

## **Agenda No. 1**

### **1.1 Confirmation of Minutes of 144<sup>th</sup> SLBC Meeting held on 30.03.2020:**

Minutes of the 144<sup>th</sup> SLBC Meeting were circulated by our letter dated 24.04.2020 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 144<sup>th</sup> SLBC meeting.

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

Action taken Report is placed before the House in 145<sup>th</sup> SLBC Meeting PPT.

## Agenda No. 2

### **2. Social Banking Parameters and Annual Credit Plan: Key Business Parameters as of March 2020:**

#### **2.1 Branch Network:**

- **Total Branch Network in the State – 8153**
- Commercial Banks – 5704
- Regional Rural Banks – 1553
- Cooperative Banks – 608
- Small Finance Banks – 288

Name	Branches (March-2018)				Branches (March-2019)			
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
<b>Commercial Banks</b>	1743	1691	1968	<b>5402</b>	1748	1740	2053	<b>5541</b>
<b>RRBs</b>	1124	288	112	<b>1524</b>	1138	294	114	<b>1546</b>
<b>Cooperative Banks</b>	182	304	120	<b>606</b>	184	307	117	<b>608</b>
<b>Small Finance Banks*</b>	-	-	-	-	40	98	77	<b>215</b>
<b>Total</b>	<b>2997</b>	<b>2346</b>	<b>2175</b>	<b>7518</b>	<b>3110</b>	<b>2439</b>	<b>2361</b>	<b>7910</b>

Name	Branches (March 2020)				Branches added during March Quarter (Q4)	Branches Added during the FY up to March - 2020
	Rural	Semi Urban	Urban	Total		
<b>Commercial Banks</b>	1753	1752	2199	<b>5704</b>	<b>81</b>	<b>163</b>
<b>RRBs</b>	1145	294	114	<b>1553</b>	<b>1</b>	<b>7</b>
<b>Cooperative Banks</b>	186	308	114	<b>608</b>	<b>0</b>	<b>0</b>
<b>Small Finance Banks</b>	53	120	115	<b>288</b>	<b>10</b>	<b>73</b>
<b>Total</b>	<b>3137</b>	<b>2474</b>	<b>2542</b>	<b>8153</b>	<b>92</b>	<b>243</b>

\*Small Finance Banks has started first reporting from June Quarter -2018

**Detailed Bank-wise branch network is as per Annexure -1 & 2.**

## 2.2 Total Deposits:

- Total Deposit as on March-2020 – Rs 434010
- Y-o-Y Growth (Mar 19 to Mar 20) – 10.20%
- Y-o-Y Growth (Mar 18 to Mar 19) – 13.00%
- Y-o-Y Growth (Mar 17 to Mar 18) – 2.58%

(Amt. in Crores)

	Mar -17	Mar -18	Mar-19	Mar-20	% Growth
					YOY
<b>Comm. Banks</b>	302282	310494	346813	380883	9.82%
<b>RRBs</b>	21426	23103	26323	29910	13.63%
<b>Coop. Banks</b>	16054	14930	15987	16741	4.72%
<b>Small Finance Banks</b>	-	-	4727	6476	37.00%
<b>Total</b>	<b>339762</b>	<b>348527</b>	<b>393850</b>	<b>434010</b>	<b>10.20%</b>

Detailed Bank-wise deposit is as per Annexure-3

## 2.3 Total Advances:

- Total Advances as on March-2020 – Rs 360214 Crs
- Y-o-Y Growth (Mar 19 to Mar 20) – 7.74%
- Y-o-Y Growth (Mar 18 to Mar 19) – 21.27%
- Y-o-Y Growth (Mar 17 to Mar 18) – 15.27%

(Amt. in Crores)

	Mar -17	Mar -18	Mar-19	Mar-20	% Growth
					YOY
<b>Comm. Banks</b>	210711	242558	289250	312684	8.10%
<b>RRBs</b>	15141	17223	19787	21662	9.48%
<b>Coop. Banks</b>	13316	15912	12877	10639	(-)17.38%
<b>Small Finance Banks</b>	-	-	12423	15229	22.59%
<b>Total</b>	<b>239168</b>	<b>275693</b>	<b>334337</b>	<b>360214</b>	<b>7.74%</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	Mar- 17	Mar-18	Mar-19	Mar-20	Growth during the FY 18 - 19 (%)	Growth Y-O-Y % (Mar 19 – Mar 20)	RBI Benchmark
Total Deposits	339762	348527	393850	434010	13.00%	10.20%	-
Core Deposits	329175	339581	382689	422754	12.69%	10.47%	-
Total Advances	239168	275693	334337	360214	21.27%	7.74%	-
<b>C: D Ratio</b>	<b>72.66%</b>	<b>81.19%</b>	<b>87.37%</b>	<b>85.21%</b>	-	-	<b>60%</b>
Total Priority Sector Advances	169836	189365	217628	228735	14.93%	5.10%	-
<b>%age of PS Advances to Total Advances</b>	<b>71.01%</b>	<b>68.69%</b>	<b>65.09%</b>	<b>63.50%</b>	-	-	<b>40%</b>
Total Agriculture Advances	90655	99996	106759	109985	6.76%	3.02%	-
<b>%age of Agriculture Adv. to Total Adv.</b>	<b>37.90%</b>	<b>36.27%</b>	<b>31.93%</b>	<b>30.53%</b>	-	-	<b>18%</b>
Total MSME Advances	51771	62616	77206	80421	23.30%	4.16%	-
<b>%age of MSME Adv. to Total Adv.</b>	<b>21.65%</b>	<b>22.71%</b>	<b>23.09%</b>	<b>22.33%</b>	-	-	-
Total Advances to Weaker Sections	54248	64914	68593	79673	5.67%	16.15%	-
<b>%age of Weaker Section Advances to Total Advances</b>	<b>22.68%</b>	<b>23.55%</b>	<b>20.52%</b>	<b>22.12%</b>	-	-	<b>10%</b>
Total advances to minority community	11938	13672	15579	16630	13.95%	6.75%	-
<b>%age of Minority Community Advances to Total PS Advances</b>	<b>7.03%</b>	<b>7.22%</b>	<b>7.16%</b>	<b>7.27%</b>	-	-	-
<b>Direct Lending to Small and Marginal Farmers (%)</b>	<b>15.51%</b>	<b>14.29%</b>	<b>14.34%</b>	<b>14.99%</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 March - 2020:**

<b>Particulars</b>	<b>Commercial Banks</b>	<b>RRBs</b>	<b>Cooperative Banks</b>	<b>Small Finance Banks</b>	<b>Ratio for all Banks</b>
C: D Ratio	82.96	72.54	111.82	235.15	<b>85.21</b>
% of PS Adv to total Advances	60.29	90.48	93.96	69.83	<b>63.50</b>
% of Agri Adv to total advances	26.06	80.11	85.06	13.88	<b>30.53</b>
% of MSME to Total Adv.	22.80	5.06	2.32	51.08	<b>22.33</b>
% of weaker section to total advances	20.62	54.68	9.03	15.70	<b>22.12</b>

**2.6 Agency-wise CD ratio as on March-20:**

<b>Agency</b>	<b>C : D Ratio</b>						
	<b>Mar 2017</b>	<b>Mar 2018</b>	<b>Mar 2019</b>	<b>June 2019</b>	<b>Sept 2019</b>	<b>Dec 2019</b>	<b>Mar 2020</b>
Commercial Banks	70.92	78.96	87.47	83.86	81.53	82.99	82.96
RRBs	70.84	74.69	75.35	73.43	71.09	72.75	72.54
Cooperative Banks	124.74	170.58	139.12	66.05	93.35	108.62	111.82
Small Finance Banks	-	-	262.83	259.16	246.21	239.00	235.15
<b>Ratio for all Banks in the State</b>	<b>72.66</b>	<b>81.19</b>	<b>87.37</b>	<b>85.09</b>	<b>83.37</b>	<b>85.16</b>	<b>85.21</b>

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

		<b>Agriculture</b>	<b>MSME</b>	<b>OPS</b>	<b>Total</b>
<b>Mar-17</b>	Target (Annual)	101998	22466	14680	<b>139144</b>
	Achievement	69439	31820	4900	<b>106159</b>
	<b>% Ach</b>	<b>68.08</b>	<b>141.64</b>	<b>33.38</b>	<b>76.30</b>
<b>Mar-18</b>	Target (Annual)	107884	24780	16780	<b>149444</b>
	Achievement	72787	32533	8166	<b>113486</b>
	<b>% Ach</b>	<b>67.47%</b>	<b>131.29%</b>	<b>48.67%</b>	<b>75.94%</b>
<b>Mar-19</b>	Target (Annual)	113461	31905	17693	<b>163060</b>
	Achievement	76190	52938	12729	<b>141857</b>
	<b>% Ach</b>	<b>67.15%</b>	<b>165.92%</b>	<b>71.94%</b>	<b>87.00%</b>
<b>June-19</b>	Target (Annual)	100396	52938	18309	<b>171643</b>
	Achievement	23293	16758	2235	<b>42287</b>
	<b>% Ach</b>	<b>23.20</b>	<b>31.66</b>	<b>12.21</b>	<b>24.64</b>
<b>Sept-19</b>	Target (Annual)	100396	52938	18309	<b>171643</b>
	Achievement	<b>50781</b>	<b>34546</b>	<b>5662</b>	<b>90989</b>
	<b>% Ach</b>	<b>50.58</b>	<b>65.26</b>	<b>30.92</b>	<b>53.01</b>
<b>Dec-19</b>	Target (Annual)	100396	52938	18309	<b>171643</b>
	Achievement	63490	47230	7963	118683
	<b>% Ach</b>	<b>63.24</b>	<b>89.22</b>	<b>43.49</b>	<b>69.15</b>
<b>Mar-20</b>	Target (Annual)	100396	52938	18309	<b>171643</b>
	Achievement	79881	54028	11572	<b>145481</b>
	<b>% Ach</b>	<b>79.57</b>	<b>102.06</b>	<b>63.20</b>	<b>84.76</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 March-2020):**

**(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)	58447	18997	22171	781	100396
	Achievement	53521	15489	9350	1521	79881
	<b>% Ach</b>	<b>91.57</b>	<b>81.53</b>	<b>42.17</b>	<b>194.93</b>	<b>79.57</b>
<b>MSME</b>	Target (annual)	48472	899	363	3204	52938
	Achievement	48530	1323	145	4030	54028
	<b>% Ach</b>	<b>100.12</b>	<b>147.14</b>	<b>39.98</b>	<b>125.79</b>	<b>102.06</b>
<b>OPS</b>	Target (annual)	16568	831	607	303	18309
	Achievement	10382	463	97	630	11572
	<b>% Ach</b>	<b>62.66</b>	<b>55.70</b>	<b>15.89</b>	<b>207.84</b>	<b>63.20</b>
<b>Total Priority Sector</b>	Target (annual)	123487	20727	23141	4288	171643
	Achievement	112433	17275	9591	6182	145481
	<b>% Ach</b>	<b>91.05</b>	<b>83.34</b>	<b>41.45</b>	<b>144.18</b>	<b>84.76</b>

**Data Source: Member Banks**

## 2.9 Annual Credit Plan (ACP) FY 2020-21.

Considering the available potential, infrastructure in the state, NABARD has projected credit flow of Rs. 211659 crores under Priority Sector for FY 2020-21 in their Potential Link Plan (PLP). The sector wise projected growth over FY 2019-20 remains as under:

(Amt. in Crores)						
Sr. No.	Parameter	ACP Target FY 2019-20	PLP 2020-21	%Rise over PLP	ACP Target FY 2020-21	%Rise over 2019-20 Target
i	Crop Production, Maintenance and Marketing [Crop Loan]	75041	100210.81	33.54	83382	11.12
ii	Term Loans for Agriculture & allied activities [TL]	15570	21977.56	41.15	15799	1.47
iii	Fisheries and Animal Husbandry	-	1908.59	-	<b>1639</b>	-
	Total Credit under Agriculture and allied activities [i+ii]	<b>90611</b>	<b>124096.96</b>	<b>36.96</b>	<b>100821</b>	<b>11.27</b>
iii	Agriculture Infrastructure	5148	9247.44	79.63	4561	-11.40
iv	Ancillary Activities	4637	5089.61	15.58	4066	-12.31
1	Total Credit Potential For Agriculture [i+ii+iii+iv]	<b>100396</b>	<b>138434.01</b>	<b>37.89</b>	<b>109448</b>	<b>9.02</b>
2	Micro, Small and Medium Enterprises	52938	46351.49	-12.44	60918	15.07
3	Export Credit	1341	2201.22	64.14	1340	-0.07
4	Education	1685	2104.40	24.89	1606	-4.69
5	Housing	9563	12354.94	29.20	10765	12.57
6	Renewable Energy	931	3165.98	240.06	867	-6.87
7	Others	4146	5681.63	37.04	3621	-12.66
8	Social Infrastructure involving Bank Credit	642	1365.41	112.68	716	11.53
	<b>Total Priority Sector [1 to 8]</b>	<b>171643</b>	<b>211659.08</b>	<b>23.31</b>	<b>189281</b>	<b>10.28</b>

SLBC vide letter no. JZ/SLBC/2020-21/184 dated 06.06.2020 has circulated DCCs approved Annual Credit Plan for 2020-21. Detailed circular is annexed as per annexure-14.

NABARD vide letter no. रा.का.क्षे.रा.बै.जय./जीएलसीएसीपी-1/2020-21 dated 20/04/2020 has informed that in Union Budget, Govt. of India has announced the Ground Level Credit target for agriculture during 2020-21 will be at Rs.15,00,000 Crore which is 11.11% more than the target fixed for 2019-20. Accordingly, for Rajasthan agriculture target of Rs. 1,09,282 crores has been set for 2020-21 by Govt. of India. Detailed circular is annexed as per annexure-15.



ACP target for FY 2019-20 vis-à-vis achievement up to **March, 2020** quarter as per RBI format remains as under:

**(Amt. in Crores)**

Sr. No	Categories	Yearly Targets under ACP (2019-2020)		Achievement up to the end of the Mar-20 quarter		Achievement up to the end of the Mar-20 quarter (%)	
		No.	Amt.	No.	Amt.	No.	Amt.
<b>1</b>	<b>Priority Sector</b>	<b>6626257</b>	<b>171643</b>	<b>7324833</b>	<b>145481</b>	<b>110.54</b>	<b>84.76</b>
<b>1A</b>	<b>Agriculture= 1A(i)+1A(ii)+1A(iii)</b>	<b>5523554</b>	<b>100396</b>	<b>6161912</b>	<b>79881</b>	<b>111.56</b>	<b>79.57</b>
1A(i)	Farm Credit	5259149	90611	5981888	74722	113.74	82.46
1A(ii)	Agriculture Infrastructure	166089	5148	40089	1130	24.14	21.94
1A(iii)	Ancillary Activities	98316	4637	139935	4029	142.33	86.90
<b>1B</b>	<b>Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)</b>	<b>729231</b>	<b>52938</b>	<b>805616</b>	<b>54028</b>	<b>110.47</b>	<b>102.06</b>
1B(i)	Micro Enterprises (Manufacturing + Service)	477231	27529	687693	27387	144.10	99.48
1B(ii)	Small Enterprises (Manufacturing + Service)	157744	15689	90071	19772	57.10	126.02
1B(iii)	Medium Enterprises (Manufacturing + Service)	25733	6029	10580	3976	41.11	65.96
1B(iv)	Khadi and Village Industries	14897	606	3826	144	25.68	23.67
1B(v)	Others under MSMEs	53626	3084	13446	2749	25.07	89.14
<b>1C</b>	<b>Export Credit</b>	<b>3607</b>	<b>1341</b>	<b>287</b>	<b>441</b>	<b>7.96</b>	<b>32.91</b>
<b>1D</b>	<b>Education</b>	<b>44967</b>	<b>1685</b>	<b>18266</b>	<b>517</b>	<b>40.62</b>	<b>30.66</b>
<b>1E</b>	<b>Housing</b>	<b>125324</b>	<b>9563</b>	<b>90788</b>	<b>8511</b>	<b>72.44</b>	<b>89.00</b>
<b>1F</b>	<b>Social Infrastructure</b>	<b>10418</b>	<b>643</b>	<b>722</b>	<b>59</b>	<b>6.93</b>	<b>9.12</b>
<b>1G</b>	<b>Renewable Energy</b>	<b>30525</b>	<b>931</b>	<b>70</b>	<b>10</b>	<b>0.23</b>	<b>1.10</b>
<b>1H</b>	<b>Others</b>	<b>158631</b>	<b>4146</b>	<b>247172</b>	<b>2034</b>	<b>155.82</b>	<b>49.07</b>
<b>2</b>	<b>Subtotal = 1A+1B+1C+1D+1E+1F+1G+1H</b>	<b>6626257</b>	<b>171643</b>	<b>7324833</b>	<b>145481</b>	<b>110.54</b>	<b>84.76</b>
<b>3</b>	<b>Loans to weaker Sections under Priority Sector</b>	<b>1668122</b>	<b>30725</b>	<b>2077862</b>	<b>30638</b>	<b>124.56</b>	<b>99.72</b>
<b>4</b>	<b>Non-Priority Sector</b>	<b>370814</b>	<b>13247</b>	<b>1301186</b>	<b>72605</b>	<b>350.90</b>	<b>548.07</b>
<b>Total Priority and Non Priority Sector (2+4)</b>		<b>6997071</b>	<b>184891</b>	<b>8626019</b>	<b>218086</b>	<b>123.28</b>	<b>117.95</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 has further made relaxation in Branch Authorization Policy wherein domestic scheduled commercial banks (other than RRBs) are permitted to open branches without prior approval from Reserve Bank of India, subject to reporting to RBI, provided that (A) At least 25 percent of the total number of branches opened during a financial year must be opened in unbanked rural (Tier 5 and Tier 6) centers, i.e. centers which do not have a brick and mortar structure of any scheduled commercial bank for customer based banking transactions. (B) The total number of branches opened in Tier 1 centers during the financial year cannot exceed the total number of branches opened in Tier 2 to Tier 6 centers.

RBI vide letter no. RBI/2015-16/60 DBR.No.BAPD.BC.12/22.01.001/2016-17 dated 01.09.2016 has stated that looking to the availability of census data 2011 in public domain, banks are advised to follow census 2011 w.e.f. September 1, 2016 for all purpose of categorization. The details of Tier wise Population Groups, list of under banked districts in under banked States and list of under banked districts in other States based on Census 2011 are enclosed in the above mentioned circular. As per 2011 census, 28 Districts have been identified as under banked districts in the state. Detailed circular of Reserve Bank of India were placed in & deliberated in 132<sup>nd</sup> SLBC meeting.

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, 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, GoI was placed in 137<sup>th</sup> SLBC meeting.

### **3.2 Allocation of service area to Banks in terms of the Gram Panchayat and preparation of District Service Area Plan and its uploading on District/State Website:**

In terms of Para 5.1 of Strategy and Guidelines on Financial Inclusion and vide letter no F. No. 21/13/2009-FI dated 30.12.2011 & 11.09.2012 of DFS, MoF service area plan giving details of villages in a Gram Panchayat (GP) with village code, position of FI villages and service area allocation to banks in terms of Gram Panchayat and position of bank branches in Gram Panchayat, prepared at DCC level have been uploaded on SLBC website for all 33 districts.

Financial Inclusion implementing banks have been requested to provide district-wise data of setting up of Branches and BCA on regular basis to respective LDMs, for updating the Service Area Plan. All DCC convener banks are requested to ensure compliance.

### **3.3 Mapping of Gram Panchayat for coverage through Branch/BCA/CSCs for Direct Benefit Transfer – Sub Service Area Approach:**

DFS, MoF vide letter dated 20.12.2012 has advised to undertake mapping of Gram Panchayat based on the concept of Sub Service Area (SSA) to providing a banking outlet (Branch with ATM or BC) to every Sub Service Area of 1000-1500 households.

Mapping exercise has been completed by all the LDMs in the State. 9406 SSAs consisting 9091 GPs have been allotted to Banks. Detailed guidelines in this regard were placed & deliberated in 116<sup>th</sup> SLBC Meeting and details guidelines in respect to newly formed GP's (724 GP's) were deliberated and discussed in 130<sup>th</sup> SLBC.

### **3.4 RBI guidelines for provision of Banking Services in Villages with population above 5000 – Roadmap:**

RBI vide letter no. RBI/2015-16/277 FIDD.CO.LBS.BC.No. 82/02.01.001/2015-16 dated 31.12.2015 has advised that it has been decided to focus on villages with population above 5000 without a bank branch of a scheduled commercial bank and advised SLBC conveners to identify villages with population above 5000 without a bank branch of a scheduled commercial bank in their State. It has been advised that the identified villages may be allotted among scheduled commercial banks (including Regional Rural Banks) for opening of branches. The opening of bank branches under this Roadmap should be completed by March 31, 2017.

