

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश  
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE  
HIMACHAL PRADESH  
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,  
SHIMLA  
(HIMACHAL PRADESH)

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AGENDA PAPERS  
FOR  
175<sup>TH</sup> STATE LEVEL BANKERS' COMMITTEE  
  
FOR

QUARTER ENDED 31<sup>ST</sup> MARCH 2025

TO BE HELD ON 20.06.2025



**BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31<sup>ST</sup> MARCH 2025**

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	138	92	UCO
2	Chamba	133	83	SBI
3	Hamirpur	176	157	PNB
4	Kangra	436	419	PNB
5	Kinnaur	56	34	PNB
6	Kullu	141	134	PNB
7	Lahaul Spiti	26	13	SBI
8	Mandi	273	214	PNB
9	Shimla	386	338	UCO
10	Sirmaur	156	134	UCO
11	Solan	286	350	UCO
12	Una	159	154	PNB
	<b>Total</b>	<b>2366</b>	<b>2122</b>	

# HIMACHAL PRADESH

## AT A GLANCE

(Brief Profile of the State)

### GENERAL:

S. No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	53
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	91
7	Gram Panchayats	Nos.	3615
8	Total villages(2011)	Nos.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	996809
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

# POSITION AS OF 31<sup>ST</sup> MARCH, 2025

S. No.	Items		Unit	Position as of 31 <sup>st</sup> March, 2025
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	13
		Payment Bks	Nos.	04
		Small Fin. Bks	Nos.	04
		<b>Total</b>	<b>Nos.</b>	<b>43</b>
2	Branch net work	PSB	Nos.	1179
		RRBs	Nos.	274
		Coop. Banks	Nos.	590
		Pvt. Sector Bks	Nos.	285
		Payment Bks	Nos.	13
		Small Fin. Bks	Nos.	25
		<b>Total</b>	<b>Nos.</b>	<b>2366</b>
3	Area wise Branches	Rural	Nos.	1794
		Semi Urban	Nos.	463
		Urban	Nos.	109
		<b>Total</b>	<b>Nos.</b>	<b>2366</b>
4	Per branch population as per 2011 Census	Rural	Nos.	3443
		Su/Urban	Nos.	1205
		<b>Total</b>	<b>Nos.</b>	<b>2902</b>
5	Deposits	PSBs	Rs. Crores	127899
		RRB	Rs. Crores	9289
		Coop.	Rs. Crores	34247
		Pvt. Sector	Rs. Crores	26944
		Payment Bks	Rs. Crores	159
		Small Fin. Bks	Rs. Crores	4079
		<b>Total</b>	<b>Rs. Crores</b>	<b>202615</b>
6	Advances	PSBs	Rs. Crores	45861
		RRB	Rs. Crores	4327
		Coop.	Rs. Crores	17546
		Pvt. Sector	Rs. Crores	13154
		Small Fin. Bks	Rs. Crores	982
		<b>Total</b>	<b>Rs. Crores</b>	<b>78748</b>
7	Business Volume	PSBs	Rs. Crores	173760
		RRB	Rs. Crores	13617
		Coop.	Rs. Crores	51793
		Pvt. Sector	Rs. Crores	40098
		Payment Bks	Rs. Crores	159
		Small Fin. Bks	Rs. Crores	5061
		<b>Total</b>	<b>Rs. Crores</b>	<b>284488</b>
8	Market Share	PSBs	Percentage	61.08
		RRB	Percentage	4.79
		Coop.	Percentage	18.20
		Pvt. Sector	Percentage	14.09
		Payment Bks	Percentage	0.06
		Small Fin. Bks	Percentage	1.78
		<b>Total</b>	<b>Percentage</b>	<b>100.00</b>
9	ATMs	PSB	Nos.	1439
		RRBs	Nos.	0
		Coop. Banks	Nos.	258
		Pvt. Sector Bks	Nos.	414
		Small Fin. Bks	Nos.	11
		<b>Total</b>	<b>Nos.</b>	<b>2122</b>

(Amount in Crores)

S. No.	Item	31.03.2023	31.03.2024	31.03.2025	Variation in March, 2025 over March, 2024 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	102250.43	112061.48	121078.24	9016.76	8.05
	Urban/SU	68266.09	74944.43	81538.93	6594.5	8.80
	<b>Total-Deposits</b>	<b>170516.52</b>	<b>187005.91</b>	<b>202617.17</b>	<b>15611.26</b>	<b>8.35</b>
2	Advances (O/S)					
	Rural	35010.62	40324.95	45098.74	4773.79	11.84
	Urban/SU	27044.83	32631.74	36771.58	4139.84	12.69
	Outside Credit	3707.03	10977.30	16177.94	5200.64	47.38
	<b>Total-Advances</b>	<b>65762.48</b>	<b>83933.99</b>	<b>98048.26</b>	<b>14114.27</b>	<b>16.82</b>
3	<b>Total Banking Business (Dep + Adv)</b>	<b>236279.00</b>	<b>270939.90</b>	<b>300665.43</b>	<b>29725.53</b>	<b>10.97</b>
4	RIDF	3437.3	3636.19	3848.57	212.38	5.84
5	CD RATIO (As per RBI recommendation)	40.58	46.83	50.29	3.46	7.39
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>38361.07</b>	<b>43556.97</b>	<b>47537.56</b>	<b>3980.59</b>	<b>9.14</b>
	<b>i) Agriculture</b>	11266.68	12761.99	13847.50	1085.51	8.51
	<b>ii) MSME</b>	17114.21	19611.37	22428.63	2817.26	14.37
	<b>iii) OPS</b>	9980.18	11183.61	11261.43	77.82	0.70
7	<b>Weaker Section Adv.</b>	11877.48	13367.32	13898.24	530.92	3.97
8	<b>Non Priority Sec. Adv.</b>	23451.66	29399.70	34332.75	4933.05	16.78
9	<b>No. of Branches</b>	2279	2341	2366	25	1.07
10	<b>Advances to Women</b>	7459.43	9160.23	10942.26	1782.03	19.45
11	<b>Credit to Minorities</b>	1253.25	1485.25	1768.50	283.25	19.07
12	<b>Advances to SCs/STs</b>	3468.41	4140.88	4640.18	499.3	12.06

## POSITION OF NATIONAL PARAMETERS AS OF 31<sup>st</sup> March, 2025 IN HIMACHAL PRADESH

(In terms of %age)

S. No	Sector	March, 2023	March, 2024	March, 2025	National Parameter
1	Priority sector Advances (of total Advances)	58.33	59.70	58.06	40%
2	Agriculture Advances (of total Advances)	17.13	17.49	16.91	18%
3	Advances to Small & Marginal Farmers (of total Advances)	13.17	12.45	12.48	10%
4	Advances to Micro Enterprises (of total Advances)	15.19	15.91	16.38	7.5%
5	Advances to Weaker Sections (of total Advances)	18.06	18.32	16.98	12%
6	Advances to Women (of total Advances)	12.02	12.56	13.37	5%
7	C.D. Ratio	40.58	46.83	50.29	60%
8	MSME Advances (of total P.S. Credit)	44.61	45.02	47.18	-
9	Advances to SC/ST (of total P.S. Credit)	9.04	9.51	9.76	-
10	Advances to Minorities (of total P.S. Credit)	3.27	3.41	3.72	-

**Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 31<sup>st</sup> March, 2025 = 50.29%**  
(As per instructions from RBI)

S. No	Components	As of 31.03.2025 (Amount in Crores)
1	Advances from Banks (within State)	81870.32
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	16177.94
3	RIDF (Bal. outstanding at the end of Quarter-March, 2025)	3848.57
4	Total- Credit (1+2+3)	101796.83
5	Total Deposits	202617.17
6	Credit Deposit ratio (%)	50.29

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**AGENDA NOTE FOR 175<sup>TH</sup> MEETING OF STATE LEVEL BANKERS' COMMITTEE  
HIMACHAL PRADESH**

<b>AGENDA ITEM NO.1</b>
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**1.1) Confirmation of Minutes of the 175<sup>th</sup> SLBC Committee Meeting held on  
05.03.2025**

The 175<sup>th</sup> meeting of SLBC, Himachal Pradesh to review the progress during December 2024, was held on 05.03.2025, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2024-25/175 dated 25.03.2025

Since no comments have been received by the Convener Bank from any quarter, the house is requested to approve the same.

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## ACTION TAKEN REPORT

### 1.2) ACTION TAKEN REPORT WITH RESPECT TO 175<sup>TH</sup> SLBC MEETING:

ACTION POINTS	COMPLIANCE
<p><b>Opening of RSETI in District Kinnaur</b> - LDM Kinnaur was advised to start the day courses of RSETI in a rented building, till the time land for construction of RSETI is allotted by the district authorities.</p> <p>During last SLBC meeting, PNB has informed that the proposal for opening of RSETI has been approved by the board at Head Office and they have initiated the process as per the MoRD guidelines.</p>	<p>LDM Kinnaur has informed that District Administration Kinnaur has identified a Govt. school as rent-free premises for opening of RSETI &amp; they have visited the location. Soon agreement would be drawn and functioning of RSETI will commence afterwards.</p>
<p><b>Implementation of uniform HR policy by UCO Bank for contractual staff of RSETI-</b> State Director, RSETI has requested for implementation of uniform HR policy for contractual staff of RSETI as non-implementation of same can adversely affect the RSETI rating.</p>	<p>UCO Bank has confirmed the implementation of uniform HR policy for outsourced staff of RSETIs.</p>
<p><b>Non issuance of Mauka reports by Patwaris in many areas of the state-</b> During the 175<sup>th</sup> SLBC meeting banks have raised a concern that due non issuance of Mauka reports by Patwaris in many areas banks are not able to sanction loans against such properties.</p>	<p>SLBC vide letter no. SLBC-HP/2024-25/45 dated 28.03.2025 has apprised the Department of Land Records regarding the issue and department had organized a meeting through video conferencing on 26.04.2025.</p>

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## AGENDA ITEM NO.2

### 2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.03.2025

#### 2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.03.2025

- The total banking business has grown at the rate of **11%** from Rs.2,70,940 Crores in 31.03.2024 to **Rs.3,00,665** Crores in 31.03.2025 i.e. Rs.29,726 Crores.
- The total Deposit has grown by **8%** from Rs.1,87,006 Crores in 31.03.2024 to Rs.2,02,617 Crores in 31.03.2025 i.e. Rs.15,611 Crores.
- The total Advances has grown at the rate of **17%** from Rs.83,934 Crores in 31.03.2024 to Rs. 98,048 Crores in 31.03.2025 i.e. Rs.14,114 Crores.

(Amt. in Crores)						
S. No.	Item	31.03.2023	31.03.2024	31.03.2025	Variation in March,2025 over March, 2024 (Y-o-Y)	
1	<b>Deposit PPD</b>				Absolute	%age
	Rural	102250.43	112061.48	121078.24	9016.76	8.05
	Urban/SU	68266.09	74944.43	81538.93	6594.5	8.80
	<b>Total-Deposits</b>	<b>170516.52</b>	<b>187005.91</b>	<b>202617.17</b>	<b>15611.26</b>	<b>8.35</b>
2	<b>Advances (O/S)</b>					
	Rural	35010.62	40324.95	45098.74	4773.79	11.84
	Urban/SU	27044.83	32631.74	36771.58	4139.84	12.69
	Outside Credit	3707.03	10977.30	16177.94	5200.64	47.38
	<b>Total-Advances</b>	<b>65762.48</b>	<b>83933.99</b>	<b>98048.26</b>	<b>14114.27</b>	<b>16.82</b>
3	<b>Total Banking Business (Dep + Adv)</b>	<b>236279.00</b>	<b>270939.90</b>	<b>300665.43</b>	<b>29725.53</b>	<b>10.97</b>
4	RIDF	3437.3	3636.19	3848.57	212.38	5.84
5	CD RATIO (As per RBI recommendation)	40.58	46.83	50.29	3.46	7.39
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>38361.07</b>	<b>43556.97</b>	<b>47537.56</b>	<b>3980.59</b>	<b>9.14</b>
	I) Agriculture	11266.68	12761.99	13847.50	1085.51	8.51
	ii) MSME	17114.21	19611.37	22428.63	2817.26	14.37
	iii) OPS	9980.18	11183.61	11261.43	77.82	0.70
7	<b>Weaker Section Adv.</b>	<b>11877.48</b>	<b>13367.32</b>	<b>13898.24</b>	<b>530.92</b>	<b>3.97</b>
8	<b>Non-Priority Sec. Adv.</b>	<b>23451.66</b>	<b>29399.70</b>	<b>34332.75</b>	<b>4933.05</b>	<b>16.78</b>
9	<b>No. of Branches</b>	<b>2279</b>	<b>2341</b>	<b>2366</b>	<b>25</b>	<b>1.07</b>
10	<b>Advances to Women</b>	<b>7459.43</b>	<b>9160.23</b>	<b>10942.26</b>	<b>1782.03</b>	<b>19.45</b>
11	<b>Credit to Minorities</b>	<b>1253.25</b>	<b>1485.25</b>	<b>1768.50</b>	<b>283.25</b>	<b>19.07</b>
12	<b>Advances to SCs/STs</b>	<b>3468.41</b>	<b>4140.88</b>	<b>4640.18</b>	<b>499.3</b>	<b>12.06</b>

**2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.03.2025.**

- The total banking business has grown at the rate of 2% from Rs.2,94,385 Crores in 31.12.2024 to Rs.3,00,665 Crores in 31.03.2025 i.e. Rs.6,281 Crores.
- The total Deposit has grown by 1% from Rs.1,99,901 Crores in 31.12.2024 to Rs.2,02,617 Crores in 31.03.2025 i.e. Rs.2,716 Crores.
- The total Advances has grown at the rate of 4% from Rs.94,484 Crores on 31.12.2024 to Rs.98,048 Crores in 31.03.2025 i.e. Rs.3,564 Crores.

