

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH
CONVENOR: UCO BANK

DGM Secretariat, Hotel Himland,
SHIMLA
(HIMACHAL PRADESH)

AGENDA PAPERS
FOR
175TH STATE LEVEL BANKERS' COMMITTEE
FOR

QUARTER ENDED 31ST DECEMBER 2024

TO BE HELD ON 05.03.2025



BANKING OUTLETS IN HIMACHAL PRADESH AS ON 31ST DECEMBER 2024

S. No.	District	NUMBER OF BRANCHES	NUMBER OF ATMs	LEAD BANK
1	Bilaspur	137	88	UCO
2	Chamba	132	82	SBI
3	Hamirpur	175	154	PNB
4	Kangra	431	423	PNB
5	Kinnaur	56	37	PNB
6	Kullu	140	130	PNB
7	Lahaul Spiti	26	13	SBI
8	Mandi	272	205	PNB
9	Shimla	384	332	UCO
10	Sirmaur	156	128	UCO
11	Solan	286	345	UCO
12	Una	159	153	PNB
	Total	2354	2090	

HIMACHAL PRADESH

AT A GLANCE

(Brief Profile of the State)

GENERAL:

S. No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	53
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	88
7	Gram Panchayats	Nos.	3622
8	Total villages(2011)	Nos.	20690
9	Population (2011)	Lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	Lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	996809
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

POSITION AS OF 31ST DECEMBER, 2024

S. No.	Items		Unit	Position as of 31 st December, 2024
1	Banks	PSBs	Nos.	12
		RRBs	Nos.	01
		Coop. Banks	Nos.	09
		Pvt. Sector Banks	Nos.	13
		Payment Banks	Nos.	04
		Small Fin. Banks	Nos.	04
		Total	Nos.	43
2	Branch net work	PSB	Nos.	1178
		RRBs	Nos.	274
		Coop. Banks	Nos.	590
		Pvt. Sector Banks	Nos.	274
		Payment Banks	Nos.	13
		Small Fin. Banks	Nos.	25
		Total	Nos.	2354
3	Area wise Branches	Rural	Nos.	1795
		Semi Urban	Nos.	451
		Urban	Nos.	108
		Total	Nos.	2352
4	Per branch population as per 2011 Census	Rural	Nos.	3440
		Su/Urban	Nos.	1233
		Total	Nos.	2916
5	Deposits	PSBs	Rs. Crores	128975
		RRB	Rs. Crores	9168
		Coop.	Rs. Crores	33488
		Pvt. Sector	Rs. Crores	24821
		Payment Banks	Rs. Crores	157
		Small Fin. Banks	Rs. Crores	3292
		Total	Rs. Crores	199901
6	Advances	PSBs	Rs. Crores	44274
		RRB	Rs. Crores	4138
		Coop.	Rs. Crores	16844
		Pvt. Sector	Rs. Crores	12571
		Small Fin. Banks	Rs. Crores	921
		Total	Rs. Crores	78748
7	Business Volume	PSBs	Rs. Crores	173249
		RRB	Rs. Crores	13306
		Coop.	Rs. Crores	50332
		Pvt. Sector	Rs. Crores	37392
		Payment Banks	Rs. Crores	157
		Small Fin. Banks	Rs. Crores	4214
		Total	Rs. Crores	278650
8	Market Share	PSBs	Percentage	62.17
		RRB	Percentage	4.77
		Coop.	Percentage	18.06
		Pvt. Sector	Percentage	13.42
		Payment Banks	Percentage	0.06
		Small Fin. Banks	Percentage	1.51
		Total	Percentage	100.00
9	ATMs	PSB	Nos.	1419
		RRBs	Nos.	0
		Coop. Banks	Nos.	258
		Pvt. Sector Banks	Nos.	402
		Small Fin. Banks	Nos.	11
		Total	Nos.	2090

(Amount in Crores)

S. No.	Item	31.12.2022	31.12.2023	31.12.2024	Variation in Dec, 2024 over Dec, 2023 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	99428.82	109801.40	119982.78	10181.38	9.27
	Urban/SU	65402.46	73071.06	79918.01	6846.95	9.37
	Total-Deposits	164831.28	182872.46	199900.79	17028.33	9.31
2	Advances (O/S)					
	Rural	32916.35	38350.96	43263.78	4912.82	12.81
	Urban/SU	25910.73	31814.98	35484.84	3669.86	11.54
	Outside Credit	4087.43	10106.08	15735.46	5629.38	55.70
	Total-Advances	62914.51	80272.02	94484.08	14212.06	17.70
3	Total Banking Business (Dep + Adv)	227745.79	263144.48	294384.87	31240.39	11.87
4	RIDF	3239.22	3634.29	3853.98	219.69	6.04
5	CD RATIO (As per RBI recommendation)	40.13	45.88	49.19	3.31	7.21
6	Priority Sector Advances (O/S) of which under:	36218.85	42014.29	46263.22	4248.93	10.11
	i) Agriculture	10432.29	11982.97	13083.09	1100.12	9.18
	ii) MSME	16247.07	18972.52	21738.51	2765.99	14.58
	iii) OPS	9539.49	11058.80	11441.62	382.82	3.46
7	Weaker Section Adv.	11413.52	12690.49	13648.83	958.34	7.55
8	Non-Priority Sec. Adv.	22608.24	27840.06	32485.41	4645.35	16.69
9	No. of Branches	2247	2305	2354	49	2.13
10	Advances to Women	7087.50	8373.10	10435.91	2062.81	24.64
11	Credit to Minorities	1049.90	1390.64	1686.70	296.06	21.29
12	Advances to SCs/STs	3216.59	3966.86	4454.44	487.58	12.29

POSITION OF NATIONAL PARAMETERS AS OF 31st December, 2024 IN HIMACHAL PRADESH

(In terms of %age)

S. No	Sector	Dec, 2022	Dec, 2023	Dec, 2024	National Parameter
1	Priority sector Advances (of total Advances)	61.57	59.87	59.00	40%
2	Agriculture Advances (of total Advances)	17.73	17.08	16.69	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.37	12.36	11.99	10%
4	Advances to Micro Enterprises (of total Advances)	15.07	15.74	16.28	7.5%
5	Advances to Weaker Sections (of total Advances)	19.40	18.08	17.33	12%
6	Advances to Women (of total Advances)	12.05	11.93	13.25	5%
7	C.D. Ratio	40.13	45.88	49.19	60%
8	MSME Advances (of total P.S. Credit)	44.86	45.16	46.99	-
9	Advances to SC/ST (of total P.S. Credit)	8.88	9.44	9.63	-
10	Advances to Minorities (of total P.S. Credit)	2.90	3.31	3.65	-

Credit Deposit Ratio (CDR) in Himachal Pradesh, as of 31st December, 2024 = 49.19%
(As per instructions from RBI)

S. No	Components	As of 31.12.2024 (Amount in Crores)
1	Advances from Banks (within State)	78748.62
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	15735.46
3	RIDF (Bal. outstanding at the end of Quarter-September, 2024)	3852.98
4	Total- Credit (1+2+3)	98337.06
5	Total Deposits	199900.80
6	Credit Deposit Ratio (%)	49.19

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**AGENDA NOTE FOR 175TH MEETING OF STATE LEVEL BANKERS' COMMITTEE
HIMACHAL PRADESH**

AGENDA ITEM NO.1

**1.1) Confirmation of Minutes of the 174th SLBC Committee Meeting held on
20.11.2024**

The 173rd meeting of SLBC, Himachal Pradesh was held on 23.08.2024, the minutes of which were circulated to the members vide Convener Bank letter No. DGM/SLBC/2024-25/174 dated 03.12.2024

Since no comments have been received by the Convener Bank from any quarter, the house is requested to approve the same.

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ACTION TAKEN REPORT

1.2) **ACTION TAKEN REPORT WITH RESPECT TO 174TH SLBC MEETING:**

ACTION POINTS	COMPLIANCE
Opening of RSETI in District Kinnaur – During the last SLBC meeting, PNB informed that they have received the approval from their Head Office for opening of RSETI in District Kinnaur and the operations in RSETI will commence after the approval from MoRD.	PNB has informed that they have received the approval from MoRD on 04.02.2025 and further course of actions has been initiated as per MoRD guidelines to start operations of RSETI in District Kinnaur.
Maintenance of RSETI buildings in Himachal Pradesh – The issue of poor maintenance of RSETI buildings in the state was discussed during the last SLBC meeting	SLBC vide letter dated 07.12.2024 has advised all sponsoring banks ensure proper maintenance of RSETI buildings in the state and banks have confirmed the same.

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AGENDA ITEM NO.2

2.1) REVIEW OF STATISTICAL BANKING DATA AS OF 31.12.2024

2.1.1) Y-O-Y COMPARATIVE BANKING KEY INDICATORS AS OF 31.12.2024

- The total banking business has grown at the rate of **12%** from Rs.2,63,144 Crores in 31.12.2023 to **Rs.2,94,385** Crores in 31.12.2024 i.e., Rs.31,240 Crores.
- The total Deposit has grown by **9%** from Rs.1,82,872 Crores in 31.12.2023 to Rs.1,99,901 Crores in 31.12.2024 i.e., Rs.17,028 Crores.
- The total Advances has grown at the rate of **18%** from Rs.80,272 Crores in 31.12.2023 to Rs. 94,484 Crores in 31.12.2024 i.e., Rs.14,212 Crores.

(Amt. in Crores)

S. No.	Item	31.12.2022	31.12.2023	31.12.2024	Variation in Dec,2024 over Dec, 2023 (Y-o-Y)	
1	Deposit PPD				Absolute	%age
	Rural	99428.82	109801.40	119982.78	10181.38	9.27
	Urban/SU	65402.46	73071.06	79918.01	6846.95	9.37
	Total-Deposits	164831.28	182872.46	199900.79	17028.33	9.31
2	Advances (O/S)					
	Rural	32916.35	38350.96	43263.78	4912.82	12.81
	Urban/SU	25910.73	31814.98	35484.84	3669.86	11.54
	Outside Credit	4087.43	10106.08	15735.46	5629.38	55.70
	Total-Advances	62914.51	80272.02	94484.08	14212.06	17.70
3	Total Banking Business (Dep + Adv)	227745.79	263144.48	294384.87	31240.39	11.87
4	RIDF	3239.22	3634.29	3853.98	219.69	6.04
5	CD RATIO (As per RBI recommendation)	40.13	45.88	49.19	3.31	7.21
6	Priority Sector Advances (O/S) of which under:	36218.85	42014.29	46263.22	4248.93	10.11
	i) Agriculture	10432.29	11982.97	13083.09	1100.12	9.18
	ii) MSME	16247.07	18972.52	21738.51	2765.99	14.58
	iii) OPS	9539.49	11058.80	11441.62	382.82	3.46
7	Weaker Section Adv.	11413.52	12690.49	13648.83	958.34	7.55
8	Non-Priority Sec. Adv.	22608.24	27840.06	32485.41	4645.35	16.69
9	No. of Branches	2247	2305	2354	49	2.13
10	Advances to Women	7087.50	8373.10	10435.91	2062.81	24.64
11	Credit to Minorities	1049.90	1390.64	1686.70	296.06	21.29
12	Advances to SCs/STs	3216.59	3966.86	4454.44	487.58	12.29

2.1.2) Q-o-Q REVIEW OF BANKING SECTOR PERFORMANCE IN KEY BUSINESS PARAMETERS IN HIMACHAL PRADESH AS OF 31.12.2024.

- The total banking business has grown at the rate of 2% from Rs.2,87,237 Crores in 30.09.2024 to Rs.2,94,385 Crores in 31.12.2024 i.e., Rs.7,148 Crores.
- The total Deposit has grown by 1% from Rs.1,97,790 Crores in 30.09.2024 to Rs.1,99,901 Crores in 31.12.2024 i.e., Rs.2111 Crores.
- The total Advances has grown at the rate of 6% from Rs.89,447 Crores on 30.09.2024 to Rs.94,484 Crores in 31.12.2024 i.e., Rs.5,037 Crores.

(Amt. in Crores)						
S. No.	Item	30.06.2024	30.09.2024	31.12.2024	Variation in Dec, 2024 over Sept, 2024 (Q-o-Q)	
1	Deposit PPD				Absolute	%age
	Rural	114491.59	118870.31	119982.78	1112.47	0.94
	Urban/SU	76559.10	78919.75	79918.01	998.26	1.26
	Total-Deposits	191050.69	197790.06	199900.79	2110.73	1.07
2	Advances (O/S)					
	Rural	40961.24	41879.19	43263.78	1384.59	3.31
	Urban/SU	33229.81	33896.05	35484.84	1588.79	4.69
	Outside Credit	12365.01	13671.73	15735.46	2063.73	15.09
	Total-Advances	86556.06	89446.97	94484.08	5037.11	5.63
3	Total Banking Business (Dep + Adv)	277606.75	287237.03	294384.87	7147.84	2.49
4	RIDF	3666.72	3827.97	3853.98	26.01	0.68
5	CD RATIO (As per RBI recommendation)	47.22	47.16	49.19	2.03	4.30
6	Priority Sector Advances (O/S) of which under:	44118.14	44799.17	46263.22	1464.05	3.27
	i) Agriculture	12710.95	12680.37	13083.09	402.72	3.18
	ii) MSME	20186.54	20719.48	21738.51	1019.03	4.92
	iii) OPS	11220.65	11399.32	11441.62	42.3	0.37
7	Weaker Section Adv.	13090.5	13166.03	13648.83	482.8	3.67
8	Non Priority Sec. Adv.	30072.92	30976.07	32485.41	1509.34	4.87
9	No. of Branches	2344	2352	2354	2	0.09
10	Advances to Women	9348.85	9546.95	10435.91	888.96	9.31
11	Credit to Minorities	1541.82	1629.26	1686.70	57.44	3.53
12	Advances to SCs/STs	4233.92	4386.40	4454.44	68.04	1.55

(For Bank-wise details, please refer to page no 58 to 82)

2.3) CREDIT DEPOSIT RATIO (CDR):

The overall Credit Deposit Ratio (based on instructions from RBI) in the State stood at **49.19%** as of 31.12.2024 as per details mentioned below:

S. No	Components	As of 31.12.2024 (Amount in Crores)
1	Advances from Banks (within State)	78748.62
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	15735.46
3	RIDF (Bal. outstanding at the end of Quarter-December, 2024)	3852.98
4	Total- Credit (1+2+3)	98337.06
5	Total Deposits	199900.80
6	Credit Deposit Ratio (%)	49.19

Credit Deposit Ratio (CDR) IN H.P. AS OF 31.12.2024 = 49.19%

- i. Banks have overall CD ratio (as per instructions from RBI) of **49.19%** in Himachal Pradesh as of December, **2024**. The CDR has witnessed increase of 203 basis point over the quarter ended September, 2024 (**47.16%** in September, 2024).
- ii. **Bank-wise position of CDR:** Based on the information received from member banks, the domestic Credit Deposit Ratio (CDR) arrived at **39.39%** in quarter ended December, 2024. (Bank-wise position mentioned at page no- **62-63**)

Public Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Bank of Baroda	74.90
2	Bank of India	44.56
3	Bank of Maharashtra	20.41
4	Canara Bank	34.79
5	Central Bank of India	44.77
6	Indian Bank	30.48
7	Indian Overseas Bank	24.73
8	Punjab and Sind Bank	43.34
9	Punjab National Bank	32.27
10	State Bank of India	34.21
11	UCO Bank	34.44
12	Union Bank of India	41.04

Private Sector banks		
SR	NAME OF THE BANK	CD Ratio
1	Axis Bank	61.44
2	Bandhan Bank	0.80
3	CSB Bank Limited	7.43
4	HDFC Bank	75.00
5	ICICI Bank	53.28
6	IDBI Bank	32.73
7	IDFC First Bank	3.79
8	Indusind Bank	51.58
9	J & K Bank	40.19
10	Kotak Mahindra Bank	148.45
11	RBL Bank	0.01
12	South Indian Bank	8.89
13	YES Bank	21.21

Gramin Bank, Cooperative Banks and others		
SR	NAME OF THE BANK	CD Ratio
1	H. P. Gramin Bank	45.14
2	HP ARDB	137.01
3	HP State Cooperative bank Ltd.	67.17
4	Joginder Central Cooperative Bank	40.63
5	Kangra Central Cooperative Bank	30.41
6	The Bhaghat Urban Cooperative Bank	67.40
7	The Chamba Urban Cooperative Bank	46.49
8	The Mandi Urban Cooperative Bank	29.05
9	The Parwanoo Urban Cooperative Bank	52.26
10	The Shimla Urban Cooperative Bank	54.30
11	AU Small Finance Bank	46.46
12	Ujjivan Small Finance Bank	3.16
13	Utkarsh Small finance Bank	2.39

2.4) The District-wise CDR position in twelve districts as of December, 2024 mentioned as below;

(Source: Data reported By Banks)

S. No	Districts	March, 2024	June, 2024	September, 2024	December, 2024	Remarks
1	Bilaspur	26.92	26.34	26.26	27.05	Critically low CD ratio
2	Chamba	33.36	33.32	32.89	33.87	Low CD ratio
3	Hamirpur	23.51	23.20	23.37	23.76	Critically low CD ratio
4	Kangra	25.21	25.31	24.92	26.03	Critically low CD ratio
5	Kinnaur	47.01	49.36	49.17	43.73	
6	Kullu	44.63	44.11	42.74	43.58	
7	Lahaul & Spiti	26.89	27.03	26.29	26.71	Critically low CD ratio
8	Mandi	28.98	28.78	28.56	29.54	Critically low CD ratio
9	Shimla	44.08	43.26	41.40	42.55	
10	Sirmaur	75.70	75.86	74.75	76.51	
11	Solan	79.48	80.56	81.13	83.12	
12	Una	30.48	29.98	30.66	31.21	Low CD ratio
	State	39.01	38.83	38.31	39.39	

- Excluding Outside Credit.
Districts above state CD ratio of 39.39%: Kinnaur (43.73), Kullu (43.58), Shimla (42.55), Sirmaur (76.51%), Solan (83.12%).

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.

2.5): NATIONAL PARAMETERS (NP)

POSITION OF NATIONAL PARAMETERS IN BANKING BUSINESS IN HIMACHAL PRADESH AS OF 31ST DECEMBER, 2024.

S. No	Sector	Dec, 2022	Dec, 2023	Dec, 2024	National Parameter
1	Priority sector Advances (of total Advances)	61.57	59.87	59.00	40%
2	Agriculture Advances (of total Advances)	17.73	17.08	16.69	18%
3	Advances to Small & Marginal Farmers (of total Advances)	12.37	12.36	11.99	10%
4	Advances to Micro Enterprises (of total Advances)	15.07	15.74	16.28	7.5%
5	Advances to Weaker Sections (of total Advances)	19.40	18.08	17.33	12%
6	Advances to Women (of total Advances)	12.05	11.93	13.25	5%
7	C.D. Ratio	40.13	45.88	49.19	60%
8	MSME Advances (of total P.S. Credit)	44.86	45.16	46.99	-
9	Advances to SC/ST (of total P.S. Credit)	8.88	9.44	9.63	-
10	Advances to Minorities (of total P.S. Credit)	2.90	3.31	3.65	-

(*NA-Not Available)

- Banks have achieved five out of seven important National Parameters (NPs) set up by RBI. The parameter of attainment of benchmark CD ratio of 60% and agriculture advance 18% could not be achieved for the period under review.
- The **Priority Sector lending** has a share of **59.00%** of total advances as against the National parameter (NP) set by RBI at 40%.
The achievement of below mentioned Banks is below the National Parameter of 40 % under Priority Sector.

1.State Bank of India, 2. Bandhan Bank, 3. IDFC Bank, 4. J & K Bank

- **Agriculture sector lending** have a share of **16.69%** of total Advances.

Details of banks having less than 18% Agriculture advances:

S. No.	NAME OF THE BANK	Agriculture Advances (%)
1	Bank of Baroda	8.39
2	Bank of India	17.03
3	Bank of Maharashtra	14.01
4	Canara Bank	7.81
5	Indian Bank	7.82
6	Indian Overseas Bank	3.20
7	Punjab and Sind Bank	11.77
8	State Bank of India	8.68
9	Union Bank of India	14.13
10	Axis Bank	8.32
11	Bandhan Bank	0.46
12	HDFC	14.50
13	ICICI	9.72
14	IDFC First Bank	1.09
15	IDBI	11.54
16	Indusind Bank	2.98
17	J&K Bank	2.30
18	Kotak Mahindra Bank	0.23
19	Yes Bank	2.43
20	HP State Cooperative Bank	16.77
21	Bhagat Urban Cooperative Bank	5.87
22	Parwanoo Urban Cooperative Bank	2.03
23	AU Small Fin. Bank	6.13
24	Equitas Small Finance Bank	3.18

- Also, **advances to Small and Marginal Farmers** stand at **11.99%** of the total advances. The related information is being collected on a quarterly basis from the member Banks.
- **Advances to Micro Enterprises** amount to **16.28%** of the outstanding advances as of 31.12.2024 which is above the national parameter of **7.5%**.

- Similarly, the achievement of **17.33%** in **Lending to Weaker sections** for the period under review, is above the NP of **12%**
- The share of **advances to Women** in total advances is **13.25%** and it is above the NP of **5%** set by RBI.

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AGENDA ITEM NO.-3

3.1) REVIEW OF PERFORMANCE UNDER ANNUAL CREDIT PLAN 2024-25 PROGRESS UP TO QUARTER ENDED DECEMBER, 2024.

The progress under Annual Credit Plan 2024-25 for the period ended December, 2024 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) 2024-25, banks have set a target to disburse fresh loans to the tune of **Rs.36246 Crores** under Priority Sector for FY 2024-25 in Himachal Pradesh. As per the data submitted by member banks, **total disbursements** made by banks up to the quarter ended December, 2024 of **FY 2024-25 aggregated to Rs.24401 Crore** as against the annual targets of **Rs.36246 Crores**. Banks have recorded **achievement of 67%** of assigned targets in terms of financial outlay set up for the Financial Year 2024-25.

In terms of physical achievements under ACP 2024-25 during the period under review, banks have extended credit to **515798 new units** as against the annual target of **1120482 units** and thereby having achievement of **46%** of assigned targets for the FY 2024-25 under Priority Sector.

The sector-wise targets vis-à-vis achievements under ACP 2024-25 up to the quarter ended December, 2024 is mentioned hereunder:

3.2) ACHIEVEMENTS UNDER ANNUAL CREDIT PLAN (ACP) 2024-25 UP TO THE PERIOD ENDED DECEMBER, 2024 (01.04.2024 TO 31.12.2024)

(Amt. in Crores)

Sl	Sector/ Activity	Annual Targets 2023-24	Ach, Dec, 2023	% Ach Dec, 23	Annual Targets 2024-25	Ach Sept, 2024	% Ach Sept, 2024	Ach Dec, 2024	% Ach Dec, 2024	Growth (Q3 over Q2)	% Growth
1	Total PS	31398	22142	70.52	36246	17679	48.77	24401	67.32	6722	38.02

3.3) FINANCIAL ACHIEVEMENT ACP: -PRIORITY SECTOR (PS)

(Amt. in Crores)

Sl.	Sector/ Activity	31.12.2023			30.09.2024			31.12.2024			
		Annual Target 2023-24	Ach. Dec 2023	%Ach Dec 2023	Annual Targets 2024-25	Ach. Sept, 2024	% Ach. Sept, 2024	Ach. Dec, 2024	% Ach. Dec, 2024	Growth (Q3 over Q2)	% Growth
1	Agriculture	15921	7409	46.54	16858	5645	33.49	8931	52.97	3286	58.21
2	MSME	10956	12515	114.23	14077	10985	78.04	14027	99.65	3042	27.69
3	Education	492	78	15.85	693	56	8.08	86	12.39	30	53.57
4	Housing	2023	916	45.28	2650	563	21.25	826	31.19	263	46.71
5	Others –PS	2006	1224	61.02	1968	430	21.85	531	26.98	101	23.49
Total PS (1 to 5)		31398	22142	70.52	36246	17679	48.78	24401	67.32	6722	38.02

(Please refer, page no-83 to 98)

3.4) PHYSICAL ACHIEVEMENT ACP- PRIORITY SECTOR (PS)

(In actual numbers)

Sl.	Sector/ Activity	31.12.2023			30.09.2024			31.12.2024			
		Annual Target 2023-24	Ach. Sept 2023	%Ach Sept 2023	Annual Targets 2024-25	Ach. Sept, 2024	% Ach. Sept, 2024	Ach. Dec, 2024	% Ach. Dec, 2024	Growth (Q3 over Q2)	% Growth
1	Agriculture	610667	381217	62.43	677498	284214	41.95	390192	57.59	105978	37.29
2	MSME	173034	101904	58.89	306277	80473	26.27	101358	33.09	20885	25.95
3	Education	15413	3854	25.00	12567	4112	32.72	4982	39.64	870	21.16
4	Housing	21315	10964	51.44	19650	8333	42.41	11291	57.46	2958	35.50
5	Others –PS	59678	9220	15.45	104490	12154	11.63	7975	7.63	-4179	-34.38
Total PS (1 to 5)		880107	507159	57.62	1120482	389286	34.74	515798	46.03	126512	32.50

(Please refer to, page no-83 to 98)

3.5) AGENCY-WISE DISBURSEMENT UNDER ANNUAL CREDIT PLAN 2024-25 UP TO DECEMBER, 2024.

2.5.1) PRIORITY SECTOR LOANS –AGENCY-WISE

(Amount in Crores)

S. No	Sector-wise performance	Agency-wise Institutional Credit provided by Banks				
		PSBs	RRBs	Coop. Banks	PVTs	TOTAL
1	AGRICULTURE SECTOR					
A	Annual Target 2024-25	8899	2018	4464	1477	16858
B	Achievements– Up to December, 2024	4065	2017	1960	889	8931
C	%-Achievement– Up to December, 2024	45.68	99.91	43.91	60.19	52.97
2	MSME SECTOR					
A	Annual Target 2024-25	8822	974	1899	2382	14077
B	Achievements– Up to December, 2024	8232	326	1180	4289	14027
C	%-Achievement– Up to December, 2024	93.31	33.43	62.19	180.06	99.65
3	EDUCATION LOANS					
A	Annual Target 2024-25	407	75	152	59	693
B	Achievements– Up to December, 2024	68	6	8	4	86
C	%-Achievement– Up to December, 2024	16.74	8.00	5.26	6.78	12.39
4	HOUSING LOANS					
A	Annual Target 2024-25	1480	259	639	272	2650
B	Achievements– Up to December, 2024	349	105	352	20	826
C	%-Achievement– Up to December, 2024	23.61	40.44	55.09	7.35	31.19
5	OPS UNDER PRIORITY SECTOR					
A	Annual Target 2024-25	1084	174	465	245	1968
B	Achievements– Up to December, 2024	502	7	17	5	531
C	%-Achievement– Up to December, 2024	46.31	4.02	3.66	2.04	26.98
6	TOTAL PRIORITY SECTOR					
A	Annual Target 2024-25	20692	3501	7618	4435	36246
B	Achievements– Up to December, 2024	13215	2460	3518	5208	24401
C	%-Achievement– Up to December, 2024	63.87	70.26	46.18	117.43	67.32

(Please refer to, page no- 83 to 98)

3.6): **OBSERVATIONS/ COMMENTS ON ACHIEVEMENTS UP TO DECEMBER, 2024 UNDER ANNUAL CREDIT PLAN (ACP) 2024-25**

- a) During the FY 2024-25 up to December 2024, banks have disbursed fresh loans to the tune of **Rs.24401 Crore** to total **515798** new units under **Priority Sector**. The achievement against the FY targets for 2024-25 registered at **67%**.
- b) In **Agriculture Sector**- Banks have made fresh credit disbursements of **Rs.8931 Crores** as up to December, 2024 against the annual target of **Rs.16858 Crores** having achievement of **53%** of the assigned targets.
- c) In **MSME Sector**- Banks have fresh credit disbursements of **Rs.14027 Crores** up to December 2024 against the target of **Rs.14077 Crores**. Banks have recorded achievement of **99%**, which is quite good.
- d) Achievement under **Housing loans** was **31%** of targets and banks have disbursed fresh housing loans to the tune of **Rs.826 Crores** up to December, 2024.
- e) Achievement under **Education loans** was **12%** of targets and banks have disbursed fresh education loans to the tune of **Rs.86 Crores** up to December, 2024.
- f) The Agency-wise (i.e., PSB/RRB/Private Banks /Coop Banks) overall achievement under Annual Credit Plan (ACP) 2024-25 indicates that Public Sector banks (PSB) have overall achievement of **64%**, RRB- **70%**, Cooperative Sector Banks- **46%** and Private Banks –**117%** up to December 2024.
- g) The overall performance of **67%** under ACP up to December, 2024 during the financial year 2024-25 is good.

3.7) PERFORMANCE ANALYSIS OF BANKS UNDER ACP 2024-25:

3.7.1) PUBLIC SECTOR BANK – ACP ACHIEVEMENT AS ON 31.12.2024									
(Amt. in Crores)									
Sl.	Name of the Bank	Target 2023-24	Ach. Dec, 2023	% Dec, 2023	Ach. Target 2024-25	Ach. Dec, 2024	% Dec, 2024	Ach. Target 2024-25	Ach. Dec, 2024
1	Bank of Baroda	499	334	66.96	616	634	102.92		
2	Bank of India	259	151	58.52	314	155	49.36		
3	Bank of Maharashtra	81	21	25.90	128	48	37.50		
4	Canara Bank	751	453	60.27	876	522	59.59		
5	Central Bank of India	712	637	89.48	876	725	82.76		
6	Indian Bank	310	172	55.67	317	103	32.49		
7	Indian Overseas Bank	111	10	9.08	125	16	12.80		
8	Punjab and Sind Bank	313	106	33.88	353	53	15.01		
9	Punjab National Bank	5700	3712	65.11	6198	4501	72.62		
10	State Bank of India	6164	3702	60.06	7034	4049	57.56		
11	UCO Bank	3039	1332	43.83	3116	1748	56.10		
12	Union Bank of India	573	532	92.92	737	661	89.69		

- Top 3 banks are: Bank of Baroda (102.92), Union Bank of India (89.69%) and Central Bank of India (82.76%).
- Bottom 3 banks are: Indian Overseas Bank (12.80%), Punjab and Sind Bank (15.01%) and Indian Bank (32.49%).

3.7.2) PRIVATE BANKS- ACP ACHIEVEMENT AS ON 31.12.2024									
(Amt. in Crores)									
Sl.	Name of the Bank	Target 2023-24	Ach. 2023	Dec, %	Ach. Dec, 2023	Target 2024-25	Ach. 2024	Dec, %	Ach. Dec, 2024
1	Axis Bank	203	589		289.86	315	569		180.63
2	Bandhan Bank	12	5		40.80	29	2		6.90
3	CSB Bank Limited	23	1		2.69	26	4		15.38
4	HDFC Bank	1739	2679		154.07	2324	3071		132.14
5	ICICI Bank	649	788		121.35	908	970		106.83
6	IDBI Bank	185	64		34.40	227	65		28.63
7	IDFC First Bank	0	0		0	17	3		17.65
8	Indusind Bank	91	114		125.61	129	88		68.21
9	J & K Bank	43	36		83.64	56	20		35.71
10	Kotak Mahindra Bank	34	53		157.59	64	89		139.06
11	RBL Bank	27	0.26		0.96	32	0		0
12	South Indian Bank	4	4		93.33	4	5		125.00
13	Yes Bank	98	102		103.22	119	127		106.72

- Top 3 banks are: Axis Bank (180.63%), Kotak Mahindra Bank (139.06%) and HDFC Bank (132.14%).
- Bottom 3 banks are: RBL Bank (0), Bandhan Bank (6.90) and CSB Limited (115.38%).

3.7.3) OTHERS ACHIEVEMENT UNDER ACP UP TO 31.12.2024									
(Amt. in Crores)									
Sl.	Name of the Bank	Target 2023-24	Ach. 2023	Dec, %	Ach. Dec, 2023	Target 2024-25	Ach. 2024	Dec, %	Ach. Dec, 2024
1	HP Gramin Bank	2942	2028		68.93	3501	2460		70.26
2	HP ARDB	483	50		10.26	536	41		7.65
3	HP State Coop. Bank	3141	2675		85.17	3917	1585		40.46
4	Jogindra Central Coop.	211	132		62.87	235	87		37.02
5	Kangra Central Coop.	2809	1447		52.50	2824	1780		63.02
6	Bhagat Urban Coop.	15	0		0	5	0		0
7	Chamba Urban Coop	9	2		19.25	12	4		33.33
8	Mandi Urban Coop	3	0.46		14.09	7	0.45		6.43
9	Parwanoo Urban Coop	27	14		53.13	79	11		13.92
10	Shimla Urban Coop	2	1		58.63	2	10		500.00
11	AU Small Fin. Bank	100	149		148.97	154	162		105.19
12	Ujjivan Small Fin.	19	23		119.99	19	12		63.16
13	Utkarsh Small Fin.	16	7		43.24	12	6		50.00

- Top 3 banks are: Shimla Urban Cooperative Bank (500%), AU Small Finance Bank (105.19%) and HP Gramin Bank (70.26).
- Bottom 3 banks are: Bhagat Urban Cooperative Bank (0), Mandi Urban Cooperative Bank (6.43) and HP ARDB (7.65).

3.8) DISTRICTWISE ACHIEVEMENT:

Sl.	Name of the District	Target 2023-24	Ach. Dec, 2023	% Ach. Dec, 2023	Target 2024-25	Ach. Dec, 2024	% Ach. Dec, 2024
1	BILASPUR	1292	815	63.10	1243	816	65.64
2	CHAMBA	677	658	97.19	988	781	79.06
3	HAMIRPUR	1703	1123	65.96	1909	1202	62.95
4	KANGRA	6139	3050	49.68	6523	4040	61.93
5	KINNAUR	442	311	70.29	472	322	68.27
6	KULLU	1643	1434	87.26	2176	1684	77.42
7	LAHAUL & SPITI	108	102	94.30	144	118	82.00
8	MANDI	3390	2007	59.20	3859	2407	62.36
9	SHIMLA	7578	4321	57.02	8209	3806	46.36
10	SIRMAUR	2504	2384	95.21	3154	2414	76.52
11	SOLAN	3705	4548	122.75	5361	5272	98.34
12	UNA	2217	1388	62.62	2208	1540	69.73

- Top 3 Districts are: Solan (98.34%), Lahaul & Spiti (82.00) and Chamba (79.06).
- Bottom 3 Districts: Shimla (46.36), Kangra (61.93) and Mandi (62.36%).

3.9) TARGET AND ACHIEVEMENT UNDER KCC FISHERIES:

DISTRICT	2022-23		2023-24		2024-25	
	TARGET	ACH.	TARGET	ACH.	TARGET	ACH. (up to Dec, 2024)
Bilaspur	327	119.97	350	191.15	368	248.77
Chamba	0	0	0	0	32	39.88
Hamirpur	285.95	9.22	304.01	49.65	317.87	18.49
Kangra	5232	51.45	5448	404.39	5448	282.11
Kinnaur	0	0	0	0	0	0
Kullu	251.5	1.08	266.8	87	266.8	95.00
Lahaul & Spiti	0	0	0	0	0	0
Mandi	208.23	14.28	216.46	50.79	216.46	36.36
Shimla	169.44	40.04	169.44	97.42	176.16	64.48
Simaur	0	0	0	0	0	4.25
Solan	0	114.05	0	264.47	0	33.41
Una	119.25	105.31	122.88	150.61	155.19	63.05
Total	6593.37	455.4	6877.59	1295.48	6948.48	885.80

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AGENDA ITEM NO – 4

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES.

4.1) KCC SATURATION SCHEME:

The Government of India, Ministry of Agriculture and Farmers Welfare, vide their letter dated 06.02.2020, launched a drive to saturate all eligible farmers of the country under KCC and launched The PM Kisan, an income scheme for all land holder farmers families in the Country. There are 9.45 lakh farmers have been registered on the PM Kisan Portal. There are 570056 KCC holder farmers in the state.

To provide benefit of KCC to all PM Kisan Beneficiaries in mission mode, a special drive has been launched, starting from 08.02.2020.

With regard to the above guidelines, progress of the Member Banks in the State during the quarter ended December 2024 is shared for information of the House.

Sl.	Name of Bank	Appl. Received up to			Sanctioned up to			Pending		Rejec ted
		Sept, 2024	Dec, 2024	Grw	Sept, 2024	Dec, 2024	Grw	Sept, 2024	Dec, 2024	
1	Bank of Baroda	1602	1713	111	1289	1400	111	0	0	313
2	Bank of India	2087	2255	168	2069	2235	166	0	1	19
3	Bank of Mah.	27	27	0	22	22	0	0	0	5
4	Canara Bank	3922	4113	191	3907	4098	191	0	0	15
5	CBI	3392	3491	99	3189	3284	95	5	3	204
6	HPSCB	66139	66139	0	65836	65836	0	0	0	303
7	HPGB	56940	61208	4268	56940	61208	4268	0	0	0
8	Indian Bank	430	449	19	313	330	17	0	0	119
9	IOB	75	85	10	75	85	10	0	0	0
10	P & SB	228	228	0	225	225	0	0	0	3
11	PNB	94386	98500	4114	91826	95940	4114	6	6	2554
12	SBI	72463	76298	3835	69513	72998	3485	42	36	3264
13	UCO Bank	24533	26186	1653	24011	25636	1625	9	10	540
14	UBI	958	969	11	820	831	11	0	0	138
	Total	327182	341661	14479	320035	334128	14093	62	56	7085

4.1.2) FINANCING UNDER KISAN CREDIT CARD (KCC)

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 December, 2024 as reported by Banks placed as below for review.

(Amount in Crores)

Sl.	District	Total No. PM Kisan Beneficiaries	Fresh KCC issued during the quarter Dec, 2024 (01.04.2024-31.12.2024)		KCCs issued (Fresh + Renewed) during the quarter Dec, 2024 (01.04.2024-31.12.2024)		Position of KCCs outstanding with bank Branches as of 31.12.2024		Farmers covered
		No.	No	Amt.	No	Amt.	No	Amt.	%
1	Bilaspur	58528	2695	62.73	6767	107.49	36863	395.76	63
2	Chamba	72120	5619	176.35	6840	148.87	39524	429.43	55
3	Hamirpur	60654	2838	78.77	12886	140.47	43658	384.51	72
4	Kangra	213513	6638	237.20	30110	388.63	97065	1103.47	45
5	Kinnaur	9690	731	27.32	2801	91.88	12713	305.51	131
6	Kullu	65898	3553	195.95	14142	446.21	40158	1025.99	61
7	Lahaul&Spiti	2950	171	11.49	1988	70.60	4311	106.55	146
8	Mandi	166004	9693	396.96	14625	433.14	89461	1445.99	54
9	Shimla	93738	6842	329.45	17203	863.96	93768	2893.57	100
10	Sirmaur	52903	2545	311.24	6949	187.38	35796	653.16	68
11	Solan	68771	2663	88.85	8269	215.31	40828	760.50	59
12	Una	80387	2375	73.69	9884	157.83	38438	492.48	48
	Total	945156	46363	1990.02	132464	3251.77	572583	9996.92	61

Comment:

- 1) Banks have issued total 132464 KCCs as new KCCs as well as renewal of the existing KCC amounting to total disbursements of Rs.3252 Crore during the quarter ended December, 2024.
- 2) The cumulative position indicates that banks have issued total 572583 KCC and having cumulative outstanding of Rs.9996.92 Crore as of 31.12.2024.

4.1.3 Farmers coverage under KCC as of December, 2024:

In Himachal Pradesh there are total 945156 farmers as reported by DLR. As of 31.12.2024, banks have covered total 572583 farmers under KCC Scheme in Himachal Pradesh and thus the **average farmers' coverage under KCC Scheme reached to 61% in the State.**

In district **Chamba (55%), Kangra (45%), Mandi (54%), Solan (59%) and Una (48%)** the average farmer coverage is **below the State average coverage under KCC**. Low coverage of Farmers in these districts 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.

DISTRICT WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.12.2024					
District Name	Applications Received	Applications Sanctioned	Rejected	Pending	Pendency more than 15 days
Bilaspur	1368	1148	188	32	16
Chamba	436	380	56	0	0
Hamirpur	4369	3479	847	43	6
Kangra	4813	3455	1352	6	4
Kinnaur	592	372	215	5	3
Kullu	590	519	71	0	0
Lahul&Spiti	114	76	38	0	0
Mandi	2657	2654	3	0	0
Shimla	629	578	51	0	0
Sirmaur	2920	2822	98	0	0
Solan	4163	3867	260	36	0
Una	897	812	85	0	0
Grand Total	23548	20162	3264	122	29

FISHERIES PROGRESS FROM 01.04.2021 TO 31.12.2024					
District Name	Received	Sanctioned	Rejected	Pendency	Pendency more than 15 days
Bilaspur	705	498	183	24	18
Chamba	31	17	14	0	0
Hamirpur	20	6	14	0	0
Kangra	145	145	0	0	0
Kinnaur	22	1	21	0	0
Kullu	14	10	4	0	0
Lahul&Spiti	0	0	0	0	0
Mandi	52	51	1	0	0
Shimla	0	0	0	0	0
Sirmaur	3	2	1	0	0
Solan	17	9	8	0	0
Una	20	9	11	0	0
Grand Total	1029	748	257	24	18

BANK WISE PROGRESS UNDER KCC SATURATION FOR ANIMAL HUSBANDRY AND FISHERIES:

ANIMAL HUSBANDRY PROGRESS FROM 01.04.2021 TO 31.12.2024					
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency more than 15 days
Bank of Baroda	54	41	13	0	0
Bank of India	154	136	18	0	0
Bank of Maharashtra	9	8	1	0	0
Canara Bank	269	233	32	4	2
Central Bank of India	307	215	90	2	0
Cooperative Bank	4207	3404	784	19	3
IDBI Bank Ltd.	31	23	8	0	0
Indian Bank	45	40	5	0	0
Indian Overseas Bank	7	5	1	1	1
J&K Bank Ltd	0	0	0	0	0
Punjab & Sind Bank	214	181	32	1	0
Punjab National Bank	10043	8760	1245	38	10
State Bank of India	5543	4851	662	30	6
UCO Bank	2469	2156	287	26	6
Union Bank of India	196	109	86	1	1
Grand Total	21477	18132	3163	182	69

FISHERIES PROGRESS FROM 01.04.2021 TO 31.12.2024					
Bank Name	Received	Sanctioned	Rejected	Pending	Pendency more than 15 days
Bank of Baroda	2	0	2	0	0
Bank of India	0	0	0	0	0
Bank of Maharashtra	0	0	0	0	0
Canara Bank	6	2	4	0	0
Central Bank of India	7	3	4	0	0
Cooperative Bank	307	228	63	16	14
IDBI Bank Ltd.	1	1	0	0	0
Indian Bank	0	0	0	0	0
Indian Overseas Bank	0	0	0	0	0
J&K Bank Ltd	0	0	0	0	0
Punjab & Sind Bank	0	0	0	0	0
Punjab National Bank	418	346	68	4	3
State Bank of India	220	128	88	4	1
UCO Bank	57	30	27	0	0
Union Bank of India	11	10	1	0	0
Grand Total	1029	748	257	24	18

4.2. REVIEW OF PERFORMANCE UNDER MAJOR CENTRALLY SPONSORED SCHEMES: POSITION AS OF 31ST DECEMBER, 2024.

4.2.1) DAY NATIONAL RURAL LIVELIHOOD MISSION (DAY - NRLM):

Achievements in the Current FY: As per progress available on the Portal as of 31.12.2024, Banks disbursed Rs.97.48 crores to 4955 new SHGs up to quarter ended December, 2024 during the FY 2024-25 and total outstanding is Rs.209.73 crores.

Scheme	Target 2024-25		Sanctioned up to Q2		Sanctioned up to Q3		% Growth Q3 over Q2	Outstanding up to 31.12.2024	
	Nos.	Amount (Lakhs)	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NRLM	24700	30000	2647	5581.37	4955	9748.04	87.19	13783	23011.18

S. No.	Bank Name	Targets		Achievement		Pendency
		SHGs	Disb. Amount	SHGs	Disb. Amount	
1	Bank of Baroda	1590	1200	1	3.00	3
2	Bank of India	110	140	14	37.30	1

3	Bank of Maharashtra	20	30	2	12.00	0
4	Canara Bank	150	250	37	123.61	12
5	Central Bank of India	370	320	134	300.23	49
6	IDBI Bank Ltd	50	150	3	25.00	5
7	Indian Bank	90	100	16	31.43	4
8	Indian Overseas Bank	0	0	0	0.00	0
9	Punjab and Sind Bank	70	90	6	9.54	25
10	Punjab National Bank	9040	10190	1745	2429.60	479
11	State Bank of India	1710	2520	149	293.20	215
12	UCO Bank	2680	3030	398	297.25	297
13	Union Bank of India	200	200	11	16.37	19
14	HP Gramin Bank	1760	2440	899	2231.78	299
15	HP State Coop. Bank	3010	3060	885	1973.98	708
16	Jogindra Coop. Bank	350	550	87	264.50	106
17	Kangra Coop. Bank	3500	5730	568	1699.25	413
	Grand Total	24700	30000	4955	9748.04	2635

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.

4.3) NATIONAL URBAN LIVELIHOOD MISSION (NULM):

PROGRESS UNDER DAY NULM: The progress under DAY NULM up to 31.12.2024 mentioned as below; (Position reported by DAY- NULM H. P.)

(Amount in Lakh)

POSITION REPORTED BY DAY- NULM H.P.					
	Targets FY 2024-25	Achievement (Q3)		Cumulative FY 2024-25	
Cases Under	No of Cases	No.	Amount	No.	Amount
SEP-I	100	37	50.47	227	335.46
Mudra					
SHG Bank Linkage	200	117	259.91	369	884.07
Total	300	154	310.38	596	1219.53

(Source: DAY-NULM HP)

4.3.1) POSITION REPORTED BY BANKS:

Scheme	Sanctioned up to Q2		Sanctioned up to Q3		% Growth Q3 over Q2	Outstanding up to 31.12.2024	
	Nos	Amount (Lakhs)	Nos.	Amount (Lakhs)	Accounts	Nos.	Amount (Lakhs)
DAY-NULM	251	406.63	320	580.11	27.49	1379	1669.57

4.3.2) DETAILS OF CASES PENDING WITH BANK BRANCHES AS ON 31.12.2024

S. No.	Bank	No. of cases pending
1	Bank of India	1
2	Canara Bank	2
3	Central Bank of India	4
4	HDFC Bank	1
5	HP State Coop. Bank	1
6	HP Gramin Bank	2
7	Punjab & Sind Bank	1
8	Punjab National Bank	6
9	State Bank of India	12
10	UCO Bank	3
11	Union Bank Of India	3
	Total	36

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.

Centralized processing of Interest subvention & proper feeding of product code:

Ministry of Housing and Urban Affairs, Govt. of India has signed MOU with Indian Bank (erstwhile 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.

4.4.1) PM STREET VENDORS ATMA NIRBHAR NIDHI (PM SVANIDHI):

Ministry of Housing and Urban Affairs has launched PM SVANidhi Scheme which is a special micro-credit facility scheme for providing affordable loan to urban street

vendors to resume their livelihoods that have been adversely affected due to COVID-19 lockdown. Dharamshala is among one of 125 cities which are identified by Government of India for complete saturation. Under the Scheme, collateral free working capital loan of up to Rs. 10,000 will be extended to the Urban Street Vendors vending on or before 24th March, 2020. The tenure of the loan is 1 year and will be repaid in monthly installments. On timely or early repayment, the vendors will be eligible for the next cycle of working capital loan with an enhanced limit.

The vendors, availing loan under the scheme, are eligible to get an interest subsidy @7%. The interest subsidy is available up to March 31, 2022. The scheme will incentivize digital transactions by vendors through cash back facility. The onboard vendors would be incentivized with monthly cashback in the range of Rs. 50 to Rs. 100. The transaction trail so created will build the credit score of vendors for enhancing their future credit needs.

On 03.09.2021 the Ministry of Housing & Urban Affairs has issued modifications in the scheme for promotion of digital transactions by vendors. On cash back issue, various states has highlighted that many of the street vendors are transacting less than Rs.25/- in each transaction and are not availing the benefit of the cash back. States have requested to relax the existing criteria for minimum eligible transaction of Rs.25/- so that more vendors can become eligible for availing cash back under PM SVANidhi.

For the information of the House, we are sharing you the latest directions of Government of India, Ministry of Housing and Urban Affairs, New Delhi, on the flagship PM SVANidhi. The Cabinet Committee on Economic Affairs in its meeting held on 27.04.2022 approved the proposal for continuation of PM SVANidhi Scheme 2.0 beyond March, 2022. The details of proposal are as under:

1. Extension of the lending period from March, 2022 to December, 2024.
2. Provision of 3rd loan of up to Rs.50,000.00 with a term of 36 months; in addition to 1st and 2nd loans of Rs.20,000.00 and Rs.50,000.00 respectively.
3. Modification in Credit Guarantee cover for 1st, 2nd and 3rd loans: The effective credit guarantee on 1st loan is enhanced from 12.5% to 31.875% on 2nd loan it is reduced from 12.5% to 8.25% and on 3rd loan it is reduced from 12.5% to 6%.
4. Payment of Interest Subsidy and credit Guarantee claims on all loans till March, 2028.
5. To extend 'SVANidhi Se Samriddhi' component for all beneficiaries of PM SVANidhi Scheme across the country.

The above revised guidelines shall be effective from 01.06.2022.

On 17.10.2022, the Ministry of Housing and Urban Affairs conveyed that the subsidy under PM SVANidhi Scheme shall be claimed on QUARTERLY basis with effect from 01.06.2022, which was earlier claimed on Half Yearly Basis. All lending banks are requested to submit the subsidy claims under this scheme on quarterly basis after the completion of the respective quarter.

The earliest instructions pertaining to digital transactions' incentive shall continue to be in-force.

S. No	Present Conditions of the Scheme	Modified conditions of the Scheme
1	Eligible Digital Transaction (EDT) of minimum Rs.25/-	Eligible Digital Transaction (EDT) to be a digital transaction of any value.
2	Rs.50/- cash back on conducting a minimum of 50 EDTs. No cash back is paid even if the SV conducts 49 EDTs in a month.	Rs.1/- cash back per EDT till the first 50 EDTs.
3	Rs.25/- cash back on conducting next 50 EDTs.	Rs.0.50 per EDT for the next 50 EDTs
4	Rs.25/- cash back on conducting next 100 EDTs.	Rs.0.25 per EDT for the next 100 EDTs
5	A maximum of 5 transactions on a day from/to the same Mobile Number were allowed. This was put in place to avoid Gaming of the system by street vendors.	This limit would be removed so as to encourage the SVs to get more acquainted with the conduct of Digital Transactions.

In the 161st SLBC Meeting a request was made to the State Government to exempt the Stamp Duty as a special case, charged on the documents while sanctioning loans to PM SVANidhi beneficiaries as this is a poverty alleviation program of Central Government. State Govt. has issued a notified vide Circular No. Rev. Stamp (F)6-1/2020 dated 28.12.2021 that Stamp Duty on Hypothecation Agreement for Loans sanctioned to PM SVANidhi shall be Rs. 10/- only.

As per the latest letter no. K-12017(30)/2/2020-UPA-II-UD(EFS-9088388) dated - 27.07.2022 from Ministry of Housing and Urban Affairs (MoHUA) the scheme is now available to all the street vendors engaged in vending in urban areas as earlier it was available only to vendors who were vending as on or before 24.03.2022.

4.4.2) PMSVANidhi First Tranche Status as on 31.12.2024										
Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Sept, 2024	Dec, 2024	Grw		<15	>15	Tot.	
1	AU Small Fin. Bank	1	0	0	0	1	0	0	0	0
2	Axis Bank	13	3	3	0	1	0	9	9	0
3	Bank of Baroda	353	336	336	0	17	0	0	0	0
4	Bank of India	98	95	96	1	1	0	1	1	0
5	Bank of Maharashtra	115	104	104	0	9	0	2	2	0
6	Canara Bank	301	291	292	1	9	0	0	0	0
7	Central Bank of India	300	294	294	0	5	0	1	1	0
8	HP State Co-operative	256	244	248	4	7	0	1	1	6

9	HP Gramin Bank	149	142	144	2	5	0	0	0	3
10	HDFC	113	64	64	0	49	0	0	0	0
11	ICICI Bank	7	1	1	0	6	0	0	0	0
12	IDBI Bank	72	70	71	1	1	0	0	0	0
13	Indian Bank	268	261	262	1	5	0	1	1	0
14	Indian Overseas Bank	82	77	77	0	5	0	0	0	0
15	Indusind Bank	6	1	1	0	3	0	2	2	0
16	J & K Bank	9	9	9	0		0	0	0	0
17	Kotak Mahindra Bank	2	0	0	0	1	0	1	1	0
18	Punjab and Sind Bank	89	84	86	2	3	0	0	0	0
19	Punjab National Bank	1265	1214	1221	7	44	0	0	0	2
20	State Bank of India	1259	1138	1146	8	104	0	9	9	24
21	South Indian Bank	1	0	0	0	1	0	0	0	0
22	The Kangra Central	81	69	69	0	12	0	0	0	1
23	UCO Bank	708	683	690	7	18	0	0	0	0
24	Union Bank of India	279	273	274	1	5	0	0	0	1
25	Yes bank	0	0	0	0		0	0	0	0
	Grand Total	5826	5453	5488	35	312	0	27	27	37

(Source: <https://portal.standupmitra.in>)

4.4.2) PMSVANidhi Second Tranche Status as on 31.12.2024

Sl.	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Sept, 2024	Dec, 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	245	161	188	27	45	0	12	12	11
2	Bank of India	53	47	47	0	6	0	0	0	0
3	Bank of Maharashtra	49	38	40	2	8	0	1	1	0
4	Canara Bank	227	181	187	6	40	0	0	0	3
5	Central Bank of India	210	188	188	0	22	0	0	0	0
6	HP State Co-operative	153	120	125	5	28	0	0	0	2
7	HP Gramin Bank	68	56	59	3	8	0	1	1	2
8	HDFC	44	11	11	0	33	0	0	0	2
9	IDBI Bank	50	43	43	0	7	0	0	0	0
10	Indian Bank	201	174	185	11	15	0	1	1	1
11	Indian Overseas Bank	71	32	40	8	29	0	2	2	4
12	J & K Bank	6	5	6	1		0	0	0	0

13	Punjab and Sind Bank	52	46	48	2	4	0	0	0	0
14	Punjab National Bank	885	697	731	34	154	0	0	0	5
15	State Bank of India	972	686	717	31	225	5	25	30	59
16	The Kangra Central	25	17	19	2	5	0	1	1	2
17	UCO Bank	431	369	381	12	49	0	1	1	0
18	Union Bank of India	198	165	176	11	18	2	2	4	12
	Grand Total	3940	3036	3191	155	696	7	46	53	103

(Source: <https://portal.standupmitra.in>)

4.4.2) PMSVANidhi Third Tranche Status as on 31.12.2024										
Sl	Name of the Bank	Applications Received	Total Sanctioned up to (nos.)			Rejected	Pending Sanction for			Pending for Disb.
			Sept, 2024	Dec, 2024	Grw.		<15	>15	Tot.	
1	Bank of Baroda	92	55	68	13	24	0	0	0	6
2	Bank of India	27	25	27	2		0	0	0	0
3	Bank of Maharashtra	11	7	10	3	1	0	0	0	1
4	Canara Bank	138	91	102	11	35	0	1	1	6
5	Central Bank of India	91	76	79	3	12	0	0	0	0
6	HP State Co-operative	75	66	69	3	6	0	0	0	7
7	HP Gramin Bank	32	30	30	0	2	0	0	0	0
8	HDFC Bank	2	1	1	0	1	0	0	0	0
9	IDBI Bank	30	29	29	0	1	0	0	0	0
10	Indian Bank	86	74	81	7	3	0	2	2	0
11	Indian Overseas Bank	18	8	12	4	5	0	1	1	3
12	J & K Bank	4	4	4	0		0	0	0	0
13	Punjab and Sind Bank	27	21	22	1	5	0	0	0	0
14	Punjab National Bank	431	364	387	23	44	0	0	0	1
15	State Bank of India	418	270	339	69	67	9	3	12	41
16	The Kangra Central	7	7	7	0		0	0	0	0
17	UCO Bank	185	166	178	12	7	0	0	0	0
18	Union Bank of India	79	73	76	3	2	0	1	1	2
	Grand Total	1753	1367	1521	154	215	9	8	17	67

(Source: <https://portal.standupmitra.in>)

4.4.5) Resubmitted Applications as on 31.12.2024:				
S. No	Name of the Bank	1 st Tranche	2 nd Tranche	3 rd Tranche
1	Axis Bank	1	0	0
2	Bank of Baroda	0	1	0
3	Bank of India	1	0	0
4	Canara Bank	2	1	0
5	Central Bank of India	1	2	4
6	HP State Co-operative	8	2	2
7	HP Gramin Bank	8	9	0
8	HDFC	1	1	0
9	IDBI Bank	5	0	0
10	Indian Bank	1	0	0
11	Punjab National Bank	3	0	0
12	State Bank of India	3	6	3
13	The Kangra Central	5	7	1
14	UCO Bank	3	3	0
15	Union Bank of India	4	1	0
	Grand Total	46	35	10

4.5.1) PRADHANMANTRI EMPLOYMENT GENERATIONPROGRAMME: (PMEGP)

- PMEGP Scheme was launched in the year 2008-09 by merging the Prime Minister's Rozgar Yojana (PMRY) and Rural Employment Generation Programme (REGP) Schemes.
- It is a credit-linked subsidy Scheme for generating self-employment opportunities for setting up new micro-enterprises under non-farm sector.
- Khadi and Village Industries Commission (KVIC) is the nodal agency at the national level to implement and to monitoring the Scheme.
- KVIC, KVIBs, District Industry Centres (DIC) and Coir Board are the implementing agencies at field level.
- For manufacturing sector, the Maximum Project Cost has now been increased from Rs.25 lakhs to Rs.50 lakhs.
- For Service sector the Maximum Project Cost has now been increased from Rs.10 lakhs to Rs.20 lakhs.
- The per capita fixed investment per head on Capital expenditure has now been increased to Rs.3 lakhs from Rs. 1 lakh for plane areas and from Rs.1.5 lakhs to Rs.4.5 lakhs for Hilly reasons.
- Aspirational Districts are also included in Special Category.
- All Implementing Agencies are allowed to receive and process applications in all areas irrespective of rural or urban area.
- New Definition of Rural area:

- Any area classified as Village as per the revenue record of the state/ Union Territory, irrespective of population.
- All the areas, irrespective of their population, falling under Panchayati Raj institutions will be accounted under rural areas, where as areas falling under Municipality to be treated as urban areas.
- EDP-No EDP training will be mandatory for Project up to Rs.2.00 lakhs, 5 days EDP training for Project cost more than 2 lakhs and upto 5 lakhs and at least 10 days EDP Training for project cost more than 5 lakhs.
- The maximum cost of the project/unit admissible for Margin Money subsidy under Manufacturing Sector for upgradation is Rs.1.00 Crore. Maximum subsidy would be Rs.15 lakhs (Rs.20 lakhs for NER and Hill States)
- The maximum cost of the project/unit admissible for Margin Money subsidy under Business/Service Sector for upgradation is Rs.25 lakhs Maximum subsidy would be Rs.3.75 lakhs (Rs.5 lakhs for NER and Hill States)
- The balance amount (excluding the own contribution) of the total project cost will be provided by the Banks.
- If the total project cost exceeds Rs.1.00 Crore or Rs.25 lakhs for Manufacturing and Service/Business Sector respectively, the balance amount may be provided by Banks without any Government subsidy.

4.5.2) Target allocation for FY 2024-25:

The Nodal implementing agency in PMEGP i.e. KVIC has informed the following targets for FY 2024-25 for credit linkages of entrepreneurs and disbursement of Margin Money (subsidy) under the PMEGP.

Agency (Amt in Lakhs)	Target 2024-25		Achievement during Q2		Achievement during Q3		Actual Growth Q3 over Q2		% Growth Q3 over Q2	
	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money	No. of Project	Margin Money
KVIB	352	964.48	127	469.99	206	755.58	79	285.59	62.20	60.77
KVIC	352	964.48	102	482.12	177	828.69	75	346.57	73.53	71.88
DIC	470	1287.36	266	919.60	504	1688.08	238	768.48	89.47	83.57
Total	1174	3216.32	495	1871.71	887	3272.35	392	1400.64	79.19	74.83

4.5.3) CREDIT MOBILIZATION DURING FY 2024-25 UP TO 31.12.2024:

(Amount in Lakhs)

Sl.	Name of the Bank	Received	Sanctioned	Rejected	Pending	Margin Money pending for	
						Claim	Disb.
1	Bank of Baroda	28	15	3	11	41	46
2	Bank of India	7	5	1	1	4	12
3	Bank of Maharashtra	9	3	2	6	38	5
4	Canara Bank	41	32	13	0	0	23

5	Central Bank of India	34	19	6	12	52	44
6	HDFC Bank	8	5	0	4	21	26
7	HP Gramin Bank	189	119	31	45	169	208
8	HP State Cooperative Bank	125	74	35	21	80	173
9	IDBI Bank	6	5	1	2	6	12
10	Indian Bank	10	5	4	2	14	4
11	Indian Overseas Bank	5	3	0	2	3	3
12	Indusind Bank	1	0	0	1	1	0
13	J & K Bank Ltd	3	3	0	0	0	3
14	Jogindra Central Coop.	8	2	1	5	34	9
15	Kangra Central Coop.	49	34	6	11	44	108
16	Punjab And Sind Bank	16	11	3	6	29	21
17	Punjab National Bank	440	246	142	76	372	362
18	State Bank of India	347	176	174	51	256	657
19	UCO Bank	164	109	45	11	54	258
20	Union Bank of India	41	21	9	17	74	41
	Total	1531	887	476	284	1292	2015

(Source: kviconline.gov.in)

Banks are requested to update the position of cases disposed of by banks in the PMEGP portal. **Updating 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.

4.6.1): PRIME MINISTER FOOD AND MICRO PROCESSING ENTERPRISES:

The Scheme would support clusters and groups such as FPOs/SHGs/producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.

Farmer Producer Organizations (FPOs)/Producer Cooperatives

- i) FPOs and Producer Cooperatives would be provided the following support:
Grant @ 35%with credit linkage;
- ii) Training support;
- iii) Maximum limit of grant in such cases would be as prescribed.

Eligibility Criteria for Co-operatives/FPOs:

- iv) It should preferably be engaged in processing of One District One Product (ODOP)produce;
- v) It should have minimum turnover of Rs.1crore;
- vi) The cost of the project proposed should not be larger than the present turnover;
- vii) The members should have sufficient knowledge and experience in dealing with

the product for a minimum period of 3 years.

- viii) The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital;
- ix) Self Help Groups (SHGs)

A number of SHGs are undertaking food processing activities. The Scheme proposes to provide following support to SHGs: -

Support to individual SHG member as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs.10lakh.

4.6.2) THE BANK WISE STATUS UNDER PMFME AS ON 31.12.2024 IS GIVEN BELOW:

S. No	Bank Name	Received	Sanction	Rejected	Pendency			
					Total	< 1 month	1-6 month	6- 12 months
1	Bank of Baroda	6	3	3	0	0	0	0
2	Bank of India	7	1	6	0	0	0	0
3	Bank of Maharashtra	2	1	1	0	0	0	0
4	Canara Bank	35	20	15	0	0	0	0
5	Central Bank of India	52	39	13	0	0	0	0
6	HDFC Bank	97	25	61	11	0	11	0
7	HP Gramin Bank	114	74	37	3	0	1	2
8	HP State Coop. Bank	278	92	181	5	1	4	0
9	ICICI Bank	6	0	6	0	0	0	0
10	IDBI Bank	4	2	2	0	0	0	0
11	Indian Bank	5	4	1	0	0	0	0
12	Indian Overseas Bank	1	0	1	0	0	0	0
13	J&K Bank	2	2	0	0	0	0	0
14	Jogindra Central Coop	5	0	5	0	0	0	0
15	Punjab & Sind Bank	4	2	2	0	0	0	0
16	Punjab National Bank	781	432	343	6	0	6	0
17	State Bank of India	1167	700	454	13	6	7	0
18	Kangra Central Coop.	12	4	6	2	0	1	1
19	UCO Bank	588	339	247	2	1	1	0
20	Union Bank of India	10	8	2	0	0	0	0
Total		3176	1748	1386	42	8	31	3

4.7) NATIONAL AGRICULTURE INFRASTRUCTURE DEVELOPMENT FUND FINANCING FACILITY

The Scheme: To mobilize a medium – long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

It will be operational for 12 years from 2020-21 to 2032-33. The Loan disbursement shall complete in 6 years i.e. by the end of 2025-26. Repayment period covered under the financing facility will be for a maximum period of 7 years including the moratorium period of up to 2 years.

Banking eco-system will support with Credit Guarantee, convergence and interest subvention to lending institutions thereby able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio. The refinance facility will enable larger role for cooperative banks and RRBs.

The benefits: All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore. The CGTMSE Fee under the scheme for a loan up to ₹ 2 crore shall be borne by the Government.

The progress (As per AIF National Portal) as on 31.12.2024:

4.7.1) Cumulative Progress up to 31.12.2024:

(Amount in Crores)

Financial Year	During the Year		Up to the year	
	A/cs	Amount	A/cs	Amount
2020-21	3	0.98	3	0.98
2021-22	27	28.63	30	29.61
2022-23	167	52.80	197	82.40
2023-24	171	61.94	368	144.34
2024-25 (up to Dec. 2024)	157	33.84	525	178.18

4.7.2) District wise Progress as on 31.12.2024, under AIF

(Amount in Crores)

District Wise AIF Progress 08.07.2020 to 31.12.2024								
S No	District	Total Amount Achieved as on 31.03.2024	Cumulative up to 31.12.2024		During Financial Year 2024-25			Pending
			No.	Amount	Target Amount	Achievement Amount	% Achievement	
1	Bilaspur	4.57	18	5.16	20	0.59	2.96	3
12	Chamba	1.39	6	1.42	10	0.04	0.37	1

3	Hamirpur	1.74	13	2.78	10	1.04	10.39	0
4	Kangra	11.78	31	13.06	50	1.28	2.56	4
5	Kinnaur	1.63	10	1.74	10	0.11	1.10	0
6	Kullu	4.99	100	7.26	20	2.27	11.36	1
7	Lahaul Spiti	0.00	0	0.00	2	0.00	0	0
8	Mandi	10.84	92	16.62	40	5.78	14.45	4
9	Shimla	63.14	183	70.86	100	7.72	7.72	12
10	Sirmour	20.97	19	24.02	40	3.05	7.62	3
11	Solan	16.10	23	24.74	70	8.65	12.35	5
12	Una	7.19	30	10.51	38	3.32	8.73	7
	Total	144.34	525	178.17	410	33.85	8.25	40

4.7.3) Bank wise Progress as on 31.12.2024, under AIF

(Amount in Crores)

Bank Wise AIF Progress 08.07.2020 to 31.12.2024								Pending
S No	BANK	Total Amount Achieved as on 31.03.2024	Cumulative up to 31.12.2024		During Financial Year 2024-2025			
			No.	Amount	Target Amount	Ach. Amount	% Ach.	
1	Axis Bank	0.00	0	0.00	10	0.00	0	0
2	Bank of Baroda	7.20	7	7.20	20	0.00	0	0
3	Bank of India	2.28	2	2.28	20	0.00	0	0
4	Bank of Maharashtra	0.60	2	0.89	10	0.29	2.88	0
5	Canara Bank	0.15	5	6.15	20	6.00	30.02	0
6	Central Bank of India	11.28	9	11.28	20	0.00	0	0
7	HDFC	8.20	22	9.80	20	1.60	8.02	2
8	HP Gramin Bank	1.75	21	2.51	20	0.76	3.78	3
9	HP State Coop. Bank	5.05	20	5.68	30	0.63	2.09	0
10	ICICI	0.00	0	0.00	10	0.00	0	1
11	IDBI	0.35	2	0.35	10	0.00	0	1
12	Indian Bank	2.00	1	2.00	10	0.00	0	0
13	Indian Overseas Bank	0.00	0	0.00	10	0.00	0	0
14	Jogindra Coop. Bank	0.12	2	0.12	10	0.00	0	0
15	Kangra Coop. Bank	0.00	2	0.91	20	0.91	4.54	0
16	Kotak Mahindra Bank	0.00	0	0.00	10	0.00	0	0
17	Punjab National Bank	63.02	98	69.25	50	6.23	12.45	4
18	Punjab and Sind Bank	0.00	0	0.00	10	0.00	0	2
19	State Bank of India	31.72	255	42.83	50	11.11	22.22	25
20	UCO Bank	10.39	73	16.43	30	6.04	20.13	2
21	Union Bank of India	0.23	4	0.51	10	0.28	2.75	0
22	Yes Bank	0.00	0	0.00	10	0.00	0	0
	Total	144.34	525	178.19	410	33.85	8.25	40

4.8) PM VISHWAKARMA SCHEME.

PM Vishwakarma Scheme, was launched on 17th September, 2023 by the Prime Minister to provide end-to-end support to artisans and crafts people. The Scheme covers artisans and craftspeople engaged in 18 trades, viz. Carpenter (Suthar/Badhai), Boat Maker, Armourer, Blacksmith (Lohar), Hammer and Tool Kit Maker, Locksmith, Goldsmith (Sonar), Potter (Kumhaar), Sculptor (Moortikar, stone carver), Stone breaker, Cobbler (Charmkar)/ Shoemsmith/Footwear artisan, Mason (Rajmistri), Basket/Mat/Broom Maker/Coir Weaver, Doll & Toy Maker (Traditional), Barber (Naai), Garland maker (Malakaar), Washerman (Dhobi), Tailor (Darzi) and Fishing Net Maker.

BENEFITS TO THE ARTISANS AND CRAFTS PERSONS:

- **Recognition:** Recognition of artisans and craftspeople through PM Vishwakarma certificate and ID card.
- **Skill Upgradation:** Basic Training of 5-7 days and Advanced Training of 15 days or more, with a stipend of Rs. 500 per day.
- **Toolkit Incentive:** A toolkit incentive of up to Rs. 15,000 in the form of e-vouchers at the beginning of Basic Skill Training.
- **Credit Support:** Collateral free 'Enterprise Development Loans' of up to Rs. 3 lakhs in two tranches of Rs. 1 Lakh and Rs. 2 lakhs with tenures of 18 months and 30 months, respectively, at a concessional rate of interest fixed at 5%, with Government of India subvention to the extent of 8%. Beneficiaries who have completed Basic Training will be eligible to avail the first tranche of credit support of up to Rs. 1 Lakh. The second loan tranche will be available to beneficiaries who have availed the 1st tranche and maintained a standard loan account and have adopted digital transactions in their business or have undergone Advanced Training.
- **Incentive for Digital Transaction:** An amount of Re. 1 per digital transaction, up to maximum 100 transactions monthly will be credited to the beneficiary's account for each digital pay-out or receipt.
- **Marketing Support:** Marketing support will be provided to the artisans and craftspeople in the form of quality certification, branding, on-boarding on e-commerce platforms such as GeM, advertising, publicity and other marketing activities to improve linkage to value chain.
- In addition to the above-mentioned benefits, the Scheme will onboard the beneficiaries on Udyam Assist Platform as 'entrepreneurs' in the formal MSME ecosystem. Enrolment of beneficiaries shall be done through Common Service Centre with Aadhaar-based biometric authentication on PM Vishwakarma portal. The enrolment of beneficiaries will be followed by a three-step verification which will include **Verification at Gram Panchayat/ ULB level, Vetting and Recommendation by the District Implementation Committee and Approval by the Screening Committee.**
- All the member banks are requested to visit the Vishwakarma portal (<https://pmvishwakarma.gov.in/>) and ensure that beneficiary bank accounts are verified within T+2 days from the receipt of application on the portal.

Bank wise progress under PM Vishwakarma as on 31.12.2024

S No.	Bank Name	Received	Sanctioned	Rejected	Pending Cases
1	Axis Bank	2	0	0	2
2	Bank of Baroda	18	3	6	9
3	Bank of India	7	2	0	5
4	Bank of Maharashtra	1	0	1	0
5	Canara Bank	24	2	19	3
6	Central Bank of India	108	26	74	8
7	HDFC Bank	30	0	6	24
8	HP Gramin Bank	21	10	9	2
9	HP State Cooperative Bank	201	22	140	39
10	Indian Bank	7	2	4	1
11	Indian Overseas Bank	1	0	0	1
12	Jogindra Cooperative Bank	5	0	0	5
13	Kangra Cooperative Bank	84	1	1	82
14	Punjab & Sind Bank	16	8	1	7
15	Punjab National Bank	1260	490	605	165
16	State Bank of India	1038	255	565	218
17	UCO Bank	327	68	116	143
18	Union Bank of India	10	0	1	9
	Total	3160	889	1548	723

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AGENDA ITEM NO -5

5.1) FINANCIAL INCLUSION CAMPAIGN- HIMACHAL PRADESH:

5.1.1) 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.

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. As of 31.12.2024, 53.74 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 Mission Mode in August, 2014.

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

5.1.2) PRADHAN MANTRI JAN DHAN YOJANA (PMJDY) – POSITION AS A WHOLE IN THE COUNTRY AS ON 31ST DECEMBER, 2024

(Figures in crores)

Bank Name	RURAL/ SU	URBAN	TOTAL	NO OF RUPAY CARDS	BALANCE IN ACCOUNTS
Public Sector Bank	26.83	15.87	42.70	32.39	194171
Regional Rural Bank	8.74	1.49	10.23	3.73	48508
Private Banks	0.74	0.98	1.72	1.40	7091
Rural Cooperative Banks	0.19	0.00	0.19	0.00	0
Total	36.50	18.34	54.84	37.52	249770

(Source: pmjdy.gov.in)

5.2.1) PERFORMANCE UNDER SOCIAL SECURITY SCHEMES AND FINANCIAL INCLUSION CAMPAIGN IN HIMACHAL PRADESH: CURRENT STATUS Y-o-Y POSITION

Scheme	Total Number of Accounts- Cumulative position			No. in lakhs	
	31.12.2021	31.12.2022	31.12.2023	31.12.2024	
PMJDY	17.09	17.78	18.88	19.19	
PMJJBY	4.78	6.72	10.96	13.49	
PMSBY	16.88	20.23	31.98	36.80	

APY	2.56	3.72	4.67	5.55
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Q-O-Q POSITION DURING FY 2024-25

Scheme	No. of accounts opened during Q1	No. of accounts opened during Q2	No. of accounts opened during Q3	Total no. of accounts opened during FY 2024-25
PMJDY	0.02	0.03	0.17	0.22
PMJJBY	0.43	0.61	0.82	1.86
PMSBY	0.73	1.41	1.58	3.72
APY	0.24	0.16	0.25	0.65

(No. in lakhs)

5.2.2): MICRO INSURANCE SCHEMES i.e. PMSBY & PMJJBY

Performance under Social Security Insurance Schemes i.e. PMSBY and PMJJBY as of 31.12.2024 for HP State is given below:

Name of Scheme	No. of enrollments (in lakhs)
A) PRADHAN MANTRI SURAKSHA BIMA YOJANA- (PMSBY)	36.80
B) PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA- (PMJJBY)	13.49

(Source: pmjdy.gov.in portal)

1) PMSBY: The Accidental insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.20/- 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 on 1st June every year. Banks have total **enrollments of more than 36.80 lakh account holders** under Accidental Insurance Scheme i.e., PMSBY as of 31.12.2024.

2) PMJJBY: The Life insurance coverage of Rs.2.00 lakh on annual basis is available at a premium of Rs.436/- under the Scheme. Banks have covered PMJDY account holders as well as other account holders under the scheme. The annual insurance

cover is renewed on 1st June every year. Banks have more than **13.49 lakh enrollments** under PMJJBY in the State as of period ended 31.12.2024.

5.2.3) MICRO PENSION SCHEME – ATAL PENSION YOJANA:

The Bank-wise (Agency) achievements under Atal Pension Yojana (APY) in Himachal Pradesh as of 31.12.2024 mentioned as below:

S No	Category	Target per branch (p.a.)	No of Branches Regd. In HP	Targets 2024-25	Achievement up to 31.12.2024	Cumulative up to 31.12.2024
1	PSBs	90	1173	105570	42319	407222
2	RRBs	90	274	24660	15896	107105
3	Major Pvt. Banks (Axis, HDFC, ICICI & IDBI)	70	165	11550	5065	28007
4	Pvt Banks (Excluding those mentioned above)	35	22	770	211	606
5	Small Finance Banks	65	7	455	195	1016
6	Coop Banks (including Urban Coop. Banks)	20	490	9800	894	10748
	Total	XXXX	2131	152805	64580	554704

**** Excluding HPARDB and IPPB**

Top Performers under APY: Central Bank of India (90%), Canara Bank (78%), IDBI Bank (75%) and Punjab & Sind Bank (75%).

Top Performers under APY (abs. numbers): HP Gramin Bank (15896), State Bank of India (14981), Punjab National Bank (6187) and UCO Bank (4528).

Dismal Performance under APY: Utkarsh Small Fin. Bank (0%), Indusind Bank (1%) and Yes Bank (1%).

(Bank-wise position mentioned at page no 115, PFRDA Report)

5.3.1) 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, 16 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)	7	Lead Banks i.e. PNB, SBI & UCO Bank has 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	
	Total	16	

***FLC position is vacant at 5 districts: Solan, Shimla, Sirmaur, Kinnaur & Lahaul Spiti.**

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.
 - The FLCs have to conduct 15 Target Group Camp and 6 Special Camps (Digital) during a quarter.
- B) Quarterly progress report on Financial Literacy Campaign by FLCs and Banks during the quarter ended December, 2024 placed for review of the House.
- C) **FLCS BY PUBLIC SECTOR BANKS (PSB):** Report on conduct of **special camps** by financial literacy centres (going digital) as of quarter ended December, 2024.

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt.	NGO	BC	Others
BILASPUR	46201	17	518	8	2	0	16	1	0	10
CHAMBA	47201	0	0	0	0	0	0	0	0	0
HAMIRPUR	48201	34	1093	22	7	2	34	0	0	34
KANGRA	47001	15	281	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	10	276	7	5	8	5	0	0	10
LAHAUL& SPITI	47401	NIL								
MANDI	46401	23	1008	4	3	3	1	19	1	23
SHIMLA	46001	NIL								
SIRMAUR	48001	NIL								
SOLAN	46801	NIL								
UNA	48401	8	290	7	2	0	4	0	0	8
Total		107	3466	63	19	13	65	20	1	85

(Position as per reporting to RBI on quarterly basis- December, 2024- Annexure –II, Part A)

FLCS BY PUBLIC SECTOR BANKS (PSB):

Quarterly report on conduct of **target group** specific camps by financial literacy centres as of quarter ended December, 2024 (Target groups: 1. Farmers 2. Small Entrepreneurs 3. School students 4. SHGs 5. Senior citizens 6. Others)

District	FLC Code	No of camp	No of participants	Stakeholders present (Indicate Y/N)						
				LDM	DDM	LDO	Local Govt	NGO	BC	Others
BILASPUR	46201	30	875	11	2	0	25	0	0	15
CHAMBA	47201	12	428	5	0	0	2	0	5	6
HAMIRPUR	48201	34	1093	22	7	2	34	0	0	34
KANGRA	47001	15	281	15	0	0	15	0	0	0
KINNAUR	47601	NIL								
KULLU	46801	21	574	8	0	4	16	12	0	21
LAHAUL & SPITI	47401	NIL								
MANDI	46401	6	241	2	1	3	1	2	1	5
SHIMLA		NIL								
SIRMAUR		NIL								
SOLAN		NIL								
UNA	48401	25	1100	11	7	4	10	1	0	11
Total		143	4592	74	17	13	103	15	6	92

(Position as per reporting to RBI on quarterly basis- December, 2024- Annexure –II- Part-B)

FINANCIAL LITERACY CAMPS organized by **Rural Branches** during the Quarter ended December, 2024 (Annexure –III)

District	No of rural branches in district	No of camps conducted during the quarter- December, 2024	Target Group Addressed
Bilaspur	108	320	Farmers, Small entrepreneurs, School students, SHGs
Chamba	105	315	Farmers, Small entrepreneurs, School students, SHGs
Hamirpur	138	277	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Kangra	374	745	Farmers, Small entrepreneurs, School students, SHGs
Kinnaur	55	73	Jan Sampark Abhiyan
Kullu	103	31	Farmers, Small entrepreneurs, School students, SHGs
Lahaul Spiti	26	61	Farmers, Small entrepreneurs, Senior citizens
Mandi	211	639	Farmers, SHGs
Shimla	266	710	School students, SHGs,
Sirmaur	112	341	Farmers, SHGs
Solan	180	571	Farmers, Small entrepreneurs, School students, SHGs, Senior citizens
Una	117	215	Farmers, Small entrepreneurs, School students
Total	1795	4298	

(Position as per reporting to RBI on quarterly basis- December, 2024- Annexure –III)

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.

5.6) BANK MITRAS (BUSINESS CORRESPONDENT AGENTS-BCs):

- ◆ Banks have been allocated **3622 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 **11112 Bank Mitras** as of 31st December, 2024.
(Bank wise Detail on Page no.60)

5.7.1) 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 **49728** new entrepreneurs with fresh disbursement to the tune of **Rs.1253 Crores** during the quarter ended December, 2024. **Private 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 annexure-63 (page no-98) reveals that banks have outstanding Mudra loan under PMMY **Rs.3437 crores** with coverage of **168167 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.

- ◆ 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.

5.7.2) CUMULATIVE PROGRESS UNDER PMMY UP TO PERIOD ENDED DECEMBER, 2024

(Amt. in Crores)

S. No.	Category	Disb. up to 31.12.2024		O/s as on 31.12.2024	
		No.	Amt.	No.	Amt.
1	Shishu (Loan up to Rs.50000)	8441	49.10	35870	126.22
2	Kishor (Loan above Rs.50000-Rs.5 lakh)	31899	548.21	102548	1565.92
3	Tarun (Loan above Rs.5 Lakh-Rs. 10 Lakh)	9388	655.77	29749	1744.99
4	Total	49728	1253.08	168167	3437.13

(Bank wise position of disbursement of loans under PMMY up to period ended December, 2024 mentioned at page no-110-111).

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.

5.8.1): 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 at least **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.

5.8.2) PROGRESS UNDER STAND-UP SCHEME DURING THE QUARTER DECEMBER, 2024

(Amount in Crores)

S. No.	Banks	Women Beneficiaries		SC/ST Beneficiaries		Total Achievement	
		A/c	Amount	A/c	Amount	A/c	Amount
1	Public Sector Banks	277	47.07	70	7.52	347	54.59
2	H. P. Gramin Bank (RRB)	21	4.48	8	1.55	29	6.03
3	Private Sector Banks	26	4.79	2	0.32	28	5.11
4	Coop sector banks	0	0	0	0	0	0
	Total	324	56.34	80	9.39	404	65.73

(Bank wise position mentioned on page no. 112-113)

5.8.3) CUMMULATIVE POSITION (AGENCY-WISE) UNDER STAND-UP INDIA SCHEME IN HIMACHAL PRADESH AS OF 31.12.2024

(Amount in Crores)

S. No.	Banks	Total Achievement	
		A/c	Amt.
1	Public Sector Banks	1384	192.73
2	H.P. Gramin Bank (RRB)	231	35.48
3	Private Sector banks	83	11.25
4	Coop sector banks (incl. Urban Coop. Banks)	0	0
	Total	1698	239.46

(Bank wise position mentioned on page no-112-113)

Points for deliberations:

- 1) Banks have sanctioned loans to 324 new women entrepreneurs amounting to Rs.56 crores up to the quarter ended December, 2024.
- 2) Banks have sanctioned 80 new SC/ST entrepreneurs amounting to Rs.9 Crores up to the quarter ended December, 2024.
- 3) The cumulative position reveals that Banks have outstanding loans amounting to Rs.239 crores to total 1698 entrepreneurs.
- 4) Private Sector banks have negligible performance under the Scheme.

- 5) 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.
- 6) 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.

Member Banks are advised to ensure that progress under the Scheme should be regularly updated on the Stand-Up India portal so that accurate information can be presented in the SLBC meetings.

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AGENDA ITEM NO.6

MISCELLANEOUS ISSUES:

6.1) AADHAAR COVERAGE IN HIMACHAL PRADESH:

In Himachal Pradesh there are 73,84,022 residents (projected population 2021) and 84,00,097 UIDs (**113.76%**) have been generated in the State. Aadhaar saturation level in the State for the population above 5 years is more than 100%.

Also, age-wise classification of AADHAAR coverage as on 31.12.2024 in the State is appended below:

Himachal Pradesh- Dashboard 31.12.2024

Sr No	District	0 to 5 years			5 to 18 years			Above 18 years			All Ages		
		Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation	Population	Aadhaar Generation	% Aadhaar Generation
1	Bilaspur	31424	16768	53.36%	79044	83615	105.78%	303290	373155	123.04%	413758	473538	114.45%
2	Chamba	50380	24478	48.59%	131542	136142	103.50%	374856	477191	127.30%	556778	637811	114.55%
3	Hamirpur	36216	20662	57.05%	98675	94179	95.44%	357589	484097	135.38%	492480	598938	121.62%
4	Kangra	121443	67008	55.18%	314013	319775	101.83%	1195745	1530903	128.03%	1631200	1917686	117.56%
5	Kinnaur	5572	2000	35.89%	15059	15383	102.15%	68116	73497	107.90%	88747	90880	102.40%
6	Kullu	36748	18526	50.41%	99762	97903	98.14%	335476	416447	124.14%	471986	532876	112.90%
7	L&S	2099	736	35.06%	6111	4501	73.65%	24087	10620	44.09%	32296	15857	49.10%
8	Mandi	81553	42675	52.33%	219116	211877	96.70%	779806	982871	126.04%	1080476	1237423	114.53%
9	Shimla	57445	22978	40.00%	189085	156168	82.59%	620334	740829	119.42%	866863	919975	106.13%
10	Sirmaur	50174	27972	55.75%	129675	142962	110.25%	389990	479225	122.88%	569840	650159	114.10%
11	Solan	50032	21885	43.74%	139181	122673	88.14%	426877	515848	120.84%	616090	660406	107.19%
12	Una	43629	24494	56.14%	118151	113476	96.04%	401728	520942	129.68%	563508	658912	116.93%
G.Total		566715	290182	51.20%	1539414	1498654	97.35%	5277894	6605625	126.16%	7384022	8394461	113.68%

It is worth noting that the AADHAAR coverage for all the age groups in the State, except for those falling between 0 to 5 years is above 100%. Efforts to bring this age group under AADHAAR coverage should be undertaken.

6.2) INTRODUCTION OF E-RUPI (CASHLESS AND CONTACTLESS DIGITAL PAYMENT SOLUTION):

National Payments Corporation of India (NPCI) in association with Department of Financial Services (DFS), National Health Authority (NHA), Ministry of Health and Family Welfare (MoHFW), and partner banks, has launched an innovative digital solution – ‘e-RUPI’.

E- RUPI (Cashless and contactless) Digital Payment Solution was launched on 02.08.2021 to promote leakage free targeted delivery system to make sure that the relief reaches the needy and utilized for the intended purpose.

It is a prepaid e-voucher for one time use with defined validity. The users of this seamless one-time payment mechanism will be able to redeem the voucher without a card, digital payments app or internet banking access, at the merchants accepting e-RUPI.

E-RUPI would be shared with the beneficiaries for a specific purpose or activity by organizations or Government via SMS or QR code. This contactless e-RUPI is easy, safe and secure as it keeps the details of the beneficiaries completely confidential. The entire transaction process through this voucher is relatively faster and at the same time reliable, as the required amount is already stored in the voucher.

All the banks and govt. department are requested to popularize the product.

6.3) BANKABILITY OF PROPERTY CARDS UNDER SWAMITVA SCHEME.

Government has decided to give ownership rights by issuing “Property Cards” to people possessing Houses in Abadi Deh area. It will provide them the legal title of the property enabling them to avail loan facility from banks/financial institutions. 15197 Abadi Deh villages shall be covered under the scheme, out of which large scale mapping (LSM) has been completed.

S. No	Particular	Remarks
1	Amendment/Provisions in Act/rule	Yes
2	Applicable Act	Himachal Pradesh Abadi Deh record of right Act 2021
3	Provision for registration	Yes
4	Encumbrances	Yes
5	Co-ownership	Yes
6	Mortgage registration (Rate of land)	Yes
7	SARFAESI	Yes
8	Circle rate	Yes
9	Procedure for mutation	Yes

In view of the above scheme bankers may prepare themselves for loans under the above scheme and if any concern in respect to this scheme, the house is open for discussion.

The distribution of Swamitva cards has started from 16.08.2024 in District Hamirpur by the Hon'ble Chief Minister of Himachal Pradesh.

6.4) FINANCING AGAINST e-NWR/WARE HOUSE RECEIPTS (WHRs) ISSUED BY WDRA REGISTERED WAREHOUSES (WHs).

The Department of Financial Services, GOI, New Delhi, advised vide their Letter No.3/67/ 2022-AC dated 17.01.2023 that Warehousing Development and Regulatory Authority has made electronic Negotiable Warehouse Receipt (e-NWR) a prime tool of trade and regulation of warehouses.

The purpose is to increase PLEDGE FINANCE through e-NWR for Agriculture Commodities.

The loan sanctioned for a period not exceeding 12 months from Rs.50.00 Lakhs to Rs.75.00 lakhs per individual borrower shall be categorized as Priority Sector whereas for other warehouse receipts it is capped at Rs.50 Lakhs.

However, the Ministry has desired to make it a permanent Agenda of the SLBC Meeting, the House may decide keeping in view the scope and availability of Warehouses in the State and the experience of Banks.

6.5) PROMOTION OF E-KISAN UPAJ NIDHI (e-KUN)

The e-Kisan Upaj Nidhi provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses. A joint endeavor of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD, this gateway will improve ease of obtaining pledge finance by farmers against their stocks.

It was launched on 04.03.2024 for farmers to use. The e-KUN is on boarded on Jansamarth portal. It is envisaged to provide hassle free loan application journey to the farmers by reducing Turn Around Time required for making applications to the bank. Further, farmers can get offers from various banks on boarded on the portal, which can help farmers to have multiple choices at a single source.

6.6) CENTRAL REGISTRY OF SECURITISATION ASSET RECONSTRUCTION AND SECURITY INTEREST OF INDIA (CERSAI)

An expert committee (EC) was constituted to recommend ways to make CKYCRR the single source of Truth (SST) for KYC for all financial institutions by the Department of Financial Services (DFS), Ministry of Finance and Government of India.

The expert Committee submitted their report on the above in the month of April 2023 in which they suggested to create general awareness. For the same, Regulators as well as CKYCR may also make efforts to popularize CKYCR and CERSAI may undertake special training and awareness session.

Upload (A)	Download (B)	Update	(A+B)	B as % of (A+B) (Use of CKYCR for customer onboarding)
81678	174404	34632	256082	68%

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AGENDA ITEM NO. 7

REVIEW OF RECOVERY PERFORMANCE OF BANKS IN HIMACHAL PRADESH.

7.1) AGENCY-WISE RECOVERY POSITION AS OF 31ST DECEMBER, 2024.

(Amount in Crores)

S. No	Agency	Outstanding	NPAs	NPA-%age
1	Public Sector Banks	44273.72	1643.39	3.71
2	RRBs	4138.11	142.61	3.45
3	Cooperative Banks	16843.91	1786.93	10.61
4	Private Banks	13492.88	229.39	1.70
	TOTAL	78748.62	3802.32	4.83

(For Bank-wise details please refer at page no-116-125)

7.2) BROAD SECTOR WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31.12.2024

(Amount in Crores)

S. No	Sector	Outstanding	NPAs	NPA %age
1	Agriculture	13083.09	834.41	6.38
2	MSME	21738.51	1690.35	7.78
3	Other Priority Sector	11441.62	393.71	3.44
A	Total Priority Sector Advances (1 to 3)	46263.22	2918.47	6.31
B	Total Non-Priority Sector Advances.	32485.41	883.85	2.72
C	Grand Total (A+B)	78748.63	3802.32	4.83

(For bank-wise details, please refer to Page no-116-125)

7.3) SECTOR-WISE NPA COMPARISON AS OF 31.12.2024 IN HIMACHAL PRADESH.

(Amount in Crores)

SI	Sector	NPA as on Dec, 2023	NPA as on Sept, 2024	NPA as on Dec, 2024	Variation over Dec, 2023	Variation over Sept, 2024	% Variation Y-o-Y	% Variation Q-o-Q
1	AGRI	930.05	846.20	834.41	-95.64	-11.79	-10.28	-1.39
2	MSME	1818.65	1688.92	1690.35	-128.3	1.43	-7.05	0.08
3	Other PS	479.38	431.98	393.71	-85.67	-38.27	-17.87	-8.86
4	NPS	1060.42	1079.57	883.85	-176.57	-195.72	-16.65	-18.13
Total		4288.50	4046.67	3802.32	-486.18	-244.35	-11.34	-6.04

(For Bank-wise details please refer to page no-116-125)

7.4) GOVT. SPONSORED SCHEME WISE RECOVERY/ OVERDUES/NPA POSITION AS OF 31ST DECEMBER, 2024

(Amount in Crores)

S. No.	Sector	Outstanding	NPAs	NPA-%age
1	SGSY/NRLM	230.11	8.69	3.78
2	PMEGP	309.82	39.91	12.88
3	SJSRY/NULM	16.70	1.19	7.13
4	STAND UP INDIA	239.46	14.17	5.92
5	MUDRA	3437.14	292.56	8.51

(For Bank-wise details, Please refer to page no-126-129)

Observations:

- ◆ The Non-Performing Assets (NPAs) ratio of Banks in the State recorded at 4.83% and in absolute term, NPAs have reached to **Rs.3802.32 Crore** in the quarter ended December, 2024. The NPAs in the State has decreased by Rs. **244.35** Crores in comparison to that in quarter ended September, 2024 (Rs.4046.67 Crore in September, 2024)
- ◆ 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 highest NPA ratio of 7.78%. In agriculture sector NPA Ratio has reduced to 6.38%.**

- ◆ In agency-wise position of NPAs, Co-op Banks have the highest level of NPAs of 10.61%. Among the Coop sector Banks, HP State Coop. Bank has NPA ratio of 3.82%, Kangra Central Coop Bank (22.27%), HPARDB (32.39%) and Bhagat Urban Coop. Bank (44.82%) in December Quarter. Cooperative Banks have to strengthen the recovery drives to prevent further slippage in the NPAs.
- ◆ Comparative Position of NPA over September, 2024 to December, 2024
 - ◆ The NPA in PSBs has increased from 3.68% to 3.71% and in absolute terms it increased from Rs.1570.30 to 1643.39 (Rs.73.09Cr.)
 - ◆ NPA in RRB decreased from 4.33% to 3.46% and in absolute terms it decreased from Rs.167.69 Cr to Rs.142.61 (Net Rs.25.08 Cr.) in December, 2024.
 - ◆ NPA in Cooperative Sector Banks decreased from 12.99% to 10.61% and in absolute terms decreased from Rs.2104.26 Cr to Rs.1786.92 (Net Rs.317.34 Cr.) The Bhaghat Urban Cooperative Bank has highest NPA 44.82%, followed by HP ARDB Bank 32.39% and Kangra Central Cooperative Bank at 22.27%.
 - ◆ NPA in Private Sector Banks increased from 1.57% to 1.70% and in absolute terms increased from Rs.204.42 Cr to Rs.229.39 (Net Rs.24.97 Cr.).
 - ◆ Total NPA has decreased from 5.34% to 4.83% and in absolute terms it decreased from Rs.4046.67 Cr to Rs.3803.32 (Net Rs.244.35 Cr).

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AGENDA ITEM NO.8

8) Review of Progress under Non Sponsored Programmes (NSP) –Quarter ended December, 2024.

8.1 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. For instance, only 36 out of 125 FPOs under NABARD has been credit linked. 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.

8.1.1) Enhancing Credit Flow to Agriculture and Allied Sector through Credit Guarantee Schemes:

The two Credit guarantee Schemes under the trusteeship of NABSanrakshan are:

1. Credit Guarantee Scheme for Farmers Producer Organisations Financing (CGSFPO)

- Recognizing the importance of FPOs in the agricultural landscape, Credit guarantee Scheme for FPOs was launched to enhance credit to FPOs. Under this Scheme, a Credit Guarantee Fund (CGF) with a corpus of Rs. 1000 crore (Rupees one thousand crore) with equal contribution from GoI and NABARD has been setup. The fund is being managed by NABSanrakshan which is a wholly owned subsidiary of NABARD. CGF has been created for the purpose of extending Credit Guarantee to the eligible lending institutions (ELIs) against their collateral free lending to eligible FPOs. Almost 85% of the sanctioned amount is covered under the guarantee cover scheme at competitive market rates for loans upto 1 crore. The eligible activities include Infrastructure creation and logistics support, Processing and value addition, Marketing, Input Services, Activities eligible under Agriculture Infrastructure Fund (AIF).

2. Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)

- Under the Atmanirbhar Bharat Abhiyan, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India has established Animal Husbandry Infrastructure Development Fund (AHIDF) of Rs 15000 crore has been approved for incentivising investments. Credit Guarantee Fund Trust for Animal Husbandry and Dairying of Rs.750 crore (Rupees Seven Hundred and Fifty Crore) has been established with GoI as the Settlor and NABSanrakshan as the Trustee for providing Credit Guarantees to Scheduled Banks assisted under AHIDF. The maximum credit guarantee cover under the Scheme will be limited to 25% of the credit facility with a maximum ceiling of Rs. 25 crores. The eligible borrowers comprise of New/ Existing MSME units setting up a project which satisfy the eligibility.

8.2) Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

In order to address the infrastructure requirement for fisheries sector, the union Government during 2018-19 created the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total funds size of Rs 7522.48 crore. Recently, the Union Cabinet chaired by Hon'ble Prime Minister Shri Narendra Modi approved extension of Fisheries Infrastructure Development Fund (FIDF) for another 3 years upto 2025-26 within the already approved fund size of Rs 7522.48 crore and budgetary support of Rs 939.48 crore.

FIDF will continue provides concessional finance to the Eligible Entities (EEs), including State Governments/Union Territories for development of identified fisheries infrastructure facilities through Nodal Loaning Entities (NLEs) namely National Bank for Agriculture and Rural Development (NABARD), National Cooperatives Development Corporation (NCDC) and All scheduled Banks. The Government of India provides interest subvention up to 3% per annum for the repayment period of 12 years inclusive of moratorium of 2 years for providing the concessional finance by the NLEs at the interest rate not lower than 5% per annum.

The eligible entities under FIDF are State Governments / Union Territories, State Owned Corporations, State Government Undertakings, Government Sponsored, Supported Organizations, Fisheries Cooperative Federations, Cooperatives, Collective Groups of fish farmers & fish produces, Panchayat Raj Institutions, Self Help Groups (SHGs), Non-Governmental Organisations (NGOs), Women & their entrepreneurs, Private Companies and Entrepreneurs.

8.3) 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 to Credit linkages of the SHGs.

The progress in credit linkages of SHGs reported by member Banks up to quarter ended September, 2023 mentioned as below for review of the House.

RBI vide its Cir. No.FIDD.CO.GSSD.S1079/09.01.003/2022-23 dated 07.11.2022 advised that some Banks are demanding PAN card as a KYC document from SHG members while opening their accounts. RBI has clarified that only Form No.60 is sufficient and no bank should demand PAN Card from the SHG members.

The summary position under the SHG scheme mentioned as below:

Achievement during the quarter ended – December, 2024		Outstanding as on 31.12.2024	
No.	Amount in Lakh	No.	Amount in Lakh
2284	6363.02	9515	15460.51

(Please refer to page no- 130 for bank-wise progress under SHG scheme)

Comments:

- The cumulative position of credit linked SHGs showing total 9515 SHGs which indicate the active status of SHGs with banks as of 31.12.2024.
- 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.
- As part of special Atma Nirbhar Bharat package, limit of collateral-free lending has been increased from Rs.10 lakhs to 20 lakhs for Women Self Help Groups.

- NABARD provides a grant assistance of Rs.2000/- each for conduct of Village Level Camps (VLCs) for SHGs. Banks are requested to submit the proposals for conduct of VLPs to NABARD.

8.3) REVIEW OF PERFORMANCE OF RSETIS (RURAL SELF EMPLOYMENT TRAINING INSTITUTE): POSITION AS OF 31ST DECEMBER, 2024

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.

(Amount in lakhs)

8.3.1) REVIEW OF PROGRESS IN SLBC MEETING FOR DECEMBER, 2024 -PROGRESS REPORT OF RSETIs IN HIMACHAL PRADESH- FOR THE FINANCIAL YEAR 2024-25

		Training targets for FY 2024-25		Achievement (01.04.2024-31.12.2024)		Cumulative Training programme conducted		Settlement of trained candidates		
S. No	Name of RSETI	No. of training Program	Total Candidates to be trained	No of Training Prog conducted	Candidates trained	No. Of training Program	Candidates trained	Bank Finance	Self-Finance	Wage Emp.
1	UCO RSETI Bilaspur	31	1000	23	724	266	7168	2073	2298	158
2	SBI RSETI Chamba	34	1000	26	859	309	7703	3018	3204	18
3	PNB RSETI Hamirpur	34	1000	27	861	361	9520	2297	3937	350
4	PNB RSETI Kangra	36	1000	24	743	338	9054	2247	3021	962
5	PNB RSETI Kullu	36	1000	25	783	272	7143	1796	2372	762
6	PNB RSETI Mandi	30	1000	24	768	278	7043	2041	2829	30
7	UCO RSETI Shimla	32	1000	14	467	293	7172	1984	2363	213
8	UCO RSETI Sirmaur	33	1000	27	753	273	6405	1925	3563	54
9	UCO RSETI Solan	33	1000	26	786	294	7404	2118	1833	784
10	PNB RSETI Una	29	1000	30	1003	358	9447	2350	3401	565
	Total	328	10000	246	7747	3042	78059	21849	28821	3896

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

RSETIs have submitted the position of pending Claims due from Government agencies as of 31.12.2024.

Pending claims for reimbursement of EDP			(Amount in lakhs)	
S. No.	Name of RSETI	DRDA	KVIC	Other agencies
1	UCO RSETI Bilaspur	171.62	0	0.00
2	SBI RSETI Chamba	246.43	0	0.00
3	PNB RSETI Hamirpur	128.80	0	2.93
4	PNB RSETI Kangra	155.86	0	3.24
5	PNB RSETI Kullu	116.00	0	0.00
6	PNB RSETI Mandi	138.92	0	0.00
7	UCO RSETI Shimla	179.69	0	0.00
8	UCO RSETI Sirmaur	151.45	0	3.18
9	UCO RSETI Solan	199.58	0	1.56
10	PNB RSETI Una	275.32	0	0.00
	Total	1763.67	0	10.91

The claim of an amount of ₹ 17.64 Cr. is pending to release to the concerned RSETIs.

As per the communication received from State Controller RSETI, they have submitted the pending claims to MoRD and after the sanction order is received from MoRD they will disburse the claims till March 2024 to the concerned RSETIs.

Comments:

- In the FY 2024-25 RSETI in the State have targeted to train 10000 entrepreneurs in rural areas in total 328 training programs.
- 246 programs have been conducted by RSETIs during FY 2024-25 in which 7747 rural youth have been trained.

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;

Status of construction of RSETI Building in RSETIs – Position as of quarter ended December, 2024

1	2	3
S. No	Name of RSETI	Latest Status
1	UCO RSETI Bilaspur	RSETI functioning from own building.
2	SBI RSETI Chamba	Necessary documents submitted to DFO for approval.
3	PNB RSETI Hamirpur	RSETI functioning from own building.
4	PNB RSETI Kangra	RSETI functioning from own building.
5	PNB RSETI Kullu	Conditional Possession taken over by Circle Office Joint Committee on 08/11/2024. However, irregularities/ observations pointed out during conditional possession dated 08.11.2024 by Circle Office Joint Committee are still incomplete and no rectification work is in progress at the site presently.
6	PNB RSETI Mandi	Land has been allotted for RSETI by the district authority. Construction work has been allotted to CPWD.
7	UCO RSETI Shimla	RSETI functioning from own building.
8	UCO RSETI Sirmaur	RSETI functioning from own building.
9	UCO RSETI Solan	RSETI functioning from own building.
10	PNB RSETI Una	RSETI functioning from own building.

In two Districts namely **Chamba 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.

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ANY OTHER ISSUE WITH THE PERMISSION OF THE CHAIR.