Detailed guidelines were placed & deliberated in 128th SLBC Meeting.

Accordingly, the Roadmap has been prepared. In the State, there are -952- villages having population above 5000 (as per census 2011) of which -171- villages are without any branch of scheduled commercial bank. The roadmap for coverage of these villages have been prepared by SLBC & submitted to RBI.

RBI vide circular no. RBI/2016-17/320 FIDD.CO.LBS.BC.No 31/02.01.001/2016-17 Dated 08.07.2017 has informed that RBI vide circular no. RBI/2016-17/360 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017 has provided the final guidelines on "Banking Outlets" with a view to facilitate financial inclusion as also to provide flexibility to banks on the choice of delivery channel. Further, SLBC convener banks are also advised to review and identify the unbanked rural centers (URCs) in village with population above 5000, in light of the revised guidelines on rationalization of branch authorization policy and also ensure that such unbanked rural centers in villages with population above 5000, if any, are banked forthwith by opening of CBS enabled banking outlet. RBI also instructed in above mentioned circular for sending a confirmation stating that all unbanked rural centers in villages with population above 5000 have been banked and this confirmation may be furnished to the respective Regional Office of Financial Inclusion and Development Department of Reserve Bank of India.

RBI vide circular no. RBI/2018-19/194 DBR:RRB.BL.BC.NO.40/31.01.002/2018-19 Dated 31.05.2019 addressed to chairman of all Regional Rural Banks vide which they have informed as per suggestion/ Feedback received from the government of India and other stakeholders, final guidelines on "Banking Outlets" were issued for commercial Banks on 18.05.2017 and now are being issued for RRBs which shall be operational with immediate effects. Detailed guidelines were placed & deliberated in 142<sup>nd</sup> SLBC Meeting.

RBI vide circular no. FIDD.CO.LBS.No. 299/02.01.001/2019-20 Dated 30.07.2019 they have clarified that opening of access points (AP) by a Payments Banks (including India Post Payments Bank) shall be considered for coverage under the roadmap, subject to meeting requirement as per definition of a Banking Outlet (BO) contained in para 3.1.1 of Circular DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017 on "Rationalization of branch Authorization Policy – Revision of Guidelines. Detailed guidelines were placed & deliberated in 142<sup>nd</sup> SLBC Meeting.

As on 31.01.2019, all the allotted 171 villages having population 5000 and above have been covered, out of which 50 villages are covered through Brick & Mortar Branches and remaining 121 villages have been covered through Banking outlets (Run by BCs) which clearly depicts the coverage of all the unbanked villages having population more than 5000. Progress in Roadmap as on 31.01.2019 was placed in agenda note of 140<sup>th</sup> SLBC Meeting.

### **3.5 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 agenda note.

### **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', with following modifications-

- i. Existing overdraft limit to PMJDY account holders of Rs. 5,000 has been raised to Rs. 10,000.
- ii. Age limit of 18-60 years has been revised to 18-65 years.
- iii. There will not be any conditions attached for OD up to Rs. 2,000.
- iv. Accidental insurance cover for new RuPay card holders has been raised from Rs. 1 lakh to Rs. 2 lakh to new PMJDY accounts opened after 28.08.2018.

As a part of financial inclusion plan, a digital pipeline in the frame of JAM Trinity (Jan Dhan, Aadhaar and Mobile) has been created which is facilitating disbursement of credit, providing social security, channelization of DBT under various government scheme to the beneficiaries. This pipeline is also being used for promoting digital transactions, AEPS and mobile banking. The pipeline of JAM will continue to provide the necessary backbone for coverage of these activities and thereby accelerating the pace for a digitalized, financially included and insured society. Detailed guidelines were placed in 139<sup>th</sup> SLBC Meeting.

The District wise & Bank wise progress under PMJDY as on 31.03.2020 is as per **Annexure-....16**

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

NABARD vide Circular No. NB.DFIBT/7981-8459/DFIBT-23/2018-19 (Circular No. 184/DFIBT-29/2018) dated 16/07/2018 has issued the Master directions on various schemes on Financial Inclusion and Banking Technology by incorporating the existing guidelines/instructions on various schemes issued by NABARD till the date of this circular.

As per the revised policy regarding Memorandum of Agreement (MoA), henceforth only one-time agreement, viz., General Agreement for Grant Assistance, may be executed by banks, which will be valid for all the projects sanctioned to the respective bank. The bank need not sign General Agreement (GA) each time a new project is sanctioned to the bank.

All claims for grant assistance from FIF should be submitted in accordance with the Circular No. 87/DFIBT-11/2018 dated 25/04/2018 issued on the subject "Applicability of GST and Treatment of Input Tax Credit (ITC) while settling the claims". The detailed Master guidelines on various schemes on Financial Inclusion and Banking Technology are available on NABARD's website <https://www.nabard.org/>.

#### **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.

In view of the various developments, Reserve Bank of India has revised the guidelines of the FIF in consultation with GoI. Copy of the aforementioned letter along with revised guidelines of the new Financial Inclusion Fund (Anex-I) was placed in agenda note of 140<sup>th</sup> SLBC Meeting.

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.

The strategy involves more thrust on backward district that are constrained by various physicals, economic and sociological characteristics, now termed as the special focused Districts (SFDs). The SFDs comprise all Aspirational Districts, the grant supports from FIF for projects implemented in these SFDs has been enhanced to 90% of the eligible expenditure incurred by the implementing bank. The grant supports for projects in other district would be limited to 60%, 80% and 90% of the eligible expenditure for Scheduled Commercial Banks including scheduled small financed Banks and payment banks, RRBs and Rural Cooperative Banks respectively. Baran, Dholpur, Jaisalmer, Karauli, Sirohi are Aspirational Districts in

Rajasthan. Detailed guidelines of the aforesaid NABARD Circular were placed & deliberated in 142<sup>nd</sup> SLBC Meeting.

### **BHIM app:**

Bharat Interface for Money (BHIM) is an app that makes simple, easy and quick payment transactions using Unified Payments Interface (UPI). Anyone can make instant bank-to-bank payments and Pay and collect money using just Mobile number or Virtual Payment Address (VPA). The features of BHIM app was placed in 133<sup>rd</sup> SLBC meeting.

### **Incentivizing Promotional scheme for BHIM Aadhaar:**

Government of India has launched BHIM Aadhaar Pay for enabling Aadhaar based biometric transactions at merchant's locations. Considering the new developments in the ecosystem, it has been decided to incentivize Aadhaar based biometric transactions at merchant locations. NABARD vide circular no. NB.DFIBT/4423-4908/DFIBT-23/2017-18 Circular no. 97/DFIBT-19/2017 dated 26.04.2017 has informed about the "Incentivizing Promotional Scheme for BHIM Aadhaar Pay". The scheme will be known as "Promotional scheme of BHIM Aadhaar". The scheme will be applicable for following types of Aadhaar based biometric transactions at merchant location (purely merchant transactions only):

1. PoS/mPoS/any other device
2. BHIM Aadhaar Pay

All merchants acquiring banks allowing Aadhaar based Biometric transactions are eligible for the support under the scheme. The scheme has been announced on 14<sup>th</sup> April 2017 and is valid for six month duration. Extent of support provided in this scheme are as under;

1. Incentive of 0.50% of the transaction value per transaction for Aadhaar based biometric merchant transactions upto Rs.2000/- will be provided (Minimum incentive Re.1.00/ and maximum Rs.10/- per transaction). The maximum incentive per merchant per month will be restricted upto Rs.2000.
2. Ministry of Electronics and Information Technology (MeitY) has indicated that the incentive of 0.50% can be utilized to defray operating costs to the extent of 0.25% for the bank and the balance 0.25% be passed on as additional incentive to the merchants.

NABARD has also informed that the new scheme supersedes the existing scheme of "Pilot Project to incentivize Aadhaar Based Biometric Transactions through Financial Inclusion Fund" announced vide their circular no.292 dated 19.12.2016. The details of the scheme was placed in 134<sup>th</sup> SLBC Meeting.

In continuation of same NABARD vide circular no. NB.DFIBT/10436-109221/DFIBT-023/2017-18 Circular no. 185/DFIBT-35/2017 dated 25.07.2017 has informed about some modification which was placed in 134<sup>th</sup> SLBC meeting.

Further, Ministry of Electronics and Information Technology (MeitY) vide notification 12/9/2017-DPD dated 27.03.2018 has informed about extension and modification in the BHIM (Bharat Interface for Money) Aadhaar Merchant Incentive Scheme. NABARD vide circular no. 86/DFIBT-10/2018 dated 23.04.2018 has also communicated about the same. As per the guidelines given in the notifications, the

operation of BHIM Merchant Incentive Scheme has been extended till 31<sup>st</sup> March, 2019. Further, in tune with the modification made and the guidelines issued by Meity, the format for applying and seeking advance under the scheme have been revised and are enclosed with notification. The notification issued by MeitY and circular issued by NABARD was placed in 137<sup>th</sup> SLBC meeting.

### **Promotional Scheme for Support under Financial Inclusion Fund (FIF) for deployment of 20 lakh BHIM Aadhaar Pay Devices:**

NABARD vide circular no. 292/DFIBT-56/2017 (DFIBT.HO/21149-21627/DFIBT-23/2017-18 dated 28.12.2017 has informed that a scheme for supporting deployment of 2 lakh PoS/mPoS devices in 1 lakh tier 5 and 6 centres was announced on 06 December 2016 and is in operation till 31 January 2018. Now, it has been decided to provide support to banks under Financial Inclusion Fund (FIF) for deployment of another 20 lakh BHIM Aadhaar Pay devices including merchant on-boarding for merchant transactions.

The scheme will be known as "Promotional scheme for deployment of 20 lakh BHIM Aadhaar pay devices including merchant on-boarding for merchant transactions." All banks providing BHIM Aadhaar pay services for merchant transactions are eligible for support under the scheme.

### **Extent of Support:**

NABARD vide circular no. DFIBT.HO/13426-13452/DFIBT-23/2018-19 (Circular No. 55/DFIBT-02/2019 dated 08.03.2019 has informed that they have extended the period of implementation of the scheme and submission of claims till 30/09/2019. Banks are requested to ensure submission of proposals for sanction and claims in time and avail of support before 30/09/2019. The extent of support will be Rs. 750/- per device. Detailed guidelines of the aforesaid NABARD Circular and Annexures were annexed in SLBC 141<sup>st</sup> agenda notes.

### **Scheme for Reimbursement of MDR – Withdrawal of RBI circulars**

Chief General Manager, Reserve Bank of India vide letter no. RBI/2018-19/210 DGBA.GBD.No.3089/43.33.001/2018-19 dated 13.06.2019 has informed that they have withdrawn following RBI circulars under scheme of reimbursement of MDR

- ✓ Circular no RBI/2016-17/228  
DGBA.GAD.No.2128/44.02.001/2016-17 dated 16.02.2017
- ✓ Circular no RBI/2017-18/55  
DGBA.GBD.No.505/31.02.007/2017-18 dated 07.09.2017
- ✓ Letter no DGBA.GBD.No.2773/43.33.001/2017-18 dated 04.05.2018
- ✓ Letter no DGBA.GBD.No.470/43.33.001/2018-19 dated 23.08.2018

It has been decided that reimbursement of MDR claims will be handled directly by ministry of Electronics and information technology (Meity) w.e.f January 01, 2019 in view of this, the above mentioned circular/letters issued by Reserve Bank of India stand withdrawn from the date of this circular.

Detailed guidelines of the aforesaid RBI Circular were placed & deliberated in 142<sup>nd</sup> SLBC Meeting.



### **3.7 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.

### **3.8 Constitution of State level Financial Inclusion Committee (SLFIC) for Monitoring of PMJDY, PMSBY, PMJJBY, APY and PMMY:**

Secretary (FS), Ministry of Finance, GoI vide DO No. 1/9/2014-FI (Pt. XII) (C-69306) dated 29.01.2016 requested all Chief Secretaries to constitute a State Level Financial Inclusion Committee for monitoring of PMJDY, PMSBY, PMJJBY, APY and PMMY in their State.

SLFIC has been constituted with a composition of Chief Secretary as Chairman and Nodal Officer of Department of Financial Services, SLBC Nodal Officer as member and State Mission Director of the state as member secretary.

The SLFIC will monitor and review the implementation of Pradhan Mantri Jan Dhan Yojana (PMJDY), three social security schemes namely Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY) and Pradhan Mantri Mudra Yojana (PMMY).

The fourth meeting of State Level Financial Inclusion Committee of the Rajasthan State was convened on 28.06.2017 under the Chairmanship of Chief Secretary, Govt. of Rajasthan. The minutes of the meeting were circulated by SLBC vide letter No. रा.अं/एस.एल.बी.सी./2017-18/537 दिनांक 04.07.2017. The Minutes of the meeting was placed in 134<sup>th</sup> SLBC Meeting.

### **3.9 The Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 – Seeding of Aadhaar number in PMJDY accounts and bank accounts of Pensioners:**

DFS-MoF vide letter no. F.No. 20/2/2010-FI (Part)(C-71275) dated 26.04.2016 addressed to Chairman/CMDs/MD&CEOs/MDs of all Public Sector Banks has enclosed copy of DO letter from Principal Secretary to Prime Minister wherein it has been stated that all PMJDY bank accounts should be seeded with Aadhaar by June 30, 2016. Similarly, it should be ensured that seeding of Aadhaar number into various types of pension accounts including those of retired armed forces personnel be completed by June 30, 2016. The same stand circulated to all Member Banks by SLBC vide letter no. RZ: SLBC: 2016-17:89 dated 30.04.2016.

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

UIDAI, MeitY, GoI vide circular no. 4(4)/57/341/2017/E&U dated 13.02.2019 has informed that representation were received from various banks pointing out various snags in achieving the target such as lower turnaround during the initial periods

after the Honourable Supreme Court Judgement, switching over to new online client, shift to in house model of operation, etc. Considering the above points and the progress made by banks in attaining the target fixed by UIDAI, the target of 16 enrolment/ updations per day per branch is hereby relaxed as below-

(a) From 1<sup>st</sup> April, 2019 onwards -8 enrolment/ updations per day per branch

These figures will be seen on cumulative basis against the total target of the bank. Accordingly, banks who achieve the target of minimum 8 Aadhaar Enrolment/ updation per day per branch in the month of April 2019 will be exempted from the financial disincentives. In case bank fails to meet the above target of carrying out minimum enrolment/ updation per day per branch, financial disincentive in respect of uncovered branches as on last day of the month will be levied from the month of April 2019 onwards. Copy of the aforementioned circular were placed in 141<sup>st</sup> SLBC Meeting.

In addition to that, all banks are requested to follow the guidelines as mentioned in the circular dated 31.08.2018, to ensure timely and effective service to the society. Copy of the Circular received from UIDAI Department was placed in 139<sup>th</sup> SLBC Meeting.

**Gazette Notification of Aadhaar (Pricing of Aadhaar Authentication Services) Regulations, 2019:**

Further, UIDAI has issued Gazette Notification No. K-11022/632/2019/Auth-UIDAI (No. 1 of 2019) dated 06/03/2019 regarding Aadhaar (Pricing of Aadhaar Authentication services) Regulations, 2019 which stipulate that-

- i. Aadhaar authentication services shall be charged @ Rs. 20 (including taxes) for each e-KYC transaction and Rs. 0.50 (inclusive taxes) for each Yes/No authentication transaction from requesting entities;
- ii. Government entities and the Department of Posts shall be exempt from Authentication transaction charges; and
- iii. Scheduled Commercial Banks engaged in providing Aadhaar enrolment and update facilities in accordance with Gazette Notification no. 13012/79/2017/Legal-UIDAI (No. 4 of 2017) dated 14<sup>th</sup> July, 2017 shall be exempt from Authentication transaction charges. However, such banks, which fall short of the Aadhaar enrolment and update targets, as communicated from time to time, will be charged in proportion to the shortfall in achieving the target.
- iv. The above target shall be in addition to the License fees and financial disincentives, as applicable.

The copy of the Gazette Notification was annexed in SLBC 141<sup>st</sup> agenda notes.

**Modification in Office Memorandum dated 24/09/2018 & 07/02/2019 regarding updation of Name, Gender and Date of Birth:**

Considering the difficulties raised by the residents and ecosystem partners the following modifications are made with immediate effect in regard to update/ correction in Date of Birth-

- Update request received from residents for change in Date of birth from Declared/ Approximate to verify will be allowed once in life time, irrespective of range/ limit of change. The resident need to submit prescribed proof document for the same.
- Update request received from residents for change of DoB whose date of birth is already verified will not be allowed. In case the date of birth is to be updated where in date of birth was already verified, it can be done through an exception handling process which may require the resident to visit Regional Office of the UIDAI.
- In case updation of name or Gender over and above prescribed limit or restriction, resident may sent his/ her request to accept the update through exception handling process to respective regional office of UIDAI through e-mail or by post along with copy of URN slip, Aadhaar detail and relevant proof detail.

Copy of the aforementioned Office Memorandum was placed in SLBC 141<sup>st</sup> agenda notes.

### **3.10 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 of Rs.330/- under life & Rs.12/- under Non- Life Insurance. 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, GoI 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 as annexed as per annexure- 17

The progress of enrolment under both the scheme as on 31.03.2020 is as per **Annexure-18**

### **3.11 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, GoI vide their letter dated 03.06.2020 addressed to Chairman, PFRDA, New Delhi has informed regarding allotment of targets of Banks under Atal Pension Yojana (APY) for the FY 2020-21. The category wise APY targets of banks is as under-

- 1) **Major Bank:** Target of 60 APY accounts per branch for FY 2020-21.  
(Includes PSBs, HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank)
- 2) **Regional Rural Bank:** Target of 60 APY accounts per branch for FY 2020-21.
- 3) **Private Bank(other):** Target of 30 APY accounts per branch for FY 2020-21.
- 4) **Co-operative Bank:** Target of 20 APY accounts per branch for FY 2020-21.
- 5) **Department of post:** Target of 30 APY accounts per branch for FY 2020-21.
- 6) **All Small Finance Banks:** Target of 50 APY accounts per branch for FY 2020-21
- 5) **All Payment Bank :** Target of 50000 APY accounts (Absolute) FY 2020-21.

Banks are requested to kindly put in all efforts to achieve the target for FY-2020-21.

Letter received from Department of Financial Services, MoF in this regard is as per **Annexure-19**

The progress of enrolment as on 31.03.2020 under the scheme received from banks is as per **Annexure-20**

The progress of enrolment as on 31.03.2020 under the scheme received from PFRDA is as per **Annexure-21**

### **3.12 Opening of Clearing House at centers which have 3 or more Bank Branches:**

DFS, MoF, GoI has advised that, 2479 centers (towns/blocks/tehsils etc., administrative units below the district HQs, which have 3 or more Banks` branches

but do not have a Clearing House facility) have been identified in 19 States. 242 such centers have been identified in the State of Rajasthan.

SLBC vide letter dated 08.09.2012 advised controlling heads of member Banks and LDMs that for opening of clearing house/arrangement guidelines issued by RBI (DPSS.CO.CHD No./2073/03.02.01/2011-12 dated 11.05.2012) may be adopted. SLBC vide letter dated 05.11.2012, 27.12.2012 and 01.03.2013 has requested all DCC Convener Banks, member banks and LDMs for setting up of clearing house/clearing arrangement as per guidelines.

Out of the 242 centers identified for setting up of CHs/Clearing arrangement, as on 31.03.2020 CHs/Clearing arrangement have been set up at 154 centers. Member banks are requested to expedite setting up of clearing facility at the remaining centers as per allocation to them. Details are annexed as per **Annexure -22**

### **3.13 Putting up guidelines issued by the Government on Financial Inclusion, Direct Benefit Transfer etc. in DLCC Meetings:**

DFS-MoF vide letter no. F. No. 6/36/2012-FI dated 11.01.2013 has advised that the guidelines / circulars issued from time to time on various issues regarding implementation of Financial Inclusion, Direct Benefit Transfer etc. are available on their website <http://financialservices.gov.in/ncapp/Circulars.aspx?ct=B>

The guidelines / circulars are to be placed in the DLCC meetings chaired by the District Collector and the contents to be discussed during the meetings to bring it to the knowledge of all the concerned for the seamless implementation of the guidelines and feedback / suggestions, if any, received in DLCC meetings may be informed to DFS. The same stands circulated to all LDMs in the State for compliance. DCC Convener Banks are requested for compliance.

### **3.14 Installation and Managed Services of Cash Dispensers (CDs) and ATMs in all branches of PSBs/RRBs:**

DFS-MoF vide letter no. F.No.6/77/2012-FI dated 28.12.2012 has advised about installation of Onsite ATMs, which stands circulated to all member banks vide letter no. RZ/SLBC/MoF/2012-13/1668 dated 31.12.2012.

