

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
144th QUATERLY REVIEW MEETING-
FOR
QUARTER ENDED 31st MARCH 2017

TO BE HELD ON 23.06.2017 (Friday) AT 02.15 PM
AT
Hotel Holiday Home , SHIMLA (H.P.)-171001



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31st MARCH, 2017

| S. No. | District | NUMBER OF BANK BRANCHES | | | | | ATMs | Lead Bank |
|--------|----------|-------------------------|------|----------|-----------|-------|------|-----------|
| | | PSBs | RRBs | Pvt. Bks | Coop. Bks | Total | | |
| 1 | Bilaspur | 70 | 14 | 3 | 33 | 120 | 112 | UCO |
| 2 | Chamba | 42 | 38 | 5 | 22 | 107 | 69 | SBI |
| 3 | Hamirpur | 92 | 24 | 6 | 47 | 169 | 161 | PNB |
| 4 | Kangra | 221 | 51 | 21 | 120 | 413 | 364 | PNB |
| 5 | Kinnour | 28 | 3 | 1 | 17 | 49 | 50 | PNB |
| 6 | Kullu | 70 | 19 | 10 | 30 | 129 | 131 | PNB |
| 7 | L&S | 15 | 2 | 0 | 7 | 24 | 16 | SBI |
| 8 | Mandi | 123 | 54 | 8 | 53 | 238 | 210 | PNB |
| 9 | Shimla | 201 | 26 | 31 | 74 | 332 | 330 | UCO |
| 10 | Sirmour | 86 | 9 | 11 | 32 | 138 | 121 | UCO |
| 11 | Solan | 168 | 12 | 22 | 36 | 238 | 320 | UCO |
| 12 | Una | 97 | 11 | 9 | 36 | 153 | 143 | PNB |
| | Total | 1213 | 263 | 127 | 507 | 2110 | 2027 | |

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 31st MARCH, 2017

| | Items | | Unit | Position as of 31 st MARCH, 2017 |
|---|------------------------------------------|-----------------|-------------------|---------------------------------------------|
| 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. | 1213 |
| | | RRBs | Nos. | 263 |
| | | Coop. Banks | Nos. | 507 |
| | | Pvt. Sector Bks | Nos. | 127 |
| | | Total | Nos. | 2110 |
| 3 | Area wise Branches | Rural | Nos. | 1717 |
| | | Semi Urban | Nos. | 298 |
| | | Urban | Nos. | 95 |
| | | Total | Nos. | 2110 |
| 4 | Per branch population as per 2011 Census | Rural | Nos. | 3596 |
| | | Su/Urban | Nos. | 1749 |
| | | Total | Nos. | 3254 |
| 5 | Deposits | PSBs | Rs. Crores | 70221.03 |
| | | RRB | Rs. Crores | 4056.95 |
| | | Coop. | Rs. Crores | 19379.23 |
| | | Pvt. Sector | Rs. Crores | 6215.48 |
| | | Total | Rs. Crores | 99872.69 |
| 6 | Advances | PSBs | Rs. Crores | 21271.46 |
| | | RRB | Rs. Crores | 1386.49 |
| | | Coop. | Rs. Crores | 9059.26 |
| | | Pvt Sector | Rs. Crores | 3054.73 |
| | | Total | Rs. Crores | 34771.94 |
| 7 | Business Volume | PSBs | Rs. Crores | 91492.49 |
| | | RRB | Rs. Crores | 5443.44 |
| | | Coop. | Rs. Crores | 28438.49 |
| | | Pvt Sector | Rs. Crores | 9270.21 |
| | | Total | Rs. Crores | 134644.63 |
| 8 | Market Share | PSBs | Percentage | 67.95 |
| | | RRB | Percentage | 4.04 |
| | | Coop. | Percentage | 21.12 |
| | | Pvt Sector | Percentage | 6.89 |
| | | Total | Percentage | 100.00 |
| 9 | ATMs | PSB | Nos. | 1616 |
| | | RRBs | Nos. | 0 |
| | | Coop. Banks | Nos. | 153 |
| | | Pvt. Sector Bks | Nos. | 258 |
| | | Total | Nos. | 2027 |

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 31st MARCH, 2017

(Amount in Crores)

| S.No. | Item | 31.03.2015 | 31.03.2016 | 31.03.2017 | Variation in March, 2017 over March, 2016 (Y-o-Y) | |
|-----------|----------------------------------------------------------------|------------------|------------------|------------------|------------------------------------------------------|--------|
| 1 | Deposit PPD | | | | Absolute | %age |
| | Rural | 42848.28 | 53200.36 | 64785.05 | 11584.69 | 21.78 |
| | Urban/SU | 33061.64 | 32003.26 | 35087.64 | 3084.38 | 9.64 |
| | Total-Deposits | 75910.92 | 85203.62 | 99872.69 | 14669.07 | 17.22 |
| 2 | Advances (O/S) | | | | | |
| | Rural | 16249.79 | 18859.76 | 20655.30 | 1795.54 | 9.52 |
| | Urban/SU | 14093.73 | 14078.41 | 14116.70 | 38.29 | 0.27 |
| | Total-Advances | 30343.52 | 32938.17 | 34771.94 | 1833.77 | 5.57 |
| 3 | Total Banking Business (Dep+ Adv) | 106254.44 | 118141.79 | 134644.63 | 16502.84 | 13.97 |
| 4 | Investment made by Banks in State Govt.Securities/Bonds. | 4768.65 | 4541.35 | 433.88 | -4107.47 | -90.45 |
| 5 | CD RATIO as per Thorat Committee | 59.04 | 56.17 | 45.12 | - | -11.05 |
| 6 | Domestic CD RATIO | 39.97 | 38.66 | 34.82 | - | -3.84 |
| 7 | Priority Sector Advances (O/S) of which under: | 20966.10 | 23492.62 | 23919.60 | 426.98 | 1.82 |
| | i) Agriculture | 6711.04 | 7341.59 | 7938.09 | 596.50 | 8.12 |
| | ii) MSME | 8713.09 | 9505.88 | 9290.66 | 215.22 | -2.26 |
| | iii) OPS | 5541.97 | 6645.15 | 6690.85 | 45.70 | 0.69 |
| 8 | Weaker Section Adv. | 5512.19 | 6261.39 | 7496.54 | 1235.15 | 19.73 |
| 9 | DRI Advances | 24.41 | 48.64 | 9.79 | -38.85 | -79.87 |
| 10 | Non Priority Sec. Adv. | 9377.42 | 9445.55 | 10852.34 | 1406.79 | 14.89 |
| 11 | No. of Branches | 1925 | 2027 | 2110 | 83 | 4.09 |
| 12 | Advances to Women | 2389.72 | 2217.78 | 2791.71 | 573.93 | 25.88 |
| 13 | Credit to Minorities | 859.65 | 605.48 | 632.50 | 27.02 | 4.46 |
| 14 | Advances to SCs/STs | 3738.89 | 2285.57 | 2730.55 | 444.98 | 19.47 |

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF 31st MARCH, 2017 IN HIMACHAL PRADESH

(In terms of %age)

| SR No | Sector | MARCH,2015 | MARCH,2016 | MARCH,2017 | National Parameter |
|-------|--------------------------------------------------|------------|------------|------------|--------------------|
| 1 | Priority sector advances | 69.10 | 71.32 | 68.79 | 40% |
| 2 | Agriculture advances | 22.11 | 22.28 | 22.82 | 18% |
| 3 | Advances Weaker Sections | 18.16 | 19.00 | 21.56 | 10% |
| 4 | Advances women | 7.87 | 6.73 | 8.05 | 5% |
| 5 | DRI advances | 0.08 | 0.15 | 0.03 | 1% |
| 6 | C.D. Ratio (Thorat) | 59.04 | 56.17 | 45.12 | 60% |
| 7 | C.D.Ratio (Domestic) | 39.97 | 38.66 | 34.82 | |
| 8 | MSME Advances (of total P.S. Credit) | 41.55 | 40.46 | 38.84 | - |
| 9 | Advances to SC/ST (of total P.S. Credit) | 17.83 | 9.72 | 11.42 | - |
| 10 | Advances to Minorities (of total P.S. Credit) | 4.10 | 2.58 | 2.64 | - |

Credit Deposit Ratio (CDR) IN H.P. As Of 31st MARCH,2017= 45.12%

| S. no | Components | As Of 31 st MARCH, 2017 |
|-------|----------------------------------------------------------------|------------------------------------|
| 1 | Advances from Banks (within State) | 34771.94 |
| 2 | Advances from Banks (outside the State) | 7761.44 |
| 3 | RIDF (Bal. outstanding at the end of Qtr-March.,2017) | 2092.55 |
| 4 | Investment made by Banks in Govt. loans/ bonds, securities etc | 433.88 |
| 5 | Total- Credit (1+2+3+4) | 45059.81 |
| 6 | Total Deposits | 99872.69 |
| 7 | Credit Deposit ratio (%) | 45.12 |

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR – UCO BANK

144th MEETING

(REVIEW – QUARTER ENDED 31st MARCH, 2017)

| DATE: 23.6.2017 (FRIDAY) TIME : 02.15 PM | | VENUE: Hotel Holiday Home, Shimla 171001 |
|---------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|
| AGENDA NO. | LIST OF ITEMS | PAGE NO. |
| 1 | Confirmation of Minutes of Last 143 rd SLBC meeting | 1 |
| 2 | Financial Inclusion Campaign: Review of Progress in Himachal Pradesh as of 31 st MARCH 2017. | 2-12 |
| 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 Himachal Pradesh; Mortgage of land and property in Tribal Areas for credit dispensation and Recovery of bad loans. Enhancement of CGTMSE coverage extending benefits thereof | 13-18 |
| 4 | Review of Progress under RBI Roadmap 2013-16- Extension of Banking Services in unbanked villages in Himachal Pradesh – Position as of period ended 31 st MARCH., 2017 | 19-21 |
| 5 | Review of performance under Annual Credit Plan 2016-17 up to period ended 31 st MARCH, 2017. | 22-29 |
| 6 | Review of Banking Statistical Data and Position of National Key Business Parameters as of 31 st MARCH, 2017. | 30-37 |
| 7 | Review of Performance under major Centrally Sponsored Govt. Schemes viz., NRLM, NULM, PMEGP, DEEDS, PMAY as of 31 st MARCH, 2017, | 38-42 |
| 8 | Review of Recovery Performance of Banks in HP – Review of Position as of 31 st MARCH, 2017 | 43-44 |
| 9 | Review of Performance under Non-Sponsored Programmes i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 31 st MARCH ,2017. Review of performance of RSETIs as of 31 st MARCH, 2017 in HP. | 45-52 |
| 10 | Annexure (I) to (VI) under Annual Credit Plan 2017-18 is attached to agenda papers | - |

Note: Data / Information Tables from Page no- 53 to 104



AGENDA NOTE FOR 144TH STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 143RD SLBC meeting held on 24.03.2017

The minutes of the 143RD meeting of State Level Bankers' Committee, Himachal Pradesh held on 24.03.2017 has been circulated to the members vide Convenor Bank letter No.GM/SLBC/2016-17/M-143 Dated 31.03.2017

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 28.63 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 17.05.2017

(figures in crores)

| Bank Name | RURAL | URBAN | TOTAL | NO OF RUPAY CARDS | BALANCE IN ACCOUNTS |
|---------------------|--------------|--------------|--------------|-------------------|---------------------|
| Public Sector Bank | 12.57 | 10.45 | 23.02 | 17.84 | 50519.75 |
| Regional Rural Bank | 3.98 | 0.71 | 4.68 | 3.54 | 11780.21 |
| Private Banks | 0.56 | 0.38 | 0.93 | 0.86 | 2064.95 |
| Total | 17.10 | 11.53 | 28.63 | 22.24 | 64364.91 |

(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 1054081 Basic Saving Bank Deposit Accounts (BSBDA) under the PMJDY Scheme up to the quarter ended March, 2017. The progress achieved under PMJDY in HP is mentioned below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 31st March, 2017

| PMJDY ACCOUNTS OPENED – Position as of March,2017 (Since Inception from 14.8.2014 | | | RuPay Debit Cards Issuance up to MARCH, 2017 under PMJDY | | No Of Aadhaar seeded Accounts under PMJDY | | Overdraft facility under PMJDY Scheme | |
|---------------------------------------------------------------------------------------|----------------|-----------------------------------------------------|----------------------------------------------------------------------|-----|----------------------------------------------------|-----|------------------------------------------|-------------------|
| Total | | Total accounts opened- Grand Total (no) | | | | | | |
| Rural (No.) | Urban (No.) | | No. | % | No. | % | A/cs (no.) | Amt. (in 000) |
| 832027 | 222054 | 1054081 | 811606 | 77% | 878373 | 83% | 25044 | 36088.26. |

(For bank-wise position, pl. refer to Table- FI-1 at page-53)

HIGHLIGHTS:

- **Activation of RuPay Debit Cards:** Banks have issued total no. of 811606 RuPay Debit Cards, thus covered 77% of the PMJDY account holders as of 31st March, 2017 and shows the improvement as compared to quarter ended 31st December 2016 in which the progress was 73%. The issuance of Rupay Cards in PMJDY accounts in Coop sector Banks is nearly 21% and it is far below the state average of 77%. The Controlling Heads of Coop Sector Banks are requested to pay special focus on issuance of Rupay Debit cards in PMJDY accounts.
- **Seeding of Aadhaar Number/ Mobile number in Accounts opened under PMJDY-** Total no. of 878373 accounts are seeded with Aadhaar number, thus covered 83% of PMJDY accounts as of 31st March, 2017.

