

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
146th QUATERLY REVIEW MEETING-
FOR
QUARTER ENDED SEPTEMBER, 2017

TO BE HELD ON 16.12.2017 (SATURDAY) AT 11.30A.M.
AT
Hotel Holiday Home , SHIMLA (H.P.)-171001



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30TH SEPTEMBER, 2017

S. No.	District	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Total		
1	Bilaspur	69	14	3	37	123	91	UCO
2	Chamba	42	38	5	29	114	71	SBI
3	Hamirpur	92	24	6	50	172	143	PNB
4	Kangra	222	51	21	125	419	373	PNB
5	Kinnour	28	3	1	18	50	30	PNB
6	Kullu	68	19	10	30	127	119	PNB
7	L&S	14	2	0	7	23	16	SBI
8	Mandi	121	54	10	60	245	175	PNB
9	Shimla	200	26	32	79	337	320	UCO
10	Sirmour	84	9	11	34	138	154	UCO
11	Solan	166	12	25	37	240	316	UCO
12	Una	96	11	9	40	156	132	PNB
	Total	1202	263	133	546	2144	1940	

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	Population (2011)	lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	933383
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

POSITION AS OF 30th SEPTEMBER, 2017

	Items		Unit	Position as of 30 th September, 2017
1	Banks	PSBs	Nos.	21
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt. Sector Bks	Nos.	09
		Total	Nos.	35
2	Branch net work	PSB	Nos.	1202
		RRBs	Nos.	263
		Coop. Banks	Nos.	546
		Pvt. Sector Bks	Nos.	133
		Total	Nos.	2144
3	Area wise Branches	Rural	Nos.	1742
		Semi Urban	Nos.	311
		Urban	Nos.	91
		Total	Nos.	2144
4	Per branch population as per 2011 Census	Rural	Nos.	3545
		Su/Urban	Nos.	1714
		Total	Nos.	3202
5	Deposits	PSBs	Rs. Crores	73151.52
		RRB	Rs. Crores	4238.70
		Coop.	Rs. Crores	20088.86
		Pvt. Sector	Rs. Crores	5875.98
		Total	Rs. Crores	103355.06
6	Advances	PSBs	Rs. Crores	21557.70
		RRB	Rs. Crores	1414.69
		Coop.	Rs. Crores	9511.96
		Pvt Sector	Rs. Crores	3397.41
		Total	Rs. Crores	35881.76
7	Business Volume	PSBs	Rs. Crores	94709.22
		RRB	Rs. Crores	5653.39
		Coop.	Rs. Crores	29600.82
		Pvt Sector	Rs. Crores	9273.39
		Total	Rs. Crores	139236.82
8	Market Share	PSBs	Percentage	68.02
		RRB	Percentage	4.06
		Coop.	Percentage	21.26
		Pvt Sector	Percentage	6.66
		Total	Percentage	100
9	ATMs	PSB	Nos.	1505
		RRBs	Nos.	0
		Coop. Banks	Nos.	168
		Pvt. Sector Bks	Nos.	267
		Total	Nos.	1940

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 30th SEPTEMBER,2017

(Amount in Crores)

S. No.	Item	30.9.2015	30.09.2016	30.09.2017	Variation in Septmber,2017 over September, 2016 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	49758.22	60296.95	68289.87	7992.92	13.26
	Urban/SU	30771.75	33430.01	35065.19	1635.18	4.89
	Total-Deposits	80529.97	93726.96	103355.06	9628.10	10.27
2	Advances (O/S)					
	Rural	16702.50	20247.70	20827.58	579.88	2.86
	Urban/SU	14457.28	14714.21	15054.18	339.97	2.31
	Total-Advances	31159.78	34961.91	35881.76	919.85	2.63
3	Total Banking Business (Dep + Adv)	111689.75	128688.87	139236.82	10547.95	8.20
4	Investment made by Banks in State Govt. Securities/Bonds.	5546.96	5064.16	390.27	-4673.89	-92.29
5	CD RATIO as per Thorat Committee	60.80	55.64	44.60	-11.04	-11.04
6	Priority Sector Advances (O/S) of which under:	22378.75	23882.32	25974.37	2092.05	8.76
	I) Agriculture	6579.61	7397.90	8350.24	952.34	12.87
	ii) MSME	9281.68	9593.37	9735.61	142.24	1.48
	iii) OPS	6517.46	6891.05	7888.52	997.47	14.47
7	Weaker Section Adv.	4643.94	5494.18	7389.24	1895.06	34.49
8	DRI Advances	44.31	10.27	10.63	0.36	3.51
9	Non Priority Sec. Adv.	8781.03	11079.59	9907.39	-1172.20	-10.58
10	No. of Branches	1955	2061	2144	83	4.03
11	Advances to Women	1937.14	2709.67	2904.72	195.05	7.20
12	Credit to Minorities	560.90	585.17	613.37	28.2	4.82
13	Advances to SCs/STs	2183.33	2455.00	3008.42	553.42	22.54

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF 30th SEPTEMBER, 2017, IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	Sept,2015	Sept,2016	Sept,2017	National Parameter
1	Priority advances sector	71.82%	68.30%	72.38	40%
2	Agriculture advances	21.11%	21.16%	23.27	18%
3	Advances Weaker Sections	14.90%	15.71%	20.59	10%
4	Advances women	6.21%	6.00%	8.10	5%
5	DRI advances	0.10%	0.03%	0.03	1%
6	C.D. Ratio (Thorat)	60.80%	55.64%	44.60	60%
8	MSME Advances (of total P.S. Credit)	41.47%	40.16%	37.48	-
9	Advances to SC/ST (of total P.S. Credit)	9.75%	10.28%	11.58	-
10	Advances to Minorities (of total P.S. Credit)	2.50%	2.46%	2.36	-

Credit Deposit Ratio (CDR) IN H.P. As of 30th September,2017= 44.60%

S. no	Components	As of 30 th Sept, 2017
1	Advances from Banks (within State)	35881.74
2	Advances from Banks (outside the State)	7644.44
3	RIDF (Bal. outstanding at the end of Qtr- Sept. ,2017)	2177.62
4	Investment made by Banks in Govt. loans/ bonds, securities etc	390.27
5	Total- Credit (1+2+3+4)	46094.07
6	Total Deposits	103355.06
7	Credit Deposit ratio (%)	44.60

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH
CONVENOR – UCO BANK

146th MEETING

(REVIEW – QUARTER ENDED SEPTEMBER, 2017)

DATE: 16.12.2017 TIME 11.30		VENUE: Hotel Holiday Home, Shimla 171001	
AGENDA NO.	LIST OF ITEMS		PAGE NO.
1	Confirmation of Minutes of Last 145 TH SLBC meeting		1
2	Financial Inclusion Campaign: Review of Progress in Himachal Pradesh as of 30 TH SEPTEMBER, 2017.		2-14
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 Kharif Season 2017:		15-21
4	Review of performance under Annual Credit Plan 2017-18 up to period ended SEPTEMBER, 2017.		22-26
5	Review of Banking Statistical Data and Position of National Key Business Parameters as of 30 th SEPTEMBER, 2017.		27-33
6	Review of Performance under major Centrally Sponsored Govt. Schemes viz., NRLM, NULM, PMEGP, DEDS, PMAY as of 30 th SEPTEMBER, 2017.		34-40
7	Review of Recovery Performance of Banks in HP – Review of Position as of 30 th SEPTEMBER, 2017.		41-42
8	Review of Performance under Non-Sponsored Programmes i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 30 th SEPTEMBER, 2017. Review of performance of RSETIs as of 30 th SEPTEMBER, 2017 in HP.		43-51
Appendix-I: Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & farmers welfare letter no. 13015/01/2016-credit II (Pt.I) dated 12.07.2017 reg- Pradhan Mantri Fasal Bima Yojana (PMFBY) mandatory entry of all coverage details on portal from Kharif 2017 onward.			-

Note: Data / Information Tables from Page no- 52 to 99



AGENDA NOTE FOR 146TH STATE LEVEL BANKERS' COMMITTEE MEETING OF HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 145th SLBC meeting held on 28.09.2017.

The minutes of the 145th meeting of State Level Bankers' Committee, Himachal Pradesh held on 28.09.2017 has been circulated to the members vide Convenor Bank letter No.GM/SLBC/2016-17/M-145 Dated 12.10.2017.

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.

As of 15.11.2017, more than 30.64 crores Bank account opened by banks (PSBs, RRBs & Private Banks) under PMJDY throughout the country since launch of the campaign in a Mission Mode in August, 2014.

PMJDY is currently in its second phase of implementation, which entails expansion of banking outreach to hard-to-reach areas, and expansion of services accessible by PMJDY account holders, including overdraft facilities and micro insurance schemes.

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

Pradhan Mantri Jan Dhan Yojana (PMJDY)-Position as a whole in the Country as on 15.11.2017

(figures in crores)					
Bank Name	RURAL	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	13.51	11.21	24.72	18.46	54505.02
Regional Rural Bank	4.17	0.76	4.93	3.62	11899.88
Private Banks	0.60	0.39	0.99	0.93	2123.94
Total	18.28	12.36	30.64	23.01	68528.84

(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.

As per information received from Member Banks, Banks have total number of 10.55 lakh Basic Saving Bank Deposit Accounts (BSBDAs) under the PMJDY Scheme in Himachal Pradesh as of September, 2017. The progress achieved under PMJDY in the State mentioned as below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 30th September, 2017.

PMJDY ACCOUNTS OPENED – Position as of Sept. ,2017 (Since Inception from 14.8.2014)			RuPay Debit Cards Issuance up to Sept., 2017 under PMJDY		No. of Aadhaar seeded Accounts under PMJDY- September,2017		Overdraft facility under PMJDY Scheme	
Total		Total accounts opened- Grand Total (no)						
Rural (No.)	Urban (No.)		No.	%	No.	%	A/cs (no.)	Amt. (in lacs)
919633	135567	1055200	805735	78 %	927043	88%	25939	4043.04

(For bank-wise position, pl. refer to Table- FI-1 at page-52)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 78% of PMJDY accounts**. All member banks to ensure that all Account holders under PMJDY should be issued RuPay Debit Card. The Coop sector Banks have achievement of only 12% in issuance of RuPay debit Cards and these Banks have to focus on issuance of RuPay Debit Cards in all PMJDY accounts in a time bound manner.
- The **usages of Debit Cards in PMJDY accounts in the State is 45%** which is at very low level and banks have to pay attention for increasing the usages of the Rupay Debit Cards issued to PMJDY account holders by thrust on awareness campaign , use of SMS to the account holders and display of banners at the Branches etc.
- The percentage of **Aadhaar seeding in PMJDY have reached to 86%** and Banks have launched campaign for completion of Aadhaar with in December,2017
- As per information available in PMJDY portal, in PMJDY accounts banks have deposit of Rs.426crore as of 15.11.2017. This is for information of the house. There are still more than 1.22 lakh zero balance accounts in the state under PMJDY and member banks have to pay focused attention for reducing the zero balance accounts.

2.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME-Status in Himachal Pradesh as of 30th Sept, 2017

MICRO INSURANCE & PENSION SCHEMES:

Performance under Social Security Schemes as of 30th September, 2017.

Name of Scheme	No. of enrollments (in lacs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA-	11.57

(PMSBY)	
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	3.02
C) ATAL PENSION YOJANA (APY)-	0.46

(Bank-wise position mentioned in Table no FI-2 at page no- 53)

Comments:

- 1) **PMSBY enrollments** have increased over the quarter ended June, 2017 and total enrollments by Banks (including Coop banks) have reached to 11.57 lacs in the quarter ended September, 2017.
- 2) **PMJJBY enrollments** have shown decline due to data correction by Punjab & Sind bank. The total enrollment under PMJJBY have shown total enrollments of 3.02 lacs (as against the total enrollment of 3.04 lac in June, 2017)
- 3) **Atal Pension Yojana (APY).** The subscribers under APY increased to 0.46 lacs as against the achievement of 0.38 lakh in quarter ended June, 2017.

The unorganized sector workers deserve focused attention of Banks and Government development agencies for covering them under the micro pension scheme. It is pertinent to mention here that State Government is providing co-contribution of maximum of Rs.2000/- to eligible subscribers and unorganized sector workers may take benefit of co-contributions under APY available from Central Government and State Government.

All stake holders are requested to put aggressive campaign through print Ads, Radio Ads & Television Ads highlighting the feature of the scheme, display of banners at public places, Bank offices/ bank Branches, Government offices/Departments, dissemination of information in RSETIs, Banks' training institutes etc on the Scheme.

The House may deliberate on the issue.

A) Position of Insurance Claims pendency under PMSBY /PMJJBY in H.P.