It is also to be ensured that all account holders in these districts, particularly the beneficiaries under Direct Benefit Transfer, are issued ATM cum Debit Card on priority. Further, ATM Cum-Debit card should also be issued in Basic Saving Bank Account.

On the issue of installation of On- Site ATM, MoF, DFS, GoI vide letter No.F. No. 3/2/2013-FI dated 23.12.2013 has clarified that Bank ATMs within a vicinity of 500 meters of the Bank Branch may be treated as on-site ATMs, subject to stipulation that Banks may try to shift the ATM to the nearby branch in future unless commercial considerations do not permit such shifting. ATMs of other Banks in the vicinity of 500 meters from the Branch would not be treated as on-site ATMs. In case of SBI and its associate Banks' ATMs in the vicinity of 500 meters of the respective branch may be treated as on-site ATMs. However, in any location, if there are multiple branches of SBI and/or its associate banks, then each of these branches must have an on-site ATM.

Detailed guidelines were placed & deliberated in 120<sup>th</sup> & subsequent SLBC Meetings.

Status of Onsite ATM Bank wise is as per **Annexure-1**

### **3.15 Installation of ATMs at Gram Panchayat level:**

On 04.11.2015 a meeting with banking partners was held under the Chairmanship of Hon'ble Chief Minister, Rajasthan to assess the progress and action plan regarding Bhamashah (financial inclusion), credit mobilization, and expansion of banking coverage and increase in financial literacy. During the course of meeting Hon'ble Chief Minister, Rajasthan urged banks to establish at least One ATM at Gram Panchayat Level.

In this regard Additional Director, DoIT, GoR vide letter no. F5(611)/DOIT/TECH/12 dated 17.08.2016 has requested all banks to submit proposal on or before 30<sup>th</sup> August 2016 for reimbursement of upfront cost as agreed by the GoR, for setting up of ATM at Gram Panchayat level. Banks were requested to submit proposals before 30<sup>th</sup> August 2016.

### **3.16 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.

### **3.17 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, GoI 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, GoI was placed in 137<sup>th</sup> SLBC Meeting.

In this order, a meeting to review the financial inclusion initiatives of the Government was organized by the Department of Financial Services on 04.08.2018 at New Delhi. The meeting was addressed by Secretary, DFS and Additional Secretary, (FI), DFS. Minutes of the aforesaid meeting were placed in 138<sup>th</sup> SLBC Meeting.

Further, Joint Secretary, Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F.No. 08.04.2014 (Mission office) dated 22.07.2019 has provided list of 1376 inadequately covered/uncovered villages for providing banking services within 5 km radius pertaining to Rajasthan state and out of these only 95 were left uncovered locations and which were allotted to the member bank as on 30.09.2019 for providing Banking services in these allotted villages.

Joint Secretary, Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F.No. 08.04.2014 (Mission office) dated 18.10.2019 has provided list of 1136 inadequately covered/uncovered villages for providing banking services within 5 km radius pertaining to Rajasthan state and out of these only 189 are left uncovered locations. Detail circular was placed in 143<sup>rd</sup> SLBC Meeting.

Further Department of Financial Services, Ministry of Finance, Govt. of India vide their e-mail dated 12<sup>th</sup> Feb, 2020 has provided the list of 458 Villages identified as inadequately covered or uncovered by Banking touch point i.e. Bank Branch/Business Correspondent/Indian Post Payment Bank (IPPB) on the Jan Dhan Darshak App. Out of these 458 villages, 387 villages were common from the list 1136 provided earlier by DFS vide their letter dated 18.10.2019 and 71 newly identified villages. The said list was provided to the respective Banks to confirm the updation of coverage status on the Jan Dhan Darshak App wherein it was found that only 208 villages were found updated on the Jan Dhan Darshak App out of 458 village.

Department of Financial Services, Ministry of Finance, Govt. of India vide their e-mail dated 28.02.2020 have provided the List of 231 Uncovered Villages within 5 KM radius. Subsequently, Department of Financial Services, Ministry of Finance, Govt. of India have provided the list of 15 newly identified villages pertaining to Rajasthan State. After the allocation of the 15 New Villages the detailed summary of the Uncovered Villages within 5 KM radius

Progress of inadequately covered/uncovered villages up to 15.06.2020 are annexed as per Annexure-23

Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F.No. 08.04.2014-FI (Mission Office) dated 29<sup>th</sup> January, 2020 has emphasized on the usage of Jan Dhan Darshak App by SLBC, LDMs and Banks. LDMs are requested to regularly provide feedback on the Jan Dhan Darshak App on the availability of the Banking touch points and the concerned Banks are requested to regularly address the feedbacks was placed in 144<sup>th</sup> SLBC Meeting

### **3.18 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 115 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 Jeevan 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



Further, it was requested to ensure that necessary steps are taken on priority in coordination among the District authorities, bank and insurance functionaries and other stakeholders to cover the gaps in relation to the respective benchmarks. It was also requested to organize meetings of DLCC in each of these Districts in February, 2018 where CGM/ ED level officers of Lead Banks should attend to ensure due focus on these financial inclusion issues. The copy of the letter issued by DFS, MoF, GoI was placed in 136<sup>th</sup> SLBC meeting.

### **3.19 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 touchpoints 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.

### **3.20 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.

### **Direct cash transfers to women PMJDY account holders under Pradhan Mantri Garib Kalyan Yojana (PMGKY):**

Hon'ble Finance Minister on 26.03.2020 had made the announcement regarding ex-Gratia payment of Rs. 500/- per women PMJDY account holders in the light of COVID-19 pandemic, for next three months, under PM Garib Kalyan Package. It is intimated that Ministry of Rural Development, Government of India is releasing the lump sum amounts @Rs. 500/- per women PMJDY account holder (as per number of such accounts initiated by the Banks) for the 3 successive months i.e. April, May and June.

Department of Financial Services, Ministry of Finance, Government of India vide their letter F.No. 12/1/2020-BO II dated 31<sup>st</sup> March, 2020 wherein they have advised to keep the Banking Channels open and make sure that Branches, ATMs and BCs function throughout the lockdown period, so as to facilitate people in their financial transactions, especially in view of the Pradhan Mantri Garib Kalyan Yojana (PMGKY) launched by the Government of India, wherein money will be credited to the large number of poor and vulnerable categories of beneficiaries of the society

The detailed circular are annexed as per Annexure-24

In order to maintain the social distancing and orderly withdrawal of money by Beneficiaries, DFS MoF, GoI has strategized to stagger the arrival of account-holders at Branches, BCs and ATMs for withdrawal of money. The schedule of credit of amount in the beneficiaries account was based on the last digit of the account number of the beneficiary.

Joint secretary, Department of Financial Services, MoF, GoI vide letter no. F.No. 21(23)/2014-FI (Mission) dated 01.04.2020, letter No. 21(23)/2014-FI (Mission) dated 01.05.2020 and letter No. 21(23)/2014-FI (Mission) dated 01.06.2020 addressed to, Chairman/ MD & CEOs of Public Sector & Private Sector Banks has informed regarding direct cash transfer to woman PMJDY account holder under PM Garib Kalyan Package in the light of COVID-19 pandemic.

The detailed circular are annexed as per Annexure-25

## 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 2019-20:

Deputy General Manager, NABARD vide letter no. Ref. No. राबै.राक्षेका.जय/1333/जीएलसी-एसीपी/2020-21 dated 24.04.2020 has informed that for FY 2020-21 the ground level credit target for agriculture are 1500000 crore which is 11.11% more than the target fixed for FY 2019-20. Accordingly the agency wise and purpose wise allocation of the agriculture credit target for the year 2020-21 is as under;

Agency	Crop Loan		Agriculture Term Loan		Total	
	All area	Rajasthan	All area	Rajasthan	All area	Rajasthan
Commercial Banks	5,95,230	46,807	4,86,748	25,922	10,81,978	72,730
Cooperative Banks	1,91,731	17,852	34,215	4,024	2,25,946	21,876
RRBs	1,43,039	11,939	49,037	2,737	1,92,076	14,676
<b>Total</b>	<b>9,30,000</b>	<b>76,598</b>	<b>5,70,000</b>	<b>32,684</b>	<b>15,00,000</b>	<b>1,09,282</b>

Amt. in Rs. Crores

Copy of letter received from NABARD is annexed as per **Annexure-15**

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 was 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 during the year 2018-19 and 2019-20:**

RBI vide circular no. RBI/2017-18/190 FIDD.CO.FSD.BC.No. 21/ 05.04.001/2017-18 dated 07.06.2018 has advised that in continuation of above circular, Government of India has initiated the process for continuation of the Interest Subvention Scheme for the year 2018-19 for sh-rt term crop loans up to Rs.3.00 lakhs with the following stipulations:

(i) In terms of Govt. of India letter F.No. 1-4/2017-Credit –I dated August 16, 2017 ([Copy enclosed](#)), the Interest Subvention Scheme as Plan-Non plan categorization of schemes will be dispensed with. Accordingly, the Interest Subvention Scheme 2018-19 will be required to be settled as applicable in Plan Scheme viz. Scheduled Caste (SC), Scheduled Tribe (ST) and North East Region (NER) etc.

(ii) Therefore, banks are required to capture category-wise data (General, Scheduled Caste (SC), Scheduled Tribes (ST), North Eastern Region (NER)-General, North Eastern Region (NER)-SC, North Eastern Region (NER)-ST) of beneficiaries under the Scheme for reporting of the same on ISS portal individual farmer wise to settle the claims arising from 2018-19 onwards. Till such time the DBT portal becomes functional banks are requested to submit their claims, category-wise as indicated above.

In this regard, detailed guidelines were placed in 138<sup>th</sup> SLBC Meeting.

Further, RBI vide Circular No. RBI/2018-19/137 FIDD.CO.FSD.BC.No.15/05.02.001/2018-19 dated 07/03/2019 has advised all banks that, Government of India has approved the implementation of the Interest Subvention Scheme with modifications for the years 2018-19 and 2019-20 for short term crop loans up to Rs. 3 lakh with the following additional stipulations-

- i. To provide relief to farmers affected by natural calamities, an interest subvention of 2% per annum will be made available to banks for the first year on the restructured loan amount. Such restructured loans will attract normal rate of interest from the second year onwards.
- ii. However, to provide relief to the farmers affected due to **severe natural calamities**, an interest subvention of 2 percent per annum will be made available to banks for the first three years/entire period (subject to a maximum of five years) on the restructured loan amount. Further, in all such cases, the benefit of prompt repayment incentive @ 3% per annum shall also be provided to the affected farmers. The grant of such benefits in cases of severe natural calamities shall, however, be decided by a High Level Committee (HLC) based on the recommendation of Inter-Ministerial Central Team (IMCT) and Sub Committee of National Executive Committee (SC-NEC).
- iii. Further, from 2018-19, the Interest Subvention Scheme is being put on **DBT mode** on 'In Kind/services' basis and all short term crop loans processed in 2018-19 are required to be brought on ISS portal / DBT platform. Banks are advised to capture and submit category wise data of beneficiaries under the scheme and report the same on ISS portal individual farmer wise once it is launched to settle the claims arising from 2018-19 onwards.

Detailed guidelines in this regards were placed in 141<sup>st</sup> SLBC Meeting.

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 is annexed as per **Annexure-26**

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 guideline is annexed as per **Annexure-27**

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 month, 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 guideline is annexed as per **Annexure-28**

### **Credit Flow to Agriculture - Collateral free agricultural loans:**

Reserve Bank of India vide Circular no. RBI/2018-19/118 FIDD.CO.FSD.BC.13 05.05.010/2018-19 dated 07.02.2019 has informed that Keeping in view the overall inflation and rise in agriculture input cost over the years since 2010, it has been decided to raise the limit for collateral free agricultural loans from the existing level of ₹1 lakh to ₹1.6 lakh. Accordingly, banks may waive margin requirements for agricultural loans up to ₹1.6 lakh. RBI's aforementioned circular was placed in 140<sup>th</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.

### **Eligibility:**

The criteria for eligible beneficiaries under KCC for Animal Husbandry and Fisheries will be as under:

1. Fishery
  - a. Inland Fisheries and Aquaculture
  - b. Marine Fisheries
2. Poultry and Small Ruminant
3. Dairy

The Scale of finance will be fixed by the District Level Technical Committee (DLTC) based on local cost worked out on the basis of per acre/per unit/per animal/per bird etc.

Detailed RBI guidelines of aforementioned schemes were placed in 140<sup>th</sup> SLBC Meeting.

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

Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI 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.

### **Campaign for saturation of all PM-KISAN beneficiaries.**

Joint Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. No. 1-20/2018-Credit.I (part) dated 06.02.2020 addressed to Chief Secretaries of all States/UTs Govt s and Principal Secretaries of agriculture of all state Govts and UTs has informed regarding Campaign for saturation of all PM-KISAN beneficiaries. Detailed guideline Detailed circular was placed & deliberated in 144<sup>th</sup> SLBC meeting.

Keeping in view the importance of the campaign, Deputy Secretary, Department of Financial Services, MoF vide letter F.No. 3/5/2019-AC dated 07.02.2020 has advised to provide the benefit of KCC to all PM-KISAN beneficiaries who have not availed benefits of KCC in Mission mode and 15 days special drive starting from 08.02.2020 is being launched. Detailed guideline Detailed circular was placed & deliberated in 144<sup>th</sup> SLBC meeting.

Further, to facilitate quick processing, IBA dated 19.02.2019 has devised one page form of simplified loan application which has been uploaded on the website of DAC&FW as well as SLBC, Rajasthan portal. The simplified loan application only for Agricultural credit for PM-KISAN beneficiaries. Simplified loan application for Agricultural credit for PM-KISAN beneficiaries. Detailed circular was placed & deliberated in 144<sup>th</sup> SLBC meeting.

Further, SLBC vide letter no. JZ/SLBC/2019-20/1880 dated 07.02.2020 has also requested to all Member Banks & Lead District Managers in Rajasthan to arrange to issue instructions to all Branches and ensure issue of KCC to PM-KISAN beneficiaries to make above Drive a grand success.

### **Saturation of all PM-KISAN beneficiaries with Kisan Credit Cards (KCC) - Special Drive:**

Joint Secretary, Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. No. 1-20/2018-Credit.I (part) dated 21/05/2020 addressed to Chief Secretaries/Administrators of all States/UTs has informed regarding Special Drive for saturation with KCC of all PM-KISAN beneficiaries. It is proposed to cover additional 2.5 crore farmers within the year, this is expected to provide an additional liquidity of Rs. 2 lakh crore in the hands of these Farmer. Detailed guideline is annexed as per **Annexure-29**

In this regards, Joint Secretary, Department of Animal Husbandry, Ministry of Fisheries, Animal Husbandry and Dairying GoI vide letter F. No. M-01007/5/2020-Admin-1/KCC dated 28/05/2020 addressed to Chief Secretaries/Administrators of all States/UTs has informed regarding Special Drive from 1<sup>st</sup> June – 31<sup>st</sup> July 2020, providing all dairy farmers of Milk Cooperative and Milk Producer Companies with Kisan Credit Cards (KCC) and provided simplified Loan Application. Detailed guideline is annexed as per **Annexure-30**

Keeping in view the importance of the campaign, Deputy Secretary, Department of Financial Services, MoF vide letter F.No. 3/5/2020-AC dated 29/05/2020 has advised regarding issue of Kisan Credit Card to Farmers for Agriculture and allied activity and covering all PM-KISAN beneficiaries under the KCC scheme.



Detailed guideline is annexed as per **Annexure-31**

### **Campaign to achieve saturation under the Kisan Credit Cards (KCC) Scheme:**

Deputy Secretary, Department of Financial Services, MoF vide letter F.No. 3/7/2019-AC dated 04.02.2019 has informed that Department of Agriculture, Cooperation & Farmers Welfare, Government of India has decided to launch a special drive in campaign mode with an objective to saturate the farmers under the KCC scheme.

In this regard, DAC&FW, Government of India is separately requesting state government to organize Village Wise and Bank Branch wise camps to facilitate farmers in completing KCC application forms with supporting documents including land records and hand them over to respective Bank Branches. GoI has requested Banks to extend all support to the State/District administration and field level development & revenue functionaries in this campaign.

In this regard, GoI has advised to ensue:

- Lead District Managers should actively associate with district administration and coordinate with various SCBs, RRBs and Cooperative Banks in organizing the village wise or Bank Branch wise camps. The District Level Bankers Committee (DLBC) will decide the modalities of the camps and the date wise schedule accordingly. Officials from the concerned banks may actively associate during these camps.
- In the Bank Branch a dedicated desk may be set up for receiving the forms and providing appropriate guidance to the farmers, so as to ensure prompt processing and approvals.
- In case of eligible farmers who have an existing bank account but not a KCC, the KCC should preferably be issued by the bank in which he or she has an account. In the case the eligible farmer does not have a bank account then the same may be opened by the farmer in any branch as per his/ her choice.
- Bank Branches should use simplified common application form circulated by Indian Bank Association vide their circular no. SB/Cir/AGRI/480 dated 09.06.2016 and it should be widely disseminated in local language.
- In all cases, it needs to be ensured that eligible farmers are issued KCC within -2- weeks of the submission of completed application form.
- The Indian banks Association vide letter number SB/Cir/KCC/2018-19/6778 dated 04.02.2019 (copy enclosed), has issued an advisory guideline to the all the Banks to waive the processing, documentation, inspection, ledger folio charges and all other service charges for KCC/Crop Loans upto Rs. 3.00 lacs, keeping in view the hardship and financial distress of small and marginal farmers. These directions may be followed while processing the applications for issue of KCC.

Further, SLBC vide letter no. JZ/SLBC/2018-19/1544 dated 05.02.2019 has also requested all Member Banks & Lead District Managers in Rajasthan to arrange to issue above instructions to all Branches of your Bank/District and ensure timely

issue of KCC to make above Campaign a grand success. Nominated Executive Director of the concerned Bank will monitor the campaign to achieve saturation under the Kisan Credit Card (KCC). Copy of the letter received from DFS and SLBC letter were placed in 140<sup>th</sup> SLBC Meeting.

Further, Under Secretary, Department of Financial Services, MoF, GoI vide letter no. F.No.3/7/2019-AC dated 22/03/2019 has informed that Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI is going to develop a dashboard on access of institutional credit through KCC so that the progress under the campaign is obtained States/UTs wise. The dashboard will have progress of-

- i. KCC issued for crop loan
- ii. KCC issued for Animal Husbandry and Fisheries
- iii. KCC sub-limit for pursuing the activities of Animal Husbandry and Fisheries for existing KCC holding farmers

The same is being developed to facilitate the tracking the progress of saturation of KCCs for the above mentioned purpose.

In this regard, they have requested SLBC/ DLBCs to submit the information of KCC saturation drive on weekly basis in attached proforma to the department. SLBC vide letter no. JZ/SLBC/2018-19/1782 dated 26/03/2019 has advised all LDMs to submit the information to SLBC on weekly basis.

Letters received from Ministry of Finance, GoI, Ministry of Agriculture & Farmers Welfare and SLBC letter were placed in 141<sup>st</sup> SLBC Meeting.

Department of Financial Services, MoF vide letter F.No. 3/7/2019-AC dated 25.06.2019 has informed that campaign is being taken up in **MISSION MODE** and is to be completed in 45 days.

DAC&FW, Government of India vide letter No.1-20/2019-credit-I dated 4 July, 2019 has advised to SLBC conveners of all state to do district wise gap analysis between the numbers of operational holding and the active KCC and fix a target.

Further, SLBC vide letter no. JZ/SLBC/2019-20/925 dated 10.07.2019 has advised district wise targets to LDMs for further allocating the same to branches and also requested to all Member Banks & Lead District Managers in Rajasthan to arrange to issue instructions to all Branches and ensure timely issue of KCC to farmer to make above KCC Saturation Drive a grand success.

Copy of above mention circular & District wise target were placed in & deliberated in 142<sup>nd</sup> SLBC meeting.

District wise Progress of KCC Saturations on 20.06.2020 is annexed as per **Annexure-32**

#### **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). Guidelines of Pilot UPIS are being prepared by GOI and will be circulated separately.

Banks to play a vital role in increasing the coverage under the scheme. As the scheme is compulsory for loanee farmers availing Seasonal Agricultural Operational (SAO) Loans/ Kisan Credit Card (KCC) holders for the notified crops in notified areas, 100% coverage of loanee farmers in notified areas growing notified crops is required to be done by all concerned bank branches.

In our state, Agriculture Department, GoR had developed a web portal for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY). Detailed Operational Guidelines are available on the GoR's websites <http://pmfby.agriculture.rajasthan.gov.in/>.

