

Agenda No. 1

1.1 Confirmation of Minutes of 152nd SLBC Meeting held on 29.03.2022:

Minutes of the 152nd SLBC Meeting were circulated by our letter dated 08.04.2022 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 152nd SLBC meeting.

1.2 Action Taken Report:

Action taken Report is placed before the House in 153rd SLBC Meeting PPT.

Agenda No. 2

2. Social Banking Parameters and Annual Credit Plan:

Key Business Parameters as of March 2022:

2.1 Branch Network:

- **Total Branch Network in the State** – **8315**
- Commercial Banks – 5779
- Regional Rural Banks – 1575
- Cooperative Banks – 607
- Small Finance Banks – 354

Name	Branches (March-2020)				Branches (March-2021)			
	Rural	Semi Urban	Urban	Total	Rural	Semi Urban	Urban	Total
Commercial Banks	1753	1752	2199	5704	1742	1806	2163	5711
RRBs	1145	294	114	1553	1154	294	114	1562
Cooperative Banks	186	308	114	608	187	305	114	606
Small Finance Banks	53	120	115	288	60	133	133	326
Total	3137	2474	2542	8153	3143	2538	2524	8205

Name	Branches (March - 2022)				Branches added during March Quarter (Q4)	Branches Added during the FY up to March 2022
	Rural	Semi Urban	Urban	Total		
Commercial Banks	1743	1796	2240	5779	98	144
RRBs	1161	298	116	1575	2	13
Cooperative Banks	188	305	114	607	2	2
Small Finance Banks	68	145	141	354	8	28
Total	3160	2544	2611	8315	110	187

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

2.2 Total Deposits:

- Total Deposit as on March - 2022 – Rs. 5,47,105 Cr
- Y-o-Y Growth (Mar 21 to Mar 22) – 10.43%
- Y-o-Y Growth (Mar 20 to Mar 21) – 14.15%
- Y-o-Y Growth (Mar 19 to Mar 20) – 10.20%

(Amt. in Crores)

	Mar-18	Mar -19	Mar-20	Mar-21	Mar-22	% Growth YOY
Comm. Banks	310494	346813	380883	433761	473239	9.10
RRBs	23103	26323	29910	34426	38498	11.83
Coop. Banks	14930	15987	16741	16939	18841	11.23
Small Finance Banks	-	4727	6476	10318	16527	60.18
Total	348527	393850	434010	495444	547105	10.64

Detailed Bank-wise deposit is as per Annexure-3

2.3 Total Advances:

- Total Advances as on Mar - 2022 – Rs. 4,66,511 Cr
- Y-o-Y Growth (Mar 21 to Mar 22) – 14.08%
- Y-o-Y Growth (Mar 20 to Mar 21) – 13.52%
- Y-o-Y Growth (Mar 19 to Mar 20) – 7.74%

(Amt. in Crores)

	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	% Growth YOY
Comm. Banks	242558	289250	312684	353020	400616	13.48
RRBs	17223	19787	21662	25370	28592	12.70
Coop. Banks	15912	12877	10639	13031	15350	17.80
Small Finance Banks	-	12423	15229	17511	21953	25.37
Total	275693	334337	360214	408932	466511	14.08

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

2.4 Banking Statistics - Key Business Parameters- Comparative analysis:

(Amt. in Crores)

Parameters	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Growth during the FY 20-21 (%)	Growth Y-O-Y % (Mar 21 - Mar 22)	RBI Bench-mark
Total Deposits	348527	393850	434010	495444	547105	14.15	10.43	-
Core Deposits	339581	382689	422754	485015	535381	14.73	10.38	-
Total Advances	275693	334337	360214	408932	466511	13.52	14.08	-
C: D Ratio	81.19%	87.37%	85.21%	84.31%	87.14%	-	-	60%
Total Priority Sector Advances	189365	217628	228735	257136	300798	12.42	16.98	-
%age of PS Advances to Total Advances	68.69%	65.09%	63.50%	62.88%	64.48	-	-	40%
Total Agriculture Advances	99996	106759	109985	121507	137100	10.48	12.83	-
%age of Agriculture Adv. to Total Adv.	36.27%	31.93%	30.53%	29.71%	29.39%	-	-	18%
Total MSME Advances	62616	77206	80421	94954	120943	18.07	27.37	-
%age of MSME Adv. to Total Adv.	22.71%	23.09%	22.33%	23.22%	25.93%	-	-	-
Total Advances to Weaker Sections	64914	68593	79673	78619	97548	-1.32	24.08	-
%age of Weaker Section Advances to Total Advances	23.55%	20.52%	22.12%	19.23%	20.91%	-	-	10%
Total advances to minority community	13672	15579	16630	17825	18004	7.19	1.00	-
%age of Minority Community Advances to Total PS Advances	7.22%	7.16%	7.27%	6.93%	5.99%	-	-	-
Direct Lending to Small and Marginal Farmers (%)	14.29%	14.34%	14.99%	15.20%	14.51%	-	-	8%

Bank-wise key business parameters is as per - Annexure 5.

Bank wise outstanding under special categories is as per Annexure-6.

Bank wise outstanding under Agriculture is as per Annexure-7.

Bank wise outstanding under credit to MSME is as per Annexure-8.

Bank wise outstanding under credit to OPS is as per Annexure-9.

2.5 Institutional breakup of Social Banking Parameters as of March-2022:

Particulars	Commercial Banks	RRBs	Cooperative Banks	Small Finance Banks	Ratio for all Banks
C: D Ratio	85.27	74.48	140.51	135.11	87.14
% of PS Adv to total Advances	61.17	87.22	95.79	73.31	64.48
% of Agri Adv to total advances	24.29	75.27	90.40	20.03	29.39
% of MSME to Total Adv.	27.08	7.00	1.78	46.34	25.93
% of weaker section to total advances	19.75	41.52	16.74	18.21	20.91

2.6 Agency-wise CD ratio as of March - 2022:

Agency	C : D Ratio				
	Mar 2018	Mar 2019	Mar 2020	Mar 2021	Mar 2022
Commercial Banks	78.96	87.47	82.96	81.95	85.27
RRBs	74.69	75.35	72.54	73.84	74.48
Cooperative Banks	170.58	139.12	111.82	131.27	140.51
Small Finance Banks	-	262.83	235.15	175.50	135.11
Ratio for all Banks in the State	81.19	87.37	85.21	84.31	87.14

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

Particulars		Agriculture	MSME	OPS	Total
March - 2018	Target (Annual)	107884	24780	16780	149444
	Achievement	72787	32533	8166	113486
	% Ach	67.47%	131.29%	48.67%	75.94%
March - 2019	Target (Annual)	113461	31905	17693	163060
	Achievement	76190	52938	12729	141857
	% Ach	67.15	165.92	71.94	87.00
March - 2020	Target (Annual)	100396	52938	18309	171643
	Achievement	79881	54028	11572	145481
	% Ach	79.57	102.06	63.20	84.76
March- 2021	Target (Annual)	109448	60918	18915	189281
	Achievement	91254	54720	9596	155570
	% Ach	83.38	89.83	50.73	82.19
March - 2022	Target (Annual)	121542	66773	22170	210485
	Achievement	111704	78500	10088	200292
	% Ach	91.91	117.56	45.50	95.16

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

2.8 Achievement ACP - Agency Wise (as on March - 2022):

(Amt. in Crores)

Para- meters		Commercial Bank	RRB	Co-op Bank	Small Finance Banks	Others	Total
Agri- culture	Target (annual)	75013	23138	22057	1293	41	121542
	Achievement	73189	18001	17993	2521	0	111704
	% Ach	97.57	77.80	81.57	194.96	0	91.91
MSME	Target (annual)	60869	1503	499	3835	67	66773
	Achievement	71118	3552	155	3676	0	78500
	% Ach	116.84	236.32	31.11	95.85	0	117.56
OPS	Target (annual)	19975	897	467	799	31	22169
	Achievement	8183	752	104	1049	0	10088
	% Ach	40.96	83.82	22.36	131.27	0	45.50
Total Priority Sector	Target (annual)	155857	25538	23023	5927	139	210484
	Achievement	152488	22305	18253	7245	0	200292
	% Ach	97.84	87.34	79.28	122.25	0	95.16

Data Source: Member Banks

2.9 Annual Credit Plan (ACP) FY 2022-23.

Considering the available potential, infrastructure in the state, NABARD has projected credit flow of Rs. 2,50,945.69 crores under Priority Sector for FY 2022-23 in their Potential Link Plan (PLP). The sector wise projected growth over FY 2021-22 remains as under:

(Amt. in Crores)						
Sr. No.	Sector	ACP Target FY 2021-22	PLP Projection for 2022-23	% rise projected over FY 2021-22	DCC Approved ACP Target (2022-23)	Actual % growth over Target of 2021-22
I	Crop Production Maintenance and Marketing (Crop Loan)	92653.18	106859.15	15.33	100070.94	8.01
II	Term Loan for Agriculture and Allied Activities (Agri Term Loan)	17573.36	23143.12	31.69	19150.66	8.98
III	KCC - Working Capital for Animal Husbandry & Fisheries	1668.22	2402.98	44.04	1796.53	7.69
	Total credit under Agriculture and Allied Activities (I+II+III)	111894.76	132405.25	18.33	121018.13	8.15
III	Agriculture Infrastructure	5062.44	9776.3	93.11	5350.69	5.69
IV	Ancillary Activities	4585.06	6007.29	31.02	4972.21	8.44
1	Total Credit Potential for Agriculture	121542.26	148188.84	21.92	131341.03	8.06
2	Micro, Small and Medium Enterprises	66773.01	71821.5	7.56	72304.59	8.28
3	Export Credit	1499.4	2733.06	82.28	1822.35	21.54
4	Education	1698.69	2448.67	44.15	1981.20	16.63
5	Housing	12972.01	14109.68	8.77	13695.26	5.58
6	Renewable Energy	1169.7	3615.02	209.06	1975.00	68.85
7	Others	4117.98	6256.71	51.94	5003.20	21.50
8	Social Infrastructure	711.47	1772.21	149.09	953.67	34.04
	Total Priority Sector (1 to 8)	210484.52	250945.69	19.22	229076.30	8.83

SLBC vide letter no. JZ/SLBC/2022-23/ dated 02.06.2022 has circulated DCCs approved Annual Credit Plan for 2022-23. Bank wise & District Wise Annual Credit Plan for 2022-23 placed in 153rd SLBC meeting.

Bank wise & District Wise ACP for 2022-23 is annexed as per annexure-14.

