

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)

AGENDA PAPERS
FOR
161st QUARTERLY REVIEW MEETING OF
STATE LEVEL BANKERS' COMMITTEE

FOR
QUARTER ENDED 30th JUNE 2021

TO BE HELD ON 30.09.2021(Thursday)



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30th JUNE 2021

S. No.	District	NUMBER OF BANK BRANCHES							ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Payment Banks	Small Fin. Banks	Total		
1	Bilaspur	64	14	5	39	1	0	123	88	UCO
2	Chamba	44	38	6	31	1	0	120	75	SBI
3	Hamirpur	87	24	10	51	1	0	173	144	PNB
4	Kangra	207	51	30	126	2	0	416	390	PNB
5	Kinnaur	27	3	1	18	1	0	50	30	PNB
6	Kullu	67	19	14	30	1	0	131	129	PNB
7	L&S	14	2	0	7	0	0	23	13	SBI
8	Mandi	114	56	14	62	1	0	247	198	PNB
9	Shimla	188	26	41	81	1	1	338	334	UCO
10	Sirmaur	80	9	14	35	1	1	140	135	UCO
11	Solan	156	12	37	49	1	2	257	381	UCO
12	Una	88	11	12	42	1	1	155	135	PNB
	Total	1136	265	184	571	12	14	2174	2052	

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.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	81
7	Gram Panchayats	Nos.	3226
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.	933383
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

POSITION AS OF 30th JUNE, 2021

S. No.	Items	Unit	Position as of 30 th JUNE 2021
1	Banks	PSBs	Nos. 12
		RRBs	Nos. 01
		Coop. Banks	Nos. 09
		Pvt. Sector Bks	Nos. 12
		Payment Bks	Nos. 01
		Small Fin.Bks	Nos. 03
		Total	Nos. 38
2	Branch net work	PSB	Nos. 1136
		RRBs	Nos. 265
		Coop. Banks	Nos. 571
		Pvt. Sector Bks	Nos. 184
		Payment Bks	Nos. 12
		Small Fin. Bks	Nos. 6
		Total	Nos. 2174
3	Area wise Branches	Rural	Nos. 1689
		Semi Urban	Nos. 384
		Urban	Nos. 101
		Total	Nos. 2174
4	Per branch population as per 2011 Census	Rural	Nos. 3657
		Su/Urban	Nos. 1421
		Total	Nos. 3158
5	Deposits	PSBs	Rs. Crores 95364.71
		RRB	Rs. Crores 6723.81
		Coop.	Rs. Crores 26798.82
		Pvt. Sector	Rs. Crores 12671.58
		Payment Bks	Rs. Crores 33.58
		Small Fin. Bks	Rs. Crores 1378.13
		Total	Rs. Crores 142970.63
6	Advances	PSBs	Rs. Crores 31981.77
		RRB	Rs. Crores 2467.58
		Coop.	Rs. Crores 12981.13
		Pvt Sector	Rs. Crores 6716.77
		Small Fin. Bks	Rs. Crores 338.18
		Total	Rs. Crores 54485.43
7	Business Volume	PSBs	Rs. Crores 127346.47
		RRB	Rs. Crores 9191.39
		Coop.	Rs. Crores 39779.95
		Pvt Sector	Rs. Crores 19388.35
		Payment Bks	Rs. Crores 33.58
		Small Fin. Bks	Rs. Crores 1716.31
		Total	Rs. Crores 197456.05
8	Market Share	PSBs	Percentage 64.49
		RRB	Percentage 4.65
		Coop.	Percentage 20.15
		Pvt Sector	Percentage 9.82
		Payment Bks	Percentage 0.02
		Small Fin. Bks	Percentage 0.87
		Total	Percentage 100.00
9	ATMs	PSB	Nos. 1456
		RRBs	Nos. 0
		Coop. Banks	Nos. 220
		Pvt. Sector Bks	Nos. 370
		Small Fin. Bks	Nos. 6
		Total	Nos. 2052

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 30th JUNE 2021

(Amount in Crores)

S. No.	Item	30.06.2019	30.06.2020	30.06.2021	Variation in June 2021 over June 2020 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	70680.79	84933.63	87425.59	2491.96	2.93
	Urban/SU	42744.52	50932.39	55545.04	4612.65	9.06
	Total-Deposits	117925.31	135866.02	142970.63	7104.61	5.23
2	Advances (O/S)					
	Rural	28583.10	32701.64	28706.65	-3994.99	-12.22
	Urban/SU	23170.51	22803.71	25778.82	2975.07	13.05
	Total-Advances	51753.61	55505.35	54485.43	-1019.92	-1.84
3	Total Banking Business (Dep + Adv)	169678.92	191371.37	197456.06	6084.69	3.18
4	Investment made by Banks in State Govt. Securities/Bonds.	195.82	2477.47	2867.14	389.67	15.73
5	RIDF	2478.92	2749.37	2885.34	189.30	7.02
6	CD RATIO (As per RBI recommendation)	45.92	42.84	40.13	-2.71	-6.33
7	Priority Sector Advances (O/S) of which under:	30171.87	31988.47	31282.30	-706.23	-2.21
	i) Agriculture	9327.63	10026.98	9702.05	-324.93	-3.24
	ii) MSME	12388.82	12998.81	13195.07	196.26	1.51
	iii) OPS	8455.42	8962.68	8385.18	-577.56	-6.44
8	Weaker Section Adv.	8421.40	10522.01	13327.72	2805.71	26.67
9	DRI Advances	4.59	9.44	7.83	-1.61	-17.06
10	Non Priority Sec. Adv.	21581.74	23516.88	23203.21	-313.67	-1.33
11	No. of Branches	2175	2198	2174	-24	-1.09
12	Advances to Women	3856.68	3662.66	3239.35	-423.31	-11.56
13	Credit to Minorities	750.49	760.43	646.34	-114.09	-15.00
14	Advances to SCs/STs	3569.16	2455.55	3287.31	831.76	33.87

STATE LEVEL BANKERS' COMMITTEE

POSITION OF NATIONAL PARAMETERS AS OF 30th JUNE, 2021 IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	June 2019	June 2020	June 2021	National Parameter
1	Priority sector Advances (of total Advances)	58.30	57.63	57.41	40%
2	Agriculture Advances (of total Advances)	18.02	18.06	17.81	18%
3	Advances to Small & Marginal Farmers (of total Advances)	N.A.	12.79	15.01	8%
4	Advances to Micro Enterprises (of total Advances)	9.92	10.64	11.12	7.5%
5	Advances to Weaker Sections (of total Advances)	16.27	18.96	24.46	10%
6	Advances to Women (of total Advances)	7.45	6.60	5.95	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.02	0.01	-
8	C.D. Ratio	43.89	42.84	40.13	60%
9	MSME Advances (of total P.S. Credit)	41.06	40.64	42.18	-
10	Advances to SC/ST (of total P.S. Credit)	11.82	7.68	10.51	-
11	Advances to Minorities (of total P.S. Credit)	1.45	2.38	2.07	-

Credit Deposit Ratio (CDR) IN H.P.As of 30th June, 2021 = 40.13%
(As per instructions from RBI)

S. No	Components	As of 30 th June, 2021
1	Advances from Banks (within State)	49212.65
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	5272.78*
3	RIDF (Bal. outstanding at the end of Qtr- June, 2021)	2885.34
4	Total- Credit (1+2+3)	57370.77
5	Total Deposits	142970.63
6	Credit Deposit ratio (%)	40.13%

Credit Deposit Ratio (CDR) IN H.P. AS OF 30th June, 2021 = 40.13%

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR : UCO BANK

161st MEETING

(REVIEW – QUARTER ENDED JUNE, 2021)

DATE: 30.09.2021 (Thursday)		VENUE: Hotel Peterhoff , Shimla TIME: 11.00 AM	
AGENDA NO.	LIST OF ITEMS	PAGE NO.	
1	Confirmation of Minutes of 160 th SLBC Meeting; Action Taken Report	1-6	
2	Review of Performance under Atmanirbhar Bharat Abhiyan, PM Garib Kalyan Yojana, PM Kisan Samman Nidhi- KCC Saturation, Mukhya Mantri Swavlamban Yojana-2019, Major Govt. Sponsored Schemes viz., NRLM, NULM, PM SVA-Nidhi, PMEGP, DEDS, PMAY as of 30 th June, 2021; Scheme for Interest Subvention on Working Capital Loan for Hospitality Industry	7-22	
3	Financial Inclusion Campaign: Review of Progress in Himachal Pradesh as of 30 th June, 2021	23-34	
4	Concurrent and Fresh/Miscellaneous Issues: Villages Uncovered by Financial Infrastructure under Jan Dhan Darshak App; Expanding and Deepening of Digital Payments; Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status; Mortgage of immovable property in Kinnaur district; Issue of Claim Settlement under PMFBY; Annual Credit Plan (ACP) for the FY 2021-22	35-48	
5	Review of performance under Annual Credit Plan 2021-22 up to quarter ended 30 th June, 2021	49-54	
6	Review of Banking Statistical Data and Position of National Key Business Parameters as of 30 th June, 2021.	55-63	
7	Review of Recovery Performance of Banks in HP – Review of Position as of 30 th June, 2021	64-66	
8	Review of Performance under Non-Sponsored Programmes i.e. KCC Scheme, Financing of FPOs, GCCs, SHG, WCC etc. as of 30 th June, 2021. Review of performance of RSETIs as of 30 th June, 2021 in HP.	67-74	
	Blank	75	
	Summary tables	76-77	
	Data / Information Tables	78- 128	

**AGENDA NOTE FOR 161st MEETING OF
STATE LEVEL BANKERS' COMMITTEE,
HIMACHAL PRADESH**

AGENDA ITEM NO.1

Confirmation of Minutes of the 160th State Level Bankers' Committee Meeting held on 22.06.2021.

The minutes of the 160th meeting of SLBC, Himachal Pradesh held on 22.06.2021 have been circulated to the members vide Convener Bank letter No. DGM/SLBC/160 dated 05.07.2021.

Since no comments have been received by the Convenor Bank from any quarter, the House use is requested to approve the same.

The Steering Committee meeting was held on 10.09.2021 and entire Agenda was discussed in the meeting. Minutes of the Steering Committee Meeting are attached at the end of the Agenda Papers.

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ACTION TAKEN REPORT

Action Taken Report with respect to 160th SLBC meeting:

1	Action Suggested	Action Taken
1.1	<p><u>Sub-Committee on BC Model</u></p> <p>In the 153rd SLBC Meeting, held on 24.09.2019, it was proposed to constitute a committee under the Chairmanship of Zonal Manager, PNB, ZO, Shimla, consisting representatives from major Banks operating in HP State; and suggest a better remunerative model for Business Correspondents, appointed by the Bank in HP, as it was observed that due to lower remuneration paid by few Banks BCs are discouraged to continue functioning in their area, thereby hampering financial inclusion campaign of Govt. of India. Resultantly, a Model was proposed and placed in 154th SLBC Meeting held on 06.12.2019 and approved by the House for adoption by the member Banks operating in HP State.</p> <p>It came up again for discussion in latest 158th SLBC Meeting held on 28.12.2020. Individual letters were also written by MD & CEO of UCO Bank to the MDs of all banks with a request to approve the BC Model as a special case for HP being a hilly and difficult State.</p>	<p>In the SLBC Meeting held on 24.03.2021, we have placed before the House the comments received from member Banks about implementation of the BC Model. The position was reviewed on 22.06.2021 in 160th SLBC Meeting. As discussed in the above SLBC Meeting, a common letter by Convenor SLBC was addressed to all member Banks bearing reference No. रा.स्त.बैं.स./2020-21/32 dated 03.07.2021. Through this letter we have conveyed the unanimous decision/suggestion of member Banks that those who are already paying higher remuneration to BCs should continue with the same. But those who are paying lower than suggested by the Special Committee on BC Model, should adopt the new model as early as possible.</p> <p>As UCO Bank, PNB, Bank of India, HPGB, HDFC have already confirmed approval, during this quarter State Bank of India, Union Bank of India, Bank of Baroda, Canara Bank, Indian Bank and Bank of India has confirmed through mail that their remunerations are at par with (barring few items) the BC model approved by SLBC.</p> <p>J & K Bank and South Indian Bank reported that they do not have any BCs in HP.</p> <p>The issue was discussed in Steering Committee Meeting and it was suggested that all Banks share their BC remuneration chart for comparison.</p> <p>Member Banks are requested to share their remuneration chart with SLBC during first week of October, 2021. The comparison chart shall be placed before next Steering Committee.</p> <p>The General House of SLBC may guide any other option.</p>
1.2	<p><u>Appointment FLC in Lahaul & Spiti</u></p> <p>The appointment of BC by State Bank of India in Lahaul & Spiti District is pending for resolution.</p> <p>On account of death of FLC Bilaspur, the post is vacant. UCO Bank has to appoint new FLC which pending as on date.</p>	<p>The SBI has informed that Advertisement was published in Leading Newspapers but no candidate turned up. They have confirmed that the FLC camps are being conducted by Lead District Manager in the District.</p> <p>LDM Bilaspur confirmed that they have advertised in two leading newspapers on 06.09.2021 for appointment of new FLC. The outcome shall be placed before the House in next meeting.</p> <p>Both the LDMs have been advised to hold Literacy Camps by their own Staff till FLCs are appointed.</p>

<p>1.3</p>	<p><u>Revamping of SLBC website</u></p> <p>It is well within the notice of member Banks that the new website has been made operational for data entry since June, 2020 quarter in compliance with the RBI instructions.</p>	<p>As per the decision taken in last SLBC, DO letters were written by MD & CEO, UCO Bank to all the Controlling Heads of Member Banks.</p> <p>We are glad to report that all 12 Public Sector Banks, 1 RRB, all 12 Private Banks, all 4 Small Finance Bank and 2 Payment Banks have uploaded the data for June, 2021 quarter.</p> <p>From Cooperative Sector, only HPSCB uploaded the data. The NABARD</p> <p>In Urban Cooperative Bank, only Parwanoo Urban Cooperative Bank has uploaded data for June, 2021.</p> <p>The HPARDB is non-CBS Bank, hence exempted from this exercise.</p> <p>From September Quarter, the data shall be accepted on new website only as it is fully operational now.</p> <p>The Steering Committee has decided to drop the Agenda as an ATR issue should be dropped. The General House of SLBC is requested to approve the same.</p> <p>The data for June has been uploaded manually by all Member Banks on old website i.e. slbchp.com and data fetched directly from servers of the Banks has been uploaded on slbcindia.com.</p> <p>All Member Banks are requested to compare their data as submitted on old and new website and get their data rectified if any error is noticed. The Data for September, 2021 shall be accepted only on new website which shall be considered final and responsibility of accuracy of data shall entirely lie with respective Bank.</p> <p>As decided in Steering Committee Meeting held on 10.09.2021, Member Banks are advised to submit a certificate towards the accuracy of the data.</p>
<p>1.4</p>	<p><u>Issue of Claim Settlement under PMFBY</u></p> <p>The Agriculture Insurance Co. has refunded the Add-on Premium of UCO Bank Anti and HPSCB Jubbal which was remitted to AIC on 03.01.2020 for Apple Crop covering the loss due to hail storm.</p> <p>The Insurance Company did not object on receipt of add-on cover premium but when the claim was raised they refunded the premium, after about 5 months.</p>	<p>On 10.06.2021, Director Horticulture, Shimla convened a reconciliation meeting with SLBC & Insurance Co. to settle the issue.</p> <p>The decision is awaited.</p> <p>The Director Horticulture and Representative of AIC is requested to update the House.</p>

1.5	<p><u>Installation of LED Screens in block offices.</u></p> <p>The GM RBI has desired to install LED screens in Block Offices of HP for dissemination of Financial Literacy</p>	<p>We have sought information from LDMs and they have confirmed on 26.08.2021 that at present, out of 81 Blocks, 19 Blocks (Mandi 4, Chamba 7, Kullu 4, Shimla 2, Una 1 and Lahaul & Spiti 1) do NOT have LEDs.</p> <p>Concerned LDMs have been advised to allot these Centers to the Banks for installation of LEDs on the basis of presence of the Banks.</p> <p>We have received the report from LDMs vide which they have confirmed allotment of LEDs to the Banks considering their presence in respective District as given below:</p>
ALLOTMENTS DONE BY LDMs		
CHAMBA :	<p>LDM Chamba has allotted all the 7 BDO Offices for LED Installation as below: State Bank of India – 3 (Chamba, Mehla and Pangi) Punjab National Bank – 1 (Teesa) HPGB – 1 (Salooni) HPSCB – 1 (Bhatiat) HDFC – 1 (Bharmour)</p>	
SHIMLA :	PNB - 1 (Totu), UCO Bank – 1 (Kupvi)	
LAHAUL & SPITI:	SBI – 1 (Kaza)	
UNA:	Bangana BDO office building is under constructions, hence allotment pending.	
MANDI:	Karsog, Dharampur and Gohar do not have sufficient space (under construction). Chautra is allotted to PNB.	
<p>The Steering Committee has approved the above allotment. The General House of SLBC is requested to approve the same with instructions to respective Banks to install the LEDs within one month.</p>		
1.6	<p>Opening of Banking Touch Points in Unbanked Villages in HP State</p> <p>The Mission Office is time and again sharing the list with us pertaining to unbanked villages in HP State which has no banking outlet (branch/BC or ATM) within a radius of 5 kms.</p> <p>As per latest Report there are 64 villages without Banking Touch Points in the State.</p>	<p>The SLBC along with RBI officials have studied the entire unbanked villages list and formed clusters by clubbing adjoining villages thereby making the cluster bankable for a BC. The data was shared with SBI and Cooperative sector banks to which these villages are allotted.</p> <p>We has sent a common mail to all member banks on 19.05.2021 sharing the unbanked villages list and seeking their willingness to appoint BCs in these villages, as we have received queries from few banks about the villages where BCs can be appointed. Member Banks were requested to come forward with their willingness. We have not received any positive response from any Bank.</p>

		<p>The Sub-Committee Meeting was held on 27.07.2021 wherein the issue of unbanked villages was discussed in detail.</p> <p>The Minutes of the Meeting were shared with respective Banks. The clusters were also suggested to SBI who is major operating Bank in Lahaul & Spiti. These villages were arranged in such a way that by clubbing more than 1 village a BC can be appointed. List is provided in Agenda Papers.</p> <p>Where there is no scope of engaging a BC, the committee had suggested to get a survey conducted by LDMs. Consequently, Survey Format was shared with respective Banks. We have got the survey reports from LDMs with certificates from Panchayats and Branch Heads certifying that although there is no bank branch in the respective village but banking services are being provided to them by nearby banks.</p> <p>The LDM Bilaspur reported that the villages in this District are situated at a distance of more 15 kms so only option is to engage a BC. As per his report, two persons have shown willingness to work as BC. The information has been shared with SBI to contact the concerned persons.</p> <p>As the issue has been deliberated repeatedly in sub-committee meetings on 25.03.2021 and 27.07.2021, the subsequent surveys by the LDMs have confirmed that the banking services are being provided to the people of these villages. It is also well concluded fact that engagement of BC or opening a full-fledged brick and mortar branch is not feasible, we request the house to adopt the resolution to be conveyed to DFS to relax 5 kms radius for difficult hilly areas where population is scattered and should be extended at least to 15 kms. Otherwise the issue of unbanked villages will never close as neither opening of branches nor engagement of BCs is possible due to non-viability aspect.</p> <p>The General House of SLBC, State Government and Director DFS are requested to approve the above proposition.</p>
1.7	<p>Non-Agriculture Commercial Entities – Hiring of Buildings on Lease Basis</p> <p>The Non-Agriculturists Commercial entities without seeking prior permission of the State Government were allowed to hire the buildings for commercial purpose in rural as well as in Urban Areas. The Joint Secretary, Revenue, Govt. of HP, vide letter No. Rev.B.A.(3)-6/2020 has withdrawn this provision and now onward, to hire the buildings on lease, all entities will have to seek prior permission from the Government Under</p>	<p>The SLBC approached Secretary, Revenue to resolve the issue.</p> <p>He assured to issue suitable directions to all Deputy Commissioners to convey to Tehsildars to accept the proposals of Lease hiring or renewal by Banks for running a Branch.</p> <p>The Additional Secretary Revenue, Govt. of HP, vide letter No.RevB.A(3)5/2000-11-L dated 02.09.2021 has clarified that any Statutory Body or Corporation or Board own by State or Central Government shall</p>

	Section 118 of H.P. Tenancy and Land Reforms Act, 1972.	not be prohibited to hire land on lease. The Secretary, Revenue is requested to issue directions to all Deputy Commissioner/Tehsildars to follow the instructions.
1.8	<p><u>Deepening of Digital Payments – Progress thereof.</u></p> <p>On 04.10.2019, RBI issued Statement on Developmental and Regulatory Policy on broadening and deepening financial markets; and improving the payment and settlement systems.</p>	<p>SLBC HP accordingly, has adopted 3 Districts i.e. Chamba, Hamirpur and Solan. The last review Committee Meeting was held on 27.07.2021. The Minutes of the Meeting were circulated to all stake holders.</p> <p>It was decided that by end of September, 2021, SB, CA and POS to other than CA holders should be achieved up to 100%.</p> <p>In continuation of the objective of achieving 100% digitalisation, two more Districts Bilaspur and Una were proposed by the Sub-committee for 100% digitalisation.</p> <p>The Steering Committee has approved the above proposal. The SLBC General House is requested to approve the above proposal.</p>

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AGENDA ITEM NO.-2

2.1.1 Resolution Framework 2.0 – Policy on Resolution of COVID-19 Related Stress of Individuals and Small Businesses.

To alleviate the potential stress caused by the resurgence of COVID-19, RBI has announced new set of measures vide its Circular no. RBI/2021-22/31 DOR. STR.REC.11/21.04.048/2021-22 dated 05.05.2021 wherein standard borrowal accounts as on 31.03.2021 relating to Personal Loans to Individuals and Small Business loans and advances to individuals and other entities having aggregate exposure up to Rs. 25 Crore from all the lending institutions as on 31.03.2021 can be restructured.

Eligible borrowers' accounts in which resolution plan involving moratoria/ extension of repayment period of less than two years were implemented as per earlier Resolution Framework 1.0 (RBI's circular dated 06.08.2020) can also be considered for further moratoria/ extension.

In respect of Working Capital to individuals and Small Business where Resolution Plan has been implemented earlier (as per RBI circular dated 06.08.2020) may also be reviewed, as a one-time measure with regard to reassessment of working capital cycle, reduction of margin, etc. without the same being treated a restructuring. However, such reassessed margin and working capital limit will be restored as per earlier Resolution Plan by 31.03.2022.

2.1.2 Resolution Framework 2.0 – Policy on Resolution of COVID-19 Related Stress of Micro, Small and Medium Enterprises (MSMEs) borrowers up to Rs. 25.00 Crore

In view of the uncertainties created by the resurgence of the COVID-19 pandemic in India in the recent times, RBI has extended the facility for restructuring existing MSME loans without a downgrade in the asset with some modifications vide their circular RBI/2021-22/31 DOR. STR.REC.11/21.04.048/2021-22 dated 05.05.2021. Standard Borrowal accounts as on 31.03.2021 relating to MSME having aggregate exposure up to Rs. 25 crore from all the lending institutions as on 31.03.2021 can be restructured. Further to this RBI vide its circular no. RBI/2021-22/46 DOR.STR.REC.20/21.04.048/2021-22 dated 04.06.2021 has enhanced the threshold for aggregate exposure from Rs.25.00 Crore to Rs.50.00 Crore.

2.2 Atmanirbhar Bharat Abhiyan

The Government of India took fast remedial steps visualizing that the Industries Sector falling under MSME is affected the most. The Prime Minister of India on May 12, announced a Rs. 20 lakh crore economic relief packages titled Atmanirbhar Bharat Abhiyan (estimated at 10% of the GDP), with a clearly defined leap towards economic reforms that will, in his words lead to Atmanirbhar Bharat, or a self-reliant, resilient India.

The relief package has started unveiling in tranches from May 13 by Finance Minister, the first tranche of which is aimed at micro, small and medium enterprises (MSMEs), non-banking financial companies (NBFCs) and at some individuals, The Rs. 3 lakh crore Guaranteed Emergency Credit Line (GECL) scheme is aimed at MSMEs or business enterprises - constituted as proprietorships, partnerships, registered companies, trusts and limited liability partnerships (LLPs), as well as interested borrowers under Pradhan Mantri Mudra Yojna or PMMY.

A total of Rs. 3 lakh crore has been allocated for the scheme. All MSMEs with a turnover of up to Rs. 100 crore and with outstanding credit of up to Rs 25 crore will be eligible to borrow up to 20% of their total outstanding credit as on Feb 29th, 2020. These loans will have four-year tenure and the scheme was to be open until Oct 31st, 2020. It was further extended up to 31st March, 2021, now. There will be a principal repayment moratorium for 12 months and the interest rate will be capped. The amount will be 100 per cent guaranteed by the National Credit Guarantee Trustee Company (NCGTC) and there will be no guarantee fee.

The Scheme has been now extended up to 31.12.2021.

The announcements have started taking material form. The Banks have started coming up with disbursement of relief package to the eligible beneficiaries. The progress is being monitored at Corporate Level with regular VCs. We give below the **achievement under Instant Credit to MSME** from 1st April, 2020 to 10th August, 2021 for the information of all the stakeholders.

Banks	Eligible Borrowers as on 29.02.2020		Sanction under Instant Credit to MSME up to 10.08.2021.	
	No. of A/Cs	Amt. Outstanding (Rs. in Crore)	No. of A/Cs	Amount Financed (Rs. in Crore)
Public Sector Bks.	3949 8	2692.89	12854	233.96
Regional Rural Bk.	3097 4	598.31	7895	68.75
Private Sector Bks.	845	414.24	233	80.68
Coop. Sector Bks.	14739	269.90	7365	234.74
Total	8605 6	3975.34	28347	618.13

Achievement under Guaranteed Emergency Credit Line to MSME from 1st April, 2020 to 10th August, 2021 is presented below for the information of all the stakeholders.

Banks	Eligible Borrowers as on 29.02.2020		Sanction under GECL	
	No. of A/Cs	Amt. Outstanding (Rs. in Crore)	No. of A/Cs	Amount Financed (Rs. in Crore)
Public Sector Bks.	69071	5134.66	4773 9	802.26
Regional Rural Bk.	30974	598.31	3775	53.32
Private Sector Bks.	5197	762.26	2319	295.75
Coop. Sector Bks.	0	0	0	0.00
Total	10524 2	6495.23	5383 3	1151.32

2.2.1 Pradhan Mantri Garib Kalyan Yojana (PMGKY):

- **OD Facility in PMJDY A/Cs:** In order to meet the emergent fund requirements due to COVID-19 pandemic, instant credit to PMJDY account holders is being provided in the form of overdraft facility. Only one eligible person in a household can avail this facility. Age of the

applicant should be between 18 to 65 years. To be eligible under the scheme, the individual should have a PMJDY account operational for at least a period of 6 months. Also, the account holders must be covered under PMJJBY and PMSBY. The OD will be covered under Credit Guarantee Fund.

Details of beneficiaries who have availed benefit under OD scheme **(During 01.04.2020 to 10.08.2021):**

No. of Accounts in which OD given	OD Amount Availed (In Crores)
18345	4.00

- **Credit to Farmers and Self Help Groups:** An instant credit facility for farming community to meet the emergent funds requirements for Agriculture and Domestic purpose due to COVID-19 pandemic was launched. Under the scheme, 10% of sanctioned limit for investment activity/ KCC limit, i.e., minimum Rs. 10,000/- and maximum Rs. 30,000/- for existing regular investment credit/ KCC agriculture accounts can be extended to the eligible borrowers.

Also, a similar instant credit facility has been extended to credit linked Women Self Help groups (SHGs) in order to meet their emergent needs in wake of COVID-19 outbreak. As per the scheme, Rs. 5000/- per member subject to maximum ceiling per group of Rs. 1,00,000/- (20 member group) can be extended.

Details of beneficiaries who have availed benefit under both the above mentioned schemes are as here under: **(During 01.04.2020 to 10.08.2021):**

Credit to Farmers		Credit to SHGs	
No. of Accounts	Amount (In Crores)	No. of Accounts	Amount (In Crores)
80485	1080	2580	48

2.3 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. More than 9.70 Crore farmers families have been registered on the PM Kisan Portal and benefit of income support has been transferred to 8.40 crore farmers. There are 6.67 Crore KCC holder farmers in the Country. In HP State, we have 936409 farmers out of which 437399 farmers have been covered under the KCC Scheme.

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 period from 01.04.2021 to 10.08.2021 is shared for information of the House.

2.4 Review of Performance Under “Mukhya Mantri Swavlamban Yojana-2019” (MMSY-2019)

The H.P. State Government notified Scheme namely “Mukhya Mantri Swavlamban Yojana- 2019” by Industries Department with a view to promoting self-employment opportunities in the State and in order to provide livelihood to local youth by encouraging local entrepreneurship.

The scheme “**Mukhya Mantri Swavlamban Yojana – 2019**” was modified vide **Notification dated 19.06.2021** which is being implemented by the Department of Industries. Under this scheme, the youth of Himachal Pradesh between the ages of 18 to 45 will be provided:

1. 25 percent capital subsidy on plant and machinery up to an investment of Rs. 60 lakh in industries subject to maximum project cost of Rs.100.00 lakhs.
2. Subsidy will be 30 percent in case of Himachali bonafide entrepreneurs and for widow women up to the age of 45 years subsidy component shall 35%.
3. Interest subsidy of 5 percent for three years for a loan up to Rs.60 lakhs.
4. The Interest subsidy shall not be payable in case of default/rescheduling of the loan.
5. Government land will be given at concessional lease rate of 1 percent and to buy private land, stamp duty will be 3% of applicable rate.
6. Government will reimburse the CGTMSE fee charged on the loan sanctioned.

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind. A (F)2-1/2018 dated 23.02.2019 containing detailed guidelines on the scheme. The notification is also available on the website of Industries Department, Govt of Himachal Pradesh. (<http://www.emerginghimachal.hp.gov.in/>). The Convenor Bank has already circulated the above mentioned notification to the Member Banks.

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to circulate the guidelines to their branches in the State and monitor the progress under the Scheme.

The latest pendency report is appended in below paragraphs. Respective Banks are requested to clear the pendency immediately.

Member Banks are advised to dispose of the pending cases in an expeditious manner, as MMSY is flagship program of State Government with focus on encouraging self-employment opportunity among the youths of Himachal Pradesh.

a) Latest Status of Cases Sponsored in the FY 2021-22 under MMSY

Total 902 cases are sponsored under the Scheme during the first quarter. Out of the cases, 270 cases have been sanctioned, 157 cases have been rejected and 475 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

(Amt. in Lakhs)

MMSY PROGRESS FOR THE PERIOD 01.04.2021- 30.06.2021									
S.No.	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	11	222.14	3	75.00	8	147.14	0	0.00
2	Bank of India	4	52.49	2	16.94	1	27.00	1	8.55
3	Bank of Maharashtra	1	54.00	0	0.00	1	54.00	0	0.00
4	Canara Bank	26	397.50	5	25.05	19	358.85	2	13.60
5	Central Bank of	14	255.46	1	9.00	11	221.47	2	24.99

	India								
6	Indian Bank	2	13.60	0	0.00	2	13.60	0	0.00
7	Indian Overseas Bk.	3	25.65	1	21.00	1	0.00	1	4.65
8	Punjab & Sind Bank	16	87.09	7	49.33	3	15.02	6	22.74
9	Punjab National Bank	176	1935.36	44	364.01	98	1366.20	34	205.15
10	State Bank of India	249	4184.13	58	732.07	154	2879.12	37	572.95
11	UCO Bank	85	1162.75	30	413.20	42	619.43	13	130.12
12	Union Bank of India	13	202.87	3	30.15	5	81.45	5	91.28
13	HP Gramin Bank	97	1057.67	40	353.59	40	492.44	17	211.65
14	Axis Bank	1	4.50	0	0.00	0	0.00	1	4.50
15	HDFC	42	788.21	14	300.22	26	429.81	2	58.18
16	IDBI Bank	2	12.70	1	5.07	1	7.63	0	0.00
17	J&K Bank	3	93.58	0	0.00	3	93.58	0	0.00
18	HP State Coop. Bk Ltd.	70	978.60	16	93.82	32	646.20	22	238.58
19	Joginder Central Coop.Bk	10	134.50	1	4.72	4	56.98	5	72.80
20	Kangra Cental Coop. Bk	73	734.22	44	432.49	20.00	244.65	9	57.08
21	The Baghat Urban Cooperative Bank Ltd	1	7.23	0	0.00	1	7.23	0	0.00
22	AU Small Finance Bank	3	22.34	0	0.00	3	22.34	0	0.00
	GRAND TOTAL	902	12426.59	270	2925.66	475	7784.14	157	1716.82

Total 1053 cases are sponsored under the Scheme during the second quarter upto 20.09.2021. Out of the cases, 108 cases have been sanctioned, 40 cases have been rejected and 905 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

Amt. in Lakhs)

MMSY PROGRESS FOR THE PERIOD 01.07.2021- 20.09.2021									
S.No.	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	20	885.16	5	301.69	15	583.47	0	0.00
2	Bank of India	10	105.92	1	8.10	9	97.82	0	0.00
3	Bank of Maharashtra	1	8.11	0	0.00	1	8.11	0	0.00
4	Canara Bank	27	428.42	2	18.00	24	403.22	1	7.20
5	Central Bank of India	23	413.24	2	48.55	20	356.14	1	8.55
6	Indian Bank	5	175.01	0	0.00	5	175.01	0	0.00
7	Indian Overseas Bk.	1	6.00	0	0.00	1	6.00	0	0.00
8	Punjab & Sind Bank	13	130.80	3	18.20	8	99.00	2	13.60
9	Punjab National Bank	200	2715.64	16	156.47	179	2547.98	5	11.18
10	State Bank of India	293	5393.91	16	172.26	266	5054.56	11	167.09
11	UCO Bank	83	1160.99	11	100.34	70	1011.15	2	49.50
12	Union Bank of India	9	128.85	2	22.10	6	97.75	1	9.00
13	HP Gramin Bank	98	1495.87	13	115.79	80	1293.44	5	86.65
14	Axis Bank	2	17.49	0	0.00	2	17.49	0	0.00
15	HDFC	80	2090.41	5	128.36	73	1925.50	2	36.55
16	IDBI Bank	4	110.30	0	0.00	4	110.30	0	0.00

17	Indusind	3	41.43	0	0.00	3	41.43	0	0.00
18	J&K Bank	4	59.00	1	6.90	3	52.10	0	0.00
19	Yes Bank	1	4.50	0	0.00	1	4.50	0	0.00
20	HP State Coop. Bk Ltd.	84	994.07	9	78.77	65	783.19	10	132.11
21	Joginder Central Coop.Bk	4	80.28	0	0.00	4	80.28	0	0.00
22	Kangra Cental Coop. Bk	80	767.33	20	149.83	60.00	617.50	0	0.00
23	The Baghat Urban Cooperative Bank Ltd	1	27.00	0	0.00	1	27.00	0	0.00
24	AU Small Finance Bank	7	84.03	2	16.18	5	67.85	0	0.00
	GRAND TOTAL	1053	17323.76	108	1341.54	905	15460.79	40	521.43

Total 5322 cases are sponsored under the Scheme as on 20.09.2021. Out of the cases, 1741 cases have been sanctioned, 1278 cases have been rejected and 2303 cases are lying with the branches for disposal. Consolidated bank-wise list of cases is attached below for the information of the House.

MMSY POSITION AS ON 20-09-2021

S.No	Banks	SPONSORED		SANCTIONED		PENDING		REJECTED	
		No	Amt	No	Amt	No	Amt	No	Amt
1	Bank of Baroda	86	2153.04	25	639.24	43	1132.76	18	381.04
2	Bank of India	43	524.60	16	182.02	17	236.54	10	106.04
3	Bank of Maharashtra	9	220.29	3	87.50	5	102.19	1	30.60
4	Canara Bank	205	2756.24	63	611.56	83	1488.43	59	656.25
5	Central Bank of India	103	1528.51	28	390.48	46	729.58	29	408.45
6	Indian Bank	25	357.64	8	47.21	14	292.92	3	17.50
7	Indian Overseas Bk.	11	179.75	6	100.03	4	75.07	1	4.65
8	Punjab & Sind Bank	60	703.50	27	391.02	17	172.38	16	140.10
9	Punjab National Bank	1029	12572.09	299	2620.39	467	6715.04	263	3236.66
10	State Bank of India	1449	23167.92	386	5254.56	749	13244.77	314	4668.59
11	UCO Bank	489	6301.77	179	2216.00	178	2552.25	132	1533.52
12	Union Bank of India	62	937.25	22	316.08	26	432.65	14	188.52
13	HP Gramin Bank	510	5949.95	211	2022.04	180	2579.69	119	1348.23
14	Axis Bank	15	219.93	1	1.23	9	149.64	5	69.06
15	HDFC	202	4812.38	48	1164.60	136	3305.11	18	342.67
16	ICICI	5	49.10	0	0.00	4	17.70	1	31.40
17	IDBI Bank	17	235.92	6	67.42	9	156.89	2	11.61
18	Indusind	4	63.23	0	0.00	4	63.23	0	0.00
19	J&K Bank	16	284.18	3	29.30	10	218.88	3	36.00
20	Kotak Mahindra Bank Ltd.	1	23.12	0	0.00	1	23.12	0	0
21	Yes Bank	1	4.50	0	0.00	1	4.50	0	0.00
22	HP State Coop. Bk Ltd.	427	4804.82	142	1182.07	139	1956.71	146	1666.04
23	Joginder Central Coop.Bk	83	1608.46	29	482.64	16	310.34	38	815.48
24	Kangra Cental Coop. Bk	443	5090.81	230	2572.42	132.00	1533.50	81	984.89
25	The Baghat Urban Cooperative Bank Ltd	14	224.31	5	91.60	4	78.28	5	54.43
26	The Parwanoo Urban Cooperative Bank Ltd	1	50.20	0	0.00	1	50.20	0	0.00
27	AU Small Finance Bank	12	137.06	4	46.87	8	90.19	0	0.00
	GRAND TOTAL	5322	74960.57	1741	20516.28	2303	37712.56	1278	16731.73

b) Reasons for rejection of cases:

- Following reasons for rejection under the scheme have been highlighted:
- 1) CIBIL Score of Borrower not acceptable as per Bank's policy.
 - 2) Customer not willing to avail loan.
 - 3) Proposal is found to be not viable.

4) Customer not approaching branch for completing loan formalities despite repeated reminders.

c) Launch of Online Portal for MMSY:

The Department of Industries, HP launched the online portal for Mukhya Mantri Swavlamban Yojana on 5th Sept, 2020. Now, the interested candidates can apply for availing finance under the Scheme through online mode, this will speed up the loaning process. Development of online portal for the scheme has been a long standing demand of member Banks in the State. The creation of online portal will enable Banks to effectively monitor the status of newly sponsored cases and help in keeping pendency under check. The link for the portal is <http://mmsy.hp.gov.in>. Login credentials of the branches in the State have been circulated to member Banks vide email dated 10.09.2020.

The representative from Industries Department may deliberate on the Issue.

2.5 Review of Performance under Major Centrally Sponsored Schemes: Position as of 30th June, 2021.

(Amount in lakh)

S. No.	Scheme	Target 2021-22		Proposals sanctioned during the June quarter, 2021 (01-04-2021 to 30-06-2021)		Outstanding up to quarter June, 2021	
		No.	Amt	No.	Amt	No.	Amt
1	Deen Dayal Antyodaya - National Rural Livelihood Mission (DAY-NRLM)	8000	11000	491	845.67	11382	12766.16
2	National Urban Livelihood Mission (SEP DAY-NULM)	160	--	64	51.42	1831	2264.47
3	Prime Minister Employment Generation Programme (PMEGP)	Projects	Margin Money				
3.1	PMEGP-KVIC	435	1311.90	40	85.44	2952	12192.82
3.2	PMEGP-KVIB	435	1311.90	87	236.71	2320	10341.74
3.3	PMEGP-DIC	581	1749.20	57	143.60	2758	10417.38
3.4	Total –PMEGP	1451	4373.00	184	465.75	8030	32951.94
4	Dairy Entrepreneurship Development Scheme. (DEDS)	NA	NA	31	20.69	3603	4643.83

(Source: Data reported by Banks)

(Please refer to Table no-GSP-1 to 6 at page no 78 to 83)

2.5.1 National Rural Livelihood Mission (NRLM):

Progress for the quarter ended June, 2021 will be reviewed in Review meeting to be held shortly.

- a) **Credit Mobilization targets** for the State for FY 2021-22 fixed at Rs. 110.00 crores for credit linkages of new 8000 SHGs. SLBC convener has allocated the Bank-wise targets for FY 2021-22 and informed the same to all member banks in Himachal Pradesh.
- b) **Achievements in the Current FY:** As per progress available on the “NRLM Bank Linkage Portal” as of 30.06.2021, Banks disbursed Rs. 8.46 crores to 491 new SHGs and total outstanding is Rs. 127.66 crores. The members are requested to view the

progress of their bank in the State from the portal (Source <https://daynrlmbl.aajeevika.gov.in>).

c) Pendency of sponsored cases with bank Branches:

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.

Details of cases pending with Bank Branches as on 31.08.2021 are as mentioned below:

S . No.	Bank	No. of cases pending
1	Bank of India	1
2	Central Bank of India	3
3	H P State Coop. Bank	35
4	H P Gramin Bank	18
5	IDBI	1
6	Jogindra Central Coop. Bank	11
7	Kangra Central Coop. Bank	11
8	Punjab National Bank	53
9	State Bank of India	43
10	UCO Bank	52
	TOTAL	228

The representative from HPSRLM is requested to deliberate on the issue.

2.5.2 National Urban Livelihood Mission (NULM):

A review meeting will be held shortly with Member Banks to review the progress under the DAY-NULM Scheme for the period under review.

a) Progress under DAY NULM :

The progress under DAY NULM up to 31.08.2021 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

Cases under	NULM		MUDRA		No.	Amount
	No of Cases Sanctioned	Amount	No.	Amount		
SEP-I	87	111.91	14	16.80	101	128.71
SHG Bank Linkage	40	85.90	0	0.00	40	85.90
SEP-G	0	0.00	0	0.00	0	0.00
Total Amount	127	197.81	14	16.80	141	214.61

(Source: DAY-NULM HP)

b) Pendency of sponsored cases under DAY -NULM :

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.

S. No.	Name of Bank	No of Cases Pending
1	Bank of Baroda	4
2	Bank of India	3
3	Canara Bank	7
4	Central Bank of India	10
5	Union Bank of India	3
6	HP Gramin Bank	3
7	IDBI Bank	2
8	Indian Bank	3
9	Indian Overseas Bank	1
10	Kangra Central Coop. Bank	1
11	Punjab National Bank	20
12	State Bank of India	18
13	UCO Bank	5
	Total	80

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.

PM Street Vendors Atma Nirbhar Nidhi (PM SVANidhi):

Ministry of Housing and Urban Affairs has launched PM SVANidhi Scheme which is a special micro-credit facility scheme for providing affordable loan to urban street vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. Dharamshala is among one of 125 cities which are identified by Government of India for complete saturation. Under the Scheme, collateral free working capital loan of up to Rs. 10,000 will be extended to the Urban Street Vendors vending on or before 24th March, 2020. The tenure of the loan is 1 year and will be repaid in monthly installments. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @ 7%. The interest subsidy is available up to March 31, 2022. The scheme will incentivize digital transactions by vendors through cash back facility. The onboard vendors would be incentivized with monthly cash back in the range of Rs. 50 to Rs. 100. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs.

On 03.09.2021 the Ministry of Housing & Urban Affairs has issued modifications in the scheme for promotion of digital transactions by vendors. On cash back issue, various states has highlighted that many of the street vendors are transacting less than Rs.25/- in each transaction and are not availing the benefit of the cash back. States have requested to relax the existing criteria for minimum eligible transaction of Rs.25/- so that more vendors can become eligible for availing cash back under PM SVANidhi.

In this connection, Ministry has decided to make the following changes.

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction(EDT) to be a digital transaction of any value.
2	Rs.50/- cash back on conducting a minimum of 50 EDTs. No cash back is paid even if the SV conducts 49 EDTs in a month.	Rs.1/- cash back per EDT till the first 50 EDTs.
3	Rs.25/- cash back on conducting next 50 EDTs.	Rs.0.50 per EDT for the next 50 EDTs
4	Rs.25/- cash back on conducting next 100 EDTs.	Rs.0.25 per EDT for the next 100 EDTs
5	A maximum of 5 transactions on a day from/to the same Mobile Number were allowed. This was put in place to avoid Gaming of the system by street vendors.	This limit would be removed so as to encourage the SVs to get more acquainted with the conduct of Digital Transactions.

As on 17.09.2021, 232 cases are pending with Banks for sanction. Also, 139 cases are pending for disbursement. Bank-wise progress and pendency under the scheme is mentioned as follows:

PMSVANidhi Status as on 17th September, 2021

Name of the Bank	Total Applications	Pending		Total Sanctioned	Disbursed out of Sanctioned	Pending for Disbursement
		Market Place	Picked up			
Axis Bank	7	0	3	4	2	2
Bank of Baroda	145	1	18	126	123	3
Bank of India	78	0	7	71	69	2
Bank of Maharashtra	17	0	1	16	15	1
Canara Bank	235	1	12	222	214	8
Central Bank of India	207	1	14	192	186	6
H.P. State Co-operative Bank Ltd.	175	4	18	153	147	6
Himachal Pradesh GB	142	1	14	127	116	11
HDFC	47	0	10	37	6	31
ICICI Bank	11	1	10	0	0	0
IDBI Bank	52	0	5	47	46	1
Indian Bank	131	1	0	130	129	1
Indian Overseas Bank	18	1	0	17	17	0
Jammu & Kashmir Bank Ltd	9	0	3	6	5	1
Kotak Mahindra Bank	1	0	1	0	0	0
Punjab and Sind Bank	54	0	4	50	48	2
Punjab National Bank	846	24	75	747	717	30
RRB Kashi Gomti Samyut GB	1	0	1	0	0	0
State Bank of India	636	4	3	629	623	6
The Chamba Urban Co-Operative Bank Ltd	1	1	0	0	0	0
The Kangra Central Co-Op. Bank	53	1	2	50	50	0
UCO Bank	323	2	18	303	279	24
Union Bank of India	170	0	13	157	153	4
Grand Total	3359	43	232	3084	2945	139

Reports from different quarters are received by SLBC that many banks are rejecting SVANidhi proposals for enhancement from Rs. 10,000.00 to Rs. 20,000.00. The Controlling Heads of member banks are requested to issue revised instructions or take up the matter with their Head Offices to act accordingly.

(Action: All Member Banks)

The representative from Urban Development Department, HP may deliberate on the Issues

2.5.3 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME : (PMEGP)

A review meeting will be held shortly with Member banks under the Chairmanship of Deputy Director, KVIC, H.P. to review the progress under the PMEGP Scheme for the period under review.

- a) **Target allocation for FY 2021-22:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2021-22 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

(Amount in Lakh)

S.No.	Implementing Agency	No of Project	Margin Money (Amt)
1	KVIB	435	1131.90
2	KVIC	435	1131.90
3	DIC	581	1749.20
	TOTAL	1451	4373.00

b) Credit mobilization:

Banks have sanctioned **184 cases** with sanctioned amount of **Rs. 465.75 lakhs** up to the quarter ended June, 2021 in this FY as per position mentioned below:

S No.	Agency	No Of Projects	Amount in Lakh
1	KVIC	40	85.44
2	KVIB	87	236.71
3	DIC	57	143.60
4	Total	184	465.75

(Source: Data reported by Banks)

Latest position:

Bank-wise position of proposals pending with banks as available in the PMEGP MIS portal (<https://www.kviconline.gov.in>) placed before the House for review.

c) Review of pendency of sponsored cases under PMEGP :

Total 424 cases are pending with each bank as on 20.09.2021. Bank-wise position is mentioned below:

BANK-WISE PENDENCY UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME (PMEGP) IN HIMACHAL PRADESH - POSITION AS OF 20.09.2021		
S.NO.	NAME OF BANK	Pending sponsored cases
1	BANK OF BARODA	7
2	BANK OF INDIA	1
3	BANK OF MAHARASHTRA	5
4	CANARA BANK	17
5	CENTRAL BANK OF INDIA	15
6	HDFC BANK	3
7	HIMACHAL PRADESH GRAMIN BANK	71

8	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	53
9	ICICI BANK	1
10	IDBI BANK	1
11	INDIAN BANK	12
12	INDIAN OVERSEAS BANK	2
13	INDUSIND BANK	1
14	JAMMU AND KASHMIR BANK LTD	1
15	KANGRA CENTRAL COOPERATIVE BANK LTD	34
16	PUNJAB AND SIND BANK	6
17	PUNJAB NATIONAL BANK	71
18	STATE BANK OF INDIA	60
19	UCO BANK	44
20	UNION BANK OF INDIA	11
21	YES BANK	8
	TOTAL	424

Banks are requested to update the position of cases disposed of by banks in the PMEGP portal. **Updation 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.