In pursuance of the provisions of section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) (hereinafter referred to as the said Act), the Central Government in the Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmer's Welfare has notified the following vide notification dated 08.02.2017; "Farmers availing crop insurance under any of the crop insurance schemes of Department of Agriculture, Cooperation and Farmer's Welfare are hereby required to undergo Aadhaar authentication or furnish proof of possession of Aadhaar".

Notification issued by Ministry of Agriculture and Farmers Welfare was placed in 133<sup>rd</sup> SLBC meeting.

Agriculture Department, Govt. of Rajasthan vide notification no. क्रमांक: प.7(1) कृषि-1/एम.सी./2019 दिनांक 20.11.2019 has informed about the modality of PMFBY for Rabi - 2019-20 season.

The circular is available on following link

<http://www.agriculture.rajasthan.gov.in/content/agriculture/hi/Agriculture/e-citizen/departmental-directions/notifications.html>

Following progress is available on National Crop Insurance portal regarding coverage of farmers Under PMFBY for Rabi - 2019-20

<b>Particulars</b>	<b>Rabi – 2019-20 (As on 06.03.2020)</b>
NET Crop wise Policy	39.33 Lacs number
Insured Area	41.72 Lacs Hac.
Total sum insured amount	Rs. 18596.81 Cr.
Farmer's Share in premium	Rs. 350.34 Cr.

### **Reopening of National portal for Bank entry- Kharif-2019 and Rabi-2019-20:**

Department of Agriculture, Cooperative & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. 13011/01/2018-Cr.II dated 09/10/2019 addressed to the Principal Secretary (Agri) of all States, CMDs/CEOs of all Public/Private Sector Banks and SLBC Convener of all states has informed that opening the portal for entering the data which could not be entered by the banks of various reasons. It has been decided to open the portal again for entering the loanee farmer details for kharif-19 from 9<sup>th</sup> October, 2019 to 31 October, 2019.

Department of Agriculture, Cooperative & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. 13011/01/2018-Cr.II dated 15.04.2020 addressed to the Principal Secretary (Agri) of all States, CMDs/CEOs of all Public/Private Sector Banks and SLBC Convener of all states vide which they have informed that opening the PMFBY portal for entering the data which could not be entered by the banks of various reasons. It has been decided to open the portal again for entering the loanee farmer details for Rabi -19-20 from 20.04.2020 to 27.04.2020.

Detail Circular as per annexed as per **annexure-33**

Department of Agriculture, Cooperative & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. 13011/01/2018-Cr.II dated 15.05.2020 addressed to the Principal Secretary (Agri) of all States, CMDs/CEOs of all Public/Private Sector Banks has informed that opening the portal for entering the data which could not be entered by the banks due to Aadhaar mismatch and village mapping issue and other various reasons. It has been decided to open the PMFBY portal again for entering the remaining loanee farmer details for Kharif -19- from 16.05.2020 to 26.05.2020.

Detail Circular as per annexed as per **annexure-34**

**Time-line for completing the data entry process by the Banks for Kharif-18 & Rabi -2018-19 under Pradhan Mantri Fasal Bima Yojana & WBCIS:**

Dr. Ashish Kumar Bhutani, CEO (PMFBY), Department of Agri & Cooperation, Ministry of Agriculture, GoI vide letter no. F.No.13011/01/2018-Credit-II dated 28/12/2018 addressed to the Principal Secretary (Agri) of all States, CMDs/CEOs of all Public/Private Sector Banks and SLBC Convenor of all states has informed that process of data entry has not been completed by various Banks due to which the subsequent processes are being adversely effected. Even many Banks have remitted excess premium to the insurance company when compared to the farmer's data entered by these Banks which indicates that these Banks have still not fed the data of some of the farmers on the National Portal resulting in mismatch between the amount of premium and the corresponding data of the farmers. In view of the above, all Banks are required to complete the entire data entry/reconciliation on the National Crop Insurance Portal (NCIP) by 31<sup>st</sup> December, 2018. The department shall neither grant any relaxation of extension of timeline nor shall admit or address any dispute arising due to failure of the banks in meeting the said deadline. Letter received from Department of Agri & Cooperation, Ministry of Agriculture, GoI was placed in 140<sup>th</sup> SLBC Meeting.

Department of Agriculture, Cooperative & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. 11016/2/2018-Cr.II dated 11.12.2019 addressed to the Commissioner (Agriculture) GoR and It has been decided to open the portal again for entering the loanee farmer details for Kharif -18 and Rabi 2018-19 from 16.12.2019 to 27.12.2019.

Detail Circular as per annexed as per **annexure-35**

### **Reconciliation of data of Kharif-2018 and Previous Season under PMFBY & WBCIS:**

On the request of Banks and Crop Insurance Companies the Sub-Committee meeting of SLBC, Agriculture and Special SLBC meetings (PMFBY) were organized for the resolution of various issues pertaining to PMFBY in the state. Details of the meetings are as follows:

1. Sub-Committee Meeting of SLBC on Agriculture was organized on 23.01.2019 under the Chairmanship of Convener, SLBC-Rajasthan and General Manager. The minutes of the said meeting were circulated vide our office letter no. ज.अं./एस.एल.बी.सी./2018-19/1519 दिनांक 02.02.2019.
2. Special SLBC meeting on PMFBY issues was organized on 01.02.2019 under the Co-Chairmanship of Convener, SLBC-Rajasthan and General Manager & Commissioner Agriculture, GoR. The minutes of the said meeting were circulated vide our office letter no. ज/सी.बी.एल.एस/अं.2018-19/1551 दिनांक 05.02.2019.
3. On the request of SLBC, Rajasthan, a meeting was organized on 08.02.2019 under the Chairmanship of Dr. Ashish Bhutani, CEO-PMFBY and Joint Secretary, Ministry of Agriculture & Farmers Welfare, Govt. of India for

review of progress of PMFBY and resolution of the issues under PMFBY. The minutes of the said meeting were circulated vide our office letter no. JZ/SLBC/2018-19/1577 dated 14.02.2019. Minutes of the meeting was placed in 140<sup>th</sup> SLBC Meeting.

4. Meeting on PMFBY issues and progress under PMFBY was organized on 14.02.2019 and the minutes of the said meeting were circulated vide our office letter no ज.अ./एसएलबीसी/018-19/1628 दिनांक : 25.02.2019 and during the meeting following decisions were taken:

a) Crop Insurance Companies will submit the details of the pending farmer's data under Rabi-2017-18 and previous seasons within 3 days to the Bank branches with a copy to their Zonal/Regional offices as well. Along with that they will reconcile the figures submitted by the respective banks under Rabi 2017-18 and previous seasons and submit the same to the concerned Banks and Agriculture Dept, GoR latest by 15.03.2019.

Further, Banks were requested to instruct their bank branches to submit the pending data under Rabi 2017-18 and previous seasons in the Annexure-3 for reconciliation along with their issues/cases to the concerned Crop Insurance Co. latest by 28.02.2019.

b) Crop Insurance Companies will submit the details of the pending farmer's data under Kharif-2018 within 3 days to the Bank branches with a copy to their Zonal/Regional offices as well. Along with that they will reconcile the figures submitted by the respective banks under Kharif-2018 and will submit the same to the concerned Banks and Agriculture Dept, GoR latest by 31.03.2019.

c) Banks will instruct their branches to upload the pending figures under Kharif-2018 on the National Portal latest by 15.03.2019. In case, branches are facing any obstacles like Aadhaar Mismatch, unavailability of the villages while uploading the farmers data on the National Portal then they will submit the said information to the concerned Crop Insurance Co. on an immediate basis.

**Operationalisation of CCE co-witness App and Business declaration module on National crop Insurance Portal, completion of reconciliation of farmer's premium and processing of application for farmers enrolled during Kharif 2018:**

Director (Credit IT), Department of Agri & Cooperation, Ministry of Agriculture, GoI vide letter no. No.11019/02/2018-Credit-II dated 09/10/2018 has informed that Android based mobile CCE Co-witness App and Business declaration modules/features have been operationalised for the use of empaneled Insurance companies (ICs). Since, uploading of the data/information by ICs through aforesaid modules has been made compulsory with immediate effect, hence all ICs are requested to kindly direct all persons/ agencies deployed for co-witnessing of CCEs in the field for notified crops of Kharif-2018 season to use the CCEs Co-witness apps only for uploading of information and validation of CCEs.

Similarly, to facilitate the early reconciliation of farmers premium remittance by rural financial institutions to ICs and data/information of individual insured farmers uploaded on Portal, a business declaration module has been operationalised. It will further facilitate the financial institutions and intermediaries in reconciliation of farmers' premium remittance to ICs and data uploaded on portal.

The revised guidelines have become effective from 1<sup>st</sup> October, 2018 including remaining activities of Kharif 2018. Accordingly, the revised dates for aforesaid activities are as under-

- 1) Uploading of details of premium received by ICs on Business modules by 15<sup>th</sup> October, 2018
- 2) Reconciliation of premium and uploading of remaining data by ICs and Financial Institutions and intermediaries by 22<sup>nd</sup> October, 2018
- 3) Processing of individual application by IC: up to 31<sup>st</sup> October, 2018
- 4) Auto approval of application and finalization of business statistics for Kharif 2018 season by 9<sup>th</sup> November, 2018

All stake holders are requested to kindly take necessary action accordingly. Letter received from Department of Agri & Cooperation, Ministry of Agriculture, GoI was placed in 139<sup>th</sup> SLBC Meeting.

#### **Implementation of revamped "PMFBY and WBCIS:**

Department of Agriculture, Cooperative & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, GoI vide letter no. 13015/02/2015-Cr.II dated 28.02.2020 has approved and implemented Revamped "Pradhan Mantri Fasal Bima Yojana (PMFBY)" and "Restructured Weather Based Crop Insurance scheme (RWBCIS)" from Kharif-2020 onwards. The above guidelines circulated through mail dated 24.04.2020 to member banks regarding approved and implemented Revamped "Pradhan Mantri Fasal Bima Yojana (PMFBY)" and "Restructured Weather Based Crop Insurance scheme (RWBCIS)" from Kharif-2020 onwards.

Detailed guideline is annexed as per **Annexure-36**

#### **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.

The NLM Comprised of **four Sub-Mission;**

1. Livestock Development
2. Pig Development in North- Eastern Region
3. Feed & Fodder Development
4. Skill Development, Technology Transfer and Extension.

NABARD is the subsidy channelizing agency for only one component under the Sub-Mission on Livestock Development namely "Entrepreneurship Development & Employment Generation (EDEG)" This include Poultry Venture Capital Fund, Integrated Development of Small Ruminant and Rabbits, Pig development and Salvaging of Male Buffalo Calves. The details of scheme (NLM) were placed & deliberated upon in 124<sup>th</sup> SLBC Meeting.

Under Secretary to Govt. of India, Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India vide Office Memorandum no. 99-1/2016/NLM/Budget/State wise Allocation dated 11.04.2016 has informed about indicative State wise allocations for Centrally Sponsored Scheme of National livestock Mission (NLM) for the year 2016-17. The State wise allocation for Centrally Sponsored Schemes of National Livestock Mission for the year 2016-17 was placed in 131<sup>st</sup> SLBC meeting.

Joint Commissioner (P), Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India vide letter no. 99-23/2014/NLM/LD/EDEG (Vol.I) Dated 02.06.2016 has informed about the budget allocation for EDEG (Entrepreneurship Development Employment Generation) Component of National Livestock Mission for FY 2016-17 under the different categories of beneficiaries and different sub-components of the Component- EDEG. Further, it may be noted that this allocated amount for the component is over and above the allocated state share communicated vide letter no.99-1/2016/NLM/Budget/State wise Allocation, dated 11.04.2016. Budgetary allocation for EDEG Component of National Livestock Mission for FY 2016-17 was placed in 131<sup>st</sup> SLBC meeting.

Under Secretary to Govt. of India, Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India vide Office Memorandum no. 99013/3/2017/DC-ANLM dated 25.04.2017 has informed about indicative State wise allocations for Centrally Sponsored Scheme of National livestock Mission (NLM) for the year 2017-18. The State wise allocation for Centrally Sponsored Schemes of National Livestock Mission for the year 2017-18 was placed in 134<sup>th</sup> SLBC Meeting.

Joint Commissioner (P), Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India vide letter no. 99-23/2014/NLM/LD/EDEG (Vol.I) Dated 28.06.2017 has informed about the budget allocation for EDEG (Entrepreneurship Development Employment Generation) Component of National Livestock Mission for FY 2017-18 under the different categories of beneficiaries and different sub-components of the Component- EDEG. Budgetary allocation for EDEG Component of National Livestock Mission for FY 2017-18 was placed in 134<sup>th</sup> SLBC Meeting.

NABARD vide circular no. NB(DoR)/GSS/-/NLM/2017-18 (Circular No. 266/DoR-60/2017) dated 22.11.2017 has informed that Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India has advised about continuation of the National Livestock Mission (EDEG) scheme beyond 30<sup>th</sup> September 2017 upto 31<sup>st</sup> December 2017. The copy of the circular issued by NABARD was placed in 136<sup>th</sup> SLBC meeting.



NABARD vide circular no. NB(DoR)/GSS/3137/NLM/2017-18 (Circular No. 14/DoR-05/2018) dated 18.01.2018 has informed that Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare. Govt. of India vide letter no. 99-23/2014/NLM/LD/EDEG (Vol.I) dated 15.01.2018 has advised about continuation of the National Livestock Mission (EDEG) scheme beyond 31<sup>st</sup>December 2017 upto 28 February 2017. The copy of the letter issued by Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India and NABARD were placed in 136<sup>th</sup> SLBC meeting.

NABARD vide circular no. NB (DoR)/GSS/3669/NLM/2017-18 (Circular No. 49/DoR-11/2018) dated 19.03.2018 has informed that Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare. Govt. of India vide letter no. 99-23/2014/NLM/LD/EDEG (Vol.I) dated 16.03.2018 has advised about continuation of the National Livestock Mission (EDEG) scheme upto 31<sup>st</sup> March 2018. NABARD Regional Offices will accept all current and old claims under the scheme upto 31<sup>st</sup> March, 2018 so that all the current as well as old claims in respect of loan sanctioned till 31<sup>st</sup> March 2018 shall be covered and no old claims (claims during and before 2017-18) shall be submitted after 31<sup>st</sup> March 2018. The copy of the letter issued by Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India and NABARD Circular were placed in 137<sup>th</sup> SLBC Meeting.

NABARD vide circular no. NB.DoR./GSS/1510/NLM-1/2018-19 (Circular No. 241/DoR- 65/2018) dated 14.09.2018 has informed that Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare. Govt. of India vide their letter no. 99-6/2018/NLM/Adm approval dated 02.05.2018 has approved the continuation of the captioned Scheme for 2018-19. The budget allocation for Rajasthan state is Rs. 5.69 crore out of total budget allocation of Rs. 199.89 crore of country for FY 2018-19. Priority may be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribe, landless, small, and marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country. The detailed operational guidelines are available at [www.dahd.nic.in](http://www.dahd.nic.in). The copy of the circular issued by NABARD was placed in 139<sup>th</sup> SLBC Meeting.

NABARD vide their circular no. NB.DoR. /GSS/942/NLM-1/2019-20 (Circular No. 205/DoR- 58/2019) dated 27.06.2019 has informed that Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare. Govt. of India vide their letter no. 99-6/2018/NLM/Adm approval dated 26.04.2019 has approved the continuation of the captioned Scheme for 2019-20. The budget allocation for Rajasthan state is Rs. 6.05 crore out of total budget allocation of Rs. 199.89 crore of country for FY 2019-20. Priority may be given to the beneficiaries from the categories of Scheduled Caste, Scheduled Tribe, landless, small, and marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country. The detailed operational guidelines are available at [www.dahd.nic.in](http://www.dahd.nic.in). The copy of the circular issued by NABARD was placed in Agenda paper of 142<sup>nd</sup> SLBC Meeting.

#### **4.6 Small Farmers' Agri Business Consortium (SFAC):**

SFAC would provide Venture Capital to qualifying projects on the recommendations of the bank / financial institution financing the project. This venture capital will be repayable to SFAC after the repayment of term loan of lending bank / financial institution as per original repayment or earlier.

SFAC would provide venture capital to agribusiness projects by way of soft loan to supplement the financial gap worked out by the sanctioning authority for term loan under Means of Finance with respect to cost of project subject to the fulfillment of their condition. The details of SFAC was placed in 116<sup>th</sup> SLBC & subsequent meetings.

#### **4.7 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 quarter ended Dec -2019 on 26.11.2019. NABARD has requested to all the stake holder for comply with various action points.

Proceedings of State Level Consultative Committee (SLCC) on FPOs conducted on 26.11.2019 was placed in 144<sup>th</sup> SLBC Meeting.

#### **4.8 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.

### **Areas affected by Natural Calamities:**

Secretary, Disaster Management and Support department, Govt. of Rajasthan vide letter no एफ 1(3) आप्रसआ/ओला./2019/7369-7405 dated 13.09.2019 regarding provide relief to the farmers of four hailstorm affected district viz. Bundi, Churu, Nagaur, Sawaimadhopur. After Receipt of notification SLBC vide letter no ज.अ./एसएलबीसी/2019-20/1267 dated 21.09.2019 has instructed Lead District Managers to immediately call a special DLCC/DCC Meeting for the same. The copy of Notification issued by Govt. of Rajasthan was placed in 144<sup>th</sup> SLBC Meeting.

Further Secretary, Govt. of Rajasthan vide letter no एफ 1(4) (आ.प्र.एवं सहा /ओला/ सामान्य/2019/9327- 70) dated 06.11.2019 has notified as Flood affected District viz Ajmer, Banswara, Bhilwara, Baran, Bundi, Chittorgarh, Dholpur, Dungarpur, Jhalawar, Jodhpur, Kota, Karauli, Nagaur, Pali, Pratapgarh, Sawaimadhopur, Tonk, and Udaipur. After Receipt of notification SLBC vide letter no. ज.अ./एसएलबीसी /2019-20/1267 dated 11.11.2019 has instructed Lead District Managers to immediately call a special DLCC/DCC Meeting for the same. The copy of Notification issued by Govt. of Rajasthan was placed in 144<sup>th</sup> SLBC Meeting.

Further Secretary, Govt. of Rajasthan vide letter no एफ 1(4) (आ.प्र.एवं सहा / सामान्य/2019/9470- 99 dated 11.11.2019 has notified as Drought affected District viz Badmer, Jaisalmer, Jodhpur, Hanumangarh. After Receipt of notification SLBC vide letter no. ज.अ./एसएलबीसी /2019-20/1591 dated 22.11.2019 has instructed Lead District Managers to immediately call a special DLCC/DCC Meeting for the same. The copy of Notification issued by Govt. of Rajasthan was placed in 144<sup>th</sup> SLBC Meeting.

Secretary, Govt. of Rajasthan vide letter no एफ 1(5) (आ.प्र.एवं सहा / टीडडी/2019/2827-57- dated 03.03.2020 has notified as locust attack affected 908 village in 8 District viz Barmer, Jaisalmer, Bikaner, Jalor, Jodhpur, Sriganganagar, Pali, Sirohi. SLBC vide letter no. ज.अ./एसएलबीसी /2019-20/2004 dated 12.03.2020 has instructed concern Lead District Managers to immediately call a special DLCC/DCC Meeting for the same. The copy of Notification issued by Govt. of Rajasthan is annexed as per **annexure-37**

Secretary, Govt. of Rajasthan vide letter no एफ 1(5) (आ.प्र.एवं सहा / टीडडी/2019/7087-7150-dated 15.05.2020 has notified as locust attack affected 82 village in 5 District viz Barmer, Jaisalmer, Jalor, Jodhpur, Sriganganagar, through same notification 30 village of 2 District Sriganganagar and Barmer has been de -notified which was earlier notifying notification letter no एफ 1(5) (आ.प्र.एवं सहा / टीडडी/2019/2827-57-dated 03.03.2020. SLBC vide letter no. ज.अ./एसएलबीसी /2020-21/140 dated 20.05.2020 has instructed Lead District Managers to immediately call a special DLCC/DCC Meeting for the same. The copy of Notification issued by Govt. of Rajasthan is annexed as per **annexure-38**

#### **4.9 Dispensing with 'No Due Certificate' for lending by Banks-**

RBI vide circular no. FIDD.CO.LBS.BC.No.49 /02.01.001/2014-15 dated 28.01.2015 has advised that in order to ensure hassle free credit to all borrowers, especially in rural and semi-urban areas and keeping in view the technological developments and the different ways available with banks to avoid multiple financing, banks are advised to dispense with obtaining 'No Due Certificate' from the individual borrowers (including SHGs & JLGs) in rural and semi-urban areas for all types of loans including loans under Government Sponsored Schemes, irrespective of the amount involved unless the Government Sponsored Scheme itself provides for abstention of 'No Dues Certificate'.