(Amt. in Crores)

S. No.	Item	30.09.2024	31.12.2024	31.03.2025	Variation in March, 2025 over Dec, 2024 (Q-o-Q)	
1	<b>Deposit PPD</b>				Absolute	%age
	Rural	118870.31	119982.78	121078.24	1095.46	0.91
	Urban/SU	78919.75	79918.01	81538.93	1620.92	2.03
	<b>Total-Deposits</b>	<b>197790.06</b>	<b>199900.79</b>	<b>202617.17</b>	<b>2716.38</b>	<b>1.36</b>
2	<b>Advances (O/S)</b>					
	Rural	41879.19	43263.78	45098.74	1834.96	4.24
	Urban/SU	33896.05	35484.84	36771.58	1286.74	3.63
	Outside Credit	13671.73	15735.46	16177.94	442.48	2.81
	<b>Total-Advances</b>	<b>89446.97</b>	<b>94484.08</b>	<b>98048.26</b>	<b>3564.18</b>	<b>3.77</b>
3	<b>Total Banking Business (Dep + Adv)</b>	<b>287237.03</b>	<b>294384.87</b>	<b>300665.43</b>	<b>6280.56</b>	<b>2.13</b>
4	RIDF	3827.97	3853.98	3848.57	-5.41	-0.14
5	CD RATIO (As per RBI recommendation)	47.16	49.19	50.29	1.1	2.24
6	<b>Priority Sector Advances (O/S) of which under:</b>	<b>44799.17</b>	<b>46263.22</b>	<b>47537.56</b>	<b>1274.34</b>	<b>2.75</b>
	i) Agriculture	12680.37	13083.09	13847.50	764.41	5.84
	ii) MSME	20719.48	21738.51	22428.63	690.12	3.17
	iii) OPS	11399.32	11441.62	11261.43	-180.19	-1.57
7	<b>Weaker Section Adv.</b>	<b>13166.03</b>	<b>13648.83</b>	<b>13898.24</b>	<b>249.41</b>	<b>1.83</b>
8	<b>Non-Priority Sec. Adv.</b>	<b>30976.07</b>	<b>32485.41</b>	<b>34332.75</b>	<b>1847.34</b>	<b>5.69</b>
9	<b>No. of Branches</b>	<b>2352</b>	<b>2354</b>	<b>2366</b>	<b>12</b>	<b>0.51</b>
10	<b>Advances to Women</b>	<b>9546.95</b>	<b>10435.91</b>	<b>10942.26</b>	<b>506.35</b>	<b>4.85</b>
11	<b>Credit to Minorities</b>	<b>1629.26</b>	<b>1686.70</b>	<b>1768.50</b>	<b>81.8</b>	<b>4.85</b>
12	<b>Advances to SCs/STs</b>	<b>4386.40</b>	<b>4454.44</b>	<b>4640.18</b>	<b>185.74</b>	<b>4.17</b>

(For Bank-wise details, please refer to page no 58 to 82)

### 2.3) CREDIT DEPOSIT RATIO (CDR):

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **50.29%** as of 31.03.2025 as per details mentioned below:

S. No	Components	As of 31.03.2025 (Amount in Crores)
1	Advances from Banks (within State)	81870.32
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	16177.94
3	RIDF (Bal. outstanding at the end of Quarter-March, 2025)	3848.57
4	Total Credit (1+2+3)	101796.83
5	Total Deposits	202617.17
6	Credit Deposit ratio (%)	50.29

**Credit Deposit Ratio (CDR) IN H.P. AS OF 31.03.2025 = 50.29%**

- i. Banks have overall CD ratio (as per instructions from RBI) of **50.29%** in Himachal Pradesh as of March, 2025. The CDR has witnessed increase of 110 basis point over the quarter ended December, 2024 (**49.19%** in December, 2024).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **40.41%** in quarter ended March, 2025. (Bank-wise position mentioned at page no- 62-63)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank of Baroda	78.07
2	Bank of India	43.86
3	Bank of Maharashtra	49.65
4	Canara Bank	35.81
5	Central Bank of India	44.83
6	Indian Bank	30.85
7	Indian Overseas Bank	21.37
8	Punjab and Sind Bank	43.30
9	Punjab National Bank	33.47
10	State Bank of India	34.70
11	UCO Bank	36.44
12	Union Bank of India	45.43

<b>Private Sector banks</b>		
<b>SR</b>	<b>NAME OF THE BANK</b>	<b>CD Ratio</b>
1	Axis Bank	54.25
2	Bandhan Bank	0.67
3	CSB Bank Limited	2.34
4	HDFC Bank	75.38
5	ICICI Bank	51.90
6	IDBI Bank	28.37
7	IDFC First Bank	3.88
8	Indusind Bank	59.57
9	J & K Bank	39.21
10	Kotak Mahindra Bank	145.96
11	RBL Bank	0.01
12	South Indian Bank	8.89
13	YES Bank	21.61

<b>Gramin Bank, Cooperative Banks and others</b>		
<b>SR</b>	<b>NAME OF THE BANK</b>	<b>CD Ratio</b>
1	H. P. Gramin Bank	46.58
2	HP ARDB	132.39
3	HP State Cooperative Bank Ltd.	69.11
4	Joginder Central Cooperative Bank	41.84
5	Kangra Central Cooperative Bank	30.09
6	The Baghat Urban Cooperative Bank	65.50
7	The Chamba Urban Cooperative Bank	47.41
8	The Mandi Urban Cooperative Bank	29.30
9	The Parwanoo Urban Cooperative Bank	52.41
10	The Shimla Urban Cooperative Bank	51.85
11	AU Small Finance Bank	36.15
12	Ujjivan Small Finance Bank	3.37
13	Utkarsh Small finance Bank	1.66

2.4) The District-wise CDR position in twelve districts as of March, 2025 mentioned as below;

(Source: Data reported By Banks)

S. No	Districts	June, 2024	September , 2024	December, 2024	March, 2025	Remarks
1	Bilaspur	26.34	26.26	27.05	28.82	Critically low CD ratio
2	Chamba	33.32	32.89	33.87	34.76	Low CD ratio
3	Hamirpur	23.20	23.37	23.76	24.17	Critically low CD ratio
4	Kangra	25.31	24.92	26.03	26.56	Critically low CD ratio
5	Kinnaur	49.36	49.17	43.73	46.10	
6	Kullu	44.11	42.74	43.58	45.35	
7	Lahaul & Spiti	27.03	26.29	26.71	24.52	Critically low CD ratio
8	Mandi	28.78	28.56	29.54	30.73	Low CD ratio
9	Shimla	43.26	41.40	42.55	44.49	
10	Sirmaur	75.86	74.75	76.51	78.11	
11	Solan	80.56	81.13	83.12	82.31	
12	Una	29.98	30.66	31.21	31.52	Low CD ratio
	State	38.83	38.31	39.39	40.41	

- Excluding Outside Credit.  
Districts above state CD ratio of 50.29%: Sirmaur (78.11%), Solan (82.31%).

Observations:

- I) Seven districts namely Bilaspur, Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi and Una have persistently critically low CDR below 40%. The issue of low CD ratio in districts mentioned above needs immediate attention of DLCC for review the position of low CD ratio in Special Sub Committee (SSC) of DLCC. The SCC in each district is requested to hold the meeting under the chairmanship of District Administration to prepare Monitorable Action Plan (MAP) and monitor the progress at the short intervals to achieve sustainable growth in CDR in a phased manner.

LDMs may apprise the House on the status of holding of meeting of Special Sub Committee (SSC) on CDR in their district and the important observations made by the SSC for improvement in CD ratio.

## 2.5): NATIONAL PARAMETERS (NP)

### POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31<sup>ST</sup> MARCH, 2025.

S. No	Sector	March, 2023	March, 2024	March, 2025	National Parameter
1	Priority sector Advances (of total Advances)	58.33	59.70	58.06	40%
2	Agriculture Advances (of total Advances)	17.13	17.49	16.91	18%
3	Advances to Small & Marginal Farmers (of total Advances)	13.17	12.45	12.48	10%
4	Advances to Micro Enterprises (of total Advances)	15.19	15.91	16.38	7.5%
5	Advances to Weaker Sections (of total Advances)	18.06	18.32	16.98	12%
6	Advances to Women (of total Advances)	12.02	12.56	13.37	5%
7	C.D. Ratio	40.58	46.83	50.29	60%
8	MSME Advances (of total P.S. Credit)	44.61	45.02	47.18	-
9	Advances to SC/ST (of total P.S. Credit)	9.04	9.51	9.76	-
10	Advances to Minorities (of total P.S. Credit)	3.27	3.41	3.72	-

(\*NA-Not Available)

- Banks have achieved five out of seven important National Parameters (NPs) set up by RBI. The parameter of attainment of benchmark CD ratio of 60% and agriculture advance 18% could not be achieved for the period under review.
- The Priority Sector lending has a share of 58.06% of total advances as against the National parameter (NP) set by RBI at 40%.  
The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.



1. Bank of Maharashtra 2. State Bank of India 3. Bandhan Bank 4. IDFC First Bank, 5. J & K Bank 6. Indusind Bank 7. RBL Bank

- **Agriculture sector lending** have a share of **16.91%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank of Baroda	8.46
2	Bank of India	17.07
3	Bank of Maharashtra	7.24
4	Canara Bank	7.73
5	Indian Bank	8.01
6	Indian Overseas Bank	3.88
7	Punjab and Sind Bank	11.37
8	State Bank of India	8.97
9	Union Bank of India	13.81
10	Axis Bank	8.18
11	Bandhan Bank	1.04
12	HDFC	14.89
13	ICICI	9.46
14	IDFC First Bank	1.31
15	IDBI	11.33
16	Indusind Bank	2.69
17	J&K Bank	2.13
18	Kotak Mahindra	0.19
19	Yes Bank	1.56
20	HP State Cooperative Bank	17.75
21	Bhagat Urban Cooperative Bank	5.49
22	Parwanoo Urban Cooperative Bank	2.10
23	AU Small Fin. Bank	5.25
24	Equitas Small Finance Bank	2.75

- Also, **advances to Small and Marginal Farmers** stand at **12.48%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.

- **Advances to Micro Enterprises** amount to **16.38%** of the outstanding advances as of 31.03.2025 which is above the national parameter of **7.5%**.
- Similarly, the achievement of **16.98%** in **Lending to Weaker sections** for the period under review, is above the NP of **12%**
- The share of **advances to Women** in total advances is **13.37%** and it is above the NP of **5%** set by RBI.
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### AGENDA ITEM NO.-3

#### 3.1) REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2024-25 PROGRESS UP TO QUARTER ENDED MARCH, 2025.

The progress under Annual Credit Plan for financial year 2024-25 has been reported by the Member Banks to the Convenor bank and consolidated position mentioned as below for review of the House.

In Annual Credit Plan (ACP) 2024-25, banks have set a target to disburse fresh loans to the tune of **Rs.36246 Crores** under Priority Sector for FY 2024-25 in Himachal Pradesh. As per the data submitted by member banks, **total disbursements** made by banks during the **FY 2024-25 aggregated to Rs.33118.40 Crore** as against the annual targets of **Rs.36246 Crores**. Banks have recorded **achievement of 91%** of assigned targets in terms of financial outlay set up for the Financial Year 2024-25.

In terms of physical achievements under ACP 2024-25 during the period under review, banks have extended credit to **659534 new units** as against the annual target of **1120482 units** and thereby having achievement of **59%** of assigned targets for the FY 2024-25 under Priority Sector.

The sector-wise targets vis-à-vis achievement under ACP 2024-25 during the financial year 2024-25 is mentioned hereunder:

#### 3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2024-25 UP TO THE PERIOD ENDED MARCH, 2025 (01.04.2024 TO 31.03.2025)

(Amt. in Crores)

Sl	Sector/ Activity	Annual Targets 2023-24	Ach, 2023- 24	% Ach March, 24	Annual Targets 2024-25	Ach Dec, 2024	% Ach Sept, 2024	Ach March, 2025	% Ach March, 2025	Growth (Y-o-Y)	% Growth
1	Total PS	31398	28575	91.01	36246	24401	67.32	33118	91.37	4543	15.90

#### 3.3) FINANCIAL ACHIEVEMENT ACP: -PRIORITY SECTOR (PS)

(Amt. in Crores)

Sl.	Sector/ Activity	31.03.2024			31.12.2024			31.03.2025			
		Annual Target 2023-24	Ach. March 2024	%Ach March 2024	Annual Targets 2024-25	Ach. Dec, 2024	% Ach. Dec, 2024	Ach. March, 2025	% Ach. March, 2025	Growth (Y-o-Y)	% Growth
1	Agriculture	15921	10320	64.82	16858	8931	52.97	12627	74.90	2307	22.35
2	MSME	10956	15629	142.65	14077	14027	99.65	17684	125.63	2055	13.15
3	Education	492	102	20.73	693	86	12.39	113	16.32	11	10.78
4	Housing	2023	1212	59.91	2650	826	31.19	1049	39.61	-163	-13.45
5	Others –PS	2006	1312	65.40	1968	531	26.98	1645	83.56	333	25.38
Total PS (1 to 5)		31398	28575	91.01	36246	24401	67.32	33118	91.37	4543	15.90

(Please refer, page no-83 to 98)

### 3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl. No.	Sector/Activity	31.03.2024			31.12.2024			31.03.2025			
		Annual Target 2023-24	Ach. March 2024	%Ach March 2024	Annual Targets 2024-25	Ach. Dec, 2024	% Ach. Dec, 2024	Ach. March, 2025	% Ach. March, 2025	Growth (Y-o-Y)	% Growth
1	Agriculture	610667	473444	77.53	677498	390192	57.59	490756	72.44	17312	3.66
2	MSME	173034	164546	95.09	306277	101358	33.09	138185	45.12	-26361	-16.02
3	Education	15413	4861	31.54	12567	4982	39.64	5651	44.97	790	16.25
4	Housing	21315	13808	64.78	19650	11291	57.46	13653	69.48	-155	-1.12
5	Others –PS	59678	13138	22.01	104490	7975	7.63	11289	10.80	-1849	-14.07
Total PS (1 to 5)		880107	669797	76.10	1120482	515798	46.03	659534	58.86	-10263	-1.53

(Please refer to, page no-83 to 98)

### 3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2024-25 UP TO MARCH, 2024.

#### 2.5.1) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2024-25	8899	2018	4464	1477	16858
B	Achievements– Up to March, 2025	5486	2947	3088	1106	12627
C	%-Achievement– Up to March, 2025	61.65	145.97	69.18	74.88	74.90
2	<b>MSME SECTOR</b>					
A	Annual Target 2024-25	8822	974	1899	2382	14077
B	Achievements– Up to March, 2025	10162	489	1687	5346	17684
C	%-Achievement– Up to March, 2025	115.20	50.16	88.84	224.40	125.63
3	<b>EDUCATION LOANS</b>					
A	Annual Target 2024-25	407	75	152	59	693
B	Achievements– Up to March, 2025	91	7	10	5	113
C	%-Achievement– Up to March, 2025	22.34	9.11	6.58	8.47	16.32
4	<b>HOUSING LOANS</b>					
A	Annual Target 2024-25	1480	259	639	272	2650
B	Achievements– Up to March, 2025	458	133	433	25	1049
C	%-Achievement– Up to March, 2025	30.98	51.19	67.76	9.26	39.61

<b>5</b>	<b>OPS UNDER PRIORITY SECTOR</b>					
A	Annual Target 2024-25	<b>1084</b>	<b>174</b>	<b>465</b>	<b>245</b>	<b>1968</b>
B	Achievements– Up to March, 2025	609	7	1015	14	1645
C	%-Achievement- Up to March, 2025	56.18	4.02	218.27	5.71	83.58
<b>6</b>	<b>TOTAL PRIORITY SECTOR</b>					
A	Annual Target 2024-25	<b>20692</b>	<b>3501</b>	<b>7618</b>	<b>4435</b>	<b>36246</b>
B	Achievements– Up to March, 2025	16806	3582	6233	6497	33118
C	%-Achievement- Up to March, 2025	81.22	102.31	81.82	146.49	91.37

(Please refer to, page no- 83 to 98)

**3.6): OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO MARCH, 2025 UNDER ANNUAL CREDIT PLAN (ACP) 2024-25**

- a) During the FY 2024-25, banks have disbursed fresh loans to the tune of **Rs.33118 Crore** to total **659534** new units under **Priority Sector**. The achievement against the FY targets for 2024-25 registered at **91%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.12627 Crores** during FY 2024-25 against the annual target of **Rs.16858 Crores** having achievement of **75%** of the assigned targets.
- c) In **MSME Sector**- Banks have made fresh credit disbursements of **Rs.17684 Crores** up to March 2025 against the target of **Rs.14077 Crores**. Banks have recorded achievement of **126%**.
- d) Achievement under **Housing loans** was **40%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.1049 Crores** up to March, 2025.
- e) Achievement under **Education loans** was **16%** of targets and banks have disbursed fresh education loans to the tune of **Rs.113 crores** up to March, 2025.
- f) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks)** overall achievement under Annual Credit Plan (ACP) 2024-25 indicates that Public Sector banks (PSB) have overall achievement of **81%**, RRB- **102%**, Cooperative Sector Banks- **82%** and Private Banks –**146%** up to March 2025.

- g) The overall performance of 91% under ACP during the financial year 2024-25 is good but banks need to improve their performance.

### 3.7) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2024-25:

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 31.03.2025							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. March, 2024	% Ach. March, 2024	Target 2024-25	Ach. March, 2025	% Ach. March, 2025
1	Bank of Baroda	499	419	83.99	616	886	143.69
2	Bank of India	259	186	72.31	314	187	59.66
3	Bank of Maharashtra	81	38	47.39	128	67	52.08
4	Canara Bank	751	566	75.31	876	651	74.31
5	Central Bank of India	712	774	108.68	876	872	99.57
6	Indian Bank	310	150	48.41	317	135	42.69
7	Indian Overseas Bank	111	12	10.60	125	28	22.70
8	Punjab and Sind Bank	313	69	22.03	353	81	22.84
9	Punjab National Bank	5700	5091	89.31	6198	6116	98.67
10	State Bank of India	6164	4552	73.86	7034	4680	66.53
11	UCO Bank	3039	1856	61.07	3116	2333	74.88
12	Union Bank of India	573	654	114.21	737	770	104.42

- Top 3 banks are: Bank of Baroda (143.69), Union Bank of India (104.42%) and Central Bank of India (99.57%).
- Bottom 3 banks are: Indian Overseas Bank (22.70%), Punjab and Sind Bank (22.84%) and Indian Bank (42.69%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 31.03.2025							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. March, 2024	% Ach. March, 2024	Target 2024-25	Ach. March, 2025	% Ach. March, 2025
1	Axis Bank	203	705	346.79	315	669	212.31
2	Bandhan Bank	12	7	56.11	29	2	7.64
3	CSB Bank Limited	23	2	7.11	26	6	21.71
4	HDFC Bank	1739	3207	184.43	2324	3741	160.99
5	ICICI Bank	649	951	146.41	908	1277	140.59
6	IDBI Bank	185	73	39.24	227	79	34.68

8	Indusind Bank	91	137	151.64	17	120	92.97
9	J & K Bank	43	40	91.67	129	29	51.82
10	Kotak Mahindra Bank	34	85	253.20	56	117	181.35
11	RBL Bank	27	0.26	0.96	64	0	0
12	South Indian Bank	4	4	93.33	32	5	126.68
13	Yes Bank	98	112	113.44	4	186	156.53

- Top 3 banks are: Axis Bank (212.31%), Kotak Mahindra Bank (181.35%) and HDFC Bank (160.99%).
- Bottom 3 banks are: RBL Bank (0), Bandhan Bank (7.64) and CSB Limited (21.71%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.03.2025							
(Amt. in Crores)							
Sl.	Name of the Bank	Target 2023-24	Ach. March, 2024	% Ach. March, 2024	Target 2024-25	Ach. March, 2025	% Ach. March, 2025
1	HP Gramin Bank	2942	2908	98.82	3501	3582	102.31
2	HP ARDB	483	66	13.75	536	55	10.27
3	HP State Coop. Bank	3141	3304	105.17	3917	3385	86.42
4	Jogindra Central Coop.	211	267	126.67	235	562	238.99
5	Kangra Central Coop.	2809	2036	72.47	2824	2210	78.22
6	Bhagat Urban Coop.	15	0	0	5	0	0
7	Chamba Urban Coop	9	3	27.98	12	4	31.95
8	Mandi Urban Coop	3	1	20.28	7	1	10.96
9	Parwanoo Urban Coop	27	17	64.36	79	16	20.52
10	Shimla Urban Coop	2	2	98.87	2	0	0
11	AU Small Fin. Bank	100	220	219.98	154	228	148.39
12	Ujjivan Small Fin.	19	30	158.92	19	12	65.77
13	Utkarsh Small Fin.	16	10	62.12	12	8	64.11

- Top 3 banks are: Jogindra Central Cooperative Bank (238.99), AU Small Finance Bank (148.39%) & HP Gramin Bank (102.31%).
- Bottom 3 banks are: Bhagat Urban Cooperative Bank (0), Shimla Urban Cooperative Bank (0) and HP ARDB (10.27).

### 3.8) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2023-24	Ach. March, 2024	% Ach. March, 2024	Target 2024-25	Ach. March, 2025	% Ach. March, 2025
1	BILASPUR	1292	1097	84.94	1243	1164	93.62
2	CHAMBA	677	892	131.76	988	1080	109.34
3	HAMIRPUR	1703	1408	82.69	1909	1584	82.94
4	KANGRA	6139	4204	68.48	6523	5116	78.43
5	KINNAUR	442	398	90.10	472	424	89.96
6	KULLU	1643	1879	114.37	2176	2145	98.57
7	LAHAUL & SPITI	108	125	115.92	144	143	99.32
8	MANDI	3390	2772	81.77	3859	3382	87.63
9	SHIMLA	7578	5335	70.41	8209	6026	73.40
10	SIRMAUR	2504	2776	110.85	3154	3036	96.26
11	SOLAN	3705	5683	153.40	5361	6986	130.32
12	UNA	2217	2004	90.37	2208	2034	92.08

- Top 3 Districts are: Solan (130.32%), Chamba (109.34) and Sirmaur (96.26).
- Bottom 3 Districts: Shimla (73.40), Kangra (78.43) and Hamirpur (82.94%).

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## AGENDA ITEM NO – 4

### **PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.**

#### **4.1) KCC SATURATION SCHEME:**

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. There are 9.77 lakh farmers have been registered on the PM Kisan Portal. There are 604991 KCC holder farmers in the state.

To provide benefit of KCC to all PM Kisan Beneficiaries in mission mode, a special drive has been launched, starting from 08.02.2020.

