

Minutes of the 149th meeting of the State Level Bankers Committee, Rajasthan

The 149th Quarterly meeting of State Level Bankers Committee, Rajasthan for the March 2021 quarter was held through the medium of Video Conference. In accordance with the covid guidelines imposed by the State Government and due to the prohibition of gathering of people at one place under section 144 in the state it was decided in the Steering Committee meeting of SLBC, Rajasthan to organize the event through Video Conferencing so as to comply with the directions of Reserve Bank of India.

The 149th meeting of the State Level Bankers Committee, Rajasthan was held under the chairmanship of Shri Vikramaditya Singh Khichi, Executive Director, Bank of Baroda. In the meeting Shri Bhaskar A. Sawant, Principal Secretary to Government, Agriculture and Horticulture, Government of Rajasthan, Shri Naveen Jain, Secretary to Government, Planning, Government of Rajasthan, Shri Ashok Kumar Dogra, Director, Department of Financial Services, Ministry of Finance, Government of India, Dr. Omprakash, Commissioner, Agriculture, Government of Rajasthan, Shri Sita Ram Jat, Joint Secretary, Revenue Department, Government of Rajasthan, Shri Arun Kumar Singh, Regional Director, Reserve Bank of India, Shri Jaideep Srivastava, Chief General Manager, NABARD, Shri Amitabh Chatterjee, Chief General Manager, State Bank of India, Shri Mahendra Singh Mahnot, Convener, State Level Bankers Committee, and General Manager, Bank of Baroda, Shri Mukesh Kumar, General Manager, Reserve Bank of India and senior officers of various departments of State Government and Government of India, Reserve Bank of India, NABARD, SIDBI, various Executives/officers of banks, insurance companies and financial institutions have participated. (as per attached list)

Convenor, State Level Bankers Committee, Rajasthan first welcomed the chairman of the committee, the presiding dignitaries and all the other members present. He appreciated for the contribution given by SLBC and all stake holders in the development of Rajasthan and thanked them for their cooperation in organizing the quarterly meeting of SLBC March 2021 through video conferencing in view of Corona epidemic.

He said that in compliance with the instructions under the Revamp of Lead Bank Schemes issued by the Reserve Bank of India, 7 sub-committees meetings were organized by the State Level Bankers Committee, Rajasthan in the quarter of March, 2021 and the thirteenth meeting of the steering committee was organized on 18.06.2021, whose main objective is to prepare a concise and structured agenda for the 149th meeting of the State Level Bankers Committee after discussing the agenda and policy issues proposed by various stakeholders.

He thanked all the stake holders of SLBC for their significant contribution in the development of Rajasthan. Also requested all the banks to perform excellently on all parameters in the current financial year with new energy, commitment and coordination

with officials of central and state government. Thereafter, he requested the chairman of the committee for his address.

Shri Vikramaditya Singh Khichi, Executive Director, Bank of Baroda welcomed the dignitaries present in the meeting and the officers of member banks, financial institutions and other stakeholders, senior officers of State and Central Government and appreciated about important contribution made by SLBC and all the stake holders in the development of Rajasthan. He said that the State Level Bankers Committee meetings provide an opportunity to discuss policy matters related to the banking sector, review progress under various parameters and plan for the future.

When the second wave of COVID-19 came, it was expected by experts that the Indian economy would be badly affected, but fortunately our Indian economy was much less affected than other countries. A few months after the second wave, our country is trying to vaccinate the entire population across the country as soon as possible.

The Government of India and various Ministries and Reserve Bank of India are monitoring the situation and are fully prepared to utilize all resources in the service of the country. Bankers and Bank Mitras (BC) once again deserve special appreciation for their dedicated efforts in the implementation of various initiatives of the Government.

SLBC, Rajasthan has organized mass vaccination campaign for all the bank employees of the state in collaboration with the Government of Rajasthan and we are grateful for the cooperation extended by the Government of Rajasthan in this endeavor.

In order to overcome the disruption caused by the COVID-19 pandemic, the Reserve Bank of India on May 5, 2021 has announced several measures to improve the Indian economy which are as follows:-

- A term loan facility of Rs 50,000 crore has been provided for the emergency healthcare sector as per the directions of RBI.
- Resolution framework 2.0: The Reserve Bank of India has extended the resolution framework 1.0 relating to the stress of micro, small and medium enterprises (MSMEs) in which the borrower should be classified as an MSME enterprise by March 31, 2021 and September 30. Account restructuring should be implemented by 2021.
- RBI has also introduced restructuring facility under Resolution Framework 2.0 for COVID-19 related stress of individuals and small businesses who have taken loans for business purpose.

The total exposure of the borrower in both the categories has been revised from Rs.25 crore to Rs.50 crore for MSME or individual.

- The Government of India has expanded the scope of ECLGS. Department of Financial Services, Ministry of Finance, Government of India has announced the extension of ECLGS 4.0 with 100% guarantee cover by NCGTC for loans up to Rs. 2.00 Cr. The validity of ECLGS has been extended up to 30.09.2021 and disbursement is allowed till 31.12.2021 under the scheme. He requested all fellow bankers to benefit the eligible customers under this scheme in the state.
- As envisioned by the Hon'ble Prime Minister, PM Svanidhi Yojana should not be viewed from the point of view of giving credit to the street vendors, but as a means for their socio-economic development to the street vendors and their families. The program will map the socio-economic profiles of PM SVANidhi beneficiaries and their families, assess their potential eligibility for various central welfare schemes and facilitate linkage to these schemes. He requested all banks to cover PM Swamidhi beneficiaries and their family members under social security schemes i.e. PMSBY, PMJJBY and APY.
- According to the instructions of the Ministry of Finance, Government of India, the “Sankalp Se Siddhi” campaign will be organized from 01.07.2021 to 15.08.2021. All the banks were directed to disburse all the sanctioned loans and to approve all the eligible pending applications and the beneficiaries who repay the loan would be provided loan in the form of second installment of Rs.20,000.
- The Ministry of Food Processing Industries has launched the Pradhan Mantri Micro Food Processing Enterprises (PMFME) scheme under the Atmanirbhar Bharat Abhiyan to enhance the competitiveness of existing individual micro enterprises in the unorganized sector of the food processing industry, aimed at enterprises such as SHGs, FPOs and cooperatives. To encourage the formation of committees. Requested all the banks to spread awareness about this scheme in the state and process the applications in the true spirit of Atmanirbhar Bharat Abhiyan.
- In view of the COVID-19 pandemic and the need to extend social security for life insurance, especially in under-served areas, the Department of Financial Services, Ministry of Finance, Government of India has decided to extend the PMJJBY scheme to all member banks on a priority basis. Provided instructions to enroll all eligible customers under scheme. The Department of Financial Services, Ministry of Finance, Government of India is also monitoring the progress under the claim settlement of these social security schemes, hence calling upon all the bankers to enroll all eligible beneficiaries under PMJJBY scheme and requested to make ensure hassle free settlement of claims under these schemes.
- Under the "Azadi Ka Amrit Mahotsav", the Ministry of Agriculture and Farmers Welfare, Government of India has decided to celebrate "Crop Insurance/PMFBY Week" in the first week of July 2021 across the country. The main objective of this campaign is to create

awareness for PMFBY scheme and increase the enrollment of farmers in Kharif season. All fellow bankers are requested to actively participate in the campaign.

Now, the important Banking Key Parameters of the State like Business Growth, Achievement against benchmark of Priority Sector & its Sub-Sectors etc. Highlighted as follows:-

- The target under Annual Credit Plan for the financial year 2021-22 will be Rs. 2.10 lakh crore and has been earmarked with an increase of 35% over the previous year's achievement. Requested fellow bankers to prepare a strategy to achieve the target of annual credit plan in the state of Rajasthan.
- The total business of all the banks in the state has increased by 13.87% y-o-y to the level of Rs.9.04 lakh crore at the end of March 2021. Banks have shown 14.15% yoy growth in deposits and 13.52% yoy growth in outstanding advances.
- The state has a CD ratio of 84.31% as of March 2021 and is well above the RBI benchmark. Advances under priority sector have registered a year-on-year growth of 12.42 per cent, which is satisfactory and advances in agriculture have increased by 10.48%, respectively, as compared to March, 2020.
- The achievement under Annual Credit Plan (ACP) is 82.19% of the annual target as on March 2021.