A-I) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)

Summary position of insurance claims lodged under Pradhan Mantri Suraksha Bima Yojana (PMSBY) in Himachal Pradesh

- A) Position of Insurance Claims under PMSBY lodged by PSBs as of 17.11.2017**

A) Summary:

S No.	Particulars	Nos.
A.	Total no of cases paid	210
B.	Total no of cases Rejected	76
c	Under Process	5
D	Pending with insurer	29
	Total	320

(Source: pmjdy.gov.in/fiplan)

B) Pendency –claim cases under PMSBY- as of 17.11.2017

S no.	Name of Insurance company	Total no. of Claims pending	Pending beyond 2 months (out of Col -3)
1	2	3	4
1	The Oriental Insurance Co. Ltd	13	7
2	National Insurance Co. Ltd	4	2
3	Universal Sompo General Insurance Co Ltd	1	0
4	New India Assurance Co Ltd	7	3
5	United India Insurance Co Ltd	3	1
6	Tata AIG General Insurance Co Ltd	1	0
	Total	29	13

(Source: pmjdy.gov.in/fiplan)

C) Position of Insurance Claims under PMSBY lodged by RRB 30.8.2017

(Ref: HO P&D : PMSBY: 2017: 947 dated 27.11.2017)

S no.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
1	2	3	4	5
1	H P Gramin Bank	Oriental Insurance Company Ltd.	29	20

(source-HPGB)

A-II): PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)**Summary position of claims lodged under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) in Himachal Pradesh.****A) Summary: Position of Insurance Claims under PMJJBY lodged by Banks as of 17.11.2017**

S. No.	Particulars	Nos.
A.	Total no of cases paid	532
B.	Total no of cases Rejected	19
C	Under Process	03
D	Pending with insurer	28
	Total	582

(Source: pmjdy.gov.in/fiplan)

B) PMJJBY- Insurer-wise Position of Pending cases as of 17.11.2017

S no.	Name of Insurance company	Total no. of Claims pending	Pending beyond 2 months(out of Col -3)
1	2	3	4
1	Life Insurance Corporation of	23	17

	India		
2	Canara HSBC OBC Life Ins Co Ltd	3	02
3	SBI Life Insurance Co. Ltd	1	01
4	HDFC Life	1	01
	Total	28	21

(Source: pmjdy.gov.in/fiplan)

C) Position of Insurance Claims under PMJJBY lodged by RRB – H P Gramin Bank 31.10.2017. (Ref: HPGB: HO: P&D: PMJJBY: 2017: 946 dtd27.11.2017)

S n o.	Name of Bank	Name of Insurance company	Total No. of Claims pending	Pending beyond 2 months (out of Col-4)
1	2	3	4	5
1	H P Gramin Bank	Life insurance Corporation of India	4	3

(Source-banks)

2.3) **FINANCIAL AWARENESS AND LITERACY CAMPAIGN IN HP:**

Bank Branches and Financial Literacy Centers (FLCs) set up by Lead banks in the State are campaigning on financial literacy and awareness on regular basis at District/ Blocks / Panchayats level focusing on the various target groups.

At present, 22 Financial Literacy Centers (FLCs) mentioned below are functional with dedicated F L counselors at each centre;

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. (One FLC in each District)
2	H P State Coop Bank	6	
3	Kangra Central coop Bank (KCCB)	3	
4	Jogindra central coop bank (JCCB)	1	
	Total	22	

A) Revised Policy Guidelines of RBI on Financial Literacy Campaign by Banks

RBI has issued revised guidelines on conduct of camps by FLCs and Rural branches vide circular RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017. The revised guidelines have been circulated by the SLBC convenor to Member Banks for further follow-up action and monitoring of progress on regular basis with their branches. The highlights of the revised guidelines mentioned below for information of the house;

- ◆ **Financial Literacy Centres (FLCs):** FLCs have been advised to conduct **special camps** for a period of one year beginning April 1, 2017 on "Going digital" through UPI and *99# (USSD)". Besides the special camps on going digital, FLCs will continue to conduct the **tailored camps** for the different target groups viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.
- ◆ **Rural branches of banks** have been advised to conduct only one camp per month (**on the Third Friday of each month after branch hours**).
- ◆ FLCs and rural branches are eligible for funding support from the Financial Inclusion Fund (FIF) for the financial literacy camps to the extent of 60% of the expenditure of the camp subject to a maximum of Rs. 5,000/- per camp.
- ◆ FLCs and rural branches of banks have been directed by RBI to use handheld projectors to show Audio-visuals and posters on financial awareness messages. Funding for handheld projectors and speakers would be provided from FIF to the extent of 50% of the cost incurred on purchase of hand held projector and portable speaker (both put together) subject to a maximum of Rs. 5000 per rural branch / FLC on a reimbursement basis.

The Controlling Head of member banks are requested to ensure meticulous compliance of RBI directions on financial literacy campaign.

B): Financial literacy camps organized by Financial Literacy Centers (FLCs) at District centre and Rural Branches during the quarter ended 30th September, 2017,

B (I): QUARTERLY REPORT ON CONDUCT OF SPECIAL CAMPS BY FINANCIAL LITERACY CENTRES (FOR PEOPLE NEWLY INDUCTED INTO THE FINANCIAL SYSTEM) during the quarter ended September, 2017

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	8	4	0	0	8	3	5	3
Chamba	47201	11	4	6	0	8	2	0	9
HAMIRPUR	48201	10	7	2	5	10	9	8	10
KANGRA	47001	6	0	0	3	0	0	0	0
Kinnaur	47601	0	0	0	0	0	0	0	0
KULLU	46801	8	0	0	1	4	2	0	0
Lahaul & Spiti	47401	15	15	0	0	1	0	0	15
MANDI	46401	7	0	0	1	5	3	1	7
Shimla	46001	22	5	3	3	4	3	4	17
SIRMOUR	48001	12	12	10	4	7	12	10	3
SOLAN	46801	6	6	0	1	6	0	5	6
UNA	48401	6	1	1	1	0	1	0	1
	TOTAL	111	54	22	19	53	35	33	71

(Position as per reporting to RBI on quarterly basis- September, 2017- Annexure -II, - part A)

B-II: QUARTERLY REPORT ON CONDUCT OF TARGET GROUP SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES (Target group: 1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others)- during the quarter ended September, 2017

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	15	10	0	0	15	4	5	9
Chamba	47201	8	0	0	1	7	0	0	0
HAMIRPUR	48201	18	10	3	0	17	17	16	18
KANGRA	47001	12	2	2	6	11	6	0	0
Kinnaur	47601	0	0	0	0	0	0	0	0
KULLU	46801	15	4	2	10	3	2	1	4
Lahaul & Spiti	47401	15	15	0	0	1	0	0	15
MANDI	46401	17	0	0	2	12	7	3	7
Shimla	46001	22	4	3	3	4	3	4	20
SIRMOUR	48001	7	7	4	2	3	7	3	2
SOLAN	46801	21	8	1	2	5	0	11	29
UNA	48401	21	3	1	1	1	5	5	5
	TOTAL	171	63	16	27	79	51	48	109

(Position as per reporting to RBI on quarterly basis- September, 2017- Annexure –II)- Part-B)

B- (III): Financial Literacy Camps organized by Rural Branches during the Quarter ended September, 2017 (Annexure – III,)

District	No of rural branches in district	No of camps conducted during the quarter- September, 2017	Target Group Addressed
Bilaspur	96	60	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	86	52	Students, Farmers, SHGs
HAMIRPUR	133	145	SHG/FARMERS/STUDENTS
KANGRA	369	179	Students, Farmers, SHG, EX-SERVICEMAN
Kinnaur	49	21	Students, Farmers, SHGs
KULLU	102	66	Farmers, Students, SHG
Lahaul & Spiti	23	15	Farmers
MANDI	198	176	SHG, Farmers, School Children, Senior Citizen
Shimla	239	44	Farmers, Students
SIRMOUR	97	163	SHG, Farmers, Students
SOLAN	170	21	STUDENTS, FARMERS, NGO, S ARTISANS, MSME BENEFICIARIES, SCHOOLS, COLLEGE STAFF ETC.
UNA	124	132	ITI students
	1686	1074	

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

This is for the information of the House.

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

- ◆ Banks have been allocated **3243 Gram Panchayats as Sub-Service Areas (SSAs)**. The Concerned Bank to ensure the extension of banking services in their allocated SSAs either by opening branch or through the fixed location Bank Mitras (BCAs).
- ◆ Banks have deployed total **1848 Bank Mitra (BMs)** as of 30th September, 2017. The Bank Mitra mode has further strengthened with increase of 273 Bank Mitras (BMs) during the quarter ended September, 2017. The major deployment of 270 BMs made by Himachal Pradesh Gramin Bank (RRB) and they deserve appreciation.
- ◆ The Cooperative Sector Banks and Private Sector Banks have no contribution toward expanding Bank Mitra Mode to reach out to the excluded section of our society despite the fact that they have significant branch network in rural areas. Controlling Head of these Banks are requested to pay their focused attention on deployment of Bank Mitras for door step services in rural areas in the State.
- ◆ In the past review meetings, RBI has emphasized the Banks in the State to take effective steps for improving the efficiency level of the Bank Mitras (BMs) by proper hand holding support and close monitoring of their performance.
- ◆ As per information available from DFS, **Public Sector Banks** have nearly 1505 active Bank Mitras and they are equipped with total 1780 EKYC devices/ AEPS devices.
- ◆ The 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 ended September, 2017 as mentioned below for information of the house.

STATEMENT OF PROGRESS MADE BY BANK MITRAS DURING THE QUARTER SEPT, 2017 (1.7.2017 TO 30.9.2017)							
(Amount in lakh)							
SR. NO	NAME OF THE BANK	TOTAL NO. OF BANK MITRAS (BMs)	TRANSACTIONS HANDLED BY BMs DURING THE QUARTER JUNE, 2017				AMOUNT(FIXED SALARY+COMMISSION) PAID TO BANK MITRAS
			Dr. (No)	Amount	Cr. (No.)	Amount	
				₹		₹	Amount (In Lakh)
1	Allahabad Bank	3	1640	40.96	14531	29.06	2.11
2	CANARA BANK	9	1721	17.25	2695	18.25	2.00
3	Indian overseas bank	3	55	0.35	162	6.65	0.40
4	ORIENTAL BANK OF COMMERCE	11	4156	10.95	1201	5.32	1.00
5	Punjab & Sind bank	02	130	4.80	1559	14.50	0.33
6	PUNJAB	309	33720	1114.93	29162	5364.09	166.97

	NATIONAL BANK						
7	STATE BANK OF INDIA	517	96982	3399.35	62024	2174.02	10.7
8	UCO BANK	449	27332	1210.76	15013	610.70	13.27
9	Union Bank of India	14	2567	39.00	2000	25.00	n.a
10	Vijay Bank	01	11	0.02	9	0.03	0.02
11	H.P. GRAMIN BANK	108	11040	438	12840	514	9.84

House may review the position.

2.5) Financial inclusion Plan 2016-19:

Reserve Bank of India, Central office, Mumbai had directed CMDs/MDs/ CEOs of all domestic Scheduled Banks vide their communication DO.FIDD. CO.FID.12.01.011/2015-16 dated 17.03.2016 to initiate the process of preparation of financial inclusion Plan for the three year period beginning from 1st April, 2016 to March 2019, duly approved by Board of Directors (BODs). In FIP2016-19, FIP templates have been revised by RBI by incorporating additional parameters to have better monitoring of progress under financial inclusion initiatives. Banks have been further directed by RBI to forward the Board approved FIP targets in the prescribed format for monitoring of the progress.

In the action point emerged in last SLBC meeting held on 28.09.2017, the convenor bank requested all member Banks to submit the FIP 2016-19 for the State of H.P. to RBI and SLBC Convener, immediately. The SLBC conveners Bank has requested the member banks vide letter dated 12.10.2017 for compliance, followed by reminders on 31.10.2017, 6.11.2017 and 30.11.2017 but so far following banks have submitted the copy of FIP.

a) Canara bank B) oriental Bank of Commerce c) Punjab & Sind Bank d) UCO Bank

2.6) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY) launched on April, 08. 2015, for extending credit facilities to micro enterprises/ small businesses up to Rs.10 Lakhs in a hassle free manner. The objective is to provide financial support for small business which generates employment for majority of the Indian working population and to create an inclusive, sustainable and value based entrepreneurial culture, in the country.

Mudra Promotion Campaign:

Government of India has launched special campaign for promotion of PMMY scheme and in 50 Centers indentified throughout the country , special Mudra Promotion Camps are being organized with participation of Banks , State Government and other financial Institutions.

In Himachal Pradesh **Mudra Promotion Camp** organized by State Level Bankers Committee (SLBC) Himachal Pradesh, Convenor UCO Bank in the State Capital at Shimla.The Camp was organized at Loreto Convent School, Tara Hall, Shimla **on 5th**

October, 2017. The function was Chaired by **Sh. Jagat Prakash Nadda, Hon'ble Union Minister for Health & Family Welfare**. Hon'ble Member of Parliament Sh. Virender Kashyap, Hon'ble MLA Sh. Suresh Bhardwaj and Mayor, Municipal Corporation, Shimla were present to grace the occasion. Sh. S. R. Mehar, Dy. Secretary, Department of Financial Services (DFS), Dr. Shrikant Baldi, Addl. Chief Secretary, Finance to the Government of Himachal Pradesh and Sh. G. Subramania Iyer, Executive Director, UCO Bank participated in the function.

All the Banks, Insurance Companies, SIDBI, NPCI, NABARD, UIDAI and other State Government Departments have proactively participated in the event and setup their stalls displaying information on the products & services render by them to the public. The citizens from general public in large number have participated in this awareness camp.

In the camp, Mudra Films were shown to the participants for their awareness on the scheme. Success stories of the entrepreneurs having availed loan under PMMY & Stand UP scheme shown to the public and these entrepreneurs were felicitated in the venue by the Hon'ble Chief Guest. The fresh loan sanction certificates of various banks under the Mudra Scheme were distributed by the Hon'ble Union Health & Family Welfare Minister. Banks have sanctioned fresh loans to 922 new small entrepreneurs under Pradhan Mantri Mudra Yojna (PMMY) and 26 entrepreneurs under standup India scheme in the camp.