With regard to the above guidelines, progress of the Member Banks in the State during the quarter ended March 2025 is shared for information of the House.

Sl.	Name of Bank	Appl. Received up to			Sanctioned up to			Pending		Rejec ted
		Dec, 2024	March, 2025	Grw	Dec, 2024	March, 2024	Grw	Dec, 2024	March, 2025	
1	Bank of Baroda	1713	1835	122	1400	1522	122	0	0	313
2	Bank of India	2255	2411	156	2235	2392	157	1	0	19
3	Bank of Mah.	27	29	2	22	24	2	0	0	5
4	Canara Bank	4113	4296	183	4098	4281	183	0	0	15
5	CBI	3491	3553	62	3284	3348	64	3	1	204
6	HPSCB	66139	66139	0	65836	65836	0	0	0	303
7	HPGB	61208	65437	4229	61208	65437	4229	0	0	0
8	Indian Bank	449	471	22	330	349	19	0	0	122
9	IOB	85	106	21	85	106	21	0	0	0
10	P & SB	228	228	0	225	225	0	0	0	3
11	PNB	98500	102944	4444	95940	100384	4444	6	6	2554
12	SBI	76298	80453	4155	72998	76858	3860	36	43	3552
13	UCO Bank	26186	27934	1748	25636	27356	1720	10	20	558
14	UBI	969	989	20	831	851	20	0	0	138
	<b>Total</b>	<b>341661</b>	<b>356825</b>	<b>15164</b>	<b>334128</b>	<b>348969</b>	<b>14841</b>	<b>56</b>	<b>70</b>	<b>7786</b>

#### 4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)

Based on the guidelines/ instructions/ directives received from Govt. of India, Ministry of Finance, NABARD and RBI from time to time, **Banks are implementing Kisan Credit Cards (KCC) through their rural branches** to provide adequate and timely credit support from the banking system under a single window to the farmers to meet the short-term credit requirements for **cultivation of crops and other needs**. Under the Scheme, farmers are being financed for the activities like;

- To meet the short-term credit requirements for cultivation of crops.
- Post-harvest expenses.
- Produce Marketing loan.
- Consumption requirements of farmers household.
- Working Capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc.
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

All KCC holders should necessarily be issued Rupay KCC Cards (Plastic Cards) in lieu of passbook based KCC to withdraw their drawing limit through ATM/PoS etc.

The district-wise position under KCC scheme up to the quarter ended March, 2025 as reported by Banks placed as below for review of the House.

(Amount in Crores)

Sl.	District	Total No. PM Kisan Beneficiaries	Fresh KCC issued during the quarter March, 2025 (01.01.2025-31.03.2025)		KCCs issued (Fresh + Renewed) during the quarter March, 2025 (01.04.2024-31.03.2025)		Position of KCCs outstanding with bank Branches as of 31.03.2025		Farmers covered
		No.	No	Amt.	No	Amt.	No	Amt.	%
1	Bilaspur	60069	2379	55.98	16563	220	38841	428	65
2	Chamba	74349	3250	124.74	12816	231	41803	473	56
3	Hamirpur	63117	2257	63.05	16052	192	45005	406	71
4	Kangra	218684	5295	183.99	36583	538	100578	1141	46
5	Kinnaur	10024	691	22.12	6700	190	13684	363	137
6	Kullu	67087	2108	117.28	15615	552	43177	1139	64
7	Lahaul&Spiti	2915	105	5.08	2208	101	5061	130	174
8	Mandi	175789	6206	267.65	41734	865	93305	1577	53
9	Shimla	97176	6406	269.51	38162	1589	101743	3373	105
10	Sirmaur	55386	2291	69.31	16111	378	38840	724	70
11	Solan	69209	2395	76.79	12445	360	43280	820	63
12	Una	82934	1872	59.27	12163	190	39674	526	48
	Total	976739	35255	1314.77	227152	5406	604991	11102	62

**Comment:**

- 1) Banks have issued total 227152 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.5406 Crore during the FY 2024-25.
- 2) The cumulative position indicates that banks have issued total 604991 KCC and having cumulative outstanding of Rs.11102 Crore as of 31.03.2025.
- 3) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for December 2024 and March 2025, it was observed that the KCC accounts and amount outstanding has increased.

**4.1.3 Farmers coverage under KCC as of March, 2025:**

In Himachal Pradesh there are total 976739 farmers as reported by DLR. As of 31.03.2025, banks have covered total 604991 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 62% in the State.**

In district **Chamba (56%), Kangra (46%), Mandi (53%) and Una (48%)** the average farmer coverage is **below the State average coverage under KCC.** Low coverage of Farmers in these districts is matter of serious debate and matter needs to be deliberated at District level Review meeting of DLCC under the Chairmanship of Deputy Commissioner so that action points/ strategies can be chalked out for improvement in farmer coverage under the KCC scheme. **LDMs are requested to keep the issue of farmers' coverage under KCC as a standing agenda for the deliberation in DCC meeting.**

**DISTRICT WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:**

<b>ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.03.2025</b>					
<b>District Name</b>	<b>Applications Received</b>	<b>Applications Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>	<b>Pendency more than 15 days</b>
<b>Bilaspur</b>	1614	1358	222	34	29
<b>Chamba</b>	436	380	56	0	0
<b>Hamirpur</b>	4712	3797	915	0	0
<b>Kangra</b>	5144	3780	1352	12	0
<b>Kinnaur</b>	627	390	227	10	3
<b>Kullu</b>	771	693	78	0	0
<b>Lahul &amp; Spiti</b>	114	76	38	0	0
<b>Mandi</b>	3061	3058	3	0	0
<b>Shimla</b>	785	734	51	0	0
<b>Sirmaur</b>	3122	3024	98	0	0
<b>Solan</b>	4634	4299	260	75	1
<b>Una</b>	897	812	85	0	0
<b>Grand Total</b>	<b>25917</b>	<b>22401</b>	<b>3385</b>	<b>131</b>	<b>33</b>

<b>FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2025</b>					
<b>District Name</b>	<b>Received</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pendency</b>	<b>Pendency more than 15 days</b>
<b>Bilaspur</b>	743	547	191	5	3
<b>Chamba</b>	31	17	14	0	0
<b>Hamirpur</b>	20	6	14	0	0
<b>Kangra</b>	145	145	0	0	0
<b>Kinnaur</b>	22	1	21	0	0
<b>Kullu</b>	14	10	4	0	0
<b>Lahul&amp;Spiti</b>	0	0	0	0	0
<b>Mandi</b>	53	52	1	0	0
<b>Shimla</b>	0	0	0	0	0
<b>Sirmaur</b>	3	2	1	0	0
<b>Solan</b>	17	9	8	0	0
<b>Una</b>	20	9	11	0	0
<b>Grand Total</b>	<b>1068</b>	<b>798</b>	<b>265</b>	<b>5</b>	<b>3</b>

**BANK WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:**

<b>ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.03.2025</b>					
<b>Bank Name</b>	<b>Received</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending</b>	<b>Pendency &gt; 15 days</b>
Bank of Baroda	66	51	13	2	1
Bank of India	158	140	18	0	0
Bank of Maharashtra	9	8	1	0	0
Canara Bank	297	255	39	3	0
Central Bank of India	360	265	93	2	0
Cooperative Bank	4619	3787	806	26	13
IDBI Bank Ltd.	36	26	10	0	0
Indian Bank	51	45	6	0	0
Indian Overseas Bank	7	6	1	0	0
J&K Bank Ltd	0	0	0	0	0
Punjab & Sind Bank	251	215	32	4	0
Punjab National Bank	11074	9755	1285	34	10
State Bank of India	6035	5307	687	41	2
UCO Bank	2749	2424	307	18	7
Union Bank of India	205	117	87	1	0
<b>Grand Total</b>	<b>25917</b>	<b>22401</b>	<b>3385</b>	<b>131</b>	<b>33</b>

FISHERIES PROGRESS FROM 01.04.2021 TO 31.03.2025					
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency > 15 days
Bank of Baroda	2	0	2	0	0
Bank of India	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0
Canara Bank	7	3	4	0	0
Central Bank of India	7	3	4	0	0
Cooperative Bank	323	257	65	1	1
IDBI Bank Ltd.	1	1	0	0	0
Indian Bank	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0
J&K Bank Ltd	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0
Punjab National Bank	428	358	69	1	1
State Bank of India	226	133	92	1	1
UCO Bank	63	33	28	2	0
Union Bank of India	11	10	1	0	0
<b>Grand Total</b>	<b>1068</b>	<b>798</b>	<b>265</b>	<b>5</b>	<b>3</b>

#### 4.2. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 31<sup>ST</sup> MARCH, 2025.

##### 4.3.1) DAY NATIONAL RURAL LIVELIHOOD MISSION (DAY - NRLM):

**Achievements in the Current FY:** As per progress available on the Portal as of 31.03.2025, Banks disbursed Rs.146.54 crores to 6803 new SHGs during the FY 2024-25 and total outstanding is Rs.283.27 crores.

Scheme	Target 2024-25		Sanctioned up to Q3		Sanctioned up to Q4		% Growth Q4 over Q3	Outstanding up to 31.03.2025	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NRLM	24700	30000	4955	9748.04	6803	14654.26	37.30	16333	28326.87

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disb. Amount	SHGs	Disb. Amount	
1	Bank of Baroda	1590	1200	3	5.50	6
2	Bank of India	110	140	19	56.30	7
3	Bank of Maharashtra	20	30	5	16.50	0
4	Canara Bank	150	250	57	178.59	26
5	Central Bank of India	370	320	168	425.35	63
6	IDBI Bank Ltd	50	150	7	49.00	3
7	Indian Bank	90	100	26	64.16	16
8	Indian Overseas Bank	0	0	1	0.02	2
9	Punjab and Sind Bank	70	90	7	20.28	20
10	Punjab National Bank	9040	10190	2171	3641.84	630
11	State Bank of India	1710	2520	267	631.09	271
12	UCO Bank	2680	3030	502	709.90	320
13	Union Bank of India	200	200	23	37.07	17
14	HP Gramin Bank	1760	2440	1196	2844.88	371
15	HP State Coop. Bank	3010	3060	922	2052.81	751
16	Jogindra Coop. Bank	350	550	197	533.12	67
17	Kangra Coop. Bank	3500	5730	1232	3387.85	463
	<b>Grand Total</b>	<b>24700</b>	<b>30000</b>	<b>6803</b>	<b>14654.26</b>	<b>3033</b>

Controlling Head of member Banks are requested to ensure the disposal of pending cases in a time bound manner. Banks should adhere to time norms in disposal of sponsored cases and in cases where the Borrower is not turning up for completion of Bank formalities even after due reminders, the cases should be immediately returned to Implementing agencies. Banks to note that disposal of pendency should be reported to concerned BDO office so that HPSRLM portal can be updated.

#### 4.3.2) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

**PROGRESS UNDER DAY NULM:** The progress under DAY NULM up to 31.03.2025 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

POSITION REPORTED BY DAY- NULM H.P.					
	Targets FY 2024-25	Achievement (Q4)		Cumulative FY 2024-25	
Cases Under	No of Cases	No.	Amount	No.	Amount
SEP-I	100	8	10.45	234	342.91
Mudra					
SHG Bank Linkage	200	13	68.20	384	966.26
Total	300	21	78.65	618	1309.17

(Source: DAY-NULM HP)

#### 4.3.3) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q3		Sanctioned up to Q4		% Growth Q4 over Q3	Outstanding up to 31.03.2025	
	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NULM	320	580.11	383	914.72	19.69	1371	1788.60

#### 4.3.4) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 31.03.2025

S. No.	Bank	No. of cases pending
1	Canara Bank	1
2	Central Bank of India	1
3	HDFC Bank	1
4	Indian Overseas Bank	1
5	Punjab & Sind Bank	1
6	State Bank of India	4
7	Union Bank of India	2
	Total	11

Banks should dispose of cases within 15 days period as per extant guidelines of RBI. Controlling head of member banks are requested to follow up the progress with their branches and ensure disposal of pending cases at the earliest.

### **Centralized processing of Interest subvention & proper feeding of product code:**

Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with Indian Bank (erstwhile Allahabad Bank) for centralized processing of interest subvention through web portal. All member Banks are requested that product code for the Loan cases sanctioned under DAY NULM are properly fed in their CBS system so that all eligible loan accounts can receive the interest subvention in their loan accounts online.