Further, he drew the attention of the Government of Rajasthan to the issues where bankers need the support of the State Government:

Under the Rajasthan Agricultural Credit Operations (Removal of Difficulties) Act, 1974 (RACO-ROD Act) (Rajasthan Agricultural Credit Operations (Removal of Difficulties) Act, 1974) an amount of Rs. 3420 crore are pending for recovery in 1.71 lakh cases. Out of the above cases amount of Rs. 2290 Crores are pending for more than a year in 1.16 lakh accounts. Therefore, he requested the Government of Rajasthan to provide necessary instructions to the revenue officers for speedy processing of agricultural loans to the farmers and to encourage the banks to clear the above pending cases at the earliest.

Under SARFAESI Act till 31.03.2021 the amount of Rs. 210 crores are pending in 900 cases before the district authorities, out of which the amount is Rs. 170 crores are pending for more than 60 days in 643 cases, so he requested the state government to direct all the district magistrates to expeditiously dispose the pending cases of SARFAESI Act.

The issue of glow sign board is long pending. He requested the state government to clear it at the earliest as it has become a hurdle for all the banks.

To promote recovery in cases registered under RACO-RODA and SARFAESI Act, it is suggested that a suitable mechanism may be developed in the State.

Along with this, he thanked the State Government, RBI, NABARD, banks and financial institutions for coordinating towards achieving the objectives of the development process in the state.

Shri Arun Kumar Singh Regional Director, Reserve Bank of India in his address expressed his gratitude to all the officers and personnel of Government in SLBC, Public and Private Sector Banks and other Financial Institutions who worked hard during COVID-19 and required banking and ensured financial stability by playing a vital role in executing the financial functions successfully.

He highlighted the following points:-

- States have started easing of COVID restrictions in a phased manner and one can expect normalization of activity across the country from the beginning of July.
- To boost COVID related healthcare infrastructure and services in the country, by March 31, 2022, Rs. An on-tap liquidity window of Rs 50,000 crore is being opened.
- As per Basel III norms, Capital Conservation Buffer (CCB) was to be implemented in phases of 0.625 per cent. The 2.5 per cent CCB was scheduled to be achieved by April 1, 2021, which has been deferred till October 1, 2021. Similarly, the implementation of Net Stable Funding Ratio (NSFR) has been deferred by six months from 01 April 2021 to 01 October 2021.
- As a measure to strengthen capital conservation, banks will now have to utilize 100% of the floating provisions/counter-cyclical provisioning buffer with them as on December 31, 2020, for making specific provisions for NPAs with the prior approval of their Boards. has been allowed to do.
- The TLTRO on Tap scheme announced on 9 October 2020 is being extended for a period of six months till 30 September 2021 to focus on restructuring measures in specific sectors.
- Small Financial Banks (SFBs) have played a major role by acting as a channel for last mile supply of credit to individuals and small businesses.
- Agriculture and allied sectors play an important role in the economy of the state. In 2020-21, agriculture and allied sector contributed 29.77 per cent to the Gross State Value Added (GSVA) of Rajasthan. A major part of the population is dependent on agriculture and allied activities for their livelihood.

- In order to encourage agricultural credit to individual farmers for mortgage/hypothecation of agricultural produce, it has been decided to increase the loan limit under Priority Sector Lending (PSL) from Rs.50 lakh to Rs.75 lakh per borrower. The credit limit for classification under PSL will continue to be Rs 50 lakh per borrower for other warehouse receipts.
- MSME sector is the growth engine of the country. As reflected in the Monetary Policy Statement dated June 04, 2021, India's total exports showed an increasing trend in March, April and May 2021. He expressed hope that banks will continue to lend to this engine of growth and employment.
- To meet the short and medium term credit needs of MSMEs and to kick-start the investment cycle with additional focus on MSMEs and small businesses, SIDBI on April 07, 2021, has received an amount of Rs 15,000 Crore. A special liquidity facility of Rs 16,000 crore was also provided in credit deficient and aspirational districts to SIDBI.
- Financial inclusion has been seen as a key enabler for achieving inclusive and sustainable development across the world. To measure the extent of financial inclusion in the country, the Reserve Bank will create and publish from time to time a "Financial Inclusion Index" (FI Index).
- NSFI envisions to make financial services available, accessible and affordable to all citizens in a secure and transparent manner to support inclusive growth through a multi-stakeholder approach. Under the goal of universal access to financial services, a target was set to provide banking facilities to every village within a 5 km radius of 500 households in hilly areas by March 31, 2021. In the state of Rajasthan, 03 villages were not covered by banking facilities but now these villages are being covered by mobile vans of RMGB.
- At this time, the need of the hour is to get the MSME sector out of the problems caused by the COVID-19 pandemic. In this regard, banks need to take all possible measures to lend to the sector. The Reserve Bank of India is taking various steps from NAMCABS on regular basis through monitoring of MSME credit through capacity building workshops, Townhall meetings and Empowered Committee on MSME meetings. Banks need to revise their credit appraisal procedures and take initiatives to boost the MSME sector which will help the banks to increase their lending and also help in increasing the GDP of the country.
- The Ministry of Food Processing Industries (MoFPI), Government of India, in partnership with State/UT Governments, launched a pan-India Centrally Sponsored Micro Food Processing Enterprises Scheme (PM FME) to provide financial, technical and business support to all scheme) has been launched. Banks are requested to explore opportunities in this scheme to provide finance to MSME units to generate income and employment.

Chief General Manager, NABARD said that term loans should be promoted in the agriculture sector. Area Development Plan has also been prepared for the year 2021-22 in the PLP made by NABARD. He requested all the banks to achieve the targets allotted to all the banks under the annual credit plan and to make available term loans to the farmers in the agriculture sector. Also explore the possibility of financing FPOs.

Shri Ashok Kumar Dogra, Director, Department of Financial Services, Ministry of Finance, Government of India informed that the banks have made good progress in most of the parameters. He requested for more attention by the banks on some points which are as follows:-

Issue 100% RuPay card to the eligible account holder of Pradhan Mantri Jan Dhan Yojana and ensure to get it activated.

Minimum 60% of the total loans under Pradhan Mantri Mudra Yojana should be provided in the Shishu Category.

Progress under Stand Up Scheme is not satisfactory.

The pending applications under PM-Svanidhi Yojana should be disposed of at the earliest.

The pending claims under PMJJBY and PMSBY should be settled within the stipulated time period.

Instructed all the banks to work to achieve the allocated targets of various KPIs of TFIIP by September 2021.

Convenor, State Level Bankers Committee, Rajasthan with the permission of Chairman, State Level Bankers Committee, directed Mr. Jayesh Sanghi, Chief Manager, SLBC, Rajasthan to start presentations on various action points of the meeting.

Shri Jayesh Sanghi, Chief Manager, State Level Bankers Committee, Rajasthan first of all, while greeting the Chairman of the committee, the presiding dignitaries and all the other members present, with the permission of the Chairman, he started the presentation on various action points of the meeting:

Agenda No.-1 (1.1) Requested the House to confirm the minutes of the last 148th meeting and all the members present in the House agreed.

Agenda Number – 2

Revamp of Lead Bank Scheme

He informed that guidelines have been issued for the reform of lead bank schemes issued by the Reserve Bank of India. All the controlling members are requested to comply with the suggestions given by the Reserve Bank of India for reforms in the Lead Bank Scheme, the main action points of which are as follows:

- Quarterly meeting of the State Level Bankers Committee will be focused to discuss policy issues only and the said meeting will be attended by only the Head of State or his equivalent senior officers of banks / various government departments.
- Regular issues will be discussed in the meeting of various sub-committees of the State Level Bankers Committee.
- Business targets of all bank branches/regional/administrative office in the state should be fixed by aligning with Annual Credit Plan (ACP).

(Proceedings: All Member Banks, Rajasthan)

- Keeping in view the important role of the Lead District Manager, officers with requisite skills should be appointed.
- Separate office space for Lead District Office and availability of basic necessities like computer, printer and data connectivity should be ensured by LDM for discharging his main responsibilities.
- Ensure that a separate vehicle (bank/fare) is provided to the Lead District Managers.
- Work gets hampered due to lack of staff for data entry/analysis in LDM office. Therefore, the administrative office of the banks should take responsibility for providing the services of efficient computer operators to the LDMs.

