

genda papers

AGENDA NOTE FOR 151st STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 150th SLBC meeting held on 27.12.2018.

The minutes of the 150th meeting of State Level Bankers' Committee, Himachal Pradesh held on 27.12.2018 has been circulated to the members vide Convener Bank letter No.GM/SLBC/2018-19/M-150 dated 10.01.2019.

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

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AGENDA ITEM NO.-2

2. 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.

As of 06.02.2019, around 34.26 crore Jan Dhan Accounts (BSBDA) have been opened by banks (PSBs, RRBs & Private Banks) under PMJDY throughout the Country since launch of the campaign in a Mission Mode in August, 2014.

PMJDY is currently in its second phase of implementation, which entails expansion of banking outreach to hard-to-reach areas, and expansion of services accessible by PMJDY account holders, including overdraft facilities and micro insurance schemes. 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.

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 6th February, 2019

(figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	14.83	12.62	27.45	22.13	71746.13
Regional Rural Bank	4.83	0.90	5.74	3.72	16021.43
Private Banks	0.62	0.45	1.07	0.99	2449.84
Total	20.28	13.97	34.26	26.85	90217.40

(Source: pmjdy.gov.in)

Financial Inclusion Campaign in Himachal Pradesh : Current Status

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

Banks in the State have covered all the households with atleast one Basic Saving Deposit Account of each household.

As of 31.12.2018, banks have more than **10.79 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 31st December, 2018

(Figures in lakhs)

Banks (sector wise)	RURAL	URBAN	TOTAL	NO OF ZERO BALANCE ACs	NO OF RUPAY CARDS	Aadhaar seeding	Overdraft
Public Sector Bank	6.45	1.19	7.64	65246	6.63 (86%)	6.87 (89%)	224.34
Regional Rural Bank	2.04	0.09	2.13	4333	1.93 (90%)	1.95 (91%)	11.11
Private Banks	0.11	0.08	0.19	6242	0.17 (99%)	0.15(84%)	0.00
Cooperative Banks (including Urban Coop.)	0.77	0.07	0.84	15676	0.11 (13%)	0.71 (85%)	0.00
Total	9.37	1.43	10.80	91497	8.85 (82%)	9.68 (90%)	235.45

(For bank-wise position, pl. refer to Table- FI-1 at page-59)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 82% of PMJDY accounts** and it is higher than the National average of 78%. Among member Banks, Cooperative sector Banks have low average percentage in issuance of RuPay debit Cards. These Banks are requested to pay preferred attention to the matter.
- DFS has directed that Accidental Insurance cover for new accounts opened under PMJDY after 28.08.2018 has been enhanced from 1 Lakh to 2 Lakh.
- There are 91497 accounts under PMJDY with zero balance. (Detailed Table given on Page No.62, Agenda Item No.2) 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 90% 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.

- As per recent directions from DFS O/D limit has been enhanced to Rs. 10000/- (from existing limit of Rs.5000/-) in eligible PMJDY accounts. The age Limit for availing O/D facility has also been revised from 18-60 years to 18-65 years.
- There will not be any condition attached for overdraft up to Rs.2000/-. In Himachal Pradesh, Banks have extended overdraft of Rs 235.45 Lakh in eligible PMJDY accounts in the state. All member Banks are requested to adhere to revised guidelines received from DFS.

2.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME-Status in Himachal Pradesh up to December, 2018

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

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.12.2018

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA-(PMSBY)	12.59

B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	3.38
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(Bank-wise position mentioned in Table no FI-2 at page no- 61)

- 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 12.59 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 31.12.2018.
- 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 total 3.38 lakh enrollments** under PMJJBY in the State as of period ended December, 2018. The overall progress under the scheme has shown a positive growth over the last quarter from 3.24 lakh to 3.38 lakh.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY) The subscribers under APY increased to 0.89 lakhs up to the quarter ended December, 2018. **The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.12.2018 mentioned as below;**

S No.	Category	Target per branch (p.a.)	No Of Branches Regd. in HP	Targets 2018-19	Achievement – during FY 2018-19 up to December, 2018	Cumulative position as of December, 2018
1	PSBs	70	1193	83510	14411	64740
2	RRBs	60	265	15900	5324	19464
3	Pvt. Banks	30	149	4470	310	5293
4	Coop Banks (including Urban Coop. Banks)	20	571	11420	128	287
5	Deptt of Post	50	416	20800	NA	2055
	Total	XXX X		136100	20173	91839

(Bank-wise position mentioned in Table FI-APY at page no 62)

According to a recent communication received from PFRDA, the additional information on APY subscribers in Himachal Pradesh placed before with house for information, please.

S No.	Additional information on APY in Himachal Pradesh	%age
1	%age of Male subscribers	66.11
2	%age of Female subscribers	33.87
3	%age of subscribers with pension Plan of Rs.1000/-	44.67
4	%age of subscribers with pension Plan of Rs.2000/-	7.47
5	%age of subscribers with pension Plan of Rs.3000/-	4.82
6	%age of subscribers with pension Plan of Rs.4000/-	1.95
7	%age of subscribers with pension Plan of Rs.5000/-	41.09

Initiatives to boost subscribers under APY Scheme.

- The State Govt has adopted the APY Scheme and offered **co-contribution** to the workers under unorganised sectors up to maximum of Rs.2000/- p.a. This is in addition to the co-contribution offered by Gol to eligible subscribers.
- 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.
- H P State Coop bank having large branch network in the State has recently got registered as Service Provider for APY and the enrolment under the scheme has recently commenced. HPSCB is requested to pay preferred attention to the matter.
- PFRDA has been conducting review meetings with Banks & Department of Posts 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- Position as on 21.02.2019

S No.	Particulars	Position as of 21.02.2019
1	Total Number of Claim Cases received since inception	697
2	Total no of cases paid	451
3	Total no of cases Rejected	123
4	Under Process	4
5	Pending with insurer	119

(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- as of 21.02.2019

Sr. no	Pending with insurer	Total	More than two months old
1	Oriental Insurance Company Ltd.	104	69
2	New India Assurance Co. Ltd	4	1
3	United India Insurance Co. Ltd	1	1
4	National Insurance Company Ltd.	1	0
5	Bajaj Allianz	4	4
6	Tata AIG General Insurance Company Ltd	1	1
7	Reliance General Insurance Co. Ltd	3	0
8	Universal Sompu General Insurance Co. Ltd	1	0
	Total	119	76

(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 PMSBY as of 31.12.2018.

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	Oriental Insurance Company	22	8
2	H P State Coop Bank Ltd	New india Insurance Co. Ltd.	11	3

(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 21.02.2019

S No.	Particulars	Position as of 21.02.2018
1	Total Number of Claim Cases received since inception	1003
2	Total no of cases paid	884
3	Total no of cases Rejected	32
4	Under Process	16
5	Pending with insurer	71

(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 21.02.2019

Sr. no	Pending with insurer	Total	More than two months old
1	Life Insurance Corporation of India	59	26
2	HDFC Life Insurance Co	1	1
3	Star Union Dai-chi Life	2	0
4	ICICI Prudential	1	0
5	Canara HSN OBC Life Insurance Co Ltd	1	0
6	SBI Life Insurance	7	4
	Total	71	31

(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 31.12.2018

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	8	0
2	H P state Coop Bank Ltd	Life insurance Corporation of India	6	0

(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

House may review the position

2.3) 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, 22 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	Jogindra central coop bank (JCCB)	1	
	Total	22	

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 of 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 December, 2018 placed for review of the House.

C.1) **FLCs by Public Sector Banks(PSB):** REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (FOR **PEOPLE NEWLY INDUCTED** INTO THE FINANCIAL SYSTEM) as of quarter ended December, 2018

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	10	4	3	3	9	8	8	3
Chamba	47201	12	6	7	0	0	2	0	0
HAMIRPUR	48201	6	4	1	2	6	6	0	6
KANGRA	47001	32	2	2	1	17	15	7	21
Kinnaur	47601	11	11	2	0	0	0	0	0
KULLU	46801	8	0	0	0	7	3	0	1
Lahaul & Spiti	47401	2	1	0	0	0	0	0	3
MANDI	46401	6	1	0	1	4	1	0	0
Shimla	46001	6	1	0	4	6	0	6	6
SIRMOUR	48001	18	18	9	4	7	18	7	21
SOLAN	46801	6	5	0	0	6	0	3	6
UNA	48401	9	4	0	0	2	0	0	5
	TOTAL	126	57	24	15	64	53	31	72

(Position as per reporting to RBI on quarterly basis- December, 2018- Annexure -II, - part A)

C.2) **FLCs by RRBs/Coop BANKS:** QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (FOR **PEOPLE NEWLY INDUCTED** INTO THE FINANCIAL SYSTEM) AS OF QUARTER ENDED DECEMBER, 2018

RRB/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,464	15	3	4	1	9	8	7	15
HPSCB	480,460 464,472 462	103	0	0	0	0	0	0	0
KCCB	482,484	14	0	1	0	0	0	0	14
	TOTAL	132	3	5	1	9	8	7	29

(Position as per reporting to RBI on quarterly basis- December, 2018- 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 December, 2018 (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	10	0	0	0	10	4	5	1
Chamba	47201	52	13	13	4	0	1	0	10
HAMIRPUR	48201	18	12	2	3	17	15	4	18
KANGRA	47001	45	1	6	2	29	19	22	34
Kinnaur	47601	0	0	0	0	0	0	0	0
KULLU	46801	17	8	2	1	14	0	0	3
Lahaul & Spiti	47401	9	6	0	0	7	0	0	12
MANDI	46401	15	0	0	0	12	1	3	15
Shimla	46001	6	1	0	4	6	0	7	6
SIRMOUR	48001	8	6	3	4	3	8	3	10
SOLAN	46801	36	17	11	12	10	12	12	29
UNA	48401	28	15	2	1	6	2	3	20
	TOTAL	244	79	39	31	114	62	59	158

(Position as per reporting to RBI on quarterly basis- December,2018- 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 December,2018

RRBs/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,482, 484	37	2	6	2	22	11	22	22
HPSCB	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
KCCB	482, 484	14	0	1	0	0	0	0	14
	TOTAL	51	2	7	2	22	11	22	36

(Position as per reporting to RBI on quarterly basis- December, 2018- Annexure –II)- Part-B)

C.5) Financial Literacy Camps organized by Rural Branches during the Quarter ended December, 2018 (Annexure – III)

District	No of rural branches in district	No of camps conducted during the quarter- December,2018	Target Group Addressed
Bilaspur	105	215	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	100	231	Students, Farmers, SHGs
HAMIRPUR	144	305	SHG/FARMERS/STUDENTS
KANGRA	379	428	Students, Farmers, SHG, EX-Servicemen
Kinnaur	50	75	Students, Farmers, SHGs

KULLU	102	163	Farmers,Students,SHG
Lahaul & Spiti	23	7	Farmers
MANDI	203	15	SHG, Farmers, School Children, Senior Citizen
Shimla	241	467	Farmers, Students
SIRMOUR	101	310	SHG, Farmers, Students
SOLAN	164	232	Students, farmers, NGOs Artisans, MSME beneficiaries, Schools ,College staff etc.
UNA	119	247	ITI students
	1731	2695	

(Position as per reporting to RBI on quarterly basis December, 2018- Annexure -III)

The Bank Branches (Rural) organized the Financial Literacy Campos mentioned in the attached Table No. Table- FI- FLC at page no-58.

The House may review the position.

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

- ◆ Banks have been allocated **3243 Gram Panchayats as Sub-Service Areas (SSAs)**. The Concerned Banks is 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 **1325 active Bank Mitra (BMs)** as of 31st December, 2018.
- ◆ Only PSBs and RRBs have deployed the Bank Mitras but **Cooperative Sector Banks and Private Sector Banks have no contribution** toward expanding Bank Mitra Mode to reach out to the excluded section of our society. Controlling Head of these Banks are requested to review the position.

