculture gold loan in to KCC Loan by 30.06.2020 with commensurate extension of IS (Interest Subvention) and PRI (Prompt Repayment Incentive) benefit against such accounts till 30.06.2020. Detailed guideline Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

In this Regards, RBI vide Circular No. RBI/2019-20/224 FIDD.CO.FSD.BC.No.24 / 05.02.001 /2019-20 dated 21/04/2020 has advised to all banks that, In the wake of the nationwide lockdown due to outbreak of COVID-19 pandemic and the resultant restrictions imposed on movement of people, many farmer are not able to travel to Bank Branches for payment of their short term crop loan dues. The farmer do not have to pay penal interest and at the same time continue getting the benefits of interest subvention scheme, Government has decided to continue the availability of 2% IS (Interest Subvention) and PRI (Prompt Repayment Incentive) to farmer for the extended period of repayment up to 31/05/2020 or date of repayment, which is earlier, for short term crop loans up to Rs. 3.00 Lacs per farmer which have become due or shall become due between 01/03/2020 and 31.05.2020. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

Further, RBI vide Circular No. RBI /2019-20 /250 FIDD.CO.FSD.BC.No.25 / 05.02.001 /2019-20 dated 04/06/2020 has advised all banks that, Government decision to continue the availability of 2% IS and 3% PRI to farmer for the extended period of repayment up to 31/03/2020 or date of repayment, whichever is earlier.

In view of the extension of lockdown and continuing disruption on account of COVID-19, the RBI vide circular dated May23,2020 has permitted all lending institutions to extend moratorium by another three months, i.e. up to August,2020.

The Govt has decided to continue the availability of 2% IS and 3% PRI TO farmer for the extended period of repayment up to August 31, 2020 or date of repayment whichever is earlier. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

Further, RBI vide Circular No. RBI/2019-20 /250 CO.FIDD.FSD.No.S127 / 05.02.001 /2021-22 dated 28.05.2021 has advised all banks that, Government decision to continue the availability of 2% IS (Interest Subvention) and 3% PRI (Prompt Repayment Incentive) to farmers for short term crop loans up to 3 lacs per farmer given by Banks @ 7% p.a. which have become or shall become due between March 1, 2021 to June 30,2021 for the extended period of repayment of loans up to June 30, 2021 or date of actual repayment, whichever is earlier. This benefits will be applicable to all short term loans for Agriculture and Allied activities including Animal husbandry, dairying and Fisheries (AHDF) UP TO 3 Lacs per farmer (up to 2 lacs for AHDF farmers). Detailed circular was placed in 149<sup>th</sup> SLBC meeting.

Reserve Bank of India vide Circular No. RBI/2022-23/35 FIDD.CO.FSD.BC.No.3/ 05.02.001/2022-23 dated 28.04.2022 has issued modified Interest Subvention Scheme for the short term loans for agriculture and allied activities availed through Kisan Credit Card (KCC) during the financial year 2021-22. Govt has approved continuation of the interest subvention scheme (ISS) with modifications for F.Y. 2021-22 the following stipulations-

- (i) In order to provide short term crop loans and short-term loans for allied activities including animal husbandry, dairy, fisheries, bee keeping etc. upto an overall limit of Rs. 3 lakh to farmers through KCC at concessional interest rate during the year 2021-22, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Banks (in respect of loans given by their rural and semi-urban branches only), Small Finance Banks (SFBs) and computerized Primary Agriculture Cooperative Societies (PACS) which has been ceded with Scheduled Commercial Banks (SCBs), on use of their own resources. The applicable lending rate to farmers and the rate of interest subvention for the financial year 2021-22 were as follows:

Financial Year	Lending rate to farmers	Rate for interest subvention
2021-22	7%	2%

- (ii) An additional interest subvention of 3% per annum will be provided to such of those farmers repaying in time, i.e. from the date of disbursement of the loan/s upto the actual date of repayment or upto the due date fixed by the banks for repayment of such loan/s, whichever is earlier, subject to a maximum period of one year from the date of disbursement.
- (iii) Interest subvention and prompt repayment incentive benefits on short term crop loans and short term loans for allied activities will be available on an overall limit of Rs 3 lakh per annum subject to a maximum sub-limit of Rs 2 lakh per farmer in respect of those farmers involved only in activities related to animal husbandry, dairy, fisheries, bee keeping etc.

**Further, banks are advised to adhere to the following stipulations:**

- (i) In respect of interest subvention, banks are required to submit their claims on annual basis duly certified by their Statutory Auditors as true and correct, within a quarter from the close of the year.
- (ii) In respect of prompt repayment incentive, banks may submit their one-time consolidated claims pertaining to the disbursements made during the year 2021-22, accompanied by Statutory Auditors' certificate certifying the claim as true and correct, within a quarter from the close of the financial year.
- (iii) In respect of 2% interest subvention claims towards post-harvest credit against negotiable warehouse receipts, 2% claims on restructured loans on account of natural calamity and



2% or 3% claim on account of severe natural calamity, banks may submit their claims separately for each head pertaining to the disbursements made during the year, duly certified by the Statutory Auditors as true and correct.

- (iv) The claims in respect of computerized PACS ceded with SCBs may be submitted separately by the respective banks with the certification that interest subvention/ prompt repayment incentive is being claimed on loans for which no refinance has been availed of from NABARD, duly certified by the banks' Statutory Auditors as true and correct.
- (v) The above claims may be submitted in Formats I, II, III and IV to the Chief General Manager, Financial Inclusion and Development Department, Reserve Bank of India, Central Office, Shaheed Bhagat Singh Marg, Fort, Mumbai – 400 001.

The English and Hindi version of the detail's circular has been placed on Reserve Bank of India's website. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting.

#### **Kisan Credit Card (KCC) Scheme: Working Capital for Animal Husbandry and Fisheries:**

Reserve Bank of India vide Circular no. RBI/2018-19 /112 FIDD.CO.FSD.BC.12 / 05.05.010 /2018-19 dated 04.02.2019 has informed that it has been decided to extend the KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements. The KCC facility will meet the short-term credit requirements of rearing of animals, birds, fish, shrimp, other aquatic organisms, capture of fish. Detailed RBI guidelines of aforementioned schemes were placed in 140<sup>th</sup> SLBC Meeting.

Reserve Bank of India vide Circular no. RBI /2022-23 /51 FIDD.CO.FSD.BC.No.6 / 05.05.010 /2022-23 dated 18.05.2022 has informed that it has been decided to modify the eligibility criteria for inland fisheries and aquaculture as follows:

The beneficiaries must own or lease any fisheries related assets such as ponds, tanks, open water bodies, raceways, hatcheries, rearing units, boats, nets and such other fishing gear as the case may be and possess necessary authorization /certification as may be applicable in respective states for fish farming and fishing related activities and for any other state specific fisheries and allied activities. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

#### **Implementation of PM-KISAN Scheme:**

Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Govt vide letter no. F.No. 1-1/2019-Credit.I dated 01.02.2019 addressed to Chief Secretaries of all States/UTs has informed regarding launching of Income Support Scheme- 'Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)' for augmenting the income of Small & Marginal farmers.

Under this scheme, vulnerable landholding farmer families, having cultivable land upto 2 hectares will be provided direct income support of Rs. 6,000/- per year. This amount will be provided in 3 equal installments of Rs. 2000/- each in a period of every four months in a financial year. The benefit shall be admissible for the transfer w.e.f. 01.12.2018.

Further, DFS, MoF vide letter no. 3/9/2019-AC dated 19.02.2019 has advised to ensure the following while implementing PM-KISAN Scheme-

1. Under no circumstances, the money transferred from PM-KISAN Scheme should be adjusted against any outstanding loan. This money is meant for specific purpose and cannot be made available for loan adjustment.
2. The farmers must have unqualified right to withdraw this amount after it has been transferred to his account. There should be no denial from withdrawal on account of any outstanding adjustment.

Copy of the above-mentioned letters were placed in 140<sup>th</sup> SLBC Meeting.

Under Secretary (AC), DFS, MoF, Gol vide letter no. F. No. 3/8/2022-AC dated 04.04.2022 has informed that Secretary, Dept. of Agriculture & Farmers welfare (DA&FW) has advised that department has prepared a standard operating procedure (SOP) for recovery of benefits passed on to ineligible / income tax payee / death cases etc and requested the involvement of banks for help in realization of funds transferred to ineligible beneficiaries under PM-KISAN scheme.

In this regard they have requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to ineligible beneficiaries under PM-KISAN scheme. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

### **Guidelines/SoP for exclusive Kisan Credit Cards (KCC) for Animal Husbandry, Dairying and Fisheries farmers**

Assistant Commissioner (DD), Ministry of Fisheries, Animal Husbandry and Dairying, Gol vide letter no. F.No. M-02022/14/ 2020-CDD dated 08.10.2021 has informed that DFS, MoF, Gol vide letter no. no 3/5/2020-AC dated 24.09.2021 has issued SOP as a guiding document and instructed all PSBs and NABARD to determine the operational aspects of KCC in accordance with their board approved policies.

In this connection, to further streamline the process of credit delivery through KCC to the animal husbandry and fisheries farmers, a Standard Operating Procedure (SOP) for banks/ guidelines for applicant for issue of separate KCC for animal husbandry, dairy and fisheries farmers have been finalized in consultation with the stakeholders including MoFAHD, Gol, RBI, NABARD and IBA.

SLBC, Rajasthan vide letter no. JZ:SLBC:2021-22:1548 Dated 12.10.2021 has circulated (Both in English and Hindi) the Guidelines / SOP to all Member Banks and Lead District Managers with a request to give wider publicity of the SOP. Detailed Circular was placed in 151<sup>st</sup> SLBC meeting.

### **District Level Special KCC Campaign for Animal Husbandry and Fisheries Farmers**

Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Gol in association with Department of Fisheries (DOF) and Department of Financial Services (DFS), MoF, Gol has launched a "Nationwide AHDF KCC Campaign" from 15<sup>th</sup> November 2021 to 15<sup>th</sup> February 2021 to cover all eligible farmers who are involved in various Animal Husbandry Activities.

Additional Secretary (FI), Dept. of Financial Services, Ministry of Finance, Gol vide letter no. 3/25/2021-AC dated 05.11.2021 has issued Standard Operating Procedure (SOP) for holding the weekly camp.

As per SOP, a KCC Coordination committee should be constituted at district level for scrutiny of sourced applications with the composition as follows:

- Lead District Manager- Convenor
- DDM, NABARD - Member
- District Nodal Officer, Department of Animal Husbandry - Member
- District Nodal Officer, Department of Fisheries - Member
- Bank's representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

SLBC, Rajasthan vide letter no. JZ:SLBC:2021-22:1610 Dated 06.11.2021 has circulated the SOP to All Member Banks and Lead District Managers.

Joint Director, Dept. of Financial Services, Ministry of Finance, Gol vide letter no. 3/25/2021-AC dated 06.04.2022 has informed that "District-level Camp" which was launched w. e. f. 08<sup>th</sup> November 2021 and temporarily suspended w. e. f. 18<sup>th</sup> January 2022 now has been resumed from 18<sup>th</sup> April 2022 till 31<sup>st</sup> July, 2022.

SLBC, Rajasthan vide letter no. JZ:SLBC:2022-23:38 Dated 06.04.2022 has informed to NABARD, All Member Banks and All Lead District Managers about resumption of nationwide "AHDF KCC Campaign" from 18<sup>th</sup> April 2022 to 31<sup>st</sup> July, 2022. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

Add. Director, Animal Husbandry Dept., Govt. of Rajasthan vide letter dated 13.09.2022 has informed that Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry & Dairying, Gol vide letter no. M-02022/14/2020-CDD (E-15981) dated 12.09.2022 has resumed the Nationwide AHDF KCC Campaign from 15<sup>th</sup> September 2022 to 15<sup>th</sup> March 2023, for providing Kisan Credit Card facility to all eligible Animal Husbandry and Fisheries Farmers.

Under Secretary, Dept. of Financial Services, Ministry of Finance, Gol vide letter no. 3/52/2022-AC dated 14.09.2022 has informed about resumption of nationwide "AHDF KCC Campaign" from 15<sup>th</sup> September 2022 to 15<sup>th</sup> March 2023. Detailed circular was placed in 154<sup>th</sup> SLBC Meeting.

Under Secretary, Dept. of Financial Services, Ministry of Finance, Gol vide letter no. 3/52/2022-AC dated 11.04.2023 has informed about resuming of the nationwide AHDF KCC Campaign from 01<sup>st</sup> May 2023 to 31<sup>st</sup> March 2024. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

**Ghar Ghar KCC Abhiyan" Kisan Credit Card (KCC) Saturation drive from 01.10.2023 to 31.12.2023.**

NABARD vide letter no NB.RRO /CPD /1702 /2023-24 dated 22.09.2023 has informed regarding the launch of "Ghar Ghar KCC Abhiyan" by the Ministry of Finance & Corporate Affairs and Ministry of Agriculture & Farmers Welfare, Gol, which has started from 01.10.2023 and will continue upto 31.12.2023. the objective of the above campaign is to enrol maximum number of farmers/PM Kisan beneficiaries under all types of KCC schemes.

SLBC Rajasthan had shared SOP with all Member Banks and LDMs vide letter no. JZ:SLBC:2023-24:841 dated 25.09.2023.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

**Pradhan Mantri Janjati Adivasi Nayaya Maha Abhiyan (PM-Janman)**

Hon'ble PM has launched the PM-Janman on Janjatiya Gaurav Divas on 15<sup>th</sup> November 2023. The scheme aimed at targeted development of Particularly vulnerable Tribal Groups (PVTGs), who were unreached by the schemes of Ministries / Department and therefore require multi-sectoral handholding through the mission. The ministry of Tribal Affairs (MoTA) being the nodal ministry has select 100 districts spread across 16 States are to be saturated with the identified welfare schemes. PMJDY and KCC for Crop, AHD & Fisheries schemes has been identified for saturation in these PVTGs.

DFS, MoF, GoI has issued letter no. F. No. 6/53/2023-FI dated 26.12.2023, DA&FW, MoA, GoI has issued letter no F. No. 7-8/2022-Credit-I-Part(1) dated 05.01.2024 and NABARD has issued letter no. NB.DoR (HO)/1268/KCC-1/2023-24 dated 02.01.2024 regarding above programme. The same has been circulated by SLBC vide letter no. JZ:SLBC:2023-24:1373 dated 27.12.2023 & JZ:SLBC:2023-24:1415 dated 02.01.2024.

**Detailed circulars are annexed in Annexure No. 19**

#### **4.4 Pradhan Mantri Fasal Bima Yojana (PMFBY):**

RBI vide circular no. RBI/2015-16/341 FIDD. No. FSD. BC.20/05.10.007/2015-16 dated 17.03.2016 has informed that Govt. of India has recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY) which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY will be available to farmers at very low rates of premium which is maximum up to 1.5% for Rabi, up to 2% for Kharif (Food crops, Pulses and Oilseeds) and up to 5% for Annual Horticulture / Commercial Crops. This Scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

Further, Weather Based Crop Insurance Scheme (WBCIS) has also been modified and the premium payable by the farmers as also its administrative provisions and operationalization process has been brought on par with PMFBY. In addition, a Unified Package Insurance Scheme (UPIS) has also been approved for implementation on pilot basis in 45 districts of the country to cover other assets/activities like machinery, life, accident, house, student-safety and crops etc. of farmers. The Scheme and detailed Operational Guidelines are available on the GoI's websites [www.agricoop.nic.in](http://www.agricoop.nic.in) & [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in).

Agriculture Department, Govt. of Rajasthan vide notification no. प.7(1)/कृषि-1/एम.सी./2023 दिनांक 21.07.2023 has informed about the modality of PMFBY for Kharif-2023 and Rabi-2023-24 season. SLBC Rajasthan has requested all member banks to vide letter no. ज.अं./एसएलबीसी/2023-24/518 दिनांक 21.07.2023 to inform all the filed functionaries about creation of policies and debit & remittance of premium to insurance company as per timeline.

Agriculture Department, Govt. of Rajasthan vide letter no. एफ6(III)आ.कृ. /PMFBY /NCIP /20()/2023-24 /1576-1617 दिनांक 31.07.2023 has informed about extension of dated for debit of premium for both loanee and non-loanee farmers till 10.08.2023 & 05.08.2023 respectively under PMFBY for Kharif-2023 season. Detailed circular was placed in 158<sup>th</sup> SLBC meeting.

Agriculture Department, Govt. of Rajasthan vide letter no एफ.6 (III)आ.कृ./फ.बी./ PMFBY /NCIP /रबी /2023-24/5265-5374 दिनांक 03.11.2023 has informed about the completing of digitization on NCIP portal for Rabi-2023-24 season.

SLBC Rajasthan has requested all member banks to vide letter no. ज.अं./एसएलबीसी/2023-24/1031 दिनांक 03.11.2023 to inform all the filed functionaries about creation of policies and debit & remittance of premium to insurance company as per timeline for Rabi – 2023-24 season.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

#### **4.5 National Livestock Mission (NLM):**

NABARD vide circular letter dated 27.10.2014 has advised about the Administration Approval for the year 2014-15 for the Implementation of NLM conveyed by the Department of Animal Husbandry Dairying & Fisheries' Ministry of Agriculture, GoI. The Mission is designed to cover all the activities required to ensure quantitative and qualitative improvement in livestock production system and capacity building of all stakeholders.

NABARD vide their circular no. NB.DoR. /GSS /395 /NLM-1 /2021-22 (Circular No. 161/DoR-49/2021) dated 30.07.2021 has informed regarding Allocation of fund – National Livestock Mission EDEG Component – Year 21-22. Detailed circular was placed in 150<sup>th</sup> SLBC meeting.

#### **4.6 Credit Support to Farmer Producers' Organization (FPOs) -**

The collectivization of agricultural produce through the membership of Farmer Producers' Organization (FPO) has been considered to be one of the effective means of enhancing farmer's income and boosting agricultural growth, by taking the advantage of economies of scale and improved access to quality inputs, markets and efficient technologies. The Govt. of India, various state governments and NABARD have been promoting FPOs in large numbers and facilitating availability of required ecosystem services for enabling the FPOs function on commercial terms. Financing to FPOs is categorized as priority sector lending as per RBI guidelines. In this regard, we have been advised to review the progress in financing to FPOs during each SLBC/ DCC meetings. NABARD's letter no. राबै.एफएसडीडी/ 3481 से 3516/ FPO-32/2017-18 दिनांक 11/01/2018 addressed to all Commercial Bank and RRBs was placed in 136<sup>th</sup> SLBC meeting.

