



### BANKING OUTLETS IN HP AS OF SEPT, 2013

S.No.	Distt.	PSBs	RRBs	Pvt.Bks	Coop.Bks	Total	Lead Bank
1	Bilaspur	58	7	3	30	98	UCO
2	Chamba	33	35	4	20	92	SBI
3	Hamirpur	75	7	3	41	126	PNB
4	Kangra	178	46	13	102	339	PNB
5	Kinnour	24	1	1	15	41	PNB
6	Kullu	61	18	7	23	109	PNB
7	L&S	11	1	0	6	18	SBI
8	Mandi	101	50	5	49	205	PNB
9	Shimla	171	4	18	68	261	UCO
10	Sirmour	68	4	7	29	108	UCO
11	Solan	137	9	14	29	189	UCO
12	Una	76	6	8	30	120	PNB
	Total	993	188	83	442	1706	

# HIMACHAL PRADESH AT A GLANCE

## CONVENOR – UCO BANK

(Brief Profile of the State)

### GENERAL :

S.No	Item	Unit	Particulars
1	Area(2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	53
4	Tehsils	Nos.	83
5	Sub-Tehsils	Nos.	34
6	Blocks	Nos.	77
7	Gram,Panchayats	Nos.	3243
8	Total villages(2001)	Nos.	20118
9	Inhabited Villages	Nos.	17495
10	Un-habited villages	Nos.	2623
11	Population (2011)	lakh	68.57
12	Rural Population	Lakh	61.68
13	Urban Population	lakh	6.89
14	Male population	Lakh	34.74
15	Female population	Lakh	33.83
16	Literacy (2011)	%age	83.78
17	Nos. of Agricultural operational Holdings	Nos.	933383
18	No. of households Total	Nos.	1476581
19	Rural Households	Nos.	1310538
20	Urban Households	Nos.	166043

**POSITION AS OF SEPTEMBER, 2013**

	Items		Unit	Position as of Sept, 2013
1	Banks	PSBs	Nos.	22
		RRBs	Nos.	1
		Coop. Banks	Nos.	4
		Pvt.Sector Bks	Nos.	7
		<b>Total</b>	<b>Nos.</b>	<b>34</b>
2	Branch net work	PSB	Nos.	993
		RRBs	Nos.	188
		Coop. Banks	Nos.	442
		Pvt.Sector Bks	Nos.	83
		<b>Total</b>	<b>Nos.</b>	<b>1706</b>
3	Area wise Branches	Rural	Nos.	1367
		Semi Urban	Nos.	253
		Urban	Nos.	86
		<b>Total</b>	<b>Nos.</b>	<b>1706</b>
4	Per branch population as per 2011 Census	Rural	Nos.	4512
		Urban	Nos.	2032
		<b>Total</b>	<b>Nos.</b>	<b>4019</b>
5	Deposits	PSBs	Rs. Crores	45392
		RRB	Rs. Crores	2276
		Coop.	Rs. Crores	12613
		Pvt Sector	Rs. Crores	3178
		<b>Total</b>	<b>Rs. Crores</b>	<b>63459</b>
6	Advances	PSBs	Rs. Crores	16927
		RRB	Rs. Crores	932
		Coop.	Rs. Crores	6387
		Pvt Sector	Rs. Crores	1844
		<b>Total</b>	<b>Rs. Crores</b>	<b>26090</b>
7	Business Vol	PSBs	Rs. Crores	62319
		RRB	Rs. Crores	3208
		Coop.	Rs. Crores	19000
		Pvt Sector	Rs. Crores	5022
		<b>Total</b>	<b>Rs. Crores</b>	<b>89549</b>
8	Mkt.share	PSBs	Percentage	69.59
		RRB	Percentage	3.58
		Coop.	Percentage	21.22
		Pvt Sector	Percentage	5.61
		<b>Total</b>	<b>Percentage</b>	<b>100</b>
9	ATMs	PSB	Nos.	803
		RRBs	Nos.	0
		Coop. Banks	Nos.	83
		Pvt.Sector Bks	Nos.	170
		<b>Total</b>	<b>Nos.</b>	<b>1056</b>

# STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

## COMPARATIVE BANKING KEY INDICATORS AS OF SEPT, 2013

(Amount in Crores)

S.No.	Item	30.9.2011	30.9.2012	30.9.2013	Variation & %age of growth over SEPT, 2012	
1	<b>Deposit PPD</b>				ABSOLUTE	%AGE
	Rural	26586.06	29742.87	36257.43	6514.56	21.90
	Urban/SU	18459.51	23657.6	27201.43	3543.83	14.98
	<b>Total</b>	<b>45045.57</b>	<b>53400.47</b>	<b>63458.86</b>	<b>10058.39</b>	<b>18.84</b>
2	<b>Advances (O/S)</b>					
	Rural	10364.41	11438.91	16129.88	4690.97	41.01
	Urban/SU	10693.03	9835.52	9960.16	124.64	1.27
	<b>Total</b>	<b>21057.44</b>	<b>21274.43</b>	<b>26090.04</b>	<b>4815.61</b>	<b>22.64</b>
3	Investment made by Banks in State Govt. Securtagies/Bonds.	359.57	6531.58	2260.49	-4271.09	-65.39
4	CD RATIO as per Thorat Committee	67.54%	69.29%	60.20%	-9.09	-13.12
5	<b>Priority Sector Advances (O/S) of which under:</b>	<b>12642.79</b>	<b>15265.49</b>	<b>17794.11</b>	<b>2528.62</b>	<b>16.56</b>
	<b>I) Agriculture</b>	3801.89	4758.68	4803.27	<b>44.59</b>	0.94
	<b>ii) MSE</b>	5216.49	7430.69	8563.30	<b>1132.61</b>	15.24
	<b>iii) OPS</b>	3624.41	3076.12	4427.54	<b>1351.42</b>	43.93
6	Weaker Section Adv.	3664.87	4405.58	5119.20	<b>713.62</b>	16.20
7	DRI Advances	6.45	9.62	14.19	<b>4.57</b>	47.51
8	Non Priority Sec. Adv.	8414.63	6008.93	8295.93	<b>2287.00</b>	38.06
9	No. of Branches	1510	1614	1706	<b>92</b>	5.70
10	Advances to Women	1157.02	1808.51	1823.18	<b>14.67</b>	0.81
11	Credit to Minorities	408.92	571.37	660.28	<b>88.91</b>	15.56
12	Advances to SCs	1827.01	2225.00	2452.9	<b>227.90</b>	10.24
13	Advances to STs	<b>623.87</b>	<b>848.79</b>	837.65	<b>-11.14</b>	-1.31
14	Advances under Govt. sponsored programme	802.63	954.96	<b>920.33</b>	<b>-34.63</b>	-3.63

**STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH  
HIMACHAL PRADESH**

Sr No.	Sector	%age of advances as on 30.9.2011	%age of advances as on 30.9.2012	%age of advances as on 30.9.2013	National Parameter
1	Priority sector advances	60.04%	71.76%	68.20%	40%
2.	Agriculture advances	18.05%	22.37%	18.41%	18%
3.	MSE Advances(PSC)	41.26%	48.68%	48.12%	
4.	Other Priority Sectors(PSC)	28.67%	20.11%	24.88%	
5.	Advances to weaker sections	17.40%	20.71%	19.62%	10%
6.	DRI Advances to total advs. of previous year	0.07%	0.05%	0.05%	1%
7	Advances to women	5.49%	8.50%	6.99%	5%
8	C.D. Ratio	67.54%	69.29%	60.20%	60%
9	Advances to S/Cs (PSC)	14.45%	14.57%	13.78%	
10	Advances to S/Ts (PSC)	4.93%	5.56%	4.71%	
11	Advances to Minorities(PSC)	3.23%	3.74%	3.71%	

**\*Credit Deposit Ratio of the State of HP as of SEPT, 2013 = 60.20 %**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee Recommendations as of September, 2013 (Amount in Crores)

i)	Advances from Banks (within State)	-	26090.40
ii)	Advances from Banks (outside the State)	-	8301.90
iii)	RIDF (Bal. outstanding as of Sept, 2013)	-	1552.79
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	2260.49
	<b>TOTAL (Credit Component)</b>	-	<b>38205.22</b>

# STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

## 130<sup>th</sup> MEETING

(REVIEW - SEPTEMBER, 2013 QUARTER)

<b>DATE:</b> 27 <sup>TH</sup> December, 2013 <b>TIME :</b> 11.00 AM	<b>VENUE:</b> HOTEL HOLIDAY HOME SHIMLA - 171001
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6	Review of Banking Statistical Data and Position of National Parameters as of Sept, 2013	32-49
7	Review of Performance under major Centrally Sponsored Schemes viz., NRLM, SGSY, PMEGP, IAY/RAY, RRY, NULM, SJSRY & WCC as of Sept,2013	50-55
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### ANNEXURES

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# **A**genda papers

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AGENDA NOTE FOR 130th STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH TO BE HELD ON 27<sup>th</sup> DECEMBER 2013 AT HOTEL HOLIDAY HOME, SHIMLA.

## **AGENDA ITEM NO.1**

Confirmation of Minutes of the last 129<sup>TH</sup> SLBC meeting held on 28.9.2013

The minutes of the 129<sup>th</sup> meeting of State Level Bankers' Committee, Himachal Pradesh held on 28.9.2013 has been circulated to the members vide Convenor Bank letter No. GM/SLBC/2013-14/129 Dated 19.10.2013.

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

The Members may note that follow up action on ATR points of the last meeting has been appropriately placed with the main agenda items prepared for comprehensive discussions on the latest status in order to avoid duplicacy.