ACP target for FY 2021-22 vis-à-vis achievement up to **Mar, 2022** quarter as per RBI format remains as under:

(Amt. in Crores)

Sr. No.	Categories	Yearly Targets under ACP (2021-22)		Achievement up to the end of the Mar-22 quarter		Achievement up to the end of the Mar-22 quarter (%)	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Priority Sector	7820576	210484	8198614	200292	104.83	95.16
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	6567552	121542	7223389	111703	109.99	91.91
1A(i)	Farm Credit	6330371	111894	7126663	103518	112.58	92.51
1A(ii)	Agriculture Infrastructure	122183	5062	1998	338	1.64	6.68
1A(iii)	Ancillary Activities	114998	4585	94728	7847	82.37	171.15
1B	Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)	823016	66773	470042	78500	57.11	117.56
1B(i)	Micro Enterprises (Manufacturing + Service)	566615	37845	404942	39611	71.47	104.67
1B(ii)	Small Enterprises (Manufacturing + Service)	172866	19342	42211	25778	24.42	133.27
1B(iii)	Medium Enterprises (Manufacturing + Service)	19192	7167	13815	12412	71.98	173.16
1B(iv)	Khadi and Village Industries	10191	407	2553	153	25.05	37.43
1B(v)	Others under MSMEs	54152	2010	6521	546	12.04	27.18
1C	Export Credit	4182	1499	90	225	2.15	14.97
1D	Education	43597	1698	14571	352	33.42	20.69
1E	Housing	152053	12972	82466	5946	54.24	45.84
1F	Social Infrastructure	11606	711	2869	25	24.72	3.50
1G	Renewable Energy	46919	1169	41	16	0.09	1.33
1H	Others	171651	4117	405146	3525	236.03	85.59
2	Subtotal = 1A+1B+1C+1D+1E+1F+1G+1H	7820576	210484	8198614	200292	104.83	95.16
3	Loans to weaker Sections under Priority Sector	1858268	36639	6378500	71604	343.25	195.43
4	Non-Priority Sector	443488	21934	1834218	101162	413.59	461.21
Total Priority and Non Priority Sector (2+4)		8264064	232418	10032832	301454	121.40	129.70

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

Agenda No. 3

Financial Inclusion and Other Issues:

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

3.1 Branch Authorization Policy:

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

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

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

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

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

areas in the SLBC meetings. The copy of the letter issued by DFS, MoF, GoI was placed in 137th SLBC meeting.

3.2 Pradhan Mantri Jan Dhan Yojana (PMJDY):

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

Detailed guidelines were placed & deliberated in 122nd & subsequent SLBC meetings.

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

Continuation of Comprehensive Financial Inclusion Mission (PMJDY):

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

The District wise & Bank wise progress under PMJDY as on 31.03.2022 is as per Annexure-15

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

Financial Inclusion Fund (FIF) - Revision of Guidelines

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

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

Nabard vide their letter no. डीएफआईबीटी 21-2020/23-डीएफआईबीटी/4625-4202/dated 04.01.2021 addressed to Director RRBs and MD & CEO Cooperative Bank have informed about the Support under Financial Inclusion Fund (FIF) scheme for

implementing Green Pin facility at ATMs and/or micro ATMs for RuPay Kisan Card Activation. The details of the same were placed & deliberated in 148th 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):

Hon'ble Finance Minister in his budget speech for 15-16 has announced these social security schemes in life & Non- Life Insurance. Under both the scheme insurance cover of Rs.2 lacs will be available against the payment of Yearly premium of Rs.330/- under life & Rs.12/- under Non- Life Insurance. These Schemes were rolled out from 1st June 2015.

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

Detailed guidelines were placed & deliberated in 129th SLBC Meeting.

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

The progress of enrolment under both the scheme PMJJBY & PMSBY as on 31.03.2022 is as per Annexure-16

Department of Financial Services, MoF, GoI vide their letter no. F.No.H12011/2/2015-Ins.I dated 23.06.2021 has informed regarding revised enrolment forms and revised procedure related to and forms for claims under PMJJBY and PMSBY. Further the lien period of PMJJBY scheme has been amended from 45 days to 30 days.

Detailed circular was placed in 150th SLBC meeting

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

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

SLBC Rajasthan vide letter no. JZ: SLBC: 2021-22: 1466 dated 28.09.2021 has requested to all Member Banks and Lead District Manager to make suitable strategy and sensitize branches and BCs for making the above campaign successful.

Detailed Circular was placed in 151st SLBC meeting

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

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

Detailed circular is annexed as per Annexure No.17

Director (FI), DFS, MoF, GoI vide letter no. F.No.6/27/2022 Dated 09.05.2022 has informed regarding launch of 90 days Antyodaya Campaign for saturation of the 75 Districts (spread across 28 states/UTs) identified by Ministry of Rural Development (MoRD), Govt. of India. MoRD has been shortlisted 75 districts on the basis of Monthly per Capita Expenditure (MPCE) and D5-D7 Socio Economic & Caste Census (SECC) deprivation data and have been aligned with the place of birth of Freedom Fighters (FF) who had participated in India's Freedom struggle.

The schemes / Key Performance Indicators (KPIs) identified by DFS, MoF, GoI for 90 days campaign are as under:

S. No.	Schemes	KPIs
1	Pradhan Mantri Jan Dhan Yojana (PMJDY)	No. of PMJDY Accounts
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	No. of PMJJBY enrolments
3	Pradhan Mantri Suraksha Bima Yojana (PMSBY)	No. of PMSBY enrolments

SLBC, Rajasthan vide letter no JZ:SLBC:2022-23:134 dated 10.05.2022 has requested all member banks and LDMs regarding launch of 90 days Antyodaya Campaign for saturation of the 75 Districts identified by Ministry of Rural Development (MoRD), Govt. of India. In Rajasthan, 5 districts i.e. **Banswara, Bhilwara, Dungarpur, Jaisalmer, Sirohi** have been identified and target allotted

for the three schemes taking into the consideration the past performance of the districts under the schemes.

Detailed circular is annexed as per Annexure No.18

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

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

In addition to the above changes, some minor corrections have been carried out in rules of the schemes & enrolment forms. The Revised scheme rules, enrolment and claim forms would be effective from 01.06.2022.

SLBC Rajasthan vide letter no. JZ:SLBC:2022-23:219 dated 01.06.2022 has circulated the revised guidelines along with revised enrolment and claim forms to all Member Banks and Lead District Managers with request to implement both schemes at branch and BC points under their jurisdiction.

Detailed circular is annexed as per Annexure No.19

Saturation of Bank Accounts for Every Household:

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

Detailed Circular was placed in 152nd SLBC meeting

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

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

Detailed Circular was placed in 152nd SLBC meeting

3.6 Atal Pension Yojana (APY):

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

The details of the Scheme is available on website www.financialservices.gov.in and www.jansuraksha.gov.in. Detailed guidelines were placed & deliberated in 128th & 129th SLBC Meeting.

Department of Financial Services, MoF, GoI vide their letter dated 08.06.2021 addressed to Chairman, PFRDA, New Delhi has informed regarding allotment of targets of Banks under Atal Pension Yojana (APY) for the FY 2021-22. The category wise APY targets of banks is as under-

- 1) **Major Bank:** Target of 70 APY accounts per branch for FY 2021-22.
(Includes all PSBs, HDFC Bank, Axis Bank, ICICI Bank and IDBI Bank)
- 2) **Regional Rural Bank:** Target of 70 APY accounts per branch for FY 2021-22.
- 3) **Private Bank (other):** Target of 30 APY accounts per branch for FY 2021-22.
- 4) **Co-operative Bank:** Target of 20 APY accounts per branch for FY 2021-22.
- 5) **Department of post:** Target of 30 APY accounts per branch for FY 2021-22.
- 6) **All Small Finance Bank:** Target of 50 APY accounts per branch for FY 2021-22.
- 7) **All Payment Bank:** Target of 100000 APY accounts (Absolute) FY 2021-22.

All Banks are requested to kindly put in all efforts to done maximum enrolments during FY-2022-23.

Letter received from Department of Financial Services, MoF in this regard detailed circular is annexed was placed in 149th SLBC Meeting.

Executive Director, PFRDA vide letter no. PFRDA/03/05/1/0071/2017-PnD-APY dated 15.12.2021 issued to all SLBC/UTLBC and requested to instruct all underlying banks, LDMs etc. to actively participate in the People's Plan Campaign 2021 in close coordination with Nodal Officers of State Panchayati Raj Department for better coordination at Gram Sabha level and to sensitize the people about APY. Detailed calendar at district / block / Gram Panchayat, comprising gram sabha schedule may be seen in GPDP portal (www.gpdp.nic.in).

Detailed Circular was placed in 151st SLBC meeting

The progress of enrolment as on 31.03.2022 under the scheme received from PFRDA is as per Annexure -20

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

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

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

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

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

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

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

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

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

Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F. No. 08.04.2014-FI (Mission Office) dated 02.02.2021 has informed regarding exclusion of villages from the list of uncovered villages based on State/UT Government certificate/minutes of SLBCs meetings. In this regard, DFS, MoF, GoI has excluded the list of 5 villages covered by IPPB from the list of uncovered villages pertaining to District Pali and Barmer, State of Rajasthan. Details circular was placed in 148th SLBC Meeting.

Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F.No. 6/4/2021-FI (Mission Office) dated 14.01.2022 informed that 96 villages which were earlier covered by a Banking outlet within a radius of 5KMs have now turned unbanked. National Informatics Center (NIC) has recently analyzed the data and have provided the list these uncovered villages within 5 KM radius pertaining to Rajasthan State. This might be on account of either closure of Banking Outlets or movement of the same to another location.

SLBC, Rajasthan vide their letter No. JZ:SLBC:2021-22:1931 dated 15.01.2022 has allotted the uncovered villages to the member banks for providing the banking services within 5 KM radius. Detailed Circular was placed in 152nd SLBC meeting

Department of Financial Services, Ministry of Finance, Govt. of India vide their letter no. F.No. 21(23)/2014-FI (Mission) dated 06.06.2022 informed that now 13 villages are remained uncovered out of 96 villages which were earlier covered by a Banking outlet within a radius of 5KMs. In view of the above, they have requested to cover all remaining unbanked villages by a banking outlet latest by 31st July, 2022.

Detailed circular is annexed as per Annexure No.21

3.9 Financial Inclusion in 117 backward districts:

Additional Secretary, Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F.No. 9/22/2012-FI (C-54005) dated 15.02.2018 which is addressed to the Chairman/ CMDs of all Public Sector Banks and all SLBC Conveners, has forwarded a list of 117 backwards districts of the country, (out of which 5 district viz. Barmer, Dhaulpur, Jaisalmer, Karauli and Sirohi of Rajasthan State) identified as Aspirational Districts for achieving rapid transformation by addressing their specific developmental needs. Cabinet secretariat has communication that, necessary action should be taken and the progress reported fortnightly.

For this purpose, a set of Key Performance Indicators (KPIs) have been selected to monitor the efforts and progress made by all stakeholders in transforming the Aspirational Districts. In this context, the 05 parameters finalized by NITI Aayog for Monitoring progress in Financial Inclusion and the KPI for each parameter to be Monitored Aspirational district-wise are as follows:

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

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

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

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

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

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

Additional Secretary, DFS, MoF, GoI vide their letter no. D.O. No 6 /4/2020-FI dated 17.02.2021 addressed to Chief Secretary has informed that Ministry has decided to to extent the TFIIP to all 112 Aspirational Districts spread in 26 States and one Union Territory across the country out of which all 5 aspirations Districts of Rajasthan are also covered. They have also provided the Revised Standard

Operating Procedure (SOP)/ Guideline along with the related Key Performance Indicator (KPI) along with the targets for the Aspirational Districts. Detailed circular was placed in 148th SLBC Meeting.

3.10 Launching of Jan Dhan Darshak App on Google Play Store

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

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

3.11 Identifying of Digital District:-

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

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

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

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

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

Further Reserve Bank of India, vide circular dated 14.07.2021. They have advised to SLBCs & UTLBCs to identify one or two other districts in the State for 100% Expanding and Deepening of Digital Payments Ecosystem. In consultation with all stakeholder of SLBC Rajasthan, Ajmer and Dholpur district have been identified to make them 100% digitally enabled. SLBC Rajasthan has informed the same to Lead

District Manager and all Member Banks through letter JZ:SLBC:2021-22:653 dated 09.08.2021 for compliance.

