Agenda papers

AGENDA NOTE FOR 154th STATE LEVEL BANKERS' COMMITTEE MEETING, HIMACHAL PRADESH

AGENDA ITEM NO.1

Confirmation of Minutes of the last 153rd SLBC Meeting held on 24.09.2019.

The minutes of the 153rd meeting of State Level Bankers' Meeting, Himachal Pradesh held on 24.09.2019 has been circulated to the members vide Convener Bank letter No. GM/SLBC/2019-20/M-153 dated 07.10.2019.

Reserve Bank of India suggested certain modifications in the meeting minutes. The same were amended and revised version was circulated to the stakeholders on 18.10.2019.

The House is requested to approve the same.

The Agenda for the 154th SLBC Meeting was discussed and approved in the 4th Steering Committee Meeting held on 29.11.2019 to be placed in the General House of SLBC for deliberations and information. Minutes of the 4th Steering Committee Meeting are given at the end of Agenda Booklet in the format of Annexure.

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ACTION TAKEN REPORT

Action Taken Report with respect to 153rd SLBC meeting:

S. No.	Action Suggested	Action Taken
1.1	**Sub-Committee on BC Model** It was decided that SLBC Convenor will collect and provide PNB, BC Models of Individual Banks as implemented by them.	The BC Model Information received from the Banks was submitted to PNB. The Second Meeting of the Committee was held on 24.10.2019 at Regional Office of Punjab National Bank. The BC Model discussed and finalised in the meeting was sent to SLBC which was shared with all Member Banks on 05.11.2019. As no comments were received from any Member, it is being placed before the House for their approval.
1.2	**Uniform Banking Hours** IBA vide their communication dated 06.08.2019 had advised the SLBCs to place before the House in its Meeting for adoption and approval of Uniform Banking Hours in the State.	In the SLBC Meeting held on 24.09.2019 the issue was placed for approval. The House unanimously approved the Uniform Banking Hours for HP State from 10.00 am to 04.00 pm. The Notification was published in leading daily newspapers Amar Ujala, Punjab Kesari and Dainik Bhaskar on 28.09.2019 and 29.09.2019. The clipping of the papers were circulated amongst all Stakeholders along with our Circular dated 30.09.2019.
1.3	**Cases eligible for Interest Subvention under NRLM** In the last SLBC meeting, it was suggested that Member Banks should upload the eligible NRLM cases on the NRLM Bank Linkage portal (daynrlmbl.ajeevika.gov.in) by 31.12.2019 as there is no manual system to claim the interest subvention.	In the recently concluded NRLM sub-committee meeting held on 22.11.2019, it was deliberated that Banks do not have log in access to the portal and are not authorized to upload the data. Henceforth, the State Deptt. was requested that as a one-time measure, the remaining cases be taken up with the Ministry and settled manually.
1.4	**Identification of Digital District** As per the guidelines of RBI and IBA, SLBC was to identify one District in the State for deepening of digital payments and make that District digitally enabled WITHIN A TIME FRAME OF ONE YEAR in close coordination and collaboration with all stakeholders, including SLBC, State Government and RBI.	In the SLBC Meeting held on 24.09.2019 the issue was placed for approval. The House suggested holding a meeting of selected Stakeholders and identifying the District. The Meeting of the Sub-committee was held on 16.10.2019 and unanimously Hamirpur District of the State was identified for Deepening of Digital Payments and shall be digitally enabled within One Year. Minutes of the Meeting were circulated on 19.10.2019, a copy of the same is kept with Agenda Papers as well. All

		Stakeholders are requested to please initiate action as per their jurisdiction.
1.5	**<u>Progress under e-Himbhoomi Portal</u>** Director, Land Records has issued DO Letters on 15.07.2019 to all DCs to issue instructions to Revenue Department to appoint Nodal Officers.	We sought information from Director, Land Records about the nomination of Nodal Officers at district level via email dated 19.10.2019 followed by a reminder on 28.11.2019. Director, Land Records to apprise the House the action taken by all DCs. Also, LDMs are advised to update the progress of their respective districts.

AGENDA ITEM NO.-2

2. FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) :

Pradhan Mantri Jan-Dhan Yojana (PMJDY) as a National Mission on Financial Inclusion was 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 sections of our society.

As of 30.10.2019, around 37.36 crore Jan Dhan Accounts (BSBDA) have been 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. Since the Pradhan Mantri Jan Dhan Yojana was launched in 2014, the objective of universal access and coverage of banking services is widely achieved and now the focus has shifted to enable usage of banking services by the excluded section of our society.

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

Pradhan Mantri Jan Dhan Yojana (PMJDY)-Position as a whole in the Country as on 30th October, 2019

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	15.87	13.85	29.73	24.59	84350.08
Regional Rural Bank	5.19	1.19	6.38	3.86	19457.21
Private Banks	0.70	0.56	1.25	1.16	3029.36
Total	**21.76**	**15.60**	**37.36**	**29.61**	**106836.65**

(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 at least one Basic Saving Deposit Account.

As of 30.09.2019, banks have more than **12.28 lakh Basic Saving Bank Deposit Accounts (BSBDAs)** under the PMJDY Scheme in Himachal Pradesh. Bank–wise, (sector wise i.e. PSB, RRB, Pvt Banks & Coop banks) achievements under PMJDY scheme in the State is mentioned as below for information of the House.

Progress under PMJDY in Himachal Pradesh as of 30th September, 2019

(Figures in lakhs)

Banks (sector wise)	RURAL	URBAN	Total No. of A/cs	Amount	NO OF ZERO	NO OF RUPAY CARDS	Aadhaar seeding	No. of accounts where Overdraft availed	Overdraft Amount
Public Sector Bank	5.95	2.34	8.29	33400.59	0.66 (8%)	6.61 (80%)	8.14 (98%)	0.29	812.34
Regional Rural Bank	3.43	0.18	3.61	30545.99	0.08 (2%)	3.36 (93%)	3.28 (90%)	0.06	3.27
Private Banks	0.14	0.14	0.28	1100.58	0.06 (24%)	0.28 (81%)	0.24 (88%)	0	0.00
Cooperative Banks (including Urban Coop.)	0.61	0.10	0.71	3086.16	0.12 (15%)	0.34 (49%)	0.62 (87%)	0	0.00
TOTAL	10.13	2.76	12.89	68133.32	0.92 (7%)	10.59 (82%)	12.28 (95%)	0.35	815.61

(For bank-wise position, pl. refer to Table- FI-1 at page-64)

HIGHLIGHTS:

- Banks have **issued RuPay Debit Cards in 82% of PMJDY accounts and** it is higher than the National average of 79%. Among member Banks, Cooperative sector banks have low average percentage in issuance of RuPay debit cards. These Banks are requested to pay preferred attention to the matter.
- There are **91766** accounts under PMJDY with zero balance. (Detailed Table given on Page No. 64, Agenda Item No.2) Respective Banks are desired to pay their preferred attention and specific thrust to bring these accounts out of 'Zero Balance' Category.

  As per directions from DFS Member banks are requested to ensure the distribution of Rupay Debit cards to all account holders.

  Aadhaar seeding in 95% of PMJDY accounts. All member banks are requested to complete the exercise of Aadhaar seeding in all accounts as per guidelines received from DFS/RBI.

- As per recent directions from DFS O/D limit has been enhanced to Rs. 10000/-(from existing limit of Rs.5000/-) in eligible PMJDY accounts. The age Limit for availing O/D facility has also been revised from 18-60 years to 18-65 years.
- There will not be any condition attached for overdraft up to Rs.2000/-. In Himachal Pradesh, Banks have extended **overdraft of Rs 815.61 Lakh** in eligible PMJDY accounts in the state. All member Banks are requested to adhere to revised guidelines received from DFS.

2.2): UNIVERSAL SOCIAL SECURITY INITIATIVES UNDER PMJDY SCHEME-Status in Himachal Pradesh up to September, 2019

A) MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 30.09.2019

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA-**(PMSBY)**	12.05
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- **(PMJJBY)**	3.41

(Bank-wise position mentioned in Table no FI-2 at page no- 66)

1). **PMSBY:** The Accidental insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs.12/- p.a. under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed every year from 1st of June. Banks have total **enrollments of more than 12.05 lakh account holders** under Accidental Insurance Scheme i.e. PMSBY as of 30.09.2019**.**

2) **PMJJBY:** The Life insurance coverage of Rs. 2.00 lakh on annual basis is available at a premium of Rs.330/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance cover is renewed every year from 1st of June. Banks **have** around **3.41 lakh enrollments** under PMJJBY in the State as of period ended September, 2019.

B) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

Atal Pension Yojana (APY) The subscribers under APY increased to around 1.66 lakhs up to the quarter ended September, 2019. **The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 30.09.2019 mentioned as below;**

S No.	Category	Target per branch (p.a.)	No Of Branches Regd. in HP	Targets 2019-20	Achievement –during FY 2019-20 up to September, 2019	Cumulative position as of September, 2019
1	PSBs	70	1168	81760	17961	128072
2	RRBs	60	265	15900	2503	24590
3	Pvt. Banks	30	171	5130	544	7494
4	Coop Banks (including Urban Coop. Banks)	20	571	11420	3285	3729
5	Deptt of Post	50	416	20800	NA	2055
	Total	**XXXX**		**135010**	**24293**	**165940**

(Bank-wise position mentioned in Table FI-APY at page no 67)

Initiatives to boost subscribers under APY Scheme.

- Banks have been requested to target all **Retail Trade, Home loan and MUDRA loan beneficiaries**, as they are having regular monthly income but generally their family members are not covered with any Social Security Pension scheme.

- All member banks have been requested to allocate targets to BCAs for mobilizing APY accounts and to **ensure their active participation**.

- **Strict monitoring & pursuing with all Branches by Controlling offices**. Dedicated officer for APY at Controlling offices to ensure 100 % participation of all Branches in each weekly login/camp day i.e. on each Friday.

- **Putting up Banners** highlighting features of APY Scheme, within Branch premises as well as in ATM room.

- Special emphasis laid for promotion of APY in every quarterly SLBC review meetings.

- PFRDA has been conducting review meetings with Banks & Department of Post from time to time to promote subscribers under the scheme.

All stakeholders have been 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.

C) Status of Insurance Claims under PMSBY /PMJJBY in H.P.

C-I) PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY):

Bank branches of various banks have received claims against the insurance coverage under the provision of Scheme and these claims are being lodged through the Corporate office of respective Banks with the concerned insurance companies for centralized processing in respect of Public Sector Banks (PSBs) and Private Sector Banks. The Claims in respect of RRB and Cooperative Banks are processed by the concerned insurers at the State level.

Summary position of insurance claims under **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** in Himachal Pradesh mentioned as below;

A) Summary: Insurance Claims under PMSBY in HP (Public & Private Sector Banks) - Position as on 05.11.2019

B)

S No.	Particulars	Position as of 05.11.2019
1	Total Number of Claim Cases received **since inception**	853
2	Total no of cases **paid**	579
3	Total no of cases **Rejected**	160

5	**Pending** with insurer	114

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMSBY:

B-I) Insurance Company-wise **Pendency** in claim cases under PMSBY (Public & Private Sector Banks)- as of 05.11.2019

Sr. No.	**Pending with insurer**	**Total**	**More than two months old**
1	Oriental Insurance Company Ltd.	**83**	**71**
2	New India Assurance Co. Ltd	**3**	**2**
3	United India Insurance Co. Ltd	**1**	**1**
4	Bajaj Allianz	**4**	**4**
5	Tata AIG General Insurance Company Ltd	**1**	**1**
6	National Insurance	**17**	**14**
7	Universal Sompo General Insurance Co. Ltd	**2**	**0**
8	Reliance Life Insurance	**3**	**0**
	Total	**114**	**93**

(Source: pmjdy.gov.in/fiplan)

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMSBY as of 31.10.2019.

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	HP Gramin Bank	Oriental Insurance Company	7	7
2	H P State Coop Bank ltd	New India Insurance Co. Ltd.	5	3

(Source: HPGB/ HPSCB)

B-III) Major Reasons of Rejection of Claim Cases by Insurance Companies under PMSBY

1) Duplicate Claim
2) Post mortem not conducted.
3) Deceased was intoxicated at the time of accident.
4) Death not established through PMR/FIR/Other Docs.
5) Death due to Causes Other than Accident
6) Disability below Stipulated Levels
7) Death occurring prior to commencement of Risk

C-II): PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)

A) Summary: Insurance Claims under PMJJBY in HP- Position as of 05.11.2019

S No.	Particulars	Position as of 05.11.2019
1	Total Number of Claim Cases received **since inception**	1186
2	Total no of cases **paid**	1074
3	Total no of cases **Rejected**	50
5	**Pending** with insurer	62

(Source: pmjdy.gov.in/fiplan)

B) Period-wise breakup of pendency of Insurance Claims with insurers under PMJJBY

B-I) Insurance Company-wise **Pendency** in claim cases under PMJJBY- as of 05.11.2019

Sr. no	**Pending with insurer**	**Total**	**More than two months old**
1	Life Insurance Corporation of India	**52**	**25**
2	Canara HSN OBC Life Insurance Co Ltd	**3**	**2**
3	SBI Life Insurance Co. Ltd.	**5**	**0**
4	HDFC Life	**2**	**0**
	Total	**62**	**27**

(Source: pmjdy.gov.in/fiplan)

B-II) Position of pending Insurance Claims lodged by Himachal Pradesh Gramin Bank (RRB) and H P State Coop Bank Ltd. under PMJJBY as of 31.10.2019

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	Life Insurance Corporation of India	8	8
2	H P State Coop Bank ltd	Life Insurance Corporation of India	9	0

(Source: HPGB/ HPSCB)

B-III) Major Reasons of Rejection of claim Cases by Insurance Companies under PMJJBY.

1) Premium not deducted by the bank
2) Death claim within lien period of 45 days
3) Duplicate Claim
4) Death occurring prior to commence of Risk

House may review the position

2.3) FINANCIAL AWARENESS AND LITERACY CAMPAIGN IN HP:

Financial Literacy Centers (FLCs) is a dedicated institutional set up for Financial Literacy Campaign organized by Lead banks (PNB/SBI/UCO Bank), RRB and Cooperative sector banks in the State. In addition to FLCs, at each district in the State, Bank branches in Rural areas are organizing financial

literacy camps as per RBI guidelines on regular basis. These FLCs and Rural Bank Branches have organized Financial literacy and awareness Camps on regular basis at District/ Blocks / Panchayats level focusing on the various target groups.

At present, 25 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	HP Gramin Bank	3	
5	Jogindra Central Coop Bank	1	
	Total	25	

Points for deliberation.

A) **All member banks are requested to adhere to the guidelines of Reserve Bank of India issued vide their communication** RBI/2016-17/236FIDD.FLC.BC.No. 22/12.01.018/2016-17 March 02, 2017.
Each Bank Branch in Rural area to conduct at least one camp per month (**on the Third Friday of each month (after branch business hours**), **focusing on digital payments with target groups** viz. farmers, small entrepreneurs, school children, senior citizens and SHGs.

B) **Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended September, 2019 placed for review of the House.**

C.1) **FLCs by Public Sector Banks(PSB):** REPORT ON CONDUCT OF **SPECIAL CAMPS** BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) as of quarter ended September, 2019.

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	3	0	0	1	2	0	2	0
Chamba	47201	31	13	8	1	20	4	0	17
HAMIRPUR	48201	8	1	1	0	8	4	0	8
KANGRA	47001	25	1	3	2	11	9	1	12
Kinnaur	47601	12	7	7	0	0	0	0	0
KULLU	46801	5	3	1	0	2	0	0	5
Lahaul & Spiti	47401	18	3	0	0	0	0	0	18
MANDI	46401	12	0	0	0	8	1	0	12
Shimla	46001	27	0	0	0	27	0	27	27
SIRMOUR	48001	51	13	9	2	51	11	8	17
SOLAN	46801	51	1	5	0	40	40	29	50
UNA	48401	4	2	0	1	0	1	1	3
	TOTAL	**247**	**44**	**34**	**7**	**169**	**70**	**68**	**169**

(Position as per reporting to RBI on quarterly basis- Sept, 2019 - Annexure –II, Part A)

C.2) **FLCs by RRBs/Coop BANKS:** QUARTERLY REPORT ON CONDUCT OF **SPECIAL CAMPS** BY FINANCIAL LITERACY CENTRES (GOING DIGITAL) AS OF QUARTER ENDED SEPTEMBER, 2019.

RRB/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,464	20	1	2	2	14	6	1	20
HPSCB	480,460 464,472 462	178	2	0	0	169	1	0	178
KCCB	482,484	38	0	1	0	0	0	0	38
	TOTAL	**34**	**3**	**3**	**2**	**183**	**7**	**1**	**236**

(Position as per reporting to RBI on quarterly basis- Sept, 2019- Annexure –II, - part A)

C.3) **FLCs by Public Sector Banks (PSB):** QUARTERLY REPORT ON CONDUCT OF **TARGET GROUP** SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of quarter ended September, 2019 (Target groups: 1. Farmers 2. Small entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others)-

District	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
Bilaspur	46201	3	0	0	0	2	0	3	1
Chamba	47201	31	13	8	1	20	4	0	17
HAMIRPUR	48201	20	8	0	1	19	14	9	19
KANGRA	47001	44	2	4	27	27	17	27	31
Kinnaur	47601	0	0	0	0	0	0	0	0
KULLU	46801	18	5	4	3	6	0	0	18
Lahaul & Spiti	47401	18	3	0	0	0	0	0	18
MANDI	46401	88	2	0	3	72	4	10	86
Shimla	46001	27	0	0	0	27	0	27	27
SIRMOUR	48001	17	2	2	1	17	2	1	3
SOLAN	46801	68	6	7	0	46	47	37	61
UNA	48401	27	11	0	1	8	1	1	12
	TOTAL	**361**	**52**	**25**	**37**	**244**	**89**	**115**	**293**

(Position as per reporting to RBI on quarterly basis- Sept, 2019- Annexure –II)- Part-B)

C.4) **FLCs by RRBs/Coop BANKS** : QUARTERLY REPORT ON CONDUCT OF **TARGET GROUP** SPECIFIC CAMPS BY FINANCIAL LITERACY CENTRES As of Quarter ended September, 2019

RRBs/ Coop Banks	FLC Code	No. of special camp	Stakeholders present (Indicate Y/N)						
			LDM	DDM	LDO	Local Govt	NGO	BC	Others
HPGB (RRB)	472,482, 484	49	3	5	27	28	16	27	45
HPSCB	480,460 464,472, 462	178	2	0	0	169	1	0	178
KCCB	482, 484	38	0	1	0	0	0	0	38
	TOTAL	**265**	**5**	**6**	**27**	**197**	**17**	**27**	**261**

(Position as per reporting to RBI on quarterly basis- Sept, 2019- Annexure –II- Part-B)

C.5) Financial Literacy Camps organized by **Rural Branches** during the Quarter ended September, 2019 (Annexure – III)

District	No of rural branches in district	No of camps conducted during the quarter- September, 2019	Target Group Addressed
Bilaspur	105	237	Farmers, SHGs, School Children, Micro and Small Entrepreneurs and Senior citizens.
Chamba	96	208	Students, Farmers, SHGs
Hamirpur	142	288	SHG/FARMERS/STUDENTS
Kangra	363	379	Students, Farmers, SHG, EX-Servicemen
Kinnaur	50	75	Students, Farmers, SHGs
Kullu	102	171	Farmers, Students, SHG
Lahaul & Spiti	23	18	Farmers
Mandi	199	245	SHG, Farmers, School Children, Senior Citizen
Shimla	245	502	Farmers, Students
Sirmaur	101	175	SHG, Farmers, Students
Solan	162	219	Students, farmers, NGOs Artisans, MSME beneficiaries, Schools ,College staff etc.
Una	111	145	ITI students
	1699	2662	

(Position as per reporting to RBI on quarterly basis- Sept, 2019- Annexure –III)

The Bank Branches (Rural) organized the Financial Literacy Camps mentioned in the attached Table No. Table- FI- FLC at page no- 63.

Financial Assistance by NABARD:

In order to spread financial literacy and embark on creation of "Digital India", NABARD facilitates conduct of Financial and Digital Literacy Camps (FDLCs). A grant support of Rs. 6000/- per camp is provided by NABARD.

The House may review the position.

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

- Banks have been allocated **3226 Gram Panchayats as Sub-Service Areas (SSAs).** The Concerned Banks are ensuring 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 **4081 active Bank Mitra (BMs)** as of 30th September, 2019.

  The Convener Bank has compiled the progress in respect of financial transactions made by Bank Mitras of major banks in the State during the quarter ended September, 2019 as mentioned in the Table no.FI-1A at page no-65.

2.5) Pradhan Mantri MUDRA Yojana (PMMY):

Pradhan Mantri MUDRA Yojana (PMMY] was 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.

Progress under PMMY in H.P.:

- Banks have made **fresh disbursements** under Mudra loan to **17562** new entrepreneurs with fresh disbursement to the tune of **Rs. 425.19 Crores** up to the period ended Sept, 2019. Private sector banks and Coop sector Banks have low performance under PMMY and they are requested to increase their lending under the scheme.
- **Cumulative position** of Mudra loans mentioned at Table No- FI-3 (page no-68) reveals that banks have outstanding Mudra loan under PMMY **Rs. 2541.44 crores** with coverage of **145838 Micro and Small entrepreneurs.**
- **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 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 50188 Mudra cards up to quarter ended Sept, 2019.**

- Mudra cards facilitate hassle-free funds for meeting the working capital needs of micro entrepreneurs and these Cards needs to be issued to large extent. Member Banks are requested to pay special attention to increase the numbers of Mudra Cards.

Cumulative Progress under PMMY up to period ended Sept, 2019

(Amount in Lakh)

		Progress up to the end of Sept, 2019 (01.04.2019 to 30.09.2019)					
S.No	**Category**	**Rural**		**Urban**		**Total**	
		No.	**Amt**	**No.**	**Amt**	**No.**	**Amt**
1	**Shishu** (Loan up to 50000/)	**6502**	**3582.93**	**2142**	**853.24**	**8644**	**4436.17**
2	**Kishor (**Loan from Rs.50001/- to Rs.5.00 lakh)	**4372**	**11821.96**	**2309**	**7236.71**	**6681**	**19058.67**
3	**Tarun (**Loan above Rs.5.00 lakh and up to Rs.10 lakh)	**1174**	**11914.06**	**1063**	**7110.28**	**2237**	**19024.34**
4	**Total disbursements up to Sept, 2019 (1+2+3)**	**12048**	**27318.95**	**5514**	**15200.23**	**17562**	**42519.18**
5	**Cumulative position as of 30.09.2019**	**145838**				**254143.80**	
6	**No. of Mudra Cards issued up to 30.09.2019**	**50188**					

(Bank wise position of disbursement of loans under PMMY up to period ended September, 2019 mentioned in the Annexure-FI-3 at page no-68.)

Observations/ comments.

- Issuance of Mudra Card to eligible borrowers at the time of disbursement of loan.

- Timely disposal of loan applications.

- **PMMY PUBLICITY:** Banks to ensure display of Mudra logo on website with a dedicated Mudra corner, where details of the beneficiaries under this scheme to be displayed. Each Mudra borrower should display a "Mudrapreneur" logo on his site/shop.

- Hoarding to be setup at District Court, District Hospital, Railway Station, Bus Stand and other prominent locations.

- **House may deliberate on the issue.**

2.8): Stand UP India Scheme (SUIS)

Stand up India scheme has been formally launched on April 05, 2016. The 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 30.09.2019 in Himachal Pradesh :

The Convener bank has compiled the progress under the Standup India scheme from the Standup India web portal (https://www.standupmitra.in) wherein concerned member Banks have uploaded the position of cases received, sanctioned, disbursed and the pendency of cases under the scheme.

Summary of Proposals received/ Sanctioned / Pending as of 30.09.2019

A) Progress under Stand-Up Scheme Period 01.04.2019 to 30.09.2019

(Amount in Lakh)

S. No	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amt	A/c	Amt	A/c	Amt
1	Public Sector Banks	**8**	**173.95**	**1**	**33.60**	**9**	**207.55**
2	H. P. Gramin Bank (RRB)	**3**	**65.00**	**2**	**43.00**	**5**	**108.00**
3	Private Sector banks	**0**	**0**	**0**	**0**	**0**	**0**
4	Coop sector banks	**0**	**0**	**0**	**0**	**0**	**0**
	Total	**11**	**238.95**	**3**	**76.60**	**14**	**315.55**

(Bank wise position mentioned in Table no FI-4, page no. 69)

B) Cumulative position (Agency-wise) under Stand-UP India Scheme in Himachal Pradesh as of 30.09.2019

(Amt in Crore)

S.no	Banks	No Of branches	Annual Target (2 cases per branch)	Women beneficiaries		SC/St Beneficiaries		Total Achievement	
		Nos.	Nos.	A/c	Amt	A/c	Amt	A/c	Amt
1	Public sector Banks (PSBs)	**1168**	**2336**	**579**	**123.31**	**284**	**51.05**	**863**	**174.36**
2	H.P. Gramin Bank (RRB)	**265**	**530**	**64**	**7.04**	**39**	**4.21**	**103**	**11.25**
3	Private Sector banks	**171**	**342**	**14**	**2.05**	**3**	**0.39**	**17**	**2.44**
4	Coop sector banks (incl. Urban Coop. Bks.)	**571**	**1142**	**0**	**0**	**0**	**0**	**0**	**0**
	Total	**2175**	**4350**	**657**	**132.40**	**326**	**55.65**	**983**	**188.05**

(Bank wise position mentioned in Table no FI-4, page no-69)

Points for deliberations:

1) Banks have sanctioned 657 new women entrepreneurs amounting to Rs. 132.40 crores since inception of scheme.

2) Banks have sanctioned 326 new SC/ST entrepreneurs amounting to Rs. 55.65 crores since Inception.

3) The cumulative position reveals that Banks have outstanding loans amounting to **Rs.188.05 crores to total 983 new entrepreneurs**. Out of total loans sanctioned under the scheme, 67% are the women beneficiaries and rest 33% are SC/ST Beneficiaries.

4) Private Sector banks have negligible performance under the Scheme.

5) Cooperative sector banks have **'NIL'** performance under the Scheme.

6) Banks are requested to update their position of proposals disposed off under Stand-Up India Scheme in the web portal (https://www.standupmitra.in) regularly.

7) As reported by different Member Banks, the major reason for low achievement under this scheme is not finding eligible entrepreneurs. A general negative attitude is also found in the people not to invest or establish a project requiring heavy investments due to hilly area and lower connectivity.

The House may deliberate on the issue.

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AGENDA ITEM NO -3

3.1) Review of Performance under Major Centrally Sponsored Schemes: Position as of 30th September, 2019.

(Amount in lakh)

S. No.	Scheme	Target 2019-20		Proposals sanctioned during the quarter June, 2019 (01-4-2019 to 30-9-2019)		Outstanding up to quarter Sept, 2019	
		Nos.	**Amount**	**Nos.**	**Amount**	**Nos.**	**Amount**
1	Deen Dayal Antyodaya - National Rural Livelihood Mission **(DAY-NRLM)**	**8620**	**6488.33**	**1492**	**2757.59**	**8116**	**8862.89**
2	National Urban Livelihood Mission **(SEP DAY-NULM)**	*****	*****	**67**	**88.68**	**418**	**428.21**
3	Prime Minister Employment Generation Programme **(PMEGP)**	Projects	Margin Money				
3.1	**PMEGP-KVIC**	**354**	**1063.00**	**182**	**1287.67**	**1956**	**8412.19**
3.2	**PMEGP-KVIB**	**354**	**1063.00**	**230**	**1122.82**	**1169**	**4615.45**
3.3	**PMEGP-DIC**	**473**	**1417.48**	**307**	**1362.22**	**2117**	**6164.32**
3.4	**Total –PMEGP**	**1181**	**3543.48**	**719**	**3772.71**	**5242**	**19191.96**
4	**Dairy Entrepreneurship Development Scheme. (DEDS)**	**NA**	**NA**	**211**	**427.18**	**4202**	**5439.05**

Source: Data reported by Banks

(Please refer to Table no-GSP-1 to 6 at page no 70 to 75)

3.2): National Rural Livelihood Mission (NRLM):

Progress for the quarter ended Sept, 2019 reviewed in Review meeting held on 22.11.2019 at UCO Bank Z.O. Shimla under the Chairmanship of Mr. P.K. Sharma, Assistant General Manager & SLBC In-charge, UCO Bank.

a) **Credit Mobilization targets** for the State for FY 2019-20 fixed at Rs. 64.88 crores for credit linkages of new 8620 SHGs. SLBC convener has allocated the Bank-wise targets for FY 2019-20 and informed the same to all member banks in Himachal Pradesh.

b) **Achievements in the Current FY:** As progress available on the "NRLM Bank Linkage Portal" as of 29.11.2019, Banks have disbursed Rs. 27.87 crores to 2435 new SHGs and total outstanding is Rs. 123.93 crores. The members have been

requested to view the progress of their bank in the State from the portal (Source https://daynrlmbl.aajeevika.gov.in)

c) **Pendency of sponsored cases with bank Branches**: HPSRLM has reported pendency of 234 sponsored cases in ten districts namely Bilaspur, Chamba, Hamirpur, Kangra, Mandi, Lahaul & Spiti, Shimla, Sirmaur, Solan and Una. In the review meeting, bank-wise position was reviewed on disposal of pending cases.
Details of cases pending with Bank Branches as on 26.11.2019 are as mentioned below;

S . no.	Bank	No of cases pending
1	Bank of Baroda	3
2	Bank of India	1
3	Bank of Maharashtra	1
4	Canara Bank	5
5	Central Bank of India	10
6	Oriental Bank of Commerce	2
7	H P Gramin Bank	64
8	H P State Coop. Bank	44
9	IDBI Bank	4
10	JCCB	15
11	Kangra Central Coop. Bank	7
12	Punjab National Bank	21
13	State Bank of India	20
14	UCO Bank	36
15	Union Bank of India	1
	TOTAL	**234**

Controlling Head of member Banks are requested to ensure the disposal of pending cases in a time bound manner. Banks should adhere to time norms in disposal of sponsored cases and in cases where the Borrower is not turning up for completion of Bank formalities even after due reminders, the cases should be immediately returned to Implementing agencies. Banks to note that disposal of pendency should be reported to concerned BDO office so that HPSRLM portal can be updated.

All member banks are requested to take note of the above observations of the review meeting and follow-up with their branches for achievement of assigned targets for FY 2019-20.

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

3.3): National Urban Livelihood Mission (NULM):

A review meeting was be held with Member Banks under the Chairmanship of Director, Urban Development Department, Govt. of Himachal Pradesh on 26.11.2019 at UCO Bank Zonal Office, Shimla to review the progress under the DAY NULM Scheme for the period under review.

a) **Credit mobilization Targets under SEP component of DAY NULM**: As per information received from UD Deptt H.P. Credit mobilization target for FY 2019-20 mentioned as below;

a) SEP Individual = 300
b) SEP – Group = 20
c) SEP – SHGs = 100

a) <u>Progress under DAY NULM :</u>

The progress under DAY NULM up to 31.10.2019 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

Cases under	NULM		MUDRA		No.	Amount
	No of Cases Sanctioned	Amount	No.	Amount		
SEP-I	54	75.81	24	26.13	78	101.94
SHG Bank Linkage	51	101.40	0	0.00	51	101.40
SEP-G	0	0.00	0	0.00	0	0.00
Total Amount	**105**	**177.21**	**24**	**26.13**	**129**	**203.34**

(Source: (Day NULM HP)

b) <u>Pendency of sponsored cases under DAY -NULM</u> : Total 51 cases reported pending by NULM HP for review with banks . Details of cases pending with banks as on 26.11.2019 are mentioned below;

S. no.	Name of Bank	No of Cases Pending
1	Bank of Baroda	5
2	Bank of India	5
3	Canara Bank	4
4	Central Bank of India	5
5	Corporation Bank	1
6	Indian Bank	6
8	Oriental Bank of Commerce	2
9	Punjab National Bank	1
10	State Bank of India	15
11	Union Bank of India	2
12	United Bank of India	2
13	UCO Bank	3
	Total	**51**

Banks should dispose of cases within 15 days period as per extant guidelines of RBI. Controlling head of member banks are requested to follow up the progress with their branches and ensure disposal of pending cases at the earliest.

c) **<u>Centralized processing of Interest subvention & proper feeding of product code:</u>** Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with Allahabad bank for centralized processing of interest subvention through web portal. All member Banks are requested that product code for the Loan cases sanctioned under DAY NULM are properly fed in their CBS system so that all eligible loan accounts can receive the interest subvention in their loan accounts online.

The representative from Urban Development Department, HP may deliberate on the Issues.

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

A review meeting was held on 26.11.2019 at UCO Bank Zonal Office Shimla with Member banks under the Chairmanship of Deputy Director, KVIC, H.P. to review the progress under the PMEGP Scheme for the period under review.

a) Target allocation for FY 2019-20: The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for the FY 2019-20 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)
1	DIC	**354**	**1063.00**
	KVIB	**354**	**1063.00**
3	KVIC	**473**	**1417.48**
	TOTAL	**1181**	**3543.48**

b) Credit mobilization:

Banks have sanctioned **719 cases** with sanctioned amount of **Rs. 3772.71 lakhs** up to the quarter ended Sept, 2019 in this FY as per position mentioned below;

S No	Agency	No Of Projects	Amount in Lakh
1	**KVIC**	**182**	**1287.70**
2	**KVIB**	**230**	**1122.82**
3	**DIC**	**307**	**1362.22**
4	**Total**	**719**	**3772.74**

Latest position:

Bank-wise position of proposals sponsored/ sanctioned/ rejected and pending with banks as available in the PMEGP MIS portal (https://www.kviconline.gov.in) placed before the House for review.

c) Review of pendency of sponsored cases under PMEGP :

In the review meeting, total 723 cases pending with each bank were reviewed for sanctions/ rejections. Bank-wise position is mentioned below;

BANK-WISE PROGRESS UNDER PRADHAN MANTRI EMPLOYMENT GENERATION SCHEME (PMEGP) IN HIMACHAL PRADESH - POSITION AS OF 26.11.2019		
S.NO.	**NAME OF BANK**	**Pending sponsored cases**
1	**ALLAHABAD BANK**	6
2	**ANDHRA BANK**	1
3	**BANK OF BARODA**	26
4	**BANK OF INDIA**	8
6	**CANARA BANK**	30
7	**CENTRAL BANK OF INDIA**	28

8	CORPORATION BANK	5
9	HDFC BANK	3
10	HIMACHAL PRADESH GRAMIN BANK	88
11	HIMACHAL PRADESH STATE COOPERATIVE BANK LTD	29
13	IDBI BANK	7
14	INDIAN BANK	4
	INDIAN OVERSEAS BANK	1
15	JAMMU AND KASHMIR BANK LTD	2
16	KANGRA CENTRAL COOPERATIVE BANK LTD	44
17	ORIENTAL BANK OF COMMERCE	7
18	PUNJAB AND SIND BANK	9
19	PUNJAB NATIONAL BANK	156
20	STATE BANK OF INDIA	186
21	SYNDICATE BANK	4
23	UCO BANK	46
24	UNION BANK OF INDIA	13
25	UNITED BANK OF INDIA	4
26	YES BANK LTD	16
	Total	723

Banks have been requested to update the position of cases disposed of by banks in the PMEGP portal. **Updation of status in all sponsored cases in the portal on regular basis is very important.** The controlling Head of member banks have been requested to monitor the position of their branches closely and dispose of all pending cases.

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

3.5): 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.

- DEDS has been continued for the year 2019-20 and the major activities covered under DEDS are establishment of small dairy units, rearing of heifer calves, vermicompost with milch animal unit, purchase of milking machines / Milkotesters / Bulk cooling points (up to 5000 liters capacity), purchase of dairy processing equipments for manufacture of milk products, establishment of dairy products, establishment of private veterinary clinics and dairy marketing outlet / Dairy parlour.

- The budget for the State of H.P. is as under:-

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Category	Gen	SC	ST	Total
Budget	196.45	50.48	25.92	272.85

- Banks have sanctioned **211 proposals involving amount of Rs. 427.18 lakhs** up to quarter ended Sept, 2019 . Bank wise disbursements under the DEDS mentioned in Table no-GSP-6 at page no-75.

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.

3.6): PRADHAN MANTRI AWAS YOJANA – HOUSING FOR ALL (URBAN)

As members are aware, that Pradhan Mantri Awas Yojana – Housing for all (Urban) 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.

Banks have sanctioned **total 93 proposals** amounting to **Rs. 1132.98 lakhs** up to the quarter ended Sept, 2019 in PMAY (URBAN). Most of the Banks have reported the Nil progress and only 14 (Fourteen) banks namely Allahabad Bank, Andhra Bank, Bank of Baroda, Bank of India, Canara Bank, Indian Bank, Oriental Bank of Commerce, Punjab National Bank, State Bank of India, UCO Bank, Union Bank of India, H.P. Gramin Bank, South Indian Bank and H.P. State Co-operative Bank have reported progress.

Bank wise position mentioned in table no GSP-7 Page No. 76. There is scope to increase lending under the PMAY. We request all member banks to ensure correct reporting for the review meetings to have a meaningful review of progress under the scheme.

3.7 "Mukhya Mantri Swavlamban Yojana-2019" (MMSY-2019)

The H.P. State Government notified Scheme namely "Mukhya Mantri Swavlamban Yojana- 2019" by Industries Department with a view to promoting self-employment

opportunities in the State and in order to provide livelihood to local youth by encouraging local entrepreneurship.

The scheme "**Mukhya Mantri Swavlamban Yojana – 2019**" is being implemented by the Department of Industries and the existing entrepreneurs/ beneficiaries of the existing Schemes will also be eligible for incentives/concessions as per the new Scheme.

Under this scheme youth of Himachal Pradesh between the ages of 18 to 45 will be provided:

1. 25 percent capital subsidy on plant and machinery up to an investment of Rs. 40 lakh in industries. Subsidy wills be 30 percent in case of women entrepreneurs.
2. Interest subsidy of 5 percent for three years for a loan upto Rs. 40 lakh.
3. Government land will be given at concessional lease rate of 1 percent and to buy private land, stamp duty will be 3% of applicable rate.
4. Government will reimburse the CGTMSE fee charged on the loan sanctioned.

Government of Himachal Pradesh, Department of Industries has issued notification vide no. Ind. A (F)2-1/2018 dated 23.02.2019 containing detailed guidelines on the scheme. The notification is also available on the website of Industries Department, Govt of Himachal Pradesh. (http://www.emerginghimachal.hp.gov.in/). The Convenor Bank has already circulated the above mentioned notification to the Member Banks.

The eligible entrepreneurs will be financed by Banks in the State and proposals are being sponsored by the District Industries Centers to Banks in each district for credit linkages. Controlling Head of Member banks are requested to circulate the guidelines to their branches in the State and monitor the progress under the Scheme.

A **review meeting will be held** shortly with Member Banks at UCO Bank Zonal Office, Shimla under the Chairmanship of Deputy Director, Department of Industries to review **the progress under the MMSY Scheme** for the period under review. 753 cases are still lying pending with Member Banks.

Member Banks are advised to dispose off the pending cases in an expedite manner, as MMSY is flagship program of State Government with focus on encouraging self-employment opportunity among the youths of Himachal Pradesh.

a) Progress under MMSY

Banks have sanctioned 715 cases under MMSY as on 26.11.2019. The Bank-wise progress is as under:

S. No.	Name of Bank	No. of Cases Sanctioned
1.	Allahabad Bank	1
2.	AU Small Finance Bank	1
3.	Bank of Baroda	9
4.	Bank of India	3
	Bank of Maharashtra	2
5.	Canara Bank	11
6.	Central Bank of India	13
7.	HDFC	7

8.	HPGB	61
9.	HPSCB	19
10.	IDBI Bank	2
11.	Indian Overseas Bank	1
12.	J&K Bank	2
13.	JCCB	7
14.	KCCB	123
15.	OBC	24
16.	P&SB	5
17.	Punjab National Bank	231
18.	State Bank of India	109
19.	Syndicate Bank	1
20.	UCO Bank	75
21.	Union Bank of India	8
	Total	**715**

b) <u>Pendency of sponsored cases under MMSY:</u>

Total 753 cases reported pending with Member Banks as on 26.11.2019. Bank-wise pendency is reported below:

S. No.	Name of Bank	No. of Cases Pending
1.	Allahabad Bank	5
3.	Baghat Bank	13
4.	Bank of Baroda	4
5.	Bank of India	6
6.	Canara Bank	16
7.	Central Bank of India	10
8.	Corporation Bank	11
9.	HDFC	12
10.	HPGB	68
11.	HPSCB	25
12.	ICICI Bank	3
13.	IDBI Bank	2
14.	Indian Bank	9
15.	Indian Overseas Bank	2
16.	J&K Bank	2
17.	JCCB	52
18.	KCCB	34
19.	OBC	7
20.	P&SB	20
21.	Punjab National Bank	126
22.	State Bank of India	210
23.	Syndicate Bank	7
24.	UCO Bank	90
25.	Union Bank of India	19
	Total	**753**

The Bank wise list of pending cases has already been shared by Convenor bank with the Member Banks via email dated 18.10.2019 and 25.11.2019 advising all the Banks to dispose of the pending cases in an expeditious manner.

The representative from Industries Department may deliberate on the Issue.

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AGENDA ITEM NO-4

4. Review of Performance under Annual Credit Plan 2019-20 – Progress up to period ended September, 2019.

The progress under Annual Credit Plan 2019-20 for the quarter ended September, 2019 has been reported by the Member Banks to the Convenor bank and consolidated position mentioned as below for review of the House.

In Annual Credit Plan (ACP) 2019-20, banks have planned to disburse fresh loans to the tune of Rs. 25308.00 crores in the FY 2019-20 in Himachal Pradesh. As per the data submitted by member banks, total disbursements **made by banks up to the quarter ended September 2019 aggregated to Rs. 16142.72 Crore** as against the targets of **Rs. 12654.00 Crores**. Banks have recorded **achievement of 127.57%** of assigned targets in terms of financial outlay set up to the quarter ended September, 2019 in ACP 2019-20.

In terms of physical achievements under ACP 2019-20 during the period under review, banks have extended credit to **475890 new units** as against a target of 481550 units and thereby having achievement of **98.82%** of assigned targets for the period up to September, 2019.

The sector-wise targets vis-a-vis achievements in under ACP 2019-20 up to the quarter ended September, 2019 as mentioned hereunder:

ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2019-20 UP TO THE PERIOD ENDED SEPTEMBER, 2019. (1.4.2019 TO 30.09.2019)

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

(Amt. in Crores)

S.No.	Sector/ Activity	Annual Targets 2019-20	Targets up to quarter ended Sept, 2019	Achievement – period ended Sept 2019	%age Achievement – period ended Sept, 2019
1	Agriculture	11071.86	5535.93	3645.34	65.85
2	MSME	7599.42	3799.71	7817.93	205.75
3	Education	333.11	166.55	64.35	38.64
4	Housing	1531.39	765.70	486.16	63.49
5	Others -PS	1730.22	865.11	89.73	10.37
Total PS (1 TO 5)		22266.00	11133.00	12103.51	108.72

(Please refer to Table: ACP-I, page no- 77 to 82)

4.2) FINANCIAL ACHIEVEMENT -NON PRIORITY SECTOR- (NPS) **(Amt. in Crores)**

S.No.	Sector/ Activity	Annual Targets 2019-20	Targets up to quarter ended Sept 2019	Achievement – period ended Sept 2019	%age Achievement period ended Sept 2019
1	Education	180.56	90.28	10.96	12.14
2	Housing	417.59	208.79	155.50	74.48
3	Others	2443.85	1221.93	3872.75	316.94
Total NPS (1+2+3)		3042.00	1521.00	4039.21	265.56
Grand Total (PS+NPS)		25308.00	12654.00	16142.72	127.57

(Please refer TABLE-ACP-I, page no- 83 to 87)

4.3) PHYSICAL ACHIEVEMENT- PRIORITY SECTOR CREDIT (PS) **(In units)**

S.No.	Sector/ Activity	Annual Targets 2019-20	Targets up to quarter ended Sept , 2019	Achievement – period ended Sept 2019	%age Achievement – period ended Sept, 2019
1	Agri. -Direct	565341	282671	254319	89.97
2	MSME	180885	90433	130782	144.60
3	Education	9896	4948	3855	77.91
4	Housing	37290	18645	11679	62.64
5	Others -PS	85242	42621	5709	13.39
Total PS (1 to 5)		878654	439327	406344	92.49

(Please refer to Table: ACP-I, page no-77 to 82)

4.4) -PHYSICAL ACHIEVEMENT--NON PRIORITY SECTOR (NPS) **(In units)**

S.No.	Sector/ Activity	Annual Targets 2019-20	Targets up to quarter ended Sept, 2019	Achievement – period ended Sept 2019	%age Achievement – period ended Sept, 2019
1	Education	3004	1502	142	9.45
2	Housing	3053	1527	1224	80.18
3	Others	78389	39195	68180	173.95
4	Total NPS	84446	42223	69546	164.71
5	Total PS	878654	439327	406344	92.49
Grand Total PS+NPS)		963100	481550	475890	98.82

(Please refer to Table: ACP-I, page no-83 to 87)

4.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2019-20 UP TO SEPTEMBER, 2019.

A) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

Sl. No.	Sector-wise performance	Agency wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	Private Banks	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2019-20	6165.65	1209.88	3091.61	604.72	11071.86
B	Target – 1st Quarter Sept, 2019	3082.82	604.94	1548.81	302.36	5535.93
C	Achievements– Up to Sept, 2019	2053.27	464.46	827.94	151.83	3645.34
D	%-Achievement- Up to Sept, 2019	66.60	76.78	53.46	99.11	65.85
2	MSME SECTOR					
A	Annual Target 2019-20	5915.16	518.25	1327.26	558.75	7599.42

B	Target – 1st Quarter Sept 2019	**2597.58**	**259.12**	**663.63**	**279.37**	**3399.71**
C	Achievements– Up to Sept, 2019	**6062.31**	**247.48**	**935.72**	**572.41**	**7817.93**
D	%-Achievement – Up to Sept, 2019	**233.38**	**95.51**	**141.00**	**204.89**	**205.75**
3	**EDUCATION LOANS**					
A	Annual Target 2019-20	**206.76**	**26.30**	**72.30**	**27.75**	**333.11**
B	Target – 1st Quarter Sept 2019	**103.38**	**13.15**	**36.15**	**13.87**	**166.55**
C	Achievements– Up to Sept, 2019	**53.77**	**2.79**	**6.57**	**1.22**	**64.34**
D	%-Achievement.- Up to Sept, 2019	**52.01**	**21.22**	**18.17**	**8.77**	**38.64**
4	**HOUSING LOANS**					
A	Annual Target 2019-20	**953.75**	**155.16**	**287.91**	**134.57**	**1531.39**
B	Target – 1st Quarter Sept 2019	**476.87**	**77.58**	**143.95**	**67.29**	**765.70**
C	Achievements– Up to Sept, 2019	**232.37**	**36.61**	**200.98**	**16.19**	**486.15**
D	%-Achievement- Up to Sept, 2019	**48.73**	**47.19**	**139.62**	**24.06**	**63.49**
5	**OPS UNDER PRIORITY SECTOR**					
A	Annual Target 2019-20	**1033.90**	**134.74**	**403.43**	**158.15**	**1730.22**
B	Target – 1st Quarter Sept 2019	**516.95**	**67.37**	**201.71**	**79.07**	**865.11**
C	Achievements– Up to Sept, 2019	**64.83**	**4.22**	**16.67**	**4.00**	**89.73**
D	%-Achievement – Up to Sept, 2019	**12.54**	**6.26**	**8.26**	**5.06**	**10.37**
6	**TOTAL PRIORITY SECTOR**					
A	Annual Target 2019-20	**13555.22**	**2044.32**	**5182.51**	**1483.95**	**22266.00**
B	Target – 1st Quarter Sept 2019	**6777.61**	**1022.16**	**2591.25**	**741.98**	**11133.00**
C	Achievements– Up to Sept, 2019	**8466.57**	**755.56**	**1987.89**	**893.48**	**12103.51**
D	%-Achievement – Up to Sept, 2019	**124.92**	**73.92**	**76.71**	**120.42**	**108.72**

(Please refer to Table: ACP-I, page no-77 to 82)

B) NON PRIORTY SECTOR LOANS-AGENCY-WISE

(Amount in Crores)

3	**NPS- EDUCATION LOANS**					
A	Annual Target 2019-20	**111.24**	**13.36**	**34.83**	**21.13**	**180.56**
B	Target – 1st Quarter Sept 2019	**55.62**	**6.68**	**17.41**	**10.56**	**90.28**
C	Achievements– Up to Sept, 2019	**10.72**	**0.00**	**0.00**	**0.23**	**10.95**
D	%-Achievement.- Up to Sept, 2019	**19.28**	**0.00**	**0.00**	**2.18**	**12.14**
4	**NPS -HOUSING LOANS**					
A	Annual Target 2019-20	**249.51**	**39.62**	**73.13**	**55.33**	**417.59**
B	Target – 1st Quarter Sept 2019	**124.75**	**19.81**	**36.56**	**27.66**	**208.79**
C	Achievements– Up to Sept, 2019	**136.44**	**0.00**	**4.49**	**14.57**	**155.50**
D	%-Achievement.- Up to Sept, 2019	**109.37**	**0.00**	**12.18**	**52.68**	**74.47**
5	**NPS –OTHERS**					
A	Annual Target 2019-20	**1511.39**	**178.26**	**394.32**	**359.88**	**2443.85**
B	Target – 1st Quarter Sept 2019	**755.70**	**89.13**	**197.16**	**179.94**	**1221.93**
C	Achievements– Up to Sept, 2019	**1826.93**	**40.27**	**574.16**	**1431.38**	**3872.74**
D	%-Achievement.- Up to Sept, 2019	**241.75**	**45.18**	**291.21**	**795.48**	**316.94**
6	**TOTAL NON PRIORITY SECTOR**					
A	Annual Target 2019-20	**1872.15**	**231.24**	**502.28**	**436.33**	**3042.00**
B	Target – 1st Quarter Sept 2019	**936.07**	**115.62**	**251.13**	**218.16**	**1521.00**
C	Achievements– Up to Sept, 2019	**1974.09**	**40.27**	**578.65**	**1446.18**	**4039.21**
D	%-Achievement- Up to Sept, 2019	**210.89**	**34.83**	**230.42**	**662.89**	**265.56**

(Please refer to Table no. ACP -1, Page 83 to 86)

C) GRAND TOTAL FOR ALL SECTORS						
A	Annual Target 2019-20	**15427.37**	**2275.56**	**5684.79**	**1920.28**	**25308.00**
B	Target – 1st Quarter Sept 2019	**7713.68**	**1137.78**	**2842.39**	**960.14**	**12654.00**
C	Achievements– Up to Sept, 2019	**10440.67**	**795.83**	**2566.55**	**2339.67**	**16142.72**
D	%-Achievement.- Up to Sept, 2019	**135.35**	**69.95**	**90.29**	**243.68**	**127.57**

(Please refer to Table no-ACP-1 at page-87)

4.6): <u>Observations/ comments on achievements up to Sept, 2019 under Annual Credit Plan (ACP) 2019-20</u>

a) Up to Sept 2019, banks have disbursed fresh loans to the tune of **Rs. 16142.72 crore** to total **475890** new units. The achievement against the targets set for period ended September, 2019 registered at **127.57%**.

b) In the **<u>Priority Sector segments,</u>** Banks have disbursed fresh credit of Rs. **12103.51 crores** and achieved **108.72%** of the assigned targets up to June, 2019.

c) In **Non Priority Sector (NPS)** segments, Banks have made fresh loans to the tune of Rs. **4039.21 crores** as against the set target of Rs. **1521.00 crores** and recorded achievement of **265.56%**. Private Sector Banks and PSBs have shown remarkable achievements under the Non-Priority Sector lending in the State.

d) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs. 3645.34 crores** as against the target of Rs. **5535.93** crores having achievement of **65.85%** of the assigned targets.

e) In **MSME Sector-** Banks have fresh credit disbursements of Rs. **7817.93** crores as against the target of Rs. 3799.71 crores. Banks have recorded achievement of **205.75%** which is quite good.

f) Achievement under **Education loans** was **38.64**% of targets and banks have disbursed fresh education loans to the tune of Rs. **64.35 crores** up to September, 2019. Private Sector Banks have negligible performance under fresh education loan disbursements.

g) The **Agency-wise (i.e. PSB/RRB/Private Banks /Coop Banks) overall achievement** under Annual Credit Plan (ACP) 2019-20 up to September, 2019 indicates that Public Sector banks (PSB) have overall achievement of 135.35% , RRB- 69.95% , Cooperative Sector Banks- 90.29% and Private Banks – 243.68%.

h) The **overall performance of 127.57%** as against the targets assigned up to September, 2019 under ACP 2019-20 is quite good.

PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2019-20

i) Agriculture Sector:

Following banks have less than 40% achievement in Agriculture sector:

S. No.	Bank	% age
1.	Allahabad Bank	14.89
2.	Bank of Baroda	2.11
3.	Bank of India	15.36
4.	Bank of Maharashtra	1.12
5.	Corporation Bank	0.21
6.	Indian Bank	20.66
7.	Oriental Bank of Commerce	33.89
8.	Punjab & Sind Bank	9.42
9.	Syndicate Bank	15.91
10.	Union Bank of India	8.77
11.	United Bank of India	0.90
12.	Bandhan Bank	0.00
13.	Catholic Syrian Bank	0.00
14.	Kotak Mahindra Bank	1.96
15.	South Indian Bank	0.00
16.	HP ARDB	10.28

(Please refer to Page 77)

ii) MSME Sector:
Following banks have less than 50% achievement in MSME sector:

S. No.	Bank	%age
1.	Andhra Bank	22.43
2.	Bank of Baroda	32.50
3.	Bank of India	17.27
4.	Bank of Maharashtra	8.24
5.	Central Bank of India	47.30
6.	Corporation Bank	4.53
7.	Indian Bank	29.69
8.	Indian Overseas Bank	31.21
9.	Punjab & Sind Bank	36.04
10.	Union Bank of India	20.90
11.	United Bank of India	28.62
12.	Bandhan Bank	0.00
13.	Catholic Syrian Bank	0.00
14.	South Indian Bank	0.00
15.	HP ARDB	2.37

(Please refer to Page 78)

iii) Total Priority Sector:
Following banks have less than 40% achievement in Total Priority sector:

S. No.	Bank	%age
1.	Andhra Bank	21.67
2.	Bank of Baroda	19.44
3.	Bank of India	19.48
4.	Bank of Maharashtra	11.23
5.	Corporation Bank	4.11
6.	Indian Bank	33.29
7.	Indian Overseas Bank	28.76
8.	Punjab & Sind Bank	24.46
9.	Union Bank of India	16.20
10.	United Bank of India	31.22
11.	Axis Bank	35.93
12.	Bandhan Bank	0.00
13.	Catholic Syrian Bank	0.00
14.	South Indian Bank	0.00
15.	HP ARDB	9.92

(Please refer to Page 82)

iv) Overall ACP Achievement:
Following banks have less than 50% achievement in targets allotted under ACP 2019-20:

S. No.	Bank	%age
1.	Allahabad Bank	37.05
2.	Andhra Bank	25.46
3.	Bank of Baroda	19.19
4.	Bank of India	20.24
5.	Bank of Maharashtra	11.42
6.	Central Bank of India	49.89
7.	Corporation Bank	5.05

8.	Indian Overseas Bank	26.38
9.	Punjab & Sind Bank	31.78
10.	Union Bank of India	30.25
11.	United Bank of India	16.12
12.	Bandhan Bank	0.32
13.	Catholic Syrian Bank	0.00
14.	South Indian Bank	0.00
15.	HP ARDB	9.69

(Please refer to Page 87)

DISBURSEMENTS UNDER CROP LOAN SCHEME UP TO SEPTEMBER, 2019

Banks have annual target of Rs. 6760.61 crore under the Crop loan Scheme for the Current Financial Year 2019-20 comprising the proportion of more than 78% of total financial outlay of Rs. 11071.86 crores projected in overall Agriculture sector for fresh credit disbursements in ACP 2019-20.

Banks have target of fresh disbursements of **Rs. 3368.32 crores** for the purpose of short term credit under Agriculture sector up to September, 2019 and Banks have disbursed **Rs. 2632.61 crore** and recorded achievement of 78 % of the assigned targets in the crop loan disbursements up to September, 2019 of ACP 2019-20 .

Agency –wise Annual disbursements under Crop loans up to September, 2019

(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 2019-20	**3785.10**	**797.73**	**1803.96**	**349.86**	**6736.65**
B	Target – 1st Quarter Sept, 2019	**1892.55**	**398.86**	**901.98**	**174.93**	**3368.32**
B	Achievement – Up to Sept, 2019	**1372.09**	**450.28**	**613.13**	**197.10**	**2632.61**
C	%-Achievement.- Up to Sept, 2019	**72.50**	**112.89**	**67.98**	**112.68**	**78.16**

(For Bank-wise details, please refer TABLE-ACP-I, page no-88)

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AGENDA ITEM NO.5

5) REVIEW OF STATISTICAL BANKING DATA AS OF 30th SEPT, 2019

5.1) COMPARATIVE BANKING KEY INDICATORS AS OF 30th September, 2019

(Amt in crores)

S. No.	Item	30.09.2017	30.09.2018	30.09.2019	Variation in September, 2019 over September, 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	613.37	526.59	557.79	31.20	5.92
13	Advances to SCs/STs	3008.42	3138.77	2757.99	-380.78	-12.13

5.2) Review of Banking Sector Performance in Key business parameters in Himachal Pradesh as of 30th September, 2019.

(For Bank-wise details, please refer to Table no- NP-1-15, page no 89-103)

A) The **total Banking business** has grown at Y-o-Y growth rate of **10.86%** with aggregate banking business amounting to **Rs. 175321.69 crore** as of 30th September, 2019. In absolute term, the total business have grown by Rs 5642.77 crore over the quarter ended June, 2019 (**Rs. 169678.92 crore** in June,19).

B) The **total Deposits** in banking sector have grown to **Rs. 123113.00 crore** with Y-o-Y growth of **10.46%.** In absolute term, the total Deposits have grown by Rs. 5187.69 crore over the quarter ended March, 2019 (**Rs.117925.31 crore** in June, 19)

c) Banks have **total Loans & Advances** to the tune of **Rs. 52208.69 crores** in quarter ended September, 2019 with Y-o-Y growth rate of **11.82%.** The Loans & Advances have shown incremental growth of Rs. 455.08 crore over the quarter ended June, 2019 (**Rs. 51753.61 crore** in June,19)

5.3) CREDIT DEPOSIT RATIO (CDR):

c) Overall CD ratio in the State:

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at 44.33% as of 30th September, 2019 as per details mentioned below.

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%

I) Banks have overall CD ratio (as per instructions from RBI) of **44.33%** in Himachal Pradesh as of **Sept, 2019.** The CDR has witnessed decrease of 159 basis point over the quarter ended June, 2019 (**45.92%** in June,19).

ii) **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at 42,41**%** in quarter ended Sept, 2019. (Bank wise position mentioned at Table no- NP-12, page no- 100) The data reveals that few of the member Banks as mentioned below are having poor CDR in Sept, 2019 and their position is almost static having persistently very poor CDR below 20%:

S No.	Name of Bank	In %age
1	Indian Bank	19.99
2	AU Small Finance Bank	11.90
3	Bandhan Bank	1.59
4	South Indian Bank	12.54
5	IDBI Bank	18.85
6	Yes Bank	13.39
7	Mandi Urban Cooperative Bank	16.17

The District-wise CDR position in twelve districts as of Sept, 2019 mentioned as below;

(Figures in %age)

(Source _ Data reported By Banks)

S.No	Districts	Dec, 2018	Mar, 2019	June, 2019	Sept, 2019	Remarks
1	Bilaspur	**25.68**	**26.84**	**26.94**	**26.83**	Critically low CD ratio
2	Chamba	**25.87**	**27.20**	**27.36**	**27.34**	Critically low CD ratio
3	Hamirpur	**20.99**	**21.91**	**21.46**	**21.26**	Critically low CD ratio
4	Kangra	**23.94**	**24.63**	**24.41**	**24.45**	Critically low CD ratio
5	Kinnaur	**43.19**	**47.47**	**48.88**	**49.61**	
6	Kullu	**40.17**	**41.11**	**41.69**	**40.41**	
7	L& S	**28.00**	**25.96**	**25.76**	**25.49**	Critically low CD ratio
8	Mandi	**24.36**	**25.85**	**26.07**	**25.56**	Critically low CD ratio
9	Shimla	**39.96**	**40.93**	**44.21**	**40.82**	
10	Sirmour	**66.54**	**67.62**	**68.77**	**63.36**	
11	Solan	**64.17**	**63.54**	**63.92**	**62.77**	
12	Una	**33.73**	**33.57**	**33.40**	**31.77**	Critically low CD ratio
	State	**34.93**	**35.76**	**36.41**	**35.20**	

(For bank-wise and District wise details, please refer to Table no- 13 at page no-101)

Observations:

I) **Seven** districts namely **Bilaspur**, **Chamba, Hamirpur, Kangra, Lahaul & Spiti, Mandi and Una** have persistently critically low CDR below 40%. The issue of low CD ratio in districts mentioned above needs immediate attention of DLCC for review the position of low CD ratio in **Special Sub Committee (SSC) of DLCC.** The SCC in each district is requested to hold the meeting under the chairmanship of District Administration to prepare Monitorable Action Plan (MAP) and monitor the progress at the short intervals to achieve sustainable growth in CDR in a phased manner.

LDMs may apprise the House on the status of holding of meeting of Special Sub Committee (SSC) on CDR in their district and the important observations made by the SSC for improvement in CD ratio.

II) Strategy and Action Points for improving CDR:

The coordinated efforts by the stakeholders may bring improvement in CD ratio in the State. Special drive is needed for large size credit proposals by Banks on one hand and a conducive environment for infrastructural growth and development on the other hand. Credit expansion by banks in the preferred sectors/ activities mentioned below may improve the position of CDR to great extent.

i) Banks to focus on increased flow in agriculture sector preferably in allied activities especially in Dairy & Dairy Products, Poultry, Food processing units etc. in a big way.

ii) Banks to ensure achievement of allocated targets fixed under the various governments sponsored scheme i.e. PMEGP, NULM, NRLM with special thrust on MSME sector including financing under MUDRA scheme and Standup India Scheme. Recently launched Mukhya Mantri Swablamban Yojana in MSME sector will facilitate improvement in CDR

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.

v) Achieving the targets set under the Annual Credit Plan by all the Banks.

Government would be providing infrastructural support for creating conducive environment for smooth credit off take in the State.

The House may review the position.

5.4): <u>National Parameters (NP)</u>

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

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**	**-**

(*PSC-Priority Sector Credit)

- Banks have **achieved four out of six important National Parameters (NPs)** set up by RBI. The parameter for lending to weaker sections under DRI scheme and attainment of benchmark CD ratio of 60% could not be achieved for the period under review.
- The Priority Sector lending has a share of 58.37 % of total advances as against the National parameter (NP) set by RBI at 40%.
- Agriculture sector lending have a share of 18.85 % of total Advances and achievement is above the NP of 18%.
- Similarly the achievement of 24.37 % in Lending to Weaker sections for the period under review, is above the NP of 10%
- The share of advances to Women in total advances is 7.03 % and it is above the NP of 5% set by RBI.
- The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.
  1. Indian Bank, 2. Axis Bank, 3. Yes Bank, 4. Catholic Syrian Bank, 5. South Indian Bank
- The achievement of below mentioned Banks is below the National Parameter of 18 % under Agriculture Sector.
- 1. Allahabad Bank, 2. Andhra Bank, 3. Bank of Baroda, 4. Bank of Maharashtra, 5. Canara Bank, 6. Corporation Bank, 7. Indian Bank, 8. Bank of India, 9. Indian Overseas Bank, 10. Oriental Bank of Commerce, 11.Punjab and Sind Bank, 12. State Bank of India, 13. Syndicate Bank, 14.Union Bank of India, 15. United Bank of India, 16. Kangra Central Cooperative Bank Ltd.
  Amongst the Private Sector Banks, except HDFC & IDBI Bank, all others are below the National Parameter of 18% under Agriculture.

The House may review the performance under National Parameters and give suggestions.

5.5): BRANCH EXPANSION IN THE HIMACHAL PRADESH AS OF 30th September, 2019.

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

Banks have opened 4 new branches during the quarter ended September, 2019. The details of new branches mentioned as below for information of House.

NEW BRANCHES OPENED BY MEMBER BANKS IN H.P. DURING THE QUARTER ENDED SEPTEMBER, 2019 (i.e. 01.07.2019 to 30.09.2019)						
S.No.	Bank	Date of opening	Name of centre	Whether R/SU/U	District	Banked Unbanked centre (Specify)
1.	Axis Bank	27.09.2019	Bhater	R	Solan	Banked
2.	Axis Bank	30.09.2019	Chamba	SU	Chamba	Banked
3.	Axis Bank	16.09.2019	Nahan	SU	Sirmaur	Banked
4.	ICICI Bank	07.09.2019	Nadaun	R	Hamirpur	Banked

All member Banks have total 2191 branches in the State as of 30.09.2019. Nearly 78% branches are located in rural areas. But still there is a gap in providing banking services in remote areas and Banks are deploying the Business Correspondents Agents (BCAs) in the unbanked areas to fill the gap. All member

banks are requested to give thrust on deployment of BC in unbanked areas, where opening of Brick & Mortar branches is not feasible for banks.

ATM NETWORK IN HIMACHAL PRADESH-

Position as of quarter ended September, 2019 is as below:

- Banks have total **2053 ATMs** operational in the State.
- **PSBs** have total **1491 ATMs** and having **Branch network of 1168**.
- 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 **347 ATMs** as against the branch network of **187** up to the quarter ended September, 2019.
- **Cooperative Sector Banks** i.e. HPSCB, JCCB, KCCB and Baghat Urban Coop. Bank have total **215 ATMs** and **Branch Network is 571**. Coop sector Banks are requested to pay focused attention for improving the Branch to ATM ratio.

(Bank-wise and District-wise branch Network/ATMs mentioned in NP -1, page no-89; NP-2, page no -90; NP-3,page no-91).

The position of "Banking Outreach" in Himachal Pradesh as of 30th Sept, 2019:

S. No.	Position	Status as of June, 2019	Status as of Sept, 2019
1	Total number of branches	2175	2191
2	Total number of Rural branches	1695	1699
3	Total number of Semi Urban branches	376	387
4	Total number of Urban branches	104	105
5	Total CBS branches	2094	2110
6	Total Non CBS Branches (HPARDB)	81	81
7	ATMs installed by Banks	1990	2053
8	Branches dealing in foreign business	20	12
9	Branches having currency chest	53	53
10	Branches dealing Treasury Business	102	104
11	Branches having Clearing Houses	43	70
12	Branches having Extension counters	40	40
13	Branches specified SME	48	48
14	Branches specified USB	0	0
15	Branches having BC model	1472	4081

(The details mentioned at Table no NP -2, page no-90)

5.6) PRIORITY SECTOR ADVANCES IN HP AS OF 30th SEPT, 2019.

(At a Glance for information of the House)

		Summary as of Sept, 2019		
Sr. No.	Particulars	No. of Accounts	Amount (in crores)	% of Total advances (in terms of financial outlay)
A	**Agriculture Loans**	**533874**	**9841.32**	**18.85%**
	of which i) Crop loan	**401518**	**6947.75**	
	ii) Term Loan	**132356**	**2893.57**	
B	**MSME Loans**	**242401**	**12686.06**	**24.30%**
	of which: Micro- Manuf & services.	**175085**	**5322.55**	
	Small Manuf & services	**38405**	**4908.83**	
	Medium (Manf. & Services)	**4237**	**1937.42**	
	Khadi & Village ind.	**2451**	**98.89**	
	Other MSME	**22223**	**418.37**	
C	**Other Priority Sector**	**150830**	**7946.03**	**15.22%**
	Housing loan	**98293**	**6020.12**	
	Education Loan	**15450**	**429.34**	
	Social infrastructure	**394**	**150.51**	
	Others	**36693**	**1346.06**	
D	**Total Priority Sector Advances** (A+B+C)-(**PS**)	**927105**	**30473.41**	**58.37%**
E	**Total Non Priority Sector (NPS)**	**353935**	**21735.28**	**41.63%**
F	**Total Advances**	**1262236**	**52208.69**	**100%**

(Please refer to Table no NP-8 &9 at page no. 96,97)

The House may review the position.

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AGENDA ITEM NO.-6

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

6.1) Aadhaar Coverage in Himachal Pradesh:

In Himachal Pradesh there are 73,84,022 residents (projected population 2019) and 78,43,533 UIDs (**106.22**%) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%. District-wise details mentioned as below for information of the House;

District-Wise Status of Aadhaar Enrolments in H.P. (As on 19th November, 2019)				
Sr No	**District**	**Population as per 2019**	**Aadhaar Generation**	**% Aadhaar Generation**
1	Bilaspur	413758	443423	107.17%
2	Chamba	556778	586080	105.26%
3	Hamirpur	492480	564846	114.69%
4	Kangra	1631200	1788465	109.64%
5	Kinnaur	88747	85962	96.86%
6	Kullu	471986	494348	104.74%
7	L&S	32296	32938	101.99%
8	Mandi	1080476	1162349	107.58%
9	Shimla	866863	860321	99.25%
10	Sirmaur	569840	597238	104.81%
11	Solan	616090	612343	99.39%
12	Una	563508	615220	109.18%
G. Total		**7384022**	**7843533**	**106.22%**

Also, age-wise classification of AADHAAR coverage as on 10.11.2019 in the State is appended below:

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years		
		Population as per 2019	Aadhaar Generation	% Aadhaar Generation	Population as per 2019	Aadhaar Generation	% Aadhaar Generation	Population as per 2019	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	24841	79.05%	79044	84,591	107.02%	303290	333,885	110.09%
2	Chamba	50380	31686	62.89%	131542	136,700	103.92%	374856	417,558	111.39%
3	Hamirpur	36216	30420	84.00%	98675	99,583	100.92%	357589	434,723	121.57%
4	Kangra	121443	97226	80.06%	314013	332,382	105.85%	1195745	1,358,383	113.60%
5	Kinnaur	5572	3829	68.72%	15059	16,973	112.71%	68116	65,141	95.63%
6	Kullu	36748	28989	78.89%	99762	99,438	99.68%	335476	365,731	109.02%
7	L&S	2099	1368	65.18%	6111	5,932	97.07%	24087	25,623	106.38%
8	Mandi	81553	63561	77.94%	219116	222,470	101.53%	779806	876,033	112.34%
9	Shimla	57445	38588	67.17%	189085	168,090	88.90%	620334	653,446	105.34%
10	Sirmaur	50174	41714	83.14%	129675	138,321	106.67%	389990	417,027	106.93%
11	Solan	50032	32021	64.00%	139181	128,526	92.34%	426877	451,588	105.79%
12	Una	43629	33892	77.68%	118151	118,995	100.71%	401728	462,119	115.03%
G.Total		**566716**	**428135**	**75.55%**	**1539413**	**1552001**	**100.82%**	**5277893**	**5861257**	**111.05%**

6.2) Latest Status of Aadhaar Enrolment & Updation Centres (AECs) in Himachal Pradesh:

Banks have set up Aadhaar Enrolment and updation centre vide notification dated 14.7.2017 issued by Unique Identification Authority of India (UIDAI). These centres are providing Aadhaar enrolment and updation facility within the branch premises at the selected centres.

In Himachal Pradesh, at present, 304 Aadhaar Enrolment & Updation Centres opened by Banks & Department of Post and these centres are in active status.

Bank wise position of Aadhaar Enrolment & Updation Centre (AECs) in mentioned as below;

Bank-wise status of Aadhaar Enrolment & Updation Centres(AECs) in Himachal Pradesh		
Status dated : 19.11.2019		
S No	**Bank**	**No of Centres**
1	Allahabad Bank	**1**
2	Axis Bank	**2**
3	Bank of Baroda	**5**
4	Bank of India	**1**
5	Canara Bank	**6**
6	Central Bank of India	**5**
7	HDFC Bank Ltd	**6**
8	ICICI Bank Ltd	**9**

9	IDBI Bank	**2**
10	Indian Bank	**1**
11	Indian Overseas Bank	**2**
12	Indusind Bank	**3**
13	J & K Bank	**1**
14	Punjab & Sind Bank	**5**
15	State Bank of India	**31**
16	Syndicate Bank	**5**
17	UCO Bank	**10**
18	Union Bank of India	**2**
19	YES Bank Limited	**9**
A	**Banks (Summary)**	**106**
B	**Department of Post**	**198**
C	**Other Govt. Agencies**	**338**
C	**Total centres in HP**	**304**
Source: https://appointments.uidai.gov.in		

a. A few of the member banks have not opened the required number of centres as per extant directions of UIDAI / government of India. More over some existing AECs centres are non-functional. We request all member banks to open the centres at the selected branches in a time bound manner.

b. As per recent communication received from UIDAI on 13.02.2019, the targets from April, 2019 onwards have been revised to 8 enrolments/ Updations per day per branch. The Controlling Head of member banks are requested to monitor the progress of their centres to improve the progress.

c. The State of Himachal Pradesh has already achieved 106.22% coverage in Aadhaar Enrolment, therefore, the condition of 8 Enrolments per day per AEC does not look realistic and be removed/relaxed for the AECs in the State.

The representative from UIDAI may deliberate on the issue.

6.3) Direct Benefit Transfer (DBT) implementation in H.P. :

Direct Benefit Transfer or DBT is an anti-poverty program launched by Government of India on 1st January 2013. This program aims to transfer subsidies directly to the people living below poverty line. The primary aim of this Direct Benefit Transfer program is to bring transparency and terminate pilferage from distribution of funds sponsored by Central Government of India. In DBT, benefit or subsidy will be directly transferred to account of a person entitled for subsidy under various welfare scheme of GoI and State Government.

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

A) DBT Payments in H.P.

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

Status of DBT Payments in HP as of Sept, 2019 mentioned as below:

DBT - Himachal Pradesh – 30.09.2019 (April, 19 to Sept, 19)				
Sr. No.	**Department**	**Scheme**	**Count***	**Amount (in Rs)**
1	Education Dept	PM OBC	3554	12444650
2		PM SC	185	10233732
3		PM ST	670	2766128
4		PM Minority	0	0
5		Pre Matric OBC	6843	6158700
6		Pre Matric SC	0	0
7		MCM for Minority	0	0
8		SVUCY	30	300000
9		DAMCY OBC	2	20000
10		DAMCY SC	1	10000
11		IRDP	339	366300
12		MAHRISHI BALMIKI CHHATTRAVRITI YOJNA	0	0
13		KALPANA CHAWLA CHHATERVRITI YOJNA	164	2460000
14		THAKUR SEN NEGI UTKRISHTHA CHHATERVRITI YOJNA	0	0
15		INDIRA GANDHI UTKRISHTHA CHHATERVRITI YOJNA FOR POST PLUS TWO STUDENT	0	0
16		Rashtriya Indian Military College (RIMC)	0	0
17		Mukhya Mantri Protsahan Yojna	0	0
18		NDA	0	0
19		PM EBC (Economically Backward Classes)	179	2029999
20		Pre Matric ST	1806	4077000
21		Sainik School Sujanpur Tihra Scholarship Scheme	0	0
22		Incentive to SC/ST Girls for Higher Education	0	0
23		Up-Gradation of Merit Scholarship for SC	0	0
24		Post Matric scholarship to students with disabilities	0	0
25	NIT Hamirpur	TOP CLASS EDUCATION SC	0	0
26		TOP CLASS EDUCATION ST	0	0
27	UGC	FELLOWSHIP SCHEMES OF UGC	0	0
28	Health Dept	JSY	5780	5306075

29	WCD	IGMSY	0	0
30	NSAP	IGNWPS	46261	133854162
31		IGNDPS	1956	8505601
32		NOAPS	193546	734526837
33	RD Dept	MGNREGA *	1291962	3531314404
34	PDS	CASH FOR FOOD	0	0
35	Other	National Child Labour Policy	0	0
36	DITHP	Incentive to AWW	0	0
37	WCD	Incentive to AWC	0	0
38	Health Dept	Incentive to Health operators	0	0
Total			1553278	4454373588
Payment through PFMS				
39	STATE GOVT	Security Related Expenditure (Modernisation of Police Forces)	1531	8857774
40	HEALTH DEPT	National Rural Health Mission (CSS)	0	0
41	LABOUR AND EMPLOYMENT	CENTRAL BOARD FOR WORKERS EDUCATION (CSS)	0	0
42	Rural Development	Pradhan Mantri Matru Vandana Yojna (CSS)	0	0
43		PRADHAN MANTRI AWAS YOJNA (PMAY)-RURAL (CSS)	0	0
44		PRADHAN MANTRI GRAM SADAK YOJNA	0	0
45	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	0	0
46	WCD	Pradhan Mantri Matru Vandana Yojna (CSS)	0	0
47	MINISTRY OF MINORITY AFFAIRS	MERIT - CUM - MEANS BASED SCHOLARSHIP FOR PROFESSIONAL AND TECHNICAL COURSES OF UNDER GRADUATE AND POST-GRADUATE	0	0
48	MINISTRY OF MINORITY AFFAIRS	POST MATRIC SCHOLARSHIP FOR MINORITIES	0	0
49	MINISTRY OF MINORITY AFFAIRS	PRE MATRIC SCHOLARSHIP FOR MINORITIEs	0	0
50	SOCIAL JUSTICE AND EMPOWERMENT	SCHOLARSHIP FOR STUDENTS WITH DISABILITIES	0	0
Total			1531	8857774
G.Total			**15,54,809**	**4,46,32,31,362**

(B) Current Status on DBT in Himachal Pradesh

- State DBT Portal is live and integration with Bharat DBT Portal has been completed.

- Total **164** (72 Central Sponsored Schemes and **92** State Sponsored Scheme) have been on-boarded on Bharat DBT Portal and IT department is in-process of identifying the additional schemes in consultation with all State Government Departments

- Rs. 446.32 Crore till Sept, 2019 have been successfully transferred into beneficiaries Aadhaar enabled bank accounts under **50 cash schemes**, as mentioned above. There are **22** other schemes where benefits are being provided in-kind.

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

(C) Important Issues on DBT:

D.1) DBT credit, even if account is inactive.

In the high level meeting held on 04.08.2018 by DFS with top Management of Banks on Financial Inclusion, it was clarified that as per new master circular on KYC of RBI, in case Aadhaar is not available, small accounts can still be opened. It was further clarified that Banks have to follow RBI circular on DBT credit, even if account is inactive.

All banks are requested to comply with instructions of RBI in this regard.

D.2) DBT and Bankers Right of 'Set Off'.

Reserve Bank of India , Regional Office, Shimla has directed vide their letter date 11.7.2018 to place before the House the recent guidelines of IBA's decision on the issue of legal right of Set Off of Bankers in case of benefit o subsidy specially meant for relief measures extended by the sovereign (Central & State Government) for awareness of stake holders,
A communication in this regard issued by IBA vide SB /RBI/DBT/2017-18 3027 dated 21st June, 2017 inter-alia stated that Banks will consider forgoing their right to Set Off in specific instances where the relief assistance is linked to Natural calamities such as flood, cyclone, and earthquake etc and are as a onetime measure based on the notifications issued by Central/ State Government.

Member Banks are requested to note the above guidelines for meticulous compliance.

6.4) Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) for Kharif 2019 and Rabi 2019-20 and Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif 2019 season in Himachal Pradesh

PMFBY: Government of Himachal Pradesh, **Directorate of Agriculture** has issued notification vide their letter no. Agr. H (8-P)F(10)-20/2019 dated 6th March 2019 on **Pradhan Mantri Fasal Bima Yojana (PMFBY)** for **Kharif season 2019 and Rabi Season 2019-20.**

RWBCIS: Notification for **Restructured Weather Based Crop Insurance Scheme (WBCIS)** for Kharif, 2019 issued vide **No.Agr.H(8-P)F(10)-20/2019 dated 06.03.2019 by the Directorate of Agriculture, H.P.**

The above notifications are available on the website of Directorate of Agriculture, Himachal Pradesh **(www. hpagriculture.com**). The convener Bank has already also circulated the notification to all SLBC member banks.

For information of the members, the notified crops to be covered under the PMFBY for the Kharif 2019 and Rabi 2019-20 and WBCIS for Kharif 2019 are mentioned as below:

INSURANCE COVERAGE	SEASON	CROPS COVERED IN NOTIFICATIONS	CUT-OFF DATE FOR RECEIPT OF PROPOSALS OF FARMERS/ DEBIT OF PREMIUM FROM FARMERS ACCOUNT (LOANEE & NON LOANEE)
Pradhan Mantri Fasal Bima Yojana (PMFBY)	**Kharif season 2019**	**Maize & Paddy** crops will be covered in 10 Districts except Kinnaur & Lahaul/Spiti	31st July, 2019
Pradhan Mantri Fasal Bima Yojana (PMFBY)	**Rabi, 2019-20 season**	**Wheat** crop in 11 Districts (except Lahaul & Spiti) and **Barley crop** in 8 Districts (except Bilaspur, Hamirpur, Una and Lahaul & Spiti) will be covered under PMFBY.	31st December, 2019.
Restructured Weather Based Crop Insurance Scheme (RWBICS)	**Kharif, 2019 season**	**Potato, Ginger, tomato, Peas, Cabbage & Cauliflower crops**. In all the 11 Districts of the state (except Hamirpur & Una)	**Potato** (Loanee 15.6.2019 & Non loanees 07.06.2019) **Tomato** (Loanee-15.08.2019 & Non Loanees 07.08.2019) **Ginger**: Loanee-15.07.2019 & Non Loanee- 07.07.2019 **Peas**: Loanee-29.05.2019 & Non Loanee- 21.05.2019 **Cabbage**:Loanee-30.06.2019 & Non Loanee-22.06.2019 **Cauliflower**: Loanee-30.06.2019 & Non Loanee 22.06.2019 and in Lahaul & Spiti for Loanee cut of date was 30.04.2019 & for Non-Loanee 22.04.2019.

Coverage of Farmers:

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified area are eligible for coverage. However farmer should have Insurable interest for the notified/ Insured Crops.

- **Compulsory Component:** The scheme would be compulsory to loanee farmers availing Seasonal Agricultural Operation (SAO) loans from the financial institutions i.e., Commercial Banks, Co-operative Banks, Regional Rural Banks & Primary Agricultural Cooperatives (PACs) for the insured crops within the stipulated period.

- **Voluntary Component:** The scheme is OPTIONAL for non-loanee farmers. Such farmers, cultivating notified crops in the notified areas, may opt for insurance coverage through nearest Bank Branch (where they have SB Account).It is mandatory to upload the farmers' insurance coverage details on the National portal www.pmfby.gov.in by the concerned Banks/Intermediary within the timeline prescribed by the State & Central Govt. *(with 15 days of premium collection/debit)*.

    - The Ministry of Agriculture & Farmers Welfare vide their letter dated 23.08.2019 has conveyed that request of the various Banks has been acceded to extend the date of entry on the National Agriculture Insurance Portal up to 16.09.2019.

    - The Ministry has further taken notice that without consultation with Government of India or concerned State Governments, some Insurance Companies have rejected the applications and premium returned to those Banks who have entered data after the cut-off date. Such instructions shall be revoked by the Department and the refunded premium shall be taken back by the Insurance Companies. The Insurance Companies further have been advised not to return any premium received or rejection whatsoever without consultation of Government of India or State Governments until further orders.

    - The Convenor Bank has received the position of pendency in data uploading from Agriculture Insurance Co. Ltd. (AICL) and SBI General Insurance Co. Ltd. And same has been submitted to the concerned Banks by the Convenor Bank for further follow-up action.

ISSUE – Gap in Farmer Premium Uploaded on NCIP & UTR Attachment Pendency in NCIP

There is a regular issue of Gap in premium remitted and data uploaded on the portal by the Banks. In a recent communication, Agriculture Insurance Company Limited shared that the banks have uploaded only partial coverage on NCIP. The difference in premium deducted and uploaded on the portal is given below:

Particulars	**Amount (Rs.)**
Farmers' premium received after adjusting refunds (Rs.) -- A	19467837.43
Farmers' premium uploaded and approved (Rs.) -- B	15341299.73
Gap (A-B)	**4126537.70**

Details of Bank Branch-wise premium received vis-à-vis coverage uploaded were circulated via email dated 21.11.2019 to the Member Banks for their information.

The Agriculture and Horticulture Department Representatives, Insurance Company and concerned Banks may deliberate on the issue.

6.5 Issue regarding Mortgage of Immovable Property of any person belonging to Scheduled Tribes in District Kinnaur – Himachal Pradesh. Permission for Mortgage of land and property situated in tribal areas in the State for availing credit assistance from banks and FIs:

In 136th and 137th SLBC quarterly review meetings, the above issue had been deliberated with a request to the State Government authorities to permit Banks for mortgage of immovable property belonging to the scheduled tribes in the State

which at present is not been permitted as per provisions under Himachal Pradesh Transfer of Land (Regulation) Act 1968.

In District Kinnaur (Tribal district), Scheduled Banks cannot mortgage the immovable property of any person belonging to Scheduled Tribes, due to restriction imposed under section 3 (1) of Himachal Pradesh Transfer of Land (Regulation) Act 1968 on every person belonging to Scheduled Tribe from transferring his interest in any land by way of sale, mortgage, gift or otherwise to any person not belonging to such tribe except with the prior permission in writing of Deputy commissioner.

As a result of above provisions of the Act, Scheduled Banks are facing legal hurdle in extending credit facilities to the inhabitants of the tribal areas in hassle free manner. In addition, Banks are not entitled to initiate action under the SARFAESI ACT 2002 and therefore huge funds of Banks have struck up due to non-recovery of bank dues from the defaulter borrowers.

Current Status: The matter referred by Govt. of Himachal Pradesh to Government of India for obtaining necessary approval in the matter.

House requests the representative from Tribal Development Department to apprise of the latest position in the matter.

6.6 Village Uncovered by Financial Infrastructure on Jan Dhan Darshak App updated on 15.11.2019 on the basis of input provided by Banks and LDMs.

Government of India, Ministry of Finance, Department of Financial Services vide their letter dated 22.07.2019 informed the SLBC that on the basis of input received from Banks, it was observed that out of total 8622 unbanked villages having no financial infrastructure within a radius of 5 kms., 7363 villages were brought under Banking coverage and 1259 villages were left to be covered. Based on the updated data on GIS portal, a fresh exercise was undertaken by the Department along with NIC to identify villages NOT having a Bank Branch/BC/Post Office within radius of 5 Kms. and a list of 14124 (instead of 1259) was provided out of which 199 villages were falling in HP State spread over 8 Districts (except Hamirpur, Una, Sirmaur and Bilaspur). The data was shared amongst all 8 LDMs with instructions to update the list with desired feedback. All 199 villages were shown as covered by financial infrastructure i.e. Bank Branch, BC or Indian Post Payment Bank. The information received from the LDMs was updated by SLBC on the www.pmjdy.gov.in portal on 31.07.2019.

After completion of this process, Ministry of Finance, Department of Financial Services, Government of India advised the SLBC on 14.11.2019 that still 29 villages are unbanked in HP state. These were shown covered by India Post Payment Bank (IPPB). DFS opined that as non-CBS IPPB cannot be considered as valid Banking Outlet, the village shall be considered Unbanked. Based on the information related to service area of the vilages provided by the respective LDMs of the service area, following Banks have been entrusted the task of appointing BCs in the uncovered villages by 30.11.2019.

S. No.	Name of District	Village	Service Area of the Bank
1	CHAMBA	Ajog (100)	HP Gramin Bank
2		Chasak (66)	HP Gramin Bank
3		Chhau (83)	HP Gramin Bank
4		D.P.F.Purthi (81)	HP Gramin Bank
5		Dhanala (75)	HP Gramin Bank
6		Hilaur (50)	HP Gramin Bank
7		Kothi (38)	State Bank of India
8		Leu (55)	HP Gramin Bank
9		Micham (53)	HP Gramin Bank
10		Mojhi (73)	HP Gramin Bank
11		Parmar (45)	HP Gramin Bank
12		Purthi (82)	HP Gramin Bank
13		Udeen (57)	HP Gramin Bank
14		R.F.Saichu (64)	HP Gramin Bank
15		R.F.Shour (80)	HP Gramin Bank
16		Sahli (54)	HP Gramin Bank
17		Saichu (65)	HP Gramin Bank
18		Shoon (56)	HP Gramin Bank
19		Shour (79)	HP Gramin Bank
20		Thandal (77)	HP Gramin Bank
21		Tuwan (61)	HP Gramin Bank
22	KULLU	Muhal Pangan (22/38)	Kangra Central Coop Bank
23	LAHAUL & SPITI	Khanjar (186)	State Bank of India
24		Kibri (163/3)	State Bank of India
25		R.F.Krakun (117)	State Bank of India
26	SHIMLA	D.P.F. Chanaun (15)	UCO Bank
27		Kadiwan (2)	Central Bank of India
28		Ramteri (26)	State Bank of India
29		Up Mahal Korag (164/2)	UCO Bank

The Lead District Managers are requested to update the House with latest development in this direction.

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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 SEPTEMBER, 2019

(Amt. in Crores)

Sl. No	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	Agriculture	9841.32	738.50	771.47	7.84
2	MSME	12686.06	1139.95	1599.26	12.61
3	Other Priority Sector	7946.03	360.61	490.92	6.18
A	**Total Priority Sector Advances (1 to 3)**	**30473.41**	**2239.06**	**2861.66**	**9.39**
B	**Total Non Priority Sector Advances.**	**21735.28**	**1055.24**	**927.51**	**4.27**
C	**Grand Total (A+B)**	**52208.69**	**3294.30**	**3789.17**	**7.26**

(For bank-wise details, please refer to TABLE NO. REC-1&2, Page no- 104 & 105)

7.2) GOVT SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 30th Sept, 2019

(Amt. in Crores)

Sl. No.	Sector	Outstanding	Overdue	NPAs	NPA-%age
1	SGSY/NRLM	88.63	2.75	4.88	5.51
2	PMRY	47.80	0.48	0.00	0.00
3	PMEGP	191.92	16.53	20.78	10.83
4	NULM/SJSRY	4.28	0.30	0.10	2.31
4	DEDS	54.39	5.86	9.04	16.61
5	MUDRA	2541.43	15.15	96.46	3.80

(For Bank-wise details, Please refer to Table no- REC-3, page no- 106)

7.3) Agency-wise Recovery Position as of 30th September, 2019.

(Amt in Crores)

S. No	Agency	Outstanding	Overdue	NPAs	NPA-%age
1	Public Sector Banks	33595.62	2476.43	1958.17	5.83
2	RRBs	1917.28	51.65	115.73	6.04
3	Cooperative Banks	11590.44	758.86	1645.72	14.19
4	Private Banks	5105.35	7.36	69.55	1.36
	TOTAL	**52208.69**	**3294.30**	**3789.17**	**7.26**

(For Bank-wise details please refer to Table no-REC-2 at page no- 105)

7.4) Sector-wise NPA position as of 30th September, 2019 in Himachal Pradesh.

(Amount in Crores)

S.no.	Sector	NPA as of June, 2019	NPA as of Sept, 2019	Variation over June, 2019	% Variation
1	Agriculture	756.61	771.47	14.86	1.96
2	MSME Sector	1423.22	1599.26	176.04	12.37
3	Other Priority Sector	533.55	490.92	-42.63	-7.99
4	Non Priority Sector	810.82	927.51	116.69	14.39
	Total	3546.75	3789.17	242.42	6.83

(For Bank-wise details please refer to Table no-REC-1&2 at page no- 104 & 105)

7.5) Position of Recovery Certificate Cases under HP Public Money Recovery Act 2000 as of 30th September, 2019.

(Amt in Crores)

Position as of Sept ,2019			
S.NO	**Particulars**	**No. Of cases**	**Amt.**
1	Previous Pending recovery cases as of June, 2019.	6689	148.22
2	Fresh cases filed during the quarter- Sept, 2019.	611	15.36
3	Cases disposed off during the quarter- Sept, 2019.	627	9.98
4	**Cases pending as of Sept, 2019**	6673	153.60
Out of Sr. no – 4, No. of cases pending for-			
	A) – up to period of one year	1728	33.32
	B) – Beyond one year	4945	120.28

(Pl. refer Table No. REC-4, page no-107)

Observations:

- The **Non Performing Assets (NPAs) ratio of Banks in the State recorded at 7.26%** and in absolute term NPAs have reached to Rs 3789.17 crore in the quarter ended September, 2019. The NPAs of Banking sector in Himachal Pradesh have upsurged and additional NPAs amounting to Rs. 242.42 crores have been added over and above the NPAs in quarter ended June, 2019. The trend indicates that in last two quarters NPAs in the State have gone up.
  Growing NPAs is a matter of serious concern. Banks have to pay focused attention on increasing the lending in the State to bring down the NPA ratio and further banks have to stimulate the recovery efforts to curve down the growing NPAs.

- In sector wise position of NPAs, **MSME sector has the highest NPA ratio of 12.61% (11.49% in June, 2019). In agriculture sector NPA Ratio reached to 7.84%** and growing NPAs in priority sector is a serious concern. House may deliberate on the action points to arrest the growth in NPAs.

- In **agency-wise position of NPAs**, Co-op Banks have the high level of NPAs of **14.19%** . The JCCB and HPARBD have to strengthen the recovery drives to prevent further slippage in the NPAs .

- Banks have lodged cases for recovery under H P Public Money Recovery Act 2000 for recovery of the Bank's dues through office of Recovery Tehsildar. As of quarter ended September, 2019 total **6673 cases** are pending for disposal and overdues worth **Rs. 153.60 crore** is stuck up in pending cases.

As the age-wise pendency indicates, 4945 cases amounting to Rs. 120.28 Crore are pending with Recovery Tehsildars for more than one year. Coordinated efforts by banks

and State Recovery Authorities under the State Recovery Acts will improve the position. We request that position on pending cases should be reviewed by appropriate State Government authorities at State level at regular interval to draw strategies and action plan for improvement in disposal of pending cases.

Bank-wise details of recovery cases pending with State Govt. departments have been requested from the Member Banks and will be placed in the next SLBC meeting.

The House may review the position.

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) – Quarter ended September, 2019.

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 Sept, 2019 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, 2019		Position of KCCs outstanding with bank Branches as of 30.09.2019		% of farmers cover age
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**
		No.	No	Amount	No	Amount	%age
1	Bilaspur	57422	3671	48.42	24559	343.09	43
2	Chamba	70630	1699	18.42	20332	179.96	29
3	Hamirpur	54097	3080	49.02	29550	303.69	55
4	Kangra	235000	11080	122.14	64575	701.04	27
5	Kinnaur	10507	2425	47.94	10181	259.40	97
6	Kullu	74000	5947	284.20	30147	715.58	41
7	Lahaul & Spiti	6303	641	14.87	3831	74.76	61
8	Mandi	154362	7127	166.29	64344	870.84	42
9	Shimla	110005	20662	551.30	79821	1940.19	72
10	Sirmour	50400	10509	136.99	41244	608.56	82
11	Solan	50973	4629	99.48	27581	590.61	54
12	Una	62710	2384	45.64	28675	314.73	46
	Total	**936409**	**73854**	**1584.71**	**425588**	**6902.45**	**45**

Bank-wise disbursement under KCC Scheme up to the end of FY 2019-20, mentioned in Table no. NSP-1 page no- 108.

Comment:

1) The figure of total number of farmers i.e. 936409 as obtained by LDMs from District level Authorities.
2) Banks have issued total 73854 KCCs as new KCCS as well as renewal of the existing KCC amounting to total disbursements of Rs. 1584.71 Crore in quarter ended Sept, 2019.
3) The cumulative position indicates that banks have issued total 425588 KCC and having cumulative disbursement of Rs. 6902.45 Crore as of 30.09.2019.
4) Banks have issued total no of 315217 KCC Rupay Cards to the Farmers.

1.1) Farmers coverage under KCC as of Sept, 2019:

In Himachal Pradesh there are total 9,36,409 farmers as reported by LDMs. As of 30.09.2019, banks have covered total 4,25,588 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 45% in the State.**

In district **Bilaspur (43%), Chamba (29%), Kangra (27%), KULLU (41%) and Mandi (42%)**, the average farmer coverage is far **below the State average coverage under KCC**. Low coverage of Farmers in these district is matter of serious debate and matter needs to be deliberated at District level Review meeting of DLCC under the Chairmanship of Deputy Commissioner so that action points/ strategies can be chalked out for improvement in farmer coverage under the KCC scheme. **LDMs are requested to keep the issue of farmers' coverage under KCC as a standing agenda for the deliberation in DCC meeting.**

1.2) Campaign to achieve saturation under Kisan Credit Card (KCC)

The Department of Agriculture, Cooperation and Farmers welfare, Govt. of India vide their letter Ref. No. 3/7/2019-AC dated 04 Feb, 2019 had started a special drive in campaign mode to saturate the farmers under KCC scheme. The major purpose behind the scheme is to bring all the farmers under the fold of KCC.

KCC Saturation Camps are organised by LDMs in cooperation with member Banks. In this context all the banks are requested to keep up with this saturation campaign on war footing and are requested to submit the weekly progress to SLBC in the prescribed format.

District-wise progress report under KCC Saturation Camp during the period from 16th October to 31st October is given below:

	Performance of KCC Camps	B'pur	Chamba	H'pur	Kangra	Kullu	L&S	Mandi	Shimla	Solan	Sirmaur	Una	Total
a	No. of Camps conducted	10	31	13	98	9	4	65	45	4	5	26	310
b	No. of Bank Branches involved	10	47	15	92	14	8	58	45	4	5	26	324
c	No. of KCC issued for Crop Loans	28	112	172	1244	27	7	116	201	67	53	105	2132
d	No. of new KCC issued for Animal Husbandry & Fisheries	0	69	0	8	0	0	0	0	3	3	0	83
e	No. of new KCC sub-limit for pursuing activities of Animal Husbandry & Fisheries	6	0	0	7	0	0	0	0	1	1	0	15
f	No. of new RuPay KCC activate	31	112	172	1008	27	3	76	201	90	78	105	1903
g	No. of existing RuPay KCC activate	26	0	37	1250	0	2	34	136	36	9	45	1575

1.3) Financing of FPOs

The FPOs are not able to access Credit Facility from majority of Banks due to absence of specific Circular pertaining to the financing of FPOs. All Banks should formulate the Policy for financing the FPOs at the earliest.

Also, it has been ascertained that some Banks like State Bank of India, Punjab National Bank, Bank of Baroda, Bank of India and UCO Bank have issued circulars for financing of FPOs. However, the FPOs in our State are not able to access credit facility from the Banks due to absence of such instructions at Branch level. Member Banks are requested to circulate the guidelines to their branches to enable financing to FPOs.

Small Farmers Agri-Business Consortium (SFAC) is extending Credit Guarantee Fund Scheme to FPOs Registered under Cooperative Societies Act and financed by National Cooperative Development Corporation (NCDC).

The House may review the position.

8.2) FINANCING UNDER SELF HELP GROUPS (SHGS)

Self Help Group-Bank Linkage Programme (SBLP) aims to deliver financial products & services to the section of Indian population that lacks access to formal banking.

Self-Help Group (SHG)-Bank Linkage Programme has emerged as the major micro-finance programme in the country. It is being implemented by Commercial banks, Regional Rural Banks (RRBs) and cooperative banks.

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. All member banks are requested to pay preferred attention for Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks during quarter ended Sept, 2019 mentioned as below for review of the House.

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended –Sept, 2019		**Outstanding as of quarter ended Sept, 2019 (Cumulative)**	
No.	**Amount in Lakh**	**No.**	**Amount in Lakh**
756	**1501.92**	**13817**	**13458.01**

Please refer to Table – NSP-2 at page no- 109 for bank wise progress under SHG scheme)

Comments:

A) The cumulative position of credit linked SHGs showing total 13817 SHGs which indicate the active status of SHGs with banks as of 30.09.2019.

B) All the member Banks are requested to extend full cooperation to the SHGs approaching their branches in sanction of credit limits so as to help the needy SHG members to meet their social needs/start economic activity with financial assistance from the banking sector.

C) Aadhaar linkages in SHGs operated Bank accounts.
The DFS has issued guidelines to Banks that;
"For SHG Groups KYC/ Aadhaar number of SHG leader and other authorized signatories member would be sufficient for the SHG account".
Member Banks are requested to ensure compliance of the above guidelines

D) Digitization of Self Help Groups under É-Shakti' project in Himachal Pradesh

The "**EShakti" Project** for digitization of all SHGs in the state has been initiated by NABARD under the GoI Mission for creating "Digital India".

- In Himachal Pradesh, the digitization of SHGs is being implemented in four districts viz., Mandi, Sirmaur, Solan and Kangra through our NGO partners. As of now, 12000 SHGs have been digitized.

- Recently, EShakti Phase IV is being launched in Chamba and Bilaspur districts for digitization of 500 and 700 SHGs. Banks are requested to extend their cooperation for the same.

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" is one of important agenda of Government of India. Various initiatives have been taken up by various stake holders to increase production, productivity and income generation of the Farmers in the country. Commercial banks have important role to play in doubling farmers' income. Government of India have issued directions to all stakeholders including the Banks for their proactive participation to attain the objective.

The various stakeholder have adopted various strategies in a coordinated way to achieve this goal. Few such strategies/ action points are mentioned as below;

- 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.

The Hon'ble Finance Minister, GoI in his budget announcements for the year 2018-19 has announced several steps to support the farmers and enhance their income as mentioned below;

- MSP hiked to 1.5 times cost of production. The government will ensure payment of full MSP even if farmers sell below MSP.
- 470 APMCs have been connected to eNAM network, the rest to be connected by March 2018. Agri-Market Development Fund with a corpus of 2000 crore to be set up for developing agricultural markets.
- The focus is on low-cost farming, higher MSP. Emphasis is on generating farm and non-farm employment for farmers.

- Cluster-model approach to be adopted for agricultural production.
- Allocation to food processing ministry is being doubled from Rs 715 crore to Rs 1400 crore
- Rs 500 crore announced for Operation Green.
- Grameen Agricultural Market (GRAM) will provide farmers a means to sell directly to buyers.
- Credit for agricultural activities is up from Rs 10 lakh crore to Rs 11 lakh crore
- 100% tax deduction for the first five years to companies registered as farmer producer companies with a turnover of Rs. 100 crore and above.

All the stake holders have been requested for coordinated efforts to attain the objective.

The House may deliberate on the issue.

8.4) Review of performance under Education Loan –quarter ended September, 2019.

The data/ information received from Banks indicate that banks have disbursed fresh education loans to **2490 students** amounting to **Rs. 55.24 crore** in Himachal Pradesh in the quarter ended September, 2019.

In **Cumulative position,** Banks have sanctioned total 15771 loan accounts with outstanding amount of Rs. 477.61 crores as of 30.09.2019 in the State.

Progress under Education Loans as of 30th September, 2019 in Himachal Pradesh.

(Amount In crores)

Particulars	**Achievement during –quarter ended Sept, 2019**		**Cumulative position as of quarter ended Sept, 2019**	
	A/c	**Amt. (in crore)**	**A/C**	**Amt (In crore)**
Priority Sector *	2393	48.08	15450	429.34
Non Priority sector	97	7.16	321	48.27
Total – Education Loan	2490	55.24	15771	477.61

***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-110**)**

The House may review the position.

8.5) Review of performance under Housing Loan –quarter ended September, 2019.

The data/ information received from Banks indicate that banks have sanctioned **6356 fresh Housing Loans amounting to Rs. 349.14 Crores** during the quarter ended Sept, 2019.

Banks have total **118471 housing loans** with outstanding amount of **Rs. 8357.44 crores** in Himachal Pradesh at the end of quarter ended Sept, 2019.

Summary position: Progress under Housing Loans as of 30th Sept, 2019 in Himachal Pradesh.

Particulars	Achievement during quarter ended Sept, 2019		Cumulative position as of 30th Sept, 2019	
	A/C	**Amt. (In crore)**	**A/C**	**Amt (in crores)**
Priority Sector	5797	254.17	98293	6020.12
Non Priority Sector	559	94.97	20178	2337.32
Total	**6356**	**349.14**	**118471**	**8357.44**

(Bank wise progress is given at Table No. NSP-4 at page No-111)

* 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 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 Sept, 2019 mentioned below for review of the House.

Progress as of quarter ended Sept, 2019				
Scheme	**Achievement during the quarter ended – Sept, 2019**		**Outstanding Balance in credit linked SHGs as of Sept, 2019**	
	No.	Amount (in Lakh)	No.	Amount(in Lakh)
Joint liability Groups (JLGs).	183	262.00	3133	3552.85
General Credit Cards/ Swarojgar Credit Card etc. (GCCs/SCCs)	2967	1098.42	43892	33433.51

(Source: Banks)

(Please refer to Table No. NSP-5 (JLG)-page-112, NSP-6 (GCCs)-page no-113)

The House may review the position.

8.7) Progress under Weaver Credit Card Scheme as of 30th Sept, 2019 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 Sept, 2019

No of application sanctioned during the period 01.07.2019 to 30.09.2019 No.	Amount Sanctioned during the period 01-07-2019 to 30.09.2019 (In Lakh)	No of active WCC (No)	Amount outstanding (in Lacs)
59	**52.40**	**588**	**1828.20**

(Please refer to bank wise position at Table no NSP-7 at page no-114)

Development Commissioner for Handloom, Ministry of Textile, and 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, 2019

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 30th September, 2019

Sr. No.	Name of RSETI	Training targets for 2019-20		Achievement during the period 01-04-2019 to 30-09-2019		Cumulative Training programme conducted (since inception)		Settlement of trained candidates (out of Col no-8			Const. Of RSETI Building (Y/N)
		No. Of training Program	Candidates to be trained	No of training prog. held up to Sept, 2019	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	**22**	**560**	**18**	**438**	**201**	**4714**	**1514**	**2240**	**3**	**N**
2	UCO RSETI Shimla	**23**	**575**	**7**	**122**	**199**	**4497**	**1107**	**1544**	**136**	**N**
3	UCO RSETI Solan	**22**	**550**	**6**	**158**	**173**	**4036**	**1188**	**1054**	**690**	**N**
4	UCO RSETI Sirmour	**20**	**550**	**8**	**165**	**164**	**3678**	**814**	**1328**	**51**	**N**
5	UCO RSETI Bilaspur	**25**	**550**	**7**	**183**	**166**	**4059**	**976**	**1537**	**158**	**N**
6	PNB RSETI Dharmashala (Kangra)	**24**	**600**	**10**	**253**	**226**	**5888**	**1404**	**2102**	**907**	**N**
7	PNB RSETI Hamirpur	**23**	**575**	**13**	**372**	**238**	**5768**	**1277**	**2408**	**332**	**N**
8	PNB RSETI Una	**24**	**600**	**19**	**441**	**229**	**5749**	**1378**	**1938**	**556**	**N**
9	PNB RSETI Mandi	**22**	**550**	**12**	**299**	**171**	**4050**	**1030**	**1689**	**29**	**N**
10	PNB RSETI Kullu	**22**	**550**	**16**	**413**	**163**	**4045**	**881**	**1481**	**485**	**N**
	Total	**227**	**5660**	**116**	**2844**	**1930**	**46484**	**11569**	**17321**	**3347**	

Comments:

- In the FY 2019-20, RSETI in the State have targeted to train 5660 entrepreneurs in rural areas in total 227 training programmes.
- During the FY 2019-20, RSETIs have conducted 116 programs and trained 2844 rural youths up to the quarter ended Sept, 2019.
- The trained Youth from RSETIs linked to Bank credit is proportionately low (25%) and still far below the national average of nearly 44%.

Points for deliberation:

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 Sept, 2019
1	**SBI RSETI Chamba**	Addendum /Supplement Lease Deed yet to be executed.
2	**UCO RSETI Shimla**	At present work is stopped. Likely to begin soon.
3	**UCO RSETI Solan**	Construction work under progress.
4	**UCO RSETI Sirmour**	Two slabs have been completed on 16.02.2019. After that contractor has stopped the work.
5	**UCO RSETI Bilaspur**	All required approvals from different departments in connection with construction work of RSETI have been obtained and forwarded to Zonal Office. Commencement of construction work is awaited.
6	**PNB RSETI Dharamshala (Kangra)**	RSETI has started functioning from own building.
7	**PNB RSETI Hamirpur**	Work is in progress and is expected to be completed by the end of December, 2019.
8	**PNB RSETI UNA**	Construction work is under process and NOC is pending with Special Area Development Authority (SADA) for electricity and water connection.
9	**PNB RSETI Mandi**	Land not provided
10	**PNB RSETI KULLU**	Construction work is left abandoned and no construction activity is going on.

In three Districts namely **Chamba, Bilaspur and Mandi, construction work has not commenced**. Concerned Lead Bank authorities are requested to ensure commencement of construction of RSETI building at the earliest. The controlling head of Sponsored Banks of RSETIs are requested to monitor the progress of construction of RSETI building which are under progress for early completion of Building.

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

RSETIs have submitted the position of pending Claims due from Government agencies as of 30.09.2019

(amount in thousands)

S. No.	RSETI	DRDA/SLRM	KVIC	Other agencies
1	**SBI RSETI Chamba**	0	130	69
2	**UCO RSETI Shimla**	65	180	Nil
3	**UCO RSETI Solan**	Nil	263	Nil
4	**UCO RSETI Sirmour**	201	74	29
5	**UCO RSETI Bilaspur**	Nil	75	Nil
6	**PNB RSETI Dharamshala (Kangra)**	Nil	4410	Nil
7	**PNB RSETI Hamirpur**	430	85	Nil
8	**PNB RSETI Una**	932	227	55
9	**PNB RSETI Mandi**	Nil	682	23
10	**PNB RSETI Kullu**	831	370	Nil
	TOTAL	**2459**	**6496**	**176**

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

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

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR

STATE LEVEL BANKERS'COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DATA TABLES

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