#### **4.10 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. District wise progress in NWRs as on 31.03.2020 are annexed as per **Annexure-39**

#### **4.11 Sub Mission on Agricultural Mechanization - Providing financial assistance/ Back ended subsidy for establishment of Custom Hiring Centers:**

Commissionerate of Agriculture, Govt. of Rajasthan vide letter no. F 4(IV) Impl./CAG./2015-16/2132 dated 09.10.2015 has advised that in Rajasthan, the Sub Mission on Agricultural Mechanization (SMAM) is being implemented with primary focus on to increase the reach of Farm Mechanization to small and marginal farmers with special emphasis on promoting '**Custom Hiring Centres**' to offset the adverse economies of scale arising due to small land holding and high cost of individual ownership, besides creating hubs for hi-tech & high value farm equipment. The details were placed & deliberated in 127<sup>th</sup> SLBC Meeting.

The detailed operational guidelines of Sub Mission on Agricultural Mechanization are available on Ministry of Agriculture's website <http://farmech.dac.gov.in/>

#### **4.12 Dairy Entrepreneurship Development Scheme (DEDS)-**

NABARD vide their circular no.राबै/पुनर्वित्त/644/डीईडीएस/2019-20 (कार्यालयपरिपत्र स./135/पुनर्वित्त-40/2019 dated 22.05.2019 has advised about continuation of the Dairy Entrepreneurship Development Scheme (DEDS) for the financial year 2019-20. Detailed circular were placed & deliberated in 142<sup>nd</sup> SLBC Meeting.

They have also advised that priority should be given to projects being implemented in a cluster mode covering Dairy Farmers/ Women in SHGs, Cooperatives and Producer Companies including creation of facilities of processing, value addition and marketing of mil produced in the cluster. Priority may also be given to the beneficiaries from the categories of Schedules Caste, Scheduled Tribes, Landless, Small, Marginal and BPL category farmers along with farmers belonging to drought and flood affected areas of the country.

Financing Bank should upload subsidy claims in DEDS Portal (<https://ensure.nabard.org>) through their Controlling Office as per the time frame. The copy of the letter issued by Department of Animal Husbandry, Dairying & Fisheries, Ministry of Agriculture and Farmers Welfare, Govt. of India and NABARD Circular were placed in 138<sup>th</sup> SLBC Meeting. The detailed updated guidelines of DEDS Scheme are available on NABARD website <https://www.nabard.org>.

#### **4.13 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.

Joint Director (Coord.), National Horticulture Board, Ministry of Agriculture & Farmers Welfare, Govt. of India vide letter no. NHB/CC/Guidelines Revision/2016-17/218 dated 12.04.2017 has informed about the approval of Agriculture & Farmers Welfare Minister as Chairman of General council of MIDH to the modification in the operational guidelines pertaining to the schemes implemented by National Horticulture Board. The suggested modification includes;

1. NHB would accept proposals only in those cases where term loan has already been sanctioned by the banks/FIs.
2. NHB will circulate a checklist prescribing requirements of documents for issue of In-Principal Approval (IPA) to the project proposal. Applicant has to submit required documents as per check list along with project proposal.
3. The proposal so received would be examined by NHB in a judicious manner preferably without interaction with the Promoter/Applicant based on the circulated checklist. After such due diligence and scrutiny of documents. In principal Approval may be issued by duly constituted Pre- Project Appraisal Committee of NHB.

In view of the above, it has been decided to stop letter of intent (LOI) system for all categories w.e.f 01.04.2017. In addition, it has also been decided that NHB may return the LOI applications which have still not been issued LOI with an advise to the promoter to resubmit it for issuance of IPA after getting loan sanctioned from the Bank/FI. Copy of the letter issued by Joint Director (Coord.), National Horticulture Board, Ministry of Agriculture & Farmers Welfare, Govt. of India was placed in 133<sup>rd</sup> SLBC meeting.

In continuation to office order of even number, dated 12.04.2017, NHB has provided revised application format for seeking In Principle Approval (IPA) vide office order no. NHB/CC/Guidelines Revision/2017-18 dated 01.05.2017 under following scheme of NHB:

1. Development of Commercial Horticulture through Production and Post-Harvest Management of horticulture Crops, and
2. Capital Investment Subsidy Scheme for Construction/ Expansion/Modernization of Cold Storage/ Storages of Horticulture Produce

NHB vide above mentioned office order has also informed that at present applications from applicants belonging to SCP/TSP across the country and all categories of NE region will be accepted for issuance of IPA. Order for acceptance of IPA applicants belonging to General Category will be issued separately by them. The copy of the office order was placed in 135<sup>th</sup> SLBC meeting.

Further, Dy. Director, National Horticulture Board, Ministry of Agriculture & Farmers Welfare, Govt. of India, Jaipur vide letter no. NHB/JPR/Scheme No. 1/2018-19/353 dated 12.09.2019 has informed about of new scheme guideline of NHB. Detail new guideline of NHB was placed in 143<sup>rd</sup> SLBC Meeting.

Joint Director. National Horticulture Board, Ministry of Agriculture & Farmers Welfare, Govt. of India, vide letter no. NHB/CC/ATR-84<sup>th</sup> MC/Revised IPA Scheme - 2019-20/6994 dated 05.03.2020 has informed regarding guideline of IPA scheme - 2019-20.

Detailed Circular is annexed as per **annexure-40**

#### **4.14 Agriclinc 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 Agriclincs and Agribusiness Centres (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.

#### **4.15 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, GoI 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, GoI 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.

#### **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.

#### **Scale of Finance (SoP) – 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 is 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 is annexed as per **Annexure-41**

#### **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 is annexed as per **Annexure-42**

## 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.

The detailed guidelines is as per RBI letter no. RPCD.GSSD.CO.No 81/09.01.03/2012-13 dated 27.06.2013. SLBC vide letter no. रा.अं./एस.एल.बी.सी./ 2013-14/377 dated 24.09.2013 has advised all Member Banks & LDMs in the State for compliance of Guidelines issued by RBI on NRLM Scheme.

#### 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.

Detailed guidelines were placed & deliberated in 118<sup>th</sup> SLBC Meeting.

The detailed guidelines for operationalization of interest subvention scheme for the year 2017-18 under NRLM, finalized by MoRD is circulated by the RBI vide circular no. RBI/2017-18/80/ FIDD.GSSD.CO.BC.No.17/09.01.03/2017-18 dated 18.10.2017. Banks are advised to lodge interest subvention claim accordingly to MoRD/SRLM. The detailed of the same may be accessed on RBI web- site. The copy of the circular issued by RBI was placed in 135<sup>th</sup> SLBC meeting.

RBI vide circular no. RBI/2017-18/10 FIDD.GSSD.CO.BC.No. 04/09.01.01/2017 dated 01.07.2017 has informed about the updation of Master circular by incorporating the instructions on DAY-NRLM issued up to June 30, 2017. The detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>.

In the above mentioned circular, the loan amount provided by banks to SHG members enhanced. The details of the modifications under the scheme are as under;

**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.5 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 lakh, whichever is higher	First Dose	6 Times of the existing corpus or minimum of Rs. 1 lakh, whichever is higher
2	DP for Second year	8 times of corpus at the time review/enhancement or minimum of Rs.2 lakh, whichever is higher	Second Dose	8 times of the existing corpus or minimum of Rs. 2 lakh, whichever is higher
3	DP for Third year	Minimum of Rs. 3 lakh based on the Micro credit plan prepared by SHG and appraised by the Federation/ Support agency and the previous credit history.	Third Dose	Minimum of Rs. 3 lakh based on the Micro credit plan prepared by SHG and appraised by the Federation/ Support agency and the previous credit history.
4	DP for Fourth Year onward	Minimum of Rs. 5 lakh based on the Micro credit plan prepared by SHG and appraised by the Federation/ Support agency and the previous credit history.	Fourth Dose	Minimum of Rs. 5 lakh based on the Micro credit plan prepared by SHG and appraised by the Federation/ Support agency and the previous credit history

Further, RBI vide circular no. RBI/2019-20/04 FIDD.GSSD.CO.BC.No.02/ 09.01.01/ 2019-20 dated 01.07.2019 has informed about the updation of Master circular by incorporating the instructions on DAY-NRLM issued up to June 30, 2019. The

detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>.

Further, RBI vide circular no. RBI/2019-20/04 FIDD.GSSD.CO.BC.No.02/ 09.01.01/ 2019-20 dated 26.11.2019 has informed about the updation of Master circular by incorporating the instructions on DAY-NRLM issued up to Nov 26, 2019. The detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>.

### **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)**

	<b>31.03.2019</b>	<b>31.03.2020</b>
No of Cluster Level Federation (CLF)	354	434
No of village organization	9886	11923
Total no. of SHGs	118666	166714
No. of SHGs with S/B account	101264	141348
No. of credit linked SHGs	46594	67594
No. of SHGs received RF	92777	116234
No. of SHGs received CIF	66016	79237

#### **Regularize the SHG Sub Committee meeting at state & at district level:**

To provide adequate attention and sort out operational issues in time bound manner, the Sub Committee at district level has been constituted. DCC Convener Banks are requested to advise LDMs to organize the sub-committee meeting on monthly basis. DPM, RGAVP will support in organizing the meeting and drafting the agenda.

Bank wise progress under NRLM for Financial Year 2019-20 as on 31.03.2020 is annexed as per **Annexure-43**

RGAVP has informed the Bank wise target for FY 2020-21 is annexed as per **Annexure-44**

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

Ministry of Housing & Urban Poverty Alleviation, GoI, 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/2019-20/05 FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20 dated 01.07.2019. The detailed updated guidelines of DAY-NULM are available on Reserve Bank of India website <https://www.rbi.org.in>.

**Credit Target under Self-Employment Programme (SEP) Component of Deendayal Antyodaya Yojana– National Urban Livelihoods Mission (DAY-NULM) for the year 2019-20:**

Project Director vide their letter no. F15(ga)DLB/DAY-NULM/Plan/17/10366 dated 20.06.2019 has advised about the Urban Local Body (ULB) wise target for the Financial year 2019-20. The same has been forwarded to Lead District Managers for further allocation of same to banks in the districts. The target allotted by Project Director, NULM, circulated to all Member Bank through SLBC letter no ज.अ/एसएलबीसी/2019-20/951 dated 18.07.2019.

Director (UPA-1), Ministry of Housing & Urban Poverty Alleviation, Govt. of India vide letter no. K-12015 (11)/2/2017-UPA-1 (EFS No.3027031) has informed about the Convergence of SEP component of DAY-NULM and Pradhan Mantri Mudra Yojana (PMMY). Director (UPA-1), MoHUPA vide above mentioned letter has also informed about the amendment in the operational guidelines of the SEP component by stating that “Banks may also directly accept the loan applications of urban poor beneficiaries on the basis of relevant documents as per the guidelines of Prime Minister MUDRA Yojana (PMMY) or any other such scheme without the need of having prior sponsoring from ULB. The banks can send details of such loans sanctioned by them to ULBs for confirmation of their eligibility for interest subsidy under DAY-NULM. Task Force constituted for scrutinizing applications should quickly clear these applications if they otherwise meet the criteria. On confirmation of their eligibility, interest subsidy may be claimed from ULBs on the pattern of interest subsidy claim for beneficiaries sponsored by ULBs”. In addition to the above

approaches for convergence, it is also advised that as far as possible, application for SEP loans cleared by Task Force may be submitted to banks under PMMY. This will assist in bringing about a true convergence of the DAY- NULM and MUDRA schemes and will also boost progress under SEP component of DAY- NULM.

Principal Secretary, Department of Local Self Government & State Mission Director, AMRUT & Smart Cities vide DO letter no.F.15 (Ga) PD/DLB/NULM/SEP-15/23926 dated 15.11.2017 addressed to Convener SLBC, Rajasthan has shown serious concern over slow/negligible performance under NULM scheme and also informed that banks working in the state don't comply with Mission guidelines and reject the loan applications quoting common and absurd reasons. Principal Secretary, Department of Local Self Government & State Mission Director, AMRUT & Smart Cities has also mentioned that banks often do under-financing leading to either refusal of applicant, or informal financing to fill the gap from local money lenders (on much higher rate), or even failure of the enterprise due to poor capital/cash flow causing NPAs. Similarly, Banks are reluctant to open the bank account of the women SHGs under DAY-NULM as they are demanding PAN cards of individual members of the SHGs for no good reason. He also requested to pay serious attention to the matter as non-compliance of the directions of GoI and RBI by the bankers might draw serious implications.

Bank wise progress under NULM for Financial Year 2019-20 as on 31.03.2020 is annexed as per **Annexure-45**

#### **National Roll out of Central Web Portal for Interest Subvention under NULM:**

Ministry of Housing & Urban Affairs, GoI vide letter no. K-12012(8)/2/2018-UPA-I dated 20.06.2018 has informed that Allahabad Bank has been nominated as Nodal Bank for organizing training and Sensitization Workshop in the state in consultation and coordination with the Ministry. In compliance to this, a one day training cum workshop was conducted on 06/07/2018 at Jaipur for Rajasthan state. Copy of the letter received from Ministry of Housing & Urban Affairs and procedure for receiving Log in details were placed in 138<sup>th</sup> SLBC Meeting.

PM SVANidhi :

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 letter is as per **Annexure-46**

#### **5.1.4 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.

Progress of PMEGP for FY 2019-20 as on 31.03.2020 is as per **Annexure-47**

State Director, KVIC vide their letter no. राकाज/पीएमईजीपी/2018-19 दिनांक 16.05.2019 has advised the District wise target under PMEGP Scheme for FY 2019-20. The District wise target received from KVIC was placed in 142<sup>nd</sup> SLBC Meeting

Director (PMEGP), KVIC, Ministry of MSME, GoI vide Circular no. PMEGP/POLICY/2018-19/ dated 17.01.2019 has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 31.03.2019. The said exemption will facilitate the financial bank to disburse the first installment of loan and claim/ upload Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and to achieve the enhance targets for the year 2018-19. All the pending EDP trainings pertaining to cases sanctioned upto 31<sup>st</sup> March, 2019 shall be completed during the first quarter of next FY 2019-20. Circular received from KVIC, GoI was placed in 140<sup>th</sup> SLBC Meeting.

State Director, KVIC, GoI vide their Circular no. राकाज/पीएमईजीपी/100दिवस/2019-20 dated 17.07.2019 has Allotted targets of PMEGP Scheme for 100 Days. The same stands circulated to all LDMS and Banks by SLBC vide letter no ज.अं./एस.एल.बी.सी/2019-20/945 dated 17.07.2019. Details circular was placed in 142<sup>nd</sup> SLBC Meeting

Director, PMEGP, KVIC, Ministry of MSME, GoI has informed that PMEGP online portal was launch on 01.07.2016, the MM claims prior to 2016-17 are being received from field offices even now, In order to complete the old MM offline claims, 30.06.2019 was set as a cutoff date to receive any claim. This issue was discussed during the Top level Bankers meeting in the presence of the representatives of the Ministry on 16.07.2019 in Mumbai and it was decided to fix the final cutoff date as 30.09.2019 to receive the old claim. No claims shall be entertained after 30.09.2019. Detailed guidelines as placed in 142<sup>nd</sup> SLBC Meeting.

State Director, KVIC, GoR vide Circular no. राकाज/पीएमईजीपी/मॉनिटरिंग/2019-20 dated 08.11.2019 has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 31.12.2019. Circular received from KVIC, GoR was placed in 143<sup>rd</sup> SLBC Meeting.

State Director, KVIC, GoR vide Circular no. राकाज/पीएमईजीपी/मॉनिटरिंग/2019-20 dated 21.01.2020 has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 31.03.2020. Circular received from KVIC, GoR was placed in 144<sup>th</sup> SLBC Meeting.

Dy. CEO, PMEGP, KVIC, Ministry of MSME, GoI vide No. PMEGP/Policy/2020-21 dated 04.05.2020 has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 30.06.2020. All the pending EDP training pertaining to cases sanctioned up to 30.06.2020 shall be completed during the next quarter i.e. up to 30.09.2020. State Director, KVIC, GoR vide Circular no. राकाज/पीएमईजीपी/मॉनिटरिंग/2020-21/4670-4674 dated 05.05.2020 has conveyed the approval for exemption of EDP training to disburse loan under PMEGP till 30.06.2020. Detailed circular is annexed as per **Annexure-48**

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 is annexed as per **Annexure-49**

State Director, KVIC, GoI vide their Circular no. राकाज/पीएमईजीपी/2020-21/4685-4687 dated 08.05.2020 has Allotted targets of PMEGP Scheme for FY 2020-21.

Detailed letter is annexed as per **Annexure-50**

#### **5.1.5 Mukhyamantri laghu Udyog Protsahan Yojana**

Joint, Secretary, Industries, GoR vide circular no. प1(50)उद्योग/ग्रुप-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.

Commissioner, Industries, GoR vide their Letter no. एफ.50(2)आ.उ./MLUPY/लक्ष्य/2019-20 dated 04.06.2020 has Allotted targets of MLUPY Scheme for FY 2020-21.

Detailed letter is annexed as per **Annexure-51**

#### **5.1.6 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.

District-wise progress under the scheme as on 31.03.2020 is as per **Annexure-52**



Managing Director, SC ST Corporation vide their letter no. एफ 33 (1)/ अनुजा नि.मु./ आयोजना/कार्य योजना/2016-17 दिनांक Nil & एफ 33 (1)/ अनुजा नि.मु./ आयोजना/कार्य योजना/2015-16/18410-18441 दिनांक 17.07.2019 has advised the District wise target under SC/ ST PoP Scheme for FY 2019-20. The District wise target received from SC ST Corporation were placed in 142<sup>nd</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.

### **5.1.7 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.

### **5.2 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, and Jaipur.

#### **Framework for Revival and Rehabilitation of MSME units:**

RBI Regional Office, Jaipur vide letter no. JAI.FIDD (MMME).No.258/01.02.05/2015-16 dated 21.04.2016 has advised for making efforts to fit unviable MSME units in the framework for revival and rehabilitation of MSME as per their central office circular no. FIDD.MSME&NFS.BC.No.21/06.02.31/2015-16 dated March 17, 2016. The same stand circulated to all Member Banks vide letter no. RZ: SLBC: 2016-17:63 dated 22.04.2016. Banks are requested to take necessary action in this regard.

Ministry of Micro, Small and Medium Enterprises, Government of India, vide their Gazette Notification dated May 29, 2015 had notified the 'Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises' and based on the same RBI formalized the operational guidelines on the Framework as per their circular no FIDD. MSME & NFS.BC.No.21/06.02.031/2015-16 dated 17.03.2016.

As per RBI circular, the Banks are required to formulate their own policies in respect of certain aspects and the Banks are required to get the Policy framework duly incorporating those approved specific aspects by their respective Boards before 30.6.2016. The Frame work provides for revival and rehabilitation of MSME borrower accounts up to Rs.25 crore. Loan accounts with exposure of Rs.25 crore and above will continue to be restructured under the extant guidelines on Corporate Debt Restructuring (CDR) / Joint Lenders' Forum (JLF) mechanism as hitherto.

RBI made it clear that revised Framework supersedes their earlier Guidelines on Rehabilitation of Sick Micro and Small Enterprises issued vide circular RPCD.CO.MSME & NFS.BC.40/06.02.31/2012-2013 dated November 1, 2012, except those relating to Reliefs and Concessions for Rehabilitation of Potentially Viable Units and One Time Settlement, mentioned in the said circular.

Banks should continue to report credit information and SMA status of all accounts above the cut-off exposure of Rs.5 crore and above to the Central Repository for Information on Large Credit (CRILC), as per extant instructions. SLBC vide letter no. रा.अं/एसएलबीसी:2016-17/791 dated 13.11.2016 advised all banks regarding nomination of representative of State Govt. In the committee. Copy of the Letter was placed in 131<sup>st</sup> SLBC meeting agenda.

Detailed guidelines on Framework for Revival and Rehabilitation of Micro, Small and Medium Enterprises were placed in 131<sup>st</sup> SLBC meeting.

RBI vide circular no. RBI/2019-20/160 DOR.No.BP.BC.34/21.04.048/2019-20 dated 11.02.2020 has informed that it has been decided to extent the one-time restructuring of MSME advances permitted in terms of the aforesaid circular. RBI Circular was placed in 144<sup>th</sup> SLBC Meeting.

### **Building a Committee for Revival and Rehabilitation of MSMEs:**

Commissioner, Industries Dept, GoR vide letter no. एफ.19()आ.उ./एसएलबीसी/सिक.यूनिट/ dated 31.05.2019 informed that a Committee for Revival and Rehabilitation of MSMEs is to be constituted at RO/ZO Level in RBI Direction. General Manager, DIC of concern District has been nominated as representative of Govt of Rajasthan as a member of said committee. Detail circular were placed in 142<sup>nd</sup> SLBC Meeting.