Detailed circular was placed in 150th SLBC Meeting

Reserve Bank of India vide circular RBI /2022-23 /19 DOR.AUT.REC.12 /22.01.001 /2022-23 dated 07.04.2022 has informed regarding establishment of Digital Banking Units (DBUs). In pursuance of announcements made in the Union Budget 2022-23, guidelines have been prepared for setting up of Digital Banking Units by commercial banks on the basis of recommendation of a Working Group formed by RBI which included representatives of banks and Indian Banks' Association (IBA). The English and Hindi version of the details circular has been placed on Reserve Bank of India's website.

Detailed circular is annexed as per Annexure No.22

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

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

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

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

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

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

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 2021-22:

Deputy General Manager, NABARD vide letter no. Ref. No. NB.JAI.CPD /4211 /DP-13 /2020-21 dated 22.03.2021 has informed that for FY 2021-22 the ground level credit target for agriculture are 1,16,861 crore. Accordingly the agency wise and purpose wise allocation of the agriculture credit target for the year 2021-22 is as under;

Agency	Crop Loan		Agriculture Term Loan		Total	
	All area	Rajasthan	All area	Rajasthan	All area	Rajasthan
Commercial Banks	6,05,416	46,676	6,00,073	31,954	12,05,488	78,629
Cooperative Banks	1,95,337	17,813	35,206	4,117	2,30,543	21,930
RRBs	1,64,247	13,511	49,721	2,791	2,13,968	16,302
Total	9,65,000	78,000	6,85,000	38,961	16,50,000	1,16,861

Amt. in Crores

Copy of letter received from NABARD. Detailed circular was placed in 148th SLBC meeting.

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

4.2 Doubling of Farmers Income by 2022:

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

RBI also emphasize on Lead Bank scheme through its various forums monitors and reviews the performance of banking developments in the State/District/Block with special reference to Annual Credit Plans, Government Sponsored Programs, flow of credit to priority sector etc. for enhancing the flow of bank finance particularly to

the rural areas. The scheme, which ensures inter-departmental/governmental coordination in financial sector, should therefore be leveraged to further the objective of doubling farmer's income by 2022. Lead banks are advised to ensure following:

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

Detailed guidelines in this regard was placed and deliberated in 131st SLBC meeting.

NABARD vide letter no. NB.JAI.CPD/5927/DP-7A/2016-17 dated 22.02.2017 has informed SLBC that for effective review of the scheme, RBI desired that NABARD should develop suitable benchmarks. As per desire of RBI, NABARD has developed 10 broad measurable indicators along with specific sub-measures, periodicity of reporting and review and the source for obtaining the data/information. At the time of review, for getting desired information related to these 10 broad indicators required close co-ordination among various government departments, banks, Insurance companies and other department of central and state.

Suggested/Measurable Indicators from NABARD to monitor the changes in farmer's income was placed & deliberated in 133rd SLBC meeting.

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

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

4.3 Interest Subvention Scheme for Short Term Crop Loans:

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

In view of the complete lockdown it has decided that the bank may convert the existing short term crop loans including Agriculture gold loan in to KCC Loan by

30.06.2020 with commensurate extension of IS (Interest Subvention) and PRI (Prompt Repayment Incentive) benefit against such accounts till 30.06.2020. Detailed guideline Detailed circular was placed in 145th SLBC meeting.

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

Further, RBI vide Circular No. RBI /2019-20 /250 FIDD.CO.FSD.BC.No.25 /05.02.001 /2019-20 dated 04/06/2020 has advised all banks that, Government decision to continue the availability of 2% IS and 3% PRI to farmer for the extended period of repayment up to 31/03/2020 or date of repayment, whichever is earlier. In view of the extension of lockdown and continuing disruption on account of COVID-19, the RBI vide circular dated May23,2020 has permitted all lending institutions to extend moratorium by another three month, i.e. up to August,2020. The Govt has decided to continue the availability of 2% IS and 3% PRI TO farmer for the extended period of repayment up to August 31, 2020 or date of repayment whichever is earlier. Detailed circular was placed in 145th SLBC meeting.

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

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

- (i) In Order to provide short term crop loans and short term loans for allied activities including animal husbandry, dairy, fisheries, bee keeping etc. upto an overall limit of Rs. 3 lakh to farmers through KCC at concessional interest rate during the year 2021-22, it has been decided to provide interest subvention of 2% per annum to lending institutions viz. Public Sector Banks (PSBs) and Private Sector Banks (in respect of loans given by their rural and

semi-urban branches only), Small Finance Banks (SFBs) and computerized Primary Agriculture Cooperative Societies (PACS) which has been ceded with Scheduled Commercial Banks (SCBs), on use of their own resources. The applicable lending rate to farmers and the rate of interest subvention for the financial year 2021-22 were as follows:

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

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

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

- (i) In respect of interest subvention, banks are required to submit their claims on annual basis duly certified by their Statutory Auditors as true and correct, within a quarter from the close of the year.
- (ii) In respect of prompt repayment incentive, banks may submit their one-time consolidated claims pertaining to the disbursements made during the year 2021-22, accompanied by Statutory Auditors' certificate certifying the claim as true and correct, within a quarter from the close of the financial year.
- (iii) In respect of 2% interest subvention claims towards post-harvest credit against negotiable warehouse receipts, 2% claims on restructured loans on account of natural calamity and 2% or 3% claim on account of severe natural calamity, banks may submit their claims separately for each head pertaining to the disbursements made during the year, duly certified by the Statutory Auditors as true and correct.
- (iv) The claims in respect of computerized PACS ceded with SCBs may be submitted separately by the respective banks with the certification that interest subvention/ prompt repayment incentive is being claimed on loans for which no refinance has been availed of from NABARD, duly certified by the banks' Statutory Auditors as true and correct.
- (v) The above claims may be submitted in Formats I, II, III and IV to the Chief General Manager, Financial Inclusion and Development Department, Reserve Bank of India, Central Office, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001.

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

Detailed circular is annexed as per Annexure No.23

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

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

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

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

Detailed circular is annexed as per Annexure No.24

Implementation of PM-KISAN Scheme:

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

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

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

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

Copy of the above-mentioned letters were placed in 140th SLBC Meeting.

Under Secretary (AC), DFS, MoF, GoI vide letter no. F. No. 3/8/2022-AC dated 04.04.2022 has informed that Secretary, Dept. of Agriculture & Farmers welfare (DA&FW) has advised that department has prepared a standard operating procedure (SOP) for recovery of benefits passed on to ineligible / income tax payee

/ death cases etc and requested the involvement of banks for help in realization of funds transferred to ineligible beneficiaries under PM-KISAN scheme.

In this regard they have requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to ineligible beneficiaries under PM-KISAN scheme.

Detailed circular is annexed as per Annexure No.25

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

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

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

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

District Level Special KCC Campaign for Animal Husbandry and Fisheries Farmers

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

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

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

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

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

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

Secretary, Animal Husbandry, Govt. of Rajasthan vide letter Dated 24.11.2021 allotted District wise target of **16.00 Lacs** Kisan Credit Cards to Animal Husbandry Farmers during campaign period and SLBC has allotted District wise target.

Detailed Circular was placed in 151st SLBC meeting

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

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

Detailed circular is annexed as per Annexure No.26

Bank wise & District wise Progress of District Level Camps on 10.06.2022 is annexed as per Annexure-

Under Secretary of DFS, MoF, GoI vide letter no. F.No. 3/25/2021-AC dated 12.04.2022 has informed regarding launch a sprint campaign "किसान भागीदारी प्राथमिकता हमारी" from 24.04.2022 to 01.05.2022 by Department of Agriculture & Farmers Welfare (DA&FW) to provide KCC to left over farmers including PM-KISAN beneficiaries within the ongoing saturation drive.

SLBC, Rajasthan vide letter no. JZ:SLBC:2021-22:55 Dated 13.04.2022 has circulated to all Member Banks and Lead District Managers regarding launch a sprint campaign "किसान भागीदारी प्राथमिकता हमारी" from 24.04.2022 to 01.05.2022 to provide KCC to left over farmers including PM-KISAN beneficiaries within the ongoing saturation drive.

SLBC, Rajasthan requested to Lead District Managers to organizing the sprint campaign for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible left over farmers including PM-Kisan beneficiaries and monitor the progress of the District through suitable reporting mechanism & collection of Data from branches for onward reporting to DFS, MoF, GoI.

Detailed circular is annexed as per Annexure No.27

4.4 Pradhan Mantri Fasal Bima Yojana (PMFBY):

RBI vide circular no. RBI/2015-16/341 FIDD. No. FSD. BC.20/05.10.007/2015-16 dated 17.03.2016 has informed that Govt. of India has recently approved Pradhan

Mantri Fasal Bima Yojana (PMFBY) which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified Agricultural Insurance Scheme (MNAIS) from Kharif 2016. PMFBY will be available to farmers at very low rates of premium which is maximum up to 1.5% for Rabi, up to 2% for Kharif (Food crops, Pulses and Oilseeds) and up to 5% for Annual Horticulture / Commercial Crops. This Scheme would provide insurance cover for all stages of the crop cycle including post-harvest risks in specified instances.

Further, Weather Based Crop Insurance Scheme (WBCIS) has also been modified and the premium payable by the farmers as also its administrative provisions and operationalization process has been brought on par with PMFBY. In addition, a Unified Package Insurance Scheme (UPIS) has also been approved for implementation on pilot basis in 45 districts of the country to cover other assets/activities like machinery, life, accident, house, student-safety and crops etc. of farmers.

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

Agriculture Department, Govt. of Rajasthan vide notification no. प.1(3)/कृषि-1/एम.सी./2022 दिनांक 08.06.2022 has informed about the modality of PMFBY for kharif-2022 and Rabi-2022-23 season. The circular is available on following link

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

Detailed circular is annexed as per Annexure No.28

Opening of PMFBY portal for challan creation for Kharif-2020 till Rabi-2021-22:

Dy. Commissioner (Credit), DAC&FW, GoI vide letter no. F.No.1316 /02 /2020-Cr.II (FTS-84388) dated 06.06.2022 has informed that NCIP portal is opened for challan creation of left out cases and for final reconciliation and closure of the season, a window shall be provided for Kharif-2020 till Rabi 2021-22 from 8th June, 2022 till 18th June, 2022.

SLBC Rajasthan vide letter dated JZ:SLBC:2022-23:246 Dated 06.06.2022 has informed all member banks and lead district managers about opening the NCIP portal and also requested to instruct the branches to coordinate with concerned insurance companies and complete the activity on priority basis.

Detailed circular is annexed as per Annexure No.29

4.5 National Livestock Mission (NLM):

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

and qualitative improvement in livestock production system and capacity building of all stakeholders.

NABARD vide their circular no. NB.DoR. /GSS/395/NLM-1/2021-22 (Circular No. 161/DoR-49/2021) dated 30.07.2021 has informed regarding Allocation of fund – National Livestock Mission EDEG Component – Year 2021-22.

Detailed circular was placed in 150th SLBC meeting

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

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

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

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

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

NABARD has conducted meeting of SLCC on FPOs under PRODUCE Fund for the on 22.09.2020 NABARD has requested to all the stake holder for prepare strategy & action points.

Proceedings of State Level Consultative Committee (SLCC) on FPOs conducted on 22.09.2020 and proceedings was placed in 147th SLBC meeting

Joint Secretary, Govt. of Rajasthan vide letter no प.6(29) प्रसु/ अनु-3/2020 dated 24.11.2020 has informed regarding Nomination of LDMS as Member Secretary in

District Level Monitoring Committee (DLMC) in 11 Districts where post DDMs of NABARD are not created. Detail circular was placed in 148th SLBC meeting.