The representative from KVIC is requested to deliberate on the issue.

2.5.4 Dairy Entrepreneurship Development Scheme- (DEDS):

- ◆ The Ministry of Agriculture & Farmer Welfare, Govt. of India is implementing the Dairy Entrepreneurship Development Scheme (DEDS) through NABARD since December, 2010 for Dairy sector activities. The capital subsidy under the scheme is administered through NABARD and Nationalized Banks are extending the finance for key components of the scheme.
- ◆ Banks have sanctioned **385 proposals involving amount of Rs. 514.28 lakhs** up to quarter ended March, 2021. Bank wise disbursements under DEDS mentioned in Table no-GSP-6 at page no-79.
- ◆ A total of 3563 accounts are outstanding under the Scheme amounting to Rs. 4634.05 lakhs.
- ◆ As per the communication dated 27th August, 2020 received from the Ministry of Fisheries, Animal Husbandry and Dairy, Govt. of India, the DEDS scheme has been discontinued for the FY 2020-21.

2.5.5): PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

As members are aware, that Pradhan Mantri Awas Yojana – Housing for all (Urban) has been launched on all India basis w.e.f. 17.6.2016 and is operational in all the statutory towns and planning areas as notified with respect to the statutory town and planning and which surround the concerned municipal area.

The Mission was being implemented during 2015-2022 and provided central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:

1. In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
2. Credit Linked Subsidy
3. Affordable Housing in Partnership

4. Subsidy for beneficiary-led individual house construction/enhancement

Credit linked subsidy component is being implemented as a Central Sector Scheme while other three components as Centrally Sponsored Scheme (CSS). Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house.

The last date for availing the subsidy under PM Awas Yojana Credit Linked Subsidy Scheme has been extended to March 31, 2021 both for MIG-I and MIG-II categories. Also, for the category of LIG/EWS, the last date is March 31, 2022.

The SLBC convener bank has uploaded the details of the PMAY Scheme in SLBC website www.slbchp.com. Member banks are requested to follow the same.

Banks have sanctioned **total 18 proposals** amounting to **Rs. 187.72 lakhs** up to the quarter ended June, 2021 in PMAY (URBAN). Bank wise position mentioned in table no GSP-7 Page No. 80. There is scope to increase lending under the PMAY. We request all member banks to ensure correct reporting for the review meetings to have a meaningful review of progress under the scheme.

2.5.6): SCHEME FOR INTEREST SUBVENTION ON WORKING CAPITAL LOAN FOR HOSPITALITY INDUSTRY

The Government of H.P. has introduced a Scheme for Interest Subvention on Working Capital Loan for Tourism Sector. The Scheme was circulated through a Notification No. Tsm-C(13)-1/2020 dated 02.07.2020. On 17th June, 2021, a modification under the scheme was issued by Secretary Tourism, Department of Tourism and Civil Aviation, Govt. of HP, the main modifications/features of the scheme are given below for information of the House:

1. It refers to the Capital required for running day to day business and paying workers' wages, rent and utility bills.
2. The beneficiaries under the Scheme will include borrowers from all 3 Cooperative Banks, Himachal Pradesh Gramin Bank and PSBs.
3. Maximum Rate of Interest shall be charged @ 11% p.a., compounded monthly.
4. The Loan shall be repaid in 5 years which includes Interest Subvention payable for initial 2 years and Moratorium for 1 year.
5. The 75% of interest subvention shall be paid during the first year and 50% during second year and remain 3 years interest shall be borne by the loanee himself.
6. Period of the Scheme shall cover from the date of Notification till 31.03.2022.

FOR TOURISM UNITS PAYING GST FOR AT LEAST ONE YEAR ENDING 31.03.2020			
S.No.	Average GST payment per year	Eligibility	Maximum Loan
1	Up to Rs.1 Crore	Triple the average of Annual GST paid during the period of operation	Rs.60.00 Lakhs
2	Above Rs.1 Cr. and up to Rs.3 Cr.	-do-	Rs.90.00 Lakhs
3	Above Rs.3 Cr.	-do-	Rs.120.00 Lakhs
FOR SMALL REGISTERED TOURISM UNITS NOT COVERED UNDER TABLE ABOVE.			
1	Rs.2.00 Lakhs per room		Rs.30.00 Lakhs
FOR RESTAURANTS PAYING GST FOR LAST ONE YEAR ENDING 01.03.2021			
1		Triple the average of Annual GST paid during the period of operation	Rs.20.00 Lakhs
FOR TRAVEL AGENTS ON ANNUAL TURNOVER FOR ONE YEAR ENDING 01.03.2021			
1		Triple the average of Annual GST paid during the period of operation	Rs.15.00 Lakhs

The position as on 31.03.2021 is mentioned below for the reference of the House:

PROGRESS UNDER INTEREST SUBVENTION SCHEME FOR HOSPITALITY INDUSTRY UP TO 30.06.2021		
(Amount in Crores)		
PARTICULARS	A/CS	AMOUNT
Sanctioned – Hospitality	39	4.99
Sanctioned – GECL	18	7.52
Not Eligible	10	2.23
Not Received	5	2.2
Pending	6	1.64
Rejected	10	2.71
Returned	21	3.47
Under Process (Pending with J&K Bank)	2	1.18
Borrower Expired	1	0.11
Total	112	26.05

During the quarter we have collected the data from banks under the above scheme. The below mentioned banks have reported the progress upto 15.08.2021

Data As on 15-08-2021				Amount in Lacs							
S.No	Name Of Bank	Application received		Sanctioned		Disbursed		Pending		Rejected	
		A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1	HIMACHAL PRADESH GRAMIN BANK	4	72.32	4	72.32	4	72.32	0	0	0	0
2	INDIAN BANK	1	10							1	10
3	The J & K Bank Ltd	2	60.17	0	0	0	0	0	0	2	60.17

Major Reasons for Rejection under the Scheme

As per the feedback received from the member Banks, following reasons are listed for rejection of cases under the Scheme:-

1. Borrower not interested in availing credit.
2. The loan originally sanctioned by other Bank.
3. Borrower not able to provide Collateral security.
4. Account already overdrawn, hence not eligible under the Scheme.

2.5.7 Scheme for Interest Subvention on Working Capital Loan for Private Stage Carriage Operators:

The above scheme was launched by State Government vide their Notification No.TPT-F(1)-1/2020 dated 19.06.2021 by Additional Chief Secretary, Transport, Govt. of HP, Shimla.

The main features of the Scheme are given below:

1. The working capital loan is intended only to private Stage Carriage Operators for meeting their daily operational needs i.e. payment towards wages, taxes, insurance and maintenance of vehicle.
2. The operator should be registered with Transport Department.
3. The entitlement for the working capital loan shall be Rs.2.00 lakhs per bus subject to maximum of Rs.20.00 lakhs, repayable in 5 years, including one year moratorium period.

The notification was circulated to all member banks for implementation at their end.

The progress as on 15.08.2021 under the above scheme is given below:

Scheme for Interest Subvention on Working Capital loan For Private Syage Carriages Operators (Notification Dated 05-07-2021)											
Data As on 15-08-2021						Amount in Lacs					
S.No	Name Of Bank	Application received		Sanctioned		Disbursed		Pending		Rejected	
		A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount	A/c	Amount
1	HIMACHAL PRADESH GRAMIN BANK	8	26	8	26	8	26	0	0	0	0

XXXXXXXXXXXXXXXXXXXX

AGENDA ITEM NO -3

3. FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

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 28th 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 25.08.2021, around 43.14 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.

Pradhan Mantri Jan Dhan Yojana (PMJDY) - Position as a whole in the Country as on 25th August, 2021

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO RUPAY CARDS	OF BALANCE IN ACCOUNTS
Public Sector Bank	21.23	12.83	34.06	26.79	112759.93
Regional Rural Bank	6.85	0.97	7.81	3.37	28166.99
Private Banks	0.69	0.57	1.27	1.11	4288.01
Total	28.78	14.37	43.14	31.27	145214.94

(Source: pmjdy.gov.in)

Financial Inclusion Campaign in Himachal Pradesh: Current Status

3.1): PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):

Banks in the State have covered all the households with at least one Basic Saving Deposit Account.

As of 30.06.2021, banks have more than **17.13 lakh Basic Saving Bank Deposit Accounts (BSBDAs)** under the PMJDY Scheme in Himachal Pradesh. Bank-wise, (sector-wise i.e. PSB, RRB, Pvt. Banks & Coop. Banks) achievements under PMJDY scheme in the State is mentioned as below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 30th June, 2021 (Figures in lakhs)

Banks (sector wise)	Rural	Urban	Total No. of A/Cs	Amount	No. of Zero Balance ACs	Aadhaar seeding	No. of RuPay Cards Issued	No. of accounts where Overdraft availed	Overdraft Amount
Public Sector Bank	8.13	2.73	10.86	71048.58	0.93 (9%)	8.29 (76%)	7.29 (67%)	0.45	1011.90
Regional Rural Bank	4.81	0.27	5.09	48576.70	0.09 (2%)	4.11 (81%)	3.18 (62%)	0.06	5.11
Private Banks	0.14	0.14	0.28	1524.31	0.07 (25%)	0.24 (86%)	0.26 (94%)	0.01	0.06
Cooperative Banks (including Urban Coop.)	0.75	0.15	0.90	4457.20	0.12 (13%)	0.86 (95%)	0.42 (46%)	0	0.00
TOTAL	13.83	3.29	17.13	125606.79	1.21 (7%)	13.50 (79%)	11.16 (65%)	0.52	1017.07

(For bank-wise position, pl. refer to Table- FI-1 at page- 86)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 65% of PMJDY accounts.**
- There are **121333** accounts under PMJDY with zero balance. (Detailed Table given on Page No. 82, Agenda Item No. 3). Respective Banks are desired to pay their preferred attention and specific thrust to bring these accounts out of 'Zero Balance' Category.

As per directions from DFS Member Banks are requested to ensure the distribution of Rupay Debit cards to all account holders.

Aadhaar seeding in 79% of PMJDY accounts. All member banks are requested to complete the exercise of Aadhaar seeding in all accounts as per guidelines received from DFS/RBI.

- In Himachal Pradesh, Banks have extended **overdraft of Rs. 1017.07 Lakh** in eligible PMJDY accounts in the state. All member Banks are requested to adhere to revised guidelines received from DFS.

3.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME - Status in Himachal Pradesh up to June, 2021

A) MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.06.2021

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	15.55
B) PRADHAN MANTRI JEEVAN JYOTIBIMA YOJANA- (PMJJBY)	4.53

(Bank-wise position mentioned in Table no FI-2 at page no- 88)

- 1) **PMSBY:** The Accidental insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs.12/- 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 every year from 1st of June. Banks have total

enrollments of more than 15.55 lakh account holders under Accidental Insurance Scheme i.e. PMSBY as of 30.06.2021.

- 2) **PMJJBY:** The Life insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs. 330/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed every year from 1st of June. Banks have more than **4.53 lakh enrollments** under PMJJBY in the State as of period ended June, 2021.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY)

The **Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.06.2021** mentioned as below:

S No.	Category	Target per branch (p.a.)	No of Branches Regd. in HP **	Targets 2021-22	Achievement During quarter ended June, 2021	Cumulative position as of June, 2021
1	PSBs	70	1136	79520	5329	176089
2	RRBs	70	265	18550	2022	48002
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI Bank)	70	149	10430	499	13798
4	Pvt Banks (Excluding those mentioned above)	30	35	1050	0	213
5	Small Finance Banks	50	6	300	0	113
4	Coop Banks (including Urban Coop. Banks)	20	571	11420	106	6124
	Total	XXXX	2162	121270	1985	244339

** Excluding HPARDB and IPPB

(Bank-wise position mentioned in Table FI-APY at page no 89)

Continuation of Co-Contribution to APY subscribers in the State by H.P. Govt.

The Himachal Pradesh Government, at present, is providing co-contribution of Rs.2000/- or 50% of the contribution, whichever is less, to the APY subscribers in the State. The State Government, as per notification No.Fin.(Pen)F(4)-1/2020 dated 29th May, 2021 has decided to extend the Scheme till 31.03.2022 and continue co-contribution of Government in the accounts of existing eligible beneficiaries and also new subscribers, registered under the Atal Pension Yojana, upto 31st March, 2022.

Initiatives to boost subscribers under APY Scheme.

- Banks have been requested to target all **Retail Trade, Home loan and MUDRA loan beneficiaries**, as they are having regular monthly income but generally their family members are not covered with any Social Security Pension scheme.
- All member banks have been requested to allocate targets to BCAs for mobilizing APY accounts and to **ensure their active participation**.

- **Strict monitoring & pursuing with all Branches by Controlling offices.**
Dedicated officer for APY at Controlling offices to ensure 100 % participation of all Branches in each weekly login/camp day i.e. on each Friday.
- **Putting up Banners** highlighting features of APY Scheme, within Branch premises as well as in ATM room.
- Special emphasis laid for promotion of APY in every quarterly SLBC review meetings.
- PFRDA has been conducting review meetings with Banks & Department of Post from time to time to promote subscribers under the scheme.

All stakeholders have been requested to put aggressive campaign through Print Ads, Radio Ads & Television Ads highlighting the feature of the scheme, display of banners at public places, Bank offices/ Bank branches, Government offices/Departments, dissemination of information in RSETIs, Banks' training institutes etc. on the Scheme.

The House may deliberate on the issue.

C) Status of Insurance Claims under PMSBY/PMJJBY in H.P.

C-I) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY):

Bank branches of various banks have received claims against the insurance coverage under the provision of Scheme and these claims are being lodged through the corporate office of respective Banks with the concerned insurance companies for centralized processing in respect of Public Sector Banks (PSBs) and Private Sector Banks. The Claims in respect of RRB and Cooperative Banks are processed by the concerned insurers at the State level.

Summary position of insurance claims under **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** in Himachal Pradesh mentioned as below;

A) Summary: Insurance Claims under PMSBY in HP (Public & Private Sector Banks) - Position as on 31.08.2021

S No.	Particulars	Position as of 31.08.2021
1	Total Number of Claim Cases received since inception	1186
2	Total no of cases paid	894
3	Total no of cases Rejected	277
4	Pending with insurer	15

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMSBY:

B-I) Insurance Company-wise Pendency in claim cases under PMSBY (Public & Private Sector Banks) - as of 31.08.2021

S No.	Pending with insurer	Total	More than two months old
1	Reliance General Insurance	6	6
2	New India Assurance Co. Ltd	1	1
3	Future Generali	7	1
4	Bajaj Allianz General Insurance	1	0
	Total	15	8

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMSBY as of 31.08.2021.

S. No.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
1	2	3	4	5
1	HP Gramin Bank	Oriental Insurance Company	22	1
2	H P State Coop Bank	New India Assurance Co. Ltd.	19	2

(Source: HPGB/ HPSCB)

B-III) Major Reasons of Rejection of Claim Cases by Insurance Companies under PMSBY

- 1) Duplicate Claim
- 2) Post mortem not conducted.
- 3) Deceased was intoxicated at the time of accident.
- 4) Death not established through PMR/FIR/Other Docs.
- 5) Death due to Causes Other than Accident
- 6) Disability below Stipulated Levels
- 7) Death occurring prior to commencement of Risk

C-II): PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

A) Summary: Insurance Claims under PMJJBY in HP- Position as of 31.08.2021

S. No.	Particulars	Position as of 31.08.2021
1	Total Number of Claim Cases received since inception	1963
2	Total no of cases paid	1803
3	Total no of cases Rejected	105
4	Pending with insurer	55

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMJJBY

B-I) Insurance Company-wise Pendency in claim cases under PMJJBY- as of 31.08.2021

S No.	Pending with insurer	Total	More than two months old
1	Life Insurance Corporation of India	49	15
2	Canara HSBC	3	1
3	HDFC	2	0
4	Star Union Life Insurance	1	0
	Total	55	16

(Source: pmjdy.gov.in/fiplan)

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMJJBY as of 31.08.2021

S. No.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
1	2	3	4	5
1	H P Gramin Bank	Life Insurance Corporation of India	23	1
2	H P State Coop Bank	Life Insurance Corporation of India	11	3

(Source: HPGB/ HPSCB)

B-III) Major Reasons of Rejection of claim Cases by Insurance Companies under PMJJBY.

- 1) Premium not deducted by the bank
- 2) Death claim within lien period of 45 days
- 3) Duplicate Claim
- 4) Death occurring prior to commence of Risk
- 5) Incorrect age submitted for enrolment.

House may review the position

3.3) 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, 25 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)	12	Lead Banks i.e. PNB, SBI & UCO Bank have 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	3	
5	Jogindra Central Coop Bank	1	
	Total	25	

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.

B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended June, 2021 placed for review of the House.

C.1) FLCs by Public Sector Banks (PSB): REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) as of quarter ended June, 2021.

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LD M	DD M	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	30	3	0	0	12	0	13	30
CHAMBA	47201	2	2	0	0	0	0	0	0
HAMIRPUR	48201	4	0	0	0	4	0	0	0
KANGRA	47001	7	1	0	0	1	2	0	3
KINNAUR	47601	3	0	0	0	0	0	3	3
KULLU	46801	0	0	0	0	0	0	0	0
Lahaul & Spiti	47401	13	0	0	0	0	0	0	13
MANDI	46401	0	0	0	0	0	0	0	0
SHIMLA	46001	17	0	0	0	0	0	0	17
SIRMAUR	48001	6	6	4	5	6	1	1	4
SOLAN	46801	8	3	0	0	0	0	0	2
UNA	48401	0	0	0	0	0	0	0	0
	TOTAL	90	15	4	5	23	3	15	72

(Position as per reporting to RBI on quarterly basis- June, 2021- Annexure –II, Part A)

C.2) FLCs by RRBs/Coop BANKS:

QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) AS OF QUARTER ENDED JUNE, 2021.

RRB/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LD M	DD M	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472, 464	0	0	0	0	0	0	0	0
HPSCB	480, 460, 464, 472, 462	0	0	0	0	0	0	0	0
KCCB	482, 484	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	0	0	0	0

(Position as per reporting to RBI on quarterly basis- June, 2021- Annexure –II, - part A)

C.3) FLCs by Public Sector Banks (PSB):

QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of quarter ended June, 2021 (Target groups: 1. Farmers 2. Small entrepreneurs 3.School students 4.SHGs 5.Senior citizens 6. Others)

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	30	3	0	0	12	0	13	30
CHAMBA	47201	2	2	0	0	0	0	0	0
HAMIRPUR	48201	7	0	0	0	7	0	1	6
KANGRA	47001	24	1	0	0	4	10	0	20
KINNAUR	47601	23	0	0	0	0	0	1	2
KULLU	46801	0	0	0	0	0	0	0	0
Lahaul & Spiti	47401	13	0	0	0	0	0	0	13
MANDI	46401	0	0	0	0	0	0	0	0
SHIMLA	46001	17	0	0	0	17	0	0	17
SIRMAUR	48001	6	6	5	6	6	1	1	3
SOLAN	46801	8	3	0	0	0	0	0	3
UNA	48401	3	0	0	0	0	0	0	3
	TOTAL	133	15	5	6	46	11	16	97

(Position as per reporting to RBI on quarterly basis- June, 2021- Annexure –II- Part-B)

C.4) FLCs by RRBs/Coop BANKS: QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of Quarter ended June, 2021

RRBs/ Coop Banks	FLC Code	No. of target camps	Stakeholders present (Indicate Y/N)						
			LD M	DD M	LD O	Local Govt	NGO	BC	Others
HPGB (RRB)	472,482,484	0	0	0	0	0	0	0	0
HPSCB	480,460, 464,472,462	0	0	0	0	0	0	0	0
KCCB	482, 484	0	0	0	0	0	0	0	0
	TOTAL	0	0	0	0	0	0	0	0

(Position as per reporting to RBI on quarterly basis- June, 2021- Annexure –II- Part-B)

C.5) Financial Literacy Camps organized by Rural Branches during the Quarter ended June, 2021 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- June, 2021	Target Group Addressed
Bilaspur	99	82	Farmers, Small entrepreneurs, School students, SHGs
Chamba	96	224	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	139	17	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	366	69	Farmers, Small entrepreneurs, School students, SHGs

Kinnaur	51	41	Jan Sampark Abhiyan
Kullu	100	109	Farmers, Small entrepreneurs, School students, SHGs
Lahaul & Spiti	23	13	Farmers, Small entrepreneurs, Senior citizens
Mandi	195	1	Farmers, SHGs
Shimla	236	381	School students, SHGs,
Sirmaur	102	72	Farmers, SHGs
Solan	170	108	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	118	43	Farmers, Small entrepreneurs, School students
	1695	1160	

(Position as per reporting to RBI on quarterly basis- June, 2021- Annexure –III)

The Bank Branches (Rural) organized the Financial Literacy Camps mentioned in the attached Table No. Table-FI-FLC at page no- 81.

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.

The House may review the position.

3.4) Bank Mitras (Business Correspondent Agents-BCAs):

- ◆ Banks have been allocated **3226 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 **4489 active Bank Mitras (BMs)** as of 30th June, 2021.

The Convener Bank has compiled the progress in respect of financial transactions made by Bank Mitras of major banks in the State during the quarter ended June, 2021 as mentioned in the Table no.FI-1A at page no-83.

3.5) 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 **14674** new entrepreneurs with fresh disbursement to the tune of **Rs. 287.89 Crores** during the quarter ended June, 2021. 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 Table No- FI-3 (page no- 86) reveals that banks have outstanding Mudra loan under PMMY **Rs. 2771.87 crores** with coverage of **182735 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. In Himachal Pradesh Banks **have issued 93762 Mudra cards up to quarter ended June, 2021.**

- ◆ 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.

Cumulative Progress under PMMY up to period ended June, 2021

(Amount in Lakh)

		Progress up to the end of June, 2021 (01.04.2021 to 30.06.2021)					
S.No	Category	Rural		Urban		Total	
		No.	Amt	No.	Amt	No.	Amt
1	Shishu (Loan up to 50000/)	1983	666.55	1383	620.57	3366	1287.12
2	Kishor (Loan from Rs.50001/- to Rs.5.00 lakh)	5759	8933.91	2746	3383.51	8505	12317.42
3	Tarun (Loan above Rs.5.00 lakh and up to Rs.10 lakh)	2139	11513.15	664	3671.31	2803	15184.46
4	Total disbursements up to 30.06.2021 (1+2+3)	9881	21113.61	4793	7675.39	14674	28789
5	Cumulative position as of 30.06.2021	182735				277187.27	
6	No. of Mudra Cards issued up to 30.06.2021	93762					

(Bank wise position of disbursement of loans under PMMY up to period ended June, 2021 mentioned in the Annexure-FI-3 at page no-90).

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.

House may deliberate on the issue.

3.6): 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.

Latest Progress under Stand-Up India Scheme as of 30.06.2021 in Himachal Pradesh:

The Convener bank has compiled the progress under the Stand-up India scheme from the Standup India web portal (<https://www.standupmitra.in>) wherein concerned member Banks have uploaded the position of cases received, sanctioned, disbursed and the pendency of cases under the scheme.

Summary of Proposals received/ Sanctioned / Pending as of 30.06.2021

A) Progress under Stand-Up Scheme Period 01.04.2021 to 30.06.2021

(Amount in Lakhs)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievements	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public Sector Banks	7	191.73	1	16.00	8	207.73
2	H. P. Gramin Bank (RRB)	0	0.00	0	0.00	0	0.00
3	Private Sector banks	1	41.00	0	0.00	1	41.00
4	Coop sector banks	NA	NA	NA	NA	NA	NA
	Total	8	232.73	1	16	9	248.73

(Bank wise position mentioned in Table no FI-4, page no. 91)

B) Cumulative position (Agency-wise) under Stand-Up India Scheme in Himachal Pradesh as of 30.06.2021

(Amt in Crore)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievements	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	961	207.21	309	59.90	1270	267.11
2	H.P. Gramin Bank (RRB)	69	11.54	30	4.17	99	15.71
3	Private Sector banks	39	7.63	3	0.39	42	8.02
4	Coop sector banks (incl. Urban Coop. Bks.)	NA	NA	NA	NA	NA	NA
	Total	1069	226.38	342	64.46	1411	290.84

(Bank wise position mentioned in Table no FI-4, page no-91)

Points for deliberations:

- 1) Banks have sanctioned loans to 1069 new women entrepreneurs amounting to Rs. 226.38 crores since inception of scheme.
- 2) Banks have sanctioned 342 new SC/ST entrepreneurs amounting to Rs. 64.46 crores since Inception.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.290.84 crores to total 1411 new entrepreneurs**. Out of total loans sanctioned under the scheme, 76% are the women beneficiaries and rest 24% are SC/ST Beneficiaries.

- 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.

The House may deliberate on the issue.

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AGENDA ITEM NO.-4

4.1 Villages Uncovered by Financial Infrastructure on Jan Dhan Darshak App

Deptt. of Financial Services, Mission Office, Govt. of India regularly shares the list of unbanked villages in the state of H.P. wherein no banking outlet (branch/BC or ATM) within a radius of 5 km. A list of 64 villages was shared recently.

The matter was discussed in meeting held on 27.07.2021 at UCO Bank Zonal Office Shimla. The issue was also taken up in the previous Steering Committee Meeting and SLBC Meeting as well.

We have found that although banking services are being provided in the following villages but the villages are situated at a distance of more than 5 kms. The villages are also scattered up to 10 to 15 kms. It was suggested that by making cluster of surrounding villages, as shown below, one BC can be appointed who will cover the clustered villages as proposed in the below mentioned table.

We respective Bank was requested to explore the possibility of appointing BCs in these clusters and upload the information on <http://dbtgis.nic.in/bankgis/portal>.

Village	District	Block	Population	Situation	Remark	Allotment	IPPB comments
Kibri	L&S	Spiti	2	Uncovered	Very remote, 30 km from Kaza with no roads	Alloted to SBI, Tabo. LDM Lahaul & Spiti has already placed the issue in BLBC/DCC Meeting and approved for removal of Kibri village as it has only 2 number of population. Letter sent to DFS also.	
Lalung Khas	L&S	Spiti	295	Uncovered	Very remote, 25 km from Kaza with no roads & Network.		Lalung BO 0 km
Dhar Chhochhodun	L&S	Spiti	9			Cluster of 7 villages can be covered by one BCA at Lirit or Gipu	
Gipu	L&S	Spiti	223				Gipu BO 1 km
Lirit	L&S	Spiti	8				
Kaurik	L&S	Spiti	288				
Qurith	L&S	Spiti	14				
Piyuche	L&S	Spiti	5				
Hurling	L&S	Spiti	218				
Chaling	L&S	Udaipur	141			Cluster of 4 villages can be covered by one BC at Tingrat.	
Tingrat	L&S	Udaipur	324				
D.P.F Churput	L&S	Udaipur	90				
Karpat	L&S	Udaipur	224				
D.P.F Shakoli	L&S	Udaipur	3		6 kms from Udaipur	Cluster of 6 villages can be covered by one BC at Shakoli . Shakoli Panchayat alloted to SBI	
Shakoli	L&S	Udaipur	625		4.9 km from Udaipur on Google maps		

Ghari	L&S	Udaipur	130		4.6 km from Udaipur on Google Maps		
Chamrat	L&S	Udaipur	152		10.1km from Udaipur on G maps		
Dhar jathul	L&S	Udaipur	6		Very remote snowbound		
D.P.F Shilling	L&S	Udaipur	55		10.1km from Udaipur on G maps		
Kaley	L&S	Spiti	27	Uncovered		Cluster of 4 villages , 20 km from SBI, Tabo under Dankhar Panchayat allotted to SBI	
Siluk	L&S	Spiti	29	Uncovered			
Mane Kogma	L&S	Spiti	183	Uncovered			Mane BO 1 km
Mane Yogma	L&S	Spiti	257	Uncovered			Mane BO 1 km
Yari Khoksar	L&S	Lahaul	15	Uncovered		Cluster of 3 villages, 14 km from Sissu. Allotted to SBI	
Khoksar	L&S	Lahaul	78	Uncovered			
Dimphuk	L&S	Lahaul	149	Uncovered			
Lingkyan	L&S	Lahaul	17	Uncovered			
Baryo	L&S	Lahaul	23	Uncovered			
Rangyo	L&S	Lahaul	44	Uncovered			
Darcha dangma	L&S	Lahaul	166	Uncovered			
Darcha Sumdo	L&S	Lahaul	172	Uncovered			Cluster of 5+2 villages , under Darcha Panchayat allotted to SBI, 12 km from SBI
Rarik	L&S	Lahaul	60	Uncovered		Gemur	
Chika Be	L&S	Lahaul	80	Uncovered			
Tai	Kinnaur	Pangi	319	Uncovered		Cluster of three remote villages allotted to SBI Killar	Tai Sural of IPPB (Non-CBS) at 3-4 km
Rusmas	Kinnaur	Pangi	228	Uncovered			
Sural Bhatori	Kinnaur	Pangi	216	Uncovered			
Komik	L&S	Spiti	130	Uncovered		Remote two villages.	
Langja	L&S	Spiti	158	Uncovered			

As discussed in the meeting on the matter, State Bank of India was advised to explore the possibility to appoint a BC in these clusters.

The committee had also suggested to get a survey conducted by LDMs. The format of the survey was shared with LDMs and we have got the survey reports also from LDM Lahaul Spiti and Bilaspur with certificates from Panchayats and Branch Heads certifying that although there is no bank branch in the respective village but banking services are being provided to them by nearby banks.

The LDM Bilaspur has conveyed that the villages in Bilaspur District are situated at a distance of more 15 kms. He has contacted with prospective youths who are ready to work as BC if appointed by the respective Bank. The matter has been conveyed to SBI for taking appropriate action.

It was also an opinion of the Committee who met on 27.07.2021 that a resolution should be passed by SLBC to be conveyed to DFS to relax 5 kms radius for difficult hilly areas where population is scattered. It should be extended at least up to 15 kms. Otherwise the issue of unbanked villages will never close as neither opening of branches nor engagement of BCs is possible due to non-viability aspect.

The House is requested to deliberate and opine on the subject.

Representative from SBI may apprise of the current status for engagement of BC and updating of information of dbtgis portal.

4.2 Expanding and Deepening of Digital Payments:

National Payments Corporation of India (NPCI) is an umbrella organization managing all Retail Payments in India. With a view to augment the pace of digitalization and fulfillment of Digital India Mission in HP, Chief, Business Development, NPCI, New Delhi has written to a letter to Chief Secretary of the Himachal Pradesh on 02.12.2020, with a copy to SLBC to share the concern of NPCI with member banks operating in HP State. NPCI has highlighted few below mentioned parameters for immediate attention and implementation in the State of HP.

1. BHIM-UP QR and Rupay NCMC in Transport Buses.
2. BHIM-UP QR for all Cash Points in the State.
3. BHIM-UP QR for collection of Taxes.
4. Enablement of UPI/Rupay on all Government Websites and counter to accept payments.
5. Digital payments option by all merchants.
6. BHIM-UP QR enablement on all Tourism ticketing and collection.
7. On the spot facility of challan payments via Debit/Credit and UPI.
8. BHIM-UP QR for all Customer Service Points as payment option.
9. NETC enablement on all State Toll Plazas.
10. Rupay Debit Card to all State Government Employees.
11. DBT via NACH on Account or Aadhaar based.

Additionally, with a view to encourage digitization of payments and enhance financial inclusion through digitization, a High-Level Committee on Deepening of Digital Payments under the Chairmanship of Sh. Nandan Nilekani, former Chairman, UIDAI was constituted by Reserve Bank of India in May 2019 and made recommendations related to leveraging of SLBC mechanism for deepening of digital payments.

In this backdrop, SLBCs were tasked with setting-up a “Sub-Committee on Digital Payments” and identifying one district in each State to be converged with ‘Transformation of Aspirational District’ programme of the Government of India to make it 100% digitally enabled WITHIN A TIME FRAME OF ONE YEAR in close coordination and collaboration with all stakeholders, including SLBC, State Government, RBI etc.

The sub-committee on Digital Payments constituted by SLBC, H.P., in its meeting held on 16.10.2019 unanimously identified Hamirpur district in the State of Himachal Pradesh. Punjab National Bank is the Lead Bank in District Hamirpur. Consequent to this, during the course of deliberations in the 154th SLBC meeting, Mr. Anil Kumar Khachi, Chief Secretary, to the Govt. of H.P. opined that in addition to Hamirpur, State Bank of India and UCO Bank, being the major Banks in the State should identify one more district each and ensure that the identified districts are enabled digitally. Pursuant to this, SBI has been entrusted with district Chamba which is also an aspirational district and Solan is identified by UCO Bank.

Sub-committee on Digital Payments is entrusted with the given indicative list of agenda points:

1. Mapping of financial institutions for DBT transfer and Aadhaar linking with Bank Accounts.
2. Identification of shadow areas where brick and mortar branch opening is not feasible by strengthening the services of Business Correspondents.
3. Enhanced financial literacy activities for spreading the awareness for DBT benefits and increasing digital payment systems amongst the rural beneficiaries.

4. Narrowing the gap of basic banking facilities with technical expertise.
5. To monitor the P2P points, issuing Debit Cards and establishment of POS for effecting Digital Payment.
6. To assess and enhance Transactions between G2M, G2P, P2G, M2G with involvement of State Government.
7. To arrange digitalization of Mandis, Haats, wholesale markets for the benefits of rural consumers.
8. Shifting from Cash Transactions system to Digital Receipt/Payment system in all Government Departments where financial transactions are involved.

As per the preliminary feedback received from stakeholders, special thrust to digital Business to Consumers (B2C) and Consumers to Business (C2B) transactions should be given in the identified districts which would act as a catalyst for achieving the objectives of the programme. Hence, following actions are suggested:

1. Time bound roadmap to all branches of member Banks located in the districts for on-boarding merchants/traders/business/utility service providers to facilitate fully digital transactions by October, 2020 have been devised by SLBC.
2. A field level assessment/survey of merchants/traders/businesses/utility service providers located in the identified districts to be conducted by LDMs.
3. Targets have been assigned for on-boarding merchants other than those already covered by branches in such a manner that all the merchants operating in the identified districts are effectively enabled for facilitating digital transactions.
4. Issues related to availability of digital infrastructure, connectivity, etc. in the identified districts may be looked into and reviewed by the Sub-Committee of the SLBC. Such issues raised by the field functionaries shall be addressed by Telecom Service Providers.

The above suggested measures and strategies are being meticulously followed up by SLBC. Also, the Convenor Bank is continuously monitoring the progress of the roadmap on monthly basis.

The achievement of District Hamirpur, Chamba and Solan as on 30th June, 2021 under various Digital parameters is given below:

DEEPENING OF DIGITAL DISTRICT - POSITION OF PERFORMANCE AS ON 30.06.2021				
SCHEME	PARTICULARS	CHAMBA	HAMIRPUR	SOLAN
		Actual	Actual	Actual
	TOTAL POPULATION	519000	455000	580000
1. Digital coverage for individuals (Savings Accounts)	Total No. of Eligible Operative SB Accs.	534515	833261	1165020
	No. of Eligible Operative SB Accs. Covered with Debit/ RuPay cards	373106	513963	956192
	% Debit/ RuPay cards coverage	69.80%	61.68%	82.08%
	No. of Eligible Operative SB Accs. Covered with Net Banking	138373	270644	503686
	% Net banking coverage	25.89%	32.48%	43.23%

	No. of Eligible Operative SB Accs. Covered with Mobile Banking/ UPI/ USSD etc. ^	252364	379377	656375
	% of Mobile Banking/ UPI/ USSD coverage	47.21%	45.53%	56.34%
	No. of Eligible Operative SB Accs. Covered with Aadhar Enabled Payment System (AEPS) ^^	274342	403843	761237
	% AEPS coverage	51.33%	48.47%	65.34
	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	531008	706694	1075225
	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	99.34%	84.81%	92.29%
	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	172748	94581	48428
2. Digital coverage for business (Current Accounts)	Total No. of Eligible Operative Current/ Business Accounts	6702	10607	44900
	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	3810	5648	31419
	% Net banking coverage	56.85%	53.25%	69.98%
	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	2398	4398	11665
	% of POS/ QR coverage	35.78%	41.46%	25.98%
	No. of Eligible Operative Current/ Business Accountd covered with Mobile Banking etc.	3782	4304	24502
	% of Mobile Banking coverage	56.43%	40.58%	54.57%
	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	6676	8677	37063

	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	99.61%	81.80%	82.55%
	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	859	285	3412
3. Provision of Digital infrastructure	A. POS/ QR issued to shopkeepers (other than CA holders)	866	750	1156
	B. POS/ QR issued to Govt./ Public Service providers	408	83	62
	C. POS/ QR issued to others	955	491	264
	Total POS/ QR (A+B+C) other than CA holders	2229	1324	1482
4. Digital Financial Literacy	No. of FLC camps on Digital FL	164	1264	169
	No. of people participated	4902	34069	3236

As the Deepening of Digital payments program shall cover the entire country, the Sub-Committee decided on 27.07.2021 that in continuation of the objective of achieving 100% digitalisation, two more Districts **Bilaspur and Una** were proposed by the Sub-committee for 100% digitalisation. The House is requested to approve the proposal so that directions can be issued to respective LDMs and Controlling Heads of Banks.

4.3 Aadhaar Coverage in Himachal Pradesh:

In Himachal Pradesh there are 73,94,000 residents (projected population 2021) and 76,04,048 UIDs (**102.84%**) 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 15.03.2021 in the State is appended below:

S No	District	0 to 5 years			5 to 18 years			Above 18 years		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	17928	57.05%	79044	85306	107.92%	303290	347487	114.57%
2	Chamba	50380	19604	38.91%	131542	136794	103.99%	374856	438176	116.89%
3	Hamirpur	36216	23338	64.44%	98675	98585	99.91%	357589	451795	126.34%
4	Kangra	121443	72174	59.43%	314013	331650	105.62%	1195745	1418634	118.64%
5	Kinnaur	5572	2059	36.95%	15059	16772	111.38%	68116	67918	99.71%
6	Kullu	36748	19429	52.87%	99762	100182	100.42%	335476	381984	113.86%
7	L&S	2099	914	413.54%	6111	5824	95.30%	24087	26634	110.57%
8	Mandi	81553	44748	54.87%	219116	221388	101.04%	779806	912981	117.08%
9	Shimla	57445	22946	39.94%	189085	165590	87.57%	620334	681737	109.90%
10	Sirmaur	50174	29030	57.86%	129675	141587	109.19%	389990	438304	112.39%
11	Solan	50032	21187	42.35%	139181	127805	91.83%	426877	472732	110.74%
12	Una	43629	26694	61.18%	118151	117940	99.82%	401728	482089	120.00%
Grand Total		566716	300051	52.95%	1539414	1549423	100.65%	5277894	6120471	115.96%

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

4.3.1) Latest Status of Aadhaar Enrolment & Updation Centres (AECs) in Himachal Pradesh:

Banks have set up Aadhaar Enrolment and updation centre vide notification dated 14.7.2017 issued by Unique Identification Authority of India (UIDAI). These centres are providing Aadhaar enrolment and updation facility within the branch premises at the selected centres.

In Himachal Pradesh, at present, 281 Aadhaar Enrolment & Updation Centres opened by Banks & Department of Post and these centres are in active status.

Bank wise position of Aadhaar Enrolment & Updation Centre (AECs) in mentioned as below:

Bank-wise status of Aadhaar Enrolment & Updation Centres (AECs) in Himachal Pradesh		
Status dated : 18.08.2021		
S No	Bank	No of Centres
1	Axis Bank Ltd	2
2	Bank of India	1
3	Canara Bank	12
4	Central Bank of India	4
5	HDFC Bank Limited	7
6	ICICI Bank Ltd	10
7	IDBI	2
8	Indian Overseas Bank	1
9	IndusInd Bank Limited	3
10	J & K Bank	1
11	Punjab & Sind Bank	5
12	Punjab National Bank	8
13	RBL Bank Limited	1
14	State Bank of India	31
15	UCO Bank	7
16	Union Bank Of INDIA	2
17	YES Bank Limited	6
A	Banks (Summary)	103
B	Department of Post	195
C	Other Govt. Agencies	470
D	Total centers in HP	768
Source: https://appointments.uidai.gov.in		

a. Revision of Targets – Minimum number of Aadhaar Enrolment and Update to be done by Banks

Considering the overall achievement of target by banks during pre-Corona period, low footfall for Aadhaar activities in some areas and the present pandemic situation of COVID-19, UIDAI vide its circular dated 24.07.2020 has relaxed the financial disincentive for not achieving the target (@Rs. 20,000/- per branch) of 8 enrolment/ update transactions per day per branch up to 30th September, 2020.

Target of enrolments/ updates have been revised by UIDAI for the banks from 1st July 2020 onwards and are as follows:

1. From 01.07.2020 to 30.09.2020: Min. 4 enrolments/update per day per branch
2. From 01.10.2020 onwards: Min. 8 enrolments/ update per day per branch

In case the bank fails to meet the above revised targets, financial disincentive will be levied from the month of October, 2020 onwards.

b. Audit and Inspection of Aadhaar Centres Operated by Banks

As per communication received from UIDAI, complaints are being received of the nature like overcharging, denial of services, misbehavior, violation of UIDAI guidelines, etc from general public. All banks are requested to keep a check on operators/ supervisors providing Aadhaar services to the residents.

As per latest UIDAI office memorandum OM No. 4(4)/57/372/2016/E&U-I dated 09.05.2020, charges to be applicable to the Residents for various Aadhaar services at all Aadhaar Enrolment and Update Centres are as follows: -

Services	Rate of fee to be collected from Residents by Registrar/EA (incl. GST)
Aadhaar Enrolment	Free of Cost
Mandatory Biometric Update (MBU)/MBU along with demographic update	Free of Cost
Biometric Update with or without Demographic update	Rs. 100.00
Demographic Update	Rs. 50.00
e-Aadhaar download and colour print on A4 Sheet	Rs. 30.00

To overcome all the above mentioned issues, SLBC have also instructed the LDMs in the State vide email dated 10.11.2020 to carry out inspections of Aadhaar Enrolment Centres in their respective districts. It has been decided to inspect at least two Aadhaar Enrolment Centers per week per district. The checklist designed by UIDAI for this purpose has been shared with the LDMs and has to be furnished after every inspection of Enrolment Centre.

The representative from UIDAI may deliberate on the issue.

4.4 Direct Benefit Transfer (DBT) implementation in H.P. :

Direct Benefit Transfer or DBT is an anti-poverty program launched by Government of India on 1st January 2013. This program aims to transfer subsidies directly to the people living below poverty line. The primary aim of this Direct Benefit Transfer program is to bring transparency and terminate pilferage from distribution of funds sponsored by Central Government of India. In DBT, benefit or subsidy will be directly transferred to account of a person entitled for subsidy under various welfare scheme of GoI and State Government.

The Government is emphasizing on transfer of benefits direct to the account of Beneficiaries through Aadhaar Payment Bridge System (APBS). The concerned Government Departments have taken initiative for Aadhaar seeding in the Bank account of the Beneficiaries and linked to NPCI mapper.

A) DBT Payments in H.P.

Direct Benefit Transfer (DBT) implemented in the State for payment of benefits under various GoI Schemes and State Government Schemes by the various Government Departments viz. Education Department, Health Department, WCD, NSAP Rural Department, IT Deptt. etc. The position of DBT payments made since inception in Himachal Pradesh is mentioned as below for information of the house.

Status of DBT Payments in HP as of June, 2021 mentioned as below:

DBT - Himachal Pradesh – 1st April, 2021 to 30th June, 2021)

Sr. No.	Department	Scheme	Count*	Amount (in Rs)
1	Education Dept	PM OBC	4758	38393509
2		PM SC	294	1629625
3		PM ST	-	-
4		Pre Matric OBC	1146	968900
5		Pre Matric SC	157	400350
6		MCM for Minority	-	-
7		SVUCY	371	3710000
8		DAMCY OBC	171	1710000
9		DAMCY SC	-	-
10		IRDP	4277	2834750
11		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	-	-
12		KALPANA CHAWLA CHHATERVRITI YOJNA	223	3345000
13		THAKUR SEN NEGI UTKRISHTHA CHHATERVRITI YOJNA	-	-
14		INDIRA GANDHI UTKRISHTHA CHHATERVRITI YOJNA FOR POST PLUS TWO STUDENT	-	-
15		Rashtriya Indian Military College (RIMC)	-	-
16		Mukhya Mantri Protsahan Yojna	-	-
17		NDA	-	-
18		PM EBC (Economically Backward Classes)	462	1612119
19		Pre Matric ST	-	-
20		Sainik School Sujanpur Tihra Scholarship Scheme	-	-
21		Incentive to SC/ST Girls for Higher Education	-	-
22		Up-Gradation of Merit Scholarship for SC	-	-
23		Post Matric scholarship to students with disabilities	-	-
24	UGC	FELLOWSHIP SCHEMES OF UGC	-	-
25	Health Dept	JSY	934	2350450
26	WCD	IGMSY	-	-
27	NSAP	IGNWPS	23804	81779550
28		IGNDPS	1069	4989090
29		NOAPS	99440	405035035
30	RD Dept	MGNREGA *	592471	1452692303
31	PDS	CASH FOR FOOD	-	-
32	Other	National Child Labour Policy	-	-
33	WCD	Incentive to AWW	-	-
34	WCD	Incentive to AWC	-	-

35	Health Dept	Asha Incentive	8157	94309964
36		Payment to Contractual Staff	1110	40770139
37		FAMILY PLANNING	22	246145
38		NIKSHAY - DOT Provider Honorarium	1104	1104
39		NIKSHAY - TB Notification incentive for Private Sector	164	321000
40		NIKSHAY - TB Patients incentive for Nutritional support	14012	10733500
41		NIKSHAY - Tribal TB Patients	150	113250
42	SC, ST, OBC, MINORITIES	OLD AGE PENSION	307607	1215213500
43		WIDOW PENSION	99595	335461125
44		DISABILITY RELIEF ALLOWANCE	64044	234670830
45		REHABILITATION ALLOWANCE TO LEPERS	1004	3637112
46		TRANSGENDER PENSION	7	17850
47	HORTICULTURE	Mukhya Mantri Madhu Vikas Yojna	127	761467
48		Himachal Pushp Kranti Yojana	3	1253065
49		Mukhya Mantri Green House renovation	3	156065
50		Installation of Anti Hail Net	-	-
51	SAINIK WELFARE	Financial Assistance for Old age pension to ex-serviceman	545	4757703
52		Financial Assistance for Old Aage Pension to World War-II Veterans	859	13014726
53		Financial Assistance to the Families of Killed/ Disabled Defence Personal(Financial Assistance for the marriage of daughters of War Widows)	-	-
54	STATE GOVT	Security Related Expenditure (Modernisation of Police Forces)	-	-
55	HEALTH DEPT	National Rural Health Mission (CSS)	-	-
56	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS EDUCATION (CSS)	-	-
57	Rural Development	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
58		PRADHAN MANTRI AWAS YOJNA (PMAY)-RURAL (CSS)	-	-

59		PRADHAN MANTRI GRAM SADAK YOJNA	-	-
60	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
61	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	-	-
62	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	-	-
63	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	-	-
64	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIES	-	-
65	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	-	-
66	ELEMENTARY EDUCATION	Pre Matric Scholarship for Children of Those Engaged Unclean Occupations	-	-
67	LABOUR AND EMPLOYMENT	UNEMPLOYMENT ALLOWANCE	54248	134763500
68	LABOUR AND EMPLOYMENT	SKILL DEVELOPMENT ALLOWANCE	11317	17116500
69	HORTICULTURE	MISSION INTEGRATED DEVELOPMENT OF HORTICULTURE	810	35161946
70	TECHNICAL EDUCATION	SCHOLARSHIP FOR PG DEGREE LEVEL COURSES	-	-
71		SCHOLARSHIP FOR DIPLOMA COURSES	-	-
72		SCHOLARSHIP FOR ITI COURSES	-	-
G.Total			12,94,465	414,39,31,172

(B) Current Status on DBT in Himachal Pradesh

- State DBT Portal is live and integration with Bharat DBT Portal has been completed.
- Total **164** (72 Central Sponsored Schemes and **92** State Sponsored Scheme) have been on-boarded on Bharat DBT Portal and IT department is in-process of identifying the additional schemes in consultation with all State Government Departments
- **Rs. 414.39 Crore** till June, 2021 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **72 cash schemes**, as mentioned above.

The representative from Department of IT, H.P. may apprise of the latest status.

4.5 Issue regarding Mortgage of Immovable Property of any person belonging to Scheduled Tribes in District Kinnaur – Himachal Pradesh. Permission for Mortgage of land and

property situated in tribal areas in the State for availing credit assistance from banks and FIs

In 136th and 137th SLBC quarterly review meetings, the above issue had been deliberated with a request to the State Government authorities to permit Banks for mortgage of immovable property belonging to the scheduled tribes in the State which at present is not been permitted as per provisions under Himachal Pradesh Transfer of Land (Regulation) Act 1968.