DFS MoF GoI has been monitoring the progress in seeding of Aadhaar number & Mobile number in PMJDY accounts. Banks were directed to complete the Aadhaar seeding in all the PMJDY account holders must be completed within end of the current quarter ended June 2017.

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

A) MICRO INSURANCE & PENSION SCHEMES:

Performance under Social Security schemes as of 31st March, 2017

| Name of Scheme | No. of enrollments |
|------------------------------------------------------|--------------------|
| A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY) | 1025898 |
| B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY) | 280021 |
| C) ATAL PENSION YOJANA (APY)- | 36039 |

(Bank-wise position mentioned in Table no FI-2 at page no-54)

Comments:

- 1) The enrollments have increased during the quarter under PMSBY, PMJJBY and Atal Pension Yojana (APY). Progress in APY is not to the expected level. We request all the member banks to make all out efforts to increase the enrollments in these three social security schemes. Since the renewal date for Micro Insurance schemes viz. PMSBY and PMJJBY has fallen due from 1st June 2017 and Banks to ensure that all the eligible account holders should be covered under the scheme.
- 2) In view of slow pace in the APY enrollments, PFRDA had launched various campaigns, in this series PFRDA has announced launching of one more unique campaign **"Pensiothon - from 12th to 17th June 2017"** to tap the untapped potential of corporate/individual BCs. Each Bank has to nominate their best two corporate BCs and two individual BCs who fulfill the criteria of **Pensiothon**. Corporate BCs minimum bench mark is 3000 Accounts and individual BCs minimum benchmark is 100 Accounts. The screening committee of PFRDA will identify the top two winners from each category and they will be awarded by PFRDA. Member banks are requested to target oriented approach by allocating the minimum of five accounts per bank branch to have a significant growth in enrollment under APY. Deptt of Posts (DoP) is also 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 26.04.2017.

| S.No | INSURER | Total No of Total cases | No of cases Paid/settled | No of cases Rejected | No of cases pending/ under process | No. of cases Pending with Insurer |
|------|------------------------------------------|-------------------------|--------------------------|----------------------|------------------------------------|-----------------------------------|
| 1 | National Insurance Co. Ltd | 44 | 25 | 8 | 9 | 2 |
| 2 | Reliance General Insurance Co Ltd | 25 | 13 | 2 | 7 | 3 |
| 3 | Universal Sampo General Insurance Co Ltd | 4 | 2 | 1 | 1 | 0 |
| 4 | The Oriental Insurance Co. Ltd | 100 | 49 | 32 | 0 | 19 |
| 5 | New India Assurance Co Ltd | 55 | 41 | 7 | 0 | 7 |
| 6 | Bajaj Allianz General Insurance Co Ltd | 1 | 1 | 0 | 0 | 0 |
| 7 | Tata AIG General Insurance Co Ltd | 1 | 0 | 0 | 0 | 1 |
| 8 | United India Insurance Co Ltd | 7 | 4 | 1 | 0 | 2 |
| | Total | 237 | 135 | 51 | 17 | 34 |

(Source: pmjdy.gov.in)

(b) Position of Pending cases under Pradhan Mantri Suraksha Bima Yojana (PMSBY) In Himachal Pradesh: position as of 26/04/2017

| S no | INSURER | UP TO 2 MONTHS | BEYOND 2MONTHS | Total | Remarks (out of total pendency, cases under Process |
|------|-----------------------------------|----------------|----------------|-------|------------------------------------------------------|
| 1 | National Insurance Co. Ltd | 0 | 11 | 11 | 9 |
| 2 | Reliance General Insurance Co Ltd | 2 | 8 | 10 | 7 |
| 3 | The Oriental Insurance Co. Ltd | 0 | 19 | 19 | 0 |
| 4 | New India Assurance Co Ltd | 0 | 7 | 7 | 0 |
| 5 | Tata AIG General Insurance Co Ltd | 0 | 1 | 1 | 0 |
| 6 | United Insurance Co. | 0 | 2 | 2 | 0 |
| | Grand total- | 2 | 48 | 50 | 16 |

(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 26/04/2017 | |
|-----------------------------------------------------------------------------------------------------------------|-----|
| Total No of Total cases | 438 |
| No of cases Paid/settled | 379 |
| No of cases Rejected | 12 |
| No of cases pending/ under process | 47 |

(b): Position of Pending cases under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) In Himachal Pradesh: Position as of 26/04/2017

| S n | INSURER | UP TO 2 MONTHS | BEYOND 2MONTHS | Total |
|-----|----------------------------|----------------|----------------|-----------|
| 1 | Life Insurance Corpn.(LIC) | 0 | 47 | 47 |
| 2 | SBI life Insurance | 0 | 0 | 0 |
| | Grand total- | 0 | 47 | 47 |

The representative from Insurance companies are requested to apprise the house on the latest status on disposal of pending insurance claim cases.

2.3) SPECIAL MEETING TO REVIEW THE PROGRESS OF FINANCIAL INCLUSION INITIATIVES IN HIMACHAL PRADESH:

A special meeting was held under the chairmanship of Sh. Anil Kumar Khachi , Addl. Secretary (FI), Department of Financial Services on 26th May 2017 at Dragon Hall, Hotel Holiday Home, Shimla to review the progress of Financial Inclusion Initiatives in Himachal Pradesh. The meeting was convened by Convenor SLBC UCO Bank. Controlling Heads of major banks of the state participated in the meeting. Addl. Secretary (FI) DFS reviewed the progress under different Financial Inclusion Initiatives of the banks in the state. The highlights of the deliberations of special meeting mentioned as below:

- The Aadhaar seeding and Mobile seeding in SB Bank Accounts is 78% and 90% respectively in Himachal Pradesh as on 12.5.2017 and it is far better than the Country's average progress which is 64% in Aadhaar seeding and 74% in Mobile seeding. In the RuPay card issuance the achievement is 84% out of which 79% RuPay cards are in active status. He emphasized for increasing the usage of RuPay debit cards so that digital transactions can be promoted. Sh Khachi appreciated the efforts of the banks for their achievement under the FI initiatives and impressed the bankers to achieve the 100% targets within June 2017. He impressed upon the Cooperative Banks especially HPSCB and KCCB to take special drive for AADHAAR seeding as there is a substantial gap. In the course of deliberations technology glitches in seeding of AADHAAR Number in Accounts having more than one account maintained in same bank by an individual was discussed and Sh Khachi directed the banks to take the matter immediately for appropriate technological solutions.
- There is a target for installation of 2 lakh PoS terminals in tier 5-6 centres throughout the country. Banks should pay attention for installation of POS terminals so as to encourage the digital payments. He also impressed to tie up with fair price shops of the department of civil supply to utilize their services as BCA.
- It was also impressed by The Addl. Secretary (FI), DFS, for activation of Bank Mitra in true sense to have their effectiveness in banking outreach in Rural centers.
- While discussing about Financial Literacy & FLCs, it was shared in the meeting that 17422 skill development centers have been successfully mapped with branches and Financial Literacy Centers and 9197 sessions have been conducted by the banks to impart financial literacy to students. The Additional Secretary DFS impressed upon the banks to take special drive on Financial Literacy in colleges, universities and ITIs in the State.
- In MUDRA Loans the category wise achievements under the acheme were reviewed for commercial banks only whereas the scheme also covers cooperative banks as well. The updated achievements including cooperative banks in the state has been depicted in annexure F-3 on page no 55.

2.4) FINANCIAL AWARENESS AND LITERACY CAMPAIGNS in HP:

The financial Literacy campaign is being taken up on the ongoing basis by the Financial Literacy Centers (FLCs) set up at each District head quarter under the direct supervision and control of the respective Lead District Manager. Apart from this cooperative banks have set up their own FLCs at different centers totaling the total number of Financial Literacy Centers to be 22 in the state as follows:

| 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 synchronizing with 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 is mentioned as below;

A) **Financial literacy camps organized by Financial Literacy Centers (FLCs) at District centre during the quarter ended 31st March, 2017.**

| District | FLC Code | No. of special camp | Stakeholders present (Indicate Y/N) | | | | | | |
|----------------|--------------|---------------------|-------------------------------------|-----------|-----------|------------|-----------|-----------|------------|
| | | | LDM | DDM | LDO | Local Govt | NGO | BC | Others |
| BILASPUR | 46201 | 6 | 6 | 0 | 0 | 2 | 3 | 3 | 4 |
| Chamba | 47201 | 8 | 1 | 1 | 0 | 8 | 1 | 0 | 8 |
| HAMIRPUR | 48201 | 9 | 1 | 2 | 0 | 9 | 9 | 9 | 9 |
| KANGRA | 47001 | 10 | 2 | 0 | 8 | 10 | 0 | 2 | 8 |
| Kinnaur | 47601 | 12 | 2 | 0 | 0 | 9 | 0 | 0 | 12 |
| KULLU | 46801 | 8 | 1 | 1 | 0 | 0 | 0 | 0 | 8 |
| Lahaul & Spiti | 47401 | 10 | 10 | 0 | 0 | 8 | 0 | 0 | 10 |
| MANDI | 46401 | 6 | 0 | 0 | 0 | 3 | 3 | 0 | 1 |
| Shimla | 46001 | 14 | 14 | 0 | 0 | 12 | 0 | 5 | 14 |
| SIRMOUR | 48001 | 14 | 14 | 3 | 7 | 0 | 7 | 7 | 7 |
| SOLAN | 46801 | 5 | 1 | 0 | 0 | 0 | 0 | 0 | 5 |
| UNA | 48401 | 22 | 7 | 4 | 4 | 5 | 8 | 7 | 22 |
| | TOTAL | 124 | 59 | 11 | 19 | 66 | 31 | 33 | 108 |

(Position as per reporting to RBI on quarterly basis- March, 2017- Annexure –III, - part A)

B) Financial Literacy Camps organized by Rural Branches during the Quarter ended March, 2017 (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 | 65 | 0 | Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens. |
| Chamba | 86 | 9 | 17 | Students, Farmers, SHGs |
| HAMIRPUR | 133 | 220 | 195 | SHG/FARMERS/STUDENTS |
| KANGRA | 358 | 182 | 85 | Students, Farmers, SHG, EX-SERVICEMAN |
| Kinnaur | 49 | 12 | 4 | Students, Farmers, SHGs |
| KULLU | 94 | 8 | 17 | Farmers,Students,SHG |
| Lahaul & Spiti | 23 | 10 | 10 | Farmers |
| MANDI | 190 | 65 | 28 | SHG, Farmers, School Children, Senior Citizen |
| Shimla | 232 | 55 | 12 | Farmers, Students |
| SIRMOUR | 95 | 32 | 228 | SHG, Farmers, Students |
| SOLAN | 170 | 11 | 9 | STUDENTS,FARMERS,NGO,S ARTISANS, MSME BENEFICIARIES, SCHOOLS ,COLLEGE STAFF ETC. |
| UNA | 121 | 22 | 3 | ITI students |
| | 1644 | 691 | 608 | |

(Position as per reporting to RBI on quarterly basis March.2017- Annexure –III, - part c)

C) Financial Literacy Week from June, 5-9, 2017:

RBI has communicated vide their letter no. FIDD.FLC.BC.No.27/12.01.018/2016-17 dated April 13,2017 to observe the week June 5-9, 2017 as Financial Literacy Week across the country. The literacy week will focus on four broad themes, viz. KYC, Exercising Credit Discipline, Grievance Redressal and Going Digital (UPI and *99#). It is advised by RBI to the Banks to make logistical arrangements to collect the posters/flyers/charts from the Regional offices of RBI during the first two weeks of May and distribute the same to their branches and FLCs well in advance before the Financial Literacy Week. During the week, the following activities have been planned:

- i) Banks to advise their Financial Literacy Centres to conduct special camps on each of the five days in backward/unbanked areas. FLC Counsellors may utilize the charts of A2 size for training purpose.FLCs may distribute the promotional material of A5 sizes to the participants.
- ii) All bank branches in the country may display A3 size posters on the five messages in the local language in a prominent place inside the branch premises. These posters will continue to be displayed for at least six months in the branch premises even after the Financial Literacy week is over.
- iii) Banks may display one message each day on the home page of their websites in English and Hindi and also display one message

each day on the ATM screens across the country in English and the local languages.