#### **4.5.1) PRADHANMANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)**

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For manufacturing sector the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For Service sector the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs.20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakhs for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in Special Category.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:
- Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted under rural areas, where as areas falling under Municipality to be treated as urban areas.
- EDP-No EDP training will be mandatory for Project up to Rs.2.00 lakhs, 5 days EDP training for Project cost more than 2 lakhs and upto 5 lakhs and atleast 10 days EDP Training for project cost more than 5 lakhs.
- The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing Sector for upgradation is Rs.1.00 Crore. Maximum subsidy would be Rs.15 lakhs (Rs.20 lakhs for NER and Hill States)
- The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service Sector for upgradation is Rs.25 lakhs Maximum subsidy would be Rs.3.75 lakhs (Rs.5 lakhs for NER and Hill States)



- The balance amount (excluding the own contribution) of the total project cost will be provided by the Banks.
- If the total project cost exceeds Rs.1.00 Crore or Rs.25 lakhs for Manufacturing and Service/Business Sector respectively, the balance amount may be provided by Banks without any Government subsidy.

#### 4.4.2) Target allocation for FY 2024-25:

The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for FY 2024-25 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

Agency (Amt in Lakhs)	Target 2024-25		Achievement during Q3		Achievement during Q4		Actual Growth Q4 over Q3		% Growth Q4 over Q3	
	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money
KVIB	352	964.48	206	755.58	293	1198.69	87	443.11	42.23	58.65
KVIC	352	964.48	177	828.69	272	1246.88	95	418.19	53.67	50.46
DIC	470	1287.36	504	1688.08	693	2372.56	189	684.48	37.50	40.55
<b>Total</b>	<b>1174</b>	<b>3216.32</b>	<b>887</b>	<b>3272.35</b>	<b>1258</b>	<b>4818.13</b>	<b>371</b>	<b>1545.78</b>	<b>41.83</b>	<b>47.24</b>

#### 4.5.3) CREDIT MOBILIZATION DURING FY 2024-25 UP TO 31.03.2025:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Bank of Baroda	40	25	4	12	9	89
2	Bank of India	9	5	4	1	0	53
3	Bank of Maharashtra	13	4	5	6	0	4
4	Canara Bank	53	38	21	0	0	192
5	Central Bank of India	47	23	16	11	29	92
6	HDFC Bank	14	10	1	4	16	0
7	HP Gramin Bank	257	187	48	34	77	618
8	HP State Cooperative Bank	173	111	52	19	55	178
9	ICICI Bank	1	0	0	1	0	0
10	IDBI Bank	7	6	0	3	7	21
11	Indian Bank	10	7	5	0	0	55
12	Indian Overseas Bank	11	8	2	1	0	0
13	Indusind Bank	1	0	0	1	0	0
14	J & K Bank Ltd	4	4	0	0	2	3
15	Jogindra Central Coop.	13	6	4	3	4	27

16	Kangra Central Coop.	63	41	10	13	25	152
17	Punjab and Sind Bank	20	14	4	7	5	73
18	Punjab National Bank	547	347	199	44	119	1063
19	State Bank of India	455	225	270	18	159	338
20	UCO Bank	227	166	61	9	92	516
21	Union Bank of India	46	31	11	12	17	116
	<b>Total</b>	<b>2011</b>	<b>1258</b>	<b>717</b>	<b>199</b>	<b>616</b>	<b>3590</b>

(Source: kviconline.gov.in)

Banks are requested to update the position of cases disposed of by banks in the PMEGP portal. **Updating of status in all sponsored cases in the portal on regular basis is very important.** The controlling Head of member banks have been requested to monitor the position of their branches closely and dispose of all pending cases.

#### **4.5.1): PRIME MINISTER FOOD AND MICRO PROCESSING ENTERPRISES:**

The Scheme would support clusters and groups such as FPOs/SHGs/producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.

Farmer Producer Organizations (FPOs)/Producer Cooperatives

- i) FPOs and Producer Cooperatives would be provided the following support:  
Grant @ 35%with credit linkage;
- ii) Training support;
- iii) Maximum limit of grant in such cases would be as prescribed.

#### **Eligibility Criteria for Co-operatives/FPOs:**

- iv) It should preferably been engaged in processing of One District One Product (ODOP)produce;
- v) It should have minimum turnover of Rs.1crore;
- vi) The cost of the project proposed should not be larger than the present turnover;
- vii) The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years.
- viii) The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital;
- ix) Self Help Groups(SHG)

A number of SHGs are undertaking food processing activities. The Scheme proposes to provide following support to SHGs:-

**Support to individual SHG member** as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs.10lakh.

**4.5.2) THE BANK WISE STATUS UNDER PMFME AS ON 31.03.2025 IS GIVEN BELOW:**

S. No	Bank Name	Received	Sanction	Rejected	Pendency			
					Total	< 1 month	1-6 month	6- 12 months
1	Bank of Baroda	6	3	3	0	0	0	0
2	Bank of India	7	1	6	0	0	0	0
3	Bank of Maharashtra	2	1	1	0	0	0	0
4	Canara Bank	39	21	17	1	1	0	0
5	Central Bank of India	53	40	13	0	0	0	0
6	HDFC Bank	97	25	67	5	1	2	2
7	HP Gramin Bank	119	75	39	5	2	1	2
8	HP State Coop. Bank	285	94	185	6	3	3	0
9	ICICI Bank	7	0	6	1	1	0	0
10	IDBI Bank	4	2	2	0	0	0	0
11	Indian Bank	5	4	1	0	0	0	0
12	Indian Overseas Bank	1	0	1	0	0	0	0
13	J&K Bank	2	2	0	0	0	0	0
14	Jogindra Central Coop	6	0	5	1	0	1	0
15	Punjab & Sind Bank	4	2	2	0	0	0	0
16	Punjab National Bank	807	438	354	15	12	2	1
17	State Bank of India	1211	728	467	16	16	0	0
18	Kangra Central Coop.	12	4	6	2	0	0	2
19	UCO Bank	601	344	252	5	5	0	0
20	Union Bank of India	10	8	2	0	0	0	0
Total		3278	1792	1429	57	41	9	7

**4.6) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY**

The Scheme: To mobilize a medium – long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

It will be operational for 12 years from 2020-21 to 2032-33. The Loan disbursement shall complete in 6 years i.e. by the end of 2025-26. Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.

Banking eco-system will support with Credit Guarantee, convergence and interest subvention to lending institutions thereby able to lend with a lower risk. This scheme

will help to enlarge their customer base and diversification of portfolio. The refinance facility will enable larger role for cooperative banks and RRBs.

The benefits: All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The CGTMSE Fee under the scheme for a loan up to ₹ 2 crore shall be borne by the Government.

The progress (As per AIF National Portal) as on 31.12.2024:

**4.6.1) Cumulative Progress up to 31.12.2024:**

(Amount in Crores)

Financial Year	During the Year		Up to the year	
	A/cs	Amount	A/cs	Amount
2020-21	3	0.98	3	0.98
2021-22	27	28.63	30	29.61
2022-23	167	52.80	197	82.40
2023-24	171	61.94	368	144.34
2024-25 (up to Dec. 2024)	252	121.60	620	265.94

**4.6.2) District wise Progress as on 31.03.2025, under AIF**

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 31.03.2025								
S No	District	Total Amount Achieved as on 31.03.2024	Cumulative up to 31.03.2025		During Financial Year 2024-25			Pending
			No.	Amount	Target Amount	Achievement Amount	% Achievement	
1	Bilaspur	4.57	23	8.93	20	4.36	21.81	4
12	Chamba	1.39	7	3.42	10	2.03	20.33	0
3	Hamirpur	1.74	15	5.47	10	3.73	37.29	6
4	Kangra	11.78	41	16.33	50	4.55	9.10	11
5	Kinnaur	1.63	10	1.74	10	0.11	1.12	0
6	Kullu	4.99	106	7.47	20	2.48	12.41	0
7	Lahaul Spiti	0.00	0	0.00	2	0.00	0	0
8	Mandi	10.84	112	25.88	40	15.04	37.60	1
9	Shimla	63.14	209	109.01	100	45.87	45.87	7
10	Sirmour	20.97	20	25.52	40	4.55	11.37	2
11	Solan	16.10	33	38.13	70	22.03	31.48	2
12	Una	7.19	44	24.04	38	16.85	44.33	5
	<b>Total</b>	<b>144.34</b>	<b>620</b>	<b>265.94</b>	<b>410</b>	<b>121.60</b>	<b>29.66</b>	<b>39</b>

4.7.3) Bank wise Progress as on 31.03.2025, under AIF

( Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 31.03.2025								Pending
S N o	BANK	Total Amount Achieved as on 31.03.2024	Cumulative up to 31.03.2025		During Financial Year 2024-2025			
			No.	Amount	Target Amount	Ach. Amount	% Ach.	
1	Axis Bank	0.00	0	0.00	10	0.00	0	1
2	Bank of Baroda	7.20	7	7.20	20	0.00	0	0
3	Bank of India	2.28	4	2.52	20	0.24	1.20	0
4	Bank of Maharashtra	0.60	3	2.85	10	2.25	22.50	0
5	Canara Bank	0.15	6	41.15	20	41.00	205.00	0
6	Central Bank of India	11.28	19	28.94	20	17.66	88.30	0
7	HDFC	8.20	23	11.80	20	3.60	18.00	4
8	HP Gramin Bank	1.75	26	6.33	20	4.58	22.90	3
9	HP State Coop. Bank	5.05	20	5.68	30	0.63	2.10	0
10	ICICI	0.00	0	0.00	10	0.00	0	0
11	IDBI	0.35	3	1.85	10	1.50	15.00	2
12	Indian Bank	2.00	1	2.00	10	0.00	0	0
13	Indian Overseas Bank	0.00	0	0.00	10	0.00	0	0
14	Jogindra Coop. Bank	0.12	2	0.12	10	0.00	0	0
15	Kangra Coop. Bank	0.00	2	0.91	20	0.91	4.54	0
16	Kotak Mahindra Bank	0.00	0	0.00	10	0.00	0	0
17	Punjab National Bank	63.02	112	75.94	50	12.92	25.84	5
18	Punjab and Sind Bank	0.00	2	3.68	10	3.68	36.80	0
19	State Bank of India	31.72	296	56.09	50	24.37	48.74	18
20	UCO Bank	10.39	90	18.36	30	7.97	26.67	5
21	Union Bank of India	0.23	4	0.52	10	0.29	2.90	0
22	Yes Bank	0.00	0	0.00	10	0.00	0	0
	Total	144.34	620	265.94	410	121.60	29.66	38

#### **4.8) PM VISHWAKARMA SCHEME.**

PM Vishwakarma Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and crafts people. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoesmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

#### **BENEFITS TO THE ARTISANS AND CRAFTS PERSONS:**

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** A toolkit incentive of up to Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of up to Rs. 3 lakhs in two tranches of Rs. 1 Lakh and Rs. 2 lakhs with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of up to Rs. 1 Lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, up to maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, on-boarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.

- In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centre with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**
- All the member banks are requested to visit the Vishwakarma portal (<https://pmvishwakarma.gov.in/>) and ensure that beneficiary bank accounts are verified within T+2 days from the receipt of application on the portal.