In District Kinnaur (Tribal district), Scheduled Banks cannot mortgage the immovable property of any person belonging to Scheduled Tribes, due to restriction imposed under section 3 (1) of Himachal Pradesh Transfer of Land (Regulation) Act 1968 on every person belonging to Scheduled Tribe from transferring his interest in any land by way of sale, mortgage, gift or otherwise to any person not belonging to such tribe except with the prior permission in writing of Deputy commissioner.

As a result of above provisions of the Act, Scheduled Banks are facing legal hurdle in extending credit facilities to the inhabitants of the tribal areas in hassle free manner. In addition, Banks are not entitled to initiate action under the SARFAESI ACT 2002 and therefore huge funds of Banks have struck up due to non-recovery of bank dues from the defaulter borrowers.

Current Status: The matter referred by Govt. of Himachal Pradesh to Government of India for obtaining necessary approval in the matter.

House requests the representative from Tribal Development Department to apprise of the latest position in the matter.

4.6 RWBCIS: Loss due to hailstorm to Rabi 2019-20 apple crop.

Banks are insuring apple crop for general and hailstorm loss under RWBCIS Scheme of the Centre Government. The premium is deducted from borrower accounts and sent to respective Insurance Company by the Banks. For insuring apple crop, UCO Bank Anti and HPSCB Jubbhal, deducted farmers' premium to provide add-on cover to insure the hailstorm loss and premium was remitted on 03.01.2020 to Agriculture Insurance Company, Chandigarh before the last date of remittance i.e. 04.01.2020.

During the month of May, on 9th & 10th, there was huge hailstorm in Jubbhal and Anti area which caused heavy loss to apple crop. On 12th May, UCO Bank, Anti sent information through mail to AIC, Chandigarh. On receipt of the information, on 25th May, 2020, AIC returned the premium amount and informed through mail as under:

“With reference to trail mail, we would again like to clarify your good-self that Add-on/Index cover for hailstorm is optional and only those farmers are covered which have been insured under main cover and whose proposal forms along with land documents have been received on or before 04.01.2020. Moreover, there is no provision to enter Add-on cover data on NCIP (National Crop Insurance Portal). Only data for main cover is uploaded on NCIP. Mere submission of premium amount and sending excel sheet of compiled farmer-wise data to insurance company does not ensure coverage of farmers under Add-on cover.

As no proposal form and land document have been received from your branch within stipulated time, accordingly no farmer was insured under Add-on cover and the excess premium has been refunded on 29.05.2020.”

The affected farmers lodged the complaint with Director, Horticulture and a reconciliation meeting with farmers, Insurance Company, Branch Managers of Jubbhal and Anti Branch along with representative from SLBC was held at the office of Director Horticulture, Nav Bahar, Shimla on 30.06.2020.

The matter remained pending with AIC & Director Horticulture. On 05.11.2020, Director Horticulture conveyed his decision to HPSCB Jubbhal and UCO Bank Anti, with a copy to SLBC that the Banks are at fault and will have to bear the loss. The logic for declining the claim is that premium was deducted after due date i.e. 20.12.2019. But the Notification well clarifies that Banks/Insurance Companies will accept the proposals, premium and other documents showing

insurable interest till 20.12.2019. It means that loanee farmers who have been sanctioned KCCs (causing Insurable Interest) up to 20.12.2019 and non-loanee farmers who have submitted proposals up to 20.12.2019 shall be eligible for insurance. Premium was to be deducted from 21.12.2019 till 04.01.2020 and remitted to Insurance Company on or before cut-off date i.e. 04.01.2020 along with summarized detail of farmers. The Banks have followed the stipulated time line.

The matter was taken up with Ministry of Agriculture and Farmers Welfare, Govt. of India during a VC wherein they clarified that if the hard copies of proposal forms were not received by AIC, they should have refunded the premium within 45 days after the receipt of premium as they have sufficient detail of the add-on cover premium which was provided to them on 04.01.2020 by the Branch through mail. The Banks have raised the objection that AIC refunded the premium only when claim was lodged. They kept the premium with them for 5 months and returned on 29.05.2020. It is worth noting that add-on cover and other regular premium was remitted on 03.01.2020 along with detail of farmers in excel file but company returned the premium for add-on cover only stating the remittance of premium after due date.

The matter was taken up in Steering Committee Meeting also on 16.12.2020. It was suggested to place the matter before SLBC meeting as well.

It has happened during Rabi 2016-17 also when hail storm loss was claimed by the farmers, insurance company settled the claim only for 2% of farmers and all others was declined, for which farmers have filed a writ petition in HP High Court on 06.01.2020 in the name of Sh. Ravinder Singh Chauhan & Others Versus State of HP & Others, after failed persuasion with Insurance Company.

On 10.06.2021, Director Horticulture convened a reconciliation meeting with SLBC & Insurance Co. to settle the issue. The decision is awaited.

The matter is placed before the House for information.

4.7 PUBLIC FINANCIAL MANAGEMENT SYSTEM – SOP ON IMPLEMENTATION OF NEW PROCEDURE OF RELEASE OF FUNDS UNDER CENTRALLY SPONSORED SCHEMES OF GOVERNMENT OF INDIA.

Vide OM No. 1(13) PFMS/FCD/2020 dated 23.03.2021 Standard Operating System has been finalised for facilitation of State Departments, State Directorates of PFMS and other stakeholders.

The flow of funds takes place on directions of Government of India to RBI, debiting Centre Government’s Accounts and credit State Government’s Account. Under the new system, on receipt of intimation from RBI, the State Governments shall transfer the funds along with State’s own share into the Bank Account of Single Nodal Agency. These funds will stay in SNA account and will not percolate down to the agencies below.

Presently, the funds under difference scheme were kept with different banks according to business share or presence in a particular area. Under the new Public Finance Management System, State Government Departments opened total 64 SNA Accounts with Banks out of which only 23 Accounts have been opened with Public Sector Banks and 41 accounts have been opened with Private Banks. The list is updated based on the information provided by the Bank. The PFMS maintaining Department may provide the complete detail of accounts opened under PFMS.

Sr.No.	Name of Department	Total A/cs Opened	Opened with PSB	Opened with PVT Banks
1	Agriculture Department	10	1	9
2	Animal Husbandry	2	2	0
3	Ayush Vibhag	1	0	1
4	Elementary Education	2	0	2

5	Empowerment of SCs, OBC, Minority and Specially Abled.	12	3	9
6	Forest Department	2	1	1
7	Health Department	3	3	0
8	Higher Education	9	5	4
9	Horticulture Deptt	4	2	2
10	Industries Deptt	2	1	1
11	Rural development	4	0	4
12	State health Society	2	2	0
13	Tribal Department	2	0	2
14	Urban Dev. Deptt.	5	1	4
15	Women and Child Development	4	2	2
	TOTAL	64	23	41

The Branch network of PSB is 1160 whereas Private Sector Banks have only 181 Branches. One Private Sector Bank has only 12 Branches in the State and 12 Accounts have been opened with them.

State Government Authorities are requested to analyse the data and revert their decision immediately.

XXXXXXXXXXXXXXXXXXXX

AGENDA ITEM NO-5

5. Review of Performance under Annual Credit Plan 2021-22 – Progress up to period ended June, 2021.

The progress under Annual Credit Plan 2021-22 for the period ended June, 2021 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) 2021-22, banks have planned to disburse fresh loans to the tune of Rs. 30538.21crores in the FY 2021-22 in Himachal Pradesh. As per the data submitted by member banks, **total disbursements** made by banks **upto quarter ended June 2021 aggregated to Rs. 7720.01 Crore** as against the targets of **Rs. 7634.55 Crores**. Banks have recorded **achievement of 101.12%** of assigned targets in terms of financial outlay set up for 1st quarter ended June 2021 in ACP 2021-22.

In terms of physical achievements under ACP 2021-22 during the period under review, banks have extended credit to **277141 new units** as against a target of 253869 units and thereby having achievement of **109.17%** of assigned targets for the period up to June, 2021.

The sector-wise targets vis-à-vis achievements under ACP 2021-22 in the FY as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2021-22 UP TO THE PERIOD ENDED JUNE, 2021. (01.04.2021 TO 30.06.2021)

5.1) FINANCIAL ACHIEVEMENT: -PRIORITY SECTOR CREDIT (PSC)

(Amt. in Crores)

S. No.	Sector/ Activity	Annual Targets 2021-22	Targets upto quarter ended June,2021	Achievement – period ended June, 2021	%age Achievement –period ended June, 2021
1	Agriculture	12253.73	3063.43	1752.02	57.19
2	MSME	9542.44	2385.61	3528.85	147.92
3	Education	480.74	120.18	13.26	11.03
4	Housing	1787.43	446.86	167.18	37.41
5	Others –PS	1916.99	479.25	159.77	33.34
Total PS (1 TO 5)		25981.33	6495.33	5621.08	86.54

(Please refer to Table: ACP-I, page no- 92 to 97)

5.2) FINANCIAL ACHIEVEMENT -NON PRIORITY SECTOR- (NPS)

(Amt. in Crores)

S. No.	Sector/ Activity	Annual Targets 2021-22	Targets upto quarter ended June,2021	Achievement – period ended June, 2021	%age Achievement –period ended June, 2021
1	Agriculture	11.16	2.79	72.68	651.00
2	Education	208.10	52.02	3.77	7.24
3	Housing	559.35	139.84	105.03	75.11
4	Others	3778.27	944.62	1917.45	202.99
Total NPS (1+2+3+4)		4556.88	1139.29	2098.92	184.23
Grand Total (PS+NPS)		30538.21	7834.62	7720.01	101.12

(Please refer TABLE-ACP-I, page no- 98 to 103)

5.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S. No.	Sector/Activity	Annual Targets 2021-22	Targets upto quarter ended June, 2021	Achievement period ended June, 2021	%age Achievement period ended June, 2021
1	Agri. –Direct	652139	163038	140085	85.92
2	MSME	153193	38304	75223	196.38
3	Education	14922	3734	903	24.18
4	Housing	23631	5914	3621	61.23
5	Others –PS	61556	15401	5101	33.12
Total PS (1 to 5)		905441	226391	224933	99.35

(Please refer to Table: ACP-I, page no-92 to 97)

5.4) -PHYSICAL ACHIEVEMENT--NON PRIORITY SECTOR (NPS)

(In units)

S.No.	Sector/Activity	Annual Targets 2021-22	Targets upto quarter ended June, 2021	Achievement period ended June, 2021	%age Achievement period ended June 2021
1	Agriculture	1487	348	64	18.39
2	Education	2743	690	50	7.25
3	Housing	6250	1564	1364	87.21
4	Others	99361	24852	50730	204.13
5	Total NPS	109841	27478	52208	190.00
6	Total PS	905441	226391	224933	99.35
Grand Total (PS+NPS)		1015282	253869	277141	109.17

(Please refer to Table: ACP-I, page no-98 to 103)

5.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2021-22 UP TO JUNE, 2021.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No.	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2021-22	7001.85	1309.16	3250.36	692.36	12253.73
B	Targets upto quarter ended June, 2021	1750.46	327.29	812.59	173.09	3063.43
C	Achievements– Up to June, 2021	828.18	236.53	401.25	286.06	1752.02
D	%-Achievement- Up to June, 2021	47.31	72.27	49.50	165.26	57.19
2	MSME SECTOR					
A	Annual Target 2021-22	6390.08	815.15	1528.56	808.66	9542.45

B	Targets upto quarter ended June,2021	1597.52	203.79	382.14	202.16	2385.62
C	Achievements– Up to June, 2021	2488.12	277.20	515.02	248.02	3528.85
D	%-Achievement- Up to June, 2021	155.74	136.02	134.77	122.68	147.92
3	EDUCATION LOANS					
A	Annual Target 2021-22	307.07	30.55	105.52	37.60	480.74
B	Targets upto quarter ended June,2021	76.77	7.64	26.38	9.40	120.19
C	Achievements– Up to June, 2021	11.80	0.25	1.01	0.20	13.26
D	%-Achievement- Up to June, 2021	15.37	3.27	3.83	2.13	11.03
4	HOUSING LOANS					
A	Annual Target 2021-22	1210.96	122.95	297.02	156.50	1787.43
B	Targets upto quarter ended June,2021	302.74	30.74	74.25	39.13	446.86
C	Achievements– Up to June, 2021	96.13	18.82	49.59	2.64	167.18
D	%-Achievement- Up to June, 2021	31.75	61.23	66.79	6.75	37.41
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2021-22	1149.22	120.38	465.51	181.88	1916.99
B	Targets upto quarter ended June,2021	287.33	30.09	116.36	45.46	479.24
C	Achievements– Up to June, 2021	69.36	0	86.30	4.11	159.77
D	%-Achievement- Up to June, 2021	24.14	0	74.17	9.04	33.34
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2021-22	16059.18	2398.19	5646.96	1877.01	25981.34
B	Targets upto quarter ended June,2021	4014.82	599.55	1411.75	469.23	6495.35
C	Achievements– Up to June, 2021	3493.60	532.80	1053.66	541.02	5621.08
D	%-Achievement- Up to June, 2021	87.02	88.87	74.64	115.30	86.54

(Please refer to Table: ACP-I, page no-82 to 97)

**B) NON PRIORITY SECTOR LOANS-AGENCY-WISE
(Amount in Crores)**

1	NPS- AGRICULTURE LOANS					
A	Annual Target 2021-22	30.00	0	10.86	0	40.86
B	Targets upto quarter ended June,2021	7.50	0	2.72	0	10.22
C	Achievements– Up to June, 2021	72.68	0.00	0.00	0.00	72.68
D	%-Achievement- Up to June, 2021	969.07	0.00	0.00	0.00	711.15
2	NPS- EDUCATION LOANS					
A	Annual Target 2021-22	112.35	17.20	49.52	29.03	208.10
B	Targets upto quarter ended June,2021	28.08	4.30	12.38	7.26	52.02
C	Achievements– Up to June, 2021	3.77	0.00	0.00	0	3.77
D	%-Achievement- Up to June, 2021	13.41	0.00	0.00	0	7.24
3	NPS-HOUSING LOANS					
A	Annual Target 2021-22	334.93	35.18	107.93	81.31	559.35
B	Targets upto quarter ended June,2021	83.73	8.80	26.98	20.33	139.84

C	Achievements– Up to June, 2021	101.25	0.00	1.03	2.75	105.03
D	%-Achievement- Up to June, 2021	120.93	0.00	3.82	13.60	75.11
4	NPS –OTHERS					
A	Annual Target 2021-22	2254.63	273.87	644.12	605.64	3778.26
B	Targets upto quarter ended June,2021	563.66	68.47	161.05	151.44	944.62
C	Achievements– Up to June, 2021	1043.88	20.99	84.24	768.33	1917.45
D	%-Achievement- Up to June, 2021	185.20	30.66	52.31	507.35	202.99
5	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2021-22	2702.21	326.25	812.43	715.98	4556.87
B	Targets upto quarter ended June,2021	675.56	81.57	203.13	179.03	1139.29
C	Achievements– Up to June, 2021	1221.59	20.99	85.27	771.07	2098.92
D	%-Achievement- Up to June, 2021	180.83	25.73	41.98	430.69	184.23

(Please refer to Table no. ACP -1, Page 98 to 103)

C) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2021-22	18761.39	2724.44	6459.39	2592.99	30538.21
B	Targets upto quarter ended June,2021	4690.38	681.12	1614.88	648.26	7634.64
C	Achievements– Up to June, 2021	4715.19	553.79	1138.93	1312.09	7720.01
D	%-Achievement- Up to June, 2021	100.53	81.31	70.53	202.40	101.12

(Please refer to Table no-ACP-1 at page-103)

5.6): Observations/ comments on achievements up to June, 2021 under Annual Credit Plan (ACP) 2021-22

- a) Up to June 2021, banks have disbursed fresh loans to the tune of **Rs. 7720.01 crore** to total **277141** new units. The achievement against the targets set for quarter ended June, 2021 registered at **101.12%**.
- b) In the **Priority Sector segments**, Banks have disbursed fresh credit of **Rs. 5621.08 crores** and achieved **86.54%** of the assigned targets up to June, 2021.
- c) In **Non Priority Sector (NPS)** segments, Banks have made fresh loans to the tune of **Rs. 2098.92 crores** as against the set target of **Rs. 1139.29 crores** and recorded achievement of **184.23%**.
- d) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs. 1752.02 crores** as against the target of **Rs. 3063.43 crores** having achievement of **57.19%** of the assigned targets.
- e) In **MSME Sector**- Banks have fresh credit disbursements of **Rs. 3528.85 crores** as against the target of **Rs. 2385.62 crores**. Banks have recorded achievement of **147.92%** which is quite good.
- f) Achievement under **Education loans** was **11.03%** of targets and banks have disbursed fresh education loans to the tune of **Rs. 13.26 crores** up to June, 2021.
- g) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2021-22 up to June, 2021 indicates that Public Sector banks (PSB) have overall achievement of **100.53%**, RRB- **81.31%**, Cooperative Sector Banks- **70.43%** and Private Banks – **202.40%**.

- h) The overall performance of 101.12%** as against the targets assigned for the quarter ended June 2021 under ACP 2021-22 is commendable.

PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2021-22:

i) Total Priority Sector:

Following banks have less than 40% achievement in Total Priority sector:

S. No.	Bank	%age
1.	Bank of India	6.85
2.	Bank of Maharashtra	9.25
3.	Canara Bank	15.28
4.	Indian Bank	4.27
5.	Indian Overseas Bank	7.56
6.	Union Bank of India	18.70
7.	Axis Bank	22.46
8.	Bandhan Bank	0
9.	Catholic Syrian Bank	0
10.	South Indian Bank	0.00
11.	RBL Bank	2.98
12.	HP ARDB	14.44
13.	The Baghat Urban Cooperative Bank Ltd	34.93
14.	The Chamba Urban Cooperative Bank Ltd.	4.55
15.	The Mandi Urban Cooperative Bank Ltd	0
16.	The Parwanoo Urban Cooperative Bank Ltd	0
17.	The Shimla Urban Cooperative Bank Ltd	1.27

(Please refer to Page 97)

ii) Total Non-Priority Sector:

Following banks have less than 40% achievement in Total Non-Priority sector:

S. No.	Bank	%age
1.	Bank of India	7.56
2.	Bank of Maharashtra	14.43
3.	Central Bank of India	37.05
4.	Indian Bank	9.76
5.	Indian Overseas Bk.	2.21
6.	Punjab & Sind Bank	19.95
7.	Union Bank of India	18.26
8.	HP Gramin Bank	25.73
9.	Bandhan Bank	0
10.	IDBI Bank	32.16
11.	South Indian Bank	0
12.	RBL BANK	0.49
13.	HP State Coop. Bk Ltd.	34.8
14.	Kangra Cental Coop. Bk	23.1
15.	HP ARDB	0
16.	The Chamba Urban Cooperative Bank Ltd.	0
17.	The Mandi Urban Cooperative Bank Ltd	0
18.	The Parwanoo Urban Cooperative Bank Ltd	0
19.	Utkarsh small finance bank	0

(Please refer to Page 102)

iii) Overall ACP Achievement:

Following banks have less than 40% achievement in targets allotted under ACP 2021-22:

S. No.	Bank	%age
1.	Bank of India	6.98
2.	Bank of Maharashtra	10.23
3.	Canara Bank	37.18
4.	Indian Bank	5.34
5.	Indian Overseas Bk.	6.34
6.	Union Bank of India	18.63
7.	Bandhan Bank	0
8.	Catholic Syrian Bank	34.21
9.	South Indian Bank	0
10.	RBL BANK	2.34
11.	HP ARDB	14.33
12.	The Chamba Urban Cooperative Bank Ltd.	37.45
13.	The Mandi Urban Cooperative Bank Ltd	0
14.	The Parwanoo Urban Cooperative Bank Ltd	0

(Please refer to Page 103)

DISBURSEMENTS UNDER CROP LOAN SCHEME UP TO JUNE, 2021

Banks have annual target of Rs. 7578.20 crore under the Crop loan Scheme for Financial Year 2021-22 comprising the proportion of around 60% of total financial outlay of Rs. 12253.73 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2021-22.

Banks have disbursed **Rs. 1305.40 crore** and recorded achievement of **68.90%** of the assigned targets in the crop loan disbursements up to June, 2021 of ACP 2021-22 .

Agency –wise Annual disbursements under Crop loans up to June, 2021

(Amt in crore)

	CROP LOAN	PSB	RRB	Coop. Banks	Pvt Bank s	Total-Crop loan s
1	2	3	4	5	6	7=(3+4+5+6)
A	Annual Target 2021-22	4357.19	756.38	2049.66	414.97	7578.20
B	Targets upto quarter ended June,2021	1089.30	189.09	512.42	103.74	1894.55
C	Achievements– Up to June, 2021	590.36	232.76	293.09	189.18	1305.40
D	%-Achievement- Up to June, 2021	54.20	123.09	57.20	182.36	68.90

(For Bank-wise details, please refer TABLE-ACP-I, page no-104)

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AGENDA ITEM NO.6

6) REVIEW OF STATISTICAL BANKING DATA AS OF 30th JUNE, 2021

6.1) COMPARATIVE BANKING KEY INDICATORS AS OF 30th JUNE, 2021

(Amt in crores)

S. No.	Item	30.06.2019	30.06.2020	30.06.2021	Variation in June, 2021 over June, 2020 (Y-o-Y)	
					Absolute	%age
1	Deposit PPD					
	Rural	70680.79	84933.63	87425.59	2491.96	2.93
	Urban/SU	42744.52	50932.39	55545.04	4612.65	9.06
	Total-Deposits	117925.31	135866.02	142970.63	7104.61	5.23
2	Advances (O/S)					
	Rural	28583.10	32701.64	28706.65	-3994.99	-12.22
	Urban/SU	23170.51	22803.71	25778.82	2975.07	3.05
	Total-Advances	51753.61	55505.35	54485.43	-1019.92	-1.84
3	Total Banking Business (Dep + Adv)	169678.92	191371.37	197456.06	6084.69	3.18
4	Investment made by Banks in State Govt. Securities/Bonds.	195.82	2477.47	2867.14	389.67	15.73
5	RIDF	2404.10	2696.04	2885.34	189.30	7.02
6	CD RATIO (As per RBI recommendation)	45.92	42.84	40.13	-2.71	-6.33
7	Priority Sector Advances (O/S) of which under:	30171.87	31988.47	31282.30	-706.23	-2.21
	i) Agriculture	9327.63	10026.98	9702.05	-324.93	-3.24
	ii) MSME	12388.82	12998.81	13195.07	196.26	1.51
	iii) OPS	8455.42	8962.68	8385.18	-577.56	-6.44
8	Weaker Section Advs.	8421.40	10522.01	13327.72	2805.71	26.67
9	DRI Advance	4.59	9.44	7.83	-1.61	-17.06
10	Non Priority Sec. Adv.	21581.74	23516.88	23203.21	-313.67	-1.33
11	No. of Branches	2175	2198	2174	-24	-1.09
12	Advances to	3856.68	3662.66	3239.35	-423.31	-11.56

	Women					
13	Credit Minorities	to	750.49	760.43	646.34	-114.09
14	Advances SCs/STs	to	3569.16	2455.55	3287.31	831.76
						-15.00
						33.87

6.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 30th June, 2021.

- A) The **total Banking business** has grown at Y-o-Y growth rate of **3.18%** with aggregate banking business amounting to **Rs. 197456.06 crore** as of 30th June, 2021. In absolute term, the total business has grown by Rs.6084.69 crore over the quarter ended June, 2020 (**Rs. 191371.37 crore** in June, 2020).
- B) The **total Deposits** in banking sector have grown to **Rs. 142970.63 crore** with Y-o-Y growth of **5.23%**. In absolute term, the total Deposits have grown by Rs. 7104.61 crore over the quarter ended June, 2020 (**Rs. 135866.02 crore** in June, 2020).
- C) Banks have **total Loans & Advances** to the tune of **Rs. 54485.43 crores** in quarter ended June, 2021 with Y-o-Y growth rate of **-1.84%**. The Loans & Advances have decreased and major decline has been reported by SBI.

(For Bank-wise details, please refer to Table no- NP-1-15, page no 101-115)

6.3) CREDIT DEPOSIT RATIO (CDR):

Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 40.11% as of 30th June, 2021 as per details mentioned below:

S. No	Components	As of 30 th June, 2021
1	Advances from Banks (within State)	49212.65
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	5272.78
3	RIDF (Bal. outstanding at the end of Qtr- June, 2021)	2885.34
4	Total- Credit (1+2+3)	57370.77
5	Total Deposits	142970.63
6	Credit Deposit ratio (%)	40.13%

Credit Deposit Ratio (CDR) IN H.P. AS OF 30th June, 2021 = 40.13%

- I) Banks have overall CD ratio (as per instructions from RBI) of **40.13%** in Himachal Pradesh as of **June, 2021**. The CDR has witnessed decrease of 246 basis point over the quarter ended March, 2021 (**42.59%** in March, 2021).
- ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **38.11%** in quarter ended June, 2021. (Bank-wise position mentioned at Table no- NP-12, page no-112) The data reveals that few of the member Banks as mentioned below are having poor CDR in June, 2021 and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	In %age
1	Bank of Maharashtra	19.69
2	Indian Overseas Bank	19.10
3	Bandhan Bank	11.91
4	South Indian Bank	11.25
5	RBL Bank	0.16
6	Ujjivan Small Finance Bank	4.28

The District-wise CDR position in twelve districts as of June, 2021 mentioned as below;

(Figures in %age)

(Source: Data reported By Banks)

S.No	Districts	Sept, 2020	Dec, 2020	March 2021	June 2021	Remarks
1	Bilaspur	24.51	25.24	25.73	25.18	Critically low CD ratio
2	Chamba	25.95	27.65	27.44	27.20	Critically low CD ratio
3	Hamirpur	20.24	20.57	20.91	20.40	Critically low CD ratio
4	Kangra	23.53	24.25	24.24	23.41	Critically low CD ratio
5	Kinnaur	42.38	35.76	36.22	37.92	Critically low CD ratio
6	Kullu	39.78	41.11	42.73	42.60	
7	L & S	18.94	18.71	20.60	21.23	Critically low CD ratio
8	Mandi	23.09	23.79	24.17	24.01	Critically low CD ratio
9	Shimla	41.63	42.36	41.01	42.28	
10	Sirmaur	63.82	64.07	62.73	62.99	
11	Solan	60.25	61.79	62.15	61.74	
12	Una	30.42	30.41	30.28	29.10	Critically low CD ratio
	State	34.14	34.76	34.67	34.42	

(For bank-wise and District wise details, please refer to Table no- 13 at page no-117)

Observations:

- I) **Seven** districts namely **Bilaspur, Chamba, Hamirpur, Kangra, Kinnaur, 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.

II) Strategy and Action Points for improving CDR:

The coordinated efforts by the stakeholders may bring improvement in CD ratio in the State. Special drive is needed for large size credit proposals by Banks on one hand and a conducive environment for infrastructural growth and development on the other hand.

Credit expansion by banks in the preferred sectors/ activities mentioned below may improve the position of CDR to great extent.

- i) Banks to focus on increased flow in agriculture sector preferably in allied activities especially in Dairy & Dairy Products, Poultry, Food processing units etc. in a big way.
- ii) Banks to ensure achievement of allocated targets fixed under the various governments sponsored scheme i.e. PMEGP, NULM, NRLM with special thrust on MSME sector including financing under MUDRA scheme and Standup India Scheme. Recently launched Mukhya Mantri Swablamban Yojana in MSME sector will facilitate improvement in CDR.
- iii) Special thrust should be paid on bank lending to projects related to Tourism and Hydel Projects. State has big potential of small sized Hydel Power projects in Shimla, Kullu, Mandi and Chamba districts.
- iv) Achieving the targets set under the Annual Credit Plan by all the Banks. Government would be providing infrastructural support for creating conducive environment for smooth credit off take in the State.

During the last 160th SLBC Meeting, ACS Finance, has asked to submit him a study report showing CD Ratio movement in the State. We have prepared a progressive report for last 10 years which is appended below for information of the House.

YEAR ENDING	TOTAL DEPOSIT	ADVANCES (WITHIN STATE)	OUTSIDE FINANCING		ADVANCES ALL INCLUSIVE	CD RATIO ALL INCLUSIVE
31.12.1972	40.00	6.00				15.00%
31.12.1982	306.00	131.00				42.81%
31.03.1992	2044.00	764.00				37.38%
31.03.2002	11128.00	3238.00				29.10%
31.03.2010	32478.54	15346.40				
31.03.2011	42812.82	19502.08	9340.65		28842.73	67.37%
31.03.2012	49194.18	22146.25	9919.31	5.83%	32065.56	65.18%
31.03.2013	57995.12	23825.55	13386.85	25.90%	37212.40	64.16%
31.03.2014	65809.72	27327.65	12363.13	-8.28%	39690.78	60.31%
31.03.2015	75910.92	30343.52	14476.54	14.60%	44820.06	59.04%
31.03.2016	85203.62	32938.17	14919.59	2.97%	47857.76	56.17%
31.03.2017	99872.69	34771.94	10287.87	-45.02%	45059.81	45.12%
31.03.2018	105667.23	37480.60	9875.16	-4.18%	47355.76	44.82%
31.03.2019	116946.70	41825.82	11289.09	12.52%	53114.91	45.42%
31.03.2020	127493.58	45880.96	11873.43	4.92%	57754.39	45.30%
31.03.2021	141379.02	49014.18	11193.42	-6.08%	60207.60	42.59%

COMMENTS BASED ON THE ABOVE DATA:

For analysis purpose, we have considered the real CD Ratio, i.e. the amount invested by Banks in HP State. All other funds i.e. RIDF, investments from outside in the State have been ignored. We have tried to find out the Deposit and Advances from 31.03.2010 has been considered for analysis.

1	Over the years, total deposit increased by 335.30% whereas advances increased only 219.39%
2	Average increase in deposits from 31.03.2010 has been Rs.9075 Crores per annum whereas advances on average terms increased only by Rs.2806 Crores per annum.
3	Over the 11 years period loans under Priority Sector increased 222.80%, out of which Agriculture loans increased 158.97%, MSE 267.79%, OPS at 251.15% and Non-Priority Sector 213.27%. The increased in Agriculture Sector remained the lowest one.
4	In the year 2010, percentage of Agriculture Advances to total advances was 24.13% which over the years decreased to 19.57%. Similarly, the share of MSE advances to total advances was 24.27% which increased to 27.95%. Advances to Other Priority Sector also increased from 15.81% to 17.38%. Advances under Non-Priority Sector showed a percentage to total advances on 31.03.2010 at 35.79% to 35.11% on 31.03.2021.
5	The CD ratio as on 31.03.2010 was 47.25% which reduced to 34.67% as on 31.03.2021 due to continuous fall in the credit off-take. As mentioned in point No.2, the deposit increased by Rs.9075 Crores per annum whereas the loans increased only by Rs.2806 Crores annually.
6	There are three major sectors for credit off-take under Priority Sector i.e. Agriculture, MSE and OPS. Out of the three segments, agriculture scored the lowest growth i.e. 158.97% as mentioned in Point No.3 above. It indicates reduced inclination towards agricultural activities in the State. The ratio indicates that people have preferred micro, small and medium enterprises under Industrial/Business Activities which showed highest growth of 267.79% during the period under analysis.
7	The percentage of Priority Sector to Total Advances as on 31.03.2010 was 64.21%, which is almost stagnant over the 11 years as it is 64.89% as on 31.03.2021. The highest ratio during the decade remained at 75.33% as on 31.03.2019 and lowest 63.43% as on 31.03.2011. The Non-Priority Sector share against total Advances is 35.79% as on 31.03.2010 which is also near about the same figure i.e. 35.11% as on 31.03.2021. The highest ratio was 36.57% as on 31.03.2011 whereas it was lowest as on 31.03.2019 at 24.67%.
8	Funds from outside are also invested in the State. As on 31.03.2011, 47.90% of funds were invested in the State from outside sources. With the passage of time, it has reduced to 22.84% as on 31.03.2021. The CD ratio calculated after adding outside funds was 67.37% as on 31.03.2011, but it has also reduced to 42.59% as on 31.03.2021. It shows that the demand of funds from outside is also decreasing year by year.
9	From the percentage of share of advances it appears that the consumers are almost stagnant. Under PS, it was 64.21% on 31.03.2010 but as on 31.03.2021 it is 64.89%. Similarly, under NPS, as on 31.03.2010 the advances share was 35.79% and as on 31.03.2021 it is 35.11%.

The House may review the position.

6.4): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30th JUNE, 2021.

S No	Sector	June, 2019	June, 2020	June, 2021	National Parameter
1	Priority sector Advances (of total Advances)	58.30	57.63	57.41	40%
2	Agriculture Advances (of total Advances)	18.02	18.06	17.81	18%

3	Advances to Small & Marginal Farmers (of total Advances)	N.A.*	12.79	15.01	8%
4	Advances to Micro Enterprises (of total Advances)	9.92	10.64	11.12	7.5%
5	Advances to Weaker Sections (of total Advances)	16.27	18.96	24.46	10%
6	Advances to Women (of total Advances)	7.45	6.60	5.95	5%
7	Advances under DRI scheme (of total Advances)	0.01	0.02	0.01	-
8	C.D. Ratio	43.89	42.84	40.13	60%
9	MSME Advances (of total P.S. Credit)	41.06	40.64	42.18	-
10	Advances to SC/ST (of total P.S. Credit)	11.82	7.68	10.51	-
11	Advances to Minorities (of total P.S. Credit)	1.45	2.38	2.07	-

(*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 sector lending of 18% could not be achieved for the period under review.
- The **Priority Sector lending** has a share of **57.41%** 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. Axis Bank, 2. Bandhan Bank, 3. Catholic Syrian Bank, 4. South Indian Bank, 5. HP State Coop. Bank, 6. Parwanoo Urban Coop. Bank.

- **Agriculture sector lending** have a share of **17.81%** of total Advances and achievement is below the NP of 18%.

Among **major Banks** in the State, SBI (9.47%) and Canara Bank (8.55%) have failed to achieve minimum 18% financing under Agriculture sector.

In addition, **the achievement of below mentioned Banks is also below the National Parameter of 18 % under Agriculture Sector.**

1. Bank of Baroda, 2. Bank of India, 3. Bank of Maharashtra, 4. Indian Bank, 5. Indian Overseas Bank, 6. Punjab and Sind Bank, 7. Union Bank of India.

Amongst the Private Sector Banks, except HDFC Bank, IDBI Bank, RBL Bank, AU Small Finance Bank, Ujjivan Small Finance Bank & Utkarsh Small Finance Bank, all others are below the National Parameter of 18% under Agriculture.

- Also, **advances to Small and Marginal Farmers** stand at 15.01% of the total advances. Factual position for June, 2019 is not available. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to 11.12% of the outstanding advances as of 30.06.2021 which is above the national parameter of 7.5%.
- Similarly the achievement of **24.46% in Lending to Weaker sections** for the period under review, is above the NP of 10%.
- The share of **advances to Women** in total advances is **5.95%** and it is above the NP of 5% set by RBI.

The House may review the performance under National Parameters and give suggestions.

6.5): BRANCH EXPANSION IN HIMACHAL PRADESH AS OF 30th June, 2021.

(For bank-wise details please refer to Table No. NP-1 & 2, page no.- 101, 102)

Banks have opened 3 new branches during the quarter ended June, 2021. The details of newly opened bank branch are mentioned below for information of the House.

NEW BRANCHES OPENED BY BANKS IN H.P DURING THE QUARTER ENDED JUNE 2021(01.04.2021 to 30.06.2021)						
S.No	Bank	Date of Opening	Name of Centre	R/SU/ U	District	Banked/ Unbanked Centre
1.	HDFC Bank	19.05.2021	Jaisinghpur	Rural	Kangra	Banked
2.	HDFC Bank	30.06.2021	The Mall	Urban	Shimla	Banked
3.	ICICI Bank	May 2021	Anni	Rural	Kullu	Banked

Due to merger of banks, 24 branches were closed in the state. Centres where all the merging banks were having branches were closed during the quarter. Details of the banks that have closed the branches is mentioned below.

S.No.	Bank	No. of Branches
1.	Bank of Baroda	6
2.	Indian Bank	1
3.	Punjab National Bank	17

All member Banks have total 2182 branches in the State as of 30.06.2021. Nearly 77% branches are located in rural areas. But still there is a gap in providing banking services in remote areas and Banks are deploying the Business Correspondents Agents (BCAs) in the unbanked areas to fill the gap. All member banks are requested to give thrust on deployment of BC in unbanked areas, where opening of Brick & Mortar branches is not feasible for banks.

ATM NETWORK IN HIMACHAL PRADESH-

Position as of quarter ended June, 2021 is as below:

- ◆ Banks have total **2052 ATMs** operational in the State.
- ◆ **PSBs** have total **1456 ATMs** and having **Branch network of 1136.**

- ◆ H P Gramin Bank (RRB) doesn't have its own ATM and presently utilizing the ATM services of Sponsor Bank i. e. PNB.
- ◆ **Private sector Banks** have total **370 ATMs** as against the branch network of **184** up to the quarter ended June, 2021.
- ◆ **Small Finance Banks** have **6 branches** and **6 ATMs** operational in the State.
- ◆ **India Post Payment Banks** have branch network of **12**.
- ◆ **Cooperative Sector Banks** i.e. HPSCB, JCCB, KCCB and Baghat Urban Coop. Bank have total **220 ATMs** and **Branch Network is 571**. Coop sector Banks are requested to pay focused attention for improving the Branch to ATM ratio.

(Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-105; NP-2, page no -106; NP-3,page no-107)

The position of “Banking Outreach” in Himachal Pradesh as of 30th June, 2021:

S.No	Position	Status as of March, 2021	Status as of June, 2021
1	Total number of branches	2195	2174
2	Total number of Rural branches	1695	1689
3	Total number of Semi Urban branches	396	384
4	Total number of Urban branches	104	101
5	Total CBS branches	2114	2093
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	2068	2052
8	Branches dealing in foreign business	10	10
9	Branches having currency chest	45	45
10	Branches dealing Treasury Business	108	108
11	Branches having Clearing Houses	47	47
12	Branches having Extension counters	40	40
13	Branches specified SME	46	46
14	Branches specified USB	0	0
15	Branches having BC model	4569	4708

(Please refer to Table no NP -2, page no-106)

6.6) PRIORITY SECTOR ADVANCES IN HP AS OF 30th June, 2021.

(At a Glance for information of the House)

		Summary as of June, 2021		
S. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	Agriculture Loans	584600	9702.05	17.81%
	of which i) Crop loan	441326	7486.02	
	ii) Term Loan	131085	1692.19	
B	MSME Loans	254696	13195.07	24.22%
	of which:Micro- Manuf & services	220460	6056.81	
	Small Manuf & services	21416	5008.29	

	Medium (Manf. & Services)	2044	1491.27	
	Khadi & Village ind.	3107	126.96	
	Other MSME	7669	511.67	
C	Other Priority Sector	212836	8385.18	15.39
	Housing loan	80670	5563.57	
	Education Loan	13559	430.75	
	Social infrastructure	108	104.33	
	Others	118499	2286.53	
D	Total Priority Sector Advances (A+B+C)-(PS)	1052132	31282.24	57.41
E	Total Non Priority Sector (NPS)	406965	23203.21	42.59
F	Total Advances	1459002	54485.43	100.00%

(Please refer to Table no NP-8,9,10 at page no.1112, 113,114)

The House may review the position.

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AGENDA ITEM NO. 7

7. Review of Recovery Performance of Banks in Himachal Pradesh.

7.1) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th JUNE, 2021

(Amt. in Crores)

Sl. No	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	Agriculture	9702.02	1012.84	938.68	9.68
2	MSME	13195.05	1859.59	2304.37	17.46
3	Other Priority Sector	8355.16	551.79	723.17	8.62
A	Total Priority Sector Advances (1 to 3)	31282.24	3424.22	3966.22	12.68
B	Total Non Priority Sector Advances.	23203.19	99.70	780.87	3.37
C	Grand Total (A+B)	54485.43	3523.92	4747.10	8.71

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no- 120 &121)

7.2) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th June, 2021

(Amt. in Crores)

Sl. No.	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	127.01	5.45	4.74	3.72
2	PMRY	130.66	2.82	0.16	0.13
3	PMEGP	329.64	58.09	17.81	5.40
4	SJSRY/NULM	24.87	0.26	1.10	4.44
4	DEDS	44.71	3.59	7.42	16.18
5	MUDRA	2596.31	246.10	289.18	11.13

(For Bank-wise details, Please refer to Table no- REC-3, page no-122)

7.3) Agency-wise Recovery Position as of 30th June , 2021.

(Amt in Crores)

S. No	Agency	Outstanding	Overdue	NPAs	NPA-%age
1	Public Sector Banks	31981.78	2300.49	2103.80	6.58
2	RRBs	2467.58	137.84	124.85	5.06
3	Cooperative Banks	12981.11	1085.54	2345.86	18.07
4	Private Banks	7054.95	0.04	172.57	2.45
	TOTAL	54485.42	3523.91	4747.08	8.71

(For Bank-wise details please refer to Table no-REC-2 at page no-121)

7.4) Sector-wise NPA position as of 30th June, 2021 in Himachal Pradesh.

(Amount in Crores)

7.4 Sector Wise NPA position as of 30.06.2021 in Himachal Pradesh								
S.No	Sector	NPA as of June 2020	NPA as of March 2021	NPA as of June 2021	Variation over June 2020	Variation over March 2021	% Variation on Y-O-Y	% Variation on Q-O-Q
1	Agriculture	818.44	1028.49	938.68	120.24	-89.81	14.69136	-8.73222
2	MSME	1354.65	2185.34	2304.37	949.72	119.03	70.10815	5.44675
3	Other Priority Sector	523.31	647.08	723.17	199.86	76.09	38.19151	11.75898
4	Non Priority Sector	855.13	621.62	780.87	-74.26	159.25	-8.68406	25.61855
Total		3551.53	4482.53	4747.1	1195.57	264.57	33.66352	5.902247

(For Bank-wise details please refer to Table no-REC-1&2 at page no- 120 &121)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 30th June, 2021.

(Amt in Crores)

Position as of June 2021			
S.no	Particulars	No. Of Cases	Amount
1	Previous Pending recovery cases as of March 2021	5686	164.3
2	Fresh Cases filed during the quarter - June 2021	64	2.93
3	Cases disposed off during the quarter - June 2021	227	5.06
4	Cases pending as of June, 2021	5523	162.16
Out of S.no 4, No. of cases pending for :			
A	Up to period of one year	1834	35.8
B	Beyond One year	3689	126.37

(Pl. refer Table No. REC-4, page no-123)

Observations:

- ◆ The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 8.71%** and in absolute term, NPAs have reached to **Rs. 4747.10 crore** in the quarter ended June, 2021. The NPAs in the State has increased by Rs. 264.57 crores in comparison to that in quarter ended March, 2021 (Rs. 4482.53 crore in March, 2021)
- ◆ 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 the highest NPA ratio of 17.46% (15.95% in June,2021)**. In **agriculture sector NPA Ratio reached 9.68%** and growing NPAs in priority sector is a serious concern. House may deliberate on the action points to arrest the growth in NPAs.
- ◆ In agency-wise position of NPAs, **Co-op Banks have the highest level of NPAs of 18.07%**. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 8.68%. Abnormal increase in NPA has been reported by Kangra Central Coop Bank (32.77%), HPARDB (18.03%)

and Baghat Urban Coop. Bank (26.06%) in June Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.

◆ Comparative Position of NPA over March, 2021 to June, 2021

- ◆ The NPA in PSBs increase from 5.55% to 6.58% (net 1.03%) and in absolute terms it increased from Rs. 1934.91 Cr. to Rs.2103.80 Cr (Rs.168.89 Cr.)
- ◆ NPA in RRB increased from 4.56% to 5.06% and in absolute terms from Rs.111.34 Cr. to Rs.124.85 Cr. (Rs.13.51 Cr.)
- ◆ NPA in Cooperative Sector Banks increased from 16.16% to 18.03% (net 1.87%) and in absolute terms from Rs.1982.99 Cr to Rs.2194.21 Cr. (Net Rs.211.22 Crs.) The ARDB has highest NPA at 38.38%, followed by Kangra Central Coop. Bank at 32.77%.
- ◆ NPA in Private Sector Banks decreased from 4.29% to 2.45% (Net 1.84%) and in absolute terms it decreased from Rs.280.32 Crs to Rs.164.53 (Net Rs.115.79 Crs.).
- ◆ NPA in Urban Cooperative Banks decreased from 20.20% to 18.71% (Net 1.49%) and in absolute terms it decreased from Rs.164.83 to Rs.151.66 Crs (Net Rs.13.17 Crs.). The Parwanoo Urban Coop Bank reported NIL NPA but Baghat Urban Coop Bank reported highest NPA at 26.06% in Urban Coop Banks Sector.
- ◆ NPA in Small Finance Banks decreased from 2.39% to 2.38% (Net 0.01%) and in absolute terms it decreased from Rs.8.14 Crs to Rs.8.05 (Net Rs.0.09 Crs.).
- ◆ NPA in Private Sector Banks INCREASED from 7.83% to 8.71% (Net 0.88%) and in absolute terms it decreased from Rs.4482.53 to Rs.4747.10 Crs (Net Rs.264.57 Crs.).
- ◆ Banks have lodged cases for recovery under H P Public Money Recovery Act 2000 for recovery of the Bank's dues through the office of Recovery Tehsildar. As of quarter ended June, 2021, total **5523 cases** are pending for disposal and overdues worth **Rs.162.16 crore** is stuck up in pending cases.

As the age-wise pendency indicates, 3689 cases amounting to Rs. 126.37 Crore are pending with Recovery Tehsildars for more than one year. Coordinated efforts by banks and State Recovery Authorities under the State Recovery Acts will improve the position. We request that position on pending cases should be reviewed by appropriate State Government authorities at State level at regular interval to draw strategies and action plan for improvement in disposal of pending cases.

Bank-wise details of recovery cases pending with State Govt. departments have been requested from the Member Banks and will be placed in the next SLBC meeting.

The House may review the position.

○○○○○○○○XXXX○○○○○○

AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended June, 2021.

8.1) FINANCING UNDER KISAN CREDIT CARD (KCC) SCHEME:

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 June, 2021 as reported by Lead District Managers (LDMs) placed as below for review of the House.

(Rs. in Crores)

S. No	District	Total No. of Farmers in the District (LDM obtained position from District Authorities)	KCCs issued (Fresh + Renewed) during the Quarter- June, 2021 (01.04.2021 to 30.06.2021)		Position of KCCs outstanding with bank Branches as of 30.06.2021		% of farmers coverage
			No	Amount	No	Amount	
1	2	3	4	5	6	7	8
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	3335	41.88	22920	217.20	40
2	Chamba	70630	18212	147.54	25840	212.99	37
3	Hamirpur	54097	1822	18.74	33636	275.27	62
4	Kangra	235000	6726	93.35	75019	829.23	32
5	Kinnaur	10507	4072	71.19	9899	242.85	94
6	Kullu	74000	4293	87.62	32925	769.60	45
7	Lahaul& Spiti	6303	374	8.66	3994	80.30	63
8	Mandi	154362	7779	173.09	65017	993.36	42
9	Shimla	110005	14794	381.50	70805	2160.14	64
10	Sirmaur	50400	1840	60.51	24120	402.34	48
11	Solan	50973	4595	97.66	30175	592.69	59
12	Una	62710	6840	73.22	28385	285.61	45
	Total	936409	74682	1254.96	422735	7061.58	45

Bank-wise disbursement under KCC Scheme up to June Qtr of FY 2020-21, mentioned in Table no.NSP-1 page no- 124.

Comment:

- 1) The figure of total number of farmers i.e. 936409 as obtained by LDMs from District level Authorities.
- 2) Banks have issued total 74682 KCCs as new KCCS as well as renewal of the existing KCC amounting to total disbursements of Rs. 1254.96 Crore in quarter ended June, 2021.
- 3) The cumulative position indicates that banks have issued total 422735 KCC and having cumulative disbursement of Rs. 7061.58 Crore as of 30.06.2021.
- 4) Banks have issued total no. of 277759 KCC Rupay Cards to the Farmers.
- 5) On comparing the information related to KCC Outstanding (No. of A/Cs and corresponding amount) for March, 2021 and June, 2021, it was observed that the outstanding amount has drastically reduced in District Hamirpur. On taking up the issue with the respective LDM, it was informed that major decline is due to figures reported by Kangra Central Coop. Bank. The said bank is advised to review the information and submit the rectified position.

1.1) Farmers coverage under KCC as of June, 2021:

In Himachal Pradesh there are total 9,36,409 farmers as reported by LDMs. As of 30.06.2021, banks have covered total 422735 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 45% in the State.**

In district **Bilaspur (40%), Chamba (37%), Kangra (32%), and Mandi (42%),** the average farmer coverage is **below the State average coverage under KCC.** Low coverage of Farmers in these district 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.**

8.1.1 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. 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.

Small Farmers Agri-Business Consortium (SFAC) is extending Credit Guarantee Fund Scheme to FPOs Registered under Cooperative Societies Act and financed by National Cooperative Development Corporation (NCDC).

The House may review the position.