In the camp, activities like seeding of Aadhaar number, downloading of BHIM application distribution of RuPay Debit Cards, were also performed by the Banks and other participating Institutions in addition to sanction of loans under PMMY & Stand UP India scheme. More than 2000 people participated in the event.

Progress under PMMY in H.P. : In the current half year ended September, 2017, banks have sanctioned loans to 19200 new micro entrepreneurs with sanctioned amount of Rs. 375.92 crores. Banks have financed total 67507 micro entrepreneurs with loan amount of Rs. 1057.04 crores outstanding as of September, 2017 (Note; Canara Bank has reported data correction in total number of accounts outstanding as of 30.9.2017 (reduced from 7466 to 2822) and therefore aggregate position of total number of accounts outstanding has reduced to 67500 under Table FI- 3)

Mudra Cards : The preloaded approved Mudra card is one of the major benefits, a borrower can avail under the scheme. This pre-loaded card would enable them to buy raw material, heavy and light machinery for their business on an online platform. Borrowers can easily withdraw money whenever they require cash in hand for the business units. The design of the card is being approved by DFS,. All eligible beneficiaries can get this Rupay Mudra Card. In Himachal Pradesh Banks have issued 9762 Mudra cards to the borrowers under the scheme. As the number of Mudra Cards issued are very low, member banks especially, RRB, Pvt banks, Coop. Banks are requested to instruct their branches for creating awareness among the Mudra loanees and extend the facility of Mudra Cards for their hassle free availment of the loan under PMMY.

Cumulative Progress under PMMY up to the quarter ended September, 2017

Particulars	Position as of September, 2017	
	A/C	Amount (in crores)

Shishu – Category	7851	34.57
Kisore – Category	9565	206.16
Tarun – Category	1784	135.20
A) Total disbursement during the quarter ended September,2017 (1-4-2017 to 30.09.2017)	19200	375.93
B) Position of Outstanding loans under MUDRA Scheme as of September, 2017.	67507	1057.04
C) Total no. of Mudra Cards issued	9762	

(Bank wise position of disbursement of loans under PMMY up to quarter ended September, 2017 mentioned in the Annexure-FI-3 at page no-54.)

Convergence of Self Employment Programme (SEP) component of Deen Dayal Antyodaya Yojana – National urban Livelihoods mission (DAY- NULM) with Pradhan Mantri Mudra Yojana. (PMMY):

Micro Unit Development & Finance Agency Limited, has directed the CMDs / CEOs of Public Sector Banks vide their communication dated 14.1.2016 for convergence of Government schemes with Pradhan Mantri Mudra Yojana (PMMY).

Directorate of Urban Development, Himachal Pradesh has requested vide their letter no. UD-H(F)- 10/99- NULM – Bankers –II 11586-11641 dated 29.08.2017 for convergence of cases sponsored under SEP component of DAY-NULM scheme as MUDRA loan by the banks and facility of MUDRA Cards be extended to the beneficiaries of DAY –NULM scheme. Banks may claim the interest subsidy in loan proposal sanctioned under PMMY and fulfill the eligibility criteria under the SEP Component of DAY NULM.

We request the member banks to ensure compliance of the guidelines from GOI. **The representative from Urban Development Deptt, HP may deliberate on the issue.**

2.7): Stand UP India Scheme (SUIS)

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

- Stand up India scheme aims to encourage entrepreneurial culture among un-served and under-served segments of the society represented by SC, ST and women.
- The Scheme facilitate loan from Banks between Rs.10 lakh and Rs. 1.00 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.

Latest Progress under Stand-UP India Scheme as of 24.11.2017 in Himachal Pradesh :

In the Standup India web portal (<https://www.standupmitra.in>) concerned Banks have uploaded the position of cases received, sanctioned, disbursed and pending under Stand-Up India portal.

The Convenor Bank has consolidated the Bank-wise position under The Stand Up India Scheme as of 24.11.2017 from Stand Up India web portal and summary position mentioned as below;

Summary of Cases received/ Sanctioned / Pending as of 24.11.2017

A) Progress under Stand-Up Scheme Period 01-04-2017 to 24-11-2017

(Amount in Crore)

S. No	banks	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	122	26.20	58	9.69	180	35.89
2	H. P. Gramin Bank (RRB)	1	0.10	0	0	1	0.10
3	Private Sector banks	4	0.61	0	0	4	0.61
4	Coop sector banks	Nil	Nil	Nil	Nil	Nil	Nil
	Total	127	26.91	58	9.68	185	36.60

(Bank wise position mentioned in Table no FI-4, page no. 55)

B) Cumulative position (Agency-wise) under Stand-UP India Scheme in Himachal Pradesh as of 24.11.2017

(Amt in Crore)

S.no	banks	No Of branches	Annual Target (2 cases per branch)	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
				A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	1202	2404	402	75.44	215	36.70	617	112.14
2	H.P. Gramin Bank (RRB)	263	526	7	1.05	8	1.04	15	2.09
3	Private Sector banks	133	266	16	2.24	01	0.12	17	2.36
4	Coop sector banks	546	1092	0	0	0	0	0	0
	Total	2144	4288	425	78.73	224	37.86	649	116.59

(Bank wise position mentioned in Table no FI-4, page no-55)

Points for deliberations:

- 1) Banks have sanctioned 185 new enterprises extended Rs. 36.60 crore to women and SC/ST entrepreneurs under the scheme during the current financial year (Up to 24.11.2017).
- 2) Banks have outstanding loans amounting to Rs.116.59 crores to total 649 new entrepreneurs. Out of total loans sanctioned under the scheme, 65% are the women beneficiaries and rest 35% are SC/ST Beneficiaries.
- 3) Private Sector banks and RRB have negligible performance under the Scheme.
- 4) Coop sector banks have 'NIL' performance.
- 5) Banks are requested to update their position of proposals received under Stand-Up India Scheme in the web portal regularly. SIDBI has already provided access to Banks in the portal through the login ID.

The House may deliberate on the issue.

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AGENDA ITEM NO.-3

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

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

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

Latest Status:

The Department of Land Record cum Inspector General of Registration, Himachal Pradesh has followed up the matter with NICS vide their letter no. Rev.(IGR)A-5(2)/2016-(SLBC)7073-74 dated 01.11.2017 and requested DGM, National Informatics Centre Services Inc (NICS), New Delhi for completion of audit of the software module for on-line charge creation on land records, immediately.

The representative from Department of Land Record, H.P. is requested to apprise the House on the latest status 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.**

Direct Benefit Transfer (DBT) scheme is aimed at to transfer the benefits electronically to individual's bank account, thus reducing the delay in transfer of funds and curbing pilferage and duplication.

The Government is emphasizing on transfer of benefits direct to the account of Beneficiaries through Aadhaar Enable Payment Bridge (APBS). The concerned Government Departments have taken initiative for Aadhaar seeding in the Bank account of the Beneficiaries.

3.2-(A): DBT Payments in H.P. :

Direct Benefit transfer (DBT) implemented in the State for payment of benefits under various GoI Schemes and State Schemes by the various Government Departments viz. Education Department, Health Department, WCD, NSAP Rural Department, IT Deptt. etc. The position of DBT payments made in Himachal Pradesh mentioned as below for information of the house.

Current Status of DBT Payments in HP as of 30.9.2017

Sr. No.	Department	Scheme	Type of Scheme	Count	Amount (in Rs)
1	Education Dept	PM OBC	GoI Scheme	5,411	4,47,79,701
2		PM SC	GoI Scheme	29,760	41,82,57,649
3		PM ST	GoI Scheme	3,541	20,40,46,391

4		PM Minority	Gol Scheme	205	10,79,093
5		Pre Matric OBC	Gol Scheme	3,648	2,21,58,540
6		Pre Matric Children Engaged in Unclean Occupation	Gol Scheme	1,044	19,31,400
7		Pre Matric SC	Gol Scheme	11,517	2,59,22,220
8		Pre Matric Minority	Gol Scheme	2,161	57,80,385
9		MCM for Minority	Gol Scheme	62	17,37,787
10		SVUCY	State Scheme	4,178	4,17,80,000
11		DAMCY OBC	State Scheme	1,751	1,75,10,000
12		DAMCY SC	State Scheme	1,083	1,08,30,000
13		IRDP	State Scheme	1,479	18,04,000
14		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	State Scheme	6	54,000
15		KALPNA CHAWLA CHHATTRAVRITI YOJNA	State Scheme	868	1,30,20,000
16		THAKUR SEN NEGI UTKRISHTHA CHHATTRAVRITI YOJNA	State Scheme	15	1,65,000
17		ANNASHRI YOJNA	State Scheme	9	6,75,000
18		INDIRA GANDHI UTKRISHTHA CHHATTRAVRITI YOJNA FOR POST PLUS TWO STUDENT	State Scheme	3	30,000
19		KALPNA CHAWLA CHHATTRAVRITI YOJNA	State Scheme	189	28,35,000
20	NIT Hamirpur	TOP CLASS EDUCATION SC	Gol Scheme	43	25,16,352
21		TOP CLASS EDUCATION ST	Gol Scheme	13	12,63,814
22	UGC	FELLOWSHIP SCHEMES OF UGC	Gol Scheme	80	17,73,876
23	Health Dept	JSY	Gol Scheme	3	2,100
24	WCD	IGMSY	Gol Scheme	8,577	2,71,00,000
25	NSAP	IGNWPS	Gol Scheme	1,489	22,33,500
26		IGNDPS	Gol Scheme	32	48,000
27		NOAPS	Gol Scheme	4,713	95,67,000
28	RD Dept	MGNREGA	Gol Scheme	31,11,667	5,45,30,68,347
29	Other	National Child Labour Policy	Gol Scheme	203	30,45,000
30	Department of IT	Incentive to Anganwadi works for Aadhaar Generation	State Scheme	2,217	21,45,045
31	Department of WCD	Incentive to Anganwadi works for Aadhaar Generation (For 3 Districts)	State Scheme	252	3,14,010
	Total			31,96,219	6,31,74,73,210

The Finance Department (IF), Government of Himachal Pradesh has informed vide their letter Fin-IF(B01-1/90-XX dated 24.10.2017 that Department of Posts is being considered as partner in disbursement of various Direct benefit schemes implemented by State Government.

The representative from Department of IT, H.P. may apprise the House on the latest status.

3.2(B): Seeding of Aadhaar number in the Bank account of MGNREGA workers in H.P.

The process of seeding of Aadhaar number in the Bank account of MGNREGA workers is under progress and Ministry of Rural Development (MoRD) , Gol has directed to follow the **Standard Operating Procedure (SOP)** and Rural Development Deptt. of Government of HP has directed P.O. DRDA to implement the SOP for Aadhaar seeding of MGNREGA workers.

Department of Rural Development, HP informed the pendency of Aadhaar numbers in MGNREGA workers bank accounts, yet to be mapped on NPCI mapper. District wise position mentioned as below;

S.No.	Name of District	Total Aadhaar number yet to be Mapped on NPCI Mapper
1	Bilaspur	1461
2	Chamba	13323
3	Hamirpur	3349
4	Kangra	12507
5	Kinnaur	402
6	Kullu	13525
7	Lahaul & Spiti	101
8	Mandi	9824
9	Shimla	10911
10	Sirmour	3896
11	Solan	1657
12	Una	2842
	Total	73798

LDMs and PO, DRDAs at district level have been monitoring the progress in seeding of Aadhaar in bank account of MGNREGA workers. **Chamba, Kangra, Kullu, Mandi & Shimla** has high pendency.

LDMs may comment on the latest status on the issue.

In Bank-wise pendency position, following banks have high pendency in Aadhaar seeding in Bank accounts of MGNREGA workers :

Bank	Total Aadhaar number yet to be Mapped on NPCI Mapper
HP. State co-operative bank	12141
Himachal Gramin bank	11470
Kangra Central Cooperative bank	15470
PNB	13706
SBI	13546

All Member banks are requested to advise their branches for clearance of pendency in seeding of Aadhaar number in MGNREGA beneficiaries' bank accounts.

The representative from RD may deliberate on the Issue.

3.3): Aadhaar linkages with bank accounts with in 31.12.2017;

COMPLIANCE WITH AMENDED PREVENTION OF MONEY LAUNDERING (MAINTENANCE OF RECORDS) RULE 2005 (PMLA).

AADHAAR LINKAGES WITH BANK ACCOUNT AND VERIFICATION OF AADHAAR IN ALL EXISTING BANK ACCOUNT WITHIN DEAD LINE OF 31.12.2017 FIXED BY GOI:

As per amendment in PMLA rules 2005, Aadhaar seeding in all bank accounts has been made mandatory. Accordingly banks have to ensure that;

- New accounts opened from 01.06.2017 requires mandatorily seeding of Aadhaar.
- Existing Accounts shall be seeded with Aadhaar latest by 31.12.2017 failing which the account will become inoperative.
- Authentication of Aadhaar number received during new account opening/ seeding in existing account shall be done through e-KYC.

In order to complete the task of Aadhaar seeding and authentication of all existing bank accounts with in time frame i.e. 31.12.2017, process has been initiated to set up **Aadhaar Enrollment & Updation Centers** in selected branches for issuance of Aadhaar Card and update facilities as mandated in amended PMLA rules.

Vide Unique Identification Authority of India, Notification dated 14th July, 2017 it has been decided that every Scheduled Commercial Bank shall;

- ❖ Set up Aadhaar enrolment and update facility inside its bank premises at a **minimum of 1 out of their every 10 branches** by 30th September, 2017.
- ❖ The selection of branches for enrolment and update facility shall be such that it covers all the district headquarters where it is present, and that there is maximum coverage of Talukas /Block in every district.
- ❖ The banks shall notify to their customers and general public of the locations of branches where Aadhaar enrolment and update facilities are being provided by them and keep the list of such branches updates at their websites.
- ❖ The Enrolment and Update facility in the banks shall be made available to customers of their sponsored RRBs and other financial institutions which they may have relationship to provide banking services.
- ❖ The Scheduled Commercial Banks shall become, if not already done so, , become Registrar as well as AUA/KUA for providing enrolment, update, and authentication facilities.
- ❖ All branches of banks shall have finger print and IRIS based Aadhaar authentication facility so that their customers shall not have any difficulty in verifying their bank accounts with Aadhaar.
- ❖ UIDAI will support and hand-hold in On Boarding of Registrar and Enrolment Agencies and Training and Certification for Enrolment Operators identified by Registrars / EAs.

Latest Status in Himachal Pradesh:

- ❖ In Himachal Pradesh **220 Aadhaar Enrollment & Updation Centers** are identified by various Banks to provide facility of Aadhaar enrolment and updation facility centres. The details of identified centres will be displayed in the web sites of respective Banks.

- ❖ Banks are in the process of setting up of Aadhaar Enrollment & Updation Centers. The staff members from the identified branches have been trained and Certification of trained staff from NSEIT is being completed by the concerned banks. The convener Bank has completed the process of certification and concerned branches have been provided the ECMP kits.
- ❖ Others Banks viz. State Bank Of India, Himachal Pradesh Gramin Bank , Punjab National Bank , Punjab & Sind Bank , Canara bank , Syndicate bank , Oriental Bank of Commerce and Yes banks are requested to apprise the latest status on operationalization of their **Aadhaar Enrollment & Updation Centers**.

The representative from UIDAI may deliberate on the issue.

3.4) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Rabi Season 2017 in Himachal Pradesh:

Government of Himachal Pradesh, **Directorate of Agriculture** has issued notification vide its letter no. Agr. H (8-P)F(10)-20/2017 dated 12th October, 2017 on **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and **Restructured Weather Based Crop Insurance Scheme (WBCIS)** in HP for **Rabi season**, 2017.

- ❖ During Rabi 2017-18 season, **Wheat** crop in 11 districts (except Lahaul & Spiti) & **Barley** crop in 8 districts (except Bilaspur Hamirpur, Una, Lahaul & Spiti) are the notified crops covered under Pradhan Mantri Fasal Bima Yojana (PMFBY).
- ❖ Cut off dates for receipt of proposals of farmers under PMFBY -31st December,2017
- ❖ During Rabi 2017-18 season four crops viz. **Tomato, Potato, Garlic & capsicum covered** under Restructured Weather Based Crop Insurance Scheme (WBCIS) as notified by Department of Agriculture, H.P.
- ❖ The copy of notification circulated by Convenor Bank to all member Banks and member banks can visit website of Agriculture Department of H. P. Govt : hpagriculture.com for further detailed information on crop insurance notification.

Department of Horticulture, Government of Himachal Pradesh has notified the **Restructured Weather Based Crop Insurance Scheme (WBCIS) for crop insurance of notified Horticulture crops** in the State vide notification no. 20-17/2017-Udyan-IV dated 12.10.2017.

- ❖ During Rabi 2017-18 season, **Apple Mango, Citrus, plum & Peach** crops are the notified crops.
- ❖ The copy of notification circulated by Horticulture Departments to all member Banks. Member banks can visit website of Horticulture Department hphorticulture.nic.in/for further detailed information on crop insurance notification.

As per notifications, all farmers including share croppers and tenant farmers growing notified crops in the notified areas are to be covered under the crop insurance scheme. Member banks to note that all **Loanee Farmers** availing Seasonal agriculture Operation (SAO) loans are to be **compulsorily** covered under crop insurance scheme.

Issues:

Pradhan Mantri Fasal Bima Yojana (PMFBY) mandatory entry of all coverage detail on portal from Kharif 2017 onwards,

Ministry of Agriculture & Farmers welfare , Department of Agriculture , Cooperation & Farmer welfare has directed vide their communication no. 13015/01/2016-credit II (Pt.1) dated 12.7.2017, CMDs of all scheduled commercial banks and MDs of RRBs/ State Coop Banks that it is made compulsory from Kharif 2017 season that notified crops/ areas for the seasons should be made on the National portal so that banks and insurance companies can feed coverage data directly on the portal for real time data flow and transparency. Copy of above mentioned letter of Ministry of Agriculture & Farmers welfare circulated to all member banks by convener vide e-mail 3.11.2017 and copy attached in agenda notes for ready reference. **(Appendix-I)**

All entries of coverage of farmers under the crop insurance scheme should be made on the portal. It has been mandatory for the Banks to enter all coverage details on the portal from Kharif 2017 onward .

Entering the coverage details on the insurance portal by the Banks is at slow pace and to facilitate cooperatives and banks in areas where there is connectivity problem or have no internet connection, an offline utility has been provided in the portal .

All Member banks are requested to ensure compliance of directions received from Gol, Ministry of Agriculture & Farmers welfare.

Bank-wise position of Crop Insurance data uploaded by banks in the National Crop Insurance Portal for Kharif Season 2017. (Position as on 29.11.2017)

Report as on 11/29/2017 12:15:56 AM (source:www.agri-insurance.gov.in)

Bank Name	Number Of Applications
PUNJAB NATIONAL BANK	20288
UCO BANK	4891
STATE BANK OF INDIA	4582
HIMACHAL PRADESH GRAMIN BANK	4230
CENTRAL BANK OF INDIA	3632
HPSCB	1679
JOGINDRA CENTRAL COOPERATIVE BANK LTD SOLAN	903
KCC BANK LTD	709
HDFC BANK LTD.	477
BANK OF INDIA	301
UNION BANK OF INDIA	258
ORIENTAL BANK OF COMMERCE	225
CORPORATION BANK	133
ALLAHABAD BANK	74
PUNJAB AND SIND BANK	56
DENA BANK	40

ANDHRA BANK	29
SYNDICATE BANK	27
INDIAN BANK	25
IDBI BANK LIMITED	21
BANK OF BARODA	20
VIJAYA BANK	13
BANK OF MAHARASHTRA	5
ICICI BANK LIMITED	2
INDIAN OVERSEAS BANK	2
UNITED BANK OF INDIA	2
	42624

Gap in uploading of Farmers details on the Nation crop Insurance Portal by Banks in HP :

There is a huge gap in uploading of data on crop insurance under PMFBY and RWBCIS in National Crop Insurance portal by the Banks in Himachal Pradesh. As per report received from Agriculture Department, Govt. of H.P, nearly 136847 Farmers covered under Kharif season by concerned insurance Companies. But the uploading of data in insurance portal is just 42624 till the end of November, 2017.

The convener bank as well as Agriculture Department has requested the concerned Insurance Companies i.e. **National Agriculture Insurance Co., SBI General Insurance Co and Oriental Insurance Company** to provide the bank-wise information on the total number of farmers covered by them under the above insurance scheme so that convener Bank may reconcile the position with Banks and follow-up with concerned member banks

The representative from Agriculture Department, Govt of Himachal Pradesh may deliberate on the issue.

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AGENDA ITEM NO-4

4. Review of Performance under Annual Credit Plan 2017-18 – Progress up to half Year ended September, 2017.

The progress under Annual Credit Plan 2017-18 up to the half year ended September, 2017 has been reported by the Banks to the convenor bank and consolidated position mentioned as below for review of the House.

In Himachal Pradesh, Banks have **disbursed aggregate credit to the tune of Rs. 9170.54 Crores** for various activities earmarked under ACP 2017-18 during the half year September 2017 as against the targets of Rs. 11041.50 Crores. During the period under review, banks have extended credit to 314416 **new units** as against a target of 395958 units.

Banks have recorded **achievement of 83% in terms of financial outlay** and 79% in term of physical units in the half year ended September, 2017.

The Sector-wise targets vis-a-vis achievements in half year ended September, 2017 mentioned as under:

PROGRESS UNDER ANNUAL CREDIT PLAN 2017-18 UP TO THE HALF YEAR ENDED SEPTEMBER, 2017.

4.1) FINANCIAL ACHIEVEMENT: -PRIORITY SECTOR CREDIT (PSC)

(Amt. in Crores)

S.No.	Sector/Activity	Annual Targets 2017-18	Targets up to half year ended Sept,2017	Achievement –half year ended Sept, 2017	%age Achievement – half year ended Sept, 2017
1	Agri. Direct	8317.07	4158.54	2920.31	70
2	MSME	6122.14	3061.07	3312.82	108
3	Education	772.24	386.12	42.89	11
4	Housing	2542.46	1271.23	495.91	39
5	Others -PS	1425.35	712.67	373.08	52
	Total PS (1 TO 5)	19179.26	9589.63	7145.01	75

(Please refer to Table: ACP-I, page no-56 to 61)

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

(Amt. in Crores)

S.No.	Sector/Activity	Annual Targets 2017-18	Targets up to half year ended Sept,2017	Achievement – half year ended Sept, 2017	%age Achievement – half year ended Sept, 2017
1	Med. Inds	377.05	188.53	164.37	87
2	Education	180.74	90.37	3.14	3
3	Housing	456.52	228.26	217.52	95
4	Others	1889.43	472.36	1640.50	347
	Total NPS	2903.74	1451.87	2025.53	140
	Grand Total PS+NPS)	22083	11041.50	9170.54	83

(Please refer TABLE-ACP-I, page no-62 to 68)

4.3)- PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS)

(In units)

S.No.	Sector/Activity	Annual Targets 2017-18	Targets up to half year ended Sept,2017	Achievement – half year ended Sept, 2017	%age Achievement – half year ended Sept, 2017
1	Agri. -Direct	518921	259460	195459	75
2	MSME	111482	55741	53316	96
3	Education	11762	5881	2762	47
4	Housing	23938	11969	7714	64
5	Others -PS	72817	36409	10280	28
	Total PS (1 to 7)	738920	369460	269531	73

(Please refer to Table: ACP-I , page no-56 to 61)

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

(In Units)

S.No.	Sector/Activity	Annual Targets 2017-18	Targets up to half year ended Sept,2017	Achievement –half year ended Sept, 2017	%age Achievement – half year ended Sept, 2017
1	Med. Inds	981	490	239	49
2	Education	1087	544	37	7
3	Housing	4054	2027	1476	73
4	Others	46875	11719	43133	368
5	Total NPS	52997	26498	44885	169
	Grand Total PS+NPS)	791917	395958	314416	79

(Please refer to Table: ACP-I , page no-62 to 68)

4.5) AGENCYWISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2017-18 UP TO THE HALF YEAR ENDED SEPTEMBER, 2017.**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 2017-18	4979.25	864.16	2124.19	349.48	8317.08
B	Target – Half Year ended Sept,2017	2489.62	432.08	1062.10	174.74	4158.54
C	Achievement– Half Year ended Sept,2017	1720.50	275.73	680.63	243.45	2920.31
D	%-Achievement.-in Half Year ended Sept,2017	69	64	64	139	70
2	MSME SECTOR					
A	Annual Target 2017-18	3864.71	602.98	1346.60	307.85	6122.14
B	Target – Half Year ended Sept,2017	1932.35	301.49	673.30	153.93	3061.07
C	Achieve– Half Year ended Sept,2017	1948.89	124.04	1106.05	133.83	3312.82
D	%-Achievement.-in Half Year	101	41	164	87	108

	ended Sept,2017					
3	EDUCATION LOANS					
A	Annual Target 2017-18	455.05	89.10	191.91	36.17	772.23
B	Target – Half Year ended September,2017	227.52	44.55	95.96	18.08	386.12
C	Achievement– Half Year ended Sept, 2017	35.80	0.71	6.20	0.18	42.89
D	%-Achievement.-in Half Year ended Sept 2017	16	2	6	1	11
4	HOUSING LOANS					
A	Annual Target 2017-18	1562.62	231.07	582.08	166.69	2542.46
B	Target – Half Year ended Sept,2017	781.31	115.54	291.04	83.35	1271.23
C	Achieve– Half Year ended Sept,2017	281.43	13.41	198.66	2.41	495.91
D	%-Achievement.-in Half Year ended Sept 2017	36	12	68	3	39
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2017-18	868.24	97.12	364.58	95.41	1425.35
B	Target – Half Year ended Sept,2017.	434.12	48.56	182.29	47.70	712.67
C	Achievement– Half Year ended Sept,2017	126.43	36.19	209.85	0.61	373.08
D	%-Achievement.-in Half Year ended Sept 2017.	29	75	115	1	52
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2017-18	11729.86	1884.43	4609.37	955.60	19179.26
B	Target – Half Year ended Sept,2017	5864.93	942.22	2304.68	477.79	9589.63
C	Achieve– Half Year ended Sept,2017	4113.05	450.08	2201.38	380.49	7145.01
D	%-Achievement.-in Half Year ended Sept 2017	70	48	96	80	75

(Please refer to Table: ACP-I , page no-56 to 61)

B) NON PRIORITY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

2	NPS- MEDIUM INDUSTRIES					
A	Annual Target 2017-18	306.35	7.24	29.49	33.97	377.05
B	Target – Half Year ended Sept,2017	153.18	3.62	14.75	16.99	188.53
C	Achieve– Half Year ended Sept,2017	164.01	0	0.18	0.18	164.37
D	%-Achievement.-in Half Year ended Sept 2017	107	0	0	1	87
3	NPS- EDUCATION LOANS					
A	Annual Target 2017-18	98.94	8.97	54.59	18.24	180.74
B	Target – Half Year ended Sept,2017	49.47	4.49	27.30	9.12	90.37
C	Achieve– Half Year ended Sept,2017	3.14	0	0	0	3.14
D	%-Achievement.-in Half Year ended Sept 2017	6	0	0	0	3
4	NPS -HOUSING LOANS					
A	Annual Target 2017-18	276.92	21.62	118.85	39.13	456.52
B	Target – Half Year Ended	138.46	10.81	59.42	19.56	228.26

	Sept,2017					
C	Achieve– Half Year ended Sept,2017	211.06	0.81	2.63	3.02	217.52
D	%-Achievement.-in Half Year ended Sept 2017	152	7	4	15	95
5	NPS -OTHERS					
A	Annual Target 2017-18	1144.04	162.15	466.49	116.76	1889.44
B	Target – Half Year ended Sept,2017	286.01	40.54	116.62	29.19	472.36
C	Achieve– Half Year ended Sept,2017	864.70	32.61	303.49	439.70	1640.50
D	%-Achievement.-in Half Year ended Sept 2017	302	80	260	1506	347
6	TOTAL NON PRIORITY SECTOR					
A	Annual Target 2017-18	1826.26	199.97	669.42	208.09	2903.74
B	Target – Half Year ended Sept,2017	913.13	99.98	334.71	104.05	1451.87
C	Achieve– Half Year ended Sept,2017	1242.91	33.42	306.30	442.90	2025.54
D	%-Achievement.-in Half Year ended Sept 2017	136	33	92	426	139

(Please refer to Table no. ACP -1, Page 62 to68)

C) GRAND TOTAL FOR ALL SECTORS

A	Annual Target 2017-18	13556.12	2084.40	5278.79	1163.69	22083
B	Target – Half Year ended Sept,2017	6778.06	1042.20	2639.40	581.85	11041.50
C	Achieve– Half Year ended Sept,2017	5355.97	483.50	2507.68	823.39	9170.54
D	%-Achievement.- Half Year ended Sept,2017	79	46	95	142	83

(Please refer to Table no-ACP-1 at page-67)

4.6): Observations/ comments on achievement under Annual Credit Plan (ACP) 2017-18

- a) In the 1st half of FY 2017-18 ended Sept 2017, Banks have been allocated the targets of 50% of Annual Targets fixed under Annual Credit Plan 2017-18. As against the half yearly targets of Rs.11041.50 Crores, banks have registered overall **achievement** of 83% of targets with total fresh disbursement of Rs. 9170.54 crores to 314416 new units.
- b) Banks have achieved 75 % of Half Yearly targets under **Priority Sector Credit (PSC)** with fresh disbursements to the tune of Rs. 7145.01 crores.
- c) In **Non Priority Sector (NPS)** segments, Banks have disbursed fresh loan to the tune of Rs 2025.54 crores as against the Target of Rs. 1451.87 crores and thus surpassed the targets with achievement of **139%**.
- d) In **Agriculture sector**, Banks have made fresh credit disbursement of Rs.2920.30 crores and achievement of **70%** of the assigned targets. Under the sub segment of Agriculture sector i.e. Crop Loan scheme, Banks have made fresh credit disbursements 2036.76 crore and having shown the achievement of 76% of the Half Yearly targets assigned under ACP 2017-18.

- e) In **MSME Sector** banks have fresh credit disbursements of Rs.3312.82 crores as against the target of Rs. 3061.07 crores. Banks have surpassed the targets with achievement of **108%** of the half yearly targets under ACP.
- f) The **Education and Housing Sector Finance** under Priority Sector advances have negligible achievement of **11% and 39 %** of the targets assigned for the half year ended September, 2017 respectively. In Fresh Education loans disbursements, RRB, Coop sector Banks and Private Banks have very poor achievement. In Housing finance Private sector RRB and Private sector Banks have low achievement of 12% and 3% respectively.
- g) The **agency-wise (i.e. PSB/RRB/Pvt Banks /Coop Banks) overall achievement** under Annual credit Plan (ACP) 2017-18 indicates that Public Sector banks (PSB) have overall achievement of 79% , RRB- 46% , Cooperative Sector banks- 95% and private Banks -142%. The overall performance of HP Gramin Bank in lending to priority sector is just 48% of the assigned targets. Himachal Pradesh Gramin Bank is requested to pay focused attention for achievement of targets assigned under ACP 2017-18.
- h) The **overall performance of 83%** as against the targets assigned for the half year ended September, 2017 under the Annual Credit Plan 2017-18 and it can be termed as satisfactory.
- i) **DISBURSMENTS UNDER CROP LOAN SCHEME - ACP 2017-18 :**

Banks have Annual target of Rs.5336.09 crore under the Crop loan Scheme for the Current financial Year 2017-18 comprising the proportion of more than 64% of total financial outlay of Rs. 8317.07 crores projected under the Agriculture sector in ACP 2017-18. Banks have disbursed fresh credit of Rs. 2036.76 crores in the 1st half ended September, 2017 and recorded the achievement of 76 % against the assigned targets.

Agency- wise achievements under crop loan disbursements in ACP 2017-18 mentioned as below;

Agency –wise fresh disbursements under Crop loans during FY 2017-18

(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 2017-18	3168.22	573.48	1371.97	222.42	5336.09
B	Target for 1 st Quarter ended Sept,2017	1584.11	286.74	685.99	111.21	2668.04
B	Achievement – 1 st quarter ended Sept,2017	1168.85	221.29	483.17	163.44	2036.76
C	%-Achievement in Quarter ended June,2017	74	77	70	147	76

(For Bank-wise details, please refer TABLE-ACP-I, page no-68)

The House is requested to review the position.

AGENDA ITEM NO.5

5.) REVIEW OF STATISTICAL BANKING DATA AS OF 30th SEPTEMBER, 2017

5.1) COMPARATIVE BANKING KEY INDICATORS AS OF 30th SEPTEMBER, 2017

(Amt in crores)

S.No.	Item	30.9.2015	30.09.2016	30.09.2017	Variation in Sept,2017 over Sept, 2016 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	49758.22	60296.95	68289.87	7992.92	13.26
	Urban/SU	30771.75	33430.01	35065.19	1635.18	4.89
	Total-Deposits	80529.97	93726.96	103355.06	9628.10	10.27
2	Advances (O/S)					
	Rural	16702.50	20247.70	20827.58	579.88	2.86
	Urban/SU	14457.28	14714.21	15054.18	339.97	2.31
	Total-Advances	31159.78	34961.91	35881.76	919.85	2.63
3	Total Banking Business (Dep+ Adv)	111689.75	128688.87	139236.82	10547.95	8.20
4	Investment made by Banks in State Govt.Securities/Bonds.	5546.96	5064.16	390.27	-4673.89	-92.29
5	CD RATIO as per Thorat Committee (%)	60.80	55.64	44.60	-11.04	-11.04
7	Priority Sector Advances (O/S) of which under:	22378.75	23882.32	25974.37	2092.05	8.76
	i) Agriculture	6579.61	7397.90	8350.24	952.34	12.87
	ii) MSME	9281.68	9593.37	9735.61	142.24	1.48
	iii) OPS	6517.46	6891.05	7888.52	997.47	14.47
8	Weaker Section Adv.	4643.94	5494.18	7389.24	1895.06	34.49
9	DRI Advances	44.31	10.27	10.63	0.36	3.51
10	Non Priority Sec. Adv.	8781.03	11079.59	9907.39	-1172.20	-10.58
11	No. of Branches	1955	2061	2144	83	4.03
12	Advances to Women	1937.14	2709.67	2904.72	195.05	7.20
13	Credit to Minorities	560.90	585.17	613.37	28.2	4.82
14	Advances to SCs/STs	2183.33	2455.00	3008.42	553.42	22.54

5.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 30TH September,2017.

(For Bank-wise details, please refer to Table no- NP-1-14, page no 69-82).

- A)** The total Banking business has grown at Y-o-Y growth rate of 8.20% with aggregate business amounting to Rs. **139236.82** crores as of 30th September, 2017. In absolute term, the total business has grown by Rs. 4233.92 crore over the quarter ended June, 2017. The growth rate in total banking business can be termed as satisfactory.
- B)** The total Deposits in banking sector have grown to Rs. **103355.06** crore with Y-o-Y growth of 10.27%. In absolute term, the total Deposits have grown by Rs.2711.55 crore over the quarter ended June, 2017. As compared to quarter ended June, 2017, the deposits have grown by 2.69%.
- c)** Banks have total Loans & Advances to the tune of Rs. 35881.76 crores in the quarter ended September, 2017. The loans & advances have shown some improvement and in absolute terms it has been increased by 1522.37 crores over the quarter ended June 2017 . In terms of %age, the advances have increased by 4.43% over the quarter ended June,2017.

5.3) CREDIT DEPOSIT RATIO (CDR):

i) Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on Thorat Committee Recommendation), in the State stood at 44.60 % as of 30th September, 2017 as mentioned below.

Credit Deposit Ratio (CDR) IN H.P. AS OF 30th SEPT 2017= 44.60%		
S. no	Components	As of 30 th Sept, 2017
1	Advances from Banks (within State)	35881.74
2	Advances from Banks (outside the State)	7644.44
3	RIDF (Bal. outstanding at the end of Qtr-September,2017)	2177.62
4	Investment made by Banks in Govt. loans/ bonds, securities etc	390.27
5	Total- Credit (1+2+3+4)	46094.07
6	Total Deposits	103355.06
7	Credit Deposit ratio (%)	44.60

- The CD ratio has slipped down to 44.60% in quarter ended September, 2017 and registered decline in CDR in the State over the quarter ended June, 2017. Although in this quarter all the banks have registered positive growth in their advance portfolio but due to reduction in Investment and outside advances of the banks CD ratio still have negative growth.

ii) 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 34.72 % in quarter September, 2017. The domestic CDR has recorded some improvement as there is positive growth in the advances during this quarter and advances increased by 4.43%.

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

S No.	Name of Bank	In %age
1	IDBI Bank	18.25
2	Bandhan bank	1.68
3	South Indian Bank	10.38
4	Yes bank	11.54

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

(Figures in %age)

S. No	Districts	December, 2016	March, 2017	June, 2017	September, 2017	Remarks
1	Bilaspur	44.70	40.46	40.61	40.21	
2	Chamba	24.63	25.56	25.27	25.20	Critically low CD ratio
3	Hamirpur	20.59	21.91	20.71	20.98	Critically low CD ratio
4	Kangra	24.95	23.52	23.02	23.40	Critically low CD ratio
5	Kinnaur	47.63	44.74	47.31	47.93	
6	Kullu	40.11	43.02	40.75	39.17	Critically low CD ratio
7	L&S	23.16	23.45	23.61	26.05	Critically low CD ratio
8	Mandi	23.35	24.66	24.70	24.96	Critically low CD ratio
9	Shimla	40.22	36.10	36.73	38.84	Critically low CD ratio
10	Sirmour	60.66	61.75	61.50	61.33	
11	Solan	60.58	64.52	59.93	60.07	
12	Una	34.55	37.11	34.42	34.91	Critically low CD ratio
	State	35.23	34.82	34.14	34.72	

(For bank-wise details, please refer to Table no- 12 at page no-80) (Source _ Data reported By Banks)

Observations:

I) Eight districts namely **Chamba, Hamirpur, Kangra, Kullu, Lahaul & Spiti, Mandi, Shimla, and Una** are persistently below the bench mark level of Credit deposit ratio (CDR) and it can be termed as critically low CDR. The house has directed the LDMs to deliberate the issue of low CD ratio in the small committee of DLCC to formulate the action plan for phased growth in CD ratio 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 Hamirpur, Mandi Kangra and Chamba are requested to apprise the house on the action plan and strategy adopted for steady growth in CDR in a phased manner as these district have scope for credit expansion in the district based on the available local resources and potentials.

II) Strategy and Action Points for improving CDR:

The CDR can be improved with coordinated efforts of various stakeholders including the Banks , NABARD , Government Development agencies etc. The following points as suggested in the past SLBC meeting should be focused attention of stakeholders.

- 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.

5.4): National Parameters (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 30th SEPTEMBER, 2017.

SR No	Sector	Sept,2015	Sept,2016	Sept,2017	National Parameter
1	Priority sector advances	71.82	68.30	72.38	40%
2	Agriculture advances	21.11	21.16	23.27	18%
3	Advances Weaker Sections	14.90	15.71	20.59	10%
4	Advances women	6.21	6.00	8.10	5%
5	DRI advances	0.10	0.03	0.03	1%
6	C.D. Ratio (Thorat)	60.80	55.64	44.60	60%
7	MSME Advances (of total P.S. Credit)	41.47	40.16	37.48	-
8	Advances to SC/ST (of total P.S. Credit)	9.75	10.28	11.58	-
9	Advances to Minorities (of total P.S. Credit)	2.50	2.46	2.36	-

(*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 72.38 % of total advances as against the NP of 40%.
- Agriculture sector lending have share of 23.27% of total advances and above the NP of 18%.
- Similarly the National Parameters for Lending to Weaker section (20.59% against NP of 10%) and Advances to Women (8.10% against NP of =5%) are also achieved in the period under review.
- There is very negligible performance under DRI Advances. As against the national; parameter of 1%, the actual achievement is marginal i. e .03%. Banks have to come forward generously for
- financing the eligible beneficiaries from the poorest of the poor so that targets section of society can be benefitted with low rate of interest of 4%p.a as applicable under the DRI scheme.