### **The Rajasthan Micro, Small, and Medium enterprises (facilitation of established and operation) Act, 2019 (Act No. 14 of 2019)**

Govt. of Rajasthan has issued directions for promoting MSME entrepreneur vide gazette notification No. F. 2 (24) Vidhi/2/2019 dated 18<sup>th</sup> July 2019 that exemptions from certain approvals and inspections required for establishment and operation of micro small and medium enterprises. Details was placed in 142<sup>nd</sup> SLBC Meeting.

### **Revised Classification under Priority Sector Lending:**

Reserve Bank of India vide circular no. RBI/2017-18/135 FIDD.CO.Plan.BC 18/04.09.01/2017-18 dated 01.03.2018 has issued guidelines on removal of currently applicable loan limits per borrower to Micro/Small and Medium Enterprises (Services) for classification under Priority Sector Lending which are stated as under:

“Additionally, in the light of feedback received from various stakeholders and in line with the increasing importance of services sector in economy, it has been decided to remove the currently applicable loan limits of Rs. 5 Crore and Rs. 10 Crore per borrower to Micro/ Small and Medium Enterprises (Services) respectively, for classification under priority sector. Accordingly, all Bank loans to MSMEs, engaged in providing or rendering of services as defined in terms of investment in equipment under MSMED Act, 2006, shall qualify under priority sector without any credit cap.”

Reserved Bank of India’s aforesaid circular was placed in 136<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, labour, 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.

<b>S</b>	<b>Parameter</b>	<b>Advisory</b>	<b>Actual % Achievement as on March-20</b>
<b>1</b>	Achieve 20 % year on year growth in credit to micro and small enterprises	20%	5.72%
<b>2</b>	allocation of 60% of the MSE advances to the micro enterprises	60%	56.67%

<b>3</b>	10% annual growth in number of micro enterprise accounts	10%	2.47%
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### **Credit Flow to Mega Food Parks:**

The Scheme of Mega Food Park aims at providing a mechanism to link agricultural production to the market by bringing together farmers, processors and retailers so as to ensure maximizing value addition, minimizing wastage, increasing farmers' income and creating employment opportunities particularly in rural sector. The Mega Food Park Scheme is based on "Cluster" approach and envisages a well-defined agree/ horticultural-processing zone containing state-of-the art processing facilities with support infrastructure and well-established supply chain. The food/agro processing units to be set up in these designated parks would be eligible for concessional credit from NABARD.

Secretary, Ministry of Food processing Industries, Govt. of India vide letter no. D.O.No.15-MFP/14-Mega FP dated 17.02.2017 addressed to all Chief Secretaries of all the states has also requested to sensitize all the prospective entrepreneurs to access such cheaper term loan to set up food/agro processing units in the - designated Food Park of the state.

### **COVID-19 Package (Emergency Credit Line Guarantee Schme-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 is annexed as per **Annexure-53**

Reserve Bank of India vide Circular no. RBI/2019-20/255 DoR.BP.BC.No.76/21.06.201/2019-20 dated 21.06.2020 has informed that assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Schme-ECLGS

Detail circular is annexed as per **Annexure-54**

## **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 is annexed as per **annexure-55**

Reserve Bank of India vide Circular no. RBI/2018-19/125 FIDD.CO.MSME.BC.No. 14/06.02.031/2018-19 dated 21/02/2019 has informed that Govt. of India has announced 'Interest Subvention Scheme for MSMEs 2018' on 02/11/2018. Small Industries Development Bank of India (SIDBI) has been identified the single national level nodal implementation agency for the scheme. Banks are requested to take appropriate action as envisaged for banks. Copy of the aforementioned letter and detailed operational guidelines for implementation of the captioned scheme were placed in 140<sup>th</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, GoI 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.

Rajasthan Gazette Notification issued by Govt. of Rajasthan dated 12/02/2018 regarding remission of stamp duty up to 31.03.2019 chargeable on the instrument of cash credit, overdraft or term loan up to Rupees Ten Lakh executed by banks or financial institutions under the scheme of MUDRA (Order Dated: 12.02.2018) was placed in 136<sup>th</sup> SLBC meeting.

Joint Secretary, Department of Financial Services, MoF vide e-mail dated 02/01/2018 had advised Chairman/ Managing Directors of all Member Banks to display of PMMY Logo at Bank Branches and nominate a designated officer at each branch. They have also advised to display of Signage Board at borrower's work premises (Sample template is attached). Further, they have also directed SLBC Convener of all Banks vide e-mail dated 24/08/2018 to kindly follow up this matter with banks through meeting of the SLBC and other communication. SLBC vide letter no. **ज.अं./एसएलबीसी/2018-19/669 दिनांक 24.08.2018** has advised the same to all member banks. Copy of the SLBC letter and e-mail received from DFS was placed in 138<sup>th</sup> SLBC Meeting.

Progress under Pradhan Mantri Mudra Yojana for FY 2019-20 as on 31.03.2020 is as per **Annexure-56**

#### **Convergence of Government Schemes with Pradhan Mantri MUDRA Yojana:**

Detailed guidelines were placed & deliberated in 128<sup>th</sup> SLBC Meeting.

#### **Coverage of activities allied to Agriculture and Services in these areas under PMMY:**

Director (IF-2), DFS, MoF, GoI vide letter no. F.No.29/2/2016-IF-2 Dated 23.06.2016 has informed Chief Executive officer, Mudra as under:

"Agriculture and allied activities" e.g. pisciculture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, diary, fishery, agriclinics and agribusiness centers, food and agro processing, etc.(excluding crop loans, land improvement such as canals, irrigation wells) and services supporting these which promote livelihood or are income generating shall be eligible for coverage under PMMY in 2016-17. Detailed guidelines were placed & deliberated in 130<sup>th</sup> SLBC Meeting.

Additional Development Commissioner (Handicrafts), Office of the Development Commissioner (Handicrafts), Ministry of Textiles, Govt. of India vide letter no. F.No.I-15011/10 (10)/MUDRA/2015-16/Wel./1534 dated 23.03.2017 has informed that in order to avail the facility of MUDRA loan by artisans there is no requirement of submission of any type of security or Income tax return details.

Copy of the letter received from Additional Development Commissioner (Handicrafts), Office of the Development Commissioner (Handicrafts), Ministry of Textiles, Govt. of India was placed in 133<sup>rd</sup> SLBC meeting.

### **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:**

Dr. Kshtrapati Shivaji, IAS, 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 truste company ltd, GoI 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.

### **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.

### 5.2.5 Customer Outreach Initiative

Joint Secretary, Department of Financial Services, MoF vide letter F.No. 7/5/2019-BOII dated 24.09.2019 addressed to the CMDs/CEOs of all Public Sector Banks has informed that a Customer Outreach Initiative to provide access to credit interalia including Retail, Agriculture, Vehicle, Home, MSME, Education and Personal Loan is planned has been launched in 400 district Identified by Public Sector Banks (PSBs). The first phase of the Initiative start in 250 district from 03.10.2019 to 07.10.2019 and second phase had been launched 150 district from 21.10.2019 to 25.10.2019. Detailed circular were placed & deliberated in 143<sup>rd</sup> SLBC Meeting.

### 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 March-2020 is as under:**

(Amt. in Rs Crore)

Performance	SB A/c opened - SHGs		Credit linked SHGs	
	Total		Total	
	A/c	Amt	A/c	Amt
During FY 2019-20 (April 19 to March-19 )	55062	25.35	40442	575.85
<b>Outstanding as on 31.03.2020</b>	<b>345593</b>	<b>761.63</b>	<b>82672</b>	<b>742.29</b>



The bank wise progress of SHGs as on 31.03.2020 is as per **Annexure -57**

The guidelines issued by NABARD and RBI indicate that banks can extend loans up to 1:1 to 1:4 to the SHG, which was deliberated and discussed in 104<sup>th</sup> SLBC meeting. At the State level it was decided to extend loan up to 1:10 in case of mature SHGs. NABARD has requested banks to extend high quantum of loans to SHGs.

NABARD vide their letter no राबै.राज./एमसीआईडी/1215/विविध/2019-20 dated 28.06.2019 has advised the District wise targets of SHG SB linkage and Credit linkage for FY 2019-20 The same stands circulated to all LDMs and Banks by SLBC letter no ज.अं./एस.एल.बी.सी/SHG/2019-20/849 dated 01.07.2019. District wise target of SHG SB linkage and Credit linkage for FY 2019-20 was placed in 142<sup>nd</sup> SLBC Meeting.

Women and Child Development Department, GOR vide letter dated 02.05.2011 informed about 50% Interest Subsidy Scheme for SHGs. The detailed modalities of the scheme such as eligibility criteria of the beneficiaries, mode of claim lodging, process of claim settlement, nodal agency etc. as finalized by WCD department, was placed and discussed in 107<sup>th</sup> and subsequent meetings.

#### **RBI's Master Circular on SHG-Bank Linkage Programme:**

RBI vide circular no. RBI/2019-20/08 FIDD.FID.BC.No.05/12.01.033/2019-20 dated 01.07.2019 has issued the Master directions on SHG-Bank Linkage Programme by incorporating the instructions issued by Reserve Bank of India up to June 30, 2019. The detailed updated guidelines on SHG- Bank Linkage Programme are available on Reserve Bank of India website <https://www.rbi.org.in>.

#### **Project for digitization of SHGs- E-Shakti:**

Government of India's mission for creating a Digital India, NABARD has launched a pilot project on Digitization of SHGs (E-Shakti) with the objective of integrating SHG members with the National Financial Inclusion Agenda to improve the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services, facilitating convergence of delivery system with SHGs and improving the economic level of SHG members.

The first phase of E-Shakti project was successfully completed in 2015-16 in Dhule (Maharashtra) and Ramgarh (Jharkhand). The results of the two districts covered under 1<sup>st</sup> Phase were quite encouraging wherein credit linkage has increased manifold. The second phase of Digitization of SHGs (2016-17) covering 22 districts of the country including two districts from Rajasthan viz Bikaner and Jhalawar was also completed successfully. Under third phase of the project in respect of Digitization of SHGs, NABARD has decided to cover 175 districts, including 10 districts of Rajasthan during 2017-18.

Further, Chief General Manager, NABARD vide Circular No. 272/MCID/07/2018 Ref. No. NB./MCID/1847/EShakti/1/2018-19 dated 31/10/2018 addressed to Chairman/ Managing Director/ Chief Executive Officer of all Scheduled Commercial Banks has informed that E-Shakti pilot project has an aim to digitization of data of all SHGs for enhancing the ease of doing business with SHGs. This is also in line with

Government of India's 'Digital India' mission. At present, NABARD has decided to cover total 9 districts of Rajasthan where E-Shakti pilot project is under implementation. List of these districts are annexed along with NABARD's aforementioned letter.

The USP of the E-Shakti project is 'one-click' availability of the social and financial information of the Self Help Groups maintaining Saving Bank accounts with the banks. The project has a dedicated website <https://eshakti.nabard.org>, in which information of the SHGs is uploaded monthly through an 'App'. The ecosystem is designed to capture all types of financial transactions and non-financial operations viz. meeting, decisions etc. at SHG level and store the same in digital form on E-Shakti portal.

Bank branches of the project districts maintaining saving accounts of active SHGs have been given login credentials under E-Shakti for accessing SHG related reports. Banks may make use of the portal which facilitates taking informed credit decision on SHGs who have resolved to borrow from banks. Bankers may access the system generated loan applications by logging in to the portal using their login credentials. Post sanction of loans, banks may monitor the performance of SHGs through various MIS reports. A brochure on EShakti along with User Manual is also available at NABARD's website [www.nabard.org.in](http://www.nabard.org.in). Copy of the aforementioned letter was placed in 140<sup>th</sup> SLBC Meeting.

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

Secretary, Women and Child Development Dept, GoR vide circular no. एफ़19()/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.

### **5.3.3 Joint Liability Group: Bhoomi Heen Kisan**

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.

#### **ISSUES:**

- Controlling heads of all the member banks are requested to ensure formation and extending credit facility to the JLGs.

Progress of JLG for the FY 2019-20 as on 31.03.2020 is as per **Annexure-58**

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. District wise target of JLG was placed in 142<sup>nd</sup> SLBC Meeting.

#### **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.

Department of Financial Services, MoF, GoI, vide letter dated 18.08.2011 advised that all PSBs should achieve the stipulated target of lending to minorities & overall credit to minorities should increase by at least 20% over and above the previous year. SLBC vide letter RZ/SLBC/50/2011-12/4270-4299 dated 25.08.2011 requested all member banks to initiate necessary action for achieving the stipulated target.

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.

Banks are requested to classify the minority accounts accordingly & ensure to report the correct position of Minority lending.

RBI vide circular no. RBI/2019-20/03 FIDD.GSSD.CO.BC.No.04/09.10.01/2019-20 dated 01-07.2019 has informed about the updation of Master circular by incorporating the instructions related to Credit facilities to Minority Communities issued up to June 30, 2019. The detailed updated guidelines of Credit facilities to Minority Communities are available on Reserve Bank of India website <https://www.rbi.org.in>.

#### **5.5 Miscellaneous:**

##### **5.5.1 Swarojgar Credit Card (SCC) Scheme:**

Swarojgar Credit Card (SCC) Scheme was introduced in Sep, 2003 to provide adequate & timely credit to small artisans, handloom weavers, fisherman, Self-employed person, rickshaw owner and SHG, Govt. of India has nominated NABARD as the Nodal Agency for monitoring the progress under the scheme.

NABARD vide letter no. NB (Jai)/NFS-90/2015-16 dated 28.05.2015 has advised the target of Swarojgar Credit Card for FY 2015-16. A target of 20000 SCCs has been fixed for the State. The same stand circulated to all Member Banks by SLBC vide letter no. रा.अं./एस.एल.बी.सी./SCC/2015-16/219 dated 01.06.2015.

### **5.5.2 Revised General Credit Card (GCC) Scheme:**

General Credit Card (GCC) Scheme was introduced in Dec, 2005 to provide hassle-free credit to banks' customers based on the assessment of cash flow without insistence on security, purpose or end-use of the credit, in rural & semi-urban areas. This is in the nature of overdraft or cash-credit with no end dues stipulations.

In order to enhance the coverage of GCC Scheme to ensure greater credit linkage for all productive activities within the overall Priority sector guidelines and to capture all credit extended by banks to individuals for non-farm entrepreneurial activity the revised GCC guidelines have been issued by RBI vide circular no. RPCD.MSME & NFS. BC. No. 61/06.02.31/2013-14 dated 02.12.2013.

Further, it has been advised that any other Credit Card (e.g. Artisan Credit Card, Laghu Udyami Card, Swarojgar Credit Card, and Weaver's Card etc.) in existence and catering to the non-farm entrepreneurial credit needs of individuals should be included for reporting of credit extended through the General Credit Cards under the Financial Inclusion Plans (FIPs). As the GCC is intended to cover all entrepreneurial credit, consumption credit extended to individuals should not be reported under GCC.

The issuance of GCC does not preclude the banks from issuing any other credit card to their customers for their consumption needs. Consumption credit provided by banks is to be reported separately under the head of Overdraft (OD)/consumption credit in the FIP reporting format prescribed by Reserve Bank of India. The detailed guidelines were placed & deliberated in 121 SLBC Meeting.

### **5.5.3 Mukhyamantry Vishesh YogyaJan Swarojgar Yojna:**

In the State budget announcement 2013-14, the scheme has been announced to provide loan to Vishesh YogyaJan for setting up of self-employment. Social Justice & Empowerment Deptt., GoR vide letter dated 03.06.2013 has conveyed the new scheme formulated.

The scheme envisages providing Loans & subsidy for project cost up to Rs. 5.00 Lac to Vishesh YogyaJan for setting up of self-employment. Subsidy will be available @50% of total project cost maximum Rs. 50000/-. In addition to above 5% interest subsidy is also available on prompt repayment.

Directorate, Vishesh YogyaJan, GoR vide letter dated 21.10.2014 has advised about revision in the scheme.

The detailed guidelines were placed & deliberated in 118<sup>th</sup> SLBC Meeting.

Directorate Vishesh YogyaJan, GoR vide letter no. एफ 16(1) नि.वि.यो./2013/8527/ दिनांक 22.08.2013 has advised the decision to authorize Regional Rural Banks for financing under the Scheme. Subsidy will also be available in the cases financed by RRBs.

#### **5.5.4 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.

#### **5.5.5 Central Sector Schemes of Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS) – Revision of Scheme:**

IBA vide letter dated 22.01.2014 has informed that the Ministry of Social Justice and Empowerment, GoI has revised the Central Sector "Self-Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)". Member Banks are requested to give wide publicity to the revised Scheme and ensure coverage of all eligible beneficiaries in the shortest possible time. The detailed guidelines were placed & deliberated in 120<sup>th</sup> SLBC Meeting.

#### **5.5.6 Interest Equalisation Scheme on Pre and Post Shipment Rupee Export Credit:**

RBI vide circular no. RBI/2018-19/107 DBR.Dir.BC.No.22/04.02.001/ 2018-19 dated 11/01/2019 has informed that Government of India has decided to include merchant exporters also, w.e.f. January 2, 2019, under the ongoing Interest Equalization Scheme for Pre and Post Shipment Rupee Export Credit and allow them interest equalization at the rate of 3% on credit for export of products covered Under 416 tariff lines identified under the Scheme. In this regard, RBI Circular was placed in 140<sup>th</sup> SLBC Meeting.

#### **5.5.7 Mini and Micro Dairy Scheme**

Secretary, Animal Husbandry Dept, GoR vide letter no. एफवी1(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.

## 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, GoI 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-SETI established	35
Land allotted for R-SETIs	32
Land Not required	Nil
Land Allotment pending (Alwar, Pali and Sawai Madhopur)	03
Land Alloted but issues requires resolution from GoR (Jaisalmer, Jalore , Sikar and Sirohi)	04

Position of R-SETIs in the state and performance of training programme conducted up to 31.03.2020 is as per **Annexure –59**

Status of RSETI's regarding land allotment; construction of building etc. as on 31.03.2020 is as per **Annexure –60**

#### ISSUES:

- 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.

### **Reimbursement of training expenses of BPL Candidates:**

State Mission Director, RGAVP, Govt. of Rajasthan vide letter / Office Order no. F-14(4)RD/RGAVP/RSETI/2013/1715-52 dated 11.11.2015 has advised that the claims being submitted by RSETI/RUDSETI sponsoring Banks / Trust / Societies for reimbursement of training expenses of BPL candidates are now to be sanctioned by the respective DPMs.

The same stand circulated to Controlling Head of RSETI Sponsoring Banks by SLBC vide letter no. RZ: SLBC: 2015-16:801 dated 07.12.2015.

RSETI sponsoring Banks are requested to take a careful note of the same and arrange to submit the reimbursement of training expenses of BPL candidates to respective DPMs at District Level.

Detailed guidelines were placed & deliberated in 128<sup>th</sup> SLBC Meeting.

### **Removal of ceiling on reimbursement of training expenses to RSETIs:**

RGAVP vide e-mail dated 02.03.2016 has informed following:

1. The training cost for RSETI's programme will be - Rs. 200/- per candidate per day for actual attendance of the candidate in the training.
2. This will be effective for courses commenced from 15/11/2015 onwards.

The same stand circulated to all Member Banks by SLBC vide letter no. RZ: SLBC: 2015-16:1075 dated 02.03.2016.

### **Implementation of Self Employment trainings under Project LIFE (Livelihood in Full Employment) for MGNREGA workers through RSETIs / RUDSETIs**

Secretary, Rural Development and State Mission Director, RGAVP, GoR vide letter no. F 14(17) RD / RGAVP / Skills / MGNREGA / LIFE Project / 2015/2081-182 dated 08.01.16 has advised that Ministry of Rural Development, GoI has launched Project "Livelihood in Full Employment" under MGNREGA (Project Life MGREGA) with an objective of improving the skill base of MGNREGA workers through the interventions

of training, skill development and credit support to build skilling and entrepreneurship among MGNREGA workers.

Under the project, rural youth have been identified (through a survey) who are largely dependent on MGNREGA for their livelihoods but willing to be skilled. As per the survey, a total of 36841 rural youth of Rajasthan have opted for various EDP trainings. Out of these 36841 workers, a total of 5513 youths were proposed to be trained by the RSETIs / RUDSETs during FY 2016-17 and the balance 31328 were proposed to be trained during the FY 2017-18. Out of these, 6109 youths were trained by the RSETIs/ RUDSETs till Mar-18. Remaining 25219 workers were to be trained till Mar-19. Out of these, 6819 number of youths are trained till Mar-19 and the balance 18400 number of youths are to be trained during financial year 2019-20. Remaining 18400 Workers were to be trained.

It has been requested to CEO, Zila Parishads and Directors, RSETIs / RUDSETs to take this on priority. The same stand circulated to Controlling Head of RSETI Sponsor Banks and Directors RSETIs / RUDSETs by SLBC vide letter no. RZ: SLBC: 2015-16:896 dated 19.01.2016. Detailed guidelines were placed & deliberated in 128<sup>th</sup> SLBC Meeting.

Commissioner, MNREGA vide letter no. एफ 40(96)ग्रामि/नरेगा/प्रोजेक्ट लाईफ/2015 (पार्ट-1) dated 17.03.2016 advised all District Program Coordinators, EGS & District Collectors to extend necessary support to RSETIs for providing training to MNREGA workers under Project Life MNREGA. Detailed guidelines were placed & deliberated in 129<sup>th</sup> SLBC Meeting.

### **Constitution of State level Committee of RSETI's:**

Joint Secretary, MoRD, GoI vide letter no. D.O.No.1-12011/01/2015-NRLM (RSETI) Dated 10.12.2015 addressed to Secretary, Rural Development, GoR advised to constitute a State Level Committee on RSETI.

In the state as per directives State Level Committee on RSETI constituted under Chairman Ship of Secretary, Rural Development, GoR and the General Manager of Convener Bank of SLBC as the Co-Chairman. The Mission Director SRLM, Chief General Manager NABARD or his nominee, controlling heads of the RSETI Sponsor Banks and the Directors of the RSETIs would be the member of this committee. The State Director for RSETIs is convener of the committee. Detailed guidelines were placed & deliberated in 130<sup>th</sup> SLBC Meeting.

First meeting of State level Committee of RSETI's was conducted on 08.08.2016 and Minutes of the meeting was placed as Table agenda in 130<sup>th</sup> SLBC Meeting.

Second Meeting of State level Committee of RSETI's was conducted on 27.04.2017. Minutes of the meeting was placed in table agenda in 133<sup>rd</sup>SLBC meeting.

Third Meeting of State level Committee of RSETI's was conducted on 09.01.2018. Minutes of the meeting was placed in 136<sup>th</sup> SLBC meeting.

Fourth Meeting of State level Committee of RSETI's (SLCR) was conducted on 23.10.2018. Minutes of the meeting was placed in 139<sup>th</sup> SLBC meeting.



Fifth Meeting of State level Committee of RSETI's (SLCR) was conducted on 25.11.2019. Minutes of the meeting was placed in 144<sup>th</sup> SLBC Meeting.

### **Support for Capital Expenditure of RSETIs/ RUSETIs- Purchase of Training Equipment's and maintenance thereof:**

NABARD vide circular no. NB.DFIBT/10195-10236/DFIBT-23/2016-17 Circular No.257/DFIBT-35/2016 dated 02.11.2016 has informed that the Advisory board of FIF in XVIII meeting held on 07.09.2016 has approved a onetime support up to a maximum of Rs.3 lakh (all inclusive) per RSETI from FIF for purchase of training equipments and maintenance thereof. The same stands circulated to all member banks vide letter no.रा.अं/एसएलबीसी/2016-17/33 दिनांक 16.01.2017. Copy of letter and circular were placed in 132<sup>nd</sup> SLBC Meeting.

National Director for RSETIs vide letter no. 006/NACER/2017-18/F-1000/RS dated 07.04.2017 has advised the important action points emerged during the review meeting of SDRs. All RSETI directors are requested to take careful note of the same and ensure immediate actions on the points mentioned in the above mentioned letter. Copy of the letter were placed in 133<sup>rd</sup> SLBC meeting.

### **Reimbursement of training cost under RSETIs- Introduction of Biometric attendance:**

Under Secretary to Government of India vide letter no. J-18046/23/2017-RSETI Dated 28.07.2017 addressed to all General Managers of Banks, Principal Secretary (RD) of all states/UTs and all State Rural Livelihood Missions has informed about the linking of the Biometric attendance system in RSETIs with the reimbursement of training costs vide which the States were advised to insist on Biometric system of attendance in all the RSETIs for making payments towards the reimbursement of training costs. Further, looking to the modalities and time required in procuring the devices, it has been further clarified that all states may not insist on biometric attendance while considering release of funds for reimbursement of training costs for the FY 2016-17 and FY 2017-18 till 30.09.2017. In the FY 2017-18, w.e.f. 01.10.2017, all RSETIs would be required to furnish biometric attendance by 30.09.2017. Copy of the letter issued by Under Secretary to Government of India was placed in 134<sup>th</sup> SLBC Meeting.

### **Special Meeting for Resolving Pending Land Issues:**

A special meeting of the Bankers in the state was held on 26/03/2019 under Chairmanship of Project Director, RGAVP to review the progress under SHG Bank Linkage and RSETI Land allotment. The Chairman requested the Banks to achieve 100% target under SHG Bank linkage. After that, discussion was started on land allotment issued of RSETIs. SPM (Skills) has informed that DO letters have been sent to the concerned District Collectors and the Principal Secretary, UDH by the Additional Chief Secretary (RD & PR). Further, the Chairman directed that the DO letters be sent to the district collectors of Pali and Jalore.

The Chairman also directed to organize a meeting under the chairmanship of the Chief Secretary. During the meeting, it was suggested that the amount of Rs. 1 Crore given by Ministry of Rural Development for setting of RSETIs is too low and

requested to take up the matter. The Chairman assured to take up the issues positively. The Minutes of the meeting were placed in 141<sup>st</sup> SLBC meeting.

### **Logo, Stationary and Merchandise for RSETIs:**

National Director for RSETIs vide Ref. No. 3373/NACER/2017-18/F-05/RS dated 04.01.2018 has informed that Under Secretary, Department of Rural Development, MoRD, GoI vide Notification no. 03/2017 (F No. J-18046/13/2017-RSETI) dated 23/10/2017 has issued guidelines regarding Logo for Rural Self Employment Training Institutes (RSETIs). National Director has advised to all Sponsored Banks to instruct the RSETIs to make conscious efforts to promote the RSETI Brand and make use of the logo in all the official communications as well as in the stationery and merchandise used by the RSETIs. Guidelines in this regard have been forwarded to all RSETI Sponsored Banks in Rajasthan by SLBC vide letter no. ज.अं./SLBC/RSETI/2017-18/1790 dated 20.01.2018. Copy of Letter received from National Director for RSETI, Letter of Dept. of Rural Development, MoRD and Letter of SLBC were placed in 136<sup>th</sup> SLBC meeting.

### **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.

### **Setting up RSETIs as hub for Rural Skill Development activities in district:**

In order to increase the outreach of the RSETIs to the rural poor youth, Ministry of Rural Development, GoI has decided to re-position RSETIs as the hub for all Rural Skill Development activities in the Districts. Through this initiative RSETIs in each district are allowed to become the nodal point for the State Rural Livelihood Mission/ State Skill Development Mission undertaking skill development programs for rural youth, rural mason, barefoot technicians, DDUGKY and MKSP of the Ministry. Each RSETI has been requested to provide a work station for a district level officials handling the Rural Development skilling schemes. The district level official, who shall be on the rolls of State and funded under the various Rural Development

Skilling Schemes mentioned above shall coordinate all activities relating to mobilisation of candidates using Kausal Panjee, counselling of candidates for specific Skill Development courses under RSETI, DDU-GKY, Rural Masonry and Barefoot technician, placement counselling and placement tracking and also for conducting job mela in the district.

RSETI sponsoring Banks were earlier also requested to develop RSETIs as hub for Rural Skill Development in district, to provide workstation to a district level official for coordinating all Rural Skill Development Programmes in RSETIs and making RSETIs as nodal point for the respective State Rural Livelihood Mission/ State Skill Development Mission. In this regard, sponsoring Banks are again requested to issue instructions to concerned Directors of RSETIs at districts to take necessary action. Letter received from Under Secretary, Department of Rural Development, MoRD was placed in 139<sup>h</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.

## **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.

Details of FLCCs setup in the state and quarterly performance for March -2020 is in **annexure.-61**

To study the impact and efficacy of FLCC model on financial literacy, RBI conducted a study of the existing model, through nationwide sample survey. Based on outcomes of the study, the existing FLCC scheme has been modified. Some of the main features of the modified scheme are as under:

- Rural branches should also undertake financial literacy activities in their service area / area of operation by conducting outdoor Financial Literacy Camps/Night Chaupal.
- Banks to review the financial literacy efforts of their FLCC/Rural Branches and ensure submission of progress to SLBC.
- The issue of financial literacy efforts taken by banks/FLCCs to discussed as a regular agenda item in DCC meetings

**Financial Literacy Centers (FLCs):** RBI has vide its circular No. RPCD.FLC.No.1245/12.01.018/2011-12 dated 06.06.2012 issued further guidelines for setting up of Financial Literacy Centres (FLCs) which were placed in the agenda notes of 114th SLBC meetings.

RBI vide circular No. RPCD.FLC. No. 218-348/12.01.018/2014-15 dated 07.07.2014 has advised that Rural Bank branches also mandated to conduct a minimum one financial literacy camp in a month. Accordingly RBI has decided to monitor branches' activities on quarterly basis.

Further, to measure the extent of financial inclusion achieved, reporting format of FLCs has also been modified.

Banks are requested to submit the FLC & branches report accordingly.

### **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.

Banks are requested to submit the statement in Annex III – Part A, B and C on quarterly basis to SLBC within 15 days from the end of the quarter.

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.

## Agenda No. 7

### **Credit Guarantee Fund Trust:**

#### **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.

The main objective of the scheme is to give importance to project viability and secure the credit facility purely on the primary security of the assets financed. The other objective is that the lender availing guarantee facility should endeavor to give composite credit to the borrowers so that the borrowers obtain both term loan and working capital facilities from a single agency.

#### **Performance under CGTMSE in the State: March -2020**

(Amt. in Rs. Crores)

	FY 2017-18		FY 2018-19		01.04.2019 to 31.03.2020	
	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved
Country as a whole	263195	19066	371792	24204	459371	28433
State of Rajasthan	4838	437	18268	917	22244	1121
<b>% of Rajasthan</b>	<b>1.84</b>	<b>2.29</b>	<b>4.91</b>	<b>3.79</b>	<b>4.84</b>	<b>3.94</b>

\*Source: Head Office of the Credit Guarantee Trust

Though, collateral free lending are being encouraged by banks but it has been noticed that borrowers are reluctant to incur extra cost for CGTMSE cover. Rather they are willing to offer collateral. There should be reduction in fee and it should be levied on outstanding amount instead of limit amount.

CGTMSE vide circular No. CGTMSE/(44)/5012 dated 10.12.2012 has modified the Credit Guarantee Scheme. Under the modified provision, initiation of legal proceedings as a pre-condition for invoking of guarantees has been waived for credit facilities up to Rs. 50000/-, subject to certain conditions as set out in the circular. Other important modifications are relating to Third Party Guarantee,

Guarantee Fee; time Period for invoking of Guarantee in case of NPA Accounts etc. Detailed guidelines were placed & deliberated in 116<sup>th</sup> SLBC Meeting.

Following policy changes in Credit Guarantee Scheme were announced in an event "Rebooting CGTMSE" organized by Ministry of MSME and CGTMSE on February 20, 2018:-

1. Charging Annual Guarantee Fees (AGF) on Outstanding Loan Amount rather than sanction amount.
2. Expanding the Coverage of the Credit Guarantee Scheme (CGS) to cover MSE Retail Traders segment.
3. Allowing loans with Partial Collateral Security under Credit Guarantee Scheme.
4. Increase in the extent of guarantee coverage to 75% from existing 50% for proposals above ₹50 lakh.
5. Enhancing IT infrastructure of the Trust to improve operational efficiencies and reduce the turnaround time for claim settlement.

The above mentioned steps undertaken by the Trust are expected to greatly increase the attractiveness of the scheme and increase the operational efficiency of the Trust. This in turn is expected to increase the credit guarantees availed by MLIs and help in enhanced flow of credit to the MSE sector and betterment of the sector as a whole. Updated guidelines of CGTMSE Scheme was placed in 139<sup>th</sup> SLBC Meeting.

## **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).

#### Performance under NCGTC in the State: April-19 to March -2020

(Amt. in Rs. Crores)

	Micro Units		Stand Up India		Total (Micro Units + SUI)	
	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved
Country as a whole	772521	12827	3873	627	776394	13454
State of Rajasthan	26547	477	88	9	26635	486
% of Rajasthan	<b>3.44</b>	<b>3.72</b>	<b>2.27</b>	<b>1.44</b>	<b>3.43</b>	<b>3.61</b>

## 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 March-2020** is as under:

### Education Loan- (Total): (Amt. Rs. in Crores)

Agency	Disbursement During FY 2018-19		Disbursement During current FY up to March-20		Outstanding as on 31.03.2020	
	A/c	Amt	A/c	Amt	A/c	Amt
<b>Commercial Banks</b>	12081	414.23	17586	531.24	45811	1933.47
<b>RRBs</b>	144	10.99	321	8.05	1637	43.02
<b>Cooperative Banks</b>	6	0.33	1	0.02	86	2.15
<b>Small Finance Bank</b>	2	0.43	4	0.81	6	1.20
<b>Total</b>	<b>12233</b>	<b>425.98</b>	<b>17912</b>	<b>540.12</b>	<b>47540</b>	<b>1979.84</b>

### Bank wise details under Education Loan as on 31.03.2020 are as per Annexure-62

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.

For claiming the interest subsidy under Interest subsidy scheme of the Ministry of HRD, GoI, Department of Technical Education, Government of Rajasthan vide letter dated 19.01.2011 has notified Tehsildar as competent Authority for issuance of Income Certificate.



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.

In the back drop of the revised guidelines for issuance of Income Certificate issued by Revenue Department vide letter No. P.13 (34)/Group-1/2012 dated 09.08.2012. The issue of Income Certificate reported not being issued by the competent authority i.e. Tehsildar was taken up by the IBA & SLBC with MoHRD, GoI and GoR. In this connection a communication has received at IBA end from MoHRD, GoI wherein it is stated that in Rajasthan for the "Central Scheme of Interest Subsidy on Education Loan", Tehsildar are designated as competent authority to certify the Income Certificate of the parents of the eligible students of Higher & Technical Education.

The same stand circulated to all member banks & LDMs in the state by SLBC vide letter no. RZ/SLBC/2013-14/137 dated 17.07.2013.

Planning & Institutional Finance Department, GoR vide letter no. एफ 27(15) आयो/सं.वि./2007 dated 26.08.2013 has clarified that for issuance of income certificate to beneficiaries / persons & its certification, guidelines have been issued by Revenue Department, GoR vide their letter no. प.(34)13राज./गुप-1 2012/dated 09.08.2012. As per the guidelines, Executive Magistrate (Tehsildar) / Notary Public are authorized for income certification & Income certificate issued as per the guidelines of circular dated 09.08.2012 will be acceptable for all schemes.

The same stand circulated to all member banks & LDMs in the State by SLBC vide letter no. रा.अं./एस.एल.बी.सी./2013-14/358 dated 09.09.2013.

Further, Planning & Institutional Finance Department, GoR vide letter no. एफ 27(15)आयो/सं.वि./6/2007 dated 26.09.2013 has advised all Divisional Commissioners & District Collectors for compliance of guidelines in regards to issuance of income certificate to beneficiaries / persons & its certification issued by SLBC vide letter dated 09.09.2013 by all the Banks in their district.

Joint Secretary (DFS), MoF, Govt. of India has taken a Video Conference on 12.04.2017 regarding Operationalisation of Vidhya laxmi Portal (VLP) with participating banks, IBA and NSDL. The Minutes of the meeting was circulated by Director, DFS, MoF, GoI vide letter no. F.No.6 (6)/2014-CP-IF-II dated 21.04.2017. Copy of minutes were placed in 133<sup>rd</sup> SLBC Meeting.

A meeting of various stakeholders' viz. Corporates offices of banks was organized on 12.04.2017 by Department of Financial Services, which was chaired by Joint Secretary, DFS, MoF, GoI to discuss various issues regarding Vidhya Laxmi Portal (VLP) on Education Loans. During the Video Conference Joint Secretary, DFS, MoF,

GoI has shared the concern about the slow progress under VLP, which was broadly attributed to lack of awareness among the Education institutes, Students and Bank branch personnel.

The main action points emerged during the meeting are as under;

- LDMs to ensure sensitization of stakeholders at the district level.
- LDMs to organize Awareness Campaign before the start of this academic session.
- DLCC to review progress of education loans at the District level.

Rajasthan Gazette Notification issued by Govt. of Rajasthan dated 12/02/2018 regarding remission of stamp duty up to 31.03.2019 chargeable on the instrument of loan up to rupees ten lakh executed by or on behalf of student for educational purposes was placed in 136<sup>th</sup> SLBC meeting.

### **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.

### **8.2 IBA Model Loan Scheme for Vocational Education & Training:**

IBA vide letter no. CE/209 dated 31.05.2012 has informed that certain modifications have been incorporated in the model education loan scheme for vocational courses to make the bank scheme in line with the govt. plan for skill development. The Scheme will now be called as IBA Model Loan Scheme for Vocational Education & Training. Detailed guidelines received from IBA stands circulated to all member banks by SLBC vide letter no. रा.अं./एस.एल.बी.सी./शिक्षा-ऋण/79/2012-13/1163 dated 04.07.2012.

#### **ISSUES:**

- DCC Convener Banks are requested to ensure that issue related to the Sanction/ Disbursement/ Recovery and NPA under the education loan is being discussed in the DCC/ DLRC meetings.
- Banks are requested to increase awareness for online submission of application for education loans.

- Awareness of Interest Subsidy Scheme may be percolated to the branches.
- Private Sector Banks, RRBs & Co-operative Banks are also requested to contribute in dispensation of education loan in the state.
- Banks are requested to ensure to lodge interest subsidy claims for all eligible accounts sanctioned/disbursed under the Central Scheme to provide Interest Subsidy on education loans, for the moratorium period

## Agenda No. 9

### **Other Government Schemes:**

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

RBI vide Circular no. RBI/2017-18/203 FIDD.CO.Plan.BC.22/04.09.01/2017-18 dated 19/07/2018 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. 5 lakh in metropolitan centers and up to Rs. 2 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 a ceiling of Rs.10 lakh per dwelling unit.

(iii) The loans sanctioned by banks for housing projects exclusively for the purpose of construction of houses for economically weaker sections and low income groups, the total cost of which does not exceed Rs.10 lakh per dwelling unit. For the purpose of identifying the economically weaker sections and low income groups, the family income limit of Rs. 2 lakh per annum, irrespective of the location, is prescribed.

(iv) Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of Rs.10 lakh per borrower.

The eligibility under priority sector loans to HFCs is restricted to five percent of the individual bank's total priority sector lending, on an ongoing basis. The maturity of bank loans should be co-terminus with average maturity of loans extended by HFCs. Banks should maintain necessary borrower-wise details of the underlying portfolio.

(v) Outstanding deposits with NHB on account of priority sector shortfall.

The detailed guidelines were placed & distributed in 125<sup>th</sup> SLBC Meeting.

### **Position of Housing loan disbursement & outstanding as on 31.03.2020 is as per Annexure-63**

#### **9.2 Pradhan Mantri Aawas 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.

Deputy Secretary, Department of Rural Development, Ministry of Rural Development, Govt. of India vide letter no. J-11012/02/2016-RH dated 14.12.2016 has informed about the decision taken in regard to celebrate 20<sup>th</sup> November every year as "Awaas Diwas". In this letter, it is also suggested that during the celebration of "Awaas Diwas" various activities may be taken up at different levels of administration wherein beneficiaries are sensitized about the PMAY-G viz, number of installments in which the assistance is paid, different available house design that can be adopted for an area, availability of skilled mason, source of procurement of material at reasonable rate, availability of institutional loan etc. Further, different Departments of the State Governments with whom convergence is proposed to be taken up with PMAY-G and local bankers who would be providing loan to the beneficiaries of PMAY-G may be part of Awaas Diwas celebrations. Copy of the Letter issued by Deputy Secretary, Department of Rural Development, Ministry of Rural Development, Govt. of India were placed in 132<sup>nd</sup> SLBC Meeting.

Superintendent Engineer, Rural Development, Govt. of Rajasthan vide letter no. एफ 27(44) ग्रावि-5/PMAY-G/M.1/विविध/2017-18/E.O.No. दिनांक 18.04.2017 has informed that department is facing lot of difficulties in transferring the subsidy in beneficiaries account through DBT. Copy of the letter received from Superintendent Engineer, Rural Development, Govt. of Rajasthan were placed in 133<sup>rd</sup> SLBC Meeting.

Additional Chief Secretary, Rural development & Panchayati Raj, Govt. of Rajasthan vide letter no. एफ 27(44) ग्रावि-5/PMAY-G/M.1/विविध/2017-18/E.O.No. दिनांक 12.05.2017 has also advised all district collectors for doing needful in this regard. Copy of the letter received from Additional Chief Secretary, Rural development & Panchayati Raj, Govt. of Rajasthan were placed in 133<sup>rd</sup> SLBC Meeting.

### **9.3 (a) Pradhan Mantri Aawas 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.

### **Agenda 9.3 (b) Pradhan Mantri Awas Yojana – Credit Linked Subsidy Scheme for MIG I/II**

Beneficiaries of Middle Income Group seeking housing loans for acquisition/ construction of houses (including re-purchase) from Banks, Housing Finance Companies and other such notified institutions will be eligible for an interest subsidy with the following features-

- CLSS for MIG will support acquisition/ construction of house (including re-purchase) of 160 square meters and 200 square meters carpet area as per income eligibility with basic civic infrastructure like water, toilet, sanitation, sewerage, road, electricity etc.
- The interest subsidy will be at the rate of 4.0 (four) percent and 3.0 (three) percent on the principal amount of the loan for the MIG I and MIG II borrower/beneficiary respectively and the subsidy shall be admissible for a maximum loan amount of first Rs.9.00 (nine) lakhs for MIG I and Rs. 12.00(twelve) lakhs for the MIG II, as the case may be, irrespective of the total loan size, for 20 (twenty) years or full period of the loan, whichever is less. If the loan size, however, is less than Rs. 9.00 (nine) lakhs for MIG I and Rs. 12.00 (twelve) lakhs for MIG II, the subsidy will be calculated based on the actual loan amount. The Net Present Value (NPV) of subsidy will be calculated based on a notional discount rate of 9.0 (nine) percent.
- Houses constructed under CLSS for MIG should conform to the norms and standards provided in extant guidelines on construction and structural safety in the country.



### **Increase in the carpet areas of houses eligible for interest subsidy under the Credit Linked Subsidy Scheme (CLSS) for the Middle Income Group (MIG) under PMAY (Urban):**

Dy. Secretary, Ministry of Housing and Urban Affairs, GoI vide letter no. I-11016/15/2016-HFA-4(Pt)/E-9029212 dated June 12, 2018 has intimated that the existing carpet area of MIG-I which was 120 sq. meter and for MIG-II which was 150 sq. meter, has now been increased to 'upto 160 sq. meter' and 'upto 200 sq. meter', respectively. The enhancement in carpet area will be effective from the date the CLSS for MIG had become effective i.e. January 01, 2017. In this regard, letter of Dy. Secretary, Ministry of Housing and Urban Affairs addressed to HUDCO and NHB was placed in 139<sup>th</sup> SLBC Meeting.

### **E-KYC enabled online submission of application by urban poor for affordable houses:**

The Ministry of Housing & Urban Poverty alleviation has initiated e-KYC enabled online submission of applications by the urban poor for affordable houses under the Pradhan Mantri Awaas Yojana (Urban). A Memorandum of Understanding (MoU) in this regard was signed by the Ministry of HUPA and Common Services Centre e-Governance Services India Limited of the Ministry of Electronics and Information Technology. Out of over two lakh Common Service Centers across the country, about 60,000 located in urban areas will enable online submission of applications from November 3, 2016 at a nominal cost of Rs.25/-per application. As per the MoU, CSCs will also facilitate printing of acknowledgement receipt with beneficiary photograph which helps applicants in tracking application status. In case the beneficiary does not have Aadhaar card, CSCs will enable beneficiaries acquiring them.

### **Amendment in guidelines of Pradhanmantri Awas Yojana (Urban) Mission:**

Director (HFA-IV), Ministry of Housing & Urban Affairs, GoI vide letter no. N-11011/478/2017-HFA IV (E-9021400) dated 27.06.2019 informed that sub-para under Para 5.12 of the PMAY (U) Guidelines have been amended. Detail Circular was placed in 142<sup>nd</sup> SLBC Meeting.

Director (HFA-IV), Ministry of Housing & Urban Affairs, GoI vide letter no. N-11016/15/2016-HFA 4/(E-9029212) dated 15.05.2020 informed that it has been decided to extend the time period of the credit Linked Subsidy Scheme for middle Income Group (CLSS for MIG) by one year which will be effective from 01.04.2020 to 31.03.2020

Detail letter as annexed as per annexure-64

Progress of Pradhan Mantri Awaas Yojana received from banks is as per **Annexure-65**

Progress of Pradhan Mantri Awaas Yojana received from HUDCO as on 31.03.2020 is as per **Annexure-66**

Progress of Pradhan Mantri Awaas Yojana received from NHB as on 31.03.2020 is as per **Annexure-67**

#### **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).

## 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 31.03.2020**

Cases Pending as on 31/03/2019	Cases filed during FY 2019-20	Cases where amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.03.2020	Out of which, cases pending more than 12 months
No.	No.	No.	No.	No.	No.
120203	73471	34469	234	170669 (Rs. 3381 Cr.)	111625 (Rs.2090 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:**

Joint Secretary (IF), Planning (Institutional Finance) Department, GoR vide letter no.एफ 25(1) आयो/सं.वि./2016 दिनांक 26.10.2016 has issued necessary instructions to District Collectors for providing support in recovery of Bank dues under SARFAESI acts. Copy of Letter was placed in 131<sup>st</sup> SLBC agenda book.

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 convenor 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 31.03.2020**

<b>Cases Pending as on 31/03/2019</b>	<b>Cases filed during FY 2019-20</b>	<b>Cases where Amount recovered</b>	<b>Cases where Physical Possession has been taken</b>	<b>Cases Pending as on 31.03.2020</b>	<b>Out of which, cases pending more than 2 months</b>
No.	No.	No.	No.	No.	No.
472	566	357	85	661 (Rs.224 Cr.)	565 (Rs.206 Cr.)

Data source: Member Banks

### **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 31.03.2020 is:

Sector	Total Adv. as on Mar 19	NPA in Mar 19	% NPA to Adv.	Amt in Rs. Crores		
				Total Adv. March-2020	NPA in March-2020	% NPA to Adv
Commercial Banks	289250	10425	3.60	312684	14860	7.75
RRB	19787	1070	5.41	21662	936	4.32
Co-operatives	12877	526	4.08	10639	726	6.83
Small Finance Bank	12423	124	1.00	15229	127	0.84
<b>Total</b>	<b>334337</b>	<b>12145</b>	<b>3.63</b>	<b>360214</b>	<b>16649</b>	<b>4.62</b>

**Sector wise and Bank wise position of NPA as on 31.03.2020 is annexed as per Annexure-68**

**NPA under Housing & Education loans as on 31.03.2020 is annexed as per Annexure-69**

### 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. Disaster Management Act 2005:**

The National Disaster Management Authority (NDMA), GoI has formulated guidelines on ensuring disaster construction of building and infrastructure financed through banks. The guidelines have also examined by RBI in consultation with the Indian Banks` Association and National Housing Bank and are of the view that adoption of the guidelines would be in the interest of lenders and borrowers. It has been advised that banks should adopt the NDMA guidelines. For details refer RBI letter No. DBOD.Dir.BC.No.93/08.12.14 dated 12.05.2011.

It has been informed that Public Works Department, GoR has been designated as the Nodal Department to ensure implementation of Disaster Management Act 2005 in the state, under chapter 3 of Earthquake Disaster Guidelines, the structural design of the proposed building & structure should be in conformity with the NDMA guidelines therefore, the implementation & compliance of these guidelines (NDMA guidelines) should also be ensured by banks & suitably incorporate them as a part of their loan (loan for building & structure etc.) procedure and documentation.

#### **11.2. Lead Bank Scheme–Strengthening of Management Information System (MIS):**

RBI vide letter no. RPCD.CO.LBS.BC.No.68/02.01.001/2012-13 dated 19.03.2013 has informed regarding revision of existing ACP formats and from FY 2013-14, statement for ACP target, achievement, disbursement and outstanding are to be prepared in the revised formats i.e. LBS-MIS-I, II & III.

The same stand circulated to all member Banks & LDMS by SLBC vide letter No. RZ/SLBC/FI/2012-13/1794 & 1795 dated 20.03.2013. All member Banks are requested to submit the statement in the prescribed format as per time lines, so that the collated information may be submitted to RBI well within times.

Further, RBI vide letter no. FIDD.CO.LBS.No.3671/02.01.001/2017-18 dated 30/05/2018 has advised that since the applicable loan limits per borrower to Micro/Small Enterprises (₹ 5 crore) and Medium Enterprises (₹ 10 crore) under the MSMEs Sector (Sector) for classification under priority sector has been removed. SLBC Convenor Banks and Lead Banks are, therefore, advised to prepare the statements LBS-MIS I, II and III as per enclosed revised formats starting from the financial year 2018-19 and also place these statements for review at all DCC and SLBC meetings. Copy of the letter received from RBI was placed in 137<sup>th</sup> SLBC Meeting.

RBI vide circular no. RBI/2019-20/10 FIDD.CO.LBS.BC.No.06/02.01.001/2019-20 dated 02.07.2019 has issued the Master directions on Lead Bank Scheme by incorporating the instructions issued by Reserve Bank of India up to June 30, 2019. The detailed updated guidelines of Lead Bank Scheme are available on Reserve Bank of India website <https://www.rbi.org.in>.

### **11.3. Know Your Customer (KYC) Norms / Anti-Money Laundering (AML) Standards-Clarification on Proof of Address:**

RBI vide circular letter no. RBI/2013-14/634 DBOD.AML.BC.No.119/ 14.01.001/ 2013-14 dated 09.06.2014 has advised that they have been receiving representations / references from various quarters' especially migrant workers, transferred employees etc. regarding problems faced in submission a proof of current / permanent address while opening a bank account. The matter has been examined by RBI and it has been decided by RBI to simplify the requirement of submission of proof of address as follows:

- a. Henceforth, customers may submit only one documentary proof of address (either current or permanent) while opening a bank account or while undergoing periodic updation. In case the address mentioned as per 'proof of address' undergoes a change, fresh proof of address may be submitted to the branch with a period of six month.
- b. In case the proof of address furnished by the customer is not the local address or address where the customer is currently residing, the bank may take a declaration of the local address on which all correspondence will be made by bank with the customer. No proof is required to be submitted for such address for correspondence / local address. This address may be verified by the bank through 'positive confirmation' such as acknowledgment of receipt of (i) letter, cheque books, ATM cards; (ii) telephonic conversation; (iii) visit; etc. In the event of change in this address due to relocation or any other reason, customers may intimate the new address for correspondence to the bank within two weeks of such a change.

RBI again reiterated the guidelines vide circular dated 22.10.2014, clarifying that banks are advised to ensure that customers are not unnecessarily asked to submit additional proofs of addresses for current addresses in cases where proofs of addresses for permanent addresses are already available.

### **11.4. Amendment in Rajasthan Stamp duty & Registration Act:**

In order to make the bank officials aware regarding provisions of Stamp duty payable on execution of loan documents, a workshop was organized on 09.07.2015 at Jaipur by SLBC in coordination with Inspector General Registration & Stamp Department, GoR.

Inspector General, Registration & Stamp Department, GoR vide letter no. एफ.7 (43) जन/2017/1899 दिनांक 24.04.2017 has advised regarding amendments made to the existing provisions of stamp duty and registration fee which have a direct impact on the transactions being made by Banks or Financial Institutions. Copy of the circular issued by Registration & Stamp Department, GoR were placed in 133<sup>rd</sup> SLBC meeting.

Joint Secretary, Finance Department (Tax Division) GoR vide notification no. F.4 (17) FD/Tax/2019-33 dated 10.07.2019 has advised regarding amendments in existing notification no F4 (3) FD/Tax/2017-104 dated 08.03.2017 as under:-

- For the existing expression "0.15 percent", the expression "0.25 percent" shall be substituted
- For the existing expression "rupees five lacs", the expression " rupees twenty five lacs" shall be substituted

The copy of the Notification issued by Finance Department (Tax Division) GoR was placed in 142<sup>nd</sup> SLBC Meeting.

Joint Secretary, Finance Department (Tax Division) GoR vide notification no. F.4 (17) FD/Tax/2019-31 dated 10.07.2019 has advised that stamp duty chargeable on the instrument of loan upto rupees ten lakh executed for the purposes of establishment of start-up by any individual, or group of individuals or students who are eligible to receive support under the Rajasthan start-up policy, 2015 shall be remitted. This notification shall remain in force up to 31.03.2020. The copy of the Notification issued by Finance Department (Tax Division) was placed in 142<sup>nd</sup> SLBC Meeting.

Joint Secretary, Finance Department (Tax Division) GoR vide their letter No. प 2(28) वित्त/कर/2019 dated 13.05.2020 has informed about using Portal National E-Governance Ltd (NeSL) for online paying stamp duty on loan document. SLBC wide letter no ज.अ./एस.एल.बी.सी./2020-21/112 Dated 14.05.2020 has informed to all member banks and Lead District Managers using Portal National E- Governance Ltd (NeSL) for online paying stamp duty on loan document.

Detail Circular is annexed as per **annexure-70**

#### **11.5. Difficulties faced by Banks in registration of Police Complaints in matters relating to Bank Frauds:**

IBA vide their e-mail dated 18.06.2015 has forwarded a reference of challenges being faced by one of the member banks (Axis Bank Ltd.) in regard to filing of police complaints. The police do not accept the complaints filed by the bank, citing various reasons, even in the cases where the Bank / Customer have suffered actual financial loss. In respect of the attempted fraud cases or where there is no financial loss to the Bank / Customer or the entire fraud loss amount has been recovered, the police does not entertain the complaints.

The Bank requested IBA to discuss this issue at industry level for a workable solution. Accordingly, the issue was placed before the IBA Standing Committee on Legal & Banking Operations for consideration. The Committee, after deliberations, decided that the State Level Bankers Committees may be requested to take up this issue with the State Government Officials at the SLBC Meetings for resolution. Details were placed & deliberated in 126<sup>th</sup> SLBC Meeting.

The State Govt. is requested to instruct the local police stations in the State to allow the banks to file the complaints.

#### **11.6 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 Convenor 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.

### **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.

First meeting of Steering Sub-Committee of SLBC was conducted on 06/08/2018 to solicit valuable view and suggestions.

Second meeting of Steering Sub-Committee of SLBC was held on 18/09/2018.

Third meeting of Steering Sub-Committee of SLBC was held on 12/12/2018.

Forth meeting of Steering Sub-Committee of SLBC was held on 12/03/2019.

Fifth meeting of Steering Sub-Committee of SLBC was held on 08/05/2019.

Sixth meeting of Steering Sub-Committee of SLBC was held on 21/08/2019.

Seventh meeting of Steering Sub-Committee of SLBC was held on 14/11/2019.

Eighth meeting of Steering Sub-Committee of SLBC was held on 05/03/2020.

Ninth meeting of Steering Sub-Committee of SLBC was held on 24 /06/2020.

### **11.7 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.

**11.8 Rajasthan Farmer Loan Waiver Scheme, 2018 (Rajasthan Fasali Rin Mafi Yojana, 2018):**

Dy. Secretary, Cooperative Department, GoR vide letter no. प.17(4)सह/2018 दिनांक 19/04/2018 has informed that on 12th Feb., 2018 during the Budget 2018-19 session, Govt. of Rajasthan has announced Rajasthan Farmer Loan Waiver Scheme, 2018 (Rajasthan Fasali Rin Mafi Yojana 2018). Under the scheme, the loan amount upto Rs. 50,000 will be waived off according to cultivable land limit. Benefits will be given to the Small and Marginal Farmers who have taken Short term loan from Cooperative Banks and which was overdue as on 30.09.2017. Detailed guideline in this regard was placed in 137<sup>th</sup> SLBC Meeting.

**11.9 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/पाट 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.

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

Reserve Bank of India vide letter no. विसविवि (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.

**11.11 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.

#### **11.12- 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.

Frist meeting Sub-Committee of SLBC was held on 18.10.2019.

Second Sub-Committee meeting of SLBC was held on 20.01.2020.

Third Sub-Committee meeting of SLBC was held on 18.05.2020.

Second meeting of said committee was held on 20.01.2020 in which 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

### **Amalgamation of Public sector Banks – Assignment of Lead Bank responsibility:**

RBI vide their circular no. FIDD.CO.LBS.No.22/02.01.001/2019-20 dated 30.03.2020 has informed that The amalgamations of oriental Bank of commerce and united Bank of India with Panjab National Bank, Andhra Bank and corporation bank with Union Bank of India, Syndicate Bank with Canara Bank and Allahabad Bank with Indian Bank have been notified vide the Gazette Notification G.S.R. 153(E), 154(E), 155(E) and 156(E) dated 04.03.2020, respectively. The abovementioned notifications shall come into force on 01.04.2020.

Further RBI has decided to assign the lead Bank responsibilities in district Shri Ganganagar, Rajasthan held by Panjab National Bank instead of Oriental bank of Commerce due to amalgamations. The copy of the circular is annexed in **annexure -71**

### **11.13 EASE Reforms – on Banking for Customer Convenience:**

Dy. chief Executive, IBA Vise letter No CI-I/EASE/BCC dated 06.08.2019 informed about uniform Banking hours across the nation. In this regards SLBC vide letter no. JZ/SLBC/2019-20/1059 dated 09.08.2019 has advised to all LDMs of state to finalize the action points and discuss upon the implementation of uniform Banking hours in DLCC meeting. The copy of the circular was placed in 142<sup>nd</sup> SLBC Meeting.

Further, special DLCC of all Districts has decided for about uniform Banking hours across the Rajasthan state. SLBC vide letter no ज.अ./एसएलबीसी/2019-20/1370 dated 10.10.2019 & JZ/SLBC/2019-20/1449 dated 01.11.2019 implemented EASE 2.0 Reforms in Rajasthan State. Detail circular was placed in 143<sup>rd</sup> SLBC Meeting

### **11.14 COVID-19 - Regulatory Package –**

RBI vide their circular no. RBI/2019-20/186 DOR.No.BP.BC.47/21.04.048/2019-20 dated 27.03.2020 has issued direction to all Commercial Bank (including Small Finance Banks, Local Area Banks and RRBs), All Primary (Urban) Co-operative Banks /District Central Co-operative Banks, all-India Financial Institutes and NBFCS (including housing finance companies regarding Statement of Development and Regulatory Policies released on 27.03.2020 regarding certain regulatory measure were announced to mitigate the burden of debt servicing brought about by disruptions account of COVID-19 pandemic and to ensure the continuity of viable business.

In respect of all term loans (including agricultural term loans, retail and crop loans) all commercial banks (including Small Finance Banks, Local Area Banks and RRBs), Co-operative Banks, all-India Financial Institutes and NBFCs (including housing finance companies) (Lending Institutions) are permitted to grant a moratorium of three month on payment of all instalments falling due between 01.03.2020 and 31.05.2020. The repayment schedule for such loan as also the residual tenor, will be shifted across the board by three month after the moratorium period. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period and in respect of working capital facilities sanctioned in the form of cash credit/overdraft (CC/OD) lending institutions are permitted to defer the recovery in interest applied in respect of all such facilities during the periods from 01.03.2020 up to 31.05.2020 ("deferment").The accumulated accrued interest shall be recovered immediately after the completion of this period

Detailed circular is annexed in annexure-72

RBI vide their circular no. RBI/2019-20/219 DOR.No.BP.BC.62/21.04.048/2019-20 dated 17.04.2020 has issued direction to all Scheduled Commercial Bank (excluding RRBs) All India Financial Institutions (NABARD, NHB, EXIM Bank and SIDBI), All NBFC-NDSI and NBFC-D regarding review of resolution timeline under the prudential framework on resolution of stressed asset

Detailed circular is annexed in annexure-73

RBI vide their circular no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17.04.2020 has issued direction to all Commercial Bank (including Small Finance Banks, Local Area Banks and RRBs), All Primary (Urban) Co-operative Banks /District Central Co-operative Banks, all-India Financial Institutes and NBFCs (including housing finance companies regarding COVID-19 Regulatory Package – Asset Classification and Provisioning.

Detailed circular is annexed in annexure-74

In this regards RBI vide their circular no.RBI/2019-20/244 DOR.No.BP.BC.63/21.04.048/2019-20 dated 23.05.2020 has issued direction to all Commercial Bank (including Small Finance Banks, Local Area Banks and RRBs), All Primary (Urban) Co-operative Banks /District Central Co-operative Banks, all-India Financial Institutions and NBFCs (including housing finance companies regarding announcing certain regulatory measure in the wake of the disruptions on account of COVID-19 pandemic and the consequent asset classification and providing norms. Detailed circular is annexed in annexure-75

Further, RBI vide their circular no. RBI/2019-20/245 DOR.No.BP.BC.62/21.04.048/2019-20 dated 23.05.2020 has issued direction to all Scheduled Commercial Bank (excluding RRBs) All India Financial Institutions (NABARD, NHB, EXIM Bank and SIDBI), All NBFC-NDSI and NBFC-D regarding review of resolution timeline under the prudential framework on resolution of stressed asset

Detailed circular is annexed in annexure-76

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