4.7 Relief Measures in areas affected by Natural Calamities:

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

The same stands circulated to all Member Banks & LDMs by SLBC vide letter no. RZ/SLBC/2014-15/178 dated 01.07.2014.

Guidelines / letter received from Ministry of Finance & Government of Rajasthan was placed in 122nd SLBC agenda note.

Natural Calamity Portal- Monthly Reporting System:

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

Areas affected by Natural Calamities:

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no **एफ 1(3) आ.प्र.एवं सहा / औलावृष्टि/गि.रि/2020-21/10963-86**-dated 18.08.2021 has notified as hailstorm affected 85 village in 11 District viz Alwar Barmer Bikaner, Bharatpur, Chittorgarh, Churu, Hanumangarh, Jhunjhunu, Kota, Sawaimadhopur, Tonk . SLBC vide letter no. **ज.अ.एसएलबीसी /2020-21/944** Dated 27.08.2021 has instructed concern Lead District Managers to immediately organized special DLCC/DCC Meeting for the same.

Detailed circular was placed in 150th SLBC meeting.

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no **एफ (3) आ.प्र.एवं सहा / बाढ़/2021/13902-24**-dated 25.10.2021 has notified as Flood affected 3704 village in 7 District viz. Baran, Bundi, Dholpur, Jhalawar, Kota, Sawai Madhopur, & Tonk. SLBC vide letter no. **ज.अ.एसएलबीसी /2021-22/1576** Dated 26.10.2021 has instructed concern Lead

District Managers to immediately organized special DLCC/DCC Meeting for the same. Detailed Circular was placed in 151st SLBC meeting

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ 1 (6)आ.प्र.एवं सहा / सामान्य /2021/14149-73-dated 29.10.2021 has notified as Drought affected 69 Tehsils in 12 District viz Ajmer, Churu, Barmer, Bikaner, Hanumangarh, Jalore, Jaisalmer, Pali, Sirohi, Jodhpur, Nagaur, Dungarpur.

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ 1 (10)आ.प्र.एवं सहा / सामान्य /2021/14944-68 dated 26.11.2021 has de-notified 5 Tehsils in 2 District viz Ajmer & Hanumangarh which were earlier notified vide letter no एफ 1 (6)आ.प्र.एवं सहा / सामान्य /2021/14149-73-dated 29.10.2021.

SLBC vide letter no. ज.अ./एसएलबीसी /2021-22/1736 Dated 08.12.2021 has instructed concern Lead District Managers to immediately organized special DLCC/DCC Meeting for the same.

Detailed Circular was placed in 151st SLBC meeting

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ 1(2) (1) आ.प्र.एवं सहा / ओ.वृ./गि.रि./2021-22/942-67 dated 21.01.2022 has notified as Hailstorm affected 07 village of 2 Tehsil in Sri Ganganagar. SLBC vide letter no. ज.अ./एसएलबीसी /2021-22/2035 Dated 14.02.2022 has instructed concern Lead District Manager to immediately organized special DLCC/DCC Meeting for the same.

Detailed Circular was placed in 152nd SLBC meeting

Principle Secretary, Disaster Management, Relief & Civil Defense Department Govt. of Rajasthan vide letter no एफ 8(3) आ.प्र.एवं सहा / बाढ़/2021/2079-2100 dated 10.02.2022 has notified as Flood affected in 776 village of 3 Districts i.e. Ajmer, Nagaur, Jhalawar. SLBC vide letter no. ज.अ./एसएलबीसी /2021-22/2036 Dated 14.02.2022 has instructed concern Lead District Manager to immediately organized special DLCC/DCC Meeting for the same.

Detailed Circular was placed in 152nd SLBC meeting

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

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

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

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

- **Para 8.1 – Farm Credit - Individual farmers – (vii)** – Loan against pledge / hypothecation of agricultural produce(including warehouse receipts) for a period not exceeding 12 month subject to a limit up to Rs. 75 Lacs against NWRs/e NWRs and up to Rs. 50 Lacs against warehouse receipts other than NWRs/e NWRs.
- **Para 8.2 –Farm Credit- Corporate farmers, FPOs/FPCs, Companies of Individual farmers, Partnership firms and Co-operative of farmers engaged in Agriculture and Allied Activities - (b)** Loan up to Rs. 75 Lacs against pledge / hypothecation of agricultural produce (including warehouse receipts) for a period not exceeding 12 month subject to a limit up to Rs. 75 Lacs against NWRs/e NWRs and up to Rs. 50 Lacs against warehouse receipts other than NWRs/e NWRs. Detailed circulars was placed in 149th SLBC meeting

Progress in NWRs as on 31.03.2022 is annexed as per annexure-30

4.9 National Horticulture Board:

Joint Director, National Horticulture Board vide circular no. NHB/CC/Circular/2016-17/5050 dated 21.12.2016 has informed that The Ministry of Agriculture & Farmers Welfare vide letter No.12-48/2016- MIDH (NHB), dated 07.12.2016 has advised NHB for adoption of DBT mechanism for payment of subsidy during 2016-17 to beneficiaries under various components of NHB schemes. It is mandatory for the beneficiaries of the NHB schemes to furnish proof of possession of Aadhaar number or to undergo Aadhaar authentication. The bank accounts of such beneficiaries under the scheme should be Aadhaar linked. In view of the above, it has been decided to link all NHB schemes/ beneficiaries with Aadhaar number and the Subsidy Reserve Fund (SRF) accounts of NHB beneficiaries under the scheme should also be Aadhaar linked. Guidelines/ Circular received from NHB were placed in 132nd SLBC meeting.

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

NABARD vide circular no. NB.DOR/973/ACABC-4/2018-19 (Circular no. 185/DoR-56/2018-19) dated 17.07.2018 has informed about the approval of GoI for implementation of the Agri clinics and Agri business Centers (ACABC) scheme

during the financial year 2018-19 to 2019-20. (GoI letter F.No.1 (2)/2018-EM, dated 03.04.2018). The salient features of the scheme remain unchanged. Copy of circular issued by NABARD was placed in 138th SLBC Meeting.

Director (EM), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare vide letter no. F. No. 01-14/2018-EM dated 27.12.2018 has advised to monitor the processing of project proposals and dispose within a stipulated timeline to facilitate the trained candidates to establish their ventures in time. They have also advised to update on the website (www.agriclinics.net) using the credentials, whenever the proposals are processed and disposed, which will help to extract a real time picture on ventures established and ventures financed. Copy of the aforementioned letter was placed in 140th SLBC Meeting.

NABARD vide circular no. NB.DOR/2615/ACABC-4/2018-19 (Circular no. 17/DoR-04/2019) dated 16.01.2019 has informed that Govt. of India vide letter no. F No. 1(4)/2015-EM dated 08.01.2019 has updated the guidelines on ACABC scheme. Detailed guidelines are available on NABARD's website <https://www.nabard.org/>. NABARD's aforementioned circular was placed in 140th SLBC Meeting.

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

4.11 Agriculture Marketing Infrastructure (AMI) -

NABARD vide circular no. 283/पुनर्वित्त विभाग 68/2018-19 राबै. पुनर्वित्त विभाग/2110-2115/जीएसएस-एएमआई/2018-19 दिनांक 26/11/2018 has informed that Ministry of Agriculture & Farmers' Welfare, GoI vide their letter Ref. No. 19012/1/2018/M-II dated 05.11.2018 have issued the operational guidelines for the new Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM). The scheme will be implemented by the Department of Agriculture, Cooperation & Farmers' Welfare, GoI through the Directorate of Marketing & Inspection (DMI). The revised guidelines for the sub-scheme AMI will be effective for new credit linked projects for which term loan is sanctioned by the Financial Institutions on after 22.10.2018 to 31.03.2020. Detailed guidelines were circulated to Member Banks vide our letter no. JZ: SLBC: 2018-19:1296 dated 19.12.2018. Same is also available on NABARD's website <https://www.nabard.org/>. NABARD's aforementioned circular was placed in 140th SLBC Meeting.

NABARD vide circular no. सं.रा.बैक/ पुनर्वित्त विभाग / जीएसएस / 1082 /स्यू एएमआई/2021-22 परिपत्र संख्या 206/डोर-57/2021 dated 10.11.2021 has informed to the all Banks about continuation of scheme till 31st March, 2022 which was earlier continued till 30th September, 2021. The Ministry of Agriculture & Farmers Welfare, Govt. of India vide their order F. No. M. - 11011/12/New Scheme/2019-AMI (pt.3) dated 08.11.2021 have approved the continuation of Agricultural Marketing Infrastructure (AMI) sub scheme of Integrated scheme for Agriculture Marketing (ISAM) up to

31.03.2022. Further to enable banks to submit the subsidy applications, the claim in respect of projects where bank loan has been sanctioned from 1st April 2021 to 31st March 2022 can be submitted in portal up to 31st December 2021 or within 60 days of disbursal of 1st installments of loan, whichever is later.

Detailed Circular was placed in 151st SLBC meeting

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

Detailed circular is annexed as per Annexure No.31

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

Detailed circular is annexed as per Annexure No.32

Launch of Portal – Online Submission of New AMI Applications:

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

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

NABARD vide circular no. सं. सं. राबै पुनर्वित्त अल्पावधि/37/ए1 जन एसओएफ/2020-21 dated 15.04.2020 addressed to all the Chief Secretary & all states Govt. & UTs has informed. It is been decided that DLTC will continue to play a major role in deciding the SoF and will call for proposals from its members/ all major stake holder and prepare the agenda for the meeting based in the inputs received from the stakeholder. On approval the proposals will be forwarded to the state Level technical Committee. The SLTC would review the proposal based in the District level

conditions, the characteristics of districts/agro-climatic Zone etc and approve the same. The SoF so approved would then be circulated among all the stake holder. Detailed guideline. Detailed circular was placed in 145th SLBC meeting. Proceedings of State Level technical Committee (SLTC) meeting on Scale of finance conducted on 12.05.2021 was placed in 149th SLBC Meeting.

Meeting of SLTC was convened on 02.08.2021 under the chairmanship of Principle Secretary, Agriculture, Co-operative, GoR for deciding the scale of finance for the year 2021-22 and Proceedings of State Level technical Committee (SLTC) meeting on Scale of finance for 2021-22 conducted on 02.08.2021 was placed in 150th SLBC Meeting.

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

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

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

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

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

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

Detailed circular was placed in 145th SLBC meeting.

Reserve Bank of India has issued master circular no. RBI/2021-22/04 DOR.No.STR.REC.55/21.04.048/2021-22, dated October 01, 2021 on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. The detailed Master circular available on Reserve Bank of India website <https://www.rbi.org.in>.

Detailed Circular was placed in 151st SLBC meeting

Reserve Bank of India has issued master circular no. RBI /2022-23 /15 DOR.STR.REC.4 /21.04.048 /2022-23, dated April 01, 2022 on Prudential Norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. The detailed Master circular available on Reserve Bank of India website <https://www.rbi.org.in>.

Detailed circular is annexed as per Annexure No.33

Digitization of Land Records

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

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

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

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

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

Salient features of the proposed Policy

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

Financial support envisaged

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

Eligible Sectors

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

Service Enterprise –

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

Ineligible Sectors –

Tobacco products, bottling or packaging plants, Beef Meat, soft drinks, mineral water, wood sizing and furniture products, firewood and charcoal and toxic effluent discharging units.

The circular is available on following link

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

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

राजस्थान कृषि प्रसंस्करण कृषि व्यवसाय एवं कृषि निर्यात प्रोत्साहन नीति 2019-(हिन्दी मे)

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

SLBC vide letter no. ज.अ./एसएलबीसी /2020-21/100 dated 11.05.2020 has informed to all Member Banks and Lead District Managers for implementing Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019.