Various sub-committees of the State Level Bankers Committee were organized, the details of which are as follows:-

Subcommittee meeting date

1. Financial Inclusion 08.06.2021
2. Digital Payment 08.06.2021
3. Development of Standardized System for Data Flow on SLBC Website 08.06.2021
4. MSME & EXPORT PROMOTION 11.06.2021
5. SHG/JLG/FPO 11.06.2021
6. Central and State Government Sponsored Scheme 11.06.2021
7. Relating to agricultural schemes and determining the duration of the crop 15.06.2021
8. Outstanding Debt Recovery to Be Held Soon

To prepare the agenda for the 149th meeting of the State Level Bankers Committee, Rajasthan, the 13th meeting of the steering committee was held on 18.06.2021.

Agenda Number – 3

Key Business Parameters

Chief Manager, State Level Bankers Committee, Rajasthan informed the House about the achievements of the state against the benchmark of key parameters of banking as follows:

A total of 8205 bank branches are functioning in the state as on 31st March, 2021. A total of 101 branches have been opened by banks in the financial year 2020-21 till March 31, 2021 and 32 branches have been opened in the March 2021 quarter.

Deposits and Advances: As on March 31, 2021, the total deposits in the state are Rs.4,95,444 crores with year-on-year growth of 14.15% and total advances are Rs.4,08,932 crores with a year-on-year growth of 13.52%. The year-on-year growth of Commercial, Regional Rural Banks, Co-operative Banks and Small Finance Banks in deposits has been 13.88%, 15.10%, 1.18% and 59.33% respectively and in Advances, Commercial, Regional Rural Banks, Co-operative Banks, Small Finance have been showing year-on-year growth. The year growth has been 12.90%, 17.12%, 22.48% and 14.98% respectively. The credit deposit ratio of all the banks in the state is 84.31%, which is much above the Reserve Bank of India's benchmark.

Priority Sector Loans: As on March 31, 2021, the priority sector loan amount has been Rs 2,57,136 crore with a year-on-year growth of 12.42% in the state.

Loans to Agriculture Sector: As on March 31, 2021, the loan given to agriculture sector has been Rs. 1,21,507 crore with year-on-year growth of 10.48% in the state.

Loan to Micro, Small and Medium Enterprises: As on March 31, 2021, the loan amount given to micro and small enterprises in the state has been Rs 94,954 crore with a year-on-year growth of 18.07%.

Loans given to other priority sector: As on March 31, 2021, the loan amount given to other priority sector has been Rs 40,675 crore with a year-on-year growth of 6.12% in the state.

Loans to Weaker Sections: The loan amount disbursed to weaker sections stood at Rs.78,619 crores with a negative growth of -1.32% year-on-year in the state as on March 31, 2021. There are some banks with negative growth year after year, due to which the progress of the state is being affected.

Convenor, State Level Bankers Committee, Rajasthan requested all the banks to expedite the grant of loans to the weaker sections so that all-round development of the state can take place.

(Proceedings: All Member Banks, Rajasthan)

Loans to Minority Communities: The loan disbursed to minority community stood at Rs.17,825 crore with a year-on-year growth of 7.19% in the state as on March 31, 2021.

In proportion to the total advances in the state, the priority sector advances are 62.88%, 29.71% to the agriculture sector, 23.22% to MSMEs, 19.23% to the weaker sections, 15.20% to small and micro farmers and 11.58% to micro enterprises.

Among the low total advances, the ratio of advances to weaker sections to cooperative banks is 4.96, which has been very low.

(Proceedings: Rajasthan State Co-operative Bank)

Presented the comparative data of the Credit Deposit Ratio (CD Ratio) as of March 31, 2021 for the states of Uttar Pradesh, Gujarat and Haryana, the nearest states of Rajasthan.

Convener, State Level Bankers Committee, Rajasthan expressed satisfaction over the comparative figures of the progress of Rajasthan state with respect to the benchmark and achievement of other states.

Also told that the rate of providing loan in agriculture sector could have been increased further but due to digitization of land, the case of registering agricultural land in favor of banks is pending for a long time and due to strike of patwaris, lien on agricultural land is not being recorded in favor of banks in various Tehsils.

Agenda Number – 4

Unbanked Rural Centers (URC)

Chief Manager, State Level Bankers Committee, Rajasthan stated that out of the villages allotted by the Department of Financial Services, Ministry of Finance, Government of India, only 3 villages are left to be covered by banking service by BCs whose banking facility is not available within a radius of 5 km. and banking facility is being made available by RMGB in the above villages through mobile vans.

He said that the Lead District Manager, Jaisalmer had submitted a note-sheet to the District Collector, Jaisalmer for approval of the coverage of the above 3 villages, in which the District Collector, Jaisalmer wrote a comment "Seen" and sent it to the Leading District Manager, Jaisalmer.

Director, Department of Financial Services, Ministry of Finance, Government of India directed the State Bank of India to explore the possibility of covering the said villages with BC.

General Manager, Reserve Bank of India said that the population of the above three villages is very less like Bandri 11, Birma 36 and Sanger 3 and being a border area there is also a big problem of internet connectivity, so even after the appointment of BC there Considering the performance and the possibility of getting his income, will not be viable.

In this regard, the District Collector, Jaisalmer has approved their coverage by providing banking facility through mobile van by RMGB. Therefore, he requested the House to convince the House to cover the above three villages with banking facilities.

The decision was taken by all stake holder present in the house to consider the above 3 villages covered with banking facility from RMGB vans.

General Manager, Reserve Bank of India stated that the RMGB vans directed RMGB and State Bank of India to provide all basic banking facilities to the general public.

(Proceedings: State Bank of India and RMGB)

Convenor, State Level Bankers Committee, Rajasthan informed that assuming the above three villages are covered by banking facility, banking facility is available within 5 km radius of all the villages of the state, informed about sending the said matter to the Department of Financial Services, Ministry of Finance, Government of India.

He requested all the banks to keep all the BC points of the bank active and no village in the state should be deprived of banking facility under any circumstances in future.

(Proceedings: Member Bank, Rajasthan)

District Level Implementation Committee for the Targeted Financial Inclusion Intervention Program (TFIIP) within the overall Aspirational Districts Program (ADP) of NITI Aayog:

Chief Manager, State Level Bankers Committee, Rajasthan informed that in order to promote financial inclusion in the Aspirational Districts, the Department of Financial Services, Ministry of Finance, Government of India has selected under the Aspirational Districts Program (ADP) from 13.07. Targeted Financial Inclusion Intervention Program (TFIIP) has been run in the hopeful districts. The said TFIIP campaign has been identified in Baran and Jaisalmer districts of Rajasthan.

The DLIC meeting of both the Aspirational Districts was conducted as follows:

- **Baran** - 06.08.2020, 10.09.2020, 08.10.2020, 12.11.2020, 17.12.2020, 22.01.2021 and 19.02.2021, 17.03.2021, 17.06.2021
- **Dholpur** – 24.06.2021 (Proposed)

- **Jaisalmer** - 19.08.2020, 29.12.2020, 03.04.2021, 29.06.2021 (Proposed)
- **Karauli** - 18.03.2021, 23.06.2021
- **Sirohi** - 25.06.2021 (Proposed)

The National Level Steering Committee (NLSC) has decided to achieve 100% benchmark on all KPIs by the end of September, 2021.

An online portal has been developed by DFS, MoF, Government of India to collect data regarding the camps organized and enrollments done from each aspirational district. Access to the portal is being provided to the Principal District Managers of each aspirational district for uploading the progress under KPIs. (<https://jansuraksha.gov.in/mis>).

Convenor, State Level Bankers Committee, Rajasthan informed that the Principal Secretary (Finance), Government of Rajasthan has been requested to give suitable date and time for holding the SLIC meeting from SLBC level. Requested to coordinate the planning department for organizing the SLIC meeting

Also he requested all the banks to achieve 100% benchmark on all KPIs by the end of September, 2021 and requested the Lead District Managers to conduct regular DLIC meetings.

(Proceedings: All Member Banks and Lead District Manager, Jaisalmer, Baran, Karauli, Dholpur and Sirohi)

Atal Pension Yojana

Chief Manager, State Level Bankers Committee, Rajasthan informed that on the basis of number of branches under Atal Pension, category wise targets have been allotted to banks. The details of which are as follows:

	Type of Bank	Name of Banks	No. of Branches	Target (Per Branch)	Total Target	Ach. Up to 31.03.2021	% Ach.
Atal Pension Yojana: DFS, MoF, GoI, vide their letter no. file no. 16/7/2015-PR (PT) dated 01.06.2020 and PFRDA vide e-mail dated 02.06.2020 had informed target for the F.Y.2020-21 based on the number of branches of each bank	PSB		4194	60	251640	246417	97.92
	Private	HDFC, Axis, ICICI and IDBI	921	60	55260	11796	21.35
		Other Private Banks	576	30	17280	1653	9.57
	RRB		1553	50	77650	97046	124.98
	Co-Op.		460	20	9200	1	0.01
	Small Finance Bank		305	50	15250	2769	18.16
	State as a Whole		8009	270	426280	359682	88.12
	* Data received from PFRDA						

Against the target of 4,26,380 enrollment in the state, 3,59,682 enrollment has been achieved till 31.03.2021, which is 88.12%.