We reiterate that BCA model has not stabilized and facing certain issues in discharging its role and responsibility in effective manner. In the past review meetings , RBI has emphasized upon Banks in the State to take effective steps for improving the efficiency level of the Bank Mitras (BMs) by proper hand holding support and close monitoring of their performance. 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 December, 2018 as mentioned in the Table no.FI-1A at page no-60.

2.5 Connectivity Issue – BCs.

For smooth functioning of the BCs, a connectivity problem has regularly been reported by the field functionaries. To have a realistic view of the situation, we have sought for detailed reports from Lead District Managers. They have provided us Block-wise detail which is given below:

H P STATE LEVEL BANKERS COMMITTEE			
Quality of Connectivity - Blockwise			
S.No	Name of District	Block Name	Quality
1	Bilaspur	Sadar	Average
		Sri Naina Devi Ji	Poor
		Ghumarwin	Average
		Jhanduta	Poor

2	Chamba	Chamba	Good
		Bharmour	Average
		Bhatyath	Average
		Bhanjraroo(Tissa)	Good
		Salooni	Good
		Killar(Pangi)	Poor
3	Hamirpur	Bamsan	Satisfactory
		Bhoranj	Satisfactory
		Bijhari	Satisfactory
		Hamirpur	Satisfactory
		Nadaun	Satisfactory
		Sujanpur	Satisfactory
4	Kangra	Kangra	Good
		Nagrota Bagwan	(chambi)-poor
		Rait	(kohla)-poor
		Baijnath	(multhan,bara-gran,khari molahan)-poor
		Dehra	(kaloha,sarddogri,nalian,thamba,pihri,)-poor
		Bhawarna	Good
		Fatehpur	Good
		Indora	Good
		Lambagaon	Good
		Nurpur	Good
		Panchrukhi	Good
		Sulah	Good
		Pragpur	(Bari(sansarpur terrece))-poor
		Nagrota Surian	Good
		Dharamshala	(naura,ser)-poor
5	Kinnaur	Nichar	Poor
		Kalpa	Poor
		Pooh	Poor
6	Kullu	Naggur	Satisfactory
		Kullu	Adequate
		Banjar	Satisfactory
		Anni	Unsatisfactory
		Nirmand	Unsatisfactory
7	Lahaul & Spiti	Keylong	Poor
		Kaza	Poor
		Udaipur	Poor
8	Mandi	Balh	Satisfactory
		Balichowki	Satisfactory
		Chailchowk	Satisfactory
		Dharampur	Satisfactory
		Drang	Satisfactory
		Gohar	Satisfactory
		Gopalpur	Satisfactory

		Karsog	Satisfactory
		Sadar	Satisfactory
		Seeraj	Satisfactory
		Sunder Nagar	Satisfactory
9	Sirmaur	Nahan	Satisfactory
		Pontasahib	Satisfactory
		Pacchad	Satisfactory
		Sangrah	Poor
		Rajgarh	Satisfactory
		Shillai	Poor
10	Shimla	Mashobra	Satisfactory
		Basantpur	Satisfactory
		Theog	Satisfactory
		Jubbal	Satisfactory
		Rohru	Satisfactory
		Chhohara	Satisfactory
		Chopal	Satisfactory
		Narkanda	Satisfactory
		Nankheri	Satisfactory
		Rampur	Satisfactory
11	Solan	Solan	Satisfactory
		Kandaghat	Satisfactory
		Kunihar	Satisfactory
		Dharampur	Satisfactory
		Nalagarh	Satisfactory
12	Una	Una	Satisfactory
		Amb	Satisfactory
		Gagret	Satisfactory
		Dhundla (Bangana)	Satisfactory
		Haroli	Satisfactory

From the above table, it is evident that there are areas where low/average/poor/unsatisfactory connectivity has been reported which is causing hindrance in carrying out transactions by BCs which is hampering the sole concept of BC Model.

The Representative from IT Department of State Government is requested to resolve the issue by taking up with network companies.

2.6) 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 **50109** new entrepreneurs with fresh disbursement to the tune of Rs. 882.28 Crores upto the period ended December, 2018. Private sector banks and Coop 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-63) reveals that banks have outstanding Mudra loan under PMMY **Rs.2330.96 crores** with coverage of **146296 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, heavy 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 increased issuance of Mudra cards from 42805 in quarter ended September to **56244** in quarter ended December,2018
- ◆ 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 December, 2018

(Amount in Lakh)

		Progress up to the end of December, 2018 (01.04.2018 to 31.12.2018)					
S.No	Category	Rural		Urban		Total	
		No.	Amt	No.	Amt	No.	Amt
1	Shishu (loan up to 50000/-)	12055	3733.86	3599	1619.83	15654	5353.69
2	Kishor(Loan from Rs.50001/- to Rs.5.00 lakh)	25334	35012.17	4814	13110.13	30148	48122.30
3	Tarun (Loan above Rs..00 lakh and up to Rs.10 lakh)	2774	22715.10	1533	12037.29	4307	34752.39
4	Total disbursements up to December, 2018 (1+2+3)	40163	61461.13	9946	26767.25	50109	88228.38
5	Cumulative position as of 31.12.2018	146296				233096.05	
6	No. of Mudra Cards issued up to 31.12.2018	56244					

(Bank wise position of disbursement of loans under PMMY up to period ended December, 2018 mentioned in the Annexure-FI-3 at page no-63.)

Observations/ comments.

- PMMY Target for F.Y.2018-19 : Rs. 3 lakh crore;
- Targets allocated among banks by Mission Mudra. The corporate offices of banks will be sub-allocating the targets among their offices/ branches in the States. Member banks were requested to intimate MUDRA targets for their banks in H P to SLBC Convenor, for the purpose of reviewing the achievements by the House.
- 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 within 4-5 days from the date of issue of the minutes of this meeting. 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.

2.8): 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 atleast **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 31.12.2018 in Himachal Pradesh :

The convener bank has compiled the progress under the Standup 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 31.12.2018

A) Progress under Stand-Up Scheme Period 01-04-2018 to 31.12.2018

(Amount in Crore)

S. No	Banks	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks	63	15.23	18	4.45	81	19.68
2	H. P. Gramin Bank (RRB)	7	1.03	5	0.68	12	1.71
3	Private Sector banks	1	0.29	0	0	1	0.29
4	Coop sector banks	0	0	0	0	0	0
	Total	71	16.55	23	5.13	94	21.68

(Bank wise position mentioned in Table no FI-4, page no. 64)

B) Cumulative position (Agency-wise) under Stand-UP India Scheme in Himachal Pradesh as of 31.12.2018

(Amt in Crore)

S.no	Banks	No Of branches	Annual Target (2 cases per branch)	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
				A/c	Amt	A/c	Amt	A/c	Amt
		Nos.	Nos.						
1	Public sector Banks (PSBs)	1193	2386	549	110.83	268	48.14	817	158.97
2	H.P. Gramin Bank (RRB)	265	530	30	4.46	24	3.29	54	7.75
3	Private Sector banks	149	298	17	2.53	1	0.12	18	2.65
4	Coop sector banks (incl. Urban Coop. Bks.)	571	1142	0	0	0	0	0	0
	Total	2178	4356	596	117.82	293	51.55	889	169.37

(Bank wise position mentioned in Table no FI-4, page no-64)

Points for deliberations:

- 1) Banks have sanctioned 596 new women entrepreneurs amounting to Rs. 117.82 crores since inception of scheme.
- 2) Banks have sanctioned 293 new SC/ST entrepreneurs amounting to Rs. 51.55 crores since Inception.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.169.37 crores to total 889 new entrepreneurs**. Out of total loans sanctioned under the scheme, 67% are the women beneficiaries and rest 33% are SC/ST Beneficiaries.
- 4) Private Sector banks and RRB have negligible performance under the Scheme.
- 5) Cooperative sector banks have '**NIL**' performance under the Scheme.
- 6) 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.
- 7) 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.

The House may deliberate on the issue.

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AGENDA ITEM NO.-3

3) CONCURRENT AND FRESH/MISCELLANEOUS ISSUES:

Implementation of Aadhaar number seeding for Payments through Aadhaar Payment Bridge System (APBS) under Direct Benefit Transfer (DBT) - Present Status.

3.1) **Aadhaar Coverage in Himachal Pradesh :**

In Himachal Pradesh there are 73,14,691 residents (projected population 2018) and 7757779 UIDs (**106.06%**) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%. District-wise details mentioned as below for information of the House;

District-Wise Status of Aadhaar Enrolments in H.P. (December, 2018)				
Sr No	District	Population as per 2018	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	409870	437875	106.83%
2	Chamba	551559	579685	105.10%
3	Hamirpur	487854	559049	114.59%
4	Kangra	1615873	1762706	109.09%
5	Kinnaur	87912	85605	97.38%
6	Kullu	467555	490759	104.96%
7	L&S	31993	32371	101.18%
8	Mandi	1070328	1148540	107.31%
9	Shimla	858724	855213	99.59%
10	Sirmaur	564496	590131	104.54%
11	Solan	610310	607112	99.48%
12	Una	558218	608733	109.05%
G. Total		7314691	7757779	106.06%

3.2) **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, 278 Aadhaar Enrolment & Updation Centres opened by Banks & Department of posts 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 : 25.02.2019		
S No	Bank	No of Centres
1	Allahabad Bank	3
2	Andhra Bank	1
3	Axis Bank	2
4	Bank of Baroda	6
5	Canara Bank	5
6	Dena Bank	3
7	HDFC Bank Ltd	4
8	ICICI Bank Ltd	10
9	IDBI Bank	1
10	Indian Bank	1
11	Indian Overseas Bank	4
12	Indusind Bank	3
13	Jammu and Kashmir Bank	1
14	Punjab & Sind Bank	5
15	Punjab National Bank	8
16	State Bank of India	31
17	Syndicate Bank	8
18	UCO Bank	10
19	Union Bank of India	2
20	YES Bank Limited	8
A	Banks (Summary)	116
B	Department of Post	162
C	Total centres in HP	278
Source: https://appointments.uidai.gov.in		

Issues:

- a) A few of the member banks have not opened the required number of centres as per extant directions of UIDAI / government of India. More over existing AECs centres are not non functional. We request all member banks to open the centres at the selected branches in a time bound manner.
- b) Banks had been advised to ensure achievement of target of 8 records per day by their each centre operational in the State within 31.12.2018. From January 2019, the Targets have been revised to 12 counts per centre per day. As per recent communication received from UIDAI on 13.02.2019, the targets from April, 2019 onwards have been revised to 8 enrolments/ Updations per day per branch. The Controlling Head of member banks are requested to monitor the progress of their centres to improve the progress.
- c) The State of Himachal Pradesh has already achieved 106.06% coverage in Aadhaar Enrolment, therefore, the condition of 8 Enrolments per day

per AEC does not look realistic and be removed/relaxed for the AECs in the State.

The representative from UIDAI may deliberate on the issue.

