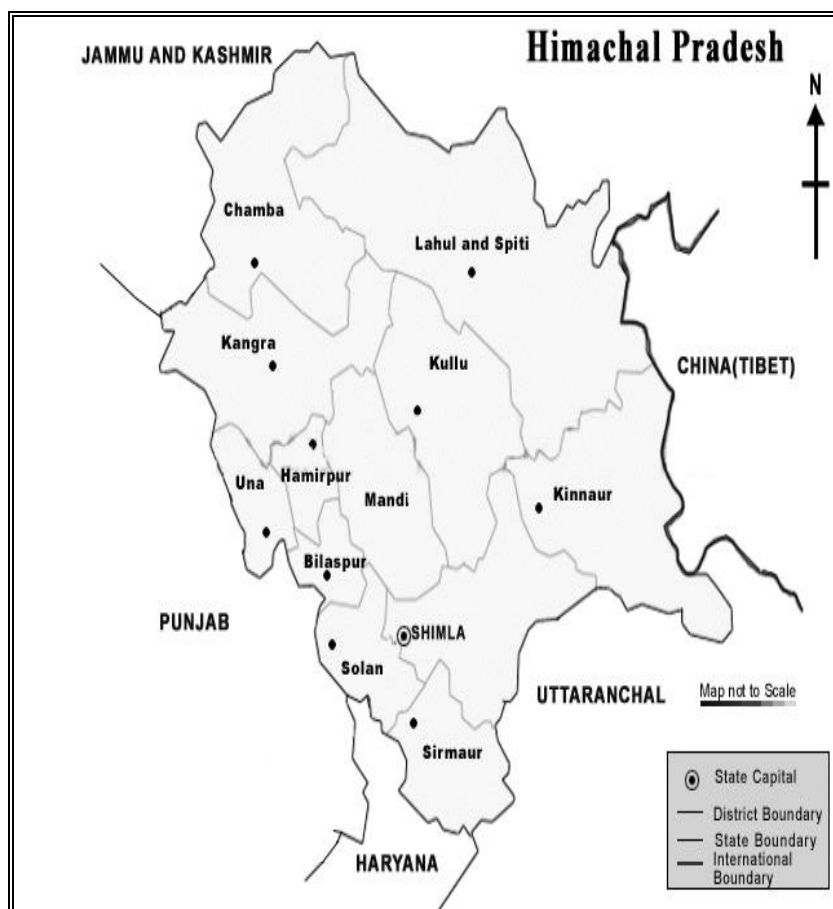




BANKING OUTLETS IN HP AS OF DECEMBER, 2013

S.No.	Distt.	PSBs	RRBs	Pvt.Bks	Coop.Bks	Total	Lead Bank
1	Bilaspur	59	7	3	30	99	UCO
2	Chamba	36	35	4	20	95	SBI
3	Hamirpur	79	7	3	41	130	PNB
4	Kangra	187	46	13	103	349	PNB
5	Kinnour	27	1	1	15	44	PNB
6	Kullu	62	18	9	23	112	PNB
7	L&S	12	1	0	6	19	SBI
8	Mandi	103	50	6	51	210	PNB
9	Shimla	175	4	20	70	269	UCO
10	Sirmour	71	4	7	29	111	UCO
11	Solan	145	9	14	29	197	UCO
12	Una	81	6	8	30	125	PNB
	Total	1037	188	88	447	1760	

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.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	78
7	Gram,Panchayats	Nos.	3243
8	Total villages(2011)	Nos.	20690
9	Inhabited Villages	Nos.	17882
10	Un-habited villages	Nos.	2808
11	Population (2011)	lakh	68.65
12	Rural Population	Lakh	61.76
13	Urban Population	lakh	6.89
14	Male population	Lakh	34.82
15	Female population	Lakh	33.83
16	Literacy (2011)	%age	82.80
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

	Items		Unit	Position as of Dec, 2013
1	Banks	PSBs	Nos.	22
		RRBs	Nos.	1
		Coop. Banks	Nos.	4
		Pvt.Sector Bks	Nos.	7
		Total	Nos.	34
2	Branch net work	PSB	Nos.	1037
		RRBs	Nos.	188
		Coop. Banks	Nos.	447
		Pvt.Sector Bks	Nos.	88
		Total	Nos.	1760
3	Area wise Branches	Rural	Nos.	1406
		Semi Urban	Nos.	267
		Urban	Nos.	87
		Total	Nos.	1760
4	Per branch population as per 2011 Census	Rural	Nos.	4393
		Urban	Nos.	1946
		Total	Nos.	3900
5	Deposits	PSBs	Rs. Crores	45232
		RRB	Rs. Crores	2351
		Coop.	Rs. Crores	13109
		Pvt Sector	Rs. Crores	3469
		Total	Rs. Crores	64161
6	Advances	PSBs	Rs. Crores	17458
		RRB	Rs. Crores	944
		Coop.	Rs. Crores	6485
		Pvt Sector	Rs. Crores	1783
		Total	Rs. Crores	26670
7	Business Vol	PSBs	Rs. Crores	62690
		RRB	Rs. Crores	3295
		Coop.	Rs. Crores	19594
		Pvt Sector	Rs. Crores	5252
		Total	Rs. Crores	90831
8	Mkt.share	PSBs	Percentage	69.02
		RRB	Percentage	3.63
		Coop.	Percentage	21.57
		Pvt Sector	Percentage	5.78
		Total	Percentage	100
9	ATMs	PSB	Nos.	1031
		RRBs	Nos.	11
		Coop. Banks	Nos.	86
		Pvt.Sector Bks	Nos.	177
		Total	Nos.	1305

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF DECEMBER, 2013

					(Amount in Crores)	
S.No.	Item	31.12.2011	31.12.2012	31.12.2013	Variation & %age of growth over DEC, 2012	
1	Deposit PPD				ABSOLUTE	%AGE
	Rural	26161.42	32498.63	37041.06	4542.43	13.98
	Urban/SU	17980.92	23124.84	27120.30	3995.46	17.28
	Total	44142.34	55623.47	64161.36	8537.89	15.35
2	Advances (O/S)					
	Rural	9173.76	11989.27	15749.59	3760.32	31.36
	Urban/SU	11460.5	10799.03	10920.84	121.81	1.13
	Total	20634.26	22788.3	26670.43	3882.13	17.04
3	Investment made by Banks in State Govt. Securitgies/Bonds.	670.87	3235.25	1359.68	-1875.57	-57.97
4	CD RATIO as per Thorat Committee	68.83%	63.19%	58.20%	-4.99	-7.90
5	Priority Sector Advances (O/S) of which under:	12970.99	16133.18	19310.89	3177.71	19.70
	I) Agriculture	3963.53	4180.18	5248.62	1068.44	25.56
	ii) MSE	5529.71	8704.2	9472.86	768.66	8.83
	iii) OPS	3477.75	3248.8	4589.41	1340.61	41.26
6	Weaker Section Adv.	3817.93	4711.53	5229.46	517.93	10.99
7	DRI Advances	7.77	10.16	17.38	7.22	71.06
8	Non Priority Sec. Adv.	7663.27	6881.12	7359.54	478.42	6.95
9	No. of Branches	1527	1634	1760	126	7.71
10	Advances to Women	1285.04	1817.16	1982.52	165.36	9.10
11	Credit to Minorities	419.7	622.06	792.81	170.75	27.45
12	Advances to SCs	1933	2276.67	2538.51	261.84	11.50
13	Advances to STs	613.19	792.9	851.34	58.44	7.37
14	Advances under Govt.sponsored programme	840.23	978.09	901.99	-76.10	-7.78

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH
HIMACHAL PRADESH

Sr No.	Sector	%age of advances as on 31.12.2011	%age of advances as on 31.12.2012	%age of advances as on 31.12.2013	National Parameter
1	Priority sector advances	62.86	70.86	72.41%	40%
2.	Agriculture advances	19.21	18.34	19.68%	18%
3.	MSE Advances(PSC)	42.63	54.72	49.05%	
4.	Other Priority Sectors(PSC)	26.81	19.00	23.77%	
5.	Advances to weaker sections	18.50	20.68	19.61%	10%
6.	DRI Advances to total advs. of previous year	0.04	0.05	0.07%	1%
7	Advances to women	6.23	7.97	7.93%	5%
8	C.D. Ratio	68.83	63.19	58.20%	60%
9	Advances to S/Cs (PSC)	14.90	14.11	13.15%	
10	Advances to S/Ts (PSC)	4.73	4.91	4.41%	
11	Advances to Minorities(PSC)	3.23	3.86	4.11%	

***Credit Deposit Ratio of the State of HP as of DEC, 2013 = 58.20%**

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

i)	Advances from Banks (within State)	-	26670.43 Crs.
ii)	Advances from Banks (outside the State)	-	7690.91 Crs.
iii)	RIDF (Bal. outstanding as of DEC, 2013)	-	1620.71 Crs
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	1359.68 Crs.
	TOTAL (Credit Component)	-	37341.73 Crs.

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

131st MEETING

(REVIEW – DECEMBER, 2013 QUARTER)

DATE: 24 TH April, 2014 TIME : 11.00 AM	VENUE: HOTEL HOLIDAY HOME SHIMLA - 171001
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AGENDA NO.	LIST OF ITEMS	PAGE NO.
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2	Action Taken Report on the Issues raised in 130 ^h SLBC Meeting held on 27.12.2013	2-5
3	Review of progress under DBT/DBTL	6-7
4	Review of Progress under RBI Roadmap 2013-16 extension of Banking Services upto December, 2013	8-13
5	Review of performance under Annual Credit Plan 2013-14 for the quarter ended December,2013.	14-34
6	Review of Banking Statistical Data and Position of National Parameters as of December, 2013	35-51
7	Review of Performance under major Centrally Sponsored Schemes viz., NRLM, , PMEGP, RRY, SJSRY & WCC as of December,2013	52-59
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AGENDA NOTE FOR 131st STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH TO BE HELD ON 24th APRIL 2014 AT HOTEL HOLIDAY HOME, SHIMLA.