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

5.5): BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF 30TH SEPTEMBER 2017.

(For bank-wise details please refer to TABLE NO. NP-1 & 2, page no.-69 & 70)

Banks have opened 26 **new bank branches** during the quarter September, 2017 and centre-wise and Bankwise data mentioned as below for information of the house. Banks have total Branch network of 2144 branches in the State.

NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER ENDED 30th SEPTEMBER 2017						
S No.	Bank	Date of opening	Name of centre	Whether R/ SU/U	DISTRICT	Banked/ unbanked centre (Specify)
1	PNB	24.8.2017	Gadiara	R	Kangra	BANKED
2	HPSCB	1.7.2017	Leo	R	Kinnaur	BANKED
3	HPSCB	14.7.2017	Bhager	R	Bilaspur	BANKED
4	HPSCB	20.7.2017	Junga	R	Shimla	BANKED
5	HPSCB	20.7.2017	Killar	R	Chamba	BANKED
6	HPSCB	20.7.2017	Narain	R	Shimla	BANKED
7	HPSCB	20.7.2017	Rampur Bus	R	Shimla	BANKED
8	KCCB	1.7.2017	Nehrian	R	Una	BANKED
9	KCCB	9.8.2017	Baruhi	R	Una	Un-BANKED
10	HPARDB	19.7.2017	Padhar	R	Mandi	BANKED
11	HPARDB	27.7.2017	Kotli	R	Mandi	BANKED
12	HPARDB	28.7.2017	Gohar	R	Mandi	BANKED
13	HPARDB	26.7.2017	Dharampur	R	Mandi	BANKED
14	HPARDB	9.7.2017	Shillai	R	Sirmour	BANKED
15	HPARDB	21.9.2017	Banikhet	R	Chamba	BANKED
16	HPARDB	11.9.2017	Bharmour	R	Chamba	BANKED
17	HPARDB	14.7.2017	Dadasiba	R	Kangra	BANKED
18	HPARDB	28.8.2017	Baijnath	R	Kangra	BANKED
19	HPARDB	1.9.2017	Nagrota Suriyan	R	Kangra	BANKED
20	HPARDB	6.9.2017	Thakardwara	R	Kangra	BANKED
21	HPARDB	6.9.2017	Gangath	R	Kangra	BANKED
22	HPARDB	5.9.2017	Ispur	R	Una	BANKED
23	HPARDB	5.9.2017	Daulatpur Chowk	R	Una	BANKED
24	HPARDB	8.9.2017	Galore	R	Hamirpur	BANKED
25	HPARDB	8.9.2017	Bijhri	R	Hamirpur	BANKED
26	AXIS Bank	29.9.2017	Nalagarh	SU	Solan	BANKED

The Himachal Pradesh Agri. & Rural Development Bank opened 16 new branches during the quarter ended September, 2017 and deserves appreciation. Banks are requested to open more and more branches in unbanked areas to expand the banking outreach in the rural and unbanked areas.

- ♦ The branch network of all banks (PSBs, RRB, Coop Banks & Pvt. Banks) in the State have reached to 2144 branches as of 30th September, 2017. State Bank of India has **closed its 12 branches** due to merger process of its associate banks so there is reduction in total branches of Public Sector Banks.
- ♦ PSBs have 1202 (56%) branches, 263 (12%), Private Banks 133 (6%) and Coop sector Banks – 546 (26%).
- ♦ Banks have 1742 branches (81%) in rural areas.

ATM NETWORK IN HIMACHAL PRADESH- Position as of September, 2017

- ♦ The No. of ATMs has been reduced to 1940 from 2063 ATMs due to closure of 159 ATMs by **Punjab National Bank** during the period under review
- ♦ PSBs have total 1505 ATMs and having Branch net work of 1202 and the coverage ratio (ATM vs Branch) is more than 1.
- ♦ H P Gramin Bank (RRB) doesn't have its own ATM and presently utilizing the ATM services of Sponsor Bank i. e. PNB.
- ♦ Private sector Banks have total 267 ATM as against the branch network of 133 up to the end of Sept, 2017. The ATM coverage ratio of Private Banks is quite good.
- ♦ The Cooperative sector banks i.e. HPSCB, JCCB and KCCB have total 168 ATMs and Branch Network is 465. The ATM coverage ratio is 0.36:1 and cooperative sector banks are requested to pay thrust for installation of ATMs.

(Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-69; NP-2, page no -70; NP-3, page no-71;)

The position of “Banking Outreach” in Himachal Pradesh as of 30th Sept, 2017,:

S.No.	Position	Status as of June, 2017
1	Total number of branches	2144
2	Total number of rural branches	1742
3	Total number of Semi Urban branches	311
4	Total number of Urban branches	91
5	Total CBS branches	2063
6	Total Non CBS Branches (HPARDB)	81
7	ATMs installed by Banks	1940
8	Branches dealing in foreign business	17
9	Branches having currency chest	53
10	Branches dealing Treasury Business	98
11	Branches having Clearing Houses	41
12	Branches having Extension counters	40
13	Branches specified SME	45
14	Branches specified USB	24
15	Branches having BC model	1848

(For bank-wise details, please refer to TABLE NO.NP-2, page no.-70)

5.6) PRIORITY SECTOR ADVANCES IN HP AS OF 30th SEPTEMBER, 2017.

(At a Glance for information of the House).

Sr. No.	Particulars	Summary , as of Sept, 2017		
		No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	Agriculture Loans	508814	8350.24	23.27%
	of which i) Crop loan	362087	5252.74	
	ii) Term Loan	146727	3097.50	
B	MSME Loans	234816	9735.61	27.13%
	of which: Micro- Manuf & services.	176749	4458.39	
	Small Manuf & services	25124	3428.23	
	Khadi & Village ind.	1604	42.55	
	Medium (Manf. & Services)	3346	1125.94	
	Other MSME	27993	680.50	
C	Other Priority Sector	136190	7888.52	21.98%
	Housing loan	83948	4802.44	
	Education Loan	17028	441.21	
	Social infrastructure	310	171.42	
	others	34904	2473.45	
D	Total Priority Sector Advances (A+B+C)-(PS)	879820	25974.37	72.38 %
E	Total Non Priority Sector (NPS)	248720	9907.39	27.61%
F	Total Advances	1128540	35881.76	100%

(Please refer to Table no NP-8 &9 at, page no.66 & 67)

The House may review the position.

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AGENDA ITEM NO -6

6.1) Review of Performance under Major Centrally Sponsored Schemes: Position as of 30th September, 2017.

(Amount-in lakh)

Progress under Govt. Sponsored Programmes-FY 2017-18 Position as of quarter ended September, 2017 (amt in lacs)							
S. No.	Scheme	Target 2017-18		Proposals sanctioned		Proposals disbursed	
		Nos.	Amount	Nos.	Amount	Nos.	Amount
1	DeenDayal Aatyodaya - National Rural Livelihood Mission (DAY-NRLM)	3285	4000	1092	1770.72	1091	1688.79
2	National Urban Livelihood Mission (SEP DAY-NULM)	2700	1600	91	86.63	86	88.56
3	Prime Minister Employment Generation Programme (PMEGP)	Projects	Margin Money				
3.1	PMEGP-KVIC	900	1785.18	217	1175.92	133	649.88
3.2	PMEGP-KVIB	675	1338.90	98	528.18	78	361.89
3.3	PMEGP-DIC	675	1338.90	169	679.61	127	459.37
3.4	Total -PMEGP	2250	4462.98	484	2383.71	338	1471.14
4	Dairy Entrepreneurship Development Scheme. (DED)	NA	NA	279	540.76	379	490.39

Source: Data reported by Banks

(Please refer to Table no-GSP-1 to 6 at page no-83-88)

6.2): National Rural livelihood Mission (NRLM):

- ♦ **Credit Mobilization:** Banks have sanctioned total 1092 cases with credit mobilization of Rs. 17.71 crores till the half year ended September, 2017.
- ♦ **Pendency of sponsored Cases under NRLM:**
The pendency of 401 sponsored cases with bank branches of various banks reported by HP State Rural livelihood Mission, Shimla. The Bank-wise pendency of sponsored cases mentioned as below;

Pending Cases with Banks under NRLM Scheme in H.P (Position as on 24.11.2017)		
1	2	3
	Pendency	

S.No	Name of Bank	No of Cases Pending
1	State Bank Of India	76
2	Punjab National Bank	74
3	Himachal Pradesh Gramin Bank	68
4	H P State Cooperative Bank	62
5	Kanfga Central Coop Bank	56
6	UCO Bank	33
7	Central bank Of India	13
8	Jogindra Central Coop Bank	6
9	IDBI Bank Ltd.	3
10	CANARA Bank	2
11	Bank Of Maharashtra	2
12	Orintal Bank Of Commerce	1
13	Indian Bank	1
14	Bank Of india	2
15	Bank Of Maharashtra	1
16	Union Bank Of India	1
		401

The above banks have been requested by convener to dispose of the pending cases in a time bound manner. In this regard, the convenor has also requested HPSRLM for a Review Meeting before the ensuing quarterly SLBC review meeting to review the pendency of cases with banks. The proceedings of review meeting will be placed before the House.

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

6.3): National Urban Livelihood Mission (NULM):

- ♦ **Target allocation for FY 2017-18:** Credit targets of Rs.10.00 crore assigned under Self – Employment Programme (SEP) component of DAY –NULM for FY 2017-18 in Himachal Pradesh. Bank wise target allocated to all member banks in the State. All member banks have been requested to reallocate annual Credit mobilization targets to their Branches located in urban/ SU areas.
- ♦ **Credit Mobilization:** The latest progress under SEP component of NULM scheme as reported by Urban Development Department of Government of Himachal Pradesh indicates the **sanction total 247 cases amounting to Rs. 315.95 lakhs** as of October 2017. The district-wise progress report mentioned as below for review of the House.

Achievement under SEP- DAY NULM up to 31.10.2017 in Himachal Pradesh (amount in lakh)

S N o.	District	Targ et SEP-I	Achievement		Tgt. Gr ou p	Achieve ment		Tgt. SHG	Achievement		Achieve ment (Mudra)	
			No.	Amt		No.	Amt		No.	Amt	No.	Amt
1	Bilaspur	25	13	20.60	2	0	0	20	1	1.00	0	0
2	Chamba	21	13	12.50	2	0	0	20	15	23.00	0	0

3	Dharmsala	43	24	22.35	2	0	0	20	11	16.57	0	0
4	Hamirpur	23	17	21.90	2	0	0	20	17	9.00	0	0
5	Kullu	23	7	8.90	2	0	0	20	10	7.70	0	0
6	Mandi	31	17	32.00	2	0	0	20	2	6.00	0	0
7	Sirmour	21	14	15.44	2	1	2.0 0	20	0	0	0	0
8	Shimla	57	11	12.80	2	0	0	20	6	5.80	44	40.6 5
9	Solan	29	3	4.29	2	0	0	20	0	0	0	0
10	Una	27	14	23.45	2	0	0	20	7	30.00	0	0
	Total	300	133	174.23	20	1	2.0 0	200	69	99.07	44	40.6 5

A review meeting for review of progress under NULM held under the chairmanship of Director Industries on 23.11.2017 at UCO Bank Zonal office Shimla. Major banks have participated in the meeting.

The action points emerged in review meeting mentioned as below;

- a) **Pendency of sponsored cases.** Total 74 cases were reported pending by NULM, HP as of September 2017. On review of pendency in the meeting the pendency of 50 cases reported as of 23.11.2017. Bank wise pendency of Cases mentioned as below for review of the House;

Pendency of sponsored loan applications with Banks as on 23.11.2017		
Name of Bank	No of Cases Pending on 7.11.2017	No of cases pending after review with Banks on 23.11.2017
Central bank of India	02	0
Canara bank	06	03
Bank of India	02	02
Bank of Baroda	04	02
Oriental bank of Commerce.	09	02
Punjab National Bank	22	13
State bank of India	20	20
Union Bank of India	02	02
UCO bank	04	04
Indian bank	01	01
Vijay bank	01	01
H P Gramin Bank	01	0
Total	74	50

Points for deliberations:

- SBI has highest pendency as mentioned above and few cases are pending with their branches since April & May 2017.
- The cases sanctioned by Bank branches are not being reported to concerned ULBs and therefore they remain pending for disposal with ULB and causing high pendency in their data base. Banks are requested to intimate the position of sanction cases to ULBs immediately.
- Member Banks to scrupulously follow the guidelines especially on Margin Money and collaterals etc as mentioned in RBI master Circular Deendayal Antyodaya Yojana – National Urban Livelihoods Mission (DAY-NULM) notified vide no. RBI/2017-18/5/FIDD. GSSD.CO.BC.No.03/09.16.03/2017-dated 18, July 1, 2017.
- INTEREST SUBSIDY CLAIMS UNDER DEENDAYAL ANTYODAYA YOJANA - NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM);**
Bank Branches to submit the subsidy claims regularly on monthly basis to the concerned ULBs and the interest subsidy will be released by concerned ULBs

on quarterly basis for the credit to borrower's loan account. it was decided in the meeting that State Mission office of NULM will arrange to provide ULB-wise list of those loan cases sanctioned under the DAY NULM scheme by Banks but interest subsidy claims have not been lodged by financing Bank branch so that further follow up action with Controlling authorities of the concerned banks in the State may be initiated by convener Bank.

v) Convergence of SEP component of DAY NULM and Pradhan Mantri Mudra Yojana (PMMY):

The State Mission Office, NULM informed that Banks may claim interest subsidy on loan cases sanctioned under PMMY as per eligibility criteria. It was directed by Director, Urban Development that in loan cases sanctioned under PMMY, the subsidy claim can be submitted directly to ULBs and there is no need of having prior sponsoring from ULBs of such PMMY cases.

vi) EDP for skill development of beneficiaries under DAY NULM scheme through the RSETIs.