The same was circulated to All Member Banks and All Lead District Managers in state by SLBC vide letter no. ज.अ./एस.एल.बी.सी./2017-18/1925 दिनांक 20.02.2018. Copy of the letter issued by SLBC and details of FPOs promoted by NABARD received from Rajasthan Regional Office, NABARD was placed in 136<sup>th</sup> SLBC meeting.

#### **State Level Consultative Committee (SLCC) on FPOs under PRODUCE Fund**

NABARD has been providing financing and developmental support to Farmer Producer Organizations (FPOs) through Producers' Organization Development and Upliftment Corpus' Fund (PRODUCE Fund) for promotion, capacity building, market linkage and credit support to the FPOs. In order to strengthen the FPOs in Rajasthan through various policy suggestions, convergence and necessary guidance so that these FPOs become functionally vibrant and operationally viable on sustainable basis, an advisory body namely State Level Consultative Committee (SLCC) was re-constituted by NABARD.

NABARD has conducted meeting of SLCC on FPOs under PRODUCE Fund for the on 22.09.2020 NABARD has requested to all the stake holder for prepare strategy & action points. Proceedings of State Level Consultative Committee (SLCC) on FPOs conducted on 22.09.2020 and proceedings was placed in 147<sup>th</sup> SLBC meeting.

Joint Secretary, Govt. of Rajasthan vide letter no प.6(29)) प्रसु/ अनु-3/2020 dated 24.11.2020 has informed regarding Nomination of LDMs as Member Secretary in District Level Monitoring Committee (DLMC) in 11 Districts where post DDMs of NABARD are not created. Detail circular was placed in 148<sup>th</sup> SLBC meeting.

NABARD has conducted meeting of 3<sup>rd</sup> SLCC on FPOs under PRODUCE Fund on 05.01.2022 wherein SLCC has recommended that LDM, Rajsamand to assign the role of Convenor of D-MC meetings and NABARD will give additional charge of Rajsamand to some nearby DDM with direction to support LDM, Rajsamand accordingly. Proceedings of State Level Consultative Committee (SLCC) on FPOs conducted on 05.01.2022 was placed in 154<sup>th</sup> SLBC meeting.

SLBC Rajasthan vide letter JZ: SLBC: 2022-23: 419 dated 15.07.2022 has requested LDMs of 12 districts to convey the D-MC meeting in their respective district as per schedule and submit the minutes of said meeting along with point wise compliance on the action points emanated during the 3<sup>rd</sup> SLCC meeting along with the latest MIS to NABARD.

NABARD has conducted meeting of 4<sup>th</sup> SLCC on FPOs under PRODUCE Fund on 19.04.2023 wherein SLCC has advised to organize sensitization program for Banks regarding availability of credit guarantee scheme to provide required credit facility to FPOs promoted under CSS for 10,000 FPOs. Further Bank wise target may be allotted to Banks for credit growth to FPOs.

#### **Proceedings of 4<sup>th</sup> SLCC meeting is annexed in Annexure No.20**

#### **4.7 Relief Measures in areas affected by Natural Calamities:**

Ministry of Finance vide letter no. F.No.3/65/2012-AC dated 27.06.2014 has advised that in order to provide relief to the farmers of hailstorm affected states, it has been decided that in cases where crop loans are restructured due to hail storm in Feb, 2014, the interest subvention of 2% may continue to be available to banks only for the first year on the restructured amount and from second year normal rates would be charged as per RBI guidelines dated 01.07.2013.

The same stands circulated to all Member Banks & LDMs by SLBC vide letter no. RZ/SLBC/2014-15/178 dated 01.07.2014. Guidelines / letter received from Ministry of Finance & Government of Rajasthan was placed in 122<sup>nd</sup> SLBC agenda note.

#### **Natural Calamity Portal- Monthly Reporting System:**

RBI vide circular no. RBI/2017-18/38/FIDD.CO.FSD.BC.No.13/05.10.006/2017-18 dated 03.08.2017 has issued Master Directions consolidates all the guidelines issued on the subject till date. Further, from above circular RBI has also informed that they developed a dedicated portal (<https://dbie.rbi.org.in/DCP/>) for collection and compilation of data on natural calamities on a real time basis through a centralized system. The portal provides facility of uploading data files related to relief measures extended by banks and notifications issued by State Government with regard to the natural calamities. The portal has gone live on 20<sup>th</sup> July 2017. RBI also requested banks for uploading the actual relief measures extended during April-June 2017 immediately and thereafter from July 2017 onwards every month by the 10<sup>th</sup> of the following month. Further, SLBC Convener banks are also requested for uploading the notifications issued by State/ District Authorities for declaration of natural calamities for which relief measures were implemented by SLBC/banks from April 2017 onwards.

RBI vide letter no. S1729/05-10-005/2023-24 dated 30.01.2024 has informed that EDSP platform has now been discontinued for submission of returns. SLBCs are advised to upload the notification(s) issued by State/District Authorities on declaration of a natural calamity for which relief measures were implemented by SLBC/banks in CIMS platform (<https://cims.rbi.org.in>) from the month ended December 2023 onwards.

#### **Detailed circular is annexed in Annexure No. 21**

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ 1(2) (1) आ.प्र.एवं सहा / ओ.वृ. व पा. शी./ गि.रि./ 2023/ 950-55 dated 19.06.2023 has notified as Frost-Cold Wave in 5,225 village of 9 Districts. SLBC vide letter no. ज.अ./एसएलबीसी /2023-24/430 Dated 04.07.2023 has instructed concern Lead District Managers to immediately organized special DLCC/DCC Meeting for the same.

#### **Detailed circular was placed in 158<sup>th</sup> SLBC meeting.**

Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no **एफ 1(5) आ.प्र.एवं सहा / सामान्य/ 2023/ 5576** dated 21.11.2023 has notified as Severe and Moderate category drought affected in 48 Tehsil of 13 Districts. SLBC vide letter no. **ज.अ./एसएलबीसी /2023-24/1426** Dated 05.01.2024 has instructed concern Lead District Managers to immediately organized special DLCC/DCC Meeting for the same.

#### **Detailed circular is annexed in Annexure No. 22**

#### **4.8 Strengthening the Negotiable Warehouse Receipts (NWRs) by WDRA:**

Department of Financial Services, Ministry of Finance, Government of India vide letter no. F.No. 3/49/2013-AC dated 17.07.2015 has advised the committee constituted by the Govt. of India for strengthening of Negotiable Warehouse Receipts by the WDRA in the country has submitted its report, which is available on the website of WDRA [www.wdra.nic.in](http://www.wdra.nic.in). Detailed guidelines were placed & deliberated in 126<sup>th</sup> SLBC Meeting.

RBI vide letter no. FIDD.CO.LBD.No.843/02.13.001/2015-16 Dated 31.07.2016 has advised all banks to furnish quarterly data (state wise/district wise) on pledge finance against NWRs to farmers from the centralized database as per prescribed format (Excel Template) to the respective SLBC Convener Banks with a copy to respective Regional offices of RBI within 20 days from the end of each quarter, beginning quarter ended September 2015. Further, RBI also advised SLBC Convener banks to review the progress of pledge financing on NWRs in the SLBC meetings and also provide district wise data to lead banks for review in DCC/ DLRC meetings.

RBI vide letter no. FIDD.CO.PLAN.BC.No.7/04.09.01/2021-22 Dated 07.04.2021 has advised to all banks regarding announced increase in loan limits for bank lending against NWRs/e NWRs. Consequent to above change para 8.1(vii) and 8.2(b) of the master direction on Priority Sector Lending – Targets and Classification dated Sept 04, 2020 will stand modified as follows:

- **Para 8.1 – Farm Credit - Individual farmers – (vii)** – Loan against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 month subject to a limit up to Rs. 75 Lacs against NWRs/e NWRs and up to Rs. 50 Lacs against warehouse receipts other than NWRs/e NWRs.
- **Para 8.2 –Farm Credit- Corporate farmers, FPOs/FPCs, Companies of Individual farmers, Partnership firms and Co-operative of farmers engaged in Agriculture and Allied Activities - (b)** Loan up to Rs. 75 Lacs against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 month subject to a limit up to Rs. 75 Lacs against NWRs/e NWRs and up to Rs. 50 Lacs against warehouse receipts other than NWRs/e NWRs.

DFS, MoF, GoI vide letter no. F.No. 3/67/2022-AC dated 17.01.2023 has advised regarding Inclusion of Pledge Financing for agriculture commodities through electronic Negotiable Warehouse Receipts (e-NWR) as an agenda in SLBC meetings. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting.

#### **Progress in NWRs as on 31.12.2023 is annexed as per Annexure No.-23**

#### **4.9 National Horticulture Board:**

Joint Director, National Horticulture Board vide circular no. NHB/CC/Circular/2016-17/5050 dated 21.12.2016 has informed that The Ministry of Agriculture & Farmers Welfare vide letter



No.12-48/2016- MIDH (NHB), dated 07.12.2016 has advised NHB for adoption of DBT mechanism for payment of subsidy during 2016-17 to beneficiaries under various components of NHB schemes. It is mandatory for the beneficiaries of the NHB schemes to furnish proof of possession of Aadhaar number or to undergo Aadhaar authentication. The bank accounts of such beneficiaries under the scheme should be Aadhaar linked. In view of the above, it has been decided to link all NHB schemes/ beneficiaries with Aadhaar number and the Subsidy Reserve Fund (SRF) accounts of NHB beneficiaries under the scheme should also be Aadhaar linked. Guidelines/ Circular received from NHB were placed in 132<sup>nd</sup> SLBC meeting.

#### **4.10 Agri clinic and Agri Business Centers (ACABC) Scheme- Continuation of the scheme for the financial year 2018-19 to 2019-20**

NABARD vide circular no. NB.DOR/973/ACABC-4/2018-19 (Circular no. 185/DoR-56/2018-19) dated 17.07.2018 has informed about the approval of GoI for implementation of the Agri clinics and Agri business Centers (ACABC) scheme during the financial year 2018-19 to 2019-20. (GoI letter F.No.1 (2)/2018-EM, dated 03.04.2018). The salient features of the scheme remain unchanged. Copy of circular issued by NABARD was placed in 138<sup>th</sup> SLBC Meeting.

Director (EM), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare vide letter no. F. No. 01-14/2018-EM dated 27.12.2018 has advised to monitor the processing of project proposals and dispose within a stipulated timeline to facilitate the trained candidates to establish their ventures in time. They have also advised to update on the website ([www.agriclinics.net](http://www.agriclinics.net)) using the credentials, whenever the proposals are processed and disposed, which will help to extract a real time picture on ventures established and ventures financed. Copy of the aforementioned letter was placed in 140<sup>th</sup> SLBC Meeting. NABARD vide circular no. NB.DOR/2615/ACABC-4/2018-19 (Circular no. 17/DoR-04/2019) dated 16.01.2019 has informed that Govt. of India vide letter no. F No. 1(4)/2015-EM dated 08.01.2019 has updated the guidelines on ACABC scheme. Detailed guidelines are available on NABARD's website <https://www.nabard.org/>. NABARD's aforementioned circular was placed in 140<sup>th</sup> SLBC Meeting.

NABARD vide circular no. स.राबै.डोर-जीएसएस /1045 /ACABC-3 /2020-21 dated 16.02.2021 has informed about eligibility of retired official for subsidy under AC&ABC scheme and clarified that Retired employee can undergo training provided they establish ventures by self-financing not claim for subsidy. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

NABARD vide circular no. स.राबैप्रका/पुवि-जीएसएस /2529 /एसीएबीसी-4 /2022-23 dated 28.03.2023 has informed that Directorate of Extension, Govt. of India vide letter F. No. 1(15)/2018-EM (Pt.1) dated 21.02.2023 has clarified that the determination of subsidy in different categories of group project (joint venture) will be determined on the basis of individual eligibility of the beneficiary. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting

NABARD vide circular no. स.राबैप्रका/पुवि-जीएसएस /151 /एसीएबीसी-1 /2023-24 dated 03.05.2023 has forwarded the letter F. No. 1(1)/2020-ACABC/EM dated 03.04.2023 issued by Directorate of Extension, Govt. of India through which informed about continuation of AC&ABC programme for the Current F. Y. 2023-24 based on the approval of the Expenditure Finance Committee (EFC) subject to the approval of the Cabinet Committee on Economic Affairs (CCEA). Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

#### **4.11 Agriculture Marketing Infrastructure (AMI) -**

NABARD vide circular no. 283/पुनर्वित्त विभाग 68/2018-19 राबै. पुनर्वित्त विभाग/2110-2115/जीएसएस-एएमआई/2018-19 दिनांक 26/11/2018 has informed that Ministry of Agriculture & Farmers' Welfare,



Gol vide their letter Ref. No. 19012/1/2018/M-II dated 05.11.2018 have issued the operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, Gol through the Directorate of Marketing & Inspection (DMI). The revised guidelines for the sub-scheme AMI will be effective for new credit linked projects for which term loan is sanctioned by the Financial Institutions on after 22.10.2018 to 31.03.2020. Detailed guidelines were circulated to Member Banks vide our letter no. JZ: SLBC: 2018-19:1296 dated 19.12.2018. Same is also available on NABARD's website <https://www.nabard.org/>. NABARD's aforementioned circular was placed in 140<sup>th</sup> SLBC Meeting.

NABARD vide circular no. सं.रा.बै.प्र.का./पु.वि.-जीएसएस/ 1689 /एएमआई-01 /2021-22 परिपत्र सं. 46 /पुनर्वित्त विभाग - 09 /2022 dated 29.03.2022 has clarified to all banks about i.e. Standalone Cold Storage projects will not be eligible for subsidy under AMI sub-scheme of ISAM beyond 1000 MT capacity, ii. However, standalone standardized cold storage units as per standards promoted by NCCD upto 1000 MT is allowed as per MIDH cost norms for all the eligible beneficiaries subject to eligibility of the subsidy for non-storage infrastructure. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

NABARD vide circular no. सं.रा.बै.क/ पुनर्वित्त विभाग / जीएसएस / 151 /न्यू एएमआई- 1/2022-23 परिपत्र संख्या 91/पुवि-34/2022 dated 27.04.2022 has informed that Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. – 11011 /12 /New Scheme /2019-AMI (pt.3) (97293) dated 22.04.2022 have approved the continuation of Agricultural Marketing Infrastructure (AMI) sub scheme of Integrated scheme for Agriculture Marketing (ISAM) up to 30.09.2022. Further to enable banks to submit the subsidy applications, the claim in respect of projects where bank loan has been sanctioned from 1<sup>st</sup> April 2022 to 30<sup>th</sup> September 2022 can be submitted in the portal within 60 days of disbursement of 1<sup>st</sup> installments of loan. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. – 11011 /12 /New Scheme /2019-AMI (pt.2) dated 29.09.2022 has informed that competent authority has approved the convergence of AMI sub-scheme of ISAM with Agri Infrastructure Fund. The Promoters can avail interest subvention under AIF scheme and capital subsidy under AMI scheme. Detailed circular was placed in 155<sup>th</sup> SLBC Meeting

NABARD vide circular no. सं.रा.बै.क/ पुनर्वित्त विभाग /जीएसएस /2276-2333 /न्यू एएमआई- 1/2022-23 परिपत्र संख्या 28 /पुवि-6 /2023 dated 21.02.2023 has informed that Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. – 11011 /12 /New Scheme /2019-AMI (pt.2) Part(1)/95 dated 20.02.2023 has extended the time period for uploading online claim for advance subsidy under AMI scheme from existing 60 days to 90 days for all financial institutions. Detailed circular was placed in 156<sup>th</sup> SLBC Meeting

NABARD vide circular no. सं.रा.बै.क/ पुनर्वित्त विभाग / जीएसएस / 235 /न्यू एएमआई- 1/2023-24 परिपत्र संख्या 87/पुवि-12/2023 dated 15.05.2023 has informed that Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. – 11011 /12 /New Scheme /2019-AMI (pt.3) (97293) dated 20.04.2024 have approved the continuation of Agricultural Marketing Infrastructure (AMI) sub scheme of Integrated scheme for Agriculture Marketing (ISAM) up to 31.03.2026 with a few changes, applicable for the projects for which term loan is sanctioned on or after 01.04.2023. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting

NABARD vide circular no. NB/DoR/GSS/1149/New AMI-I/2023-24 dated 19.12.2023 informed that Ministry of Agriculture & Farmers' Welfare Gol vide their Order F. No. M-11011/06/Revised

Operational Guidelines/2023-AMI/156 dated 19.12.2023 has advised that all Joint Inspections may be stopped with immediate effect i.e. 19.12.2023 and all the pending inspections of the projects may be taken up by the Managers of the concerned financing / disbursing bank branches from 01.01.2024.

#### **Detailed circular in annexed in Annexure No. 24**

NABARD vide circular no. NB/DoR/GSS/1192/New AMI-I/2023-24 dated 26.12.2023 informed that Ministry of Agriculture & Farmers' Welfare GoI vide their Order F. No. M-11013/05/Clarification /2018-AMI(Pt.)(115702)/149 dated 08.11.2023 has advised that the competent authority has accorded approval for Triangle & Trapezium shaped godowns under AMI scheme.

#### **Detailed circular in annexed in Annexure No. 25**

NABARD vide circular no. NB/DoR/GSS/1190/New AMI-I/2023-24 dated 26.12.2023 informed that Ministry of Agriculture & Farmers' Welfare GoI vide their Order F. No. M-11013/05/Clarification /2018-AMI(Pt.)(115702)/148 & 153 dated 08.11.2023 & 24.12.2023 has advised that the competent authority has accorded approval for multi-storied godowns under AMI scheme.

#### **Detailed circular in annexed in Annexure No. 26**

NABARD vide circular no. NB/DoR/GSS/1225/New AMI-I/2023-24 dated 29.12.2023 informed that Ministry of Agriculture & Farmers' Welfare GoI vide their Order F. No. M-11011/06/ Revised Operational Guidelines / AMI-2023 / 148 dated 27.10.2023 have issued the Addendum to the operational guidelines which will be effective from 01<sup>st</sup> January 2024. The scheme as under:

1. Revised advance subsidy claim form
2. Revised final subsidy claim form
3. Inspection Report of the Branch Manager, Financial Institution (FI)
4. Utilization Certificate to be submitted by the FI

#### **Detailed circular in annexed in Annexure No. 27**

#### **Launch of Portal – Online Submission of New AMI Applications:**

NABARD vide circular no. सं. सं. राबै पुनर्वित्त जीएसएस सॉफ्टवेयर/2019-20 dated 20.09.2019 addressed to the all CMDs/CEOs of all Banks has informed about online portal for Online Submission of New AMI Applications. NABARD as nodal agency for channelizing subsidy under the scheme has developed an online portal in consultation with MoA & FW, GoI for submission, scrutiny and disposal of subsidy applications. The portal is live from 23.09.2019. Detail guideline of NABARD was placed in 143<sup>rd</sup> SLBC Meeting.

#### **4.12 Scale of Finance (SoF) – Fixing by DLTC and SLTC:**

NABARD vide circular no. सं. सं. राबै पुनर्वित्त अल्पावधि/37/ए1 जन एसओएफ/2020-21 dated 15.04.2020 addressed to all the Chief Secretary & all states Govt. & UTs has informed. It has been decided that DLTC will continue to play a major role in deciding the SoF and will call for proposals from its members/ all major stake holder and prepare the agenda for the meeting based in the inputs received from the stakeholder. On approval the proposals will be forwarded to the state Level technical Committee. The SLTC would review the proposal based in the District level conditions, the characteristics of districts/agro-climatic Zone etc and approve the same. The SoF so approved would then be circulated among all the stake holder. Detailed guideline. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

Meeting of SLTC was convened on 03.03.2023 under the chairmanship of Principle Secretary, Agriculture, Co-operative, GoR for deciding the scale of finance for the year 2022-23 and Proceedings of State Level technical Committee (SLTC) meeting on Scale of finance for Crop - 23 was placed in 157<sup>th</sup> SLBC Meeting. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

Meeting of SLTC was convened on 10.08.2023 under the chairmanship of Principle Secretary, Agriculture, Co-operative, GoR for deciding the scale of finance for the year 2023-24. Proceedings of State Level technical Committee (SLTC) meeting on Scale of finance for Crop - 2023-24 has been circulated vide letter dated 31.08.2023.

#### **Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

#### **4.13 Crop Season for the state of Rajasthan as per IRAC Norms of RBI:-**

As per Reserve Bank of India circular no. DBR.No.BP.BC.2/21.04.048/ 2015-16, dated July 01, 2015 on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances, SLBC Rajasthan has been decided Crop season for Short Term Crop and Long Term Crop in the sub-committee meeting on Agriculture & Crop season Decision of SLBC Rajasthan held on 05.02.2020

Further, 144<sup>th</sup> meeting of SLBC Rajasthan has been convened through agenda by circulation for the December, 2019 quarter due to lock-down to curtail of COVID-19. The Agenda for crop seasons was put for confirmation of the all stake holders in the 144<sup>th</sup> Meeting of SLBC Rajasthan and confirm the same as above i.e. Crop season for short term crops & long term crops are 12 Months & 18 Months, respectively by all stakeholders. Short duration crop loans one Crop season considered as 12 months and for Long duration crop loans one Crop season considered as 18 months

According to crop duration approved by SLBC Rajasthan NPA Classification of account based on duration of crops. A loan granted for:

- ✓ Short duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for two crop seasons.
- ✓ Long duration crops will be treated as NPA, if the instalment of principal or interest thereon remains overdue for one crop season.

Repayment period is classified in point no. 10 & Sub point 10.1 of RBI Circular RBI/2018-19/10 FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 Dated 04.07.2018 that "The repayment period may be fixed by banks as per the anticipated harvesting and marketing period for the crops for which the loan has been granted". Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

Reserve Bank of India has issued master circular no. RBI /2023-24 /06 DOR.STR.REC.3 /21.04.048 /2023-24, dated April 01, 2023 on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. The detailed Master circular available on Reserve Bank of India website <https://www.rbi.org.in>. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

#### **4.14 Digitalization of Land Records**

Director, Department of Land Resources, Ministry of Rural Development, Govt. of India vide letter no. F. No. 280012/14/2020-LRD (e-10280) Dated 07.10.2020 addressed to Principle Secretary / Secretary Revenue Department (all states/UTs) and requested (i) to create standardized Open APIs with relevant safeguards to enable access of real time digital land records and (ii) finalize the modalities for entry of loan / charges against parcel of land in

consultation with banking institutions in state/UT to facilitate linking of land record database with banks and financial institutions.

Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agriculture loans by the banks. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

#### **4.15 Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019**

Agriculture Department, Govt of Rajasthan vide the notification H.4(44) Agri /Gr-2/2019 dated 12.12.2019 has issued guideline regarding Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019.

In this Policy Cluster based holistic approach has been adopted for creating an ecosystem for development of Agro-processing, Agri-business and Agri-exports from the state. Also Greater emphasis and support for initiating farm based entrepreneurship and through FPOs has been given in this policy.

##### **Salient features of the proposed Policy**

- ✓ Cluster based approach to minimize the post-harvest losses
- ✓ Increased participation of farmers and their organization
- ✓ Raising farmers income by involving them in value addition and supply chain directly
- ✓ Promote value addition and export of crops with production advantage like cumin, coriander, guar, isabgol, pulses, oilseeds, senna, henna, fresh vegetables etc.
- ✓ Employment generation - Skill Development through food processing training courses.
- ✓ All the financial benefits available under different schemes of Central and State Government would be dovetailed for maximizing the incentives and be taken priority over the benefits being available under this policy. The total benefits shall not exceed the ceiling prescribed for different activities separately in any of the schemes.

##### **Financial support envisaged**

- ✓ Capital subsidy for establishing agro-processing units and infrastructure development @25%. Higher subsidy @50% to farmers & their organization
- ✓ Additional Top up capital investment subsidy @10% for the projects sanctioned under Gol schemes
- ✓ Interest Subsidy @5% on Term Loan to reduce operating cost and extra incentive @1% to farmers or FPOs, FPCs or similar farmer organizations, units in TSP or Backward districts, 100% ownership of SC/ST or women entrepreneurs and young entrepreneurs with age below 35 years.
- ✓ Freight Subsidy for outreach to distant domestic and overseas markets.

##### **Eligible Sectors**

- ✓ Processing of Agri, Horticulture, minor forest produce and animal products including Agri Waste Processing Units
- ✓ Infrastructure Projects including Cold Storages, Food Irradiation units, Pack houses, Food Parks, Agro-processing clusters, Reefer Vans etc.

##### **Service Enterprise –**

Enterprise engaged in providing services eg. Warehousing, cold chain service, e-market, grading, standardization, assaying services etc. as defined in APMC Act also included.

##### **Ineligible Sectors –**

Tobacco products, bottling or packaging plants, Beef Meat, soft drinks, soft drinks, mineral water, wood sizing and furniture products, firewood and charcoal and toxic effluent discharging units. The circular is available on following link

Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019 (For English)

<http://agriculture.rajasthan.gov.in/content/dam/agriculture/Rajasthan%20State%20Agricultural%20Marketing%20Board/AgroPolicy2019/Agro%20Policy%202019%20Eng.pdf>

Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019 (हिन्दी में)

<http://agriculture.rajasthan.gov.in/content/dam/agriculture/Rajasthan%20State%20Agricultural%20Marketing%20Board/AgroPolicy2019/Agro%20Policy%202019%20Hindi.pdf>

SLBC vide letter no. ज.अ./एसएलबीसी /2020-21/100 dated 11.05.2020 has informed to all Member Banks and Lead District Managers for implementing Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

Joint Sectary, Agriculture (Group - 2) Department vide letter no. एफ 4(44)/ कृषि Dated 02.09.2021 regarding modification in Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

#### **4.16 Agriculture Infrastructure Fund (AIF)**

Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Govt. of India vide letter no. R-11016/2/2020-I&P Dated 17.07.2020 has launched the new pan India Central Sector Scheme of “Financing Facility under Agriculture Infrastructure Fund”.

Under the scheme, Rs. One Lakh Crore will be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public Private Partnership Project.

##### **Benefits**

- ✓ All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of seven years.
- ✓ Further, credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government.
- ✓ In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of Department of Agriculture, Cooperation & Farmers Welfare (DACFW).
- ✓ Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

Administrator, Rajasthan State Agriculture Marketing Board, Govt. of Rajasthan vide Letter no. प. 15 (1088)AIF /PHM/RSAMB 8059-8218 Dated 31.08.2020 has forwarded the Guidelines of scheme, FAQ.

SLBC vide letter no ज.अ./एसएलबीसी/2020-21/588 dated 05.09.2020 has forwarded the Guidelines of scheme, FAQ to all member banks & Lead District Manager and requested them

to canvass maximum proposal under the new scheme and also to review the progress in DLRC/DLCC meeting at district level. Detailed circular was placed in 148<sup>th</sup> SLBC Meeting.

Targets for FY 2022-23 of AIF have been allotted district wise/month wise proportionately for the amount of unachieved targets, vide letter no. 15(65)/ सविरा/स्टोरेज/AIF/ Dated 17.06.2022 and addressed to Joint Secretary, Ministry of Agriculture and Farmer Welfare, GoI. The same targets has been received to SLBC, Rajasthan vide letter no. ()/ सविरा/स्टोरेज/AIF/ Dated 06.09.2022 for further allotment to Banks (district wise/month wise). SLBC Rajasthan vide email dated 03.10.2022 has advised the district wise targets to all banks. Detailed circular was placed in 154<sup>th</sup> SLBC Meeting.

#### **4.17 Animal Husbandry Infrastructure Development Fund (AHIDF)**

Department of Animal Husbandry & Dairying, Ministry of Fisheries, Animal Husbandry and Dairying GoI has issued direction regarding implementation guideline for (AHIDF) Animal Husbandry Infrastructure Development Fund.

The Animal Husbandry Infrastructure Development (AHIDF) has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organizations (FPOs) and Section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii) meat processing and value addition infrastructure and (iii) Animal Feed Plant.

Eligible entities (EEs) for support under AHIDF are:

- Farmer Produce Organization (FPO)
- Private companies
- Individual Entrepreneurs
- Section 8 companies
- Micro, Small and Medium Enterprises

Eligible entities (EEs) can set up new units and strengthening of existing units. Also they can also establish new or strengthening existing units for value addition facilities under milk, meat products and Animal Feed manufacturing.

Objectives of scheme –

- ✓ To help increasing of milk and meat processing capacity and product diversification thereby providing garter access for unorganised rural milk and meat producers to organised milk and meat market.
- ✓ To make available increased price realizations for the producer.
- ✓ To make available quality milk and meat products for the domestic consumer
- ✓ To fulfil the protein enriched quality food requirement of the growing population of the century
- ✓ Develop entrepreneurship and generate employment
- ✓ To Promote exports and increase the exports contribution in the milk and meat sector
- ✓ To make available quality concentrated animal feed to the cattle, buffalo Sheep, Goat Pig and Poultry to provide balanced ration at affordable price

Detailed guideline was placed in 147<sup>th</sup> SLBC meeting

#### **4.18 Fisheries and Aquaculture Infrastructure Development Fund:-**

Government of India has set up the fisheries and Aquaculture Infrastructure Development Fund (FIDF) during 2018-19 with a fund size of Rs. 7522.48 crore spread over a period of five year (2018-19 to 2022-23) under FIDF Scheme, all scheduled banks/NCDC are treated as Nodal Learning Entity (NLEs) for providing term loan assistance to private entrepreneurs/Cooperatives respectively. Availability of refinance and procedure to claim Interest Subvention. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting

#### **4.19 PM Formalization of Micro Food Processing Enterprises Scheme (PM-FME)**

Ministry of Food processing Industries, Govt. of India has issued guideline for implementation of (PM FME Scheme) PM Formalization of Micro Food Processing Enterprises Scheme.

Scheme Aims –

- ✓ Enhance the competitiveness of exiting individual micro- enterprises in the organized segment of the food processing industry and promote formulization of the sector.
- ✓ Support farmer producer Organization (FPOs), Self Help Group (SHG) and Producers Cooperative along their entire value chain.

Objectives: - The objective of scheme are to build capability of microenterprises to enable:

- ✓ Increased access to credit by exiting micro food processing entrepreneurs, FPO, Self Help Group, and Co-operatives.
- ✓ Integration with organized supply chain by strengthening branding & marketing.
- ✓ Support for transition of exiting 2,00,000 entrepreneurs into formal framework.
- ✓ Increased accesses to common services like common processing facility laboratories, storage, packaging marketing and incubation services

The scheme adopts the One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP products in one district. There may be a cluster of ODOP products consisting of more than one adjacent district in a State. Detailed guideline was placed in 147<sup>th</sup> SLBC meeting Deputy Secretary, Ministry of Food Processing Industries Gol vide their office memorandum F. No FM -11/3/2021-FME has issued clarification that existing enterprises that may or may not have FSSAI /Udyog /Udyam /GST license /registration and new enterprises involved in processing of ODOP having / not having any or all of the said registrations/ licenses are eligible for credit linked grant under PMFME scheme. Detailed Circular was placed in 151<sup>st</sup> SLBC meeting.

Ministry of Food Processing Industries Gol vide their Om No. F. No. FM-11/64/2021-FME-Part (2) dated 18.05.2022 issued modified guidelines of Individual Micro Enterprises and Group category components of PM FME Scheme. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting.

Jt. Secretary, Ministry of Food Processing Industries, Govt. of India vide letter no. JS(MA)/Misc./135/2022 dated 08.08.2022 informed that MoFPI has modified scheme guidelines (OM dated 18.05.2022 already circulated to banks) to improve performance under the Scheme as under:

1. Relaxation in ODOP and eligibility of beneficiaries availed credit under some other Govt. Schemes.
2. Removal of requirement of minimum turnover and experience in SHG, FPOs and cooperatives.
3. Convergence, Top up with other state sponsored schemes.
4. Considering finance for Technical construction and working capital.

Further ministry has Exempted Service Area concept in financing under the scheme vide letter dated 22.06.2022 and prepared infodeck for sensitization of all stakeholders including bankers. Additionally Nodal Bank – UBI has finalized common SOP in consultation with Top Banks.

SLBC Rajasthan vide letter dated 17.08.2022 has circulated all above- mentioned documents to member bank and LDMs. Detailed Circular was placed in 154<sup>th</sup> SLBC Meeting.

Add. Secretary, Ministry of Food Processing Industries Gol vide their Letter No. AS(MA)/FPI/2023/380 dated 16.05.2023 has informed about allocation of State wise Targets under Individual Applications under PMFME scheme for F.Y. 2023-24 and instructed to all SLBC conveners for allot Bank wise/ state wise/ District wise targets to the individual banks. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

Joint Industrial Advisor, Ministry of Food Processing Industries, Gol vide their Office memorandum No. FM-11/64/2021-FME-Part(1) dated 02.08.2023 has informed about modification in the guidelines of common infrastructure facilities component of Centrally Sponsored - PMFME scheme. SLBC Rajasthan vide letter dated 05.08.2023 has circulated the above mentioned O.M. to member bank and LDMS.

**Detailed circular was placed in 158<sup>th</sup> SLBC meeting.**

### **Organizing PMFME Fortnightly Campaign and Intensive Drive by the Banks**

Add. Secretary, Ministry of Food Processing Industries, Gol vide letter no. AS (MA)/FME/2023 dated 04.12.2023 has advised to all Banks to organize PMFME fortnightly campaign from 16.12.2023 to 31.12.2023 for each and every lending branch to do various activity as under:

1. Sourcing at least 10 applications per Branch.
2. Sanctioning at least 2 applications per branch.
3. Clearing entire sanction/disbursement pendency of more than 2 months and reporting NIL pendency >2 months by 31.12.2023.

The above campaign has been extended by Ministry from 01.01.2024 to 16.01.2024 as the momentum has not picked up under the scheme as expected vide letter no. AS (MA) / FME / 2023 dated 29.12.2023.

Further Add. Secretary, Ministry of Food Processing Industries, Gol vide letter no. AS (MA)/FME/2024 dated 04.01.2024 has advised to all Banks to organize Intensive Drive to improve performance under PMFME as only 1.25 years are left to cover the gap as sanction rate in the scheme is @ 36% only. Under this drive Branches to earmark one day I a week exclusively to entertain PMFME beneficiaries having difficulty in sanctioning loans. SBLC Rajasthan has issued various letters dated 12.12.2023, 01.01.2024 & 06.01.2024 in this regard.

**Detailed circular in annexed in Annexure No. 28**



## Agenda No. 5

### 5.1 Government Sponsored Programmes:

#### 5.1.1 National Rural Livelihood Mission (NRLM):

Ministry of Rural Development, GoI, has re-designed and re-structured Swarn jayanti Gram Swarajgar Yojana (SGSY) into National Rural Livelihood Mission (NRLM). The idea has been conceived as a foundation stone of national poverty reduction strategy. The objective of the Mission is to reduce poverty through building strong grass root institutions of the poor.

The blocks and districts in which all the components of NRLM will be implemented, either through the SRLMs or partner institutions or NGOs, will be the intensive blocks, whereas remaining will be non-intensive blocks and districts.

#### Financial Assistance to SHGs under NRLM:

- **Revolving Fund (RF):** NRLM would provide a revolving fund support to SHGs in existence for a minimum period of 3/6 months and follow the norms of good SHGs, i.e. they follow "Panchasutra"- regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts.
- Only such SHGs that have not received any RF earlier will be provided with RF, as corpus, with minimum of Rs. 10,000/- up to a maximum of Rs. 15,000/- per SHG. The purpose of RF is to strengthen their institutional and financial management capacity and build a good credit history within the group. **Capital Subsidy has been discontinued under NRLM.**
- NRLM has a provision for interest subvention on all credit from the banks/financial institutions availed by women SHGs, for a maximum of Rs. 3,00,000/- per SHG.

**Loan Amount:** Emphasis is laid on the multiple doses of assistance under DAY NRLM. This would mean assisting an SHG over a period of time, through repeat doses of credit, to enable them to access higher amounts of credit for taking up sustainable livelihoods and improve on the quality of life. SHGs can avail either Term Loan (TL) or a Cash Credit Limit (CCL) loan or both based on the need. In case of need, additional loan can be sanctioned even though the previous loan is outstanding. In case of Cash Credit Limits, banks are advised to sanction minimum loan of Rs.6 lakhs to each eligible SHGs for a period of 5 years with a yearly drawing power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG.