8.2) 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 June, 2021 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

Achievement up to the quarter ended – June, 2021		Outstanding as of quarter ended June, 2021 (Cumulative)	
No.	Amount in Lakh	No.	Amount in Lakh
438	873.21	12173	13979.02

(Please refer to Table – NSP-2 at page no- 125 for bank-wise progress under SHG scheme)

Comments:

- B)** The cumulative position of credit linked SHGs showing total 12173 SHGs which indicate the active status of SHGs with banks as of 30.06.2021.
- C)** 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.
- D)** 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.
- E)** 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.

Aadhaar linkages in SHGs operated Bank accounts.

The DFS has issued guidelines to Banks that;

“For SHG Groups KYC/ Aadhaar number of SHG leader and other authorized signatory member would be sufficient for the SHG account”.

Member Banks are requested to ensure compliance of the above guidelines

Digitization of Self Help Groups under ‘E-Shakti’ project in Himachal Pradesh

The “**E-Shakti**” Project for digitization of all SHGs in the state has been initiated by NABARD under the GoI Mission for creating “Digital India”.

- In Himachal Pradesh, the digitization of SHGs is being implemented in four districts viz., Mandi, Sirmaur, Solan and Kangra through our NGO partners. As of now, 12000 SHGs have been digitized.
- Recently, E-Shakti Phase IV is being launched in Chamba and Bilaspur districts for digitization of 500 and 700 SHGs. Banks are requested to extend their cooperation for the same.

The representative from NABARD may deliberate on the issue.

8.3) “Doubling Farmers Income by 2022”

As we all are aware, Government of India has emphasised on "Doubling of farmer's income by 2022" is one of important agenda of Government of India. Various initiatives have been taken up by various stake holders to increase production, productivity and income generation of the Farmers in the country. Commercial banks have important role to play in doubling farmers’ income. Government of India have issued directions to all stakeholders including the Banks for their proactive participation to attain the objective.

The various stakeholders have adopted various strategies in a coordinated way to achieve this goal. Few such strategies/ action points are mentioned as below;

- Focus on irrigation with large budget with the aim of “per drop more crop”
- Provision of quality seeds and nutrients based on soil health of each field.
- Investment in warehousing and cold chains to prevent post harvest crop loss
- Promotion of value addition through food processing
- Creation of national farm market, removing distortions and develop infrastructure such as e-platform across 585 stations.
- Strengthening of crop insurance scheme to mitigate risk at affordable cost
- Promotion of ancillary activities like poultry, bee –keeping and fisheries.

Probable initiatives for doubling farmers’ income in HP

- ◆ Promotion of high value horticulture crop.
- ◆ Provision of irrigation to all possible farm holdings
- ◆ Efficient market connectivity and linkages to national Agri- market portal
- ◆ Promotion of supplementary income generation activities- Dairy, Bee keeping, NFS activities
- ◆ Provision of crop insurance to all farmers
- ◆ Rejuvenation of old plantation/ orchard.
- ◆ Promotion of agro forestry
- ◆ Promotion of more Controlled atmosphere (CA) storage.

Developing of Benchmark for Monitoring

NABARD in coordination with RBI have developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of Farmers, Income by 2022. The benchmark/indicators are mainly related to credit aspects.

For incorporating the aforesaid benchmarks/indicators for monitoring and reviewing the progress made under the scheme, review will be done on an annual basis.

Indicators are explained below:

S. No.	Indicator	Measures
A.	BENCHMARK PARAMETERS	
1.	Coverage of farmers	<p>a.No. of agri loan A/Cs as compared to no. of farmers in the state</p> <p>b. No. of SF/MF A/Cs financed (disbursed) during the year as as share of total no. of SF/MF in the State/District/Block</p>
2.	Short Term Credit	<p>a. Crop Loan disbursed per hectare of net cultivable area</p> <p>b. Share of SF/MF/Tenant farmers in total farmers financed (No. of A/Cs)</p> <p>c. Share of SF/MF/Tenant farmers in total farmers financed (Amount)</p> <p>d. Share of allied activities in total loans to farmers (No. of A/Cs)</p> <p>e. Share of allied activities in total loans to farmers (Amount)</p>

3.	Term Loan	a. Share of SF/MF/Tenant farmers in total farmers financed (No. of A/Cs) b. Share of SF/MF/Tenant farmers in total farmers financed (Amount) c. Share of allied activities in total loans to farmers (No. of A/Cs) d. Share of allied activities in total loans to farmers (Amount)
4.	Extent of coverage under Crop Insurance	No. of Crop Loan accounts covered under insurance to that of total crop loan A/Cs financed
B.	GROWTH PARAMETERS	
1.	Short Term Credit/Working capital for allied activities	a. Growth in no. of A/Cs of short term credit/working capital for allied activities to farmers b. Growth in amount of short term credit/working capital for allied activities to farmers
2.	Capital formation in Agriculture	Growth in Agriculture Term Loan disbursed: a. Agriculture and allied activities (Farm Credit) b. Agriculture Infrastructure c. Ancillary Activities
3.	Crop Insurance	Growth in no. of claims received and settled
4.	Market Development Linkage	a. Growth in no. of FPOs financed by banks b. Growth in no. of SHGs/JLGs financed by banks c. Growth in no. of accounts financed against warehouse receipts

NABARD has designed the format which was shared with the Member Banks. We have received few queries from member banks which were shared with NABARD and it was decided to hold a meeting to review the format to simplify the same as the required information is not available with the Banks. The meeting would be held shortly.

The House may deliberate on the issue.

8.4) Progress under General credit Cards (GCCs) - / Joint liability Groups (JLGs) up to quarter ended June, 2021

In order to develop effective credit products for small/marginal/tenant farmers, oral lessees, sharecroppers, as also entrepreneur engaged in various non-farm activities, NABARD has launched the scheme for promotion of Joint Liability Groups in 2004-05 for Farm sector as well as Non-Farm Sector.

Progress as of quarter ended June, 2021				
Scheme	Achievement during the quarter ended – June, 2021		Outstanding Balance as of June, 2021	
	No.	Amount (in Lakh)	No.	Amount (in Lakh)
Joint Liability Groups (JLGs)	792	450.55	12161	6088.77

General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	1095	845.12	107811	46952.80
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(Source: Banks)

(Please refer to Table No. NSP-3 (JLG)-page-122, NSP-4 (GCCs)-page no-123)

All banks are requested to finance JLGs as it has become a business proposition for the bankers. NABARD is providing grant assistance to the bankers for promotion of JLGs. Bankers are requested to submit the proposal to NABARD to avail grant assistance.

The House may review the position.

8.8) Progress under Weaver Credit Card Scheme as of 30th June, 2021 in Himachal Pradesh.

The Weaver Credit Card Scheme of Ministry of Textile, Government of India aims at providing adequate and timely assistance to the existing Handloom weavers involved in weaving activities from the Bank to the weavers to meet their credit requirements in a flexible and cost effective manner. Working capital requirements maximum up to Rs. 5.00 lakh are extended under the Scheme.

Under the scheme Margin Money subsidy, Interest subvention and guarantee cover is provided by the Government of India through NABARD, thereby enabling Handloom weavers to avail credit facility for undertaking weaving activities.

The cumulative progress under the weaver card up to the quarter ended June, 2021:

No of sanctioned during the period 01.04.2021 to 30.06.2021 No.	Amount sanctioned during the period 01.04.2021 to 30.06.2021 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
9	6.00	532	1986.40

(Please refer to bank wise position at Table no NSP-5 at page no-128)

Development Commissioner for Handloom, Ministry of Textile, and Govt. of India has directed to extend MUDRA loans to Handloom weavers and Artisans. Ministry of Textile is providing financial assistance for margin money, interest subsidy and credit guarantee fee for loan sanctioned under "Weaver MUDRA scheme"

The House may review the position.

8.9) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 30th June, 2021

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.

RSETIs progress in the Quarter ended 30th June, 2021						
S. No.	Name of RSETI	Training targets for 2021-22	Achievement during the period 01-04-2021 to 30-06-2021	Cumulative Training programme conducted (since inception)	Settlement of trained candidates (out of Col no-8	Con st. Of RSE TI Buil

		No. Of training Program	Candidates to be trained	No of training prog. held up to June, 2021	Candidates trained	No. Of training Program	candidates trained	Bank Finance	Self Finance	Wage Emp.	ding (Y/N)
1	2	3	4	5	6	7	8	9	10	11	12
1	UCO RSETI Bilaspur	19	550	2	63	191	4793	1185	1778	158	N
2	SBI RSETI Chamba	20	500	1	14	231	5366	1881	2477	8	N
3	PNB RSETI Hamirpur	24	600	2	63	261	6473	1401	2779	338	N
4	PNB RSETI Kangra	24	600	1	23	253	6539	1570	2307	919	Y
5	PNB RSETI Kullu	22	550	1	23	187	4629	1185	1499	608	N
6	PNB RSETI Mandi	22	550	2	59	195	4650	1275	1962	30	N
7	UCO RSETI Shimla	22	580	1	23	216	4937	1233	1620	138	N
8	UCO RSETI Sirmaur	21	575	2	63	182	4064	910	1367	51	N
9	UCO RSETI Solan	22	625	1	27	200	4746	1437	1232	725	N
10	PNB RSETI Una	24	600	2	58	261	6537	1620	2390	563	N
	Total	220	5730	15	416	2177	52734	1369	19411	353	8

Comments:

- In the FY 2021-22 RSETI in the State have targeted to train 5730 entrepreneurs in rural areas in total 220 training programmes.
- Due to the adverse impact of COVID-19 pandemic, RSETIs have not conducted any training programs up to the quarter ended June, 2020. Since then, 128 programs have been conducted by RSETIs in which 3227 rural youth have been trained.
- The trained Youth from RSETIs linked to Bank credit is proportionately low (26%) and still far below the national average of nearly 44%.

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:

S. No.	RSETI	Status of Construction of RSETI Building as of June, 2021
1	UCO RSETI Bilaspur	Construction work in progress
2	SBI RSETI Chamba	The worthy Addl. Deputy Commissioner Chamba has constituted a joint inception team made the Chairmanship of Deputy Director cum Project Officer O DRDA Chamba to inspect the proposed land feasibility issued on 07.12.2020. Now we have received the inspection report from DRDA vide letter no.11225 dated 23.02.2021. In the inspection report the Chairman advised the DRDA to allot a new land for RSETI building.
3	PNB RSETI Hamirpur	Handed over to us within 3 months.
4	PNB RSETI Kangra	RSETI has started functioning from own Building.
5	PNB RSETI Kullu	Chief LDM Kullu Visited on 09-07-2021 at Patlikuhal and Construction work of RSETI Building again stopped by the contractor.

6	PNB Mandi RSETI	LAND IS NOT ALLOTTED BY DISTT. ADMINISTRATION
7	UCO Shimla RSETI	At present Construction work is stopped likely to be begin soon
8	UCO Sirmaur RSETI	We have shifted to the building; work is going on on the rest of the floors. Building is likely to be completed by September 2021.
9	UCO RSETI Solan	Construction work in under progress
10	PNB RSETI Una	Construction work is almost done but NOC is pending with SADA for electricity and water connection.

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.

2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:
RSETIs have submitted the position of pending Claims due from Government agencies as of 30.06.2021

(Amount in thousands)

S. No.	RSETI	DRDA/SLR M	KVIC	Other agencies
1.	UCO RSETI Bilaspur	3852	0	0
2.	SBI RSETI Chamba	5770	0	0
3.	PNB RSETI Hamirpur	2269.58	0	0
4.	PNB RSETI Kangra	2635	131	0
5.	PNB RSETI Kullu	2297	0	0
6.	PNB RSETI Mandi	2308.56	137.70	0
7.	UCO RSETI Shimla	3373.48	0	0
8.	UCO RSETI Sirmaur	2629.17	0	0
9.	UCO RSETI Solan	3812.70	0	0
10.	PNB RSETI Una	3696.36	0	0
	TOTAL	32643.85	268.70	0

We request the **Rural Development Department and KVIC to settle the pending claims** of RSETIs at the earliest.

The representative from Rural Development Department may deliberate on the issue.

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.

**STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK**

DATA TABLES

TABLES ON DATA/INFORMATION (BANK-WISE)
ON THE AGENDA NOTES- **JUNE, 2021**

SUMMARY-TABLES

S. No.	Agenda- No.	Particulars	
1	2	Performance under Atmanirbhar Bharat Abhiyan, PM Garib Kalyan Yojana, PM Kisan Samman Nidhi and major Govt. Sponsored Schemes viz., MMSY, NRLM, NULM, PMEGP, DEDS, PMAY - Quarter ended June, 2021	GSP 1-7
2	3	Financial Inclusion Campaign	FI-TABLE
3	5	Performance under Annual Credit Plan 2020-21 for the quarter ended June, 2021	ACP
4	6	Banking Statistical Data and Position of National Key Business – 30.06.2021	NP 1 -14
5	7	Recovery Performance of Banks in HP – Quarter ended June, 2021	REC 1-4
6	8	Performance under Non-Sponsored Programmes i.e. KCC Scheme, SHGs, JLGs, GCCs, WCCs, Review of performance of RSETIs- Quarter ended June, 2021	NSP 1-5

**INDEX LIST OF TABLES - QUARTER ENDED JUNE,
2021**

S. No.	Agenda Item No.	Subject	Particulars	Table No.	Page No.
1	2	Govt. Sponsored Programme (GSP)	Bank-wise progress under NRLM	GSP-1	78
			Bank-wise progress under NULM	GSP-2	79
			PMEGP KVIC	GSP-3	80
			PMEGP KVIB	GSP-4	81
			PMEGP DIC	GSP-5	82
			DEDS	GSP-6	83
			Pradhan Mantri Awas Yojana (PMAY) Urban	GSP-7	84
2	3	PMJDY	Financial Inclusion – FLC by Bank Branches	FI-FLC	85
			Bank- wise progress under PMJDY in HP	FI-1	86
			Bank Mitra Transaction during period ended June 2021	FI-1A	87
		PMSBY/PM JJBY/ APY	Progress under Micro Insurance and Pension Yojana (PMSBY/PMJJBY)	FI-2	88
			Atal Pension Yojana (APY)	FI- APY	89
		PMMY/SUIS	Pradhan Mantri MUDRA Yojana (PMMY), Stand-Up India Scheme (SUIS)	FI-3 & FI-4	90-91
3	5	ACP 2020-21	Bank-wise Sector wise scheme wise targets and achievements for FY 2021-22 under Priority and Non Priority Sectors in terms of physical and financial allocation made under Annual Credit Plan 2021-22 including separate review of crop loan- Progress up to period ended June, 2021	ACP-I	92-104
4	6	Banking Statistics- June, 2021	Distt. Wise Branch network	NP-1	105
			Banking outreach in HP	NP-2	106
			District wise/bank wise installation of ATMs	NP-3	107
			Distt. Wise Deposits	NP-4	108
			Deposit Mix	NP-5	109
			Distt. Wise Advances	NP-6	110
			Advances Mix	NP-7	111
			PS Advances – details	NP-8-9	112-113
			NPS Advances – details	NP-10	114
			Position of advances under National Parameters	NP-11	115
			Bank-wise National Parameters	NP-12	116
			Bank/Distt. Wise CD Ratio (CDR)	NP-13	117
			Investment Portfolio of Banks	NP-14	118
			Outreach of banking services	NP-15	119
			5	7	Recovery (REC)
SUMMARY-PSC & NPS	REC-2	121			
Recovery Govt. Sponsored programmes	REC-3	122			
Position of Certificate Cases	REC-4	123			
6	8	Non Sponsored Scheme (NSP)	KCC	NSP-1	124
			SHG	NSP-2	125
			JLGs	NSP-3	126
			GCC/SCC	NSP-4	127
			Weaver Credit Cards (WCC)	NSP-5	128
		Progress in RSETIs as of June, 2021			

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR -UCO BANK

PROGRESS UNDER NATIONAL RURAL LIVELIHOOD MISSION (NRLM) SCHEMES IN HIMACHAL PRADESH FOR THE PERIOD June 2021 (Amount in lacs)

S.No.	Banks	Targets 2021 - 22		Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021	
		Units	Amt.	No.	Amt.	Sanctioned		No.	Amt.
						No.	Amt.		
1	Bank of Baroda	0	0	15	17.97	0	0	15	16.86
2	Bank of India	0	0	17	20.5	0	0	17	20.5
3	Bank of Maharashtra	0	0	9	7.08	2	6	19	10.4
4	Canara Bank	0	0	118	145.79	14	21.95	158	183.12
5	Central Bank of India	0	0	126	261.45	0	0	111	235.54
6	Indian Bank	0	0	23	28	2	4	25	32
7	Indian Overseas Bk.	0	0	2	3	1	2	3	5
8	Punjab & Sind Bank	0	0	21	42.28	0	0	21	42.28
9	Punjab National Bank	0	0	2247	2245.06	13	33	2247	2245.06
10	State Bank of India	0	0	209	633	3	2	190	543
11	UCO Bank	0	0	1785	1804	18	50.97	633	892.65
12	Union Bank of India	0	0	115	188.11	4	6	119	194.11
	Sub Total	0	0	4687	5396.24	57	125.92	3558	4420.52
	RRBs								
13	HP Gramin Bank	0	0	3459	3941	83	191	3975	3570
	Sub Total	0	0	3459	3941	83	191	3975	3570
	Pvt. Sector Bank								
14	Axis Bank	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0	0	0
19	IDBI Bank	34	42.2	14	13.65	0	0	14	11.23
20	Indusind	0	0	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
	Sub Total	34	42.2	14	13.65	0	0	14	11.23
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	0	0	2133	2497.99	268	319.79	2198	2524.29
27	Joginder Central Coop.Bk	0	0	191	332.9	5	13.5	239	378.63
28	Kangra Cental Coop. Bk	0	0	1395	1925.33	78	195.46	1398	1861.49
29	HP ARDB	0	0	0	0	0	0	0	0
	Sub Total	0	0	3719	4756.22	351	528.75	3835	4764.41
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	GRAND TOTAL	34	42.2	11879	14107.11	491	845.67	11382	12766.16

Table No. GSP-2		PAGE NO-79		AGENDA ITEM NO-2			
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR -UCO BANK							
PROGRESS UNDER NATIONAL URBAN LIVELIHOOD MISSION (NULM) IN HIMACHAL PRADESH FOR THE PERIOD ENDED June 2021 (Amount in lacs)							
S.No.	Banks	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	22	21.37	2	2.7	22	21.37
2	Bank of India	5	4.75	0	0	5	4.75
3	Bank of Maharashtra	8	18	0	0	8	18
4	Canara Bank	186	489.04	11	3	178	469.58
5	Central Bank of India	174	286	0	0	174	286
6	Indian Bank	22	28	20	2.2	42	30.2
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	6	1.59	0	0	6	1.59
9	Punjab National Bank	868	1021.53	7	6.52	868	1021.53
10	State Bank of India	193	124.83	12	10	59	77
11	UCO Bank	205	309	1	2	89	86.03
12	Union Bank of India	219	15.02	3	5	222	20.02
	Sub Total	1908	2319.13	56	31.42	1673	2036.07
	RRBs						
13	HP Gramin Bank	86	136	6	18	90	165
	Sub Total	86	136	6	18	90	165
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	11	5.76	0	0	11	5.26
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	11	5.76	0	0	11	5.26
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	0	0	0	0	0	0
27	Joginder Central Coop.Bk	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	56	59.92	2	2	57	58.14
29	HP ARDB	0	0	0	0	0	0
	Sub Total	56	59.92	2	2	57	58.14
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Lt	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	2061	2520.81	64	51.42	1831	2264.47

TABLE NO-GSP-3		PAGE NO- 80		STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK					
PROGRESS UNDER PMEGP-KVIC SCHEME IN HIMACHAL PRADESH FOR THE PERIOD ENDED June 2021 (Amount in lacs)									
S.No.	Banks	Units	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021) Sanctioned		Outstanding at the end of June Quarter 30.06.2021		
			No.	Amt.	No.	Amt.	No.	Amt.	
1	Bank of Baroda	0	7	33	4	9.65	11	42.65	
2	Bank of India	0	5	16.75	0	0	5	16.75	
3	Bank of Maharashtra	0	3	7.17	0	0	3	10.89	
4	Canara Bank	0	40	161.74	1	3.5	41	165.24	
5	Central Bank of India	0	22	167.61	0	0	43	171.81	
6	Indian Bank	0	48	164.12	6	29	54	193.12	
7	Indian Overseas Bk.	0	26	41.8	1	3.5	27	44.8	
8	Punjab & Sind Bank	0	11	52.93	0	0	11	52.93	
9	Punjab National Bank	0	1304	6629.99	14	8.19	1318	6637.89	
10	State Bank of India	0	209	1796.5	0	0	209	1796.5	
11	UCO Bank	0	578	407	0	0	578	407	
12	Union Bank of India	0	51	196.5	0	0	51	250.82	
	Sub Total	0	2304	9675.11	26	53.84	2351	9790.4	
	RRBs								
13	HP Gramin Bank	0	423	1602	13	24	417	1596	
	Sub Total	0	423	1602	13	24	417	1596	
	Pvt. Sector Bank								
14	Axis Bank	0	0	0	0	0	0	0	
15	Bandhan Bank	0	0	0	0	0	0	0	
16	Catholic Syrian Bank	0	0	0	0	0	0	0	
17	HDFC	0	0	0	0	0	0	0	
18	ICICI	0	0	0	0	0	0	0	
19	IDBI Bank	1	30	108.67	0	0	28	117.67	
20	Indusind	0	0	0	0	0	0	0	
21	J&K Bank	0	13	104.86	0	0	11	99.58	
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	
23	South Indian Bank	0	0	0	0	0	0	0	
24	Yes Bank	0	0	0	0	0	0	0	
25	RBL BANK	0	0	0	0	0	0	0	
	Sub Total	1	43	213.53	0	0	39	217.25	
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	0	0	0	0	0	0	0	
27	Joginder Central Coop.Bk	0	18	107	0	0	18	108.66	
28	Kangra Cental Coop. Bk	0	129	479.34	1	7.6	127	480.51	
29	HP ARDB	0	0	0	0	0	0	0	
	Sub Total	0	147	586.34	1	7.6	145	589.17	
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	
31	The Chamba Urban Cooperative Bank Lt	0	0	0	0	0	0	0	
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	
33	The Parwanoo Urban Cooperative Bank f	0	0	0	0	0	0	0	
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	
	Small Finance Banks								
36	AU Small Finance Bank	0	1	7.58	0	0	0	0	
37	Utkarsh small finance bank	0	0	0	0	0	0	0	
38	Ujivvan Small Finance Bank	0	0	0	0	0	0	0	
	Sub Total	0	1	7.58	0	0	0	0	
	GRAND TOTAL	1	2918	12084.56	40	85.44	2952	12192.82	

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

PROGRESS UNDER PMEGP-KVIB SCHEME IN HIMACHAL PRADESH FOR PERIOD ENDED June 2021 (Amount in lacs)

S.N o.	Banks	Targets 2021 - 22	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021	
			Sanctioned		No.	Amt.	No.	Amt.
		Units	No.	Amt.				
1	Bank of Baroda	0	7	30.6	1	23.75	8	54.35
2	Bank of India	0	7	13.65	0	0	7	13.65
3	Bank of Maharashtra	0	0	0	0	0	0	0
4	Canara Bank	0	60	242.81	3	8.22	63	251.03
5	Central Bank of India	0	6	41.5	0	0	67	294.68
6	Indian Bank	0	0	0	0	0	0	0
7	Indian Overseas Bk.	0	22	62.1	0	0	22	62.1
8	Punjab & Sind Bank	0	10	49.49	4	43.5	10	49.49
9	Punjab National Bank	0	433	1734.28	15	11.49	433	1734.28
10	State Bank of India	0	276	2415.91	3	43	279	2458.91
11	UCO Bank	0	205	517	12	32.91	205	517
12	Union Bank of India	0	41	207.7	0	0	41	220.8
	Sub Total	0	1067	5315.04	38	162.87	1135	5656.29
	RRBs							
13	HP Gramin Bank	0	124	1105	9	14	119	1096
	Sub Total	0	124	1105	9	14	119	1096
	Pvt. Sector Bank							
14	Axis Bank	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0	0
19	IDBI Bank	1	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0	0
21	J&K Bank	0	1	3	0	0	3	14.85
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0
	Sub Total	1	1	3	0	0	3	14.85
	Cooperative Sector Banks							
26	HP State Coop. Bk Ltd.	0	763	2206.97	38	49.39	761	2149.7
27	Joginder Central Coop.Bk	0	22	171.34	0	0	22	179.67
28	Kangra Cental Coop. Bk	0	284	1224.02	2	10.45	280	1245.23
29	HP ARDB	0	0	0	0	0	0	0
	Sub Total	0	1069	3602.33	40	59.84	1063	3574.6
	Urban Cooperative Sector Banks							
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Ban	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank L	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Ba	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0
	Payment Banks							
35	India Post Payment Bank	0	0	0	0	0	0	0
		0	0	0	0	0	0	0
	Small Finance Banks							
36	AU Small Finance Bank	0	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0
		0	0	0	0	0	0	0
	GRAND TOTAL	1	2261	10025.37	87	236.71	2320	10341.74

Table No. GSP-5		PAGE NO- 82			STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK				
PROGRESS UNDER PMEGP-DIC SCHEME IN HIMACHAL PRADESH FOR THE PERIOD ENDED June 2021 (Amount in lacs)									
S.No	Banks	Targets 2021 - 22	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021		
			Sanctioned		No.	Amt.	No.	Amt.	
			Units	No.					Amt.
1	Bank of Baroda	0	15	44.3	2	15.98	17	60.68	
2	Bank of India	0	72	245.81	0	0	72	245.81	
3	Bank of Maharashtra	0	7	20.31	0	0	5	15.69	
4	Canara Bank	0	72	308.66	5	10.79	77	319.45	
5	Central Bank of India	0	9	63.8	0	0	83	358	
6	Indian Bank	0	43	104	1	2	44	106	
7	Indian Overseas Bk.	0	26	72.8	0	0	26	72.8	
8	Punjab & Sind Bank	0	31	107.34	0	0	31	107.34	
9	Punjab National Bank	0	633	2292	28	34.66	633	2333.68	
10	State Bank of India	0	469	3269.13	5	38	474	3307.13	
11	UCO Bank	0	876	1339	6	6.29	876	1339	
12	Union Bank of India	0	28	197.05	0	0	28	226.41	
	Sub Total	0	2281	8064.2	47	107.72	2366	8491.99	
	RRBs								
13	HP Gramin Bank	0	122	1072	6	10	116	1060	
	Sub Total	0	122	1072	6	10	116	1060	
	Pvt. Sector Bank								
14	Axis Bank	0	0	0	0	0	0	0	
15	Bandhan Bank	0	0	0	0	0	0	0	
16	Catholic Syrian Bank	0	0	0	0	0	0	0	
17	HDFC	0	0	0	0	0	0	0	
18	ICICI	0	0	0	0	0	0	0	
19	IDBI Bank	3	0	0	0	0	0	0	
20	Indusind	0	0	0	0	0	0	0	
21	J&K Bank	0	1	0.91	0	0	1	0.91	
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	
23	South Indian Bank	0	0	0	0	0	0	0	
24	Yes Bank	0	0	0	0	0	0	0	
25	RBL BANK	0	0	0	0	0	0	0	
	Sub Total	3	1	0.91	0	0	1	0.91	
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	0	0	0	0	0	0	0	
27	Joginder Central Coop.Bk	0	16	46.35	0	0	17	47.27	
28	Kangra Cental Coop. Bk	0	263	808.47	4	25.88	258	817.21	
29	HP ARDB	0	0	0	0	0	0	0	
	Sub Total	0	279	854.82	4	25.88	275	864.48	
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0	0	
31	The Chamba Urban Cooperative Bar	0	0	0	0	0	0	0	
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0	0	
33	The Parwanoo Urban Cooperative Bk	0	0	0	0	0	0	0	
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	
	Small Finance Banks								
36	AU Small Finance Bank	0	0	0	0	0	0	0	
37	Utkarsh small finance bank	0	0	0	0	0	0	0	
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	
	GRAND TOTAL	3	2683	9991.93	57	143.6	2758	10417.38	

Table No. GSP-6		PAGE NO- 83		STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCO BANK			
PROGRESS UNDER DAIRY ENTREPRENUERSHIP DEVELOPMENT SCHEME- (DEDS) IN HIMACHAL PRADESH DURING PERIOD ENDED June 2021 (Amount in lacs)							
S.N o.	Banks	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021	
		Sanctioned					
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	9	12	0	0	9	12
2	Bank of India	29	45.12	0	0	29	45.12
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0
5	Central Bank of India	15	12.54	0	0	15	12.54
6	Indian Bank	11	25.26	0	0	11	25.26
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	2	15	0	0	2	15
9	Punjab National Bank	1326	1360.8	0	0	1326	1360.8
10	State Bank of India	716	841	24	20	716	841
11	UCO Bank	0	0	0	0	118	172.08
12	Union Bank of India	37	27.22	0	0	15	26.75
	Sub Total	2145	2338.94	24	20	2241	2510.55
	RRBs						
13	HP Gramin Bank	436	424	0	0	427	408
	Sub Total	436	424	0	0	427	408
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	242	408.84	6	0.19	232	377.41
27	Joginder Central Coop.Bk	433	971.17	0	0	406	869.45
28	Kangra Cental Coop. Bk	307	491.1	1	0.5	297	478.42
29	HP ARDB	0	0	0	0	0	0
	Sub Total	982	1871.11	7	0.69	935	1725.28
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	3563	4634.05	31	20.69	3603	4643.83

Table No. GSP-7		PAGE NO- 84					
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCO BANK							
PROGRESS UNDER PRADHAN MANTRI AWAS YOJNA (PMAY)-URBAN IN HIMACHAL PRADESH DURING PERIOD ENDED June 2021 (Amount in lacs)							
S.No.	Banks	Outstanding at the end of March Quarter 31.03.2021		Progress during the Period (01.04.2021 To 30.06.2021)		Outstanding at the end of June Quarter 30.06.2021	
				Sanctioned			
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	35	199	2	18	37	215
2	Bank of India	13	148.48	0	0	13	148.48
3	Bank of Maharashtra	8	90.47	0	0	8	90.47
4	Canara Bank	32	395.24	0	0	32	392.24
5	Central Bank of India	22	304.5	0	0	22	304.5
6	Indian Bank	120	922.79	1	8	123	938.7
7	Indian Overseas Bk.	21	352	5	7.5	24	358
8	Punjab & Sind Bank	30	284.02	0	0	30	284.02
9	Punjab National Bank	189	2436.96	5	106.92	141	1262.42
10	State Bank of India	457	7322	0	0	457	7322
11	UCO Bank	251	607	3	23.3	80	986.37
12	Union Bank of India	22	74.05	0	0	22	206.4
	Sub Total	1200	13136.51	16	163.72	989	12508.6
	RRBs						
13	HP Gramin Bank	47	363	2	24	46	355
	Sub Total	47	363	2	24	46	355
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	2	14.86	0	0	2	15.04
27	Joginder Central Coop.Bk	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	0	0	0	0	0	0
29	HP ARDB	0	0	0	0	0	0
	Sub Total	2	14.86	0	0	2	15.04
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank L	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	1249	13514.37	18	187.72	1037	12878.6

QUARTERLY REPORT ON CONDUCT OF CAMPS BY RURAL BRANCHES OF BANKS

State: Himachal Pradesh		Name of the State: Himachal Pradesh	
Quarter ended: June			
Year: 2021			
	PSBs	No of rural branches in district	No of camps conducted during the quarter
1	Bank of Baroda	19	6
2	Bank of India	10	17
3	Bank of Maharashtra	2	1
4	Canara Bank	35	30
5	Central Bank of India	39	27
6	Indian Bank	4	2
7	Indian Overseas Bk.	4	6
8	Punjab & Sind Bank	16	15
9	Punjab National Bank	260	222
10	State Bank of India	266	234
11	UCO Bank	139	233
12	Union Bank of India	13	11
	Sub Total	807	804
	RRBS		
13	HP Gramin Bank	189	164
	Sub Total	189	164
	Pvt. Sector Bank		
14	Axis Bank	2	4
15	Banahani Bank	0	0
16	Catholic Syrian Bank	0	0
17	HDFC	45	16
18	ICICI	9	13
19	IDBI Bank	7	7
20	Indusind	3	0
21	J&K Bank	1	1
22	Kotak Bank	0	0
23	South Indian Bank	0	0
24	Yes Bank	2	3
25	RBL Bank	0	0
	Sub Total	69	44
	Cooperative Sector Banks		
26	HP State Coop. Bk Ltd.	152	114
27	Joginder Central Coop. Bk	26	0
28	Kangra Central Coop. Bk	190	24
29	HP ARDB	48	10
	Sub Total	416	148
	Small Finance Bank		
36	AU Small Finance Bank	0	0
37	Utkarsh Small Fin Bank	0	0
38	Ujjivan Small Fin Bank	0	0
	Sub Total	0	0
	Grand Total	1481	1160

H P STATE LEVEL BANKERS COMMITTEE ; CONVENOR -UCO BANK

PROGRESS UNDER PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) IN H.P. - POSITION AS OF PERIOD ENDED

June 2021

SNo.	BANKS	Cumulative position as of period ended - June 2021 - Total No. of BSBDA accounts						Total no of pmjdy accounts with zero balance (out of	%age of achievement	Total No. of Aadhaar Seeded Accounts (out of Col4)	%age of achievement	Total No. of RuPay Card Issued(out of Col-6)	%age of achievement in issuance /activation of Rupay	No of accounts availed Overdraft facility (Out of Col-6)	
		1	2	3	4	5	6							5	6
		Rural		Urban		Total									
	PSBs	No	Amt (Lakhs)	No	Amt (Lakhs)	No	Amt (Lakhs)	No	%age	No	%age	No	%age	No	Amt (Lakhs)
1	Bank of Baroda	20663	1892	36760	2265	57423	4157	4295	7.48	51087	88.97	49136	85.57	1095	29
2	Bank of India	13760	30.33	19960	62.75	33720	93.08	6665	19.77	30315	89.9	24169	71.68	571	16.39
3	Bank of Maharashtra	2389	74.8	5762	186.2	8151	261	1330	16.32	7312	89.71	6480	79.5	235	3.9
4	Canara Bank	56778	2347.64	31090	1267.12	87868	3614.76	12503	14.23	81218	92.43	65900	75	5497	84.71
5	Central Bank of India	38642	616.08	15237	528.5	53879	1144.58	4291	7.96	45402	84.27	40434	75.05	1730	293.29
6	Indian Bank	5987	57.49	8989	79.59	14976	137.08	1676	11.19	13538	90.4	11255	75.15	735	24.66
7	Indian Overseas Bk.	2494	84.35	7204	240.84	9698	325.19	0	0	9277	95.66	9688	99.9	853	10.21
8	Punjab & Sind Bank	7107	556.13	4778	289.83	11885	845.96	111	0.93	8070	67.9	7518	63.26	250	3.44
9	Punjab National Bank	235870	16912	41220	5423	277090	22335	12577	4.54	228797	82.57	128048	46.21	19732	243.98
10	State Bank of India	210820	9440	52705	2360	263525	11800	13081	4.96	191717	72.75	256456	97.32	11	0.56
11	UCO Bank	195232	18081.77	30286	7399.44	225518	25481.21	28067	12.45	151633	67.24	120192	53.3	14442	293.7
12	Union Bank of India	23042	452.52	19103	401.2	42145	853.72	8077	19.16	10652	25.27	9930	23.56	153	8.06
	Sub Total	812784	50545.11	273094	20503.47	1085878	71048.58	92673	8.53	829018	76.35	729206	67.15	45304	1011.9
	RRBs														
13	HP Gramin Bank	481839	46600.31	26752	1976.39	508591	48576.7	9188	1.81	410999	80.81	317746	62.48	6572	5.11
	Sub Total	481839	46600.31	26752	1976.39	508591	48576.7	9188	1.81	410999	80.81	317746	62.48	6572	5.11
	Pvt. Sector Bank														
14	Axis Bank	29	68.83	1564	0.83	1593	69.66	255	16.01	1285	80.67	1306	81.98	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	10217	722	4354	284	14571	1006	5069	34.79	12374	84.92	14567	99.97	0	0
18	ICICI	394	9.5	910	12.5	1304	22	730	55.98	937	71.86	1304	100	0	0
19	IDBI Bank	3229	236	6067	176	9296	412	762	8.2	8327	89.58	8298	89.26	222	0.06
20	Indusind	0	0	140	2.32	140	2.32	15	10.71	131	93.57	97	69.29	0	0
21	J&K Bank	99	2.15	273	5.57	372	7.72	148	39.78	296	79.57	216	58.06	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0	42	0	29	0	0	0
24	Yes Bank	173	3.06	78	1.55	251	4.61	52	20.72	221	88.05	247	98.41	0	0
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	14141	1041.54	13386	482.77	27527	1524.31	7031	25.54	23613	85.78	26064	94.69	222	0.06
	Cooperative Sector Banks														
26	HP State Coop. Bk Ltd.	37836	1628.51	6272	215.14	44108	1843.65	7420	16.82	40775	92.44	29416	66.69	0	0
27	Joginder Central Coop.Bk	5294	364.92	2312	129.06	7606	493.98	345	4.54	7532	99.03	0	0	0	0
28	Kangra Cental Coop. Bk	31529	1706.46	6971	413.11	38500	2119.57	4413	11.46	37696	97.91	12462	32.37	0	0
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	74659	3699.89	15555	757.31	90214	4457.2	12178	13.5	86003	95.33	41878	46.42	0	0
	Urban Cooperative Sector Banks														
30	The Baghat Urban Cooperative Bank Ltd	0	0	1	0.04	1	0.04	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	1	0.04	1	0.04	0	0	0	0	0	0	0	0
	Payment Banks														
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks														
36	AU Small Finance Bank	0	0	612	5.03	612	5.03	263	42.97	6	0.98	612	100	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	612	5.03	612	5.03	263	42.97	6	0.98	612	100	0	0
	GRAND TOTAL	1383423	101886.85	329400	23725.01	1712823	125611.86	121333	7.08	1349639	78.8	1115506	65.13	52098	1017.07

TABLE NO-FI-1-A			PAGE NO- 87		AGENDA ITEM NO- 3		
H P STATE LEVEL BANKERS COMMITTEE ; CONVENOR -UCO BANK							
Bank MITRAS - Business Transactions Up to Period ended June 2021							
Sr. No.	Banks	No. of Bank Mitras (Business Correspondents agents -BCAs) in active status	Transactions (Payments) Handled by BMs during the Period Ended June 2021 (01.04.2021 to 30.06.2021)		Transactions (Payments) Handled by BMs during the Period Ended June 2021 (01.04.2021 to 30.06.2021)		Amount in Lakhs
			Dr (No)	Amount	Cr (No)	Amount	Amount (Fixed Salary+Commission) paid to Bank Mitras
1	Bank of Baroda	47	6662	64.5	6124	83.27	165.43
2	Bank of India	22	4841	52.86	4539	44.23	3.16
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	54	56274	1113.02	56022	1084.27	11.54
5	Central Bank of India	32	20229	92.56	99985	108.76	1.08
6	Indian Bank	9	34453	1784.81	26188	1583.13	27.2
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	1	0	0	0	0	0.55
9	Punjab National Bank	293	826567	51206.11	392753	26843	143.32
10	State Bank of India	594	1758398	76332	1012987	37045	499.44
11	UCO Bank	231	107032	4972	22740	1237	41
12	Union Bank of India	29	7725	1827	6855	1465.8	16.05
	Sub Total	1312	2822181	137444.86	1628193	69494.46	908.77
	RRBs						
13	HP Gramin Bank	260	286961	10838.28	201857	9616.53	114.23
	Sub Total	260	286961	10838.28	201857	9616.53	114.23
	Pvt. Sector Bank						
14	Axis Bank	1	0	0	0	0	0.05
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	371	22965	831	2066	103	5
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	372	22965	831	2066	103	5005
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	0	0	0	0	0	0
27	Joginder Central Coop.Bk	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	0	0	0	0	0	0
29	HP ARDB	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0
31	The Chamba Urban Cooperative Ban	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bk	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	Payment Banks						
35	India Post Payment Bank	2545	526907	20336.16	232245	5490.78	0
	Sub Total	2545	526907	20336.16	232245	5490.78	0
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0
	GRAND TOTAL	4489	3659014	169450.3	2064361	84704.77	6028

STATE LEVEL BANKERS COMMITTEE , H.P. CONVENOR-UCO BANK

Progress under Pradhan Mantri Jan Suraksha Schemes (Pradhan Mantri Suraksha Bima Yojana(PMSBY). Pradhan Mantri Jivan Jyoti Bima Yojana(PMJJB) and Atal Pension Yojana (APY)- POSITION UP TO PERIOD ENDED June 2021

Sno.	Name of the Bank	PMSBY			PMJJBY		
		Total Number of Enrollments			Total Number of Enrollments		
		Rural	Urban	Total	Rural	Urban	Total
1	Bank of Baroda	24875	19094	43969	7448	5710	13158
2	Bank of India	6016	8884	14900	1806	2194	4000
3	Bank of Maharashtra	1480	1475	2955	99	356	455
4	Canara Bank	38037	19468	57505	19360	9401	28761
5	Central Bank of India	49921	37530	87451	19004	18993	37997
6	Indian Bank	7630	9355	16985	2904	3542	6446
7	Indian Overseas Bk.	5045	7034	12079	1048	3029	4077
8	Punjab & Sind Bank	10483	6303	16786	3066	2013	5079
9	Punjab National Bank	240113	42373	282486	64278	11343	75621
10	State Bank of India	220503	72738	293241	63065	20748	83813
11	UCO Bank	90926	14465	105391	42923	6704	49627
12	Union Bank of India	24655	17147	41802	16098	6009	22107
	Sub Total	719684	255866	975550	241099	90042	331141
	RRBs						
13	HP Gramin Bank	355630	37610	393240	47897	1970	49867
	Sub Total	355630	37610	393240	47897	1970	49867
	Pvt. Sector Bank						
14	Axis Bank	500	1438	1938	5	439	444
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	8013	4727	12740	4132	2661	6793
18	ICICI	229	2052	2281	282	1823	2105
19	IDBI Bank	2690	8165	10855	702	3241	3943
20	Indusind	0	231	231	0	22	22
21	J&K Bank	77	380	457	60	229	289
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	43	43	0	20	20
24	Yes Bank	28	120	148	19	94	113
25	RBL BANK	0	0	0	0	0	0
	Sub Total	11537	17156	28693	5200	8529	13729
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	69411	10055	79466	27643	4121	31764
27	Joginder Central Coop.Bk	6002	1880	7882	2351	859	3210
28	Kangra Cental Coop. Bk	56812	12224	69036	17646	3728	21374
29	HP ARDB	0	0	0	0	0	0
	Sub Total	132225	24159	156384	47640	8708	56348
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank Ltd	295	125	420	135	71	206
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	88	129	217	53	90	143
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0
	Sub Total	383	254	637	188	161	349
	Payment Banks						
35	India Post Payment Bank	0	0	0	138	1139	1277
	Sub Total	0	0	0	138	1139	1277
	Small Finance Banks						
36	AU Small Finance Bank	0	78	78	0	44	44
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	78	78	0	44	44
	GRAND TOTAL	1219459	335123	1554582	342162	110593	452755

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCOBANK

BANK WISE PROGRESS ACHIEVED UNDER ATAL PENSION YOJANA (APY) UP TO PERIOD ENDED June 2021

Sl. No.	Bank	No Of Branches in HP*	Target for 2021 - 22 (No.)	ACHIEVEMENT DURING THE PERIOD ENDED June 2021 01.04.2021 to 30.06.2021				Cumulative position as of June 2021		
				Total No. of APY Subscribers				Total No. of APY Subscribers		
				Nos	Nos	Rural	Urban	Total	%age achievement in FY2018-19 (Nos)	Rural
1	Bank of Baroda	33	2310	189	101	290	12.55	20230	2694	22924
2	Bank of India	19	1330	0	0	0	0	2245	2150	4395
3	Bank of Maharashtra	5	350	0	0	0	0	76	380	456
4	Canara Bank	65	4550	718	745	1463	32.15	19085	12990	32075
5	Central Bank of India	55	3850	0	0	0	0	13296	4486	17782
6	Indian Bank	26	1820	0	0	0	0	802	2958	3760
7	Indian Overseas Bk.	11	770	5	7	12	1.56	215	552	767
8	Punjab & Sind Bank	29	2030	35	44	79	3.89	2107	1527	3634
9	Punjab National Bank	354	24780	610	215	825	3.33	25571	4512	30083
10	State Bank of India	325	22750	1338	335	1673	7.35	22005	7224	29229
11	UCO Bank	173	12110	684	140	824	6.8	21414	3989	25403
12	Union Bank of India	41	2870	61	102	163	5.68	3458	2123	5581
	Sub Total	1136	79520	3640	1689	5329	6.7	130504	45585	176089
	RRBs									
13	HP Gramin Bank	265	18550	1931	91	2022	10.9	45365	2637	48002
	Sub Total	265	18550	1931	91	2022	10.9	45365	2637	48002
	Pvt. Sector Bank									
14	Axis Bank	22	1540	60	76	136	8.83	1491	2540	4031
15	Bandhan Bank	2	140	0	0	0	0	0	0	0
16	Catholic Syrian Bank	1	70	0	0	0	0	0	0	0
17	HDFC	75	5250	248	109	357	6.8	5655	2757	8412
18	ICICI	33	2310	2	4	6	0.26	58	190	248
19	IDBI Bank	19	1330	0	0	0	0	308	799	1107
20	Indusind	12	840	0	0	0	0	0	0	0
21	J&K Bank	5	350	0	0	0	0	37	98	135
22	Kotak Mahindra Bank Ltd.	3	210	0	0	0	0	0	0	0
23	South Indian Bank	1	70	0	0	0	0	0	27	27
24	Yes Bank	9	630	0	0	0	0	11	40	51
25	RBL BANK	2	140	0	0	0	0	0	0	0
	Sub Total	184	12880	310	189	499	3.87	7560	6451	14011
	Cooperative Sector Banks									
26	HP State Coop. Bk Ltd.	217	15190	41	0	41	0.27	2868	710	3578
27	Joginder Central Coop.Bk	30	2100	12	2	14	0.67	360	71	431
28	Kangra Cental Coop. Bk	217	15190	37	14	51	0.34	1735	380	2115
29	HP ARDB	81	5670	0	0	0	0	0	0	0
	Sub Total	545	38150	90	16	106	0.28	4963	1161	6124
	Urban Cooperative Sector Banks									
30	The Baghat Urban Cooperative Bank Ltd	11	770	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Ltd.	2	140	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	1	70	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	11	770	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	1	70	0	0	0	0	0	0	0
	Sub Total	26	1820	0	0	0	0	0	0	0
	Payment Banks									
35	India Post Payment Bank	12	840	0	0	0	0	0	0	0
	Sub Total	12	840	0	0	0	0	0	0	0
	Small Finance Banks									
36	AU Small Finance Bank	4	840	0	0	0	0	0	113	113
37	Utkarsh small finance bank	1	70	0	0	0	0	0	0	0
38	Ujivan Small Finance Bank	1	70	0	0	0	0	0	0	0
	Sub Total	6	980	0	0	0	0	0	113	113
	GRAND TOTAL	2174	152740	5971	1985	1985	5.21	188392	55947	244339

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCOBANK

Progress under Pradhan Mantri Jan Suraksha Schemes (Pradhan Mantri Suraksha Bima Yojana(PMSBY). Pradhan Mantri Jivan Jyoti Bima Yojana(PMJJB) and Atal Pension Yojana (APY)-
POSITION UP TO PERIOD ENDED June 2021

