

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

G M Secretariat, Himland Hotel,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
143rd QUATERLY REVIEW MEETING-
FOR
DECEMBER,2016

TO BE HELD ON 24.03.2017 (FRIDAY) AT 11.00AM
AT
Hotel Holiday Home , SHIMLA (H.P.)-171001



BANKING OUTLETS IN HIMACHAL PRADESH AS OF DECEMBER, 2016

S. No.	District	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt. Bks	Coop. Bks	Total		
1	Bilaspur	70	11	3	33	117	107	UCO
2	Chamba	40	36	5	21	102	64	SBI
3	Hamirpur	93	19	6	47	165	150	PNB
4	Kangra	217	47	21	117	402	339	PNB
5	Kinnour	28	3	1	17	49	47	PNB
6	Kullu	69	18	10	30	127	119	PNB
7	L&S	15	1	0	7	23	15	SBI
8	Mandi	124	54	8	53	239	189	PNB
9	Shimla	199	24	29	73	325	299	UCO
10	Sirmour	86	8	11	32	137	120	UCO
11	Solan	166	12	22	36	236	319	UCO
12	Una	94	11	9	35	149	132	PNB
	Total	1201	244	125	501	2071	1900	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

S.No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	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	Total No. of households	Nos.	1476581
19	Rural Households	Nos.	1310538
20	Urban Households	Nos.	166043

POSITION AS OF DECEMBER, 2016

	Items		Unit	Position as of DECEMBER, 2016
1	Banks	PSBs	Nos.	25
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt. Sector Bks	Nos.	07
		Total	Nos.	37
2	Branch net work	PSB	Nos.	1201
		RRBs	Nos.	244
		Coop. Banks	Nos.	501
		Pvt. Sector Bks	Nos.	125
		Total	Nos.	2071
3	Area wise Branches	Rural	Nos.	1667
		Semi Urban	Nos.	312
		Urban	Nos.	92
		Total	Nos.	2071
4	Per branch population as per 2011 Census	Rural	Nos.	3704
		Su/Urban	Nos.	1705
		Total	Nos.	3315
5	Deposits	PSBs	Rs. Crores	70522.16
		RRB	Rs. Crores	4001.09
		Coop.	Rs. Crores	19199.65
		Pvt. Sector	Rs. Crores	5778.49
		Total	Rs. Crores	99501.39
6	Advances	PSBs	Rs. Crores	21665.66
		RRB	Rs. Crores	1215.18
		Coop.	Rs. Crores	9227.23
		Pvt Sector	Rs. Crores	2950.00
		Total	Rs. Crores	35058.07
7	Business Vol	PSBs	Rs. Crores	92187.82
		RRB	Rs. Crores	5216.27
		Coop.	Rs. Crores	28426.88
		Pvt Sector	Rs. Crores	8728.49
		Total	Rs. Crores	134559.46
8	Market Share	PSBs	Percentage	68.51
		RRB	Percentage	3.88
		Coop.	Percentage	21.13
		Pvt Sector	Percentage	6.48
		Total	Percentage	100.00
9	ATMs	PSB	Nos.	1505
		RRBs	Nos.	0
		Coop. Banks	Nos.	140
		Pvt. Sector Bks	Nos.	255
		Total	Nos.	1900

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF DECEMBER, 2016, (Amount in Crores)

S.No.	Item	31.12.2014	31.12.2015	31.12.2016	Variation in DEC., 2016. over DEC., 2015 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	45055.24	50454.30	64325.96	13871.66	27.49
	Urban/SU	27452.86	31881.66	35175.43	3293.77	10.33
	Total-Deposits	72508.10	82348.52	99501.39	17152.87	20.83
2	Advances (O/S)					
	Rural	16561.01	17700.81	19583.82	1883.01	10.64
	Urban/SU	11514.63	13740.51	15474.25	1733.74	12.62
	Total-Advances	28075.64	31441.33	35058.07	3616.74	11.50
3	Total Banking Business (Dep+Adv)	100583.74	113789.85	134559.46	20769.61	18.25
4	Investment made by Banks in State Govt. Securities/Bonds.	3492.94	5084.35	4051.54	-1032.81	-20.31
5	CD RATIO as per Thorat Committee	56.36%	57.32%	50.07	-7.25%	-12.64
6	Priority Sector Advances (O/S) of which under:	19619.46	22788.12	23309.86	521.74	2.29
	i) Agriculture	5686.36	6998.17	7298.27	300.10	4.29
	ii) MSME	9156.16	9177.73	9366.20	188.47	2.05
	iii) OPS	4776.94	6611.86	6645.39	33.53	0.51
7	Weaker Section Adv.	5251.99	4925.68	5711.61	785.93	15.96
8	DRI Advances	21.40	44.87	9.19	-35.68	-79.52
9	Non Priority Sec. Adv.	8576.18	8653.21	11748.21	3095.00	35.77
10	No. of Branches	1889	1973	2071	98.00	4.97
11	Advances to Women	2247.79	2124.99	2721.82	596.83	28.09
12	Credit to Minorities	851.28	553.90	572.01	18.11	3.27
13	Advances to SCs/STs	3762.62	2307.44	2439.56	132.12	5.73

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF DECEMBER, 2016 IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	DEC.,2014	DEC.,2015	DEC.,2016	National Parameter
1	Priority sector advances	69.88	72.47	66.49	40%
2	Agriculture advances	20.25	22.25	20.73	18%
3	Advances to weaker sections	18.24	15.66	16.29	10%
4	Advances to women	8.01	6.75	7.76	5%
5	DRI advances	0.08	0.14	0.02	1%
6	C.D. Ratio	56.36%	57.32	50.07	60%
7	MSME Advances (of total P.S. Credit)	46.67	40.27	40.18	-
8	Advances to SC/ST (of total P.S. Credit)	16.29	10.12	10.47	-
9	Advances to Minorities (of total P.S. Credit)	3.19	5.11	2.45	-

Credit Deposit Ratio (CDR) IN H.P. AS OF DECEMBER,2016= 50.07%

S. no	Components	Quarter-DECEMBER, 2016
1	Advances from Banks (within State)	35058.07
2	Advances from Banks (outside the State)	8453.91
3	RIDF (Bal. outstanding at the end of Qtr-Dec.,2016)	2259.21
4	Investment made by Banks in Govt loans/ bonds, securities etc	4051.54
5	Total- Credit (1+2+3+4)	49822.73
6	Total Deposits	99501.39
7	Credit Deposit ratio (%)	50.07

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

143rd MEETING

(REVIEW – DECEMBER, 2016)

DATE: 24.03.2017 (FRIDAY) TIME : 11.00 AM		VENUE: Hotel Holiday Home, Shimla 171001
AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of Last 142 nd SLBC meeting	1
2	Financial Inclusion Campaign: Review of Progress in Himachal Pradesh as of DECEMBER 2016.	2-11
3	Concurrent and Fresh/Miscellaneous Issues; On-line access of Land Records to Banks; Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during Rabi Season – 2016-17: Digitization of payments for moving toward cash less transaction-initiatives by banks in Himchal Pradesh; Setting up of Debt Recovery Tribunal (DRT) for the State of Himachal Pradesh at the State Head quarter.	12- 18
4	Review of Progress under RBI Roadmap 2013-16- Extension of Banking Services in unbanked villages in Himachal Pradesh – Position as of period ended DEC., 2016	19-20
5	Review of performance under Annual Credit Plan 2016-17 up to period ended DEC., 2016. (Three quarters)	21-27
6	Review of Banking Statistical Data and Position of National Key Business Parameters as of DEC, 2016.	28-34
7	Review of Performance under major Centrally Sponsored Govt. Schemes viz., NRLM, NULM, PMEGP, DEDS, PMAY as of DEC.,2016,	35-39
8	Review of Recovery Performance of Banks in HP – Review of Position as of DEC.,2016	40-41
9	Review of Performance under Non-Sponsored Programmes i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of December ,2016. Review of performance of RSETIs as of DEC.,2016 in HP.	42-48
Appendixes	I) DO Letter no. 21(123)2014-15(Mission Office) dated 01.3.2017 from Sh. Anil Khachi, Addl. Secretary, DFS MOF Gol reg- seeding of Aadhaar number and Mobile number by March2017. II) Letter no. 17017/02/2016-Credit II dated 10.01.2017 from Ministry of Agriculture & Farmers Welfare, Gol reg- issuance of Acknowledgement Receipt under Pradhan Mantri Fasal Bima Yojana III) Notification of Department of Revenue, Government of Himachal Pradesh no. Rev.B.A.(3)-5/2013 dated 6.01.2017 (Page 1 & 2).	

Note: Data / Information Tables from Page no- 49 to 100



AGENDA NOTE FOR 143RD STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 142ND SLBC meeting held on 28.12.2016

The minutes of the 142ND meeting of State Level Bankers' Committee, Himachal Pradesh held on 28.12.2016, has been circulated to the members vide Convenor Bank letter No.GM/SLBC/2015-16/M-142 Dated 05.01.2017

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

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AGENDA ITEM NO.-2

2. FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) :

Pradhan Mantri Jan-Dhan Yojana as a National Mission on Financial Inclusion implemented throughout the country on 28th August, 2014 to provide all households in the country with financial services with particular focus to empower the weaker section of society.

Banks have so far opened more than 27.55 crore Bank accounts under PMJDY throughout the country since the launch of the campaign in a Mission Mode in August, 2014.

Now, the PMJDY scheme is in 2nd phase of implementation and the campaign in mission mode marched ahead from 'Jan Dhan to Jan Suraksha' providing universal social security to the citizens of the country and keeping the account holders linked with Banks in active status by providing various banking services and products.

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

Pradhan Mantri Jan Dhan Yojana Position as a whole in the Country as on 08.02.2017

(figures in crores)

Bank Name	RURAL	URBAN	TOTAL	NO OF RUPAY CARDS	AADHAAR SEEDED	BALANCE IN ACCOUNTS	% OF ZERO-BALANCE-ACCOUNTS
Public Sector Bank	12.15	9.88	21.03	17.23	13.54	50990.26	24.72
Regional Rural Bank	3.97	0.64	4.61	3.41	2.40	12094.12	20.80
Private Banks	0.54	0.36	0.90	0.84	0.40	2336.85	35.08
Total	16.67	10.88	27.55	21.48	16.35	65421.24	24.40

(Source: pmjdy.gov.in)

Financial Inclusion Campaign in Himachal Pradesh : Current Status

2.1): PRADHAN MANTRI JAN DHAN YOJANA (PMJDY): Banks in the State have covered all the households with atleast one Basic Saving Deposit Account of each household.

Banks have total number of 1025862 Basic Saving Bank Deposit Accounts (BSBDA) under the PMJDY Scheme up to the end of December, 2016. The progress achieved under PMJDY in HP mentioned below for information of the House.

Progress under PMJDY in Himachal Pradesh as of quarter ended December, 2016

PMJDY ACCOUNTS OPENED – Position as of December,2016 (Since Inception from 14.8.2014			RuPay Debit Cards Issuance up to DECEMBER, 2016 under PMJDY		No Of Aadhaar seeded Accounts under PMJDY		Overdraft facility under PMJDY Scheme	
Total		Total accounts opened- Grand Total (no)	No.	%	No.	%	A/cs (no.)	Amt. (in 000)
Rural (No.)	Urban (No.)							
854131	171731	1025862	743439	73%	811366	79%	20955	31316.92

(For bank-wise position, pl. refer to Table- FI-1 at page-49)

HIGHLIGHTS:

- **Activation of RuPay Debit Cards:** Banks have issued total no. of 743439 RuPay Debit Cards, thus covered 73% of the PMJDY account holders as of December, 2016. As per the latest information as of 8.02.2017, the RuPay debit Card percentage has improved with total achievement of 78% in the State. The issuance of Rupay Cards in PMJDY accounts in Coop sector Bank is nearly 21% and it is far below the state average of 73% . The Controlling Head of Coop sector banks are requested to pay special focus on issuance of Rupay Debit cards in PMJDY accounts.

DFS, is monitoring the progress in activation of RuPay debit Cards and Banks have been directed to issue RuPay debit cards to all the PMJDY account Holders within 22.03.2017. The Members Banks have been informed by the convener bank vide its e-mail dated 06.02.2017, the weekly targets assigned by DFS to Banks in the State to have time bound completion of the task within 22.03.2017

- **Seeding of Aadhaar Number/ Mobile number in Accounts opened under PMJDY-** Total no. of 811366 accounts are seeded with Aadhaar number, thus covered 79% of PMJDY accounts as of December, 2016 .

DFS, is monitoring the progress in seeding of Aadhaar number & Mobile number in PMJDY accounts. Banks have been directed to complete the Aadhaar seeding in all the PMJDY account holders within 22.03.2017. The Members Banks have been informed by the convener bank vide its e-mail dated 06.02.2017, the weekly targets assigned by DFS to Banks in the State to have time bound completion of the Task within 22.03.2017.

The DFS has directed to hold special DLCC meeting to improve the seeding in Aadhaar number and Mobile no. in the PMJDY accounts. (Please refer **Appendix-I**. The convener Bank has requested LDMs to hold the Special DCC in the district The LDMs may apprise the house on the action plan adopted for completion of Aadhaar & mobile number seeding in Saving Bank accounts in their district.

- **Zero Balance accounts under PMJDY in HP:** Latest position (8.02.2017) in respect of zero balance accounts under PMJDY mentioned as below;

No of accounts with Zero Balance under PMJDY	% of zero balance accounts to total account opened under PMJDY scheme	Total deposit Balance under PMJDY accounts (in crores)
135395	14%	407.31

(Source: pmjdy.gov.in)

2.2): **UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME- In Himachal Pradesh**

A) **MICRO INSURANCE & PENSION SCHEMES:**

Performance under Social Security schemes as of December, 2016

Name of Scheme	No. of enrollments
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	869222
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	194162
C) ATAL PENSION YOJANA (APY)-	35149

(Bank-wise position mentioned in Table no FI-2 at page no- 50)

Comments:

- 1) The enrollments have increased during the quarter under PMSBY, PMJJBY and Atal Pension Yojana (APY).
- 2) In view of slow pace in the APY enrollments, PFRDA have launched special campaign "**SLBC Leadership Excellence Week from 8th to 14th FEB. 2017**". DFS/PFRDA firmly believes that all SLBC conveners might have prepared themselves to face the contest to excel by mobilizing the highest number of APY Accts under the flagship pension scheme of Gol from the respective State. The convener Bank has requested member banks to advise their branches to source APY from their existing customers with the minimum 5 accounts per branch. We also request LDMs to take special initiative during the campaign to enroll maximum accountholders under the APY scheme. Deptt of Posts (DoP) is taking proactive participation in enrollment of their eligible customers in APY.

B) **Insurance Claim details under Social Security Schemes –Latest Status**

I (a) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

Summary position of Claim lodged under Pradhan Mantri Suraksha Bima Yojana (PMSBY) in Himachal Pradesh -Position as of 08.02.2017.

S.No	INSURER	Total No of Total cases	No of cases Paid/settled	No of cases Rejected	No of cases pending/ under process
1	National Insurance Co. Ltd	39	19	7	13
2	Reliance General Insurance Co Ltd	22	11	2	9
3	Universal Sampo General Insurance Co Ltd	3	2	1	0
4	The Oriental Insurance Co. Ltd	86	46	26	14
5	New India Assurance Co Ltd	45	32	5	8
6	Bajaj Allianz General Insurance Co Ltd	1	1	0	0
7	Tata AIG General Insurance Co Ltd	1	0	0	1
8	United India Insurance Co Ltd	4	3	1	0
	Total	201	114	42	45

(Source: pmjdy.gov.in)

I (b) Position of Pending cases under Pradhan Mantri Suraksha Bima Yojana (PMSBY) In Himachal Pradesh: position as of 08/02/2017

S no	INSURER	1 MONTH	2 MONTHS	BEYOND 2MONTHS	Total	Remarks (out of total pendency, cases under Process
1	National Insurance Co. Ltd	7	1	5	13	8
2	Reliance General Insurance Co Ltd	3	1	5	9	9
3	The Oriental Insurance Co. Ltd	6	0	8	14	1
4	New India Assurance Co Ltd	6	0	2	8	0
5	Tata AIG General Insurance Co Ltd	0	0	1	1	0
	Grand total-	22	2	21	45	18

(Source: pmjdy.gov.in)

II (a): PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) IN HP

Summary- Position-under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in HP-Position as of 8/02/2017	
Total No of Total cases	400
No of cases Paid/settled	329
No of cases Rejected	9
No of cases pending/ under process	62

II (b): Position of Pending cases under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) In Himachal Pradesh: Position as of 08/02/2017

S n	INSURER	1 MONTH	2 MONTHS	BEYOND 2MONTHS	Total
1	Life Insurance Corpn.(LIC)	7	1	53	61
2	SBI life Insurance	1	0	0	1
	Grand total-	8	1	53	62

III) Pendency of Insurance Claim Cases lodged by Himachal Pradesh Gramin Bank (RRB) / Coop banks in HP :

In addition to above pending cases lodged by PSBs, the Himachal Pradesh Gramin Bank (HPGB) has also reported vide their letter dated 04.02.2017 the position of pending cases under PMSBY PMJJBY as below;

Bank	Insurer	Name of Scheme	No of Pending cases	Period of pendency
HPGB	Oriental Insurance Company	PMSBY	16	i) up to 3 month= nil ii) Above 3 months= 16
HPGB	LIC	PMJJBY	12	i) up to 3 month= nil ii) Above 3 months= 12

The representatives from ORIENTAL INS CO. Ltd and LIC may deliberate on the issue.

2.3) FINANCIAL AWARENESS AND LITERACY CAMPAIGNS in HP:

The financial Literacy campaign is taken up on the ongoing basis by the Financial Literacy Centers (FLCs) set up at each District head quarter by the concerned Lead bank and by the FLCs set up by Cooperative sector Banks in the State

There are total 22 (twenty two) Financial literacy Centers (FLCs) in the State as below:

S. No	Banks	No. of FLCs	Remarks
1	Public Sector Banks (PSBs)	12	Lead Banks i.e. PNB , SBI & UCO Bank have set up FLCs in their Lead Districts
2	H P State Coop Bank	6	

3	Kangra Central coop Bank (KCCB)	3	
4	Jogindra central coop bank (JCCB)	1	
	Total	22	

RBI has issued the revised operational guidelines for conducting of Financial literacy camps vide FIDD.FLC.BC.No18/12.01.018/2015-16 dated 14.1.2016 to synchronizing at the different stakeholders viz. LDM, DDM NABARD, LDO of RBI, District and local Administration, Block level officials , NGOs, SHGs, etc. The convenor Bank has circulated the revised guidelines to all LDMs/ FLCs.

The progress achieved by FLCs at district level / Rural branches of banks in HP, as per the revised reporting system advised by RBI for the period under review, mentioned as below;

A) Financial literacy camps organized by Financial Literacy Centers (FLCs) at District centre during the quarter ended December, 2016.

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LD O	Loca I Govt	NGO	B C	Others
BILASPUR	46201	7	7	0	0	7	2	6	5
Chamba	47201	11	7	3	0	8	0	0	11
HAMIRPUR	48201	3	3	2	3	2	1	2	0
KANGRA	47001	15	1	1	6	4	6	1	0
Kinnaur	47601	10	8	2	0	1	2	0	10
KULLU	46801	4	2	1	0	2	3	1	4
Lahaul & Spiti	47401	7	4	0	3	6	0	0	5
MANDI	46401	15	0	1	0	15	0	0	1
Shimla	46001	2	2	0	0	2	0	2	2
SIRMOUR	48001	13	13	2	1	1	8	0	0
SOLAN	46801	10	8	3	0	1	0	0	0
UNA	48401	7	4	2	0	6	7	7	7
	TOTAL	104	59	17	13	55	29	19	45

(Position as per reporting to RBI on quarterly basis- December,2016- Annexure –III, - part A)

B) Financial literacy camps organized by Rural Branches during the quarter ended December, 2016 (Annexure –III, part C)

District	No of rural branches in district	No of special camps conducted during the quarter	No of target specific camps conducted during the quarter	Target Group Addressed
Bilaspur	93	28	35	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	86	27	68	Students, Farmers, SHGs
HAMIRPUR	126	18	15	SHG/FARMERS/STUDENTS
KANGRA	352	112	178	Students, Farmers, SHG, EX-SERVICEMAN

Kinnaur	46	10	47	Students, Farmers, SHGs
KULLU	93	16	16	
Lahaul & Spiti	23	7	7	Farmers
MANDI	175	54	47	SHG, Farmers, School Children, Senior Citizen
Shimla	232	78	25	Farmers, Students
SIRMOUR	94	38	203	SHG, Farmers, Students
SOLAN	165	38	92	STUDENTS,FARMERS,NGO,S ARTISANS, MSME BENEFICIARIES, SCHOOLS ,COLLEGE STAFF ETC.
UNA	108	7	3	ITI students
	1593	433	736	

(Position as per reporting to RBI on quarterly basis December.2016- Annexure –III, - part c)

2.4) **Bank Mitr (Business Correspondent Agents-BCAs):**

◆ Banks have allocated **3243 Gram Panchayats to all the Banks as Sub-Service Areas (SSAs)** and Banks are covering these unbanked villages in these allocated SSAs either by opening branch or through the fixed location BCAs. Major Banks like PNB, CBI, UCO, SBOP has engaged the Common Service Centers (CSCs) – ‘LOK MITR KENDRAS’ as BCAs to provide banking services in the allocated SSAs.

◆ Banks have total number of **1499 Bank Mitras (BMs)** deployed by member banks in their SSAs as of December, 2016.

◆ **Fair Price Shops as BCAs in Banks:** Department of Financial Services (DFS) has informed vide their communication no. F. No 21(41)/2016-17 (Mission) dated 7.11.2016 that Department of Food and Public Distribution has undertaken a programme of deploying E-POS at their Fair Price Shop (FPS) for biometric authentication and tracking the sale of food grain to Ration card holders on real time basis. The DFS further directed the Banks to use the FPS with e-PoS as Business Correspondent (BC) for delivery of Banking Services. The Standard Operating Procedure (SOP) for acquiring the FPS as BC by banks has been finalized.

The Secretary, Food & Civil Supplies, Govt of Himachal Pradesh has convened a meeting on the issue of identifying the Fair Price Shops (FPSs) as bank Mitras on 6.12.2016. The various issues related to providing of E- POS machines and other related issues are discussed. The Deptt of Food and Public distribution of HP have sought certain clarifications from the Department of Food and Public distribution, Govt of India with regard to tendering of E-POS compatible to the model prescribed by IBA to enable the BC business through these-POS to be provided to FPS by the F&CS Deptt.

The representative from Food & Civil Supplies is requested to deliberate on the issue.

2.5) Setting up of Solar powered V-SAT connectivity to the Kiosk / fixed CSPs in Sub Service Areas support under FIF.

NABARD is extending the support to banks under Financial Inclusion Funds (FIF) to set up connectivity in SSAs having problem of telecom connectivity. The following member Banks have submitted their list of SSAs having connectivity issue for availing benefit under the Financial Inclusion Fund (FIF) for set-up of the Solar powered VSAT in the identified fixed CSP locations. NABARD has conveyed the in-principal sanction to the concerned Banks for installation of solar powered VSATs at the sites identified by concerned Bank.

S. No.	Bank	Total No of SSA location which are not covered under the List given by DFS, Gol.	Remarks
1.	SBI	94	Under OPEX
2	PNB	113	Under OPEX
3	HPGB	19	Under OPEX
4	UCO Bank	21	Under CAPEX
Total		247	

The respective Bank may inform the house the utilization of financial assistance availed under FIF of NABARD for installation of VSAT.

2.6) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMJY) rolled out on 8.4.2015 in the Country. The scheme aims at increasing the confidence of the aspiring young persons to become first generation entrepreneurs as also the small businesses to expand their activities. The scheme provides funding to non-farm enterprises engaged in manufacturing trading and services and activities allied to agriculture whose credit needs are below Rs. 10.00 lakh and all the loans given to these segments for income generation.

In Himachal Pradesh, Banks have disbursed loans to the tune of Rs. 584.12 crore during the last three quarters (i.e. up to December, 2016) and cumulative position as of December, 2016 is Rs.1524.72 crores

Progress under PMMY up to the period ended December, 2016.

Particulars	Disbursements during the period ended December 2016	
	A/C	Amount in crores
Shishu –category	18484	60.72
Kisore –category	15411	312.88
Tarun – category	2935	210.52

A) Total disbursement up to period ended December,2016 (1-4-2016 to 31-12-2016)	36830	584.12
B) Cumulative position under MUDRA Scheme as of December, 2016	106870	1524.72
C) Total no. of Mudra Cards issued	9350	

Bank wise position of disbursement of loans under PMMY for the quarter ended December, 2016 mentioned in the Annexure- **FI-3 at page no-51.**

2.7: Stand UP India Scheme (SUIS)

Stand up India scheme has been formally launched on April 05, 2016

- ◆ Stand up India scheme aims to encourage entrepreneurial culture among unserved and underserved segments of the society represented by SC, ST and women.
- ◆ The Scheme facilitate loan from Banks between Rs.10 lakh and Rs. 1 crore to atleast one Scheduled Caste(SC) or (Scheduled Tribe(ST) borrower and at least one woman borrower per Bank Branch for setting up of a new enterprise (also termed as green field enterprise). The loans will be extended for setting up of a new enterprise in Manufacturing, Trading or Service sector by SC/ST / Women entrepreneur.

Progress under Stand UP India Scheme as of December,2016:

As per the data submitted by member banks for the period ended December, 2016, the summary position mentioned as below;

(amt in Lacs)

S.no	banks	No Of branches	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
			A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	1201	149	2339	199	3089	348	5428
2	Himachal Pradesh Gramin Bank (RRB)	244	7	105	7	84	14	189
3	Private Sector banks	125	Nil	Nil	Nil	Nil	Nil	Nil
4	Coop sector banks	501	Nil	Nil	Nil	Nil	Nil	Nil
	Total	2071	156	2444	206	3173	362	5617

(Bank-wise position mentioned in Table FI-4 at page no-52)

As per the achievement shown under the Online portal i.e. <https://www.standupmitra.in> / the latest progress under the Scheme in the State mentioned as below;

11

a) Total number of applications sanctioned:	301
b) Total number of application disbursed:	231
c) Total hand holding request received:	34
d) Total hand holding request processed:	17
e) Total hand holding request processed:	17 (16 applications are pending for more than 15 days)

Points for deliberations:

- 1) All member banks are requested to advise their branches to up load all the applications received under the scheme.
- 2) The Applicants request for handholding support should be immediately processed by the concerned agencies .

The representative from SIDBI may deliberate on the issue.

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AGENDA ITEM NO.-3

3) **CONCURRENT AND FRESH/MISCELLANEOUS ISSUES:**

3.1) **On-line access of Land Records to Banks – Adoption of “Bhoomi Bank Integrated Project” for Online creation of charge on land.**

The issue is a standing agenda item of SLBC review meeting and the matter is under the kind consideration of Revenue Department of Government of Himachal Pradesh.

Latest Status:

NIC, H.P. has developed the required solution / applications (Software application) for Online creation of Charge on land. On 1st of March, 2017 NIC has given the demo in the presence of representatives of Land record Department, HP and Convener Bank. The convenor Bank has put forth the certain suggestions in the software developed by NIC.

The Director of Land Records, Govt of Himachal Pradesh has informed vide their letter no. Rev. (IGR)A-5(2)/2014- SLBC -1943 dated 2.03.2017 that in view of the discussions held in the aforesaid meeting dated 1.3.2017, the following provisions will be considered in software application module;

- a) The onus of identification of the loanee (Land owner) is on the Banker/ Financial Institution. Govt of Himachal Pradesh, Revenue Department has issued a notification this regard vide no. Rev. B.A.(3)-5/2013 dated 6.1.2017 and copy enclosed in the **Appendix - III** (Page 1 & 2) for information of all concerned..
- b) Regarding the noting of lien of Bank/ FI on the basis of supplementary loan covering the details of loan advanced earlier, the duplicate entry cannot be recorded in ROR containing the details of earlier/ present loan being advanced by the Banks / FIs under the new software application. As the entry of lien of earlier loan already has a mention by way of old Rapat number in the ROR , thus with the help of new software module only latest loan being advanced will be reflected in the ROR. In case of supplementary loan, two different remarks of lien created by two different ‘Rapat Number’ will be reflected containing separate entries of loans advanced at different times.

The representative from Land Record is requested to apprise the house on the progress on the above issue.

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

Aadhaar seeding is a 12 digit unique- identity number issued to Indian residents on their biometric and demographic data . It is being used for routing of DBT under various Government scheme. At the same time Aadhaar is used for secure banking transactions using **AEPS/BHIM/UPI/Aadhaar Pay** etc.

With all out efforts put in by various agencies, as of January 2017, 99% of Indian aged 18 and above have Aadhaar cards as more than 111 crore residents are enrolled. This account for 91.7% coverage of total population of India. At Present percentage of Aadhaar seeding account in our Saving Bank customers is around 49.19% viz-a viz 92% coverage of total population in the country.

a) Aadhaar Enrollment Status in HP

Himachal Pradesh is at 5th position across India in terms of percentage of Aadhaar generation. Latest Status mentioned as below;

Total estimated population 2015 as on 4.8.2016	Aadhaar Generated	% Aadhaar generation	Pending population
72,52,406	70,75,311	97.6%	5,06,099

Source: DIT, Govt of HP

b) Implementation of Direct Benefit Transfers (DBTs) in Himachal Pradesh under various Government Scheme.

SCHEME WISE DBT IN HIMACHAL (POSITION AS OF 8.3.2017)			
Department	Scheme	Nos.	Amount (in Rs)
Education Dept	Scholarship Scheme	66930	81,43,96,166
NIT Hamirpur	Scholarship Scheme	56	37,80,166
UGC	FELLOWSHIP SCHEMES OF UGC	80	17,73,876
Health Dept	JSY	3	2100
WCD	IGMSY,	8,577	2,71,00,000
NSAP	IGNWPS, IGNDPS , NOAPS	6,234	1,18,48,500
RD Dept	MGNREGA	2655656	452,11,79,130
Other	National Child Labour Policy	203	30,45,000
		2737739	5383124938

Source: DIT, Govt of HP

Points for deliberation:

Drive for Aadhaar and mobile seeding in all operative saving bank accounts:

In July 2016, banks were given the target of seeding all individual savings bank accounts (based on their voluntary consent, obtained in a consent form) with Aadhaar and Mobile numbers by March 2017. As on 24.2.2017, only 49% of operative saving bank accounts were seeded with Aadhaar

number and 64% of operative saving bank accounts are seeded with mobile number in the country. With a view to enable accountholders for digital payments, a drive in campaign mode is undertaken in March 2017 for seeding of mobile number in all operative, individual savings bank accounts and voluntary seeding of Aadhaar number in all such accounts.

In this regard, Additional Secretary, Department of Financial Services (DFS), New Delhi has addressed D.O. letter dated 01.03.2017 to the Chairmen / Managing Directors of 39 banks including banks with the responsibility of lead banks in the States/ UT directing the Banks to under the special drive in a campaign mode. (Copy enclosed as **Appendix-I**) for information of all concerned). Further SLBC Convenor banks Banks have been directed to ensure that Lead District Managers to convening of a special District Level Coordination Committee (DLCC) meeting, latest by 6.3.2017, to draw up the district-level plan of action for the drive.

As per direction received from Addl. Secretary, DFS , the convenor bank has requested LDMs to convening a special District Level Coordination Committee (DLCC) meeting, latest by 6.3.2017, to draw up the district-level plan of action for the special campaign. In the Special DLCC meeting, the agenda issue includes the following action points,

- i) Identification of pockets with low levels of seeding in the district.
- ii) organizing of camps where banks would ensure arrangements for on-the-spot seeding,
- iii) Wide publicity and account holder-specific outreach efforts should be made through branch personnel. Banners for special campaign for seeding of Aadhaar number should be displayed at prominent places and sensitize the front line staff for the special campaign.
- iv) Mobilizing and incentivizing BCs. To Ensure that seeding is completed through BCAs through the use of Micro ATMs etc
- v) Support of field-level functionaries under the control of the district Administration may also be sought to hold the special camps
- vi) Any other strategies/ points to accomplish the task in time bound manner.

c) Consent Form for Seeding of Aadhaar number in Bank accounts in MGNREGA accounts.

In Himachal Pradesh, there are nearly 129789 accounts of MGNREGA beneficiaries, pending for Aadhaar seeding in their Bank accounts. The District-wise details mentioned as below;

S.no.	District	Number of consent forms handed over to the banks
1	Bilaspur	1651
2	Chamba	12479
3	Hamirpur	3358
4	Kangra	21847

5	Kullu	18170
6	Mandi	24387
7	Sirmour	4524
8	Shimla	18129
9	Solan	2022
10	Una	23222
	Total	129789

In this regard the latest position in Aadhaar seeding reviewed in a meeting on 15th February, 2017 in the Directorate of Rural Development Department, HP and LDMs as well as DD cum POs have participated in the meeting. In the meeting it was decided that Rural Development Department Field Functionaries will be providing the Bank Branch wise details of Consent forms submitted to various bank branches in each district through the respective LDMs to facilitate the monitoring of the progress in the matter.

LDMs will be coordinating with the DDPOs of the concerned district for completion of the task.

LDM may deliberate on the issue and apprise the latest position

3.3) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during Rabi Season – 2016-17:

Government of Himachal Pradesh, **Directorate of Agriculture** has implemented the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and Weather based Crop insurance scheme (WBCIS) has been implemented through the Department of Horticulture, Govt of Himachal Pradesh.

Ministry of Agriculture & Farmer Welfare, Department of Agriculture, Cooperation & farmer Welfare, New Delhi has directed vide their communication no. 17017/02/2016-Credit-II dated 10.01.2017 to provide **acknowledgement receipt and Folio** to all the insured farmers (both Loanee & non Loanee) which will act as an evidence of having insured their crops like a policy document with synopsis of their policy (Copy of letter enclosed as **Appendix- II**

The Ministry has directed the Convenor SLBC to arrange for printing and onward distribution of '**Folio**' to the branches of commercial Banks. Similarly NABARD shall arrange for printing and onward distribution of 'FOLIO' to Cooperative sector Banks and RRB.

The Convenor Banks have supplied the forms to the controlling offices of concerned Banks and requested them to arrange for distribution of the forms to their Branches for issuance of '**Folio**' to all the insured farmers.

The Latest position of farmers covered under Crop Insurance Scheme i.e. PMFBY and WBCIS in Rabi season 2016 mentioned as below;

S .no.	Particulars	PMFBY	WBCIS
1	No of Loanee Farmers	0.68 lac	0.84 lac
2	No of Non Loanee	0.50 lac	0.01 lac

	farmers		
3	Area Covered	0.50 hectr	0.30 hectr
4	Premium (Farmer Share)	1.88 crores	22.86 crores
5.	Gross Premium	13.22 crore	50.00 crore
6	Total sum insured	128.03 cr	457.11 cr.

(Source: Agriculture Deptt. HP)

Point for deliberation;

- i) Banks are requested to instruct their branches for issuance of 'Folio' and acknowledgement receipt to the insured farmers.
- ii) The representative from NABARD may apprise the latest Status on providing of 'Folio' to cooperative Banks and RRBs.
- iii) Uploading of Farmers details / data for Rabi Season crops on insurance portal of Government of India by the concerned Bank. As per latest position available on the portal total 15412 records are uploaded by various banks in the State. The Controlling heads of member Banks are requested to pay preferred attention for uploading the farmers details of nearly more than 2 lac farmers covered under the PMFBY/WBCIS during the Rabi Season2016.

The Ministry of Agriculture & Farmer Welfare, GoI is reviewing the position with stakeholders through Video Conference (VC) meeting on regular basis. The representative from Department of Agriculture and Department of Horticulture may deliberate on the issue.

3.4) DIGITISATION OF PAYMENTS FOR MOVING TOWARD CASHLESS TRANSACTION : INITIATIVES BY BANKS IN HIMCHAL PRADESH

On the demonetization of Specified Bank Note (SBNs) of Rs. 500/- and Rs1000/- denomination under demonetization move, banks have focused on promoting cashless society and digital mode of payments. Bankers have taken following outstanding initiatives;

- a) **Distribution of POS devices:** Distribution of POS devices to the customers including traders, Small Businessmen etc to encourage the payment through swapping of Debit/ Credit Cards.

NABARD has decided to extend support from Financial Inclusion Fund (FIF) for deployment of PoS terminals in villages located in tier 5-6 centers covering population below 10,000, subject to a cap of two PoS devices per villages. The detailed guidelines mentioned in the NABARD circular no. 283/DFIBT-39/2016 dated6.12.2016. and circular no.01/DFIBT-01/2017 dated4.01.2017 circulated by SLBC convenor to all member Banks. . As per the guidelines circulated by NABARD, the financial support is also available to ownership model as well as under the OPEX models of PoS terminals.

The Member Banks have been requested to identify the centres and submit the details to NABARD. We understand that state-wise list of identified villages for deploying of the PoS terminals are submitted by corporate office of concerned bank to the Head office of NABARD to avail benefit under the FIF from NABARD.

NABARD is requested to deliberate on the issue.

- b) **USE of MICRO ATMs by the Bank Mitras in the Sub –Services Areas located in villages / Gram Panchayat.** Use of MICRO ATMs at the SSA locations in Rural areas to provide facility of digital payment through the use of interoperable AMT devices.
- c) **Awareness Campaign for use of digital modes of payment to reduce usage of cash and increase transparency.** Banks have organized Awareness Camps on Cashless transactions in Colleges/ Universities in the State to create awareness on the various options towards a cashless or less-cash economy including Unified Payments Interface (UPI), Debit Card, RuPay Card, prepaid cards, using various cards at any PoS (Point of Sale)/ ATM, Unstructured Supplementary Service Data (USSD) based mobile banking, Aadhaar-enabled payment system (AEPS) and e-wallet or digital wallet etc.
- d) **Digi Dhan Melas:**
Government of India has launched two schemes namely-**Lucky Grahak Yojana** for consumers and **Digi Dhan Vyapar Yojna** for merchants w.e.f. 25th December, 2016 to drive Digital Payments in India. The schemes envisage offering vast number of cash rewards to these consumers and merchants who are doing digital transactions for expenditures. Awardees are to be identified through a random digital method. National Payment Corporation of India (NPCI) has been designated as the implementing agency for the draw.

To distribute the awards in the public the Digi-Dhan Melas are being undertaken in several cities across the country. As we have received a communication from Special Secretary (Finance) to the Government of Himachal Pradesh vide their letter no. Fin.-IF (A)1-11/2016 dated 1.3.2017 that Digi Dhan Mela is to be organized at two centres in Himachal Pradesh namely **Shimla and Kullu** on 15.3.2017 and 22.3.2017 respectively. The event will be organized by the concerned District Collector and coordinated by the Secretary (IT) as Nodal Officer.

Sh. J.P. Nadda, Hon'ble Health Minister, Govt. of India will participate in both the Digi Dhan Melas at Shimla and Kullu on 19.3.2017 and 22.3.2017 respectively. **Sh. Mahendra Nath Pandey, Hon'ble Minister of State for Human Resource Development**, Government of India will participate in the Digi Dhan Mela at Shimla on 19.3.2017 (postponed from 15.3.2016). Smt. **Sadhvi Niranjana Jyoti Hon'ble Minister of State (FPI)** will participate in the Digi-Dhan mela at KULL on 22.3.2017. The Venue will be finalized by the District Collector of the respective district. The Lead District Managers of concerned districts will coordinate with district Administration as well as with banks for their active participation.

The main activities on the part of Bankers in the Digi -Dhan Mela shall be:

- a) Seeding of Aadhaar numbers with bank accounts.
- b) Opening of bank accounts.
- c) Registration of merchants for POS machines/sale of PoS or AEPS devices.
- d) Distribution of RuPay debit cards/prepaid cards.

- e) Assistance and training in the installation/usage of AEPS, USSD, BHIM app. Bank e-wallets etc.
- f) Involving Bank Mitrs in adequate numbers during the mela for the above mentioned activities.

The progress in Digi-Dhan Mela will be submitted to Department of Financial Services, Ministry of Finance, Govt. of India on the same day of the event.

The LDM SHIMLA and KULLU may appraise the house on the events covered in their districts.

3.6 Setting up of Debt Recovery Tribunal (DRT) for the State of Himachal Pradesh at the State Head quarter.

In the last SLBC meeting held on 28.12.2016, the house has decided to forward a proposal to Department of Financial Services (DFS) , Gol for establishment of the Debt Recovery Tribunal (DRT) for the State of Himachal Pradesh at the State Head Quarter- Shimla. The Convenor Bank has submitted the proposal to the Finance Department of Government of Himachal Pradesh. The State Government, Finance Department has also recommended the proposal to the Secretary, Department of Financial Services, Ministry of Finance Gol vide their letter no. Fin-IF (B) 1-1/90-XX dated 28.02.2016.

The representative from Finance Department is requested to apprise the house on the latest status.

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AGENDA ITEM NO.-4

4 Review of Progress under RBI Roadmap 2013-16 – Extension of Banking Services in all unbanked villages:

4.1 PROGRESS UNDER RBI ROADMAP 2013-2016- UP TO DECEMBER, 2016

 In the RBI Roadmap 2013-16 , total 20060 villages with population below 2000 are allocated to Banks for opening of Banking outlets for providing Banking services with In time frame of three years ended in March,2016.

The feedback data reported by banks while submitting the consolidated progress to RBI reveals that banks have covered 19621 villages as of December 2016 by opening of Brick & Mortar branches and Business Correspondents (Bank Mitra) outlets out of total 20060 villages under the roadmap.

During the period under review Banks have opened 3 new branches in the unbanked areas covering villages with population below 2000. But still the around 439 villages under the roadmap have remained uncovered and concerned Banks have to focus on completion of the task at the earliest.

The summary position of the progress achieved by Banks up to the quarter ended December, 2016 mentioned as below for review of the House.

S.No	Particulars	No Of Villages with population less than 2000
1	Total no. of villages to be covered under RBI road map 2013-16	20060
2	Number of villages covered through <u>New</u> Brick & Mortar branch up to December,2016.	158
3	Number of villages covered through BC Model through the <u>existing</u> branches up to December,2016	19463
4	Total number of villages up to December,2016 under RBI Roadmap (2+3)	19621

The bank wise/district wise progress under RBI roadmap for the State of Himachal Pradesh as of quarter ended December 2016 as submitted to RBI Shimla by the convener Bank, mentioned in the Table no-FIP at page no 53-56.

The detail of New Bank branches opened in unbanked areas mentioned below for information of the House.

S.No	Name of bank	Rural Centre	Date of opening	District
1	H P STATE COOP BANK	NABHI DEVI	1.10.2016	Mandi
2	KANGRA CENTRAL COOP BANK	BROW	14.11.2016	Kullu
3	STATE BANK OF INDIA	Lachori	27.12.2016	Hamirpur

4.2 RBI Roadmap for opening of Brick & Mortar Branch in villages having population above 5000 in Himachal Pradesh

 In Himachal Pradesh, there are total three villages with population above 5000 which are identified under the RBI Roadmap for opening of a Brick & Mortar Branch in the respective village.

Two villages are having Brick & Mortar Branches and only village left under the Roadmap is allocated to PNB i.e. village- Badehra, in Una District.

Position as of December,2016

SR	Name of the District	Name of Scheduled Commercial Banks selected to open brick and mortar branches in villages with population more than 5000 without a bank branch of a scheduled commercial bank	Number of allotted villages	No. of villages where Brick and Mortar branches opened	
				Brick and mortar branches opened during the quarter ended December,2016	Total brick and mortar opened up to the end of the quarter, December,2016
1	UNA	Punjab National Bank	1	0	0

The Branch is proposed to be opened on 28.02.2017

The representative from PNB may appraise the status of opening of Brick & Mortar branch in village- Badehra in district Una.

Points for discussions under RBI Roadmap:

- 1 Banks are requested to give thrust for opening of more Bank branches in unbanked areas to provide access to banking services in the remote and difficult areas in the State.
- 2 There is a gap of about 439 villages which are left uncovered even after the roadmap period is over in March, 2016. The controlling Head of Member Banks of the concerned Banks are requested to review the position for coverage of all the allotted unbanked villages at the earliest.
- 3
3. Financial Inclusion Plan (FIP) 2016-19 approved by the Banks board is now being implemented by Banks. The Controlling Head of Member banks are requested to submit the quarterly progress report on FIP 2013-16 to SLBC convener on regular basis for review the progress by the House.

The Regional Director, RBI is requested to guide the Banks on the issue.

AGENDA ITEM NO.-5

5. Review of Performance under Annual Credit Plan 2016-17 up to the period ended DECEMBER, 2016.

The Convenor Bank has consolidated the progress data received from member Banks in the State under revised MIS format advised by RBI, for the quarter ended DECEMBER, 2016.

In Himachal Pradesh, Banks have disbursed aggregate credit to the tune of Rs. 12298.18 Crores for various activities earmarked under ACP 2016-17 up to the period ended December 2016 as against the targets of Rs. 13659.76 Crores. During the period, banks have extended credit to 409768 new units as against a target of 494101 units.

Banks have recorded **achievement of 90% in term of financial outlay** and 83% in term of physical units up to period ended December, 2016.

The Sector-wise targets vis-a-vis achievements details up to the period ended December, 2016 mentioned as under:

PROGRESS UNDER ANNUAL CREDIT PLAN 2016-17 UP TO PERIOD ENDED DECEMBER, 2016. FINANCIAL ACHIEVEMENT: -PRIORITY SECTOR (PS)

(Amt. in Crores)

S.No.	Sector/Activity	Annual Targets 2016-17	Targets up to ,December, 2016	Achievement –3 rd quarter ended Dec. 2016	%age Achievement over Targets- Dec.,2016
1	Agri. Direct	6816.31	5112.23	4421.97	86.50
2	MSME	5092.64	3819.48	4262.33	111.59
3	Education	657.88	493.41	68.10	13.80
4	Housing	2347.89	1760.92	906.33	51.47
5	Others -PS	1007.59	755.69	164.81	21.81
	Total PS (3 to 7)	15922.31	11941.73	9823.54	82.26

(For Bank-wise details, please refer to Table: ACP-I, page no-)

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

(Amt. in Crores)

S.No.	Sector/Activity	Annual Targets 2016-17	Targets up to ,December,2016	Achievement – up to 3 rd quarter ended Dec. 2016	%age Achievement over Targets- Dec.,2016
1	Med. Inds	149.53	112.15	95.96	86
2	Education	213.01	159.75	25.53	15.98
3	Housing	471.94	353.96	173.54	49.03
4	Others	1456.22	1092.17	2179.60	199.57

	Total NPS	2290.70	1718.03	2474.63	144.04
	Grand Total PS+NPS)	18213.01	13659.76	12298.17	90.03

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

5.3)- PHYSICAL ACHIEVEMENT-PRIORITY SECTOR (PS)

(In units)

S.No.	Sector/Activity	Annual Targets 2016-17	Targets up to ,December, 2016	Achievement – up to 3 rd quarter ended Dec. 2016	%age Achievement over Targets- Dec.,2016
1	Agri. -Direct	468651	351488	255977	72.83
2	MSME	85313	63985	65944	103.06
3	Education	11347	8510	3685	43
4	Housing	23457	17593	12025	68
5	Others -PS	30758	23068	9871	42.79
	Total PS (1 to 7)	619526	464644	347502	75

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

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

(In Units)

S.No.	Sector/Activity	Annual Targets 2016-17	Targets up to ,December,2016	Achievement – up to 3 rd quarter ended Dec. 2016	%age Achievement over Targets- Dec.,2016
1	Med. Inds	467	350	1860	531
2	Education	4109	3081	319	10
3	Housing	7810	5857	1513	26
4	Others	26890	20167	58574	290.44
5	Total NPS	39276	29455	62266	211
	Grand Total PS+NPS)	658802	494099	409768	83

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

5.5) AGENCYWISE DISBURSEMENT UNDER ACP 2016-17 AS OF DECEMBER, 2016.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2016-17	4197.75	684.18	1672.30	262.08	6816.31
B	Target up to DECEMBER,2016	3148.31	513.14	1254.23	196.56	5112.23
C	Achieve– UP TO 3 RD Quarter, December 2016	2601.12	358.45	1132.28	330.12	4421.97
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	82.62	69.86	90.28	167.95	86.50

2	MSME SECTOR					
A	Annual Target 2016-17	3336.56	461.03	1081.37	213.67	5092.64
B	Target up to DECEMBER,2016	2502.42	345.77	811.02	160.25	3819.48
C	Achieve– UP TO 3 RD Quarter, December 2016	2611.81	241.86	1284.12	124.54	4262.33
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	104.37	69.95	158.33	77.72	111.59
3	EDUCATION LOANS					
A	Annual Target 2016-17	418.23	52.20	157.98	29.48	657.89
B	Target up to DECEMBER,2016	313.67	39.15	118.49	22.11	493.42
C	Achieve– UP TO 3 RD Quarter, December 2016	54.93	2.12	10.74	0.31	68.10
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	17.51	5.42	9.06	1.40	13.80
4	HOUSING LOANS					
A	Annual Target 2016-17	1501.44	177.10	543.28	126.07	2347.89
B	Target up to DECEMBER,2016	1126.08	132.82	407.46	94.55	1760.91
C	Achieve– UP TO 3 RD Quarter, December 2016	522.61	29.01	345.46	9.25	906.33
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	46.41	21.84	84.78	9.78	51.47
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2016-17	666.39	66.73	227.91	46.54	1007.59
B	Target up to DECEMBER,2016	499.79	50.05	170.93	34.91	755.69
C	Achieve– UP TO 3 RD Quarter, December 2016	111.67	2.09	44.19	6.86	164.81
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	22.34	4.18	25.85	19.64	21.81
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2016-17	10120.39	1441.24	3682.84	677.84	15922.31
B	Target up to DECEMBER,2016	7590.29	1080.93	2762.13	508.38	11941.73
C	Achieve– UP TO 3 RD Quarter, December 2016	5902.13	633.53	2816.80	471.08	9823.54
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	77.76	58.61	101.98	92.66	82.26

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

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

2	NPS- MEDIUM INDUSTRIES					
A	Annual Target 2016-17	106.95	4.95	15.30	22.33	149.53
B	Target up to DECEMBER,2016	80.21	3.71	11.48	16.75	112.15
C	Achieve– UP TO 3 RD Quarter, December 2016	88.31	0	0	7.65	95.96
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	110.10	0	0	46	86
3	NPS- EDUCATION LOANS					
A	Annual Target 2016-17	126.35	9.85	59.16	17.64	213.00
B	Target up to DECEMBER,2016	94.76	7.39	44.37	13.23	159.75

C	Achieve– UP TO 3 RD Quarter, December 2016	25.53	0.00	0.00	0.00	25.53
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	26.94	0	0	0	15.98
4	NPS -HOUSING LOANS					
A	Annual Target 2016-17	291.54	23.75	115.14	41.50	471.94
B	Target up to DECEMBER,2016	218.66	17.81	86.36	31.13	353.96
C	Achieve– UP TO 3 RD Quarter, December 2016	168.55	0	2.03	2.96	173.54
D	%-Achievement.-H/Y December ,2016	77.08	0	2.35	9.50	49.03
5	NPS -OTHERS					
A	Annual Target 2016-17	867.55	123.04	366.75	98.87	1456.21
B	Target up to DECEMBER,2016	650.66	92.28	275.06	74.15	1092.16
C	Achieve– UP TO 3 RD Quarter, December 2016	1191.60	63.87	541.25	382.88	2179.60
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	183.14	69.21	196.77	516.33	199.57
6	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2016-17	1392.40	161.60	556.35	180.35	2290.70
B	Target up to DECEMBER,2016	1044.30	121.20	417.26	135.26	1718.03
C	Achieve– UP TO 3 RD Quarter, December 2016	1474.00	63.87	543.28	393.48	2474.63
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	141.15	52.70	130.20	291	144.04

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

C) GRAND TOTAL FOR ALL SECTORS

A	Annual Target 2016-17	11512.79	1602.84	4239.19	858.19	18213.01
B	Target up to DECEMBER,2016	8634.59	1202.13	3179.39	643.64	13659.76
C	Achieve– UP TO 3 RD Quarter, December 2016	7376.13	697.40	3360.08	864.57	12298.18
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	85.43	58.01	105.68	134.32	90.03

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

Observations/ comments on achievement under Annual Credit Plan (ACP) 2016.17 up to 3rd quarter ended December, 2016

- a) In the Annual Credit Plan for 2016-17, Banks have targeted for achievements of 75% of the annual Targets up to 3rd quarter ended December, 2016. For disbursement of fresh credit amounting to Rs.13659.76 to 494101 new units in the State.
- b) As against the targets up to 3rd quarter ended December, 2016, Banks have disbursed fresh loans to the tune of Rs.12298.18 crore to 409768 new units, thus having recorded the achievement of 90% in terms of financial outlay and 83% in terms of physical units. The Controlling Heads of Allahabad Bank,

Bank of Baroda, Bank of Maharashtra, Corporation Bank, Indian overseas bank, Union Bank of India, United Bank of India and Yes Bank are requested to focus on achieving of targets under ACP 2016-17 as the achievement is recorded below 20% for these banks.

- c) Banks have made fresh credit disbursements of Rs. 9823.55 Crores under **Priority Sector lending**, having achievement of 82% against the targets for the period under review.
- d) Banks have disbursed fresh credit disbursements under **Agriculture Sector** recorded at Rs.4421.97 crore and having achievement to the tune of 87% up to 3rd quarter ended December, 2016. Member banks are requested to focus on achieving of the targets set under the ACP2016-17 in all sectors with special focus to the agriculture Sector.
- e) The achievement under fresh lending to **Micro Small & Medium enterprises (MSME)** sector recorded at 112% with fresh disbursement of Rs.4262.33 crore.
- f) Banks have lowest performance in **Education loans** category (both under PS & NPS) with total disbursement of Rs.93.63 crores and achievement of only 14% of the assigned Targets. RRB and Private sector Banks have negligible achievement. All the member Banks are requested to pay for increase the flow of fresh credit under education Loans in the remaining quarter.
- g) The **agency-wise (i.e. PSB/RRB/Pvt Banks /Coop Banks) overall achievement** under Annual credit Plan (ACP) up to 3rd quarter ended December, 2016 indicates that Public Sector banks (PSB) have overall achievement of 85% , RRB- 58% , Cooperative Sector banks- 106% and private Banks -134%. The achievement falls short of the targets and there is need to put vigorous efforts for achievement of targets in the remaining period of the FY2016-17.
- h) The overall performance of banks under the Annual Credit Plan 2016-17 for the period under review can be termed as satisfactory.
- i) **DISBURSMENTS UNDER CROP LOAN SCHEME - ACP 2016-17 :**

Banks have Annual target of Rs.3953.09 crore under the Crop loan Scheme for the Current financial Year 2016-17 and Rs.2964.82 crores earmarked for disbursement up to 3rd quarter ended December, 2016. Banks have disbursed fresh credit of Rs.3035 crore for the period under review and achieved 102% against the target.

Agency- wise achievements under crop loan disbursements in ACP 2016-17 mentioned as below;

Agency –wise fresh disbursements under Crop loans up to 3rd quarter ended December, 2016.

(Amt in crore)

	CROP LOAN	PSB	RRB	Coop. Banks	Pvt Banks	Total-Crop loan
1	2	3	4	5	6	7 (3+4+5+6)
A	Annual Target 2016-17	2429.91	435.96	937.31	149.91	3953.09
B	Target up to DECEMBER,2016	1822.43	326.97	702.98	112.43	2964.82
C	Achieve– UP TO 3 RD Quarter, December 2016	1767.12	277.95	762.17	228.03	3035.27
D	%-Achievement.- UP TO 3 RD Quarter, December 2016	96.97	85	108.42	202.81	102.38

(For Bank-wise details, please refer TABLE-ACP-I, page no-69)

The House is requested to review the position.

Finalization of Targets under Annual Credit Plan-2017-18 for Himachal Pradesh- Launching of State Focus Paper 2017-18 by NABARD

Potential linked Credit Plan (PLP) 2017-18

NABARD has organized a State Credit Seminar on 11.01.2017 at Shimla and released the State Focus Paper (SFP) 2017-18. NABARD has prepared the Potential Linked plan (PLP) for the year 2017-18 for all the Districts. This comprehensive exercise carried out with participative and consultative approach involving all stakeholders in the field of Agriculture & rural Development. The State level projections for Credit Plan documented in the SFP.

The very theme of the State focus paper for 2017-18 has been "Doubling of Farmers' Income by 2022. The State Focus Paper has documented the projection for credit deployment along with critical infrastructure requirement of the State. The total credit for 2017-18 for priority sector has been estimated at Rs.20332.53 crores showing an increase of 26.10% over the credit plan of Rs. 16124.61 crores for 2016-17.

Potential Credit Outlays under various Sectors for the State for the Year 2015-16 and 2016-17

(₹ crore)

		Broad Sector-wise Projections 2015-16, 2016-17 & 2017-18			
Sr. No.	Particulars	NABARD PLP Projections 2015-16	NABARD PLP Projections 2016-17	NABARD PLP Projections 2017-18	% growth over 2016-17
1	Short Term Credit for	3465.55	4127.23	5594.68	35.56

	Production and Marketing				
2	Investment Credit for Agriculture and Allied Activities	2232.43	2861.90	3695.13	29.11
3	Total Credit-Agriculture and Allied Activities (1+2)	5697.98	6989.13	9289.81	32.92
4	Non-Farm Sector- MSME	4336.24	5137.29	6308.75	22.80
5	Other Priority Sector	3226.06	3998.19	4733.97	18.40
Total Priority Sector (3+4+5)		13260.28	16124.61	20332.53	26.10

District-wise Priority Sector PLP Projection for 2016-17 and 2017-18

Sr. No.	Particulars	NABARD PLP Projections 2016-17	NABARD PLP Projections 2017-18	Growth over 2016-17 (Financial outlay)	Growth in terms of %age over 2016-17
1	Bilaspur	652.62	861.74	209.12	32.04
2	Chamba	345.98	439.38	93.4	27.00
3	Hamirpur	857.52	1148.02	290.5	33.88
4	Kangra	3409.87	4347.60	937.73	27.50
5	Kinnaur	340.54	412.12	71.58	21.02
6	Kullu	815.61	1022.76	207.15	25.40
7	Lahaul & Spiti	69.02	83.95	14.93	21.63
8	Mandi	1906.89	2437.63	530.74	27.83
9	Shimla	3255.43	4088.15	832.72	25.58
10.	Sirmour	1328.14	1595.77	267.63	20.15
11	Solan	2020.15	2448.89	428.74	21.22
12	Una	1122.84	1446.47	323.63	28.82
	Total	16124.61	20332.53	4207.92	26.10

LDMs to please note that structure of ACP 2016-17 must be prepared as per the revised MIS advised by RBI. It is important to emphasis here that ACP achievement under the various sectors and sub-sectors wise will be reviewed on the Revised MIS format advised by RBI.

Further LDMs are also requested to submit the Annual Credit Plan -2017-18 finalized for the District to Convenor Bank at the earliest possible so that we may complete the aggregation of District-wise/Bank wise Annual Credit Plan to finalize the Annual Credit Plan- 2017-18 for the State well in time.

The House is requested to review the position

List of Tables under ACP

Bank-wise progress in terms of Agriculture (Direct & Indirect), MSE, Education, Housing, OPS both for Priority Sector and Non Priority Sector are given in one Multiple Table ACP-1 (Please refer to Page No-57-69)

AGENDA ITEM NO.6

5. REVIEW OF STATISTICAL BANKING DATA AS OF DECEMBER,2016

6.1) COMPARATIVE BANKING KEY INDICATORS AS OF DECEMBER ,2016

(amount in crore)

S.No.	Item	31.12.2014	31.12.2015	31.12.2016	Variation in DEC., 2016. over DEC., 2015 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	45055.24	50454.30	64325.96	13871.66	27.49
	Urban/SU	27452.86	31881.66	35175.43	3293.77	10.33
	Total-Deposits	72508.10	82348.52	99501.39	17152.87	20.83
2	Advances (O/S)					
	Rural	16561.01	17700.81	19583.82	1883.01	10.64
	Urban/SU	11514.63	13740.51	15474.25	1733.74	12.62
	Total-Advances	28075.64	31441.33	35058.07	3616.74	11.50
3	Total Banking Business (Dep+Adv)	100583.74	113789.85	134559.46	20769.61	18.25
4	Investment made by Banks in State Govt. Securities/Bonds.	3492.94	5084.35	4051.54	-1032.81	-20.31
5	CD RATIO as per Thorat Committee	56.36%	57.32%	50.07	-7.25%	-12.64
6	Priority Sector Advances (O/S) of which under:	19619.46	22788.12	23309.86	521.74	2.29
	i) Agriculture	5686.36	6998.17	7298.27	300.10	4.29
	ii) MSE	9156.16	9177.73	9366.20	188.47	2.05
	iii) OPS	4776.94	6611.86	6645.39	33.53	0.51
7	Weaker Section Advs.	5251.99	4925.68	5711.61	785.93	15.96
8	DRI Advances	21.40	44.87	9.19	-35.68	-79.52
9	Non Priority Sec. Adv.	8576.18	8653.21	11748.21	3095.00	35.77
10	No. of Branches	1889	1973	2071	98.00	4.97
11	Advances to Women	2247.79	2124.99	2721.82	596.83	28.09
12	Credit to Minorities	851.28	553.90	572.01	18.11	3.27
13	Advances to SCs/STs	3762.62	2307.44	2439.56	132.12	5.73

6.2 Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of December ,2016. (For Bank-wise details, please refer to Table no- NP-1-14, page 70-83)

- A) The total Banking business has grown at Y-o-Y growth rate of 18.25% with aggregate business amounting to Rs. **134559.46** crores as of December, 2016
- B) The total Deposits have grown to Rs. **99501.39** crore with Y-o-Y growth of 20.83% and total advances have grown to Rs. **35058.07** crores with Y-o-Y growth of about 11.50 %. as of December, 2016

C) CREDIT DEPOSIT RATIO (CDR):

- a) Overall CD ratio in the State:** The overall Credit Deposit Ratio (based on Thorat Committee Recommendation), in the State stood at 50.07 % as of December, 2016 as mentioned below .

Credit Deposit Ratio (CDR) IN H.P. AS OF DECEMBER, 2016= 50.07%		
S. no	Components	Quarter –DECEMBER, 2016
1	Advances from Banks (within State)	35058.07
2	Advances from Banks (outside the State)	8453.91
3	RIDF (Bal. outstanding at the end of Qtr-Dec., 2016)	2259.21
4	Investment made by Banks in Govt loans/ bonds, securities etc	4051.54
5	Total- Credit (1+2+3+4)	49822.73
6	Total Deposits	99501.39
7	Credit Deposit ratio (%)	50.07

The CD ratio has slipped down to 50.07% in quarter December, 2016 as compared to CDR in September 2016 i.e. 55.64 %. The major decline due to negligible growth in the Advances. Over the quarter ended September , advances have registered a growth of 0.27% and at the same time the deposit have registered a growth of 6.16% in a quarter, thereby leading to decline in the CDR.

- b) The 'Domestic level' Credit Deposit Ratio (CDR)** (i.e. excluding the credit flow from outside sources): Based on the information from member banks, the domestic Credit Deposit Ratio (CDR) is recorded nearly 35.25 % for the quarter ended December, 2016. The domestic CDR have also recorded declining trend due to stagnant advance in the State.

Bank-wise position of CDR reveals that few of the member Banks have poor CDR in December, 2016. The **banks having very CDR below 20%** are mentioned as below;

S No.	Name of Bank	In %age
1	Andhra Bank	14.52
2	Bank of Maharashtra	15.07
4	Indian Bank	12.02
5	Indian Overseas Bk.	18.98
6	Oriental Bank of Commerce	19.29
7	United Bank of India	18.96
8	Inusind bank	17.67
9	South Indian Bank	8.86
10	Yes Bank	14.88

The district wise CDR position in twelve districts mentioned as below;

(Figures in %age)

S. No	Districts	March, 2016 Qtr	June, 2016 Qtr	Sept. 2016 Qtr.	December, 2016 Qtr	Remarks
1	Bilaspur	27.34	27.96	27.95	44.70	
2	Chamba	26.90	27.42	27.53	24.63	Critically low CD ratio
3	Hamirpur	24.20	23.12	22.75	20.59	Critically low CD ratio
4	Kangra	28.71	27.45	26.18	24.95	Critically low CD ratio
5	Kinnaur	40.49	57.33	53.85	47.63	
6	Kullu	44.18	46.58	44.25	40.11	
7	L& S	22.94	25.86	24.14	23.16	Critically low CD ratio
8	Mandi	27.12	29.05	25.15	23.35	Critically low CD ratio
9	Shimla	42.83	40.18	38.81	40.22	
10	Sirmour	76.71	77.83	72.09	60.66	
11	Solan	68.78	69.43	67.85	60.58	
12	Una	41.38	40.43	38.60	34.55	Critically low CD ratio
	State	38.66	39.07	37.30	35.23	

(For bank-wise details, please refer to Table no- 12 at page no-81) (Source _ Data reported By Banks)

In trend reveals that every district has registered a declining trend in CDR. six (6) districts namely **Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, and Una**, having achieved **persistently** very low CDR i.e. below 40% and can be termed as critically low and needs special attention.

The position of low CD ratio in many districts in the State is continuously deliberated in every SLBC meeting. The house has directed that Lead District Manager (LDM) to convene the meeting of sub- committee of DLCC which is formulated in each district for review of CDR in the District.

The LDM having very LOW CDR may apprise the house on the status of holding of special; meeting of Sub Committee on CDR and the action points emerged for phased growth in CDR.

Lead District Managers of the above mentioned six districts (i.e. Chamba, Hamirpur, Kangra, Mandi, L & S , and Una) are requested to apprise the house on the action plan and strategy adopted for gradual growth in CDR in a phased manner.

c) Strategy and Action Points for improving CDR:

In the past SLBC meeting, the house emphasized on the following points for increasing the CDR of Districts;

- i) Banks to focus on increase flow in agriculture sector to allied activities and Food processing units in a big way.
- ii) Achieving of targets by bank fixed under the various government sponsored scheme with special thrust on MSME sector including financing under MUDRA scheme and Standup India Scheme.
- iii) Special thrust should be paid on bank lending to projects related to Tourism and Hydel Projects. State has big potential of small sized Hydel power projects in Shimla , Kullu , Mandi and Chamba districts.
- iv) Introducing the Area specific product and Schemes to garner the local potential.
- v) Achieving the targets set under the Annual Credit Plan By all the Banks. It is observed that except for the few all other Banks have big shortfall in achievement of Targets under ACP.
- vi) Government to provide infrastructural support for creating enabler environment for smooth credit flow in the State.

The House may review the position.

6.3) National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF DECEMBER, 2016

SR No	Sector	DEC.,2014	DEC.,2015	DEC.,2016	National Parameter
1	Priority sector advances	69.88	72.47	66.49	40%
2	Agriculture advances	20.25	22.25	20.73	18%
3	Advances to weaker sections	18.24	15.66	16.29	10%
4	Advances to women	8.01	6.75	7.76	5%
5	DRI advances	0.08	0.14	0.02	1%
6	C.D. Ratio	56.36%	57.32	50.07	60%

7	MSME Advances (of total P.S. Credit)	46.67	40.27	40.18	-
8	Advances to SC/ST (of total P.S. Credit)	16.29	10.12	10.47	-
9	Advances to Minorities (of total P.S. Credit)	3.19	5.11	2.45	-

(*PSC-Priority Sector credit)

- Banks have achieved four out of six important National Parameters (NPs) set up by RBI.
- The Priority Sector lending have share of 67 % of total advances as against the NP of 40% .
- Agriculture sector lending have share of 20.73% of total advances and above the NP of 18%.
- Similarly the National Parameters for Lending to Weaker section (16.29% against NP of 10%) and Advances to Women (7.76% against NP of =5%) are also achieved in the period under review.
- The advances under DRI scheme have come down and there is negative trend, The State Bank of Patiala (SBOP) have reported have data correction in figure of Dec2015 at their end thereby the position stands revised.

The House may review the position of National Parameters and give suggestions.

6.4 BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF DECEMBER 2016. (For bank-wise details please refer to TABLE NO. NP-1 & 2, page no.-70-71)

Banks have opened **10 new bank branches** during the quarter December, 2016 and total branch network of Bank Branches have reached to 2071. Banks have focused on opening of Branches in unbanked areas and out of total 10 branches, 3 branches are opened in unbanked areas in the State .

The position of new branch opened by banks during the quarter ended December, 2016 is mentioned below:

NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER- DECEMBER, 2016 (01.10.2016 TO 31.12.2016)						
S No.	Bank	Date of opening	Name of centre	Whether R/ SU/U	DISTRICT	Banked/ unbanked center (Specify)
1	PNB	15.12.2016	KOTLA KA NALA	SU	SOLAN	BANKED
2	VIJAY BANK	3.10.2016	KANGRA	RURAL	KANGRA	BANKED
3	SBOP	26.12.2016	KASUMPTI	URBAN	SHIMLA	BANKED
4	H P STATE COOP BANK	5.12.2016	JALOG	RURAL	SHIMLA	BANKED
5	H P STATE COOP BANK	1.10.2016	PADHAR	RURAL	MANDI	BANKED
6	H P STATE COOP BANK	1.10.2016	NABHI DEVI	RURAL	MANDI	UNBANKED
7	KANGRA CENTRAL COOP BANK	14.11.2016	BROW	RURAL	KULLU	UNBANKED
8	HPARDB	04.12.2016	SUNNI	RURAL	SHIMLA	BANKED

9	STATE BANK OF INDIA	05.12.2016	Nirmand	Rural	MANDI	BANKED
10	STATE BANK OF INDIA	27.12.2016	Lachori	Rural	Hamirpur	UNBANKED

ATM NETWORK IN HIMACHAL PRADESH

- Banks have added 98 new branches over the corresponding period last year and majority of branches are opened in Rural areas.
- The alternate mode of providing banking services i.e. ATM have further strengthened by opening of 82 new ATMs in the quarter under review. The total strength of ATMs have reached to 1900 in the State up to the end of December, 2016. In addition bank have provided the Micro ATMs to their BCAs in the field which are interoperable with Biometric authentication which have further strengthen the outreach of Banking services in the villages . (Note:

Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-70; NP-2 page -71; NP-3-page-72; NP-4 page no73)

The position of Banking Outreach in Himachal Pradesh as of December, 2016:

S.No.	Position	Status as of December,2016
1	Total number of branches	2071
2	Total number of rural branches	1667
3	Total number of Semi Urban branches	312
4	Total number of Urban branches	92
5	Total CBS branches	2007
6	Total Non CBS Branches (HPARDB)	64
7	ATMs installed by Banks	1900
8	Branches dealing in foreign business	92
9	Branches having currency chest	54
10	Branches dealing Treasury Business	101
11	Branches having Clearing Houses	39
12	Branches having Extension counters	36
13	Branches specified SME	43
14	Branches specified USB	26
15	Branches having BC model	1499

(For bank wise details, please refer to TABLE NO.NP-2, page no.-71)

6.5) PRIORITY SECTOR ADVANCES IN HP AS OF DECEMBER 2016.

(At a Glance for information of the house).

		Summary , As of Quarter ended December 2016		
Sr. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	Agriculture Loans	510450	7297.28	20.81%
	of which Crop loan	341972	4733.02	
	Term Loan	168478	2564.26	
B	MSME Loans	313981	9366.20	26.72%
	of which: Micro- Manuf &	164581	4053.77	

	services.			
	Small Manuf & services	24394	3081.11	
	Khadi & Village ind.	1512	54.37	
	Medium (Manf. & Services)	3666	1153.62	
	Other MSME	119828	1023.33	
C	Other Priority Sector	112907	6645.39	18.95%
	Housing loan	78724	3944.97	
	Education Loan	17103	413.89	
	Social infrastructure	153	50.16	
	others	16927	2236.37	
D	Total Priority Sector Advances (A+B+C)-(PS)	937338	23309.86	66.48 %
E	Total Non Priority Sector (NPS)	511929	11748.21	33.52%
F	Total Advances	1449267	35058.07	100%

(Please refer to Table no NP-8 &9 at, page no. 77-78)
The House may review the position.

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Kinnaur																		
Lahaul & Spiti	0	0	0	0	0	0	0	0	0	0								
Mandi	50	11	2	0	2	16	18	0	0	0	1							
Shimla	149	24	5	38	28	42	2					7	1	1				
Solan	31	2	11	2	1			5									9	1
Sirmour	32		1	7	5	9	1	1	6						1	1		
Una	35	10	2	4	2		2	3		8				4				
Total	507	70	26	71	65	93	88	16	7	44	1	7	1	5	1	1	9	1

Note: The above pendency of sponsored cases pertains to 2014-15,2015-16 & 2016-17.

Banks have reported pendency of 38 cases whereas the pendency reported by HPSRLM is as high as 507 cases. In this regard a meeting was held on 8.3.2017 by the HPSRLM (Rural Dev. Department, HP) with the major Banks to review the pendency of sponsored cases reported by HPSRLM.

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

7.3 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

Banks have reported the progress up to the period ended December,2016 as mentioned above . Banks have sanctioned total 264 cases under PMEGP scheme with sanctioned amount of Rs.738.66 lacs till the end of December. But as per the latest status as of 8.3.2017 banks have sanctioned total 734 cases under PMEGP scheme with sanctioned amount of Rs. 1782.30 lacs.

The convenor Bank have tracked the progress under PMEGP scheme from the PMEGP e-Traking online Performance Report up to 8.3.2017 and the summary position mentioned as below;

Sr. no.	Particulars	No.	Amt (in lacs)
1	No of Applications Forwarded to Bank	2729	=
2	Applications Sanctioned by Bank	734	1782.30
3	EDP Training undergone (In Nos)	342	
4	Applications Rejected	999	
5	Application Pending at Bank	996	

Pendency of Cases under PMEGP with Major Banks.

S.no.	Name of Bank	No of pending cases
1	PNB	248
2	SBI	115
3	SBOP	82
4	UCO BANK	138
5	HPSTATE COOP BANK	74
6	HP GRAMIN BANK	93
7	KANGRA CENT COOP BANK	69
8	CENTRAL BANK OF INDIA	33
9	YES BANK LTD	58

The pendency in sponsored cases under PMEGP reviewed in a meeting held on 6.02.2017 at UCO bank ZO Shimla under the chairmanship of Director KVIC and attended by major banks and representatives from KVIB and DIC. All member Banks were requested to follow-up with branches for disposal of all sponsored cases in a time bound manner.

Further it was pointed out in the above review meeting that Bank branches are not visiting the Online portal and still there are large number of cases which are not being tracked on line by the concerned Bank Branch. The Controlling Heads are requested to monitor the position closely and sensitize their branches for regular tracking of sponsored cases in the online portal of PMEGP.

RELAXATION OF EDP BEFORE RELEASE OF LOAN INSTALLMENTS IN RESPECT OF NON NER STATES UP TO 31.03.2017 : Directorate of PMEGP, KVIC, Mumbai has communicated vide their letter PMEGP/ POLICY/2016-17 dated 20.2.2017 that large no of projects sanctioned by banks are pending for disbursement due to non completion of the EDP training. So in order to expedite the disbursement of MM subsidy, relaxation has been allowed in the condition of conduction of EDP training before the release of loan by Directorate of KVIC. The relaxation will be in respect of projects sanctioned by banks up to 31st March,2017. **Banks after sanction of loan will release 1st installment immediately and EDP should be completed with in one month of disbursement of the 1st installment released.** The detailed guidelines are already circulated to controlling heads of the member Banks by SLBC convenor Bank for further necessary action.

The representative from KVIC is requested to deliberate on the issue

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

a) Banks have been allocated Annual targets of Rs.10.00 crores covering 2400 beneficiaries for 2016-17 under SEP components of DAY-NULM (Deendayal Antyodaya Yojana- National Urban Livelihoods Mission)-

As per the progress reported by banks up to Dec, 2016, only 35 cases sponsored to banks under SEP segment by the Directorate of Urban Development, HP have been sanctioned up to the end of December,2016 with total sanctioned amount of Rs.49.71 lac (Bank wise progress mentioned under Table no- **GSP-6 at page-89**)

The latest progress report as of February 2017 received from NULM, Directorate of Urban Development, HP the Progress mentioned below for review of the house.

SEP Overall Applications Progress as on February 2017

SEP - I Overall Progress 2016-17								
SNo.	ULB Name	Loan Application Approved By Task force	Targets	No of Loan sanctioned by Banks	Amount Sanctioned / Disbursed By Banks (In lacs)	Interest Subsidy Released (In Rs.)	Rejected by Bank	Pending with Bank
1	Bilaspur	39	25	17	22.39	8119	7	15

2	Chamba	49	21	23	18.12	26224	16	10
3	Dharmsala	29	43	18	16.85	50701	6	5
4	Hamirpur	13	23	9	14.55	39988	4	0
5	Kullu	15	23	13	16.60	14314	2	0
6	Mandi	36	31	22	29.93	49532	5	9
7	Nahan	64	21	33	48.30	66955	15	16
8	Shimla	71	57	23	31.95	67000	21	27
9	Solan	25	29	11	13.30	16679	3	11
10	Una	12	27	8	10.50	3023	2	2
	Total	353	300	177	222.49	342535	81	95

SHG Bank Linkage under NULM as of February, 2017

SNo.	ULB Name	Target	No. of SHGs linked with Banks	Amount Sanctioned/ Disbursed By Banks
1	Bilaspur	20	0	0
2	Chamba	20	4	650000
3	Dharmsala	20	20	2975000
4	Hamirpur	20	0	0
5	Kullu	20	6	794000
6	Mandi	20	1	780000
7	Nahan	20	0	0
8	Shimla	20	0	0
9	Solan	20	0	0
10	Una	20	1	550000
	Total	200	32	5749000

There is wide discrepancy in reporting of progress from Banks. We request the member Banks to update their position of cases sanctioned under the NULM Scheme on monthly basis. Further member banks are requested to dispose of the sponsored cases as per the time norms prescribed under the scheme.

Representative from NULM –HP is requested to deliberate on the issue.

7.5 Dairy Entrepreneurship Development Scheme- (DEDS):

- The DED scheme is being implemented w.e.f. 01 September, 2010 for Dairy sector activities. The capital subsidy under the scheme is administered through NABARD.
- Banks have disbursed total Rs 673.19 lac to 318 new beneficiaries up to the end of December, 2016. Bank wise disbursements under the DEDS mentioned in **Table no-GSP-5 at page no-88.**
- The subsidy is available subject to annual allocation of funds and proposals shall be considered on first come-first serve basis subject to availability of funds. Member banks are requested to lodge the subsidy claim of the eligible cases sanctioned by their branches under the scheme. The subsidy claim should be submitted to NABARD through the controlling offices.

7.6) PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN) (PMAY)

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

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

1. In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
2. Credit Linked Subsidy
3. Affordable Housing in Partnership
4. Subsidy for beneficiary-led individual house construction/enhancement

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

- ◆ Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9 %.
- ◆ The credit linked subsidy will be available only for loan amounts up to Rs 6 lakhs and additional loans beyond Rs. 6 lakhs, if any, will be at nonsubsidized rate. Interest subsidy will be credited upfront to the loan account of beneficiaries through lending institutions resulting in reduced effective housing loan and Equated Monthly Installment (EMI).
- ◆ Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc. to existing dwellings as incremental housing. The carpet area of houses being constructed under this component of the mission should be up to 30 square meters and 60 square meters for EWS and LIG, respectively in order to avail of this credit linked subsidy. The beneficiary, at his/her discretion, can build a house of larger area but interest subvention would be limited to first Rs. 6 lakh only.
- ◆ Housing and Urban Development Corporation (HUDCO) **and** National Housing Bank (NHB) have been identified as Central Nodal Agencies (CNAs) to channelize this subsidy to the lending institutions and for monitoring the progress of this component.

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

Member banks are requested to report the progress to SLBC convenor bank for review in the quarterly review meetings.

The representative from Urban Development Department may deliberate on the Issue.

AGENDA ITEM NO.8

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

8.1) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF DECEMBER, 2016

(Amt. in Crores)

Sl. No	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Agriculture	7298.28	311.82	373.78	5.12
2	MSME	9366.20	704.67	1081.83	11.55
3	Other Priority Sector	6645.38	377.61	279.85	4.18
A	Total Priority Sector Advances (1 to 5)	23309.86	1394.10	1735.46	7.45
B	Total Non Priority Sector Advances.	11748.21	362.11	270.03	2.30
	Grand Total (A+B)	35058.07	1756.21	2005.49	5.72

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

8.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF DECEMBER, 2016 (Amt. in Crores)

Sl. No	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	71.65	21.95	5.15	7.19
2	PMRY	9.64	1.43	0.75	7.77
3	PMEGP	74.79	7.51	8.05	10.76
4	SJSRY/NRLM	3.88	0.88	0.42	10.75
5	DED	32.02	2.51	6.68	20.85
8	OTHERS	59.69	9.50	12.90	21.62
		251.67	43.78	33.95	13.49

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

8.3) Agency-wise Recovery Position as of quarter ended December, 2016

(Amount in Crores)

S. No	Agency	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Public Sector Banks	21665.66	1186.63	1014.11	4.68
2	RRBs	1215.18	124.90	67.86	5.58
3	Cooperative Banks	9227.23	435.34	898.05	9.73
4	Private Banks	2950.00	24.44	25.47	0.86
	TOTAL	35058.07	1771.31	2005.49	5.72

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

8.4) Sector-wise NPA position as of 31.12.2016 in Himachal Pradesh

(amount in Crores)

S.no.	Sector	NPA As of September,2016	NPA As of December, 2016	Variation over Sept.2016	% Variation
1	Agriculture	272.05	373.78	101.73	37.39
2	MSME Sector	697.79	1081.83	384.04	55.04
3	Other Priority Sector	367.21	279.85	-87.36	-23.79
4	Non Priority Sector	438.31	270.03	-168.28	-38.39
	Total	1775.36	2005.49	230.13	12.96

8.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of December, 2016.

(Amt in Crores)

Position as of DECEMBER, 2016			
S.NO	Particulars	No. Of cases	Amt.
1	Previous Pending recovery cases as of September,2016.	7651	227.49
2	Fresh cases filed during the quarter-December,2016	630	26.88
3	Cases disposed off during the quarter-December,2016	449	14.49
4	Cases pending as of Quarter ended December, 2016.	7832	239.88
Out of Sr. no – 4, No. of cases pending for-			
	A) – up to period of one year	571	9.43
	B) – Beyond one year	7261	230.45

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

Observations:

- ◆ The Non Performing Assets (NPAs) of Banks in the State increased to 5.72% from the NPA ratio of 5.08% in the September quarter. In absolute term the NPAs of banks in the state have been recorded at Rs. 2005.49 crores. The NPA position has become critical and there is a need to reduce overall NPA percentages with increase in volume of advances as well as special recovery drives.
- ◆ The highest NPA percentage recorded in MSME sector advances which have gone up to 11.55% and there is significant increase in the KCCB in MSME sector due to this the NPA in priority sector advances has been reached to 7.45% which is a matter of serious concern.
- ◆ In agency –wise NPA position, Coop sector banks have the highest NPA percentage of 9.73% and Coop sector banks have to pay more stress on recovery in the NPA accounts and bring it down atleast to the overall average recorded in the NPAs of the bank in the State.

The House may review the position.

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AGENDA ITEM NO.9

9) Review of Progress under Non Sponsored Programmes for the Period ended December, 2016.

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

Kisan Credit Card Scheme provides adequate and timely support to the farmers to meet the short term credit requirements for cultivation of crops and other credit needs. Banks have extended fresh credit to 73534 farmers to the tune of Rs.1245.00 crores during the quarter ended December,2016 and cumulative progress up to the end of last three quarter have reached to Rs. 3035.27 crores under the KCC scheme. Banks have disbursed the Short term credit requirements through the Kisan Credit Cards (KCCs)/ Rupay debit Cards and it has emerged an innovative credit delivery mechanism to meet the production credit requirements of the farmers in a timely and hassle free manner.

The position under KCC for the quarter ended December 2016, mentioned as below;

(Amount in crores)					
Annual Target under FY- 2016-17		Achievement up to the quarter ended December, 2016 (3 Qtrs)		Cumulative Position under KCC scheme up to the end of December , 2016 (Since inception)	
No	Amt	No	Amt	No	Amt
254076	3953.08	196724	3035.27	787768	9266.43

Bank wise disbursement under KCC Scheme up to the quarter ended December, 2016 mentioned in Table no.**NSP-1 page no-94**

In the cumulative position as above the KCC issued since inceptions have aggregated to 7.87 lac but the operational/active KCCs are nearly 43% . Member Banks are requested to ensure the activation of KCCs in case of all eligible farmers.

Member Banks are requested to ensure that all farmers having availed short term credit under Agriculture sector are provided with active ICT driven ATM enabled Cards/ RuPay Cards.

The House may review the position.

9.2) FINANCING UNDER SELF HELP GROUPS (SHGS)

Self Help Groups (SHGs)- Bank Linkage Programme is gaining importance especially on implementation of NRLM scheme and NULM Scheme which is entirely group centric, group driven poverty alleviation programme in rural as well as in urban areas. .

The progress in credit linkages of SHGs reported by member Banks up to the period ended December,2016 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

(AMOUNT IN CRORES)

Achievement Up to quarter ended December,2016 (3 qtr)		Cumulative position under SHG scheme as of December,2016	
No.	Amt.(in cr)	No.	Amt. (in cr)
1681	25.05	59380	404.16

(Please refer to Table – NSP-2 at page no- 95 for bank wise progress under SHS scheme)

INITIATIVES FOR REJUVENATION OF SHGS BANK LINKAGES

◆ Self Help Group- Bank linkage Programme:

As a part of efforts for rejuvenation of Self Help Group- Bank linkage Programme in the State, NABARD has initiated the Village level Programme (VLP) on SHG Bank linkages programme in a Mission mode.

The VLPs- bank linkage programmes are conducted by bank branches in a mode of Credit camp/ linkages meet where activities like sanction, disbursement of loans, recovery campaign, imparting of financial literacy etc. to the target groups.

NABARD has allocated the Village level Programmes for the SHGs as a per of their financial literacy programme and 2300 VLPS are to be conducted in the current FY2016-17. Banks are requested to report the progress in conducting VLPs and ensure that all the allocated VLPs are conducted to further strengthen the SHG's capacity building programme.

Digitization of Self Help Groups project in District Mandi (H .P.):

NABARD has launched a pilot project titled “**EShakti**” for digitization of all SHGs in district Mandi, being one of the 22 districts identified throughout the Country under the pilot project in second phase. The project aims to bring SHG members under the fold of Financial Inclusion agenda thereby helping them access wider range of financial services , increase Bank's comfort on credit appraisal and linkages of SHGs through digitization of SHGs accounts among host of others.

The work related to digitization of SHGs in Mandi District has been allotted the two NGOs as mentioned Below;

Name & address of NGOs	Appox. No. of SHGs to be digitised	Block allotted	Bank branches in the District	Remarks
Mandi Saksharta Avam Jan Vikas Smiti , Sauli Khadd , Mandi 175001	3600 SHGs	Chauntra, Dharampur,Drang, Gopalpur Karsog, Sardar Seraj, & Sundernagar (8 blocks)	HPGB (53) HPSCB (45), PNB (41), CBI (5), SBI(19) SBP (11)	The NGOs to implement the project in consultation with DDM NABARD
Centre for sustainable development below ICICI Bank Sunder Nagar , District –Mandi 175002	1000 SHGs	Balh and Gauhar 2 blocks)	UCO Bank (5), Canara Bank (5), OBC (4): total 193 branches	

The CGM NABARD is requested to apprise the house on the latest status on implementation of pilot project “EShakti” in Mandi District

9.3) “Doubling Farmers Income by 2022”

As members are aware that the Government of India in the union Budget 2016-17 has announced its resolve to double the income of Farmers by 2022. Several steps have been taken toward attaining this objective including setting up of an inter- ministerial committee for preparation of blue print for the same. The strategy to achieve this goal inter alia includes;

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

As per direction from Reserve Bank of India, Central office, the above issue is kept as a ongoing agenda items to have fruitful deliberation for doubling of the farmers income. In the present scenario there are constraints which needs to be deliberated to achieve the goal of doubling of Farmers income with in 2022.

- ◆ **Rural Road connectivity** essentially required for timely supply of inputs and facilitation of timely disposal of agriculture produce to the market.
- ◆ **Capital Formation in Agriculture** the small marginal and scattered land holding has hardly any incentive to farmers for new investment in technology.
- ◆ **Productivity in horticulture** – productivity of horticulture crop especially Apple is declining.
- ◆ **Marketing of Agri-horti produce;** -a big issue of storage facility and poor communication infrastructure.
- ◆ **Irrigation infrastructure**
- ◆ **Damage to crop by wild animals.**

Probable initiatives for doubling farmers’s income in HP

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

- ◆ Promotion of agro forestry
- ◆ Promotion of more Controlled atmosphere (CA) storage.

All the stake holders have to adopt the coordinated approach to attain the objective. The House may deliberate on the Issue.

9.4 Review of performance under Education Loan for the period ended December, 2016.

The feedback data received from Banks indicates that in Himachal Pradesh banks have sanctioned 1190 fresh Education Loans amounting to Rs.22.75 crores during the December 2016 quarter and cumulative position reached to 17693 number of education loans having balance outstanding Rs 453.80 Cr.

Progress under Education Loans as of December, 2016 in Himachal Pradesh.

(Amount In crores)

Particulars	Achievement during the quarter ended December 2016		Cumulative position as of December, 2016	
	A/c	Amt.(in crore)	A/C	Amt (In crore)
Priority Sector *	1159	21.10	16981	406.95
Non Priority sector	31	1.65	712	45.85
Total – Education Loan	1190	22.75	17693	453.80

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

(For bank-wise position Pl. Refer to Table No. NSP-3, page No-96 for Bank-wise position)

The House may review the position.

9.5 Progress under Housing Finance as of December, 2016

The feedback data received from Banks indicates that banks have sanctioned 5913 fresh Housing Loans amounting to Rs. 475.81 Crores during the 3rd quarter of FY2016-17. The cumulative position as of December 2016 shows that 90790 borrowers have been financed under Housing finance with outstanding balance of Rs. 5316.36 Crores.

Progress under Housing Loans as of December 2016 in Himachal Pradesh

Particulars	Achievement during quarter ended December, 2016		Cumulative position up as of December, 2016	
	A/C	Amt. (In crore)	A/C	Amt (in crores)
Priority Sector *	5134	357.33	79578	3640.88
Non Priority Sector	779	118.48	11212	1675.48
Total	5913	475.81	90790	5316.36

(Bank wise progress is given at Table No. NSP-4 at page No. 97)

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

The House may review the position.

9.6 Progress under General credit Cards (GCCs)- / Joint liability Groups (JLGs) up to the period ended December,2016. The achievement made by banks in these schemes placed below for review of the House.

(Amt in Crore)

S.no	Scheme	Achievement up to period ended December,2016		Cumulative Position as of December,2016	
		No	Amt	A/C	Amt
A	Joint liability Groups (JLGs).	111	1.67	3621	31.79
B	General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs).	3035	18.54	67831	487.71

(Source: Banks)

(Please refer to Table No. NSP-5 (JLG)-page-98, NSP-6 (GCCs)-pageno-99)

The House may review the position.

9.7 Progress under Weaver Credit Card Scheme as of December 2016 in Himachal Pradesh

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

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

The cumulative progress under the weaver card up to the period ended December, 2016 mentioned as below;

No of application Mobilised up to Dec2016	No. of application received up to Dec2016	No. of Weaver credit Card sanctioned	Amount Sanctioned under WCC (In Lacs)	No of active WCC	Amount outstanding (in Lacs)
36	33	32	45	1758	1245.40

(Please refer to bank wise position at Table no NSP-7 at page100)

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

The House may review the position.

9.8 Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of December,2016

RSETIs are playing a very crucial role in empowering the Rural Youth. RSETIs in Himachal Pradesh have performed effectively and performance of RSETI during the 3rd quarter of FY 2016-17 mentioned as below for information of the House.

RSETIs progress in the Quarter ended December2016											
Sr. No	Name of RSETI	Training targets for 2016-17		Achievement 2016-17((1.4.2016 TO 31.01.2017)		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-7			Const. Of RSETI Building (Y/N)
		No. Of training Program	Candidates to be trained	No of training prog. held up to Sept.2016	Candidates trained	No. Of training Program	candidates trained	Bank Finance	Self Finance	Wage Emp.	
1	2	3	4	5	6	7	8	9	10	11	
1	SBI RSETI Chamba	20	500	20	480	139	3234	1031	1331	3	N
2	UCO RSETI Shimla	22	600	17	403	140	3164	632	1130	119	N
3	UCO RSETI Solan	20	500	18	389	118	2743	350	874	351	N
4	UCO RSETI Sirmour	16	405	12	241	107	2448	418	946	43	N
5	UCO RSETI Bilaspur	23	500	23	591	107	2623	394	1163	147	N
6	PNB RSETI Dharmashala (Kangra)	26	650	22	506	156	4206	630	1409	784	N
7	PNB RSETI Hamirpur	21	525	19	462	173	4129	714	1774	237	N
8	PNB RSETI Una	24	600	23	580	162	4088	303	1710	346	N
9	PNB RSETI Mandi	25	750	22	589	106	2435	946	878	20	N
10	PNB RSETI Kullu	22	530	17	407	100	2500	489	1019	214	N
	Total	215	5560	193	4648	1308	31570	5907	12234	2264	N

A) Performance of RSETIs as of December,2016- (FY 2016-17):

- Overall 4648 candidates are trained up to the quarter ended December 2016 against the annual target of 5560 candidates and having achievement of 83% of the annual targets.
- Total 19958 candidates are settled and thereby the percentage of candidate settled as of December, 2016 (cumulative) is 63% which is almost near to the national average of 62%.

- The percentage of candidates settled with Bank finance is just 33% and it is far below the national average of 43%. The sponsoring Lead Banks are requested to formulate the action points / strategies for improving the coverage of trained candidates through Bank credit.

B) Status of infrastructure in RSETI:

- Land has been allotted for construction of RSETI Buildings to all the RSETIs and lease deed executed for all the RSETIs.
- The lead Banks i.e. PNB, SBI & UCO Bank have sponsored Rural Self Employment Training Institute (RSETIs) in their lead Districts. For the purpose of creating infrastructure, State Government has provided the plot of Land to construct the Building. At present the RSETIs are functioning in the rented premises.
The present Status of construction of RSETI building by Lead banks mentioned as below;

i) PNB sponsored RSETIs :

- In RSETIs' at four centers i.e. Hamirpur, Kullu, Dharamshala & Una , the construction work of RSETI building is in progress.
- In Mandi the construction work is yet to be commenced.

The representative from PNB is requested to apprise the latest status on the construction of RSETI Buildings.

ii) SBI sponsored RSETIs:

In RSETI centre at Chamba, the plot of land allotted by Rural Development Department, H.P. and lease deed executed in the Month of October, 2016. The Construction work is yet to commence.

The representative from SBI is requested to apprise the latest status.

iii) UCO Bank sponsored RSETIs

In RSETI Centres at Shimla, & Nahan (Sirmour) , tenders have been floated for the construction of RSETIs' Building and in Solan & Bilaspur sites the tenders being floated very shortly.

- C)** Other related Issues on RSETIs in HP: The claims are pending for reimbursement from KVIC to the RSETIs for the EDP Training conducted for candidates under PMEGP SCHEME in HP . The Representative from KVIC is requested to apprise the latest position in respect of pending payments due to RSETIs.

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

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR