

Agenda No. 1

1.1 Confirmation of Minutes of 163rd SLBC Meeting held on 19.11.2024:

Minutes of the 163rd SLBC Meeting were circulated by our letter dated 28.11.2024 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 163rd SLBC meeting.

1.2 Action Taken Report:

Action taken Report is placed before the House in 164th SLBC Meeting PPT.

Agenda No. 2

2. Social Banking Parameters and Annual Credit Plan:

Key Business Parameters as of December 2024:

2.1 Branch Network:

- **Total Branch Network in the State** – 9059
- Commercial Banks – 6364
- Regional Rural Banks – 1593
- Cooperative Banks – 588
- Small Finance Banks – 514

Name	Branches (March-2023)				Branches (March-2024)			
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
Commercial Banks	1806	1850	2369	6025	1843	1924	2486	6253
RRBs	1179	299	118	1596	1176	299	116	1591
Cooperative Banks	192	253	141	586	192	253	141	586
Small Finance Banks	75	151	147	373	108	171	171	450
Total	3160	2544	2611	8315	3319	2647	2914	8880

Name	Branches (Dec - 2024)				Branches added during Dec Quarter (Q3)	Branches Added during the FY up to Dec 2024
	Rural	Semi Urban	Urban	Total		
Commercial Banks	1875	1956	2533	6364	47	111
RRBs	1177	300	116	1593	0	2
Cooperative Banks	192	252	144	588	1	2
Small Finance Banks	122	207	185	514	-7	64
Total	3366	2715	2978	9059	41	179

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

2.2 Total Deposits:

- Total Deposit as on Dec – 2024 – ₹. 7,26,691 Cr
- Y-o-Y Growth (Dec 23 to Dec 24) – 9.98%
- Y-o-Y Growth (Dec 22 to Dec 23) – 12.39%
- Y-o-Y Growth (Dec 21 to Dec 22) – 11.75%

(₹. in Crores)

	Mar-22	Mar-23	Dec-23	Mar-24	Dec-24	% Growth	% Growth
						YTD	YOY
Comm. Banks	473239	533772	575127	599449	629882	5.08	9.52
RRBs	38498	42495	44363	47703	49812	4.42	12.28
Coop. Banks	18841	18056	17929	18780	18195	-3.12	1.48
Small Finance Banks	16527	23652	23305	24987	28803	15.27	23.59
Total	547105	617975	660724	690918	726691	5.18	9.98

Detailed Bank-wise deposit is as per Annexure-2

2.3 Total Advances:

- Total Advances as on Dec – 2024 – ₹. 7,16,518 Cr
- Y-o-Y Growth (Dec 23 to Dec 24) – 13.85%
- Y-o-Y Growth (Dec 22 to Dec 23) – 20.96%
- Y-o-Y Growth (Dec 21 to Dec 22) – 18.60%

(₹. in Crores)

	Mar-22	Mar-23	Dec-23	Mar-24	Dec-24	% Growth	% Growth
						YTD	YOY
Comm. Banks	400616	471297	545397	566720	620612	9.51	13.79
RRBs	28592	32639	35479	37192	40434	8.72	13.97
Coop. Banks	15350	17625	19524	19009	20766	9.24	6.36
Small Finance Banks	21953	25460	28970	30777	34706	12.77	19.80
Total	466511	547021	629370	653698	716518	9.61	13.85

Detailed Bank-wise advances is as per Annexure-2 & district wise deposit, advances & CD ratio as per Annexure-3.

2.4 Banking Statistics - Key Business Parameters- Comparative analysis:

(₹. in Crores)

Parameters	March-22	March-23	Dec-23	March-24	Dec-24	Growth Y-O-Y % (Dec 23 – Dec 24)	Growth Y-T-D % (Mar 24 – Dec 24)	RBI Bench -mark
Total Deposits	547105	617975	660724	690918	726691	9.98%	5.18%	-
Core Deposits	535381	-	-	-	-	-	-	-
Total Advances	466511	547021	629370	653698	716518	13.85%	9.61%	-
C: D Ratio	87.14%	88.52%	95.25%	94.61%	98.60%	-	-	60%
Total Priority Sector Advances	300798	332679	378126	391151	430681	13.90%	10.11%	-
%age of PS Advances to Total Advances	64.48%	60.82%	60.08%	59.84%	60.11%	-	-	40%
Total Agriculture Advances	137100	150456	163668	169893	184007	12.43%	8.31%	-
%age of Agriculture Adv. to Total Adv.	29.39%	27.50%	26.01%	25.99%	25.68%	-	-	18%
Total MSME Advances	120943	140864	167610	173620	199214	18.86%	14.74%	-
%age of MSME Adv. to Total Adv.	25.93%	25.75%	26.63%	26.56%	27.80%	-	-	
Total Advances to Weaker Sections	97548	106450	116294	121088	132686	14.10%	9.58%	-
%age of Weaker Section Advances to Total Advances	20.91%	19.46%	18.48%	18.52%	18.52%	-	-	10%
Total advances to minority community	18004	20899	22803	22944	27057	18.66%	17.93%	-
%age of Minority Community Advances to Total PS Advances	5.99%	6.28%	6.03%	3.51%	3.78%	-	-	-
Direct Lending to Small and Marginal Farmers (%)	14.51%	14.86%	13.31%	13.70%	12.69%	-	-	8%

Bank-wise key business parameters is as per - [Annexure 4](#).

Bank wise outstanding under special categories is as per [Annexure-5](#).

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

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

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

2.5 Institutional breakup of Social Banking Parameters as of December - 2024:

Particulars	Commercial Banks	RRBs	Cooperative Banks	Small Finance Banks	Ratio for all Banks
C: D Ratio	98.53	81.17	114.13	120.49	98.60
% of PS Adv to total Advances	57.71	82.59	85.72	61.53	60.11
% of Agri Adv to total advances	21.61	68.99	83.60	13.45	25.68
% of MSME to Total Adv.	29.29	8.20	0.85	40.24	27.80
% of weaker section to total advances	30.44	54.38	41.94	13.19	18.52

2.6 Agency-wise CD ratio as of December - 2024:

Agency	C:D Ratio				
	Mar 2022	Mar 2023	Dec 2023	Mar 2024	Dec 2024
Commercial Banks	85.27	88.30	94.83	94.54	98.53
RRBs	74.48	76.81	79.97	77.97	81.17
Cooperative Banks	140.51	97.62	108.89	101.22	114.13
Small Finance Banks	135.11	107.64	124.31	123.17	120.49
Ratio for all Banks in the State	87.14	88.52	95.25	94.61	98.60

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

Particulars		Agriculture	MSME	OPS	Total
March - 2022	Target (Annual)	121542	66773	22170	210485
	Achievement	111704	78500	10088	200292
	% Ach	91.91	117.56	45.50	95.16
March - 2023	Target (Annual)	131341	72305	25430	229076
	Achievement	137267	113537	20025	270829
	% Ach	104.51	157.03	78.74	118.23
Dec - 2023	Target (Annual)	153216	100594	26045	279855
	Achievement	112058	121111	7200	240369
	% Ach	73.14	120.40	27.64	85.89
March - 2024	Target (Annual)	153216	100594	26045	279855
	Achievement	144818	152760	10493	308071
	% Ach	94.52	151.86	40.29	110.08
Dec - 2024	Target (Annual)	163688	174232	22301	360221
	Achievement	122344	144691	7161	274196
	% Ach	74.74	83.05	32.11	76.12

Bank wise Achievement under ACP is as per Annexure 9 & 10 and District wise Achievement under ACP is as per Annexure – 11 & 12.

2.8 Achievement ACP - Agency Wise (as on December - 2024):**(₹. in Crores)**

Para- meters		Commercial Bank	RRB	Co-op Bank	Small Finance Banks	Total
Agri- culture	Target (annual)	105865	29254	25255	3314	163688
	Achievement	83243	20559	16757	1786	122344
	% Ach	78.63	70.28	66.35	53.88	74.74
MSME	Target (annual)	162823	4516	267	6626	174232
	Achievement	134887	4733	6	5065	144691
	% Ach	82.84	104.81	2.36	76.43	83.04
OPS	Target (annual)	18783	1223	192	2102	22301
	Achievement	5869	426	6	861	7161
	% Ach	31.25	34.79	2.90	40.96	32.11
Total Priority Sector	Target (annual)	287471	34993	25714	12042	360221
	Achievement	223999	25717	16769	7711	274196
	% Ach	77.92	73.49	65.21	64.03	76.12

Data Source: Member Banks

ACP target for FY 2023-24 vis-à-vis achievement up to **December, 2024** quarter as per RBI format remains as under:

(₹. in Crores)

Sr. No.	Categories	Yearly Targets under ACP (2024-25)		Achievement up to the end of the Dec -24 Quarter		Achievement up to the end of the Dec -24 Quarter (%)	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Priority Sector (1A+1B+1C+1D+1E+1F+1G+1H)	9906837	360221.14	7861112	274196	79.35	76.12
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	8191268	163688	7068802	122344	86.30	74.74
1A(i)	Farm Credit	7899245	140921.13	7036266	105659	89.08	74.98
1A(ii)	Agriculture Infrastructure	113940	4385.63	3648	661	3.20	15.07
1A(iii)	Ancillary Activities	178083	18381.24	28888	16024	16.22	87.18
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	1168262	174232.43	572614	144691	49.01	83.04
1B(i)	Micro Enterprises (Manufacturing + Service) (including Khadi and Village Industries)	841249	92709.09	457723	64964	54.41	70.07
1B(ii)	Small Enterprises (Manufacturing + Service)	262591	49048.65	103275	50459	39.33	102.88
1B(iii)	Medium Enterprises (Manufacturing + Service)	22787	29098.97	11394	29099	50.00	100.00
1B(iv)	Other finance to MSMEs (As indicated in Master Direction on PSL)	41635	3375.72	222	169	0.53	5.01
1C	Export Credit	2317	1022.34	35	73	1.51	7.14
1D	Education	41348	1555.02	14030	305	33.93	19.61
1E	Housing	149991	12301.41	83922	4906	55.95	39.88
1F	Social Infrastructure	15948	1180.93	716	60	4.49	5.08
1G	Renewable Energy	24497	1014.53	868	556	3.54	54.80
1H	Others	313206	5226.48	120125	1261	38.35	24.13
2	Subtotal Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H	9906837	360221.14	7861112	274196	79.35	76.12
3	Loans to weaker Sections under PSL	3563690	96162.89	9329644	132686	261.80	137.98
4	Non-Priority Sector (4A+4B+4C+4D+4E)	793316	52774.14	2221995	149633	280.09	283.53
Total Priority and Non-Priority Sector (2+4)		10700153	412995.28	10083107	423829	94.23	102.62

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

Agenda No. 3

3.1 Branch Authorization Policy:

RBI vide circular no. RBI/2016-17/360 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017 had 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.

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’. It may be considered while finalizing the action plan for opening banking outlets in uncovered areas in the SLBC meetings.

3.2 Pradhan Mantri Jan Dhan Yojana (PMJDY):

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 had informed that Government has decided to continue the National Mission on Financial Inclusion namely Pradhan Mantri Jan Dhan Yojana (PMJDY) beyond 28.08.2018, with the change in focus of opening of accounts from ‘every household’ to ‘every adult’. Detailed guidelines were placed in 139th SLBC Meeting. SLBC Rajasthan vide multiple communications highlighted the success under PMJDY schemes on completion of 10 years of the scheme.

The district wise & Bank wise progress under PMJDY as on 31.12.2024 is as per Annexure-13

3.3 NABARD’s Master Circular on various schemes on Financial Inclusion and Banking Technology:

Financial Inclusion Fund (FIF) - Revision of Guidelines

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

NABARD vide circular no. NB.09/DFIBT-01/2023 dated 31.01.2023 issued revised norms for all the schemes included under Financial Inclusion Fund (FIF) and also issued updated list of Special Focus District (SFD). Detailed circular was placed in 160th SLBC Meeting.

3.4 PMJDY - Toll Free Number at State level:

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

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

The details of the Schemes are available on website www.financialservices.gov.in and www.jansuraksha.gov.in.

The progress of enrolment under both the scheme PMJJBY & PMSBY as on 31.12.2024 is as per Annexure-13

SLBC Rajasthan vide letter no. JZ:SLBC:2022-23:122 dated 05.05.2022 had informed about extension of validity of relaxations in respects claims to all Member Banks and Lead District Managers.

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

A Campaign for Jansuraksha at GP level in all districts from 15.10.2024 to 15.01.2025 was notified via letter JZ/SLBC/2024-25/799 dated 08.10.2024 for saturation of PMSBY and PMJJBY Schemes at Gram Panchayat level to cover all that are still uncovered under the given schemes.

The progress under Jansuraksha at GP level as on 15.01.2025 is as per Annexure-14

Targeted Financial Inclusion Intervention Program (TFIIP):

SLBC Rajasthan vide letter no. JZ:SLBC:2021-22:2051 dated 19.02.2022 had requested all member banks and LDMS of 5 Aspirational Districts i.e. Baran, Dholpur, Jaisalmer, Karauli and Sirohi to cover maximum eligible operative PMJDY A/c holders under Social Security Schemes (SSS) before 31st May 2022 (cut-off date for auto debit from the account of the beneficiaries for enrollment). In this regard, SLBC has advised respective LDMS vide letter no JZ:SLBC:2024-25:1331 dated 29.01.2025 for achievement of targets under TFIIP.

Target - 100% of Benchmark	Operative CASA Per lakh population		Data of Dec'24 in % age of the target	PMJJBY enrollments per lakh population		Data of Dec'24 in % age of the target	PMSBY enrollments per lakh population		Data of Dec'24 in % age of the target	APY beneficiaries per lakh population		Data of Dec'24 in % age of the target
	Visakhapatnam (AP)			Adilabad (Telengana)			Mahasamund (Chattisgarh)			Fatehpur(UP)		
	129755			9775			30303			2886		
District	Jan'20	Dec'24		Jan'20	Dec'24		Jan'20	Dec'24		Jan'20	Dec'24	
Baran	84309	126,715	98	3736	19,428	199	12691	37,443	124	1748	5,794	201
Dhaulpur	73556	119,430	92	1250	10,042	103	8538	32,019	106	992	5,177	179
Jaisalmer	78523	182,731	141	2461	19,210	197	9071	33,998	112	966	4,083	141
Karauli	80856	114,046	88	1962	14,207	145	9864	33,836	112	1076	4,635	161
Sirohi	85789	124,498	96	3416	23,638	242	8399	39,328	130	1134	5,091	176

3.6 Atal Pension Yojana (APY):

PFRDA vide letter PFRDA/03/05/1/0038/2017-PnD-APY-Part dated 26.06.2024 had informed regarding allotment of targets of Banks under APY FY 2024-25.

The category wise APY targets of banks for F.Y. 2024-25 is as under-

- 1) **Public Sector Bank:** 90 APY accounts per branch.
- 2) **HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank:** 70 APY accounts per branch.
- 2) **Regional Rural Bank:** 90 APY accounts per branch.
- 3) **Private Bank (other):** 35 APY accounts per branch.
- 4) **Co-operative Bank:** 20 APY accounts per branch.
- 5) **All Small Finance Bank:** 65 APY accounts per branch.

The progress of enrolment as on 31.12.2024 under the scheme received from PFRDA is as per Annexure - 13

3.7 List of villages inadequately covered or uncovered by financial infrastructure:

An uncovered/ inadequately covered village is the village which is without financial infrastructure (Bank branch, ATM and Banking Correspondent) within a radius of 5 KM. 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.

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, Ministry of Finance, Government of India had provided the additional list of 26 inhabited villages which were not covered by Banking Outlet viz Bank branch/ BCs/ IPPB on Jan Dhan Darshak App. to be on boarded by 20.02.2025. Out of these 7 locations have been covered by respective member banks.

Setting up of Brick & Mortar Branches

Department of Financial Services, Ministry of Finance, Government of India vide letter dated 27.01.2025 has provided the list of 9 villages not having Brick and Mortar Branch within a radius of 5 km and instructed SLBC to allocate these villages which are having a population of more than 3000 across the State to Member Banks for Setting up of Brick & Mortar Branches. SLBC Rajasthan vide letter dated 10.02.2025 has allotted these 9 villages to respective banks for opening of Brick & Mortar Branches latest by 15th April, 2025.

3.8 Specialized Program for the 100 least performing Blocks, so as to saturate them and to bring them at par with the State Average.

DFS, MoF, Gol has identified 100 least performing Blocks across 21 States and 73 Districts for focused financial inclusion intervention and intense monitoring on identified three Key Performance Financial Inclusion indicators, as under:

- Number of **Pradhan Mantri Jan Dhan Yojana (PMJDY)** accounts, per thousand population
- Number of **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** enrolments, per thousand population
- Number of **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** enrolments, per thousand population.

DFS envisages a target to take these 100 Blocks above their respective State averages for the aforementioned schemes by **end of March, 2025.**

In Rajasthan, the three blocks identified for the above specialized program are as under

- Block Weir, District Bharatpur
- Block Jothari, District Dungarpur (PMSBY target replaced with national average, as the Block has already achieved the State average)
- Block Rani Station, District Pali

SLBC Rajasthan vide letter no. JZ: SLBC:2023-24:1701 dated 04.08.2024 requested LDMs to Prepare a detailed action plan for achievement of the target by the respective Block and distribute the targets among the Member Banks functioning in the Block and also requested Banks to put in maximum efforts to achieve the benchmarks.

3.9 Identifying of Digital District: -

Reserve Bank of India vide circular FIDD.CO.LBS.No.S714/02.01.2014/2023-24 dated 09.08.2023 had advised to prepare a schedule to cover all the districts in the state to make them 100% digitally enabled and decide the timeline & nodal Banks in this regard. SLBC Rajasthan vide letter no. JZ: SLBC:2023-24:763 dated 11.09.2023 had shared district wise the timeline for achievement of 100% digital district status with a request to put in maximum efforts to make the program a grand success.

In continuation of the above, Rajasthan was declared as 100% Digital State in the 162nd meeting of SLBC.

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

Recently Hon'ble PM Chaired 45th PRAGATI Meeting on 26.12.2024. In this meeting Hon'ble PM –

1. Reviewed PM Surya Ghar Muft Bijli Yojana and directed states to adopt a saturation approach for villages, towns and cities in a phased manner.
2. Reviewed public grievances related to the Banking and Insurance Sector and emphasizes on quality of disposal of the grievances.

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 2024-25:

General Manager, NABARD vide letter no. NB.CPD.GLC./53959/GLC.corres./2024-25 dated 23.09.2024 had informed that for FY 2024-25 in Rajasthan the ground level credit target for agriculture are 2,07,200 Crore. Accordingly, the agency wise and purpose wise allocation of the agriculture credit target for the year 2024-25 is as under:

Amt. in Crores

Agency	Crop Loan		Agriculture Term Loan		Total	
	All area	Rajasthan	All area	Rajasthan	All area	Rajasthan
Commercial Banks	10,28,915	81,400	10,34,010	55,500	20,62,925	1,36,900
Cooperative Banks	2,66,320	32,700	35,720	2,500	3,02,040	35,200
RRBs	3,04,765	31,600	80,270	3,500	3,85,035	35,100
Total	16,00,000	1,45,700	11,50,000	61,500	27,50,000	2,07,200

4.2 Interest Subvention Scheme for Short Term Crop Loans:

Reserve Bank of India vide Circular No. RBI/2024-25/59 FIDD.CO.FSD.BC.No.8/05.02.001/2024-25 dated 06.08.2024 issued modified Interest Subvention Scheme for the short term loans for agriculture and allied activities availed through Kisan Credit Card (KCC) during the financial year 2024-25. Govt approved continuation of the Modified interest subvention scheme (ISS) for the F.Y. 2024-25 with the following stipulations-

- (i) In order to provide short term crop loans and short term loans for allied activities including animal husbandry, dairy, fisheries, bee keeping etc. upto an overall limit of ₹3 lakh to farmers through KCC at concessional interest rate during the year 2024-25, it has been decided to provide interest subvention to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Banks (in respect of loans given by their rural and semi-urban branches only), Small Finance Banks (SFBs) and computerized Primary Agriculture Cooperative Societies (PACS) ceded with Scheduled Commercial Banks (SCBs), on use of their own resources. This interest subvention will be calculated on the loan amount from the date of disbursement/drawal up to the date of actual repayment of the loan by the farmer or up to the due date of the loan fixed by the banks, whichever is earlier, subject to a maximum period of one year. The applicable lending rate to farmers and the rate of interest subvention for the financial year 2024-25 will be as follows:
Lending rate to farmers - 7%
Rate of Interest Subvention to Lending Institutions 2024-25 - 1.50%
- (ii) Interest subvention and prompt repayment incentive benefits on short term crop loans and short term loans for allied activities will be available on an overall limit of ₹3 lakh per annum subject to a maximum sub-limit of ₹2 lakh per farmer in respect of those farmers involved only in activities related to animal husbandry, dairy, fisheries, bee keeping etc. The limit for crop loan component will take priority for interest subvention and prompt repayment incentive benefits and the residual amount will be considered towards allied activities including animal husbandry, dairy, fisheries, bee keeping etc. subject to the cap as mentioned above.
- (iii) An additional interest subvention of 3% per annum will be provided to such of those farmers repaying in time, i.e., from the date of disbursement of the loan/s upto the actual date of

repayment or upto the due date fixed by the banks for repayment of such loan/s, whichever is earlier, subject to a maximum period of one year from the date of disbursement. This also implies that the farmers repaying promptly as above would get short term crop loans and/or short term loans for allied activities including animal husbandry, dairy, fisheries, bee keeping etc. @ 4% per annum during the financial year 2024-25. This benefit would not accrue to those farmers who repay their agri loans after one year of availing such loans.

- (iv) To ensure hassle-free benefits to farmers under the MISS, Aadhar linkage would continue to be mandatory for availing the above-mentioned short-term loans in 2024-25
- (v) In respect of interest subvention, banks are required to submit their claims on annual basis duly certified by their Statutory Auditors as true and correct, within a quarter from the close of the year.
- (vi) Banks are advised to take necessary action to upload the claims/additional claims duly certified by their Statutory Auditors as true and correct, on KRP module for FY 2024-25 latest by June 30, 2025.
- (vii) Kisan Credit Cards (KCC) loan limit will be increased to ₹5 lakh, from ₹3 lakh earlier, according to the Union budget proposal.

Implementation of PM-KISAN Scheme:

- PM Kisan is a Central Sector scheme with 100% funding from Government of India.
- It has become operational from 1.12.2018.
- Under the scheme an income support of 6,000/- per year in three equal installments will be provided to all land holding farmer families.
- Definition of family for the scheme is husband, wife and minor children.
- State Government and UT administration will identify the farmer families which are eligible for support as per scheme guidelines.
- The fund will be directly transferred to the bank accounts of the beneficiaries.

Hon'ble Prime Minister has released the 18th installment of PM Kisan Yojana on 05 October 2024. eKYC is MANDATORY for PMKISAN Registered Farmers. OTP Based eKYC is available on PMKISAN Portal or nearest CSC centres may be contacted for Biometric based eKYC.

District Level Special KCC Campaign for Animal Husbandry and Fisheries Farmers

SLBC, Rajasthan vide letter no. JZ:SLBC:2022-23:38 Dated 06.04.2022 has informed to NABARD, All Member Banks and All Lead District Managers about resumption of nationwide "AHDF KCC Campaign" from 18th April 2022 to 31st July, 2022.

We request reference to letter no. j-1 17/ 2/ 2022- DOF dated 02.09.2024 vide which it has been informed that the DoAH&D, M/o Fisheries, Animal Husbandry & Dairying, GoI has issued directions for Resuming of nationwide AHDF KCC Campaign for 2024-25 from 15th September 2024 to 31st March 2025 for providing the Kisan Credit Card facility to all eligible Animal Husbandry and Fisheries Farmers. A KCC target of 16,600 has been allotted to Rajasthan in the above Campaign.

The above letter is enclosed for your information and necessary action, the content of which is self-explanatory.

In this regard, SLBC Rajasthan vide letter dated 05.09.2024 to all Banks are requested to instruct their branches to provide KCC to maximum eligible Animal Husbandry and Fisheries farmers, thereby making the above campaign a grand success.

4.3 Pradhan Mantri Fasal Bima Yojana (PMFBY):

The Scheme and detailed Operational Guidelines are available on the GOI's websites www.agricoop.nic.in & www.agri-insurance.gov.in.

Agriculture Department, Govt. of Rajasthan vide letter dated 31.01.2025 has informed regarding completion of digitization on NCIP portal for Rabi 24-25 season. In continuation of the above, a letter was issued by SLBC vide no JZ/SLBC/2024-25/1366 dated 03.02.2025 regarding start of campaign "Meri Policy Mere Hath" during 03.02.2025 to 31.03.2025 in which camps are to be organized GP wise to distribute the Fasal Bima Policies to the beneficiaries.

The progress of the updated farmer data on the central portal (NCIP) under PMFBY (Pradhan Mantri Fasal Bima Yojana) for Rabi 2024-25 as of 24.01.2025 is as follows:

No. of Farmers -	22.73 Lakh
Loanee Application Count -	1,40,93,409 (No.)
Non-Loanee Application Count -	9,84,760 (No.)
Total Sum Insured -	₹ 27,452.91 Cr
Total Area Insured -	39.33 Lakh Hect.
Total Farmer's Share -	₹ 523.80 Cr
Gross Premium -	₹ 1984.03 Cr

4.4 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.

SLBC Rajasthan has requested to Controller Banks to ensure maximum credit linkage under FPO vide letter dated 10.12.2024

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

NABARD had conducted meeting of 5th SLCC on FPOs under PRODUCE Fund on 12.02.2024 wherein SLCC has advised to organize sensitization program for Banks regarding availability of credit guarantee scheme to provide required credit facility to FPOs promoted under CSS for 10,000 FPOs. Further Bank wise target may be allotted to Banks for credit growth to FPOs. Proceedings were placed in 163rd SLBC Meeting.

NABARD had conducted meeting of 6th SLCC on FPOs under PRODUCE Fund on 20.06.2024 wherein SLCC has advised to organize sensitization program for Banks regarding availability of credit guarantee scheme to provide required credit facility to FPOs promoted under CSS for 10,000 FPOs. Further Bank wise target may be allotted to Banks for credit growth to FPOs.

4.5 Natural Calamity Portal- Monthly Reporting System:

RBI informed that they have 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.

Joint Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ़. 1 (2) (1) आ.प्र. एवं सहा/ ओ. वृ. व. पा. शी./ गि.रि./ 2024/ 5230-255 दिनांक 26.07.2024 notified as Hailstorm affected in 104 Villages of 4 Districts. SLBC vide letter no. ज.अं./एस.एल.बी.सी./2024-25/ 427 dated 29.07.2024 instructed LDM Baran, Hanumangarh, Nagaur & Didwana-Kuchaman to immediately organize special DLCC/DCC Meeting for the same.

शासन संयुक्त सचिव, आपदा प्रबंधन, सहायता एवं नागरिक सुरक्षा विभाग, राजस्थान सरकार ने अधिसूचना संख्या एफ 8 (06) आ.प्र. एवं सहा./ बाढ़/ गिरदावरी/ 2024/ दिनांक 24.01.2025 (अधिसूचना संलग्न) के माध्यम से खरीफ फसल वर्ष 2024-25 (संवत्- 2081) की नियमित गिरदावरी रिपोर्ट के आधार पर बाढ़ से 33 प्रतिशत व अधिक फसल खराबा होने पर राजस्थान एफेक्टेड एरियाज (सस्पेंशन ऑफ प्रोसीडिंग्स) एक्ट, 1952 (राजस्थान अधिनियम संख्या 21 सन 1952) की धारा 3 व 4 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए राज्य के 20 ज़िलों के 5,888 ग्रामों को अभावग्रस्त घोषित किया गया है।

शासन संयुक्त सचिव, आपदा प्रबंधन, सहायता एवं नागरिक सुरक्षा विभाग, राजस्थान सरकार ने अधिसूचना संख्या एफ 1(2)(1) आ.प्र. एवं सहा/ ओ.वृ.व.पा.शी./ गि.रि./ 2024/ दिनांक 24.01.2025 (अधिसूचना संलग्न) के माध्यम से खरीफ फसल वर्ष 2024 (संवत्- 2081) की नियमित गिरदावरी रिपोर्ट के आधार पर ओलावृष्टि से 33 प्रतिशत व अधिक फसल खराबा होने पर राजस्थान एफेक्टेड एरियाज (सस्पेंशन ऑफ प्रोसीडिंग्स) एक्ट, 1952 (राजस्थान अधिनियम संख्या 21 सन 1952) की धारा 3 व 4 द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए हनुमानगढ़ ज़िले के 09 ग्रामों को अभावग्रस्त घोषित किया गया है।

SLBC Rajasthan vide letter dated 27.01.2025 and letter dated 12.02.2025 has instructed concerned LDMs to conduct special DCC/DLRC to discuss the agenda of natural calamities.

4.6 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.

DFS, MoF, Gol vide letter no. F.No. 3/67/2022-AC dated 17.01.2023 advised regarding Inclusion of Pledge Financing for agriculture commodities through electronic Negotiable Warehouse Receipts (e-NWR) as an agenda in SLBC meetings.

DFS, MoF, Gol vide letter no. F.No. 7/2/2024-AC dated 03.02.2025 advised that Gol has launched a credit guarantee scheme for e-NWR based Pledge Financing (CGS-NPF) with a corpus of ₹ 1000 Cr to encourage banks to extend Pledge Financing against e-NWR. In this regard, SLBC Rajasthan vide letter date 07.02.2025 conveyed the same to all member banks and all LDMs.

Promotion of e-Kisan Upaj Nidhi (e-KUN):

Director (Technical), Warehousing Development and Regulatory Authority, Gol vide letter no. T-25011(21)/2/2022-Technical-Part(1)/514 dated 10.04.2024 informed that e-Kisan Upaj Nidhi (e-KUN), which was been launched on 04.03.2024, and was on boarded on the Jan Samarth Portal, envisaged to provide a hassle free loan application journey to the farmers by reducing the turn-around-time required for making application to the Bank. Further, the farmers can get offers from various Banks on boarded on the portal, which can help the farmers to have multiple choices at a single source.

Progress in NWRs as on 31.12.2024 is annexed as per Annexure No.- 15

4.7 Agriculture Marketing Infrastructure (AMI) -

NABARD vide circular no. NB/DoR/GSS/1149/New AMI-I/2023-24 dated 19.12.2023 informed that Ministry of Agriculture & Farmers' Welfare Govt. vide their Order F. No. M-11011/06/Revised Operational Guidelines/2023-AMI/156 dated 19.12.2023 advised that all Joint Inspections may be stopped with immediate effect i.e. 19.12.2023 and all the pending inspections of the projects may be taken up by the Managers of the concerned financing / disbursing bank branches.

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

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

Detailed circular was placed in 160th SLBC Meeting

Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. – 11011/01 /Budget/2024-AMI/177 dated 04.03.2024 informed that competent authority has permitted Scheduled Caste & Scheduled Tribe promoters who have availed interest subvention under AIF to avail subsidy for eligible projects under AMI.

4.8 Scale of Finance (SoF) – Fixing by DLTC and SLTC:

Meeting of SLTC was convened on 27.05.2024 under the chairmanship of Principle Secretary, Agriculture, Co-operative, GoR for deciding the scale of finance for the year 2024-25. Proceedings of State Level Technical Committee (SLTC) meeting on Scale of finance for Crop - 2024-25 has been circulated vide letter dated 10.06.2024.

4.9 Crop Season for the state of Rajasthan as per IRAC Norms of RBI:-

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".

Reserve Bank of India has issued master circular no. RBI /2023-24 /06 DOR.STR.REC.3 /21.04.048 /2023-24, dated April 01, 2023 on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.

4.10 Digitalization of Land Records

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

Digitization of land records and linking the digital land record data base with banks and financial institutions will result in creation of online charges in digital land records and facilitate quick processing and sanction of agriculture loans by the banks.

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

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

Financial support envisaged

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

Eligible Sectors

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

Service Enterprise –

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

4.12 Agriculture Infrastructure Fund (AIF)

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

Benefits

- ✓ All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹. 2 crore. This subvention will be available for a maximum period of seven years.

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

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

Targets for FY 2024-25 of AIF have been allotted district wise/month wise proportionately for the amount of unachieved targets, vide letter no. 15(65)/ सविरा/स्टोरेज/AIF/ Dated 17.06.2024 and addressed to Joint Secretary, Ministry of Agriculture and Farmer Welfare, GoI. The same targets has been received to SLBC, Rajasthan vide letter no. (/) सविरा/स्टोरेज/AIF/ Dated 06.09.2024 for further allotment to Banks (district wise/month wise). SLBC Rajasthan vide email dated 03.10.2022 has advised the district wise targets to all banks.

4.13 Animal Husbandry Infrastructure Development Fund (AHIDF)

Objectives of scheme –

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

SLBC vide letter no JZ/SLBC/2024-25/1290 dated 16.01.2025 regarding implementation of suggestions given by DM, Balotra for improving credit penetration in the said scheme to all the member banks and LDMs.

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

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

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

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

Organizing PMFME Fortnightly Campaign and Intensive Drive by the Banks

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

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

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

Add. Secretary, Ministry of Food Processing Industries, Gol vide letter no. DO: AS (MA)/ FME/ 2024 dated 31.07.2024 has informed that while the PM FME Scheme was launched in June 2020 with the aim to support 2 lakh micro food processing units across the nation upto 31.03.2025, 54,618 (55%) sanctions have been made in the FY 2023-24 against the target of ₹.1.00 lakh with 95,000 cumulative sanctions, leaving a huge gap of 1.05 lakh sanctions to be covered by 31.03.2025.

This low momentum of progress under PMFME is a matter of concern as there is a gap of 671 sanctions and 1,167 disbursements which has to be covered by 19.09.2024.

SLBC Rajasthan vide letter dated 07.02.2025 has informed all member banks and LDMs about extension of PMFME campaign for 03.02.2025 to 04.03.2025 as per instructions received from Ministry of Food Processing Gol.

Details are annexed in Annexure No. 16

Agenda No. 5

5.1 Government Sponsored Programmes:

5.1.1 National Rural Livelihood Mission (NRLM):

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

Financial Assistance to SHGs under NRLM:

- **Revolving Fund (RF):** NRLM would provide a revolving fund support to SHGs in existence for a minimum period of 3/6 months and follow the norms of good SHGs, i.e. they follow “Panchasutra”- regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts.
- Only such SHGs that have not received any RF earlier will be provided with RF, as corpus, with minimum of ₹. 10,000/- up to a maximum of ₹. 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 ₹. 5,00,000 /- per SHG.

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

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

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

	appraised by the Federations /Support agency and the previous credit History.		appraised by the Federations /Support agency and the previous credit History.
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SLBC vide letter no. ज.अ./एसएलबीसी/2024-25/1083 dated 26.11.2024 requested all the banks to open accounts of Self Help Groups under NRLM scheme and achieve the funding targets.

5.1.2 Rajasthan Gramin Aajivika Vikas Parishad (RGAVP):

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

RGAVP- progress: (Source: RGAVP)

	31.03.2024	31.12.2024
No of Cluster Level Federation (CLF)	1041	1050
No of village organization	31147	31425
Total no. of SHGs	345935	366888
No. of SHGs with S/B account	296373	322318
No. of credit linked SHGs	176297	202513
No. of SHGs received RF	269356	299795
No. of SHGs received CIF	153405	170467

Bank wise progress under NRLM for Financial Year 2024-25 as on 31.12.2024 is annexed as per Annexure- 17

5.1.3 National Urban Livelihood Mission:

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

RBI vide circular no. RBI/2015-16/360 FIDD.GSSD.CO.BC.No.22/09.16.03/2015-16 dated 07.04. 2016 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”.

The current DAY-NULM scheme being run by the Government of India was effective only till 30.09.2024. At present, no guidelines have been received from the Government of India for further extension of this scheme.

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

Director (FI) Department of Financial Services, Ministry of Finance, GoI vide letter F. No. 16/01/2021-MO-DFS dated 02.11.2022 has informed that Ministry of Housing and Urban Affairs (MoHUA) vide letter no. K-12017(30)/2/2020-UPA-II-UD (Part-I) EFS- 9142763) dated

17.10.2022 has issued clarification that Interest Subsidy to be paid on quarterly basis and lending institution has to claim the interest subsidy accordingly.

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

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

PM SVANidhi Scheme was currently effective till 31.12.2024. In this regard, the advisory issued by DFS vide letter F.No. K-12017(30)/6/2020-UPA-II-UD (EFS-9089421) dated 14.01.2025 was informed to all controllers banks by SLBC vide letter dated 17.01.2024.

Bank wise and District wise progress of PM-SVANidhi as on 03.02.2025 is as per Annexure no. 18

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

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

KVIC department informed that on 20.08.2024, an MOU has been signed between the Department of Posts and Khadi and Village Industries Commission for physical verification of PMEGP units, according to which the work of physical verification of PMEGP units will be done by the Department of Posts. In this regard, all the controlling banks were informed by SLBC on 10.12.2024 and 09.01.2025.

Progress of PMEGP for FY 2024-25 as on 03.02.2025 is as per Annexure no. 19

5.1.6 Mukhyamantri Laghu Udyog Protsahan Yojana

Joint Secretary, Industries, GoR vide letter no प.1(50)उद्योग/मुप-2/2019 dated 31.08.2024 informed that all applications received by banks under this scheme are to be sanctioned before 30.11.2024 else they would stand cancelled and disbursement under the sanctioned loan is to be done till 31.12.2024.

The scheme has been discontinued from 31.07.2024.

In relation to MLUPY Scheme, it was told by the letter number F50 ()CI/MLUPY/MARGDARSHAN-8/2022-23/01881/Part-3 dated 18.12.2024 issued by the Additional Commissioner, Industry and Commerce, Government of Rajasthan that the date for uploading the net entry and valid acceptance letter of approval of all the cases approved by the banks from the inception of the scheme till 30.11.2024 was fixed as 15.12.2024, which has been extended to 10.01.2025. Ensure that the information related to approval is uploaded on the portal

by the said date. After the said date, this facility will not be available in the portal and in the absence of entry, the application will not be considered eligible under the scheme.

And in all the cases approved by the banks till 30.11.2024, the date for updating the information of loan disbursement / distribution of the first installment of loan on the MLUPY portal was fixed as 15.01.2025, which has been extended to 25.01.2025. Ensure that the information of loan disbursement / distribution of the first installment of loan is updated on the portal by the said date. After the said date, this facility will not be available in the portal and in the absence of entry, the application will not be considered eligible under the scheme. The same has been communicated by SLBC to all member bank vide letter dated 18.12.2024.

Progress of MLUPY for FY 2024-25 as on 31.12.2024 is as per Annexure no. 20

5.1.7 Bhimrao Ambedkar Rajasthan Dalit, Adiwasi Udhyan Protsahan Yojna, 2022:

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

SLBC through letter no. JZ/SLBC/2024-25/1085 dated 26.11.2024 requested all the banks to improve their performance under Dr. Bhimrao Ambedkar Rajasthan Dalit, Adiwasi Udhyan Protsahan Yojana-2022 and achieve the allotted targets.

Progress of BRUPY for FY 2024-25 as on 31.12.2024 is as per Annexure no. 21

5.1.8 Prime Minister Anusuchit Jaati Abhyuday Yojna (PM-AJAY)

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

SLBC through letter dated 26.11.2024 requested all the banks to provide information about the loans given by them to the Scheduled Caste persons under Mudra Loan Scheme (Shishu) along with the loan amount to the District Project Manager Anuja Nigam every month so that the Scheduled Caste borrowers can be given a grant of 50 percent of the project cost or maximum amount of Rs 50,000/- whichever is less under the Pradhan Mantri Scheduled Caste Abhyudaya Scheme (PM-Ajay) by the department and the progress under the scheme can be improved.

Progress of PM-AJAY for FY 2024-25 as on 31.12.2024 is as per Annexure no. 22

5.1.9 Mukhyamantri Yuwa Udhyan Protsahan Yojana:

Joint Secretary, Industry and Commerce (Group-2), GoR vide circular no. प1(12) उद्योग / गुप-2/ 2023 dated 19.05.2023 informed that under budget announcement GoR has launched "Mukhyamantri Yuwa Udhyan Protsahan Yojna" for giving financial assistance under Yuwa Entrepreneurs aged between 18 to 35 years.

Under the scheme financial assistance will be given through loan upto Rs. 1.00 Cr from banks and financial institutions and State Government will provide 6 -8 % interest subvention and also provide margin of 10% & 15% to Men and Women Entrepreneurs upto Rs. 5.00 Lacs. Detailed circular was placed in 159th SLBC Meeting.

Joint, Secretary, Industries, GoR vide circular no. प1(12)उद्योग/गुप-2/2023 दिनांक 15.03.2024 informed about extension of scheme till 31.07.2024. Detailed circular was placed in 161st SLBC Meeting.

The scheme has been discontinued from 31.07.2024

Progress of MYUPY for FY 2024-25 as on 31.12.2024 is as per Annexure no. 23

5.1.10 PM Vishwakarma Scheme

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

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

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

SLBC Rajasthan vide letter dated 28.11.2024 requested all member banks to receive the target of 45,000 applications allotted on the completion of One year of the State Govt. tenure.

5.2 Micro, Small and Medium Enterprises (MSME):

Revised Guideline of Micro, Small and Medium Enterprises.

Government of India vide Gazette Notification No. 1532 issued on 01st June 2020 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.

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

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

MSME Classification New as per Union Budget 2025:

In the Union Budget 2025, the Government of India announced a significant revision to the MSME classification criteria. Specifically, investment limits have been increased by 2.5 times, and turnover limits have been doubled

Prime Minister's High Level Task Force on MSMEs:

All scheduled commercial banks were vide RPCD.SME&NFS BC. No. 90/06.02.31/2009-10 dated June 29, 2010 advised for implementation of the recommendations of the Prime Minister's task Force on MSMEs. Following are the recommendation of PM Task force-

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

Sr. No.	Parameter	Advisory	% Achievement as on Dec -2024
1	Achieve 20 % year on year growth in credit to micro and small enterprises	20%	19.43%
2	allocation of 60% of the MSE advances to the micro enterprises	60%	63.91%
3	10% annual growth in number of micro enterprise accounts	10%	-1.29%

5.2.1 Pradhan Mantri MUDRA Yojana (PMMY):

DFS, MoF, Gol vide letter no. 6/12/2024-Mission Office-DFS dated 25.10.2024 and SLBC Rajasthan letter dated 29.10.2024 addressed to the Heads of all Public and Private Sector Banks, vide which it has been informed that as per the Budget Announcement 2024-25, "the limit of Mudra loans has been enhanced to Rs. 20 lakh from the current Rs.10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' Category." In this context, the loans above Rs.10 lakh and upto Rs.20 lakh will be categorized as 'TarunPlus' and these changes are effective from FY 2024-25. Accordingly, the National Heads of Banks have been advised to ensure that necessary changes are made in the system and data is uploaded for this newly created 'TarunPlus' category on the Mudra Portal.

Progress under Pradhan Mantri Mudra Yojna for FY 2024-25 as on 31.01.2025 is annexed as per Annexure- 24

5.3 Self Help Groups and Joint Liability Groups

5.3.1 Self Help Groups (SHG):

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

Progress made under SHG financing in the State of Rajasthan as per information received at SLBC as on 31.12.2024 is as under:

(Amt. in Crore)

Performance	SB A/c opened - SHGs		Credit linked SHGs	
	A/c	Amt	A/c	Amt
During FY 2024-25 (April 2024 to – Dec 2024)	26758	879.58	61696	2937.77
Outstanding as on 31.12.2024	420774	1087.78	125871	3395.51

The bank wise progress of SHGs as on 31.12.2024 is as per Annexure-25

5.3.2 Mukhyamantri Nari Shakti Udyam Protsahan Yojana

Secretary, Women and Child Development Dept, GoR vide circular no. एफ़19()/we/wshg/B-A-120/PIGWEEES/2019-20/35030 dated 13.11.2021 has informed about modifications under scheme “Indira Mahila Shakti Udyam Protsahan Yojana”.

Commissioner, Women and Child Development Dept, GoR vide circular no. प.19()/we/shg/IMSUPY/विविध/2021/EFILE1750/5999-6031 dated 22.03.2024 has informed about extension of the scheme for F.Y. 2024-25.

SLBC through letter no. JZ/SLBC/2024-25/1085 dated 26.11.2024 requested all the banks to improve their performance under Indira Mahila Shakti Udyam Protsahan Yojana and achieve the allotted targets.

SLBC informed all the banks through its letter no. ज.अ./एलएसबीसी/2024-25/1177 dated 21.12.2024 that the name of **Indira Mahila Shakti Udyam Protsahan Yojana** has been changed to the revised name “ **Mukhyamantri Nari Shakti Udyam Protsahan Yojana**”. In future, Indira Mahila Shakti Udyam Protsahan Yojana (IMSUPY) will be known as “**Mukhyamantri Nari Shakti Udyam Protsahan Yojana**”. All the provisions of circulars and guidelines issued earlier from time to time in relation to the above mentioned scheme will remain applicable as before.

Progress of MNSUPY as on 31.12.2024 is as per Annexure no. 26

5.3.3 Joint Liability Group: भूमिहीन किसान

NABARD vide their letter no राबै.राज./रा.क्षे.का.जय/एमसीआईडी/41041/बजट/2014-24 dated 27.08.2024 advised the District wise targets for FY 2024-25. The same stands circulated to all LDMs and Banks by SLBC.

Progress of JLG for the FY 2024-25 as on 31.12.2024 is as per Annexure no. 27

5.4 Mukhyamantri SVANidhi Yojna

SLBC Rajasthan vide letter dated 28.01.2025 has circulated the detailed guidelines regarding Mukhyamantri Svanidhi Yojana to all Member Banks and LDMs.

5.5 PM Surya Ghar Muft Bijli Yojna (PM-SGMBY):

PM Surya Ghar Muft Bijli Yojana targets installation of 1 crore solar rooftops in residential sector. It is estimated that to undertake these targeted installations, the 1 lakh teams comprising 3-4 technicians working full time would be required. In order to ensure that sufficient teams are

available at the ground level, to ensure better consumer experience and ensure quality installations under the scheme, it is imperative that skilling and capacity building of field personnel, including installation teams, design teams and vendors is undertaken in a structured and planned way.

Ministry of New and Renewable Energy (MNRE) intends to impart training on installation, operation, maintenance and repairs of solar rooftop systems at grass root levels for ready availability of trained manpower to undertake the job roles of Technicians, Installers, Engineers, Supervisors, Vendors etc. for solar rooftop systems.

Additionally, the Capacity building of other relevant stakeholders is also to be undertaken, including DISCOM officials, banking/Financial Institution officials, officials and teams of other Ministries and Departments of Central and State Government (for effective convergence of efforts), State renewable energy development agencies (REDA), users etc. MNRE has issued comprehensive guidelines for skilling and capacity building under PMSGMBY vide OM dated 18th July, 2024.

Aims and Objectives:

- ✓ To create more than 3 lakh skilled manpower, through fresh skilling, and up-skilling, under scheme component of capacity building, out of which at least 1,00,000 will be Solar PV Technicians.
- ✓ To undertake capacity building of DISCOMs, REDAs, Financial Institutions as well as officials, field units and stakeholders of other Ministries/Departments at the Centre and State levels, through constructive convergence of efforts.

We request reference to the meeting held under the Chairpersonship of Chief Secretary, Rajasthan on 24.12.2024 to deliberate upon the issues listed on the PRAGATI portal for discussion in the PRAGATI meeting dated 26.12.2024. SLBC Rajasthan vide letter dated 27.12.2024 has requested all the Banks to conduct awareness drives in the State for improving the progress under the PM Surya Ghar scheme and ensure maximum disbursement while sponsoring adequate applications.

Progress under Surya Ghar (PMSGMBY) for the FY 2024-25 as on 10.02.2025 is as per Annexure no. 28

Agenda No. 6

6.1 Rural Self Employment Training Institutes (RSETI):

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

Position of RSETI in Rajasthan:

Total districts in Rajasthan	50
Districts covered	50
Total R-SETIs established	35
Out of Total 35 R-SETIs -	
✓ Buildings completed	22
✓ Building completed but issue required resolution (Sirohi & Dungarpur)	02
✓ Building Under Construction (Sawai Madhopur, Sikar, Barmer & Sri Ganganagar)	04
✓ Process initiated (Jaisalmer)	01
✓ Land Allotment pending (Alwar, Bharatpur, Pali & Chittorgarh)	04
✓ Land Allotted but issues require resolution from GoR (Jalore & Dholpur)	02

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

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

- 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.

SLBC Rajasthan vide letter dated 10.12.2024 has requested all R-SETI directors to achieve minimum 70% settlement and 50% credit linkage.

Position of R-SETIs in the state and performance of training programme conducted up to 31.12.2024 is as per Annexure- 29

Status of RSETI's regarding land allotment; construction of building etc. as on 31.12.2024 is as per Annexure- 29

6.2 Financial Literacy and Credit Counseling Centre (FLCC):

Financial Literacy Centers (FLCs) – Revised Guidelines

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

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

Details of FLCCs setup in the state and quarterly performance for 31.12.2024 is in Annexure- 310

Agenda No. 7

7.1 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 ₹. 200 lac (Rupees hundred lakh only) are eligible to be covered.

Performance under CGTMSE in the State: Dec -2024

(Amt. in ₹. Crores)

	FY 2022-23		FY 2023-24		FY 2024-25	
	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved
Country as a whole	1165786	104781	1724073	202807	1364573	178324
State of Rajasthan	72391	5366	85848	9180	54892	7775
% of Rajasthan	6.21	5.12	4.98	4.53	4.02	4.36

*Source: Head Office of the Credit Guarantee Trust

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

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

Finance Minister Nirmala Sitharaman announced that credit guarantee cover for micro and small enterprises will double from Rs 5 crore to Rs 10 crore in Budget 2025, unlocking an additional Rs 1.5 lakh crore in credit over the next five years.

Agenda No. 8

Education Loan:

Government of India, Ministry of Human Resource Development, Department of Higher Education vide letter dated 16th 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 107th and subsequent SLBC meetings. Consolidated position of Education Loan in the State **as on Dec -2024** is as under:

Education Loan- (Total):

(Amt. in Crores)

Agency	Disb. during FY 23 - 24		Disb. during current FY up to Dec - 24		Outstanding as on 31.12.2024	
	A/c	Amt	A/c	Amt	A/c	Amt
Commercial Banks	45163	2825.10	17150	712.90	44995	3224.71
RRBs	959	44.33	359	10.71	985	49.62
Cooperative Banks	53	2.38	0	0	39	2.03
Small Finance Bank	3	0.18	1	0.37	2	0.42
Total	46178	2871.99	17510	723.98	46021	3276.78

Bank wise details under Education Loan as on 31.12.2024 are as per Annexure-31

Agenda No. 9

Other Government Schemes:

9.1 Housing Loan – Change in Priority Sector classification Guidelines

RBI vide Circular no. RBI/2020-21/72 Master Directions FIDD.CO.Plan.BC.5 /04.09.01 /2020-21 dated 04/09/2020 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 138th SLBC Meeting.

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

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

Position of Housing loan disbursement & outstanding as on 31.12.2024 is as per Annexure no. 32

9.2 Pradhan Mantri Aawas Yojana-Gramin:

The Union Cabinet has approved the proposal for "Implementation of the Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) during FY 2024-25 to 2028-29" for construction of additional 2 crore houses. Ministry has allocated targets of 84,37,139 houses during 2024-25 to the 18 States.

The details of revised automatic exclusion criteria under the new phase of the PMAY-G are as under: Step 1: Exclusion of pucca houses- All households living in houses with pucca roof and/or pucca wall and households living in houses with more than 2 rooms are filtered out. Own 5 acres or more of unirrigated land.

9.3 SVAMITVA Scheme:

SLBC Rajasthan vide letter dated 04.09.2023 has requested Panchayati Raj Dept, GoR to take appropriate action on below mentioned points emerged during round table discussion held on 12.09.2023 at State Government level-

In the state of Rajasthan Patta for Abadi Land for residential purpose are being issued by the Gram Panchayat and not the property card specified in the SVAMITVA scheme.
SLBC Rajasthan has flagged that there is a condition on Patta "not to sale the property in case of default" which restricts Banks to enforce the security under SARFAESI Act 2002

SLBC Rajasthan has sent letter for addressing the concerns raised through respective departments, mentioning that this is adversely affecting the Credit Growth in Rural Areas which can further improve CD Ratio of the State and further facilitate Banks for serving the underserved strata of the society.

Agenda No. 10

10.1 Recovery under Priority Sector:

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.**

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

As on 31.12.2024

Cases Pending as on 31/03/24	Cases filed during FY 2023-24	Cases where amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.12.2024	Out of which, cases pending more than 12 months
No.	No.	No.	No.	No.	No.
158409	23330	14591	65	167148 (₹. 3777.55 Cr.)	133401 (₹. 2828.31 Cr.)

Data source: Member Banks

SARFAESI Act, 2002:

Information of pending cases under SARFAESI Act as on 31.12.2024

Cases Pending as on 31/03/2024	Cases filed during FY 2024-25	Cases where Amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.12.2024	Out of which, cases pending more than 12 months
No.	No.	No.	No.	No.	No.
993	1472	666	29	1799 (₹. 264.78 Cr.)	401 (₹. 38.58 Cr.)

Data source: Member Banks

SLBC Rajasthan vide letter dated 13.08.2024 and 13.02.2025 addressed to Principal Secretary, Revenue to instruct their field functionaries clearance of pendencies regarding action not being taken in the existing cases under RACO-Roda and SARFAESI or not receiving adequate cooperation from the administration.

10.2 Bank wise Position of NPA:

Status of NPA in the State of Rajasthan as on 31.12.2024 is:

Amt in Crores

Sector	Total Adv. March-24	NPA in March-24	% NPA to Adv.	Total Adv. Dec - 24	NPA in Dec - 24	% NPA to Adv.
Commercial Banks	566720	19378	3.42	620612	20214	3.26
RRB	37192	1301	3.50	40434	1014	2.51
Co-operative Banks	19009	1441	7.58	20766	1526	7.35
Small Finance Bank	30777	493	1.60	34706	784	2.26
Total	653698	22614	3.46	716518	23539	3.29

Sector wise and Bank wise position of NPA as on 31.12.2024 is annexed as per Annexure-33

NPA under Housing & Education loans as on 31.12.2024 is annexed as per Annexure-33

Agenda No. 11

Miscellaneous:

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

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

Constitution of Steering Sub-Committee of SLBC:

In compliance of the RBI aforesaid circular, a Steering Sub-Committee of SLBC was constituted for successful implementation of revamped Lead Bank Scheme. Same was informed to all stake holders vide SLBC letter no. JZ: SLBC: 2018-19:558 dated 03.08.2018. It is constituted under Chairman Ship of General Manager, FIDD, RBI and the General Manager of Convener Bank of SLBC as the Co-Chairman. Senior Level Representative from Rural Development and Panchayati Raj Dept., GoR, Planning Department, GoR, Agriculture Dept., GoR, Industries Dept., GoR, NABARD and DCC Convener Bank would be the member of this committee.

27th meeting of Steering Sub-Committee of SLBC was held on 12/11/2024.

28th meeting of Steering Sub-Committee of SLBC was held on 05/02/2025.

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

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

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

11.3 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.

SLBC Website:

SLBC Rajasthan has revamped its website 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.

11.4 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.

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.

21st Sub-Committee meeting of SLBC was held on 24.10.2024
22nd Sub-Committee meeting of SLBC was held on 24.01.2025

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