The amount of credit under different facilities should be as follows:

S.N	CASH CREDIT LIMIT		TERM LOAN	
1	DP for First year	6 times of the existing corpus or minimum of Rs. 1.5 lakh, whichever is higher	First Dose	6 Times of the existing corpus or minimum of Rs. 1.5 lakh, whichever is higher
2	DP for Second year	8 times of corpus at the time review/ enhancement or minimum of Rs.3 lakh, whichever is higher	Second Dose	8 times of the existing corpus or minimum of Rs. 3 lakh, whichever is higher
3	DP for Third year	Minimum of ₹6 lakh based on the Micro credit plan prepared by SHG and appraised by the	Third Dose	Minimum of ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the

		Federations /Support agency and the previous credit history.		Federations /Support agency and the previous credit history
4	DP for Fourth Year onward	Above ₹6 lakh, based on the Micro credit plan prepared by SHG and appraised by the Federations /Support agency and the previous credit History.	Fourth Dose	Above ₹6 lakh, based on the Micro credit plan prepared by the SHGs and appraised by the Federations /Support agency and the previous credit History.

Further RBI vide circular no. RBI /2021-22 /83 /FIDD.GSSD.CO.BC.No.09 /09.01.003 / 2021-22 dated 09.08.2021 has informed regarding Enhancement of collateral free loans to Self Help Groups (SHGs) under DAY-NRLM from Rs. 10 Lakh to Rs. 20 Lakh i.e. for loans to SHGs above Rs. 10 lakh and up to Rs. 20 lakh, no collateral should be charged and no lien should be marked against savings bank account of SHGs. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

Further, RBI vide circular no. RBI /2022-23 /92 FIDD.GSSD.CO.BC.No.09 /09.01.003 /2022-23 dated 20.07.2022 has informed about the updation of Master circular by incorporating the instructions related to DAY-NRLM issued up to July,19 2022. The detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>. Detailed circular was placed in 154<sup>th</sup> SLBC Meeting.

RBI vide circular no. RBI/2023-24 /20 FIDD.GSSD.CO.BC.No.07/ 09.01.003/2023-24 dated 26.04.2023 has informed about the updation of Master circular by incorporating the instructions on DAY-NRLM issued up to March 31, 2023. The detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>. Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

#### 5.1.2 Rajasthan Gramin Aajivika Vikas Parishad (RGAVP):

To implement all rural livelihood programmes in the State, a Society named as RGAVP has been formed under chairman ship of Hon'ble Chief Minister. The Society is registered under Rajasthan Societies Act-1958. With an objective to conceive effective poverty alleviation schemes and getting them funded from the State Government, Government of India, and other Funding Agencies and Bring about effective convergence amongst government and non-government initiatives being undertaken for rural development.

#### RGAVP- progress: (Source: RGAVP)

	31.10.2023	09.02.2024
No of Cluster Level Federation (CLF)	953	986
No of village organization	28298	29234
Total no. of SHGs	332742	340963
No. of SHGs with S/B account	277599	289046
No. of credit linked SHGs	142976	169318
No. of SHGs received RF	252542	262552
No. of SHGs received CIF	150606	151188

**Bank wise progress under NRLM for Financial Year 2023-24 as on 09.02.2024 is annexed as per Annexure- 29**

### **5.1.3 National Urban Livelihood Mission:**

Ministry of Housing & Urban Poverty Alleviation, Gol, has re-designed and re-structured Swarnjayanti Shahari Swarojgar Yojana (SJSRY) into National Urban Livelihood Mission (NULM). NULM will be rolled out in a phased manner – Phase I (2012-2014), Phase II (2014-2017) and Phase III (2017-2022). It will be implemented in all states, covering all cities of a population of 100,000 and above as per the 2011 census and District Headquarters towns with less than 1 lakh population.

The NULM scheme has been rolled out in the state from 01.04.2014. The detail of NULM scheme was placed & deliberated in 122<sup>nd</sup> & subsequent SLBC meetings.

### **“Deendayal Antyodaya Yojana (DAY) - National Urban Livelihoods Mission”**

RBI vide circular no. RBI/2015-16/360 FIDD.GSSD.CO.BC.No.22/09.16.03/2015-16 dated 07.04. 2016 has advised that with a view to improving the livelihood opportunities for the poor in urban areas, Ministry of Housing and Urban Poverty Alleviation (UPA Division), Government of India vide their Office Memorandum No.K-14011/2/2012-UPA/FTS-5196 dated February 19, 2016 has decided to enhance the scope of National Urban Livelihoods Mission. The Mission with enhanced scope will be renamed as **“Deendayal Antyodaya Yojana (DAY)-National Urban Livelihoods Mission”**.

Reserve Bank of India has periodically issued instructions to banks with regard to operationalization of the Government of India's National Urban Livelihoods Mission (DAY-NULM). The Ministry of Housing & Urban Poverty Alleviation (UPA Division), Government of India has amended the operational guidelines of Self-Employment Programme (SEP) under DAY-NULM. RBI has issued Master Circular vide RBI /2021-22 /12 FIDD.GSSD.CO.BC.No.03 /09.16.03 /2021-22 dated 05.04.2021. The detailed updated guidelines of DAY-NULM are available on Reserve Bank of India website <https://www.rbi.org.in>.

**Bank wise progress under NULM for Financial Year 2023-24 as on 31.12.2023 is annexed as per Annexure- 30**

### **5.1.4 PM SVANidhi (PM Street Vendor's Atmanirbhar Nidhi):**

Joint Secretary, Urban Development & Local Self Government, Ministry of housing and urban affairs, Government of India vide DO No. K-12017(30)/2020-UPA-II dated 10.06.2020 addressed to Convener SLBC, Rajasthan they have informed that in pursuance of the announcement made by Hon'ble Finance Minister, during her address on 14 May, 2020, Ministry of Housing and Urban Affairs has launched PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi-पीएम स्वनिधि), a special Micro-Credit facility Scheme for Providing affordable loan to street vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. SLBC vide letter no JZ/SLBC/2020-21/210 dated 11.06.2020 has circulated to all member Banks regarding the same. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

Director (FI), Dept. of Financial Services (DFS), MoF, Gol Dated 06.04.2021 has instructed that SVANidhi se Samridhi – Component of PMSVANidhi Scheme for socio-economic profiling of PM-SVANidhi beneficiaries and their families for linkages with Central Govt. Schemes. PMJDY, Issuance of RuPay Card, PMSBY and PMJJBY have been selected among the central Govt Scheme for eligibility of PM-SVANidhi beneficiaries and their families will be checked and enrolled. SLBC vide letter no JZ/SLBC/2021-22/37 dated 07.04.2021 has circulated to all member Banks and Lead District Managers regarding the same. Detailed Circular was placed on 149<sup>th</sup> SLBC Meeting.

Further, Director (UD & LSG), Ministry of Housing & Urban Affairs, GoI Dated 03.09.2021 has advised regarding modification in the clause 8.3 of promotion of digital Transaction by vendors under PM-SVANidhi. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

Director (UD & LSG), Ministry of Housing & Urban Affairs, GoI vide letter no K-12017(30)/2/2020-UPA-II (9088388) dated 09.04.2021 has issued direction regarding enhanced loan limit, on timely or early repayment of the earlier PM SVANidhi Loan. The enhanced limit will be upto Rs. 20,000 for the second tranche and upto Rs. 50,000 for the third tranche. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

SLBC, Rajasthan vide letter no. JZ: SLBC:2021-22:1477 dated 28.09.2021 has requested Secretary, Local Self Government, GoR for waiver of stamp duty chargeable on loan agreement under PM SVANidhi Scheme upto Rs. 50,000 (3rd tranche).

Director (FI), Department of Financial Services, Ministry of Finance, GoI vide letter F. No. 16/01/2022/-MO-DFS dated 24.02.2022 has reiterated that all banks to sanction / disburse loans under PM SVANidhi Scheme only with minimum prescribed documentation and also not insist any additional documents other than what has been prescribed in the checklist. Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting.

Director (FI) Department of Financial Services, Ministry of Finance, GoI vide letter F. No. 16/01/2021/-MO-DFS dated 21.04.2022 has informed about the continuation and extension of the PM SVANidhi scheme for the period beyond March, 2022 is under active consideration of the Government. However, in the interim, it has been decided to extend the scheme period with the existing components for a period of six (6) months or till final approval of the competent authority is taken, whichever is earlier.

Further, Under Secretary, Ministry of Housing and Urban Affairs, GoI vide letter no. F. No. K-12017(30)/2/2020-UPA-II-UD(EFS-9088388) dated 01.06.2022 issued revised guidelines for PM SVANidhi 2.0. The details of revised guidelines are as under:

- i. Extension of the lending period from March 2022 to December 2024.
- ii. Provision of 3<sup>rd</sup> loan of upto Rs. 50,000/- with a term of 36 months; in addition to 1<sup>st</sup> & 2<sup>nd</sup> loans of Rs. 20,000/- and Rs. 50,000/- respectively;
- iii. Modification in credit guarantee cover for 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> loans;
- iv. Payment of Interest Subsidy and Credit Guarantee claims on all loans till March 2028.
- v. To extend 'SVANidhi Se Samridhi' component for all beneficiaries of PM SVANidhi scheme across the country.

Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

Chief Operating Officer, CGTMSE vide letter no. CGTMSE/34/PMSVANidhi Dated 06.06.2022 in regards Revision in the Scheme Guidelines and Extension of the Lending period and informed about issuance of revised guidelines for PM SVANidhi 2.0 and also informed that revised guidelines are effective for the loans disbursed on or after June 01, 2022 whereas the loans disbursed prior to June 01, 2022 shall be covered under the pre-revised guidelines.

Director (FI) Department of Financial Services, Ministry of Finance, GoI vide letter F. No. 16/01/2021/-MO-DFS dated 02.11.2022 has informed that Ministry of Housing and Urban Affairs (MoHUA) vide letter no. K-12017(30)/2/2020-UPA-II-UD (Part-I) EFS- 9142763) dated 17.10.2022 has issued clarification that Interest Subsidy to be paid on quarterly basis and lending institution has to claim the interest subsidy accordingly. Detailed circular was placed in 155<sup>th</sup> SLBC Meeting.

Director (FI), DFS, MoF, GoI vide letter F.No.16/1/2021-MO-DFS dated 18th July, 2023 has requested to conduct one day workshops across the country in coordination with Urban Local Bodies (ULBs) before 15th August, 2023 with participation of ULBs, Bank Officials and Street Vendors. SLBC Rajasthan vide letter dated 19.07.2023 has request all LDMs to conduct the one-day workshop and also requested Banks to instruct branches to participate in workshop.

**Detailed circular was placed in 158<sup>th</sup> SLBC meeting.**

Joint Secretary, DFS, MoF, GoI vide letter F. No. 16/1/2021-MO-DFS dated 27.10.2023 has informed that Secretary, MoHUA vide DO Letter dated 12.10.2023 has flagged various issues under PM SVANidhi Scheme such as non-closure of 1<sup>st</sup> term loan in PMS portal nor marked as NPAs and also pace of the disbursement of loan applications under 2<sup>nd</sup> tranche need to be stepped up. SLBC Rajasthan vide letter dated 31.10.2023 has informed members banks to resolve the issues.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

**Bank wise progress of PM-SVANidhi as on 09.02.2024 is as per Annexure no. 31**

**5.1.5 Prime Minister's Employment Generation Programme (PMEGP):**

Prime Minister's Employment Generation Programme (PMEGP) was announced on 15<sup>th</sup> August, 2008 by Govt. of India, after merging of PMRY & REGP schemes with an aim to generate employment in a continuous and sustainable basis both for rural as well as urban unemployed youth through setting up of new self-employment ventures / Projects / Micro Enterprises.

Dy. CEO, PMEGP, KVIC, Ministry of MSME, GoI vide No. PMEGP/Policy/2020-21 dated 06.05.2020 has conveyed simplification in PMEGP Scheme procedures and selection of application and flow of application through PMEGP-e-portal. Detailed circular was placed in 145<sup>th</sup> SLBC meeting.

The Ministry of Micro, Small and Medium Enterprises (MoMSME) vide office memorandum bearing No. PMEGP/Policy/09/2021 dated 13<sup>th</sup> May 2022 has conveyed the approval for continuation of PMEGP Scheme for 5 years from FY 2021-22 to FY 2025-26 with some modifications in the existing scheme. The copy of modified scheme guidelines with detailed operational guidelines in terms of scheme and backward & forward linkages activities are available on <https://www.kviconline.gov.in/pmegpeportal/dashboard/circular.jsp>.

SLBC, Rajasthan vide letter dated 10.06.2022 has informed all member banks and lead district manager about extension with modification of scheme. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

**Progress of PMEGP for FY 2023-24 as on 30.01.24 is as per Annexure no. 32**

**5.1.6 Mukhyamantri Laghu Udyog Protsahan Yojana**

Joint, Secretary, Industries, GoR vide circular no. प1(50)उद्योग /गुप-2 /2019 दिनांक 13.12.2019 has informed that GoR has launched "Mukhyamantri laghu Udyog Protsahan Yojana". Circular received from Industries, GoR was placed in 144<sup>th</sup> SLBC Meeting.

Joint Secretary, Industries, GoR vide their Letter no. प.1(50)(2)उद्योग/गुप-2/2019 dated 31.08.2020 has issued direction about various amendment in the scheme. Detailed Circular was placed in 148<sup>th</sup> SLBC Meeting.

Further, Joint, Secretary, Industries, GoR vide circular no. प1(50)उद्योग/ग्रुप-2/2019 दिनांक 27.08.2021 has informed about modification in guideline of "Mukhyamantri laghu Udyog Protsahan Yojana". Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

**Progress of MLUPY for FY 2023-24 as on 31.12.23 is as per Annexure no. 33**

#### **5.1.7 Special Central Assistance (SCA) Scheme for SC/ST:**

Special Central Assistance is provided to the State Government as an additive to their special component plan for Schedule Caste. Special Central Assistance is expected to give thrust to family-oriented schemes of economic development of SC/STs below poverty line, by providing resources for filling the critical gaps and for providing missing vital inputs so that the scheme becomes more meaningful. Since the scheme/programme for SC/ST may be depending upon the local occupational pattern and the economic activities available, the States have been given full flexibility in utilizing SCA. SC/ST families having annual income up to Rs. 54,300/- per annum in rural areas and up to Rs. 60,120/- per annum in urban areas would also be benefited under this scheme.

RBI vide circular no. RBI/2022-23/97 FIDD.GSSD.CO.BC.No.10/09.09.001/2022-23 dated 01.08.2022 has informed about the updation of Master circular by incorporating the instructions related to Credit facilities to Scheduled castes(SCs) & Scheduled Tribes issued up to July,31 2022. The detailed updated guidelines of Credit facilities to Scheduled castes (SCs) & Scheduled Tribes are available on Reserve Bank of India website <https://www.rbi.org.in>.

**Detailed circular was placed in 154<sup>th</sup> SLBC Meeting**

#### **Special Central Assistance to Schedule Caste Mudra Beneficiaries:**

Principal Secretary, Social Justice & Empowerment and Tribal Area Development Department, GoR vide letter no. एफ. 32()अनुजा/आयोजना/एससीए/मुद्रायोजना/2018-19/9662 dated 07/01/2019 has informed that the department is already providing Special Central Assistance to Schedule Caste loan beneficiaries up to the extent of Rs. 10,000 under this scheme. Now, the department has decided to extend this facility to **Schedule Caste Mudra beneficiaries** also. Letter received from SC ST Corporation was placed in 140<sup>th</sup> SLBC Meeting.

#### **5.1.8 Weaver Credit Card:**

Ministry of textiles (MoT), GoI, has identified over 500 clusters of weavers in the country under Integrated Handloom Development Scheme (IHDS) and also issued photo ID cards to all registered weavers. Though the weavers also get recognized as artisans, it was felt that a separate card would help in meeting credit needs of weavers in a better way and thus to formulate a Weavers Credit Card (WCC) on the lines of Artisans Credit Cards (ACC), which was formulated by the IBA in the year 2002. DFS, MoF, GoI vide letter dated 26.09.11 approved the draft scheme, formulated by Ministry of Textiles, for issuance of Weaver Credit Cards for handloom weavers to be operated by Ministry of Textiles.

Industries Department, GoR vide letter no. एफ.13()आउ/हाथकरघा/WCC/2015-16 dated 19.08.2015 has advised in regards to modification of Weavers Credit Card Scheme. The same stand circulated to all Member Banks vide letter no. रा.अं./एस.एल.बी.सी./2015-16/601 dated 20.08.2015. Details were placed & deliberated in 127<sup>th</sup> SLBC Meeting.

### **5.1.9 Bhimrao Ambedkar Rajasthan Dalit, Adiwasī Udhyaṁ Protsahaṁ Yoṁna, 2022:**

Commissioner, Industry and Commerce, GoR vide circular no. एफ़51() आ.उ./ बीआरयूपीवाई/ एसएलबीसी/ 2022-23 dated 27.09.2022 has informed that under budget announcement GoR has launched “Bhimrao Ambedkar Rajasthan Dalit, Adiwasī Udhyaṁ Protsahaṁ Yoṁna, 2022” for giving financial assistance under Non-Agriculture Sector to Schedule Caste & Schedule Tribe beneficiaries.

Under the scheme financial assistance will be given through loan upto Rs. 10.00 Cr from banks and financial institutions and State Government will provide 6 to 9 percent interest subvention and also bear the fee of CGTMSE guarantee cover. Margin money will be Rs. 25.00 Lacs given by borrower.

#### **Detailed circular was placed in 155<sup>th</sup> SLBC Meeting**

Asstt. General Manager, CGTMSE vide letter no CGTMSE/44/292 dated 27.03.2023 has issued circular no. 219/2022-23 through which informed about collaboration with Govt. of Rajasthan for payment of Annual Guarantee Fee in CGS under the scheme “Bhimrao Ambedkar Rajasthan Dalit, Adiwasī Udhyaṁ Protsahaṁ Yoṁna, 2022”. Under the scheme the cost of annual guarantee fee for the loan covered by CGTMSE under BRUPY, shall be borne by the State Government and as per the ceiling permitted under CGTMSE scheme.