AGENDA ITEM NO.1

Confirmation of Minutes of the last 130TH SLBC meeting held on 27.12.2013

The minutes of the 130th meeting of State Level Bankers' Committee, Himachal Pradesh held on 27.12.2013 has been circulated to the members vide Convenor Bank letter No. GM/SLBC/2013-14/130 Dated 4.1.2014.

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

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AGENDA ITEM NO.2

Action Taken Report (ATR) on the action points emerged during the 130th HP SLBC meeting held on 27.12.2013

Action Point No.	Action Point Emerged	Action Taken up to Date																																																
1	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.	As per the decision of last SLBC LDMS were advised to continue their efforts for holding of special sub committee meetings of DLCC for those districts having CD Ratio less than 40% The Districtwise CD Ratio position as of December, 2013 based on the deposits and advances data reported by banks is as under: <table><tr><td>Bilaspur</td><td>(27.05%)</td><td>L&S</td><td>(24.97%)</td></tr><tr><td>Chamba</td><td>(39.68%)</td><td>Mandi</td><td>(33.33%)</td></tr><tr><td>Hamirpur</td><td>(21.84%)</td><td>Shimla</td><td>(35.83%)</td></tr><tr><td>Kangra</td><td>(30.71%)</td><td>Sirmour</td><td>(72.71%)</td></tr><tr><td>Kinnour</td><td>(159.44%)</td><td>Solan</td><td>(87.99%)</td></tr><tr><td>Kullu</td><td>(47.94%)</td><td>Una</td><td>(38.33%).</td></tr></table> Fluctuation of CD Ratio over the position of September, 2013 is as under: <table><tr><td>Bilaspur</td><td>+0.16%</td><td>L&S</td><td>-2.95%</td></tr><tr><td>Chamba</td><td>-1.13%</td><td>Mandi</td><td>+2.93%</td></tr><tr><td>Hamirpur</td><td>+0.16%</td><td>Shimla</td><td>+1.01%</td></tr><tr><td>Kangra</td><td>-0.21%</td><td>Sirmour</td><td>-4.34%</td></tr><tr><td>Kinnour</td><td>-9.44%</td><td>Solan</td><td>-3.85%</td></tr><tr><td>Kullu</td><td>+0.80%</td><td>Una</td><td>+3.01%</td></tr></table> The domestic CD Ratio improved by 0.46% as of December, 2013 and stood at 41.57% from 41.11% as of September, 2013. The wide fluctuation is noticed under two districts Solan & Sirmour having CD Ratio declined considerably. The suggestion given by Principal Secretary Finance has been advised all the LDMS with regard to allocation of matching targets to be allocated to banks under ACP 2014-15 aiming to cover the shortfall in CD Ratio. The House may review the position.	Bilaspur	(27.05%)	L&S	(24.97%)	Chamba	(39.68%)	Mandi	(33.33%)	Hamirpur	(21.84%)	Shimla	(35.83%)	Kangra	(30.71%)	Sirmour	(72.71%)	Kinnour	(159.44%)	Solan	(87.99%)	Kullu	(47.94%)	Una	(38.33%).	Bilaspur	+0.16%	L&S	-2.95%	Chamba	-1.13%	Mandi	+2.93%	Hamirpur	+0.16%	Shimla	+1.01%	Kangra	-0.21%	Sirmour	-4.34%	Kinnour	-9.44%	Solan	-3.85%	Kullu	+0.80%	Una	+3.01%
Bilaspur	(27.05%)	L&S	(24.97%)																																															
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2	Implementation of NRLM Preparations	As per the decision taken in the last SLBC necessary follow up action has been initiated by Convenor Bank as under: 1. Disposal of 302 pending cases sponsored to banks in nine districts. 2. Rejection of NRLM loan applications from Controlling Heads of Banks giving reason of rejection. 3. Finalisation of common loan application format under NRLM. 4. Constitution of district level NRLM coordination committee. 5. Issuance of NRLM guidelines at the grass root level to all bank branches by banks. In addition the progress and preparatory works under NRLM as raised by NABARD has been discussed in the sub committee of SLBC on SHG on 28.2.2014 under the chairmanship of Principal Secretary Rural Development. The outcome emerged during the meeting has been placed under regular agenda. As per the decision of SLBC the HP State Coop. Banks has communicated their consent to implement the NRLM scheme. Now the similar consent is awaited from JCCB.
3	On-line access of Land Records to Banks - Adoption of "Bhoomi Bank Integrated Project" for online creation of charge on land - holding of sensitization workshop.	As per the decision taken in the last SLBC the Convenor Bank vide letter dated 8.1.2014 had again took up the matter with Syndicate Bank the Convenor of SLBC in Karnataka to share the inputs on adoption of Bhoomi Bank Integrated Project for online creation of charge on land to replicate the same for the state but the response is still awaited. As per the decision of the last SLBC the Department of Land Records hold a meeting on 2.1.2014 with Department of IT/Convenor Bank to discuss the possibility for online creation of charge on the land mortgaged to the bank as security. Two vital issues has emerged with regard to integration of existing off line land record data available at district level to State level and another relates to legal formalities to be completed from State Revenue Department authorizing the banks to carry out on line creation of charge on the landed property in line with the power vested with Tehsildar/Naib Tehsildar in the State.

		The Additional Director Land Records/DIT to Govt. of Himachal Pradesh is requested to apprise the latest development in the matter and possibility for operationalization of "Bhoomi Bank Integrated Project".
4	Performance of Business Correspondents (BCs) engaged by Banks under Financial Inclusion in HP.	As per the decision taken in the last SLBC to collect the vital information on BC Model's operations specially quantum of Financial Transactions carried out by BCs engaged by various banks in the State aiming to assess effective ness of the scheme at the grass root level. The Convenor Bank have received information from PNB stating that so far nearly 732 Deposit Transactions and 90 withdrawal transactions carried out by took place 80 numbers of functional BCAs. The feedback data reveals that though Banks has engaged BCAs but initially they are consolidating their service area in terms of opening of SB accounts etc. The working of BCAs in the field is to be strengthened with a view to extend minimum banking services in the remote areas. The Convenor Bank proposed that a small group consist of major banks under the leadership of RBI/NABARD may be constituted to study the working model adopted by various banks. The feedback received from Banks indicate that an issue of cash management is as main task to deliver sufficient services by BCAs engaged by banks. The House may review the position. Banks are requested to involve a mechanism to know the extent of actual banking transactions being carried out by BCAs.
5	Printing of Financial Literacy Material	As per the decision of SLBC the work relating to printing of Financial Literacy material as advised by RBI has been referred to Corporate office of Convenor Bank. Accordingly tenders were floated for the purpose and the matter finalized with a tentative cost of Rs.6,19,500/- as cost of printing material and Rs.1,00,000/- towards distribution cost. The supply of material is expected within a fortnight. The Convenor Bank will supply the printing material to all Controlling Heads of Banks for further distribution of printing material to their concerned branches. After that the expenditure proposal indicating the cost of printing material and distribution thereof will be submitted to NABARD for making necessary payment from FI fund.
6	Construction of RSETI	As per the decision of last SLBC the Convenor Bank

.	buildings	took up the matter with Controlling Heads of PNB, UCO Bank and SBI for finalization of terms and conditions to start with civil work for construction of RSETI building on the land provided by State Govt. Otherwise the funds provided by MORD may be recalled. As informed earlier UCO Bank has selected the Construction Agency on receipt of expression of interest received from various interested parties by 13.1.2014. The construction of RSETI building in four districts in the State has been allocated to Parsar Bharati and Bank has carried out Bhoomi Pujan at Mashobra on 6.3.2014. The LHO SBI informed that land allocated to bank at Chamba for construction of RSETI building is awaited possession from State Govt. Similar demarcation problems are emerging in district Shimla. The representative from PNB is requested to apprise the latest position of civil work is to be carried out for construction of RSETI building at five locations.
7.	Relief to farmers availed bank loans under old Poly House Scheme	As per the decision taken in the last SLBC, the Convenor Bank vide letter dated 10.1.2014 had individually communicated the Controlling Heads of seven banks namely PNB, SBI, SBOP, UCO, HPG, HPSCB and LDB to formulate a special relief package over and above of OTS for farmers who had availed bank loan under old Poly House Scheme in district Bilaspur. There are about 199 such cases and most of them already become NPA as reported by the LDMS. The maximum 87 cases pertains to SBI. So far no response had received from any abnk in this regard the concerned banks are requested to apprise the latest development in case the offering of Special Relief Package is under active consideration with banks otherwise the matter should be deleted from the ATR.
8.	Continuation of Dairy Entrepreneurship Development scheme of NABARD	The matter stands complied with. Complete guidelines of the scheme has been circulated to all LDMS with the instructions to further circulate amongst bank branches. The matter need deletion from the ATR.

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.

As per the feedback data as of 7.2.2014 as received from UIDIA/Aadhaar Shimla team reveals that about 23026 successful DBT transactions amounting to Rs. 29.30 Crores has been carried out by banks under 17 Centrally schemes using Aadhaar/NPCI platform where amount of subsidy/scholarships has directly been transferred in beneficiary's bank account in the State of Himachal Pradesh.

