

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)	
					Absolute	%age
1	Deposit PPD					
	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 advances sector	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 Himchal 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)	No.	%	No.	%	A/cs (no.)	Amt. (in 000)
Rural (No.)	Urban (No.)							
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 Gol 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
			Dr. (No)	Amount	Cr. (No.)	Amount	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 aadhaar 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 to coverage of all eligible loanee farmers mandatorily under the scheme with in 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 the 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 Mitr) 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 GRAMIN BANK	PRADESH	22.02.2017	DOBHI	RURAL	KULLU	UNBANKED
8	HIMACHAL GRAMIN BANK	PRADESH	03.03.2017	JAWALI	RURAL	KANGRA	UNBANKED
9	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	GHAGAS	RURAL	BILASPUR	UNBANKED
10	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	KALOL	RURAL	BILASPUR	UNBANKED
11	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	BARA DA GHAT	RURAL	BILASPUR	UNBANKED
12	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	MASRUND	RURAL	CHAMBA	UNBANKED
13	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	DHANETA	RURAL	HAMIRPUR	UNBANKED
14	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	DHABIRI	RURAL	HAMIRPUR	UNBANKED
15	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	PHARNOL	RURAL	HAMIRPUR	UNBANKED
16	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	BANDLA	RURAL	KANGRA	UNBANKED
17	HIMACHAL PRADESH GRAMI BANK		30.03.2017	BANURI KHAS	RURAL	KANGRA	UNBANKED
18	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	CHANDROPA	RURAL	KANGRA	UNBANKED
19	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	SANGNAM	RURAL	L&SPITI	UNBANKED
20	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	NEOL TIKKARI	RURAL	SHIMLA	UNBANKED
21	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	THROLA	RURAL	SHIMLA	UNBANKED
22	HIMACHAL GRAMIN BANK	PRADESH	30.03.2017	GAMBHAR PUL	RURAL	SOLAN	UNBANKED
23	HIMACHAL GRAMIN BANK	PRADESH	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 infrs., 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)	
					Absolute	%age
1	Deposit PPD					
	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	CHETRU	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, 20167 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 Proposals Received	Proposals Sanctioned		Proposals Disbursed		Proposals rejected	Proposals pending
						No.	Amt.	No.	Amt.	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’ 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	Candida tes to be trained	No of training prog. held up to Sept.2016	Candida tes trained	No. Of training Program	candida tes trained	Bank Finan ce	Self Financ e	Wag e 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 is far below the national average of 43%.

The sponsoring lead banks are requested to formulate the action points /strategies for improving the settlement of 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 buiding 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