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**AGENDA ITEM NO.2**

**Action Taken Report (ATR) on the action points emerged during the 129<sup>th</sup> HP SLBC meeting held on 28.9.2013**

Action Point No.	Action Point Emerged	REMARKS																								
1	Implementation of Direct Benefit Transfer (DBT) by banks for 32 Centrally sponsored selected schemes of GOI.	The item has been taken up in main agenda item 3 for review of progress under DBT/DBTL by banks in the State of Himachal Pradesh.																								
2	Holding of sub committee meetings of DCC constituted for the purpose of improvement in CD Ratio above 40% minimum level prescribed by RBI and preparation of special plan thereof.	<p>The position of District-wise Credit Deposit Ratio (CDR) as of Sept, 2013 based on the Deposit and Advances data reported by Banks is as under:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tbody> <tr> <td>Bilaspur</td> <td>(26.89%)</td> <td>L&amp;S</td> <td>(27.92%)</td> </tr> <tr> <td>Chamba</td> <td>(40.81%)</td> <td>Mandi</td> <td>(30.40%)</td> </tr> <tr> <td>Hamirpur</td> <td>(21.68%)</td> <td>Shimla</td> <td>(34.82%)</td> </tr> <tr> <td>Kangra</td> <td>(30.92%)</td> <td>Sirmour</td> <td>(77.05%)</td> </tr> <tr> <td>Kinnour</td> <td>(168.88%),</td> <td>Solan</td> <td>(91.84%)</td> </tr> <tr> <td>Kullu</td> <td>(47.14%)</td> <td>Una</td> <td>(35.32%).</td> </tr> </tbody> </table> <p>There are seven districts having CD Ratio less than 40% in terms of Domestic Deposit and Advances reported by banks During the period under review District Chamba has crossed the minimum 40% level.</p> <p>The LDMS of remaining districts are again advised to continuously hold the sub committee of DLCC to bring improvement in the CD Ratio as per RBI guidelines.</p>	Bilaspur	(26.89%)	L&S	(27.92%)	Chamba	(40.81%)	Mandi	(30.40%)	Hamirpur	(21.68%)	Shimla	(34.82%)	Kangra	(30.92%)	Sirmour	(77.05%)	Kinnour	(168.88%),	Solan	(91.84%)	Kullu	(47.14%)	Una	(35.32%).
Bilaspur	(26.89%)	L&S	(27.92%)																							
Chamba	(40.81%)	Mandi	(30.40%)																							
Hamirpur	(21.68%)	Shimla	(34.82%)																							
Kangra	(30.92%)	Sirmour	(77.05%)																							
Kinnour	(168.88%),	Solan	(91.84%)																							
Kullu	(47.14%)	Una	(35.32%).																							
4	Sub committee of SLBC on SHG Bank linkage in HP	The Department of Rural Development hold two high level meetings on NRLM during the intervening period. Details are incorporated in Agenda Item No.7 of this booklet																								
5	On-line access of Land Records to Banks	Despite repeated follow up the Convenor Bank did not receive any feedback subject material on Bhoomi Bank Integrated Model from SLBC Karnataka and other corners. The State Revenue Deptt. is yet to communicate about necessity if any, required, to bring amendments in the existing law for adoption of project in the State. However, DIT is ready to hold the workshop.																								

## AGENDA ITEM NO.-3

**Review of Progress under Direct Benefit Transfer (DBT) and Director Benefit Transfer on LPG (DBTL):**

### **3.1 PROGRESS UNDER DIRECT BENEFIT TRANSFER (DBT)**

The State is one of the enriched State across the country where 10 out of 12 districts (except Kinnour and L&S) are selected for implementation of DBT/DBTL Scheme of Govt. of India, identified under phase I and phase-II programmes.

So far 19720 successful DBT transactions amounting to Rs. 15.07 Crores has been carried out by banks under 16 schemes using Aadhaar/NPCI platform where amount of subsidy/scholarships has directly been transferred in beneficiary's bank account.

At present 6 public sector banks viz. SBOP (6951 DBT transactions), UCO (6297), UBI (5296) BOB (1113), SBI (59) and PNB(4) has played a sponsored bank role involved under DBT. The data reveals that maximum 10529 DBT transactions took place in district Hamirpur. The schemewise DBT details as of 18.11.2013 as received from UIDAI is given below for the information of the House:

<b>Scheme-wise Total</b>	<b>DBT Transactions</b>	<b>Amount</b>	<b>Sponsor bank</b>
SVUCY	806	8,060,000.00	State Bank of Patiala
JSY	4	2,800.00	Punjab National Bank
IGMSY	5,296	8,591,720.00	Union Bank
Post Matric OBC	1,598	12,880,074.00	State Bank of Patiala
Post Matric SC	3,544	74,646,674.00	State Bank of Patiala
Post Matric ST	367	21,230,228.00	State Bank of Patiala
Pre Matric Minority	755	1,928,485.00	Bank of Broda
Top Class Education SC	44	2,131,341.00	State Bank of India
Top Class Education ST	15	1,653,451.00	
Dr. Ambedkar Medhavi Chhatravrity Yojna	636	6,360,000.00	State Bank of Patiala
MARIT CUM MINE	21	539,333.00	UCO Bank
NSAP	6,251	11,875,500.00	UCO Bank
POST MATRIC MINORITY	13	58,965.00	UCO Bank
SCHOLARSHIP SCHEMES OF UGC	11	104,000.00	
ICSSR FELLOWSHIP	1	8,903.00	
Unclean Occupation	358	662,300.00	Bank of Broda
<b>Total</b>	<b>19,720</b>	<b>150,733,774.00</b>	

The House may deliberate and review the progress. The Director DIT is requested to apprise the house implementation constraints if any, faced and issue of any unresolved under DBT.

**REVISED STATUS FOR CONSTITUTION OF SUB SERVICE AREA(SSA)**

Ministry of Finance Department of Financial Services made an attempt for mapping of Gram Panchayat for coverage of DBT activities through branch outlet/BCAs/CSCs. The consolidated position as of October, 2013 pertaining to six districts of the State is as under:

Mapping of Gram Panchayats for coverage through Branch/BCA/CSc date-13.11.2013

S. No.	Name of State	Name of District	Name of the Lead Bank	Number of Sub Service Areas (SSAs)	Existing and Proposed Banking Coverage Through (No. of SSAs and Panchayats)			
					No. of SSAs covered by Existing Bank Branch	No. of SSAs covered by Existing Functional BCAs	Functional CSCs not working as BCAs	Proposed BCAs
1	HP	Bilaspur	UCO	151	43	52	49	7
2		Hamirpur	PNB	213	59	0	115	39
3		Kullu	PNB	204	40	0	124	40
4		Mandi	PNB	388	234	40	0	114
5		Solan	UCO	211	66	60	27	58
6		Una	PNB	199	36	6	136	21

The Mapping of Gram Panchayats in remaining six districts has already been completed where Gram Panchayat has been taken as a Unit to represent SSA. However, Banks has been given flexibility to club more than 1 Gram Panchayat to depute a single BCA in those areas where there is no other banking outlet or presence of any functional Lok Mitra Kendras keeping in view of geographical constraints and distance allowed by the Ministry.

**DEVELOPMENT OF MIS - REPORTING SYSTEM FOR CREATION OF SSAS AND MONITORING OF PROGRESS:**

Department of Financial Services vide communication dated 11.12.2013 has informed about a new software developed by NIC wherein the data has to be entered/updated online by respective LDMs on a regular basis. The software was initially run in 10 districts as a pilot project and now roll out by all SLBCs across the country. Now entire exercise of mapping is done online by the respective LDMs.

The aforesaid directives has been communicated to all LDMs in HP with the request to start implementation. The LDMs are requested to share their views on the software.

The Director, Deptt. of Financial Services, GOI, is requested to guide the bankers on the importance attached with the software.

**3.2 DIRECT BENEFIT TRANSFER ON LPG (DBTL):**

The House is aware that DBTL project of GOI has been operationalized in 10 districts of the State. The implementation of the scheme have now intensified with the active involvement of all agencies particularly Lead District Managers designated as nodal Officer at the district level and assigned challenging task for seeding of Aadhaar in the abnk accounts of LPG consumers. The progress achieved by banks upto 1.12.2013 is given for the information fo the House.

**A. DBTL PROGRESS FOR DISTRICT SELECTED UNDER FIRST PHASE W.E.F. 1.6.2013 - POSITION AS OF 1.12.2013**

District Name	Active LPG Consumers	LPG Aadhaar Seeding as of December 2013	% LPG Aadhaar Seeding as of December 2013	Bank Aadhaar Seeding as on as of December 2013	% Bank Aadhaar Seeding as of December 2013	%age of Banks seeding over LPG seeding	%age of Gap between LPG seeding and Banks
Bilaspur	59424	45415	76	38313	64	84	12
Hamirpur	96875	78404	81	62853	65	80	16
Mandi	161745	114913	71	89940	56	78	15
Una	97376	77883	80	68392	70	87	10
<b>TOTAL</b>	<b>415420</b>	<b>316615</b>	<b>76</b>	<b>259498</b>	<b>62</b>	<b>82</b>	<b>14</b>

The progress data reveals that seeding of Aadhaar both by LPG dealers and banks have well stabilized in all priority districts where average 64% of Aadhaar data was captured against the total number of LPG consumer by various LPG dealers whereas only 62% Aadhaar data was seeded in the bank accounts. This mis-match have occurred may be due to non observation of GOI guidelines directed the LPG dealers to collect bank Aadhaar seeding form from their consumers and send the bank seeding form to concerned LDM for onward seeding of Aadhaar by banks. Many LPG consumers had directly approached the banks to get seeding of their Aadhaar in the bank account. The average 14% gap between LPG dealers and banks need to be minimized with joint efforts.

**B. DBTL PROGRESS FOR DISTRICT SELECTED UNDER PHAGE- II W.E.F. 1.9.2013 - POSITION AS OF 1.12.2013**

Under phase-II six districts of the State viz. Chamba, Kangra, Kullu, Shimla, Sirmour and Solan has selected to operationalize DBTL w.e.f. 1.9.2013. The overall position with regard to seeding of Aadhaar by LPG dealer and bank can be termed as satisfactory specially under the circumstances arising on the verdict given by Hon'ble Supreme Court.

The data received from UIDAI reveals that level of Aadhaar seeding by LPG dealer and banks has improved and reached at a average of 54% against total number of LPG consumer but there is wide various with regard to Aadhaar seeding by banks. The districtwise data as of 1.12.2013 is given below for the information of the House:

**DBTL PROGRESS FOR DISTRICT SELECTED UNDER SECOND PHASE W.E.F. 1.9.2013 - POSITION AS OF 1.12.2013**

District Name	Active LPG Consumers	LPG Aadhaar Seeding as of December 2013	% LPG Aadhaar Seeding as of December 2013	Bank Aadhaar Seeding as on as of December 2013	% Bank Aadhaar Seeding as of December 2013	%age of Banks seeding over LPG seeding	%age of Gap between LPG seeding and Banks
Chamba	40338	26520	66	18921	47	71	19
Kangra	302039	166347	55	132464	44	80	11
Kullu	80102	50355	63	43810	55	87	8
Shimla	199713	82557	41	59681	30	72	11
Sirmaur	62812	38192	61	30513	49	72	12
Solan	125385	74883	60	55637	44	74	16
<b>Total</b>	<b>810389</b>	<b>438854</b>	<b>54</b>	<b>341026</b>	<b>42</b>	<b>78</b>	<b>12</b>

Under Phase-II the position of district Shimla is ranked lowest on the bottom whereas the performance of Kullu district is maintained at the top in order. Data also reveals that district Chamba having 19% highest gap between banks seeding over LPG seeding.

In order to intensify the joint efforts particularly for district Shimla a special review meeting was convened on 10.12.2013 under the Chairmanship of General Manager of UCO Bank wherein all aspects responsible for low progress has been deliberated with banks. A decision has been taken to share the list of LPG consumers who have not yet given their Aadhaar to banks for seeding purpose to 12 banks situated at Shimla with the request to contact the LPG consumers personally over telephone. It has also decided to arrange a few awareness camps at the remote locations to educate the consumer about benefits of the scheme.