- iv) All Rural Branches may conduct one camp on any of the five days of the week after branch hours.
- v) An online quiz will be hosted for the general public on the four broad themes to generate interest/awareness about financial literacy. Details of the quiz will be intimated shortly through website www.rbi.org.in.

This is for the information of the House.

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

♦ Banks have been allocated **3243 Gram Panchayats 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 Bank Mitras (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 **1546 Bank Mitras (BMs)** deployed by member banks in their SSAs as of 31st March, 2017.

♦ Convener Bank has compiled the progress made in respect of financial transactions made by Bank Mitras of major banks in the State during the quarter 31st March 2017 i.e. (1.1.2017 to 31.3.2017).

The progress report is given below for the information of the house:

| STATEMENT OF PROGRESS MADE BY BANK MITRAS DURING THE QUARTER MARCH 2017 (1.1.2017 TO 31.3.2017) (Amount in lakhs) | | | | | | | |
|----------------------------------------------------------------------------------------------------------------------------------|------------------------------|---------------------------------------|------------------------------------------------------------------|----------------|------------------|----------------|-----------------------------------------------------------------------|
| SR. NO. | NAME OF THE BANK | TOTAL NO. OF BANK MITRAS (BMs) | TRANSACTIONS HANDLED BY BMs DURING THE QUARTER MARCH 2017 | | | | AMOUNT(FIXED SALARY+COMMISSION) PAID TO BANK MITRAS Amount |
| | | | Dr. (No) | Amount | Cr. (No.) | Amount | |
| 1 | BANK OF BARODA | 34 | 227 | 11.28 | 286 | 13.77 | 0.11 |
| 2 | BANK OF INDIA | 30 | 423 | 79.23 | 229 | 34.35 | 0.69 |
| 3 | CANARA BANK | 12 | 1686 | 17.00 | 2680 | 18.00 | 2.00 |
| 4 | CENTRAL BANK OF INDIA | 41 | 6012 | 4.92 | 5489 | 3.14 | 2.95 |
| 5 | ORIENTAL BANK OF COMMERCE | 11 | 1020 | 3.46 | 1450 | 3.2 | 1.22 |
| 6 | PUNJAB NATIONAL BANK | 330 | 72491 | 3257.46 | 64806 | 2698.64 | 59.1 |
| 7 | UCO BANK | 448 | 33853 | 1924.09 | 8463 | 480.03 | 20.25 |
| 8 | STATE BANK OF INDIA | 418 | 104481 | 1206 | 55410 | 2808 | 6.88 |
| 9 | HIMACHAL PRADESH GRAMIN BANK | 108 | 11440 | 416.67 | 10148 | 338.4 | 8.49 |
| 10 | HDFC | 1 | 1 | 0.001 | 0 | 0 | 0.21 |
| TOTAL | | 1399 | 232084 | 6920.11 | 148961 | 6397.53 | 101.9 |

♦ **Fair Price Shops as Bank Mitras (BCAs):** 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 were 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.

2.6) 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 VSATs.

2.7) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY) 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. 781.58 crore during the FY 2016-17 and cumulative position as of March, 2017 is Rs. 1722.18 crores.

Cumulative Progress under PMMY up to the year ended 31st March, 2017.

| Particulars | Disbursements during the year ended 31 st March 2017 | |
|--------------------------------------------------------------------------------------|-----------------------------------------------------------------|------------------|
| | A/C | Amount in crores |
| Shishu – category | 20946 | 69.13 |
| Kisore – category | 20834 | 416.15 |
| Tarun – category | 4080 | 296.30 |
| A) Total disbursement up to period ended March,2017 (1-4-2016 to 31-03-2017) | 45860 | 781.58 |
| B) Cumulative position under MUDRA Scheme as of 31st March, 2017 | 115914 | 1722.18 |
| C) Total no. of Mudra Cards issued | 9265 | |

Bank wise position of disbursement of loans under PMMY for the year ended March, 2017 mentioned in the Annexure- FI-3 at page no-55.

2.8): 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 31st March,2017:

As per the data submitted by member banks for the year ended March, 2017, 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) | 1213 | 225 | 4016 | 207 | 3374 | 432 | 7390 |
| 2 | Himachal Pradesh Gramin Bank (RRB) | 263 | 11 | 169 | 9 | 116 | 20 | 285 |
| 3 | Private Sector banks | 127 | 2 | 24 | 0 | 0 | 2 | 24 |
| 4 | Coop sector banks | 507 | Nil | Nil | Nil | Nil | Nil | Nil |
| | Total | 2110 | 238 | 4209 | 216 | 3490 | 454 | 7699 |

(Bank-wise position mentioned in Table FI-4 at page no-56)

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;

- | | |
|---------------------------------------------|-----------------------------------|
| a) Total number of applications sanctioned: | 486 |
| b) Total number of application disbursed: | 402 |
| c) Total hand holding requests received: | 72 |
| d) Total hand holding requests processed: | 31 |
| e) Total hand holding requests pending: | 25(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 as the data is received from online portal only where only 1406 branches have started logging in out of total 2110 branches in the state.
- 2) The Applicants' request for handholding support should be immediately processed by the concerned agencies .

The representative from SIDBI may deliberate on the issue.

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 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.
- 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.
- c) Director Land Records vide their letter no- Rev.(IGR)A-5(2)/2014-SLBC Dated 12/05/2017 has requested Sr. Technical Director & State Infomatics Officer HP , State NIC, HP for updating the prospective software mentioning mandatory required qualifying documents for charge creation.

The representative from Land Record is requested to apprise the house on the progress made so far on the above issue and tentative time period for implementation of the online creation of charge on land records.

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.

a) Aadhaar Enrollment Status in HP

Himachal Pradesh is at 3rd position across pan India in terms of percentage of Aadhaar generation. Latest Status mentioned as below;

| Estimated population of HP As on 31 st 2015 as available on UIDAi website | Aadhaar Generated | % Aadhaar generation |
|--------------------------------------------------------------------------------------|-------------------|----------------------|
| 72,46,495 | 74,26,007 | 102.48% |

Source: UIDAI & 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 31 st MARCH 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 on a consent form) with Aadhaar and Mobile numbers by 31st March 2017. As on 12.5.2017, only 64% of operative saving bank accounts have been seeded so far with Aadhaar numbers and 74% of operative saving bank accounts are seeded with mobile numbers in the country whereas in Himachal Pradesh the progress is far better with 78% in Aadhaar seeding and 90% in Mobile seeding. With a view to enable account holders for digital payments, a drive in a campaign mode has been undertaken in March

2017 for seeding of aadhaar and mobile number in all operative, individual savings bank accounts.

Banks are requested to expedite 100% seeding of aadhar and mobile numbers at the earliest

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 MANREGA Beneficiaries |
|-------|--------------|---------------------------------|
| 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 |

A meeting was held on 5th April, 2017 in the Directorate of Rural Development Department, HP with the Rural Development Department regarding Standard Operating Procedure (SOP) for expediting Aadhaar seeding in bank accounts of MGNREGA workers and various issues relating to the collection and submission of consent forms of MGNREGA workers to bank branches and ABP conversion bay banks. In the meeting it was decided that Rural Development Department Field Functionaries will provide the consent forms to LDMs on 16th and 1st on every month.

LDMs will be coordinating with the DDPOs of the concerned district for completion of the task. The field functionaries of Rural Department GoHP must be providing the bankwise and branchwise details of 'Consent Forms' delivered at branches to respective LDMs.

LDMs may deliberate on the issue and apprise the latest position.

3.3) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Weather based Crop insurance scheme (WBCIS) For Kharif Season 2017:

Government of Himachal Pradesh, **Directorate of Agriculture** has issued notification vide its letter no. Agr. H(8-P)F(10)-20/2017 dated 4th May 2017 on **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and **Weather based Crop insurance scheme (WBCIS)** in HP for KHARIF season 2017. The notifications are uploaded in the official website of the Department of Agriculture, Government of Himachal Pradesh (www.hpagriculture.com). The convenor

bank has also circulated the soft copy of the above stated notifications on PMFBY/WBCIS for KHARIF 2017 to all the member banks and LDMs for information and necessary action.

Member banks to circulate the notification to their branches in Himachal Pradesh and ensure that all loanee farmers are covered by bank branches compulsorily as per the provisions of notifications.

As per direction of Ministry of Agriculture & Farmer Welfare, Department of Agriculture, Cooperation & Farmer Welfare, New Delhi vide their letter no. 17017/02/2016-Credit-II dated 10.1.2017 to provide acknowledgment 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. Convenor SLBC has distributed the forms to the controlling offices of commercial banks. NABARD is also requested to ensure that the cooperative sector banks and RRBs have issued the FOLIOs to the insured farmers under the scheme covered by respective Cooperative Bank and RRB. The controlling heads of Member banks are requested to ensure that their branches have issued the FOLIOs to insured farmers as per the guidelines already circulated.

Points for deliberation;

i) Banks are requested to ensure coverage of all eligible loanee farmers mandatorily under the scheme within the stipulated time period.

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 KHARIF Season crops on insurance portal of Government of India by the concerned Bank. The Controlling heads of member Banks are requested to pay preferred attention for uploading of all the farmers details those will be covered under the PMFBY/WBCIS during the KHARIF Season 2017.

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.

The progress of insurance coverage under Kharif crop for the year 2017 shall be placed before the house after end of Kharif season whereas the progress under both the schemes for the year 2016 under Rabi and Kharif crops has been as under:

| S.No. | Particulars | PMFBY | WBCIS |
|-------|-----------------------------|--------------|--------------|
| 1 | No of Loanee Farmers | 0.68 lac | 0.84 lac |
| 2 | No. of Non Loanee Farmers | 0.50 lac | 0.01 lac |
| 3 | Total No of farmers covered | 1.18 laC | 0.85 LAC |
| 4 | Area Covered | 0.50 hectr | 0.30 hectr |
| 5 | Premium (Farmer share) | 1.88 crores | 22.86 crores |
| 6 | Gross Premium | 13.22 crore | 50.00 crore |
| 7 | Total sum insured | 128.03 crore | 457.11 cr |

(Source: Agriculture Deptt. HP)

During recent meeting of State Level Crop Insurance Committee chaired by Sh Arvind Mehta, Addl. Chief Secretary GoHP. The issue of low coverage of loanee and non loanee farmers was discussed at length and Director Agriculture GoHP was directed to map block-wise the exact number active farmers who have remained uncovered for providing bank credit and insurance coverage with the banks so that uncovered farmers be financed by the banks and loanee and non loanee farmers both be covered under both crop insurance schemes.

The representative of Deptt of Agriculture GoHP is requested to update the house as regards mapping of uncovered farmers.

3.4) DIGITISATION OF PAYMENTS FOR MOVING TOWARD CASHLESS TRANSACTIONS : 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 dated 6.12.2016. and circular no.01/DFIBT-01/2017 dated 4.01.2017 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 exercise of identifying the villages under tier 5 & 6 centers are taken up by the corporate offices of member banks and State wise consolidated position of identified villages is being submitted to the NABARD Head Office for claiming Financial assistance under the scheme. RRB has already been submitted the list to NABARD under the scheme.

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 (UIP), 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.

3.5 Permission for Mortgage of land and property situated in tribal areas in the state for availing credit assistance from banks and FIs:

In 136th and 137th SLBC meetings the issue has already been deliberated for extending credit facilities and recovery of bad debts in tribal areas in the state.