#### **Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.**

**Progress of BRUPY for FY 2023-24 as on 31.12.23 is as per Annexure no. 34**

### **5.1.10 Prime Minister Anusuchit Jaati Abhyuday Yoṁna (PM-AJAY)**

General Manager, SC ST Corporation, GoR vide circular no. एफ़33(1) अनुजानिमु. /आयोजना /कार्ययोजना /2021-22/ dated 14.11.2022 has informed that Ministry of Social Justice and Empowerment, Govt. of India has merged the existing three centrally sponsored schemes namely Special Central Assistance to Schedule Castes Sub-Plan (SCA to SCSP), Babu Jagjivan Ram Chhatrawas Yoṁna (BJRCY) and Pradhan Mantri Adasrh Gram Yoṁna (PMAGY) into a single scheme namely Prime Minister Anusuchit Jaati Abhyuday Yoṁna (PM-AJAY) for implementation till 31.03.2026.

Under Old Special Central Assistance to Schedule Castes Sub-Plan (SCA to SCSP) scheme SC ST Corporation, GoR has advised that total target for April 2022 to September 2022 are 3,013 and pending application has to be disposed till March 2023. Further, target under Prime Minister Anusuchit Jaati Abhyuday Yoṁna (PM-AJAY) will be 5,320 for remaining F.Y. 2022-23.

#### **Detailed circular was placed in 155<sup>th</sup> SLBC Meeting**

**Progress of PM-AJAY for FY 2023-24 as on 31.12.23 is as per Annexure no. 35**

### **5.1.11 Mukhyamantri Yuwa Laghu Udyog Protsahaṁ Yoṁna**

Joint Secretary, Industry and Commerce (Group-2), GoR vide circular no. प1(12) उद्योग / ग्रुप-2/ 2023 dated 19.05.2023 has informed that under budget announcement GoR has launched “Mukhyamantri Yuwa Udhyaṁ Protsahaṁ Yoṁna” for giving financial assistance under Yuwa Entrepreneurs aged between 18 to 35 years.



Under the scheme financial assistance will be given through loan upto Rs. 1.00 Cr from banks and financial institutions and State Government will provide 6 -8 % interest subvention and also provide margin of 10% & 15% to Men and Women Entrepreneurs upto Rs. 5.00 Lacs.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

**Progress of MYUPY for FY 2023-24 as on 31.12.23 is as per Annexure no.36**

#### **5.1.12 PM Vishwakarma Scheme**

Govt. of India has introduced the PM Vishwakarma Scheme with the aim to provide support to artisans and craftspeople to enable them to move up the value chain in their respective trades. The scheme guidelines has been issued by Ministry of Micro, Small and Medium Enterprises and available on <https://pmvishwakarma.gov.in>.

Under Secretary, DFS, MoF, GoI vide letter no. 09/28/2023-FI dated 19.10.2023, addressed to the SLBCs/UTSLBCs convenor had instructed to identify at least 2 bank officials or representatives for each of identified districts for providing 2-3 hours training on the key components of banking viz. credit support and digital payments to the beneficiaries during the training period in consultation with Regional Skill Development & Certification officials of the State/UT.

Under Secretary, DFS, MoF, GoI vide letter no. 09/28/2023-FI dated 20.10.2023, addressed to the SLBCs/UTSLBCs convenor had informed process of Bank account verification service through Bank Branches and SLBC under the scheme. Bank account are to be verified within T-2 days from the date of receipt of applications in the portal ([PM Vishwakarma | Log in \(udyamimitra.in\)](#)). SLBC Rajasthan vide letter dated 11.10.2023 has informed members banks for verification service through Bank branches.

**Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

CGTMSE vide circular no. 165/CGTMSE/PM Vishwakarma Dated 24.11.2023 informed about launching of Credit Guarantee Scheme for PM Vishwakarma (CGS-PMV) for providing the guarantee coverage to eligible LIs.

**Detailed circular is annexed in Annexure No.37**

Commissioner, Industries & Commerce, GoR vide letter dated 27.12.2023 informed about setting of State & District Level Monitoring Committee for implementation of PM Vishwakarma scheme in Rajasthan as per order issued by permission of Hon'ble Governor, Rajasthan vide order dated 26.12.2023.

**Detailed circular is annexed in Annexure No.38**

#### **5.2 Micro, Small and Medium Enterprises (MSME):**

The progress of credit flow under MSME is being reviewed regularly by the Empowered Committee on MSME under the Chairmanship of Regional Director, RBI, Jaipur as well as sub-committee of SLBC on MSME & Export Promotion.

**Revised Guideline of Micro, Small and Medium Enterprises.**

Government of India vide Gazette Notification No. 1532 issued on 01<sup>st</sup> June 2020 has modified the Criteria for Classification of Micro, Small, and Medium enterprises, namely:-



- A Micro Enterprise, where the investment in Plant and Machinery or Equipment does not exceed 1.00 Cr and turnover does not exceed 5.00 Cr.
- A Small Enterprise, where the investment in Plant and Machinery or Equipment does not exceed 10.00 Cr and turnover does not exceed 50.00 Cr.
- A Medium Enterprise, where the investment in Plant and Machinery or Equipment does not exceed 50.00 Cr and turnover does not exceed 250.00 Cr.

This notification shall come into effect from 01.07.2020. Detailed notification was placed in 145<sup>th</sup> SLBC meeting.

RBI vide circular no. RBI/2021-2022 /67 FIDD.MSME & NFS. BC .No13 /06.02.31 /2021-22 dated 07.07.2021 has informed regarding new Definition of Micro, Small and Medium Enterprises.

In this connection, Ministry of Micro Small & Medium Enterprises vide office memorandum No 5/2 (2)/2021-E/P & G/policy dated July 2, 2021 informed that it has been decided to include Retail and Wholesale trade as MSMEs for the limited purpose of priority sector lending and they would be allowed to be registered on Udyam Registration portal. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

Further, RBI vide circular no. RBI/2021-2022/26 FIDD.MSME & NFS. BC .No 4/06.02.31/2021-22 dated 21.08.2021 has informed regarding clarification for New Definition of Micro, Small and Medium Enterprises. Detailed circular was placed in 150<sup>th</sup> SLBC Meeting.

RBI vide circular no. RBI /2021-2022 /161 FIDD.MSME & NFS. BC .No 16 /06.02.31 /2021-22 dated 18.02.2022 has informed regarding clarification for New Definition of Micro, Small and Medium Enterprises that is "The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMs) of the MSMEs obtained till June 30, 2020 shall remain valid till March 31, 2022" and validity of documents obtained in terms of O.M. No. 12(4)/2017-SME dated March 8, 2017, for classification of MSMEs up to June 30, 2020, are also valid up to March 31, 2022. Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting

RBI vide circular no. RBI/2022-23/52 FIDD.MSME & NFS. BC .No 7/06.02.31/2022-23 dated 19.05.2022 has informed regarding clarification for New Definition of Micro, Small and Medium Enterprises that is "The existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMs) of the MSMEs obtained till June 30, 2020 shall remain valid till June 30, 2022" and validity of documents obtained in terms of O.M. No. 12(4)/2017-SME dated March 8, 2017, for classification of MSMEs up to June 30, 2020, are also valid up to June 30, 2022.

Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

RBI vide circular no. RBI /FIDD /20217-18 /56 Master Direction FIDD.MSME & NFS. 12 /06.02.31 /2017-18 updated as on July 29, 2022 has informed about the updation of Master circular by incorporating the instructions related to lending to the Micro, Small and Medium Enterprises Sector. Detailed circular was placed in 154<sup>th</sup> SLBC Meeting.

### **Prime Minister's High Level Task Force on MSMEs:**

A High Level Task Force was constituted by the Government of India (Chairman: Shri T K A Nair), in January 2010, to consider various issues raised by Micro, Small and Medium Enterprises (MSMEs). The Task Force recommended several measures having a bearing on the functioning of MSMEs, viz., credit, marketing, labor, exit policy, infrastructure /technology /skill development and taxation. The comprehensive recommendations cover measures that need immediate action as well as medium term institutional measures along with legal and regulatory structures and recommendations for North-Eastern States and Jammu & Kashmir. Banks are urged to keep in view the recommendations made by the Task Force and take effective steps to increase the flow of credit to the MSE sector, particularly to the micro enterprises. All scheduled commercial banks were vide RPCD.SME&NFS BC. No.

90/06.02.31/2009-10 dated June 29, 2010 advised for implementation of the recommendations of the Prime Minister's task Force on MSMEs. Following are the recommendation of PM Task force-

1. Achieve a 20 % year on year growth in credit to micro and small enterprises to ensure enhanced credit flow.
2. The allocation of 60% of the MSE advances to the micro enterprises is to be achieved.
3. Achieve a 10% annual growth in number of micro enterprise accounts.

Sr. No.	Parameter	Advisory	% Achievement as on December -2023
1	Achieve 20 % year on year growth in credit to micro and small enterprises	20%	25.40%
2	allocation of 60% of the MSE advances to the micro enterprises	60%	63.13%
3	10% annual growth in number of micro enterprise accounts	10%	41.65%

#### **COVID-19 Package (Emergency Credit Line Guarantee Scheme-ECLGS) under MSME:**

Chief Executive Officer, National Credit Guarantee Trustee Company Ltd. (NCGTC), has informed that Government of India through Ministry of Finance, Department of Financial Services has introduced the Emergency Credit Line Guarantee Scheme (ECLGS). for providing 100% guarantee coverage for additional working capital and term loans (in case of Banks and FIs) and additional terms loans (in case of NBFCs) upto 20% of their entire outstanding credit upto Rs. 25.00 Cr as on February 29, 2020 and annual Turnover of upto Rs.100 crs for FY 2019-20, subject to the account being less than or equal to 60 days past due as on 23.02.2020.

The scheme would be applicable to all loans sanctioned under Guaranteed emergency credit Line (GECL) during the period from the date of issue of these guidelines by NCGTC to 31.10.2020 or till an amount of Rs. 3,00,000 crs. is sanctioned under GECL whichever is earlier. SLBC wide letter no ज.अ./एस.एल.बी.सी./2020-21/174 Dated 03.06.2020 has requested to all member banks to provide the details of eligible beneficiaries as on 29.02.2020 and requested to grant maximum loans to eligible beneficiaries. Detail circular was placed in 145<sup>th</sup> SLBC meeting.

Chief Executive Officer, National Credit Guarantee Trustee Company Ltd. (NCGTC), vide letter no 007/NCGTC /ECLGS dated 01.04.2021 has informed about modification in the scheme of Emergency Credit Line Guarantee Scheme (ECLGS). SLBC vide their e-mail dated 02.06.2021 has circulated to all member Banks regarding modification in the scheme of Emergency Credit Line Guarantee Scheme (ECLGS).

The updated detailed operating guideline and updated FAQ have been uploaded on National Credit Guarantee Trustee Company Ltd. Website. Detailed circular was placed in 149<sup>th</sup> SLBC Meeting.

Reserve Bank of India vide Circular no. RBI/2021-22/32 DoR.STR.REC 12 /21.04.048 /2021-22 dated 05.05.2021 has informed about Resolution Framework 2.0 – Resolution of Covid – 19 related stress of Micro, Small and Medium Enterprises. Detailed circular was placed in 149<sup>th</sup> SLBC Meeting.

Reserve Bank of India vide Circular no. RBI/2021-22/31 DoR.STR.REC 12 /21.04.048 /2021-22 dated 05.05.2021 has informed about Resolution Framework 2.0 – Resolution of Covid – 19 related stress of Individual and Small Businesses. Detailed circular was placed in 149<sup>th</sup> SLBC Meeting.

NCGTC has issued updated Operational Guidelines on 20<sup>th</sup> Oct 2021 vide which they have extended the validity period of the scheme up to March 31, 2022 or till guarantees for an amount of Rs. 4.50 Lakh crore are issued by NCGTC whichever is earlier. The detailed Operational Guidelines available on NCGTC website <https://www.ncgtc.com>. Detailed Circular was placed in 151<sup>st</sup> SLBC meeting

Chief Executive Officer, National Credit Guarantee Trustee Company Ltd. (NCGTC), vide letter no 1404/NCGTC /ECLGS dated 30.03.2022 has informed that duration of ECLGS scheme has been extended up to March 31,2023 or till guarantees for an amount of Rs 4,50,000 crore are issued (taking into account all components of ECLGS), whichever is earlier. NCGTC has also issued updated Operational Guidelines. The detailed Operational Guidelines available on NCGTC website <https://www.ncgtc.com>. The updated detailed operating guideline and updated FAQ have been uploaded as on 31.03.2022 on National Credit Guarantee Trustee Company Ltd. Website. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting

### **5.2.1 Pradhan Mantri MUDRA Yojana (PMMY):**

DFS, MoF vide letter no. F.No. 27/01/2015-CP/RRB dated 14.05.2015 has communicated that Micro Units and Development Agency Ltd. (MUDRA) was launched by the Hon`ble Prime Minister on April 8, 2015 as a new financial entity, for developing and refinancing financial intermediaries like Banks, NBFCs, MFIs etc. who are in business of lending to non- farm enterprises in manufacturing, trading, services etc. On the same day Pradhan Mantri MUDRA Yojana was launched to '**fund the unfunded**' by bringing such enterprises to the formal financial system and extending affordable credit to them.

To give a special boost to bank finance to this non- farm segment on a mission mode, considering the enormous task in reaching to large number of such enterprises, Gol has decided that loans to be given to this segment up to Rs.10 lacs for income generation will be known as MUDRA loans under the PMMY. The overdraft amount of Rs.5000 sanctioned under PMJDY may also be classified as MUDRA loans under PMJDY.

Therefore, all advances granted on or after 8<sup>th</sup> April 2015 falling under this category to be classified as MUDRA loans under PMMY. All such loans may be covered under refinance and/or credit enhancement products of MUDRA. The application form for such loan i.e. loan up to Rs 10 lacs for non- farm enterprises like micro & small enterprises in manufacturing, trading, service sectors etc. shall carry the name of Pradhan Mantri MUDRA Yojana. The Detailed guidelines were placed & deliberated in 126<sup>th</sup> SLBC Meeting.

SIDBI has issued circular no. 01/2020-2021/Interest Subvention Scheme regarding announcement done by Hon`ble Finance Minister, as a part of the economic stimulus package, viz. Atmanirbhar Bharat Abhiyan, about "Interest Subvention Scheme for MUDRA – Shishu Loans" wherein MUDRA – Shishu loan would be given an interest subvention of 2 % for a period of 12 months. Detailed Circular was placed in 148<sup>th</sup> SLBC Meeting.

**Progress under Pradhan Mantri Mudra Yojana for FY 2023-24 as on 02.02.2024 is annexed as per Annexure- 39**

### **5.2.2 Start-Up India Program Loan to Dalit / Tribal Entrepreneur as start up**

DFS, MoF vide letter dated 09.09.2015 addressed to CMD / CEO / MD of all public sector Banks has advised to provide loan to Dalit / Tribal entrepreneur as start-ups to the tribal in the locality where there is any tribal habitation, and where there is no tribal habitation, the branch can provide loans to a Dalit or a tribal and formulate a special scheme for women entrepreneurs to

promote startup of women entrepreneurs under start up. Detailed guidelines were placed & deliberated in 128<sup>th</sup> SLBC Meeting.

### **5.2.3 Stand-Up India Programme:**

Chairman & Managing Director, SIDBI vide e-mail dated 11.04.2016 has informed regarding launching of Stand-Up India Scheme. The scheme has been launched by Hon'ble Prime Minister on April 05, 2016. The Scheme aims to leverage the availability of vast network of more than 1.25 lakh branches of the banking system to reach out to the target group (SC/ST and Woman) by extending loan ranging from 10 lakh to 100 lakh to at least 1 SC/ST and 1 women entrepreneur per branch for setting up green field enterprises.

This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur. Further, details of the Scheme may be assessed from Stand-Up India portal [www.standupmitra.in](http://www.standupmitra.in). Detailed guidelines were placed in 128<sup>th</sup> and subsequent SLBC meetings.

### **Credit Guarantee Scheme for Stand up India:**

Chief Executive Officer, National Credit Guarantee trustee company Ltd, Gol has informed that the credit Guarantee scheme for Stand up India scheme (CGSSI) shall continue to operate covering the eligible loans sanctioned under Stand up India scheme for the extended period up to FY 2025. You may accordingly avail guarantee against the eligible credit facilities under Stand up India scheme sanctioned after April-01, 2019. All the provisions of the CGSSI Scheme would remain unchanged. Detailed guidelines were placed in 143<sup>rd</sup> subsequent SLBC meetings.

Further, Director (FI), Department of Financial Services, MoF dated 09.03.2021 has advised about implementation of Budget announcement FY 2021-22 on amendment of Stand up India Scheme. In this context the following change have since been approved in the stand Up India scheme –

- ✓ The extent of margin money to be brought by the borrower may be reduced from up to 25% to up to 15% of the project cost. However the borrower will continue to contribute at least 10% of the project cost as own contribution.
- ✓ Loans for enterprises in activities allied to agriculture.

Detailed circular was placed in 149<sup>th</sup> SLBC Meeting.

### **5.2.4 Institutional Credit under Integrated Handlooms Development Scheme:**

The details of the scheme “Modification in the Integrated Handloom Development Scheme (IHDS) and Mill Gate Price Scheme (MGPS)” has been circulated with the 112<sup>th</sup> SLBC agenda notes. New component proposed in the IHDS will have the following sub- components:

- Margin money of Rs 4200/- per weaver
- 3% interest subsidy
- Facility of coverage of credit facility under CGTMSE for 3 years.
- 2% service charges to implementing agencies (NABARD, SIDBI and Nationalized banks) for distribution of margin money and interest subsidy.
- Information, Education & Communication (IEC) Activity.

Detailed guidelines were placed & deliberated in 112<sup>th</sup> and subsequent SLBC Meetings.

## **5.3 Self Help Group and Joint Liability Group:**

### **5.3.1 Self Help Groups (SHG):**

Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background voluntarily, coming together to save small

amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis.