3.3) 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 Gol 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 Gol 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 December, 2018 mentioned as below

DBT - Himachal Pradesh - Till date				
Sr. No.	Department	Scheme	Count*	Amount (in Rs)
1	Education Dept	PM OBC	26254	180413000
2		PM SC	116055	1879027000
3		PM ST	21712	538416000
4		PM Minority	2196	11628000
5		Pre Matric OBC	45569	41023000
6		Pre Matric SC	83104	188256000
7		MCM for Minority	477	13527000
8		SVUCY	16074	160740000
9		DAMCY OBC	8227	82270000
10		DAMCY SC	8929	89330000
11		IRDP	261237	165411000
12		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	137	1233000
13		KALPANA CHAWLA CHHATERVRITI YOJNA	6416	96240000
14		THAKUR SEN NEGI UTKRISHTHA CHHATERVRITI YOJNA	1564	17188000

15		INDIRA GANDHI UTKRISHTHA CHHATERVRITI YOJNA FOR POST PLUS TWO STUDENT	230	2400000
16		Rashtriya Indian Military College (RIMC)	59	980000
17		Mukhya Mantri Protsahan Yojna	504	37800000
18		NDA	2	14000
19		PM EBC (Economically Backward Classes)	15353	54851000
20		Pre Matric ST	11901	26514000
21		Sainik School Sujanpur Tihra Scholarship Scheme	640	24556000
22		Incentive to SC/ST Girls for Higher Education	11696	16964000
23		Up-Gradation of Merit Scholarship for SC	28	590000
24		Post Matric scholarship to students with disabilities	61	1137000
25	NIT Hamirpur	TOP CLASS EDUCTAION SC	43	2,516,352
26	NIT Hamirpur	TOP CLASS EDUCTAION ST	13	1,263,814
27	UGC	FELLOWSHIP SCHEMES OF UGC	80	1,773,876
28	Health Dept	JSY	3	2,100
29	WCD	IGMSY	8,577	27,100,000
30	NSAP	IGNWPS	1,489	2,233,500
31		IGNDPS	32	48,000
32		NOAPS	4,713	9,567,000
33	RD Dept	MGNREGA *	11,381,420	25,434,775,962
34	PDS	CASH FOR FOOD	589,794	267,463,520
35	Other	National Child Labour Policy	203	3,045,000
36	DITHP	Incentive to AWW	3,005	2,649,840
37	WCD	Incentive to AWC	533	504,805
38	Health Dept	Incentive to Health operators	238	379,510
Total			13,597,302	31,900,732,499
Payment through PFMS				
39	State Govt	Security Related Expenditure (Modernisation of Police Forces)	1431	8502641

40	Health Dept	National Rural Health Mission (CSS)	40223	133287145
41	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS EDUCATION (CSS)	1566	367500
42	Rural Development	Pradhan Mantri Matru Vandana Yojna (CSS)	110956	175931000
43		PRADHAN MANTRI AWAS YOJNA (PMAY)-RURAL (CSS)	8812	1511802304
44		PRADHAN MANTRI GRAM SADAK YOJNA	91	345587961
45	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	110956	175931000
46	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	12501	20536000
47	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	5	703000
48	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	32	227976
49	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIES	9	13855
50	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	13	210108
Total			286595	2373100490
G.Total			13,833,897	34,273,832,989

(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.3427.38 Crore till December, 2018 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **50 cash schemes**, as mentioned above. There are **22** other schemes where benefits are being provided in-kind.

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

(C) Supreme Court Judgement : Use of Aadhaar for Opening Bank Accounts.

The main view points of "Aadhaar Judgement" delivered on 26.09.2018:

- i) There shall be no bar on Banks to perform Aadhaar based authentication using 'e-KYC authentication facility' for opening Bank Accounts wherein a client gives

declaration that he/she is desirous of receiving his/her entitled benefits or subsidies of welfare schemes funded from the Consolidated Fund of India in his/her Savings Account directly.

- ii) Banks cannot use Aadhaar 'e-KYC Authentication' where the client has not given declaration or the client is not beneficiary of the welfare scheme.
- iii) Banks are not barred or prohibited from accepting physical Aadhaar Card/E-Aadhaar Card/Masked Aadhaar Card/Offline Electronic Aadhaar .xml (if offered voluntarily by the client) for the purpose of opening Bank Accounts and verifying the authenticity through QR Code. It will qualify as Officially Valid Document for KYC purpose. However, as per Aadhaar Regulations, Banks must mask the first 8 digits of the Aadhaar Number while storing the physical copy of the Aadhaar Card or E-Aadhaar.
- iv) For the convenience of such non-DBT beneficiary clients, Banks are at liberty and encouraged to develop a fully electronic web/mobile application which can use the QR Code printed on Aadhaar Card/E-Aadhaar/Masked Aadhaar/Offline Electronic Aadhaar .xml (which contain UIDAI's Digitally signed KYC information in electronic form), **if offered voluntarily**, for paperless and hassle-free opening of Bank Accounts.

(D) Important Issues on DBT:

D.1) DBT credit, even if account is inactive.

In the high level meeting held on 04.08.2018 by DFS with top Management of Banks on Financial Inclusion, it was clarified that as per new master circular on KYC of RBI, in case Aadhaar is not available, small accounts can still be opened. It was further clarified that Banks have to follow RBI circular on DBT credit, even if account is inactive.

All banks are requested to comply with instructions of RBI in this regard.

D.2) DBT and Bankers Right of 'Set Off'.

Reserve Bank of India , Regional Office, Shimla has directed vide their letter date 11.7.2018 to place before the House the recent guidelines of IBA's decision on the issue of legal right of Set Off of Bankers in case of benefit or subsidy specially meant for relief measures extended by the sovereign (Central & State Government) for awareness of stake holders,

A communication in this regard issued by IBA vide SB /RBI/DBT/2017-18 3027 dated 21st June, 2017 inter-alia stated that Banks will consider forgoing their right to Set Off in specific instances where the relief assistance is linked to Natural calamities such as flood, cyclone, and earthquake etc and are as a onetime measure based on the notifications issued by Central/ State Government.

Member Banks are requested to note the above guidelines for meticulous compliance.

3.4) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2018 and Rabi 2018-19 and Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Rabi 2018-19 season in Himachal Pradesh

PMFBY: Government of Himachal Pradesh, **Directorate of Agriculture** has issued notification vide their letter no. Agr. H (8-P)F(10)-20/2018 dated 11th May 2018 on **Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif season 2018 and Rabi Season 2018-19.**

RWBCIS: Notification for **Restructured Weather Based Crop Insurance Scheme (WBCIS)** for Kharif, 2018 issued vide **No.Agr.H(8-P)F(10)-20/2018-Vol.-I** dated **5.5.2018** by the **Directorate of Agriculture, H.P.**

The above notifications are available on the website of Directorate of Agriculture, Himachal Pradesh (**www. hpagriculture.com**). The convener Bank has already also circulated the notification to all SLBC member banks.

The following issues have been reported by Agriculture Insurance Co. of India regarding the Portal Coverage of PMFBY Rabi, 2018-19 and RWBCIS, 2018-19 (Horticulture and Agriculture):

Issue No.1: Portal Gap:

A consolidated coverage status is furnished below (provisional):

Scheme Name	Year	Season	State Name	Portal Status		Actual Premium Received by Insurance Company	Gap (Portal - Actual Premium)
				Area Insured (Hect.)	Farmer Share (Rs.)		
PMFBY	2018-19	RABI	HP	8227	3702027	Rs.29.43 Crores	Rs.3.88 Crores
RWBCIS Agriculture	2018-19	RABI	HP	336	1346040		
				No. of Trees			
RWBCIS Horticulture	2018-19	RABI	HP	6262128	250421208		
PORTAL TOTAL PREMIUM AS ON 22.02.2019					255469275		

As evident from above table, there is still gap in actual premium received and farmer coverage uploaded on portal. All the member Banks are requested to complete the uploading and ensure the reconciliation of the farmer premium on the portal with respect to the amount remitted to the Insurance Company by the member Banks.

For the information of the Member Banks, it is clarified that as per Gol Instructions, only Portal Data is acceptable for coverage under PMFBY/RWBCIS and no other form of coverage is acceptable.

Issue No. 2: Non-submission of documents for add-on coverage for hail storm for apple under RWBCIS.

As per State Government Notification dated 05.11.2018 with respect to coverage of add-on coverage for hail storm for apple under RWBCIS, the member Banks are required to furnish individual proposal forms along with proof of insurance interest like Udyan Card/Zamabandi and excel listing sheet with consolidated Bank's Declaration Form (All the Formats have been circulated already by Convenor Bank to Member Banks).

In the absence of required documents, no add-on coverage will be accepted and the corresponding premium will be refunded without accepting any risk.

Issue No. 3: Portal Gap as per SBI General Insurance Co. Ltd.

The SBI General Insurance Co. Ltd. has apprised us the portal coverage gap for the information of member Banks, wherein Bank-wise difference detail of premium remitted by the Banks and Uploaded on the Portal is given in the following table:

BANK NAME	CREDIT (PREMIUM RECEIVED)	CREDIT ON PORTAL	PENDENCY
Commercial Banks			
ALLAHABAD BANK	7051.50	7051.50	0.00
BANK OF INDIA	18264.60	18264.60	0.00
BANK OF MAHARASHTRA	1566.00	882.00	684.00
CENTRAL BANK OF INDIA	826586.97	799067.73	27519.24
CORPORATION BANK	13104.29	8713.50	4390.79
DENA BANK	3133.00	3133.00	0.00
INDIAN OVERSEAS BANK	21878.78	0.00	21878.78
ORIENTAL BANK OF COMMERCE	50729.20	50730.03	-0.83
PUNJAB AND SIND BANK	2250.00	2250.00	0.00
PUNJAB NATIONAL BANK	6621155.33	4694535.14	1926620.19
STATE BANK OF INDIA	656918.44	286071.79	370846.65
SYNDICATE BANK	9949.05	9143.05	806.00
UCO BANK	276757.34	272423.73	4333.61
UNION BANK OF INDIA	4206.50	1747.44	2459.06
VIJAYA BANK	5144.50	3861.00	1283.50
SUB - TOTAL	8518695.50	6157874.51	2360820.99
RRB			
HIMACHAL PRADESH GRAMIN BANK	1149449.90	986031.76	163418.14
Cooperative Sector Banks			
HP STATE COOPERATIVE BANK LTD	76278.62	76176.40	102.22
THE KANGRA CENTRAL COOP BANK LTD	3422561.47	3119495.05	303066.42
SUB - TOTAL	3498840.09	3195671.45	303168.64
Private Sector Banks.			
AXIS BANK	1346.13	1346.13	0.00
HDFC BANK	276849.00	77746.50	199102.50
SUB - TOTAL	278195.13	79092.63	199102.50
GRAND TOTAL	13445180.62	10418670.35	3026510.27

All the member Banks are requested to upload the details of covered farmers on the Crop Insurance Portal to avoid any slippage of insurance claim, if declared, and personal accountability of Branch Heads.

Issue No. 4. Connectivity Issue for uploading Farmer Detail on Crop Insurance Portal:

As reported by Member Banks and also substantiated in the above data table, there is a regular issue of Gap in the premium remitted and data uploaded on the portal by

the Banks. As deliberated in previous SLBC Meetings and suggestion received from the Member Banks the connectivity is the major reason for creation of Gap between Remittance of Premium and Uploading.

A need is felt to create a link to upload the farmer detail through excel/text file on the portal at one go which will mitigate the above problem.

The Agriculture and Horticulture Department Representatives, Insurance Company and concerned Banks may deliberate on the issue.

3.5 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.

3.6: Micro Small & Medium Enterprises Support & Outreach Initiative:

On 2nd November, 2018 Honourable Prime Minister, Government of India launched a historic support and outreach programme for the Micro, Small and Medium Enterprises (MSME) sector. As part of this programme, the Prime Minister unveiled 12 key initiatives for the growth, expansion and facilitation of MSMEs across the country.

Major Initiatives:

1. Loans up to 1 Crore within 59 minutes through online portal.
2. Interest subvention of 2% for all GST registered MSMEs on fresh incremental loans.
3. All companies with a turnover of more than 500 crores to be mandatorily on TReDS platform to enable entrepreneurs.