Detailed circular was placed in 148th SLBC Meeting.

Joint Sectary, Agriculture (Group - 2) Department vide letter no. एफ 4(44)/ कृषि Dated 02.09.2021 regarding modification in Rajasthan Agro-processing, Agri-business and Agri-export Promotion Policy, 2019.

Detailed circular was placed in 150th SLBC Meeting.

Agriculture Infrastructure Fund (AIF)

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

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

Benefits

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

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

SLBC vide letter no ज.अ./एसएलबीसी/2020-21/588 dated 05.09.2020 has forwarded the Guidelines of scheme, FAQ to all member banks & Lead District Manager and requested them to canvass maximum proposal under the new scheme and also to review the progress in DLRC/DLCC meeting at district level.

Detailed circular was placed in 148th SLBC Meeting

Animal Husbandry Infrastructure Development Fund (AHIDF)

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

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

Eligible entities (EEs) for support under AHIDF are:

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

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

Objectives of scheme –

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

Detailed guideline was placed in 147th SLBC meeting

Fisheries and Aquaculture Infrastructure Development Fund:-

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

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

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

Scheme Aims –

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

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

- ✓ Increased access to credit by exiting micro food processing entrepreneurs, FPO, Self Help Group, and Co-operatives.
- ✓ Integration with organized supply chain by strengthening branding & marketing.
- ✓ Support for transition of exiting 200000 entrepreneurs into formal framework.
- ✓ Increased accesses to common services like common processing facility laboratories, storage, packaging marketing and incubation services

The scheme adopts the One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP products in one district. There may be a cluster of ODOP products consisting of more than one adjacent district in a State.

Detailed guideline was placed in 147th SLBC meeting

Deputy Secretary, Ministry of Food Processing Industries GoI vide their office memorandum F. No FM -11/3/2021-FME has issued clarification that existing enterprises that may or may not have FSSAI /Udyog /Udyam /GST license /registration and New enterprises involved in processing of ODOP having / not having any or all of the said registrations/ licenses are eligible for credit linked grant under PMFME scheme.

Detailed Circular was placed in 151st SLBC meeting.

Joint Secretary, Ministry of Food Processing Industries GoI vide their Letter No. JA(MA)/ Misc./83/2022 dated 20.04.2022 has informed state wise allocation of targets under PMFME scheme and instructed to all SLBC conveners for allot Bank wise/ state wise/ District wise targets to the individual banks.

Rajasthan State Agriculture Marketing Board, Jaipur Govt. of Rajasthan vide their letter no. क्रमांक प. 15 (1077) पीएमएफएमई/एसएलबीसी/3030 dated 18.05.2022 has informed that district wise allocation of targets under PMFME scheme. SLBC Rajasthan has circulated the District wise Bank wise received from Lead District Managers vide email dated 26.05.2022.

Detailed circular is annexed as per Annexure No.34

Ministry of Food Processing Industries GoI vide their Om No. F. No. FM-11/64/2021-FME-Part (2) dated 18.05.2022 issued modified guidelines of Individual Micro Enterprises and Group category components of PM FME Scheme.

Detailed circular is annexed as per Annexure No.35

Agenda No. 5

5.1 Government Sponsored Programmes:

5.1.1 National Rural Livelihood Mission (NRLM):

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

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

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

Financial Assistance to SHGs under NRLM:

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

Detailed guidelines were placed & deliberated in 118th SLBC Meeting.

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

power (DP). The drawing power may be enhanced annually based on the repayment performance of the SHG.

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

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

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

Detailed circular was placed in 150th SLBC Meeting.

RBI vide circular no. RBI/2022-23/02 FIDD.CO.FID.BC.No.1/ 12.01.033/2022-23 dated 01.04.2022 has informed about the updation of Master circular by incorporating the instructions on DAY-NRLM issued up to March 31, 2022. The detailed updated guidelines of DAY-NRLM are available on Reserve Bank of India website <https://www.rbi.org.in>.

Detailed circular is annexed as per Annexure No.36

5.1.2 Rajasthan Gramin Aajivika Vikas Parishad (RGAVP):

To implement all rural livelihood programmes in the State, a Society named as RGAVP has been formed under chairmanship 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)

	31.03.2021	31.05.2022
No of Cluster Level Federation (CLF)	487	565
No of village organization	15506	20059
Total no. of SHGs	192420	258204
No. of SHGs with S/B account	173763	215093
No. of credit linked SHGs	83204	105801
No. of SHGs received RF	147457	199272
No. of SHGs received CIF	92792	114569

Bank wise progress under NRLM for Financial Year 2021-22 as on 31.03.2022 is annexed as per Annexure-37

RGAVP has informed the Bank wise target for FY 2021-22 detailed circular was placed in 150th SLBC meeting.

5.1.3 National Urban Livelihood Mission:

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

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

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

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

Reserve Bank of India has periodically issued instructions to banks with regard to operationalization of the Government of India’s National Urban Livelihoods Mission (DAY-NULM). The Ministry of Housing & Urban Poverty Alleviation (UPA Division),

Government of India has amended the operational guidelines of Self-Employment Programme (SEP) under DAY-NULM. RBI has issued Master Circular vide RBI/2021-22/12 FIDD.GSSD.CO.BC.No.03/09.16.03/2021-22 dated 05.04.2021. The detailed updated guidelines of DAY-NULM are available on Reserve Bank of India website <https://www.rbi.org.in>.

Bank wise progress under NULM for Financial Year 2021-22 as on 31.03.2022 is annexed as per Annexure-38

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

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

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

Further, Director (UD & LSG), Ministry of Housing & Urban Affairs, GoI Dated 03.09.2021 has advised regarding modification in the clause 8.3 of promotion of digital Transaction by vendors under PM-SVANidhi.

Detailed circular was placed in 150th SLBC Meeting.

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

Detailed circular was placed in 150th SLBC Meeting.

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

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

Detailed Circular was placed in 152nd SLBC meeting

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

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

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

Detailed circular is annexed as per Annexure No.39

Bank-wise progress of PM-SVANidhi as on 10.06.22 is as per Annexure-40

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

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

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

Dy. CEO, PMEGP, KVIC, Ministry of MSME, GoI vide No. PMEGP/Policy/2021-22 dated 31.01.2022 has conveyed the Relaxation of EDP training to disbursed Loan/claim Margin money under PMEGP till 31.03.2022. All the pending EDP training pertaining to cases sanctioned up to 31.03.2022 shall be completed during the next quarter i.e. up to 30.06.2022 either by online or offline mode.

Detailed Circular was placed in 152nd SLBC meeting

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

SLBC, Rajasthan vide letter dated 10.06.2022 has informed all member banks and lead district manager about extension with modification of scheme.

Detailed circular is annexed as per Annexure No.41

Progress of PMEGP for FY 2021-22 as on 31.03.22 is as per Annexure-42

5.1.5 Mukhyamantri laghu Udyog Protsahan Yojana

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

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

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

Progress of MLUPY for FY 2021-22 as on 31.03.22 is as per Annexure-43

5.1.6 Special Central Assistance (SCA) Scheme for SC/ST:

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

District-wise progress under the scheme as on 31.03.2022 is as per Annexure-44

RBI vide circular no. RBI/2021-22/11 FIDD.GSSD.CO.BC.No.05/09.09.01/2021-22 dated 05.04.2021 has informed about the updation of Master circular by incorporating the instructions related to Credit facilities to Scheduled castes(SCs) & Scheduled Tribes issued up to March,31 2021. The detailed updated guidelines of Credit facilities to Scheduled castes (SCs) & Scheduled Tribes are available on Reserve Bank of India website <https://www.rbi.org.in>.

Detailed circular was placed in 149th SLBC Meeting.

Special Central Assistance to Schedule Caste Mudra Beneficiaries:

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

5.1.7 Weaver Credit Card:

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

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

5.2 Micro, Small and Medium Enterprises (MSME):

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

RBI vide circular no. RBI/2021-22 /30 DoR.RET.REC.09 /12.01.001 /21.04.048 /2021-22 dated 05.05.2021 has informed that Scheduled Commercial Banks were allowed to deduct the amount equivalent to credit disbursed to new MSME borrowers from their Net Demand and Time Liabilities (NDTL) for colocation of the cash reserve ratio (CRR). This exemption was available up to Rs. 25 lacs per borrower for the credit disbursed up to fortnight ending October 1, 2021. It was decided to extend this exemption for such credit disbursed up to fortnight ending December 31, 2021.

Detailed circular was placed in 149th SLBC Meeting.

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

In this connection, Ministry of micro small & Medium Enterprises vide office memorandum No 5/2 (2)/2021-E/P & G/policy dated July 2, 2021 informed that it has been decided to include Retail and Wholesale trade as MSMEs for the limited purpose of priority sector lending and they would be allowed to be registered on Udyam Registration portal.

Detailed circular was placed in 150th SLBC Meeting.

Further, RBI vide circular no. RBI/2021-2022/26 FIDD.MSME & NFS. BC .No 4/06.02.31/2021-22 dated 21.08.2021 has informed regarding clarification for New Definition of Micro, Small and Medium Enterprises.

Detailed circular was placed in 150th SLBC Meeting.

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

Detailed Circular was placed in 152nd SLBC meeting

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

Detailed circular is annexed as per Annexure No-45

Prime Minister's High Level Task Force on MSMEs:

A High Level Task Force was constituted by the Government of India (Chairman: Shri T K A Nair), in January 2010, to consider various issues raised by Micro, Small and Medium Enterprises (MSMEs). The Task Force recommended several measures having a bearing on the functioning of MSMEs, viz., credit, marketing, labour, exit policy, infrastructure /technology /skill development and taxation. The comprehensive recommendations cover measures that need immediate action as well as medium term institutional measures along with legal and regulatory structures and recommendations for North-Eastern States and Jammu & Kashmir.

Banks are urged to keep in view the recommendations made by the Task Force and take effective steps to increase the flow of credit to the MSE sector, particularly to the micro enterprises. All scheduled commercial banks were vide RPCD.SME&NFS BC. No. 90/06.02.31/2009-10 dated June 29, 2010 advised for implementation of the recommendations of the Prime Minister's task Force on MSMEs. Following are the recommendation of PM Task force-

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

Sr. No.	Parameter	Advisory	% Achievement as on March -2022
1	Achieve 20 % year on year growth in credit to micro and small enterprises	20%	30.65%
2	allocation of 60% of the MSE advances to the micro enterprises	60%	61.09%
3	10% annual growth in number of micro enterprise accounts	10%	-29.77%

COVID-19 Package (Emergency Credit Line Guarantee Schme-ECLGS) under MSME:

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

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

Reserve Bank of India vide Circular no. RBI /2019-20 /255 DoR.BP.BC.No.76 /21.06.201 /2019-20 dated 21.06.2020 has informed that assignment of Risk Weights on Credit Facilities (Guaranteed Emergency Credit Line) under the Emergency Credit Line Guarantee Scheme-ECLGS. Detail circular was placed in 145th SLBC meeting.

National Credit Guarantee Trustee Company Ltd. (NCGTC), has informed the Emergency Credit Line Guarantee Scheme (ECLGS) operational guideline updated as on 26.11.2020. Detailed guideline was placed in 147th SLBC meeting. Chief Executive Officer, National Credit Guarantee Trustee Company Ltd. (NCGTC), vide letter no 007/NCGTC /ECLGS dated 01.04.2021 has informed about modification in the scheme of Emergency Credit Line Guarantee Scheme (ECLGS). SLBC vide their e-mail dated 02.06.2021 has circulated to all member Banks regarding modification in the scheme of Emergency Credit Line Guarantee Scheme (ECLGS).