**CRITICAL POINTS UNDER DBTL FOR DELIBERATIONS:**

1. Banks has been advised to attain atleast 60% of Aadhaar seeding both by LPG dealer and Banks within stipulated time frame given by Deptt. of Financial Services, MOF,GOI aiming to roll out DBTL in 10 districts of the State.
2. Intensify the attempt both by LPG dealers and banks to bring down existing gap still persist. Banks have been instructed to adopt personal contact mode and camp approach.
3. Constitution of grievances cell/ helpline by Oil Marketing Companies at the district level to resolve Public inconvenience particularly for non transfer of subsidy in bank accounts where consumers have completed the formalities. The OMCs may be requested to refund the access amount already received at the time of delivery of LPG cylinders.
4. One of the reason for low seeding with LPG Dealer and Bank is that some consumers have more than one LPG connection and are hesitating to get the Aadhaar seeded in both the cases. It is represented that some consumer require to have two connections at two locations on account of their migration from snow bound area for some period of the year. Under these circumstances if it suits the Govt. guidelines necessary clarification/instructions can be issued by concerned Department.

## **AGENDA ITEM NO.-4**

### **Review of progress under RBI Roadmap 2013-16 - Extension of Banking Services in all unbanked villages:**

In the last SLBC revised roadmap for 16640 unbanked villages of the State has been approved under which 800 B&M/USB branches are to be opened by banks over a period of three years and 15840 unbanked villages will be covered by BC model.

The feed back of progress received from banks and data submitted to RBI Shimla indicates that total 2725 unbanked villages were covered by various banks upto September, 2013 of which 9 new branches has been opened, 2709 unbanked villages has been covered with BC/BCAs and seven are covered by other mode. The districtwise/bankwise progress as of September, 2013 is reproduced as Annexure-B.

The member bank may note that RBI vide circular dated 22.8.2013 has clarified about the coverage of unbanked villages by bank under the proposed roadmap. It contains the views of Govt. of India that a village is considered to be covered when it has a bank branch or a fixed location BC outlet or a BC is visiting the village on pre-announced days. A village is not treated as covered when branch or BC outlets are available in some other villages where people are availing services. The proposed roadmap ensured that the Banking services reach remote and in accessible areas of the country. While expending penetration of banking, banks should not be depending only on the branchless models but they should also open sufficient number of rural branches in such a manner that there is one branch within a distance of 3-4 Kms to support about 8-10 BCs to provide support and supervision to BC operations like cash requirement, pass book printing, accounts opening, sanction of loans and customer grievances etc.

The Member banks may note that 28 new branches are reported opened by various banks during the quarter ended September, 2013 and out of it only 9 were opened under the roadmap that indicates banks are still giving importance to business motive.

The Convenor Bank did not receive the requisite information from LDMs sought for identification of places where new 800 B&M/USB are to be opened in the revised roadmap and information is not consolidated to communicate the same amongst Controlling Heads of Banks.

The House may review the position about overlapping of BC engagement under DBT in terms of Sub Service Area (SSA) and proposed RBI roadmap.

CONVENOR : UCO BANK, SLBC - HP

Statement of Progress during the Quarter ended SEPT, 2013

Name of State/UT: HIMACHAL PRADESH

Name of RBI Regional Office: SHIMLA

S R	Name of the District	Name of Scheduled Commercial Banks selected for allotment of villages with less 2000 population	Number of allotted villages	Out of roadmap prepared for less than 2000, no. of villages where banking outlet opened upto the end of reporting quarter.							Grand Total 5+10+11
				Branches	BC					Other mode	
					Fixed locations	Visit every week	Visit once in a fortnight	visits more than once in a fortnight	BCs sub total (6+7+8+9)		
1	2	3	4	5	6	7	8	9	10	11	12
1	BILASPUR	BOB	22		0	0	0		0	0	0
		BOI	8		0	0	0		0		0
		CB	6		0	0	0		0		0
		CBI	6		0	0	0		0		0
		OBC	13		0	0	1		1		1
		PNB	235		0	0	7		7		7
		SBI	154		0	0	84		84	0	84
		SBOP	158		0	0	4		4		4
		UCO	288		0	0	302		302		302
		HGB	33		0	0	0		0		0
		TOTAL	923		0	0	398	0	398	0	398
										0	
2	CHAMBA	SBI	345		0	0	10		10	0	10
		PNB	117		0	0	8		8		8
		SBOP	2		0	0	0		0		0
		UCO	34		0	0	0		0		0
		CBI	2		0	0	0		0		0
		PGB	569		0	0	0		0		0
		TOTAL	1069		0	0	18	0	18	0	18
										0	
3	HAMIRPUR	AB	26		0	0	0		0	3	3
		CB	27		0	0	0		0		0
		CBI	68		0	0	0		0		0
		OBC	33		0	0	1		1		1
		PNB	925		0	0	328		328		328
		UCO	221		0	0	63		63		63
		SBI	230		0	0	60		60	0	60
		SBOP	67		0	0	0		0		0
		HGB	4		0	0	0		0		0
TOTAL	1601		0	0	452	0	452	3	455		
										0	
4	KANGRA	AB	17		0	0	0		0		0





											<b>0</b>
<b>7</b>	<b>I&amp;S</b>	<b>SBI</b>	<b>204</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>
		<b>SBOP</b>	<b>17</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PNB</b>	<b>7</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UCO</b>	<b>35</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>HGB</b>	<b>14</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>TOTAL</b>	<b>277</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
											<b>0</b>
<b>8</b>	<b>MANDI</b>	<b>BOB</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>BOI</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>1</b>
		<b>Canara Bk</b>	<b>5</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CBI</b>	<b>4</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>1</b>	<b>1</b>
		<b>HGB</b>	<b>1491</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>IOB</b>	<b>14</b>		<b>0</b>	<b>0</b>	<b>4</b>		<b>4</b>		<b>4</b>
		<b>OBC</b>	<b>4</b>		<b>0</b>	<b>0</b>	<b>2</b>		<b>2</b>		<b>2</b>
		<b>PSB</b>	<b>10</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PNB</b>	<b>961</b>		<b>0</b>	<b>0</b>	<b>193</b>		<b>193</b>		<b>193</b>
		<b>SBI</b>	<b>84</b>		<b>0</b>	<b>0</b>	<b>27</b>		<b>27</b>	<b>0</b>	<b>27</b>
		<b>SBOP</b>	<b>134</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>TOTAL</b>	<b>2714</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>226</b>	<b>0</b>	<b>226</b>	<b>1</b>	<b>228</b>
											<b>0</b>
<b>9</b>	<b>SHIMLA</b>	<b>BOI</b>	<b>29</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>IB</b>	<b>30</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CBI</b>	<b>14</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PSB</b>	<b>73</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PNB</b>	<b>582</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>SBI</b>	<b>573</b>		<b>0</b>	<b>0</b>	<b>6</b>		<b>6</b>	<b>0</b>	<b>6</b>
		<b>SBOP</b>	<b>73</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UBI</b>	<b>5</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>HGB</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UCO</b>	<b>1080</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>TOTAL</b>	<b>2459</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>6</b>
											<b>0</b>
<b>10</b>	<b>SIRMOUR</b>	<b>SBOP</b>	<b>81</b>		<b>0</b>	<b>0</b>	<b>6</b>		<b>6</b>		<b>6</b>
		<b>UCO</b>	<b>333</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>8</b>		<b>8</b>		<b>9</b>
		<b>SBI</b>	<b>288</b>		<b>0</b>	<b>0</b>	<b>16</b>		<b>16</b>	<b>0</b>	<b>16</b>
		<b>PNB</b>	<b>110</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CBI</b>	<b>27</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>1</b>	<b>1</b>
		<b>CORP BANK</b>	<b>10</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UBI</b>	<b>14</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>OBC</b>	<b>8</b>		<b>0</b>	<b>0</b>	<b>4</b>		<b>4</b>		<b>4</b>
		<b>BOB</b>	<b>28</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>HGB</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>P &amp; SB</b>	<b>13</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>TOTAL</b>	<b>912</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>0</b>	<b>34</b>	<b>1</b>	<b>36</b>

											<b>0</b>
<b>1</b>		<b>AB</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
<b>1</b>	<b>SOLAN</b>	<b>BOB</b>	<b>36</b>		<b>0</b>	<b>0</b>	<b>13</b>		<b>13</b>		<b>13</b>
		<b>BOI</b>	<b>57</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CB</b>	<b>10</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CBI</b>	<b>125</b>		<b>0</b>	<b>0</b>	<b>87</b>		<b>87</b>		<b>87</b>
		<b>CORP B</b>	<b>18</b>		<b>0</b>	<b>0</b>	<b>17</b>		<b>17</b>		<b>17</b>
		<b>IB</b>	<b>3</b>		<b>0</b>	<b>0</b>	<b>3</b>		<b>3</b>		<b>3</b>
		<b>OBC</b>	<b>23</b>		<b>0</b>	<b>0</b>	<b>12</b>		<b>12</b>		<b>12</b>
		<b>PSB</b>	<b>91</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PNB</b>	<b>646</b>		<b>0</b>	<b>0</b>	<b>100</b>		<b>100</b>		<b>100</b>
		<b>SBI</b>	<b>116</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>	<b>0</b>
		<b>SBOP</b>	<b>473</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>282</b>		<b>282</b>		<b>283</b>
		<b>SYB</b>	<b>9</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UBI</b>	<b>12</b>		<b>0</b>	<b>0</b>	<b>13</b>		<b>13</b>		<b>13</b>
		<b>UCO</b>	<b>696</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>162</b>		<b>162</b>		<b>163</b>
		<b>TOTAL</b>	<b>2331</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>689</b>	<b>0</b>	<b>689</b>	<b>0</b>	<b>691</b>
											<b>0</b>
											<b>0</b>
<b>1</b>		<b>BOB</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>1</b>		<b>1</b>		<b>1</b>
<b>2</b>	<b>UNA</b>	<b>BOI</b>	<b>2</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>BOM</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CB</b>	<b>3</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>CBI</b>	<b>86</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>1</b>	<b>2</b>
		<b>CORP BK</b>	<b>2</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>IB</b>	<b>2</b>		<b>0</b>	<b>0</b>	<b>2</b>		<b>2</b>		<b>2</b>
		<b>IDBI</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>1</b>		<b>1</b>		<b>1</b>
		<b>OBC</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>PNB</b>	<b>397</b>		<b>0</b>	<b>0</b>	<b>95</b>		<b>95</b>		<b>95</b>
		<b>PSB</b>	<b>20</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>SBI</b>	<b>88</b>		<b>0</b>	<b>0</b>	<b>5</b>		<b>5</b>	<b>0</b>	<b>5</b>
		<b>SBOP</b>	<b>25</b>		<b>0</b>	<b>0</b>	<b>27</b>		<b>27</b>		<b>27</b>
		<b>SYNDICATE BK</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UBI</b>	<b>2</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>UCO</b>	<b>66</b>		<b>0</b>	<b>0</b>	<b>50</b>		<b>50</b>		<b>50</b>
		<b>KCCB</b>		<b>2</b>					<b>0</b>		<b>2</b>
		<b>HGB</b>	<b>1</b>		<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>		<b>0</b>
		<b>TOTAL</b>	<b>699</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>181</b>	<b>0</b>	<b>181</b>	<b>1</b>	<b>185</b>
		<b>GRAND TOTAL</b>	<b>20051</b>	<b>9</b>	<b>0</b>	<b>0</b>	<b>2709</b>	<b>0</b>	<b>2709</b>	<b>7</b>	<b>2725</b>

20051\* Total number of unbanked villages reduced to 16640 after exclusion of 2623 uninhabited villages

LDMs had already advised to reduce the bankwise position accordingly.