4. All PSUs to compulsorily procure 25 per cent from MSMEs instead of 20% of their total purchases.
5. Out of the 25 per cent procurement mandated from MSMEs, 3 per cent reserved for women entrepreneurs.
6. All CPSUs to compulsorily procure through GeM portal.
7. 100 Technology Centres to be established at the cost of Rs 6000 Crore.
8. Govt. of India to bear 70 per cent of the cost for establishing Pharma clusters.
9. Returns under 8 labour laws and 10 Union regulations to be filed once in a year.
10. Establishments to be visited by an Inspector will be decided through a computerized random allotment.
11. Single consent under air and water pollution laws. Returns will be accepted through self-certification and only 10 per cent MSME units to be inspected.
12. For minor violations under the Companies Act, entrepreneurs no longer have to approach court but can correct them through simple procedures.

We have received a communication through E-mail dated 13.02.2019 from DFS that the Flagship Program of Government of India under MSME Support and Outreach campaign has been extended till 28.02.2019.

Since the launch of this program laudatory performance has been termed by the DFS. It is reported that more than 1100 MSME Mega Camps have been conducted throughout the Country. Although the overall performance under the Campaign has been satisfactory but the position of our State is not very attractive.

Implementation of special initiatives on MSME in Himachal Pradesh under MSME Support and Outreach:

In Himachal Pradesh three districts namely Solan, Kangra & Una were identified under the special initiative on MSME. In the identified districts following centers were identified for holding special camps to boost the growth under MSME sector:

- a) Baddi in District Solan.
- b) Kangra in District Kangra
- c) Una in District Una.

In these identified centers in the three districts special campaign has been launched with participation of Lead Banks, SLBC conveners, Government Departments & representatives from DFS, Government of India.

Special outreach programme have been organized by the concerned Lead Bank in the districts & large number of MSME entrepreneurs participated in the programme.

DFS has allocated the target for financing of MSME units and expanding the financial & credit outreach in the target areas. LDMs have further allocated the targets among Banks & progress is updated on the portal by LDMs on daily basis. DFS is monitoring the progress on regular intervals through VC meetings with SLBC Conveners, concerned LDMs & Nodal officers from State Government.

The position of performance of HP State is given below in tabular form

PROGRESS UNDER MSME SUPPORT AND OUTREACH CAMPAIGN			AMOUNT IN LAKHS
SCHEME	KANGRA	SOLAN (BADDI)	UNA

	A/C	AMOUNT	A/C	AMOUNT	A/C	AMOUNT
59 MINUTES LOANS	41	272.95	90	1295.70	24	307.56
RESTRUCTURED LOANS	15	23.16	78	774.40	83	95.00
PMMY	7697	11973.00	2782	6226.00	4833	4843.00
CGTMSE	368	3383.20	96	2156.68	41	432.79
PMEGP	42	362.01	34	213.02	32	330.18
LOANS TO RSETI TRAINEES	23	20.24	2	1.10	8	5.95
TOTAL	8186	16034.56	3082	10666.90	5021	6014.48
TARGETS ALLOTTED (A/CS)	22454		9345		11752	
PERCENTAGE ACHIEVEMENT	36.46%		32.98%		42.72%	

(Source: <https://msmesupport.gov.in>)

The performance of our State as a whole under the campaign stood at 16289 against the allotted target of 43541 accounts (37.41%).

Respective LDMs may deliberate on the issue.

3.7 Opening of Banking Outlets/Branches in Aspirational District, Chamba under EGSA.

In a Video Conference held on 15.02.2019, Joint Secretary, Department of Financial Services, reviewed the progress of opening of 124 Brick and Mortar Branches in Aspirational Districts in Bihar, Haryana, Himachal Pradesh, Maharashtra and Odisha as allocated by the concerned SLBCs. District Chamba has been identified as aspirational district in our state.

Five Brick & Mortar branches were proposed to be open by Punjab & Sind Bank, HP Gramin Bank and HP State Cooperative Bank in district Chamba. Detail of the centers is as follows:

S. No.	Bank	No. of Branches to be opened	Center
1	Punjab & Sind Bank	01	Chamba
2	HP Gramin Bank	02	Dhulara & Mehla
3	HP State Cooperative Bank	02	Bakloh Cantt & Obri

Punjab & Sind Bank has opened branch in Chamba on 29.10.2018.

HP Gramin Bank and HP State Cooperative Bank have apprised that at present the Banking needs are being catered to by the BCs. They have also applied for License to NABARD/RBI for opening their Branches at these Centers. They will open the Banking outlets as soon as they get the clearance from NABARD/RBI.

Respective Banks are requested to deliberate on the issue and apprise the House with latest developments.

AGENDA ITEM NO-4

4. Review of Performance under Annual Credit Plan 2018-19 – Progress up to period ended December, 2018.

The progress under Annual Credit Plan 2018-19 up to the period ended December, 2018 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) 2018-19, banks have planned to disburse fresh loans to the tune of Rs.23549.31 crores in the FY 2018-19 in Himachal Pradesh. Banks have projected for disbursement of 75% of Annual Credit Plan outlay fixed for FY 2018-19. As per the data submitted by member banks, total disbursements **made by banks up to period ended December 2018 aggregated to Rs. 16397.24 Crore** as against the targets of Rs. **17661.98 Crores**. Banks have recorded **achievement of 92.84%** of assigned targets in terms of financial outlay set for the period up to December, 2018 in ACP 2018-19.

In terms of physical achievements under ACP 2018-19 during the period under review, banks have extended credit to **500433 new units** as against a target of 837121 units and thereby having achievement of around **60%** of assigned targets for the period up to December 2018.

The sector-wise targets vis-a-vis achievements in under ACP 2018-19 up to the period December, 2018 as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2018-19 FOR THE PERIOD ENDED DECEMBER, 2018. (1.4.2018 TO 31.12.2018)

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

(Amt. in Crores)

S.No.	Sector/ Activity	Annual Targets 2018-19	Targets up to period ended December, 2018	Achievement – period ended December 2018	%age Achievement – period ended December, 2018
1	Agriculture	10652.40	7989.30	4959.52	62.08
2	MSME	6833.07	5124.80	6038.01	117.82
3	Education	340.07	255.05	75.56	29.62
4	Housing	1381.63	1036.22	1262.30	121.82
5	Others -PS	1479.69	1109.77	439.30	39.58
Total PS (1 TO 5)		20686.86	15515.14	12774.69	82.34

(Please refer to Table: ACP-I, page no-65 to 70)

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

(Amt. in Crores)

S. No	Sector/ Activity	Annual Targets 2018-19	Targets up to period ended December, 2018	Achievement –period ended December 2018	%age Achievement period ended December, 2018
1	Education	85.00	63.75	11.36	17.83
2	Housing	263.78	197.83	452.56	228.76
3	Others	2513.67	1885.26	3158.63	167.54
Total NPS (1+2.+3)		2862.45	2146.84	3622.55	168.74
Grand Total PS+NPS)		23549.31	17661.98	16397.24	92.84

(Please refer TABLE-ACP-I, page no-71 to 74)

4.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS) (In units)

S.No.	Sector/ Activity	Annual Targets 2018-19	Targets up to period ended December 2018	Achievement – period ended December 2018	%age Achievement – period ended December, 2018
1	Agri. -Direct	628743	471557	281275	59.65
2	MSME	201138	150854	104059	68.98
3	Education	22077	16558	4403	26.59
4	Housing	79134	59351	19577	32.99
5	Others -PS	80849	60637	17362	28.63
Total PS (1 to 5)		1011941	758957	426676	56.22

(Please refer to Table: ACP-I , page no-65 to 70)

4.4) -PHYSICAL ACHIEVEMENT--NON PRIORITY SECTOR (NPS) (In units)

S.No.	Sector/ Activity	Annual Targets 2018-19	Targets up to period ended December, 2018	Achievement –period ended December 2018	%age Achievement – period ended December, 2018
1	Education	4787	3590	338	9.41
2	Housing	7680	5760	3424	59.45
3	Others	91753	68815	69995	101.71
4	Total NPS	104220	78165	73757	94.36
5	Total PS	1011941	758957	426676	56.22
Grand Total PS+NPS)		1116161	837122	500433	59.78

(Please refer to Table: ACP-I, page no-71 to 74)

4.5) AGENCYWISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2018-19 UP TO DECEMBER, 2018.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2018-19	6165.95	982.44	2988.59	515.43	10652.40
B	Target – Up to December, 2018	4624.46	736.83	2241.44	386.57	7989.30
C	Achievements– Up to December, 2018	2518.94	563.24	1469.27	408.07	4959.52
D	%-Achievement- Up to December 2018	54.47	76.44	66.75	105.56	62.08
2	MSME SECTOR					
A	Annual Target 2018-19	4713.86	359.97	1319.82	439.41	6833.06

B	Target – Up to December, 2018	3535.40	269.98	989.87	329.55	5124.80
C	Achievements– Up to December, 2018	4614.86	127.94	870.25	424.96	6038.01
D	%-Achievement – Up to December, 2018	130.53	47.39	87.92	128.95	117.82
3	EDUCATION LOANS					
A	Annual Target 2018-19	212.02	32.80	75.65	19.60	340.07
B	Target – Up to December, 2018	159.01	24.60	56.74	14.70	255.05
C	Achievements– Up to December,2018	61.44	3.87	10.07	0.17	75.55
D	%-Achievement.- Up to December, 2018	38.64	15.73	17.75	1.16	29.62
4	HOUSING LOANS					
A	Annual Target 2018-19	876.59	106.69	300.22	98.12	1381.62
B	Target – Up to December, 2018	657.45	80.02	225.17	73.59	1036.22
C	Achievements– Up to December, 2018	855.79	68.43	330.97	7.11	1262.30
D	%-Achievement- Up to December, 2018	130.17	85.52	150.50	9.67	121.82
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2018-19	892.63	48.86	419.71	118.48	1479.68
B	Target – Up to December, 2018	669.47	36.64	314.79	88.86	1109.76
C	Achievements– Up to December, 2018	99.66	4.25	335.29	0.10	439.30
D	%-Achievement – Up to December, 2018	14.89	11.60	106.51	0.11	39.58
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2018-19	12861.05	1530.77	5104.00	1191.03	20686.86
B	Target – Up to December, 2018	9645.79	1148.08	3828.00	893.28	15515.15
C	Achievements– Up to December, 2018	8150.69	767.73	3015.86	840.41	12774.69
D	%-Achievement – Up to December, 2018	84.50	66.87	78.78	94.08	82.34

(Please refer to Table: ACP-I, page no-65 to 70)

B) NON PRIORITY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

3	NPS- EDUCATION LOANS					
A	Annual Target 2018-19	48.07	2.27	25.78	8.88	85.00
B	Target – Up to December, 2018	36.06	1.70	19.33	6.66	63.75

C	Achievements– Up to December, 2018	11.36	0.00	0.00	0.00	11.36
D	%-Achievement.- Up to December, 2018	31.51	0.00	0.00	0.00	17.83
4	NPS -HOUSING LOANS					
A	Annual Target 2018-19	165.10	13.55	59.16	25.96	263.77
B	Target – Up to December, 2018	123.82	10.16	44.37	19.47	197.82
C	Achievements– Up to December, 2018	442.96	0.00	4.02	5.58	452.56
D	%-Achievement.- Up to December, 2018	357.73	0.00	9.06	28.67	228.76
5	NPS –OTHERS					
A	Annual Target 2018-19	1491.17	114.24	577.05	331.21	2513.67
B	Target – Up to December, 2018	1118.37	85.68	432.79	248.41	1885.25
C	Achievements– Up to December, 2018	1404.30	63.32	344.96	1346.05	3158.63
D	%-Achievement.- Up to December, 2018	125.57	73.90	79.70	541.87	167.54
6	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2018-19	1704.34	130.07	662.00	366.05	2862.45
B	Target – Up to December, 2018	1278.26	97.55	496.50	274.53	2146.84
C	Achievements– Up to December, 2018	1858.63	63.32	348.97	1351.63	3622.55
D	%-Achievement- Up to December, 2018	145.40	64.91	70.29	492.34	168.74

(Please refer to Table no. ACP -1, Page 71 to 74)

C) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2018-19	14565.40	1660.84	5766.00	1557.08	23549.31
B	Target – Up to December, 2018	10924.05	1245.63	4324.50	1167.81	17661.99
C	Achievements– Up to December, 2018	10009.31	831.05	3364.83	2192.04	16397.23
D	%-Achievement.- Up to December, 2018	91.63	66.72	77.80	187.71	92.84

(Please refer to Table no-ACP-1 at page-75)

4.6): Observations/ comments on achievements up to December, 2018 under Annual Credit Plan (ACP) 2018-19

- a) Up to December 2018, banks have disbursed fresh loans to the tune of Rs. **16397.24 crore** to total **500433** new units. The achievement against the targets set for period ended December, 2018 registered at **92.84%**.
- b) In the **Priority Sector segments**, Banks have disbursed fresh credit of Rs **12774.69 crores** and achieved **82.34%** of the assigned targets up to December, 2018.
- c) In **Non Priority Sector (NPS)** segments, Banks have made fresh loans to the tune of Rs. **3622.55 crores** as against the set target of Rs. **2146.84 crores** and recorded

achievement of **168.74%**. Private Sector Banks and PSBs have shown remarkable achievements under the Non-Priority Sector lending in the State.