**Bank wise progress under PM Vishwakarma as on 31.03.2025**

S. No.	Bank Name	Received	Sanctioned	Rejected	Pending Cases
1	Axis Bank	2	0	1	1
2	Bank of Baroda	34	13	21	0
3	Bank of India	5	3	2	0
4	Bank of Maharashtra	1	0	1	0
5	Canara Bank	35	5	27	3
6	Central Bank of India	134	30	91	13
7	HDFC Bank	41	0	12	29
8	HP Gramin Bank	26	11	14	1
9	HP State Cooperative Bank	308	30	166	112
10	Indian Bank	13	2	7	4
11	Indian Overseas Bank	2	0	2	0
12	Jogindra Cooperative Bank	13	0	0	13
13	Kangra Cooperative Bank	112	1	2	109
14	Punjab & Sind Bank	20	13	4	3
15	Punjab National Bank	1792	676	800	316
16	State Bank of India	1465	478	866	121
17	UCO Bank	497	128	177	192
18	Union Bank of India	18	0	8	10
	<b>Total</b>	<b>4518</b>	<b>1390</b>	<b>2201</b>	<b>927</b>

**District wise progress under PM Vishwakarma as on 31.03.2025**

<b>S. No.</b>	<b>Bank Name</b>	<b>Received</b>	<b>Sanctioned</b>	<b>Rejected</b>	<b>Pending Cases</b>
<b>1</b>	Bilaspur	129	54	46	29
<b>2</b>	Chamba	141	31	82	28
<b>3</b>	Hamirpur	198	73	83	42
<b>4</b>	Kangra	279	72	138	69
<b>5</b>	Kinnaur	91	15	35	41
<b>6</b>	Kullu	404	109	216	79
<b>7</b>	Lahaul Spiti	0	0	0	0
<b>8</b>	Mandi	1909	595	909	405
<b>9</b>	Shimla	537	164	263	110
<b>10</b>	Sirmour	475	151	282	42
<b>11</b>	Solan	237	78	96	63
<b>12</b>	Una	118	48	51	19
	<b>Total</b>	<b>4518</b>	<b>1390</b>	<b>2201</b>	<b>927</b>

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## AGENDA ITEM NO -5

### 5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

**5.1.1) PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):** Pradhan Mantri Jan Dhan Yojana (PMJDY) as a National Mission on Financial Inclusion was implemented throughout the country on 28<sup>th</sup> August, 2014 to provide all households in the country with financial services with particular focus to empower the weaker sections of our society.

Since the Pradhan Mantri Jan Dhan Yojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enable usage of banking services by the excluded section of our society. As of 31.03.2025, 55.26 crore Jan Dhan Accounts (BSBDA) have been opened by banks (PSBs, RRBs& Private Banks) under PMJDY throughout the Country since launch of the campaign in Mission Mode in August, 2014.

The present status of PMJDY as a whole in the country is mentioned below for information of the House.

#### 5.1.2) PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) – POSITION AS A WHOLE IN THE COUNTRY AS ON 31<sup>ST</sup> MARCH, 2025

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	26.97	15.91	42.88	32.81	200982
Regional Rural Bank	8.87	1.52	10.39	3.83	51405
Private Banks	0.77	1.04	1.80	1.47	7819
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
<b>Total</b>	<b>36.80</b>	<b>18.47</b>	<b>55.26</b>	<b>38.11</b>	<b>260206</b>

(Source: pmjdy.gov.in)

#### 5.2.1) PERFORMANCE UNDER SOCIAL SECURITY SCHEMES AND FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH: CURRENT STATUS Y-o-Y POSITION

Scheme	Total Number of Accounts- Cumulative position			No. in lacs	
	31.03.2022	31.03.2023	31.03.2024	31.03.2025	
PMJDY	17.36	18.40	19.11	19.20	
PMJJBY	5.22	10.32	11.63	14.28	
PMSBY	17.65	31.10	33.08	38.29	
APY	2.99	3.98	4.90	5.76	

**Q-O-Q POSITION DURING FY 2024-25**

(No. in lakhs)

Scheme	No. of accounts opened during Q1	No. of accounts opened during Q2	No. of accounts opened during Q3	No. of accounts opened during Q4	Total no. of accounts opened during FY 2024-25
PMJDY	0.02	0.03	0.17	0.01	0.23
PMJJBY	0.43	0.61	0.82	0.79	2.65
PMSBY	0.73	1.41	1.58	1.49	5.21
APY	0.24	0.16	0.25	0.21	0.86

**5.2.2): MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY**

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.03.2025 for HP State is given below:

Name of Scheme	No. of enrollments ( in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	38.29
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	14.28

(Source: pmjdy.gov.in portal)

**1) PMSBY:** The Accidental insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.20/- p.a. under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed on 1<sup>st</sup> June every year. Banks have total **enrollments of more than 38.29 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.03.2025.

**2) PMJJBY:** The Life insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.436/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed on 1<sup>st</sup> June every year. Banks have more than **14.28 lakh enrollments** under PMJJBY in the State as of period ended 31.03.2025.

### 5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.03.2025 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2024-25	Achievement up to 31.03.2025	Cumulative up to 31.03.2025
1	PSBs	90	1173	105570	55077	419980
2	RRBs	90	274	24660	22903	114112
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	165	11550	6619	29561
4	Pvt Banks (Excluding those mentioned above)	35	22	770	270	665
5	Small Finance Banks	65	7	455	338	1159
6	Coop Banks (including Urban Coop. Banks)	20	490	9800	1147	11001
	<b>Total</b>	<b>XXXX</b>	<b>2131</b>	<b>152805</b>	<b>86354</b>	<b>576478</b>

**\*\* Excluding HPARDB and IPPB**

**Top Performers under APY:** IDBI Bank (140%), Punjab & Sind Bank (107%) and Bank of Maharashtra (103%).

**Top Performers under APY (abs. numbers):** HP Gramin Bank (22903), State Bank of India (18705), Punjab National Bank (8316) and UCO Bank (6682).

**Dismal Performance under APY:** Utkarsh Small Fin. Bank (0%), Indusind Bank (1%) and Yes Bank (1%).

(Bank-wise position mentioned at page no 115, PFRDA Report)

### 5.3.1) FINANCIAL AWARENESS AND LITERACY CAMPAIGN IN HP:

Financial Literacy Centers (FLCs) is a dedicated institutional set up for Financial Literacy Campaign organized by Lead banks (PNB/SBI/UCO Bank), RRB and Cooperative sector banks in the State. In addition to FLCs, at each district in the State, Bank branches in Rural areas are organizing financial literacy camps as per RBI guidelines on regular basis. These FLCs and Rural Bank Branches have organized Financial literacy and awareness Camps on regular basis at District/ Blocks / Panchayats level focusing on the various target groups.

At present, 15 Financial Literacy Centers (FLCs) mentioned below are functional with dedicated F.L. counselors at each centre:

S.No	Banks	No. of FLCs	Remarks
1	Public Sector Banks (PSBs)	6	Lead Banks i.e. PNB, SBI & UCO Bank has set up FLCs in their Lead Districts. (One FLC in each District)
2	H P State Coop Bank	6	
3	Kangra Central Coop Bank (KCCB)	3	
4	HP Gramin Bank	0	
	Total	15	

**\*FLC position is vacant at 6 districts: Bilaspur, Lahaul Spiti, Solan, Shimla, Sirmaur, & Una.**

**Points for deliberation:**

- A) All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017.
- Each Bank Branch in Rural area to conduct at least one camp per month (**on the Third Friday of each month (after branch business hours)**), focusing on digital payments with target groups viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.
  - The FLCs have to conduct 15 Target Group Camp and 6 Special Camps (Digital) during a quarter.
- B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended March, 2025 placed for review of the House.
- C) **FLCS BY PUBLIC SECTOR BANKS (PSB):** Report on conduct of **special camps** by financial literacy centres (going digital) as of quarter ended March, 2025.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	NIL								
CHAMBA	47201	0	0	0	0	0	0	0	0	0
HAMIRPUR	48201	27	1053	18	4	1	27	7	1	27
KANGRA	47001	33	1800	0	0	0	0	0	0	33
KINNAUR	47601	3	140	3	1	1	1	1	1	0
KULLU	46801	10	366	7	5	8	5	1	0	10
LAHAUL& SPITI	47401	NIL								
MANDI	46401	15	555	1	1	1	0	1	0	1
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	NIL								
Total		88	3914	29	11	11	33	10	2	71

(Position as per reporting to RBI on quarterly basis- March, 2025- Annexure –II, Part A)

**FLCS BY PUBLIC SECTOR BANKS (PSB):**

Quarterly report on conduct of **target group** specific camps by financial literacy centres as of quarter ended March, 2025 (Target groups: 1. Farmers 2. Small Entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others)

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	NIL								
CHAMBA	47201	14	492	7	0	0	4	0	5	6
HAMIRPUR	48201	27	1053	19	5	1	27	7	1	27
KANGRA	47001	33	1800	0	0	0	0	0	0	33
KINNAUR	47601									
KULLU	46801	22	778	8	0	4	17	13	0	22
LAHAUL & SPITI	47401	NIL								
MANDI	46401	6	205	0	0	1	2	1	0	6
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	NIL								
Total		102	4328	34	5	6	50	21	6	94

(Position as per reporting to RBI on quarterly basis- March, 2025- Annexure –II- Part-B)

**FINANCIAL LITERACY CAMPS** organized by **Rural Branches** during the Quarter ended March, 2025 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- March, 2025	Target Group Addressed
Bilaspur	109	249	Farmers, Small entrepreneurs, School students, SHGs
Chamba	102	315	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	138	395	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	374	42	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	55	96	Jan Sampark Abhiyan
Kullu	104	391	Farmers, Small entrepreneurs, School students, SHGs
Lahaul Spiti	26	71	Farmers, Small entrepreneurs, Senior citizens
Mandi	211	615	Farmers, SHGs
Shimla	267	736	School students, SHGs,
Sirmaur	112	346	Farmers, SHGs
Solan	179	552	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	235	Farmers, Small entrepreneurs, School students
Total	1794	4043	

(Position as per reporting to RBI on quarterly basis- March, 2025- Annexure –III)

#### **Financial Literacy Camps by Cooperative banks:**

Bank Name	Camp Details	No. of Camps	No. of Participants
<b>HP State Cooperative Bank</b>	Special Camps	7	443
	Target Specific Camps	20	1015

#### **Financial Assistance by NABARD:**

In order to spread financial literacy and embark on creation of “Digital India”, NABARD facilitates conduct of Financial and Digital Literacy Camps (FDLCs). A grant support of Rs.6000/- per camp is provided by NABARD.

#### **5.6) BANK MITRAS (BUSINESS CORRESPONDENT AGENTS-BCs):**

- ♦ Banks have been allocated **3622 Gram Panchayats as Sub-Service Areas (SSAs)**. The Concerned Banks are ensuring the extension of banking services in their allocated SSAs either by opening branch or through the fixed location Bank Mitras (BCAs).
- ♦ Banks have deployed total **11497 Bank Mitras** as of 31<sup>st</sup> March, 2025.  
(Bank wise Detail on Page no.60)

#### **5.7.1) PRADHAN MANTRI MUDRA YOJANA (PMMY):**

Pradhan Mantri MUDRA Yojana (PMMY) was launched on April 08, 2015, for extending credit facilities to micro enterprises/ small businesses up to Rs.10 Lakhs in a hassle free manner. The objective is to provide financial support for small business which generates employment for majority of the Indian working population and to create an inclusive, sustainable and value based entrepreneurial culture, in the country.

#### **Progress under PMMY in H.P.:**

- ♦ Banks have made **fresh disbursements** under Mudra loan to **63169** new entrepreneurs with fresh disbursement to the tune of **Rs.1588 Crores** during the financial year 2024-25. **Private sector banks have low performance under PMMY** and they are requested to increase their lending under the scheme.

- ◆ **Cumulative position** of Mudra loans mentioned at annexure-63 (page no-98) reveals that banks have outstanding Mudra loan under PMMY **Rs.3410 crores** with coverage of **158368 Micro and Small entrepreneurs**.
- ◆ **Mudra Cards:** The preloaded approved Mudra card is one of the major benefits a Borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in hand for the business units. The design of the card is being approved by DFS. All eligible beneficiaries can get this Rupay Mudra Card.
- ◆ Mudra cards facilitate hassle-free funds for meeting the working capital needs of micro entrepreneurs and these Cards needs to be issued to large extent. Member Banks are requested to pay special attention to increase the numbers of Mudra Cards.

**5.7.2) CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED MARCH, 2025**

(Amt. in Crores)

S. No.	Category	Disb. up to 31.03.2025		O/s as on 31.03.2025	
		No.	Amt.	No.	Amt.
1	<b>Shishu</b> (Loan up to Rs.50000)	11016	56.90	33650	109.77
2	<b>Kishor</b> (Loan above Rs.50000-Rs.5 lakh)	40678	708.20	93807	1502.61
3	<b>Tarun</b> (Loan above Rs.5 Lakh-Rs. 10 Lakh)	11475	823.30	30911	1797.40
4	<b>Total</b>	<b>63169</b>	<b>1588.40</b>	<b>158368</b>	<b>3409.78</b>

(Bank wise position of disbursement of loans under PMMY up to period ended March, 2025 mentioned at page no-110-111).

**Observations/ comments.**

- Issuance of Mudra Card to eligible borrowers at the time of disbursement of loan.
- Timely disposal of loan applications.
- **PMMY PUBLICITY:** Banks to ensure display of Mudra logo on website with a dedicated Mudra corner, where details of the beneficiaries under this scheme to be displayed. Each Mudra borrower should display a “Mudrapreneur” logo on his site/shop.

- Hoarding to be setup at District Court, District Hospital, Railway Station, Bus Stand and other prominent locations.

#### 5.8.1): STAND UP INDIA SCHEME (SUIS)

Stand up India scheme has been formally launched on April 05, 2016. The scheme aims to encourage entrepreneurial culture among un-served and under-served segments of the society represented by SC, ST and women.

- The Scheme facilitate loan from Banks between Rs.10 lakh and Rs. 1.00 crore to at least **one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower** and at least **one woman borrower** per Bank Branch for setting up of a new enterprise (also termed as green field enterprise). The loans will be extended for setting up of a new enterprise in Manufacturing, Trading or Service sector by SC/ST/Women entrepreneur.

#### 5.8.2) PROGRESS UNDER STAND-UP SCHEME DURING THE QUARTER MARCH, 2025

(Amount in Crores)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amount	A/c	Amount	A/c	Amount
1	Public Sector Banks	171	27.38	37	3.76	208	31.14
2	H. P. Gramin Bank (RRB)	42	8.89	19	3.62	61	12.51
3	Private Sector Banks	45	8.13	7	1.79	52	9.91
4	Coop sector banks	0	0	0	0	0	0
	<b>Total</b>	<b>258</b>	<b>44.40</b>	<b>63</b>	<b>9.17</b>	<b>321</b>	<b>53.56</b>

(Bank wise position mentioned on page no. 112-113)

#### 5.8.3) CUMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 31.03.2025

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public sector Banks	1108	154.50



2	H.P. Gramin Bank (RRB)	255	39.97
3	Private Sector banks	124	19.47
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1487	213.94

(Bank wise position mentioned on page no-112-113)

**Points for deliberations:**

- 1) Banks have sanctioned loans to 258 new women entrepreneurs amounting to Rs.44 crores up to the quarter ended March, 2025.
- 2) Banks have sanctioned 63 new SC/ST entrepreneurs amounting to Rs.9.17 Crores up to the quarter ended March, 2025.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.214 crores to total 1487 entrepreneurs.**
- 4) **Private Sector banks have negligible performance under the Scheme.**
- 5) Banks are requested to update their position of proposals disposed off under Stand-Up India Scheme in the web portal (<https://www.standupmitra.in>) regularly.
- 6) As reported by different Member Banks, the major reason for low achievement under this scheme is not finding eligible entrepreneurs. A general negative attitude is also found in the people not to invest or establish a project requiring heavy investments due to hilly area and lower connectivity.

Member Banks are advised to ensure that progress under the Scheme should be regularly updated on the Stand Up India portal so that accurate information can be presented in the SLBC meetings.

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## AGENDA ITEM NO.6

### MISCELLANEOUS ISSUES:

#### **6.1) AADHAAR COVERAGE IN HIMACHAL PRADESH:**

In Himachal Pradesh there are 73,84,022 residents (projected population 2021) and 84,43,231 UIDs (114.34%) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%.

Also, age-wise classification of AADHAAR coverage as on 31.03.2025 in the State is appended below:

**Himachal Pradesh- Dashboard 31.03.2025**

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	18464	58.77	79044	83636	105.81%	303290	373147	123.03%	413758	475251	114.86%
2	Chamba	50380	27432	54.45%	131542	136458	103.74%	374856	476955	127.24%	556778	640845	115.10%
3	Hamirpur	36216	22598	62.40%	98675	94499	95.77%	357589	486013	153.91%	492480	603110	122.46%
4	Kangra	121443	74155	61.06%	314013	322654	102.75%	1195745	1544212	129.14%	1631200	1941021	118.99%
5	Kinnaur	5572	2560	45.94%	15059	17347	115.19%	68116	82499	121.12%	88747	102406	115.39%
6	Kullu	36748	22425	61.02%	99762	107050	107.31%	335476	451950	134.72%	471986	581425	123.19%
7	L&S	2099	1008	48.02%	6111	5626	92.06%	24087	28893	119.95%	32296	35527	110.00%
8	Mandi	81553	44405	54.45%	219116	203126	92.70%	779806	948435	121.62%	1080476	1195966	110.69%
9	Shimla	57445	25678	44.70%	189085	157871	83.49%	620334	743634	119.88%	866863	927183	106.96%
10	Sirmaur	50174	31274	62.33%	129675	146275	112.80%	389990	490785	125.85%	569840	648334	117.28%
11	Solan	50032	22711	45.39%	139181	116045	83.38%	426877	490523	114.91%	616090	629279	102.14%
12	Una	43629	25962	59.51%	118151	110565	93.58%	401728	506357	126.04%	563508	642884	114.09%
<b>G.Total</b>		<b>566715</b>	<b>318672</b>	<b>56.23%</b>	<b>1539414</b>	<b>1501152</b>	<b>97.51%</b>	<b>5277894</b>	<b>6623403</b>	<b>125.49%</b>	<b>7384022</b>	<b>8423231</b>	<b>114.34%</b>

It is worth noting that the AADHAAR coverage for all age groups in the State, except for those falling between 0 to 5 years & 5 to 18 years is above 100%. Efforts to bring this age group under AADHAAR coverage should be undertaken.

## **6.2) INTRODUCTION OF E-RUPI (CASHLESS AND CONTACTLESS DIGITAL PAYMENT SOLUTION:**

National Payments Corporation of India (NPCI) in association with Department of Financial Services (DFS), National Health Authority (NHA), Ministry of Health and Family Welfare (MoHFW), and partner banks, has launched an innovative digital solution – ‘e-RUPI’.

E- RUPI (Cashless and contactless) Digital Payment Solution was launched on 02.08.2021 to promote leakage free targeted delivery system to make sure that the relief reaches the needy and utilized for the intended purpose.

It is a prepaid e-voucher for one time use with defined validity. The users of this seamless one-time payment mechanism will be able to redeem the voucher without a card, digital payments app or internet banking access, at the merchants accepting e-RUPI.

E-RUPI would be shared with the beneficiaries for a specific purpose or activity by organizations or Government via SMS or QR code. This contactless e-RUPI is easy, safe and secure as it keeps the details of the beneficiaries completely confidential. The entire transaction process through this voucher is relatively faster and at the same time reliable, as the required amount is already stored in the voucher.

All the banks and govt. department are requested to popularize the product.

## **6.3) LENDING BY FINANCIAL INSTITUTIONS AGAINST THE SECURITY OF PROPERTY CARDS ISSUED UNDER THE SWAMITVA SCHEME.**

Government has decided to give ownership rights by issuing “Property Cards” to people possessing Houses in Abadi Deh area. It will provide them the legal title of the property enabling them to avail loan facility from banks/financial institutions. 15197 Abadi Deh villages shall be covered under the scheme, out of which large scale mapping (LSM) has been completed.

S. No	Particular	Remarks
1	Amendment/Provisions in Act/rule	Yes
2	Applicable Act	Himachal Pradesh Abadi Deh record of right Act 2021
3	Provision for registration	Yes
4	Encumbrances	Yes
5	Co-ownership	Yes
6	Mortgage registration (Rate of land)	Yes

7	SARFAESI	Yes
8	Circle rate	Yes
9	Procedure for mutation	Yes

In view of the above scheme bankers are requested to consider SWAMITVA property cards as Mortgageable assets for bank credit.

The distribution of SWAMITVA cards has already started from 16.08.2024 in District Hamirpur by the Hon'ble Chief Minister of Himachal Pradesh.

#### **6.4) FINANCING AGAINST e-NWR/WARE HOUSE RECEIPTS (WHRs) ISSUED BY WDRA REGISTERED WAREHOUSES (WHs).**

The Department of Financial Services, GOI, New Delhi, advised vide their Letter No.3/67/ 2022-AC dated 17.01.2023 that Warehousing Development and Regulatory Authority has made electronic Negotiable Warehouse Receipt (e-NWR) a prime tool of trade and regulation of warehouses.

The purpose is to increase PLEDGE FINANCE through e-NWR for Agriculture Commodities.

The loan sanctioned for a period not exceeding 12 months from Rs.50.00 Lakhs to Rs.75.00 lakhs per individual borrower shall be categorized as Priority Sector whereas for other warehouse receipts it is capped at Rs.50 Lakhs.

However, the Ministry has desired to make it a permanent Agenda of the SLBC Meeting, the House may decide keeping in view the scope and availability of Warehouses in the State and the experience of Banks.

#### **6.5) PROMOTION OF E-KISAN UPAJ NIDHI ( e-KUN)**

The e-Kisan Upaj Nidhi provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses. A joint endeavor of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD, this gateway will improve ease of obtaining pledge finance by farmers against their stocks.

It was launched on 04.03.2024 for farmers to use. The e-KUN is on boarded on Jansamarth portal. It is envisaged to provide hassle free loan application journey to the farmers by reducing Turn Around Time required for making applications to the bank. Further, farmers can get offers from various banks on boarded on the portal, which can help farmers to have multiple choices at a single source.

#### **6.6) CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)**

An expert committee (EC) was constituted to recommend ways to make CKYCRR the single source of Truth (SST) for KYC for all financial institutions by the Department of Financial Services (DFS), Ministry of Finance and Government of India.

The expert Committee submitted their report on the above in the month of April 2023 in which they suggested to create general awareness. For the same, Regulators as well as CKYCR may also make efforts to popularize CKYCR and CERSAI may undertake special training and awareness session.

Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B)(Use of CKYCRR for customer onboarding)
106104	36203	195991	142307	25%

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## AGENDA ITEM NO. 7

### REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

#### 7.1) AGENCY-WISE RECOVERY POSITION AS OF 31<sup>ST</sup> MARCH, 2025.

(Amount in Crores)

S. No	Agency	Outstanding	NPA's	NPA-%age
1	Public Sector Banks	45861.09	1656.13	3.61
2	RRBs	4327.36	130.03	3.00
3	Cooperative Banks	17546.38	1876.78	10.70
4	Private Banks	14135.48	228.62	1.62
	<b>TOTAL</b>	<b>81870.31</b>	<b>3891.56</b>	<b>4.75</b>

(For Bank-wise details please refer at page no-116-125)

#### 7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.03.2025

(Amount in Crores)

S. No	Sector	Outstanding	NPA's	NPA %age
1	Agriculture	13847.50	848.47	6.13
2	MSME	22428.63	1603.71	7.15
3	Other Priority Sector	11261.43	359.88	3.20
A	Total Priority Sector Advances (1 to 3)	<b>47537.56</b>	<b>2812.06</b>	<b>5.92</b>
B	Total Non-Priority Sector Advances.	34332.75	1079.50	3.14
C	Grand Total (A+B)	<b>81870.31</b>	<b>3891.56</b>	<b>4.75</b>

(For bank-wise details, please refer to Page no-116-125)

**7.3) SECTOR-WISE NPA COMPARISON AS OF 31.03.2025 IN HIMACHAL PRADESH.**

(Amount in Crores)

SI	Sector	NPA as on March, 2024	NPA as on Dec, 2024	NPA as on March, 2025	Variation over March, 2024	Variation over Dec, 2024	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	871.78	834.41	848.47	-23.31	14.06	-2.67	1.69
2	MSME	1685.57	1690.35	1603.71	-81.86	-86.64	-4.86	-5.13
3	Other PS	451.51	393.71	359.88	-91.63	-33.83	-20.29	-8.59
4	NPS	959.66	883.85	1079.50	119.84	195.65	12.49	22.14
<b>Total</b>		<b>3968.52</b>	<b>3802.32</b>	<b>3891.56</b>	<b>-76.96</b>	<b>89.24</b>	<b>-1.94</b>	<b>2.35</b>

(For Bank-wise details please refer to page no-116-125)

**7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31<sup>ST</sup> MARCH, 2025**

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	283.27	9.99	3.53
2	PMEGP	320.73	37.00	11.53
3	SJSRY/NULM	17.89	1.23	6.87
4	STAND UP INDIA	213.94	13.58	6.35
5	MUDRA	3298.16	279.48	8.48

(For Bank-wise details, Please refer to page no-126-129)

**Observations:**

- ◆ The Non-Performing Assets (NPAs) ratio of Banks in the State recorded at 4.75% and in absolute term, NPAs have reached to **Rs.3891.56 Crore** in the quarter ended March, 2025. The NPAs in the State has increased by Rs. **89.24** Crores in comparison to that in quarter ended December, 2024 (Rs.3802.32 Crore in December, 2024)
- ◆ Banks have to pay focused attention on increasing the lending in the State to bring down the NPA ratio and further banks have to stimulate the recovery efforts to curve down the growing NPAs.
- ◆ In sector wise position of NPAs, **MSME sector has highest NPA ratio of 7.15%**. In agriculture sector NPA Ratio has reduced to 6.13%.
- ◆ In agency-wise position of NPAs, **Co-op Banks have the highest level of NPAs of 10.70%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of **5.31%**,

Kangra Central Coop Bank (20.53%), HPARDB (31.33%) and Bhagat Urban Coop. Bank (44.60%) in March Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

◆ Comparative Position of NPA over December, 2024 to March, 2025

- ◆ The NPA in PSBs decreased from 3.71% to 3.61% and in absolute terms it increased from Rs.1643.39 Crore to Rs. 1656.13 Crore (Rs.12.74Cr.)
- ◆ NPA in RRB decreased from 3.46% to 3.00% and in absolute terms it decreased from Rs.142.61 Cr to 130.03 Cr (Net Rs.12.58 Cr.) in March, 2025.
- ◆ NPA in Cooperative Sector Banks increased from 10.61% to 10.70% and in absolute terms increased from Rs.1786.92 Cr to Rs.1876.78 Cr (Net Rs.89.86 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 44.60%, followed by HP ARDB Bank 31.33% and Kangra Central Cooperative Bank at 20.53%.
- ◆ NPA in Private Sector Banks decreased from 1.70% to 1.62% and in absolute terms decreased from Rs.229.39 Cr to Rs.228.62 (Net Rs.0.77 Cr.).
- ◆ Total NPA has decreased from 4.83% to 4.75% and in absolute terms it increased from Rs.3802.32 Cr to Rs.3891.56 Cr (Net Rs.89.24 Cr).

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**8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended March, 2025.**

**8.1 Financing of FPOs**

The FPOs are not able to access Credit Facility from majority of Banks due to absence of specific Circular pertaining to the financing of FPOs. For instance, only 36 out of 125 FPOs under NABARD has been credit linked. All Banks should formulate the Policy for financing the FPOs at the earliest.

Also, it has been ascertained that some Banks like State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India, and UCO Bank have issued circulars for financing of FPOs. However, the FPOs in our State are not able to access credit facility from the Banks due to absence of such instructions at Branch level. Member Banks are requested to circulate the guidelines to their branches to enable financing to FPOs.

**8.1.1) Enhancing Credit Flow to Agriculture and Allied Sector through Credit Guarantee Schemes:**

The two Credit guarantee Schemes under the trusteeship of NABSanrakshan are:

**1. Credit Guarantee Scheme for Farmers Producer Organisations Financing (CGSFPO)**

- Recognizing the importance of FPOs in the agricultural landscape, Credit guarantee Scheme for FPOs was launched to enhance credit to FPOs. Under this Scheme, a Credit Guarantee Fund (CGF) with a corpus of Rs. 1000 crore (Rupees one thousand crore) with equal contribution from GoI and NABARD has been setup. The fund is being managed by NABSanrakshan which is a wholly owned subsidiary of NABARD. CGF has been created for the purpose of extending Credit Guarantee to the eligible lending institutions (ELIs) against their collateral free lending to eligible FPOs. Almost 85% of the sanctioned amount is covered under the guarantee cover scheme at competitive market rates for loans upto 1 crore. The eligible activities include Infrastructure creation and logistics support, Processing and value addition, Marketing, Input Services, Activities eligible under Agriculture Infrastructure Fund (AIF).

## **2. Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)**

- Under the Atmanirbhar Bharat Abhiyan, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India has established Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs 15000 crore has been approved for incentivising investments. Credit Guarantee Fund Trust for Animal Husbandry and Dairying of Rs.750 crore (Rupees Seven Hundred and Fifty Crore) has been established with GoI as the Settlor and NABSanrakshan as the Trustee for providing Credit Guarantees to Scheduled Banks assisted under AHIDF. The maximum credit guarantee cover under the Scheme will be limited to 25% of the credit facility with a maximum ceiling of Rs. 25 crores. The eligible borrowers comprises of New/ Existing MSME units setting up a project which satisfy the eligibility.

### **8.2) Fisheries and Aquaculture Infrastructure Development Fund (FIDF)**

In order to address the infrastructure requirement for fisheries sector, the union Government during 2018-19 created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total funds size of Rs 7522.48 crore. Recently, the Union Cabinet chaired by Hon'ble Prime Minister Shri Narendra Modi approved extension of Fisheries Infrastructure Development Fund (FIDF) for another 3 years upto 2025-26 within the already approved fund size of Rs 7522.48 crore and budgetary support of Rs 939.48 crore.

FIDF will continue provides concessional finance to the Eligible Entities (EEs), including State Governments/Union Territories for development of identified fisheries infrastructure facilities through Nodal Loaning Entities (NLEs) namely National Bank for Agriculture and Rural Development (NABARD), National Cooperatives Development Corporation (NCDC) and All scheduled Banks. The Government of India provides interest subvention up to 3% per annum for the repayment period of 12 years inclusive of moratorium of 2 years for providing the concessional finance by the NLEs at the interest rate not lower than 5% per annum.

The eligible entities under FIDF are State Governments / Union Territories, State Owned Corporations, State Government Undertakings, Government

Sponsored, Supported Organizations, Fisheries Cooperative Federations, Cooperatives, Collective Groups of fish farmers & fish produces, Panchayat Raj Institutions, Self Help Groups (SHGs), Non-Governmental Organisations (NGOs), Women & their entrepreneurs, Private Companies and Entrepreneurs.

### 8.3) FINANCING UNDER SELF HELP GROUPS (SHGs)

**Self Help Group-Bank Linkage Programme (SBLP)** aims to deliver financial products & services to the section of Indian population that lacks access to formal banking.

**Self-Help Group (SHG)-Bank Linkage Programme** has emerged as the major micro-finance programme in the country. It is being implemented by Commercial banks, Regional Rural Banks (RRBs) and cooperative banks.

Self Help Groups (SHGs)- Bank Linkage Programme is gaining importance especially on implementation of NRLM scheme and NULM Scheme which is entirely group centric, group driven poverty alleviation programme in rural as well as in urban areas. All member banks are requested to pay preferred attention to Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks up to quarter ended September, 2023 mentioned as below for review of the House.

RBI vide its Cir. No.FIDD.CO.GSSD.S1079/09.01.003/2022-23 dated 07.11.2022 advised that some Banks are demanding PAN card as a KYC document from SHG members while opening their accounts. RBI has clarified that only Form No.60 is sufficient and no bank should demand PAN Card from the SHG members.

**The summary position under the SHG scheme mentioned as below:**

Achievement during the quarter ended – March, 2025		Outstanding as on 31.03.2025	
No.	Amount in Lakh	No.	Amount in Lakh
5852	14680.49	10449	18047.60

(Please refer to page no- 130 for bank-wise progress under SHG scheme)

**Comments:**

- The cumulative position of credit linked SHGs showing total 10449 SHGs which indicate the active status of SHGs with banks as of 31.03.2025.
- All the member Banks are requested to extend full cooperation to the SHGs approaching their branches in sanction of credit limits so as to help the needy SHG members to meet their social needs/start economic activity with financial assistance from the banking sector.
- As part of special Atma Nirbhar Bharat package, limit of collateral-free lending has been increased from Rs.10 lakhs to 20 lakhs for Women Self Help Groups.
- NABARD provides a grant assistance of Rs.2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

### 8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE) : POSITION AS OF 31<sup>st</sup> MARCH, 2025

Rural Self Employment Training Institutes (RSETIs) -an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure at district level to impart training and skill upgradation of rural youth geared towards Entrepreneurship Development. RSETIs are managed by lead banks with active co-operation from the MoRD and Rural development Department of Govt. of HP.

(Amount in lakhs)

#### 8.3.1) REVIEW OF PROGRESS IN SLBC MEETING FOR MARCH, 2025 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2024-25

S. No	Name of RSETI	Training targets for FY 2024-25		Achievement (01.04.2024-31.03.2025)		Cumulative Training programme conducted		Settlement of trained candidates		
		No. of training Program	Total Candidates to be trained	No of Training Prog conducted	Candidates trained	No. Of training Program	Candidates trained	Bank Finance	Self Finance	Wage Emp.
1	UCO RSETI Bilaspur	31	1000	30	944	273	7388	2272	2346	158
2	SBI RSETI Chamba	34	1000	32	1031	315	7875	3131	3205	19
3	PNB RSETI Hamirpur	34	1000	36	1118	361	9520	2672	3924	356
4	PNB RSETI Kangra	36	1000	31	915	346	9257	2626	3115	967
5	PNB RSETI Kullu	36	1000	34	1049	281	7409	2100	2440	768
6	PNB RSETI Mandi	30	1000	32	1007	286	7282	2308	2935	30
7	UCO RSETI Shimla	32	1000	34	1078	314	7812	2213	2614	213
8	UCO RSETI Sirmaur	33	1000	39	1093	282	6758	2210	3640	54
9	UCO RSETI Solan	33	1000	32	935	297	7484	2421	2064	791
10	PNB RSETI Una	29	1000	30	1003	358	9447	2671	3452	565
	Total	328	10000	330	10173	3113	80232	24624	29735	3921

**8.3.2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:**

RSETIs have submitted the position of pending Claims due from Government agencies as of 31.03.2025.

Pending claims for reimbursement of EDP				(Amount in lakhs)
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	171.63	0	0
2	SBI RSETI Chamba	204.40	0	0
3	PNB RSETI Hamirpur	128.81	0	3.30
4	PNB RSETI Kangra	166.90	0	0
5	PNB RSETI Kullu	133.40	0	0
6	PNB RSETI Mandi	138.23	0	0
7	UCO RSETI Shimla	229.29	0	1.16
8	UCO RSETI Sirmaur	177.36	0	2.60
9	UCO RSETI Solan	215.76	0	1.59
10	PNB RSETI Una	275.32	0	0
	<b>Total</b>	<b>1841.10</b>	<b>0.0</b>	<b>8.65</b>

The claim of an amount of ₹ 18.41 Cr. is pending to release to the concerned RSETIs.

As per the communication received from State Controller RSETI, they have submitted the pending claims to MoRD and after the sanction order is received from MoRD they will disburse the claims till March 2024 to the concerned RSETIs.

**Comments:**

- In the FY 2024-25 RSETI in the State have targeted to train 10000 entrepreneurs in rural areas in total 328 training programs.
- 330 programs have been conducted by RSETIs during FY 2024-25 in which 10173 rural youth have been trained.

**Points for deliberation:**

**Latest Status of construction of RSETI own buildings:** The RSETIs are in the process of construction of RSETI building on Land allotted by the State Government and current status mentioned as below;

**Status of construction of RSETI Building in RSETIs – Position as of quarter ended March, 2025**

1	2	3
S. No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	RSETI functioning from own building.
2	SBI RSETI Chamba	Clearance from Forest Department is pending.
3	PNB RSETI Hamirpur	RSETI functioning from own building.
4	PNB RSETI Kangra	RSETI functioning from own building.
5	PNB RSETI Kullu	RSETI shifted to own building on 28.03.2025
6	PNB RSETI Mandi	Construction on RSETI premises has been allotted to CPWD and the construction will start shortly.
7	UCO RSETI Shimla	RSETI functioning from own building.
8	UCO RSETI Sirmaur	RSETI functioning from own building.
9	UCO RSETI Solan	RSETI functioning from own building.
10	PNB RSETI Una	RSETI functioning from own building.

In two Districts namely **Chamba and Mandi, construction work has not commenced.** Concerned Lead Bank authorities are requested to ensure commencement of construction of RSETI building at the earliest. The controlling head of Sponsored Banks of RSETIs are requested to monitor the progress of construction of RSETI building which are under progress for early completion of Building.

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**ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.**