Major agencies promoting SHGs in the State are NABARD, Rajasthan Gramin Aajeevika Vikas Parishad (RGAVP), Department of Women & Child Development (DWCD) - GoR, Rajasthan Cooperative Dairy Federation (RCDF), NGOs, and Banks. NABARD has supported various NGOs under Self Help Promoting Institution (SHPI).

**Progress made under SHG financing in the State of Rajasthan as per information received at SLBC as on 31<sup>st</sup> Dec - 2023 is as under:**

**(Amt. in Crore)**

Performance	SB A/c opened - SHGs		Credit linked SHGs	
	A/c	Amt	A/c	Amt
During FY 2023-24 (April 2023 to – Dec 2023)	65675	132.92	62246	1237.43
<b>Outstanding as on 31.12.23</b>	<b>617436</b>	<b>1077.95</b>	<b>249576</b>	<b>2410.84</b>

**The bank wise progress of SHGs as on 31.12.2023 is as per Annexure-40**

### **5.3.2 Indira Mahila Shakti Udyam Protsahan Yojana**

Secretary, Women and Child Development Dept, GoR vide circular no. एफ19() /we /wshg/B-A-120/PIGWEEES/2019-20/37826 dated 19.12.2019 has informed that GoR has launched “Indira Mahila Shakti Udyam Protsahan Yojana” for women empowerment. Detailed circular was placed in 144<sup>th</sup> SLBC Meeting.

Additional Director (SHG), Woman empowerment dept. GoR vide office order प13(1)(6) निमअ/SHG/50प्रति ब्याज अनु./17-18/12845 dated 21.07.2020 has informed that 50% interest subsidy scheme on bank loan to woman self-help group has been discontinued w.e.f 01.04.2020 detailed circular was placed on 146<sup>th</sup> SLBC Meeting

Secretary, Women and Child Development Dept, GoR vide circular no. एफ19()/we/wshg/B-A-120/PIGWEEES/2019-20/35030 dated 13.11.2021 has informed about modifications under scheme “Indira Mahila Shakti Udyam Protsahan Yojana”. Detailed Circular is placed in 151<sup>st</sup> SLBC Meeting.

**Progress of IMSUPY as on 31.12.2023 is as per Annexure no. 41**

### **5.3.3 Indira Gandhi Shahari Credit Card Yojana**

Director & Special Secretary, Local Self Government Dept, GoR vide letter no. F.15(प) /PD /DLB/IGSCCY-2021-22/33364-33580 dated 11.08.2021 has informed that GoR has launched “Indira Gandhi Shahari Credit Yojana” for street vendors /other individuals engaged in service sector in urban areas of the State.

Local Self Government Dept, GoR vide letter dated 22.09.2021, 08.10.2021, 22.10.2021, 27.10.2021 has issued various clarifications regarding the scheme.

Director & Joint Secretary, Local Self Government Dept, GoR vide letter no. F.15(प) /PD /DLB/IGSCCY/22/Vividh/49404 dated 20.04.2022 has informed that the IGSCCY scheme which is valid till 31.03.2022 has been now extended till 31.03.2023 and new loans can be sanctioned up to the date of 31.03.2023.

Further, Director & Joint Secretary, Local Self Government Dept, GoR vide letter no. F.15(ग)/PD/DLB/IGSCCY/22/Vividh/49187 dated 20.04.2022 has informed that GoR has decided to cover the all eligible beneficiaries of Shishu category of Mudra yojna under IGSCCY scheme who have availed on or after 02.10.2021. Detailed Circular was placed in 154<sup>th</sup> SLBC Meeting.

**Progress of IGSCCY as on 30.01.2024 is as per Annexure no. 42**

#### **5.3.4 Joint Liability Group: भूमिहीन किसान**

Joint Liability Group (JLG) is an informal group comprising preferably of 4 to 10 individuals coming together for the purposes of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG members would offer a joint undertaking to the bank that enables them to avail loans. The JLG members are expected to engage in similar type of economic activities like crop production. The details of JLG scheme was placed in Agenda Note of 123<sup>rd</sup> SLBC meeting.

**Progress of JLG for the FY 2023-24 as on 31.12.23 is as per Annexure no. 43**

NABARD vide their letter no राबै.राज./एमसीआईडी/1215/विविध/2019-20 dated 28.06.2019 has advised the District wise targets for FY 2019-20. The same stands circulated to all LDMs and Banks by SLBC vide letter no ज.अं./एस.एल.बी.सी/SHG/2019-20/849 dated 01.07.2019.

#### **5.4 Credit Flow to Minority Community:**

Department of Financial Services, Ministry of Finance, GoI vide letter no. F.NO.7 (60)/2008-CM (Part) dated 24.08.2009 advised that for the year 2009-10 under scheme of various Ministries/ Department included in Prime Minister's New 15 point programme for welfare of Minorities, with a view to step up lending to minority communities.

Further to step up lending to Minority Community, MoF, GoI has advised that banks should focused their attention on extending credit facilities to members of minorities in the identified 338 towns/ cities having substantial minority population in addition to 121 districts identified under Prime Minister's New -15- Programme for the welfare of minority communities.

In the state 16 towns / cities have been identified where minority population is 25% or more of total population. Details were placed & deliberated in 120<sup>th</sup> SLBC Meeting.

Ministry of Minority Affairs, GoI has Notified the Jain Community as a minority community in addition to the five communities already notified as minority communities vi. Muslim, Christians, Sikhs, Buddhists and Zoroastrians (Parasi) vide notification no. SO.267 (E). Details were placed & deliberated in 123<sup>rd</sup> SLBC Meeting.

RBI vide circular no. RBI/2023-24/02 FIDD.GSSD.BC.No.02/09.10.001/2023-24 dated 01.04.2023 has issued Updated Master circular by incorporating the instructions related to Credit facilities to Minority Communities. The detailed updated guidelines of Credit facilities to Minority Communities are available on Reserve Bank of India website <https://www.rbi.org.in>. Detailed Circular was placed in 157<sup>th</sup> SLBC Meeting.

#### **5.5.1 Navjivan Yojana:**

Director and Special Secretary, Social Justice and Empowerment Department, GoR vide letter no. एफ15(21) सा.सु./नवजीवन/सान्याअवि/17-18/10989 dated 12/02/2018 has issued revised guidelines of Loan Subsidy under Navjivan Yojana. As per Revised guidelines Loan subsidy of 25% of sanctioned loan amount or Rs. 50,000/- (whichever is lower) may be deposited to the

concerned Bank for further transfer in the beneficiary's account. Revised guidelines of Navjivan Yojana were placed in 137<sup>th</sup> SLBC Meeting.

### **5.5.2 Mini and Micro Dairy Scheme**

Secretary, Animal Husbandry Dept, GoR vide letter no. एफ़वी1(1)बीपी/जनघोषणा/2019-20/3508 दिनांक 21.01.2020 has informed that a new scheme "Mini and Micro Dairy Scheme" is launched for providing benefit to farmers for conservation and promotion of native cattle. Detailed circular was placed in 144<sup>th</sup> SLBC Meeting.

### **5.5.3 Pradhan Mantri Kaushal Vikas Yojna (PMKVY):**

Department of Financial Services, Ministry of Finance, Government of India vide letter no. F.No. 26(02)/2020-CP-IF-II dated 07.07.2020 has informed regarding implementation of Pradhan Mantri Kaushal Vikas Yojna (PMKVY). Detailed circular was placed in 146<sup>th</sup> SLBC Meeting.

### **5.5.4 National Action for Mechanized Sanitation Ecosystem (NAMASTE):**

National Safai Karamcharis Finance & Deve Development Corporation (NSKFDC), New Delhi vide letter no: NSKFDC/ SRMS/Loan Mitras/ 06/ 2022-23/1032 dated 24.01.2024 Ministry of Social Justice & Empowerment, Govt. of India, which is working for socio-economic upliftment of Safai Karamcharis, Wastepickers, Manual Scavengers and their dependents through its various loan and non-loan based schemes is implementing National Action for Mechanized Sanitation Ecosystem (NAMASTE) scheme, earlier known as Self Employment Scheme for Rehabilitation of Manual Scavengers from FY 2023-24.

NAMASTE is a joint initiative of Ministry of Social Justice & Empowerment and Ministry of Housing and Urban Affairs (MoHUA), Government of India, the objective of which is rehabilitation of Manual Scavengers (MS) and Persons Engaged in Hazardous Cleaning of Sewer and Septic Tank (SSWs) and promotion of safe and mechanized cleaning of sewers and septic tanks through trained and certified sanitation workers and providing them sustainable income generating activities.

With a view to provide financial assistance to the target group to take up alternate occupations, upfront Capital Subsidy is provided under NAMASTE scheme to the identified Manual Scavengers (list of identified manual scavengers is available on the website of NSKFDC) and their dependants.

The scheme guidelines for National Action for Mechanized Sanitation Ecosystem (NAMASTE) can be downloaded from NSKFDC website at Guidelines of Namaste Column No.3.6.3:

<https://nskfdc.nic.in/en/system/files/Guidelines%20of%20NAMASTE%20Scheme%20in%20English.pdf>

The above scheme is circulated by SLBC Rajasthan vide letter no. RZ:SLBC:2023-24:1556 dated 07.02.2024

**Detailed circular is annexed in Annexure No.44**



## Agenda No. 6

### 6.1 Rural Self Employment Training Institutes (RSETI):

#### Back Ground:

Rural unemployed youth lack motivation, drive and skills, in order to make them self-employed technical skills, behavioral inputs and managerial aspects are to be infused in them. Keeping these aspects in mind, Ministry of Rural Development, decided to set up a dedicated structure to ensure necessary skill up-gradation of the rural BPL youths. In order to achieve this objective, a decision was taken in 2008-09 to set up RSETIs in all the district of the country.

With an aim to introduce an effective mechanism for monitoring the activities of RSETIs to ensure uniform standard of training and settlement rates across the country, the office of monitoring cell for RSETIs under the aegis of MoRD, Gol has been established in Bangalore, headed by a Chief Project Coordinator (Now known as National Director for RSETIs. The State Project Coordinator (Now known as State Director for RSETIs) for the RSETIs has been appointed in the State. The role and responsibilities of the State Director for RSETI has also been defined by the committee, which may be downloaded from MoRD website as well as web link [www.rsetimonitoringce.org](http://www.rsetimonitoringce.org).

#### Position of RSETI in Rajasthan:

Total districts in Rajasthan	33
Districts covered	33
Total R-SETIs established	35
<b>Out of Total 35 R-SETIs -</b>	
✓ Buildings completed	22
✓ Building completed but issue required resolution (Sirohi & Dungarpur)	02
✓ Process initiated (Jaisalmer, Sawai Madhopur, Sikar, Barmer & Sri Ganganagar)	05
✓ Land Allotment pending (Alwar, Bharatpur & Pali)	03
✓ Land Allotted but issues require resolution from GoR (Jalore, Dholpur & Chittorgarh)	03

#### Enhancement in grant assistance to RSETIs for meeting expenditure on construction of building:

Department of Rural Development (Rural Skills Division), Ministry of rural Development, Govt. of India vide letter No. I-12011/17/2015-NRLM (RSETI) E.345412 dated 18.02.2022 has informed that in view of the inflation in construction cost amount of grant assistance from existing Rs. 1.00 Crore to Rs. 2.00 Crore for construction of RSETI building and RSETIs which have been issued only first instalment of Rs. 50 lakhs can be allowed escalation on balance part (2<sup>nd</sup> installment) and will now be given Rs. 1.00 Crore instead of Rs. 50 Lakhs. Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting.

- Director, RSETIs to ensure that in the training programme, at least 70% of the beneficiaries shall be from BPL families.
- Director RSETIs are requested to provide necessary hand holding for taking up the self-employment/ economic activities to the trainees.
- Director, RSETIs to Focus on conducting training programme for skill development / upgradation for setting of micro enterprises
- State Government is requested for allotment of land to RSETIs in the remaining districts.
- Banks are requested to ensure that trained youth gets credit linkage not only from the RSETI sponsoring bank but also from any other bank operating in the district.



Promoter Banks are requested to initiate necessary action for improvement in grading of RSETIs.

### **Charging Commercial tariff for electricity connection given to RSETI buildings**

National Director for RSETIs, under the aegis of MoRD, GoI has informed that for the electricity connection given to the RSETI building, tariffs as applicable to Commercial establishments are being charged by different State Electricity Boards/ Departments instead of domestic rates. The issue was also taken up by them in few cases with the respective Mission Directors of SRLMs for needful action. Also, the matter was taken up by us with MoRD requesting them to pursue the matter with the Power Ministry for needful action. In this regard, MoRD had issued necessary clarifications under 4.j.(b) in page 4 of their letter No. I-12011/16/2015-NRLM (RSETI) dated 15.09.2015.

Since, above issue comes under the State subject, they have advised all the State Director for RSETIs to take up the matter with the State Govt. through concerned SLBC for a favourable decision in the matter. RSETIs are engaged in empowerment of unemployed youth by imparting free training and skill development and that there is no commercial interest involved. Moreover, it is serving an important National cause of youth empowerment. So, SDRs are advised to take up the matter with the state Govt. in the ensuing SLBC meeting. Letter received from National Director for RSETI was placed in 137<sup>th</sup> SLBC Meeting.

### **CNN Compliance:**

Under secretary to GoI, MoRD Vide their letter F No J-18046/6/2019/R-SETI dated 04.07.2019 informed about check-list for verification CNN Compliance status for R-SETIs. Detail circular were placed in 142<sup>nd</sup> SLBC Meeting.

### **Position of R-SETIs in the state and performance of training programme conducted up to 31.12.2023 is as per Annexure-45**

### **Status of RSETI's regarding land allotment; construction of building etc. as on 31.12.2023 is as per Annexure- 46**

## **6.2 Financial Literacy and Credit Counseling Centre (FLCC):**

### **Introduction:**

RBI formulated Model Scheme for "Financial Literacy and Credit Counseling Centers (FLCC)", which was placed & deliberated in 102<sup>nd</sup> SLBC meeting, and discussed in subsequent SLBC meetings. In the State, Financial Literacy and Credit Counseling Centers (FLCC) have been opened at all -33- lead districts.

### **Financial Literacy Centers (FLCs) – Revised Guidelines**

RBI vide letter no. RBI/2015-16/286 FIDD.FLC.BC.No.18/12.01.018/2015-16 dated 14.01.2016 has issued revised operational guidelines for Financial Literacy Centers (FLCs). Detailed guidelines were placed & deliberated in 128<sup>th</sup> SLBC Meeting.

All FLC Sponsor banks are requested to closely monitor their FLC's for achieving minimum targets of conducting target specific camps and all member Banks are requested to advise their rural branches to conduct monthly camps for target groups without any fail.

RBI vide letter no. RBI/2016-17/236 FIDD.FLC.BC.No.22/12.01.018/2016-17 dated 02.03.2017 has issued policy review guidelines for FLCs and rural branches. Given the recent developments on withdrawal of legal tender status of Specified Bank Notes and the focus on going digital, the policy on conduct of camps by FLCs and rural branches of the banks has been revised. The revised guidelines come into force from 1<sup>st</sup> April 2017 and the revised reporting formats will be effective from the quarter ending 30<sup>th</sup> June 2017. Guideline issued by RBI was placed in 133<sup>rd</sup> SLBC meeting.

In order to deepen financial inclusion, financial literacy and protect customers by promoting financial literacy, a community led participatory approach through Centers for Financial Literacy (CFL) was implemented by the RBI through select banks and non-governmental organizations as a pilot project in 2017 in 80 blocks and subsequently 20 blocks in 2019. It has now been decided to expand the reach of the CFLs from 100 blocks currently to every block in the country in a phased manner by March 2024. In the state, 10 tribal blocks of Banswara & Dungarpur districts were identified for the pilot project and now, the number has been extended to 174 blocks in 25 districts across the Rajasthan state. The details was placed in 148<sup>th</sup> SLBC Meeting.

RBI vide their letter no. FIDD.FLC.No. S1120/12.01.074/2021-22 dated 10.02.2022 addressed to Chairman/MD & CEO Scheduled Commercials Banks/ Small Finance Banks have informed about Financial Literacy Week (FLW)-2022 which will be observed this year from February 14-18, 2022 on the theme of "Go Digital Go Secure" which is one of the Strategic objectives of the National Strategy for Financial Education 2020-2025. Focus will be on following three topics with a view to improve a credit and reduce NPAs:

- a) Convenience of digital transactions
- b) Security of digital transactions
- c) Protection to customers

SLBC, Rajasthan vide letter no JZ:SLBC:2021-22:2027 dated 10.02.2022 has requested all member banks and LDMs the conduct of FL week 2022 primarily in digital mode. Detailed Circular was placed in 152<sup>nd</sup> SLBC meeting

**Details of FLCCs setup in the state and quarterly performance for 31.12.2023 is in annexure- 47**

## Agenda No. 7

### 7.1 Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE):

To strengthen credit delivery system and facilitate flow of credit to the MSE sector, Ministry of Micro, Small & Medium Enterprises (MSME), Government of India launched Credit Guarantee Scheme. To operationalize the scheme, Government of India and SIDBI set up the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

Any collateral / third party guarantee free credit facility (both fund as well as non-fund based) extended by eligible institutions, to new as well as existing Micro and Small Enterprise, including Service Enterprises, with a maximum credit cap of Rs.200 lac (Rupees hundred lac only) are eligible to be covered.

#### Performance under CGTMSE in the State: December -2023

(Amt. in Rs. Crores)

	FY 2021-22		FY 2022-23		FY 2023-24 (up to 31.12.23)	
	No. of Proposals	No. of Proposals	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved
Country as a whole	530754	530754	1165786	104781	1102548	135668
State of Rajasthan	25509	25509	72391	5366	62992	6363
% of Rajasthan	4.81	4.81	6.21	5.12	5.71	4.69

\*Source: Head Office of the Credit Guarantee Trust

CGTMSE vide letter no CGTMSE/44/293 dated 31.03.2023 has issued circular no. 220/2022-23 through which informed about increase in ceiling of coverage from Rs. 2.00 Cr to Rs. 5.00 Cr under Credit Guarantee Scheme – I for credit facilities extended to Micro & Small enterprises. The said modification shall be applicable for all guarantees approved on or after April 01, 2023 including enhancement in working capital of existing covered accounts.