## AGENDA ITEM NO.-5

### **Review of Performance under Annual Credit Plan 2013-14 - Disbursement by Banks in the State of Himachal Pradesh as of Sept, 2013.**

Banks in the State has shown satisfactory performance on implementation of ACP 2013-14 witnessing overall disbursement to the tune of Rs. 5435.18 Crores against the half yearly target fixed at Rs.5196.54 Crores upto September, 2013 surpassing by 104.59% achievement. Under Agriculture Sector a fresh loan amounting to Rs. 1600.39 Crores were disbursed to 170242 farmers registering 87.48% targets, likewise under MSE Sector against the target of Rs. 1420.68 Crores, Banks have provided Rs. 1232.60 Crores registering 86.76% achievement whereas lowest achievement was recorded under Other Priority Sector advances disbursed only Rs. 831.42 Crores against the Sept, 2013 target of Rs. 1178.96 Crores. Total Priority Sector Advances achieved by 83% and highest achievement was reported under Non Priority Sector where Banks have disbursed Rs. 1770.77 Crores against the target of RS.767.45 Crores registering significant achievement of 230.73%.

The summary position of progress is as under

#### **PROGRESS UNDER ANNUAL CREDIT PLAN 2013-14**

##### **POSITION AS OF SEPT, 2013 AT A GLANCE (Amount in Crores)**

S. No	Sector	Annual Target 2013-14	Targets SEPT, 2013	Achievement, SEPT, 2013		%age Over tgts	Ach. qtl
				Fresh Units	Amount		
1	Agriculture	4065.44	1829.45	170242	1600.39	87.48	
2	MSE	3157.08	1420.68	26748	1232.6	86.76	
3	Other Priority Sector	2619.92	1178.96	32889	831.42	70.52	
A	Total Priority Sector	9842.44	4429.09	229879	3664.41	82.74	
4	Non Priority Sector	1705.44	767.45	38594	1770.77	230.73	
B	Grand Total ( A +B)	11547.88	5196.54	268473	5435.18	104.59	

The Convenor Bank had conveyed to achieve a minimum of 45% of annual budget (2013-14) upto September, 2013. The data given above reveals that the performance under the targets of Other Priority Sectors advances which primarily relates to housing finance, education, consumption & micro finance have not been achieved by showing a shortfall of about 29% followed by MSE Sector where we observed 13% gap in achievement. It is a good indicator that Demand for Non Priority Sector advances have picked up and attained a highest performance during the period under review.

(Amount in Crores)

No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
<b>1</b>	<b>AGRICULTURE SECTOR</b>					
A	Annual Target 2013-14	2609.47	340.54	1004.5	110.91	4065.44
B	Tgt. Sept, 2013	1174.26	153.24	452.03	49.91	1829.45
C	Ach. Sept, 2013	1054.30	117.18	380.36	48.55	1600.39
D	%age of qtrly Achs	<b>89.78</b>	<b>76.47</b>	<b>84.14</b>	<b>97.28</b>	<b>87.48</b>
<b>2</b>	<b>MSE SECTOR</b>					
A	Annual Target 2013-14	2194.77	194.26	651.78	116.28	3157.09
B	Tgt. Sept, 2013	987.65	87.42	293.30	52.33	1420.69
C	Ach. Sept, 2013	763.04	68.20	337.07	64.29	1232.60
D	%age of qtrly Achs	<b>77.26</b>	<b>78.02</b>	<b>114.92</b>	<b>122.86</b>	<b>86.76</b>
<b>3</b>	<b>OTHER PRIORITY SECTOR (Housing, Education, Consumption, Micro Fin. Etc.)</b>					
A	Annual Target 2013-14	1725.23	147.26	650.01	97.51	2620.01
B	Tgt. Sept, 2013	776.35	66.27	292.50	43.88	1179.00
C	Ach. Sept, 2013	496.75	48.06	262.08	24.53	831.42
D	%age of qtrly Achs	<b>63.99</b>	<b>72.52</b>	<b>89.60</b>	<b>55.90</b>	<b>70.52</b>
<b>4</b>	<b>NON PRIORITY SECTOR</b>					
A	Annual Target 2013-14	1171.30	85.80	369.13	79.22	1705.45
B	Tgt. Sept, 2013	527.09	38.61	166.11	35.65	767.45
C	Ach. Sept, 2013	786.17	33.19	805.1	146.30	1770.76
D	%age of qtrly Achs	<b>149.15</b>	<b>85.96</b>	<b>484.68</b>	<b>410.39</b>	<b>230.73</b>
<b>5</b>	<b>TOTAL FOR ALL SECTORS (1 To 4)</b>					
A	Annual Target 2013-14	7700.77	767.86	2675.44	403.92	11547.99
B	Tgt. Sept, 2013	3465.35	345.54	1203.95	181.71	5196.55
C	Ach. Sept, 2013	3100.26	266.63	1784.61	283.67	5435.17
D	%age of qtrly Achs	<b>89.46</b>	<b>77.16</b>	<b>148.23</b>	<b>156.11</b>	<b>104.59</b>

The ground level disbursement data for the second quarter ended Sept, 2013 shows that Cooperative Banks and Pvt. Sector Banks have well geared up the disbursement and shown comparatively better performance in terms of achievement of target set under ACP 2013-14. However Public Sector Banks have retained the highest disbursement in terms of fresh disbursement of credit under ACP.

#### GROUND LEVEL DISBURSMENT OF CROP LOAN AS OF SEPT, 2013

1	CROP LOAN PROVIDED BY:					Total
		PSB	RRB	Coop.	Pvt	
A	Annual Target 2013-14	1486.02	204.26	573.85	55.47	<b>2319.60</b>
B	Tgt. Sept, 2013	668.71	91.92	258.23	24.96	<b>1043.82</b>
C	Ach. Sept, 2013	734.12	70.5	300.00	23.83	<b>1128.45</b>
D	%age of qtrly Achs	<b>109.78</b>	<b>76.70</b>	<b>116.17</b>	<b>95.47</b>	<b>108.11</b>

The flow of crop loans provided by banks upto the half year ended Sept, 2013 surpassed the targeted goal where the performance of both Cooperative and Public Sector Banks is significant.

**DISTRICTWISE ACHIEVEMENT OF ACP FOR THE QTR.ENDED SEPT,  
2013**

<b>Name of the District</b>	<b>%age Ach under Agriculture over Sept Tgt</b>	<b>%age Ach under MSE over Sept Tgt</b>	<b>%age Ach under OPS over SEptTgt</b>	<b>%age Ach under NPS over SeptTgt</b>	<b>Total</b>
Bilaspur	116.47	48.58	116.24	188.93	100.92
Chamba	65.36	60.32	161.08	135.39	93.01
Hamirpur	97.66	72.84	75.83	85.30	84.49
Kangra	92.01	120.28	61.11	430.94	125.87
Kinnaur	98.21	73.24	86.87	389.56	106.22
Kullu	133.42	87.30	191.88	86.44	121.68
L & S	126.46	109.78	49.27	78.16	106.83
Mandi	104.66	104.68	58.58	121.64	97.33
Shimla	75.27	57.63	37.51	275.69	97.06
Sirmaur	57.62	93.04	79.54	449.70	133.85
Solan	50.26	67.16	96.17	102.18	74.07
Una	97.91	102.21	140.31	177.87	114.15
<b>STATE</b>	<b>87.48</b>	<b>86.76</b>	<b>70.52</b>	<b>230.73</b>	<b>104.59</b>

The Convenor Bank would like to inform that a system has been adopted to collect Bankwise performance on ACP directly from all the LDMS of the State and consolidation is done at SLBC level aiming to ensure that performance of Banks which are reflected at the district level should be replicate at the State level.

The districtwise data of ACP for the quarter ended Sept, 2013 as shown above indicates that the performance of Solan & Hamirpur district was the lowest in the State. Concerned LDMS are requested to identify the grey areas and find out the reasons responsible for low credit offtake.

The Controlling Heads of Banks are requested to issue a fresh instructions to all their LDMS to ensure submission of ACP progress data in the revised MIS format as advised by RBI vide their circular RBI 2012-13/450 dated 19.3.2013. LDMS are advised to start submission of quarterly progress data in the prescribed revised format as the data have to be placed before Local Board of RBI for review on quarterly basis.

**POINTS FOR DISCUSSION:**

- Flow of Bank Credit for various investment credit activities (term loan ) under Agriculture sector as projected by NABARD in their PLP has not picked up in line with the targets set under ACP 2012.13.
- The NABARD is requested to consider Districtwise ground level credit flow performance of banks while finalizing new targets meant for 2014-15 and also highlight the efforts required by bank to fill the gap between target and achievement.
- There is a need that a separate target may be derived from post RIDF benefited areas so that banks may focus attention to augment increase of credit flow for economic acceleration now.

- The overall performance under OPS is not improving and noticed a reverse trend in terms of fresh disbursement of credit under ACP. It is fact that re-classification of various activities under MSME sector only Housing Finance is the prime activity to upgrade the performance under OPS.
- The upper financial limit prescribed for Micro Finance presently fixed upto Rs.50000/- may be increased to Rs.10.00 lacs in view of implementation of NRLM/NULM schemes.

The House is requested to deliberate on the achievement made by banks under ACP upto September, 2013. The NABARD is requested to apprise the bankers about the potentials worked out for next PLP 2014-15.

#### List of Tables on Annual Credit Plan

Table No.	Page No.	Contents
ACP-I	16-17	Purposewise Tgt. & Ach. Under ACP as of Sept, 2013.
ACP-II	18-21	Districtwise/Schemewise physical and Financial Ach. for Sept, 2013
ACP-III	22-25	Bankwise/Districtwise/Sectorwise advances for Sept, 2013
ACP-IV	26	Bankwise Broadsector wise Financial achievement as of Sept, 2013.
ACP-V	27-29	Bankwise/Sectorwise targets and achievement as of Sept, 2013.
ACP-VI	30	Districtwise Sectorwise performance under ACP as of Sept, 2013.
ACP-VII	31	Bankwise Districtwise disbursement of Crop Loan as of Sept, 2013.