It will be pertinent to place on record here that the banks under cooperative sector are already permitted to mortgage the property for extending credit facilities whereas commercial and public sector banks are not, resulting in slow progress in growth of agricultural and rural credit in tribal areas.

Recently it is given to understand that GoHP has taken a decision to permit mortgage of land and property situated in tribal areas under the state facilitating availing of credit facilities from banks and FIs and for recovering bad debts of the banks under SARFAISI Act 2002 and other legal recourses. The Notification in this regard from the State Govt. Authorities is still awaited.

The house requests the representative from Revenue Department to apprise the latest position in the matter.

3.6 Enhancement of CGTMSE coverage for Loans and Advances from Rs 1.00 crore to 2.00 crores

The Credit Guarantee Fund Trust For Micro and Small Enterprises has enhanced the thresh hold coverage from Rs 1.00 cr to 2.00 cr recently. Member Banks shall receive detailed guidelines in this regard from their corporate offices shortly. All member banks are requested to circulate the amended provisions of CGTMSE coverage down the line for effective implementation of the revised guidelines with enhanced coverage for benefits of citizens at large.

All Member Banks are requested to ensure compliance and extend the facility to all eligible entrepreneurs.

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 31st MARCH,2017

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 19701 villages as of March 2017 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 27 new branches in the unbanked areas covering villages with population below 2000. But still the around 359 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 March, 2017 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 March,2017. | 185 |
| 3 | Number of villages covered through BC Model through the <u>existing</u> branches up to March,2017 | 19516 |
| 4 | Total number of villages up to March,2017 under RBI Roadmap (2+3) | 19701 |

The bank wise/district wise progress under RBI roadmap for the State of Himachal Pradesh as of year ended March 2017 as submitted to RBI Shimla by the convener Bank, mentioned in the **Table no- FIP at page no 57-60.**

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

| S No. | Bank | Date of opening | Name of centre | Whether R/ SU/U | DISTRICT | Banked/ unbanked center (Specify) |
|-------|----------------------|-----------------|----------------|-----------------|----------|------------------------------------|
| 1 | CANARA BANK | 22.02.2017 | CHHAKRAIL | RURAL | SHIMLA | UNBANKED |
| 2 | PUNJAB NATIONAL BANK | 16.02.2017 | KURIALA | RURAL | UNA | UNBANKED |
| 3 | PUNJAB NATIONAL BANK | 18.03.2017 | BADHERA | RURAL | UNA | UNBANKED |
| 4 | PUNJAB NATIONAL BANK | 18.03.2017 | LOHARA KHAS | RURAL | UNA | UNBANKED |

| | | | | | | | |
|----|------------------------------------|--|------------|--------------|-------|----------|----------|
| 5 | UCO BANK | | 06.01.2017 | CHETRU | RURAL | KANGRA | UNBANKED |
| 6 | UCO BANK | | 06.01.2017 | SARYANJ | RURAL | SOLAN | UNBANKED |
| 7 | HIMACHAL PRADESH GRAMIN BANK | | 22.02.2017 | DOBHI | RURAL | KULLU | UNBANKED |
| 8 | HIMACHAL PRADESH GRAMIN BANK | | 03.03.2017 | JAWALI | RURAL | KANGRA | UNBANKED |
| 9 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | GHAGAS | RURAL | BILASPUR | UNBANKED |
| 10 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | KALOL | RURAL | BILASPUR | UNBANKED |
| 11 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | BARA DA GHAT | RURAL | BILASPUR | UNBANKED |
| 12 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | MASRUND | RURAL | CHAMBA | UNBANKED |
| 13 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | DHANETA | RURAL | HAMIRPUR | UNBANKED |
| 14 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | DHABIRI | RURAL | HAMIRPUR | UNBANKED |
| 15 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | PHARNOL | RURAL | HAMIRPUR | UNBANKED |
| 16 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | BANDLA | RURAL | KANGRA | UNBANKED |
| 17 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | BANURI KHAS | RURAL | KANGRA | UNBANKED |
| 18 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | CHANDROPA | RURAL | KANGRA | UNBANKED |
| 19 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | SANGNAM | RURAL | L&SPITI | UNBANKED |
| 20 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | NEOL TIKKARI | RURAL | SHIMLA | UNBANKED |
| 21 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | THROLA | RURAL | SHIMLA | UNBANKED |
| 22 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | GAMBHAR PUL | RURAL | SOLAN | UNBANKED |
| 23 | HIMACHAL PRADESH GRAMIN BANK | | 30.03.2017 | DHANGOTA | RURAL | SOLAN | UNBANKED |
| 24 | THE KANGRA CENTRAL CO-OP BANK LTD. | | 16.02.2017 | PUBOWAL | RURAL | UNA | UNBANKED |
| 25 | THE KANGRA CENTRAL CO-OP BANK LTD. | | 22.02.2017 | RULEHAR | RURAL | KANGRA | UNBANKED |
| 26 | THE KANGRA CENTRAL CO-OP BANK LTD. | | 23.03.2017 | JALAG | RURAL | KANGRA | UNBANKED |
| 27 | THE KANGRA CENTRAL CO-OP BANK LTD. | | 23.03.2017 | DAGOH | RURAL | KANGRA | UNBANKED |

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.

All the three villages are covered with Brick & Mortar Branches and no village is left under the RBI Roadmap for opening of Brick & Mortar Branch in villages having population above 5000 in Himachal Pradesh and the agenda issue may be dropped.

Position as of 31st March,2017

| 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 March,2017 | Total brick and mortar opened up to the quarter ended , March,2017 |
| 1 | UNA | Punjab National Bank | 1 | 1 | 1 |

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 359 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 As Bank of Baroda reported the gap between the villages allotted in the districts of Bilaspur and Solan, we request LDMs of the concerned districts to reconcile the allotment and inform the revised position to SLBC for further follow up action in the matter.
- 4 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.

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AGENDA ITEM NO-5

5. Review of Performance under Annual Credit Plan 2016-17 – Position as of 31st MARCH, 2017.

The Convenor Bank has consolidated the progress data received from member Banks in the State under revised MIS format advised by RBI, for the year ended 31st MARCH, 2017.

In Himachal Pradesh, Banks have disbursed aggregate credit to the tune of Rs. 16310.70 Crores for various activities earmarked under ACP 2016-17 during the year ended 31st March 2017 as against the targets of Rs. 18213.01 Crores. During the period, banks have extended credit to 508351 new units as against a target of 658802 units.

Banks have recorded **achievement of 90% in terms of financial outlay** and 77% in term of physical units up to year ended 31st March, 2017.

The Sector-wise targets vis-a-vis achievements details up to the year ended 31st March, 2017 mentioned as under:

5.1) -PROGRESS UNDER ANNUAL CREDIT PLAN 2016-17 UP TO YEAR ENDED 31st MARCH, 2017.

FINANCIAL ACHIEVEMENT: -PRIORITY SECTOR (PS)

(Amt. in Crores)

| S.No. | Sector/Activity | Annual Targets 2016-17 | Achievement – FY 2016-17 | % age Achievement-over targets 2016-17 |
|-------|--------------------------|------------------------|--------------------------|----------------------------------------|
| 1 | Agriculture | 6816.31 | 5703.35 | 83.67 |
| 2 | MSME | 5092.64 | 5307.04 | 104.21 |
| 3 | Education | 657.88 | 84.95 | 12.91 |
| 4 | Housing | 2347.89 | 1198.61 | 51.05 |
| 5 | Others - PS | 1007.59 | 632.23 | 62.75 |
| | Total PS (1 to 5) | 15922.31 | 12926.18 | 81.18 |

(For Bank-wise details, please refer to Table: ACP-I, page no-61-66)

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

(Amt. in Crores)

| S.No. | Sector/Activity | Annual Targets 2016-17 | Achievement – FY 2016-17 | %age Achievement over Targets-2016-17 |
|-------|------------------|------------------------|--------------------------|---------------------------------------|
| 1 | Med. Inds | 149.53 | 121.39 | 81.18 |
| 2 | Education | 213.01 | 29.78 | 13.98 |
| 3 | Housing | 471.94 | 330.40 | 70.01 |
| 4 | Others | 1456.22 | 2902.95 | 199.35 |
| | Total NPS | 2290.70 | 3384.52 | 147.75 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-67-72)

5.3)- PHYSICAL ACHIEVEMENT-PRIORITY SECTOR (PS)

(In units)

| S.N o. | Sector/Activity | Annual Targets 2016-17 | Achievement – FY 2016-17 | %age Achievement over Targets-FY 2016-17 |
|--------|--------------------------|------------------------|--------------------------|------------------------------------------|
| 1 | Agriculture | 468651 | 323543 | 69.03 |
| 2 | MSME | 85313 | 79776 | 93.51 |
| 3 | Education | 11347 | 4343 | 38.27 |
| 4 | Housing | 23457 | 15549 | 66.29 |
| 5 | Others -PS | 30758 | 11818 | 38.42 |
| | Total PS (1 to 5) | 619526 | 435029 | 70.22 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-61-66)

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

(In Units)

| S.No. | Sector/Activity | Annual Targets 2016-17 | Achievement – FY 2016-17 | %age Achievement over Targets-FY 2016-17 |
|-------|------------------|------------------------|--------------------------|------------------------------------------|
| 1 | Med. Inds | 467 | 1886 | 403.85 |
| 2 | Education | 4109 | 453 | 11.02 |
| 3 | Housing | 7810 | 3099 | 39.68 |
| 4 | Others | 26890 | 67884 | 252.45 |
| 5 | Total NPS | 39276 | 73322 | 186.68 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-67-72)

5.5) AGENCYWISE DISBURSEMENT UNDER ACP 2016-17.**A) PRIORITY SECTOR LOANS – AGENCY-WISE**

(Amount in Crores)

| Sl. N o. | 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 | Achievement - FY 2016-17 | 3353.04 | 522.64 | 1416.37 | 411.28 | 5703.33 |
| C | %-Achievement – FY 2016-17 | 79.88 | 76.39 | 84.70 | 156.93 | 83.67 |
| 2 | MSME SECTOR | | | | | |
| A | Annual Target 2016-17 | 3336.56 | 461.03 | 1081.37 | 213.67 | 5092.64 |
| B | Achievement - FY 2016-17 | 3184.22 | 322.44 | 1633.03 | 167.36 | 5307.05 |
| C | %-Achievement – FY 2016-17 | 95.43 | 69.94 | 151.01 | 78.33 | 104.21 |
| 3 | EDUCATION LOANS | | | | | |
| A | Annual Target 2016-17 | 418.23 | 52.20 | 157.98 | 29.48 | 657.89 |
| B | Achievement - FY 2016-17 | 69.27 | 2.76 | 12.61 | 0.31 | 84.95 |
| C | %-Achievement – FY 2016-17 | 16.56 | 5.29 | 7.98 | 1.05 | 12.91 |
| 4 | HOUSING LOANS | | | | | |
| A | Annual Target 2016-17 | 1501.44 | 177.10 | 543.28 | 126.07 | 2347.89 |

| | | | | | | |
|----------|----------------------------------|----------|---------|---------|--------|----------|
| B | Achievement - FY 2016-17 | 704.42 | 42.34 | 442.00 | 9.85 | 1198.61 |
| C | %-Achievement – FY 2016-17 | 46.92 | 23.91 | 81.36 | 7.81 | 51.05 |
| 5 | OPS UNDER PRIORITY SECTOR | | | | | |
| A | Annual Target 2016-17 | 666.39 | 66.73 | 227.91 | 46.54 | 1007.59 |
| B | Achievement - FY 2016-17 | 122.48 | 6.26 | 496.23 | 7.26 | 632.23 |
| C | %-Achievement – FY 2016-17 | 18.38 | 9.38 | 217.73 | 15.60 | 62.75 |
| 6 | TOTAL PRIORITY SECTOR | | | | | |
| A | Annual Target 2016-17 | 10120.39 | 1441.24 | 3682.84 | 677.84 | 15922.31 |
| B | Achievement - FY 2016-17 | 7433.43 | 896.44 | 4000.24 | 596.07 | 12926.18 |
| C | %-Achievement – FY 2016-17 | 73.45 | 62.20 | 108.62 | 87.94 | 81.18 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-61-66)

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 | Achievement - FY 2016-17 | 113.74 | 0 | 0 | 7.65 | 121.39 |
| C | %-Achievement – FY 2016-17 | 106.35 | 0 | 0 | 34.26 | 81.18 |
| 3 | NPS- EDUCATION LOANS | | | | | |
| A | Annual Target 2016-17 | 126.35 | 9.85 | 59.16 | 17.64 | 213.00 |
| B | Achievement - FY 2016-17 | 29.78 | 0.00 | 0.00 | 0.00 | 29.78 |
| C | %-Achievement – FY 2016-17 | 23.57 | 0 | 0 | 0 | 13.98 |
| 4 | NPS -HOUSING LOANS | | | | | |
| A | Annual Target 2016-17 | 291.54 | 23.75 | 115.14 | 41.50 | 471.94 |
| B | Achievement - FY 2016-17 | 320.45 | 0 | 2.68 | 7.26 | 330.39 |
| C | %-Achievement – FY 2016-17 | 109.92 | 0 | 2.33 | 17.49 | 70.01 |
| 5 | NPS –OTHERS | | | | | |
| A | Annual Target 2016-17 | 867.55 | 123.04 | 366.75 | 98.87 | 1456.21 |
| B | Achievement - FY 2016-17 | 1505.99 | 69.56 | 606.91 | 720.49 | 2902.95 |
| C | %-Achievement – FY 2016-17 | 173.59 | 56.53 | 165.48 | 728.72 | 199.35 |
| 6 | TOTAL NON PRIORITY SECTOR | | | | | |
| A | Annual Target 2016-17 | 1392.40 | 161.60 | 556.35 | 180.35 | 2290.70 |
| B | Achievement - FY 2016-17 | 1969.96 | 69.56 | 609.59 | 735.40 | 3384.51 |
| C | %-Achievement – FY 2016-17 | 141.48 | 43.04 | 109.57 | 407.76 | 147.75 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-67-71)

C) GRAND TOTAL FOR ALL SECTORS

| | | | | | | |
|---|----------------------------|----------|---------|---------|---------|----------|
| A | Annual Target 2016-17 | 11512.79 | 1602.84 | 4239.19 | 858.19 | 18213.01 |
| B | Achievement - FY 2016-17 | 9403.39 | 966.00 | 4609.84 | 1331.47 | 16310.70 |
| C | %-Achievement – FY 2016-17 | 81.68 | 60.27 | 108.74 | 155.15 | 89.56 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-72)

Observations/ comments on achievement under Annual Credit Plan (ACP) 2016.17

- a) Banks have achieved 90% of Annual Targets under the ACP 2016-17 in terms of financial outlay by disbursing fresh credit to the tune of Rs. 16310.70 crores to 508351 new units in the state. The controlling Heads of Allahabad Bank, Bank of Baroda, Bank of Maharashtra, Indian Overseas Bank, Union Bank of India are required more focus on the ACP as these banks are showing achievement below 20%.
- b) In **Priority Sector lending** Banks have disbursed fresh credit of Rs. 12926.19 to various activities covered under Priority Sector lending and having achievement of 81%. against the Annual targets for the ACP 2016-17.
- c) In Sub-Sector wise activities under Priority Sector lending, Banks have disbursed fresh credit disbursements under **Agriculture Sector** recorded at Rs.5703.35 crore and having achievement of 84% against the annual targets under ACP 2016-17.
- d) The fresh lending of Rs. 5307.04 to **Micro Small & Medium enterprises (MSME)** sector and recorded achievement of 104% of annual targets under ACP 2016-17.
- e) The lowest achievement of 13% recorded under **Education loans** category (both under PS & NPS) with total disbursement of Rs.114.73 crores as against the Annual targets of Rs. 870.89 crores. RRB and Private sector Banks have shown the progress of 5% and 1% respectively.
- f) The **agency-wise (i.e. PSB/RRB/Pvt Banks /Coop Banks) overall achievement** under Annual credit Plan (ACP) 2016-17 indicates that Public Sector banks (PSB) have overall achievement of 81% , RRB- 60% , Cooperative Sector banks- 108% and private Banks -155%.
- g) The overall performance of 90% against Annual targets under the Annual Credit Plan 2016-17 is quite reasonable and can be termed as satisfactory.

h) 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 comprising the proportion of 58.97% in the projected financial outlay of Rs. 6816.30 crores under the Total Agriculture lending in ACP 2016-17. Banks have disbursed fresh credit of Rs. 4019.53 crores and recorded the achievement of 102% against the Annual targets under ACP 2016-17.

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

Agency –wise fresh disbursements under Crop loans during FY 2016-17.
(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 | Achievement - FY 2016-17 | 2322.98 | 423.66 | 987.50 | 285.39 | 4019.53 |
| C | %-Achievement – FY 2016-17 | 95.60 | 97.18 | 105.35 | 190.37 | 101.68 |

(For Bank-wise details, please refer TABLE-ACP-I, page no-73)

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 are 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, 2016-17 & 2017-18 are as under:

(₹ 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 Production and Marketing | 3465.55 | 4127.23 | 5594.68 | 35.56 |
| 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 Projections 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 |

ANNUAL CREDIT PLAN (ACP) 2017-18 FOR HIMACHAL PRADESH

The Annual Credit Plan (ACP) 2017-18 for each district finalized by the respective lead District Manager (LDM) and ACP duly launched in all the twelve districts in the State.

The Annual Credit Plan (ACP) for the State for the year 2017-18 finalized by the Convenor Bank taking in to account the Annual Credit Plan launched in all the twelve district in the State. The Annual Credit Plan for 2017-18 envisages the total credit outlay of Rs. 22083.00 crores to 791916 fresh units. The financial outlay in the Credit Plan projected at annual growth rate of 21.25% for FY 2017-18.

In Priority Sector Advances, the total financial outlay of Rs. 19179.26 crore with annual growth rate of 20% projected under the ACP for the year 2017-18. NABARD has estimated the potential under the Potential Linked Plan (PLP) for 2017-18 amounting to Rs. Rs.20332.53 crores for the year 2017-18, with incremental growth of Rs 4207.92 crore over the previous year Potential Plan estimates and thus projected the growth rate of 26.10% over the previous year PLP projections.

The summary position of the Annual Credit Plan for the year 2017-18 mentioned below for approval of the house.

ANNUAL CREDIT PLAN 2017-18 FOR ALL BANKS IN HIMACHAL PRADESH

ANNUAL CREDIT PLAN 2017-18 FOR ALL BANKS IN HIMACHAL PRADESH

| SR No | Sector | Sub-Sector | Yearly Targets under ACP | |
|-------|------------------------------|-----------------------------------------------------------|--------------------------|--------------------|
| | | | Number | Amount (In crore) |
| 1 | Priority Sector Advances | Agriculture- Short term Credit (Crop Loan) | 327632 | 5429.48 |
| 2 | | Agriculture-Term Credit | 191288 | 2887.59 |
| 3 | | Agriculture & Allied - Sub total=1+2 | 518920 | 8317.07 |
| 4 | | MSME | 111482 | 6122.15 |
| 5 | | Education | 11762 | 772.24 |
| 6 | | Housing | 23937 | 2542.46 |
| 7 | | Others (inc.- Social infs., Renewal Energy, other Misc) | 72818 | 1425.34 |
| 8 | | Sub-total-(4+5+6+7) | 219999 | 10862.19 |
| 9 | | Total Priority Sector Adv.(3+8) | 738919 | 19179.25 |
| 10 | Non-Priority Sector Advances | Heavy Industries | 0 | 0 |
| 11 | | Medium Industries | 981 | 377.05 |
| 12 | | Education | 1087 | 180.74 |
| 13 | | Housing | 4054 | 456.52 |
| 14 | | Others | 46874 | 1889.43 |
| 15 | | Total Non-Priority Advances(10+11+12+13+14) | 52996 | 2903.74 |
| 16 | Grand Total=9+15 | | 791916 | 22083.00 |

[Note: For Bank-wise /District-wise details, please see the ACP 2017-18 attached to agenda papers.]

The theme of the State Focus Paper for 2017-18 has been “ Doubling of Farmers Income by 2022” and it is an important mission of Govt. of India. There is also a need to increase farmers income through diversification to high value agriculture as well as allied and off farm activities. Keeping in view of the theme for the year 2017-18 and as also potential available in respect of each activity under Priority Sector , sub targets have been allocated for term lending within total Agriculture credit. In Himachal Pradesh, the total financial outlay under the Agriculture Sector under the Annual Credit Plan, 2017-18 is Rs. 8317.07 crores. Out of total target set under ACP 2017-18 for agriculture sector, banks have targeted for fresh disbursement of Rs. 5429.48 crores for short term Loans (Crop loans) and in term

loan Rs.2887.59 crores. Thus 35% of the total agriculture credit lending in the form of term loans to Agriculture Sector and 65% in the form of short term credit.

Based on the projections of PLP 2017-18 ACP for the year 2017-18 has been finalized as annexed.

LDMS are requested to closely monitor the progress in achievements under Agriculture Sector regularly in the DCC and BLBC forums.

The House is requested to approve the Annual Credit Plan (ACP) for the Financial Year 2017-18 for the State of Himachal Pradesh.

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AGENDA ITEM NO.6

6. REVIEW OF STATISTICAL BANKING DATA AS OF 31st MARCH,2017

6.1) COMPARATIVE BANKING KEY INDICATORS AS OF 31st MARCH ,2017

(Amt in crores)

| S.No. | Item | 31.03.2015 | 31.03.2016 | 31.03.2017 | Variation in March, 2017 over March, 2016 (Y-o-Y) | |
|-----------|----------------------------------------------------------|------------------|------------------|------------------|---------------------------------------------------|--------|
| 1 | Deposit PPD | | | | Absolute | %age |
| | Rural | 42848.28 | 53200.36 | 64785.05 | 11584.69 | 21.78 |
| | Urban/SU | 33061.64 | 32003.26 | 35087.64 | 3084.38 | 9.64 |
| | Total-Deposits | 75910.92 | 85203.62 | 99872.69 | 14669.07 | 17.22 |
| 2 | Advances (O/S) | | | | | |
| | Rural | 16249.79 | 18859.76 | 20655.30 | 1795.54 | 9.52 |
| | Urban/SU | 14093.73 | 14078.41 | 14116.70 | 38.29 | 0.27 |
| | Total-Advances | 30343.52 | 32938.17 | 34771.94 | 1833.77 | 5.57 |
| 3 | Total Banking Business (Dep+ Adv) | 106254.44 | 118141.79 | 134644.63 | 16502.84 | 13.97 |
| 4 | Investment made by Banks in State Govt.Securities/Bonds. | 4768.65 | 4541.35 | 433.88 | -4107.47 | -90.45 |
| 5 | CD RATIO as per Thorat Committee | 59.04 | 56.17 | 45.12 | - | -11.05 |
| 6 | Domestic CD RATIO | 39.97 | 38.66 | 34.82 | - | -3.84 |
| 7 | Priority Sector Advances (O/S) of which under: | 20966.10 | 23492.62 | 23919.60 | 426.98 | 1.82 |
| | i) Agriculture | 6711.04 | 7341.59 | 7938.09 | 596.50 | 8.12 |
| | ii) MSME | 8713.09 | 9505.88 | 9290.66 | 215.22 | -2.26 |
| | iii) OPS | 5541.97 | 6645.15 | 6690.85 | 45.70 | 0.69 |
| 8 | Weaker Section Adv. | 5512.19 | 6261.39 | 7496.54 | 1235.15 | 19.73 |
| 9 | DRI Advances | 24.41 | 48.64 | 9.79 | -38.85 | -79.87 |
| 10 | Non Priority Sec. Adv. | 9377.42 | 9445.55 | 10852.34 | 1406.79 | 14.89 |
| 11 | No. of Branches | 1925 | 2027 | 2110 | 83 | 4.09 |
| 12 | Advances to Women | 2389.72 | 2217.78 | 2791.71 | 573.93 | 25.88 |
| 13 | Credit to Minorities | 859.65 | 605.48 | 632.50 | 27.02 | 4.46 |
| 14 | Advances to SCs/STs | 3738.89 | 2285.57 | 2730.55 | 444.98 | 19.47 |

6.2 Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 31st March ,2017. (For Bank-wise details, please refer to Table no- NP-1-14, page no 74-87)

- A) The total Banking business has grown at Y-o-Y growth rate of 13.97% with aggregate business amounting to Rs. **134644.63** crores as of 31st March, 2017
- B) The total Deposits have grown to Rs. **99872.69** crore with Y-o-Y growth of 17.22% and total advances have grown to Rs. **34771.94** crores with Y-o-Y growth of about 5.57 %. as of 31st March,2017. But as compared to December 2016 there is a decline in the advance figure due to repayment of loans by HPSEB to banks.
- 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 45.12 % as of 31st March, 2017 as mentioned below .

| Credit Deposit Ratio (CDR) IN H.P. AS OF 31st March,2017= 45.12% | | |
|------------------------------------------------------------------------------------|---------------------------------------------------------------|--------------------------|
| S. no | Components | Quarter – March, 2017 |
| 1 | Advances from Banks (within State) | 34771.94 |
| 2 | Advances from Banks (outside the State) | 7761.44 |
| 3 | RIDF (Bal. outstanding at the end of Qtr-Dec.,2016) | 2092.55 |
| 4 | Investment made by Banks in Govt loans/ bonds, securities etc | 433.88 |
| 5 | Total- Credit (1+2+3+4) | |
| 6 | Total Deposits | 99872.69 |
| 7 | Credit Deposit ratio (%) | 45.12 |

The CD ratio has slipped down to 45.12% in quarter March, 2017 as compared to CDR in December 2016 i.e. 50.07 %. The major decline due to major decrease in loan/investment portfolio of Banks in Govt. loans and securities especially in HPSEB which has been fully repaid by HPSEB due to implementation of UDAY Yojana. On the other hand deposits have grown at 17.22% and the second major reason of decline in CD ratio is the mismatch in deposit and advances during the period under review March 2017.

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 34.82 % for the year ended 31st March, 2017. The domestic CDR have also recorded declining trend due to decline in the advances in the State.

Bank-wise position of CDR reveals that few of the member Banks have poor CDR in March, 2017 The **banks having very poor CDR below 20%** are mentioned as below;

| S No. | Name of Bank | In %age |
|-------|----------------------|---------|
| 1 | Andhra Bank | 16.36 |
| 2 | Bank of Maharashtra | 15.17 |
| 3 | Bhartiya Mahila Bank | 9.45 |
| 4 | IDBI Bank | 12.93 |
| 5 | Inusind bank | 14.04 |
| 6 | South Indian Bank | 9.17 |
| 7 | Yes Bank | 16.20 |

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

(Figures in %age)

| S. No | Districts | June, 2016 Qtr | Sept. 2016 Qtr. | December, 2016 Qtr | March, 2017 Qtr | Remarks |
|-------|--------------|----------------|-----------------|--------------------|-----------------|-------------------------|
| 1 | Bilaspur | 27.96 | 27.95 | 44.70 | 40.46 | |
| 2 | Chamba | 27.42 | 27.53 | 24.63 | 25.56 | Critically low CD ratio |
| 3 | Hamirpur | 23.12 | 22.75 | 20.59 | 21.91 | Critically low CD ratio |
| 4 | Kangra | 27.45 | 26.18 | 24.95 | 23.52 | Critically low CD ratio |
| 5 | Kinnaur | 57.33 | 53.85 | 47.63 | 44.74 | |
| 6 | Kullu | 46.58 | 44.25 | 40.11 | 43.02 | |
| 7 | L& S | 25.86 | 24.14 | 23.16 | 23.45 | Critically low CD ratio |
| 8 | Mandi | 29.05 | 25.15 | 23.35 | 24.66 | Critically low CD ratio |
| 9 | Shimla | 40.18 | 38.81 | 40.22 | 36.10 | Critically low CD ratio |
| 10 | Sirmour | 77.83 | 72.09 | 60.66 | 61.75 | |
| 11 | Solan | 69.43 | 67.85 | 60.58 | 64.52 | |
| 12 | Una | 40.43 | 38.60 | 34.55 | 37.11 | Critically low CD ratio |
| | State | 39.07 | 37.30 | 35.23 | 34.82 | |

(For bank-wise details, please refer to Table no- 12 at page no-85) (Source _ Data reported By Banks)

Table shows that five (5) districts out of twelve have registered a declining trend in CDR and seven (7) districts namely **Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi, Shimla 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 seven 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 meetings, the house emphasized on the following points for increasing the CDR of Districts;

- i) Banks to focus on increased 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 31st MARCH, 2017

| SR No | Sector | MARCH,2015 | MARCH,2016 | MARCH,2017 | National Parameter |
|-------|-----------------------------|------------|------------|------------|--------------------|
| 1 | Priority sector advances | 69.10 | 71.32 | 68.79 | 40% |
| 2 | Agriculture advances | 22.11 | 22.28 | 22.74 | 18% |
| 3 | Advances to weaker sections | 18.16 | 19.00 | 21.56 | 10% |

| | | | | | |
|----------|---------------------------------------------------------|-------|-------|-------|-----|
| 4 | Advances to women | 7.87 | 6.73 | 8.05 | 5% |
| 5 | DRI advances | 0.08 | 0.15 | 0.03 | 1% |
| 6 | C.D. Ratio | 59.04 | 56.17 | 45.12 | 60% |
| 7 | MSME Advances (of total P.S. Credit) | 41.55 | 40.46 | 38.84 | - |
| 8 | Advances to SC/ST (of total P.S. Credit) | 17.83 | 9.72 | 11.42 | - |
| 9 | Advances to Minorities (of total P.S. Credit) | 4.10 | 5.03 | 2.64 | - |

(*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 68.79 % of total advances as against the NP of 40% .
- Agriculture sector lending have share of 22.74% of total advances and above the NP of 18%.
- Similarly the National Parameters for Lending to Weaker section (21.56% against NP of 10%) and Advances to Women (8.05% 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 31st MARCH 2017. (For bank-wise details please refer to TABLE NO. NP-1 & 2, page no.-74 & 75)

Banks have opened 39 **new bank branches** during the quarter March, 2017 and as a result total branch network of Banks have reached to 2110. Banks have focused on opening of Branches in unbanked areas and out of total 39 branches, 27 branches are opened in unbanked areas in the State. Himachal Pradesh Gramin Bank has opened 17 branches in unbanked centers and deserves appreciation.

The position of new branch opened by banks during the quarter ended March, 2017 is mentioned below:

| NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER- MARCH, 2017 | | | | | | |
|------------------------------------------------------------------------------------|----------------------|------------------------|-----------------------|------------------------|-----------------|-------------------------------------------|
| S No. | Bank | Date of opening | Name of centre | Whether R/ SU/U | DISTRICT | Banked/ unbanked center (Specify) |
| 1 | CANARA BANK | 22.02.2017 | CHHAKRAIL | RURAL | SHIMLA | UNBANKED |
| 2 | CANARA BANK | 16.03.2017 | KANGRA | RURAL | KANGRA | BANKED |
| 3 | PUNJAB NATIONAL BANK | 04.03.2017 | BIRTA | RURAL | KANGRA | BANKED |
| 4 | PUNJAB NATIONAL BANK | 29.03.2017 | SADWAN | RURAL | KANGRA | BANKED |

| | | | | | | |
|----|----------------------------------------|------------|--------------|-------|----------|----------|
| 5 | PUNJAB NATIONAL BANK | 16.02.2017 | KURIALA | RURAL | UNA | UNBANKED |
| 6 | PUNJAB NATIONAL BANK | 18.03.2017 | BADHERA | RURAL | UNA | UNBANKED |
| 7 | PUNJAB NATIONAL BANK | 18.03.2017 | LOHARA KHAS | RURAL | UNA | UNBANKED |
| 8 | PUNJAB NATIONAL BANK | 01.02.2017 | JEORI | RURAL | SHIMLA | BANKED |
| 9 | PUNJAB NATIONAL BANK | 19.01.2017 | JHIRIWALA | RURAL | SOLAN | BANKED |
| 10 | PUNJAB NATIONAL BANK | 10.01.2017 | SHILLAI | RURAL | SIRMAUR | BANKED |
| 11 | UCO BANK | 06.01.2017 | CHESTRU | RURAL | KANGRA | UNBANKED |
| 12 | UCO BANK | 06.01.2017 | SARYANJ | RURAL | SOLAN | UNBANKED |
| 13 | HIMACHAL PRADESH GRAMIN BANK | 22.02.2017 | DOBHI | RURAL | KULLU | UNBANKED |
| 14 | HIMACHAL PRADESH GRAMIN BANK | 03.03.2017 | JAWALI | RURAL | KANGRA | UNBANKED |
| 15 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | GHAGAS | RURAL | BILASPUR | UNBANKED |
| 16 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | KALOL | RURAL | BILASPUR | UNBANKED |
| 17 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | BARA DA GHAT | RURAL | BILASPUR | UNBANKED |
| 18 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | MASRUND | RURAL | CHAMBA | UNBANKED |
| 19 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | DHANETA | RURAL | HAMIRPUR | UNBANKED |
| 20 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | DHABIRI | RURAL | HAMIRPUR | UNBANKED |
| 21 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | UHAL | RURAL | HAMIRPUR | BANKED |
| 22 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | PHARNOL | RURAL | HAMIRPUR | UNBANKED |
| 23 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | BANDLA | RURAL | KANGRA | UNBANKED |
| 24 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | BANURI KHAS | RURAL | KANGRA | UNBANKED |
| 25 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | CHANDROPA | RURAL | KANGRA | UNBANKED |
| 26 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | SANGNAM | RURAL | L&SPITI | UNBANKED |
| 27 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | NEOL TIKKARI | RURAL | SHIMLA | UNBANKED |
| 28 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | THROLA | RURAL | SHIMLA | UNBANKED |
| 29 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | HARIPURDHAR | RURAL | SIRMOUR | BANKED |
| 30 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | GAMBHAR PUL | RURAL | SOLAN | UNBANKED |
| 31 | HIMACHAL PRADESH GRAMIN BANK | 30.03.2017 | DHANGOTA | RURAL | SOLAN | UNBANKED |
| 32 | AXIS BANK | 30.03.2017 | RAMPUR | RURAL | SHIMLA | BANKED |
| 33 | AXIS BANK | 30.03.2017 | PARWANOO | RURAL | SOLAN | BANKED |
| 34 | HIMACHAL PRADESH STATE CO-OP BANK LTD. | 27.01.2017 | JATHIA DEVI | RURAL | SHIMLA | BANKED |
| 35 | HIMACHAL PRADESH STATE CO-OP BANK LTD. | 06.01.2017 | SAROL | RURAL | CHAMBA | BANKED |
| 36 | THE KANGRA CENTRAL CO-OP BANK LTD. | 16.02.2017 | PUBOWAL | RURAL | UNA | UNBANKED |
| 37 | THE KANGRA CENTRAL CO-OP BANK LTD. | 22.02.2017 | RULEHAR | RURAL | KANGRA | UNBANKED |
| 38 | THE KANGRA CENTRAL CO-OP BANK LTD. | 23.03.2017 | JALAG | RURAL | KANGRA | UNBANKED |
| 39 | THE KANGRA CENTRAL CO-OP BANK LTD. | 23.03.2017 | DAGOH | RURAL | KANGRA | UNBANKED |

ATM NETWORK IN HIMACHAL PRADESH

- Banks have added 83 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 127 new ATMs in the quarter under review. The total strength of ATMs have reached to 2027 in the State up to the end of March, 2016. In addition banks 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 .

Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-74; NP-2, page no -75; NP-3,page no-76; NP-4 & 5, page no-77-78)

The position of Banking Outreach in Himachal Pradesh as of 31st March, 2017:

| S.No. | Position | Status as of March,2017 |
|-------|--------------------------------------|-------------------------|
| 1 | Total number of branches | 2110 |
| 2 | Total number of rural branches | 1717 |
| 3 | Total number of Semi Urban branches | 298 |
| 4 | Total number of Urban branches | 95 |
| 5 | Total CBS branches | 2046 |
| 6 | Total Non CBS Branches (HPARDB) | 64 |
| 7 | ATMs installed by Banks | 2027 |
| 8 | Branches dealing in foreign business | 75 |
| 9 | Branches having currency chest | 54 |
| 10 | Branches dealing Treasury Business | 101 |
| 11 | Branches having Clearing Houses | 39 |
| 12 | Branches having Extension counters | 37 |
| 13 | Branches specified SME | 49 |
| 14 | Branches specified USB | 26 |
| 15 | Branches having BC model | 1546 |

(For bank wise details, please refer to TABLE NO.NP-2, page no.-75)

6.5) PRIORITY SECTOR ADVANCES IN HP AS OF 31st MARCH 2017.

(At a Glance for information of the house).

| | | Summary , As of Year ended MARCH 2017 | | |
|---------|------------------------------------|----------------------------------------------|--------------------|-----------------------------------------------------|
| Sr. No. | Particulars | No. of Accounts | Amount (in crores) | % of Total advances (in terms of financial outlay) |
| A | Agriculture Loans | 509816 | 7938.09 | 22.83% |
| | of which Crop loan | 351126 | 5165.97 | |
| | Term Loan | 158690 | 2772.12 | |
| B | MSME Loans | 331641 | 9290.66 | 26.72% |
| | of which: Micro- Manuf & services. | 172287 | 4219.40 | |
| | Small Manuf & services | 34814 | 3245.70 | |

| | | | | |
|---|----------------------------------------------------|----------------|-----------------|----------------|
| | Khadi & Village ind. | 1522 | 59.85 | |
| | Medium (Manf. & Services) | 3114 | 1228.88 | |
| | Other MSME | 119904 | 536.88 | |
| C | Other Priority Sector | 136093 | 6690.85 | 19.24% |
| | Housing loan | 83004 | 4051.97 | |
| | Education Loan | 17055 | 416.31 | |
| | Social infrastructure | 357 | 82.28 | |
| | others | 35677 | 2140.29 | |
| D | Total Priority Sector Advances (A+B+C)-(PS) | 977550 | 23919.60 | 68.79 % |
| E | Total Non Priority Sector (NPS) | 524613 | 10852.34 | 31.21% |
| F | Total Advances | 1502163 | 34771.94 | 100% |

(Please refer to Table no NP-8 &9 at, page no.81 & 82)

The House may review the position.

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AGENDA ITEM NO -7

7.1 Review of Performance under Major Centrally Sponsored Schemes: Position as of 31st March, 2017

| PROGRESS UNDER GOVT. SPONSORED SCHEMES IN FY 2016-17 UP TO PERIOD ENDED MARCH,2017 | | | | | | | | | | |
|------------------------------------------------------------------------------------|-------------|------------------------|----------------|-----------------------------------------------|----------------------|---------|---------------------|--------------|---------------------------|-------------------|
| | | | | | | | | Amt. in lakh | | |
| S. No. | Scheme | Annual Targets 2016-17 | | Achievement up to period ended December, 2016 | | | | | | |
| | | Units | Amt. (in lakh) | No of Propo sals Recei ved | Proposals Sanctioned | | Proposals Disbursed | | Proposal s rejected | Proposals pending |
| | | | | | No. | Amt. | No. | Amt. | No. | No. |
| 1 | NRLM | 3280 | 4000 | 1887 | 1862 | 3149.73 | 1860 | 2970.63 | 19 | 6 |
| 2 | PMEGP-KVIC | 366 | - | 644 | 428 | 2221.00 | 302 | 1863.00 | 195 | 21 |
| 3 | PMEGP-KVIB | 366 | - | 304 | 250 | 1076.07 | 247 | 881.30 | 45 | 9 |
| 4 | PMEGP-DIC | 487 | - | 549 | 319 | 1202.72 | 323 | 892.10 | 175 | 55 |
| 5 | PMEGP TOTAL | 1219 | - | 1497 | 997 | 4499.79 | 872 | 3636.40 | 415 | 85 |
| 6 | NULM | 2400 | 1000 | 58 | 58 | 84.31 | 58 | 73.7 | 0 | 0 |
| 7 | DEDS | - | - | 534 | 510 | 1190.47 | 518 | 1121.00 | 12 | 12 |

(Source: Banks)

(Please refer to Table no-GSP-1 TO 6 at page no-88 -93)

7.2 National Rural livelihood Mission (NRLM):

- ♦ The revised Credit Mobilization target of Rs. 40 crores with total number of 3280 SHGs is fixed up for the State of Himachal Pradesh in the FY 2016-17. Banks have reported the achievement of 1862 cases with sanctioned amount of Rs. 31.50 crores, thus the actual achievement is 79% of the annual targets.
- ♦ The implementation of NRLM scheme in the State is discussed in the meeting of Sub Committee of SHG on 25.5.2017 at Shimla and various issues pertaining to bank linkages of SHGs have been reviewed in the meeting. All the major banks have participated in the Sub Committee meeting and its action points emerged in the meeting have been circulated vide their mail dated 7.6.2017.
- ♦ As the latest status on pendency of cases under NRLM scheme is yet awaited from the implementing agency i.e. HPSRLM. The representative from HPSRLM is requested to apprise the house on bank wise pendency.

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

7.3 PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

As per data available on the PMEGP e-portal banks have sanctioned Rs. 23.24 crores to 931 beneficiaries during the year ended March, 2017. Total 2727 applications forwarded

to Bank and Banks have sanctioned 931 cases under PMEGP scheme. The summary position of performance report of the banks mentioned as below:

| Sr. no. | Particulars | No. | Amt (in lacs) |
|---------|--------------------------------------|------|----------------|
| 1 | No of Applications Forwarded to Bank | 2727 | - |
| 2 | Applications Sanctioned by Bank | 931 | 2323.59 |
| 3 | EDP Training undergone (In Nos) | 586 | |
| 4 | Applications Rejected | 1470 | |
| 5 | Application Pending at Bank | 326 | |

Pendency of Cases under PMEGP with Major Banks.

| S.no. | Name of Bank | No of pending cases |
|-------|-----------------------|---------------------|
| 1 | PNB | 37 |
| 2 | SBI | 28 |
| 3 | SBOP | 78 |
| 4 | UCO BANK | 61 |
| 5 | HPSTATE COOP BANK | 25 |
| 6 | HP GRAMIN BANK | 12 |
| 7 | KANGRA CENT COOP BANK | 9 |
| 8 | CENTRAL BANK OF INDIA | 1 |
| 9 | YES BANK LTD | 37 |

As compared to progress upto last quarter ended December 2016, the data for the current quarter reveals that the bank has made good progress during the quarter March 2017 and pendency cases come down to 308 compared to 996 in the last quarter. Further we request the controlling heads of member banks to monitor the position closely and sensitize their branches for regular tracking of sponsored cases in the online portal of PMEGP to retain the pendency at minimum level.

The representative from KVIC is requested to deliberate on the issue

7.4 National Urban Livelihood Mission (NULM):

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

As per the progress reported by banks up to 31st March, 2017, 58 cases sponsored to banks under SEP segment by the Directorate of Urban Development, HP have been sanctioned up to the end of March,2017 with total sanctioned amount of Rs.84.31 lakh (Bank wise progress mentioned under Table no- **GSP-6 at page-93**)

The progress report as of 31st March 2017 received from NULM, Directorate of Urban Development, HP the Progress mentioned below for review of the house.

SEP Overall Applications Progress as on 31st March 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.) | Reje cted by Bank | Pen ding with Bank |
| 1 | Bilaspur | 40 | 25 | 23 | 31.44 | 8119 | 7 | 10 |
| 2 | Chamba | 49 | 21 | 23 | 18.12 | 26224 | 16 | 10 |
| 3 | Dharmsala | 55 | 43 | 21 | 19.47 | 50701 | 9 | 25 |
| 4 | Hamirpur | 13 | 23 | 9 | 14.55 | 39988 | 4 | 0 |
| 5 | Kullu | 15 | 23 | 13 | 16.60 | 16668 | 2 | 0 |
| 6 | Mandi | 36 | 31 | 29 | 39.98 | 56198 | 5 | 2 |
| 7 | Nahan | 64 | 21 | 36 | 48.30 | 66955 | 15 | 13 |
| 8 | Shimla | 71 | 57 | 32 | 44.05 | 67000 | 21 | 18 |
| 9 | Solan | 22 | 29 | 12 | 15.60 | 16679 | 3 | 7 |
| 10 | Una | 41 | 27 | 16 | 15.35 | 46933 | 2 | 23 |
| Total | | 406 | 300 | 214 | 263.46 | 395465 | 84 | 108 |

SHG Bank Linkage under NULM as of March 31st, 2017

| SNo. | ULB Name | Target | No. of SHGs linked with Banks | Amount Sanctioned/ Disbursed By Banks |
|--------------|-----------|------------|-------------------------------|---------------------------------------|
| 1 | Bilaspur | 20 | 0 | 0 |
| 2 | Chamba | 20 | 18 | 2412000 |
| 3 | Dharmsala | 20 | 20 | 2975000 |
| 4 | Hamirpur | 20 | 0 | 0 |
| 5 | Kullu | 20 | 6 | 794000 |
| 6 | Mandi | 20 | 3 | 1080000 |
| 7 | Nahan | 20 | 0 | 0 |
| 8 | Shimla | 20 | 0 | 0 |
| 9 | Solan | 20 | 0 | 0 |
| 10 | Una | 20 | 1 | 550000 |
| Total | | 200 | 48 | 7811000 |

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 1190.47 lac to 510 new beneficiaries up to the end of March, 2017. Bank wise disbursements under the DEDS mentioned in **Table no-GSP-5 at page no-92**.
- 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.
- ◆ A meeting of State Level Sanctioning and Monitoring committee (SLSMC) Housing for All under the chairmanship of Worthy Chief Secretary to the Govt. of Himachal Pradesh held on 16.3.2017 in which the amount of Rs. 4422.3 lakhs under HFA-Urban for beneficiaries led individual houses of HFA. The district wise allocation has already been allocated.

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.

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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 31st MARCH, 2017 (Amt. in Crores)

| Sl. No | Sector | OUTSTANDING | Overdue | NPAs | NPA-%age |
|--------|-------------------------------------------------|-----------------|----------------|----------------|-------------|
| 1 | Agriculture | 7940.31 | 182.40 | 333.50 | 4.20 |
| 2 | MSME | 9290.66 | 1091.88 | 923.42 | 9.94 |
| 3 | Other Priority Sector | 6688.63 | 159.99 | 192.69 | 2.88 |
| A | Total Priority Sector Advances (1 to 5) | 23919.60 | 989.34 | 1449.61 | 6.06 |
| B | Total Non Priority Sector Advances. | 10852.35 | 331.45 | 411.89 | 3.80 |
| | Grand Total (A+B) | 34771.95 | 1320.79 | 1861.50 | 5.35 |

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no-94 & 95)

8.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31st MARCH, 2017 (Amt. in Crores)

| Sl. No | Sector | OUTSTANDING | Overdue | NPAs | NPA-%age |
|--------|------------|---------------|---------|-------|----------|
| 1 | SGSY/NRLM | 28.98 | 6.31 | 4.91 | 16.94 |
| 2 | PMRY | 9.42 | 1.36 | 0.75 | 7.94 |
| 3 | PMEGP | 74.15 | 5.80 | 8.21 | 11.08 |
| 4 | SJSRY/NRLM | 3.10 | 0.48 | 0.69 | 22.22 |
| 5 | DED | 31.11 | 1.43 | 7.09 | 22.79 |
| 8 | OTHERS | 73.68 | 8.69 | 11.36 | 15.42 |
| | | 220.45 | 24.08 | 33.01 | 14.97 |

(For Bank-wise details, Please refer to Table no- REC-3, page no-96)

8.3) Agency-wise Recovery Position as of 31st March, 2017 (Amount in Crores)

| S. No | Agency | OUTSTANDING | Overdue | NPAs | NPA-%age |
|-------|---------------------|-----------------|----------------|----------------|-------------|
| 1 | Public Sector Banks | 21271.48 | 887.58 | 850.06 | 4.00 |
| 2 | RRBs | 1386.49 | 0.00 | 67.51 | 4.87 |
| 3 | Cooperative Banks | 9059.26 | 421.21 | 927.42 | 10.24 |
| 4 | Private Banks | 3054.73 | 12.00 | 16.51 | 0.54 |
| | TOTAL | 35058.07 | 1771.31 | 2005.49 | 5.35 |

(For Bank-wise details please refer to Table no-REC-1 at page no-94)

8.4) Sector-wise NPA position as of 31st March 2017 in Himachal Pradesh
(amount in Crores)

| S.no. | Sector | NPA As of December,2016 | NPA as of March,2017 | Variation over Dec.2016 | % Variation |
|-------|-----------------------|-------------------------|----------------------|-------------------------|-------------|
| 1 | Agriculture | 373.78 | 333.50 | -40.28 | -10.78 |
| 2 | MSME Sector | 1081.83 | 923.42 | -158.41 | -14.64 |
| 3 | Other Priority Sector | 279.85 | 192.69 | -87.16 | -31.14 |
| 4 | Non Priority Sector | 270.03 | 411.89 | 141.86 | 52.53 |
| | Total | 2005.49 | 1861.50 | -143.99 | -7.18 |

8.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 31st March, 2017.

(Amt in Crores)

| Position as of MARCH, 2017 | | | |
|-----------------------------------------------------|------------------------------------------------------|--------------|--------|
| S.NO | Particulars | No. Of cases | Amt. |
| 1 | Previous Pending recovery cases as of December,2016. | 7840 | 238.40 |
| 2 | Fresh cases filed during the quarter-March,2017 | 716 | 38.96 |
| 3 | Cases disposed off during the quarter-March,2017 | 690 | 45.23 |
| 4 | Cases pending as of March, 2017. | 7866 | 232.13 |
| Out of Sr. no – 4, No. of cases pending for- | | | |
| | A) – up to period of one year | 687 | 14.99 |
| | B) – Beyond one year | 7179 | 217.14 |

(Pl. refer Table No. REC-4, page no-97)

Observations:

- ◆ The Non Performing Assets (NPAs) of Banks in the State recorded at 5.35% and it has declined as compared to the NPA ratio of 5.72% in December, 2016. In absolute term the NPAs of banks in the state have been recorded at Rs. 1861.50 crores. Due to efforts of the banks the NPA ratio has been declined but still it is critical and matter of concern. To bring the NPA ratio at lower level 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 reached to 9.94% although there is a reduction in the NPA percentage in MSME sector but it is still at highest level. Due to high NPA in MSME sector the Priority Sector NPA has reached to 6.06%.
- ◆ In agency –wise NPA position, Coop sector banks have the highest NPA percentage of 10.24% which can be termed as critical so the 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.

AGENDA ITEM NO.9

9) Review of Progress under Non Sponsored Programmes for the Year ended 31st March, 2017.

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 130324 farmers to the tune of Rs.1928.42 crores during the FY 2016-17. 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 year ended 31st March 2017, mentioned as below;

(Amount in crores)

| Annual Target under FY- 2016-17 | | Achievement up to the year ended March, 2017 (1.4.2016 to 31.3.2017) | | Cumulative Position under KCC scheme up to year ended March , 2017 (Since inception) | |
|---------------------------------|---------|----------------------------------------------------------------------|---------|---------------------------------------------------------------------------------------|---------|
| No | Amt | No | Amt | No | Amt |
| 254076 | 3953.08 | 130324 | 1928.42 | 806639 | 9859.74 |

Bank wise disbursement under KCC Scheme up to the year ended March, 2017 mentioned in Table no.**NSP-1 page no-98**

During the year 2016-17 banks have issued fresh KCCs to 1.30 lakh KCCs amounting to Rs. 1928.42 crores. As of March 2017 Nearly 3.51 lakh accounts are financed under the KCC scheme with the outstanding amount of Rs.5165.97. 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 year ended March, 2017 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

(AMOUNT IN CRORES)

| Achievement Up to year ended March,2017 (1.4.2016 to 31.3.2017) | | Cumulative position under SHG scheme as of 31 st March,2017 | |
|------------------------------------------------------------------|--------------|------------------------------------------------------------------------|---------------|
| No. | Amt.(in cr) | No. | Amt. (in cr) |
| 2490 | 36.32 | 59790 | 409.44 |

(Please refer to Table – NSP-2 at page no-99 for bank wise progress under SHG 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 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 year ended 31st March, 2017.

The feedback data received from Banks indicates that in Himachal Pradesh banks have sanctioned 535 fresh Education Loans amounting to Rs.21.97 crores during the March 2017 quarter and total 4742 education loans amounting to Rs. 105.42 crores sanctioned during the year i.e. 1.4.2016 to 31.3.2017 and cumulative position reached to 18023 number of education loans having balance outstanding Rs 474.37 Cr.

Progress under Education Loans as of 31st March, 2017 in Himachal Pradesh.

(Amount In crores)

| Particulars | Achievement during the year March 2017 | | Cumulative position as of 31 st March, 2017 | |
|---------------------------|-------------------------------------------|------------------|-----------------------------------------------------------|-----------------|
| | A/c | Amt. (in crore) | A/C | Amt (In crore) |
| Priority Sector * | 4654 | 96.86 | 17057 | 424.56 |
| Non Priority sector | 88 | 8.08 | 966 | 49.82 |
| Total – Education Loan | 4742 | 105.42 | 18023 | 474.38 |

*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-100 for Bank-wise position)

The House may review the position.

9.5) Progress under Housing Finance as of 31st March, 2017

The 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 31st March 2017 in Himachal Pradesh

| Particulars | Achievement during quarter ended March, 2017 | | Cumulative position as of 31 st March, 2017 | |
|---------------------|----------------------------------------------------|---------------------|-----------------------------------------------------------|------------------|
| | A/C | Amt. (In crore) | A/C | Amt (in crores) |
| Priority Sector * | 6185 | 311.09 | 82338 | 4145.61 |
| Non Priority Sector | 802 | 120.03 | 12397 | 1833.38 |
| Total | 6987 | 431.12 | 94735 | 5978.99 |

(Bank wise progress is given at Table No. NSP-4 at page No-101)

* Priority sector -Loan to individual up to Rs.28 lakh in Metropolitan Centers (with population of 10 lakh and above) and loan up to Rs.20 lacs in other 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 year ended 31st March, 2017. The achievement made by banks in these schemes mentioned below for review of the House.

(Amt in Crore)

| S.no | Scheme | Achievement up to period ended March, 2017 | | Cumulative Position as of 31 st March, 2017 | |
|------|---------------------------------------------------------------------|--------------------------------------------------|-------|-----------------------------------------------------------|--------|
| | | No | Amt | A/C | Amt |
| A | Joint liability Groups (JLGs). | 127 | 1.88 | 3277 | 31.85 |
| B | General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs). | 1744 | 19.92 | 66561 | 489.49 |

(Source: Banks) (Please refer to Table No. NSP-5 (JLG)-page-102, NSP-6 (GCCs)-page-103)

The House may review the position.

9.7) Progress under Weaver Credit Card Scheme as of 31st March 2017 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 March 2017 | No. of application received up to March 2017 | No. of Weaver credit Card sanctioned | Amount Sanctioned under WCC (In Lacs) | No of active WCC | Amount outstanding (in Lacs) |
|----------------------------------------------|----------------------------------------------|--------------------------------------|----------------------------------------|------------------|------------------------------|
| 118 | 114 | 113 | 96.52 | 1865 | 1327.06 |

(Please refer to bank wise position at Table no NSP-7 at page no-104)

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 31st March 2017

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 4th quarter of FY 2016-17 mentioned as below for information of the House.

| RSETIs progress in the Quarter ended 31 st March 2017 | | | | | | | | | | | |
|------------------------------------------------------------------|------------------|------------------------------|--------------------------|----------------------------------------------|--------------------|-----------------------------------------------------------|--------------------|----------------------------------------------------|--------------|-----------|---------------------------------|
| Sr. No | Name of RSETI | Training targets for 2016-17 | | Achievement 2016-17(1.4.2016 TO 31.03.2017) | | Cumulative Training programme conducted (since inception) | | Settlement of trained candidates (out of Col no-7 | | | Cons t. 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 | 25 | 575 | 143 | 3307 | 1099 | 1385 | 1 | N |

| | | | | | | | | | | | |
|----|--------------------------------|------------|-------------|------------|-------------|-------------|--------------|-------------|--------------|-------------|----------|
| 2 | UCO RSETI Shimla | 22 | 600 | 24 | 583 | 149 | 3387 | 711 | 1166 | 136 | N |
| 3 | UCO RSETI Solan | 20 | 500 | 24 | 505 | 124 | 2859 | 423 | 927 | 387 | N |
| 4 | UCO RSETI Sirmour | 16 | 405 | 18 | 350 | 123 | 2796 | 494 | 987 | 44 | N |
| 5 | UCO RSETI Bilaspur | 19 | 500 | 26 | 634 | 110 | 2666 | 435 | 1183 | 147 | N |
| 6 | PNB RSETI Dharmashala (Kangra) | 26 | 650 | 30 | 663 | 164 | 4363 | 772 | 1432 | 813 | N |
| 7 | PNB RSETI Hamirpur | 21 | 525 | 24 | 535 | 178 | 4202 | 808 | 1867 | 275 | N |
| 8 | PNB RSETI Una | 24 | 600 | 27 | 625 | 166 | 4133 | 610 | 1732 | 449 | N |
| 9 | PNB RSETI Mandi | 25 | 750 | 28 | 753 | 112 | 2599 | 602 | 1012 | 20 | N |
| 10 | PNB RSETI Kullu | 22 | 530 | 22 | 542 | 105 | 2635 | 493 | 1196 | 239 | N |
| | Total | 215 | 5560 | 248 | 5765 | 1374 | 32947 | 6447 | 12887 | 2511 | N |

Performance of RSETIs as of 31st March 2017

Overall 5765 candidates have been trained during the year upto the quarter ended March 2017 against the annual target of 5560 candidates and having achievement of 103% of the target.

Total 21845 candidates are settled and thereby the percentage of settlement as of March 2017 is 66% which is almost near to the national average of 62%.

The percentage of candidates settled with bank finance is just 20% and it far below the national average of 43%.

The sponsoring lead banks are requested to formulate the action points /strategies for improving the settlement for trained candidates through bank credit.

Points for deliberation:

Meeting of State Level Committee on RSETIs-HP was held under the chairmanship of Secretary, Rural Development, Government of H.P. to review the progress under different parameters of RSETIs set in the State. The action points emerged in the meeting for kind information and necessary action by all concerned:

Performance of Training under AAP 2016-17 : Against Annual Target of 215 Training Programme and 248 Training Programme were conducted similarly against a target of 5560 rural youth, 5765 youth have been imparted training in different trades. In the meeting RSETI wise target fixed for 2017-18 i.e. 221 TP and 5530 candidates to be trained. The chairman appreciated RSETIs, Banks and all stake holders for achieving the targets for 2016-17 and advised all RSETIs to achieve the targets for 2017-18.

Performance under settlement and credit linkage: The overall settlement and credit linkage since inception as on 31.3.2017 for the State which was 67% and 33% respectively against National level of 66% and 44% respectively. The Director RSETIs informed that Bank branches are not generally entertaining the loan applications of the candidates being sponsored by the RSETIs. Chairman advised the RSETI Directors to upload applications of all candidates on line.

Sponsoring of Loan applications DRDA/Bank Branches and other stake holders: State Director for RSETIs apprised the chairman that it has been observed that sponsoring of candidates for training from DRDA especially of BPL candidates, bank branches and other stake holders/agencies are negligible. LDM Shimla suggested that office bearers of formed SHGs under NRLM may be imparted training in RSETIs and first two days of training may exclusively on book keeping and maintenance of records.

Latest Status of construction of RSETI own buildings : Out of five (5) RSETIs sponsored by PNB four RSETIs building are in completion stages and in respect of Mandi at Pandoh RSETI construction work could not be started due to some local issues involved which are being resolved with the help of district administration. Four (4) RSETIs sponsored by UCO Bank the tenders for construction were floated but were found far above the published estimates and therefore the tenders had to be floated again and have since been floated for the 2nd time. The construction work shall start shortly.

Pending training expenses reimbursement claims with DRDA/SRLM: The SDR presented the position of pending claims lying pending with SRLM RSETI. The CEO, SRLM informed that for want of requisite budget/funds from MoRD, the reimbursement was pending. It is also requested by some members to reimburse the amount to RSETI on quarterly basis instead of half yearly basis.

Progress of training under Project Life-MGNREGA during FY: Despite all efforts by RSETIs and Government officials , progress under the scheme was not found satisfactory. Against annual target of training of 1376 beneficiaries for F/Y 2016-17, RSETIs could train only 294 candidates. Beneficiaries reportedly are not coming forward for training and are insisting for wages and daily transportation charges during training days, for which there is no provision.

B) Bankwise Latest Status of infrastructure of 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;

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.

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 be commenced.

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

UCO Bank sponsored RSETIs

In RSETI Centres at Bilaspur, Shimla, Solan & Nahan (Sirmour), tenders have been floated for the construction of RSETIs' Building and construction work shall commence very soon.

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