The updated detailed operating guideline and updated FAQ have been uploaded on National Credit Guarantee Trustee Company Ltd. Website.

Detailed circular was placed in 149th SLBC Meeting.

Reserve Bank of India vide Circular no. RBI/2021-22/32 DoR.STR.REC 12 /21.04.048 /2021-22 dated 05.05.2021 has informed about Resolution Framework 2.0 – Resolution of Covid – 19 related stress of Micro, Small and Medium Enterprises

Detailed circular was placed in 149th SLBC Meeting.

Reserve Bank of India vide Circular no. RBI/2021-22/31 DoR.STR.REC 12 /21.04.048 /2021-22 dated 05.05.2021 has informed about Resolution Framework 2.0 – Resolution of Covid – 19 related stress of Individual and Small Businesses

Detailed circular was placed in 149th SLBC Meeting.

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

Detailed Circular was placed in 151st SLBC meeting

Chief Executive Officer, National Credit Guarantee Trustee Company Ltd. (NCGTC), vide letter no 1404/NCGTC /ECLGS dated 30.03.2022 has informed that duration of ECLGS scheme has been extended up to March 31,2023 or till guarantees for an amount of Rs 4,50,000 crore are issued (taking into account all components of ECLGS), whichever is earlier. NCGTC has also issued updated Operational Guidelines. The detailed Operational Guidelines available on NCGTC website <https://www.ncgtc.com>.

The updated detailed operating guideline and updated FAQ have been uploaded as on 31.03.2022 on National Credit Guarantee Trustee Company Ltd. Website.

Detailed circular is annexed as per Annexure No-46

Revised Guideline of Micro, Small and Medium Enterprises.

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

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

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

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

5.2.1 Pradhan Mantri MUDRA Yojana (PMMY):

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

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

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

The Detailed guidelines were placed & deliberated in 126th SLBC Meeting.

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

Progress under Pradhan Mantri Mudra Yojana for FY 2021-22 as on 31.03.2022 is annexed as per Annexure-47

Convergence of Government Schemes with Pradhan Mantri Mudra Yojana:

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

DFS, MoF vide letter dated 09.09.2015 addressed to CMD / CEO / MD of all public sector Banks has advised to provide loan to Dalit / Tribal entrepreneur as start-ups to the tribal in the locality where there is any tribal habitation, and where there is no tribal habitation, the branch can provide loans to a Dalit or a tribal and formulate a special scheme for women entrepreneurs to promote startup of women entrepreneurs under start up. Detailed guidelines were placed & deliberated in 128th SLBC Meeting.

5.2.3 Stand-Up India Programme:

Chairman & Managing Director, SIDBI vide e-mail dated 11.04.2016 has informed regarding launching of Stand-Up India Scheme.

The scheme has been launched by Hon'ble Prime Minister on April 05, 2016. The Scheme aims to leverage the availability of vast network of more than 1.25 lakh branches of the banking system to reach out to the target group (SC/ST and Woman) by extending loan ranging from 10 lakh to 100 lakh to at least 1 SC/ST and 1 women entrepreneur per branch for setting up green field enterprises. This enterprise may be in manufacturing, services or the trading sector. In case of non-individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or woman entrepreneur.

Further, details of the Scheme may be assessed from Stand-Up India portal www.standupmitra.in. Detailed guidelines were placed in 128th and subsequent SLBC meetings.

Credit Guarantee Scheme for Stand up India:

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

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

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

Detailed circular was placed in 149th SLBC Meeting.

5.2.4 Institutional Credit under Integrated Handlooms Development Scheme:

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

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

Detailed guidelines were placed & deliberated in 112th and subsequent SLBC Meetings.

5.3 Self Help Group and Joint Liability Group:

5.3.1 Self Help Groups (SHG):

Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs having homogenous social and economic background voluntarily, coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis.

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

Progress made under SHG financing in the State of Rajasthan as per information received at SLBC as on March -2022 is as under:

(Amt. in Crore)

Performance	SB A/c opened - SHGs		Credit linked SHGs	
	Total		Total	
	A/c	Amt	A/c	Amt

The bank wise progress of SHGs as on 31.03.2022 is as per Annexure-48

During FY 2021-22 (April 2021 to - March 2022)	42592	68.51	33938	551.05
Outstanding as on 31.03.2022	436834	529.50	108148	1150.82

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

RBI vide circular no. RBI/2021-22/09 FIDD.FID.BC.No.06/12.01.033/2021-22 dated 01.04.2021 has issued the Master directions on SHG-Bank Linkage Programme by incorporating the instructions issued by Reserve Bank of India up to March 31, 2021. The detailed updated guidelines on SHG- Bank Linkage Programme are available on Reserve Bank of India website <https://www.rbi.org.in>.

The copy of circular was placed in 149th SLBC Meeting

5.3.2 Indira Mahila Shakti Udyam Protsahan Yojana

Secretary, Women and Child Development Dept, GoR vide circular no. एफ़19()/we/wshg/B-A-120/PIGWEEES/2019-20/37826 dated 19.12.2019 has informed that GoR has launched "Indira Mahila Shakti Udyam Protsahan Yojana" for women empowerment. Detailed circular was placed in 144th SLBC Meeting.

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

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".

Detailed Circular is placed in 151st SLBC Meeting.

Progress of IMSUPY for the FY 2021-22 as on 31.03.2022 is as per Annexure-49

5.3.3 Joint Liability Group: Bhoomi Heen Kisan

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

ISSUES:

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

Progress of JLG for the FY 2021-22 as on 31.03.22 is as per Annexure-50

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

5.4 Credit Flow to Minority Community:

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

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

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

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

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

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

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

RBI vide circular no. RBI/2021-22/06 FIDD.GSSD.CO.BC.No.01/09.10.01/2021-22 dated 01.04.2021 has informed about the updation of Master circular by incorporating the instructions related to Credit facilities to Minority Communities issued up to March,31 2021. The detailed updated guidelines of Credit facilities to Minority Communities are available on Reserve Bank of India website <https://www.rbi.org.in>.

The detailed updated guidelines was placed in 149th SLBC Meeting

5.5.1 Navjivan Yojana:

Director and Special Secretary, Social Justice and Empowerment Department, GoR vide letter no. एफ15(21) सा.सु./नवजीवन/सान्याअवि/17-18/10989 dated 12/02/2018 has issued revised guidelines of Loan Subsidy under Navjivan Yojana. As per Revised guidelines Loan subsidy of 25% of sanctioned loan amount or Rs. 50,000/- (whichever is lower) may be deposited to the concerned Bank for further transfer in the beneficiary's account. Revised guidelines of Navjivan Yojana were placed in 137th SLBC Meeting.

5.5.2 Mini and Micro Dairy Scheme

Secretary, Animal Husbandry Dept, GoR vide letter no. एफवी1(1)बीपी/जनघोषणा/2019-20/3508 दिनांक 21.01.2020 has informed that a new scheme "Mini and Micro Dairy Scheme" is launched for providing benefit to farmers for conservation and promotion of native cattle. Detailed circular was placed in 144th SLBC Meeting.

5.5.3 Pradhan Mantri Kaushal Vikas Yojna (PMKVY):

Department of Financial Services, Ministry of Finance, Government of India vide letter no. F.No. 26(02)/2020-CP-IF-II dated 07.07.2020 has informed regarding implementation of Pradhan Mantri Kaushal Vikas Yojna (PMKVY).

Detailed circular was placed in 146th SLBC Meeting.

Agenda No. 6

6.1 Rural Self Employment Training Institutes (RSETI):

Back Ground:

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

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

Position of RSETI in Rajasthan:

Total districts in Rajasthan	33
Districts covered	33
Total R-SETI established	35
Land allotted for R-SETIs	33
Land Not required	Nil
Land Allotment pending (Alwar and Pali)	02
Land Allotted but issues requires resolution from GoR (Jalore, Sirohi and Dungarpur)	03

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

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

Detailed Circular was placed in 152nd SLBC meeting

Position of R-SETIs in the state and performance of training programme conducted up to 31.03.2022 is as per Annexure-51

Status of RSETI's regarding land allotment; construction of building etc. as on 31.03.2022 is as per Annexure-52

ISSUES:

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

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

Charging Commercial tariff for electricity connection given to RSETI buildings

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

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

CNN Compliance:

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

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

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

Details of FLCCs setup in the state and quarterly performance for 31.03.2022 is in annexure-53

Financial Literacy Centers (FLCs) – Revised Guidelines

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

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

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

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

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

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

SLBC, Rajasthan vide letter no JZ:SLBC:2021-22:2027 dated 10.02.2022 has requested all member banks and LDMs the conduct of FL week 2022 primarily in digital mode.

Detailed Circular was placed in 152nd SLBC meeting

Agenda No. 7

Credit Guarantee Fund Trust:

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

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

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

Performance under CGTMSE in the State: March-2022

(Amt. in Rs. Crores)

	FY 2019-20		FY 2020-21		01.04.2021 to 31.03.2022	
	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved	No. of Proposals	Amt. approved
Country as a whole	459371	28433	776076	34202	530754	4244
State of Rajasthan	22244	1121	25480	1234	25509	1658
% of Rajasthan	4.84	3.94	3.28	3.61	4.81	3.91

*Source: Head Office of the Credit Guarantee Trust

Clarification on Hybrid / Partial Collateral Security Model:

Dy. General Manager, CGTMSE vide letter no CGTMSE/44/ dated 03.01.2022 has issued circular no 191/2021-22 through which clarified that there is no stipulation of maximum loan limit under Hybrid / Partial Collateral Security model. However, the maximum guarantee coverage would be Rs. 2.00 Cr per borrower (Rs. 1.00 Cr under Retail and Rs. 0.50 Cr for RRBs).

Detailed Circular was placed in 152nd SLBC meeting

Clarification on updating Outstanding for Working Capital Accounts:

Dy. General Manager, CGTMSE vide letter no CGTMSE/44/ dated 19.01.2022 has issued circular no 192/2021-22 through which clarified that in case of working capital, the maximum outstanding will be restricted at guarantee amount. Frequently asked queries with respect to updation of outstanding for working capital are as per annexure given in circular.

Detailed Circular was placed in 152nd SLBC meeting

Inclusion of Non-Scheduled Urban Co-operative Banks, State Co-operative Banks and District Central Co-operative Banks as Member Lending Institutions:

Dy. General Manager, CGTMSE vide letter no CGTMSE/194 dated 02.03.2022 has issued circular no 194/2021-22 through which informed about Inclusion of Non-Scheduled Urban Co-operative Banks, State Co-operative Banks and District Central Co-operative Banks as Member Lending Institutions.

Detailed Circular was placed in 152nd SLBC meeting

Coverage of Wholesale Trade and Educational Institution under Credit Guarantee Scheme:

Dy. General Manager, CGTMSE vide letter no CGTMSE/44 dated 25.02.2022 has issued circular no 195/2021-22 vide which it has been informed about inclusion of Wholesale Trade and Educational Institution under Credit Guarantee Scheme. Accordingly, MLIs can now cover the credit facility extended to Wholesale Trade and Educational / Training Institution under CGTMSE.