The progress of the following banks till March 2021 is very worrying even after continuous follow-up action for more than one year:

Rajasthan State Co-operative Bank – 1 (0.01%), ICICI Bank – 3736 (14%), AU Small Finance Bank – 2769 (18%), HDFC Bank – 2965 (26%).

(Proceedings: Rajasthan State Co-operative Bank and Small Finance Bank)

Representative, Rajasthan State Cooperative Bank informed that the technical problem has been resolved and assured to make progress under the said scheme in the coming quarter.

Convenor, State Level Bankers Committee, Rajasthan requested Rajasthan State Cooperative Bank to make efforts towards achieving the targets provided under Atal Pension Yojana.

(Proceedings: Rajasthan State Co-operative Bank)

He said that the progress of the state is being adversely affected due to some private banks. Along with this, other banks were also requested to achieve the target under the said scheme.

State Head, ICICI Bank informed that his bank has done Atal Pension Yojana as a campaign in the month of November and December and assured the House to achieve 100% target in the current financial year.

(Proceedings: Private Sector Banks)

Identification of one Digital District-

Chief Manager, State Level Bankers Committee, Rajasthan informed that as per the directions of Reserve Bank of India, Karauli, one of the ambitious districts of Rajasthan state, has been identified to make 100% digital. The deadline was extended till June 2021 due to the spread of the Kovid-19 pandemic. The progress of Karauli and the state of 100% digital is as follows:

Progress of 100 % Digital District - Karauli - Comparison from March 2020 to May 2021												
Sr. No.	Months	1. Digital coverage for individuals (Savings Accounts)						Digital coverage for business (Current Accounts)				
		Total No. of Operative SB Accounts	% Debit/ RuPay cards coverage	% Net banking coverage	% of MB/ UPI/ USSD coverage	% AEPS coverage	Total No. of Operative SB Accountns covered with at lease one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI,	Total No. of Operative CA Accounts	% Net Banking Coverage	% of POS/ QR coverage	% of Mobile Banking coverage	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net
1	Mar-20	1453457	67.29	8.25	20.58	-	68.56	12094	20.37	23.26	-	-
3	Mar-21	1390008	86.52	13.57	51.90	96.74	98.59	14773	48.37	43.39	37.79	95.60
4	Apr-21	1393962	87.97	14.04	48.12	95.49	98.51	14780	48.73	43.65	38.23	95.30
5	May-21	1395081	88.16	14.1	48.58	95.55	98.77	14810	48.85	43.79	39.44	95.55

Progress of 100 % Digital State - Rajasthan - Comparison from March 2020 to March 2021												
Sr. No.	Months	1. Digital coverage for individuals (Savings Accounts)						Digital coverage for business (Current Accounts)				
		Total No. of Operative SB Accounts	% Debit/ RuPay cards coverage	% Net banking coverage	% of MB/ UPI/ USSD coverage	% AEPS coverage	Total No. of Operative SB Accountns covered with at lease one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	Total No. of Operative CA Accnts	% Net banking Coverage	% of POS/ QR coverage	% of Mobile Banking coverage	Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.
1	Mar-20	72023952	58.51	9.61	15.39	-	63.26	1608216	33.73	8.66	-	-
2	Mar-21	77640877	70.03	14.85	19.25	84.43	88.91	1850073	49.68	11.32	36.02	63.57

Convenor, State Level Bankers Committee, Rajasthan requested all the banks that only a few days are left to make the district Karauli 100% digital, so make strenuous efforts to achieve 100% digitization target by 30.06.2021.

(Proceedings: All Member Banks, Rajasthan)

Agenda Number – 5

Progress under Annual Credit Plan

Chief Manager, State Level Bankers Committee, Rajasthan informed that against the target (annual) of Rs 1,89,281 crore set for the year 2020-21 under the annual credit plan, the achievement under the priority sector till March, 2021 quarter is Rs 1,55,570 crore. (82.19%). Achievement of 83.38% has been registered in agriculture, 89.83% in micro, small and medium enterprises and 50.73% in other priority sector. Under the Annual Credit Plan, against the targets set (annual) for the year 2020-21, commercial banks have achieved 84.39%, Regional Rural Banks 86.24%, Cooperative Banks 66.39%, Small Finance Banks 75.66% up to March 2021 quarter .

Convenor, State Level Bankers' Committee, Rajasthan, under the annual credit plan, the below average achievement banks of the state such as Punjab and Sind Bank (28.42%), Rajasthan State Land Development Bank (29.71%), Yes Bank (30.28%), Bank of Maharashtra (48.78%), UCO Bank (61.93%), State Bank of India (63.41%) and Canara Bank (64.87%). Requested all the banks to achieve 100% achievement against the target of the above mentioned banks.

(Proceedings: Punjab & Sind Bank, Rajasthan State Land Development Bank, Yes Bank, Bank of Maharashtra, UCO Bank, State Bank of India, Canara Bank)

Convener, State Level Bankers Committee, Rajasthan said that the rate of providing loans in the agriculture sector in the state could have been increased faster, but the process of registering agricultural land in favor of banks is stalled due to slow process of online registration of agricultural land in many tehsils.

Joint Secretary to Government, Revenue Department, Government of Rajasthan informed that the work of digitization of agricultural land is in progress which will be

completed soon. The above work is being done by other officers so that the work is not affected by the strike of Patwari.

Chairman, State Level Bankers Committee, Rajasthan stated that it is important for all banks to provide priority sector loans to achieve the benchmark set by the Reserve Bank of India. Therefore, the above problems should be resolved promptly by the state government, otherwise the targets under the annual credit plan will not be achieved by the banks. Therefore, requested the Revenue Department, Government of Rajasthan to expedite the process of registering agricultural land in favor of banks.

(Proceedings: Revenue Department, Government of Rajasthan)

Chief Manager, State Level Bankers Committee, Rajasthan informed that under the annual credit plan approved by DLCC of all the districts, a target of Rs. 2,10,484 crore has been set for the year 2021-22, in which Rs. 1,21,542 crore for agriculture sector. The target of Rs. 66,773 crore for MSME sector, Rs. 22,169 crore for other priority sector has been set. The above targets allotted under Annual Credit Plan were accepted by the House.

Scale of Finance for F. Y. 2021-22

Chief Manager, State Level Bankers Committee, Rajasthan informed that the State Level Technical Committee under the chairmanship of Principal Secretary, Agriculture, Government of Rajasthan to finalize the Scale of Finance recommended by the District Level Technical Committee (DLTC) by the Central Office of NABARD. Instructions have been issued vide letter dated 15.04.2020 to constitute (SLTC). The scale of finance for 2021-22 has been fixed in the DLTC meetings in all the districts.

The first meeting of SLTC in Rajasthan was held on 12.05.2021 in which detailed discussions were held regarding finalization of Scale of Finance for the financial year 2021-22.

However, in some districts like Baran, Bharatpur, Hanumangarh, Jodhpur, Sirohi, Sri Ganganagar and Udaipur, the scale of finance has been reduced from 2019-20 to 2021-22.

In this regard, a sub-committee of SLTC has been constituted to review the scale of finance in the above districts and the decision of the said committee is still awaited.

The representatives of Rajasthan State Co-operative Bank and NABARD are requested to resolve this issue.

(Proceedings: NABARD and Rajasthan State Co-operative Bank)

Chief General Manager, NABARD stated that the scale of finance in Hanumangarh district was reduced due to higher scale of finance than the neighboring state of Punjab and also adjoining districts. After meeting with the Principal Secretary, Agriculture, Government of Rajasthan, assured the House of resolving the said issue.

Review of Credit Disbursement by Banks

Chief Manager, State Level Bankers Committee, Rajasthan informed that the Revenue Department, Government of Rajasthan and Land Management Department, Government of Rajasthan have launched “Agriculture Loan Rehan Portal” to make the process of taking agricultural loan easier for the farmers in the state. In the first phase of the program, Jhunjhunu and Jaipur districts have been selected for implementation of “Krishi Loan Rahan Portal” and the remaining districts of Rajasthan will be covered in the next phase.