- d) In Agriculture Sector-** Banks have made fresh credit disbursements of **Rs. 4959.52 crores** as against the target of Rs. 7989.30 crores having achievement of **62.08%** of the assigned targets. Except private sector Banks, all other Banks have failed to achieve the targets and it needs their focused attention.
- e) In MSME Sector-** Banks have fresh credit disbursements of Rs. **6038.01** crores as against the target of Rs. 5124.80 crores. Banks have recorded achievement of **117.82%** which is quite good.
- f)** Achievement under **Education loans** was **29.62%** of targets and banks have disbursed fresh education loans to the tune of Rs. **75.56 crores** up to December, 2018. Private Sector Banks have negligible performance under fresh education loan disbursements.
- g) The Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2018-19 upto December, 2018 indicates that Public Sector banks (PSB) have overall achievement of 91% , RRB- 66% , Cooperative Sector Banks- 77% and Private Banks -187%.
- h) The overall performance of 92%** as against the targets assigned up to December, 2018 under ACP2018-19 is quite good.

i) DISBURSEMENTS UNDER CROP LOAN SCHEME UP TO DECEMBER, 2018

Banks have annual target of Rs. 6149.98 crore under the Crop loan Scheme for the Current Financial Year 2018-19 comprising the proportion of more than 58% of total financial outlay of Rs. 10696.96 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2018-19.

Banks have target of fresh disbursements of Rs. 4612.48 crores for the purpose of short term credit under Agriculture sector up to December, 2018 and Banks have disbursed Rs. 3567.66 crore and recorded achievement of 77 % of the assigned targets in the crop loan disbursements up to December, 2018 of ACP 2018-19 .

Agency –wise Annual disbursements under Crop loans up to December, 2018

(Amt in crore)

	CROP LOAN	PSB	RRB	Coop. Banks	Pvt Banks	Total- Crop loan
1	2	3	4	5	6	7 = (3+4+5+6)
A	Annual Target 2018-19	3556.24	632.10	1692.92	268.72	6149.98
B	Target – Up to December, 2018	2667.17	474.08	1269.69	201.54	4612.48
C	Achievement – Up to December, 2018	1830.90	545.33	940.24	251.19	3567.66
D	%-Achievement.- Up to December, 2018	68.65	115.03	74.05	124.63	77.35

(For Bank-wise details, please refer TABLE-ACP-I, page no-76)

House may deliberate on the issue.

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AGENDA ITEM NO.5

5) REVIEW OF STATISTICAL BANKING DATA AS OF 31st DECEMBER, 2018

5.1) COMPARATIVE BANKING KEY INDICATORS AS OF 31ST December, 2018

(Amt in crores)

S. No.	Item	31.12.2016	31.12.2017	31.12.2018	Variation in December,2018 over December,2017 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	64325.96	69274.15	74009.14	4734.99	6.83
	Urban/SU	35175.43	35927.80	41930.20	6002.40	16.70
	Total-Deposits	99501.39	105202.95	115939.34	10736.39	10.20
2	Advances (O/S)					
	Rural	19583.82	21599.95	32355.19	10755.24	49.79
	Urban/SU	15474.25	15536.59	17053.22	1516.63	9.76
	Total-Advances	35058.07	37136.54	49408.41	12271.87	33.04
3	Total Banking Business (Dep + Adv)	134559.46	142338.49	165347.75	23009.26	16.16
4	Investment made by Banks in State Govt. Securities/Bonds.	4051.54	414.13	734.29	320.16	77.30
5	CD RATIO (As per RBI recommendation)	50.07	44.68	51.28	6.60	14.77
6	Priority Sector Advances (O/S) of which under:	23309.86	26919.65	30956.84	4037.19	14.99
	i) Agriculture	7298.27	8530.70	9265.90	735.20	8.61
	ii) MSME	9366.20	10353.86	12435.69	2081.83	20.10
	iii) OPS	6645.39	8035.09	9255.25	1220.16	15.19
7	Weaker Section Adv.	5711.61	7522.28	8001.29	479.01	6.36
8	DRI Advances	9.19	10.79	5.62	-5.17	-47.91
9	Non Priority Sec. Adv.	11748.21	10216.89	18451.57	8234.68	80.59
10	No. of Branches	2071	2128	2178	50	2.34
11	Advances to Women	2721.82	3088.02	3547.08	459.06	14.86
12	Credit to Minorities	572.01	732.33	742.62	10.29	1.40
13	Advances to SCs/STs	2439.56	3268.38	3647.55	379.17	11.60

5.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 31st December,2018.

(For Bank-wise details, please refer to Table no- NP-1-14, page no 77-90).

- A)** The **total Banking business** has grown at Y-o-Y growth rate of **16.16%** with aggregate banking business amounting to **Rs. 165347.75 crore** as of 31st

December, 2018. In absolute term, the total business have grown by Rs 7198.93 crore over the quarter ended September, 2018.

- B)** The **total Deposits** in banking sector have grown to **Rs. 115939.34 crore** with Y-o-Y growth of 10.20%. In absolute term, the total Deposits have grown by Rs. 4481.41 crore over the quarter ended September, 2018.
- c)** Banks have **total Loans & Advances** to the tune of **Rs 49408.41 crores** in quarter ended December, 2018 with Y-o-Y growth rate of **33.04%**. The Loans & Advances have shown incremental growth of Rs. 2717.52 crore over the quarter ended September, 2018.

5.3) **CREDIT DEPOSIT RATIO (CDR):**

j) **Overall CD ratio in the State:**

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 44.64% as of 31st December, 2018 as per details mentioned below.

S. no	Components	As of 31 st DECEMBER, 2018
1	Advances from Banks (within State)	40499.82
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	8908.59
3	RIDF (Bal. outstanding at the end of Qtr-December, 2018)	2346.80
4	Total- Credit (1+2+3+4)	51755.21
5	Total Deposits	115939.34
6	Credit Deposit ratio (%)	44.64%

Credit Deposit Ratio (CDR) IN H.P. AS OF 31ST DECEMBER, 2018 = 44.64%

- i)** Banks have overall CD ratio (as per instructions from RBI) of **44.64%** in Himachal Pradesh as of **December, 2018**. The CDR has witnessed increase of 22 basis point over the quarter ended June, 2018.
- ii) Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at 42.62% in quarter ended December, 2018. (Bank wise position mentioned at Table no- NP-11, page no- 87) The data reveals that few of the member Banks as mentioned below are having poor CDR in **December, 2018** and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	In %age
1	AU Small Finance Bank	10.29
2	Bandhan Bank	2.86
3	South Indian Bank	12.99
4	Yes Bank	12.54
5	Mandi Urban Cooperative Bank	16.06

The District-wise CDR position in twelve districts as of December, 2018 mentioned as below:

(Figures in %age)

S.No	Districts	March, 2018	June, 2018	Sept. 2018	Dec, 2018	Remarks
1	Bilaspur	37.50	36.92	35.31	25.68	Critically low CD ratio
2	Chamba	26.23	25.27	25.26	25.87	Critically low CD ratio
3	Hamirpur	21.79	21.28	21.17	20.99	Critically low CD ratio
4	Kangra	24.34	23.70	25.01	23.94	Critically low CD ratio
5	Kinnaur	46.83	50.63	470.28	43.19	
6	Kullu	39.98	40.09	39.20	40.17	
7	L& S	22.95	25.34	23.54	28.00	Critically low CD ratio
8	Mandi	24.80	24.65	24.57	24.36	Critically low CD ratio
9	Shimla	40.68	41.38	40.00	39.96	Low CD ratio
10	Sirmour	63.98	64.33	74.23	66.54	
11	Solan	61.76	62.15	77.30	64.17	
12	Una	35.09	34.04	34.86	33.73	Critically low CD ratio
	State	35.47	35.28	41.89	34.93	

(Source _ Data reported By Banks)

(For bank-wise and District wise details, please refer to Table no- 12 at page no-88)

Observations:

- I) **Seven** districts namely **Bilaspur, Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi and Una** have persistently critically low CDR below 40%. District Shimla has slightly low CD Ratio than the national parameter. 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) A sub-Committee on CD Ratio was formed as resolved in 149th SLBC Meeting. The first meeting of Sub-Committee on CDR was held on 28.02.2019 under the Chairmanship of Special Secretary Finance, Government of HP. During the meeting following suggestive points were evolved:
- As per Lead Bank Scheme, the District having CD Ratio below 40% must hold a special meeting of the CDR Sub-Committee. GM, RBI, Shimla, advised the Convenor Bank to ensure that these Meetings must be convened in every quarter and proceedings must be asked from LDMs to be placed in Steering Committee Meetings.
 - GM, RBI, advised Members of Steering Committee pay special thrust on Agriculture Advances. He further elaborated that the Term Lending under the Agriculture is too below.
 - The, DGM, NABARD, suggested for financing FPOs which will enhance the term lending under Agriculture Sector.
 - Data Reporting Mechanism also needs to be revisited for strengthening the CD Ratio.

- e. The Special Secretary, Finance, advised the House to pay special focus on implementation of Government Schemes which will ultimately assist in raising the CD Ratio.

III) 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) NABARD has recommended in State Focus paper 2018-19, certain **Area Development Schemes (ADS)** for various activities related to agriculture and allied activities wherein banks have to pay focused attention for credit expansion.
- v) Achieving the targets set under the Annual Credit Plan 2018-19 by all the Banks.

Government would be providing infrastructural support for creating conducive environment for smooth credit off take in the State.

The House may review the position.

5.4): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31st DECEMBER, 2018.