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<b>AGENDA ITEM NO.6</b>
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**REVIEW OF STATISTICAL BANKING DATA AS OF SEPT, 2013****6.1 COMPARATIVE BANKING KEY INDICATORS AS OF SEPT, 2013**

S.No.	Item	30.9.2011	30.9.2012	30.9.2013	Variation & %age of growth over SEPT, 2012	
					ABSOLUTE	%AGE
1	<b>Deposit PPD</b>					
	Rural	26586.06	29742.87	36257.43	6514.56	21.90
	Urban/SU	18459.51	23657.6	27201.43	3543.83	14.98
	<b>Total</b>	<b>45045.57</b>	<b>53400.47</b>	<b>63458.86</b>	<b>10058.39</b>	<b>18.84</b>
2	<b>Advances (O/S)</b>					
	Rural	10364.41	11438.91	16129.88	4690.97	41.01
	Urban/SU	10693.03	9835.52	9960.16	124.64	1.27
	<b>Total</b>	<b>21057.44</b>	<b>21274.43</b>	<b>26090.04</b>	<b>4815.61</b>	<b>22.64</b>
3	Investment made by Banks in State Govt. Securtagies/Bonds.	359.57	6531.58	2260.49	-4271.09	-65.39
4	CD RATIO as per Thorat Committee	67.54%	69.29%	60.20%	-9.09	-13.12
5	<b>Priority Sector Advances (O/S) of which under:</b>	<b>12642.79</b>	<b>15265.49</b>	<b>17794.11</b>	<b>2528.62</b>	<b>16.56</b>
	<b>I) Agriculture</b>	3801.89	4758.68	4803.27	<b>44.59</b>	0.94
	<b>ii) MSE</b>	5216.49	7430.69	8563.30	<b>1132.61</b>	15.24
	<b>iii) OPS</b>	3624.41	3076.12	4427.54	<b>1351.42</b>	43.93
6	Weaker Section Advs.	3664.87	4405.58	5119.20	<b>713.62</b>	16.20
7	DRI Advances	6.45	9.62	14.19	<b>4.57</b>	47.51
8	Non Priority Sec.Adv.	8414.63	6008.93	8295.93	<b>2287.00</b>	38.06
9	No. of Branches	1510	1614	1706	<b>92</b>	5.70
10	Advances to Women	1157.02	1808.51	1823.18	<b>14.67</b>	0.81
11	Credit to Minorities	408.92	571.37	660.28	<b>88.91</b>	15.56
12	Advances to SCs	1827.01	2225.00	2452.9	<b>227.90</b>	10.24
13	Advances to STs	<b>623.87</b>	<b>848.79</b>	837.65	<b>-11.14</b>	-1.31
14	Advances under Govt.sponsored programme	802.63	954.96	<b>920.33</b>	<b>-34.63</b>	-3.63

**3.D. Review of Banking Sector Performance on Key parameters in Himachal Pradesh as of Sept 2013. ( Please refer to Table no- NP-3-11 page 40-49)**

The data collected from Banks indicates that there is a positive growth in Bank's Deposits, Advances & PS Advances as of Sept, 2013 in comparison with corresponding figure of Sept, 2012. However, there is a sharp decline in Investment Portfolio of banks as a result CD Ratio of the State calculated in terms of Thorat Committee guidelines reduced to 60.20% as of September, 2013 from 69.29% as of September, 2012.

It is a good indication that growth of advances witnessed at about 23% as of September, 2013 whereas 19% annual growth in deposits registered as compared to the figures of September, 2012.

The Sectoral component under Priority Sector i.e. Agriculture/MSE/OPS, the outstandings of the banks has increased. Banks in the State have surpassed the five important parameters except DRI.

**POSITION OF NATIONAL PARAMETERS AS OF SEPT, 2013 IN HIMACHAL PRADESH**

Sr No.	Sector	%age of advances as on 30.9.2011	%age of advances as on 30.9.2012	%age of advances as on 30.9.2013	National Parameter
1	Priority sector advances	60.04%	71.76%	68.20%	40%
2.	Agriculture advances	18.05%	22.37%	18.41%	18%
3.	MSE Advances(PSC)	41.26%	48.68%	48.12%	
4.	Other Priority Sectors(PSC)	28.67%	20.11%	24.88%	
5.	Advances to weaker sections	17.40%	20.71%	19.62%	10%
6.	DRI Advances to total advs. Of previous year	0.07%	0.05%	0.05%	1%
7	Advances to women	5.49%	8.50%	6.99%	5%
8	C.D. Ratio	67.54%	69.29%	60.20%	60%
9	Advances to S/Cs (PSC)	14.45%	14.57%	13.78%	
10	Advances to S/Ts (PSC)	4.93%	5.56%	4.71%	
11	Advances to Minorities(PSC)	3.23%	3.74%	3.71%	



**\*Credit Deposit Ratio of the State of HP as of SEPT, 2013 = 60.20 %**

Components taken for calculation of Credit Deposit Ratio (CDR) as per Thorat Committee Recommendations as of September, 2013 (Amount in Crores)

i) Advances from Banks (within State)	-	26090.40
ii) Advances from Banks (outside the State)	-	8301.90
iii) RIDF (Bal. outstanding as of Sept, 2013)	-	1552.79
<b>6. Investment made by Banks in Govt loans/Bonds Securities.</b>	-	2260.49
<b>TOTAL (Credit Component)</b>	-	<b>38205.22</b>

**6.3 BRANCH NET WORK (Please refer to TABLE NO.NP-1, page no.-38)**

During the period under review, 9 banks have reported the opening of 28 new branches in the State. The position of new branches opened during quarter ended Sept, 2013 is as under:

NEW BRANCH OPENED DURING THE QUARTER SPET, 2013					
		Rural	Semi Urban	Urban	Total
1	Andhra	1	0	0	1
2	Bank of Baroda	1	0	0	1
3	Canara Bank	3	2	0	5
4	Central Bank of India	3	0	0	3
5	Punjab National Bank	2	0	0	2
6	State Bank of India	4	0	0	4
7	State Bank of Patiala	1	0	0	1
8	HDFC	7	1	0	8
9	JCCB	3	0	0	3
	<b>TOTAL</b>	<b>25</b>	<b>3</b>	<b>0</b>	<b>28</b>

The branch expansion campaign in the State has gradually increasing and the position of branch net work in the State as of Sept, 2013 is as under:

Branch network	Position June, 2013	New Br. Opened during Sept , 2013	Position Sept, 2013
Rural	1342	25	1367
Semi Urban	250	03	253
Urban	86	0	86
<b>Total</b>	<b>1678</b>	<b>28</b>	<b>1706</b>

**VIP REFERENCES FOR OPENING OF NEW BANK BRANCHES IN THE STATE:**

The Department of Financial Services, MOF, GOI from time to time forwarded the Convenor Bank the VIP recommendations received from Hon'ble Chief Minister/MP regarding opening of bank branches at various places in the State.

The Convenor Bank in tune send these recommendations to respective LDMs with the advice to undertake survey of the places and explore the possibility for opening of new bank branch preferably by the bank having allocated Service Area under Lead Bank Scheme. It has also requested that such matter should also be deliberated in the DLCC meetings. The districtwise list of VIP references received for the State of HP is given below:

S.No.	District	Name of VIP	Name of Place	Ref. file No. & date
1	Bilaspur	Sh. Anurag Thakur, MP	VILL. SAMOH	10/366 DT.27.8.2013
2	-DO-	-do-	VILL.BHARADI	10/370 DT. 10.8.2013
3	Hamirpur	-do-	TIKKAR BAZAR	10/142 DT. 29.3.2013
4	-DO-	-DO-	VILL.KULWAL,TEHSIL BARSAR	10/253 DT.14.6.2013
5	Mandi	Sh.Virbhadra Singh, Hon'ble CM, HP	Vill.Panarasa, sub Div. Aut	10/337 DT. 12.8.2013
6	-DO-	Sh. Anurag Thakur, MP	Vill.Bhadehad (Kujjwalh)	10/377 dt.18.9.2013
7	-DO-	-do-	Vill. Samoh & Bhadew	10/378 dt.18.9.2013
8	-DO-	-do-	Vill.Garoudu	10/385 dt.18.9.2013
9	-DO-	-do-	Vill.Tiharar	10/385 dt. 18.9.2013
10	Solan	Sh.Virender Kashyap, MP	BAROG	10/160 dt 29.3.2013

The concerned LDMs are requested to apprise the House about the latest progress and the observations gained on the survey reports. In case the place is not economically viable then USB type of banking outlet should be considered under Financial Inclusion.

In addition a request from Advisory Planning, Govt. of HP is received requesting to open a Bank branch in Gram Panchayat Gopalpur, Distt. Kangra and Gram Panchayat Palhori, Distt. Sirmour by any public sector bank /or PNB as the same has raised by Gujjar Welfare Board, HP.

The position of banking outreach in Himachal Pradesh:

S.No.	Position	Status as of Sept, 2013
1	Total number of branches	1706
2	Total number of rural branches	1367
3	Total number of Semi Urban branches	253
4	Total number of Urban branches	86
5	Total CBS branches	1646
6	Total Non CBS Branches ( LDB 49, KCC 11)	60
7	ATMs installed by Banks	1056
8	Branches dealing in foreign business	41
9	Branches having currency chest	54
10	Branches dealing Treasury Business	92
11	Branches having Clearing Houses	25
12	Branches having Extension counters	34
13	Branches specified SME	50
14	Branches specified USB	46
15	Branches having BC model	170
16	Branches having Business facilitator	302

(Please refer to TABLE NO.NP-2, page no.-39)

#### 6.4 PRIORITY SECTOR ADVANCES IN HP AS OF SEPT, 2013. (Please refer to Table no NP-7, page no. 44-45)

Sr. No.	Particulars	A/cs	Amount in crores
<b>A</b>	<b>Agriculture Loans</b>	<b>455322</b>	<b>4803.27</b>
	of which Crop loan	285361	2880.51
	Term Loan	169961	1922.76
<b>B</b>	<b>Total MSE Loans</b>	<b>180843</b>	<b>8563.30</b>
	of which Micro Mnf.	31895	1681.51
	Small manf	12161	1180.31
	Micro Services	104242	2700.38
	Small Services	32545	3001.10
<b>C</b>	<b>Total Other Priority Sector</b>	<b>175614</b>	<b>4427.54</b>
	of which Housing loan	72182	2724.93
	Education Loan	17651	371.43
	Consumption/ Demand loan	21330	1046.03
	Micro Finance	64451	285.15
	<b>Total PS (A+B+C)</b>	<b>811779</b>	<b>17794.11</b>

#### 6.5 INSTALLATION OF ATMs AT ALL BUS STANDS IN THE STATE BY BANKS

The State Road Transport Authority has intended to provide ATM facility at all Bus Stands in the State and ensure to provide space for installation of ATMs by banks on rental basis. It is a good step for local people and tourists visiting the State. The member banks are requested to contact General Manger, HRTC in this regard.

**6.6 CREDIT DEPOSIT RATIO (CDR) [please refer to Table no. NP-10 page no. 48]**

During the period under review the overall CD Ratio calculated in terms of Thorat Committee guidelines declined to 60.20% as of Sept, 2013 from 65.16% as of June, 2013 against the National Goal of 60%. The sharp reduction in the CD Ratio is due to substantial decline in the Investment portfolio of banks in State Govt. Securities and Bonds. However, the CD Ratio in terms of Domestic Deposit and Advances stood at 41.11% marginally declined by 1.28% over the position of June, 2013.

The Districtwise CD Ratio in terms of Deposit and Advances data reported by Banks as of Sept, 2013 is as under:

S.No	Distt	CD Ratio	S.No	Distt	CD Ratio	S.No	Distt	CD Ratio
1	Bilaspur	26.89	5	Kinnour	168.88	9	Shimla	34.82
2	Chamba	40.81	6	Kullu	47.14	10	Sirmour	77.05
3	Hamirpur	21.68	7	L&S	27.92	11	Solan	91.84
4	Kangra	30.92	8	Mandi	30.40	12	Una	35.32

Data reveals that only five districts namely Sirmour, Solan, Kullu, Chamba and Kinnour is maintaining more than 40% CD Ratio as of Sept, 2013 and the remaining seven districts are below 40%. All the LDMs of eight districts are requested to draw up Monitorable Action Plan (MAP) for improvement the CDR in their district in terms of RBI guidelines contained in Circular No. RPCD.LBS.BCNo.47/02.13.03/2005-06 dated 9.11.2005 highlighted the function of Special Sub Committee on CD Ratio at district level.

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## AGENDA ITEM NO -7

### Review of Performance under Centrally Sponsored Schemes:

#### 7.1 LAUNCHING OF NATIONAL RURAL LIVELIHOOD MISSION (NRLM) AAJEEVIKA IN HIMACHAL PRADESH

The member banks are aware that Aajeevika one of the new flagship programme of GOI has been launched in the State by HP State Rural Livelihood Mission (HPSLRM) for implementation of the scheme during the current financial year by closure of SGSY scheme w.e.f. 1<sup>st</sup> July, 2013. The RBI/NABARD guidelines allows that in respect of loans sanctioned under SGSY during 2012-13 for which subsidy is released, the banks may disburse the loan before 30.6.2013 or return the subsidy amount if the loan is not disbursed. Guidelines further says that loan sanctioned by banks on or after 1<sup>st</sup> April, 2013 will be covered under the ambit of NRLM and in case of part disbursal of loans the bank may disburse the full amount by availing the balance subsidy amount under SGSY.

The credit mobilization target under NRLM as received from Rural Development Department to the tune of Rs.100 Crores for the current fiscal has been allocated to all PSBs and RRBs in accordance with the RBI guidelines. However, the scheme is also being implemented by Cooperative banks in view of NABARD HO Circular reference No. NB.MCID/979/SHG-1(policy)/2013-14 dated 21.11.2013. Now all Cooperative Banks functioning in the State are made eligible to implement the scheme. The KCCB vide letter dated 2.12.2013 has consented to implement the scheme in the State. The similar consent from remaining two Cooperative Banks i.e. HPSCB and JCCB is awaited. The Credit Mobilization target for Cooperative Banks for the current fiscal shall be allocated by Convenor Bank after reverting the matter from two Coop. Banks having large rural branch net work in the State.

During the period under review the Rural Development Deptt convened two high level meetings on NRLM on 19.10.2013 and 6.12.2013 at HIPA Shimla, aiming to make awareness about the scheme by all field functionaries for successful implementation of scheme in accordance with the guidelines issued by GOI. The HPSRLM has also released a community operational manual in Hindi to guide the field functionaries under NRLM.

The important points relating to banks emerged during high level meeting on 6.12.2013 are listed below for initiating immediate necessary action by banks.

1. Lack of awareness about the new scheme at the branch level as a result abnormal delays occurs in sanction of fresh SHGs under NRLM. The RDD has pointed out large number of pendency in district Una and Mandi. To over come these issues Controlling Heads of Banks are again requested to provide detailed guidelines of RBI issued on the subject vide their circular reference no. RPCD.GSSD.CO No. 81/09.01.03 2012-13 dated 27.6.2013. The Convenor Bank has already communicated the same to all banks and also reproduced in the Agenda Booklet of 129<sup>th</sup> SLBC.

2. For strengthening of monitoring system under NRLM the Department has suggested to have a fortnightly review of the scheme at the district level during current financial year and thereafter monthly review.  
The LDMs are requested to dispense with SGSY Coordination Committee and form a new NRLM Coordination Committee at the district level in accordance with the MORD guidelines dated 19.10.2012. This Committee will have a specific role of monitoring the SHG bank linkage and the reasons of pendency thereof.
3. In order to ensure proper coordination and close involvement of various line departments, banks, public and private sector NGOs the following committee has been recommended at various level.
  - State level - in Himachal Pradesh an exclusive sub committee for SHG bank linkage and financial inclusion in NRLM activities (SLBC sub Committee) has already been constituted.
  - At the District level the coordination committee as mentioned above under point 2 has to be constituted which shall be chaired by Deputy Commissioner and hold the meeting atleast once every quarter.
  - Sub District Committee - A joint Block Level Consultation Committee should be formed to review SHG Bank linkage and NRLM. The Committee will comprise of BDO/Branch Managers and SHG representatives/SHG Federation.
4. The Rural Development Department also desired that workshop on NRLM should be organized in coordination with DRDA to educate the District Coordinators of Banks about the new scheme. The Department also desired that Common documentation forms should be supplied in a sufficient quantity to all branches in rural areas.

The feedback received from LDMs reveals that 484 loans amounting to Rs.5.84 Crores has been disbursed by banks under SGSY/NRLM upto September, 2013 out of which 360 loans amounting to Rs.2.87 Crores were sanctioned to Individuals and 124 SHG groups amounting to Rs.2.97 Crores were disbursed. The progress is yet to intensify in the next financial year after sufficient number of SHGs (minimum of six months of age) are formed and their proposals are sent to banks.

**Roll of Banks under NRLM:**

1. Opening of Savings accounts: The role of banks would commence with opening of accounts for all the Women SHGs, SHGs with members of Disability and the Federations of the SHGs. The 'Know your Customer' (KYC) norms as specified from time to time by Reserve Bank of India are applicable for identification of the customers.
2. Leending Norms: The eligibility criteria for the SHGs to avail loans are :
  - a. SHG should be in active existence atleast since the last 6 months, as per the books of account of SHGs and not from the date of opening of Saving Bank account.
  - b. SHG should be practicing "Panchasutras' i.e. Regular meetings, Regular savings, Regular inter-loaning, Timely repayment and Up-to-date books of accounts;

- c. SHG should be qualified as per grading norms fixed by NABARD. As and when the Federations of the SHGs come to existence, the grading exercise can be done by the Federations to support the Banks.

**Introduction of Interest Subvention under NRLM in HP:**

NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks. financial institutions availed by women SHGs, for a maximum of Rs. 3,00,000/- per SHG. This will be available across the country in two ways.

- a. In 150 identified districts (2 Districts of Himachal Pradesh Mandi & Shimla in 2013-14), banks will lend to all the women SHGs @ 7% upto an aggregated loan amount of Rs. 3,00,000/-. The SHGs will also get additional interest subvention of 3% on prompt payment, reducing the effective rate of interest to 4%.
- b. In the remaining districts, NRLM complaint women SHGs registered with HPSRLM are eligible for interest subvention to the extend of difference between the lending rates and 7% for the loan upto Rs. 3 lakhs, subjected to the norms prescribed by the HPSLRM. This part of the scheme will be operationlized by HPSRLM.

As per the decision taken in the last SLBC as well as second meeting of sub committee of SLBC held on 15.6.2013, Banks were requested to submit the data about existing SHGs in the live status and number of non credit linked SHGs in the common format as approved by the Committee but sorry to inform that no response has been received from any bank. Member banks are requested to give priority on the issue so that the SHGs formed by various agencies waiting for bank finance can be considered under NRLM.

The Director Rural Development Department is requested to apprise the House about the latest progress and any other suggestions to off-take the scheme in the State.

**PROGRESS UNDER SGSY/NRLM UPTO SEPTEMBER, 2013 (Amt. in Crores)**

S.No.	District	Target NRLM 2013-14	SGSY Individual		SGSY Group		Total SGSY	
1	Bilaspur	6.14	54	0.33	16	0.46	70	0.79
2	Chamba	16.43	55	0.67	12	0.32	67	0.99
3	Hamirpur	6.91	2	0.02	0	0	2	0.02
4	Kangra	22.40	0	0	0	0	0	0
5	Kinnour	1.00	0	0	0	0	0	0
6	Kullu	3.99	0	0	0	0	0	0
7	L&S	0.85	0	0	0	0	0	0
8	Mandi	14.64	0	0	0	0	0	0
9	Shimla	11.22	45	0.73	33	0.79	78	1.52
10	Sirmour	4.85	29	0.06	17	0.21	46	0.27
11	Solan	6.19	169	1.04	39	1.06	208	2.1
12	Una	5.38	6	0.02	7	0.13	13	0.15
	<b>TOTAL</b>	<b>100.00</b>	<b>360</b>	<b>2.87</b>	<b>124</b>	<b>2.97</b>	<b>484</b>	<b>5.84</b>

**7.2 PROGRESS UNDER PRIME MINISTER EMPLOYMENT GENERATION PROGRAMMES (PMEGP) 2012-13 AS OF Sept, 2013**

The Convenor Bank has received the revised un-enhanced targets PMEGP from Director KVIC, Shimla for the current financial year 2013-14 wherein the physical targets for financing of projects has been increased from 758 to 1619 units. The matching margin money and employment numbers has also been revised.

The districtwise consolidated progress position as of September, 2013.

Agency	2013-14 (Revised Target)	Proposal disbursed by banks (Nos.)	Amt. disbursed in Crores
KVIC	485	70	2.00
KVIB	485	96	4.23
DIC	649	222	10.61
<b>TOTAL</b>	<b>1619</b>	<b>388</b>	<b>16.84</b>

The progress achieved under PMEGP by all the three implementing agencies in the State during the quarter ended Sept, 2013 appears to be slow as only 24% achievement in terms of disbursement over revised annual target has been achieved in the State.

Member banks may please note that entering PMEGP sanctions and disbursement online in KVIC's e-tracking system have become mandatory for banks for all applications in 2013-14 and onwards. Banks should accept the applications of PMEGP from implementing agencies viz. KVIC, KVIB and DICs only if they are received through e-tracking system. It may further be noted that margin money subsidy will not be released by Ministry of MSME in cases which are not entered in the e-tracking system.

In view of above we request the bank to set a time limit of maximum 30 days for sanctioning of PMRY loans and another 30 days for disbursement so that the entire process of setting up of the project may be over in not more than 100 days.

**CONSOLIDATED PROGRESS UNDER PMEGP UPTO SEPT, 2013 (Amt. in Crores)**

S.No.	District	TARGET 2013-14	PMEGP- KVIC		PMEGP KVIB		PMEGP DIC		PMEGP TOTAL	
1	Bilaspur	126	4	0.1	3	0.27	0	0	7	0.37
2	Chamba	131	25	0.28	2	0.19	8	0.29	35	0.76
3	Hamirpur	129	3	0.05	3	0.08	2	0.03	8	0.16
4	Kangra	169	0	0	0	0	5	0.07	5	0.07
5	Kinnour	94	7	0.04	7	0.3	2	0.02	16	0.36
6	Kullu	131	0	0	9	0.49	4	0.2	13	0.69
7	L&S	92	0	0	0	0	5	0.14	5	0.14
8	Mandi	182	7	0.59	10	0.78	29	2.21	46	3.58
9	Shimla	168	4	0.24	14	0.97	59	4.09	77	5.3
10	Sirmour	135	3	0.09	7	0.06	2	0.11	12	0.26
11	Solan	132	13	0.31	24	0.46	103	3.17	140	3.94
12	Una	130	4	0.3	17	0.63	3	0.28	24	1.21
	<b>TOTAL</b>	<b>1619</b>	<b>70</b>	<b>2</b>	<b>96</b>	<b>4.23</b>	<b>222</b>	<b>10.61</b>	<b>388</b>	<b>16.84</b>

The Director KVIC is requested to apprise the latest progress position,



#### **7.4 PROGRESS UNDER INDIRA/RAJIV AWAAS YOJANA FOR THE QUARTER ENDED SEPT, 2013**

Banks are aware that monetary ceiling under IAY/RAY stand revised upto Rs. 75000/- per unit cost for construction of dwelling meant for BPL families. The State has allocated an additional target of 1479 houses in addition to 7064 houses for the current financial year 2013-14.

Under the scheme banks part is concerned about sanction of loans upto Rs.20000/- per unit to meet out additional requirement of funds for completion of house. The amount sanctioned by banks under these schemes attract DRI rate of interest.

The feedback received from Lead District Manager reveals that only 22 beneficiaries under Indira Awaas Yojana has availed bank loan amounting to Rs. 4.40 lacs upto September, 2013.

The Convenor Bank observed that due to lack of monitoring system the figure of availment bank loan is not well reflected. It is requested that DRDA should route all such proposals through Lead District Managers in order to have a track record.

The Director Rural Development Deptt. is requested to apprise the latest progress under both schemes and also report the pendency for availment of additional amount upto Rs. 20000/- if any, which has come to their notice.

#### **7.4 PROGRESS UNDER SWARAN JAYANTI SHAHRI ROJVAR YOJANA (SJSRY) FOR THE QUARTER ENDED SEPT, 2013**

RBI vide circular dated 4.9.2013 has communicated the targets under SJSRY fixed for the year 2013-14 under which Himachal Pradesh has been allocated a target to finance 150 units (under UWSP component) under Group Micro Enterprises and 200 units for individual Micro Enterprises (under USEP component).

Progress data as of September, 2013 received from LDMS reveals that total 51 loan proposals amounting to Rs. 60 lacs has been disbursed under SJSRY scheme out of which 32 proposals amounting to Rs.,29 lacs was disbursed under USEP component and 19 proposals amounting to Rs. 31 lacs was disbursed under UWSP component. The level of progress against the annual target seems to be on lower side.

The Director Urban Development is requested to apprise the House about the latest progress and it is requested that loan proposals under SJSRY sponsored by various Urban Local Bodies (ULB) must be routed through concerned Lead District Manager to have a better monitoring.

#### **7.6 IMPLEMENTATION OF RAJIV RINN YOJANA (RRY)**

The Convenor Bank has received a communication from Housing and Urban Dev. Corporation, RO, Chandigarh about launching of Rajiv Rinn Yojana which would provide an additional instrument for addressing housing needs of the economically weak Society/Low Income Group Segment (EWS/LIG) in Urban Areas. The scheme has a provision to provide fixed interest subsidy of 5% on interest charged on the loan amount sanctioned to EWS/LIG segments.

The copy of detail RRY guidelines is annexed at Annexure-I for the information of the banks.

The Director Urban Development is requested to highlight the important features of the scheme and also focus on possibility of such loans in our State.

#### **7.7 LAUNCHING OF NATIONAL URBAN LIVELIHOOD MISSION**

The House is informed that Govt. of India has approved the National Urban Livelihood Mission (NULM) which will replace the existing SJSRY. The NULM laid emphasis on organizing urban poor in Self Help Groups, creating opportunity for Skill Development leading to market based employment. The scheme also covers Urban Street Vendors and scheme of Shelter for Urban Homeless. The Mission Document of NULM released by GOI, Ministry of Housing and urban Poverty Alleviation is available in their website <http://mhupa.gov.in>.

The scheme was launched in a meeting held on 14.11.2013 at Shimla under the Chairmanship of Joint Secretary, Ministry of Housing, GOI wherein Bankers and ULB representatives had attended.

The Director Urban Development Deptt. is requested to apprise the House about the roadmap prepared for implementation of scheme in the State.

#### **7.7 PROGRESS UNDER WEAVER CREDIT CARD**

A target to issue 1500 WCC has been fixed by GOI, Ministry of Textile for the current year 2013-14. Member banks are to be informed that revised guidelines under Revival, Reform and Restructuring of Handloom Sector has been issued which is effective 27<sup>th</sup> September, 2013 under which fresh loan given to weavers would enjoy the relaxed norms (Margin Money upto Maximum Rs.10000/- and interest @6%) from this date onward. The data received from Banks reveals that so far 157 WCCs with balance outstanding of Rs.1.19 Crores were outstanding out of which 44 WCCs amounting to Rs. 32.38 lacs were disbursed during quarter ended September, 2013.

The representative from Industries Deptt. is requested to apprise the latest position and also highlight the outcome gained after holding camps in district Kullu, Mandi & Kinnour.

## AGENDA ITEM NO.8

### 8.1 Review of Recovery Performance of Banks in Himachal Pradesh.

#### BROAD SECTOR WISE RECOVERY POSITION as of SEPT, 2013

( Please refer to TABLE NO. REC-1, Page no. 59.) (Amt. in lacs)

S.No	Sector	Demand	Recovery	Overdue	%age of Recovery
1	Agriculture	105103	79074	26029	75.23
2	MSE	255912	194156	61756	75.87
3	Housing	80422	58679	21743	72.96
4	Education	9427	6945	2482	73.67
5	OPS	26263	16693	9570	63.56
A	Total Priority	477127	355547	121580	74.52
1	Medium Enterprise	41858	31945	9913	76.32
2	Other Non Priority	198849	150512	48337	75.69
B	TOTAL-Non Priority	240707	182457	58250	75.80
	Grand Total (A+B)	717834	538004	179830	74.95

### 8.2 Recovery Position under Govt. Sponsored Programmes: (Amt. in lacs)

S.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	2318	1680	638	72.48
2	PMRY	1509	775	734	51.36
3	PMEGP	1649	1031	618	62.52
4	SJSRY	130	76	54	58.46
5	SLRS	46	24	22	52.17
6	REGP	415	235	180	56.63
7	RURAL HOUSING	398	312	86	78.39
8	OTHERS	3523	2111	1412	59.92
	<b>TOTAL</b>	<b>9988</b>	<b>6244</b>	<b>3744</b>	<b>62.52</b>

(Please refer to Table no- REC-2, page no-60)

### 8.3 Agency-wise Recovery Position

(Amount in lacs)

S. No	Agency	Demand	Recovery	Overdue	%age of Recovery
1	Public Sector Banks	596509	458150	138359	76.81
2	RRBs	38345	32578	5767	84.96
3	Cooperative Banks	80373	45064	35309	56.07
4	Private Banks	2608	2212	396	84.82
	<b>TOTAL</b>	<b>717835</b>	<b>538004</b>	<b>179831</b>	<b>74.95</b>

**8.4 Position of Certificate cases under HP Public Money Recovery Act, 2000 as of SEPT, 2013 (Table No.REC-3, page no-61) 'Amt in Rs lacs**

S.NO	Particulars	Position as of SEPT, 2013	
		No.	Amt.
1	Previous Pending recovery cases as of JUNE, 2013	4200	5212.09
2	Fresh cases filed during the quarter	295	474.64
3	Cases disposed off during the quarter	61	125.13
4	Cases pending as of SEPT, 2013 Out of item 4 cases pending	4434	5561.60
5	A - up to period of one year	791	1395.33
6	B - Beyond one year	3643	4166.27

**8.5 Non Performing Assets (NPAs) of Banks as of SEPT, 2013 in HP (Table No.REC-4, page no- 62 (Amount in Crores)**

	Particulars	Position as of SEPT 2013
1	Total Advances as on 30.9.2013	26090.04
2	Total NPA as on 30.9.2013	1441.66
3	%age of NPA as on 30.9.2013 of Total Adv	5.53

**Sectorwise position of NPA**

	Sector	Amount in Crores	%age of NPA
1	Agriculture	374.36	25.97
2	MSE	282.33	19.58
3	OPS	446.99	31.01
4	NPS	337.98	23.44
	TOTAL NPA	1441.66	100

**CRITICAL REVIEW**

The recovery performance of banks in the State had shown marginal decline during the period under review. The overall recovery performance decreased by 0.18 points and reached at a level of 74.95% as of Sept, 2013 from 75.13% reported in June, 2013. The summary position in deterioration of recovery performance as of Sept, 2013 is as under:

Sector/Bank Group	Recovery performance as of June, 2013 (%)	Recovery performance as of Sept, 2013(%)	%age of variation over June, 2013
PS Advances	72.85	74.52	+1.67
NPS Advances	81.47	75.80	-5.67
Total Advances	75.13	74.95	-0.18
Of which Govt. spons	60.80	62.52	+1.72

Public Sector Banks	83.31	76.81	-6.50
RRBs	88.80	84.96	-3.84
Coop. Banks	54.05	56.07	+2.02
Pvt. Banks	82.51	84.82	+2.31
Total	75.13	74.95	-0.18

The Priority Sector Advances was worst effected registering a decline of 6.50% over the position of June, 2013. However Recovery under Govt. sponsored programme slightly improved by 1.72% to the corresponding position of June, 2013. During the period under review the recovery performance of Cooperative Banks was improved by 2.02% as of September, 2013 over the position of June, 2013. The recovery performance of Land Development Bank is very low and require deliberations.

The overall NPAs of the Bank as of Sept, 2013 declined to 5.53% from 6.11% as reported in Juane, 2013.

The speed of disposal of Certificate cases filed by various banks was again goes down and only 61 such cases were settled during the period under review. As many as 4434 number of certificate cases are lying pending with various State Recovery Authorities (SDO Civils) filed under HP Public Money Recovery Act, 2000.

The House is requested to deliberate on the recovery performance. Bankers always seek State Government assistance to help in recovery process of banks for recycling of funds and maintaining a financial discipline.