Department of Financial Services, Ministry of Finance, Government of India vide letter F No. 19/13/2020-RRB dated 20.01.2021 has directed all SLBCs to submit the current status report on the process of digitization of land records.

In this regard, SLBC, Rajasthan through various emails dated 15.02.2021, 23.02.2021 and 20.04.2021 has requested the Commissioner, Land Management Department, Government of Rajasthan to provide the latest status of digitization of land records process for onward submission to the financial Services Department, Ministry of Finance, Government of India.

(Proceedings: Department of Land Management, Government of Rajasthan)

Banks Issues:

Existing bank living on land mortgages previously noted in favor of the bank during digitization of land records.

The process of taking note of the stay on agricultural land that has been stopped due to the strike of Patwaris at various places.

(Proceedings: Department of Land Management, Government of Rajasthan)

National Rural Livelihoods Mission (NRLM)

Chief Manager, State Level Bankers Committee, Rajasthan informed that 487 Cluster Level Federations (CLFs) and 15,506 Village Organizations (VOs) are working in the state till 31.03.2021 under NRLM Scheme. Against the target of funding 67,470 SHGs for the year 2020-21, 60,117 SHGs have been funded under the National Rural Livelihoods Mission (NRLM), which is an achievement of 89.10%.

Action Point (ATR) of 148th SLBC: The achievement in the financial year 2020-21 under NRLM scheme is as follows:

- Against the target allocated by Punjab National Bank to finance 5,418 SHG clusters, 3,949 (72.89%) SHG clusters have been financed.
- Against the target of financing 9,962 SHG clusters by RMGB, 4,266 (42.82%) SHG clusters have been funded.
- Against the target of funding 8,236 SHG clusters by State Bank of India, 3,432 (41.67%) SHG clusters have been financed.
- In the financial year 2021-22 also informed by all the banks that full efforts are being made to achieve 100 percent against the allocated targets.

Representative, State Bank of India assured good progress under the said scheme.

Rajasthan State Cooperative Bank has provided information related to state cooperative banks like branch, IFSC code, block etc. to Rajeevika. Based on the above information, Rajeevika has informed about giving branch wise user ID so that the information of branches can be uploaded on the portal and recovery of outstanding NPAs can be done with the help of Rajeevika.

But the process of updating the data on NRLM portal from the level of Rajasthan State Cooperative Bank is under process.

National Urban Livelihoods Mission (NULM)

Chief Manager, State Level Bankers Committee, Rajasthan informed that under the National Urban Livelihoods Mission (NULM) during the financial year 2020-21, against the targets of sanctioning loans to 2,050 individuals, 414 groups and 1520 self-help groups, dated 31.03. The achievement till 2021 has been 2079, 9 and 362 respectively. He said that sufficient number of applications have been sent to the bank branches against the targets. The applications of 9,899 individuals, 9 groups and 440 SHGs have been sent to the bank branches.

He requested the Local Self Government Department, Government of Rajasthan to send quality applications under the scheme to bank branches and instruct all field officers not to send similar type of business applications in one branch and send sufficient quantity of applications to bank branches.

(Proceedings: Local Self Government Department, Government of Rajasthan)

Prime Minister Employment Generation Scheme (PMEGP)

Chief Manager, State Level Bankers Committee, Rajasthan informed the House about the progress under the PMEGP scheme up to 31.03.2021 as follows:

Against the target amount of Rs 80.94 crore (margin money) allocated to all the banks in the state, the achievement till date 31.03.2021 is Rs 86.09 crore (Disbursement) which is 106.36%.

Progress of following banks are very good against the target allotted:

AU Small Finance Bank (291.67%), Punjab & Sind Bank (212.35%), Bank of Baroda (210.63%), Central Bank of India (197.40%), Indian Overseas Bank (136%).

However progress of following banks are not satisfactory against the allotted targets:

ICICI Bank, Indian Bank, RMGB, BRKGB, State Bank of India

State Director, KVIC, Government of India informed that the branches are returning the applications for irrational reasons and ensure that margin money is claimed in the accepted cases of the last financial year.

Representative, State Bank of India stated that the margin money distribution given by the SLBC by the bank till 31.03.2021 would be Rs. 17.04 crore against the target of Rs. 13.78 crore (80.90%) margin money has been claimed.

Chairman, State Level Bankers Committee, Rajasthan instructed department to analyze the reasons for returning the applications for irrational reasons under the scheme in the sub-committee meeting of SLBC.

(Proceedings: SLBC, Rajasthan and KVIC Government of India)

Mukhya Mantri Laghu Udyog Prothsahan Yojana (MLUPY)

Chief Manager, State Level Bankers Committee, Rajasthan informed that a target of 10,000 accounts has been provided under Mukhyamantri Laghu Udyog Yojana during the financial year 2020-21, against which 8562 applications have been approved till 31.03.2021.

Convener, State Level Bankers Committee, Rajasthan informed that the Government of Rajasthan has an ambitious plan for the upliftment of micro, small and medium entrepreneurs and requested all the banks to clear the pending loan applications under the scheme and provide loans to all the eligible people and ensure the speedy disbursement of the sanctioned loans.

(Proceedings: All Member Banks)

Indira Mahila Shakti Udyam Protshan Yojna

Chief Manager, State Level Bankers Committee, Rajasthan informed that till date 31.03.2021, 2307 loan applications have been sent to various bank branches, out of which 109 applications have been approved and 1585 applications are pending in the branches.

Additional Director, Women's Empowerment and Child Development Department, Government of Rajasthan requested SLBC to direct all the banks and lead district managers to make all the branches located in their jurisdiction aware about this scheme and he urged all the banks that there is a need to expedite the process of disposal of all the applications sent so that the scheme can be made successful.

(Proceedings: All Member Banks)

Special Central Assistance Scheme SC/ST

Chief Manager, State Level Bankers Committee, Rajasthan informed that against the target of providing loans to 20,200 people under SC/ST POP scheme during the financial year 2020-21, only 8435 applicants have been provided loan till 31.03.2021. Which is only 41.76% achievement against the target.

He requested to direct the branches to expedite the process of disposal of pending applications under the scheme so that 100 % target can be achieved.

(Proceedings: All Member Banks)

General Manager, Anuja Nigam, Government of Rajasthan informed that a large number of applications are pending under the said scheme, most of which are pending in the branches of SBI, Bank of Baroda, UCO Bank and other banks. He requested the banks to direct the branches to clear the above applications in the coming quarter.

(Proceedings: All Member Banks, Rajasthan)

The Convener, State Level Bankers Committee, Rajasthan stated that the percentage of NPAs is very high in the above schemes, for which the department was requested to help in recovery of dues so that the bank branches could be encouraged for fresh financing.

(Proceedings: Anuja Nigam, Government of Rajasthan)

Pradhan Mantri Mudra Yojana (PMMY)

Chief Manager, State Level Bankers Committee, Rajasthan informed that during the financial year 2020-21 under Pradhan Mantri Mudra Yojana, a total loan of 12,018 crore has been disbursed in 14,74,093 accounts in the state till 31.03.2021.

Under the Pradhan Mantri Mudra Yojana, the targets for the financial year 2020-21 have been allocated by the Department of Financial Services, Ministry of Finance, Government

of India. All the controlling member banks were requested to make a proper action plan to achieve the targets of the financial year 2020-21.

(Proceedings: All Member Banks)

Director, Department of Financial Services, Government of India has directed all the banks to provide loans of minimum 60% of the total loans of Pradhan Mantri Mudra Yojana to Shishu category units.

Convener, State Level Bankers Committee, Rajasthan informed that during the financial year 2020-21 in the state till 31.03.2021, against the total Mudra loan of 14.74 lakh accounts, 10.66 lakh accounts (72.32%) loans have been provided to the Shishu class. Against the total Mudra loan amount of Rs 12,018 crore, loan amounting to Rs 2,822 crore has been provided to the Shishu category. He requested all the banks to provide loan in Mudra loans under Shishu category as per the instructions of Department of Financial Services, Ministry of Finance, Government of India.

(Proceedings: All Member Banks)

Stand Up India Scheme (SUI) for F.Y. 2020-21

Chief Manager, State Level Bankers Committee, Rajasthan informed that the Government of India has reduced the margin money requirement from 25% to 15% under Stand Up India Scheme for SC, ST and Women to further facilitate credit flow and loans for activities related to agriculture have also been included under the said scheme.