Detailed Circular was placed in 152nd SLBC meeting

Credit Guarantee Scheme for Co-Lending (CGSCL):

Dy. General Manager, CGTMSE vide letter no CGTMSE/44 dated 25.02.2022 has issued circular no 196/2021-22 vide which it has been informed about introduction of Credit Guarantee Scheme for Co-Lending (CGSCL) for extending credit guarantee coverage to all eligible Schedule Commercial Banks (excluding SFBs, RRB, CBs and LABs) and Non-Banking Financial Companies (NBFCs) in respect of credit facilities extended by banks to eligible Micro and Small Enterprises (MSEs) under Co-Lending Model (CLM). The detailed Terms & condition of the scheme are given in Annexure-I which is available on CGTMSE website.

Detailed Circular was placed in 152nd SLBC meeting

Revision in Eligibility Criteria for Small Finance Banks (SFBs):

Dy. General Manager, CGTMSE vide letter no CGTMSE/44 dated 25.02.2022 has issued circular no 197/2021-22 vide which it has been informed about modification in one of eligibility criteria from Minimum paid-up capital requirement of Rs. 100 Crore to Minimum net worth of Rs. 100 Crore for registration of SFBs as Member Lending Institutions (MLIs) under CGTMSE.

Detailed Circular was placed in 152nd SLBC meeting

Chief Operating Officer, CGTMSE vide letter no. CGTMSE/155 dated 07.03.2022 has issued circular no. 198/2021-22 vide which it has been informed about to increase the benefits of the Scheme across wider number of stressed MSMEs, Government of India has further extended the validity of the Scheme for one more year. Accordingly, the scheme will now remain in operation till March 31, 2023.

Detailed circular is annexed as per Annexure No-54

Dy. General Manager, CGTMSE vide letter no CGTMSE/44 dated 09.03.2022 has issued circular no. 199/2021-22 vide which it has been informed about MLIs are requested to obtain Udyam Registration Number from the borrower, wherever possible, while submitting the application for Guarantee. The detailed guideline/benefit of Udyam Registration is available under Udyam registration portal (<https://udyamregistration.gov.in>).

Detailed circular is annexed as per Annexure No-55

Chief Operating Officer, CGTMSE vide letter no. CGTMSE/10 dated 20.04.2022 has issued circular no. 201/2022-23 vide which it has been informed about modified the CGSSD to increase the benefits of the scheme across wider number of stressed MSMEs.

Detailed circular is annexed as per Annexure No-56

7.2 National Credit Guarantee Trustee Company (NCGTC):

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

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

Current Trust Funds under the trusteeship management of NCGTC:

1) Credit Guarantee Fund for Skill Development (CGFSD)

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

2) Credit Guarantee Fund for Education Loans (CGFEL)

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

3) Credit Guarantee Fund for Factoring (CGFF)

- Guarantees for domestic factored debts of MSMEs.

4) Credit Guarantee Fund for Micro Units (CGFMU)

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

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

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

Performance under CGFMU in the State: April -2021 to March -2022 (Amt. in Crores)

	No. of Proposals	Amt. approved
Country as a whole	2514208	33091
State of Rajasthan	61908	963
% of Rajasthan	2.46%	2.91%

*Source: NCGTC

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

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

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

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

Detailed circular is annexed as per Annexure No-57

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 March -2022** is as under:

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

Agency	Disbursement During FY 2020-21		Disbursement During current FY up to March-21		Outstanding as on 31.03.2022	
	A/c	Amt	A/c	Amt	A/c	Amt
Commercial Banks	10212	298.11	16841	533.06	41778	2091.04
RRBs	91	8.68	137	6.64	1165	36.67
Cooperative Banks	1	0.12	0	0	43	0.97
Small Finance Bank	0	0	0	0	6	0.78
Total	10304	306.91	16978	539.70	42992	2129.46

Bank wise details under Education Loan as on 31.03.2022 are as per Annexure-58

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

Revenue Department, GoR vide circular letter No. P.13 (34)/group-1/2012 dated 9.08.2012 has issued general guidelines for issuance of Income Certificate, wherein BPL card has also been made as certificate of income proof and no separate income certificate will be issued to BPL beneficiaries. Whereas, according to the Interest subsidy scheme of the Ministry of HRD, GoI, State Government has to notify the

designate Authority to issue certificate based on Income criteria only, that is not the social background.

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

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

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

Agenda No. 9

Other Government Schemes:

9.1 Housing Loan – Change in Priority Sector classification Guidelines

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

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

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

(i) Loans for repairs to damaged dwelling units of families up to Rs. 10 lakh in metropolitan centers and up to Rs. 6 lakh in other Centres.

(ii) Bank loans to any governmental agency for construction of dwelling units or for slum clearance and rehabilitation of slum dwellers subject to a ceiling of Rs.10 lakh per dwelling unit.

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

(iv) Bank loans to Housing Finance Companies (HFCs), approved by NHB for their refinance, for on-lending for the purpose of purchase/construction/reconstruction of individual dwelling units or for slum clearance and rehabilitation of slum dwellers, subject to an aggregate loan limit of Rs.20 lakh per borrower.

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

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

Position of Housing loan disbursement & outstanding as on 31.03.2022 is as per Annexure-59

9.2 Pradhan Mantri Aawas Yojana-Gramin:

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

Detailed policy is available on

<http://rural.nic.in/netrural/rural/sites/programmes-schemes-rural-housing.aspx>

The project will be implemented in the country in a span of three years from 2016-17 to 2018-19 with a budget of Rs. 81,975 crore. In Rajasthan, from year 2016-17 to 2018-19 every year 1,87,094 houses will be constructed under the scheme. Department of Rural Development and Panchayati Raj will be the nodal department for running the scheme in the state. Detailed guidelines were placed in 130th SLBC meetings.

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

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

Superintendent Engineer, Rural Development, Govt. of Rajasthan vide letter no. एफ 27(44) ग्रावि-5/PMAY-G/M.1/विविध/2017-18/E.O.No. दिनांक 18.04.2017 has informed that department is facing lot of difficulties in transferring the subsidy in beneficiaries

account through DBT. Copy of the letter received from Superintendent Engineer, Rural Development, Govt. of Rajasthan were placed in 133rd SLBC Meeting.

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

Deputy Director, Department of financial Services, Ministry of Finance, GoI vide letter no F.NO. 24/10/2020-IF-II dated 30.12.2020 has suggested Review meeting on the process of implantation of Rural Housing Interest Subsidy Scheme (RHSS)

Detailed circular was placed in 148th SLBC Meeting.

Secretary, Rural development & Panchayati Raj, Govt. of Rajasthan vide letter no. एफ 27(5) /ग्रावि/ग्रुप-5/लेखा/बैंक/19-20 दिनांक 10.09.2021 has requested to sanction loan of Rs. 70,000/- to beneficiaries under Pradhanmantri Awas Yojna – Rural during upcoming Prashasan Gaon ke Sang Abhiyan -2021 starting from 02nd Oct 2021.

SLBC Rajasthan vide letter no. ज/सी.बी.एल.एस/अं.2021-22/1416 Dated 14.09.2021 has requested all member banks and lead district managers of all districts to sanction loan of Rs. 70,000/- to beneficiaries under Pradhanmantri Awas Yojna – Rural in all the applications received during upcoming Prashasan Gaon ke Sang Abhiyan -2021

Detailed Circular was placed in 151st SLBC meeting

9.3 (a) Pradhan Mantri Aawas Yojana- Credit Linked Subsidy Scheme for EWS/LIG:

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

- Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 20 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.
- The credit linked subsidy will be available only for loan amounts up to Rs. 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI).

- Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- Housing and Urban Development Corporation (HUDCO) and National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component. Ministry may notify other institutions as CNA in future.
- Primary Lending Institutions (PLIs) can register only with one CNA by signing MoU.
- CNAs will be responsible for ensuring proper implementation and monitoring of the scheme and will put in place appropriate mechanisms for the purpose. CNAs will provide periodic monitoring inputs to the Ministry of Housing and Urban Poverty Alleviation through regular monthly and quarterly reports.
- State/UTs/ULBs/PLIs shall link beneficiary identification to Aadhaar, Voter card, any other unique identification or a certificate of house ownership from Revenue Authority of Beneficiary's native district to avoid duplication.
- Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender.
- State Level Nodal Agency (SLNA) identified by State/UT for implementing the mission will facilitate the identified eligible beneficiaries in getting approvals and documents, etc. to avail of credit linked subsidy.
- For identification as a EWS or LIG beneficiary under the scheme, an individual loan applicant will submit self-certificate/affidavit as proof of income.
- In case a borrower who has taken a housing loan and availed of interest subvention under the scheme but later on switches to another PLI for balance transfer, such beneficiary will not be eligible or claim the benefit of interest subvention again.
- Under the Mission, beneficiaries can take advantage under one component only. Since other three components are to be implemented by State Government through Urban Local Bodies/Authorities etc. and this component is to be implemented by PLIs, therefore, in order that beneficiaries do not take advantage of more than one component, PLIs should take NOCs quarterly from State/UT Governments or designated agency of State/UT Governments for the list of beneficiaries being given benefits under credit linked subsidy. For enabling this process, the beneficiaries should be linked to his/her Aadhaar/Voter ID Card/Any other unique identification Number or a certificate of house ownership from Revenue Authority of Beneficiary's native district and State/UT

Government or its designated agency should furnish the NOC within 15 days of receipt of such request.

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

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

Deputy Director, Department of financial Services, Ministry of Finance, GoI vide letter no F.NO. 08/133/2014-IF-II dated 26.02.2021 has suggested that monitoring of progress of credit Linked Subsidy Scheme (CLSS) and Primary Lending Institute (PLI) wise review of CLSS may be included.

Secretary, Rural Development & Panchayati Raj, GoR vide letter no एफ 27(5)/ ग्रावि/ग्रुप-5/लेखा/बैंक/19-20 dated 10.09.2021 has issued direction regarding Sanction of loan Rs. 70,000 to beneficiaries of PM Awas Yojna - Rural during Prashan Gaon ke Sang-2021 starting from 02 Oct 2021. Detailed circular was placed in 150th SLBC Meeting.

Progress of Pradhan Mantri Awaas Yojana received from banks as on 31.03.2022 is as per Annexure-60

Progress of Pradhan Mantri Awaas Yojana received from HUDCO as on 31.03.2022 is as per Annexure-60

Progress of Pradhan Mantri Awaas Yojana received from NHB as on 31.03.2022 is as per Annexure-61

Transfer of mandatory amount from Collection Account into RERA Retention Account.

Registrar, Rajasthan Real Estate Regulatory Authority (RERA), Jaipur vide Order No. F1(231)RJ/RERA/EA/2021/1914 Dated 29.09.2021 has informed that as per provision of section 4(2)(I)(D) of the RERA Act some banks are transferring the mandatory 70% amount from Collection Account (the A/c in which 100% of the money paid by home buyers as a registered real estate project is collected) in to RERA Retention Account (the separate account for that project, into which 70% of the money collected in collection account is required to be transferred). All banks are obliged under the RERA Act to transfer the above said amount from time to time and violation of said guidelines by any bank can debar them from having collection account and/or RERA Retention Account of real estate projects registered with authority.

SLBC Rajasthan vide letter no. JZ: SLBC: 2021-22: 1530 Dated 07.10.2021 has informed all banks to follow the guidelines of section 4(2)(I)(D) of the RERA Act.

Detailed Circular was placed in 151st SLBC meeting

9.4 Chief Minister's Jan Awas Yojana -2015:

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

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

9.5 SVAMITVA Scheme:

Director, DFS, MoF, GoI letter no. 6/30/2021-FI (C-509718) dated 01.11.2021 have informed that Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology.

The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits.