Bankwise / schemewise DBT position as of 7.2.2014 is reproduced as under:

Scheme-wise Total	DBT Transactions	Amount	Sponsor bank
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	1,733	21,428,889.00	State Bank of Patiala
Post Matric SC	6,150	188,443,359.00	State Bank of Patiala
Post Matric ST	720	38,063,368.00	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	State Bank of India
Kalpana Chawala	204	3,060,000.00	UCO Bank
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	19	168,000.00	
ICSSR FELLOWSHIP	1	8,903.00	
Unclean Occupation	358	662,300.00	Bank of Broda
Total	23,026	29,30,36,414.00	

EXTENSION OF DBT IN 120 SELECTED DISTRICTS:

The Convenor Bank have received a communication dated 28.1.2014 from Govt. of India DFS regarding extension of DBT in 120 districts across the country under Phase-III. Six districts of the State namely Kangra, Chamba, L&S, Sirmour, Shimla and Kinnour having maximum Aadhaar saturation is ranging between 77 to 94% and advised the bankers to extend banking services in all unbanked villages through various mode as advised to banks from time to time.

The House may deliberate and review the progress.

3.2 DIRECT BENEFIT TRANSFER ON LPG (DBTL):

The pace of work under DBTL has well stabilized in the State with the joint efforts initiated by Banks and LPG distributors. The status as of 7.2.2014 reveals that 1758707 number of records has successfully completed in ten selected districts under which subsidy to the tune of Rs.98.12 Crores has been transferred. The District-wise position is given below for information to the House.

DBTL Transactions as on 7.02.14

District	No of Records			Amount Transferred in Cr.		
	Permanent advance	subdidity	Total	Perm Advance	Subsidy	Total
Bilaspur	33292	78790	112082	1.41	4.68	6.09
Hamirpur	58882	133068	191950	2.49	7.99	10.48
Mandi	83028	180881	263909	3.51	11.24	14.75
Una	66405	174865	241270	2.82	10.51	13.33
Chamba	16193	30239	46432	0.68	1.97	2.65
Kangra	125453	204303	329756	5.19	13.33	18.52
Kullu	40898	82256	123154	1.73	5.11	6.85
Shimla	70604	112222	182826	2.84	7.34	10.18
Sirmaur	31467	59189	90656	1.31	3.92	5.23
Solan	58157	118515	176672	2.45	7.59	10.04
Kinnaur						
TOTAL	584379	1174328	1758707	24.43	73.68	98.12

The DBTL process has temporarily suspended in view of decision taken by Central Government and now people are getting subsidized LPG cylinders under old pattern. In view of observance of Code of Conduct announced by Election Commission the bankers are requested to intensify their efforts for linking Aadhaar number in all SB accounts maintained by them. This will facilitate the DBTL process.

The House is requested to review the position.

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 data reported by banks reveals that as of December, 2013, about 4051 unbanked villages were covered by banks. Under this 11 new branches were opened, 19 unbanked villages were covered under other modes and maximum 4021 unbanked villages were covered through engagement of BCAs by banks. The district wise and bankwise progress reported to RBI is as under:

Financial Inclusion - Progress in opening of banking outlets in villages having population below 2000										ANNEXURE-B REVISED	
CONVENOR : UCO BANK, SLBC - HP											
Statement of Progress during the Quarter ended DECEMBER , 2013											
Name of State/UT: HIMACHAL PRADESH										Name of RBI	
Regional Office: SHIMLA											
SR	Name of the District	Name of Schedu led Comm ercial Banks selecte d for allotme nt of villages with less 2000 popula tion	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.							
				Branc hes	BC					Other mode	Grand Total 5+10+11
					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	1	0	1	0	1
		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	332		332		332
		HGB	33		0	0	0		0		0

		TOT AL	923	0	0	0	429	0	429	0	429
											0
2	CHAMBA	SBI	345		0	0	100		100	0	100
		PNB	117		0	0	8		8	10	18
		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
		TOT AL	1069	0	0	0	108	0	108	10	118
3	HAMIRPUR	AB	26		0	0	21		21	3	24
		CB	27		0	0	0		0		0
		CBI	68		0	0	68		68		68
		OBC	33		0	0	33		33		33
		PNB	925		0	0	328		328		328
		UCO	221		0	0	67		67		67
		SBI	230		0	0	60		60	0	60
		SBOP	67		0	0	0		0		0
		HGB	4		0	0	0		0		0
		TOT AL	1601	0	0	0	577	0	577	3	580
4	KANGRA	AB	17		0	0	0		0		0
		BOB	5		0	0	0		0		0
		BOI	8		0	0	0		0		0
		CB	60		0	0	0		0		0
		CBI	146		0	0	0		0		0
		IDBI	8		0	0	0		0		0
		OBC	6		0	0	5		5		5
		PNB	1303	1	0	0	579		579		579
		SBI	905		0	0	102		102	0	102
		SBOP	135		0	0	102		102		102
		SYND ICAT E	15		0	0	0		0		0
		UBI	58		0	0	0		0		0
		UCO	191		0	0	0		0		0
		VIJA Y	6		0	0	0		0		0
		HGB	865		0	0	2		2		2
		HDF C	4		0	0	0		0		0
		ICICI	2		0	0	0		0		0
		J&k	2		0	0	0		0		0
		TOT AL	3736	1	0	0	790	0	790	0	791
											0
5	KULLU	AND HRA	6		0	0	0		0	1	1
		BOB	3		0	0	3		3		3

		BOI	12		0	0	9		9		9
		CB	8		0	0	8		8		8
		CBI	44		0	0	43		43	1	44
		COR P BK	2		0	0	2		2		2
		OBC	7		0	0	7		7		7
		IB	13		0	0	0		0	1	1
		PNB	895		0	0	302		302		302
		SYN. BAN K	7		0	0	0		0		0
		UCO	56		0	0	0		0		0
		UBI	16		0	0	16		16		16
		SBI	757		0	0	9		9	0	9
		SBOP	186		0	0	123		123		123
		KCC B	77								
		HGB	1029	1	0	0	0		0		1
		TOT AL	3118	1	0	0	522	0	522	3	526
											0
6	KINNOUR	UCO	84		0	0	0		0		0
		SBI	63		0	0	0		0	0	0
		PNB	48		0	0	0		0		0
		UBI	7		0	0	0		0		0
		CBI	5		0	0	0		0		0
		HGB	5		0	0	0		0		0
		TOT AL	212	0	0	0	0	0	0	0	0
											0
7	I&S	SBI	204		0	0	0		0	0	0
		SBOP	17		0	0	0		0		0
		PNB	7		0	0	0		0		0
		UCO	35		0	0	0		0		0
		HGB	14		0	0	0		0		0
		TOT AL	277	0	0	0	0	0	0	0	0
											0
8	MANDI	BOB	1		0	0	0		0		0
		BOI	6	1	0	0	0		0		1
		Canar a Bk	5		0	0	0		0		0
		CBI	4		0	0	0		0	1	1
		HGB	1491		0	0	0		0		0
		IOB	14		0	0	4		4		4
		OBC	4		0	0	4		4		4
		PSB	10		0	0	0		0		0
		PNB	961		0	0	219		219		219
		SBI	84		0	0	27		27	0	27
		SBOP	134		0	0	0		0		0
		TOT	2714	1	0	0	254	0	254	1	256

		AL									
											0
9	SHIMLA	BOI	29		0	0	0		0		0
		IB	30		0	0	0		0		0
		CBI	14		0	0	0		0		0
		PSB	73		0	0	0		0		0
		PNB	582		0	0	0		0		0
		SBI	573		0	0	6		6	0	6
		SBOP	73		0	0	0		0		0
		UBI	5		0	0	0		0		0
		HGB	0		0	0	0		0		0
		UCO	1080	1	0	0	12		12		13
		TOT AL	2459	1	0	0	18	0	18	0	19
10	SIRMOUR	SBOP	81		0	0	6		6		6
		UCO	333	2	0	0	8		8		10
		SBI	288		0	0	16		16	0	16
		PNB	110		0	0	0		0		0
		CBI	27		0	0	2		2	1	3
		COR P BAN K	10		0	0	0		0		0
		UBI	14		0	0	0		0		0
		OBC	8		0	0	8		8		8
		BOB	28		0	0	0		0		0
		HGB	0		0	0	0		0		0
		P &SB	13		0	0	0		0		0
		TOT AL	912	2	0	0	40	0		1	43
11	SOLAN	AB	16		0	0	0		0		0
		BOB	36		0	0	13		13		13
		BOI	57		0	0	0		0		0
		CB	10		0	0	0		0		0
		CBI	125		0	0	87		87		87
		COR P B	18		0	0	17		17		17
		IB	3		0	0	3		3		3
		OBC	23		0	0	23		23		23
		PSB	91		0	0	0		0		0
		PNB	646		0	0	100		100		100
		SBI	116		0	0	0		0	0	0
		SBOP	473	1	0	0	282		282		283
		SYB	9		0	0	0		0		0
		UBI	12		0	0	13		13		13
		UCO	696	1	0	0	162		162		163
		TOT AL	2331	2	0	0	700	0	700	0	702

12	UNA	BOB	1		0	0	1		1		1
		BOI	2		0	0	2		2		2
		BOM	1		0	0	0		0		0
		CB	3		0	0	3		3		3
		CBI	86	1	0	0	0		0	1	2
		COR P BK	2		0	0	2		2		2
		IB	2		0	0	2		2		2
		IDBI	1		0	0	1		1		1
		OBC	1		0	0	1		1		1
		PNB	397		0	0	397		397		397
		PSB	20		0	0	13		13		13
		SBI	88		0	0	88		88	0	88
		SBOP	25		0	0	27		27		27
		SY B	1		0	0	1		1		1
		UBI	2		0	0	0		0		0
		UCO	66		0	0	45		45		45
		KCC B		2					0		2
		HGB	1		0	0	0		0		0
		TOT AL	699	3	0	0	583	0	583	1	587
		GRA ND TOT AL	20051	11	0	0	4021	0	4021	19	4051

Review of progress by Reserve Bank of India

A special review meeting was convened by RBI on 12.2.2014 under the Chairmanship of Sh. I.S.Negi, Regional Director, Shimla which was attended by all LDMs except L&S and Kinnour. The chairman shown concerned on the slow pace of progress so far achieved by banks in the State. The important decisions taken in the meeting are as under:

1. LDMs has to identify the name of villages most suitable for opening of Brick and Mortor / USB type of banking outlet in line with the number of such outlets are projected in the roadmap covering period of four years 2013-2016. The name of villages alongwith other details should be sent to Controlling Heads of Banks for taking up the matter at their end. It has reiterated that the decision of SLBC has not been complied and most of the banks are not reported such details.
2. The Controlling Heads of Banks may be given a time schedule for opening of Brick and Mortor/USB type of banking outlets as well as deployment of BCs in the allocated villages in accordance with the roadmap. In case the allocated bank does not open the banking outlet in the identified

centres such villages may be transferred to any other bank including Private Sector Bank to come forward and take up the responsibility without having allocated service area.

3. Most of the LDMs has reported that residents of un-banked villages are getting regular and convenient banking services from the existing rural branches situated in the radius of 1-2 Kms. As such these villages may be treated as covered with banking facilities. The deployment of BCs in such villages may not be economically viable.
4. It has clarified that Banks are free to choose any mode for providing banking services in the un banked village which include installation of ATMs also.
5. RBI has directed the LDMs to submit a brief report on operation of BC model which include Technology, type of service available with BC Model and cash management with banks. The service charges paid to BCAs may also be highlighted.

In the light of above the House is requested to review the position and give suggestions on point No. 3 above. It will fillip the coverage of villages in the hilly terrain and consolidate the banking services in the State. Banks have reported opening of 43 new branches in the rural areas during the quarter ended December, 2013 but the same has not been reflected in the progress of roadmap.

AGENDA ITEM NO.-5

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

Banks in the State has shown a relatively good performance on implementation of Annual Credit Plan 2013-14 witnessing overall disbursement of loan to the tune of Rs. 9265.198 Crores against the targets fixed at Rs.8083.52 Crores upto December, 2013 surpassing by 114.62% achievement.

Under Agriculture Sector fresh loan amounting to Rs. 2968.28 Crores were disbursed to 269740 farmers in the State. registering 104.30% achievement, likewise under MSE Sector against the target of Rs. 2209.96 Crores, Banks have provided Rs. 2273.57 Crores registering 102.88% achievement whereas lowest achievement was recorded under Other Priority Sector advances disbursed only Rs. 1486.64 Crores against the Dec, 2013 target of Rs. 1833.94 Crores.

Overall Priority Sector Advances achieved by 98% and highest achievement was again reported under Non Priority Sector where Banks have disbursed Rs. 2536.70 Crores against the target of RS.1193.81 Crores registering significant achievement of 212%.

The summary position of progress is as under

PROGRESS UNDER ANNUAL CREDIT PLAN 2013-14

POSITION AS OF DEC, 2013 AT A GLANCE (Amount in Crores)

S. No	Sector	Annual Target 2013-14	Targets DEC, 2013	Achievement, DEC, 2013		%age Over tgts	Ach. qtl
				Fresh Units	Amount		
1	Agriculture	4065.44	2845.81	269740	2968.28	104.30	
2	MSE	3157.08	2209.96	42417	2273.57	102.88	
3	Other Priority Sector	2619.92	1833.94	40901	1486.64	81.06	
A	Total Priority Sector	9842.44	6889.71	353058	6728.49	97.66	
4	Non Priority Sector	1705.44	1193.81	54338	2536.70	212.49	
B	Grand Total (A +B)	11547.88	8083.52	407396	9265.19	114.62	

Member banks may note that 70% budget in terms of Financial allocation under Annual Credit Plan 2013-14 has been envisaged upto 3rd quarter ended December, 2013 and remaining 30% projections were set for March, 2014 quarter. The flow of bank credit under various segments is picked up as per provision laid down under ACP. Only a gap of 19% is lagging behind under Priority Sector Advances which include housing finance, education, consumption and micro-finance.

GROUND LEVEL DISBURSEMENT UNDER ACP 2013-14 AS OF DEC, 2013.
(Amount in Crores)

No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2013-14	2609.47	340.54	1004.5	110.91	4065.44
B	Tgt. DEC, 2013	1826.63	238.38	703.16	77.64	2845.81
C	Ach. DEC, 2013	1947.16	225.80	678.69	116.63	2968.28
D	%age of qtrly Achs	106.60	94.72	96.52	150.22	104.30
2	MSE SECTOR					
A	Annual Target 2013-14	2194.77	194.26	651.78	116.28	3157.09
B	Tgt. DEC, 2013	1536.34	135.98	456.25	81.40	2209.96
C	Ach. DEC, 2013	1563.80	129.22	447.45	133.10	2273.57
D	%age of qtrly Achs	101.79	95.03	98.07	163.52	102.88
3	OTHER PRIORITY SECTOR (Housing, Education, Consumption, Micro Fin. Etc.)					
A	Annual Target 2013-14	1725.13	147.26	650.01	97.51	2619.91
B	Tgt. DEC, 2013	1207.59	103.08	455.01	68.26	1833.94
C	Ach. DEC, 2013	984.43	91.80	378.49	31.92	1486.64
D	%age of qtrly Achs	81.52	89.06	83.18	46.76	81.06
4	NON PRIORITY SECTOR					
A	Annual Target 2013-14	1171.30	85.80	369.13	79.22	1705.45
B	Tgt. DEC, 2013	819.91	60.06	258.39	55.45	1193.82
C	Ach. DEC, 2013	987.32	61.65	858.09	629.64	2536.70
D	%age of qtrly Achs	120.42	102.65	332.09	1135.43	212.49
5	TOTAL FOR ALL SECTORS (1To 4)					
A	Annual Target 2013-14	7700.67	767.86	2675.44	403.81	11547.78
B	Tgt. DEC, 2013	5390.47	537.50	1872.81	282.67	8083.45
C	Ach. DEC, 2013	5482.71	508.47	2362.72	911.29	9265.19
D	%age of qtrly Achs	101.71	94.60	126.16	322.39	114.62

The ground level disbursement data upto third quarter ended December, 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 position in terms of quantum of fresh credit disbursed under ACP.

GROUND LEVEL DISBURSMENT OF CROP LOAN AS OF DEC, 2013

1	CROP LOAN PROVIDED BY:					
		PSB	RRB	Coop.	Pvt	Total
A	Annual Target 2013-14	1486.02	204.26	573.85	55.47	2319.60
B	Tgt. Dec, 2013	1040.21	142.98	401.70	38.83	1623.72
C	Ach. Dec, 2013	1128.75	128.04	520.06	70	1846.85
D	%age of qtry Achs	108.51	89.55	129.47	180.28	113.74

The flow of crop loans provided by banks upto the quarter ended Dec, 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 DEC,
2013**

Name of the District	%age Ach under Agriculture over Dec Tgt	%age Ach under MSE over Dec Tgt	%age Ach under OPS over Dec Tgt	%age Ach under NPS over DecTgt	Total
Bilaspur	91.84	56.78	101.78	131.55	86.24
Chamba	85.26	62.74	151.22	125.39	96.21
Hamirpur	103.23	80.07	85.43	97.52	92.29
Kangra	87.88	121.31	75.02	329.33	118.35
Kinnaur	102.92	64.17	70.26	353.86	102.87
Kullu	126.11	92.73	188.41	106.63	121.49
L & S	127.28	113.35	63.93	75.62	109.98
Mandi	211.02	110.48	60.59	118.04	133.92
Shimla	83.68	62.51	37.40	333.69	111.23
Sirmaur	93.53	168.81	167.36	222.31	158.39
Solan	86.52	80.84	90.75	122.04	91.68
Una	98.56	109.31	161.55	147.33	73.39
STATE	104.30	102.88	81.06	212.49	114.62

The districtwise data of ACP as of December, 2013 as shown above indicates that the performance of Chamba (85.26%) is lowest for achievement of Agriculture Sector targets. Similarly lowest achievement under MSE (56.78%) recorded in district Bilaspur and lowest achievement (37.40%) achieved for OPS in district Shimla.

Concerned LDMs are requested to apprise the reason for non achievement of targets and suggest the strategy to achieve the goal in the last quarter.

POINTS FOR DISCUSSION:

- Flow of Bank Credit for various investment credit activities (term loan) under Agriculture sector especially for Farm Mechanization, Forestry and Land Dev., Animal husbandry related activities, fisheries etc. as projected by NABARD in their PLP has not picked up in line with the targets set under ACP 2013-14.
- The LDMs are advised to monitor and review the ACP progress strictly in terms of RBI revised MIS format w.e.f. 1st April, 2014. In addition activity-wise data on ground level credit disbursement as required for NABARD is continued to be prepared as usual.
- The overall performance under OPS is not matching up with the target allocated for the activities and need a corrective steps to reduce the targets.

The House is requested to deliberate on the achievement made by banks under ACP upto December, 2013.

FINALIZATION OF TARGETS UNDER ANNUAL CREDIT PLAN 2014-15

In terms of NABARD potential linked projections worked out for the year 2014-15 and fresh guidelines issued by Reserve Bank of India. The Annual Credit Plan for the year 2014-15 has been prepared on the basis of revised MIS formats by LDMs. The total outlay to the tune of Rs.12931.62 Crores has been earmarked of which Priority Sector advances to the tune of Rs.10965.00 Crores and Non Priority Sector Targets to the tune of Rs.1966.62 Crores has been finalized. The summary highlights of the plan is listed below:

HIGHLIGHTS OF ACP 2014-15

(Amount in Crores)

Sector	NABARD PLP 2014-15	ACP TGTS 2014-15	GROWTH IN ACP OVER 2013-14
Agriculture	4847.58	4710.45	15.86%
MSE	3624.66	3588.27	13.66%
OPS	2843.62	2666.28	2.00%
Total Priority	11315.86	10965.00	11.41%
Non Priority	0	1966.62	15.31%
Grand Total	11315.86	12931.62	11.98%

- NABARD has increased 14.97% growth in PLP projections for 2014-15 against 2013-14 estimates.
- About 97% PLP projections for Priority Sector lending has been absorbed in the Annual Credit Plan 2014-15 by LDMs.
- The ACP 2014-15 has been prepared in the revised MIS formats as advised by RBI. Under Agriculture Sector only three districts namely Kangra, Kullu & Mandi has worked out the targets for Indirect advances to Agriculture as such NABARD is requested to advise the remaining LDMs about the scope of Indirect advances under Agriculture Sector aiming to bring adequate Financial outlay for monitoring purpose.

The House is requested to review the position. The Bankwise targets allocated under ACP 2014-15 is given on appendix I for the information of the House.

List of Tables on Annual Credit Plan

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AGENDA ITEM NO.6

REVIEW OF STATISTICAL BANKING DATA AS OF DECEMBER, 2013 6.1 COMPARATIVE BANKING KEY INDICATORS AS OF DECEMBER, 2013

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH						
COMPARATIVE BANKING KEY INDICATORS AS OF DECEMBER, 2013						
					(Amount in Crores)	
S. No.	Item	31.12.2011	31.12.2012	31.12.2013	Variation & %age of growth over DEC, 2012	
1	Deposit PPD				ABSOLUTE	%AGE
	Rural	26161.42	32498.63	37041.06	4542.43	13.98
	Urban/SU	17980.92	23124.84	27120.30	3995.46	17.28
	Total	44142.34	55623.47	64161.36	8537.89	15.35
2	Advances (O/S)					
	Rural	9173.76	11989.27	15749.59	3760.32	31.36
	Urban/SU	11460.5	10799.03	10920.84	121.81	1.13
	Total	20634.26	22788.3	26670.43	3882.13	17.04
3	Investment made by Banks in State Govt. Securities/Bonds.	670.87	3235.25	1359.68	-1875.57	-57.97
4	CD RATIO as per Thorat Committee	68.83%	63.19%	58.20%	-4.99	-7.90
5	Priority Sector Advances (O/S) of which under:	12970.99	16133.18	19310.89	3177.71	19.70
	I) Agriculture	3963.53	4180.18	5248.62	1068.44	25.56
	ii) MSE	5529.71	8704.2	9472.86	768.66	8.83
	iii) OPS	3477.75	3248.8	4589.41	1340.61	41.26
6	Weaker Section Advs.	3817.93	4711.53	5229.46	517.93	10.99
7	DRI Advances	7.77	10.16	17.38	7.22	71.06
8	Non Priority Sec.Adv.	7663.27	6881.12	7359.54	478.42	6.95
9	No. of Branches	1527	1634	1760	126	7.71
10	Advances to Women	1285.04	1817.16	1982.52	165.36	9.10
11	Credit to Minorities	419.7	622.06	792.81	170.75	27.45
12	Advances to SCs	1933	2276.67	2538.51	261.84	11.50
13	Advances to STs	613.19	792.9	851.34	58.44	7.37
14	Advances under Govt.sponsored programme	840.23	978.09	901.99	-76.10	-7.78

3.D. Review of Banking Sector Performance on Key parameters in Himachal Pradesh as of Dec 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 and Agriculture advances etc. as of December, 2013 in comparison with corresponding figure of Dec, 2012. However, there is a sharp decline of Rs.1875 Crores in Investment Portfolio of banks as a result CD Ratio of the State calculated in terms of Thorat Committee guidelines reduced to 58.20% as of December, 2013 from 63.19% as of December, 2012.

The comparative position of National parameters for three years is given below :

POSITION OF NATIONAL PARAMETERS AS OF DECEMBER, 2013 IN HIMACHAL PRADESH

Sr No.	Sector	%age of advances as on 31.12.2011	%age of advances as on 31.12.2012	%age of advances as on 31.12.2013	National Parameter
1	Priority sector advances	62.86	70.86	72.41%	40%
2.	Agriculture advances	19.21	18.34	19.68%	18%
3.	MSE Advances(PSC)	42.63	54.72	49.05%	
4.	Other Priority Sectors(PSC)	26.81	19.00	23.77%	
5.	Advances to weaker sections	18.50	20.68	19.61%	10%
6.	DRI Advances to total advs. Of previous year	0.04	0.05	0.07%	1%
7	Advances to women	6.23	7.97	7.93%	5%
8	C.D. Ratio	68.83	63.19	58.20%	60%
9	Advances to S/Cs (PSC)	14.90	14.11	13.15%	
10	Advances to S/Ts (PSC)	4.73	4.91	4.41%	
11	Advances to Minorities(PSC)	3.23	3.86	4.11%	

***Credit Deposit Ratio of the State of HP as of DEC, 2013 = 58.20%**

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

i)	Advances from Banks (within State)	-	26670.43 Crs.
ii)	Advances from Banks (outside the State)	-	7690.91 Crs.
iii)	RIDF (Bal. outstanding as of DEC, 2013)	-	1620.71 Crs
iv)	Investment made by Banks in Govt loans/Bonds Securities.	-	1359.68 Crs.
	TOTAL (Credit Component)	-	37341.73 Crs.

The Banks are requested to focus on advances so as to lead increase in domestic CD Ratio. At present three national parameters prescribed by RBI has been achieved by Banks in the State and lagging behind in achievement of CD Ratio and DRI advances.

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

During the period under review, 16 banks have reported the opening of 54 new branches in the State. The position of new branches opened during quarter ended December, 2013 is as under:

	NEW BRANCH OPENED DURING THE QUARTER DEC, 2013				
		Rural	Semi Urban	Urban	Total
1	Andhra	0	0	1	1
2	Bank of India	1	0	0	1
3	Bank of Maharashtra	0	1	0	1
4	Canara Bank	19	3	0	22
5	Central Bank of India	1	0	0	1
6	Dena Bank	1	0	0	1
7	IDBI	1	0	0	1
8	Oriental Bank of Commerce	2	1	0	3
9	Punjab & Sind Bank	0	1	0	1
10	UCO Bank	4	0	0	4
11	Union Bank of India	1	0	0	1
12	United Bank of India	0	1	0	1
13	State Bank of Patiala	6	0	0	6
14	HDFC	2	2	1	5
15	HPSCB	4	0	0	4
16	KCCB	1	0	0	1
	TOTAL	43	9	2	54

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

Branch network	Position DECEMBER, 2013	New Br. Opened during DEC , 2013	Position DEC, 2013
Rural	1367	43	1406
Semi Urban	253	9	267
Urban	86	2	87
Total	1706	54	1760

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

In the last SLBC meeting VIP references for opening of new bank branches at ten locations has been placed and Convenor Bank has communicated the concerned Controlling Heads of Banks to give their response to report the progress to Department of Financial Services, New Delhi. Among others the Hon'ble Finance Minister has recommended to open new bank branch at village Garadoo, Samoh, Kulwal and Tiharar on priority. UCO Bank has conducted the survey of village Samoh and recommended for opening of new branch whereas SBI has declined the proposal for opening of branch at Kulwal on account of viability concept. The remaining two villages

has been recommended by LDM Mandi to cover with BC/USB Model. The State Bank of India has assured to open a branch at Tikkar Didwin in district Hamirpur before 31.3.2014.

The LDMs are requested to apprise the latest position about VIP references reported for opening of new branches.

The position of banking outreach in Himachal Pradesh:

S.No.	Position	Status as of December, 2013
1	Total number of branches	1760
2	Total number of rural branches	1406
3	Total number of Semi Urban branches	267
4	Total number of Urban branches	87
5	Total CBS branches	1701
6	Total Non CBS Branches (LDB 49, KCC 10)	59
7	ATMs installed by Banks	1305
8	Branches dealing in foreign business	63
9	Branches having currency chest	54
10	Branches dealing Treasury Business	99
11	Branches having Clearing Houses	23
12	Branches having Extension counters	34
13	Branches specified SME	55
14	Branches specified USB	59
15	Branches having BC model	133
16	Branches having Business facilitator	246

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

6.4 PRIORITY SECTOR ADVANCES IN HP AS OF DECEMBER, 2013.

(Please refer to Table no NP-7, page no. 44-45)

Sr. No.	Particulars	A/cs	Amount in crores
A	Agriculture Loans	465559	5248.62
	of which Crop loan	290813	3090.72
	Term Loan	174746	2157.90
B	Total MSE Loans	187765	9472.86
	of which Micro Mnf.	35904	1751.39
	Small manf	11421	1386.68
	Micro Services	106727	2750.53
	Small Services	33713	3584.26
C	Total Other Priority Sector	145629	4589.41
	of which Housing loan	74513	2882.73
	Education Loan	18321	396.24
	Consumption/ Demand loan	21943	1139.36
	Micro Finance	30852	171.08
	Total PS (A+B+C)	798953	19310.89

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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

During the period under review third round of meeting of sub committee of SLBC on SHG bank linkage was held on 28.2.2014 under the chairpersonship of Smt. Upma Chawdhary, IAS, Additional Chief Secretary, Rural Development Govt. of Himachal Pradesh. The important decision emerged in the meeting is reproduced for the information of the House.

Sub: Minutes of 3rd meeting of Sub-Committee of SLBC on SHG Bank linkage held on 28th February, 2014.

The third round of the sub committee of SLBC was convened on 28th February, 2014 under the chairpersonship of Smt. Upma Chawdhary, IAS, Principal Secretary, Rural Development to the Govt. of Himachal Pradesh. At the outset the member secretary welcomed the participants and informed that this meeting has been called to discuss important issues as suggested by NABARD and HP SLRM. The list of participants is enclosed:

The important decisions taken in the meeting are listed below for the information of the committee members and being implemented by all banks/RDD.

1. Preparation of Comprehensive SHG data base:

Sh. G.Nagbhushanam, DGM, NABARD proposed to collect a fresh progress data on SHG bank linkage programme based on RBI guidelines to reflect the latest position of the scheme in the State. The modified format finalized in consultation with NABARD is enclosed for collection of requisite data.

The Lead District Managers has to circulate the revised format among bank branches and collect the data as of 28th February, 2014 from all District Coordinators of banks and ensure submission to SLBC by 25.3.2014. In tune the consolidated data of the State will be prepared by SLBC for onward submission to HP SLRM by 7th April, 2014.

(Action: LDMs)

2. Constitution of District Level Coordination Committee on SLRM:

In terms of GOI, RBI guidelines dated 27.6.2013, a district level NRLM sub committee of DCC has to be constituted which shall be chaired by Deputy Commissioner to resolve issues that constraint the flow of credit to Women SHGs under NRLM. The Committee should review the progress on quarterly basis. Other members of sub committee shall be LDM, DDMs NABARD, Distt. Coordinators of Banks and office bearer of SHG Federation.

The chair person desired that NRLM Sub Committee must be constituted in each district by respective LDM before 15th March, 2015 and SLBC should send a confirmation to HP SLRM to this effect.

In addition a sub committee is to be constituted at the block level to review the bank linkage. It has decided that Rural Development Deptt. should initiate necessary follow up action with all BDOs in the State.

(Action : SLBC/LDMs & RDD)

3. Review of Progress under WSHG - programme of MOF:

It has decided that the progress under WSHG programme being implemented in two selected districts i.e. Mandi & Sirmour is to be regularly reviewed in the DCC/BLBC meetings by respective LDMs. During the deliberations the Convenor Bank raised the issue of rate of interest (Base rate + 5%) proposed in WSHG is to be replaced by the rate of interest (7%) to all NRLM compliant Women SHGs in category II districts. The issue to cover all Women SHGs already formed in two districts mentioned above may be taken up with GOI by RDD.

(Action: LDM Mandi/Sirmour/RDD)

4. Waiver of Stamp Duty on SHG finance:

DGM, NABARD informed that, Govt. of Andhra Pradesh has exempted the stamp duty charged by Govt. on SHG finance and handed over the necessary notification to Director RDD with the request to review the issue and recommend the State Government for similar action.

(Action : RDD)

5. Implementation of NRLM by Cooperative Banks:

The Convenor Bank informed that so far a consent letter from HPSCB/KCCB has been received informing to participate under the scheme. The representative from JCCB is requested to initiate similar action and seek the permission from their Board. LDMs are requested to inform the decision of these Cooperative Banks with District Level implementing agencies for sponsoring of loan cases.

(Action : JCCB)

6. Clarification on Loan amount under NRLM:

The NABARD has raised an issue regarding confusion on multiple doses of loan amount allowed under the scheme as per RBI guidelines dated 27.6.2013 and urged the banks to issue a clarification to their branches as under:

1. Credit limits to SHGs may be sanctioned 4 to 8 times of proposed corpus during the year.
2. Drawal against limits may be allowed actual 4 to 8 times of actual corpus or Rs.50000/- whichever is higher. Note that minimum of Rs. 50000/- to be given to SHGs under NRLM as first dose.
3. Same procedure may be followed while extending second dose i.e. 5-10 times of proposed savings during next 12 months while considering for sanction of limit.
4. Drawn against the limit may be allowed 5-10 times of actual corpus of Rs. 100000/- whichever is higher. However minimum Rs. 100000/- to be given to SHGs under second dose.

(Action: LDMs/Banks)

7. Holding of Awareness Workshop:

It was informed that implementation of NLRM is lagging behind in district Una and there is a need to hold a Awareness workshop. The Chair person advised the banks to submit such proposals for sharing the expenses from HPSSLRM funds. They may also highlight the exposure visits if any, urgently warranted for smooth implementation of the scheme in the State. The Director RDD requested the banks to upload the Women Self Help Groups data with NRO Bangalore.

(Action: Banks/RDD)

Progress Report under SHG Bank Linkage Programme 2013-14				
Name of the Bank				
A. SHG- Savings linkage				
Rs.lakh				
Savings linkage	No. SHGs savings linked (SB A/cs opned) during the quarter ended 31 December	Cumulative total of SHGs with SB accounts during the year 1.4.2013 to 28.2.2014	Amount of savings outstanding as on 28.02.2014	
(a)Total No. Of SHGs				
(b) Of (a) above No. Of SHGs under NRLM				
B. SHG Credit limits				
Rs. lakh				
Limits Sanction	Credit limits sanctioned to No. Of SHGs during the quarter ended 31.12.2013		Credit limits sanctioned to No. Of SHGs during the year 1.4.2013 to 28.02.2014	
	No.	Amount	No	Amount
(a) Credit limits sanctioned to total No.of SHGs				
(b) Of (a) above No. Of SHGs under NRLM				
C. Loans disbursed to SHGs				
Rs. lakh				
Limits Sanction	Amount of loan disbursed to SHGs during the quarter ended 31.12.2013		Total loan disbursed to SHGs during the year 1.04.2013 to 28.02.2014	
	No.	Amount	No	Amount
(a) Loans disbursed to total No.of SHGs				
(b) Of (a) above No. Of SHGs under NRLM				
D. Loans outstanding against SHGs				
Rs. lakh				
Loans outstanding	Amount of loan outstanding against SHGs during the quarter ended 31.12.2013		Total loan outstanding against SHGs during the year 1.04.2013 to 28.02.2014	
	No.	Amount	No	Amount
(a) Loans outstanding against total No.of SHGs				
(b) Of (a) above No. Of SHGs under NRLM				
E. Gross NPAs data against SHGs against bank loan as on 31/3/2014				
Gross NPAs				
Gross NPA data of SHGs against bank loan				
	Total loans outstanding against SHGs	Amount of NPAs	NPAs as percentage to total loan outstanding	
(a) Total NPAs against bank loan to SHGs				
(b) Of (a) above No. Of SHGs under NRLM				
Statement E may be obtained at the end of the financial year				

The Joint Secretary, MORD, GOI vide communication dated 6.6.2014 has focused attention on various follow up action to be initiated by Banks for effective implementation of NLRM scheme are listed below for the information of the House:

1. All Regional Rural Banks (RRBs) and Cooperative Banks who have not shared the data on loans accounts of women SHGs should share the same directly from their CBS by 10th February, 2014.
2. All Banks operating in the State should assign following codes to all accounts of SHGs.
 - i) Unique code for SHGS- Assign gender based codes for SHGs Male, Female as well as mixed irrespective of promoting agency.
 - ii) Unique code for NRELM - For both S/B and loan accounts of Women SHGs.

For implementation of Interest Subvention in category-I districts.

3. W.E.F. 1st February, 2014, fresh loans sanctioned by banks to women SHGs should be charged upfront 7% per annum.

3. For the existing outstanding loan of women SHGs during the period 1.4.2013 - 31 January, 2014.
 - i) Banks will convert the rate of interest to 7% for all existing loan accounts of women SHGs.
 - ii) Banks will reimburse the excess interest already charged, for the difference between 7% and the Weighted Average Interest Charged by to the loan account of women SHGs.
 - iii) On prompt repayment banks will pay the additional 3% interest subvention to SHGs.
 - iv) For the loans closed during the period 1.4.13 - 31.1.14 banks will reimburse the amount pertaining to interest subvention to SB A/c of the respective SHGs.
 - v) For the above reimburse as at (ii), (iii) & (iv), Head Office of Public Sector Bank will raise claims through Canara Bank (Nodal Bank identified by MORDs) for reimbursement by MORD.
 - vi) For the above reimbursements done as at (ii), (iii) & (iv), RRBs and Cooperative Banks (on CBS platform) will raise the claims with NABARD.

For implementation of Interest Subvention in category-II districts.

5. SRLM will identify a nodal bank for disbursement of Interest Subvention amount directly to the SHG accounts through NEFT.
6. SRLM should access the Interest Subvention reports available on SHG Bank linkage portal (<http://www.ikp.serp.ap.gov.in/NRLM/UI/Shared/homepage.aspx>), mark the NRLM complaint SHGs and disburse IS amount to eligible SHGs directly their loan a/c through the identified Nodal Banks.
7. Necessary reconciliation of successful transfers of IS amount should be done with support from Nodal Bank.

These actions are crucial for effective implementation of the interest subvention scheme for SHGs. You are requested to convene SLBC Sub-Committee meeting and appraise the banks on the actions to be taken by them and are implementation of the same.

PROGRESS UNDER SGSY/NRLM UPTO DECEMBER, 2013)

As per the feedback data received from LDMs observed that 527 loan applications amounting to Rs.8.21 Crores were disbursed under NRLM in the State. The districtwise progress is as under:

PROGRESS UNDER SGSY/NRLM UPTO DECEMBER, 2013 (Amt. in Crores

S.No.	District	Target NRLM 2013- 14	SGSY NRLM Individuals		SGSY NRLM GROUP		Total NRLM	
			A/C	Amt	A/C	Amt	A/C	Amt
1	Bilaspur	6.14	54	0.36	26	0.93	80	1.29
2	Chamba	16.43	52	0.39	28	0.65	80	1.04
3	Hamirpur	6.91	25	0.15	11	0.22	36	0.37
4	Kangra	22.40	63	0.98	73	0.59	136	1.57
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	0	0	68	1.29	68	1.29
10	Sirmour	4.85	49	0.08	32	1.43	81	1.51
11	Solan	6.19	0	0	39	1.06	39	1.06
12	Una	5.38	6	0.03	1	0.05	7	0.08
	TOTAL	100.00	249	1.99	278	6.22	527	8.21

Issues for Discussions:

1. Regular holding of District Level Coordination Committee of NRLM by LDMs
2. Collection of comprehensive SHG data on MIS format approved by NABARD at district and State level.
3. Speedy disposal of loan proposal at branch level.
4. Preparation of common format for MIP(Micro Investment Plan) based credit linkage duly approved by NABARD.
5. Uploading of SHG data by bank on the MIS developed by NMMU(NRLM).

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

Agency	2013-14 (Revised Target)	Proposal disbursed by banks (Nos.)	Amt. disbursed in Crores
KVIC	485	105	4.10
KVIB	485	181	11.96
DIC	649	496	20.44
TOTAL	1619	782	36.50

The progress achieved under PMEGP by all the three implementing agencies in the State during the quarter ended December, 2013 appears to be slow as only 48% achievement in terms of disbursement over revised annual target has been achieved in the State.

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

S.No.	District	TARGET 2013-14	PMEGP- KVIC		PMEGP KVIB		PMEGP DIC		PMEGP TOTAL	
1	Bilaspur	126	8	0.36	5	0.32	8	0.23	21	0.91
2	Chamba	131	27	0.41	1	0.19	43	1.01	71	1.61
3	Hamirpur	129	13	0.96	25	1.04	26	0.97	64	2.97
4	Kangra	169	22	0.27	21	0.67	58	1.69	101	2.63
5	Kinnour	94	0	0	0	0	0	0	0	0
6	Kullu	131	1	0.09	26	1.39	25	0.88	52	2.36
7	L&S	92	0	0	2	0.09	5	0.30	7	0.39
8	Mandi	182	11	0.98	29	3.70	26	1.74	66	6.42
9	Shimla	168	11	0.56	24	1.67	93	5.75	128	7.98
10	Sirmour	135	6	0.27	2	0.03	45	0.11	53	0.41
11	Solan	132	0	0	23	2.24	147	7.21	170	9.45
12	Una	130	6	0.20	23	0.62	20	0.55	49	1.37
	TOTAL	1619	105	4.10	181	11.96	496	20.44	782	36.50

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

PROGRESS UNDER SWARAN JAYANTI SHAHRI ROJVAR YOJANA (SJSRY)
FOR THE QUARTER ENDED DECEMBER, 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 December, 2013 received from LDMs reveals that total 39 loan proposals amounting to Rs. 30 lacs has been disbursed under SJSRY scheme out of which 38 proposals amounting to Rs. 29 lacs was disbursed under USEP component and 1 proposal amounting to Rs. 1 lac 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.

IMPLEMENTATION OF RAJIV RINN YOJANA (RRY)

The detailed guidelines under the scheme issued by Min. of Housing and Urban Poverty Alleviation has been circulated in the Agenda booklet of 130th SLBC meeting. Now the Ministry has allocated a target of 500 dwellings to be financed by banks in the State of HP during financial year 2014-15.

The Director Urban Development is requested to guide the SLBC about allocation of targets to various banks keeping in view of possibilities of eligible candidates at various locations. Banks are requested to start financing under Rajiv Rinn Yojana(RRY)_ without awaiting the targets.

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

7.5 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 27th 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 165 WCCs with balance outstanding of Rs.1.29 Crores were outstanding out of which 43 WCCs amounting to Rs. 36.00 lacs were disbursed during quarter ended December, 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 DEC, 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	108908	82092	26816	75.38
2	MSE	268149	206288	61861	76.93
3	Housing	92187	68287	23900	74.07
4	Education	9952	7189	2763	72.24
5	OPS	44433	32644	11789	73.47
A	Total Priority	523629	396500	127129	75.72
1	Medium Enterprise	44926	34530	10396	76.86
2	Other Non Priority	167344	130779	36565	78.15
B	TOTAL-Non Priority	212270	165309	46961	77.88
	Grand Total (A+B)	735899	561809	174090	76.34

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

S.	Sector	Demand	Recovery	Overdue	%age of Recovery
1	SGSY	4193	2641	1552	62.99
2	PMRY	1295	641	654	49.50
3	PMEGP	1803	1050	753	58.24
4	SJSRY	131	77	54	58.78
5	SLRS	51	39	12	76.47
6	REGP	437	245	192	56.06
7	RURAL HOUSING	381	290	91	76.12
8	OTHERS	5615	3655	1960	65.09
	TOTAL	13906	8638	5268	62.12

(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	575341	449578	125763	78.14
2	RRBs	40873	34264	6609	83.83
3	Cooperative Banks	117777	77131	40646	65.49
4	Private Banks	1029	836	193	81.24
	TOTAL	735020	561809	173211	76.43

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

		Position as of DECEMBER, 2013	
S.NO	Particulars	No.	Amt.
1	Previous Pending recovery cases as of SEPTEMBER, 2013	4905	6096.07
2	Fresh cases filed during the quarter	312	454.79
3	Cases disposed off during the quarter	63	96.01
4	Cases pending as of DECEMBER, 2013 Out of item 4 cases pending	5154	6454.85
5	A - up to period of one year	568	982.78
6	B - Beyond one year	4586	5472.07

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

	Particulars	Position as of Dec 2013
1	Total Advances as on 30.12.2013	26670.43
2	Total NPA as on 30.12.2013	1434.44
3	%age of NPA as on 30.12.2013 of Total Advs	5.38

Sectorwise position of NPA

	Sector	Amount in Crores	%age of NPA
1	Agriculture	378.22	26.37
2	MSE	323.63	22.56
3	OPS	447.85	31.22
4	NPS	284.74	19.85
	TOTAL NPA	1434.44	100

OBSERVATIONS:

The recovery position as of December, 2013 has been marginally improved by 1.39% over the position of September, 2013. However there is a marginal decline in recovery position under Govt. sponsored schemes. There is a good indication about the position of Non Performing Assets of Banks reduced to 5.38% as of December, 2013 from 5.53% as of September, 2013.

However, disposal of Certificate cases filed by banks under HP Public Recovery Money Act, 2000 is remained as grey area, only 312 such cases were disposed off and 5154 cases were reported pending with various competent recovery authority in the State.

The House may review the position.

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AGENDA ITEM NO.9

**Review of
under Non-sponsored Programmes**

Progress

9.1 FINANCING UNDER KISAN CREDIT CARDS:

Preferred attention is given to banks by GOI/NABARD for issuance of KCCs to all eligible willing farmers of the State. The scheme has been revised in the last financial year 2013 after its implementation for the last 13 years, aiming to make it more simple and hassle free both for farmers and bankers.

The progress data received from banks observed that 14882 new KCCs were issued during the quarter ended December, 2013, taking the cumulative position reach upto 589971 KCCs issued by banks in the State. The Bankwise achievement made by KCC as of 31.12.2013 is given on table No. NSP-1, however, quarterwise progress under KCC for 2013 is furnished below:

Period	Fresh KCC issued.	Cumulative position
The first quarter ended June, 2013	18025	548187
Second Quarter ended Sept, 2013	16522	584568
Third quarter ended Dec, 2013	14882	589971

The Convenor Bank also compiled the data as received from LDMs and the district level progress under KCC as of 31.12.2013 is furnished below:

KISAN CREDIT CARDS (Amt. in Crores)								
S.No.	District	Position Sept, 13		Fresh KCC during qtr		Cumulative position as of December, 2013		Rupay Cr.Card
		A/c	Amt	A/c	Amt	A/c	Amt	Nos.
1	Bilaspur	48661	248.71	1205	13	49866	261.71	4677
2	Chamba	189823	98.55	638	97.83	190461	196.38	0
3	Hamirpur	57599	151.29	1764	16.23	59363	167.53	9111
4	Kangra	150276	603	10797	64.87	161073	668.12	28185
5	Kinnour	11822	139.23	300	7.61	12122	136.38	0
6	Kullu	27910	437.42	2049	50.03	29959	487.45	6481
7	L&S	6049	79.45	366	8.89	6415	88.34	0
8	Mandi	76647	373.58	12228	60.26	88875	334.38	7677
9	Shimla	73341	856.33	2733	115.8	82264	1041.33	4499
10	Sirmour	53630	342.79	1156	200.46	54660	541.62	2627
11	Solan	43988	234.65	1095	20.08	45083	254.73	920
12	Una	53178	310.64	1440	20.51	54618	506.43	0
	TOTAL	792924	3875.64	35771	675.57	834759	4684.4	64177

The House is requested to review the position and suggest modalities to review the impact of the scheme pertains to Agricultural productivity. Banks has so far issued 64177 Rupay Credit Cards to KCC Holders upto December, 2013.