Sl. No.	Bank	Target for 2021 - 22 (IN Rs. Lakhs)	ACHIEVEMENT DURING THE PERIOD ENDED June 2021 (SEGMENT-WISE)												Total Achievement during the period ended June 2021 (In Lacs)		MUDRA Cards Issued)		Balance outstanding as of 30.06.2021 under PMMY (Amf. in Lakhs)	
			Achievement under 'SHISHU' (Amount in lakhs)				Achievement Under 'KISHOR' (Amount in lakhs)				Achievement Under 'TARUN'(Amount in lakhs)									
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
			Rural		SU/U		Rural		SU/U		Rural		SU/U		TOTAL		No. of Accounts	Nos	Amount	
			Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount	Nos.	Amount				
1	Bank of Baroda	0	5	1.6	1	0.5	7	20.95	6	18.1	11	97.87	7	56	37	195.02	0	1715	4197.93	
2	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1846	2874.94	
3	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	304.38	
4	Canara Bank	0	87	18.28	57	12.19	57	125.16	39	83.44	21	151.81	14	101.21	275	492.09	7435	7435	14850.47	
5	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	909	4399	6784.19	
6	Indian Bank	0	2	1	1	0.5	1	2.5	2	5	0	0	0	0	6	9	0	1061	1349.73	
7	Indian Overseas Bk.	0	16	1.77	8	0.66	7	16.68	13	20.02	0	0	4	20.65	48	59.78	647	635	1027.38	
8	Punjab & Sind Bank	0	14	6.5	20	8.5	56	89	31	73	7	72	6	39	134	288	0	2031	4428.14	
9	Punjab National Bank	0	52	50.63	31	29.56	25	241.6	833	501.35	106	98.54	35	32.57	1082	954.25	60871	65800	112852.88	
10	State Bank of India	0	501	66	168	17	4493	6233	1123	1559	1900	10322	475	2580	8660	20777	3998	23630	50972	
11	UCO Bank	0	237	65	24	14	239	603	109	237	51	462	23	202	683	1583	6252	9038	16497	
12	Union Bank of India	0	41	191.5	21	81.21	20	230.65	11	77	8	75	0	0	101	655.36	4	4054	7023.6	
	Sub Total	0	955	402.28	331	164.12	4905	7562.54	2167	2573.91	2104	11279.22	564	3031.43	11026	25013.5	80116	121826	223162.64	
	RRBs																			
13	HP Gramin Bank	0	22	11	12	6	121	424	23	63	17	136	4	31	199	671	12992	13077	21505	
	Sub Total	0	22	11	12	6	121	424	23	63	17	136	4	31	199	671	12992	13077	21505	
	Pvt. Sector Bank																			
14	Axis Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97	92.34
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	HDFC	0	9	2.2	111	36.64	0	0	0	0	0	0	0	0	120	38.84	0	3691	861.38	
18	ICICI	0	0	0	0	0	0	0	10	37.53	0	0	14	99.06	24	136.59	654	843	2710.46	
19	IDBI Bank	0	1	0.08	2	0.81	6	17	40	61	7	20	19	148	75	246.89	0	1059	1949	
20	Indusind	0	875	191.8	379	99.01	205	131.84	27	37.28	0	0	25	101.01	1511	560.94	0	8531	4362.13	
21	J&K Bank	0	0	0	1	0.2	1	4.5	1	3	2	15.48	0	0	5	23.18	0	339	1011.06	
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	231	1409.79	
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	11.15	
24	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1918	420.67	
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26	5.36	
	Sub Total	0	885	194.08	493	136.66	212	153.34	78	138.81	9	35.48	58	348.07	1735	1006.44	654	16740	12833.34	
	Cooperative Sector Banks																			
26	HP State Coop. Bk Ltd.	0	0	0	0	0	506	745.23	0	0	0	0	0	0	506	745.23	0	2654	3934.29	
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28	Kangra Cental Coop. Bk	0	121	59.19	12	5.9	0	0	0	0	0	0	0	0	133	65.09	0	2487	829.08	
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	0	121	59.19	12	5.9	506	745.23	0	0	0	0	0	0	639	810.32	0	5141	4763.37	
	Urban Cooperative Sector Banks																			
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Payment Banks																			
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Small Finance Banks																			
36	AU Small Finance Bank	0	0	0	0	99	15	48.8	329	509.85	9	62.45	38	260.81	391	980.91	0	3683	11072.69	
37	Utkarsh small finance bank	0	0	0	245	104	0	0	32	19	0	0	0	0	277	123	0	16350	2410	
38	Ujivan Small Finance Bank	0	0	0	290	104.89	0	0	117	78.94	0	0	0	0	407	183.83	0	5918	1440.23	
	Sub Total	0	0	0	535	307.89	15	48.8	478	607.79	9	62.45	38	260.81	1075	1287.74	0	25951	14922.92	
	GRAND TOTAL	0	1983	666.55	1383	620.57	5759	8933.91	2746	3383.51	2139	11513.15	664	3671.31	14674	28789	93762	182735	277187.27	

Table No-F4				Page No- 91				AGENDA ITEM NO-3							
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCOBANK															
BANK-WISE PROGRESS ACHIEVED UNDER 'STAND UP INDIA SCHEME' IN HIMACHAL PRADESH UP TO PERIOD ENDED June 2021 (Amount in lacs)															
Sl. No.	Bank	No. of Branches	Target for 2021-22	ACHIEVEMENT FROM 01.04.2021 TO 30.06.2021						CUMULATIVE POSITION SINCE INCEPTION TO 30.06.2021					
				WOMEN BENEFICIARIES		SC/ST BENEFICIARIES		TOTAL		WOMEN BENEFICIARIES		SC/ST BENEFICIARIES		TOTAL	
				A/C	Amount (in lakhs)	A/C	Amount (in lakhs)	A/C	Amount (in lakhs)	A/C	Amount (in lakhs)	A/C	Amount (in lakhs)	A/C	Amount (in lakhs)
1	Bank of Baroda	33	66	0	0	0	0	0	0	21	309.2	2	52	23	361.2
2	Bank of India	19	38	0	0	0	0	0	0	36	649.11	4	75.08	40	724.19
3	Bank of Maharashtra	5	10	0	0	0	0	0	0	0	0	0	0	0	0
4	Canara Bank	65	130	0	0	0	0	0	0	28	534.33	9	169.05	37	703.38
5	Central Bank of India	55	110	0	0	0	0	0	0	40	825.95	4	78.02	44	903.97
6	Indian Bank	26	52	0	0	0	0	0	0	10	213	2	27	12	240
7	Indian Overseas Bk.	11	22	0	0	0	0	0	0	12	154.58	4	41.5	16	196.08
8	Punjab & Sind Bank	29	58	0	0	0	0	0	0	17	271.12	8	109.45	25	380.57
9	Punjab National Bank	354	708	0	0	0	0	0	0	573	12293.8	192	3470.59	765	15764.39
10	State Bank of India	325	650	0	0	0	0	0	0	83	1894.09	46	1088.11	129	2982.2
11	UCO Bank	173	346	6	169.43	1	16	7	185.43	123	3279.96	36	855.65	159	4135.61
12	Union Bank of India	41	82	1	22.3	0	0	1	22.3	18	296.02	2	23.5	20	319.52
	Sub Total	1136	2272	7	191.73	1	16	8	207.73	961	20721.16	309	5989.95	1270	26711.11
	RRBs														
13	HP Gramin Bank	265	530	0	0	0	0	0	0	69	1153.68	30	416.85	99	1570.53
	Sub Total	265	530	0	0	0	0	0	0	69	1153.68	30	416.85	99	1570.53
	Pvt. Sector Bank														
14	Axis Bank	22	44	0	0	0	0	0	0	0	0	0	0	0	0
15	Bandhan Bank	2	4	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	1	2	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	75	150	0	0	0	0	0	0	18	402.92	0	0	18	402.92
18	ICICI	33	66	0	0	0	0	0	0	5	85.09	0	0	5	85.09
19	IDBI Bank	19	38	0	0	0	0	0	0	2	34.15	2	27.5	4	61.65
20	Indusind	12	24	0	0	0	0	0	0	10	140.01	1	11.7	11	151.71
21	J&K Bank	5	10	0	0	0	0	0	0	2	45	0	0	2	45
22	Kotak Mahindra Bank Ltd	3	6	1	41	0	0	0	0	1	41	0	0	1	41
23	South Indian Bank	1	2	0	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	9	18	0	0	0	0	0	0	1	15	0	0	1	15
25	RBL BANK	2	4	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	184	368	1	41	0	0	0	0	39	763.17	3	39.2	42	802.37
	Cooperative Sector Banks														
26	HP State Coop. Bk Ltd.	217	434	0	0	0	0	0	0	0	0	0	0	0	0
27	Joginder Central Coop.B	30	60	0	0	0	0	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	217	434	0	0	0	0	0	0	0	0	0	0	0	0
29	HP ARDB	81	162	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	545	1090	0	0	0	0	0	0	0	0	0	0	0	0
	Urban Cooperative Sector Banks														
30	The Baghat Urban Coop	11	22	0	0	0	0	0	0	0	0	0	0	0	0
31	The Chamba Urban Coo	2	4	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Coope	1	2	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Co	11	22	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Coope	1	2	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	26	52	0	0	0	0	0	0	0	0	0	0	0	0
	Payment Banks														
35	India Post Payment Bank	12	24	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	12	24	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks														
36	AU Small Finance Bank	4	24	0	0	0	0	0	0	0	0	0	0	0	0
37	Utkarsh small finance bar	1	2	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Ba	1	2	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	6	28	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	2174	4364	8	232.73	1	16	8	207.73	1069	22638.01	342	6446	1411	29084.01

Table No. ACP-1		Page No-92										AGENDA NO-5							
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR : UCO BANK																			
BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR AGRICULTURE SECTOR UPTO PERIOD ENDED June 2021 (AMT IN LACS)																			
S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021													
		AGRICULTURE & ALLIED (DIRECT) LOANS				Short Term Production Loans (Crop Loan)		Agricultural Term Loan		Agriculture Infrastructure		Ancillary Activities		Total Agricultural Term Loan		Total		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	8270	12374.21	2068	3093.55	85	179	102	168	12	21	16	204	130	393	215	572	10.4	18.49
2	Bank of India	5088	8931.96	1272	2232.99	93	213.7	18	47.75	0	0	36	76.53	54	124.28	147	337.98	11.56	15.14
3	Bank of Maharashtra	772	1295.68	193	323.92	0	0	2	6	0	0	1	15	3	21	3	21	1.55	6.48
4	Canara Bank	14092	26669.3	3523	6667.33	638	792.77	123	154.57	8	8	49	48.83	180	211.4	818	1004.17	23.22	15.06
5	Central Bank of India	13383	26365.98	3346	6591.5	1058	3652.32	54	505	5	297	204	369.33	263	1171.33	1321	4823.65	39.48	73.18
6	Indian Bank	4628	7537.06	1157	1884.27	22	69	15	38	0	0	0	0	15	38	37	107	3.2	5.68
7	Indian Overseas Bk.	848	1365.28	212	341.32	3	4.5	2	15.35	0	0	2	10	4	25.35	7	29.85	3.3	8.75
8	Punjab & Sind Bank	5631	9323.13	1408	2330.78	67	96.98	0	0	41	99.18	25	117.33	66	216.51	133	313.49	9.45	13.45
9	Punjab National Bank	145365	262567.97	36341	65641.99	23238	32166	11888	13215.44	21	43.44	68	32166	11977	15164.22	35215	47330.22	96.9	72.1
10	State Bank of India	124231	228332.28	31058	57083.07	13175	10126	74	272	0	0	35	1952	109	2224	13284	12350	42.77	21.64
11	UCO Bank	46943	102089.04	11736	25522.26	3410	11680.12	1780	4088.95	19	93.6	4	7.8	1803	4190.35	5213	15870.47	44.42	62.18
12	Union Bank of India	7818	13333.46	1955	3333.36	39	55.91	0	0	0	0	1	2.5	1	2.5	40	58.41	2.05	1.75
	Sub Total	377069	700185.35	94269	175046.34	41828	59036.3	14058	18511.06	106	562.22	441	4708.66	14605	23781.94	56433	82818.24	59.86	47.31
	RRBs																		
13	HP Gramin Bank	65537	130915.61	16384	32728.9	38518	23276	176	377	0	0	0	0	176	377	38694	23653	236.17	72.27
	Sub Total	65537	130915.61	16384	32728.9	38518	23276	176	377	0	0	0	0	176	377	38694	23653	236.17	72.27
	Pvt. Sector Bank																		
14	Axis Bank	3479	3545.34	870	886.34	206	521.74	0	0	0	0	0	0	0	0	206	521.74	23.68	58.86
15	Bandhan Bank	90	177.89	23	44.47	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	270	321.7	68	80.42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	16800	43413.52	4200	10853.38	2784	17416	468	1961	0	0	4	52	472	2013	3256	19429	77.52	179.01
18	ICICI	5750	10701.44	1438	2675.36	235	654.19	800	994.24	0	0	2	1000.4	802	1994.64	1037	2648.83	72.11	99.01
19	IDBI Bank	3694	5654.16	924	1413.54	227	326	62	47	1	90	8	14	71	151	298	477	32.25	33.75
20	Indusind	977	1233.56	244	308.39	1	0.01	3469	4139.53	0	0	0	0	3469	4139.53	3470	4139.54	1422.13	1342.31
21	J&K Bank	504	888.59	126	222.15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	525	604.67	131	151.17	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	21	54	5	13.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	956	1388.52	239	347.13	0	18	6.9	0	0	0	0	0	18	6.9	18	6.9	7.53	1.99
25	RBL BANK	245	296.76	61	74.19	0	46	13.8	0	0	0	0	0	46	13.8	46	13.8	75.41	18.6
	Sub Total	33311	68280.15	8329	17070.04	3453	18917.94	4863	7162.47	1	90	14	1066.4	4878	8318.87	8331	27236.81	100.02	159.56
	Cooperative Sector Banks																		
26	HP State Coop. Bk Ltd.	80312	155394.11	20078	38848.53	24185	16216.62	2008	5169.01	76	138.01	334	1065.42	2418	6372.44	26603	22589.06	132.5	58.15
27	Joginder Central Coop.Bk	10385	14062.45	2596	3515.61	2004	4414.88	194	359.07	0	0	0	0	194	359.07	2198	4773.95	84.67	135.79
28	Kangra Cental Coop. Bk	68896	127130.65	17224	31782.66	5085	8678.1	1372	2568.47	92	484.8	2	2.2	1466	3055.47	6551	11733.57	38.03	36.92
29	HP ARDB	14246	27622.48	3562	6905.62	0	0	298	1028.29	0	0	0	0	298	1028.29	298	1028.29	8.37	14.89
	Sub Total	173839	324209.69	43460	81052.42	31274	29309.6	3872	9124.84	168	622.81	336	1067.62	4376	10815.27	35650	40124.87	82.03	49.5
	Urban Cooperative Sector Banks																		
30	The Baghat Urban Cooperative Bank Ltd	169	307	42	76.75	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Ltd.	232	180	58	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	10	10	3	2.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	130	275.05	33	68.76	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	21	54	5	13.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	562	826.05	141	206.51	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Payment Banks																		
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks																		
36	AU Small Finance Bank	1645	694.37	411	173.59	0	0	366	1096.23	0	0	4	10.8	370	1107.03	370	1107.03	90.02	637.73
37	Utkarsh small finance bank	119	122	30	30.5	0	0	282	126	0	0	0	0	282	126	282	126	940	413.11
38	Ujjivan Small Finance Bank	57	140	14	35	0	0	325	136.26	0	0	0	0	325	136.26	325	136.26	2321.43	389.31
	Sub Total	1821	956.37	455	239.09	0	0	973	1358.49	0	0	4	10.8	977	1369.29	977	1369.29	214.73	572.71
	GRAND TOTAL	652139	1225373.22	163038	306343.3	115073	130539.84	23942	36533.86	275	1275.03	795	6853.48	25012	44662.37	140085	175202.21	85.92	57.19

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR : UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR MSME SECTOR UPTO PERIOD ENDED June 2021 (AMT IN LACS)

S. No.	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021													
		MICRO , SMALL & MEDIUM ENTERPRISES (MSME) SECTOR LOANS				Micro Enterprises (Manufacturing + Services advances)		Small Enterprises(Manufacturing + Service advance)		Medium Enterprises(Manufacturing + Service)		Khadi & Village Industries		Others under MSMEs		Total MSME		% Achievement over June 2021 Tgt.	
		A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami
	PSBs																		
1	Bank of Baroda	2437	18138.29	609	4534.57	122	1097	15	563	8	441.5	7	43.72	35	624	187	2769.22	30.71	61.07
2	Bank of India	1368	12683.94	342	3170.99	26	49.8	8	40	0	0	0	0	0	0	34	89.8	9.94	2.83
3	Bank of Maharashtra	393	2922.32	98	730.58	9	17.17	0	0	0	0	2	8.05	0	0	11	25.22	11.22	3.45
4	Canara Bank	5012	30995.47	1253	7748.87	400	889.68	46	348.13	1	5.5	0	0	13	11.78	460	1255.09	36.71	16.2
5	Central Bank of India	4390	25860.84	1098	6465.21	292	3049	9	378.62	0	0	0	0	207	785.1	508	4212.72	46.27	65.16
6	Indian Bank	1682	13704.95	421	3426.24	34	84	2	42	0	0	0	0	7	31	43	157	10.21	4.58
7	Indian Overseas Bk.	568	6574.39	142	1643.6	26	69.47	1	10	0	0	1	2	2	5	30	86.47	21.13	5.26
8	Punjab & Sind Bank	1762	11809.87	441	2952.47	249	1327.42	13	820	0	0	0	0	0	0	262	2147.42	59.41	72.73
9	Punjab National Bank	31804	222948	7951	55737	20290	46935	1286	52814	69	5389.22	41	29.79	1	0.5	21687	105168.51	272.76	188.69
10	State Bank of India	30592	204036.34	7648	51009.08	10171	54485	1868	52774	35	5254	0	0	0	0	12074	112513	157.87	220.57
11	UCO Bank	9494	67385.65	2374	16846.41	2835	11300.9	7	1195	2	1445	92	204.62	363	4509.64	3299	18655.16	138.96	110.74
12	Union Bank of India	2872	21947.74	718	5486.94	139	1717.45	0	0	0	0	2	15	0	0	141	1732.45	19.64	31.57
	Sub Total	92374	639007.8	23095	159751.96	34593	121021.89	3255	108984.75	115	12535.22	145	303.18	628	5967.02	38736	248812.06	167.72	155.75
	RRBs																		
13	HP Gramin Bank	12036	81514.9	3009	20378.73	23820	27672	0	0	0	0	28	48	0	0	23848	27720	792.56	136.02
	Sub Total	12036	81514.9	3009	20378.73	23820	27672	0	0	0	0	28	48	0	0	23848	27720	792.56	136.02
	Pvt. Sector Bank																		
14	Axis Bank	1164	6873.79	291	1718.45	5	118.77	3	128.13	0	0	0	0	0	0	8	246.9	2.75	14.37
15	Bandhan Bank	173	795.29	43	198.82	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	30	1413.84	8	353.46	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	4711	26765.53	1178	6691.38	84	755	30	3018	16	1403	0	0	0	0	130	5176	11.04	77.35
18	ICICI	2746	14948.18	687	3737.05	102	3881.63	28	3789.92	11	995.59	0	0	0	0	141	8667.14	20.52	231.92
19	IDBI Bank	1811	10130.74	453	2532.68	642	3125	16	65	0	0	0	0	0	0	658	3190	145.25	125.95
20	Indusind	972	5128.67	243	1282.17	522	2935.27	32	462.67	6	68.6	0	0	0	0	560	3466.54	230.45	270.37
21	J&K Bank	623	3659.59	156	914.9	7	57.65	6	175.07	0	0	0	0	0	0	13	232.72	8.33	25.44
22	Kotak Mahindra Bank Ltd.	600	2020.89	150	505.22	94	739.33	7	53.72	0	0	0	0	0	0	101	793.05	67.33	156.97
23	South Indian Bank	32	412.5	8	103.13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	786	5274.27	197	1318.57	8	142.96	7	600.31	4	2051.98	0	0	0	0	19	2795.25	9.64	211.99
25	RBL BANK	150	1368.51	38	342.13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	13798	78791.8	3452	19697.96	1464	11755.61	129	8292.82	37	4519.17	0	0	0	0	1630	24567.6	47.22	124.72
	Cooperative Sector Banks																		
26	HP State Coop. Bk Ltd.	17493	61836.3	4373	15459.08	50	1805.12	1512	1619.12	7	209.01	38	49.39	2832	19917.28	4439	23599.92	101.51	152.66
27	Joginder Central Coop. Bk	630	847.54	158	211.88	4	28.16	7	109.02	0	0	0	0	0	0	11	137.18	6.96	64.74
28	Kangra Cental Coop. Bk	13367	82857.91	3342	20714.48	5781	25277.93	128	647.81	0	0	7	43.93	358	1717.41	6274	27687.08	187.73	133.66
29	HP ARDB	954	5485.93	239	1371.48	4	49.6	0	0	0	0	0	0	0	0	4	49.6	1.67	3.62
	Sub Total	32444	151027.68	8112	37756.92	5839	27160.81	1647	2375.95	7	209.01	45	93.32	3190	21634.69	10728	51473.78	132.25	136.33
	Urban Cooperative Sector Banks																		
30	The Baghat Urban Cooperative Bank Ltd	845	560.17	211	140.04	6	72.18	0	0	0	0	0	0	0	0	6	72.18	2.84	51.54
31	The Chamba Urban Cooperative Bank Lt	119	259	30	64.75	0	0	1	5	0	0	0	0	0	0	1	5	3.33	7.72
32	The Mandi Urban Cooperative Bank Ltd	30	57	8	14.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	530	790.9	133	197.72	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	13	161	3	40.25	1	0.75	0	0	0	0	0	0	0	0	1	0.75	33.33	1.86
	Sub Total	1537	1828.07	385	457.01	7	72.93	1	5	0	0	0	0	0	0	8	77.93	2.08	17.05
	Payment Banks																		
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks																		
36	AU Small Finance Bank	656	1727.47	164	431.87	224	171.54	49	62.47	0	0	0	0	0	0	273	234.01	166.46	54.19
37	Utkarsh small finance bank	315	242	79	60.5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	33	105	8	26.25	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	1004	2074.47	251	518.62	224	171.54	49	62.47	0	0	0	0	0	0	273	234.01	108.76	45.12
	GRAND TOTAL	153193	954244.72	38304	238561.2	65947	187854.78	5081	119720.99	159	17263.4	218	444.5	3818	27601.71	75223	352885.38	196.38	147.92

Table No. ACP-1			Page No. 94			AGENDA NO-5			
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK									
BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR EDUCATION SECTOR UPTO PERIOD ENDED June 2021 (AMT IN LACS)									
		Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
S.No	Bank	EDUCATION LOAN (PRIORITY SECTOR)							
	PSBs	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	426	976.99	107	244.25	23	285.50	21.5	116.89
2	Bank of India	210	532.13	53	133.03	4	4.6	7.55	3.46
3	Bank of Maharashtra	53	186.86	13	46.72	0	0	0	0
4	Canara Bank	854	1678.21	214	419.55	64	40.37	29.91	9.62
5	Central Bank of India	900	1421.7	225	355.43	3	5.02	1.33	1.41
6	Indian Bank	497	583.88	124	145.97	10	21	8.06	14.39
7	Indian Overseas Bk.	108	147.35	27	36.84	2	1.33	7.41	3.61
8	Punjab & Sind Bank	236	574.56	59	143.64	13	54.45	22.03	37.91
9	Punjab National Bank	2547	9950.26	637	2487.57	312	299.6	48.98	12.04
10	State Bank of India	2008	9515.36	502	2378.84	318	295	63.35	12.4
11	UCO Bank	1336	3993.96	334	998.49	39	149.74	11.68	15
12	Union Bank of India	412	1146.15	103	286.54	22	23.57	21.36	8.23
	Sub Total	9587	30707.41	2398	7676.87	810	1180.18	33.78	15.37
	RRBs								
13	HP Gramin Bank	1042	3055.48	261	763.87	6	25	2.3	3.27
	Sub Total	1042	3055.48	261	763.87	6	25	2.3	3.27
	Pvt. Sector Bank								
14	Axis Bank	89	347.74	22	86.94	0	0	0	0
15	Bandhan Bank	12	58.06	3	14.52	0	0	0	0
16	Catholic Syrian Bank	10	22.29	3	5.57	0	0	0	0
17	HDFC	488	1537.24	122	384.31	1	15	0.82	3.9
18	ICICI	213	715.23	53	178.81	0	0	0	0
19	IDBI Bank	143	510.74	36	127.69	7	5	19.44	3.92
20	Indusind	40	96.73	10	24.18	0	0	0	0
21	J&K Bank	45	173.32	11	43.33	0	0	0	0
22	Kotak Mahindra Bank Ltd.	20	27.83	5	6.96	0	0	0	0
23	South Indian Bank	1	11	0	2.75	0	0	0	0
24	Yes Bank	46	147.42	12	36.85	0	0	0	0
25	RBL BANK	10	22.31	3	5.58	0	0	0	0
	Sub Total	1117	3669.91	280	917.49	8	20	2.86	2.18
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	1141	3211.1	285	802.77	67	32.26	23.51	4.02
27	Joginder Central Coop.Bk	50	27.04	13	6.76	0	0	0	0
28	Kangra Cental Coop. Bk	1808	7027.96	452	1756.99	12	68.46	2.65	3.9
29	HP ARDB	29	112.04	7	28.01	0	0	0	0
	Sub Total	3028	10378.14	757	2594.53	79	100.72	10.44	3.88
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank L	46	79.56	12	19.89	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bar	55	92.96	14	23.24	0	0	0	0
34	The Shimla Urban Cooperative Bank Lt	0	1	0	0.25	0	0	0	0
	Sub Total	101	173.52	26	43.38	0	0	0	0
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	25	55.86	6	13.96	0	0	0	0
37	Utkarsh small finance bank	12	24	3	6	0	0	0	0
38	Ujjivan Small Finance Bank	10	10	3	2.5	0	0	0	0
	Sub Total	47	89.86	12	22.46	0	0.00	0	0
	GRAND TOTAL	14922	48074.32	3734	12018.6	903	1325.9	24.18	11.03

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR HOUSING SECTOR UPTO PERIOD ENDED June 2021
(AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
HOUSING LOAN (PRIORITY SECTOR)									
	PSBs								
1	Bank of Baroda	547	3912.21	137	978.05	101	1068	73.72	109.2
2	Bank of India	283	2043.26	71	510.81	2	12.5	2.82	2.45
3	Bank of Maharashtra	46	609.08	12	152.27	10	70.5	83.33	46.3
4	Canara Bank	1045	5690.13	261	1422.53	115	431.92	44.06	30.36
5	Central Bank of India	808	5651.11	202	1412.78	23	346.5	11.39	24.53
6	Indian Bank	546	2653.24	137	663.31	1	8	0.73	1.21
7	Indian Overseas Bk.	139	1071.52	35	267.88	12	50.36	34.29	18.8
8	Punjab & Sind Bank	291	2995.72	73	748.93	69	754.15	94.52	100.7
9	Punjab National Bank	3585	29165.12	896	7291.28	532	2208.41	59.38	30.29
10	State Bank of India	4755	46199.55	1189	11549.89	901	1782	75.78	15.43
11	UCO Bank	1854	16525.98	464	4131.49	157	2554.54	33.84	61.83
12	Union Bank of India	739	4578.58	185	1144.64	74	326.45	40	28.52
	Sub Total	14638	121095.5	3662	30273.86	1997	9613.33	54.53	31.75
	RRBs								
13	HP Gramin Bank	1963	12295.26	491	3073.82	115	1882	23.42	61.23
	Sub Total	1963	12295.26	491	3073.82	115	1882	23.42	61.23
	Pvt. Sector Bank								
14	Axis Bank	148	1068.27	37	267.07	0	0	0	0
15	Bandhan Bank	14	133.03	4	33.26	0	0	0	0
16	Catholic Syrian Bank	5	238.74	1	59.69	0	0	0	0
17	HDFC	858	6585.62	215	1646.4	89	84	41.4	5.1
18	ICICI	410	3020.68	103	755.17	2	24.92	1.94	3.3
19	IDBI Bank	261	1785.31	65	446.33	28	97	43.08	21.73
20	Indusind	27	480.06	7	120.01	0	0	0	0
21	J&K Bank	32	479.72	8	119.93	5	32	62.5	26.68
22	Kotak Mahindra Bank Ltd.	10	420.54	3	105.14	0	0	0	0
23	South Indian Bank	7	84	2	21	0	0	0	0
24	Yes Bank	49	669.18	12	167.29	0	0	0	0
25	RBL BANK	5	238.68	1	59.67	0	0	0	0
	Sub Total	1826	15203.83	458	3800.96	124	237.92	27.07	6.26
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	3010	12530.19	753	3132.55	1001	1554.32	132.93	49.62
27	Joginder Central Coop.Bk	25	323.41	6	80.85	19	134.85	316.67	166.79
28	Kangra Cental Coop. Bk	1818	14812.87	455	3703.22	289	2977.96	63.52	80.42
29	HP ARDB	172	1397.37	43	349.34	39	235.1	90.7	67.3
	Sub Total	5025	29063.84	1257	7265.96	1348	4902.23	107.24	67.47
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank L	48	243.47	12	60.87	8	56.76	66.67	93.25
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank L	5	60	1	15	0	0	0	0
33	The Parwanoo Urban Cooperative Bar	83	316.59	21	79.15	0	0	0	0
34	The Shimla Urban Cooperative Bank L	2	18	1	4.5	0	0	0	0
	Sub Total	138	638.06	35	159.52	8	56.76	22.86	35.58
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	27	360.11	7	90.03	0	0	0	0
37	Utkarsh small finance bank	12	61	3	15.25	0	0	0	0
38	Ujjivan Small Finance Bank	2	25.4	1	6.35	29	25.84	2900	406.93
	Sub Total	41	446.51	11	111.63	29	25.84	263.64	23.15
	GRAND TOTAL	23631	178743	5914	44685.75	3621	16718.08	61.23	37.41

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR OTHER PRIORITY SECTOR (OPS) UPTO PERIOD ENDED June 2021 (AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021														
		A/c	Amt	A/c	Amt	OTHER PRIORITY SECTOR LOANS		Export Credit		Social Infrastructure (loan up to Rs 5 cr. For building Social infrastructure like Schools, healthcare facilities etc.		Renewable Energy		Other - PS		Total		% Achievement over June 2021 Tgt.		
	PSBs																			
1	Bank of Baroda	1255	5580.22	315	1395	0	0	0	0	0	0	36	79.7	36	79.7	11.43	5.71			
2	Bank of India	808	1776.63	203	444	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	124	245.66	31	62	0	0	0	0	0	0	3	5	3	5	9.68	8.06			
4	Canara Bank	2248	6495.51	562	1624	0	0	0	0	0	0	7	1.71	7	1.71	1.25	0.11			
5	Central Bank of India	1754	4667.43	439	1167	0	0	0	0	2	65.93	0	0	2	65.93	0.46	5.65			
6	Indian Bank	805	3699.02	201	925	0	0	0	0	0	0	3	8	3	8	1.49	0.86			
7	Indian Overseas Bk.	222	1481.92	55	370	0	0	0	0	1	1.5	50	31.5	51	33	92.73	8.92			
8	Punjab & Sind Bank	695	3597.05	174	900	0	0	0	0	0	0	4	5.67	4	5.67	2.3	0.63			
9	Punjab National Bank	10839	27771.62	2710	6943	0	0	2	3	1	1.11	352	56.2	355	60.31	13.1	0.87			
10	State Bank of India	8951	34742.63	2238	8686	0	0	22	71	0	0	0	0	22	71	0.98	0.82			
11	UCO Bank	4713	20073.59	1178	5019	34	4030.2	0	0	0	0	767	2575.7	801	6605.93	68	131.62			
12	Union Bank of India	1253	4790.66	314	1198	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	33667	114921.94	8420	28733	34	4030.2	24	74	4	68.54	1222	2763.48	1284	6936.25	15.25	24.14			
	RRBs																			
13	HP Gramin Bank	5018	12037.73	1255	3009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	5018	12037.73	1255	3009	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Pvt. Sector Bank																			
14	Axis Bank	334	1961.42	84	491	0	0	0	0	0	0	19	6.11	19	6.11	22.62	1.24			
15	Bandhan Bank	32	56.49	9	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	25	112.69	6	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	2524	7185.37	631	1796	0	0	0	0	0	0	60	21	60	21	9.51	1.17			
18	IICI	756	2756.24	190	689	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	IDBI Bank	542	2225.77	136	556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Inclusind	149	350.67	38	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	J&K Bank	123	266.7	31	66	0	0	0	0	0	0	4	364.42	4	364.42	12.9	552.15			
22	Kotak Mahindra Bank Ltd.	50	197.11	13	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	18	1025	5	257	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	235	1669.74	60	417	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	25	113.83	6	28	0	0	0	0	0	0	5	1.38	5	1.38	83.33	4.93			
	Sub Total	4813	17921.03	1209	4479	0	0	0	0	0	0	88	392.91	88	392.91	7.28	8.77			
	Cooperative Sector Banks																			
26	HP State Coop. Bk Ltd.	8786	16610.42	2196	4152	0	0	0	0	1	38.09	3578	8531.49	3579	8569.58	162.98	206.4			
27	Joginder Central Coop.Bk	125	105.82	31	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	7615	27470.47	1905	6867	0	0	0	0	0	0	101	58.65	101	58.65	5.3	0.85			
29	HP ARDB	992	1753.59	249	438	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	17518	45940.3	4381	11484	0	0	0	0	1	38.09	3679	8590.14	3680	8628.23	84	75.13			
	Urban Cooperative Sector Banks																			
30	The Baghat Urban Cooperative Bank L	196	305.18	49	76	0	0	0	0	0	0	2	1.69	2	1.69	4.08	2.22			
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank L	20	60	5	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Ba	177	245.83	45	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank L	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	393	611.01	99	152	0	0	0	0	0	0	2	1.69	2	1.69	2.02	1.11			
	Payment Banks																			
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks																			
36	AU Small Finance Bank	91	188.7	23	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	36	36	9	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	20	42	5	11	0	0	0	0	0	0	47	17.98	47	17.98	940	163.45			
	Sub Total	147	266.7	37	67	0	0	0	0	0	0	47	17.98	47	17.98	127.03	26.84			
	GRAND TOTAL	61556	191698.71	15401	47924	34	4030.2	24	74	5	106.63	5038	11766.2	5101	15977.06	33.12	33.34			

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR TOTAL PRIORITY SECTOR LOANS UPTO PERIOD ENDED
June 2021 (AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
TOTAL PRIORITY SECTOR LOANS (PS CREDIT)									
	PSBs								
1	Bank of Baroda	12935	40981.92	3236	10246	562	4774.42	17.37	46.60
2	Bank of India	7757	25967.92	1941	6492	187	444.88	9.63	6.85
3	Bank of Maharashtra	1388	5259.6	347	1316	27	121.72	3.75	9.25
4	Canara Bank	23251	71528.62	5813	17883	1464	2733.26	25.18	15.28
5	Central Bank of India	21235	63967.06	5310	15991	1857	9453.82	34.97	59.12
6	Indian Bank	8158	28178.15	2040	7044	94	301	0.69	4.27
7	Indian Overseas Bk.	1885	10640.46	471	2660	102	201.01	13.8	7.56
8	Punjab & Sind Bank	8615	28300.33	2155	7076	481	3275.18	3.99	46.29
9	Punjab National Bank	194140	552402.97	48535	138101	58101	155067.05	119.71	112.29
10	State Bank of India	170537	522826.16	42635	130707	26599	127011	62.39	97.17
11	UCO Bank	64340	210068.22	16086	52516	9509	43835.84	59.11	83.47
12	Union Bank of India	13094	45796.59	3275	11450	277	2140.88	8.46	18.70
	Sub Total	527335	1605918	131844	401482	99260	349360.06	74.89	87.02
	RRBs					0	0		#DIV/0!
13	HP Gramin Bank	85596	239818.98	21400	59955	62663	53280	292.82	88.87
	Sub Total	85596	239818.98	21400	59955	62663	53280	292.82	88.87
	Pvt. Sector Bank					0	0		#DIV/0!
14	Axis Bank	5214	13796.56	1304	3449	233	774.75	17.87	22.46
15	Bandhan Bank	321	1220.76	82	305	0	0	0	0.00
16	Catholic Syrian Bank	340	2109.26	86	527	0	0	0	0.00
17	HDFC	25381	85487.28	6346	21370	3536	24725	2.36	115.70
18	ICICI	9875	32141.77	2471	8035	1180	11340.89	0.08	141.14
19	IDBI Bank	6451	20306.72	1614	5077	991	3769	2.17	74.24
20	Indusind	2165	7289.69	542	1821	4030	7606.08	743.54	417.69
21	J&K Bank	1327	5467.92	332	1366	22	629.14	2.71	46.06
22	Kotak Mahindra Bank Ltd.	1205	3271.04	302	818	101	793.05	0	96.95
23	South Indian Bank	79	1586.5	20	398	0	0	0	0.00
24	Yes Bank	2072	9149.13	520	2287	37	2802.15	7.12	122.53
25	RBL BANK	435	2040.09	109	510	51	15.18	46.79	2.98
	Sub Total	54865	183866.72	13728	45963	10181	52455.24	33.12	114.12
	Cooperative Sector Banks					0	0		#DIV/0!
26	HP State Coop. Bk Ltd.	110742	249582.12	27685	62396	35689	56345.14	128.91	90.30
27	Joginder Central Coop.Bk	11215	15366.26	2804	3843	2228	5045.98	79.46	131.30
28	Kangra Cental Coop. Bk	93504	259299.86	23378	64824	13227	42525.72	56.58	65.60
29	HP ARDB	16393	36371.41	4100	9092	341	1312.99	8.32	14.44
	Sub Total	231854	560619.65	57967	140155	51485	105229.83	88.82	75.08
	Urban Cooperative Sector Banks					0	0		#DIV/0!
30	The Baghat Urban Cooperative	1304	1495.38	326	374	16	130.63	3.07	34.93
31	The Chamba Urban Cooperat	351	439	88	110	1	5	0	4.55
32	The Mandi Urban Cooperative	65	187	17	47	0	0	0	0.00
33	The Parwanoo Urban Cooperat	975	1721.33	246	430	0	0	0	0.00
34	The Shimla Urban Cooperative	36	234	9	59	1	0.75	0	1.27
	Sub Total	2731	4076.71	686	1020	18	136.38	1.46	13.37
	Payment Banks					0	0		#DIV/0!
35	India Post Payment Bank	0	0	0	0	0	0	0	#DIV/0!
	Sub Total	0	0	0	0	0	0	0	#DIV/0!
	Small Finance Banks					0	0		#DIV/0!
36	AU Small Finance Bank	2444	3026.51	611	757	643	1341.04	105.24	177.15
37	Utkarsh small finance bank	494	485	124	122	282	126	0	103.28
38	Ujjivan Small Finance Bank	122	322.4	31	81	401	180.08	245.16	222.32
	Sub Total	3060	3833.91	766	960	1326	1647.12	93.86	171.58
	GRAND TOTAL	905441	2598133.97	226391	649535	224933	562108.63	96.36	86.54

ACP-1		Page No. 98		AGENDA No. 5	
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR : UCO BANK					
BANKWISE PROGRESS UNDER ACP 2021 - 22 NON-PROORITY SECTOR FOR AGRICULTURE SECTOR UPTO PERIOD ENDED June 2021 (AMT IN LACS)					
S.No	Bank	Annual Target 2021-22		Achievemem For June 2021	
		A/c	Amt	A/c	Amt
	PSBs	A/c	Amt	A/c	Amt
1	Bank of Baroda	0	0	0	0
2	Bank of India	10	30	0	0
3	Bank of Maharashtra	0	0	0	0
4	Canara Bank	0	0	2	5.25
5	Central Bank of India	0	0	0	0
6	Indian Bank	0	0	0	0
7	Indian Overseas Bk.	0	0	1	3
8	Punjab & Sind Bank	0	0	0	0
9	Punjab National Bank	0	0	6	7109.8
10	State Bank of India	0	0	55	150
11	UCO Bank	0	0	0	0
12	Union Bank of India	0	0	0	0
	Sub Total	10	30	64	7268.05
	RRBs				
13	HP Gramin Bank	0	0	0	0
	Sub Total	0	0	0	0
	Pvt. Sector Bank				
14	Axis Bank	0	0	0	0
15	Bandhan Bank	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0
17	HDFC	0	0	0	0
18	ICICI	0	0	0	0
19	IDBI Bank	0	0	0	0
20	Indusind	0	0	0	0
21	J&K Bank	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0
23	South Indian Bank	0	0	0	0
24	Yes Bank	0	0	0	0
25	RBL BANK	0	0	0	0
	Sub Total	0	0	0	0
	Cooperative Sector Banks				
26	HP State Coop. Bk Ltd.	1477	1086.45	0	0
27	Joginder Central Coop.Bk	0	0	0	0
28	Kangra Cental Coop. Bk	0	0	0	0
29	HP ARDB	0	0	0	0
	Sub Total	1477	1086.45	0	0
	Urban Cooperative Sector Banks				
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0
	Sub Total	0	0	0	0
	Payment Banks				
35	India Post Payment Bank	0	0	0	0
	Sub Total	0	0	0	0
	Small Finance Banks				
36	AU Small Finance Bank	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0
	Sub Total	0	0	0	0
	GRAND TOTAL	1487	1116.45	64	7268.05

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR NPS - EDUCATION UPTO PERIOD ENDED June 2021 (AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
NON PRIORITY SECTOR- EDUCATION LOANS									
	PSBs								
1	Bank of Baroda	80	480.74	20	120.19	4	79	20.00	65.73
2	Bank of India	29	313.52	7	78.38	0	0	0.00	0.00
3	Bank of Maharashtra	17	97.93	4	24.48	1	12.53	25.00	51.18
4	Canara Bank	208	1138.86	52	284.71	2	24.3	3.85	8.54
5	Central Bank of India	168	601.64	42	150.41	1	24.73	2.38	16.44
6	Indian Bank	27	362.63	7	90.66	14	68.46	200.00	75.51
7	Indian Overseas Bk.	14	70.72	4	17.68	0	0	0.00	0.00
8	Punjab & Sind Bank	27	388.36	7	97.09	1	26	14.29	26.78
9	Punjab National Bank	453	3675.58	113	918.89	13	104.69	11.50	11.39
10	State Bank of India	398	2620.46	100	655.12	0	0	0.00	0.00
11	UCO Bank	274	1111.87	69	277.97	10	34	14.49	12.23
12	Union Bank of India	66	372.45	17	93.11	2	3.05	11.76	3.28
	Sub Total	1761	11234.76	442	2808.69	48	376.76	10.86	13.41
RRBs									
13	HP Gramin Bank	136	1719.83	34	429.96	0	0	0	0
	Sub Total	136	1719.83	34	429.96	0	0	0	0
Pvt. Sector Bank									
14	Axis Bank	29	250.12	7	62.53	0	0	0	0
15	Bandhan Bank	4	62.44	1	15.61	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0
17	HDFC	182	1358.74	46	339.69	0	0	0	0
18	ICICI	56	517.01	14	129.25	0	0	0	0
19	IDBI Bank	23	329.82	6	82.45	0	0	0	0
20	Indusind	14	158.16	4	39.54	0	0	0	0
21	J&K Bank	4	62.44	1	15.61	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0
24	Yes Bank	13	138.43	3	34.61	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
	Sub Total	325	2877.16	82	719.29	0	0	0	0
Cooperative Sector Banks									
26	HP State Coop. Bk Ltd.	11	55	3	13.75	2	0.01	66.67	0.07
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	499	4880.97	125	1220.24	0	0	0	0
29	HP ARDB	0	0	0	0	0	0	0	0
	Sub Total	510	4935.97	128	1233.99	2	0.01	1.56	0
Urban Cooperative Sector Banks									
30	The Baghat Urban Cooperative	3	8.87	1	2.22	0	0	0	0
31	The Chamba Urban Cooperativ	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperat	2	6.85	1	1.71	0	0	0	0
34	The Shimla Urban Cooperative	0	0	0	0	0	0	0	0
	Sub Total	5	15.72	2	3.93	0	0	0	0
Payment Banks									
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
Small Finance Banks									
36	AU Small Finance Bank	3	12.78	1	3.19	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	3	13.5	1	3.38	0	0	0	0
	Sub Total	6	26.28	2	6.57	0	0	0	0
	GRAND TOTAL	2743	20809.72	690	5202.43	50	376.77	7.25	7.24

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR NPS H.LOAN UPTO PERIOD ENDED June 2021 (AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
NON PRIORITY SECTOR-HOUSING LOANS									
	PSBs								
1	Bank of Baroda	138	726.19	35	181.55	31	446	88.57	245.66
2	Bank of India	33	555.75	8	139	0	0	0	0
3	Bank of Maharashtra	10	128.55	3	32.14	0	0	0	0
4	Canara Bank	194	1759.67	49	439.92	134	951.05	273.47	216.19
5	Central Bank of India	193	1479.12	48	369.78	4	55.82	8.33	15.1
6	Indian Bank	25	573.25	6	143.31	10	55	166.67	38.38
7	Indian Overseas Bk.	163	849.3	41	212.32	7	12.5	17.07	5.89
8	Punjab & Sind Bank	25	590.61	6	147.65	8	265.66	133.33	179.93
9	Punjab National Bank	1582	18260.04	396	4565.01	391	3623.74	98.74	79.38
10	State Bank of India	680	5296.29	170	1324.07	716	3610	421.18	272.64
11	UCO Bank	592	2210.57	148	552.64	16	715.59	10.81	129.49
12	Union Bank of India	138	1063.66	35	265.92	8	390	22.86	146.66
	Sub Total	3773	33493	945	8373.25	1325	10125.36	140.21	120.93
	RRBs								
13	HP Gramin Bank	209	3518.29	52	879.57	0	0	0	0
	Sub Total	209	3518.29	52	879.57	0	0	0	0
	Pvt. Sector Bank								
14	Axis Bank	53	605.05	13	151.26	0	0	0	0
15	Bandhan Bank	3	73.4	1	18.35	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0
17	HDFC	698	4233.22	175	1058.31	0	0	0	0
18	ICICI	133	1910.72	33	477.68	9	250.84	27.27	52.51
19	IDBI Bank	51	648.69	13	162.17	0	0	0	0
20	Indusind	16	275.33	4	68.83	0	0	0	0
21	J&K Bank	5	115.45	1	28.86	1	24	100	83.16
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0
24	Yes Bank	12	218.93	3	54.73	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
	Sub Total	971	8080.79	243	2020.19	10	274.84	4.12	13.6
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	846	3349.25	212	837.31	28	100.1	13.21	11.95
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	420	7197.99	105	1799.5	0	0	0	0
29	HP ARDB	5	31	1	7.75	0	0	0	0
	Sub Total	1271	10578.24	318	2644.56	28	100.1	8.81	3.79
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative B	1	19.45	0	4.86	1	2.52	0	51.85
31	The Chamba Urban Cooperative	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Ba	10	80	3	20	0	0	0	0
33	The Parwanoo Urban Cooperative	13	115.3	3	28.82	0	0	0	0
34	The Shimla Urban Cooperative Ba	0	0	0	0	0	0	0	0
	Sub Total	24	214.75	6	53.68	1	2.52	16.67	4.69
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	1	21.69	0	5.42	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	1	28.19	0	7.05	0	0	0	0
	Sub Total	2	49.88	0	12.47	0	0	0	0
	GRAND TOTAL	6250	55934.95	1564	13983.72	1364	10502.82	87.21	75.11

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH- CONVENOR -UCO BANK

BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR NPS OTHERS UPTO PERIOD ENDED June 2021 (AMT IN LACS)

S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021						% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	NON PRIORITY SECTOR-(Personal loans & Other loans)		Personal Loan under Non Priority Sector		Others-NPS			
	PSBs	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	1734	10151.09	434	2538	240	141	189	993	429	1134	98.85	44.68
2	Bank of India	836	4678.97	210	1170	0	0	58	105.5	58	105.5	27.62	9.02
3	Bank of Maharashtra	234	1005.08	59	252	0	0	31	31.9	31	31.9	52.54	12.66
4	Canara Bank	3040	10025.55	760	2506	317	1358.7	1447	2778.44	1764	4137.14	232.11	165.09
5	Central Bank of India	2173	7869.11	544	1967	60	580	58	260.85	118	840.85	21.69	42.75
6	Indian Bank	1152	5884.72	289	1471	5	18	10	25	15	43	5.19	2.92
7	Indian Overseas Bk.	639	2204.12	160	551	2	1.75	0	0	2	1.75	1.25	0.32
8	Punjab & Sind Bank	977	5083.57	245	1271	5	10.74	0	0	5	10.74	2.04	0.85
9	Punjab National Bank	20465	69353.98	5116	17338	7695	19799.08	1870	20805.81	9565	40604.89	186.96	234.20
10	State Bank of India	17856	72718.09	4464	18180	1027	2688	5356	49613.00	6383	52301	142.99	287.68
11	UCO Bank	7178	29311.51	1795	7328	22	126.79	419	5051.02	441	5177.81	24.57	70.66
12	Union Bank of India	1397	7177.38	350	1794	0	0	0	0	0	0	0.00	0.00
	Sub Total	57681	225463.17	14426	56366	9373	24724.06	9438	79664.52	18811	104388.58	130.40	185.20
	RRBs												
13	HP Gramin Bank	7452	27387.19	1863	6847	425	1692	116	407	541	2099	29.04	30.66
	Sub Total	7452	27387.19	1863	6847	425	1692	116	407	541	2099	29.04	30.66
	Pvt. Sector Bank												
14	Axis Bank	702	3134.8	176	784	0	0	491	1474.28	491	1474.28	278.98	188.05
15	Bandhan Bank	159	365.58	40	92	0	0	0	0	0	0	0.00	0.00
16	Catholic Syrian Bank	10	435.03	3	109	171	217.56	0	0	171	217.56	5700.00	199.60
17	HDFC	4821	36083.29	1205	9021	1499	4567	2153	33401	3652	37968	303.07	420.88
18	ICICI	1623	9835.7	406	2459	0	0	21245	27863.86	21245	27863.86	5232.76	1133.14
19	IDBI Bank	816	3552.81	204	888	0	0	156	364	156	364	76.47	40.99
20	Inusind	334	1901.97	83	476	0	0	481	2292.37	481	2292.37	579.52	481.59
21	J&K Bank	211	1118.81	53	279	7	57.25	15	111.99	22	169.24	41.51	60.66
22	Kotak Mahindra Bank Ltd.	20	877.83	5	219	0	0	37	337.22	37	337.22	740.00	153.98
23	South Indian Bank	68	200	17	51	0	0	0	0	0	0	0.00	0.00
24	Yes Bank	279	1844.1	70	461	2	6	1764	5171.72	1766	5177.72	2522.86	1123.15
25	RBL BANK	38	700.42	10	176	0	0	2	0.86	2	0.86	20.00	0.49
	Sub Total	9081	60050.34	2272	15015	1679	4847.81	26344	71017.3	28023	75865.11	1233.41	505.26
	Cooperative Sector Banks											#DIV/0!	#DIV/0!
26	HP State Coop. Bk Ltd.	15102	42311.4	3776	10578	1872	3971.34	0	0	1872	3971.34	49.58	37.54
27	Joginder Central Coop.Bk	50	3059.28	13	765	104	384.83	170	1389.48	274	1774.31	2107.69	231.94
28	Kangra Cental Coop. Bk	9690	17803.56	2423	4451	165	304.27	427	1421.29	592	1725.56	24.43	38.77
29	HP ARDB	39	255	10	64	0	0	0	0	0	0	0.00	0.00
	Sub Total	24881	63429.24	6222	15858	2141	4660.44	597	2810.77	2738	7471.21	44.01	47.11
	Urban Cooperative Sector Banks											#DIV/0!	#DIV/0!
30	The Baghat Urban Cooperative Ba	41	274.78	10	69	5	9.39	125	718.13	130	727.52	1300.00	1054.38
31	The Chamba Urban Cooperative	0	0	0	0	12	19.1	25	22.09	37	41.19	0.00	0.00
32	The Mandi Urban Cooperative Ba	20	80	6	21	0	0	0	0	0	0	0.00	0.00
33	The Parwanoo Urban Cooperative	93	523.98	24	131	0	0	0	0	0	0	0.00	0.00
34	The Shimla Urban Cooperative Ba	42	104	11	26	29	171.57	7	12.89	36	184.46	327.27	709.46
	Sub Total	196	982.76	51	247	46	200.06	157	753.11	203	953.17	398.04	385.90
	Payment Banks											0.00	0.00
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0.00	0.00
	Sub Total	0	0	0	0	0	0	0	0	0	0	0.00	0.00
	Small Finance Banks											0.00	0.00
36	AU Small Finance Bank	58	467.9	14	117	0	0	401	955.97	401	955.97	2864.29	817.07
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0.00	0.00
38	Ujjivan Small Finance Bank	12	45.92	4	12	1	0.25	12	11.28	13	11.53	325.00	96.08
	Sub Total	70	513.82	18	129	1	0.25	413	967.25	414	967.5	2300.00	750.00
	GRAND TOTAL	99361	377826.52	24852	94462	13665	36124.62	37065	155619.95	50730	191744.57	204.13	202.99

Table No. ACP-1				Page No.102		AGENDA NO-5			
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH -CONVENOR UCO BANK									
BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR TOTAL NORN - PRIORITY SECTOR LOANS UPTO PERIOD ENDED June 2021 (AMT IN LACS)									
		Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
S.No.	Bank	NON PRIORITY SECTOR-TOTAL LOANS							
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	1952	11358.02	489	2840	464	1659	94.89	58.42
2	Bank of India	908	5578.24	228	1395	58	105.5	25.44	7.56
3	Bank of Maharashtra	261	1231.56	66	308	32	44.43	48.48	14.43
4	Canara Bank	3442	12924.08	861	3231	1902	5117.74	220.91	158.39
5	Central Bank of India	2534	9949.87	634	2487	123	921.4	19.40	37.05
6	Indian Bank	1204	6820.6	302	1705	39	166.46	12.91	9.76
7	Indian Overseas Bk.	816	3124.14	205	781	10	17.25	4.88	2.21
8	Punjab & Sind Bank	1029	6062.54	258	1516	14	302.4	5.43	19.95
9	Punjab National Bank	22500	91289.6	5625	22822	9975	51443.12	177.33	225.41
10	State Bank of India	18934	80634.84	4734	20159	7154	56061	151.12	278.09
11	UCO Bank	8044	32633.95	2012	8159	467	5927.4	23.21	72.65
12	Union Bank of India	1601	8613.49	402	2153	10	393.05	2.49	18.26
	Sub Total	63225	270220.93	15816	67556	20248	122158.75	128.02	180.83
	RRBs					0	0		
13	HP Gramin Bank	7797	32625.31	1949	8157	541	2099	27.76	25.73
	Sub Total	7797	32625.31	1949	8157	541	2099	27.76	25.73
	Pvt. Sector Bank					0	0		
14	Axis Bank	784	3989.97	196	998	491	1474.28	250.51	147.72
15	Bandhan Bank	166	501.42	42	126	0	0	0	0.00
16	Catholic Syrian Bank	10	435.03	3	109	171	217.56	5700	199.60
17	HDFC	5701	41675.25	1426	10419	3652	37968	256.1	364.41
18	ICICI	1812	12263.43	453	3066	21254	28114.7	4691.83	916.98
19	IDBI Bank	890	4531.32	223	1132	156	364	69.96	32.16
20	Indusind	364	2335.46	91	585	481	2292.37	528.57	391.86
21	J&K Bank	220	1296.7	55	324	23	193.24	41.82	59.64
22	Kotak Mahindra Bank Ltd.	20	877.83	5	219	37	337.22	740	153.98
23	South Indian Bank	68	200	17	51	0	0	0	0.00
24	Yes Bank	304	2201.46	76	551	1766	5177.72	2323.68	939.70
25	RBL BANK	38	700.42	10	176	2	0.86	20	0.49
	Sub Total	10377	71008.29	2597	17756	28033	76139.95	1079.44	428.81
	Cooperative Sector Banks					0	0		
26	HP State Coop. Bk Ltd.	17436	46802.1	4360	11701	1902	4071.45	43.62	34.80
27	Joginder Central Coop.Bk	50	3059.28	13	765	274	1774.31	2107.69	231.94
28	Kangra Cental Coop. Bk	10609	29882.52	2653	7470	592	1725.56	22.31	23.10
29	HP ARDB	44	286	11	72	0	0	0	0.00
	Sub Total	28139	80029.9	7037	20008	2768	7571.32	39.33	37.84
	Urban Cooperative Sector Banks					0	0		
30	The Baghat Urban Cooperative	45	303.1	11	76	131	730.04	1190.91	960.58
31	The Chamba Urban Cooperativ	0	0	0	0	37	41.19	0	0.00
32	The Mandi Urban Cooperative B	30	160	9	41	0	0	0	0.00
33	The Parwanoo Urban Cooperati	108	646.13	28	162	0	0	0	0.00
34	The Shimla Urban Cooperative t	42	104	11	26	36	184.46	327.27	709.46
	Sub Total	225	1213.23	59	305	204	955.69	345.76	313.34
	Payment Banks					0	0		
35	India Post Payment Bank	0	0	0	0	0	0	0	0.00
	Sub Total	0	0	0	0	0	0	0	0.00
	Small Finance Banks					0	0		
36	AU Small Finance Bank	62	502.37	15	125	401	955.97	2673.33	764.78
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0.00
38	Ujjivan Small Finance Bank	16	87.61	5	22	13	11.53	260	52.41
	Sub Total	78	589.98	20	147	414	967.5	2070	658.16
	GRAND TOTAL	109841	455687.64	27478	113929	52208	209892.21	190.00	184.23

Table No. ACP-1				Page No.103		AGENDA NO-5			
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH - CONVENOR -UCO BANK									
BANKWISE PROGRESS UNDER ACP 2021 - 22 FOR BOTH PS & NPS UPTO PERIOD ENDED June 2021 (AMT IN LACS)									
S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Ach. For June 2021		% Achievement over June 2021 Tgt.	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
TOTAL CREDIT DISBURSEMENTS (PRIORITY & NON PRIORITY SECTOR LOANS)									
1	Bank of Baroda	14887	52339.94	3725	13086	1026	6433.42	27.54	49.16
2	Bank of India	8665	31546	2169	7887	245	550.38	11.30	6.98
3	Bank of Maharashtra	1649	6491.16	413	1624	59	166.15	14.29	10.23
4	Canara Bank	26693	84452.7	6674	21114	3366	7851	50.43	37.18
5	Central Bank of India	23769	73916.93	5944	18478	1980	10375.22	33.31	56.15
6	Indian Bank	9362	34998.75	2342	8749	133	467.46	5.68	5.34
7	Indian Overseas Bk.	2701	13764.6	676	3441	112	218.26	16.57	6.34
8	Punjab & Sind Bank	9644	34362.87	2413	8592	495	3577.58	20.51	41.64
9	Punjab National Bank	216640	643692.57	54160	160923	68076	206510.17	125.69	128.33
10	State Bank of India	189471	603461	47369	150866	33753	183072	71.26	121.35
11	UCO Bank	72384	242702.17	18098	60675	9976	49763.24	55.12	82.02
12	Union Bank of India	14695	54410.08	3677	13603	287	2533.93	7.81	18.63
	Sub Total	590560	1876138.93	147660	469038	119508	471518.81	80.93	100.53
	RRBs								
13	HP Gramin Bank	93393	272444.29	23349	68112	63204	55379	270.69	81.31
	Sub Total	93393	272444.29	23349	68112	63204	55379	270.69	81.31
	Pvt. Sector Bank								
14	Axis Bank	5998	17786.53	1500	4447	724	2249.03	48.27	50.57
15	Bandhan Bank	487	1722.18	124	431	0	0	0.00	0.00
16	Catholic Syrian Bank	350	2544.29	89	636	171	217.56	192.13	34.21
17	HDFC	31082	127162.53	7772	31789	7188	62693	92.49	197.22
18	ICICI	11687	44405.2	2924	11101	22434	39455.59	767.24	355.42
19	IDBI Bank	7341	24838.04	1837	6209	1147	4133	62.44	66.56
20	Indusind	2529	9625.15	633	2406	4511	9898.45	712.64	411.41
21	J&K Bank	1547	6764.62	387	1690	45	822.38	11.63	48.66
22	Kotak Mahindra Bank Ltd.	1225	4148.87	307	1037	138	1130.27	44.95	108.99
23	South Indian Bank	147	1786.5	37	449	0	0	0.00	0.00
24	Yes Bank	2376	11350.59	596	2838	1803	7979.87	302.52	281.18
25	RBL BANK	473	2740.51	119	686	53	16.04	44.54	2.34
	Sub Total	65242	254875.01	16325	63719	38214	128595.19	234.08	201.82
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	128178	296384.22	32045	74097	37591	60416.59	117.31	81.54
27	Joginder Central Coop.Bk	11265	18425.54	2817	4608	2502	6820.29	88.82	148.01
28	Kangra Cental Coop. Bk	104113	289182.38	26031	72294	13819	44251.28	53.09	61.21
29	HP ARDB	16437	36657.41	4111	9164	341	1312.99	8.29	14.33
	Sub Total	259993	640649.55	65004	160163	54253	112801.15	83.46	70.43
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative	1349	1798.48	337	450	147	860.67	43.62	191.26
31	The Chamba Urban Cooperat	351	439	88	110	38	46.19	43.18	41.99
32	The Mandi Urban Cooperative	95	347	26	88	0	0	0.00	0.00
33	The Parwanoo Urban Coopera	1083	2367.46	274	592	0	0	0.00	0.00
34	The Shimla Urban Cooperative	78	338	20	85	37	185.21	185.00	217.89
	Sub Total	2956	5289.94	745	1325	222	1092.07	29.80	82.42
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	2506	3528.88	626	882	1044	2297.01	166.77	260.43
37	Utkarsh small finance bank	494	485	124	122	282	126	227.42	103.28
38	Ujjivan Small Finance Bank	138	410.01	36	103	414	191.61	1150.00	186.03
	Sub Total	3138	4423.89	786	1107	1740	2614.62	221.37	236.19
	GRAND TOTAL	1015282	3053821.61	253869	763464	277141	772000.84	109.17	101.12

Table No. ACP-1				Page No.104		AGENDA No 5			
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH- CONVENOR -UCO BANK									
BANK-WISE PROGRESS UNDER CROP LOAN SCHEME UPTO PERIOD ENDED June 2021 (AMT IN LACS)									
S.No	Bank	Annual Tgts 2021 - 22		Tgts for June 2021		Tgts for June 2021		% Achievement over June 2021 Tgt.	
		A/c	Ami	A/c	Ami	A/c	Ami	A/c	Ami
CROP LOANS									
	PSBs								
1	Bank of Baroda	4546	7466.81	1137	1866.7	85	179	1.87	9.59
2	Bank of India	2956	5639.7	739	1409.92	93	213.7	3.15	15.16
3	Bank of Maharashtra	367	688.1	92	172.03	0	0	0	0
4	Canara Bank	7975	15839.31	1994	3959.83	638	792.77	8	20.02
5	Central Bank of India	7828	16792.09	1957	4198.02	1058	3652.32	13.52	87
6	Indian Bank	2337	3946.63	584	986.66	22	69	0.94	6.99
7	Indian Overseas Bk.	515	916.54	129	229.13	3	4.5	0.58	1.96
8	Punjab & Sind Bank	2873	5298.48	718	1324.62	67	96.98	2.33	7.32
9	Punjab National Bank	86975	162335.16	21744	40583.79	23238	32166	26.72	79.26
10	State Bank of India	75400	147101.94	18850	36775.49	13175	10126	17.47	27.53
11	UCO Bank	26982	61208.14	6746	15302.03	3410	11680.12	12.64	76.33
12	Union Bank of India	4360	8486.01	1090	2121.5	39	55.91	0.89	2.64
	Sub Total	223114	435718.91	55780	108929.72	41828	59036.3	74.99	54.2
RRBs									
13	HP Gramin Bank	39571	75638.11	9893	18909.53	38518	23276	97.34	123.09
	Sub Total	39571	75638.11	9893	18909.53	38518	23276	389.35	123.09
Pvt. Sector Bank									
14	Axis Bank	1142	1791.92	286	447.98	206	521.74	18.04	116.47
15	Bandhan Bank	58	129.69	15	32.42	0	0	0	0
16	Catholic Syrian Bank	150	149.39	38	37.35	0	0	0	0
17	HDFC	10414	26973.24	2604	6743.31	2784	17416	26.73	258.27
18	ICICI	3269	6250.34	817	1562.59	235	654.19	7.19	41.87
19	IDBI Bank	2035	3176.7	509	794.17	227	326	11.15	41.05
20	Indusind	584	733.71	146	183.43	1	0.01	0.17	0.01
21	J&K Bank	288	537.58	72	134.39	0	0	0	0
22	Kotak Mahindra Bank Ltd.	271	281.44	68	70.36	0	0	0	0
23	South Indian Bank	21	54	5	13.5	0	0	0	0
24	Yes Bank	585	765.98	146	191.5	0	0	0	0
25	RBL BANK	140	138.88	35	34.72	0	0	0	0
	Sub Total	18957	40982.87	4741	10245.72	3453	18917.94	72.83	184.64
Cooperative Sector Banks									
26	HP State Coop. Bk Ltd.	55245	102959.07	13811	25739.77	24185	16216.62	43.78	63
27	Joginder Central Coop.Bk	5620	7799.16	1405	1949.79	2004	4414.88	35.66	226.43
28	Kangra Cental Coop. Bk	39126	79073.06	9782	19768.27	5085	8678.1	13	43.9
29	HP ARDB	7542	14629.49	1886	3657.37	0	0	0	0
	Sub Total	107533	204460.78	26884	51115.2	31274	29309.6	116.33	57.34
Urban Cooperative Sector Banks									
30	The Baghat Urban Cooperativ	118	156	30	39	0	0	0	0
31	The Chamba Urban Cooperat	120	105	30	26.25	0	0	0	0
32	The Mandi Urban Cooperative	10	10	3	2.5	0	0	0	0
33	The Parwanoo Urban Cooperd	84	180.03	21	45.01	0	0	0	0
34	The Shimla Urban Cooperative	21	54	5	13.5	0	0	0	0
	Sub Total	353	505.03	89	126.26	0	0	0	0
Payment Banks									
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
Small Finance Banks									
36	AU Small Finance Bank	308	374.6	77	93.65	0	0	0	0
37	Utkarsh small finance bank	62	50	16	12.5	0	0	0	0
38	Ujjivan Small Finance Bank	45	90	11	22.5	0	0	0	0
	Sub Total	415	514.6	104	128.65	0	0	0	0
	GRAND TOTAL	389943	757820.3	97491	189455.08	115073	130539.84	118.03	68.9

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

Sr. No	BRANCHES	BANK-WISE DISTRICT-WISE BRANCH NETWORK IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021												
		Bilaspur	Chamba	Hamirpur	Kangra	Kinnour	Kullu	L&S	Mandi	Shimla	Sirmour	Solan	Una	Total
1	PSBs													
1	Bank of Baroda	1	1	2	4	0	2	0	3	6	3	8	3	33
2	Bank of India	1	1	1	3	1	2	0	1	3	1	4	1	19
3	Bank of Maharashtra	0	0	0	1	0	0	0	1	1	0	1	1	5
4	Canara Bank	3	2	5	20	1	4	1	4	7	5	7	6	65
5	Central Bank of India	2	1	4	13	1	4	1	5	5	4	7	8	55
6	Indian Bank	0	0	3	4	0	1	0	4	6	1	6	1	26
7	Indian Overseas Bk.	0	0	1	0	0	1	0	4	2	0	2	1	11
8	Punjab & Sind Bank	0	2	1	6	0	2	0	3	3	2	6	4	29
9	Punjab National Bank	21	14	41	73	5	22	2	51	44	13	32	36	354
10	State Bank of India	20	19	18	60	9	21	8	27	56	28	45	14	325
11	UCO Bank	14	3	8	18	9	4	2	5	51	19	31	9	173
12	Union Bank of India	2	1	3	5	1	4	0	6	4	4	7	4	41
	Sub Total	64	44	87	207	27	67	14	114	188	80	156	88	1136
	RRBs													
13	HP Gramin Bank	14	38	24	51	3	19	2	56	26	9	12	11	265
	Sub Total	14	38	24	51	3	19	2	56	26	9	12	11	265
	Pvt. Sector Bank													
14	Axis Bank	1	1	1	2	0	1	0	2	5	2	6	1	22
15	Bandhan Bank	0	0	0	1	0	0	0	0	1	0	0	0	2
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	1	0	1
17	HDFC	2	3	5	12	1	5	0	6	18	6	11	6	75
18	ICICI	1	2	2	5	0	3	0	2	7	3	6	2	33
19	IDBI Bank	1	0	1	5	0	1	0	2	2	2	3	2	19
20	Indusind	0	0	1	2	0	1	0	1	3	0	4	0	12
21	J&K Bank	0	0	0	1	0	2	0	0	1	0	1	0	5
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	1	0	2	0	3
23	South Indian Bank	0	0	0	0	0	0	0	0	1	0	0	0	1
24	Yes Bank	0	0	0	2	0	1	0	1	1	1	2	1	9
25	RBL BANK	0	0	0	0	0	0	0	0	1	0	1	0	2
	Sub Total	5	6	10	30	1	14	0	14	41	14	37	12	184
	Cooperative Sector Banks													
26	HP State Coop. Bk Ltd.	32	25	0	0	15	0	0	50	67	28	0	0	217
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	30	0	30
28	Kangra Cental Coop. Bk	0	0	42	110	0	26	6	0	0	0	0	33	217
29	HP ARDB	5	4	8	15	3	4	1	10	12	6	6	7	81
	Sub Total	37	29	50	125	18	30	7	60	79	34	36	40	545
	Urban Cooperative Sector Banks													
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	1	0	0	0	0	1	1	7	1	11
31	The Chamba Urban Cooperative Bank Ltd.	0	2	0	0	0	0	0	0	0	0	0	0	2
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	1	0	0	0	0	1
33	The Parwanoo Urban Cooperative Bank Ltd	2	0	1	0	0	0	0	1	0	0	6	1	11
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	1	0	0	0	1
	Sub Total	2	2	1	1	0	0	0	2	2	1	13	2	26
	Payment Banks													
35	India Post Payment Bank	1	1	1	2	1	1	0	1	1	1	1	1	12
	Sub Total	1	1	1	2	1	1	0	1	1	1	1	1	12
	Small Finance Banks													
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	1	0	2	1	4
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	1	0	0	1
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	1	1
	Sub Total	0	0	0	0	0	0	0	0	1	1	2	1	6
	GRAND TOTAL	123	120	173	416	50	131	23	247	338	140	257	155	2174

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCO BANK

BANK-WISE BRANCH NETWORK POSITION IN HIMACHAL PRADESH AS OF QUARTER ENDED JUNE, 2021

	PSBs	Total	Rural	SU	Urban	ATMs	CBS	Foreign Bus	Currency Chests	Tr. Business	Clearing House	SME	USB	Ext. Counter	TOTAL BANK MITRAS	OUT OF WHICH ACTIVE BANK MITRAS	Fixed Location Bank Mitras
1	Bank of Baroda	33	15	13	5	39	33	0	0	0	0	0	0	0	47	47	47
2	Bank of India	19	9	9	1	9	19	0	0	0	0	0	0	0	31	22	28
3	Bank of Maharashtra	5	1	3	1	4	5	0	0	0	0	0	0	0	0	0	0
4	Canara Bank	65	43	19	3	55	65	0	0	0	0	2	0	0	54	54	54
5	Central Bank of India	55	38	15	2	39	55	0	1	2	0	0	0	0	41	32	0
6	Indian Bank	26	8	16	2	22	26	0	0	0	0	0	0	0	10	9	10
7	Indian Overseas Bk.	11	5	4	2	6	11	0	0	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	29	17	11	1	22	29	0	0	0	0	0	0	0	1	1	1
9	Punjab National Bank	354	310	35	9	469	354	3	10	21	4	12	0	0	314	293	0
10	State Bank of India	325	277	34	14	614	325	5	32	45	20	6	0	0	594	594	590
11	UCO Bank	173	146	16	11	129	173	1	2	23	0	25	0	0	349	231	231
12	Union Bank of India	41	15	23	3	48	41	0	0	0	0	0	0	0	29	29	29
	Sub Total	1136	884	198	54	1456	1136	9	45	91	24	45	0	0	1470	1312	990
	RRBs																
13	HP Gramin Bank	265	250	14	1	0	265	0	0	12	0	0	0	0	303	260	303
	Sub Total	265	250	14	1	0	265	0	0	12	0	0	0	0	303	260	303
	Pvt. Sector Bank																
14	Axis Bank	22	6	13	3	71	22	1	0	1	10	0	0	0	1	1	1
15	Bandhan Bank	2	0	1	1	2	2	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
17	HDFC	75	56	15	4	132	75	0	0	0	0	0	0	0	389	371	371
18	ICICI	33	14	15	4	98	33	0	0	0	0	0	0	0	0	0	0
19	IDBI Bank	19	7	11	1	28	19	0	0	1	0	1	0	0	0	0	0
20	Indusind	12	4	6	2	16	12	0	0	0	0	0	0	0	0	0	0
21	J&K Bank	5	1	2	2	3	5	0	0	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	3	1	1	1	4	3	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	1	0	0	1	1	1	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	9	2	6	1	12	9	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	2	0	1	1	2	2	0	0	0	0	0	0	0	0	0	0
	Sub Total	184	91	72	21	370	184	1	0	2	10	1	0	0	390	372	372
	Cooperative Sector Banks																
26	HP State Coop. Bk Ltd.	217	176	31	10	100	217	0	0	2	0	0	0	23	0	0	0
27	Joginder Central Coop.Bk	30	25	5	0	3	30	0	0	0	0	0	0	1	0	0	0
28	Kangra Cental Coop. Bk	217	176	41	0	106	217	0	0	0	0	0	0	13	0	0	0
29	HP ARDB	81	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	545	458	77	10	209	464	0	0	2	0	0	0	37	0	0	0
	Urban Cooperative Sector Banks																
30	The Baghat Urban Cooperative Bank Ltd	11	0	1	10	11	11	0	0	0	11	0	0	1	0	0	0
31	The Chamba Urban Cooperative Bank Ltd	2	1	0	1	0	2	0	0	1	1	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	11	3	8	0	0	11	0	0	0	0	0	0	2	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	1	0	0	1	0	1	0	0	0	1	0	0	0	0	0	0
	Sub Total	26	4	9	13	11	26	0	0	1	13	0	0	3	0	0	0
	Payment Banks																
35	India Post Payment Bank	12	2	9	1	0	12	0	0	0	0	0	0	0	2545	2545	0
	Sub Total	12	2	9	1	0	12	0	0	0	0	0	0	0	2545	2545	0
	Small Finance Banks																
36	AU Small Finance Bank	4	0	3	1	4	4	0	0	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
38	Ujivan Small Finance Bank	1	0	1	0	1	1	0	0	0	0	0	0	0	0	0	0
	Sub Total	6	0	5	1	6	6	0	0	0	0	0	0	0	0	0	0
		2174	1689	384	101	2052	2093	10	45	108	47	46	0	40	4708	4489	1665

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCO BANK

Sr. No	BRANCHES	BANK-WISE DISTRICT-WISE ATM NETWORK IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021												
		Bilaspur	Chamba	Hamirpur	Kangra	Kinnour	Kullu	L&S	Mandi	Shimla	Sirmour	Solan	Una	Total
	PSBs													
1	Bank of Baroda	1	1	2	5	0	3	0	3	6	3	12	3	39
2	Bank of India	1	0	0	1	0	1	0	3	3	0	0	0	9
3	Bank of Maharashtra	0	0	0	1	0	0	0	0	1	0	1	1	4
4	Canara Bank	3	2	3	16	1	4	0	3	7	4	7	5	55
5	Central Bank of India	0	2	2	11	0	4	1	4	3	1	7	4	39
6	Indian Bank	0	0	2	1	0	1	0	2	7	1	6	2	22
7	Indian Overseas Bk.	0	0	0	0	0	1	0	2	1	0	1	1	6
8	Punjab & Sind Bank	0	1	1	5	0	1	0	2	1	1	6	4	22
9	Punjab National Bank	12	17	58	115	6	32	2	68	51	15	53	40	469
10	State Bank of India	34	29	33	105	16	46	6	60	118	55	83	29	614
11	UCO Bank	12	2	6	17	1	3	2	4	37	12	29	4	129
12	Union Bank of India	2	1	3	6	0	4	0	6	6	6	10	4	48
	Sub Total	65	55	110	283	24	100	11	157	241	98	215	97	1456
	RRBs													
13	HP Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0
	Pvt. Sector Bank													
14	Axis Bank	1	1	1	5	0	1	0	3	6	3	47	3	71
15	Bandhan Bank	0	0	0	1	0	0	0	0	1	0	0	0	2
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	1	0	1
17	HDFC	4	3	9	16	1	6	0	6	21	12	46	8	132
18	ICICI	4	3	6	13	0	5	0	3	16	3	40	5	98
19	IDBI Bank	1	0	1	6	0	2	0	3	4	3	5	3	28
20	Indusind	0	0	1	2	0	0	0	1	6	0	6	0	16
21	J&K Bank	0	0	0	1	0	0	0	0	1	0	1	0	3
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	1	0	3	0	4
23	South Indian Bank	0	0	0	0	0	0	0	0	1	0	0	0	1
24	Yes Bank	0	0	0	3	0	1	0	1	1	1	4	1	12
25	RBL BANK	0	0	0	0	0	0	0	0	1	0	1	0	2
	Sub Total	10	7	18	47	1	15	0	17	59	22	154	20	370
	Cooperative Sector Banks													
26	HP State Coop. Bk Ltd.	13	13	0	0	5	0	0	24	32	13	0	0	100
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	3	0	3
28	Kangra Cental Coop. Bk	0	0	16	59	0	14	2	0	0	0	0	15	106
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	13	13	16	59	5	14	2	24	32	13	3	15	209
	Urban Cooperative Sector Banks													
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	1	0	0	0	0	1	1	7	1	11
31	The Chamba Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	1	0	0	0	0	1	1	7	1	11
	Payment Banks													
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks													
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	1	0	2	1	4
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	1	0	0	1
38	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	1	1
	Sub Total	0	0	0	0	0	0	0	0	1	1	2	2	6
	GRAND TOTAL	88	75	144	390	30	129	13	198	334	135	381	135	2052

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK

AMOUNT IN CRORE

DISTRICT-WISE BANK-WISE DEPOSIT FIGURES IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021

	PSBs	Bilaspur	Chamba	Hamirpur	Kangra	Kinnour	Kullu	L&S	Mandi	Shimla	Sirmour	Solan	Una	Total
1	Bank of Baroda	24	15.79	41.98	166.47	0	66.44	0	125.38	528.22	52.41	372.79	67.76	1461.24
2	Bank of India	38.96	25.41	24.1	182.96	6.17	76.24	0	97.33	233.36	11.93	167.91	52.32	916.69
3	Bank of Maharashtra	0	0	0	13.49	0	0	0	21.47	115.76	0	5.41	18.05	174.19
4	Canara Bank	60.62	49.27	229.31	1035.74	6.4	141.87	2.77	190.58	564.4	145.28	234.41	277.02	2937.67
5	Central Bank of India	32.71	75.08	295.89	750.44	16.08	233.24	12.75	190.46	163.97	148.03	356.68	614.14	2889.47
6	Indian Bank	0	0	73.05	282.69	0	26.91	0	90.56	437.89	12.6	172.05	44.93	1140.68
7	Indian Overseas Bk.	0	0	12.08	0	0	11.99	0	232.02	155.52	0	74.8	4.35	490.76
8	Punjab & Sind Bank	0	8.44	36.8	59.73	0	50.76	0	97.52	344.72	46.73	156.7	140.05	941.45
9	Punjab National Bank	1227.77	821.45	4114.19	8532.91	212.37	2260.32	61.41	5200.98	5462.26	674.01	2207.35	3045.58	33820.6
10	State Bank of India	2098.44	2232.12	2779.86	9501.8	516.48	1960.36	440.52	4026.9	6816.39	2102.54	3741.5	2269.06	38485.97
11	UCO Bank	1112.04	123.63	598.71	901.7	230.9	261.07	59.52	213.6	3632.41	574.49	1829.59	463.69	10001.36
12	Union Bank of India	24.06	20.62	95.84	342.77	14.51	172.56	0	188.72	567.58	158.15	269.51	250.31	2104.63
	Sub Total	4618.6	3371.81	8301.81	21770.7	1002.91	5261.76	576.97	10675.52	19022.48	3926.17	9588.7	7247.26	95364.71
	RRBs													
13	HP Gramin Bank	149.36	871.53	274.34	1585.96	15.25	593.02	13.12	2166.35	716.06	70.59	112.29	155.93	6723.81
	Sub Total	149.36	871.53	274.34	1585.96	15.25	593.02	13.12	2166.35	716.06	70.59	112.29	155.93	6723.81
	Pvt. Sector Bank													
14	Axis Bank	14.94	22.86	41.59	103.58	0	106.75	0	90.09	367.72	62.58	445.44	100.84	1356.39
15	Bandhan Bank	0	0	0	0.37	0	0	0	0	0.41	0	0	0	0.78
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	5.72	0	5.72
17	HDFC	144.53	151.2	273.89	961.66	29.48	262.24	0	393.5	1371.44	363.43	867.88	298.81	5118.06
18	ICICI	81.47	70.27	95.27	360.14	0	68.16	0	144.64	981.01	124.71	582.98	95.63	2604.28
19	IDBI Bank	41.58	0	68.51	133.29	0	36.75	0	97.25	127.41	57.93	153.63	40.23	756.58
20	Indusind	0	0	20.79	31.96	0	23.93	0	78.91	395.8	0	173.08	0	724.46
21	J&K Bank	0	0	0	36.89	0	86.15	0	0	171.84	0	5.63	0	300.52
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	21.8	0	34.15	0	55.95
23	South Indian Bank	0	0	0	0	0	0	0	0	64.43	0	0	0	64.43
24	Yes Bank	0	0	0	114.01	0	41.77	0	19.16	107.64	50.31	232.84	51.87	617.6
25	RBL BANK	0	0	0	0	0	0	0	0	1054.37	0	12.45	0	1066.81
	Sub Total	282.52	244.33	500.05	1741.9	29.48	625.75	0	823.55	4663.87	658.96	2513.8	587.38	12671.58
	Cooperative Sector Banks													
26	HP State Coop. Bk Ltd.	1784.45	1045.14	0	0	591.26	0	0	3585	3786.33	1181.98	0	0	11974.16
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	1192.46	0	1192.46
28	Kangra Cental Coop. Bk	0	0	2303.32	6272.29	0	1091.18	224.6	0	0	0	0	2313.45	12204.83
29	HP ARDB	11.06	2.23	28.76	40.93	8.28	9.12	0	13.3	42.97	18.17	11.02	17.68	203.51
	Sub Total	1795.51	1047.37	2332.08	6313.22	599.54	1100.3	224.6	3598.3	3829.3	1200.15	1203.48	2331.13	25574.96
	Urban Cooperative Sector Banks													
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	12.1	0	0	0	0	15.38	43.58	689.08	11.87	772
31	The Chamba Urban Cooperative Bank Ltd.	0	25.87	0	0	0	0	0	0	0	0	0	0	25.87
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	31.07	0	0	0	0	31.07
33	The Parwanoo Urban Cooperative Bank Ltd	26.98	0	20.17	0	0	0	0	9.04	0	0	274.59	20.26	351.04
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	43.88	0	0	0	43.88
	Sub Total	26.98	25.87	20.17	12.1	0	0	0	40.11	59.26	43.58	963.67	32.13	1223.86
	Payment Banks													
35	India Post Payment Bank	1.29	1.56	2.89	5.36	0.92	4.22	0	6.57	2.39	2.75	3.97	1.66	33.58
	Sub Total	1.29	1.56	2.89	5.36	0.92	4.22	0	6.57	2.39	2.75	3.97	1.66	33.58
	Small Finance Banks													
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	582.97	0	130.71	324.09	1037.77
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0.38	0	0	0.38
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	339.98	339.98
	Sub Total	0	0	0	0	0	0	0	0	582.97	0.38	130.71	664.07	1378.13
	GRAND TOTAL	6874.26	5562.47	11431.34	31429.24	1648.1	7585.05	814.69	17310.4	28876.33	5902.58	14516.62	11019.56	142970.63

Table no- 5		PAGE NO- 109				AGENDA ITEM NO-6				
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK										
AMOUNT IN CRORE										
BANK -WISE DETAILS REGARDING DEPOSITS OF BANKS IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021										
	PSBs	Total Branches	Rural	SU	Urban	Total	Saving	Current	Term Deposit	No. of Accounts
1	Bank of Baroda	33	350.32	601.23	509.69	1461.24	594.89	85.33	781.02	191508
2	Bank of India	19	294.81	436.85	185.03	916.69	272.88	29.65	614.16	220057
3	Bank of Maharashtra	5	13.49	44.93	115.76	174.19	86.34	2.12	85.73	25076
4	Canara Bank	65	1164.07	1352.57	421.02	2937.67	797.33	104.85	2035.49	379723
5	Central Bank of India	55	1815.6	949.00	124.87	2889.47	1125.99	52.88	1710.6	395735
6	Indian Bank	26	140.66	681.08	318.94	1140.68	337.79	30.41	772.48	144158
7	Indian Overseas Bk.	11	61.82	273.42	155.52	490.76	102.39	20.05	368.32	59100
8	Punjab & Sind Bank	29	417.22	311.45	212.78	941.45	223.41	24.26	693.78	138155
9	Punjab National Bank	354	24810.54	5295.39	3714.67	33820.60	12854.62	985.21	19980.77	4879024
10	State Bank of India	325	24240.34	9723.01	4522.62	38485.97	14539.51	939.93	23006.53	4305890
11	UCO Bank	173	6698.36	1503.38	1799.63	10001.36	3463.19	231.17	6307	1474135
12	Union Bank of India	41	705.29	872.13	527.21	2104.63	539.32	85.92	1479.39	236723
	Sub Total	1136	60712.52	22044.44	12607.74	95364.71	34937.66	2591.78	57835.27	12449284
	RRBs									
13	HP Gramin Bank	265	5613.64	918.66	191.51	6723.81	2388.11	79.94	4255.77	1496334
	Sub Total	265	5613.64	918.66	191.51	6723.81	2388.11	79.94	4255.77	1496334
	Pvt. Sector Bank									
14	Axis Bank	22	156.46	914.74	285.18	1356.39	680.39	133.25	542.75	80146
15	Bandhan Bank	2	0	0.37	0.41	0.78	0.42	0.02	0.35	8345
16	Catholic Syrian Bank	1	0	5.72	0	5.72	2.26	0.55	2.9	1837
17	HDFC	75	2254.37	2044.07	819.62	5118.06	2700.93	388.29	2028.84	414594
18	ICICI	33	339.75	1391.80	872.74	2604.28	1250.05	246.55	1107.68	115623
19	IDBI Bank	19	140.26	525.65	90.67	756.58	388.42	88.05	280.11	121145
20	Indusind	12	85.21	253.63	385.62	724.46	0	0	724.46	58338
21	J&K Bank	5	18.85	104.20	177.47	300.52	34.34	18.13	248.04	17859
22	Kotak Mahindra Bank Ltd.	3	11.44	22.71	21.8	55.95	24.26	3.03	28.67	7841
23	South Indian Bank	1	0	0.00	64.43	64.43	6.93	0.52	56.98	4431
24	Yes Bank	9	76.87	433.09	107.64	617.60	170.8	61.99	384.81	38584
25	RBL BANK	2	0	12.45	1054.37	1066.81	47.66	0.21	1018.94	2320
	Sub Total	184	3083.21	5708.43	3879.95	12671.58	5306.46	940.59	6424.53	871063
	Cooperative Sector Banks									
26	HP State Coop. Bk Ltd.	217	8377.03	2120.65	1476.48	11974.16	4480.71	192.19	7301.26	2227330
27	Joginder Central Coop.Bk	30	745.73	446.72	0	1192.46	462.16	42.92	687.37	227519
28	Kangra Cental Coop. Bk	217	8555.58	3649.25	0	12204.83	3099.31	98.47	9007.05	1689945
29	HP ARDB	81	203.51	0.00	0	203.51	11.59	0	191.92	31907
	Sub Total	545	17881.85	6216.62	1476.48	25574.96	8053.77	333.58	17187.6	4176701
	Urban Cooperative Sector Banks									
30	The Baghat Urban Cooperative Bank Ltd	11	0	51.47	720.53	772.00	291.44	8.16	472.4	128290
31	The Chamba Urban Cooperative Bank Ltd.	2	12.44	0.00	13.43	25.87	6.54	0.17	19.17	6284
32	The Mandi Urban Cooperative Bank Ltd	1	0	0.00	31.07	31.07	6.55	0.16	24.36	6411
33	The Parwanoo Urban Cooperative Bank Ltd	11	119.31	231.72	0	351.04	52.36	4.61	294.06	45561
34	The Shimla Urban Cooperative Bank Ltd	1	0	0.00	43.88	43.88	7.41	0.38	36.09	7252
	Sub Total	26	131.75	283.19	808.91	1223.86	364.3	13.48	846.08	193798
	Payment Banks									
35	India Post Payment Bank	12	2.62	28.57	2.39	33.58	33.24	0.34	0	423236
	Sub Total	12	2.62	28.57	2.39	33.58	33.24	0.34	0	423236
	Small Finance Banks									
36	AU Small Finance Bank	4	0	454.80	582.97	1037.77	119.06	3.33	915.38	17967
37	Utkarsh small finance bank	1	0	0.38	0	0.38	0.14	0	0.24	856
38	Ujivan Small Finance Bank	1	0	339.98	0	339.98	6.89	0.22	332.86	11853
	Sub Total	6	0	795.16	582.97	1378.13	126.09	3.55	1248.48	30676
	GRAND TOTAL	2174	87425.59	35995.07	19549.95	142970.63	51209.63	3963.26	87797.73	19641092

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK

(AMOUNT IN CRORES)

BANK-WISE DISTRICT-WISE ADVANCES FIGURES OF BANKS IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021

PSBs	Bilaspur	Chamba	Hamirpur	Kangra	Kinnour	Kullu	L&S	Mandi	Shimla	Sirmour	Solan	Una	Total
1 Bank of Baroda	10	2.98	28.57	69.29	0	27.75	0	40.45	110.7	82.52	249.13	38.35	659.74
2 Bank of India	10.64	10.07	6.26	32.39	6.76	47.65	0	61.28	82.36	16.86	67.88	22.14	364.29
3 Bank of Maharashtra	0	0	0	6.3088	0	0	0	8.2507	7.5212	0	6.4609	5.7508	34.2924
4 Canara Bank	17.4753	17.6837	67.8302	224.8236	5.1797	69.4591	2.017	84.8805	185.9736	53.5151	146.9402	75.0566	950.6346
5 Central Bank of India	23.54	11.44	46.42	166.98	4.58	157.71	2.55	97.57	122.24	64.43	124.05	136.29	957.8
6 Indian Bank	0	0	14.69	30.4	0	6.65	0	50.74	167.54	11.53	71.9746	15.55	369.0746
7 Indian Overseas Bk.	0	0	4.46	0	0	5.14	0	25.95	12.89	0	36.3	8.99	93.73
8 Punjab & Sind Bank	0	6.67	4.02	31.67	0	20.6	0	33.52	102.98	19.35	67.06	73.26	359.13
9 Punjab National Bank	270.93	206.93	656.21	1989.36	68.16	783.31	10.77	1105.83	1246.06	601.63	1628	655.93	9223.12
10 State Bank of India	403.7	490.07	437.34	1673.67	157.1	792.64	64.94	823.98	2289.37	1235.77	1982.88	502.18	10853.64
11 UCO Bank	197.1312	32.9619	133.0995	189.9589	82.9075	69.1945	10.2576	54.4455	1129.3994	231.4879	755.0951	113.8784	2999.8174
12 Union Bank of India	9.0771	10.1325	16.5828	48.4135	1.9366	58.6335	0	51.8895	109.4586	76.6923	221.1328	61.9296	665.8788
Sub Total	942.4936	788.9381	1415.4825	4463.2648	326.6238	2038.7371	90.5346	2438.5862	5566.4928	2393.7853	5356.9036	1709.3054	27531.1478
RRBs													
13 HP Gramin Bank	126.16	409	116.21	416.2	23.95	281.3	21.96	488.58	248.14	114.68	132.72	88.68	2467.58
Sub Total	126.16	409	116.21	416.2	23.95	281.3	21.96	488.58	248.14	114.68	132.72	88.68	2467.58
Pvt. Sector Bank													
14 Axis Bank	0.2386	5.1905	1.2469	6.8282	0	9.0931	0	10.6096	153.374	14.7789	173.3239	14.1451	388.8288
15 Bandhan Bank	0	0	0	0.0917	0	0	0	0	0.0012	0	0	0	0.0929
16 Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	9.2996	0	9.2996
17 HDFC	214	55.18	67.19	300.56	43.77	177.43	0	147.78	627.48	557.01	1194.12	184.69	3569.21
18 IFCI	29.0126	16.447	50.6064	95.575	0	82.3221	0	87.6024	173.9577	49.4622	369.5213	33.8336	988.3403
19 IDBI Bank	7.08	0	10.03	21.68	0	11.58	0	14.93	16.61	16.63	59.01	14.17	171.72
20 Indusind	0	0	0.0094	27.3433	0	0.3377	0	1.267	185.3776	0	152.5576	0	366.8926
21 J&K Bank	0	0	0	87.7941	0	41.0417	0	0	26.2797	0	7.8159	0	162.9314
22 Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	37.0732	0	62.3431	0	99.4163
23 South Indian Bank	0	0	0	0	0	0	0	0	7.2472	0	0	0	7.2472
24 Yes Bank	0	0	0	0.81	0	0.08	0	0.65	25.16	8.85	91.04	2.3	129.89
25 RBL BANK	0	0	0	0	0	0	0	0	0.0087	0	1.7326	0	1.7413
Sub Total	250.3312	76.8175	129.0827	540.6823	43.77	321.8846	0	262.839	1252.5693	646.7311	2120.764	249.1387	5894.6104
Cooperative Sector Banks													
26 HP State Coop. Bk Ltd.	369.6205	206.9047	0	0	224.0532	0	0	906.5936	4892.408	467.0599	0	0	7066.6399
27 Joginder Central Coop. Bk	0	0	0	0	0	0	0	0	0	0	519.1174	0	519.1174
28 Kangra Central Coop. Bk	0	0	648.2202	1878.9032	6.5792	574.2411	59.6047	0	0	0	0	1014.1565	4175.1257
29 HP ARDB	32.6589	18.4545	13.491	40.7321	6.5792	14.8715	0.893	44.9157	107.2123	56.414	57.3064	16.1278	409.6564
Sub Total	402.2794	225.3592	661.7112	1919.6353	230.6324	589.1126	60.4977	951.5093	4999.6203	523.4739	576.4238	1030.2843	12170.5394
Urban Cooperative Sector Banks													
30 The Baghat Urban Cooperative Bank Ltd	0	0	0	11.4495	0	0	0	0	22.002	22.4535	486.13	27.1372	569.1722
31 The Chamba Urban Cooperative Bank Ltd.	0	12.8472	0	0	0	0	0	0	0	0	0	0	12.8472
32 The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	6.2671	0	0	0	0	6.2671
33 The Parwanoo Urban Cooperative Bank Ltd	4.1731	0	0.9325	0	0	0	0	0.5707	0	0	189.4691	0.835	195.9804
34 The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	26.3094	0	0	0	26.3094
Sub Total	4.1731	12.8472	0.9325	11.4495	0	0	0	6.8378	48.3114	22.4535	675.5991	27.9722	810.5763
Payment Banks													
35 India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0
Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0
Small Finance Banks													
36 AU Small Finance Bank	5.6712	0	8.2823	4.8175	0	0	0	8.0047	93.0975	8.5828	99.5047	87.1097	315.0704
37 Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	8.55	0	0	8.55
38 Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	14.5622	14.5622
Sub Total	5.6712	0	8.2823	4.8175	0	0	0	8.0047	93.0975	17.1328	99.5047	101.6719	338.1826
GRAND TOTAL	1731.1085	1512.962	2331.7012	7356.0494	624.9762	3231.0343	172.9923	4156.357	12208.2313	3718.2566	8961.9152	3207.0525	49212.6365

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK

(AMOUNT IN CRORES)

BANK - WISE DETAILS REGARDING ADVANCES OF BANKS IN HIMACHAL PRADESH AS OF QUARTER June 2021

	PSBs	Total Brs	Rural	SU	Urban	Total	of which Outside	P.S.	NPS	No. of A/cs
1	Bank of Baroda	33	246.87	316.87	96	659.74	0	468.4334	191.3066	13506
2	Bank of India	19	127.23	382.64	41.69	551.56	187.27	261.6062	289.9538	9636
3	Bank of Maharashtra	5	6.31	20.46	7.52	34.29	0	33.6597	0.6327	722
4	Canara Bank	65	443.04	374.03	133.57	950.63	0	771.7511	178.8835	24920
5	Central Bank of India	55	517.52	368.22	85	970.74	12.94	808.2585	162.4815	31789
6	Indian Bank	26	90.35	198.23	136.66	425.24	56.16	292.8819	132.3554	4993
7	Indian Overseas Bk.	11	26.02	54.82	12.89	93.73	0	76.64	17.09	3288
8	Punjab & Sind Bank	29	151.16	146.96	61.01	359.13	0	288.4597	70.6703	8024
9	Punjab National Bank	354	6869.4	5272.12	579.2	12720.72	3497.6	6124.8977	6595.8271	306948
10	State Bank of India	325	7683.3	2629.41	1237.58	11550.29	696.65	6439.12	5111.17	249124
11	UCO Bank	173	2082.87	504.18	412.77	2999.82	0	2307.2063	692.6111	95347
12	Union Bank of India	41	124.94	436.98	103.96	665.88	0	507.9196	157.9592	13915
	Sub Total	1136	18369.01	10704.92	2907.85	31981.77	4450.62	18380.8341	13600.9412	762212
	RRBs									
13	HP Gramin Bank	265	2337.53	112.68	17.37	2467.58	0	2242.26	225.32	123127
	Sub Total	265	2337.53	112.68	17.37	2467.58	0	2242.26	225.32	123127
	Pvt. Sector Bank									
14	Axis Bank	22	28.24	1043.82	138.94	1210.99	822.16	242.7895	968.2035	4627
15	Bandhan Bank	2	0	0.09	0	0.09	0	0.0269	0.066	28
16	Catholic Syrian Bank	1	0	9.3	0	9.3	0	0	9.2996	324
17	HDFC	75	1559.81	1828.12	181.28	3569.21	0	1537.75	2031.46	151161
18	ICICI	33	52.48	764.5	171.36	988.34	0	399.9497	588.3906	38217
19	IDBI Bank	19	23.75	134.07	13.9	171.72	0	141.04	30.68	4524
20	Indusind	12	30.64	153.76	182.5	366.89	0	228.1771	138.7155	21727
21	J&K Bank	5	13.62	115.22	34.1	162.93	0	95.113	67.8184	1585
22	Kotak Mahindra Bank Ltd.	3	7.6	54.74	37.07	99.42	0	76.8918	22.5245	1107
23	South Indian Bank	1	0	0	7.25	7.25	0	1.6819	5.5653	351
24	Yes Bank	9	0.56	103.17	25.16	128.89	0	72.44	56.45	6978
25	RBL BANK	2	0	1.73	0.01	1.74	0	1.7326	0.0087	712
	Sub Total	184	1716.7	4208.52	791.57	6716.77	822.16	2797.5925	3919.1821	231341
	Cooperative Sector Banks									
26	HP State Coop. Bk Ltd.	217	2651.76	539.15	3875.73	7066.64	0	2761.899	4304.7409	156138
27	Joginder Central Coop.Bk	30	386.52	132.6	0	519.12	0	303.9601	215.1573	17083
28	Kangra Cental Coop. Bk	217	2659.51	1515.62	0	4175.13	0	3789.4789	385.6468	131331
29	HP ARDB	81	409.66	0	0	409.66	0	409.6564	0	10991
	Sub Total	545	6107.45	2187.37	3875.73	12170.55	0	7264.9944	4905.545	315543
	Urban Cooperative Sector Banks									
30	The Baghat Urban Cooperative Bank Ltd	11	0	49.36	519.81	569.17	0	297.4846	271.6876	4288
31	The Chamba Urban Cooperative Bank Ltd.	2	6.05	0	6.8	12.85	0	6.2399	6.6073	519
32	The Mandi Urban Cooperative Bank Ltd	1	0	0	6.27	6.27	0	4.3189	1.9482	258
33	The Parwanoo Urban Cooperative Bank Ltd	11	158.65	37.33	0	195.98	0	73.7092	122.2712	1222
34	The Shimla Urban Cooperative Bank Ltd	1	0	0	26.31	26.31	0	10.8144	15.495	989
	Sub Total	26	164.7	86.69	559.19	810.58	0	392.567	418.0093	7276
	Payment Banks									
35	India Post Payment Bank	12	0	0	0	0	0	0	0	0
	Sub Total	12	0	0	0	0	0	0	0	0
	Small Finance Banks									
36	AU Small Finance Bank	4	11.26	217.16	86.66	315.07	0	181.5717	133.4987	10307
37	Utkarsh small finance bank	1	0	8.55	0	8.55	0	8.55	0	3275
38	Ujjivan Small Finance Bank	1	0	14.56	0	14.56	0	13.8727	0.6895	5921
	Sub Total	6	11.26	240.27	86.66	338.18	0	203.9944	134.1882	19503
	GRAND TOTAL	2174	28706.65	17540.45	8238.37	54485.43	5272.78	31282.2424	23203.1858	1459002

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCObANK

BANK-WISE POSITION OF ADVANCES TO AGRICULTURE SECTOR AND MICRO & SMALL ENTERPRISES SECTOR (Priority Sector Advances) IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021

S.no	Nationalized Banks	Short Term Production Loans (Crop Loan)		Agricultural Term Loan		Agriculture Infrastructure		Ancillary Activities		Total Agriculture		MICRO (Manf.& Services)		SMALL (Manf.& Services)		Medium (Manf.& Services)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	934	24.1	1112	12.61	44	0.59	77	4.87	2167	42.16	4801	167.92	115	63.06	10	21.82
2	Bank of India	2078	44.11	469	13.17	4	1.82	83	2.54	2634	61.64	3792	96.78	272	58.53	7	4.71
3	Bank of Maharashtra	34	0.5	11	0.08	0	0	3	0.03	48	0.61	316	7.8	12	0.28	4	2.83
4	Canara Bank	2746	52.93	2049	23.3	96	1.14	419	3.92	5310	81.29	10356	359.4	790	138.85	28	78.4
5	Central Bank of India	8723	162.23	4846	26.67	190	2.19	2532	15.49	16291	206.57	2889	155.12	826	176.91	0	0
6	Indian Bank	1149	15.96	265	7.83	0	0	10	0.39	1424	24.18	1586	59.46	252	129.42	54	10.03
7	Indian Overseas Bk.	193	4.1	53	0.85	16	0.62	0	0	262	5.57	955	22.79	65	7.4	12	9.43
8	Punjab & Sind Bank	1026	18.48	227	2.15	226	3.99	213	9.72	1692	34.33	3452	121.96	173	46.78	8	8.36
9	Punjab National Bank	122667	1771.22	50148	373.48	175	18.22	2100	137.21	175090	2300.14	56367	1409.87	4003	1190.18	246	330.02
10	State Bank of India	56309	1007.09	2081	39.7	1	2.16	850	45.21	59241	1094.16	25276	1052.52	5159	1009.96	137	166.64
11	UCO Bank	43556	760.74	1632	26.86	219	6.61	102	4.83	45509	799.04	20022	284.7	1289	445.69	13	13.45
12	Union Bank of India	2271	66.03	658	1.33	46	13.17	61	15.01	3036	95.54	4199	142.38	408	139.57	55	5.09
	Sub Total	241686	3927.49	63551	528.03	1017	50.51	6450	239.22	312704	4745.23	134011	3880.7	13364	3406.63	574	650.78
	RRBs																
13	HP Gramin Bank	69934	1054.02	7366	66.19	0	0	0	0	77300	1120.21	30387	574.41	702	131.05	0	0
	Sub Total	69934	1054.02	7366	66.19	0	0	0	0	77300	1120.21	30387	574.41	702	131.05	0	0
	Pvt. Sector Bank																
14	Axis Bank	231	27.39	215	5.72	0	0	392	6.27	838	39.37	187	61.57	106	81.83	24	59.64
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	3	0.02	1	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	7888	510.54	6561	198.46	0	0	28	14.37	14477	723.37	186	127.63	278	244.4	222	357.82
18	ICICI	499	50.58	4409	72.26	0	0	7	6.41	4915	129.25	1159	102.97	984	123.78	216	33.75
19	IDBI Bank	1207	28.96	502	5.12	4	1.73	38	0.79	1751	36.6	1404	51.11	61	2.25	1	0.17
20	Indusind	1	0.25	6862	26.13	0	0	0	0	6863	26.37	7555	107.05	1234	87.71	98	7.03
21	J&K Bank	13	0.59	0	0	0	0	20	12.06	33	12.65	333	19.94	36	27.89	7	16.08
22	Kotak Mahindra Bank Ltd.	0	0	15	0.52	0	0	0	0	15	0.52	480	41.56	54	24.67	18	10.15
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	6	0.78	0	0	0	0
24	Yes Bank	0	0	1919	4.21	0	0	0	0	1919	4.21	18	5.17	17	16.62	22	46.44
25	RBL BANK	0	0	705	1.72	0	0	0	0	705	1.72	5	0.01	0	0	0	0
	Sub Total	9839	618.31	21188	314.14	4	1.73	485	39.9	31516	974.06	11336	517.79	2771	609.15	608	531.08
	Cooperative Sector Banks																
26	HP State Coop. Bk Ltd.	71793	1232.92	9147	147.15	758	61.8	323	6.41	82021	1448.29	12788	265.11	189	46.73	761	200.5
27	Joginder Central Coop.Bk	8165	159.77	1950	35.02	0	0	0	0	10115	194.79	177	4.99	86	12.76	0	0
28	Kangra Cental Coop. Bk	39909	493.51	7973	190.9	3008	99.64	59	1.53	50949	785.58	28572	655.25	3507	606.85	99	105.95
29	HP ARDB	0	0	9740	294.07	0	0	0	0	9740	294.07	343	35.09	2	0.5	0	0
	Sub Total	119867	1886.2	28810	667.14	3766	161.44	382	7.94	152825	2722.73	41880	960.44	3784	666.84	860	306.45
	Urban Cooperative Sector Banks																
30	The Baghat Urban Cooperative Bank Ltd	0	0	38	2.86	0	0	29	20.79	67	23.65	532	55.66	212	126.33	2	2.96
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0	0	59	2.05	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	106	1.65	4	0.6	0	0
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	244	43.84	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	243	5.01	0	0	0	0
	Sub Total	0	0	38	2.86	0	0	29	20.79	67	23.65	940	64.37	460	170.77	2	2.96
	Payment Banks																
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks																
36	AU Small Finance Bank	0	0	3050	96.28	0	0	56	2.34	3106	98.62	1906	59.1	335	23.85	0	0
37	Utkarsh small finance bank	0	0	2929	7.94	0	0	0	0	2929	7.94	0	0	0	0	0	0
38	Ujivan Small Finance Bank	0	0	4153	9.61	0	0	0	0	4153	9.61	0	0	0	0	0	0
	Sub Total	0	0	10132	113.83	0	0	56	2.34	10188	116.17	1906	59.1	335	23.85	0	0
	GRAND TOTAL	441326	7486.02	131085	1692.19	4787	213.68	7402	2.34	584600	9702.05	220460	6056.81	21416	5008.29	2044	1491.27

		TABLE NO-NP-9				PAGE NO- 113				AGENDA-6											
		STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR UCO BANK																			
		(AMOUNT IN CRORES)										(AMOUNT IN CRORES)									
		BANK-WISE DETAILS POSITION OF ADVANCES TO OTHER PRIORITY SECTOR (Edu, Housing, Consumption, Micro) IN HIMACHAL PRADESH AS OF QUARTER ENDED JUNE, 2021																			
S.no	Nationalized Banks	Khadi & Village Industries		Others under MSMEs		TOTAL MSME		Export Credit		HOUSING		EDUCATION		Social Infrastructure		Renewable Energy		Others-PS		TOTAL PS	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	Bank of Baroda	0	0	0	0	4926	252.8	0	0	1335	143.62	191	4.88	0	0	0	0	48	24.97	8667	468.43
2	Bank of India	0	0	0	0	4071	160.02	0	0	463	36.31	146	3.47	0	0	0	0	114	0.17	7428	261.61
3	Bank of Maharashtra	3	0.07	140	0.1	475	11.09	0	0	112	21.04	12	0.34	0	0	0	0	34	0.59	681	33.66
4	Canara Bank	0	0	0	0	11174	576.65	0	0	1220	97.05	545	16.69	0	0	0	0	33	0.07	18282	771.75
5	Central Bank of India	38	17.07	9	26.59	3762	375.7	0	0	1788	123.91	451	11.53	0	0	0	0	2408	90.54	24700	808.26
6	Indian Bank	6	0.22	7	0.31	1905	199.44	0	0	436	63.73	84	4.66	1	0.06	1	0.06	103	0.75	3954	292.88
7	Indian Overseas Bk.	53	1.1	298	0.41	1383	41.13	0	0	295	22.22	39	0.61	0	0	64	0.6	245	6.52	2288	76.64
8	Punjab & Sind Bank	0	0	0	0	3633	177.1	0	0	895	72.85	101	3.32	2	0.53	0	0	62	0.33	6385	288.46
9	Punjab National Bank	10	4.69	415	1.89	61041	2936.66	0	0	10829	724.36	5070	161.83	5	0.01	1	0	646	1.9	252682	6124.9
10	State Bank of India	240	19.09	14	0.05	30826	2248.26	0	0	16308	1162.63	3279	116.22	86	7.55	7	7.91	86501	1802.39	196248	6439.12
11	UCO Bank	13	0.27	0	0	21337	744.11	22	23.44	6028	451.4	1298	33.11	4	87.52	0	0	8943	168.59	83141	2307.21
12	Union Bank of India	0	0	0	0	4662	287.04	0	0	1248	93	261	9.32	1	0.01	0	0	229	23.02	9437	507.92
	Sub Total	363	42.51	883	29.35	149195	8010	22	23.44	40957	3012.12	11477	365.98	99	95.68	73	8.57	99366	2119.84	613893	18380.84
	RRBs																				
13	HP Gramin Bank	221	14.24	0	0	31310	719.7	0	0	4145	373.53	713	19.68	0	0	4	0.91	334	8.23	113806	2242.26
	Sub Total	221	14.24	0	0	31310	719.7	0	0	4145	373.53	713	19.68	0	0	4	0.91	334	8.23	113806	2242.26
	Pvt. Sector Bank																				
14	Axis Bank	0	0	0	0	317	203.04	0	0	4	0.2	0	0	0	0	0	0	120	0.18	1279	242.79
15	Bandhan Bank	0	0	0	0	4	0.03	0	0	0	0	0	0	0	0	0	0	0	0	4	0.03
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	686	729.85	0	0	1289	79.72	2	0.19	0	0	0	0	3301	4.62	19755	1537.75
18	ICICI	0	0	0	0	2359	260.5	0	0	138	9.93	6	0.28	0	0	0	0	0	0	7418	399.95
19	IDBI Bank	1	0	0	0	1467	53.53	0	0	467	47.22	85	3.69	0	0	0	0	0	0	3770	141.04
20	Indusind	0	0	0	0	8887	201.8	0	0	0	0	0	0	0	0	0	0	1	0	15751	228.18
21	J&K Bank	0	0	0	0	376	63.91	0	0	90	7.47	18	0.71	0	0	0	0	250	10.37	767	95.11
22	Kotak Mahindra Bank Ltd.	0	0	0	0	552	76.38	0	0	0	0	0	0	0	0	0	0	0	0	567	76.89
23	South Indian Bank	0	0	0	0	6	0.76	0	0	6	0.92	0	0	0	0	0	0	0	0	12	1.68
24	Yes Bank	0	0	0	0	57	68.23	0	0	0	0	0	0	0	0	0	0	0	0	1976	72.44
25	RBL BANK	0	0	0	0	5	0.01	0	0	0	0	0	0	0	0	0	0	0	0	710	1.73
	Sub Total	1	0	0	0	14716	1658.04	0	0	1994	145.46	111	4.87	0	0	0	0	3672	15.17	52009	2797.59
	Cooperative Sector Banks																				
26	HP State Coop. Bk Ltd.	1815	42.52	5967	206.12	21520	760.99	0	0	8242	463.85	521	10.7	0	0	11	19.27	12522	58.81	124837	2761.9
27	Joginder Central Coop.Bk	42	2.26	0	0	305	20.01	0	0	1108	75.33	1	0.06	0	0	0	0	682	13.77	12211	303.96
28	Kangra Cental Coop. Bk	665	25.43	819	276.2	33662	1669.68	0	0	21400	1305.58	718	28.54	0	0	0	0	9	0.11	106738	3789.48
29	HP ARDB	0	0	0	0	345	35.59	0	0	906	80	0	0	0	0	0	0	0	0	10991	409.66
	Sub Total	2522	70.21	6786	482.32	55832	2486.27	0	0	31656	1924.76	1240	39.3	0	0	11	19.27	13213	72.69	254777	7265
	Urban Cooperative Sector Banks																				
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	746	184.95	0	0	991	75.52	15	0.87	9	8.65	2	3.43	112	0.42	1942	297.48
31	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	59	2.05	0	0	72	4.19	0	0	0	0	0	0	0	0	131	6.24
32	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	110	2.26	0	0	24	1.96	0	0	0	0	0	0	3	0.1	137	4.32
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	244	43.84	0	0	184	17.75	0	0	0	0	0	0	363	12.12	791	73.71
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	243	5.01	0	0	83	5.75	3	0.05	0	0	0	0	0	0	329	10.81
	Sub Total	0	0	0	0	1402	238.11	0	0	1354	105.17	18	0.92	9	8.65	2	3.43	478	12.64	3330	392.56
	Payment Banks																				
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks																				
36	AU Small Finance Bank	0	0	0	0	2241	82.95	0	0	0	0	0	0	0	0	0	0	0	0	5347	181.57
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	346	0.61	3275	8.55
38	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	564	2.53	0	0	0	0	0	0	978	1.73	5695	13.87
	Sub Total	0	0	0	0	2241	82.95	0	0	564	2.53	0	0	0	0	0	0	1324	2.34	14317	203.99
	GRAND TOTAL	3107	126.96	7669	511.67	254696	13195.07	22	23.44	80670	5563.57	13559	430.75	108	104.33	90	32.18	118387	2230.91	1052132	31282.24

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCOBANK

BANKWISE DETAILED POSITION OF ADVANCES TO NON-PRIORITY SECTOR IN HP AS OF QUARTER ENDED June 2021

(AMOUNT IN CRORES)

S.No	Nationalized Banks	Agricultur		Housing		Education		Personal		Others-NPS		TOTAL NPS	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
	PSBs												
1	Bank of Baroda	0	0	472	64.78	15	4.12	932	8.08	3420	114.33	4839	191.31
2	Bank of India	0	0	152	42.79	2	0.1	351	2.57	1717	244.5	2222	289.95
3	Bank of Maharashtra	0	0	0	0	2	0	24	0.31	15	0.32	41	0.63
4	Canara Bank	2	0.05	637	124.13	20	1.21	4810	42.19	1169	11.31	6638	178.88
5	Central Bank of India	0	0	575	83.46	14	4.51	1102	17.23	5402	57.29	7093	162.48
6	Indian Bank	0	0	99	9.26	44	2.06	41	0.75	877	120.28	1061	132.36
7	Indian Overseas Bk.	0	0	0	0	0	0	498	6.72	502	10.37	1000	17.09
8	Punjab & Sind Bank	0	0	99	17.48	2	0.09	140	1.27	1398	51.84	1639	70.67
9	Punjab National Bank	9	4.16	6075	997.65	5028	94.89	14330	251.51	28859	5247.62	54301	6595.83
10	State Bank of India	427	15.08	9103	1517	98	16.68	2630	41.67	40638	3520.78	52896	5111.17
11	UCO Bank	0	0	1018	272.09	6	0.61	3209	37.32	7973	382.59	12206	692.61
12	Union Bank of India	0	0	203	52.78	89	12.35	2404	46.42	1782	46.4	4478	157.96
	Sub Total	438	19.29	18433	3181.4	5320	136.6	30471	456.04	93752	9807.63	148414	13600.9
	RRBs												
13	HP Gramin Bank	0	0	0	0	0	0	4653	102.31	4668	123.01	9321	225.32
	Sub Total	0	0	0	0	0	0	4653	102.31	4668	123.01	9321	225.32
	Pvt. Sector Bank												
14	Axis Bank	0	0	0	0	0	0	0	0	3348	968.2	3348	968.2
15	Bandhan Bank	0	0	0	0	0	0	24	0.07	0	0	24	0.07
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	324	9.3	324	9.3
17	HDFC	0	0	614	70.69	0	0	12398	263.23	118394	1697.54	131406	2031.46
18	ICICI	0	0	135	30.16	0	0	0	0	30664	558.23	30799	588.39
19	IDBI Bank	0	0	28	7.78	0	0	563	14.91	163	7.99	754	30.68
20	Indusind	0	0	0	0	0	0	0	0	5976	138.72	5976	138.72
21	J&K Bank	0	0	112	15.74	0	0	380	13.45	326	38.63	818	67.82
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	540	22.52	540	22.52
23	South Indian Bank	0	0	0	0	0	0	4	0.05	335	5.52	339	5.57
24	Yes Bank	0	0	0	0	0	0	7	0.23	4995	56.22	5002	56.45
25	RBL BANK	0	0	0	0	0	0	0	0	2	0.01	2	0.01
	Sub Total	0	0	889	124.37	0	0	13376	291.94	165067	3502.88	179332	3919.19
	Cooperative Sector Banks												
26	HP State Coop. Bk Ltd.	0	0	907	17.51	15	2.07	14419	464.26	15960	3820.89	31301	4304.74
27	Joginder Central Coop.Bk	0	0	0	0	0	0	2659	55.76	2213	159.4	4872	215.16
28	Kangra Cental Coop. Bk	0	0	0	0	0	0	3684	33.95	20909	351.69	24593	385.65
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	907	17.51	15	2.07	20762	553.97	39082	4331.98	60766	4905.55
	Urban Cooperative Sector Banks												
30	The Baghat Urban Cooperative Bank Ltd	0	0	239	52.27	0	0	356	4.08	1751	215.34	2346	271.69
31	The Chamba Urban Cooperative Bank Ltd.	0	0	4	0.36	0	0	226	2.18	158	4.07	388	6.61
32	The Mandi Urban Cooperative Bank Ltd	0	0	7	0.41	0	0	0	0	114	1.54	121	1.95
33	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	431	122.27	431	122.27
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	660	15.5	0	0	660	15.5
	Sub Total	0	0	250	53.04	0	0	1242	21.76	2454	343.22	3946	418.02
	Payment Banks												
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks												
36	AU Small Finance Bank	0	0	0	0	0	0	80	0.55	4880	132.95	4960	133.5
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujivn Small Finance Bank	0	0	4	0.01	0	0	4	0.01	218	0.67	226	0.69
	Sub Total	0	0	4	0.01	0	0	84	0.56	5098	133.62	5186	134.19
	GRAND TOTAL	438	19.29	20483	3376.3	5335	138.7	70588	1426.6	310121	18242.3	406965	23203.2

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

(AMOUNT IN CRORES)

BANK-WISE DETAILS REGARDING PRIORITY SECTOR ADVANCES IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021

	PSBs	P.Sector	Advns.Aagri	Weaker Section	Small & Marginal Farmers	Adv. to Women	DRI	SC/ST	Minority	Advances	Investment	Inv. + Cr.	Deposit
1	Bank of Baroda	468.43	42.16	65.6	28.84	87.76	0.4	21.6	13.71	659.74	0	659.74	1461.24
2	Bank of India	261.61	61.64	81.3	40.79	8.3	0.1	16.1	20.74	551.56	0	364.29	916.69
3	Bank of Maharashtra	33.66	0.61	1	0.18	0	0	0.35	0.32	34.29	0	34.29	174.19
4	Canara Bank	771.75	81.29	196.54	22.94	157.35	1.04	49.72	34.66	950.63	0	950.63	2937.67
5	Central Bank of India	808.26	206.57	326.25	170.59	0	3.55	9.52	0.56	970.74	0	957.8	2889.47
6	Indian Bank	292.88	24.18	5.19	3.46	0.02	0	1.42	0.04	425.23	0	369.07	1140.68
7	Indian Overseas Bk.	76.64	5.57	47.31	3.82	0.11	0.1	41.08	0.82	93.73	0	93.73	490.76
8	Punjab & Sind Bank	288.46	34.33	26	18.74	0	0.04	6.51	0	359.13	36.26	395.39	941.45
9	Punjab National Bank	6124.9	2300.14	4154.01	2622.09	1348.77	1.17	1094.47	215.74	12720.72	9.8	9232.92	33820.6
10	State Bank of India	6439.12	1094.16	1407.45	1016.54	24.85	0.37	287.11	98.44	11550.29	2507.14	13360.78	38485.97
11	UCO Bank	2307.21	799.04	1345.33	352.52	0	1.02	683.25	122.52	2999.82	0	2999.82	10001.36
12	Union Bank of India	507.92	95.54	77.2	69.67	102.67	0.04	6.53	0	665.88	0	665.88	2104.63
	Sub Total	18380.84	4745.23	7733.18	4350.18	1729.83	7.83	2217.66	507.55	31981.76	2553.2	30084.34	95364.71
	RRBs												
13	HP Gramin Bank	2242.26	1120.21	1719.29	1112.16	520.88	0	428.84	36.82	2467.58	0	2467.58	6723.81
	Sub Total	2242.26	1120.21	1719.29	1112.16	520.88	0	428.84	36.82	2467.58	0	2467.58	6723.81
	Pvt. Sector Bank												
14	Axis Bank	242.79	39.37	33.84	32.71	0	0	0.09	1.04	1210.99	0	388.83	1356.39
15	Bandhan Bank	0.03	0	0.01	0	0	0	0	0	0.09	0	0.09	0.78
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	9.3	0	9.3	5.72
17	HDFC	1537.75	723.37	488.54	479.68	131.24	0	0.98	7.81	3569.21	0	3569.21	5118.06
18	ICICI	399.95	129.25	101.41	74.26	199.82	0	2.56	24.59	988.34	0	988.34	2604.28
19	IDBI Bank	141.04	36.6	51.63	35.71	17.69	0	9.03	6.14	171.72	0	171.72	756.58
20	Indusind	228.18	26.37	62.74	15.55	27.63	0	29.41	17.78	366.89	0	366.89	724.46
21	J&K Bank	95.11	12.65	3.34	0.02	0	0	0.59	2.39	162.93	0	162.93	300.52
22	Kotak Mahindra Bank Ltd.	76.89	0.52	9.81	0.58	0	0	0.72	8.51	99.42	0	99.42	55.95
23	South Indian Bank	1.68	0	0	0	0	0	0	0	7.25	0	7.25	64.43
24	Yes Bank	72.44	4.21	5.85	4.21	4.21	0	1.64	0	128.89	0	128.89	617.6
25	RBL BANK	1.73	1.72	1.91	1.72	1.73	0	0.19	0	1.74	0	1.74	1066.81
	Sub Total	2797.59	974.06	759.08	644.44	382.32	0	45.21	68.26	6716.77	0	5894.61	12671.58
	Cooperative Sector Banks												
26	HP State Coop. Bk Ltd.	2761.9	1448.29	1094.13	720.14	0	0	341.58	0	7066.64	20	7086.64	11974.16
27	Joginder Central Coop.Bk	303.96	194.79	192.91	150.48	0	0	33.52	0	519.12	4.17	523.29	1192.46
28	Kangra Cental Coop. Bk	3789.48	785.58	1150.68	684.41	467.77	0	91.6	0	4175.13	266.66	4441.79	12204.83
29	HP ARDB	409.66	294.07	524.53	409.66	0	0	104.38	10.5	409.66	0.07	409.73	203.51
	Sub Total	7265	2722.73	2962.25	1964.69	467.77	0	571.08	10.5	12170.55	290.9	12461.45	25574.96
	Urban Cooperative Sector Banks												
30	The Baghat Urban Cooperative Bank	297.48	23.65	15.31	0.07	39.47	0	7.69	7.2	569.17	0	569.17	772
31	The Chamba Urban Cooperative Bank	6.24	0	2.07	0	0	0	0.81	1.26	12.85	0	12.85	25.87
32	The Mandi Urban Cooperative Bank	4.32	0	0.58	0	0.12	0	0	0.58	6.27	0	6.27	31.07
33	The Parwanoo Urban Cooperative Bank	73.71	0	3.58	0	42.64	0	3.58	0	195.98	0	195.98	351.04
34	The Shimla Urban Cooperative Bank	10.81	0	3.24	0	2.19	0	1.05	2.19	26.31	0	26.31	43.88
	Sub Total	392.56	23.65	24.78	0.07	84.42	0	13.13	11.23	810.58	0	810.58	1223.86
	Payment Banks												
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	33.58
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	33.58
	Small Finance Banks												
36	AU Small Finance Bank	181.57	98.62	97.01	88.38	31.1	0	0.02	8.61	315.07	0	315.07	1037.77
37	Utkarsh small finance bank	8.55	7.94	15.38	7.94	8.56	0	4.37	3.07	8.55	0	8.55	0.38
38	Ujjivan Small Finance Bank	13.87	9.61	16.75	9.45	14.47	0	7	0.3	14.56	0	14.56	339.98
	Sub Total	203.99	116.17	129.14	105.77	54.13	0	11.39	11.98	338.18	0	338.18	1378.13
	GRAND TOTAL	31282.24	9702.05	13327.72	8177.31	3239.35	7.83	3287.31	646.34	54485.42	2844.1	52056.74	142970.63

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR - UCO BANK

BANK-WISE POSITION REGARDING NATIONAL PARAMETERS ACHIEVEMENT (in %age) IN HIMACHAL PRADESH AS ON June 2021

	PSBs	CD Ratio %	ICD Ratio %	PS Advs%	Agri Advs%	WS Advs	DRI %age	Women %	Minorities%
1	Bank of Baroda	45.15	45.15	71	6.39	9.94	0.06	13.3	2.08
2	Bank of India	60.17	39.74	47.43	11.18	14.74	0.02	1.5	3.76
3	Bank of Maharashtra	19.69	19.69	98.16	1.78	2.92	0	0	0.93
4	Canara Bank	32.36	32.36	81.18	8.55	20.67	0.11	16.55	3.65
5	Central Bank of India	33.6	33.15	83.26	21.28	33.61	0.37	0	0.06
6	Indian Bank	37.28	32.36	68.88	5.69	1.22	0	0	0.01
7	Indian Overseas Bk.	19.1	19.1	81.77	5.94	50.47	0.11	0.12	0.87
8	Punjab & Sind Bank	38.15	42	80.32	9.56	7.24	0.01	0	0
9	Punjab National Bank	37.61	27.3	48.15	18.08	32.66	0.01	10.6	1.7
10	State Bank of India	30.01	34.72	55.75	9.47	12.19	0	0.22	0.85
11	UCO Bank	29.99	29.99	76.91	26.64	44.85	0.03	0	4.08
12	Union Bank of India	31.64	31.64	76.28	14.35	11.59	0.01	15.42	0
	Sub Total	33.54	31.55	57.47	14.84	24.18	0.02	5.41	1.59
	RRBs								
13	HP Gramin Bank	36.7	36.7	90.87	45.4	69.68	0	21.11	1.49
	Sub Total	36.7	36.7	90.87	45.4	69.68	0	21.11	1.49
	Pvt. Sector Bank								
14	Axis Bank	89.28	28.67	20.05	3.25	2.79	0	0	0.09
15	Bandhan Bank	11.54	11.54	33.33	0	11.11	0	0	0
16	Catholic Syrian Bank	162.59	162.59	0	0	0	0	0	0
17	HDFC	69.74	69.74	43.08	20.27	13.69	0	3.68	0.22
18	ICICI	37.95	37.95	40.47	13.08	10.26	0	20.22	2.49
19	IDBI Bank	22.7	22.7	82.13	21.31	30.07	0	10.3	3.58
20	Indusind	50.64	50.64	62.19	7.19	17.1	0	7.53	4.85
21	J&K Bank	54.22	54.22	58.37	7.76	2.05	0	0	1.47
22	Kotak Mahindra Bank Ltd.	177.69	177.69	77.34	0.52	9.87	0	0	8.56
23	South Indian Bank	11.25	11.25	23.17	0	0	0	0	0
24	Yes Bank	20.87	20.87	56.2	3.27	4.54	0	3.27	0
25	RBL BANK	0.16	0.16	99.43	98.85	109.77	0	99.43	0
	Sub Total	53.01	46.52	41.65	14.5	11.3	0	5.69	1.02
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	59.02	59.18	39.08	20.49	15.48	0	0	0
27	Joginder Central Coop.Bk	43.53	43.88	58.55	37.52	37.16	0	0	0
28	Kangra Cental Coop. Bk	34.21	36.39	90.76	18.82	27.56	0	11.2	0
29	HP ARDB	201.3	201.33	100	71.78	128.04	0	0	2.56
	Sub Total	47.59	48.73	59.69	22.37	24.34	0	3.84	0.09
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank Ltd	73.73	73.73	52.27	4.16	2.69	0	6.93	1.26
31	The Chamba Urban Cooperative Bank Ltd	49.67	49.67	48.56	0	16.11	0	0	9.81
32	The Mandi Urban Cooperative Bank Ltd	20.18	20.18	68.9	0	9.25	0	1.91	9.25
33	The Parwanoo Urban Cooperative Bank L	55.83	55.83	37.61	0	1.83	0	21.76	0
34	The Shimla Urban Cooperative Bank Ltd	59.96	59.96	41.09	0	12.31	0	8.32	8.32
	Sub Total	66.23	66.23	48.43	2.92	3.06	0	10.41	1.39
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	30.36	30.36	57.63	31.3	30.79	0	9.87	2.73
37	Utkarsh small finance bank	2250	2250	100	92.87	179.88	0	100.12	35.91
38	Ujjivan Small Finance Bank	4.28	4.28	95.26	66	115.04	0	99.38	2.06
	Sub Total	24.54	24.54	60.32	34.35	38.19	0	16.01	3.54
	GRAND TOTAL	38.11	36.41	57.41	17.81	24.46	0.01	5.95	1.19

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR - UCO BANK

(AMOUNT IN CRORES)

BANK-WISE DISTRICT-WISE CREDIT DEPOSIT RATIO (CDR) OF BANKS IN HIMACHAL PRADESH AS OF QUARTER ENDED June 2021

	PSBs	Bilaspur	Chamba	Hamirpur	Kangra	Kinnour	Kullu	L&S	Mandi	Shimla	Sirmour	Solan	Una	Total
1	Bank of Baroda	41.67	18.87	68.06	41.62	0.00	41.77	0.00	32.26	20.96	157.45	66.83	56.60	45.15
2	Bank of India	27.31	39.63	25.98	17.70	109.56	62.50	0.00	62.96	35.29	141.32	40.43	42.32	39.74
3	Bank of Maharashtra	0.00	0.00	0.00	46.77	0.00	0.00	0.00	38.43	6.50	0.00	119.43	31.86	19.69
4	Canara Bank	28.83	35.89	29.58	21.71	80.93	48.96	72.82	44.43	32.95	36.84	62.69	27.09	32.36
5	Central Bank of India	71.97	15.24	15.69	22.25	28.48	67.62	20.00	51.23	74.55	43.52	34.78	22.19	33.15
6	Indian Bank	0.00	0.00	20.11	10.75	0.00	24.71	0.00	56.03	38.26	91.51	41.83	34.61	32.36
7	Indian Overseas Bk.	0.00	0.00	36.92	0.00	0.00	42.87	0.00	11.18	8.29	0.00	48.53	206.67	19.10
8	Punjab & Sind Bank	0.00	79.03	10.92	53.02	0.00	40.58	0.00	34.37	29.87	41.41	42.80	52.31	38.15
9	Punjab National Bank	22.07	25.19	15.95	23.31	32.09	34.65	17.54	21.26	22.81	89.26	73.75	21.54	27.27
10	State Bank of India	19.24	21.96	15.73	17.61	30.42	40.43	14.74	20.46	33.59	58.78	53.00	22.13	28.20
11	UCO Bank	17.73	26.66	22.23	21.07	35.91	26.50	17.23	25.49	31.09	40.29	41.27	24.56	29.99
12	Union Bank of India	37.73	49.14	17.30	14.12	13.35	33.98	0.00	27.50	19.29	48.49	82.05	24.74	31.64
	Sub Total	20.41	23.40	17.05	20.50	32.57	38.75	15.69	22.84	29.26	60.97	55.87	23.59	28.87
	RRBs													
13	HP Gramin Bank	84.47	46.93	42.36	26.24	157.05	47.44	167.38	22.55	34.65	162.46	118.19	56.87	36.70
	Sub Total	84.47	46.93	42.36	26.24	157.05	47.44	167.38	22.55	34.65	162.46	118.19	56.87	36.70
	Pvt. Sector Bank													
14	Axis Bank	1.60	22.71	3.00	6.59	0.00	8.52	0.00	11.78	41.71	23.62	38.91	14.03	28.67
15	Bandhan Bank	0.00	0.00	0.00	24.78	0.00	0.00	0.00	0.00	0.29	0.00	0.00	0.00	11.91
16	Catholic Syrian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.58	0.00	162.58
17	HDFC	148.07	36.49	24.53	31.25	148.47	67.66	0.00	37.56	45.75	153.26	137.59	61.81	69.74
18	ICICI	35.61	23.41	53.12	26.54	0.00	120.78	0.00	60.57	17.73	39.66	63.38	35.38	37.95
19	IDBI Bank	17.03	0.00	14.64	16.27	0.00	31.51	0.00	15.35	13.04	28.71	38.41	35.22	22.70
20	Indusind	0.00	0.00	0.05	85.55	0.00	1.41	0.00	1.61	46.84	0.00	88.14	0.00	50.64
21	J&K Bank	0.00	0.00	0.00	237.99	0.00	47.64	0.00	0.00	15.29	0.00	138.83	0.00	54.22
22	Kotak Mahindra Bank Ltd.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170.06	0.00	182.56	0.00	177.69
23	South Indian Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11.25	0.00	0.00	0.00	11.25
24	Yes Bank	0.00	0.00	0.00	0.71	0.00	0.19	0.00	3.39	23.37	17.59	39.10	4.43	20.87
25	RBL BANK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13.92	0.00	0.16
	Sub Total	88.61	31.44	25.81	31.04	148.47	51.44	0.00	31.92	26.86	98.14	84.36	42.42	46.52
	Cooperative Sector Banks													
26	HP State Coop. Bk Ltd.	20.71	19.80	0.00	0.00	37.89	0.00	0.00	25.29	129.21	39.52	0.00	0.00	59.02
27	Joginder Central Coop.Bk	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.53	0.00	43.53
28	Kangra Cental Coop. Bk	0.00	0.00	28.14	29.96	0.00	52.63	26.54	0.00	0.00	0.00	0.00	43.84	34.21
29	HP ARDB	295.29	827.56	46.91	99.52	79.46	163.06	0.00	337.71	249.51	310.48	520.02	91.22	201.30
	Sub Total	22.40	21.52	28.37	30.41	38.47	53.54	26.94	26.44	130.56	43.62	47.90	44.20	47.59
	Urban Cooperative Sector Banks													
30	The Baghat Urban Cooperative Bank Ltd	0.00	0.00	0.00	94.62	0.00	0.00	0.00	0.00	143.06	51.52	70.55	228.62	73.73
31	The Chamba Urban Cooperative Bank Ltd.	0.00	49.66	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49.66
32	The Mandi Urban Cooperative Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20.17	0.00	0.00	0.00	0.00	20.17
33	The Parwanoo Urban Cooperative Bank Ltd	15.47	0.00	4.62	0.00	0.00	0.00	0.00	6.31	0.00	0.00	69.00	4.12	55.83
34	The Shimla Urban Cooperative Bank Ltd	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.96	0.00	0.00	0.00	59.96
	Sub Total	15.47	49.66	4.62	94.62	0.00	0.00	0.00	17.05	81.52	51.52	70.11	87.06	66.23
	Payment Banks													
35	India Post Payment Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Small Finance Banks													
36	AU Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.97	0.00	76.13	26.88	30.36
37	Utkarsh small finance bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2250.00	0.00	0.00	2250.00
38	Ujjivan Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.28	4.28
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.97	4508.63	76.13	15.31	24.54
	GRAND TOTAL	25.18	27.20	20.40	23.41	37.92	42.60	21.23	24.01	42.28	62.99	61.74	29.10	34.42

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH CONVENOR - UCO BANK

(Amount in CRORES)

BANKWISE INVESTMENTS MADE IN GOVT. LOANS, SECURITIES AND SECURITIES ISSUED BY STATE OWNED BOARDS AND CORPORATIONS AS OF QUARTER ENDED June 2021

	PSBs	State Govt. Loans	Shares /Bonds of SFCs	LDB/ LMB Debentures	HPSEB	H.P.State Forest Corp	Others	HP State Coop. Bank	TOTAL
1	Bank of Baroda	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0
7	Indian Overseas Bk.	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	36.26	0	0	0	0	0	0	19.56
9	Punjab National Bank	9.8	0	0	0	0	0	0	9.82
10	State Bank of India	0	0	0	0	0	2507.14	0	2507.14
11	UCO Bank	0	0	0	0	0	0	0	0
12	Union Bank of India	0	0	0	0	0	0	0	0
	Sub Total	46.06	0	0	0	0	2507.14	0	2536.52
	RRBs								
13	HP Gramin Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Pvt. Sector Bank								
14	Axis Bank	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Cooperative Sector Banks								
26	HP State Coop. Bk Ltd.	20	0	0	0	0	0	0	20
27	Joginder Central Coop.Bk	4.17	0	0	0	0	0	0	4.17
28	Kangra Cental Coop. Bk	165.73	0	0	0	0	100.93	0	306.38
29	HP ARDB	0	0	0.02	0	0	0	0.05	0.07
	Sub Total	189.9	0	0.02	0	0	100.93	0.05	330.62
	Urban Cooperative Sector Banks								
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Payment Banks								
35	India Post Payment Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	Small Finance Banks								
36	AU Small Finance Bank	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0
	GRAND TOTAL	235.96	0	0.02	0	0	2608.07	0.05	2867.14

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK

OUTREACH OF BANKING SERVICES IN THE STATE OF HP AS OF QUARTER ENDED June 2021

	PSBs	BANKING OUTLETS IN HP						No. of Deposit Accounts				Loan Accounts	Total No. of Accounts
		Rural	SU	Urban	Total Brs	ATMs	Total outlets	Savings	Current	Term	Total		
1	Bank of Baroda	15	13	5	33	39	72	148890	5481	37137	191508	13506	205014
2	Bank of India	9	9	1	19	9	28	168543	6741	44773	220057	9636	229693
3	Bank of Maharashtra	1	3	1	5	4	9	20761	463	3852	25076	722	25798
4	Canara Bank	43	19	3	65	55	120	302454	10537	66732	379723	24920	404643
5	Central Bank of India	38	15	2	55	39	94	374449	6808	14478	395735	31789	427524
6	Indian Bank	8	16	2	26	22	48	93171	2194	48793	144158	4993	149151
7	Indian Overseas Bk.	5	4	2	11	6	17	22560	688	35852	59100	3288	62388
8	Punjab & Sind Bank	17	11	1	29	22	51	104645	3703	29807	138155	8024	146179
9	Punjab National Bank	310	35	9	354	469	823	3755045	172242	951737	4879024	306948	5185972
10	State Bank of India	277	34	14	325	614	939	3115985	43447	1146458	4305890	249124	4555014
11	UCO Bank	146	16	11	173	129	302	1140694	12974	320467	1474135	95347	1569482
12	Union Bank of India	15	23	3	41	48	89	188795	5054	42874	236723	13915	250638
	Sub Total	884	198	54	1136	1456	2592	9435992	270332	2742960	12449284	762212	13211496
	RRBs												
13	HP Gramin Bank	250	14	1	265	0	265	1199501	20390	276443	1496334	123127	1619461
	Sub Total	250	14	1	265	0	265	1199501	20390	276443	1496334	123127	1619461
	Pvt. Sector Bank												
14	Axis Bank	6	13	3	22	71	93	60381	3289	16476	80146	4627	84773
15	Bandhan Bank	0	1	1	2	2	4	6760	555	1030	8345	28	8373
16	Catholic Syrian Bank	0	1	0	1	1	2	1623	111	103	1837	324	2161
17	HDFC	56	15	4	75	132	207	296943	30294	87357	414594	151161	565755
18	ICICI	14	15	4	33	98	131	60605	4464	50554	115623	38217	153840
19	IDBI Bank	7	11	1	19	28	47	106796	3022	11327	121145	4524	125669
20	Indusind	4	6	2	12	16	28	0	0	58338	58338	21727	80065
21	J&K Bank	1	2	2	5	3	8	9328	3988	4543	17859	1585	19444
22	Kotak Mahindra Bank Ltd.	1	1	1	3	4	7	6700	202	939	7841	1107	8948
23	South Indian Bank	0	0	1	1	1	2	3307	88	1036	4431	351	4782
24	Yes Bank	2	6	1	9	12	21	25820	2273	10491	38584	6978	45562
25	RBL BANK	0	1	1	2	2	4	1787	60	473	2320	712	3032
	Sub Total	91	72	21	184	370	554	580050	48346	242667	871063	231341	1102404
	Cooperative Sector Banks												
26	HP State Coop. Bk Ltd.	176	31	10	217	100	317	1501940	183012	542378	2227330	156138	2383468
27	Joginder Central Coop.Bk	25	5	0	30	3	33	182387	2214	42918	227519	17083	244602
28	Kangra Cental Coop. Bk	176	41	0	217	106	323	1215054	18801	456090	1689945	131331	1821276
29	HP ARDB	81	0	0	81	0	81	17530	0	14377	31907	10991	42898
	Sub Total	458	77	10	545	209	754	2916911	204027	1055763	4176701	315543	4492244
	Urban Cooperative Sector Banks												
30	The Baghat Urban Cooperative Bank L	0	1	10	11	11	22	61102	2006	65182	128290	4288	132578
31	The Chamba Urban Cooperative Bank	1	0	1	2	0	2	4264	60	1960	6284	519	6803
32	The Mandi Urban Cooperative Bank Lt	0	0	1	1	0	1	2332	132	3947	6411	258	6669
33	The Parwanoo Urban Cooperative Ban	3	8	0	11	0	11	29799	869	14893	45561	1222	46783
34	The Shimla Urban Cooperative Bank L	0	0	1	1	0	1	4232	53	2967	7252	989	8241
	Sub Total	4	9	13	26	11	37	101729	3120	88949	193798	7276	201074
	Payment Banks												
35	India Post Payment Bank	2	9	1	12	0	12	419855	3381	0	423236	0	423236
	Sub Total	2	9	1	12	0	12	419855	3381	0	423236	0	423236
	Small Finance Banks												
36	AU Small Finance Bank	0	3	1	4	4	8	14090	805	3072	17967	10307	28274
37	Utkarsh small finance bank	0	1	0	1	1	2	840	0	16	856	3275	4131
38	Ujjivan Small Finance Bank	0	1	0	1	1	2	10685	114	1054	11853	5921	17774
	Sub Total	0	5	1	6	6	12	25615	919	4142	30676	19503	50179
	GRAND TOTAL	1689	384	101	2174	2052	4226	14679653	550515	4410924	19641092	1459002	21100094

TABLE REC-1		PAGE NO- 120																		AGENDA-7						
STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR UCO BANK																										
NPA Position as on June 2021 under various SECTOR/SUB-SECTOR (AMOUNT IN CRORES)																										
Short Term Crop Loan					Agriculture Term Loans				Allied Activities Advances				Total Agriculture Advances				MSE Sector Advances				Other Priority Sector Advances					
Sr. no	Bank	Outstanding	Overdue	NPA	% of NPA total to outstanding	Outstanding	Overdue	NPA	% of NPA total to outstanding	Outstanding	Overdue	NPA	% of NPA total to outstanding	Outstanding	Overdue	NPA	% of NPA total to outstanding	Outstanding	Overdue	NPA	% of NPA total to outstanding					
		Amt.	Amt.	Amt.		Amt.	Amt.	Amt.		Amt.	Amt.	Amt.		Amt.	Amt.	Amt.		Amt.	Amt.	Amt.						
1	Bank of Baroda	24.1	0	1.79	7.43	12.61	0	0.88	6.98	5.4514	0	0	0	42.1614	0	2.67	6.33	252.802	0	20.59	8.14	173.47	0	4.55	2.62	
2	Bank of India	44.105	0	0	0	13.166	0	0	0	4.3643	0	0	0	61.6353	0	0	0	160.0199	0	0	0	39.951	0	0	0	
3	Bank of Maharashtra	0.5037	0	0.07	13.9	0.0761	0	0	0	0.0263	0	0	0	0.6061	0	0.07	11.55	11.085	0	0.2748	2.48	21.9686	0	0	0	
4	Canara Bank	52.9322	7.6543	3.1796	6.01	23.3023	0.7689	1.4373	6.17	5.0554	0.1921	0.1864	3.69	81.2899	8.6153	4.8033	5.91	576.6451	91.956	79.6091	13.81	113.8161	27.8236	4.4169	3.88	
5	Central Bank of India	162.2296	0.406	5.0122	3.09	26.6691	1.3198	3.9905	14.96	17.6723	0.1976	4.0543	22.94	206.571	1.9234	13.057	6.32	375.6996	18.9357	32.6479	8.69	225.9879	8.8164	7.3862	3.27	
6	Indian Bank	15.96	0.012	0	0	7.8283	0.005	0	0	0.39	0	0	0	24.1783	0.017	0	0	199.4383	0	0	0	69.2653	0	0	0	
7	Indian Overseas Bk	4.1	0	0	0	0.85	0	0	0	0.62	0	0	0	5.57	0	0	0	41.1261	0	0	0	29.9439	0	0	0	
8	Punjab & Sind Bank	18.4776	0	0	0	2.1477	0	0	0	13.7094	0	0	0	34.3337	0	0	0	177.1025	0	0	0	77.0235	0	0	0	
9	Punjab National Bank	1771.22	775.87	157.2173	8.88	373.4824	44.6374	64.3602	17.23	155.4328	35.232	52.4312	33.73	2300.1352	855.7394	274.0087	11.91	2936.6596	911.5152	395.4972	13.47	888.1039	290.75	130.3313	14.68	
10	State Bank of India	1007.09	0	111.83	11.1	39.7	0	8.34	21.01	47.37	0	2.5	5.28	1094.16	0	422.67	11.21	2248.26	0	268.59	11.95	3096.7	0	50.36	1.63	
11	UCO Bank	760.7421	0	59.0983	7.77	26.8612	0	10.4233	38.8	11.4343	0	0	0	799.0376	0	69.5216	8.7	744.1134	0	90.5945	12.17	764.0553	0	18.4464	2.41	
12	Union Bank of India	66.0284	2.095	7.8084	11.83	1.3265	0.2905	3.2195	242.71	28.1828	0	0	0	95.5377	2.3855	11.0279	11.54	287.0377	42.3565	56.5079	19.69	125.3442	16.657	6.2754	5.01	
Sub Total		3927.4886	786.0373	346.0058	8.81	528.0196	47.0216	92.6508	17.55	289.708	35.6217	59.1719	20.42	4745.2162	868.6806	497.8285	10.49	8009.9882	1064.7634	944.3114	11.79	5625.6297	344.047	221.7662	3.94	
RRBs																										
13	HP Gramin Bank	1054.02	10.9795	21.2305	2.01	66.19	5.031	9.5532	14.43	0	0	0	0	1120.21	16.0105	30.7837	2.75	719.7	84.1533	72.8242	10.12	402.35	37.6824	13.9729	3.47	
Sub Total		1054.02	10.9795	21.2305	2.01	66.19	5.031	9.5532	14.43	0	0	0	0	1120.21	16.0105	30.7837	2.75	719.7	84.1533	72.8242	10.12	402.35	37.6824	13.9729	3.47	
Pvt. Sector Bank																										
14	Axis Bank	27.39	0	0.8542	3.12	5.716	0	0.0001	0	6.2661	0	0.1238	1.98	39.3721	0	0.9781	2.48	203.0368	0	0.6896	0.34	0.3806	0	0.0134	3.52	
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0269	0	0	0	0	0	0	0	
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	HDFC	510.54	0	0	0	198.46	0	37.1109	18.7	14.37	0	0	0	723.37	0	37.1109	5.13	729.95	0	0	0	84.53	0	0.0855	0.1	
18	IICI	50.5834	0	3.4385	6.8	72.2577	0	0	0	6.4125	0	0	0	129.2536	0	3.4385	2.66	260.4956	0	23.6828	9.09	10.2011	0	1.077	10.56	
19	IDBI Bank	28.96	0	3.54	12.22	5.12	0	0.16	3.13	2.52	0	1.12	44.44	36.6	0	4.82	13.17	53.53	0	4.36	8.14	50.91	0	0.22	0.43	
20	Indusind	0.2489	0	0	0	28.1256	0	0	0	0	0	0	0	26.3745	0	0	0	201.8012	0	0	0	0.0014	0	0	0	
21	J&K Bank	0.5909	0	0	0	0	0	0	0	12.0586	0	0	0	12.6495	0	0	0	63.9143	0.04	28.1132	43.99	18.5492	0	0.1978	1.07	
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0.5155	0	0	0	0	0	0	0	0.5155	0	0	0	76.3763	0	0	0	0	0	0	0	
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.7633	0	0	0	0.9186	0	0	0	
24	Yes Bank	0	0	0	0	4.21	0	0.05	1.19	0	0	0	0	4.21	0	0.05	1.19	68.23	0	0	0	0	0	0	0	
25	RBL Bank	0	0	0	0	1.7187	0	0	0	0	0	0	0	1.7187	0	0	0	0.0139	0	0	0	0	0	0	0	
Sub Total		618.3132	0	7.8327	1.27	314.1235	0	37.321	11.88	41.6272	0	1.2438	2.99	974.0639	0	46.3975	4.76	1658.0377	0.04	56.8456	3.43	165.4909	0	1.5937	0.96	
Cooperative Sector Banks																										
26	HP State Coop. Bk Ltd.	1232.9205	2.4729	83.7627	6.79	147.1509	0.1993	5.079	3.45	68.2166	0	0	0	1448.288	2.6722	88.8417	6.13	760.9853	44.9293	385.0303	50.6	552.6257	24.0413	35.1151	6.35	
27	Joginder Central Coop. Bk	159.7704	0	10.9352	6.84	35.0179	0	10.0851	28.8	0	0	0	0	194.7883	0	21.0203	10.79	20.0142	0	0	0	89.1576	0	11.785	13.22	
28	Kangra Central Coop. Bk	493.5134	82.3269	67.8606	13.75	190.8999	5.5966	14.2326	7.46	101.1671	37.5506	39.9527	39.49	785.5804	125.4741	122.0459	15.54	1669.6756	665.5812	781.1102	46.78	1334.2229	145.9594	382.9486	28.7	
29	HP ARDB	0	0	0	0	294.066	0	111.0932	37.78	0	0	0	0	294.066	0	111.0932	37.78	35.5911	0	13.0181	36.58	79.9993	0	33.1328	41.42	
Sub Total		1886.2043	84.7998	162.5585	8.62	667.1347	5.7959	140.4899	21.06	169.3837	37.5506	39.9527	23.59	2722.7227	128.1463	343.0011	12.6	2486.2662	710.5105	1179.1586	47.43	2056.0055	170.0007	462.9815	22.52	
Urban Cooperative Sector Banks																										
30	The Badhal Urban Cooperative Bank	0	0	0	0	2.859	0	0.86	30.08	20.7895	0	17.7208	85.24	23.6485	0	18.5808	78.57	184.9505	0	44.823	24.24	88.8856	0	22.1791	24.95	
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.0526	0.126	0.1236	6.02	4.1873	0.057	0.0564	1.35	
32	The Mandi Urban Cooperative Bank L	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2.2566	0	0.4421	19.59	2.0623	0	0.0579	2.81	
33	The Parwanoo Urban Cooperative Ba	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43.8427	0	0	0	29.8665	0	0	0	
34	The Shimla Urban Cooperative Bank l	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.0082	0	1.8507	36.95	5.8062	0	0.4358	7.51	
Sub Total		0	0	0	0	2.859	0	0.86	30.08	20.7895	0	17.7208	85.24	23.6485	0	18.5808	78.57	238.1106	0.126	47.2394	19.84	130.8079	0.057	22.7292	17.38	
Payment Banks																										
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Sub Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Small Finance Banks																										
36	AU Small Finance Bank	0	0	0	0	96.2788	0	1.6303	1.69	2.3419	0	0.1299	5.55	98.6207	0	1.7602	1.78	82.951	0	3.9988	4.82	0	0	0	0	
37	Utkarsh small finance bank	0	0	0	0	7.94	0	0.23	2.9	0	0	0	0	7.94	0	0.23	2.9	0	0	0	0	0.61	0	0.01	1.64	
38	Ujjivan Small Finance Bank	0	0																							

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

NON PERFORMING ASSETS (NPAs) OF BANKS IN HIMACHAL PRADESH -POSITION AS OF PERIOD ENDED June 2021

Sr. no	Bank	Priority Sector Advances (Amt in crores)				Non Priority Sector Advances (Amt in CRORES)				TOTAL ADVANCES (AMT IN CRORES)			
		Outstanding	Overdues	NPA		Outstanding	Overdues	NPA		Outstanding	Overdues	NPA	
		Amt.	Amt.	Amt.	% of NPA total to outstanding	Amt.	Amt.	Amt.	% of NPA total to outstanding	Amt.	Amt.	Amt.	% of NPA total to outstanding
1	Bank of Baroda	468.4334	0	27.81	5.94	191.3066	0	3.16	1.65	659.74	0	30.97	4.69
2	Bank of India	261.6062	0	0	0	289.9538	0	0	0	551.56	0	0	0
3	Bank of Maharashtra	33.6597	0	0.3448	1.02	0.6327	0	0	0	34.2924	0	0.3448	1.01
4	Canara Bank	771.7511	128.3949	88.8293	11.51	178.8835	0	25.9924	14.53	950.6346	128.3949	114.8217	12.08
5	Central Bank of India	808.2585	29.6755	53.0911	6.57	162.4815	0.4279	6.6959	4.12	970.74	30.1034	59.787	6.16
6	Indian Bank	292.8819	0.017	0	0	132.3554	0	0	0	425.2373	0.017	0	0
7	Indian Overseas Bk.	76.64	0	0	0	17.09	0	0	0	93.73	0	0	0
8	Punjab & Sind Bank	288.4597	0	0	0	70.6703	0	0	0	359.13	0	0	0
9	Punjab National Bank	6124.8977	2058.0046	799.8372	13.06	6595.8271	22.57	257.98	3.91	12720.7248	2080.5746	1057.8172	8.32
10	State Bank of India	6439.12	0	441.62	6.86	5111.17	0	0	0	11550.29	0	441.62	3.82
11	UCO Bank	2307.2063	0	178.5625	7.74	692.6111	0	146.0698	21.09	2999.8174	0	324.6323	10.82
12	Union Bank of India	507.9196	61.399	73.8112	14.53	157.9592	0	0	0	665.8788	61.399	73.8112	11.08
	Sub Total	18380.8341	2277.491	1663.9061	9.05	13600.9412	22.9979	439.8981	3.23	31981.7753	2300.4889	2103.8042	6.58
	RRBs												
13	HP Gramin Bank	2242.26	137.8462	117.5808	5.24	225.32	0	7.2714	3.23	2467.58	137.8462	124.8522	5.06
	Sub Total	2242.26	137.8462	117.5808	5.24	225.32	0	7.2714	3.23	2467.58	137.8462	124.8522	5.06
	Pvt. Sector Bank												
14	Axis Bank	242.7895	0	1.6811	0.69	968.2035	0	0.8027	0.08	1210.993	0	2.4838	0.21
15	Bandhan Bank	0.0269	0	0	0	0.066	0	0	0	0.0929	0	0	0
16	Catholic Syrian Bank	0	0	0	0	9.2996	0	0	0	9.2996	0	0	0
17	HDFC	1537.75	0	37.1964	2.42	2031.46	0	41.0098	2.02	3569.21	0	78.2062	2.19
18	ICICI	399.9497	0	28.1983	7.05	588.3906	0	16.2783	2.77	988.3403	0	44.4766	4.5
19	IDBI Bank	141.04	0	9.4	6.66	30.68	0	1.56	5.08	171.72	0	10.96	6.38
20	Indusind	228.1771	0	0	0	138.7155	0	0	0	366.8926	0	0	0
21	J&K Bank	95.113	0.04	28.311	29.77	67.8184	0	0	0	162.9314	0.04	28.311	17.38
22	Kotak Mahindra Bank Ltd.	76.8918	0	0	0	22.5245	0	0	0	99.4163	0	0	0
23	South Indian Bank	1.6819	0	0	0	5.5653	0	0	0	7.2472	0	0	0
24	Yes Bank	72.44	0	0.05	0.07	56.45	0	0.04	0.07	128.89	0	0.09	0.07
25	RBL BANK	1.7326	0	0	0	0.0087	0	0	0	1.7413	0	0	0
	Sub Total	2797.5925	0.04	104.8368	3.75	3919.1821	0	59.6908	1.52	6716.7746	0.04	164.5276	2.45
	Cooperative Sector Banks												
26	HP State Coop. Bk Ltd.	2761.899	71.6428	508.9871	18.43	4304.7409	21.6661	104.1019	2.42	7066.6399	93.3089	613.089	8.68
27	Joginder Central Coop.Bk	303.9601	0	32.8053	10.79	215.1573	0	22.7309	10.56	519.1174	0	55.5362	10.7
28	Kangra Cental Coop. Bk	3789.4789	937.0147	1286.1047	33.94	385.6468	55.0374	82.2395	21.33	4175.1257	992.0521	1368.3442	32.77
29	HP ARDB	409.6564	0	157.2441	38.38	0	0	0	0	409.6564	0	157.2441	38.38
	Sub Total	7264.9944	1008.6575	1985.1412	27.32	4905.545	76.7035	209.0723	4.26	12170.5394	1085.361	2194.2135	18.03
	Urban Cooperative Sector Banks												
30	The Baghat Urban Cooperative Bank L	297.4846	0	85.5829	28.77	271.6876	0	62.7459	23.09	569.1722	0	148.3288	26.06
31	The Chamba Urban Cooperative Bank	6.2399	0.183	0.18	2.88	6.6073	0	0.2412	3.65	12.8472	0.183	0.4212	3.28
32	The Mandi Urban Cooperative Bank Lt	4.3189	0	0.5	11.58	1.9482	0	0.1187	6.09	6.2671	0	0.6187	9.87
33	The Parwanoo Urban Cooperative Bar	73.7092	0	0	0	122.2712	0	0	0	195.9804	0	0	0
34	The Shimla Urban Cooperative Bank L	10.8144	0	2.2865	21.14	15.495	0	0	0	26.3094	0	2.2865	8.69
	Sub Total	392.567	0.183	88.5494	22.56	418.0093	0	63.1058	15.1	810.5763	0.183	151.6552	18.71
	Payment Banks												
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks												
36	AU Small Finance Bank	181.5717	0	5.759	3.17	133.4987	0	1.8203	1.36	315.0704	0	7.5793	2.41
37	Utkarsh small finance bank	8.55	0	0.24	2.81	0	0	0	0	8.55	0	0.24	2.81
38	Ujjivan Small Finance Bank	13.8727	0	0.2125	1.53	0.6895	0	0.0164	2.38	14.5622	0	0.2289	1.57
	Sub Total	203.9944	0	6.2115	3.04	134.1882	0	1.8367	1.37	338.1826	0	8.0482	2.38
	GRAND TOTAL	31282.2424	3424.2177	3966.2258	12.68	23203.1858	99.7014	780.8751	3.37	54485.4282	3523.9191	4747.1009	8.71

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR - UCO BANK

NON PERFORMING ASSETS (NPAs) IN GOVERNMENT SPONSORED SCHEMES IN HIMACHAL PRADESH - POSITION FOR PERIOD ENDED June 2021 (AMOUNT IN CRORES)

Sr. no	Bank	SGSY / NRLM				PMRY				PMEGP				SJSRY / NULM				DEDS				NPA UNDER MUDRA				TOTAL					
		Outstandi ng	Overdue s	NPA		Outstandi ng	Overdue s	NPA		Outstandi ng	Overdu es	NPA		Outstandi ng	Overdu es	NPA		Outstandi ng	Overdu es	NPA		Outstandi ng	Overdu es	NPA							
		Amt.	Amt.	Amt.	% of NPA total to outstandi ng	Amt.	Amt.	Amt.	% of NPA total to outstandi ng	Amt.	Amt.	Amt.	% of NPA total to outstandi ng	Amt.	Amt.	Amt.	% of NPA total to outstandi ng	Amt.	Amt.	Amt.	% of NPA total to outstandi ng	Amt.	Amt.	Amt.	% of NPA total to outstandi ng						
1	Bank of Baroda	16.86	0	0	0	215	0	0	0	157.68	0	0	0	21.37	0	0	0	12	0	0	0	4197.93	0	511	12.17	4620.84	0	511	11.06		
2	Bank of India	20.5	0	0	0	148.48	0	0	0	276.21	0	0	0	4.75	0	0	0	45.12	0	0	0	2874.94	0	0	0	3370	0	0	0		
3	Bank of Maharashtra	10.4	0	0	0	90.47	0	0	0	26.58	0	0	0	18	0	0	0	0	0	0	0	304.38	0	8.65	2.84	449.83	0	8.65	1.92		
4	Canara Bank	183.12	2.96	0	0	392.24	25.74	0	0	735.72	467.1	80	10.87	469.58	4.54	31.57	6.72	0	0	0	0	14850.5	4228.4	1153.15	7.77	16631.13	4728.74	1264.72	7.6		
5	Central Bank of India	235.54	0.13	1.42	0.6	304.5	52.33	16.77	5.51	824.49	0	0	0	286	15.16	2.7	0.94	12.54	0	0	0	6784.19	286.64	167.59	2.47	8447.26	354.26	188.48	2.23		
6	Indian Bank	32	0.45	0	0	938.7	0	0	0	312.12	0.75	0	0	30.2	0	0	0	25.26	0	0	0	1349.73	1.45	0	0	2688.01	2.65	0	0		
7	Indian Overseas Bk.	5	0	0	0	358	0	0	0	179.7	0	0	0	0	0	0	0	0	0	0	0	1027.38	0	0	0	1570.08	0	0	0		
8	Punjab & Sindh Bank	42.28	0	0	0	284.02	0	0	0	209.76	0	0	0	1.59	0	0	0	15	0	0	0	4428.14	0	0	0	4980.79	0	0	0		
9	Punjab National Bank	2245.06	0	61.2	2.73	2436.96	204.2	0	0	10705.85	4502	139.33	1.3	1021.53	0	43.84	4.29	1360.8	0	0	0	112853	15777.4	13320	11.8	130623.08	20483.66	13564.37	10.38		
10	State Bank of India	543	8.6	0	0	7322	0	0	0	7562.54	0	0	0	77	0	0	0	841	0	0	0	50972	0	11488	22.54	67317.54	8.6	11488	17.07		
11	UCO Bank	0	0	48.73	0	0	0	0	0	0	0	0	0	0	0	3.26	0	0	0	0	18.95	0	0	0	70.94	0	0	0			
12	Union Bank of India	194.11	0	78.4	40.39	206.4	0	0	0	698.03	0	180.82	25.9	20.02	0	16.4	81.92	26.75	0	0	0	7023.6	564.09	179.05	2.55	8168.91	564.09	454.67	5.57		
	Sub Total	3527.87	12.14	189.75	5.38	12696.77	282.3	16.77	0.13	21688.68	4969.85	400.15	1.84	1950.04	19.7	97.77	2338.47	0	18.95	0.81	206666	20858	26827.44	12.98	248867.47	26142	27550.83	11.07			
	RRBs																														
13	HP Gramin Bank	3570	266.47	45.16	1.26	355	0	0	0	3752	178.9	317.88	8.47	165	0	0	0	408	86.96	0	0	21505	3244.76	536.91	2.5	29755	3777.09	899.95	3.02		
	Sub Total	3570	266.47	45.16	1.26	355	0	0	0	3752	178.9	317.88	8.47	165	0	0	0	408	86.96	0	0	21505	3244.76	536.91	2.5	29755	3777.09	899.95	3.02		
	Pvt. Sector Bank																														
14	Axis Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	92.34	0	0	0	92.34	0	0	0		
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17	HDFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	861.38	0	0	0	861.38	0	0	0		
18	ICI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19	IDBI Bank	11.23	0	0	0	0	0	0	0	117.67	0	0	0	5.26	0	0	0	0	0	0	0	1950.78	0	198	10.15	2084.94	0	198	9.5		
20	Indusind	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4362.13	0	0	0	4362.13	0	0	0		
21	J&K Bank	0	0	0	0	0	0	0	0	115.34	0	0	0	0	0	0	0	0	0	0	0	1011.06	0	0	0	1126.4	0	0	0		
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1409.79	0	0	0	1409.79	0	0	0		
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11.15	0	0	0	11.15	0	0	0		
24	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	420.67	0	0	0	420.67	0	0	0		
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5.36	0	0	0	5.36	0	0	0		
	Sub Total	11.23	0	0	0	0	0	0	0	233.01	0	0	0	5.26	0	0	0	0	0	0	0	10124.7	0	198	1.96	10374.16	0	198	1.91		
	Cooperative Sector Banks																														
26	HP State Coop. Bk. Ltd.	2524.29	76.87	36.11	1.43	15.04	0	0	0	2149.7	328.03	331.71	15.43	0	0	0	0	377.41	0	0	0	3934.29	370.29	39.34	1	9000.73	775.19	407.16	4.52		
27	Joginder Central Coop. Bk.	313.48	0	2.27	0.72	0	0	0	0	335.6	0	99.45	29.63	0	0	0	0	869.45	0	417	47.96	0	0	0	0	1518.53	0	518.72	34.16		
28	Kangra Cental Coop. Bk.	1861.49	181.43	151.6	8.14	0	0	0	0	2542.95	262.26	615.15	24.19	58.14	5.48	10.4	17.89	478.42	272.26	287.79	60.15	829.08	137.55	323.87	39.06	5770.08	858.98	1388.81	24.07		
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Sub Total	4699.26	258.3	189.98	4.04	15.04	0	0	0	5028.25	590.29	1046.31	20.81	58.14	5.48	10.4	17.89	1725.28	272.26	704.79	40.85	4763.37	507.84	363.21	7.63	16289.34	1634.17	2314.69	14.21		
	Urban Cooperative Sector Banks																														
30	The Baghat Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
31	The Chamba Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32	The Mandi Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
34	The Shimla Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Payment Banks																														
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Small Finance Banks																														
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11072.7	0	757.94	6.85	11072.69	0	757.94	6.85		
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2410	0	2	0.08	2410	0	2	0.08		
38	Ujivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1440.23	0	0	0	1440.23	0	0	0		
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14922.92	0	759.94	5.09	14922.92	0	759.94	5.09		
	GRAND TOTAL	11808.4	536.91	424.89	3.6	13066.81	282.3	16.77	0.13	30701.94	5739.04	1764.34	5.75	2178.44	25.18	108.17	4.97	4471.75	359.22	723.74	16.18	257982	24610.6	28685.5	11.12	320208.89	31553.26	31723.41	9.91		

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

BANK-WISE POSITION REGARDING CERTIFICATE CASES FOR RECOVERY OF DUES IN HIMACHAL PRADESH AS OF PERIOD June 2021 (AMOUNT IN LACS)

Sr. no	Bank	RC Pending		Fresh Filed		Total		RCs Disposed		RCs Pending		Pending<1Yr		Pending>Yr	
		A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt	A/C	Amt
1	Bank of Baroda	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Indian Overseas Bk.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Punjab National Bank	996	1677	34	35	1030	1712	40	30	990	1682	820	1367	170	315
10	State Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	UCO Bank	940	2379.5	3	8.52	943	2388.02	9	11.41	934	2376.61	820	981.11	114	1395.5
12	Union Bank of India	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	1936	4056.5	37	43.52	1973	4100.02	49	41.41	1924	4058.61	1640	2348.11	284	1710.5
	RRBs														
13	HP Gramin Bank	511	1291	0	0	511	1291	2	6	509	1285	146	433	363	852
	Sub Total	511	1291	0	0	511	1291	2	6	509	1285	146	433	363	852
	Pvt. Sector Bank														
14	Axis Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Cooperative Sector Banks														
26	HP State Coop. Bk Ltd.	2898	8033	27	250	2925	8283	176	459	2749	7824	46	678	2703	7146
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	HP ARDB	307	2987.05	0	0	307	2987.05	0	0	307	2987.05	2	120.46	305	2866.59
	Sub Total	3205	11020.05	27	250	3232	11270.05	176	459	3056	10811.05	48	798.46	3008	10012.59
	Urban Cooperative Sector Banks														
30	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Ltd	34	61.87	0	0	34	61.87	0	0	34	61.87	0	0	34	61.87
33	The Parwanoo Urban Cooperative Bank l	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	34	61.87	0	0	34	61.87	0	0	34	61.87	0	0	34	61.87
	Payment Banks														
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks														
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	5686	16429.42	64	293.52	5750	16722.94	227	506.41	5523	16216.53	1834	3579.57	3689	12636.96

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR-UCO BANK

PROGRESS UNDER KISAN CREDIT CARD (CROP LOANS ONLY) SCHEME IN HIMACHAL PRADESH
AS OF QUARTER ENDED JUNE 2021 (Amount in lacs)

S.No.	Banks	FRESH KCC ISSUED DURING THE PERIOD JUNE 2021 (01.04.2021 To 30.06.2021)		Existing KCC PERIOD - JUNE 2021 (01.04.2021 To 30.06.2021)		TOTAL FRESH KCC ISSUED AND EXISTING KCC RENEWED DURING THE PERIOD- JUNE 2021 (01.04.2021 To 30.06.2021)		Balance outstanding as on - JUNE 2021		TOTAL NO. OF RUPAY KCC CARDS ISSUED
		No of KCC	Amount	No of KCC	Amount	No of KCC	Amount	No. of Accounts	Amount	Nos
	PSBs									
1	Bank of Baroda	49	96.35	430	1034.9	479	1131.25	928	2361.46	506
2	Bank of India	56	105.36	385	1052.74	441	1158.1	2353	4219.99	818
3	Bank of Maharashtra	0	0	3	20.5	3	20.5	36	43.77	26
4	Canara Bank	161	399.3006532	669	1360.46	830	1759.760653	3191	5940.721069	1757
5	Central Bank of India	124	229.33	1934	2464.65	2058	2693.98	10047	16210.05	3835
6	Indian Bank	22	39.28	208	391.91	230	431.19	909	1366.55	225
7	Indian Overseas Bk.	6	10.5	21	42.45	27	52.95	184	550.74	146
8	Punjab & Sind Bank	59	93.03	396	806.18	455	899.21	1018	1865.87	628
9	Punjab National Bank	1975	3785.99	15316	29645.84	17291	33431.83	123963	184911.65	90953
10	State Bank of India	1110	2348.12	6199	14537.21	7309	16885.33	54927	88966.87	34813
11	UCO Bank	805	1197.3	4821	4968.21	5626	6165.51	37177	64471.85	28140
12	Union Bank of India	92	252.85	329	726.09	421	978.94	1945	4547.31	485
	Sub Total	4459	8557.41	30711	57051.14	35170	65608.55	236678	375456.8311	162332
	RRBs									
13	HP Gramin Bank	1757	3308.77	14581	13212.95	16338	16521.72	59897	79369.4	34637
	Sub Total	1757	3308.77	14581	13212.95	16338	16521.72	59897	79369.4	34637
	Pvt. Sector Bank									
14	Axis Bank	31	381.42	18	119.21	49	500.63	163	1072.77	7
15	AU Small Finance Bank	0	0	0	0	0	0	0	0	0
16	Bandhan Bank	0	0	0	0	0	0	0	0	0
17	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0
18	HDFC	322	1782.44	2290	13598.90	2612	15381.34	12993	64184.42	3668
19	ICICI	197	1512.92	18	22.64	215	1535.56	989	5821.35	1076
20	IDBI Bank	9	22.43	77	187.54	86	209.97	1051	2205.85	153
21	Indusind	0	0	0	0	0	0	0	0	0
22	J&K Bank	0	0	1	3	1	3	10	38.17	0
23	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0
24	RBL Bank	0	0	0	0	0	0	0	0	0
25	South Indian Bank	0	0	0	0	0	0	0	0	0
26	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0
27	Yes Bank	18	6.9	0	0	18	6.9	58	15.97	0
	Sub Total	577	3706.11	2404	13931.29	2981	17637.41	15264	73338.52	4904
	Cooperative Sector Banks									
28	HP State Coop. Bk Ltd.	2149	3268.64	12116	12302.36	14265	15571	65059	118654.85	38696
29	Joginder Central Coop. Bk	241	439.67	1763	3975.2	2004	4414.87	8165	15977.04	5583
30	Kangra Cental Coop. Bk	827	1359.17	3097	4383.13	3924	5742.3	37672	43362.86	31607
31	HP ARDB	0	0	0	0	0	0	0	0	0
	Sub Total	3217	5067.48	16976	20660.69	20193	25728.17	110896	177994.75	75886
	Urban Cooperative Sector Banks									
32	The Baghat Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0
33	The Chamba Urban Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0
34	The Mandi Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0
35	The Parwanoo Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0
36	The Shimla Urban Cooperative Bank Ltd	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0.00	0	0	0
	GRAND TOTAL	10010	20639.77	64672	104856.07	74682	125495.84	422735	706159.50	277759

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR -UCO BANK

PROGRESS UNDER SELF HELF GROUPS (SHGs) CREDIT LINKAGES IN HIMACHAL PRADESH - AS OF QUARTER ENDED June 2021 (Amount in lacs)

S No	BANK	Outstanding at the end of Dec. 2020		Achievement during Qtr- June 2021		Outstanding as at the end of Quarter ended June 2021	
		No.	Amt.	No.	Amt.	No.	Amt.
	PSBs						
1	Bank of Baroda	24	39.43	1	4	25	43.43
2	Bank of India	24	18.09	4	4	24	18.09
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	199	227.11	30	22.05	184	214.11
5	Central Bank of India	148	293.15	0	0	148	293.15
6	Indian Bank	9	5.81	0	0	9	5.81
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	15	46.85	0	0	15	46.85
9	Punjab National Bank	2518	2369	45	65.6	2553	2344.54
10	State Bank of India	902	1211	22	35	902	1211
11	UCO Bank	704	1551	60	186	654	1840
12	Union Bank of India	114	187.47	2	5	114	187.47
	Sub Total	4657	5948.91	164	321.65	4628	6204.45
	RRBs						
13	HP Gramin Bank	4076	3806	89	209	4065	3735
	Sub Total	4076	3806	89	209	4065	9939.45
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	49	64.96	0	0	49	64.96
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	49	64.96	0	0	49	10004.41
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	682	715.03	53	42.75	649	685.68
27	Joginder Central Coop.Bk	545	519.04	28	48.3	552	506.12
28	Kangra Cental Coop. Bk	2227	2901.84	104	251.51	2230	2782.81
29	HP ARDB	0	0	0	0	0	0
	Sub Total	3454	4135.91	185	342.56	3431	13979.02
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank L	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Lt	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Ban	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank L	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	13979.02
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	13979.02
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	13979.02
	GRAND TOTAL	12236	13955.78	438	873.21	12173	13979.02

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR -UCO BANK

PROGRESS UNDER JOINT LIABILITY GROUPS SCHEME (JLGs) IN HIMACHAL PRADESH AS OF
QUARTER ENDED June 2021 (Amount in lacs)

(Amount in Lacs)

S.No.	Banks	Outstanding at the end of March. 2020		Achievement during Qtr- June 2021		Outstanding as at the end of Quarter ended June 2021	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	1	1.9	0	0	1	1.9
2	Bank of India	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	9	12.61	0	0	9	12.61
5	Central Bank of India	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0
9	Punjab National Bank	134	284.04	0	0	100	273.86
10	State Bank of India	288	699	0	0	288	699
11	UCO Bank	191	525	4	4	117	40.99
12	Union Bank of India	1	0.31	0	0	1	0.31
	Sub Total	624	1522.86	4	4	516	1028.67
	RRBs						
13	HP Gramin Bank	1048	1250	50	103	1077	1296
	Sub Total	1048	1250	50	103	1077	2324.67
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	691	121.49	37	12.57	697	41.3
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0
20	Indusind	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	331	505.44	0	0	307	420.67
25	RBL BANK	0	0	0	0	0	0
	Sub Total	1022	626.93	37	12.57	1004	2786.64
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	762	708	27	15	749	668.11
27	Joginder Central Coop.Bk	237	287.52	11	21	258	305.5
28	Kangra Cental Coop. Bk	415	437.97	9	18.5	400	418.65
29	HP ARDB	0	0	0	0	0	0
	Sub Total	1414	1433.49	47	54.5	1407	4178.9
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	4178.9
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	4178.9
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	6930	1663	282	126	2929	794
38	Ujjivan Small Finance Bank	5664	1268.52	372	150.48	5228	1115.87
	Sub Total	12594	2931.52	654	276.48	8157	6088.77
	GRAND TOTAL	16702	7764.8	792	450.55	12161	12161

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH: CONVENOR -UCO BANK

PROGRESS UNDER GCC/ACC/SCC IN HIMACHAL PRADESH AS OF QUARTER ENDED
2021

June

Amount in lacs

S.No.	Banks	Outstanding at the end of Dec. 2020		Achievement during Qtr- June 2021		Outstanding as at the end of Quarter ended June 2021	
		No.	Amt.	No.	Amt.	No.	Amt.
1	Bank of Baroda	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0
4	Canara Bank	79	18.76	0	0	79	18.76
5	Central Bank of India	5	2.5	0	0	5	2.5
6	Indian Bank	274	44.6	0	0	274	44.6
7	Indian Overseas Bk.	0	0	0	0	0	0
8	Punjab & Sind Bank	20	13.69	0	0	20	13.69
9	Punjab National Bank	14986	29070.13	187	639.23	86329	35988.16
10	State Bank of India	69	208	0	0	69	208
11	UCO Bank	6776	6116	5	1.28	2861	2393.91
12	Union Bank of India	381	157.56	0	0	381	157.56
	Sub Total	22590	35631.24	192	640.51	90018	38827.18
	RRBs						
13	HP Gramin Bank	2630	2154	0	0	2630	2154
	Sub Total	2630	2154	0	0	2630	40981.18
	Pvt. Sector Bank						
14	Axis Bank	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0
19	IDBI Bank	73	105.32	0	0	73	105.32
20	Indusind	0	0	0	0	0	0
21	J&K Bank	36	9.14	0	0	71	33.9
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0
	Sub Total	109	114.46	0	0	144	41120.4
	Cooperative Sector Banks						
26	HP State Coop. Bk Ltd.	6689	1486.83	773	124.33	6567	1459.7
27	Joginder Central Coop.Bk	247	48.6	8	2.75	158	49.37
28	Kangra Cental Coop. Bk	8480	4596.11	122	77.53	8294	4323.33
29	HP ARDB	0	0	0	0	0	0
	Sub Total	15416	6131.54	903	204.61	15019	46952.8
	Urban Cooperative Sector Banks						
30	The Baghat Urban Cooperative Bank	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	46952.8
	Payment Banks						
35	India Post Payment Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	46952.8
	Small Finance Banks						
36	AU Small Finance Bank	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	46952.8
	GRAND TOTAL	40745	44031.24	1095	845.12	107811	107811

STATE LEVEL BANKERS COMMITTEE HIMACHAL PRADESH : CONVENOR -UCO BANK

(Amount in Lacs)

PROGRESS UNDER WEAVER CREDIT CARDS(WCC) SCHEME -PROGRESS AS OF QUARTER ENDED 30.06.2021

SNO.	Name of the Bank	Target FY 2020-21	No. of Applications Received (01.04.2021 To 30.06.2021)		No. of WCCs Sanctioned (01.04.2021 To 30.06.2021)		No. of Applications Rejected (01.04.2021 To 30.06.2021)		No. of Cards issued		Outstanding Balance As on 30.06.2021	
			No	Amount	No	Amount	No	Amount	No	Amount	No	Amount
1	Bank of Baroda	0	0	0	0	0	0	0	0	0	0	0
2	Bank of India	0	0	0	0	0	0	0	0	0	0	0
3	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0
4	Canara Bank	0	0	0	0	0	0	0	0	5	5.17	0
5	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0
6	Indian Bank	0	0	0	0	0	0	0	0	0	0	0
7	Indian Overseas Bk.	0	0	0	0	0	0	0	0	0	0	0
8	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0	0	0
9	Punjab National Bank	0	8	4	2.09	0	0	0	0	306	237.15	0
10	State Bank of India	0	0	0	0	0	0	0	0	0	0	0
11	UCO Bank	0	0	0	0	0	0	0	0	48	40	0
12	Union Bank of India	0	0	0	0	0	0	0	0	3	0.98	0
	Sub Total	0	8	4	2.09	0	0	0	0	362	283.3	0
	RRBs											
13	HP Gramin Bank	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0
	Pvt. Sector Bank											
14	Axis Bank	0	0	0	0	0	0	0	0	0	0	0
15	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0
16	Catholic Syrian Bank	0	0	0	0	0	0	0	0	0	0	0
17	HDFC	0	0	0	0	0	0	0	0	0	0	0
18	ICICI	0	0	0	0	0	0	0	0	0	0	0
19	IDBI Bank	0	0	0	0	0	0	0	0	18	10.5	0
20	Indusind	0	0	0	0	0	0	0	0	0	0	0
21	J&K Bank	0	0	0	0	0	0	0	0	0	0	0
22	Kotak Mahindra Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0
23	South Indian Bank	0	0	0	0	0	0	0	0	0	0	0
24	Yes Bank	0	0	0	0	0	0	0	0	0	0	0
25	RBL BANK	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	18	10.5	0
	Cooperative Sector Banks											
26	HP State Coop. Bk Ltd.	0	0	4	0.91	0	0	0	0	9	23.22	0
27	Joginder Central Coop.Bk	0	0	0	0	0	0	0	0	0	0	0
28	Kangra Cental Coop. Bk	0	1	1	3	0	0	0	0	143	1669.36	0
29	HP ARDB	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	1	5	3.91	0	0	0	0	152	1692.58	0
	Urban Cooperative Sector Banks											
30	The Baghat Urban Cooperative Bank L	0	0	0	0	0	0	0	0	0	0	0
31	The Chamba Urban Cooperative Bank L	0	0	0	0	0	0	0	0	0	0	0
32	The Mandi Urban Cooperative Bank Lt	0	0	0	0	0	0	0	0	0	0	0
33	The Parwanoo Urban Cooperative Bank	0	0	0	0	0	0	0	0	0	0	0
34	The Shimla Urban Cooperative Bank L	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0
	Payment Banks											
35	India Post Payment Bank	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0
	Small Finance Banks											
36	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
37	Utkarsh small finance bank	0	0	0	0	0	0	0	0	0	0	0
38	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
	Sub Total	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	0	9	9	6	0	0	0	0	532	1986.38	0

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

संदर्भ संख्या: रा.स्त.बैं.स./Steering Com/2021-22/11

दिनांक: 18.09.2021.

MINUTES OF 11th MEETING OF STEERING COMMITTEE OF SLBC, H.P. HELD AT UCO BANK ZONAL OFFICE SHIMLA(H.P) ON 10.09.2021

The 11th meeting of the Steering Committee of SLBC, Himachal Pradesh was convened by SLBC Convenor, UCO Bank at UCO Bank Zonal Office, Shimla at 11:00 AM on 10.09.2021. The meeting was chaired by Shri S.S. Negi, DGM, UCO Bank, Convenor, HP SLBC and Mr. Pitamber Aggarwal, Deputy General Manager, RBI co-chaired the meeting. Due to some prior engagement, Mr. Rakesh Kanwar, Special Secretary (Finance), Government of Himachal Pradesh could not attend the meeting. The list of the participants is annexed.

Shri S.S. Negi, DGM while welcoming the RBI, NABARD, Commercial and Cooperative Bank executives informed that the primary objective of the Steering Committee of SLBC is to finalize the agenda items to be discussed in the ensuing SLBC quarterly review meeting for the quarter ended June, 2021.

After detailed deliberations, the theme-wise issues were identified as follows. Accordingly, Convenor will prepare the Agenda.

AGENDA ITEM NO 1: ATR ISSUE 1.1: SUB COMMITTEE ON BC MODEL:

DGM & In-charge, SLBC, HP informed the house that as decided in last SLBC meeting, all the member banks have confirmed that their BC Model is at par with the model suggested by the SLBC. However, DGM, RBI suggested that SLBC should prepare a comparison chart/any documentary evidence in SLBC meeting regarding the adoption of the BC Model by all the member banks. This agenda can be dropped after that.

(Action : SLBC)

ATR 1.2: APPOINTMENT OF FLC IN LAHAUL & SPITI:

DGM & In-charge, SLBC apprised the house that FLC appointment in Lahul & Spiti is yet to be done by SBI. Also due to sudden death of FLC Bilaspur, UCO Bank needs to appoint FLC in Bilaspur. LDM Bilaspur has already published advertisement for appointment of FLC in the leading newspaper on 06.09.2021. DGM SBI apprised that they have also published the advertisement but have not received any application in district Lahaul Spiti and Chamba. SBI assured that till the time FLC is appointed,

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

they will designate one officer for the time being. RBI suggested that the FLC should not be designated as additional charge to any officer. This kind of arrangement is acceptable only for some time. Banks and LDMs should appoint the FLCs on urgent basis. Manager RBI, Swar Grover also mentioned that LDMs from PNB are being allotted with additional work apart from LDM duties, which is not a good practice. DGM PNB assured to streamline this issue.

(Action: UCO Bank and SBI)

ATR 1.4: REVAMPING OF SLBC WEBSITE:

Mr. P.K. Sharma, DGM & In-charge, SLBC apprised the house that all PSBs, Pvt Sector Banks and Small Finance Banks have uploaded SLBC data for June, 2021 on new portal. Chief Manager SLBC reported that the data for ACP Progress report for the quarter is different on the new site. Few banks have reported that renewals are not being fetched by data centers of the few Banks. RBI AGM, Mr. Aggarwal suggested SLBC to compare the data on both the sites and submit the final data. If the data is not presentable SLBC needs to resolve any remaining issues before the month end.

(Action: SLBC)

ATR 1.4: ISSUE OF CLAIM SETTLEMENT UNDER PMFBY:

The matter has been constantly forming the part of agenda in previous Steering and SLBC meetings. Despite of rigorous efforts from SLBC end, matter is still to reach its conclusion. Now, Director Horticulture had called meeting on the issue on 10.06.2021 and outcome of the same shall be placed in the agenda notes of final SLBC meeting.

(Action: Hort. Deptt and Insurance Co.)

ATR 1.5: INSTALLATION OF LEDs IN BLOCK OFFICES:

DGM & In-charge, SLBC apprised that at present 19 out of 81 blocks do not have LEDs installed. DGM RBI, Mr Aggarwal advised SLBC to ask the LDMs to allot these blocks to specific banks before SLBC meeting. Chief Manger SLBC, conveyed that allotment has already been done by LDMs, however in few blocks proper space is not there for LED installation. LDMs are also advised to explore the possibility for installation of LEDs in the area. DGM RBI suggested that till the time space is allotted LED can be installed in the nearby Branch.

(Action : LDMs)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

ATR 1.6: OPENING OF BANKING TOUCH POINTS IN UNBANKED VILLAGES IN HP STATE:

DGM & In-charge, SLBC apprised that at present there are 64 unbanked villages in the state. RBI Manager Mr. Swar Grover, mentioned that in the meeting held on 27.07.2021, it was suggested that SBI should appoint 3 BCs in Distt. Lahaul Spiti as it will cover 17 nearby villages. He further said that considering the physical conditions and low population of the district, DC Lahaul Spiti has suggested to form a separate BC Model for the district, with minimum remuneration of Rs. 3000- 3500 per month, without the conditions of any number of minimum transactions. DGM SBI agreed for the appointment of BCs as per the suggestion. He also mentioned that connectivity issue is a major obstacle in such areas. DGM RBI, Mr. Aggarwal advised to report the areas with network issues to RBI, so that the matter can be taken up with the telecom companies/network providers.

(Action: SBI & LDM Lahaul Spiti)

ATR 1.7: NON-AGRICULTURE COMMERCIAL ENTITIES – HIRING OF BUILDINGS ON LEASE BASIS.

The Additional Secretary Revenue, Govt. of HP, vide letter No.Rev.B.A(3)5/2000-11-L dated 02.09.2021 has clarified that any Statutory Body or Corporation or Board owned by State or Central Government shall not be prohibited to hire land on lease. A communication has been sent to all member Banks for information. It was decided to drop the issue for SLBC.

ATR 1.8: DEEPENING OF DIGITAL PAYMENTS

Currently HP state has adopted 3 districts, Chamba, Hamirpur and Solan for 100% digitalization upto 30th September 2021. In the meeting held on 27.07.2021 it was proposed to adopt two more districts, Bilaspur and Una for 100% digitization. However the performance of The Kangra Central Cooperative bank and Jogindra Central Cooperative Bank is not up to the mark in district Hamirpur. NABARD representative recommended to start the exercise for whole state as it will make the process easier for future. DGM SBI said that all the banks are already doing the exercise of 100% digitalization on their level; he also added that in their bank almost 70% of the customer base is already digitalized. RBI suggested collecting the data from all the LDMs and controlling heads of member banks about the position of digitalization of banking in the state. Decision for 100% digitalization of banking in the state will be taken in SLBC meeting.

(Action: NABARD, SBI, PNB, UCO and LDMs)

AGENDA 2: REVIEW OF PERFORMANCE UNDER GOVT. SPONSORED SCHEMES:

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

Position under various Govt. sponsored schemes various were placed before the house for review. DGM & In-charge SLBC, Mr P K Sharma informed that total 1580 cases are lying pending with Member Banks as on 31.08.2021 under MMSY, However proper review could not be done as data reported by the department of industries is incomplete due technical issue in the portal. Department will submit the revised and updated data before SLBC meeting. Pendency under the various Govt. sponsored schemes has already been shared with the member banks and the same should be disposed off before 20th of this month. DGM SBI said that they don't get the proper support from the department of industries and their portal is also not working properly. Mr. Swar Grover, Manager RBI asked the PNB Representative to resolve the issue of delay in processing of loans raised by DIC Kullu and Lahaul Spiti. As the loan Hub of PNB for District Mandi, Kullu and Lahaul Spiti is situated in District Mandi, due to which the sanctioning of loan proposals forwarded by the branches in District Kullu and Lahaul Spiti are delayed. DGM PNB, assured to look into the matter. Mr. Swar Grover also mentioned that in Dharamshala banks have issued possession notices to 17 Hotels, the article has been published in The Tribune. He advised SLBC to collect the data from banks under the interest subvention scheme for hospitality industry, whether proper restructuring has been done or not. As it can become an issue in SLBC meeting. It was discussed that considering the COVID effects, recommendation could be given for capital support to hospitality and tourism sector, apart from interest subvention.

(Action: SLBC, SBI, PNB and all other banks for clearing Pendency)

AGENDA 3: REVIEW OF FINANCIAL INCLUSION INITIATIVES IN HIMACHAL PRADESH.

Position under various Financial Inclusion initiatives was placed before the house up to the period under review. DGM, SLBC emphasized that performance under Atal Pension Yojana is not satisfactory in the State, as our achievement is only at 41% of the target. Last year also, only RRB has performed well. In the north zone only Punjab & Sind Bank and AU Small finance bank have received the felicitation for APY. Chief Manager SLBC mentioned that, performance of APY and other financial inclusion schemes is comparatively better in the centers where BCs are active. All the member banks present in the meeting assured to improve the performance under financial inclusion.

(Action: All Banks)

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

AGENDA 4: CONCURRENT AND FRESH MISCELLANEOUS ISSUES:

Various concurrent and miscellaneous issues were placed before the house for deliberations. Speaking on the Doubling of farmers income issue DGM & In-charge SLBC mentioned that they have not received any updates on the issue from NABARD as they further have to submit the data to state govt. DGM NABARD said that Rs.3.00 Cr grant has been provided to Palampur University for research on natural/organic farming, however the process is quite slow.

Chief Manager SLBC apprised the house about the ongoing campaign under Azadi Ka Amrit Mahotsav from April 2021 to August 2023, where suggestions are sought from all the member banks about the different activities that can be organized under this campaign. DGM RBI apprised about Swarnim Himachal Mahotsav where we can display banks contribution in overall growth of the State since 1971. DGM NABARD also suggested forming a bankers committee in district shimla and conducting some activity on monthly basis.

DGM SBI conveyed his concern about HDFC bank violating the directions issued by ACS Finance for not putting their boards on business premises which are not financed by them as they are still continuing the same practice. He further added that few Private sector banks are also violating the RBI guideline for closure of current accounts of firms those are enjoying credit facilities from any bank. The DGM SLBC assured to collect the information from all member banks having such instances and the same shall be placed before General House of SLBC.

DGM SBI and other member banks also expressed their displeasure on the practice of Government Departments who overnight are shifting deposits from Public Sector Banks to Private Sector Banks. They also placed on record their unhappiness on the preference of Govt. Departments to open accounts under PMFM system with Private Banks.

(Action: All Banks for AKAM and HDFC Bank, State Government)

AGENDA 5: PERFORMANCE UNDER ANNUAL CREDIT PLAN 2021-22 - ACHIEVEMENT UP TO QUARTER ENDED 30TH JUNE, 2021 (FY 2021-22):

Performance under annual credit plan 2021-22 up to the quarter ended 30th June was placed before the house for review. DGM RBI, Mr. Aggarwal mentioned the data integration issues in the data reported by the banks. He suggested that there should be a dedicated staff for the purpose of data reporting and banks should adopt

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

maker checker concept to avoid the mistakes. He also suggested to conduct a workshop or training program for the staff designated the job of data reporting to SLBC.

DGM SBI acknowledged the errors in data reported by them and changes made by them in the data reported to SLBC and assured that from next time onwards data will be submitted within the time frame in prescribed format with the signatures of designated officer. Manager RBI, Swar Grover mentioned that there were errors in the data reported for Local board. Figure for advances to weaker sections and SC/ST has been increased drastically, which is not possible and this kind of errors also affect the future reports as data is compared on year to year and quarter to quarter basis.

DGM RBI, Mr. Aggarwal suggested SLBC to do proper analysis of the data reported by banks, before placing further as local board is the apex body. DGM & In-charge SLBC apprised the house about the decline in advances figure for the quarter as SBI has reported decline of Rs.3000 cr. approximately. Further RIDF balance was also reported as nil by NABARD due to which CD ratio has fallen from last quarter. DGM NABARD informed that the nil data reported by them was for fresh disbursement whereas outstanding as on 30.06.2021 was 2859.34 Cr.

Manager RBI, Swar Grover also mentioned that banks are not taking approval before merging Rural and semi Urban/Urban branches, as it is mandatory to take approval from DLRC as there can be regulatory action against the banks doing so. DGM RBI, Mr. Aggarwal advised SLBC to notify all the member banks that prior approval from DLRC is to be taken before merger of branches. He further added that banks need to streamline the process of opening of new branches, timely reply of references should be there and any references and action against that reference should be shared with SLBC on quarterly basis.

(Action: All member Banks & SLBC)

Meeting ended with vote of thanks delivered by Mr. Ramesh Dadhwal, Chief Manager, SLBC.

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश

संयोजक: यूको बैंक

State Level Bankers' Committee Himachal Pradesh

Convenor: UCO BANK

LIST OF PARTICIPANTS

S. No	Name of Participant	Designation	Organization
1.	Mr. Pitamber Aggarwal	Deputy General Manager	RBI
2.	Mr. R K Agrawal	Deputy General Manager	NABARD
3.	Mr. S S Negi	Deputy General Manager	Convenor SLBC
4.	Mr. P K Sharma	Deputy General Manager	In-charge SLBC
5.	Mr. Pawan Kumar	Deputy General Manager	SBI
6.	Mr. M P Aithal	Deputy General Manager	PNB
7.	Mr. Uday Chandra	Chairman	HPGB
8.	Mr. Anil Kumar Garg	Asst. General Manager	HPSCB
9.	Mr. Ramesh Dhadwal	Chief Manager	SLBC
10.	Mr. Umesh Kumar	Chief Manager	SBI
11.	Mr. Naveen Kumar Patyal	Chief Manager	SBI
12.	Ms. Neha Sinha	Senior Manager	PNB
13.	Mr. Harsh Vardhan	Manager	SLBC
14.	Ms. Sapna	Manager	SLBC