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## AGENDA ITEM NO.9

**Review of Progress**  
**under Non-sponsored Programmes**

### 3875.1 KISAN CREDIT CARDS: (Reference Table No. NSP-1, page No.66)

The Scheme is one of the popular scheme amongst farmers for getting hassle free loans from the banks. As per the data received from the banks 16522 new KCCs were issued by banks during the period under review and total number of 5.85 lakh KCCs were issued by banks in the State as of Sept, 2013. Summary position under KCC as of June, 2013 is as under:

	KCC Issued during qtr.	Cumulative position
Position as of Sept, 2013	16522	584568
Position as of June, 2013	18025	548187
Position as of March, 2013	15523	568356

On compliance with the instructions issued by MOF to provide Rupay Credit Card to each KCC holder, the Convenor Bank has requested the banks in the State to furnish the status on Rupay Credit Card so far given to their farmers. The districtwise data reveals that as many as 51267 Rupay Credit Cards were distributed by various banks through many banks. The Bankwise detail for issuance of KCC is given on Table No. NSP-1. The district-wise position reported by LDMS is as under

KISAN CREDIT CARDS (Amt. in Crores)								
S.No.	District	Position June, 13		Fresh KCC during qtr		Cumulative position as of Sept, 2013		Rupay Cr.Card
		A/c	Amt	A/c	Amt	A/c	Amt	Nos.
1	Bilaspur	47557	238.71	1104	10.00	48661	248.71	4677
2	Chamba	36254	89.34	2569	9.21	38823	98.55	0
3	Hamirpur	55950	139.6	1649	11.69	57599	151.29	1946
4	Kangra	146573	538	3703	65	150276	603.00	24334
5	Kinnour	11328	124.95	494	14.28	11822	139.23	0
6	Kullu	25043	384.96	2867	52.46	27910	437.42	5822
7	L&S	5457	68.84	592	10.61	6049	79.45	0
8	Mandi	66596	323.33	10051	50.25	76647	373.58	7306
9	Shimla	63147	720.44	10194	135.89	73341	856.33	4499
10	Sirmour	52818	329.81	812	12.98	53630	342.79	1895
11	Solan	42806	219.99	1182	14.66	43988	234.65	788
12	Una	51540	287.53	1638	23.11	53178	310.64	0
	<b>TOTAL</b>	<b>605069</b>	<b>3465.5</b>	<b>36855</b>	<b>410.14</b>	<b>641924</b>	<b>3875.64</b>	<b>51267</b>

The House is requested to review the position.

### 9.2 SELF HELP GROUPS (Reference Table No. NSP-1, page No.66)

Micro Finance movement is picking up in the State. During the period under review banks has reported formation of 803 new SHG groups and 399 Groups were credit linked. The cumulative position goes upto formation of 67070 SHGs out of which 65261 groups were credit linked with a balance outstanding of Rs. 349.11 Crores reported as of Sept, 2013. Summary position under SHG as of Sept,2013 is as under:

	March, 2013	June, 2013	Sept, 2013
No. of SHGs formed	66106	66725	67070
No. of SHGs credit linked	64451	64776	65261
Balance outstanding	285.15 Crs	294.14 Crs	349.11 Crs.

The Convenor Bank request the member banks to delete the non existence SHGs from the progress data and report only the live SHGs as per data reflected in the system. This will reflect actual position under Micro Finance. The number of Rupay Credit Cards have increased from 49500 to 51267 as of September, 2013.

The House may review the position.

### 9.3 Review of performance under Education Loan 2013-14 (Reference Table No. NSP-3, page No.67)

The Ministry of Finance, GOI, DFS vide communication dated 21.5.2013 has advised the Statewise Education Loan targets for the year 2013-14 based on the position of achievement made by banks as of 31.3.2013. Accordingly the Ministry has allocated Education Loan targets of the State at the level of Rs.426.98 Crores by enhancing the physical and financial targets at the rate of 20% of the last year performance.

The feedback data received from Banks indicates that Banks in the State has sanctioned 1318 fresh Education Loans amounting to Rs.20.40 Crores and cumulative position reached to 16709 number of education loans having balance outstanding Rs. 349.69 Crores in real terms arrived after closure of accounts. The summary position of education loan as of Sept, 2013 is as under:

	March, 2013	June, 2013	Sept, 2013 (Amt. in Crores)
No. of Education Loans sanctioned	17971	17554	1318
Balance outstanding	Rs.361.96	Rs.372.98	Rs. 20.40
<b>Targets to be ach. by March, 2014</b>	<b>22637</b>	<b>Rs.426.89</b>	<b>Rs. 349.69</b>

The House may review the position.

**9.4 Progress under Housing Finance 2013-14 (Reference Table No. NSP-3, page No.67)**

The feedback data received from Banks indicates that Banks in the State has sanctioned 5328 fresh Housing Loans amounting to Rs.287.53 Crores and cumulative position reached to 89594 number of Housing loans having balance outstanding Rs. 3727.26 Crores. The summary position of education loan as of Sept, 2013 is as under:

	March, 2013	June, 2013	Sept, 2013
Housing Loans sanctioned	86580	88058	89594
Balance outstanding	Rs.3297.66	Rs.3322.68	Rs.3727.26

(Amt in Crores)

The House may review the position.

**9.4 Progress under Other Misc.schemes 2013-14 (Reference Table No. NSP-2, page No.66 & 68)**

SN o	Scheme	Ach. During Sept, 2013 quarter		Cumulative position at the end of Sept, 2013	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	1860	624.86	45875	10684.00
2	Joint Liability Group(JLGs)	23	34.80	940	650.25
3	Basic SB Deposit Accounts	65444	2292.66	1072908	65229.08
4	Migrate Labour a/cs opened	564	11.70	2406	72.00
5	Street Vendor a/cs opened	126	1.71	789	13.40
6	Weaver Credit Card	44	32.38	157	119.35

**Statistical Data for review:**

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<b>AGENDA ITEM NO.10</b>
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**Misc. & Fresh Issues.****10.1 Review of performance under FLCCs during the quarter ended SEPT, 2013.**

S.No	District	Date if functioning	Sponsoring bank	Number of persons availed indoor services	Number of outdoor activities undertaken	No. of persons participated in outdoor activities.
1	Bilaspur	28.10.10	UCO	195	53	279
2	Chamba	25.3.11	SBI	99	4	115
3	Hamirpur	19.9.10	PNB	335	16	940
4	Kangra	1.9.10	PNB	1499	21	2374
5	Kinnour	17.9.10	PNB	195	3	35
6	Kullu	31.8.10	PNB	75	12	403
7	L&S	17.10.11	SBI	7	0	0
8	Mandi	1.9.10	PNB	43	27	3961
9	Shimla	14.9.11	UCO	125	3	174
10	Sirmour	10.8.11	UCO	96	2	45
11	Solan	31.8.11	UCO	140	0	0
12	Una	27.3.10	PNB	87	11	780
	Total			2896	152	9106

The Controlling Heads of Banks (PNB, SBI & UCO Bank) are requested to instruct FLCC Counselors to maintain records of all outdoor activities as the same is monitored by RBI.

**Printing of Financial Literacy related materials.**

As per the decision of 129<sup>th</sup> HP SLBC a meeting of Small Group comprising of representatives from RBI, NABARD and major banks was convened on 19.9.2013 to finalize the tendering process for printing of Financial Literacy Material. Later on the proposal of tendering was found very expensive and cumbersome, as such it has now decided to get the printing material from the Printers engaged by Head office of Convenor Bank in line with the work done by PNB.

The House may give their concurrence on the issue.

**10.2. Review of performance under RSETI**

The Principal Secretary Rural Development, Govt. of HP, reviewed the performance of RSETIs in a meeting held on 3.10.2013 wherein progress of all RSETIs for conducting various training batches was reviewed. The issue with regard to abnormal delays for constructing of RSETI building was also reviewed and it has decided that the matter should be reported to Head Offices of Banks either to start the construction or refund the Govt. assistance received for construction of building.

In response to the decision a communication dated 16.12.2013 was received from UCO Bank Head Office informing that an advertisement has been published in the newspaper inviting expression of interest from Central Govt./Central Govt. undertakings engaged in construction work for executing construction of building of RSETI of 25 different centers across the country it includes four locations of HP at Solan, Shimla, Nahan & Bilaspur. The last date for submission of offer is fixed as 13.1.2014.

The progress data consolidated by the Convenor reveals that total 49 batches of training was conducted for imparting training 1182 beneficiaries during the quarter ended September, 2013.

The cumulative position for batches conducted by RSETIs in the State upto September, 2013 is as under:

Sector	No. of batches	No. of trainees
Agriculture EDPs	161	4193
Skill EDPs	13	276
General EDPs	10	308
Process EDPs	230	5801
Production EDPs	221	5268
<b>TOTAL</b>	<b>635</b>	<b>16206</b>

The representative from PNB/SBI is requested to apprise the House about the latest position with regard to construction of RSETI buildings in the State.

### **10.3 REPRESENTATION OF FARMERS SEEKING RELAXATION FOR REPAYMENT OF BANK LOAN PERTAINING TO POLY HOUSES FINANCED UNDER HORTICULTURAL TECHNOLOGY MISSION**

This is a long outstanding issue emerging from time to time on the pressure built up by HP Green Grower Kisan Union of district Bilaspur. The matter was received from Principal Secretary Finance, Govt. of HP by Convenor Bank to resolve the issue at the SLBC level.

As per the feedback data received from LDM Bilaspur, it reveals that there are about 199 such Poly Houses financed by seven banks in district Bilaspur having balance outstanding of Rs.15.80 Crores as of 31.7.2012. Out of this it has reported that 158 loan accounts amounting to Rs.14.08 Crores become NPA.

In fact the farmers have availed bank loan under Old Horticultural Technology Mission Scheme where 70% loan and 25% subsidy (5% margin) was given. In some cases subsidy was given upto 50% even. The subsidy for construction of Poly Houses has been raised to 80% under DDU Kisan Bagwan Samridhi Yojana.

In view to resolve the issue a meeting was held on 2.8.2012 under the Chairmanship of Pr.Secretary, Horticulture to the Govt. of HP where Bankers had proposed to give relaxation on merit basis under existing One Time Settlement Scheme (OTS) to give maximum permissible benefits on interest charged by banks. But it was made clear that there is no provision to waive off the loans collectively by banks when the accounts become NPA under the existing provisions. It has been reported that large number of such cases pertains to SBI (87), HPSCB(45) & PNB(21). The representative of Banks has consented to review the position on case to case basis, in case the effected beneficiaries come under OTS the outstanding amount should be paid in one or two installments within a period of 1 - 2 months only. It may not be feasible for banks to cover the beneficiaries under OTS and simultaneously rescheduling the loans over a longer period.

The House may deliberate the issue.

#### **10.4 CONTINUATION OF DOODH GANGA SCHEME(DAIRY ENTERPRENEUR DEV.SCHEME OF NABARD):**

The Convenor Bank have been informed by NABARD vide their communication dated 22.11.2013 that the DIDS (Dairy Scheme) has been re-started for the current financial year 2013-14. The communication further conveyed that Women beneficiaries may be given priority under the scheme.

The member banks may note the development. The information has already been conveyed to al the member banks by Convenor Bank.

**Convenor bank wishes you A VERY VERY HAPPY NEW YEAR 2014**

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