SR No	Sector	December, 2016	December, 2017	December, 2018	National Parameter
1	Priority sector Advances (of total Advances)	66.49	72.49	62.66	40%
2	Agriculture Advances (of total Advances)	20.73	22.97	18.75	18%
3	Advances to Weaker Sections (of total Advances)	16.29	20.25	16.19	10%

4	Advances to women (of total Advances)	7.76	8.31	7.18	5%
5	Advances under DRI scheme (of total Advances)	0.02	0.03	0.01	1%
6	C.D. Ratio	50.07	44.68	44.64	60%
7	MSME Advances (of total P.S. Credit)	40.18	38.46	40.17	-
8	Advances to SC/ST (of total P.S. Credit)	10.47	12.14	11.78	-
9	Advances to Minorities (of total P.S. Credit)	2.45	2.72	2.40	-

(*PSC-Priority Sector Credit)

- Banks have **achieved four out of six important National Parameters (NPs)** set up by RBI. The parameter for lending to weaker sections under DRI scheme and attainment of benchmark CD ratio of 60% could not be achieved for the period under review.
- The Priority Sector lending has a share of 62.66 % of total advances as against the National parameter (NP) set by RBI at 40%.
- Agriculture sector lending have a share of 18.75 % of total Advances and achievement is above the NP of 18%.
- Similarly the achievement of 16.19 % 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 7.18 % and it is above the NP of 5% set by RBI.
- The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.
1. Andhra Bank, 2. Indian Bank, 3. Axis Bank, 4. Yes Bank.
- The achievement of below mentioned Banks is below the National Parameter of 18 % under Agriculture Sector.
1. Allahabad Bank, 2. Andhra Bank, 3. Bank of Baroda, 4. Bank of Maharashtra, 5. Canara Bank, 6. Corporation Bank, 7. Dena Bank, 8. Indian Bank, 9. Indian Overseas Bank, 10. Oriental Bank of Commerce, 11. Punjab and Sindh Bank, 12. State Bank of India, 13. Syndicate Bank, 14. Union Bank, 15. United Bank of India, 16. Vijaya Bank and 17. Kangra Central Cooperative Bank Ltd.
Amongst the Private Sector Banks, except HDFC Bank, all others are below the National Parameter of 18% under Agriculture.

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

5.5): BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF 31st December, 2018.

(For bank-wise details please refer to TABLE NO. NP-1 & 2, page no.-77,78)

Banks have opened 07 **new bank branch** during the quarter ended December, 2018. The details of new bank branches mentioned as below for information of House.

NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER ENDED December, 2018 i.e. 01.10.2018 to 31.12.2018)						
S No.	Bank	Date of opening	Name of centre	Whether R/ SU/U	DISTRICT	Banked/unbanked centre (Specify)
1	Indian Bank	01.10.2018	Dosarka	SU	Hamirpur	Banked
2	Indian Bank	17.12.2018	Theog	R	Shimla	Banked
3	Punjab & Sind Bank	29.12.2018	Chamba	R	Chamba	Banked
4	Punjab National Bank	05.10.2018	Kutherh	R	Kangra	Unbanked
5	Himachal Pradesh Gramin Bank	10.10.2018	Behna	R	Mandi	Unbanked
6	Indusind Bank	27.09.2018	Palampur	R	Kangra	Banked
7	Indusind Bank	27.09.2018	Hamirpur	SU	Hamirpur	Banked

Note:

All member Banks have total 2178 branches in the State as of 31.12.2018. Nearly 80% 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 open more and more branches in unbanked areas to expand the banking outreach in the rural and unbanked areas.

ATM NETWORK IN HIMACHAL PRADESH- Position as of quarter ended December, 2018

- ◆ Banks have total 2030 ATMs operational in the State.
- ◆ PSBs have total 1521 ATMs and having Branch net work of 1193.
- ◆ 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 294 ATMs as against the branch network of 149 up to the quarter ended December, 2018.
- ◆ Cooperative Sector Banks i.e. HPSCB, JCCB, KCCB and Baghat Urban Coop. Bank have total 215 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-77; NP-2, page no -78; NP-3,page no-79).

The position of “Banking Outreach” in Himachal Pradesh as of 31st December, 2018:

S. No.	Position	Status as of September, 2018	Status as of December, 2018

1	Total number of branches	2139	2178
2	Total number of Rural branches	1724	1731
3	Total number of Semi Urban branches	322	342
4	Total number of Urban branches	92	105
5	Total CBS branches	2058	2097
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	1964	2030
8	Branches dealing in foreign business	21	21
9	Branches having currency chest	53	53
10	Branches dealing Treasury Business	99	99
11	Branches having Clearing Houses	34	42
12	Branches having Extension counters	37	40
13	Branches specified SME	46	46
14	Branches specified USB	01	01
15	Branches having BC model	1499	1371

(The details mentioned at Table no NP -2, page no-78)

5.6) PRIORITY SECTOR ADVANCES IN HP AS OF 31st DECEMBER 2018.

(At a Glance for information of the House)

Sr. No.	Particulars	Summary as of December, 2018		
		No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	Agriculture Loans	530140	9265.90	18.75%
	of which i) Crop loan	386097	6062.84	
	ii) Term Loan	144043	3203.06	
B	MSME Loans	209340	12435.69	25.17%
	of which: Micro- Manuf & services.	147802	4996.81	
	Small Manuf & services	28284	4279.23	
	Medium (Manf. & Services)	4011	2176.74	
	Khadi & Village ind.	2062	71.59	
	Other MSME	27181	911.32	
C	Other Priority Sector	146600	9255.25	18.73%
	Housing loan	92738	5673.74	
	Education Loan	16558	464.27	
	Social infrastructure	309	149.01	
	Others	36995	2968.23	
D	Total Priority Sector Advances (A+B+C)-(PS)	886080	30956.84	62.66 %
E	Total Non Priority Sector (NPS)	326296	18451.57	37.34%
F	Total Advances	1212376	49408.41	100%

(Please refer to Table no NP-8 &9 at page no.84,85)

The House may review the position.

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AGENDA ITEM NO -6

6.1) Review of Performance under Major Centrally Sponsored Schemes: Position as of 31st December, 2018.

(Amount in lakh)

S. No.	Scheme	Target 2018-19		Proposals sanctioned up to quarter December,2018 (1-4-2018 to 31-12-2018)		Outstanding up to quarter December, 2018	
		Nos.	Amount	Nos.	Amount	Nos.	Amount
1	Deen Dayal Antyodaya - National Rural Livelihood Mission (DAY-NRLM)	5434	6345	2018	2891.21	7385	8065.82
2	National Urban Livelihood Mission (SEP DAY-NULM)	1040		116	144.16	336	392.40
3	Prime Minister Employment Generation Programme (PMEGP)	Projects	Margin Money				
3.1	PMEGP-KVIC	325	813.42	494	2171.75	2079	10231.45
3.2	PMEGP-KVIB	326	813.42	271	1082.66	1569	3494.37
3.3	PMEGP-DIC	434	1084.56	472	1436.03	1707	3506.74
3.4	Total –PMEGP	1085	2711.41	1237	4690.44	5355	17232.56
4	Dairy Entrepreneurship Development Scheme. (DEDS)	NA	NA	421	1149.83	3013	4306.79

Source: Data reported by Banks

(Please refer to Table no-GSP-1 to 6 at page no- 91 to 96)

6.2): National Rural Livelihood Mission (NRLM):

Progress for the quarter ended December, 2018 reviewed in Review meeting held on 02.03.2019 at UCO Bank Z.O. Shimla under the chairmanship of Deputy CEO NRLM, Rural Development Department, Government of Himachal Pradesh.

- a) **Credit Mobilization targets** for the State for FY 2018-19 fixed at Rs. 60.00 crores for credit linkages of new 5400 SHGs. SLBC convener has allocated the Bank-wise targets for FY 2018-19 and informed the same to all member banks in Himachal Pradesh.
- b) **Achievements in the Current FY:** As progress available on the "NRLM Bank Linkage Portal" as of 02.03.2019, Banks have disbursed Rs. 35.30 Crores to 3117 new SHGs. (Source <https://daynrlmbl.aajeevika.gov.in>)
- c) **Pendency of sponsored cases with bank Branches:** HPSRLM has reported pendency of 512 sponsored cases in ten districts namely Bilaspur, Hamirpur,

Kangra, Kinnaur, Kullu, Mandi , Shimla, Sirmaur, Solan and Una. In the review meeting, bank-wise position will be reviewed on disposal of pending cases. Details of cases pending with Bank Branches is as mentioned below;

S . no.	Bank	No of cases pending
1	Allahabad Bank	1
2	Bank of Baroda	1
3	Bank of Maharashtra	1
4	Bank of India	1
5	Canara Bank	5
6	Central Bank of India	6
7	H P Gramin Bank	71
8	H P State Coop. Bank	88
9	IDBI Bank	1
10	Indian Bank	1
11	JCCB	11
12	Kangra Central Coop. Bank	64
13	Punjab & Sind Bank	5
14	Punjab National bank	120
15	State Bank of India	86
16	UCO Bank	47
17	Union Bank of India	3
	TOTAL	512

Controlling Head of member Banks are requested to ensure the disposal of pending cases in a time bound manner. The chairman emphasized on Banks to 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 return to Implementing agencies. Banks to note that disposal of pendency should be reported to concerned BDO office so that HPSRLM portal can be updated.

The CEO NRLM expressed that few of reported cases pending with bank branches pertain to year 2016 and 2017. It is decided in the meeting that HPSRLM will inform the list of cases pending beyond two months to the SLBC Convenor for taking up the matter with Concerned Banks for immediate disposal.

d) **Mapping of loan cases sanctioned under NRLM for reconciliation of Interest subvention** payments to beneficiaries under the scheme.

Latest position reviewed in the meeting and still nearly 6440 cases are pending for mapping. HPSRLM has been requested to share the information on loan account pending for mapping with SLBC convener for further follow-up action with concerned Banks.

All member banks are requested to take note of the above observations of the review meeting and follow-up with their branches for achievement of assigned targets for FY 2018-19.

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

6.3): **National Urban Livelihood Mission (NULM):**

A review meeting held with Member banks under the Chairmanship of State Mission Officer, Urban Development Department, Govt. of Himachal Pradesh on 02.03.2019 at UCO Bank Zonal office, Shimla to review the progress under the DAY NULM Scheme for the period under review.

- a) **Credit mobilization Targets under SEP component of DAY NULM:** As per information received from UD Deptt H.P. Credit mobilization target for FY 2018-19 mentioned as below;

- a) **SEP Individual = 300**
b) **SEP – Group = 20**
c) **SEP – SHGs = 200**
d) **Under Mudra = 300**

- b) **Progress under DAY NULM :**

The progress under DAY NULM up to 31.01.2019 mentioned as below; (Position reported by DAY- NULM H. P.)

Cumulative position as of 31.01.2019 mentioned as below;

(Amount in Lakh)

Cases under	NULM		MUDRA		No.	Amount
	No of Cases Sanctioned	Amount	No.	Amount		
SEP-I	194	259.37	187	194.47	381	453.84
SHG Bank Linkage	96	163.39	0	0	96	163.39
SEP-G	1	9.50	0	0	1	9.50
Total Amount	291	432.26	187	194.47	478	626.73

(Source: (Day NULM HP)

- c) **Pendency of sponsored cases under DAY -NULM** : Total 108 cases reported pending by NULM HP for review with banks . Details of cases pending with banks as on 20.02.2019 are mentioned below;

S. no.	Name of Bank	No of Cases Pending
1	Allahabad Bank	1
2	Axis Bank	1
3	Bank of Baroda	6
4	Bank of India	3
5	Canara Bank	2
6	Central Bank of India	10
7	Corporation Bank	4
8	HPGB	3
9	HDFC Bank	1
10	HPSCB	2
11	IDBI Bank	2
12	KCCB	2
13	OBC	3
14	Punjab & Sind Bank	3
15	Punjab National Bank	18
16	State Bank of India	24
17	Union Bank of India	9
18	UCO Bank	13
19	Vijaya Bank	1
	Total	108

The State Mission Officer, U.D. Department HP emphasized banks to 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.

- c) **Centralized processing of Interest subvention & proper feeding of product code:** Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with 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.

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

6.4): PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

A review meeting held on 06.03.2018 at UCO Bank Zonal office Shimla with Member banks under the Chairmanship of Deputy Director, KVIC HP, to review the progress under the PMEGP Scheme for the period under review.

- a) **Target allocation for FY 2018-19:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2018-19 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	DIC	325	813.42
	KVIB	326	813.42
3	KVIC	434	1084.56
	TOTAL	1085	2711.41

The targets for FY 2018-19 in terms of number of units reallocated to banks in the State and Member Banks have been advised Bank wise allocation of Targets for FY 2018-19 by SLBC Convener Bank.

- b) **Credit mobilization:**

Banks have sanctioned **1237 projects** with sanctioned amount of Rs. **4690.44 lakhs** up to the quarter December, 2018 as per position mentioned below;

S No	Agency	No Of Projects	Amount in Lakh
1	KVIC	494	2171.75
2	KVIB	271	1082.66
3	DIC	472	1436.03
4	Total	1237	4690.44

Latest position:

Bank-wise position of proposals sponsored/ sanctioned/ rejected and pending with banks as available in the PMEGP MIS portal

(<https://www.kviconline.gov.in>) placed before the House for review. Banks have sanctioned total 1242 cases under the PMEGP scheme up to 26.02.2019.

The summary position of the cases/ proposals sponsored under PMEGP as of 26.02.2019 downloaded from portal mentioned as below;

AGENCY-WISE POSITION OF SPONSORED CASES UNDER PMEGP AS OF 26.02.2019

(Amount in Lakh)

Implementing Agency	Proposals sponsored to banks by implementing agencies	Proposal sanctioned by banks	by	Proposals rejected by banks	Proposals pending with Banks
	No of projects	No of projects	MM involved	No of projects	No of projects
DIC	1806	597	1508.21	668	624
KVIB	900	342	1076.35	311	308
KVIC	1053	303	1040.93	386	434
	3759	1242	3625.49	1365	1366

(Source: PMEGP-e-Portal)

c) Review of pendency of sponsored cases under PMEGP :

In the review meeting, total 1366 cases pending with banks reviewed with each bank and position reviewed for sanctions/ rejections by the respective bank. Bank-wise position is mentioned below;

BANK-WISE PROGRESS UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME PMEGP IN HIMACHAL PRADESH - POSITION AS OF 26.02.2019		
S.NO.	NAME OF BANK	Pending sponsored cases
1	ALLAHABAD BANK	8
2	ANDHRA BANK	1
3	BANK OF BARODA	9
4	BANK OF INDIA	11
5	BANK OF MAHARASTRA	1
6	CANARA BANK	40
7	CENTRAL BANK OF INDIA	41
8	CORPORATION BANK	45
9	DENA BANK	1
10	HDFC BANK	8
11	HIMACHAL PRADESH GRAMIN BANK	102
12	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	119
13	ICICI BANK LTD	2
14	IDBI BANK	12
15	INDIAN BANK	6
16	INDIAN OVERSEAS BANK	6
17	JAMMU & KASHMIR BANK LTD	2
18	KANGRA CENTRAL COOPERATIVE BANK LTD	116

19	ORIENTAL BANK OF COMMERCE	19
20	PUNJAB AND SIND BANK	18
21	PUNJAB NATIONAL BANK	348
22	STATE BANK OF INDIA	287
23	SOUTH INDIAN BANK	1
24	SYNDICATE BANK	5
25	UCO BANK	118
26	UNION BANK OF INDIA	19
27	UNITED BANK OF INDIA	1
28	VIJAYA BANK	1
29	YES BANK LTD	19
	Total	1366

Banks have been 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

6.5): 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 September, 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. The Ministry laid emphasis to promote the key components of the scheme especially for unemployed youths and progressive farmers such as milking machines/milk tester/ bulk milk cooler (BMC), Dairy processing Equipments/ cold chain facilities such as Air conditioning milk Van, Milk Parlors for marketing etc.
- ◆ Banks have sanctioned **421 proposals involving amount of Rs. 1149.83 lakhs** till quarter ended December 2018 . Bank wise disbursements under the DEDS mentioned in Table no-GSP-6 at page no-96.

State Department of Animal Husbandry is mandated for dairy development in the State. The representative from Animal Husbandry is requested for deliberation on the issue.

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

As members are aware, that Pradhan Mantri Awas Yojana – Housing for all (Urban) (PMAY) 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 is being implemented during 2015-2022 and provides 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 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 31 proposals amounting to Rs. 195.38 lakhs upto the quarter ended December, 2018 in PMAY (URBAN). Most of the Banks have reported the Nil progress and only 6 (six) banks namely Allahabad Bank, Canara Bank, Punjab National Bank, UCO Bank, Himachal Pradesh Gramin Bank and HP State Co-operative Bank have reported progress.

Bank wise position mentioned in table no GSP-7 Page No.97. Major Banks like SBI, CBI, etc. have not reported any progress up to the quarter December, 2018 under the Scheme. 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.

6.7 “Mukhya Mantri Swavlamban Yojana” (MMSY)

Mukhya Mantri Swavalamban Yojana 2018 has been launched by Hon'ble Chief Minister of Himachal Pradesh to promote entrepreneurship amongst the bonafide Youth of Himachal Pradesh.

Under this scheme youth of Himachal Pradesh between the ages of 18 to 35 will be provided following benefits:

1. 25 percent capital subsidy on plant and machinery upto an investment of Rs. 40 lakh in industries. Subsidy will be 30 percent in case of women entrepreneurs.
2. Interest subsidy of 5 percent for three years for a loan upto Rs. 40 lakh.
3. Government land will be given at concessional lease rate of 1 percent..

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind.A (F)2-1/2018 dated 26.05.2018 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/>). 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.

Convenor Bank were in receipt of **letter no. Fin-IF(B) 1-1/XX dated 15.01.2019** from Under Secretary (Finance) , to the Govt of HP along with enclosures received from the Additional Chief Secretary (Industries) to the Govt of HP regarding the Bank wise pending cases under Mukhya Mantri Swawlambhan Yojana. As per data received from Industries department in the captioned letter, 803 cases have been

sponsored to the different banks in HP. Out of these, Banks have sanctioned only 36 cases (4%) only and the disbursement amount is mere Rs 788.34 Lakhs. Some cases have been rejected by the Banks but 689 cases are still lying pending with them involving subsidy of Rs. 2956.76 lakhs.

State Government has already made budgetary provision of Rs. 80 crore for the current year and till now only Rs. 1.34 crore have been spent during the financial year 2019-19, which is quite dismissal.

As per feedback received by Industries department from their field offices, following problems are being faced by the beneficiaries:

- 1). Banks are demanding collaterals even for smaller loans which can otherwise be covered under CGTMSE.
- 2). Regional Rural Banks & Cooperative Banks of the State are not covered under CGTMSE listing, so this benefit is not extended to applicants.

The Bank wise list of pending cases is already been shared by Convenor bank with the Member Banks via email dated 23.01.2019 advising all the Banks to dispose off the pending cases in expedite manner.

Industries department is also been requested time and again via emails & telephones by the Convenor Bank to provide them with Branch wise list of Bank's pending cases, so that monitoring & disposing off of the pending cases can be done more effective manner but the branch wise list is still awaited from the department of industries.

The representative from Industries Department may deliberate on the Issue.

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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 31st DECEMBER, 2018

(Amt. in Crores)

Sl. No	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Agriculture	9265.90	824.48	622.39	6.72
2	MSME	12435.69	1168.67	1212.10	9.75
3	Other Priority Sector	9255.25	415.23	698.93	7.55
A	Total Priority Sector Advances (1 to 3)	30956.84	2408.54	2535.04	8.19
B	Total Non Priority Sector Advances.	18451.57	745.61	366.43	1.99
C	Grand Total (A+B)	49408.41	3154.15	2901.47	5.87

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no-98 & 99)

7.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31st December, 2018

(Amt. in Crores)

Sl. No.	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	80.66	5.98	6.57	8.15
2	PMRY	2.06	0.18	1.09	53.01
3	PMEGP	172.33	15.01	14.63	8.49
4	NULM/SJSRY	3.92	0.24	0.12	3.16
5	DEDS	43.07	5.24	9.92	23.04
6	OTHERS	40.95	5.27	5.77	14.09

Bank-wise details, Please refer to Table no- REC-3, page no-100)

7.3) Agency-wise Recovery Position as of 31st December, 2018.

(Amt in Crores)

S. No	Agency	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Public Sector Banks	32150.42	2511.51	1443.35	4.49
2	RRBs	1672.65	41.90	108.10	6.46
3	Cooperative Banks	11006.18	600.59	1295.93	11.77
4	Private Banks	4579.16	0.15	54.09	1.18
	TOTAL	49408.41	3154.15	2901.47	5.87

(For Bank-wise details please refer to Table no-REC-2 at page no-99)

7.4) Sector-wise NPA position as of 31st December, 2018 in Himachal Pradesh.

(Amount in Crores)

S.no.	Sector	NPA as of June, 2018	NPA as of September, 2018	NPA as of December, 2018	Variation over Sept, 2018	% Variation
1	Agriculture	507.54	541.45	622.39	80.94	14.94

2	MSME Sector	1126.47	1209.70	1212.10	2.4	0.20
3	Other Priority Sector	539.75	634.68	698.93	64.25	10.12
4	Non Priority Sector	415.90	315.21	366.43	51.22	16.25
	Total	2589.66	2701.05	2901.47	200.42	7.42

(For Bank-wise details please refer to Table no-REC-1 & 2 at page no-98 & 99)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 31st December 2018.

(Amt in Crores)

Position as of December ,2018			
S.N O	Particulars	No. Of cases	Amt.
1	Previous Pending recovery cases as of September, 2018.	8782	247.96
2	Fresh cases filed during the quarter-December, 2018.	714	30.34
3	Cases disposed off during the quarter-December, 2018.	389	23.02
4	Cases pending as of December, 2018	9107	255.28
Out of Sr. no – 4, No. of cases pending for-			
	A) – up to period of one year	1373	25.06
	B) – Beyond one year	7734	230.22

(Pl. refer Table No. REC-4, page no-101)

Observations:

- ◆ The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 5.87%** and in absolute term NPAs have reached to Rs 2901.47 crore in the quarter ended December, 2018. The NPAs of Banking sector in Himachal Pradesh have upsurged and additional NPAs amounting to Rs. 200.42 crores have been added over and above the NPAs in quarter ended September, 2018. The trend indicates that in last three quarters NPAs in the State have gone up.

Growing NPAs is a matter of serious concern. 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 9.75% (10.40% in September , 2018) and it has reduced slightly . In agriculture sector NPA Ratio reached to 6.72%** 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 high level of NPAs of 11.77%. The JCCB and HPARBD have to strengthen the recovery drives to prevent further slippage in the NPAs .
- ◆ Banks have lodged cases for recovery under H P Public Money Recovery Act 2000 for recovery of the Bank's dues through office of Recovery Tehsildar. As of quarter ended December,2018 total 9107 cases are pending for disposal and overdues worth Rs,255.28 crore is struck up in pending cases.

As the age-wise pendency indicates that 7734 cases amounting to Rs. 230.22 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.

The House may review the position.

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) – Quarter ended December, 2018.

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 December 2018 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- Dec,2018		Position of KCCs outstanding with bank Branches as of 31.12.2018		% of farmer s coverage
			No	Amount	No	Amount	
1	2	3	4	5	6	7	
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	4120	56.44	20756	289.24	36
2	Chamba	70630	976	13.05	17614	237.90	25
3	Hamirpur	54097	3543	27.77	36742	279.70	68
4	Kangra	235000	15807	231.79	66206	652.67	28
5	Kinnaur	10507	4923	96.46	9647	248.78	47
6	Kullu	74000	7778	158.21	30666	703.66	41
7	Lahaul & Spiti	6303	1326	28.48	4596	71.55	73
8	Mandi	154362	5184	103.71	56771	701.48	37
9	Shimla	110005	21794	395.67	73373	1699.65	67
10	Sirmour	50400	17892	314.97	42829	697.66	85
11	Solan	50973	4772	111.82	26245	414.70	51
12	Una	62710	8833	120.24	45712	391.02	73
	Total	945892	96948	1658.61	431157	6388.01	46

Bank-wise disbursement under KCC Scheme up to the 3rd quarter of FY2018-19, mentioned in Table no. NSP-1 page no-102.

Comment:

- 1) The figure of total number of farmers i.e. 945892 mentioned in the table NPS-1 obtained by LDMs from District level Authorities.
- 2) Banks have issued total 96948 KCCs as new KCCS as well as renewal of the existing KCC amounting to total disbursements of Rs.1658.61 Crore in quarter ended December, 2018.
- 3) The cumulative position indicates that banks have issued total 431157 KCC and having cumulative disbursement of Rs. 6388.01 Crore as of 31.12.2018.
- 4) Banks have issued total no of 307910 KCC Rupay Cards to the Farmers.

Farmers coverage under KCC as of December, 2018:

In Himachal Pradesh there are total 9,45,892 farmers as reported by LDMs. As of 31.12.2018, banks have covered total 431157 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 46% in the State.**

In district **Bilaspur (36%), Chamba (25%), Kangra (28%), KULLU (41%) and Mandi (37%)**, the average farmer coverage is far **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.**

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. Hon'ble Finance Minister has announced in his Budget speech that in the FY 2018-19 Loans to self help groups will increase to Rs 75,000 crore by March 2019. All member banks are requested to pay preferred attention for Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks up to quarter ended December,2018 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended –December,2018	Outstanding as of quarter ended December,2018 (Cumulative)
---	--

No.	Amount in Lakh	No.	Amount in Lakh
1175	1600.46	12819	12752.26

(Please refer to Table – NSP-2 at page no-103 for bank wise progress under SHG scheme)

Comments:

- A)** The cumulative position of credit linked SHGs showing total 12819 SHGs which indicate the active status of SHGs with banks as of 31.12.2018.
- B) 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 signatories member would be sufficient for the SHG account”.
Member Banks are requested to ensure compliance of the above guidelines
- C) Digitization of Self Help Groups under ‘É-Shakti’ project in Himachal Pradesh**
The “**EShakti**” Project for digitization of all SHGs in the state has been initiated by NABARD under the Gol Mission for creating “Digital India”.
- In Himachal Pradesh, Mandi was identified as a pilot project in 1st phase and digitization of SHGs has been completed. **Nearly 4300** SHGs have been covered under the project.
 - In 2nd phase three more districts namely **Kangra, Solan and Sirmour** have been included under the E-Shakti project. Banks have been requested to extend the necessary support to the outsourced agencies engaged by NABARD for completion of the Job.

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 stakeholder 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.

The Hon'ble Finance Minister, Govt in his budget announcements for the year 2018-19 has announced several steps to support the farmers and enhance their income as mentioned below;

- MSP hiked to 1.5 times cost of production. The government will ensure payment of full MSP even if farmers sell below MSP.
- 470 APMCs have been connected to eNAM network, the rest to be connected by March 2018. Agri-Market Development Fund with a corpus of 2000 crore to be set up for developing agricultural markets.
- The focus is on low-cost farming, higher MSP. Emphasis is on generating farm and non-farm employment for farmers.
- Cluster-model approach to be adopted for agricultural production.
- Allocation to food processing ministry is being doubled from Rs 715 crore to Rs 1400 crore
- Rs 500 crore announced for Operation Green.
- Grameen Agricultural Market (GRAM) will provide farmers a means to sell directly to buyers.
- Credit for agricultural activities is up from Rs 10 lakh crore to Rs 11 lakh crore
- 100% tax deduction for the first five years to companies registered as farmer producer companies with a turnover of Rs. 100 crore and above.

All the stake holders have been requested for coordinated efforts to attain the objective.

The House may deliberate on the issue.

8.4) Review of performance under Education Loan –quarter ended December, 2018.

The data/ information received from Banks indicate that banks have disbursed fresh education loans to **1292 students** amounting to **Rs.20.34** crore in Himachal Pradesh in the 3rd quarter ended December,2018.

In **Cumulative position**, Banks have sanctioned total 16923 loan accounts with outstanding amount of Rs.508.55 crores as of 31.12.2018 in the State.

Progress under Education Loans as of 31st December,2018 in Himachal Pradesh.

(Amount In crores)

Particulars	Achievement during – quarter ended December, 2018		Cumulative position as of quarter ended December, 2018	
	A/c	Amt. (in crore)	A/C	Amt (In crore)

Priority Sector *	1265	19.49	16558	464.27
Non Priority sector	27		0.85	365
Total – Education Loan	1292	20.34	16923	508.55

*Loan to individuals for educational purpose up to Rs.10 lakh are classified as Priority sector Loans.

(For bank-wise position Pl. Refer to Table No. NSP-3, page No-104 for Bank-wise position)

The House may review the position.

8.5) Review of performance under Housing Loan –quarter ended December, 2018.

The data/ information received from Banks indicate that banks have sanctioned **5939 fresh Housing Loans amounting to Rs. 636.51 Crores** during the quarter ended December, 2018.

Banks have total 107993 housing loans with outstanding amount of **Rs. 7894.98 crores** in Himachal Pradesh at the end of quarter ended December 2018. The overall position in sanctioning of housing loans indicate the improvement over the quarter ended March, 2018

Summary position: Progress under Housing Loans as of 31st December, 2018 in Himachal Pradesh.

Particulars	Achievement during quarter ended December, 2018		Cumulative position as of 31 st December, 2018	
	A/C	Amt. (in crore)	A/C	Amt (in crores)
Priority Sector *	5266	528.64	92584	5673.74
Non Priority Sector	673	107.87	15409	2221.24
Total	5939	636.51	107993	7894.98

(Bank wise progress is given at Table No. NSP-4 at page No-105)

* Priority sector -Loan to individual up to Rs.28 lakh in Metropolitan Centers (with population of 10 lakh and above) and loan up to Rs.20 lacs in other centers for purchase / construction of a dwelling unit per family provided the overall cost of the dwelling unit in Metropolitan centre and in other centers should not exceed Rs.35 lac and Rs.25 lacs respectively.

The House may review the position.

8.6) Progress under General credit Cards (GCCs) - / Joint liability Groups (JLGs) made by banks up to quarter ended December, 2018 mentioned below for review of the House.

Progress as of quarter ended December, 2018				
Scheme	Achievement during the quarter ended –December, 2018		Outstanding Balance in credit linked SHGs as of December, 2018	
	No.	Amount (in Lakh)	No.	Amount (in Lakh)
Joint liability Groups (JLGs).	360	391.67	2901	3211.99
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	3336	15728.11	41697	36709.73

(Source: Banks)

(Please refer to Table No. NSP-5 (JLG)-page-106, NSP-6 (GCCs)-page-107)

The House may review the position.

8.7) Progress under Weaver Credit Card Scheme as of 31st December, 2018 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 December, 2018

No of application sanctioned during the period 01-10-2018 to 31.12.2018 No.	Amount Sanctioned during the period 01-10-2018 to 31.12.2018 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
49	63.97	571	1659.33

(Please refer to bank wise position at Table no NSP-7 at page no-108)

Development Commissioner for Handloom, Ministry of Textile, 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.

8.8) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 31st December,2018

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 31st December, 2018											
Sr. No.	Name of RSETI	Training targets for 2018-19		Achievement during the period 01-04-2018 to 31.12.2018		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-8			Co nst. Of RSE TI Build ing (Y/ N)
		No. Of training Progr am	Candi dates to be trained	No of training prog. held up to Decembe r, 2018	Can dida tes train ed	No. Of traini ng Prog ram	candi dates traine d	Bank Finan ce	Self Finan ce	Wa ge Emp .	

1	2	3	4	5	6	7	8	9	10	11	12
1	SBI RSETI Chamba	22	540	11	161	185	4328	1383	1755	3	N
2	UCO RSETI Shimla	25	750	12	303	187	4224	975	1426	136	N
3	UCO RSETI Solan	24	700	14	391	163	3775	1127	1005	685	N
4	UCO RSETI Sirmour	24	700	9	177	153	3426	721	1308	51	N
5	UCO RSETI Bilaspur	24	700	14	328	148	3546	900	2352	158	N
6	PNB RSETI Dharmashala (Kangra)	24	600	16	441	209	5458	1194	1917	902	N
7	PNB RSETI Hamirpur	21	550	17	469	223	5344	1183	2224	327	N
8	PNB RSETI Una	25	625	23	585	213	5365	1254	1938	555	N
9	PNB RSETI Mandi	22	550	16	405	152	3573	892	1607	28	N
10	PNB RSETI Kullu	22	550	17	425	146	3661	780	1390	380	N
	Total	233	6265	149	3685	1779	42700	10409	16922	3225	

Comments:

- In the FY 2018-19, RSETI in the State have targeted to train 6265 entrepreneurs in rural areas in total 233 training programmes.
- During the FY 2018-19 RSETIs have conducted 149 programs and trained 3685 rural youths, upto the quarter ended December, 2018.
- The trained Youth from RSETIs those linked to Bank credit is proportionately low (24%) and still far below the national average of nearly 44%.

Points for deliberation:

1) 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 December,2018
1	SBI RSETI Chamba	Addendum /Supplement Lease Deed yet to be executed.
2	UCO RSETI Shimla	Base work has been completed, work in progress.
3	UCO RSETI Solan	Construction work under progress
4	UCO RSETI Sirmour	Revised BOQ has been submitted to Head Office. Architect from H.O. and officials from ZO also visited the RSETI site on 17.12.2018 to restart the construction work.
5	UCO RSETI Bilaspur	All formalities (permission from TCP Shimla, Govt. of H.P., felling of tress, of electricity line passing through RSETI site, diverting sewerage line) has been completed and documents have been sent to ZO. Contractor is being contacted repeatedly but building construction work has not started.
6	PNB RSETI Dharamshala (Kangra)	Construction work almost completed. Some issues like construction of retention wall/ boundary wall & parking are pending.
7	PNB RSETI Hamirpur	Construction work under progress

8	PNB RSETI UNA	Construction work is done, but NOC is pending with Special Area Development Authority (SADA) for water & electricity connection.
9	PNB RSETI Mandi	Earlier 2-10-00 Bigha(50 Biswa) land for construction of RSETI building was allotted by State Govt. to RSETI Mandi which was rejected by PNBCRDT vide their letter dated 14.03.18. Now Distt. Administration has allotted 2-18-08 Bigha land at (Dhanotu) Sundernagar for construction of RSETI Building. After execution of lease deed construction of building will be started.
10	PNB RSETI KULLU	Construction work yet not completed.

In three Districts namely **Chamba, Bilaspur 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 31.12.2018

(amount in thousands)

S. No.	RSETI	DRDA/SLRM	KVIC	Other agencies
1	SBI RSETI Chamba	1540	280	0
2	UCO RSETI Shimla	607	630	Nil
3	UCO RSETI Solan	581	358	Nil
4	UCO RSETI Sirmour	459	275	30
5	UCO RSETI Bilaspur	110 (2017-18) 942 (2018-19)	130 (2018-19)	Nil
6	PNB RSETI Dharamshala (Kangra)	373	501	90
7	PNB RSETI Hamirpur	1470	303	Nil
8	PNB RSETI Una	1248	251	Nil
9	PNB RSETI Mandi	1903	729	
10	PNB RSETI Kullu	1887	350	Nil
		11120	3807	120

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- 151st SLBC QUARTERLY
REVIEW MEETING- **DECEMBER, 2018**

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