9.2 SELF HELP GROUPS

During the period under review Banks has reported to form 720 new SHGs and 681 groups were given Bank Credit. The cumulative position under Micro Finance goes upto formulation of about 68215 SHGs out of which 65767 groups were given credit linkage having balance outstanding of Rs. 290.35 Crores. The Bankwise achievement made under Micro Finance as of 31.12.2013 is given in Table No. NSP-1.

The Convenor Bank again requested the banker friends to carry out cleaning of SHG data by deleting the defunct SHGs and report only existing SHGs in order to explore the possibilities to include such non credit SHGs under NRLM.

The House may review the position.

9.3 Review of performance under Education Loan 2013-14

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 771 fresh Education Loans amounting to Rs.25.68 Crores were disbursed during the quarter ended December, 2013 and cumulative position reached to 17628 number of education loans having balance outstanding Rs. 392.21 Crores

The quarterwise break up under Education loan is as under:

Period	Position of Education Loans	
	A/c	Bal.o/s in Crs.
The first quarter ended June, 2013	17554	372.98
Second Quarter ended Sept, 2013	16708	349.68
Third quarter ended Dec, 2013	17628	392.21

The House may review the position.

9.4 Progress under Housing Finance 2013-14

The feedback data received from Banks observed that Banks in the State has sanctioned 4658 fresh Housing Loans amounting to Rs.270.35 Crores and cumulative position reached to 91376 number of Housing loans having balance outstanding Rs. 3891.33 Crores. The summary position of education loan as of December, 2013 is as under:

The quarterwise break up under Housing Finance is as under:

Period	Sanction of Housing Loan	
	A/c	Amt. in Crs.
The first quarter ended June, 2013	3298	192.03
Second Quarter ended Sept, 2013	5328	287.53
Third quarter ended Dec, 2013	4685	270.34

The House may review the position.

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

SNo	Scheme	Ach. During December, 2013 quarter		Cumulative position at the end of December, 2013	
		No.	Amount in lacs	No.	Amount in lacs
1	All type of Credit Cards (GCC/SCC/ACC)	1537	589.35	58015	7338.14
2	Joint Liability Group(JLGs)	13	15.76	871	749.03
3	Basic SB Deposit Accounts	42838	696.49	1100425	66465.27
4	Migrate Labour a/cs opened	434	294.59	2824	759.66
5	Street Vendor a/cs opened	262	4.69	977	16.76
6	Weaver Credit Card	43	36.00	65	128.88

Statistical Data for review:

XXXXXXXXXXXXXXXXXXXX

AGENDA ITEM NO.10

Misc. & Fresh Issues.

10.1 Review of performance under FLCCs during the quarter ended DECEMBER, 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	101	3	76
3	Hamirpur	19.9.10	PNB	310	17	740
4	Kangra	1.9.10	PNB	1452	10	2906
5	Kinnour	17.9.10	PNB	331	2	93
6	Kullu	31.8.10	PNB	142	7	237
7	L&S	17.10.11	SBI	7	0	0
8	Mandi	1.9.10	PNB	65	23	2703
9	Shimla	14.9.11	UCO	125	3	174
10	Sirmour	10.8.11	UCO	33	8	199
11	Solan	31.8.11	UCO	140	0	0
12	Una	27.3.10	PNB	94	8	803
	Total			2995	134	8210

The Controlling Heads of Banks are requested to issue instructions to their branches for holding of atleast one outdoor FLCC camp by each bank branch particularly rural branches as per the guidelines issued by RBI and also maintain a record.

The House may give their concurrence on the issue.

10.2. Review of performance under RSETI

In the last SLBC meeting Department of Rural Development has shown their concern about abnormal delay taking place for construction of RSETI buildings on Government allocated land. The Convenor Bank has been informed by PNB vide letter dated 22.1.2014 that construction work for RSETI building at Dharmshala has been allocated to LIC Construction Company and civil work is getting delayed due to non identification of green trees to be cut from the site by the agency which requires permission from Forest Department. Similarly construction work for RSETI building at Hamirpur, Una, Mandi & Kullu has been assigned to LIC alongwith approved map and the company has assured the bank to start civil work from April, 2014. The status for construction of RSETI building by UCO Bank and SBI has already been covered under ATR.

The progress data consolidated by the Convenor reveals that total 59 batches of training was conducted for imparting training 1433 beneficiaries during the quarter ended December, 2013.

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

Sector	No. of batches	No. of trainees
Agriculture EDPs	174	4392
Skill EDPs	17	352
General EDPs	9	276
Process EDPs	235	5804
Production EDPs	245	6353
TOTAL	680	17177

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 MORTGAGE OF LAND IN TRIBAL AREAS OF HIMACHAL PRADESH

The Lead District Manager, PNB, Kinnour vide letter dated 14.3.2014 has requested to include an issue relating to mortgage of land in tribal areas of Himachal Pradesh. The text of the letter is reproduced for information of the House. Since the matter is at present prejudiced in the Court of Law as such, the House is requested to examine the contents of the existing laws of the State Government and suggest the remedial measures for bank to support mortgage of land as a part of security in financing under various schemes.

The representative from PNB is requested to apprise the latest position about the writ petition filed before Hon'ble High Court Shimla and representative from Law /Revenue Department is requested to apprise the House about the existing laws referred in the issue.



**LEAD DISTT MANAGER'S OFFICE
MAIN MARKET
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14.03.2014

The GM & Convener-SLBC HP,
UCo Bank,
Zonal Office,
Hotel Himland Annexe,
Circular Road, Shimla.

REG: MORTGAGE OF LAND IN TRIBAL AREA OF HIMACHAL PRADESH

Dear Sir,

It is submitted that Gram Panchayat Sudharang & others have presented writ petition before Honourable High Court, Shimla against 1. State of HP through Secretary (Revenue), 2. Deputy Commissioner, Kinnaur District at Reckong Peo 3. Tehsildar Kalpa Distt. Kinnaur and all the eight banks in Reckong Peo. Their ground of petition is Section 3,4,5,8,8-A and 9 of Himachal Pradesh Transfer of Land (Regulation) Act, 1968 (Act No.15 of 1969), salient features of which are reproduced hereunder:

3. Regulation of Transfer of land:

- (1) No person belonging to any Schedule Tribe shall transfer his interest in any land by way of sale, mortgage, lease, gift or otherwise to any person not belong to such tribe except with the previous permission in writing of the State Government.

Provided that the State Government before according such permission shall consult the Gram Sabha or Panchayats at the appropriate level.

Provided further that nothing in sub-section shall apply to any transfer:-

- (a) By way of lease of building on rent;
(b) By way of mortgage, for securing loan, to any Co-operative Land Mortgage Bank or to any Co-operative Society, all or majority of the members of which are persons belong to any Schedule Tribes;
- (2) Every transfer of interest in land made in contravention of the provisions of sub-Section (1) shall be void.

4. Application for permission for transfer of land:

- (1) Any person belonging to any Schedule Tribe who desires to make transfer of his interest of any land to a person not belong to such tribe may make any application to the Deputy Commissioner for the grant of permission for such transfer.

5. Ejectment:

(1) If, as a result of transfer of any land in contravention of the provisions of section 3, any person, other than a person belonging to any Schedule Tribe, is found to be in possession of that land, the Deputy Commissioner or any other person authorized in writing by the State Government in this behalf (or the Panchayats at the appropriate level), may, without prejudice to the provisions of section 9 serve a notice upon such person requiring him to vacate the land within ninety days from the date of service of the notice and to remove any building, fence or any other structure which may have been raised on such land.

8. Right, title or interest held by persons belonging to Schedule Tribe in land not to be attached:

(1) No right, title or interest held by a person belong to a Schedule Tribe in any land shall be liable to be attached or sold in execution of any decree or order in favour of any person not belonging to a Schedule Tribe of any court except when the amount due under such decree or order is due to the State Government or to any Co-operative Land Mortgage Bank or Co-operative Society.

8-A. Amendment of the Limitation Act, 1963, in its application to proceedings under Section 8:

In the Limitation Act, 1963 in its application to the proceedings under Section 8, in the Schedule, after the words "Twelve Years" occurring in the second column against Article 65, words, brackets and figures, but "thirty years" in case of immovable property belong to a member of a Schedule Tribe specified in relation to the State of Himachal Pradesh in the Constitution (Schedule Tribes) Order 1950, shall be inserted.

9. Penalty:

If any person contravenes or attempts to contravene or abets the contravention of any of the provisions of section 3 or section 5, he shall be punishable with fine which may extend to five thousand rupees and, in case of a contravention, with an additional fine which may extend to five hundred rupees for every day during which such contravention continues after conviction for the first such contravention.

In such a situation, mortgage of land including constructed premises is null and void and having no effect in the eyes of law. It is against or averse to the grant of loans/ financial assistance by the financial institutions having collateral security by way of mortgage of land/ constructed premises on the said land in the Tribal District of Kinnaur and resultantly, the development of the Kinnaur District will be affected adversely.

HOWEVER, there is Notification No. 8-29/71- Fin. (W & M) dated 05-06-1973, which reads as under:

On Exercise of powers vested in him under Section 4 of aforesaid Act, the Governor, Himachal Pradesh, is pleased to vest the following classes of agriculturists with the rights of alienation including right to create/ charge or mortgage on land of a land owner held by them in favour of the bank (as denied in the said Act) for the purpose of obtaining financial assistance from such a bank, keeping in view the value of land/ interest in land to be mortgaged on which charge is to be created:-

- (i) Persons belonging to Schedule Tribe covered by HP Transfer of Land Regulation Act, 1968

You are requested to put the matter in the coming SLBC meeting for the quarter ended December, 2013 and also take up the matter with Government of Himachal Pradesh and Reserve bank of India.

**LEAD DISTRICT CHIEF MANAGER
KINNAUR**

ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.