The Director UD informed that 385 entrepreneurs have been provided the skill up-gradation training from private Skill Development agencies and the Directorate has now decided to impart General EDP trainings to the beneficiaries under NULM through the RSETIs in each district. The representative from State Mission Office, NULM informed that they have already taken up the matter for conducting General EDPs through the concerned RESTIs.

The representative from Urban development Department may deliberate on the Issues.

6.4): PRADHAN MANTRI EMPLOYMENT GENERATION PROGRAMME: (PMEGP)

- ◆ **Target allocation for FY2017-18:** The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2017-18 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.
(Amount in Lakh)

S.no	Implementing Agency	No of Project	Margin Money (amt)	Employment (in Nos)
1	DIC	900	1785.18	7200
2	KVIB	675	1338.90	5400
3	KVIC	675	1338.90	5400
	TOTAL	2250	4462.98	18000

(source KVIC)

LDMs have been requested by convenor bank for allocation of targets among banks in the district in coordination with District level implementing agencies. The information from LDM Hamirpur, Kangra, Mandi, Kinnaur & Lahaul Spiti awaited. On receipt of District-wise allocation of targets, the consolidated Targets for the state will be compiled. LDMs Hamirpur, Kangra , Mandi , Kinnaur & Lahaul Spiti are requested to send the requisite information urgently.

- ◆ **Credit mobilization :**

Bank- wise position of proposal sponsored under the scheme available in the web portal of PMEGP (<https://www.kviconline.gov.in>) and banks are updating the progress in portal on regular basis. The summary position of the cases/ proposals sponsored under PMEGP as of 21.11.2017 mentioned as below;

POSITION OF SPONSORED CASES UNDER PMEGP AS OF 21.11.2017**(AMOUNT in Lakh)**

State	Proposals sponsored to banks by implementing agencies	Proposal sanctioned by banks		Proposals rejected by banks		Proposals pending with Banks	
	No of projects	No of projects	MM involved	No of projects	MM involved	No of projects	MM involved
HP	2578	711	1708.30	957	232.42	955	2391

(source: PMEGP-e-Portal)

A **Review Meeting** for review of progress under NULM held under the chairmanship of Director KVIC, Shimla (H P) **on 23.11.2017** at UCO Bank Zonal office Shimla. Major banks and representatives from implementing agencies participated in the review meeting.

Points for Deliberations:**a) Disposal of all pending cases:****Bank –wise pendency of sponsored cases under PMEGP-As of 22.011.2017**

S.No.	Bank	No Of pending cases-3.11.2017	No Of pending cases-22.11.2017
1	Allahabad Bank	9	02
2	Bank of Baroda	9	03
3	Bank of India	13	12
4	Bank of Maharashtra	1	02
5	Canara Bank	33	21
6	Central Bank of India	40	14
7	Corporation Bank	7	06
8	Dena Bank	2	03
9	IDBI Bank	9	07
10	Indian Bank	6	06
11	Indian Overseas Bk.	2	02
12	Oriental Bank of Comm.	20	06
13	Punjab & Sind Bank	6	05
14	Punjab National Bank	246	168
15	State Bank of India	350	350
16	Syndicate Bank	4	05
17	UCO Bank	102	32
18	Union Bank of India	6	06
19	United Bank of India	2	02
20	Vijaya Bank	6	06

21	HP Gramin Bank (Including Parvatiya Gramin Bank)	112	98
22	HDFC	5	05
23	ICICI	2	02
24	Yes Bank	15	15
25	HP State Coop. Bk Ltd.	121	103
26	Kangra Cental Coop. Bk	60	44
	Grand Total	1188	925

The major pendency lies with SBI (350), PNB(168) , HPGB (98), HPSCB (103), UCO bank (32) & KCCB (44) .

All member banks have been requested to dispose of all the pending cases in a time bound manner.

- b) The cases sanctioned by bank branches are pending for EDP training and therefore the disbursement of sanctioned cases are pending . All the members banks have been requested to instruct their branches to immediately approach the concerned RSETIs in the District for conducting EDPs of beneficiaries and on completion of the EDP training, lodge their margin money claims in sanctioned cases on-line on the PMEGP portal.
- c) Updation of status in all sponsored cases in the portal on regular basis is very important and the manual progress in disposal of cases has no meaning unless updated in the PMEGP portal. The controlling Head of member banks have been requested to monitor the position of their branches closely.
- d) Few member Banks have issue of IFSC code changes in the PMEGP portal particularly in case of HP State Cooperative Banks (e.g . cases appearing in the name of Yes bank) ; H P Gramin Bank (e.g. cases of Parvatiya Gramin Bank now merged with HP Gramin Bank) and cases of associate Banks of SBI group now merged with SBI. It is decided in the meeting that such cases of mismatch in IFSC code may be suitably reported by the concerned Banks to Directorate KVIC, Shimla for further taking up the matter with their central office , Mumbai.
- e) The preliminary discussions held on the proposal for inclusion of 'Home Stay" scheme implemented by State Tourism Department under the listed activities in PMEGP Scheme. It is decided that KVIC will formulate a small group consisting of representatives from KVIC, KVIB, DIC , SLBC Convenor and a representative from Department of Tourism, H.P. The small group will hold discussion on the issue under the chairmanship of Director KVIC, HP and a report will be prepared for detail deliberations in the next review meeting.

The representative from KVIC is requested to deliberate on the issue

6.5): Dairy Entrepreneurship Development Scheme- (DEDS):

- ♦ The Ministry of Agriculture & Farmer Welfare, Govt of India is implementing the Dairy Entrepreneurship Development Scheme (DEDS) through NABARD since September, 2010 for Dairy sector activities. The capital

subsidy under the scheme is administered through NABARD and nationalized Banks are extending the finance for key components of the scheme. The Ministry laid emphasis to promote the key components of the scheme especially for unemployed youths and progressive farmers such as milking machines/milk tester/ bulk milk cooler (BMC), Dairy processing Equipments/ cold chain facilities such as Air conditioning milk Van, Milk Parlors for marketing etc.

- ♦ Banks have sanctioned 279 proposals involving amount of Rs.540.76 lakhs during the half year ended September, 2017. Bank wise disbursements under the DEDS mentioned in Table no-GSP-6 at page no-88.

State Department of Animal Husbandry is mandated for dairy development in the State. The representative from Animal Husbandry is requested for deliberation on the issue.

6.6): 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 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.

The Directorate of Urban Development, Govt. of Himachal Pradesh has directed vide their letter UD-H(F) (10)-8/17/PMAY (CLSS)/15229 dated 24.10.20147 that either of the spouse or both together will be eligible for a single house and further directed Banks to consider the applications of male household members also under CLSS component of PMAY. The above clarification came in view of feedback received by Urban development Departemt that loan applications of the applicant under CLSS component of PMAY are either not considered or rejected on the ground of male ownership status of the property.

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

AGENDA ITEM NO. 7

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

7.1) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th SEPT, 2017. (Amt. in Crores)

Sl. No	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Agriculture	8350.24	638.37	434.01	5.20
2	MSME	9735.61	1311.20	835.13	8.58
3	Other Priority Sector	7888.52	499.57	292.37	3.71
A	Total Priority Sector Advances (1 to 5)	25974.37	2449.14	1561.51	6.01
B	Total Non Priority Sector Advances.	9907.39	634.64	479.77	4.84
	Grand Total (A+B)	35881.76	3083.78	2041.28	5.69

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no-89 & 90)

7.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th SEPTEMBER, 2017 (Amt. in Crores)

Sl. No.	Sector	OUTSTANDING	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	78.89	7.21	6.32	8
2	PMRY	6.08	0.58	1.49	24
3	PMEGP	97.59	13.79	12.90	13
4	NULM/SJSRY	3.61	0.43	0.16	4
4	DED	43.98	3.34	9.36	21
5	OTHERS	37.83	7.87	9.01	24
		267.98	33.22	39.24	14.64

(For Bank-wise details, Please refer to Table no- REC-3, page no-91)

7.3) Agency-wise Recovery Position as of 30TH SEPTEMBER,2017

(Amt in Crores)

S. No	Agency	OUTSTANDING	Overdue	NPAs	NPA-%age
1	Public Sector Banks	21557.70	2380.15	999.87	4.64
2	RRBs	1414.69	88.42	79.33	5.61
3	Cooperative Banks	9596.11	529.69	925.41	9.73
4	Private Banks	3397.41	82.98	36.67	1.08
	TOTAL	35965.91	3081.24	2041.28	5.69

(For Bank-wise details please refer to Table no-REC-2 at page no-90)

**7.4) Sector-wise NPA position as of 30TH SEPTEMBER, 2017 in Himachal Pradesh
(Amount in Crores)**

S.no.	Sector	NPA as of JUNE, 2017	NPA as of SEPT., 2017	Variation over JUNE,2017	% Variation
1	Agriculture	361.98	434.00	72.02	19.90
2	MSME Sector	957.82	835.13	-122.69	-12.81
3	Other Priority Sector	266.93	292.37	25.44	9.53
4	Non Priority Sector	410.20	479.78	69.58	16.96
	Total	1996.93	2041.28	44.35	2.22

(For Bank-wise details please refer to Table no-REC-1&2 at page no-89-90)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 30TH SEPTEMBER, 2017.

(Amt in Crores)

Position as of September, 2017			
S.NO	Particulars	No. Of cases	Amt.
1	Previous Pending recovery cases as of JUNE,2017.	7958	225.58
2	Fresh cases filed during the quarter-Sept,2017	896	32.36
3	Cases disposed off during the quarter-Sept.,2017	355	17.98
4	Cases pending as of Sept., 2017.	8499	239.97
Out of Sr. no – 4, No. of cases pending for-			
	A) – up to period of one year	1332	26.73
	B) – Beyond one year	7167	213.24

(Pl. refer Table No. REC-4, page no-92)

Observations:

- ◆ The **Non Performing Assets (NPAs) of Banks in the State recorded at 5.69%** and overall NPAs have further increased to Rs.2041.28 crore in the quarter under review.
- ◆ In terms of percentage, NPAs have witnessed reduction from 5.81% to 5.69% and the reduction attributed to increase in Advances in the quarter ended September,2017.
- ◆ In agency-wise position of NPAs, Coop sector Banks have still the highest NPA ratio of 9.73% among all the banks in the State, followed by RRB with NPA percentage of 5.61 %.
- ◆ The sector wise NPA position indicates that MSME sector has NPA ratio of 10.81% and Agriculture sector has NPA of 5.20%. Banks have to pay special attention to curtail the growing NPAs in MSME sector.
- ◆ The Certificate cases under State Recovery Act, has witnessed increasing trend and disposal has slowed down. Effective coordinated efforts required between office of Recovery Tehsildar and banks to reduce the piling cases. House may deliberate to on the issue.

The House may review the position.

AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) – Quarter ended September, 2017.

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

Based on the guidelines/ instructions/ directives received from Govt. of India, Ministry of Finance, NABARD and RBI from time to time, **Banks are implementing Kisan Credit Cards (KCC) through their rural branches** to provide adequate and timely credit support from the banking system under a single window to the farmers to meet the short term credit requirements for **cultivation of crops** and **other needs**. **Under the Scheme, farmers are being financed for the activities like;**

- To meet the short term credit requirements for cultivation of crops.
- Post harvest expenses.
- Produce Marketing loan.
- Consumption requirements of farmers household.
- Working Capital for maintenance of farm assets and activities allied to agriculture, like dairy animals, inland fishery etc
- Investment credit requirement for agriculture and allied activities like pump sets, sprayers, dairy animals etc.

All KCC holders should necessarily be issued Rupay KCC Cards (Plastic Cards) in lieu of passbook based KCC to withdraw their drawing limit through ATM/PoS etc.

