राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS'COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

GM Secretariat, Himland Hotel,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
QUARTERLY REVIEW MEETING -
FOR
QUARTER ENDED 30th SEPTEMBER, 2019

TO BE HELD ON 06.12.2019 (Friday) AT 11.00A.M.
AT
HOTEL HOLIDAY HOME, SHIMLA (H.P.)-
171001

BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30th SEPTEMBER, 2019

S. No.	District	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Total		
1	Bilaspur	62	14	6	39	121	88	UCO
2	Chamba	45	38	7	31	121	76	SBI
3	Hamirpur	89	24	10	51	174	145	PNB
4	Kangra	212	51	30	126	419	382	PNB
5	Kinnaur	28	3	2	18	51	35	PNB
6	Kullu	66	19	13	30	128	127	PNB
7	L&S	14	2	0	7	23	13	SBI
8	Mandi	118	56	13	62	249	207	PNB
9	Shimla	197	26	40	81	344	337	UCO
10	Sirmour	85	9	16	35	145	133	UCO
11	Solan	162	12	37	49	260	370	UCO
12	Una	90	11	13	42	156	140	PNB
	Total	1168	265	187	571	2191	2053	

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.	3226
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, 2019

	Items		Unit	Position as of 30th September, 2019
1	Banks	PSBs	Nos.	18
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Bks	Nos.	14
		Total	**Nos.**	**42**
2	Branch net work	PSB	Nos.	1168
		RRBs	Nos.	265
		Coop. Banks	Nos.	571
		Pvt. Sector Bks	Nos.	187
		Total	**Nos.**	**2191**
3	Area wise Branches	Rural	Nos.	1699
		Semi Urban	Nos.	387
		Urban	Nos.	105
		Total	**Nos.**	**2191**
4	Per branch population as per 2011 Census	Rural	Nos.	3592
		Su/Urban	Nos.	1510
		Total	**Nos.**	**3156**
5	Deposits	PSBs	Rs. Crores	83649.27
		RRB	Rs. Crores	5393.87
		Coop.	Rs. Crores	22582.85
		Pvt. Sector	Rs. Crores	11487.01
		Total	**Rs. Crores**	**123113.00**
6	Advances	PSBs	Rs. Crores	33595.55
		RRB	Rs. Crores	1917.28
		Coop.	Rs. Crores	11590.48
		Pvt Sector	Rs. Crores	5105.38
		Total	**Rs. Crores**	**52208.69**
7	Business Volume	PSBs	Rs. Crores	117244.82
		RRB	Rs. Crores	7311.15
		Coop.	Rs. Crores	34173.33
		Pvt Sector	Rs. Crores	16592.39
		Total	**Rs. Crores**	**175321.69**
8	Market Share	PSBs	Percentage	66.87
		RRB	Percentage	4.17
		Coop.	Percentage	19.50
		Pvt Sector	Percentage	9.46
		Total	**Percentage**	**100.00**
9	ATMs	PSB	Nos.	1491
		RRBs	Nos.	0
		Coop. Banks	Nos.	215
		Pvt. Sector Bks	Nos.	347
		Total	**Nos.**	**2053**

STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 30th SEPTEMBER, 2019

(Amount in Crores)

S. No.	Item	30.09.2017	30.09.2018	30.09.2019	Variation in Sept, 2019 over Sept, 2018 (Y-o-Y)	
1	**Deposit PPD**				Absolute	%age
	Rural	68289.87	71734.97	74113.99	2379.02	3.32
	Urban/SU	35065.19	39722.96	48999.01	9276.05	23.35
	Total-Deposits	**103355.06**	**111457.93**	**123113.00**	11655.07	10.46
2	**Advances (O/S)**					
	Rural	20827.58	30707.44	29173.67	-1533.77	-4.99
	Urban/SU	15054.18	15983.45	23035.02	7051.57	44.12
	Total-Advances	**35881.76**	**46690.89**	**52208.69**	5517.80	11.82
3	**Total Banking Business (Dep + Adv)**	**139236.82**	**158148.82**	**175321.69**	17172.87	10.86
4	Investment made by Banks in State Govt. Securities/Bonds.	390.27	263.69	233.09	-30.60	-11.60
5	CD RATIO (As per RBI recommendation)	44.60	44.21	44.33	0.12	0.27
6	**Priority Sector Advances (O/S) of which under:**	**25974.37**	**28763.01**	**30473.41**	1710.40	5.95
	I) Agriculture	8350.24	8750.77	9841.32	1090.55	12.46
	ii) MSME	9735.61	11635.45	12686.06	1050.61	9.03
	iii) OPS	7888.52	8376.79	7946.03	-430.76	-5.14
7	Weaker Section Advs.	7389.24	8032.20	12725.14	4692.94	58.43
8	DRI Advances	10.63	7.38	3.66	-3.72	-50.41
9	Non Priority Sec. Adv.	9907.39	17927.88	21735.28	3807.40	21.24
10	No. of Branches	2144	2139	2191	52	2.43
11	Advances to Women	2904.72	3260.16	3668.02	407.86	12.51
12	Credit to Minorities	585.17	526.59	557.79	31.20	5.92
13	Advances to SCs/STs	2455.00	3138.77	2757.99	-380.78	-12.13

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH

POSITION OF NATIONAL PARAMETERS AS OF 30th SEPTEMBER, 2019 IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	Sept, 2017	Sept, 2018	Sept, 2019	National Parameter
1	**Priority sector Advances** (of total Advances)	**72.38**	**61.60**	**58.37**	**40%**
2	**Agriculture Advances** (of total Advances)	**23.27**	**18.74**	**18.85**	**18%**
3	**Advances to Weaker Sections** (of total Advances)	**20.59**	**17.20**	**24.37**	**10%**
4	**Advances to Women** (of total Advances)	**8.10**	**6.98**	**7.03**	**5%**
5	**Advances under DRI scheme** (of total Advances)	**0.03**	**0.02**	**0.01**	**1%**
6	**C.D. Ratio**	**44.60**	**44.21**	**44.33**	**60%**
7	**MSME Advances** (of total P.S. Credit)	**37.48**	**40.45**	**41.63**	-
8	**Advances to SC/ST** (of total P.S. Credit)	**11.58**	**10.91**	**9.05**	-
9	**Advances to Minorities** (of total P.S. Credit)	**2.36**	**1.83**	**1.07**	**-**

Credit Deposit Ratio (CDR) IN H.P. As of 30th Sept, 2019= 44.33%
(As per instructions from RBI)

S. no	Components	**As of 30th Sept, 2019**
1	Advances from Banks (within State)	**43335.83**
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	**8872.86**
3	RIDF (Bal. outstanding at the end of Qtr-September, 2019)	**2367.08**
4	Total- Credit (1+2+3+4)	**54575.77**
5	Total Deposits	**123113.00**
6	Credit Deposit ratio (%)	**44.33%**

Credit Deposit Ratio (CDR) IN H.P. AS OF 30TH SEPT, 2019 = 44.33%

STATE LEVEL BANKERS' COMMITTEE

HIMACHAL PRADESH

CONVENOR : UCO BANK

154th MEETING

(REVIEW – QUARTER ENDED SEPTEMBER, 2019)

DATE: 06.12.2019 (Friday) TIME 11.00 AM	VENUE: Hotel Holiday Home Shimla 171001

AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of last 153rd SLBC Meeting; Action Taken Report	1-3
2	**Financial Inclusion Campaign**: Review of Progress in Himachal Pradesh as of 30th September, 2019	4-16
3	Review of **Performance under major Centrally Sponsored Govt. Schemes** viz., **NRLM, NULM, PMEGP, DEDS, PMAY** as of 30th September, 2019; Mukhya Mantri Swavlamban Yojana-2019.	17-24
4	Review of **performance under Annual Credit Plan 2019-20** up to quarter ended 30th September, 2019	25-31
5	Review of **Banking Statistical Data and Position of National Key Business** Parameters as of 30th September, 2019.	32-38
6	**Concurrent and Fresh/Miscellaneous Issues;** Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status; Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2019 and Rabi Season 2019-20 and R-WBCIS for Kharif 2019 season; Mortgage of immovable property in Kinnaur district; Village uncovered by Financial Infrastructure on Jan Dhan Darshak App	39-48
7	Review of **Recovery Performance of Banks** in HP – Review of Position as of 30th September, 2019	49-51
8	Review of **Performance under Non-Sponsored Programmes** i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 30th September, 2019. **Review of performance of RSETIs** as of 30th September, 2019 in HP.	52-60
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	Annexure II: Minutes of Sub-Committee on Deepening of Digital Payments	
	Annexure III: Minutes of 4th Quarterly Review Meeting, Steering Committee	