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

Detailed Circular was placed in 151st SLBC meeting

Agenda No. 10

10.1 Recovery under Priority Sector:

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

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

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

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

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

As on 31.03.2022

Cases Pending as on 31/03/2021	Cases filed during FY 2021-22	Cases where amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.03.2022	Out of which, cases pending more than 12 months
No.	No.	No.	No.	No.	No.
139148	34666	22135	148	143444 (Rs. 3204 Cr.)	87626 (Rs. 1907 Cr.)

Data source: Member Banks

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

SARFAESI Act, 2002:

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

Under Secretary, Department of Financial Services, MoF, GoI vide letter no. F.No. 3/11/2017 dated 28/12/2017 addressed to CMDs/CEOs of PSBs and SLBC convenor of all States has informed that Additional Secretary, Department of Financial Services, MoF, GoI vide letter no. D.O. No. 3/11/2016/DRT dated 22/08/2017 addressed to Chief Secretary of All State has advised to ensure disposal of the pending matters, with in the period, prescribed under the SARFAESI Act, 2002. They have informed to All Chief Secretaries that Section 14 of the SARFAESI Act, provides that application u/s 14 have to be disposed of by the concerned District Magistrate within a period of 30 days from the date of application (extendable by another 30 days on case specific basis for reasons to be recorded in writing). The Department is getting references from Banks that there is inordinate delay in disposal of such applications in several cases. Delay in disposal of such applications for long periods defeats the very purpose of the SARFAESI Act and hampers the recovery proceedings by the banks. They requested to direct the District Magistrates in their State to ensure disposal of the pending matters, within the prescribed period, provided under Section 14 of the SARFAESI Act. Copy of the aforesaid letters was placed in 136th SLBC meeting.

Information of pending cases under SARFAESI Act as on 31.03.2022

Cases Pending as on 31/03/2021	Cases filed during FY 2021-22	Cases where Amount recovered	Cases where Physical Possession has been taken	Cases Pending as on 31.03.2022	Out of which, cases pending more than 2 months
No.	No.	No.	No.	No.	No.
655	1663	601	57	1353 (Rs. 361 Cr.)	850 (Rs. 240 Cr.)

Data source: Member Banks

Add. Secretary, DFS, Mof, GoI, vide D. O. No. 31/24/2020-DRT Dated 02.11.2020 has shown serious concern about pending of recovery cases under SARFESAI Act 2002 with DMs for more than 606 days and requested Chief Secretary, GoR to instruct the DMs of all district in Rajasthan to support the efforts of Banks/FIs to recover dues from defaulters and clear all the pending applications u/s 14 of the SARFAESI Act well within the prescribed period of 60 days.

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

Details circular was placed in 148th SLBC Meeting

10.2 Adoption of e-auctions by DRTs:

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

ISSUES:

- For speedy recovery in RODA cases, some target for clearance of pending RODA cases may be allocated to block/district authorities
- All member Banks are requested to ensure online submission of data pertaining to level of NPA under different schemes, to SLBC on a quarterly basis.
- DCC convener banks and LDMs are requested to discuss the agenda of recovery particularly RACO (RODA) & Lok Adalat invariably in DCC/DLRC/BLBC meetings and ensure timely follow up action.

10.3 Bank wise Position of NPA:

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

Status of NPA in the State of Rajasthan as on 31.03.2022 is:

Sector	Amt in Crores					
	Total Adv. March-2021	NPA in March-2021	% NPA to Adv.	Total Adv. Mar-22	NPA in Mar-22	% NPA to Adv.
Commercial Banks	353020	14276	4.04	400616	16170	4.04
RRB	25367	770	3.04	28592	798	2.79
Co-operatives	13031	899	6.90	15350	1198	7.80
Small Finance Bank	17512	633	3.61	21953	367	1.67
Total	408932	16578	4.05	466511	18533	3.97

Sector wise and Bank wise position of NPA as on 31.03.2022 is annexed as per Annexure-62

NPA under Housing & Education loans as on 31.03.2022 is annexed as per Annexure-63

10.4 Resolution of Stressed Assets- Revised Framework:

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

Agenda No. 11

Miscellaneous:

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

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

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

Detailed guidelines were placed in 137th SLBC Meeting.

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

Constitution of Steering Sub-Committee of SLBC:

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

16th meeting of Steering Sub-Committee of SLBC was held on 15/03/2022

17th meeting of Steering Sub-Committee of SLBC was held on 09/06/2022

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

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

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

RBI's aforesaid circular was placed in 137th SLBC Meeting.

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

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

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

Reserve Bank of India vide letter no. विसविवि (जय) सं.1989/02.02.037/2017-18 दिनांक 16/05/2018 has informed that various entities are showing Bank's Name and Logo at their fraudulent website and presenting them as Customer Service Points of Banks with a purpose to do fraud activities with general public. RBI has advised all Banks to take measures to avoid such type of risks and legal proceedings may be taken, if required. Letter received from RBI was placed in 137th SLBC Meeting.

11.5 SLBC Website:

SLBC Rajasthan has put in place 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.

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

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

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

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

10th Sub-Committee meeting of SLBC was held on 24.02.2022

11th Sub-Committee meeting of SLBC was held on 29.04.2022

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

RBI vide their circular no. FIDD.CO.LBS.No.1514 /02.01.001 /2019-20 dated 16.01.2020 has informed that SLBC/UTLBC Convener Banks to ensure that mapping of Branches of member Bank is completed at the earliest in order to operationalize the new data flow and management system before commencement of the FY 2020-21. The copy of the circular was placed on 144th SLBC meeting.

11.7 COVID-19 - Regulatory Package –

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

In respect of all term loans (including agricultural term loans, retail and crop loans) all commercial banks (including Small Finance Banks, Local Area Banks and RRBs), Co-operative Banks, all-India Financial Institutes and NBFCs (including housing finance companies) (Lending Institutions) are permitted to grant a moratorium of three month on payment of all instalments falling due between 01.03.2020 and 31.05.2020. The repayment schedule for such loan as also the residual tenor, will

be shifted across the board by three month after the moratorium period. Interest shall continue to accrue on the outstanding portion of the term loans during the moratorium period and in respect of working capital facilities sanctioned in the form of cash credit/overdraft (CC/OD) lending institutions are permitted to defer the recovery in interest applied in respect of all such facilities during the periods from 01.03.2020 up to 31.05.2020 ("deferment"). The accumulated accrued interest shall be recovered immediately after the completion of this period .Detailed circular was placed in 145th SLBC meeting.

RBI vide their circular no. RBI/2019-20/219 DOR.No.BP.BC.62/21.04.048/2019-20 dated 17.04.2020 has issued direction to all Scheduled Commercial Bank (excluding RRBs) All India Financial Institutions (NABARD, NHB, EXIM Bank and SIDBI), All NBFC-NDSI and NBFC-D regarding review of resolution timeline under the prudential framework on resolution of stressed asset. Detailed circular was placed in 145th SLBC meeting.

RBI vide their circular no. RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated 17.04.2020 has issued direction to all Commercial Bank (including Small Finance Banks, Local Area Banks and RRBs), All Primary (Urban) Co-operative Banks /District Central Co-operative Banks, all-India Financial Institutes and NBFCs (including housing finance companies regarding COVID-19 Regulatory Package – Asset Classification and Provisioning. Detailed circular was placed in 145th SLBC meeting.

In this regards RBI vide their circular no. RBI/2019-20/244 DOR.No.BP.BC.63/21.04.048/2019-20 dated 23.05.2020 has issued direction to all Commercial Bank (including Small Finance Banks, Local Area Banks and RRBs), All Primary (Urban) Co-operative Banks /District Central Co-operative Banks, all-India Financial Institutions and NBFCs (including housing finance companies regarding announcing certain regulatory measure in the wake of the disruptions on account of COVID-19 pandemic and the consequent asset classification and providing norms. Detailed circular was placed in 145th SLBC meeting.

Further, RBI vide their circular no. RBI /2019-20 /245 DOR.No.BP.BC.62 /21.04.048 /2019-20 dated 23.05.2020 has issued direction to all Scheduled Commercial Bank (excluding RRBs) All India Financial Institutions (NABARD, NHB, EXIM Bank and SIDBI), All NBFC-NDSI and NBFC-D regarding review of resolution timeline under the prudential framework on resolution of stressed asset. Detailed circular was placed in 145th SLBC meeting.

RBI vide their circular no. RBI/2020-21/16 DOR.No.BP.BC./3/21.04.048/2020-21 dated 06.08.2020 has issued direction regarding resolution Framework for COVID-19-related stress. Detailed circular was placed in 146th SLBC meeting.

SIDBI vide their circular no. CGTMSC/03 dated 24.06.2020 has issued direction to all scheduled Commercial Banks regarding Credit Guarantee Scheme for Subordinate Debt for stressed MSMEs. Detailed circular was placed in 146th SLBC meeting.

RBI vide their circular no. FIDD.CO.LBS.No.S287 /02.01.001 /2022-23 dated 02.06.2022 has informed that Development Commissioner, Ministry of MSME has

approved guidelines under Credit Guarantee Scheme for Subordinate Debt (CGSSD). SLBC vide letter JZ:SLBC:2022-23:238 dated 03.06.2022 has circulated to all member Banks regarding the same.

Detailed circular is annexed as per Annexure No-64

11.8 Activities under Azadi ka Amrit Mahotsav (AKAM) –

Additional secretary, Department of Financial Services (Coordination Section), Ministry of Finance, Govt. of India vide letter dated 05.05.2022 regarding the ongoing celebration of Azadi ka Amrit Mahotsav (AKAM) and earlier communication vide letter of even no. dated 16.11.2021 and 04.04.2022 regarding Ministry of Finance is going to celebrate of Iconic Week from 06th June,2022 to 12th June 2022.

In this regard, SLBC, Rajasthan vide letter no. JZ:SLBC:2022-23:124 dated 06.05.2022 and JZ:SLBC:2022-23:125 dated 06.05.2022 has informed to all member banks to regarding the ongoing celebration of Azadi ka Amrit Mahotsav (AKAM) and celebrate Iconic Week from 06th June,2022 to 12th June 2022.

Additional secretary, Department of Financial Services (Coordination Section), Ministry of Finance, Govt. of India vide letter dated 11.05.2022 regarding organizing the Credit Outreach Programs throughout all the districts on 08.06.2022 under Iconic Week from 06th June,2022 to 12th June 2022.

In this regard, SLBC, Rajasthan vide letter no. JZ:SLBC:2022-23:146 dated 12.05.2022 has informed to all member banks and lead district mangers of all district to organize the Credit Outreach Programs on 08.06.2022. SLBC Rajasthan has also requested to arrange following programme at district level:

- a) Credit outreach programs to be organized for distribution of sanction letters/cheques to beneficiaries of different credit scheme.
- b) Enrolment beneficiaries under Jansurksha Scheme
- c) Reward and recognition of the good work of branches, BCs, Officers and staff.
- d) Local public representatives may be invite to grace the occasion.
- e) The occasion may also be used for Customer awareness/ Financial literacy programmes.

Detailed circular is annexed as per Annexure No-65

Under Secretary (Vigilance), Department of Financial Services, Ministry of Finance, Govt. of India vide letter no. F.No.14/18/2019-Vig. (Part) dated 10.01.2022 regarding issued order in consultation with RBI and Department of Financial Services, has extended the scope of the existing Advisory Board for Banking and Financial Frauds (ABBFF) to cover all fraud cases involving amount of Rs. 3 Crore and above upto Rs.50.00 Crores and examine the role of all levels of officials/ Whole time Directors (including ex-officials /ex-WTDs) in Public Sector Banks and Public Sector Financial Institutions.

Detailed circular is annexed as per Annexure No-66