The district-wise position under KCC scheme up to the quarter ended September, 2017 as reported by Lead District Managers (LDMs) placed as below for review of the House;

(Rs. in Crores)

S.no.	District	Total No. of Farmers in the District (LDM obtained position from District Authorities)	KCCs issued (fresh + renewed) during the Quarter- Sept,2017		Position of KCCs outstanding with bank Branches as of 30.09.2017	
1	2	3	4	5	6	7
		No.	No	Amount	No	Amount
1	Bilaspur	57422	3789	48.14	20764	216.27
2	Chamba	70630	6044	75.70	18233	169.93
3	Hamirpur	54097	6521	47.35	35147	295.80
4	Kangra	235000	31583	365.26	63837	722.79
5	Kinnaur	19990	2852	46.58	9819	221.85
6	Kullu	74000	7007	222.45	30888	672.18
7	Lahaul & Spiti	6303	1586	58.86	5498	70.88
8	Mandi	154362	20042	257.45	52115	539.51
9	Shimla	110005	19418	433.70	57380	1394.14
10	Sirmour	50400	4456	87.24	44380	717.52
11	Solan	50973	6056	105.83	26391	401.49
12	Una	62710	4410	63.97	43555	334.97
	Total	945892	113764	1812.53	408007	5757.33

Bank-wise disbursement under KCC Scheme up to the year ended September 2017 mentioned in Table no.NSP-1 page no-93

Comment:

- 1) LDMs have obtained the aggregate position of numbers of farmers in their district from District level Authorities. (Please refer to Col no. 3 of above table) No separate details on number of Farmers available with Banks in the districts.
- 2) Banks have issued total no. of 44233 fresh KCCs to eligible farmers and renewed total number of 68591 KCCs of existing KCC holders. Thus Bank Branches have issued total no of 113851 KCCs during the quarter ended September, 2017
- 3) The total percentage of **farmers covered under KCC scheme** in Himachal Pradesh is nearly 43% of the total farmers. The district wise percentage of farmers covered under KCC comes viz. Bilaspur (36%); **Chamba (26%);** Hamirpur (65%); **Kangra (27%);** Kinnaur (49%); Kullu (42%); Lahaul Spiti (87%); **Mandi (34%);** Shimla (52%); Sirmour (88%); Solan (52%); Una (69%). In Chamba , Kangra and Mandi districts, farmer coverage is below the state average. LDMs from these districts may deliberate on low coverage of Farmers under KCCs in their District.
- 4) Banks have issue 327000 KCC cards to the farmers as against the total farmers 408004 farmers covered under KCC scheme. Gap in issuance of KCC to all the farmers availed KCC loan observed in Kangra Central Coop bank (KCCB) and Jogindra Central Coop Bank(JCCB) Member Banks are requested to ensure that their all rural Branches issue / activate ICT driven ATM enabled Cards/ RuPay Cards to all the existing farmers covered under KCC scheme.
- 5) The issue of low coverage of Farmers under KCC in relation to total no. of farmers in District needs to be deliberated in the DLCC. The Agriculture Department, Govt. of HP is requested to provide the district-wise list of farmers so that mapping of the farmers covered under KCC and other investment credit extended to Farmers can be done at district level. Further it is proposed that a small group consisting of senior officials from Agriculture Department, Horticulture Department, Revenue Department and LDM may be constituted to prepare a report on credit linkages of farmers in the district and suggest steps for increasing the credit linkage of Farmers in the District.

The House may review the position.

8.2) 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 quarter ended September,2017 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:**(AMOUNT IN CRORES)**

Achievement during the quarter ended September,2017		Cumulative position under SHG scheme as of 30 th September,2017	
No.	Amt.(in cr)	No.	Amt. (in cr)
877	10.66	61280	437.69

(Please refer to Table – NSP-2 at page no-94 for bank wise progress under SHG scheme)

Comments:

The cumulative position of credit linked SHGs include the position since inception, but there may be the SHGs which have closed their accounts and not in active status. We request all member banks to submit the information on those SHGs which are in active status to ascertain the true status of credit linked active SHGs in the State. Bank-wise position of active credit linked SHGs will be reviewed in the next review meeting.

The district wise position in respect of the active / functional SHGs with Credit linkages will be obtained from the LDMs and the revised district-wise position on functional credit linked SHGs will be placed in the next quarterly SLBC meeting.

- ♦ **Self Help Group- Bank linkage Programme- VLPs:** 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. In the year 2017-18, NABARD has allocated the targets for conducting of VLPs to the various Banks in the state as mentioned below;

S.No.	Bank	No of VLPs.
1	Punjab National Bank	450
2	UCO Bank	300
3	State bank of India	450
4	Canara Bank	75
5	Central Bank of India	75
6	H P Gramin Bank	800
7	Kangra central Coop bank	600
8	Jogindra Central Coop bank	100
9	HP State Coop bank	600
	Total	3450

The Controlling Head of member Banks are requested to follow-up with their branches for conducting the VLPs allocated to their bank in a time bound manner. Further Controlling heads of Member Banks are requested to claim reimbursement of expenses incurred on VLPs from NABARD as per the guidelines issued by NABARD.

The representative from NABARD may deliberate on the issue.

- ♦ **Digitization of Self Help Groups under 'É-Shakti' project in Himachal Pradesh**

NABARD has launched a pilot project titled **"ÉShakti"** for digitization of all SHGs in the country under the Gol Mission for creating "Digital India".

In Himachal Pradesh the E- Shakti project in Mandi District is completed and all information on SHGs in Mandi District has been digitized.

Now in next phase of E-Shakti project, three more districts i.e. **Kangra, Solan & Sirmour** has been identified in the State and NABARD has initiated the implementation of projects through the following agencies.

- a) Chinmaya Organisation for Rural Development (CORD, Sidhbari),
- b) Gramin Sewa Asharam (GSA, Kangra),
- c) Ambuja Cement Foundation (ACF, Darlaghat)
- d) Association for Rural activities and Voluntary Action for literacy information (ARAVALI)

Member banks have been requested vide e-mail dated 31.10.2017 to instruct their branches in the identified districts to extend necessary cooperation to notified agencies in providing details of SHGs for the purpose of Digitization of information on SHGs

The representative from NABARD may deliberate on the issue.

8.3) “Doubling Farmers Income by 2022”

As we all are aware, Government of India has emphasised on "Doubling of farmer's income by 2022" and had initiated the various steps in this direction. Commercial banks have to play a proactive role in this regard. Banks have received detailed instructions in this regard issued by Gol / RBI through their Head office.

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.

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.

In the present scenario there are constraints in Himachal Pradesh which need 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.**

All the stake holders have to adopt the coordinated approach to attain the objective.

House may deliberate on the Issue.

8.4) Review of performance under Education Loan –quarter ended September, 2017.

The data/ information received from Banks indicate that in Himachal Pradesh banks have sanctioned 1303 fresh Education Loans amounting to Rs.26.62 crores during the quarter ended September, 2017.

Banks have total 17397 education loans with outstanding amount of Rs. 484.22 crores in Himachal Pradesh at the end of quarter –September, 2017.

Progress under Education Loans as of 30th September, 2017 in Himachal Pradesh. (Amount In crores)

Particulars	Achievement during – quarter ended Sept., 2017.		Cumulative position as of quarter ended Sept.,2017	
	A/c	Amt. (in crore)	A/C	Amt (In crore)
Priority Sector *	1214	24.37	16940	439.59
Non Priority sector	89	2.25	457	44.63
Total – Education Loan	1303	26.62	17397	484.22

***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-95 for Bank-wise position)

The House may review the position.

8.5) Progress under Housing Finance as of September, 2017

The data/ information received from Banks indicate that banks have sanctioned 4661 fresh Housing Loans amounting to Rs.381.89 Crores during the quarter ended September, 2017.

Banks have total 100221 housing loans with outstanding amount of Rs. 6582.84 crores in Himachal Pradesh at the end of quarter September, 2017.

Summary position: Progress under Housing Loans as of 30th September, 2017 in Himachal Pradesh

Particulars	Achievement during quarter ended Sept. ,2017		Cumulative position as of 30 th September, 2017	
	A/C	Amt. (In	A/C	Amt (in crores)

		crore)		
Priority Sector *	3287	307.57	84075	4866.16
Non Priority Sector	1374	74.32	16146	1716.68
Total	4661	381.89	100221	6582.84

(Bank wise progress is given at Table No. NSP-4 at page No-96)

* 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.

8.6) Progress under General credit Cards (GCCs)- / Joint liability Groups (JLGs) made by banks up to quarter ended September,2017 mentioned below for review of the House.

(Amt in Crore)					
S.no	Scheme	Achievement up to period ended September,2017		Cumulative Position as of 30 th September,2017	
		No	Amt	A/C	Amt
A	Joint liability Groups (JLGs).	222	3.12	3709	37.74
B	General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs).	2637	13.69	57196	489.54

(Source: Banks) (Please refer to Table No. NSP-5 (JLG)-page-97, NSP-6 (GCCs)-pageno-98)

The House may review the position.

8.7) Progress under Weaver Credit Card Scheme as of 30th September, 2017 in Himachal Pradesh.

The Weaver Credit Card Scheme of Ministry of Textile, Government of India aims at proving 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 quarter ended **September, 2017**

No of application sanctioned during the quarter ended September, 2017 No.	Amount Sanctioned during the Quarter – Septembere,2017 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
33	77.40	2013	1483.23

(Please refer to bank wise position at Table no NSP-7 at page no-99)

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.

8.8) Review of performance of RSETIs (Rural Self Employment Training Institute) : Position as of 30th September,2017

Rural Self Employment Training Institutes (RSETIs) -an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure at district level to impart training and skill upgradation of rural youth geared towards Entrepreneurship Development. RSETIs are managed by lead banks with active co-operation from the MoRD and Rural development Department of Govt of HP.

RSETIs progress in the Quarter ended 30 th September, 2017											
Sr. No	Name of RSETI	Training targets for 2017-18		Achievement during the Half year ended – Sept. 2017		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-8			Cons t. Of RSETI Building (Y/N)
		No. Of training Program	Candidates to be trained	No of training prog. held up to Sept.2016	Candidates trained	No. Of training Program	Candidates trained	Bank Finance	Self Finance	Wage Emp.	
1	2	3	4	5	6	7	8	9	10	11	12
1	SBI RSETI Chamba	21	535	11	242	154	3549	1206	1507	2	N
2	UCO RSETI Shimla	20	530	09	122	157	3509	784	1229	136	N
3	UCO RSETI Solan	20	500	11	220	135	3079	529	985	436	N
4	UCO RSETI Sirmour	16	420	11	258	134	3054	513	987	44	N
5	UCO RSETI Bilaspur	20	520	11	301	121	2967	538	1244	151	N
6	PNB RSETI Dharmashala (Kangra)	25	625	14	311	178	4674	829	1552	825	N
7	PNB RSETI Hamirpur	25	625	12	246	190	4448	837	1915	291	N
8	PNB RSETI Una	25	625	11	303	177	4436	798	1926	534	N
9	PNB RSETI Mandi	22	550	7	151	119	2750	662	1102	23	N
10	PNB RSETI Kullu	22	600	8	167	113	2802	529	1258	257	N
	Total	216	5530	105	2321	1478	35268	7225	13705	2699	

Comments:

- In the FY 2017-18, RSETI have targeted to train 5530 entrepreneurs in rural areas in total 216 training programmes.
- During the 1st half year ended September,2017 RSETIs have conducted 105 programmes and trained 2321 rural youths, thus having achieved 42% of the assign annual targets. **RSETI at Kullu & Mandi have to pay thrust to attain the target as the achievement is far below the targets**
- The trained Youth from RSETIs those linked to Bank credit is proportionately low (20%) and still far below the national average of nearly 44%.

Points for deliberation:

1) Latest Status of construction of RSETI own buildings : The RSETIs are in the process of construction of RSETI building on Land allotted by the State Government and current status mentioned as below;

S. No.	RSETI	Status of Construction of RSETI Building as of September 2017
1	SBI RSETI Chamba	Letter No: 14/279, Dated: - 27.10.2017 has been sent to P O DRDA Chamba for addendum/supplementary lease deed.
2	UCO RSETI Shimla	Construction work has been started.
3	UCO RSETI Solan	Construction work has been started.
4	UCO RSETI Sirmour	Construction work has been started.
5	UCO RSETI Bilaspur	Permission from TCP in regards to change of land use is still awaited.
6	PNB RSETI Dharamshala (Kangra)	Boundary Wall, Ramp, Road and Parking work are under Process. Boundary wall, Ramp, Road and parking work are under process. Rain water harvesting/water tank at ground level pending.
7	PNB RSETI Hamirpur	Work is in progress. Construction not yet completed
8	PNB RSETI UNA	Construction work is completed, but NOC is pending with Town Planner for Electricity Connection.
9	PNB RSETI Mandi	Land allotment for RSETI Building yet pending with RD Deptt.
10	PNB RSETI KULLU	Construction work yet not completed.

The controlling head of Sponsored Banks of RSETIs are requested to monitor the progress of construction of RSETI building closely for early completion of Building.

2) Pending training expenses reimbursement claims with DRDA/SRLM/ KVIC:

S. No.	RSETI	DRDA/SRLM	KVIC
1	SBI RSETI Chamba	442	577
2	UCO RSETI Shimla	237	645
3	UCO RSETI Solan	50	457
4	UCO RSETI Sirmour	348	146
5	UCO RSETI Bilaspur	292	119
6	PNB RSETI Dharamshala (Kangra)	210	467
7	PNB RSETI Hamirpur	101	331
8	PNB RSETI Una	465	316
9	PNB RSETI Mandi	-	731
10	PNB RSETI Kullu	249	305
		2394	4094

We request the Rural Development Department and KVIC to settle the pending claims of RSETIs at the earliest.

3). Appointment of new State Director for RSETIs in Himachal Pradesh : National Director , National Centre for Excellence of RSTIs (under the aegis of MoRD , GoI) Bangaluru (Karnataka) informed vide their letter no. 3070/NACER/2017-18/F-119+320/AGP dated 3.11.2017 that State Director for RSETIs (SDR) for the State of Himachal

Pradesh has been changed w.e.f . 31.10.2017 and the new incumbent Sh. Manohar Lal Sharma , State Director RSETI will be the new member of State Level Steering Committee of SLBC in HP. The SDR is the convener of the State level committee on RSETIs in Himachal Pradesh. Accordingly the new incumbent will be inducted in to the State level committee and will be informed to all concerned.

Matter placed before the House for kind approval.

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

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR