

राज्य स्तरीय बैंकर्स समिति हिमाचल प्रदेश  
संयोजक: यूको बैंक

STATE LEVEL BANKERS' COMMITTEE  
HIMACHAL PRADESH  
CONVENOR: UCO BANK

G M Secretariat, Himland Hotel,  
SHIMLA  
(HIMACHAL PRADESH)

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AGENDA PAPERS  
FOR  
150<sup>th</sup> QUATERLY REVIEW MEETING-  
FOR  
QUARTER ENDED 30<sup>th</sup> SEPTEMBER, 2018

TO BE HELD ON

AT

Hotel Holiday Home , SHIMLA (H.P.)-171001



### BANKING OUTLETS IN HIMACHAL PRADESH AS ON 30<sup>TH</sup> SEPTEMBER, 2018

S. No.	District	NUMBER OF BANK BRANCHES					ATMs	Lead Bank
		PSBs	RRBs	Pvt. Banks	Coop. Banks	Total		
1	Bilaspur	66	14	3	37	120	94	UCO
2	Chamba	43	38	5	29	115	70	SBI
3	Hamirpur	90	24	6	50	170	152	PNB
4	Kangra	219	51	22	125	417	384	PNB
5	Kinnaur	28	3	1	18	50	31	PNB
6	Kullu	67	19	11	30	127	115	PNB
7	L&S	14	2	0	7	23	15	SBI
8	Mandi	122	56	10	60	248	181	PNB
9	Shimla	197	26	35	79	337	320	UCO
10	Sirmour	84	9	11	34	138	150	UCO
11	Solan	166	12	27	36	241	322	UCO
12	Una	94	11	9	40	154	130	PNB
	<b>Total</b>	<b>1190</b>	<b>264</b>	<b>140</b>	<b>545</b>	<b>2139</b>	<b>1964</b>	

# HIMACHAL PRADESH

## AT A GLANCE

(Brief Profile of the State)

### GENERAL:

S. No	Item	Unit	Particulars
1	Area (2011 Census)	Sq. Kms.	55673
2	Districts	Nos.	12
3	Sub Divisions	Nos.	55
4	Tehsils	Nos.	85
5	Sub-Tehsils	Nos.	38
6	Blocks	Nos.	78
7	Gram, Panchayats	Nos.	3243
8	Total villages(2011)	Nos.	20690
9	Population (2011)	lakh	68.65
10	Rural Population	Lakh	61.76
11	Urban Population	lakh	6.89
12	Male population	Lakh	34.82
13	Female population	Lakh	33.83
14	Literacy (2011)	%age	82.80
15	Nos. of Agricultural operational Holdings	Nos.	933383
16	Total No. of households	Nos.	1476581
17	Rural Households	Nos.	1310538
18	Urban Households	Nos.	166043

## POSITION AS OF 30<sup>TH</sup> SEPTEMBER, 2018

	Items		Unit	Position as of 30 <sup>TH</sup> September, 2018
1	Banks	PSBs	Nos.	21
		RRBs	Nos.	01
		Coop. Banks	Nos.	04
		Pvt. Sector Bks	Nos.	09
		<b>Total</b>	<b>Nos.</b>	<b>35</b>
2	Branch net work	PSB	Nos.	1190
		RRBs	Nos.	264
		Coop. Banks	Nos.	545
		Pvt. Sector Bks	Nos.	140
		<b>Total</b>	<b>Nos.</b>	<b>2139</b>
3	Area wise Branches	Rural	Nos.	1724
		Semi Urban	Nos.	322
		Urban	Nos.	93
		<b>Total</b>	<b>Nos.</b>	<b>2139</b>
4	Per branch population as per 2011 Census	Rural	Nos.	3582
		Su/Urban	Nos.	1664
		<b>Total</b>	<b>Nos.</b>	<b>3209</b>
5	Deposits	PSBs	Rs. Crores	77371.89
		RRB	Rs. Crores	4789.37
		Coop.	Rs. Crores	21772.59
		Pvt. Sector	Rs. Crores	7524.08
		<b>Total</b>	<b>Rs. Crores</b>	<b>111457.93</b>
6	Advances	PSBs	Rs. Crores	31175.75
		RRB	Rs. Crores	1597.98
		Coop.	Rs. Crores	9832.28
		Pvt Sector	Rs. Crores	4084.88
		<b>Total</b>	<b>Rs. Crores</b>	<b>46690.89</b>
7	Business Volume	PSBs	Rs. Crores	108547.64
		RRB	Rs. Crores	6387.35
		Coop.	Rs. Crores	31604.87
		Pvt Sector	Rs. Crores	11608.96
		<b>Total</b>	<b>Rs. Crores</b>	<b>158148.82</b>
8	Market Share	PSBs	Percentage	68.63
		RRB	Percentage	4.04
		Coop.	Percentage	19.99
		Pvt Sector	Percentage	7.34
		<b>Total</b>	<b>Percentage</b>	<b>100.00</b>
9	ATMs	PSB	Nos.	1499
		RRBs	Nos.	0
		Coop. Banks	Nos.	188
		Pvt. Sector Bks	Nos.	277
		<b>Total</b>	<b>Nos.</b>	<b>1964</b>

# STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

COMPARATIVE BANKING KEY INDICATORS AS OF 30<sup>TH</sup> SEPTEMBER 2018,  
(Amount in Crores)

S. No.	Item	30.09.2016	30.09.2017	30.9.2018	Variation in September,2018 over September,2017 (Y-o-Y)	
					Absolute	%age
<b>1</b>	<b>Deposit PPD</b>					
	Rural	60296.95	68289.87	71734.97	3445.10	5.04
	Urban/SU	33430.01	35065.19	39722.96	4657.77	13.28
	<b>Total-Deposits</b>	<b>93726.96</b>	<b>103355.06</b>	<b>111457.93</b>	8102.87	7.84
<b>2</b>	<b>Advances (O/S)</b>					
	Rural	20247.70	20827.58	30707.44	9879.86	47.44
	Urban/SU	14714.21	15054.18	15983.45	929.27	6.17
	<b>Total-Advances</b>	<b>34961.91</b>	<b>35881.76</b>	<b>46690.89</b>	10809.13	30.12
<b>3</b>	<b>Total Banking Business ( Dep + Adv)</b>	<b>128688.87</b>	<b>139236.82</b>	<b>158148.82</b>	18912	13.58
<b>4</b>	Investment made by Banks in State Govt. Securities/Bonds.	5064.16	390.27	263.69	-126.58	-32.43
<b>5</b>	CD RATIO (As per Thorat Committee)	55.64	44.60	47.46	3.63	8.14
<b>6</b>	<b>Priority Sector Advances (O/S) of which under:</b>	<b>23882.32</b>	<b>25974.37</b>	<b>28763.01</b>	2788.64	10.73
	<b>i) Agriculture</b>	7397.90	8350.24	8750.77	400.53	4.80
	<b>ii) MSME</b>	9593.37	9735.61	11635.45	1899.84	19.51
	<b>iii) OPS</b>	6891.05	7888.52	8376.79	488.48	6.19
<b>7</b>	Weaker Section Adv.	5494.18	7389.24	8032.20	642.96	8.70
<b>8</b>	DRI Advances	10.27	10.63	7.38	-3.25	-30.57
<b>9</b>	Non Priority Sec. Adv.	11079.59	9907.39	17927.88	8020.83	80.96
<b>10</b>	No. of Branches	2061	2144	2139	-5	-0.23
<b>11</b>	Advances to Women	2709.67	2904.72	3260.16	355.44	12.24
<b>12</b>	Credit to Minorities	585.17	613.37	526.59	-86.78	-14.15
<b>13</b>	Advances to SCs/STs	2455.00	3008.42	3138.77	130.35	4.33

# STATE LEVEL BANKERS' COMMITTEE HIMACHAL PRADESH

## POSITION OF NATIONAL PARAMETERS AS OF 30<sup>th</sup> SEPTEMBER 2018, IN HIMACHAL PRADESH

(In terms of %age)

SR No	Sector	September, 2016	September, 2017	September, 2018	National Parameter
1	<b>Priority sector Advances</b> (of total Advances)	68.30	72.38	61.60	40%
2	<b>Agriculture Advances</b> (of total Advances)	21.16	23.27	18.74	18%
3	<b>Advances to Weaker Sections</b> (of total Advances)	15.71	20.59	17.20	10%
4	<b>Advances to women</b> (of total Advances)	6.00	8.10	6.98	5%
5	<b>Advances under DRI scheme</b> (of total Advances)	0.03	0.03	0.02	1%
6	<b>C.D. Ratio</b>	55.64	44.60	47.46	60%
7	<b>MSME Advances</b> (of total P.S. Credit)	40.16	37.48	40.45	-
8	<b>Advances to SC/ST</b> (of total P.S. Credit)	10.28	11.58	10.91	-
9	<b>Advances to Minorities</b> (of total P.S. Credit)	2.46	2.36	1.83	-

### Credit Deposit Ratio (CDR) IN H.P. As of 30<sup>th</sup> September, 2018= 47.46% ( As per Thorat Committee)

S. no	Components	As of 30 <sup>th</sup> SEPTEMBER, 2018
1	Advances from Banks (within State)	46690.89
2	Advances from Banks (utilized in the State but sanctioned from outside the State)	3613.41
3	RIDF (Bal. outstanding at the end of Qtr-June, 2018 )	2327.28
4	Investment made by Banks in Govt. loans/ bonds, securities etc	263.69
5	Total- Credit (1+2+3+4)	52895.27
6	Total Deposits	111457.93
7	Credit Deposit ratio (%)	47.46%

# STATE LEVEL BANKERS' COMMITTEE

## HIMACHAL PRADESH

CONVENOR : UCO BANK

# 150th MEETING

(REVIEW – QUARTER ENDED SEPTEMBER, 2018)

DATE: .	VENUE: Hotel Holiday Home, Shimla 171001	
AGENDA NO.	LIST OF ITEMS	PAGE NO.
1	Confirmation of Minutes of Last 149 <sup>TH</sup> SLBC meeting	1
2	<b>Financial Inclusion Campaign:</b> Review of Progress in Himachal Pradesh as of 30 <sup>th</sup> September,2018	2-15
3	<b>Concurrent and Fresh/Miscellaneous Issues;</b> Implementation of Aadhaar number seeding for Payments and Direct Benefit Transfer (DBT)-Present Status: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif 2018 and Rabi Season 2018-19: Mortgage of immovable property in Kinnaur district. MSME loans in 59 minutes.	16-24
4	Review of <b>performance under Annual Credit Plan 2018-19</b> up to Half year ended 30 <sup>th</sup> September,2018	25-29
5	Review of <b>Banking Statistical Data and Position of National Key Business Parameters</b> as of 30 <sup>th</sup> September, 2018.	30-37
6	Review of <b>Performance under major Centrally Sponsored Govt. Schemes viz., NRLM, NULM, PMEGP, DEDS, PMAY</b> as of 30 <sup>th</sup> September, 2018	38-44
7	Review of <b>Recovery Performance of Banks</b> in HP – Review of Position as of 30 <sup>th</sup> September, 2018	45-47
8	Review of <b>Performance under Non-Sponsored Programmes</b> i.e. KCC Scheme, GCCs, SHG, Education loan, Housing Finance, WCC etc. as of 30 <sup>th</sup> September, 2018, <b>Review of performance of RSETIs</b> as of 30 <sup>th</sup> September,2018 in HP.	48-55
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Note: Data / Information Tables from Page no- 58 to 108