Director, Department of Financial Services, Government of India has pointed that till 31.03.2021 697 applications of Rs. 34.08 crore loans were disbursed which is very less progress on which he reacted strongly and directed all the banks to direct all the branches under their jurisdiction to ensure that the targets allotted under the Stand Up India scheme are achieved.

(Proceedings: All Member Banks)

He directed the Lead District Managers to regularly discuss the progress of the scheme in each DLRC/DCC meetings.

(Proceedings: All Leading District Managers)

Emergency Credit Line Guarantee Scheme (ECLGS – 20%)

Chief Manager, State Level Bankers Committee, Rajasthan apprised the agency wise progress under Emergency Credit Line Guarantee Scheme (ECLGS) up to 11.06.2021 as follows:

Performance under Emergency Credit Line Guarantee Scheme (ECLGS) under MSME Package of Gol as on 11.06.2021										
Sr. No.	Banks	Total MSME o/s of Major Banks as on 29.02.2020		Eligible Accounts of MSME		20% of eligible amt.	Cumulative Sanction progress		Amt in Cr	
		A/C	AMT	A/C	AMT	AMT	A/C	AMT	A/C	AMT
1	Public Sector Bank	343973	34939	208047	23728	4746	120778	3448	82032	3025
2	Private Sector Bank	312893	26658	62134	23185	4637	41643	4323	20330	3409
3	Regional Rural Bank	85409	1490	37396	661	132	1164	113	1150	112
4	Small Finance Bank	135775	7529	100213	7210	1442	7101	288	5539	242
	Total	878050	70616	407790	54784	10957	170686	8171	109051	6787

The period of the said scheme (ECLGS 1.0 and ECLGS 2.0) dated 30.09.2021 or till Rs. 3.00 lakh has been given, whichever is earlier, has been extended.

Convenor, State Level Bankers Committee, Rajasthan requested all the banks to provide maximum loans under the above scheme by 30.09.2021 and also ensure loan disbursement in the sanctioned accounts.

(Proceedings: All Member Bank Rajasthan)

PM Street Vendor's Atmanirbhar Nidhi (PM SVANidhi)

Chief Manager, State Level Bankers Committee, Rajasthan informed that during the financial year 2020-21, 64,706 applications have been approved in the state till 15.06.2021 4908 lakhs have been distributed.

Bank wise PM-SVANidhi progress as on 15.06.2021								
Sr. No.	Bank Name	Total Sanctioned	Sanctioned but pending for Disbursement	Pending for Sanction	Disb (Account)	Disb (Amount) (Rs. in Cr)	Pending	Returned
A	PUBLIC SECTOR BANK	61019	14933	13685	46086	45.92	47	38925
B	PRIVATE SECTOR BANK	670	278	2771	392	0.39	66	1017
C	REGIONAL RURAL BANK	2636	213	3353	2423	2.42	13	1189
D	SMALL FINANCE BANK	381	35	216	346	0.35	2681	263
	Grand Total	64706	15459	20025	49247	49.08	2807	41394

Project Director, Local Self Government Department, Government of Rajasthan informed that it is necessary to distribute the loans sanctioned under the said scheme. Loans are not being provided by private sector banks under the said scheme. Appreciated for the good work done by the commercial banks, especially the State Bank of India and Bank of Baroda.

Chairman, State Level Bankers Committee, Rajasthan informed that State Bank of India has accepted maximum number of applications in the state. For whose distribution it is necessary to provide cooperation by the urban local body. Also told that out of the

loans provided under the said scheme, about 20% of the loans have become NPA and are about to happen which is very worrying. For the recovery of which it is necessary to work with the banks by the urban bodies, otherwise there is a possibility of more loan accounts getting damaged.

(Proceedings: Local Self Government Department, Government of Rajasthan)

Project Director, Local Self Government Department said that the bank-wise list of the accounts in which recovery is to be made was requested to be made available to his department so that banks can be helped in this direction by him.

(Proceedings: All Member Banks)

Convenor, State Level Bankers Committee, Rajasthan informed that as per the instructions of Department of Financial Services, Ministry of Finance, Government of India, "Sankalp Se Siddhi" campaign has been launched from 1st July, 2021 to 15th August, 2021 in which pending applications under PM-Svanidhi Scheme. is to be disposed off.

Department has launched "Main Bhi Digital" campaign from 1st July, 2021 to 15th August 2021 under which the street vendors are to be trained by doing penny drop digital transactions. All the banks are requested to make the above campaign successful.

(Proceedings: All Member Banks)

Campaign for saturation of all PM-KISAN beneficiaries with KCC

Chief Manager, State Level Bankers Committee, Rajasthan informed that it has been announced by the Hon'ble Finance Minister that 2.50 crore farmers across the country will be provided Kisan Credit Card (KCC), under which Rs. 2.00 lakh crore loan will be provided to the farm sector.

As on 11.06.2021, 7908 KCC applications for animal husbandry are pending on PMFBY portal. He requested all the banks to ensure that the pending applications are disposed of on priority. The progress under the said campaign up to 11.06.2021 is as follows:-

Progress of KCC Saturation Drive in Rajasthan as reported by Bank's Head Office on FI Plan Portal of DFS, MoF, GoI as on 11.06.2021				
Particulars		Application Sanctioned		Application Pending
		A/c	Amt. (in Cr.)	A/c
KCC (Crop Loan)		1192129	18723.15	6813
Farmers with AH or Fisheries Activities	KCC (Crop Loan) with dairy activity	20482	136.90	39
	KCC (Crop Loan) with any other allied activities	5783	71.21	9
Only Animal Husbandry	Dairy	102469	1044.08	981
	Poultry	1914	16.41	0
	Others	8806	100.27	0
Fisheries		640	22.62	66
Total		1332223	20114.64	7908
Total application Received - 1557383				

Convenor, State Level Bankers' Committee, Rajasthan requested all the member banks to saturate all PM-Kisan beneficiaries by providing them Kisan Credit Card loans as per their eligibility and also issue KCC to eligible dairy farmers.

In addition, in order to provide necessary social security to the farmers, eligible farmers can also be enrolled for social security schemes (PMSBY and PMJJBY) through auto debit facility.

It should be ensured by all branches that all KCC accounts are linked with Aadhar card as per circular issued by RBI and Government so as to benefit under Interest Subvention Scheme.

(Proceedings: All Member Banks)

Pradhan Mantri Fasal Bima Yojana (PMFBY)

Chief Manager, State Level Bankers Committee, Rajasthan informed that the Principal Secretary, Agriculture, Government of Rajasthan has issued letter no. According to the notification issued by 1(3) Agriculture-1/MC/2021 dated: 17.06.2021, Pradhan Mantri Fasal Bima Yojana (PMFBY) and reorganized weather based crop insurance scheme (PMFBY) in Kharif 2021 and Rabi 2021-22 season. RWBCIS) has been implemented.

Which was implemented in 33 districts of Rajasthan. Under this scheme, in the year 2021-22, crops have been insured by farmers taking crop loans, non-loanee farmers and sharing farmers. The above notification has been sent by SLBC, Rajasthan to all the member banks and all the lead district managers by email.

He requested all the member banks to direct all the branches working in the state to cover all the eligible loanee and non-loanee farmers under the said notification before the due date.

He said that as per the instructions of the Principal Secretary, Agriculture, Government of Rajasthan, a special meeting of banks and insurance companies is proposed to be organized on 28th June 2021 to discuss the important points related to crop insurance. In the said meeting, officers of SLBC, banks and insurance companies will participate.

Education Loan

Chief Manager, State Level Bankers Committee, Rajasthan informed that in the year 2020-21 till March quarter, 10,304 students in the state have been disbursed educational loans amounting to Rs 306.91 crore, out of which 42,753 students have outstanding amount of Rs 2076.80 crore.

As per the information received from banks, loan of Rs 81.43 crore has been disbursed in 3128 accounts through Vidyalakshmi portal.

Convenor, State Level Bankers Committee, Rajasthan informed that the progress of providing education loan is being made regularly from the Prime Minister's Office, so he requested all the banks to provide education to the eligible students.

Doubling of Farmers Income by 2022

Chief Manager, State Level Bankers Committee, Rajasthan informed that in the Union Budget 2016-17, the Government of India had announced to double the income of farmers by 2022. The work point of doubling the income of farmers by 2022 was discussed in detail in the meeting of the sub-committee (schemes related to agriculture) of the State Level Bankers Committee, Rajasthan. The following suggestions were made in the sub-committee:-

- Provide incentives to farmers for non-agricultural sectors like dairy, bee keeping, poultry, fisheries etc. in addition to regular agricultural activities.
- Various subsidy schemes available under National Livestock Mission like DEDS, Agribusiness, Agri Clinic and AMI Scheme etc.
- Loan should be provided to the existing KCC loan holders as per the existing scale of finance.
- Loans should be provided to existing KCC loan holders for animal husbandry and fisheries activities.
- The following schemes are being run by the Central and State Governments to increase the income of the farmers:-
 1. Rajasthan Agro-processing, Agri-business & Agri-exports Promotion Policy, 2019.
 2. Scheme for formalization of Micro food processing Enterprises (FME).
 3. Agriculture Infrastructure Fund (AIF).

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

Chief Manager, State Level Bankers Committee, Rajasthan informed that under the above scheme the progress of banks till 23.06.2021 is as follows:-

Progress of Agro-processing, Agri-business & Agri-export Policy, 2019 as on 23.06.2021						
Sr.No.	Bank Name	Applications Sanctioned		Total Project Cost	Total Loan Amount Sanctioned	Amt. of Subsidy Sanctioned
		No.		(Amt. in Cr)	(Amt. in Cr)	(Amt. in Cr)
Public Sector Bank						
1	State Bank of India	80		176.42	95.36	10.41
2	Bank of Baroda	157		267.05	152.01	50.93
3	Bank of India	2		17.10	7.65	0.00
4	Canara Bank	8		15.48	6.05	1.34
5	Central Bank of India	5		10.09	6.27	0.99
6	Allahabad Bank	1		0.47	0.35	0.09
7	Indian Bank	3		7.62	4.65	0.00
8	Punjab and Sind Bank	3		11.80	5.25	0.00
9	Punjab National Bank	85		220.06	128.49	16.48
10	UCO Bank	24		32.14	19.33	3.65
11	Union Bank of India	10		26.83	16.00	0.99
Private Sector Banks						
12	Axis Bank	6		15.57	8.75	1.50
13	HDFC Bank	31		102.62	46.56	4.72
14	ICICI Bank	26		70.54	38.29	2.94
15	Indusind Bank	9		16.93	10.20	0.94
16	Kotak Mahindra Bank	43		97.29	52.64	7.30
17	YES Bank	2		4.66	3.00	0.00
Regional Rural Bank						
18	BRKGB	14		17.25	10.48	0.00
Cooperative Sector Banks						
19	RSCB	61		21.06	17.99	2.52
Small Finance Bank						
20	AU Small Finance Bank	10		17.05	9.42	0.00
Others						
21	SIDBI	4		2.75	1.80	0.00
22	RFC	4		3.59	1.75	0.71
23	Others	3		46.96	23.51	0.04
Grand Total		591		1201.32	665.79	105.57

Convenor, State Level Bankers Committee, Rajasthan requested all the banks to process the eligible applications at the earliest so that entrepreneurship can be promoted in the agriculture sector in the state.

Agriculture Infrastructure Fund (AIF)

Chief Manager, State Level Bankers Committee, Rajasthan informed that under the above scheme, the progress of banks till 21.06.2021 is as follows:-

Bank wise progress under Agriculture Infrastructure Fund (AIF) as on 21.06.2021													
Sr. No.	Bank	Application forwarded to Banks		Application Sanctioned by Banks		Out of Sanctioned App. Approved by Bank & pending for Disb.		Out of Sanctioned App. Disbursed By Bank		Application Pending with Bank		Application Rejected by Bank	
		No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
A													
PUBLIC SECTOR BANKS													
1	State Bank of India	88	86.44	40	26.03	11	12.34	29	13.69	25	32.54	10	14.06
2	Bank of Baroda	113	80.96	81	44.90	7	8.51	74	36.39	9	9.72	5	5.79
3	Bank of India	5	0.32	0	0.00	0	0.00	0	0.00	0	0.00	1	0.10
4	Canara Bank	5	4.36	1	0.39	0	0.00	1	0.39	2	1.81	1	1.80
5	Central Bank of India	4	3.80	1	0.45	0	0.00	1	0.45	2	3.20	1	0.15
6	Indian Bank	1	0.43	1	0.43	0	0.00	1	0.43	0	0.00	0	0.00
7	Punjab and Sind Bank	1	2.48	1	2.48	0	0.00	1	2.48	0	0.00	0	0.00
8	Punjab National Bank	56	71.18	41	52.67	36	49.42	5	3.26	5	4.74	3	3.30
9	UCO Bank	15	14.05	6	4.18	2	1.96	4	2.22	2	3.26	2	2.96
10	Union Bank of India	9	13.22	4	3.54	0	0.00	4	3.54	4	7.59	0	0.00
B													
PUBLIC SECTOR BANKS													
11	HDFC Bank	15	4.33	2	2.15	2	2.15	0	0.00	13	2.18	0	0.00
12	Kotak Mahindra Bank	16	20.71	1	0.94	0	0.00	1	0.94	9	13.12	4	4.70
23	YES BANK LTD	1	1.50	1	1.50	1	1.50	0	0.00	0	0.00	0	0.00
14	ICICI Bank	5	8.30	0	0.00	0	0.00	0	0.00	3	4.85	1	2.00
15	Indusind Bank	2	1.11	0	0.00	0	0.00	0	0.00	2	1.11	0	0.00
16	IDBI BANK LTD	1	0.07	0	0.00	0	0.00	0	0.00	1	0.07	0	0.00
C													
COOPERATIVE SECTOR BANKS													
17	RSCB including DCCB	284	52.11	114	19.87	45	11.52	69	8.49	18	3.43	7	2.03
Grand Total		337	313.26	180	139.66	59	75.88	121	63.79	77	84.18	28	34.86

Requested all the banks for disposal and distribution of pending applications. Also requested to upload it on the Pragati portal under the said scheme.

PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)

Chief Manager, State Level Bankers Committee, Rajasthan informed that the Ministry of Food Processing Industries, Government of India has directed to popularize this

scheme across the nation and make the Branches and Lead District Managers aware to process all the applications on priority basis.

Bank wise Progress under PMFME scheme as on 23.06.2021					
Sr. No.	Bank	Application Sanctioned		Application Pending	
		No.	Amt. (Rs. In Cr.)	No.	Amt. (Rs. In Cr.)
A	PUBLIC SECTOR BANKS				
1	STATE BANK OF INDIA	0	0.00	25	7.55
2	BANK OF BARODA	1	0.42	26	9.11
3	BANK OF INDIA	0	0.00	4	1.01
4	CANARA BANK	2	0.20	0	0.00
5	CENTRAL BANK OF INDIA	0	0.00	1	21.85
6	INDIAN OVERSEAS BANK	0	0.00	1	0.15
7	PUNJAB NATIONAL BANK	2	0.73	28	6.29
8	UCO BANK	0	0.00	5	1.72
9	UNION BANK OF INDIA	0	0.00	1	0.85
B	PRIVATE SECTOR BANKS				
10	HDFC BANK	0	0.00	3	1.23
11	ICICI BANK LIMITED	0	0.00	5	0.79
12	IDBI BANK	0	0.00	2	0.48
13	INDUSIND BANK	0	0.00	1	0.24
14	KOTAK MAHINDRA BANK	0	0.00	1	0.66
C	REGIONAL RURAL BANKS				
15	BRKGB	0	0.00	3	0.89
D	COOPERATIVE SECTOR BANKS				
16	RSCB	0	0.00	3	0.47
E	SMALL FINANCE BANKS				
17	AU SMALL FINANCE BANK LIMITED	0	0.00	3	0.81
Grand Total		5	1.35	112	54.10

Agenda No.-6

CD Ratio, Review of Districts with CD Ratio below 40% and working of special Sub-Committee of DCC (SCC)

Chief Manager, State Level Bankers Committee, Rajasthan stated that the credit deposit ratio of all the districts of the state is as follows:

More than 100% in 6 districts, 71%-100% in 16 districts,
61%-70% in 3 districts, 51%-60% in 6 districts,
41%-50% is in the 2nd district, less than 40% is in the zero district.

NPA Position

Chief Manager, State Level Bankers Committee, Rajasthan informed that in the financial year 2020-21 till March, 2021 quarter, the total advance amount is Rs 4,08,932 crore and the total NPA loan amount is Rs 16,578 crore which is 4.05% of the total advance. NPA in agriculture is 7.93%, in micro, small and medium enterprises sector is 3.81%, in other priority sector 2.46% and in total priority sector is 5.54%.

He informed that the total NPA in March 2020 was 4.62% which has decreased to 4.05% in March 2021. The total agricultural credit NPA was 9.22% in March 2020 which has decreased to 7.93% in March 2021. The NPA in the total micro, small and medium loans was 4.14% in March 2020 which has decreased to 3.81% in March 2021 and NPA in the total priority loans was 6.30% in March 2020 which has decreased to 5.54% in March 2021.

SARFAESI Act, 2002, Raco Roda and recovery

Chief Manager, State Level Bankers Committee, Rajasthan informed that total 902 cases amounting to Rs 212 crore are pending in the state till 31.03.2021 under SARFAESI Act, out of which 643 cases amounting to Rs 173 crore are pending for more than 60 days. Huh

A total of 1,71,171 cases amounting to Rs 5,180 crore are pending under the Raco Roda Act, out of which 1,16,167 cases amounting to Rs 3,102 crore are pending for more than one year.

Convenor, State Level Bankers Committee, Rajasthan requested the Revenue Department, Government of Rajasthan to allot monthly targets to the revenue officers for recovery under SARFAESI Act and Raco Roda Act and review the disposal of pending cases regularly.

(Proceedings: Revenue Department, Government of Rajasthan and all Leading District Managers)

He requested the lead district managers to review the disposal of pending cases under SARFAESI Act and Raco Roda Act in DLRC/DLCC meetings held under the chairmanship of District Collector.

(Proceedings: All Leading District Managers)

Agenda No. 8

Rural Self Employment Training Institute (RSETI)

Chief Manager, State Level Bankers Committee, Rajasthan informed that good work is being done by 35 RSETIs working in the state. As on 31.03.2021 the construction work of 21 RSETI buildings has been completed, construction work of 2 buildings is in progress and construction work of 8 RSETIs building is to be started. Cases of land allotment are pending for the remaining 4 RSETIs.

R-SETI Building Construction

Chief Manager, State Level Bankers Committee, Rajasthan informed the House about the status of the issue of land allotment of R-SETI as follows:

Sawai Madhopur (Bank of Baroda): Rural Development Department, Rajasthan informed that the process of identification of alternate plots is being done by the District Administration, Sawai Madhopur. Action is expected from the level of district administration Sawai-Madhapur.

Alwar (Punjab National Bank): 2500 Sq.M. by UIT, Alwar. A demand notice of Rs. 56,56,400/- has been issued by allotting the land to Punjab National Bank. It has been informed by Punjab National Bank that it has been said by UIT, Alwar that further action will be taken on this issue only if Rs 56,56,400/-, lay-out charge and other charges are waived. Action is expected from the level of Rural Development Department, Government of Rajasthan.

(Proceedings: Rural Development Department, Government of Rajasthan)

Jalore (State Bank of India): The land was allotted to RSETI Jalore by order number/F12(3)(5) of Jalore District Magistrate, Jalore, dated 08.01.2016 for construction of building. Thereafter the possession was also handed over on 23.02.2016. Patta was issued on 29.03.2016, registration was also done on 01.04.2016. After this on 21.07.2016 Shri Mukesh Sundesha Against the said allotment order, the court filed an appeal before the Revenue Appellate Authority expressing its right on the said land. Since then 9 hearings have been held till date, but the decision is still pending. Due to the disputed land of RSET, the construction of RSET building cannot be done. In this context, the District Collector, Jalore has been requested to provide alternate land to RSETI Jalore through State Bank of India's letter no. MBD/497 dated 24.10.2018, action is required from the District Collector's office, Jalore. . He requested the Rural Development Department, Government of Rajasthan to provide proper guidelines to the District Collector Jalore.

(Proceedings: Rural Development Department, Government of Rajasthan)

Sirohi (State Bank of India): Rural Development Department, Rajasthan State Government allotted 2 bigha 8 biswa land in 2011 and after construction, the institute is running from own building. Now as per audit demand of Rs.8,59,320/-, Bank has filed petition in High Court, Jodhpur, action is awaited from State Govt.

Chairman of the meeting, Executive Director, Bank of Baroda told that the issues of the above land allotment are pending for a long time due to which the assistance given by the Ministry of Rural Development, Government of India will be withdrawn and the said project is likely to be closed.

He requested the Planning Department, Government of Rajasthan that in coordination with the Rural Development Department, Government of Rajasthan, requested to direct the concerned District Collectors to resolve the above issues of R-Seti land allotment at the earliest.

(Proceedings: Rural Development Department, Government of Rajasthan)

Joint Secretary to the Government (Evidence), Planning Department, Government of Rajasthan informed that under the chairmanship of Chief Secretary, Government of Rajasthan, efforts would be made to organize a meeting in coordination with various departments for early settlement of the above issues.

(Proceedings: Rural Development Department, Government of Rajasthan)

Along with this, he requested the banks to get the pending complaints resolved on the Rajasthan Sampark portal and also requested all the banks to send the loan waiver information.

Waiver of charges on display of Glow Sign Board at Bank's Branch Premises

Chief Manager, State Level Bankers Committee, Rajasthan informed that keeping in view the public convenience and public interest, the State Level Bankers Committee has taken specific steps to provide relief from advertisement fee charged on banks due to glow sign boards installed outside the bank branch premises.

A meeting was held on 25.03.2021 under the chairmanship of Secretary, Autonomous Government Department, Government of Rajasthan, in which he assured to take a decision on the above issue after examining it on priority.

(Proceedings: Autonomous Government Department, Government of Rajasthan)

Chief Manager, State Level Bankers Committee, Rajasthan stated that all 33 *.* txt files have been successfully generated by 23 banks. 33 *.* txt file has been generated by 10 banks but error has been found in them which is pending at the level of banks to be rectified. Generation of *.* txt file by 2 banks i.e. Kotak Mahindra Bank and Axis Bank is said to be under process. From the progress made by the remaining 8 banks like Rajasthan Marudhara Gramin Bank, Rajasthan State Co-Operative Bank, Fingrowth Co-Operative Bank, The Nainital Bank, Rajasthan State Land Development Bank, City Union Bank, Karur Vysya Bank, Lakshmi Vilas Bank and the present status has not been informed.

(Proceedings: All Member Banks)

Representative, Axis Bank informed that the above process is in the final stage which will be completed in 2-3 days.

No attendance was recorded by the representative of Kotak Mahindra Bank in the House.

National Strategy for Financial Education (2020-2025)

Second National Strategy for Financial Education (NSFE) for the year 2020-2025 by National Center for Financial Education (NCFE) to all financial sector regulators (RBI, SEBI, IRDAI and PFRDA), DFS and other government ministries and other stakeholders (DFIs) , SRO, IBA, NPCI) under the aegis of Technical Group on Financial Inclusion and Financial Literacy (TGFIFL) (Chairman: Deputy Governor, RBI). The NSFE document has been approved by the FSDC-SC in its 24th meeting held on June 18, 2020.

NSFE: 2020-2025 intends to support the vision of the Government of India and the financial sector regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and attitudes to better manage their money are necessary to manage and plan.

Recommends adoption of a '5C' approach for dissemination of financial education, in order to achieve the stated strategic objectives. The '5Cs' are content, competence, community, communication and collaboration.

General Manager, Reserve Bank of India directed the banks as under:

The work of providing employment to the people is not being done with full capacity due to pending issues related to land allotment of RSETIs for almost 10 years. These issues need to be resolved at the earliest.

Banks should ensure to update their related data on SLBC portal within 15 days of the end of the quarter and requested to try to get the quarterly meeting of SLBC in 45 days. There is a need to focus on financial literacy in the state, which is lower than the national average in the age group of 20 to 25 in Rajasthan.

There is a need to spread awareness about financial literacy in the branches.

(Proceedings: All Member Banks)

Chief Manager, State Level Bankers Committee, Rajasthan informed that Capital Small Finance Bank and Utkarsh Small Finance Bank have applied to become a member of SLBC. Permission was given by the House to make the said banks a member of SLBC.

Convenor, State Level Bankers Committee, Rajasthan thanked all the members present and the banks for meaningfully discussing all the issues before the House.

Mr. Yogesh Agrawal, Deputy General Manager, Bank of Baroda, conveyed the vote of thanks for meaningfully discussing all the issues in the House and also thanked the Chairman of the meeting and all senior officials of the Central and State Governments, Reserve Bank of India, NABARD, Insurance Company officials and bankers. He also assured that all the decisions taken in the meeting would be taken seriously.