#### Detailed circular was placed in 157<sup>th</sup> SLBC Meeting.

CGTMSE vide circular no. 232/2023-24 dated 15.12.2023 informed about modification in the procedure for invocation of Guarantee and Preferment of Claim from 18 months to 9 months in respect of the loans having repayment period up to 36 months and loan amount upto Rs. 10 lakh.

#### Detailed circular is annexed in Annexure No.48

CGTMSE vide circular no. 233/2023-24 dated 15.12.2023 informed about increase in ceiling of guarantee for RRBs and SFCs from Rs. 50 Lakh to Rs. 200 Lakh as a part of revamp of credit guarantee scheme. The revised guidelines shall be applicable for all the guarantee issued on or after January 01, 2024.

#### Detailed circular is annexed in Annexure No.49

## **7.2 National Credit Guarantee Trustee Company (NCGTC):**

Subsequent to the Central Budget announcements to set up various credit guarantee funds, a common trustee company in the name and style of National Credit Guarantee Trustee Company Ltd. was set up by the Department of Financial Services, Ministry of Finance, Government of India to, inter alia, act as a common trustee company to manage and operate various credit guarantee trust funds.

NCGTC was incorporated under the Indian Companies Act, 1956 on March 28, 2014 with a paid-up capital of ₹10 crore, with its registered office at Mumbai.

### **Current Trust Funds under the trusteeship management of NCGTC:**

#### **1) Credit Guarantee Fund for Skill Development (CGFSD)**

- Guarantees for Skill Development Loans by the member banks of IBA up to ₹ 1.5 lakh extended without collateral or third-party guarantee and the fund has a Target of 10-20 lakh loans to be guaranteed in a year.

#### **2) Credit Guarantee Fund for Education Loans (CGFEL)**

- Guarantees for Education Loans by the member banks of IBA up to ₹ 7.5 lakh extended without collateral or third-party guarantee and the fund has a Target of 10 lakh loans to be guaranteed in a year.

#### **3) Credit Guarantee Fund for Factoring (CGFF)**

- Guarantees for domestic factored debts of MSMEs.

#### **4) Credit Guarantee Fund for Micro Units (CGFMU)**

- Guarantees for loans up to the specified limit (currently ₹ 10Lakh) sanctioned by Banks / NBFCs / MFIs / other financial intermediaries engaged in providing credit facilities to eligible micro units. Further, Overdraft loan amount of ₹ 5,000/- sanctioned under PMJDY accounts shall also be eligible to be covered under Credit guarantee Fund.

#### **5) Credit Guarantee Fund for Stand-up India (CGFSI)**

- Guarantees for credit facilities of over ₹ 10 lakh & upto ₹ 100 lakh sanctioned by the eligible lending institutions, under the Stand Up India Scheme (SC/ST/Women for setting up Greenfield enterprises).

## **7.3 Enhancing Credit Flow to Agriculture and Allied Sector through Credit Guarantee Scheme:**

Government of India has launched two schemes, viz. Animal Husbandry Infrastructure Development Fund (AHIDF) and the Central Sector Scheme (CSS) for Formation and Promotion of 10,000 FPOs during the year 2020. Both these schemes have a 'Credit Guarantee' component to encourage banks to lend for these two activities. As per the guidelines, the credit guarantee related operations for these two schemes have been entrusted to NABARRD.

NABARD has established a fully owned subsidiary, viz., NABSanrakshan Trustee Pvt. Ltd. to manage the Credit Guarantee operations for these two schemes. The Government of India will be the 'Settlor' in respect of both these Schemes.

In this regards, Chairman, NABARD has written D.O. No. CHMN/08/2022-23 dated 08.06.2022 addressed to MD & CEO, Bank of Baroda through which they had requested to review the progress inter-alia cover status of on-boarding by banks under the two Credit Guarantee Schemes, bank-wise sanctions/disbursements of loans for these activities, coverage of loans under Credit Guarantee Schemes, status of pendency, on-boarding of banks on the online portal etc. Detailed Circular was placed in 153<sup>rd</sup> SLBC meeting.

## Agenda No. 8

### Education Loan:

Government of India, Ministry of Human Resource Development, Department of Higher Education vide letter dated 16<sup>th</sup> July 2010 has announced a Central Scheme to provide Interest Subsidy for the period of moratorium on Educational Loans taken by students **from economically weaker** sections from scheduled banks under the Educational Loan Scheme of the Indian Banks' Association to pursue technical/professional education **studies in India**. The details of the scheme was placed and deliberated in 107<sup>th</sup> and subsequent SLBC meetings. Consolidated position of Education Loan in the State **as on Dec -2023** is as under:

### Education Loan- (Total):

(Amt. in Crores)

Agency	Disb. during FY 22-23		Disb. during current FY up to Dec - 23		Outstanding as on 31.12.23	
	A/c	Amt	A/c	Amt	A/c	Amt
<b>Commercial Banks</b>	14835	618.73	12951	522.58	43506	2725.47
<b>RRBs</b>	331	10.15	312	10.11	944	42.83
<b>Cooperative Banks</b>	0	0	0	0	301	8.93
<b>Small Finance Bank</b>	1	0.05	0	0	3	0.17
<b>Total</b>	<b>15167</b>	<b>628.93</b>	<b>13263</b>	<b>532.69</b>	<b>44754</b>	<b>2777.40</b>

**Bank wise details under Education Loan as on 31.12.2023 are as per Annexure-50**

IBA vide letter no SB/Cir./10-21-ISS/4500 dated 28.11.2011 clarified that any scheduled bank listed by RBI, which has adopted and implemented the '**IBA Model Educational Loan Scheme**' would be covered under the interest subsidy scheme of the ministry of HRD and these banks could submit their subsidy claim to the ministry of HRD through Nodal Bank. The cooperative banks, if not members of IBA are not eligible for interest subsidy scheme. Further the interest subsidy is linked with the existing education loan scheme of IBA and restricted to students enrolling in recognized professional courses (after class XII) in India, in educational institutions established by Act of Parliament, other institutions recognized by the concerned statutory body, IIMs, and other institutions setup by the central government.

Revenue Department, GoR vide circular letter no. P.13 (34)/group-1/2012 dated 9.08.2012 has issued general guidelines for issuance of Income Certificate, wherein BPL card has also been made as certificate of income proof and no separate income certificate will be issued to BPL beneficiaries. Whereas, according to the Interest subsidy scheme of the Ministry of HRD, GoI, State Government has to notify the designate Authority to issue certificate based on Income criteria only, that is not the social background.

### **8.1 Revised IBA Model Education Loan Scheme for pursuing higher education in India and abroad:**

IBA vide letter no. CE/210 dated 31.05.2012 has informed that to make model education loan scheme more meaningful, the model education loan scheme has been revised, the salient features of the modified scheme was placed & deliberated in 114<sup>th</sup> SLBC meeting. Detailed guidelines received from IBA, has already been circulated by SLBC to all member banks vide letter no. रा.अं./एस.एल.बी.सी./शिक्षा-ऋण/79/2012-13/1162 dated 04.07.2012. Banks are requested to initiate necessary action in this regard.

It has also been informed that the Govt. is proposing to establish a Credit Guarantee Fund Trust to administer and operate Credit Guarantee Fund Scheme for educational loans granted by banks up to Rs.7.50 Lac without any collateral security and third party guarantee. The details are being worked out.

## Agenda No. 9

### Other Government Schemes:

#### 9.1 Housing Loan – Change in Priority Sector classification Guidelines

RBI vide Circular no. RBI/2020-21/72 Master Directions FIDD.CO.Plan.BC.5 /04.09.01 /2020-21 dated 04/09/2020 has revised the eligibility criteria of housing loans for classification under priority sector. With a view to bringing convergence of the Priority Sector Lending guidelines for housing loans with the Affordable Housing Scheme, and to give a fillip to low-cost housing for the Economically Weaker Sections and Low Income Groups, the housing loan limits for eligibility under priority sector lending will be revised to ₹ 35 lakh in metropolitan centres (with population of ten lakh and above), and ₹ 25 lakh in other centres, provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹ 45 lakh and ₹ 30 lakh, respectively.

Furthermore, the existing family income limit of ₹ 2 lakh per annum, prescribed under previous Master Direction, for loans to housing projects exclusively for the purpose of construction of houses for Economically Weaker Sections (EWS) and Low Income Groups (LIG), is revised to ₹ 3 lakh per annum for EWS and ₹ 6 lakh per annum for LIG, in alignment with the income criteria specified under the Pradhan Mantri Awas Yojana. RBI's aforesaid circular was placed in 138<sup>th</sup> SLBC Meeting.

All other terms and conditions specified under the Master Direction shall remain unchanged which are as under-

- I. Loans for repairs to damaged dwelling units of families up to Rs. 10 lakh in metropolitan centers and up to Rs. 6 lakh in other Centres.
- II. Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to dwelling units with carpet area of not more than 60 sq.m.
- III. Bank loans for affordable housing projects using at least 50% of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m
- IV. Bank loans to HFCs (approved by NHB for their refinance) for on-lending, up to ₹20 lakh for individual borrowers, for purchase/construction/ reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to conditions specified in para 23 and 24.
- V. Outstanding deposits with NHB on account of priority sector shortfall.

**Position of Housing loan disbursement & outstanding as on 31.12.2023 is as per Annexure no. 51**

#### 9.2 Pradhan Mantri Awas Yojana-Gramin:

The rural housing scheme will help achieve housing for all by 2022 in rural areas across the country. Scheme has been named as Pradhan Mantri Gramin Awas Yojana replacing Indira Awas Yojana. Pradhan Mantri Awas Yojana – Gramin will be implemented in rural areas across the country except Delhi and Chandigarh.

Detailed policy is available on <http://rural.nic.in/netrural/rural/sites/programmes-schemes-rural-housing.aspx>

The project will be implemented in the country in a span of three years from 2016-17 to 2018-19 with a budget of Rs. 81,975 crore. In Rajasthan, from year 2016-17 to 2018-19 every year

1,87,094 houses will be constructed under the scheme. Department of Rural Development and Panchayati Raj will be the nodal department for running the scheme in the state. Detailed guidelines were placed in 130<sup>th</sup> SLBC meetings.

Additional Secretary, Department of Rural Development, Ministry of Rural Development, Govt. of India vide letter no. D.O.No.G-20011/01/2015-RH (A/C) dated 25.01.2017 has informed that Hon'ble Prime Minister, in his address to the nation on 31<sup>st</sup> December 2016, has announced that targets under the Rural Housing Scheme in FY 2016-17 will be enhanced by 33%, within the overall target of one crore houses, to accelerate implementation of the scheme. Copy of the Letter issued by Additional Secretary, Department of Rural Development, Ministry of Rural Development, Govt. of India were placed in 132<sup>nd</sup> SLBC Meeting.

### **9.3 Pradhan Mantri Awas Yojana- Credit Linked Subsidy Scheme for EWS/LIG:**

The Mission, in order to expand institutional credit flow to the housing needs of urban poor will implement credit linked subsidy component as a demand side intervention. Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

- Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.
- The credit linked subsidy will be available only for loan amounts up to Rs. 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI).
- Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Ministry may notify other institutions as CNA in future.
- Primary Lending Institutions (PLIs) can register only with one CNA by signing MoU.
- CNAs will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNAs will provide periodic monitoring inputs to the Ministry of Housing and Urban Poverty Alleviation through regular monthly and quarterly reports.
- State/UTs/ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication.
- Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows),

persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.

- State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail of credit linked subsidy.
- For identification as a EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- In case a borrower who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible or claim the benefit of interest subvention again.
- Under the Mission, beneficiaries can take advantage under one component only. Since other three components are to be implemented by State Government through Urban Local Bodies/Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State/UT Governments or designated agency of State/UT Governments for the list of beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district and State/UT Government or its designated agency should furnish the NOC within 15 days of receipt of such request.

Deputy Secretary, Ministry of Housing & Urban Poverty Alleviation, Govt. of India vide letter no. O-17034/81/2015-HFA-IV/FTS-13945 dated 19.12.2016 has informed about the clarification issued in regard to Credit Linked Subsidy Scheme. As per circular, it has been brought to the notice of the Ministry that some banks/ financial institutions are erroneously interpreting the condition envisaged in paragraph 1.3 of the guidelines to decline / not entertain applications from potential beneficiaries seeking housing loan for addition of room, kitchen, toilet etc. to their existing dwelling as incremental housing as envisaged under paragraph 5.3 of the guidelines, solely on the ground that the applicant is already possessing a pucca house. In this regard, through above mentioned circular it is clarified that through the PMAY (U) mission, the government is not only addressing the issue of the urban houseless but also seeks to address the issue of congestion in urban households through the enhancement/incremental housing initiative. This is sought to be achieved through enhancement of the existing pucca house. Declining to entertain an application for enhancement/incremental housing under the PMAY (Urban) Mission solely on the ground that the individual already has a pucca house is, thus, an incorrect interpretation of the scheme guidelines. It is therefore, clarified that the condition that the beneficiary should not own a pucca house either in his/her name or in the name of any member of his/ her family in any part of India, is not to be applied to cases of enhancement/incremental housing referred to in paragraph 5.3 and 7 as long as the enhancement/ incremental housing is with regard to the existing lone pucca house owned by the beneficiary. Copy of the Letter issued by Deputy Secretary, Ministry of Housing & Urban Poverty Alleviation, Govt. of India were placed in 132<sup>nd</sup> SLBC Meeting.

As per website of Ministry of Housing & Urban Poverty Alleviation as on 31.12.2016 the list of primary Lending Institutions (PLIs) who have signed MoUs with Central nodal Agencies (CNAs) were placed in 132<sup>nd</sup> SLBC Meeting.

#### **9.4 Chief Minister's Jan Awas Yojana -2015:**

To achieve the goal of '**Affordable Housing for All**' and integrated habitat development there is a need to ensure equitable supply of land, shelter and services at prices affordable by all.



To fulfill the basic need of shelter, a new policy has been framed by Govt. of Rajasthan named as **Chief Minister's Jan Awas Yojana -2015**. In the policy initiatives taken by Govt. of India to provide 'Housing for all' have also been incorporated to provide for possible incentives to the beneficiaries. Detailed policy is available on [www.udh.rajasthan.gov.in](http://www.udh.rajasthan.gov.in).

### **9.5 SVAMITVA Scheme:**

Director, DFS, MoF, Gol letter no. 6/30/2021-FI (C-509718) dated 01.11.2021 have informed that Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the 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 a financial asset for availing loans and other financial benefits.

Detailed guidelines received from Secretary, Ministry of Panchayati Raj, Govt. of India vide D.O. letter No. N-19011/7/2021-Governance addressed to Secretary, DFS, MoF, Gol, has already been circulated by SLBC to all member banks vide letter no. JZ: SLBC: 2021-22: 1599 Dated 02.11.2021. Banks are requested to initiate necessary action in this regard. Detailed Circular was placed in 151<sup>st</sup> SLBC meeting.

Jt. Secretary, Ministry of Panchayati Raj, Government of India vide D.O. no. N-19011(35)/1/2019-e-Panchayat dated 24.07.2023 informed that the Ministry of Panchayati Raj (MoPR), Gol is organizing a one-day round table discussion on 21st August, 2023 at Lucknow, with the objective to clarify the status of Property Cards issued under the SVAMITVA Scheme, among all stakeholders, inform the State Government Officials of the actions needed for loans to be extended by Banks against Property Cards and devise future strategies. Detailed circular was placed in 158<sup>th</sup> SLBC meeting.

SLBC Rajasthan had shared the proceedings of Round Table Discussion on bankability of SVAMITVA property cards held on 21st August, 2023 to Secretary & Commissioner Panchayati Raj Department, GOR vide letter no. JZ: SLBC: 2023-24: 729 dated 04.09.2023 with a request to take action on all the points emerged for implementation by the state government in the state.

### **Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

Under Secretary, Ministry of Panchayati Raj, Government of India vide letter no. N-19011(35)/1/2019-e-Panchayat dated 11.12.2023 had instructed to keep the active track of the progress of financial benefits availed under SVAMITVA scheme. Further discussion and decisions pertaining to property cards to be shared with Ministry of Panchayati Raj, Gol.

### **Detailed circular is annexed in Annexure No.52**

### **9.6 Declaration of all centers as notified for creation of Equitable Mortgage.**

Legal and Legal Affairs Department, Govt. of Rajasthan vide notification dated 07.07.2022 issued under Rajasthan Gazette extraordinary has notified all the Municipal Corporations, Municipal Councils, Municipalities and Panchayats in the state of Rajasthan for the purpose of creation of equitable mortgage under clause (f) of section 58 of the Transfer of Property Act, 1882 (Central Act 4 of 1882) and in supersession of all the previous notifications on the subject.

### **Detailed circular was placed in 154<sup>th</sup> SLBC Meeting.**

## Agenda No. 10

### 10.1 Recovery under Priority Sector:

Banks are providing a sizeable portion of their resources as credit facilities to farmers and other weaker sections of the society under various scheme sponsored by the Central and State Government in the State.

The issue of recurrence of frauds in registration of land records has been discussed under 2<sup>nd</sup> and 3<sup>rd</sup> conference of CVOs of PSBs with CBI officials. During 3<sup>rd</sup> conference it was observed that certain state governments have computerized the land records, which is coming handy in avoiding frauds relating to lands taken as collateral security for financing by the banks. As per the recommendation of Indian Banks Association (IBA), the issue of Computerization of land records is to be taken by respective State Government in respective SLBC. Convener, SLBC vide letter no. RZ: SLBC: 2010-11:39 dated 23.04.2010 requested Principal Secretary (Revenue), Government of Rajasthan to take up the implementation of computerization of land records at their end and advise the status to SLBC. The issue has been taken up as an Agenda item 108<sup>th</sup>, 109<sup>th</sup> SLBC and subsequently discussed in 110<sup>th</sup> SLBC meeting also.

In view of high NPA level in various government sponsored schemes, there is a greater need to build up a strong legal framework for speedy recovery. **We once again request GoR to amend the Public Demand Recovery Act to include Banks dues under various Government subsidized credit schemes.**

Further, looking to the larger number of RODA cases pending at District/Block level, there is need to create an environment favoring banks recovery. Further, to give an impetus in recovery in cases filed under RODA, some target for clearance of pending RODA cases may be allocated to block/district authorities.

### Recovery Cases Reported Filed/Pending under Rajasthan Agricultural Credit Operations (Removal of Difficulties) Act 1974.

As on 31.12.2023

Cases Pending as on 31/03/23	Cases filed during FY 2023-24	Cases where amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.12.2023	Out of which, cases pending more than 12 months
No.	No.	No.	No.	No.	No.
133090	13633	11018	17	135705 (Rs. 3037 Cr.)	102252 (Rs. 2157 Cr.)

Data source: Member Banks

A sub-committee of SLBC Rajasthan on Recovery of Bank dues has been constituted. First meeting of the sub-committee was held on 18.03.2019 at Secretariat under the Chairmanship of Principal Secretary, Revenue, GoR. During the meeting, it was decided that Nodal Agencies of Central/State Govt. Sponsored Schemes should send a proposal to Revenue Department, GoR to amend the Public Demand Recovery Act to include Banks dues of their schemes.

### SARFAESI Act, 2002:

Under Secretary, Department of Financial Services, MoF, GoI vide letter no. F.No. 3/11/2017 dated 28/12/2017 addressed to CMDs/CEOs of PSBs and SLBC convener of all States has informed that Additional Secretary, Department of Financial Services, MoF, GoI vide letter no. D.O. No. 3/11/2016/DRT dated 22/08/2017 addressed to Chief Secretary of All State has advised to ensure disposal of the pending matters, with in the period, prescribed under the SARFAESI Act, 2002. They have informed to All Chief Secretaries that Section 14 of the SARFAESI Act, provides that application u/s 14 have to be disposed of by the concerned District

Magistrate within a period of 30 days from the date of application (extendable by another 30 days on case specific basis for reasons to be recorded in writing). The Department is getting references from Banks that there is inordinate delay in disposal of such applications in several cases. Delay in disposal of such applications for long periods defeats the very purpose of the SARFAESI Act and hampers the recovery proceedings by the banks. They requested to direct the District Magistrates in their State to ensure disposal of the pending matters, within the prescribed period, provided under Section 14 of the SARFAESI Act. Copy of the aforesaid letters was placed in 136<sup>th</sup> SLBC meeting.

#### **Information of pending cases under SARFAESI Act as on 31.12.2023**

<b>Cases Pending as on 31/03/23</b>	<b>Cases filed during FY 2023-24</b>	<b>Cases where Amount recovered</b>	<b>Cases where Physical Possession has been taken</b>	<b>Cases Pending as on 31.12.23</b>	<b>Out of which, cases pending more than 2 months</b>
No.	No.	No.	No.	No.	No.
990	1115	553	58	1552 (Rs. 382 Cr.)	1252 (Rs. 283 Cr.)

Data source: Member Banks

In this regards, Chief Secretary, Govt. of Rajasthan vide letter no. F.27(1)Plan /IF /2016 Dated 03.12.2020 has instructed all District Collectors of Rajasthan to take expedite stringent action under section 14 of SARFESAI Act 2002 in all the pending cases submitted by Banks/FIs and inform the progress in this matter to office of Secretary, Planning (IF), GoR. Details circular was placed in 148<sup>th</sup> SLBC Meeting.

Secretary, DFS, MoF, GoI, vide D. O. No. 31/23/2023-DRT Dated 29.04.2023 has shown serious concern about pending of recovery cases under SARFESAI Act 2002 with DMs for more than 60 days and requested Chief Secretary, GoR to instruct the DMs of all district in Rajasthan to support the efforts of Banks/FIs to recover dues from defaulters and clear all the pending applications u/s 14 of the SARFAESI Act well within the prescribed period of 60 days.

#### **Detailed Circular was placed in 157<sup>th</sup> SLBC Meeting.**

Joint Secretary, Planning (IF) Department, Govt. of Rajasthan vide letter no. F.25(01)Plan /IF /2013 Dated 13.09.2023 has requested all District Collectors of Rajasthan to take expedite stringent action under section 14 of SARFESAI Act 2002 in all the pending cases submitted by Banks/FIs in reference of the DO Letter issued by Secretary, DFS, MoF, GoI addressed to Chief Secretary, GoR on 29.04.2023.

#### **Detailed circular was placed in 159<sup>th</sup> SLBC Meeting.**

#### **10.2 Adoption of e-auctions by DRTs:**

DFS, MoF vide letter no. 3/1/2012-DRT dated 13.06.2012 has advised that with a view to conduct free, fair and transparent auctions, it has been decided that all auctions in DRTs will be conducted electronically and the concerned banks shall arrange e-auction platform and pay for it as they are paying for the advertisement.

#### **ISSUES:**

- For speedy recovery in RODA cases, some target for clearance of pending RODA cases may be allocated to block/district authorities
- All member Banks are requested to ensure online submission of data pertaining to level of NPA under different schemes, to SLBC on a quarterly basis.

- DCC convener banks and LDMs are requested to discuss the agenda of recovery particularly RACO (RODA) & Lok Adalat invariably in DCC/DLRC/BLBC meetings and ensure timely follow up action.

### 10.3 Bank wise Position of NPA:

The wake of the financial reforms undertaken by the Government of India based on the Narasimhan Committee report I and II, prudential norms were introduced by Reserve Bank of India to address the credit monitoring process being adopted and pursued by the banks and financial institutions.

**Status of NPA in the State of Rajasthan as on 31.12.2023 is:**

Sector	Total Adv. March-23	NPA in March-23	% NPA to Adv.	Amt in Crores		
				Total Adv. Dec -23	NPA in Dec-23	% NPA to Adv.
Commercial Banks	471297	18578	3.94	545397	17878	3.25
RRB	32639	1114	3.41	35479	1252	3.53
Co-operative Banks	17625	1394	7.91	19524	1512	7.75
Small Finance Bank	25460	394	1.55	28970	510	1.76
<b>Total</b>	<b>547021</b>	<b>21480</b>	<b>3.93</b>	<b>629370</b>	<b>21153</b>	<b>3.36</b>

**Sector wise and Bank wise position of NPA as on 31.12.23 is annexed as per Annexure-53**

**NPA under Housing & Education loans as on 31.12.23 is annexed as per Annexure-54**

### 10.4 Resolution of Stressed Assets- Revised Framework:

The Reserve Bank of India has issued various instructions aimed at resolution of Stressed Assets in the economy, including introduction of certain specific schemes at different points of time. In view of the enactment of the Insolvency and Bankruptcy Code, 2016(IBC), RBI has substituted the existing guidelines with a harmonized and simplified generic framework for resolution of stressed assets. The details of the revised framework are elaborated in the RBI circular no. RBI/2017-18/131 DBR.No.BP.BC. 101/21.01.048/2017-18 dated 12/02/2018 addressed to All Scheduled Commercial Banks (excluding RRB) and All-India Financial Institutions (Exim Bank, NABARD, NHB and SIDBI). RBI's aforesaid circular was annexed in 136<sup>th</sup> SLBC meeting.

## Agenda No. 11

### Miscellaneous:

#### 11.1 Revamp of Lead Bank Scheme- Action Points for SLBC Convener Banks/ Lead Banks:

RBI vide Circular no. RBI/2017-2018/155 FIDD.CO.LBS.BC.No.19/02.01.001/ 2017-18 dated 06/04/2018 has issued direction to the Chairmen/ Managing Directors/ Chief Executive Officers and all SLBC Convenor Banks/ Lead Banks regarding Revamp of Lead Bank Scheme- Action Points for SLBC Convenor Banks/ Lead Banks. In view of changes that have taken place in the financial sector over the years, Reserve Bank of India had constituted a "Committee of Executive Directors" of the Bank to study the efficacy of the Scheme and suggest measures for improvement and the committee has decided that the following 'action points' should be implemented by the SLBC Convener Banks/Lead Banks.

- i. State Level Bankers' Committee (SLBC) meetings should primarily focus on policy issues with participation of only the senior functionaries of the banks/ Government Departments. All routine issues may be delegated to sub-committee(s) of the SLBC. A Revised Agenda for SLBC meetings is attached as Annex I for implementation.
- ii. In cases where the Managing Director/Chief Executive Officer/Executive Director of the SLBC Convenor Bank is unable to attend SLBC Meetings, the Regional Director of the RBI shall co-chair the meetings along with the Additional Chief Secretary/Development Commissioner of the State concerned.
- iii. The corporate business targets for branches, blocks, districts and states may be aligned with the Annual Credit Plans (ACP) under the Lead Bank Scheme to ensure better implementation.
- iv. There is need of a standardized system to be developed on the website maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State. The relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The procedure relating to the envisaged intervention in this area is given in Annex II. Necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.
- v. To strengthen the BLBC forum which operates at the base level of the Lead Bank Scheme, it is necessary that all branch managers attend BLBC meetings and enrich the discussions with their valuable inputs. Controlling Heads of banks may also attend a few of the BLBC meetings selectively.
- vi. Rural Self Employment Training Institutes (RSETIs) should be more actively involved and monitored at various fora of LBS particularly at the DCC level. Focus should be on development of skills to enhance the credit absorption capacity in the area and renewing the training programmes towards sustainable micro enterprises. RSETIs should design specific programmes for each district/ block, keeping in view the skill mapping and the potential of the region for necessary skill training and skill up gradation of the rural youth in the district.

Detailed guidelines were placed in 137<sup>th</sup> SLBC Meeting.

RBI vide Circular no. RBI/2021-22/155 FIDD.CO.LBS.BC.No.19/02.01.001/ 2017-18 dated 06/04/2018 has issued direction to the Chairmen/ Managing Directors/ Chief Executive Officers and all SLBC Convenor Banks/ Lead Banks regarding Revamp of Lead Bank Scheme.

#### Constitution of Steering Sub-Committee of SLBC:

In compliance of the RBI aforesaid circular, a Steering Sub-Committee of SLBC was constituted for successful implementation of revamped Lead Bank Scheme. Same was informed to all stake

holders vide SLBC letter no. JZ: SLBC: 2018-19:558 dated 03.08.2018. It is constituted under Chairman Ship of General Manager, FIDD, RBI and the General Manager of Convener Bank of SLBC as the Co-Chairman. Senior Level Representative from Rural Development and Panchayati Raj Dept., GoR, Planning Department, GoR, Agriculture Dept., GoR, Industries Dept., GoR, NABARD and DCC Convener Bank would be the member of this committee.

23<sup>rd</sup> meeting of Steering Sub-Committee of SLBC was held on 31/10/2023.

24<sup>th</sup> meeting of Steering Sub-Committee of SLBC was held on 09/02/2024.

### **11.2 Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs):**

RBI vide Circular no. RBI/2017-2018/156 FIDD.CO.LBS.BC.No.20/02.01.001/ 2017-18 dated 06/04/2018 has issued direction to the Chairmen/ Managing Directors/ Chief Executive Officers of all Lead Banks regarding Action Points for Lead Banks on Enhancing the Effectiveness of Lead District Managers (LDMs). In view of changes that have taken place in the financial sector over the years, Reserve Bank of India had constituted a "Committee of Executive Directors" of the Bank to study the efficacy of the Scheme and suggest measures for improvement and committee has decided that the following 'action points' should be implemented by the Lead Banks.

- i. In view of the critical role played by LDMs, it may be ensured that officials posted as LDMs possess requisite leadership skills.
- ii. Apart from the provision of a separate office space, technical infrastructure like computers, printer, data connectivity, etc. which are basic necessities for LDMs to discharge their core responsibilities may be provided to LDMs' Office without exception.
- iii. It is suggested that a dedicated vehicle may be provided to LDMs' to facilitate closer liaison with the bank officials, district administration officials as also to organise/ attend various financial literacy initiatives and meetings.
- iv. The absence of a specialist officer/assistant for data entry/analysis is a common and major issue faced by LDMs. Liberty to hire the services of skilled computer operator may be given to the LDMs to overcome the shortage of staff/ in case appropriate staff is not posted at LDM office.

RBI's aforesaid circular was placed in 137<sup>th</sup> SLBC Meeting.

### **11.3 Rajasthan Farmer Loan Waiver Scheme, 2019 (Rajasthan Krishak Rin Mafi Yojana, 2019):**

Dy. Secretary, Cooperative Department, GoR vide letter no. प.17(15)सह/2018/पार्ट दिनांक 06/02/2019 has forwarded Rajasthan Farmer Loan Waiver Scheme, 2019 (Rajasthan Krishak Rin Mafi Yojana, 2019) for loanee farmers of Cooperative Banks. Benefits will be given to the Small and Marginal Farmers who have taken loan from Cooperative Banks for Short Term and/or Medium & Long Term. Under the scheme, the loan amount upto Rs. 200,000 will be waived off which was overdue as on 30.11.2018. Detailed guidelines for Cooperative Banks were placed in 140<sup>th</sup> SLBC Meeting. Formulation of Debt Waiver Scheme for other than Cooperative Banks is under process.

### **11.4 Illegitimate use of Commercial Bank's Name and Logo by various entities:**

Reserve Bank of India vide letter no. विसवि (जय) सं.1989/02.02.037/2017-18 दिनांक 16/05/2018 has informed that various entities are showing Bank's Name and Logo at their fraudulent website and presenting them as Customer Service Points of Banks with a purpose to do fraud activities with general public. RBI has advised all Banks to take measures to avoid such type of

risks and legal proceedings may be taken, if required. Letter received from RBI was placed in 137<sup>th</sup> SLBC Meeting.

### **11.5 SLBC Website:**

SLBC Rajasthan has put in place its website [www.slbcrajasthan.com](http://www.slbcrajasthan.com) to cater to the requirement of Ministry of Finance, RBI, developmental stake holders of the State, Member banks & public for making available useful information & links on this website.

- The Current developments, meeting notice, Agenda, minutes of the meetings etc. are regularly uploaded on the website.
- District Service area plan for all districts & branch expansion plan have also been uploaded on SLBC website.
- Members are requested to visit the site for updates.

### **ISSUES:**

- **All Banks are requested to ensure on-line submission of data on SLBC website within 15 days from the close of quarter.**
- All member banks are requested to upload the targets allocated under ACP & various Government Sponsored Schemes along with Key Business data within 15 days from the close of quarter.

### **11.6 Revamp of Lead Bank scheme – Action point for SLBC Convener Banks/ Lead Bank- Developing a standardized System for Data flow and its Management by SLBC/UTLBC Convener Bank on SLBC/ UTLBC Websites.**

RBI vide their circular no. FIDD.CO.LBS.No.21 /02.01.001 /2019-20 dated 03.07.2019 has informed that Working group of selected SLBC Convener Banks and NABARD constituted by RBI has suggested a broad set of data structure in the form of a model format which may be adapted by SLBCs/UTLBCs for collection and monitoring of data.

Further, it has been advised that SLBC Member banks will develop a portal on their respective SLBC/UTLBC websites for facilitating uploading and downloading of data by all the member banks/LDMs etc. and a standard operating procedure (SOP) to be followed as suggested by working group. They have also suggested that in order to enable banks in uploading and downloading of the data upto block level, banks should map all the Branches with block codes. Once mapping of the branches with the block codes is completed by banks in the CBS system, data at block level as well as district and state level can be generated and monitored at different fora of Lead Bank Scheme.

Further, a Sub Committee on “**Developing a standardized system for data flow and its management**” of SLBC Rajasthan has been constituted. RBI, NABARD and banks are member of said committee.

17<sup>th</sup> Sub-Committee meeting of SLBC was held on 20.10.2023

18<sup>th</sup> Sub-Committee meeting of SLBC was held on 05.02.2024

All member banks has been sensitized and also displayed working of SLBC Website through video clip and also requested to Bank the provided the .text file for test turn.

RBI vide their circular no. FIDD.CO.LBS.No.1514 /02.01.001 /2019-20 dated 16.01.2020 has informed that SLBC/UTLBC Convener Banks to ensure that mapping of Branches of member Bank is completed at the earliest in order to operationalize the new data flow and management

system before commencement of the FY 2020-21. The copy of the circular was placed on 144<sup>th</sup> SLBC meeting.

### **11.7 Credit Outreach Camps in Deficient Districts –**

Chief Executive, India Banks' Association vide letter no. SB/MBR/CDD/0330 dated 01.07.2023 and Jt. Secretary (FI), MoF, DFS, GoI letter no. 6/35/2023-FI-Mission Office dated 10.07.2023 has following action points have emerged during deliberations in the meeting of Consultative Committee attached to Finance Ministry on 19.06.2023 under the Chairmanship of Hon'ble Finance Minister, Govt. of India –

- Credit Outreach Camps to be conducted in the 5 most credit deficient districts in the State viz. Dholpur, Dungarpur, Karauli, Rajsamand & Sirohi for a period of 90 days commencing from 01.07.2023.
- The LDMs of the all districts are requested to special DLRC meeting between 15.07.2023 to 15.08.2023 by inviting a Member of Parliament from such district, to further brainstorm ideas towards Financial Inclusion by opening PMJDY accounts for those still outside the Bank reach.

Further, vide letter no. JZ:SLBC:2023-24:428 & 449 dated 04.07.2023 & 10.07.2023 has requested all member Banks and LDMs to ensure compliance of the following action points:

**Detailed circular was placed in 158<sup>th</sup> SLBC meeting.**

### **11.8 Regarding adoption of BHIM-UPI in Panchayati Raj Institutions (PRIs)**

Under Secretary to the Government of India, Department of Financial Services, Ministry of Finance, Government of India vide letter no.6/10/2021-FI(C-300585631) dated 23.06.2023 has informed that the Ministry of Panchayati Raj (MoPR) has come out with a detailed Standard Operating Procedure (SOP) to promote UPI based digital payment system in the Panchayats. As per the SOP, the Gram Panchayats/ Block Panchayats/ District Panchayats need to contact the respective Banks to obtain UPI ID/ VPA to link their Bank account with the UPI Platform for account linked payments and/ or obtain QR codes for its installation at payment counters in the Panchayat Bhawans. This Bank account should be the one where all taxes and fees levied by the PRIs are deposited.

MoPR has also urged all the State/ UTs to declare all the PRIs to be BHIM\_UPI compliant by 15<sup>th</sup> August, 2023.

SLBC Rajasthan vide letter no. JZ:SLBC:2023-24:376 dated 26.06.2023 has requested all member Banks and LDMs to extend all necessary support to respective PRIs for adoption of BHIM-UPI and thereby contribute towards the objective of making all PRIs in the State, BHIM-UPI compliant within the stipulated time period.

**Detailed circular was placed in 158<sup>th</sup> SLBC meeting.**

\*\*\*\*\*